

## 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
1994							
Jun.	No. of Accounts	4,167,522	255,126	327,185	22,347,623	355,979	119,017
	Amount	118,080.6	7,626.5	20,067.1	253,746.6	73,129.3	21,888.5
Dec.	No. of Accounts	4,451,246	254,227	333,796	23,257,929	365,593	81,480
	Amount	132,137.5	11,062.1	19,072.6	272,080.6	80,622.8	24,499.2
1995							
Jun.	No. of Accounts	4,691,803	260,530	299,806	23,695,027	349,852	101,450
	Amount	150,571.2	13,762.0	17,997.2	292,102.2	90,785.6	32,680.1
Dec.	No. of Accounts	4,766,816	317,501	410,817	23,773,947	572,385	135,625
	Amount	150,889.7	16,496.6	22,566.2	310,515.1	109,056.1	34,877.1
1996							
Jun.	No. of Accounts	4,777,162	316,593	380,901	24,100,535	515,006	173,347
	Amount	157,763.7	12,688.7	26,010.6	339,259.0	108,942.2	37,380.6
Dec.	No. of Accounts	4,876,332	304,057	422,835	23,966,066	640,015	121,993
	Amount	155,145.1	17,027.0	31,356.7	361,652.4	122,132.0	41,858.8
1997							
Jun.	No. of Accounts	5,206,549	338,868	503,061	25,399,945	475,862	99,840
	Amount	155,507.8	11,782.8	32,657.5	402,818.9	119,068.1	42,476.7
Dec.	No. of Accounts	5,350,437	394,692	541,668	24,310,472	437,278	90,406
	Amount	214,719.7	20,417.5	34,387.0	404,926.3	106,324.0	41,433.2
1998							
Jun.	No. of Accounts	5,023,713	284,450	555,713	22,510,795	391,105	91,915
	Amount	165,572.1	13,736.4	32,802.0	479,165.6	130,213.7	41,403.3
Dec.	No. of Accounts	5,293,143	349,200	401,165	22,021,172	425,997	159,852
	Amount	188,844.8	13,572.6	36,964.0	473,519.2	132,034.3	37,983.9
1999							
Jun.	No. of Accounts	4,925,950	796,128	448,773	2,2480,384	804,009	229,544
	Amount	172,481.9	21,501.6	35,006.0	524,147.8	114,902.6	36,911.7
Dec.	No. of Accounts	4,749,918	457,803	961,725	21,591,295	470,396	169,961
	Amount	186,455.9	17,568.5	48,583.3	500,853.4	114,049.1	32,341.0

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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	
1994								
Jun.	No. of Accounts	135,044	93,284	158,367	67,445	386,985	1,316,121	<b>28,413,577</b>
	Amount	33,101.6	11,296.7	14,659.7	5,006.6	34,518.5	193,601.0	<b>593,121.9</b>
Dec.	No. of Accounts	112,470	72,426	158,477	48,240	384,679	1,223,365	<b>29,520,563</b>
	Amount	37,385.8	11,372.8	16,917.9	6,087.4	36,372.8	213,258.6	<b>647,611.5</b>
1995								
Jun.	No. of Accounts	159,152	80,739	153,655	47,357	392,955	1,285,160	<b>30,232,326</b>
	Amount	41,309.3	8,505.5	16,426.1	4,935.3	43,579.5	238,221.4	<b>712,654.0</b>
Dec.	No. of Accounts	194,991	105,596	273,914	75,245	458,899	1,816,655	<b>31,085,736</b>
	Amount	42,028.7	10,248.5	18,254.4	4,936.8	45,426.8	264,828.5	<b>765,296.2</b>
1996								
Jun.	No. of Accounts	196,359	103,847	262,444	68,992	560,405	1,880,400	<b>31,455,591</b>
	Amount	54,072.7	10,507.6	20,240.2	5,573.3	54,414.6	291,131.3	<b>826,853.2</b>
Dec.	No. of Accounts	303,866	127,360	240,817	107,134	613,244	2,154,429	<b>31,723,719</b>
	Amount	57,556.8	12,804.2	21,035.3	6,352.2	60,261.9	322,001.2	<b>887,182.4</b>
1997								
Jun.	No. of Accounts	135,856	128,135	185,971	64,452	612,321	1,702,437	<b>33,150,860</b>
	Amount	55,213.7	13,769.9	23,729.2	10,083.5	72,400.5	336,741.5	<b>939,508.5</b>
Dec.	No. of Accounts	125,058	149,308	175,431	97,694	599,159	1,674,334	<b>32,271,603</b>
	Amount	54,793.4	15,504.9	21,652.1	11,730.2	70,730.6	322,168.4	<b>996,618.8</b>
1998								
Jun.	No. of Accounts	154,295	126,899	183,673	94,944	553,779	1,596,610	<b>29,971,281</b>
	Amount	56,260.5	17,294.8	26,387.4	14,342.3	73,741.8	359,643.7	<b>1,050,919.8</b>
Dec.	No. of Accounts	202,445	117,261	146,235	108,994	546,891	1,707,675	<b>29,772,355</b>
	Amount	49,622.1	20,133.9	22,458.3	16,956.5	78,215.1	357,404.2	<b>1,070,304.8</b>
1999								
Jun.	No. of Accounts	306,786	102,883	161,040	94,998	724,951	2,424,211	<b>31,075,446</b>
	Amount	51,709.4	15,284.6	32,362.8	17,046.6	91,774.4	359,992.1	<b>1,113,129.4</b>
Dec.	No. of Accounts	234,583	127,536	163,714	90,728	693,061	1,949,979	<b>29,710,720</b>
	Amount	47,961.6	13,584.2	25,602.4	14,009.4	90,638.0	338,149.8	<b>1,091,610.8</b>

(Contd.)

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

(Million Rupees)

AS AT THE END OF		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	FIXED DEPOSITS	
						Less than 6 months	For 6 months and over but less than 1 year
2000							
Jun.	No. of Accounts	4,488,419	273,248	814,697	21,430,495	400,844	133,611
	Amount	167,990.5	17,251.5	48,068.8	583,492.0	109,035.7	37,708.9
Dec.	No. of Accounts	4,027,794	259,166	822,904	21,763,283	339,623	136,837
	Amount	174,692.8	16,358.0	50,677.3	601,488.5	118,803.9	42,135.4
2001							
Jun.	No. of Accounts	4,084,364	238,340	894,950	21,375,345	276,022	104,502
	Amount	232,902.1	18,796.4	38,335.2	644,810.8	124,817.8	33,222.5
Dec.	No. of Accounts	4,290,568	229,297	669,753	21,897,851	192,636	96,951
	Amount	282,213.8	25,441.6	32,270.0	647,393.8	116,522.0	31,352.9
2002							
Jun.	No. of Accounts	4,716,798	230,667	430,232	21,991,819	248,191	75,352
	Amount	288,695.5	23,301.8	27,518.2	747,021.3	115,915.2	32,710.1
Dec.	No. of Accounts	4,941,154	222,554	319,958	22,242,554	254,299	74,649
	Amount	290,309.8	23,434.8	27,422.1	817,221.6	103,514.5	39,221.2
2003							
Jun.	No. of Accounts	5,724,668	295,800	267,886	21,669,535	257,493	74,047
	Amount	352,132.0	22,398.8	33,674.0	957,910.0	98,103.7	38,269.0
Dec.	No. of Accounts	6,076,487	179,064	266,152	21,415,945	149,741	43,538
	Amount	462,391.7	30,189.8	37,748.2	1,035,895.4	91,677.1	33,061.6
2004							
Jun.	No. of Accounts	6,095,166	180,877	176,129	21,434,645	138,022	51,820
	Amount	481,745.0	40,298.5	33,278.2	1,118,162.6	116,527.4	48,169.0

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

(Concl'd)  
(Million Rupees)

AS AT THE END OF		F I X E D D E P O S I T S					Total	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		
2000								
Jun.	No. of Accounts	225,985	109,257	199,720	127,988	596,267	1,793,672	<b>28,800,531</b>
	Amount	40,865.5	15,751.9	25,635.9	14,050.1	80,463.7	323,501.6	<b>1,140,304.1</b>
Dec.	No. of Accounts	165,695	118,452	140,197	83,500	551,896	1,536,200	<b>28,409,347</b>
	Amount	37,661.1	21,989.8	25,393.1	13,506.1	86,307.6	345,797.1	<b>1,189,013.7</b>
2001								
Jun.	No. of Accounts	106,810	73,119	97,577	50,928	449,330	1,158,288	<b>27,751,287</b>
	Amount	37,771.6	21,784.1	27,214.2	11,204.8	85,237.1	341,252.1	<b>1,276,096.4</b>
Dec.	No. of Accounts	106,955	47,168	68,283	43,981	400,370	956,344	<b>28,043,818</b>
	Amount	43,385.3	15,414.6	20,523.8	10,398.0	84,348.9	321,945.6	<b>1,309,264.8</b>
2002								
Jun.	No. of Accounts	80,545	59,275	78,886	38,515	324,222	904,986	<b>28,274,502</b>
	Amount	43,398.0	16,597.9	22,656.4	15,682.1	87,723.7	334,683.5	<b>1,421,220.3</b>
Dec.	No. of Accounts	89,486	54,826	57,973	41,348	308,082	880,663	<b>28,606,883</b>
	Amount	50,092.3	17,534.3	24,393.4	15,677.3	91,649.1	342,082.0	<b>1,500,470.4</b>
2003								
Jun.	No. of Accounts	83,954	43,523	64,920	56,169	290,893	870,999	<b>28,828,888</b>
	Amount	43,691.3	13,955.3	29,382.7	19,072.5	72,938.9	315,413.3	<b>1,681,528.2</b>
Dec.	No. of Accounts	80,279	44,607	41,687	36,887	190,457	587,196	<b>28,524,844</b>
	Amount	37,508.3	18,911.6	18,797.0	12,277.6	63,684.4	275,917.6	<b>1,842,142.7</b>
2004								
Jun.	No. of Accounts	94,312	48,177	49,901	16,534	191,320	590,086	<b>28,476,903</b>
	Amount	53,114.4	16,854.7	23,505.0	2,848.9	67,804.1	328,823.5	<b>2,002,307.8</b>

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>118,731.2</b>	<b>106,593.1</b>	<b>131,405.1</b>	<b>140,222.8</b>	<b>142,502.3</b>	<b>202,152.7</b>	<b>193,610.2</b>	<b>192,739.1</b>
1. Official	3,855.4	4,658.0	5,535.6	6,957.9	4,179.5	4,352.6	11,472.6	15,539.2
2. Business	40,116.6	33,682.6	49,111.9	62,671.2	62,079.8	118,245.6	100,799.6	100,402.2
3. Personal	74,759.2	68,212.4	76,757.6	70,593.6	76,243.0	79,554.6	81,338.0	76,797.6
<b>B. DOMESTIC CONSTITUENTS:</b>	<b>474,390.7</b>	<b>541,058.4</b>	<b>581,248.9</b>	<b>625,073.5</b>	<b>684,350.9</b>	<b>685,029.7</b>	<b>745,898.3</b>	<b>803,879.8</b>
<b>I. Government:</b>	<b>21,614.0</b>	<b>40,342.8</b>	<b>41,897.3</b>	<b>34,368.5</b>	<b>34,743.1</b>	<b>33,703.7</b>	<b>42,771.7</b>	<b>47,650.1</b>
1. Federal Government	14,095.5	25,839.6	27,793.0	18,907.6	19,615.0	18,731.1	23,681.7	27,731.5
2. Provincial Governments	4,658.5	11,188.2	11,175.5	12,340.9	11,251.3	11,832.2	14,009.8	14,667.5
3. Local Bodies	2,860.1	3,315.0	2,928.9	3,120.0	3,876.9	3,140.4	5,080.3	5,251.1
<b>II. Public Sector Enterprises</b>	<b>31,750.5</b>	<b>34,232.9</b>	<b>31,430.3</b>	<b>35,193.1</b>	<b>39,231.4</b>	<b>36,064.9</b>	<b>39,304.3</b>	<b>47,249.6</b>
1. Agriculture, Forestry, Hunting & Fishing	498.6	659.2	1,410.6	1,586.2	1,068.5	811.0	1,283.3	5,103.5
2. Mining & Quarrying	777.1	981.3	1,404.0	2,721.3	4,821.8	4,924.7	4,621.4	2,199.4
3. Manufacturing:	5,066.6	6,038.1	6,646.7	7,769.6	7,214.2	5,882.6	6,893.8	9,179.6
(i) Food Industries	451.4	455.5	370.1	555.1	501.0	589.1	366.7	302.1
(ii) Textiles	180.1	184.4	105.4	197.7	191.5	216.9	537.1	298.3
(iii) Printing, Publishing & Allied Ind.	270.6	273.1	418.3	481.6	314.2	240.4	255.6	32.8
(iv) Chemicals & Chemical Products	509.1	512.0	526.0	721.8	582.4	371.6	924.1	1,573.0
(v) Products of Petroleum & Coal	1,523.0	1,558.7	1,763.5	2,054.2	1,991.1	2,116.7	2,801.2	4,432.7
(vi) Cement	305.8	585.3	473.5	506.8	447.3	385.1	293.4	112.5
(vii) Basic Metal Industries Manufac- ture of Metal Products	891.7	1,152.2	1,386.3	1,167.6	772.8	668.4	513.4	1,044.3
(viii) Machinery & Transport Equipment	462.0	691.5	651.8	669.7	688.3	489.2	608.5	539.8
(ix) Miscellaneous Industries	472.9	625.2	951.4	1,415.2	1,725.7	805.3	593.9	844.1
4. Construction	164.5	340.0	221.5	279.8	254.1	207.8	498.0	420.8
5. Electricity, Gas, Water & Sanitary Services	7,004.8	6,724.6	5,681.6	5,393.9	7,153.9	6,703.8	6,623.6	11,482.0
6. Commerce:	8,548.8	9,497.0	7,450.7	7,891.3	7,765.0	7,402.7	8,472.9	8,719.5
(i) Wholesale and Retail Trade	503.4	664.0	414.4	736.8	733.1	1,179.0	1,100.6	1,141.1
(ii) Exports / Imports	424.1	429.8	345.8	376.4	444.2	772.3	762.1	505.9
(iii) Co-operative Banks (Excl. PPCB)	2,236.2	197.9	223.8	275.2	426.7	384.0	144.0	262.1
(iv) Insurance	2,236.2	2,216.0	2,827.8	2,915.2	1,380.8	1,100.4	1,161.9	784.6
(v) Non-Banks Financial Institutions	5,003.7	5,989.4	3,639.0	3,587.7	4,780.1	3,966.9	5,304.3	6,025.8
7. Transport, Storage & Communications	1,522.7	1,521.4	2,920.1	2,983.2	4,065.6	3,340.6	3,130.4	2,238.2
8. Services	1,625.3	1,628.1	693.7	1,309.7	1,176.5	1,504.1	1,860.5	1,041.8
9. Other Public Sector Enterprises	6,542.7	6,843.3	5,001.4	5,258.1	5,711.8	5,287.6	5,920.4	6,864.8

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>III. Private Sector (Business):</b>	<b>174,822.4</b>	<b>206,614.6</b>	<b>220,777.3</b>	<b>240,171.1</b>	<b>257,431.4</b>	<b>254,216.4</b>	<b>280,091.5</b>	<b>315,422.6</b>
1. Agriculture, Forestry, Hunting & Fishing	24,915.1	24,110.7	28,274.3	26,730.5	29,164.7	34,606.5	38,583.3	44,847.0
2. Mining & Quarrying	1,366.1	1,342.8	1,027.3	11,795.7	14,894.4	3,604.2	4,260.3	5801.4
3. Manufacturing:	13,436.3	15,455.4	15,460.1	17,734.8	20,829.8	20,892.5	26,024.1	28,404.4
(i) Food Industries	3,192.9	2,535.2	2,725.8	3,775.9	5,130.1	4,950.4	5,241.7	5,975.6
(ii) Textile-Cotton	2,392.3	2,383.8	2,325.3	2,815.6	2,710.1	2,553.2	6,422.8	7,264.5
(iii) Textile-Woolen	216.8	218.3	156.9	171.2	253.5	185.4	655.9	1,450.5
(iv) Textile-Art Silk	1,143.5	1,142.4	1,223.9	1,277.1	968.2	901.0	833.5	401.6
(v) Textile-Others	945.6	1,083.7	1,192.4	1,108.4	1,717.1	1,558.8	1,692.7	2,206.1
(vi) Chemicals & Chemical Products	1,035.4	2,018.4	1,500.9	1,685.6	1,183.0	1,281.2	1,638.5	2,668.1
(vii) Cement	1,108.9	1,029.4	964.0	1,020.5	1,652.2	1,528.4	1,507.8	734.1
(viii) Machinery & Transport Equipments.	385.9	1,113.3	586.0	1,087.4	1,553.9	2,055.5	1,535.0	637.8
(ix) Miscellaneous Industries	3,015.0	3,930.9	4,784.9	4,793.1	5,661.7	5,878.6	6,496.2	7,066.1
4. Construction	4,173.1	4,315.8	4,445.0	4,616.7	5,299.5	5,093.5	5,186.4	5,876.5
5. Electricity, Gas, Water & Sanitary Services	2,018.6	2,020.2	2,752.8	2,930.9	2,806.3	4,020.6	7,090.9	6,948.1
6. Commerce:	34,344.6	40,187.3	46,500.2	48,102.6	47,112.9	44,309.2	50,203.6	69,653.9
(i) Wholesale and Retail Trade	24,150.2	24,206.7	32,524.7	32,999.1	31,395.0	30,336.9	32,930.1	49,963.9
(ii) Exports / Imports	4,399.6	5,311.5	5,117.4	5,904.7	5,732.3	6,585.9	8,047.5	10,777.8
(iii) Non-Scheduled Banks & Other								
Financial Institutions	2,510.5	7,050.2	5,649.5	5,802.1	5,459.2	3,374.2	4,514.1	3,738.3
(iv) Co-operative Societies	1,068.0	1,396.1	1,250.0	1,294.0	1,679.5	1,663.8	1,935.0	2,679.3
(v) Insurance	1,092.6	1,092.3	1,260.9	1,323.0	1,705.6	1,424.9	1,645.3	1,722.0
(vi) Real Estate Dealers (Excl. Item 4)	1,123.7	1,130.5	697.6	779.6	1,141.3	923.6	1,131.6	772.5
7. Transport, Storage & Communications	3,699.4	3,772.4	4,363.7	5,007.0	6,731.3	6,558.9	7,293.1	5,056.7
8. Services	7,331.8	9,197.5	8,700.2	8,610.3	8,348.5	7,989.0	8,726.1	10,177.9
9. Other Private Business	83,537.9	106,212.2	109,253.6	114,642.6	122,224.0	127,141.9	132,723.7	138,656.6
<b>IV. Trust Funds and Non-Profit Organisations</b>	<b>14,601.2</b>	<b>10,790.4</b>	<b>14,228.3</b>	<b>14,161.4</b>	<b>15,389.0</b>	<b>15,515.8</b>	<b>16,147.0</b>	<b>13,626.0</b>
<b>V. Personal</b>	<b>229,035.7</b>	<b>243,701.8</b>	<b>270,797.3</b>	<b>297,616.3</b>	<b>332,704.0</b>	<b>340,929.0</b>	<b>348,920.5</b>	<b>365,302.6</b>
<b>VI. Other activities not adequately described</b>	<b>2,566.6</b>	<b>5,375.8</b>	<b>2,118.5</b>	<b>3,563.1</b>	<b>4,852.0</b>	<b>4,599.8</b>	<b>18,663.3</b>	<b>14,629.0</b>
<b>TOTAL</b>	<b>593,121.9</b>	<b>647,611.5</b>	<b>712,654.0</b>	<b>765,296.2</b>	<b>826,853.2</b>	<b>887,182.4</b>	<b>939,508.5</b>	<b>996,618.8</b>

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>158,617.6</b>	<b>133,260.7</b>	<b>96,613.8</b>	<b>65,686.1</b>	<b>50,479.8</b>	<b>56,636.7</b>	<b>55,093.0</b>
1. Official	12,391.1	18,493.1	15,624.8	12,435.2	6,575.1	8,970.3	9,226.4
2. Business	79,809.8	58,182.4	42,036.3	34,339.0	23,996.4	28,293.2	28,665.9
3. Personal	66,416.8	56,585.2	38,952.7	18,911.8	19,908.3	19,373.2	17,200.7
<b>B. DOMESTIC CONSTITUENTS:</b>	<b>892,302.2</b>	<b>937,044.1</b>	<b>1,016,515.6</b>	<b>1,025,924.8</b>	<b>1,089,824.3</b>	<b>1,132,377.0</b>	<b>1,221,003.4</b>
<b>I. Government:</b>	<b>49,732.9</b>	<b>55,278.6</b>	<b>64,746.2</b>	<b>78,773.6</b>	<b>70,184.1</b>	<b>71,678.2</b>	<b>95,225.3</b>
1. Federal Government	28,268.7	31,880.0	39,437.7	60,236.6	45,810.7	39,604.0	59,073.9
2. Provincial Governments	16,154.4	17,611.6	20,327.6	14,382.1	18,385.0	26,185.2	32,095.5
3. Local Bodies	5,309.8	5,787.0	4,980.8	4,154.9	5,988.5	5,889.1	4,055.9
<b>II. Public Sector Enterprises</b>	<b>49,844.8</b>	<b>53,989.6</b>	<b>48,683.0</b>	<b>53,896.4</b>	<b>75,721.9</b>	<b>78,107.1</b>	<b>79,358.0</b>
1. Agriculture, Forestry, Hunting & Fishing	4,864.9	4,282.6	219.8	370.2	472.3	1,304.8	686.8
2. Mining & Quarrying	1,967.0	1,344.5	123.2	143.5	882.9	579.8	949.5
3. Manufacturing:	10,803.2	12,628.7	15,997.4	21,076.3	19,793.4	19,376.7	22,513.4
(i) Food Industries	317.1	626.1	1,203.2	1,044.4	117.7	317.3	332.3
(ii) Textiles	140.7	603.5	543.5	787.9	578.1	432.0	341.0
(iii) Printing, Publishing & Allied Ind.	164.8	295.1	244.2	33.9	413.6	709.5	165.8
(iv) Chemicals & Chemical Products	1,297.3	1,870.8	1,119.5	1,163.6	1,287.9	1,932.8	1,275.2
(v) Products of Petroleum & Coal	4,297.8	4,987.3	6,747.1	13,783.4	13,911.5	12,899.8	15,850.8
(vi) Cement	103.2	265.0	488.6	285.5	336.4	339.0	284.9
(vii) Basic Metal Industries Manufac- ture of Metal Products	1,756.5	1,707.0	1,193.3	1,737.5	2,440.3	2,048.1	3,608.8
(viii) Machinery & Transport Equipment	749.3	1,264.4	644.1	713.3	165.7	251.4	186.9
(ix) Miscellaneous Industries	1,976.5	1,009.4	3,814.0	1,526.9	542.3	446.9	467.7
4. Construction	489.9	1,051.7	415.6	4,430.3	3,662.6	5,164.7	470.1
5. Electricity, Gas, Water & Sanitary Services	10,538.1	9,651.7	8,526.8	5,072.6	7,850.8	11,022.0	17,599.1
6. Commerce:	7,824.1	8,841.1	7,472.9	7,589.0	16,093.5	13,464.8	14,570.3
(i) Wholesale and Retail Trade	895.0	1,764.2	1,118.0	1,325.0	415.0	449.5	542.5
(ii) Exports/Imports	568.4	991.9	1,135.0	1,803.6	524.3	1,048.0	1,192.6
(iii) Co-operative Banks (Excl. PPCB)	663.1	160.9	395.0	652.6	518.4	802.5	580.8
(iv) Insurance	706.3	1,039.0	546.8	770.5	10,311.0	6,963.5	1,183.9
(v) Non-Banks Financial Institutions	4,991.4	4,885.1	4,278.2	3,037.3	4,324.9	4,201.3	11,070.5
7. Transport, Storage & Communications	3,127.9	4,462.8	3,886.3	2,933.6	6,488.2	3,519.4	5,552.6
8. Services	2,285.9	2,183.0	1,439.2	1,593.0	3,590.0	3,671.4	2,183.3
9. Other Public Sector Enterprises	7,943.8	9,543.3	10,601	10,688.1	16,888.2	20,003.5	14,832.9

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>III. Private Sector (Business):</b>	<b>336,560.0</b>	<b>405,851.0</b>	<b>482,433.5</b>	<b>462,401.6</b>	<b>504,167.5</b>	<b>509,109.9</b>	<b>534,806.4</b>
1. Agriculture, Forestry, Hunting & Fishing	37,936.5	38,568.7	52,170.5	45,946.6	61,238.5	51,651.6	60,965.8
2. Mining & Quarrying	9,931.0	10,807.6	13,669.2	7,047.7	5,772.0	5,393.8	7,449.4
3. Manufacturing:	30,504.1	33,428.5	79,296.2	59,344.9	65,384.1	70,571.0	61,211.1
(i) Food Industries	6,539.1	4,932.6	13,395.0	10,668.3	9,801.4	9,641.1	9,830.1
(ii) Textile-Cotton	5,552.9	5,722.3	24,448.8	16,133.9	11,021.0	9,375.7	7,045.4
(iii) Textile-Woolen	212.9	303.5	9,336.2	3,198.3	3,478.4	1,110.3	1,207.4
(iv) Textile-Art Silk	981.2	465.1	2,678.7	317.7	542.2	375.5	650.0
(v) Textile-Others	3,631.3	4,063.0	6,397.3	5,502.2	10,009.7	5,977.9	5,338.6
(vi) Chemicals & Chemical Products	3,382.7	3,219.0	5,145.2	6,712.1	8,323.1	10,679.6	7,998.7
(vii) Cement	962.9	823.8	2,162.2	1,087.0	1,048.8	1,806.8	1,017.7
(viii) Machinery & Transport Equipments.	1,554.4	1,352.0	2,832.6	1,751.3	3,196.2	2,583.9	3,264.8
(ix) Miscellaneous Industries	7,686.7	12,542.8	12,900.3	13,974.1	17,963.3	29,020.4	24,858.5
4. Construction	6,492.4	6,467.9	6,233.0	6,598.4	6,897.8	8,451.1	9,597.1
5. Electricity, Gas, Water & Sanitary Services	9,612.4	16,005.7	15,746.5	21,943.7	19,168.6	21,543.8	29,366.4
6. Commerce:	79,138.9	80,426.3	90,040.5	95,773.9	102,106.2	105,265.2	104,813.2
(i) Wholesale and Retail Trade	53,591.3	53,252.8	60,931.7	64,976.5	61,846.2	63,805.7	66,384.3
(ii) Exports/Imports	13,562.6	16,654.6	14,995.1	15,896.5	15,925.5	17,320.3	16,025.2
(iii) Non-Scheduled Banks & Other							
Financial Institutions	5,684.7	6,191.1	8,350.6	7,876.4	17,221.6	15,989.0	13,127.4
(iv) Co-operative Societies	3,297.1	2,105.1	2,451.3	2,707.6	2,901.3	3,559.3	3,765.4
(v) Insurance	1,838.7	1,454.3	1,653.3	2,720.8	2,380.2	2,626.2	3,531.9
(vi) Real Estate Dealers (Excl. Item 4)	1,164.4	768.4	1,658.6	1,596.1	1,831.4	1,964.7	1,979.1
7. Transport, Storage & Communications	5,561.7	8,463.9	7,334.4	13,521.5	13,111.3	12,753.3	19,659.4
8. Services	13,415.5	13,451.9	12,191.9	13,071.0	17,096.7	16,524.4	36,160.6
9. Other Private Business	143,967.4	198,230.5	205,751.3	199,153.9	213,392.2	216,955.8	205,583.4
<b>IV. Trust Funds and Non-Profit Organizations</b>	<b>14,937.8</b>	<b>14,252.6</b>	<b>12,330.6</b>	<b>12,403.7</b>	<b>16,325.1</b>	<b>16,812.0</b>	<b>19,641.3</b>
<b>V. Personal</b>	<b>425,453.8</b>	<b>389,976.9</b>	<b>389,793.6</b>	<b>400,947.0</b>	<b>404,912.8</b>	<b>435,489.2</b>	<b>471,090.8</b>
<b>VI. Other activities not adequately described</b>	<b>15,772.9</b>	<b>17,695.5</b>	<b>18,528.7</b>	<b>17,502.3</b>	<b>18,512.9</b>	<b>21,180.5</b>	<b>20,881.5</b>
<b>TOTAL</b>	<b>1,050,919.8</b>	<b>1,070,304.8</b>	<b>1,113,129.4</b>	<b>1,091,610.8</b>	<b>1,140,304.1</b>	<b>1,189,013.7</b>	<b>1,276,096.4</b>

(Contd.)



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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
<b>A. FOREIGN CONSTITUENTS :</b>	<b>59,006.1</b>	<b>54,947.0</b>	<b>66,107.8</b>	<b>47,123.8</b>
I. Official	6,327.4	4,689.3	13,743.1	3,324.2
II. Business	28,829.9	25,458.6	14,523.5	6,079.1
III. Personal	23,848.7	24,799.0	37,841.2	37,720.5
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>1,250,258.7</b>	<b>1,366,273.4</b>	<b>1,434,362.6</b>	<b>1,634,404.4</b>
<b>I. Government :</b>	<b>100,667.7</b>	<b>114,892.6</b>	<b>122,459.9</b>	<b>146,718.5</b>
1. Federal Government	61,031.1	67,256.1	74,531.4	92,359.9
2. Provincial Governments	31,139.2	34,789.9	34,729.4	39,894.6
3. Local Bodies ( City Governments )	12,846.5	1,898.6	13,199.1	14,464.1
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>78,734.8</b>	<b>68,306.0</b>	<b>78,207.3</b>	<b>109,269.5</b>
(i) Agriculture, Forestry, Hunting & Fishing	1,624.3	93.3	161.5	78.6
(ii) Mining & Quarrying	14,624.2	11,585.0	15,198.1	23,230.8
(iii) Manufacturing	14,980.4	18,513.7	18,072.8	23,144.8
(iv) Construction	6.4	15.2	1.3	23.2
(v) Utilities	16,547.4	17,090.6	19,637.1	23,926.5
(vi) Commerce	4,358.3	2,458.0	3,127.7	2,355.5
(vii) Transport, Storage & Communication	24,310.1	15,557.2	18,503.5	31,791.7
(viii) Services	2,283.4	2,950.9	3,343.9	4,666.9
(ix) Others	-	42.2	161.5	51.5
<b>III. Non-Bank Financial Institutions :</b>	<b>8,031.4</b>	<b>9,739.5</b>	<b>9,813.9</b>	<b>10,874.5</b>
(i) Co-operative Banks	1,092.1	336.3	290.9	271.4
(ii) Development Financial Institutions	1,386.9	1,400.4	2,803.1	3,019.0
(iii) Other NBFIs	5,552.4	8,002.7	6,719.9	7,584.2
<b>IV. Private Sector Enterprises :</b>	<b>519,576.5</b>	<b>537,357.8</b>	<b>578,563.7</b>	<b>616,743.7</b>
1. Agriculture, Forestry, Hunting & Fishing :	55,175.2	64,182.6	55,514.2	72,467.4
2. Mining & Quarrying :	5,187.9	5,279.8	4,859.3	4,940.6
(i) Coal, Stone, Sand & Gravel	1,012.8	1,505.4	1,748.8	1,124.3
(ii) Metal Mining	87.6	507.6	56.7	61.0
(iii) Non-Metal Mining	340.7	76.5	149.1	118.2
(iv) Crude Petroleum, Petroleum Products & Gas	3,746.7	3,190.2	2,904.5	3,637.1
3. Manufacturing :	65,473.5	67,142.8	85,540.7	90,260.2
(i) Food	5,455.8	6,383.3	7,705.5	8,456.1
(ii) Beverages & Tobacco	2,056.8	2,311.3	2,039.9	2,085.6
(iii) Rice Processing	653.6	900.5	739.0	951.0
(iv) Textiles :	13,429.7	10,709.6	16,983.3	14,681.4
a) Cotton & Woolen	11,063.5	8,670.2	14,273.6	11,968.4
b) Others	2,366.2	2,039.4	2,709.7	2,713.0
(v) Textile Products	4,502.5	4,046.1	5,469.9	5,696.9
(vi) Footwear	478.0	1,019.9	904.0	1,519.4
(vii) Leather, Leather & Fur Products	399.5	790.1	643.4	653.7
(viii) Rubber & Plastic Products	185.7	524.8	527.4	477.7
(ix) Cork & Wood	52.6	64.2	197.8	90.8

Note : New format adopted from Dec. 2001

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
(x) Furniture & Fixture	215.2	128.6	865.2	843.0
(xi) Paper, Paperboard & Products	390.8	883.4	693.1	1,493.6
(xii) Non-Metalic Minerals :	1,060.4	2,080.4	2,484.2	2,358.8
a) Cement & Cement Products	693.9	735.8	1,577.4	1,366.4
b) Clay, Marbles, Stone Products and Precious Metals	366.5	1,344.6	906.7	992.4
(xiii) Petroleum Refining	2,797.0	2,007.9	3,018.3	2,645.5
(xiv) Petroleum & Coal Products	1,290.7	2,070.1	2,863.9	1,403.7
(xv) Chemicals, Chemical Materials & Products	3,956.0	4,935.8	6,513.0	4,556.1
(xvi) Fertilizer	3,066.2	5,140.7	5,133.8	2,060.9
(xvii) Printing, Publishing & Allied Industries	450.9	745.0	926.5	919.2
(xviii) Medicinal & Pharmaceutical Products	2,511.3	2,650.9	3,829.5	4,446.3
(xix) Surgical Goods & Dental Appliances	594.7	319.9	428.9	395.5
(xx) Cosmetics & Detergents	616.2	602.7	618.9	1,214.2
(xxi) Photographic Apparatus, Equipments & Optical Goods	33.1	49.6	43.3	38.5
(xxii) Basic Metal Industries	1,483.1	2,518.4	962.7	4,297.3
(xxiii) Electrical Equipments, Apparatus & Equipment optional Goods	461.5	648.6	1,142.9	424.2
(xxiv) Electrical Goods (household/industrial)	114.4	469.4	894.1	766.9
(xxv) Scientific Equipments (excluding surgical instruments)	13.9	209.5	44.2	120.9
(xxvi) Sports Goods	1,074.8	101.6	189.2	306.0
(xxvii) Machinery	2,420.9	3,231.7	3,104.1	3,276.9
(xxviii) Automobiles, Transport Machinery & Equipments	1,840.2	5,677.9	8,777.6	14,061.9
(xxix) Miscellaneous Industries	13,868.1	5,921.1	7,796.8	10,018.1
4. Ship Breaking & Waste etc.	200.5	260.1	329.1	647.2
5. Construction	7,890.3	8,257.6	8,695.0	12,773.2
6. Power (electricity), Gas, Water & Sanitary	35,917.0	26,550.6	26,340.3	29,743.6
7. Commerce :	110,361.5	113,112.8	133,456.8	108,336.7
(i) Wholesale & Retail Trade	85,678.3	80,332.0	111,227.0	82,283.5
(ii) Exports / Imports	16,130.8	17,559.7	12,918.2	16,112.7
(iii) Insurance	3,717.2	2,174.5	2,748.2	3,516.8
(iv) Co-operative Societies	3,596.8	2,964.4	3,665.0	3,440.7
(v) Real Estate	1,238.4	1,587.5	2,898.5	2,983.0
8. Transport, Storage & Communication :	10,955.6	11,600.2	15,330.9	16,002.6
9. Services	20,339.2	20,616.6	23,785.6	26,218.6
10. Other Private Business	208,075.7	220,354.6	224,711.9	255,353.5
<b>V. Trust Funds &amp; Non-Profit Organizations</b>	<b>16,605.2</b>	<b>28,604.6</b>	<b>26,834.1</b>	<b>20,939.2</b>
<b>VI. Personal</b>	<b>505,509.7</b>	<b>571,599.7</b>	<b>579,686.9</b>	<b>678,139.7</b>
<b>VII. Others</b>	<b>21,153.5</b>	<b>35,773.3</b>	<b>38,796.7</b>	<b>51,719.3</b>
<b>TOTAL</b>	<b>1,309,264.8</b>	<b>1,421,220.3</b>	<b>1,500,470.4</b>	<b>1,681,528.2</b>

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2003	2004
	Dec.	Jun.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>67,290.3</b>	<b>64,167.6</b>
I. Official	7,078.2	10,681.2
II. Business	7,118.6	5,787.2
III. Personal	53,093.5	47,699.2
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>1,774,852.4</b>	<b>1,938,140.2</b>
<b>I. Government :</b>	<b>158,041.6</b>	<b>190,739.6</b>
A. Federal Government	101,051.0	122,650.7
B. Provincial Governments	50,330.4	53,576.1
C. Local Bodies ( City Governments )	6,660.2	14,512.9
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>106,907.9</b>	<b>170,298.0</b>
A. Agriculture, Forestry, Hunting & Fishing	66.4	172.9
B. Mining & Quarrying	23,921.6	23,797.9
C. Manufacturing	17,857.2	30,464.9
D. Construction	7.9	8.7
E. Utilities	23,919.2	38,904.2
F. Commerce	3,045.7	6,162.2
G. Transport, Storage & Communication	32,561.2	63,921.6
H. Services	5,365.7	6,809.1
I. Others	163.1	56.6
<b>III. Non-Bank Financial Institutions :</b>	<b>24,855.5</b>	<b>27,353.1</b>
A. Co-operative Banks	235.9	216.6
B. Development Financial Institutions	8,838.9	7,549.3
C. Insurance Companies	7,097.6	6,553.3
D. Micro Finance	472.4	1,313.1
E. Other NBFIs	8,210.7	11,720.9
<b>IV. Private Sector Enterprises :</b>	<b>626,572.8</b>	<b>686,197.9</b>
A. Agriculture, Hunting and Forestry	92,523.3	99,027.7
(1) Growing of crops	88,396.6	93,797.8
(2) Farming of animals	1,401.2	2,306.5
(3) Agricultural and animal husbandry	852.6	1,259.8
(4) Agricultural machinery and equipments	913.2	701.7
(5) Hunting, trapping, forestry & logging	959.7	961.8
B. Fishing and fish farming etc.	1,268.4	1,472.5
C. Mining and Quarrying	18,950.3	17,614.4
(1) Mining of coal	7,463.8	3,009.3
(2) Crude petroleum & natural gas	7,357.2	12,473.3
(3) Iron & non-ferrous metal ores	1,157.3	641.8
(4) Quarrying of stone, sand and clay	595.1	89.2
(5) Chemical, fertilizer, Salt etc.	2,376.8	1,400.7
D. Manufacturing	150,710.9	155,559.3
1) Food products and beverages	16,862.7	26,374.9
2) Tobacco products	1,182.1	1,810.7
3) Textiles	32,018.4	33,651.0
i) Spinning, weaving, finishing of textiles	27,180.6	27,746.1
a) Spinning of fibers	17,830.5	18,637.5
b) Weaving of textiles	7,451.9	7,149.1
c) Finishing of textiles	1,898.2	1,959.5
ii) Made-up textile articles	1,681.4	2,551.6
iii) Knit wear	316.0	451.3
iv) Carpets and rugs	1,462.7	1,322.0
v) Other textiles n.e.s.	1,377.8	1,580.0
4) Wearing apparel, readymade garments etc.	3,383.1	3,447.2

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

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

(Concl'd.)

CATEGORY OF DEPOSITOR	(End of Period: Million Rupees)	
	2003	2004
	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	2,706.8	2,911.6
i.) Tanning & dressing of leather, luggage, handbags etc.	1,660.2	1,343.1
ii.) Footwear	1,046.6	1,568.5
a) Leather wear	641.2	1,138.4
b) Rubber and Plastic wear	405.4	430.0
6) Wood and products of wood cork	158.2	404.4
7) Paper, paperboard and products	1,221.0	946.9
8) Printing, publishing and allied industries	1,777.4	2,677.5
9) Coke and refined petroleum products	7,377.6	5,051.3
10) Chemicals and chemical products	19,143.4	21,186.4
11) Rubber and plastics products	1,318.7	1,804.1
12) Other non-metallic mineral products	2,588.0	5,271.8
13) Basic metals	2,268.3	3,808.3
14) Fabricated metal products	1,467.9	1,044.4
15) Machinery and equipment	3,095.9	4,576.3
16) Office, accounting and computing machinery	2.1	190.5
17) Electrical machinery and apparatus	9,434.4	7,897.3
18) Radio, television and communication equipment and apparatus	439.8	547.6
19) Medical, precision and optical instruments, watches and clocks	1,262.3	1,993.1
20) Motor vehicles, trailers and semi-trailers	12,227.0	15,506.6
21) Other transport equipments	4,234.3	4,519.8
22) Furniture and fixture	475.4	469.4
23) Jewellery and related articles	196.6	191.8
24) Sports goods	935.6	1,088.5
25) Handicrafts	183.6	261.0
26) Other manufacturing n.e.s.	24,750.1	7,927.1
E. Ship breaking and waste / scrape (junk) etc.	1,004.3	1,105.8
F. Electricity, gas and water supply	23,338.7	31,852.1
G. Construction	16,306.1	26,403.5
1) Building	12,178.5	17,820.1
2) Infrastructure	4,127.6	8,583.4
H. Commerce and Trade	140,166.2	136,855.2
1) Sale, maintenance and repair of motor vehicles and motorcycles	4,779.8	4,673.9
2) Wholesale and commission trade	91,943.5	92,761.3
i) Exports	19,681.9	13,109.0
ii) Imports	5,234.3	8,658.2
iii) Domestic whole sales	67,027.3	70,994.1
3) Retail trade	43,442.9	39,420.1
I. Hotels, restaurants and clubs etc	5,056.2	6,484.8
J. Transport, storage and communications	17,209.7	29,836.1
K. Real estate, renting and business activities	33,941.0	54,700.3
1) Real estate activities	4,077.7	7,504.4
2) Renting of machinery and equipment	1,011.3	318.8
3) Computer and related activities	1,170.3	1,968.1
4) Research and development	799.2	3,929.6
5) Other business activities	26,882.6	40,979.5
L. Education	10,664.6	12,669.0
M. Health and social work	3,865.5	6,665.0
N. Other community, social and personal service activities	11,213.3	19,653.8
O. Other private business n.e.c	100,354.4	86,298.6
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>35,371.7</b>	<b>46,799.9</b>
<b>VI. PERSONAL</b>	<b>768,781.5</b>	<b>778,905.3</b>
<b>VII. OTHERS</b>	<b>54,321.5</b>	<b>37,846.4</b>
<b>TOTAL</b>	<b>1,842,142.7</b>	<b>2,002,307.8</b>

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)	1994						1995				
	Jun.		Dec.		Jun.		Dec.				
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount			
Less than to	1,000	970,141	535.8	944,301	469.2	853,754	482.4	1,056,295	605.6		
1,000 to	1,500	646,013	801.7	653,614	821.6	524,593	656.1	503,568	632.0		
1,500 to	2,000	778,077	1,382.3	661,506	1,163.6	588,515	1,035.3	584,198	1,025.8		
2,000 to	3,000	2,429,726	6,104.0	2,130,907	5,409.9	2,032,426	5,118.7	1,965,343	4,949.0		
3,000 to	4,000	2,931,334	10,300.2	2,718,961	9,477.4	2,475,954	8,723.7	2,625,195	9,267.5		
4,000 to	5,000	3,274,343	14,776.6	3,098,645	13,958.3	2,819,356	12,711.8	2,910,344	13,198.6		
5,000 to	6,000	2,855,600	15,640.1	2,976,343	16,325.6	3,125,560	17,146.7	3,056,551	16,879.4		
6,000 to	7,000	2,407,491	15,621.8	2,571,948	16,706.5	2,547,557	16,537.0	2,549,525	16,519.5		
7,000 to	8,000	1,977,918	14,819.2	2,064,602	15,511.4	2,295,870	17,270.6	2,241,641	16,811.3		
8,000 to	9,000	1,456,833	12,349.8	1,784,880	15,125.0	1,989,084	16,890.4	1,932,811	16,387.4		
9,000 to	10,000	1,225,069	11,624.9	1,334,298	12,649.3	1,545,034	14,620.2	1,654,280	15,709.4		
10,000 to	20,000	4,471,595	60,303.1	5,175,472	70,020.7	5,616,037	76,111.7	5,920,385	80,392.4		
20,000 to	25,000	635,019	14,069.4	789,094	17,142.2	876,832	19,504.0	938,463	20,853.6		
25,000 to	30,000	386,577	10,506.1	422,301	11,497.5	493,357	13,519.6	486,403	13,276.6		
30,000 to	40,000	465,674	16,123.2	498,579	17,069.5	556,347	19,145.7	624,125	21,420.9		
40,000 to	50,000	239,952	10,719.8	302,414	13,399.5	312,864	13,967.9	370,018	16,486.7		
50,000 to	60,000	181,664	9,903.7	207,052	11,320.6	227,299	12,491.8	228,543	12,513.6		
60,000 to	70,000	123,735	8,050.5	141,908	9,223.7	170,285	11,020.3	180,743	11,715.9		
70,000 to	80,000	103,731	7,772.3	101,992	7,633.4	144,204	10,736.4	161,497	12,059.4		
80,000 to	90,000	80,967	6,863.4	96,485	8,181.4	105,966	8,957.8	115,961	9,842.3		
90,000 to	100,000	67,570	6,400.2	99,169	9,336.2	91,243	8,669.9	99,747	9,459.9		
100,000 to	200,000	385,704	53,225.2	417,142	58,543.9	480,931	65,909.4	488,156	67,546.4		
200,000 to	300,000	125,122	30,788.6	126,424	31,181.6	136,957	33,166.4	155,086	36,998.5		
300,000 to	400,000	51,604	17,857.2	58,826	20,396.6	63,327	22,198.1	61,812	21,385.9		
400,000 to	500,000	33,485	14,880.7	37,745	17,180.8	41,318	18,178.1	38,794	17,221.8		
500,000 to	600,000	25,759	13,874.6	20,265	11,031.6	22,606	12,331.7	28,638	15,590.3		
600,000 to	700,000	12,420	8,079.3	15,755	10,211.8	15,384	9,944.7	22,249	14,493.7		
700,000 to	800,000	8,979	6,717.9	10,200	7,614.3	13,031	9,660.5	13,319	9,952.5		
800,000 to	900,000	9,378	8,018.1	7,795	6,622.4	9,717	8,230.0	9,264	7,894.2		
900,000 to	1,000,000	8,065	7,646.0	7,028	6,705.8	6,591	9,222.3	7,967	7,578.2		
1,000,000 to	2,000,000	28,000	37,745.9	27,412	36,140.5	33,094	43,303.1	35,706	46,705.1		
2,000,000 to	3,000,000	6,846	16,294.8	6,243	15,016.2	5,984	14,243.4	7,726	18,364.4		
3,000,000 to	4,000,000	2,672	9,305.3	3,345	11,466.0	2,963	10,238.3	2,798	9,821.1		
4,000,000 to	5,000,000	1,744	7,704.4	1,507	6,644.9	2,059	9,239.8	2,479	11,093.0		
5,000,000 to	6,000,000	635	3,433.0	1,212	6,605.7	1,161	6,271.4	1,004	5,540.8		
6,000,000 to	7,000,000	518	3,378.9	1,106	7,271.4	737	5,052.4	740	4,790.4		
7,000,000 to	8,000,000	373	2,765.4	743	5,495.7	509	3,795.5	743	5,550.9		
8,000,000 to	9,000,000	761	6,410.2	452	3,813.2	720	6,179.2	585	4,942.7		
9,000,000 to	10,000,000	314	3,021.4	440	4,129.9	383	3,594.1	331	3,159.3		
10,000,000 and over		2,169	87,306.2	2,452	98,767.4	2,647	119,529.4	2,703	136,624.3		
<b>TOTAL</b>		<b>28,413,577</b>	<b>593,121.9</b>	<b>29,520,563</b>	<b>647,611.5</b>	<b>30,232,326</b>	<b>712,654.0</b>	<b>31,085,736</b>	<b>765,296.2</b>		

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)	1996				1997				
	Jun.		Dec.		Jun.		Dec.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	1,000	1,128,810	582.3	1,417,354	729.5	1,004,219	586.8	1,431,140	859.8
1,000 to	1,500	574,685	717.3	604,254	748.0	599,292	735.0	1,163,627	1,465.3
1,500 to	2,000	522,901	908.5	578,789	1,016.7	720,137	1,271.7	1,638,019	2,888.9
2,000 to	3,000	1,941,435	4,893.9	2,028,083	5,095.9	1,913,284	4,839.7	3,754,627	9,425.7
3,000 to	4,000	2,367,882	8,311.2	2,461,532	8,687.0	2,558,176	9,047.7	3,936,098	13,722.3
4,000 to	5,000	2,907,512	13,138.0	2,860,854	12,951.5	2,930,666	13,241.1	3,226,427	14,455.8
5,000 to	6,000	2,676,312	14,668.8	2,722,395	14,947.7	2,926,561	16,118.4	2,381,908	13,012.5
6,000 to	7,000	2,825,417	18,307.0	2,620,376	17,034.3	2,727,890	17,691.4	2,053,861	13,297.7
7,000 to	8,000	2,177,623	16,321.5	2,312,308	17,356.0	2,425,850	18,214.9	1,586,036	11,858.1
8,000 to	9,000	1,978,472	16,803.0	1,854,172	15,758.2	2,254,999	19,090.2	1,206,528	10,224.1
9,000 to	10,000	1,721,787	16,361.9	1,591,210	15,093.7	1,697,541	16,097.6	867,960	8,198.5
10,000 to	20,000	6,207,682	83,300.0	5,921,173	80,645.4	6,651,576	90,138.7	3,797,041	52,741.8
20,000 to	25,000	996,284	22,186.6	1,130,337	25,050.6	990,000	22,033.0	833,644	18,603.6
25,000 to	30,000	526,720	14,388.3	524,878	14,314.3	583,716	15,984.7	575,007	15,713.2
30,000 to	40,000	633,551	21,776.3	700,617	24,097.8	687,693	23,861.2	730,840	25,272.9
40,000 to	50,000	364,578	16,259.9	400,724	17,903.3	412,658	18,341.7	484,670	21,630.2
50,000 to	60,000	269,845	14,705.9	254,937	13,868.0	282,294	15,431.1	345,507	18,899.7
60,000 to	70,000	172,197	11,122.6	203,065	13,255.7	179,578	11,624.2	271,263	17,627.6
70,000 to	80,000	144,832	10,829.6	150,256	11,244.7	175,362	13,075.6	238,323	17,798.7
80,000 to	90,000	146,714	12,537.7	145,690	12,303.0	118,579	10,041.5	170,944	14,473.9
90,000 to	100,000	136,977	13,020.6	115,153	10,966.2	112,066	10,684.1	140,537	13,361.2
100,000 to	200,000	609,017	83,366.3	626,947	86,816.3	660,448	92,216.4	804,756	112,230.3
200,000 to	300,000	168,699	40,841.1	197,028	48,066.6	213,569	51,491.9	241,641	58,420.8
300,000 to	400,000	67,059	22,792.2	77,106	26,768.1	97,733	33,897.8	97,704	33,905.7
400,000 to	500,000	41,969	18,631.3	42,718	19,165.5	52,065	23,470.3	79,292	34,643.9
500,000 to	600,000	30,444	16,624.6	46,714	25,736.0	26,086	14,213.8	36,374	19,853.7
600,000 to	700,000	16,441	10,700.5	18,744	12,033.8	29,079	18,800.0	29,458	18,796.9
700,000 to	800,000	12,035	8,980.1	15,944	11,850.3	15,258	11,404.2	19,543	14,543.1
800,000 to	900,000	14,436	12,317.8	12,013	10,131.0	12,219	10,323.6	14,553	12,251.0
900,000 to	1,000,000	7,398	7,021.4	12,572	12,125.1	9,821	9,296.1	15,555	14,898.9
1,000,000 to	2,000,000	43,035	56,958.7	50,981	68,384.7	53,447	73,389.7	64,035	90,569.0
2,000,000 to	3,000,000	8,513	20,632.5	9,971	24,087.1	14,535	33,751.6	17,136	40,693.7
3,000,000 to	4,000,000	3,230	11,493.2	4,166	14,231.6	4,366	15,111.0	4,895	16,843.8
4,000,000 to	5,000,000	4,866	20,775.7	3,825	17,065.7	2,197	9,684.7	2,896	12,788.9
5,000,000 to	6,000,000	1,314	7,161.2	1,442	7,681.0	1,328	7,177.4	3,007	16,485.2
6,000,000 to	7,000,000	637	4,068.7	918	6,018.1	1,822	11,777.3	1,211	7,848.3
7,000,000 to	8,000,000	496	3,718.1	660	4,824.1	630	4,805.2	908	6,670.7
8,000,000 to	9,000,000	461	3,875.8	599	5,136.7	591	5,019.5	562	4,785.0
9,000,000 to	10,000,000	466	4,352.8	368	3,445.7	260	2,463.7	375	3,547.7
10,000,000 and over		2,859	141,400.7	2,846	150,547.2	3,269	163,064.2	3,695	161,310.7
<b>TOTAL</b>		<b>31,455,591</b>	<b>826,853.2</b>	<b>31,723,719</b>	<b>887,182.4</b>	<b>33,150,860</b>	<b>939,508.5</b>	<b>32,271,603</b>	<b>996,618.8</b>

(Contd.)

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)	1998						1999	
	Jun.			Dec.			Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	1,000	804,003	451.2	893,634	534.5	769,597	466.9	
1,000 to	1,500	600,620	742.1	525,881	649.8	565,434	698.7	
1,500 to	2,000	501,180	885.6	525,050	912.3	428,576	752.7	
2,000 to	3,000	1,048,782	2,609.2	1,068,743	2,691.1	934,108	2,350.1	
3,000 to	4,000	1,248,557	4,390.0	1,464,197	5,122.2	1,215,632	4,259.2	
4,000 to	5,000	1,797,538	8,117.0	1,867,802	8,432.8	1,260,822	5,707.4	
5,000 to	6,000	2,019,422	11,199.3	2,262,195	12,430.2	1,695,252	9,343.9	
6,000 to	7,000	2,071,285	13,473.2	2,097,807	13,617.7	1,971,237	12,825.3	
7,000 to	8,000	2,011,637	15,112.2	2,049,169	15,401.9	1,939,921	14,539.5	
8,000 to	9,000	2,088,366	17,754.2	1,795,160	15,263.9	1,754,104	14,880.3	
9,000 to	10,000	1,977,365	18,738.2	1,687,859	15,997.2	1,880,741	17,839.9	
10,000 to	20,000	8,234,832	111,865.2	7,424,754	101,464.7	9,589,269	130,126.8	
20,000 to	25,000	1,208,747	26,918.6	1,192,061	26,626.4	1,535,182	34,178.9	
25,000 to	30,000	753,695	20,678.2	784,435	21,385.7	1,174,537	31,530.2	
30,000 to	40,000	829,286	28,628.8	893,745	31,026.9	1,021,065	34,969.5	
40,000 to	50,000	485,372	21,666.0	568,119	25,416.5	579,301	25,961.8	
50,000 to	60,000	274,956	15,102.8	518,518	27,748.6	652,851	34,463.0	
60,000 to	70,000	206,293	13,372.4	239,608	15,439.7	282,257	18,211.3	
70,000 to	80,000	177,724	13,234.6	206,111	15,378.4	210,085	15,656.4	
80,000 to	90,000	125,734	10,642.7	176,302	14,975.9	178,544	15,146.4	
90,000 to	100,000	138,000	13,082.8	148,192	14,094.9	151,637	14,438.2	
100,000 to	200,000	754,981	106,306.2	803,438	111,923.6	728,668	101,169.3	
200,000 to	300,000	249,355	60,736.7	233,193	55,576.5	247,315	60,506.5	
300,000 to	400,000	98,344	34,054.1	106,552	36,603.3	105,194	35,806.5	
400,000 to	500,000	65,474	29,271.9	72,653	32,446.3	48,200	21,591.4	
500,000 to	600,000	35,781	19,447.4	29,150	15,753.7	26,551	14,574.5	
600,000 to	700,000	26,525	17,278.7	21,735	13,940.5	20,919	13,427.0	
700,000 to	800,000	14,711	11,012.8	13,603	10,077.1	15,927	11,873.9	
800,000 to	900,000	15,536	13,083.5	13,412	11,425.0	11,991	10,185.0	
900,000 to	1,000,000	13,329	12,621.7	9,134	8,630.6	8,625	8,154.3	
1,000,000 to	2,000,000	55,431	76,862.3	48,017	65,708.5	39,939	55,320.1	
2,000,000 to	3,000,000	18,458	44,511.9	14,810	35,788.7	14,448	34,895.3	
3,000,000 to	4,000,000	7,358	25,354.3	5,093	17,784.0	4,453	15,452.9	
4,000,000 to	5,000,000	3,377	15,134.9	2,795	12,308.1	3,149	14,017.2	
5,000,000 to	6,000,000	2,119	11,592.3	1,956	10,547.7	2,162	11,747.7	
6,000,000 to	7,000,000	823	5,312.8	997	6,452.9	1,317	8,569.4	
7,000,000 to	8,000,000	788	5,894.3	839	6,336.2	766	5,726.2	
8,000,000 to	9,000,000	587	5,002.0	626	5,374.8	672	5,710.9	
9,000,000 to	10,000,000	460	4,338.7	359	3,363.2	655	6,328.5	
10,000,000 and over		4,450	184,439.1	4,651	225,652.8	4,343	239,726.7	
<b>TOTAL</b>		<b>29,971,281</b>	<b>1,050,919.8</b>	<b>29,772,355</b>	<b>1,070,304.8</b>	<b>31,075,446</b>	<b>1,113,129.4</b>	

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

(End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)	1999		2000			
	Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	4,207,357	8,868.70	4,661,369	12,293.5	4,709,258	12,755.9
5,000 to 10,000	10,065,850	70,890.00	7,217,349	54,912.2	7,364,524	55,577.3
10,000 to 20,000	8,554,428	117,148.1	9,332,460	130,641.1	8,682,542	122,586.5
20,000 to 25,000	1,507,225	33,474.8	1,930,499	43,140.1	1,876,935	42,063.0
25,000 to 30,000	1,050,923	28,545.1	1,159,898	31,686.3	1,150,069	31,403.9
30,000 to 40,000	1,013,967	34,819.7	1,215,050	41,843.9	1,295,944	44,499.7
40,000 to 50,000	613,459	27,330.7	653,930	29,192.6	664,010	29,686.1
50,000 to 60,000	507,325	27,248.1	447,409	24,369.5	480,728	26,216.3
60,000 to 70,000	314,853	20,408.6	307,174	19,870.9	352,554	22,749.6
70,000 to 80,000	193,869	14,499.7	211,955	15,884.6	199,156	14,821.2
80,000 to 90,000	203,745	17,255.5	176,410	14,926.9	177,679	15,047.4
90,000 to 100,000	146,655	13,875.0	147,271	13,980.3	143,072	13,581.7
100,000 to 200,000	794,827	110,416.8	788,321	109,006.5	776,711	108,427.6
200,000 to 300,000	240,681	58,500.3	259,305	62,805.4	232,457	56,870.1
300,000 to 400,000	91,604	31,654.6	102,038	35,193.4	93,535	32,425.6
400,000 to 500,000	55,793	24,816.9	41,064	18,121.4	54,298	24,
500,000 to 600,000	31,575	17,172.9	29,344	15,965.1	32,983	18,005.2
600,000 to 700,000	16,855	10,882.3	16,768	10,861.6	20,926	13,578.8
700,000 to 800,000	15,707	11,645.6	17,999	13,489.1	13,096	9,722.2
800,000 to 900,000	11,529	9,777.5	8,772	7,496.6	13,015	10,962.1
900,000 to 1,000,000	7,265	6,909.2	8,663	8,262.3	7,834	7,380.0
1,000,000 to 2,000,000	37,829	52,583.5	39,1	54,931.5	35,128	47,961.9
2,000,000 to 3,000,000	11,159	27,013.4	11,658	27,931.5	12,232	29,723.5
3,000,000 to 4,000,000	5,154	17,745.4	4,023	14,064.9	5,153	17,812.8
4,000,000 to 5,000,000	2,603	11,646.4	2,427	10,770.6	2,651	11,686.0
5,000,000 to 6,000,000	1,640	8,835.0	2,023	10,809.0	4,051	22,150.0
6,000,000 to 7,000,000	773	5,017.2	1,179	7,677.3	1,200	7,783.2
7,000,000 to 8,000,000	907	6,713.4	785	5,898.0	705	5,269.1
8,000,000 to 9,000,000	469	3,995.3	809	6,909.0	836	7,086.8
9,000,000 to 10,000,000	538	5,047.3	645	6,148.0	523	4,987.1
10,000,000 and over	4,156	256,874.2	4,815	281,647.1	5,542	322,098.4
<b>TOTAL</b>	<b>29,710,720</b>	<b>1,091,610.8</b>	<b>28,800,531</b>	<b>1,140,304.2</b>	<b>28,409,347</b>	<b>1,189,013.7</b>

(Contd.)



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

( End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)		2001				2002			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	3,939,610	9,879.8	4,332,085	10,668.4	3,719,133	9,144.7	4,075,304	9,776.6
5,000	to 10,000	6,076,721	46,418.3	5,936,636	44,535.1	5,273,938	40,125.2	5,204,657	39,758.0
10,000	to 20,000	8,842,127	127,085.4	8,824,401	126,871.5	8,703,361	126,008.6	8,651,349	125,648.4
20,000	to 25,000	2,303,767	51,336.3	2,362,444	52,727.9	2,645,015	58,953.7	2,425,098	53,812.6
25,000	to 30,000	1,364,194	37,321.1	1,366,571	37,337.7	1,787,910	48,817.0	1,621,733	44,048.7
30,000	to 40,000	1,562,044	53,672.2	1,508,450	51,580.6	1,824,953	62,754.1	2,099,370	72,019.1
40,000	to 50,000	746,297	33,394.1	764,785	34,154.6	944,521	42,049.5	988,797	44,136.9
50,000	to 60,000	497,115	27,098.0	500,617	27,289.2	603,856	33,048.3	589,955	32,292.8
60,000	to 70,000	374,946	24,323.7	309,381	19,994.8	410,803	26,453.1	436,332	28,327.7
70,000	to 80,000	244,934	18,204.1	280,310	20,929.8	275,378	20,564.7	299,619	22,257.8
80,000	to 90,000	196,547	16,770.8	181,439	15,376.8	227,513	19,262.4	212,016	17,968.9
90,000	to 100,000	178,228	16,934.8	174,283	16,553.5	156,873	14,854.7	220,633	20,950.5
100,000	to 200,000	798,767	111,595.5	812,535	113,482.0	939,115	132,793.8	927,178	129,156.7
200,000	to 300,000	274,984	66,636.0	293,929	71,134.9	325,692	78,684.5	365,850	89,006.8
300,000	to 400,000	112,619	38,703.8	120,000	41,355.1	136,316	47,113.4	138,719	47,935.8
400,000	to 500,000	55,688	24,605.8	69,964	31,033.4	81,443	36,360.7	92,443	41,050.4
500,000	to 600,000	40,256	21,868.8	50,380	27,267.4	49,235	26,777.0	62,042	33,968.1
600,000	to 700,000	24,720	15,976.3	27,429	17,771.1	27,764	17,876.1	38,761	24,879.9
700,000	to 800,000	22,981	17,157.1	19,470	14,512.0	24,618	18,446.8	21,391	15,905.3
800,000	to 900,000	12,526	10,606.7	16,831	14,313.1	18,505	15,770.5	18,671	15,655.1
900,000	to 1,000,000	10,501	9,945.0	9,889	9,350.3	10,872	10,314.2	11,976	11,376.5
1,000,000	to 2,000,000	37,201	50,443.0	51,024	68,570.9	50,363	67,232.7	66,859	89,631.7
2,000,000	to 3,000,000	12,401	30,701.1	11,802	29,246.5	14,182	34,239.7	14,625	35,790.5
3,000,000	to 4,000,000	6,342	21,718.5	5,349	18,351.2	5,595	19,000.3	5,924	20,194.6
4,000,000	to 5,000,000	2,842	12,605.1	2,533	11,340.3	3,332	14,729.8	3,215	14,255.9
5,000,000	to 6,000,000	3,010	16,127.5	1,996	10,789.5	1,995	10,844.6	2,823	15,294.1
6,000,000	to 7,000,000	1,391	8,907.1	1,396	9,038.8	2,827	18,670.7	1,483	9,568.9
7,000,000	to 8,000,000	1,043	7,886.8	713	5,366.5	1,260	9,410.1	1,367	10,242.2
8,000,000	to 9,000,000	660	5,559.2	583	4,952.0	807	6,807.6	922	7,826.6
9,000,000	to 10,000,000	885	8,449.8	685	6,541.6	594	5,629.6	567	5,399.2
10,000,000	and over	5,940	334,165.3	5,902	346,739.9	6,733	348,482.6	7,204	372,334.2
<b>TOTAL</b>		<b>27,751,287</b>	<b>1,276,096.4</b>	<b>28,043,813</b>	<b>1,309,264.8</b>	<b>28,274,502</b>	<b>1,421,220.3</b>	<b>28,606,883</b>	<b>1,500,470.4</b>

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

(Concl'd.)

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2003				2004	
		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	3,510,970	8,294.3	5,416,089	12,145.2	5,640,892	9,252.2
5,000	to 10,000	4,409,379	33,413.2	5,067,212	37,228.6	3,652,522	27,887.7
10,000	to 20,000	8,439,267	123,207.2	6,440,776	93,295.3	6,365,784	92,577.8
20,000	to 25,000	2,542,976	56,903.6	2,195,139	49,093.7	2,057,401	45,902.3
25,000	to 30,000	2,010,152	54,731.4	1,338,473	36,725.5	1,502,802	41,353.4
30,000	to 40,000	2,230,855	76,939.8	2,053,519	71,740.6	2,111,012	73,453.5
40,000	to 50,000	1,282,655	57,044.9	1,107,421	49,390.3	1,431,231	63,927.5
50,000	to 60,000	793,179	43,215.7	845,254	46,265.3	1,037,892	56,569.9
60,000	to 70,000	583,356	37,678.4	591,415	38,311.2	687,176	44,448.4
70,000	to 80,000	342,666	25,554.6	485,242	36,369.3	583,238	43,470.1
80,000	to 90,000	321,167	27,246.2	397,496	33,611.9	441,889	37,456.4
90,000	to 100,000	243,846	23,139.5	309,728	29,295.9	465,501	44,048.3
100,000	to 200,000	1,137,940	157,436.2	1,299,069	178,461.3	1,476,044	202,823.7
200,000	to 300,000	451,339	109,551.6	395,653	96,370.1	413,905	100,412.6
300,000	to 400,000	159,836	54,574.4	167,713	57,406.1	197,424	68,291.6
400,000	to 500,000	98,731	44,638.7	97,337	44,008.7	93,905	41,877.4
500,000	to 600,000	55,695	30,176.2	68,051	37,027.8	65,575	35,767.4
600,000	to 700,000	43,962	28,661.5	37,682	24,486.5	38,541	25,008.5
700,000	to 800,000	23,165	17,269.2	31,500	23,464.1	33,946	25,237.7
800,000	to 900,000	18,426	15,630.8	21,604	18,150.3	25,427	21,544.3
900,000	to 1,000,000	18,615	17,547.4	18,327	17,195.4	18,636	17,592.4
1,000,000	to 2,000,000	61,610	82,928.9	74,741	101,794.2	73,517	102,587.1
2,000,000	to 3,000,000	19,131	45,731.3	30,891	74,815.2	24,390	58,257.7
3,000,000	to 4,000,000	9,093	30,515.6	8,551	29,396.7	11,035	37,925.2
4,000,000	to 5,000,000	4,817	21,117.0	5,271	23,491.4	6,310	28,245.7
5,000,000	to 6,000,000	2,786	15,080.2	3,863	20,995.8	3,624	19,733.9
6,000,000	to 7,000,000	2,277	14,836.3	2,572	16,666.4	3,194	20,722.0
7,000,000	to 8,000,000	1,544	11,526.8	1,656	12,436.8	1,719	12,836.8
8,000,000	to 9,000,000	1,293	10,875.1	1,181	9,987.2	1,345	11,412.1
9,000,000	to 10,000,000	565	5,359.9	990	9,321.2	1,117	10,617.1
10,000,000	and over	7,595	400,702.5	10,428	513,194.6	9,909	581,067.2
<b>TOTAL</b>		<b>28,828,888</b>	<b>1,681,528.2</b>	<b>28,524,844</b>	<b>1,842,142.7</b>	<b>28,476,903</b>	<b>2,002,307.8</b>

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

( End of Period : Million Rupees )

RATES OF RETURN	1994		1995		1996	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	13,213.8	9,435.1	14,064.3	23,841.9	24,263.8	16,492.1
01.00*	18.5	280.8	76.9	34.8	1,001.3	5,272.4
02.00*	51.2	59.4	1,331.8	19.9	3,005.9	553.3
03.00*	1,242.2	1,798.1	2,473.9	462.2	1,109.2	734.2
03.25	213.4	402.8	213.7	319.0	1,411.4	3,801.5
03.50	4,495.2	856.7	1,387.1	1,403.5	4,536.1	2,740.4
03.75	17,666.4	2,148.0	548.1	615.8	6,426.5	985.5
04.00	22,957.4	5,234.6	5,245.3	5,443.2	9,277.6	2,228.5
04.25	7,636.9	946.8	68.3	5,998.5	1,091.8	703.9
04.50	8,579.4	3,158.8	1,233.2	1,541.3	6,608.8	1,884.9
04.75	4,101.6	10,818.0	2,495.9	10,352.0	3,763.6	698.8
05.00	17,251.7	12,130.4	19,392.1	22,316.6	14,910.0	13,153.6
05.25	7,944.1	10,436.2	2,432.6	3,109.2	1,353.5	6,332.1
05.50	9,520.6	19,952.9	11,916.3	3,378.0	14,735.6	7,788.5
05.75	4,989.4	9,248.7	6,657.0	2,002.8	9,452.7	9,537.1
06.00	5,611.7	10,873.8	9,630.2	24,404.9	41,917.4	94,147.1
06.25	1,119.2	3,905.7	4,862.7	13,843.4	10,809.6	16,764.4
06.50	2,626.3	10,838.1	20,289.4	32,804.6	23,922.6	30,331.4
06.75	371.7	6,019.1	11,470.1	7,308.0	6,671.4	7,546.8
07.00	2,638.1	7,227.5	20,376.3	18,377.7	10,733.9	9,167.0
07.25	566.1	1,166.0	2,996.4	786.8	8,860.9	618.4
07.50	2,565.2	2,885.9	6,009.8	3,723.3	3,394.2	3,585.7
07.75	66.5	1,501.1	856.7	631.2	807.9	335.6
08.00	1,779.1	2,202.4	1,107.8	1,387.3	1,106.2	8,863.5
08.25	42.5	830.3	93.2	46.6	62.0	32.3
08.50	93.0	504.3	735.3	1,364.9	922.4	146.9
08.75	4.6	3.2	41.8	53.0	108.0	33.9
09.00	693.1	763.2	610.2	2,344.6	184.4	313.3
09.25	20.7	66.8	118.2	30.1	-	221.6
09.50	113.3	554.2	311.3	1,157.1	0.3	26.1
09.75	38.7	1.0	0.6	3.6	12.4	0.1
10.00	713.6	337.1	688.5	1,681.4	112.5	1,553.6
10.25	0.6	5.4	--	41.5	-	1.1
10.50	804.9	168.7	1,160.3	2,888.9	200.7	329.4
10.75	1.4	0.4	0.2	3.3	11.1	45.0
11.00	494.4	176.9	647.5	382.6	81.3	253.0
11.25	20.6	21.8	42.0	8.4	6.4	66.4
11.50	144.2	80.2	770.3	267.8	374.1	211.7
11.75	132.7	80.9	153.2	189.4	169.7	244.4
12.00	947.4	176.6	60.5	744.2	50.5	329.1
12.25	14.2	34.0	9.3	3.4	1.6	5.7
12.50	96.4	57.5	244.7	319.9	46.6	1,635.2
12.75	4,768.7	4,571.2	3,594.8	1,507.7	2,385.2	3,548.5
13.00	57.9	6.1	379.6	10.7	2.2	60.1
13.25	0.9	0.4	2.1	1.9	-	-
13.50	64.2	54.6	4.1	8.6	-	13.5
13.75	4.0	6.5	2.8	13.8	-	0.1
14.00	42.2	37.7	4.1	42.8	-	110.9
14.25	1.0	--	--	--	--	--
14.50	0.4	35.5	0.4	--	--	--
14.75	1.6	0.5	4.6	548.6	--	--
15.00	21.7	51.3	2.8	64.8	-	0.9
15.25	--	--	--	--	--	--
15.50	--	--	0.5	--	--	0.1
15.75	--	--	--	0.9	--	--
16.00 & over	1.0	--	42.4	20.0	-	31.3
<b>TOTAL</b>	<b>146,565.5</b>	<b>142,154.5</b>	<b>156,861.3</b>	<b>197,856.6</b>	<b>215,876.5</b>	<b>253,481.1</b>

00.00 includes Current and other Deposits

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

(End of Period: Million Rupees)

RATES OF RETURN	1997		1998		1999	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00	16,037.3	33,589.1	41,810.7	48,376.6	45,599.0	60,125.9
01.00*	129.9	5,068.6	1,234.0	-	10,215.3	9,936.0
02.00*	807.6	4,221.7	7.8	85.9	19,295.9	20,599.8
03.00*	169.7	573.9	2,017.5	14,533.3	14,515.4	12,028.8
03.25	1,299.8	1,013.8	610.0	6,873.3	1,283.4	2,347.9
03.50	437.5	1,896.0	144.2	13,393.7	4,351.2	27,443.5
03.75	2,117.1	744.4	240.6	5,204.3	4,002.8	2,797.5
04.00	13,269.1	11,693.2	9,043.6	19,698.4	6,695.3	3,965.6
04.25	452.3	893.2	3,513.4	7,312.4	5,508.0	3,525.6
04.50	2,650.0	1,034.1	6,238.4	5,878.8	17,525.5	7,742.3
04.75	3,489.7	1,051.1	2,501.8	5,821.9	11,161.2	3,893.1
05.00	19,722.3	21,794.3	18,066.7	24,747.1	7,792.3	6,414.0
05.25	5,960.1	4,665.3	24,073.0	2,925.4	238.0	3,091.1
05.50	7,515.2	7,050.8	17,646.3	7,991.3	5,880.7	2,932.2
05.75	2,796.0	4,480.7	28,584.5	7,408.1	24.9	1,050.9
06.00	45,966.0	29,811.9	56,957.5	40,921.9	56,180.1	8,603.3
06.25	60,099.7	60,347.6	47,473.3	30,563.7	7,000.0	751.7
06.50	45,815.8	59,665.5	39,024.4	27,989.0	11,453.4	19,465.8
06.75	11,205.2	10,131.9	7,930.5	8,606.3	4,276.4	1,112.9
07.00	17,770.0	10,909.3	12,362.9	7,431.3	3,441.4	47,179.8
07.25	2,736.9	3,950.8	3,094.3	1,748.0	1,174.1	2,840.9
07.50	4,151.9	3,924.2	6,448.1	5,849.8	11,864.8	3,841.8
07.75	866.7	1,556.4	1,401.3	2,414.3	2,495.5	2,039.4
08.00	4,554.4	9,633.2	9,227.6	10,204.4	7,052.1	1,745.3
08.25	837.3	1,757.1	3,417.1	2,749.3	174.3	1,711.9
08.50	1,062.9	908.6	4,663.9	5,523.6	1,786.5	452.4
08.75	140.5	147.1	739.2	2,051.0	438.3	31.7
09.00	3,159.2	4,419.4	5,060.6	5,449.5	3,942.2	5,461.2
09.25	125.5	148.5	305.3	333.8	1,290.2	274.5
09.50	82.7	3,853.4	889.7	969.1	514.8	251.2
09.75	88.8	128.1	226.1	408.5	433.4	310.1
10.00	1,503.4	2,026.9	383.4	265.9	548.6	348.5
10.25	10.2	0.8	47.7	94.8	250.4	2,610.1
10.50	331.0	981.9	317.3	224.1	66.7	191.3
10.75	648.1	..	218.1	147.0	652.0	186.0
11.00	124.1	371.2	510.9	327.6	542.1	352.6
11.25	30.6	-	117.4	49.5	127.0	17.5
11.50	53.7	328.2	103.1	154.5	89.6	13.1
11.75	127.4	2.0	26.3	0.9	36.6	1.6
12.00	1,727.2	71.3	299.0	231.4	600.1	553.4
12.25	9.3	0.4	18.9	9.2	1,434.5	284.7
12.50	301.8	14.6	70.6	165.3	483.0	445.0
12.75	679.3	1,475.5	909.3	947.1	1,925.6	1,206.5
13.00	7.7	39.3	27.2	46.7	1,118.4	37.0
13.25	0.5	0.5	0.9	9.8	132.2	-
13.50	19.8	22.2	8.1	2.6	0.3	-
13.75	7.4	5.0	20.9	0.2	-	0.2
14.00	260.6	34.5	168.8	136.1	16.5	96.4
14.25	9.7	-	-	6.5	-	-
14.50	31.0	-	5.0	98.4	-	-
14.75	16.6	-	0.2	-	-	1.2
15.00	184.9	-	-	-	38.1	0.3
15.25	-	-	-	-	12.1	-
15.50	0.4	-	-	-	-	-
15.75	-	-	-	-	-	-
16.00 & over	-	-	-	-	-	-
<b>TOTAL</b>	<b>281,601.6</b>	<b>306,437.4</b>	<b>358,271.9</b>	<b>326,381.6</b>	<b>275,679.9</b>	<b>270,314.0</b>

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

(Contd.)

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

(End of Period: Million Rupees)

RATES OF RETURN	2000		2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
00.00	55,666.2	66,734.0	53,405.2	80,847.6	75,661.8	72,449.7	91,472.2
01.00*	2,614.0	15,426.2	6,414.2	45,162.2	44,574.9	61,558.6	60,281.9
02.00*	20,948.7	15,497.0	8,062.3	24,669.9	13,512.2	19,289.0	22,317.1
03.00*	10,155.7	17,938.1	23,079.6	16,789.6	12,398.4	14,742.3	6,622.0
03.25	4,414.4	3,344.7	1,242.7	366.0	5,635.6	296.0	887.2
03.50	19,058.7	8,401.0	18,517.7	963.0	1,364.0	1,786.1	943.2
03.75	3,413.1	1,750.4	242.6	398.1	2,947.8	4,152.5	454.5
04.00	12,077.2	3,783.0	3,928.3	7,928.1	10,227.5	13,720.0	3,797.5
04.25	1,562.5	1,501.0	1,219.1	26.6	5.9	5,659.6	3.4
04.50	5,619.3	2,689.2	1,893.2	2,338.2	2,396.1	1,105.9	482.7
04.75	3,373.3	505.0	352.6	2,596.2	11,340.5	216.5	21.6
05.00	23,321.2	31,217.2	4,080.4	14,331.1	1,895.1	2,548.9	1,230.5
05.25	7,485.8	6,361.3	908.5	10,898.2	7,056.3	312.9	17.8
05.50	39,781.3	14,971.4	2,302.5	904.3	4,527.1	1,147.8	160.2
05.75	732.5	1,458.4	7,521.0	313.7	169.1	112.2	845.9
06.00	11,384.2	8,157.4	2,703.8	7,441.4	4,211.3	2,232.7	326.8
06.25	1,722.0	837.0	6,199.5	426.7	2,530.0	19.5	54.1
06.50	10,134.3	7,244.6	3,993.2	2,274.7	1,711.3	680.5	12.8
06.75	237.0	5,216.0	378.5	859.1	759.8	82.3	6.5
07.00	4,224.7	9,207.8	10,366.6	5,033.4	2,667.3	675.1	385.7
07.25	3428	4,577.2	54.9	723.4	1,791.8	35.7	20.1
07.50	2,366.5	4,553.1	18,098.6	2,830.9	1,001.4	3,806.0	527.0
07.75	6,400.2	3,419.5	1,607.7	2,119.5	1,326.0	354.6	38.4
08.00	2,354.4	3,377.2	3,323.6	2,644.6	5,132.9	318.9	925.4
08.25	660.8	442.0	131.7	242.0	101.8	61.0	-
08.50	686.8	944.9	560.2	432.5	960.3	2,199.3	33.3
08.75	1,806.5	446.2	215.1	1,225.6	4.5	421.1	-
09.00	4,057.0	5,300.2	2,241.4	5,849.3	2,637.9	1,332.1	123.4
09.25	135.9	243.5	128.0	81.8	17.4	3.2	-
09.50	283.5	361.3	966.8	1,174.4	145.3	83.9	0.1
09.75	497.8	405.1	145.6	163.7	53.5	39.3	0.7
10.00	2,110.9	2,623.3	920.8	844.3	459.2	282.1	323.3
10.25	2,520.6	762.5	5.5	11.2	6.0	-	-
10.50	1,834.0	589.8	293.6	109.4	27.0	260.1	1.3
10.75	123.2	193.5	27.7	0.3	15.8	6.6	2.7
11.00	1,088.7	1,161.3	629.8	353.4	236.2	63.6	0.3
11.25	253.5	394.8	206.4	28.1	132.9	0.1	-
11.50	126.7	94.5	50.8	69.6	213.3	9.1	0.4
11.75	115.7	5.6	0.2	6.7	167.2	-	0.1
12.00	230.9	1,026.7	3,116.3	906.7	61.6	0.1	8.1
12.25	24.4	22.6	16.6	2.1	0.1	1.1	0.1
12.50	147.4	40.0	13.0	123.0	545.7	-	1.8
12.75	124.0	3,605.4	1,510.1	350.7	254.0	1.6	9.9
13.00	5.5	32.1	2.0	28.3	467.2	0.3	1.5
13.25	-	-	-	2.0	-	-	-
13.50	10.1	4.0	0.7	2.6	0.2	-	-
13.75	-	0.2	-	4.2	-	224.8	58.7
14.00	13.4	156.1	28.9	76.2	130.2	-	-
14.25	-	-	-	3.9	-	-	-
14.50	-	-	2.5	0.1	-	-	0.1
14.75	2.2	-	-	0.2	-	-	-
15.00	6.9	-	-	23.8	29.4	-	-
15.25	-	-	-	-	-	-	-
15.50	-	-	-	0.3	-	-	-
15.75	-	-	-	-	-	-	-
16.00 & over	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>266,256.4</b>	<b>257,023.2</b>	<b>191,110.9</b>	<b>245,002.8</b>	<b>221,510.5</b>	<b>212,325.6</b>	<b>192,400.1</b>

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

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

(Concl'd.)

(End of Period: Million Rupees)

RATES OF RETURN @	2003	2004
	Dec.	Jun.
0.00	74,226.6	92,849.6
0.25*	21,473.2	23,576.3
0.50*	32,611.0	32,804.9
0.75	6,366.1	5,439.7
1.00	22,260.6	23,742.7
1.25	13,579.0	7,440.4
1.50	2,581.3	5,902.6
1.75	4,715.2	7,596.3
2.00	2,791.9	1,942.2
2.25	755.2	65.0
2.50	282.9	760.6
2.75	672.0	356.2
3.00	1,353.0	1,645.6
3.25	359.2	590.8
3.50	565.7	704.0
3.75	321.5	1,015.4
4.00	1,042.3	1,367.3
4.25	964.8	2,525.5
4.50	104.9	412.1
4.75	213.0	62.0
5.00	40.6	123.6
5.25	300.0	0.0
5.50	204.0	16.3
5.75	0.0	2.6
6.00	154.7	23.3
6.25	0.0	0.1
6.50	23.8	18.3
6.75	0.9	0.0
7.00	0.0	32.4
7.25	6.3	6.2
7.50	57.5	67.4
7.75	1.1	0.0
8.00	20.2	33.2
8.25	0.0	0.0
8.50	0.0	0.0
8.75	0.3	0.0
9.00	2.4	25.7
9.25	0.0	0.0
9.50	2.7	0.0
9.75	0.2	0.0
10.00	7.2	0.1
10.25	2.6	2.1
10.50	0.0	705.8
10.75	0.0	0.0
11.00	0.0	0.0
11.25	0.0	0.0
11.50	1.4	0.0
11.75	0.0	0.0
12 and over	97.8	31.1
<b>TOTAL</b>	<b>188,163.1</b>	<b>211,887.4</b>

@ Revised from Dec.2003 & onward.

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

(End of Period: Million Rupees)

RATES OF RETURN	1994		1995		1996	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00*	127,788.6	143,098.8	161,113.4	152,015.9	162,489.1	172,263.0
04.00	--	--	--	-	-	-
04.25	--	--	--	-	-	-
04.50	1.8	--	--	-	-	-
04.75	--	49.4	--	-	-	-
05.00	--	147.1	0.3	-	-	-
05.25	326.2	1,566.8	280.0	1,399.9	34.7	-
05.50	256.3	537.3	920.2	8.0	811.1	917.7
05.75	2,692.9	--	715.7	37,808.7	8.0	-
06.00	2,189.7	39,156.5	38,323.3	1,479.4	35,811.5	33,550.2
06.25	929.9	1,788.6	1,794.2	72,435.7	2,396.8	2,580.9
06.50	32,901.4	1,010.4	7,519.1	1,371.0	74,621.8	71,945.2
06.75	61.1	4,728.3	2,503.7	207.8	4.5	74.8
07.00	5,142.7	1,826.5	70,482.6	8,255.7	3,281.8	4,999.5
07.25	348.2	5,995.3	8,287.4	80.8	16.5	-
07.50	6,744.7	390.8	270.5	20.4	6,651.8	7,256.7
07.75	0.3	18.8	18,306	31,942.3	192.5	140.6
08.00	93,046.5	120,152.5	12,020.2	44,323.3	31,566.3	11,589.8
08.25	26.8	4,267.2	39,825.8	63,614.4	4,588.5	2,926.8
08.50	19,455.7	60,574.0	65,280.5	2,446.1	51,498.7	69,962.5
08.75	54,232.6	2,535.5	3,951.4	10,348.8	65,412.3	985.9
09.00	2,662.7	7,524.1	3,566.9	3,423.5	3,455.9	71,989.3
09.25	6,616.8	7,380.4	6,232.0	9,869.5	4,434.9	7,753.7
09.50	2,151.4	956.6	4,102.7	8,159.2	15,123.9	7,054.2
09.75	870.7	3,859.7	11,821.0	14,258.6	9,238.0	11,189.0
10.00	8,096.7	3,200.5	5,833.4	1,375.3	15,479.0	14,202.9
10.25	318.0	2,499.1	221.8	5,432.6	3,907.9	5,755.6
10.50	10,187.1	10,999.1	7,041.5	3,950.0	2,795.2	5,145.1
10.75	576.7	4,407.5	2,915.8	12,553.5	2,442.8	4,254.8
11.00	10,235.5	8,091.5	7,880.1	3,982.8	11,789.0	14,505.9
11.25	2,012.4	230.0	3,167.0	1,357.9	7,193.4	2,100.5
11.50	3,611.8	952.0	2,115.1	287.3	4,830.0	9,958.6
11.75	1,542.1	3,753.9	1,067.5	12,532.0	1,780.1	2,838.8
12.00	4,300.6	9,034.7	12,139.1	2,769.2	12,840.0	6,785.0
12.25	865.7	5.3	2,391.3	881.2	1,480.7	235.6
12.50	5,271.0	865.2	251.3	4,534.9	3,438.0	16,442.6
12.75	503.7	4,981.5	3,053.8	2,598.2	4,094.0	2,911.5
13.00	6,300.7	7,496.1	3,547.9	6,183.7	4,524.6	2,127.4
13.25	812.8	28.6	4,545.8	258.0	144.8	155.7
13.50	941.1	4,541.9	2,353.7	1,092.7	6,481.1	11,640.7
13.75	109.5	2,502.6	1,025.4	18,931.1	1,485.4	95.7
14.00	2,635.0	7,348.7	7,763.1	15.0	16,452.3	12,942.0
14.25	6,247.5	11.1	12.4	254.1	758.0	1,599.3
14.50	8,999.1	2,172.2	398.7	7,447.9	84.4	1,121.4
14.75	890.4	1,068.5	15,505.4	2,183.5	2,380.5	2,314.6
15.00	6,181.6	13,018.5	480.4	113.1	13,268.1	16,105.8
15.25	--	91.2	42.1	323.2	26.8	0.3
15.50	247.5	318.6	230.7	-	2,119.1	339.8
15.75	27.4	25.4	--	-	18.0	85.6
16.00 & over	7,194.9	10,248.7	14,472.1	14,832.6	19,525.0	22,856.3
<b>TOTAL</b>	<b>446,556.3</b>	<b>505,457.0</b>	<b>555,792.7</b>	<b>567,439.6</b>	<b>610,976.8</b>	<b>633,701.3</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)

RATES OF RETURN	1997		1998		1999	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
00.00*	171,267.3	220,198.3	154,178.4	173,984.8	160,842.3	160,681.1
04.00	-	42.9	-	-	-	67.5
04.25	717.8	-	-	-	-	-
04.50	401.2	-	0.1	-	831.6	-
04.75	-	-	-	-	-	113.0
05.00	-	1.1	-	1,349.5	4,552.2	45,936.1
05.25	0.3	-	-	-	5,787.3	-
05.50	489.2	1.8	1,066.4	19.8	33.8	3,644.1
05.75	-	-	3,756.1	3,169.0	-	36,993.1
06.00	35,657.2	29,265.5	35,691.4	36,200.4	44,392.2	159,325.8
06.25	4,443.2	3,730.8	3,069.3	64.3	3.2	-
06.50	76,213.2	1,983.9	1,380.7	115.6	41,474.0	20,414.7
06.75	143.6	3,052.4	0.9	2,770.3	12.8	5,520.6
07.00	71.9	917.5	34,434.8	28,345.5	163,641.0	70,025.4
07.25	1,379.5	3,173.4	0.1	3,113.2	78,739.0	4,558.5
07.50	2,509.4	67,178.3	3,455.6	80,887.2	2,888.1	198.0
07.75	3,423.1	106.1	335.8	1,165.5	4,080.8	16,570.6
08.00	26,132.4	27,851.4	87,872.1	127,342.2	9,677.3	24,212.8
08.25	6,339.5	301.9	79,835.0	1,703.4	10,472.2	7,791.3
08.50	50,844.8	122,315.1	57,296.0	28.8	9,754.3	31,077.0
08.75	1,375.7	1,876.0	623.6	3,416.8	12,432.5	9,251.3
09.00	79,448.7	14,205.8	11,275.4	14,979.6	19,820.6	24,199.5
09.25	8,100.3	4,870.1	13,278.1	8,048.9	17,009.4	4,816.6
09.50	2,493.7	4,825.9	6,128.2	9,393.1	6,629.7	19,640.9
09.75	8,509.4	4,390.8	5,495.6	7,374.9	8,724.7	653.5
10.00	24,807.2	8,724.5	5,900.7	11,199.3	25,223.8	14,449.4
10.25	151.9	516.9	404.2	1,077.6	2,538.3	6,441.9
10.50	7,105.7	9,925.5	11,951.2	13,709.2	14,799.7	32,846.4
10.75	1,587.6	9,957.6	10,111.3	3,838.0	8,968.2	8,168.6
11.00	14,207.5	16,876.9	18,573.0	33,845.1	42,244.9	53,629.5
11.25	1,014.8	624.8	5,457.7	6,656.0	5,527.6	5,908.0
11.50	9,136.1	9,179.2	12,770.6	10,328.4	12,653.2	4,785.9
11.75	3,409.1	7,922.1	2,655.0	14,361.8	5,116.1	7,811.7
12.00	7,462.2	4,546.6	4,310.6	15,605.7	40,421.3	5,559.7
12.25	1,921.0	2,957.0	8,137.6	8,006.4	3,468.5	22,576.7
12.50	11,763.9	8,065.0	9,574.7	10,427.4	6,747.5	767.9
12.75	9,994.6	4,184.7	2,027.3	6,509.1	23,928.8	150.8
13.00	1,137.8	5,472.9	10,312.8	11,247.7	22,662.3	2,719.3
13.25	751.7	1,380.1	9,709.1	4,070.4	394.0	103.2
13.50	14,041.0	12,199.9	7,883.2	10,532.7	577.0	1,999.3
13.75	660.4	6,291.6	3,433.1	1,058.7	1,267.8	556.1
14.00	21,358.6	5,112.4	20,583.5	32,962.5	2,479.5	894.4
14.25	795.9	3,691.5	4,439.7	458.7	12.4	388.1
14.50	2,369.8	592.5	6,352.8	24,318.1	3,128.2	160.3
14.75	2,943.8	1,779.8	2,194.6	2,507.0	2,327.9	3,773.2
15.00	12,525.2	27,259.0	7,895.7	8,811.7	1,271.9	1,157.9
15.25	328.3	341.6	24,590.7	542.8	62.3	-
15.50	194.7	92.6	278.5	1,310.8	244.7	-
15.75	1.9	27,386.0	-	-	-	-
16.00 & over	29,393.6	4,811.4	3,926.7	7,065.3	9,484.6	755.6
<b>TOTAL</b>	<b>657,907.0</b>	<b>690,181.5</b>	<b>692,647.9</b>	<b>743,923.3</b>	<b>837,449.5</b>	<b>821,296.8</b>

(Contd.)



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

(End of Period: Million Rupees)

RATES OF RETURN	2000		2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
00.00*	142,582.3	149,107.3	186,937.6	231,442.1	245,218.7	248,636.1	317,098.2
04.00	0.5	-	-	48,950.0	484,125.0	163,779.1	22,318.0
04.25	98.2	-	-	11,696.1	8,056.9	5,990.2	2,632.6
04.50	-	210,128.1	144,614.2	270,530.9	22,429.5	59,658.3	43,202.6
04.75	-	-	-	7,776.4	7,958.4	48,179.4	19,130.8
05.00	157,342.0	6,061.8	16,306.7	81,815.8	7,794.8	31,329.4	16,606.0
05.25	66,972.9	-	10,209.5	15,406.2	15,867.8	29,906.3	5,294.2
05.50	91,046.7	20,118.2	90,391.7	18,997.7	36,061.0	20,307.1	2,263.0
05.75	1,371.1	36.5	-	691.4	9,093.9	26,410.0	264.2
06.00	30,752.1	1,549.5	10,713.2	18,079.1	8,574.5	30,194.3	3,016.3
06.25	1.1	14,650.1	2,228.5	215.1	28,766.6	5,519.7	1,358.5
06.50	72,353.5	27,845.7	9,418.4	9,329.5	28,768.6	54,259.2	392.8
06.75	3,145.5	57,337.9	58,381.9	10,078.6	10,189.6	6,782.4	-
07.00	16,238.9	11,424.4	11,273.5	11,472.9	16,649.6	53,260.9	8,133.5
07.25	2,622.9	1,748.6	67.6	6,084.3	9,771.0	7,197.3	891.7
07.50	33,966.7	21,174.5	15,342.3	23,287.2	42,895.2	11,677.9	2,523.5
07.75	31,562.3	116,163.2	126,315.0	17,329.0	6,484.4	18,636.2	-
08.00	26,617.6	25,350.3	30,771.6	39,037.1	27,760.5	2,166.6	-
08.25	2,896.0	22,318.2	39,111.5	9,450.3	12,628.5	4,405.9	-
08.50	21,646.6	24,774.9	27,917.2	50,985.3	54,633.6	4,364.2	-
08.75	7,355.8	4,041.2	2,133.2	4,168.0	1,624.1	661.7	-
09.00	22,243.6	14,250.3	23,760.0	11,572.3	28,026.1	2,318.9	-
09.25	3,114.0	47,224.5	110.1	3,422.0	4,019.4	2,085.8	-
09.50	18,464.0	5,257.6	41,971.4	29,787.7	15,313.7	7,853.5	244.4
09.75	23.6	43,454.0	3,166.2	26,261.5	205.3	147.4	-
10.00	31,580.9	609.0	51,460.8	32,175.8	30,577.8	863.9	666.5
10.25	440.5	20,722.1	1,182.5	6,801.0	705.0	535.5	-
10.50	30,281.3	1,502.2	23,521.1	5,821.4	7,072.2	571.5	-
10.75	308.9	4,865.2	2,744.7	3,771.3	701.4	2,418.8	-
11.00	36,027.9	332.7	3,437.9	13,685.4	2,814.4	-	-
11.25	1,659.3	24,372.3	1,039.9	347.9	1,745.7	2,055.6	-
11.50	568.6	5,808.9	39,759.9	24,272.8	7,424.9	3,821.6	-
11.75	184.0	674.6	2,929.2	955.6	273.8	1,789.6	-
12.00	12,275.6	187.2	1,027.3	1,627.3	4,640.8	-	-
12.25	24.7	3,992.9	1,043.8	963.1	841.4	-	-
12.50	1,025.0	2,230.9	4,258.1	4,547.5	1,709.3	2,006.0	-
12.75	172.9	3,544.1	3,336.9	1,884.0	-	-	-
13.00	2,104.1	1,138.7	2,520.6	1,531.7	2,076.2	523.0	-
13.25	17.4	4,149.1	470.1	500.3	-	-	-
13.50	136.8	790.5	4,550.1	2,965.9	419.5	-	-
13.75	414.4	1,067.3	777.6	72.1	-	5,714.6	-
14.00	1,226.3	5,537.9	-	-	-	-	-
14.25	-	-	1,376.2	120.1	-	-	-
14.50	316.8	5,736.1	3,699.1	3,829.5	5,790.4	-	-
14.75	2,787.4	230.2	5,461.4	396.0	-	-	-
15.00	77.0	-	-	122.2	-	-	-
15.25	-	-	-	-	-	-	-
15.50	-	38.7	-	-	-	-	-
15.75	-	-	-	-	-	-	-
16.00 & over	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>874,047.7</b>	<b>931,990.5</b>	<b>1,005,738.2</b>	<b>1,064,262.0</b>	<b>1,199,709.8</b>	<b>1,288,144.8</b>	<b>1,489,128.1</b>

\*00.00 Includes "current and other deposits"

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

(Concl.)

(End of Period: Million Rupees)

RATE OF RETURN @	2003	2004
	Dec.	Jun.
0.00*	443,559.8	440,943.3
0.25	89,327.1	325,676.5
0.50	89,592.5	55,664.7
0.75	57,638.0	104,507.2
1.00	76,668.5	323,297.7
1.25	310,016.7	46,898.6
1.50	151,041.5	114,298.8
1.75	25,353.6	49,216.3
2.00	113,561.1	63,998.9
2.25	23,656.4	19,699.7
2.50	58,185.8	61,601.3
2.75	49,782.4	18,189.7
3.00	58,493.4	72,780.8
3.25	12,622.7	12,222.1
3.50	35,828.5	27,896.8
3.75	4,650.9	11,194.4
4.00	24,523.9	11,138.4
4.25	3,916.1	4,640.7
4.50	4,079.2	7,731.9
4.75	5,049.6	1,964.3
5.00	8,059.4	7,769.4
5.25	184.8	187.1
5.50	3,444.9	25.8
5.75	0.0	9.1
6.00	144.1	144.9
6.25	0.0	3.9
6.50	278.7	193.3
6.75	48.1	24.3
7.00	2,661.9	7,284.4
7.25	241.3	366.2
7.50	967.3	524.0
7.75	0.0	4.0
8.00	229.5	201.2
8.25	49.0	24.7
8.50	11.1	0.0
8.75	0.0	48.0
9 and over	111.2	48.2
<b>TOTAL</b>	<b>1,653,979.6</b>	<b>1,790,420.5</b>

\*00.00 includes "current and other deposits"

## 4.6 Distribution of Scheduled Banks' Deposits

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

TYPE OF DEPOSIT	(Percent per annum)									
	1994		1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	5.86	5.45	4.75	5.64	6.10	7.00	6.23	6.02	6.46	6.29
	(1.68)	(2.23)	(2.53)	(2.79)	(1.97)	(2.43)	(1.57)	(2.73)	(1.61)	(1.61)
II. Saving Deposits	7.31	7.37	7.30	7.26	7.33	7.43	7.36	7.32	7.42	7.36
	(55.77)	(54.81)	(53.69)	(52.50)	(52.76)	(51.61)	(53.61)	(54.17)	(56.20)	(56.07)
III. Term or Fixed Deposits										
(a) Less than 3 months	6.76	7.00	6.69	7.08	7.28	7.39	7.93	7.59	7.02	7.93
	(8.07)	(8.54)	(8.08)	(8.33)	(7.63)	(7.28)	(6.84)	(5.43)	(6.94)	(7.97)
(b) 3 months and over but less than 6 months	6.67	7.16	7.35	7.19	6.75	7.03	7.25	7.18	7.27	7.34
	(8.00)	(7.70)	(8.61)	(10.10)	(9.31)	(10.15)	(9.01)	(8.80)	(8.34)	(7.66)
(c) 6 months and over but less than 1 year	8.10	8.38	8.72	8.42	7.66	7.88	7.78	8.63	8.50	9.15
	(4.81)	(4.94)	(6.01)	(5.89)	(5.81)	(5.97)	(5.65)	(5.54)	(4.86)	(4.50)
(d) 1 year and over but less than 2 years	7.59	9.16	8.01	8.53	8.17	7.90	8.30	8.65	8.79	9.03
	(7.28)	(7.53)	(7.59)	(7.10)	(8.41)	(8.21)	(7.35)	(7.33)	(6.60)	(5.88)
(e) 2 years and over but less than 3 years	9.51	10.86	10.91	11.06	10.84	10.95	10.38	10.62	10.12	10.55
	(2.48)	(2.29)	(1.56)	(1.73)	(1.63)	(1.83)	(1.83)	(2.07)	(2.03)	(2.38)
(f) 3 years and over but less than 4 years	11.40	11.71	11.77	12.27	12.11	12.29	12.41	12.32	12.14	11.79
	(3.22)	(3.41)	(3.02)	(3.08)	(3.15)	(3.00)	(3.16)	(2.90)	(3.09)	(2.66)
(g) 4 years and over but less than 5 years	13.68	12.68	13.22	12.84	13.59	13.64	13.08	13.35	13.12	12.08
	(1.10)	(1.23)	(0.91)	(0.83)	(0.87)	(0.91)	(1.34)	(1.57)	(1.68)	(2.01)
(h) 5 years and over	14.36	14.70	14.73	14.64	14.90	14.96	14.90	14.80	14.02	13.80
	(7.59)	(7.32)	(8.01)	(7.68)	(8.46)	(8.60)	(9.64)	(9.46)	(8.65)	(9.26)
IV. Overall										
(i) Excluding current & other deposits	8.04	8.31	8.18	8.18	8.24	8.36	8.49	8.47	8.38	8.45
(ii) Including current & other deposits	6.17	6.37	6.25	6.35	6.42	6.62	6.80	6.38	6.81	6.69

Note : Figures in parentheses represent percentage of total 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	1999		2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	6.00 (2.37)	5.47 (2.05)	5.34 (1.87)	4.92 (1.70)	5.19 (1.87)	5.14 (2.56)	4.84 (2.11)	3.28 (1.98)	2.13 (1.73)	1.23 (2.25)	1.12 (2.71)
II. Saving Deposits	6.90 (57.87)	6.25 (58.47)	5.75 (63.13)	5.56 (62.42)	5.71 (64.17)	4.55 (65.08)	3.49 (67.60)	3.48 (69.10)	1.69 (73.93)	1.33 (77.19)	0.98 (75.18)
III. Term or Fixed Deposits											
(a) Less than 3 months	7.28 (5.91)	6.95 (6.31)	6.62 (6.65)	6.96 (7.92)	7.06 (7.80)	5.56 (7.36)	4.92 (6.33)	4.07 (5.54)	1.84 (4.91)	0.99 (4.65)	1.15 (3.28)
(b) 3 months and over but less than 6 months	7.29 (6.79)	7.19 (7.01)	7.17 (5.15)	7.37 (4.40)	7.37 (4.62)	6.99 (4.36)	6.26 (4.16)	4.93 (3.21)	2.16 (2.66)	1.97 (2.18)	1.51 (4.56)
(c) 6 months and over but less than 1 year	8.80 (4.08)	8.73 (3.78)	7.37 (4.08)	7.55 (4.37)	8.12 (3.31)	7.44 (3.15)	6.65 (2.96)	5.53 (3.32)	2.95 (2.95)	2.44 (2.46)	2.20 (3.24)
(d) 1 year and over but less than 2 years	9.37 (5.71)	8.45 (5.60)	7.76 (4.42)	8.24 (3.91)	8.19 (3.76)	8.26 (4.36)	7.19 (3.93)	5.89 (4.24)	3.10 (3.37)	2.64 (2.79)	2.71 (3.57)
(e) 2 years and over but less than 3 years	9.92 (1.69)	9.33 (1.58)	9.01 (1.70)	7.79 (2.28)	7.99 (2.17)	8.65 (1.55)	7.61 (1.50)	6.61 (1.48)	3.45 (1.08)	2.87 (1.41)	2.80 (1.13)
(f) 3 years and over but less than 4 years	10.06 (3.57)	9.28 (2.99)	8.73 (2.77)	8.94 (2.64)	8.35 (2.71)	8.98 (2.06)	8.15 (2.05)	7.23 (2.06)	3.84 (2.27)	3.10 (1.40)	3.01 (1.58)
(g) 4 years and over but less than 5 years	12.30 (1.88)	11.01 (1.64)	9.49 (1.52)	9.27 (1.40)	9.12 (1.11)	9.11 (1.05)	8.46 (1.42)	7.31 (1.32)	4.36 (1.47)	2.78 (0.91)	2.98 (0.19)
(h) 5 years and over	12.31 (10.13)	11.21 (10.58)	10.35 (8.71)	10.03 (8.96)	9.99 (8.48)	9.43 (8.48)	8.65 (7.94)	7.66 (7.75)	4.69 (5.63)	3.43 (4.75)	3.23 (4.56)
IV. Overall											
(i) Excluding current & other deposits	7.96	7.30	6.62	6.52	6.58	5.62	4.60	4.22	2.08	1.55	1.28
(ii) Including current & other deposits	6.49	5.83	5.47	5.39	5.27	4.33	3.61	3.35	1.61	1.13	0.95

Note : Figures in parentheses represent percentage of total deposit  
PLS : Profit and Loss Sharing

(Contd.)

## 4.6 Distribution of Scheduled Banks' Deposits

### Weighted Average Rate of Return on Deposits

### Profit & Loss Sharing – All Banks

(Percent per annum)

TYPE OF DEPOSIT	1994		1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	6.23 (2.03)	6.03 (1.91)	6.34 (2.20)	6.29 (1.68)	6.53 (2.10)	6.56 (1.81)	6.65 (1.77)	6.70 (3.48)	6.90 (1.37)	6.97 (1.62)
II. Saving Deposits	8.04 (62.32)	7.85 (60.84)	7.59 (61.00)	7.58 (60.59)	7.79 (59.73)	7.95 (59.64)	7.97 (59.76)	8.12 (58.81)	8.14 (47.52)	8.17 (59.83)
III. Term or Fixed Deposits										
(a) Less than 3 months	7.93 (7.40)	7.79 (7.96)	7.76 (7.28)	7.98 (6.68)	8.38 (6.77)	8.55 (6.65)	9.27 (6.42)	8.82 (4.48)	8.38 (3.87)	9.65 (6.81)
(b) 3 months and over but less than 6 months	9.81 (3.83)	9.58 (3.51)	9.47 (3.81)	9.74 (4.64)	9.68 (3.99)	10.24 (3.99)	10.18 (3.75)	10.38 (3.54)	10.55 (2.98)	10.67 (4.05)
(c) 6 months and over but less than 1 year	10.72 (3.63)	10.58 (3.41)	10.36 (4.75)	10.62 (4.11)	10.69 (3.52)	10.94 (3.37)	10.86 (2.88)	11.66 (3.50)	11.34 (2.70)	11.49 (3.88)
(d) 1 year and over but less than 2 years	11.24 (4.28)	11.62 (5.73)	11.19 (4.19)	10.93 (4.79)	11.22 (5.23)	11.57 (5.16)	11.55 (4.05)	11.79 (4.55)	11.69 (3.53)	12.14 (4.16)
(e) 2 years and over but less than 3 years	11.78 (2.20)	11.72 (2.51)	11.65 (1.80)	11.64 (2.06)	11.84 (1.94)	11.80 (2.35)	12.10 (1.81)	12.21 (1.89)	11.82 (1.53)	12.10 (2.45)
(f) 3 years and over but less than 4 years	12.79 (3.69)	12.76 (3.62)	12.61 (3.61)	12.68 (4.00)	12.88 (4.04)	13.00 (4.05)	13.09 (4.28)	13.18 (3.83)	12.98 (3.21)	12.96 (3.08)
(g) 4 years and over but less than 5 years	13.84 (1.45)	13.58 (1.34)	13.28 (1.21)	13.27 (1.06)	13.66 (1.23)	13.75 (1.36)	13.61 (1.87)	13.71 (2.33)	13.67 (1.87)	13.44 (2.29)
(h) 5 years and over	15.00 (9.17)	15.08 (9.17)	15.01 (10.13)	14.88 (10.38)	15.11 (11.45)	15.40 (11.62)	15.42 (13.41)	15.34 (13.59)	14.79 (9.23)	14.57 (11.83)
IV. Overall										
(i) Excluding current & other deposits	9.27	9.19	9.00	9.07	9.36	9.59	9.74	9.85	9.69	9.77
(ii) Including current & other deposits	6.62	6.59	6.39	6.64	6.87	6.98	7.20	6.77	7.54	7.48

Note : Figures in parentheses represent percentage of total deposit

## 4.6 Distribution of Scheduled Banks' Deposits

### Weighted Average Rate of Return on Deposits

### Profit & Loss Sharing – All Banks

(Percent per annum)											
TYPE OF DEPOSIT	1999		2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	6.36 (2.18)	5.89 (1.84)	5.60 (1.84)	5.18 (1.59)	5.47 (1.72)	5.27 (2.67)	4.97 (2.10)	3.19 (1.88)	2.13 (1.87)	1.25 (2.41)	1.13 (2.94)
II. Saving Deposits	7.56 (59.18)	6.77 (59.46)	6.11 (63.64)	5.93 (63.06)	6.13 (65.77)	4.98 (66.16)	3.69 (68.48)	3.77 (68.92)	1.76 (73.30)	1.40 (76.53)	0.99 (74.23)
III. Term or Fixed Deposits											
(a) Less than 3 months	8.32 (5.80)	7.95 (5.50)	7.11 (6.52)	7.80 (7.08)	8.12 (6.78)	6.40 (6.23)	5.38 (5.61)	4.44 (5.22)	2.05 (4.48)	1.01 (4.35)	1.13 (2.86)
(b) 3 months and over but less than 6 months	9.50 (4.63)	8.57 (5.80)	8.04 (4.65)	8.35 (3.78)	8.39 (4.09)	8.18 (3.86)	6.98 (3.77)	5.49 (3.02)	2.34 (2.55)	2.06 (2.11)	1.52 (4.68)
(c) 6 months and over but less than 1 year	10.02 (4.01)	9.40 (4.13)	8.27 (3.51)	8.39 (3.94)	8.80 (3.25)	8.29 (2.96)	7.24 (2.78)	5.74 (3.45)	3.01 (3.01)	2.52 (2.53)	2.21 (3.39)
(d) 1 year and over but less than 2 years	10.85 (5.45)	9.78 (4.97)	8.70 (3.99)	8.56 (4.33)	8.88 (3.69)	8.96 (4.20)	7.65 (3.81)	6.18 (4.18)	3.17 (3.53)	2.69 (2.93)	2.78 (3.77)
(e) 2 years and over but less than 3 years	11.06 (1.69)	10.09 (1.68)	9.31 (1.96)	8.75 (2.02)	8.99 (1.83)	9.15 (1.58)	7.84 (1.58)	6.78 (1.58)	3.44 (1.15)	2.86 (1.53)	2.81 (1.24)
(f) 3 years and over but less than 4 years	11.39 (3.44)	10.22 (2.95)	9.35 (2.78)	9.08 (3.08)	9.04 (2.54)	9.26 (2.16)	8.40 (2.15)	7.35 (2.24)	3.85 (2.45)	3.11 (1.50)	3.01 (1.72)
(g) 4 years and over but less than 5 years	13.05 (2.15)	11.15 (2.03)	9.69 (1.71)	9.37 (1.64)	9.44 (1.17)	9.38 (1.10)	8.63 (1.52)	7.41 (1.43)	4.36 (1.62)	2.77 (1.01)	2.95 (0.20)
(h) 5 years and over	12.93 (11.47)	11.61 (11.64)	10.59 (9.40)	10.07 (9.48)	10.04 (9.16)	9.56 (9.09)	8.72 (8.19)	7.72 (8.08)	4.71 (6.04)	3.44 (5.10)	3.22 (4.96)
IV. Overall											
(i) Excluding current & other deposits	8.87	7.99	7.07	6.95	7.06	6.09	4.84	4.51	2.17	1.63	1.31
(ii) Including current & other deposits	7.16	6.43	5.92	5.84	5.74	4.76	3.85	3.64	1.71	1.19	0.99

Note : Figures in parentheses represent percentage of total deposit

(Contd.)

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

TYPE OF DEPOSIT	(Percent per annum)									
	1994		1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	3.80 (0.84)	4.47 (3.10)	2.02 (3.40)	5.17 (5.39)	4.86 (1.68)	7.43 (3.62)	5.09 (1.20)	3.15 (1.43)	5.47 (1.34)	4.84 (1.58)
II. Saving Deposits	4.70 (40.45)	5.33 (38.48)	5.96 (34.36)	5.91 (33.33)	5.58 (36.67)	5.79 (36.14)	5.80 (42.31)	5.57 (46.14)	5.84 (47.83)	5.28 (48.26)
III. Term or Fixed Deposits										
(a) Less than 3 months	4.66 (9.64)	5.33 (10.12)	4.67 (10.18)	5.93 (12.22)	5.50 (9.62)	5.64 (8.51)	5.86 (7.60)	6.25 (7.07)	5.89 (10.32)	5.58 (10.38)
(b) 3 months and over but less than 6 months	5.08 (17.77)	5.96 (19.04)	6.35 (21.28)	5.98 (22.93)	5.50 (21.57)	5.91 (22.01)	6.17 (18.67)	6.08 (17.90)	5.94 (16.08)	5.50 (15.15)
(c) 6 months and over but less than 1 year	5.15 (7.56)	6.13 (9.06)	6.51 (9.32)	6.32 (10.10)	5.44 (11.10)	6.08 (11.00)	6.26 (10.76)	6.62 (9.08)	6.16 (7.24)	5.89 (5.79)
(d) 1 year and over but less than 2 years	5.04 (14.29)	6.08 (12.40)	5.88 (16.57)	6.37 (12.54)	5.83 (15.73)	5.31 (14.10)	6.50 (13.42)	6.61 (12.15)	6.56 (10.15)	6.19 (9.44)
(e) 2 years and over but less than 3 years	5.77 (3.14)	7.41 (1.69)	7.10 (0.93)	8.11 (0.95)	6.08 (0.94)	6.27 (0.82)	7.33 (1.87)	7.59 (2.39)	7.43 (2.14)	7.02 (2.24)
(f) 3 years and over but less than 4 years	5.80 (2.14)	8.10 (2.85)	6.22 (1.45)	8.21 (0.94)	5.50 (1.09)	6.60 (0.97)	7.55 (1.09)	7.89 (1.28)	7.67 (1.33)	7.64 (1.80)
(g) 4 years and over but less than 5 years	11.74 (0.28)	9.11 (0.92)	11.63 (0.11)	9.23 (0.30)	5.55 (0.02)	4.09 (0.03)	8.21 (0.37)	7.82 (0.26)	7.88 (0.44)	7.58 (1.43)
(h) 5 years and over	10.86 (3.89)	10.68 (2.34)	11.61 (2.41)	10.18 (1.30)	11.38 (1.58)	11.38 (2.79)	10.16 (2.70)	9.33 (2.30)	9.01 (3.13)	8.96 (3.93)
IV. Overall										
(i) Excluding current & other deposits	5.17	5.93	6.03	6.10	5.66	6.00	6.18	6.07	6.12	5.72
(ii) Including current & other deposits	4.80	5.59	5.74	5.51	5.15	5.72	5.85	5.48	5.41	4.89

Note : Figures in parentheses represent percentage of total deposit

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

(Concl'd.)

(Percent per annum)

TYPE OF DEPOSIT	1999		2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	5.21 (2.93)	4.52 (2.75)	4.42 (1.98)	4.07 (2.17)	4.35 (2.52)	4.24 (2.00)	4.01 (2.14)	3.76 (2.67)	2.22 (0.43)	0.61 (0.75)	0.52 (0.33)
II. Saving Deposits	4.78 (54.03)	4.34 (55.13)	4.30 (61.21)	3.89 (59.63)	3.62 (57.12)	2.13 (59.52)	2.06 (62.04)	1.39 (70.38)	1.13 (79.85)	0.74 (83.35)	0.91 (84.80)
III. Term or Fixed Deposits											
(a) Less than 3 months	4.42 (6.21)	4.92 (9.05)	4.89 (7.15)	4.74 (11.57)	4.47 (12.30)	3.51 (13.15)	3.45 (10.91)	2.26 (7.86)	0.86 (8.94)	0.86 (7.48)	0.86 (7.54)
(b) 3 months and over but less than 6 months	5.00 (13.16)	4.74 (11.07)	4.99 (7.05)	5.10 (7.09)	4.70 (6.93)	3.55 (6.88)	3.64 (6.63)	2.29 (4.61)	1.02 (3.73)	1.38 (2.78)	1.36 (3.29)
(c) 6 months and over but less than 1 year	5.40 (4.26)	5.12 (2.59)	5.44 (6.24)	5.29 (6.26)	5.39 (3.57)	4.31 (4.15)	4.10 (4.09)	3.31 (2.33)	2.28 (2.43)	1.47 (1.87)	1.94 (1.76)
(d) 1 year and over but less than 2 years	5.68 (6.48)	5.55 (7.73)	5.43 (6.04)	5.38 (2.07)	5.45 (4.07)	5.37 (5.21)	4.82 (4.66)	3.96 (4.62)	1.79 (1.83)	1.64 (1.50)	1.03 (1.52)
(e) 2 years and over but less than 3 years	6.56 (1.69)	5.97 (1.26)	5.94 (0.73)	5.41 (3.47)	5.79 (3.65)	5.74 (1.40)	5.34 (0.99)	4.19 (0.80)	3.47 (0.37)	3.16 (0.32)	0.75 (0.06)
(f) 3 years and over but less than 4 years	6.66 (3.97)	6.31 (3.13)	6.35 (2.75)	6.28 (0.69)	6.10 (3.44)	6.99 (1.57)	5.69 (1.41)	4.90 (0.80)	3.42 (0.57)	2.76 (0.50)	2.60 (0.13)
(g) 4 years and over but less than 5 years	7.94 (1.09)	7.84 (0.30)	7.86 (0.81)	7.29 (0.38)	7.27 (0.90)	7.17 (0.70)	6.33 (0.76)	5.42 (0.56)	4.20 (0.10)	4.42 (0.06)	3.98 (0.06)
(h) 5 years and over	8.92 (6.18)	8.96 (7.00)	8.91 (6.04)	9.79 (6.67)	9.55 (5.50)	8.26 (5.33)	8.08 (6.36)	7.00 (5.37)	4.15 (1.74)	3.24 (1.39)	3.39 (0.51)
IV. Overall											
(i) Excluding current & other deposits	5.28	4.97	4.91	4.67	4.48	3.20	3.07	2.10	1.22	0.85	0.96
(ii) Including current & other deposits	4.45	4.03	4.00	3.76	3.49	2.42	2.34	1.60	0.79	0.59	0.61

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

\* Including zero rate of return.

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

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

\* Including zero rate of return

(Contd.)

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

Depositor	(Percent per annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
<b>Dec.2001</b>					
<b>Over all</b>	<b>4.33</b>	<b>3.78</b>	<b>4.65</b>	<b>4.80</b>	<b>8.28</b>
Foreign Constituents	3.75	4.91	3.43	4.19	7.95
Government	4.91	4.64	7.30	5.90	9.47
Non-Financial Public Sector Enterprises	3.11	1.88	6.33	6.56	11.97
Non-Bank Financial Institutions	4.33	0.86	4.73	6.04	10.10
Private Sector(Business)	3.82	3.45	4.63	3.88	7.41
NGO's & Non-Profit Organization	6.70	5.02	5.45	7.15	10.76
Personal	4.89	4.32	5.16	5.31	9.17
Others	4.67	4.22	3.76	5.55	6.03
<b>Jun.2002</b>					
<b>Over all</b>	<b>3.61</b>	<b>3.15</b>	<b>3.90</b>	<b>3.92</b>	<b>9.43</b>
Foreign Constituents	2.70	3.59	1.98	3.96	1.62
Government	3.92	3.43	7.57	5.26	12.12
Non-Financial Public Sector Enterprises	3.90	2.77	7.01	5.31	6.97
Non-Bank Financial Institutions	2.91	0.39	4.44	4.17	7.98
Private Sector(Business)	3.19	2.88	3.88	3.25	8.48
NGO's & Non-Profit Organization	4.64	3.83	4.01	5.17	11.65
Personal	3.96	3.41	4.60	4.24	9.99
Others	3.41	2.86	2.69	3.81	7.60
<b>Dec.2002</b>					
<b>Over all</b>	<b>3.35</b>	<b>3.33</b>	<b>3.04</b>	<b>3.31</b>	<b>9.37</b>
Foreign Constituents	2.19	2.93	1.62	2.35	0.25
Government	3.97	3.60	5.75	4.84	12.34
Non-Financial Public Sector Enterprises	3.98	3.64	5.10	3.97	9.34
Non-Bank Financial Institutions	4.00	2.65	2.49	4.11	12.13
Private Sector(Business)	3.00	3.16	2.97	2.80	7.57
NGO's & Non-Profit Organization	5.01	4.37	3.72	5.46	12.69
Personal	3.54	3.38	3.46	3.54	9.30
Others	3.30	1.95	1.92	3.61	3.98

\* Including zero rate of return

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

(Concl'd.)

(Percent per annum)

Depositor	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
<b>Jun.2003</b>					
<b>Over all</b>	<b>1.61</b>	<b>1.64</b>	<b>1.02</b>	<b>1.66</b>	<b>4.27</b>
Foreign Constituents	1.20	1.82	0.52	1.56	5.66
Government	2.09	1.99	1.23	2.17	5.89
Non-Financial Public Sector Enterprises	1.90	1.53	2.66	2.08	5.20
Non-Bank Financial Institutions	2.15	1.47	0.90	2.47	5.75
Private Sector(Business)	1.40	1.50	0.95	1.40	2.00
NGO's & Non-Profit Organization	2.36	1.75	1.57	2.76	5.00
Personal	1.66	1.63	1.08	1.79	4.20
Others	1.34	1.24	0.77	1.36	3.46
<b>Dec.2003</b>					
<b>Over all</b>	<b>1.13</b>	<b>1.01</b>	<b>0.75</b>	<b>1.24</b>	<b>3.84</b>
Foreign Constituents	0.70	1.09	0.36	0.83	2.97
Government	1.50	1.42	0.45	1.33	5.63
Non-Financial Public Sector Enterprises	1.70	1.22	2.17	2.02	4.87
Non-Bank Financial Institutions	1.71	1.10	0.61	2.00	6.19
Private Sector(Business)	0.90	0.57	0.71	1.07	1.48
NGO's & Non-Profit Organization	1.57	1.13	0.86	2.10	4.78
Personal	1.17	1.04	0.84	1.29	3.15
Others	1.03	1.01	0.33	1.05	1.99
<b>Jun.2004</b>					
<b>Over all</b>	<b>0.95</b>	<b>0.59</b>	<b>0.77</b>	<b>1.06</b>	<b>4.02</b>
Foreign Constituents	0.72	0.77	0.56	0.73	-
Government	1.23	0.85	0.94	1.57	6.21
Non-Financial Public Sector Enterprises	1.32	0.68	2.09	1.67	4.43
Non-Bank Financial Institutions	1.61	0.54	1.20	1.70	6.61
Private Sector(Business)	0.85	0.36	0.77	0.97	1.82
NGO's & Non-Profit Organization	1.47	1.17	0.52	1.67	5.55
Personal	0.85	0.43	0.70	0.94	2.90
Others	0.94	0.60	0.49	1.02	0.47

\* Including zero rate of return