

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
2003							
Jun.	No. of Accounts	5,724,668	295,800	267,886	21,669,535	257,493	74,047
	Amount	352,132.0	22,398.8	33,674.0	957,910.0	98,103.7	38,269.0
Dec.	No. of Accounts	6,076,487	179,064	266,152	21,415,945	149,741	43,538
	Amount	462,391.7	30,189.8	37,748.2	1,035,895.4	91,677.1	33,061.6
2004							
Jun.	No. of Accounts	6,095,166	180,877	176,129	21,434,645	138,022	51,820
	Amount	481,745.0	40,298.5	33,278.2	1,118,162.6	116,527.4	48,169.0
Dec.	No. of Accounts	6,138,924	177,437	212,640	20,327,237	149,816	33,602
	Amount	570,592.7	30,603.9	44,706.5	1,190,802.9	158,201.2	51,439.9
2005							
Jun.	No. of Accounts	6,788,705	174,800	205,447	19,280,257	101,841	72,758
	Amount	631,377.5	38,333.6	34,698.4	1,264,145.9	228,586.1	74,134.6
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

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	
2003								
Jun.	No. of Accounts	83,954	43,523	64,920	56,169	290,893	870,999	28,828,888
	Amount	43,691.3	13,955.3	29,382.7	19,072.5	72,938.9	315,413.3	1,681,528.2
Dec.	No. of Accounts	80,279	44,607	41,687	36,887	190,457	587,196	28,524,844
	Amount	37,508.3	18,911.6	18,797.0	12,277.6	63,684.4	275,917.6	1,842,142.7
2004								
Jun.	No. of Accounts	94,312	48,177	49,901	16,534	191,320	590,086	28,476,903
	Amount	53,114.4	16,854.7	23,505.0	2,848.9	67,804.1	328,823.5	2,002,307.8
Dec.	No. of Accounts	56,819	28,336	50,355	17,073	191,098	527,099	27,383,337
	Amount	51,481.9	11,903.1	24,583.2	3,232.7	64,263.6	365,105.6	2,201,811.6
2005								
Jun.	No. of Accounts	72,655	34,595	45,417	25,667	182,477	535,410	26,984,619
	Amount	59,659.1	11,992.6	20,127.8	4,077.1	61,161.2	459,738.5	2,428,294.0
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

4.1 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

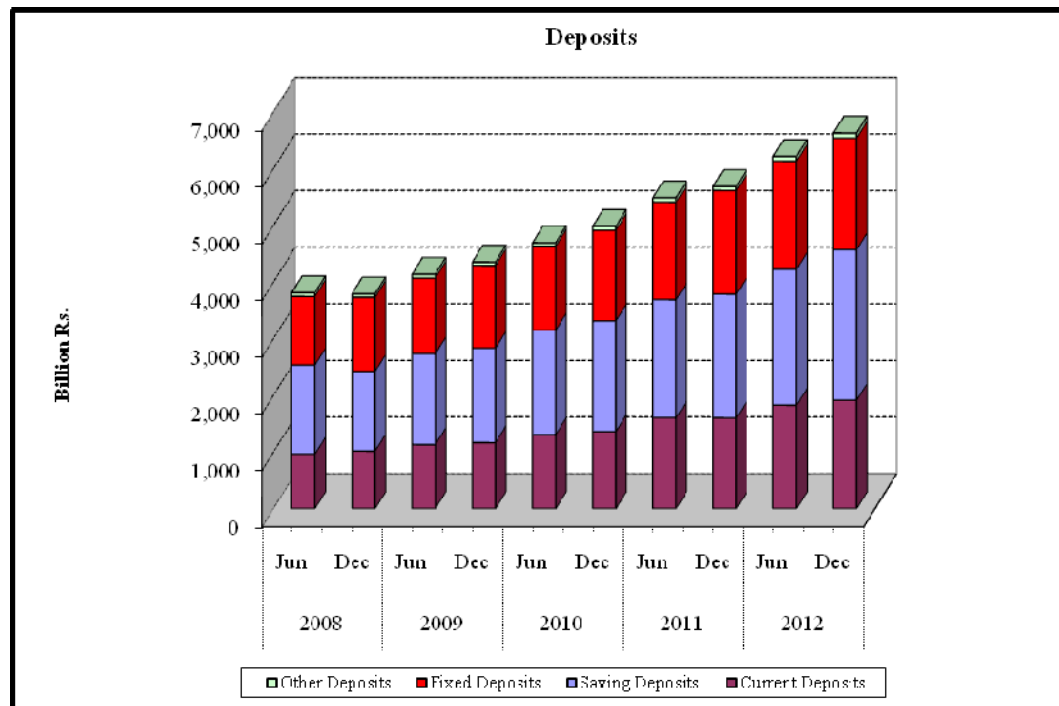
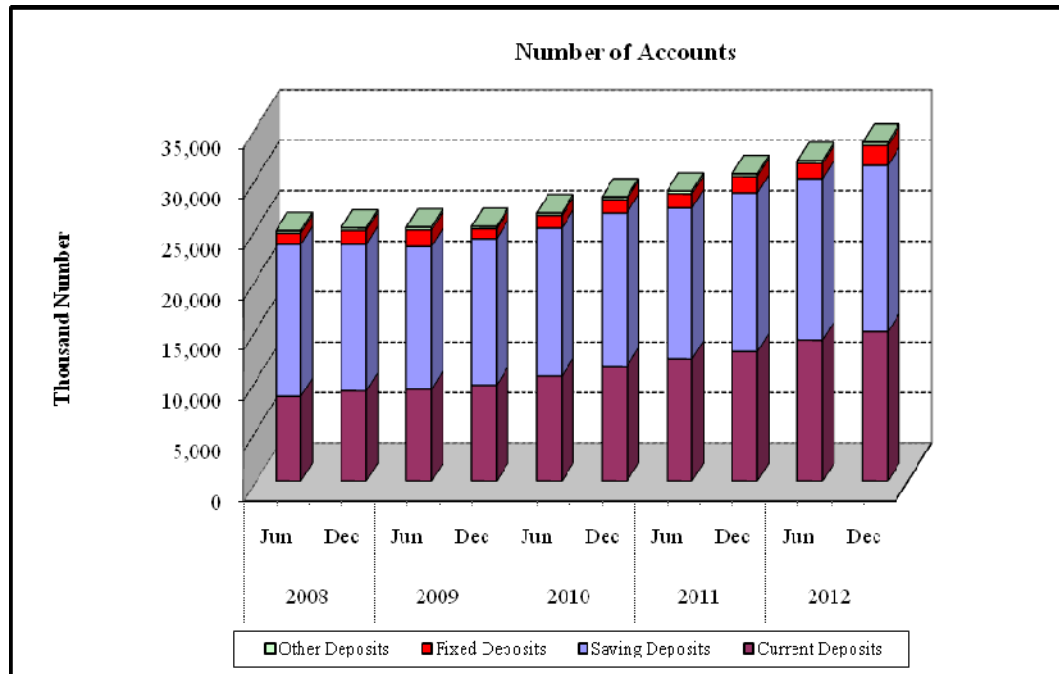
AS AT THE END OF		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	FIXED DEPOSITS	
						Less than 6 months	For 6 months and over but less than 1 year
2008							
Jun.	No. of Accounts	8,415,561	122,994	125,511	15,043,354	493,662	78,149
	Amount	965,431.1	32,991.2	29,556.9	1,572,662.2	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
2009							
Jun.	No. of Accounts	9,106,189	115,682	153,514	14,153,979	653,380	156,046
	Amount	1,129,661.8	44,230.1	20,697.1	1,605,626.5	563,048.4	183,462.4
Dec.	No. of Accounts	9,530,237	151,069	80,842	14,504,259	317,716	88,261
	Amount	1,165,771.1	40,151.1	17,872.7	1,669,820.2	652,056.3	163,301.1
2010							
Jun.	No. of Accounts	10,422,699	151,503	99,897	14,657,234	484,295	91,709
	Amount	1,307,916.6	44,972.5	12,798.5	1,844,027.9	637,367.4	162,242.3
Dec.	No. of Accounts	11,397,109	146,356	97,120	15,183,357	378,680	117,218
	Amount	1,361,158.4	48,545.9	21,056.2	1,954,602.2	708,592.1	148,475.5
2011							
Jun.	No. of Accounts	12,114,523	186,684	84,350	14,964,234	470,924	134,576
	Amount	1,605,317.7	61,550.6	13,967.8	2,087,579.2	711,607.5	200,849.1
Dec.	No. of Accounts	12,847,176	166,181	86,273	15,703,397	649,037	143,716
	Amount	1,602,362.5	53,683.6	15,101.4	2,186,326.0	694,714.0	226,624.5
2012							
Jun.	No. of Accounts	13,994,488	171,396	79,593	15,991,376	559,435	142,647
	Amount	1,828,006.3	69,799.8	11,501.4	2,400,372.5	756,645.1	214,208.7
Dec.	No. of Accounts	14,812,829	189,873	98,450	16,486,901	838,832	188,500
	Amount	1,915,286.6	66,838.3	20,735.0	2,659,591.4	742,032.2	243,193.3

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	
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
2009								
Jun.	No. of Accounts	259,461	68,765	107,313	155,766	232,971	1,633,702	25,163,066
	Amount	376,643.5	36,344.9	51,377.6	23,130.0	103,381.4	1,337,388.2	4,137,603.7
Dec.	No. of Accounts	219,682	44,391	80,797	17,923	203,360	972,130	25,238,537
	Amount	440,286.2	26,652.1	55,228.2	8,758.4	112,764.4	1,459,046.6	4,352,661.8
2010								
Jun.	No. of Accounts	262,060	61,817	86,522	26,206	23,1912	1,244,521	26,575,854
	Amount	480,548.0	25,398.2	53,442.2	7,932.2	116,471.3	1,483,402.0	4,693,117.1
Dec.	No. of Accounts	319,486	94,637	101,636	15,892	298,969	1,326,518	28,150,460
	Amount	515,544.9	23,062.7	56,950.1	5,774.2	140,153.4	1,598,552.8	4,983,915.5
2011								
Jun.	No. of Accounts	323,944	52,142	121,707	31,335	257,524	1,392,152	28,741,943
	Amount	567,555.0	26,010.2	65,162.8	7,225.3	142,490.0	1,720,899.8	5,489,315.2
Dec.	No. of Accounts	372,767	48,087	133,652	24,220	282,222	1,653,701	30,456,728
	Amount	662,506.7	22,994.9	66,452.3	6,468.1	151,021.9	1,830,782.4	5,688,255.9
2012								
Jun.	No. of Accounts	316,887	58,225	149,568	18,171	264,587	1,509,520	31,746,373
	Amount	673,732.2	27,720.8	84,802.4	6,480.0	146,103.7	1,909,692.9	6,219,372.9
Dec.	No. of Accounts	349,532	75,335	169,803	38,512	313,660	1,974,174	33,562,227
	Amount	701,886.8	27,227.9	95,453.2	7,364.6	152,976.0	1,970,134.0	6,632,585.3

Distribution of Scheduled Banks' Deposits by Type of Accounts



4.2 Distribution of Scheduled Banks' Deposits by Category of Deposit Holders

CATEGORY OF DEPOSIT HOLDERS		(End of Period: Million Rupees)
		2003 Jun.
A. FOREIGN CONSTITUENTS :		47,123.8
I. Official		3,324.2
II. Business		6,079.1
III. Personal		37,720.5
B. DOMESTIC CONSTITUENTS :		1,634,404.4
I. Government :		146,718.5
1. Federal Government		92,359.9
2. Provincial Governments		39,894.6
3. Local Bodies (City Governments)		14,464.1
II. Non-Financial Public Sector Enterprises :		109,269.5
(i) Agriculture, Forestry, Hunting & Fishing		78.6
(ii) Mining & Quarrying		23,230.8
(iii) Manufacturing		23,144.8
(iv) Construction		23.2
(v) Utilities		23,926.5
(vi) Commerce		2,355.5
(vii) Transport, Storage & Communication		31,791.7
(viii) Services		4,666.9
(ix) Others		51.5
III. Non-Bank Financial Companies :		10,874.5
(i) Co-operative Banks		271.4
(ii) Development Financial Institutions		3,019.0
(iii) Other NBFC's		7,584.2
IV. Private Sector Enterprises :		616,743.7
1. Agriculture, Forestry, Hunting & Fishing :		72,467.4
2. Mining & Quarrying :		4,940.6
(i) Coal, Stone, Sand & Gravel		1,124.3
(ii) Metal Mining		61.0
(iii) Non-Metal Mining		118.2
(iv) Crude Petroleum, Petroleum Products & Gas		3,637.1
3. Manufacturing :		90,260.2
(i) Food		8,456.1
(ii) Beverages & Tobacco		2,085.6
(iii) Rice Processing		951.0
(iv) Textiles :		14,681.4
a) Cotton & Woolen		11,968.4
b) Others		2,713.0
(v) Textile Products		5,696.9
(vi) Footwear		1,519.4
(vii) Leather, Leather & Fur Products		653.7
(viii) Rubber & Plastic Products		477.7
(ix) Cork & Wood		90.8

4.2 Distribution of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2003
	Jun.
(x) Furniture & Fixture	843.0
(xi) Paper, Paperboard & Products	1,493.6
(xii) Non-Metallic Minerals :	2,358.8
a) Cement & Cement Products	1,366.4
b) Clay, Marbles, Stone Products and Precious Metals	992.4
(xiii) Petroleum Refining	2,645.5
(xiv) Petroleum & Coal Products	1,403.7
(xv) Chemicals, Chemical Materials & Products	4,556.1
(xvi) Fertilizer	2,060.9
(xvii) Printing, Publishing & Allied Industries	919.2
(xviii) Medicinal & Pharmaceutical Products	4,446.3
(xix) Surgical Goods & Dental Appliances	395.5
(xx) Cosmetics & Detergents	1,214.2
(xxi) Photographic Apparatus, Equipments & Optical Goods	38.5
(xxii) Basic Metal Industries	4,297.3
(xxiii) Electrical Equipments, Apparatus & Equipment optional	424.2
(xxiv) Electrical Goods (household/industrial)	766.9
(xxv) Scientific Equipments (excluding surgical instruments)	120.9
(xxvi) Sports Goods	306.0
(xxvii) Machinery	3,276.9
(xxviii) Automobiles, Transport Machinery & Equipments	14,061.9
(xxix) Miscellaneous Industries	10,018.1
4. Ship Breaking & Waste etc.	647.2
5. Construction	12,773.2
6. Power (electricity), Gas, Water & Sanitary	29,743.6
7. Commerce :	108,336.7
(i) Wholesale & Retail Trade	82,283.5
(ii) Exports / Imports	16,112.7
(iii) Insurance	3,516.8
(iv) Co-operative Societies	3,440.7
(v) Real Estate	2,983.0
8. Transport, Storage & Communication	16,002.6
9. Services	26,218.6
10. Other Private Business	255,353.5
V. Trust Funds & Non-Profit Organizations	20,939.2
VI. Personal	678,139.7
VII. Others	51,719.3
Total	1,681,528.2

4.2 Distribution of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2003	2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	67,290.3	64,167.6	67,265.2	53,073.4	71,875.2
I. Official	7,078.2	10,681.2	11,396.3	12,518.0	14,987.1
II. Business	7,118.6	5,787.2	10,975.0	6,240.1	16,356.2
III. Personal	53,093.5	47,699.2	44,893.9	34,315.3	40,531.9
B. DOMESTIC CONSTITUENTS :	1,774,852.4	1,938,140.2	2,134,546.4	2,375,220.5	2,541,589.6
I. Government :	158,041.6	190,739.6	185,815.7	211,225.8	230,637.9
A. Federal Government	101,051.0	122,650.7	114,479.6	121,245.2	148,523.0
B. Provincial Governments	50,330.4	53,576.1	57,306.8	79,526.3	67,227.3
C. Local Bodies (City Governments)	6,660.2	14,512.9	14,029.4	10,454.3	14,887.6
II. Non-Financial Public Sector	106,907.9	170,298.0	199,483.0	191,682.5	244,782.8
A. Agriculture, Forestry, Hunting &	66.4	172.9	139.7	148.2	9,101.2
B. Mining & Quarrying	23,921.6	23,797.9	36,971.3	28,798.5	32,787.7
C. Manufacturing	17,857.2	30,464.9	42,461.9	51,830.6	48,927.6
D. Construction	7.9	8.7	5.0	33.4	119.9
E. Utilities	23,919.2	38,904.2	50,667.5	46,910.9	83,655.9
F. Commerce	3,045.7	6,162.2	2,670.6	9,807.8	3,465.1
G. Transport, Storage &	32,561.2	63,921.6	55,297.0	42,962.4	54,787.1
H. Services	5,365.7	6,809.1	11,269.9	11,189.6	11,623.6
I. Others	163.1	56.6	-	1.1	314.8
III. Non-Bank Financial Companies :	24,855.5	27,353.1	27,510.7	23,404.5	39,889.3
A. Co-operative Banks	235.9	216.6	157.6	204.5	248.0
B. Development Financial Institutions	8,838.9	7,549.3	5,835.9	9,037.3	10,652.2
C. Insurance Companies	7,097.6	6,553.3	11,326.2	7,495.5	16,487.7
D. Micro Finance Banks	472.4	1,313.1	1,264.1	661.7	1,750.3
E. Other NBFC's	8,210.7	11,720.9	8,926.9	6,005.5	10,751.2
IV. Private Sector Enterprises :	626,572.8	686,197.9	715,052.3	781,436.1	818,056.9
A. Agriculture, Hunting and Forestry	92,523.3	99,027.7	101,067.6	114,645.7	105,474.9
1- Growing of crops	88,396.6	93,797.8	93,628.6	108,990.8	93,998.7
2- Farming of animals	1,401.2	2,306.5	1,741.8	2,662.3	2,838.5
3- Agricultural and animal	852.6	1,259.8	1,299.5	1,051.6	3,823.0
4- Agricultural machinery and	913.2	701.7	669.9	1,252.4	1,314.8
5- Hunting, trapping, forestry &	959.7	961.8	3,727.7	688.6	3,499.8
6- Forestry and Logging and Related					
B. Fishing and fish farming etc.	1,268.4	1,472.5	2,109.7	201.0	457.5
C. Mining and Quarrying	18,950.3	17,614.4	12,800.6	20,655.0	23,143.8
1- Mining of coal	7,463.8	3,009.3	961.6	1,108.5	5,424.4
2- Crude petroleum & natural gas	7,357.2	12,473.3	10,659.7	18,207.0	15,068.5
3- Iron & non-ferrous metal ores	1,157.3	641.8	624.4	535.5	962.8
4- Quarrying of stone, sand and clay	595.1	89.2	94.9	67.1	228.6
5- Chemical, fertilizer, Salt etc.	2,376.8	1,400.7	460.1	737.0	1,459.5
D. Manufacturing	150,710.9	155,559.3	167,204.2	168,361.3	171,553.1
1- Food products and beverages	16,862.7	26,374.9	28,415.7	24,403.1	23,295.5
2- Tobacco products	1,182.1	1,810.7	1,418.9	1,731.6	989.6
3- Textiles	32,018.4	33,651.0	31,729.3	33,911.9	33,908.0
i) Spinning, weaving, finishing of	27,180.6	27,746.1	26,124.1	24,103.5	26,250.4
a) Spinning of fibers	17,830.5	18,637.5	18,017.2	16,683.0	18,813.8
b) Weaving of textiles	7,451.9	7,149.1	4,260.1	5,260.0	4,407.1
c) Finishing of textiles	1,898.2	1,959.5	3,846.8	2,160.5	3,029.5
ii) Made-up textile articles	1,681.4	2,551.6	2,150.4	2,697.7	2,163.1
iii) Knit wear	316.0	451.3	884.9	942.6	1,252.6
iv) Carpets and rugs	1,462.7	1,322.0	1,048.6	951.7	842.8
v) Other textiles n.e.s.	1,377.8	1,580.0	1,521.3	5,216.4	3,399.1
4- Wearing apparel, readymade	3,383.1	3,447.2	4,346.1	4,341.9	4,757.2

The category of deposits holders have been reclassified as per international standard industrial classification (ISIC Rev 3.1)

4.2 Distribution of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2003	2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather;	2,706.8	2,911.6	3,764.4	4,521.9	3,819.5
i.) Tanning & dressing of leather,	1,660.2	1,343.1	1,443.2	1,320.0	1,719.6
ii.) Footwear	1,046.6	1,568.5	2,321.3	3,201.9	2,099.9
a) Leather wear	641.2	1,138.4	1,900.8	2,196.3	1,788.5
b) Rubber and Plastic wear	405.4	430.0	420.5	1,005.6	311.4
6- Wood and products of wood cork	158.2	404.4	315.2	774.2	1,578.9
7- Paper, paperboard and products	1,221.0	946.9	1,420.8	2,783.2	2,983.2
8- Printing, publishing and allied industries	1,777.4	2,677.5	3,872.4	2,916.4	2,080.8
9- Coke and refined petroleum products	7,377.6	5,051.3	8,115.6	5,005.8	6,621.1
10- Chemicals and chemical products	19,143.4	21,186.4	28,718.0	30,308.6	35,033.1
11- Rubber and plastics products	1,318.7	1,804.1	1,301.9	1,006.3	1,209.5
12- Other non-metallic mineral products	2,588.0	5,271.8	4,758.0	5,321.8	6,251.1
13- Basic metals	2,268.3	3,808.3	5,870.3	4,828.5	4,333.6
14- Fabricated metal products	1,467.9	1,044.4	741.9	1,340.2	822.0
15- Machinery and equipment	3,095.9	4,576.3	3,302.9	4,085.8	3,876.1
16- Office, accounting and computing	2.1	190.5	7.2	65.2	138.1
17- Electrical machinery and apparatus	9,434.4	7,897.3	7,064.8	9,964.8	7,607.4
18- Radio, television and communication	439.8	547.6	409.3	455.1	682.9
19- Medical, precision and optical	1,262.3	1,993.1	1,090.8	1,279.4	1,351.3
20- Motor vehicles, trailers and semi-trailers	12,227.0	15,506.6	18,507.8	15,937.0	17,455.2
21- Other transport equipments	4,234.3	4,519.8	4,281.9	3,977.0	1,966.3
22- Furniture and fixture	475.4	469.4	782.5	886.0	890.0
23- Jewellery and related articles	196.6	191.8	185.8	338.0	587.9
24- Sports goods	935.6	1,088.5	1,302.9	1,022.2	787.4
25- Handicrafts	183.6	261.0	76.1	127.0	223.2
26- Other manufacturing n.e.s.	24,750.1	7,927.1	5,403.7	7,028.7	8,304.3
E. Ship breaking and waste / scrape (junk) etc.	1,004.3	1,105.8	1,259.0	2,303.3	2,926.4
F. Electricity, gas and water supply	23,338.7	31,852.1	24,558.2	25,086.4	16,511.6
G. Construction	16,306.1	26,403.5	30,346.2	34,646.5	32,910.6
1- Building	12,178.5	17,820.1	21,388.9	24,524.0	23,138.7
2- Infrastructure	4,127.6	8,583.4	8,957.3	10,122.4	9,771.9
H. Commerce and Trade	140,166.2	136,855.2	153,943.3	152,696.7	173,114.3
1- Sale, maintenance and repair of motor	4,779.8	4,673.9	3,353.1	3,852.9	6,781.2
2- Wholesale and commission trade	91,943.5	92,761.3	104,796.7	98,963.9	110,799.8
i) Exports	19,681.9	13,109.0	18,036.9	15,029.0	16,339.3
ii) Imports	5,234.3	8,658.2	7,922.1	9,198.6	8,409.2
iii) Domestic whole sales	67,027.3	70,994.1	78,837.8	74,736.3	86,051.3
3- Retail trade	43,442.9	39,420.1	45,793.5	49,879.9	55,533.3
I. Hotels, restaurants and clubs etc	5,056.2	6,484.8	5,287.4	5,167.3	7,824.9
J. Transport, storage and communications	17,209.7	29,836.1	22,236.9	34,812.8	42,549.9
K. Real estate, renting and business activities	33,941.0	54,700.3	58,458.2	65,363.9	71,170.6
1- Real estate activities	4,077.7	7,504.4	9,279.1	12,442.0	10,315.3
2- Renting of machinery and equipment	1,011.3	318.8	155.5	453.3	209.6
3- Computer and related activities	1,170.3	1,968.1	1,064.6	1,149.3	1,548.0
4- Research and development	799.2	3,929.6	1,189.8	1,639.4	1,324.8
5- Other business activities	26,882.6	40,979.5	46,769.2	49,679.9	57,773.0
L. Education	10,664.6	12,669.0	10,541.7	12,484.3	12,515.2
M. Health and social work	3,865.5	6,665.0	7,418.8	9,739.8	7,356.2
N. Other community, social and personal	11,213.3	19,653.8	27,163.6	28,409.0	26,153.9
O. Other private business n.e.c	100,354.4	86,298.6	90,656.9	106,863.0	124,394.0
V. Trust Funds and Non-Profit Institutions	35,371.7	46,799.9	54,003.4	60,482.3	63,924.2
VI. Personal	768,781.5	778,905.3	928,075.3	1,066,813.8	1,106,858.5
VII. Others	54,321.5	37,846.4	24,605.9	40,175.5	37,439.9
TOTAL	1,842,142.7	2,002,307.8	2,201,811.6	2,428,294.0	2,613,464.8

4.2 Distribution of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun	Dec.
A. FOREIGN CONSTITUENTS:	77,628.8	78,030.0	73,216.7	85,854.2	94,274.2	37,564.2
I. Official	11,157.3	7,452.8	9,657.6	7,618.9	10,184.9	2,787.9
II. Business	15,277.5	13,807.4	11,355.9	19,207.5	17,432.0	10,782.6
III. Personal	51,194.0	56,769.8	52,203.3	59,027.9	66,657.2	23,993.7
B. DOMESTIC CONSTITUENTS :	2,739,721.8	2,848,614.6	3,299,334.7	3,448,641.5	3,717,886.7	3,753,925.2
I. Government :	270,395.7	278,627.7	337,335.6	382,218.3	393,163.8	413,590.7
A. Federal Government	167,403.7	168,364.4	208,845.9	251,523.7	225,216.7	228,651.9
B. Provincial Governments	86,237.8	93,941.8	108,537.5	110,172.3	148,412.7	158,640.1
C. Local Bodies (City Governments)	16,754.2	16,321.5	19,952.2	20,522.4	19,534.4	26,298.6
II. Non-Financial Public Sector	252,187.0	203,218.2	263,807.7	294,232.6	290,103.5	254,754.8
A. Agriculture, Forestry, Hunting &	2,803.0	1,257.8	911.6	833.6	1,145.5	524.0
B. Mining & Quarrying	36,212.1	18,019.9	18,373.9	24,985.9	20,555.2	19,333.4
C. Manufacturing	70,771.7	55,632.5	76,952.3	69,389.2	70,322.5	55,177.7
D. Construction	38.7	65.1	988.1	513.6	230.7	129.1
E. Utilities	44,436.3	41,337.2	63,452.5	75,691.5	61,774.7	55,451.9
F. Commerce	4,683.4	3,059.1	5,890.8	6,214.5	27,339.5	8,751.2
G. Transport, Storage & Communication	80,003.9	70,185.8	79,120.3	101,017.6	85,765.8	87,004.7
H. Services	13,237.4	13,660.5	18,118.1	15,586.6	22,645.2	22,895.8
I. Others	0.5	0.4	0.2	0.2	324.5	5,487.0
III. Non-Bank Financial Companies :	45,595.3	50,459.8	62,114.8	98,903.1	111,520.8	89,666.3
A. Co-operative Banks	236.3	199.6	1,108.6	368.0	350.9	379.6
B. Development Financial Institutions	11,555.4	15,289.6	20,246.4	13,259.6	8,384.9	7,951.0
C. Insurance Companies	23,479.6	20,535.8	20,731.8	22,581.3	21,662.3	27,265.6
D. Micro Finance Banks	1,112.4	717.6	1,447.5	681.7	368.7	1,362.4
E. Other NBFC's	9,211.6	13,717.2	18,580.4	62,012.5	80,754.0	52,707.8
IV. Private Sector Enterprises :	850,499.7	886,561.8	1,041,684.7	936,441.1	1,057,142.9	1,098,433.3
A. Agriculture, Hunting and Forestry	115,249.7	114,427.0	113,371.3	106,074.3	121,034.8	113,157.1
1- Growing of crops	108,832.3	108,585.4	104,166.0	95,194.1	108,678.2	102,896.3
2- Farming of animals	3,499.7	2,225.9	2,950.8	4,460.4	4,679.8	4,215.4
3- Agricultural and animal husbandry	1,505.0	1,624.9	1,671.5	1,759.6	1,917.5	1,920.8
4- Agricultural machinery and	950.6	1,550.2	3,621.2	3,500.1	4,935.6	3,510.2
5- Hunting, trapping, forestry &	462.1	440.7	961.7	1,160.2	823.7	614.5
6- Forestry and Logging and Related	-	-	-	-	-	-
B. Fishing and fish farming etc.	455.3	440.9	756.6	425.3	555.0	554.7
C. Mining and Quarrying	18,948.0	20,412.5	33,877.7	23,455.4	33,500.0	34,012.4
1- Mining of coal	4,210.5	3,042.9	2,932.6	1,992.4	5,248.5	5,317.4
2- Crude petroleum & natural gas	12,250.1	13,572.2	26,721.3	19,417.0	25,255.5	25,191.0
3- Iron & non-ferrous metal ores	700.4	2,084.2	866.6	688.2	789.8	452.4
4- Quarrying of stone, sand and clay	144.4	138.5	1,819.0	223.3	679.2	1,789.7
5- Chemical, fertilizer, Salt etc.	1,642.6	1,574.7	1,538.1	1,134.5	1,527.1	1,261.9
D. Manufacturing	188,699.7	189,965.2	219,447.5	201,139.3	224,208.5	218,629.0
1- Food products and beverages	26,800.9	28,109.4	28,531.9	25,051.4	30,669.5	30,332.4
2- Tobacco products	3,287.8	2,268.7	1,994.9	810.5	2,753.9	1,602.6
3- Textiles	33,877.2	34,862.6	31,863.6	34,141.6	41,380.9	38,605.6
i) Spinning, weaving, finishing of	27,566.5	28,019.1	25,625.2	25,046.0	31,793.7	30,679.4
a) Spinning of fibers	18,931.7	21,232.1	16,930.0	16,668.5	17,419.8	19,079.4
b) Weaving of textiles	5,537.8	4,320.2	4,674.8	4,595.9	6,448.7	5,599.5
c) Finishing of textiles	3,096.9	2,466.9	4,020.5	3,781.6	7,925.1	6,000.5
ii) Made-up textile articles	2,691.4	2,395.5	2,749.6	5,141.2	3,929.2	4,175.2
iii) Knit wear	1,251.2	1,178.7	1,098.3	1,158.3	2,219.5	1,768.6
iv) Carpets and rugs	617.4	784.5	768.1	635.4	841.6	613.1
v) Other textiles n.e.s.	1,750.7	2,484.8	1,622.4	2,160.8	2,597.0	1,369.4
4- Wearing apparel, readymade	5,434.9	4,536.0	6,051.1	6,170.7	5,132.5	5,952.2

The category of deposits holders have been reclassified as per international standard industrial classification (ISIC Rev 3.1)

4.2 Distribution of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of	5,010.5	5,082.6	5,448.4	5,181.1	5,258.3	5,874.1
i.) Tanning & dressing of leather, luggage,	1,467.1	2,530.1	1,674.6	1,818.5	1,491.8	1,167.5
ii.) Footwear	3,543.4	2,552.5	3,773.8	3,362.6	3,766.5	4,706.6
a) Leather wear	2,625.2	1,963.6	2,761.8	3,051.6	3,057.5	3,169.6
b) Rubber and Plastic wear	918.1	588.9	1,012.0	311.0	709.0	1,537.1
6- Wood and products of wood cork	1,314.9	964.6	944.7	2,078.8	1,142.0	1,155.9
7- Paper, paperboard and products	1,776.4	1,526.2	2,642.8	1,818.8	1,461.1	1,548.3
8- Printing, publishing and allied industries	2,139.8	2,949.4	3,258.5	3,011.3	4,631.3	3,037.7
9- Coke and refined petroleum products	9,471.5	4,697.1	19,782.7	21,451.8	27,720.8	28,294.7
10- Chemicals and chemical products	29,397.5	33,215.7	35,610.4	30,006.4	32,012.2	38,415.2
11- Rubber and plastics products	1,315.6	1,820.4	1,158.6	1,033.3	1,228.2	1,523.5
12- Other non-metallic mineral products	7,863.8	4,759.3	9,297.7	8,964.0	9,880.7	8,169.4
13- Basic metals	8,054.1	13,720.8	12,810.4	10,118.5	10,562.5	10,308.0
14- Fabricated metal products	1,937.5	2,545.0	1,950.2	1,303.8	1,675.9	1,572.6
15- Machinery and equipment	4,076.9	3,722.0	5,069.8	6,794.5	8,106.4	7,841.0
16- Office, accounting and computing machinery	53.2	29.0	107.9	195.0	367.3	481.3
17- Electrical machinery and apparatus	8,163.9	11,487.4	11,128.7	9,641.6	5,586.7	7,476.8
18- Radio, television and communication equipment	1,072.5	1,275.7	1,637.3	670.2	1,812.7	2,193.7
19- Medical, precision and optical instruments,	1,437.2	2,052.9	1,825.7	1,874.1	1,948.3	3,435.2
20- Motor vehicles, trailers and semi-trailers	21,575.1	16,453.1	19,179.8	11,868.9	16,543.4	8,905.5
21- Other transport equipments	4,686.3	4,286.0	4,517.0	3,246.9	2,423.9	1,012.2
22- Furniture and fixture	1,043.0	712.2	1,776.5	1,157.2	2,028.4	1,645.4
23- Jewellery and related articles	363.6	364.5	564.8	505.5	543.4	498.2
24- Sports goods	994.1	789.4	978.2	1,041.9	938.3	791.0
25- Handicrafts	184.4	123.1	548.1	581.9	357.2	253.3
26- Other manufacturing n.e.s.	7,367.0	7,612.1	10,767.8	12,419.6	8,042.8	7,703.2
E. Ship breaking and waste / scrape (junk) etc.	1,891.7	983.3	3,023.7	1,434.8	1,875.8	2,155.3
F. Electricity, gas and water supply	29,352.7	16,756.6	25,809.0	25,142.8	26,483.1	38,759.9
G. Construction	43,601.4	42,600.0	51,336.5	46,402.9	50,453.9	48,637.2
1- Building	30,549.1	27,700.2	33,612.1	30,955.7	34,695.1	33,919.7
2- Infrastructure	13,052.3	14,899.8	17,724.3	15,447.3	15,758.8	14,717.5
H. Commerce and Trade	168,208.9	175,891.0	191,199.2	161,207.9	173,016.8	194,620.4
1- Sale, maintenance and repair of motor vehicles	6,205.1	4,664.7	6,926.9	6,449.4	7,352.8	11,180.8
2- Wholesale and commission trade	111,593.6	120,431.6	128,216.9	99,495.1	109,709.5	117,282.2
i) Exports	14,660.6	16,071.2	12,106.3	13,988.2	13,707.9	20,307.5
ii) Imports	10,060.0	11,044.8	10,927.7	10,100.0	10,734.7	15,229.5
iii) Domestic whole sales	86,873.0	93,315.6	105,182.9	75,406.9	85,266.9	81,745.2
3- Retail trade	50,410.2	50,794.7	56,055.5	55,263.4	55,954.5	66,157.4
I. Hotels, restaurants and clubs etc	9,196.3	6,286.5	9,980.9	8,413.3	9,504.9	8,138.9
J. Transport, storage and communications	39,858.6	60,079.7	97,039.1	82,618.7	98,597.8	86,563.9
K. Real estate, renting and business activities	70,356.2	83,171.7	102,388.7	97,473.2	109,937.3	128,330.3
1- Real estate activities	18,323.4	12,856.2	17,166.1	14,712.8	19,417.9	18,747.4
2- Renting of machinery and equipment	1,761.5	2,341.2	611.3	344.0	563.2	2,140.6
3- Computer and related activities	1,915.7	2,995.6	4,103.7	4,042.1	3,272.0	4,967.0
4- Research and development	1,403.9	1,294.4	1,787.0	2,546.7	3,370.8	3,320.8
5- Other business activities	46,951.7	63,684.3	78,720.6	75,827.6	83,313.4	99,154.4
L. Education	16,280.8	16,206.0	23,390.2	23,995.6	25,595.1	26,893.3
M. Health and social work	9,294.8	8,825.5	11,040.6	10,243.7	11,771.9	14,519.1
N. Other community, social and personal service	24,682.9	24,604.4	31,111.9	28,693.9	38,820.2	43,053.3
O. Other private business n.e.c	114,422.7	125,911.7	127,911.8	119,719.9	131,787.8	140,408.6
V. Trust Funds and Non-Profit Institutions	64,071.0	68,822.3	74,756.6	81,891.2	88,704.5	103,335.2
VI. Personal	1,196,144.2	1,299,508.3	1,426,998.0	1,567,054.8	1,713,676.5	1,729,118.2
VII. Others	60,828.9	61,416.5	92,637.4	87,900.5	63,574.6	65,026.7
TOTAL	2,817,350.6	2,926,644.7	3,372,551.5	3,534,495.8	3,812,160.9	3,791,489.4

4.2 Distribution of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)						
CATEGORY OF DEPOSIT HOLDERS	2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	43,637.7	43,033.7	49,871.9	52,848.4	59,606.7	73,878.6
I. Official	2,222.6	5,874.4	6,872.2	9,264.0	9,966.8	9,739.0
II. Business	14,062.7	15,756.8	17,246.8	16,540.4	20,721.3	34,567.1
III. Personal	27,352.4	21,402.5	25,752.9	27,044.0	28,918.5	29,572.5
B. DOMESTIC CONSTITUENTS :	4,093,966.0	4,309,628.1	4,643,245.2	4,931,067.1	5,429,708.4	5,614,377.4
I. Government :	454,489.2	507,269.4	551,724.3	569,925.0	642,813.5	604,920.8
A. Federal Government	233,226.4	279,557.6	308,576.5	321,156.2	383,638.5	348,240.2
B. Provincial Governments	187,486.0	198,481.4	208,547.2	214,766.3	221,787.9	227,132.2
C. Local Bodies (City Governments)	33,776.8	29,230.4	34,600.6	34,002.5	37,387.1	29,548.4
II. Non-Financial Public Sector Enterprises :	279,336.4	309,846.1	318,649.9	342,935.8	382,098.2	400,839.5
A. Agriculture, Forestry, Hunting & Fishing	19.8	82.9	79.6	81.3	68.4	70.1
B. Mining & Quarrying	28,567.6	36,600.9	33,844.9	32,005.4	74,410.0	72,431.3
C. Manufacturing	54,358.9	59,996.4	60,224.7	73,936.2	70,079.3	91,846.9
D. Construction	182.3	39.6	105.3	64.4	272.7	43.9
E. Utilities	60,032.4	59,268.8	68,878.0	68,942.6	65,891.9	55,170.7
F. Commerce	15,415.0	19,304.4	19,093.4	18,384.2	22,139.3	27,438.6
G. Transport, Storage & Communication	92,991.6	102,838.7	100,213.5	114,560.1	110,352.6	113,489.0
H. Services	22,448.8	24,062.7	24,524.5	26,999.2	30,733.7	29,916.1
I. Others	5,319.9	7,651.8	11,685.9	7,962.4	8,150.3	10,433.0
III. Non-Bank Financial Companies :	92,689.4	94,285.0	98,152.7	106,348.9	97,479.8	133,178.0
A. Co-operative Banks	560.8	1,373.6	1,491.6	1,969.9	2,191.1	4,128.2
B. Development Financial Institutions	5,178.8	6,955.3	3,395.9	2,584.5	305.1	1,650.3
C. Insurance Companies	18,862.0	23,435.5	21,887.1	30,942.3	26,129.7	40,420.4
D. Micro Finance Banks	681.5	772.7	957.2	1,242.0	1,740.6	2,141.9
E. Other NBFC's	67,406.4	61,747.9	70,420.9	69,610.1	67,113.3	84,837.2
IV. Private Sector Enterprises :	1,167,055.2	1,225,606.3	1,321,616.7	1,365,070.8	1,500,601.2	1,491,484.0
A. Agriculture, Hunting and Forestry	131,945.7	125,476.1	133,822.2	146,349.8	162,544.3	158,797.6
1- Growing of crops	121,217.9	115,696.6	124,158.2	134,469.4	149,591.2	145,165.3
2- Farming of animals	4,636.2	5,835.7	5,627.3	6,312.7	6,911.8	7,212.9
3- Agricultural and animal husbandry	1,646.0	1,863.8	2,461.4	3,107.2	3,924.4	4,639.5
4- Agricultural machinery and equipments	4,020.3	1,712.2	1,007.9	1,627.8	1,443.1	1,145.6
5- Hunting, trapping, forestry & logging	45.6	14.2	55.8	33.2	17.0	38.4
6- Forestry and Logging and Related Services *	379.7	353.5	511.6	799.5	656.9	595.8
B. Fishing and fish farming etc.	500.2	980.1	645.9	753.6	873.0	910.0
C. Mining and Quarrying	28,076.9	31,607.8	32,189.0	44,438.2	40,964.2	50,174.0
1- Mining of coal	6,288.8	6,835.5	5,182.2	6,847.8	9,242.8	7,248.7
2- Crude petroleum & natural gas	19,525.0	23,201.0	23,865.7	33,013.2	28,349.1	37,090.6
3- Iron & non-ferrous metal ores	803.8	566.4	1,258.1	1,140.5	527.0	354.3
4- Quarrying of stone, sand and clay	394.5	148.0	166.8	211.1	491.2	441.3
5- Chemical, fertilizer, Salt etc.	1,064.7	856.9	1,716.2	3,225.7	2,354.0	5,039.1
D. Manufacturing	252,000.8	267,363.7	263,996.0	276,199.5	310,925.8	325,761.2
1- Food products and beverages	27,974.5	34,058.1	35,275.8	40,597.5	57,516.8	65,290.4
2- Tobacco products	2,488.4	2,023.2	1,310.2	885.9	555.0	1,446.1
3- Textiles	44,843.8	48,657.9	46,509.3	51,905.1	61,697.0	60,799.2
i) Spinning, weaving, finishing of textiles	33,811.8	38,584.6	37,936.0	41,662.2	47,333.9	46,854.1
a) Spinning of fibers	20,023.6	23,454.6	22,188.9	26,611.4	29,182.2	27,849.8
b) Weaving of textiles	6,418.8	7,934.6	9,326.8	9,921.2	12,426.1	11,382.1
c) Finishing of textiles	7,369.4	7,195.3	6,420.2	5,129.5	5,725.6	7,622.3
ii) Made-up textile articles	4,779.8	4,103.7	3,457.5	4,286.3	5,914.7	6,078.0
iii) Knit wear	1,917.4	2,632.1	1,719.1	1,787.1	2,498.1	3,261.5
iv) Carpets and rugs	1,359.0	840.3	934.3	876.9	1,128.6	1,057.4
v) Other textiles n.e.s.	2,975.7	2,497.3	2,462.4	3,292.6	4,821.7	3,548.2
4- Wearing apparel, readymade garments etc.	5,001.0	7,281.8	7,293.8	8,638.4	10,726.3	8,920.4

*. Separate reporting started from 2009

4.2 Distribution of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)						
CATEGORY OF DEPOSIT HOLDERS	2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun	Dec.
5- Tanning and dressing of leather; manufacture	5,785.4	7,072.8	5,434.0	5,156.7	5,335.0	5,987.5
i.) Tanning & dressing of leather, luggage,	1,260.7	1,439.7	1,398.1	1,632.7	1,887.0	2,265.0
ii.) Footwear	4,524.7	5,633.1	4,035.9	3,524.0	3,448.0	3,722.6
a) Leather wear	3,065.2	4,158.3	3,516.5	3,070.3	3,036.7	3,321.0
b) Rubber and Plastic wear	1,459.5	1,474.8	519.4	453.7	411.3	401.6
6- Wood and products of wood cork	2,054.3	2,109.5	1,401.6	967.4	1,276.7	1,074.3
7- Paper, paperboard and products	1,470.4	2,018.7	2,297.1	2,484.3	2,699.9	2,238.9
8- Printing, publishing and allied industries	3,323.1	4,624.7	5,376.2	5,005.2	5,644.9	5,315.7
9- Coke and refined petroleum products	28,668.9	21,906.1	28,278.5	26,549.9	25,042.4	35,202.7
10- Chemicals and chemical products	50,690.9	60,176.0	49,215.4	65,890.4	60,539.8	65,057.3
11- Rubber and plastics products	1,612.4	1,900.6	2,709.3	2,741.0	3,333.8	3,300.6
12- Other non-metallic mineral products	8,897.5	8,452.1	6,200.3	7,611.6	8,167.8	7,070.5
13- Basic metals	9,926.0	10,279.4	12,334.6	8,056.0	8,795.4	8,230.3
14- Fabricated metal products	2,461.9	2,242.9	3,236.3	2,547.6	2,885.9	3,207.5
15- Machinery and equipment	9,418.0	8,474.6	9,095.9	8,172.3	9,083.2	8,856.8
16- Office, accounting and computing machinery	419.8	446.0	729.6	966.3	1,349.0	1,996.4
17- Electrical machinery and apparatus	7,434.8	8,449.5	6,807.5	6,881.6	9,331.3	9,184.5
18- Radio, television and communication	2,412.2	3,653.0	1,479.3	814.7	1,309.7	943.3
19- Medical, precision and optical instruments,	5,559.4	3,544.1	2,845.3	3,660.4	4,196.5	3,866.6
20- Motor vehicles, trailers and semi-trailers	15,521.0	16,010.5	21,140.9	11,092.7	15,124.4	11,653.1
21- Other transport equipments	2,718.7	2,627.6	3,213.7	2,942.0	3,809.8	2,228.1
22- Furniture and fixture	2,141.6	1,599.5	1,463.1	1,868.6	1,509.0	1,663.4
23- Jewellery and related articles	717.0	1,230.7	1,014.1	760.9	979.8	864.2
24- Sports goods	927.5	1,014.9	1,967.5	1,652.7	2,011.3	2,049.0
25- Handicrafts	257.2	170.1	138.7	178.4	180.4	198.7
26- Other manufacturing n.e.s.	9,275.0	7,339.5	7,228.2	8,171.8	7,824.8	9,115.6
E. Ship breaking and waste / scrape (junk) etc.	2,455.2	2,448.7	2,240.9	1,556.8	1,690.1	2,291.2
F. Electricity, gas and water supply	30,963.7	41,911.4	41,780.6	30,929.6	29,732.6	35,052.0
G. Construction	55,384.0	60,884.2	65,883.1	64,990.2	77,808.6	75,141.7
1- Building	40,152.2	41,001.6	50,773.1	48,091.1	56,641.1	58,668.8
2- Infrastructure	15,231.8	19,882.6	15,110.0	16,899.2	21,167.5	16,472.9
H. Commerce and Trade	179,137.8	179,864.2	198,778.5	205,808.0	221,600.1	226,686.4
1- Sale, maintenance and repair of motor vehicles	10,600.6	9,955.7	9,819.4	9,819.4	9,887.5	10,338.1
2- Wholesale and commission trade	104,410.2	110,964.8	120,114.1	122,152.0	130,750.2	130,919.3
i) Exports	20,988.4	19,275.7	19,401.0	19,912.7	22,149.1	22,322.1
ii) Imports	12,338.0	12,921.3	13,153.3	12,161.2	14,155.2	13,378.5
iii) Domestic whole sales	71,083.8	78,767.9	87,559.8	90,078.2	94,445.9	95,218.7
3- Retail trade	64,127.0	58,943.7	68,845.0	73,836.6	80,962.4	85,429.0
I. Hotels, restaurants and clubs etc	8,709.3	7,882.4	5,660.6	6,840.7	8,851.3	8,744.3
J. Transport, storage and communications	112,650.7	118,538.3	116,513.4	111,695.3	120,759.6	108,537.0
K. Real estate, renting and business activities	126,594.5	130,941.7	148,654.0	155,649.2	176,738.7	166,821.1
1- Real estate activities	20,126.8	23,516.0	27,100.4	32,971.8	34,339.3	32,084.9
2- Renting of machinery and equipment	1,508.2	3,007.2	1,807.7	1,668.6	2,284.9	2,446.4
3- Computer and related activities	5,167.2	6,805.0	6,702.3	6,898.2	7,474.1	7,954.7
4- Research and development	3,138.4	2,860.2	3,558.3	2,873.4	5,211.0	4,939.9
5- Other business activities	96,653.9	94,753.3	109,485.4	111,237.2	127,429.5	119,395.2
L. Education	26,763.4	32,361.4	35,949.0	36,235.2	35,743.6	34,390.0
M. Health and social work	12,698.6	14,451.7	15,604.3	16,611.1	19,044.7	20,288.2
N. Other community, social and personal service	45,283.2	41,617.3	46,175.1	52,683.0	57,329.0	57,762.3
O. Other private business n.e.c	153,891.2	169,277.2	213,724.1	214,330.6	235,995.6	220,127.0
V. Trust Funds and Non-Profit Institutions	123,415.6	118,234.0	115,731.4	144,640.7	145,118.4	152,792.8
VI. Personal	1,907,566.0	2,010,811.8	2,189,300.9	2,357,475.2	2,604,422.6	2,759,765.1
VII. Others	69,414.2	43,575.4	48,069.2	44,670.8	57,174.7	71,397.2
TOTAL	4,137,603.7	4,352,661.8	4,693,117.1	4,983,915.5	5,489,315.1	5,688,255.9

4.2 Distribution of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2012	
	Jun	Dec.
A. FOREIGN CONSTITUENTS:	89,414.7	82,376.0
I. Official	9,812.9	8,728.2
II. Business	48,270.1	41,744.4
III. Personal	31,331.6	31,903.4
B. DOMESTIC CONSTITUENTS :	6,129,958.3	6,550,209.3
I. Government :	664,880.8	679,537.7
A. Federal Government	410,078.7	404,445.0
B. Provincial Governments	228,021.0	254,139.0
C. Local Bodies (City Governments)	26,781.2	20,953.8
II. Non-Financial Public Sector Enterprises :	422,758.9	401,227.9
A. Agriculture, Forestry, Hunting & Fishing	320.6	298.0
B. Mining & Quarrying	87,572.2	74,258.8
C. Manufacturing	96,515.5	101,161.9
D. Construction	196.7	145.3
E. Utilities	74,926.8	66,300.5
F. Commerce	18,611.7	18,902.0
G. Transport, Storage & Communication	109,859.3	100,692.3
H. Services	26,397.4	26,732.0
I. Others	8,358.8	12,737.2
III. Non-Bank Financial Companies :	119,782.8	150,959.9
A. Co-operative Banks	2,194.9	1,120.0
B. Development Financial Institutions	485.2	1,077.2
C. Insurance Companies	32,197.8	43,068.6
D. Micro Finance Banks	1,880.7	2,867.9
E. Other NBFC's	83,024.2	102,826.2
IV. Private Sector Enterprises :	1,653,240.8	1,806,632.4
A. Agriculture, Hunting and Forestry	171,183.4	182,182.6
1- Growing of crops	155,491.8	164,775.0
2- Farming of animals	8,249.3	8,420.9
3- Agricultural and animal husbandry	5,293.4	6,015.0
4- Agricultural machinery and equipments	1,399.4	2,162.8
5- Hunting, trapping, forestry & logging	242.2	72.1
6- Forestry and Logging and Related Services *	507.2	736.9
B. Fishing and fish farming etc.	1,332.5	1,703.1
C. Mining and Quarrying	41,617.0	44,030.1
1- Mining of coal	7,988.7	8,791.9
2- Crude petroleum & natural gas	27,410.6	26,839.4
3- Iron & non-ferrous metal ores	1,558.1	1,587.8
4- Quarrying of stone, sand and clay	261.8	224.8
5- Chemical, fertilizer, Salt etc.	4,397.8	6,586.2
D. Manufacturing	359,619.1	407,510.1
1- Food products and beverages	59,027.0	71,103.2
2- Tobacco products	1,613.4	1,790.9
3- Textiles	70,050.7	70,701.9
i) Spinning, weaving, finishing of textiles	53,702.8	55,334.3
a) Spinning of fibers	31,804.6	34,737.5
b) Weaving of textiles	13,132.9	11,915.2
c) Finishing of textiles	8,765.3	8,681.6
ii) Made-up textile articles	7,717.7	6,853.9
iii) Knit wear	3,093.2	3,371.7
iv) Carpets and rugs	1,312.8	1,531.6
v) Other textiles n.e.s.	4,224.2	3,610.4
4- Wearing apparel, readymade garments etc.	9,050.1	10,194.7

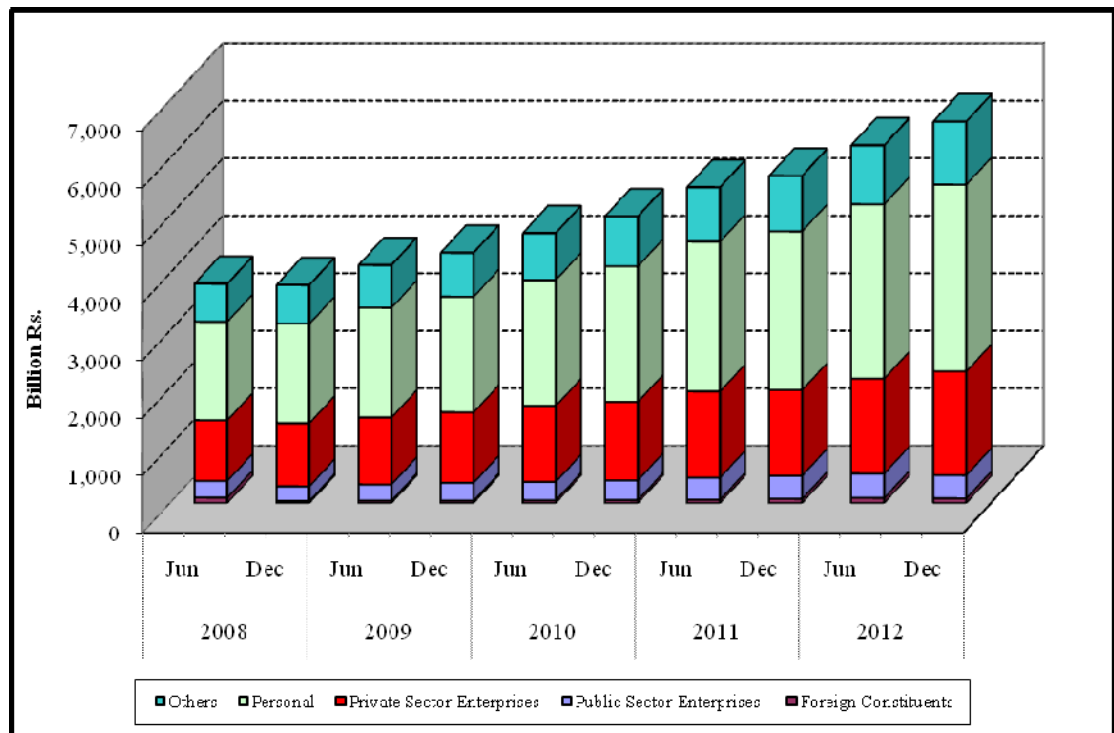
*. Separate reporting started from 2009

4.2 Distribution of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2012	
	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of	6,923.2	7,382.0
i.) Tanning & dressing of leather, luggage,	2,496.6	2,461.6
ii.) Footwear	4,426.6	4,920.4
a) Leather wear	3,646.9	4,202.8
b) Rubber and Plastic wear	779.7	717.6
6- Wood and products of wood cork	1,583.3	1,677.5
7- Paper, paperboard and products	2,731.1	3,848.1
8- Printing, publishing and allied industries	6,555.4	8,065.6
9- Coke and refined petroleum products	45,781.6	45,162.4
10- Chemicals and chemical products	55,918.2	84,206.4
11- Rubber and plastics products	4,457.9	4,750.0
12- Other non-metallic mineral products	9,799.1	13,412.5
13- Basic metals	10,344.4	12,662.2
14- Fabricated metal products	4,258.4	5,214.1
15- Machinery and equipment	11,731.7	10,361.9
16- Office, accounting and computing machinery	1,995.5	1,821.0
17- Electrical machinery and apparatus	11,675.5	10,925.2
18- Radio, television and communication equipment	1,320.9	1,529.8
19- Medical, precision and optical instruments,	5,466.6	5,126.1
20- Motor vehicles, trailers and semi-trailers	19,232.2	14,477.4
21- Other transport equipments	2,686.7	4,378.1
22- Furniture and fixture	1,561.9	1,970.4
23- Jewellery and related articles	1,354.9	1,470.7
24- Sports goods	2,438.5	2,503.2
25- Handicrafts	160.2	140.2
26- Other manufacturing n.e.s.	11,900.7	12,634.7
E. Ship breaking and waste / scrape (junk) etc.	2,375.2	1,791.3
F. Electricity, gas and water supply	35,059.4	43,262.7
G. Construction	97,694.2	94,411.7
1- Building	72,722.7	66,353.0
2- Infrastructure	24,971.5	28,058.7
H. Commerce and Trade	254,628.0	259,449.9
1- Sale, maintenance and repair of motor vehicles	12,202.6	12,566.9
2- Wholesale and commission trade	137,163.1	138,696.5
i) Exports	24,255.0	26,335.9
ii) Imports	15,018.1	14,668.1
iii) Domestic whole sales	97,889.9	97,692.6
3- Retail trade	105,262.3	108,186.5
I. Hotels, restaurants and clubs etc	12,103.4	12,286.4
J. Transport, storage and communications	102,885.1	123,025.0
K. Real estate, renting and business activities	206,381.1	237,902.3
1- Real estate activities	46,399.7	39,370.4
2- Renting of machinery and equipment	3,635.7	5,121.4
3- Computer and related activities	10,287.8	12,570.2
4- Research and development	6,656.8	7,377.9
5- Other business activities	139,401.2	173,462.5
L. Education	39,081.4	47,000.6
M. Health and social work	22,537.4	22,958.7
N. Other community, social and personal service	62,180.4	70,438.3
O. Other private business n.e.c	244,563.1	258,679.6
V. Trust Funds and Non-Profit Institutions	171,200.7	193,681.2
VI. Personal	3,030,641.2	3,247,694.6
VII. Others	67,453.0	70,475.6
TOTAL	6,219,372.9	6,632,585.2

Distribution of Scheduled Banks' Deposits by Category of Deposit Holders



4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2003				2004			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	3,510,970	8,294.3	5,416,089	12,145.2	5,640,892	9,252.2	4,875,987	8,505.5
5,000 to 10,000	4,409,379	33,413.2	5,067,212	37,228.6	3,652,522	27,887.7	3,023,093	22,912.5
10,000 to 20,000	8,439,267	123,207.2	6,440,776	93,295.3	6,365,784	92,577.8	5,621,259	82,474.1
20,000 to 25,000	2,542,976	56,903.6	2,195,139	49,093.7	2,057,401	45,902.3	2,030,073	45,310.9
25,000 to 30,000	2,010,152	54,731.4	1,338,473	36,725.5	1,502,802	41,353.4	1,407,661	38,635.2
30,000 to 40,000	2,230,855	76,939.8	2,053,519	71,740.6	2,111,012	73,453.5	2,185,637	75,725.1
40,000 to 50,000	1,282,655	57,044.9	1,107,421	49,390.3	1,431,231	63,927.5	1,618,331	72,364.4
50,000 to 60,000	793,179	43,215.7	845,254	46,265.3	1,037,892	56,569.9	1,105,963	60,734.4
60,000 to 70,000	583,356	37,678.4	591,415	38,311.2	687,176	44,448.4	951,229	61,455.2
70,000 to 80,000	342,666	25,554.6	485,242	36,369.3	583,238	43,470.1	644,240	48,090.5
80,000 to 90,000	321,167	27,246.2	397,496	33,611.9	441,889	37,456.4	566,332	47,983.9
90,000 to 100,000	243,846	23,139.5	309,728	29,295.9	465,501	44,048.3	433,762	41,148.0
100,000 to 200,000	1,137,940	157,436.2	1,299,069	178,461.3	1,476,044	202,823.7	1,756,097	238,250.3
200,000 to 300,000	451,339	109,551.6	395,653	96,370.1	413,905	100,412.6	481,072	115,492.2
300,000 to 400,000	159,836	54,574.4	167,713	57,406.1	197,424	68,291.6	204,026	69,944.3
400,000 to 500,000	98,731	44,638.7	97,337	44,008.7	93,905	41,877.4	122,958	54,217.1
50,000 to 600,000	55,695	30,176.2	68,051	37,027.8	65,575	35,767.4	76,775	41,697.5
600,000 to 700,000	43,962	28,661.5	37,682	24,486.5	38,541	25,008.5	59,180	38,374.0
700,000 to 800,000	23,165	17,269.2	31,500	23,464.1	33,946	25,237.7	34,433	25,775.5
800,000 to 900,000	18,426	15,630.8	21,604	18,150.3	25,427	21,544.3	23,532	19,826.9
900,000 to 1,000,000	18,615	17,547.4	18,327	17,195.4	18,636	17,592.4	19,179	18,180.1
1,000,000 to 2,000,000	61,610	82,928.9	74,741	101,794.2	73,517	102,587.1	79,751	110,227.4
2,000,000 to 3,000,000	19,131	45,731.3	30,891	74,815.2	24,390	58,257.7	23,098	56,306.0
3,000,000 to 4,000,000	9,093	30,515.6	8,551	29,396.7	11,035	37,925.2	11,238	38,958.3
4,000,000 to 5,000,000	4,817	21,117.0	5,271	23,491.4	6,310	28,245.7	5,982	26,710.3
5,000,000 to 6,000,000	2,786	15,080.2	3,863	20,995.8	3,624	19,733.9	4,173	22,496.5
6,000,000 to 7,000,000	2,277	14,836.3	2,572	16,666.4	3,194	20,722.0	2,338	15,074.4
7,000,000 to 8,000,000	1,544	11,526.8	1,656	12,436.8	1,719	12,836.8	1,831	13,590.8
8,000,000 to 9,000,000	1,293	10,875.1	1,181	9,987.2	1,345	11,412.1	1,602	13,651.4
9,000,000 to 10,000,000	565	5,359.9	990	9,321.2	1,117	10,617.1	1,389	13,263.7
10,000,000 and over	7,595	400,702.5	10,428	513,194.6	9,909	581,067.2	11,116	664,435.3
TOTAL	28,828,888	1,681,528.2	28,524,844	1,842,142.7	28,476,903	2,002,307.8	27,383,337	2,201,811.6

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2005				2006			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	5,013,652	7,656.3	5,096,433	7,880.0	4,691,605	7,264.0	6,809,342	14,516.6
5,000 to 10,000	2,523,665	19,438.9	2,430,554	18,454.7	2,189,719	16,751.0	2,442,781	18,161.8
10,000 to 20,000	4,884,795	72,252.0	4,715,117	69,184.5	4,440,870	66,022.2	4,386,736	63,859.5
20,000 to 25,000	1,714,637	38,471.8	1,562,179	34,996.7	1,525,531	34,267.6	1,337,281	29,843.4
25,000 to 30,000	1,443,414	39,553.3	1,214,206	33,335.4	1,380,382	37,888.5	1,131,957	30,948.0
30,000 to 40,000	2,133,459	74,098.8	2,143,025	74,507.3	2,156,181	74,846.0	1,703,140	58,893.1
40,000 to 50,000	1,564,656	70,028.9	1,579,817	70,775.0	1,698,688	75,980.4	1,217,393	54,340.0
50,000 to 60,000	1,191,414	65,083.7	1,298,272	70,957.5	1,329,772	72,793.3	1,009,507	55,454.2
60,000 to 70,000	1,049,455	67,858.3	983,207	63,724.1	1,024,035	66,516.2	770,654	50,039.6
70,000 to 80,000	775,878	58,185.2	784,475	58,510.2	911,595	68,095.5	623,889	46,790.7
80,000 to 90,000	647,909	54,979.0	594,985	50,534.1	651,772	55,301.2	513,790	43,588.5
90,000 to 100,000	511,010	48,453.9	526,662	49,901.0	569,868	54,086.5	505,573	48,062.6
100,000 to 200,000	2,226,374	301,929.3	2,165,897	296,833.6	2,307,029	313,729.3	2,447,598	342,462.1
200,000 to 300,000	553,522	133,304.5	546,474	131,869.9	613,533	147,587.6	723,336	174,755.9
300,000 to 400,000	228,579	78,659.0	225,422	76,714.7	233,006	80,604.3	299,859	103,709.2
400,000 to 500,000	126,804	56,426.7	124,752	55,728.2	141,134	62,636.3	150,904	67,313.5
50,000 to 600,000	75,208	40,889.1	82,286	44,799.7	83,331	45,405.4	89,168	48,744.9
600,000 to 700,000	67,342	43,946.6	59,061	38,159.1	68,067	44,125.6	77,809	50,525.1
700,000 to 800,000	52,189	38,779.3	45,866	33,977.6	47,276	35,388.0	57,227	42,976.8
800,000 to 900,000	30,584	25,704.0	31,084	26,358.4	31,598	26,830.3	34,085	28,811.5
900,000 to 1,000,000	18,388	17,505.9	22,822	21,648.5	26,509	25,237.0	31,171	29,573.3
1,000,000 to 2,000,000	84,127	116,802.8	95,152	127,840.3	107,811	145,532.0	131,273	175,911.8
2,000,000 to 3,000,000	26,239	63,000.2	27,443	66,224.0	35,614	86,076.8	35,598	86,271.3
3,000,000 to 4,000,000	11,020	37,890.3	14,239	48,786.8	14,841	51,195.4	16,846	57,725.3
4,000,000 to 5,000,000	5,776	25,745.4	7,914	35,431.5	9,099	40,344.5	9,702	43,681.9
5,000,000 to 6,000,000	3,897	21,141.6	5,113	27,569.2	6,566	35,891.1	8,581	46,428.0
6,000,000 to 7,000,000	3,203	20,688.9	2,910	18,725.5	3,308	21,628.8	4,490	29,207.0
7,000,000 to 8,000,000	2,141	15,982.6	2,137	15,913.0	2,685	20,070.7	2,883	21,558.7
8,000,000 to 9,000,000	1,354	11,546.2	1,690	14,400.1	2,084	17,564.6	2,403	20,277.4
9,000,000 to 10,000,000	1,439	13,639.4	1,541	14,635.4	1,575	14,954.2	1,473	13,939.5
10,000,000 and over	12,489	748,651.9	15,097	915,089.0	16,604	972,736.3	19,136	1,028,273.5
TOTAL	26,984,619	2,428,294.0	26,405,832	2,613,464.8	26,321,688	2,817,350.6	26,595,585	2,926,644.7

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2007				2008			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	5,798,441	9,420.5	4,057,674	7,402.5	3,358,865	6,579.9	2,656,449	6,615.3
5,000 to 10,000	2,030,387	15,207.7	1,423,115	10,797.4	1,846,059	13,784.0	1,698,624	12,573.7
10,000 to 20,000	3,489,192	51,437.8	2,875,972	42,555.8	3,519,363	51,746.8	3,021,996	45,208.1
20,000 to 25,000	1,287,075	28,880.3	1,420,566	31,830.0	1,452,064	32,695.6	1,438,724	32,065.7
25,000 to 30,000	1,096,553	30,054.9	1,176,237	32,316.4	1,219,016	33,338.5	1,270,197	34,808.3
30,000 to 40,000	1,877,654	65,115.5	2,268,777	79,046.5	1,965,307	68,374.2	2,356,866	82,326.9
40,000 to 50,000	1,426,040	63,682.8	1,789,435	80,224.0	1,574,035	70,797.5	1,886,844	84,804.6
50,000 to 60,000	1,143,223	62,655.7	1,487,930	81,561.1	1,206,620	65,923.9	1,636,511	89,606.3
60,000 to 70,000	889,810	57,647.2	1,147,031	74,463.5	1,007,111	65,129.0	1,260,067	82,346.6
70,000 to 80,000	785,218	58,736.2	910,054	68,027.6	778,991	58,237.4	1,035,219	77,485.6
80,000 to 90,000	583,558	49,637.1	770,675	65,475.2	676,727	57,463.9	850,679	72,093.1
90,000 to 100,000	514,529	48,783.9	645,344	61,256.8	640,893	60,674.6	702,272	66,802.1
100,000 to 200,000	2,464,199	338,824.5	2,644,406	360,720.4	3,223,077	450,413.4	3,088,161	424,918.5
200,000 to 300,000	670,335	161,993.0	699,101	168,176.6	1,009,471	244,601.1	914,428	221,464.7
300,000 to 400,000	278,184	95,881.7	302,581	103,516.4	449,023	153,951.4	407,794	140,140.4
400,000 to 500,000	164,013	73,547.9	172,950	77,160.7	222,798	99,503.8	196,424	87,656.5
50,000 to 600,000	105,101	57,208.3	109,172	59,361.6	148,041	80,351.7	138,746	75,157.9
600,000 to 700,000	77,230	50,198.1	68,683	44,317.1	80,292	51,920.6	89,366	57,540.6
700,000 to 800,000	58,550	43,448.9	54,082	40,530.8	51,506	38,587.5	68,130	50,722.9
800,000 to 900,000	49,391	41,849.3	45,826	38,745.5	47,491	40,200.6	48,369	40,838.0
900,000 to 1,000,000	29,361	27,769.7	29,465	27,937.1	43,036	40,707.7	39,089	37,080.9
1,000,000 to 2,000,000	135,620	186,918.1	135,035	181,208.5	161,866	219,550.7	150,526	205,109.8
2,000,000 to 3,000,000	41,779	101,471.7	42,341	102,602.7	46,677	112,531.5	43,830	106,165.6
3,000,000 to 4,000,000	24,288	83,725.6	21,431	73,417.6	25,037	86,655.9	25,215	87,367.1
4,000,000 to 5,000,000	13,813	61,360.4	13,547	61,253.4	18,329	83,435.2	15,669	69,282.1
5,000,000 to 6,000,000	9,263	50,493.2	6,873	36,929.6	8,402	44,813.5	11,726	63,011.3
6,000,000 to 7,000,000	6,445	41,669.9	4,802	31,030.7	5,515	35,843.7	5,523	35,811.2
7,000,000 to 8,000,000	3,793	28,201.8	4,290	31,914.5	3,883	28,847.3	4,141	30,982.6
8,000,000 to 9,000,000	2,942	24,828.8	2,504	21,284.3	2,491	20,992.8	3,108	26,380.5
9,000,000 to 10,000,000	2,460	23,264.1	2,168	20,534.5	2,351	22,103.0	2,253	21,408.1
10,000,000 and over	24,592	1,338,636.7	22,671	1,418,897.0	21,338	1,372,404.3	24,423	1,323,714.6
TOTAL	25,083,039	3,372,551.5	24,354,738	3,534,495.8	24,815,675	3,812,160.9	25,091,369	3,791,489.4

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2009				2010			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,242,637	4,996.9	2,143,896	5,626.0	2,106,978	5,473.4	2,189,524	5,542.6
5,000 to 10,000	1,751,942	13,151.6	1,748,893	12,972.8	1,567,334	11,541.3	1,710,008	12,551.1
10,000 to 20,000	3,053,654	45,142.8	2,950,492	43,714.2	2,936,061	43,168.1	2,978,020	44,560.5
20,000 to 25,000	1,349,438	30,373.5	1,288,767	28,728.3	1,360,187	30,523.0	1,458,278	32,775.6
25,000 to 30,000	1,182,249	32,304.2	1,174,474	32,134.8	1,153,990	31,703.1	1,279,311	35,068.8
30,000 to 40,000	2,042,522	71,048.7	2,230,906	77,722.1	2,198,623	76,913.4	2,532,621	88,567.6
40,000 to 50,000	1,851,989	83,091.3	1,850,142	82,937.1	1,943,396	87,355.3	2,057,770	92,199.4
50,000 to 60,000	1,576,819	86,505.5	1,547,683	84,915.3	1,707,144	93,560.0	1,736,437	95,297.1
60,000 to 70,000	1,278,646	82,872.5	1,227,122	79,529.5	1,444,347	93,852.4	1,501,747	97,347.9
70,000 to 80,000	1,018,791	76,170.3	1,034,442	77,370.4	1,200,320	89,812.3	1,277,652	95,704.7
80,000 to 90,000	978,994	83,178.1	1,036,422	87,855.4	984,078	83,388.2	1,123,753	95,286.3
90,000 to 100,000	759,387	71,961.5	821,445	77,952.3	926,782	88,039.5	963,847	91,513.2
100,000 to 200,000	3,633,409	499,882.7	3,716,517	507,882.1	4,301,145	588,944.3	4,394,881	605,365.7
200,000 to 300,000	1,037,757	249,031.0	1,026,476	248,185.9	1,160,828	279,085.1	1,237,950	299,315.1
300,000 to 400,000	455,744	157,272.6	416,128	141,943.0	503,419	173,612.9	501,272	172,478.0
400,000 to 500,000	223,602	99,805.7	236,139	105,417.8	251,979	112,097.2	290,437	128,907.1
50,000 to 600,000	144,961	78,606.0	150,451	81,934.9	163,672	88,917.5	184,513	100,550.3
600,000 to 700,000	94,613	61,218.1	96,849	62,718.4	116,229	74,718.7	123,805	79,980.2
700,000 to 800,000	71,812	53,626.7	74,300	55,446.3	81,683	61,094.9	93,913	70,331.5
800,000 to 900,000	55,688	47,182.7	67,309	56,967.5	63,361	53,543.3	68,024	57,731.6
900,000 to 1,000,000	41,347	39,300.3	42,811	40,459.6	47,466	44,863.6	46,634	44,137.0
1,000,000 to 2,000,000	170,409	228,987.8	199,078	269,145.5	199,478	270,661.2	227,933	309,498.3
2,000,000 to 3,000,000	54,309	130,978.6	56,509	135,525.9	56,206	134,937.3	65,014	156,756.7
3,000,000 to 4,000,000	24,811	85,411.8	24,435	83,250.5	23,432	80,654.2	28,053	96,732.8
4,000,000 to 5,000,000	14,802	66,308.3	22,293	102,236.0	18,616	82,702.7	16,615	74,214.7
5,000,000 to 6,000,000	11,226	60,077.6	10,689	57,069.2	13,444	71,924.2	12,046	64,741.0
6,000,000 to 7,000,000	5,936	38,431.5	6,630	42,620.1	6,085	39,261.6	7,188	46,422.1
7,000,000 to 8,000,000	4,400	32,776.1	4,116	30,811.0	3,961	29,448.0	5,330	39,576.5
8,000,000 to 9,000,000	3,306	27,813.1	3,437	28,960.3	3,879	32,796.4	4,086	34,483.0
9,000,000 to 10,000,000	2,681	25,365.7	2,560	24,190.7	2,673	25,217.1	2,958	27,835.0
10,000,000 and over	25,185	1,474,730.5	27,126	1,586,439.0	29,058	1,713,306.9	30,840	1,788,444.0
TOTAL	25,163,066	4,137,603.7	25,238,537	4,352,661.8	26,575,854	4,693,117.1	28,150,460	4,983,915.5

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2011				2012			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	1,976,179	5,538.8	2,286,908	10,122.4	2,479,683	7,384.9	2,112,432	5,016.9
5,000 to 10,000	1,581,826	11,759.6	1,917,299	19,563.4	1,693,763	12,486.5	2,028,997	14,966.4
10,000 to 20,000	2,980,938	44,611.6	3,424,775	57,228.4	3,256,295	48,695.3	3,131,511	46,833.9
20,000 to 25,000	1,454,397	32,729.5	1,458,265	33,984.5	1,476,430	33,265.1	1,559,406	35,073.2
25,000 to 30,000	1,191,206	32,720.5	1,553,267	43,945.4	1,451,055	39,793.3	1,561,989	42,895.7
30,000 to 40,000	2,245,416	78,464.0	2,451,085	88,442.8	2,537,380	88,476.3	2,724,899	95,324.6
40,000 to 50,000	2,006,164	90,050.4	2,192,947	100,116.1	2,230,738	100,264.3	2,286,902	102,481.8
50,000 to 60,000	1,831,175	100,464.4	1,818,052	102,150.4	2,006,791	110,124.8	2,047,566	112,136.3
60,000 to 70,000	1,560,749	101,271.6	1,622,448	107,210.7	1,735,006	112,361.5	1,816,416	117,881.9
70,000 to 80,000	1,401,319	104,962.2	1,430,765	110,392.7	1,455,464	108,958.9	1,606,194	120,171.8
80,000 to 90,000	1,103,125	93,753.9	1,205,220	104,695.2	1,193,775	101,446.9	1,364,519	116,033.5
90,000 to 100,000	1,003,464	95,357.4	1,035,207	100,330.5	1,067,111	101,334.9	1,155,766	109,552.3
100,000 to 200,000	5,005,844	690,957.4	4,847,908	683,296.4	5,394,449	742,525.4	5,723,875	790,765.9
200,000 to 300,000	1,426,686	346,244.5	1,313,388	324,696.0	1,499,008	362,880.0	1,850,168	450,029.3
300,000 to 400,000	609,718	210,305.0	567,666	199,331.5	638,983	218,306.2	932,791	318,325.9
400,000 to 500,000	326,306	146,116.1	304,620	138,014.0	339,814	150,955.2	383,333	170,572.0
50,000 to 600,000	204,200	111,394.1	203,195	110,282.9	253,621	138,739.9	288,163	157,160.5
600,000 to 700,000	132,133	85,560.9	134,245	86,084.2	202,614	130,710.3	159,023	102,784.7
700,000 to 800,000	107,834	80,452.2	112,991	83,683.9	134,506	100,689.7	142,508	106,519.2
800,000 to 900,000	86,809	73,601.0	77,339	64,765.0	97,295	82,484.9	95,078	80,566.1
900,000 to 1,000,000	65,062	61,809.2	60,702	58,812.5	76,728	72,572.8	73,332	69,527.4
1,000,000 to 2,000,000	246,040	333,547.5	236,216	318,702.7	303,371	409,681.2	295,071	397,562.7
2,000,000 to 3,000,000	67,239	162,820.5	68,541	164,546.9	85,059	204,225.3	83,839	201,419.8
3,000,000 to 4,000,000	32,303	110,233.6	31,413	109,134.6	35,973	123,331.3	35,389	121,165.3
4,000,000 to 5,000,000	19,729	88,546.5	22,296	95,610.5	23,037	103,428.7	22,250	100,213.7
5,000,000 to 6,000,000	16,699	90,111.0	13,791	74,096.1	13,755	73,888.2	14,129	75,721.4
6,000,000 to 7,000,000	8,558	55,336.8	8,998	57,838.7	8,950	57,622.2	9,520	61,471.5
7,000,000 to 8,000,000	6,088	45,389.7	6,536	48,662.5	6,364	47,458.8	6,798	50,823.7
8,000,000 to 9,000,000	4,844	40,976.2	4,838	40,954.8	4,989	42,135.9	4,932	41,578.1
9,000,000 to 10,000,000	4,274	40,498.7	3,923	37,126.3	4,383	41,416.7	4,573	43,261.8
10,000,000 and over	35,619	1,923,730.6	41,884	2,114,434.0	39,983	2,251,727.3	40,858	2,374,747.9
TOTAL	28,741,943	5,489,315.2	30,456,728	5,688,255.9	31,746,373	6,219,372.9	33,562,227	6,632,585.2

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period) Million Rupees)

RATES OF RETURN	2003
	Jun.
0.00	91,472.2
01.00*	60,281.9
02.00*	22,317.1
03.00*	6,622.0
03.25	887.2
03.50	943.2
03.75	454.5
04.00	3,797.5
04.25	3.4
04.50	482.7
04.75	21.6
05.00	1,230.5
05.25	17.8
05.50	160.2
05.75	845.9
06.00	326.8
06.25	54.1
06.50	12.8
06.75	6.5
07.00	385.7
07.25	20.1
07.50	527.0
07.75	38.4
08.00	925.4
08.25	-
08.50	33.3
08.75	-
09.00	123.4
09.25	-
09.50	0.1
09.75	0.7
10.00	323.3
10.25	-
10.50	1.3
10.75	2.7
11.00	0.3
11.25	-
11.50	0.4
11.75	0.1
	8.1
12.00	0.1
12.25	1.8
12.50	9.9
12.75	1.5
13.00	-
13.25	-
13.50	-
13.75	58.7
14.00	-
14.25	0.1
14.50	-
14.75	-
15.00	-
15.25	-
15.50	-
15.75	-
16.00 & over	-
TOTAL	192,400.1

0.00 includes Current and other Deposits

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period: Million Rupees)

RATES OF RETURN @	2003	2004		2005		2006	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	74,226.6	92,849.6	100,655.6	111,024.1	119,357.1	136,696.0	130,390.0
0.25*	21,473.2	23,576.3	36,459.4	13,757.4	32,916.4	40,924.6	32,721.5
0.50*	32,611.0	32,804.9	32,855.4	35,793.6	13,846.7	3,464.4	9,413.0
0.75	6,366.1	5,439.7	4,606.9	14,526.2	7,378.8	4,371.1	4,230.6
1.00	22,260.6	23,742.7	27,124.2	29,330.6	38,806.8	31,361.9	22,892.8
1.25	13,579.0	7,440.4	19,376.2	16,629.4	19,490.8	20,110.7	7,448.8
1.50	2,581.3	5,902.6	10,443.0	5,772.0	6,027.4	27,258.9	5,448.1
1.75	4,715.2	7,596.3	6,477.4	9,535.2	693.8	1,232.6	668.5
2.00	2,791.9	1,942.2	8,314.2	7,310.1	16,457.1	10,285.0	11,106.6
2.25	755.2	65.0	1,298.6	1,800.7	523.6	440.2	3,712.8
2.50	282.9	760.6	1,137.5	2,382.9	4,870.3	7,009.9	2,909.6
2.75	672.0	356.2	446.4	1,523.6	1,444.7	139.8	787.1
3.00	1,353.0	1,645.6	3,275.7	1,684.1	2,527.2	4,021.5	25,050.1
3.25	359.2	590.8	1,327.6	1,686.8	2,145.4	785.2	3,543.8
3.50	565.7	704.0	587.5	561.4	2,219.1	1,285.0	6,020.1
3.75	321.5	1,015.4	724.3	196.2	2,342.9	340.5	5,320.1
4.00	1,042.3	1,367.3	764.8	1,128.1	8,045.7	3,986.5	3,897.3
4.25	964.8	2,525.5	584.9	370.8	1,270.3	1,326.8	1,668.5
4.50	104.9	412.1	227.6	190.8	125.3	2,531.3	7,353.7
4.75	213.0	62.0	-	16.2	72.2	1,007.8	3,571.5
5.00	40.6	123.6	438.7	26.9	-	1,662.1	2,386.0
5.25	300.0	-	-	-	-	131.6	1,242.9
5.50	204.0	16.3	495.8	5.3	209.7	685.6	1,032.8
5.75	-	2.6	-	-	119.4	-	264.0
6.00	154.7	23.3	201.4	39.0	318.5	402.6	2,437.9
6.25	-	0.1	-	-	-	-	345.9
6.50	23.8	18.3	1.1	1.1	65.6	607.2	224.8
6.75	0.9	-	-	-	-	8.0	10.9
7.00	-	32.4	77.5	30.7	33.5	8.5	208.0
7.25	6.3	6.2	-	-	-	36.2	318.0
7.50	57.5	67.4	-	-	1,099.3	489.7	86.7
7.75	1.1	-	-	-	299.8	-	5.0
8.00	20.2	33.2	103.0	222.8	152.1	151.4	10.5
8.25	-	-	-	-	-	-	3.9
8.50	-	-	50.0	-	6.2	-	0.3
8.75	0.3	-	-	-	-	-	24.5
9.00	2.4	25.7	21.2	4.1	51.0	10.1	68.5
9.25	-	-	-	-	24.0	-	43.5
9.50	2.7	-	-	-	-	-	0.7
9.75	0.2	-	-	-	-	-	9.6
10.00	7.2	0.1	37.6	90.8*	67.8	54.4	-
10.25	2.6	2.1	-	-	-	50.0	-
10.50	-	705.8	-	-	-	-	-
10.75	-	-	-	-	14.9	77.9	-
11.00	-	-	0.7	-	140.8	-	318.2
Over 11.00	99.2	31.1	15.7	-	305.3	3.7	13.0
TOTAL	188,163.1	211,887.4	258,130.0	255,640.8	283,469.5	302,958.6	297,209.8

@ Revised from Dec.2003 & onward.
* 10 & Over

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period: Million Rupees)

RATES OF RETURN @	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	131,049.3	146,671.8	153,519.6	179,341.4	208,382.8	203,254.6
0.25*	24,066.0	19,617.3	35,360.4	5,518.3	52,048.7	67,363.3
0.50*	7,390.3	9,937.6	9,662.3	18,244.6	9,552.9	17,465.6
0.75	559.8	1,140.8	6,922.2	27,179.4	4,344.0	7,978.4
1.00	15,052.7	42,286.2	21,934.8	25,649.2	25,730.4	19,640.6
1.25	18,846.8	7,100.9	9,021.6	2,389.3	6,272.9	8,247.2
1.50	4,524.5	7,992.5	14,908.5	18,876.3	6,593.9	4,629.1
1.75	3,035.8	1,287.5	3,984.4	1,244.4	1,585.6	786.8
2.00	15,281.3	6,200.3	17,795.1	13,142.2	4,423.2	3,661.6
2.25	2,648.2	3,508.2	4,622.7	3,991.9	1,685.5	3,400.6
2.50	16,818.2	16,975.6	4,183.4	2,368.8	10,702.4	9,169.9
2.75	389.5	1,123.2	652.0	4,034.3	1,205.5	660.8
3.00	20,755.1	20,509.3	12,775.5	17,987.4	10,808.3	3,598.7
3.25	1,119.7	2,049.7	1,528.2	587.6	277.2	607.7
3.50	8,026.5	6,595.6	1,862.5	1,540.2	6,732.2	1,232.1
3.75	2,182.0	4,706.9	583.3	585.6	1,115.4	420.0
4.00	4,863.0	7,750.5	17,464.6	10,246.0	4,511.6	1,570.3
4.25	4,246.5	2,402.9	1,959.7	3,591.8	1,716.7	805.0
4.50	1,977.6	2,922.8	1,483.7	2,143.2	1,794.1	277.0
4.75	4,813.5	361.8	523.6	510.4	2,668.0	82.6
5.00	2,984.1	6,198.8	31,468.2	21,343.4	11,109.3	12,267.6
5.25	584.9	1,580.6	605.9	6,674.6	166.5	593.2
5.50	3,307.4	946.8	2,774.3	1,537.0	3,798.1	75.7
5.75	740.9	3,036.9	763.4	2,094.8	2.0	-
6.00	612.2	5,403.5	9,389.5	1,149.0	668.9	500.3
6.25	762.1	2,249.2	1,030.1	65.4	139.3	80.0
6.50	2.6	7.9	335.4	266.1	177.8	0.4
6.75	-	75.0	-	1,800.9	50.3	0.1
7.00	56.9	147.5	484.0	6,910.9	390.2	106.7
7.25	975.5	186.4	169.9	3,489.1	4.6	40.5
7.50	371.0	49.5	264.1	929.8	213.8	394.9
7.75	101.7	-	-	1,052.7	2.5	-
8.00	2.8	701.9	187.0	661.2	6,650.4	4,005.4
8.25	-	-	-	-	4.6	-
8.50	32.5	114.5	3.7	104.2	851.4	3.7
8.75	-	136.5	-	-	-	-
9.00	8.4	62.9	447.1	5,077.9	215.8	3,598.4
9.25	-	370.5	2.0	-	0.1	-
9.50	-	28.2	0.3	11.5	138.0	-
9.75	-	-	1.9	-	4.1	-
10.00	23.3	1.0	13.8	210.2	368.7	1,090.0
10.25	-	-	-	-	3,974.3	60.0
10.50	-	-	0.1	-	1,848.5	7,995.4
10.75	-	-	-	6.1	57.7	-
11.00	-	-	-	-	680.2	562.6
Over 11.00	227.7	-	27.0	2,172.9	9,360.6	13,372.6
TOTAL	298,440.3	332,438.6	368,715.8	394,729.9	403,029.1	399,599.2

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period: Million Rupees)

RATES OF RETURN @	2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	252,871.4	267,203.0	335,161.1	199,074.8	346,757.0	351,124.1
0.25*	60,974.5	74,206.4	73,265.5	142,543.5	135,214.8	134,833.6
0.50*	18,812.0	35,095.8	22,161.8	26,284.4	35,791.9	43,835.0
0.75	12,676.8	2,805.9	1,606.3	4,016.9	3,483.6	8,006.8
1.00	25,749.3	20,933.9	16,193.7	32,285.9	38,016.9	16,975.4
1.25	1,686.6	2,098.1	2,886.8	2,277.1	1,526.4	6,012.8
1.50	17,731.6	9,197.2	5,617.6	6,725.6	3,547.9	15,335.0
1.75	1,731.8	12,317.6	947.3	2,042.7	5,904.7	2,385.5
2.00	20,485.0	4,645.2	6,529.8	10,235.4	14,902.9	7,944.0
2.25	6,510.8	11,623.7	4,465.2	731.5	974.9	1,036.8
2.50	4,335.0	4,881.7	4,369.3	2,238.8	7,332.1	2,672.1
2.75	1,805.8	1,697.2	1,084.0	974.8	2,368.3	2,424.7
3.00	2,985.4	2,972.6	5,978.6	4,321.1	12,159.9	778.5
3.25	1,271.0	420.6	6,179.2	571.0	227.0	136.5
3.50	2,604.6	1,304.9	1,496.9	8,651.0	2,561.6	201.2
3.75	1,200.1	940.4	259.5	549.6	39.4	-
4.00	1,658.7	1,845.8	2,320.4	1,963.2	7,538.7	352.7
4.25	1,407.7	1,016.6	51.6	84.6	1,008.4	48.6
4.50	378.4	571.7	507.4	15.6	3,954.9	-
4.75	131.6	205.1	-	-	3.0	-
5.00	10,949.3	12,003.8	12,129.0	15,621.5	1,289.3	2,773.7
5.25	349.5	849.7	252.6	4.3	10.2	-
5.50	1.1	34.8	431.5	452.6	1,618.0	-
5.75	5.1	5.5	-	-	-	-
6.00	45.4	11.3	45.8	-	7,915.5	7,440.6
6.25	-	0.7	0.3	-	-	-
6.50	2.3	16.8	1.1	-	-	31.3
6.75	-	-	-	-	-	-
7.00	11.9	-	37.5	-	-	-
7.25	0.7	54.2	19.9	-	-	-
7.50	1,041.1	75.4	98.8	-	-	-
7.75	-	-	-	-	-	-
8.00	3,865.2	4,503.3	4,476.7	-	-	-
8.25	-	-	600.0	-	-	-
8.50	3.7	27.6	5.0	-	-	-
8.75	-	-	0.5	-	-	-
9.00	4,165.3	4,078.0	-	-	-	-
9.25	-	-	0.1	-	-	-
9.50	98.6	-	-	-	-	-
9.75	-	-	117.8	-	-	-
10.00	1,637.2	2,093.7	174.3	-	-	18.2
10.25	68.0	-	500.2	-	-	1.0
10.50	8,275.6	6,510.6	334.8	-	-	6.1
10.75	0.6	27.6	2.9	-	-	-
11.00	491.7	411.4	327.5	-	-	6.1
Over 11.00	2,915.1	8,695.8	26,276.5	-	1,406.7	1.9
TOTAL	470,935.2	495,383.7	536,914.8	461,665.9	635,553.9	604,382.2

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

(End of Period: Million Rupees)

RATES OF	2003
RETURN	Jun
00.00*	317,098.2
03.50**	1,012,544.4
03.75	30,546.9
04.00***	22,318.0
04.25	2,632.6
04.50	43,202.6
04.75	19,130.8
05.00	16,606.0
05.25	5,294.2
05.50	2,263.0
05.75	264.2
06.00	3,016.3
06.25	1,358.5
06.50	392.8
06.75	-
07.00	8,133.5
07.25	891.7
07.50	2,523.5
07.75	-
08.00	-
08.25	-
08.50	-
08.75	-
09.00	-
09.25	-
09.50	244.4
09.75	-
10.00	666.5
10.25	-
10.50	-
10.75	-
11.00	-
11.25	-
11.50	-
11.75	-
12.00	-
12.25	-
12.50	-
12.75	-
13.00	-
13.25	-
13.50	-
13.75	-
14.00	-
14.25	-
14.50	-
14.75	-
15.00	-
15.25	-
15.50	-
15.75	-
16.00 & over	-
TOTAL	1,489,128.1

*00.00 Includes **current and

** 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		2006		2007	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00*	443,559.8	440,943.3	528,740.4	578,328.8	623,250.0	676,436.5	644,586.5	858,780.5	802,106.2
0.25	89,327.1	325,676.5	449,210.3	322,466.3	264,179.0	342,219.3	268,408.0	117,718.4	135,401.4
0.50	89,592.5	55,664.7	64,051.6	62,212.9	36,452.7	33,370.1	38,433.8	40,288.4	43,101.3
0.75	57,638.0	104,507.2	34,066.0	53,288.9	14,702.0	13,579.4	60,044.7	24,102.7	131,150.0
1.00	76,668.5	323,297.7	203,782.6	403,673.5	398,664.1	347,297.7	254,577.3	342,404.5	363,526.2
1.25	310,016.7	46,898.6	82,373.2	14,418.6	9,876.1	14,070.3	50,920.7	195,927.9	231,482.4
1.50	151,041.5	114,298.8	117,428.0	59,944.4	60,748.1	72,657.3	50,926.1	70,910.8	54,421.9
1.75	25,353.6	49,216.3	62,614.6	33,161.7	16,500.8	32,425.4	8,681.0	5,838.0	16,283.0
2.00	113,561.1	63,998.9	56,255.9	86,163.5	130,405.4	142,014.3	126,677.5	139,882.4	129,270.2
2.25	23,656.4	19,699.7	31,332.6	32,649.1	15,960.8	24,079.3	6,736.8	7,846.4	14,574.3
2.50	58,185.8	61,601.3	82,411.0	48,584.3	56,470.5	60,388.9	29,890.4	27,304.7	33,633.6
2.75	49,782.4	18,189.7	35,628.3	20,830.2	14,848.1	15,131.2	11,454.4	16,364.9	7,402.8
3.00	58,493.4	72,780.8	52,929.3	99,271.3	72,572.6	63,151.6	102,782.7	102,431.2	82,878.8
3.25	12,622.7	12,222.1	18,965.3	32,395.6	19,757.9	28,036.0	32,899.9	38,357.7	7,649.7
3.50	35,828.5	27,896.8	32,269.9	51,567.0	74,289.5	67,196.4	99,792.4	77,113.5	53,887.3
3.75	4,650.9	11,194.4	16,403.3	26,313.6	13,113.2	29,509.2	16,213.3	10,321.2	8,302.6
4.00	24,523.9	11,138.4	27,058.5	41,329.6	92,805.0	64,589.8	122,930.3	139,990.3	87,288.4
4.25	3,916.1	4,640.7	7,047.8	13,462.0	28,930.8	17,086.7	4,245.5	5,907.1	9,289.6
4.50	4,079.2	7,731.9	7,111.8	35,815.4	30,142.7	25,671.8	57,974.0	65,412.1	84,963.6
4.75	5,049.6	1,964.3	5,991.0	6,201.5	46,234.9	42,845.3	42,553.5	39,523.9	32,469.2
5.00	8,059.4	7,769.4	13,813.9	35,280.7	68,425.4	65,759.2	87,805.3	64,232.4	74,229.2
5.25	184.8	187.1	6,127.8	4,072.3	2,646.7	4,550.5	23,217.5	8,624.5	32,992.9
5.50	3,444.9	25.8	747.3	9,631.8	33,171.0	35,812.1	65,009.4	74,071.9	76,718.9
5.75	0.0	9.1	386.7	3,782.7	6,699.9	9,713.7	9,005.8	23,249.0	37,528.5
6.00	144.1	144.9	855.8	16,991.6	34,858.9	36,773.2	66,638.7	83,503.4	135,655.1
6.25	0.0	3.9	81.4	2,783.2	4,166.7	14,972.1	40,801.2	15,276.7	33,091.6
6.50	278.7	193.3	139.5	16,246.9	7,978.1	17,944.4	14,867.7	50,757.4	28,427.9
6.75	48.1	24.3	23.6	2,712.5	4,569.2	6,405.3	12,088.4	16,639.9	10,235.4
7.00	2,661.9	7,284.4	4,568.6	12,826.7	20,174.5	25,856.2	30,241.9	70,168.2	36,406.3
7.25	241.3	366.2	6.4	2,916.7	2,533.3	15,571.0	3,559.8	12,647.7	14,002.4
7.50	967.3	524.0	898.1	8,911.3	13,675.4	11,943.3	16,188.8	44,694.4	30,657.3
7.75	0.0	4.0	33.2	2,576.4	6,908.5	14,169.3	17,727.5	24,829.2	5,683.2
8.00	229.5	201.2	242.2	23,405.9	31,117.6	30,885.8	17,674.9	23,378.6	104,490.4
8.25	49.0	24.7	11.3	562.8	7,365.0	2,234.5	3,925.2	13,371.8	28,288.4
8.50	11.1	-	-	780.3	13,019.6	20,561.6	18,344.1	31,218.5	42,109.0
8.75	-	48.0	74.6	2,506.8	10,606.6	1,786.4	16,693.4	33,176.3	11,420.1
9.00	-	-	-	3,093.4	22,942.6	7,702.4	7,352.1	27,489.5	32,210.1
9.25	-	-	-	101.8	1,246.9	38,409.2	37,715.7	36,464.3	18,741.9
9.50	-	-	-	758.9	3,294.9	7,200.2	7,745.9	19,265.0	13,748.8
9.75	-	-	-	41.5	523.5	4,222.0	16,265.5	15,197.4	7,445.7
10.00	-	-	-	181.6	9,375.3	2,494.9	12,962.7	16,347.9	42,162.1
10.25	-	-	-	-	-	7,707.5	1,805.9	5,673.8	15,727.1
10.50	-	-	-	69.4	933.5	8,986.2	5,923.5	10,001.4	17,782.2
10.75	-	-	-	228.3	819.7	8,853.5	10,864.9	12,400.0	5,306.9
11.00	-	-	-	7.1	2,099.1	81.3	11,851.4	7,005.8	5,238.3
over 11	111.2	48.2	-	104.5	939.3	2,039.7	42,428.9	7,999.4	12,675.3
TOTAL	1,653,979.6	1,790,420.5	1,943,681.6	2,172,653.2	2,329,995.3	2,514,392.0	2,629,434.9	3,074,111.2	3,202,057.3

*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)

RATE OF RETURN @	2008		2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00*	856,117.5	886,785.8	1,037,696.4	1,087,714.1	1,160,797.8	1,203,188.3	1,435,328.9	1,493,689.5	1,599,418.8	1,650,173.2
0.25	236.7	908.0	1,253.5	2,123.3	2,230.0	2,276.3	2,911.1	-	1,256.7	6.8
0.50	2,890.3	65,691.9	82,006.3	100,734.8	102,212.1	101,350.1	117,525.0	89,485.7	103,596.5	992.0
0.75	526.0	203.7	12,987.3	3,378.6	698.4	762.5	1,670.4	-	-	-
1.00	7,154.0	6,159.6	10,152.2	7,148.6	3,716.5	3,315.6	2,632.5	1,433.5	1,975.8	8.2
1.25	29,838.8	2,234.2	5,114.3	5,568.1	6,354.0	10,525.2	649.9	812.1	442.3	927.8
1.50	28,296.1	3,755.3	3,572.4	2,860.4	5,678.1	4,111.7	813.3	605.2	736.2	628.4
1.75	9,664.3	6,998.6	14,690.7	9,427.6	8,893.5	13,977.1	2,011.7	1,344.6	1,515.4	986.2
2.00	13,310.6	17,722.4	7,020.3	2,724.6	3,138.5	3,266.4	989.9	586.2	1.2	2.1
2.25	6,292.4	-	-	2.2	-	0.6	1.4	1.4	1.4	-
2.50	9,989.3	14,111.0	2,990.9	3,109.0	1,015.0	1,064.3	162.0	149.8	0.1	0.8
2.75	4,879.7	146.6	0.2	58.0	-	-	-	-	-	-
3.00	9,622.0	27,980.0	9,979.5	5,924.0	1,262.1	2,529.1	36.2	246.6	308.4	8.5
3.25	1,724.6	23.0	35.2	172.5	0.5	0.5	-	-	-	-
3.50	3,647.8	2,058.6	162.4	7,017.3	4.4	1,236.9	0.1	338.8	765.0	21,431.8
3.75	11,578.6	383.3	675.0	143.7	379.8	2.3	-	133.3	107.2	20,650.1
4.00	25,275.8	26,048.7	19,791.0	9,821.2	8,639.5	10,269.4	10,979.7	20,356.6	572.5	106.8
4.25	5,562.2	1,513.8	2,199.8	3,766.9	22.6	2,345.8	179.6	157.7	173.5	2,550.3
4.50	66,318.1	58,199.0	46,716.0	43,988.9	19,213.7	41,534.9	23,005.1	26,951.2	18,093.1	23,079.3
4.75	415.0	568.8	715.8	242.5	262.7	-	3.4	-	366.7	-
5.00	1,287,587.0	1,132,550.4	1,212,680.3	1,315,929.8	1,337,918.8	1,547,595.3	1,537,883.8	1,613,930.1	610,853.0	6,593.6
5.25	83,524.9	97,875.2	53,180.7	86,393.1	195,366.3	48,742.1	83,237.1	65,972.0	26,217.8	53,511.0
5.50	108,447.9	81,199.4	92,774.2	109,644.2	94,412.2	129,160.7	117,109.3	205,724.1	66,346.9	9,069.2
5.75	54,203.1	45,788.2	32,350.6	33,784.2	35,146.0	42,052.6	29,179.2	29,683.5	24,351.1	107.5
6.00	122,997.9	121,388.1	103,146.5	119,387.1	167,635.0	182,538.9	150,538.0	194,598.0	1,453,163.6	2,398,558.2
6.25	20,875.4	31,105.4	9,038.4	19,753.5	15,081.6	15,406.7	28,089.3	44,334.5	114,299.2	236,448.0
6.50	49,223.2	77,859.6	54,058.4	49,970.8	42,322.7	39,979.5	45,995.0	39,016.4	80,340.3	114,444.3
6.75	14,134.8	18,392.3	10,460.2	2,750.9	7,841.7	2,703.2	2,246.3	19,922.0	20,835.3	139,536.9
7.00	53,591.6	40,234.0	38,038.5	79,628.6	52,858.9	83,857.5	45,937.0	85,408.5	144,265.5	146,334.9
7.25	44,988.5	34,021.0	29,594.0	55,105.0	58,120.8	10,135.6	61,579.9	40,413.5	94,233.0	36,060.9
7.50	27,698.7	29,470.4	55,934.5	48,144.3	69,605.3	94,043.1	108,750.0	127,119.0	54,739.2	90,463.6
7.75	17,504.2	4,709.6	11,422.3	22,611.7	23,029.8	32,528.5	4,401.8	20,792.2	19,519.3	57,918.6
8.00	46,524.1	52,477.2	79,078.3	80,725.6	75,296.6	107,742.1	92,327.8	123,828.8	113,024.4	139,477.4
8.25	83,325.3	18,955.7	16,146.3	24,082.2	39,973.2	26,512.0	55,800.1	43,212.7	45,659.9	81,361.6
8.50	38,048.5	48,804.3	52,308.6	54,878.9	38,998.1	46,049.2	34,180.6	32,630.6	38,920.1	86,018.6
8.75	10,189.0	2,237.4	47,737.4	15,926.6	17,674.6	14,144.4	10,848.7	19,121.0	13,650.4	45,347.8
9.00	46,958.7	24,346.4	50,810.9	37,436.8	38,899.9	47,396.9	57,902.2	44,341.7	41,628.8	124,401.3
9.25	16,517.9	17,734.4	7,227.1	33,560.3	42,056.5	13,010.7	35,176.3	31,000.1	64,174.7	57,390.6
9.50	38,674.7	37,004.3	41,226.7	42,058.0	53,662.7	38,847.9	74,915.4	72,439.1	83,432.1	80,638.0
9.75	14,431.8	4,553.4	8,656.9	13,966.9	21,710.2	9,451.5	4,386.8	20,204.1	13,623.7	19,321.6
10.00	46,405.9	41,814.7	52,809.2	78,661.3	74,038.8	74,555.7	117,321.1	89,361.0	81,815.8	33,078.4
10.25	13,684.9	9,314.8	18,207.1	30,761.3	34,281.0	32,922.4	51,769.6	45,344.3	71,883.7	66,070.1
10.50	13,118.2	27,963.5	23,828.8	42,673.4	45,659.7	55,197.0	52,003.7	73,591.5	72,900.5	43,176.6
10.75	8,796.8	7,807.2	7,842.9	20,856.5	31,319.1	30,719.3	5,908.6	16,760.2	31,532.9	41,804.1
11.00	20,631.1	28,115.4	78,174.3	64,998.5	80,628.4	72,550.0	90,491.7	108,164.4	129,157.2	32,199.0
over 11	68,021.2	239,545.0	290,082.5	173,446.7	204,125.0	288,932.1	455,520.9	383,384.5	343,919.8	167,319.0
TOTAL	3,443,445.1	3,396,759.6	3,734,574.6	3,953,062.6	4,222,181.9	4,488,531.9	4,952,400.3	5,226,590.0	5,583,819.0	6,028,203.1

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)									
	2003		2004		2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	2.13 (1.73)	1.23 (2.25)	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)
II. Saving Deposits	1.69 (73.93)	1.33 (77.19)	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)
III. Term or Fixed Deposits										
(a) Less than 3 months	1.84 (4.91)	0.99 (4.65)	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)
(b) 3 months and over but less than 6 months	2.16 (2.66)	1.97 (2.18)	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)
(c) 6 months and over but less than 1 year	2.95 (2.95)	2.44 (2.46)	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)
(d) 1 year and over but less than 2 years	3.10 (3.37)	2.64 (2.79)	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)
(e) 2 years and over but less than 3 years	3.45 (1.08)	2.87 (1.41)	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)
(f) 3 years and over but less than 4 years	3.84 (2.27)	3.10 (1.40)	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)
(g) 4 years and over but less than 5 years	4.36 (1.47)	2.78 (0.91)	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)
(h) 5 years and over	4.69 (5.63)	3.43 (4.75)	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)
IV. Overall										
(i) Excluding current & other deposits	2.08	1.55	1.28	1.32	1.89	2.57	2.69	3.42	3.51	3.61
(ii) Including current & other deposits	1.61	1.13	0.95	0.95	1.37	1.86	1.96	2.53	2.60	2.66

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

TYPE OF DEPOSIT	(Percent per annum)									
	2008		2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	3.89	6.45	5.73	6.05	5.84	6.86	6.06	6.14	5.26	5.20
	(1.17)	(1.39)	(1.48)	(1.27)	(1.33)	(1.27)	(1.59)	(1.32)	(1.59)	(1.42)
II. Saving Deposits	4.93	4.99	5.08	4.95	5.02	5.02	5.25	5.14	5.68	5.69
	(55.82)	(51.12)	(53.75)	(52.69)	(54.68)	(52.69)	(53.94)	(53.71)	(54.80)	(56.63)
III. Term or Fixed Deposits										
(a) Less than 3 months	4.88	5.26	5.57	4.56	4.83	5.00	5.29	4.79	5.13	5.95
	(12.75)	(14.69)	(11.41)	(11.15)	(10.69)	(11.15)	(9.77)	(9.14)	(9.61)	(9.51)
(b) 3 months and over but less than 6 months	5.77	6.76	6.49	6.57	6.87	7.28	7.42	6.72	6.62	6.51
	(6.63)	(6.98)	(7.44)	(9.42)	(8.21)	(9.42)	(8.62)	(7.92)	(7.67)	(6.29)
(c) 6 months and over but less than 1 year	6.99	7.64	7.57	7.05	7.21	7.41	7.72	7.83	7.17	6.88
	(6.77)	(7.75)	(6.14)	(5.15)	(4.81)	(5.15)	(5.19)	(5.57)	(4.89)	(5.18)
(d) 1 year and over but less than 2 years	7.33	8.38	8.52	8.18	8.25	8.28	8.99	8.82	8.71	8.20
	(9.03)	(11.06)	(12.60)	(13.89)	(14.25)	(13.89)	(14.67)	(16.27)	(15.38)	(14.94)
(e) 2 years and over but less than 3 years	6.34	8.41	9.34	8.49	8.71	8.35	9.30	8.28	8.40	8.16
	(1.16)	(0.92)	(1.22)	(0.84)	(0.75)	(0.84)	(0.67)	(0.56)	(0.63)	(0.58)
(f) 3 years and over but less than 4 years	8.60	8.53	9.56	9.12	9.67	10.35	11.31	11.17	10.73	10.34
	(2.55)	(2.11)	(1.72)	(1.74)	(1.58)	(1.74)	(1.68)	(1.63)	(1.94)	(2.03)
(g) 4 years and over but less than 5 years	7.33	8.51	6.08	7.92	9.05	9.46	9.61	8.62	9.20	8.93
	(0.68)	(0.25)	(0.77)	(0.28)	(0.24)	(0.28)	(0.19)	(0.16)	(0.15)	(0.16)
(h) 5 years and over	8.67	9.05	9.06	8.92	8.90	8.89	9.37	9.93	9.21	9.88
	(3.44)	(3.72)	(3.46)	(3.56)	(3.45)	(3.56)	(3.68)	(3.71)	(3.34)	(3.26)
IV. Overall										
(i) Excluding current & other deposits	5.58	6.02	6.11	5.88	5.97	6.07	6.42	6.29	6.47	6.45
(ii) Including current & other deposits	4.13	4.38	4.44	4.29	4.29	4.39	4.53	4.51	4.56	4.61

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

Profit & Loss Sharing – All Banks

TYPE OF DEPOSIT	(Percent per annum)									
	2003		2004		2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	2.13	1.25	1.13	1.34	1.40	1.46	1.63	1.93	1.90	1.86
	(1.87)	(2.41)	(2.94)	(2.12)	(2.35)	(1.76)	(1.78)	(1.32)	(1.57)	(1.36)
II. Saving Deposits	1.76	1.40	0.99	0.94	1.29	1.71	1.72	1.95	2.11	2.13
	(73.30)	(76.53)	(74.23)	(74.35)	(70.65)	(63.16)	(64.15)	(56.39)	(57.90)	(56.39)
III. Term or Fixed Deposits										
(a) Less than 3 months	2.05	1.01	1.13	2.07	3.18	3.78	4.51	4.67	4.68	4.84
	(4.48)	(4.35)	(2.86)	(5.56)	(6.33)	(12.04)	(8.59)	(8.75)	(7.38)	(10.70)
(b) 3 months and over but less than 6 months	2.34	2.06	1.52	1.96	3.75	3.85	4.80	5.78	5.25	5.23
	(2.55)	(2.11)	(4.68)	(4.17)	(6.68)	(5.99)	(7.49)	(9.98)	(9.48)	(8.31)
(c) 6 months and over but less than 1 year	3.01	2.52	2.21	2.75	4.35	4.91	4.82	6.01	6.06	6.15
	(3.01)	(2.53)	(3.39)	(3.38)	(4.39)	(5.68)	(5.16)	(6.81)	(7.42)	(6.65)
(d) 1 year and over but less than 2 years	3.17	2.69	2.78	2.84	4.37	5.83	5.32	6.01	6.81	6.92
	(3.53)	(2.93)	(3.77)	(3.16)	(3.60)	(5.60)	(6.58)	(7.91)	(8.78)	(9.50)
(e) 2 years and over but less than 3 years	3.44	2.86	2.81	2.87	3.99	5.25	5.48	5.82	6.50	6.56
	(1.15)	(1.53)	(1.24)	(0.83)	(0.75)	(0.69)	(0.83)	(0.94)	(0.97)	(0.94)
(f) 3 years and over but less than 4 years	3.85	3.11	3.01	3.26	4.03	5.52	5.18	7.16	7.19	6.73
	(2.45)	(1.50)	(1.72)	(1.72)	(1.25)	(1.09)	(1.42)	(2.22)	(2.20)	(2.05)
(g) 4 years and over but less than 5 years	4.36	2.77	2.95	3.05	3.84	6.19	4.96	7.09	7.03	7.16
	(1.62)	(1.01)	(0.20)	(0.22)	(0.25)	(0.27)	(0.24)	(0.24)	(0.22)	(0.33)
(h) 5 years and over	4.71	3.44	3.22	3.57	3.99	5.00	5.63	6.04	6.30	7.17
	(6.04)	(5.10)	(4.96)	(4.48)	(3.76)	(3.72)	(3.75)	(5.45)	(4.07)	(3.78)
IV. Overall										
(i) Excluding current & other deposits	2.17	1.63	1.31	1.36	1.98	2.70	2.82	3.56	3.64	3.74
(ii) Including current & other deposits	1.71	1.19	0.99	0.99	1.46	1.99	2.10	2.68	2.73	2.81

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

4.6 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return on Deposits

Profit & Loss Sharing – All Banks

(Percent per annum)										
TYPE OF DEPOSIT	2008		2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	4.58	7.38	6.86	7.21	6.99	8.05	6.94	6.33	6.3	5.3
	(1.04)	(1.30)	(1.32)	(1.14)	(1.20)	(1.25)	(1.49)	(1.39)	(1.4)	(1.5)
II. Saving Deposits	5.25	5.40	5.48	5.39	5.47	5.48	5.61	5.61	6.1	6.2
	(54.99)	(49.89)	(53.13)	(51.70)	(54.06)	(53.22)	(52.66)	(52.70)	(54.7)	(55.9)
III. Term or Fixed Deposits										
(a) Less than 3 months	5.08	5.41	5.68	4.63	5.04	5.10	5.50	5.39	5.6	6.5
	(12.60)	(14.71)	(11.55)	(11.47)	(10.55)	(10.80)	(10.02)	(8.72)	(9.3)	(9.5)
(b) 3 months and over but less than 6 months	5.95	7.14	6.85	6.89	7.41	7.82	7.92	7.31	7.7	7.4
	(6.68)	(6.86)	(7.08)	(9.44)	(7.94)	(8.70)	(8.53)	(7.74)	(7.0)	(5.9)
(c) 6 months and over but less than 1 year	7.23	7.85	7.87	7.14	7.49	7.71	8.17	8.40	8.0	7.6
	(6.83)	(7.96)	(6.13)	(5.31)	(4.90)	(4.18)	(5.24)	(5.57)	(4.7)	(5.0)
(d) 1 year and over but less than 2 years	7.51	8.51	8.59	8.21	8.38	8.37	9.15	8.93	8.9	8.4
	(9.42)	(11.73)	(13.12)	(14.14)	(14.92)	(15.11)	(15.42)	(17.40)	(16.3)	(15.8)
(e) 2 years and over but less than 3 years	6.34	8.42	9.40	8.73	9.15	8.29	9.21	8.34	8.5	8.3
	(1.26)	(1.01)	(1.31)	(0.85)	(0.75)	(0.68)	(0.69)	(0.61)	(0.7)	(0.6)
(f) 3 years and over but less than 4 years	8.63	8.61	9.65	9.36	9.78	10.36	11.28	11.24	10.8	10.4
	(2.75)	(2.26)	(1.81)	(1.84)	(1.70)	(1.71)	(1.80)	(1.76)	(2.1)	(2.2)
(g) 4 years and over but less than 5 years	7.33	8.60	6.11	7.92	9.47	9.54	9.68	8.73	9.3	9.1
	(0.74)	(0.27)	(0.84)	(0.29)	(0.24)	(0.17)	(0.19)	(0.17)	(0.2)	(0.2)
(h) 5 years and over	8.70	9.11	9.16	9.00	8.97	8.86	9.39	10.14	9.3	9.9
	(3.71)	(4.01)	(3.71)	(3.82)	(3.74)	(4.19)	(3.97)	(3.94)	(3.6)	(3.5)
IV. Overall										
(i) Excluding current & other deposits	5.87	6.37	6.44	6.21	6.37	6.45	6.78	6.77	7.0	6.9
(ii) Including current & other deposits	4.41	4.71	4.76	4.59	4.66	4.76	4.90	4.86	5.0	5.0

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

Interest Bearing – All Banks

TYPE OF DEPOSIT	(Percent per annum)									
	2003		2004		2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	2.22	0.61	0.52	1.06	1.15	0.14	0.20	0.13	0.34	0.09
	(0.43)	(0.75)	(0.33)	(0.30)	(0.48)	(1.67)	(2.73)	(2.33)	(2.23)	(2.48)
II. Saving Deposits	1.13	0.74	0.91	0.85	0.82	1.18	1.21	1.67	1.62	1.51
	(79.85)	(83.35)	(84.80)	(80.98)	(82.40)	(66.22)	(73.16)	(66.27)	(64.54)	(64.08)
III. Term or Fixed Deposits										
(a) Less than 3 months	0.86	0.86	0.86	0.98	1.44	1.87	1.84	2.19	2.20	3.04
	(8.94)	(7.48)	(7.54)	(6.99)	(7.86)	(10.65)	(10.01)	(15.76)	(16.26)	(15.96)
(b) 3 months and over but less than 6 months	1.02	1.38	1.36	1.78	1.75	1.24	1.48	2.87	3.33	3.40
	(3.73)	(2.78)	(3.29)	(4.95)	(4.81)	(16.39)	(8.30)	(8.93)	(9.98)	(5.23)
(c) 6 months and over but less than 1 year	2.28	1.47	1.94	1.05	1.82	2.56	1.75	2.85	2.96	3.47
	(2.43)	(1.87)	(1.76)	(2.10)	(2.46)	(3.29)	(3.41)	(3.19)	(3.96)	(9.01)
(d) 1 year and over but less than 2 years	1.79	1.64	1.03	1.94	1.68	2.03	1.64	3.34	3.61	3.80
	(1.83)	(1.50)	(1.52)	(3.97)	(1.26)	(1.14)	(1.24)	(1.98)	(2.27)	(2.53)
(e) 2 years and over but less than 3 years	3.47	3.16	0.75	2.96	3.21	7.46	1.79	3.74	3.91	3.98
	(0.37)	(0.32)	(0.06)	(0.07)	(0.02)	(0.07)	(0.07)	(0.81)	(0.20)	(0.04)
(f) 3 years and over but less than 4 years	3.42	2.76	2.60	1.28	2.13	2.91	1.37	4.00	4.06	4.82
	(0.57)	(0.50)	(0.13)	(0.14)	(0.08)	(0.04)	(0.07)	(0.11)	(0.11)	(0.46)
(g) 4 years and over but less than 5 years	4.20	4.42	3.98	3.56	2.60	3.46	2.04	4.29	5.04	5.31
	(0.10)	(0.06)	(0.06)	(0.03)	(0.04)	-	(0.05)	(0.01)	(0.02)	(0.10)
(h) 5 years and over	4.15	3.24	3.39	3.53	3.39	2.11	3.14	3.09	5.44	5.66
	(1.74)	(1.39)	(0.51)	(0.46)	(0.63)	(0.53)	(0.96)	(0.61)	(0.41)	(0.11)
IV. Overall										
(i) Excluding current & other deposits	1.22	0.85	0.96	0.97	0.97	1.31	1.31	1.92	1.98	2.08
(ii) Including current & other deposits	0.79	0.59	0.61	0.63	0.62	0.83	0.78	1.17	1.24	1.28

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

4.6 Distribution of Scheduled Banks' Deposits

Weighted Average Rate of Return on Deposits

Interest Bearing – All Banks

(Concl'd.)

(Percent per annum)

TYPE OF DEPOSIT	2008		2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	0.89	1.08	0.69	0.57	0.41	0.16	0.22	0.20	0.2	0.2
	(2.67)	(2.27)	(3.36)	(2.80)	(2.77)	(2.50)	(2.79)	(0.52)	(3.3)	(0.5)
II. Saving Deposits	1.84	1.71	1.04	0.80	0.71	0.81	1.91	0.71	0.7	0.5
	(65.16)	(63.56)	(60.79)	(64.20)	(61.41)	(66.12)	(69.67)	(65.42)	(56.3)	(65.6)
III. Term or Fixed Deposits										
(a) Less than 3 months	2.90	3.69	4.08	3.28	2.84	3.70	1.52	0.42	1.7	0.3
	(14.51)	(14.50)	(9.81)	(7.45)	(12.17)	(9.17)	(6.70)	(14.01)	(12.6)	(10.3)
(b) 3 months and over but less than 6 months	3.50	3.53	3.95	2.74	2.74	3.03	2.10	1.44	0.9	0.6
	(6.01)	(8.28)	(11.49)	(9.26)	(11.13)	(12.48)	(9.77)	(10.09)	(14.9)	(10.9)
(c) 6 months and over but less than 1 year	3.95	4.62	4.19	5.22	3.30	3.22	1.39	1.11	0.9	0.7
	(6.14)	(5.62)	(6.24)	(3.28)	(0.84)	(3.43)	(4.60)	(5.58)	(6.6)	(7.4)
(d) 1 year and over but less than 2 years	3.19	4.85	6.84	7.77	5.37	5.55	3.52	1.25	1.6	1.1
	(4.69)	(4.26)	(6.74)	(11.04)	(7.04)	(5.39)	(5.41)	(3.12)	(5.6)	(4.8)
(e) 2 years and over but less than 3 years	4.07	5.06	4.36	5.12	4.08	10.73	10.79	0.51	2.9	0.2
	(0.04)	(0.04)	(0.18)	(0.70)	(0.76)	(0.20)	(0.48)	(0.06)	(0.1)	(0.2)
(f) 3 years and over but less than 4 years	5.01	5.47	6.92	1.58	2.82	7.84	13.47	0.91	2.4	1.1
	(0.37)	(0.61)	(0.71)	(0.66)	(0.31)	(0.12)	(0.29)	(0.15)	(0.1)	(0.0)
(g) 4 years and over but less than 5 years	5.50	5.58	2.72	7.99	2.12	1.58	7.99	0.51	0.2	1.2
	-	(0.08)	(0.07)	(0.11)	(0.16)	(0.02)	(0.10)	(0.03)	(0.0)	(0.0)
(h) 5 years and over	6.08	5.98	2.50	2.42	1.39	11.41	4.69	0.26	0.7	1.9
	(0.44)	(0.78)	(0.63)	(0.51)	(0.41)	(0.57)	(0.19)	(1.02)	(0.5)	(0.2)
IV. Overall										
(i) Excluding current & other deposits	2.29	2.49	2.31	2.13	1.65	1.77	2.01	0.77	0.9	0.6
(ii) Including current & other deposits	1.43	1.57	1.39	1.33	1.00	1.05	1.09	0.54	0.5	0.3

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.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
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

* 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.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
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

* 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
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
Jun.2009					
Over all	4.44	4.51	6.00	3.82	2.82
Foreign Constituents	2.92	1.85	6.08	1.81	-
Government	4.79	5.88	11.99	3.98	6.32
Non-Financial Public Sector Enterprises	5.24	5.28	11.67	4.67	3.47
Non-Bank Financial Institutions	6.07	5.97	10.26	6.04	4.43
Private Sector(Business)	3.73	3.63	5.92	3.61	1.70
NGO's & Non-Profit Institutions	6.78	7.07	5.05	3.44	8.53
Personal	4.54	4.59	5.60	3.93	2.31
Others	2.40	3.84	-	1.54	4.36
Dec.2009					
Over all	4.29	4.38	4.05	3.99	3.41
Foreign Constituents	2.39	1.67	3.85	3.21	-
Government	4.81	6.07	1.42	4.01	6.52
Non-Financial Public Sector Enterprises	5.50	5.85	0.71	4.73	5.71
Non-Bank Financial Institutions	5.92	6.01	7.03	5.00	5.54
Private Sector(Business)	3.56	3.54	3.77	3.67	2.48
NGO's & Non-Profit Institutions	6.67	6.87	4.75	3.29	8.58
Personal	4.27	4.29	4.46	4.08	3.67
Others	3.11	3.74	-	2.45	3.36
Jun.2010					
Over all	4.29	4.25	5.56	3.99	2.90
Foreign Constituents	2.36	1.50	4.24	2.77	-
Government	5.00	6.21	10.81	4.22	6.63
Non-Financial Public Sector Enterprises	5.68	5.93	11.17	4.73	5.68
Non-Bank Financial Institutions	6.09	6.27	7.81	4.38	3.52
Private Sector(Business)	3.60	3.54	5.86	3.33	1.97
NGO's & Non-Profit Institutions	6.19	6.31	5.37	5.21	6.85
Personal	4.22	4.21	5.06	4.02	3.54
Others	3.19	3.76	-	2.69	2.40

* 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.2010					
Over all	4.39	4.41	5.83	4.08	3.57
Foreign Constituents	2.30	1.45	3.70	2.86	-
Government	4.86	5.80	10.40	4.28	7.38
Non-Financial Public Sector Enterprises	6.22	6.45	12.33	5.33	5.63
Non-Bank Financial Institutions	6.32	6.45	5.66	5.69	4.00
Private Sector(Business)	3.69	3.54	7.18	3.42	2.72
NGO's & Non-Profit Institutions	5.89	5.92	5.89	5.28	7.62
Personal	4.31	4.36	4.64	3.85	4.03
Others	2.98	3.09	-	2.86	2.67
Jun.2011					
Over all	4.53	4.58	5.78	4.14	3.62
Foreign Constituents	2.20	1.33	3.63	3.17	-
Government	5.03	6.39	11.96	4.29	8.34
Non-Financial Public Sector Enterprises	6.77	6.96	11.97	5.78	6.36
Non-Bank Financial Institutions	6.06	6.16	9.19	5.18	3.92
Private Sector(Business)	3.72	3.58	7.10	3.54	2.60
NGO's & Non-Profit Institutions	5.99	6.13	4.99	5.09	5.73
Personal	4.49	4.55	4.92	3.97	3.63
Others	2.95	3.21	-	2.71	2.91
Dec.2011					
Over all	4.51	4.52	6.11	4.20	3.48
Foreign Constituents	1.43	0.81	3.33	0.64	-
Government	5.21	6.25	9.53	4.56	8.14
Non-Financial Public Sector Enterprises	6.35	6.55	11.99	5.31	5.32
Non-Bank Financial Institutions	6.07	6.31	10.03	4.27	4.15
Private Sector(Business)	3.74	3.54	7.65	3.62	2.42
NGO's & Non-Profit Institutions	6.26	6.35	6.28	4.87	5.02
Personal	4.43	4.49	4.91	3.90	3.80
Others	3.60	3.37	-	3.79	3.16
Jun.2012					
Over all	4.56	4.61	5.26	4.23	3.11
Foreign Constituents	1.36	0.92	1.68	6.71	-
Government	5.20	6.32	11.47	4.55	2.91
Non-Financial Public Sector Enterprises	6.30	6.44	6.49	5.66	7.76
Non-Bank Financial Institutions	6.14	6.35	2.57	4.53	3.68
Private Sector(Business)	3.92	3.85	6.53	3.58	2.52
NGO's & Non-Profit Institutions	6.58	6.68	5.84	5.27	7.38
Personal	4.46	4.52	4.80	3.88	3.87
Others	3.50	3.79	-	3.21	4.18
Dec.2012					
Over all	4.61	4.60	4.05	4.76	3.15
Foreign Constituents	1.28	0.80	2.80	3.05	-
Government	5.61	6.49	3.66	5.13	6.27
Non-Financial Public Sector Enterprises	6.45	6.64	6.70	5.65	7.32
Non-Bank Financial Institutions	6.16	6.26	3.76	5.44	3.43
Private Sector(Business)	4.00	3.95	4.43	4.20	2.32
NGO's & Non-Profit Institutions	6.23	6.31	5.28	5.51	6.60
Personal	4.44	4.46	3.55	4.44	3.71
Others	4.06	3.61	9.25	4.51	4.67

* Including zero rate of return