

ANNEXURE-A of DMMD Circular no. 04 dated March 08, 2018

A. LIABILITIES SUBJECT TO CRR	B. LIABILITIES EXEMPTED FROM CRR
<p>a) All Current Deposits including customers, banks and other financial institutions</p> <p>b) All Savings Deposits including customers, banks and other financial institutions</p> <p>c) Special Notice Deposits including customers, banks and other financial institutions</p> <p>d) Short Term Deposits including customers, banks and other financial institutions with tenor of less than 1 year</p> <p>e) Overdue Fixed Deposits including those of customers, banks and other financial institutions</p> <p>f) Call Deposits including those of customers, banks and other financial institutions</p> <p>g) Unclaimed balances Accounts</p> <p>h) All other Deposits payable to public on demand e.g. Payment Orders, Telegraphic/Mail Transfers, Outstanding Drafts, Demand Drafts, Certificates Payable, etc.</p> <p>i) All borrowings unless otherwise exempted</p> <p>j) Profit/Return/Mark up/Interest accrued on all above Accounts</p> <p>k) Margin on LCs</p> <p>l) Margin on Guarantees</p> <p>m) Locker's Keys Security Deposits</p> <p>n) Unclaimed Dividend/Dividend Payable</p> <p>o) Security Deposits Account (Amount deposited by Supplier of Stationery and Furniture etc., as security)</p> <p>p) Sundry Deposits Account</p> <p>q) Mark up/Interest accrued</p> <p>r) Any other miscellaneous liabilities payable on demand</p>	<p>a) Fixed/Term Deposits of customers, banks and other financial institutions with tenor of 1 year and above.</p> <p>b) Profit/Return/Interest accrued on above accounts</p> <p>c) Borrowing from SBP, money at call & short notice and other inter-bank borrowings from scheduled banks and FCY borrowing from overseas banks/branches including under F.E Circular no. 3 of 2007</p> <p>d) Provision for taxation, staff benefits and accrued expenses</p> <p>e) Any other miscellaneous liabilities payable on notice or after specified period</p>