

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.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
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

* Including zero rate of return.

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

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Depositor	(Percent per annum)				
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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
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

* Including zero rate of return

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

(Concl.d.)

Depositor	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
(Percent per annum)					
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
Jun.2010					
Over all	4.29	4.25	5.56	3.99	2.90
Foreign Constituents	2.36	1.50	4.24	2.77	-
Government	5.00	6.21	10.81	4.22	6.63
Non-Financial Public Sector Enterprises	5.68	5.93	11.17	4.73	5.68
Non-Bank Financial Institutions	6.09	6.27	7.81	4.38	3.52
Private Sector(Business)	3.60	3.54	5.86	3.33	1.97
NGO's & Non-Profit Institutions	6.19	6.31	5.37	5.21	6.85
Personal	4.22	4.21	5.06	4.02	3.54
Others	3.19	3.76	-	2.69	2.40
Dec.2010					
Over all	4.39	4.41	5.83	4.07	3.57
Foreign Constituents	2.30	1.45	3.70	2.86	-
Government	4.86	5.80	10.40	4.28	7.38
Non-Financial Public Sector Enterprises	6.22	6.45	12.33	5.33	5.63
Non-Bank Financial Institutions	6.33	6.45	5.66	5.69	4.00
Private Sector(Business)	3.69	3.54	7.18	3.42	2.72
NGO's & Non-Profit Institutions	5.89	5.92	5.89	5.28	7.62
Personal	4.31	3.36	4.64	3.85	4.03
Others	2.98	3.09	-	2.86	2.67

* Including zero rate of return