

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)									
	2001		2002		2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	5.19	5.14	4.84	3.28	2.13	1.23	1.12	1.33	1.39	1.34
	(1.87)	(2.56)	(2.11)	(1.98)	(1.73)	(2.25)	(2.71)	(1.93)	(2.18)	(1.75)
II. Saving Deposits	5.71	4.55	3.49	3.48	1.69	1.33	0.98	0.93	1.24	1.66
	(64.17)	(65.08)	(67.60)	(69.10)	(73.93)	(77.19)	(75.18)	(75.06)	(71.74)	(63.45)
III. Term or Fixed Deposits										
(a) Less than 3 months	7.06	5.56	4.92	4.07	1.84	0.99	1.15	1.93	2.98	3.62
	(7.80)	(7.36)	(6.33)	(5.54)	(4.91)	(4.65)	(3.28)	(5.72)	(6.47)	(11.91)
(b) 3 months and over but less than 6 months	7.37	6.99	6.26	4.93	2.16	1.97	1.51	1.93	3.62	3.27
	(4.62)	(4.36)	(4.16)	(3.21)	(2.66)	(2.18)	(4.56)	(4.26)	(6.50)	(6.98)
(c) 6 months and over but less than 1 year	8.12	7.44	6.65	5.53	2.95	2.44	2.20	2.63	4.21	4.78
	(3.31)	(3.15)	(2.96)	(3.32)	(2.95)	(2.46)	(3.24)	(3.24)	(4.21)	(5.46)
(d) 1 year and over but less than 2 years	8.19	8.26	7.19	5.89	3.10	2.64	2.71	2.73	4.28	5.75
	(3.76)	(4.36)	(3.93)	(4.24)	(3.37)	(2.79)	(3.57)	(3.24)	(3.39)	(5.18)
(e) 2 years and over but less than 3 years	7.99	8.65	7.61	6.61	3.45	2.87	2.80	2.87	3.99	5.27
	(2.17)	(1.55)	(1.50)	(1.48)	(1.08)	(1.41)	(1.13)	(0.75)	(0.68)	(0.63)
(f) 3 years and over but less than 4 years	8.35	8.98	8.15	7.23	3.84	3.10	3.01	3.24	4.02	5.51
	(2.71)	(2.06)	(2.05)	(2.06)	(2.27)	(1.40)	(1.58)	(1.55)	(1.14)	(0.99)
(g) 4 years and over but less than 5 years	9.12	9.11	8.46	7.31	4.36	2.78	2.98	3.06	3.84	6.19
	(1.11)	(1.05)	(1.42)	(1.32)	(1.47)	(0.91)	(0.19)	(0.20)	(0.23)	(0.24)
(h) 5 years and over	9.99	9.43	8.65	7.66	4.69	3.43	3.23	3.57	3.98	4.96
	(8.48)	(8.48)	(7.94)	(7.75)	(5.63)	(4.75)	(4.56)	(4.05)	(3.47)	(3.42)
IV. Overall										
(i) Excluding current & other deposits	6.58	5.62	4.60	4.22	2.08	1.55	1.28	1.32	1.89	2.57
(ii) Including current & other deposits	5.27	4.33	3.61	3.35	1.61	1.13	0.95	0.95	1.37	1.86

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

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

(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	2001		2002		2003		2004		2005		
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
I. Call Deposits	5.47	5.27	4.97	3.19	2.13	1.25	1.13	1.34	1.40	1.46	
	(1.72)	(2.67)	(2.10)	(1.88)	(1.87)	(2.41)	(2.94)	(2.12)	(2.35)	(1.76)	
II. Saving Deposits	6.13	4.98	3.69	3.77	1.76	1.40	0.99	0.94	1.29	1.71	
	(65.77)	(66.16)	68.48	(68.92)	(73.30)	(76.53)	(74.23)	(74.35)	(70.65)	(63.16)	
III. Term or Fixed Deposits											
(a) Less than 3 months	8.12	6.40	5.38	4.44	2.05	1.01	1.13	2.07	3.18	3.78	
	(6.78)	(6.23)	(5.61)	(5.22)	(4.48)	(4.35)	(2.86)	(5.56)	(6.33)	(12.04)	
(b) 3 months and over but less than 6 months	8.39	8.18	6.98	5.49	2.34	2.06	1.52	1.96	3.75	3.85	
	(4.09)	(3.86)	(3.77)	(3.02)	(2.55)	(2.11)	(4.68)	(4.17)	(6.68)	(5.99)	
(c) 6 months and over but less than 1 year	8.80	8.29	7.24	5.74	3.01	2.52	2.21	2.75	4.35	4.91	
	(3.25)	(2.96)	(2.78)	(3.45)	(3.01)	(2.53)	(3.39)	(3.38)	(4.39)	(5.68)	
(d) 1 year and over but less than 2 years	8.88	8.96	7.65	6.18	3.17	2.69	2.78	2.84	4.37	5.83	
	(3.69)	(4.20)	(3.81)	(4.18)	(3.53)	(2.93)	(3.77)	(3.16)	(3.60)	(5.60)	
(e) 2 years and over but less than 3 years	8.99	9.15	7.84	6.78	3.44	2.86	2.81	2.87	3.99	5.25	
	(1.83)	(1.58)	(1.58)	(1.58)	(1.15)	(1.53)	(1.24)	(0.83)	(0.75)	(0.69)	
(f) 3 years and over but less than 4 years	9.04	9.26	8.40	7.35	3.85	3.11	3.01	3.26	4.03	5.52	
	(2.54)	(2.16)	(2.15)	(2.24)	(2.45)	(1.50)	(1.72)	(1.72)	(1.25)	(1.09)	
(g) 4 years and over but less than 5 years	9.44	9.38	8.63	7.41	4.36	2.77	2.95	3.05	3.84	6.19	
	(1.17)	(1.10)	(1.52)	(1.43)	(1.62)	(1.01)	(0.20)	(0.22)	(0.25)	(0.27)	
(h) 5 years and over	10.04	9.56	8.72	7.72	4.71	3.44	3.22	3.57	3.99	5.00	
	(9.16)	(9.09)	(8.19)	(8.08)	(6.04)	(5.10)	(4.96)	(4.48)	(3.76)	(3.72)	
IV. Overall											
(i) Excluding current & other deposits	7.06	6.09	4.84	4.51	2.17	1.63	1.31	1.36	1.98	2.70	
(ii) Including current & other deposits	5.74	4.76	3.85	3.64	1.71	1.19	0.99	0.99	1.46	1.99	

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	2006		2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	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)	6.99 (1.20)	8.05 (1.25)
II. Saving Deposits	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)	5.47 (54.06)	5.48 (53.22)
III. Term or Fixed Deposits										
(a) Less than 3 months	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)	5.04 (10.55)	5.10 (10.80)
(b) 3 months and over but less than 6 months	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)	7.41 (7.94)	7.82 (8.70)
(c) 6 months and over but less than 1 year	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)	7.49 (4.90)	7.71 (4.18)
(d) 1 year and over but less than 2 years	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)	8.38 (14.92)	8.37 (15.11)
(e) 2 years and over but less than 3 years	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)	9.15 (0.75)	8.29 (0.68)
(f) 3 years and over but less than 4 years	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)	9.78 (1.70)	10.36 (1.71)
(g) 4 years and over but less than 5 years	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)	9.47 (0.24)	9.54 (0.17)
(h) 5 years and over	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)	8.97 (3.74)	8.86 (4.19)
IV. Overall										
(i) Excluding current & other deposits	2.82	3.56	3.64	3.74	5.87	6.37	6.44	6.21	6.37	6.45
(ii) Including current & other deposits	2.10	2.68	2.73	2.81	4.41	4.71	4.76	4.59	4.66	4.76

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

(Contd.)

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

(Percent per annum)										
TYPE OF DEPOSIT	2001		2002		2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	4.35	4.24	4.01	3.76	2.22	0.61	0.52	1.06	1.15	0.14
	(2.52)	(2.00)	(2.14)	(2.67)	(0.43)	(0.75)	(0.33)	(0.30)	(0.48)	(1.67)
II. Saving Deposits	3.62	2.13	2.06	1.39	1.13	0.74	0.91	0.85	0.82	1.18
	(57.12)	(59.52)	(62.04)	(70.38)	(79.85)	(83.35)	(84.80)	(80.98)	(82.40)	(66.22)
III. Term or Fixed Deposits										
(a) Less than 3 months	4.47	3.51	3.45	2.26	0.86	0.86	0.86	0.98	1.44	1.87
	(12.30)	(13.15)	(10.91)	(7.86)	(8.94)	(7.48)	(7.54)	(6.99)	(7.86)	(10.65)
(b) 3 months and over but less than 6 months	4.70	3.55	3.64	2.29	1.02	1.38	1.36	1.78	1.75	1.24
	(6.93)	(6.88)	(6.63)	(4.61)	(3.73)	(2.78)	(3.29)	(4.95)	(4.81)	(16.39)
(c) 6 months and over but less than 1 year	5.39	4.31	4.10	3.31	2.28	1.47	1.94	1.05	1.82	2.56
	(3.57)	(4.15)	(4.09)	(2.33)	(2.43)	(1.87)	(1.76)	(2.10)	(2.46)	(3.29)
(d) 1 year and over but less than 2 years	5.45	5.37	4.82	3.96	1.79	1.64	1.03	1.94	1.68	2.03
	(4.07)	(5.21)	(4.66)	(4.62)	(1.83)	(1.50)	(1.52)	(3.97)	(1.26)	(1.14)
(e) 2 years and over but less than 3 years	5.79	5.74	5.34	4.19	3.47	3.16	0.75	2.96	3.21	7.46
	(3.65)	(1.40)	(0.99)	(0.80)	(0.37)	(0.32)	(0.06)	(0.07)	(0.02)	(0.07)
(f) 3 years and over but less than 4 years	6.10	6.99	5.69	4.90	3.42	2.76	2.60	1.28	2.13	2.91
	(3.44)	(1.57)	(1.41)	(0.80)	(0.57)	(0.50)	(0.13)	(0.14)	(0.08)	(0.04)
(g) 4 years and over but less than 5 years	7.27	7.17	6.33	5.42	4.20	4.42	3.98	3.56	2.60	3.46
	(0.90)	(0.70)	(0.76)	(0.56)	(0.10)	(0.06)	(0.06)	(0.03)	(0.04)	(0.00)
(h) 5 years and over	9.55	8.26	8.08	7.00	4.15	3.24	3.39	3.53	3.39	2.11
	(5.50)	(5.33)	(6.36)	(5.37)	(1.74)	(1.39)	(0.51)	(0.46)	(0.63)	(0.53)
IV. Overall										
(i) Excluding current & other deposits	4.48	3.20	3.07	2.10	1.22	0.85	0.96	0.97	0.97	1.31
(ii) Including current & other deposits	3.49	2.42	2.34	1.60	0.79	0.59	0.61	0.63	0.62	0.83

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.)

TYPE OF DEPOSIT	(Percent per annum)									
	2006		2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	0.20	0.13	0.34	0.09	0.89	1.08	0.69	0.57	0.41	0.16
	(2.73)	(2.33)	(2.23)	(2.48)	(2.67)	(2.27)	(3.36)	(2.80)	(2.77)	(2.50)
II. Saving Deposits	1.21	1.67	1.62	1.51	1.84	1.71	1.04	0.80	0.71	0.81
	(73.16)	(66.27)	(64.54)	(64.08)	(65.16)	(63.56)	(60.79)	(64.20)	(61.41)	(66.12)
III. Term or Fixed Deposits										
(a) Less than 3 months	1.84	2.19	2.20	3.04	2.90	3.69	4.08	3.28	2.84	3.70
	(10.01)	(15.76)	(16.26)	(15.96)	(14.51)	(14.50)	(9.81)	(7.45)	(12.17)	(9.17)
(b) 3 months and over but less than 6 months	1.48	2.87	3.33	3.40	3.50	3.53	3.95	2.74	2.74	3.03
	(8.30)	(8.93)	(9.98)	(5.23)	(6.01)	(8.28)	(11.49)	(9.26)	(11.13)	(12.48)
(c) 6 months and over but less than 1 year	1.75	2.85	2.96	3.47	3.95	4.62	4.19	5.22	3.30	3.22
	(3.41)	(3.19)	(3.96)	(9.01)	(6.14)	(5.62)	(6.24)	(3.28)	(0.84)	(3.43)
(d) 1 year and over but less than 2 years	1.64	3.34	3.61	3.80	3.19	4.85	6.84	7.77	5.37	5.55
	(1.24)	(1.98)	(2.27)	(2.53)	(4.69)	(4.26)	(6.74)	(11.04)	(7.04)	(5.39)
(e) 2 years and over but less than 3 years	1.79	3.74	3.91	3.98	4.07	5.06	4.36	5.12	4.08	10.73
	(0.07)	(0.81)	(0.20)	(0.04)	(0.04)	(0.04)	(0.18)	(0.70)	(0.76)	(0.20)
(f) 3 years and over but less than 4 years	1.37	4.00	4.06	4.82	5.01	5.47	6.92	1.58	2.82	7.84
	(0.07)	(0.11)	(0.11)	(0.46)	(0.37)	(0.61)	(0.71)	(0.66)	(0.31)	(0.12)
(g) 4 years and over but less than 5 years	2.04	4.29	5.04	5.31	5.50	5.58	2.72	7.99	2.12	1.58
	(0.05)	(0.01)	(0.02)	(0.10)	(0.00)	(0.08)	(0.07)	(0.11)	(0.16)	(0.02)
(h) 5 years and over	3.14	3.09	5.44	5.66	6.08	5.98	2.50	2.42	1.39	11.41
	(0.96)	(0.61)	(0.41)	(0.11)	(0.44)	(0.78)	(0.63)	(0.51)	(0.41)	(0.57)
IV. Overall										
(i) Excluding current & other deposits	1.31	1.92	1.98	2.08	2.29	2.49	2.31	2.13	1.65	1.77
(ii) Including current & other deposits	0.78	1.17	1.24	1.28	1.43	1.57	1.39	1.33	1.00	1.05

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