

## 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
<b>2007</b>							
<b>Jun.</b>	<b>No. of Accounts</b>	7,870,576	142,521	157,310	15,712,009	247,506	94,944
	<b>Amount</b>	847,886.8	40,487.7	29,944.7	1,456,922.6	438,021.9	178,727.2
<b>Dec.</b>	<b>No. of Accounts</b>	7,903,659	110,034	171,225	15,262,657	212,744	63,333
	<b>Amount</b>	893,189.9	37,668.9	34,887.3	1,485,578.0	499,808.8	178,086.8
<b>2008</b>							
<b>Jun.</b>	<b>No. of Accounts</b>	8,415,561	122,994	125,511	15,043,354	493,662	78,149
	<b>Amount</b>	965,431.1	32,991.2	29,556.9	1,572,662.2	545,932.1	190,725.6
<b>Dec.</b>	<b>No. of Accounts</b>	8,943,013	129,618	114,967	14,507,663	632,408	134,418
	<b>Amount</b>	1,018,241.2	38,192.6	18,693.2	1,408,136.5	597,114.9	213,409.0
<b>2009</b>							
<b>Jun.</b>	<b>No. of Accounts</b>	9,106,189	115,682	153,514	14,153,979	653,380	156,046
	<b>Amount</b>	1,129,661.8	44,230.1	20,697.1	1,605,626.5	563,048.4	183,462.4
<b>Dec.</b>	<b>No. of Accounts</b>	9,530,237	151,069	80,842	14,504,259	317,716	88,261
	<b>Amount</b>	1,165,771.1	40,151.1	17,872.7	1,669,820.2	652,056.3	163,301.1
<b>2010</b>							
<b>Jun.</b>	<b>No. of Accounts</b>	10,422,699	151,503	99,897	14,657,234	484,295	91,709
	<b>Amount</b>	1,307,916.6	44,972.5	12,798.5	1,844,027.9	637,367.4	162,242.3
<b>Dec.</b>	<b>No. of Accounts</b>	11,397,109	146,356	97,120	15,183,357	378,680	117,218
	<b>Amount</b>	1,361,158.4	48,545.9	21,056.2	1,954,602.2	708,592.1	148,475.5
<b>2011</b>							
<b>Jun.</b>	<b>No. of Accounts</b>	12,114,523	186,684	84,350	14,964,234	470,924	134,576
	<b>Amount</b>	1,605,317.7	61,550.6	13,967.8	2,087,579.2	711,607.5	200,849.1
<b>Dec.</b>	<b>No. of Accounts</b>	12,847,176	166,181	86,273	15,703,397	649,037	143,716
	<b>Amount</b>	1,602,362.5	53,683.6	15,101.4	2,186,326.0	694,714.0	226,624.5

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(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		
<b>2007</b>									
<b>Jun.</b>	<b>No. of Accounts</b>	146,439	29,204	177,286	13,649	491,595	1,200,623	<b>25,083,039</b>	
	<b>Amount</b>	206,933.0	22,809.7	51,062.6	5,098.3	94,656.9	997,309.7	<b>3,372,551.5</b>	
<b>Dec.</b>	<b>No. of Accounts</b>	311,321	41,734	69,703	16,910	191,418	907,163	<b>24,354,738</b>	
	<b>Amount</b>	233,362.0	22,646.4	50,156.1	8,190.4	90,921.3	1,083,171.8	<b>3,534,495.8</b>	
<b>2008</b>									
<b>Jun.</b>	<b>No. of Accounts</b>	196,070	41,979	102,317	28,892	167,186	1,108,255	<b>24,815,675</b>	
	<b>Amount</b>	254,373.3	32,632.5	71,826.6	19,162.7	96,866.7	1,211,519.3	<b>3,812,160.9</b>	
<b>Dec.</b>	<b>No. of Accounts</b>	252,024	45,633	103,321	20,488	207,816	1,396,108	<b>25,091,369</b>	
	<b>Amount</b>	304,636.6	25,464.2	58,217.8	6,952.9	102,430.8	1,308,226.0	<b>3,791,489.4</b>	
<b>2009</b>									
<b>Jun.</b>	<b>No. of Accounts</b>	259,461	68,765	107,313	155,766	232,971	1,633,702	<b>25,163,066</b>	
	<b>Amount</b>	376,643.5	36,344.9	51,377.6	23,130.0	103,381.4	1,337,388.2	<b>4,137,603.7</b>	
<b>Dec.</b>	<b>No. of Accounts</b>	219,682	44,391	80,797	17,923	203,360	972,130	<b>25,238,537</b>	
	<b>Amount</b>	440,286.2	26,652.1	55,228.2	8,758.4	112,764.4	1,459,046.6	<b>4,352,661.8</b>	
<b>2010</b>									
<b>Jun.</b>	<b>No. of Accounts</b>	262,060	61,817	86,522	26,206	23,1912	1,244,521	<b>26,575,854</b>	
	<b>Amount</b>	480,548.0	25,398.2	53,442.2	7,932.2	116,471.3	1,483,402.0	<b>4,693,117.1</b>	
<b>Dec.</b>	<b>No. of Accounts</b>	319,486	94,637	101,636	15,892	298,969	1,326,518	<b>28,150,460</b>	
	<b>Amount</b>	515,544.9	23,062.7	56,950.1	5,774.2	140,153.4	1,598,552.8	<b>4,983,915.5</b>	
<b>2011</b>									
<b>Jun.</b>	<b>No. of Accounts</b>	323,944	52,142	121,707	31,335	257,524	1,392,152	<b>28,741,943</b>	
	<b>Amount</b>	567,555.0	26,010.2	65,162.8	7,225.3	142,490.0	1,720,899.8	<b>5,489,315.2</b>	
<b>Dec.</b>	<b>No. of Accounts</b>	372,767	48,087	133,652	24,220	282,222	1,653,701	<b>30,456,728</b>	
	<b>Amount</b>	662,506.7	22,994.9	66,452.3	6,468.1	151,021.9	1,830,782.4	<b>5,688,255.9</b>	

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(Million Rupees)

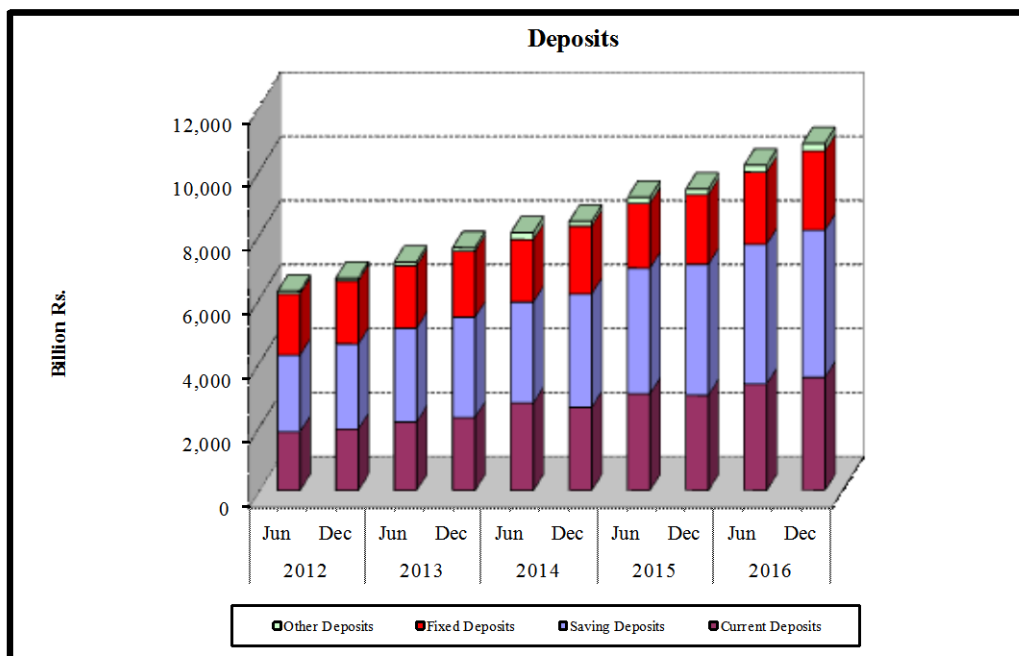
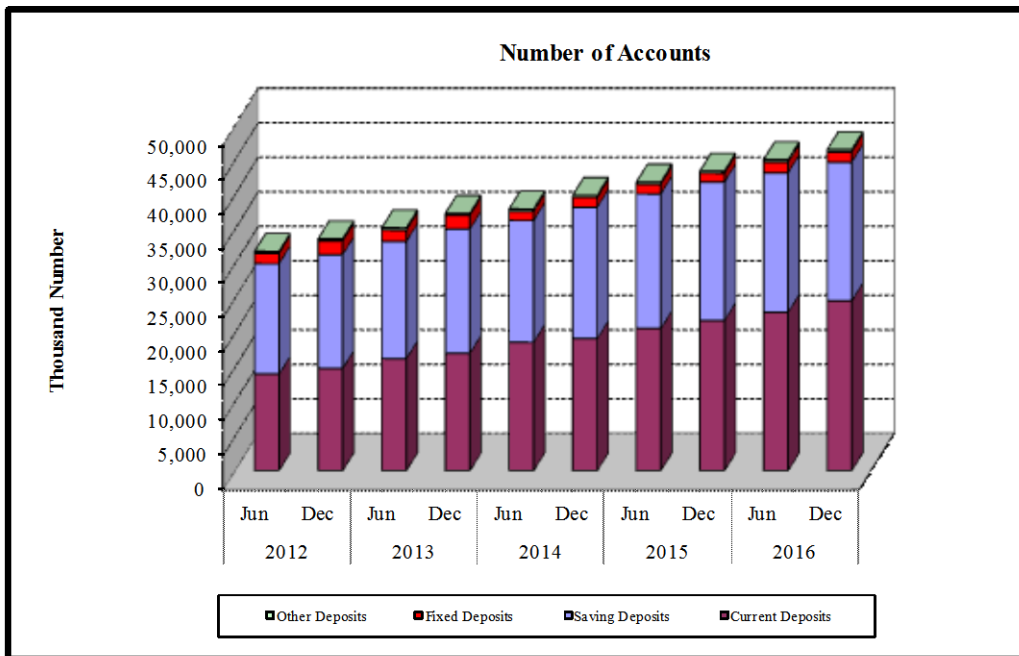
AS AT THE END OF		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	FIXED DEPOSITS	
						Less than 6 months	For 6 months and over but less than 1 year
<b>2012</b>							
<b>Jun.</b>	<b>No. of Accounts</b>	13,994,488	171,396	79,593	15,991,376	559,435	142,647
	<b>Amount</b>	1,828,006.3	69,799.8	11,501.4	2,400,372.5	756,645.1	214,208.7
<b>Dec.</b>	<b>No. of Accounts</b>	14,812,829	189,873	98,450	16,486,901	838,832	188,500
	<b>Amount</b>	1,915,286.6	66,838.3	20,735.0	2,659,591.4	742,032.2	243,193.3
<b>2013</b>							
<b>Jun.</b>	<b>No. of Accounts</b>	16,239,187	207,863	103,225	16,971,364	760,262	107,435
	<b>Amount</b>	2,137,424.8	94,879.1	17,874.2	2,930,689.0	792,273.2	209,467.1
<b>Dec.</b>	<b>No. of Accounts</b>	17,033,295	199,003	67,410	17,968,908	973,933	199,978
	<b>Amount</b>	2,274,177.4	89,507.7	21,111.9	3,136,170.9	901,418.6	217,627.4
<b>2014</b>							
<b>Jun.</b>	<b>No. of Accounts</b>	18,591,497	238,267	101,487	17,658,751	463,919	133,640
	<b>Amount</b>	2,729,229.6	186,686.0	29,436.0	3,157,078.9	804,948.5	219,971.8
<b>Dec.</b>	<b>No. of Accounts</b>	19,132,914	197,449	90,829	19,030,449	570,058	128,670
	<b>Amount</b>	2,594,857.4	116,129.2	30,785.3	3,540,017.9	885,259.1	268,300.8
<b>2015</b>							
<b>Jun.</b>	<b>No. of Accounts</b>	20,598,144	182,792	99,822	19,505,796	546,727	141,129
	<b>Amount</b>	3,019,555.7	152,290.1	37,169.0	3,924,882.7	770,072.2	273,575.6
<b>Dec.</b>	<b>No. of Accounts</b>	21,746,238	177,924	89,994	20,084,727	394,043	229,338
	<b>Amount</b>	2,972,133.4	125,084.7	44,294.5	4,088,784.0	849,875.5	347,019.8
<b>2016</b>							
<b>Jun.</b>	<b>No. of Accounts</b>	22,952,066	236,955	105,047	20,201,900	550,535	165,884
	<b>Amount</b>	3,320,845.1	160,330.3	50,630.9	4,369,175.0	803,367.1	381,503.8
<b>Dec.</b>	<b>No. of Accounts</b>	24,611,041	234,823	93,342	20,083,575	694,075	141,162
	<b>Amount</b>	3,529,662.3	165,902.0	73,615.7	4,601,833.5	883,283.2	425,611.3

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(Million Rupees)

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		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		
<b>2012</b>									
<b>Jun.</b>	<b>No. of Accounts</b>	316,887	58,225	149,568	18,171	264,587	1,509,520	<b>31,746,373</b>	
	<b>Amount</b>	673,732.2	27,720.8	84,802.4	6,480.0	146,103.7	1,909,692.9	<b>6,219,372.9</b>	
<b>Dec.</b>	<b>No. of Accounts</b>	349,532	75,335	169,803	38,512	313,660	1,974,174	<b>33,562,227</b>	
	<b>Amount</b>	701,886.8	27,227.9	95,453.2	7,364.6	152,976.0	1,970,134.0	<b>6,632,585.3</b>	
<b>2013</b>									
<b>Jun.</b>	<b>No. of Accounts</b>	293,726	55,712	151,488	19,075	238,564	1,626,262	<b>35,147,901</b>	
	<b>Amount</b>	666,975.0	26,491.5	97,326.9	6,997.0	154,010.5	1,953,541.2	<b>7,134,408.2</b>	
<b>Dec.</b>	<b>No. of Accounts</b>	317,726	72,758	150,015	14,433	267,647	1,996,490	<b>37,265,106</b>	
	<b>Amount</b>	647,012.0	27,603.7	102,407.6	8,053.8	157,934.3	2,062,057.2	<b>7,583,025.2</b>	
<b>2014</b>									
<b>Jun.</b>	<b>No. of Accounts</b>	262,272	63,893	137,332	16,776	210,039	1,287,871	<b>37,877,873</b>	
	<b>Amount</b>	624,941.0	30,635.0	101,047.1	7,360.1	160,230.9	1,949,134.5	<b>8,051,565.0</b>	
<b>Dec.</b>	<b>No. of Accounts</b>	295,272	69,018	117,652	14,298	219,745	1,414,713	<b>39,866,354</b>	
	<b>Amount</b>	675,266.2	36,551.2	86,416.1	8,451.5	161,318.3	2,121,563.2	<b>8,403,353.0</b>	
<b>2015</b>									
<b>Jun.</b>	<b>No. of Accounts</b>	271,520	75,114	136,895	18,990	202,596	1,392,971	<b>41,779,525</b>	
	<b>Amount</b>	687,394.3	37,859.5	107,425.6	7,431.8	135,352.6	2,019,111.6	<b>9,153,009.0</b>	
<b>Dec.</b>	<b>No. of Accounts</b>	248,744	66,434	116,023	13,330	206,045	1,273,957	<b>43,372,840</b>	
	<b>Amount</b>	688,204.7	37,797.1	113,865.0	5,933.4	136,887.5	2,179,583.1	<b>9,409,879.7</b>	
<b>2016</b>									
<b>Jun.</b>	<b>No. of Accounts</b>	378,983	74,840	108,288	14,901	229,375	1,522,806	<b>45,018,774</b>	
	<b>Amount</b>	763,505.4	42,660.2	83,077.2	4,978.7	177,583.3	2,256,675.7	<b>10,157,657.0</b>	
<b>Dec.</b>	<b>No. of Accounts</b>	263,495	61,992	98,244	11,067	198,426	1,468,461	<b>46,491,242</b>	
	<b>Amount</b>	862,236.8	36,237.5	82,679.0	3,534.9	176,662.2	2,470,244.9	<b>10,841,258.4</b>	

## Distribution of Scheduled Banks' Deposits





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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2007		2008		2009
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>73,216.7</b>	<b>85,854.2</b>	<b>94,274.2</b>	<b>37,564.2</b>	<b>43,637.7</b>
I. Official	9,657.6	7,618.9	10,184.9	2,787.9	2,222.6
II. Business	11,355.9	19,207.5	17,432.0	10,782.6	14,062.7
III. Personal	52,203.3	59,027.9	66,657.2	23,993.7	27,352.4
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>3,299,334.7</b>	<b>3,448,641.5</b>	<b>3,717,886.7</b>	<b>3,753,925.2</b>	<b>4,093,966.0</b>
<b>I. Government :</b>	<b>337,335.6</b>	<b>382,218.3</b>	<b>393,163.8</b>	<b>413,590.7</b>	<b>454,489.2</b>
A. Federal Government	208,845.9	251,523.7	225,216.7	228,651.9	233,226.4
B. Provincial Governments	108,537.5	110,172.3	148,412.7	158,640.1	187,486.0
C. Local Bodies ( City Governments )	19,952.2	20,522.4	19,534.4	26,298.6	33,776.8
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>263,807.7</b>	<b>294,232.6</b>	<b>290,103.5</b>	<b>254,754.8</b>	<b>279,336.4</b>
A. Agriculture, Forestry, Hunting & Fishing	911.6	833.6	1,145.5	524.0	19.8
B. Mining & Quarrying	18,373.9	24,985.9	20,555.2	19,333.4	28,567.6
C. Manufacturing	76,952.3	69,389.2	70,322.5	55,177.7	54,358.9
D. Construction	988.1	513.6	230.7	129.1	182.3
E. Utilities	63,452.5	75,691.5	61,774.7	55,451.9	60,032.4
F. Commerce	5,890.8	6,214.5	27,339.5	8,751.2	15,415.0
G. Transport, Storage & Communication	79,120.3	101,017.6	85,765.8	87,004.7	92,991.6
H. Services	18,118.1	15,586.6	22,645.2	22,895.8	22,448.8
I. Others	0.2	0.2	324.5	5,487.0	5,319.9
<b>III. Non-Bank Financial Companies :</b>	<b>62,114.8</b>	<b>98,903.1</b>	<b>111,520.8</b>	<b>89,666.3</b>	<b>92,689.4</b>
A. Co-operative Banks	1,108.6	368.0	350.9	379.6	560.8
B. Development Financial Institutions	20,246.4	13,259.6	8,384.9	7,951.0	5,178.8
C. Insurance Companies	20,731.8	22,581.3	21,662.3	27,265.6	18,862.0
D. Micro Finance Banks	1,447.5	681.7	368.7	1,362.4	681.5
E. Other NBFC's	18,580.4	62,012.5	80,754.0	52,707.8	67,406.4
<b>IV. Private Sector Enterprises :</b>	<b>1,041,684.7</b>	<b>936,441.1</b>	<b>1,057,142.9</b>	<b>1,098,433.3</b>	<b>1,167,055.2</b>
A. Agriculture, Hunting and Forestry	113,371.3	106,074.3	121,034.8	113,157.1	131,945.7
1- Growing of crops	104,166.0	95,194.1	108,678.2	102,896.3	121,217.9
2- Farming of animals	2,950.8	4,460.4	4,679.8	4,215.4	4,636.2
3- Agricultural and animal husbandry	1,671.5	1,759.6	1,917.5	1,920.8	1,646.0
4- Agricultural machinery and equipments	3,621.2	3,500.1	4,935.6	3,510.2	4,020.3
5- Hunting, trapping, forestry & logging	961.7	1,160.2	823.7	614.5	45.6
6- Forestry and Logging and Related Service	-	-	-	-	379.7
B. Fishing and fish farming etc.	756.6	425.3	555.0	554.7	500.2
C. Mining and Quarrying	33,877.7	23,455.4	33,500.0	34,012.4	28,076.9
1- Mining of coal	2,932.6	1,992.4	5,248.5	5,317.4	6,288.8
2- Crude petroleum & natural gas	26,721.3	19,417.0	25,255.5	25,191.0	19,525.0
3- Iron & non-ferrous metal ores	866.6	688.2	789.8	452.4	803.8
4- Quarrying of stone, sand and clay	1,819.0	223.3	679.2	1,789.7	394.5
5- Chemical, fertilizer, Salt etc.	1,538.1	1,134.5	1,527.1	1,261.9	1,064.7
D. Manufacturing	219,447.5	201,139.3	224,208.5	218,629.0	252,000.8
1- Food products and beverages	28,531.9	25,051.4	30,669.5	30,332.4	27,974.5
2- Tobacco products	1,994.9	810.5	2,753.9	1,602.6	2,488.4
3- Textiles	31,863.6	34,141.6	41,380.9	38,605.6	44,843.8
i) Spinning, weaving, finishing of textiles	25,625.2	25,046.0	31,793.7	30,679.4	33,811.8
a) Spinning of fibers	16,930.0	16,668.5	17,419.8	19,079.4	20,023.6
b) Weaving of textiles	4,674.8	4,595.9	6,448.7	5,599.5	6,418.8
c) Finishing of textiles	4,020.5	3,781.6	7,925.1	6,000.5	7,369.4
ii) Made-up textile articles	2,749.6	5,141.2	3,929.2	4,175.2	4,779.8
iii) Knit wear	1,098.3	1,158.3	2,219.5	1,768.6	1,917.4
iv) Carpets and rugs	768.1	635.4	841.6	613.1	1,359.0
v) Other textiles n.e.s.	1,622.4	2,160.8	2,597.0	1,369.4	2,975.7
4- Wearing apparel, readymade garments etc.	6,051.1	6,170.7	5,132.5	5,952.2	5,001.0

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	2007		2008		2009
	Jun.	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture	5,448.4	5,181.1	5,258.3	5,874.1	5,785.4
i.) Tanning & dressing of leather, luggage,	1,674.6	1,818.5	1,491.8	1,167.5	1,260.7
ii.) Footwear	3,773.8	3,362.6	3,766.5	4,706.6	4,524.7
a) Leather wear	2,761.8	3,051.6	3,057.5	3,169.6	3,065.2
b) Rubber and Plastic wear	1,012.0	311.0	709.0	1,537.1	1,459.5
6- Wood and products of wood cork	944.7	2,078.8	1,142.0	1,155.9	2,054.3
7- Paper, paperboard and products	2,642.8	1,818.8	1,461.1	1,548.3	1,470.4
8- Printing, publishing and allied industries	3,258.5	3,011.3	4,631.3	3,037.7	3,323.1
9- Coke and refined petroleum products	19,782.7	21,451.8	27,720.8	28,294.7	28,668.9
10- Chemicals and chemical products	35,610.4	30,006.4	32,012.2	38,415.2	50,690.9
11- Rubber and plastics products	1,158.6	1,033.3	1,228.2	1,523.5	1,612.4
12- Other non-metallic mineral products	9,297.7	8,964.0	9,880.7	8,169.4	8,897.5
13- Basic metals	12,810.4	10,118.5	10,562.5	10,308.0	9,926.0
14- Fabricated metal products	1,950.2	1,303.8	1,675.9	1,572.6	2,461.9
15- Machinery and equipment	5,069.8	6,794.5	8,106.4	7,841.0	9,418.0
16- Office, accounting and computing machinery	107.9	195.0	367.3	481.3	419.8
17- Electrical machinery and apparatus	11,128.7	9,641.6	5,586.7	7,476.8	7,434.8
18- Radio, television and communication	1,637.3	670.2	1,812.7	2,193.7	2,412.2
19- Medical, precision and optical instruments,	1,825.7	1,874.1	1,948.3	3,435.2	5,559.4
20- Motor vehicles, trailers and semi-trailers	19,179.8	11,868.9	16,543.4	8,905.5	15,521.0
21- Other transport equipments	4,517.0	3,246.9	2,423.9	1,012.2	2,718.7
22- Furniture and fixture	1,776.5	1,157.2	2,028.4	1,645.4	2,141.6
23- Jewellery and related articles	564.8	505.5	543.4	498.2	717.0
24- Sports goods	978.2	1,041.9	938.3	791.0	927.5
25- Handicrafts	548.1	581.9	357.2	253.3	257.2
26- Other manufacturing n.e.s.	10,767.8	12,419.6	8,042.8	7,703.2	9,275.0
E. Ship breaking and waste / scrape (junk) etc.	3,023.7	1,434.8	1,875.8	2,155.3	2,455.2
F. Electricity, gas and water supply	25,809.0	25,142.8	26,483.1	38,759.9	30,963.7
G. Construction	51,336.5	46,402.9	50,453.9	48,637.2	55,384.0
1- Building	33,612.1	30,955.7	34,695.1	33,919.7	40,152.2
2- Infrastructure	17,724.3	15,447.3	15,758.8	14,717.5	15,231.8
H. Commerce and Trade	191,199.2	161,207.9	173,016.8	194,620.4	179,137.8
1- Sale, maintenance and repair of motor	6,926.9	6,449.4	7,352.8	11,180.8	10,600.6
2- Wholesale and commission trade	128,216.9	99,495.1	109,709.5	117,282.2	104,410.2
i) Exports	12,106.3	13,988.2	13,707.9	20,307.5	20,988.4
ii) Imports	10,927.7	10,100.0	10,734.7	15,229.5	12,338.0
iii) Domestic whole sales	105,182.9	75,406.9	85,266.9	81,745.2	71,083.8
3- Retail trade	56,055.5	55,263.4	55,954.5	66,157.4	64,127.0
I. Hotels, restaurants and clubs etc	9,980.9	8,413.3	9,504.9	8,138.9	8,709.3
J. Transport, storage and communications	97,039.1	82,618.7	98,597.8	86,563.9	112,650.7
K. Real estate, renting and business activities	102,388.7	97,473.2	109,937.3	128,330.3	126,594.5
1- Real estate activities	17,166.1	14,712.8	19,417.9	18,747.4	20,126.8
2- Renting of machinery and equipment	611.3	344.0	563.2	2,140.6	1,508.2
3- Computer and related activities	4,103.7	4,042.1	3,272.0	4,967.0	5,167.2
4- Research and development	1,787.0	2,546.7	3,370.8	3,320.8	3,138.4
5- Other business activities	78,720.6	75,827.6	83,313.4	99,154.4	96,653.9
L. Education	23,390.2	23,995.6	25,595.1	26,893.3	26,763.4
M. Health and social work	11,040.6	10,243.7	11,771.9	14,519.1	12,698.6
N. Other community, social and personal service	31,111.9	28,693.9	38,820.2	43,053.3	45,283.2
O. Other private business n.e.c	127,911.8	119,719.9	131,787.8	140,408.6	153,891.2
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>74,756.6</b>	<b>81,891.2</b>	<b>88,704.5</b>	<b>103,335.2</b>	<b>123,415.6</b>
<b>VI. Personal</b>	<b>1,426,998.0</b>	<b>1,567,054.8</b>	<b>1,713,676.5</b>	<b>1,729,118.2</b>	<b>1,907,566.0</b>
<b>VII. Others</b>	<b>92,637.4</b>	<b>87,900.5</b>	<b>63,574.6</b>	<b>65,026.7</b>	<b>69,414.2</b>
<b>TOTAL</b>	<b>3,372,551.5</b>	<b>3,534,495.8</b>	<b>3,812,160.9</b>	<b>3,791,489.4</b>	<b>4,137,603.7</b>

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

(End of Period: Million Rupees)

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

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

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2012		2013		2014
	Jun.	Dec.	Jun	Dec.	Jun
<b>A. FOREIGN CONSTITUENTS:</b>	<b>89,414.7</b>	<b>82,376.0</b>	<b>78,851.0</b>	<b>84,766.1</b>	<b>82,900.2</b>
I. Official	9,812.9	8,728.2	8,471.4	11,884.2	10,615.2
II. Business	48,270.1	41,744.4	39,202.7	37,056.3	40,706.4
III. Personal	31,331.6	31,903.4	31,176.9	35,825.6	31,578.6
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>6,129,958.</b>	<b>6,550,209.</b>	<b>7,055,557.2</b>	<b>7,498,259.1</b>	<b>7,968,664.</b>
<b>I. Government :</b>	<b>664,880.8</b>	<b>679,537.7</b>	<b>696,173.4</b>	<b>731,611.4</b>	<b>825,071.4</b>
A. Federal Government	410,078.7	404,445.0	413,874.5	416,959.4	471,628.9
B. Provincial Governments	228,021.0	254,139.0	259,995.3	292,179.4	330,135.4
C. Local Bodies ( City Governments )	26,781.2	20,953.8	22,303.6	22,472.7	23,307.0
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>422,758.9</b>	<b>401,227.9</b>	<b>396,165.6</b>	<b>469,582.7</b>	<b>467,075.8</b>
A. Agriculture, Forestry, Hunting & Fishing	320.6	298.0	325.8	300.0	395.0
B. Mining & Quarrying	87,572.2	74,258.8	64,805.8	101,918.6	70,894.9
C. Manufacturing	96,515.5	101,161.9	99,161.8	115,801.0	117,532.7
D. Construction	196.7	145.3	56.2	109.4	152.3
E. Utilities	74,926.8	66,300.5	64,195.0	78,223.9	97,012.0
F. Commerce	18,611.7	18,902.0	23,019.7	30,138.4	38,596.2
G. Transport, Storage & Communication	109,859.3	100,692.3	108,262.7	100,849.1	103,364.5
H. Services	26,397.4	26,732.0	24,567.2	25,011.6	26,444.5
I. Others	8,358.8	12,737.2	11,771.4	17,230.8	12,683.7
<b>III. Non-Bank Financial Companies :</b>	<b>119,782.8</b>	<b>150,959.9</b>	<b>167,101.9</b>	<b>186,983.1</b>	<b>173,316.1</b>
A. Co-operative Banks	2,194.9	1,120.0	2,002.9	1,624.4	2,361.6
B. Development Financial Institutions	485.2	1,077.2	2,411.7	813.7	2,676.5
C. Insurance Companies	32,197.8	43,068.6	49,853.5	58,483.5	29,505.4
D. Micro Finance Banks	1,880.7	2,867.9	3,396.9	3,087.3	1,783.5
E. Other NBFC's	83,024.2	102,826.2	109,436.9	122,974.2	136,989.2
<b>IV. Private Sector Enterprises :</b>	<b>1,653,240.</b>	<b>1,806,632.</b>	<b>1,985,965.3</b>	<b>2,129,643.9</b>	<b>2,295,565.</b>
A. Agriculture, Hunting and Forestry	171,183.4	182,182.6	191,602.6	204,567.4	209,173.5
1- Growing of crops	155,491.8	164,775.0	173,759.7	184,051.7	187,886.0
2- Farming of animals	8,249.3	8,420.9	8,866.9	10,210.7	11,669.6
3- Agricultural and animal husbandry	5,293.4	6,015.0	5,404.5	5,730.2	5,729.3
4- Agricultural machinery and equipments	1,399.4	2,162.8	2,688.3	3,526.7	2,868.9
5- Hunting, trapping, forestry & logging	242.2	72.1	46.8	54.0	49.1
6- Forestry and Logging and Related Services *	507.2	736.9	836.5	994.0	970.7
B. Fishing and fish farming etc.	1,332.5	1,703.1	1,711.6	1,797.3	2,015.6
C. Mining and Quarrying	41,617.0	44,030.1	61,934.7	57,156.7	59,755.6
1- Mining of coal	7,988.7	8,791.9	10,092.1	10,370.3	11,073.8
2- Crude petroleum & natural gas	27,410.6	26,839.4	44,164.5	41,173.3	42,953.2
3- Iron & non-ferrous metal ores	1,558.1	1,587.8	1,613.3	1,505.1	2,259.5
4- Quarrying of stone, sand and clay	261.8	224.8	271.5	328.7	768.4
5- Chemical, fertilizer, Salt etc.	4,397.8	6,586.2	5,793.3	3,779.4	2,700.7
D. Manufacturing	359,619.1	407,510.1	426,105.7	467,594.6	490,406.9
1- Food products and beverages	59,027.0	71,103.2	70,796.5	92,506.0	90,117.7
2- Tobacco products	1,613.4	1,790.9	2,045.1	1,693.7	1,889.5
3- Textiles	70,050.7	70,701.9	77,687.4	82,031.0	92,186.6
i) Spinning, weaving, finishing of textiles	53,702.8	55,334.3	60,027.8	64,929.8	76,222.6
a) Spinning of fibers	31,804.6	34,737.5	36,058.8	41,018.3	46,103.2
b) Weaving of textiles	13,132.9	11,915.2	13,543.9	13,200.6	15,191.2
c) Finishing of textiles	8,765.3	8,681.6	10,425.2	10,710.9	14,928.3
ii) Made-up textile articles	7,717.7	6,853.9	7,781.3	8,733.1	7,096.4
iii) Knit wear	3,093.2	3,371.7	3,474.6	3,224.8	3,767.4
iv) Carpets and rugs	1,312.8	1,531.6	1,617.0	1,634.2	1,945.2
v) Other textiles n.e.s.	4,224.2	3,610.4	4,786.7	3,509.1	3,155.0
4- Wearing apparel, readymade garments etc.	9,050.1	10,194.7	9,304.2	11,888.1	10,021.4

\*. 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	2012		2013		2014
	Jun.	Dec.	Jun	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of	6,923.2	7,382.0	7,858.7	9,693.1	10,028.7
i.) Tanning & dressing of leather, luggage,	2,496.6	2,461.6	2,869.6	3,194.1	3,725.7
ii.) Footwear	4,426.6	4,920.4	4,989.1	6,499.0	6,303.0
a) Leather wear	3,646.9	4,202.8	4,202.7	5,768.6	5,483.3
b) Rubber and Plastic wear	779.7	717.6	786.4	730.3	819.7
6- Wood and products of wood cork	1,583.3	1,677.5	1,805.1	1,989.4	2,246.1
7- Paper, paperboard and products	2,731.1	3,848.1	3,008.6	3,537.0	4,303.8
8- Printing, publishing and allied industries	6,555.4	8,065.6	9,229.5	9,509.0	12,467.7
9- Coke and refined petroleum products	45,781.6	45,162.4	32,707.7	46,756.4	46,799.7
10- Chemicals and chemical products	55,918.2	84,206.4	64,900.7	81,891.3	68,513.0
11- Rubber and plastics products	4,457.9	4,750.0	6,201.6	5,796.3	7,817.7
12- Other non-metallic mineral products	9,799.1	13,412.5	16,341.8	16,809.2	15,418.9
13- Basic metals	10,344.4	12,662.2	13,852.2	16,019.7	20,073.8
14- Fabricated metal products	4,258.4	5,214.1	5,189.6	5,299.2	5,531.5
15- Machinery and equipment	11,731.7	10,361.9	11,622.9	12,265.4	16,503.2
16- Office, accounting and computing machinery	1,995.5	1,821.0	1,863.3	1,149.3	1,174.8
17- Electrical machinery and apparatus	11,675.5	10,925.2	26,019.8	13,639.2	17,147.5
18- Radio, television and communication equipment	1,320.9	1,529.8	1,889.2	1,724.6	2,344.2
19- Medical, precision and optical instruments,	5,466.6	5,126.1	5,707.4	7,251.1	7,029.5
20- Motor vehicles, trailers and semi-trailers	19,232.2	14,477.4	17,834.1	17,806.0	23,617.9
21- Other transport equipments	2,686.7	4,378.1	4,752.0	4,482.2	3,377.1
22- Furniture and fixture	1,561.9	1,970.4	2,482.3	2,576.5	2,712.9
23- Jewellery and related articles	1,354.9	1,470.7	1,767.7	1,954.6	2,353.6
24- Sports goods	2,438.5	2,503.2	2,311.7	2,406.7	2,644.8
25- Handicrafts	160.2	140.2	125.8	168.5	113.8
26- Other manufacturing n.e.s.	11,900.7	12,634.7	28,800.7	16,750.8	23,971.6
E. Ship breaking and waste / scrape (junk) etc.	2,375.2	1,791.3	2,446.9	2,379.9	2,820.5
F. Electricity, gas and water supply	35,059.4	43,262.7	46,830.8	52,207.0	56,440.6
G. Construction	97,694.2	94,411.7	109,482.0	117,071.8	150,960.9
1- Building	72,722.7	66,353.0	80,017.2	89,693.0	114,391.1
2- Infrastructure	24,971.5	28,058.7	29,464.8	27,378.8	36,569.7
H. Commerce and Trade	254,628.0	259,449.9	302,111.3	333,900.3	358,978.9
1- Sale, maintenance and repair of motor vehicles	12,202.6	12,566.9	14,364.2	14,003.3	17,611.7
2- Wholesale and commission trade	137,163.1	138,696.5	146,016.2	152,594.4	169,028.9
i) Exports	24,255.0	26,335.9	27,029.8	27,807.3	53,844.9
ii) Imports	15,018.1	14,668.1	15,591.2	16,790.3	19,950.9
iii) Domestic whole sales	97,889.9	97,692.6	103,395.2	107,996.7	95,233.0
3- Retail trade	105,262.3	108,186.5	141,730.9	167,302.7	172,338.4
I. Hotels, restaurants and clubs etc	12,103.4	12,286.4	11,951.4	12,421.0	13,480.2
J. Transport, storage and communications	102,885.1	123,025.0	126,796.7	144,821.0	143,728.9
K. Real estate, renting and business activities	206,381.1	237,902.3	275,621.7	266,196.6	263,029.9
1- Real estate activities	46,399.7	39,370.4	39,085.9	45,015.2	44,638.3
2- Renting of machinery and equipment	3,635.7	5,121.4	5,084.1	4,636.2	4,477.0
3- Computer and related activities	10,287.8	12,570.2	14,915.4	16,879.4	18,488.3
4- Research and development	6,656.8	7,377.9	6,232.7	5,895.1	5,171.4
5- Other business activities	139,401.2	173,462.5	210,303.6	193,770.7	190,254.8
L. Education	39,081.4	47,000.6	50,890.5	55,102.8	59,927.7
M. Health and social work	22,537.4	22,958.7	24,076.8	27,221.1	30,027.7
N. Other community, social and personal service	62,180.4	70,438.3	75,372.9	81,703.9	83,497.2
O. Other private business n.e.c	244,563.1	258,679.6	279,029.7	305,502.2	371,321.8
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>171,200.7</b>	<b>193,681.2</b>	<b>193,310.6</b>	<b>203,272.7</b>	<b>183,929.5</b>
<b>VI. Personal</b>	<b>3,030,641.2</b>	<b>3,247,694.6</b>	<b>3,516,099.8</b>	<b>3,693,162.6</b>	<b>3,948,707.0</b>
<b>VII. Others</b>	<b>67,453.0</b>	<b>70,475.6</b>	<b>100,740.5</b>	<b>84,002.7</b>	<b>74,999.1</b>
<b>TOTAL</b>	<b>6,219,372.9</b>	<b>6,632,585.2</b>	<b>7,134,408.2</b>	<b>7,583,025.2</b>	<b>8,051,565.0</b>

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2014		2015		2016	
	Dec.	Jun	Dec.	Jun	Dec.	Jun
<b>A. FOREIGN CONSTITUENTS:</b>	<b>86,369.0</b>	<b>95,035.4</b>	<b>111,617.4</b>	<b>111,990.1</b>	<b>112,132.7</b>	
I. Official	12,755.8	14,747.2	15,298.4	17,335.5	17,549.5	
II. Business	40,181.5	46,718.2	52,085.7	51,543.7	54,678.7	
III. Personal	33,431.6	33,570.0	44,233.4	43,110.9	39,904.4	
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>8,316,984.0</b>	<b>9,057,973.3</b>	<b>9,298,262.3</b>	<b>10,045,666.9</b>	<b>10,729,125.7</b>	
<b>I. Government :</b>	<b>866,947.8</b>	<b>985,439.5</b>	<b>1,066,426.3</b>	<b>1,235,250.1</b>	<b>1,344,112.1</b>	
A. Federal Government	518,887.7	558,674.8	638,142.6	744,874.3	783,981.2	
B. Provincial Governments	327,769.5	404,401.0	407,848.1	467,303.5	533,566.7	
C. Local Bodies ( City Governments )	20,290.5	22,363.6	20,435.3	23,072.3	26,564.2	
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>493,245.1</b>	<b>480,793.8</b>	<b>489,923.1</b>	<b>561,827.1</b>	<b>634,300.3</b>	
A. Agriculture, Forestry, Hunting & Fishing	321.2	360.0	371.8	494.8	508.2	
B. Mining & Quarrying	97,033.9	83,753.9	82,004.4	85,082.9	116,736.3	
C. Manufacturing	110,123.1	117,012.4	126,644.6	139,875.4	145,948.1	
D. Construction	225.7	245.5	196.3	345.9	347.6	
E. Utilities	108,743.9	108,403.2	103,146.1	138,209.5	135,456.0	
F. Commerce	38,681.7	29,925.7	24,757.5	18,431.6	20,196.5	
G. Transport, Storage & Communication	102,914.6	106,746.8	115,648.7	130,185.9	123,937.7	
H. Services	27,068.4	29,880.8	30,451.1	37,782.7	38,836.5	
I. Others	8,132.5	4,465.5	6,702.5	11,418.4	52,333.4	
<b>III. Non-Bank Financial Companies :</b>	<b>163,181.9</b>	<b>191,283.2</b>	<b>278,431.2</b>	<b>281,417.0</b>	<b>352,725.1</b>	
A. Co-operative Banks	2,141.3	2,113.8	4,639.6	7,883.7	5,604.3	
B. Development Financial Institutions	2,929.7	2,990.0	4,072.6	2,912.4	5,673.5	
C. Insurance Companies	42,654.5	40,532.8	66,275.6	58,678.9	85,423.0	
D. Micro Finance Banks	2,358.3	2,381.2	4,217.9	4,860.0	3,305.2	
E. Other NBFC's	113,098.0	143,265.5	199,225.4	207,082.1	252,719.1	
<b>IV. Private Sector Enterprises :</b>	<b>2,346,704.5</b>	<b>2,511,456.3</b>	<b>2,432,551.3</b>	<b>2,540,568.5</b>	<b>2,772,566.3</b>	
A. Agriculture, Hunting and Forestry	215,626.7	211,740.3	225,085.0	242,061.3	263,887.5	
1- Growing of crops	193,051.4	189,203.8	203,935.6	222,149.1	243,732.3	
2- Farming of animals	12,177.2	11,368.6	9,811.9	10,598.6	10,033.3	
3- Agricultural and animal husbandry	5,481.3	5,661.9	5,161.9	4,200.8	3,921.6	
4- Agricultural machinery and equipments	3,651.4	4,023.4	4,527.4	3,382.2	4,020.6	
5- Hunting, trapping, forestry & logging	85.8	113.1	111.0	49.5	108.4	
6- Forestry and Logging and Related Services *	1,179.6	1,369.5	1,537.2	1,681.2	2,071.3	
B. Fishing and fish farming etc.	2,495.1	2,319.1	2,525.0	2,356.1	1,903.4	
C. Mining and Quarrying	69,787.8	94,917.4	86,412.2	71,833.7	17,138.2	
1- Mining of coal	11,975.6	12,441.6	13,903.6	13,764.8	45,671.6	
2- Crude petroleum & natural gas	51,083.3	74,544.1	65,379.8	48,731.8	11,546.9	
3- Iron & non-ferrous metal ores	1,022.9	2,526.2	2,444.0	4,969.4	3,494.4	
4- Quarrying of stone, sand and clay	872.2	805.4	786.8	902.3	882.2	
5- Chemical, fertilizer, Salt etc.	4,833.8	4,600.1	3,898.0	3,465.5	4,312.7	
D. Manufacturing	606,901.6	686,520.2	690,441.1	687,258.8	767,446.4	
1- Food products and beverages	108,231.0	120,480.0	133,919.8	107,758.8	139,921.9	
2- Tobacco products	1,962.4	3,350.9	1,601.9	2,137.8	2,327.3	
3- Textiles	108,616.2	118,801.4	103,897.1	110,513.4	122,866.0	
i) Spinning, weaving, finishing of textiles	89,388.9	94,926.1	75,482.8	78,527.3	83,049.6	
a) Spinning of fibers	48,170.5	53,589.8	44,691.2	45,236.4	48,840.3	
b) Weaving of textiles	27,059.5	26,577.5	17,696.8	17,232.0	18,462.7	
c) Finishing of textiles	14,158.8	14,758.8	13,094.8	16,058.8	15,746.7	
ii) Made-up textile articles	8,430.0	11,193.4	11,808.1	12,941.0	15,302.6	
iii) Knit wear	4,070.9	4,252.0	4,872.3	5,136.4	5,608.0	
iv) Carpets and rugs	2,547.3	2,804.9	3,168.4	3,134.3	4,025.0	
v) Other textiles n.e.s.	4,179.2	5,625.0	8,565.6	10,774.5	14,880.8	
4- Wearing apparel, readymade garments etc.	13,514.0	14,637.4	14,948.4	17,020.8	20,216.8	

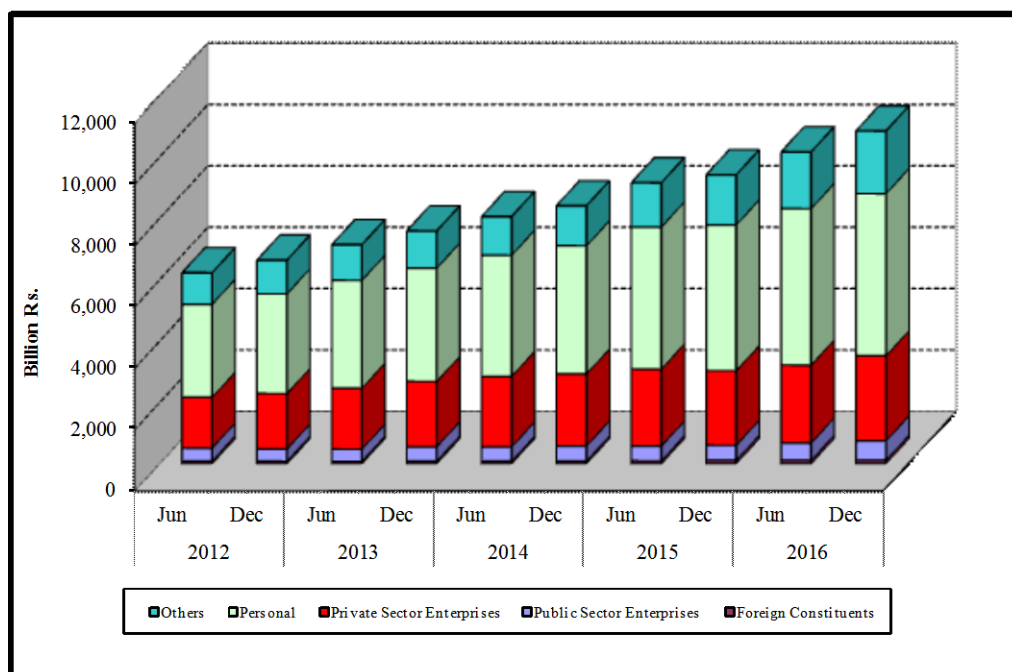
\*. Separate reporting started from 2009

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2014		2015		2016	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of	12,360.2	12,147.3	13,917.8	13,822.8	16,746.5	
i.) Tanning & dressing of leather, luggage,	4,946.3	5,132.5	5,591.4	6,381.0	8,638.0	
ii.) Footwear	7,413.9	7,014.8	8,326.4	7,441.7	8,108.5	
a) Leather wear	6,688.2	5,922.9	7,308.8	6,166.4	6,657.6	
b) Rubber and Plastic wear	725.7	1,091.9	1,017.6	1,275.4	1,450.9	
6- Wood and products of wood cork	3,150.8	3,302.7	4,363.9	4,546.9	4,364.2	
7- Paper, paperboard and products	4,162.7	4,902.3	6,044.9	6,029.1	6,601.0	
8- Printing, publishing and allied industries	8,376.9	12,400.8	11,712.8	12,018.7	12,738.1	
9- Coke and refined petroleum products	51,572.7	51,397.5	49,719.8	43,039.3	50,623.7	
10- Chemicals and chemical products	125,018.0	106,329.8	118,203.8	106,029.9	131,913.9	
11- Rubber and plastics products	7,498.9	8,082.6	7,048.7	7,041.9	8,932.9	
12- Other non-metallic mineral products	23,383.6	33,144.6	38,938.9	49,877.0	34,937.2	
13- Basic metals	21,375.2	21,574.0	20,944.1	19,304.6	20,879.5	
14- Fabricated metal products	6,353.8	7,548.2	5,716.8	6,579.7	7,780.0	
15- Machinery and equipment	18,997.0	41,772.8	24,717.2	24,700.6	26,636.5	
16- Office, accounting and computing machinery	1,029.3	991.4	1,809.0	1,278.5	2,135.5	
17- Electrical machinery and apparatus	14,803.9	18,926.4	25,530.6	23,341.5	24,490.5	
18- Radio, television and communication equipment	3,077.7	6,379.2	4,194.7	4,023.4	4,392.2	
19- Medical, precision and optical instruments,	8,911.0	10,183.3	11,692.4	12,653.6	13,302.3	
20- Motor vehicles, trailers and semi-trailers	26,025.0	49,017.5	48,425.0	69,982.8	65,282.1	
21- Other transport equipments	6,242.2	8,538.1	7,793.0	8,163.5	10,762.0	
22- Furniture and fixture	2,594.6	1,703.7	1,635.9	1,551.7	1,878.1	
23- Jewellery and related articles	2,727.5	2,493.0	2,580.7	2,795.2	2,979.1	
24- Sports goods	2,924.2	3,298.9	3,760.4	4,215.2	4,945.4	
25- Handicrafts	133.9	169.5	158.2	361.0	199.2	
26- Other manufacturing n.e.s.	23,858.9	24,946.8	27,165.2	28,471.1	29,594.5	
E. Ship breaking and waste / scrape (junk) etc.	3,349.1	2,787.3	2,802.2	2,290.4	2,904.5	
F. Electricity, gas and water supply	59,709.2	74,508.5	77,680.7	93,722.9	108,039.7	
G. Construction	157,011.7	164,771.7	138,492.7	184,763.7	179,137.0	
1- Building	114,225.3	119,438.5	100,134.3	125,032.7	121,625.6	
2- Infrastructure	42,786.4	45,333.3	38,358.4	59,731.1	57,511.4	
H. Commerce and Trade	360,605.5	370,860.5	344,212.7	352,878.9	382,537.7	
1- Sale, maintenance and repair of motor vehicles	15,425.4	18,339.7	16,094.2	17,989.5	17,937.7	
2- Wholesale and commission trade	175,577.4	178,224.3	164,578.8	174,820.9	193,214.6	
i) Exports	51,409.2	48,426.9	46,668.6	47,502.2	49,448.9	
ii) Imports	21,928.5	24,245.1	25,207.6	30,402.7	33,131.0	
iii) Domestic whole sales	102,239.8	105,552.4	92,702.5	96,916.0	110,634.7	
3- Retail trade	169,602.7	174,296.4	163,539.8	160,068.4	171,385.4	
I. Hotels, restaurants and clubs etc	13,275.2	13,129.5	13,341.4	14,429.0	19,118.0	
J. Transport, storage and communications	145,974.7	137,610.2	153,003.6	170,768.1	186,582.6	
K. Real estate, renting and business activities	283,795.1	299,158.9	290,333.6	285,563.3	300,098.0	
1- Real estate activities	44,444.9	38,179.6	36,940.5	48,193.5	49,505.6	
2- Renting of machinery and equipment	4,994.3	1,946.5	1,747.9	2,189.6	2,201.9	
3- Computer and related activities	21,652.3	25,760.4	26,852.0	29,928.2	30,461.9	
4- Research and development	5,597.7	6,153.0	5,625.1	6,254.8	7,260.4	
5- Other business activities	207,105.9	227,119.5	219,168.1	198,997.2	210,668.2	
L. Education	56,297.7	55,926.7	58,067.1	59,689.5	86,467.4	
M. Health and social work	28,622.4	41,024.4	39,395.5	37,405.5	45,195.7	
N. Other community, social and personal service	78,450.4	82,055.9	73,437.1	98,330.2	108,334.9	
O. Other private business n.e.c	264,802.2	274,125.4	237,321.5	237,216.8	237,867.6	
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>200,413.5</b>	<b>190,314.0</b>	<b>205,780.2</b>	<b>237,140.9</b>	<b>267,292.5</b>	
<b>VI. Personal</b>	<b>4,176,832.2</b>	<b>4,628,148.2</b>	<b>4,749,553.4</b>	<b>5,099,019.7</b>	<b>5,282,286.6</b>	
<b>VII. Others</b>	<b>69,659.0</b>	<b>70,538.8</b>	<b>75,596.7</b>	<b>90,443.6</b>	<b>75,842.8</b>	
<b>TOTAL</b>	<b>8,403,353.0</b>	<b>9,153,009.0</b>	<b>9,409,879.7</b>	<b>10,157,657.0</b>	<b>10,841,258.4</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.)	2007				2008			
	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>	5,798,441	9,420.5	4,057,674	7,402.5	3,358,865	6,579.9	2,656,449	6,615.3
<b>5,000 to 10,000</b>	2,030,387	15,207.7	1,423,115	10,797.4	1,846,059	13,784.0	1,698,624	12,573.7
<b>10,000 to 20,000</b>	3,489,192	51,437.8	2,875,972	42,555.8	3,519,363	51,746.8	3,021,996	45,208.1
<b>20,000 to 25,000</b>	1,287,075	28,880.3	1,420,566	31,830.0	1,452,064	32,695.6	1,438,724	32,065.7
<b>25,000 to 30,000</b>	1,096,553	30,054.9	1,176,237	32,316.4	1,219,016	33,338.5	1,270,197	34,808.3
<b>30,000 to 40,000</b>	1,877,654	65,115.5	2,268,777	79,046.5	1,965,307	68,374.2	2,356,866	82,326.9
<b>40,000 to 50,000</b>	1,426,040	63,682.8	1,789,435	80,224.0	1,574,035	70,797.5	1,886,844	84,804.6
<b>50,000 to 60,000</b>	1,143,223	62,655.7	1,487,930	81,561.1	1,206,620	65,923.9	1,636,511	89,606.3
<b>60,000 to 70,000</b>	889,810	57,647.2	1,147,031	74,463.5	1,007,111	65,129.0	1,260,067	82,346.6
<b>70,000 to 80,000</b>	785,218	58,736.2	910,054	68,027.6	778,991	58,237.4	1,035,219	77,485.6
<b>80,000 to 90,000</b>	583,558	49,637.1	770,675	65,475.2	676,727	57,463.9	850,679	72,093.1
<b>90,000 to 100,000</b>	514,529	48,783.9	645,344	61,256.8	640,893	60,674.6	702,272	66,802.1
<b>100,000 to 200,000</b>	2,464,199	338,824.5	2,644,406	360,720.4	3,223,077	450,413.4	3,088,161	424,918.5
<b>200,000 to 300,000</b>	670,335	161,993.0	699,101	168,176.6	1,009,471	244,601.1	914,428	221,464.7
<b>300,000 to 400,000</b>	278,184	95,881.7	302,581	103,516.4	449,023	153,951.4	407,794	140,140.4
<b>400,000 to 500,000</b>	164,013	73,547.9	172,950	77,160.7	222,798	99,503.8	196,424	87,656.5
<b>50,000 to 600,000</b>	105,101	57,208.3	109,172	59,361.6	148,041	80,351.7	138,746	75,157.9
<b>600,000 to 700,000</b>	77,230	50,198.1	68,683	44,317.1	80,292	51,920.6	89,366	57,540.6
<b>700,000 to 800,000</b>	58,550	43,448.9	54,082	40,530.8	51,506	38,587.5	68,130	50,722.9
<b>800,000 to 900,000</b>	49,391	41,849.3	45,826	38,745.5	47,491	40,200.6	48,369	40,838.0
<b>900,000 to 1,000,000</b>	29,361	27,769.7	29,465	27,937.1	43,036	40,707.7	39,089	37,080.9
<b>1,000,000 to 2,000,000</b>	135,620	186,918.1	135,035	181,208.5	161,866	219,550.7	150,526	205,109.8
<b>2,000,000 to 3,000,000</b>	41,779	101,471.7	42,341	102,602.7	46,677	112,531.5	43,830	106,165.6
<b>3,000,000 to 4,000,000</b>	24,288	83,725.6	21,431	73,417.6	25,037	86,655.9	25,215	87,367.1
<b>4,000,000 to 5,000,000</b>	13,813	61,360.4	13,547	61,253.4	18,329	83,435.2	15,669	69,282.1
<b>5,000,000 to 6,000,000</b>	9,263	50,493.2	6,873	36,929.6	8,402	44,813.5	11,726	63,011.3
<b>6,000,000 to 7,000,000</b>	6,445	41,669.9	4,802	31,030.7	5,515	35,843.7	5,523	35,811.2
<b>7,000,000 to 8,000,000</b>	3,793	28,201.8	4,290	31,914.5	3,883	28,847.3	4,141	30,982.6
<b>8,000,000 to 9,000,000</b>	2,942	24,828.8	2,504	21,284.3	2,491	20,992.8	3,108	26,380.5
<b>9,000,000 to 10,000,000</b>	2,460	23,264.1	2,168	20,534.5	2,351	22,103.0	2,253	21,408.1
<b>10,000,000 and over</b>	24,592	1,338,636	22,671	1,418,897	21,338	1,372,404	24,423	1,323,714.6
<b>TOTAL</b>	<b>25,083,039</b>	<b>3,372,551.5</b>	<b>24,354,738</b>	<b>3,534,495.8</b>	<b>24,815,675</b>	<b>3,812,160.9</b>	<b>25,091,369</b>	<b>3,791,489.4</b>

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

( End of Period : Million Rupees )

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

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

( End of Period : Million Rupees )

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

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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2013				2014			
	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>	2,030,954	5,342.4	2,074,895	5,129.0	2,644,191	5,909.9	2,065,868	5,451.3
<b>5,000 to 10,000</b>	2,126,113	15,612.9	2,193,033	16,470.6	2,111,649	15,552.7	2,145,830	15,874.6
<b>10,000 to 20,000</b>	3,278,245	48,986.8	3,268,311	49,547.8	3,563,214	53,617.6	3,555,218	52,835.5
<b>20,000 to 25,000</b>	1,707,358	38,354.8	1,706,830	38,429.2	1,805,586	40,690.5	1,692,567	37,926.1
<b>25,000 to 30,000</b>	1,528,015	41,942.1	1,657,735	45,602.6	1,686,505	46,141.5	1,642,750	45,092.4
<b>30,000 to 40,000</b>	2,732,520	95,180.8	2,892,123	101,267.7	2,947,747	102,714.5	3,201,286	111,618.8
<b>40,000 to 50,000</b>	2,347,089	105,524.9	2,535,268	114,082.6	2,603,871	117,043.1	2,870,467	128,537.1
<b>50,000 to 60,000</b>	2,100,936	115,282.7	2,432,064	133,232.0	2,377,818	130,328.9	2,712,269	148,513.6
<b>60,000 to 70,000</b>	1,853,130	120,169.7	2,153,545	139,755.1	1,945,566	126,159.2	2,347,959	152,508.3
<b>70,000 to 80,000</b>	1,634,576	122,497.3	1,822,184	136,474.9	1,659,475	124,033.4	1,930,062	144,510.2
<b>80,000 to 90,000</b>	1,472,751	124,837.8	1,572,404	133,428.3	1,431,984	121,447.6	1,660,078	140,725.8
<b>90,000 to 100,000</b>	1,321,200	125,295.4	1,356,282	128,647.9	1,297,114	123,064.5	1,439,979	136,731.8
<b>100,000 to 200,000</b>	6,392,857	882,695.8	6,815,589	944,784.3	6,590,339	917,107.7	7,467,828	1,029,778.0
<b>200,000 to 300,000</b>	1,955,945	472,489.2	2,048,122	495,614.0	2,088,214	504,305.6	2,162,717	521,381.5
<b>300,000 to 400,000</b>	893,159	306,488.8	939,297	324,205.7	1,004,394	346,507.4	1,006,289	347,395.1
<b>400,000 to 500,000</b>	430,406	190,570.5	460,770	205,117.8	528,094	234,403.7	484,428	215,112.3
<b>50,000 to 600,000</b>	270,708	147,132.9	264,131	143,728.5	316,093	171,903.1	289,624	157,728.3
<b>600,000 to 700,000</b>	175,402	113,479.2	170,904	110,595.6	206,230	133,409.8	178,399	115,503.1
<b>700,000 to 800,000</b>	133,152	99,252.4	127,048	94,785.9	167,862	125,558.5	143,660	107,470.2
<b>800,000 to 900,000</b>	99,072	83,940.3	108,787	92,189.2	117,977	99,611.1	105,635	89,275.0
<b>900,000 to 1,000,000</b>	75,154	71,408.5	77,791	73,863.7	94,420	89,588.2	81,883	77,529.8
<b>1,000,000 to 2,000,000</b>	324,194	443,896.6	322,548	442,950.0	383,550	516,826.8	373,546	512,369.1
<b>2,000,000 to 3,000,000</b>	107,421	257,943.3	96,077	228,370.5	120,377	291,873.4	117,846	283,240.5
<b>3,000,000 to 4,000,000</b>	37,365	127,606.3	40,472	137,822.7	46,219	157,998.3	46,874	159,682.1
<b>4,000,000 to 5,000,000</b>	26,003	117,172.2	27,671	124,148.2	30,787	139,745.2	31,012	139,950.7
<b>5,000,000 to 6,000,000</b>	19,197	102,312.4	19,122	101,918.2	22,020	117,474.2	24,060	129,149.3
<b>6,000,000 to 7,000,000</b>	10,348	66,933.4	10,178	65,844.1	11,930	77,129.5	13,472	87,247.0
<b>7,000,000 to 8,000,000</b>	7,947	59,188.6	8,211	61,095.6	10,125	75,576.6	8,883	65,976.4
<b>8,000,000 to 9,000,000</b>	5,498	46,383.1	6,509	55,300.1	6,732	56,891.7	7,038	59,441.3
<b>9,000,000 to 10,000,000</b>	6,115	57,683.0	5,666	53,402.1	5,573	52,829.1	5,190	49,066.5
<b>10,000,000 and over</b>	45,071	2,528,804.3	51,539	2,785,221.6	52,217	2,936,121.6	53,637	3,135,731.2
<b>TOTAL</b>	<b>35,147,901</b>	<b>7,134,408.2</b>	<b>37,265,106</b>	<b>7,583,025.2</b>	<b>37,877,873</b>	<b>8,051,565.0</b>	<b>39,866,354</b>	<b>8,403,353.0</b>

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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2015				2016			
	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>	2,492,408	5,297.7	2,584,903	6,047.8	2,543,223	6,198.5	2,775,353	6,700.3
<b>5,000 to 10,000</b>	2,242,578	17,103.7	2,581,518	19,098.8	2,295,370	16,925.9	2,013,782	14,942.2
<b>10,000 to 20,000</b>	3,563,253	53,390.4	3,615,619	53,597.2	3,825,056	56,101.4	3,386,633	49,903.7
<b>20,000 to 25,000</b>	1,937,730	43,385.0	1,861,158	41,854.7	1,789,422	40,191.1	1,746,640	39,434.9
<b>25,000 to 30,000</b>	1,625,758	44,737.7	1,768,551	48,562.9	1,790,856	49,404.6	1,816,745	49,921.1
<b>30,000 to 40,000</b>	3,194,767	111,114.0	3,351,748	116,931.7	3,482,351	122,189.2	3,402,226	119,292.3
<b>40,000 to 50,000</b>	2,864,173	128,939.4	2,817,668	126,341.2	3,109,516	139,660.8	3,179,390	142,834.9
<b>50,000 to 60,000</b>	2,484,582	136,760.2	2,671,747	146,404.7	2,635,927	144,583.6	2,816,480	154,652.4
<b>60,000 to 70,000</b>	2,208,678	143,326.9	2,184,627	141,489.7	2,409,470	156,269.2	2,569,734	167,142.5
<b>70,000 to 80,000</b>	1,956,863	146,692.3	2,014,715	150,851.9	2,108,622	158,472.8	2,208,357	165,051.3
<b>80,000 to 90,000</b>	1,560,894	132,444.6	1,729,257	146,708.7	1,756,075	148,754.3	2,013,566	170,628.5
<b>90,000 to 100,000</b>	1,460,946	138,725.4	1,479,171	140,417.7	1,693,565	160,794.6	1,785,481	169,594.8
<b>100,000 to 200,000</b>	8,123,428	1,136,490	8,444,702	1,183,282	8,869,451	1,244,490.1	9,805,089	1,378,269.9
<b>200,000 to 300,000</b>	2,573,060	624,342.8	2,737,952	661,303.6	2,992,210	721,302.8	3,094,055	749,789.2
<b>300,000 to 400,000</b>	1,199,392	413,676.2	1,199,514	412,990.0	1,245,381	428,777.9	1,305,071	449,483.4
<b>400,000 to 500,000</b>	608,817	271,746.8	614,574	273,201.3	644,203	286,919.9	678,551	302,482.7
<b>50,000 to 600,000</b>	368,260	200,738.1	374,168	203,804.1	415,083	226,916.3	391,613	214,075.2
<b>600,000 to 700,000</b>	216,946	140,307.8	239,932	155,241.2	258,625	167,341.1	268,204	173,564.9
<b>700,000 to 800,000</b>	165,543	124,081.4	177,787	132,669.4	168,640	126,186.7	199,373	149,048.0
<b>800,000 to 900,000</b>	111,802	94,580.8	124,409	105,339.3	138,588	117,714.1	142,167	120,333.2
<b>900,000 to 1,000,000</b>	86,866	82,314.1	92,084	87,341.9	93,798	88,857.6	115,683	109,341.9
<b>1,000,000 to 2,000,000</b>	392,471	539,469.0	391,809	533,445.4	426,747	582,162.2	451,051	608,603.9
<b>2,000,000 to 3,000,000</b>	135,426	321,727.9	117,771	285,030.7	122,840	299,636.4	123,988	299,622.6
<b>3,000,000 to 4,000,000</b>	47,416	161,435.3	49,437	168,514.8	52,689	180,806.0	50,071	171,213.5
<b>4,000,000 to 5,000,000</b>	40,764	187,061.0	38,468	176,525.2	32,070	141,372.6	29,907	132,850.9
<b>5,000,000 to 6,000,000</b>	22,462	120,304.2	19,528	105,058.8	21,883	117,391.2	21,438	115,432.1
<b>6,000,000 to 7,000,000</b>	14,900	96,119.4	11,350	73,188.6	12,787	82,212.6	14,480	93,428.8
<b>7,000,000 to 8,000,000</b>	9,214	68,507.8	8,217	61,267.3	8,490	63,339.2	9,185	68,585.3
<b>8,000,000 to 9,000,000</b>	6,990	59,168.9	7,190	60,729.2	7,947	67,209.2	7,050	59,659.7
<b>9,000,000 to 10,000,000</b>	5,711	54,051.2	5,107	48,349.4	6,046	57,164.6	6,127	57,919.0
<b>10,000,000 and over</b>	57,427	3,354,968	58,159	3,544,290	61,843	3,958,310.8	63,752	4,337,455.0
<b>TOTAL</b>	<b>41,779,525</b>	<b>9,153,009.0</b>	<b>43,372,840</b>	<b>9,409,879.7</b>	<b>45,018,774</b>	<b>10,157,657.0</b>	<b>46,491,242</b>	<b>10,841,258.4</b>

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

(End of Period: Million Rupees)

RATES OF RETURN <sup>@</sup>	2007		2008		2009		2010
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>0.00</b>	131,049.3	146,671.8	153,519.6	179,341.4	208,382.8	203,254.6	252,871.4
<b>0.25*</b>	24,066.0	19,617.3	35,360.4	5,518.3	52,048.7	67,363.3	60,974.5
<b>0.50*</b>	7,390.3	9,937.6	9,662.3	18,244.6	9,552.9	17,465.6	18,812.0
<b>0.75</b>	559.8	1,140.8	6,922.2	27,179.4	4,344.0	7,978.4	12,676.8
<b>1.00</b>	15,052.7	42,286.2	21,934.8	25,649.2	25,730.4	19,640.6	25,749.3
<b>1.25</b>	18,846.8	7,100.9	9,021.6	2,389.3	6,272.9	8,247.2	1,686.6
<b>1.50</b>	4,524.5	7,992.5	14,908.5	18,876.3	6,593.9	4,629.1	17,731.6
<b>1.75</b>	3,035.8	1,287.5	3,984.4	1,244.4	1,585.6	786.8	1,731.8
<b>2.00</b>	15,281.3	6,200.3	17,795.1	13,142.2	4,423.2	3,661.6	20,485.0
<b>2.25</b>	2,648.2	3,508.2	4,622.7	3,991.9	1,685.5	3,400.6	6,510.8
<b>2.50</b>	16,818.2	16,975.6	4,183.4	2,368.8	10,702.4	9,169.9	4,335.0
<b>2.75</b>	389.5	1,123.2	652.0	4,034.3	1,205.5	660.8	1,805.8
<b>3.00</b>	20,755.1	20,509.3	12,775.5	17,987.4	10,808.3	3,598.7	2,985.4
<b>3.25</b>	1,119.7	2,049.7	1,528.2	587.6	277.2	607.7	1,271.0
<b>3.50</b>	8,026.5	6,595.6	1,862.5	1,540.2	6,732.2	1,232.1	2,604.6
<b>3.75</b>	2,182.0	4,706.9	583.3	585.6	1,115.4	420.0	1,200.1
<b>4.00</b>	4,863.0	7,750.5	17,464.6	10,246.0	4,511.6	1,570.3	1,658.7
<b>4.25</b>	4,246.5	2,402.9	1,959.7	3,591.8	1,716.7	805.0	1,407.7
<b>4.50</b>	1,977.6	2,922.8	1,483.7	2,143.2	1,794.1	277.0	378.4
<b>4.75</b>	4,813.5	361.8	523.6	510.4	2,668.0	82.6	131.6
<b>5.00</b>	2,984.1	6,198.8	31,468.2	21,343.4	11,109.3	12,267.6	10,949.3
<b>5.25</b>	584.9	1,580.6	605.9	6,674.6	166.5	593.2	349.5
<b>5.50</b>	3,307.4	946.8	2,774.3	1,537.0	3,798.1	75.7	1.1
<b>5.75</b>	740.9	3,036.9	763.4	2,094.8	2.0	-	5.1
<b>6.00</b>	612.2	5,403.5	9,389.5	1,149.0	668.9	500.3	45.4
<b>6.25</b>	762.1	2,249.2	1,030.1	65.4	139.3	80.0	-
<b>6.50</b>	2.6	7.9	335.4	266.1	177.8	0.4	2.3
<b>6.75</b>	-	75.0	-	1,800.9	50.3	0.1	-
<b>7.00</b>	56.9	147.5	484.0	6,910.9	390.2	106.7	11.9
<b>7.25</b>	975.5	186.4	169.9	3,489.1	4.6	40.5	0.7
<b>7.50</b>	371.0	49.5	264.1	929.8	213.8	394.9	1,041.1
<b>7.75</b>	101.7	-	-	1,052.7	2.5	-	-
<b>8.00</b>	2.8	701.9	187.0	661.2	6,650.4	4,005.4	3,865.2
<b>8.25</b>	-	-	-	-	4.6	-	-
<b>8.50</b>	32.5	114.5	3.7	104.2	851.4	3.7	3.7
<b>8.75</b>	-	136.5	-	-	-	-	-
<b>9.00</b>	8.4	62.9	447.1	5,077.9	215.8	3,598.4	4,165.3
<b>9.25</b>	-	370.5	2.0	-	0.1	-	-
<b>9.50</b>	-	28.2	0.3	11.5	138.0	-	98.6
<b>9.75</b>	-	-	1.9	-	4.1	-	-
<b>10.00</b>	23.3	1.0	13.8	210.2	368.7	1,090.0	1,637.2
<b>10.25</b>	-	-	-	-	3,974.3	60.0	68.0
<b>10.50</b>	-	-	0.1	-	1,848.5	7,995.4	8,275.6
<b>10.75</b>	-	-	-	6.1	57.7	-	0.6
<b>11.00</b>	-	-	-	-	680.2	562.6	491.7
<b>Over 11.00</b>	227.7	-	27.0	2,172.9	9,360.6	13,372.6	2,915.1
<b>TOTAL</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>	<b>399,599.2</b>	<b>470,935.2</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 @	2010		2011		2012		2013	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
0.00	267,203.0	335,161.1	199,074.8	346,757.0	351,124.1	405,009.5	449,881.9	
0.25*	74,206.4	73,265.5	142,543.5	135,214.8	134,833.6	128,479.4	155,927.3	
0.50*	35,095.8	22,161.8	26,284.4	35,791.9	43,835.0	26,591.0	35,911.7	
0.75	2,805.9	1,606.3	4,016.9	3,483.6	8,006.8	3,969.5	7,020.6	
1.00	20,933.9	16,193.7	32,285.9	38,016.9	16,975.4	22,824.2	17,628.2	
1.25	2,098.1	2,886.8	2,277.1	1,526.4	6,012.8	7,773.9	6,011.5	
1.50	9,197.2	5,617.6	6,725.6	3,547.9	15,335.0	21,092.5	23,827.9	
1.75	12,317.6	947.3	2,042.7	5,904.7	2,385.5	9,080.2	1,825.2	
2.00	4,645.2	6,529.8	10,235.4	14,902.9	7,944.0	2,283.5	5,227.5	
2.25	11,623.7	4,465.2	731.5	974.9	1,036.8	763.4	745.7	
2.50	4,881.7	4,369.3	2,238.8	7,332.1	2,672.1	3,590.4	2,523.0	
2.75	1,697.2	1,084.0	974.8	2,368.3	2,424.7	1,541.0	629.3	
3.00	2,972.6	5,978.6	4,321.1	12,159.9	778.5	600.6	978.0	
3.25	420.6	6,179.2	571.0	227.0	136.5	99.9	325.9	
3.50	1,304.9	1,496.9	8,651.0	2,561.6	201.2	1.8	796.9	
3.75	940.4	259.5	549.6	39.4	-	-	141.1	
4.00	1,845.8	2,320.4	1,963.2	7,538.7	352.7	333.9	4,988.8	
4.25	1,016.6	51.6	84.6	1,008.4	48.6	49.8	87.7	
4.50	571.7	507.4	15.6	3,954.9	-	-	18,584.8	
4.75	205.1	-	-	3.0	-	-	173.6	
5.00	12,003.8	12,129.0	15,621.5	1,289.3	2,773.7	-	1,285.2	
5.25	849.7	252.6	4.3	10.2	-	-	-	
5.50	34.8	431.5	452.6	1,618.0	-	-	-	
5.75	5.5	-	-	-	-	-	-	
6.00	11.3	45.8	-	7,915.5	7,440.6	-	-	
6.25	0.7	0.3	-	-	-	-	-	
6.50	16.8	1.1	-	-	31.3	-	-	
6.75	-	-	-	-	-	-	-	
7.00	-	37.5	-	-	-	-	-	
7.25	54.2	19.9	-	-	-	0.6	-	
7.50	75.4	98.8	-	-	-	-	-	
7.75	-	-	-	-	-	-	-	
8.00	4,503.3	4,476.7	-	-	-	-	-	
8.25	-	600.0	-	-	-	-	-	
8.50	27.6	5.0	-	-	-	-	-	
8.75	-	0.5	-	-	-	-	-	
9.00	4,078.0	-	-	-	-	-	-	
9.25	-	0.1	-	-	-	-	-	
9.50	-	-	-	-	-	-	-	
9.75	-	117.8	-	-	-	-	-	
10.00	2,093.7	174.3	-	-	18.2	-	-	
10.25	-	500.2	-	-	1.0	-	-	
10.50	6,510.6	334.8	-	-	6.1	-	-	
10.75	27.6	2.9	-	-	-	-	-	
11.00	411.4	327.5	-	-	6.1	-	-	
Over 11.00	8,695.8	26,276.5	-	1,406.7	1.9	-	-	
<b>TOTAL</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>	<b>634,085.1</b>	<b>734,521.8</b>	

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

(End of Period: Million Rupees)

RATES OF RETURN @	2014		2015		2016	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	497,478.4	375,203.1	451,471.5	497,535.0	625,953.7	593,783.2
0.25*	132,098.9	212,820.5	190,184.7	186,360.3	185,445.9	147,727.9
0.50*	36,848.2	35,354.4	57,584.0	88,555.7	26,279.3	47,594.2
0.75	3,426.2	4,609.5	88,951.4	33,152.4	18,426.5	29,889.6
1.00	45,453.6	58,228.9	42,448.1	50,477.2	25,437.0	79,419.0
1.25	8,514.8	7,999.3	17,089.0	74,003.8	17,332.9	35,090.8
1.50	13,481.8	57,075.0	44,424.7	17,930.3	41,096.3	52,427.9
1.75	1,452.6	1,355.9	828.0	3,233.6	18,675.1	31,165.7
2.00	3,381.5	17,628.3	11,199.5	14,926.2	35,359.0	20,163.0
2.25	441.1	409.1	56.6	75.0	6,113.0	742.6
2.50	1,580.3	1,688.3	1,796.8	1,338.4	404.3	223.2
2.75	145.4	356.2	32.8	247.1	2,755.9	1,291.1
3.00	492.1	18,668.5	1,073.3	1,691.7	12,911.4	476.8
3.25	-	795.3	213.0	2,147.3	184.9	-
3.50	-	2,985.6	67.7	1,878.7	401.2	-
3.75	-	399.6	-	-	19.1	-
4.00	-	488.5	-	-	13,032.6	-
4.25	-	1,184.5	-	-	-	-
4.50	-	-	-	-	-	-
4.75	-	-	-	-	-	-
5.00	-	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	-	-	-	-	-	-
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>744,794.9</b>	<b>800,086.3</b>	<b>907,420.9</b>	<b>973,552.7</b>	<b>1,029,828.1</b>	<b>1,039,995.2</b>

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

(End of Period: Million Rupees)

RATE OF RETURN @	2007		2008		2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>0.00*</b>	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	1,435,328.9	1,493,689.5
<b>0.25</b>	117,718.4	135,401.4	236.7	908.0	1,253.5	2,123.3	2,230.0	2,276.3	2,911.1	-
<b>0.50</b>	40,288.4	43,101.3	2,890.3	65,691.9	82,006.3	100,734.8	102,212.1	101,350.1	117,525.0	89,485.7
<b>0.75</b>	24,102.7	131,150.0	526.0	203.7	12,987.3	3,378.6	698.4	762.5	1,670.4	-
<b>1.00</b>	342,404.5	363,526.2	7,154.0	6,159.6	10,152.2	7,148.6	3,716.5	3,315.6	2,632.5	1,433.5
<b>1.25</b>	195,927.9	231,482.4	29,838.8	2,234.2	5,114.3	5,568.1	6,354.0	10,525.2	649.9	812.1
<b>1.50</b>	70,910.8	54,421.9	28,296.1	3,755.3	3,572.4	2,860.4	5,678.1	4,111.7	813.3	605.2
<b>1.75</b>	5,838.0	16,283.0	9,664.3	6,998.6	14,690.7	9,427.6	8,893.5	13,977.1	2,011.7	1,344.6
<b>2.00</b>	139,882.4	129,270.2	13,310.6	17,722.4	7,020.3	2,724.6	3,138.5	3,266.4	989.9	586.2
<b>2.25</b>	7,846.4	14,574.3	6,292.4	-	-	2.2	-	0.6	1.4	1.4
<b>2.50</b>	27,304.7	33,633.6	9,989.3	14,111.0	2,990.9	3,109.0	1,015.0	1,064.3	162.0	149.8
<b>2.75</b>	16,364.9	7,402.8	4,879.7	146.6	0.2	58.0	-	-	-	-
<b>3.00</b>	102,431.2	82,878.8	9,622.0	27,980.0	9,979.5	5,924.0	1,262.1	2,529.1	36.2	246.6
<b>3.25</b>	38,357.7	7,649.7	1,724.6	23.0	35.2	172.5	0.5	0.5	-	-
<b>3.50</b>	77,113.5	53,887.3	3,647.8	2,058.6	162.4	7,017.3	4.4	1,236.9	0.1	338.8
<b>3.75</b>	10,321.2	8,302.6	11,578.6	383.3	675.0	143.7	379.8	2.3	-	133.3
<b>4.00</b>	139,990.3	87,288.4	25,275.8	26,048.7	19,791.0	9,821.2	8,639.5	10,269.4	10,979.7	20,356.6
<b>4.25</b>	5,907.1	9,289.6	5,562.2	1,513.8	2,199.8	3,766.9	22.6	2,345.8	179.6	157.7
<b>4.50</b>	65,412.1	84,963.6	66,318.1	58,199.0	46,716.0	43,988.9	19,213.7	41,534.9	23,005.1	26,951.2
<b>4.75</b>	39,523.9	32,469.2	415.0	568.8	715.8	242.5	262.7	-	3.4	-
<b>5.00</b>	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	1,537,883.8	1,613,930.1
<b>5.25</b>	8,624.5	32,992.9	83,524.9	97,875.2	53,180.7	86,393.1	195,366.3	48,742.1	83,237.1	65,972.0
<b>5.50</b>	74,071.9	76,718.9	108,447.9	81,199.4	92,774.2	109,644.2	94,412.2	129,160.7	117,109.3	205,724.1
<b>5.75</b>	23,249.0	37,528.5	54,203.1	45,788.2	32,350.6	33,784.2	35,146.0	42,052.6	29,179.2	29,683.5
<b>6.00</b>	83,503.4	135,655.1	122,997.9	121,388.1	103,146.5	119,387.1	167,635.0	182,538.9	150,538.0	194,598.0
<b>6.25</b>	15,276.7	33,091.6	20,875.4	31,105.4	9,038.4	19,753.5	15,081.6	15,406.7	28,089.3	44,334.5
<b>6.50</b>	50,757.4	28,427.9	49,223.2	77,859.6	54,058.4	49,970.8	42,322.7	39,979.5	45,995.0	39,016.4
<b>6.75</b>	16,639.9	10,235.4	14,134.8	18,392.3	10,460.2	2,750.9	7,841.7	2,703.2	2,246.3	19,922.0
<b>7.00</b>	70,168.2	36,406.3	53,591.6	40,234.0	38,038.5	79,628.6	52,858.9	83,857.5	45,937.0	85,408.5
<b>7.25</b>	12,647.7	14,002.4	44,988.5	34,021.0	29,594.0	55,105.0	58,120.8	10,135.6	61,579.9	40,413.5
<b>7.50</b>	44,694.4	30,657.3	27,698.7	29,470.4	55,934.5	48,144.3	69,605.3	94,043.1	108,750.0	127,119.0
<b>7.75</b>	24,829.2	5,683.2	17,504.2	4,709.6	11,422.3	22,611.7	23,029.8	32,528.5	4,401.8	20,792.2
<b>8.00</b>	23,378.6	104,490.4	46,524.1	52,477.2	79,078.3	80,725.6	75,296.6	107,742.1	92,327.8	123,828.8
<b>8.25</b>	13,371.8	28,288.4	83,325.3	18,955.7	16,146.3	24,082.2	39,973.2	26,512.0	55,800.1	43,212.7
<b>8.50</b>	31,218.5	42,109.0	38,048.5	48,804.3	52,308.6	54,878.9	38,998.1	46,049.2	34,180.6	32,630.6
<b>8.75</b>	33,176.3	11,420.1	10,189.0	2,237.4	47,737.4	15,926.6	17,674.6	14,144.4	10,848.7	19,121.0
<b>9.00</b>	27,489.5	32,210.1	46,958.7	24,346.4	50,810.9	37,436.8	38,899.9	47,396.9	57,902.2	44,341.7
<b>9.25</b>	36,464.3	18,741.9	16,517.9	17,734.4	7,227.1	33,560.3	42,056.5	13,010.7	35,176.3	31,000.1
<b>9.50</b>	19,265.0	13,748.8	38,674.7	37,004.3	41,226.7	42,058.0	53,662.7	38,847.9	74,915.4	72,439.1
<b>9.75</b>	15,197.4	7,445.7	14,431.8	4,553.4	8,656.9	13,966.9	21,710.2	9,451.5	4,386.8	20,204.1
<b>10.00</b>	16,347.9	42,162.1	46,405.9	41,814.7	52,809.2	78,661.3	74,038.8	74,555.7	117,321.1	89,361.0
<b>10.25</b>	5,673.8	15,727.1	13,684.9	9,314.8	18,207.1	30,761.3	34,281.0	32,922.4	51,769.6	45,344.3
<b>10.50</b>	10,001.4	17,782.2	13,118.2	27,963.5	23,828.8	42,673.4	45,659.7	55,197.0	52,003.7	73,591.5
<b>10.75</b>	12,400.0	5,306.9	8,796.8	7,807.2	7,842.9	20,856.5	31,319.1	30,719.3	5,908.6	16,760.2
<b>11.00</b>	7,005.8	5,238.3	20,631.1	28,115.4	78,174.3	64,998.5	80,628.4	72,550.0	90,491.7	108,164.4
<b>over 11</b>	7,999.4	12,675.3	68,021.2	239,545.0	290,082.5	173,446.7	204,125.0	288,932.1	455,520.9	383,384.5
<b>TOTAL</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>	<b>4,952,400.3</b>	<b>5,226,590.0</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 <sup>@</sup>	2012		2013		2014		2015		2016	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>0.00*</b>	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	2,956,607.9	3,125,513.5
<b>0.25</b>	1,256.7	6.8	1,353.1	5,084.0	216.0	21,965.5	22,723.0	32,486.8	41,047.8	52,143.0
<b>0.50</b>	103,596.5	992.0	0.2	1,515.5	3,469.7	2,372.6	3,544.6	13,638.8	15,881.9	18,404.4
<b>0.75</b>	-	-	-	11.8	5.1	58.7	125.8	-	-	723.6
<b>1.00</b>	1,975.8	8.2	848.0	4.8	17.5	-	35.2	-	13,779.4	264.1
<b>1.25</b>	442.3	927.8	550.3	599.7	1,052.5	-	1,616.0	1,123.9	1,774.5	2,391.1
<b>1.50</b>	736.2	628.4	673.7	826.1	1,141.6	905.2	421.5	129.7	129.7	1,112.4
<b>1.75</b>	1,515.4	986.2	1,339.6	6,113.1	-	-	-	-	11,069.9	12,871.7
<b>2.00</b>	1.2	2.1	1.0	2.8	-	11.8	-	16,660.6	3,531.1	8,629.7
<b>2.25</b>	1.4	-	-	-	-	-	-	2,097.2	5,903.2	11,212.3
<b>2.50</b>	0.1	0.8	-	5.1	-	-	10,559.3	9,102.9	9,955.7	9,408.6
<b>2.75</b>	-	-	-	-	-	-	-	90,357.7	113,002.3	178,473.2
<b>3.00</b>	308.4	8.5	643.3	18.0	682.9	3,787.7	9,840.4	29,124.2	33,903.3	73,827.3
<b>3.25</b>	-	-	900.1	-	859.5	11,338.4	16,146.8	19,026.5	24,095.9	31,939.0
<b>3.50</b>	765.0	21,431.8	52,446.6	21,118.2	25,699.4	63,178.9	77,766.0	94,985.8	115,955.5	208,393.1
<b>3.75</b>	107.2	20,650.1	5,914.0	1,729.0	3,176.5	1,149.3	12,501.6	33,168.8	2,840,034.8	2,648,667.6
<b>4.00</b>	572.5	106.8	11,015.1	5,402.5	211.3	9,264.9	38,304.1	1,986,849.2	428,541.8	973,463.5
<b>4.25</b>	173.5	2,550.3	97.4	3,414.2	11,903.0	14,677.3	21,073.5	251,733.6	412,213.4	603,233.0
<b>4.50</b>	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	221,421.0	332,180.5
<b>4.75</b>	366.7	-	761.1	3,954.2	3,700.0	4,714.9	253,040.0	248,888.4	118,679.7	201,782.8
<b>5.00</b>	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	233,744.6	210,709.2
<b>5.25</b>	26,217.8	53,511.0	2,778.6	17,566.8	5,773.7	8,666.1	78,073.9	84,478.3	230,190.0	233,877.5
<b>5.50</b>	66,346.9	9,069.2	21,031.6	18,392.3	32,097.0	36,937.1	156,382.6	247,139.8	141,649.4	145,864.9
<b>5.75</b>	24,351.1	107.5	2,251.0	22,974.6	8,033.7	6,981.2	53,024.5	106,372.8	113,889.7	104,254.5
<b>6.00</b>	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	161,712.6	142,461.7
<b>6.25</b>	114,299.2	236,448.0	301,609.4	21,922.9	117,179.6	123,326.2	209,251.4	47,632.5	86,007.3	89,839.1
<b>6.50</b>	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	179,276.7	73,497.5
<b>6.75</b>	20,835.3	139,536.9	156,566.9	16,367.1	31,080.1	196,453.3	119,445.2	55,223.9	60,398.8	57,549.5
<b>7.00</b>	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	342,400.0	84,657.1
<b>7.25</b>	94,233.0	36,060.9	77,741.0	290,600.0	315,666.6	86,576.1	71,608.9	87,020.0	62,189.3	77,510.5
<b>7.50</b>	54,739.2	90,463.6	53,785.4	386,189.9	357,210.3	101,335.3	34,859.2	42,132.0	27,936.4	49,243.9
<b>7.75</b>	19,519.3	57,918.6	67,839.5	69,064.0	78,932.6	32,441.1	13,635.1	40,665.6	41,731.8	4,883.3
<b>8.00</b>	113,024.4	139,477.4	237,617.1	136,134.1	104,312.3	85,863.3	69,922.7	86,064.9	18,769.5	10,113.5
<b>8.25</b>	45,659.9	81,361.6	52,844.2	41,474.0	34,323.4	53,979.1	37,445.5	11,687.6	2,763.8	1,886.7
<b>8.50</b>	38,920.1	86,018.6	486,195.0	203,516.1	171,186.8	160,346.1	68,950.1	21,237.6	12,981.0	3,621.2
<b>8.75</b>	13,650.4	45,347.8	52,490.5	123,868.0	104,814.5	104,340.2	71,639.9	37,227.0	4,051.7	2,140.7
<b>9.00</b>	41,628.8	124,401.3	56,474.9	72,928.2	103,380.0	102,105.1	48,375.0	20,320.1	10,938.4	8,838.0
<b>9.25</b>	64,174.7	57,390.6	46,507.7	65,540.4	74,642.0	65,471.1	19,417.4	6,922.1	3,627.4	2,024.6
<b>9.50</b>	83,432.1	80,638.0	38,266.1	58,143.8	64,496.5	102,900.2	23,105.0	3,510.1	2,186.2	1,845.2
<b>9.75</b>	13,623.7	19,321.6	47,262.9	28,579.5	42,372.2	46,423.2	5,304.1	940.7	5.0	-
<b>10.00</b>	81,815.8	33,078.4	29,067.1	45,535.2	47,072.2	53,499.0	35,294.3	1,739.8	5,839.6	11.7
<b>10.25</b>	71,883.7	66,070.1	18,362.2	14,467.0	17,289.0	15,908.8	5,009.6	558.6	330.7	7.7
<b>10.50</b>	72,900.5	43,176.6	31,105.3	23,722.7	42,249.6	13,468.8	5,985.1	10,995.8	325.6	20.0
<b>10.75</b>	31,532.9	41,804.1	18,208.1	24,353.2	11,878.6	6,733.2	233.0	58.1	6,643.9	17.6
<b>11.00</b>	129,157.2	32,199.0	27,300.2	11,602.7	27,017.7	18,972.0	2,411.5	1,126.3	1,437.8	744.2
<b>over 11</b>	343,919.8	167,319.0	57,944.3	64,800.5	32,735.7	50,415.1	39,797.0	5,728.1	9,273.0	1,009.0
<b>TOTAL</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>	<b>9,127,829.0</b>	<b>9,801,263.2</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	2007		2008		2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Call Deposits</b>	1.73 (1.62)	1.62 (1.45)	3.89 (1.17)	6.45 (1.39)	5.73 (1.48)	6.05 (1.27)	5.84 (1.33)	6.86 (1.27)	6.06 (1.59)	6.14 (1.32)
<b>II. Saving Deposits</b>	2.07 (58.40)	2.07 (57.00)	4.93 (55.82)	4.99 (51.12)	5.08 (53.75)	4.95 (52.69)	5.02 (54.68)	5.02 (52.69)	5.25 (53.94)	5.14 (53.71)
<b>III. Term or Fixed</b>										
(a) Less than 3	4.30 (8.04)	4.64 (11.11)	4.88 (12.75)	5.26 (14.69)	5.57 (11.41)	4.56 (11.15)	4.83 (10.69)	5.00 (11.15)	5.29 (9.77)	4.79 (9.14)
(b) 3 months and less than 6	5.10 (9.51)	5.14 (8.07)	5.77 (6.63)	6.76 (6.98)	6.49 (7.44)	6.57 (9.42)	6.87 (8.21)	7.28 (9.42)	7.42 (8.62)	6.72 (7.92)
(c) 6 months and less than 1 year	5.93 (7.16)	5.87 (6.83)	6.99 (6.77)	7.64 (7.75)	7.57 (6.14)	7.05 (5.15)	7.21 (4.81)	7.41 (5.15)	7.72 (5.19)	7.83 (5.57)
(d) 1 year and over less than 2 years	6.75 (8.29)	6.85 (8.95)	7.33 (9.03)	8.38 (11.06)	8.52 (12.60)	8.18 (13.89)	8.25 (14.25)	8.28 (13.89)	8.99 (14.67)	8.82 (16.27)
(e) 2 years and over less than 3 years	6.46 (0.91)	6.55 (0.87)	6.34 (1.16)	8.41 (0.92)	9.34 (1.22)	8.49 (0.84)	8.71 (0.75)	8.35 (0.84)	9.30 (0.67)	8.28 (0.56)
(f) 3 years and over less than 4 years	7.17 (2.05)	6.70 (1.92)	8.60 (2.55)	8.53 (2.11)	9.56 (1.72)	9.12 (1.74)	9.67 (1.58)	10.35 (1.74)	11.31 (1.68)	11.17 (1.63)
(g) 4 years and over less than 5 years	7.01 (0.20)	7.11 (0.31)	7.33 (0.68)	8.51 (0.25)	6.08 (0.77)	7.92 (0.28)	9.05 (0.24)	9.46 (0.28)	9.61 (0.19)	8.62 (0.16)
(h) 5 years and over	6.30 (3.79)	7.16 (3.49)	8.67 (3.44)	9.05 (3.72)	9.06 (3.46)	8.92 (3.56)	8.90 (3.45)	8.89 (3.56)	9.37 (3.68)	9.93 (3.71)
<b>IV. Overall</b>										
(i) Excluding other deposits	3.51	3.61	5.58	6.02	6.11	5.88	5.97	6.07	6.42	6.29
(ii) Including other deposits	2.60	2.66	4.13	4.38	4.44	4.29	4.29	4.39	4.53	4.51

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

**4.6 Distribution of Scheduled Banks' Deposits**  
**Weighted Average Rate of Return on Deposits**  
**PLS & Interest Bearing – All Banks**

(Percent per annum)

TYPE OF DEPOSIT	2012		2013		2014		2015		2016	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Call Deposits</b>	5.26	5.20	4.65	5.13	3.93	5.49	3.59	3.73	2.88	3.30
	(1.59)	(1.42)	(1.91)	(1.69)	(3.53)	(2.01)	(2.50)	(1.96)	(2.36)	(2.29)
<b>II. Saving Deposits</b>	5.68	5.69	5.90	6.32	6.34	5.94	4.69	4.09	3.73	3.57
	(54.80)	(56.63)	(58.86)	(59.31)	(59.65)	(61.27)	(64.38)	(63.95)	(64.38)	(63.58)
<b>III. Term or Fixed</b>										
(a) Less than 3	5.13	5.95	5.38	5.80	5.76	5.62	5.16	4.94	4.8	4.36
	(9.61)	(9.51)	(9.48)	(9.87)	(8.65)	(9.25)	(6.70)	(7.38)	(5.69)	(5.75)
(b) 3 months and less than 6	6.62	6.51	6.08	6.68	6.47	6.59	5.34	4.56	4.52	4.26
	(7.67)	(6.29)	(6.43)	(7.18)	(6.56)	(6.07)	(5.93)	(5.92)	(6.14)	(6.46)
(c) 6 months and less than 1 year	7.17	6.88	6.44	6.93	6.87	6.77	5.88	5.17	4.7	4.32
	(4.89)	(5.18)	(4.21)	(4.12)	(4.16)	(4.64)	(4.49)	(5.43)	(5.62)	(5.88)
(d) 1 year and over less than 2 years	8.71	8.20	7.73	7.76	7.72	7.39	6.26	5.56	4.89	4.70
	(15.38)	(14.94)	(13.40)	(12.24)	(11.81)	(11.69)	(11.28)	(10.76)	(11.25)	(11.91)
(e) 2 years and over less than 3 years	8.40	8.16	7.93	8.29	8.04	7.87	7.18	5.87	5.62	5.29
	(0.63)	(0.58)	(0.53)	(0.52)	(0.58)	(0.63)	(0.62)	(0.59)	(0.63)	(0.50)
(f) 3 years and over less than 4 years	10.73	10.34	8.65	8.95	8.19	7.79	7.02	7.10	5.48	5.46
	(1.94)	(2.03)	(1.95)	(1.94)	(1.91)	(1.50)	(1.76)	(1.78)	(1.22)	(1.14)
(g) 4 years and over less than 5 years	9.20	8.93	8.31	8.98	8.78	8.00	8.15	6.67	5.84	5.68
	(0.15)	(0.16)	(0.14)	(0.15)	(0.14)	(0.15)	(0.12)	(0.09)	(0.07)	(0.05)
(h) 5 years and over	9.21	9.88	9.50	9.50	8.98	8.76	8.62	7.05	6.42	5.83
	(3.34)	(3.26)	(3.09)	(2.99)	(3.03)	(2.79)	(2.22)	(2.14)	(2.62)	(2.44)
<b>IV. Overall</b>										
(i) Excluding other deposits	6.47	6.45	6.28	6.64	6.53	6.27	5.11	4.52	4.11	3.92
(ii) Including other deposits	4.56	4.61	4.38	4.63	4.29	4.31	3.41	3.07	2.75	2.62

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

(Percent per annum)										
TYPE OF DEPOSIT	2007		2008		2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Call Deposits</b>	1.90	1.86	4.58	7.38	6.86	7.21	6.99	8.05	6.94	6.33
	(1.57)	(1.36)	(1.04)	(1.30)	(1.32)	(1.14)	(1.20)	(1.25)	(1.49)	(1.39)
<b>II. Saving Deposits</b>	2.11	2.13	5.25	5.40	5.48	5.39	5.47	5.48	5.61	5.61
	(57.90)	(56.39)	(54.99)	(49.89)	(53.13)	(51.70)	(54.06)	(53.22)	(52.66)	(52.70)
<b>III Term or Fixed</b>										
(a) Less than 3	4.68	4.84	5.08	5.41	5.68	4.63	5.04	5.10	5.50	5.39
	(7.38)	(10.70)	(12.60)	(14.71)	(11.55)	(11.47)	(10.55)	(10.80)	(10.02)	(8.72)
(b) 3 months and over										
less than 6 months	5.25	5.23	5.95	7.14	6.85	6.89	7.41	7.82	7.92	7.31
	(9.48)	(8.31)	(6.68)	(6.86)	(7.08)	(9.44)	(7.94)	(8.70)	(8.53)	(7.74)
(c) 6 months and over										
less than 1 year	6.06	6.15	7.23	7.85	7.87	7.14	7.49	7.71	8.17	8.40
	(7.42)	(6.65)	(6.83)	(7.96)	(6.13)	(5.31)	(4.90)	(4.18)	(5.24)	(5.57)
(d) 1 year and over										
less than 2 years	6.81	6.92	7.51	8.51	8.59	8.21	8.38	8.37	9.15	8.93
	(8.78)	(9.50)	(9.42)	(11.73)	(13.12)	(14.14)	(14.92)	(15.11)	(15.42)	(17.40)
(e) 2 years and over										
less than 3 years	6.50	6.56	6.34	8.42	9.40	8.73	9.15	8.29	9.21	8.34
	(0.97)	(0.94)	(1.26)	(1.01)	(1.31)	(0.85)	(0.75)	(0.68)	(0.69)	(0.61)
(f) 3 years and over										
less than 4 years	7.19	6.73	8.63	8.61	9.65	9.36	9.78	10.36	11.28	11.24
	(2.20)	(2.05)	(2.75)	(2.26)	(1.81)	(1.84)	(1.70)	(1.71)	(1.80)	(1.76)
(g) 4 years and over										
less than 5 years	7.03	7.16	7.33	8.60	6.11	7.92	9.47	9.54	9.68	8.73
	(0.22)	(0.33)	(0.74)	(0.27)	(0.84)	(0.29)	(0.24)	(0.17)	(0.19)	(0.17)
(h) 5 years and over	6.30	7.17	8.70	9.11	9.16	9.00	8.97	8.86	9.39	10.14
	(4.07)	(3.78)	(3.71)	(4.01)	(3.71)	(3.82)	(3.74)	(4.19)	(3.97)	(3.94)
<b>IV Overall</b>										
(i) Excluding										
other deposits	3.64	3.74	5.87	6.37	6.44	6.21	6.37	6.45	6.78	6.77
(ii) Including current										
other deposits	2.73	2.81	4.41	4.71	4.76	4.59	4.66	4.76	4.90	4.86

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	2012		2013		2014		2015		2016		
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
<b>I. Call Deposits</b>	6.30	5.30	4.73	5.23	4.06	5.49	3.73	3.89	3.02	3.42	
	(1.4)	(1.50)	(2.02)	(1.81)	(3.70)	(2.01)	(2.61)	(2.04)	(2.43)	(2.38)	
<b>II. Saving Deposits</b>	6.10	6.20	6.38	6.87	6.86	5.94	5.04	4.41	3.98	3.80	
	(54.7)	(55.9)	(58.22)	(59.18)	(59.31)	(61.27)	(64.87)	(64.04)	(64.56)	(63.74)	
<b>III. Term or Fixed</b>											
(a) Less than 3	5.60	6.50	5.83	6.53	6.12	5.62	5.43	5.04	4.99	4.66	
	(9.3)	(9.5)	(9.39)	(9.49)	(8.79)	(9.25)	(6.91)	(7.84)	(5.87)	(5.68)	
(b) 3 months and less than 6	7.70	7.40	6.71	7.64	7.54	6.59	6.25	5.48	5.02	4.67	
	(7.0)	(5.9)	(6.22)	(6.54)	(6.05)	(6.07)	(5.38)	(5.20)	(5.81)	(6.16)	
(c) 6 months and less than 1 year	8.00	7.60	7.15	7.67	7.78	6.77	6.65	5.60	5.15	4.67	
	(4.7)	(5.0)	(4.02)	(4.02)	(3.95)	(4.64)	(4.23)	(5.38)	(5.41)	(5.71)	
(d) 1 year and over less than 2 years	8.90	8.40	7.94	7.97	7.98	7.39	6.77	6.00	5.17	4.90	
	(16.3)	(15.8)	(14.00)	(12.92)	(12.31)	(11.69)	(11.22)	(10.71)	(11.31)	(12.14)	
(e) 2 years and over less than 3 years	8.50	8.30	7.98	8.36	8.07	7.87	7.18	5.95	5.67	5.35	
	(0.7)	(0.6)	(0.57)	(0.56)	(0.62)	(0.63)	(0.68)	(0.63)	(0.67)	(0.53)	
(f) 3 years and over less than 4 years	10.80	10.40	8.65	9.10	8.58	7.79	7.91	7.30	5.86	5.68	
	(2.10)	(2.20)	(2.10)	(2.07)	(1.97)	(1.50)	(1.69)	(1.88)	(1.22)	(1.17)	
(g) 4 years and over less than 5 years	9.30	9.10	8.31	8.98	9.00	8.00	8.17	7.07	5.88	5.68	
	(0.20)	(0.20)	(0.15)	(0.17)	(0.15)	(0.15)	(0.13)	(0.09)	(0.08)	(0.05)	
(h) 5 years and over	9.30	9.90	9.53	9.55	9.31	8.76	9.03	7.39	6.77	6.14	
	(3.6)	(3.5)	(3.32)	(3.23)	(3.14)	(2.79)	(2.28)	(2.19)	(2.63)	(2.44)	
<b>IV. Overall</b>											
(i) Excluding other deposits	7.00	6.90	6.73	7.18	7.03	6.27	5.52	4.87	4.39	4.16	
(ii) Including other deposits	5.00	5.00	4.79	5.09	4.71	4.31	3.75	3.39	3.01	2.86	

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

**4.6 Distribution of Scheduled Banks' Deposits  
Weighted Average Rate of Return on Deposits  
Interest Bearing – All Banks**

TYPE OF DEPOSIT	(Percent per annum)									
	2007		2008		2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Call Deposits</b>	0.34	0.09	0.89	1.08	0.69	0.57	0.41	0.16	0.22	0.20
	(2.23)	(2.48)	(2.67)	(2.27)	(3.36)	(2.80)	(2.77)	(2.50)	(2.79)	(0.52)
<b>II. Saving Deposits</b>	1.62	1.51	1.84	1.71	1.04	0.80	0.71	0.81	1.91	0.71
	(64.54)	(64.08)	(65.16)	(63.56)	(60.79)	(64.20)	(61.41)	(66.12)	(69.67)	(65.42)
<b>III. Term or Fixed</b>										
(a) Less than 3	2.20	3.04	2.90	3.69	4.08	3.28	2.84	3.70	1.52	0.42
	(16.26)	(15.96)	(14.51)	(14.50)	(9.81)	(7.45)	(12.17)	(9.17)	(6.70)	(14.01)
(b) 3 months and over										
less than 6 months	3.33	3.40	3.50	3.53	3.95	2.74	2.74	3.03	2.10	1.44
	(9.98)	(5.23)	(6.01)	(8.28)	(11.49)	(9.26)	(11.13)	(12.48)	(9.77)	(10.09)
(c) 6 months and over										
less than 1 year	2.96	3.47	3.95	4.62	4.19	5.22	3.30	3.22	1.39	1.11
	(3.96)	(9.01)	(6.14)	(5.62)	(6.24)	(3.28)	(0.84)	(3.43)	(4.60)	(5.58)
(d) 1 year and over										
less than 2 years	3.61	3.80	3.19	4.85	6.84	7.77	5.37	5.55	3.52	1.25
	(2.27)	(2.53)	(4.69)	(4.26)	(6.74)	(11.04)	(7.04)	(5.39)	(5.41)	(3.12)
(e) 2 years and over										
less than 3 years	3.91	3.98	4.07	5.06	4.36	5.12	4.08	10.73	10.79	0.51
	(0.20)	(0.04)	(0.04)	(0.04)	(0.18)	(0.70)	(0.76)	(0.20)	(0.48)	(0.06)
(f) 3 years and over										
less than 4 years	4.06	4.82	5.01	5.47	6.92	1.58	2.82	7.84	13.47	0.91
	(0.11)	(0.46)	(0.37)	(0.61)	(0.71)	(0.66)	(0.31)	(0.12)	(0.29)	(0.15)
(g) 4 years and over										
less than 5 years	5.04	5.31	5.50	5.58	2.72	7.99	2.12	1.58	7.99	0.51
	(0.02)	(0.10)	-	(0.08)	(0.07)	(0.11)	(0.16)	(0.02)	(0.10)	(0.03)
(h) 5 years and over	5.44	5.66	6.08	5.98	2.50	2.42	1.39	11.41	4.69	0.26
	(0.41)	(0.11)	(0.44)	(0.78)	(0.63)	(0.51)	(0.41)	(0.57)	(0.19)	(1.02)
<b>IV. Overall</b>										
(i) Excluding current										
other deposits	1.98	2.08	2.29	2.49	2.31	2.13	1.65	1.77	2.01	0.77
(ii) Including current										
other deposits	1.24	1.28	1.43	1.57	1.39	1.33	1.00	1.05	1.09	0.54

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

(Percent per annum)										
TYPE OF DEPOSIT	2012		2013		2014		2015		2016	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Call Deposits</b>	0.16	0.19	0.07	0.07	0.01	0.05	0.11	0.19	0.07	0.10
	(3.32)	(0.53)	(0.46)	(0.42)	(1.41)	(0.81)	(1.21)	(1.05)	(1.48)	(1.09)
<b>II. Saving Deposits</b>	0.73	0.53	0.35	0.32	0.31	0.52	0.36	0.45	0.52	0.49
	(56.25)	(65.56)	(67.28)	(60.76)	(63.80)	(56.06)	(58.92)	(62.99)	(62.25)	(61.44)
<b>III Term or Fixed</b>										
(a) Less than 3 months	1.66	0.29	0.10	0.30	0.19	0.36	0.42	0.66	0.91	1.01
	(12.64)	(10.32)	(10.64)	(14.09)	(6.88)	(11.20)	(4.34)	(2.19)	(3.57)	(6.68)
(b) 3 months and over										
less than 6 months	0.89	0.58	0.49	1.80	0.25	1.35	0.79	0.71	1.04	1.0591
	(14.92)	(10.93)	(9.21)	(14.32)	(12.78)	(9.77)	(12.09)	(13.93)	(10.16)	(10.33)
(c) 6 months and over										
less than 1 year	0.87	0.69	0.86	0.55	0.33	1.58	0.97	0.85	1.1	1.07
	(6.63)	(7.44)	(6.73)	(5.18)	(6.70)	(10.08)	(7.40)	(6.01)	(8.19)	(8.12)
(d) 1 year and over but										
less than 2 years	1.56	1.12	0.60	0.98	0.73	0.92	0.93	0.91	1.2	1.10
	(5.55)	(4.80)	(5.49)	(4.55)	(5.60)	(9.22)	(11.91)	(11.35)	(10.56)	(8.91)
(e) 2 years and over but										
less than 3 years	2.87	0.16	0.30	0.77	0.89	0.48	0.30	1.00	0.96	1.26
	(0.12)	(0.15)	(0.05)	(0.05)	(0.04)	(0.08)	(0.00)	(0.11)	(0.10)	(0.11)
(f) 3 years and over but										
less than 4 years	2.42	1.11	0.91	0.91	0.15	0.13	0.37	1.13	0.94	1.28
	(0.10)	(0.02)	(0.02)	(0.43)	(1.17)	(1.07)	(2.54)	(0.69)	(1.24)	(0.83)
(g) 4 years and over										
less than 5 years	0.22	1.17	-	0.76	0.07	1.48	1.54	1.25	1.79	1.48
	(0.01)	(0.03)	-	-	(0.05)	(0.08)	(0.00)	(0.08)	(0.01)	(0.00)
(h) 5 years and over	0.71	1.86	0.19	0.63	0.99	2.44	1.94	1.80	1.79	1.81
	(0.47)	(0.22)	(0.12)	(0.21)	(1.59)	(1.63)	(1.59)	(1.61)	(2.43)	(2.49)
<b>IV Overall</b>										
(i) Excluding current										
other deposits	0.91	0.55	0.39	0.58	0.33	0.75	0.55	0.59	0.74	0.72
(ii) Including current										
other deposits	0.52	0.32	0.22	0.34	0.17	0.43	0.30	0.32	0.37	0.35

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

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

Depositor	(Percent per annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
<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
<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

\* Including zero rate of return.

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

Depositor	(Percent per annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
<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
<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	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	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

\* 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.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
<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

\* 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.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
<b>Jun.2016</b>					
<b>Over all</b>	<b>2.75</b>	<b>2.73</b>	<b>2.63</b>	<b>2.78</b>	<b>3.76</b>
Foreign Constituents	1.22	1.29	0.03	1.48	-
Government	3.49	3.94	0.00	3.13	5.01
Non-Financial Public Sector Enterprises	4.37	4.36	2.80	4.40	4.69
Non-Bank Financial Institutions	4.47	4.52	3.96	3.64	4.75
Private Sector(Business)	2.50	2.48	2.76	2.59	1.97
NGO's & Non-Profit Institutions	3.74	3.68	3.54	4.48	4.60
Personal	2.41	2.43	2.15	2.24	3.97
Others	2.08	3.29	1.74	1.81	2.58
<b>Dec.2016</b>					
<b>Over all</b>	<b>2.62</b>	<b>2.57</b>	<b>2.55</b>	<b>2.80</b>	<b>3.65</b>
Foreign Constituents	1.13	1.14	0.37	1.78	-
Government	3.44	3.70	0.00	3.23	4.78
Non-Financial Public Sector Enterprises	3.71	3.90	3.16	3.22	4.68
Non-Bank Financial Institutions	4.06	4.09	4.29	3.70	4.38
Private Sector(Business)	2.47	2.45	2.62	2.57	1.65
NGO's & Non-Profit Institutions	3.63	3.52	3.56	4.57	4.71
Personal	2.24	2.24	0.80	2.23	2.12
Others	2.23	3.23	1.16	2.06	2.59

\* Including zero rate of return