

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
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
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

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	
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
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

(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
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
Dec.	No. of Accounts	6,960,155	162,571	167,172	18,517,167	192,824	68,907
	Amount	681,322.6	33,245.4	35,807.7	1,203,183.7	358,142.1	103,461.3
2006							
Jun.	No. of Accounts	7,164,598	159,184	254,231	18,200,367	185,377	52,226
	Amount	723,894.7	38,292.3	41,621.9	1,332,345.3	333,971.0	102,748.4
Dec.	No. of Accounts	7,689,055	145,360	200,264	17,844,700	230,323	89,225
	Amount	722,053.0	30,375.0	35,868.6	1,240,838.5	417,038.8	141,060.3
2007							
Jun.	No. of Accounts	7,870,576	142,521	157,310	15,712,009	247,506	94,944
	Amount	847,886.8	40,487.7	29,944.7	1,456,922.6	438,021.9	178,727.2
Dec.	No. of Accounts	7,903,659	110,034	171,225	15,262,657	212,744	63,333
	Amount	893,189.9	37,668.9	34,887.3	1,485,578.0	499,808.8	178,086.8
2008							
Jun.	No. of Accounts	8,415,561	122,994	125,511	15,043,354	493,662	78,149
	Amount	965,431.1	32,991.2	29,556.9	1,572,662.2	545,932.1	190,725.6
Dec.	No. of Accounts	8,943,013	129,618	114,967	14,507,663	632,408	134,418
	Amount	1,018,241.2	38,192.6	18,693.2	1,408,136.5	597,114.9	213,409.0

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	
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
Dec.	No. of Accounts	79,756	32,942	47,483	12,935	163,920	598,767	26,405,832
	Amount	98,277.0	11,926.1	18,708.0	4,617.2	64,773.8	659,905.5	2,613,464.8
2006								
Jun.	No. of Accounts	96,891	33,911	39,552	14,039	121,312	543,308	26,321,688
	Amount	125,467.3	15,769.0	26,668.0	4,586.9	71,985.9	681,196.5	2,817,350.6
Dec.	No. of Accounts	109,916	28,827	108,261	11,486	138,168	716,206	26,595,585
	Amount	160,714.1	20,178.8	44,358.7	4,712.2	109,446.6	897,509.5	2,926,644.6
2007								
Jun.	No. of Accounts	146,439	29,204	177,286	13,649	491,595	1,200,623	25,083,039
	Amount	206,933.0	22,809.7	51,062.6	5,098.3	94,656.9	997,309.7	3,372,551.5
Dec.	No. of Accounts	311,321	41,734	69,703	16,910	191,418	907,163	24,354,738
	Amount	233,362.0	22,646.4	50,156.1	8,190.4	90,921.3	1,083,171.8	3,534,495.8
2008								
Jun.	No. of Accounts	196,070	41,979	102,317	28,892	167,186	1,108,255	24,815,675
	Amount	254,373.3	32,632.5	71,826.6	19,162.7	96,866.7	1,211,519.3	3,812,160.9
Dec.	No. of Accounts	252,024	45,633	103,321	20,488	207,816	1,396,108	25,091,369
	Amount	304,636.6	25,464.2	58,217.8	6,952.9	102,430.8	1,308,226.0	3,791,489.4

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	96,613.8	65,686.1	50,479.8	56,636.7	55,093.0
I. Official	15,624.8	12,435.2	6,575.1	8,970.3	9,226.4
II. Business	42,036.3	34,339.0	23,996.4	28,293.2	28,665.9
III. Personal	38,952.7	18,911.8	19,908.3	19,373.2	17,200.7
B. DOMESTIC CONSTITUENTS:	1,016,515.6	1,025,924.8	1,089,824.3	1,132,377.0	1,221,003.4
I. Government:	64,746.2	78,773.6	70,184.1	71,678.2	95,225.3
1. Federal Government	39,437.7	60,236.6	45,810.7	39,604.0	59,073.9
2. Provincial Governments	20,327.6	14,382.1	18,385.0	26,185.2	32,095.5
3. Local Bodies	4,980.8	4,154.9	5,988.5	5,889.1	4,055.9
II. Public Sector Enterprises	48,683.0	53,896.4	75,721.9	78,107.1	79,358.0
1. Agriculture, Forestry, Hunting & Fishing	219.8	370.2	472.3	1,304.8	686.8
2. Mining & Quarrying	123.2	143.5	882.9	579.8	949.5
3. Manufacturing:	15,997.4	21,076.3	19,793.4	19,376.7	22,513.4
(i) Food Industries	1,203.2	1,044.4	117.7	317.3	332.3
(ii) Textiles	543.5	787.9	578.1	432.0	341.0
(iii) Printing, Publishing & Allied Ind.	244.2	33.9	413.6	709.5	165.8
(iv) Chemicals & Chemical Products	1,119.5	1,163.6	1,287.9	1,932.8	1,275.2
(v) Products of Petroleum & Coal	6,747.1	13,783.4	13,911.5	12,899.8	15,850.8
(vi) Cement	488.6	285.5	336.4	339.0	284.9
(vii) Basic Metal Industries Manufac- ture of Metal Products	1,193.3	1,737.5	2,440.3	2,048.1	3,608.8
(viii) Machinery & Transport Equipment	644.1	713.3	165.7	251.4	186.9
(ix) Miscellaneous Industries	3,814.0	1,526.9	542.3	446.9	467.7
4. Construction	415.6	4,430.3	3,662.6	5,164.7	470.1
5. Electricity, Gas, Water & Sanitary Services	8,526.8	5,072.6	7,850.8	11,022.0	17,599.1
6. Commerce:	7,472.9	7,589.0	16,093.5	13,464.8	14,570.3
(i) Wholesale and Retail Trade	1,118.0	1,325.0	415.0	449.5	542.5
(ii) Exports / Imports	1,135.0	1,803.6	524.3	1,048.0	1,192.6
(iii) Co-operative Banks (Excl. PPCB)	395.0	652.6	518.4	802.5	580.8
(iv) Insurance	546.8	770.5	10,311.0	6,963.5	1,183.9
(v) Non-Banks Financial Institutions	4,278.2	3,037.3	4,324.9	4,201.3	11,070.5
7. Transport, Storage & Communications	3,886.3	2,933.6	6,488.2	3,519.4	5,552.6
8. Services	1,439.2	1,593.0	3,590.0	3,671.4	2,183.3
9. Other Public Sector Enterprises	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	1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.
III. Private Sector (Business):	482,433.5	462,401.6	504,167.5	509,109.9	534,806.4
1. Agriculture, Forestry, Hunting & Fishing	52,170.5	45,946.6	61,238.5	51,651.6	60,965.8
2. Mining & Quarrying	13,669.2	7,047.7	5772.0	5,393.8	7,449.4
3. Manufacturing:	79,296.2	59,344.9	65,384.1	70,571.0	61,211.1
(i) Food Industries	13,395.0	10,668.3	9,801.4	9,641.1	9,830.1
(ii) Textile-Cotton	24,448.8	16,133.9	11,021.0	9,375.7	7,045.4
(iii) Textile-Woolen	9,336.2	3,198.3	3,478.4	1,110.3	1,207.4
(iv) Textile-Art Silk	2,678.7	317.7	542.2	375.5	650.0
(v) Textile-Others	6,397.3	5,502.2	10,009.7	5,977.9	5,338.6
(vi) Chemicals & Chemical Products	5,145.2	6,712.1	8,323.1	10,679.6	7,998.7
(vii) Cement	2,162.2	1,087.0	1,048.8	1,806.8	1,017.7
(viii) Machinery & Transport Equipments.	2,832.6	1,751.3	3,196.2	2,583.9	3,264.8
(ix) Miscellaneous Industries	12,900.3	13,974.1	17,963.3	29,020.4	24,858.5
4. Construction	6,233.0	6,598.4	6,897.8	8,451.1	9,597.1
5. Electricity, Gas, Water & Sanitary Services	15,746.5	21,943.7	19,168.6	21,543.8	29,366.4
6. Commerce:	90,040.5	95,773.9	102,106.2	105,265.2	104,813.2
(i) Wholesale and Retail Trade	60,931.7	64,976.5	61,846.2	63,805.7	66,384.3
(ii) Exports / Imports	14,995.1	15,896.5	15,925.5	17,320.3	16,025.2
(iii) Non-Scheduled Banks & Other					
Financial Institutions	8,350.6	7,876.4	17,221.6	15,989.0	13,127.4
(iv) Co-operative Societies	2,451.3	2,707.6	2,901.3	3,559.3	3,765.4
(v) Insurance	1,653.3	2,720.8	2,380.2	2,626.2	3,531.9
(vi) Real Estate Dealers (Excl. Item 4)	1,658.6	1,596.1	1,831.4	1,964.7	1,979.1
7. Transport, Storage & Communications	7,334.4	13,521.5	13,111.3	12,753.3	19,659.4
8. Services	12,191.9	13,071.0	17,096.7	16,524.4	36,160.6
9. Other Private Business	205,751.3	199,153.9	213,392.2	216,955.8	205,583.4
IV. Trust Funds and Non-Profit Organisations	12,330.6	12,403.7	16,325.1	16,812.0	19,641.3
V. Personal	389,793.6	400,947.0	404,912.8	435,489.2	471,090.8
VI. Other activities not adequately described	18,528.7	17,502.3	18,512.9	21,180.5	20,881.5
TOTAL	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 NBFIs	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	26,054.4	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 NBFI's	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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and	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

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2005	2006	
	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	71,875.2	77,628.8	78,030.0
I. Official	14,987.1	11,157.3	7,452.8
II. Business	16,356.2	15,277.5	13,807.4
III. Personal	40,531.9	51,194.0	56,769.8
B. DOMESTIC CONSTITUENTS :	2,541,589.6	2,739,721.8	2,848,614.6
I. Government :	230,637.9	270,395.7	278,627.7
A. Federal Government	148,523.0	167,403.7	168,364.4
B. Provincial Governments	67,227.3	86,237.8	93,941.8
C. Local Bodies (City Governments)	14,887.6	16,754.2	16,321.5
II. Non-Financial Public Sector Enterprises :	244,782.8	252,187.0	203,218.2
A. Agriculture, Forestry, Hunting & Fishing	9,101.2	2,803.0	1,257.8
B. Mining & Quarrying	32,787.7	36,212.1	18,019.9
C. Manufacturing	48,927.6	70,771.7	55,632.5
D. Construction	119.9	38.7	65.1
E. Utilities	83,655.9	44,436.3	41,337.2
F. Commerce	3,465.1	4,683.4	3,059.1
G. Transport, Storage & Communication	54,787.1	80,003.9	70,185.8
H. Services	11,623.6	13,237.4	13,660.5
I. Others	314.8	0.5	0.4
III. Non-Bank Financial Institutions :	39,889.3	45,595.3	50,459.8
A. Co-operative Banks	248.0	236.3	199.6
B. Development Financial Institutions	10,652.2	11,555.4	15,289.6
C. Insurance Companies	16,487.7	23,479.6	20,535.8
D. Micro Finance	1,750.3	1,112.4	717.6
E. Other NBFI's	10,751.2	9,211.6	13,717.2
IV. Private Sector Enterprises :	818,056.9	850,499.7	886,561.8
A. Agriculture, Hunting and Forestry	105,474.9	115,249.7	114,427.0
1) Growing of crops	93,998.7	108,832.3	108,585.4
2) Farming of animals	2,838.5	3,499.7	2,225.9
3) Agricultural and animal husbandry	3,823.0	1,505.0	1,624.9
4) Agricultural machinery and equipments	1,314.8	950.6	1,550.2
5) Hunting, trapping, forestry & logging	3,499.8	462.1	440.7
B. Fishing and fish farming etc.	457.5	455.3	440.9
C. Mining and Quarrying	23,143.8	18,948.0	20,412.5
1) Mining of coal	5,424.4	4,210.5	3,042.9
2) Crude petroleum & natural gas	15,068.5	12,250.1	13,572.2
3) Iron & non-ferrous metal ores	962.8	700.4	2,084.2
4) Quarrying of stone, sand and clay	228.6	144.4	138.5
5) Chemical, fertilizer, Salt etc.	1,459.5	1,642.6	1,574.7
D. Manufacturing	171,553.1	188,699.7	189,965.2
1) Food products and beverages	23,295.5	26,800.9	28,109.4
2) Tobacco products	989.6	3,287.8	2,268.7
3) Textiles	33,908.0	33,877.2	34,862.6
i) Spinning, weaving, finishing of textiles	26,250.4	27,566.5	28,019.1
a) Spinning of fibers	18,813.8	18,931.7	21,232.1
b) Weaving of textiles	4,407.1	5,537.8	4,320.2
c) Finishing of textiles	3,029.5	3,096.9	2,466.9
ii) Made-up textile articles	2,163.1	2,691.4	2,395.5
iii) Knit wear	1,252.6	1,251.2	1,178.7
iv) Carpets and rugs	842.8	617.4	784.5
v) Other textiles n.e.s.	3,399.1	1,750.7	2,484.8
4) Wearing apparel, readymade garments etc.	4,757.2	5,434.9	4,536.0

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

(Concl'd.)

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2005	2006	
	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and	3,819.5	5,010.5	5,082.6
i.) Tanning & dressing of leather, luggage, handbags etc.	1,719.6	1,467.1	2,530.1
ii.) Footwear	2,099.9	3,543.4	2,552.5
a) Leather wear	1,788.5	2,625.2	1,963.6
b) Rubber and Plastic wear	311.4	918.1	588.9
6) Wood and products of wood cork	1,578.9	1,314.9	964.6
7) Paper, paperboard and products	2,983.2	1,776.4	1,526.2
8) Printing, publishing and allied industries	2,080.8	2,139.8	2,949.4
9) Coke and refined petroleum products	6,621.1	9,471.5	4,697.1
10) Chemicals and chemical products	35,033.1	29,397.5	33,215.7
11) Rubber and plastics products	1,209.5	1,315.6	1,820.4
12) Other non-metallic mineral products	6,251.1	7,863.8	4,759.3
13) Basic metals	4,333.6	8,054.1	13,720.8
14) Fabricated metal products	822.0	1,937.5	2,545.0
15) Machinery and equipment	3,876.1	4,076.9	3,722.0
16) Office, accounting and computing machinery	138.1	53.2	29.0
17) Electrical machinery and apparatus	7,607.4	8,163.9	11,487.4
18) Radio, television and communication equipment and apparatus	682.9	1,072.5	1,275.7
19) Medical, precision and optical instruments, watches and	1,351.3	1,437.2	2,052.9
20) Motor vehicles, trailers and semi-trailers	17,455.2	21,575.1	16,453.1
21) Other transport equipments	1,966.3	4,686.3	4,286.0
22) Furniture and fixture	890.0	1,043.0	712.2
23) Jewellery and related articles	587.9	363.6	364.5
24) Sports goods	787.4	994.1	789.4
25) Handicrafts	223.2	184.4	123.1
26) Other manufacturing n.e.s.	8,304.3	7,367.0	7,612.1
E. Ship breaking and waste / scrape (junk) etc.	2,926.4	1,891.7	983.3
F. Electricity, gas and water supply	16,511.6	29,352.7	16,756.6
G. Construction	32,910.6	43,601.4	42,600.0
1) Building	23,138.7	30,549.1	27,700.2
2) Infrastructure	9,771.9	13,052.3	14,899.8
H. Commerce and Trade	173,114.3	168,208.9	175,891.0
1) Sale, maintenance and repair of motor vehicles and	6,781.2	6,205.1	4,664.7
2) Wholesale and commission trade	110,799.8	111,593.6	120,431.6
i) Exports	16,339.3	14,660.6	16,071.2
ii) Imports	8,409.2	10,060.0	11,044.8
iii) Domestic whole sales	86,051.3	86,873.0	93,315.6
3) Retail trade	55,533.3	50,410.2	50,794.7
I. Hotels, restaurants and clubs etc	7,824.9	9,196.3	6,286.5
J. Transport, storage and communications	42,549.9	39,858.6	60,079.7
K. Real estate, renting and business activities	71,170.6	70,356.2	83,171.7
1) Real estate activities	10,315.3	18,323.4	12,856.2
2) Renting of machinery and equipment	209.6	1,761.5	2,341.2
3) Computer and related activities	1,548.0	1,915.7	2,995.6
4) Research and development	1,324.8	1,403.9	1,294.4
5) Other business activities	57,773.0	46,951.7	63,684.3
L. Education	12,515.2	16,280.8	16,206.0
M. Health and social work	7,356.2	9,294.8	8,825.5
N. Other community, social and personal service activities	26,153.9	24,682.9	24,604.4
O. Other private business n.e.c	124,394.0	114,422.7	125,911.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	63,924.2	64,071.0	68,822.3
VI. PERSONAL	1,106,858.5	1,196,144.2	1,299,508.3
VII. OTHERS	37,439.9	60,828.9	61,416.5
TOTAL	2,613,464.8	2,817,350.6	2,926,644.7

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2007		2008	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	73,216.7	85,854.2	94,274.2	37,564.2
I. Official	9,657.6	7,618.9	10,184.9	2,787.9
II. Business	11,355.9	19,207.5	17,432.0	10,782.6
III. Personal	52,203.3	59,027.9	66,657.2	23,993.7
B. DOMESTIC CONSTITUENTS :	3,299,334.7	3,448,641.5	3,717,886.7	3,753,925.2
I. Government :	337,335.6	382,218.3	393,163.8	413,590.7
A. Federal Government	208,845.9	251,523.7	225,216.7	228,651.9
B. Provincial Governments	108,537.5	110,172.3	148,412.7	158,640.1
C. Local Bodies (City Governments)	19,952.2	20,522.4	19,534.4	26,298.6
II. Non-Financial Public Sector Enterprises :	263,807.7	294,232.6	290,103.5	254,754.8
A. Agriculture, Forestry, Hunting & Fishing	911.6	833.6	1,145.5	524.0
B. Mining & Quarrying	18,373.9	24,985.9	20,555.2	19,333.4
C. Manufacturing	76,952.3	69,389.2	70,322.5	55,177.7
D. Construction	988.1	513.6	230.7	129.1
E. Utilities	63,452.5	75,691.5	61,774.7	55,451.9
F. Commerce	5,890.8	6,214.5	27,339.5	8,751.2
G. Transport, Storage & Communication	79,120.3	101,017.6	85,765.8	87,004.7
H. Services	18,118.1	15,586.6	22,645.2	22,895.8
I. Others	0.2	0.2	324.5	5,487.0
III. Non-Bank Financial Institutions :	62,114.8	98,903.1	111,520.8	89,666.3
A. Co-operative Banks	1,108.6	368.0	350.9	379.6
B. Development Financial Institutions	20,246.4	13,259.6	8,384.9	7,951.0
C. Insurance Companies	20,731.8	22,581.3	21,662.3	27,265.6
D. Micro Finance	1,447.5	681.7	368.7	1,362.4
E. Other NBFIs	18,580.4	62,012.5	80,754.0	52,707.8
IV. Private Sector Enterprises :	1,041,684.7	936,441.1	1,057,142.9	1,098,433.3
A. Agriculture, Hunting and Forestry	113,371.3	106,074.3	121,034.8	113,157.1
1) Growing of crops	104,166.0	95,194.1	108,678.2	102,896.3
2) Farming of animals	2,950.8	4,460.4	4,679.8	4,215.4
3) Agricultural and animal husbandry	1,671.5	1,759.6	1,917.5	1,920.8
4) Agricultural machinery and equipments	3,621.2	3,500.1	4,935.6	3,510.2
5) Hunting, trapping, forestry & logging	961.7	1,160.2	823.7	614.5
B. Fishing and fish farming etc.	756.6	425.3	555.0	554.7
C. Mining and Quarrying	33,877.7	23,455.4	33,500.0	34,012.4
1) Mining of coal	2,932.6	1,992.4	5,248.5	5,317.4
2) Crude petroleum & natural gas	26,721.3	19,417.0	25,255.5	25,191.0
3) Iron & non-ferrous metal ores	866.6	688.2	789.8	452.4
4) Quarrying of stone, sand and clay	1,819.0	223.3	679.2	1,789.7
5) Chemical, fertilizer, Salt etc.	1,538.1	1,134.5	1,527.1	1,261.9
D. Manufacturing	219,447.5	201,139.3	224,208.5	218,629.0
1) Food products and beverages	28,531.9	25,051.4	30,669.5	30,332.4
2) Tobacco products	1,994.9	810.5	2,753.9	1,602.6
3) Textiles	31,863.6	34,141.6	41,380.9	38,605.6
i) Spinning, weaving, finishing of textiles	25,625.2	25,046.0	31,793.7	30,679.4
a) Spinning of fibers	16,930.0	16,668.5	17,419.8	19,079.4
b) Weaving of textiles	4,674.8	4,595.9	6,448.7	5,599.5
c) Finishing of textiles	4,020.5	3,781.6	7,925.1	6,000.5
ii) Made-up textile articles	2,749.6	5,141.2	3,929.2	4,175.2
iii) Knit wear	1,098.3	1,158.3	2,219.5	1,768.6
iv) Carpets and rugs	768.1	635.4	841.6	613.1
v) Other textiles n.e.s.	1,622.4	2,160.8	2,597.0	1,369.4
4) Wearing apparel, readymade garments etc.	6,051.1	6,170.7	5,132.5	5,952.2

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

(Concl'd.)

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2007		2008	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	5,448.4	5,181.1	5,258.3	5,874.1
i.) Tanning & dressing of leather, luggage, handbags etc.	1,674.6	1,818.5	1,491.8	1,167.5
ii.) Footwear	3,773.8	3,362.6	3,766.5	4,706.6
a) Leather wear	2,761.8	3,051.6	3,057.5	3,169.6
b) Rubber and Plastic wear	1,012.0	311.0	709.0	1,537.1
6) Wood and products of wood cork	944.7	2,078.8	1,142.0	1,155.9
7) Paper, paperboard and products	2,642.8	1,818.8	1,461.1	1,548.3
8) Printing, publishing and allied industries	3,258.5	3,011.3	4,631.3	3,037.7
9) Coke and refined petroleum products	19,782.7	21,451.8	27,720.8	28,294.7
10) Chemicals and chemical products	35,610.4	30,006.4	32,012.2	38,415.2
11) Rubber and plastics products	1,158.6	1,033.3	1,228.2	1,523.5
12) Other non-metallic mineral products	9,297.7	8,964.0	9,880.7	8,169.4
13) Basic metals	12,810.4	10,118.5	10,562.5	10,308.0
14) Fabricated metal products	1,950.2	1,303.8	1,675.9	1,572.6
15) Machinery and equipment	5,069.8	6,794.5	8,106.4	7,841.0
16) Office, accounting and computing machinery	107.9	195.0	367.3	481.3
17) Electrical machinery and apparatus	11,128.7	9,641.6	5,586.7	7,476.8
18) Radio, television and communication equipment and apparatus	1,637.3	670.2	1,812.7	2,193.7
19) Medical, precision and optical instruments, watches and clocks	1,825.7	1,874.1	1,948.3	3,435.2
20) Motor vehicles, trailers and semi-trailers	19,179.8	11,868.9	16,543.4	8,905.5
21) Other transport equipments	4,517.0	3,246.9	2,423.9	1,012.2
22) Furniture and fixture	1,776.5	1,157.2	2,028.4	1,645.4
23) Jewellery and related articles	564.8	505.5	543.4	498.2
24) Sports goods	978.2	1,041.9	938.3	791.0
25) Handicrafts	548.1	581.9	357.2	253.3
26) Other manufacturing n.e.s.	10,767.8	12,419.6	8,042.8	7,703.2
E. Ship breaking and waste / scrape (junk) etc.	3,023.7	1,434.8	1,875.8	2,155.3
F. Electricity, gas and water supply	25,809.0	25,142.8	26,483.1	38,759.9
G. Construction	51,336.5	46,402.9	50,453.9	48,637.2
1) Building	33,612.1	30,955.7	34,695.1	33,919.7
2) Infrastructure	17,724.3	15,447.3	15,758.8	14,717.5
H. Commerce and Trade	191,199.2	161,207.9	173,016.8	194,620.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	6,926.9	6,449.4	7,352.8	11,180.8
2) Wholesale and commission trade	128,216.9	99,495.1	109,709.5	117,282.2
i) Exports	12,106.3	13,988.2	13,707.92	20,307.5
ii) Imports	10,927.7	10,100.0	10,734.73	15,229.5
iii) Domestic whole sales	105,182.9	75,406.9	85,266.9	81,745.2
3) Retail trade	56,055.5	55,263.4	55,954.5	66,157.4
I. Hotels, restaurants and clubs etc	9,980.9	8,413.3	9,504.9	8,138.9
J. Transport, storage and communications	97,039.1	82,618.7	98,597.8	86,563.9
K. Real estate, renting and business activities	102,388.7	97,473.2	109,937.3	128,330.3
1) Real estate activities	17,166.1	14,712.8	19,417.9	18,747.4
2) Renting of machinery and equipment	611.3	344.0	563.2	2,140.6
3) Computer and related activities	4,103.7	4,042.1	3,272.0	4,967.0
4) Research and development	1,787.0	2,546.7	3,370.8	3,320.8
5) Other business activities	78,720.6	75,827.6	83,313.4	99,154.4
L. Education	23,390.2	23,995.6	25,595.1	26,893.3
M. Health and social work	11,040.6	10,243.7	11,771.9	14,519.1
N. Other community, social and personal service activities	31,111.9	28,693.9	38,820.2	43,053.3
O. Other private business n.e.c	127,911.8	119,719.9	131,787.8	140,408.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	74,756.6	81,891.2	88,704.5	103,335.2
VI. PERSONAL	1,426,998.0	1,567,054.8	1,713,676.5	1,729,118.2
VII. OTHERS	92,637.4	87,900.5	63,574.6	65,026.7
TOTAL	3,372,551.5	3,534,495.8	3,812,160.9	3,791,489.4

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		1999		2000			
		Dec.		Jun.		Dec.	
		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
5,000	to 10,000	10,065,850	70,890.0	7,217,349	54,913.2	7,364,524	55,577.3
10,000	to 20,000	8,554,428	117,148.1	9,332,460	130,641.1	8,682,542	122,586.5
20,000	to 25,000	1,507,225	33,474.8	1,930,499	43,140.1	1,876,935	42,063.0
25,000	to 30,000	1,050,923	28,545.1	1,159,898	31,686.3	1,150,069	31,403.9
30,000	to 40,000	1,013,967	34,819.7	1,215,050	41,843.9	1,295,944	44,499.7
40,000	to 50,000	613,459	27,330.7	653,930	29,192.6	664,010	29,686.1
50,000	to 60,000	507,325	27,248.1	447,409	24,369.5	480,728	26,216.3
60,000	to 70,000	314,853	20,408.6	307,174	19,870.9	352,554	22,749.6
70,000	to 80,000	193,869	14,499.7	211,955	15,884.6	199,156	14,821.2
80,000	to 90,000	203,745	17,255.5	176,410	14,926.9	177,679	15,047.4
90,000	to 100,000	146,655	13,875.0	147,271	13,980.3	143,072	13,581.7
100,000	to 200,000	794,827	110,416.8	788,321	109,006.5	776,711	108,427.6
200,000	to 300,000	240,681	58,500.3	259,305	62,805.4	232,457	56,870.1
300,000	to 400,000	91,604	31,654.6	102,038	35,193.4	93,535	32,425.6
400,000	to 500,000	55,793	24,816.9	41,064	18,121.4	54,298	24,
500,000	to 600,000	31,575	17,172.9	29,344	15,965.1	32,983	18,005.2
600,000	to 700,000	16,855	10,882.3	16,768	10,861.6	20,926	13,578.8
700,000	to 800,000	15,707	11,645.6	17,999	13,489.1	13,096	9,722.2
800,000	to 900,000	11,529	9,777.5	8,772	7,496.6	13,015	10,962.1
900,000	to 1,000,000	7,265	6,909.2	8,663	8,262.3	7,834	7380.0
1,000,000	to 2,000,000	37,829	52,583.5	39,119	54,504.5	35,128	47,961.9
2,000,000	to 3,000,000	11,159	27,013.4	11,658	27,931.5	12,232	29,723.5
3,000,000	to 4,000,000	5,154	17,745.4	4,023	14,064.9	5,153	17,812.8
4,000,000	to 5,000,000	2,603	11,646.4	2,427	10,770.6	2,651	11,686.0
5,000,000	to 6,000,000	1,640	8,835.0	2,023	10,809.0	4,051	22,150.0
6,000,000	to 7,000,000	773	5,017.2	1,179	7,677.3	1,200	7,783.2
7,000,000	to 8,000,000	907	6,713.4	785	5,898.0	705	5,269.1
8,000,000	to 9,000,000	469	3,995.3	809	6,909.0	836	7,086.8
9,000,000	to 10,000,000	538	5,047.3	645	6,148.0	523	4,987.1
10,000,000	and over	4,156	256,874.2	4,815	281,647.1	5,542	322,098.4
TOTAL		29,710,720	1,091,610.8	28,800,531	1,140,304.2	28,409,347	1,189,013.7

(Contd.)

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

SIZE OF ACCOUNT (Rs.)		(End of Period : Million Rupees)					
		2001				2002	
		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	3,939,610	9,879.8	4,332,085	10,668.4	3,719,133	9,144.7
5,000	to 10,000	6,076,721	46,418.3	5,936,637	44,534.1	5,273,938	40,125.2
10,000	to 20,000	8,842,127	127,085.4	8,824,401	126,871.5	8,703,361	126,008.6
20,000	to 25,000	2,303,767	51,336.3	2,362,444	52,727.9	2,645,015	58,953.7
25,000	to 30,000	1,364,194	37,321.1	1,366,571	37,337.7	1,787,910	48,817.0
30,000	to 40,000	1,562,044	53,672.2	1,508,450	51,580.6	1,824,953	62,754.1
40,000	to 50,000	746,297	33,394.1	764,785	34,154.6	944,521	42,049.5
50,000	to 60,000	497,115	27,098.0	500,617	27,289.2	603,856	33,048.3
60,000	to 70,000	374,946	24,323.7	309,381	19,994.8	410,803	26,453.1
70,000	to 80,000	244,934	18,204.1	280,310	20,929.8	275,378	20,564.7
80,000	to 90,000	196,547	16,770.8	181,439	15,376.8	227,513	19,262.4
90,000	to 100,000	178,228	16,934.8	174,283	16,553.5	156,873	14,854.7
100,000	to 200,000	798,767	111,595.5	812,535	113,482.0	939,115	132,793.8
200,000	to 300,000	274,984	66,636.0	293,929	71,134.9	325,692	78,684.5
300,000	to 400,000	112,619	38,703.8	120,000	41,355.1	136,316	47,113.4
400,000	to 500,000	55,688	24,605.8	69,964	31,033.4	81,443	36,360.7
500,000	to 600,000	40,256	21,868.8	50,380	27,267.4	49,235	26,777.0
600,000	to 700,000	24,720	15,976.3	27,429	17,771.1	27,764	17,876.1
700,000	to 800,000	22,981	17,157.1	19,470	14,512.0	24,618	18,446.8
800,000	to 900,000	12,526	10,606.7	16,831	14,313.1	18,505	15,770.5
900,000	to 1,000,000	10,501	9,945.0	9,889	9,350.3	10,872	10,314.2
1,000,000	to 2,000,000	37,201	50,443.0	51,024	68,570.9	50,363	67,232.7
2,000,000	to 3,000,000	12,401	30,701.1	11,802	29,246.5	14,182	34,239.7
3,000,000	to 4,000,000	6,342	21,718.5	5,349	18,351.2	5,595	19,000.3
4,000,000	to 5,000,000	2,842	12,605.1	2,533	11,430.3	3,332	14,729.8
5,000,000	to 6,000,000	3,010	16,127.5	1,996	10,789.5	1,995	10,844.6
6,000,000	to 7,000,000	1,391	8,907.1	1,396	9,038.3	2,827	18,670.7
7,000,000	to 8,000,000	1,043	7,886.8	713	5,366.5	1,260	9,410.1
8,000,000	to 9,000,000	660	5,559.2	583	4,952.0	807	6,807.6
9,000,000	to 10,000,000	885	8,449.8	685	6,541.6	594	5,629.6
10,000,000	and over	5,940	334,165.3	5,902	346,739.9	6,733	348,482.6
TOTAL		27,751,287	1,276,096.4	28,043,813	1,309,264.8	28,274,502	1,421,220.3

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2002		2003				2004	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	4,075,304	9,776.6	3,510,970	8,294.3	5,416,089	12,145.2	5,640,892	9,252.2
5,000	to 10,000	5,204,657	39,758.0	4,409,379	33,413.2	5,067,212	37,228.6	3,652,522	27,887.7
10,000	to 20,000	8,651,349	125,648.4	8,439,267	123,207.2	6,440,776	93,295.3	6,365,784	92,577.8
20,000	to 25,000	2,425,098	53,812.6	2,542,976	56,903.6	2,195,139	49,093.7	2,057,401	45,902.3
25,000	to 30,000	1,621,733	44,048.7	2,010,152	54,731.4	1,338,473	36,725.5	1,502,802	41,353.4
30,000	to 40,000	2,099,370	72,019.1	2,230,855	76,939.8	2,053,519	71,740.6	2,111,012	73,453.5
40,000	to 50,000	988,797	44,136.9	1,282,655	57,044.9	1,107,421	49,390.3	1,431,231	63,927.5
50,000	to 60,000	589,955	32,292.8	793,179	43,215.7	845,254	46,265.3	1,037,892	56,569.9
60,000	to 70,000	436,332	28,327.7	583,356	37,678.4	591,415	38,311.2	687,176	44,448.4
70,000	to 80,000	299,619	22,257.8	342,666	25,554.6	485,242	36,369.3	583,238	43,470.1
80,000	to 90,000	212,016	17,968.9	321,167	27,246.2	397,496	33,611.9	441,889	37,456.4
90,000	to 100,000	220,633	20,950.5	243,846	23,139.5	309,728	29,295.9	465,501	44,048.3
100,000	to 200,000	927,178	129,156.7	1,137,940	157,436.2	1,299,069	178,461.3	1,476,044	202,823.7
200,000	to 300,000	365,850	89,006.8	451,339	109,551.6	395,653	96,370.1	413,905	100,412.6
300,000	to 400,000	138,719	47,935.8	159,836	54,574.4	167,713	57,406.1	197,424	68,291.6
400,000	to 500,000	92,443	41,050.4	98,731	44,638.7	97,337	44,008.7	93,905	41,877.4
500,000	to 600,000	62,042	33,968.1	55,695	30,176.2	68,051	37,027.8	65,575	35,767.4
600,000	to 700,000	38,761	24,879.9	43,962	28,661.5	37,682	24,486.5	38,541	25,008.5
700,000	to 800,000	21,391	15,905.3	23,165	17,269.2	31,500	23,464.1	33,946	25,237.7
800,000	to 900,000	18,671	15,655.1	18,426	15,630.8	21,604	18,150.3	25,427	21,544.3
900,000	to 1,000,000	11,976	11,376.5	18,615	17,547.4	18,327	17,195.4	18,636	17,592.4
1,000,000	to 2,000,000	66,859	89,631.7	61,610	82,928.9	74,741	101,794.2	73,517	102,587.1
2,000,000	to 3,000,000	14,625	35,790.5	19,131	45,731.3	30,891	74,815.2	24,390	58,257.7
3,000,000	to 4,000,000	5,924	20,194.6	9,093	30,515.6	8,551	29,396.7	11,035	37,925.2
4,000,000	to 5,000,000	3,215	14,255.9	4,817	21,117.0	5,271	23,491.4	6,310	28,245.7
5,000,000	to 6,000,000	2,823	15,294.1	2,786	15,080.2	3,863	20,995.8	3,624	19,733.9
6,000,000	to 7,000,000	1,483	9,568.9	2,277	14,836.3	2,572	16,666.4	3,194	20,722.0
7,000,000	to 8,000,000	1,367	10,242.2	1,544	11,526.8	1,656	12,436.8	1,719	12,836.8
8,000,000	to 9,000,000	922	7,826.6	1,293	10,875.1	1,181	9,987.2	1,345	11,412.1
9,000,000	to 10,000,000	567	5,399.2	565	5,359.9	990	9,321.2	1,117	10,617.1
10,000,000	and over	7,204	372,334.2	7,595	400,702.5	10,428	513,194.6	9,909	581,067.2
TOTAL		28,606,883	1,500,470.4	28,828,888	1,681,528.2	28,524,844	1,842,142.7	28,476,903	2,002,307.8

(Contd.)

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2004		2005			
		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
ss than	5,000	4,875,987	8,505.5	5,013,652	7,656.3	5,096,433	7,880.0
5,000	to 10,000	3,023,093	22,912.5	2,523,665	19,438.9	2,430,554	18,454.7
10,000	to 20,000	5,621,259	82,474.1	4,884,795	72,252.0	4,715,117	69,184.5
20,000	to 25,000	2,030,073	45,310.9	1,714,637	38,471.8	1,562,179	34,996.7
25,000	to 30,000	1,407,661	38,635.2	1,443,414	39,553.3	1,214,206	33,335.4
30,000	to 40,000	2,185,637	75,725.1	2,133,459	74,098.8	2,143,025	74,507.3
40,000	to 50,000	1,618,331	72,364.4	1,564,656	70,028.9	1,579,817	70,775.0
50,000	to 60,000	1,105,963	60,734.4	1,191,414	65,083.7	1,298,272	70,957.5
60,000	to 70,000	951,229	61,455.2	1,049,455	67,858.3	983,207	63,724.1
70,000	to 80,000	644,240	48,090.5	775,878	58,185.2	784,475	58,510.2
80,000	to 90,000	566,332	47,983.9	647,909	54,979.0	594,985	50,534.1
90,000	to 100,000	433,762	41,148.0	511,010	48,453.9	526,662	49,901.0
100,000	to 200,000	1,756,097	238,250.3	2,226,374	301,929.3	2,165,897	296,833.6
200,000	to 300,000	481,072	115,492.2	553,522	133,304.5	546,474	131,869.9
300,000	to 400,000	204,026	69,944.3	228,579	78,659.0	225,422	76,714.7
400,000	to 500,000	122,958	54,217.1	126,804	56,426.7	124,752	55,728.2
500,000	to 600,000	76,775	41,697.5	75,208	40,889.1	82,286	44,799.7
600,000	to 700,000	59,180	38,374.0	67,342	43,946.6	59,061	38,159.1
700,000	to 800,000	34,433	25,775.5	52,189	38,779.3	45,866	33,977.6
800,000	to 900,000	23,532	19,826.9	30,584	25,704.0	31,084	26,358.4
900,000	to 1,000,000	19,179	18,180.1	18,388	17,505.9	22,822	21,648.5
1,000,000	to 2,000,000	79,751	110,227.4	84,127	116,802.8	95,152	127,840.3
2,000,000	to 3,000,000	23,098	56,306.0	26,239	63,000.2	27,443	66,224.0
3,000,000	to 4,000,000	11,238	38,958.3	11,020	37,890.3	14,239	48,786.8
4,000,000	to 5,000,000	5,982	26,710.3	5,776	25,745.4	7,914	35,431.5
5,000,000	to 6,000,000	4,173	22,496.5	3,897	21,141.6	5,113	27,569.2
6,000,000	to 7,000,000	2,338	15,074.4	3,203	20,688.9	2,910	18,725.5
7,000,000	to 8,000,000	1,831	13,590.8	2,141	15,982.6	2,137	15,913.0
8,000,000	to 9,000,000	1,602	13,651.4	1,354	11,546.2	1,690	14,400.1
9,000,000	to 10,000,000	1,389	13,263.7	1,439	13,639.4	1,541	14,635.4
10,000,000	and over	11,116	664,435.3	12,489	748,651.9	15,097	915,089.0
TOTAL		27,383,337	2,201,811.6	26,984,619	2,428,294.0	26,405,832	2,613,464.8

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2006				2007	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		4,691,605	7,264.0	6,809,342	14,516.6	5,798,441	9,420.5
5,000	to	10,000	2,189,719	16,751.0	2,442,781	18,161.8	2,030,387	15,207.7
10,000	to	20,000	4,440,870	66,022.2	4,386,736	63,859.5	3,489,192	51,437.8
20,000	to	25,000	1,525,531	34,267.6	1,337,281	29,843.4	1,287,075	28,880.3
25,000	to	30,000	1,380,382	37,888.5	1,131,957	30,948.0	1,096,553	30,054.9
30,000	to	40,000	2,156,181	74,846.0	1,703,140	58,893.1	1,877,654	65,115.5
40,000	to	50,000	1,698,688	75,980.4	1,217,393	54,340.0	1,426,040	63,682.8
50,000	to	60,000	1,329,772	72,793.3	1,009,507	55,454.2	1,143,223	62,655.7
60,000	to	70,000	1,024,035	66,516.2	770,654	50,039.6	889,810	57,647.2
70,000	to	80,000	911,595	68,095.5	623,889	46,790.7	785,218	58,736.2
80,000	to	90,000	651,772	55,301.2	513,790	43,588.5	583,558	49,637.1
90,000	to	100,000	569,868	54,086.5	505,573	48,062.6	514,529	48,783.9
100,000	to	200,000	2,307,029	313,729.3	2,447,598	342,462.1	2,464,199	338,824.5
200,000	to	300,000	613,533	147,587.6	723,336	174,755.9	670,335	161,993.0
300,000	to	400,000	233,006	80,604.3	299,859	103,709.2	278,184	95,881.7
400,000	to	500,000	141,134	62,636.3	150,904	67,313.5	164,013	73,547.9
500,000	to	600,000	83,331	45,405.4	89,168	48,744.9	105,101	57,208.3
600,000	to	700,000	68,067	44,125.6	77,809	50,525.1	77,230	50,198.1
700,000	to	800,000	47,276	35,388.0	57,227	42,976.8	58,550	43,448.9
800,000	to	900,000	31,598	26,830.3	34,085	28,811.5	49,391	41,849.3
900,000	to	1,000,000	26,509	25,237.0	31,171	29,573.3	29,361	27,769.7
1,000,000	to	2,000,000	107,811	145,532.0	131,273	175,911.8	135,620	186,918.1
2,000,000	to	3,000,000	35,614	86,076.8	35,598	86,271.3	41,779	101,471.7
3,000,000	to	4,000,000	14,841	51,195.4	16,846	57,725.3	24,288	83,725.6
4,000,000	to	5,000,000	9,099	40,344.5	9,702	43,681.9	13,813	61,360.4
5,000,000	to	6,000,000	6,566	35,891.1	8,581	46,428.0	9,263	50,493.2
6,000,000	to	7,000,000	3,308	21,628.8	4,490	29,207.0	6,445	41,669.9
7,000,000	to	8,000,000	2,685	20,070.7	2,883	21,558.7	3,793	28,201.8
8,000,000	to	9,000,000	2,084	17,564.6	2,403	20,277.4	2,942	24,828.8
9,000,000	to	10,000,000	1,575	14,954.2	1,473	13,939.5	2,460	23,264.1
10,000,000	and over		16,604	972,736.3	19,136	1,028,273.5	24,592	1,338,636.7
TOTAL			26,321,688	2,817,350.6	26,595,585	2,926,644.7	25,083,039	3,372,551.5

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(Concl'd.)

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2007		2008			
			Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		4,057,674	7,402.5	3,358,865	6,579.9	2,656,449	6,615.3
5,000	to	10,000	1,423,115	10,797.4	1,846,059	13,784.0	1,698,624	12,573.7
10,000	to	20,000	2,875,972	42,555.8	3,519,363	51,746.8	3,021,996	45,208.1
20,000	to	25,000	1,420,566	31,830.0	1,452,064	32,695.6	1,438,724	32,065.7
25,000	to	30,000	1,176,237	32,316.4	1,219,016	33,338.5	1,270,197	34,808.3
30,000	to	40,000	2,268,777	79,046.5	1,965,307	68,374.2	2,356,866	82,326.9
40,000	to	50,000	1,789,435	80,224.0	1,574,035	70,797.5	1,886,844	84,804.6
50,000	to	60,000	1,487,930	81,561.1	1,206,620	65,923.9	1,636,511	89,606.3
60,000	to	70,000	1,147,031	74,463.5	1,007,111	65,129.0	1,260,067	82,346.6
70,000	to	80,000	910,054	68,027.6	778,991	58,237.4	1,035,219	77,485.6
80,000	to	90,000	770,675	65,475.2	676,727	57,463.9	850,679	72,093.1
90,000	to	100,000	645,344	61,256.8	640,893	60,674.6	702,272	66,802.1
100,000	to	200,000	2,644,406	360,720.4	3,223,077	450,413.4	3,088,161	424,918.5
200,000	to	300,000	699,101	168,176.6	1,009,471	244,601.1	914,428	221,464.7
300,000	to	400,000	302,581	103,516.4	449,023	153,951.4	407,794	140,140.4
400,000	to	500,000	172,950	77,160.7	222,798	99,503.8	196,424	87,656.5
500,000	to	600,000	109,172	59,361.6	148,041	80,351.7	138,746	75,157.9
600,000	to	700,000	68,683	44,317.1	80,292	51,920.6	89,366	57,540.6
700,000	to	800,000	54,082	40,530.8	51,506	38,587.5	68,130	50,722.9
800,000	to	900,000	45,826	38,745.5	47,491	40,200.6	48,369	40,838.0
900,000	to	1,000,000	29,465	27,937.1	43,036	40,707.7	39,089	37,080.9
1,000,000	to	2,000,000	135,035	181,208.5	161,866	219,550.7	150,526	205,109.8
2,000,000	to	3,000,000	42,341	102,602.7	46,677	112,531.5	43,830	106,165.6
3,000,000	to	4,000,000	21,431	73,417.6	25,037	86,655.9	25,215	87,367.1
4,000,000	to	5,000,000	13,547	61,253.4	18,329	83,435.2	15,669	69,282.1
5,000,000	to	6,000,000	6,873	36,929.6	8,402	44,813.5	11,726	63,011.3
6,000,000	to	7,000,000	4,802	31,030.7	5,515	35,843.7	5,523	35,811.2
7,000,000	to	8,000,000	4,290	31,914.5	3,883	28,847.3	4,141	30,982.6
8,000,000	to	9,000,000	2,504	21,284.3	2,491	20,992.8	3,108	26,380.5
9,000,000	to	10,000,000	2,168	20,534.5	2,351	22,103.0	2,253	21,408.1
10,000,000	and over		22,671	1,418,897.0	21,338	1,372,404.3	24,423	1,323,714.6
TOTAL			24,354,738	3,534,495.8	24,815,675	3,812,160.9	25,091,369	3,791,489.4

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period : Million Rupees)

RATES OF RETURN	1999		2000	
	Jun.	Dec.	Jun.	Dec.
00.00	45,599.0	60,125.9	55,666.2	66,734.0
01.00*	10,215.3	9,936.0	2,614.0	15,426.2
02.00*	19,295.9	20,599.8	20,948.7	15,497.0
03.00*	14,515.4	12,028.8	10,155.7	17,938.1
03.25	1,283.4	2,347.9	4,414.4	3,344.7
03.50	4,351.2	27,443.5	19,058.7	8,401.0
03.75	4,002.8	2,797.5	3,413.1	1,750.4
04.00	6,695.3	3,965.6	12,077.2	3,783.0
04.25	5,508.0	3,525.6	1,562.5	1,501.0
04.50	17,525.5	7,742.3	5,619.3	2,689.2
04.75	11,161.2	3,893.1	3,373.3	505.0
05.00	7,792.3	6,414.0	23,321.2	31,217.2
05.25	238.0	3,091.1	7,485.8	6,361.3
05.50	5,880.7	2,932.2	39,781.3	14,971.4
05.75	24.9	1,050.9	732.5	1,458.4
06.00	56,180.1	8,603.3	11,384.2	8,157.4
06.25	7,000.0	751.7	1,722.0	837.0
06.50	11,453.4	19,465.8	10,134.3	7,244.6
06.75	4,276.4	1,112.9	237.0	5,216.0
07.00	3,441.4	47,179.8	4,224.7	9,207.8
07.25	1,174.1	2,840.9	342.8	4,577.2
07.50	11,864.8	3,841.8	2,366.5	4,553.1
07.75	2,495.5	2,039.4	6,400.2	3,419.5
08.00	7,052.1	1,745.3	2,354.4	3,377.2
08.25	174.3	1,711.9	660.8	442.0
08.50	1,786.5	452.4	686.8	944.9
08.75	438.3	31.7	1,806.5	446.2
09.00	3,942.2	5,461.2	4,057.0	5,300.2
09.25	1,290.2	274.5	135.9	243.5
09.50	514.8	251.2	283.5	361.3
09.75	433.4	310.1	497.8	405.1
10.00	548.6	348.5	2,110.9	2,623.3
10.25	250.4	2,610.1	2,520.6	762.5
10.50	66.7	191.3	1,834.0	589.8
10.75	652.0	186.0	123.2	193.5
11.00	542.1	352.6	1,088.7	1,161.3
11.25	127.0	17.5	253.5	394.8
11.50	89.6	13.1	126.7	94.5
11.75	36.6	1.6	115.7	5.6
12.00	600.1	553.4	230.9	1,026.7
12.25	1,434.5	284.7	24.4	22.6
12.50	483.0	445.0	147.4	40.0
12.75	1,925.6	1,206.5	124.0	3,605.4
13.00	1,118.4	37.0	5.5	32.1
13.25	132.2	-	-	-
13.50	0.3	-	10.1	4.0
13.75	-	0.2	-	0.2
14.00	16.5	96.4	13.4	156.1
14.25	-	-	-	-
14.50	-	-	-	-
14.75	-	1.2	2.2	-
15.00	38.1	0.3	6.9	-
15.25	12.1	-	-	-
15.50	-	-	-	-
15.75	-	-	-	-
16.00 & over	-	-	-	-
TOTAL	275,679.9	270,314.0	266,256.4	257,023.2

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	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	-	-	-
14.50	2.5	0.1	-	-	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

(Contd.)

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period: Million Rupees)

RATES OF RETURN @	2003	2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	74,226.6	92,849.6	100,655.6	111,024.1	119,357.1
0.25*	21,473.2	23,576.3	36,459.4	13,757.4	32,916.4
0.50*	32,611.0	32,804.9	32,855.4	35,793.6	13,846.7
0.75	6,366.1	5,439.7	4,606.9	14,526.2	7,378.8
1.00	22,260.6	23,742.7	27,124.2	29,330.6	38,806.8
1.25	13,579.0	7,440.4	19,376.2	16,629.4	19,490.8
1.50	2,581.3	5,902.6	10,443.0	5,772.0	6,027.4
1.75	4,715.2	7,596.3	6,477.4	9,535.2	693.8
2.00	2,791.9	1,942.2	8,314.2	7,310.1	16,457.1
2.25	755.2	65.0	1,298.6	1,800.7	523.6
2.50	282.9	760.6	1,137.5	2,382.9	4,870.3
2.75	672.0	356.2	446.4	1,523.6	1,444.7
3.00	1,353.0	1,645.6	3,275.7	1,684.1	2,527.2
3.25	359.2	590.8	1,327.6	1,686.8	2,145.4
3.50	565.7	704.0	587.5	561.4	2,219.1
3.75	321.5	1,015.4	724.3	196.2	2,342.9
4.00	1,042.3	1,367.3	764.8	1,128.1	8,045.7
4.25	964.8	2,525.5	584.9	370.8	1,270.3
4.50	104.9	412.1	227.6	190.8	125.3
4.75	213.0	62.0	-	16.2	72.2
5.00	40.6	123.6	438.7	26.9	-
5.25	300.0	-	-	-	-
5.50	204.0	16.3	495.8	5.3	209.7
5.75	-	2.6	-	-	119.4
6.00	154.7	23.3	201.4	39.0	318.5
6.25	-	0.1	-	-	-
6.50	23.8	18.3	1.1	1.1	65.6
6.75	0.9	-	-	-	-
7.00	-	32.4	77.5	30.7	33.5
7.25	6.3	6.2	-	-	-
7.50	57.5	67.4	-	-	1,099.3
7.75	1.1	-	-	-	299.8
8.00	20.2	33.2	103.0	222.8	152.1
8.25	-	-	-	-	-
8.50	-	-	50.0	-	6.2
8.75	0.3	-	-	-	-
9.00	2.4	25.7	21.2	4.1	51.0
9.25	-	-	-	-	24.0
9.50	2.7	-	-	-	-
9.75	0.2	-	-	-	-
10.00	7.2	0.1	37.6	90.8*	67.8
10.25	2.6	2.1	-	-	-
10.50	-	705.8	-	-	-
10.75	-	-	-	-	14.9
11.00	-	-	0.7	-	140.8
Over 11.00	99.2	31.1	15.7	-	305.3

TOTAL	188,163.1	211,887.4	258,130.0	255,640.8	283,469.5
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@ Revised from Dec.2003 & onward.

* 10 & Over

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(Concl'd.)

(End of Period: Million Rupees)

RATES OF RETURN @	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	136,696.0	130,390.0	131,049.3	146,671.8	153,519.6	179,341.4
0.25*	40,924.6	32,721.5	24,066.0	19,617.3	35,360.4	5,518.3
0.50*	3,464.4	9,413.0	7,390.3	9,937.6	9,662.3	18,244.6
0.75	4,371.1	4,230.6	559.8	1,140.8	6,922.2	27,179.4
1.00	31,361.9	22,892.8	15,052.7	42,286.2	21,934.8	25,649.2
1.25	20,110.7	7,448.8	18,846.8	7,100.9	9,021.6	2,389.3
1.50	27,258.9	5,448.1	4,524.5	7,992.5	14,908.5	18,876.3
1.75	1,232.6	668.5	3,035.8	1,287.5	3,984.4	1,244.4
2.00	10,285.0	11,106.6	15,281.3	6,200.3	17,795.1	13,142.2
2.25	440.2	3,712.8	2,648.2	3,508.2	4,622.7	3,991.9
2.50	7,009.9	2,909.6	16,818.2	16,975.6	4,183.4	2,368.8
2.75	139.8	787.1	389.5	1,123.2	652.0	4,034.3
3.00	4,021.5	25,050.1	20,755.1	20,509.3	12,775.5	17,987.4
3.25	785.2	3,543.8	1,119.7	2,049.7	1,528.2	587.6
3.50	1,285.0	6,020.1	8,026.5	6,595.6	1,862.5	1,540.2
3.75	340.5	5,320.1	2,182.0	4,706.9	583.3	585.6
4.00	3,986.5	3,897.3	4,863.0	7,750.5	17,464.6	10,246.0
4.25	1,326.8	1,668.5	4,246.5	2,402.9	1,959.7	3,591.8
4.50	2,531.3	7,353.7	1,977.6	2,922.8	1,483.7	2,143.2
4.75	1,007.8	3,571.5	4,813.5	361.8	523.6	510.4
5.00	1,662.1	2,386.0	2,984.1	6,198.8	31,468.2	21,343.4
5.25	131.6	1,242.9	584.9	1,580.6	605.9	6,674.6
5.50	685.6	1,032.8	3,307.4	946.8	2,774.3	1,537.0
5.75	-	264.0	740.9	3,036.9	763.4	2,094.8
6.00	402.6	2,437.9	612.2	5,403.5	9,389.5	1,149.0
6.25	-	345.9	762.1	2,249.2	1,030.1	65.4
6.50	607.2	224.8	2.6	7.9	335.4	266.1
6.75	8.0	10.9	-	75.0	-	1,800.9
7.00	8.5	208.0	56.9	147.5	484.0	6,910.9
7.25	36.2	318.0	975.5	186.4	169.9	3,489.1
7.50	489.7	86.7	371.0	49.5	264.1	929.8
7.75	-	5.0	101.7	0.0	-	1,052.7
8.00	151.4	10.5	2.8	701.9	187.0	661.2
8.25	-	3.9	-	0.0	-	-
8.50	-	0.3	32.5	114.5	3.7	104.2
8.75	-	24.5	-	136.5	-	-
9.00	10.1	68.5	8.4	62.9	447.1	5,077.9
9.25	-	43.5	-	370.5	2.0	-
9.50	-	0.7	-	28.2	0.3	11.5
9.75	-	9.6	-	-	1.9	-
10.00	54.4	-	23.3	1.0	13.8	210.2
10.25	50.0	-	-	-	-	-
10.50	-	-	-	-	0.1	-
10.75	77.9	-	-	-	-	6.1
11.00	-	318.2	-	-	-	-
Over 11.00	3.7	13.0	227.7	-	-	-
TOTAL	302,958.6	297,209.8	298,440.3	332,438.6	368,715.8	394,729.9

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

(End of Period: Million Rupees)

RATES OF RETURN	1999	
	Jun.	Dec.
00.00*	160,842.3	160,681.1
04.00	-	67.5
04.25	-	-
04.50	831.6	-
04.75	-	113.0
05.00	4,552.2	45,936.1
05.25	5,787.3	-
05.50	33.8	3,644.1
05.75	-	36,993.1
06.00	44,392.2	159,325.8
06.25	3.2	-
06.50	41,474.0	20,414.7
06.75	12.8	5,520.6
07.00	163,641.0	70,026.4
07.25	78,739.0	4,558.5
07.50	2,888.1	198.0
07.75	4,080.8	16,570.6
08.00	9,677.3	24,212.8
08.25	10,472.2	7,791.3
08.50	9,754.3	31,077.0
08.75	12,432.5	9,251.3
09.00	19,820.6	24,199.5
09.25	17,009.4	4,816.6
09.50	6,629.7	19,640.9
09.75	8,724.7	653.5
10.00	25,223.8	14,449.4
10.25	2,538.3	6,441.9
10.50	14,799.7	32,846.4
10.75	8,968.2	8,168.6
11.00	42,244.9	53,629.5
11.25	5,527.6	5,908.0
11.50	12,653.2	4,785.9
11.75	5,116.1	7,811.7
12.00	40,421.3	5,559.7
12.25	3,468.5	22,576.7
12.50	6,847.5	767.9
12.75	23,928.8	150.8
13.00	22,662.3	2,719.3
13.25	394.0	103.2
13.50	577.0	1,999.3
13.75	1,267.8	556.1
	2,479.5	894.4
14.00		
14.25	12.4	388.1
14.50	3,128.2	160.3
14.75	2,327.9	3,773.2
15.00	1,271.9	1,157.9
15.25	62.3	-
15.50	244.7	-
15.75	-	-
16.00 & over	9,484.6	755.6
TOTAL	837,449.5	821,296.8

*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	2000		2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
00.00*	142,582.3	149,107.3	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***	0.5	-	144,614.2	270,530.9	22,429.5	163,779.1	22,318.0
04.25	98.2	-	-	7,776.4	7,958.4	5,990.2	2,632.6
04.50	-	210,128.1	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	157,342.0	6,061.8	90,391.7	18,997.7	36,061.0	31,329.4	16,606.0
05.25	66,972.9	-	-	691.4	9,093.9	29,906.3	5,294.2
05.50	91,046.7	20,118.2	10,713.2	18,079.1	8,574.5	20,307.1	2,263.0
05.75	1,371.1	36.5	2,228.5	215.1	28,766.6	26,410.0	264.2
06.00	30,752.1	1,549.5	9,418.4	9,329.5	28,768.6	30,194.3	3,016.3
06.25	1.1	14,650.1	58,381.9	10,078.6	10,189.6	5,519.7	1,358.5
06.50	72,353.5	27,845.7	11,273.5	11,472.9	16,649.6	54,259.2	392.8
06.75	3,145.5	57,337.9	67.6	6,084.3	9,771.0	6,782.4	-
07.00	16,238.9	11,424.4	15,342.3	23,287.2	42,895.2	53,260.9	8,133.5
07.25	2,622.9	1,748.6	126,315.0	17,329.0	6,484.4	7,197.3	891.7
07.50	33,966.7	21,174.5	30,771.6	39,037.1	27,760.5	11,677.9	2,523.5
07.75	31,562.3	116,163.2	39,111.5	9,450.3	12,628.5	18,636.2	-
08.00	26,617.6	25,350.3	27,917.2	50,985.3	54,633.6	2,166.6	-
08.25	2,896.0	22,318.2	2,133.2	4,168.0	1,624.1	4,405.9	-
08.50	21,646.6	24,774.9	23,760.0	11,572.3	28,026.1	4,364.2	-
08.75	7,355.8	4,041.2	110.1	3,422.0	4,019.4	661.7	-
		20,443.2					
09.00	22,243.6	14,250.3	41,971.4	29,787.7	15,313.7	2,318.9	-
09.25	3,114.0	47,224.5	3,166.2	26,261.5	205.3	2,085.8	-
09.50	18,464.0	5,257.6	51,460.8	32,175.8	30,577.8	7,853.5	244.4
09.75	23.6	43,454.0	1,182.5	6,801.0	705.0	147.4	-
10.00	31,580.9	609.0	23,521.1	5,821.4	7,072.2	863.9	666.5
10.25	440.5	20,722.1	2,744.7	3,771.3	701.4	535.5	-
10.50	30,281.3	1,502.2	3,437.9	13,685.4	2,814.4	571.5	-
10.75	308.9	4,865.2	1,039.9	347.9	1,745.7	2,418.8	-
11.00	36,027.9	332.7	39,759.9	24,272.8	7,424.9	-	-
11.25	1,659.3	24,372.3	2,929.2	955.6	273.8	2,055.6	-
11.50	568.6	5,808.9	1,027.3	1,627.3	4,640.8	382.1	-
11.75	184.0	674.6	1,043.8	963.1	841.4	1,789.6	-
12.00	12,275.6	187.2	4,258.1	4,547.5	1,709.3	-	-
12.25	24.7	3,992.9	3,336.9	1,888.4	-	-	-
12.50	1,025.0	2,230.9	2,520.6	1,531.7	2,076.2	2,006.0	-
12.75	172.9	3,544.1	470.1	500.3	-	-	-
13.00	2,104.1	1,138.7	4,550.1	2,965.9	419.5	523.0	-
13.25	17.4	4,149.1	777.6	72.1	-	-	-
13.50	136.8	790.5	1,376.2	120.1	-	-	-
13.75	414.4	1,067.3	3,699.1	3,829.5	5,790.4	5,714.6	-
14.00	1,226.3	5,537.9	5,461.4	396.0	-	-	-
14.25	316.8	5,736.1	-	122.2	-	-	-
14.50	-	230.2	-	-	-	-	-
14.75	2,787.4	-	-	-	-	-	-
15.00	77.0	-	-	-	-	-	-
15.25	-	38.7	-	-	-	-	-
15.50	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	-
16.00 & over	-	-	-	-	-	-	-

TOTAL	874,047.7	931,990.5	1,005,738.2	1,064,262.0	1,199,709.8	1,288,144.8	1,489,128.1
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*00.00 Includes "current and other deposits"

(Contd.)

** Stands for 0.25 to 3.50

*** Stands for 0.25 to 4.00

4.5 Distribution of Scheduled Banks' Deposits

PLS Deposits by Rate of Return

(End of Period: Million Rupees)

RATE OF RETURN @	2003	2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.
0.00*	443,559.8	440,943.3	528,740.4	578,328.8	623,250.0
0.25	89,327.1	325,676.5	449,210.3	322,466.3	264,179.0
0.50	89,592.5	55,664.7	64,051.6	62,212.9	36,452.7
0.75	57,638.0	104,507.2	34,066.0	53,288.9	14,702.0
1.00	76,668.5	323,297.7	203,782.6	403,673.5	398,664.1
1.25	310,016.7	46,898.6	82,373.2	14,418.6	9,876.1
1.50	151,041.5	114,298.8	117,428.0	59,944.4	60,748.1
1.75	25,353.6	49,216.3	62,614.6	33,161.7	16,500.8
2.00	113,561.1	63,998.9	56,255.9	86,163.5	130,405.4
2.25	23,656.4	19,699.7	31,332.6	32,649.1	15,960.8
2.50	58,185.8	61,601.3	82,411.0	48,584.3	56,470.5
2.75	49,782.4	18,189.7	35,628.3	20,830.2	14,848.1
3.00	58,493.4	72,780.8	52,929.3	99,271.3	72,572.6
3.25	12,622.7	12,222.1	18,965.3	32,395.6	19,757.9
3.50	35,828.5	27,896.8	32,269.9	51,567.0	74,289.5
3.75	4,650.9	11,194.4	16,403.3	26,313.6	13,113.2
4.00	24,523.9	11,138.4	27,058.5	41,329.6	92,805.0
4.25	3,916.1	4,640.7	7,047.8	13,462.0	28,930.8
4.50	4,079.2	7,731.9	7,111.8	35,815.4	30,142.7
4.75	5,049.6	1,964.3	5,991.0	6,201.5	46,234.9
5.00	8,059.4	7,769.4	13,813.9	35,280.7	68,425.4
5.25	184.8	187.1	6,127.8	4,072.3	2,646.7
5.50	3,444.9	25.8	747.3	9,631.8	33,171.0
5.75	0.0	9.1	386.7	3,782.7	6,699.9
6.00	144.1	144.9	855.8	16,991.6	34,858.9
6.25	0.0	3.9	81.4	2,783.2	4,166.7
6.50	278.7	193.3	139.5	16,246.9	7,978.1
6.75	48.1	24.3	23.6	2,712.5	4,569.2
7.00	2,661.9	7,284.4	4,568.6	12,826.7	20,174.5
7.25	241.3	366.2	6.4	2,916.7	2,533.3
7.50	967.3	524.0	898.1	8,911.3	13,675.4
7.75	0.0	4.0	33.2	2,576.4	6,908.5
8.00	229.5	201.2	242.2	23,405.9	31,117.6
8.25	49.0	24.7	11.3	562.8	7,365.0
8.50	11.1	0.0	-	780.3	13,019.6
8.75	0.0	48.0	74.6	2,506.8	10,606.6
9.00	111.2**	48.2**	-	3,093.4	22,942.6
9.25	-	-	-	101.8	1,246.9
9.50	-	-	-	758.9	3,294.9
9.75	-	-	-	41.5	523.5
10.00	-	-	-	181.6	9,375.3
10.25	-	-	-	-	-
10.50	-	-	-	69.4	933.5
10.75	-	-	-	228.3	819.7
11.00	-	-	-	7.1	2,099.1
over 11	-	-	-	104.5	939.3
TOTAL	1,653,979.6	1,790,420.5	1,943,681.6	2,172,653.2	2,329,995.3

*00.00 includes "current and other deposits"

** 9.00 and Over

4.5 Distribution of Scheduled Banks' Deposits

PLS Deposits by Rate of Return

(Concl'd.)

(End of Period: Million Rupees)

RATE OF RETURN @	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00*	676,436.5	644,586.5	858,780.5	802,106.2	856,117.5	886,785.8
0.25	342,219.3	268,408.0	117,718.4	135,401.4	236.7	908.0
0.50	33,370.1	38,433.8	40,288.4	43,101.3	2,890.3	65,691.9
0.75	13,579.4	60,044.7	24,102.7	131,150.0	526.0	203.7
1.00	347,297.7	254,577.3	342,404.5	363,526.2	7,154.0	6,159.6
1.25	14,070.3	50,920.7	195,927.9	231,482.4	29,838.8	2,234.2
1.50	72,657.3	50,926.1	70,910.8	54,421.9	28,296.1	3,755.3
1.75	32,425.4	8,681.0	5,838.0	16,283.0	9,664.3	6,998.6
2.00	142,014.3	126,677.5	139,882.4	129,270.2	13,310.6	17,722.4
2.25	24,079.3	6,736.8	7,846.4	14,574.3	6,292.4	0.0
2.50	60,388.9	29,890.4	27,304.7	33,633.6	9,989.3	14,111.0
2.75	15,131.2	11,454.4	16,364.9	7,402.8	4,879.7	146.6
3.00	63,151.6	102,782.7	102,431.2	82,878.8	9,622.0	27,980.0
3.25	28,036.0	32,899.9	38,357.7	7,649.7	1,724.6	23.0
3.50	67,196.4	99,792.4	77,113.5	53,887.3	3,647.8	2,058.6
3.75	29,509.2	16,213.3	10,321.2	8,302.6	11,578.6	383.3
4.00	64,589.8	122,930.3	139,990.3	87,288.4	25,275.8	26,048.7
4.25	17,086.7	4,245.5	5,907.1	9,289.6	5,562.2	1,513.8
4.50	25,671.8	57,974.0	65,412.1	84,963.6	66,318.1	58,199.0
4.75	42,845.3	42,553.5	39,523.9	32,469.2	415.0	568.8
5.00	65,759.2	87,805.3	64,232.4	74,229.2	1,287,587.0	1,132,550.4
5.25	4,550.5	23,217.5	8,624.5	32,992.9	83,524.9	97,875.2
5.50	35,812.1	65,009.4	74,071.9	76,718.9	108,447.9	81,199.4
5.75	9,713.7	9,005.8	23,249.0	37,528.5	54,203.1	45,788.2
6.00	36,773.2	66,638.7	83,503.4	135,655.1	122,997.9	121,388.1
6.25	14,972.1	40,801.2	15,276.7	33,091.6	20,875.4	31,105.4
6.50	17,944.4	14,867.7	50,757.4	28,427.9	49,223.2	77,859.6
6.75	6,405.3	12,088.4	16,639.9	10,235.4	14,134.8	18,392.3
7.00	25,856.2	30,241.9	70,168.2	36,406.3	53,591.6	40,234.0
7.25	15,571.0	3,559.8	12,647.7	14,002.4	44,988.5	34,021.0
7.50	11,943.3	16,188.8	44,694.4	30,657.3	27,698.7	29,470.4
7.75	14,169.3	17,727.5	24,829.2	5,683.2	17,504.2	4,709.6
8.00	30,885.8	17,674.9	23,378.6	104,490.4	46,524.1	52,477.2
8.25	2,234.5	3,925.2	13,371.8	28,288.4	83,325.3	18,955.7
8.50	20,561.6	18,344.1	31,218.5	42,109.0	38,048.5	48,804.3
8.75	1,786.4	16,693.4	33,176.3	11,420.1	10,189.0	2,237.4
9.00	7,702.4	7,352.1	27,489.5	32,210.1	46,958.7	24,346.4
9.25	38,409.2	37,715.7	36,464.3	18,741.9	16,517.9	17,734.4
9.50	7,200.2	7,745.9	19,265.0	13,748.8	38,674.7	37,004.3
9.75	4,222.0	16,265.5	15,197.4	7,445.7	14,431.8	4,553.4
10.00	2,494.9	12,962.7	16,347.9	42,162.1	46,405.9	41,814.7
10.25	7,707.5	1,805.9	5,673.8	15,727.1	13,684.9	9,314.8
10.50	8,986.2	5,923.5	10,001.4	17,782.2	13,118.2	27,963.5
10.75	8,853.5	10,864.9	12,400.0	5,306.9	8,796.8	7,807.2
11.00	81.3	11,851.4	7,005.8	5,238.3	20,631.1	28,115.4
over 11	2,039.7	42,428.9	7,999.4	12,675.3	68,021.2	239,545.0
TOTAL	2,514,392.0	2,629,434.9	3,074,111.2	3,202,057.3	3,443,445.1	3,396,759.6

4.6 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return on Deposits PLS & Interest Bearing – All Banks

TYPE OF DEPOSIT	(Percent per annum)									
	1999		2000		2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	6.00	5.47	5.34	4.92	5.19	5.14	4.84	3.28	2.13	1.23
	(2.37)	(2.05)	(1.87)	(1.70)	(1.87)	(2.56)	(2.11)	(1.98)	(1.73)	(2.25)
II. Saving Deposits	6.90	6.25	5.75	5.56	5.71	4.55	3.49	3.48	1.69	1.33
	(57.87)	(58.47)	(63.13)	(62.42)	(64.17)	(65.08)	(67.60)	(69.10)	(73.93)	(77.19)
III. Term or Fixed Deposits										
(a) Less than 3 months	7.28	6.95	6.62	6.96	7.06	5.56	4.92	4.07	1.84	0.99
	(5.91)	(6.31)	(6.65)	(7.92)	(7.80)	(7.36)	(6.33)	(5.54)	(4.91)	(4.65)
(b) 3 months and over but less than 6 months	7.29	7.19	7.17	7.37	7.37	6.99	6.26	4.93	2.16	1.97
	(6.79)	(7.01)	(5.15)	(4.40)	(4.62)	(4.36)	(4.16)	(3.21)	(2.66)	(2.18)
(c) 6 months and over but less than 1 year	8.80	8.73	7.37	7.55	8.12	7.44	6.65	5.53	2.95	2.44
	(4.08)	(3.78)	(4.08)	(4.37)	(3.31)	(3.15)	(2.96)	(3.32)	(2.95)	(2.46)
(d) 1 year and over but less than 2 years	9.37	8.45	7.76	8.24	8.19	8.26	7.19	5.89	3.10	2.64
	(5.71)	(5.60)	(4.42)	(3.91)	(3.76)	(4.36)	(3.93)	(4.24)	(3.37)	(2.79)
(e) 2 years and over but less than 3 years	9.92	9.33	9.01	7.79	7.99	8.65	7.61	6.61	3.45	2.87
	(1.69)	(1.58)	(1.70)	(2.28)	(2.17)	(1.55)	(1.50)	(1.48)	(1.08)	(1.41)
(f) 3 years and over but less than 4 years	10.06	9.28	8.73	8.94	8.35	8.98	8.15	7.23	3.84	3.10
	(3.57)	(2.99)	(2.77)	(2.64)	(2.71)	(2.06)	(2.05)	(2.06)	(2.27)	(1.40)
(g) 4 years and over but less than 5 years	12.30	11.01	9.49	9.27	9.12	9.11	8.46	7.31	4.36	2.78
	(1.88)	(1.64)	(1.52)	(1.40)	(1.11)	(1.05)	(1.42)	(1.32)	(1.47)	(0.91)
(h) 5 years and over	12.31	11.21	10.35	10.03	9.99	9.43	8.65	7.66	4.69	3.43
	(10.13)	(10.58)	(8.71)	(8.96)	(8.48)	(8.48)	(7.94)	(7.75)	(5.63)	(4.75)
IV. Overall										
(i) Excluding current & other deposits	7.96	7.30	6.62	6.52	6.58	5.62	4.60	4.22	2.08	1.55
(ii) Including current & other deposits	6.49	5.83	5.47	5.39	5.27	4.33	3.61	3.35	1.61	1.13

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	2004		2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	1.12 (2.71)	1.33 (1.93)	1.39 (2.18)	1.34 (1.75)	1.45 (1.87)	1.68 (1.40)	1.73 (1.62)	1.62 (1.45)	3.89 (1.17)	6.45 (1.39)
II. Saving Deposits	0.98 (75.18)	0.93 (75.06)	1.24 (71.74)	1.66 (63.45)	1.67 (64.93)	1.92 (57.22)	2.07 (58.40)	2.07 (57.00)	4.93 (55.82)	4.99 (51.12)
III. Term or Fixed Deposits										
(a) Less than 3 months	1.15 (3.28)	1.93 (5.72)	2.98 (6.47)	3.62 (11.91)	4.24 (8.72)	4.32 (9.33)	4.30 (8.04)	4.64 (11.11)	4.88 (12.75)	5.26 (14.69)
(b) 3 months and over but less than 6 months	1.51 (4.56)	1.93 (4.26)	3.62 (6.50)	3.27 (6.98)	4.49 (7.56)	5.56 (9.90)	5.10 (9.51)	5.14 (8.07)	5.77 (6.63)	6.76 (6.98)
(c) 6 months and over but less than 1 year	2.20 (3.24)	2.63 (3.24)	4.21 (4.21)	4.78 (5.46)	4.64 (5.01)	5.88 (6.50)	5.93 (7.16)	5.87 (6.83)	6.99 (6.77)	7.64 (7.75)
(d) 1 year and over but less than 2 years	2.71 (3.57)	2.73 (3.24)	4.28 (3.39)	5.75 (5.18)	5.26 (6.11)	5.95 (7.41)	6.75 (8.29)	6.85 (8.95)	7.33 (9.03)	8.38 (11.06)
(e) 2 years and over but less than 3 years	2.80 (1.13)	2.87 (0.75)	3.99 (0.68)	5.27 (0.63)	5.44 (0.77)	5.67 (0.93)	6.46 (0.91)	6.55 (0.87)	6.34 (1.16)	8.41 (0.92)
(f) 3 years and over but less than 4 years	3.01 (1.58)	3.24 (1.55)	4.02 (1.14)	5.51 (0.99)	5.16 (1.30)	7.14 (2.05)	7.17 (2.05)	6.70 (1.92)	8.60 (2.55)	8.53 (2.11)
(g) 4 years and over but less than 5 years	2.98 (0.19)	3.06 (0.20)	3.84 (0.23)	6.19 (0.24)	4.90 (0.22)	7.08 (0.22)	7.01 (0.20)	7.11 (0.31)	7.33 (0.68)	8.51 (0.25)
(h) 5 years and over	3.23 (4.56)	3.57 (4.05)	3.98 (3.47)	4.96 (3.42)	5.57 (3.51)	6.01 (5.05)	6.30 (3.79)	7.16 (3.49)	8.67 (3.44)	9.05 (3.72)
IV. Overall										
(i) Excluding current & other deposits	1.28	1.32	1.89	2.57	2.69	3.42	3.51	3.61	5.58	6.02
(ii) Including current & other deposits	0.95	0.95	1.37	1.86	1.96	2.53	2.60	2.66	4.13	4.38

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

(Contd.)

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	1999		2000		2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	6.36	5.89	5.60	5.18	5.47	5.27	4.97	3.19	2.13	1.25
	(2.18)	(1.84)	(1.84)	(1.59)	(1.72)	(2.67)	(2.10)	(1.88)	(1.87)	(2.41)
II. Saving Deposits	7.56	6.77	6.11	5.93	6.13	4.98	3.69	3.77	1.76	1.40
	(59.18)	(59.46)	(63.64)	(63.06)	(65.77)	(66.16)	68.48	(68.92)	(73.30)	(76.53)
III. Term or Fixed Deposits										
(a) Less than 3 months	8.32	7.95	7.11	7.80	8.12	6.40	5.38	4.44	2.05	1.01
	(5.80)	(5.50)	(6.52)	(7.08)	(6.78)	(6.23)	(5.61)	(5.22)	(4.48)	(4.35)
(b) 3 months and over but less than 6 months	9.50	8.57	8.04	8.35	8.39	8.18	6.98	5.49	2.34	2.06
	(4.63)	(5.80)	(4.65)	(3.78)	(4.09)	(3.86)	(3.77)	(3.02)	(2.55)	(2.11)
(c) 6 months and over but less than 1 year	10.02	9.40	8.27	8.39	8.80	8.29	7.24	5.74	3.01	2.52
	(4.01)	(4.13)	(3.51)	(3.94)	(3.25)	(2.96)	(2.78)	(3.45)	(3.01)	(2.53)
(d) 1 year and over but less than 2 years	10.85	9.78	8.70	8.56	8.88	8.96	7.65	6.18	3.17	2.69
	(5.45)	(4.97)	(3.99)	(4.33)	(3.69)	(4.20)	(3.81)	(4.18)	(3.53)	(2.93)
(e) 2 years and over but less than 3 years	11.06	10.09	9.31	8.75	8.99	9.15	7.84	6.78	3.44	2.86
	(1.69)	(1.68)	(1.96)	(2.02)	(1.83)	(1.58)	(1.58)	(1.58)	(1.15)	(1.53)
(f) 3 years and over but less than 4 years	11.39	10.22	9.35	9.08	9.04	9.26	8.40	7.35	3.85	3.11
	(3.44)	(2.95)	(2.78)	(3.08)	(2.54)	(2.16)	(2.15)	(2.24)	(2.45)	(1.50)
(g) 4 years and over but less than 5 years	13.05	11.15	9.69	9.37	9.44	9.38	8.63	7.41	4.36	2.77
	(2.15)	(2.03)	(1.71)	(1.64)	(1.17)	(1.10)	(1.52)	(1.43)	(1.62)	(1.01)
(h) 5 years and over	12.93	11.61	10.59	10.07	10.04	9.56	8.72	7.72	4.71	3.44
	(11.47)	(11.64)	(9.40)	(9.48)	(9.16)	(9.09)	(8.19)	(8.08)	(6.04)	(5.10)
IV. Overall										
(i) Excluding current & other deposits	8.87	7.99	7.07	6.95	7.06	6.09	4.84	4.51	2.17	1.63
(ii) Including current & other deposits	7.16	6.43	5.92	5.84	5.74	4.76	3.85	3.64	1.71	1.19

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

TYPE OF DEPOSIT		(Percent per annum)									
		2004		2005		2006		2007		2008	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I.	Call Deposits	1.13 (2.94)	1.34 (2.12)	1.40 (2.35)	1.46 (1.76)	1.63 (1.78)	1.93 (1.32)	1.90 (1.57)	1.86 (1.36)	4.58 (1.04)	7.38 (1.30)
II.	Saving Deposits	0.99 (74.23)	0.94 (74.35)	1.29 (70.65)	1.71 (63.16)	1.72 (64.15)	1.95 (56.39)	2.11 (57.90)	2.13 (56.39)	5.25 (54.99)	5.40 (49.89)
III.	Term or Fixed Deposits										
	(a) Less than 3 months	1.13 (2.86)	2.07 (5.56)	3.18 (6.33)	3.78 (12.04)	4.51 (8.59)	4.67 (8.75)	4.68 (7.38)	4.84 (10.70)	5.08 (12.60)	5.41 (14.71)
	(b) 3 months and over but less than 6 months	1.52 (4.68)	1.96 (4.17)	3.75 (6.68)	3.85 (5.99)	4.80 (7.49)	5.78 (9.98)	5.25 (9.48)	5.23 (8.31)	5.95 (6.68)	7.14 (6.86)
	(c) 6 months and over but less than 1 year	2.21 (3.39)	2.75 (3.38)	4.35 (4.39)	4.91 (5.68)	4.82 (5.16)	6.01 (6.81)	6.06 (7.42)	6.15 (6.65)	7.23 (6.83)	7.85 (7.96)
	(d) 1 year and over but less than 2 years	2.78 (3.77)	2.84 (3.16)	4.37 (3.60)	5.83 (5.60)	5.32 (6.58)	6.01 (7.91)	6.81 (8.78)	6.92 (9.50)	7.51 (9.42)	8.51 (11.73)
	(e) 2 years and over but less than 3 years	2.81 (1.24)	2.87 (0.83)	3.99 (0.75)	5.25 (0.69)	5.48 (0.83)	5.82 (0.94)	6.50 (0.97)	6.56 (0.94)	6.34 (1.26)	8.42 (1.01)
	(f) 3 years and over but less than 4 years	3.01 (1.72)	3.26 (1.72)	4.03 (1.25)	5.52 (1.09)	5.18 (1.42)	7.16 (2.22)	7.19 (2.20)	6.73 (2.05)	8.63 (2.75)	8.61 (2.26)
	(g) 4 years and over but less than 5 years	2.95 (0.20)	3.05 (0.22)	3.84 (0.25)	6.19 (0.27)	4.96 (0.24)	7.09 (0.24)	7.03 (0.22)	7.16 (0.33)	7.33 (0.74)	8.60 (0.27)
	(h) 5 years and over	3.22 (4.96)	3.57 (4.48)	3.99 (3.76)	5.00 (3.72)	5.63 (3.75)	6.04 (5.45)	6.30 (4.07)	7.17 (3.78)	8.70 (3.71)	9.11 (4.01)
IV.	Overall										
	(i) Excluding current & other deposits	1.31	1.36	1.98	2.70	2.82	3.56	3.64	3.74	5.87	6.37
	(ii) Including current & other deposits	0.99	0.99	1.46	1.99	2.10	2.68	2.73	2.81	4.41	4.71

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

(Percent per annum)										
TYPE OF DEPOSIT	1999		2000		2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	5.21	4.52	4.42	4.07	4.35	4.24	4.01	3.76	2.22	0.61
	(2.93)	(2.75)	(1.98)	(2.17)	(2.52)	(2.00)	(2.14)	(2.67)	(0.43)	(0.75)
II. Saving Deposits	4.78	4.34	4.30	3.89	3.62	2.13	2.06	1.39	1.13	0.74
	(54.03)	(55.13)	(61.21)	(59.63)	(57.12)	(59.52)	(62.04)	(70.38)	(79.85)	(83.35)
III. Term or Fixed Deposits										
(a) Less than 3 months	4.42	4.92	4.89	4.74	4.47	3.51	3.45	2.26	0.86	0.86
	(6.21)	(9.05)	(7.15)	(11.57)	(12.30)	(13.15)	(10.91)	(7.86)	(8.94)	(7.48)
(b) 3 months and over but less than 6 months	5.00	4.74	4.99	5.10	4.70	3.55	3.64	2.29	1.02	1.38
	(13.16)	(11.07)	(7.05)	(7.09)	(6.93)	(6.88)	(6.63)	(4.61)	(3.73)	(2.78)
(c) 6 months and over but less than 1 year	5.40	5.12	5.44	5.29	5.39	4.31	4.10	3.31	2.28	1.47
	(4.26)	(2.59)	(6.24)	(6.26)	(3.57)	(4.15)	(4.09)	(2.33)	(2.43)	(1.87)
(d) 1 year and over but less than 2 years	5.68	5.55	5.43	5.38	5.45	5.37	4.82	3.96	1.79	1.64
	(6.48)	(7.73)	(6.04)	(2.07)	(4.07)	(5.21)	(4.66)	(4.62)	(1.83)	(1.50)
(e) 2 years and over but less than 3 years	6.56	5.97	5.94	5.41	5.79	5.74	5.34	4.19	3.47	3.16
	(1.69)	(1.26)	(0.73)	(3.47)	(3.65)	(1.40)	(0.99)	(0.80)	(0.37)	(0.32)
(f) 3 years and over but less than 4 years	6.66	6.31	6.35	6.28	6.10	6.99	5.69	4.90	3.42	2.76
	(3.97)	(3.13)	(2.75)	(0.69)	(3.44)	(1.57)	(1.41)	(0.80)	(0.57)	(0.50)
(g) 4 years and over but less than 5 years	7.94	7.84	7.86	7.29	7.27	7.17	6.33	5.42	4.20	4.42
	(1.09)	(0.30)	(0.81)	(0.38)	(0.90)	(0.70)	(0.76)	(0.56)	(0.10)	(0.06)
(h) 5 years and over	8.92	8.96	8.91	9.79	9.55	8.26	8.08	7.00	4.15	3.24
	(6.18)	(7.00)	(6.04)	(6.67)	(5.50)	(5.33)	(6.36)	(5.37)	(1.74)	(1.39)
IV. Overall										
(i) Excluding current & other deposits	5.28	4.97	4.91	4.67	4.48	3.20	3.07	2.10	1.22	0.85
(ii) Including current & other deposits	4.45	4.03	4.00	3.76	3.49	2.42	2.34	1.60	0.79	0.59

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.)

TYPE OF DEPOSIT	(Percent per annum)									
	2004		2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	0.52	1.06	1.15	0.14	0.20	0.13	0.34	0.09	0.89	1.08
	(0.33)	(0.30)	(0.48)	(1.67)	(2.73)	(2.33)	(2.23)	(2.48)	(2.67)	(2.27)
II. Saving Deposits	0.91	0.85	0.82	1.18	1.21	1.67	1.62	1.51	1.84	1.71
	(84.80)	(80.98)	(82.40)	(66.22)	(73.16)	(66.27)	(64.54)	(64.08)	(65.16)	(63.56)
III. Term or Fixed Deposits										
(a) Less than 3 months	0.86	0.98	1.44	1.87	1.84	2.19	2.20	3.04	2.90	3.69
	(7.54)	(6.99)	(7.86)	(10.65)	(10.01)	(15.76)	(16.26)	(15.96)	(14.51)	(14.50)
(b) 3 months and over but less than 6 months	1.36	1.78	1.75	1.24	1.48	2.87	3.33	3.40	3.50	3.53
	(3.29)	(4.95)	(4.81)	(16.39)	(8.30)	(8.93)	(9.98)	(5.23)	(6.01)	(8.28)
(c) 6 months and over but less than 1 year	1.94	1.05	1.82	2.56	1.75	2.85	2.96	3.47	3.95	4.62
	(1.76)	(2.10)	(2.46)	(3.29)	(3.41)	(3.19)	(3.96)	(9.01)	(6.14)	(5.62)
(d) 1 year and over but less than 2 years	1.03	1.94	1.68	2.03	1.64	3.34	3.61	3.80	3.19	4.85
	(1.52)	(3.97)	(1.26)	(1.14)	(1.24)	(1.98)	(2.27)	(2.53)	(4.69)	(4.26)
(e) 2 years and over but less than 3 years	0.75	2.96	3.21	7.46	1.79	3.74	3.91	3.98	4.07	5.06
	(0.06)	(0.07)	(0.02)	(0.07)	(0.07)	(0.81)	(0.20)	(0.04)	(0.04)	(0.04)
(f) 3 years and over but less than 4 years	2.60	1.28	2.13	2.91	1.37	4.00	4.06	4.82	5.01	5.47
	(0.13)	(0.14)	(0.08)	(0.04)	(0.07)	(0.11)	(0.11)	(0.46)	(0.37)	(0.61)
(g) 4 years and over but less than 5 years	3.98	3.56	2.60	3.46	2.04	4.29	5.04	5.31	5.50	5.58
	(0.06)	(0.03)	(0.04)	(0.00)	(0.05)	(0.01)	(0.02)	(0.10)	(0.00)	(0.08)
(h) 5 years and over	3.39	3.53	3.39	2.11	3.14	3.09	5.44	5.66	6.08	5.98
	(0.51)	(0.46)	(0.63)	(0.53)	(0.96)	(0.61)	(0.41)	(0.11)	(0.44)	(0.78)
IV. Overall										
(i) Excluding current & other deposits	0.96	0.97	0.97	1.31	1.31	1.92	1.98	2.08	2.29	2.49
(ii) Including current & other deposits	0.61	0.63	0.62	0.83	0.78	1.17	1.24	1.28	1.43	1.57

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.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 Institutions	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
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 Institutions	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 Institutions	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 Institutions	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 Institutions	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.

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 Institutions	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 Institutions	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 Institutions	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 Institutions	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
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 Institutions	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

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.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 Institutions	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 Institutions	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 Institutions	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
Dec.2005					
Over all	1.86	2.01	2.34	1.00	3.45
Foreign Constituents	1.86	2.14	0.55	1.78	5.00
Government	2.03	2.67	5.91	1.36	6.49
Non-Financial Public Sector Enterprises	3.08	3.36	3.11	2.08	4.44
Non-Bank Financial Institutions	3.19	3.49	1.68	0.97	3.94
Private Sector(Business)	1.81	1.92	2.67	0.53	1.52
NGO's & Non-Profit Institutions	3.24	3.64	1.96	2.97	5.07
Personal	1.44	1.50	2.20	0.46	2.16
Others	2.80	3.11	1.82	1.80	1.17
Jun.2006					
Over all	1.96	2.15	2.49	1.00	2.99
Foreign Constituents	1.18	1.02	0.98	1.61	3.00
Government	2.24	3.55	7.16	1.20	5.95
Non-Financial Public Sector Enterprises	3.49	3.90	4.01	2.20	4.22
Non-Bank Financial Institutions	4.01	4.46	3.16	1.25	4.00
Private Sector(Business)	1.72	1.73	3.08	0.58	1.22
NGO's & Non-Profit Institutions	3.75	4.18	2.39	2.95	5.47
Personal	1.64	1.74	2.08	0.53	2.29
Others	1.70	3.00	1.15	0.73	3.96

* 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.2006					
Over all	2.53	2.70	3.85	1.52	3.24
Foreign Constituents	1.63	1.48	1.54	2.01	3.00
Government	2.76	4.09	7.33	1.85	5.82
Non-Financial Public Sector Enterprises	4.48	4.63	7.04	3.64	4.53
Non-Bank Financial Institutions	4.08	4.15	3.24	3.85	3.85
Private Sector(Business)	2.09	2.08	3.80	1.40	2.03
NGO's & Non-Profit Institutions	4.00	4.01	5.04	2.31	5.49
Personal	2.41	2.58	3.77	0.52	2.91
Others	2.38	3.37	1.88	1.14	2.98
Jun.2007					
Over all	2.60	2.72	3.89	1.74	3.75
Foreign Constituents	1.86	1.92	1.80	1.72	6.29
Government	3.10	4.54	7.30	1.74	9.89
Non-Financial Public Sector Enterprises	4.62	4.96	5.54	3.84	5.41
Non-Bank Financial Institutions	3.22	4.29	3.76	0.84	4.98
Private Sector(Business)	2.42	2.39	4.29	1.71	2.34
NGO's & Non-Profit Institutions	4.46	4.48	4.46	3.35	6.57
Personal	2.14	2.17	3.57	1.14	2.65
Others	2.76	3.86	1.14	1.72	2.18
Dec.2007					
Over all	2.66	2.77	3.95	2.04	3.08
Foreign Constituents	1.50	1.50	1.56	1.48	7.67
Government	2.90	3.92	9.07	2.33	6.33
Non-Financial Public Sector Enterprises	4.14	4.28	6.65	3.51	5.61
Non-Bank Financial Institutions	4.73	5.11	6.40	3.93	4.97
Private Sector(Business)	2.45	2.52	4.40	1.55	1.63
NGO's & Non-Profit Institutions	4.75	4.81	4.91	2.69	6.18
Personal	2.30	2.35	3.85	1.28	2.96
Others	2.24	2.73	4.62	1.51	2.07
Jun.2008					
Over all	4.13	4.14	5.53	3.80	3.59
Foreign Constituents	2.82	2.41	2.22	4.16	-
Government	4.29	5.25	9.66	3.54	5.45
Non-Financial Public Sector Enterprises	5.34	5.51	7.84	4.70	4.92
Non-Bank Financial Institutions	5.10	5.09	8.95	5.11	4.62
Private Sector(Business)	3.69	3.53	6.95	3.39	2.18
NGO's & Non-Profit Institutions	6.26	6.02	8.45	4.45	8.78
Personal	4.06	4.08	3.65	4.03	3.62
Others	3.81	4.47	8.12	2.39	3.72
Dec.2008					
Over all	4.38	4.37	6.31	4.03	3.26
Foreign Constituents	3.00	2.09	5.10	4.45	0.11
Government	4.32	4.70	9.61	3.96	6.68
Non-Financial Public Sector Enterprises	5.14	5.02	13.17	5.03	4.94
Non-Bank Financial Institutions	6.76	7.13	10.50	5.57	4.62
Private Sector(Business)	3.82	3.78	5.50	3.48	1.93
NGO's & Non-Profit Institutions	7.20	6.87	10.22	4.51	6.11
Personal	4.38	4.35	5.82	4.10	4.59
Others	4.43	5.26	5.08	3.71	1.59

* Including zero rate of return