

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	17,251.2	48,068.8	583,492.0	109,035.7	37,708.9
Dec.	No. of Accounts	4,027,794	259,166	822,904	21,763,283	339,623	136,837
	Amount	174,692.8	16,358.0	50,677.3	601,488.5	118,803.9	42,135.4
2001							
Jun.	No. of Accounts	4,089,364	238,340	894,950	21,370,345	276,022	104,502
	Amount	232,902.1	18,796.4	38,335.2	644,810.8	124,817.8	33,222.5
Dec.	No. of Accounts	4,290,568	229,297	669,753	21,897,851	192,636	96,951
	Amount	282,213.8	25,441.6	32,270.0	647,393.8	116,522.0	31,352.9
2002							
Jun.	No. of Accounts	4,716,798	230,667	430,232	21,991,819	248,191	75,352
	Amount	288,695.5	23,301.8	27,518.2	747,021.3	115,915.2	32,710.1
Dec.	No. of Accounts	4,941,154	222,554	319,958	22,242,554	254,299	74,649
	Amount	290,309.8	23,434.8	27,422.1	817,221.6	103,514.5	39,221.2
2003							
Jun.	No. of Accounts	5,724,668	295,800	267,886	21,669,535	257,493	74,047
	Amount	352,132.0	22,398.8	33,674.0	957,910.0	98,103.7	38,269.0
Dec.	No. of Accounts	6,076,487	179,064	266,152	21,415,945	149,741	43,538
	Amount	462,391.7	30,189.8	37,748.2	1,035,895.4	91,677.1	33,061.6
2004							
Jun.	No. of Accounts	6,095,166	180,877	176,129	21,434,645	138,022	51,820
	Amount	481,745.0	40,298.5	33,278.2	1,118,162.6	116,527.4	48,169.0
Dec.	No. of Accounts	6,138,924	177,437	212,640	20,327,237	149,816	33,602
	Amount	570,592.7	30,603.9	44,706.5	1,190,802.9	158,201.2	51,439.9

4.1 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

AS AT THE END OF		F I X E D D E P O S I T S					Total	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	28,800,531
	Amount	40,865.5	15,741.9	25,635.9	14,050.1	80,463.7	323,501.6	1,140,304.1
Dec.	No. of Accounts	165,695	118,452	140,197	83,500	551,896	1,536,200	28,409,347
	Amount	37,661.1	21,989.8	25,393.1	13,506.1	86,307.6	345,797.1	1,189,013.7
2001								
Jun.	No. of Accounts	106,810	73,119	97,577	50,928	449,330	1,158,288	27,751,287
	Amount	37,771.6	21,784.1	27,214.2	11,204.8	85,237.1	341,252.1	1,276,096.4
Dec.	No. of Accounts	106,955	47,168	68,283	43,981	400,370	956,344	28,043,813
	Amount	43,385.3	15,414.6	20,523.8	10,398.0	84,348.9	321,945.6	1,309,264.8
2002								
Jun.	No. of Accounts	80,545	59,275	78,886	38,515	324,222	904,986	28,274,502
	Amount	43,398.0	16,597.9	22,656.4	15,682.1	87,723.7	334,683.5	1,421,220.3
Dec.	No. of Accounts	89,486	54,826	57,973	41,348	308,082	880,663	28,606,883
	Amount	50,092.3	17,534.3	24,393.4	15,677.3	91,649.1	342,082.0	1,500,470.4
2003								
Jun.	No. of Accounts	83,954	43,523	64,920	56,169	290,893	870,999	28,828,888
	Amount	43,691.3	13,955.3	29,382.7	19,072.5	72,938.9	315,413.3	1,681,528.2
Dec.	No. of Accounts	80,279	44,607	41,687	36,887	190,457	587,196	28,524,844
	Amount	37,508.3	18,911.6	18,797.0	12,277.6	63,684.4	275,917.6	1,842,142.7
2004								
Jun.	No. of Accounts	94,312	48,177	49,901	16,534	191,320	590,086	28,476,903
	Amount	53,114.4	16,854.7	23,505.0	2,848.9	67,804.1	328,823.5	2,002,307.8
Dec.	No. of Accounts	56,819	28,336	50,355	17,073	191,098	527,099	27,383,337
	Amount	51,481.9	11,903.1	24,583.2	3,232.7	64,263.6	365,105.6	2,201,811.6

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
2005							
Jun.	No. of Accounts	6,788,705	174,800	205,447	19,280,257	101,841	72,758
	Amount	631,377.5	38,333.6	34,698.4	1,264,145.9	228,586.1	74,134.6
Dec.	No. of Accounts	6,960,155	162,571	167,172	18,517,167	192,824	68,907
	Amount	681,322.6	33,245.4	35,807.7	1,203,183.7	358,142.1	103,461.3
2006							
Jun.	No. of Accounts	7,164,598	159,184	254,231	18,200,367	185,377	52,226
	Amount	723,894.7	38,292.3	41,621.9	1,332,345.3	333,971.0	102,748.4
Dec.	No. of Accounts	7,689,055	145,360	200,264	17,844,700	230,323	89,225
	Amount	722,053.0	30,375.0	35,868.6	1,240,838.5	417,038.8	141,060.3
2007							
Jun.	No. of Accounts	7,870,576	142,521	157,310	15,712,009	247,506	94,944
	Amount	847,886.8	40,487.7	29,944.7	1,456,922.6	438,021.9	178,727.2
Dec.	No. of Accounts	7,903,659	110,034	171,225	15,262,657	212,744	63,333
	Amount	893,189.9	37,668.9	34,887.3	1,485,578.0	499,808.8	178,086.8
2008							
Jun.	No. of Accounts	8,415,561	122,994	125,511	15,043,354	493,662	78,149
	Amount	965,431.1	32,991.2	29,556.9	1,572,662.2	545,932.1	190,725.6
Dec.	No. of Accounts	8,943,013	129,618	114,967	14,507,663	632,408	134,418
	Amount	1,018,241.2	38,192.6	18,693.2	1,408,136.5	597,114.9	213,409.0
2009							
Jun.	No. of Accounts	9,106,189	115,682	153,514	14,153,979	653,380	156,046
	Amount	1,129,661.8	44,230.1	20,697.1	1,605,626.5	563,048.4	183,462.4
Dec.	No. of Accounts	9,530,237	151,069	80,842	14,504,259	317,716	88,261
	Amount	1,165,771.1	40,151.1	17,872.7	1,669,820.2	652,056.3	163,301.1

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		
2005								
Jun.	No. of Accounts	72,655	34,595	45,417	25,667	182,477	535,410	26,984,619
	Amount	59,659.1	11,992.6	20,127.8	4,077.1	61,161.2	459,738.5	2,428,294.0
Dec.	No. of Accounts	79,756	32,942	47,483	12,935	163,920	598,767	26,405,832
	Amount	98,277.0	11,926.1	18,708.0	4,617.2	64,773.8	659,905.5	2,613,464.8
2006								
Jun.	No. of Accounts	96,891	33,911	39,552	14,039	121,312	543,308	26,321,688
	Amount	125,467.3	15,769.0	26,668.0	4,586.9	71,985.9	681,196.5	2,817,350.6
Dec.	No. of Accounts	109,916	28,827	108,261	11,486	138,168	716,206	26,595,585
	Amount	160,714.1	20,178.8	44,358.7	4,712.2	109,446.6	897,509.5	2,926,644.6
2007								
Jun.	No. of Accounts	146,439	29,204	177,286	13,649	491,595	1,200,623	25,083,039
	Amount	206,933.0	22,809.7	51,062.6	5,098.3	94,656.9	997,309.7	3,372,551.5
Dec.	No. of Accounts	311,321	41,734	69,703	16,910	191,418	907,163	24,354,738
	Amount	233,362.0	22,646.4	50,156.1	8,190.4	90,921.3	1,083,171.8	3,534,495.8
2008								
Jun.	No. of Accounts	196,070	41,979	102,317	28,892	167,186	1,108,255	24,815,675
	Amount	254,373.3	32,632.5	71,826.6	19,162.7	96,866.7	1,211,519.3	3,812,160.9
Dec.	No. of Accounts	252,024	45,633	103,321	20,488	207,816	1,396,108	25,091,369
	Amount	304,636.6	25,464.2	58,217.8	6,952.9	102,430.8	1,308,226.0	3,791,489.4
2009								
Jun.	No. of Accounts	259,461	68,765	107,313	155,766	232,971	1,633,702	25,163,066
	Amount	376,643.5	36,344.9	51,377.6	23,130.0	103,381.4	1,337,388.2	4,137,603.7
Dec.	No. of Accounts	219,682	44,391	80,797	17,923	203,360	972,130	25,238,537
	Amount	440,286.2	26,652.1	55,228.2	8,758.4	112,764.4	1,459,046.6	4,352,661.8

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun
A. FOREIGN CONSTITUENTS:	96,613.8	65,686.1	50,479.8	56,636.7	55,093.0
I. Official	15,624.8	12,435.2	6,575.1	8,970.3	9,226.4
II. Business	42,036.3	34,339.0	23,996.4	28,293.2	28,665.9
III. Personal	38,952.7	18,911.8	19,908.3	19,373.2	17,200.7
B. DOMESTIC CONSTITUENTS:	1,016,515.6	1,025,924.8	1,089,824.3	1,132,377.0	1,221,003.4
I. Government:	64,746.2	78,773.6	70,184.1	71,678.2	95,225.3
1. Federal Government	39,437.7	60,236.6	45,810.7	39,604.0	59,073.9
2. Provincial Governments	20,327.6	14,382.1	18,385.0	26,185.2	32,095.5
3. Local Bodies	4,980.8	4,154.9	5,988.5	5,889.1	4,055.9
II. Public Sector Enterprises	48,683.0	53,896.4	75,721.9	78,107.1	79,358.0
1. Agriculture, Forestry, Hunting & Fishing	219.8	370.2	472.3	1,304.8	686.8
2. Mining & Quarrying	123.2	143.5	882.9	579.8	949.5
3. Manufacturing:	15,997.4	21,076.3	19,793.4	19,376.7	22,513.4
(i) Food Industries	1,203.2	1,044.4	117.7	317.3	332.3
(ii) Textiles	543.5	787.9	578.1	432.0	341.0
(iii) Printing, Publishing & Allied Ind.	244.2	33.9	413.6	709.5	165.8
(iv) Chemicals & Chemical Products	1,119.5	1,163.6	1,287.9	1,932.8	1,275.2
(v) Products of Petroleum & Coal	6,747.1	13,783.4	13,911.5	12,899.8	15,850.8
(vi) Cement	488.6	285.5	336.4	339.0	284.9
(vii) Basic Metal Industries Manufac- ture of Metal Products	1,193.3	1,737.5	2,440.3	2,048.1	3,608.8
(viii) Machinery & Transport Equipment	644.1	713.3	165.7	251.4	186.9
(ix) Miscellaneous Industries	3,814.0	1,526.9	542.3	446.9	467.7
4. Construction	415.6	4,430.3	3,662.6	5,164.7	470.1
5. Electricity, Gas, Water & Sanitary Services	8,526.8	5,072.6	7,850.8	11,022.0	17,599.1
6. Commerce:	7,472.9	7,589.0	16,093.5	13,464.8	14,570.3
(i) Wholesale and Retail Trade	1,118.0	1,325.0	415.0	449.5	542.5
(ii) Exports / Imports	1,135.0	1,803.6	524.3	1,048.0	1,192.6
(iii) Co-operative Banks (Excl. PPCB)	395.0	652.6	518.4	802.5	580.8
(iv) Insurance	546.8	770.5	10,311.0	6,963.5	1,183.9
(v) Non-Banks Financial Institutions	4,278.2	3,037.3	4,324.9	4,201.3	11,070.5
7. Transport, Storage & Communications	3,886.3	2,933.6	6,488.2	3,519.4	5,552.6
8. Services	1,439.2	1,593.0	3,590.0	3,671.4	2,183.3
9. Other Public Sector Enterprises	10,601.8	10,688.1	16,888.2	20,003.5	14,832.9

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.
III. Private Sector (Business):	482,433.5	462,401.6	504,167.5	509,109.9	534,806.4
1. Agriculture, Forestry, Hunting & Fishing	52,170.5	45,946.6	61,238.5	51,651.6	60,965.8
2. Mining & Quarrying	13,669.2	7,047.7	5772.0	5,393.8	7,449.4
3. Manufacturing:	79,296.2	59,344.9	65,384.1	70,571.0	61,211.1
(i) Food Industries	13,395.0	10,668.3	9,801.4	9,641.1	9,830.1
(ii) Textile-Cotton	24,448.8	16,133.9	11,021.0	9,375.7	7,045.4
(iii) Textile-Woolen	9,336.2	3,198.3	3,478.4	1,110.3	1,207.4
(iv) Textile-Art Silk	2,678.7	317.7	542.2	375.5	650.0
(v) Textile-Others	6,397.3	5,502.2	10,009.7	5,977.9	5,338.6
(vi) Chemicals & Chemical Products	5,145.2	6,712.1	8,323.1	10,679.6	7,998.7
(vii) Cement	2,162.2	1,087.0	1,048.8	1,806.8	1,017.7
(viii) Machinery & Transport Equipments.	2,832.6	1,751.3	3,196.2	2,583.9	3,264.8
(ix) Miscellaneous Industries	12,900.3	13,974.1	17,963.3	29,020.4	24,858.5
4. Construction	6,233.0	6,598.4	6,897.8	8,451.1	9,597.1
5. Electricity, Gas, Water & Sanitary Services	15,746.5	21,943.7	19,168.6	21,543.8	29,366.4
6. Commerce:	90,040.5	95,773.9	102,106.2	105,265.2	104,813.2
(i) Wholesale and Retail Trade	60,931.7	64,976.5	61,846.2	63,805.7	66,384.3
(ii) Exports / Imports	14,995.1	15,896.5	15,925.5	17,320.3	16,025.2
(iii) Non-Scheduled Banks & Other					
Financial Institutions	8,350.6	7,876.4	17,221.6	15,989.0	13,127.4
(iv) Co-operative Societies	2,451.3	2,707.6	2,901.3	3,559.3	3,765.4
(v) Insurance	1,653.3	2,720.8	2,380.2	2,626.2	3,531.9
(vi) Real Estate Dealers (Excl. Item 4)	1,658.6	1,596.1	1,831.4	1,964.7	1,979.1
7. Transport, Storage & Communications	7,334.4	13,521.5	13,111.3	12,753.3	19,659.4
8. Services	12,191.9	13,071.0	17,096.7	16,524.4	36,160.6
9. Other Private Business	205,751.3	199,153.9	213,392.2	216,955.8	205,583.4
IV. Trust Funds and Non-Profit Organizations	12,330.6	12,403.7	16,325.1	16,812.0	19,641.3
V. Personal	389,793.6	400,947.0	404,912.8	435,489.2	471,090.8
VI. Other activities not adequately described	18,528.7	17,502.3	18,512.9	21,180.5	20,881.5
TOTAL	1,113,129.4	1,091,610.8	1,140,304.1	1,189,013.7	1,276,096.4

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :	59,006.1	54,947.0	66,107.8	47,123.8
I. Official	6,327.4	4,689.3	13,743.1	3,324.2
II. Business	28,829.9	25,458.6	14,523.5	6,079.1
III. Personal	23,848.7	24,799.0	37,841.2	37,720.5
B. DOMESTIC CONSTITUENTS :	1,250,258.7	1,366,273.4	1,434,362.6	1,634,404.4
I. Government :	100,667.7	114,892.6	122,459.9	146,718.5
1. Federal Government	61,031.1	67,256.1	74,531.4	92,359.9
2. Provincial Governments	31,139.2	34,789.9	34,729.4	39,894.6
3. Local Bodies (City Governments)	8,497.4	12,846.5	13,199.1	14,464.1
II. Non-Financial Public Sector Enterprises :	78,734.8	68,306.0	78,207.3	109,269.5
(i) Agriculture, Forestry, Hunting & Fishing	1,624.3	93.3	161.5	78.6
(ii) Mining & Quarrying	14,624.2	11,585.0	15,198.1	23,230.8
(iii) Manufacturing	14,980.4	18,513.7	18,072.8	23,144.8
(iv) Construction	6.4	15.2	1.3	23.2
(v) Utilities	16,547.4	17,090.6	19,637.1	23,926.5
(vi) Commerce	4,358.3	2,458.0	3,127.7	2,355.5
(vii) Transport, Storage & Communication	24,310.1	15,557.2	18,503.5	31,791.7
(viii) Services	2,283.4	2,950.9	3,343.9	4,666.9
(ix) Others	-	42.2	161.5	51.5
III. Non-Bank Financial Institutions :	8,031.4	9,739.5	9,813.9	10,874.5
(i) Co-operative Banks	1,092.1	336.3	290.9	271.4
(ii) Development Financial Institutions	1,386.9	1,400.4	2,803.1	3,019.0
(iii) Other NBFIs	5,552.4	8,002.7	6,719.9	7,584.2
IV. Private Sector Enterprises :	519,576.5	537,357.8	578,563.7	616,743.7
1. Agriculture, Forestry, Hunting & Fishing :	55,175.2	64,182.6	55,514.2	72,467.4
2. Mining & Quarrying :	5,187.9	5,279.8	4,859.3	4,940.6
(i) Coal, Stone, Sand & Gravel	1,012.8	1,505.4	1,748.8	1,124.3
(ii) Metal Mining	87.6	507.6	56.7	61.0
(iii) Non-Metal Mining	340.7	76.5	149.1	118.2
(iv) Crude Petroleum, Petroleum Products & Gas	3,746.7	3,190.2	2,904.5	3,637.1
3. Manufacturing :	65,473.5	67,142.8	85,540.7	90,260.2
(i) Food	5,455.8	6,383.3	7,705.5	8,456.1
(ii) Beverages & Tobacco	2,056.8	2,311.3	2,039.9	2,085.6
(iii) Rice Processing	653.6	900.5	739.0	951.0
(iv) Textiles :	13,429.7	10,709.6	16,983.3	14,681.4
a) Cotton & Woolen	11,063.5	8,670.2	14,273.6	11,968.4
b) Others	2,366.2	2,039.4	2,709.7	2,713.0
(v) Textile Products	4,502.5	4,046.1	5,469.9	5,696.9
(vi) Footwear	478.0	1,019.9	904.0	1,519.4
(vii) Leather, Leather & Fur Products	399.5	790.1	643.4	653.7
(viii) Rubber & Plastic Products	185.7	524.8	527.4	477.7
(ix) Cork & Wood	52.6	64.2	197.8	90.8

Note : New format adopted from Dec. 2001

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
(x) Furniture & Fixture	215.2	128.6	865.2	843.0
(xi) Paper, Paperboard & Products	390.8	883.4	693.1	1,493.6
(xii) Non-Metallic Minerals :	1,060.4	2,080.4	2,484.2	2,358.8
a) Cement & Cement Products	693.9	735.8	1,577.4	1,366.4
b) Clay, Marbles, Stone Products and Precious Metals	366.5	1,344.6	906.7	992.4
(xiii) Petroleum Refining	2,797.0	2,007.9	3,018.3	2,645.5
(xiv) Petroleum & Coal Products	1,290.7	2,070.1	2,863.9	1,403.7
(xv) Chemicals, Chemical Materials & Products	3,956.0	4,935.8	6,513.0	4,556.1
(xvi) Fertilizer	3,066.2	5,140.7	5,133.8	2,060.9
(xvii) Printing, Publishing & Allied Industries	450.9	745.0	926.5	919.2
(xviii) Medicinal & Pharmaceutical Products	2,511.3	2,650.9	3,829.5	4,446.3
(xix) Surgical Goods & Dental Appliances	594.7	319.9	428.9	395.5
(xx) Cosmetics & Detergents	616.2	602.7	618.9	1,214.2
(xxi) Photographic Apparatus, Equipments & Optical Goods	33.1	49.6	43.3	38.5
(xxii) Basic Metal Industries	1,483.1	2,518.4	962.7	4,297.3
(xxiii) Electrical Equipments, Apparatus & Equipment optional Goods	461.5	648.6	1,142.9	424.2
(xxiv) Electrical Goods (household/industrial)	114.4	469.4	894.1	766.9
(xxv) Scientific Equipments (excluding surgical instruments)	13.9	209.5	44.2	120.9
(xxvi) Sports Goods	1,074.8	101.6	189.2	306.0
(xxvii) Machinery	2,420.9	3,231.7	3,104.1	3,276.9
(xxviii) Automobiles, Transport Machinery & Equipments	1,840.2	5,677.9	8,777.6	14,061.9
(xxix) Miscellaneous Industries	13,868.1	5,921.1	7,796.8	10,018.1
4. Ship Breaking & Waste etc.	200.5	260.1	329.1	647.2
5. Construction	7,890.3	8,257.6	8,695.0	12,773.2
6. Power (electricity), Gas, Water & Sanitary	35,917.0	26,550.6	26,340.3	29,743.6
7. Commerce :	110,361.5	113,112.8	133,456.8	108,336.7
(i) Wholesale & Retail Trade	85,678.3	80,332.0	111,227.0	82,283.5
(ii) Exports / Imports	16,130.8	26,054.4	12,918.2	16,112.7
(iii) Insurance	3,717.2	2,174.5	2,748.2	3,516.8
(iv) Co-operative Societies	3,596.8	2,964.4	3,665.0	3,440.7
(v) Real Estate	1,238.4	1,587.5	2,898.5	2,983.0
8. Transport, Storage & Communication :	10,955.6	11,600.2	15,330.9	16,002.6
9. Services	20,339.2	20,616.6	23,785.6	26,218.6
10. Other Private Business	208,075.7	220,354.6	224,711.9	255,353.5
V. Trust Funds & Non-Profit Organizations	16,605.2	28,604.6	26,834.1	20,939.2
VI. Personal	505,509.7	571,599.7	579,686.9	678,139.7
VII. Others	21,133.5	35,773.3	38,796.7	51,719.3
TOTAL	1,309,264.8	1,421,220.3	1,500,470.4	1,681,528.2

(Contd.)

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

(End of Period: Million Rupees)

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

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

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

(End of Period: Million Rupees)

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

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2005	2006		2007	
	Dec.	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	71,875.2	77,628.8	78,030.0	73,216.7	85,854.2
I. Official	14,987.1	11,157.3	7,452.8	9,657.6	7,618.9
II. Business	16,356.2	15,277.5	13,807.4	11,355.9	19,207.5
III. Personal	40,531.9	51,194.0	56,769.8	52,203.3	59,027.9
B. DOMESTIC CONSTITUENTS :	2,541,589.6	2,739,721.8	2,848,614.6	3,299,334.7	3,448,641.5
I. Government :	230,637.9	270,395.7	278,627.7	337,335.6	382,218.3
A. Federal Government	148,523.0	167,403.7	168,364.4	208,845.9	251,523.7
B. Provincial Governments	67,227.3	86,237.8	93,941.8	108,537.5	110,172.3
C. Local Bodies (City Governments)	14,887.6	16,754.2	16,321.5	19,952.2	20,522.4
II. Non-Financial Public Sector Enterprises :	244,782.8	252,187.0	203,218.2	263,807.7	294,232.6
A. Agriculture, Forestry, Hunting & Fishing	9,101.2	2,803.0	1,257.8	911.6	833.6
B. Mining & Quarrying	32,787.7	36,212.1	18,019.9	18,373.9	24,985.9
C. Manufacturing	48,927.6	70,771.7	55,632.5	76,952.3	69,389.2
D. Construction	119.9	38.7	65.1	988.1	513.6
E. Utilities	83,655.9	44,436.3	41,337.2	63,452.5	75,691.5
F. Commerce	3,465.1	4,683.4	3,059.1	5,890.8	6,214.5
G. Transport, Storage & Communication	54,787.1	80,003.9	70,185.8	79,120.3	101,017.6
H. Services	11,623.6	13,237.4	13,660.5	18,118.1	15,586.6
I. Others	314.8	0.5	0.4	0.2	0.2
III. Non-Bank Financial Institutions :	39,889.3	45,595.3	50,459.8	62,114.8	98,903.1
A. Co-operative Banks	248.0	236.3	199.6	1,108.6	368.0
B. Development Financial Institutions	10,652.2	11,555.4	15,289.6	20,246.4	13,259.6
C. Insurance Companies	16,487.7	23,479.6	20,535.8	20,731.8	22,581.3
D. Micro Finance	1,750.3	1,112.4	717.6	1,447.5	681.7
E. Other NBFIs	10,751.2	9,211.6	13,717.2	18,580.4	62,012.5
IV. Private Sector Enterprises :	818,056.9	850,499.7	886,561.8	1,041,684.7	936,441.1
A. Agriculture, Hunting and Forestry	105,474.9	115,249.7	114,427.0	113,371.3	106,074.3
1) Growing of crops	93,998.7	108,832.3	108,585.4	104,166.0	95,194.1
2) Farming of animals	2,838.5	3,499.7	2,225.9	2,950.8	4,460.4
3) Agricultural and animal husbandry	3,823.0	1,505.0	1,624.9	1,671.5	1,759.6
4) Agricultural machinery and equipments	1,314.8	950.6	1,550.2	3,621.2	3,500.1
5) Hunting, trapping, forestry & logging	3,499.8	462.1	440.7	961.7	1,160.2
B. Fishing and fish farming etc.	457.5	455.3	440.9	756.6	425.3
C. Mining and Quarrying	23,143.8	18,948.0	20,412.5	33,877.7	23,455.4
1) Mining of coal	5,424.4	4,210.5	3,042.9	2,932.6	1,992.4
2) Crude petroleum & natural gas	15,068.5	12,250.1	13,572.2	26,721.3	19,417.0
3) Iron & non-ferrous metal ores	962.8	700.4	2,084.2	866.6	688.2
4) Quarrying of stone, sand and clay	228.6	144.4	138.5	1,819.0	223.3
5) Chemical, fertilizer, Salt etc.	1,459.5	1,642.6	1,574.7	1,538.1	1,134.5
D. Manufacturing	171,553.1	188,699.7	189,965.2	219,447.5	201,139.3
1) Food products and beverages	23,295.5	26,800.9	28,109.4	28,531.9	25,051.4
2) Tobacco products	989.6	3,287.8	2,268.7	1,994.9	810.5
3) Textiles	33,908.0	33,877.2	34,862.6	31,863.6	34,141.6
i) Spinning, weaving, finishing of textiles	26,250.4	27,566.5	28,019.1	25,625.2	25,046.0
a) Spinning of fibers	18,813.8	18,931.7	21,232.1	16,930.0	16,668.5
b) Weaving of textiles	4,407.1	5,537.8	4,320.2	4,674.8	4,595.9
c) Finishing of textiles	3,029.5	3,096.9	2,466.9	4,020.5	3,781.6
ii) Made-up textile articles	2,163.1	2,691.4	2,395.5	2,749.6	5,141.2
iii) Knit wear	1,252.6	1,251.2	1,178.7	1,098.3	1,158.3
iv) Carpets and rugs	842.8	617.4	784.5	768.1	635.4
v) Other textiles n.e.s.	3,399.1	1,750.7	2,484.8	1,622.4	2,160.8
4) Wearing apparel, readymade garments etc.	4,757.2	5,434.9	4,536.0	6,051.1	6,170.7

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

(Concl.)

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2005		2006		2007	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of	3,819.5	5,010.5	5,082.6	5,448.4	5,181.1	
i.) Tanning & dressing of leather, luggage,	1,719.6	1,467.1	2,530.1	1,674.6	1,818.5	
ii.) Footwear	2,099.9	3,543.4	2,552.5	3,773.8	3,362.6	
a) Leather wear	1,788.5	2,625.2	1,963.6	2,761.8	3,051.6	
b) Rubber and Plastic wear	311.4	918.1	588.9	1,012.0	311.0	
6) Wood and products of wood cork	1,578.9	1,314.9	964.6	944.7	2,078.8	
7) Paper, paperboard and products	2,983.2	1,776.4	1,526.2	2,642.8	1,818.8	
8) Printing, publishing and allied industries	2,080.8	2,139.8	2,949.4	3,258.5	3,011.3	
9) Coke and refined petroleum products	6,621.1	9,471.5	4,697.1	19,782.7	21,451.8	
10) Chemicals and chemical products	35,033.1	29,397.5	33,215.7	35,610.4	30,006.4	
11) Rubber and plastics products	1,209.5	1,315.6	1,820.4	1,158.6	1,033.3	
12) Other non-metallic mineral products	6,251.1	7,863.8	4,759.3	9,297.7	8,964.0	
13) Basic metals	4,333.6	8,054.1	13,720.8	12,810.4	10,118.5	
14) Fabricated metal products	822.0	1,937.5	2,545.0	1,950.2	1,303.8	
15) Machinery and equipment	3,876.1	4,076.9	3,722.0	5,069.8	6,794.5	
16) Office, accounting and computing machinery	138.1	53.2	29.0	107.9	195.0	
17) Electrical machinery and apparatus	7,607.4	8,163.9	11,487.4	11,128.7	9,641.6	
18) Radio, television and communication equipment and	682.9	1,072.5	1,275.7	1,637.3	670.2	
19) Medical, precision and optical instruments, watches	1,351.3	1,437.2	2,052.9	1,825.7	1,874.1	
20) Motor vehicles, trailers and semi-trailers	17,455.2	21,575.1	16,453.1	19,179.8	11,868.9	
21) Other transport equipments	1,966.3	4,686.3	4,286.0	4,517.0	3,246.9	
22) Furniture and fixture	890.0	1,043.0	712.2	1,776.5	1,157.2	
23) Jewelry and related articles	587.9	363.6	364.5	564.8	505.5	
24) Sports goods	787.4	994.1	789.4	978.2	1,041.9	
25) Handicrafts	223.2	184.4	123.1	548.1	581.9	
26) Other manufacturing n.e.s.	8,304.3	7,367.0	7,612.1	10,767.8	12,419.6	
E. Ship breaking and waste / scrape (junk) etc.	2,926.4	1,891.7	983.3	3,023.7	1,434.8	
F. Electricity, gas and water supply	16,511.6	29,352.7	16,756.6	25,809.0	25,142.8	
G. Construction	32,910.6	43,601.4	42,600.0	51,336.5	46,402.9	
1) Building	23,138.7	30,549.1	27,700.2	33,612.1	30,955.7	
2) Infrastructure	9,771.9	13,052.3	14,899.8	17,724.3	15,447.3	
H. Commerce and Trade	173,114.3	168,208.9	175,891.0	191,199.2	161,207.9	
1) Sale, maintenance and repair of motor vehicles and	6,781.2	6,205.1	4,664.7	6,926.9	6,449.4	
2) Wholesale and commission trade	110,799.8	111,593.6	120,431.6	128,216.9	99,495.1	
i) Exports	16,339.3	14,660.6	16,071.2	12,106.3	13,988.2	
ii) Imports	8,409.2	10,060.0	11,044.8	10,927.7	10,100.0	
iii) Domestic whole sales	86,051.3	86,873.0	93,315.6	105,182.9	75,406.9	
3) Retail trade	55,533.3	50,410.2	50,794.7	56,055.5	55,263.4	
I. Hotels, restaurants and clubs etc	7,824.9	9,196.3	6,286.5	9,980.9	8,413.3	
J. Transport, storage and communications	42,549.9	39,858.6	60,079.7	97,039.1	82,618.7	
K. Real estate, renting and business activities	71,170.6	70,356.2	83,171.7	102,388.7	97,473.2	
1) Real estate activities	10,315.3	18,323.4	12,856.2	17,166.1	14,712.8	
2) Renting of machinery and equipment	209.6	1,761.5	2,341.2	611.3	344.0	
3) Computer and related activities	1,548.0	1,915.7	2,995.6	4,103.7	4,042.1	
4) Research and development	1,324.8	1,403.9	1,294.4	1,787.0	2,546.7	
5) Other business activities	57,773.0	46,951.7	63,684.3	78,720.6	75,827.6	
L. Education	12,515.2	16,280.8	16,206.0	23,390.2	23,995.6	
M. Health and social work	7,356.2	9,294.8	8,825.5	11,040.6	10,243.7	
N. Other community, social and personal service activities	26,153.9	24,682.9	24,604.4	31,111.9	28,693.9	
O. Other private business n.e.c	124,394.0	114,422.7	125,911.7	127,911.8	119,719.9	
V. TRUST FUNDS AND NON PROFIT	63,924.2	64,071.0	68,822.3	74,756.6	81,891.2	
VI. PERSONAL	1,106,858.5	1,196,144.2	1,299,508.3	1,426,998.0	1,567,054.8	
VII. OTHERS	37,439.9	60,828.9	61,416.5	92,637.4	87,900.5	
TOTAL	2,613,464.8	2,817,350.6	2,926,644.7	3,372,551.5	3,534,495.8	

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2008		2009	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	94,274.2	37,564.2	43,637.7	43,033.7
I. Official	10,184.9	2,787.9	2,222.6	5,874.4
II. Business	17,432.0	10,782.6	14,062.7	15,756.8
III. Personal	66,657.2	23,993.7	27,352.4	21,402.5
B. DOMESTIC CONSTITUENTS :	3,717,886.7	3,753,925.2	4,093,966.0	4,309,628.1
I. Government :	393,163.8	413,590.7	454,489.2	507,269.4
A. Federal Government	225,216.7	228,651.9	233,226.4	279,557.6
B. Provincial Governments	148,412.7	158,640.1	187,486.0	198,481.4
C. Local Bodies (City Governments)	19,534.4	26,298.6	33,776.8	29,230.4
II. Non-Financial Public Sector Enterprises :	290,103.5	254,754.8	279,336.4	309,846.1
A. Agriculture, Forestry, Hunting & Fishing	1,145.5	524.0	19.8	82.9
B. Mining & Quarrying	20,555.2	19,333.4	28,567.6	36,600.9
C. Manufacturing	70,322.5	55,177.7	54,358.9	59,996.4
D. Construction	230.7	129.1	182.3	39.6
E. Utilities	61,774.7	55,451.9	60,032.4	59,268.8
F. Commerce	27,339.5	8,751.2	15,415.0	19,304.4
G. Transport, Storage & Communication	85,765.8	87,004.7	92,991.6	102,838.7
H. Services	22,645.2	22,895.8	22,448.8	24,062.7
I. Others	324.5	5,487.0	5,319.9	7,651.8
III. Non-Bank Financial Institutions :	111,520.8	89,666.3	92,689.4	94,285.0
A. Co-operative Banks	350.9	379.6	560.8	1,373.6
B. Development Financial Institutions	8,384.9	7,951.0	5,178.8	6,955.3
C. Insurance Companies	21,662.3	27,265.6	18,862.0	23,435.5
D. Micro Finance	368.7	1,362.4	681.5	772.7
E. Other NBFI's	80,754.0	52,707.8	67,406.4	61,747.9
IV. Private Sector Enterprises :	1,057,142.9	1,098,433.3	1,167,055.2	1,225,606.3
A. Agriculture, Hunting and Forestry	121,034.8	113,157.1	131,945.7	125,476.1
1) Growing of crops	108,678.2	102,896.3	121,217.9	115,696.6
2) Farming of animals	4,679.8	4,215.4	4,636.2	5,835.7
3) Agricultural and animal husbandry	1,917.5	1,920.8	1,646.0	1,863.8
4) Agricultural machinery and equipments	4,935.6	3,510.2	4,020.3	1,712.2
5) Hunting, trapping, forestry & logging	823.7	614.5	45.6	14.2
(6) Forestry and Logging and Related Service *	-	-	379.7	353.5
B. Fishing and fish farming etc.	555.0	554.7	500.2	980.1
C. Mining and Quarrying	33,500.0	34,012.4	28,076.9	31,607.8
1) Mining of coal	5,248.5	5,317.4	6,288.8	6,835.5
2) Crude petroleum & natural gas	25,255.5	25,191.0	19,525.0	23,201.0
3) Iron & non-ferrous metal ores	789.8	452.4	803.8	566.4
4) Quarrying of stone, sand and clay	679.2	1,789.7	394.5	148.0
5) Chemical, fertilizer, Salt etc.	1,527.1	1,261.9	1,064.7	856.9
D. Manufacturing	224,208.5	218,629.0	252,000.8	267,363.7
1) Food products and beverages	30,669.5	30,332.4	27,974.5	34,058.1
2) Tobacco products	2,753.9	1,602.6	2,488.4	2,023.2
3) Textiles	41,380.9	38,605.6	44,843.8	48,657.9
i) Spinning, weaving, finishing of textiles	31,793.7	30,679.4	33,811.8	38,584.6
a) Spinning of fibers	17,419.8	19,079.4	20,023.6	23,454.6
b) Weaving of textiles	6,448.7	5,599.5	6,418.8	7,934.6
c) Finishing of textiles	7,925.1	6,000.5	7,369.4	7,195.3
ii) Made-up textile articles	3,929.2	4,175.2	4,779.8	4,103.7
iii) Knit wear	2,219.5	1,768.6	1,917.4	2,632.1
iv) Carpets and rugs	841.6	613.1	1,359.0	840.3
v) Other textiles n.e.s.	2,597.0	1,369.4	2,975.7	2,497.3
4) Wearing apparel, readymade garments etc.	5,132.5	5,952.2	5,001.0	7,281.8

* separate reporting started from 2009

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

(Concl.)

(End of Period: Million Rupees)

CATEGORY OF DEPOSITOR	2008		2009	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	5,258.3	5,874.1	5,785.4	7,072.8
i.) Tanning & dressing of leather, luggage, handbags etc.	1,491.8	1,167.5	1,260.7	1,439.7
ii.) Footwear	3,766.5	4,706.6	4,524.7	5,633.1
a) Leather wear	3,057.5	3,169.6	3,065.2	4,158.3
b) Rubber and Plastic wear	709.0	1,537.1	1,459.5	1,474.8
6) Wood and products of wood cork	1,142.0	1,155.9	2,054.3	2,109.5
7) Paper, paperboard and products	1,461.1	1,548.3	1,470.4	2,018.7
8) Printing, publishing and allied industries	4,631.3	3,037.7	3,323.1	4,624.7
9) Coke and refined petroleum products	27,720.8	28,294.7	28,668.9	21,906.1
10) Chemicals and chemical products	32,012.2	38,415.2	50,690.9	60,176.0
11) Rubber and plastics products	1,228.2	1,523.5	1,612.4	1,900.6
12) Other non-metallic mineral products	9,880.7	8,169.4	8,897.5	8,452.1
13) Basic metals	10,562.5	10,308.0	9,926.0	10,279.4
14) Fabricated metal products	1,675.9	1,572.6	2,461.9	2,242.9
15) Machinery and equipment	8,106.4	7,841.0	9,418.0	8,474.6
16) Office, accounting and computing machinery	367.3	481.3	419.8	446.0
17) Electrical machinery and apparatus	5,586.7	7,476.8	7,434.8	8,449.5
18) Radio, television and communication equipment and apparatus	1,812.7	2,193.7	2,412.2	3,653.0
19) Medical, precision and optical instruments, watches and clocks	1,948.3	3,435.2	5,559.4	3,544.1
20) Motor vehicles, trailers and semi-trailers	16,543.4	8,905.5	15,521.0	16,010.5
21) Other transport equipments	2,423.9	1,012.2	2,718.7	2,627.6
22) Furniture and fixture	2,028.4	1,645.4	2,141.6	1,599.5
23) Jewelry and related articles	543.4	498.2	717.0	1,230.7
24) Sports goods	938.3	791.0	927.5	1,014.9
25) Handicrafts	357.2	253.3	257.2	170.1
26) Other manufacturing n.e.s.	8,042.8	7,703.2	9,275.0	7,339.5
E. Ship breaking and waste / scrape (junk) etc.	1,875.8	2,155.3	2,455.2	2,448.7
F. Electricity, gas and water supply	26,483.1	38,759.9	30,963.7	41,911.4
G. Construction	50,453.9	48,637.2	55,384.0	60,884.2
1) Building	34,695.1	33,919.7	40,152.2	41,001.6
2) Infrastructure	15,758.8	14,717.5	15,231.8	19,882.6
H. Commerce and Trade	173,016.8	194,620.4	179,137.8	179,864.2
1) Sale, maintenance and repair of motor vehicles and motorcycles	7,352.8	11,180.8	10,600.6	9,955.7
2) Wholesale and commission trade	109,709.5	117,282.2	104,410.2	110,964.8
i) Exports	13,707.92	20,307.5	20,988.4	19,275.7
ii) Imports	10,734.73	15,229.5	12,338.0	12,921.3
iii) Domestic whole sales	85,266.9	81,745.2	71,083.8	78,767.9
3) Retail trade	55,954.5	66,157.4	64,127.0	58,943.7
I. Hotels, restaurants and clubs etc	9,504.9	8,138.9	8,709.3	7,882.4
J. Transport, storage and communications	98,597.8	86,563.9	112,650.7	118,538.3
K. Real estate, renting and business activities	109,937.3	128,330.3	126,594.5	130,941.7
1) Real estate activities	19,417.9	18,747.4	20,126.8	23,516.0
2) Renting of machinery and equipment	563.2	2,140.6	1,508.2	3,007.2
3) Computer and related activities	3,272.0	4,967.0	5,167.2	6,805.0
4) Research and development	3,370.8	3,320.8	3,138.4	2,860.2
5) Other business activities	83,313.4	99,154.4	96,653.9	94,753.3
L. Education	25,595.1	26,893.3	26,763.4	32,361.4
M. Health and social work	11,771.9	14,519.1	12,698.6	14,451.7
N. Other community, social and personal service activities	38,820.2	43,053.3	45,283.2	41,617.3
O. Other private business n.e.c	131,787.8	140,408.6	153,891.2	169,277.2
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	88,704.5	103,335.2	123,415.6	118,234.0
VI. PERSONAL	1,713,676.5	1,729,118.2	1,907,566.0	2,010,811.8
VII. OTHERS	63,574.6	65,026.7	69,414.2	43,575.4
TOTAL	3,812,160.9	3,791,489.4	4,137,603.7	4,352,661.8

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2000				2001	
		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	4,661,369	12,293.5	4,709,258	12,755.9	3,939,610	9,879.8
5,000	to 10,000	7,217,349	54,913.2	7,364,524	55,577.3	6,076,721	46,418.3
10,000	to 20,000	9,332,460	130,641.1	8,682,542	122,586.5	8,842,127	127,085.4
20,000	to 25,000	1,930,499	43,140.1	1,876,935	42,063.0	2,303,767	51,336.3
25,000	to 30,000	1,159,898	31,686.3	1,150,069	31,403.9	1,364,194	37,321.1
30,000	to 40,000	1,215,050	41,843.9	1,295,944	44,499.7	1,562,044	53,672.2
40,000	to 50,000	653,930	29,192.6	664,010	29,686.1	746,297	33,394.1
50,000	to 60,000	447,409	24,369.5	480,728	26,216.3	497,115	27,098.0
60,000	to 70,000	307,174	19,870.9	352,554	22,749.6	374,946	24,323.7
70,000	to 80,000	211,955	15,884.6	199,156	14,821.2	244,934	18,204.1
80,000	to 90,000	176,410	14,926.9	177,679	15,047.4	196,547	16,770.8
90,000	to 100,000	147,271	13,980.3	143,072	13,581.7	178,228	16,934.8
100,000	to 200,000	788,321	109,006.5	776,711	108,427.6	798,767	111,595.5
200,000	to 300,000	259,305	62,805.4	232,457	56,870.1	274,984	66,636.0
300,000	to 400,000	102,038	35,193.4	93,535	32,425.6	112,619	38,703.8
400,000	to 500,000	41,064	18,121.4	54,298	24,	55,688	24,605.8
500,000	to 600,000	29,344	15,965.1	32,983	18,005.2	40,256	21,868.8
600,000	to 700,000	16,768	10,861.6	20,926	13,578.8	24,720	15,976.3
700,000	to 800,000	17,999	13,489.1	13,096	9,722.2	22,981	17,157.1
800,000	to 900,000	8,772	7,496.6	13,015	10,962.1	12,526	10,606.7
900,000	to 1,000,000	8,663	8,262.3	7,834	7380.0	10,501	9,945.0
1,000,000	to 2,000,000	39,119	54,504.5	35,128	47,961.9	37,201	50,443.0
2,000,000	to 3,000,000	11,658	27,931.5	12,232	29,723.5	12,401	30,701.1
3,000,000	to 4,000,000	4,023	14,064.9	5,153	17,812.8	6,342	21,718.5
4,000,000	to 5,000,000	2,427	10,770.6	2,651	11,686.0	2,842	12,605.1
5,000,000	to 6,000,000	2,023	10,809.0	4,051	22,150.0	3,010	16,127.5
6,000,000	to 7,000,000	1,179	7,677.3	1,200	7,783.2	1,391	8,907.1
7,000,000	to 8,000,000	785	5,898.0	705	5,269.1	1,043	7,886.8
8,000,000	to 9,000,000	809	6,909.0	836	7,086.8	660	5,559.2
9,000,000	to 10,000,000	645	6,148.0	523	4,987.1	885	8,449.8
10,000,000	and over	4,815	281,647.1	5,542	322,098.4	5,940	334,165.3
TOTAL		28,800,531	1,140,304.2	28,409,347	1,189,013.7	27,751,287	1,276,096.4

(Contd.)

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2001		2002			
		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	4,332,085	10,668.4	3,719,133	9,144.7	4,075,304	9,776.6
5,000	to 10,000	5,936,637	44,534.1	5,273,938	40,125.2	5,204,657	39,758.0
10,000	to 20,000	8,824,401	126,871.5	8,703,361	126,008.6	8,651,349	125,648.4
20,000	to 25,000	2,362,444	52,727.9	2,645,015	58,953.7	2,425,098	53,812.6
25,000	to 30,000	1,366,571	37,337.7	1,787,910	48,817.0	1,621,733	44,048.7
30,000	to 40,000	1,508,450	51,580.6	1,824,953	62,754.1	2,099,370	72,019.1
40,000	to 50,000	764,785	34,154.6	944,521	42,049.5	988,797	44,136.9
50,000	to 60,000	500,617	27,289.2	603,856	33,048.3	589,955	32,292.8
60,000	to 70,000	309,381	19,994.8	410,803	26,453.1	436,332	28,327.7
70,000	to 80,000	280,310	20,929.8	275,378	20,564.7	299,619	22,257.8
80,000	to 90,000	181,439	15,376.8	227,513	19,262.4	212,016	17,968.9
90,000	to 100,000	174,283	16,553.5	156,873	14,854.7	220,633	20,950.5
100,000	to 200,000	812,535	113,482.0	939,115	132,793.8	927,178	129,156.7
200,000	to 300,000	293,929	71,134.9	325,692	78,684.5	365,850	89,006.8
300,000	to 400,000	120,000	41,355.1	136,316	47,113.4	138,719	47,935.8
400,000	to 500,000	69,964	31,033.4	81,443	36,360.7	92,443	41,050.4
500,000	to 600,000	50,380	27,267.4	49,235	26,777.0	62,042	33,968.1
600,000	to 700,000	27,429	17,771.1	27,764	17,876.1	38,761	24,879.9
700,000	to 800,000	19,470	14,512.0	24,618	18,446.8	21,391	15,905.3
800,000	to 900,000	16,831	14,313.1	18,505	15,770.5	18,671	15,655.1
900,000	to 1,000,000	9,889	9,350.3	10,872	10,314.2	11,976	11,376.5
1,000,000	to 2,000,000	51,024	68,570.9	50,363	67,232.7	66,859	89,631.7
2,000,000	to 3,000,000	11,802	29,246.5	14,182	34,239.7	14,625	35,790.5
3,000,000	to 4,000,000	5,349	18,351.2	5,595	19,000.3	5,924	20,194.6
4,000,000	to 5,000,000	2,533	11,430.3	3,332	14,729.8	3,215	14,255.9
5,000,000	to 6,000,000	1,996	10,789.5	1,995	10,844.6	2,823	15,294.1
6,000,000	to 7,000,000	1,396	9,038.3	2,827	18,670.7	1,483	9,568.9
7,000,000	to 8,000,000	713	5,366.5	1,260	9,410.1	1,367	10,242.2
8,000,000	to 9,000,000	583	4,952.0	807	6,807.6	922	7,826.6
9,000,000	to 10,000,000	685	6,541.6	594	5,629.6	567	5,399.2
10,000,000	and over	5,902	346,739.9	6,733	348,482.6	7,204	372,334.2
TOTAL		28,043,813	1,309,264.8	28,274,502	1,421,220.3	28,606,883	1,500,470.4

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

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

(Contd.)

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2005				2006	
		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
ss than	5,000	5,013,652	7,656.3	5,096,433	7,880.0	4,691,605	7,264.0
5,000	to 10,000	2,523,665	19,438.9	2,430,554	18,454.7	2,189,719	16,751.0
10,000	to 20,000	4,884,795	72,252.0	4,715,117	69,184.5	4,440,870	66,022.2
20,000	to 25,000	1,714,637	38,471.8	1,562,179	34,996.7	1,525,531	34,267.6
25,000	to 30,000	1,443,414	39,553.3	1,214,206	33,335.4	1,380,382	37,888.5
30,000	to 40,000	2,133,459	74,098.8	2,143,025	74,507.3	2,156,181	74,846.0
40,000	to 50,000	1,564,656	70,028.9	1,579,817	70,775.0	1,698,688	75,980.4
50,000	to 60,000	1,191,414	65,083.7	1,298,272	70,957.5	1,329,772	72,793.3
60,000	to 70,000	1,049,455	67,858.3	983,207	63,724.1	1,024,035	66,516.2
70,000	to 80,000	775,878	58,185.2	784,475	58,510.2	911,595	68,095.5
80,000	to 90,000	647,909	54,979.0	594,985	50,534.1	651,772	55,301.2
90,000	to 100,000	511,010	48,453.9	526,662	49,901.0	569,868	54,086.5
100,000	to 200,000	2,226,374	301,929.3	2,165,897	296,833.6	2,307,029	313,729.3
200,000	to 300,000	553,522	133,304.5	546,474	131,869.9	613,533	147,587.6
300,000	to 400,000	228,579	78,659.0	225,422	76,714.7	233,006	80,604.3
400,000	to 500,000	126,804	56,426.7	124,752	55,728.2	141,134	62,636.3
500,000	to 600,000	75,208	40,889.1	82,286	44,799.7	83,331	45,405.4
600,000	to 700,000	67,342	43,946.6	59,061	38,159.1	68,067	44,125.6
700,000	to 800,000	52,189	38,779.3	45,866	33,977.6	47,276	35,388.0
800,000	to 900,000	30,584	25,704.0	31,084	26,358.4	31,598	26,830.3
900,000	to 1,000,000	18,388	17,505.9	22,822	21,648.5	26,509	25,237.0
1,000,000	to 2,000,000	84,127	116,802.8	95,152	127,840.3	107,811	145,532.0
2,000,000	to 3,000,000	26,239	63,000.2	27,443	66,224.0	35,614	86,076.8
3,000,000	to 4,000,000	11,020	37,890.3	14,239	48,786.8	14,841	51,195.4
4,000,000	to 5,000,000	5,776	25,745.4	7,914	35,431.5	9,099	40,344.5
5,000,000	to 6,000,000	3,897	21,141.6	5,113	27,569.2	6,566	35,891.1
6,000,000	to 7,000,000	3,203	20,688.9	2,910	18,725.5	3,308	21,628.8
7,000,000	to 8,000,000	2,141	15,982.6	2,137	15,913.0	2,685	20,070.7
8,000,000	to 9,000,000	1,354	11,546.2	1,690	14,400.1	2,084	17,564.6
9,000,000	to 10,000,000	1,439	13,639.4	1,541	14,635.4	1,575	14,954.2
10,000,000	and over	12,489	748,651.9	15,097	915,089.0	16,604	972,736.3
TOTAL		26,984,619	2,428,294.0	26,405,832	2,613,464.8	26,321,688	2,817,350.6

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2006		2007			
		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	6,809,342	14,516.6	5,798,441	9,420.5	4,057,674	7,402.5
5,000	to 10,000	2,442,781	18,161.8	2,030,387	15,207.7	1,423,115	10,797.4
10,000	to 20,000	4,386,736	63,859.5	3,489,192	51,437.8	2,875,972	42,555.8
20,000	to 25,000	1,337,281	29,843.4	1,287,075	28,880.3	1,420,566	31,830.0
25,000	to 30,000	1,131,957	30,948.0	1,096,553	30,054.9	1,176,237	32,316.4
30,000	to 40,000	1,703,140	58,893.1	1,877,654	65,115.5	2,268,777	79,046.5
40,000	to 50,000	1,217,393	54,340.0	1,426,040	63,682.8	1,789,435	80,224.0
50,000	to 60,000	1,009,507	55,454.2	1,143,223	62,655.7	1,487,930	81,561.1
60,000	to 70,000	770,654	50,039.6	889,810	57,647.2	1,147,031	74,463.5
70,000	to 80,000	623,889	46,790.7	785,218	58,736.2	910,054	68,027.6
80,000	to 90,000	513,790	43,588.5	583,558	49,637.1	770,675	65,475.2
90,000	to 100,000	505,573	48,062.6	514,529	48,783.9	645,344	61,256.8
100,000	to 200,000	2,447,598	342,462.1	2,464,199	338,824.5	2,644,406	360,720.4
200,000	to 300,000	723,336	174,755.9	670,335	161,993.0	699,101	168,176.6
300,000	to 400,000	299,859	103,709.2	278,184	95,881.7	302,581	103,516.4
400,000	to 500,000	150,904	67,313.5	164,013	73,547.9	172,950	77,160.7
500,000	to 600,000	89,168	48,744.9	105,101	57,208.3	109,172	59,361.6
600,000	to 700,000	77,809	50,525.1	77,230	50,198.1	68,683	44,317.1
700,000	to 800,000	57,227	42,976.8	58,550	43,448.9	54,082	40,530.8
800,000	to 900,000	34,085	28,811.5	49,391	41,849.3	45,826	38,745.5
900,000	to 1,000,000	31,171	29,573.3	29,361	27,769.7	29,465	27,937.1
1,000,000	to 2,000,000	131,273	175,911.8	135,620	186,918.1	135,035	181,208.5
2,000,000	to 3,000,000	35,598	86,271.3	41,779	101,471.7	42,341	102,602.7
3,000,000	to 4,000,000	16,846	57,725.3	24,288	83,725.6	21,431	73,417.6
4,000,000	to 5,000,000	9,702	43,681.9	13,813	61,360.4	13,547	61,253.4
5,000,000	to 6,000,000	8,581	46,428.0	9,263	50,493.2	6,873	36,929.6
6,000,000	to 7,000,000	4,490	29,207.0	6,445	41,669.9	4,802	31,030.7
7,000,000	to 8,000,000	2,883	21,558.7	3,793	28,201.8	4,290	31,914.5
8,000,000	to 9,000,000	2,403	20,277.4	2,942	24,828.8	2,504	21,284.3
9,000,000	to 10,000,000	1,473	13,939.5	2,460	23,264.1	2,168	20,534.5
10,000,000	and over	19,136	1,028,273.5	24,592	1,338,636.7	22,671	1,418,897.0
TOTAL		26,595,585	2,926,644.7	25,083,039	3,372,551.5	24,354,738	3,534,495.8

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(Concl.)

(End of Period : Million Rupees)

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

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period : Million Rupees)

RATES OF RETURN	2000		2001	
	Jun.	Dec.	Jun.	Dec.
00.00	55,666.2	66,734.0	75,722.4	80,847.6
01.00*	2,614.0	15,426.2	19,436.6	45,162.2
02.00*	20,948.7	15,497.0	15,127.3	24,669.9
03.00*	10,155.7	17,938.1	28,936.2	16,789.6
03.25	4,414.4	3,344.7	1,639.1	366.0
03.50	19,058.7	8,401.0	19,349.6	963.0
03.75	3,413.1	1,750.4	497.5	398.1
04.00	12,077.2	3,783.0	4,543.3	7,928.1
04.25	1,562.5	1,501.0	1,895.3	26.6
04.50	5,619.3	2,689.2	2,298.3	2,338.2
04.75	3,373.3	505.0	1,469.3	2,596.2
05.00	23,321.2	31,217.2	5,972.4	14,331.1
05.25	7,485.8	6,361.3	1,259.7	10,898.2
05.50	39,781.3	14,971.4	5,160.4	904.3
05.75	732.5	1,458.4	8,510.3	313.7
06.00	11,384.2	8,157.4	15,179.7	7,441.4
06.25	1,722.0	837.0	6,751.6	426.7
06.50	10,134.3	7,244.6	4,830.6	2,274.7
06.75	237.0	5,216.0	378.5	859.1
07.00	4,224.7	9,207.8	10,488.1	5,033.4
07.25	342.8	4,577.2	56.0	723.4
07.50	2,366.5	4,553.1	18,416.8	2,830.9
07.75	6,400.2	3,419.5	2,259.3	2,119.5
08.00	2,354.4	3,377.2	3,722.9	2,644.6
08.25	660.8	442.0	131.7	242.0
08.50	686.8	944.9	576.1	432.5
08.75	1,806.5	446.2	215.1	1,225.6
09.00	4,057.0	5,300.2	4,961.6	5,849.3
09.25	135.9	243.5	334.2	81.8
09.50	283.5	361.3	973.4	1,174.4
09.75	497.8	405.1	235.9	163.7
10.00	2,110.9	2,623.3	1,110.4	844.3
10.25	2,520.6	762.5	5.5	11.2
10.50	1,834.0	589.8	325.8	109.4
10.75	123.2	193.5	27.7	0.3
11.00	1,088.7	1,161.3	1,229.4	353.4
11.25	253.5	394.8	302.3	28.1
11.50	126.7	94.5	54.4	69.6
11.75	115.7	5.6	0.2	6.7
12.00	230.9	1,026.7	3,116.3	906.7
12.25	24.4	22.6	16.6	2.1
12.50	147.4	40.0	1,296.2	123.0
12.75	124.0	3,605.4	1,510.2	350.7
13.00	5.5	32.1	2.0	28.3
13.25	-	-	-	2.0
13.50	10.1	4.0	0.7	2.6
13.75	-	0.2	-	4.2
14.00	13.4	156.1	28.9	76.2
14.25	-	-	-	3.9
14.50	-	-	2.5	0.1
14.75	2.2	-	-	0.2
15.00	6.9	-	-	23.8
15.25	-	-	-	-
15.50	-	-	-	0.3
15.75	-	-	-	-
16.00 & over	-	-	-	-
TOTAL	266,256.4	257,023.2	270,358.2	245,002.8

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	2002		2003
	Jun.	Dec.	Jun.
00.00	75,661.8	72,449.7	91,472.2
01.00*	44,574.9	61,558.6	60,281.9
02.00*	13,512.2	19,289.0	22,317.1
03.00*	12,398.4	14,742.3	6,622.0
03.25	5,635.6	296.0	887.2
03.50	1,364.0	1,786.1	943.2
03.75	2,947.8	4,152.5	454.5
04.00	10,227.5	13,720.0	3,797.5
04.25	5.9	5,659.6	3.4
04.50	2,396.1	1,105.9	482.7
04.75	11,340.5	216.5	21.6
05.00	1,895.1	2,548.9	1,230.5
05.25	7,056.3	312.9	17.8
05.50	4,527.1	1,147.8	160.2
05.75	169.1	112.2	845.9
06.00	4,211.3	2,232.7	326.8
06.25	2,530.0	19.5	54.1
06.50	1,711.3	680.5	12.8
06.75	759.8	82.3	6.5
07.00	2,667.3	675.1	385.7
07.25	1,791.8	35.7	20.1
07.50	1,001.4	3,806.0	527.0
07.75	1,326.0	354.6	38.4
08.00	5,132.9	318.9	925.4
08.25	101.8	61.0	-
08.50	960.3	2,199.3	33.3
08.75	4.5	421.1	-
09.00	2,637.9	1,332.1	123.4
09.25	17.4	3.2	-
09.50	145.3	83.9	0.1
09.75	53.5	39.3	0.7
10.00	459.2	282.1	323.3
10.25	6.0	-	-
10.50	27.0	260.1	1.3
10.75	15.8	6.6	2.7
11.00	236.2	63.6	0.3
11.25	132.9	0.1	-
11.50	213.3	9.1	0.4
11.75	167.2	-	0.1
12.00	61.6	32.6	8.1
12.25	0.1	0.1	0.1
12.50	545.7	1.1	1.8
12.75	254.0	-	9.9
13.00	467.2	1.6	1.5
13.25	-	0.3	-
13.50	0.2	-	-
13.75	-	224.8	58.7
14.00	130.2	-	-
14.25	-	-	0.1
14.50	-	-	-
14.75	-	-	-
15.00	29.4	-	-
15.25	-	-	-
15.50	-	-	-
15.75	-	-	-
16.00 & over	-	-	-
TOTAL	221,510.5	212,325.6	192,400.1

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

(Contd.)

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(End of Period: Million Rupees)

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

TOTAL	188,163.1	211,887.4	258,130.0	255,640.8	283,469.5	302,958.6	297,209.8
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@ Revised from Dec.2003 & onward.
* 10 & Over

4.4 Distribution of Scheduled Banks' Deposits by Rates of Interest

(Concl'd.)

(End of Period: Million Rupees)

RATES OF RETURN @	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	131,049.3	146,671.8	153,519.6	179,341.4	208,382.8	203,254.6
0.25*	24,066.0	19,617.3	35,360.4	5,518.3	52,048.7	67,363.3
0.50*	7,390.3	9,937.6	9,662.3	18,244.6	9,552.9	17,465.6
0.75	559.8	1,140.8	6,922.2	27,179.4	4,344.0	7,978.4
1.00	15,052.7	42,286.2	21,934.8	25,649.2	25,730.4	19,640.6
1.25	18,846.8	7,100.9	9,021.6	2,389.3	6,272.9	8,247.2
1.50	4,524.5	7,992.5	14,908.5	18,876.3	6,593.9	4,629.1
1.75	3,035.8	1,287.5	3,984.4	1,244.4	1,585.6	786.8
2.00	15,281.3	6,200.3	17,795.1	13,142.2	4,423.2	3,661.6
2.25	2,648.2	3,508.2	4,622.7	3,991.9	1,685.5	3,400.6
2.50	16,818.2	16,975.6	4,183.4	2,368.8	10,702.4	9,169.9
2.75	389.5	1,123.2	652.0	4,034.3	1,205.5	660.8
3.00	20,755.1	20,509.3	12,775.5	17,987.4	10,808.3	3,598.7
3.25	1,119.7	2,049.7	1,528.2	587.6	277.2	607.7
3.50	8,026.5	6,595.6	1,862.5	1,540.2	6,732.2	1,232.1
3.75	2,182.0	4,706.9	583.3	585.6	1,115.4	420.0
4.00	4,863.0	7,750.5	17,464.6	10,246.0	4,511.6	1,570.3
4.25	4,246.5	2,402.9	1,959.7	3,591.8	1,716.7	805.0
4.50	1,977.6	2,922.8	1,483.7	2,143.2	1,794.1	277.0
4.75	4,813.5	361.8	523.6	510.4	2,668.0	82.6
5.00	2,984.1	6,198.8	31,468.2	21,343.4	11,109.3	12,267.6
5.25	584.9	1,580.6	605.9	6,674.6	166.5	593.2
5.50	3,307.4	946.8	2,774.3	1,537.0	3,798.1	75.7
5.75	740.9	3,036.9	763.4	2,094.8	2.0	0.0
6.00	612.2	5,403.5	9,389.5	1,149.0	668.9	500.3
6.25	762.1	2,249.2	1,030.1	65.4	139.3	80.0
6.50	2.6	7.9	335.4	266.1	177.8	0.4
6.75	-	75.0	-	1,800.9	50.3	0.1
7.00	56.9	147.5	484.0	6,910.9	390.2	106.7
7.25	975.5	186.4	169.9	3,489.1	4.6	40.5
7.50	371.0	49.5	264.1	929.8	213.8	394.9
7.75	101.7	0.0	-	1,052.7	2.5	-
8.00	2.8	701.9	187.0	661.2	6,650.4	4,005.4
8.25	-	0.0	-	-	4.6	-
8.50	32.5	114.5	3.7	104.2	851.4	3.7
8.75	-	136.5	-	-	0.0	-
9.00	8.4	62.9	447.1	5,077.9	215.8	3,598.4
9.25	-	370.5	2.0	-	0.1	-
9.50	-	28.2	0.3	11.5	138.0	-
9.75	-	-	1.9	-	4.1	-
10.00	23.3	1.0	13.8	210.2	368.7	1,090.0
10.25	-	-	-	-	3,974.3	60.0
10.50	-	-	0.1	-	1,848.5	7,995.4
10.75	-	-	-	6.1	57.7	-
11.00	-	-	-	-	680.2	562.6
Over 11.00	227.7	-	27.0	2172.9	9,360.6	13,372.6
TOTAL	298,440.3	332,438.6	368,715.8	394,729.9	403,029.1	399,599.2

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

(End of Period: Million Rupees)

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

*00.00 Includes "current and other deposits"

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

(End of Period: Million Rupees)

RATES OF RETURN	2000		2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
00.00*	142,582.3	149,107.3	186,937.6	231,442.1	245,218.7	248,636.1	317,098.2
03.50**			-	48,950.0	484,125.0	421,966.5	1,012,544.4
03.75			-	11,696.1	8,056.9	3,590.2	30,546.9
04.00***	0.5	-	144,614.2	270,530.9	22,429.5	163,779.1	22,318.0
04.25	98.2	-	-	7,776.4	7,958.4	5,990.2	2,632.6
04.50	-	210,128.1	16,306.7	81,815.8	7,794.8	59,658.3	43,202.6
04.75	-	-	10,209.5	15,406.2	15,867.8	48,179.4	19,130.8
05.00	157,342.0	6,061.8	90,391.7	18,997.7	36,061.0	31,329.4	16,606.0
05.25	66,972.9	-	-	691.4	9,093.9	29,906.3	5,294.2
05.50	91,046.7	20,118.2	10,713.2	18,079.1	8,574.5	20,307.1	2,263.0
05.75	1,371.1	36.5	2,228.5	215.1	28,766.6	26,410.0	264.2
06.00	30,752.1	1,549.5	9,418.4	9,329.5	28,768.6	30,194.3	3,016.3
06.25	1.1	14,650.1	58,381.9	10,078.6	10,189.6	5,519.7	1,358.5
06.50	72,353.5	27,845.7	11,273.5	11,472.9	16,649.6	54,259.2	392.8
06.75	3,145.5	57,337.9	67.6	6,084.3	9,771.0	6,782.4	-
07.00	16,238.9	11,424.4	15,342.3	23,287.2	42,895.2	53,260.9	8,133.5
07.25	2,622.9	1,748.6	126,315.0	17,329.0	6,484.4	7,197.3	891.7
07.50	33,966.7	21,174.5	30,771.6	39,037.1	27,760.5	11,677.9	2,523.5
07.75	31,562.3	116,163.2	39,111.5	9,450.3	12,628.5	18,636.2	-
08.00	26,617.6	25,350.3	27,917.2	50,985.3	54,633.6	2,166.6	-
08.25	2,896.0	22,318.2	2,133.2	4,168.0	1,624.1	4,405.9	-
08.50	21,646.6	24,774.9	23,760.0	11,572.3	28,026.1	4,364.2	-
08.75	7,355.8	4,041.2	110.1	3,422.0	4,019.4	661.7	-
09.00	22,243.6	14,250.3	41,971.4	29,787.7	15,313.7	2,318.9	-
09.25	3,114.0	47,224.5	3,166.2	26,261.5	205.3	2,085.8	-
09.50	18,464.0	5,257.6	51,460.8	32,175.8	30,577.8	7,853.5	244.4
09.75	23.6	43,454.0	1,182.5	6,801.0	705.0	147.4	-
10.00	31,580.9	609.0	23,521.1	5,821.4	7,072.2	863.9	666.5
10.25	440.5	20,722.1	2,744.7	3,771.3	701.4	535.5	-
10.50	30,281.3	1,502.2	3,437.9	13,685.4	2,814.4	571.5	-
10.75	308.9	4,865.2	1,039.9	347.9	1,745.7	2,418.8	-
11.00	36,027.9	332.7	39,759.9	24,272.8	7,424.9	-	-
11.25	1,659.3	24,372.3	2,929.2	955.6	273.8	2,055.6	-
11.50	568.6	5,808.9	1,027.3	1,627.3	4,640.8	382.1	-
11.75	184.0	674.6	1,043.8	963.1	841.4	1,789.6	-
12.00	12,275.6	187.2	4,258.1	4,547.5	1,709.3	-	-
12.25	24.7	3,992.9	3,336.9	1,888.4	-	-	-
12.50	1,025.0	2,230.9	2,520.6	1,531.7	2,076.2	2,006.0	-
12.75	172.9	3,544.1	470.1	500.3	-	-	-
13.00	2,104.1	1,138.7	4,550.1	2,965.9	419.5	523.0	-
13.25	17.4	4,149.1	777.6	72.1	-	-	-
13.50	136.8	790.5	1,376.2	120.1	-	-	-
13.75	414.4	1,067.3	3,699.1	3,829.5	5,790.4	5,714.6	-
14.00	1,226.3	5,537.9	5,461.4	396.0	-	-	-
14.25	316.8	5,736.1	-	122.2	-	-	-
14.50	-	230.2	-	-	-	-	-
14.75	2,787.4	-	-	-	-	-	-
15.00	77.0	-	-	-	-	-	-
15.25	-	38.7	-	-	-	-	-
15.50	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	-
16.00 & over	-	-	-	-	-	-	-

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

(Contd.)

** Stands for 0.25 to 3.50

*** Stands for 0.25 to 4.00

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

(End of Period: Million Rupees)

RATE OF RETURN @	2003	2004		2005		2006	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00*	443,559.8	440,943.3	528,740.4	578,328.8	623,250.0	676,436.5	644,586.5
0.25	89,327.1	325,676.5	449,210.3	322,466.3	264,179.0	342,219.3	268,408.0
0.50	89,592.5	55,664.7	64,051.6	62,212.9	36,452.7	33,370.1	38,433.8
0.75	57,638.0	104,507.2	34,066.0	53,288.9	14,702.0	13,579.4	60,044.7
1.00	76,668.5	323,297.7	203,782.6	403,673.5	398,664.1	347,297.7	254,577.3
1.25	310,016.7	46,898.6	82,373.2	14,418.6	9,876.1	14,070.3	50,920.7
1.50	151,041.5	114,298.8	117,428.0	59,944.4	60,748.1	72,657.3	50,926.1
1.75	25,353.6	49,216.3	62,614.6	33,161.7	16,500.8	32,425.4	8,681.0
2.00	113,561.1	63,998.9	56,255.9	86,163.5	130,405.4	142,014.3	126,677.5
2.25	23,656.4	19,699.7	31,332.6	32,649.1	15,960.8	24,079.3	6,736.8
2.50	58,185.8	61,601.3	82,411.0	48,584.3	56,470.5	60,388.9	29,890.4
2.75	49,782.4	18,189.7	35,628.3	20,830.2	14,848.1	15,131.2	11,454.4
3.00	58,493.4	72,780.8	52,929.3	99,271.3	72,572.6	63,151.6	102,782.7
3.25	12,622.7	12,222.1	18,965.3	32,395.6	19,757.9	28,036.0	32,899.9
3.50	35,828.5	27,896.8	32,269.9	51,567.0	74,289.5	67,196.4	99,792.4
3.75	4,650.9	11,194.4	16,403.3	26,313.6	13,113.2	29,509.2	16,213.3
4.00	24,523.9	11,138.4	27,058.5	41,329.6	92,805.0	64,589.8	122,930.3
4.25	3,916.1	4,640.7	7,047.8	13,462.0	28,930.8	17,086.7	4,245.5
4.50	4,079.2	7,731.9	7,111.8	35,815.4	30,142.7	25,671.8	57,974.0
4.75	5,049.6	1,964.3	5,991.0	6,201.5	46,234.9	42,845.3	42,553.5
5.00	8,059.4	7,769.4	13,813.9	35,280.7	68,425.4	65,759.2	87,805.3
5.25	184.8	187.1	6,127.8	4,072.3	2,646.7	4,550.5	23,217.5
5.50	3,444.9	25.8	747.3	9,631.8	33,171.0	35,812.1	65,009.4
5.75	0.0	9.1	386.7	3,782.7	6,699.9	9,713.7	9,005.8
6.00	144.1	144.9	855.8	16,991.6	34,858.9	36,773.2	66,638.7
6.25	0.0	3.9	81.4	2,783.2	4,166.7	14,972.1	40,801.2
6.50	278.7	193.3	139.5	16,246.9	7,978.1	17,944.4	14,867.7
6.75	48.1	24.3	23.6	2,712.5	4,569.2	6,405.3	12,088.4
7.00	2,661.9	7,284.4	4,568.6	12,826.7	20,174.5	25,856.2	30,241.9
7.25	241.3	366.2	6.4	2,916.7	2,533.3	15,571.0	3,559.8
7.50	967.3	524.0	898.1	8,911.3	13,675.4	11,943.3	16,188.8
7.75	0.0	4.0	33.2	2,576.4	6,908.5	14,169.3	17,727.5
8.00	229.5	201.2	242.2	23,405.9	31,117.6	30,885.8	17,674.9
8.25	49.0	24.7	11.3	562.8	7,365.0	2,234.5	3,925.2
8.50	11.1	0.0	-	780.3	13,019.6	20,561.6	18,344.1
8.75	0.0	48.0	74.6	2,506.8	10,606.6	1,786.4	16,693.4
9.00	111.2**	48.2**	-	3,093.4	22,942.6	7,702.4	7,352.1
9.25	-	-	-	101.8	1,246.9	38,409.2	37,715.7
9.50	-	-	-	758.9	3,294.9	7,200.2	7,745.9
9.75	-	-	-	41.5	523.5	4,222.0	16,265.5
10.00	-	-	-	181.6	9,375.3	2,494.9	12,962.7
10.25	-	-	-	-	-	7,707.5	1,805.9
10.50	-	-	-	69.4	933.5	8,986.2	5,923.5
10.75	-	-	-	228.3	819.7	8,853.5	10,864.9
11.00	-	-	-	7.1	2,099.1	81.3	11,851.4
over 11	-	-	-	104.5	939.3	2,039.7	42,428.9
TOTAL	1,653,979.6	1,790,420.5	1,943,681.6	2,172,653.2	2,329,995.3	2,514,392.0	2,629,434.9

*00.00 includes "current and other deposits"

** 9.00 and Over

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

(Concl.)

(End of Period: Million Rupees)

RATE OF RETURN @	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00*	858,780.5	802,106.2	856,117.5	886,785.8	1,037,696.4	1,087,714.1
0.25	117,718.4	135,401.4	236.7	908.0	1,253.5	2,123.3
0.5	40,288.4	43,101.3	2,890.3	65,691.9	82,006.3	100,734.8
0.75	24,102.7	131,150.0	526.0	203.7	12,987.3	3,378.6
1	342,404.5	363,526.2	7,154.0	6,159.6	10,152.2	7,148.6
1.25	195,927.9	231,482.4	29,838.8	2,234.2	5,114.3	5,568.1
1.5	70,910.8	54,421.9	28,296.1	3,755.3	3,572.4	2,860.4
1.75	5,838.0	16,283.0	9,664.3	6,998.6	14,690.7	9,427.6
2	139,882.4	129,270.2	13,310.6	17,722.4	7,020.3	2,724.6
2.25	7,846.4	14,574.3	6,292.4	0.0	0.0	2.2
2.5	27,304.7	33,633.6	9,989.3	14,111.0	2,990.9	3,109.0
2.75	16,364.9	7,402.8	4,879.7	146.6	0.2	58.0
3	102,431.2	82,878.8	9,622.0	27,980.0	9,979.5	5,924.0
3.25	38,357.7	7,649.7	1,724.6	23.0	35.2	172.5
3.5	77,113.5	53,887.3	3,647.8	2,058.6	162.4	7,017.3
3.75	10,321.2	8,302.6	11,578.6	383.3	675.0	143.7
4	139,990.3	87,288.4	25,275.8	26,048.7	19,791.0	9,821.2
4.25	5,907.1	9,289.6	5,562.2	1,513.8	2,199.8	3,766.9
4.5	65,412.1	84,963.6	66,318.1	58,199.0	46,716.0	43,988.9
4.75	39,523.9	32,469.2	415.0	568.8	715.8	242.5
5	64,232.4	74,229.2	1,287,587.0	1,132,550.4	1,212,680.3	1,315,929.8
5.25	8,624.5	32,992.9	83,524.9	97,875.2	53,180.7	86,393.1
5.5	74,071.9	76,718.9	108,447.9	81,199.4	92,774.2	109,644.2
5.75	23,249.0	37,528.5	54,203.1	45,788.2	32,350.6	33,784.2
6	83,503.4	135,655.1	122,997.9	121,388.1	103,146.5	119,387.1
6.25	15,276.7	33,091.6	20,875.4	31,105.4	9,038.4	19,753.5
6.5	50,757.4	28,427.9	49,223.2	77,859.6	54,058.4	49,970.8
6.75	16,639.9	10,235.4	14,134.8	18,392.3	10,460.2	2,750.9
7	70,168.2	36,406.3	53,591.6	40,234.0	38,038.5	79,628.6
7.25	12,647.7	14,002.4	44,988.5	34,021.0	29,594.0	55,105.0
7.5	44,694.4	30,657.3	27,698.7	29,470.4	55,934.5	48,144.3
7.75	24,829.2	5,683.2	17,504.2	4,709.6	11,422.3	22,611.7
8	23,378.6	104,490.4	46,524.1	52,477.2	79,078.3	80,725.6
8.25	13,371.8	28,288.4	83,325.3	18,955.7	16,146.3	24,082.2
8.5	31,218.5	42,109.0	38,048.5	48,804.3	52,308.6	54,878.9
8.75	33,176.3	11,420.1	10,189.0	2,237.4	47,737.4	15,926.6
9	27,489.5	32,210.1	46,958.7	24,346.4	50,810.9	37,436.8
9.25	36,464.3	18,741.9	16,517.9	17,734.4	7,227.1	33,560.3
9.5	19,265.0	13,748.8	38,674.7	37,004.3	41,226.7	42,058.0
9.75	15,197.4	7,445.7	14,431.8	4,553.4	8,656.9	13,966.9
10	16,347.9	42,162.1	46,405.9	41,814.7	52,809.2	78,661.3
10.25	5,673.8	15,727.1	13,684.9	9,314.8	18,207.1	30,761.3
10.5	10,001.4	17,782.2	13,118.2	27,963.5	23,828.8	42,673.4
10.75	12,400.0	5,306.9	8,796.8	7,807.2	7,842.9	20,856.5
11	7,005.8	5,238.3	20,631.1	28,115.4	78,174.3	64,998.5
over 11	7,999.4	12,675.3	68,021.2	239,545.0	290,082.5	173,446.7
TOTAL	3,074,111.2	3,202,057.3	3,443,445.1	3,396,759.6	3,734,574.6	3,953,062.6

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

TYPE OF DEPOSIT	(Percent per annum)									
	2000		2001		2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	5.34	4.92	5.19	5.14	4.84	3.28	2.13	1.23	1.12	1.33
	(1.87)	(1.70)	(1.87)	(2.56)	(2.11)	(1.98)	(1.73)	(2.25)	(2.71)	(1.93)
II. Saving Deposits	5.75	5.56	5.71	4.55	3.49	3.48	1.69	1.33	0.98	0.93
	(63.13)	(62.42)	(64.17)	(65.08)	(67.60)	(69.10)	(73.93)	(77.19)	(75.18)	(75.06)
III. Term or Fixed Deposits										
(a) Less than 3 months	6.62	6.96	7.06	5.56	4.92	4.07	1.84	0.99	1.15	1.93
	(6.65)	(7.92)	(7.80)	(7.36)	(6.33)	(5.54)	(4.91)	(4.65)	(3.28)	(5.72)
(b) 3 months and over but less than 6 months	7.17	7.37	7.37	6.99	6.26	4.93	2.16	1.97	1.51	1.93
	(5.15)	(4.40)	(4.62)	(4.36)	(4.16)	(3.21)	(2.66)	(2.18)	(4.56)	(4.26)
(c) 6 months and over but less than 1 year	7.37	7.55	8.12	7.44	6.65	5.53	2.95	2.44	2.20	2.63
	(4.08)	(4.37)	(3.31)	(3.15)	(2.96)	(3.32)	(2.95)	(2.46)	(3.24)	(3.24)
(d) 1 year and over but less than 2 years	7.76	8.24	8.19	8.26	7.19	5.89	3.10	2.64	2.71	2.73
	(4.42)	(3.91)	(3.76)	(4.36)	(3.93)	(4.24)	(3.37)	(2.79)	(3.57)	(3.24)
(e) 2 years and over but less than 3 years	9.01	7.79	7.99	8.65	7.61	6.61	3.45	2.87	2.80	2.87
	(1.70)	(2.28)	(2.17)	(1.55)	(1.50)	(1.48)	(1.08)	(1.41)	(1.13)	(0.75)
(f) 3 years and over but less than 4 years	8.73	8.94	8.35	8.98	8.15	7.23	3.84	3.10	3.01	3.24
	(2.77)	(2.64)	(2.71)	(2.06)	(2.05)	(2.06)	(2.27)	(1.40)	(1.58)	(1.55)
(g) 4 years and over but less than 5 years	9.49	9.27	9.12	9.11	8.46	7.31	4.36	2.78	2.98	3.06
	(1.52)	(1.40)	(1.11)	(1.05)	(1.42)	(1.32)	(1.47)	(0.91)	(0.19)	(0.20)
(h) 5 years and over	10.35	10.03	9.99	9.43	8.65	7.66	4.69	3.43	3.23	3.57
	(8.71)	(8.96)	(8.48)	(8.48)	(7.94)	(7.75)	(5.63)	(4.75)	(4.56)	(4.05)
IV. Overall										
(i) Excluding current & other deposits	6.62	6.52	6.58	5.62	4.60	4.22	2.08	1.55	1.28	1.32
(ii) Including current & other deposits	5.47	5.39	5.27	4.33	3.61	3.35	1.61	1.13	0.95	0.95

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

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

TYPE OF DEPOSIT	(Percent per annum)									
	2005		2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	1.39	1.34	1.45	1.68	1.73	1.62	3.89	6.45	5.73	6.05
	(2.18)	(1.75)	(1.87)	(1.40)	(1.62)	(1.45)	(1.17)	(1.39)	(1.48)	(1.27)
II. Saving Deposits	1.24	1.66	1.67	1.92	2.07	2.07	4.93	4.99	5.08	4.95
	(71.74)	(63.45)	(64.93)	(57.22)	(58.40)	(57.00)	(55.82)	(51.12)	(53.75)	(52.69)
III. Term or Fixed Deposits										
(a) Less than 3 months	2.98	3.62	4.24	4.32	4.30	4.64	4.88	5.26	5.57	4.56
	(6.47)	(11.91)	(8.72)	(9.33)	(8.04)	(11.11)	(12.75)	(14.69)	(11.41)	(11.15)
(b) 3 months and over but less than 6 months	3.62	3.27	4.49	5.56	5.10	5.14	5.77	6.76	6.49	6.57
	(6.50)	(6.98)	(7.56)	(9.90)	(9.51)	(8.07)	(6.63)	(6.98)	(7.44)	(9.42)
(c) 6 months and over but less than 1 year	4.21	4.78	4.64	5.88	5.93	5.87	6.99	7.64	7.57	7.05
	(4.21)	(5.46)	(5.01)	(6.50)	(7.16)	(6.83)	(6.77)	(7.75)	(6.14)	(5.15)
(d) 1 year and over but less than 2 years	4.28	5.75	5.26	5.95	6.75	6.85	7.33	8.38	8.52	8.18
	(3.39)	(5.18)	(6.11)	(7.41)	(8.29)	(8.95)	(9.03)	(11.06)	(12.60)	(13.89)
(e) 2 years and over but less than 3 years	3.99	5.27	5.44	5.67	6.46	6.55	6.34	8.41	9.34	8.49
	(0.68)	(0.63)	(0.77)	(0.93)	(0.91)	(0.87)	(1.16)	(0.92)	(1.22)	(0.84)
(f) 3 years and over but less than 4 years	4.02	5.51	5.16	7.14	7.17	6.70	8.60	8.53	9.56	9.12
	(1.14)	(0.99)	(1.30)	(2.05)	(2.05)	(1.92)	(2.55)	(2.11)	(1.72)	(1.74)
(g) 4 years and over but less than 5 years	3.84	6.19	4.90	7.08	7.01	7.11	7.33	8.51	6.08	7.92
	(0.23)	(0.24)	(0.22)	(0.22)	(0.20)	(0.31)	(0.68)	(0.25)	(0.77)	(0.28)
(h) 5 years and over	3.98	4.96	5.57	6.01	6.30	7.16	8.67	9.05	9.06	8.92
	(3.47)	(3.42)	(3.51)	(5.05)	(3.79)	(3.49)	(3.44)	(3.72)	(3.46)	(3.56)
IV. Overall										
(i) Excluding current & other deposits	1.89	2.57	2.69	3.42	3.51	3.61	5.58	6.02	6.11	5.88
(ii) Including current & other deposits	1.37	1.86	1.96	2.53	2.60	2.66	4.13	4.38	4.44	4.29

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

(Contd.)

4.6 Distribution of Scheduled Banks' Deposits
Weighted Average Rate of Return on Deposits
Profit & Loss Sharing – All Banks

(Percent per annum)

TYPE OF DEPOSIT	2000		2001		2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	5.60	5.18	5.47	5.27	4.97	3.19	2.13	1.25	1.13	1.34
	(1.84)	(1.59)	(1.72)	(2.67)	(2.10)	(1.88)	(1.87)	(2.41)	(2.94)	(2.12)
II. Saving Deposits	6.11	5.93	6.13	4.98	3.69	3.77	1.76	1.40	0.99	0.94
	(63.64)	(63.06)	(65.77)	(66.16)	68.48	(68.92)	(73.30)	(76.53)	(74.23)	(74.35)
III. Term or Fixed Deposits										
(a) Less than 3 months	7.11	7.80	8.12	6.40	5.38	4.44	2.05	1.01	1.13	2.07
	(6.52)	(7.08)	(6.78)	(6.23)	(5.61)	(5.22)	(4.48)	(4.35)	(2.86)	(5.56)
(b) 3 months and over but less than 6 months	8.04	8.35	8.39	8.18	6.98	5.49	2.34	2.06	1.52	1.96
	(4.65)	(3.78)	(4.09)	(3.86)	(3.77)	(3.02)	(2.55)	(2.11)	(4.68)	(4.17)
(c) 6 months and over but less than 1 year	8.27	8.39	8.80	8.29	7.24	5.74	3.01	2.52	2.21	2.75
	(3.51)	(3.94)	(3.25)	(2.96)	(2.78)	(3.45)	(3.01)	(2.53)	(3.39)	(3.38)
(d) 1 year and over but less than 2 years	8.70	8.56	8.88	8.96	7.65	6.18	3.17	2.69	2.78	2.84
	(3.99)	(4.33)	(3.69)	(4.20)	(3.81)	(4.18)	(3.53)	(2.93)	(3.77)	(3.16)
(e) 2 years and over but less than 3 years	9.31	8.75	8.99	9.15	7.84	6.78	3.44	2.86	2.81	2.87
	(1.96)	(2.02)	(1.83)	(1.58)	(1.58)	(1.58)	(1.15)	(1.53)	(1.24)	(0.83)
(f) 3 years and over but less than 4 years	9.35	9.08	9.04	9.26	8.40	7.35	3.85	3.11	3.01	3.26
	(2.78)	(3.08)	(2.54)	(2.16)	(2.15)	(2.24)	(2.45)	(1.50)	(1.72)	(1.72)
(g) 4 years and over but less than 5 years	9.69	9.37	9.44	9.38	8.63	7.41	4.36	2.77	2.95	3.05
	(1.71)	(1.64)	(1.17)	(1.10)	(1.52)	(1.43)	(1.62)	(1.01)	(0.20)	(0.22)
(h) 5 years and over	10.59	10.07	10.04	9.56	8.72	7.72	4.71	3.44	3.22	3.57
	(9.40)	(9.48)	(9.16)	(9.09)	(8.19)	(8.08)	(6.04)	(5.10)	(4.96)	(4.48)
IV. Overall										
(i) Excluding current & other deposits	7.07	6.95	7.06	6.09	4.84	4.51	2.17	1.63	1.31	1.36
(ii) Including current & other deposits	5.92	5.84	5.74	4.76	3.85	3.64	1.71	1.19	0.99	0.99

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	2005		2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	1.40 (2.35)	1.46 (1.76)	1.63 (1.78)	1.93 (1.32)	1.90 (1.57)	1.86 (1.36)	4.58 (1.04)	7.38 (1.30)	6.86 (1.32)	7.21 (1.14)
II. Saving Deposits	1.29 (70.65)	1.71 (63.16)	1.72 (64.15)	1.95 (56.39)	2.11 (57.90)	2.13 (56.39)	5.25 (54.99)	5.40 (49.89)	5.48 (53.13)	5.39 (51.70)
III. Term or Fixed Deposits										
(a) Less than 3 months	3.18 (6.33)	3.78 (12.04)	4.51 (8.59)	4.67 (8.75)	4.68 (7.38)	4.84 (10.70)	5.08 (12.60)	5.41 (14.71)	5.68 (11.55)	4.63 (11.47)
(b) 3 months and over but less than 6 months	3.75 (6.68)	3.85 (5.99)	4.80 (7.49)	5.78 (9.98)	5.25 (9.48)	5.23 (8.31)	5.95 (6.68)	7.14 (6.86)	6.85 (7.08)	6.89 (9.44)
(c) 6 months and over but less than 1 year	4.35 (4.39)	4.91 (5.68)	4.82 (5.16)	6.01 (6.81)	6.06 (7.42)	6.15 (6.65)	7.23 (6.83)	7.85 (7.96)	7.87 (6.13)	7.14 (5.31)
(d) 1 year and over but less than 2 years	4.37 (3.60)	5.83 (5.60)	5.32 (6.58)	6.01 (7.91)	6.81 (8.78)	6.92 (9.50)	7.51 (9.42)	8.51 (11.73)	8.59 (13.12)	8.21 (14.14)
(e) 2 years and over but less than 3 years	3.99 (0.75)	5.25 (0.69)	5.48 (0.83)	5.82 (0.94)	6.50 (0.97)	6.56 (0.94)	6.34 (1.26)	8.42 (1.01)	9.40 (1.31)	8.73 (0.85)
(f) 3 years and over but less than 4 years	4.03 (1.25)	5.52 (1.09)	5.18 (1.42)	7.16 (2.22)	7.19 (2.20)	6.73 (2.05)	8.63 (2.75)	8.61 (2.26)	9.65 (1.81)	9.36 (1.84)
(g) 4 years and over but less than 5 years	3.84 (0.25)	6.19 (0.27)	4.96 (0.24)	7.09 (0.24)	7.03 (0.22)	7.16 (0.33)	7.33 (0.74)	8.60 (0.27)	6.11 (0.84)	7.92 (0.29)
(h) 5 years and over	3.99 (3.76)	5.00 (3.72)	5.63 (3.75)	6.04 (5.45)	6.30 (4.07)	7.17 (3.78)	8.70 (3.71)	9.11 (4.01)	9.16 (3.71)	9.00 (3.82)
IV. Overall										
(i) Excluding current & other deposits	1.98	2.70	2.82	3.56	3.64	3.74	5.87	6.37	6.44	6.21
(ii) Including current & other deposits	1.46	1.99	2.10	2.68	2.73	2.81	4.41	4.71	4.76	4.59

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

(Contd.)

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

TYPE OF DEPOSIT	(Percent per annum)									
	2000		2001		2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	4.42	4.07	4.35	4.24	4.01	3.76	2.22	0.61	0.52	1.06
	(1.98)	(2.17)	(2.52)	(2.00)	(2.14)	(2.67)	(0.43)	(0.75)	(0.33)	(0.30)
II. Saving Deposits	4.30	3.89	3.62	2.13	2.06	1.39	1.13	0.74	0.91	0.85
	(61.21)	(59.63)	(57.12)	(59.52)	(62.04)	(70.38)	(79.85)	(83.35)	(84.80)	(80.98)
III. Term or Fixed Deposits										
(a) Less than 3 months	4.89	4.74	4.47	3.51	3.45	2.26	0.86	0.86	0.86	0.98
	(7.15)	(11.57)	(12.30)	(13.15)	(10.91)	(7.86)	(8.94)	(7.48)	(7.54)	(6.99)
(b) 3 months and over but less than 6 months	4.99	5.10	4.70	3.55	3.64	2.29	1.02	1.38	1.36	1.78
	(7.05)	(7.09)	(6.93)	(6.88)	(6.63)	(4.61)	(3.73)	(2.78)	(3.29)	(4.95)
(c) 6 months and over but less than 1 year	5.44	5.29	5.39	4.31	4.10	3.31	2.28	1.47	1.94	1.05
	(6.24)	(6.26)	(3.57)	(4.15)	(4.09)	(2.33)	(2.43)	(1.87)	(1.76)	(2.10)
(d) 1 year and over but less than 2 years	5.43	5.38	5.45	5.37	4.82	3.96	1.79	1.64	1.03	1.94
	(6.04)	(2.07)	(4.07)	(5.21)	(4.66)	(4.62)	(1.83)	(1.50)	(1.52)	(3.97)
(e) 2 years and over but less than 3 years	5.94	5.41	5.79	5.74	5.34	4.19	3.47	3.16	0.75	2.96
	(0.73)	(3.47)	(3.65)	(1.40)	(0.99)	(0.80)	(0.37)	(0.32)	(0.06)	(0.07)
(f) 3 years and over but less than 4 years	6.35	6.28	6.10	6.99	5.69	4.90	3.42	2.76	2.60	1.28
	(2.75)	(0.69)	(3.44)	(1.57)	(1.41)	(0.80)	(0.57)	(0.50)	(0.13)	(0.14)
(g) 4 years and over but less than 5 years	7.86	7.29	7.27	7.17	6.33	5.42	4.20	4.42	3.98	3.56
	(0.81)	(0.38)	(0.90)	(0.70)	(0.76)	(0.56)	(0.10)	(0.06)	(0.06)	(0.03)
(h) 5 years and over	8.91	9.79	9.55	8.26	8.08	7.00	4.15	3.24	3.39	3.53
	(6.04)	(6.67)	(5.50)	(5.33)	(6.36)	(5.37)	(1.74)	(1.39)	(0.51)	(0.46)
IV. Overall										
(i) Excluding current & other deposits	4.91	4.67	4.48	3.20	3.07	2.10	1.22	0.85	0.96	0.97
(ii) Including current & other deposits	4.00	3.76	3.49	2.42	2.34	1.60	0.79	0.59	0.61	0.63

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

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

(Concl'd.)

TYPE OF DEPOSIT	(Percent per annum)									
	2005		2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	1.15	0.14	0.20	0.13	0.34	0.09	0.89	1.08	0.69	0.57
	(0.48)	(1.67)	(2.73)	(2.33)	(2.23)	(2.48)	(2.67)	(2.27)	(3.36)	(2.80)
II. Saving Deposits	0.82	1.18	1.21	1.67	1.62	1.51	1.84	1.71	1.04	0.80
	(82.40)	(66.22)	(73.16)	(66.27)	(64.54)	(64.08)	(65.16)	(63.56)	(60.79)	(64.20)
III. Term or Fixed Deposits										
(a) Less than 3 months	1.44	1.87	1.84	2.19	2.20	3.04	2.90	3.69	4.08	3.28
	(7.86)	(10.65)	(10.01)	(15.76)	(16.26)	(15.96)	(14.51)	(14.50)	(9.81)	(7.45)
(b) 3 months and over but less than 6 months	1.75	1.24	1.48	2.87	3.33	3.40	3.50	3.53	3.95	2.74
	(4.81)	(16.39)	(8.30)	(8.93)	(9.98)	(5.23)	(6.01)	(8.28)	(11.49)	(9.26)
(c) 6 months and over but less than 1 year	1.82	2.56	1.75	2.85	2.96	3.47	3.95	4.62	4.19	5.22
	(2.46)	(3.29)	(3.41)	(3.19)	(3.96)	(9.01)	(6.14)	(5.62)	(6.24)	(3.28)
(d) 1 year and over but less than 2 years	1.68	2.03	1.64	3.34	3.61	3.80	3.19	4.85	6.84	7.77
	(1.26)	(1.14)	(1.24)	(1.98)	(2.27)	(2.53)	(4.69)	(4.26)	(6.74)	(11.04)
(e) 2 years and over but less than 3 years	3.21	7.46	1.79	3.74	3.91	3.98	4.07	5.06	4.36	5.12
	(0.02)	(0.07)	(0.07)	(0.81)	(0.20)	(0.04)	(0.04)	(0.04)	(0.18)	(0.70)
(f) 3 years and over but less than 4 years	2.13	2.91	1.37	4.00	4.06	4.82	5.01	5.47	6.92	1.58
	(0.08)	(0.04)	(0.07)	(0.11)	(0.11)	(0.46)	(0.37)	(0.61)	(0.71)	(0.66)
(g) 4 years and over but less than 5 years	2.60	3.46	2.04	4.29	5.04	5.31	5.50	5.58	2.72	7.99
	(0.04)	(0.00)	(0.05)	(0.01)	(0.02)	(0.10)	(0.00)	(0.08)	(0.07)	(0.11)
(h) 5 years and over	3.39	2.11	3.14	3.09	5.44	5.66	6.08	5.98	2.50	2.42
	(0.63)	(0.53)	(0.96)	(0.61)	(0.41)	(0.11)	(0.44)	(0.78)	(0.63)	(0.51)
IV. Overall										
(i) Excluding current & other deposits	0.97	1.31	1.31	1.92	1.98	2.08	2.29	2.49	2.31	2.13
(ii) Including current & other deposits	0.62	0.83	0.78	1.17	1.24	1.28	1.43	1.57	1.39	1.33

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

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

Depositor	(Percent per annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2000					
Over all	5.47	5.35	5.59	5.50	8.36
Foreign Constituents	5.55	4.58	5.34	7.38	2.81
Government	6.44	6.27	3.28	6.01	12.27
Public Sector	4.94	4.65	6.39	4.27	11.45
Private Sector (Business)	4.97	4.97	5.20	4.90	4.02
NGO's & Non-Profit Institutions	6.12	5.77	6.41	6.32	12.01
Personal	6.01	5.82	6.06	6.24	8.65
Others	5.06	3.76	6.39	5.79	6.19
Dec.2000					
Over all	5.39	5.53	5.28	5.12	8.28
Foreign Constituents	5.15	5.06	4.81	6.09	1.91
Government	6.66	6.37	7.01	5.98	10.23
Public Sector	5.62	5.15	7.90	4.89	11.18
Private Sector (Business)	4.79	4.99	5.00	4.51	3.89
NGO's & Non-Profit Institutions	5.70	6.25	5.69	4.62	11.89
Personal	5.87	6.07	5.36	5.72	9.47
Others	5.20	3.67	6.26	6.09	4.92
Jun.2001					
Over all	5.27	5.26	5.31	5.14	7.98
Foreign Constituents	5.74	5.74	5.53	6.35	0.27
Government	5.32	4.76	6.05	7.15	10.25
Public Sector	5.74	5.24	6.94	5.50	11.04
Private Sector (Business)	4.72	4.80	5.01	4.52	4.76
NGO's & Non-Profit Institutions	6.49	6.22	5.57	6.50	10.94
Personal	5.70	5.97	5.18	5.55	8.61
Others	5.00	4.51	7.16	5.07	4.41
Dec.2001					
Over all	4.33	3.78	4.65	4.80	8.28
Foreign Constituents	3.75	4.91	3.43	4.19	7.95
Government	4.91	4.64	7.30	5.90	9.47
Non-Financial Public Sector Enterprises	3.11	1.88	6.33	6.56	11.97
Non-Bank Financial Institutions	4.33	0.86	4.73	6.04	10.10
Private Sector(Business)	3.82	3.45	4.63	3.88	7.41
NGO's & Non-Profit Institutions	6.70	5.02	5.45	7.15	10.76
Personal	4.89	4.32	5.16	5.31	9.17
Others	4.67	4.22	3.76	5.55	6.03
Jun.2002					
Over all	3.61	3.15	3.90	3.92	9.43
Foreign Constituents	2.70	3.59	1.98	3.96	1.62
Government	3.92	3.43	7.57	5.26	12.12
Non-Financial Public Sector Enterprises	3.90	2.77	7.01	5.31	6.97
Non-Bank Financial Institutions	2.91	0.39	4.44	4.17	7.98
Private Sector(Business)	3.19	2.88	3.88	3.25	8.48
NGO's & Non-Profit Institutions	4.64	3.83	4.01	5.17	11.65
Personal	3.96	3.41	4.60	4.24	9.99
Others	3.41	2.86	2.69	3.81	7.60

* 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
Dec.2002					
Over all	3.35	3.33	3.04	3.31	9.37
Foreign Constituents	2.19	2.93	1.62	2.35	0.25
Government	3.97	3.60	5.75	4.84	12.34
Non-Financial Public Sector Enterprises	3.98	3.64	5.10	3.97	9.34
Non-Bank Financial Institutions	4.00	2.65	2.49	4.11	12.13
Private Sector(Business)	3.00	3.16	2.97	2.80	7.57
NGO's & Non-Profit Institutions	5.01	4.37	3.72	5.46	12.69
Personal	3.54	3.38	3.46	3.54	9.30
Others	3.30	1.95	1.92	3.61	3.98
Jun.2003					
Over all	1.61	1.64	1.02	1.66	4.27
Foreign Constituents	1.20	1.82	0.52	1.56	5.66
Government	2.09	1.99	1.23	2.17	5.89
Non-Financial Public Sector Enterprises	1.90	1.53	2.66	2.08	5.20
Non-Bank Financial Institutions	2.15	1.47	0.90	2.47	5.75
Private Sector(Business)	1.40	1.50	0.95	1.40	2.00
NGO's & Non-Profit Institutions	2.36	1.75	1.57	2.76	5.00
Personal	1.66	1.63	1.08	1.79	4.20
Others	1.34	1.24	0.77	1.36	3.46
Dec.2003					
Over all	1.13	1.24	0.75	1.01	3.84
Foreign Constituents	0.70	0.83	0.36	1.09	2.97
Government	1.50	1.33	0.45	1.42	5.63
Non-Financial Public Sector Enterprises	1.70	2.02	2.17	1.22	4.87
Non-Bank Financial Institutions	1.71	2.00	0.61	1.10	6.19
Private Sector(Business)	0.90	1.07	0.71	0.57	1.48
NGO's & Non-Profit Institutions	1.57	2.10	0.86	1.13	4.78
Personal	1.17	1.29	0.84	1.04	3.15
Others	1.03	1.05	0.33	1.01	1.99
Jun.2004					
Over all	0.95	1.06	0.77	0.59	4.02
Foreign Constituents	0.72	0.73	0.56	0.77	-
Government	1.23	1.57	0.94	0.85	6.21
Non-Financial Public Sector Enterprises	1.32	1.67	2.09	0.68	4.43
Non-Bank Financial Institutions	1.61	1.70	1.20	0.54	6.61
Private Sector(Business)	0.85	0.97	0.77	0.36	1.82
NGO's & Non-Profit Institutions	1.47	1.67	0.52	1.17	5.55
Personal	0.85	0.94	0.70	0.43	2.90
Others	0.94	1.02	0.49	0.60	0.47
Dec.2004					
Over all	0.95	0.95	1.25	0.70	3.52
Foreign Constituents	0.66	0.52	0.84	0.64	-
Government	1.32	1.45	1.95	1.10	5.98
Non-Financial Public Sector Enterprises	1.49	1.53	1.60	1.22	4.65
Non-Bank Financial Institutions	1.53	1.67	1.47	0.68	5.41
Private Sector(Business)	0.90	0.89	1.62	0.34	1.42
NGO's & Non-Profit Institutions	1.68	1.82	1.07	1.25	5.30
Personal	0.75	0.78	0.95	0.42	2.32
Others	1.13	1.12	4.39	0.62	0.47

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

Depositor	(Percent per annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2005					
Over all	1.37	1.47	1.84	0.72	3.46
Foreign Constituents	0.87	0.89	0.60	0.97	-
Government	1.61	2.36	3.86	1.08	5.08
Non-Financial Public Sector Enterprises	2.49	2.97	2.66	0.91	3.83
Non-Bank Financial Institutions	2.35	2.45	2.06	1.79	3.60
Private Sector(Business)	1.35	1.38	2.32	0.40	1.93
NGO's & Non-Profit Institutions	2.31	2.33	1.72	3.13	6.44
Personal	1.10	1.15	1.50	0.44	2.53
Others	1.27	1.77	1.31	0.54	1.64
Dec.2005					
Over all	1.86	2.01	2.34	1.00	3.45
Foreign Constituents	1.86	2.14	0.55	1.78	5.00
Government	2.03	2.67	5.91	1.36	6.49
Non-Financial Public Sector Enterprises	3.08	3.36	3.11	2.08	4.44
Non-Bank Financial Institutions	3.19	3.49	1.68	0.97	3.94
Private Sector(Business)	1.81	1.92	2.67	0.53	1.52
NGO's & Non-Profit Institutions	3.24	3.64	1.96	2.97	5.07
Personal	1.44	1.50	2.20	0.46	2.16
Others	2.80	3.11	1.82	1.80	1.17
Jun.2006					
Over all	1.96	2.15	2.49	1.00	2.99
Foreign Constituents	1.18	1.02	0.98	1.61	3.00
Government	2.24	3.55	7.16	1.20	5.95
Non-Financial Public Sector Enterprises	3.49	3.90	4.01	2.20	4.22
Non-Bank Financial Institutions	4.01	4.46	3.16	1.25	4.00
Private Sector(Business)	1.72	1.73	3.08	0.58	1.22
NGO's & Non-Profit Institutions	3.75	4.18	2.39	2.95	5.47
Personal	1.64	1.74	2.08	0.53	2.29
Others	1.70	3.00	1.15	0.73	3.96
Dec.2006					
Over all	2.53	2.70	3.85	1.52	3.24
Foreign Constituents	1.63	1.48	1.54	2.01	3.00
Government	2.76	4.09	7.33	1.85	5.82
Non-Financial Public Sector Enterprises	4.48	4.63	7.04	3.64	4.53
Non-Bank Financial Institutions	4.08	4.15	3.24	3.85	3.85
Private Sector(Business)	2.09	2.08	3.80	1.40	2.03
NGO's & Non-Profit Institutions	4.00	4.01	5.04	2.31	5.49
Personal	2.41	2.58	3.77	0.52	2.91
Others	2.38	3.37	1.88	1.14	2.98
Jun.2007					
Over all	2.60	2.72	3.89	1.74	3.75
Foreign Constituents	1.86	1.92	1.80	1.72	6.29
Government	3.10	4.54	7.30	1.74	9.89
Non-Financial Public Sector Enterprises	4.62	4.96	5.54	3.84	5.41
Non-Bank Financial Institutions	3.22	4.29	3.76	0.84	4.98
Private Sector(Business)	2.42	2.39	4.29	1.71	2.34
NGO's & Non-Profit Institutions	4.46	4.48	4.46	3.35	6.57
Personal	2.14	2.17	3.57	1.14	2.65
Others	2.76	3.86	1.14	1.72	2.18

* Including zero rate of return

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

(Concl.)

Depositor	(Percent per annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Dec.2007					
Over all	2.66	2.77	3.95	2.04	3.08
Foreign Constituents	1.50	1.50	1.56	1.48	7.67
Government	2.90	3.92	9.07	2.33	6.33
Non-Financial Public Sector Enterprises	4.14	4.28	6.65	3.51	5.61
Non-Bank Financial Institutions	4.73	5.11	6.40	3.93	4.97
Private Sector(Business)	2.45	2.52	4.40	1.55	1.63
NGO's & Non-Profit Institutions	4.75	4.81	4.91	2.69	6.18
Personal	2.30	2.35	3.85	1.28	2.96
Others	2.24	2.73	4.62	1.51	2.07
Jun.2008					
Over all	4.13	4.14	5.53	3.80	3.59
Foreign Constituents	2.82	2.41	2.22	4.16	-
Government	4.29	5.25	9.66	3.54	5.45
Non-Financial Public Sector Enterprises	5.34	5.51	7.84	4.70	4.92
Non-Bank Financial Institutions	5.10	5.09	8.95	5.11	4.62
Private Sector(Business)	3.69	3.53	6.95	3.39	2.18
NGO's & Non-Profit Institutions	6.26	6.02	8.45	4.45	8.78
Personal	4.06	4.08	3.65	4.03	3.62
Others	3.81	4.47	8.12	2.39	3.72
Dec.2008					
Over all	4.38	4.37	6.31	4.03	3.26
Foreign Constituents	3.00	2.09	5.10	4.45	0.11
Government	4.32	4.70	9.61	3.96	6.68
Non-Financial Public Sector Enterprises	5.14	5.02	13.17	5.03	4.94
Non-Bank Financial Institutions	6.76	7.13	10.50	5.57	4.62
Private Sector(Business)	3.82	3.78	5.50	3.48	1.93
NGO's & Non-Profit Institutions	7.20	6.87	10.22	4.51	6.11
Personal	4.38	4.35	5.82	4.10	4.59
Others	4.43	5.26	5.08	3.71	1.59
Jun.2009					
Over all	4.44	4.51	6.00	3.82	2.82
Foreign Constituents	2.92	1.85	6.08	1.81	-
Government	4.79	5.88	11.99	3.98	6.32
Non-Financial Public Sector Enterprises	5.24	5.28	11.67	4.67	3.47
Non-Bank Financial Institutions	6.07	5.97	10.26	6.04	4.43
Private Sector(Business)	3.73	3.63	5.92	3.61	1.70
NGO's & Non-Profit Institutions	6.78	7.07	5.05	3.44	8.53
Personal	4.54	4.59	5.60	3.93	2.31
Others	2.40	3.84	-	1.54	4.36
Dec.2009					
Over all	4.29	4.38	4.05	3.99	3.41
Foreign Constituents	2.39	1.67	3.85	3.21	-
Government	4.81	6.07	1.42	4.01	6.52
Non-Financial Public Sector Enterprises	5.50	5.85	0.71	4.73	5.71
Non-Bank Financial Institutions	5.92	6.01	7.03	5.00	5.54
Private Sector(Business)	3.56	3.54	3.77	3.67	2.48
NGO's & Non-Profit Institutions	6.67	6.87	4.75	3.29	8.58
Personal	4.27	4.29	4.46	4.08	3.67
Others	3.11	3.74	-	2.45	3.36

* Including zero rate of return