

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

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

## 4.1 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

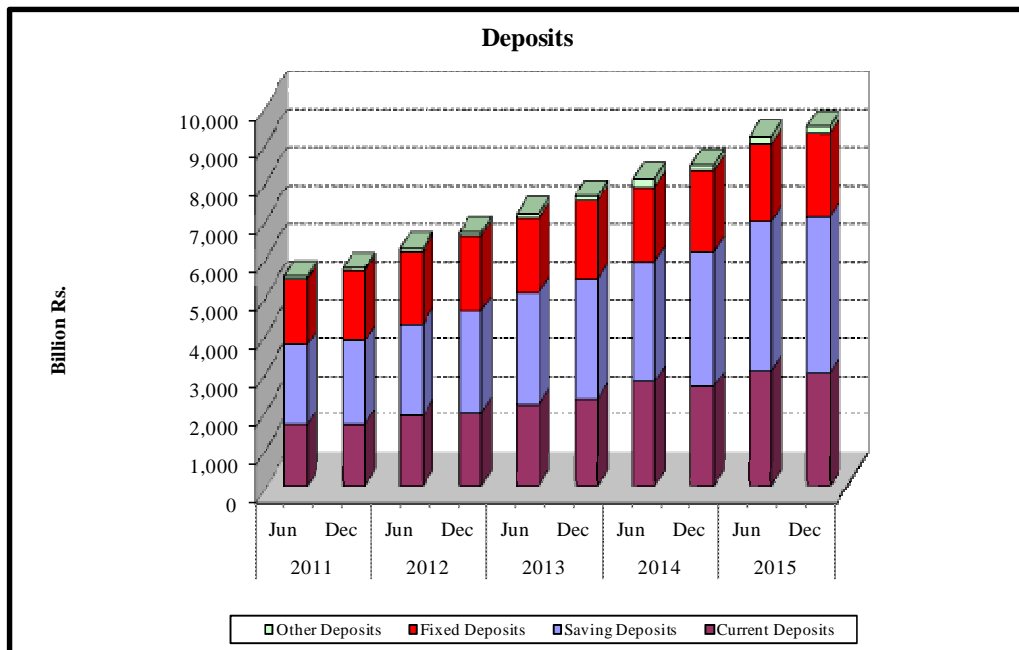
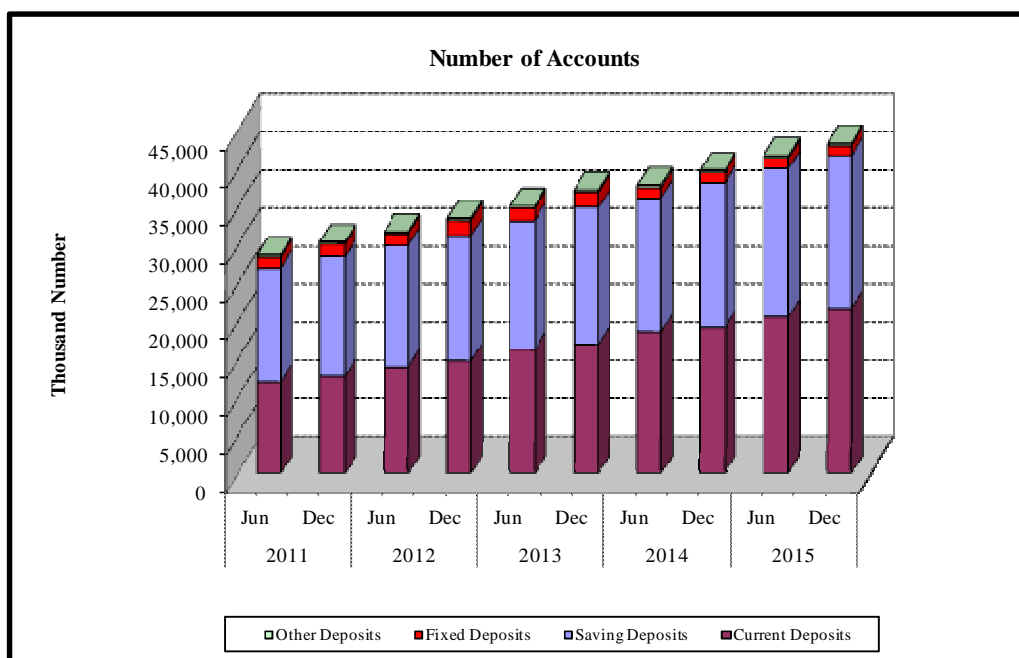
AS AT THE END OF		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	FIXED DEPOSITS	
						Less than 6 months	For 6 months and over but less than 1 year
2011							
Jun.	No. of Accounts	12,114,523	186,684	84,350	14,964,234	470,924	134,576
	Amount	1,605,317.7	61,550.6	13,967.8	2,087,579.2	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
2013							
Jun.	No. of Accounts	16,239,187	207,863	103,225	16,971,364	760,262	107,435
	Amount	2,137,424.8	94,879.1	17,874.2	2,930,689.0	792,273.2	209,467.1
Dec.	No. of Accounts	17,033,295	199,003	67,410	17,968,908	973,933	199,978
	Amount	2,274,177.4	89,507.7	21,111.9	3,136,170.9	901,418.6	217,627.4
2014							
Jun.	No. of Accounts	18,591,497	238,267	101,487	17,658,751	463,919	133,640
	Amount	2,729,229.6	186,686.0	29,436.0	3,157,078.9	804,948.5	219,971.8
Dec.	No. of Accounts	19,132,914	197,449	90,829	19,030,449	570,058	128,670
	Amount	2,594,857.4	116,129.2	30,785.3	3,540,017.9	885,259.1	268,300.8
2015							
Jun.	No. of Accounts	20,598,144	182,792	99,822	19,505,796	546,727	141,129
	Amount	3,019,555.7	152,290.1	37,169.0	3,924,882.7	770,072.2	273,575.6
Dec.	No. of Accounts	21,746,238	177,924	89,994	20,084,727	394,043	229,338
	Amount	2,972,133.4	125,084.7	44,294.5	4,088,784.0	849,875.5	347,019.8

## 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	
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
2013								
Jun.	No. of Accounts	293,726	55,712	151,488	19,075	238,564	1,626,262	35,147,901
	Amount	666,975.0	26,491.5	97,326.9	6,997.0	154,010.5	1,953,541.2	7,134,408.2
Dec.	No. of Accounts	317,726	72,758	150,015	14,433	267,647	1,996,490	37,265,106
	Amount	647,012.0	27,603.7	102,407.6	8,053.8	157,934.3	2,062,057.2	7,583,025.2
2014								
Jun.	No. of Accounts	262,272	63,893	137,332	16,776	210,039	1,287,871	37,877,873
	Amount	624,941.0	30,635.0	101,047.1	7,360.1	160,230.9	1,949,134.5	8,051,565.0
Dec.	No. of Accounts	295,272	69,018	117,652	14,298	219,745	1,414,713	39,866,354
	Amount	675,266.2	36,551.2	86,416.1	8,451.5	161,318.3	2,121,563.2	8,403,353.0
2015								
Jun.	No. of Accounts	271,520	75,114	136,895	18,990	202,596	1,392,971	41,779,525
	Amount	687,394.3	37,859.5	107,425.6	7,431.8	135,352.6	2,019,111.6	9,153,009.0
Dec.	No. of Accounts	248,744	66,434	116,023	13,330	206,045	1,273,957	43,372,840
	Amount	688,204.7	37,797.1	113,865.0	5,933.4	136,887.5	2,179,583.1	9,409,879.7

## Distribution of Scheduled Banks' Deposits By Type of Accounts





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

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

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2008	2009		2010	
	Dec.	Jun	Dec.	Jun.	Dec.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>37,564.2</b>	<b>43,637.7</b>	<b>43,033.7</b>	<b>49,871.9</b>	<b>52,848.4</b>
I. Official	2,787.9	2,222.6	5,874.4	6,872.2	9,264.0
II. Business	10,782.6	14,062.7	15,756.8	17,246.8	16,540.4
III. Personal	23,993.7	27,352.4	21,402.5	25,752.9	27,044.0
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>3,753,925.2</b>	<b>4,093,966.0</b>	<b>4,309,628.1</b>	<b>4,643,245.2</b>	<b>4,931,067.1</b>
<b>I. Government :</b>	<b>413,590.7</b>	<b>454,489.2</b>	<b>507,269.4</b>	<b>551,724.3</b>	<b>569,925.0</b>
A. Federal Government	228,651.9	233,226.4	279,557.6	308,576.5	321,156.2
B. Provincial Governments	158,640.1	187,486.0	198,481.4	208,547.2	214,766.3
C. Local Bodies ( City Governments )	26,298.6	33,776.8	29,230.4	34,600.6	34,002.5
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>254,754.8</b>	<b>279,336.4</b>	<b>309,846.1</b>	<b>318,649.9</b>	<b>342,935.8</b>
A. Agriculture, Forestry, Hunting & Fishing	524.0	19.8	82.9	79.6	81.3
B. Mining & Quarrying	19,333.4	28,567.6	36,600.9	33,844.9	32,005.4
C. Manufacturing	55,177.7	54,358.9	59,996.4	60,224.7	73,936.2
D. Construction	129.1	182.3	39.6	105.3	64.4
E. Utilities	55,451.9	60,032.4	59,268.8	68,878.0	68,942.6
F. Commerce	8,751.2	15,415.0	19,304.4	19,093.4	18,384.2
G. Transport, Storage & Communication	87,004.7	92,991.6	102,838.7	100,213.5	114,560.1
H. Services	22,895.8	22,448.8	24,062.7	24,524.5	26,999.2
I. Others	5,487.0	5,319.9	7,651.8	11,685.9	7,962.4
<b>III. Non-Bank Financial Companies :</b>	<b>89,666.3</b>	<b>92,689.4</b>	<b>94,285.0</b>	<b>98,152.7</b>	<b>106,348.9</b>
A. Co-operative Banks	379.6	560.8	1,373.6	1,491.6	1,969.9
B. Development Financial Institutions	7,951.0	5,178.8	6,955.3	3,395.9	2,584.5
C. Insurance Companies	27,265.6	18,862.0	23,435.5	21,887.1	30,942.3
D. Micro Finance Banks	1,362.4	681.5	772.7	957.2	1,242.0
E. Other NBFC's	52,707.8	67,406.4	61,747.9	70,420.9	69,610.1
<b>IV. Private Sector Enterprises :</b>	<b>1,098,433.3</b>	<b>1,167,055.2</b>	<b>1,225,606.3</b>	<b>1,321,616.7</b>	<b>1,365,070.8</b>
A. Agriculture, Hunting and Forestry	113,157.1	131,945.7	125,476.1	133,822.2	146,349.8
1- Growing of crops	102,896.3	121,217.9	115,696.6	124,158.2	134,469.4
2- Farming of animals	4,215.4	4,636.2	5,835.7	5,627.3	6,312.7
3- Agricultural and animal husbandry	1,920.8	1,646.0	1,863.8	2,461.4	3,107.2
4- Agricultural machinery and equipments	3,510.2	4,020.3	1,712.2	1,007.9	1,627.8
5- Hunting, trapping, forestry & logging	614.5	45.6	14.2	55.8	33.2
6- Forestry and Logging and Related Service	-	379.7	353.5	511.6	799.5
B. Fishing and fish farming etc.	554.7	500.2	980.1	645.9	753.6
C. Mining and Quarrying	34,012.4	28,076.9	31,607.8	32,189.0	44,438.2
1- Mining of coal	5,317.4	6,288.8	6,835.5	5,182.2	6,847.8
2- Crude petroleum & natural gas	25,191.0	19,525.0	23,201.0	23,865.7	33,013.2
3- Iron & non-ferrous metal ores	452.4	803.8	566.4	1,258.1	1,140.5
4- Quarrying of stone, sand and clay	1,789.7	394.5	148.0	166.8	211.1
5- Chemical, fertilizer, Salt etc.	1,261.9	1,064.7	856.9	1,716.2	3,225.7
D. Manufacturing	218,629.0	252,000.8	267,363.7	263,996.0	276,199.5
1- Food products and beverages	30,332.4	27,974.5	34,058.1	35,275.8	40,597.5
2- Tobacco products	1,602.6	2,488.4	2,023.2	1,310.2	885.9
3- Textiles	38,605.6	44,843.8	48,657.9	46,509.3	51,905.1
i) Spinning, weaving, finishing of textiles	30,679.4	33,811.8	38,584.6	37,936.0	41,662.2
a) Spinning of fibers	19,079.4	20,023.6	23,454.6	22,188.9	26,611.4
b) Weaving of textiles	5,599.5	6,418.8	7,934.6	9,326.8	9,921.2
c) Finishing of textiles	6,000.5	7,369.4	7,195.3	6,420.2	5,129.5
ii) Made-up textile articles	4,175.2	4,779.8	4,103.7	3,457.5	4,286.3
iii) Knit wear	1,768.6	1,917.4	2,632.1	1,719.1	1,787.1
iv) Carpets and rugs	613.1	1,359.0	840.3	934.3	876.9
v) Other textiles n.e.s.	1,369.4	2,975.7	2,497.3	2,462.4	3,292.6
4- Wearing apparel, readymade garments etc.	5,952.2	5,001.0	7,281.8	7,293.8	8,638.4

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	2008	2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of	5,874.1	5,785.4	7,072.8	5,434.0	5,156.7
i.) Tanning & dressing of leather, luggage,	1,167.5	1,260.7	1,439.7	1,398.1	1,632.7
ii.) Footwear	4,706.6	4,524.7	5,633.1	4,035.9	3,524.0
a) Leather wear	3,169.6	3,065.2	4,158.3	3,516.5	3,070.3
b) Rubber and Plastic wear	1,537.1	1,459.5	1,474.8	519.4	453.7
6- Wood and products of wood cork	1,155.9	2,054.3	2,109.5	1,401.6	967.4
7- Paper, paperboard and products	1,548.3	1,470.4	2,018.7	2,297.1	2,484.3
8- Printing, publishing and allied industries	3,037.7	3,323.1	4,624.7	5,376.2	5,005.2
9- Coke and refined petroleum products	28,294.7	28,668.9	21,906.1	28,278.5	26,549.9
10- Chemicals and chemical products	38,415.2	50,690.9	60,176.0	49,215.4	65,890.4
11- Rubber and plastics products	1,523.5	1,612.4	1,900.6	2,709.3	2,741.0
12- Other non-metallic mineral products	8,169.4	8,897.5	8,452.1	6,200.3	7,611.6
13- Basic metals	10,308.0	9,926.0	10,279.4	12,334.6	8,056.0
14- Fabricated metal products	1,572.6	2,461.9	2,242.9	3,236.3	2,547.6
15- Machinery and equipment	7,841.0	9,418.0	8,474.6	9,095.9	8,172.3
16- Office, accounting and computing machinery	481.3	419.8	446.0	729.6	966.3
17- Electrical machinery and apparatus	7,476.8	7,434.8	8,449.5	6,807.5	6,881.6
18- Radio, television and communication equipment	2,193.7	2,412.2	3,653.0	1,479.3	814.7
19- Medical, precision and optical instruments,	3,435.2	5,559.4	3,544.1	2,845.3	3,660.4
20- Motor vehicles, trailers and semi-trailers	8,905.5	15,521.0	16,010.5	21,140.9	11,092.7
21- Other transport equipments	1,012.2	2,718.7	2,627.6	3,213.7	2,942.0
22- Furniture and fixture	1,645.4	2,141.6	1,599.5	1,463.1	1,868.6
23- Jewellery and related articles	498.2	717.0	1,230.7	1,014.1	760.9
24- Sports goods	791.0	927.5	1,014.9	1,967.5	1,652.7
25- Handicrafts	253.3	257.2	170.1	138.7	178.4
26- Other manufacturing n.e.s.	7,703.2	9,275.0	7,339.5	7,228.2	8,171.8
E. Ship breaking and waste / scrape (junk) etc.	2,155.3	2,455.2	2,448.7	2,240.9	1,556.8
F. Electricity, gas and water supply	38,759.9	30,963.7	41,911.4	41,780.6	30,929.6
G. Construction	48,637.2	55,384.0	60,884.2	65,883.1	64,990.2
1- Building	33,919.7	40,152.2	41,001.6	50,773.1	48,091.1
2- Infrastructure	14,717.5	15,231.8	19,882.6	15,110.0	16,899.2
H. Commerce and Trade	194,620.4	179,137.8	179,864.2	198,778.5	205,808.0
1- Sale, maintenance and repair of motor vehicles	11,180.8	10,600.6	9,955.7	9,819.4	9,819.4
2- Wholesale and commission trade	117,282.2	104,410.2	110,964.8	120,114.1	122,152.0
i) Exports	20,307.5	20,988.4	19,275.7	19,401.0	19,912.7
ii) Imports	15,229.5	12,338.0	12,921.3	13,153.3	12,161.2
iii) Domestic whole sales	81,745.2	71,083.8	78,767.9	87,559.8	90,078.2
3- Retail trade	66,157.4	64,127.0	58,943.7	68,845.0	73,836.6
I. Hotels, restaurants and clubs etc	8,138.9	8,709.3	7,882.4	5,660.6	6,840.7
J. Transport, storage and communications	86,563.9	112,650.7	118,538.3	116,513.4	111,695.3
K. Real estate, renting and business activities	128,330.3	126,594.5	130,941.7	148,654.0	155,649.2
1- Real estate activities	18,747.4	20,126.8	23,516.0	27,100.4	32,971.8
2- Renting of machinery and equipment	2,140.6	1,508.2	3,007.2	1,807.7	1,668.6
3- Computer and related activities	4,967.0	5,167.2	6,805.0	6,702.3	6,898.2
4- Research and development	3,320.8	3,138.4	2,860.2	3,558.3	2,873.4
5- Other business activities	99,154.4	96,653.9	94,753.3	109,485.4	111,237.2
L. Education	26,893.3	26,763.4	32,361.4	35,949.0	36,235.2
M. Health and social work	14,519.1	12,698.6	14,451.7	15,604.3	16,611.1
N. Other community, social and personal service	43,053.3	45,283.2	41,617.3	46,175.1	52,683.0
O. Other private business n.e.c	140,408.6	153,891.2	169,277.2	213,724.1	214,330.6
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>103,335.2</b>	<b>123,415.6</b>	<b>118,234.0</b>	<b>115,731.4</b>	<b>144,640.7</b>
<b>VI. Personal</b>	<b>1,729,118.2</b>	<b>1,907,566.0</b>	<b>2,010,811.8</b>	<b>2,189,300.9</b>	<b>2,357,475.2</b>
<b>VII. Others</b>	<b>65,026.7</b>	<b>69,414.2</b>	<b>43,575.4</b>	<b>48,069.2</b>	<b>44,670.8</b>
<b>TOTAL</b>	<b>3,791,489.4</b>	<b>4,137,603.7</b>	<b>4,352,661.8</b>	<b>4,693,117.1</b>	<b>4,983,915.5</b>

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

(End of Period: Million Rupees)					
CATEGORY OF DEPOSIT HOLDERS	2011		2012		2013
	Jun.	Dec.	Jun	Dec.	Jun
<b>A. FOREIGN CONSTITUENTS:</b>	<b>59,606.7</b>	<b>73,878.6</b>	<b>89,414.7</b>	<b>82,376.0</b>	<b>78,851.0</b>
I. Official	9,966.8	9,739.0	9,812.9	8,728.2	8,471.4
II. Business	20,721.3	34,567.1	48,270.1	41,744.4	39,202.7
III. Personal	28,918.5	29,572.5	31,331.6	31,903.4	31,176.9
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>5,429,708.</b>	<b>5,614,377.</b>	<b>6,129,958.3</b>	<b>6,550,209.3</b>	<b>7,055,557.</b>
<b>I. Government :</b>	<b>642,813.5</b>	<b>604,920.8</b>	<b>664,880.8</b>	<b>679,537.7</b>	<b>696,173.4</b>
A. Federal Government	383,638.5	348,240.2	410,078.7	404,445.0	413,874.5
B. Provincial Governments	221,787.9	227,132.2	228,021.0	254,139.0	259,995.3
C. Local Bodies ( City Governments )	37,387.1	29,548.4	26,781.2	20,953.8	22,303.6
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>382,098.2</b>	<b>400,839.5</b>	<b>422,758.9</b>	<b>401,227.9</b>	<b>396,165.6</b>
A. Agriculture, Forestry, Hunting & Fishing	68.4	70.1	320.6	298.0	325.8
B. Mining & Quarrying	74,410.0	72,431.3	87,572.2	74,258.8	64,805.8
C. Manufacturing	70,079.3	91,846.9	96,515.5	101,161.9	99,161.8
D. Construction	272.7	43.9	196.7	145.3	56.2
E. Utilities	65,891.9	55,170.7	74,926.8	66,300.5	64,195.0
F. Commerce	22,139.3	27,438.6	18,611.7	18,902.0	23,019.7
G. Transport, Storage & Communication	110,352.6	113,489.0	109,859.3	100,692.3	108,262.7
H. Services	30,733.7	29,916.1	26,397.4	26,732.0	24,567.2
I. Others	8,150.3	10,433.0	8,358.8	12,737.2	11,771.4
<b>III. Non-Bank Financial Companies :</b>	<b>97,479.8</b>	<b>133,178.0</b>	<b>119,782.8</b>	<b>150,959.9</b>	<b>167,101.9</b>
A. Co-operative Banks	2,191.1	4,128.2	2,194.9	1,120.0	2,002.9
B. Development Financial Institutions	305.1	1,650.3	485.2	1,077.2	2,411.7
C. Insurance Companies	26,129.7	40,420.4	32,197.8	43,068.6	49,853.5
D. Micro Finance Banks	1,740.6	2,141.9	1,880.7	2,867.9	3,396.9
E. Other NBFC's	67,113.3	84,837.2	83,024.2	102,826.2	109,436.9
<b>IV. Private Sector Enterprises :</b>	<b>1,500,601.</b>	<b>1,491,484.</b>	<b>1,653,240.8</b>	<b>1,806,632.4</b>	<b>1,985,965.</b>
A. Agriculture, Hunting and Forestry	162,544.3	158,797.6	171,183.4	182,182.6	191,602.6
1- Growing of crops	149,591.2	145,165.3	155,491.8	164,775.0	173,759.7
2- Farming of animals	6,911.8	7,212.9	8,249.3	8,420.9	8,866.9
3- Agricultural and animal husbandry	3,924.4	4,639.5	5,293.4	6,015.0	5,404.5
4- Agricultural machinery and equipments	1,443.1	1,145.6	1,399.4	2,162.8	2,688.3
5- Hunting, trapping, forestry & logging	17.0	38.4	242.2	72.1	46.8
6- Forestry and Logging and Related Services *	656.9	595.8	507.2	736.9	836.5
B. Fishing and fish farming etc.	873.0	910.0	1,332.5	1,703.1	1,711.6
C. Mining and Quarrying	40,964.2	50,174.0	41,617.0	44,030.1	61,934.7
1- Mining of coal	9,242.8	7,248.7	7,988.7	8,791.9	10,092.1
2- Crude petroleum & natural gas	28,349.1	37,090.6	27,410.6	26,839.4	44,164.5
3- Iron & non-ferrous metal ores	527.0	354.3	1,558.1	1,587.8	1,613.3
4- Quarrying of stone, sand and clay	491.2	441.3	261.8	224.8	271.5
5- Chemical, fertilizer, Salt etc.	2,354.0	5,039.1	4,397.8	6,586.2	5,793.3
D. Manufacturing	310,925.8	325,761.2	359,619.1	407,510.1	426,105.7
1- Food products and beverages	57,516.8	65,290.4	59,027.0	71,103.2	70,796.5
2- Tobacco products	555.0	1,446.1	1,613.4	1,790.9	2,045.1
3- Textiles	61,697.0	60,799.2	70,050.7	70,701.9	77,687.4
i) Spinning, weaving, finishing of textiles	47,333.9	46,854.1	53,702.8	55,334.3	60,027.8
a) Spinning of fibers	29,182.2	27,849.8	31,804.6	34,737.5	36,058.8
b) Weaving of textiles	12,426.1	11,382.1	13,132.9	11,915.2	13,543.9
c) Finishing of textiles	5,725.6	7,622.3	8,765.3	8,681.6	10,425.2
ii) Made-up textile articles	5,914.7	6,078.0	7,717.7	6,853.9	7,781.3
iii) Knit wear	2,498.1	3,261.5	3,093.2	3,371.7	3,474.6
iv) Carpets and rugs	1,128.6	1,057.4	1,312.8	1,531.6	1,617.0
v) Other textiles n.e.s.	4,821.7	3,548.2	4,224.2	3,610.4	4,786.7
4- Wearing apparel, readymade garments etc.	10,726.3	8,920.4	9,050.1	10,194.7	9,304.2

\*. Separate reporting started from 2009

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

CATEGORY OF DEPOSIT HOLDERS	(End of Period: Million Rupees)				
	2011		2012		2013
	Jun.	Dec.	Jun	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of	5,335.0	5,987.5	6,923.2	7,382.0	7,858.7
i.) Tanning & dressing of leather, luggage,	1,887.0	2,265.0	2,496.6	2,461.6	2,869.6
ii.) Footwear	3,448.0	3,722.6	4,426.6	4,920.4	4,989.1
a) Leather wear	3,036.7	3,321.0	3,646.9	4,202.8	4,202.7
b) Rubber and Plastic wear	411.3	401.6	779.7	717.6	786.4
6- Wood and products of wood cork	1,276.7	1,074.3	1,583.3	1,677.5	1,805.1
7- Paper, paperboard and products	2,699.9	2,238.9	2,731.1	3,848.1	3,008.6
8- Printing, publishing and allied industries	5,644.9	5,315.7	6,555.4	8,065.6	9,229.5
9- Coke and refined petroleum products	25,042.4	35,202.7	45,781.6	45,162.4	32,707.7
10- Chemicals and chemical products	60,539.8	65,057.3	55,918.2	84,206.4	64,900.7
11- Rubber and plastics products	3,333.8	3,300.6	4,457.9	4,750.0	6,201.6
12- Other non-metallic mineral products	8,167.8	7,070.5	9,799.1	13,412.5	16,341.8
13- Basic metals	8,795.4	8,230.3	10,344.4	12,662.2	13,852.2
14- Fabricated metal products	2,885.9	3,207.5	4,258.4	5,214.1	5,189.6
15- Machinery and equipment	9,083.2	8,856.8	11,731.7	10,361.9	11,622.9
16- Office, accounting and computing machinery	1,349.0	1,996.4	1,995.5	1,821.0	1,863.3
17- Electrical machinery and apparatus	9,331.3	9,184.5	11,675.5	10,925.2	26,019.8
18- Radio, television and communication equipment	1,309.7	943.3	1,320.9	1,529.8	1,889.2
19- Medical, precision and optical instruments,	4,196.5	3,866.6	5,466.6	5,126.1	5,707.4
20- Motor vehicles, trailers and semi-trailers	15,124.4	11,653.1	19,232.2	14,477.4	17,834.1
21- Other transport equipments	3,809.8	2,228.1	2,686.7	4,378.1	4,752.0
22- Furniture and fixture	1,509.0	1,663.4	1,561.9	1,970.4	2,482.3
23- Jewellery and related articles	979.8	864.2	1,354.9	1,470.7	1,767.7
24- Sports goods	2,011.3	2,049.0	2,438.5	2,503.2	2,311.7
25- Handicrafts	180.4	198.7	160.2	140.2	125.8
26- Other manufacturing n.e.s.	7,824.8	9,115.6	11,900.7	12,634.7	28,800.7
E. Ship breaking and waste / scrape (junk) etc.	1,690.1	2,291.2	2,375.2	1,791.3	2,446.9
F. Electricity, gas and water supply	29,732.6	35,052.0	35,059.4	43,262.7	46,830.8
G. Construction	77,808.6	75,141.7	97,694.2	94,411.7	109,482.0
1- Building	56,641.1	58,668.8	72,722.7	66,353.0	80,017.2
2- Infrastructure	21,167.5	16,472.9	24,971.5	28,058.7	29,464.8
H. Commerce and Trade	221,600.1	226,686.4	254,628.0	259,449.9	302,111.3
1- Sale, maintenance and repair of motor vehicles	9,887.5	10,338.1	12,202.6	12,566.9	14,364.2
2- Wholesale and commission trade	130,750.2	130,919.3	137,163.1	138,696.5	146,016.2
i) Exports	22,149.1	22,322.1	24,255.0	26,335.9	27,029.8
ii) Imports	14,155.2	13,378.5	15,018.1	14,668.1	15,591.2
iii) Domestic whole sales	94,445.9	95,218.7	97,889.9	97,692.6	103,395.2
3- Retail trade	80,962.4	85,429.0	105,262.3	108,186.5	141,730.9
I. Hotels, restaurants and clubs etc	8,851.3	8,744.3	12,103.4	12,286.4	11,951.4
J. Transport, storage and communications	120,759.6	108,537.0	102,885.1	123,025.0	126,796.7
K. Real estate, renting and business activities	176,738.7	166,821.1	206,381.1	237,902.3	275,621.7
1- Real estate activities	34,339.3	32,084.9	46,399.7	39,370.4	39,085.9
2- Renting of machinery and equipment	2,284.9	2,446.4	3,635.7	5,121.4	5,084.1
3- Computer and related activities	7,474.1	7,954.7	10,287.8	12,570.2	14,915.4
4- Research and development	5,211.0	4,939.9	6,656.8	7,377.9	6,232.7
5- Other business activities	127,429.5	119,395.2	139,401.2	173,462.5	210,303.6
L. Education	35,743.6	34,390.0	39,081.4	47,000.6	50,890.5
M. Health and social work	19,044.7	20,288.2	22,537.4	22,958.7	24,076.8
N. Other community, social and personal service	57,329.0	57,762.3	62,180.4	70,438.3	75,372.9
O. Other private business n.e.c	235,995.6	220,127.0	244,563.1	258,679.6	279,029.7
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>145,118.4</b>	<b>152,792.8</b>	<b>171,200.7</b>	<b>193,681.2</b>	<b>193,310.6</b>
<b>VI. Personal</b>	<b>2,604,422.6</b>	<b>2,759,765.1</b>	<b>3,030,641.2</b>	<b>3,247,694.6</b>	<b>3,516,099.8</b>
<b>VII. Others</b>	<b>57,174.7</b>	<b>71,397.2</b>	<b>67,453.0</b>	<b>70,475.6</b>	<b>100,740.5</b>
<b>TOTAL</b>	<b>5,489,315.1</b>	<b>5,688,255.9</b>	<b>6,219,372.9</b>	<b>6,632,585.2</b>	<b>7,134,408.2</b>

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2013	2014		2015	
	Dec.	Jun	Dec.	Jun	Dec.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>84,766.1</b>	<b>82,900.2</b>	<b>86,369.0</b>	<b>95,035.4</b>	<b>111,617.4</b>
I. Official	11,884.2	10,615.2	12,755.8	14,747.2	15,298.4
II. Business	37,056.3	40,706.4	40,181.5	46,718.2	52,085.7
III. Personal	35,825.6	31,578.6	33,431.6	33,570.0	44,233.4
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>7,498,259.1</b>	<b>7,968,664.8</b>	<b>8,316,984.0</b>	<b>9,057,973.6</b>	<b>9,298,262.2</b>
<b>I. Government :</b>	<b>731,611.4</b>	<b>825,071.4</b>	<b>866,947.8</b>	<b>985,439.5</b>	<b>1,066,426.0</b>
A. Federal Government	416,959.4	471,628.9	518,887.7	558,674.8	638,142.6
B. Provincial Governments	292,179.4	330,135.4	327,769.5	404,401.0	407,848.1
C. Local Bodies ( City Governments )	22,472.7	23,307.0	20,290.5	22,363.6	20,435.3
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>469,582.7</b>	<b>467,075.8</b>	<b>493,245.1</b>	<b>480,793.8</b>	<b>489,923.1</b>
A. Agriculture, Forestry, Hunting & Fishing	300.0	395.0	321.2	360.0	371.8
B. Mining & Quarrying	101,918.6	70,894.9	97,033.9	83,753.9	82,004.4
C. Manufacturing	115,801.0	117,532.7	110,123.1	117,012.4	126,644.6
D. Construction	109.4	152.3	225.7	245.5	196.3
E. Utilities	78,223.9	97,012.0	108,743.9	108,403.2	103,146.1
F. Commerce	30,138.4	38,596.2	38,681.7	29,925.7	24,757.5
G. Transport, Storage & Communication	100,849.1	103,364.5	102,914.6	106,746.8	115,648.7
H. Services	25,011.6	26,444.5	27,068.4	29,880.8	30,451.1
I. Others	17,230.8	12,683.7	8,132.5	4,465.5	6,702.5
<b>III. Non-Bank Financial Companies :</b>	<b>186,983.1</b>	<b>173,316.1</b>	<b>163,181.9</b>	<b>191,283.2</b>	<b>278,431.2</b>
A. Co-operative Banks	1,624.4	2,361.6	2,141.3	2,113.8	4,639.6
B. Development Financial Institutions	813.7	2,676.5	2,929.7	2,990.0	4,072.6
C. Insurance Companies	58,483.5	29,505.4	42,654.5	40,532.8	66,275.6
D. Micro Finance Banks	3,087.3	1,783.5	2,358.3	2,381.2	4,217.9
E. Other NBFC's	122,974.2	136,989.2	113,098.0	143,265.5	199,225.4
<b>IV. Private Sector Enterprises :</b>	<b>2,129,643.9</b>	<b>2,295,565.9</b>	<b>2,346,704.5</b>	<b>2,511,456.1</b>	<b>2,432,551.6</b>
A. Agriculture, Hunting and Forestry	204,567.4	209,173.5	215,626.7	211,740.3	225,085.0
1- Growing of crops	184,051.7	187,886.0	193,051.4	189,203.8	203,935.6
2- Farming of animals	10,210.7	11,669.6	12,177.2	11,368.6	9,811.9
3- Agricultural and animal husbandry	5,730.2	5,729.3	5,481.3	5,661.9	5,161.9
4- Agricultural machinery and equipments	3,526.7	2,868.9	3,651.4	4,023.4	4,527.4
5- Hunting, trapping, forestry & logging	54.0	49.1	85.8	113.1	111.0
6- Forestry and Logging and Related Services *	994.0	970.7	1,179.6	1,369.5	1,537.2
B. Fishing and fish farming etc.	1,797.3	2,015.6	2,495.1	2,319.1	2,525.0
C. Mining and Quarrying	57,156.7	59,755.6	69,787.8	94,917.4	86,412.2
1- Mining of coal	10,370.3	11,073.8	11,975.6	12,441.6	13,903.6
2- Crude petroleum & natural gas	41,173.3	42,953.2	51,083.3	74,544.1	65,379.8
3- Iron & non-ferrous metal ores	1,505.1	2,259.5	1,022.9	2,526.2	2,444.0
4- Quarrying of stone, sand and clay	328.7	768.4	872.2	805.4	786.8
5- Chemical, fertilizer, Salt etc.	3,779.4	2,700.7	4,833.8	4,600.1	3,898.0
D. Manufacturing	467,594.6	490,406.9	606,901.6	686,520.2	690,441.1
1- Food products and beverages	92,506.0	90,117.7	108,231.0	120,480.0	133,919.8
2- Tobacco products	1,693.7	1,889.5	1,962.4	3,350.9	1,601.9
3- Textiles	82,031.0	92,186.6	108,616.2	118,801.4	103,897.1
i) Spinning, weaving, finishing of textiles	64,929.8	76,222.6	89,388.9	94,926.1	75,482.8
a) Spinning of fibers	41,018.3	46,103.2	48,170.5	53,589.8	44,691.2
b) Weaving of textiles	13,200.6	15,191.2	27,059.5	26,577.5	17,696.8
c) Finishing of textiles	10,710.9	14,928.3	14,158.8	14,758.8	13,094.8
ii) Made-up textile articles	8,733.1	7,096.4	8,430.0	11,193.4	11,808.1
iii) Knit wear	3,224.8	3,767.4	4,070.9	4,252.0	4,872.3
iv) Carpets and rugs	1,634.2	1,945.2	2,547.3	2,804.9	3,168.4
v) Other textiles n.e.s.	3,509.1	3,155.0	4,179.2	5,625.0	8,565.6
4- Wearing apparel, readymade garments etc.	11,888.1	10,021.4	13,514.0	14,637.4	14,948.4

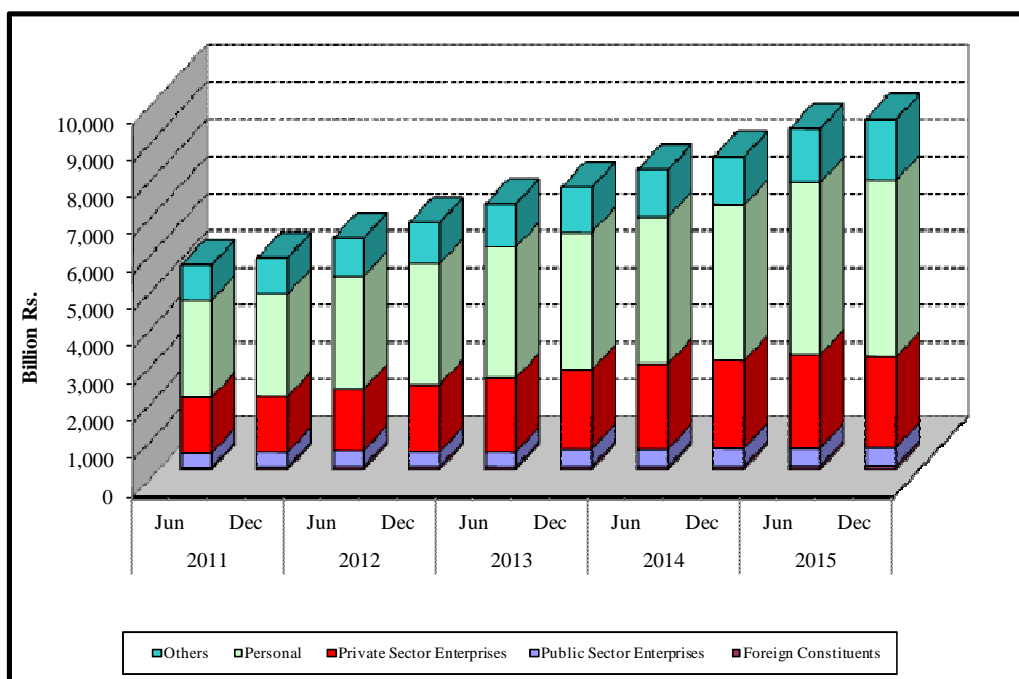
\*. Separate reporting started from 2009

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2013	2014		2015	
	Dec.	Jun.	Dec.	Jun	Dec.
5- Tanning and dressing of leather; manufacture of	9,693.1	10,028.7	12,360.2	12,147.3	13,917.8
i.) Tanning & dressing of leather, luggage,	3,194.1	3,725.7	4,946.3	5,132.5	5,591.4
ii.) Footwear	6,499.0	6,303.0	7,413.9	7,014.8	8,326.4
a) Leather wear	5,768.6	5,483.3	6,688.2	5,922.9	7,308.8
b) Rubber and Plastic wear	730.3	819.7	725.7	1,091.9	1,017.6
6- Wood and products of wood cork	1,989.4	2,246.1	3,150.8	3,302.7	4,363.9
7- Paper, paperboard and products	3,537.0	4,303.8	4,162.7	4,902.3	6,044.9
8- Printing, publishing and allied industries	9,509.0	12,467.7	8,376.9	12,400.8	11,712.8
9- Coke and refined petroleum products	46,756.4	46,799.7	51,572.7	51,397.5	49,719.8
10- Chemicals and chemical products	81,891.3	68,513.0	125,018.0	106,329.8	118,203.8
11- Rubber and plastics products	5,796.3	7,817.7	7,498.9	8,082.6	7,048.7
12- Other non-metallic mineral products	16,809.2	15,418.9	23,383.6	33,144.6	38,938.9
13- Basic metals	16,019.7	20,073.8	21,375.2	21,574.0	20,944.1
14- Fabricated metal products	5,299.2	5,531.5	6,353.8	7,548.2	5,716.8
15- Machinery and equipment	12,265.4	16,503.2	18,997.0	41,772.8	24,717.2
16- Office, accounting and computing machinery	1,149.3	1,174.8	1,029.3	991.4	1,809.0
17- Electrical machinery and apparatus	13,639.2	17,147.5	14,803.9	18,926.4	25,530.6
18- Radio, television and communication equipment	1,724.6	2,344.2	3,077.7	6,379.2	4,194.7
19- Medical, precision and optical instruments,	7,251.1	7,029.5	8,911.0	10,183.3	11,692.4
20- Motor vehicles, trailers and semi-trailers	17,806.0	23,617.9	26,025.0	49,017.5	48,425.0
21- Other transport equipments	4,482.2	3,377.1	6,242.2	8,538.1	7,793.0
22- Furniture and fixture	2,576.5	2,712.9	2,594.6	1,703.7	1,635.9
23- Jewellery and related articles	1,954.6	2,353.6	2,727.5	2,493.0	2,580.7
24- Sports goods	2,406.7	2,644.8	2,924.2	3,298.9	3,760.4
25- Handicrafts	168.5	113.8	133.9	169.5	158.2
26- Other manufacturing n.e.s.	16,750.8	23,971.6	23,858.9	24,946.8	27,165.2
E. Ship breaking and waste / scrape (junk) etc.	2,379.9	2,820.5	3,349.1	2,787.3	2,802.2
F. Electricity, gas and water supply	52,207.0	56,440.6	59,709.2	74,508.5	77,680.7
G. Construction	117,071.8	150,960.9	157,011.7	164,771.7	138,492.7
1- Building	89,693.0	114,391.1	114,225.3	119,438.5	100,134.3
2- Infrastructure	27,378.8	36,569.7	42,786.4	45,333.3	38,358.4
H. Commerce and Trade	333,900.3	358,978.9	360,605.5	370,860.5	344,212.7
1- Sale, maintenance and repair of motor vehicles	14,003.3	17,611.7	15,425.4	18,339.7	16,094.2
2- Wholesale and commission trade	152,594.4	169,028.9	175,577.4	178,224.3	164,578.8
i) Exports	27,807.3	53,844.9	51,409.2	48,426.9	46,668.6
ii) Imports	16,790.3	19,950.9	21,928.5	24,245.1	25,207.6
iii) Domestic whole sales	107,996.7	95,233.0	102,239.8	105,552.4	92,702.5
3- Retail trade	167,302.7	172,338.4	169,602.7	174,296.4	163,539.8
I. Hotels, restaurants and clubs etc	12,421.0	13,480.2	13,275.2	13,129.5	13,341.4
J. Transport, storage and communications	144,821.0	143,728.9	145,974.7	137,610.2	153,003.6
K. Real estate, renting and business activities	266,196.6	263,029.9	283,795.1	299,158.9	290,333.6
1- Real estate activities	45,015.2	44,638.3	44,444.9	38,179.6	36,940.5
2- Renting of machinery and equipment	4,636.2	4,477.0	4,994.3	1,946.5	1,747.9
3- Computer and related activities	16,879.4	18,488.3	21,652.3	25,760.4	26,852.0
4- Research and development	5,895.1	5,171.4	5,597.7	6,153.0	5,625.1
5- Other business activities	193,770.7	190,254.8	207,105.9	227,119.5	219,168.1
L. Education	55,102.8	59,927.7	56,297.7	55,926.7	58,067.1
M. Health and social work	27,221.1	30,027.7	28,622.4	41,024.4	39,395.5
N. Other community, social and personal service	81,703.9	83,497.2	78,450.4	82,055.9	73,437.1
O. Other private business n.e.c	305,502.2	371,321.8	264,802.2	274,125.4	237,321.5
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>203,272.7</b>	<b>183,929.5</b>	<b>200,413.5</b>	<b>190,314.0</b>	<b>205,780.2</b>
<b>VI. Personal</b>	<b>3,693,162.6</b>	<b>3,948,707.0</b>	<b>4,176,832.2</b>	<b>4,628,148.2</b>	<b>4,749,553.4</b>
<b>VII. Others</b>	<b>84,002.7</b>	<b>74,999.1</b>	<b>69,659.0</b>	<b>70,538.8</b>	<b>75,596.7</b>
<b>TOTAL</b>	<b>7,583,025.2</b>	<b>8,051,565.0</b>	<b>8,403,353.0</b>	<b>9,153,009.0</b>	<b>9,409,879.7</b>

## 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.)	2006				2007			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Less than 5,000</b>	4,691,605	7,264.0	6,809,342	14,516.6	5,798,441	9,420.5	4,057,674	7,402.5
<b>5,000 to 10,000</b>	2,189,719	16,751.0	2,442,781	18,161.8	2,030,387	15,207.7	1,423,115	10,797.4
<b>10,000 to 20,000</b>	4,440,870	66,022.2	4,386,736	63,859.5	3,489,192	51,437.8	2,875,972	42,555.8
<b>20,000 to 25,000</b>	1,525,531	34,267.6	1,337,281	29,843.4	1,287,075	28,880.3	1,420,566	31,830.0
<b>25,000 to 30,000</b>	1,380,382	37,888.5	1,131,957	30,948.0	1,096,553	30,054.9	1,176,237	32,316.4
<b>30,000 to 40,000</b>	2,156,181	74,846.0	1,703,140	58,893.1	1,877,654	65,115.5	2,268,777	79,046.5
<b>40,000 to 50,000</b>	1,698,688	75,980.4	1,217,393	54,340.0	1,426,040	63,682.8	1,789,435	80,224.0
<b>50,000 to 60,000</b>	1,329,772	72,793.3	1,009,507	55,454.2	1,143,223	62,655.7	1,487,930	81,561.1
<b>60,000 to 70,000</b>	1,024,035	66,516.2	770,654	50,039.6	889,810	57,647.2	1,147,031	74,463.5
<b>70,000 to 80,000</b>	911,595	68,095.5	623,889	46,790.7	785,218	58,736.2	910,054	68,027.6
<b>80,000 to 90,000</b>	651,772	55,301.2	513,790	43,588.5	583,558	49,637.1	770,675	65,475.2
<b>90,000 to 100,000</b>	569,868	54,086.5	505,573	48,062.6	514,529	48,783.9	645,344	61,256.8
<b>100,000 to 200,000</b>	2,307,029	313,729.3	2,447,598	342,462.1	2,464,199	338,824.5	2,644,406	360,720.4
<b>200,000 to 300,000</b>	613,533	147,587.6	723,336	174,755.9	670,335	161,993.0	699,101	168,176.6
<b>300,000 to 400,000</b>	233,006	80,604.3	299,859	103,709.2	278,184	95,881.7	302,581	103,516.4
<b>400,000 to 500,000</b>	141,134	62,636.3	150,904	67,313.5	164,013	73,547.9	172,950	77,160.7
<b>50,000 to 600,000</b>	83,331	45,405.4	89,168	48,744.9	105,101	57,208.3	109,172	59,361.6
<b>600,000 to 700,000</b>	68,067	44,125.6	77,809	50,525.1	77,230	50,198.1	68,683	44,317.1
<b>700,000 to 800,000</b>	47,276	35,388.0	57,227	42,976.8	58,550	43,448.9	54,082	40,530.8
<b>800,000 to 900,000</b>	31,598	26,830.3	34,085	28,811.5	49,391	41,849.3	45,826	38,745.5
<b>900,000 to 1,000,000</b>	26,509	25,237.0	31,171	29,573.3	29,361	27,769.7	29,465	27,937.1
<b>1,000,000 to 2,000,000</b>	107,811	145,532.0	131,273	175,911.8	135,620	186,918.1	135,035	181,208.5
<b>2,000,000 to 3,000,000</b>	35,614	86,076.8	35,598	86,271.3	41,779	101,471.7	42,341	102,602.7
<b>3,000,000 to 4,000,000</b>	14,841	51,195.4	16,846	57,725.3	24,288	83,725.6	21,431	73,417.6
<b>4,000,000 to 5,000,000</b>	9,099	40,344.5	9,702	43,681.9	13,813	61,360.4	13,547	61,253.4
<b>5,000,000 to 6,000,000</b>	6,566	35,891.1	8,581	46,428.0	9,263	50,493.2	6,873	36,929.6
<b>6,000,000 to 7,000,000</b>	3,308	21,628.8	4,490	29,207.0	6,445	41,669.9	4,802	31,030.7
<b>7,000,000 to 8,000,000</b>	2,685	20,070.7	2,883	21,558.7	3,793	28,201.8	4,290	31,914.5
<b>8,000,000 to 9,000,000</b>	2,084	17,564.6	2,403	20,277.4	2,942	24,828.8	2,504	21,284.3
<b>9,000,000 to 10,000,000</b>	1,575	14,954.2	1,473	13,939.5	2,460	23,264.1	2,168	20,534.5
<b>10,000,000 and over</b>	16,604	972,736.3	19,136	1,028,273	24,592	1,338,636	22,671	1,418,897.0
<b>TOTAL</b>	<b>26,321,688</b>	<b>2,817,350.6</b>	<b>26,595,585</b>	<b>2,926,644.7</b>	<b>25,083,039</b>	<b>3,372,551.5</b>	<b>24,354,738</b>	<b>3,534,495.8</b>

### 4.3 Distribution of Scheduled Banks' Deposits by Size of Account

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2008				2009			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Less than 5,000</b>	3,358,865	6,579.9	2,656,449	6,615.3	2,242,637	4,996.9	2,143,896	5,626.0
<b>5,000 to 10,000</b>	1,846,059	13,784.0	1,698,624	12,573.7	1,751,942	13,151.6	1,748,893	12,972.8
<b>10,000 to 20,000</b>	3,519,363	51,746.8	3,021,996	45,208.1	3,053,654	45,142.8	2,950,492	43,714.2
<b>20,000 to 25,000</b>	1,452,064	32,695.6	1,438,724	32,065.7	1,349,438	30,373.5	1,288,767	28,728.3
<b>25,000 to 30,000</b>	1,219,016	33,338.5	1,270,197	34,808.3	1,182,249	32,304.2	1,174,474	32,134.8
<b>30,000 to 40,000</b>	1,965,307	68,374.2	2,356,866	82,326.9	2,042,522	71,048.7	2,230,906	77,722.1
<b>40,000 to 50,000</b>	1,574,035	70,797.5	1,886,844	84,804.6	1,851,989	83,091.3	1,850,142	82,937.1
<b>50,000 to 60,000</b>	1,206,620	65,923.9	1,636,511	89,606.3	1,576,819	86,505.5	1,547,683	84,915.3
<b>60,000 to 70,000</b>	1,007,111	65,129.0	1,260,067	82,346.6	1,278,646	82,872.5	1,227,122	79,529.5
<b>70,000 to 80,000</b>	778,991	58,237.4	1,035,219	77,485.6	1,018,791	76,170.3	1,034,442	77,370.4
<b>80,000 to 90,000</b>	676,727	57,463.9	850,679	72,093.1	978,994	83,178.1	1,036,422	87,855.4
<b>90,000 to 100,000</b>	640,893	60,674.6	702,272	66,802.1	759,387	71,961.5	821,445	77,952.3
<b>100,000 to 200,000</b>	3,223,077	450,413.4	3,088,161	424,918.5	3,633,409	499,882.7	3,716,517	507,882.1
<b>200,000 to 300,000</b>	1,009,471	244,601.1	914,428	221,464.7	1,037,757	249,031.0	1,026,476	248,185.9
<b>300,000 to 400,000</b>	449,023	153,951.4	407,794	140,140.4	455,744	157,272.6	416,128	141,943.0
<b>400,000 to 500,000</b>	222,798	99,503.8	196,424	87,656.5	223,602	99,805.7	236,139	105,417.8
<b>50,000 to 600,000</b>	148,041	80,351.7	138,746	75,157.9	144,961	78,606.0	150,451	81,934.9
<b>600,000 to 700,000</b>	80,292	51,920.6	89,366	57,540.6	94,613	61,218.1	96,849	62,718.4
<b>700,000 to 800,000</b>	51,506	38,587.5	68,130	50,722.9	71,812	53,626.7	74,300	55,446.3
<b>800,000 to 900,000</b>	47,491	40,200.6	48,369	40,838.0	55,688	47,182.7	67,309	56,967.5
<b>900,000 to 1,000,000</b>	43,036	40,707.7	39,089	37,080.9	41,347	39,300.3	42,811	40,459.6
<b>1,000,000 to 2,000,000</b>	161,866	219,550.7	150,526	205,109.8	170,409	228,987.8	199,078	269,145.5
<b>2,000,000 to 3,000,000</b>	46,677	112,531.5	43,830	106,165.6	54,309	130,978.6	56,509	135,525.9
<b>3,000,000 to 4,000,000</b>	25,037	86,655.9	25,215	87,367.1	24,811	85,411.8	24,435	83,250.5
<b>4,000,000 to 5,000,000</b>	18,329	83,435.2	15,669	69,282.1	14,802	66,308.3	22,293	102,236.0
<b>5,000,000 to 6,000,000</b>	8,402	44,813.5	11,726	63,011.3	11,226	60,077.6	10,689	57,069.2
<b>6,000,000 to 7,000,000</b>	5,515	35,843.7	5,523	35,811.2	5,936	38,431.5	6,630	42,620.1
<b>7,000,000 to 8,000,000</b>	3,883	28,847.3	4,141	30,982.6	4,400	32,776.1	4,116	30,811.0
<b>8,000,000 to 9,000,000</b>	2,491	20,992.8	3,108	26,380.5	3,306	27,813.1	3,437	28,960.3
<b>9,000,000 to 10,000,000</b>	2,351	22,103.0	2,253	21,408.1	2,681	25,365.7	2,560	24,190.7
<b>10,000,000 and over</b>	21,338	1,372,404.3	24,423	1,323,714.6	25,185	1,474,730.5	27,126	1,586,439.0
<b>TOTAL</b>	<b>24,815,675</b>	<b>3,812,160.9</b>	<b>25,091,369</b>	<b>3,791,489.4</b>	<b>25,163,066</b>	<b>4,137,603.7</b>	<b>25,238,537</b>	<b>4,352,661.8</b>

### 4.3 Distribution of Scheduled Banks' Deposits by Size of Account

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2010				2011			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Less than 5,000</b>	2,106,978	5,473.4	2,189,524	5,542.6	1,976,179	5,538.8	2,286,908	10,122.4
<b>5,000 to 10,000</b>	1,567,334	11,541.3	1,710,008	12,551.1	1,581,826	11,759.6	1,917,299	19,563.4
<b>10,000 to 20,000</b>	2,936,061	43,168.1	2,978,020	44,560.5	2,980,938	44,611.6	3,424,775	57,228.4
<b>20,000 to 25,000</b>	1,360,187	30,523.0	1,458,278	32,775.6	1,454,397	32,729.5	1,458,265	33,984.5
<b>25,000 to 30,000</b>	1,153,990	31,703.1	1,279,311	35,068.8	1,191,206	32,720.5	1,553,267	43,945.4
<b>30,000 to 40,000</b>	2,198,623	76,913.4	2,532,621	88,567.6	2,245,416	78,464.0	2,451,085	88,442.8
<b>40,000 to 50,000</b>	1,943,396	87,355.3	2,057,770	92,199.4	2,006,164	90,050.4	2,192,947	100,116.1
<b>50,000 to 60,000</b>	1,707,144	93,560.0	1,736,437	95,297.1	1,831,175	100,464.4	1,818,052	102,150.4
<b>60,000 to 70,000</b>	1,444,347	93,852.4	1,501,747	97,347.9	1,560,749	101,271.6	1,622,448	107,210.7
<b>70,000 to 80,000</b>	1,200,320	89,812.3	1,277,652	95,704.7	1,401,319	104,962.2	1,430,765	110,392.7
<b>80,000 to 90,000</b>	984,078	83,388.2	1,123,753	95,286.3	1,103,125	93,753.9	1,205,220	104,695.2
<b>90,000 to 100,000</b>	926,782	88,039.5	963,847	91,513.2	1,003,464	95,357.4	1,035,207	100,330.5
<b>100,000 to 200,000</b>	4,301,145	588,944.3	4,394,881	605,365.7	5,005,844	690,957.4	4,847,908	683,296.4
<b>200,000 to 300,000</b>	1,160,828	279,085.1	1,237,950	299,315.1	1,426,686	346,244.5	1,313,388	324,696.0
<b>300,000 to 400,000</b>	503,419	173,612.9	501,272	172,478.0	609,718	210,305.0	567,666	199,331.5
<b>400,000 to 500,000</b>	251,979	112,097.2	290,437	128,907.1	326,306	146,116.1	304,620	138,014.0
<b>50,000 to 600,000</b>	163,672	88,917.5	184,513	100,550.3	204,200	111,394.1	203,195	110,282.9
<b>600,000 to 700,000</b>	116,229	74,718.7	123,805	79,980.2	132,133	85,560.9	134,245	86,084.2
<b>700,000 to 800,000</b>	81,683	61,094.9	93,913	70,331.5	107,834	80,452.2	112,991	83,683.9
<b>800,000 to 900,000</b>	63,361	53,543.3	68,024	57,731.6	86,809	73,601.0	77,339	64,765.0
<b>900,000 to 1,000,000</b>	47,466	44,863.6	46,634	44,137.0	65,062	61,809.2	60,702	58,812.5
<b>1,000,000 to 2,000,000</b>	199,478	270,661.2	227,933	309,498.3	246,040	333,547.5	236,216	318,702.7
<b>2,000,000 to 3,000,000</b>	56,206	134,937.3	65,014	156,756.7	67,239	162,820.5	68,541	164,546.9
<b>3,000,000 to 4,000,000</b>	23,432	80,654.2	28,053	96,732.8	32,303	110,233.6	31,413	109,134.6
<b>4,000,000 to 5,000,000</b>	18,616	82,702.7	16,615	74,214.7	19,729	88,546.5	22,296	95,610.5
<b>5,000,000 to 6,000,000</b>	13,444	71,924.2	12,046	64,741.0	16,699	90,111.0	13,791	74,096.1
<b>6,000,000 to 7,000,000</b>	6,085	39,261.6	7,188	46,422.1	8,558	55,336.8	8,998	57,838.7
<b>7,000,000 to 8,000,000</b>	3,961	29,448.0	5,330	39,576.5	6,088	45,389.7	6,536	48,662.5
<b>8,000,000 to 9,000,000</b>	3,879	32,796.4	4,086	34,483.0	4,844	40,976.2	4,838	40,954.8
<b>9,000,000 to 10,000,000</b>	2,673	25,217.1	2,958	27,835.0	4,274	40,498.7	3,923	37,126.3
<b>10,000,000 and over</b>	29,058	1,713,306.9	30,840	1,788,444.0	35,619	1,923,730.6	41,884	2,114,434.0
<b>TOTAL</b>	<b>26,575,854</b>	<b>4,693,117.1</b>	<b>28,150,460</b>	<b>4,983,915.5</b>	<b>28,741,943</b>	<b>5,489,315.2</b>	<b>30,456,728</b>	<b>5,688,255.9</b>

### 4.3 Distribution of Scheduled Banks' Deposits by Size of Account

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2012				2013			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
<b>Less than 5,000</b>	2,479,683	7,384.9	2,112,432	5,016.9	2,030,954	5,342.4	2,074,895	5,129.0
<b>5,000 to 10,000</b>	1,693,763	12,486.5	2,028,997	14,966.4	2,126,113	15,612.9	2,193,033	16,470.6
<b>10,000 to 20,000</b>	3,256,295	48,695.3	3,131,511	46,833.9	3,278,245	48,986.8	3,268,311	49,547.8
<b>20,000 to 25,000</b>	1,476,430	33,265.1	1,559,406	35,073.2	1,707,358	38,354.8	1,706,830	38,429.2
<b>25,000 to 30,000</b>	1,451,055	39,793.3	1,561,989	42,895.7	1,528,015	41,942.1	1,657,735	45,602.6
<b>30,000 to 40,000</b>	2,537,380	88,476.3	2,724,899	95,324.6	2,732,520	95,180.8	2,892,123	101,267.7
<b>40,000 to 50,000</b>	2,230,738	100,264.3	2,286,902	102,481.8	2,347,089	105,524.9	2,535,268	114,082.6
<b>50,000 to 60,000</b>	2,006,791	110,124.8	2,047,566	112,136.3	2,100,936	115,282.7	2,432,064	133,232.0
<b>60,000 to 70,000</b>	1,735,006	112,361.5	1,816,416	117,881.9	1,853,130	120,169.7	2,153,545	139,755.1
<b>70,000 to 80,000</b>	1,455,464	108,958.9	1,606,194	120,171.8	1,634,576	122,497.3	1,822,184	136,474.9
<b>80,000 to 90,000</b>	1,193,775	101,446.9	1,364,519	116,033.5	1,472,751	124,837.8	1,572,404	133,428.3
<b>90,000 to 100,000</b>	1,067,111	101,334.9	1,155,766	109,552.3	1,321,200	125,295.4	1,356,282	128,647.9
<b>100,000 to 200,000</b>	5,394,449	742,525.4	5,723,875	790,765.9	6,392,857	882,695.8	6,815,589	944,784.3
<b>200,000 to 300,000</b>	1,499,008	362,880.0	1,850,168	450,029.3	1,955,945	472,489.2	2,048,122	495,614.0
<b>300,000 to 400,000</b>	638,983	218,306.2	932,791	318,325.9	893,159	306,488.8	939,297	324,205.7
<b>400,000 to 500,000</b>	339,814	150,955.2	383,333	170,572.0	430,406	190,570.5	460,770	205,117.8
<b>50,000 to 600,000</b>	253,621	138,739.9	288,163	157,160.5	270,708	147,132.9	264,131	143,728.5
<b>600,000 to 700,000</b>	202,614	130,710.3	159,023	102,784.7	175,402	113,479.2	170,904	110,595.6
<b>700,000 to 800,000</b>	134,506	100,689.7	142,508	106,519.2	133,152	99,252.4	127,048	94,785.9
<b>800,000 to 900,000</b>	97,295	82,484.9	95,078	80,566.1	99,072	83,940.3	108,787	92,189.2
<b>900,000 to 1,000,000</b>	76,728	72,572.8	73,332	69,527.4	75,154	71,408.5	77,791	73,863.7
<b>1,000,000 to 2,000,000</b>	303,371	409,681.2	295,071	397,562.7	324,194	443,896.6	322,548	442,950.0
<b>2,000,000 to 3,000,000</b>	85,059	204,225.3	83,839	201,419.8	107,421	257,943.3	96,077	228,370.5
<b>3,000,000 to 4,000,000</b>	35,973	123,331.3	35,389	121,165.3	37,365	127,606.3	40,472	137,822.7
<b>4,000,000 to 5,000,000</b>	23,037	103,428.7	22,250	100,213.7	26,003	117,172.2	27,671	124,148.2
<b>5,000,000 to 6,000,000</b>	13,755	73,888.2	14,129	75,721.4	19,197	102,312.4	19,122	101,918.2
<b>6,000,000 to 7,000,000</b>	8,950	57,622.2	9,520	61,471.5	10,348	66,933.4	10,178	65,844.1
<b>7,000,000 to 8,000,000</b>	6,364	47,458.8	6,798	50,823.7	7,947	59,188.6	8,211	61,095.6
<b>8,000,000 to 9,000,000</b>	4,989	42,135.9	4,932	41,578.1	5,498	46,383.1	6,509	55,300.1
<b>9,000,000 to 10,000,000</b>	4,383	41,416.7	4,573	43,261.8	6,115	57,683.0	5,666	53,402.1
<b>10,000,000 and over</b>	39,983	2,251,727.3	40,858	2,374,747.9	45,071	2,528,804.3	51,539	2,785,221.6
<b>TOTAL</b>	<b>31,746,373</b>	<b>6,219,372.9</b>	<b>33,562,227</b>	<b>6,632,585.2</b>	<b>35,147,901</b>	<b>7,134,408.2</b>	<b>37,265,106</b>	<b>7,583,025.2</b>

### 4.3 Distribution of Scheduled Banks' Deposits by Size of Account

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2014				2015			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
<b>Less than 5,000</b>	2,644,191	5,909.9	2,065,868	5,451.3	2,492,408	5,297.7	2,584,903	6,047.8
<b>5,000 to 10,000</b>	2,111,649	15,552.7	2,145,830	15,874.6	2,242,578	17,103.7	2,581,518	19,098.8
<b>10,000 to 20,000</b>	3,563,214	53,617.6	3,555,218	52,835.5	3,563,253	53,390.4	3,615,619	53,597.2
<b>20,000 to 25,000</b>	1,805,586	40,690.5	1,692,567	37,926.1	1,937,730	43,385.0	1,861,158	41,854.7
<b>25,000 to 30,000</b>	1,686,505	46,141.5	1,642,750	45,092.4	1,625,758	44,737.7	1,768,551	48,562.9
<b>30,000 to 40,000</b>	2,947,747	102,714.5	3,201,286	111,618.8	3,194,767	111,114.0	3,351,748	116,931.7
<b>40,000 to 50,000</b>	2,603,871	117,043.1	2,870,467	128,537.1	2,864,173	128,939.4	2,817,668	126,341.2
<b>50,000 to 60,000</b>	2,377,818	130,328.9	2,712,269	148,513.6	2,484,582	136,760.2	2,671,747	146,404.7
<b>60,000 to 70,000</b>	1,945,566	126,159.2	2,347,959	152,508.3	2,208,678	143,326.9	2,184,627	141,489.7
<b>70,000 to 80,000</b>	1,659,475	124,033.4	1,930,062	144,510.2	1,956,863	146,692.3	2,014,715	150,851.9
<b>80,000 to 90,000</b>	1,431,984	121,447.6	1,660,078	140,725.8	1,560,894	132,444.6	1,729,257	146,708.7
<b>90,000 to 100,000</b>	1,297,114	123,064.5	1,439,979	136,731.8	1,460,946	138,725.4	1,479,171	140,417.7
<b>100,000 to 200,000</b>	6,590,339	917,107.7	7,467,828	1,029,778	8,123,428	1,136,490	8,444,702	1,183,282
<b>200,000 to 300,000</b>	2,088,214	504,305.6	2,162,717	521,381.5	2,573,060	624,342.8	2,737,952	661,303.6
<b>300,000 to 400,000</b>	1,004,394	346,507.4	1,006,289	347,395.1	1,199,392	413,676.2	1,199,514	412,990.0
<b>400,000 to 500,000</b>	528,094	234,403.7	484,428	215,112.3	608,817	271,746.8	614,574	273,201.3
<b>50,000 to 600,000</b>	316,093	171,903.1	289,624	157,728.3	368,260	200,738.1	374,168	203,804.1
<b>600,000 to 700,000</b>	206,230	133,409.8	178,399	115,503.1	216,946	140,307.8	239,932	155,241.2
<b>700,000 to 800,000</b>	167,862	125,558.5	143,660	107,470.2	165,543	124,081.4	177,787	132,669.4
<b>800,000 to 900,000</b>	117,977	99,611.1	105,635	89,275.0	111,802	94,580.8	124,409	105,339.3
<b>900,000 to 1,000,000</b>	94,420	89,588.2	81,883	77,529.8	86,866	82,314.1	92,084	87,341.9
<b>1,000,000 to 2,000,000</b>	383,550	516,826.8	373,546	512,369.1	392,471	539,469.0	391,809	533,445.4
<b>2,000,000 to 3,000,000</b>	120,377	291,873.4	117,846	283,240.5	135,426	321,727.9	117,771	285,030.7
<b>3,000,000 to 4,000,000</b>	46,219	157,998.3	46,874	159,682.1	47,416	161,435.3	49,437	168,514.8
<b>4,000,000 to 5,000,000</b>	30,787	139,745.2	31,012	139,950.7	40,764	187,061.0	38,468	176,525.2
<b>5,000,000 to 6,000,000</b>	22,020	117,474.2	24,060	129,149.3	22,462	120,304.2	19,528	105,058.8
<b>6,000,000 to 7,000,000</b>	11,930	77,129.5	13,472	87,247.0	14,900	96,119.4	11,350	73,188.6
<b>7,000,000 to 8,000,000</b>	10,125	75,576.6	8,883	65,976.4	9,214	68,507.8	8,217	61,267.3
<b>8,000,000 to 9,000,000</b>	6,732	56,891.7	7,038	59,441.3	6,990	59,168.9	7,190	60,729.2
<b>9,000,000 to 10,000,000</b>	5,573	52,829.1	5,190	49,066.5	5,711	54,051.2	5,107	48,349.4
<b>10,000,000 and over</b>	52,217	2,936,121	53,637	3,135,731	57,427	3,354,968	58,159	3,544,290
<b>TOTAL</b>	<b>37,877,873</b>	<b>8,051,565.0</b>	<b>39,866,354</b>	<b>8,403,353.0</b>	<b>41,779,525</b>	<b>9,153,009.0</b>	<b>43,372,840</b>	<b>9,409,879.7</b>

## 4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period: Million Rupees)

RATES OF RETURN @	2006		2007		2008		2009
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
0.00	136,696.0	130,390.0	131,049.3	146,671.8	153,519.6	179,341.4	208,382.8
0.25*	40,924.6	32,721.5	24,066.0	19,617.3	35,360.4	5,518.3	52,048.7
0.50*	3,464.4	9,413.0	7,390.3	9,937.6	9,662.3	18,244.6	9,552.9
0.75	4,371.1	4,230.6	559.8	1,140.8	6,922.2	27,179.4	4,344.0
1.00	31,361.9	22,892.8	15,052.7	42,286.2	21,934.8	25,649.2	25,730.4
1.25	20,110.7	7,448.8	18,846.8	7,100.9	9,021.6	2,389.3	6,272.9
1.50	27,258.9	5,448.1	4,524.5	7,992.5	14,908.5	18,876.3	6,593.9
1.75	1,232.6	668.5	3,035.8	1,287.5	3,984.4	1,244.4	1,585.6
2.00	10,285.0	11,106.6	15,281.3	6,200.3	17,795.1	13,142.2	4,423.2
2.25	440.2	3,712.8	2,648.2	3,508.2	4,622.7	3,991.9	1,685.5
2.50	7,009.9	2,909.6	16,818.2	16,975.6	4,183.4	2,368.8	10,702.4
2.75	139.8	787.1	389.5	1,123.2	652.0	4,034.3	1,205.5
3.00	4,021.5	25,050.1	20,755.1	20,509.3	12,775.5	17,987.4	10,808.3
3.25	785.2	3,543.8	1,119.7	2,049.7	1,528.2	587.6	277.2
3.50	1,285.0	6,020.1	8,026.5	6,595.6	1,862.5	1,540.2	6,732.2
3.75	340.5	5,320.1	2,182.0	4,706.9	583.3	585.6	1,115.4
4.00	3,986.5	3,897.3	4,863.0	7,750.5	17,464.6	10,246.0	4,511.6
4.25	1,326.8	1,668.5	4,246.5	2,402.9	1,959.7	3,591.8	1,716.7
4.50	2,531.3	7,353.7	1,977.6	2,922.8	1,483.7	2,143.2	1,794.1
4.75	1,007.8	3,571.5	4,813.5	361.8	523.6	510.4	2,668.0
5.00	1,662.1	2,386.0	2,984.1	6,198.8	31,468.2	21,343.4	11,109.3
5.25	131.6	1,242.9	584.9	1,580.6	605.9	6,674.6	166.5
5.50	685.6	1,032.8	3,307.4	946.8	2,774.3	1,537.0	3,798.1
5.75	-	264.0	740.9	3,036.9	763.4	2,094.8	2.0
6.00	402.6	2,437.9	612.2	5,403.5	9,389.5	1,149.0	668.9
6.25	-	345.9	762.1	2,249.2	1,030.1	65.4	139.3
6.50	607.2	224.8	2.6	7.9	335.4	266.1	177.8
6.75	8.0	10.9	-	75.0	-	1,800.9	50.3
7.00	8.5	208.0	56.9	147.5	484.0	6,910.9	390.2
7.25	36.2	318.0	975.5	186.4	169.9	3,489.1	4.6
7.50	489.7	86.7	371.0	49.5	264.1	929.8	213.8
7.75	-	5.0	101.7	-	-	1,052.7	2.5
8.00	151.4	10.5	2.8	701.9	187.0	661.2	6,650.4
8.25	-	3.9	-	-	-	-	4.6
8.50	-	0.3	32.5	114.5	3.7	104.2	851.4
8.75	-	24.5	-	136.5	-	-	-
9.00	10.1	68.5	8.4	62.9	447.1	5,077.9	215.8
9.25	-	43.5	-	370.5	2.0	-	0.1
9.50	-	0.7	-	28.2	0.3	11.5	138.0
9.75	-	9.6	-	-	1.9	-	4.1
10.00	54.4	-	23.3	1.0	13.8	210.2	368.7
10.25	50.0	-	-	-	-	-	3,974.3
10.50	-	-	-	-	0.1	-	1,848.5
10.75	77.9	-	-	-	-	6.1	57.7
11.00	-	318.2	-	-	-	-	680.2
Over 11.00	3.7	13.0	227.7	-	27.0	2,172.9	9,360.6
<b>TOTAL</b>	<b>302,958.6</b>	<b>297,209.8</b>	<b>298,440.3</b>	<b>332,438.6</b>	<b>368,715.8</b>	<b>394,729.9</b>	<b>403,029.1</b>

@ 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 ®	2009	2010		2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	203,254.6	252,871.4	267,203.0	335,161.1	199,074.8	346,757.0	351,124.1
0.25*	67,363.3	60,974.5	74,206.4	73,265.5	142,543.5	135,214.8	134,833.6
0.50*	17,465.6	18,812.0	35,095.8	22,161.8	26,284.4	35,791.9	43,835.0
0.75	7,978.4	12,676.8	2,805.9	1,606.3	4,016.9	3,483.6	8,006.8
1.00	19,640.6	25,749.3	20,933.9	16,193.7	32,285.9	38,016.9	16,975.4
1.25	8,247.2	1,686.6	2,098.1	2,886.8	2,277.1	1,526.4	6,012.8
1.50	4,629.1	17,731.6	9,197.2	5,617.6	6,725.6	3,547.9	15,335.0
1.75	786.8	1,731.8	12,317.6	947.3	2,042.7	5,904.7	2,385.5
2.00	3,661.6	20,485.0	4,645.2	6,529.8	10,235.4	14,902.9	7,944.0
2.25	3,400.6	6,510.8	11,623.7	4,465.2	731.5	974.9	1,036.8
2.50	9,169.9	4,335.0	4,881.7	4,369.3	2,238.8	7,332.1	2,672.1
2.75	660.8	1,805.8	1,697.2	1,084.0	974.8	2,368.3	2,424.7
3.00	3,598.7	2,985.4	2,972.6	5,978.6	4,321.1	12,159.9	778.5
3.25	607.7	1,271.0	420.6	6,179.2	571.0	227.0	136.5
3.50	1,232.1	2,604.6	1,304.9	1,496.9	8,651.0	2,561.6	201.2
3.75	420.0	1,200.1	940.4	259.5	549.6	39.4	-
4.00	1,570.3	1,658.7	1,845.8	2,320.4	1,963.2	7,538.7	352.7
4.25	805.0	1,407.7	1,016.6	51.6	84.6	1,008.4	48.6
4.50	277.0	378.4	571.7	507.4	15.6	3,954.9	-
4.75	82.6	131.6	205.1	-	-	3.0	-
5.00	12,267.6	10,949.3	12,003.8	12,129.0	15,621.5	1,289.3	2,773.7
5.25	593.2	349.5	849.7	252.6	4.3	10.2	-
5.50	75.7	1.1	34.8	431.5	452.6	1,618.0	-
5.75	-	5.1	5.5	-	-	-	-
6.00	500.3	45.4	11.3	45.8	-	7,915.5	7,440.6
6.25	80.0	-	0.7	0.3	-	-	-
6.50	0.4	2.3	16.8	1.1	-	-	31.3
6.75	0.1	-	-	-	-	-	-
7.00	106.7	11.9	-	37.5	-	-	-
7.25	40.5	0.7	54.2	19.9	-	-	-
7.50	394.9	1,041.1	75.4	98.8	-	-	-
7.75	-	-	-	-	-	-	-
8.00	4,005.4	3,865.2	4,503.3	4,476.7	-	-	-
8.25	-	-	-	600.0	-	-	-
8.50	3.7	3.7	27.6	5.0	-	-	-
8.75	-	-	-	0.5	-	-	-
9.00	3,598.4	4,165.3	4,078.0	-	-	-	-
9.25	-	-	-	0.1	-	-	-
9.50	-	98.6	-	-	-	-	-
9.75	-	-	-	117.8	-	-	-
10.00	1,090.0	1,637.2	2,093.7	174.3	-	-	18.2
10.25	60.0	68.0	-	500.2	-	-	1.0
10.50	7,995.4	8,275.6	6,510.6	334.8	-	-	6.1
10.75	-	0.6	27.6	2.9	-	-	-
11.00	562.6	491.7	411.4	327.5	-	-	6.1
Over 11.00	13,372.6	2,915.1	8,695.8	26,276.5	-	1,406.7	1.9
<b>TOTAL</b>	<b>399,599.2</b>	<b>470,935.2</b>	<b>495,383.7</b>	<b>536,914.8</b>	<b>461,665.9</b>	<b>635,553.9</b>	<b>604,382.2</b>

## 4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period: Million Rupees)

RATES OF RETURN @	2013		2014		2015	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	405,009.5	449,881.9	497,478.4	375,203.1	451,471.5	497,535.0
0.25*	128,479.4	155,927.3	132,098.9	212,820.5	190,184.7	186,360.3
0.50*	26,591.0	35,911.7	36,848.2	35,354.4	57,584.0	88,555.7
0.75	3,969.5	7,020.6	3,426.2	4,609.5	88,951.4	33,152.4
1.00	22,824.2	17,628.2	45,453.6	58,228.9	42,448.1	50,477.2
1.25	7,773.9	6,011.5	8,514.8	7,999.3	17,089.0	74,003.8
1.50	21,092.5	23,827.9	13,481.8	57,075.0	44,424.7	17,930.3
1.75	9,080.2	1,825.2	1,452.6	1,355.9	828.0	3,233.6
2.00	2,283.5	5,227.5	3,381.5	17,628.3	11,199.5	14,926.2
2.25	763.4	745.7	441.1	409.1	56.6	75.0
2.50	3,590.4	2,523.0	1,580.3	1,688.3	1,796.8	1,338.4
2.75	1,541.0	629.3	145.4	356.2	32.8	247.1
3.00	600.6	978.0	492.1	18,668.5	1,073.3	1,691.7
3.25	99.9	325.9	-	795.3	213.0	2,147.3
3.50	1.8	796.9	-	2,985.6	67.7	1,878.7
3.75	-	141.1	-	399.6	-	-
4.00	333.9	4,988.8	-	488.5	-	-
4.25	49.8	87.7	-	1,184.5	-	-
4.50	-	18,584.8	-	-	-	-
4.75	-	173.6	-	-	-	-
5.00	-	1,285.2	-	301.4	-	-
5.25	-	-	-	2,533.7	-	-
5.50	-	-	-	-	-	-
5.75	-	-	-	-	-	-
6.00	-	-	-	-	-	-
6.25	-	-	-	-	-	-
6.50	-	-	-	0.7	-	-
6.75	-	-	-	-	-	-
7.00	-	-	-	-	-	-
7.25	0.6	-	-	-	-	-
7.50	-	-	-	-	-	-
7.75	-	-	-	-	-	-
8.00	-	-	-	-	-	-
8.25	-	-	-	-	-	-
8.50	-	-	-	-	-	-
8.75	-	-	-	-	-	-
9.00	-	-	-	-	-	-
9.25	-	-	-	-	-	-
9.50	-	-	-	-	-	-
9.75	-	-	-	-	-	-
10.00	-	-	-	-	-	-
10.25	-	-	-	-	-	-
10.50	-	-	-	-	-	-
10.75	-	-	-	-	-	-
11.00	-	-	-	-	-	-
Over 11.00	-	-	-	-	-	-
<b>TOTAL</b>	<b>634,085.1</b>	<b>734,521.8</b>	<b>744,794.9</b>	<b>800,086.3</b>	<b>907,420.9</b>	<b>973,552.7</b>

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

(End of Period: Million Rupees)

RATE OF RETURN @	2006		2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>0.00*</b>	676,436.5	644,586.5	858,780.5	802,106.2	856,117.5	886,785.8	1,037,696.4	1,087,714.1	1,160,797.8	1,203,188.3
<b>0.25</b>	342,219.3	268,408.0	117,718.4	135,401.4	236.7	908.0	1,253.5	2,123.3	2,230.0	2,276.3
<b>0.50</b>	33,370.1	38,433.8	40,288.4	43,101.3	2,890.3	65,691.9	82,006.3	100,734.8	102,212.1	101,350.1
<b>0.75</b>	13,579.4	60,044.7	24,102.7	131,150.0	526.0	203.7	12,987.3	3,378.6	698.4	762.5
<b>1.00</b>	347,297.7	254,577.3	342,404.5	363,526.2	7,154.0	6,159.6	10,152.2	7,148.6	3,716.5	3,315.6
<b>1.25</b>	14,070.3	50,920.7	195,927.9	231,482.4	29,838.8	2,234.2	5,114.3	5,568.1	6,354.0	10,525.2
<b>1.50</b>	72,657.3	50,926.1	70,910.8	54,421.9	28,296.1	3,755.3	3,572.4	2,860.4	5,678.1	4,111.7
<b>1.75</b>	32,425.4	8,681.0	5,838.0	16,283.0	9,664.3	6,998.6	14,690.7	9,427.6	8,893.5	13,977.1
<b>2.00</b>	142,014.3	126,677.5	139,882.4	129,270.2	13,310.6	17,722.4	7,020.3	2,724.6	3,138.5	3,266.4
<b>2.25</b>	24,079.3	6,736.8	7,846.4	14,574.3	6,292.4	-	-	2.2	-	0.6
<b>2.50</b>	60,388.9	29,890.4	27,304.7	33,633.6	9,989.3	14,111.0	2,990.9	3,109.0	1,015.0	1,064.3
<b>2.75</b>	15,131.2	11,454.4	16,364.9	7,402.8	4,879.7	146.6	0.2	58.0	-	-
<b>3.00</b>	63,151.6	102,782.7	102,431.2	82,878.8	9,622.0	27,980.0	9,979.5	5,924.0	1,262.1	2,529.1
<b>3.25</b>	28,036.0	32,899.9	38,357.7	7,649.7	1,724.6	23.0	35.2	172.5	0.5	0.5
<b>3.50</b>	67,196.4	99,792.4	77,113.5	53,887.3	3,647.8	2,058.6	162.4	7,017.3	4.4	1,236.9
<b>3.75</b>	29,509.2	16,213.3	10,321.2	8,302.6	11,578.6	383.3	675.0	143.7	379.8	2.3
<b>4.00</b>	64,589.8	122,930.3	139,990.3	87,288.4	25,275.8	26,048.7	19,791.0	9,821.2	8,639.5	10,269.4
<b>4.25</b>	17,086.7	4,245.5	5,907.1	9,289.6	5,562.2	1,513.8	2,199.8	3,766.9	22.6	2,345.8
<b>4.50</b>	25,671.8	57,974.0	65,412.1	84,963.6	66,318.1	58,199.0	46,716.0	43,988.9	19,213.7	41,534.9
<b>4.75</b>	42,845.3	42,553.5	39,523.9	32,469.2	415.0	568.8	715.8	242.5	262.7	-
<b>5.00</b>	65,759.2	87,805.3	64,232.4	74,229.2	1,287,587.0	1,132,550.4	1,212,680.3	1,315,929.8	1,337,918.8	1,547,595.3
<b>5.25</b>	4,550.5	23,217.5	8,624.5	32,992.9	83,524.9	97,875.2	53,180.7	86,393.1	195,366.3	48,742.1
<b>5.50</b>	35,812.1	65,009.4	74,071.9	76,718.9	108,447.9	81,199.4	92,774.2	109,644.2	94,412.2	129,160.7
<b>5.75</b>	9,713.7	9,005.8	23,249.0	37,528.5	54,203.1	45,788.2	32,350.6	33,784.2	35,146.0	42,052.6
<b>6.00</b>	36,773.2	66,638.7	83,503.4	135,655.1	122,997.9	121,388.1	103,146.5	119,387.1	167,635.0	182,538.9
<b>6.25</b>	14,972.1	40,801.2	15,276.7	33,091.6	20,875.4	31,105.4	9,038.4	19,753.5	15,081.6	15,406.7
<b>6.50</b>	17,944.4	14,867.7	50,757.4	28,427.9	49,223.2	77,859.6	54,058.4	49,970.8	42,322.7	39,979.5
<b>6.75</b>	6,405.3	12,088.4	16,639.9	10,235.4	14,134.8	18,392.3	10,460.2	2,750.9	7,841.7	2,703.2
<b>7.00</b>	25,856.2	30,241.9	70,168.2	36,406.3	53,591.6	40,234.0	38,038.5	79,628.6	52,858.9	83,857.5
<b>7.25</b>	15,571.0	3,559.8	12,647.7	14,002.4	44,988.5	34,021.0	29,594.0	55,105.0	58,120.8	10,135.6
<b>7.50</b>	11,943.3	16,188.8	44,694.4	30,657.3	27,698.7	29,470.4	55,934.5	48,144.3	69,605.3	94,043.1
<b>7.75</b>	14,169.3	17,727.5	24,829.2	5,683.2	17,504.2	4,709.6	11,422.3	22,611.7	23,029.8	32,528.5
<b>8.00</b>	30,885.8	17,674.9	23,378.6	104,490.4	46,524.1	52,477.2	79,078.3	80,725.6	75,296.6	107,742.1
<b>8.25</b>	2,234.5	3,925.2	13,371.8	28,288.4	83,325.3	18,955.7	16,146.3	24,082.2	39,973.2	26,512.0
<b>8.50</b>	20,561.6	18,344.1	31,218.5	42,109.0	38,048.5	48,804.3	52,308.6	54,878.9	38,998.1	46,049.2
<b>8.75</b>	1,786.4	16,693.4	33,176.3	11,420.1	10,189.0	2,237.4	47,737.4	15,926.6	17,674.6	14,144.4
<b>9.00</b>	7,702.4	7,352.1	27,489.5	32,210.1	46,958.7	24,346.4	50,810.9	37,436.8	38,899.9	47,396.9
<b>9.25</b>	38,409.2	37,715.7	36,464.3	18,741.9	16,517.9	17,734.4	7,227.1	33,560.3	42,056.5	13,010.7
<b>9.50</b>	7,200.2	7,745.9	19,265.0	13,748.8	38,674.7	37,004.3	41,226.7	42,058.0	53,662.7	38,847.9
<b>9.75</b>	4,222.0	16,265.5	15,197.4	7,445.7	14,431.8	4,553.4	8,656.9	13,966.9	21,710.2	9,451.5
<b>10.00</b>	2,494.9	12,962.7	16,347.9	42,162.1	46,405.9	41,814.7	52,809.2	78,661.3	74,038.8	74,555.7
<b>10.25</b>	7,707.5	1,805.9	5,673.8	15,727.1	13,684.9	9,314.8	18,207.1	30,761.3	34,281.0	32,922.4
<b>10.50</b>	8,986.2	5,923.5	10,001.4	17,782.2	13,118.2	27,963.5	23,828.8	42,673.4	45,659.7	55,197.0
<b>10.75</b>	8,853.5	10,864.9	12,400.0	5,306.9	8,796.8	7,807.2	7,842.9	20,856.5	31,319.1	30,719.3
<b>11.00</b>	81.3	11,851.4	7,005.8	5,238.3	20,631.1	28,115.4	78,174.3	64,998.5	80,628.4	72,550.0
<b>over 11</b>	2,039.7	42,428.9	7,999.4	12,675.3	68,021.2	239,545.0	290,082.5	173,446.7	204,125.0	288,932.1
<b>TOTAL</b>	<b>2,514,392.0</b>	<b>2,629,434.9</b>	<b>3,074,111.2</b>	<b>3,202,057.3</b>	<b>3,443,445.1</b>	<b>3,396,759.6</b>	<b>3,734,574.6</b>	<b>3,953,062.6</b>	<b>4,222,181.9</b>	<b>4,488,531.9</b>

\*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 @	2011		2012		2013		2014		2015	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>0.00*</b>	1,435,328.9	1,493,689.5	1,599,418.8	1,650,173.2	1,908,752.4	2,027,373.1	2,505,822.5	2,317,288.4	2,708,079.8	2,603,157.6
<b>0.25</b>	2,911.1	-	1,256.7	6.8	1,353.1	5,084.0	216.0	21,965.5	22,723.0	32,486.8
<b>0.50</b>	117,525.0	89,485.7	103,596.5	992.0	0.2	1,515.5	3,469.7	2,372.6	3,544.6	13,638.8
<b>0.75</b>	1,670.4	-	-	-	-	11.8	5.1	58.7	125.8	-
<b>1.00</b>	2,632.5	1,433.5	1,975.8	8.2	848.0	4.8	17.5	-	35.2	-
<b>1.25</b>	649.9	812.1	442.3	927.8	550.3	599.7	1,052.5	-	1,616.0	1,123.9
<b>1.50</b>	813.3	605.2	736.2	628.4	673.7	826.1	1,141.6	905.2	421.5	129.7
<b>1.75</b>	2,011.7	1,344.6	1,515.4	986.2	1,339.6	6,113.1	-	-	-	-
<b>2.00</b>	989.9	586.2	1.2	2.1	1.0	2.8	-	11.8	-	16,660.6
<b>2.25</b>	1.4	1.4	1.4	-	-	-	-	-	-	2,097.2
<b>2.50</b>	162.0	149.8	0.1	0.8	-	5.1	-	-	10,559.3	9,102.9
<b>2.75</b>	-	-	-	-	-	-	-	-	-	90,357.7
<b>3.00</b>	36.2	246.6	308.4	8.5	643.3	18.0	682.9	3,787.7	9,840.4	29,124.2
<b>3.25</b>	-	-	-	-	900.1	-	859.5	11,338.4	16,146.8	19,026.5
<b>3.50</b>	0.1	338.8	765.0	21,431.8	52,446.6	21,118.2	25,699.4	63,178.9	77,766.0	94,985.8
<b>3.75</b>	-	133.3	107.2	20,650.1	5,914.0	1,729.0	3,176.5	1,149.3	12,501.6	33,168.8
<b>4.00</b>	10,979.7	20,356.6	572.5	106.8	11,015.1	5,402.5	211.3	9,264.9	38,304.1	1,986,849.2
<b>4.25</b>	179.6	157.7	173.5	2,550.3	97.4	3,414.2	11,903.0	14,677.3	21,073.5	251,733.6
<b>4.50</b>	23,005.1	26,951.2	18,093.1	23,079.3	154,703.3	119,869.6	215,126.8	192,335.4	1,615,828.5	352,762.9
<b>4.75</b>	3.4	-	366.7	-	761.1	3,954.2	3,700.0	4,714.9	253,040.0	248,888.4
<b>5.00</b>	1,537,883.8	1,613,930.1	610,853.0	6,593.6	153,841.9	161,853.8	183,590.9	221,497.6	1,071,723.7	940,888.8
<b>5.25</b>	83,237.1	65,972.0	26,217.8	53,511.0	2,778.6	17,566.8	5,773.7	8,666.1	78,073.9	84,478.3
<b>5.50</b>	117,109.3	205,724.1	66,346.9	9,069.2	21,031.6	18,392.3	32,097.0	36,937.1	156,382.6	247,139.8
<b>5.75</b>	29,179.2	29,683.5	24,351.1	107.5	2,251.0	22,974.6	8,033.7	6,981.2	53,024.5	106,372.8
<b>6.00</b>	150,538.0	194,598.0	1,453,163.6	2,398,558.2	1,763,482.1	139,561.1	54,572.0	92,457.3	343,068.2	215,506.1
<b>6.25</b>	28,089.3	44,334.5	114,299.2	236,448.0	301,609.4	21,922.9	117,179.6	123,326.2	209,251.4	47,632.5
<b>6.50</b>	45,995.0	39,016.4	80,340.3	114,444.3	380,669.9	33,626.8	17,634.6	2,582,681.9	238,289.6	235,279.0
<b>6.75</b>	2,246.3	19,922.0	20,835.3	139,536.9	156,566.9	16,367.1	31,080.1	196,453.3	119,445.2	55,223.9
<b>7.00</b>	45,937.0	85,408.5	144,265.5	146,334.9	179,081.1	2,558,677.1	2,454,144.8	590,439.3	631,729.4	340,576.9
<b>7.25</b>	61,579.9	40,413.5	94,233.0	36,060.9	77,741.0	290,600.0	315,666.6	86,576.1	71,608.9	87,020.0
<b>7.50</b>	108,750.0	127,119.0	54,739.2	90,463.6	53,785.4	386,189.9	357,210.3	101,335.3	34,859.2	42,132.0
<b>7.75</b>	4,401.8	20,792.2	19,519.3	57,918.6	67,839.5	69,064.0	78,932.6	32,441.1	13,635.1	40,665.6
<b>8.00</b>	92,327.8	123,828.8	113,024.4	139,477.4	237,617.1	136,134.1	104,312.3	85,863.3	69,922.7	86,064.9
<b>8.25</b>	55,800.1	43,212.7	45,659.9	81,361.6	52,844.2	41,474.0	34,323.4	53,979.1	37,445.5	11,687.6
<b>8.50</b>	34,180.6	32,630.6	38,920.1	86,018.6	486,195.0	203,516.1	171,186.8	160,346.1	68,950.1	21,237.6
<b>8.75</b>	10,848.7	19,121.0	13,650.4	45,347.8	52,490.5	123,868.0	104,814.5	104,340.2	71,639.9	37,227.0
<b>9.00</b>	57,902.2	44,341.7	41,628.8	124,401.3	56,474.9	72,928.2	103,380.0	102,105.1	48,375.0	20,320.1
<b>9.25</b>	35,176.3	31,000.1	64,174.7	57,390.6	46,507.7	65,540.4	74,642.0	65,471.1	19,417.4	6,922.1
<b>9.50</b>	74,915.4	72,439.1	83,432.1	80,638.0	38,266.1	58,143.8	64,496.5	102,900.2	23,105.0	3,510.1
<b>9.75</b>	4,386.8	20,204.1	13,623.7	19,321.6	47,262.9	28,579.5	42,372.2	46,423.2	5,304.1	940.7
<b>10.00</b>	117,321.1	89,361.0	81,815.8	33,078.4	29,067.1	45,535.2	47,072.2	53,499.0	35,294.3	1,739.8
<b>10.25</b>	51,769.6	45,344.3	71,883.7	66,070.1	18,362.2	14,467.0	17,289.0	15,908.8	5,009.6	558.6
<b>10.50</b>	52,003.7	73,591.5	72,900.5	43,176.6	31,105.3	23,722.7	42,249.6	13,468.8	5,985.1	10,995.8
<b>10.75</b>	5,908.6	16,760.2	31,532.9	41,804.1	18,208.1	24,353.2	11,878.6	6,733.2	233.0	58.1
<b>11.00</b>	90,491.7	108,164.4	129,157.2	32,199.0	27,300.2	11,602.7	27,017.7	18,972.0	2,411.5	1,126.3
<b>over 11</b>	455,520.9	383,384.5	343,919.8	167,319.0	57,944.3	64,800.5	32,735.7	50,415.1	39,797.0	5,728.1
<b>TOTAL</b>	<b>4,952,400.3</b>	<b>5,226,590.0</b>	<b>5,583,819.0</b>	<b>6,028,203.1</b>	<b>6,500,323.2</b>	<b>6,848,503.4</b>	<b>7,306,770.1</b>	<b>7,603,266.6</b>	<b>8,245,588.1</b>	<b>8,436,327.0</b>

## 4.6 Distribution of Scheduled Banks' Deposits

### Weighted Average Rate of Return on Deposits

#### PLS & Interest Bearing – All Banks

(Percent per annum)

TYPE OF DEPOSIT	2006		2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Call Deposits</b>	1.45	1.68	1.73	1.62	3.89	6.45	5.73	6.05	5.84	6.86
	(1.87)	(1.40)	(1.62)	(1.45)	(1.17)	(1.39)	(1.48)	(1.27)	(1.33)	(1.27)
<b>II. Saving Deposits</b>	1.67	1.92	2.07	2.07	4.93	4.99	5.08	4.95	5.02	5.02
	(64.93)	(57.22)	(58.40)	(57.00)	(55.82)	(51.12)	(53.75)	(52.69)	(54.68)	(52.69)
<b>III. Term or Fixed</b>										
(a) Less than 3	4.24	4.32	4.30	4.64	4.88	5.26	5.57	4.56	4.83	5.00
	(8.72)	(9.33)	(8.04)	(11.11)	(12.75)	(14.69)	(11.41)	(11.15)	(10.69)	(11.15)
(b) 3 months and less than 6	4.49	5.56	5.10	5.14	5.77	6.76	6.49	6.57	6.87	7.28
	(7.56)	(9.90)	(9.51)	(8.07)	(6.63)	(6.98)	(7.44)	(9.42)	(8.21)	(9.42)
(c) 6 months and less than 1 year	4.64	5.88	5.93	5.87	6.99	7.64	7.57	7.05	7.21	7.41
	(5.01)	(6.50)	(7.16)	(6.83)	(6.77)	(7.75)	(6.14)	(5.15)	(4.81)	(5.15)
(d) 1 year and over less than 2 years	5.26	5.95	6.75	6.85	7.33	8.38	8.52	8.18	8.25	8.28
	(6.11)	(7.41)	(8.29)	(8.95)	(9.03)	(11.06)	(12.60)	(13.89)	(14.25)	(13.89)
(e) 2 years and over less than 3 years	5.44	5.67	6.46	6.55	6.34	8.41	9.34	8.49	8.71	8.35
	(0.77)	(0.93)	(0.91)	(0.87)	(1.16)	(0.92)	(1.22)	(0.84)	(0.75)	(0.84)
(f) 3 years and over less than 4 years	5.16	7.14	7.17	6.70	8.60	8.53	9.56	9.12	9.67	10.35
	(1.30)	(2.05)	(2.05)	(1.92)	(2.55)	(2.11)	(1.72)	(1.74)	(1.58)	(1.74)
(g) 4 years and over less than 5 years	4.90	7.08	7.01	7.11	7.33	8.51	6.08	7.92	9.05	9.46
	(0.22)	(0.22)	(0.20)	(0.31)	(0.68)	(0.25)	(0.77)	(0.28)	(0.24)	(0.28)
(h) 5 years and over	5.57	6.01	6.30	7.16	8.67	9.05	9.06	8.92	8.90	8.89
	(3.51)	(5.05)	(3.79)	(3.49)	(3.44)	(3.72)	(3.46)	(3.56)	(3.45)	(3.56)
<b>IV. Overall</b>										
(i) Excluding other deposits	2.69	3.42	3.51	3.61	5.58	6.02	6.11	5.88	5.97	6.07
(ii) Including other deposits	1.96	2.53	2.60	2.66	4.13	4.38	4.44	4.29	4.29	4.39

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)									
		2011		2012		2013		2014		2015	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Call Deposits</b>		6.06	6.14	5.26	5.20	4.65	5.13	3.93	5.49	3.59	3.73
		(1.59)	(1.32)	(1.59)	(1.42)	(1.91)	(1.69)	(3.53)	(2.01)	(2.50)	(1.96)
<b>II. Saving Deposits</b>		5.25	5.14	5.68	5.69	5.90	6.32	6.34	5.94	4.69	4.09
		(53.94)	(53.71)	(54.80)	(56.63)	(58.86)	(59.31)	(59.65)	(61.27)	(64.38)	(63.95)
<b>III. Term or Fixed</b>											
(a) Less than 3		5.29	4.79	5.13	5.95	5.38	5.80	5.76	5.62	5.16	4.94
		(9.77)	(9.14)	(9.61)	(9.51)	(9.48)	(9.87)	(8.65)	(9.25)	(6.70)	(7.38)
(b) 3 months and less than 6		7.42	6.72	6.62	6.51	6.08	6.68	6.47	6.59	5.34	4.56
		(8.62)	(7.92)	(7.67)	(6.29)	(6.43)	(7.18)	(6.56)	(6.07)	(5.93)	(5.92)
(c) 6 months and less than 1 year		7.72	7.83	7.17	6.88	6.44	6.93	6.87	6.77	5.88	5.17
		(5.19)	(5.57)	(4.89)	(5.18)	(4.21)	(4.12)	(4.16)	(4.64)	(4.49)	(5.43)
(d) 1 year and over less than 2 years		8.99	8.82	8.71	8.20	7.73	7.76	7.72	7.39	6.26	5.56
		(14.67)	(16.27)	(15.38)	(14.94)	(13.40)	(12.24)	(11.81)	(11.69)	(11.28)	(10.76)
(e) 2 years and over less than 3 years		9.30	8.28	8.40	8.16	7.93	8.29	8.04	7.87	7.18	5.87
		(0.67)	(0.56)	(0.63)	(0.58)	(0.53)	(0.52)	(0.58)	(0.63)	(0.62)	(0.59)
(f) 3 years and over less than 4 years		11.31	11.17	10.73	10.34	8.65	8.95	8.19	7.79	7.02	7.10
		(1.68)	(1.63)	(1.94)	(2.03)	(1.95)	(1.94)	(1.91)	(1.50)	(1.76)	(1.78)
(g) 4 years and over less than 5 years		9.61	8.62	9.20	8.93	8.31	8.98	8.78	8.00	8.15	6.67
		(0.19)	(0.16)	(0.15)	(0.16)	(0.14)	(0.15)	(0.14)	(0.15)	(0.12)	(0.09)
(h) 5 years and over		9.37	9.93	9.21	9.88	9.50	9.50	8.98	8.76	8.62	7.05
		(3.68)	(3.71)	(3.34)	(3.26)	(3.09)	(2.99)	(3.03)	(2.79)	(2.22)	(2.14)
<b>IV. Overall</b>											
(i) Excluding other deposits		6.42	6.29	6.47	6.45	6.28	6.64	6.53	6.27	5.11	4.52
(ii) Including other deposits		4.53	4.51	4.56	4.61	4.38	4.63	4.29	4.31	3.41	3.07

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)									
	2006		2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Call Deposits</b>	1.63	1.93	1.90	1.86	4.58	7.38	6.86	7.21	6.99	8.05
	(1.78)	(1.32)	(1.57)	(1.36)	(1.04)	(1.30)	(1.32)	(1.14)	(1.20)	(1.25)
<b>II. Saving Deposits</b>	1.72	1.95	2.11	2.13	5.25	5.40	5.48	5.39	5.47	5.48
	(64.15)	(56.39)	(57.90)	(56.39)	(54.99)	(49.89)	(53.13)	(51.70)	(54.06)	(53.22)
<b>III Term or Fixed</b>										
(a) Less than 3	4.51	4.67	4.68	4.84	5.08	5.41	5.68	4.63	5.04	5.10
	(8.59)	(8.75)	(7.38)	(10.70)	(12.60)	(14.71)	(11.55)	(11.47)	(10.55)	(10.80)
(b) 3 months and over										
less than 6 months	4.80	5.78	5.25	5.23	5.95	7.14	6.85	6.89	7.41	7.82
	(7.49)	(9.98)	(9.48)	(8.31)	(6.68)	(6.86)	(7.08)	(9.44)	(7.94)	(8.70)
(c) 6 months and over										
less than 1 year	4.82	6.01	6.06	6.15	7.23	7.85	7.87	7.14	7.49	7.71
	(5.16)	(6.81)	(7.42)	(6.65)	(6.83)	(7.96)	(6.13)	(5.31)	(4.90)	(4.18)
(d) 1 year and over										
less than 2 years	5.32	6.01	6.81	6.92	7.51	8.51	8.59	8.21	8.38	8.37
	(6.58)	(7.91)	(8.78)	(9.50)	(9.42)	(11.73)	(13.12)	(14.14)	(14.92)	(15.11)
(e) 2 years and over										
less than 3 years	5.48	5.82	6.50	6.56	6.34	8.42	9.40	8.73	9.15	8.29
	(0.83)	(0.94)	(0.97)	(0.94)	(1.26)	(1.01)	(1.31)	(0.85)	(0.75)	(0.68)
(f) 3 years and over										
less than 4 years	5.18	7.16	7.19	6.73	8.63	8.61	9.65	9.36	9.78	10.36
	(1.42)	(2.22)	(2.20)	(2.05)	(2.75)	(2.26)	(1.81)	(1.84)	(1.70)	(1.71)
(g) 4 years and over										
less than 5 years	4.96	7.09	7.03	7.16	7.33	8.60	6.11	7.92	9.47	9.54
	(0.24)	(0.24)	(0.22)	(0.33)	(0.74)	(0.27)	(0.84)	(0.29)	(0.24)	(0.17)
(h) 5 years and over	5.63	6.04	6.30	7.17	8.70	9.11	9.16	9.00	8.97	8.86
	(3.75)	(5.45)	(4.07)	(3.78)	(3.71)	(4.01)	(3.71)	(3.82)	(3.74)	(4.19)
<b>IV Overall</b>										
(i) Excluding other deposits	2.82	3.56	3.64	3.74	5.87	6.37	6.44	6.21	6.37	6.45
(ii) Including current other deposits	2.10	2.68	2.73	2.81	4.41	4.71	4.76	4.59	4.66	4.76

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	2011		2012		2013		2014		2015		
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
I. Call Deposits	6.94	6.33	6.30	5.30	4.73	5.23	4.06	5.49	3.73	3.89	
	(1.49)	(1.39)	(1.4)	(1.50)	(2.02)	(1.81)	(3.70)	(2.01)	(2.61)	(2.04)	
II. Saving Deposits	5.61	5.61	6.10	6.20	6.38	6.87	6.86	5.94	5.04	4.41	
	(52.66)	(52.70)	(54.7)	(55.9)	(58.22)	(59.18)	(59.31)	(61.27)	(64.87)	(64.04)	
III. Term or Fixed											
(a) Less than 3	5.50	5.39	5.60	6.50	5.83	6.53	6.12	5.62	5.43	5.04	
	(10.02)	(8.72)	(9.3)	(9.5)	(9.39)	(9.49)	(8.79)	(9.25)	(6.91)	(7.84)	
(b) 3 months and less than 6	7.92	7.31	7.70	7.40	6.71	7.64	7.54	6.59	6.25	5.48	
	(8.53)	(7.74)	(7.0)	(5.9)	(6.22)	(6.54)	(6.05)	(6.07)	(5.38)	(5.20)	
(c) 6 months and less than 1 year	8.17	8.40	8.00	7.60	7.15	7.67	7.78	6.77	6.65	5.60	
	(5.24)	(5.57)	(4.7)	(5.0)	(4.02)	(4.02)	(3.95)	(4.64)	(4.23)	(5.38)	
(d) 1 year and over less than 2 years	9.15	8.93	8.90	8.40	7.94	7.97	7.98	7.39	6.77	6.00	
	(15.42)	(17.40)	(16.3)	(15.8)	(14.00)	(12.92)	(12.31)	(11.69)	(11.22)	(10.71)	
(e) 2 years and over less than 3 years	9.21	8.34	8.50	8.30	7.98	8.36	8.07	7.87	7.18	5.95	
	(0.69)	(0.61)	(0.7)	(0.6)	(0.57)	(0.56)	(0.62)	(0.63)	(0.68)	(0.63)	
(f) 3 years and over less than 4 years	11.28	11.24	10.80	10.40	8.65	9.10	8.58	7.79	7.91	7.30	
	(1.80)	(1.76)	(2.10)	(2.20)	(2.10)	(2.07)	(1.97)	(1.50)	(1.69)	(1.88)	
(g) 4 years and over less than 5 years	9.68	8.73	9.30	9.10	8.31	8.98	9.00	8.00	8.17	7.07	
	(0.19)	(0.17)	(0.20)	(0.20)	(0.15)	(0.17)	(0.15)	(0.15)	(0.13)	(0.09)	
(h) 5 years and over	9.39	10.14	9.30	9.90	9.53	9.55	9.31	8.76	9.03	7.39	
	(3.97)	(3.94)	(3.6)	(3.5)	(3.32)	(3.23)	(3.14)	(2.79)	(2.28)	(2.19)	
IV. Overall											
(i) Excluding other deposits	6.78	6.77	7.00	6.90	6.73	7.18	7.03	6.27	5.52	4.87	
(ii) Including other deposits	4.90	4.86	5.00	5.00	4.79	5.09	4.71	4.31	3.75	3.39	

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

(Percent per annum)										
TYPE OF DEPOSIT	2006		2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Call Deposits</b>	0.20	0.13	0.34	0.09	0.89	1.08	0.69	0.57	0.41	0.16
	(2.73)	(2.33)	(2.23)	(2.48)	(2.67)	(2.27)	(3.36)	(2.80)	(2.77)	(2.50)
<b>II. Saving Deposits</b>	1.21	1.67	1.62	1.51	1.84	1.71	1.04	0.80	0.71	0.81
	(73.16)	(66.27)	(64.54)	(64.08)	(65.16)	(63.56)	(60.79)	(64.20)	(61.41)	(66.12)
<b>III. Term or Fixed</b>										
(a) Less than 3	1.84	2.19	2.20	3.04	2.90	3.69	4.08	3.28	2.84	3.70
	(10.01)	(15.76)	(16.26)	(15.96)	(14.51)	(14.50)	(9.81)	(7.45)	(12.17)	(9.17)
(b) 3 months and over										
less than 6 months	1.48	2.87	3.33	3.40	3.50	3.53	3.95	2.74	2.74	3.03
	(8.30)	(8.93)	(9.98)	(5.23)	(6.01)	(8.28)	(11.49)	(9.26)	(11.13)	(12.48)
(c) 6 months and over										
less than 1 year	1.75	2.85	2.96	3.47	3.95	4.62	4.19	5.22	3.30	3.22
	(3.41)	(3.19)	(3.96)	(9.01)	(6.14)	(5.62)	(6.24)	(3.28)	(0.84)	(3.43)
(d) 1 year and over										
less than 2 years	1.64	3.34	3.61	3.80	3.19	4.85	6.84	7.77	5.37	5.55
	(1.24)	(1.98)	(2.27)	(2.53)	(4.69)	(4.26)	(6.74)	(11.04)	(7.04)	(5.39)
(e) 2 years and over										
less than 3 years	1.79	3.74	3.91	3.98	4.07	5.06	4.36	5.12	4.08	10.73
	(0.07)	(0.81)	(0.20)	(0.04)	(0.04)	(0.04)	(0.18)	(0.70)	(0.76)	(0.20)
(f) 3 years and over										
less than 4 years	1.37	4.00	4.06	4.82	5.01	5.47	6.92	1.58	2.82	7.84
	(0.07)	(0.11)	(0.11)	(0.46)	(0.37)	(0.61)	(0.71)	(0.66)	(0.31)	(0.12)
(g) 4 years and over										
less than 5 years	2.04	4.29	5.04	5.31	5.50	5.58	2.72	7.99	2.12	1.58
	(0.05)	(0.01)	(0.02)	(0.10)	-	(0.08)	(0.07)	(0.11)	(0.16)	(0.02)
(h) 5 years and over	3.14	3.09	5.44	5.66	6.08	5.98	2.50	2.42	1.39	11.41
	(0.96)	(0.61)	(0.41)	(0.11)	(0.44)	(0.78)	(0.63)	(0.51)	(0.41)	(0.57)
<b>IV. Overall</b>										
(i) Excluding current other deposits	1.31	1.92	1.98	2.08	2.29	2.49	2.31	2.13	1.65	1.77
(ii) Including current other deposits	0.78	1.17	1.24	1.28	1.43	1.57	1.39	1.33	1.00	1.05

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

TYPE OF DEPOSIT	(Percent per annum)									
	2011		2012		2013		2014		2015	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Call Deposits</b>	0.22 (2.79)	0.20 (0.52)	0.16 (3.32)	0.19 (0.53)	0.07 (0.46)	0.07 (0.42)	0.01 (1.41)	0.05 (0.81)	0.11 (1.21)	0.19 (1.05)
<b>II. Saving Deposits</b>	1.91 (69.67)	0.71 (65.42)	0.73 (56.25)	0.53 (65.56)	0.35 (67.28)	0.32 (60.76)	0.31 (63.80)	0.52 (56.06)	0.36 (58.92)	0.45 (62.99)
<b>III Term or Fixed</b>										
(a) Less than 3 months	1.52 (6.70)	0.42 (14.01)	1.66 (12.64)	0.29 (10.32)	0.10 (10.64)	0.30 (14.09)	0.19 (6.88)	0.36 (11.20)	0.42 (4.34)	0.66 (2.19)
(b) 3 months and over less than 6 months	2.10 (9.77)	1.44 (10.09)	0.89 (14.92)	0.58 (10.93)	0.49 (9.21)	1.80 (14.32)	0.25 (12.78)	1.35 (9.77)	0.79 (12.09)	0.71 (13.93)
(c) 6 months and over less than 1 year	1.39 (4.60)	1.11 (5.58)	0.87 (6.63)	0.69 (7.44)	0.86 (6.73)	0.55 (5.18)	0.33 (6.70)	1.58 (10.08)	0.97 (7.40)	0.85 (6.01)
(d) 1 year and over but less than 2 years	3.52 (5.41)	1.25 (3.12)	1.56 (5.55)	1.12 (4.80)	0.60 (5.49)	0.98 (4.55)	0.73 (5.60)	0.92 (9.22)	0.93 (11.91)	0.91 (11.35)
(e) 2 years and over but less than 3 years	10.79 (0.48)	0.51 (0.06)	2.87 (0.12)	0.16 (0.15)	0.30 (0.05)	0.77 (0.05)	0.89 (0.04)	0.48 (0.08)	0.30 (0.00)	1.00 (0.11)
(f) 3 years and over but less than 4 years	13.47 (0.29)	0.91 (0.15)	2.42 (0.10)	1.11 (0.02)	0.91 (0.02)	0.91 (0.43)	0.15 (1.17)	0.13 (1.07)	0.37 (2.54)	1.13 (0.69)
(g) 4 years and over less than 5 years	7.99 (0.10)	0.51 (0.03)	0.22 (0.01)	1.17 (0.03)	- (0.03)	0.76 (-)	0.07 (0.05)	1.48 (0.08)	1.54 (0.00)	1.25 (0.08)
(h) 5 years and over	4.69 (0.19)	0.26 (1.02)	0.71 (0.47)	1.86 (0.22)	0.19 (0.12)	0.63 (0.21)	0.99 (1.59)	2.44 (1.63)	1.94 (1.59)	1.80 (1.61)
<b>IV Overall</b>										
(i) Excluding current other deposits	2.01	0.77	0.91	0.55	0.39	0.58	0.33	0.75	0.55	0.59
(ii) Including current other deposits	1.09	0.54	0.52	0.32	0.22	0.34	0.17	0.43	0.30	0.32

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

(Percent per annum)					
Depositor	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
<b>Jun.2006</b>					
<b>Over all</b>	<b>1.96</b>	<b>2.15</b>	<b>2.49</b>	<b>1.00</b>	<b>2.99</b>
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	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
<b>Dec.2006</b>					
<b>Over all</b>	<b>2.53</b>	<b>2.70</b>	<b>3.85</b>	<b>1.52</b>	<b>3.24</b>
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	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
<b>Jun.2007</b>					
<b>Over all</b>	<b>2.60</b>	<b>2.72</b>	<b>3.89</b>	<b>1.74</b>	<b>3.75</b>
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	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
<b>Dec.2007</b>					
<b>Over all</b>	<b>2.66</b>	<b>2.77</b>	<b>3.95</b>	<b>2.04</b>	<b>3.08</b>
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	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
<b>Jun.2008</b>					
<b>Over all</b>	<b>4.13</b>	<b>4.14</b>	<b>5.53</b>	<b>3.80</b>	<b>3.59</b>
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	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

\* Including zero rate of return.

## 4.7 Distribution of Scheduled Banks' Deposits Weighted Average Rate of Return\* by Depositor

(Percent per annum)					
Depositor	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
<b>Dec.2008</b>					
<b>Over all</b>	<b>4.38</b>	<b>4.37</b>	<b>6.31</b>	<b>4.03</b>	<b>3.26</b>
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	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
<b>Jun.2009</b>					
<b>Over all</b>	<b>4.44</b>	<b>4.51</b>	<b>6.00</b>	<b>3.82</b>	<b>2.82</b>
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	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
<b>Dec.2009</b>					
<b>Over all</b>	<b>4.29</b>	<b>4.38</b>	<b>4.05</b>	<b>3.99</b>	<b>3.41</b>
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	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
<b>Jun.2010</b>					
<b>Over all</b>	<b>4.29</b>	<b>4.25</b>	<b>5.56</b>	<b>3.99</b>	<b>2.90</b>
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	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
<b>Dec.2010</b>					
<b>Over all</b>	<b>4.39</b>	<b>4.41</b>	<b>5.83</b>	<b>4.08</b>	<b>3.57</b>
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	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

\* Including zero rate of return.

## 4.7 Distribution of Scheduled Banks' Deposits Weighted Average Rate of Return\* by Depositor

(Percent per annum)					
Depositor	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
<b>Jun.2011</b>					
<b>Over all</b>	<b>4.53</b>	<b>4.58</b>	<b>5.78</b>	<b>4.14</b>	<b>3.62</b>
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
<b>Dec.2011</b>					
<b>Over all</b>	<b>4.51</b>	<b>4.52</b>	<b>6.11</b>	<b>4.20</b>	<b>3.48</b>
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
<b>Jun.2012</b>					
<b>Over all</b>	<b>4.56</b>	<b>4.61</b>	<b>5.26</b>	<b>4.23</b>	<b>3.11</b>
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
<b>Dec.2012</b>					
<b>Over all</b>	<b>4.61</b>	<b>4.60</b>	<b>4.05</b>	<b>4.76</b>	<b>3.15</b>
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
<b>Jun.2013</b>					
<b>Over all</b>	<b>4.38</b>	<b>4.15</b>	<b>4.51</b>	<b>5.36</b>	<b>3.13</b>
Foreign Constituents	1.06	0.96	1.89	0.54	-
Government	5.38	5.79	8.67	5.14	3.44
Non-Financial Public Sector Enterprises	5.95	5.89	8.01	6.10	5.91
Non-Bank Financial Institutions	6.08	6.25	5.00	5.58	3.77
Private Sector(Business)	3.86	3.60	5.09	5.11	2.06
NGO's & Non-Profit Institutions	5.35	5.33	5.19	5.60	5.48
Personal	4.25	4.06	3.98	5.70	4.49
Others	4.33	3.64	-	4.73	4.39

\* Including zero rate of return

## 4.7 Distribution of Scheduled Banks' Deposits Weighted Average Rate of Return \* by Depositor

(Percent per annum)					
Depositor	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
<b>Dec.2013</b>					
<b>Over all</b>	<b>4.63</b>	<b>4.52</b>	<b>4.60</b>	<b>5.15</b>	<b>3.62</b>
Foreign Constituents	1.46	1.34	2.29	1.20	-
Government	5.77	5.99	9.70	5.63	6.74
Non-Financial Public Sector Enterprises	6.46	6.41	8.40	6.61	6.84
Non-Bank Financial Institutions	6.84	6.81	4.34	7.60	5.16
Private Sector(Business)	4.11	4.01	4.96	4.56	2.03
NGO's & Non-Profit Institutions	6.14	6.20	5.69	5.60	6.75
Personal	4.36	4.31	4.13	4.80	4.24
Others	3.86	4.24	1.62	3.54	4.85
<b>Jun.2014</b>					
<b>Over all</b>	<b>4.29</b>	<b>4.19</b>	<b>4.74</b>	<b>4.73</b>	<b>2.97</b>
Foreign Constituents	1.21	1.08	2.35	0.23	-
Government	5.52	6.23	9.39	5.07	4.21
Non-Financial Public Sector Enterprises	6.07	6.02	8.33	6.22	6.01
Non-Bank Financial Institutions	5.23	5.19	4.09	6.95	2.06
Private Sector(Business)	3.59	3.45	5.24	4.19	1.74
NGO's & Non-Profit Institutions	5.87	5.89	5.22	5.73	7.03
Personal	4.18	4.14	4.32	4.47	3.60
Others	3.82	4.29	2.62	3.62	4.14
<b>Dec.2014</b>					
<b>Over all</b>	<b>4.31</b>	<b>4.25</b>	<b>5.08</b>	<b>4.55</b>	<b>3.83</b>
Foreign Constituents	1.47	1.30	3.11	2.81	-
Government	5.34	6.04	8.61	4.84	6.48
Non-Financial Public Sector Enterprises	5.95	5.99	7.60	5.75	6.50
Non-Bank Financial Institutions	6.40	6.42	5.96	6.34	4.58
Private Sector(Business)	3.83	3.73	5.13	4.23	1.83
NGO's & Non-Profit Institutions	5.72	5.70	5.99	5.79	6.46
Personal	4.10	4.08	4.92	4.22	3.26
Others	3.78	4.33	2.69	3.64	4.53
<b>Jun.2015</b>					
<b>Over all</b>	<b>3.41</b>	<b>3.37</b>	<b>2.86</b>	<b>3.61</b>	<b>2.83</b>
Foreign Constituents	1.31	1.36	0.31	2.21	-
Government	4.27	4.80		3.91	1.40
Non-Financial Public Sector Enterprises	5.13	4.98	2.96	5.66	7.48
Non-Bank Financial Institutions	5.32	5.33	5.29	5.39	4.90
Private Sector(Business)	2.97	2.94	3.02	3.15	1.59
NGO's & Non-Profit Institutions	4.68	4.68	4.41	4.72	5.09
Personal	3.20	3.19	3.85	3.23	4.98
Others	2.90	3.85	1.76	2.65	2.61
<b>Dec.2015</b>					
<b>Over all</b>	<b>3.07</b>	<b>2.99</b>	<b>3.03</b>	<b>3.44</b>	<b>3.10</b>
Foreign Constituents	1.07	1.05	0.56	2.26	-
Government	3.93	4.28	-	3.64	4.61
Non-Financial Public Sector Enterprises	4.48	4.35	0.40	5.17	4.82
Non-Bank Financial Institutions	4.86	4.85	5.08	5.67	3.89
Private Sector(Business)	2.85	2.75	3.14	3.38	1.29
NGO's & Non-Profit Institutions	4.07	3.99	3.49	4.93	4.99
Personal	2.76	2.72	2.29	3.03	3.12
Others	2.67	3.58	1.79	2.37	2.73

\* Including zero rate of return