

4.1 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

AS AT THE END OF		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	FIXED DEPOSITS	
						Less than 6 months	For 6 months and over but less than 1 year
1995							
Jun.	No. of Accounts	4,691,803	260,530	299,806	23,695,027	349,852	101,450
	Amount	150,571.2	13,762.0	17,997.2	292,102.2	90,785.6	32,680.1
Dec.	No. of Accounts	4,766,816	317,501	410,817	23,773,947	572,385	135,625
	Amount	150,889.7	16,496.6	22,566.2	310,515.1	109,056.1	34,877.1
1996							
Jun.	No. of Accounts	4,777,162	316,593	380,901	24,100,535	515,006	173,347
	Amount	157,763.7	12,688.7	26,010.6	339,259.0	108,942.2	37,380.6
Dec.	No. of Accounts	4,876,332	304,057	422,835	23,966,066	640,015	121,993
	Amount	155,145.1	17,027.0	31,356.7	361,652.4	122,132.0	41,858.8
1997							
Jun.	No. of Accounts	5,206,549	338,868	503,061	25,399,945	475,862	99,840
	Amount	155,507.8	11,782.8	32,657.5	402,818.9	119,068.1	42,476.7
Dec.	No. of Accounts	5,350,437	394,692	541,668	24,310,472	437,278	90,406
	Amount	214,719.7	20,417.5	34,387.0	404,926.3	106,324.0	41,433.2
1998							
Jun.	No. of Accounts	5,023,713	284,450	555,713	22,510,795	391,105	91,915
	Amount	165,572.1	13,736.4	32,802.0	479,165.6	130,213.7	41,403.3
Dec.	No. of Accounts	5,293,143	349,200	401,165	22,021,172	425,997	159,852
	Amount	188,844.8	13,572.6	36,964.0	473,519.2	132,034.3	37,983.9
1999							
Jun.	No. of Accounts	4,925,950	796,128	448,773	2,2480,384	804,009	229,544
	Amount	172,481.9	21,501.6	35,006.0	524,147.8	114,902.6	36,911.7
Dec.	No. of Accounts	4,749,918	457,803	961,725	21,591,295	470,396	169,961
	Amount	186,455.9	17,568.5	48,583.3	500,853.4	114,049.1	32,341.0
2000							
Jun.	No. of Accounts	4,488,419	273,248	814,697	21,430,495	400,844	133,611
	Amount	167,990.5	17,251.2	48,068.8	583,492.0	109,035.7	37,708.9
Dec.	No. of Accounts	4,027,794	259,166	822,904	21,763,283	339,623	136,837
	Amount	174,692.8	16,358.0	50,677.3	601,488.5	118,803.9	42,135.4

4.1 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

AS AT THE END OF		F I X E D D E P O S I T S						TOTAL DEPOSITS
		For 1 year & over but less than 2 years	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years and over	Total	
1995								
Jun.	No. of Accounts	159,152	80,739	153,655	47,357	392,955	1,285,160	30,232,326
	Amount	41,309.3	8,505.5	16,426.1	4,935.3	43,579.5	238,221.4	712,654.0
Dec.	No. of Accounts	194,991	105,596	273,914	75,245	458,899	1,816,655	31,085,736
	Amount	42,028.7	10,248.5	18,254.4	4,936.8	45,426.8	264,828.5	765,296.2
1996								
Jun.	No. of Accounts	196,359	103,847	262,444	68,992	560,405	1,880,400	31,455,591
	Amount	54,072.7	10,507.6	20,240.2	5,573.3	54,414.6	291,131.3	826,853.2
Dec.	No. of Accounts	303,866	127,360	240,817	107,134	613,244	2,154,429	31,723,719
	Amount	57,556.8	12,804.2	21,035.3	6,352.2	60,261.9	322,001.2	887,182.4
1997								
Jun.	No. of Accounts	135,856	128,135	185,971	64,452	612,321	1,702,437	33,150,860
	Amount	55,213.7	13,769.9	23,729.2	10,083.5	72,400.5	336,741.5	939,508.5
Dec.	No. of Accounts	125,058	149,308	175,431	97,694	599,159	1,674,334	32,271,603
	Amount	54,793.4	15,504.9	21,652.1	11,730.2	70,730.6	322,168.4	996,618.8
1998								
Jun.	No. of Accounts	154,295	126,899	183,673	94,944	553,779	1,596,610	29,971,281
	Amount	56,260.5	17,294.8	26,387.4	14,342.3	73,741.8	359,643.7	1,050,919.8
Dec.	No. of Accounts	202,445	117,261	146,235	108,994	546,891	1,707,675	29,772,355
	Amount	49,622.1	20,133.9	22,458.3	16,956.5	78,215.1	357,404.2	1,070,304.8
1999								
Jun.	No. of Accounts	306,786	102,883	161,040	94,998	724,951	2,424,211	31,075,446
	Amount	51,709.4	15,284.6	32,362.8	17,046.6	91,774.4	359,992.1	1,113,129.4
Dec.	No. of Accounts	234,583	127,536	163,714	90,728	693,061	1,949,979	29,710,720
	Amount	47,961.6	13,548.2	25,602.4	14,009.4	90,638.0	338,149.8	1,091,610.8
2000								
Jun.	No. of Accounts	225,985	109,257	199,720	127,988	596,267	1,793,672	28,800,531
	Amount	40,865.5	15,741.9	25,635.9	14,050.1	80,463.7	323,501.6	1,140,304.1
Dec.	No. of Accounts	165,695	118,452	140,197	83,500	551,896	1,536,200	28,409,347
	Amount	37,661.1	21,989.8	25,393.1	13,506.1	86,307.6	345,797.1	1,189,013.7

(Contd.)

4.1 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

AS AT THE END OF		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	FIXED DEPOSITS	
						Less than 6 months	For 6 months and over but less than 1 year
2001							
Jun.	No. of Accounts	4,089,364	238,340	894,950	21,370,345	276,022	104,502
	Amount	232,902.1	18,796.4	38,335.2	644,810.8	124,817.8	33,222.5
Dec.	No. of Accounts	4,290,568	229,297	669,753	21,897,851	192,636	96,951
	Amount	282,213.8	25,441.6	32,270.0	647,393.8	116,522.0	31,352.9
2002							
Jun.	No. of Accounts	4,716,798	230,667	430,232	21,991,819	248,191	75,352
	Amount	288,695.5	23,301.8	27,518.2	747,021.3	115,915.2	32,710.1
Dec.	No. of Accounts	4,941,154	222,554	319,958	22,242,554	254,299	74,649
	Amount	290,309.8	23,434.8	27,422.1	817,221.6	103,514.5	39,221.2
2003							
Jun.	No. of Accounts	5,724,668	295,800	267,886	21,669,535	257,493	74,047
	Amount	352,132.0	22,398.8	33,674.0	957,910.0	98,103.7	38,269.0
Dec.	No. of Accounts	6,076,487	179,064	266,152	21,415,945	149,741	43,538
	Amount	462,391.7	30,189.8	37,748.2	1,035,895.4	91,677.1	33,061.6
2004							
Jun.	No. of Accounts	6,095,166	180,877	176,129	21,434,645	138,022	51,820
	Amount	481,745.0	40,298.5	33,278.2	1,118,162.6	116,527.4	48,169.0
Dec.	No. of Accounts	6,138,924	177,437	212,640	20,327,237	149,816	33,602
	Amount	570,592.7	30,603.9	44,706.5	1,190,802.9	158,201.2	51,439.9
2005							
Jun.	No. of Accounts	6,788,705	174,800	205,447	19,280,257	101,841	72,758
	Amount	631,377.5	38,333.6	34,698.4	1,264,145.9	228,586.1	74,134.6

4.1 Distribution of Scheduled Banks' Deposits by Type of Account

(Concl'd)
(Million Rupees)

AS AT THE END OF		F I X E D D E P O S I T S						TOTAL DEPOSITS
		For 1 year & over but less than 2 years	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years and over	Total	
2001								
Jun.	No. of Accounts	106,810	73,119	97,577	50,928	449,330	1,158,288	27,751,287
	Amount	37,771.6	21,784.1	27,214.2	11,204.8	85,237.1	341,252.1	1,276,096.4
Dec.	No. of Accounts	106,955	47,168	68,283	43,981	400,370	956,344	28,043,813
	Amount	43,385.3	15,414.6	20,523.8	10,398.0	84,348.9	321,945.6	1,309,264.8
2002								
Jun.	No. of Accounts	80,545	59,275	78,886	38,515	324,222	904,986	28,274,502
	Amount	43,398.0	16,597.9	22,656.4	15,682.1	87,723.7	334,683.5	1,421,220.3
Dec.	No. of Accounts	89,486	54,826	57,973	41,348	308,082	880,663	28,606,883
	Amount	50,092.3	17,534.3	24,393.4	15,677.3	91,649.1	342,082.0	1,500,470.4
2003								
Jun.	No. of Accounts	83,954	43,523	64,920	56,169	290,893	870,999	28,828,888
	Amount	43,691.3	13,955.3	29,382.7	19,072.5	72,938.9	315,413.3	1,681,528.2
Dec.	No. of Accounts	80,279	44,607	41,687	36,887	190,457	587,196	28,524,844
	Amount	37,508.3	18,911.6	18,797.0	12,277.6	63,684.4	275,917.6	1,842,142.7
2004								
Jun.	No. of Accounts	94,312	48,177	49,901	16,534	191,320	590,086	28,476,903
	Amount	53,114.4	16,854.7	23,505.0	2,848.9	67,804.1	328,823.5	2,002,307.8
Dec.	No. of Accounts	56,819	28,336	50,355	17,073	191,098	527,099	27,383,337
	Amount	51,481.9	11,903.1	24,583.2	3,232.7	64,263.6	365,105.6	2,201,811.6
2005								
Jun.	No. of Accounts	72,655	34,595	45,417	25,667	182,477	535,410	26,984,619
	Amount	59,659.1	11,992.6	20,127.8	4,077.1	61,161.2	459,738.5	2,428,294.0

4.2 Distribution of Scheduled Banks' Deposits By Category of Deposit Holder

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	131,405.1	140,222.8	142,502.3	202,152.7	193,610.2	192,739.1
1. Official	5,535.6	6,957.9	4,179.5	4,352.6	11,472.6	15,539.2
2. Business	49,111.9	62,671.2	62,079.8	118,245.6	100,799.6	100,402.2
3. Personal	76,757.6	70,593.6	76,243.0	79,554.6	81,338.0	76,797.6
B. DOMESTIC CONSTITUENTS:	581,248.9	625,073.5	684,350.9	685,029.7	745,898.3	803,879.8
I. Government:	41,897.3	34,368.5	34,743.1	33,703.7	42,771.7	47,650.1
1. Federal Government	27,793.0	18,907.6	19,615.0	18,731.1	23,681.7	27,731.5
2. Provincial Governments	11,175.5	12,340.9	11,251.3	11,832.2	14,009.8	14,667.5
3. Local Bodies	2,928.9	3,120.0	3,876.9	3,140.4	5,080.3	5,251.1
II. Public Sector Enterprises	31,430.3	35,193.1	39,231.4	36,064.9	39,304.3	47,249.6
1. Agriculture, Forestry, Hunting & Fishing	1,410.6	1,586.2	1,068.5	811.0	1,283.3	5,103.5
2. Mining & Quarrying	1,404.0	2,721.3	4,821.8	4,924.7	4,621.4	2,199.4
3. Manufacturing:	6,646.7	7,769.6	7,214.2	5,882.6	6,893.8	9,179.6
(i) Food Industries	370.1	555.1	501.0	589.1	366.7	302.1
(ii) Textiles	105.4	197.7	191.5	216.9	537.1	298.3
(iii) Printing, Publishing & Allied Ind.	418.3	481.6	314.2	240.4	255.6	32.8
(iv) Chemicals & Chemical Products	526.0	721.8	582.4	371.6	924.1	1,573.0
(v) Products of Petroleum & Coal	1,763.5	2,054.2	1,991.1	2,116.7	2,801.2	4,432.7
(vi) Cement	473.5	506.8	447.3	385.1	293.4	112.5
(vii) Basic Metal Industries Manufac- ture of Metal Products	1,386.3	1,167.6	772.8	668.4	513.4	1,044.3
(viii) Machinery & Transport Equipment	651.8	669.7	688.3	489.2	608.5	539.8
(ix) Miscellaneous Industries	951.4	1,415.2	1,725.7	805.3	593.9	844.1
4. Construction	221.5	279.8	254.1	207.8	498.0	420.8
5. Electricity, Gas, Water & Sanitary Services	5,681.6	5,393.9	7,153.9	6,703.8	6,623.6	11,482.0
6. Commerce:	7,450.7	7,891.3	7,765.0	7,402.7	8,472.9	8,719.5
(i) Wholesale and Retail Trade	414.4	736.8	733.1	1,179.0	1,100.6	1,141.1
(ii) Exports / Imports	345.8	376.4	444.2	772.3	762.1	505.9
(iii) Co-operative Banks (Excl. PPCB)	223.8	275.2	426.7	384.0	144.0	262.1
(iv) Insurance	2,827.8	2,915.2	1,380.8	1,100.4	1,161.9	784.6
(v) Non-Banks Financial Institutions	3,639.0	3,587.7	4,780.1	3,966.9	5,304.3	6,025.8
7. Transport, Storage & Communications	2,920.1	2,983.2	4,065.6	3,340.6	3,130.4	2,238.2
8. Services	693.7	1,309.7	1,176.5	1,504.1	1,860.5	1,041.8
9. Other Public Sector Enterprises	5,001.4	5,258.1	5,711.8	5,287.6	5,920.4	6,864.8

4.2 Distribution of Scheduled Banks' Deposits By Category of Deposit Holder

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
III. Private Sector (Business):	220,777.3	240,171.1	257,431.4	254,216.4	280,091.5	315,422.6
1. Agriculture, Forestry, Hunting & Fishing	28,274.3	26,730.5	29,164.7	34,606.5	38,583.3	44,847.0
2. Mining & Quarrying	1,027.3	11,795.7	14,894.4	3,604.2	4,260.3	5801.4
3. Manufacturing:	15,460.1	17,734.8	20,829.8	20,892.5	26,024.1	28,404.4
(i) Food Industries	2,725.8	3,775.9	5,130.1	4,950.4	5,241.7	5,975.6
(ii) Textile-Cotton	2,325.3	2,815.6	2,710.1	2,553.2	6,422.8	7,264.5
(iii) Textile-Woolen	156.9	171.2	253.5	185.4	655.9	1,450.5
(iv) Textile-Art Silk	1,223.9	1,277.1	968.2	901.0	833.5	401.6
(v) Textile-Others	1,192.4	1,108.4	1,717.1	1,558.8	1,692.7	2,206.1
(vi) Chemicals & Chemical Products	1,500.9	1,685.6	1,183.0	1,281.2	1,638.5	2,668.1
(vii) Cement	964.0	1,020.5	1,652.2	1,528.4	1,507.8	734.1
(viii) Machinery & Transport Equipments.	586.0	1,087.4	1,553.9	2,055.5	1,535.0	637.8
(ix) Miscellaneous Industries	4,784.9	4,793.1	5,661.7	5,878.6	6,496.2	7,066.1
4. Construction	4,445.0	4,616.7	5,299.5	5,093.5	5,186.4	5,876.5
5. Electricity, Gas, Water & Sanitary Services	2,752.8	2,930.9	2,806.3	4,020.6	7,090.9	6,948.1
6. Commerce:	46,500.2	48,102.6	47,112.9	44,309.2	50,203.6	69,653.9
(i) Wholesale and Retail Trade	32,524.7	32,999.1	31,395.0	30,336.9	32,930.1	49,963.9
(ii) Exports / Imports	5,117.4	5,904.7	5,732.3	6,585.9	8,047.5	10,777.8
(iii) Non-Scheduled Banks & Other Financial Institutions	5,649.5	5,802.1	5,459.2	3,374.2	4,514.1	3,738.3
(iv) Co-operative Societies	1,250.0	1,294.0	1,679.5	1,663.8	1,935.0	2,679.3
(v) Insurance	1,260.9	1,323.0	1,705.6	1,424.9	1,645.3	1,722.0
(vi) Real Estate Dealers (Excl. Item 4)	697.6	779.6	1,141.3	923.6	1,131.6	772.5
7. Transport, Storage & Communications	4,363.7	5,007.0	6,731.3	6,558.9	7,293.1	5,056.7
8. Services	8,700.2	8,610.3	8,348.5	7,989.0	8,726.1	10,177.9
9. Other Private Business	109,253.6	114,642.6	122,224.0	127,141.9	132,723.7	138,656.6
IV. Trust Funds and Non-Profit Organisations	14,228.3	14,161.4	15,389.0	15,515.8	16,147.0	13,626.0
V. Personal	270,797.3	297,616.3	332,704.0	340,929.0	348,920.5	365,302.6
VI. Other activities not adequately described	2,118.5	3,563.1	4,852.0	4,599.8	18,663.3	14,629.0
TOTAL	712,654.0	765,296.2	826,853.2	887,182.4	939,508.5	996,618.8

(Contd.)

4.2 Distribution of Scheduled Banks' Deposits By Category of Deposit Holder

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	158,617.6	133,260.7	96,613.8	65,686.1	50,479.8	56,636.7	55,093.0
1. Official	12,391.1	18,493.1	15,624.8	12,435.2	6,575.1	8,970.3	9,226.4
2. Business	79,809.8	58,182.4	42,036.3	34,339.0	23,996.4	28,293.2	28,665.9
3. Personal	66,416.8	56,585.2	38,952.7	18,911.8	19,908.3	19,373.2	17,200.7
B. DOMESTIC CONSTITUENTS:	892,302.2	937,044.1	1,016,515.6	1,025,924.8	1,089,824.3	1,132,377.0	1,221,003.4
I. Government:	49,732.9	55,278.6	64,746.2	78,773.6	70,184.1	71,678.2	95,225.3
1. Federal Government	28,268.7	31,880.0	39,437.7	60,236.6	45,810.7	39,604.0	59,073.9
2. Provincial Governments	16,154.4	17,611.6	20,327.6	14,382.1	18,385.0	26,185.2	32,095.5
3. Local Bodies	5,309.8	5,787.0	4,980.8	4,154.9	5,988.5	5,889.1	4,055.9
II. Public Sector Enterprises	49,844.8	53,989.6	48,683.0	53,896.4	75,721.9	78,107.1	79,358.0
1. Agriculture, Forestry, Hunting & Fishing	4,864.9	4,282.6	219.8	370.2	472.3	1,304.8	686.8
2. Mining & Quarrying	1,967.0	1,344.5	123.2	143.5	882.9	579.8	949.5
3. Manufacturing:	10,803.2	12,628.7	15,997.4	21,076.3	19,793.4	19,376.7	22,513.4
(i) Food Industries	317.1	626.1	1,203.2	1,044.4	117.7	317.3	332.3
(ii) Textiles	140.7	603.5	543.5	787.9	578.1	432.0	341.0
(iii) Printing, Publishing & Allied Ind.	164.8	295.1	244.2	33.9	413.6	709.5	165.8
(iv) Chemicals & Chemical Products	1,297.3	1,870.8	1,119.5	1,163.6	1,287.9	1,932.8	1,275.2
(v) Products of Petroleum & Coal	4,297.8	4,987.3	6,747.1	13,783.4	13,911.5	12,899.8	15,850.8
(vi) Cement	103.2	265.0	488.6	285.5	336.4	339.0	284.9
(vii) Basic Metal Industries Manufacture of Metal Products	1,756.5	1,707.0	1,193.3	1,737.5	2,440.3	2,048.1	3,608.8
(viii) Machinery & Transport Equipment	749.3	1,264.4	644.1	713.3	165.7	251.4	186.9
(ix) Miscellaneous Industries	1,976.5	1,009.4	3,814.0	1,526.9	542.3	446.9	467.7
4. Construction	489.9	1,051.7	415.6	4,430.3	3,662.6	5,164.7	470.1
5. Electricity, Gas, Water & Sanitary Services	10,538.1	9,651.7	8,526.8	5,072.6	7,850.8	11,022.0	17,599.1
6. Commerce:	7,824.1	8,841.1	7,472.9	7,589.0	16,093.5	13,464.8	14,570.3
(i) Wholesale and Retail Trade	895.0	1,764.2	1,118.0	1,325.0	415.0	449.5	542.5
(ii) Exports/Imports	568.4	991.9	1,135.0	1,803.6	524.3	1,048.0	1,192.6
(iii) Co-operative Banks (Excl. PPCB)	663.1	160.9	395.0	652.6	518.4	802.5	580.8
(iv) Insurance	706.3	1,039.0	546.8	770.5	10,311.0	6,963.5	1,183.9
(v) Non-Banks Financial Institutions	4,991.4	4,885.1	4,278.2	3,037.3	4,324.9	4,201.3	11,070.5
7. Transport, Storage & Communications	3,127.9	4,462.8	3,886.3	2,933.6	6,488.2	3,519.4	5,552.6
8. Services	2,285.9	2,183.0	1,439.2	1,593.0	3,590.0	3,671.4	2,183.3
9. Other Public Sector Enterprises	7,943.8	9,543.3	10,601.8	10,688.1	16,888.2	20,003.5	14,832.9

4.2 Distribution of Scheduled Banks' Deposits By Category of Deposit Holder

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
III. Private Sector (Business):	336,560.0	405,851.0	482,433.5	462,401.6	504,167.5	509,109.9	534,806.4
1. Agriculture, Forestry, Hunting & Fishing	37,936.5	38,568.7	52,170.5	45,946.6	61,238.5	51,651.6	60,965.8
2. Mining & Quarrying	9,931.0	10,807.6	13,669.2	7,047.7	5772.0	5,393.8	7,449.4
3. Manufacturing:	30,504.1	33,428.5	79,296.2	59,344.9	65,384.1	70,571.0	61,211.1
(i) Food Industries	6,539.1	4,932.6	13,395.0	10,668.3	9,801.4	9,641.1	9,830.1
(ii) Textile-Cotton	5,552.9	5,722.3	24,448.8	16,133.9	11,021.0	9,375.7	7,045.4
(iii) Textile-Woolen	212.9	303.5	9,336.2	3,198.3	3,478.4	1,110.3	1,207.4
(iv) Textile-Art Silk	981.2	465.1	2,678.7	317.7	542.2	375.5	650.0
(v) Textile-Others	3,631.3	4,063.0	6,397.3	5,502.2	10,009.7	5,977.9	5,338.6
(vi) Chemicals & Chemical Products	3,382.7	3,219.0	5,145.2	6,712.1	8,323.1	10,679.6	7,998.7
(vii) Cement	962.9	823.8	2,162.2	1,087.0	1,048.8	1,806.8	1,017.7
(viii) Machinery & Transport Equipments.	1,554.4	1,352.0	2,832.6	1,751.3	3,196.2	2,583.9	3,264.8
(ix) Miscellaneous Industries	7,686.7	12,542.8	12,900.3	13,974.1	17,963.3	29,020.4	24,858.5
4. Construction	6,492.4	6,467.9	6,233.0	6,598.4	6,897.8	8,451.1	9,597.1
5. Electricity, Gas, Water & Sanitary Services	9,612.4	16,005.7	15,746.5	21,943.7	19,168.6	21,543.8	29,366.4
6. Commerce:	79,138.9	80,426.3	90,040.5	95,773.9	102,106.2	105,265.2	104,813.2
(i) Wholesale and Retail Trade	53,591.3	53,252.8	60,931.7	64,976.5	61,846.2	63,805.7	66,384.3
(ii) Exports/Imports	13,562.6	16,654.6	14,995.1	15,896.5	15,925.5	17,320.3	16,025.2
(iii) Non-Scheduled Banks & Other							
Financial Institutions	5,684.7	6,191.1	8,350.6	7,876.4	17,221.6	15,989.0	13,127.4
(iv) Co-operative Societies	3,297.1	2,105.1	2,451.3	2,707.6	2,901.3	3,559.3	3,765.4
(v) Insurance	1,838.7	1,454.3	1,653.3	2,720.8	2,380.2	2,626.2	3,531.9
(vi) Real Estate Dealers (Excl. Item 4)	1,164.4	768.4	1,658.6	1,596.1	1,831.4	1,964.7	1,979.1
7. Transport, Storage & Communications	5,561.7	8,463.9	7,334.4	13,521.5	13,111.3	12,753.3	19,659.4
8. Services	13,415.5	13,451.9	12,191.9	13,071.0	17,096.7	16,524.4	36,160.6
9. Other Private Business	143,967.4	198,230.5	205,751.3	199,153.9	213,392.2	216,955.8	205,583.4
IV. Trust Funds and Non-Profit Organizations	14,937.8	14,252.6	12,330.6	12,403.7	16,325.1	16,812.0	19,641.3
V. Personal	425,453.8	389,976.9	389,793.6	400,947.0	404,912.8	435,489.2	471,090.8
VI. Other activities not adequately described	15,772.9	17,695.5	18,528.7	17,502.3	18,512.9	21,180.5	20,881.5
TOTAL	1,050,919.8	1,070,304.8	1,113,129.4	1,091,610.8	1,140,304.1	1,189,013.7	1,276,096.4

(Contd.)

4.2 Distribution of Scheduled Banks' Deposits By Category of Deposit Holder

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :	59,006.1	54,947.0	66,107.8	47,123.8
I. Official	6,327.4	4,689.3	13,743.1	3,324.2
II. Business	28,829.9	25,458.6	14,523.5	6,079.1
III. Personal	23,848.7	24,799.0	37,841.2	37,720.5
B. DOMESTIC CONSTITUENTS :	1,250,258.7	1,366,273.4	1,434,362.6	1,634,404.4
I. Government :	100,667.7	114,892.6	122,459.9	146,718.5
1. Federal Government	61,031.1	67,256.1	74,531.4	92,359.9
2. Provincial Governments	31,139.2	34,789.9	34,729.4	39,894.6
3. Local Bodies (City Governments)	8,497.4	12,846.5	13,199.1	14,464.1
II. Non-Financial Public Sector Enterprises :	78,734.8	68,306.0	78,207.3	109,269.5
(i) Agriculture, Forestry, Hunting & Fishing	1,624.3	93.3	161.5	78.6
(ii) Mining & Quarrying	14,624.2	11,585.0	15,198.1	23,230.8
(iii) Manufacturing	14,980.4	18,513.7	18,072.8	23,144.8
(iv) Construction	6.4	15.2	1.3	23.2
(v) Utilities	16,547.4	17,090.6	19,637.1	23,926.5
(vi) Commerce	4,358.3	2,458.0	3,127.7	2,355.5
(vii) Transport, Storage & Communication	24,310.1	15,557.2	18,503.5	31,791.7
(viii) Services	2,283.4	2,950.9	3,343.9	4,666.9
(ix) Others	-	42.2	161.5	51.5
III. Non-Bank Financial Institutions :	8,031.4	9,739.5	9,813.9	10,874.5
(i) Co-operative Banks	1,092.1	336.3	290.9	271.4
(ii) Development Financial Institutions	1,386.9	1,400.4	2,803.1	3,019.0
(iii) Other NBFI's	5,552.4	8,002.7	6,719.9	7,584.2
IV. Private Sector Enterprises :	519,576.5	537,357.8	578,563.7	616,743.7
1. Agriculture, Forestry, Hunting & Fishing :	55,175.2	64,182.6	55,514.2	72,467.4
2. Mining & Quarrying :	5,187.9	5,279.8	4,859.3	4,940.6
(i) Coal, Stone, Sand & Gravel	1,012.8	1,505.4	1,748.8	1,124.3
(ii) Metal Mining	87.6	507.6	56.7	61.0
(iii) Non-Metal Mining	340.7	76.5	149.1	118.2
(iv) Crude Petroleum, Petroleum Products & Gas	3,746.7	3,190.2	2,904.5	3,637.1
3. Manufacturing :	65,473.5	67,142.8	85,540.7	90,260.2
(i) Food	5,455.8	6,383.3	7,705.5	8,456.1
(ii) Beverages & Tobacco	2,056.8	2,311.3	2,039.9	2,085.6
(iii) Rice Processing	653.6	900.5	739.0	951.0
(iv) Textiles :	13,429.7	10,709.6	16,983.3	14,681.4
a) Cotton & Woolen	11,063.5	8,670.2	14,273.6	11,968.4
b) Others	2,366.2	2,039.4	2,709.7	2,713.0
(v) Textile Products	4,502.5	4,046.1	5,469.9	5,696.9
(vi) Footwear	478.0	1,019.9	904.0	1,519.4
(vii) Leather, Leather & Fur Products	399.5	790.1	643.4	653.7
(viii) Rubber & Plastic Products	185.7	524.8	527.4	477.7
(ix) Cork & Wood	52.6	64.2	197.8	90.8

Note : New format adopted from Dec. 2001

4.2 Distribution of Scheduled Banks' Deposits By Category of Deposit Holder

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
(x) Furniture & Fixture	215.2	128.6	865.2	843.0
(xi) Paper, Paperboard & Products	390.8	883.4	693.1	1,493.6
(xii) Non-Metalic Minerals :	1,060.4	2,080.4	2,484.2	2,358.8
a) Cement & Cement Products	693.9	735.8	1,577.4	1,366.4
b) Clay, Marbles, Stone Products and Precious Metals	366.5	1,344.6	906.7	992.4
(xiii) Petroleum Refining	2,797.0	2,007.9	3,018.3	2,645.5
(xiv) Petroleum & Coal Products	1,290.7	2,070.1	2,863.9	1,403.7
(xv) Chemicals, Chemical Materials & Products	3,956.0	4,935.8	6,513.0	4,556.1
(xvi) Fertilizer	3,066.2	5,140.7	5,133.8	2,060.9
(xvii) Printing, Publishing & Allied Industries	450.9	745.0	926.5	919.2
(xviii) Medicinal & Pharmaceutical Products	2,511.3	2,650.9	3,829.5	4,446.3
(xix) Surgical Goods & Dental Appliances	594.7	319.9	428.9	395.5
(xx) Cosmetics & Detergents	616.2	602.7	618.9	1,214.2
(xxi) Photographic Apparatus, Equipments & Optical Goods	33.1	49.6	43.3	38.5
(xxii) Basic Metal Industries	1,483.1	2,518.4	962.7	4,297.3
(xxiii) Electrical Equipments, Apparatus & Equipment optional Goods	461.5	648.6	1,142.9	424.2
(xxiv) Electrical Goods (household/industrial)	114.4	469.4	894.1	766.9
(xxv) Scientific Equipments (excluding surgical instruments)	13.9	209.5	44.2	120.9
(xxvi) Sports Goods	1,074.8	101.6	189.2	306.0
(xxvii) Machinery	2,420.9	3,231.7	3,104.1	3,276.9
(xxviii) Automobiles, Transport Machinery & Equipments	1,840.2	5,677.9	8,777.6	14,061.9
(xxix) Miscellaneous Industries	13,868.1	5,921.1	7,796.8	10,018.1
4. Ship Breaking & Waste etc.	200.5	260.1	329.1	647.2
5. Construction	7,890.3	8,257.6	8,695.0	12,773.2
6. Power (electricity), Gas, Water & Sanitary	35,917.0	26,550.6	26,340.3	29,743.6
7. Commerce :	110,361.5	113,112.8	133,456.8	108,336.7
(i) Wholesale & Retail Trade	85,678.3	80,332.0	111,227.0	82,283.5
(ii) Exports / Imports	16,130.8	17,559.7	12,918.2	16,112.7
(iii) Insurance	3,717.2	2,174.5	2,748.2	3,516.8
(iv) Co-operative Societies	3,596.8	2,964.4	3,665.0	3,440.7
(v) Real Estate	1,238.4	1,587.5	2,898.5	2,983.0
8. Transport, Storage & Communication :	10,955.6	11,600.2	15,330.9	16,002.6
9. Services	20,339.2	20,616.6	23,785.6	26,218.6
10. Other Private Business	208,075.7	220,354.6	224,711.9	255,353.5
V. Trust Funds & Non-Profit Organizations	16,605.2	28,604.6	26,834.1	20,939.2
VI. Personal	505,509.7	571,599.7	579,686.9	678,139.7
VII. Others	21,133.5	35,773.3	38,796.7	51,719.3
TOTAL	1,309,264.8	1,421,220.3	1,500,470.4	1,681,528.2

(Contd.)

4.2 Distribution of Scheduled Banks' Deposits By Category of Deposit Holder

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	67,290.3	64,167.6	67,265.2	53,073.4
I. Official	7,078.2	10,681.2	11,396.3	12,518.0
II. Business	7,118.6	5,787.2	10,975.0	6,240.1
III. Personal	53,093.5	47,699.2	44,893.9	34,315.3
B. DOMESTIC CONSTITUENTS :	1,774,852.4	1,938,140.2	2,134,546.4	2,375,220.5
I. Government :	158,041.6	190,739.6	185,815.7	211,225.8
A. Federal Government	101,051.0	122,650.7	114,479.6	121,245.2
B. Provincial Governments	50,330.4	53,576.1	57,306.8	79,526.3
C. Local Bodies (City Governments)	6,660.2	14,512.9	14,029.4	10,454.3
II. Non-Financial Public Sector Enterprises :	106,907.9	170,298.0	199,483.0	191,682.5
A. Agriculture, Forestry, Hunting & Fishing	66.4	172.9	139.7	148.2
B. Mining & Quarrying	23,921.6	23,797.9	36,971.3	28,798.5
C. Manufacturing	17,857.2	30,464.9	42,461.9	51,830.6
D. Construction	7.9	8.7	5.0	33.4
E. Utilities	23,919.2	38,904.2	50,667.5	46,910.9
F. Commerce	3,045.7	6,162.2	2,670.6	9,807.8
G. Transport, Storage & Communication	32,561.2	63,921.6	55,297.0	42,962.4
H. Services	5,365.7	6,809.1	11,269.9	11,189.6
I. Others	163.1	56.6	-	1.1
III. Non-Bank Financial Institutions :	24,855.5	27,353.1	27,510.7	23,404.5
A. Co-operative Banks	235.9	216.6	157.6	204.5
B. Development Financial Institutions	8,838.9	7,549.3	5,835.9	9,037.3
C. Insurance Companies	7,097.6	6,553.3	11,326.2	7,495.5
D. Micro Finance	472.4	1,313.1	1,264.1	661.7
E. Other NBFIs	8,210.7	11,720.9	8,926.9	6,005.5
IV. Private Sector Enterprises :	626,572.8	686,197.9	715,052.3	781,436.1
A. Agriculture, Hunting and Forestry	92,523.3	99,027.7	101,067.6	114,645.7
(1) Growing of crops	88,396.6	93,797.8	93,628.6	108,990.8
(2) Farming of animals	1,401.2	2,306.5	1,741.8	2,662.3
(3) Agricultural and animal husbandry	852.6	1,259.8	1,299.5	1,051.6
(4) Agricultural machinery and equipments	913.2	701.7	669.9	1,252.4
(5) Hunting, trapping, forestry & logging	959.7	961.8	3,727.7	688.6
B. Fishing and fish farming etc.	1,268.4	1,472.5	2,109.7	201.0
C. Mining and Quarrying	18,950.3	17,614.4	12,800.6	20,655.0
(1) Mining of coal	7,463.8	3,009.3	961.6	1,108.5
(2) Crude petroleum & natural gas	7,357.2	12,473.3	10,659.7	18,207.0
(3) Iron & non-ferrous metal ores	1,157.3	641.8	624.4	535.5
(4) Quarrying of stone, sand and clay	595.1	89.2	94.9	67.1
(5) Chemical, fertilizer, Salt etc.	2,376.8	1,400.7	460.1	737.0
D. Manufacturing	150,710.9	155,559.3	167,204.2	168,361.3
1) Food products and beverages	16,862.7	26,374.9	28,415.7	24,403.1
2) Tobacco products	1,182.1	1,810.7	1,418.9	1,731.6
3) Textiles	32,018.4	33,651.0	31,729.3	33,911.9
i) Spinning, weaving, finishing of textiles	27,180.6	27,746.1	26,124.1	24,103.5
a) Spinning of fibers	17,830.5	18,637.5	18,017.2	16,683.0
b) Weaving of textiles	7,451.9	7,149.1	4,260.1	5,260.0
c) Finishing of textiles	1,898.2	1,959.5	3,846.8	2,160.5
ii) Made-up textile articles	1,681.4	2,551.6	2,150.4	2,697.7
iii) Knit wear	316.0	451.3	884.9	942.6
iv) Carpets and rugs	1,462.7	1,322.0	1,048.6	951.7
v) Other textiles n.e.s.	1,377.8	1,580.0	1,521.3	5,216.4
4) Wearing apparel, readymade garments etc.	3,383.1	3,447.2	4,346.1	4,341.9

Note: The category of deposits holders have been reclassified as per international standard industrial classification(ISIC Rev.3.1) from Dec.2003 onwards

4.2 Distribution of Scheduled Banks' Deposits By Category of Deposit Holder

(Concl'd.)

CATEGORY OF DEPOSITOR	(End of Period: Million Rupees)			
	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	2,706.8	2,911.6	3,764.4	4,521.9
i.) Tanning & dressing of leather, luggage, handbags etc.	1,660.2	1,343.1	1,443.2	1,320.0
ii.) Footwear	1,046.6	1,568.5	2,321.3	3,201.9
a) Leather wear	641.2	1,138.4	1,900.8	2,196.3
b) Rubber and Plastic wear	405.4	430.0	420.5	1,005.6
6) Wood and products of wood cork	158.2	404.4	315.2	774.2
7) Paper, paperboard and products	1,221.0	946.9	1,420.8	2,783.2
8) Printing, publishing and allied industries	1,777.4	2,677.5	3,872.4	2,916.4
9) Coke and refined petroleum products	7,377.6	5,051.3	8,115.6	5,005.8
10) Chemicals and chemical products	19,143.4	21,186.4	28,718.0	30,308.6
11) Rubber and plastics products	1,318.7	1,804.1	1,301.9	1,006.3
12) Other non-metallic mineral products	2,588.0	5,271.8	4,758.0	5,321.8
13) Basic metals	2,268.3	3,808.3	5,870.3	4,828.5
14) Fabricated metal products	1,467.9	1,044.4	741.9	1,340.2
15) Machinery and equipment	3,095.9	4,576.3	3,302.9	4,085.8
16) Office, accounting and computing machinery	2.1	190.5	7.2	65.2
17) Electrical machinery and apparatus	9,434.4	7,897.3	7,064.8	9,964.8
18) Radio, television and communication equipment and apparatus	439.8	547.6	409.3	455.1
19) Medical, precision and optical instruments, watches and clocks	1,262.3	1,993.1	1,090.8	1,279.4
20) Motor vehicles, trailers and semi-trailers	12,227.0	15,506.6	18,507.8	15,937.0
21) Other transport equipments	4,234.3	4,519.8	4,281.9	3,977.0
22) Furniture and fixture	475.4	469.4	782.5	886.0
23) Jewellery and related articles	196.6	191.8	185.8	338.0
24) Sports goods	935.6	1,088.5	1,302.9	1,022.2
25) Handicrafts	183.6	261.0	76.1	127.0
26) Other manufacturing n.e.s.	24,750.1	7,927.1	5,403.7	7,028.7
E. Ship breaking and waste / scrape (junk) etc.	1,004.3	1,105.8	1,259.0	2,303.3
F. Electricity, gas and water supply	23,338.7	31,852.1	24,558.2	25,086.4
G. Construction	16,306.1	26,403.5	30,346.2	34,646.5
1) Building	12,178.5	17,820.1	21,388.9	24,524.0
2) Infrastructure	4,127.6	8,583.4	8,957.3	10,122.4
H. Commerce and Trade	140,166.2	136,855.2	153,943.3	152,696.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	4,779.8	4,673.9	3,353.1	3,852.9
2) Wholesale and commission trade	91,943.5	92,761.3	104,796.7	98,963.9
i) Exports	19,681.9	13,109.0	18,036.9	15,029.0
ii) Imports	5,234.3	8,658.2	7,922.1	9,198.6
iii) Domestic whole sales	67,027.3	70,994.1	78,837.8	74,736.3
3) Retail trade	43,442.9	39,420.1	45,793.5	49,879.9
I. Hotels, restaurants and clubs etc	5,056.2	6,484.8	5,287.4	5,167.3
J. Transport, storage and communications	17,209.7	29,836.1	22,236.9	34,812.8
K. Real estate, renting and business activities	33,941.0	54,700.3	58,458.2	65,363.9
1) Real estate activities	4,077.7	7,504.4	9,279.1	12,442.0
2) Renting of machinery and equipment	1,011.3	318.8	155.5	453.3
3) Computer and related activities	1,170.3	1,968.1	1,064.6	1,149.3
4) Research and development	799.2	3,929.6	1,189.8	1,639.4
5) Other business activities	26,882.6	40,979.5	46,769.2	49,679.9
L. Education	10,664.6	12,669.0	10,541.7	12,484.3
M. Health and social work	3,865.5	6,665.0	7,418.8	9,739.8
N. Other community, social and personal service activities	11,213.3	19,653.8	27,163.6	28,409.0
O. Other private business n.e.c	100,354.4	86,298.6	90,656.9	106,863.0
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	35,371.7	46,799.9	54,003.4	60,482.3
VI. PERSONAL	768,781.5	778,905.3	928,075.3	1,066,813.8
VII. OTHERS	54,321.5	37,846.4	24,605.9	40,175.5
TOTAL	1,842,142.7	2,002,307.8	2,201,811.6	2,428,294.0

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1995				1996			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	853,754	482.4	1,056,295	605.6	1,128,810	582.3	1,417,354	729.5
1,000	to	1,500	524,593	656.1	503,568	632.0	574,685	717.3	604,254	748.0
1,500	to	2,000	588,515	1,035.3	584,198	1,025.8	522,901	908.5	578,789	1,016.7
2,000	to	3,000	2,032,426	5,118.7	1,965,343	4,949.0	1,941,435	4,893.9	2,028,083	5,095.9
3,000	to	4,000	2,475,954	8,723.7	2,625,195	9,267.5	2,367,882	8,311.2	2,461,532	8,687.0
4,000	to	5,000	2,819,356	12,711.8	2,910,344	13,198.6	2,907,512	13,138.0	2,860,854	12,951.5
5,000	to	6,000	3,125,560	17,146.7	3,056,551	16,879.4	2,676,312	14,668.8	2,722,395	14,947.7
6,000	to	7,000	2,547,557	16,537.0	2,549,525	16,519.5	2,825,417	18,307.0	2,620,376	17,034.3
7,000	to	8,000	2,295,870	17,270.6	2,241,641	16,811.3	2,177,623	16,321.5	2,312,308	17,356.0
8,000	to	9,000	1,989,084	16,890.4	1,932,811	16,387.4	1,978,472	16,803.0	1,854,172	15,758.2
9,000	to	10,000	1,545,034	14,620.2	1,654,280	15,709.4	1,721,787	16,361.9	1,591,210	15,093.7
10,000	to	20,000	5,616,037	76,111.7	5,920,385	80,392.4	6,207,682	83,300.0	5,921,173	80,645.4
20,000	to	25,000	876,832	19,504.0	938,463	20,853.6	996,284	22,186.6	1,130,337	25,050.6
25,000	to	30,000	493,357	13,519.6	486,403	13,276.6	526,720	14,388.3	524,878	14,314.3
30,000	to	40,000	556,347	19,145.7	624,125	21,420.9	633,551	21,776.3	700,617	24,097.8
40,000	to	50,000	312,864	13,967.9	370,018	16,486.7	364,578	16,259.9	400,724	17,903.3
50,000	to	60,000	227,299	12,491.8	228,543	12,513.6	269,845	14,705.9	254,937	13,868.0
60,000	to	70,000	170,285	11,020.3	180,743	11,715.9	172,197	11,122.6	203,065	13,255.7
70,000	to	80,000	144,204	10,736.4	161,497	12,095.4	144,832	10,829.6	150,256	11,244.7
80,000	to	90,000	105,986	8,957.8	115,961	9,842.3	146,714	12,537.7	145,690	12,303.0
90,000	to	100,000	91,243	8,669.9	99,747	9,459.9	136,977	13,020.6	115,153	10,966.2
100,000	to	200,000	480,931	65,909.4	488,156	67,546.4	609,017	83,366.3	626,947	86,816.3
200,000	to	300,000	136,957	33,166.4	155,086	36,998.5	168,699	40,841.1	197,028	48,066.6
300,000	to	400,000	63,327	22,198.1	61,812	21,385.9	67,059	22,792.2	77,106	26,768.1
400,000	to	500,000	41,318	18,178.1	38,794	17,221.8	41,969	18,631.3	42,718	19,165.5
500,000	to	600,000	22,606	12,331.7	28,638	15,590.3	30,444	16,624.6	46,714	25,736.0
600,000	to	700,000	15,384	9,944.7	22,249	14,493.7	16,441	10,700.5	18,744	12,033.8
700,000	to	800,000	13,031	9,660.5	13,319	9,952.5	12,035	8,980.1	15,944	11,850.3
800,000	to	900,000	9,717	8,230.0	9,264	7,894.2	14,436	12,317.8	12,013	10,131.0
900,000	to	1,000,000	6,591	6,222.3	7,967	7,578.2	7,398	7,021.4	12,572	12,125.1
1,000,000	to	2,000,000	33,094	43,303.1	35,706	46,705.1	43,035	56,958.7	50,981	68,384.7
2,000,000	to	3,000,000	5,984	14,243.4	7,726	18,364.4	8,513	20,632.5	9,971	24,087.1
3,000,000	to	4,000,000	2,963	10,286.3	2,798	9,821.1	3,230	11,493.2	4,166	14,231.6
4,000,000	to	5,000,000	2,059	9,239.8	2,479	11,093.0	4,866	20,775.7	3,825	17,065.7
5,000,000	to	6,000,000	1,161	6,271.4	1,004	5,540.8	1,314	7,161.2	1,442	7,681.0
6,000,000	to	7,000,000	787	5,052.4	740	4,790.4	637	4,068.7	918	6,018.1
7,000,000	to	8,000,000	509	3,795.5	743	5,550.9	496	3,718.1	660	4,824.1
8,000,000	to	9,000,000	720	6,179.2	585	4,942.7	461	3,875.8	599	5,136.7
9,000,000	to	10,000,000	383	3,594.1	331	3,159.3	466	4,352.8	368	3,445.7
10,000,000	and over		2,647	119,529.4	2,703	136,624.3	2,859	141,400.7	2,846	150,547.2
TOTAL			30,232,326	712,654.0	31,085,736	765,296.2	31,455,591	826,853.2	31,723,719	887,182.4

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1997				1998	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	1,000		1,004,219	586.8	1,431,140	859.8	804,003	451.2
1,000 to	1,500		599,292	735.0	1,163,627	1,465.3	600,620	742.1
1,500 to	2,000		720,137	1,271.7	1,638,019	2,888.9	501,180	885.6
2,000 to	3,000		1,913,284	4,839.7	3,754,627	9,425.7	1,048,782	2,609.2
3,000 to	4,000		2,558,176	9,047.7	3,936,098	13,722.3	1,248,557	4,390.0
4,000 to	5,000		2,930,666	13,241.1	3,226,427	14,455.8	1,797,538	8,117.0
5,000 to	6,000		2,926,561	16,118.4	2,381,908	13,012.5	2,019,422	11,199.3
6,000 to	7,000		2,727,890	17,691.4	2,053,861	13,297.7	2,071,285	13,473.2
7,000 to	8,000		2,425,850	18,214.9	1,586,036	11,858.1	2,011,637	15,112.2
8,000 to	9,000		2,254,999	19,090.2	1,206,528	10,224.1	2,088,366	17,754.2
9,000 to	10,000		1,697,541	16,097.6	867,960	8,198.5	1,977,365	18,738.2
10,000 to	20,000		6,651,576	90,138.7	3,797,041	52,741.8	8,234,832	111,865.2
20,000 to	25,000		990,000	22,033.0	833,644	18,603.6	1,208,747	26,918.6
25,000 to	30,000		583,716	15,984.7	575,007	15,713.2	753,695	20,678.2
30,000 to	40,000		687,693	23,861.2	730,840	25,272.9	829,286	28,628.8
40,000 to	50,000		412,658	18,341.7	484,670	21,630.2	485,372	21,666.0
50,000 to	60,000		282,294	15,431.1	345,507	18,899.7	274,956	15,102.8
60,000 to	70,000		179,578	11,624.2	271,263	17,627.6	206,293	13,372.4
70,000 to	80,000		175,362	13,075.6	238,323	17,798.7	177,724	13,234.6
80,000 to	90,000		118,579	10,041.5	170,944	14,473.9	125,734	10,642.7
90,000 to	100,000		112,066	10,684.1	140,537	13,361.2	138,000	13,082.8
100,000 to	200,000		660,448	92,216.4	804,756	112,230.3	754,981	106,306.2
200,000 to	300,000		213,569	51,491.9	241,641	58,420.8	249,355	60,736.7
300,000 to	400,000		97,733	33,897.8	97,704	33,905.7	98,344	34,054.1
400,000 to	500,000		52,065	23,470.3	79,292	34,643.9	65,474	29,271.9
500,000 to	600,000		26,086	14,213.8	36,374	19,853.7	35,781	19,447.4
600,000 to	700,000		29,079	18,800.0	29,458	18,796.9	26,525	17,278.7
700,000 to	800,000		15,258	11,404.2	19,543	14,543.1	14,711	11,012.8
800,000 to	900,000		12,219	10,323.6	14,553	12,251.0	15,536	13,083.5
900,000 to	1,000,000		9,821	9,296.1	15,555	14,898.9	13,329	12,621.7
1,000,000 to	2,000,000		53,447	73,389.7	64,035	90,569.0	55,431	76,862.3
2,000,000 to	3,000,000		14,535	33,751.6	17,136	40,693.7	18,458	44,511.9
3,000,000 to	4,000,000		4,366	15,111.0	4,895	16,843.8	7,358	25,354.3
4,000,000 to	5,000,000		2,197	9,684.7	2,896	12,788.9	3,377	15,134.9
5,000,000 to	6,000,000		1,328	7,177.4	3,007	16,485.2	2,119	11,592.3
6,000,000 to	7,000,000		1,822	11,777.3	1,211	7,848.3	823	5,312.8
7,000,000 to	8,000,000		630	4,805.2	908	6,670.7	788	5,894.3
8,000,000 to	9,000,000		591	5,019.5	562	4,785.0	587	5,002.0
9,000,000 to	10,000,000		260	2,463.7	375	3,547.7	460	4,338.7
10,000,000 and over			3,269	163,064.2	3,695	161,310.7	4,450	184,439.1
TOTAL			33,150,860	939,508.5	32,271,603	996,618.8	29,971,281	1,050,919.8

(Contd.)

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

			(End of Period: Million Rupees)			
SIZE OF ACCOUNT (Rs.)			1998		1999	
			Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount
Less than		1,000	893,634	534.5	769,597	466.9
1,000	to	1,500	525,881	649.8	565,434	698.7
1,500	to	2,000	525,050	912.3	428,576	752.7
2,000	to	3,000	1,068,743	2,691.1	934,108	2,350.1
3,000	to	4,000	1,464,197	5,122.2	1,215,632	4,259.2
4,000	to	5,000	1,867,802	8,432.8	1,260,822	5,707.4
5,000	to	6,000	2,262,195	12,430.2	1,695,252	9,343.9
6,000	to	7,000	2,097,807	13,617.7	1,971,237	12,825.3
7,000	to	8,000	2,049,169	15,401.9	1,939,921	14,539.5
8,000	to	9,000	1,795,160	15,263.9	1,754,104	14,880.3
9,000	to	10,000	1,687,859	15,997.2	1,880,741	17,839.9
10,000	to	20,000	7,424,754	101,464.7	9,589,269	130,126.8
20,000	to	25,000	1,192,061	26,626.4	1,535,182	34,178.9
25,000	to	30,000	784,435	21,385.7	1,174,537	31,530.2
30,000	to	40,000	893,745	31,026.9	1,021,065	34,969.5
40,000	to	50,000	568,119	25,416.5	579,301	25,961.8
50,000	to	60,000	518,518	27,748.6	652,851	34,463.0
60,000	to	70,000	239,608	15,439.7	282,257	18,211.3
70,000	to	80,000	206,111	15,378.4	210,085	15,656.4
80,000	to	90,000	176,302	14,975.9	178,544	15,146.4
90,000	to	100,000	148,192	14,094.9	151,637	14,438.2
100,000	to	200,000	803,438	111,923.6	728,668	101,169.3
200,000	to	300,000	233,193	55,576.5	247,315	60,506.5
300,000	to	400,000	106,552	36,603.3	105,194	35,806.5
400,000	to	500,000	72,653	32,446.3	48,200	21,591.4
500,000	to	600,000	29,150	15,753.7	26,551	14,574.5
600,000	to	700,000	21,735	13,940.5	20,919	13,427.0
700,000	to	800,000	13,603	10,077.1	15,927	11,873.9
800,000	to	900,000	13,412	11,425.0	11,991	10,185.0
900,000	to	1,000,000	9,134	8,630.6	8,625	8,154.3
1,000,000	to	2,000,000	48,017	65,708.5	39,939	55,320.1
2,000,000	to	3,000,000	14,810	35,788.7	14,448	34,895.3
3,000,000	to	4,000,000	5,093	17,784.0	4,453	15,452.9
4,000,000	to	5,000,000	2,795	12,308.1	3,149	14,017.2
5,000,000	to	6,000,000	1,956	10,547.7	2,162	11,747.7
6,000,000	to	7,000,000	997	6,452.9	1,317	8,569.4
7,000,000	to	8,000,000	839	6,336.2	766	5,726.2
8,000,000	to	9,000,000	626	5,374.8	672	5,710.9
9,000,000	to	10,000,000	359	3,363.2	655	6,328.5
10,000,000	and over		4,651	225,652.8	4,343	239,726.7
TOTAL			29,772,355	1,070,304.8	31,075,446	1,113,129.4

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		1999		2000				2001	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	4,207,357	8,868.7	4,661,369	12,293.5	4,709,258	12,755.9	3,939,610	9,879.8
5,000	to 10,000	10,065,850	70,890.0	7,217,349	54,913.2	7,364,524	55,577.3	6,076,721	46,418.3
10,000	to 20,000	8,554,428	117,148.1	9,332,460	130,641.1	8,682,542	122,586.5	8,842,127	127,085.4
20,000	to 25,000	1,507,225	33,474.8	1,930,499	43,140.1	1,876,935	42,063.0	2,303,767	51,336.3
25,000	to 30,000	1,050,923	28,545.1	1,159,898	31,686.3	1,150,069	31,403.9	1,364,194	37,321.1
30,000	to 40,000	1,013,967	34,819.7	1,215,050	41,843.9	1,295,944	44,499.7	1,562,044	53,672.2
40,000	to 50,000	613,459	27,330.7	653,930	29,192.6	664,010	29,686.1	746,297	33,394.1
50,000	to 60,000	507,325	27,248.1	447,409	24,369.5	480,728	26,216.3	497,115	27,098.0
60,000	to 70,000	314,853	20,408.6	307,174	19,870.9	352,554	22,749.6	374,946	24,323.7
70,000	to 80,000	193,869	14,499.7	211,955	15,884.6	199,156	14,821.2	244,934	18,204.1
80,000	to 90,000	203,745	17,255.5	176,410	14,926.9	177,679	15,047.4	196,547	16,770.8
90,000	to 100,000	146,655	13,875.0	147,271	13,980.3	143,072	13,581.7	178,228	16,934.8
100,000	to 200,000	794,827	110,416.8	788,321	109,006.5	776,711	108,427.6	798,767	111,595.5
200,000	to 300,000	240,681	58,500.3	259,305	62,805.4	232,457	56,870.1	274,984	66,636.0
300,000	to 400,000	91,604	31,654.6	102,038	35,193.4	93,535	32,425.6	112,619	38,703.8
400,000	to 500,000	55,793	24,816.9	41,064	18,121.4	54,298	24,094.1	55,688	24,605.8
500,000	to 600,000	31,575	17,172.9	29,344	15,965.1	32,983	18,005.2	40,256	21,868.8
600,000	to 700,000	16,855	10,882.3	16,768	10,861.6	20,926	13,578.8	24,720	15,976.3
700,000	to 800,000	15,707	11,645.6	17,999	13,489.1	13,096	9,722.2	22,981	17,157.1
800,000	to 900,000	11,529	9,777.5	8,772	7,496.6	13,015	10,962.1	12,526	10,606.7
900,000	to 1,000,000	7,265	6,909.2	8,663	8,262.3	7,834	7,380.0	10,501	9,945.0
1,000,000	to 2,000,000	37,829	52,583.5	39,119	54,504.5	35,128	47,961.9	37,201	50,443.0
2,000,000	to 3,000,000	11,159	27,013.4	11,658	27,931.5	12,232	29,723.5	12,401	30,701.1
3,000,000	to 4,000,000	5,154	17,745.4	4,023	14,064.9	5,153	17,812.8	6,342	21,718.5
4,000,000	to 5,000,000	2,603	11,646.4	2,427	10,770.6	2,651	11,686.0	2,842	12,605.1
5,000,000	to 6,000,000	1,640	8,835.0	2,023	10,809.0	4,051	22,150.0	3,010	16,127.5
6,000,000	to 7,000,000	773	5,017.2	1,179	7,677.3	1,200	7,783.2	1,391	8,907.1
7,000,000	to 8,000,000	907	6,713.4	785	5,898.0	705	5,269.1	1,043	7,886.8
8,000,000	to 9,000,000	469	3,995.3	809	6,909.0	836	7,086.8	660	5,559.2
9,000,000	to 10,000,000	538	5,047.3	645	6,148.0	523	4,987.1	885	8,449.8
10,000,000	and over	4,156	256,874.2	4,815	281,647.1	5,542	322,098.4	5,940	334,165.3
TOTAL		29,710,720	1,091,610.8	28,800,531	1,140,304.2	28,409,347	1,189,013.7	27,751,287	1,276,096.4

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2001		2002				2003	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	4,332,085	10,668.4	3,719,133	9,144.7	4,075,304	9,776.6	3,510,970	8,294.3
5,000	to 10,000	5,936,637	44,534.1	5,273,938	40,125.2	5,204,657	39,758.0	4,409,379	33,413.2
10,000	to 20,000	8,824,401	126,871.5	8,703,361	126,008.6	8,651,349	125,648.4	8,439,267	123,207.2
20,000	to 25,000	2,362,444	52,727.9	2,645,015	58,953.7	2,425,098	53,812.6	2,542,976	56,903.6
25,000	to 30,000	1,366,571	37,337.7	1,787,910	48,817.0	1,621,733	44,048.7	2,010,152	54,731.4
30,000	to 40,000	1,508,450	51,580.6	1,824,953	62,754.1	2,099,370	72,019.1	2,230,855	76,939.8
40,000	to 50,000	764,785	34,154.6	944,521	42,049.5	988,797	44,136.9	1,282,655	57,044.9
50,000	to 60,000	500,617	27,289.2	603,856	33,048.3	589,955	32,292.8	793,179	43,215.7
60,000	to 70,000	309,381	19,994.8	410,803	26,453.1	436,332	28,327.7	583,356	37,678.4
70,000	to 80,000	280,310	20,929.8	275,378	20,564.7	299,619	22,257.8	342,666	54,574.4
80,000	to 90,000	181,439	15,376.8	227,513	19,262.4	212,016	17,968.9	321,167	27,246.2
90,000	to 100,000	174,283	16,553.5	156,873	14,854.7	220,633	20,950.5	243,846	23,139.5
100,000	to 200,000	812,535	113,482.0	939,115	132,793.8	927,178	129,156.7	1,137,940	157,436.2
200,000	to 300,000	293,929	71,134.9	325,692	78,684.5	365,850	89,006.8	451,339	109,551.6
300,000	to 400,000	120,000	41,355.1	136,316	47,113.4	138,719	47,935.8	159,836	54,574.4
400,000	to 500,000	69,964	31,033.4	81,443	36,360.7	92,443	41,050.4	98,731	44,638.7
500,000	to 600,000	50,380	27,267.4	49,235	26,777.0	62,042	33,968.1	55,695	30,176.2
600,000	to 700,000	27,429	17,771.1	27,764	17,876.1	38,761	24,879.9	43,962	28,661.5
700,000	to 800,000	19,470	14,512.0	24,618	18,446.8	21,391	15,905.3	23,165	17,269.2
800,000	to 900,000	16,831	14,313.1	18,505	15,770.5	18,671	15,655.1	18,426	15,630.8
900,000	to 1,000,000	9,889	9,350.3	10,872	10,314.2	11,976	11,376.5	18,615	17,547.4
1,000,000	to 2,000,000	51,024	68,570.9	50,363	67,232.7	66,859	89,631.7	61,610	82,928.9
2,000,000	to 3,000,000	11,802	29,246.5	14,182	34,239.7	14,625	35,790.5	19,131	45,731.3
3,000,000	to 4,000,000	5,349	18,351.2	5,595	19,000.3	5,924	20,194.6	9,093	30,515.6
4,000,000	to 5,000,000	2,533	11,430.3	3,332	14,729.8	3,215	14,255.9	4,817	21,117.0
5,000,000	to 6,000,000	1,996	10,789.5	1,995	10,844.6	2,823	15,294.1	2,786	15,080.2
6,000,000	to 7,000,000	1,396	9,038.3	2,827	18,670.7	1,483	9,568.9	2,277	14,836.3
7,000,000	to 8,000,000	713	5,366.5	1,260	9,410.1	1,367	10,242.2	1,544	11,526.8
8,000,000	to 9,000,000	583	4,952.0	807	6,807.6	922	7,826.6	1,293	10,875.1
9,000,000	to 10,000,000	685	6,541.6	594	5,629.6	567	5,399.2	565	5,359.9
10,000,000	and over	5,902	346,739.9	6,733	348,482.6	7,204	372,334.2	7,595	400,702.5
TOTAL		28,043,813	1,309,264.8	28,274,502	1,421,220.3	28,606,883	1,500,470.4	28,828,888	1,681,528.2

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2003		2004				2005	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	5,416,089	12,145.2	5,640,892	9,252.2	4,875,987	8,505.5	5,013,652	7,656.3
5,000	to 10,000	5,067,212	37,228.6	3,652,522	27,887.7	3,023,093	22,912.5	2,523,665	19,438.9
10,000	to 20,000	6,440,776	93,295.3	6,365,784	92,577.8	5,621,259	82,474.1	4,884,795	72,252.0
20,000	to 25,000	2,195,139	49,093.7	2,057,401	45,902.3	2,030,073	45,310.9	1,714,637	38,471.8
25,000	to 30,000	1,338,473	36,725.5	1,502,802	41,353.4	1,407,661	38,635.2	1,443,414	39,553.3
30,000	to 40,000	2,053,519	71,740.6	2,111,012	73,453.5	2,185,637	75,725.1	2,133,459	74,098.8
40,000	to 50,000	1,107,421	49,390.3	1,431,231	63,927.5	1,618,331	72,364.4	1,564,656	70,028.9
50,000	to 60,000	845,254	46,265.3	1,037,892	56,569.9	1,105,963	60,734.4	1,191,414	65,083.7
60,000	to 70,000	591,415	38,311.2	687,176	44,448.4	951,229	61,455.2	1,049,455	67,858.3
70,000	to 80,000	485,242	36,369.3	583,238	43,470.1	644,240	48,090.5	775,878	58,185.2
80,000	to 90,000	397,496	33,611.9	441,889	37,456.4	566,332	47,983.9	647,909	54,979.0
90,000	to 100,000	309,728	29,295.9	465,501	44,048.3	433,762	41,148.0	511,010	48,453.9
100,000	to 200,000	1,299,069	178,461.3	1,476,044	202,823.7	1,756,097	238,250.3	2,226,374	301,929.3
200,000	to 300,000	395,653	96,370.1	413,905	100,412.6	481,072	115,492.2	553,522	133,304.5
300,000	to 400,000	167,713	57,406.1	197,424	68,291.6	204,026	69,944.3	228,579	78,659.0
400,000	to 500,000	97,337	44,008.7	93,905	41,877.4	122,958	54,217.1	126,804	56,426.7
500,000	to 600,000	68,051	37,027.8	65,575	35,767.4	76,775	41,697.5	75,208	40,889.1
600,000	to 700,000	37,682	24,486.5	38,541	25,008.5	59,180	38,374.0	67,342	43,946.6
700,000	to 800,000	31,500	23,464.1	33,946	25,237.7	34,433	25,775.5	52,189	38,779.3
800,000	to 900,000	21,604	18,150.3	25,427	21,544.3	23,532	19,826.9	30,584	25,704.0
900,000	to 1,000,000	18,327	17,195.4	18,636	17,592.4	19,179	18,180.1	18,388	17,505.9
1,000,000	to 2,000,000	74,741	101,794.2	73,517	102,587.1	79,751	110,227.4	84,127	116,802.8
2,000,000	to 3,000,000	30,891	74,815.2	24,390	58,257.7	23,098	56,306.0	26,239	63,000.2
3,000,000	to 4,000,000	8,551	29,396.7	11,035	37,925.2	11,238	38,958.3	11,020	37,890.3
4,000,000	to 5,000,000	5,271	23,491.4	6,310	28,245.7	5,982	26,710.3	5,776	25,745.4
5,000,000	to 6,000,000	3,863	20,995.8	3,624	19,733.9	4,173	22,496.5	3,897	21,141.6
6,000,000	to 7,000,000	2,572	16,666.4	3,194	20,722.0	2,338	15,074.4	3,203	20,688.9
7,000,000	to 8,000,000	1,656	12,436.8	1,719	12,836.8	1,831	13,590.8	2,141	15,982.6
8,000,000	to 9,000,000	1,181	9,987.2	1,345	11,412.1	1,602	13,651.4	1,354	11,546.2
9,000,000	to 10,000,000	990	9,321.2	1,117	10,617.1	1,389	13,263.7	1,439	13,639.4
10,000,000	and over	10,428	513,194.6	9,909	581,067.2	11,116	664,435.3	12,489	748,651.9
TOTAL		28,524,844	1,842,142.7	28,476,903	2,002,307.8	27,383,337	2,201,811.6	26,984,619	2,428,294.0

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period : Million Rupees)

RATES OF RETURN	1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	14,064.3	23,841.9	24,236.8	16,492.1	16,037.3	33,589.1
01.00*	76.9	34.8	1,001.3	5,272.4	129.9	5,068.6
02.00*	1,331.8	19.9	3,005.9	553.3	807.6	4,221.7
03.00*	2,473.9	462.2	1,109.2	734.2	169.7	573.9
03.25	213.7	319.0	1,411.4	3,801.5	1,299.8	1,013.8
03.50	1,387.1	1,403.5	4,536.1	2,740.4	437.5	1,896.0
03.75	548.1	615.8	6,426.5	985.5	2,117.1	744.4
04.00	5,245.3	5,443.2	9,277.6	2,228.5	13,269.1	11,693.2
04.25	68.3	5,998.5	1,091.8	703.9	452.3	893.2
04.50	1,233.2	1,541.3	6,608.8	1,884.9	2,650.0	1,034.1
04.75	2,495.9	10,352.0	3,763.6	698.8	3,489.7	1,051.1
05.00	19,392.1	22,316.6	14,910.0	13,153.6	19,722.3	21,794.3
05.25	2,432.6	3,109.2	1,353.5	6,332.1	5,960.1	4,665.3
05.50	11,916.3	3,378.0	14,735.6	7,788.5	7,515.2	7,050.8
05.75	6,657.0	2,002.8	9,452.7	9,537.1	2,796.0	4,480.7
06.00	9,630.2	24,404.9	41,917.4	94,147.1	45,966.0	29,811.9
06.25	4,862.7	13,843.4	10,809.6	16,764.4	60,099.7	60,347.6
06.50	20,289.4	32,804.6	23,922.6	30,331.4	45,815.8	59,665.5
06.75	11,470.1	7,308.0	6,671.4	7,546.8	11,205.2	10,131.9
07.00	20,376.3	18,377.7	10,733.9	9,167.0	17,770.0	10,909.3
07.25	2,996.4	786.8	8,860.9	618.4	2,736.9	3,950.8
07.50	6,009.8	3,723.3	3,394.2	3,585.7	4,151.9	3,924.2
07.75	856.7	631.2	807.9	335.6	866.7	1,556.4
08.00	1,107.8	1,387.3	1,106.2	8,863.5	4,554.4	9,633.2
08.25	93.2	46.6	62.0	32.3	837.3	1,757.1
08.50	735.3	1,364.9	922.4	146.9	1,062.9	908.6
08.75	41.8	53.0	108.0	33.9	140.5	147.1
09.00	610.2	2,344.6	184.4	313.3	3,159.2	4,419.4
09.25	118.2	30.1	-	221.6	125.5	148.5
09.50	311.3	1,157.1	0.3	26.1	82.7	3,853.4
09.75	0.6	3.6	12.4	0.1	88.8	128.1
10.00	688.5	1,681.4	112.5	1,553.6	1,503.4	2,026.9
10.25	-	41.5	-	1.1	10.2	0.8
10.50	1,160.3	2,888.9	200.7	329.4	331.0	981.9
10.75	0.2	3.3	11.1	45.0	648.1	-
11.00	647.5	382.6	81.3	253.0	124.1	371.2
11.25	42.0	8.4	6.4	66.4	30.6	-
11.50	770.3	267.8	374.1	211.7	53.7	328.2
11.75	153.2	189.4	169.7	244.4	127.4	2.0
12.00	60.5	744.2	50.5	329.1	1,727.2	71.3
12.25	9.3	3.4	1.6	5.7	9.3	0.4
12.50	244.7	319.9	46.6	1,635.2	301.8	14.6
12.75	3,594.8	1,507.7	2,385.2	3,548.5	679.3	1,475.5
13.00	379.6	10.7	2.2	60.1	7.7	39.3
13.25	2.1	1.9	-	-	0.5	0.5
13.50	4.1	8.6	-	13.5	19.8	22.2
13.75	2.8	13.8	-	0.1	7.4	5.0
14.00	4.1	42.8	-	110.9	260.6	34.5
14.25	-	-	-	-	9.7	-
14.50	0.4	-	-	-	31.0	-
14.75	4.6	548.6	-	-	16.6	-
15.00	2.8	64.8	-	0.9	184.9	-
15.25	-	-	-	-	-	-
15.50	0.5	-	-	0.1	0.4	-
15.75	-	0.9	-	-	-	-
16.00 & over	42.4	20.0	-	31.3	-	-
TOTAL	156,861.3	197,856.6	215,876.5	253,481.1	281,601.6	306,437.4

00.00 includes Current and other Deposits

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period: Million Rupees)

RATES OF RETURN	1998		1999		2000	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	41,810.7	48,376.6	45,599.0	60,125.9	55,666.2	66,734.0
01.00*	1,234.0	-	10,215.3	9,936.0	2,614.0	15,426.2
02.00*	7.8	85.9	19,295.9	20,599.8	20,948.7	15,497.0
03.00*	2,082.3	14,533.3	14,515.4	12,028.8	10,155.7	17,938.1
03.25	610.0	6,873.3	1,283.4	2,347.9	4,414.4	3,344.7
03.50	144.2	13,393.7	4,351.2	27,443.5	19,058.7	8,401.0
03.75	240.6	5,204.3	4,002.8	2,797.5	3,413.1	1,750.4
04.00	9,043.6	19,698.4	6,695.3	3,965.6	12,077.2	3,783.0
04.25	3,513.4	7,312.4	5,508.0	3,525.6	1,562.5	1,501.0
04.50	6,238.4	5,878.8	17,525.5	7,742.3	5,619.3	2,689.2
04.75	2,501.8	5821.9	11,161.2	3,893.1	3,373.3	505.0
05.00	18,066.7	24,747.1	7,792.3	6,414.0	23,321.2	31,217.2
05.25	24,073.0	2,925.4	238.0	3,091.1	7,485.8	6,361.3
05.50	17,646.3	7,991.3	5,880.7	2,932.2	39,781.3	14,971.4
05.75	28,584.5	7,408.1	24.9	1,050.9	732.5	1,458.4
06.00	56,957.5	40,921.9	56,180.1	8,603.3	11,384.2	8,157.4
06.25	47,473.3	30,563.7	7,000.0	751.7	1,722.0	837.0
06.50	39,024.4	27,989.0	11,453.4	19,465.8	10,134.3	7,244.6
06.75	7,930.5	8,606.3	4,276.4	1,112.9	237.0	5,216.0
07.00	12,362.9	7,431.3	3,441.4	47,179.8	4,224.7	9,207.8
07.25	3,094.3	1,748.0	1,174.1	2,840.9	342.8	4,577.2
07.50	6,448.1	5,849.8	11,864.8	3,841.8	2,366.5	4,553.1
07.75	1,401.3	2,414.3	2,495.5	2,039.4	6,400.2	3,419.5
08.00	9,227.6	10,204.4	7,052.1	1,745.3	2,354.4	3,377.2
08.25	3,417.1	2,749.3	174.3	1,711.9	660.8	442.0
08.50	4,663.9	5,523.6	1,786.5	452.4	686.8	944.9
08.75	739.2	2,051.0	438.3	31.7	1,806.5	446.2
09.00	5,060.6	5,449.5	3,942.2	5,461.2	4,057.0	5,300.2
09.25	305.3	333.8	1,290.2	274.5	135.9	243.5
09.50	889.7	969.1	514.8	251.2	283.5	361.3
09.75	226.1	408.5	433.4	310.1	497.8	405.1
10.00	383.4	265.9	548.6	348.5	2,110.9	2,623.3
10.25	47.7	94.8	250.4	2,610.1	2,520.6	762.5
10.50	317.3	224.1	66.7	191.3	1,834.0	589.8
10.75	218.1	147.0	652.0	186.0	123.2	193.5
11.00	510.9	327.6	542.1	352.6	1,088.7	1,161.3
11.25	117.4	49.5	127.0	17.5	253.5	394.8
11.50	103.1	154.5	89.6	13.1	126.7	94.5
11.75	26.3	0.9	36.6	1.6	115.7	5.6
12.00	299.0	231.4	600.1	553.4	230.9	1,026.7
12.25	18.9	9.2	1,434.5	284.7	24.4	22.6
12.50	70.6	165.3	483.0	445.0	147.4	40.0
12.75	909.3	947.1	1,925.6	1,206.5	124.0	3,605.4
13.00	27.2	46.7	1,118.4	37.0	5.5	32.1
13.25	0.9	9.8	132.2	-	-	-
13.50	8.1	2.6	0.3	-	10.1	4.0
13.75	20.9	0.2	-	0.2	-	0.2
14.00	168.8	136.1	16.5	96.4	13.4	156.1
14.25	-	6.5	-	-	-	-
14.50	5.0	98.4	-	-	-	-
14.75	0.2	-	-	1.2	2.2	-
15.00	-	-	38.1	0.3	6.9	-
15.25	-	-	12.1	-	-	-
15.50	-	-	-	-	-	-
15.75	-	-	-	-	-	-
16.00 & over	-	-	-	-	-	-
TOTAL	358,271.9	326,381.6	275,679.9	270,314.0	266,256.4	257,023.2

Note: Figures do not include PLS Deposits. *01.00 stands for 00.25 to 01.00 *02.00 stands for 01.25 to 02.00 *03.00 stands for 02.25 to 03.00
(Contd.)

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period: Million)

RATES OF RETURN	2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.
00.00	75,722.4	80,847.6	75,661.8	72,449.7	91,472.2
01.00*	19,436.6	45,162.2	44,574.9	61,558.6	60,281.9
02.00*	15,127.3	24,669.9	13,512.2	19,289.0	22,317.1
03.00*	28,936.2	16,789.6	12,398.4	14,742.3	6,622.0
03.25	1,639.1	366.0	5,635.6	296.0	887.2
03.50	19,349.6	963.0	1,364.0	1,786.1	943.2
03.75	497.5	398.1	2,947.8	4,152.5	454.5
04.00	4,543.3	7,928.1	10,227.5	13,720.0	3,797.5
04.25	1,895.3	26.6	5.9	5,659.6	3.4
04.50	2,298.3	2,338.2	2,396.1	1,105.9	482.7
04.75	1,469.3	2,596.2	11,340.5	216.5	21.6
05.00	5,972.4	14,331.1	1,895.1	2,548.9	1,230.5
05.25	1,259.7	10,898.2	7,056.3	312.9	17.8
05.50	5,160.4	904.3	4,527.1	1,147.8	160.2
05.75	8,510.3	313.7	169.1	112.2	845.9
06.00	15,179.7	7,441.4	4,211.3	2,232.7	326.8
06.25	6,751.6	426.7	2,530.0	19.5	54.1
06.50	4,830.6	2,274.7	1,711.3	680.5	12.8
06.75	378.5	859.1	759.8	82.3	6.5
07.00	10,488.1	5,033.4	2,667.3	675.1	385.7
07.25	56.0	723.4	1,791.8	35.7	20.1
07.50	18,416.8	2,830.9	1,001.4	3,806.0	527.0
07.75	2,259.3	2,119.5	1,326.0	354.6	38.4
08.00	3,722.9	2,644.6	5,132.9	318.9	925.4
08.25	131.7	242.0	101.8	61.0	-
08.50	576.1	432.5	960.3	2,199.3	33.3
08.75	215.1	1,225.6	4.5	421.1	-
09.00	4,961.6	5,849.3	2,637.9	1,332.1	123.4
09.25	334.2	81.8	17.4	3.2	-
09.50	973.4	1,174.4	145.3	83.9	0.1
09.75	235.9	163.7	53.5	39.3	0.7
10.00	1,110.4	844.3	459.2	282.1	323.3
10.25	5.5	11.2	6.0	-	-
10.50	325.8	109.4	27.0	260.1	1.3
10.75	27.7	0.3	15.8	6.6	2.7
11.00	1,229.4	353.4	236.2	63.6	0.3
11.25	302.3	28.1	132.9	0.1	-
11.50	54.4	69.6	213.3	9.1	0.4
11.75	0.2	6.7	167.2	-	0.1
12.00	3,116.3	906.7	61.6	32.6	8.1
12.25	16.6	2.1	0.1	0.1	0.1
12.50	1,296.2	123.0	545.7	1.1	1.8
12.75	1,510.2	350.7	254.0	-	9.9
13.00	2.0	28.3	467.2	1.6	1.5
13.25	-	2.0	-	0.3	-
13.50	0.7	2.6	0.2	-	-
13.75	-	4.2	-	224.8	58.7
14.00	28.9	76.2	130.2	-	-
14.25	-	3.9	-	-	0.1
14.50	2.5	0.1	-	-	-
14.75	-	0.2	-	-	-
15.00	-	23.8	29.4	-	-
15.25	-	-	-	-	-
15.50	-	0.3	-	-	-
15.75	-	-	-	-	-
16.00 & over	-	-	-	-	-
TOTAL	270,358.2	245,002.8	221,510.5	212,325.6	192,400.1

Note: Figures do not include PLS Deposits.

*01.00 stands for 00.25 to 01.00 *02.00 stands for 01.25 to 02.00

*03.00 stands for 02.25 to 03.00

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(Concl'd.)

(End of Period: Million Rupees)

RATES OF RETURN @	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
0.00	74,226.6	92,849.6	100,655.6	111,024.1
0.25*	21,473.2	23,576.3	36,459.4	13,757.4
0.50*	32,611.0	32,804.9	32,855.4	35,793.6
0.75	6,366.1	5,439.7	4,606.9	14,526.2
1.00	22,260.6	23,742.7	27,124.2	29,330.6
1.25	13,579.0	7,440.4	19,376.2	16,629.4
1.50	2,581.3	5,902.6	10,443.0	5,772.0
1.75	4,715.2	7,596.3	6,477.4	9,535.2
2.00	2,791.9	1,942.2	8,314.2	7,310.1
2.25	755.2	65.0	1,298.6	1,800.7
2.50	282.9	760.6	1,137.5	2,382.9
2.75	672.0	356.2	446.4	1,523.6
3.00	1,353.0	1,645.6	3,275.7	1,684.1
3.25	359.2	590.8	1,327.6	1,686.8
3.50	565.7	704.0	587.5	561.4
3.75	321.5	1,015.4	724.3	196.2
4.00	1,042.3	1,367.3	764.8	1,128.1
4.25	964.8	2,525.5	584.9	370.8
4.50	104.9	412.1	227.6	190.8
4.75	213.0	62.0	0.0	16.2
5.00	40.6	123.6	438.7	26.9
5.25	300.0	0.0	0.0	0.0
5.50	204.0	16.3	495.8	5.3
5.75	0.0	2.6	0.0	0.0
6.00	154.7	23.3	201.4	39.0
6.25	0.0	0.1	0.0	0.0
6.50	23.8	18.3	1.1	1.1
6.75	0.9	0.0	0.0	0.0
7.00	0.0	32.4	77.5	30.7
7.25	6.3	6.2	0.0	0.0
7.50	57.5	67.4	0.0	0.0
7.75	1.1	0.0	0.0	0.0
8.00	20.2	33.2	103.0	222.8
8.25	0.0	0.0	-	-
8.50	0.0	0.0	50.0	-
8.75	0.3	0.0	0.0	0.0
9.00	2.4	25.7	21.2	4.1
9.25	0.0	0.0	-	-
9.50	2.7	0.0	-	-
9.75	0.2	0.0	-	-
10.00	7.2	0.1	37.6	90.8*
10.25	2.6	2.1	-	-
10.50	0.0	705.8	-	-
10.75	0.0	0.0	-	-
11.00	0.0	0.0	0.7	-
11.25	0.0	0.0	-	-
11.50	1.4	0.0	15.7	-
11.75	0.0	0.0	-	-
12 and over	97.8	31.1	-	-
TOTAL	188,163.1	211,887.4	258,130.0	255,640.8

@ Revised from Dec.2003 & onward.

* 10 & Over

4.5 Distribution of Scheduled Banks' Deposits PLS Deposits by Rate of Return

(End of Period: Million Rupees)

RATES OF RETURN	1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00*	161,113.4	152,015.9	162,489.1	172,263.0	171,267.3	220,198.3
04.00	-	-	-	-	-	42.9
04.25	-	-	-	-	-	-
04.50	-	-	-	-	-	-
04.75	-	-	-	-	-	-
05.00	0.3	-	-	-	-	1.1
05.25	280.0	1,399.9	34.7	-	0.3	-
05.50	920.2	8.0	811.1	917.7	489.2	1.8
05.75	715.7	37,808.7	8.0	-	-	-
06.00	38,323.3	1,479.4	35,811.5	33,550.2	35,657.2	29,265.5
06.25	1,794.2	72,435.7	2,396.8	2,580.9	4,443.2	3,730.8
06.50	7,519.1	1,371.0	74,621.8	71,945.2	76,213.2	1,983.9
06.75	2,503.7	207.8	4.5	74.8	143.6	3,052.4
07.00	70,482.6	8,255.7	3,281.8	4,999.5	71.9	917.5
07.25	8,287.4	80.8	16.5	-	1,379.5	3,173.4
07.50	270.5	20.4	6,651.8	7,256.7	2,509.4	67,178.3
07.75	18,306	31,942.3	192.5	140.6	3,423.1	106.1
08.00	12,020.2	44,323.3	31,566.3	11,589.8	26,132.4	27,851.4
08.25	39,825.8	63,614.4	4,588.5	2,926.8	6,339.5	301.9
08.50	65,280.5	2,446.1	51,498.7	69,962.5	50,844.8	122,315.1
08.75	3,951.4	10,348.8	65,412.3	985.9	1,375.7	1,876.0
09.00	3,566.9	3,423.5	3,455.9	71,989.3	79,448.7	14,205.8
09.25	6,232.0	9,869.5	4,434.9	7,753.7	8,100.3	4,870.1
09.50	4,102.7	8,159.2	15,123.9	7,054.2	2,493.7	4,825.9
09.75	11,821.0	14,258.6	9,238.0	11,189.0	8,509.4	4,390.8
10.00	5,833.4	1,375.3	15,479.0	14,202.9	24,807.2	8,724.5
10.25	221.8	5,432.6	3,907.9	5,755.6	151.9	516.9
10.50	7,041.5	3,950.0	2,795.2	5,145.1	7,105.7	9,925.5
10.75	2,915.8	12,553.5	2,442.8	4,254.8	1,587.6	9,957.6
11.00	7,880.1	3,982.8	11,789.0	14,505.9	14,207.5	16,876.9
11.25	3,167.0	1,357.9	7,193.4	2,100.5	1,014.8	624.8
11.50	2,115.1	287.3	4,830.0	9,958.6	9,136.1	9,179.2
11.75	1,067.5	12,532.0	1,780.1	2,838.8	3,409.1	7,922.1
12.00	12,139.1	2,769.2	12,840.0	6,785.0	7,462.2	4,546.6
12.25	2,391.3	881.2	1,480.7	235.6	1,921.0	2,957.0
12.50	251.3	4,534.9	3,438.0	16,442.6	11,763.9	8,065.0
12.75	3,053.8	2,598.2	4,094.0	2,911.5	9,994.6	4,184.7
13.00	3,547.9	6,183.7	4,524.6	2,127.4	1,137.8	5,472.9
13.25	4,545.8	258.0	144.8	155.7	751.7	1,380.1
13.50	2,353.7	1,092.7	6,481.1	11,640.7	14,041.0	12,199.9
13.75	1,025.4	18,931.1	1,485.4	95.7	660.4	6,291.6
14.00	7,763.1	15.0	16,452.3	12,942.0	21,358.6	5,112.4
14.25	12.4	254.1	758.0	1,599.3	795.9	3,691.5
14.50	398.7	7,447.9	84.4	1,121.4	2,369.8	592.5
14.75	15,505.4	2,183.5	2,380.5	2,314.6	2,943.8	1,779.8
15.00	480.4	113.1	13,268.1	16,105.8	12,525.2	27,259.0
15.25	42.1	323.2	26.8	0.3	328.3	341.6
15.50	230.7	-	2,119.1	339.8	194.7	92.6
15.75	--	-	18.0	85.6	1.9	27,386.0
16.00 & over	14,492.5	14,913.3	19,525.0	22,856.3	29,393.6	4,811.4
TOTAL	555,792.7	567,439.6	610,976.8	633,701.3	657,907.0	690,181.5

*00.00 Includes "current and other deposits"

4.5 Distribution of Scheduled Banks' Deposits PLS Deposits by Rate of Return

(End of Period: Million Rupees)

RATES OF RETURN	1998		1999		2000	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00*	154,178.4	173,984.8	160,842.3	160,681.1	142,582.3	149,107.3
04.00**	-	-	-	67.5	0.5	-
04.25	-	-	-	-	98.2	-
04.50	0.1	-	831.6	-	-	210,128.1
04.75	-	-	-	113.0	-	-
05.00	-	1,349.5	4,552.2	45,936.1	157,342.0	6,061.8
05.25	-	-	5,787.3	-	66,972.9	-
05.50	1,066.4	19.8	33.8	3,644.1	91,046.7	20,118.2
05.75	3,756.1	3,169.0	-	36,993.1	1,371.1	36.5
06.00	35,691.4	36,200.4	44,392.2	159,325.8	30,752.1	1,549.5
06.25	3,069.3	64.3	3.2	-	1.1	14,650.1
06.50	1,380.7	115.6	41,474.0	20,414.7	72,353.5	27,845.7
06.75	0.9	2,770.3	12.8	5,520.6	3,145.5	57,337.9
07.00	34,434.8	28,345.5	163,641.0	70,026.4	16,238.9	11,424.4
07.25	0.1	3,113.2	78,739.0	4,558.5	2,622.9	1,748.6
07.50	3,455.6	80,887.2	2,888.1	198.0	33,966.7	21,174.5
07.75	335.8	1,165.5	4,080.8	16,570.6	31,562.3	116,163.2
08.00	87,872.1	127,342.2	9,677.3	24,212.8	26,617.6	25,350.3
08.25	79,835.0	1,703.4	10,472.2	7,791.3	2,896.0	22,318.2
08.50	57,296.0	28.8	9,754.3	31,077.0	21,646.6	24,774.9
08.75	623.6	3,416.8	12,432.5	9,251.3	7,355.8	4,041.2
09.00	11,275.4	14,979.6	19,820.6	24,199.5	22,243.6	20,443.2
09.25	13,278.1	8,048.9	17,009.4	4,816.6	3,114.0	14,250.3
09.50	6,128.2	9,393.1	6,629.7	19,640.9	18,464.0	47,224.5
09.75	5,495.6	7,374.9	8,724.7	653.5	23.6	5,257.6
10.00	5,900.7	11,199.3	25,223.8	14,449.4	31,580.9	43,454.0
10.25	404.2	1,077.6	2,538.3	6,441.9	440.5	609.0
10.50	11,951.2	13,709.2	14,799.7	32,846.4	30,281.3	20,722.1
10.75	10,111.3	3,838.0	8,968.2	8,168.6	308.9	1,502.2
11.00	18,573.0	33,845.1	42,244.9	53,629.5	36,027.9	4,865.2
11.25	5,457.7	6,656.0	5,527.6	5,908.0	1,659.3	332.7
11.50	12,770.6	10,328.4	12,653.2	4,785.9	568.6	24,372.3
11.75	2,655.0	14,361.8	5,116.1	7,811.7	184.0	5,808.9
12.00	4,310.6	15,605.7	40,421.3	5,559.7	12,275.6	674.6
12.25	8,137.6	8,006.4	3,468.5	22,576.7	24.7	187.2
12.50	9,574.7	10,427.4	6,847.5	767.9	1,025.0	3,992.9
12.75	2,027.3	6,509.1	23,928.8	150.8	172.9	2,230.9
13.00	10,312.8	11,247.7	22,662.3	2,719.3	2,104.1	3,544.1
13.25	9,709.1	4,070.4	394.0	103.2	17.4	1,138.7
13.50	7,883.2	10,532.7	577.0	1,999.3	136.8	4,149.1
13.75	3,433.1	1,058.7	1,267.8	556.1	414.4	790.5
14.00	20,583.5	32,962.5	2,479.5	894.4	1,226.3	1,067.3
14.25	4,439.7	458.7	12.4	388.1	316.8	5,537.9
14.50	6,352.8	24,318.1	3,128.2	160.3	-	5,736.1
14.75	2,194.6	2,507.0	2,327.9	3,773.2	2,787.4	230.2
15.00	7,895.7	8,811.7	1,271.9	1,157.9	77.0	-
15.25	24,590.7	542.8	62.3	-	-	-
15.50	278.5	1,310.8	244.7	-	-	38.7
15.75	-	-	-	-	-	-
16.00 & over	3,926.7	7,065.3	9,484.6	755.6	-	-
TOTAL	692,647.9	743,923.3	837,449.5	821,296.8	874,047.7	931,990.5

*00.00 Includes "current and other deposits"

** Stands for 0.25 to 4.00

(Contd.)

4.5 Distribution of Scheduled Banks' Deposits PLS Deposits by Rate of Return

(End of Period: Million)

RATES OF RETURN	2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.
00.00*	186,937.6	231,442.1	245,218.7	248,636.1	317,098.2
03.50**	-	48,950.0	484,125.0	421,966.5	1,012,544.4
03.75	-	11,696.1	8,056.9	3,590.2	30,546.9
04.00	144,614.2	270,530.9	22,429.5	163,779.1	22,318.0
04.25	-	7,776.4	7,958.4	5,990.2	2,632.6
04.50	16,306.7	81,815.8	7,794.8	59,658.3	43,202.6
04.75	10,209.5	15,406.2	15,867.8	48,179.4	19,130.8
05.00	90,391.7	18,997.7	36,061.0	31,329.4	16,606.0
05.25	-	691.4	9,093.9	29,906.3	5,294.2
05.50	10,713.2	18,079.1	8,574.5	20,307.1	2,263.0
05.75	2,228.5	215.1	28,766.6	26,410.0	264.2
06.00	9,418.4	9,329.5	28,768.6	30,194.3	3,016.3
06.25	58,381.9	10,078.6	10,189.6	5,519.7	1,358.5
06.50	11,273.5	11,472.9	16,649.6	54,259.2	392.8
06.75	67.6	6,084.3	9,771.0	6,782.4	-
07.00	15,342.3	23,287.2	42,895.2	53,260.9	8,133.5
07.25	126,315.0	17,329.0	6,484.4	7,197.3	891.7
07.50	30,771.6	39,037.1	27,760.5	11,677.9	2,523.5
07.75	39,111.5	9,450.3	12,628.5	18,636.2	-
08.00	27,917.2	50,985.3	54,633.6	2,166.6	-
08.25	2,133.2	4,168.0	1,624.1	4,405.9	-
08.50	23,760.0	11,572.3	28,026.1	4,364.2	-
08.75	110.1	3,422.0	4,019.4	661.7	-
09.00	41,971.4	29,787.7	15,313.7	2,318.9	-
09.25	3,166.2	26,261.5	205.3	2,085.8	-
09.50	51,460.8	32,175.8	30,577.8	7,853.5	244.4
09.75	1,182.5	6,801.0	705.0	147.4	-
10.00	23,521.1	5,821.4	7,072.2	863.9	666.5
10.25	2,744.7	3,771.3	701.4	535.5	-
10.50	3,437.9	13,685.4	2,814.4	571.5	-
10.75	1,039.9	347.9	1,745.7	2,418.8	-
11.00	39,759.9	24,272.8	7,424.9	-	-
11.25	2,929.2	955.6	273.8	2,055.6	-
11.50	1,027.3	1,627.3	4,640.8	382.1	-
11.75	1,043.8	963.1	841.4	1,789.6	-
12.00	4,258.1	4,547.5	1,709.3	-	-
12.25	3,336.9	1,888.4	-	-	-
12.50	2,520.6	1,531.7	2,076.2	2,006.0	-
12.75	470.1	500.3	-	-	-
13.00	4,550.1	2,965.9	419.5	523.0	-
13.25	777.6	72.1	-	-	-
13.50	1,376.2	120.1	-	-	-
13.75	3,699.1	3,829.5	5,790.4	5,714.6	-
14.00	5,461.4	396.0	-	-	-
14.25	-	122.2	-	-	-
14.50	-	-	-	-	-
14.75	-	-	-	-	-
15.00	-	-	-	-	-
15.25	-	-	-	-	-
15.50	-	-	-	-	-
15.75	-	-	-	-	-
16.00 & over	-	-	-	-	-
TOTAL	1,005,738.2	1,064,262.0	1,199,709.8	1,288,144.8	1,489,128.1

*00.00 Includes "current and other deposits"

** Stands for 0.25 to 3.50

4.5 Distribution of Scheduled Banks' Deposits

PLS Deposits by Rate of Return

(Concl.d.)

(End of Period: Million Rupees)

RATE OF RETURN @	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
0.00*	443,559.8	440,943.3	528,740.4	578,328.8
0.25	89,327.1	325,676.5	449,210.3	322,466.3
0.50	89,592.5	55,664.7	64,051.6	62,212.9
0.75	57,638.0	104,507.2	34,066.0	53,288.9
1.00	76,668.5	323,297.7	203,782.6	403,673.5
1.25	310,016.7	46,898.6	82,373.2	14,418.6
1.50	151,041.5	114,298.8	117,428.0	59,944.4
1.75	25,353.6	49,216.3	62,614.6	33,161.7
2.00	113,561.1	63,998.9	56,255.9	86,163.5
2.25	23,656.4	19,699.7	31,332.6	32,649.1
2.50	58,185.8	61,601.3	82,411.0	48,584.3
2.75	49,782.4	18,189.7	35,628.3	20,830.2
3.00	58,493.4	72,780.8	52,929.3	99,271.3
3.25	12,622.7	12,222.1	18,965.3	32,395.6
3.50	35,828.5	27,896.8	32,269.9	51,567.0
3.75	4,650.9	11,194.4	16,403.3	26,313.6
4.00	24,523.9	11,138.4	27,058.5	41,329.6
4.25	3,916.1	4,640.7	7,047.8	13,462.0
4.50	4,079.2	7,731.9	7,111.8	35,815.4
4.75	5,049.6	1,964.3	5,991.0	6,201.5
5.00	8,059.4	7,769.4	13,813.9	35,280.7
5.25	184.8	187.1	6,127.8	4,072.3
5.50	3,444.9	25.8	747.3	9,631.8
5.75	0.0	9.1	386.7	3,782.7
6.00	144.1	144.9	855.8	16,991.6
6.25	0.0	3.9	81.4	2,783.2
6.50	278.7	193.3	139.5	16,246.9
6.75	48.1	24.3	23.6	2,712.5
7.00	2,661.9	7,284.4	4,568.6	12,826.7
7.25	241.3	366.2	6.4	2,916.7
7.50	967.3	524.0	898.1	8,911.3
7.75	0.0	4.0	33.2	2,576.4
8.00	229.5	201.2	242.2	23,405.9
8.25	49.0	24.7	11.3	562.8
8.50	11.1	0.0	-	780.3
8.75	0.0	48.0	74.6	2,506.8
9.00	111.2**	48.2**	-	3,093.4
9.25	-	-	-	101.8
9.50	-	-	-	758.9
9.75	-	-	-	41.5
10.00	-	-	-	181.6
10.50	-	-	-	69.4
10.75	-	-	-	228.3
11.00	-	-	-	7.1
over 11	-	-	-	104.5
TOTAL	1,653,979.6	1,790,420.5	1,943,681.6	2,172,653.2

*00.00 includes "current and other deposits"

** 9.00 and Over

4.6 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return on Deposits

PLS & Interest Bearing – All Banks

(Percent per annum)										
TYPE OF DEPOSIT	1995		1996		1997		1998		1999	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	4.75 (2.53)	5.64 (2.79)	6.10 (1.97)	7.00 (2.43)	6.23 (1.57)	6.02 (2.73)	6.46 (1.61)	6.29 (1.61)	6.00 (2.37)	5.47 (2.05)
II. Saving Deposits	7.30 (53.69)	7.26 (52.50)	7.33 (52.76)	7.43 (51.61)	7.36 (53.61)	7.32 (54.17)	7.42 (56.20)	7.36 (56.07)	6.90 (57.87)	6.25 (58.47)
III. Term or Fixed Deposits										
(a) Less than 3 months	6.69 (8.08)	7.08 (8.33)	7.28 (7.63)	7.39 (7.28)	7.93 (6.84)	7.59 (5.43)	7.02 (6.94)	7.93 (7.97)	7.28 (5.91)	6.95 (6.31)
(b) 3 months and over but less than 6 months	7.35 (8.61)	7.19 (10.10)	6.75 (9.31)	7.03 (10.15)	7.25 (9.01)	7.18 (8.80)	7.27 (8.34)	7.34 (7.66)	7.29 (6.79)	7.19 (7.01)
(c) 6 months and over but less than 1 year	8.72 (6.01)	8.42 (5.89)	7.66 (5.81)	7.88 (5.97)	7.78 (5.65)	8.63 (5.54)	8.50 (4.86)	9.15 (4.50)	8.80 (4.08)	8.73 (3.78)
(d) 1 year and over but less than 2 years	8.01 (7.59)	8.53 (7.10)	8.17 (8.41)	7.90 (8.21)	8.30 (7.35)	8.65 (7.33)	8.79 (6.60)	9.03 (5.88)	9.37 (5.71)	8.45 (5.60)
(e) 2 years and over but less than 3 years	10.91 (1.56)	11.06 (1.73)	10.84 (1.63)	10.95 (1.83)	10.38 (1.83)	10.62 (2.07)	10.12 (2.03)	10.55 (2.38)	9.92 (1.69)	9.33 (1.58)
(f) 3 years and over but less than 4 years	11.77 (3.02)	12.27 (3.08)	12.11 (3.15)	12.29 (3.00)	12.41 (3.16)	12.32 (2.90)	12.14 (3.09)	11.79 (2.66)	10.06 (3.57)	9.28 (2.99)
(g) 4 years and over but less than 5 years	13.22 (0.91)	12.84 (0.83)	13.59 (0.87)	13.64 (0.91)	13.08 (1.34)	13.35 (1.57)	13.12 (1.68)	12.08 (2.01)	12.30 (1.88)	11.01 (1.64)
(h) 5 years and over	14.73 (8.01)	14.64 (7.68)	14.90 (8.46)	14.96 (8.60)	14.90 (9.64)	14.80 (9.46)	14.02 (8.65)	13.80 (9.26)	12.31 (10.13)	11.21 (10.58)
IV. Overall										
(i) Excluding current & other deposits	8.18	8.18	8.24	8.36	8.49	8.47	8.38	8.45	7.96	7.30
(ii) Including current & other deposits	6.25	6.35	6.42	6.62	6.80	6.38	6.81	6.69	6.49	5.83

Note : Figures in parentheses represent as percentage of total deposits excluding current and other deposits.

PLS : Profit and Loss Sharing

4.6 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return on Deposits

PLS & Interest Bearing – All Banks

(Percent per annum)											
TYPE OF DEPOSIT	2000		2001		2002		2003		2004		2005
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	5.34	4.92	5.19	5.14	4.84	3.28	2.13	1.23	1.12	1.33	1.39
	(1.87)	(1.70)	(1.87)	(2.56)	(2.11)	(1.98)	(1.73)	(2.25)	(2.71)	(1.93)	(2.18)
II. Saving Deposits	5.75	5.56	5.71	4.55	3.49	3.48	1.69	1.33	0.98	0.93	1.24
	(63.13)	(62.42)	(64.17)	(65.08)	(67.60)	(69.10)	(73.93)	(77.19)	(75.18)	(75.06)	(71.74)
III. Term or Fixed Deposits											
(a) Less than 3 months	6.62	6.96	7.06	5.56	4.92	4.07	1.84	0.99	1.15	1.93	2.98
	(6.65)	(7.92)	(7.80)	(7.36)	(6.33)	(5.54)	(4.91)	(4.65)	(3.28)	(5.72)	(6.47)
(b) 3 months and over but less than 6 months	7.17	7.37	7.37	6.99	6.26	4.93	2.16	1.97	1.51	1.93	3.62
	(5.15)	(4.40)	(4.62)	(4.36)	(4.16)	(3.21)	(2.66)	(2.18)	(4.56)	(4.26)	(6.50)
(c) 6 months and over but less than 1 year	7.37	7.55	8.12	7.44	6.65	5.53	2.95	2.44	2.20	2.63	4.21
	(4.08)	(4.37)	(3.31)	(3.15)	(2.96)	(3.32)	(2.95)	(2.46)	(3.24)	(3.24)	(4.21)
(d) 1 year and over but less than 2 years	7.76	8.24	8.19	8.26	7.19	5.89	3.10	2.64	2.71	2.73	4.28
	(4.42)	(3.91)	(3.76)	(4.36)	(3.93)	(4.24)	(3.37)	(2.79)	(3.57)	(3.24)	(3.39)
(e) 2 years and over but less than 3 years	9.01	7.79	7.99	8.65	7.61	6.61	3.45	2.87	2.80	2.87	3.99
	(1.70)	(2.28)	(2.17)	(1.55)	(1.50)	(1.48)	(1.08)	(1.41)	(1.13)	(0.75)	(0.68)
(f) 3 years and over but less than 4 years	8.73	8.94	8.35	8.98	8.15	7.23	3.84	3.10	3.01	3.24	4.02
	(2.77)	(2.64)	(2.71)	(2.06)	(2.05)	(2.06)	(2.27)	(1.40)	(1.58)	(1.55)	(1.14)
(g) 4 years and over but less than 5 years	9.49	9.27	9.12	9.11	8.46	7.31	4.36	2.78	2.98	3.06	3.84
	(1.52)	(1.40)	(1.11)	(1.05)	(1.42)	(1.32)	(1.47)	(0.91)	(0.19)	(0.20)	(0.23)
(h) 5 years and over	10.35	10.03	9.99	9.43	8.65	7.66	4.69	3.43	3.23	3.57	3.98
	(8.71)	(8.96)	(8.48)	(8.48)	(7.94)	(7.75)	(5.63)	(4.75)	(4.56)	(4.05)	(3.47)
IV. Overall											
(i) Excluding current & other deposits	6.62	6.52	6.58	5.62	4.60	4.22	2.08	1.55	1.28	1.32	1.89
(ii) Including current & other deposits	5.47	5.39	5.27	4.33	3.61	3.35	1.61	1.13	0.95	0.95	1.37

Note : Figures in parentheses represent as percentage of total deposits excluding current and other deposits.

(Contd.)

PLS : Profit and Loss Sharing

4.6 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return on Deposits

Profit & Loss Sharing – All Banks

(Percent per annum)										
TYPE OF DEPOSIT	1995		1996		1997		1998		1999	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	6.34 (2.20)	6.29 (1.68)	6.53 (2.10)	6.56 (1.81)	6.65 (1.77)	6.70 (3.48)	6..90 (1.37)	6.97 (1.62)	6.36 (2.18)	5.89 (1.84)
II. Saving Deposits	7.59 (61.00)	7.58 (60.59)	7.79 (59.73)	7.95 (59.64)	7.97 (59.76)	8.12 (58.81)	8.14 (47.52)	8.17 (59.83)	7.56 (59.18)	6.77 (59.46)
III. Term or Fixed Deposits										
(a) Less than 3 months	7.76 (7.28)	7.98 (6.68)	8.38 (6.77)	8.55 (6.65)	9.27 (6.42)	8.82 (4.48)	8.38 (3.87)	9.65 (6.81)	8.32 (5.80)	7.95 (5.50)
(b) 3 months and over but less than 6 months	9.47 (3.81)	9.74 (4.64)	9.68 (3.99)	10.24 (3.99)	10.18 (3.75)	10.38 (3.54)	10.55 (2.98)	10.67 (4.05)	9.50 (4.63)	8.57 (5.80)
(c) 6 months and over but less than 1 year	10.36 (4.75)	10.62 (4.11)	10.69 (3.52)	10.94 (3.37)	10.86 (2.88)	11.66 (3.50)	11.34 (2.70)	11.49 (3.88)	10.02 (4.01)	9.40 (4.13)
(d) 1 year and over but less than 2 years	11.19 (4.19)	10.93 (4.79)	11.22 (5.23)	11.57 (5.16)	11.55 (4.05)	11.79 (4.55)	11.69 (3.53)	12.14 (4.16)	10.85 (5.45)	9.78 (4.97)
(e) 2 years and over but less than 3 years	11.65 (1.80)	11.64 (2.06)	11.84 (1.94)	11.80 (2.35)	12.10 (1.81)	12.21 (1.89)	11.82 (1.53)	12.10 (2.45)	11.06 (1.69)	10.09 (1.68)
(f) 3 years and over but less than 4 years	12.61 (3.61)	12.68 (4.00)	12.88 (4.04)	13.00 (4.05)	13.09 (4.28)	13.18 (3.83)	12.98 (3.21)	12.96 (3.08)	11.39 (3.44)	10.22 (2.95)
(g) 4 years and over but less than 5 years	13.28 (1.21)	13.27 (1.06)	13.66 (1.23)	13.75 (1.36)	13.61 (1.87)	13.71 (2.33)	13.67 (1.87)	13.44 (2.29)	13.05 (2.15)	11.15 (2.03)
(h) 5 years and over	15.01 (10.13)	14.88 (10.38)	15.11 (11.45)	15.40 (11.62)	15.42 (13.41)	15.34 (13.59)	14.79 (9.23)	14.57 (11.83)	12.93 (11.47)	11.61 (11.64)
IV. Overall										
(i) Excluding current & other deposits	9.00	9.07	9.36	9.59	9.74	9.85	9.69	9.77	8.87	7.99
(ii) Including current & other deposits	6.39	6.64	6.87	6.98	7.20	6.77	7.54	7.48	7.16	6.43

Note : Figures in parentheses represent as percentage of total PLS deposits excluding current and other deposits.

4.6 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return on Deposits

Profit & Loss Sharing – All Banks

(Percent per annum)											
TYPE OF DEPOSIT	2000		2001		2002		2003		2004		2005
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	5.60 (1.84)	5.18 (1.59)	5.47 (1.72)	5.27 (2.67)	4.97 (2.10)	3.19 (1.88)	2.13 (1.87)	1.25 (2.41)	1.13 (2.94)	1.34 (2.12)	1.40 (2.35)
II. Saving Deposits	6.11 (63.64)	5.93 (63.06)	6.13 (65.77)	4.98 (66.16)	3.69 (68.48)	3.77 (68.92)	1.76 (73.30)	1.40 (76.53)	0.99 (74.23)	0.94 (74.35)	1.29 (70.65)
III. Term or Fixed Deposits											
(a) Less than 3 months	7.11 (6.52)	7.80 (7.08)	8.12 (6.78)	6.40 (6.23)	5.38 (5.61)	4.44 (5.22)	2.05 (4.48)	1.01 (4.35)	1.13 (2.86)	2.07 (5.56)	3.18 (6.33)
(b) 3 months and over but less than 6 months	8.04 (4.65)	8.35 (3.78)	8.39 (4.09)	8.18 (3.86)	6.98 (3.77)	5.49 (3.02)	2.34 (2.55)	2.06 (2.11)	1.52 (4.68)	1.96 (4.17)	3.75 (6.68)
(c) 6 months and over but less than 1 year	8.27 (3.51)	8.39 (3.94)	8.80 (3.25)	8.29 (2.96)	7.24 (2.78)	5.74 (3.45)	3.01 (3.01)	2.52 (2.53)	2.21 (3.39)	2.75 (3.38)	4.35 (4.39)
(d) 1 year and over but less than 2 years	8.70 (3.99)	8.56 (4.33)	8.88 (3.69)	8.96 (4.20)	7.65 (3.81)	6.18 (4.18)	3.17 (3.53)	2.69 (2.93)	2.78 (3.77)	2.84 (3.16)	4.37 (3.60)
(e) 2 years and over but less than 3 years	9.31 (1.96)	8.75 (2.02)	8.99 (1.83)	9.15 (1.58)	7.84 (1.58)	6.78 (1.58)	3.44 (1.15)	2.86 (1.53)	2.81 (1.24)	2.87 (0.83)	3.99 (0.75)
(f) 3 years and over but less than 4 years	9.35 (2.78)	9.08 (3.08)	9.04 (2.54)	9.26 (2.16)	8.40 (2.15)	7.35 (2.24)	3.85 (2.45)	3.11 (1.50)	3.01 (1.72)	3.26 (1.72)	4.03 (1.25)
(g) 4 years and over but less than 5 years	9.69 (1.71)	9.37 (1.64)	9.44 (1.17)	9.38 (1.10)	8.63 (1.52)	7.41 (1.43)	4.36 (1.62)	2.77 (1.01)	2.95 (0.20)	3.05 (0.22)	3.84 (0.25)
(h) 5 years and over	10.59 (9.40)	10.07 (9.48)	10.04 (9.16)	9.56 (9.09)	8.72 (8.19)	7.72 (8.08)	4.71 (6.04)	3.44 (5.10)	3.22 (4.96)	3.57 (4.48)	3.99 (3.76)
IV. Overall											
(i) Excluding current & other deposits	7.07	6.95	7.06	6.09	4.84	4.51	2.17	1.63	1.31	1.36	1.98
(ii) Including current & other deposits	5.92	5.84	5.74	4.76	3.85	3.64	1.71	1.19	0.99	0.99	1.46

Note : Figures in parentheses represent as percentage of total PLS deposits excluding current and other deposits.

(Contd.)

4.6 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return on Deposits

Interest Bearing – All Banks

TYPE OF DEPOSIT	(Percent per annum)									
	1995		1996		1997		1998		1999	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	2.02 (3.40)	5.17 (5.39)	4.86 (1.68)	7.43 (3.62)	5.09 (1.20)	3.15 (1.43)	5.47 (1.34)	4.84 (1.58)	5.21 (2.93)	4.52 (2.75)
II. Saving Deposits	5.96 (34.36)	5.91 (33.33)	5.58 (36.67)	5.79 (36.14)	5.80 (42.31)	5.57 (46.14)	5.84 (47.83)	5.28 (48.26)	4.78 (54.03)	4.34 (55.13)
III. Term or Fixed Deposits										
(a) Less than 3 months	4.67 (10.18)	5.93 (12.22)	5.50 (9.62)	5.64 (8.51)	5.86 (7.60)	6.25 (7.07)	5.89 (10.32)	5.58 (10.38)	4.42 (6.21)	4.92 (9.05)
(b) 3 months and over but less than 6 months	6.35 (21.28)	5.98 (22.93)	5.50 (21.57)	5.91 (22.01)	6.17 (18.67)	6.08 (17.90)	5.94 (16.08)	5.50 (15.15)	5.00 (13.16)	4.74 (11.07)
(c) 6 months and over but less than 1 year	6.51 (9.32)	6.32 (10.10)	5.44 (11.10)	6.08 (11.00)	6.26 (10.76)	6.62 (9.08)	6.16 (7.24)	5.89 (5.79)	5.40 (4.26)	5.12 (2.59)
(d) 1 year and over but less than 2 years	5.88 (16.57)	6.37 (12.54)	5.83 (15.73)	5.31 (14.10)	6.50 (13.42)	6.61 (12.15)	6.56 (10.15)	6.19 (9.44)	5.68 (6.48)	5.55 (7.73)
(e) 2 years and over but less than 3 years	7.10 (0.93)	8.11 (0.95)	6.08 (0.94)	6.27 (0.82)	7.33 (1.87)	7.59 (2.39)	7.43 (2.14)	7.02 (2.24)	6.56 (1.69)	5.97 (1.26)
(f) 3 years and over but less than 4 years	6.22 (1.45)	8.21 (0.94)	5.50 (1.09)	6.60 (0.97)	7.55 (1.09)	7.89 (1.28)	7.67 (1.33)	7.64 (1.80)	6.66 (3.97)	6.31 (3.13)
(g) 4 years and over but less than 5 years	11.63 (0.11)	9.23 (0.30)	5.55 (0.02)	4.09 (0.03)	8.21 (0.37)	7.82 (0.26)	7.88 (0.44)	7.58 (1.43)	7.94 (1.09)	7.84 (0.30)
(h) 5 years and over	11.61 (2.41)	10.18 (1.30)	11.38 (1.58)	11.38 (2.79)	10.16 (2.70)	9.33 (2.30)	9.01 (3.13)	8.96 (3.93)	8.92 (6.18)	8.96 (7.00)
IV. Overall										
(i) Excluding current & other deposits	6.03	6.10	5.66	6.00	6.18	6.07	6.12	5.72	5.28	4.97
(ii) Including current & other deposits	5.74	5.51	5.15	5.72	5.85	5.48	5.41	4.89	4.45	4.03

Note : Figures in parentheses represent as percentage of total interest bearing deposits excluding current and other deposits.

4.6 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return on Deposits

Interest Bearing – All Banks

(Concl.d.)

(Percent per annum)

TYPE OF DEPOSIT	2000		2001		2002		2003		2004		2005
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	4.42	4.07	4.35	4.24	4.01	3.76	2.22	0.61	0.52	1.06	1.15
	(1.98)	(2.17)	(2.52)	(2.00)	(2.14)	(2.67)	(0.43)	(0.75)	(0.33)	(0.30)	(0.48)
II. Saving Deposits	4.30	3.89	3.62	2.13	2.06	1.39	1.13	0.74	0.91	0.85	0.82
	(61.21)	(59.63)	(57.12)	(59.52)	(62.04)	(70.38)	(79.85)	(83.35)	(84.80)	(80.98)	(82.40)
III. Term or Fixed Deposits											
(a) Less than 3 months	4.89	4.74	4.47	3.51	3.45	2.26	0.86	0.86	0.86	0.98	1.44
	(7.15)	(11.57)	(12.30)	(13.15)	(10.91)	(7.86)	(8.94)	(7.48)	(7.54)	(6.99)	(7.86)
(b) 3 months and over but less than 6 months	4.99	5.10	4.70	3.55	3.64	2.29	1.02	1.38	1.36	1.78	1.75
	(7.05)	(7.09)	(6.93)	(6.88)	(6.63)	(4.61)	(3.73)	(2.78)	(3.29)	(4.95)	(4.81)
(c) 6 months and over but less than 1 year	5.44	5.29	5.39	4.31	4.10	3.31	2.28	1.47	1.94	1.05	1.82
	(6.24)	(6.26)	(3.57)	(4.15)	(4.09)	(2.33)	(2.43)	(1.87)	(1.76)	(2.10)	(2.46)
(d) 1 year and over but less than 2 years	5.43	5.38	5.45	5.37	4.82	3.96	1.79	1.64	1.03	1.94	1.68
	(6.04)	(2.07)	(4.07)	(5.21)	(4.66)	(4.62)	(1.83)	(1.50)	(1.52)	(3.97)	(1.26)
(e) 2 years and over but less than 3 years	5.94	5.41	5.79	5.74	5.34	4.19	3.47	3.16	0.75	2.96	3.21
	(0.73)	(3.47)	(3.65)	(1.40)	(0.99)	(0.80)	(0.37)	(0.32)	(0.06)	(0.07)	(0.02)
(f) 3 years and over but less than 4 years	6.35	6.28	6.10	6.99	5.69	4.90	3.42	2.76	2.60	1.28	2.13
	(2.75)	(0.69)	(3.44)	(1.57)	(1.41)	(0.80)	(0.57)	(0.50)	(0.13)	(0.14)	(0.08)
(g) 4 years and over but less than 5 years	7.86	7.29	7.27	7.17	6.33	5.42	4.20	4.42	3.98	3.56	2.60
	(0.81)	(0.38)	(0.90)	(0.70)	(0.76)	(0.56)	(0.10)	(0.06)	(0.06)	(0.03)	(0.04)
(h) 5 years and over	8.91	9.79	9.55	8.26	8.08	7.00	4.15	3.24	3.39	3.53	3.39
	(6.04)	(6.67)	(5.50)	(5.33)	(6.36)	(5.37)	(1.74)	(1.39)	(0.51)	(0.46)	(0.63)
IV. Overall											
(i) Excluding current & other deposits	4.91	4.67	4.48	3.20	3.07	2.10	1.22	0.85	0.96	0.97	0.97
(ii) Including current & other deposits	4.00	3.76	3.49	2.42	2.34	1.60	0.79	0.59	0.61	0.63	0.62

Note : Figures in parentheses represent as percentage of total interest bearing deposits excluding current and other deposits.
Figures do not include PLS Deposits

4.7 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return* by Depositor

Depositor	(Percent per annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.1997					
Over all	6.80	7.07	6.11	6.78	8.73
Foreign Constituents	6.07	6.06	5.83	7.36	5.63
Government	7.77	7.51	6.21	7.09	12.54
Public Sector	6.92	6.78	7.45	6.75	7.98
Private Sector (Business)	5.95	6.32	6.68	5.31	5.32
NGO's & Non-Profit Organization	7.82	7.70	5.48	8.80	14.11
Personal	7.63	7.64	6.54	8.00	7.97
Others	8.09	8.37	6.41	7.91	4.48
Dec.1997					
Over all	6.38	6.73	5.95	6.07	8.74
Foreign Constituents	6.32	6.83	5.91	6.84	6.86
Government	8.17	8.13	6.83	8.93	12.39
Public Sector	6.96	6.71	7.91	5.54	9.90
Private Sector (Business)	5.01	5.16	5.29	4.75	6.61
NGO's & Non-Profit Organization	6.63	7.54	5.75	3.66	13.05
Personal	7.33	7.60	5.93	7.60	5.56
Others	4.79	4.00	5.32	5.57	4.59
Jun.1998					
Over all	6.81	7.23	6.03	6.66	8.76
Foreign Constituents	6.18	6.92	5.45	7.64	3.31
Government	7.29	7.12	6.00	7.03	12.61
Public Sector	7.22	6.88	8.17	7.13	8.29
Private Sector (Business)	5.97	6.22	6.32	5.64	6.83
NGO's & Non-Profit Organization	6.60	5.91	6.31	8.57	12.85
Personal	7.65	7.98	6.39	7.70	8.37
Others	5.90	5.26	5.30	6.56	4.46
Dec.1998					
Over all	6.69	6.92	6.36	6.50	8.28
Foreign Constituents	6.21	6.65	5.42	7.66	3.42
Government	7.91	7.53	9.39	8.12	11.33
Public Sector	7.03	6.84	8.52	5.63	9.19
Private Sector (Business)	5.84	6.14	6.74	5.14	4.96
NGO's & Non-Profit Organization	7.56	7.58	6.77	8.22	11.28
Personal	7.55	7.60	6.37	8.08	7.89
Others	5.34	4.34	7.28	6.54	5.31
Jun.1999					
Over all	6.49	6.71	5.96	6.45	6.46
Foreign Constituents	6.33	7.22	5.53	7.46	5.48
Government	8.41	8.37	8.89	9.11	5.79
Public Sector	5.82	5.46	6.15	5.63	8.26
Private Sector (Business)	5.97	6.36	5.95	5.41	4.22
NGO's & Non-Profit Organization	6.70	6.83	5.41	7.23	11.13
Personal	6.90	7.03	5.66	7.26	9.18
Others	7.39	5.00	8.91	8.06	5.34

* Including zero rate of return.

4.7 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return* by Depositor

Depositor	(Percent per annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Dec.1999					
Over all	5.83	5.96	5.50	5.75	7.00
Foreign Constituents	5.47	5.37	5.11	7.34	2.84
Government	7.35	7.64	4.49	7.27	7.22
Public Sector	5.88	5.74	6.56	5.59	8.40
Private Sector (Business)	5.23	5.56	5.29	4.65	4.63
NGO's & Non-Profit Organization	6.15	5.90	4.44	7.15	10.88
Personal	6.31	6.18	6.05	6.52	9.55
Others	5.12	4.32	5.12	7.35	4.68
Jun.2000					
Over all	5.47	5.35	5.59	5.50	8.36
Foreign Constituents	5.55	4.58	5.34	7.38	2.81
Government	6.44	6.27	3.28	6.01	12.27
Public Sector	4.94	4.65	6.39	4.27	11.45
Private Sector (Business)	4.97	4.97	5.20	4.90	4.02
NGO's & Non-Profit Organization	6.12	5.77	6.41	6.32	12.01
Personal	6.01	5.82	6.06	6.24	8.65
Others	5.06	3.76	6.39	5.79	6.19
Dec.2000					
Over all	5.39	5.53	5.28	5.12	8.28
Foreign Constituents	5.15	5.06	4.81	6.09	1.91
Government	6.66	6.37	7.01	5.98	10.23
Public Sector	5.62	5.15	7.90	4.89	11.18
Private Sector (Business)	4.79	4.99	5.00	4.51	3.89
NGO's & Non-Profit Organization	5.70	6.25	5.69	4.62	11.89
Personal	5.87	6.07	5.36	5.72	9.47
Others	5.20	3.67	6.26	6.09	4.92
Jun.2001					
Over all	5.27	5.26	5.31	5.14	7.98
Foreign Constituents	5.74	5.74	5.53	6.35	0.27
Government	5.32	4.76	6.05	7.15	10.25
Public Sector	5.74	5.24	6.94	5.50	11.04
Private Sector (Business)	4.72	4.80	5.01	4.52	4.76
NGO's & Non-Profit Organization	6.49	6.22	5.57	6.50	10.94
Personal	5.70	5.97	5.18	5.55	8.61
Others	5.00	4.51	7.16	5.07	4.41

* Including zero rate of return

(Contd.)

4.7 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return* by Depositor

Depositor	(Percent per annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Dec.2001					
Over all	4.33	3.78	4.65	4.80	8.28
Foreign Constituents	3.75	4.91	3.43	4.19	7.95
Government	4.91	4.64	7.30	5.90	9.47
Non-Financial Public Sector Enterprises	3.11	1.88	6.33	6.56	11.97
Non-Bank Financial Institutions	4.33	0.86	4.73	6.04	10.10
Private Sector(Business)	3.82	3.45	4.63	3.88	7.41
NGO's & Non-Profit Organization	6.70	5.02	5.45	7.15	10.76
Personal	4.89	4.32	5.16	5.31	9.17
Others	4.67	4.22	3.76	5.55	6.03
Jun.2002					
Over all	3.61	3.15	3.90	3.92	9.43
Foreign Constituents	2.70	3.59	1.98	3.96	1.62
Government	3.92	3.43	7.57	5.26	12.12
Non-Financial Public Sector Enterprises	3.90	2.77	7.01	5.31	6.97
Non-Bank Financial Institutions	2.91	0.39	4.44	4.17	7.98
Private Sector(Business)	3.19	2.88	3.88	3.25	8.48
NGO's & Non-Profit Organization	4.64	3.83	4.01	5.17	11.65
Personal	3.96	3.41	4.60	4.24	9.99
Others	3.41	2.86	2.69	3.81	7.60
Dec.2002					
Over all	3.35	3.33	3.04	3.31	9.37
Foreign Constituents	2.19	2.93	1.62	2.35	0.25
Government	3.97	3.60	5.75	4.84	12.34
Non-Financial Public Sector Enterprises	3.98	3.64	5.10	3.97	9.34
Non-Bank Financial Institutions	4.00	2.65	2.49	4.11	12.13
Private Sector(Business)	3.00	3.16	2.97	2.80	7.57
NGO's & Non-Profit Organization	5.01	4.37	3.72	5.46	12.69
Personal	3.54	3.38	3.46	3.54	9.30
Others	3.30	1.95	1.92	3.61	3.98
Jun.2003					
Over all	1.61	1.64	1.02	1.66	4.27
Foreign Constituents	1.20	1.82	0.52	1.56	5.66
Government	2.09	1.99	1.23	2.17	5.89
Non-Financial Public Sector Enterprises	1.90	1.53	2.66	2.08	5.20
Non-Bank Financial Institutions	2.15	1.47	0.90	2.47	5.75
Private Sector(Business)	1.40	1.50	0.95	1.40	2.00
NGO's & Non-Profit Organization	2.36	1.75	1.57	2.76	5.00
Personal	1.66	1.63	1.08	1.79	4.20
Others	1.34	1.24	0.77	1.36	3.46

* Including zero rate of return

4.7 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return *

by Depositor

(Concl'd.)

Depositor	(Percent per annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Dec.2003					
Over all	1.13	1.24	0.75	1.01	3.84
Foreign Constituents	0.70	0.83	0.36	1.09	2.97
Government	1.50	1.33	0.45	1.42	5.63
Non-Financial Public Sector Enterprises	1.70	2.02	2.17	1.22	4.87
Non-Bank Financial Institutions	1.71	2.00	0.61	1.10	6.19
Private Sector(Business)	0.90	1.07	0.71	0.57	1.48
NGO's & Non-Profit Organization	1.57	2.10	0.86	1.13	4.78
Personal	1.17	1.29	0.84	1.04	3.15
Others	1.03	1.05	0.33	1.01	1.99
Jun.2004					
Over all	0.95	1.06	0.77	0.59	4.02
Foreign Constituents	0.72	0.73	0.56	0.77	-
Government	1.23	1.57	0.94	0.85	6.21
Non-Financial Public Sector Enterprises	1.32	1.67	2.09	0.68	4.43
Non-Bank Financial Institutions	1.61	1.70	1.20	0.54	6.61
Private Sector(Business)	0.85	0.97	0.77	0.36	1.82
NGO's & Non-Profit Organization	1.47	1.67	0.52	1.17	5.55
Personal	0.85	0.94	0.70	0.43	2.90
Others	0.94	1.02	0.49	0.60	0.47
Dec.2004					
Over all	0.95	0.95	1.25	0.70	3.52
Foreign Constituents	0.66	0.52	0.84	0.64	-
Government	1.32	1.45	1.95	1.10	5.98
Non-Financial Public Sector Enterprises	1.49	1.53	1.60	1.22	4.65
Non-Bank Financial Institutions	1.53	1.67	1.47	0.68	5.41
Private Sector(Business)	0.90	0.89	1.62	0.34	1.42
NGO's & Non-Profit Organization	1.68	1.82	1.07	1.25	5.30
Personal	0.75	0.78	0.95	0.42	2.32
Others	1.13	1.12	4.39	0.62	0.47
Jun.2005					
Over all	1.37	1.47	1.84	0.72	3.46
Foreign Constituents	0.87	0.89	0.60	0.97	-
Government	1.61	2.36	3.86	1.08	5.08
Non-Financial Public Sector Enterprises	2.49	2.97	2.66	0.91	3.83
Non-Bank Financial Institutions	2.35	2.45	2.06	1.79	3.60
Private Sector(Business)	1.35	1.38	2.32	0.40	1.93
NGO's & Non-Profit Organization	2.31	2.33	1.72	3.13	6.44
Personal	1.10	1.15	1.50	0.44	2.53
Others	1.27	1.77	1.31	0.54	1.64

* Including zero rate of return