

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEM	2000		2001	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	81,909.5	82,534.7	83,949.5	88,575.7
Reserves	42,494.1	40,580.3	45,281.8	39,147.6
Demand Deposits:	436,591.7	467,871.5	501,378.2	535,660.3
(a) Scheduled Banks	8,590.5	8,970.1	6,260.2	7,136.2
(b) Others	428,001.2	458,901.4	495,118.0	528,524.1
Time Deposits:	715,416.6	731,059.6	781,649.7	781,767.5
(a) Scheduled Banks	3,113.6	947.3	671.3	1,026.8
(b) Others	712,303.0	730,112.3	780,978.4	780,740.7
Borrowings from:	160,586.1	209,429.3	193,870.7	176,341.6
(a) State Bank of Pakistan	141,615.0	149,788.2	141,058.9	118,760.9
(b) Banks Abroad	12,270.8	26,290.4	15,735.6	15,309.5
(c) Other Scheduled Banks	6,700.3	33,350.7	37,076.2	42,271.2
Head Office and Inter-Bank Adjustment	4,775.2	5,985.0	9,186.1	28,477.9
Contingent Liabilities as per contra	747,356.5	793,232.1	848,985.7	782,469.6
Other Liabilities	484,038.8	488,709.4	621,181.9	538,408.5
TOTAL LIABILITIES / ASSETS	2,673,168.4	2,819,401.9	3,085,483.6	2,970,848.6
ASSETS				
Cash:	203,646.6	122,392.4	215,013.8	209,201.8
(a) Notes, Coins and Silver	39,287.5	25,121.1	32,220.5	27,763.9
(b) Balances with State Bank of Pakistan	146,013.0	61,053.1	147,330.0	143,852.3
(c) Balances with Others Scheduled Banks	18,346.1	36,218.2	35,463.3	37,585.6
Balances held Abroad	51,960.0	62,577.4	74,669.9	70,769.9
Bills Purchased and Discounted	56,228.6	60,149.7	64,582.8	62,377.8
Advances to:	810,157.5	870,687.7	873,305.3	923,202.4
(a) Scheduled Banks	12,683.4	8,130.2	9,044.1	13,165.1
(b) Others	797,474.1	862,557.5	864,261.2	910,037.3
Investment in Securities and Shares:	310,744.3	338,796.6	314,463.1	303,782.4
(a) Federal Government Securities	147,799.3	146,963.3	126,147.9	138,480.8
(b) Treasury Bills	105,761.3	139,195.0	125,604.9	105,093.4
(c) Provincial Governments Securities	1,869.1	1,869.1	1,869.1	1,798.0
(d) Foreign Securities	2.6	1.5	1.5	2.4
(e) Others	55,312.0	50,767.7	60,839.7	58,407.8
Bank Premises	28,234.5	28,739.3	33,432.1	25,301.0
Head Office and Inter-Bank Adjustment	46,317.7	95,516.8	82,419.3	66,121.0
Contingent Assets as per contra	747,356.5	793,232.1	848,985.7	782,469.6
Others Assets	418,522.6	447,310.0	578,611.7	527,622.7

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEM	2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.
LIABILITIES					
Capital	97,644.4	75,936.9	76,509.6	80,312.3	80,150.2
Reserves	43,584.1	53,241.5	45,498.9	48,843.1	63,310.1
Demand Deposits:	583,390.8	621,495.2	727,096.2	910,202.0	960,080.1
(a) Scheduled Banks	4,210.4	4,733.8	9,702.0	7,463.6	14,354.2
(b) Others	579,180.4	616,761.4	717,394.2	902,738.4	945,725.9
Time Deposits:	842,094.7	886,944.2	966,319.0	940,453.8	1,061,452.7
(a) Scheduled Banks	54.8	3,235.2	2,185.0	1,049.6	4,870.7
(b) Others	842,039.9	883,709.0	964,134.0	939,404.3	1,056,581.9
Borrowings from:	190,343.5	185,375.6	192,514.8	215,246.1	212,287.5
(a) State Bank of Pakistan	138,483.6	136,366.0	141,264.1	164,624.4	173,223.0
(b) Banks Abroad	16,972.5	19,828.0	21,806.1	22,950.2	9,265.1
(c) Other Scheduled Banks	34,887.4	29,181.6	29,444.6	27,671.5	29,799.4
Head Office and Inter-Bank Adjustment	25,598.8	77,557.5	71,585.4	35,927.4	41,774.5
Contingent Liabilities as per contra	991,492.4	1,351,309.1	1,143,545.7	1,074,645.7	1,201,077.1
Other Liabilities	1,178,856.5	667,242.7	843,791.1	664,901.9	572,697.1
TOTAL LIABILITIES / ASSETS	3,953,005.1	3,919,103.2	4,066,860.7	3,970,532.3	4,192,829.3
ASSETS					
Cash:	201,068.9	196,695.2	242,011.3	223,425.9	266,441.4
(a) Notes, Coins and Silver	28,789.9	31,964.8	44,992.8	34,160.1	43,275.4
(b) Balances with State Bank of Pakistan	124,436.9	124,469.2	141,210.4	144,679.8	161,831.5
(c) Balances with Others Scheduled Banks	47,842.1	40,261.2	55,808.2	44,586.0	61,334.5
Balances held Abroad	97,309.5	61,171.7	69,630.3	52,064.9	60,485.6
Bills Purchased and Discounted	63,278.1	60,477.3	72,971.1	73,609.9	84,246.5
Advances to:	899,846.8	941,907.0	974,669.5	1,111,780.9	1,254,135.8
(a) Scheduled Banks	14,839.3	5,712.3	4,797.8	16,032.0	11,751.7
(b) Others	885,007.5	936,194.7	969,871.7	1,095,749.0	1,242,384.1
Investment in Securities and Shares:	438,659.8	598,036.8	704,525.1	759,253.1	783,336.0
(a) Federal Government Securities	152,431.3	181,019.0	211,294.4	233,214.1	259,194.1
(b) Treasury Bills	221,674.3	341,029.6	404,619.0	418,329.3	410,594.5
(c) Provincial Governments Securities	1,796.0	1,573.4	1,332.2	180.3	75.1
(d) Foreign Securities	1.5	1.5	1.5	1.5	1.5
(e) Others	62,756.7	74,413.3	87,278.1	107,527.9	113,470.8
Bank Premises	28,211.7	25,449.0	39,669.5	38,620.0	49,089.9
Head Office and Inter-Bank Adjustment	149,501.5	174,677.4	318,437.6	150,107.3	77,697.1
Contingent Assets as per contra	991,492.4	1,351,309.1	1,143,545.7	1,074,645.7	1,201,077.1
Others Assets	1,083,636.5	509,379.8	501,400.6	487,024.6	416,319.8

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)							
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS		
					Less Than 6 months	For 6 months & over but less than 1 year	For 1 year & over but less than 2 years
2000							
June							
No. of A/Cs.	4,488,419	273,248	814,697	21,430,495	400,0844	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
December							
No. of A/Cs.	4,027,794	259,166	822,904	21,763,283	339,623	136,837	165,695
Amount	174,692.8	16,358.0	50,677.3	601,488.5	118,803.9	42,135.4	37,661.1
2001							
June							
No. of A/Cs.	4,084,429	238,340	894,950	21,370,280	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
December							
No. of A/Cs.	4,290,568	229,297	669,753	21,897,851	192,636	96,951	106,955
Amount	282,213.8	25,441.6	32,270.0	647,393.8	116,522.0	31,352.9	43,385.3
2002							
June							
No. of A/Cs.	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
December							
No. of A/Cs.	4,941,154	222,554	319,958	22,242,554	254,299	74,649	89,486
Amount	290,309.8	23,434.8	27,422.1	817,221.6	103,514.5	39,221.2	50,092.3
2003							
June							
No. of A/Cs.	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
December							
No. of A/Cs.	6,076,487	179,064	266,152	21,415,945	149,741	43,538	80,279
Amount	462,391.7	30,189.8	37,748.2	1,035,895.4	91,677.1	33,061.6	37,508.3
2004							
June							
No. of A/Cs.	6,095,166	180,877	176,129	21,434,645	138,022	51,820	94,312
Amount	481,745.0	40,298.5	33,278.2	1,118,162.6	116,527.4	48,169.0	53,114.4

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

END OF PERIOD	FIXED DEPOSITS					All DEPOSITS
	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years & over	Total	
2000						
June						
No. of A/Cs.	109,257	199,720	127,988	596,267	1,793,672	28,800,531
Amount	15,751.9	25,635.9	14,050.1	80,463.7	323,501.6	1,140,304.2
December						
No. of A/Cs.	118,452	140,197	83,500	551,896	1,536,200	28,409,347
Amount	21,989.8	25,393.1	13,506.1	86,307.6	345,797.1	1,189,013.7
2001						
June						
No. of A/Cs.	73,119	97,577	50,928	449,330	1,158,288	27,751,287
Amount	21,784.1	27,214.2	11,204.8	85,237.1	341,252.1	1,276,096.4
December						
No. of A/Cs.	47,168	68,283	43,981	400,370	956,344	28,043,818
Amount	15,414.6	20,523.8	10,398.0	84,348.9	321,945.6	1,309,264.8
2002						
June						
No. of A/Cs.	59,275	78,886	38,515	324,222	904,986	28,274,502
Amount	16,597.9	22,656.4	15,682.1	87,723.7	334,683.5	1,421,220.3
December						
No. of A/Cs.	54,826	57,973	41,348	308,082	880,663	28,606,883
Amount	17,534.3	24,393.4	15,677.3	91,649.1	342,082.0	1,500,470.4
2003						
June						
No. of A/Cs.	43,523	64,920	56,169	290,893	870,999	28,828,888
Amount	13,955.3	29,382.7	19,072.5	72,938.9	315,413.3	1,681,528.2
December						
No. of A/Cs.	44,607	41,687	36,887	190,457	587,196	28,524,844
Amount	18,911.6	18,797.0	12,277.6	63,684.4	275,917.6	1,842,142.7
2004						
June						
No. of A/Cs.	48,177	49,901	16,534	191,320	590,086	28,476,903
Amount	16,854.7	23,505.0	2,848.9	67,804.1	328,823.5	2,002,307.8

3.3 Scheduled Banks' Distribution of Deposits by Category of Deposit Holders

(End of Period: Million Rupees)			
CATEGORY OF DEPOSIT HOLDER	2000		2001
	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	50,479.8	56,636.7	55,093.0
I. Official	6,575.1	8,970.3	9,226.4
II. Business	23,996.4	28,293.2	28,665.9
III. Personal	19,908.3	19,373.2	17,200.7
B. DOMESTIC CONSTITUENTS:	1,089,824.3	1,132,377.0	1,221,003.4
I. Government:	70,184.1	71,678.2	95,225.3
1. Federal Government	45,810.7	39,604.0	59,073.9
2. Provincial Governments	18,385.0	26,185.2	32,095.5
3. Local Bodies	5,988.5	5,889.1	4,055.9
II. Public Sector Enterprises:	75,721.9	78,107.1	79,358.0
1. Agriculture, Forestry, Hunting and Fishing	472.3	1,304.8	686.8
2. Mining and Quarrying	882.9	579.8	949.5
3. Manufacturing:	19,793.4	19,376.7	22,513.4
(i) Food Industries	117.7	317.3	332.3
(ii) Textiles	578.1	432.0	341.0
(iii) Printing, Publishing & Allied Industries	413.6	709.5	165.8
(iv) Chemicals & Chemical Products	1,287.9	1,932.8	1,275.2
(v) Products of Petroleum & Coal	13,911.5	12,899.8	1,5850.8
(vi) Cement	336.4	339.0	284.9
(vii) Basic Metal Industries & Manufacturing of Metal Products	2,440.3	2,048.1	3,608.8
(viii) Machinery & Transport Equipments	165.7	251.4	186.9
(ix) Miscellaneous Industries	542.3	446.9	467.7
4. Construction	3,662.6	5,164.7	470.1
5. Electricity, Gas, Water and Sanitary Services	7,850.8	11,022.0	17,599.1
6. Commerce:	16,093.5	13,464.8	14,570.3
(i) Wholesale & Retail Trade	415.0	449.5	542.5
(ii) Exports / Imports	524.3	1,048.0	1,192.6
(iii) Co-operative Banks (Excl. PPCB)	518.4	802.5	580.8
(iv) Insurance	10,311.0	6,963.5	1,183.9
(v) Non-Bank Financial Institutions	4,324.9	4,201.3	1,1070.5
7. Transport, Storage & Communication Services	6,488.2	3,519.4	5,552.6
8. Services	3,590.0	3,671.4	2,183.3
9. Other Public Sector Enterprises	16,888.2	20,003.5	14,832.9

(Contd.)

3.3 Scheduled Banks' Distribution of Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDER		2000		2001
		Jun.	Dec.	Jun.
III.	Private Sector (Business)	504,167.5	509,109.9	534,806.4
1.	Agriculture, Forestry, Hunting and Fishing	61,238.5	51,651.6	60,965.8
2.	Mining and Quarrying	5772.0	5,393.8	7,449.4
3.	Manufacturing:	65,384.1	70,571.0	61,211.1
(i)	Food Industries	9,801.4	9,641.1	9,830.1
(ii)	Textile –Cotton	11,021.0	9,375.7	7,045.4
(iii)	Textile –Woolen	3,478.4	1,110.3	1,207.4
(iv)	Textile -Art Silk	542.2	375.5	650.0
(v)	Textile –Others	10,009.7	5,977.9	5,338.6
(vi)	Chemicals & Chemical Products	8,323.1	10,679.6	7,998.7
(vii)	Cement	1,048.8	1,806.8	1,017.7
(viii)	Machinery & Transport Equipments	3,196.2	2,583.9	3,264.8
(ix)	Miscellaneous Industries	17,963.3	29,020.4	24,858.5
4.	Construction	6,897.8	8,451.1	9,597.1
5.	Electricity, Gas, Water and Sanitary Services	19,168.6	21,543.8	29,366.4
6.	Commerce:	102,106.2	105,265.2	104,813.2
(i)	Wholesale & Retail Trade	61,846.2	63,805.7	66,384.3
(ii)	Exports / Imports	15,925.5	17,320.3	16,025.2
(iii)	Non-Scheduled Banks & Other Financial Institutions	17,221.6	15,989.0	13,127.4
(iv)	Co-operative Societies	2,901.3	3,559.3	3,765.4
(v)	Insurance	2,380.2	2,626.2	3,531.9
(vi)	Real Estate Dealers(Excl. item 4)	1,831.4	1,964.7	1,979.1
7.	Transport, Storage & Communication	13,111.3	12,753.3	19,659.4
8.	Services	17,096.7	16,524.4	36,160.6
9.	Other Private Business	213,392.2	216,955.8	205,583.4
IV.	Trust Funds and Non-Profit Organisations	16,325.1	16,812.0	19,641.3
V.	Personal	404,912.8	435,489.2	471,090.8
VI.	Other activities not adequately Described	18,512.9	21,180.5	20,881.5
TOTAL		1,140,304.2	1,189,013.7	1,276,096.4

(Contd.)

3.3 Scheduled Banks' Distribution of Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :	59,006.1	54,947.0	66,107.8	47,123.8
I. Official	6,327.4	4,689.3	13,743.1	3,324.2
II. Business	28,829.9	25,458.6	14,523.5	6,079.1
III. Personal	23,848.7	24,799.0	37,841.2	37,720.5
B. DOMESTIC CONSTITUENTS :	1,250,258.7	1,366,273.4	1,434,362.6	1,634,404.4
I. Government :	100,667.7	114,892.6	122,459.9	146,718.5
1. Federal Government	61,031.1	67,256.1	74,531.4	92,359.9
2. Provincial Governments	31,139.2	34,789.9	34,729.4	39,894.6
3. Local Bodies (City Governments)	8,497.4	12,846.5	13,199.1	14,464.1
II. Non-Financial Public Sector Enterprises :	78,734.8	68,306.0	78,207.3	109,269.5
(i) Agriculture, Forestry, Hunting & Fishing	1,624.3	93.3	161.5	78.6
(ii) Mining & Quarrying	14,624.2	11,585.0	15,198.1	23,230.8
(iii) Manufacturing	14,980.4	18,513.7	18,072.8	23,144.8
(iv) Construction	6.4	15.2	1.3	23.2
(v) Utilities	16,547.4	17,090.6	19,637.1	23,926.5
(vi) Commerce	4,358.3	2,458.0	3,127.7	2,355.5
(vii) Transport, Storage & Communication	24,310.1	15,557.2	18,503.5	31,791.7
(viii) Services	2,283.4	2,950.9	3,343.9	4,666.9
(ix) Others		42.2	161.5	51.5
III. Non-Bank Financial Institutions :	8,031.4	9,739.5	9,813.9	10,874.5
(i) Co-operative Banks	1,092.1	336.3	290.9	271.4
(ii) Development Financial Institutions	1,386.9	1,400.4	2,803.1	3,019.0
(iii) Other NBFIs	5,552.4	8,002.7	6,719.9	7,584.2
IV. Private Sector Enterprises :	519,576.5	537,357.8	578,563.7	616,743.7
1. Agriculture, Forestry, Hunting & Fishing :	55,175.2	64,182.6	55,514.2	72,467.4
2. Mining & Quarrying :	5,187.9	5,279.8	4,859.3	4,940.6
(i) Coal, Stone, Sand & Gravel	1,012.8	1,505.4	1,748.8	1,124.3
(ii) Metal Mining	87.6	507.6	56.7	61.0
(iii) Non-Metal Mining	340.7	76.5	149.1	118.2
(iv) Crude Petroleum, Petroleum Products & Gas	3,746.7	3,190.2	2,904.5	3,637.1
3. Manufacturing :	65,473.5	67,142.8	85,540.7	90,260.2
(i) Food	5,455.8	6,383.3	7,705.5	8,456.1
(ii) Beverages & Tobacco	2,056.8	2,311.3	2,039.9	2,085.6
(iii) Rice Processing	653.6	900.5	739.0	951.0
(iv) Textiles :	13,429.7	10,709.6	16,983.3	14,681.4
a) Cotton & Woolen	11,063.5	8,670.2	14,273.6	11,968.4
b) Others	2,366.2	2,039.4	2,709.7	2,713.0
(v) Textile Products	4,502.5	4,046.1	5,469.9	5,696.9
(vi) Footwear	478.0	1,019.9	904.0	1,519.4
(vii) Leather, Leather & Fur Products	399.5	790.1	643.4	653.7
(viii) Rubber & Plastic Products	185.7	524.8	527.4	477.7
(ix) Cork & Wood	52.6	64.2	197.8	90.8

Note : New format adopted from Dec. 2001

3.3 Scheduled Banks' Distribution of Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
(x) Furniture & Fixture	215.2	128.6	865.2	843.0
(xi) Paper, Paperboard & Products	390.8	883.4	693.1	1,493.6
(xii) Non-Metalic Minerals :	1,060.4	2,080.4	2,484.2	2,358.8
a) Cement & Cement Products	693.9	735.8	1,577.4	1,366.4
b) Clay, Marbles, Stone Products and Precious Metals	366.5	1,344.6	906.7	992.4
(xiii) Petroleum Refining	2,797.0	2,007.9	3,018.3	2,645.5
(xiv) Petroleum & Coal Products	1,290.7	2,070.1	2,863.9	1,403.7
(xv) Chemicals, Chemical Materials & Products	3,956.0	4,935.8	6,513.0	4,556.1
(xvi) Fertilizer	3,066.2	5,140.7	5,133.8	2,060.9
(xvii) Printing, Publishing & Allied Industries	450.9	745.0	926.5	919.2
(xviii) Medicinal & Pharmaceutical Products	2,511.3	2,650.9	3,829.5	4,446.3
(xix) Surgical Goods & Dental Appliances	594.7	319.9	428.9	395.5
(xx) Cosmetics & Detergents	616.2	602.7	618.9	1,214.2
(xxi) Photographic Apparatus, Equipments & Optical Goods	33.1	49.6	43.3	38.5
(xxii) Basic Metal Industries	1,483.1	2,518.4	962.7	4,297.3
(xxiii) Electrical Equipments, Apparatus & Equipment optional	461.5	648.6	1,142.9	424.2
(xxiv) Electrical Goods (household/industrial)	114.4	469.4	894.1	766.9
(xxv) Scientific Equipments (excluding surgical instruments)	13.9	209.5	44.2	120.9
(xxvi) Sports Goods	1,074.8	101.6	189.2	306.0
(xxvii) Machinery	2,420.9	3,231.7	3,104.1	3,276.9
(xxviii) Automobiles, Transport Machinery & Equipments	1,840.2	5,677.9	8,777.6	14,061.9
(xxix) Miscellaneous Industries	13,868.1	5,921.1	7,796.8	10,018.1
4. Ship Breaking & Waste etc.	200.5	260.1	329.1	647.2
5. Construction	7,890.3	8,257.6	8,695.0	12,773.2
6. Power (electricity), Gas, Water & Sanitary	35,917.0	26,550.6	26,340.3	29,743.6
7. Commerce :	110,361.5	113,112.8	133,456.8	108,336.7
(i) Wholesale & Retail Trade	85,678.3	80,332.0	111,227.0	82,283.5
(ii) Exports / Imports	16,130.8	17,559.7	12,918.2	16,112.7
(iii) Insurance	3,717.2	2,174.5	2,748.2	3,516.8
(iv) Co-operative Societies	3,596.8	2,964.4	3,665.0	3,440.7
(v) Real Estate	1,238.4	1,587.5	2,898.5	2,983.0
8. Transport, Storage & Communication :	10,955.6	11,600.2	15,330.9	16,002.6
9. Services	20,339.2	20,616.6	23,785.6	26,218.6
10. Other Private Business	208,075.7	220,354.6	224,711.9	255,353.5
V. Trust Funds & Non-Profit Organizations	16,605.2	28,604.6	26,834.1	20,939.2
VI. Personal	505,509.7	571,599.7	579,686.9	678,139.7
VII. Others	21,153.5	35,773.3	38,796.7	51,719.3
TOTAL	1,309,264.8	1,421,220.3	1,500,470.4	1,681,528.2

3.4 Scheduled Banks' Distribution of Deposits by Category of Deposit Holder & Type of Account

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	Dec. 2003	Jun.2004					
	All Deposits	All Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Deposits
A. FOREIGN CONSTITUENTS:	67,290.3	64,167.6	11,756.4	160.3	585.6	43,474.9	8,190.3
I. Official	7,078.2	10,681.2	2,162.3	78.4	235.7	6,828.8	1,376.0
II. Business	7,118.6	5,787.2	1,779.4	0.9	47.1	2,215.9	1,743.9
III. Personal	53,093.5	47,699.2	7,814.7	81.1	302.8	34,430.2	5,070.4
B. DOMESTIC CONSTITUENTS :	1,774,852.4	1,938,140.2	469,988.6	40,138.2	32,692.6	1,074,687.8	320,633.1
I. Government :	158,041.6	190,739.6	34,650.8	915.4	7,666.0	91,499.6	56,007.9
A. Federal Government	101,051.0	122,650.7	25,823.7	537.7	5,819.8	63,319.6	27,149.9
B. Provincial Governments	50,330.4	53,576.1	7,280.0	376.2	994.1	22,480.2	22,445.5
C. Local Bodies (City Governments)	6,660.2	14,512.9	1,547.0	1.5	852.1	5,699.8	6,412.4
II. Non-Financial Public Sector Enterprises :	106,907.9	170,298.0	12,353.2	11,667.4	4,420.2	87,765.5	54,091.7
A. Agriculture, Forestry, Hunting & Fishing	66.4	172.9	87.7	0.0	0.0	84.7	0.4
B. Mining & Quarrying	23,921.6	23,797.9	1,774.7	1.0	0.0	16,076.5	5,945.7
C. Manufacturing	17,857.2	30,464.9	2,202.4	3,624.0	1,914.6	17,090.6	5,633.2
D. Construction	7.9	8.7	0.3	0.0	1.2	7.3	0.0
E. Utilities	23,919.2	38,904.2	6,068.4	1,025.4	835.5	24,008.4	6,966.5
F. Commerce	3,045.7	6,162.2	791.0	884.9	11.7	3,497.4	977.2
G. Transport, Storage & Communication	32,561.2	63,921.6	1,101.1	5,900.2	1,162.9	24,188.9	31,568.5
H. Services	5,365.7	6,809.1	327.6	175.8	494.2	2,811.3	3,000.2
I. Others	163.1	56.6	0.1	56.2	0.0	0.3	0.0
III. Non-Bank Financial Institutions :	24,855.5	27,353.1	2,282.9	1,111.6	401.2	17,414.1	6,143.3
A. Co-operative Banks	235.9	216.6	51.4	1.4	0.0	122.0	41.8
B. Development Financial Institutions	8,838.9	7,549.3	761.0	636.4	10.5	3,142.1	2,999.3
C. Insurance Companies	7,097.6	6,553.3	353.6	293.2	368.2	5,136.7	401.4
D. Micro Finance	472.4	1,313.1	14.5	30.0	0.0	1,106.9	161.7
E. Other NBFIs	8,210.7	11,720.9	1,102.4	150.5	22.4	7,906.4	2,539.1
IV. Private Sector Enterprises :	626,572.8	686,197.9	248,642.8	18,189.4	13,050.4	314,863.9	91,451.4
A. Agriculture, Hunting and Forestry	92,523.3	99,027.7	22,442.7	837.6	1,044.6	66,215.9	8,486.8
(1) Growing of crops	88,396.6	93,797.8	20,692.3	826.9	859.9	63,502.8	7,915.9
(2) Farming of animals	1,401.2	2,306.5	446.5	9.0	178.5	1,518.1	154.5
(3) Agricultural and animal husbandry	852.6	1,259.8	737.5	0.0	3.2	483.8	35.3
(4) Agricultural machinery and equipments	913.2	701.7	146.7	0.0	0.0	258.5	296.6
(5) Hunting, trapping, forestry & logging	959.7	961.8	419.8	1.7	3.0	452.7	84.7
B. Fishing and fish farming etc.	1,268.4	1,472.5	439.7	0.0	2.7	246.9	783.2
C. Mining and Quarrying	18,950.3	17,614.4	1,962.9	1,117.3	100.1	7,590.1	6,844.1
(1) Mining of coal	7,463.8	3,009.3	334.1	964.3	52.6	274.1	1,384.1
(2) Crude petroleum & natural gas	7,357.2	12,473.3	839.6	152.0	1.7	6,439.6	5,040.4
(3) Iron & non-ferrous metal ores	1,157.3	641.8	536.8	0.0	1.9	57.5	45.6
(4) Quarrying of stone, sand and clay	595.1	89.2	71.9	0.0	0.0	16.6	0.8
(5) Chemical, fertilizer, Salt etc.	2,376.8	1,400.7	180.4	1.0	43.9	802.2	373.1
D. Manufacturing	150,710.9	155,559.3	52,546.1	6,021.0	2,884.1	64,266.5	29,841.6
1) Food products and beverages	16,862.7	26,374.9	10,636.4	1,982.3	662.0	10,383.0	2,711.2
2) Tobacco products	1,182.1	1,810.7	414.7	11.5	5.2	683.6	695.8
3) Textiles	32,018.4	33,651.0	15,444.3	494.4	771.0	13,141.7	3,799.6
i) Spinning, weaving, finishing of textiles	27,180.6	27,746.1	11,600.4	420.3	575.4	11,601.1	3,548.9
a) Spinning of fibers	17,830.5	18,637.5	7,710.5	215.1	382.7	7,492.7	2,836.5
b) Weaving of textiles	7,451.9	7,149.1	2,516.6	134.2	103.2	3,743.1	652.1
c) Finishing of textiles	1,898.2	1,959.5	1,373.3	71.1	89.5	365.3	60.4
ii) Made-up textile articles	1,681.4	2,551.6	1,540.2	19.2	157.5	749.8	85.0
iii) Knit wear	316.0	451.3	313.3	10.5	27.9	97.6	1.9
iv) Carpets and rugs	1,462.7	1,322.0	755.8	13.0	7.8	391.7	153.8
v) Other textiles n.e.s.	1,377.8	1,580.0	1,234.5	31.4	2.4	301.6	10.0
4) Wearing apparel, readymade garments etc.	3,383.1	3,447.2	2,083.3	168.5	295.6	661.8	237.9

Note: The category of deposits holders have been reclassified as per international standard industrial classification(ISIC Rev.3.1)

3.4 Scheduled Banks' Distribution of Deposits by Category of Deposit Holder & Type of Account

(Concl'd.)

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	Dec. 2003	Jun.2004					
	All	All	Current	Call	Other	Saving	Fixed
	Deposits	Deposits	Deposits	Deposits	Accounts	Deposits	Deposits
5) Tanning and dressing of leather; manufacture of luggage and footwear	2,706.8	2,911.6	1,452.6	18.6	137.4	1,101.6	201.3
i.) Tanning & dressing of leather, luggage, handbags etc.	1,660.2	1,343.1	536.0	12.0	134.0	598.6	62.5
ii.) Footwear	1,046.6	1,568.5	916.7	6.7	3.4	503.0	138.8
a) Leather wear	641.2	1,138.4	843.4	6.7	3.4	279.3	5.7
b) Rubber and Plastic wear	405.4	430.0	73.2	0.0	0.0	223.7	133.1
6) Wood and products of wood cork	158.2	404.4	234.8	1.0	1.9	121.8	44.9
7) Paper, paperboard and products	1,221.0	946.9	439.3	22.6	48.2	386.8	50.0
8) Printing, publishing and allied industries	1,777.4	2,677.5	1,192.2	10.3	32.1	948.2	494.8
9) Coke and refined petroleum products	7,377.6	5,051.3	825.1	298.5	35.2	3,326.6	565.8
10) Chemicals and chemical products	19,143.4	21,186.4	4,795.9	946.0	221.5	9,015.9	6,207.1
11) Rubber and plastics products	1,318.7	1,804.1	938.0	9.5	14.0	600.5	242.1
12) Other non-metallic mineral products	2,588.0	5,271.8	1,622.4	108.4	178.9	2,333.7	1,028.4
13) Basic metals	2,268.3	3,808.3	1,388.9	16.5	27.5	1,062.4	1,312.9
14) Fabricated metal products	1,467.9	1,044.4	563.3	0.0	13.7	395.0	72.5
15) Machinery and equipment	3,095.9	4,576.3	1,962.9	45.4	105.2	1,543.9	918.9
16) Office, accounting and computing machinery	2.1	190.5	29.9	0.0	0.0	160.6	0.0
17) Electrical machinery and apparatus	9,434.4	7,897.3	1,253.6	42.2	9.7	5,878.7	713.2
18) Radio, television and communication equipment and apparatus	439.8	547.6	323.9	0.0	24.2	165.8	33.7
19) Medical, precision and optical instruments, watches and clocks	1,262.3	1,993.1	1,273.7	2.1	8.9	366.2	342.3
20) Motor vehicles, trailers and semi-trailers	12,227.0	15,506.6	1,157.7	1,159.4	195.7	5,628.2	7,365.6
21) Other transport equipments	4,234.3	4,519.8	1,420.9	498.7	2.4	2,060.4	537.4
22) Furniture and fixture	475.4	469.4	226.3	0.1	15.2	180.4	47.4
23) Jewellery and related articles	196.6	191.8	99.8	0.0	0.2	33.8	58.1
24) Sports goods	935.6	1,088.5	630.0	3.7	11.4	322.0	121.4
25) Handicrafts	183.6	261.0	66.8	0.0	0.5	190.5	3.3
26) Other manufacturing n.e.s.	24,750.1	7,927.1	2,069.5	181.2	66.7	3,573.5	2,036.2
E. Ship breaking and waste / scrape (junk) etc.	1,004.3	1,105.8	730.2	6.9	3.1	195.0	170.6
F. Electricity, gas and water supply	23,338.7	31,852.1	2,349.2	1,814.4	500.5	17,554.0	9,633.9
G. Construction	16,306.1	26,403.5	9,880.7	842.2	587.5	13,291.2	1,801.9
1) Building	12,178.5	17,820.1	7,161.8	473.4	332.9	8,582.9	1,269.1
2) Infrastructure	4,127.6	8,583.4	2,718.9	368.9	254.5	4,708.3	532.8
H. Commerce and Trade	140,166.2	136,855.2	84,571.3	3,116.7	3,093.0	39,187.8	6,886.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	4,779.8	4,673.9	2,360.3	16.4	28.7	1,577.8	690.8
2) Wholesale and commission trade	91,943.5	92,761.3	59,358.0	1,455.3	1,993.3	24,662.4	5,292.3
i) Exports	19,681.9	13,109.0	6,904.3	571.9	749.8	3,512.3	1,370.7
ii) Imports	5,234.3	8,658.2	4,544.6	144.4	406.4	3,330.7	232.0
iii) Domestic whole sales	67,027.3	70,994.1	47,909.0	738.9	837.1	17,819.4	3,689.6
3) Retail trade	43,442.9	39,420.1	22,853.0	1,645.1	1,071.0	12,947.5	903.4
I. Hotels, restaurants and clubs etc	5,056.2	6,484.8	1,583.8	323.2	56.4	3,406.4	1,115.1
J. Transport, storage and communications	17,209.7	29,836.1	11,474.9	150.6	804.1	12,664.4	4,742.1
K. Real estate, renting and business activities	33,941.0	54,700.3	16,888.9	1,925.5	383.6	29,086.1	6,416.2
1) Real estate activities	4,077.7	7,504.4	3,137.4	25.9	38.3	3,995.9	306.9
2) Renting of machinery and equipment	1,011.3	318.8	45.4	26.0	25.2	214.8	7.3
3) Computer and related activities	1,170.3	1,968.1	1,028.6	11.9	15.7	594.9	317.0
4) Research and development	799.2	3,929.6	1,297.1	4.1	21.8	2,103.9	502.5
5) Other business activities	26,882.6	40,979.5	11,380.3	1,857.6	282.6	22,176.6	5,282.4
L. Education	10,664.6	12,669.0	1,774.4	180.8	66.0	9,093.4	1,554.4
M. Health and social work	3,865.5	6,665.0	1,303.6	39.6	10.3	4,213.8	1,097.7
N. Other community, social and personal service activities	11,213.3	19,653.8	4,920.8	240.3	639.1	10,933.3	2,920.3
O. Other private business n.e.c	100,354.4	86,298.6	35,773.6	1,573.5	2,875.3	36,919.1	9,157.0
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	35,371.7	46,799.9	10,159.8	1,173.4	255.0	25,265.4	9,946.2
VI. PERSONAL	768,781.5	778,905.3	152,467.5	6,481.9	5,563.4	516,365.2	98,027.3
VII. OTHERS	54,321.5	37,846.4	9,431.5	599.0	1,336.5	21,514.0	4,965.3
TOTAL	1,842,142.7	2,002,307.8	481,745.0	40,298.5	33,278.2	1,118,162.6	328,823.5

3.5 Scheduled Banks' Distribution of Deposits by Category of Deposit Holder & Size of Account

As on 30th June, 2004

(Million Rupees)

SIZE OF ACCOUNT (Rs.)		D O M E S T I C C O N S T I T U E N T S									
		FOREIGN CONSTITUENTS		Government		Non Financial Public Sector		NBFI's		Private Sector (Business)	
		No of		No. of		No. of		No. of		No of	
		Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less than	5,000	3,517	9.7	28,618	67.5	220	0.4	803	0.9	2,254,279	3,766.2
5000	to 10,000	6,341	48.0	22,808	155.7	138	0.9	128	0.9	1,463,955	11,025.6
10,000	to 20,000	11,511	163.8	21,796	312.4	126	1.9	409	5.1	2,450,760	35,066.1
20,000	to 25,000	3,047	66.0	8,520	191.7	44	1.0	238	5.8	682,353	15,177.3
25,000	to 30,000	1,940	53.8	8,871	237.9	20	0.5	51	1.4	438,204	12,011.4
30,000	to 40,000	6,311	221.1	7,954	279.0	89	3.0	64	2.3	604,024	20,917.1
40,000	to 50,000	4,998	234.9	5,390	239.2	100	4.4	227	9.5	392,686	17,657.8
50,000	to 60,000	3,672	209.3	3,125	169.9	196	10.6	266	13.7	312,531	17,089.4
60,000	to 70,000	4,009	261.0	6,080	391.0	60	3.8	183	12.4	229,396	14,827.3
70,000	to 80,000	2,793	210.0	1,993	147.8	55	4.0	47	3.5	235,901	17,575.0
80,000	to 90,000	4,684	402.5	1,861	155.3	29	2.5	23	1.9	149,020	12,663.4
90,000	to 100,000	2,625	248.0	2,153	205.0	39	3.6	11	1.0	144,544	13,645.5
100,000	to 200,000	49,916	7,060.9	14,224	1,882.0	444	62.5	688	84.2	483,956	68,598.8
200,000	to 300,000	28,652	7,115.7	3,456	846.9	183	44.4	199	50.0	121,415	29,164.1
300,000	to 400,000	14,224	4,965.3	2,772	991.6	114	39.1	115	40.1	68,086	23,413.9
400,000	to 500,000	5,862	2,522.7	1,992	887.3	121	55.3	103	47.4	29,426	13,071.3
500,000	to 600,000	4,282	2,313.6	1,445	781.9	335	181.4	67	35.9	20,642	11,210.8
600,000	to 700,000	4,425	2,885.4	1,479	959.7	107	68.3	59	37.1	11,220	7,261.6
700,000	to 800,000	939	697.3	1,758	1,298.3	169	124.1	54	40.4	13,441	9,940.3
800,000	to 900,000	451	379.5	1,265	1,078.9	66	56.4	36	31.0	8,156	6,938.0
900,000	to 1,000,000	845	773.8	790	747.8	92	88.6	55	52.4	8,282	7,775.3
1,000,000	to 2,000,000	6,901	9,655.7	4,034	5,654.9	544	741.5	248	356.7	28,320	39,082.1
2,000,000	to 3,000,000	2,575	5,998.4	1,560	3,847.0	175	430.1	69	164.2	10,348	24,711.5
3,000,000	to 4,000,000	630	2,150.3	1,519	5,216.9	131	439.6	49	171.8	3,814	13,290.6
4,000,000	to 5,000,000	598	2,614.3	1,136	5,323.9	178	760.0	28	123.7	2,389	10,636.7
5,000,000	to 6,000,000	185	986.9	710	3,905.8	106	563.7	45	240.8	1,677	9,168.9
6,000,000	to 7,000,000	127	813.9	980	6,402.4	90	575.1	19	123.5	1,406	9,164.9
7,000,000	to 8,000,000	76	557.2	345	2,556.5	61	454.6	23	169.1	768	5,727.7
8,000,000	to 9,000,000	49	412.7	288	2,463.6	17	143.7	20	168.3	752	6,381.9
9,000,000	to 10,000,000	77	757.4	205	1,946.9	65	628.3	29	278.5	522	4,945.9
10,000,000	and over	233	9,378.3	2,678	141,394.8	1,129	164,804.7	234	25,079.6	3,981	194,291.8
TOTAL		176,495	64,167.6	161,805	190,739.6	5,243	170,298.0	4,590	27,353.1	10,176,254	686,197.9

3.5 Scheduled Banks' Distribution of Deposits by Category of Deposit Holder & Size of Account

As on 30th June, 2004

(Million Rupees)

SIZE OF ACCOUNT (Rs.)		DOMESTIC CONSTITUENTS								TOTAL	
		Trust Funds		Personal		Others		Sub Total			
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	15,871	28.8	3,275,978	5,224.6	61,606	154.2	5,637,375	9,242.5	5,640,892	9,252.2
5,000	to 10,000	10,944	76.6	2,113,963	16,309.5	34,245	270.5	3,646,181	27,839.7	3,652,522	27,887.7
10,000	to 20,000	6,153	89.5	3,775,553	55,423.8	99,476	1,515.1	6,354,273	92,413.9	6,365,784	92,577.8
20,000	to 25,000	4,137	91.8	1,313,754	29,331.3	45,308	1,037.3	2,054,354	45,836.3	2,057,401	45,902.3
25,000	to 30,000	2,254	61.1	1,019,277	28,106.7	32,185	880.6	1,500,862	41,299.6	1,502,802	41,353.4
30,000	to 40,000	6,091	210.2	1,424,089	49,668.4	62,390	2,152.5	2,104,701	73,232.4	2,111,012	73,453.5
40,000	to 50,000	5,144	230.1	973,451	43,391.3	49,235	2,160.2	1,426,233	63,692.5	1,431,231	63,927.5
50,000	to 60,000	4,295	236.0	676,081	36,767.6	37,726	2,073.3	1,034,220	56,360.6	1,037,892	56,569.9
60,000	to 70,000	1,974	129.5	410,919	26,604.1	34,555	2,219.4	683,167	44,187.4	687,176	44,448.4
70,000	to 80,000	1,801	134.9	326,907	24,382.2	13,741	1,012.7	580,445	43,260.1	583,238	43,470.1
80,000	to 90,000	2,383	196.9	270,970	22,934.8	12,919	1,099.1	437,205	37,053.9	441,889	37,456.4
90,000	to 100,000	1,998	192.5	304,094	28,804.8	10,037	947.9	462,876	43,800.3	465,501	44,048.3
100,000	to 200,000	8,889	1,258.0	882,945	118,944.8	34,982	4,932.6	1,426,128	195,762.9	1,476,044	202,823.7
200,000	to 300,000	2,962	700.0	242,643	58,979.7	14,395	3,511.7	385,253	93,296.8	413,905	100,412.6
300,000	to 400,000	1,496	507.9	104,588	36,260.0	6,029	2,073.7	183,200	63,326.3	197,424	68,291.6
400,000	to 500,000	1,489	670.7	51,304	23,033.7	3,608	1,588.9	88,043	39,354.7	93,905	41,877.4
500,000	to 600,000	468	253.6	36,656	20,067.8	1,680	922.5	61,293	33,453.8	65,575	35,767.4
600,000	to 700,000	553	350.2	19,880	12,915.2	818	531.1	34,116	22,123.0	38,541	25,008.5
700,000	to 800,000	563	421.6	16,411	12,263.5	611	452.1	33,007	24,540.4	33,946	25,237.7
800,000	to 900,000	540	461.1	14,352	12,134.0	561	465.6	24,976	21,164.8	25,427	21,544.3
900,000	to 1,000,000	585	559.9	7,674	7,297.8	313	296.7	17,791	16,818.6	18,636	17,592.4
1,000,000	to 2,000,000	2,243	3,111.5	29,856	42,212.3	1,371	1,772.3	66,616	92,931.4	73,517	102,587.1
2,000,000	to 3,000,000	1,204	2,894.2	7,963	18,963.6	496	1,248.7	21,815	52,259.3	24,390	58,257.7
3,000,000	to 4,000,000	794	2,749.3	3,877	13,125.7	221	781.0	10,405	35,775.0	11,035	37,925.2
4,000,000	to 5,000,000	296	1,357.7	1,600	7,066.4	85	362.9	5,712	25,631.4	6,310	28,245.7
5,000,000	to 6,000,000	217	1,170.9	633	3,427.6	51	269.4	3,439	18,747.0	3,624	19,733.9
6,000,000	to 7,000,000	106	690.8	444	2,814.5	22	136.8	3,067	19,908.1	3,194	20,722.0
7,000,000	to 8,000,000	174	1,346.2	207	1,559.4	65	466.0	1,643	12,279.5	1,719	12,836.8
8,000,000	to 9,000,000	76	639.5	136	1,143.5	7	58.9	1,296	10,999.4	1,345	11,412.1
9,000,000	to 10,000,000	67	624.3	130	1,228.8	22	207.0	1,040	9,859.6	1,117	10,617.1
10,000,000	and over	668	25,354.7	894	18,517.7	92	2,245.7	9,676	571,688.9	9,909	581,067.2
TOTAL		86,435	46,799.9	17,307,229	778,905.3	558,852	37,846.4	28,300,408	1,938,140.2	28,476,903	2,002,307.8

3.6 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)										
SIZE OF ACCOUNT (Rs.)			2000				2001			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Accounts	No. of Accounts	Accounts	No. of Accounts	Amount
Less than	5,000		4,661,369	12,293.5	4,709,258	12,755.9	3,939,610	9,879.8	4,332,085	10,668.4
5,000	to	10,000	7,217,349	54,912.2	7,364,524	55,577.3	6,076,721	46,418.3	5,936,636	44,535.1
10,000	to	20,000	9,332,460	130,641.1	8,682,542	122,586.5	8,842,127	127,085.4	8,824,401	126,871.5
20,000	to	25,000	1,930,499	43,140.1	1,876,935	42,063.0	2,303,767	51,336.3	2,362,444	52,727.9
25,000	to	30,000	1,159,898	31,686.3	1,150,069	31,403.9	1,364,194	37,321.1	1,366,571	37,337.7
30,000	to	40,000	1,215,050	41,843.9	1,295,944	44,499.7	1,562,044	53,672.2	1,508,450	51,580.6
40,000	to	50,000	653,930	29,192.6	664,010	29,686.1	746,297	33,394.1	764,785	34,154.6
50,000	to	60,000	447,409	24,369.5	480,728	26,216.3	497,115	27,098.0	500,617	27,289.2
60,000	to	70,000	307,174	19,870.9	352,554	22,749.6	374,946	24,323.7	309,381	19,994.8
70,000	to	80,000	211,955	15,884.6	199,156	14,821.2	244,934	18,204.1	280,310	20,929.8
80,000	to	90,000	176,410	14,926.9	177,679	15,047.4	196,547	16,770.8	181,439	15,376.8
90,000	to	100,000	147,271	13,980.3	143,072	13,581.7	178,228	16,934.8	174,283	16,553.5
100,000	to	200,000	788,321	109,006.5	776,711	108,427.6	798,767	111,595.5	812,535	113,482.0
200,000	to	300,000	259,305	62,805.4	232,457	56,870.1	274,984	66,636.0	293,929	71,134.9
300,000	to	400,000	102,038	35,193.4	93,535	32,425.6	112,619	38,703.8	120,000	41,355.1
400,000	to	500,000	41,064	18,121.4	54,298	24,094.	55,688	24,605.8	69,964	31,033.4
500,000	to	600,000	29,344	15,965.1	32,983	18,005.2	40,256	21,868.8	50,380	27,267.4
600,000	to	700,000	16,768	10,861.6	20,926	13,578.8	24,720	15,976.3	27,429	17,771.1
700,000	to	800,000	17,999	13,489.1	13,096	9,722.2	22,981	17,157.1	19,470	14,512.0
800,000	to	900,000	8,772	7,496.6	13,015	10,962.1	12,526	10,606.7	16,831	14,313.1
900,000	to	1,000,000	8,663	8,262.3	7,834	7380.0	10,501	9,945.0	9,889	9,350.3
1,000,000	to	2,000,000	39,1	54,931.5	35,128	47,961.9	37,201	50,443.0	51,024	68,570.9
2,000,000	to	3,000,000	11,658	27,931.5	12,232	29,723.5	12,401	30,701.1	11,802	29,246.5
3,000,000	to	4,000,000	4,023	14,064.9	5,153	17,812.8	6,342	21,718.5	5,349	18,351.2
4,000,000	to	5,000,000	2,427	10,770.6	2,651	11,686.0	2,842	12,605.1	2,533	11,340.3
5,000,000	to	6,000,000	2,023	10,809.0	4,051	22,150.0	3,010	16,127.5	1,996	10,789.5
6,000,000	to	7,000,000	1,179	7,677.3	1,200	7,783.2	1,391	8,907.1	1,396	9,038.8
7,000,000	to	8,000,000	785	5,898.0	705	5,269.1	1,043	7,886.8	713	5,366.5
8,000,000	to	9,000,000	809	6,909.0	836	7,086.8	660	5,559.2	583	4,952.0
9,000,000	to	10,000,000	645	6,148.0	523	4,987.1	885	8,449.8	685	6,541.6
10,000,000	and over		4,815	281,647.1	5,542	322,098.4	5,940	334,165.3	5,902	346,739.9
TOTAL			28,800,531	1,140,304.2	28,409,347	1,189,013.7	27,751,287	1,276,096.4	28,043,813	1,309,264.8

3.6 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2002				2003				2004	
		Jun.		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	3,719,133	9,144.7	4,075,304	9,776.6	3,510,970	8,294.3	5,416,089	12,145.2	5,640,892	9,252.2
5,000	to 10,000	5,273,938	40,125.2	5,204,657	39,758.0	4,409,379	33,413.2	5,067,212	37,228.6	3,652,522	27,887.7
10,000	to 20,000	8,703,361	126,008.6	8,651,349	125,648.4	8,439,267	123,207.2	6,440,776	93,295.3	6,365,784	92,577.8
20,000	to 25,000	2,645,015	58,953.7	2,425,098	53,812.6	2,542,976	56,903.6	2,195,139	49,093.7	2,057,401	45,902.3
25,000	to 30,000	1,787,910	48,817.0	1,621,733	44,048.7	2,010,152	54,731.4	1,338,473	36,725.5	1,502,802	41,353.4
30,000	to 40,000	1,824,953	62,754.1	2,099,370	72,019.1	2,230,855	76,939.8	2,053,519	71,740.6	2,111,012	73,453.5
40,000	to 50,000	944,521	42,049.5	988,797	44,136.9	1,282,655	57,044.9	1,107,421	49,390.3	1,431,231	63,927.5
50,000	to 60,000	603,856	33,048.3	589,955	32,292.8	793,179	43,215.7	845,254	46,265.3	1,037,892	56,569.9
60,000	to 70,000	410,803	26,453.1	436,332	28,327.7	583,356	37,678.4	591,415	38,311.2	687,176	44,448.4
70,000	to 80,000	275,378	20,564.7	299,619	22,257.8	342,666	25,554.6	485,242	36,369.3	583,238	43,470.1
80,000	to 90,000	227,513	19,262.4	212,016	17,968.9	321,167	27,246.2	397,496	33,611.9	441,889	37,456.4
90,000	to 100,000	156,873	14,854.7	220,633	20,950.5	243,846	23,139.5	309,728	29,295.9	465,501	44,048.3
100,000	to 200,000	939,115	132,793.8	927,178	129,156.7	1,137,940	157,436.2	1,299,069	178,461.3	1,476,044	202,823.7
200,000	to 300,000	325,692	78,684.5	365,850	89,006.8	451,339	109,551.6	395,653	96,370.1	413,905	100,412.6
300,000	to 400,000	136,316	47,113.4	138,719	47,935.8	159,836	54,574.4	167,713	57,406.1	197,424	68,291.6
400,000	to 500,000	81,443	36,360.7	92,443	41,050.4	98,731	44,638.7	97,337	44,008.7	93,905	41,877.4
500,000	to 600,000	49,235	26,777.0	62,042	33,968.1	55,695	30,176.2	68,051	37,027.8	65,575	35,767.4
600,000	to 700,000	27,764	17,876.1	38,761	24,879.9	43,962	28,661.5	37,682	24,486.5	38,541	25,008.5
700,000	to 800,000	24,618	18,446.8	21,391	15,905.3	23,165	17,269.2	31,500	23,464.1	33,946	25,237.7
800,000	to 900,000	18,505	15,770.5	18,671	15,655.1	18,426	15,630.8	21,604	18,150.3	25,427	21,544.3
900,000	to 1,000,000	10,872	10,314.2	11,976	11,376.5	18,615	17,547.4	18,327	17,195.4	18,636	17,592.4
1,000,000	to 2,000,000	50,363	67,232.7	66,859	89,631.7	61,610	82,928.9	74,741	101,794.2	73,517	102,587.1
2,000,000	to 3,000,000	14,182	34,239.7	14,625	35,790.5	19,131	45,731.3	30,891	74,815.2	24,390	58,257.7
3,000,000	to 4,000,000	5,595	19,000.3	5,924	20,194.6	9,093	30,515.6	8,551	29,396.7	11,035	37,925.2
4,000,000	to 5,000,000	3,332	14,729.8	3,215	14,255.9	4,817	21,117.0	5,271	23,491.4	6,310	28,245.7
5,000,000	to 6,000,000	1,995	10,844.6	2,823	15,294.1	2,786	15,080.2	3,863	20,995.8	3,624	19,733.9
6,000,000	to 7,000,000	2,827	18,670.7	1,483	9,568.9	2,277	14,836.3	2,572	16,666.4	3,194	20,722.0
7,000,000	to 8,000,000	1,260	9,410.1	1,367	10,242.2	1,544	11,526.8	1,656	12,436.8	1,719	12,836.8
8,000,000	to 9,000,000	807	6,807.6	922	7,826.6	1,293	10,875.1	1,181	9,987.2	1,345	11,412.1
9,000,000	to 10,000,000	594	5,629.6	567	5,399.2	565	5,359.9	990	9,321.2	1,117	10,617.1
10,000,000	and over	6,733	348,482.6	7,204	372,334.2	7,595	400,702.5	10,428	513,194.6	9,909	581,067.2
TOTAL		28,274,502	1,421,220.3	28,606,883	1,500,470.4	28,828,888	1,681,528.2	28,524,844	1,842,142.	28,476,90	2,002,307.8

3.7 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)			
B O R R O W E R	2000		2001
	Jun.	Dec.	Jun.
I. Government	85,812.5	68,274.6	75,849.9
1. Federal Government	29,416.7	25,455.1	31,108.8
(i) Commodity Operations	29,416.7	25,455.1	30,431.6
(ii) Others	-	-	677.2
2. Provincial Governments	56,302.2	42,718.8	44,674.8
(i) Commodity Operations	56,302.2	40,421.8	42,401.0
(ii) Others	-	2,297.0	2,273.8
3. Local Bodies	93.6	100.6	66.3
II. Public Sector Enterprises	72,032.9	77,192.2	88,089.3
(a) Agriculture, Forestry, Hunting & Fishing	1,195.1	708.8	757.5
(b) Mining and Quarrying	6,600.0	7,773.2	11,145.3
(c) Manufacturing	21,136.3	22,697.6	28,046.4
(d) Construction	3,832.8	2,725.8	834.9
(e) Electricity Gas, Water & Sanitary Services	10,023.1	10,132.9	15,536.9
(f) Commerce:	8,486.1	10,734.6	11,236.9
(i) Wholesale & Retail Trade	1,228.1	1,357.2	1,859.5
(ii) Exports / Imports	3,890.9	6,162.9	6,728.6
(iii) Co-operative Banks (Excl. PPCB)	1,369.2	1,512.1	1,276.3
(iv) Insurance	0.5	1.2	0.7
(v) Non-Bank Financial Institutions	1,997.5	1,701.2	1,371.8
(g) Transport, Storage & Communication	16,736.8	18,185.3	14,769.0
(h) Services	386.7	255.3	432.1
(i) Other Public Sector Enterprises	3,635.9	3,978.6	5,330.2
III. Private Sector (Business)	556,690.6	632,137.2	611,508.1
(a) Agriculture, Forestry, Hunting & Fishing	97,444.6	97,351.1	96,497.6
(b) Mining and Quarrying	9,694.3	10,533.2	8,104.4
(c) Manufacturing:	304,721.8	363,705.4	354,847.0
(i) Food Industries	28,133.2	34,756.4	36,551.4
(ii) Beverage Industries	3,456.8	3,976.9	3,375.2

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

B O R R O W E R	2000		2001
	Jun.	Dec.	Jun.
(iii) Tobacco	2,555.1	3,502.8	3,514.5
(iv) Textiles	143,266.5	172,526.0	169,496.9
(v) Footwear, Other Wearing apparel & made up Textile goods	18,298.7	22,071.4	17,199.3
(vi) Wood & Cork except Furniture	271.5	314.9	287.5
(vii) Furniture and Fixture	1,346.4	1,497.9	540.3
(viii) Paper & Paper products	3,803.9	4,118.7	3,589.5
(ix) Printing, Publishing & Allied Industries	3,801.3	1,749.7	3,620.4
(x) Leather & Leather products except Footwear	6,138.8	7,664.2	8,243.5
(xi) Rubber products	935.1	1,070.5	1,270.3
(xii) Chemical & Chemical products	27,788.0	34,930.8	32,465.5
(xiii) Petroleum & Coal products	6,593.5	8,791.8	9,212.4
(xiv) Non-metallic Mineral products except Products of Petroleum & Coal	9,842.2	12,442.3	15,122.2
(xv) Basic Metal Industries	5,883.9	6,925.7	6,291.9
(xvi) Metal products except Machinery & Transport Equipment	2,227.9	2,719.9	2,355.2
(xvii) Machinery except Electrical Machinery	1,119.9	1,031.3	883.3
(xviii) Electrical Machinery Apparatus, Appliances & Supplies	8,798.5	10,220.7	11,112.2
(xix) Transport Equipment	3,756.5	4,547.6	3,173.5
(xx) Miscellaneous Industries	26,703.9	28,845.8	26,542.0
(d) Constructions	5,934.3	7,117.4	6,398.7
(e) Electricity Gas, Water & Sanitary Services	3,749.2	3,984.4	4,429.9
(f) Commerce:	78,169.5	81,871.6	76,831.8
(i) Wholesale & Retail Trade	31,380.4	35,528.3	31,718.2
(ii) Exports / Imports	33,418.1	32,419.2	30,960.1
(iii) Non-Scheduled Banks & Other Financial Institutions	7,353.1	8,049.1	8,199.7
(iv) Co-operative Banks (Excl. PPCB)	3,037.0	2,958.9	3,031.9
(v) Insurance	435.2	473.3	547.1
(vi) Real Estate Dealers(Excl.item d)	2,545.7	2,442.8	2,374.8
(g) Transport, Storage & Communication	11,614.6	12,283.3	10,653.7
(h) Services	6,645.0	8,014.1	6,869.4
(i) Other Private Business	38,717.3	47,276.8	46,875.6
IV. Trust Funds & Non-Profit Organisation	9,370.5	9,690.9	8,249.3
V. Personal	69,215.2	70,717.9	73,752.5
VI. Other activities not adequately described	4,352.4	4,544.7	6,812.2
TOTAL	797,474.1	862,557.5	864,261.2

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
I. Government :	85,082.4	95,077.6	74,689.2	56,639.8
1. Federal Government :	42,857.0	45,028.2	41,834.6	25,722.8
(i) Commodity Operations	40,708.9	44,184.5	39,378.0	25,250.5
(ii) Others	2,148.1	843.7	2,456.6	472.3
2. Provincial Governments :	42,166.5	50,049.3	32,854.4	30,917.1
(i) Commodity Operations	39,892.6	47,987.6	30,939.4	29,990.1
(ii) Others	2,273.8	2,061.7	1,915.0	927.0
3. Local Bodies (City Governments)	58.9	0.1	0.2	0.0
II. Non-Financial Public Sector Enterprises :	85,998.7	73,259.8	81,400.0	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	1,039.7	914.2	-	0.0
2. Mining & Quarrying	3,490.3	3,654.0	1,657.5	4,000.1
3. Manufacturing	38,607.3	34,235.7	48,325.2	39,576.5
4. Construction	99.1	99.1	749.5	50.0
5. Utilities	20,813.3	14,875.9	10,440.6	8,419.0
6. Commerce	6,968.7	4,832.8	1,330.1	2,236.3
7. Transport, Storage & Communication	14,432.4	14,295.3	18,816.9	11,637.8
8. Services	396.6	72.1	80.2	122.1
9. Others	151.2	280.6	-	0.0
III. Non-Bank Financial Institutions :	8,413.7	10,960.7	10,759.5	10,654.5
1. Co-operative Banks	884.1	819.4	-	0.0
2. Development Financial Institutions	688.0	320.0	820.4	175.0
3. Other NBFTs	6,841.6	9,821.3	9,939.1	10,479.5
IV. Private Sector Enterprises :	634,476.8	613,499.0	679,322.5	710,455.8
1. Agriculture, Forestry, Hunting & Fishing :	95,174.6	102,044.2	104,759.3	111,392.0
2. Mining & Quarrying :	4,404.4	3,532.5	5,194.0	5,255.2
3. Manufacturing :	377,179.9	359,728.6	396,876.5	415,867.0
(i) Food	36,864.8	41,042.6	41,335.5	56,961.2
(ii) Beverages & Tobacco	7,671.5	6,454.8	5,643.6	5,267.1
(iii) Rice Processing	9,946.3	7,505.4	14,726.0	11,203.7
(iv) Textiles :	134,711.3	126,718.1	166,736.3	162,170.1
a) Cotton & Woollen	117,648.6	109,311.0	149,452	143,047.8
b) Others	17,062.7	17,407.1	17,284.3	19,122.3
(v) Textile Products	40,087.9	41,402.9	48,272.6	50,574.7
(vi) Footwear	7,204.0	5,526.9	2,963.8	3,519.2
(vii) Leather, Leather & Fur Products	6,824.0	7,127.8	6,467.7	6,860.9

Note : New format adopted from Dec.2001

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
(viii) Rubber & Plastic Products	2,850.5	3,415.3	2,304.8	2,287.5
(ix) Cork & Wood	419.6	548.4	912.4	793.0
(x) Furniture & Fixture	343.5	412.4	1,187.4	2,009.4
(xi) Paper, Paperboard & Products	3,468.1	4,523.9	3,968.2	5,424.0
(xii) Non-Metalic Minerals :	13,856.7	12,757.8	15,165.4	20,363.3
a) Cement & Cement Products	11,997.4	11,323.3	13,694.9	18,550.5
b) Clay,Marbles,Stone Products & Precious Metals	1,859.3	1,434.5	1,470.5	1,812.9
(xiii) Petroleum Refining	8,872.2	7,057.2	1,375.9	2,790.4
(xiv) Petroleum & Coal Products	2,307.2	1,890.6	3,417.0	2,035.9
(xv) Chemicals, Chemical Materials & Products	27,074.3	26,201.9	15,402.4	14,747.9
(xvi) Fertilizer	7,998.9	7,582.7	8,491.4	15,474.3
(xvii) Printing, Publishing & Allied Industries	1,748.5	1,328.2	1,193.7	1,489.3
(xviii) Medicinal & Pharmaceutical Products	4,811.7	6,910.3	6,613.6	6,288.4
(xix) Surgical Goods & Dental Appliances	801.4	781.6	862.7	1,101.0
(xx) Cosmetics & Detergents	1,619.3	2,060.1	2,108.0	1,820.5
(xxi) Photographic Apparatus, Equipments & Optical Goods	425.3	700.7	1,013.4	586.8
(xxii) Basic Metal Industries	8,274.7	8,299.7	9,693.7	10,754.6
(xxiii) Electronic Equipments, Apparatus & Appliances	3,320.2	3,457.0	3,726.0	2,681.4
(xxiv) Electrical Goods (household/industrial)	3,336.3	2,217.5	2,789.5	5,574.9
(xxv) Scientific Equipments (excluding surgical instruments)	16.1	28.8	10.8	49.9
(xxvi) Sports Goods	640.8	884.0	552.1	1,590.1
(xxvii) Machinery	12,350.1	10,498.5	11,778.6	8,194.1
(xxviii) Automobiles, Transport Machinery & Equipments	7,029.8	8,600.9	7,669.1	4,879.9
(xxix) Miscellaneous Industries	22,305.1	13,792.5	10,494.9	8,373.6
4. Ship Breaking & Waste etc.	1,918.7	1,329.3	2,094.3	1,329.0
5. Construction	5,545.5	4,988.9	11,015.6	7,497.1
6. Power (electricity), Gas, Water & Sanitary	12,166.0	15,613.2	6,396.1	5,492.7
7. Commerce :	70,212.6	59,336.4	63,016.2	65,892.9
(i) Wholesale & Retail Trade	32,540.7	26,221.5	28,547.5	34,133.7
(ii) Exports / Imports	32,831.5	28,110.5	29,671.9	27,251.4
(iii) Insurance	472.1	257.9	104.3	238.2
(iv) Co-operative Societies	3,364.2	4,032.4	3,953.7	4,030.6
(v) Real Estate	1,004.1	714.1	738.9	239.0
8. Transport, Storage & Communication :	14,544.5	13,387.2	12,086.3	14,119.7
9. Services	6,987.7	6,474.8	9,063.1	7,629.7
10. Other Private Business	46,342.8	47,064.0	68,820.9	75,980.4
V. Trust Funds & Non-Profit Organizations	9,419.7	8,499.3	8,482.9	13,334.3
VI. Personal	78,367.3	76,017.9	77,324.2	107,258.3
VII. Others	8,278.7	7,693.1	4,216.4	5,487.1
TOTAL	910,037.3	885,007.5	936,194.7	969,871.7

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)				
BORROWER	Dec. 2003	Jun.2004		
	All Banks	All Banks	Commercial Banks	Specialized Banks
I. Government:	37,455.8	50,817.4	50,817.4	-
1. Federal Government:	14,776.8	20,212.8	20,212.8	-
(i) Commodity Operations	14,055.1	19,839.0	19,839.0	-
(ii) Others	721.7	373.7	373.7	-
2. Provincial Governments:	22,679.0	30,604.7	30,604.7	-
(i) Commodity Operations	21,647.0	29,710.9	29,710.9	-
(ii) Others	1,031.9	893.8	893.8	-
3. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	53,163.7	81,770.6	81,770.6	-
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	-
B. Mining & Quarrying	2,309.2	1,192.1	1,192.1	-
C. Manufacturing	26,156.9	49,587.1	49,587.1	-
D. Construction	99.1	58.2	58.2	-
E. Utilities	6,699.6	4,598.3	4,598.3	-
F. Commerce	2,950.6	4,018.5	4,018.5	-
G. Transport, Storage & Communication	14,568.8	21,762.5	21,762.5	-
H. Services	379.5	554.0	554.0	-
I. Others	-	-	-	-
III. Non-Bank Financial Institutions :	21,487.1	24,759.9	24,759.9	-
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	983.4	3,966.9	3,966.9	-
C. Insurance Companies	227.3	122.1	122.1	-
D. Micro Finance	-	-	-	-
E. Other NBFIs	20,276.5	20,671.0	20,671.0	-
IV. Private Sector Enterprises :	835,684.7	909,148.8	816,424.1	92,724.7
A. Agriculture, Hunting and Forestry	126,156.3	113,457.5	39,092.3	74,365.2
(1) Growing of crops	117,177.1	62,211.5	29,426.3	32,785.2
(2) Farming of animals	4,940.4	10,127.1	2,022.9	8,104.2
(3) Agricultural and animal husbandry	875.8	2,877.0	2,873.5	3.4
(4) Agricultural machinery and equipments	2,529.1	37,760.0	4,521.5	33,238.4
(5) Hunting, trapping, forestry & logging	633.9	482.0	248.1	233.9
B. Fishing and fish farming etc.	3,427.7	1,455.4	1,092.3	363.2
C. Mining and Quarrying	8,741.1	15,034.2	14,792.7	241.5
(1) Mining of coal	545.1	352.4	337.1	15.3
(2) Crude petroleum & natural gas	4,152.6	9,123.5	9,123.5	-
(3) Iron & non-ferrous metal ores	3,012.6	2,918.0	2,918.0	-
(4) Quarrying of stone, sand and clay	262.2	338.1	136.6	201.5
(5) Chemical, fertilizer, Salt etc.	768.7	2,302.2	2,277.5	24.7
D. Manufacturing	515,409.1	572,835.1	560,790.1	12,045.1
1) Food products and beverages	75,690.2	101,937.3	97,537.3	4,400.1
2) Tobacco products	2,124.9	2,280.6	2,274.9	5.6
3) Textiles	279,845.4	281,387.2	278,203.8	3,183.5
i) Spinning, weaving, finishing of textiles	250,702.8	238,661.3	235,669.4	2,991.9
a) Spinning of fibers	158,637.9	143,447.4	143,216.8	230.6
b) Weaving of textiles	43,466.2	43,521.3	41,395.5	2,125.8
c) Finishing of textiles	48,598.8	51,692.6	51,057.1	635.5
ii) Made-up textile articles	16,580.6	22,566.5	22,475.6	90.9
iii) Knit wear	4,351.4	6,436.7	6,431.4	5.3
iv) Carpets and rugs	3,847.3	6,277.8	6,244.2	33.6
v) Other textiles n.e.s.	4,363.3	7,444.9	7,383.2	61.8
4) Wearing apparel, readymade garments etc.	23,678.1	33,899.4	33,537.9	361.4

Note: The borrowers have been reclassified as per international standard industrial classification (ISIC Rev.3.1)

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Borrower

(Concl'd.)

(End of Period: Million Rupees)

BORROWER	Dec. 2003	Jun.2004		
	All Banks	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	11,169.8	12,634.7	12,399.9	234.8
i.) Tanning & dressing of leather, luggage, handbags etc.	6,512.5	6,773.2	6,708.2	65.0
ii.) Footwear	4,657.3	5,861.4	5,691.7	169.7
6) Wood and products of wood cork	434.3	973.4	854.6	118.8
7) Paper, paperboard and products	5,668.7	6,551.7	6,297.1	254.7
8) Printing, publishing and allied industries	1,213.0	2,118.7	2,036.4	82.3
9) Coke and refined petroleum products	5,785.4	2,574.3	2,438.1	136.2
10) Chemicals and chemical products	40,144.9	41,126.4	40,297.9	828.4
11) Rubber and plastics products	2,802.5	4,064.5	3,596.6	467.8
12) Other non-metallic mineral products	21,810.8	24,005.5	23,280.1	725.5
13) Basic metals	8,660.1	11,621.1	11,041.0	580.2
14) Fabricated metal products	2,197.9	3,259.6	3,216.5	43.0
15) Machinery and equipment	8,201.1	6,673.3	6,629.7	43.6
16) Office, accounting and computing machinery	272.3	484.9	484.9	-
17) Electrical machinery and apparatus	7,326.8	9,864.2	9,692.7	171.5
18) Radio, television and communication equipment and apparatus	2,307.3	3,279.8	3,252.7	27.1
19) Medical, precision and optical instruments, watches and clocks	2,602.3	3,190.7	3,189.4	1.3
20) Motor vehicles, trailers and semi-trailers	3,504.7	6,226.6	6,225.6	1.0
21) Other transport equipments	860.1	868.5	744.9	123.6
22) Furniture and fixture	1,909.4	1,836.1	1,836.1	-
23) Jewellery and related articles	128.0	168.4	168.4	-
24) Sports goods	2,417.8	4,459.1	4,454.0	5.1
25) Handicrafts	147.9	89.1	89.1	-
26) Other manufacturing n.e.s.	4,505.3	7,260.0	7,010.5	249.5
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6	1,506.6	-
F. Electricity, gas and water supply	6,143.3	9,068.0	9,042.5	25.5
G. Construction	15,539.4	17,286.5	16,998.5	288.0
1) Building	12,138.3	12,794.5	12,783.5	11.0
2) Infrastructure	3,401.1	4,492.0	4,214.9	277.1
H. Commerce and Trade	89,395.3	97,818.0	97,458.5	359.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	1,343.8	-
2) Wholesale and commission trade	72,415.7	80,329.7	80,084.9	244.8
i) Exports	31,003.6	37,583.8	37,339.0	244.8
ii) Imports	14,078.9	16,251.5	16,251.5	-
iii) Domestic whole sales	27,333.1	26,494.3	26,494.3	-
3) Retail trade	16,032.8	16,144.6	16,029.9	114.7
I. Hotels, restaurants and clubs etc	3,124.1	5,207.0	5,204.6	2.3
J. Transport, storage and communications	17,577.5	24,740.9	24,324.4	416.5
K. Real estate, renting and business activities	13,639.0	19,204.5	19,179.2	25.3
L. Education	2,907.8	2,514.2	2,514.2	-
M. Health and social work	1,670.3	2,228.0	2,169.3	58.7
N. Other community, social and personal service activities	7,907.7	6,945.9	2,423.3	4,522.6
O. Other private business n.e.s	21,754.1	19,846.8	19,835.6	11.2
V. Trust Funds and Non Profit Organizations	14,391.0	11,861.6	11,854.8	6.8
VI. Personal	128,449.3	158,064.7	155,641.1	2,423.6
A. Bank Employees	32,774.0	35,700.2	33,461.4	2,238.9
B. Consumer Financing	95,675.3	122,364.5	122,179.7	184.8
i) House building	5,902.3	9,698.5	9,698.5	-
ii) Transport	18,646.1	31,554.1	31,546.8	7.3
iii) Credit cards	8,766.1	12,376.1	12,376.1	-
iv) Consumer durable	1,037.5	1,997.7	1,891.4	106.3
v) Personal loans	39,480.5	48,126.6	48,080.2	46.4
vi) Other	21,842.8	18,611.6	18,586.7	24.8
VII. Others	5,117.4	5,961.1	5,408.8	552.3
TOTAL	1,095,749.0	1,242,384.1	1,146,676.7	95,707.4

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	659.7	770.5	896.6	331.8	1,380.8	1,205.8
II. Securities, Shares and Other Financial Instruments:	30,822.8	37,044.8	41,974.3	39,179.0	37,252.7	39,472.1
A. Quoted on The Stock Exchange:	15,645.5	18,641.5	26,258.5	24,380.9	25,390.9	24,536.1
1. To Stock Brokers and Dealers:	4,472.4	6,676.6	6,892.3	4,517.4	5,499.9	8,603.8
(a) Government and other Trustee Securities	1,600.2	2,451.8	2,930.1	2,577.7	3,647.5	2,928.3
(b) Shares and Debentures	1,942.8	3,938.8	3,793.5	1,819.6	1,489.9	4,216.8
(c) Participation Term Certificates	15.0	11.3	13.9	43.0	23.9	141.3
(d) Others	914.5	274.7	154.8	77.1	338.6	1,317.5
2. To Others:	11,173.1	11,964.9	19,366.2	19,863.5	19,891.0	15,932.3
(a) Government and other Trustee Securities	7,724.6	8,444.4	14,238.0	14,522.5	13,088.9	12,271.2
(b) Shares and Debentures	3,039.2	3,316.2	3,188.3	2,778.5	3,208.3	3,154.0
(c) Participation Term Certificates	4.5	90.9	13.5	453.3	155.6	22.7
(d) Others	404.8	113.4	1,926.3	2,109.2	3,438.1	484.4
B. Unquoted on the Stock Exchange:	15,177.3	18,403.4	15,715.8	14,798.1	11,861.8	14,936.0
1. To Stock Brokers and Dealers:	2555.3	840.3	1,491.5	2,280.3	1,906.7	0.0
(a) Government and other Trustee Securities	2464.9	749.9	604.7	406.5	407.8	2,290.1
(b) Shares and Debentures	-	54.3	83.2	241.6	174.7	717.3
(c) Participation Term Certificates	57.6	0.4	0.4	0.6	5.8	280.2
(d) Others	32.8	35.7	803.1	1,631.6	1,318.5	0.9
2. To Others:	12,622.0	17,563.0	14,224.3	12,517.8	9,955.1	1,291.7
(a) Government and other Trustee Securities	10,145.1	14,894.2	12,434.5	10,981.1	9,084.4	12,645.9
(b) Shares and Debentures	203.3	178.2	84.1	135.9	123.1	11,957.0
(c) Participation Term Certificates	71.8	75.1	214.3	86.5	71.4	129.4
(d) Others	2,201.9	2,415.6	1,491.3	1,314.3	676.2	0.8
III. Merchandise	303,563.9	348,151.5	323,913.6	349,399.6	327,818.6	341,339.1
A. Food Items:	110,917.6	130,845.1	127,562.9	141,566.0	147,990.2	110,689.3
1. Wheat	79,048.3	99,664.0	95,213.9	103,466.6	109,272.2	59,051.2
2. Rice and paddy	5,251.7	6,438.1	6,321.2	11,790.9	13,201.5	19,317.1
3. Other Grains & Pulses:	2,186.8	1,115.2	788.4	863.0	1,506.5	1,265.2
(a) Indigenous	1,990.3	926.6	424.2	364.6	1,295.5	1,123.7
(b) Imported	196.5	188.6	364.2	498.4	211.0	141.5
4. Edible Oils:	4,963.0	4,625.5	6,463.4	8,619.4	7,803.2	11,107.6
(a) Indigenous	2,835.3	2,580.6	4,635.0	7,400.5	5,915.5	6,345.7
(b) Imported	2,127.7	2,044.9	1,828.4	1,218.9	1,887.7	4,761.9
5. Sugar:	11,877.6	11,297.9	11,737.3	12,044.7	11,748.2	11,552.3
(a) Indigenous	11,120.0	10,849.5	10,868.1	11,365.0	10,719.8	10,676.4
(b) Imported	757.6	448.3	869.2	679.8	1,028.4	875.9
6. Kariana and Spices	2,183.9	2,476.0	1,186.9	1,044.7	625.8	722.5
7. Fish and Fish preparations	1,041.2	1,023.0	1,200.6	654.3	851.4	352.5
8. Other Food Items:	4,365.0	4,205.3	4,651.1	3,082.3	2,981.9	7,321.0
(a) Indigenous	2,947.8	3,347.2	3,411.3	1,389.0	2,025.1	6,199.2
(b) Imported	1,417.1	858.0	1,239.7	1,693.2	956.5	1,121.7
B. Raw Materials:	57,598.5	69,833.6	62,366.7	83,643.7	63,371.7	85,361.7
1. Cotton Raw:	21,923.4	30,044.5	21,919.3	38,186.7	30,024.2	48,825.5
(a) Indigenous	19,928.7	26,417.1	19,438.0	34,200.9	27,649.2	45,639.7
(b) Imported	1,994.7	3,627.4	2,481.2	3,958.9	2,375.0	3,185.8
2. Synthetic Fibers:	3,807.0	4,716.8	3,965.2	5,280.5	3,150.9	2,839.9
(a) Indigenous	3,063.7	3,866.6	3,099.8	3,952.2	2,151.3	1,503.9
(b) Imported	743.4	850.2	865.4	1,328.3	999.6	1,336.0
3. Fertilizers:	4,221.9	2,854.1	3,127.5	2,408.4	1,241.7	6,015.9
(a) Indigenous	3,655.8	2,195.7	1,225.8	1,044.8	876.7	5,487.6
(b) Imported	566.1	658.4	1,901.8	1,363.6	364.9	528.3

(Contd.)

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude :	6,221.9	7,272.2	10,514.5	14,768.2	9,541.9	8,711.4
(a) Indigenous	3,036.0	3,704.3	7,104.6	10,192.0	5,816.3	6,109.9
(b) Imported	3,186.0	3,567.9	3,409.9	4,576.3	3,725.6	2,601.5
5. Iron & Steel:	5,899.6	5,370.5	3,973.2	5,531.6	5,310.5	6,917.2
(a) Indigenous	3,546.3	3,009.3	2,670.4	3,102.4	3,321.1	4,358.9
(b) Imported	2,353.2	2,361.3	1,302.8	2,429.2	1,989.4	2,558.3
6. Wool & Goat Hair	1,002.1	2,148.8	427.2	300.2	380.8	543.9
7. Hides & Skins	3,123.8	3,847.6	4,042.1	2,625.3	2,095.3	2,384.3
8. Oil Seeds	835.5	865.7	741.3	430.1	338.0	1,031.5
9. Pesticides & Insecticides:	729.3	904.8	1,071.8	642.1	442.0	680.1
(a) Indigenous	411.9	640.1	858.4	144.2	87.5	69.9
(b) Imported	317.4	264.8	213.4	497.9	354.6	610.2
10. Other Raw Materials:	9,833.9	11,808.7	12,584.6	13,470.6	10,846.4	7,412.0
(a) Indigenous	5,137.9	6,463.1	6,483.4	6,220.0	6,512.1	4,776.4
(b) Imported	4,696.0	5,345.5	6,101.2	7,250.6	4,334.2	2,635.6
C. Finished / Manufactured Goods:	135,047.9	147,472.8	133,984.0	124,189.8	116,456.6	145,288.1
1. Cotton Textiles:	37,464.5	38,660.1	38,963.7	40,090.0	40,780.3	44,498.7
(a) Indigenous	29,194.2	29,207.3	34,196.3	36,601.6	39,515.3	34,335.8
(b) Imported	8,270.2	9,452.8	4,767.4	3,488.4	1,265.0	10,162.9
2. Cotton Yarn:	6,528.1	9,307.1	11,103.4	9,241.4	9,216.5	11,579.2
(a) Indigenous	5,081.0	7,628.6	7,332.6	7,947.6	7,726.5	10,063.9
(b) Imported	1,447.1	1,678.5	3,770.7	1,293.9	1,490.0	1,515.4
3. Other Textiles:	16,296.0	17,891.4	16,323.3	15,192.2	12,958.5	16,555.8
(a) Indigenous	15,226.7	17,420.1	14,979.9	13,866.6	12,670.5	16,418.3
(b) Imported	1,069.3	471.3	1,343.4	1,325.6	288.0	137.5
4. Machinery:	14,860.0	15,661.9	10,091.1	11,605.7	11,178.6	17,833.5
(a) Indigenous	8,424.8	7,758.4	4,257.4	3,109.6	5,091.4	7,652.2
(b) Imported	6,435.2	7,903.5	5,833.7	8,496.0	6,087.2	10,181.4
5. Handloom Products	85.7	91.6	301.5	251.4	217.1	269.3
6. Carpets & Rugs	1,127.0	1,042.7	1,201.5	954.0	759.1	848.3
7. Readymade Garments	8,579.8	8,194.9	8,339.3	7,176.0	7,079.0	7,926.9
8. Cement and Cement Products:	4,478.2	4,879.2	2,873.1	3,134.4	3,735.1	5,573.7
(a) Indigenous	4,120.4	4,530.2	2,778.8	2,991.0	3,734.8	5,475.6
(b) Imported	357.8	349.0	94.3	143.4	0.3	98.1
9. Sports Goods	1,291.9	1,837.0	1,538.2	1,360.9	1,289.9	625.4
10. Surgical Instruments	485.0	602.7	653.2	560.8	694.8	1,017.1
11. Chemicals and Dyes	14,936.7	14,971.6	12,114.3	10,047.0	5,956.9	6,312.7
12. Other Finished Goods:	28,915.0	34,332.6	30,481.3	24,576.1	22,590.8	32,247.7
(a) Indigenous	19,985.7	24,545.8	20,182.4	13,477.8	13,650.0	25,652.4
(b) Imported	8,929.3	9,786.9	10,298.9	11,098.3	8,940.8	6,595.3
IV. Fixed Assets Including Machinery	97,701.4	107,740.6	120,135.6	115,062.9	120,140.5	120,520.5
V. Real Estate:	172,235.4	182,737.4	186,951.5	207,577.4	196,847.0	205,361.7
(a) Land	99,091.7	107,164.8	104,655.7	115,492.0	113,710.3	116,575.4
(b) Buildings:	73,143.7	75,572.6	82,295.8	92,085.3	83,136.7	88,786.3
1. Residential	46,603.2	49,635.1	50,572.3	51,060.7	54,334.4	57,972.9
2. Non-Residential	26,540.5	25,937.6	31,723.5	41,024.6	28,802.3	30,813.3
VI. Fixed Deposits and Insurance Policies :	45,121.3	43,165.7	38,808.6	35,133.2	32,307.6	38,005.0
(a) Bank Deposits	42,502.1	42,584.3	38,366.7	34,317.9	31,349.5	37,099.1
(b) Insurance Policies	2,619.2	581.4	441.9	815.3	958.1	905.9
VII. Others:	147,369.6	142,947.0	151,581.1	163,353.5	169,260.4	190,290.5
(a) Other Secured Advances	100,568.1	98,021.1	97,722.4	105,354.9	108,663.7	132,851.3
(b) Advances Secured by Guarantee(s)	39,392.4	36,644.8	46,793.3	49,581.6	52,456.1	49,922.0
(c) Unsecured Advances	7,409.2	8,281.1	7,065.4	8,416.9	8,140.6	7,517.2
TOTAL	797,474.1	862,557.5	864,261.2	910,037.3	885,007.5	936,194.7

(Contd.)

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)					
SECURITY	2003		2004		
	All Banks		Jun.		
	Jun.	Dec.	All Banks	Commercial Banks	Specialised Banks
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	1,141.1	848.9	997.0	997.0	-
II. Securities, Shares and Other Financial Instruments:	72,701.4	73,214.0	83,476.4	83,474.8	1.6
A. Quoted on The Stock Exchange:	27,345.5	33,963.6	38,771.1	38,769.6	1.6
1. To Stock Brokers and Dealers:	9,694.9	16,066.9	21,079.5	21,077.9	1.6
(a) Government and other Trustee Securities	4,101.4	5,199.0	6,093.2	6,093.2	-
(b) Shares and Debentures	5,204.5	10,102.7	14,017.6	14,017.6	-
(c) Participation Term Certificates	268.2	79.4	293.4	293.4	-
(d) Others	120.8	685.8	675.3	673.7	1.6
2. To Others:	17,650.6	17,896.7	17,691.7	17,691.7	-
(a) Government and other Trustee Securities	14,330.1	11,295.0	11,219.5	11,219.5	-
(b) Shares and Debentures	3,252.3	3,290.3	5,901.8	5,901.8	-
(c) Participation Term Certificates	16.8	207.0	214.2	214.2	-
(d) Others	51.4	3,104.4	356.2	356.2	-
B. Unquoted on the Stock Exchange:	45,355.9	39,250.4	44,705.2	44,705.2	-
1. To Stock Brokers and Dealers:	8,031.6	5,400.8	8,765.1	8,765.1	-
(a) Government and other Trustee Securities	6,122.4	5,002.2	8,218.6	8,218.6	-
(b) Shares and Debentures	134.1	210.7	140.2	140.2	-
(c) Participation Term Certificates	-	4.9	30.0	30.0	-
(d) Others	1,775.2	182.9	376.3	376.3	-
2. To Others:	37,324.3	33,849.6	35,940.1	35,940.1	-
(a) Government and other Trustee Securities	36,583.3	30,279.9	34,172.1	34,172.1	-
(b) Shares and Debentures	76.2	503.1	454.7	454.7	-
(c) Participation Term Certificates	0.1	159.2	239.7	239.7	-
(d) Others	664.7	2,907.4	1,073.7	1,073.7	-
III. Merchandise	291,438.5	341,036.9	406,791.7	406,008.7	783.0
A. Food Items	103,739.9	72,350.1	100,566.8	100,048.3	518.5
1. Wheat	54,910.7	26,429.9	41,895.5	41,895.5	-
2. Rice and paddy	6,916.4	19,131.9	18,291.6	17,861.1	430.5
3. Other Grains & Pulses:	1,175.9	3,814.2	1,587.7	1,536.7	51.0
(a) Indigenous	1,048.1	3,639.5	834.4	783.4	51.0
(b) Imported	127.8	174.7	753.3	753.3	-
4. Edible Oils:	9,530.0	7,680.1	8,348.3	8,325.2	23.0
(a) Indigenous	7,325.6	2,632.6	4,217.1	4,194.1	23.0
(b) Imported	2,204.4	5,047.4	4,131.1	4,131.1	-
5. Sugar:	19,447.8	8,332.0	21,467.0	21,467.0	-
(a) Indigenous	16,606.8	7,710.0	20,641.2	20,641.2	-
(b) Imported	2,840.9	622.0	825.8	825.8	-
6. Kariana and Spices	1,296.5	1,519.1	1,484.6	1,484.6	-
7. Fish and Fish preparations	1,799.3	1,648.9	2,133.2	2,133.2	-
8. Other Food Items:	8,663.3	3,794.2	5,359.0	5,345.1	13.9
(a) Indigenous	6,274.8	2,083.9	2,873.7	2,859.7	13.9
(b) Imported	2,388.5	1,710.3	2,485.3	2,485.3	-
B. Raw Materials:	69,072.9	104,768.7	119,475.5	119,288.3	187.2
1. Cotton Raw:	36,124.7	63,442.8	70,530.7	70,530.7	-
(a) Indigenous	32,461.2	59,294.1	61,971.1	61,971.1	-
(b) Imported	3,663.5	4,148.7	8,559.6	8,559.6	-
2. Synthetic Fibers:	3,208.7	4,106.5	6,432.0	6,408.0	24.1
(a) Indigenous	2,216.1	3,164.3	4,221.9	4,197.9	24.1
(b) Imported	992.6	942.3	2,210.1	2,210.1	-
3. Fertilizers:	6,286.7	3,893.9	5,497.2	5,497.2	-
(a) Indigenous	4,894.9	3,225.2	3,484.0	3,484.0	-
(b) Imported	1,391.8	668.7	2,013.2	2,013.2	-

(Contd.)

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(Concl'd.) (End of Period: Million Rupees)					
SECURITY	2003		2004		
	All Banks		Jun.		
	Jun.	Dec.	All Banks	Commercial Banks	Specialised Banks
4. Petroleum Crude :	6,522.4	7,997.0	10,965.2	10,965.2	-
(a) Indigenous	3,275.3	572.7	1,266.2	1,266.2	-
(b) Imported	3,247.1	7,424.3	9,699.0	9,699.0	-
5. Iron & Steel:	4,902.6	9,934.5	11,659.6	11,641.5	18.1
(a) Indigenous	3,781.1	7,362.9	8,175.3	8,157.3	18.1
(b) Imported	1,121.5	2,571.6	3,484.3	3,484.3	-
6. Wool & Goat Hair	468.9	2,038.1	913.2	913.2	-
7. Hides & Skins	2,864.2	4,899.1	5,179.4	5,061.4	118.0
8. Oil Seeds	901.6	1,374.0	1,932.2	1,932.2	-
9. Pesticides & Insecticides:	743.3	664.9	908.9	908.9	-
(a) Indigenous	272.0	243.5	349.8	349.8	-
(b) Imported	471.3	421.3	559.1	559.1	-
10. Other Raw Materials:	7,049.6	6,417.8	5,457.2	5,430.1	27.1
(a) Indigenous	3,971.4	3,547.3	2,174.0	2,174.0	-
(b) Imported	3,078.2	2,870.5	3,283.2	3,256.1	27.1
C. Finished / Manufactured Goods:	118,625.7	163,918.0	186,749.4	186,672.1	77.3
1. Cotton Textiles:	29,704.6	44,650.3	46,757.0	46,694.7	62.3
(a) Indigenous	22,006.6	36,025.4	37,522.1	37,459.8	62.3
(b) Imported	7,697.9	8,624.9	9,234.9	9,234.9	-
2. Cotton Yarn:	11,264.1	24,266.0	24,269.3	24,269.3	-
(a) Indigenous	10,931.0	23,107.1	22,479.0	22,479.0	-
(b) Imported	333.1	1,159.0	1,790.3	1,790.3	-
3. Other Textiles:	18,370.6	27,140.9	31,791.8	31,791.8	-
(a) Indigenous	16,632.0	25,868.4	25,922.8	25,922.8	-
(b) Imported	1,738.7	1,272.5	5,869.1	5,869.1	-
4. Machinery:	13,494.2	15,165.5	17,128.6	17,128.3	0.3
(a) Indigenous	3,376.2	5,806.4	6,299.8	6,299.5	0.3
(b) Imported	10,118.0	9,359.0	10,828.8	10,828.8	-
5. Handloom Products	542.1	743.7	911.2	911.2	-
6. Carpets & Rugs	836.8	1,704.9	1,948.9	1,940.4	8.5
7. Readymade Garments	8,327.6	8,991.9	12,874.0	12,874.0	-
8. Cement and Cement Products:	4,279.8	2,875.8	6,738.2	6,738.2	-
(a) Indigenous	3,859.9	2,854.0	6,713.1	6,713.1	-
(b) Imported	419.9	21.8	25.1	25.1	-
9. Sports Goods	893.4	1,518.7	2,995.9	2,995.9	-
10. Surgical Instruments	738.5	1,037.1	1,317.0	1,315.3	1.7
11. Chemicals and Dyes	5,064.6	7,007.0	8,840.8	8,838.2	2.5
12. Other Finished Goods:	25,109.5	28,816.2	31,176.9	31,174.9	2.0
(a) Indigenous	18,297.3	21,641.6	23,235.8	23,233.8	2.0
(b) Imported	6,812.2	7,174.6	7,941.1	7,941.1	-
IV. Fixed Assets Including Machinery	126,728.6	137,212.9	136,607.6	130,880.1	5,727.5
V. Real Estate:	210,113.1	257,045.7	275,883.4	192,508.7	83,374.7
(a) Land	118,558.4	133,787.9	132,460.2	51,341.3	81,118.9
(b) Buildings:	91,554.7	123,257.8	143,423.2	141,167.4	2,255.8
1. Residential	59,270.2	70,931.1	88,955.0	88,529.8	425.2
2. Non-Residential	32,284.5	52,326.8	54,468.2	52,637.6	1,830.6
VI. Fixed Deposits and Insurance Policies :	26,645.2	22,299.2	32,577.4	32,452.1	125.4
(a) Bank Deposits	23,566.2	21,655.6	31,709.2	31,583.9	125.4
(b) Insurance Policies	3,078.9	643.6	868.2	868.2	-
VII. Others:	241,103.9	264,091.3	306,050.7	300,355.3	5,695.4
(a) Other Secured Advances	172,342.4	185,276.4	205,514.3	203,598.1	1,916.3
(b) Advances Secured by Guarantee(s)	54,347.6	59,334.0	67,211.8	66,573.2	638.6
(c) Unsecured Advances	14,413.9	19,480.9	33,324.5	30,184.0	3,140.5
TOTAL	969,871.7	1,095,749.0	1,242,384.1	1,146,676.7	95,707.4

3.9 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2000				2001			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		57,723	125.7	68,811	174.6	46,087	90.0	43,407	81.0
5,000	to	10,000	65,892	503.9	65,846	515.7	55,494	448.3	33,376	249.7
10,000	to	20,000	256,230	4,033.5	169,326	2,575.3	243,024	3,966.8	243,573	4,123.9
20,000	to	25,000	171,047	3,794.3	147,844	3,357.3	105,240	2,413.2	174,811	3,958.3
25,000	to	30,000	226,071	6,075.1	261,408	6,905.3	246,271	6,628.1	165,675	4,498.5
30,000	to	40,000	241,216	8,533.6	206,933	7,161.2	239,871	8,294.6	241,897	8,605.7
40,000	to	50,000	242,171	10,881.3	178,537	8,145.9	271,439	12,238.8	184,508	8,324.2
50,000	to	60,000	208,512	11,462.9	254,028	14,010.7	185,028	10,057.1	217,635	11,972.2
60,000	to	70,000	179,657	11,569.7	180,758	11,749.8	175,315	11,275.2	201,005	13,156.4
70,000	to	80,000	90,110	6,713.4	157,454	11,867.8	135,020	10,087.3	218,880	16,431.5
80,000	to	90,000	118,408	10,043.0	115,608	9,747.9	113,156	9,566.3	123,839	10,455.7
90,000	to	100,000	66,819	6,334.9	76,755	7,270.6	65,277	6,158.9	52,383	5,021.3
100,000	to	200,000	147,088	20,270.6	167,750	22,474.2	185,608	25,274.5	169,940	22,160.6
200,000	to	300,000	88,412	21,833.0	88,170	21,827.9	88,576	22,235.6	84,800	21,366.7
300,000	to	400,000	30,986	10,603.5	35,128	12,028.4	41,937	14,430.2	40,634	14,040.8
400,000	to	500,000	22,969	10,228.3	24,808	10,868.1	21,012	9,447.8	22,161	10,011.3
500,000	to	600,000	10,867	5,904.8	11,341	6,184.0	14,829	8,078.7	12,465	6,746.3
600,000	to	700,000	8,694	5,610.6	11,490	7,491.1	6,091	3,907.5	8,952	5,753.8
700,000	to	800,000	4,113	3,053.7	5,034	3,765.1	4,620	3,394.6	6,801	4,998.7
800,000	to	900,000	2,314	1,979.9	3,983	3,435.0	4,096	3,468.2	3,509	3,003.2
900,000	to	1,000,000	3,215	3,010.1	2,631	2,491.1	2,863	2,749.6	2,672	2,540.7
1,000,000	to	2,000,000	13,070	18,568.5	20,738	28,706.0	16,736	23,341.7	13,633	19,616.2
2,000,000	to	3,000,000	6,176	15,184.3	8,580	20,999.3	7,419	17,659.0	7,717	18,677.1
3,000,000	to	4,000,000	3,521	12,142.9	4,625	16,124.2	3,271	11,359.8	3,824	13,398.2
4,000,000	to	5,000,000	2,098	9,386.5	2,261	10,073.4	2,404	10,867.2	2,050	9,250.2
5,000,000	to	6,000,000	1,432	7,838.8	2,070	11,285.2	1,511	8,197.6	1,742	9,522.6
6,000,000	to	7,000,000	1,032	6,634.9	1,308	8,469.6	1,272	8,275.4	2,087	13,305.2
7,000,000	to	8,000,000	1,567	11,728.0	1,739	13,077.8	1,676	12,553.9	1,076	8,022.9
8,000,000	to	9,000,000	586	4,964.9	655	5,578.9	721	6,128.1	837	7,080.5
9,000,000	to	10,000,000	660	6,237.3	671	6,351.9	545	5,163.9	743	7,087.2
10,000,000	and over		8,732	542,222.3	10,183	567,844.3	9511	586,503.2	9,601	626,576.6
TOTAL			2,281,388	797,474.1	2,286,473	862,557.5	2,295,920	864,261.2	2,296,233	910,037.3

3.9 Scheduled Banks' Classification of Advances by Size of Accounts All Banks

(End of Period : Million Rupees)											
SIZE OF ACCOUNT (Rs.)		2002				2003				2004	
		Jun.		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	45,472	61.0	33,058	73.2	28,870	69.9	36,013	56.1	43,226	104.3
5,000	to 10,000	61,995	458.6	46,310	329.9	23,115	174.7	24,326	192.1	44,890	335.2
10,000	to 20,000	126,322	1,896.6	120,209	1,834.3	192,837	2,779.3	241,298	3,590.6	381,438	5,390.0
20,000	to 25,000	137,027	3,131.8	77,862	1,739.3	73,887	1,648.4	315,515	7,072.8	247,007	5,885.3
25,000	to 30,000	208,491	5,796.3	194,467	5,243.0	230,605	6,143.1	172,905	4,746.8	244,917	6,623.3
30,000	to 40,000	275,138	9,778.8	226,222	7,878.5	282,581	9,970.0	322,212	11,561.5	502,873	17,440.0
40,000	to 50,000	230,842	10,343.6	251,205	11,115.5	275,805	12,494.7	362,491	16,340.8	424,499	19,169.4
50,000	to 60,000	245,280	13,479.7	229,889	12,835.1	233,910	12,991.9	250,613	13,744.5	327,752	17,918.9
60,000	to 70,000	139,210	8,979.7	212,310	13,669.5	231,712	15,023.9	220,424	14,244.1	189,697	12,247.6
70,000	to 80,000	154,361	11,528.6	164,354	12,302.1	147,774	11,031.7	197,204	14,717.8	121,174	9,019.6
80,000	to 90,000	116,107	9,854.2	126,150	10,682.8	101,160	8,540.9	99,765	8,553.2	93,062	7,886.5
90,000	to 100,000	105,769	10,029.1	114,286	10,803.0	78,890	7,461.9	74,857	7,091.9	58,975	5,559.3
100,000	to 200,000	199,801	26,330.6	171,457	23,144.3	204,749	26,942.6	213,276	28,713.5	244,498	32,565.4
200,000	to 300,000	86,922	20,877.6	76,219	18,867.8	88,620	21,751.4	101,640	24,896.3	101,065	24,355.0
300,000	to 400,000	48,712	16,699.2	60,128	20,499.4	53,562	18,295.4	62,274	21,291.2	73,231	24,867.4
400,000	to 500,000	24,239	10,969.1	17,030	7,503.3	26,500	11,686.7	26,770	11,922.8	40,241	17,991.0
500,000	to 600,000	16,663	9,217.8	9,529	5,161.7	11,142	6,046.2	17,442	9,453.0	18,232	9,914.9
600,000	to 700,000	8,928	5,783.5	8,544	5,503.5	6,302	4,118.1	11,142	7,290.7	12,894	8,361.3
700,000	to 800,000	4,330	3,239.5	4,214	3,186.4	4,452	3,335.4	7,755	5,750.7	7,995	5,954.7
800,000	to 900,000	4,790	4,093.2	2,457	2,080.8	3,407	2,888.8	4,734	4,001.6	7,253	6,125.1
900,000	to 1,000,000	4,963	4,747.6	2,820	2,682.4	4,508	4,301.7	3,896	3,690.1	5,064	4,816.9
1,000,000	to 2,000,000	27,522	37,949.3	14,040	19,719.3	15,227	21,401.9	20,926	29,019.9	25,787	36,324.9
2,000,000	to 3,000,000	8174	19,216.9	6,227	14,922.4	6,075	14,701.4	8,196	19,965.6	9,233	22,846.2
3,000,000	to 4,000,000	3091	10,751.6	3,994	13,664.1	3,583	12,389.9	4,149	14,463.5	4,478	15,667.7
4,000,000	to 5,000,000	1761	7,937.3	2,193	9,761.3	2,931	13,380.7	2,927	13,164.3	3,352	15,076.2
5,000,000	to 6,000,000	1666	9,082.9	1,940	10,571.5	1,896	10,243.0	2,390	13,028.9	2,393	13,045.2
6,000,000	to 7,000,000	987	6,471.8	1,331	8,535.1	1,134	7,389.7	1,367	8,861.1	1,831	11,895.9
7,000,000	to 8,000,000	865	6,478.2	1,272	9,549.8	991	7,402.2	1,235	9,254.8	1,375	10,260.1
8,000,000	to 9,000,000	648	5,492.8	750	6,394.3	896	7,626.2	1,144	9,714.9	1,218	10,329.4
9,000,000	to 10,000,000	677	6,451.9	802	7,598.9	978	9,316.3	967	9,224.0	1,070	10,216.8
10,000,000	and over	8,877	587,879.1	10,795	658,342.4	11,637	678,323.8	13,058	750,129.6	13,861	854,190.8
TOTAL		2,299,630	885,007.5	2,192,064	936,194.7	2,349,736	969,871.7	2,822,911	1,095,749.0	3,254,581	1,242,384.1

3.10 Scheduled Banks' Classification of Advances by Size of Accounts Commercial Banks

(End of Period : Million Rupees)									
SIZE OF ACCOUNT (Rs.)		2000				2001			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	36,851	69.7	43,240	112.4	30,600	43.5	32,758	52.4
5,000	to 10,000	48,263	373.7	52,005	420.2	42,044	339.1	25,260	195.7
10,000	to 20,000	203,723	3,163.9	118,610	1,762.4	191,645	3,152.0	191,625	3,289.1
20,000	to 25,000	67,986	1,534.1	71,694	1,621.2	53,889	1,240.4	128,297	2,933.5
25,000	to 30,000	133,702	3,469.6	195,987	5,083.1	151,586	3,969.1	85,668	2,323.8
30,000	to 40,000	50,115	1,753.6	49,870	1,735.1	69,295	2,409.0	73,353	2,546.8
40,000	to 50,000	33,414	1,491.3	43,927	2,010.7	45,616	2,030.7	63,259	2,905.5
50,000	to 60,000	31,225	1,656.3	36,552	1,946.4	29,327	1,563.2	40,973	2,218.8
60,000	to 70,000	21,183	1,366.6	30,048	1,939.5	28,629	1,842.6	30,404	2,028.0
70,000	to 80,000	11,925	892.0	14,374	1,065.8	17,143	1,279.9	26,793	1,983.2
80,000	to 90,000	10,278	872.6	6,958	586.8	10,045	866.6	19,683	1,658.2
90,000	to 100,000	8,236	776.7	7,293	695.4	9,428	889.8	7,418	704.1
100,000	to 200,000	66,096	9,555.1	73,051	10,410.4	86,279	12,404.2	74,420	10,140.8
200,000	to 300,000	58,582	14,655.4	73,336	18,271.1	63,683	16,281.6	62,228	15,867.9
300,000	to 400,000	28,363	9,722.4	31,621	10,835.7	37,565	12,903.9	33,340	11,608.9
400,000	to 500,000	21,224	9,482.2	22,053	9,731.8	20,613	9,271.8	18,641	8,364.3
500,000	to 600,000	10,165	5,525.0	10,966	5,981.9	13,292	7,240.6	10,647	5,720.4
600,000	to 700,000	6,995	4,519.1	8,420	5,484.2	5,847	3,750.0	6,852	4,418.7
700,000	to 800,000	4,074	3,025.6	4,844	3,621.8	4,167	3,066.3	4,996	3,701.5
800,000	to 900,000	2,285	1,955.0	3,058	2,618.4	3,960	3,353.3	2,593	2,189.0
900,000	to 1,000,000	3,183	2,978.5	2,516	2,381.6	2,756	2,647.6	2,177	2,067.7
1,000,000	to 2,000,000	12,894	18,299.5	19,783	27,262.2	15,632	2,180.0	12,684	18,180.7
2,000,000	to 3,000,000	6,008	14,832.7	7,877	19,359.8	7,111	16,901.6	7,454	18,025.9
3,000,000	to 4,000,000	3,502	12,076.9	4,456	15,530.2	3,106	10,779.3	3,704	12,972.9
4,000,000	to 5,000,000	2,072	9,265.9	2,144	9,545.6	2,287	10,342.1	1,953	8,809.8
5,000,000	to 6,000,000	1,410	7,716.5	1,978	10,783.5	1,404	7,616.6	1,658	9,067.5
6,000,000	to 7,000,000	1,007	6,472.6	1,243	8,049.7	1,103	7,132.1	2,043	13,019.0
7,000,000	to 8,000,000	1,405	10,537.9	1,645	12,355.8	1,593	11,919.3	1,033	7,699.9
8,000,000	to 9,000,000	579	4,904.1	608	5,178.7	677	5,757.4	810	6,852.5
9,000,000	to 10,000,000	652	6,160.6	641	6,067.8	503	4,767.2	713	6,802.6
10,000,000	and over	8,441	530,876.0	9,561	543,270.1	8,870	559,079.0	9,041	602,023.4
TOTAL		895,838	699,981.3	950,359	745,719.3	959,695	746,640.0	982,478	790,372.5

3.10 Scheduled Banks' Classification of Advances by Size of Accounts Commercial Banks

(End of Period : Million Rupees)												
SIZE OF ACCOUNT (Rs.)		2002				2003				2004		
		Jun.		Dec.		Jun.		Dec.		Jun.		
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	5,000	38,994	42.7	28,137	63.8	20,602	44.7	16,791	36.0	29,711	59.4	
5,000	to	10,000	51,742	375.7	14,146	107.9	17,561	134.8	17,984	137.1	17,810	137.3
10,000	to	20,000	100,773	1,504.8	99,439	1,486.7	170,079	2,409.7	219,231	3,238.6	278,128	3,789.7
20,000	to	25,000	106,502	2,450.9	58,469	1,303.4	52,563	1,181.1	281,061	6,305.6	176,335	4,276.2
25,000	to	30,000	167,710	4,688.4	149,948	4,013.1	183,610	4,808.2	126,408	3,489.0	169,366	4,546.4
30,000	to	40,000	82,718	2,879.8	90,045	3,144.6	112,691	3,884.0	136,151	4,824.8	261,292	8,991.1
40,000	to	50,000	58,874	2,608.2	64,832	2,901.3	79,076	3,541.6	153,619	6,808.7	221,687	10,048.2
50,000	to	60,000	45,882	2,485.3	43,987	2,409.8	47,025	2,560.9	59,800	3,234.2	131,594	7,101.4
60,000	to	70,000	39,887	2,573.6	35,824	2,304.9	35,829	2,318.7	45,259	2,919.2	78,645	5,090.1
70,000	to	80,000	24,294	1,820.8	19,168	1,405.3	17,395	1,291.2	28,334	2,122.7	41,521	3,093.0
80,000	to	90,000	33,112	2,836.2	9,578	808.4	12,063	1,013.7	22,561	1,914.0	34,558	2,947.3
90,000	to	100,000	19,319	1,854.4	24370	2,359.4	13,769	1,321.1	16,005	1,523.2	23,745	2,251.4
100,000	to	200,000	62,323	8,808.6	75,376	10,404.9	77,750	10,675.5	105,025	14,379.2	146,843	19,526.7
200,000	to	300,000	61,000	14,770.4	48,610	12,147.4	64,484	15,803.7	66,804	16,380.9	74,510	18,067.6
300,000	to	400,000	36,891	12,700.1	50,470	17,138.1	44,016	15,091.5	53,291	18,181.2	65,084	22,048.7
400,000	to	500,000	21,465	9,742.4	15,574	6,859.7	21,722	9,624.1	22,773	10,127.0	38,498	17,210.8
500,000	to	600,000	14,794	8,193.5	9,125	4,942.6	10,249	5,565.5	14,019	7,629.5	16,257	8,862.2
600,000	to	700,000	8,760	5,673.8	5,540	3,560.3	5,983	3,902.7	8,635	5,657.7	11,885	7,697.3
700,000	to	800,000	3,979	2,967.9	3,703	2,790.2	3,967	2,965.6	7,289	5,394.6	7,742	5,762.3
800,000	to	900,000	4,772	4,078.1	2,385	2,017.9	3,012	2,566.6	4,499	3,806.2	6,908	5,831.0
900,000	to	1,000,000	4,473	4,270.0	2,619	2,482.8	3,418	3,253.8	3,796	3,597.8	4,961	4,720.2
1,000,000	to	2,000,000	26,908	37,103.2	13,427	18,839.8	14,777	20,809.2	19,607	27,384.0	24,618	34,825.0
2,000,000	to	3,000,000	7,619	18,027.3	6,108	14,628.2	5,968	14,439.5	7,974	19,450.5	8,995	22,263.2
3,000,000	to	4,000,000	2,916	10,160.8	3,854	13,153.2	3,510	12,136.1	4,072	14,198.2	4,413	15,441.2
4,000,000	to	5,000,000	1,677	7,557.1	2,057	9,159.7	2,815	12,868.4	2,876	12,933.7	3,241	14,583.4
5,000,000	to	6,000,000	1,614	8,799.0	1,885	10,269.7	1,824	9,851.1	2,330	12,699.9	2,321	12,648.2
6,000,000	to	7,000,000	927	6,082.2	1,281	8,216.4	1,091	7,111.4	1,308	8,472.2	1,804	11,722.1
7,000,000	to	8,000,000	805	6,028.2	1,222	9,179.1	954	7,127.1	1,192	8,937.5	1,331	9,935.6
8,000,000	to	9,000,000	617	5,229.7	681	5,805.6	783	6,658.4	1,110	9,429.4	1,174	9,964.7
9,000,000	to	10,000,000	658	6,271.2	778	7,368.6	965	9,193.7	931	8,877.3	1,060	10,121.2
10,000,000	and over		8,311	558,965.9	10,305	628,836.2	11,142	647,842.1	12,551	728,664.6	13,607	843,113.8
TOTAL		1,040,326	761,550.0	892,943	810,111.1	1,040,693	841,995.6	1,463,286	972,754.4	1,899,644	1,146,676.7	

3.11 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 30th June, 2004

(Million Rupees)

SIZE OF ACCOUNT (Rs.)			Government		Non Financial Public Sector		NBFI's		Private Sector (Business)	
			No. of		No. of		No. of		No. of	
			Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less than		5,000	-	-	1	-	-	-	18,550	51.7
5,000	to	10,000	-	-	7	0.1	-	-	31,253	230.8
10,000	to	20,000	-	-	-	-	-	-	130,997	2,004.0
20,000	to	25,000	1.0	-	-	-	-	-	95,854	2,183.9
25,000	to	30,000	-	-	1	-	-	-	113,525	3,128.7
30,000	to	40,000	-	-	1	-	-	-	328,528	11,496.7
40,000	to	50,000	-	-	-	-	-	-	275,395	12,364.3
50,000	to	60,000	-	-	-	-	-	-	245,161	13,458.7
60,000	to	70,000	-	-	1	0.1	-	-	142,561	9,190.3
70,000	to	80,000	-	-	-	-	-	-	96,192	7,150.7
80,000	to	90,000	2.0	0.2	-	-	4	0.4	70,782	5,978.0
90,000	to	100,000	-	-	1	0.1	-	-	44,965	4,230.9
100,000	to	200,000	-	-	-	-	2	0.3	142,764	19,281.4
200,000	to	300,000	-	-	1	0.3	13	3.5	58,194	13,935.8
300,000	to	400,000	-	-	5	2.0	1	0.4	24,149	8,317.2
400,000	to	500,000	-	-	1	0.4	5	2.3	13,086	5,881.8
500,000	to	600,000	4	2.3	1	0.5	4	2.2	7,868	4,264.0
600,000	to	700,000	-	-	-	-	15	9.2	5,251	3,411.6
700,000	to	800,000	-	-	-	-	2	1.5	4,264	3,183.9
800,000	to	900,000	-	-	-	-	-	-	3,659	3,102.5
900,000	to	1,000,000	-	-	-	-	1	0.9	2,895	2,759.5
1,000,000	to	2,000,000	-	-	2	3.4	5	6.9	14,123	19,971.6
2,000,000	to	3,000,000	2	5.3	9	20.9	2	4.8	6,002	14,776.2
3,000,000	to	4,000,000	-	-	4	13.3	2	7.0	4,054	14,203.1
4,000,000	to	5,000,000	1	4.0	8	37.5	3	12.5	2,990	13,418.6
5,000,000	to	6,000,000	-	-	-	-	2	10.0	2,163	11,811.0
6,000,000	to	7,000,000	12	75.4	-	-	3	19.7	1,653	10,739.1
7,000,000	to	8,000,000	1	8.0	1	7.6	-	-	1,227	9,141.2
8,000,000	to	9,000,000	1	8.8	1	8.1	5	43.3	1,127	9,553.6
9,000,000	to	10,000,000	-	-	2	19.0	5	47.7	987	9,423.5
10,000,000	and over		36	50,713.5	136	81,657.3	199	24,587.3	12,803	660,504.5
TOTAL			60	50,817.5	183	81,770.6	273	24,759.9	1,903,022	909,148.8

3.11 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 30th June, 2004

(Million Rupees)

SIZE OF ACCOUNT (Rs.)			Trust Funds and Non- Profit Organizations		Personal		Others		TOTAL	
			No of		No. of		No. of		No. of	
			Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less than		5,000	4	-	23,923	51.0	748	1.7	43,226	104.3
	5,000 to	10,000	-	-	13,107	100.3	523	4.1	44,890	335.2
	10,000 to	20,000	4	0.1	248,481	3,356.6	1,956	29.4	381,438	5,390.0
	20,000 to	25,000	3	0.1	148,499	3,640.9	2,650	60.3	247,007	5,885.2
	25,000 to	30,000	85	2.3	128,097	3,405.4	3,209	86.9	244,917	6,623.3
	30,000 to	40,000	5	0.2	167,083	5,691.8	7,256	251.2	502,873	17,439.9
	40,000 to	50,000	4	0.2	144,477	6,599.9	4,623	205.1	424,499	19,169.4
	50,000 to	60,000	4	0.2	81,334	4,391.4	1,253	68.6	327,752	17,918.9
	60,000 to	70,000	2	0.1	44,650	2,895.4	2,483	161.7	189,697	12,247.6
	70,000 to	80,000	12	0.9	24,358	1,823.5	612	44.4	121,174	9,019.6
	80,000 to	90,000	10	0.8	21,459	1,840.1	805	67.0	93,062	7,886.5
	90,000 to	100,000	3	0.3	13,860	1,314.3	146	13.8	58,975	5,559.3
	100,000 to	200,000	31	4.7	100,763	13,141.4	938	137.5	244,498	32,565.3
	200,000 to	300,000	14	3.4	42,251	10,267.6	592	144.5	101,065	24,355.1
	300,000 to	400,000	16	5.2	48,404	16,324.5	656	218.0	73,231	24,867.4
	400,000 to	500,000	10	4.5	26,858	11,980.8	281	121.3	40,241	17,991.0
	500,000 to	600,000	10	5.5	10,150	5,530.9	195	109.5	18,232	9,914.9
	600,000 to	700,000	12	7.5	7,380	4,777.7	236	155.3	12,894	8,361.3
	700,000 to	800,000	10	7.2	3,586	2,664.1	133	98.0	7,995	5,954.7
	800,000 to	900,000	3	2.6	3,493	2,936.1	98	83.9	7,253	6,125.1
	900,000 to	1,000,000	5	5.0	2,095	1,987.9	68	63.5	5,064	4,816.8
	1,000,000 to	2,000,000	8	10.3	11,052	15,577.6	597	755.0	25,787	36,324.8
	2,000,000 to	3,000,000	3	7.5	3,082	7,723.0	133	308.5	9,233	22,846.2
	3,000,000 to	4,000,000	4	14.1	387	1,336.6	27	93.6	4,478	15,667.7
	4,000,000 to	5,000,000	1	4.6	327	1,496.8	22	102.2	3,352	15,076.2
	5,000,000 to	6,000,000	3	17.6	219	1,174.5	6	32.2	2,393	13,045.2
	6,000,000 to	7,000,000	9	56.3	147	958.9	7	46.6	1,831	11,896.0
	7,000,000 to	8,000,000	1	7.5	131	988.7	14	107.1	1,375	10,260.0
	8,000,000 to	9,000,000	6	48.5	75	642.1	3	25.1	1,218	10,329.5
	9,000,000 to	10,000,000	3	29.4	70	669.3	3	27.9	1,070	10,216.8
	10,000,000 and over		44	11,615.0	598	22,775.8	45	2,337.4	13,861	854,190.8
TOTAL			329	11,861.6	1,320,396	158,064.7	30,318	5,961.1	3,254,581	1,242,384.1

3.12 Scheduled Banks' Classification of Advances by Rates of of Margin

(Million Rupees)											
End of Period	R A T E S					O F	M A R G I N				
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
2000											
June											
No. of A/Cs.	701,185	528	22,099	2,821	1,226,553	113,786	29,427	252	2,816	30,600	4,458
Amount	153,040.5	1,452.6	47,097.6	14,269.0	101,292.7	258,328.1	29,029.0	11,263.4	6,053.2	63,194.5	4,444.7
December											
No. of A/Cs.	643,080	3,850	20,321	3,745	1,218,005	132,376	28,692	2,107	7,314	43,336	4,083
Amount	141,070.0	4,139.9	50,298.7	8,424.7	102,287.7	305,659.7	32,805.8	9,838.9	10,873.2	69,235.0	12,303.8
2001											
June											
No. of A/Cs.	675,704	1,740	13,521	2,395	1,253,539	175,754	16,658	1,902	9,255	27,926	1,545
Amount	172,936.6	2,376.6	41,811.7	11,089.1	97,295.3	314,209.8	36,194.5	9,548.6	10,852.4	60,917.0	4,184.7
December											
No. of A/Cs.	552,761	3,113	23,880	1,151	1,249,205	169,778	37,012	9	5,455	39,990	1,527
Amount	179,386.0	2,371.5	51,239.1	4,869.3	126,792.7	319,726.1	33,172.5	3.1	13,125.6	61,631.3	4,791.9
2002											
June											
No. of A/Cs.	539,775	7,970	28,322	4,458	1,186,612	263,645	30,237	8	7,254	22,102	503
Amount	231,087.7	2,775.5	30,408.0	5,004.6	100,878.5	299,909.2	38,077.6	10.6	142,986	53,839.2	5,934.9
December											
No. of A/Cs.	482,266	887	53,966	12,451	1,292,022	157,641	12,981	245	9,200	25,515	1,860
Amount	154,148.5	1,104.5	51,567.0	9,893.6	126,863.2	356,444.5	37,232.7	870.8	22,894.2	61,826.7	2,991.4
2003											
June											
No. of A/Cs.	550,851	2,029	11,105	18,886	1,310,306	212,519	15,852	344	14,192	32,018	2,054
Amount	151,929.1	1,539.1	44,764.0	11,571.5	126,218.0	421,009.7	34,591.4	368.3	12,137.0	60,004.4	3,362.6
December											
No. of A/Cs.	905,514	1,224	25,976	32,592	1,322,535	267,666	22,223	597	10,297	27,159	569
Amount	151,722.3	2,367.8	58,391.3	13,108.2	144,191.7	494,292.4	54,786.0	954.5	7,790.4	76,843.4	2,866.9
2004											
June											
No. of A/Cs.	1,277,175	1,127	23,577	20,339	1,351,570	244,661	26,539	1,270	8,952	58,126	1,872
Amount	213,803.0	4,426.6	72,483.5	15,184.2	141,500.2	516,257.5	95,679.7	1,503.1	7,672.5	84,558.9	3,125.0

3.12 Scheduled Banks' Classification of Advances by Rates of of Margin

(Million Rupees)

		R A T E S O F M A R G I N											
End of Period		50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	TOTAL
2000													
June													
	No. of A/Cs	105,474	1,459	5,546	126	3,214	21,805	8,427	9	12	25	766	2,281,388
	Amount	71,836.7	931.5	10,191.9	209.9	5,207.6	15,394.4	1,094.3	6.8	22.4	248.7	2,864.8	797,474.1
													(24.51)
December													
	No. of A/Cs	125,429	2,084	7,765	943	3,921	29,131	8,769	92	77	310	1,043	2,286,473
	Amount	66,614.7	2,443.3	11,643.4	542.8	6,109.9	21,393.8	1,304.1	616.4	287.5	1,750.7	2,913.3	862,557.5
													(25.77)
2001													
June													
	No. of A/Cs	78,639	2,411	9,088	245	3,244	19,828	521	84	183	269	1,469	2,295,920
	Amount	70,805.8	1,006.2	7,545.4	216.4	3,302.2	17,473.0	192.9	544.8	126.6	718.7	812.9	864,261.2
													(23.89)
December													
	No. of A/Cs	162,896	283	14,763	133	3,166	25,493	1,037	40	109	242	4,190	2,296,233
	Amount	70,252.9	534.0	9,198.2	545.5	11,375.2	19,192.4	163.0	285.7	114.6	534.6	732.3	910,037.3
													(23.95)
2002													
June													
	No. of A/Cs	143,035	313	7,780	104	1,804	52,321	314	21	351	36	2,665	2,299,630
	Amount	56,995.0	5,417.4	8,593.0	781.6	7,420.5	20,976.6	387.0	723.1	237.5	4,42.2	808.9	885,007.5
													(22.62)
December`													
	No. of A/Cs	127,063	119	3,979	95	2,669	24,236	175	21	383	147	2,143	2,192,064
	Amount	75,286.0	2,553.1	6,194.1	3,172.7	3,269.9	16,901.7	211.3	612.9	171.4	1,346.1	638.6	936,194.7
													(24.49)
2003													
June													
	No. of A/Cs	142,425	1,816	2,438	1,184	1,054	27,320	262	20	619	63	2,379	2,349,736
	Amount	62,228.6	3,940.2	4,224.8	2,842.1	5,362.7	19,209.3	1,395.2	1,067.7	342.9	1,314.4	448.8	969,871.7
													(24.43)
December													
	No. of A/Cs.	187,296	206	2,811	397	3,631	9,572	64	31	55	17	2,479	2,822,911
	Amount	61,951.4	1,111.9	4,862.8	1,308.1	6,194.8	9,736.9	374.7	549.1	151.8	1,796.6	396.0	1,095,749.0
													(23.90)
2004													
June													
	No. of A/Cs	219,776	208	3,252	101	3,557	9,947	106	23	314	23	2,066	3,254,581
	Amount	64,735.8	1,026.2	2,387.3	519.7	6,270.7	9,366.7	275.3	301.2	486.2	546.5	274.4	1,242,384.1
													(22.70)

3.13 Scheduled Banks' Classification of Bills Purchased and Discounted All Banks

(End of Period: Million Rupees)

ECONOMIC GROUP		2000		2001		2002	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:		346.0	447.2	68.3	36.0	58.0	49.7
II. Public Sector Enterprises:		3,801.5	3,700.9	4,564.0	3,708.4	3,606.8	1,566.2
(a)	Agriculture, Forestry, Hunting & Fishing	74.5	3.8	4.8	54.1	46.4	1.6
(b)	Mining and Quarrying	0.1	0.1	0.1	0.1	-	-
(c)	Manufacturing	544.2	462.6	532.5	21.8	84	-
(d)	Construction	46.2	62.3	78.0	4.1	3.6	2.6
(e)	Electricity Gas, Water & Sanitary Services	44.2	-	2.7	6.7	27.5	0.1
(f)	Commerce:	2,949.2	3,050.2	3,829.8	3,436.6	3,098.7	1,558.8
1.	Export Bills :	1,579.1	1,521.6	2,301.5	1,617.1	1,743.4	1,102.8
i.	Cotton Raw	17.8	87.5	194.0	159.5	159.7	153.5
ii.	Rice	39.6	30.8	194.3	161.0	157.1	104.7
iii.	Cotton Textiles (Local)	518.4	382.0	1,024.4	674.6	807.1	261.2
iv.	Cement & Cement products	59.3	51.4	11.4	-	-	-
v.	Petroleum & Petroleum products	19.0	20.9	1.0	151.1	39.1	0.1
vi.	Machinery & Transport Equipments	2.2	1.1	40.8	2.0	-	-
vii.	Other Export Bills	922.8	948.0	835.7	468.7	580.3	583.4
2.	Imports Bills Payable in Pakistan	1,081.1	1,122.6	1,102.7	1,065.8	1,082.8	55.8
3.	Inland Bills (to include Local Bills)	282.4	393.5	420.8	753.6	270.6	389.2
4.	Non-Bank Financial Institutions	6.7	12.4	4.9	0.1	1.9	11.0
(g)	Transport, Storage & Communication	-	-	14.3	-	3.5	-
(h)	Services	111.6	87.2	9.7	5.1	5.0	1.8
(i)	Other Public Sector Enterprises	31.5	34.9	92.1	179.9	338.0	1.5
III. Private Sector (Business):		50,099.2	53,945.8	57,610.6	57,383.8	57,811.8	55,486.5
(a)	Agriculture, Forestry ,Hunting & Fishing	2,726.3	3,075.5	3,595.6	3,509.9	2,423	3,256.6
1.	Primary Products :	1,750.6	2,091.8	2,450	2,443.1	1,879.9	2,731.3
i.	Cotton	899.7	1,120.9	1,235.3	1,077.3	1,004.1	1,170.1
ii.	Rice	626.1	680.0	1,011.8	1,125.5	725.2	589.5
iii.	Sugarcane	5.7	10.4	10.1	23.7	48.2	9.3
iv.	Tobacco	-	10.0	-	-	-	35.5
v.	Other Primary Products	219.1	270.6	192.8	216.7	102.3	567.0
2.	Other Agriculture ,Forestry ,Hunting and Fishing	975.6	983.7	1,145.6	1,066.8	543.1	885.3

3.13 Scheduled Banks' Classification of Bills Purchased and Discounted All Banks

(End of Period : Million Rupees)

ECONOMIC GROUP		2000		2001		2002	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
(b)	Mining and Quarrying	0.6	-	0.3	1.9	3.7	63.9
(c)	Manufacturing	1,478.0	1,501.2	2,685.7	2,606.3	3,196.8	1600.6
(d)	Construction	0.9	10.4	44.2	108.0	236.3	187.6
(e)	Electricity, Gas, Water & Sanitary Services	31.2	41.8	3.8	15.5	107.8	1.8
(f)	Commerce:	44,571.0	48,216.4	49,618.5	48,739.3	49,688.1	49,187.4
1.	Export Bills-Traditional Export	17,877.5	18,960.4	22,129.9	22,931.2	22,310.1	23,238.1
i.	Wool & Goat Hair	18.2	44.6	7.9	20.0	61.3	73.3
ii.	Hides & Skins	317.3	358.2	521.9	337.0	535.4	284.8
iii.	Cotton Textiles (Local)	9,691.5	10,347.6	9,905.6	10,458.9	11,642.4	11,715.3
iv.	Cotton Yarn (Local)	7,290.4	7,563.6	10,987.2	11,590.2	9,383.0	10,429.7
v.	Sports Goods	452.8	464.6	542.6	372.1	420.1	606.4
vi.	Surgical Instruments	107.3	181.9	164.6	153.1	267.8	128.6
2.	Export Bills-Non-Traditional Exports	14,654.0	16,037.0	15,935.3	16,174.7	14,900.9	12,877.4
i.	Brassware & Handicrafts	12.8	24.9	10.5	7.6	65.6	234.4
ii.	Carpets & Rugs	676.6	829.3	897.4	675.2	828.6	424.1
iii.	Footwear & Leather goods	1,514.9	1,944.5	1,996.2	1,079.1	1,061.7	770.4
iv.	Handloom products, Towels & Hosiery	2,376.0	2,766.8	3,019.6	2,762.2	2,037.8	2,639.4
v.	Readymade Garments	4,679.2	4,068.0	4,091.0	5,172.4	5,066.1	4,289.6
vi.	Electrical goods (Cable & Wire RA)	62.5	28.1	9.2	88.2	210.6	113.9
vii.	Other Export Bills	5,332.0	6,375.4	5,911.4	6,389.9	5,630.4	4,405.8
3.	Import Bills Payable in Pakistan	5,276.0	5,914.1	5,332.4	3,495.6	4,992.5	4,858.8
4.	Inland Bills (to include Local Bills)	4,300.6	5,521.9	4,770.5	5,425.6	6,736.9	7,608.7
5.	Non-Bank Financial Institutions	334.2	102.6	104.6	-	-	-
6.	Other Foreign Bills (clean outward)	2,128.7	1,680.5	1,346.0	712.2	747.8	604.5
(g)	Transport, Storage & Communication	26.8	75.3	129.9	41.9	5.8	16.9
(h)	Services	18.2	20.8	20.6	9.1	4.7	9.9
(i)	Other Private (Business)	1,246.2	1,004.4	1,511.9	2,351.9	2145.6	1,161.7
IV. Trust Funds and Non-Profit Organisations		2.3	6.2	5.5	6.9	2.3	29.7
V. Others		1,979.6	2,049.6	2,334.4	1,242.7	1,799.1	3,345.2
TOTAL		56,228.6	60,149.7	64,582.8	62,377.8	63,278.1	60,477.3

(Contd.)

3.13 Scheduled Banks' Classification of Bills Purchased and Discounted All Banks

(End of Period: Million Rupees)

ECONOMIC GROUP		2003				2004	
		Jun.		Dec.		Jun.	
		No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Government:		1,888	157.3	298	24.3	446	30.7
II. Public Sector Enterprises:		5,923	2,478.9	1,600	3,148.4	2,135	3,183.0
(a)	Agriculture, Forestry, Hunting & Fishing	119	48.1	1	2.2	35	3.9
(b)	Mining and Quarrying	0	0.0	-	-	-	-
(c)	Manufacturing	36	513.7	49	356.0	34	272.8
(d)	Construction	0	0.0	-	-	5	6.2
(e)	Electricity Gas, Water & Sanitary Services	10	3.4	7	60.0	2	148.9
(f)	Commerce:	5,629	1,911.9	1,497	2,719.6	2,027	2,747.9
1.	Export Bills :	1,023	1,372.2	971	1,982.4	1,169	2,219.9
i.	Cotton Raw	1	-	5	8.8	212	561.8
ii.	Rice	36	73.6	54	242.7	105	222.4
iii.	Cotton Textiles (Local)	374	606.4	282	932.4	251	739.0
iv.	Cement & Cement products	1	19.5	4	2.1	1	0.3
v.	Petroleum & Petroleum products	7	8.3	6	79.4	12	63.0
vi.	Machinery & Transport Equipments	0	0.0	2	2.2	5	5.0
vii.	Other Export Bills	604	664.3	618	714.9	583	628.4
2.	Imports Bills Payable in Pakistan	51	242.2	60	92.4	-	-
3.	Inland Bills (to include Local Bills)	4,555	297.5	435	639.5	858	528.0
4.	Non-Bank Financial Institutions	-	-	31	5.3	-	-
(g)	Transport, Storage & Communication	-	-	-	-	-	-
(h)	Services	119	0.9	36	1.2	19	1.1
(i)	Other Public Sector Enterprises	10	0.9	10	9.5	13	2.1
III. Private Sector (Business):		25,385	67,096.0	25,878	68,727.5	28,091	78,568.1
(a)	Agriculture, Forestry ,Hunting & Fishing	1,826	3,125.4	1,119	1,884.9	1,472	4,214.4
1.	Primary Products :	1,669	2,460.7	964	1,367.0	1,306	3,678.4
i.	Cotton	1,310	1,137.2	432	741.0	773	2,367.0
ii.	Rice	279	802.5	521	617.8	525	1,218.5
iii.	Sugarcane	1	74.7	-	-	1	14.8
iv.	Tobacco	0	0.0	2	0.0	-	-
v.	Other Primary Products	79	446.2	9	8.1	7	78.0
2.	Other Agriculture ,Forestry ,Hunting and Fishing	157	664.8	155	517.8	166	536.0

3.13 Scheduled Banks' Classification of Bills Purchased and Discounted All Banks

(End of Period : Million Rupees)

ECONOMIC GROUP	2003				2004	
	Jun.		Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	158	183.0	18	116.6	16	98.4
(c) Manufacturing	695	1,465.4	648	2,790.8	966	2,705.9
(d) Construction	22	492.4	19	144.9	35	627.5
(e) Electricity, Gas, Water & Sanitary Services	26	433.4	20	47.9	19	322.0
(f) Commerce:	20,655	59,506.7	21,747	61,189.2	23,740	68,233.5
1. Export Bills-Traditional Export	11,273	34,537.5	10,233	29,296.2	11,222	32,164.8
i. Wool & Goat Hair	17	44.6	6	18.8	1	5.2
ii. Hides & Skins	148	387.5	79	206.9	88	237.6
iii. Cotton Textiles (Local)	6,286	23,366.0	6,528	19,416.8	7,572	24,060.4
iv. Cotton Yarn (Local)	4,300	9,473.6	3,213	8,845.4	3,150	7,048.4
v. Sports Goods	406	1,126.4	261	570.7	329	734.1
vi. Surgical Instruments	116	139.3	146	237.7	82	79.2
2. Export Bills-Non-Traditional Exports	5,961	15,444.8	6,956	19,987.4	5,750	16,056.5
i. Brassware & Handicrafts	29	64.2	1,282	5,515.2	336	142.1
ii. Carpets & Rugs	270	715.2	260	871.2	273	1,130.5
iii. Footwear & Leather goods	403	819.7	605	1,410.7	588	1,253.3
iv. Handloom products, Towels & Hosiery	1,312	2,941.3	1,290	2,962.2	935	2,316.1
v. Readymade Garments	1,747	4,554.8	1,627	3,697.5	1,783	5,013.9
vi. Electrical goods (Cable & Wire RA)	34	273.4	97	443.7	29	143.8
vii. Other Export Bills	2,166	6,076.2	1,795	5,086.9	1,806	6,056.8
3. Import Bills Payable in Pakistan	452	1,408.1	510	2,486.4	1,883	10,473.7
4. Inland Bills (to include Local Bills)	2,523	7,708.0	3,660	8,520.6	4,033	8,241.2
5. Non-Bank Financial Institutions	115	30.2	62	31.3	2	58.4
6. Other Foreign Bills (clean outward)	331	378.1	326	867.3	850	1,238.9
(g) Transport, Storage & Communication	7	16.5	-	-	11	210.5
(h) Services	104	67.2	71	75.0	66	30.8
(i) Other Private (Business)	1,892	1,806.1	2,236	2,478.2	1,766	2,125.2
IV. Trust Funds and Non-Profit Organisation	94	2.0	15	18.1	26	3.7
V. Others	9,152	3,236.8	8,591	1,691.6	11,321	2,461.1
TOTAL	42,442	72,971.1	36,382	73,609.9	42,019	84,246.5

3.14 Scheduled Banks' Classification of Investments in Securities and Shares (Book Value)

(End of Period: Million Rupees)

SECURITY / SHARE	2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. FEDERAL GOVERNMENT SECURITIES	147,799.3	146,963.4	126,147.9	138,480.8	152,431.5	181,019.0
11.75 % 2001	8,186.4	8,178.4	-	-	-	-
11.75 % 2002	1,128.3	1,125.6	1,123.0	1,120.3	-	-
National Prize Bonds	227.1	89.1	107.4	150.6	361.3	94.9
National Savings Schemes	37.7	36.0	35.8	35.7	121.5	81.8
Compensation Bonds*	54,603.9	47,001.4	41,028.2	32,276.2	16,814.3	15,608.5
Federal Investment Bonds	83,613.9	88,001.5	55,903.0	60,055.0	54,289.8	49,436.3
Pakistan Investment Bonds	-	2,531.4	27,950.4	44,843.0	80,839.6	115,792.5
Unclassified	2.0	-	0.1	-	0.5	5.0
B. TREASURY BILLS	105,761.3	139,195.0	125,604.9	105,093.4	221,674.3	341,029.6
C. PROVINCIAL GOVERNMENTS SECURITIES	1,869.1	1,869.1	1,869.1	1,798.0	1,795.8	1,573.4
I. Balochistan	598.7	598.7	598.7	563.9	563.9	518.5
15.00 % 2001	34.8	34.8	34.8	-	-	-
15.50 % 2002	40.3	40.3	40.3	40.3	-	-
16.00 % 2003	330.3	330.3	330.3	330.3	325.3	325.3
15.50 % 2006	189.2	189.2	189.2	189.2	189.2	189.2
17.00 % 2007	4.1	4.1	4.1	4.1	4.1	4.1

* Includes amount of bonds issued by the Federal Govt. to banks against advances extended for commodity operations to R.E.C.P. , G.C.P.,T.C.P etc. from Dec. 1998

(Contd.)

3.14 Scheduled Banks' Classification of Investments in Securities and Shares (Book Value)

(End of Period: Million Rupees)

SECURITY / SHARE	2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
II. P u n j a b	228.6	228.6	228.6	216.7	216.7	216.7
15.00 % 2001	11.9	11.9	11.9	-	-	-
16.00 % 2004	141.6	141.6	141.6	141.6	141.6	141.6
17.50 % 2008	75.1	75.1	75.1	75.1	75.1	75.1
III. S i n d h	1,040.5	1,040.5	1,040.5	1,015.1	1,015.2	827.2
15.00 % 2001	25.3	25.3	25.3	-	-	-
15.00 % 2002	182.9	182.9	182.9	182.9	182.9	-
16.00 % 2003	443.9	443.9	443.9	443.9	443.9	438.9
15.50 % 2006	377.7	377.7	377.7	377.7	377.7	377.7
17.00 % 2007	10.6	10.6	10.6	10.6	10.6	10.6
IV. Unclassified	1.2	1.2	1.2	2.3	-	10.9
D. FOREIGN SECURITIES AND SHARES	2.6	1.5	1.5	2.4	1.5	1.5
E. OTHERS :	55,311.9	50,767.6	60,839.7	58,407.8	62,756.7	74,413.4
1. Shares :	13,409.6	14,739.2	16,810.7	21,543.8	23,150.1	28,610.3
(i) Financial Institutions	1,747.8	1,758.8	946.3	974.8	1,810.9	1,830.2
(ii) Public Sector Enterprises	4,617.4	5,945.4	7,170.7	8,326.3	8,337.3	9,049.9
(iii) Private Sector	7,044.4	7,035.0	8,693.6	12,242.7	13,001.9	17,730.3
2. Debentures :	777.4	1,076.4	1,228.5	1,492.3	2,156.2	1,460.8
(i) Financial Institutions	-	-	-	-	-	-
(ii) Public Sector Enterprises	595.3	96.0	872.7	638.6	1,725.6	1,130.2
(iii) Private Sector	182.1	980.4	355.8	853.7	430.6	330.6
(iv) Other	-	-	-	-	-	-
3. National Investment (Unit) Trust	9,886.4	9,455.9	10,163.0	9,425.2	9,761.3	10,351.3
4. Participation Term Certificates	15,160.4	11,485.8	13,014.2	9,231.4	17,880.0	25,502.9
5. Modarba Certificate	106.0	106.0	5,225.7	1,021.0	635.4	600.3
6. Mutual Funds	2,403.6	1,960.3	1,636.5	253.1	257.1	233.0
7. Others	13,568.5	11,944.0	12,761.1	15,441.0	8,916.6	7,654.8
TOTAL	310,744.3	338,796.6	314,463.1	303,782.4	438,659.8	598,036.8

(Contd.)

3.14 Scheduled Banks' Classification of Investments in Securities and Shares (Book value)

(Concl'd.) (End of Period: Million Rupees)					
SECURITY / SHARE	2003		2004		
	Jun.	Dec.	Jun.	Face Value	Market Value
	Book Value		Book Value		
A. FEDERAL GOVERNMENT SECURITIES	211,294.4	233,214.1	259,194.1	240,115.0	247,693.2
National Prize Bonds	92.2	95.5	153.0	153.0	153.0
National Savings Schemes	-	-	-	-	-
Compensation Bonds *	35,416.8	34,172.8	31,114.6	29,107.3	26,283.5
Federal Investment Bonds	30,019.6	19,151.6	16,288.6	15,292.5	16,463.4
Pakistan Investment Bonds	145,765.8	179,794.2	211,637.9	195,562.2	204,793.3
Unclassified	-	-	-	-	-
B. TREASURY BILLS	404,619.0	418,329.3	410,594.5	413,202.2	410,845.4
C. PROVINCIAL GOVERNMENTS SECURITIES	1,332.2	180.3	75.1	75.1	75.1
I. Balochistan	277.3	-	-	-	-
16.00 % 2003	184.6	-	-	-	-
15.50 % 2006	88.7	-	-	-	-
17.00 % 2007	4.1	-	-	-	-
II. Punjab	216.7	180.3	75.1	75.1	75.1
16.00% 2004	141.7	105.2	-	-	-
17.50 % 2008	75.1	75.1	75.1	75.1	75.1
III. Sindh	827.3	-	-	-	-
16.00 % 2003	438.9	-	-	-	-
15.50 % 2006	377.7	-	-	-	-
17.00 % 2007	10.6	-	-	-	-
IV. Unclassified	10.9	-	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1.5	1.5	2.0	1.4
E. OTHERS:	87,278.1	107,527.9	113,470.8	95,973.4	121,316.2
1. Shares :	32,925.1	34,578.3	34,810.0	19,379.4	37,873.5
(i) Financial Institutions	1,943.3	2,199.9	3,435.5	2,841.9	3,614.0
(ii) Public Sector Enterprises	7,962.9	12,232.6	10,115.1	3,779.3	11,673.6
(iii) Private Sector	23,018.9	20,145.8	21,259.4	12,758.2	22,585.9
2. Debentures :	1,359.9	7,598.6	826.7	826.7	826.5
(i) Financial Institutions	-	1.3	-	-	-
(ii) Public Sector Enterprises	1,020.8	1,088.8	589.3	589.3	589.1
(iii) Private Sector	339.1	6,508.5	237.4	237.4	237.4
(iv) Other	-	-	-	-	-
3. National Investment (Unit) Trust	10,949.2	13,000.6	13,375.5	11,128.9	17,821.5
4. Participation Term Certificates	35,634.4	38,203.7	27,605.4	27,549.9	27,632.1
5. Modarba Certificate	588.7	620.2	915.9	682.0	901.1
6. Mutual Funds	236.9	952.1	4,924.1	5,506.1	5,110.9
7. Others	5,583.9	12,574.4	31,013.2	30,900.4	31,150.6
TOTAL	704,525.1	759,253.1	783,336.0	749,367.7	779,931.3

3.15 Scheduled Banks' Deposits by Rates of Interest

(End of period : Million Rupees)							
RATE OF RETURN	2000		2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
00.00	55,666.2	66,734.0	75,722.4	80,847.6	75,661.8	72,449.7	91,472.2
01.00 *	2,614.0	15,426.2	19,436.6	45,162.2	44,574.9	61,558.6	60,281.9
02.00*	20,948.7	15,497.0	15,127.3	24,669.9	13,512.2	19,289.0	22,317.1
03.00*	10,155.7	17,938.1	28,936.2	16,789.6	12,398.4	14,742.3	6,622.0
03.25	4,414.4	3,344.7	1,639.1	366.0	5,635.6	296.0	887.2
03.50	19,058.7	8,401.0	19,349.6	963.0	1,364.0	1,786.1	943.2
03.75	3,413.1	1,750.4	497.5	398.1	2,947.8	4,152.5	454.5
04.00	12,077.2	3,783.0	4,543.3	7,928.1	10,227.5	13,720.0	3,797.5
04.25	1,562.5	1,501.0	1,895.3	26.6	5.9	5,659.6	3.4
04.50	5,619.3	2,689.2	2,298.3	2,338.2	2,396.1	1,105.9	482.7
04.75	3,373.3	505.0	1,469.3	2,596.2	11,340.5	216.5	21.6
05.00	23,321.2	31,217.2	5,972.4	14,331.1	1,895.1	2,548.9	1,230.5
05.25	7,485.8	6,361.3	1,259.7	10,898.2	7,056.3	312.9	17.8
05.50	39,781.3	14,971.4	5,160.4	904.3	4,527.1	1,147.8	160.2
05.75	732.5	1,458.4	8,510.3	313.7	169.1	112.2	845.9
06.00	11,384.2	8,157.4	15,179.7	7,441.4	4,211.3	2,232.7	326.8
06.25	1,722.0	837.0	6,751.6	426.7	2,530.0	19.5	54.1
06.50	10,134.3	7,244.6	4,830.6	2,274.7	1,711.3	680.5	12.8
06.75	237.0	5,216.0	378.5	859.1	759.8	82.3	6.5
07.00	4,224.7	9,207.8	10,488.1	5,033.4	2,667.3	675.1	385.7
07.25	3428	4,577.2	56.0	723.4	1,791.8	35.7	20.1
07.50	2,366.5	4,553.1	18,416.8	2,830.9	1,001.4	3,806.0	527.0
07.75	6,400.2	3,419.5	2,259.3	2,119.5	1,326.0	354.6	38.4
08.00	2,354.4	3,377.2	3,722.9	2,644.6	5,132.9	318.9	925.4
08.25	660.8	442.0	131.7	242.0	101.8	61.0	-
08.50	686.8	944.9	576.1	432.5	960.3	2,199.3	33.3
08.75	1,806.5	446.2	215.1	1,225.6	4.5	421.1	-
09.00	4,057.0	5,300.2	4,961.6	5,849.3	2,637.9	1,332.1	123.4
09.25	135.9	243.5	334.2	81.8	17.4	3.2	-
09.50	283.5	361.3	973.4	1,174.4	145.3	83.9	0.1
09.75	497.8	405.1	235.9	163.7	53.5	39.3	0.7
10.00	2,110.9	2,623.3	1,110.4	844.3	459.2	282.1	323.3
10.25	2,520.6	762.5	5.5	11.2	6.0	-	-
10.50	1,834.0	589.8	325.8	109.4	27.0	260.1	1.3
10.75	123.2	193.5	27.7	0.3	15.8	6.6	2.7
11.00	1,088.7	1,161.3	1,229.4	353.4	236.2	63.6	0.3
11.25	253.5	394.8	302.3	28.1	132.9	0.1	-
11.50	126.7	94.5	54.4	69.6	213.3	9.1	0.4
11.75	115.7	5.6	0.2	6.7	167.2	-	0.1
12.00	230.9	1,026.7	3,116.3	906.7	61.6	32.6	8.1
12.25	24.4	22.6	16.6	2.1	0.1	0.1	0.1
12.50	147.4	40.0	1,296.2	123.0	545.7	1.1	1.8
12.75	124.0	3,605.4	1,510.2	350.7	254.0	-	9.9
13.00	5.5	32.1	2.0	28.3	467.2	1.6	1.5
13.25	-	-	-	2.0	-	0.3	-
13.50	10.1	4.0	0.7	2.6	0.2	-	-
13.75	-	0.2	-	4.2	-	-	-
14.00	13.4	156.1	28.9	76.2	130.2	224.8	58.7
14.25	-	-	-	3.9	-	-	-
14.50	-	-	2.5	0.1	-	-	0.1
14.75	2.2	-	-	0.2	-	-	-
15.00	6.9	-	-	23.8	29.4	-	-
15.25	-	-	-	-	-	-	-
15.50	-	-	-	0.3	-	-	-
15.75	-	-	-	-	-	-	-
16.00 & over	-	-	-	-	-	-	-
TOTAL	266,256.4	257,023.2	270,358.2	245,002.8	221,510.5	212,325.6	192,400.1

* 01.00 stands for 00.25 to 01.00

* 02.00 stands for 01.25 to 02.00

* 03.00 stands for 02.25 to 03.00

3.16 Scheduled Banks' Deposits by Rates of Return (PLS)

(End of period : Million Rupees)							
RATE OF RETURN	2000		2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
00.00 *	142,582.3	149,107.3	186,937.6	231,442.1	245,218.7	248,636.1	317,098.2
03.50 **	-	-	-	48,950.0	484,125.0	421,966.5	1,012,544.4
03.75	-	-	-	11,696.1	8,056.9	3,590.2	30,546.9
04.00	0.5	210,128.1	144,614.2	270,530.9	22,429.5	163,779.1	22,318.0
04.25	98.2	-	-	7,776.4	7,958.4	5,990.2	2,632.6
04.50	-	6,061.8	16,306.7	81,815.8	7,794.8	59,658.3	43,202.6
04.75	-	-	10,209.5	15,406.2	15,867.8	48,179.4	19,130.8
05.00	157,342.0	20,118.2	90,391.7	18,997.7	36,061.0	31,329.4	16,606.0
05.25	66,972.9	36.5	-	691.4	9,093.9	29,906.3	5,294.2
05.50	91,046.7	1,549.5	10,713.2	18,079.1	8,574.5	20,307.1	2,263.0
05.75	1,371.1	14,650.1	2,228.5	215.1	28,766.6	26,410.0	264.2
06.00	30,752.1	27,845.7	9,418.4	9,329.5	28,768.6	30,194.3	3,016.3
06.25	1.1	57,337.9	58,381.9	10,078.6	10,189.6	5,519.7	1,358.5
06.50	72,353.5	11,424.4	11,273.5	11,472.9	16,649.6	54,259.2	392.8
06.75	3,145.5	1,748.6	67.6	6,084.3	9,771.0	6,782.4	-
07.00	16,238.9	21,174.5	15,342.3	23,287.2	42,895.2	53,260.9	8,133.5
07.25	2,622.9	116,163.2	126,315.0	17,329.0	6,484.4	7,197.3	891.7
07.50	33,966.7	25,350.3	30,771.6	39,037.1	27,760.5	11,677.9	2,523.5
07.75	31,562.3	22,318.2	39,111.5	9,450.3	12,628.5	18,636.2	-
08.00	26,617.6	24,774.9	27,917.2	50,985.3	54,633.6	2,166.6	-
08.25	2,896.0	4,041.2	2,133.2	4,168.0	1,624.1	4,405.9	-
08.50	21,646.6	20,443.2	23,760.0	11,572.3	28,026.1	4,364.2	-
08.75	7,355.8	14,250.3	110.1	3,422.0	4,019.4	661.7	-
09.00	22,243.6	47,224.5	41,971.4	29,787.7	15,313.7	2,318.9	-
09.25	3,114.0	5,257.6	3,166.2	26,261.5	205.3	2,085.8	-
09.50	18,464.0	43,454.0	51,460.8	32,175.8	30,577.8	7,853.5	244.4
09.75	23.6	609.0	1,182.5	6,801.0	705.0	147.4	-
10.00	31,580.9	20,722.1	23,521.1	5,821.4	7,072.2	863.9	666.5
10.25	440.5	1,502.2	2,744.7	3,771.3	701.4	535.5	-
10.50	30,281.3	4,865.2	3,437.9	13,685.4	2,814.4	571.5	-
10.75	308.9	332.7	1,039.9	347.9	1,745.7	2,418.8	-
11.00	36,027.9	24,372.3	39,759.9	24,272.8	7,424.9	-	-
11.25	1,659.3	5,808.9	2,929.2	955.6	273.8	2,055.6	-
11.50	568.6	674.6	1,027.3	1,627.3	4,640.8	3,821.6	-
11.75	184.0	187.2	1,043.8	963.1	841.4	1,789.6	-
12.00	12,275.6	3,992.9	4,258.1	4,547.5	1,709.3	-	-
12.25	24.7	2,230.9	3,336.9	1,884.0	-	-	-
12.50	1,025.0	3,544.1	2,520.6	1,531.7	2,076.2	2,006.0	-
12.75	172.9	1,138.7	470.1	500.3	-	-	-
13.00	2,104.1	4,149.1	4,550.1	2,965.9	419.5	523.0	-
13.25	17.4	790.5	777.6	72.1	-	-	-
13.50	136.8	1,067.3	1,376.2	120.1	-	-	-
13.75	414.4	5,537.9	3,699.1	3,829.5	5,790.4	5,714.6	-
14.00	1,226.3	5,736.1	5,461.4	396.0	-	-	-
14.25	316.8	230.2	-	122.2	-	-	-
14.50	-	-	-	-	-	-	-
14.75	2,787.4	-	-	-	-	-	-
15.00	77.0	38.7	-	-	-	-	-
15.25	-	-	-	-	-	-	-
15.50	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	-
16.00 & over	-	-	-	-	-	-	-
TOTAL	874,047.7	931,990.5	1,005,738.2	1,064,262.0	1,199,709.8	1,288,144.8	1,489,128.1

* 00.00 stands for "current and other deposits"

** Stands for 0.25 to 3.50

3.17 Scheduled Banks' Deposits by Rates of Interest / Return (PLS)

(Million Rupees)

(h) Deposits by Rates of Interest			(i) Deposits by Rates of Return (PLS)		
	Dec.2003	Jun.2004		Dec.2003	Jun.2004
Rate	Amount		Rate	Amount	
0.00	74,226.6	92,849.6	0.00	443,559.8	440,943.3
0.25*	21,473.2	23,576.3	0.25*	89,327.1	325,676.5
0.50*	32,611.0	32,804.9	0.50*	89,592.5	55,664.7
0.75	6,366.1	5,439.7	0.75	57,638.0	104,507.2
1.00	22,260.6	23,742.7			
1.25	13,579.0	7,440.4	1.00	76,668.5	323,297.7
1.50	2,581.3	5,902.6	1.25	310,016.7	46,898.6
1.75	4,715.2	7,596.3	1.50	151,041.5	114,298.8
2.00	2,791.9	1,942.2	1.75	25,353.6	49,216.3
2.25	755.2	65.0			
2.50	282.9	760.6	2.00	113,561.1	63,998.9
2.75	672.0	356.2	2.25	23,656.4	19,699.7
3.00	1,353.0	1,645.6	2.50	58,185.8	61,601.3
3.25	359.2	590.8	2.75	49,782.4	18,189.7
3.50	565.7	704.0			
3.75	321.5	1,015.4	3.00	58,493.4	72,780.8
4.00	1,042.3	1,367.3	3.25	12,622.7	12,222.1
4.25	964.8	2,525.5	3.50	35,828.5	27,896.8
4.50	104.9	412.1	3.75	4,650.9	11,194.4
4.75	213.0	62.0			
5.00	40.6	123.6	4.00	24,523.9	11,138.4
5.25	300.0	0.0	4.25	3,916.1	4,640.7
5.50	204.0	16.3	4.50	4,079.2	7,731.9
5.75	0.0	2.6	4.75	5,049.6	1,964.3
6.00	154.7	23.3			
6.25	0.0	0.1	5.00	8,059.4	7,769.4
6.50	23.8	18.3	5.25	184.8	187.1
6.75	0.9	0.0	5.50	3,444.9	25.8
7.00	0.0	32.4	5.75	0.0	9.1
7.25	6.3	6.2			
7.50	57.5	67.4	6.00	144.1	144.9
7.75	1.1	0.0	6.25	0.0	3.9
8.00	20.2	33.2	6.50	278.7	193.3
8.25	0.0	0.0	6.75	48.1	24.3
8.50	0.0	0.0			
8.75	0.3	0.0	7.00	2,661.9	7,284.4
9.00	2.4	25.7	7.25	241.3	366.2
9.25	0.0	0.0	7.50	967.3	524.0
9.50	2.7	0.0	7.75	0.0	4.0
9.75	0.2	0.0			
10.00	7.2	0.1	8.00	229.5	201.2
10.25	2.6	2.1	8.25	49.0	24.7
10.50	0.0	705.8	8.50	11.1	0.0
10.75	0.0	0.0	8.75	0.0	48.0
11.00	0.0	0.0			
11.25	0.0	0.0	9 and over	111.2	48.2
11.50	1.4	0.0			
11.75	0.0	0.0			
12 and over	97.8	31.1			
Total	188,163.1	211,887.4	Total	1,653,979.6	1,790,420.5

* 0.25 stands for rate from 0.05 to 0.25 , 0.50 stands for rate from 0.30 to 0.50 & so on.

3.18 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)									
RATE OF RETURN		2000				2001			
		Jun.		Dec.		Jun.		Dec.	
		Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00		2,354	1,483.4	3,499.0	2,429.6	2,807.6	2,061.2	3,622.9	3,053.0
01.00	*	-	-	-	-	-	-	-	-
02.00	*	73.2	57.5	1,287.8	1.5	1,276.0	-	2.6	-
03.00	*	505.5	10.4	371.9	11.1	664.6	4.9	788.5	781.5
03.25		-	-	-	-	-	-	-	-
03.50		-	-	-	-	-	-	-	-
03.75		04	-	-	-	-	-	-	-
04.00		1,292.3	436.9	0.4	64.0	976.2	242.9	2,018.3	287.5
04.25		-	-	663.8	-	-	-	-	-
04.50		1.9	1.9	-	-	4.6	4.6	-	-
04.75		-	-	-	-	-	-	-	-
05.00		54.0	24.1	53.6	24.2	340.7	291.3	31.0	0.5
05.25		0.9	-	-	-	-	-	-	-
05.50		-	-	-	-	-	-	30.0	30.0
05.75		-	-	-	-	-	-	-	-
06.00		42.9	40.6	47.3	46.5	116.1	115.9	43.5	43.5
06.25		-	-	-	-	-	-	-	-
06.50		44.2	44.2	47.8	47.8	225.4	218.6	-	-
06.75		-	-	-	-	-	-	-	-
07.00		345.1	345.1	2,595.3	2,595.3	1,349.3	1,348.9	386.7	386.7
07.25		-	-	-	-	-	-	-	-
07.50		6.8	-	211.7	202.3	235.0	201.6	197.6	197.6
07.75		-	-	-	-	-	-	-	-
08.00		2,394.2	1,835.4	1,589.7	1,565.9	996.1	980.9	928.3	783.8
08.25		-	-	-	-	-	-	-	-
08.50		-	-	135.1	135.1	114.6	114.6	12.0	12.0
08.75		-	-	-	-	32.2	32.2	9.6	9.6
09.00		111.1	110.9	52.6	52.6	583.3	581.6	408.2	408.2
09.25		-	-	-	-	-	-	-	-
09.50		-	-	-	-	168.1	168.1	278.0	278.0
09.75		-	-	-	-	-	-	371.5	371.5
10.00		253.4	208.2	521.1	462.8	739.5	588.2	1,665.7	1,582.8
10.25		32.5	32.5	-	-	-	-	-	-
10.50		450.0	245.0	122.2	117.1	679.2	678.9	374.3	374.3
10.75		101.6	101.6	0.3	0.3	5.4	5.4	681.5	331.5
11.00		2,031.5	1,879.8	715.9	628.5	1,658.4	1,559.9	993.9	588.7
11.25		4.2	4.0	4.0	3.9	4.1	4.0	-	-
11.50		465.2	167.0	71.5	71.5	63.6	63.6	353.2	352.9
11.75		24.8	24.8	137.0	137.0	40.3	40.3	24.8	24.8
12.00		2,584.2	1,643.5	1,642.3	1,549.1	841.2	810.9	2,670.0	3,614.7
12.25		190.1	190.1	-	-	99.1	97.0	111.2	111.2
12.50		1,338.0	1,149.8	462.9	462.8	496.1	493.9	590.1	590.1
12.75		718.8	718.8	410.2	410.2	3.2	1.3	10.1	10.0
13.00		1,064.4	978.0	2,384.6	2,372.7	4,340.9	2,569.8	2,678.0	2,673.8
13.25		284.7	284.7	137.9	137.9	1,726.4	226.4	248.8	248.8
13.50		476.2	444.7	777.3	777.3	498.2	492.4	281.1	281.1
13.75		0.1	0.1	62.1	62.1	18.5	18.5	8.2	8.2
14.00		10,073.6	9,357.8	13,546.2	12,641.7	15,224.3	14,335.4	12,076.7	11,948.1
14.25		39.0	38.8	98.4	94.4	129.4	129.4	586.3	490.2
14.50		665.5	610.4	410.4	410.4	519.7	519.7	203.1	203.1
14.75		-	-	46.9	46.9	161.0	161.0	-	-
15.00		1,726.7	1,330.7	3,237.3	2,879.1	4,391.0	3,682.1	2,368.3	2,354.5
15.25		-	-	4.7	4.7	5.0	5.0	-	-
15.50		59.0	59.0	423.2	423.2	677.1	12.2	33.5	33.5
15.75		55.5	41.7	88.5	54.9	615.8	598.3	28.2	28.2
16.00 & over		18,681.5	16,446.8	21,324.4	17,838.5	15,946.2	13,850.2	20,708.0	19,979.5
TOTAL		48,547.0	40,347.8	57,184.8	48,766.6	58,773.2	47,310.9	56,823.5	52,473.2

* 01.00 stands for 00.25 to 01.00

* 02.00 stands for 01.25 to 02.00

* 03.00 stands for 02.25 to 03.00

3.20 Scheduled Banks' Weighted Average Rates of Return on Deposits PLS & Interest Bearing – All Banks

		(Percent per annum)							
Type of Deposits	2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	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)	1.23 (2.25)	1.12 (2.71)
II. Saving Deposits	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)	1.33 (77.19)	0.98 (75.18)
III. Term or Fixed Deposits									
(a) Less than 3 months	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)	0.99 (4.65)	1.15 (3.28)
(b) 3 months and over but less than 6 months	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)	1.97 (2.18)	1.51 (4.56)
(c) 6 months and over but less than 1 year	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)	2.44 (2.46)	2.20 (3.24)
(d) 1 year and over but less than 2 years	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)	2.64 (2.79)	2.71 (3.57)
(e) 2 years and over but less than 3 years	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)	2.87 (1.41)	2.80 (1.13)
(f) 3 years and over but less than 4 years	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)	3.10 (1.40)	3.01 (1.58)
(g) 4 years and over but less than 5 years	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)	2.78 (0.91)	2.98 (0.19)
(h) 5 years and over	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)	3.43 (4.75)	3.23 (4.56)
IV. Overall									
(i) Excluding current and other deposits	6.62	6.52	6.58	5.62	4.60	4.22	2.08	1.55	1.28
(ii) Including current and other deposits	5.47	5.39	5.27	4.33	3.61	3.35	1.61	1.13	0.95

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

PLS : Profit and Loss Sharing

3.21 Scheduled Banks' Weighted Average Rates of Return on Deposits

Profit & Loss Sharing – All Banks

(Percent per annum)									
Type of Deposits	2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	5.60 (1.84)	5.18 (1.59)	5.47 (1.72)	5.27 (2.67)	4.97 (2.10)	3.19 (1.88)	2.13 (1.87)	1.25 (2.41)	1.13 (2.94)
II. Saving Deposits	6.11 (63.64)	5.93 (63.06)	6.13 (65.77)	4.98 (66.16)	3.69 (68.48)	3.77 (68.92)	1.76 (73.30)	1.40 (76.53)	0.99 (74.23)
III. Term or Fixed Deposits									
(a) Less than 3 months	7.11 (6.52)	7.80 (7.08)	8.12 (6.78)	6.40 (6.23)	5.38 (5.61)	4.44 (5.22)	2.05 (4.48)	1.01 (4.35)	1.13 (2.86)
(b) 3 months and over but less than 6 months	8.04 (4.65)	8.35 (3.78)	8.39 (4.09)	8.18 (3.86)	6.98 (3.77)	5.49 (3.02)	2.34 (2.55)	2.06 (2.11)	1.52 (4.68)
(c) 6 months and over but less than 1 year	8.27 (3.51)	8.39 (3.94)	8.80 (3.25)	8.29 (2.96)	7.24 (2.78)	5.74 (3.45)	3.01 (3.01)	2.52 (2.53)	2.21 (3.39)
(d) 1 year and over but less than 2 years	8.70 (3.99)	8.56 (4.33)	8.88 (3.69)	8.96 (4.20)	7.65 (3.81)	6.18 (4.18)	3.17 (3.53)	2.69 (2.93)	2.78 (3.77)
(e) 2 years and over but less than 3 years	9.31 (1.96)	8.75 (2.02)	8.99 (1.83)	9.15 (1.58)	7.84 (1.58)	6.78 (1.58)	3.44 (1.15)	2.86 (1.53)	2.81 (1.24)
(f) 3 years and over but less than 4 years	9.35 (2.78)	9.08 (3.08)	9.04 (2.54)	9.26 (2.16)	8.40 (2.15)	7.35 (2.24)	3.85 (2.45)	3.11 (1.50)	3.01 (1.72)
(g) 4 years and over but less than 5 years	9.69 (1.71)	9.37 (1.64)	9.44 (1.17)	9.38 (1.10)	8.63 (1.52)	7.41 (1.43)	4.36 (1.62)	2.77 (1.01)	2.95 (0.20)
(h) 5 years and over	10.59 (9.40)	10.07 (9.48)	10.04 (9.16)	9.56 (9.09)	8.72 (8.19)	7.72 (8.08)	4.71 (6.04)	3.44 (5.10)	3.22 (4.96)
IV. Overall									
(i) Excluding current and other deposits	7.07	6.95	7.06	6.09	4.84	4.51	2.17	1.63	1.31
(ii) Including current and other deposits	5.92	5.84	5.74	4.76	3.85	3.64	1.71	1.19	0.99

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

(Contd.)

3.22 Scheduled Banks' Weighted Average Rates of Return on Deposits Interest Bearing – All Banks

(Percent per annum)									
Type of Deposits	2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	4.42 (1.98)	4.07 (2.17)	4.35 (2.52)	4.24 (2.00)	4.01 (2.14)	3.76 (2.67)	2.22 (0.43)	0.61 (0.75)	0.52 (0.33)
II. Saving Deposits	4.30 (61.21)	3.89 (59.63)	3.62 (57.12)	2.13 (59.52)	2.06 (62.04)	1.39 (70.38)	1.13 (79.85)	0.74 (83.35)	0.91 (84.80)
III. Term or Fixed Deposits									
(a) Less than 3 months	4.89 (7.15)	4.74 (11.57)	4.47 (12.30)	3.51 (13.15)	3.45 (10.91)	2.26 (7.86)	0.86 (8.94)	0.86 (7.48)	0.86 (7.54)
(b) 3 months and over but less than 6 months	4.99 (7.05)	5.10 (7.09)	4.70 (6.93)	3.55 (6.88)	3.64 (6.63)	2.29 (4.61)	1.02 (3.73)	1.38 (2.78)	1.36 (3.29)
(c) 6 months and over but less than 1 year	5.44 (6.24)	5.29 (6.26)	5.39 (3.57)	4.31 (4.15)	4.10 (4.09)	3.31 (2.33)	2.28 (2.43)	1.47 (1.87)	1.94 (1.76)
(d) 1 year and over but less than 2 years	5.43 (6.04)	5.38 (2.07)	5.45 (4.07)	5.37 (5.21)	4.82 (4.66)	3.96 (4.62)	1.79 (1.83)	1.64 (1.50)	1.03 (1.52)
(e) 2 years and over but less than 3 years	5.94 (0.73)	5.41 (3.47)	5.79 (3.65)	5.74 (1.40)	5.34 (0.99)	4.19 (0.80)	3.47 (0.37)	3.16 (0.32)	0.75 (0.06)
(f) 3 years and over but less than 4 years	6.35 (2.75)	6.28 (0.69)	6.10 (3.44)	6.99 (1.57)	5.69 (1.41)	4.90 (0.80)	3.42 (0.57)	2.76 (0.50)	2.60 (0.13)
(g) 4 years and over but less than 5 years	7.86 (0.81)	7.29 (0.38)	7.27 (0.90)	7.17 (0.70)	6.33 (0.76)	5.42 (0.56)	4.20 (0.10)	4.42 (0.06)	3.98 (0.06)
(h) 5 years and over	8.91 (6.04)	9.79 (6.67)	9.55 (5.50)	8.26 (5.33)	8.08 (6.36)	7.00 (5.37)	4.15 (1.74)	3.24 (1.39)	3.39 (0.51)
IV. Overall									
(i) Excluding current and other deposits	4.91	4.67	4.48	3.20	3.07	2.10	1.22	0.85	0.96
(ii) Including current and other deposits	4.00	3.76	3.49	2.42	2.34	1.60	0.79	0.59	0.61

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

3.23 Scheduled Banks' Weighted Average Rates of Return / Interest on Advances

(Percent per annum)

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
I. INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS									
2000	Jun.	10.68	13.15	13.49	14.24	13.04	13.44	13.79	13.52
	Dec.	11.29	13.51	13.50	14.43	12.97	13.18	13.88	13.55
2001	Jun.	11.14	13.48	13.40	14.42	13.28	13.73	13.87	13.61
	Dec.	8.10	13.45	13.18	14.07	13.37	13.58	13.67	13.45
2002	Jun.	9.15	13.02	12.86	13.68	13.42	13.34	13.26	13.19
	Dec.	9.06	12.94	12.43	13.41	13.09	13.32	12.99	12.87
2003	Jun.	11.49	5.98	7.65	10.35	11.55	7.78	10.34	9.40
	Dec.	10.30	5.37	5.89	8.04	10.28	6.48	8.34	7.76
2004	Jun.	10.25	4.96	5.79	6.89	9.26	6.03	8.41	7.28
II. INTEREST BEARING - ALL BANKS									
2000	Jun.	11.10	13.76	13.67	13.15	12.23	13.65	13.34	13.25
	Dec.	11.53	13.57	12.88	13.82	12.90	13.49	12.93	13.08
2001	Jun.	11.75	13.54	13.69	13.50	12.84	13.07	12.05	13.07
	Dec.	11.00	11.35	13.28	13.81	12.50	14.72	12.42	13.00
2002	Jun.	8.10	11.27	13.12	13.56	12.72	13.88	12.47	13.00
	Dec.	8.07	11.12	13.51	13.67	12.58	13.79	12.42	12.99
2003	Jun.	12.01	11.97	9.39	15.66	12.63	7.74	10.66	11.87
	Dec.	10.61	7.56	7.21	11.99	12.15	7.68	6.95	8.95
2004	Jun.	9.20	6.01	6.89	11.21	9.08	7.08	9.04	8.41
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2000	Jun.	10.61	13.12	13.48	14.31	13.08	13.42	13.83	13.54
	Dec.	11.24	13.51	13.54	14.48	12.97	13.15	14.01	13.59
2001	Jun.	11.02	13.47	13.39	14.53	13.31	13.84	14.03	13.65
	Dec.	8.05	13.54	13.18	14.09	13.45	13.50	13.74	13.48
2002	Jun.	9.30	13.09	12.85	13.70	13.47	13.32	13.32	13.20
	Dec.	9.23	13.05	12.38	13.37	13.15	13.29	13.04	12.86
2003	Jun.	11.43	5.92	7.50	9.39	11.47	7.79	10.31	9.19
	Dec.	10.20	5.17	5.75	7.72	10.08	6.37	8.47	7.64
2004	Jun.	10.86	4.86	5.73	6.61	9.27	5.88	8.34	7.19

3.24 Telegraphic Transfers Issued and Encashed by the State Bank of Pakistan

(Million Rupees)																
PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
	Issued	En-	Issued	En-	Issued	En-	Issued	En-	Issued	En-	Issued	En-	Issued	En-	Issued	En-
		cashed		cashed		cashed		cashed		cashed		cashed		Cashed		cashed
1999	353,326	639,463	264,862	200,660	96,312	40,344	14,924	26,457	52,718	27,293	94,537	65,594	11,063	7,058	139,702	144,191
2000	332,147	657,160	279,621	228,945	85,585	50,229	16,544	17,219	47,853	23,625	64,775	40,102	7,556	6,577	151,864	163,649
2001	332,877	623,217	279,535	224,665	60,125	44,459	13,224	23,950	43,073	24,097	71,275	44,756	12,136	4,768	119,354	143,477
2002	450,044	737,094	313,846	265,744	57,182	49,928	18,975	30,608	50,507	25,418	94,666	54,256	15,945	3,833	157,256	187,116
2003	527,114	844,853	378,932	333,100	47,675	45,621	15,063	29,438	53,610	21,168	103,658	59,298	13,936	3,531	169,400	191,635
2004	678,570	1,063,789	430,791	383,736	58,782	43,549	17,202	25,758	66,354	30,082	138,755	73,999	19,557	3,817	282,876	347,262
2004 Jan.	55,805	71,497	31,293	32,256	5,682	7,060	1,542	2,407	3,757	1,880	6,127	6,964	843	1,165	20,919	18,753
Feb.	36,036	63,964	26,831	14,042	4,051	1,860	282	1,952	2,867	1,095	8,543	5,996	1,465	128	18,091	20,929
Mar.	41,201	82,919	32,255	20,875	3,321	1,377	1,782	1,455	4,327	1,573	16,585	3,672	1,193	15	19,820	20,079
Apr.	41,415	64,191	30,103	28,028	3,746	3,568	403	2,179	4,705	953	8,200	4,347	1,422	140	16,857	17,210
May	43,016	87,229	28,415	28,618	5,883	3,577	1,237	1,885	5,634	1,125	11,321	3,464	2,918	6	20,922	18,767
Jun.	62,880	104,574	46,027	27,909	5,695	4,438	2,146	1,452	5,251	1,981	11,862	4,823	1,946	3	24,487	39,891
Jul.	62,248	117,063	50,882	42,392	9,017	3,704	2,546	2,686	6,609	3,564	14,101	5,538	2,849	22	27,213	14,908
Aug.	59,519	88,383	36,253	37,572	3,505	2,978	1,759	1,947	7,497	3,965	9,197	5,027	1,614	-	20,741	15,960
Sep.	67,882	87,296	43,191	35,458	4,459	5,100	1,156	2,309	6,224	3,693	12,033	8,782	784	925	14,148	47,006
Oct.	67,229	87,738	28,493	41,831	2,341	4,558	1,737	2,989	7,136	3,686	10,821	10,900	947	1,184	35,218	46,938
Nov.	49,547	80,652	29,451	33,096	4,876	2,517	613	2,447	4,672	3,619	11,077	3,832	988	229	26,280	16,797
Dec.	91,792	128,283	47,597	41,659	6,206	2,812	1,999	2,050	7,675	2,948	18,888	10,654	2,588	-	38,180	70,024
2005 Jan.	60,077	88,456	35,481	36,025	4,073	6,050	1,847	3,061	5,276	3,287	7,672	6,552	1,122	10	29,775	28,709

3.24 Telegraphic Transfers Issued and Encashed by the State Bank of Pakistan

PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWALA		TOTAL	
	En-		En-		En-		En-		En-		En-		En-		En-	
	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	Cashed
1999	29,056	15,523	6,494	14,368	2,487	2,890	2,329	1,689	3,492	4,604	5,032	1,779	5,954	9,564	1,082,288	1,201,477
2000	22,596	15,833	4,112	13,706	2,820	1,491	1,679	987	3,826	7,054	5,969	1,768	3,062	6,067	1,030,009	1,234,412
2001	23,905	17,992	4,249	13,165	3,469	2,083	1,572	973	3,644	5,541	7,864	3,230	3,649	7,343	979,951	1,183,716
2002	28,903	16,700	5,545	16,002	4,966	4,118	2,154	403	4,740	6,724	8,163	2,916	4,476	8,646	1,217,368	1,409,506
2003	31,960	27,911	7,695	17,357	7,900	4,959	2,936	241	7,114	11,494	8,775	1,376	8,391	10,649	1,384,159	1,602,631
2004	40,860	21,273	6,304	15,405	7,567	6,053	2,672	270	9,209	9,618	10,810	1,401	9,578	11,994	1,779,887	2,038,006
2004 Jan.	4,140	2,465	473	2,067	159	1,611	241	45	595	1,164	753	600	622	822	132,951	150,756
Feb.	2,343	1,963	757	1,107	590	214	62	-	777	728	429	203	833	768	103,957	114,949
Mar.	4,520	2,259	819	930	756	220	363	-	1,095	557	590	2	441	505	129,068	136,438
Apr.	2,436	1,481	253	1,035	670	999	109	95	345	1,068	426	180	760	640	111,850	126,114
May	4,531	1,156	378	1,141	976	787	441	-	1,859	735	670	21	672	756	128,873	149,267
Jun.	4,602	2,414	1,008	887	1,191	388	136	70	632	415	1,110	-	1,192	1,018	170,165	190,263
Jul.	2,987	1,329	220	1,715	663	113	133	12	194	317	1,578	2	750	700	181,990	194,065
Aug.	4,349	1,608	615	1,456	736	70	312	-	1,621	250	528	90	782	1,950	149,028	161,256
Sep.	2,910	1,000	670	462	1,174	193	73	8	710	190	1,183	10	1,229	417	157,826	192,849
Oct.	812	2,249	122	1,947	197	223	82	40	496	2,344	986	3	1,006	1,560	157,623	208,190
Nov.	2,363	1,539	557	1,908	175	843	181	-	437	1,070	638	290	518	1,340	132,373	150,179
Dec.	4,867	1,810	432	750	280	392	539	-	448	780	1,919	-	773	1,518	224,183	263,680
2005 Jan.	3,172	865	705	1,905	154	1,172	380	45	2,060	153	1,293	11	714	708	153,801	177,009

3.25 Clearing House Statistics

(Cheques in Thousand) (Million Rupees)														
PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD	
	No. of		No. of		No. of		No. of		No. of		No. of		No. of	
	Cheques		Cheques		Cheques		Cheques		Cheques		Cheques		Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
1999	13,898	2,593,916	6,813	806,007	502	93,171	338	47,835	736	121,362	1,382	156,411	1,013	53,411
2000	15,059	3,151,643	5,766	1,009,749	594	93,451	303	44,477	798	137,428	1,202	170,980	1,023	47,926
2001	15,981	3,422,118	6,046	1,080,093	635	95,127	355	51,870	972	175,020	1,288	181,268	968	44,210
2002	18,209	3,772,412	7,457	1,282,087	639	110,893	396	64,803	1,264	205,408	1,529	261,803	1,049	50,999
2003	21,275	4,940,910	9,100	1,720,576	734	128,442	465	83,588	1,566	275,097	1,837	353,871	1,308	61,784
2004	24,597	6,337,023	10,527	2,404,839	820	155,603	508	106,933	1,678	343,938	2,191	543,584	1,081	78,574
2004 Jan.	2,118	516,079	852	182,484	58	12,798	43	9,014	144	29,522	199	39,328	137	6,726
Feb.	1,554	377,230	644	129,856	49	8,582	28	6,787	104	21,434	138	31,607	97	4,705
Mar.	1,943	468,271	807	178,136	63	10,128	58	7,437	139	29,598	166	35,983	124	5,873
Apr.	2,079	551,233	857	185,807	69	12,536	41	8,316	143	28,029	184	36,337	126	6,573
May	1,941	473,147	839	178,175	62	11,976	40	8,345	138	27,105	164	37,514	113	6,052
Jun.	2,057	554,825	906	235,850	82	17,325	49	10,115	150	29,811	191	54,480	82	8,556
Jul.	2,136	527,375	916	229,766	69	13,701	44	9,937	137	29,515	203	51,358	69	6,668
Aug.	2,122	522,860	843	203,351	64	11,810	38	8,559	137	31,049	181	42,155	70	6,043
Sep.	2,170	592,709	878	223,648	76	14,938	40	8,698	142	31,535	190	54,608	68	6,961
Oct.	2,160	577,324	904	207,112	77	12,357	43	9,431	148	28,710	189	55,085	70	6,881
Nov.	1,900	510,963	880	195,638	66	10,148	40	7,535	133	24,865	173	41,581	66	6,145
Dec.	2,417	665,007	1,201	255,016	85	19,304	44	12,759	163	32,765	213	63,548	59	7,391
2005 Jan.	2,110	618,372	847	225,224	75	17,076	40	9,849	145	29,955	190	43,711	74	7,893

3.25 Clearing House Statistics

(Cheques in Thousand) (Million Rupees)															
PERIOD	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL		
	No. of		No. of		No. of		No. of		No. of		No. of		No. of		
	Cheques		Cheques		Cheques		Cheques		Cheques		Cheques		Cheques		
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	
1999	1,386	353,675	418	58,805	258	22,378	348	14,174	40	5,850	2,003	140,776	29,135	4,467,771	
2000	1,577	429,994	465	76,007	270	26,228	379	13,206	36	8,118	2,107	148,378	29,579	5,357,585	
2001	1,809	423,819	541	87,630	311	33,794	403	14,376	39	8,120	2,133	155,440	31,481	5,772,885	
2002	1,953	594,947	622	107,474	360	40,155	465	16,370	50	9,547	2,611	194,934	36,604	6,711,832	
2003	2,355	796,244	755	144,767	420	47,554	667	21,934	46	7,314	3,286	230,427	43,814	8,812,508	
2004	3,045	1,215,586	828	182,394	452	59,247	723	27,164	49	8,469	3,464	335,818	49,963	11,799,172	
2004	Jan.	246	82,274	75	15,331	40	5,762	64	2,712	5	891	274	24,012	4,255	926,933
	Feb.	181	60,404	52	11,658	25	3,503	50	1,825	3	350	181	17,186	3,106	675,127
	Mar.	221	82,103	61	15,039	33	4,503	62	2,543	4	860	255	23,604	3,936	864,078
	Apr.	171	82,671	68	14,412	44	4,642	61	2,294	2	929	260	24,362	4,105	958,141
	May	319	88,450	68	13,162	35	4,890	59	2,210	6	619	253	23,566	4,037	875,211
	Jun.	272	130,051	73	15,463	38	5,435	68	2,328	5	913	314	31,029	4,287	1,096,181
	Jul.	280	95,205	72	14,967	44	2,124	58	2,338	4	880	295	28,532	4,327	1,012,366
	Aug.	258	104,294	66	16,216	37	5,359	54	1,877	4	658	286	26,205	4,160	980,436
	Sep.	289	119,248	69	15,588	37	5,121	60	1,898	4	638	299	30,936	4,322	1,106,526
	Oct.	265	116,811	74	15,631	39	5,159	60	1,992	5	580	346	34,669	4,380	1,071,742
	Nov.	234	106,994	68	15,036	39	5,014	61	2,469	3	446	347	35,996	4,010	962,830
	Dec.	309	147,081	82	19,891	41	7,735	66	2,678	4	705	354	35,721	5,038	1,269,601
2005	Jan.	255	104,786	73	17,370	41	6,501	66	3,086	4	745	312	28,827	4,232	1,113,395

3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2000		2001		2002
	Jun.	Dec.	Jun.	Dec.	Jun.
LIABILITIES					
Paid-up Capital	254,599	256,023	257,500	228,034	238,092
Reserves	883,848	969,351	1,017,964	1,035,450	1,052,339
Demand Deposits:	745,958	739,435	840,902	812,626	1,028,894
(a) Societies	180,399	187,379	189,713	175,849	175,190
(b) Others	565,559	552,056	651,189	636,777	853,704
Time Deposits:	1,632,479	1,637,592	1,752,342	1,743,764	1,901,337
(a) Societies	478,389	505,189	528,872	515,784	508,479
(b) Others	1,154,090	1,132,403	1,223,470	1,227,980	1,392,858
Borrowings from:	5,261,130	5,181,561	4,132,738	3,265,307	4,609,702
(a) State Bank of Pakistan	18,246	18,246	18,246	18,246	18,246
(b) Federal Bank for Co-operatives	5,242,884	5,163,315	4,114,492	3,247,061	4,591,456
Head Office & Inter-Bank Adjustment	11541	16,323	46,435	36,180	58,447
Contingent Liabilities as per contra	1,194,727	1,153,793	1,252,538	828,607	928,540
Other Liabilities	1,776,187	1,304,011	1,775,740	1,298,698	1,750,454
TOTAL LIABILITIES / ASSETS	11,760,469	11,258,089	11,076,159	9,248,666	11,567,805
ASSETS					
Cash and Balances :	3,410,086	2950,886	2,318,508	1,543,033	2,849,505
(a) Notes, Coins and Silver	63,781	74,366	70,302	99,677	92,515
(b) Balances with State Bank of Pakistan	319,814	189,925	223,507	134,301	185,271
(c) Balances with other Banks	3,026,491	2,686,595	2,024,699	1,309,055	2,571,719
Loans and Advances to:	4,769,214	4,858,535	4,907,472	4,815,164	5,236,648
(a) Societies	4,203,082	4,315,029	4,282,407	4,294,493	4,467,040
(b) Individuals	509,921	529,819	615,593	462,941	726,415
(c) Others	56,211	13,687	9,472	56,530	43,193
Investment in Securities and Shares:	178,502	549,654	467,452	456,319	474,157
(a) Federal Government	148,827	470,077	387,648	381,494	360,022
(b) Provincial Governments	17,051	17,051	17,051	17,051	17,051
(c) Local Bodies	34	34	34	34	34
(d) Shares of Co-operative Institutions	3,922	9,104	3,965	3,554	3,554
(e) Shares of Other Enterprises	8,668	53,388	58,754	54,186	93,496
Bank Premises	338,475	338,124	345,891	343,570	343,916
Head Office and Inter-Bank Adjustment	106,704	88,557	26,223	22,051	27
Contingent Assets as per contra	1,194,727	1,153,793	1,252,538	828,607	928,540
Other Assets	1,762,761	1,318,540	1,758,075	1,239,922	1,735,012

3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)				
I T E M	2002	2003		2004
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	241,631	244,932	250,045	267,505
Reserves	1,084,411	1,127,661	1140,014	1,163,435
Demand Deposits:	943,233	1,238,108	1,287,893	1,435,085
(a) Societies	161,987	164,085	165,014	163,035
(b) Others	781,246	1,074,023	1,122,879	1,272,050
Time Deposits:	2,030,338	2,220,982	2,392,184	2,654,630
(a) Societies	498,940	495,433	472,384	472,627
(b) Others	1,531,398	1,725,549	1,919,800	2,182,003
Borrowings from:	3,582,799	5,273,537	4,970,787	7,699,787
(a) State Bank of Pakistan	18,246	4,545,996	4,243,246	6,942,246
(d) Federal Bank for Co-operatives	3,564,553	727,541	727,541	727,541
Head Office & Inter-Bank Adjustment	34,256	4,941	161	27,975
Contingent Liabilities as per contra	922,303	903,359	932,450	1,097,526
Other Liabilities	1,374,632	1,838,333	2,275,705	2,340,432
TOTAL LIABILITIES / ASSETS	10,213,603	12,851,853	13,249,239	16,656,375
ASSETS				
Cash and Balances:	1,451,961	3,171,272	2,085,445	3,894,830
(a) Notes, Coins and Silver	117,110	100,266	178,142	160,199
(b) Balances with State Bank of Pakistan	139,848	253,630	125,706	237,176
(c) Balances with other Banks	1,195,003	2,817,376	1,781,597	3,497,455
Loans and Advances to:	5,537,171	5,869,708	6,790,117	8,002,496
(a) Societies	4,614,887	4,821,312	5,093,227	5,274,047
(b) Individuals	896,627	957,835	1,508,541	2,345,101
(c) Others	25,657	90,561	188,349	383,348
Investment in Securities and Shares:	487,749	552,860	582,548	618,634
(a) Federal Government	359,205	357,265	363,174	361,324
(b) Provincial Governments	17,051	17,051	17,051	12,051
(c) Local Bodies	34	34	34	34
(d) Shares of Co-operative Institutions	3,554	3,554	3,554	3,554
(e) Shares of Other Enterprises	107,905	174,956	198,735	241,671
Bank Premises	345,679	338,114	1,287,351	1,291,356
Head Office and Inter-Bank Adjustment	46,978	51,054	34,892	62,523
Contingent Assets as per contra	922,303	903,359	932,450	1,097,526
Other Assets	1,421,762	1,965,486	1,536,436	1,689,010

3.27 Co-Operative Banks' Distribution of Deposits by Type of Accounts

(End of Period: Thousand Rupees)												
END OF PERIOD					FIXED			DEPOSITS			All DEPOSITS	
	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years		Total
2000												
June												
No. of A/Cs.	83,276	2,640	8,855	187,640	2,232	1,274	1,657	290	719	3,325	9,497	291,908
Amount	387,095	38,157	126,398	1,349,438	27,952	45,283	108,146	37,568	27,579	230,821	477,349	2,378,437
December												
No. of A/Cs.	46,560	1,191	7,325	198,070	2,369	1,793	1,718	428	949	3,946	11,203	264,349
Amount	373,417	10,283	91,637	1,423,921	25,964	41,750	105,793	40,265	24,529	239,468	477,769	2,377,027
2001												
June												
No. of A/Cs.	56,123	1,128	9,228	186,574	2,406	3,193	4,788	439	333	4,927	16,086	269,139
Amount	474,219	9,974	96,579	1,418,105	26,994	46,314	116,459	45,197	28,371	331,032	594,367	2,593,244
December												
No. of A/Cs.	49,524	1,401	3,461	185,673	2,427	3,432	4,809	576	559	4,786	16,589	256,648
Amount	377,162	9,809	91,600	1,485,657	27,065	48,137	117,839	42,972	26,458	329,691	592,162	2,556,390
2002												
June												
No. of A/Cs.	46,730	1,439	5,321	192,162	3,565	2,699	3,569	890	653	5,056	16,432	262,084
Amount	420,367	16,581	104,087	1,730,331	28,297	48,073	119,403	75,735	26,063	361,294	658,865	2,930,231
December												
No. of A/Cs.	44,496	3,583	5,664	197,549	3,517	4,037	4,041	804	580	5,064	18,043	269,335
Amount	424,502	15,844	107,653	1,752,962	27,800	48,258	124,796	84,279	31,339	356,138	672,610	2,973,571
2003												
June												
No. of A/Cs.	35,785	2,384	6,461	205,512	2,965	3,941	5,683	802	713	6,685	20,789	270,931
Amount	479,872	16,676	124,265	2,004,642	48,992	65,196	177,401	93,995	50,789	397,262	833,635	3,459,090
December												
No. of A/Cs	37,187	1,996	7,080	191,355	4,815	7,612	8,297	879	916	9,283	31,802	269,420
Amount	532,852	19,763	150,972	2,080,483	56,458	78,120	187,408	92,017	62,812	419,192	896,007	3,680,077
2004												
June												
No. of A/Cs.	33,247	1,551	6,724	182,003	4,402	7,027	8,649	917	967	8,866	30,828	254,353
Amount	581,281	20,287	155,043	2,310,075	65,661	97,174	246,441	91,984	91,984	467,075	10,022,829	4,089,715

3.28 Co-Operative Banks' Distribution of Deposits by Category of Deposits Holders

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Govt. and Govt. Agencies	13,208	37,072	28,585	27,392	27,900	18,879	20,623	21,983	23,200
II. Business:	910,941	934,423	1,046,149	1,026,499	1,203,258	1,208,084	1,354,722	1,449,925	1,588,924
1. Agriculture, Forestry, Hunting and Fishing	146,681	153,579	140,611	141,125	168,569	168,192	185,151	177,878	202,767
2. Manufacturing	6,415	7,017	7,782	7,536	8,398	8,768	9,845	11,375	14,188
3. Construction	251	300	207	-	-	-	-	-	-
4. Commerce	673,771	695,442	776,869	747,687	895,069	900,948	1,009,618	1,105,558	1,181,242
5. Other Business	83,823	78,085	130,680	130,151	131,222	130,176	150,108	155,114	190,727
III. Trust Funds, Non-Profit Organisations and Others	3,3761	27,979	27,549	27,307	41,821	42,731	43,544	42,404	67,853
IV. Personal	1,420,527	1,365,225	1,490,961	1,475,192	1,657,252	1,703,877	2,040,201	2,165,765	2,409,738
TOTAL	2,378,437	2,377,027	2,593,244	2,556,390	2,930,231	2,973,571	3,459,090	3,680,077	4,089,715

3.29 Co-Operative Banks' Classification of Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Agriculture, Forestry, Hunting and Fishing	4,340,320	4,432,770	4,381,908	4,292,278	4,588,194	4,592,601	5,106,924	5,898,085	6,941,089
B. Mining and Quarrying	-	-	-	-	-	-	-	-	-
C. Manufacturing	65,292	63,493	66,494	64,427	92,895	170,852	104,359	139,102	133,254
D. Construction	-	-	-	-	-	-	-	-	-
E. Electricity, Gas ,Water and Sanitary Services :	-	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-	-
F. Commerce	232,638	234,121	289,855	289,383	313,291	397,928	378,853	423,339	541,421
G. Transport, Storage and Communication	30,290	30,246	69,904	69,482	128,192	159,815	164,060	195,877	211,220
H. Services	-	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described	98,674	97,905	99,311	99,594	114,076	215,975	115,512	133,714	175,512
(i) Directors and their Associates	1,896	1,812	1,558	1,598	1,724	4,230	1,721	2,271	2,456
(ii) Employees and activities not adequately described	96,778	96,093	97,753	97,996	112,352	211,745	113,791	131,443	173,056
TOTAL	4,769,214	4,858,535	4,907,472	4,815,164	5,236,648	5,537,171	5,869,708	6,790,117	8,002,496

3.30 Co-Operative Banks' Classification of Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2000		2001		2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	3,863	5,303	3,925	3,951	3,970	3,715	5,107	7,619	9,060
C. Merchandise:	116,761	118,863	120,307	121,940	128,425	137,223	133,764	188,142	214,975
(i) Export Commodities	73,402	74,897	75,057	78,215	75,333	80,682	78,404	131,707	152,915
(ii) Imported goods Other than Industrial Machinery	-	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	350	350	374	374	-	-	-	-	-
(iv) Other Merchandise	43,009	43,616	44,876	43,351	53,092	56,541	55,360	56,435	62,060
D. Machinery and Other Fixed Assets	15,261	15,254	15,803	15,651	16,124	18,206	19,617	18,200	17,439
E. Real Estate:	1,350,695	1,424,229	1,411,997	1,336,597	1,453,246	1,551,748	1,657,242	1,792,865	2,241,287
(i) Land & Buildings	151,618	188,016	187,062	154,601	186,963	186,852	225,806	326,282	418,948
(ii) Agricultural Land	1,199,077	1,236,213	1,224,935	1,181,996	1,266,283	1,364,896	1,431,436	1,466,583	1,822,339
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	36,597	36,843	36,488	36,190	38,911	39,148	52,321	59,664	57,750
G. Others :	3,246,037	3,258,043	3,310,952	3,300,835	3,595,972	3,787,131	4,001,657	4,723,627	5,461,985
(i) Other Secured Advance	432,403	475,893	545,697	543,909	750,966	812,644	883,933	1,309,886	1,672,953
(ii) Advances Secured by Guarantee(s)	382,005	357,019	373,789	357,299	299,956	392,007	286,771	313,673	356,825
(iii) Clean Advances and advances against personal Securities	2,431,629	2,425,131	2,399,466	2,399,627	2,545,050	2,582,480	2,830,853	3,100,068	3,432,207
TOTAL	4,769,214	4,858,535	4,907,472	4,815,164	5,236,648	5,537,171	5,869,708	6,790,117	8,022,496

3.31 Co-Operative Banks' Classification of Investments In Securities and Shares (Book Value)

(End of Period : Thousand Rupees)

SECURITY / SHARE	2000		2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Federal Government Securities	148,827	470,077	387,648	381,494	360,022	359,205	357,265
11.50 % 2000	1,961	-	-	-	-	-	-
11.75 % 2001	60,000	60,000	-	-	-	-	-
11.75 % 2002	2,355	2,355	2,355	2,355	-	-	-
National Savings Schemes	84,511	78,538	85,293	79,139	60,022	59,205	57,265
Treasury Bills	-	29,184	-	-	-	-	-
Federal Investment Bonds	-	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	17,051	17,051	17,051	17,051	17,051	17,051	17,051
Punjab	17,051	17,051	17,051	17,051	17,051	17,051	17,051
16.00% 2004	5,000	5,000	5,000	5,000	5,000	5,000	5,000
17.50% 2008	12,051	12,051	12,051	12,051	12,051	12,051	12,051
C. Shares of Co-operative Institutions	3,922	9,104	3,965	3,554	3,554	3,554	3,554
D. Shares of Other Enterprises	8,703	53,422	58,788	54,220	93,530	107,939	174,990
4.00% KMC Bonds 1983	34	34	34	34	34	34	34
Others	8,668	53,388	58,754	54,186	93,496	-	174,956
TOTAL	178,502	549,654	467,452	456,319	474,157	487,749	552,860

3.31 Co-Operative Banks' Classification of Investments In Securities and Shares

(Book Value)

SECURITY / SHARE	(End of Period: Thousand Rupees)					
	2003			2004		
	Dec.			Jun.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	363,174	363,174	363,174	361,324	361,324	361,324
National Savings Schemes	37,069	37,069	37,069	35,219	35,219	35,219
Treasury Bills	26,105	26,105	26,105	26,105	26,105	26,105
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	17,051	17,051	17,051	12,051	12,051	12,051
Punjab	17,051	17,051	17,051	12,051	12,051	12,051
16.00 % 2004	5,000	5,000	5,000	-	-	-
17.50% 2008	12,051	12,051	12,051	12,051	12,051	12,051
C. Shares of Co-operative Institutions	3,554	3,554	3,554	3,554	3,554	3,554
D. Shares of Other Enterprises	198,769	24,103	198,769	241,705	29,002	241,905
4.00% KMC Bonds 1983	34	34	34	34	34	34
Others	198,735	24,069	198,735	241,671	28,968	241,671
TOTAL	582,548	407,882	582,548	618,634	405,931	618,634

3.32 Co-Operative Banks' Weighted Average Rates of Return on Deposits

(Percent per annum)											
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS						TOTAL DEPOSITS
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	
2000											
Jun.	0.00	6.91	7.24	7.68	8.18	8.73	9.30	10.36	11.36	12.18	7.01
Dec.	0.00	6.93	7.30	7.40	8.09	8.24	9.01	10.56	11.27	12.11	6.89
2001											
Jun.	0.00	6.84	7.24	7.41	8.06	8.28	8.91	9.10	10.94	11.78	6.76
Dec.	0.00	6.62	6.79	7.40	7.85	8.43	8.99	9.60	10.93	11.64	7.00
2002											
Jun.	0.00	6.95	7.28	7.59	7.90	8.15	8.97	9.46	10.32	11.30	7.08
Dec.	0.00	4.84	5.94	5.43	6.59	7.02	7.94	8.11	9.18	10.15	5.50
2003											
Jun.	0.00	4.50	5.96	3.42	4.83	3.84	5.81	7.34	8.10	9.20	4.03
Dec.	0.00	0.28	5.14	1.20	1.12	1.22	2.24	2.01	2.64	2.84	1.47
2004											
Jun.	0.00	0.27	5.03	1.20	1.03	1.21	2.04	2.02	2.41	2.66	1.42

3.33 Co-Operative Banks' 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
2000								
Jun.	0.00	14.00	13.26	13.30	12.69	12.39	13.44	13.22
Dec.	0.00	13.76	13.86	13.48	12.81	12.30	13.49	13.29
2001								
Jun.	0.00	14.00	13.95	13.50	12.39	12.26	13.70	13.32
Dec.	0.00	14.00	13.69	13.29	12.80	12.54	13.60	13.37
2002								
Jun.	0.00	13.97	13.92	13.08	12.96	11.84	13.36	13.25
Dec.	0.00	13.58	13.15	13.07	12.91	11.82	13.30	13.18
2003								
Jun.	0.00	14.45	12.30	7.85	11.80	13.38	11.87	11.87
Dec.	0.00	14.00	13.09	7.95	10.66	11.32	10.44	10.58
2004								
Jun.	0.00	12.00	12.55	6.78	10.66	10.89	10.45	10.57

3.34 State Bank of Pakistan Rates for Banks

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery			Long Term Financing of Export Oriented Projects(LTF-EOP)			Punjab
		Local Sales	Export Sales		Export Oriented Projects(LTF-EOP)			Provincial
			Pre- Shipment	Post- Shipment	Upto 2 Years	Over 2 Years but upto 3 Years	Over 3 Years to 7 -1/ 2 Years	Co-operative Bank Ltd.
16-03-2002	6.00	9.00	6.00	6.00				
22-03-2002	6.00	9.00	6.00	6.00				8.00
01-04-2002	6.50	9.00	6.50	6.50				8.00
26-08-2002	6.50	9.00	6.50	6.50				6.3985
01-09-2002	6.50	9.00	6.50	6.50				6.3985
16-09-2002	6.50	8.00 #	6.50	6.50				6.3985
01-10-2002	6.50	8.00	6.50	6.50				6.3985
30-10-2002	6.50	8.00	6.50	6.50				6.3448
01-11-2002	6.50	8.00	6.50	6.50				6.3448
01-12-2002	5.50	8.00	5.50	5.50				6.3448
01-01-2003	4.50	8.00	4.50	4.50				6.3448
01-02-2003	4.00	8.00	4.00	4.00				6.3448
28-02-2003	4.00	8.00	4.00	4.00				3.1943
01-03-2003	3.50	8.00	3.50	3.50				3.1943
15-03-2003	3.50	5.00	3.50	3.50				3.1943
01-04-2003	2.50	5.00	2.50	2.50				3.1943
24-04-2003	2.50	5.00	2.50	2.50				1.6389
01-05-2003	2.00	5.00	2.00	2.00				1.6389
01-06-2003	2.00	5.00	2.00	2.00				1.6540
01-07-2003	2.00	5.00	2.00	2.00				1.6558
01-08-2003	1.50	5.00	1.50	1.50				1.2116
01-09-2003	1.50	5.00	1.50	1.50				1.2147
01-02-2004	1.50	5.00	1.50	1.50				1.6750
01-03-2004	1.50	5.00	1.50	1.50				1.7356
01-04-2004	1.50	5.00	1.50	1.50				1.8026
01-05-2004	1.50	5.00	1.50	1.50				1.8418
18-05-2004	1.50	5.00	1.50	1.50	2.00*	3.80*	4.90*	1.8418
01-07-2004	2.00	5.00	2.00	2.00	2.00	3.80	4.90	2.0756
01-08-2004	2.50	5.00 \$	2.50	2.50	2.00	3.80	4.90	2.5529
01-09-2004	2.50	5.00	2.50	2.50	2.00	3.80	4.90	2.6164
01-10-2004	3.00	5.00	3.00	3.00	2.00	3.80	4.90	3.0005
01-11-2004	3.00	5.00	3.00	3.00	2.00	3.80	4.90	3.1889
01-12-2004	3.50	5.00	3.50	3.50	2.00	3.80	4.90	3.7321
06-01-2005	3.50	5.00	3.50	3.50	2.00	3.80	4.90	4.1611
03-02-2005	4.00	5.00	4.00	4.00	2.00	3.80	4.90	4.7948

For SME Bank SBP refinance rate is 7.00% w.e.f. 16-09-2002

* The rates are upto 30-06-2005

\$ Rate of refinance for 6 months is 2.00%, for 2 years 2.50% and above 2 years 5.00%

3.35 Scheduled Banks' Rates of Return on Advances

(Percent per annum)

EFFECTIVE FROM	Ceiling Rates				
	Export Finance Scheme *	Locally	Government	For Other purposes	
		Manufactured	Commodity	Operations	
		Machinery (Export Sales)	Scheduled Banks' source	Minimum	Maximum
26-03-1995	13.00	13.00	14.00	13.00	No Maximum
29-10-1995	13.00	13.00	14.00	14.00	
01-03-1997	13.00	13.00	16.00	14.00	
28-07-1997	11.00	11.0	16.50	No Minimum	
01-07-1998	8.00	8.00	16.50		
01-04-2000	8.00	8.00	12.00		
17-01-2001	9.00 #	9.00	12.00		
01-04-2001	10.50 ##	10.50	12.00		
01-07-2001	13.00	13.00	12.00		
01-10-2001	12.00	12.00	12.00		
01-12-2001	10.00	10.00	12.00		
01-01-2002	9.50	9.50	12.00		
01-02-2002	8.50	8.50	12.00		
01-03-2002	7.50	7.50	12.00		
01-04-2002	8.00	8.00	12.00		
01-11-2002	8.00	8.00	12.00		
01-12-2002	7.00	7.00	12.00		
01-01-2003	6.00	6.00	12.00		
01-02-2003	5.50	5.50	9.50		
01-03-2003	5.00	5.00	9.50		
01-04-2003	4.00	4.00	9.50		
01-05-2003	3.50	3.50	9.50		
01-08-2003	3.00	3.00	9.50		
01-10-2003	3.00	3.00	9.50		
01-11-2003	3.00	3.00	9.50		
01-12-2003	3.00	3.00	9.50		
01-01-2004	3.00	3.00	9.50		
01-02-2004	3.00	3.00	9.50		
01-03-2004	3.00	3.00	9.50		
01-06-2004	3.50	3.50	9.50		
01-08-2004	4.00	4.00	9.50		
01-10-2004	4.50	4.50	9.00		
01-12-2004	5.00	5.00	9.50		
01-02-2005	5.00	5.50	9.50		

* On mark-up basis from July 1985

For bleached / unbleached cloth the rate of refinance from borrower is 11.00 %

For bleached / unbleached cloth the rate of refinance from borrower is 12.50 %

3.36 Weighted Average Lending & Deposit Rates

	(Percent per annum)							
	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero rate	Excluding Zero rate	Including Zero rate	Excluding Zero rate
May 2004								
Public	5.54	6.23	6.83	7.70	1.20	1.44	1.25	1.52
Private	5.65	5.73	5.59	6.20	1.44	2.24	1.18	1.56
Foreign	3.86	4.15	6.98	7.32	1.23	1.80	1.12	1.60
Specialised	13.60	13.61	11.68	14.09	2.79	2.88	4.09	4.53
All Banks	5.42	5.59	6.46	7.20	1.35	1.97	1.21	1.58
June 2004								
Public	4.06	4.11	6.62	7.52	0.86	1.33	1.16	1.49
Private	5.31	5.36	5.73	6.30	1.14	2.14	1.20	1.60
Foreign	4.04	4.25	6.93	7.25	1.53	2.06	1.19	1.68
Specialised	12.35	12.35	11.69	14.07	1.65	3.52	3.84	4.51
All Banks	5.05	5.14	6.49	7.20	1.19	1.99	1.21	1.61
July 2004								
Public	5.90	6.38	6.58	7.55	1.32	1.57	1.20	1.50
Private	4.82	4.86	5.75	6.30	1.16	1.44	1.19	1.59
Foreign	3.33	3.52	5.97	6.25	1.25	1.71	1.04	1.51
Specialised	12.50	12.50	11.91	14.18	4.19	4.26	4.10	4.58
All Banks	4.63	4.72	6.43	7.13	1.20	1.50	1.20	1.59
August 2004								
Public	6.05	6.13	6.52	7.30	1.71	1.93	1.16	1.43
Private	5.40	5.42	5.73	6.27	1.46	2.09	1.19	1.59
Foreign	3.44	3.67	6.76	7.08	1.54	2.02	1.13	1.59
Specialised	13.52	13.53	11.94	14.18	2.54	2.83	4.04	4.49
All Banks	5.08	5.17	6.48	7.14	1.51	2.05	1.20	1.58
September 2004								
Public	6.20	6.25	6.54	7.28	0.92	1.61	1.16	1.44
Private	6.11	6.18	5.84	6.34	1.57	2.32	1.19	1.58
Foreign	4.58	4.94	6.91	7.25	2.09	2.82	1.30	1.82
Specialised	13.42	13.42	11.93	14.18	3.85	4.10	4.03	4.51
All Banks	5.84	5.98	6.55	7.17	1.69	2.45	1.22	1.60
October 2004								
Public	6.12	6.21	6.55	7.15	0.33	1.01	1.15	1.46
Private	6.60	6.73	5.84	6.37	1.48	2.18	1.16	1.58
Foreign	4.03	4.25	6.90	7.19	1.72	2.44	1.17	1.67
Specialised	13.43	13.43	12.47	13.83	3.71	4.18	4.04	4.53
All Banks	6.01	6.18	6.53	7.10	1.53	2.26	1.18	1.59
November 2004								
Public	7.11	7.21	6.83	7.40	1.12	1.57	1.17	1.49
Private	6.22	6.34	5.93	6.44	1.48	2.10	1.17	1.59
Foreign	4.42	4.71	6.92	7.21	2.02	2.68	1.37	1.91
Specialised	13.87	13.87	12.45	13.80	0.57	1.65	4.18	4.71
All Banks	5.94	6.12	6.61	7.16	1.61	2.24	1.21	1.63
December 2004								
Public	7.07	7.17	6.88	7.47	1.89	2.16	1.30	1.69
Private	6.10	6.24	6.17	6.70	1.55	2.30	1.22	1.68
Foreign	4.68	4.91	6.70	6.99	2.14	2.86	1.63	2.28
Specialised	9.00	9.00	11.72	12.87	2.73	3.38	3.64	4.59
All Banks	5.92	6.08	6.69	7.23	1.78	2.41	1.30	1.77
January 2005^P								
Public	8.40	8.56	7.15	7.83	1.45	1.89	1.28	1.60
Private	6.91	7.05	6.41	6.92	1.46	1.74	1.28	1.74
Foreign	5.42	5.76	7.14	7.44	3.04	4.08	1.78	2.47
Specialised	9.07	9.08	11.57	12.70	2.73	2.95	3.92	4.54
All Banks	6.68	6.87	6.93	7.48	1.75	2.13	1.35	1.81

Note: New Format of Weighted Average Lending & Deposit Rates

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan repriced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.

2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.

3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits repriced or rolled over during the month.

4. Outstanding Deposits: The deposits held within the banks at the end of the month.

5. Loans & advances and deposits include interbank placements as well.

GRAPH LENDING DEPOSIT RATES

3.37 Rates of Return on Advances of Specialised Agricultural Finance Institutions

PERIOD	(Percent per annum)							
	Zarai Taraqiati Bank of Pakistan [#]				Co-operative Societies		Federal Bank for Co-operatives ^β	
	Short-term		Medium and Long-term		Short-term	Medium and Long-term	Short-term	Medium and Long-term
	Loans upto Rs.5000	Exceeding Rs.5000	Loans upto Rs.5000	Exceeding Rs.5000				
1992-93	13.50	13.50	13.50	13.50	7.00(S.F.) 10.00 (others)	@+ 8.00(Tractors) 11.00 (others)	1.20	1.20
1993-94	13.50	13.50	13.50	13.50	8.00(S.F.) 11.00 (others)	@+ 13.50(Tractors) 12.00 (others)	1.49	1.49
1994-95	13.50	13.50	13.50	13.50	8.00(S.F.) 11.00 (others) 9.00(S.F.) 13.00 (others)	\$+ 13.50(Tractors) 13.00 (others) \$\$+ 13.50(Tractors) 13.00 (others)	1.50	1.50
1995-96	14.00	14.00	14.00	14.00	14.00	14.00	1.79	1.79
1996-97	14.00	14.00	14.00	14.00	14.00	14.00	1.69	1.69
1997-98	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1998-99	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1999-00	14.00	14.00	14.00	14.00	14.00	14.00	1.73	1.73
2000-01	14.00	14.00	14.00	14.00	14.00	14.00	3.02	3.02
2001-02	14.00	14.00	14.00	14.00	14.00	14.00	1.82	1.82
2002-03	14.00	14.00	14.00	14.00	14.00 (9.00)*	14.00	0.70	0.70
2003-04	9.00	9.00	9.00	9.00 ^α	9.00	12.00 ^δ	-	-

Excludes Agro-based Industries

@ Reduced to 9 % w.e.f. 16th December,1989. 2 % subsidy (small farmers only) continued to be paid by Government.

+ For 8 months period

S.F. Small Farmers

\$ From 1st July,1994 to 11th December,1994

\$\$ From 12th December,1994 to 30th June,1995

* For Kharif 2003

β Federal Bank for Co-operatives liquidated w.e.f 31-10-2002

α 1 percent incentive is allowed to those borrowers who repay in time.

δ Rate of markup of Punjab Provincial Co-operative Bank Ltd.

3.38 Rates of Return on Financing by House Building Finance Corporation *

(Percent per annum)

PERIOD	LOAN AMOUNT							
	Up to	Rs.60,001	Rs.100,001	Rs.150,001	Rs.200,001	Rs.300,001	Rs.400,001	Rs.500,001
	Rs.60,000	to Rs.100,000	to Rs.150,000	to Rs.200,000	to Rs.300,000	to Rs.400,000	to Rs.500,000	to Rs.2,000,000
1996-1997	10.00	10.00	12.00	15.00	15.00	15.00	17.00	
1997-1998	10.00	10.00	12.00	15.00	15.00	15.00	17.00	18.00 Upto Rs.1,000,000
1998-1999	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00
1999-2000	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00
2000-2001	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00

INVESTMENT IN **					
	Rural Areas	Tehsil Areas	District Head Quarter Areas	Selected Localities of Major cities	Specified Locality Major cities
From July, 2003					
Investment limit	Rs.100,000/-	Rs.500,000/-	Rs.1,000,000/-	Rs.2,500,000/-	Rs.5,000,000/-
Rent	5%	5%	5%	5%	5%
Appreciation	2.5%	5%	7.5%	7.5% & 10%	7.5% ,10% & 12.5%
From 31 October 2003					
Investment limit	Rs.100,000/-	Rs.500,000/-	Rs.1,000,000/-	Rs.2,500,000/-	Rs.5,000,000/-
Rent	5%	5%	5%	5%	5%
Appreciation	2.5%	5%	7.5%	7.5% & 10%	7.5% ,10% & 12.5%
From July, 2004					
Investment limit	Rs.100,000/-	Rs.1,000,000/-	Rs.1,000,000/-	Rs.2,500,000/-	Rs.7,500,000/-
Rent	5%	5%	5%	5%	5%
Appreciation	2.5%	5%	7.5%	7.5% & 10%	7.5% ,10% & 12.5%

* The House Building Finance Corporation commenced granting interest-free loans during 1979-80 in view of Government policy to eliminate interest from the economic system in Pakistan. The Corporation finances purchase or construction of houses and flats on co-owner ship basis and receives a proportion of the imputed rent as a return on the finances provided by it till the beneficiary repays the entire amount of the Corporation.

** : Since July 2000 approval of new investment has been suspended due to judgment of Shariat appellate Bench of Supreme Court of Pakistan. After promulgation of Ordinance 2001 by the President of Pakistan on 23rd November, 2001, HBFC prepared its Ghar Aasan Scheme based on diminishing Musharaka and implemented it from March, 2002 all over the country.

Note: 25% increase in rental rate after every three months.

3.39 Rates of Return on Advances by Pakistan Industrial Credit & Investment Corporation

(Percent per annum)

PERIOD	Foreign Currency Loans	Local Currency Loans			
		Long term	Lease Financing	Short term	Consumer Financing
1990-91	15.00 @	7.00 B			
1991-92	15.00 @	8.00 C			
1992-93	18.20 δ	8.00 C			
1993-94	15.61 δ	11.00 & 12.00 ***		19.00	
1994-95	15.61 δ	13.00 D		17.50	
1995-96	15.61 δ	13.00 D		18.250	
1996-97	15.61 δ	13.00 D		21.900	
1997-98	15.61 δ	13.00 D		21.900	
1998-99	15.61 δ	13.00 D		20.805 to 21.900	
1999-2000	15.61 δ	13.00 D		18.250 to 20.805	
2000-2001	15.61 δ	16.00 E	17.50 to 24.00	16.060 to 18.250	
2001-2002	15.61 δ	16.00 F	14.50 to 24.00	14.965 to 19.345	
2002-2003	15.61 δ	8.50 G	10.50 to 20.00	10.585 to 16.060	11.00 to 12.00
2003-2004	15.61 δ	8.50 H	8.00 to 14.00	7.500 to 13.140	8.00 to 10.00

PICIC charges a project examination fee equal to half of one % (3 / 8 of one % for projects in less –developed areas upto a loan amount of Rs. 2.50 million) of the loan sanctioned

@ With effect from 27-08-1980 including 3.00 % per annum as foreign exchange risk fee charged by the Government

δ Includes exchange risk fee 5.00% payable to the Government in respect of DEG line of Credit

*** On the mark-up basis w.e.f. 15-08-1993 & 02-03-1994

A. On the mark-up basis w.e.f. 10th July,1990

B. On the mark-up basis w.e.f. 1st August,1991

C. On the mark-up basis w.e.f. 13th November,1994.

D. 2% above SBP discount rate on BMR financing (SBP discount rate at present is 14%)

E. 3% above SBP discount rate on BMR financing (SBP discount rate at present is 9%

F. 1% above SBP Discount rate on Project Financing ((SBP discount rate at present is 7%)

G. Rate of return on PICIC's Long Term project financing presently lies in the range of 7.5% p.a to 10.0% p.a. floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our margin subject to a floor rate in range of 7.5% 7.5% p.a. to 10.0% p.a. The rate of return/mark-up is conditional upon our internal tiering criteria of companies. However, our average mark up rate as on July 31,2004 is 8.5% p.a.

3.40 Rates of Return on Advances by Industrial Development Bank of Pakistan

PERIOD	Locally Fabricated Machinery 1972-73	Agro-based Projects 1976-77	Hotel Projects 1976-77	Non-repatriable Investment Project 1978-79	Mining Projects 1983-84	East Pakistan Displaced Persons Scheme of the Federal Govt. 1972-73
LOCAL CURRENCY LOANS						
Up to 06-06-1977	1.00 % per annum below the foreign currency lending rate, return rate to IDBP borrower accordingly ranged from 7.50 to 10.00 % per annum.	3.00 to 4.00 % per annum above the bank rate.	3.00 to 4.00 % per annum above the bank rate.	—	—	At Bank Rate
From 07-06-1977 to-date	2.00 % per annum below the foreign currency lending rate, interest rate to IDBP borrower has been 8.50 % per annum upto 24-09-83; 9.00 % per annum from 25-09-83 to 31-12-84; on non-interest basis with maximum rate of 3.00 % per annum upto 26-06-88; 6.00 % per annum upto 9-07-90, 7.00% per annum from 10-07-90 to 30-07-91 ; 8.00 % per annum from 1-08-91 to 15-08-93, 11.00 % per annum from 16-08-93 to 1-03-94, 12.00 % per annum from 2-03-94 to 12-11-94, 13.00 % per annum from 13-11-94 to 28-10-95. Presently the rate is 14.00 % per annum.	2.00 % per annum above the bank rate upto 30-06-78; 1.00 % per annum above the bank rate, upto 13-12-84; presently on non-interest basis from bank's own resources.	2.00 % per annum above the bank rate upto 30-06-78; 1.00 % per annum above the bank rate, upto 13-12-84; presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non-interest basis from bank's own resources.	At Bank Rate
FOREIGN CURRENCY LOANS						
1972-75	8.50 % per annum excluding 0.50 % per annum exchange risk commission payable to Government of Pakistan of assuming exchange risk on credits beyond the period for which loans were extended by IDBP.					
1975-80	Maximum of 11.00 % per annum including 1.50 % per annum as exchange risk commission.					
1980-90 (April)	14.00 % per annum including 3.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
1990 to 18-08-97	14.00 % per annum including 5.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
19-08-97 to date	Interest rate of 8 percent per annum. In addition 6.00% per annum will be charged on account of exchange risk fee both on principle as well as interest seperately. The maximum relending rate for the final borrowers will be 17.00 % per annum inclusive of exchange risk fee.					

3.41 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2001	2002		2003		2004	
	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.
1. Saving Accounts							
(i) With chequing facilities	7.30	7.30	6.50	4.50	3.50	3.50	3.50
(ii) Without chequing facilities	7.80	7.80	7.00	5.00	4.00	4.00	4.00
2. Khas Deposit Accounts or Certificates *							
3 Years (Rollover)							
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts **							
(i) 1st year	9.00	9.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	9.54	9.54	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	10.52	10.52	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	11.58	11.58	7.79	7.79	7.79	7.79	7.79
(v) 5th year	11.84	11.84	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	12.25	12.25	9.77	9.25	9.25	9.25	9.25
(vii) 7th year	-	-	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	12.25	12.25	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates #							
(i) 1st year	10.00	9.00	7.00	6.00	5.00	4.00	4.00
(ii) 10 years(Compound rate)	15.01	14.13	11.61	10.03	8.50	7.96	8.15
5. National Deposit Certificates / Accounts ^							
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Saving Certificates (Reg) α or Special Saving Accounts							
(i) First 5 periods of complete 6 months	12.20	12.20	10.30	8.50	7.50	7.00	6.80
(ii) Last period of complete 6 months	13.20	13.20	11.30	9.50	8.50	8.00	7.70
(b) Special Saving Certificates (Bearer) β							
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates ϕ	12.48	12.48	10.56	9.12	7.68	6.96	6.84
8. Pensioner's Benefit Accounts ϕ	0.00	0.00	0.00	11.04	10.08	10.08	10.08
9. Behbood Saving Certificate ϖ	-	-	-	-	10.08	10.08	10.08

Notes:

Source: Central Directorate of National Savings

- (i) * Khas Deposit Accounts or Certificates introduced w.e.f. 15-03-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source.
- (ii) ** Mahana Amdani Accounts were introduced w.e.f. 02-03-1983
- (iii) # Defence Saving Certificates introduced w.e.f. 08-11-1966
- (iv) ^ National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax
- (v) α Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990.
- (vi) β Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- (vii) ϕ Regular Income certificates introduced w.e.f. 02-02-1993
- (viii) ϕ Pensioner's Benefit Accounts introduced w.e.f. Jan,2003
- (xi) Profit on deposits exceeding Rs.300,000 earned on investment made in NSS Except RIC & MAA during the period from 01-07-2001 to 30-06-2002 is subject to deduction of 10% withholding tax.
- (x) Profit on deposits exceeding Rs.150,000 earned on investment made on or after 01-07-2002 is subject to 10% withholding tax at source.
- (XI) ϖ The scheme has been introduced w.e.f. 01-07-2003 specially for widows.

3.42 Non-Performing Loans

(Million Rupees)

BANKS/DFIs	31-12-2004			30-09-2004		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	211,166	58,579	3.7	218,575	62,432	4.5
All Banks	199,490	56,737	3.6	206,733	60,321	4.5
Commercial Banks	147,229	40,162	2.7	154,004	45,830	3.6
Public Sector Commercial Banks	40,557	9,836	3.6	43,961	12,801	5.7
Local Private Banks	104,027	30,396	2.8	107,297	33,024	3.6
Foreign Banks	2,644	-50	0	2,746	5	0
Specialised Banks	52,261	16,575	26.3	52,730	14,491	23.1
DFIs	11,676	1,841	6.4	11,841	2,111	8.9

Cash Recovery Against Non Performing Loans

BANKS/DFIs	Quarter ended December 2004	Quarter ended September 2004
All Banks & DFIs	11,622	5,664
All Banks	11,312	5,426
Commercial Banks	8,725	4,149
Public Sector Commercial Banks	2,820	226
Local Private Banks	5,662	3,795
Foreign Banks	242	128
Specialised Banks	2,587	1,277
DFIs	310	238

The data has been compiled as revised methodology since Dec.2003.

3.43 Electronic Banking Statistics

Period	On-line Branches	No. of ATMs	No. of ATM Transactions During the period	Value of ATM Transactions (Million Rs.)	Credit Card Amount Outstanding (Million Rs.)
31-03-2003	874	417	3,024,619	13,287	6,028
30-06-2003	994	445	3,681,996	16,068	6,707
30-09-2003	1,172	485	4,173,983	18,614	7,958
31-12-2003	1,581	552	4,433,710	21,019	8,938
31-03-2004	1,738	630	4,773,409	23,102	9,743
30-06-2004	2,181	676	5,600,872	26,687	11,160
30-09-2004	2,348	723	6,530,725	32,610	12,728
31-12-2004	2,475	786	7,001,390	37,502	14,123