

**Statistical Tables**  
**Regional Advances & Deposits**

**6.1 Province/Region wise Deposits by Categories**  
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Categories	Dec-13			Jun-13			Dec-12		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	0.92	83.84	84.77	0.15	78.70	78.85	0.70	81.68	82.38
	Govt.	15.82	715.80	731.61	15.22	680.95	696.17	15.80	663.73	679.54
	NFPSEs	3.34	466.24	469.58	0.70	395.47	396.17	4.55	396.68	401.23
	NBFCs & Fin Aux.	1.00	185.98	186.98	0.89	166.21	167.10	0.53	150.43	150.96
	Private Sector	206.54	1923.11	2129.64	191.34	1794.62	1985.97	162.37	1644.27	1806.63
	Trust Fund	6.41	196.86	203.27	6.66	186.65	193.31	6.03	187.65	193.68
	Personal	471.86	3221.30	3693.16	430.97	3085.13	3516.10	401.08	2846.62	3247.69
	Others	15.50	68.51	84.00	16.44	84.30	100.74	13.17	57.31	70.48
	<b>Total</b>	<b>721.39</b>	<b>6861.63</b>	<b>7583.02</b>	<b>662.38</b>	<b>6472.02</b>	<b>7134.41</b>	<b>604.22</b>	<b>6028.36</b>	<b>6632.59</b>
<b>Punjab</b>	Foreign	0.82	18.88	19.70	0.11	16.24	16.35	0.53	17.55	18.07
	Govt.	2.88	287.17	290.05	2.98	280.32	283.31	2.56	272.48	275.04
	NFPSEs	0.45	114.30	114.75	0.31	111.96	112.28	2.70	97.85	100.54
	NBFCs & Fin Aux.	0.09	16.24	16.34	0.61	15.33	15.94	0.09	13.66	13.74
	Private Sector	118.21	812.50	930.71	107.19	776.92	884.12	93.16	724.93	818.09
	Trust Fund	3.00	62.28	65.28	3.21	72.61	75.82	3.00	58.43	61.44
	Personal	259.12	1499.33	1758.45	234.72	1443.42	1678.13	211.54	1328.45	1539.99
	Others	3.89	22.88	26.77	2.78	30.13	32.91	2.54	25.26	27.80
	<b>Total</b>	<b>388.45</b>	<b>2833.58</b>	<b>3222.03</b>	<b>351.91</b>	<b>2746.94</b>	<b>3098.85</b>	<b>316.12</b>	<b>2538.60</b>	<b>2854.72</b>
<b>Sindh</b>	Foreign	0.02	48.21	48.23	0.01	42.44	42.44	0.13	43.01	43.14
	Govt.	5.24	159.59	164.83	5.67	117.67	123.34	6.02	123.10	129.12
	NFPSEs	2.71	210.35	213.06	0.18	181.84	182.02	1.61	195.85	197.46
	NBFCs & Fin Aux.	0.08	154.78	154.86	0.02	142.07	142.09	0.04	130.61	130.65
	Private Sector	40.01	728.74	768.74	39.36	619.36	658.72	35.16	553.13	588.29
	Trust Fund	1.39	77.02	78.40	1.06	66.18	67.24	0.96	80.25	81.21
	Personal	49.93	1103.36	1153.29	44.77	1065.73	1110.50	40.64	982.00	1022.64
	Others	0.12	8.28	8.39	0.09	12.26	12.35	0.09	10.39	10.48
	<b>Total</b>	<b>99.49</b>	<b>2490.32</b>	<b>2589.81</b>	<b>91.16</b>	<b>2247.54</b>	<b>2338.70</b>	<b>84.64</b>	<b>2118.34</b>	<b>2202.98</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	0.08	1.41	1.49	0.01	0.55	0.56	0.02	0.86	0.88
	Govt.	2.50	83.15	85.65	2.78	72.43	75.21	3.16	66.12	69.28
	NFPSEs	0.02	13.34	13.36	0.03	11.62	11.65	0.06	10.57	10.63
	NBFCs & Fin Aux.	0.06	1.31	1.36	0.02	0.67	0.69	0.03	2.05	2.08
	Private Sector	18.71	99.07	117.78	16.50	94.30	110.80	15.18	84.03	99.21
	Trust Fund	1.13	8.34	9.47	1.15	12.64	13.78	0.61	6.41	7.03
	Personal	72.44	209.82	282.25	67.13	206.07	273.19	63.52	195.04	258.56
	Others	1.32	5.53	6.85	1.34	6.27	7.61	0.99	3.62	4.61
	<b>Total</b>	<b>96.27</b>	<b>421.95</b>	<b>518.22</b>	<b>88.96</b>	<b>404.54</b>	<b>493.50</b>	<b>83.57</b>	<b>368.70</b>	<b>452.27</b>
<b>Balochistan</b>	Foreign	-	0.19	0.19	0.02	0.11	0.13	0.02	0.13	0.15
	Govt.	3.59	17.35	20.95	2.30	15.36	17.66	2.66	18.84	21.49
	NFPSEs	0.11	6.12	6.23	0.07	6.80	6.87	0.09	5.49	5.58
	NBFCs & Fin Aux.	-	0.43	0.43	-	0.05	0.05	0.00	0.05	0.06
	Private Sector	3.07	39.97	43.03	3.50	41.41	44.91	3.94	34.83	38.76
	Trust Fund	0.09	3.54	3.63	0.06	1.35	1.41	0.07	5.25	5.32
	Personal	6.22	62.93	69.15	5.12	62.92	68.03	4.42	65.76	70.18
	Others	8.75	4.54	13.29	10.44	5.36	15.80	8.70	4.08	12.78
	<b>Total</b>	<b>21.83</b>	<b>135.06</b>	<b>156.89</b>	<b>21.52</b>	<b>133.37</b>	<b>154.89</b>	<b>19.90</b>	<b>134.42</b>	<b>154.32</b>
<b>Islamabad</b>	Foreign	-	14.83	14.83	-	19.03	19.03	-	19.58	19.58
	Govt.	1.22	145.66	146.87	0.97	176.19	177.15	0.96	162.36	163.33
	NFPSEs	0.01	122.11	122.12	0.00	82.79	82.79	0.01	86.42	86.43
	NBFCs & Fin Aux.	0.45	12.04	12.49	0.00	6.81	6.81	0.11	3.51	3.62
	Private Sector	1.98	203.67	205.66	3.02	229.33	232.35	1.13	217.76	218.89
	Trust Fund	0.47	44.49	44.96	0.64	32.70	33.34	0.12	36.09	36.20
	Personal	9.93	255.67	265.60	9.14	219.76	228.90	7.25	193.33	200.57
	Others	0.72	26.56	27.28	1.10	29.60	30.70	0.83	13.49	14.32
	<b>Total</b>	<b>14.78</b>	<b>825.03</b>	<b>839.81</b>	<b>14.88</b>	<b>796.20</b>	<b>811.08</b>	<b>10.41</b>	<b>732.53</b>	<b>742.94</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-	-	-	0.00
	Govt.	0.20	1.00	1.20	0.25	1.38	1.63	0.12	1.08	1.20
	NFPSEs	0.03	0.00	0.03	0.05	0.00	0.05	0.02	0.00	0.02
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.56	1.81	3.37	1.32	2.23	3.56	1.88	1.83	3.71
	Trust Fund	0.00	0.05	0.05	0.14	0.05	0.18	0.11	0.05	0.15
	Personal	5.78	2.94	8.72	5.45	2.75	8.20	5.59	2.38	7.97
	Others	0.68	0.39	1.08	0.68	0.38	1.07	0.00	0.17	0.17
	<b>Total</b>	<b>8.25</b>	<b>6.18</b>	<b>14.44</b>	<b>7.88</b>	<b>6.80</b>	<b>14.68</b>	<b>7.72</b>	<b>5.51</b>	<b>13.23</b>

**6.1 Province/Region wise Deposits by Categories**  
(Outstanding Position)

		(Billion Rupees)								
Provinces/Regions	Categories	Dec-13			Jun-13			Dec-12		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.09	7.90	7.99	0.16	1.88	2.05	0.15	1.76	1.91
	NFPSEs	0.01	0.01	0.02	0.01	0.01	0.02	0.01	0.01	0.02
	NBFCs & Fin Aux.	0.14	0.47	0.61	0.14	0.90	1.04	0.07	0.32	0.39
	Private Sector	1.68	5.75	7.43	1.63	6.39	8.01	1.34	5.33	6.67
	Trust Fund	0.25	0.47	0.71	0.16	0.41	0.57	0.17	0.32	0.49
	Personal	1.98	5.92	7.91	1.89	5.43	7.32	1.41	5.54	6.95
	Others	0.02	0.02	0.04	-	0.09	0.09	-	0.07	0.07
	<b>Total</b>	<b>4.17</b>	<b>20.54</b>	<b>24.71</b>	<b>3.99</b>	<b>15.11</b>	<b>19.10</b>	<b>3.15</b>	<b>13.35</b>	<b>16.50</b>
AJK	Foreign	-	0.32	0.32	-	0.33	0.33	-	0.56	0.56
	Govt.	0.09	13.98	14.07	0.11	15.71	15.82	0.18	17.98	18.16
	NFPSEs	0.00	0.02	0.02	0.04	0.45	0.49	0.06	0.49	0.55
	NBFCs & Fin Aux.	0.18	0.72	0.89	0.11	0.37	0.48	0.17	0.24	0.41
	Private Sector	21.32	31.60	52.92	18.81	24.68	43.49	10.58	22.42	33.00
	Trust Fund	0.09	0.69	0.77	0.25	0.71	0.96	0.99	0.85	1.84
	Personal	66.46	81.35	147.81	62.75	79.06	141.81	66.71	74.13	140.84
	Others	-	0.30	0.30	-	0.21	0.21	0.01	0.24	0.25
	<b>Total</b>	<b>88.14</b>	<b>128.98</b>	<b>217.12</b>	<b>82.07</b>	<b>121.53</b>	<b>203.60</b>	<b>78.72</b>	<b>116.90</b>	<b>195.62</b>

**Urban area** means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

**"Outstanding deposits"** show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

**Foreign Constituents:** This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

**Government:** This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

**NFPSEs (Non-financial Public Sector Enterprises):** These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

**NBFCs & Fin Aux.:** NBFCs (Nonbank Financial Companies) & Fin Aux. (Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

**Private Sector:** This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

**Trust Fund:** This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

**Personal:** This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

**Others:** This includes all those which are not classified elsewhere.

**6.2 Province/Region wise Advances by Borrowers**  
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrowers	Dec-13			Jun-13			Dec-12		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.08	406.72	406.80	0.04	492.11	492.15	0.10	423.26	423.36
	NFPSEs	-	427.90	427.90	-	350.23	350.23	0.21	349.42	349.62
	NBFCs & Fin Aux.	-	42.60	42.60	0.01	47.62	47.63	0.11	45.22	45.32
	Private Sector	136.98	2546.82	2683.80	118.26	2295.99	2414.24	122.59	2417.37	2539.96
	Trust Fund	0.04	14.00	14.04	0.08	16.94	17.02	0.03	17.99	18.02
	Personal	35.37	288.42	323.78	31.45	274.40	305.84	28.37	266.81	295.18
	Others	0.40	16.53	16.93	0.57	14.10	14.67	1.18	15.89	17.07
	<b>Total</b>	<b>172.86</b>	<b>3742.99</b>	<b>3915.85</b>	<b>150.41</b>	<b>3491.38</b>	<b>3641.78</b>	<b>152.58</b>	<b>3535.96</b>	<b>3688.54</b>
<b>Punjab</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	256.24	256.24	0.01	301.48	301.49	0.10	252.66	252.76
	NFPSEs	-	48.11	48.11	-	43.13	43.13	0.21	51.33	51.53
	NBFCs & Fin Aux.	-	3.88	3.88	-	5.95	5.95	0.11	4.63	4.73
	Private Sector	95.15	1200.59	1295.75	83.26	1177.19	1260.45	84.11	1240.01	1324.11
	Trust Fund	0.03	4.55	4.58	0.00	8.93	8.93	0.02	9.15	9.17
	Personal	6.24	80.82	87.07	7.04	78.83	85.87	6.81	76.12	82.93
	Others	0.05	5.82	5.87	0.21	9.63	9.84	0.11	10.99	11.11
	<b>Total</b>	<b>101.48</b>	<b>1600.02</b>	<b>1701.49</b>	<b>90.51</b>	<b>1625.14</b>	<b>1715.66</b>	<b>91.46</b>	<b>1644.89</b>	<b>1736.35</b>
<b>Sindh</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.08	139.04	139.12	0.04	181.30	181.33	-	159.62	159.62
	NFPSEs	-	324.34	324.34	-	252.31	252.31	-	241.27	241.27
	NBFCs & Fin Aux.	-	36.80	36.80	0.01	40.49	40.50	0.00	38.77	38.78
	Private Sector	33.82	1,166.67	1,200.48	28.26	924.50	952.76	30.66	955.68	986.34
	Trust Fund	0.01	3.58	3.60	0.08	1.57	1.65	0.01	1.20	1.21
	Personal	24.02	178.53	202.55	19.54	165.39	184.93	17.00	164.27	181.27
	Others	0.24	10.38	10.62	0.01	3.25	3.26	0.89	3.17	4.06
	<b>Total</b>	<b>58.17</b>	<b>1,859.35</b>	<b>1,917.51</b>	<b>47.93</b>	<b>1,568.80</b>	<b>1,616.73</b>	<b>48.56</b>	<b>1,563.99</b>	<b>1,612.55</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	4.32	4.32	-	0.86	0.86	-	2.70	2.70
	NFPSEs	-	0.27	0.27	-	0.30	0.30	-	0.86	0.86
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	3.49	25.82	29.31	3.63	25.88	29.51	3.36	26.88	30.24
	Trust Fund	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Personal	2.02	12.25	14.27	1.91	12.55	14.46	1.75	11.67	13.42
	Others	0.05	0.19	0.25	0.07	0.21	0.28	0.09	0.18	0.27
	<b>Total</b>	<b>5.57</b>	<b>42.92</b>	<b>48.48</b>	<b>5.60</b>	<b>39.86</b>	<b>45.47</b>	<b>5.20</b>	<b>42.35</b>	<b>47.55</b>
<b>Balochistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2.25	2.25	-	2.53	2.53	-	1.72	1.72
	NFPSEs	-	-	-	-	-	-	-	-	0.00
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	0.00
	Private Sector	3.36	2.98	6.35	2.26	3.07	5.33	3.31	3.42	6.73
	Trust Fund	-	-	-	-	-	-	-	-	0.00
	Personal	1.68	1.41	3.09	1.61	1.44	3.04	1.63	1.42	3.05
	Others	0.02	0.00	0.02	0.02	0.00	0.02	0.02	0.00	0.02
	<b>Total</b>	<b>5.06</b>	<b>6.65</b>	<b>11.70</b>	<b>3.89</b>	<b>7.04</b>	<b>10.92</b>	<b>4.96</b>	<b>6.56</b>	<b>11.53</b>
<b>Islamabad</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	4.76	4.76	-	5.80	5.80	-	6.42	6.42
	NFPSEs	-	55.18	55.18	-	54.49	54.49	-	55.10	55.10
	NBFCs & Fin Aux.	-	1.86	1.86	-	1.13	1.13	-	1.76	1.76
	Private Sector	0.07	144.61	144.68	0.09	159.83	159.91	0.07	185.72	185.79
	Trust Fund	-	5.87	5.87	-	6.43	6.43	-	7.63	7.63
	Personal	0.22	11.74	11.96	0.20	12.86	13.06	0.16	10.34	10.50
	Others	0.03	0.11	0.14	0.05	0.98	1.03	0.06	0.75	0.80
	<b>Total</b>	<b>0.32</b>	<b>224.13</b>	<b>224.44</b>	<b>0.35</b>	<b>241.51</b>	<b>241.85</b>	<b>0.29</b>	<b>267.71</b>	<b>268.00</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.37	0.07	0.43	0.04	0.06	0.10	0.32	0.07	0.39
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.12	0.15	0.07	0.11	0.18	0.08	0.11	0.19
	Others	-	-	-	0.2133	-	0.21	-	-	-
	<b>Total</b>	<b>0.40</b>	<b>0.19</b>	<b>0.58</b>	<b>0.32</b>	<b>0.18</b>	<b>0.50</b>	<b>0.40</b>	<b>0.18</b>	<b>0.58</b>

## 6.2 Province/Region wise Advances by Borrowers (Outstanding Position)

		(Billion Rupees)								
Provinces/Regions	Borrowers	Dec-13			Jun-13			Dec-12		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.18	1.04	1.22	0.19	0.55	0.74	0.19	0.59	0.78
	Trust Fund	0.00	-	0.00	0.00	0.01	0.01	-	-	-
	Personal	0.11	0.66	0.77	0.08	0.55	0.63	0.05	0.37	0.42
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.29</b>	<b>1.70</b>	<b>1.99</b>	<b>0.27</b>	<b>1.11</b>	<b>1.38</b>	<b>0.25</b>	<b>0.96</b>	<b>1.20</b>
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.11	0.11	-	0.14	0.14	-	0.14	0.14
	NFPSEs	-	-	-	-	-	-	-	0.87	0.87
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	0.00
	Private Sector	0.53	5.04	5.57	0.53	4.91	5.44	0.57	5.01	5.58
	Trust Fund	-	0.00	0.00	-	-	-	-	-	-
	Personal	1.06	2.87	3.93	1.01	2.67	3.67	0.87	2.51	3.39
	Others	0.00	0.02	0.02	0.00	0.02	0.03	0.01	0.79	0.80
	<b>Total</b>	<b>1.59</b>	<b>8.05</b>	<b>9.64</b>	<b>1.54</b>	<b>7.74</b>	<b>9.28</b>	<b>1.46</b>	<b>9.32</b>	<b>10.77</b>

**Urban area** means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

Data on **"Outstanding Advances"** is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilisation is under process and will be disseminated as and when collected from banks and compiled by SBP.

**"Outstanding Advances"** mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

**Foreign Constituents:** This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

**Government:** This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

**NFPSEs (Non-financial Public Sector Enterprises):** These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

**NBFCs & Fin Aux.:** NBFCs (Nonbank Financial Companies) & Fin Aux. (Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

**Private Sector:** This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

**Trust Fund:** This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

**Personal:** This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

**Others:** This includes all those which are not classified elsewhere.