

6.1 SCHEDULED BANKS'

I T E M	1994	1995	1996	1997	1998
LIABILITIES					
Capital	23,170.7	29,115.5	32,131.0	35,741.7	68,115.8
Reserves	18,965.3	21,509.1	24,312.5	28,047.0	31,152.7
Demand Deposits:	272,512.3	321,172.3	363,301.7	373,820.3	399,980.1
(a) Scheduled Banks	10,032.9	6,677.2	5,676.8	4,915.7	9,143.4
(b) Others	262,479.4	314,495.1	357,624.9	368,904.6	390,836.7
Time Deposits:	336,260.8	401,210.8	471,527.3	573,397.4	665,990.1
(a) Scheduled Banks	5,618.3	3,052.0	2,299.0	2,793.5	5,907.0
(b) Others	330,642.5	398,158.9	469,228.3	570,603.9	660,083.1
Borrowings from:	101,415.7	109,492.7	93,267.6	96,242.8	111,526.3
(a) State Bank of Pakistan	70,544.5	82,697.6	70,354.7	80,956.9	93,344.5
(b) Banks Abroad	14,217.3	3,502.4	2,300.8	3,711.6	5,136.3
(c) Other Scheduled Banks	16,653.9	23,292.7	20,612.1	11,574.3	13,045.5
Head Office and Inter-Bank Adjustment	43,263.4	38,498.8	47,772.8	14,326.0	33,476.0
Contingent Liabilities as per contra	526,192.6	586,676.0	725,212.1	774,080.8	872,240.8
Other Liabilities	282,661.7	342,897.0	344,837.8	407,193.0	488,966.9
TOTAL LIABILITIES / ASSETS	1,604,442.5	1,850,572.4	2,102,362.8	2,302,848.9	2,671,448.7
ASSETS					
Cash:	95,699.7	103,270.9	111,722.9	134,462.9	120,484.9
(a) Notes, Coins and Silver	15,014.0	25,936.2	22,850.2	21,404.1	23,532.1
(b) Balances with State Bank of Pakistan	63,766.1	61,861.5	67,578.5	94,947.6	81,965.3
(c) Balances with Other Scheduled Banks	16,919.6	15,473.2	21,294.2	18,111.2	14,987.5
Balances held Abroad	7,900.4	8,785.4	19,233.7	11,196.9	17,921.7
Bills Purchased and Discounted	41,622.5	46,067.3	47,154.2	55,950.9	49,654.9
Advances to:	399,433.0	462,970.8	508,097.8	581,926.5	674,985.7
(a) Scheduled Banks	3,874.9	9,057.8	5,452.7	4,008.9	5,991.7
(b) Others	395,558.1	453,913.0	502,645.1	577,917.6	668,994.0
Investment in Securities and Shares:	231,087.2	246,122.5	297,936.1	331,222.1	408,616.1
(a) Federal Government Securities	117,628.3	122,376.0	126,625.2	118,777.0	123,160.4
(b) Treasury Bills	83,028.2	86,729.8	126,177.1	167,087.7	237,265.4
(c) Provincial Governments Securities	3,233.7	3,257.2	3,420.7	2,506.2	2,291.2
(d) Foreign Securities	2.6	2.6	2.6	2.6	2.6
(e) Others	27,194.4	33,756.9	41,710.5	42,848.6	45,896.5
Bank Premises	2,633.8	4,661.7	5,224.6	5,919.2	6,359.4
Head Office and Inter-Bank Adjustment	75,104.7	83,686.2	104,030.9	56,856.0	146,806.0
Contingent Assets as per contra	526,192.6	586,676.0	725,212.1	774,080.8	872,240.8
Other Assets	224,768.7	308,331.6	283,750.5	351,233.6	374,379.2

LIABILITIES AND ASSETS

(End June: Million Rupees)

1999	2000	2001	2002	2003	I T E M
					LIABILITIES
72,118.3	81,909.5	83,949.5	97,644.4	76,509.6	Capital
32,949.1	42,494.1	45,281.8	43,584.1	45,498.9	Reserves
439,530.1	436,591.7	501,378.2	583,390.8	727,096.2	Demand Deposits:
6,255.4	8,590.5	6,260.2	4,210.4	9,702.0	(a) Scheduled Banks
433,274.7	428,001.2	495,118.0	579,180.4	717,394.2	(b) Others
682,191.6	715,416.6	781,649.7	842,094.7	966,319.0	Time Deposits:
2,336.9	3,113.6	671.3	54.8	2,185.0	(a) Scheduled Banks
679,854.8	712,303.0	780,978.4	842,039.9	964,134.0	(b) Others
140,666.2	160,586.1	193,870.7	190,343.5	192,514.8	Borrowings from:
120,790.7	141,615.0	141,058.9	138,483.6	141,264.1	(a) State Bank of Pakistan
6,495.8	12,270.8	15,735.6	16,972.5	21,806.1	(b) Banks Abroad
13,379.7	6,700.3	37,076.2	34,887.4	29,444.6	(c) Other Scheduled Banks
63,588.7	4,775.2	9,186.1	25,598.8	71,585.4	Head Office and Inter-Bank Adjustment
729,223.4	747,356.5	848,985.7	991,492.4	1,143,545.7	Contingent Liabilities as per contra
404,903.6	484,038.8	621,181.9	1,178,856.5	843,791.1	Other Liabilities
2,565,171.0	2,673,168.4	3,085,483.6	3,953,005.1	4,066,860.7	TOTAL LIABILITIES / ASSETS
					ASSETS
140,332.5	203,646.6	215,013.8	201,068.9	242,011.3	Cash:
21,368.2	39,287.5	32,220.5	28,789.9	44,992.8	(a) Notes, Coins and Silver
97,182.1	146,013.0	147,330.0	124,436.9	141,210.4	(b) Balances with State Bank of Pakistan
21,782.2	18,346.1	35,463.	47,842.1	55,808.2	(c) Balances with Other Scheduled Banks
20,715.4	51,960.0	74,669.9	97,309.5	69,630.3	Balances held Abroad
50,138.1	56,228.6	64,582.8	63,278.1	72,971.1	Bills Purchased and Discounted
726,540.3	810,157.5	873,305.3	899,846.8	974,669.5	Advances to:
5,615.9	12,683.4	9,044.1	14,839.3	4,797.8	(a) Scheduled Banks
720,924.4	797,474.1	864,261.2	885,007.5	969,871.7	(b) Others
410,138.0	310,744.3	314,463.1	438,659.8	704,525.1	Investment in Securities and Shares:
144,908.7	147,799.3	126,147.9	152,431.3	211,294.4	(a) Federal Government Securities
207,313.0	105,761.3	125,604.9	221,674.3	404,619.0	(b) Treasury Bills
2,110.2	1,869.1	1,869.1	1,796.0	1,332.2	(c) Provincial Governments Securities
2.6	2.6	1.5	1.5	1.5	(d) Foreign Securities
55,803.5	55,312.0	60,839.7	62,756.7	87,278.1	(e) Others
7,264.4	28,234.5	33,432.1	28,211.7	39,669.5	Bank Premises
71,263.0	46,317.7	82,419.3	149,501.5	318,437.6	Head Office and Inter-Bank Adjustment
729,223.4	747,356.5	848,985.7	991,492.4	1,143,545.7	Contingent Assets as per contra
409,555.9	418,522.6	578,611.7	1,083,636.5	501,400.6	Other Assets

6.2 CLASSIFICATION OF

By

BORROWER	All Banks			Commercial Banks		
	1999	2000	2001	1999	2000	2001
A. FOREIGN CONSTITUENTS:	-	-	-	-	-	-
I. Official	-	-	-	-	-	-
II. Business	-	-	-	-	-	-
III. Personal	-	-	-	-	-	-
B. DOMESTIC CONSTITUENTS:	720,924.4	797,474.1	864,261.2	607,950.7	6,999,81.3	746,640.0
I. Government:	43,171.9	85,812.5	75,849.9	43,171.9	858,12.5	75,849.9
(a) Federal Government	18,212.6	29,416.7	31,108.8	18,212.6	29,416.7	31,108.8
(i) Commodity Operations	18,212.6	29,416.7	30,431.6	18,212.6	29,416.7	30,431.6
(ii) Others	-	-	677.2	-	-	677.2
(b) Provincial Governments:	24,959.4	56,302.2	44,674.8	24,959.4	56,302.2	44,674.8
(i) Commodity Operations	22,757.3	56,302.2	42,401.0	22,757.3	56,302.2	42,401.0
(ii) Others	2,202.1	-	2,273.8	2,202.1	-	2,273.8
(c) Local Bodies	-	93.6	66.3	-	93.6	66.3
II. Public Sector Enterprises:	59,771.7	72,032.9	88,089.3	57,895.2	70,324.6	86,526.4
(a) Agriculture, Forestry, Hunting and Fishing	859.7	1,195.1	757.5	821.1	1,195.1	757.5
(b) Mining and Quarrying	3,606.7	6,600.0	11,145.3	3,606.7	6,597.9	11,145.3
(c) Manufacturing	22,921.9	21,136.3	28,046.4	22,572.5	20,932.7	27,758.5
(d) Construction	2,880.5	3,832.8	834.9	2,880.5	3,832.8	833.7
(e) Electricity, Gas, Water & Sanitary Services	6,410.4	10,023.1	15,536.9	6,410.4	10,023.1	15,536.9
(f) Commerce:	8,085.3	8,486.1	11,236.9	6,596.9	7,120.7	9,963.1
(i) Wholesale and Retail Trade	1,801.2	1,228.1	1,859.5	1,801.2	1,228.1	1,859.5
(ii) Exports/Imports	3,213.7	3,890.9	6,728.6	3,213.7	3,890.9	6,728.6
(iii) Co-operative Banks (Excl. P.P.C.B.)	1,536.1	1,369.2	1,276.3	47.7	3.7	2.5
(iv) Insurance	-	0.5	0.7	-	0.5	0.7
(v) Non-Bank Financial Institutions	1,534.3	1,997.5	1,371.8	1,534.3	1,997.5	1,371.8
(g) Transport, Storage and Communication	12,197.6	16,736.8	14,769.0	12,197.6	16,736.8	14,769.0
(h) Services	733.2	386.7	432.1	733.2	249.7	432.1
(i) Other Public Sector Enterprises	2,076.3	3,635.9	5,330.2	2,076.3	3,635.9	5,330.2
III. Private Sector (Business):	551,776.3	556,690.6	611,508.1	443,931.8	463,927.1	498,269.6
(a) Agriculture, Forestry, Hunting and Fishing	91,643.4	97,444.6	96,497.6	11,347.1	13,049.4	12,177.1
(b) Mining and Quarrying	7,026.3	9,694.3	8,104.4	6,684.2	9,668.0	7,599.1
(c) Manufacturing:	311,759.9	304,721.8	354,847.0	287,875.9	299,341.1	329,611.2
(i) Food Industries	31,390.9	28,133.2	36,551.4	26,498.2	24,506.9	30,275.9
(ii) Beverage Industries	4,062.0	3,456.8	3,375.2	4,005.3	2,970.4	3,313.8

SCHEDULED BANKS' ADVANCES

Borrower

		(End June: Million Rupees)					
		All Banks			Commercial Banks		
BORROWER		1999	2000	2001	1999	2000	2001
(iii)	Tobacco	3,259.1	2,555.1	3,514.5	3,257.0	2,547.2	3,504.4
(iv)	Textiles	141,866.4	143,266.5	169,496.9	132,300.8	142,848.8	159,547.7
(v)	Footwear, Other Wearing Apparel and made-up Textile Goods	16,441.8	18,298.7	17,199.3	16,223.1	18,253.1	17,017.0
(vi)	Wood and Cork except Furniture	375.6	271.5	287.5	270.2	271.5	188.5
(vii)	Furniture and Fixtures	386.4	1,346.4	540.3	380.2	1,340.5	534.4
(viii)	Paper and Paper Products	4,041.0	3,803.9	3,589.5	3,351.8	3,781.1	2,857.9
(ix)	Printing, Publishing and Allied Industries	4,988.0	3,801.3	3,620.4	4,748.9	3,766.6	3,373.3
(x)	Leather and Leather Products except Footwear	7,219.4	6,138.8	8,243.5	6,991.3	6,111.0	8,038.9
(xi)	Rubber Products	2,585.3	935.1	1,270.3	2,348.5	887.6	976.6
(xii)	Chemicals and Chemical Products	26,753.7	27,788.0	32,465.5	25,159.0	27,774.5	30,472.9
(xiii)	Products of Petroleum and Coal	6,868.0	6,593.5	9,212.4	6,194.5	6,593.5	8,772.3
(xiv)	Non-metallic Mineral Products except Product of Petroleum and Coal	12,253.8	9,842.2	15,122.2	10,621.9	9,812.9	13,804.8
(xv)	Basic Metal Industries	6,083.3	5,883.9	6,291.9	5,295.1	5,833.8	5,539.9
(xvi)	Metal Products except Machinery and Transport Equipments	2,222.9	2,227.9	2,355.2	2,211.9	2,223.4	2,354.1
(xvii)	Machinery except Electrical Machinery	1,044.8	1,119.9	833.3	1,012.3	1,119.9	841.9
(xviii)	Electrical Machinery, Apparatus, Appliances and Supplies	8,624.9	8,798.5	11,112.2	7,825.2	8,751.0	10,258.8
(xix)	Transport Equipments	5,100.8	3,756.5	3,173.5	4,830.2	3,740.9	2,906.4
(xx)	Miscellaneous Industries	26,192.0	26,703.9	26,542.0	24,350.6	26,206.5	25,031.7
(d)	Construction	6,905.7	5,934.3	6,398.7	6,883.9	5,923.4	6,398.7
(e)	Electricity, Gas, Water & Sanitary Services	3,741.0	3,749.2	4,429.9	3,736.0	3,738.8	4,429.9
(f)	Commerce	70,793.7	78,169.5	76,831.8	68,223.5	75,248.6	73,842.2
(i)	Wholesale and Retail Trade	25,103.8	31,380.4	31,718.2	25,100.2	31,346.1	31,691.4
(ii)	Exports/Imports	35,990.9	33,418.1	30,960.1	35,989.5	33,417.3	30,960.1
(iii)	Non-Scheduled Banks and Other Financial Institutions	6,267.3	7,353.1	8,199.7	6,267.3	7,353.1	8,199.7
(iv)	Co-operative Societies	2,562.6	3,037.0	3,031.9	20.2	151.6	69.7
(v)	Insurance	72.1	435.2	547.1	72.1	435.2	546.5
(vi)	Real Estate Dealers [Excl. item(d)]	797.0	2,545.7	2,374.8	774.2	2,545.3	2,374.8
(g)	Transport, Storage and Communication	12,905.4	11,614.6	10,653.7	12,386.1	11,599.1	10,637.6
(h)	Services	6,348.4	6,645.0	6,869.4	6,144.7	6,643.6	6,718.2
(i)	Other Private Business	40,652.5	38,717.3	46,875.6	40,650.3	38,715.2	46,855.6
IV. Trust Funds and Non-Profit Organisations		9,250.2	9,370.5	8,249.3	9,250.2	9,370.5	8,240.3
V. Personal		55,573.9	69,215.2	73,752.5	52,324.6	66,207.0	70,969.5
VI. Other activities not adequately described		1,380.4	4,352.4	6,812.2	1,376.9	4,339.5	6,784.2
TOTAL		720,924.4	797,474.1	864,261.2	607,950.7	699,981.3	746,640.0

6.2 SCHEDULED BANKS

By

BORROWER	2002		2003	
	All Banks	All Banks	Commercial Banks	Specialised Banks
A. FOREIGN CONSTITUENTS :	-	-	-	-
I. Official	-	-	-	-
II. Business	-	-	-	-
III. Personal	-	-	-	-
B. DOMESTIC CONSTITUENTS :	885,007.5	969,871.7	841,995.6	127,876.1
I. Government :	95,077.6	56,639.8	56,639.8	-
1. Federal Government :	45,028.2	25,722.8	25,722.8	-
(i) Commodity Operations	44,184.5	25,250.5	25,250.5	-
(ii) Others	843.7	472.3	472.3	-
2. Provincial Governments :	50,049.3	30,917.1	30,917.1	-
(i) Commodity Operations	47,987.6	29,990.1	29,990.1	-
(ii) Others	2,061.7	927.0	927.0	-
3. Local Bodies (City Governments)	0.1	0.0	0.0	-
II. Non-Financial Public Sector Enterprises :	73,259.8	66,041.9	66,041.9	-
1. Agriculture, Forestry, Hunting & Fishing	914.2	0.0	0.0	-
2. Mining & Quarrying	3,654.0	4,000.1	4,000.1	-
3. Manufacturing	34,235.7	39,576.5	39,576.5	-
4. Construction	99.1	50.0	50.0	-
5. Utilities	14,875.9	8,419.0	8,419.0	-
6. Commerce	4,832.8	2,236.3	2,236.3	-
7. Transport, Storage & Communication	14,295.3	11,637.8	11,637.8	-
8. Services	72.1	122.1	122.1	-
9. Others	280.6	0.0	0.0	-
III. Non-Bank Financial Institutions :	10,960.7	10,654.5	10,654.5	-
1. Co-operative Banks	819.4	0.0	0.0	-
2. Development Financial Institutions	320.0	175.0	175.0	-
3. Other NBFTs	9,821.3	10,479.5	10,479.5	-
IV. Private Sector Enterprises :	613,499.0	710,455.8	586,244.7	124,211.1
1. Agriculture, Forestry, Hunting & Fishing :	102,044.2	111,392.0	19,489.8	91,902.2
2. Mining & Quarrying :	3,532.5	5,255.2	4,690.9	564.3
3. Manufacturing :	359,728.6	415,867.0	388,536.0	27,331.1
(i) Food	41,042.6	56,961.2	49,027.6	7,933.7
(ii) Beverages & Tobacco	6,454.8	5,267.1	5,203.5	63.6
(iii) Rice Processing	7,505.4	11,203.7	11,110.1	93.6
(iv) Textiles :	126,718.1	162,170.1	152,181.8	9,988.3
a) Cotton & Woollen	109,311.0	143,047.8	133,321.6	9,726.2
b) Others	17,407.1	19,122.3	18,860.2	262.1
(v) Textile Products	41,402.9	50,574.7	50,295.3	279.4
(vi) Footwear	5,526.9	3,519.2	3,250.0	269.2
(vii) Leather, Leather & Fur Products	7,127.8	6,860.9	6,623.7	237.2

Note : New format adopted from Dec.2001

IN PAKISTAN

Borrower

(Concl.d.)

BORROWER	(End June : Million Rupees)			
	2002	2003		
	All Banks	All Banks	Commercial Banks	Specialised Banks
(viii) Rubber & Plastic Products	3,415.3	2,287.5	1,909.9	377.6
(ix) Cork & Wood	548.4	793.0	712.3	80.6
(x) Furniture & Fixture	412.4	2,009.4	2,009.4	-
(xi) Paper, Paperboard & Products	4,523.9	5,424.0	4,713.3	710.7
(xii) Non-Metalic Minerals :	12,757.8	20,363.3	19,429.5	933.8
a) Cement & Cement Products	11,323.3	18,550.5	17,621.1	929.3
b) Clay,Marbles,Stone Products & Precious Metals	1,434.5	1,812.9	1,808.4	4.4
(xiii) Petroleum Refining	7,057.2	2,790.4	2,790.4	-
(xiv) Petroleum & Coal Products	1,890.6	2,035.9	1,485.7	550.3
(xv) Chemicals, Chemical Materials & Products	26,201.9	14,747.9	12,201.0	2,546.9
(xvi) Fertilizer	7,582.7	15,474.3	15,466.0	8.3
(xvii) Printing, Publishing & Allied Industries	1,328.2	1,489.3	1,226.6	262.8
(xviii) Medicinal & Pharmaceutical Products	6,910.3	6,288.4	6,273.6	14.8
(xix) Surgical Goods & Dental Appliances	781.6	1,101.0	1,099.3	1.7
(xx) Cosmetics & Detergents	2,060.1	1,820.5	1,820.5	-
(xxi) Photographic Apparatus, Equipments & Optical Goods	700.7	586.8	586.8	-
(xxii) Basic Metal Industries	8,299.7	10,754.6	10,127.2	627.4
(xxiii) Electronic Equipments, Apparatus & Appliances	3,457.0	2,681.4	2,681.4	-
(xxiv) Electrical Goods (household/industrial)	2,217.5	5,574.9	5,574.9	-
(xxv) Scientific Equipments (excluding surgical instruments)	28.8	49.9	49.9	-
(xxvi) Sports Goods	884.0	1,590.1	1,588.1	2.0
(xxvii) Machinery	10,498.5	8,194.1	6,830.8	1,363.3
(xxviii) Automobiles, Transport Machinery & Equipments	8,600.9	4,879.9	4,663.6	216.3
(xxix) Miscellaneous Industries	13,792.5	8,373.6	7,603.9	769.7
4. Ship Breaking & Waste etc.	1,329.3	1,329.0	1,329.0	-
5. Construction	4,988.9	7,497.1	7,477.9	19.2
6. Power (electricity), Gas, Water & Sanitary	15,613.2	5,492.7	5,442.9	49.8
7. Commerce :	59,336.4	65,892.9	61,852.1	4,040.8
(i) Wholesale & Retail Trade	26,221.5	34,133.7	34,122.5	11.2
(ii) Exports / Imports	28,110.5	27,251.5	27,249.6	1.8
(iii) Insurance	257.9	238.2	238.2	-
(iv) Co-operative Societies	4,032.4	4,030.6	2.8	4,027.7
(v) Real Estate	714.1	239.0	239.0	-
8. Transport, Storage & Communication :	13,387.2	14,119.7	14,035.4	84.3
9. Services	6,474.8	7,629.7	7,433.4	196.3
10. Other Private Business	47,064.0	75,980.4	75,957.3	23.1
V. Trust Funds & Non-Profit Organizations	8,499.3	13,334.3	13,333.8	0.5
VI. Personal	76,017.9	107,258.3	103,707.2	3,551.0
VII. Others	7,693.1	5,487.1	5,373.6	113.5
TOTAL	885,007.5	969,871.7	841,995.6	127,876.1

6.3 CLASSIFICATION OF

By Securities

SECURITY	All Banks			Commercial Banks		
	2001	2002	2003	2001	2002	2003
I. GOLD, BULLION, GOLD & SILVER ORNAMENTS AND PRECIOUS METALS	896.6	1,380.8	1,141.1	896.6	1,380.8	1,141.1
II. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS:	41,974.3	37,252.7	72,701.4	41,955.2	37,248.0	72,701.1
A. Quoted on the Stock Exchange:	26,258.5	25,390.9	27,345.5	26,258.5	25,386.1	27,345.2
1. To Stock Brokers and Dealers:	6,892.3	5,499.9	9,694.9	6,892.3	5,495.2	9,694.6
(a) Govt. and Other Trustee Securities	2,930.1	3,647.5	4,101.4	2,930.1	3,647.5	4,101.4
(b) Shares and Debentures	3,793.5	1,489.9	5,204.5	3,793.5	1,489.9	5,204.5
(c) Participation Term Certificates	13.9	23.9	268.2	13.9	23.9	268.2
(d) Others	154.8	338.6	120.8	154.8	333.9	120.5
2. To Others:	19,366.2	19,891.0	17,650.6	19,366.2	19,891.0	17,650.6
(a) Govt. and Other Trustee Securities	14,238.0	13,088.9	14,330.1	14,238.0	13,088.9	14,330.1
(b) Shares and Debentures	3,188.3	3,208.3	3,252.3	3,188.3	3,208.3	3,252.3
(c) Participation Term Certificates	13.5	155.6	16.8	13.5	155.6	16.8
(d) Others	1,926.3	3,438.1	51.4	1,926.3	3,438.1	51.4
B. Unquoted on the Stock Exchange:	15,715.8	11,861.8	45,355.9	15,696.8	11,861.8	45,355.9
1. To Stock Brokers and Dealers:	1,491.5	1,906.7	8,031.6	1,491.5	1,906.7	8,031.6
(a) Govt. and Other Trustee Securities	604.7	407.8	6,122.4	604.7	407.8	6,122.4
(b) Shares and Debentures	83.2	174.7	134.1	83.2	174.7	134.1
(c) Participation Term Certificates	0.4	5.8	-	0.4	5.8	-
(d) Others	803.1	1,318.5	1,775.2	803.1	1,318.5	1,775.2
2. To Others:	14,224.3	9,955.1	37,324.3	14,205.3	9,955.1	37,324.3
(a) Govt. and Other Trustee Securities	12,434.5	9,084.4	36,583.3	12,434.5	9,084.4	36,583.3
(b) Shares and Debentures	84.1	123.1	76.2	84.1	123.1	76.2
(c) Participation Term Certificates	214.3	71.4	0.1	195.3	71.4	0.1
(d) Others	1,491.3	676.2	664.7	1,491.3	676.2	664.7
III. MERCHANDISE:	323,913.6	327,818.6	291,438.5	321,247.8	325,676.6	291,034.3
A. Food Items:	127,562.9	147,990.2	103,739.9	125,433.2	147,720.3	103,627.4
1. Wheat	95,213.9	109,272.2	54,910.7	93,188.7	109,257.7	54,902.3
2. Rice and Paddy	6,321.2	13,201.5	6,916.4	6,321.2	13,149.0	6,880.7
3. Other Grain and Pulses:	788.4	1,506.5	1,175.9	788.4	1,503.5	1,172.6
(a) Indigenous	424.2	1,295.5	1,048.1	424.2	1,292.4	1,044.8
(b) Imported	364.2	211.0	127.8	364.2	211.0	127.8
4. Edible Oil:	6,463.4	7,803.2	9,530.0	6,463.4	7,769.6	9,490.5
(a) Indigenous	4,635.0	5,915.5	7,325.6	4,635.0	5,891.9	7,286.1
(b) Imported	1,828.4	1,887.7	2,204.4	1,828.4	1,877.7	2,204.4
5. Sugar:	11,737.3	11,748.2	19,447.8	11,632.8	11,638.4	19,447.8
(a) Indigenous	10,868.1	10,719.8	16,606.8	10,763.6	10,610.0	16,606.8
(b) Imported	869.2	1,028.4	2,840.9	869.2	1,028.4	2,840.9
6. Kariana and Spices	1,186.9	625.8	1,296.5	1,186.9	625.8	1,296.5
7. Fish and Fish Preparation	1,200.6	851.4	1,799.3	1,200.6	851.4	1,799.3
8. Other Food Items:	4,651.1	2,981.9	8,663.3	4,651.1	2,925.1	8,637.7
(a) Indigenous	3,411.3	2,025.1	6,274.8	3,411.3	1,968.6	6,249.2
(b) Imported	1,239.7	956.5	2,388.5	1,239.7	956.5	2,388.5
B. Raw Materials:	62,366.7	63,371.7	69,072.9	62,185.1	61,944.4	68,918.4
1. Cotton Raw:	21,919.3	30,024.2	36,124.7	21,791.2	28,721.5	36,121.8
(a) Indigenous	19,438.0	27,649.2	32,461.2	19,310.2	26,348.3	32,461.2
(b) Imported	2,481.2	2,375.0	3,663.5	2,481.0	2,373.2	3,660.6
2. Synthetic Fibres:	3,965.2	3,150.9	3,208.7	3,964.0	3,147.0	3,208.7
(a) Indigenous	3,099.8	2,151.3	2,216.1	3,099.8	2,147.4	2,216.1
(b) Imported	865.4	999.6	992.6	864.3	999.6	992.6
3. Fertilizers:	3,127.5	1,241.7	6,286.7	3,127.5	1,233.4	6,286.7
(a) Indigenous	1,225.8	876.7	4,894.9	1,225.8	868.4	4,894.9
(b) Imported	1,901.8	364.9	1,391.8	1,901.8	364.9	1,391.8

SCHEDULED BANKS' ADVANCES

Pledged

		(End June : Million Rupees)					
SECURITY		All Banks			Commercial Banks		
		2001	2002	2003	2001	2002	2003
4.	Petroleum Crude:	10,514.5	9,541.9	6,522.4	10,514.5	9,541.9	6,522.4
	(a) Indigenous	7,104.6	5,816.3	3,275.3	7,104.6	5,816.3	3,275.3
	(b) Imported	3,409.9	3,725.6	3,247.1	3,409.9	3,725.6	3,247.1
5.	Iron and Steel	3,973.2	5,310.5	4,902.6	3,921.7	5,294.5	4,886.3
	(a) Indigenous	2,670.4	3,321.1	3,781.1	2,618.9	3,305.2	3,764.8
	(b) Imported	1,302.8	1,989.4	1,121.5	1,302.8	1,989.4	1,121.5
6.	Wool and Goat Hair	427.2	380.8	468.9	427.2	380.8	452.2
7.	Hides and Skins	4,042.1	2,095.3	2,864.2	4,042.1	2,095.3	2,746.7
8.	Oil Seeds	741.3	338.0	901.6	741.3	338.0	901.6
9.	Pesticides and Insecticides	1,071.8	442.0	743.3	1,071.8	442.0	743.3
	(a) Indigenous	858.4	87.5	272.0	858.4	87.5	272.0
	(b) Imported	213.4	354.6	471.3	213.4	354.6	471.3
10.	Other Raw Materials:	12,584.6	10,846.4	7,049.6	12,583.6	10,750.0	7,048.6
	(a) Indigenous	6,483.4	6,512.1	3,971.4	6,482.4	6,415.7	3,970.5
	(b) Imported	6,101.2	4,334.2	3,078.2	6,101.2	4,334.2	3,078.2
C.	Finished/Manufactured Goods:	133,984.0	116,456.6	118,625.7	133,629.5	116,011.8	118,488.6
1.	Cotton Textiles	38,963.7	40,780.3	29,704.6	38,963.7	40,607.9	29,659.1
	(a) Indigenous	34,196.3	39,515.3	22,006.6	34,196.3	39,342.9	21,961.2
	(b) Imported	4,767.4	1,265.0	7,697.9	4,767.4	1,265.0	7,697.9
2.	Cotton Yarn:	11,103.4	9,216.5	11,264.1	11,103.4	9,216.5	11,264.1
	(a) Indigenous	7,332.6	7,726.5	10,931.0	7,332.6	7,726.5	10,931.0
	(b) Imported	3,770.7	1,490.0	333.1	3,770.7	1,490.0	333.1
3.	Other Textiles:	16,323.3	12,958.5	18,370.6	16,116.1	12,864.3	18,330.6
	(a) Indigenous	14,979.9	12,670.5	16,632.0	14,772.6	12,576.3	16,591.9
	(b) Imported	1,343.4	288.0	1,738.7	1,343.4	288.0	1,738.7
4.	Machinery:	10,091.1	11,178.6	13,494.2	9,987.5	11,150.0	13,488.4
	(a) Indigenous	4,257.4	5,091.4	3,376.2	4,228.5	5,084.3	3,370.5
	(b) Imported	5,833.7	6,087.2	10,118.0	5,758.9	6,065.7	10,118.0
5.	Handloom Products	301.5	217.1	542.1	301.5	217.1	542.1
6.	Carpets and Rugs	1,201.5	759.1	836.8	1,201.5	719.8	827.9
7.	Readymade Garments	8,339.3	7,079.0	8,327.6	8,339.3	7,079.0	8,327.6
8.	Cement and Cement Products:	2,873.1	3,735.1	4,279.8	2,872.7	3,735.1	4,279.8
	(a) Indigenous	2,778.8	3,734.8	3,859.9	2,778.4	3,734.8	3,859.9
	(b) Imported	94.3	0.3	419.9	94.3	0.3	419.9
9.	Sports Goods	1,538.2	1,289.9	893.4	1,538.2	1,289.9	891.4
10.	Surgical Instruments	653.2	694.8	738.5	653.2	693.1	732.9
11.	Chemicals and Dyes	12,114.3	5,956.9	5,064.6	12,114.3	5,951.7	5,061.8
12.	Other finished goods:	30,481.3	22,590.8	25,109.5	30,438.2	22,487.5	25,082.9
	(a) Indigenous	20,182.4	13,650.0	18,297.3	20,139.3	13,546.7	18,270.7
	(b) Imported	10,298.9	8,940.8	6,812.2	10,298.9	8,940.8	6,812.2
IV.	FIXED ASSETS INCLUDING MACHINERY	120,135.6	120,140.5	126,728.6	99,798.7	101,110.4	104,363.0
V.	REAL ESTATE:	186,951.5	196,847.0	210,113.1	99,140.9	102,062.7	111,008.3
	(a) Land	104,655.7	113,710.3	118,558.4	22,120.2	24,619.6	24,064.9
	(b) Buildings:	82,295.8	83,136.7	91,554.7	77,020.7	77,443.2	86,943.4
	1. Residential	50,572.3	54,334.4	59,270.2	48,879.4	52,251.2	58,334.1
	2. Non-Residential	31,723.5	28,802.3	32,284.5	28,141.4	25,191.9	28,609.2
VI	FIXED DEPOSITS & INSURANCE POLICIES:	38,808.6	32,307.6	26,645.2	38,562.7	32,197.5	26,583.5
	(a) Bank Deposits	38,366.7	31,349.5	23,566.2	38,120.8	31,239.4	23,504.6
	(b) Insurance Policies	441.9	958.1	3,078.9	441.9	958.1	3,078.9
VII.	OTHERS:	151,581.1	169,260.4	241,103.9	145,038.1	161,874.1	235,164.4
	(a) Other Secured Advances	97,722.4	108,663.7	172,342.4	96,675.4	106,065.6	170,055.7
	(b) Advances Secured by Guarantee(s)	46,793.3	52,456.1	54,347.6	43,611.0	50,416.1	53,703.6
	(c) Unsecured Advances	7,065.4	8,140.6	14,413.9	4,751.7	5,392.4	11,405.0
TOTAL		864,261.2	885,007.5	969,871.7	746,640.0	761,550.0	841,995.6

6.4 CLASSIFICATION OF SCHEDULED

SIZE OF ACCOUNT				All Banks					
				2001		2002		2003	
				No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		Rs. 1,000	17,926	6.1	22,083	2.1	5,055	1.9	
Rs. 1,000 to	Rs. 1,500		4,434	5.2	779	0.9	5,108	5.7	
Rs. 1,500 to	Rs. 2,000		2,491	4.2	11,247	20.9	2,209	3.7	
Rs. 2,000 to	Rs. 3,000		4,453	10.7	5,092	12.9	2,995	7.7	
Rs. 3,000 to	Rs. 4,000		10,551	36.6	3,455	11.9	7,723	26.3	
Rs. 4,000 to	Rs. 5,000		6,232	27.2	2,816	12.3	5,780	24.6	
Rs. 5,000 to	Rs. 6,000		4,923	27.2	9,440	53.0	2,046	11.5	
Rs. 6,000 to	Rs. 7,000		8,253	54.0	3,413	21.8	4,191	27.6	
Rs. 7,000 to	Rs. 8,000		10,549	78.2	31,284	227.8	9,358	67.9	
Rs. 8,000 to	Rs. 9,000		7,125	60.4	13,854	118.5	3,797	31.8	
Rs. 9,000 to	Rs. 10,000		24,644	228.5	4,004	37.5	3,723	35.9	
Rs. 10,000 to	Rs. 20,000		243,024	3966.8	126,322	1,896.6	192,837	2,779.3	
Rs. 20,000 to	Rs. 25,000		105,240	2,413.2	137,027	3,131.8	73,887	1,648.4	
Rs. 25,000 to	Rs. 30,000		246,271	6,628.1	208,491	5,796.3	230,605	6,143.1	
Rs. 30,000 to	Rs. 40,000		239,871	8,294.6	275,138	9,778.8	282,581	9,970.0	
Rs. 40,000 to	Rs. 50,000		271,439	12,238.8	230,842	10,343.6	275,805	12,494.7	
Rs. 50,000 to	Rs. 60,000		185,028	10,057.1	245,280	13,479.7	233,910	12,991.9	
Rs. 60,000 to	Rs. 70,000		175,315	11,275.2	139,210	8,979.7	231,712	15,023.9	
Rs. 70,000 to	Rs. 80,000		135,020	10,087.3	154,361	11,528.6	147,774	11,031.7	
Rs. 80,000 to	Rs. 90,000		113,156	9,566.3	116,107	9,854.2	101,160	8,540.9	
Rs. 90,000 to	Rs. 100,000		65,277	6,158.9	105,769	10,029.1	78,890	7,461.9	
Rs. 100,000 to	Rs. 200,000		185,608	25,274.5	199,801	26,330.6	204,749	26,942.6	
Rs. 200,000 to	Rs. 300,000		88,576	22,235.6	86,922	20,877.6	88,620	21,751.4	
Rs. 300,000 to	Rs. 400,000		41,937	14,430.2	48,712	16,699.2	53,562	18,295.4	
Rs. 400,000 to	Rs. 500,000		21,012	9,447.8	24,239	10,969.1	26,500	11,686.7	
Rs. 500,000 to	Rs. 600,000		14,829	8,078.7	16,663	9,217.8	11,142	6,046.2	
Rs. 600,000 to	Rs. 700,000		6,091	3,907.5	8,928	5,783.5	6,302	4,118.1	
Rs. 700,000 to	Rs. 800,000		4,620	3,394.6	4,330	3,239.5	4,452	3,335.4	
Rs. 800,000 to	Rs. 900,000		4,096	3,468.2	4,790	4,093.2	3,407	2,888.8	
Rs. 900,000 to	Rs. 1,000,000		2,863	2,749.6	4,963	4,747.6	4,508	4,301.7	
Rs. 1,000,000 to	Rs. 2,000,000		16,736	23,341.7	27,522	37,949.3	15,227	21,401.9	
Rs. 2,000,000 to	Rs. 3,000,000		7,419	17,659.0	8174	19,216.9	6,075	14,701.4	
Rs. 3,000,000 to	Rs. 4,000,000		3,271	11,359.8	3091	10,751.6	3,583	12,389.9	
Rs. 4,000,000 to	Rs. 5,000,000		2,404	10,867.2	1761	7,937.3	2,931	13,380.7	
Rs. 5,000,000 to	Rs. 6,000,000		1,511	8,197.6	1666	9,082.9	1,896	10,243.0	
Rs. 6,000,000 to	Rs. 7,000,000		1,272	8,275.4	987	6,471.8	1,134	7,389.7	
Rs. 7,000,000 to	Rs. 8,000,000		1,676	12,553.9	865	6,478.2	991	7,402.2	
Rs. 8,000,000 to	Rs. 9,000,000		721	6,128.1	648	5,492.8	896	7,626.2	
Rs. 9,000,000 to	Rs. 10,000,000		545	5,163.9	677	6,451.9	978	9,316.3	
Rs. 10,000,000 and over			9511	586,503.2	8,877	587,879.1	11,637	678,323.8	
TOTAL				2,295,920	864,261.2	2,299,630	885,007.5	2,349,736	969,871.7

BANKS' ADVANCES BY SIZE OF ACCOUNT

(End June : Million Rupees)

Commercial Banks						SIZE OF ACCOUNT			
2001		2002		2003					
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount				
15,802	5.9	21,924	2.0	3,890	1.0	Less than	Rs.	1,000	
3,825	4.6	632	0.7	4,747	5.3	Rs.	1,000 to	Rs.	1,500
2,417	4.1	10,778	20.1	1,811	3.0	Rs.	1,500 to	Rs.	2,000
3,390	7.8	1,371	3.2	1,349	3.1	Rs.	2,000 to	Rs.	3,000
1,643	5.7	2,463	8.7	5,616	18.7	Rs.	3,000 to	Rs.	4,000
3,523	15.4	1,826	8.0	3,189	13.6	Rs.	4,000 to	Rs.	5,000
3,656	20.0	8,509	47.7	887	4.9	Rs.	5,000 to	Rs.	6,000
7,380	48.0	2,654	16.9	1,417	9.1	Rs.	6,000 to	Rs.	7,000
6,805	50.5	31,153	226.8	9,271	67.3	Rs.	7,000 to	Rs.	8,000
4,111	34.8	5,505	47.6	3,042	25.4	Rs.	8,000 to	Rs.	9,000
20,092	185.8	3,921	36.7	2,944	28.1	Rs.	9,000 to	Rs.	10,000
191,645	3,152.0	100,773	1,504.8	170,079	2,409.7	Rs.	10,000 to	Rs.	20,000
53,889	1,240.4	106,502	2,450.9	52,563	1,181.1	Rs.	20,000 to	Rs.	25,000
151,586	3,969.1	167,710	4,688.4	183,610	4,808.2	Rs.	25,000 to	Rs.	30,000
69,295	2,409.0	82,718	2,879.8	112,691	3,884.0	Rs.	30,000 to	Rs.	40,000
45,616	2,030.7	58,874	2,608.2	79,076	3,541.6	Rs.	40,000 to	Rs.	50,000
29,327	1,563.2	45,882	2,485.3	47,025	2,560.9	Rs.	50,000 to	Rs.	60,000
28,629	1,842.6	39,887	2,573.6	35,829	2,318.7	Rs.	60,000 to	Rs.	70,000
17,143	1,279.9	24,294	1,820.8	17,395	1,291.2	Rs.	70,000 to	Rs.	80,000
10,045	866.6	33,112	2,836.2	12,063	1,013.7	Rs.	80,000 to	Rs.	90,000
9,428	889.8	19,319	1,854.4	13,769	1,321.1	Rs.	90,000 to	Rs.	100,000
86,279	12,404.2	62,323	8,808.6	77,750	10,675.5	Rs.	100,000 to	Rs.	200,000
63,683	16,281.6	61,000	14,770.4	64,484	15,803.7	Rs.	200,000 to	Rs.	300,000
37,565	12,903.9	36,891	12,700.1	44,016	15,091.5	Rs.	300,000 to	Rs.	400,000
20,613	9,271.8	21,465	9,742.4	21,722	9,624.1	Rs.	400,000 to	Rs.	500,000
13,292	7,240.6	14,794	8,193.5	10,249	5,565.5	Rs.	500,000 to	Rs.	600,000
5,847	3,750.0	8,760	5,673.8	5,983	3,902.7	Rs.	600,000 to	Rs.	700,000
4,167	3,066.3	3,979	2,967.9	3,967	2,965.6	Rs.	700,000 to	Rs.	800,000
3,960	3,353.3	4,772	4,078.1	3,012	2,566.6	Rs.	800,000 to	Rs.	900,000
2,756	2,647.6	4,473	4,270.0	3,418	3,253.8	Rs.	900,000 to	Rs.	1,000,000
15,632	21,80.0	26,908	37,103.2	14,777	20,809.2	Rs.	1,000,000 to	Rs.	2,000,000
7,111	16,901.6	7,619	18,027.3	5,968	14,439.5	Rs.	2,000,000 to	Rs.	3,000,000
3,106	10,779.3	2,916	10,160.8	3,510	12,136.1	Rs.	3,000,000 to	Rs.	4,000,000
2,287	10,342.1	1,677	7,557.1	2,815	12,868.4	Rs.	4,000,000 to	Rs.	5,000,000
1,404	7,616.6	1,614	8,799.0	1,824	9,851.1	Rs.	5,000,000 to	Rs.	6,000,000
1,103	7,132.1	927	6,082.2	1,091	7,111.4	Rs.	6,000,000 to	Rs.	7,000,000
1,593	11,919.3	805	6,028.2	954	7,127.1	Rs.	7,000,000 to	Rs.	8,000,000
677	5,757.4	617	5,229.7	783	6,658.4	Rs.	8,000,000 to	Rs.	9,000,000
503	4,767.2	658	6,271.2	965	9,193.7	Rs.	9,000,000 to	Rs.	10,000,000
8,870	559,079.0	8,311	558,965.9	11,142	647,842.1	Rs.	10,000,000 and over		
959,695	746,640.0	1,040,326	761,550.0	1,040,693	841,995.6	TOTAL			

6.5 SCHEDULED BANKS' DEPOSITS

END OF PERIOD	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	F I X E D		
					Less than 6 months	For 6 months and over but less than 1 year	For 1 year and over but less than 2 years
June, 1998							
No. of Accounts	5,023,713	284,450	555,713	22,510,795	391,105	91,915	154,295
Amount	165,572.1	13,736.4	32,802.0	479,165.6	130,213.7	41,403.3	56,260.5
June, 1999							
No. of Accounts	4,925,950	796,128	448,773	2,2480,384	804,009	229,544	306,786
Amount	172,481.9	21,501.6	35,006.0	524,147.8	114,902.6	36,911.7	51,709.4
June,2000							
No. of Accounts	4,488,419	273,248	814,697	21,430,495	40,0844	133,611	225,985
Amount	167,990.5	17,251.5	48,068.8	583,492.0	109,035.7	37,708.9	40,865.5
June,2001							
No. of Accounts	4,084,364	238,340	894,950	21,375,345	276,022	104,502	106,810
Amount	232,902.1	18,796.4	38,335.2	644,810.8	124,817.8	33,222.5	37,771.6
June,2002							
No. of Accounts	4,716,798	230,667	430,232	21,991,819	248,191	75,352	80,545
Amount	288,695.5	23,301.8	27,518.2	747,021.3	115,915.2	32,710.1	43,398.0
June,2003							
No. of Accounts	5,724,668	295,800	267,886	21,669,535	257,493	74,047	83,954
Amount	352,132.0	22,398.8	33,674.0	957,910.0	98,103.7	38,269.0	43,691.3

DISTRIBUTED BY TYPES OF ACCOUNT

(Million Rupees)

D E P O S I T S						END OF PERIOD
For 2 years and over but less than 3 years	For 3 years and over but less than 4 years	For 4 years and over but less than 5 years	For 5 years and over	Total	ALL DEPOSITS	
						June, 1998
126,899	183,673	94,944	553,779	1,596,610	29,971,281	No. of Accounts
17,294.8	26,387.4	14,342.3	73,741.8	359,643.7	1,050,919.8	Amount
						June, 1999
102,883	161,040	94,998	724,951	2,424,211	31,075,446	No. of Accounts
15,284.6	32,362.8	17,046.6	91,774.4	359,992.1	1,113,129.4	Amount
						June, 2000
109,257	199,720	127,988	596,267	1,793,672	28,800,531	No. of Accounts
15,751.9	25,635.9	14,050.1	80,463.7	323,501.6	1,140,304.1	Amount
						June, 2001
73,119	97,577	50,928	449,330	1,158,288	27,751,287	No. of Accounts
21,784.1	27,214.2	11,204.8	85,237.1	341,252.1	1,276,096.4	Amount
						June, 2002
59,275	78,886	38,515	324,222	904,986	28,274,502	No. of Accounts
16,597.9	22,656.4	15,682.1	87,723.7	334,683.5	1,421,220.3	Amount
						June, 2003
43,523	64,920	56,169	290,893	870,999	28,828,888	No. of Accounts
13,955.3	29,382.7	19,072.5	72,938.9	315,413.3	1,681,528.2	Amount

6.6 SCHEDULED BANKS' DEPOSITS DISTRIBUTED

CATEGORY OF DEPOSIT HOLDER	1997	1998	1999	2000	2001
A. FOREIGN CONSTITUENTS:	193,610.2	158,617.6	96,613.8	50,749.8	55,093.0
I. Official	11,472.6	12,391.1	15,624.8	6,575.1	9,226.4
II. Business	100,799.6	79,809.8	42,036.3	23,996.4	28,665.9
III. Personal	81,338.0	66,416.8	38,952.7	19,908.3	17,200.7
B. DOMESTIC CONSTITUENTS:	745,898.3	892,302.2	1,016,515.6	1,089,824.3	1,221,033.4
I. Government:	42,771.7	49,732.9	64,746.2	70,184.1	95,225.3
1. Federal Government	23,681.7	28,268.7	39,437.7	45,810.7	59,073.9
2. Provincial Governments	14,009.8	16,154.4	20,327.6	18,385.0	32,095.5
3. Local Bodies	5,080.3	5,309.8	4,980.8	5,988.5	4,055.9
II. Public Sector Enterprises:	39,304.3	49,844.8	48,683.0	75,721.9	79,358.0
1. Agriculture, Forestry, Hunting and Fishing	1,283.3	4,864.9	219.8	472.3	686.8
2. Mining and Quarrying	4,621.4	1,967.0	123.2	882.9	949.5
3. Manufacturing :	6,893.8	10,803.2	15,997.4	19,793.4	22,513.4
(i) Food Industries	366.7	317.1	1,203.2	117.7	332.3
(ii) Textiles	537.1	140.7	543.5	578.1	341.0
(iii) Printing, Publishing & Allied Industries	255.6	164.8	244.2	413.6	165.8
(iv) Chemicals & Chemical Products	924.1	1,297.3	1,119.5	1,287.9	1,275.2
(v) Products of Petroleum & Coal	2,801.2	4,297.8	6,747.1	13,911.5	15,850.8
(vi) Cement	293.4	103.2	488.6	336.4	284.9
(vii) Basic Metal Industries & Manufacture of Metal Products	513.4	1,756.5	1,193.3	2,440.3	3,608.8
(viii) Machinery & Transport Equipments	608.5	749.3	644.1	165.7	186.9
(ix) Miscellaneous Industries	593.9	1,976.5	3,814.0	542.3	467.7
4. Construction	498.0	489.9	415.6	3,662.6	470.1
5. Electricity, Gas and Sanitary Services	6,623.6	10,538.1	8,526.8	7,850.8	17,599.1
6. Commerce:	8,472.9	7,824.1	7,472.9	16,093.5	14,570.3
(i) Wholesale and Retail Trade	1,100.6	895.0	1,118.0	415.0	542.5
(ii) Exports/Imports	762.1	568.4	1,135.0	524.3	1,192.6
(iii) Co-operative Banks (Excl. P.P.C.B.)	144.0	663.1	395.0	518.4	580.8
(iv) Insurance	1,161.9	706.3	546.8	10,311.0	1,183.9
(v) Non-Bank Financial Institutions	5,304.3	4,991.4	4,278.2	4,324.9	11,070.5
7. Transport, Storage and Communication	3,130.4	3,127.9	3,886.3	6,488.2	5,552.6
8. Services	1,860.5	2,285.9	1,439.2	3,590.0	2,183.3
9. Other Public Sector Enterprises	5,920.4	7,943.8	10,601.8	16,888.2	14,832.9

BY CATEGORY OF DEPOSIT HOLDERS

(End June : Million Rupees)

CATEGORY OF DEPOSIT HOLDER	1997	1998	1999	2000	2001
III. Private Sector (Business):	280,091.5	336,560.0	482,433.5	504,167.5	534,806.4
1. Agriculture, Forestry, Hunting and Fishing	38,583.3	37,936.5	52,170.5	61,238.5	60,965.8
2. Mining and Quarrying	4,260.3	9,931.0	13,669.2	5,772.0	7,449.4
3. Manufacturing:	26,024.1	30,504.1	79,296.2	65,384.1	61,211.1
(i) Food Industries	5,241.7	6,539.1	13,395.0	9,801.4	9,830.1
(ii) Textile--Cotton	6,422.8	5,552.9	24,448.8	11,021.0	7,045.4
(iii) Textile--Woollen	655.9	212.9	9,336.2	3,478.4	1,207.4
(iv) Textile--Art Silk	833.5	981.2	2,678.7	542.2	650.0
(v) Textile--Others	1,692.7	3,631.3	6,397.3	10,009.7	5,338.6
(vi) Chemicals & Chemical Products	1,638.5	3,382.7	5,145.2	8,323.1	7,998.7
(vii) Cement	1,507.8	962.9	2,162.2	1,048.8	1,017.7
(viii) Machinery & Transport Equipments	1,535.0	1,554.4	2,832.6	3,196.2	3,264.8
(ix) Miscellaneous Industries	6,496.2	7,686.7	12,900.3	17,963.3	24,858.5
4. Construction	5,186.4	6,492.4	6,233.0	6,897.8	9,597.1
5. Electricity, Gas, Water and Sanitary Services	7,090.9	9,612.4	15,746.5	19,168.6	29,366.4
6. Commerce:	50,203.6	79,138.9	90,040.5	102,106.2	104,813.2
(i) Wholesale and Retail Trade	32,930.1	53,591.3	60,931.7	61,486.2	66,384.3
(ii) Exports/Imports	8,047.5	13,562.6	14,995.1	15,925.5	16,025.2
(iii) Non-Scheduled Banks and Other Financial Institutions	4,514.1	5,684.7	8,350.6	17,221.6	13,127.4
(iv) Co-operative Societies	1,935.0	3,297.1	2,451.3	2,901.3	3,765.4
(v) Insurance	1,645.3	1,838.7	1,653.3	2,380.2	3,531.9
(vi) Real Estate Dealers [Excl. item 4]	1,131.6	1,164.4	1,658.6	1,831.4	1,979.1
7. Transport, Storage and Communication	7,293.1	5,561.7	7,334.4	13,111.3	19,659.4
8. Services	8,726.1	13,415.5	12,191.9	17,096.7	36,160.6
9. Other Private Business	132,723.7	143,967.4	205,751.3	213,392.2	205,583.4
IV. Trust Funds and Non-Profit Organisations	16,147.0	14,937.8	12,330.6	16,325.1	19,641.3
V. Personal	348,920.5	425,453.8	389,793.6	404,812.8	471,090.8
VI. Other activities not adequately described	18,663.3	15,772.9	18,528.7	18,512.9	20,881.5
TOTAL	939,508.5	1,050,919.8	1,113,129.4	1,140,304.1	1,276,096.4

(Contd.)

6.6 SCHEDULED BANKS' DEPOSITS DISTRIBUTED

CATEGORY OF DEPOSIT HOLDERS	2002		2003		Other		
	All Deposits	All Deposits	Current Deposits	Call Deposits	Deposit Accounts	Saving Deposits	Fixed Deposits
A. FOREIGN CONSTITUENTS :	54,947.0	47,123.8	9,771.7	16.0	234.5	27,314.2	9,787.4
I. Official	4,689.3	3,324.2	976.9	3.8	0.6	2,201.2	141.9
II. Business	25,458.6	6,079.1	1,424.9	1.8	20.0	2,338.2	2,294.2
III. Personal	24,799.0	37,720.5	7,369.8	10.4	214.0	22,774.9	7,351.3
B. DOMESTIC CONSTITUENTS :	1,366,273.4	1,634,404.4	342,360.4	22,382.9	33,439.5	930,595.8	305,625.9
I. Government :	114,892.6	146,718.5	22,630.0	226.7	4,245.0	70,978.6	48,638.2
1. Federal Government	67,256.1	92,359.9	16,248.2	161.7	3,208.8	51,919.7	20,821.4
2. Provincial Governments	34,789.9	39,894.6	5,092.2	64.4	653.6	14,204.3	19,880.0
3. Local Bodies (City Governments)	12,846.5	14,464.1	1,289.6	0.5	382.6	4,854.6	7,936.8
II. Non-Financial Public Sector Enterprises :	68,306.0	109,269.5	9,361.5	1,869.8	4,853.4	73,734.0	19,450.8
(i) Agriculture, Forestry, Hunting & Fishing	93.3	78.6	49.4	0.0	0.0	17.5	11.7
(ii) Mining & Quarrying	11,585.0	23,230.8	194.3	0.6	33.5	22,887.0	115.4
(iii) Manufacturing	18,513.7	23,144.8	3,246.1	1,053.1	2,292.6	11,678.8	4,874.2
(iv) Construction	15.2	23.2	0.1	22.0	1.2	0.0	0.0
(v) Utilities	17,090.6	23,926.5	3,822.8	169.7	461.3	15,608.5	3,864.2
(vi) Commerce	2,458.0	2,355.5	174.5	409.8	43.1	1,347.2	381.0
(vii) Transport, Storage & Communication	15,557.2	31,791.7	1,386.5	163.2	1,671.4	19,786.5	8,784.2
(viii) Services	2,950.9	4,666.9	487.9	0.0	350.4	2,408.5	1,420.1
(ix) Others	42.2	51.5	0.0	51.5	0.0	0.0	0.0
III. Non-Bank Financial Institutions :	9,739.5	10,874.5	1,469.2	1,320.0	746.5	5,395.0	1,944.0
(i) Co-operative Banks	336.3	271.4	58.7	1.7	29.4	136.4	45.2
(ii) Development Financial Institutions	1,400.4	3,019.0	271.9	351.8	0.0	1,286.6	1,108.6
(iii) Other NBFIs	8,002.7	7,584.2	1,138.6	966.5	717.0	3,972.0	790.2
IV. Private Sector Enterprises :	537,357.8	616,743.7	194,722.5	11,890.0	14,649.2	297,738.8	97,743.2
1. Agriculture, Forestry, Hunting & Fishing :	64,182.6	72,467.4	12,262.7	457.1	578.1	48,296.5	10,873.1
2. Mining & Quarrying :	5,279.8	4,940.6	1,061.1	93.4	9.0	3,168.2	608.9
(i) Coal, Stone, Sand & Gravel	1,505.5	1,124.3	467.6	18.2	0.1	564.1	74.4
(ii) Metal Mining	507.6	61.0	57.6	0.0	0.0	3.4	0.1
(iii) Non-Metal Mining	76.5	118.2	20.9	0.0	0.0	33.6	63.6
(iv) Crude Petroleum, Petroleum Products & Gas	3,190.2	3,637.1	515.0	75.2	9.0	2,567.1	470.9
3. Manufacturing :	67,142.8	90,260.2	29,386.6	2,970.4	2,321.7	36,662.6	18,918.9
(i) Food	6,383.3	8,456.1	3,803.2	373.8	123.5	2,650.8	1,504.8
(ii) Beverages & Tobacco	2,311.3	2,085.6	388.0	120.9	14.4	1,173.6	388.8
(iii) Rice Processing	900.5	951.0	787.4	0.2	15.6	134.7	13.0
(iv) Textiles :	10,709.6	14,681.4	6,751.3	421.2	860.1	4,523.7	2,125.1
a) Cotton & Woolen	7,800.1	11,968.4	4,837.6	384.6	712.8	4,097.9	1,935.5
b) Others	2,909.5	2,713.0	1,913.7	36.6	147.3	425.8	189.6
(v) Textile Products	4,046.1	5,696.9	2,369.9	62.4	222.2	2,231.3	811.1
(vi) Footwear	1,019.9	1,519.4	974.1	6.1	1.6	445.3	92.4
(vii) Leather, Leather & Fur Products	790.1	653.7	321.5	1.0	83.1	222.1	26.0
(viii) Rubber & Plastic Products	524.8	477.7	299.2	38.1	7.9	105.8	26.6
(ix) Cork & Wood	64.2	90.8	60.4	2.0	0.1	10.3	18.0

Note : New format adopted from Dec..2001

BY CATEGORY OF DEPOSIT HOLDERS

(Concl.)

(End June: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2002		2003				
	All Deposits	All Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Deposits
(x) Furniture & Fixture	128.6	843.0	381.3	27.1	215.8	214.5	4.3
(xi) Paper, Paperboard & Products	883.4	1,493.6	365.4	1.6	71.5	288.6	766.6
(xii) Non-Metallic Minerals :	2,080.4	2,358.8	913.4	20.8	144.7	1,211.1	68.8
a) Cement & Cement Products	685.6	1,366.4	340.0	19.1	139.8	815.9	51.7
b) Clay, Marbles, Stone Products and Precious Metals	1,394.8	992.4	573.4	1.7	4.9	395.2	17.1
(xiii) Petroleum Refining	2,007.9	2,645.5	103.0	12.6	0.1	2,215.0	314.7
(xiv) Petroleum & Coal Products	2,070.1	1,403.7	254.0	6.2	0.0	838.3	305.3
(xv) Chemicals, Chemical Materials & Products	4,935.8	4,556.1	2,030.0	18.9	57.2	1,475.9	974.2
(xvi) Fertilizer	5,140.7	2,060.9	146.9	5.7	1.1	1,270.6	636.5
(xvii) Printing, Publishing & Allied Industries	745.0	919.2	392.4	12.3	4.1	197.5	312.9
(xviii) Medicinal & Pharmaceutical Products	2,650.9	4,446.3	1,014.2	74.6	28.7	1,590.8	1,738.0
(xix) Surgical Goods & Dental Appliances	319.9	395.5	190.1	0.1	0.2	170.1	35.0
(xx) Cosmetics & Detergents	602.7	1,214.2	312.7	0.0	0.0	691.5	210.0
(xxi) Photographic Apparatus, Equipments & Optical Goods	49.6	38.5	29.7	1.8	0.0	7.0	0.0
(xxii) Basic Metal Industries	2,518.4	4,297.3	913.7	2.6	27.6	362.0	2,991.4
(xxiii) Electrical Equipments, Apparatus & Equipment optional	648.6	424.2	155.8	23.4	21.0	197.2	26.9
(xxiv) Electrical Goods (household/industrial)	469.4	766.9	185.5	18.1	34.5	507.2	21.7
(xxv) Scientific Equipments (excluding surgical instruments)	209.5	120.9	21.9	0.0	0.0	95.1	3.8
(xxvi) Sports Goods	101.6	306.0	117.6	1.4	4.0	164.0	18.8
(xxvii) Machinery	3,231.7	3,276.9	1,526.3	117.0	39.4	1,396.3	198.1
(xxviii) Automobiles, Transport Machinery & Equipments	5,677.9	14,061.9	1,636.4	722.6	49.4	8,222.5	3,431.1
(xxix) Miscellaneous Industries	5,921.1	10,018.1	2,941.1	878.1	294.1	4,049.7	1,855.1
4. Ship Breaking & Waste etc.	260.1	647.2	276.3	0.5	0.0	72.0	298.5
5. Construction	8,257.6	12,773.2	4,439.4	721.2	224.8	6,001.2	1,386.7
6. Power (electricity), Gas, Water & Sanitary	26,550.6	29,743.6	6,019.1	8.3	109.7	17,823.5	5,783.0
7. Commerce :	113,112.8	108,336.7	52,543.9	3,141.6	5,554.3	36,610.0	10,486.8
(i) Wholesale & Retail Trade	80,332.0	82,283.5	41,105.2	1,607.5	4,333.8	28,711.3	6,525.6
(ii) Exports / Imports	17,559.7	16,112.7	8,622.0	1,185.7	1,182.8	3,803.9	1,318.2
(iii) Insurance	2,174.5	3,516.8	1,203.4	180.9	16.4	1,042.3	1,073.7
(iv) Co-operative Societies	2,964.4	3,440.7	272.8	145.4	11.6	1,775.4	1,235.5
(v) Real Estate	1,587.5	2,983.0	1,340.3	22.1	9.8	1,277.0	333.8
8. Transport, Storage & Communication :	11,600.2	16,002.6	6,340.9	98.3	1,041.9	5,846.8	2,674.8
9. Services	20,616.6	26,218.6	5,200.5	559.4	1,572.4	13,225.0	5,661.2
10. Other Private Business	220,354.6	255,353.5	77,192.0	3,839.9	3,237.3	130,033.1	41,051.2
V. Trust Funds & Non-Profit Organizations	20,317.6	20,939.2	2,920.9	731.7	461.1	11,446.5	5,378.9
VI. Personal	571,599.7	678,139.7	96,927.5	5,523.8	4,011.2	450,609.4	121,067.7
VII. Others	35,773.3	51,719.3	14,328.8	820.9	4,473.1	20,693.4	11,403.1
TOTAL	1,421,220.3	1,681,528.2	352,132.0	22,398.8	33,674.0	957,910.0	315,413.3

6.7 SCHEDULED BANKS' DEPOSITS

SIZE OF ACCOUNT			1998		1999		2000	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than`	Rs.	1,000	804,003	451.2	769,597	466.9	909,562	547.4
Rs.	1,000 to Rs.	1,500	600,620	742.1	565,434	698.7	529,664	648.1
Rs.	1,500 to Rs.	2,000	501,180	885.6	428,576	752.7	411,157	714.9
Rs.	2,000 to Rs.	3,000	1,048,782	2,609.2	934,108	2,350.1	708,537	1,792.2
Rs.	3,000 to Rs.	4,000	1,248,557	4,390.0	1,215,632	4,259.2	907,610	3,181.6
Rs.	4,000 to Rs.	5,000	1,797,538	8,117.0	1,260,822	5,707.4	1,194,839	5,409.3
Rs.	5,000 to Rs.	6,000	2,019,422	11,199.3	1,695,252	9,343.9	1,312,603	7,234.8
Rs.	6,000 to Rs.	7,000	2,071,285	13,473.2	1,971,237	12,825.3	1,297,099	8,435.8
Rs.	7,000 to Rs.	8,000	2,011,637	15,112.2	1,939,921	14,539.5	1,489,059	11,194.0
Rs.	8,000 to Rs.	9,000	2,088,366	17,754.2	1,754,104	14,880.3	1,588,754	13,487.9
Rs.	9,000 to Rs.	10,000	1,977,365	18,738.2	1,880,741	17,839.9	1,529,834	14,560.6
Rs.	10,000 to Rs.	20,000	8,234,832	111,865.2	9,589,269	130,126.8	9,332,460	130,641.1
Rs.	20,000 to Rs.	25,000	1,208,747	26,918.6	1,535,182	34,178.9	1,930,499	43,140.1
Rs.	25,000 to Rs.	30,000	753,695	20,678.2	1,174,537	31,530.2	1,159,898	31,686.3
Rs.	30,000 to Rs.	40,000	829,286	28,628.8	1,021,065	34,969.5	1,215,050	41,843.9
Rs.	40,000 to Rs.	50,000	485,372	21,666.0	579,301	25,961.8	653,930	29,192.6
Rs.	50,000 to Rs.	60,000	274,956	15,102.8	652,851	34,463.0	447,409	24,369.5
Rs.	60,000 to Rs.	70,000	206,293	13,372.4	282,257	18,211.3	307,174	19,870.9
Rs.	70,000 to Rs.	80,000	177,724	13,234.6	210,085	15,656.4	211,955	15,884.6
Rs.	80,000 to Rs.	90,000	125,734	10,642.7	178,544	15,146.4	176,410	14,926.9
Rs.	90,000 to Rs.	100,000	138,000	13,082.8	151,637	14,438.2	147,271	13,980.3
Rs.	100,000 to Rs.	200,000	754,981	106,306.2	728,668	101,169.3	788,321	109,006.5
Rs.	200,000 to Rs.	300,000	249,355	60,736.7	247,315	60,506.5	259,305	62,805.4
Rs.	300,000 to Rs.	400,000	98,344	34,054.1	105,194	35,806.5	102,038	35,193.4
Rs.	400,000 to Rs.	500,000	65,474	29,271.9	48,200	21,591.4	41,064	18,121.4
Rs.	500,000 to Rs.	600,000	35,781	19,447.4	26,551	14,574.5	29,344	15,965.1
Rs.	600,000 to Rs.	700,000	26,525	17,278.7	20,919	13,427.0	16,768	10,861.6
Rs.	700,000 to Rs.	800,000	14,711	11,012.8	15,927	11,873.9	17,999	13,489.1
Rs.	800,000 to Rs.	900,000	15,536	13,083.5	11,991	10,185.0	8,772	7,496.6
Rs.	900,000 to Rs.	1,000,000	13,329	12,621.7	8,625	8,154.3	8,663	8,262.3
Rs.	1,000,000 to Rs.	2,000,000	55,431	76,862.3	39,939	55,320.1	39,119	54,504.5
Rs.	2,000,000 to Rs.	3,000,000	18,458	44,511.9	14,448	34,895.3	11,658	27,931.5
Rs.	3,000,000 to Rs.	4,000,000	7,358	25,354.3	4,453	15,452.9	4,023	14,064.9
Rs.	4,000,000 to Rs.	5,000,000	3,377	15,134.9	3,149	14,017.2	2,427	10,770.6
Rs.	5,000,000 to Rs.	6,000,000	2,119	11,592.3	2,162	11,747.7	2,023	10,809.0
Rs.	6,000,000 to Rs.	7,000,000	823	5,312.8	1,317	8,569.4	1,179	7,677.3
Rs.	7,000,000 to Rs.	8,000,000	788	5,894.3	766	5,726.2	785	5,898.0
Rs.	8,000,000 to Rs.	9,000,000	587	5,002.0	672	5,710.9	809	6,909.0
Rs.	9,000,000 to Rs.	10,000,000	460	4,338.7	655	6,328.5	645	6,148.0
Rs.	10,000,000 and over		4,450	184,439.1	4,343	239,726.7	4,815	281,647.1
TOTAL			29,971,281	1,050,919.8	31,075,446	1,113,129.4	28,800,531	1,140,304.1

DISTRIBUTED BY SIZE OF ACCOUNT

(End June: Million Rupees)

2001		2002		2003		SIZE OF ACCOUNT			
No of Accounts	Amount	No.of Accounts	Amount	No.of Accounts	Amount				
869,244	510.5	806,648	487.0	811,750	509.1	Less than`		Rs.	1,000
476,719	584.4	545,341	669.3	497,320	616.4	Rs.	1,000	to	Rs. 1,500
317,750	552.2	288,081	497.3	300,850	530.9	Rs.	1,500	to	Rs. 2,000
639,909	1,635.2	603,444	1,517.3	623,748	1,558.3	Rs.	2,000	to	Rs. 3,000
758,370	2,663.8	650,778	2,268.8	624,424	2,158.9	Rs.	3,000	to	Rs. 4,000
877,618	3,933.5	824,841	3,705.0	652,878	2,920.7	Rs.	4,000	to	Rs. 5,000
1,077,417	5,935.4	926,155	5,092.1	809,847	4,455.8	Rs.	5,000	to	Rs. 6,000
1,098,367	7,151.8	921,604	5,970.6	828,260	5,344.1	Rs.	6,000	to	Rs. 7,000
1,166,886	8,743.5	1,126,995	8,477.0	975,952	7,342.7	Rs.	7,000	to	Rs. 8,000
1,372,528	11,647.1	1,235,632	10,506.6	817,332	6,952.7	Rs.	8,000	to	Rs. 9,000
1361,523	12,940.5	1,063,552	10,078.9	977,988	9,317.9	Rs.	9,000	to	Rs. 10,000
8,842,127	127,085.4	8,703,361	126,008.6	8,439,267	123,207.2	Rs.	10,000	to	Rs. 20,000
2,303,767	51,336.3	2,645,015	58,953.7	2,542,976	56,903.6	Rs.	20,000	to	Rs. 25,000
1,364,194	37,321.1	1,787,910	48,817.0	2,010,152	54,731.4	Rs.	25,000	to	Rs. 30,000
1,562,044	53,672.2	1,824,953	62,754.1	2,230,855	76,939.8	Rs.	30,000	to	Rs. 40,000
746,297	33,394.1	944,521	42,049.5	1,282,655	57,044.9	Rs.	40,000	to	Rs. 50,000
497,115	27,098.0	603,856	33,048.3	793,179	43,215.7	Rs.	50,000	to	Rs. 60,000
374,946	24,323.7	410,803	26,453.1	583,356	37,678.4	Rs.	60,000	to	Rs. 70,000
244,934	18,204.1	275,378	20,564.7	342,666	25,554.6	Rs.	70,000	to	Rs. 80,000
196,547	16,770.8	227,513	19,262.4	321,167	27,246.2		80,000	to	Rs. 90,000
178,228	16,934.8	156,873	14,854.7	243,846	23,139.5		90,000	to	Rs. 100,000
798,767	111,595.5	939,115	132,793.8	1,137,940	157,436.2		100,000	to	Rs. 200,000
274,984	66,636.0	325,692	78,684.5	451,339	109,551.6	Rs.	200,000	to	Rs. 300,000
112,619	38,703.8	136,316	47,113.4	159,836	54,574.4	Rs.	300,000	to	Rs. 400,000
55,688	24,605.8	81,443	36,360.7	98,731	44,638.7	Rs.	400,000	to	Rs. 500,000
40,256	21,868.8	49,235	26,777.0	55,695	30,176.2	Rs.	500,000	to	Rs. 600,000
24,720	15,976.3	27,764	17,876.1	43,962	28,661.5	Rs.	600,000	to	Rs. 700,000
22,981	17,157.1	24,618	18,446.8	23,165	17,269.2	Rs.	700,000	to	Rs. 800,000
12,526	10,606.7	18,505	15,770.5	18,426	15,630.8	Rs.	800,000	to	Rs. 900,000
10,501	9,945.0	10,872	10,314.2	18,615	17,547.4	Rs.	900,000	to	Rs. 1,000,000
37,201	50,443.0	50,363	67,232.7	61,610	82,928.9	Rs.	1,000,000	to	Rs. 2,000,000
12,401	30,701.1	14,182	34,239.7	19,131	45,731.3	Rs.	2,000,000	to	Rs. 3,000,000
6,342	21,718.5	5,595	19,000.3	9,093	30,515.6	Rs.	3,000,000	to	Rs. 4,000,000
2,842	12,605.1	3,332	14,729.8	4,817	21,117.0	Rs.	4,000,000	to	Rs. 5,000,000
3,010	16,127.5	1,995	10,844.6	2,786	15,080.2	Rs.	5,000,000	to	Rs. 6,000,000
1,391	8,907.1	2,827	18,670.7	2,277	14,836.3	Rs.	6,000,000	to	Rs. 7,000,000
1,043	7,886.8	1,260	9,410.1	1,544	11,526.8	Rs.	7,000,000	to	Rs. 8,000,000
660	5,559.2	807	6,807.6	1,293	10,875.1	Rs.	8,000,000	to	Rs. 9,000,000
885	8,449.8	594	5,629.6	565	5,359.9	Rs.	9,000,000	to	Rs. 10,000,000
5,940	334,165.3	6,733	348,482.6	7,595	400,702.5	Rs.	10,000,000	and over	
27,751,287	1,276,096.4	28,274,502	1,421,220.3	28,828,888	1,681,528.2	TOTAL			

6.8 SCHEDULED BANKS' DEPOSITS DISTRIBUTED

**ALL
As on**

SIZE OF ACCOUNT		D O M E S T I C											
		FOREIGN CONSTITUENTS				Government		Public Sector Enterprises		NBFIs		Private Sector (Business)	
		No of Accounts		Amount		No. of Accounts		No. of Accounts		No. of Accounts		No of Accounts	
		No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than	Rs.	1,000	482	0.3	2,710	1.4	300	0.1	47	..	496,474	327.5	
Rs.	1,000 to Rs.	1,500	370	0.4	1,401	1.8	35	..	46	..	330,545	409.7	
Rs.	1,500 to Rs.	2,000	32	0.1	933	1.6	9	..	10	..	168,958	295.4	
Rs.	2,000 to Rs.	3,000	7,347	20.5	3,158	7.3	65	0.2	157	0.4	260,698	644.5	
Rs.	3,000 to Rs.	4,000	645	2.3	4,367	14.9	44	0.1	20	0.1	290,307	998.0	
Rs.	4,000 to Rs.	5,000	965	4.5	6,035	27.2	13	0.1	223	1.1	281,504	1,266.0	
Rs.	5,000 to Rs.	6,000	318	1.8	2,368	13.1	2,659	15.0	23	0.1	314,089	1,726.3	
Rs.	6,000 to Rs.	7,000	1,390	9.0	5,587	36.5	6	..	28	0.2	317,436	2,049.8	
Rs.	7,000 to Rs.	8,000	1,233	8.9	3,625	27.4	15	0.1	10	0.1	392,351	2,959.3	
Rs.	8,000 to Rs.	9,000	610	5.3	4,743	40.4	4	..	9	0.1	365,010	3,095.5	
Rs.	9,000 to Rs.	10,000	382	3.6	2,498	23.9	107	1.0	5	0.0	382,437	3,638.2	
Rs.	10,000 to Rs.	20,000	25,101	326.5	20,154	301.9	11,300	122.6	523	9.0	3,835,873	56,181.4	
Rs.	20,000 to Rs.	25,000	4,104	95.1	6,956	153.8	47	1.1	25	0.5	1,008,479	22,699.0	
Rs.	25,000 to Rs.	30,000	2,908	80.9	5,384	147.7	14	0.4	26	0.7	790,001	21,439.4	
Rs.	30,000 to Rs.	40,000	6,028	203.0	7,507	253.5	929	35.5	51	1.8	931,788	32,193.3	
Rs.	40,000 to Rs.	50,000	4,356	196.5	4,632	212.1	130	5.6	331	14.6	550,398	24,605.8	
Rs.	50,000 to Rs.	60,000	2,535	139.4	2,509	139.7	4,709	239.8	30	1.6	308,741	16,814.3	
Rs.	60,000 to Rs.	70,000	3,596	236.4	5,225	337.0	186	12.2	28	1.7	261,015	16,863.4	
Rs.	70,000 to Rs.	80,000	4,165	314.6	3,320	242.1	183	13.1	17	1.3	152,983	11,354.0	
Rs.	80,000 to Rs.	90,000	3,034	253.6	1,111	94.6	208	17.7	7	0.6	147,417	12,568.2	
Rs.	90,000 to Rs.	100,000	5,389	518.3	1,503	144.9	72	7.0	3	0.3	93,458	8,870.4	
Rs.	100,000 to Rs.	200,000	33,666	5,233.3	9,237	1,248.7	1,076	153.5	876	121.7	434,497	58,578.5	
Rs.	200,000 to Rs.	300,000	18,371	4,467.7	3,095	753.5	856	234.0	50	11.7	117,623	28,476.5	
Rs.	300,000 to Rs.	400,000	7,373	2,591.9	1,442	502.2	877	309.3	34	11.7	50,842	17,502.3	
Rs.	400,000 to Rs.	500,000	5,471	2,444.8	1,003	456.3	257	115.2	23	10.5	30,143	13,583.2	
Rs.	500,000 to Rs.	600,000	1,119	604.4	1,445	778.0	115	60.4	21	11.1	21,149	11,340.7	
Rs.	600,000 to Rs.	700,000	1,843	1,173.5	1,036	664.3	112	70.8	10	6.5	11,415	7,385.5	
Rs.	700,000 to Rs.	800,000	2,242	1,675.9	765	573.0	54	41.7	10	7.3	6,549	4,880.2	
Rs.	800,000 to Rs.	900,000	1,022	870.4	474	401.2	47	38.4	13	10.7	6,147	5,209.7	
Rs.	900,000 to Rs.	1,000,000	1,803	1,719.6	635	591.6	81	78.0	26	24.1	5,055	4,797.4	
Rs.	1,000,000 to Rs.	2,000,000	3,463	4,648.5	3,026	4,281.3	336	479.6	87	117.6	22,685	30,954.8	
Rs.	2,000,000 to Rs.	3,000,000	2,272	5,482.5	1,146	2,817.0	136	322.7	131	304.5	6,637	16,077.1	
Rs.	3,000,000 to Rs.	4,000,000	589	1,967.5	671	2,298.7	174	638.6	15	52.1	2,911	10,274.9	
Rs.	4,000,000 to Rs.	5,000,000	99	429.0	643	2,775.7	68	316.8	26	116.2	1,956	8,483.2	
Rs.	5,000,000 to Rs.	6,000,000	64	353.2	616	3,258.5	97	519.0	16	88.0	1,100	6,032.9	
Rs.	6,000,000 to Rs.	7,000,000	115	763.4	504	3,304.9	92	613.1	21	133.7	1,040	6,738.2	
Rs.	7,000,000 to Rs.	8,000,000	29	211.6	400	2,964.1	41	310.6	9	69.7	823	6,154.6	
Rs.	8,000,000 to Rs.	9,000,000	31	272.2	154	1,324.9	20	166.9	6	51.4	828	6,940.7	
Rs.	9,000,000 to Rs.	10,000,000	1	9.1	114	1,076.6	66	636.9	3	28.5	270	2,565.5	
Rs.	10,000,000 and over		256	9,784.5	2,162	114,425.4	751	103,692.5	130	9,663.5	3,159	129,768.4	
TOTAL			154,819	47,123.8	124,294	146,718.5	26,291	109,269.5	3,126	10,874.5	12,404,791	616,743.7	

**BY CATEGORY OF DEPOSIT HOLDERS AND SIZE OF ACCOUNT
BANKS
30th June, 2003**

(Million Rupees)

C O N S T I T U E N T S									
Trust Funds		Personal		Others		Sub Total		TOTAL	
No. of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
869	0.4	272,798	155.2	38,070	24.0	811,268	508.8	811,750	509.1
369	0.4	123,175	154.8	41,379	49.2	496,950	615.9	497,320	616.4
954	1.8	118,734	212.2	11,220	19.7	300,818	530.8	300,850	530.9
2,976	8.3	318,542	793.9	30,805	83.3	616,401	1,537.9	623,748	1,558.3
987	3.7	290,530	1,005.2	37,524	134.6	623,779	2,156.6	624,424	2,158.9
1,257	5.6	321,102	1,432.4	41,779	184.0	651,913	2,916.2	652,878	2,920.7
1,409	8.0	439,659	2,416.4	49,322	275.1	809,529	4,454.0	809,847	4,455.8
6,817	44.7	418,790	2,715.0	78,206	488.7	826,870	5,335.1	828,260	5,344.1
2,048	14.9	523,480	3,931.2	53,190	400.9	974,719	7,333.8	975,952	7,342.7
898	7.7	411,641	3,507.9	34,417	295.8	816,722	6,947.4	817,332	6,952.7
1,242	11.8	490,765	4,688.0	100,552	951.2	977,606	9,314.3	977,988	9,317.9
6,216	87.4	4,184,487	61,061.7	355,613	5,116.8	8,414,166	122,880.7	8,439,267	123,207.2
3,218	69.0	1,395,812	31,171.6	124,335	2,713.6	2,538,872	56,808.5	2,542,976	56,903.6
1,359	36.4	1,175,266	32,082.6	35,194	943.2	2,007,244	54,650.4	2,010,152	54,731.4
2,157	77.3	1,230,049	42,393.3	52,346	1,782.2	2,224,827	76,736.8	2,230,855	76,939.8
3,481	160.5	687,260	30,390.2	32,067	1,459.7	1,278,299	56,848.4	1,282,655	57,044.9
6,040	330.6	446,449	24,352.7	22,166	1,197.6	790,644	43,076.4	793,179	43,215.7
1,063	70.2	304,893	19,694.9	7,350	462.6	579,760	37,442.0	583,356	37,678.4
1,327	98.0	169,177	12,657.4	11,494	874.2	338,501	25,240.0	342,666	25,554.6
437	37.3	149,187	12,582.6	19,766	1,691.6	318,133	26,992.6	321,167	27,246.2
698	64.6	135,457	12,854.6	7,266	679.4	238,457	22,621.2	243,846	23,139.5
2,647	374.2	617,755	86,537.3	38,186	5,189.0	1,104,274	152,202.9	1,137,940	157,436.2
2,365	599.2	296,307	71,893.1	12,672	3,115.9	432,968	105,083.9	451,339	109,551.6
670	235.8	92,254	31,270.2	6,344	2,151.0	152,463	51,982.5	159,836	54,574.4
655	288.8	59,327	26,915.2	1,852	824.8	93,260	42,193.9	98,731	44,638.7
327	181.2	29,038	15,843.4	2,481	1,357.0	54,576	29,571.8	55,695	30,176.2
502	331.5	25,016	16,426.2	4,028	2,603.3	42,119	27,488.0	43,962	28,661.5
413	308.3	11,619	8,659.0	1,513	1,123.9	20,923	15,593.3	23,165	17,269.2
292	244.3	9,764	8,288.2	667	568.0	17,404	14,760.4	18,426	15,630.8
432	409.0	9,215	8,621.3	1,368	1,306.4	16,812	15,827.7	18,615	17,547.4
1,328	1,844.6	28,332	37,559.1	2,353	3,043.4	58,147	78,280.4	61,610	82,928.9
678	1,646.8	7,777	18,261.5	354	819.1	16,859	40,248.7	19,131	45,731.3
457	1,510.0	4,065	13,037.8	211	736.0	8,504	28,548.1	9,093	30,515.6
305	1,336.0	1,660	7,399.0	60	261.1	4,718	20,688.0	4,817	21,117.0
147	797.0	670	3,619.4	76	412.1	2,722	14,727.0	2,786	15,080.2
39	254.4	406	2,640.1	60	388.5	2,162	14,072.9	2,277	14,836.3
24	178.1	184	1,373.9	34	264.3	1,515	11,315.2	1,544	11,526.8
25	211.5	165	1,376.2	64	531.3	1,262	10,602.9	1,293	10,875.1
12	116.1	74	688.6	25	238.8	564	5,350.9	565	5,359.9
292	8,933.7	583	17,476.4	262	6,958.0	7,339	390,918.0	7,595	400,702.5
57,432	20,939.2	14,801,464	678,139.7	1,256,671	51,719.3	28,674,069	1,634,404.4	28,828,888	1,681,528.2

6.9 WEIGHTED AVERAGE RATES OF RETURN ON DEPOSITS

(i) PLS & Interest Bearing – All Banks

Type of Deposit	(Percent per annum)									
	1999		2000		2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
I. Call Deposits	6.00 (2.37)	5.47 (2.05)	5.34 (1.87)	4.92 (1.70)	5.19 (1.87)	5.14 (2.56)	4.84 (2.11)	3.28 (1.98)	2.13 (1.73)	
II. Saving Deposits	6.90 (57.87)	6.25 (58.47)	5.75 (63.13)	5.56 (62.42)	5.71 (64.17)	4.55 (65.08)	3.49 (67.60)	3.48 (69.10)	1.69 (73.93)	
III. Term or Fixed Deposits										
(a) Less than 3 months	7.28 (5.91)	6.95 (6.31)	6.62 (6.65)	6.96 (7.92)	7.06 (7.80)	5.56 (7.36)	4.92 (6.33)	4.07 (5.54)	1.84 (4.91)	
(b) 3 months and over but less than 6 months	7.29 (6.79)	7.19 (7.01)	7.17 (5.15)	7.37 (4.40)	7.37 (4.62)	6.99 (4.36)	6.26 (4.16)	4.93 (3.21)	2.16 (2.66)	
(c) 6 months and over but less than 1 year	8.80 (4.08)	8.73 (3.78)	7.37 (4.08)	7.55 (4.37)	8.12 (3.31)	7.44 (3.15)	6.65 (2.96)	5.53 (3.32)	2.95 (2.95)	
(d) 1 year and over but less than 2 years	9.37 (5.71)	8.45 (5.60)	7.76 (4.42)	8.24 (3.91)	8.19 (3.76)	8.26 (4.36)	7.19 (3.93)	5.89 (4.24)	3.10 (3.37)	
(e) 2 years and over but less than 3 years	9.92 (1.69)	9.33 (1.58)	9.01 (1.70)	7.79 (2.28)	7.99 (2.17)	8.65 (1.55)	7.61 (1.50)	6.61 (1.48)	3.45 (1.08)	
(f) 3 years and over but less than 4 years	10.06 (3.57)	9.28 (2.99)	8.73 (2.77)	8.94 (2.64)	8.35 (2.71)	8.98 (2.06)	8.15 (2.05)	7.23 (2.06)	3.84 (2.27)	
(g) 4 years and over but less than 5 years	12.30 (1.88)	11.01 (1.64)	9.49 (1.52)	9.27 (1.40)	9.12 (1.11)	9.11 (1.05)	8.46 (1.42)	7.31 (1.32)	4.36 (1.47)	
(h) 5 years and over	12.31 (10.13)	11.21 (10.58)	10.35 (8.71)	10.03 (8.96)	9.99 (8.48)	9.43 (8.48)	8.65 (7.94)	7.66 (7.75)	4.69 (5.63)	
IV. Overall										
(i) Excluding current & other deposits	7.96	7.30	6.62	6.52	6.58	5.62	4.60	4.22	2.08	
(ii) Including current & other deposits	6.49	5.83	5.47	5.39	5.27	4.33	3.60	3.35	1.61	

Note : Figures in parentheses represent as percentage of total deposits(excluding current & other deposits)

PLS : Profit and Loss Sharing

(Contd.)

6.9 WEIGHTED AVERAGE RATES OF RETURN ON DEPOSITS

(ii) Profit & Loss Sharing – All Banks

Type of Deposit	(Percent per annum)									
	1999		2000		2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
I. Call Deposits	6.36 (2.18)	5.89 (1.84)	5.60 (1.84)	5.18 (1.59)	5.47 (1.72)	5.27 (2.67)	4.97 (2.10)	4.97 (2.10)	2.13 (1.87)	
II. Saving Deposits	7.56 (59.18)	6.77 (59.46)	6.11 (63.64)	5.93 (63.06)	6.13 (65.77)	4.98 (66.16)	3.69 (68.48)	3.69 (68.48)	1.76 (73.30)	
III. Term or Fixed Deposits										
(a) Less than 3 months	8.32 (5.80)	7.95 (5.50)	7.11 (6.52)	7.80 (7.08)	8.12 (6.78)	6.40 (6.23)	5.38 (5.61)	5.38 (5.61)	2.05 (4.48)	
(b) 3 months and over but less than 6 months	9.50 (4.63)	8.57 (5.80)	8.04 (4.65)	8.35 (3.78)	8.39 (4.09)	8.18 (3.86)	6.98 (3.77)	6.98 (3.77)	2.34 (2.55)	
(c) 6 months and over but less than 1 year	10.02 (4.01)	9.40 (4.13)	8.27 (3.51)	8.39 (3.94)	8.80 (3.25)	8.29 (2.96)	7.24 (2.78)	7.24 (2.78)	3.01 (3.01)	
(d) 1 year and over but less than 2 years	10.85 (5.45)	9.78 (4.97)	8.70 (3.99)	8.56 (4.33)	8.88 (3.69)	8.96 (4.20)	7.65 (3.81)	7.65 (3.81)	3.17 (3.53)	
(e) 2 years and over but less than 3 years	11.06 (1.69)	10.09 (1.68)	9.31 (1.96)	8.75 (2.02)	8.99 (1.83)	9.15 (1.58)	7.84 (1.58)	7.84 (1.58)	3.44 (1.15)	
(f) 3 years and over but less than 4 years	11.39 (3.44)	10.22 (2.95)	9.35 (2.78)	9.08 (3.08)	9.04 (2.54)	9.26 (2.16)	8.40 (2.15)	8.40 (2.15)	3.85 (2.45)	
(g) 4 years and over but less than 5 years	13.05 (2.15)	11.15 (2.03)	9.69 (1.71)	9.37 (1.64)	9.44 (1.17)	9.38 (1.10)	8.63 (1.52)	8.63 (1.52)	4.36 (1.62)	
(h) 5 years and over	12.93 (11.47)	11.61 (11.64)	10.59 (9.40)	10.07 (9.48)	10.04 (9.16)	9.56 (9.09)	8.72 (8.19)	8.72 (8.19)	4.71 (6.04)	
IV. Overall										
(i) Excluding current & other deposits	8.87	7.99	7.07	6.95	7.06	6.09	4.84	4.84	2.17	
(ii) Including current & other deposits	7.16	6.43	5.92	5.84	5.74	4.76	3.85	3.85	1.71	

Note : Figures in parentheses represent as percentage of total deposits(excluding current & other deposits)

(Contd.)

6.9 WEIGHTED AVERAGE RATES OF RETURN ON DEPOSITS

(iii) Interest Bearing – All Banks

Type of Deposit	1999		2000		2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	5.21 (2.93)	4.52 (2.75)	4.42 (1.98)	4.07 (2.17)	4.35 (2.52)	4.24 (2.00)	4.01 (2.14)	4.01 (2.14)	2.22 (0.43)
II. Saving Deposits	4.78 (54.03)	4.34 (55.13)	4.30 (61.21)	3.89 (59.63)	3.62 (57.12)	2.13 (59.52)	2.06 (62.04)	2.06 (62.04)	1.13 (79.85)
III. Term or Fixed Deposits									
(a) Less than 3 months	4.42 (6.21)	4.92 (9.05)	4.89 (7.15)	4.74 (11.57)	4.47 (12.30)	3.51 (13.15)	3.45 (10.91)	3.45 (10.91)	0.86 (8.94)
(b) 3 months and over but less than 6 months	5.00 (13.16)	4.74 (11.07)	4.99 (7.05)	5.10 (7.09)	4.70 (6.93)	3.55 (6.88)	3.64 (6.63)	3.64 (6.63)	1.02 (3.73)
(c) 6 months and over but less than 1 year	5.40 (4.26)	5.12 (2.59)	5.44 (6.24)	5.29 (6.26)	5.39 (3.57)	4.31 (4.15)	4.01 (4.09)	4.10 (4.09)	2.28 (2.43)
(d) 1 year and over but less than 2 years	5.68 (6.48)	5.55 (7.73)	5.43 (6.04)	5.38 (2.07)	5.45 (4.07)	5.37 (5.21)	4.82 (4.66)	4.82 (4.66)	1.79 (1.83)
(e) 2 years and over but less than 3 years	6.56 (1.69)	5.97 (1.26)	5.94 (0.73)	5.41 (3.47)	5.79 (3.65)	5.74 (1.40)	5.34 (0.99)	5.34 (0.99)	3.47 (0.37)
(f) 3 years and over but less than 4 years	6.66 (3.97)	6.31 (3.13)	6.35 (2.75)	6.28 (0.69)	6.10 (3.44)	6.99 (1.57)	5.69 (1.41)	5.69 (1.41)	3.42 (0.57)
(g) 4 years and over but less than 5 years	7.94 (1.09)	7.84 (0.30)	7.86 (0.81)	7.29 (0.38)	7.27 (0.90)	7.17 (0.70)	6.33 (0.76)	6.33 (0.76)	4.20 (0.10)
(h) 5 years and over	8.92 (6.18)	8.96 (7.00)	8.91 (6.04)	9.79 (6.67)	9.55 (5.50)	8.26 (5.33)	8.08 (6.36)	8.08 (6.36)	4.15 (1.74)
IV. Overall									
(i) Excluding current & other deposits	5.28	4.97	4.91	4.67	4.48	3.20	3.07	3.07	1.22
(ii) Including current & other deposits	4.45	4.03	4.00	3.76	3.49	2.42	2.30	2.34	0.79

Note : Figures in parentheses represent as percentage of total deposits(excluding current & other deposits)

6.10 WEIGHTED AVERAGE RATES OF RETURN ON ADVANCES

(Percent per annum)

END OF PERIOD	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
I. INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS								
1999	Jun.	11.35	15.65	15.08	15.63	13.79	14.50	14.80
	Dec.	11.14	14.40	14.81	15.20	13.58	13.85	14.46
2000	Jun.	10.68	13.15	13.49	14.24	13.04	13.44	13.52
	Dec.	11.29	13.51	13.50	14.43	12.97	13.18	13.55
2001	Jun.	11.14	13.48	13.40	14.42	13.28	13.73	13.61
	Dec.	8.10	13.45	13.18	14.07	13.37	13.58	13.45
2002	Jun.	9.15	13.02	12.86	13.68	13.42	13.34	13.19
	Dec.	9.06	12.94	12.43	13.41	13.09	13.32	12.87
2003	Jun.	11.49	5.98	7.65	10.35	11.55	7.78	9.40
II. INTEREST BEARING - ALL BANKS								
1999	Jun.	13.39	14.15	13.89	15.19	14.08	14.95	14.47
	Dec.	11.41	13.79	14.56	14.17	13.75	13.14	14.09
2000	Jun.	11.10	13.76	13.67	13.15	12.23	13.65	13.25
	Dec.	11.53	13.57	12.88	13.82	12.90	13.49	13.08
2001	Jun.	11.75	13.54	13.69	13.50	12.84	13.07	13.07
	Dec.	11.00	11.35	13.28	13.81	12.50	14.72	13.00
2002	Jun.	8.10	11.27	13.12	13.56	12.72	13.88	13.00
	Dec.	8.07	11.12	13.51	13.67	12.58	13.79	12.99
2003	Jun.	12.01	11.97	9.39	15.66	12.63	7.74	11.87
III. ISLAMIC MODES OF FINANCING-ALL BANKS								
1999	Jun.	11.27	15.69	15.12	15.75	13.76	14.49	14.82
	Dec.	10.91	14.42	14.82	15.41	13.57	13.89	14.49
2000	Jun.	10.61	13.12	13.48	14.31	13.08	13.42	13.54
	Dec.	11.24	13.51	13.54	14.48	12.97	13.15	13.59
2001	Jun.	11.02	13.47	13.39	14.53	13.31	13.84	13.65
	Dec.	8.05	13.54	13.18	14.09	13.45	13.50	13.48
2002	Jun.	9.30	13.09	12.85	13.70	13.47	13.32	13.20
	Dec.	9.23	13.05	12.38	13.37	13.15	13.29	12.86
2003	Jun.	11.43	5.92	7.50	9.39	11.47	7.79	9.19

6.11 DISTRIBUTION OF OFFICES OF SEVERAL CLASSES OF SCHEDULED BANKS BY POPULATION

(End June)

POPULATION	2002						2003					
	No of Places	Pakistani Banks	Foreign Banks	* Scheduled Banks	Total Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks	* Scheduled Banks	Total Banks	Average Population per office
Over 5,000,000	2	1,198	61	1,259	11,440	2	1,241	64	1,305	11,037		
1,000,000 to 5,000,000	5	656	11	667	10,368	5	655	8	663	10,431		
500,000 to 1,000,000	3	384	10	394	5,260	3	388	9	397	5,220		
200,000 to 500,000	13	568	3	571	6,734	13	562	2	564	6,814		
100,000 to 200,000	28	363	-	363	10,456	28	368	-	368	10,314		
75,000 to 100,000	16	216	-	216	7,416	16	210	-	210	7,628		
50,000 to 75,000	44	344	-	344	5,836	44	342	-	342	5,870		
25,000 to 50,000	119	633	-	633	6,673	119	616	-	616	6,857		
15,000 to 25,000	102	338	-	338	6,147	102	332	-	332	6,258		
10,000 to 15,000	84	93	-	93	11,632	84	76	-	76	14,234		
Less than 10,000	47,655	2,386	-	2,386	37,236	47,655	2,321	-	2,321	38,279		
TOTAL	48,071	7,179	85	7,264		48,071	7,111	83	7,194			

Note :- Distribution is based in accordance with population census of 1998

Data pertaining to groups having population less than 10,000 are not available

* Excluding Indian Banks branches vested in custodian of enemy property since September 1965

**6.12 LIST OF SCHEDULED BANKS OPERATING IN PAKISTAN
AS ON 30TH JUNE, 2003**

PAKISTANI BANKS	FOREIGN BANKS
Public Sector Banks	
<i>Nationalized Banks</i>	
1. First Women Bank Ltd	1. ABN AMRO Bank NV
2. Habib Bank of Pakistan	2. Al- Baraka Islamic Bank BSC (EC)
3. National Bank of Pakistan	3. American Express Bank Ltd.
	4. Bank of Ceylon
	5. Citi Bank NA
	6. Credit Agricole Indosuez
	7. Deutsche Bank AE
	8. Doha Bank Ltd.
	9. Habib Bank AG Zurich
	10. International Finance Investment and Commerce Bank Ltd
	11. Mashreq Bank PSC
	12. Oman International Bank SAOG
	13. Rupali Bank Ltd.
	14. Standard Chartered Bank Ltd.
	15. The Bank of Tokyo-Mitsubishi Ltd.
	16. The Hong Kong & Shanghai Banking Corporation Ltd.
<i>Specialized Banks</i>	
1. Industrial Development Bank of Pakistan Ltd. (IDBP)	
2. Punjab Provincial Co-operative Bank Ltd.(PPCB)	
3. Zarai Traqiati Bank Ltd.(ZTBL)	
<i>Provincial Banks</i>	
1. The Bank of Khyber	
2. The Bank of Punjab	
Private Domestic Banks	
<i>Privatized Banks</i>	
1. Allied Bank of Pakistan Ltd	
2. Muslim Commercial Bank Ltd	
3. United Bank Ltd	
<i>Private Banks</i>	
1. Askari Commercial Bank Ltd.	
2. Bank Al-Falah Ltd.	
3. Bank Al-Habib Ltd.	
4. Bolan Bank Ltd.	
5. Faysal Bank Ltd.	
6. KASB Bank Ltd.	
7. Meezan Bank Ltd.	
8. Metropolitan Bank Ltd	
9. PICIC Commercial Bank Ltd.	
10. Prime Commercial Bank Ltd.	
11. Saudi-Pak Commercial Bank Ltd.	
12. Soneri Bank Ltd.	
13. Union Bank Ltd.	