

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEM	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Capital	88,575.7	97,644.4	75,936.9	76,509.6
Reserves	39,147.6	43,584.1	53,241.5	45,498.9
Demand Deposits:	535,660.3	583,390.8	621,495.2	727,096.2
(a) Scheduled Banks	7,136.2	4,210.4	4,733.8	9,702.0
(b) Others	528,524.1	579,180.4	616,761.4	717,394.2
Time Deposits:	781,767.5	842,094.7	886,944.2	966,319.0
(a) Scheduled Banks	1,026.8	54.8	3,235.2	2,185.0
(b) Others	780,740.7	842,039.9	883,709.0	964,134.0
Borrowings from:	176,341.6	190,343.5	185,375.6	192,514.8
(a) State Bank of Pakistan	118,760.9	138,483.6	136,366.0	141,264.1
(b) Banks Abroad	15,309.5	16,972.5	19,828.0	21,806.1
(c) Other Scheduled Banks	42,271.2	34,887.4	29,181.6	29,444.6
Head Office and Inter-Bank Adjustment	28,477.9	25,598.8	77,557.5	71,585.4
Contingent Liabilities as per contra	782,469.6	991,492.4	1,351,309.1	1,143,545.7
Other Liabilities	538,408.5	1,178,856.5	667,242.7	843,791.1
TOTAL LIABILITIES / ASSETS	2,970,848.6	3,953,005.1	3,919,103.2	4,066,860.7
ASSETS				
Cash:	209,201.8	201,068.9	196,695.2	242,011.3
(a) Notes, Coins and Silver	27,763.9	28,789.9	31,964.8	44,992.8
(b) Balances with State Bank of Pakistan	143,852.3	124,436.9	124,469.2	141,210.4
(c) Balances with Others Scheduled Banks	37,585.6	47,842.1	40,261.2	55,808.2
Balances held Abroad	70,769.9	97,309.5	61,171.7	69,630.3
Bills Purchased and Discounted	62,377.8	63,278.1	60,477.3	72,971.1
Advances to:	923,202.4	899,846.8	941,907.0	974,669.5
(a) Scheduled Banks	13,165.1	14,839.3	5,712.3	4,797.8
(b) Others	910,037.3	885,007.5	936,194.7	969,871.7
Investment in Securities and Shares:	303,782.4	438,659.8	598,036.8	704,525.1
(a) Federal Government Securities	138,480.8	152,431.3	181,019.0	211,294.4
(b) Treasury Bills	105,093.4	221,674.3	341,029.6	404,619.0
(c) Provincial Governments Securities	1,798.0	1,796.0	1,573.4	1,332.2
(d) Foreign Securities	2.4	1.5	1.5	1.5
(e) Others	58,407.8	62,756.7	74,413.3	87,278.1
Bank Premises	25,301.0	28,211.7	25,449.0	39,669.5
Head Office and Inter-Bank Adjustment	66,121.0	149,501.5	174,677.4	318,437.6
Contingent Assets as per contra	782,469.6	991,492.4	1,351,309.1	1,143,545.7
Others Assets	527,622.7	1,083,636.5	509,379.8	501,400.6

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)				
ITEM	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Capital	80,312.3	80,150.2	84,835.8	98,086.4
Reserves	48,843.1	63,310.1	66,467.3	85,548.0
Demand Deposits:	910,202.0	960,080.1	1,096,353.3	1,166,944.2
(a) Scheduled Banks	7,463.6	14,354.2	10,700.0	19,168.8
(b) Others	902,738.4	945,725.9	1,085,653.3	1,147,775.4
Time Deposits:	940,453.8	1,061,452.7	1,123,515.8	1,282,871.7
(a) Scheduled Banks	1,049.6	4,870.7	7,357.5	2,353.1
(b) Others	939,404.3	1,056,581.9	1,116,158.3	1,280,518.6
Borrowings from:	215,246.1	212,287.5	220,450.1	220,756.2
(a) State Bank of Pakistan	164,624.4	173,223.0	176,864.6	189,678.6
(b) Banks Abroad	22,950.2	9,265.1	14,079.0	6,323.5
(c) Other Scheduled Banks	27,671.5	29,799.4	29,506.5	24,754.1
Head Office and Inter-Bank Adjustment	35,927.4	41,774.5	44,021.8	78,106.2
Contingent Liabilities as per contra	1,074,645.7	1,201,077.1	1,379,675.0	1,453,172.9
Other Liabilities	664,901.9	572,697.1	653,191.6	815,663.0
TOTAL LIABILITIES / ASSETS	3,970,532.3	4,192,829.3	4,668,510.7	5,201,148.6
ASSETS				
Cash:	223,425.9	266,441.4	320,122.1	305,335.8
(a) Notes, Coins and Silver	34,160.1	43,275.4	53,747.1	46,089.0
(b) Balances with State Bank of Pakistan	144,679.8	161,831.5	197,475.4	188,190.1
(c) Balances with Others Scheduled Banks	44,586.0	61,334.5	68,899.5	71,056.7
Balances held Abroad	52,064.9	60,485.6	147,028.9	117,129.4
Bills Purchased and Discounted	73,609.9	84,246.5	90,663.3	104,221.3
Advances to:	1,111,780.9	1,254,135.8	1,542,993.3	1,704,439.2
(a) Scheduled Banks	16,032.0	11,751.7	7,101.8	10,286.3
(b) Others	1,095,749.0	1,242,384.1	1,535,891.5	1,694,152.9
Investment in Securities and Shares:	759,253.1	783,336.0	614,621.4	725,646.2
(a) Federal Government Securities	233,214.1	259,194.1	230,730.2	187,503.9
(b) Treasury Bills	418,329.3	410,594.5	267,378.7	415,199.0
(c) Provincial Governments Securities	180.3	75.1	75.1	75.1
(d) Foreign Securities	1.5	1.5	1.5	1.5
(e) Others	107,527.9	113,470.8	116,435.9	122,866.7
Bank Premises	38,620.0	49,089.9	51,383.2	61,608.4
Head Office and Inter-Bank Adjustment	150,107.3	77,697.1	47,619.4	20,187.9
Contingent Assets as per contra	1,074,645.7	1,201,077.1	1,379,675.0	1,453,172.9
Others Assets	487,024.6	416,319.8	474,404.1	709,407.5

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)							
END OF PERIOD					FIXED DEPOSITS		
					Less Than 6 months	For 6 months & over but less than 1 year	For 1 year & over but less than 2 years
		Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits		
2000							
December							
No. of A/Cs.		4,027,794	259,166	822,904	21,763,283	339,623	136,837
Amount		174,692.8	16,358.0	50,677.3	601,488.5	118,803.9	42,135.4
2001							
June							
No. of A/Cs.		4,089,429	238,340	894,950	21,370,280	276,022	104,502
Amount		232,902.1	18,796.4	38,335.2	644,810.8	124,817.8	33,222.5
December							
No. of A/Cs.		4,290,568	229,297	669,753	21,897,851	192,636	96,951
Amount		282,213.8	25,441.6	32,270.0	647,393.8	116,522.0	31,352.9
2002							
June							
No. of A/Cs.		4,716,798	230,667	430,232	21,991,819	248,191	75,352
Amount		288,695.5	23,301.8	27,518.2	747,021.3	115,915.2	32,710.1
December							
No. of A/Cs.		4,941,154	222,554	319,958	22,242,554	254,299	74,649
Amount		290,309.8	23,434.8	27,422.1	817,221.6	103,514.5	39,221.2
2003							
June							
No. of A/Cs.		5,724,668	295,800	267,886	21,669,535	257,493	74,047
Amount		352,132.0	22,398.8	33,674.0	957,910.0	98,103.7	38,269.0
December							
No. of A/Cs.		6,076,487	179,064	266,152	21,415,945	149,741	43,538
Amount		462,391.7	30,189.8	37,748.2	1,035,895.4	91,677.1	33,061.6
2004							
June							
No. of A/Cs.		6,095,166	180,877	176,129	21,434,645	138,022	51,820
Amount		481,745.0	40,298.5	33,278.2	1,118,162.6	116,527.4	48,169.0
December							
No. of A/Cs.		6,138,924	177,437	212,640	20,327,237	149,816	33,602
Amount		570,592.7	30,603.9	44,706.5	1,190,802.9	158,201.2	51,439.9
2005							
June							
No. of A/Cs.		6,788,705	174,800	205,447	19,280,257	101,841	72,758
Amount		631,377.5	38,333.6	34,698.4	1,264,145.9	228,586.1	74,134.6

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						
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
December						
No. of A/Cs.	28,336	50,355	17,073	191,098	527,099	27,383,337
Amount	11,903.1	24,583.2	3,232.7	64,263.6	365,105.6	2,201,811.6
2005						
June						
No. of A/Cs.	34,595	45,417	25,667	182,477	535,410	26,984,619
Amount	11,992.6	20,127.8	4,077.1	61,161.2	459,738.5	2,428,294.0

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	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-Metallic 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	21,133.5	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	All Deposits			Jun.2005					
				All Deposits	Current Deposits	Call Deposits	Other		
	2003	2004					Deposit Accounts	Saving Deposits	Fixed Deposits
	Dec.	Jun.	Dec.						
A. FOREIGN CONSTITUENTS:	67,290.3	64,167.6	67,265.2	53,073.4	8,253.2	11.1	203.0	36,126.5	8,479.7
I. Official	7,078.2	10,681.2	11,396.3	12,518.0	1,561.7	1.7	30.8	10,135.9	787.8
II. Business	7,118.6	5,787.2	10,975.0	6,240.1	1,255.9	0.0	49.7	2,327.3	2,607.2
III. Personal	53,093.5	47,699.2	44,893.9	34,315.3	5,435.6	9.3	122.5	23,663.3	5,084.6
B. DOMESTIC CONSTITUENTS :	1,774,852	1,938,140.2	2,134,546.4	2,375,220.5	623,124.3	38,322.5	34,495.4	1,228,019.4	451,258.8
I. Government :	158,041.6	190,739.6	185,815.7	211,225.8	38,795.7	536.1	1,942.7	102,907.1	67,044.1
A. Federal Government	101,051.0	122,650.7	114,479.6	121,245.2	21,098.4	235.0	1,149.4	63,207.8	35,554.6
B. Provincial Governments	50,330.4	53,576.1	57,306.8	79,526.3	16,313.5	290.6	610.9	35,345.8	26,965.5
C. Local Bodies (City Governments)	6,660.2	14,512.9	14,029.4	10,454.3	1,383.9	10.5	182.4	4,353.5	4,524.0
II. Non-Financial Public Sector Enterprises :	106,907.9	170,298.0	199,483.0	191,682.5	9,610.8	6,931.7	11,223.6	80,471.6	83,444.9
A. Agriculture, Forestry, Hunting &	66.4	172.9	139.7	148.2	30.7	0.0	95.0	22.5	0.0
B. Mining & Quarrying	23,921.6	23,797.9	36,971.3	28,798.5	147.4	0.6	21.2	8,337.9	20,291.4
C. Manufacturing	17,857.2	30,464.9	42,461.9	51,830.6	1,718.6	3,473.8	1,469.6	16,257.5	28,911.1
D. Construction	7.9	8.7	5.0	33.4	0.1	0.0	0.0	33.3	0.0
E. Utilities	23,919.2	38,904.2	50,667.5	46,910.9	3,264.7	643.1	3,297.0	29,610.3	10,095.7
F. Commerce	3,045.7	6,162.2	2,670.6	9,807.8	1,275.6	1,840.3	4,765.3	1,214.2	712.4
G. Transport, Storage &	32,561.2	63,921.6	55,297.0	42,962.4	2,468.3	802.5	1,575.4	20,176.5	17,939.7
H. Services	5,365.7	6,809.1	11,269.9	11,189.6	705.0	171.4	0.0	4,819.1	5,494.1
I. Others	163.1	56.6	0.0	1.1	0.4	0.0	0.0	0.2	0.5
III. Non-Bank Financial Institutions :	24,855.5	27,353.1	27,510.7	23,404.5	1,905.0	385.0	85.3	12,644.6	8,384.6
A. Co-operative Banks	235.9	216.6	157.6	204.5	21.9	0.0	0.0	125.8	56.8
B. Development Financial Institutions	8,838.9	7,549.3	5,835.9	9,037.3	801.3	35.4	0.0	2,816.0	5,384.6
C. Insurance Companies	7,097.6	6,553.3	11,326.2	7,495.5	514.0	115.2	75.2	5,535.6	1,255.5
D. Micro Finance	472.4	1,313.1	1,264.1	661.7	24.0	0.0	0.0	347.7	290.0
E. Other NBFIs	8,210.7	11,720.9	8,926.9	6,005.5	543.9	234.3	10.1	3,819.4	1,397.8
IV. Private Sector Enterprises :	626,572.8	686,197.9	715,052.3	781,436.1	301,526.5	17,007.7	11,655.0	318,502.3	132,744.6
A. Agriculture, Hunting and Forestry	92,523.3	99,027.7	101,067.6	114,645.7	33,705.2	980.5	1,264.3	68,499.5	10,196.2
(1) Growing of crops	88,396.6	93,797.8	93,628.6	108,990.8	31,289.7	954.4	1,220.7	65,780.4	9,745.6
(2) Farming of animals	1,401.2	2,306.5	1,741.8	2,662.3	1,144.6	24.3	42.2	1,308.9	142.3
(3) Agricultural and animal husbandry	852.6	1,259.8	1,299.5	1,051.6	679.6	1.7	1.1	322.5	46.6
(4) Agricultural machinery and	913.2	701.7	669.9	1,252.4	341.8	0.1	0.2	697.1	213.2
(5) Hunting, trapping, forestry &	959.7	961.8	3,727.7	688.6	249.5	0.0	0.0	390.6	48.5
B. Fishing and fish farming etc.	1,268.4	1,472.5	2,109.7	201.0	138.9	0.0	0.8	58.2	3.1
C. Mining and Quarrying	18,950.3	17,614.4	12,800.6	20,655.0	3,553.6	400.9	54.5	9,721.3	6,924.7
(1) Mining of coal	7,463.8	3,009.3	961.6	1,108.5	627.1	2.1	48.8	200.7	229.8
(2) Crude petroleum & natural gas	7,357.2	12,473.3	10,659.7	18,207.0	2,400.9	397.4	4.5	9,046.9	6,357.4
(3) Iron & non-ferrous metal ores	1,157.3	641.8	624.4	535.5	287.2	0.0	0.1	29.2	219.0
(4) Quarrying of stone, sand and clay	595.1	89.2	94.9	67.1	55.8	0.0	0.0	10.7	0.5
(5) Chemical, fertilizer, Salt etc.	2,376.8	1,400.7	460.1	737.0	182.7	1.4	1.2	433.8	118.0
D. Manufacturing	150,710.9	155,559.3	167,204.2	168,361.3	63,102.5	5,763.5	2,041.8	54,654.7	42,798.9
1) Food products and beverages	16,862.7	26,374.9	28,415.7	24,403.1	11,454.1	712.6	319.4	9,261.7	2,655.3
2) Tobacco products	1,182.1	1,810.7	1,418.9	1,731.6	192.7	0.0	0.0	379.0	1,160.0
3) Textiles	32,018.4	33,651.0	31,729.3	33,911.9	18,978.0	425.9	841.6	10,566.1	3,100.3
i) Spinning, weaving, finishing of textiles	27,180.6	27,746.1	26,124.1	24,103.5	13,597.8	356.4	755.7	7,512.4	1,881.2
a) Spinning of fibers	17,830.5	18,637.5	18,017.2	16,683.0	9,535.1	270.8	528.4	5,230.4	1,118.4
b) Weaving of textiles	7,451.9	7,149.1	4,260.1	5,260.0	2,649.7	77.7	119.5	1,878.9	534.1
c) Finishing of textiles	1,898.2	1,959.5	3,846.8	2,160.5	1,413.0	7.9	107.8	403.1	228.7
ii) Made-up textile articles	1,681.4	2,551.6	2,150.4	2,697.7	1,953.1	43.6	5.6	380.1	315.3
iii) Knit wear	316.0	451.3	884.9	942.6	458.9	0.0	29.9	396.2	57.5
iv) Carpets and rugs	1,462.7	1,322.0	1,048.6	951.7	625.0	25.9	26.9	256.0	18.1
v) Other textiles n.e.s.	1,377.8	1,580.0	1,521.3	5,216.4	2,343.2	0.0	23.5	2,021.4	828.3
4) Wearing apparel, readymade garments	3,383.1	3,447.2	4,346.1	4,341.9	2,544.6	43.7	36.7	1,647.1	69.8

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	All Deposits			Jun.2005					
	2003		2004	All	Current	Call	Other	Saving	Fixed
				Deposits	Deposits	Deposits	Deposit	Deposits	Deposits
	Dec.	Jun.	Dec.				Accounts		
5) Tanning and dressing of leather; manufacture of luggage and footwear	2,706.8	2,911.6	3,764.4	4,521.9	2,868.5	59.6	64.2	1,206.6	322.9
i.) Tanning & dressing of leather, luggage, handbags etc.	1,660.2	1,343.1	1,443.2	1,320.0	698.7	56.9	56.5	437.0	70.9
ii.) Footwear	1,046.6	1,568.5	2,321.3	3,201.9	2,169.8	2.7	7.7	769.6	252.0
a) Leather wear	641.2	1,138.4	1,900.8	2,196.3	1,668.0	2.7	7.7	423.5	94.3
b) Rubber and Plastic wear	405.4	430.0	420.5	1,005.6	501.8	0.0	0.0	346.1	157.7
6) Wood and products of wood cork	158.2	404.4	315.2	774.2	630.3	0.8	19.0	76.3	47.7
7) Paper, paperboard and products	1,221.0	946.9	1,420.8	2,783.2	1,078.1	15.0	25.2	154.6	1,510.3
8) Printing, publishing and allied industries	1,777.4	2,677.5	3,872.4	2,916.4	1,047.5	8.2	52.8	1,036.3	771.5
9) Coke and refined petroleum products	7,377.6	5,051.3	8,115.6	5,005.8	603.5	119.3	0.3	3,280.4	1,002.4
10) Chemicals and chemical products	19,143.4	21,186.4	28,718.0	30,308.6	5,896.4	696.4	220.6	12,573.4	10,921.9
11) Rubber and plastics products	1,318.7	1,804.1	1,301.9	1,006.3	664.8	21.6	80.3	205.9	33.8
12) Other non-metallic mineral products	2,588.0	5,271.8	4,758.0	5,321.8	1,965.3	27.2	25.0	1,887.2	1,417.1
13) Basic metals	2,268.3	3,808.3	5,870.3	4,828.5	2,567.5	77.1	86.5	739.8	1,357.6
14) Fabricated metal products	1,467.9	1,044.4	741.9	1,340.2	711.6	3.1	13.9	243.8	367.8
15) Machinery and equipment	3,095.9	4,576.3	3,302.9	4,085.8	1,867.3	504.7	7.6	753.9	952.3
16) Office, accounting and computing machinery	2.1	190.5	7.2	65.2	27.7	0.0	0.0	27.5	10.0
17) Electrical machinery and apparatus	9,434.4	7,897.3	7,064.8	9,964.8	1,951.9	382.9	65.2	4,623.5	2,941.3
18) Radio, television and communication equipment and apparatus	439.8	547.6	409.3	455.1	325.6	0.0	7.7	108.0	13.8
19) Medical, precision and optical instruments, watches and clocks	1,262.3	1,993.1	1,090.8	1,279.4	646.0	3.6	4.3	284.6	340.9
20) Motor vehicles, trailers and semi-trailers	12,227.0	15,506.6	18,507.8	15,937.0	1,422.0	1,707.2	19.6	1,957.0	10,831.3
21) Other transport equipments	4,234.3	4,519.8	4,281.9	3,977.0	678.2	800.3	99.2	292.2	2,107.1
22) Furniture and fixture	475.4	469.4	782.5	886.0	654.8	2.0	4.9	221.6	2.7
23) Jewellery and related articles	196.6	191.8	185.8	338.0	180.5	0.0	7.2	115.3	35.0
24) Sports goods	935.6	1,088.5	1,302.9	1,022.2	860.4	0.0	19.5	138.6	3.8
25) Handicrafts	183.6	261.0	76.1	127.0	82.1	0.0	0.2	41.5	3.2
26) Other manufacturing n.e.s.	24,750.1	7,927.1	5,403.7	7,028.7	3,203.4	152.5	21.1	2,832.7	819.0
E. Ship breaking and waste / scrape (junk) etc.	1,004.3	1,105.8	1,259.0	2,303.3	1,179.9	19.8	0.0	830.3	273.3
F. Electricity, gas and water supply	23,338.7	31,852.1	24,558.2	25,086.4	4,763.0	3.2	15.8	8,480.3	11,824.0
G. Construction	16,306.1	26,403.5	30,346.2	34,646.5	15,283.4	1,252.9	853.2	14,033.6	3,223.4
1) Building	12,178.5	17,820.1	21,388.9	24,524.0	11,577.1	869.7	528.9	8,923.0	2,625.3
2) Infrastructure	4,127.6	8,583.4	8,957.3	10,122.4	3,706.3	383.2	324.3	5,110.6	598.1
H. Commerce and Trade	140,166.2	136,855.2	153,943.3	152,696.7	84,000.9	2,541.1	3,614.8	49,309.1	13,230.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	4,779.8	4,673.9	3,353.1	3,852.9	2,001.7	29.1	35.9	1,213.8	572.5
2) Wholesale and commission trade	91,943.5	92,761.3	104,796.7	98,963.9	58,762.8	1,393.7	1,496.5	31,414.9	5,896.0
i) Exports	19,681.9	13,109.0	18,036.9	15,029.0	7,960.2	689.1	246.4	4,855.4	1,277.9
ii) Imports	5,234.3	8,658.2	7,922.1	9,198.6	5,329.9	147.8	312.6	2,803.9	604.4
iii) Domestic whole sales	67,027.3	70,994.1	78,837.8	74,736.3	45,472.7	556.8	937.5	23,755.5	4,013.7
3) Retail trade	43,442.9	39,420.1	45,793.5	49,879.9	23,236.3	1,118.4	2,082.4	16,680.4	6,762.4
I. Hotels, restaurants and clubs etc	5,056.2	6,484.8	5,287.4	5,167.3	1,522.6	26.3	82.0	2,049.0	1,487.4
J. Transport, storage and communications	17,209.7	29,836.1	22,236.9	34,812.8	12,259.8	146.8	122.1	16,398.1	5,886.0
K. Real estate, renting and business activities	33,941.0	54,700.3	58,458.2	65,363.9	23,174.6	2,834.1	967.9	28,683.9	9,703.5
1) Real estate activities	4,077.7	7,504.4	9,279.1	12,442.0	5,900.4	85.0	114.7	5,308.3	1,033.7
2) Renting of machinery and equipment	1,011.3	318.8	155.5	453.3	175.4	0.3	7.2	265.4	5.0
3) Computer and related activities	1,170.3	1,968.1	1,064.6	1,149.3	605.0	13.6	69.1	320.9	140.7
4) Research and development	799.2	3,929.6	1,189.8	1,639.4	438.7	8.8	18.8	256.6	916.6
5) Other business activities	26,882.6	40,979.5	46,769.2	49,679.9	16,055.2	2,726.4	758.2	22,532.6	7,607.5
L. Education	10,664.6	12,669.0	10,541.7	12,484.3	4,088.3	299.2	73.5	5,548.0	2,475.3
M. Health and social work	3,865.5	6,665.0	7,418.8	9,739.8	3,042.8	437.5	76.9	4,332.6	1,850.0
N. Other community, social and personal service activities	11,213.3	19,653.8	27,163.6	28,409.0	7,825.0	304.2	351.0	13,660.0	6,268.9
O. Other private business n.e.c	100,354.4	86,298.6	90,656.9	106,863.0	43,886.1	1,997.6	2,136.4	42,243.8	16,599.1
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	35,371.7	46,799.9	54,003.4	60,482.3	11,716.2	2,373.1	24.6	29,016.8	17,351.7
VI. PERSONAL	768,781.5	778,905.3	928,075.3	1,066,813.8	245,335.1	9,000.4	6,536.3	670,433.3	135,508.8
VII. OTHERS	54,321.5	37,846.4	24,605.9	40,175.5	14,234.9	2,088.6	3,028.0	14,043.9	6,780.1
TOTAL	1,842,142.7	2,002,307.8	2,201,811.6	2,428,294.0	631,377.5	38,333.6	34,698.4	1,264,145.9	459,738.5

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

As on 30th June, 2005

(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 Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than	5,000		5,229	9.1	32,348	49.7	205	0.3	379	0.5	2,080,777	3,011.0
5,000	to	10,000	2,575	17.3	25,046	175.2	79	0.6	124	0.8	1,096,760	8,386.9
10,000	to	20,000	7,912	109.0	21,356	317.5	267	3.7	105	1.4	2,040,347	29,535.0
20,000	to	25,000	1,978	43.6	6,853	153.4	59	1.3	125	3.0	523,676	11,681.1
25,000	to	30,000	2,644	72.7	3,066	84.5	333	9.5	86	2.3	467,375	12,824.9
30,000	to	40,000	7,966	265.4	7,512	266.0	93	3.2	50	1.7	587,380	20,339.4
40,000	to	50,000	2,146	96.9	6,389	285.8	327	14.7	50	2.3	414,192	18,522.7
50,000	to	60,000	3,665	200.7	4,072	222.2	72	3.9	268	15.1	329,924	17,985.1
60,000	to	70,000	2,078	135.8	3,575	230.9	53	3.5	51	3.3	279,451	18,132.0
70,000	to	80,000	1,210	91.4	3,218	237.6	183	13.9	28	2.1	236,161	17,676.9
80,000	to	90,000	1,047	91.2	3,615	307.6	481	40.6	27	2.3	184,438	15,655.2
90,000	to	100,000	2,552	247.6	1,890	176.1	26	2.5	50	4.6	163,785	15,533.5
100,000	to	200,000	28,972	4,368.4	12,118	1,658.0	1,286	154.6	206	29.6	724,240	99,464.5
200,000	to	300,000	15,114	3,702.5	5,419	1,286.3	442	112.6	122	30.0	193,584	46,524.5
300,000	to	400,000	9,613	3,278.0	1,365	476.6	159	56.5	225	81.5	71,142	24,382.6
400,000	to	500,000	5,322	2,386.0	1,284	562.7	124	55.8	45	20.4	37,722	16,729.5
500,000	to	600,000	2,060	1,144.4	1,074	575.6	263	145.0	40	20.8	16,783	9,169.3
600,000	to	700,000	4,396	2,871.6	1,397	876.5	113	72.2	31	19.8	18,093	11,816.0
700,000	to	800,000	2,392	1,770.2	975	735.7	98	74.7	32	23.5	12,768	9,550.3
800,000	to	900,000	1,890	1,598.1	386	331.9	47	39.7	37	31.1	8,655	7,305.0
900,000	to	1,000,000	2,160	2,076.1	544	520.0	84	79.7	27	25.0	5,332	5,089.5
1,000,000	to	2,000,000	3,579	5,117.5	3,732	5,135.8	680	1,040.4	190	263.9	30,459	42,333.8
2,000,000	to	3,000,000	663	1,637.2	1,333	3,294.7	180	444.3	90	222.1	8,090	19,686.2
3,000,000	to	4,000,000	518	1,821.9	990	3,347.1	142	471.1	45	157.7	3,929	13,423.4
4,000,000	to	5,000,000	161	747.3	688	3,077.5	120	533.1	43	193.2	2,067	9,200.3
5,000,000	to	6,000,000	37	202.7	646	3,537.1	244	1,326.3	46	245.1	1,715	9,271.8
6,000,000	to	7,000,000	55	356.1	348	2,250.7	36	231.1	11	71.8	1,431	9,155.3
7,000,000	to	8,000,000	28	212.5	248	1,852.7	45	341.8	16	118.9	894	6,712.9
8,000,000	to	9,000,000	82	700.2	232	1,991.4	58	499.5	9	77.4	511	4,324.2
9,000,000	to	10,000,000	12	113.2	171	1,612.5	36	343.1	14	132.1	428	4,051.4
10,000,000	and over		264	17,588.9	3,049	175,596.6	1,129	185,563.4	239	21,601.2	4,238	243,962.0
TOTAL			118,320	53,073.4	154,939	211,225.8	7,464	191,682.5	2,811	23,404.5	9,546,347	781,436.1

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

As on 30th June, 2005

(Million Rupees)

D O M E S T I C C O N S T I T U E N T S											
SIZE OF ACCOUNT (Rs.)		Trust Funds		Personal		Others		Sub Total		TOTAL	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	9,239	15.9	2,841,154	4,447.1	44,321	122.8	5,008,423	7,647.3	5,013,652	7,656.3
5,000	to 10,000	5,948	40.9	1,355,620	10,519.2	37,513	298.0	2,521,090	19,421.6	2,523,665	19,438.9
10,000	to 20,000	11,743	164.9	2,715,918	40,912.8	87,147	1,207.7	4,876,883	72,143.0	4,884,795	72,252.0
20,000	to 25,000	1,387	31.0	1,147,909	25,845.6	32,650	712.7	1,712,659	38,428.1	1,714,637	38,471.8
25,000	to 30,000	2,188	60.3	951,290	26,056.5	16,432	442.6	1,440,770	39,480.6	1,443,414	39,553.3
30,000	to 40,000	3,419	124.1	1,482,798	51,460.7	44,241	1,638.3	2,125,493	73,833.4	2,133,459	74,098.8
40,000	to 50,000	1,975	89.5	1,108,844	49,656.1	30,733	1,360.8	1,562,510	69,931.9	1,564,656	70,028.9
50,000	to 60,000	1,695	92.2	840,492	45,923.7	11,226	640.9	1,187,749	64,883.1	1,191,414	65,083.7
60,000	to 70,000	3,754	243.7	757,045	48,888.0	3,448	221.3	1,047,377	67,722.7	1,049,455	67,858.3
70,000	to 80,000	1,263	95.1	528,150	39,643.2	5,665	425.0	774,668	58,093.8	775,878	58,185.2
80,000	to 90,000	826	69.2	449,040	38,101.8	8,435	711.1	646,862	54,887.8	647,909	54,979.0
90,000	to 100,000	1,025	98.0	338,332	32,074.2	3,350	317.5	508,458	48,206.4	511,010	48,453.9
100,000	to 200,000	7,202	1,055.9	1,425,966	191,253.4	26,384	3,944.9	2,197,402	297,560.9	2,226,374	301,929.3
200,000	to 300,000	4,644	1,114.8	329,381	79,386.3	4,816	1,147.4	538,408	129,601.9	553,522	133,304.5
300,000	to 400,000	1,760	610.7	142,125	49,051.8	2,190	721.4	218,966	75,381.1	228,579	78,659.0
400,000	to 500,000	1,901	853.8	78,538	35,028.3	1,868	790.2	121,482	54,040.7	126,804	56,426.7
500,000	to 600,000	1,064	565.5	53,246	28,907.7	678	360.8	73,148	39,744.7	75,208	40,889.1
600,000	to 700,000	829	539.1	42,265	27,614.7	218	136.6	62,946	41,074.9	67,342	43,946.6
700,000	to 800,000	692	514.9	35,084	26,001.3	148	108.9	49,797	37,009.3	52,189	38,779.3
800,000	to 900,000	960	808.6	16,908	14,196.9	1,701	1,392.8	28,694	24,106.0	30,584	25,704.0
900,000	to 1,000,000	297	277.2	9,661	9,171.1	283	267.3	16,228	15,429.8	18,388	17,505.9
1,000,000	to 2,000,000	1,732	2,457.1	41,608	57,307.2	2,147	3,147.1	80,548	111,685.3	84,127	116,802.8
2,000,000	to 3,000,000	1,152	2,917.0	14,363	33,847.3	368	951.4	25,576	61,363.0	26,239	63,000.2
3,000,000	to 4,000,000	710	2,519.7	4,537	15,673.9	149	475.7	10,502	36,068.6	11,020	37,890.3
4,000,000	to 5,000,000	354	1,591.6	2,274	10,090.9	69	311.5	5,615	24,998.1	5,776	25,745.4
5,000,000	to 6,000,000	284	1,537.0	880	4,780.7	45	241.0	3,860	20,939.0	3,897	21,141.6
6,000,000	to 7,000,000	427	2,776.8	871	5,691.5	24	155.5	3,148	20,332.7	3,203	20,688.9
7,000,000	to 8,000,000	268	1,978.1	623	4,624.7	19	141.0	2,113	15,770.1	2,141	15,982.6
8,000,000	to 9,000,000	91	791.2	352	3,000.9	19	161.4	1,272	10,846.0	1,354	11,546.2
9,000,000	to 10,000,000	120	1,126.1	573	5,452.4	85	808.7	1,427	13,526.3	1,439	13,639.4
10,000,000	and over	1,069	35,322.3	2,235	52,204.0	266	16,813.5	12,225	731,063.0	12,489	748,651.9
TOTAL		70,018	60,482.3	16,718,082	1,066,813.8	366,638	40,175.5	26,866,299	2,375,220.5	26,984,619	2,428,294.0

3.6 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2001		2002				2003	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		4,332,085	10,668.4	3,719,133	9,144.7	4,075,304	9,776.6	3,510,970	8,294.3
5,000	to	10,000	5,936,636	44,535.1	5,273,938	40,125.2	5,204,657	39,758.0	4,409,379	33,413.2
10,000	to	20,000	8,824,401	126,871.5	8,703,361	126,008.6	8,651,349	125,648.4	8,439,267	123,207.2
20,000	to	25,000	2,362,444	52,727.9	2,645,015	58,953.7	2,425,098	53,812.6	2,542,976	56,903.6
25,000	to	30,000	1,366,571	37,337.7	1,787,910	48,817.0	1,621,733	44,048.7	2,010,152	54,731.4
30,000	to	40,000	1,508,450	51,580.6	1,824,953	62,754.1	2,099,370	72,019.1	2,230,855	76,939.8
40,000	to	50,000	764,785	34,154.6	944,521	42,049.5	988,797	44,136.9	1,282,655	57,044.9
50,000	to	60,000	500,617	27,289.2	603,856	33,048.3	589,955	32,292.8	793,179	43,215.7
60,000	to	70,000	309,381	19,994.8	410,803	26,453.1	436,332	28,327.7	583,356	37,678.4
70,000	to	80,000	280,310	20,929.8	275,378	20,564.7	299,619	22,257.8	342,666	25,554.6
80,000	to	90,000	181,439	15,376.8	227,513	19,262.4	212,016	17,968.9	321,167	27,246.2
90,000	to	100,000	174,283	16,553.5	156,873	14,854.7	220,633	20,950.5	243,846	23,139.5
100,000	to	200,000	812,535	113,482.0	939,115	132,793.8	927,178	129,156.7	1,137,940	157,436.2
200,000	to	300,000	293,929	71,134.9	325,692	78,684.5	365,850	89,006.8	451,339	109,551.6
300,000	to	400,000	120,000	41,355.1	136,316	47,113.4	138,719	47,935.8	159,836	54,574.4
400,000	to	500,000	69,964	31,033.4	81,443	36,360.7	92,443	41,050.4	98,731	44,638.7
500,000	to	600,000	50,380	27,267.4	49,235	26,777.0	62,042	33,968.1	55,695	30,176.2
600,000	to	700,000	27,429	17,771.1	27,764	17,876.1	38,761	24,879.9	43,962	28,661.5
700,000	to	800,000	19,470	14,512.0	24,618	18,446.8	21,391	15,905.3	23,165	17,269.2
800,000	to	900,000	16,831	14,313.1	18,505	15,770.5	18,671	15,655.1	18,426	15,630.8
900,000	to	1,000,000	9,889	9,350.3	10,872	10,314.2	11,976	11,376.5	18,615	17,547.4
1,000,000	to	2,000,000	51,024	68,570.9	50,363	67,232.7	66,859	89,631.7	61,610	82,928.9
2,000,000	to	3,000,000	11,802	29,246.5	14,182	34,239.7	14,625	35,790.5	19,131	45,731.3
3,000,000	to	4,000,000	5,349	18,351.2	5,595	19,000.3	5,924	20,194.6	9,093	30,515.6
4,000,000	to	5,000,000	2,533	11,430.3	3,332	14,729.8	3,215	14,255.9	4,817	21,117.0
5,000,000	to	6,000,000	1,996	10,789.5	1,995	10,844.6	2,823	15,294.1	2,786	15,080.2
6,000,000	to	7,000,000	1,396	9,038.8	2,827	18,670.7	1,483	9,568.9	2,277	14,836.3
7,000,000	to	8,000,000	713	5,366.5	1,260	9,410.1	1,367	10,242.2	1,544	11,526.8
8,000,000	to	9,000,000	583	4,952.0	807	6,807.6	922	7,826.6	1,293	10,875.1
9,000,000	to	10,000,000	685	6,541.6	594	5,629.6	567	5,399.2	565	5,359.9
10,000,000	and over		5,902	346,739.9	6,733	348,482.6	7,204	372,334.2	7,595	400,702.5
TOTAL			28,043,813	1,309,264.8	28,274,502	1,421,220.3	28,606,883	1,500,470.4	28,828,888	1,681,528.2

3.6 Scheduled Banks' Distribution of Deposits by Size of Account

		(End of Period : Million Rupees)							
		2003		2004				2005	
		Dec.		Jun.		Dec.		Jun.	
SIZE OF ACCOUNT (Rs.)		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	5,416,089	12,145.2	5,640,892	9,252.2	4,875,987	8,505.5	5,013,652	7,656.3
5,000	to 10,000	5,067,212	37,228.6	3,652,522	27,887.7	3,023,093	22,912.5	2,523,665	19,438.9
10,000	to 20,000	6,440,776	93,295.3	6,365,784	92,577.8	5,621,259	82,474.1	4,884,795	72,252.0
20,000	to 25,000	2,195,139	49,093.7	2,057,401	45,902.3	2,030,073	45,310.9	1,714,637	38,471.8
25,000	to 30,000	1,338,473	36,725.5	1,502,802	41,353.4	1,407,661	38,635.2	1,443,414	39,553.3
30,000	to 40,000	2,053,519	71,740.6	2,111,012	73,453.5	2,185,637	75,725.1	2,133,459	74,098.8
40,000	to 50,000	1,107,421	49,390.3	1,431,231	63,927.5	1,618,331	72,364.4	1,564,656	70,028.9
50,000	to 60,000	845,254	46,265.3	1,037,892	56,569.9	1,105,963	60,734.4	1,191,414	65,083.7
60,000	to 70,000	591,415	38,311.2	687,176	44,448.4	951,229	61,455.2	1,049,455	67,858.3
70,000	to 80,000	485,242	36,369.3	583,238	43,470.1	644,240	48,090.5	775,878	58,185.2
80,000	to 90,000	397,496	33,611.9	441,889	37,456.4	566,332	47,983.9	647,909	54,979.0
90,000	to 100,000	309,728	29,295.9	465,501	44,048.3	433,762	41,148.0	511,010	48,453.9
100,000	to 200,000	1,299,069	178,461.3	1,476,044	202,823.7	1,756,097	238,250.3	2,226,374	301,929.3
200,000	to 300,000	395,653	96,370.1	413,905	100,412.6	481,072	115,492.2	553,522	133,304.5
300,000	to 400,000	167,713	57,406.1	197,424	68,291.6	204,026	69,944.3	228,579	78,659.0
400,000	to 500,000	97,337	44,008.7	93,905	41,877.4	122,958	54,217.1	126,804	56,426.7
500,000	to 600,000	68,051	37,027.8	65,575	35,767.4	76,775	41,697.5	75,208	40,889.1
600,000	to 700,000	37,682	24,486.5	38,541	25,008.5	59,180	38,374.0	67,342	43,946.6
700,000	to 800,000	31,500	23,464.1	33,946	25,237.7	34,433	25,775.5	52,189	38,779.3
800,000	to 900,000	21,604	18,150.3	25,427	21,544.3	23,532	19,826.9	30,584	25,704.0
900,000	to 1,000,000	18,327	17,195.4	18,636	17,592.4	19,179	18,180.1	18,388	17,505.9
1,000,000	to 2,000,000	74,741	101,794.2	73,517	102,587.1	79,751	110,227.4	84,127	116,802.8
2,000,000	to 3,000,000	30,891	74,815.2	24,390	58,257.7	23,098	56,306.0	26,239	63,000.2
3,000,000	to 4,000,000	8,551	29,396.7	11,035	37,925.2	11,238	38,958.3	11,020	37,890.3
4,000,000	to 5,000,000	5,271	23,491.4	6,310	28,245.7	5,982	26,710.3	5,776	25,745.4
5,000,000	to 6,000,000	3,863	20,995.8	3,624	19,733.9	4,173	22,496.5	3,897	21,141.6
6,000,000	to 7,000,000	2,572	16,666.4	3,194	20,722.0	2,338	15,074.4	3,203	20,688.9
7,000,000	to 8,000,000	1,656	12,436.8	1,719	12,836.8	1,831	13,590.8	2,141	15,982.6
8,000,000	to 9,000,000	1,181	9,987.2	1,345	11,412.1	1,602	13,651.4	1,354	11,546.2
9,000,000	to 10,000,000	990	9,321.2	1,117	10,617.1	1,389	13,263.7	1,439	13,639.4
10,000,000	and over	10,428	513,194.6	9,909	581,067.2	11,116	664,435.3	12,489	748,651.9
TOTAL		28,524,844	1,842,142.7	28,476,903	2,002,307.8	27,383,337	2,201,811.6	26,984,619	2,428,294.0

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 NBFIs	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-Metallic 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	2004		Jun.2005		
	All Banks	All Banks	All Banks	All Banks	Commercial Banks	Specialized Banks
		Jun.	Dec.			
I. Government:	37,455.8	50,817.4	58,255.7	83,770.2	83,770.2	-
1. Federal Government:	14,776.8	20,212.8	36,207.0	50,107.6	50,107.6	-
(i) Commodity Operations	14,055.1	19,839.0	34,667.3	47,393.1	47,393.1	-
(ii) Others	721.7	373.7	1,539.7	2,714.4	2,714.4	-
2. Provincial Governments:	22,679.0	30,604.7	22,048.7	33,662.6	33,662.6	-
(i) Commodity Operations	21,647.0	29,710.9	20,596.5	32,654.4	32,654.4	-
(ii) Others	1,031.9	893.8	1,452.2	1,008.2	1,008.2	-
3. Local Bodies (City Governments)	-	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	53,163.7	81,770.6	80,929.9	82,960.1	82,960.1	-
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	5.0	5.0	-
B. Mining & Quarrying	2,309.2	1,192.1	-	-	-	-
C. Manufacturing	26,156.9	49,587.1	50,015.2	47,823.8	47,823.8	-
D. Construction	99.1	58.2	-	-	-	-
E. Utilities	6,699.6	4,598.3	197.3	235.3	235.3	-
F. Commerce	2,950.6	4,018.5	5,921.9	4,363.7	4,363.7	-
G. Transport, Storage & Communication	14,568.8	21,762.5	24,465.8	22,579.5	22,579.5	-
H. Services	379.5	554.0	329.7	70.8	70.8	-
I. Others	-	-	-	7,882.1	7,882.1	-
III. Non-Bank Financial Institutions :	21,487.1	24,759.9	35,444.3	38,457.9	38,457.9	-
A. Co-operative Banks	-	-	-	-	-	-
B. Development Financial Institutions	983.4	3,966.9	6,740.0	5,450.1	5,450.1	-
C. Insurance Companies	227.3	122.1	338.0	607.0	607.0	-
D. Micro Finance	-	-	-	-	-	-
E. Other NBFIs	20,276.5	20,671.0	28,366.3	32,400.8	32,400.8	-
IV. Private Sector Enterprises :	835,684.7	909,148.8	1,135,797.3	1,201,390.7	1,104,798.7	96,592.0
A. Agriculture, Hunting and Forestry	126,156.3	113,457.5	118,759.7	127,106.1	49,240.0	77,866.1
(1) Growing of crops	117,177.1	62,211.5	68,329.4	75,253.6	37,509.5	37,744.1
(2) Farming of animals	4,940.4	10,127.1	12,353.8	13,120.9	4,490.6	8,630.3
(3) Agricultural and animal husbandry	875.8	2,877.0	577.1	455.2	453.2	2.1
(4) Agricultural machinery and equipments	2,529.1	37,760.0	37,334.6	38,118.3	6,640.0	31,478.3
(5) Hunting, trapping, forestry & logging	633.9	482.0	164.8	158.2	146.9	11.3
B. Fishing and fish farming etc.	3,427.7	1,455.4	2,596.0	2,380.8	2,019.7	361.1
C. Mining and Quarrying	8,741.1	15,034.2	8,836.3	8,112.7	7,997.0	115.7
(1) Mining of coal	545.1	352.4	555.5	666.2	666.2	-
(2) Crude petroleum & natural gas	4,152.6	9,123.5	6,389.4	5,921.3	5,918.6	2.7
(3) Iron & non-ferrous metal ores	3,012.6	2,918.0	859.7	341.9	341.9	-
(4) Quarrying of stone, sand and clay	262.2	338.1	192.2	152.8	152.8	-
(5) Chemical, fertilizer, Salt etc.	768.7	2,302.2	839.5	1,030.4	917.4	113.0
D. Manufacturing	515,409.1	572,835.1	698,301.5	735,867.6	723,555.2	12,312.3
1) Food products and beverages	75,690.2	101,937.3	108,077.2	121,339.5	117,727.5	3,612.0
2) Tobacco products	2,124.9	2,280.6	1,279.1	660.9	660.5	0.3
3) Textiles	279,845.4	281,387.2	367,518.9	366,503.9	363,854.9	2,649.0
i) Spinning, weaving, finishing of textiles	250,702.8	238,661.3	314,647.3	302,374.6	299,738.9	2,635.7
a) Spinning of fibers	158,637.9	143,447.4	201,206.8	199,193.7	198,936.9	256.8
b) Weaving of textiles	43,466.2	43,521.3	46,404.4	52,745.3	50,468.1	2,277.2
c) Finishing of textiles	48,598.8	51,692.6	67,036.1	50,435.7	50,334.0	101.7
ii) Made-up textile articles	16,580.6	22,566.5	25,599.1	39,210.4	39,210.3	0.1
iii) Knit wear	4,351.4	6,436.7	8,821.8	9,944.6	9,942.8	1.8
iv) Carpets and rugs	3,847.3	6,277.8	4,385.2	3,886.7	3,877.6	9.2
v) Other textiles n.e.s.	4,363.3	7,444.9	14,065.5	11,087.6	11,085.4	2.2
4) Wearing apparel, readymade garments etc.	23,678.1	33,899.4	25,756.9	29,709.2	29,648.1	61.1

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	2003	2004	2004	June 2005		
	All Banks	All Banks	All Banks	All Banks	Commercial Banks	Specialized Banks
	Dec.	Jun.	Dec.			
5) Tanning and dressing of leather; manufacture of luggage and footwear	11,169.8	12,634.7	15,060.0	15,417.9	15,026.2	391.7
i.) Tanning & dressing of leather, luggage, handbags etc.	6,512.5	6,773.2	8,364.0	7,776.7	7,658.0	118.6
ii.) Footwear	4,657.3	5,861.4	6,696.6	7,641.2	7,368.2	273.0
6) Wood and products of wood cork	434.3	973.4	839.1	1,322.6	1,214.8	107.8
7) Paper, paperboard and products	5,668.7	6,551.7	5,767.0	8,888.1	8,377.7	510.5
8) Printing, publishing and allied industries	1,213.0	2,118.7	2,337.8	2,515.2	2,458.3	56.9
9) Coke and refined petroleum products	5,785.4	2,574.3	10,173.9	12,741.0	12,164.7	576.3
10) Chemicals and chemical products	40,144.9	41,126.4	50,503.7	51,617.6	50,168.0	1,449.6
11) Rubber and plastics products	2,802.5	4,064.5	5,038.7	6,275.7	5,705.7	570.0
12) Other non-metallic mineral products	21,810.8	24,005.5	32,922.8	38,630.6	37,470.8	1,159.9
13) Basic metals	8,660.1	11,621.1	9,984.7	12,024.9	11,698.0	326.9
14) Fabricated metal products	2,197.9	3,259.6	5,706.7	5,793.3	5,785.5	7.7
15) Machinery and equipment	8,201.1	6,673.3	9,420.5	10,505.9	10,420.6	85.3
16) Office, accounting and computing machinery	272.3	484.9	395.9	649.1	649.1	0.0
17) Electrical machinery and apparatus	7,326.8	9,864.2	12,547.4	12,655.8	12,549.2	106.6
18) Radio, television and communication equipment and apparatus	2,307.3	3,279.8	2,698.6	3,342.5	3,337.5	5.0
19) Medical, precision and optical instruments, watches and clocks	2,602.3	3,190.7	4,957.5	3,743.5	3,648.5	95.0
20) Motor vehicles, trailers and semi-trailers	3,504.7	6,226.6	7,787.1	10,383.4	10,378.6	4.8
21) Other transport equipments	860.1	868.5	2,207.5	3,272.3	3,096.4	175.8
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,064.5	1,050.7	13.8
23) Jewellery and related articles	128.0	168.4	370.5	440.4	423.2	17.2
24) Sports goods	2,417.8	4,459.1	4,255.7	4,549.5	4,501.1	48.4
25) Handicrafts	147.9	89.1	84.0	121.7	121.5	0.2
26) Other manufacturing n.e.s.	4,505.3	7,260.0	11,402.2	11,698.5	11,418.0	280.4
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6	3,016.5	2,517.3	2,517.3	0.0
F. Electricity, gas and water supply	6,143.3	9,068.0	12,450.4	14,176.8	14,168.2	8.5
G. Construction	15,539.4	17,286.5	22,543.5	29,846.3	29,426.1	420.2
1) Building	12,138.3	12,794.5	17,088.4	23,544.2	23,532.8	11.3
2) Infrastructure	3,401.1	4,492.0	5,455.2	6,302.1	5,893.2	408.8
H. Commerce and Trade	89,395.3	97,818.0	128,217.5	124,817.4	124,631.0	186.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,279.5	3,270.8	8.7
2) Wholesale and commission trade	72,415.7	80,329.7	92,525.2	94,259.7	94,235.8	23.8
i) Exports	31,003.6	37,583.8	34,334.8	29,514.1	29,512.7	1.4
ii) Imports	14,078.9	16,251.5	19,650.5	23,725.3	23,725.1	0.1
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	41,020.3	40,998.0	22.3
3) Retail trade	16,032.8	16,144.6	32,402.6	27,278.2	27,124.4	153.8
I. Hotels, restaurants and clubs etc	3,124.1	5,207.0	6,336.6	8,448.0	8,361.5	86.5
J. Transport, storage and communications	17,577.5	24,740.9	39,458.4	52,225.6	51,693.9	531.7
K. Real estate, renting and business activities	13,639.0	19,204.5	39,772.0	48,025.4	46,897.2	1,128.2
L. Education	2,907.8	2,514.2	2,588.0	3,473.6	3,423.3	50.3
M. Health and social work	1,670.3	2,228.0	4,225.5	3,755.9	3,713.9	42.0
N. Other community, social and personal service activities	7,907.7	6,945.9	9,316.5	9,175.4	5,884.8	3,290.6
O. Other private business n.e.s	21,754.1	19,846.8	39,379.0	31,462.0	31,269.7	192.3
V. Trust Funds and Non Profit Organizations	14,391.0	11,861.6	13,029.2	11,998.1	11,986.6	11.6
VI. Personal	128,449.3	158,064.7	203,725.3	258,004.7	255,163.6	2,841.1
A. Bank Employees	32,774.0	35,700.2	42,522.1	44,169.2	41,420.2	2,749.0
B. Consumer Financing	95,675.3	122,364.5	161,203.2	213,835.4	213,743.4	92.1
i) House building	5,902.3	9,698.5	18,304.0	28,998.4	28,998.4	0.0
ii) Transport	18,646.1	31,554.1	49,261.2	66,142.0	66,136.5	5.5
iii) Credit cards	8,766.1	12,376.1	13,155.8	19,544.9	19,544.8	0.0
iv) Consumer durable	1,037.5	1,997.7	3,190.5	2,358.4	2,297.2	61.2
v) Personal loans	39,480.5	48,126.6	61,783.9	91,868.1	91,848.3	19.9
vi) Other	21,842.8	18,611.6	15,507.9	4,923.6	4,918.2	5.4
VII. Others	5,117.4	5,961.1	8,709.8	17,571.2	16,782.9	788.3
TOTAL	1,095,749.0	1,242,384.1	1,535,891.5	1,694,152.9	1,593,919.9	100,233.0

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2000	2001		2002		2003
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	770.5	896.6	331.8	1,380.8	1,205.8	1,141.1
II. Securities, Shares and Other Financial Instruments:	37,044.8	41,974.3	39,179.0	37,252.7	39,472.1	72,701.4
A. Quoted on The Stock Exchange:	18,641.5	26,258.5	24,380.9	25,390.9	24,536.1	27,345.5
1. To Stock Brokers and Dealers:	6,676.6	6,892.3	4,517.4	5,499.9	8,603.8	9,694.9
(a) Government and other Trustee Securities	2,451.8	2,930.1	2,577.7	3,647.5	2,928.3	4,101.4
(b) Shares and Debentures	3,938.8	3,793.5	1,819.6	1,489.9	4,216.8	5,204.5
(c) Participation Term Certificates	11.3	13.9	43.0	23.9	141.3	268.2
(d) Others	274.7	154.8	77.1	338.6	1,317.5	120.8
2. To Others:	11,964.9	19,366.2	19,863.5	19,891.0	15,932.3	17,650.6
(a) Government and other Trustee Securities	8,444.4	14,238.0	14,522.5	13,088.9	12,271.2	14,330.1
(b) Shares and Debentures	3,316.2	3,188.3	2,778.5	3,208.3	3,154.0	3,252.3
(c) Participation Term Certificates	90.9	13.5	453.3	155.6	22.7	16.8
(d) Others	113.4	1,926.3	2,109.2	3,438.1	484.4	51.4
B. Unquoted on the Stock Exchange:	18,403.4	15,715.8	14,798.1	11,861.8	14,936.0	45,355.9
1. To Stock Brokers and Dealers:	840.3	1,491.5	2,280.3	1,906.7	0.0	8,031.6
(a) Government and other Trustee Securities	749.9	604.7	406.5	407.8	2,290.1	6,122.4
(b) Shares and Debentures	54.3	83.2	241.6	174.7	717.3	134.1
(c) Participation Term Certificates	0.4	0.4	0.6	5.8	280.2	-
(d) Others	35.7	803.1	1,631.6	1,318.5	0.9	1,775.2
2. To Others:	17,563.0	14,224.3	12,517.8	9,955.1	1,291.7	37,324.3
(a) Government and other Trustee Securities	14,894.2	12,434.5	10,981.1	9,084.4	12,645.9	36,583.3
(b) Shares and Debentures	178.2	84.1	135.9	123.1	11,957.0	76.2
(c) Participation Term Certificates	75.1	214.3	86.5	71.4	129.4	0.1
(d) Others	2,415.6	1,491.3	1,314.3	676.2	0.8	664.7
III. Merchandise	348,151.5	323,913.6	349,399.6	327,818.6	341,339.1	291,438.5
A. Food Items:	130,845.1	127,562.9	141,566.0	147,990.2	110,689.3	103,739.9
1. Wheat	99,664.0	95,213.9	103,466.6	109,272.2	59,051.2	54,910.7
2. Rice and paddy	6,438.1	6,321.2	11,790.9	13,201.5	19,317.1	6,916.4
3. Other Grains & Pulses:	1,115.2	788.4	863.0	1,506.5	1,265.2	1,175.9
(a) Indigenous	926.6	424.2	364.6	1,295.5	1,123.7	1,048.1
(b) Imported	188.6	364.2	498.4	211.0	141.5	127.8
4. Edible Oils:	4,625.5	6,463.4	8,619.4	7,803.2	11,107.6	9,530.0
(a) Indigenous	2,580.6	4,635.0	7,400.5	5,915.5	6,345.7	7,325.6
(b) Imported	2,044.9	1,828.4	1,218.9	1,887.7	4,761.9	2,204.4
5. Sugar:	11,297.9	11,737.3	12,044.7	11,748.2	11,552.3	19,447.8
(a) Indigenous	10,849.5	10,868.1	11,365.0	10,719.8	10,676.4	16,606.8
(b) Imported	448.3	869.2	679.8	1,028.4	875.9	2,840.9
6. Kariana and Spices	2,476.0	1,186.9	1,044.7	625.8	722.5	1,296.5
7. Fish and Fish preparations	1,023.0	1,200.6	654.3	851.4	352.5	1,799.3
8. Other Food Items:	4,205.3	4,651.1	3,082.3	2,981.9	7,321.0	8,663.3
(a) Indigenous	3,347.2	3,411.3	1,389.0	2,025.1	6,199.2	6,274.8
(b) Imported	858.0	1,239.7	1,693.2	956.5	1,121.7	2,388.5
B. Raw Materials:	69,833.6	62,366.7	83,643.7	63,371.7	85,361.7	69,072.9
1. Cotton Raw:	30,044.5	21,919.3	38,186.7	30,024.2	48,825.5	36,124.7
(a) Indigenous	26,417.1	19,438.0	34,200.9	27,649.2	45,639.7	32,461.2
(b) Imported	3,627.4	2,481.2	3,958.9	2,375.0	3,185.8	3,663.5
2. Synthetic Fibers:	4,716.8	3,965.2	5,280.5	3,150.9	2,839.9	3,208.7
(a) Indigenous	3,866.6	3,099.8	3,952.2	2,151.3	1,503.9	2,216.1
(b) Imported	850.2	865.4	1,328.3	999.6	1,336.0	992.6
3. Fertilizers:	2,854.1	3,127.5	2,408.4	1,241.7	6,015.9	6,286.7
(a) Indigenous	2,195.7	1,225.8	1,044.8	876.7	5,487.6	4,894.9
(b) Imported	658.4	1,901.8	1,363.6	364.9	528.3	1,391.8

(Contd.)

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2000	2001		2002		2003
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude :	7,272.2	10,514.5	14,768.2	9,541.9	8,711.4	6,522.4
(a) Indigenous	3,704.3	7,104.6	10,192.0	5,816.3	6,109.9	3,275.3
(b) Imported	3,567.9	3,409.9	4,576.3	3,725.6	2,601.5	3,247.1
5. Iron & Steel:	5,370.5	3,973.2	5,531.6	5,310.5	6,917.2	4,902.6
(a) Indigenous	3,009.3	2,670.4	3,102.4	3,321.1	4,358.9	3,781.1
(b) Imported	2,361.3	1,302.8	2,429.2	1,989.4	2,558.3	1,121.5
6. Wool & Goat Hair	2,148.8	427.2	300.2	380.8	543.9	468.9
7. Hides & Skins	3,847.6	4,042.1	2,625.3	2,095.3	2,384.3	2,864.2
8. Oil Seeds	865.7	741.3	430.1	338.0	1,031.5	901.6
9. Pesticides & Insecticides:	904.8	1,071.8	642.1	442.0	680.1	743.3
(a) Indigenous	640.1	858.4	144.2	87.5	69.9	272.0
(b) Imported	264.8	213.4	497.9	354.6	610.2	471.3
10. Other Raw Materials:	11,808.7	12,584.6	13,470.6	10,846.4	7,412.0	7,049.6
(a) Indigenous	6,463.1	6,483.4	6,220.0	6,512.1	4,776.4	3,971.4
(b) Imported	5,345.5	6,101.2	7,250.6	4,334.2	2,635.6	3,078.2
C. Finished / Manufactured Goods:	147,472.8	133,984.0	124,189.8	116,456.6	145,288.1	118,625.7
1. Cotton Textiles:	38,660.1	38,963.7	40,090.0	40,780.3	44,498.7	29,704.6
(a) Indigenous	29,207.3	34,196.3	36,601.6	39,515.3	34,335.8	22,006.6
(b) Imported	9,452.8	4,767.4	3,488.4	1,265.0	10,162.9	7,697.9
2. Cotton Yarn:	9,307.1	11,103.4	9,241.4	9,216.5	11,579.2	11,264.1
(a) Indigenous	7,628.6	7,332.6	7,947.6	7,726.5	10,063.9	10,931.0
(b) Imported	1,678.5	3,770.7	1,293.9	1,490.0	1,515.4	333.1
3. Other Textiles:	17,891.4	16,323.3	15,192.2	12,958.5	16,555.8	18,370.6
(a) Indigenous	17,420.1	14,979.9	13,866.6	12,670.5	16,418.3	16,632.0
(b) Imported	471.3	1,343.4	1,325.6	288.0	137.5	1,738.7
4. Machinery:	15,661.9	10,091.1	11,605.7	11,178.6	17,833.5	13,494.2
(a) Indigenous	7,758.4	4,257.4	3,109.6	5,091.4	7,652.2	3,376.2
(b) Imported	7,903.5	5,833.7	8,496.0	6,087.2	10,181.4	10,118.0
5. Handloom Products	91.6	301.5	251.4	217.1	269.3	542.1
6. Carpets & Rugs	1,042.7	1,201.5	954.0	759.1	848.3	836.8
7. Readymade Garments	8,194.9	8,339.3	7,176.0	7,079.0	7,926.9	8,327.6
8. Cement and Cement Products:	4,879.2	2,873.1	3,134.4	3,735.1	5,573.7	4,279.8
(a) Indigenous	4,530.2	2,778.8	2,991.0	3,734.8	5,475.6	3,859.9
(b) Imported	349.0	94.3	143.4	0.3	98.1	419.9
9. Sports Goods	1,837.0	1,538.2	1,360.9	1,289.9	625.4	893.4
10. Surgical Instruments	602.7	653.2	560.8	694.8	1,017.1	738.5
11. Chemicals and Dyes	14,971.6	12,114.3	10,047.0	5,956.9	6,312.7	5,064.6
12. Other Finished Goods:	34,332.6	30,481.3	24,576.1	22,590.8	32,247.7	25,109.5
(a) Indigenous	24,545.8	20,182.4	13,477.8	13,650.0	25,652.4	18,297.3
(b) Imported	9,786.9	10,298.9	11,098.3	8,940.8	6,595.3	6,812.2
IV. Fixed Assets Including Machinery	107,740.6	120,135.6	115,062.9	120,140.5	120,520.5	126,728.6
V. Real Estate:	182,737.4	186,951.5	207,577.4	196,847.0	205,361.7	210,113.1
(a) Land	107,164.8	104,655.7	115,492.0	113,710.3	116,575.4	118,558.4
(b) Buildings:	75,572.6	82,295.8	92,085.3	83,136.7	88,786.3	91,554.7
1. Residential	49,635.1	50,572.3	51,060.7	54,334.4	57,972.9	59,270.2
2. Non-Residential	25,937.6	31,723.5	41,024.6	28,802.3	30,813.3	32,284.5
VI. Fixed Deposits and Insurance Policies :	43,165.7	38,808.6	35,133.2	32,307.6	38,005.0	26,645.2
(a) Bank Deposits	42,584.3	38,366.7	34,317.9	31,349.5	37,099.1	23,566.2
(b) Insurance Policies	581.4	441.9	815.3	958.1	905.9	3,078.9
VII. Others:	142,947.0	151,581.1	163,353.5	169,260.4	190,290.5	241,103.9
(a) Other Secured Advances	98,021.1	97,722.4	105,354.9	108,663.7	132,851.3	172,342.4
(b) Advances Secured by Guarantee(s)	36,644.8	46,793.3	49,581.6	52,456.1	49,922.0	54,347.6
(c) Unsecured Advances	8,281.1	7,065.4	8,416.9	8,140.6	7,517.2	14,413.9
TOTAL	862,557.5	864,261.2	910,037.3	885,007.5	936,194.7	969,871.7

(Contd.)

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)						
SECURITY	2003	2004		2005		
				Jun.		
	All Banks Dec.	All Banks Jun.	All Banks Dec.	All Banks	Commercial Banks	Specialised Banks
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	848.9	997.0	723.1	487.6	487.6	-
II. Securities, Shares and Other Financial Instruments:	73,214.0	83,476.4	103,123.5	94,665.9	94,664.8	1.1
A. Quoted on The Stock Exchange:	33,963.6	38,771.1	54,929.4	60,984.2	60,983.1	1.1
1. To Stock Brokers and Dealers:	16,066.9	21,079.5	33,705.3	38,038.8	38,037.7	1.1
(a) Government and other Trustee Securities	5,199.0	6,093.2	5,884.3	2,475.6	2,475.6	-
(b) Shares and Debentures	10,102.7	14,017.6	25,879.5	30,614.6	30,614.6	-
(c) Participation Term Certificates	79.4	293.4	9.5	41.0	41.0	-
(d) Others	685.8	675.3	1,931.9	4,907.6	4,906.5	1.1
2. To Others:	17,896.7	17,691.7	21,224.1	22,945.4	22,945.4	-
(a) Government and other Trustee Securities	11,295.0	11,219.5	10,902.8	7,335.2	7,335.2	-
(b) Shares and Debentures	3,290.3	5,901.8	9,626.7	13,188.3	13,188.3	-
(c) Participation Term Certificates	207.0	214.2	220.1	248.5	248.5	-
(d) Others	3,104.4	356.2	474.5	2,173.4	2,173.4	-
B. Unquoted on the Stock Exchange:	39,250.4	44,705.2	48,194.1	33,681.7	33,681.7	-
1. To Stock Brokers and Dealers:	5,400.8	8,765.1	13,851.2	9,195.2	9,195.2	-
(a) Government and other Trustee Securities	5,002.2	8,218.6	12,793.8	7,252.3	7,252.3	-
(b) Shares and Debentures	210.7	140.2	843.1	1,692.6	1,692.6	-
(c) Participation Term Certificates	4.9	30.0	51.0	16.5	16.5	-
(d) Others	182.9	376.3	163.2	233.8	233.8	-
2. To Others:	33,849.6	35,940.1	34,342.8	24,486.4	24,486.4	-
(a) Government and other Trustee Securities	30,279.9	34,172.1	32,773.2	22,876.8	22,876.8	-
(b) Shares and Debentures	503.1	454.7	363.5	445.3	445.3	-
(c) Participation Term Certificates	159.2	239.7	241.2	69.2	69.2	-
(d) Others	2,907.4	1,073.7	965.0	1,095.1	1,095.1	-
III. Merchandise	341,036.9	406,791.7	470,285.4	519,488.4	519,036.7	451.7
A. Food Items	72,350.1	100,566.8	99,442.0	113,316.5	113,202.2	114.3
1. Wheat	26,429.9	41,895.5	32,075.6	41,614.4	41,612.7	1.6
2. Rice and paddy	19,131.9	18,291.6	32,319.6	26,205.5	26,192.8	12.8
3. Other Grains & Pulses:	3,814.2	1,587.7	1,932.8	3,527.7	3,527.7	-
(a) Indigenous	3,639.5	834.4	1,698.5	3,288.5	3,288.5	-
(b) Imported	174.7	753.3	234.3	239.2	239.2	-
4. Edible Oils:	7,680.1	8,348.3	8,276.2	23,731.9	23,731.9	-
(a) Indigenous	2,632.6	4,217.1	3,314.7	21,586.4	21,586.4	-
(b) Imported	5,047.4	4,131.1	4,961.5	2,145.5	2,145.5	-
5. Sugar:	8,332.0	21,467.0	16,179.1	2,068.9	2,048.1	20.8
(a) Indigenous	7,710.0	20,641.2	15,440.7	1,784.4	1,784.2	0.2
(b) Imported	622.0	825.8	738.5	5,853.1	5,797.2	55.9
6. Kariana and Spices	1,519.1	1,484.6	1,580.4	3,892.8	3,881.5	11.4
7. Fish and Fish preparations	1,648.9	2,133.2	1,916.5	1,960.3	1,915.8	44.5
8. Other Food Items:	3,794.2	5,359.0	5,161.8	23,731.9	23,731.9	-
(a) Indigenous	2,083.9	2,873.7	2,936.1	21,586.4	21,586.4	-
(b) Imported	1,710.3	2,485.3	2,225.7	2,145.5	2,145.5	-
B. Raw Materials:	104,768.7	119,475.5	128,466.8	140,624.4	140,443.3	181.1
1. Cotton Raw:	63,442.8	70,530.7	74,358.2	74,905.9	74,905.9	-
(a) Indigenous	59,294.1	61,971.1	67,264.3	65,471.3	65,471.3	-
(b) Imported	4,148.7	8,559.6	7,093.8	9,434.6	9,434.6	-
2. Synthetic Fibers:	4,106.5	6,432.0	13,361.9	18,275.5	18,251.5	24.1
(a) Indigenous	3,164.3	4,221.9	6,779.1	9,419.5	9,395.4	24.1
(b) Imported	942.3	2,210.1	6,582.7	8,856.1	8,856.1	-
3. Fertilizers:	3,893.9	5,497.2	4,567.7	6,905.4	6,905.4	-
(a) Indigenous	3,225.2	3,484.0	2,159.2	4,336.2	4,336.2	-
(b) Imported	668.7	2,013.2	2,408.6	2,569.2	2,569.2	-

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(Concl'd.) (End of Period: Million Rupees)						
SECURITY	2003	2004		2005		
	All Banks	All Banks	All Banks	All	Commercial	Specialised
	Dec.	Dec.	Jun.	Banks	Banks	Banks
4. Petroleum Crude :	7,997.0	10,965.2	14,260.6	11,515.8	11,515.8	-
(a) Indigenous	572.7	1,266.2	3,437.1	3,051.2	3,051.2	-
(b) Imported	7,424.3	9,699.0	10,823.5	8,464.6	8,464.6	-
5. Iron & Steel:	9,934.5	11,659.6	6,327.1	8,805.5	8,752.4	53.0
(a) Indigenous	7,362.9	8,175.3	3,865.8	4,925.3	4,907.2	18.1
(b) Imported	2,571.6	3,484.3	2,461.3	3,880.2	3,845.2	35.0
6. Wool & Goat Hair	2,038.1	913.2	341.2	325.0	325.0	-
7. Hides & Skins	4,899.1	5,179.4	4,230.2	4,151.1	4,067.0	84.1
8. Oil Seeds	1,374.0	1,932.2	1,955.1	2,894.1	2,894.1	-
9. Pesticides & Insecticides:	664.9	908.9	875.4	1,583.9	1,583.5	0.3
(a) Indigenous	243.5	349.8	289.1	794.5	794.5	-
(b) Imported	421.3	559.1	586.3	789.3	789.0	0.3
10. Other Raw Materials:	6,417.8	5,457.2	8,189.4	11,262.1	11,242.6	19.5
(a) Indigenous	3,547.3	2,174.0	2,415.4	3,329.9	3,329.9	-
(b) Imported	2,870.5	3,283.2	5,774.0	7,932.2	7,912.7	19.5
C. Finished / Manufactured Goods:	163,918.0	186,749.4	242,376.7	265,547.5	265,391.2	156.3
1. Cotton Textiles:	44,650.3	46,757.0	63,610.4	63,611.0	63,545.6	65.5
(a) Indigenous	36,025.4	37,522.1	48,391.2	53,188.4	53,126.2	62.3
(b) Imported	8,624.9	9,234.9	15,219.2	10,422.6	10,419.4	3.2
2. Cotton Yarn:	24,266.0	24,269.3	24,726.0	23,643.0	23,643.0	-
(a) Indigenous	23,107.1	22,479.0	23,027.6	21,905.2	21,905.2	-
(b) Imported	1,159.0	1,790.3	1,698.4	1,737.8	1,737.8	-
3. Other Textiles:	27,140.9	31,791.8	34,285.4	33,653.6	33,642.0	11.6
(a) Indigenous	25,868.4	25,922.8	24,124.8	23,139.3	23,139.3	-
(b) Imported	1,272.5	5,869.1	10,160.6	10,514.3	10,502.7	11.6
4. Machinery:	15,165.5	17,128.6	30,427.5	36,798.1	36,797.8	0.3
(a) Indigenous	5,806.4	6,299.8	7,278.0	7,576.5	7,576.2	0.3
(b) Imported	9,359.0	10,828.8	23,149.5	29,221.6	29,221.6	-
5. Handloom Products	743.7	911.2	241.2	198.8	198.8	-
6. Carpets & Rugs	1,704.9	1,948.9	1,911.9	1,656.4	1,648.0	8.5
7. Readymade Garments	8,991.9	12,874.0	16,264.7	20,834.6	20,818.4	16.2
8. Cement and Cement Products:	2,875.8	6,738.2	15,614.9	20,001.6	19,999.7	1.9
(a) Indigenous	2,854.0	6,713.1	15,588.4	19,768.9	19,767.0	1.9
(b) Imported	21.8	25.1	26.6	232.7	232.7	-
9. Sports Goods	1,518.7	2,995.9	3,726.2	3,755.7	3,755.7	-
10. Surgical Instruments	1,037.1	1,317.0	1,326.1	1,866.6	1,864.9	1.7
11. Chemicals and Dyes	7,007.0	8,840.8	7,972.9	9,827.3	9,806.2	21.1
12. Other Finished Goods:	28,816.2	31,176.9	42,269.3	49,700.6	49,671.0	29.6
(a) Indigenous	21,641.6	23,235.8	31,227.2	39,305.9	39,303.9	2.0
(b) Imported	7,174.6	7,941.1	11,042.2	10,394.7	10,367.1	27.6
IV. Fixed Assets Including Machinery	137,212.9	136,607.6	193,533.1	214,223.2	208,792.4	5,430.7
V. Real Estate:	257,045.7	275,883.4	311,015.2	342,818.3	254,903.7	87,914.6
(a) Land	133,787.9	132,460.2	137,628.1	144,098.3	59,790.5	84,307.8
(b) Buildings:	123,257.8	143,423.2	173,387.1	198,720.0	195,113.2	3,606.8
1. Residential	70,931.1	88,955.0	104,682.3	116,688.5	115,778.3	910.2
2. Non-Residential	52,326.8	54,468.2	68,704.8	82,031.5	79,334.9	2,696.6
VI. Fixed Deposits and Insurance Policies :	22,299.2	32,577.4	29,621.9	42,561.1	42,471.3	89.8
(a) Bank Deposits	21,655.6	31,709.2	25,780.3	38,874.1	38,784.3	89.8
(b) Insurance Policies	643.6	868.2	3,841.7	3,687.0	3,687.0	-
VII. Others:	264,091.3	306,050.7	427,589.2	479,908.4	473,563.4	6,345.0
(a) Other Secured Advances	185,276.4	205,514.3	275,658.1	288,219.1	285,822.1	2,397.0
(b) Advances Secured by Guarantee(s)	59,334.0	67,211.8	102,073.2	134,321.1	133,857.0	464.1
(c) Unsecured Advances	19,480.9	33,324.5	49,857.9	57,368.3	53,884.3	3,484.0
TOTAL	1,095,749.0	1,242,384.1	1,535,891.5	1,694,152.9	1,593,919.9	100,233.0

3.9 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2001		2002		2003			
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		43,407	81.0	45,472	61.0	33,058	73.2	28,870	69.9
5,000	to	10,000	33,376	249.7	61,995	458.6	46,310	329.9	23,115	174.7
10,000	to	20,000	243,573	4,123.9	126,322	1,896.6	120,209	1,834.3	192,837	2,779.3
20,000	to	25,000	174,811	3,958.3	137,027	3,131.8	77,862	1,739.3	73,887	1,648.4
25,000	to	30,000	165,675	4,498.5	208,491	5,796.3	194,467	5,243.0	230,605	6,143.1
30,000	to	40,000	241,897	8,605.7	275,138	9,778.8	226,222	7,878.5	282,581	9,970.0
40,000	to	50,000	184,508	8,324.2	230,842	10,343.6	251,205	11,115.5	275,805	12,494.7
50,000	to	60,000	217,635	11,972.2	245,280	13,479.7	229,889	12,835.1	233,910	12,991.9
60,000	to	70,000	201,005	13,156.4	139,210	8,979.7	212,310	13,669.5	231,712	15,023.9
70,000	to	80,000	218,880	16,431.5	154,361	11,528.6	164,354	12,302.1	147,774	11,031.7
80,000	to	90,000	123,839	10,455.7	116,107	9,854.2	126,150	10,682.8	101,160	8,540.9
90,000	to	100,000	52,383	5,021.3	105,769	10,029.1	114,286	10,803.0	78,890	7,461.9
100,000	to	200,000	169,940	22,160.6	199,801	26,330.6	171,457	23,144.3	204,749	26,942.6
200,000	to	300,000	84,800	21,366.7	86,922	20,877.6	76,219	18,867.8	88,620	21,751.4
300,000	to	400,000	40,634	14,040.8	48,712	16,699.2	60,128	20,499.4	53,562	18,295.4
400,000	to	500,000	22,161	10,011.3	24,239	10,969.1	17,030	7,503.3	26,500	11,686.7
500,000	to	600,000	12,465	6,746.3	16,663	9,217.8	9,529	5,161.7	11,142	6,046.2
600,000	to	700,000	8,952	5,753.8	8,928	5,783.5	8,544	5,503.5	6,302	4,118.1
700,000	to	800,000	6,801	4,998.7	4,330	3,239.5	4,214	3,186.4	4,452	3,335.4
800,000	to	900,000	3,509	3,003.2	4,790	4,093.2	2,457	2,080.8	3,407	2,888.8
900,000	to	1,000,000	2,672	2,540.7	4,963	4,747.6	2,820	2,682.4	4,508	4,301.7
1,000,000	to	2,000,000	13,633	19,616.2	27,522	37,949.3	14,040	19,719.3	15,227	21,401.9
2,000,000	to	3,000,000	7,717	18,677.1	8174	19,216.9	6,227	14,922.4	6,075	14,701.4
3,000,000	to	4,000,000	3,824	13,398.2	3091	10,751.6	3,994	13,664.1	3,583	12,389.9
4,000,000	to	5,000,000	2,050	9,250.2	1761	7,937.3	2,193	9,761.3	2,931	13,380.7
5,000,000	to	6,000,000	1,742	9,522.6	1666	9,082.9	1,940	10,571.5	1,896	10,243.0
6,000,000	to	7,000,000	2,087	13,305.2	987	6,471.8	1,331	8,535.1	1,134	7,389.7
7,000,000	to	8,000,000	1,076	8,022.9	865	6,478.2	1,272	9,549.8	991	7,402.2
8,000,000	to	9,000,000	837	7,080.5	648	5,492.8	750	6,394.3	896	7,626.2
9,000,000	to	10,000,000	743	7,087.2	677	6,451.9	802	7,598.9	978	9,316.3
10,000,000	and over		9,601	626,576.6	8,877	587,879.1	10,795	658,342.4	11,637	678,323.8
TOTAL			2,296,233	910,037.3	2,299,630	885,007.5	2,192,064	936,194.7	2,349,736	969,871.7

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

(End of Period : Million Rupees)									
SIZE OF ACCOUNT (Rs.)		2003		2004				2005	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	36,013	56.1	43,226	104.3	32,687	93.5	67,229	214.8
5,000 to	10,000	24,326	192.1	44,890	335.2	178,610	1,599.6	56,169	416.5
10,000 to	20,000	241,298	3,590.6	381,438	5,390.0	260,476	4,625.5	395,535	7,247.7
20,000 to	25,000	315,515	7,072.8	247,007	5,885.3	296,887	7,041.8	201,973	4,419.5
25,000 to	30,000	172,905	4,746.8	244,917	6,623.3	266,481	7,250.1	414,130	11,660.5
30,000 to	40,000	322,212	11,561.5	502,873	17,440.0	492,992	17,360.6	422,537	14,748.8
40,000 to	50,000	362,491	16,340.8	424,499	19,169.4	432,869	19,500.6	414,130	18,538.5
50,000 to	60,000	250,613	13,744.5	327,752	17,918.9	354,106	19,435.8	335,585	18,390.3
60,000 to	70,000	220,424	14,244.1	189,697	12,247.6	264,454	17,179.1	351,832	22,922.5
70,000 to	80,000	197,204	14,717.8	121,174	9,019.6	162,033	11,984.7	337,555	25,013.4
80,000 to	90,000	99,765	8,553.2	93,062	7,886.5	96,477	8,180.4	121,486	10,242.8
90,000 to	100,000	74,857	7,091.9	58,975	5,559.3	74,548	7,070.0	101,357	9,582.1
100,000 to	200,000	213,276	28,713.5	244,498	32,565.4	425,921	57,160.0	461,016	61,775.5
200,000 to	300,000	101,640	24,896.3	101,065	24,355.0	98,860	24,223.4	144,984	35,600.3
300,000 to	400,000	62,274	21,291.2	73,231	24,867.4	78,433	27,503.1	116,810	41,016.4
400,000 to	500,000	26,770	11,922.8	40,241	17,991.0	48,518	21,491.7	69,971	31,059.3
500,000 to	600,000	17,442	9,453.0	18,232	9,914.9	32,902	18,168.6	28,260	15,485.2
600,000 to	700,000	11,142	7,290.7	12,894	8,361.3	15,877	10,298.7	18,563	11,957.6
700,000 to	800,000	7,755	5,750.7	7,995	5,954.7	11,408	8,585.6	14,610	10,941.3
800,000 to	900,000	4,734	4,001.6	7,253	6,125.1	8,496	7,224.2	7,668	6,489.5
900,000 to	1,000,000	3,896	3,690.1	5,064	4,816.9	6,857	6,464.5	9,457	9,052.4
1,000,000 to	2,000,000	20,926	29,019.9	25,787	36,324.9	30,785	43,112.5	38,183	52,145.5
2,000,000 to	3,000,000	8,196	19,965.6	9,233	22,846.2	13,384	32,323.2	15,570	38,168.3
3,000,000 to	4,000,000	4,149	14,463.5	4,478	15,667.7	5,809	19,992.2	8,159	28,585.7
4,000,000 to	5,000,000	2,927	13,164.3	3,352	15,076.2	5,010	22,271.4	5,455	24,581.1
5,000,000 to	6,000,000	2,390	13,028.9	2,393	13,045.2	3,205	17,543.4	4,047	22,043.9
6,000,000 to	7,000,000	1,367	8,861.1	1,831	11,895.9	2,022	13,099.3	2,043	13,200.0
7,000,000 to	8,000,000	1,235	9,254.8	1,375	10,260.1	2,241	16,767.9	1,791	13,390.1
8,000,000 to	9,000,000	1,144	9,714.9	1,218	10,329.4	1,527	12,993.4	1,668	14,149.4
9,000,000 to	10,000,000	967	9,224.0	1,070	10,216.8	1,683	16,063.8	1,403	13,386.8
10,000,000 and over		13,058	750,129.6	13,861	854,190.8	17,300	1,039,282.7	17,243	1,107,727.2
TOTAL		2,822,911	1,095,749.0	3,254,581	1,242,384.1	3,722,858	1,535,891.5	4,186,419	1,694,152.9

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

			(End of Period : Million Rupees)							
			2001		2002				2003	
			Dec.		Jun.		Dec.		Jun.	
SIZE OF ACCOUNT (Rs.)			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	32,758	52.4	39,004	42.7	28,137	63.8	20,602	44.7
5,000	to	10,000	25,260	195.7	51,742	375.7	14,146	107.9	17,561	134.8
10,000	to	20,000	191,625	3,289.1	100,773	1,504.8	99,439	1,486.7	170,079	2,409.7
20,000	to	25,000	128,297	2,933.5	106,502	2,450.9	58,469	1,303.4	52,563	1,181.1
25,000	to	30,000	85,668	2,323.8	167,710	4,688.4	149,948	4,013.1	183,610	4,808.2
30,000	to	40,000	73,353	2,546.8	82,718	2,879.8	90,045	3,144.6	112,691	3,884.0
40,000	to	50,000	63,259	2,905.5	58,874	2,608.2	64,832	2,901.3	79,076	3,541.6
50,000	to	60,000	40,973	2,218.8	45,882	2,485.3	43,987	2,409.8	47,025	2,560.9
60,000	to	70,000	30,404	2,028.0	39,887	2,573.6	35,824	2,304.9	35,829	2,318.7
70,000	to	80,000	26,793	1,983.2	24,294	1,820.8	19,168	1,405.3	17,395	1,291.2
80,000	to	90,000	19,683	1,658.2	33,112	2,836.2	9,578	808.4	12,063	1,013.7
90,000	to	100,000	7,418	704.1	19,319	1,854.4	24,370	2,359.4	13,769	1,321.1
100,000	to	200,000	74,420	10,140.8	62,323	8,808.6	75,376	10,404.9	77,750	10,675.5
200,000	to	300,000	62,228	15,867.9	61,000	14,770.4	48,610	12,147.4	64,484	15,803.7
300,000	to	400,000	33,340	11,608.9	36,891	12,700.1	50,470	17,138.1	44,016	15,091.5
400,000	to	500,000	18,641	8,364.3	21,465	9,742.4	15,574	6,859.7	21,722	9,624.1
500,000	to	600,000	10,647	5,720.4	14,794	8,193.5	9,125	4,942.6	10,249	5,565.5
600,000	to	700,000	6,852	4,418.7	8,760	5,673.8	5,540	3,560.3	5,983	3,902.7
700,000	to	800,000	4,996	3,701.5	3,979	2,967.9	3,703	2,790.2	3,967	2,965.6
800,000	to	900,000	2,593	2,189.0	4,772	4,078.1	2,385	2,017.9	3,012	2,566.6
900,000	to	1,000,000	2,177	2,067.7	4,473	4,270.0	2,619	2,482.8	3,418	3,253.8
1,000,000	to	2,000,000	12,684	18,180.7	26,908	37,103.2	13,427	18,839.8	14,777	20,809.2
2,000,000	to	3,000,000	7,454	18,025.9	7,619	18,027.3	6,108	14,628.2	5,968	14,439.5
3,000,000	to	4,000,000	3,704	12,972.9	2,916	10,160.8	3,854	13,153.2	3,510	12,136.1
4,000,000	to	5,000,000	1,953	8,809.8	1,677	7,557.1	2,057	9,159.7	2,815	12,868.4
5,000,000	to	6,000,000	1,658	9,067.5	1,614	8,799.0	1,885	10,269.7	1,824	9,851.1
6,000,000	to	7,000,000	2,043	13,019.0	927	6,082.2	1,281	8,216.4	1,091	7,111.4
7,000,000	to	8,000,000	1,033	7,699.9	805	6,028.2	1,222	9,179.1	954	7,127.1
8,000,000	to	9,000,000	810	6,852.5	617	5,229.7	681	5,805.6	783	6,658.4
9,000,000	to	10,000,000	713	6,802.6	658	6,271.2	778	7,368.6	965	9,193.7
10,000,000	and over		9,041	602,023.4	8,311	558,965.9	10,305	628,836.2	11,142	647,842.1
TOTAL			982,478	790,372.5	1,040,326	761,550.0	892,943	810,111.1	1,040,693	841,995.6

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

(End of Period : Million Rupees)									
SIZE OF ACCOUNT (Rs.)	2003		2004				2005		
	Dec.		Jun.		Dec.		Jun.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than 5,000	16,791	36.0	29,711	59.4	24,452	69.0	59,913	191.4	
5,000 to 10,000	17,984	137.1	17,810	137.3	160,574	1,446.3	41,669	293.5	
10,000 to 20,000	219,231	3,238.6	278,128	3,789.7	205,038	3,830.1	347,528	6,556.0	
20,000 to 25,000	281,061	6,305.6	176,335	4,276.2	246,949	5,919.5	151,577	3,288.3	
25,000 to 30,000	126,408	3,489.0	169,366	4,546.4	198,594	5,375.0	355,950	10,054.8	
30,000 to 40,000	136,151	4,824.8	261,292	8,991.1	176,472	6,210.0	179,372	6,292.3	
40,000 to 50,000	153,619	6,808.7	221,687	10,048.2	196,027	8,915.3	164,499	7,395.3	
50,000 to 60,000	59,800	3,234.2	131,594	7,101.4	209,620	11,533.7	148,185	8,169.3	
60,000 to 70,000	45,259	2,919.2	78,645	5,090.1	164,567	10,646.6	251,362	16,397.6	
70,000 to 80,000	28,334	2,122.7	41,521	3,093.0	93,435	6,922.9	234,072	17,302.6	
80,000 to 90,000	22,561	1,914.0	34,558	2,947.3	60,587	5,127.0	84,409	7,125.4	
90,000 to 100,000	16,005	1,523.2	23,745	2,251.4	49,799	4,712.9	73,584	6,943.6	
100,000 to 200,000	105,025	14,379.2	146,843	19,526.7	228,807	30,208.6	269,230	35,719.8	
200,000 to 300,000	66,804	16,380.9	74,510	18,067.6	80,964	19,998.7	125,493	30,993.3	
300,000 to 400,000	53,291	18,181.2	65,084	22,048.7	73,647	25,856.3	112,707	39,620.0	
400,000 to 500,000	22,773	10,127.0	38,498	17,210.8	47,563	21,065.0	68,490	30,405.0	
500,000 to 600,000	14,019	7,629.5	16,257	8,862.2	32,785	18,105.1	27,838	15,252.9	
600,000 to 700,000	8,635	5,657.7	11,885	7,697.3	15,441	10,014.2	18,381	11,840.2	
700,000 to 800,000	7,289	5,394.6	7,742	5,762.3	11,252	8,466.5	14,356	10,753.6	
800,000 to 900,000	4,499	3,806.2	6,908	5,831.0	8,452	7,187.7	7,218	6,123.2	
900,000 to 1,000,000	3,796	3,597.8	4,961	4,720.2	6,829	6,437.9	9,379	8,978.8	
1,000,000 to 2,000,000	19,607	27,384.0	24,618	34,825.0	30,570	42,812.4	37,846	51,676.9	
2,000,000 to 3,000,000	7,974	19,450.5	8,995	22,263.2	13,286	32,080.2	15,430	37,818.8	
3,000,000 to 4,000,000	4,072	14,198.2	4,413	15,441.2	5,764	19,834.5	8,075	28,290.7	
4,000,000 to 5,000,000	2,876	12,933.7	3,241	14,583.4	4,958	22,038.7	5,397	24,325.5	
5,000,000 to 6,000,000	2,330	12,699.9	2,321	12,648.2	3,173	17,369.3	3,987	21,722.1	
6,000,000 to 7,000,000	1,308	8,472.2	1,804	11,722.1	1,963	12,722.9	1,989	12,841.7	
7,000,000 to 8,000,000	1,192	8,937.5	1,331	9,935.6	2,201	16,465.2	1,767	13,209.1	
8,000,000 to 9,000,000	1,110	9,429.4	1,174	9,964.7	1,518	12,917.8	1,648	13,981.9	
9,000,000 to 10,000,000	931	8,877.3	1,060	10,121.2	1,662	15,863.9	1,382	13,189.3	
10,000,000 and over	12,551	728,664.6	13,607	843,113.8	17,064	1,026,526.9	17,019	1,097,167.2	
TOTAL	1,463,286	972,754.4	1,899,644	1,146,676.7	2,374,013	1,436,680.1	2,839,752	1,593,919.9	

3.11 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 30th June, 2005

(Million Rupees)

SIZE OF ACCOUNT (Rs.)			Government		Non Financial Public Sector		NBFT'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	-	6	-	18,694	49.0
5,000	to	10,000	-	-	-	-	2	-	28,702	211.8
10,000	to	20,000	-	-	-	-	-	-	74,750	1,149.0
20,000	to	25,000	-	-	-	-	-	-	82,596	1,843.1
25,000	to	30,000	-	-	-	-	-	-	82,659	2,281.6
30,000	to	40,000	-	-	-	-	-	-	314,976	10,934.4
40,000	to	50,000	-	-	-	-	-	-	312,434	13,955.5
50,000	to	60,000	-	-	-	-	2	0.1	229,532	12,528.3
60,000	to	70,000	-	-	-	-	-	-	131,026	8,496.7
70,000	to	80,000	-	-	2	0.2	-	-	125,372	9,341.9
80,000	to	90,000	-	-	-	-	1	0.1	63,447	5,348.9
90,000	to	100,000	-	-	-	-	1	0.1	45,328	4,310.3
100,000	to	200,000	-	-	1	0.1	3	0.5	285,784	39,214.5
200,000	to	300,000	-	-	2	0.5	2	0.5	70,125	16,864.1
300,000	to	400,000	-	-	-	-	7	2.4	23,598	8,091.7
400,000	to	500,000	-	-	1	0.5	1	0.4	13,105	5,825.3
500,000	to	600,000	-	-	1	0.5	1	0.5	10,198	5,555.2
600,000	to	700,000	-	-	-	-	5	3.2	6,594	4,264.4
700,000	to	800,000	-	-	1	0.8	1	0.8	7,570	5,649.4
800,000	to	900,000	-	-	-	-	1	0.9	3,996	3,378.4
900,000	to	1,000,000	1	0.9	2	1.9	-	-	4,423	4,221.8
1,000,000	to	2,000,000	-	-	6	8.2	13	16.5	22,530	31,478.4
2,000,000	to	3,000,000	-	-	7	18.5	9	20.8	9,617	23,528.1
3,000,000	to	4,000,000	1	3.1	2	7.1	2	6.5	6,002	20,982.4
4,000,000	to	5,000,000	-	-	1	4.9	4	19.3	3,834	17,173.6
5,000,000	to	6,000,000	-	-	4	20.4	6	31.9	3,421	18,702.6
6,000,000	to	7,000,000	1	6.9	4	26.0	1	6.2	1,937	12,511.4
7,000,000	to	8,000,000	-	-	-	-	4	30.1	1,716	12,827.0
8,000,000	to	9,000,000	-	-	-	-	1	8.3	1,621	13,755.8
9,000,000	to	10,000,000	-	-	2	19.5	2	19.4	1,353	12,902.8
10,000,000	and over		74	83,759.3	144	82,851.0	260	38,289.5	16,323	874,013.6
TOTAL			77	83,770.2	181	82,960.1	335	38,457.9	2,003,263	1,201,390.8

3.11 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 30th June, 2005

(Million Rupees)

SIZE OF ACCOUNT (Rs.)			Trust Funds and Non- Profit Organizations		Personal		Others		TOTAL	
			No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	6	0.0	48,409	165.5	113	0.3	67,229	214.8
5,000	to	10,000	1	0.0	27,324	203.7	140	1.1	56,169	416.5
10,000	to	20,000	26	0.4	319,373	6,077.0	1,386	21.3	395,535	7,247.7
20,000	to	25,000	2	0.0	118,115	2,546.7	1,260	29.6	201,973	4,419.5
25,000	to	30,000	476	13.3	329,070	9,311.8	1,925	53.9	414,130	11,660.5
30,000	to	40,000	-	-	100,794	3,575.9	6,767	238.5	422,537	14,748.8
40,000	to	50,000	115	4.9	95,241	4,292.3	6,340	285.8	414,130	18,538.5
50,000	to	60,000	6	0.3	104,946	5,800.9	1,099	60.7	335,585	18,390.3
60,000	to	70,000	-	-	217,304	14,193.0	3,502	232.8	351,832	22,922.5
70,000	to	80,000	3	0.2	196,814	14,521.9	15,364	1,149.2	337,555	25,013.4
80,000	to	90,000	4	0.3	55,652	4,693.9	2,382	199.6	121,486	10,242.8
90,000	to	100,000	9	0.9	53,565	5,041.1	2,454	229.9	101,357	9,582.2
100,000	to	200,000	34	5.0	172,920	22,223.9	2,274	331.4	461,016	61,775.5
200,000	to	300,000	26	6.4	73,830	18,475.5	999	253.3	144,984	35,600.3
300,000	to	400,000	4	1.4	92,809	32,787.4	392	133.6	116,810	41,016.4
400,000	to	500,000	11	4.8	56,590	25,109.8	263	118.6	69,971	31,059.3
500,000	to	600,000	6	3.5	17,778	9,766.5	276	158.9	28,260	15,485.2
600,000	to	700,000	24	15.7	11,820	7,597.1	120	77.3	18,563	11,957.6
700,000	to	800,000	4	3.1	6,753	5,081.2	281	206.0	14,610	10,941.3
800,000	to	900,000	6	5.1	3,618	3,065.4	47	39.8	7,668	6,489.5
900,000	to	1,000,000	4	3.8	4,674	4,481.9	353	342.1	9,457	9,052.4
1,000,000	to	2,000,000	12	15.8	14,970	19,654.0	652	972.6	38,183	52,145.5
2,000,000	to	3,000,000	9	21.8	5,773	14,189.9	155	389.4	15,570	38,168.3
3,000,000	to	4,000,000	-	-	2,123	7,490.7	29	95.9	8,159	28,585.7
4,000,000	to	5,000,000	13	53.3	1,369	6,342.0	234	988.2	5,455	24,581.1
5,000,000	to	6,000,000	4	22.7	506	2,663.0	106	603.3	4,047	22,043.9
6,000,000	to	7,000,000	4	26.2	76	496.7	20	126.5	2,043	13,200.0
7,000,000	to	8,000,000	2	15.7	24	178.3	45	339.0	1,791	13,390.1
8,000,000	to	9,000,000	2	16.3	27	226.7	17	142.3	1,668	14,149.4
9,000,000	to	10,000,000	1	10.0	21	201.8	24	233.4	1,403	13,386.9
10,000,000	and over		34	11,747.4	173	7,549.4	235	9,517.1	17,243	1,107,727.2
TOTAL			848	11,998.1	2,132,461	258,004.7	49,254	17,571.2	4,186,419	1,694,152.9

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
2000											
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	14,298.6	53,839.2	5,934.9
December											
No. of A/Cs.	482,266	887	35,966	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
December											
No. of A/Cs.	1,642,599	3,318	32,534	32,584	1,359,087	314,908	37,582	647	18,456	39,193	715
Amount	257,426.6	31,829.1	105,898.1	27,711.5	150,032.7	575,897.8	165,561.8	1,111.0	13,364.5	98,660.4	5,194.2
2005											
June											
No. of A/Cs.	2,065,294	11,359	27,625	22,904	1,335,489	416,952	50,020	943	17,006	34,289	619
Amount	363,397.3	12,131.4	101,052.1	21,954.6	145,025.3	656,920.4	149,871.0	1,290.4	14,684.8	102,673.	4,657.8

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					
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	TOTAL
2000												
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	11643.4	542.8	6109.9	21393.8	1304.1	616.4	287.5	1750.7	2913.3	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	912.9	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)
December												
No. of A/Cs.	226,537	420	4,082	208	1,634	8,181	115	20	21	17	-	3,722,858
Amount	84,971.9	2,977.0	5,952.3	556.0	1,846.6	5,541.1	282.0	498.5	74.8	503.5	-	1,535,891.5 (22.44)
2005												
June												
No. of A/Cs.	188,964	1,693	4,155	755	1,835	6,075	388	14	40	-	-	4,186,419
Amount	90,899.1	6,737.9	9,950.3	3,264.5	3,257.6	5,830.5	159.1	223.1	172.5	-	-	1,694,152.9 (21.56)

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

(End of Period: Million Rupees)

ECONOMIC GROUP		2001		2002		2003	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:		68.3	36.0	58.0	49.7	157.3	24.3
II. Public Sector Enterprises:		4,564.0	3,708.4	3,606.8	1,566.2	2,478.9	3,148.4
(a)	Agriculture, Forestry, Hunting & Fishing	4.8	54.1	46.4	1.6	48.1	2.2
(b)	Mining and Quarrying	0.1	0.1	-	-	0.0	-
(c)	Manufacturing	532.5	21.8	84	-	513.7	356.0
(d)	Construction	78.0	4.1	3.6	2.6	0.0	-
(e)	Electricity Gas, Water & Sanitary Services	2.7	6.7	27.5	0.1	3.4	60.0
(f)	Commerce:	3,829.8	3,436.6	3,098.7	1,558.8	1,911.9	2,719.6
1.	Export Bills :	2,301.5	1,617.1	1,743.4	1,102.8	1,372.2	1,982.4
i.	Cotton Raw	194.0	159.5	159.7	153.5	-	8.8
ii.	Rice	194.3	161.0	157.1	104.7	73.6	242.7
iii.	Cotton Textiles (Local)	1,024.4	674.6	807.1	261.2	606.4	932.4
iv.	Cement & Cement products	11.4	-	-	-	19.5	2.1
v.	Petroleum & Petroleum products	1.0	151.1	39.1	0.1	8.3	79.4
vi.	Machinery & Transport Equipments	40.8	2.0	-	-	0.0	2.2
vii.	Other Export Bills	835.7	468.7	580.3	583.4	664.3	714.9
2.	Imports Bills Payable in Pakistan	1,102.7	1,065.8	1,082.8	55.8	242.2	92.4
3.	Inland Bills (to include Local Bills)	420.8	753.6	270.6	389.2	297.5	639.5
4.	Non-Bank Financial Institutions	4.9	0.1	1.9	11.0	-	5.3
(g)	Transport, Storage & Communication	14.3	-	3.5	-	-	-
(h)	Services	9.7	5.1	5.0	1.8	0.9	1.2
(i)	Other Public Sector Enterprises	92.1	179.9	338.0	1.5	0.9	9.5
III. Private Sector (Business):		57,610.6	57,383.8	57,811.8	55,486.5	67,096.0	68,727.5
(a)	Agriculture, Forestry ,Hunting & Fishing	3,595.6	3,509.9	2,423	3,256.6	3,125.4	1,884.9
1.	Primary Products :	2,450	2,443.1	1,879.9	2,731.3	2,460.7	1,367.0
i.	Cotton	1,235.3	1,077.3	1,004.1	1,170.1	1,137.2	741.0
ii.	Rice	1,011.8	1,125.5	725.2	589.5	802.5	617.8
iii.	Sugarcane	10.1	23.7	48.2	9.3	74.7	-
iv.	Tobacco	-	-	-	35.5	0.0	0.0
v.	Other Primary Products	192.8	216.7	102.3	567.0	446.2	8.1
2.	Other Agriculture ,Forestry ,Hunting and Fishing	1,145.6	1,066.8	543.1	885.3	664.8	517.8

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

(End of Period : Million Rupees)

ECONOMIC GROUP		2001		2002		2003	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
(b)	Mining and Quarrying	0.3	1.9	3.7	63.9	183.0	116.6
(c)	Manufacturing	2,685.7	2,606.3	3,196.8	1600.6	1,465.4	2,790.8
(d)	Construction	44.2	108.0	236.3	187.6	492.4	144.9
(e)	Electricity, Gas, Water & Sanitary Services	3.8	15.5	107.8	1.8	433.4	47.9
(f)	Commerce:	49,618.5	48,739.3	49,688.1	49,187.4	59,506.7	61,189.2
1.	Export Bills-Traditional Export	22,129.9	22,931.2	22,310.1	23,238.1	34,537.5	29,296.2
i.	Wool & Goat Hair	7.9	20.0	61.3	73.3	44.6	18.8
ii.	Hides & Skins	521.9	337.0	535.4	284.8	387.5	206.9
iii.	Cotton Textiles (Local)	9,905.6	10,458.9	11,642.4	11,715.3	23,366.0	19,416.8
iv.	Cotton Yarn (Local)	10,987.2	11,590.2	9,383.0	10,429.7	9,473.6	8,845.4
v.	Sports Goods	542.6	372.1	420.1	606.4	1,126.4	570.7
vi.	Surgical Instruments	164.6	153.1	267.8	128.6	139.3	237.7
2.	Export Bills-Non-Traditional Exports	15,935.3	16,174.7	14,900.9	12,877.4	15,444.8	19,987.4
i.	Brassware & Handicrafts	10.5	7.6	65.6	234.4	64.2	5,515.2
ii.	Carpets & Rugs	897.4	675.2	828.6	424.1	715.2	871.2
iii.	Footwear & Leather goods	1,996.2	1,079.1	1,061.7	770.4	819.7	1,410.7
iv.	Handloom products, Towels & Hosiery	3,019.6	2,762.2	2,037.8	2,639.4	2,941.3	2,962.2
v.	Readymade Garments	4,091.0	5,172.4	5,066.1	4,289.6	4,554.8	3,697.5
vi.	Electrical goods (Cable & Wire RA)	9.2	88.2	210.6	113.9	273.4	443.7
vii.	Other Export Bills	5,911.4	6,389.9	5,630.4	4,405.8	6,076.2	5,086.9
3.	Import Bills Payable in Pakistan	5,332.4	3,495.6	4,992.5	4,858.8	1,408.1	2,486.4
4.	Inland Bills (to include Local Bills)	4,770.5	5,425.6	6,736.9	7,608.7	7,708.0	8,520.6
5.	Non-Bank Financial Institutions	104.6	-	-	-	30.2	31.3
6.	Other Foreign Bills (clean outward)	1,346.0	712.2	747.8	604.5	378.1	867.3
(g)	Transport, Storage & Communication	129.9	41.9	5.8	16.9	16.5	-
(h)	Services	20.6	9.1	4.7	9.9	67.2	75.0
(i)	Other Private (Business)	1,511.9	2,351.9	2145.6	1,161.7	1,806.1	2,478.2
IV.	Trust Funds and Non-Profit Organisations	5.5	6.9	2.3	29.7	2.0	18.1
V.	Others	2,334.4	1,242.7	1,799.1	3,345.2	3,236.8	1,691.6
TOTAL		64,582.8	62,377.8	63,278.1	60,477.3	72,971.1	73,609.9

(Contd.)

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

(End of Period: Million Rupees)

ECONOMIC GROUP	2004				2005	
	Jun.		Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Government:	446	30.7	167	43.9	65	9.3
II. Public Sector Enterprises:	2,135	3,183.0	3,003	6,666.7	1,652	5,271.5
(a) Agriculture, Forestry, Hunting & Fishing	35	3.9	37	72.7	57	27.4
(b) Mining and Quarrying	-	-	-	-	12	139.9
(c) Manufacturing	34	272.8	108	170.8	34	701.4
(d) Construction	5	6.2	92	10.6	3	0.4
(e) Electricity Gas, Water & Sanitary Services	2	148.9	23	237.2	-	-
(f) Commerce:	2,027	2,747.9	2,618	5,803.6	1,525	3,913.2
1. Export Bills :	1,169	2,219.9	2,055	4,595.7	1,025	3,262.3
i. Cotton Raw	212	561.8	118	219.1	30	95.4
ii. Rice	105	222.4	257	460.4	190	334.2
iii. Cotton Textiles (Local)	251	739.0	1,059	1,618.4	305	975.7
iv. Cement & Cement products	1	0.3	176	439.6	12	94.8
v. Petroleum & Petroleum products	12	63.0	5	6.3	24	502.6
vi. Machinery & Transport Equipments	5	5.0	8	60.2	13	20.0
vii. Other Export Bills	583	628.4	432	1,791.6	451	1,239.5
2. Imports Bills Payable in Pakistan	-	-	98	280.7	45	95.8
3. Inland Bills (to include Local Bills)	858	528.0	464	640.0	453	365.6
4. Non-Bank Financial Institutions	-	-	1	287.1	2	189.5
(g) Transport, Storage & Communication	-	-	-	-	2	133.4
(h) Services	19	1.1	7	33.5	1	0.3
(i) Other Public Sector Enterprises	13	2.1	118	338.2	18	355.4
III. Private Sector (Business):	28,091	78,568.1	31,137	81,451.0	32,350	96,980.0
(a) Agriculture, Forestry ,Hunting & Fishing	1,472	4,214.4	907	3,443.6	881	2,694.0
1. Primary Products :	1,306	3,678.4	764	2,719.9	829	2,285.7
i. Cotton	773	2,367.0	418	931.3	390	795.8
ii. Rice	525	1,218.5	333	1,725.6	413	1,360.4
iii. Sugarcane	1	14.8	-	-	4	37.8
iv. Tobacco	-	-	-	-	-	-
v. Other Primary Products	7	78.0	13	63.0	22	91.7
2. Other Agriculture ,Forestry ,Hunting and Fishing	166	536.0	143	723.8	52	408.4

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

(End of Period : Million Rupees)

ECONOMIC GROUP	2004				2005	
	Jun.		Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	16	98.4	66	653.9	894	768.7
(c) Manufacturing	966	2,705.9	2,267	5,176.7	4,390	14,681.0
(d) Construction	35	627.5	42	496.2	53	1,588.0
(e) Electricity, Gas, Water & Sanitary Services	19	322.0	1	26.1	10	13.5
(f) Commerce:	23,740	68,233.5	26,738	71,035.7	24,538	76,501.9
1. Export Bills-Traditional Export	11,222	32,164.8	11,576	35,509.3	11,656	34,847.2
i. Wool & Goat Hair	1	5.2	-	-	-	-
ii. Hides & Skins	88	237.6	24	138.4	116	490.5
iii. Cotton Textiles (Local)	7,572	24,060.4	7,830	26,525.9	7,190	25,628.0
iv. Cotton Yarn (Local)	3,150	7,048.4	3,356	7,969.1	3,818	7,716.6
v. Sports Goods	329	734.1	240	628.6	390	795.9
vi. Surgical Instruments	82	79.2	126	247.3	142	216.1
2. Export Bills-Non-Traditional Exports	5,750	16,056.5	5,687	17,215.6	5,733	16,576.0
i. Brassware & Handicrafts	336	142.1	11	72.3	15	32.1
ii. Carpets & Rugs	273	1,130.5	181	1,014.4	229	2,007.7
iii. Footwear & Leather goods	588	1,253.3	739	1,562.0	633	2,300.4
iv. Handloom products, Towels & Hosiery	935	2,316.1	882	3,040.1	1,920	4,487.2
v. Readymade Garments	1,783	5,013.9	2,361	6,102.7	1,771	4,164.3
vi. Electrical goods (Cable & Wire RA)	29	143.8	43	196.6	90	124.5
vii. Other Export Bills	1,806	6,056.8	1,470	5,227.7	1,075	3,459.8
3. Import Bills Payable in Pakistan	1,883	10,473.7	627	2,908.5	736	6,489.5
4. Inland Bills (to include Local Bills)	4,033	8,241.2	6,606	14,524.3	6,169	18,079.3
5. Non-Bank Financial Institutions	2	58.4	-	-	1	5.4
6. Other Foreign Bills (clean outward)	850	1,238.9	2,242	878.0	243	504.6
(g) Transport, Storage & Communication	11	210.5	1	5.7	5	25.6
(h) Services	66	30.8	110	11.1	62	4.8
(i) Other Private (Business)	1,766	2,125.2	1,005	602.0	1,517	702.4
IV. Trust Funds and Non-Profit Organisation	26	3.7	65	156.9	18	4.7
V. Others	11,321	2,461.1	10,528	2,344.9	9,984	1,955.8
TOTAL	42,019	84,246.5	44,900	90,663.3	44,069	104,221.3

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

(End of Period: Million Rupees)

SECURITY / SHARE	2000	2001		2002		2003
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. FEDERAL GOVERNMENT SECURITIES	146,963.4	126,147.9	138,480.8	152,431.5	181,019.0	211,294.4
11.75 % 2001	8,178.4	-	-	-	-	-
11.75 % 2002	1,125.6	1,123.0	1,120.3	-	-	-
National Prize Bonds	89.1	107.4	150.6	361.3	94.9	92.2
National Savings Schemes	36.0	35.8	35.7	121.5	81.8	-
Compensation Bonds*	47,001.4	41,028.2	32,276.2	16,814.3	15,608.5	35,416.8
Federal Investment Bonds	88,001.5	55,903.0	60,055.0	54,289.8	49,436.3	30,019.6
Pakistan Investment Bonds	2,531.4	27,950.4	44,843.0	80,839.6	115,792.5	145,765.8
Unclassified	-	0.1	-	0.5	5.0	-
B. TREASURY BILLS	139,195.0	125,604.9	105,093.4	221,674.3	341,029.6	404,619.0
C. PROVINCIAL GOVERNMENTS SECURITIES	1,869.1	1,869.1	1,798.0	1,795.8	1,573.4	1,332.2
I. Balochistan	598.7	598.7	563.9	563.9	518.5	277.3
15.00 % 2001	34.8	34.8	-	-	-	-
15.50 % 2002	40.3	40.3	40.3	-	-	-
16.00 % 2003	330.3	330.3	330.3	325.3	325.3	184.6
15.50 % 2006	189.2	189.2	189.2	189.2	189.2	88.7
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		2003
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
II. Punjab	228.6	228.6	216.7	216.7	216.7	216.7
15.00 % 2001	11.9	11.9	-	-	-	-
16.00 % 2004	141.6	141.6	141.6	141.6	141.6	141.7
17.50 % 2008	75.1	75.1	75.1	75.1	75.1	75.1
III. Sindh	1,040.5	1,040.5	1,015.1	1,015.2	827.2	827.3
15.00 % 2001	25.3	25.3	-	-	-	-
15.00 % 2002	182.9	182.9	182.9	182.9	-	-
16.00 % 2003	443.9	443.9	443.9	443.9	438.9	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	2.3	-	10.9	10.9
D. FOREIGN SECURITIES AND SHARES	1.5	1.5	2.4	1.5	1.5	1.5
E. OTHERS :	50,767.6	60,839.7	58,407.8	62,756.7	74,413.4	87,278.1
1. Shares :	14,739.2	16,810.7	21,543.8	23,150.1	28,610.3	32,925.1
(i) Financial Institutions	1,758.8	946.3	974.8	1,810.9	1,830.2	1,943.3
(ii) Public Sector Enterprises	5,945.4	7,170.7	8,326.3	8,337.3	9,049.9	7,962.9
(iii) Private Sector	7,035.0	8,693.6	12,242.7	13,001.9	17,730.3	23,018.9
2. Debentures :	1,076.4	1,228.5	1,492.3	2,156.2	1,460.8	1,359.9
(i) Financial Institutions	-	-	-	-	-	-
(ii) Public Sector Enterprises	96.0	872.7	638.6	1,725.6	1,130.2	1,020.8
(iii) Private Sector	980.4	355.8	853.7	430.6	330.6	339.1
(iv) Other	-	-	-	-	-	-
3. National Investment (Unit) Trust	9,455.9	10,163.0	9,425.2	9,761.3	10,351.3	10,949.2
4. Participation Term Certificates	11,485.8	13,014.2	9,231.4	17,880.0	25,502.9	35,634.4
5. Modarba Certificate	106.0	5,225.7	1,021.0	635.4	600.3	588.7
6. Mutual Funds	1,960.3	1,636.5	253.1	257.1	233.0	236.9
7. Others	11,944.0	12,761.1	15,441.0	8,916.6	7,654.8	5,583.9
TOTAL	338,796.6	314,463.1	303,782.4	438,659.8	598,036.8	704,525.1

(Contd.)

3.14 Scheduled Banks' Classification of Investments in Securities and Shares

(Concl'd.) (End of Period: Million Rupees)						
SECURITY / SHARE	2003	2004		2005		
	Dec.	Jun.	Dec.	Jun.		
	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	233,214.1	259,194.1	230,730.2	187,503.9	182,287.4	184,954.3
National Prize Bonds	95.5	153.0	154.1	145.7	128.2	128.2
National Savings Schemes	-	-	-	263.3	263.3	263.3
Compensation Bonds *	34,172.8	31,114.6	33,061.5	19,630.8	23,486.1	20,046.8
Federal Investment Bonds	19,151.6	16,288.6	13,896.6	8,657.3	6,825.6	8,657.3
Pakistan Investment Bonds	179,794.2	211,637.9	183,618.0	158,806.8	151,584.2	155,858.7
Unclassified	-	-	-	-	-	-
B. TREASURY BILLS	418,329.3	410,594.5	267,378.70	415,199.0	418,144.4	41,5061.4
C. PROVINCIAL GOVERNMENTS SECURITIES	180.3	75.1	75.1	75.1	75.1	75.1
I. Balochistan	-	-	-	-	-	-
16.00 % 2003	-	-	-	-	-	-
15.50 % 2006	-	-	-	-	-	-
17.00 % 2007	-	-	-	-	-	-
II. Punjab	180.3	75.1	75.1	75.1	75.1	75.1
16.00% 2004	105.2	-	-	-	-	-
17.50 % 2008	75.1	75.1	75.1	75.1	75.1	75.1
III. Sindh	-	-	-	-	-	-
16.00 % 2003	-	-	-	-	-	-
15.50 % 2006	-	-	-	-	-	-
17.00 % 2007	-	-	-	-	-	-
IV. Unclassified	-	-	-	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1.5	1.5	1.5	2.0	1.4
E. OTHERS:	107,527.9	113,470.8	116,435.8	122,866.7	9,3687.3	11,6987.9
1. Shares :	34,578.3	34,810.0	37,526.30	33,031.8	21,465.5	34,347.0
(i) Financial Institutions	2,199.9	3,435.5	4,107.8	2,985.2	2,763.2	3,174.0
(ii) Public Sector Enterprises	12,232.6	10,115.1	6,176.2	5,639.9	2,182.4	6,893.6
(iii) Private Sector	20,145.8	21,259.4	27,242.3	24,406.7	16,519.9	24,279.4
2. Debentures :	7,598.6	826.7	737.3	1,462.9	1,454.4	1,462.5
(i) Financial Institutions	1.3	-	-	239.2	231.4	238.8
(ii) Public Sector Enterprises	1,088.8	589.3	640	577.7	577.7	577.7
(iii) Private Sector	6,508.5	237.4	97.3	646.0	645.3	646.0
(iv) Other	-	-	-	-	-	-
3. National Investment (Unit) Trust	13,000.6	13,375.5	14,287.5	2,5362.8	7,434.3	18,107.5
4. Participation Term Certificates	38,203.7	27,605.4	2,0612	20,972.2	21,022.5	20,944.0
5. Modarba Certificate	620.2	915.9	597	343.6	631.7	343.6
6. Mutual Funds	952.1	4,924.1	4,533.7	6,148.7	5,849.7	6,184.4
7. Others	12,574.4	31,013.2	3,814.1	35,544.6	35,829.3	35,598.8
TOTAL	759,253.1	783,336.0	614,621.40	725,646.2	694,196.2	717,080.1

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	342.8	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	382.1	-
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	1,888.4	-	-	-
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)				
2003		2004		2005	2003		2004		2005
Dec.	Jun.	Dec.	Jun.		Dec.	Jun.	Dec.	Jun.	
Rate	Amount				Rate	Amount			
0.00	74,226.6	92,849.6	100,655.6	111,024.1	0.00	443,559.8	440,943.3	528,740.4	578,328.8
0.25*	21,473.2	23,576.3	36,459.4	13,757.4	0.25*	89,327.1	325,676.5	449,210.3	322,466.3
0.50*	32,611.0	32,804.9	32,855.4	35,793.6	0.50*	89,592.5	55,664.7	64,051.6	62,212.9
0.75	6,366.1	5,439.7	4,606.9	14,526.2	0.75	57,638.0	104,507.2	34,066.0	53,288.9
1.00	22,260.6	23,742.7	27,124.2	29,330.6	1.00	76,668.5	323,297.7	203,782.6	403,673.5
1.25	13,579.0	7,440.4	19,376.2	16,629.4	1.25	310,017.7	46,898.6	82,373.2	14,418.6
1.50	2,581.3	5,902.6	10,443.0	5,772.0	1.50	151,041.5	114,298.8	117,428.0	59,944.4
1.75	4,715.2	7,596.3	6,477.4	9,535.2	1.75	25,353.6	49,216.3	62,614.6	33,161.7
2.00	2,791.9	1,942.2	8,314.2	7,310.1	2.00	113,561.1	63,998.9	56,255.9	86,163.5
2.25	755.2	65.0	1,298.6	1,800.7	2.25	23,656.4	19,699.7	31,332.6	32,649.1
2.50	282.9	760.6	1,137.5	2,382.9	2.50	58,185.8	61,601.3	82,411.0	48,584.3
2.75	672.0	356.2	446.4	1,523.6	2.75	49,782.4	18,189.7	35,628.3	20,830.2
3.00	1,353.0	1,645.6	3,275.7	1,684.1	3.00	58,493.4	72,780.8	52,929.3	99,271.3
3.25	359.2	590.8	1,327.6	1,686.8	3.25	12,622.7	12,222.1	18,965.3	32,395.6
3.50	565.7	704.0	587.5	561.4	3.50	35,828.5	27,896.8	32,269.9	51,567.0
3.75	321.5	1,015.4	724.3	196.2	3.75	4,650.9	11,194.4	16,403.3	26,313.6
4.00	1,042.3	1,367.3	764.8	1,128.1	4.00	24,523.9	11,138.4	27,058.5	41,329.6
4.25	964.8	2,525.5	584.9	370.8	4.25	3,916.1	4,640.7	7,047.8	13,462.0
4.50	104.9	412.1	227.6	190.8	4.50	4,079.2	7,731.9	7,111.8	35,815.4
4.75	213.0	62.0	0.0	16.2	4.75	5,049.6	1,964.3	5,991.0	6,201.5
5.00	40.6	123.6	438.7	26.9	5.00	8,059.4	7,769.4	13,813.9	35,280.7
5.25	300.0	0.0	0.0	0.0	5.25	184.8	187.1	6,127.8	4,072.3
5.50	204.0	16.3	495.8	5.3	5.50	3,444.9	25.8	747.3	9,631.8
5.75	0.0	2.6	0.0	0.0	5.75	0.0	9.1	386.7	3,782.7
6.00	154.7	23.3	201.4	39.0	6.00	144.1	144.9	855.8	16,991.6
6.25	0.0	0.1	0.0	0.0	6.25	0.0	3.9	81.4	2,783.2
6.50	23.8	18.3	1.1	1.1	6.50	278.7	193.3	139.5	16,246.9
6.75	0.9	0.0	0.0	0.0	6.75	48.1	24.3	23.6	2,712.5
7.00	0.0	32.4	77.5	30.7	7.00	2,661.9	7,284.4	4,568.6	12,826.7
7.25	6.3	6.2	0.0	0.0	7.25	241.3	366.2	6.4	2,916.7
7.50	57.5	67.4	0.0	0.0	7.50	967.3	524.0	898.1	8,911.3
7.75	1.1	0.0	0.0	0.0	7.75	0.0	4.0	33.2	2,576.4
8.00	20.2	33.2	103.0	222.8	8.00	229.5	201.2	242.2	23,405.9
8.25	-	-	-	-	8.25	49.0	24.7	11.3	562.8
8.50	-	-	50.0	-	8.50	11.1	-	-	780.3
8.75	0.3	0.0	0.0	0.0	8.75	0.0	48.0	74.6	2,506.8
9.00	2.4	25.7	21.2	4.1	9.00	111.2 [@]	48.2 [@]	0.0	3,093.4
9.25	-	-	-	-	9.25	-	-	-	101.8
9.50	2.7	-	-	-	9.50	-	-	-	758.9
9.75	0.2	-	-	-	9.75	-	-	-	41.5
10.00	7.2	0.1	37.6	90.8 ^{**}	10.00	-	-	-	181.6
10.25	2.6	2.1	-	-	10.50	-	-	-	69.4
10.50	0.0	705.8	-	-	10.75	-	-	-	228.3
10.75	-	-	-	-	11.00	-	-	-	7.1
11.00	-	-	0.7	-					
Over-11	99.2	31.1	15.7	-	Over-11	-	-	-	104.5
Total	188,163.1	211,887.4	258,130.0	255,640.8	Total	1,653,979.6	1,790,420.5	1,943,681.6	2,172,653.2

** 10 & Over

@ 9 and over

3.18 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

RATE OF RETURN		2001		2002				2003	
		Dec.		Jun.		Dec.		Jun.	
		Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00		3,622.9	3,053.0	1,872.4	1285.1	1,279	1,076	844.2	630.5
01.00	*	-	-	-	-	-	-	67.9	67.3
02.00	*	2.6	-	25.0	25.0	-	-	585.7	585.5
03.00	*	788.5	781.5	676.2	668.0	75.3	52.5	3,466.3	2,555.1
03.25		-	-	32.2	32.2	274.8	274.8	922.7	172.9
03.50		-	-	114.1	114.1	574.2	574.2	1,285.3	1,285.3
03.75		-	-	-	-	208.0	208.0	460.4	460.4
04.00		2,018.3	287.5	2,656.3	2314.9	1,485.2	1,363.1	3,032.2	2,291.8
04.25		-	-	-	-	711.1	711.1	135.3	135.3
04.50		-	-	39.8	39.8	1,244.6	1,244.6	297.8	297.8
04.75		-	-	-	-	130.5	130.5	17.4	17.4
05.00		31.0	0.5	330.0	295.1	798.2	770.6	606.1	570.3
05.25		-	-	-	-	-	-	0.0	0.0
05.50		30.0	30.0	174.8	174.8	229	184.0	136.0	0.0
05.75		-	-	-	-	-	-	295.0	295.0
06.00		43.5	43.5	88.2	88.2	666.1	604.6	761.4	758.1
06.25		-	-	-	-	40.2	40.0	0.2	0.2
06.50		-	-	9.7	8.1	68.6	66.8	28.5	27.3
06.75		-	-	-	-	-	-	100.0	100.0
07.00		386.7	386.7	870.5	870.5	174.6	174.6	670.4	632.4
07.25		-	-	100.0	100.0	6.0	6.0	9.9	9.9
07.50		197.6	197.6	515.2	515.2	188.2	188.2	256.0	255.3
07.75		-	-	20.0	20.2	-	-	1.7	1.7
08.00		928.3	783.8	1,598.1	1433.6	519.2	504.7	396.0	306.9
08.25		-	-	279.0	279.0	-	-	1.3	1.3
08.50		12.0	12.0	178.4	178.4	111.0	110.4	230.2	229.7
08.75		9.6	9.6	-	-	-	-	12.1	12.1
09.00		408.2	408.2	65.1	65.1	1,223.3	1,223.3	6,860.3	3,820.1
09.25		-	-	-	-	-	-	0.5	0.5
09.50		278.0	278.0	200.1	200.1	6.0	5.5	192.2	191.9
09.75		371.5	371.5	360.0	10.0	-	-	80.5	77.2
10.00		1,665.7	1,582.8	1,608.0	1037.0	5,252.9	2,827.0	2,208.8	1,893.3
10.25		-	-	-	-	1,989.8	1,989.8	181.3	180.0
10.50		374.3	374.3	1,445.6	1111.7	713.7	713.7	436.1	436.1
10.75		681.5	331.5	421.6	421.6	-	-	5.2	4.3
11.00		993.9	588.7	964.9	457.6	2,974.8	2,941.3	3,222.3	3,151.8
11.25		-	-	-	-	-	-	0.4	0.4
11.50		353.2	352.9	79.2	75.2	81.3	77.3	118.1	118.0
11.75		24.8	24.8	15.9	15.9	79.0	79.0	17.3	0.8
12.00		3,670.0	3,614.7	4,551.8	4269.3	9,641.7	9,434.9	18,547.9	13,416.5
12.25		111.2	111.2	-	-	245.9	245.0	1.1	1.1
12.50		590.1	590.1	316.3	286.6	631.1	622.7	476.9	476.9
12.75		10.1	10.0	-	-	10.4	10.4	7.9	7.9
13.00		2,678.0	2,673.8	2,477.6	1360.4	1,450.7	1,323.0	930.6	910.2
13.25		248.8	248.8	381.0	381.0	25.7	25.7	26.7	26.7
13.50		281.1	281.1	574.7	574.7	568.7	568.7	265.6	265.1
13.75		8.2	8.2	5.2	5.2	29.9	29.9	30.2	28.4
14.00		12,076.7	11,948.1	11,239.9	10527.0	14,267.7	8,785.9	13,510.5	13,375.1
14.25		586.3	490.2	72.1	-	-	-	0.0	0.0
14.50		203.1	203.1	242.8	242.8	144.6	144.6	84.2	84.2
14.75		-	-	40.5	40.5	15.9	15.9	8.7	8.7
15.00		2,368.3	2,354.5	1,026.5	972.2	693.2	656.6	1,877.1	1,849.6
15.25		-	-	4.4	4.4	-	-	0.0	0.0
15.50		33.5	33.5	27.3	27.3	10.8	1.2	26.1	26.0
15.75		28.2	28.2	55.7	55.7	-	-	1.3	1.3
16.00 & over		20,708.0	19,979.5	18,647.2	18,116.4	21,281.8	20,888.4	12,914.3	12,523.0
TOTAL		56,823.5	52,473.2	54,403.4	48,699.6	70,122.6	60,895.2	76,652.2	64,574.9

* 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

3.18 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)									
RATE OF RETURN		2003		2004				2005	
		Dec.		Jun.		Dec.		Jun.	
		Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00		3,126.3	3,125.2	1,338.7	1,338.7	32,380.8	32,380.8	27,634.2	27,619.3
01.00	*	2,809.6	2,809.6	162.3	162.3	13.8	13.8	0.6	0.6
02.00	*	3,702.8	2,278.1	5,662.2	3,971.1	3,735.0	3,402.2	0.0	0.0
03.00	*	12,652.2	9,541.7	7,245.5	6,745.5	9,420.6	5,634.8	2,887.7	2,387.7
03.25		188.6	188.6	116.7	116.7	84.6	84.6	-	-
03.50		971.5	971.5	1,555.8	1,555.8	547.7	547.7	135.0	135.0
03.75		38.2	38.2	163.8	163.8	396.5	396.5	432.1	432.1
04.00		3,174.2	3,174.2	2,388.0	2,388.0	2,677.2	2,677.2	2,303.7	2,303.7
04.25		298.2	298.2	209.2	209.2	439.3	439.3	316.5	316.5
04.50		352.6	352.6	603.8	603.8	2,522.7	2,522.7	639.2	448.7
04.75		285.2	285.2	90.0	90.0	4.2	4.2	652.6	652.6
05.00		6,797.7	3,839.0	9,540.0	9,446.9	8,690.8	8,531.3	1,900.9	1,900.9
05.25		1,000.5	1,000.5	-	-	106.9	85.0	-	-
05.50		1,704.9	1,704.9	55.5	55.5	370.9	370.9	666.7	666.7
05.75		544.0	544.0	2.0	2.0	159.2	159.2	-	-
06.00		1,015.8	1,015.8	5,021.9	4,920.1	2,453.3	2,370.4	4,524.4	2,332.7
06.25		44.2	44.2	22.8	22.8	22.1	22.1	929.7	29.0
06.50		95.3	95.3	3,210.8	3,180.8	821.2	821.2	113.4	113.4
06.75		21.4	21.4	125.0	125.0	1,403.5	1,403.5	112.8	112.8
07.00		4,190.4	4,190.4	6,048.6	5,996.1	5,351.3	5,351.3	3,363.4	3,363.5
07.25		1.1	1.1	123.7	123.7	74.9	74.9	1,013.3	48.7
07.50		741.3	741.3	671.0	671.0	774.9	774.9	3,720.4	2,267.1
07.75		2.1	2.1	-	-	2.8	2.8	770.2	770.2
08.00		983.6	983.6	5,259.3	5,259.3	11,980.1	11,763.0	5,788.1	5,690.3
08.25		31.5	31.5	-	-	59.1	59.1	9.2	9.3
08.50		594.7	594.7	1,117.0	1,117.0	2,807.2	2,807.2	1,286.0	1,286.0
08.75		43.1	43.1	-	-	83.3	83.3	265.2	265.2
09.00		1,948.4	1,948.4	3,447.6	3,447.6	4,346.5	4,346.5	8,236.9	6,198.7
09.25		27.3	27.3	7.7	7.7	104.9	104.9	486.1	486.1
09.50		168.2	168.2	218.1	218.1	478.9	478.9	1,601.1	1,601.1
09.75		20.3	20.3	-	-	44.5	44.5	1,089.6	1,089.7
10.00		2,204.4	2,204.4	4,543.1	4,543.1	5,430.6	5,430.6	4,202.4	4,202.4
10.25		31.5	31.5	7.5	7.5	19.6	19.6	298.8	298.8
10.50		628.2	628.2	180.6	180.6	86.7	86.7	501.3	501.3
10.75		13.8	13.8	14.4	14.4	24.4	24.4	141.4	141.4
11.00		5,763.4	5,763.4	8,042.9	7,992.9	12,212.4	10,770.0	15,584.3	15,454.8
11.25		5.4	5.4	1.5	1.5	8.6	8.6	103.0	103.0
11.50		80.2	80.2	40.3	40.3	58.5	58.5	226.1	226.1
11.75		51.8	51.8	21.6	21.6	82.8	82.8	6,838.9	6,838.9
12.00		18,022.8	16,073.4	4,875.5	3,849.9	853.9	853.9	2,873.3	2,873.2
12.25		7.7	7.7	5.3	5.3	2.0	2.0	60.0	60.0
12.50		108.5	108.5	253.6	253.6	157.3	157.3	163.6	163.6
12.75		28.7	28.7	74.6	74.6	84.9	84.9	142.1	142.1
13.00		987.1	987.1	1,234.9	1,234.9	4,658.0	4,658.0	1,712.0	1,712.0
13.25		46.7	46.7	58.1	58.1	79.8	79.8	218.6	218.6
13.50		10.3	10.3	75.7	75.7	268.9	268.9	677.1	677.1
13.75		40.9	40.9	133.2	133.2	29.6	29.6	64.3	64.3
14.00		13,505.1	13,505.1	8,755.6	8,755.6	291.0	291.0	2,233.5	2,233.5
14.25		1.6	1.6	-	-	-	-	-	-
14.50		36.6	36.6	62.1	62.1	77.6	77.6	257.3	257.4
14.75		40.3	40.3	26.3	26.3	-	-	18.3	18.3
15.00		655.0	655.0	626.4	626.4	481.8	481.8	509.5	509.5
15.25		1.4	1.4	22.5	22.5	-	-	1.1	1.1
15.50		65.1	65.1	19.4	19.4	-	-	24.5	24.6
15.75		2.1	2.1	36.0	36.0	-	-	3.4	3.4
16.00 & over		8,099.7	8,032.7	5,717.6	5,709.6	2,619.1	2,611.4	2,792.1	2,784.4
TOTAL		98,012.9	88,501.6	89,235.5	85,683.5	119,886.0	113,836.1	110,525.8	102,036.8

3.19 Scheduled Banks' Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN		2001		2002		2003		2003	
		Dec.		Jun.		Dec.		Jun.	
		Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00		33,186.0	25,382.5	31,830.0	25,763.1	11,848.3	7,193.3	29,132.5	23,397.7
01.00	*	-	-	-	-	-	-	3,934.7	3,923.5
02.00	*	2,579.3	122.8	2,541.2	1,002.7	-	-	11,143.0	6,291.9
03.00	*	1,858.3	227.2	1,927.1	540.9	1,875.1	99.7	56,382.8	43,813.4
04.00	*	11,457.4	3,662.6	10,141.5	4,656.4	9,017.4	4,364.8	106,960.6	90,472.1
05.00	*	1,772.4	578.4	2,885.8	2,004.2	5,373.0	4,396.8	52,470.1	43,906.4
06.00	*	491.4	292.4	1,879.9	1,716.7	14,456.5	13,311.7	83,674.1	29,117.0
07.00	*	2,317.2	1,334.4	5,201.1	4,587.6	32,342.8	30,514.9	30,531.3	25,660.8
08.00	*	15,293.5	13,388.6	33,340.5	29,778.4	31,703.1	27,082.8	45,406.7	41,769.9
08.25		-	-	839.7	650.0	1,506.4	705.4	1,280.4	630.0
08.50		2,627.1	2,627.1	4,190.6	4,188.6	8,270.0	6,198.1	11,774.0	7,791.9
08.75		924.1	924.1	1,174.2	840.0	1,506.3	536.1	895.5	837.0
09.00		10,667.2	5,645.0	9,850.1	6,250.9	16,715.1	12,372.5	21,513.9	18,972.4
09.25		761.7	761.7	1,780.8	904.9	2,601.3	1,760.9	979.9	157.0
09.50		6,223.5	6,221.8	5,088.4	4,654.8	13,745.5	7,652.3	8,994.2	7,113.0
09.75		2,045.2	1,110.2	3,279.1	1,118.8	3,287.0	2,232.2	1,232.1	1,232.1
10.00		32,935.4	26,002.0	36,058.7	27,184.1	36,805.3	28,663.5	38,997.9	32,378.6
10.25		1,111.9	1,111.9	721.8	667.7	1,002.1	651.9	2,213.4	794.6
10.50		5,839.2	5,721.5	5,093.8	4,369.4	9,673.0	6,901.3	3,870.2	3,832.6
10.75		3,065.0	878.6	1,061.9	1,061.9	3,444.3	1,503.8	331.0	331.0
11.00		26,893.7	16,646.9	26,248.6	15,361.8	37,299.6	31,185.4	44,550.1	42,296.5
11.25		1,995.3	1,377.5	1,458.7	853.1	1,396.6	874.9	512.2	100.8
11.50		6,092.2	4,732.2	10,989.2	10,982.3	9,219.0	6,120.3	2,600.6	2,541.4
11.75		2,796.4	1,177.4	3,150.1	2,780.1	747.4	747.2	1,134.1	333.1
12.00		98,309.3	22,390.5	102,462.1	19,898.1	127,701.2	42,949.6	45,743.6	41,705.8
12.25		1,031.3	756.3	1,023.5	1,023.5	5,248.1	2,605.8	178.4	146.2
12.50		6,391.0	5,946.3	6,974.3	6,044.5	10,804.7	8,836.6	8,864.1	5,814.5
12.75		4,001.5	3,781.3	2,390.6	2,070.6	2,164.0	2,086.5	247.4	246.5
13.00		38,441.7	30,503.3	42,764.0	35,402.8	32,482.9	28,127.9	18,841.6	14,535.3
13.25		5,408.4	3,370.6	3,699.3	1,302.6	2,709.0	1,508.9	177.4	177.4
13.50		14,222.7	12,393.3	10,087.4	7,060.8	5,376.6	4,271.8	1,938.3	1,867.3
13.75		6,580.1	5,567.3	3,030.4	926.9	1,894.7	1,002.4	4,393.8	3,602.9
14.00		151,834.1	138,547.0	146,382.0	141,336.4	170,122.3	166,808.9	146,555.0	138,376.4
14.25		4,040.4	3,314.5	4,160.2	3,587.0	3,882.9	3,074.9	337.2	137.0
14.50		11,416.2	9,607.8	4,992.1	4,890.7	5,157.3	5,079.2	1,533.6	1,355.0
14.75		2,416.1	1,396.1	1,347.1	1,347.1	3,174.7	2,602.7	242.0	142.0
15.00		58,146.8	39,403.7	46,997.4	39,926	36,406.6	31,238.6	23,569.2	22,937.2
15.25		886.3	864.8	983.3	728.3	827.7	572.7	118.6	36.7
15.50		7,382.1	5,091.5	5,940.2	5,028.0	7,277.6	6,356.5	1,052.7	932.3
15.75		4,929.6	3,153.6	1,694.0	1,079.8	1,553.5	1,553.5	1,827.4	672.8
16.00		103,501.3	83,495.1	92,989.6	69,975.2	51,712.1	47,547.6	15,741.5	15,381.0
16.25		859.4	776.1	699.6	692.1	8,426.6	6,901.6	183.7	181.2
16.50		7,979.8	7,091.5	6,807.6	6,496.4	11,820.5	10,322.3	1,871.1	1,857.8
16.75		66,384.6	55,591.5	70,441.8	50,464.6	56,132.9	49,903.2	28,665.3	27,200.9
17.00		17,673.9	17,007.6	13,936.4	12,436.9	7,988.8	7,951.1	2,997.8	2,993.7
17.25		236.4	236.4	712.7	137.7	1,878.6	111.6	29.3	29.3
17.50		2,247.6	2,188.5	1,903.2	1,741.6	1,375.5	1,293.9	324.1	313.3
17.75		61.5	61.5	126.9	126.9	73.2	73.2	0.1	0.1
18.00		28,524.2	27,078.1	21,680.3	20,518.9	12,954.1	11,877.1	3,582.0	3,570.9
18.25		747.9	599.4	668.1	491.5	5,117.5	2,097.0	1,689.0	1,548.8
18.50		1,335.7	1,333.4	1,044.4	1,044.4	4,587.8	2,223.3	147.2	147.2
18.75		71.1	71.1	90.6	90.6	8,838.3	8,070.9	72.2	72.2
19.00		9,243.3	9,164.9	7,523.3	7,389.7	7,709.5	7,065.1	6,490.9	6,463.7
19.25		75.9	75.9	115.6	115.6	47.2	47.2	58.7	58.7
19.50		394.0	394.0	292.5	292.5	291.2	291.2	84.4	84.4
19.75		227.4	227.4	1,174.3	1,174.3	122.0	122.0	41.6	41.6
20.00 & over		25,278.5	25,168.8	24,736.9	23,217.5	16,377.1	16,365.8	15,105.1	15,043.0
TOTAL		853,213.9	636,576.2	830,604.1	619,977.6	866,072.1	676,010.7	893,219.5	735,368.1

* 01.00 stands for 00.25 to 01.00 and 08.00 stands for 07.25 to 08.00

3.19 Scheduled Banks' Financing under Islamic Modes by Rates of Return

(End of period: Million Rupees)

RATE OF RETURN	2003		2004				2005	
	Dec		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	31,532.6	31,254.3	32,246.7	31,618.7	74,200.6	72,742.9	90,365.5	89,383.5
01.00	4,350.8	2,592.8	1,177.8	813.8	571.1	207.2	656.6	203.2
02.00	59,261.6	25,268.1	62,845.5	22,996.7	8,221.7	4,956.6	6,069.4	2,804.5
03.00	151,550.7	140,078.7	143,855.7	122,298.0	46,065.5	35,195.0	19,022.2	19,022.2
04.00	97,405.4	88,947.0	188,008.0	155,468.7	160,741.0	115,346.9	33,003.9	29,450.4
05.00	82,379.2	75,204.9	99,503.2	91,120.1	265,452.3	212,689.3	66,898.0	51,841.6
06.00	68,522.7	63,431.8	90,638.9	79,622.7	188,980.1	169,947.5	77,515.8	66,453.8
07.00	48,423.5	46,516.0	65,397.1	65,047.7	132,669.9	127,529.0	143,759.4	112,673.5
08.00	59,558.9	59,280.1	81,677.5	71,516.8	124,608.9	123,964.2	266,967.8	227,966.2
08.25	1,170.0	570.0	1,769.0	1,169.0	5,957.9	5,357.9	24,729.5	20,581.0
08.50	11,021.6	11,021.6	17,225.1	17,225.1	36,792.4	36,313.7	36,981.8	35,317.2
08.75	807.0	807.0	1,285.5	1,285.5	3,845.0	3,843.4	42,204.9	25,474.8
09.00	31,475.2	28,775.1	36,946.2	35,546.9	49,004.6	48,162.3	136,610.3	101,770.4
09.25	3,243.9	443.9	775.8	775.8	1,275.1	1,275.1	18,779.4	17,423.1
09.50	6,147.9	5,565.6	4,659.9	4,659.9	19,239.9	19,234.9	29,282.9	28,511.1
09.75	1,492.5	1,492.5	2,976.6	2,976.6	1,013.4	1,013.4	14,551.1	13,315.9
10.00	47,316.0	46,264.5	42,056.6	41,784.4	49,701.7	49,542.5	113,555.3	111,385.0
10.25	238.6	230.4	145.2	145.2	1,132.5	1,132.5	9,456.6	8,958.0
10.50	6,565.1	4,518.3	6,544.6	6,544.6	4,503.7	4,501.1	17,143.9	16,885.0
10.75	2,490.4	2,490.4	171.4	171.4	194.1	194.1	6,610.4	6,610.5
11.00	34,930.9	34,778.6	53,493.9	52,050.5	59,481.6	59,461.1	121,330.2	121,320.3
11.25	387.4	387.4	65.2	65.2	1,405.9	1,404.6	4,858.0	4,857.1
11.50	1,428.0	1,308.2	1,377.1	1,334.3	6,480.2	6,458.2	14,604.3	14,603.3
11.75	615.1	615.1	913.4	913.4	180.1	180.1	9,131.5	9,125.8
12.00	36,099.0	33,477.3	28,418.4	28,415.6	15,587.6	15,584.5	43,832.5	43,823.9
12.25	184.0	184.0	27.1	27.1	273.5	273.5	4,740.3	4,735.3
12.50	3,301.5	3,301.5	1,387.3	1,387.3	3,161.5	3,161.5	6,875.1	6,860.3
12.75	319.8	319.8	104.7	104.7	507.3	507.3	2,013.6	2,013.6
13.00	15,910.3	15,910.3	10,588.3	10,588.3	10,451.5	9,827.2	24,626.1	24,043.5
13.25	199.2	199.2	5,200.8	5,200.8	540.1	540.1	1,644.0	1,644.0
13.50	2,903.9	2,903.9	1,198.8	1,198.8	900.5	900.5	1,820.6	1,820.6
13.75	3,787.9	3,084.6	5,745.7	5,745.7	4,049.6	4,019.6	6,891.9	6,891.9
14.00	122,657.3	121,746.4	111,770.9	110,352.1	87,380.8	87,378.2	111,134.8	111,134.8
14.25	144.7	144.7	15.0	15.0	665.8	658.6	814.6	814.6
14.50	443.0	443.0	642.8	642.8	1,101.5	1,101.1	943.1	943.1
14.75	55.3	39.4	51.7	51.7	39.5	39.5	241.9	241.8
15.00	13,931.0	13,892.1	7,961.2	7,935.9	7,607.1	7,607.1	13,208.1	13,207.7
15.25	69.1	69.1	0.0	0.0	102.3	102.3	75.7	75.7
15.50	174.1	174.1	300.3	300.3	76.9	76.9	113.1	113.1
15.75	548.8	548.8	275.5	275.5	203.3	203.3	82.3	82.3
16.00	14,969.4	13,806.6	11,018.5	8,670.1	7,375.5	7,375.5	6,189.0	6,189.0
16.25	255.4	255.4	-	-	126.0	126.0	59.7	59.7
16.50	731.4	656.8	1,481.1	219.5	3,842.4	3,839.7	5,761.2	5,760.7
16.75	511.5	511.5	881.7	881.7	924.2	924.2	461.9	461.9
17.00	989.9	989.9	4,097.5	4,097.5	348.4	348.4	379.2	379.2
17.25	144.5	144.5	8.4	8.4	75.9	75.9	45.0	45.0
17.50	207.0	207.0	180.7	180.7	55.8	55.8	96.2	96.2
17.75	81.5	81.5	0.9	0.9	62.6	62.6	48.9	48.9
18.00	10,391.7	10,390.1	6,018.4	6,017.4	4,626.3	4,625.9	10,050.2	10,050.2
18.25	432.2	285.8	10.1	10.1	57.6	57.6	179.5	179.5
18.50	174.7	174.7	285.5	285.5	34.1	34.1	13.5	13.5
18.75	64.0	63.3	3.3	3.3	26.2	26.2	23.1	23.1
19.00	3,678.6	3,678.6	4,074.0	4,073.6	6,370.3	6,348.9	10,371.1	10,371.1
19.25	105.1	105.1	5.2	5.2	92.2	92.2	46.1	46.1
19.50	47.2	47.2	98.3	98.3	251.4	251.4	3.8	3.8
19.75	98.1	98.1	-	-	75.1	75.1	69.6	69.6
20.00 & over	11,810.0	11,810.2	15,540.8	15,496.9	17,293.5	17,293.5	26,682.6	26,682.5
TOTAL	997,736.1	911,586.6	1,153,148.6	1,019,441.6	1,416,005.5	1,274,247.4	1,583,627.1	1,414,863.6

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

(Percent per annum)								
Type of Deposits	2001	2002		2003		2004		2005
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	5.14 (2.56)	4.84 (2.11)	3.28 (1.98)	2.13 (1.73)	1.23 (2.25)	1.12 (2.71)	1.33 (1.93)	1.39 (2.18)
II. Saving Deposits	4.55 (65.08)	3.49 (67.60)	3.48 (69.10)	1.69 (73.93)	1.33 (77.19)	0.98 (75.18)	0.93 (75.06)	1.24 (71.74)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.56 (7.36)	4.92 (6.33)	4.07 (5.54)	1.84 (4.91)	0.99 (4.65)	1.15 (3.28)	1.93 (5.72)	2.98 (6.47)
(b) 3 months and over but less than 6 months	6.99 (4.36)	6.26 (4.16)	4.93 (3.21)	2.16 (2.66)	1.97 (2.18)	1.51 (4.56)	1.93 (4.26)	3.62 (6.50)
(c) 6 months and over but less than 1 year	7.44 (3.15)	6.65 (2.96)	5.53 (3.32)	2.95 (2.95)	2.44 (2.46)	2.20 (3.24)	2.63 (3.24)	4.21 (4.21)
(d) 1 year and over but less than 2 years	8.26 (4.36)	7.19 (3.93)	5.89 (4.24)	3.10 (3.37)	2.64 (2.79)	2.71 (3.57)	2.73 (3.24)	4.28 (3.39)
(e) 2 years and over but less than 3 years	8.65 (1.55)	7.61 (1.50)	6.61 (1.48)	3.45 (1.08)	2.87 (1.41)	2.80 (1.13)	2.87 (0.75)	3.99 (0.68)
(f) 3 years and over but less than 4 years	8.98 (2.06)	8.15 (2.05)	7.23 (2.06)	3.84 (2.27)	3.10 (1.40)	3.01 (1.58)	3.24 (1.55)	4.02 (1.14)
(g) 4 years and over but less than 5 years	9.11 (1.05)	8.46 (1.42)	7.31 (1.32)	4.36 (1.47)	2.78 (0.91)	2.98 (0.19)	3.06 (0.20)	3.84 (0.23)
(h) 5 years and over	9.43 (8.48)	8.65 (7.94)	7.66 (7.75)	4.69 (5.63)	3.43 (4.75)	3.23 (4.56)	3.57 (4.05)	3.98 (3.47)
IV. Overall								
(i) Excluding current and other deposits	5.62	4.60	4.22	2.08	1.55	1.28	1.32	1.89
(ii) Including current and other deposits	4.33	3.61	3.35	1.61	1.13	0.95	0.95	1.37

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	2001	2002		2003		2004		2005
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	5.27 (2.67)	4.97 (2.10)	3.19 (1.88)	2.13 (1.87)	1.25 (2.41)	1.13 (2.94)	1.34 (2.12)	1.40 (2.35)
II. Saving Deposits	4.98 (66.16)	3.69 (68.48)	3.77 (68.92)	1.76 (73.30)	1.40 (76.53)	0.99 (74.23)	0.94 (74.35)	1.29 (70.65)
III. Term or Fixed Deposits								
(a) Less than 3 months	6.40 (6.23)	5.38 (5.61)	4.44 (5.22)	2.05 (4.48)	1.01 (4.35)	1.13 (2.86)	2.07 (5.56)	3.18 (6.33)
(b) 3 months and over but less than 6 months	8.18 (3.86)	6.98 (3.77)	5.49 (3.02)	2.34 (2.55)	2.06 (2.11)	1.52 (4.68)	1.96 (4.17)	3.75 (6.68)
(c) 6 months and over but less than 1 year	8.29 (2.96)	7.24 (2.78)	5.74 (3.45)	3.01 (3.01)	2.52 (2.53)	2.21 (3.39)	2.75 (3.38)	4.35 (4.39)
(d) 1 year and over but less than 2 years	8.96 (4.20)	7.65 (3.81)	6.18 (4.18)	3.17 (3.53)	2.69 (2.93)	2.78 (3.77)	2.84 (3.16)	4.37 (3.60)
(e) 2 years and over but less than 3 years	9.15 (1.58)	7.84 (1.58)	6.78 (1.58)	3.44 (1.15)	2.86 (1.53)	2.81 (1.24)	2.87 (0.83)	3.99 (0.75)
(f) 3 years and over but less than 4 years	9.26 (2.16)	8.40 (2.15)	7.35 (2.24)	3.85 (2.45)	3.11 (1.50)	3.01 (1.72)	3.26 (1.72)	4.03 (1.25)
(g) 4 years and over but less than 5 years	9.38 (1.10)	8.63 (1.52)	7.41 (1.43)	4.36 (1.62)	2.77 (1.01)	2.95 (0.20)	3.05 (0.22)	3.84 (0.25)
(h) 5 years and over	9.56 (9.09)	8.72 (8.19)	7.72 (8.08)	4.71 (6.04)	3.44 (5.10)	3.22 (4.96)	3.57 (4.48)	3.99 (3.76)
IV. Overall								
(i) Excluding current and other deposits	6.09	4.84	4.51	2.17	1.63	1.31	1.36	1.98
(ii) Including current and other deposits	4.76	3.85	3.64	1.71	1.19	0.99	0.99	1.46

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	2001	2002		2003		2004		2005
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	4.24 (2.00)	4.01 (2.14)	3.76 (2.67)	2.22 (0.43)	0.61 (0.75)	0.52 (0.33)	1.06 (0.30)	1.15 (0.48)
II. Saving Deposits	2.13 (59.52)	2.06 (62.04)	1.39 (70.38)	1.13 (79.85)	0.74 (83.35)	0.91 (84.80)	0.85 (80.98)	0.82 (82.40)
III. Term or Fixed Deposits								
(a) Less than 3 months	3.51 (13.15)	3.45 (10.91)	2.26 (7.86)	0.86 (8.94)	0.86 (7.48)	0.86 (7.54)	0.98 (6.99)	1.44 (7.86)
(b) 3 months and over but less than 6 months	3.55 (6.88)	3.64 (6.63)	2.29 (4.61)	1.02 (3.73)	1.38 (2.78)	1.36 (3.29)	1.78 (4.95)	1.75 (4.81)
(c) 6 months and over but less than 1 year	4.31 (4.15)	4.10 (4.09)	3.31 (2.33)	2.28 (2.43)	1.47 (1.87)	1.94 (1.76)	1.05 (2.10)	1.82 (2.46)
(d) 1 year and over but less than 2 years	5.37 (5.21)	4.82 (4.66)	3.96 (4.62)	1.79 (1.83)	1.64 (1.50)	1.03 (1.52)	1.94 (3.97)	1.68 (1.26)
(e) 2 years and over but less than 3 years	5.74 (1.40)	5.34 (0.99)	4.19 (0.80)	3.47 (0.37)	3.16 (0.32)	0.75 (0.06)	2.96 (0.07)	3.21 (0.02)
(f) 3 years and over but less than 4 years	6.99 (1.57)	5.69 (1.41)	4.90 (0.80)	3.42 (0.57)	2.76 (0.50)	2.60 (0.13)	1.28 (0.14)	2.13 (0.08)
(g) 4 years and over but less than 5 years	7.17 (0.70)	6.33 (0.76)	5.42 (0.56)	4.20 (0.10)	4.42 (0.06)	3.98 (0.06)	3.56 (0.03)	2.60 (0.04)
(h) 5 years and over	8.26 (5.33)	8.08 (6.36)	7.00 (5.37)	4.15 (1.74)	3.24 (1.39)	3.39 (0.51)	3.53 (0.46)	3.39 (0.63)
IV. Overall								
(i) Excluding current and other deposits	3.20	3.07	2.10	1.22	0.85	0.96	0.97	0.97
(ii) Including current and other deposits	2.42	2.34	1.60	0.79	0.59	0.61	0.63	0.62

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									
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
	Dec.	10.12	5.51	5.96	6.08	8.82	7.18	7.54	6.99
2005	Jun.	8.84	7.14	7.83	7.64	9.84	8.09	10.06	8.81
II. INTEREST BEARING - ALL BANKS									
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
	Dec.	10.55	6.42	6.74	4.66	7.42	7.76	4.51	5.60
2005	Jun.	8.51	6.86	6.09	4.59	6.68	6.76	8.86	7.01
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
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
	Dec.	9.64	5.49	5.92	6.17	8.93	7.11	8.02	7.11
2005	Jun.	9.03	7.15	7.93	7.80	10.16	8.21	10.15	8.94

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

(Million Rupees)																
PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
	En-		En-		En-		En-		En-		En-		En-		En-	
	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	Cashed	Issued	cashd
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
2005	897,300	1,382,458	540,328	459,937	66,088	38,280	21,693	25,139	77,706	34,478	170,713	77,697	30,955	2,237	401,738	450,721
2005 Feb.	47,529	99,204	41,806	21,378	6,253	1,918	745	975	4,319	1,547	12,694	5,168	2,614	2	26,648	19,342
Mar.	65,597	111,486	52,890	36,387	6,616	3,116	1,919	1,846	5,826	4,029	12,593	6,075	2,494	24	17,959	27,585
Apr.	59,700	103,825	41,411	33,908	6,881	3,554	1,570	1,400	6,579	2,108	13,823	7,525	2,764	693	24,283	20,712
May	75,695	121,259	47,489	43,439	2,744	3,701	733	1,973	8,135	2,438	12,483	5,215	3,183	7	44,058	50,107
Jun.	74,619	141,388	51,550	39,170	7,197	3,900	2,257	2,112	7,363	3,029	25,834	7,361	2,761	28	38,483	43,485
Jul.	82,121	132,695	48,019	36,944	3,555	2,522	2,337	2,504	7,393	3,440	19,902	4,353	3,458	-	41,038	57,510
Aug.	86,106	129,257	48,354	38,304	4,923	3,794	1,322	1,677	8,509	4,296	14,572	4,260	3,368	42	39,551	40,075
Sep.	87,652	118,953	45,562	35,796	3,055	1,680	2,682	3,285	5,825	3,261	13,844	7,771	1,409	1,223	41,047	43,313
Oct.	83,208	98,350	42,969	52,313	4,272	4,445	1,755	2,871	6,427	3,520	12,799	10,745	533	200	27,531	30,755
Nov.	77,186	108,335	35,664	40,329	7,517	2,091	2,577	2,147	6,125	1,526	12,896	6,895	3,607	-	30,709	36,473
Dec.	97,810	129,250	49,133	45,944	9,002	1,509	1,949	1,288	5,929	1,997	11,601	5,777	3,642	8	40,656	52,655
2006 Jan.	70,344	104,309	44,642	35,957	6,185	1,577	2,577	1,785	6,445	3,401	10,561	8,446	2,746	53	23,534	30,933
Feb.	64,644	104,446	35,655	24,283	4,416	958	892	2,092	5,332	2,240	16,013	8,053	1,756	2	31,617	33,232

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

															(Million Rupees)		
PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABA D	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	
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	
2005	50,967	14,688	7,862	14,243	17,258	7,353	4,990	778	12,276	5,113	17,622	3,133	10,614	13,798	2,328,145	2,529,556	
2005	Feb.	4,201	1,241	300	1,195	2,202	432	203	40	604	243	361	100	611	762	151,090	153,547
	Mar.	5,189	1,183	1,442	318	866	245	232	110	1,614	395	1,250	-	1,119	1,291	177,606	194,090
	Apr.	4,617	923	202	965	1,246	230	619	15	271	311	2,454	100	769	850	167,189	177,119
	May	3,867	1,201	635	1,015	1,264	4,000	228	15	690	490	700	810	1,075	1,456	202,979	237,111
	Jun.	4,406	983	905	1,168	2,010	229	175	30	1,486	95	144	-	1,080	850	220,270	243,828
	Jul.	4,792	1,060	898	1,191	2,858	251	925	60	1,511	72	805	185	1,048	1,204	220,660	243,991
	Aug.	3,563	1,410	232	1,620	2,034	44	307	85	1,070	111	797	-	509	2,512	215,217	227,487
	Sep.	4,213	598	1,184	1,353	1,335	132	556	-	1,470	127	1,030	1,686	1,349	480	212,213	219,178
	Oct.	2,975	2,588	408	2,465	1,319	139	158	125	522	681	-	4	437	1,599	185,312	210,800
	Nov.	4,056	1,575	585	223	1,031	321	635	5	243	1,857	5,348	14	1,040	1,240	189,255	203,030
	Dec.	5,916	1,061	366	825	939	158	572	248	735	578	3,440	223	863	846	232,553	242,366
	2006	Jan.	5,329	1,405	1,028	1,592	1,259	656	770	290	2,862	584	2,128	-	539	1,167	180,949
	Feb.	5,146	1,865	830	1,050	1,556	204	349	240	1,033	178	1,970	1	1,108	620	172,318	179,465

3.25 Clearing House Statistics

PERIOD	(Cheques in Thousand) (Million Rupees)													
	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
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
2005	29,767	8,559,910	12,630	3,267,039	1,103	239,509	577	147,251	2,075	475,915	2,767	759,516	1,026	118,061
2005 Feb.	2,105	609,320	882	217,665	69	11,249	34	8,914	129	26,856	170	50,003	69	7,189
Mar.	2,567	888,237	1,045	295,612	91	18,875	44	11,561	162	34,722	221	68,633	84	9,969
Apr.	2,375	701,097	999	276,429	90	19,966	45	11,765	158	33,296	213	67,698	81	9,847
May	2,443	641,583	1,055	282,587	93	23,795	46	11,412	162	35,625	225	60,251	88	9,797
Jun.	2,375	715,311	1,072	296,009	106	24,734	50	14,051	178	37,598	226	77,818	91	12,089
Jul.	2,377	643,749	1,040	267,282	95	21,160	53	13,609	166	41,758	234	67,525	82	9,566
Aug.	2,518	669,505	1,062	276,971	93	17,778	28	7,057	178	80,569	232	58,025	84	9,549
Sep.	2,905	737,800	1,137	284,611	99	19,954	59	15,460	195	39,530	331	70,220	87	10,007
Oct.	2,677	766,116	1,179	278,207	100	20,515	66	16,983	207	39,330	243	62,597	97	11,403
Nov.	2,380	697,951	1,036	251,271	83	18,497	50	12,122	176	33,429	200	60,262	85	9,494
Dec.	2,935	870,869	1,276	315,171	109	25,910	62	14,468	219	43,247	282	72,773	104	11,258
2006 Jan.	2,476	754,454	1,066	270,180	97	19,210	52	13,057	185	36,548	249	63,461	92	10,924
Feb.	2,447	815,725	1,072	257,546	95	21,028	53	13,503	183	34,980	222	63,575	87	10,360

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	
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	
2005	4,142	1,767,947	995	272,950	540	80,389	798	35,681	54	21,092	4,057	500,628	60,531	16,254,888	
2005	Feb.	257	108,474	63	15,953	32	4,855	56	2,431	4	718	223	25,773	4,093	1,089,400
	Mar.	327	135,925	76	17,956	44	7,015	67	2,609	1	677	292	37,324	5,021	1,529,115
	Apr.	316	135,441	75	17,587	42	5,955	61	2,594	4	828	285	32,607	4,744	1,315,110
	May	313	170,615	77	20,235	45	6,769	67	2,528	6	844	293	34,886	4,913	1,300,927
	Jun.	319	164,563	89	20,831	44	6,880	73	3,644	6	950	324	42,135	4,953	1,416,613
	Jul.	317	160,125	86	20,473	46	7,317	58	4,026	4	782	336	39,776	4,894	1,297,148
	Aug.	380	150,123	87	19,806	46	6,705	62	2,958	4	892	328	39,607	5,102	1,359,545
	Sep.	617	166,237	96	49,442	46	6,278	65	2,852	5	823	408	44,276	6,050	1,447,490
	Oct.	377	143,436	90	23,323	53	7,955	72	2,848	6	1,011	404	49,948	5,571	1,423,672
	Nov.	267	134,729	90	22,108	47	6,450	65	2,480	4	796	382	56,021	4,865	1,305,610
	Dec.	397	193,493	93	27,866	54	7,709	86	3,625	6	12,026	470	69,448	6,093	1,656,863
2006	Jan.	399	139,405	88	23,335	49	6,908	77	3,649	5	970	303	39,990	5,138	1,382,019
	Feb.	440	163,098	88	24,475	47	6,979	72	2,956	5	1,479	320	42,005	5,131	1,457,709

3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	228,034	238,092	241,631	244,932
Reserves	1,035,450	1,052,339	1,084,411	1,127,661
Demand Deposits:	812,626	1,028,894	943,233	1,238,108
(a) Societies	175,849	175,190	161,987	164,085
(b) Others	636,777	853,704	781,246	1,074,023
Time Deposits:	1,743,764	1,901,337	2,030,338	2,220,982
(a) Societies	515,784	508,479	498,940	495,433
(b) Others	1,227,980	1,392,858	1,531,398	1,725,549
Borrowings from:	3,265,307	4,609,702	3,582,799	5,273,537
(a) State Bank of Pakistan	18,246	18,246	18,246	4,545,996
(b) Federal Bank for Co-operatives	3,247,061	4,591,456	3,564,553	727,541
Head Office & Inter-Bank Adjustment	36,180	58,447	34,256	4,941
Contingent Liabilities as per contra	828,607	928,540	922,303	903,359
Other Liabilities	1,298,698	1,750,454	1,374,632	1,838,333
TOTAL LIABILITIES / ASSETS	9,248,666	11,567,805	10,213,603	12,851,853
ASSETS				
Cash and Balances :	1,543,033	2,849,505	1,451,961	3,171,272
(a) Notes,Coins and Silver	99,677	92,515	117,110	100,266
(b) Balances with State Bank of Pakistan	134,301	185,271	139,848	253,630
(c) Balances with other Banks	1,309,055	2,571,719	1,195,003	2,817,376
Loans and Advances to:	4,815,164	5,236,648	5,537,171	5,869,708
(a) Societies	4,294,493	4,467,040	4,614,887	4,821,312
(b) Individuals	462,941	726,415	896,627	957,835
(c) Others	56,530	43,193	25,657	90,561
Investment in Securities and Shares:	456,319	474,157	487,749	552,860
(a) Federal Government	381,494	360,022	359,205	357,265
(b) Provincial Governments	17,051	17,051	17,051	17,051
(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	54,186	93,496	107,905	174,956
Bank Premises	343,570	343,916	345,679	338,114
Head Office and Inter-Bank Adjustment	22,051	27	46,978	51,054
Contingent Assets as per contra	828,607	928,540	922,303	903,359
Other Assets	1,239,922	1,735,012	1,421,762	1,965,486

3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	250,045	267,505	570,236	528,180
Reserves	1140,014	1,163,435	1,190,494	1,201,640
Demand Deposits:	1,287,893	1,435,085	1,404,580	1,567,329
(a) Societies	165,014	163,035	103,677	170,270
(b) Others	1,122,879	1,272,050	1,300,903	1,397,059
Time Deposits:	2,392,184	2,654,630	2,429,153	2,455,770
(a) Societies	472,384	472,627	238,379	268,463
(b) Others	1,919,800	2,182,003	2,190,774	2,187,307
Borrowings from:	4,970,787	7,669,787	10,419,787	10,273,787
(a) State Bank of Pakistan	4,243,246	6,942,246	9,692,246	9,546,246
(d) Federal Bank for Co-operatives	727,541	727,541	727,541	727,541
Head Office & Inter-Bank Adjustment	161	27,975	294	203
Contingent Liabilities as per contra	932,450	1,097,526	1,239,766	1,523,812
Other Liabilities	2,275,705	2,340,432	2,355,643	2,589,312
TOTAL LIABILITIES / ASSETS	13,249,239	16,656,375	19,609,953	20,140,033
ASSETS				
Cash and Balances:	2,085,445	3,894,830	5,789,208	5,118,281
(a) Notes, Coins and Silver	178,142	160,199	201,144	125,874
(b) Balances with State Bank of Pakistan	125,706	237,176	174,437	257,324
(c) Balances with other Banks	1,781,597	3,497,455	5,413,627	4,735,083
Loans and Advances to:	6,790,117	8,002,496	8,920,932	9,507,504
(a) Societies	5,093,227	5,274,047	5,261,505	5,302,147
(b) Individuals	1,508,541	2,345,101	3,216,366	3,829,705
(c) Others	188,349	383,348	443,061	375,652
Investment in Securities and Shares:	582,548	618,634	669,998	611,891
(a) Federal Government	363,174	361,324	360,454	361,254
(b) Provincial Governments	17,051	12,051	12,051	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	198,735	241,671	293,905	234,998
Bank Premises	1,287,351	1,291,356	1,288,578	1,291,792
Head Office and Inter-Bank Adjustment	34,892	62,523	50,514	110,727
Contingent Assets as per contra	932,450	1,097,526	1,239,766	1,523,812
Other Assets	1,536,436	1,689,010	1,650,957	1,976,026

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	Call	Other	Saving	Up to 3	Over 3	Over 6	Over 1	Over 2	Over 3		
	Deposits	Deposits	Deposits	Deposits	months	months to	months to	year to	years to	years	Total	
			Accounts		6 months	1 year	2 years	3 years				
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	2,310,275	65,661	97,174	246,441	54,494	91,984	467,075	1,022,829	4,089,715
December												
No. of A/Cs.	34,968	1,578	4,038	181,998	6,255	6,233	7,631	682	927	8,266	29,994	252,576
Amount	555,974	22,018	155,142	2,164,206	63,305	85,966	197,644	97,959	57,178	434,341	936,393	3,833,733
2005												
June												
No. of A/Cs.	33,125	1,573	4,010	180,695	5,968	6,139	6,900	815	931	8,433	29,186	248,589
Amount	575,698	23,736	150,162	2,239,618	83,625	108,987	228,026	100,251	64,062	448,934	1,033,885	4,023,099

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	2001	2002		2003		2004		2005
	Dec.	Jun.	Dec.	Jun	Dec.	Jun.	Dec.	Jun.
I. Govt. and Govt. Agencies	27,392	27,900	18,879	20,623	21,983	23,200	21,227	21,182
II. Business:	1,026,499	1,203,258	1,208,084	1,354,722	1,449,925	1,588,924	1,523,003	1,700,203
1. Agriculture, Forestry, Hunting and Fishing	141,125	168,569	168,192	185,151	177,878	202,767	181,102	205,218
2. Manufacturing	7,536	8,398	8,768	9,845	11,375	14,188	11,577	10,506
3. Construction	-	-	-	-	-	-	-	-
4. Commerce	747,687	895,069	900,948	1,009,618	1,105,558	1,181,242	1,152,018	1,275,022
5. Other Business	130,151	131,222	130,176	150,108	155,114	190,727	178,306	209,457
III. Trust Funds, Non-Profit Organisations and Others	27,307	41,821	42,731	43,544	42,404	67,853	72,329	67,467
IV. Personal	1,475,192	1,657,252	1,703,877	2,040,201	2,165,765	2,409,738	2,217,174	2,234,247
TOTAL	2,556,390	2,930,231	2,973,571	3,459,090	3,680,077	4,089,715	3,833,733	4,023,099

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

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2001	2002		2003		2004		2005
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Agriculture, Forestry, Hunting and Fishing	4,292,278	4,588,194	4,592,601	5,106,924	5,898,085	6,941,089	7,841,900	8,227,840
B. Mining and Quarrying	-	-	-	-	-	-	-	-
C. Manufacturing	64,427	92,895	170,852	104,359	139,102	133,254	152,248	159,984
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas ,Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	289,383	313,291	397,928	378,853	423,339	541,421	526,184	600,344
G. Transport, Storage and Communication	69,482	128,192	159,815	164,060	195,877	211,220	250,991	289,632
H. Services	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described	99,594	114,076	215,975	115,512	133,714	175,512	149,609	229,704
(i) Directors and their Associates	1,598	1,724	4,230	1,721	2,271	2,456	3,018	3,408
(ii) Employees and activities not adequately described	97,996	112,352	211,745	113,791	131,443	173,056	146,591	226,296
TOTAL	4,815,164	5,236,648	5,537,171	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504

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

(End of Period: Thousand Rupees)

SECURITY	2001	2002		2003		2004		2005
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	3,951	3,970	3,715	5,107	7,619	9,060	10,927	13,028
C. Merchandise:	121,940	128,425	137,223	133,764	188,142	214,975	268,030	318,948
(i) Export Commodities	78,215	75,333	80,682	78,404	131,707	152,915	211,662	216,177
(ii) Imported goods Other than Industrial Machinery	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	374	-	-	-	-	-	-	-
(iv) Other Merchandise	43,351	53,092	56,541	55,360	56,435	62,060	56,368	102,771
D. Machinery and Other Fixed Assets	15,651	16,124	18,206	19,617	18,200	17,439	19,436	18,991
E. Real Estate:	1,336,597	1,453,246	1,551,748	1,657,242	1,792,865	2,241,287	2,344,985	2,513,733
(i) Land & Buildings	154,601	186,963	186,852	225,806	326,282	418,948	366,141	376,047
(ii) Agricultural Land	1,181,996	1,266,283	1,364,896	1,431,436	1,466,583	1,822,339	1,978,844	2,137,686
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	36,190	38,911	39,148	52,321	59,664	57,750	57,577	61,069
G. Others :	3,300,835	3,595,972	3,787,131	4,001,657	4,723,627	5,461,985	6,219,977	6,581,735
(i) Other Secured Advance	543,909	750,966	812,644	883,933	1,309,886	1,672,953	1,861,055	2,263,866
(ii) Advances Secured by Guarantee(s)	357,299	299,956	392,007	286,871	313,673	356,825	377,424	326,272
(iii) Clean Advances and advances against personal Securities	2,399,627	2,545,050	2,582,480	2,830,853	3,100,068	3,432,207	3,981,498	3,991,597
TOTAL	4,815,164	5,236,648	5,537,171	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504

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

(End of Period : Thousand Rupees)

SECURITY / SHARE	2001	2002		2003		2004
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Federal Government Securities	381,494	360,022	359,205	357,265	363,174	361,324
11.75 % 2002	2,355	-	-	-	-	-
National Savings Schemes	79,139	60,022	59,205	57,265	37,069	35,219
Treasury Bills	-	-	-	-	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	17,051	17,051	12,051
Punjab	17,051	17,051	17,051	17,051	17,051	12,051
16.00% 2004	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
C. Shares of Co-operative Institutions	3,554	3,554	3,554	3,554	3,554	3,554
D. Shares of Other Enterprises	54,220	93,530	107,939	174,990	198,769	241,705
4.00% KMC Bonds 1983	34	34	34	34	34	34
Others	54,186	93,496	-	174,956	198,735	241,671
TOTAL	456,319	474,157	487,749	552,860	582,548	618,634

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

(End of Period: Thousand Rupees)						
SECURITY / SHARE	2004			2005		
	Dec.			Jun.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	360,454	360,454	360,454	361,254	361,254	361,254
National Savings Schemes	34,349	34,349	34,349	35,149	35,149	35,149
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	12,051	12,051	12,051	12,051	12,051	12,051
Punjab	12,051	12,051	12,051	12,051	12,051	12,051
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	293,939	26,042	293,939	235,032	26,016	235,032
4.00% KMC Bonds 1983	34	34	34	34	34	34
Others	293,905	26,008	293,905	234,998	25,982	234,998
TOTAL	669,998	402,101	669,998	611,891	402,875	611,891

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	
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
Dec.	0.00	0.32	4.61	0.69	1.13	1.19	1.80	1.97	2.26	2.80	1.12
2005											
Jun.	0.00	0.27	4.36	0.70	1.99	1.17	1.84	1.96	2.25	2.73	1.12

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
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
Dec.	0.00	12.23	12.07	7.74	10.96	11.06	10.54	10.70
2005								
Jun.	0.00	12.21	11.81	6.75	11.00	11.37	10.68	10.80

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 Provincial Co-operative Bank Ltd.
		Local Sales	Export Sales		Upto 2 Years	Over 2 Years but upto 3 Years	Over 3 Years to 7 -1/ 2 Years	
			Pre- Shipment	Post- Shipment				
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
01-01-2005	3.50	5.00	3.50	3.50	2.00	3.80	4.90	4.1611
01-02-2005	4.00	5.00	4.00	4.00	2.00	3.80	4.90	4.7948
01-03-2005	4.50	5.00	4.50	4.50	4.00	4.00	5.00	5.1845
01-04-2005	5.00	5.00	5.00	5.00	4.00	4.00	5.00	5.5070
01-05-2005	6.50	5.00	6.50	6.50	4.00	4.00	5.00	7.0762
01-06-2005	6.50	5.00	6.50	6.50	4.00	4.00	5.00	7.8234
01-07-2005	7.50	9.50 ^{\$}	7.50	7.50	4.00	4.00	5.00	7.9564
01-08-2005	7.50	9.50 ^{\$}	7.50	7.50	4.00	4.00	5.00	7.9677
01-09-2005	7.50	9.50 ^{\$}	7.50	7.50	4.00	4.00	5.00	8.1245
01-10-2005	7.50	9.50 ^{\$}	7.50	7.50	4.00	4.00	5.00	8.1388
01-11-2005	7.50	9.50 ^{\$}	7.50	7.50	4.00	4.00	5.00	8.1388
01-12-2005	7.50	9.50 ^{\$}	7.50	7.50	4.00	4.00	5.00	8.2583
01-01-2006	7.50	9.50 ^{\$}	7.50	7.50	4.00	4.00	5.00	8.2451
01-02-2006	7.50	9.50 ^{\$}	7.50	7.50	4.00	4.00	5.00	8.2910
01-03-2006	7.5	9.50 ^{\$}	7.50	7.50	4.00	4.00	5.00	8.2910

^{\$} Rate of refinance for 6 months is 8.00%, for 2 years 8.50% and above 2 years 9.50%

3.35 Scheduled Banks' Rates of Return on Advances

(Percent per annum)

EFFECTIVE FROM	Ceiling Rates		
	Export Finance Scheme *	Locally Manufactured Machinery (Export Sales)	Government Commodity Operations
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
01-03-2005	6.00	6.00	9.50
01-04-2005	6.50	6.50	9.50
01-05-2005	8.00	8.00	9.50
01-06-2005	8.00	8.00	9.50
01-07-2005	9.00	9.00	9.50
01-08-2005	9.00	9.00	9.50
01-09-2005	9.00	9.00	9.50
01-10-2005	9.00	9.00	9.50
01-11-2005	9.00	9.00	9.50
01-12-2005	9.00	9.00	9.50
01-01-2006	9.00	9.00	9.50 [@]
01-02-2006	9.00	9.00	9.50 [@]
01-03-2006	9.00	9.00	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 %

@ In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.

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
June 2005								
Public	8.84	9.07	8.54	9.17	3.06	4.44	1.84	2.45
Private	8.33	8.47	8.01	8.55	3.23	4.31	1.75	2.43
Foreign	7.30	7.86	9.57	10.06	3.83	4.87	2.42	3.45
Specialised	9.02	9.02	10.96	11.93	7.39	7.74	4.39	5.17
All Banks	8.21	8.43	8.41	8.98	3.38	4.49	1.85	2.55
July 2005								
Public	9.95	10.05	9.30	9.95	3.26	3.71	2.02	2.60
Private	9.32	9.49	8.57	9.16	2.64	3.01	1.99	2.69
Foreign	7.58	8.22	10.04	10.59	4.11	5.26	2.47	3.49
Specialised	9.42	9.44	10.93	11.85	1.84	5.97	4.28	5.06
All Banks	9.07	9.33	8.96	9.58	2.97	3.47	2.06	2.77
August 2005								
Public	10.11	10.28	9.53	10.20	3.07	3.93	2.15	2.76
Private	9.30	9.49	8.80	9.41	3.91	5.24	2.10	2.86
Foreign	7.38	8.07	10.32	10.89	4.31	5.57	2.52	3.58
Specialised	9.18	9.19	10.87	11.77	7.72	7.86	4.92	5.71
All Banks	9.00	9.30	9.19	9.82	3.98	5.25	2.16	2.93
September 2005								
Public	10.43	10.57	9.64	10.28	3.36	4.00	2.17	2.80
Private	9.72	10.00	9.05	9.67	3.64	5.00	2.15	2.95
Foreign	7.90	8.65	10.86	11.42	4.03	5.24	2.57	3.74
Specialised	9.21	9.21	10.83	11.68	5.41	7.90	4.93	5.82
All Banks	9.46	9.82	9.41	10.04	3.74	5.01	2.21	3.02
October 2005								
Public	10.51	10.81	9.80	10.46	2.73	3.43	2.28	2.91
Private	10.09	10.36	9.23	9.86	3.77	4.82	2.26	3.06
Foreign	7.89	8.64	11.10	11.69	3.97	5.68	2.60	3.80
Specialised	9.24	9.24	10.74	11.56	8.82	9.03	5.37	6.31
All Banks	9.74	10.11	9.57	10.21	3.78	4.98	2.31	3.12
November 2005								
Public	11.06	11.26	9.94	10.56	3.02	3.87	2.28	2.98
Private	10.01	10.25	9.39	10.00	4.28	5.56	2.33	3.16
Foreign	8.00	8.68	11.13	11.73	3.55	5.44	2.63	3.80
Specialised	9.27	9.27	10.59	11.41	5.38	6.10	5.23	6.27
All Banks	9.77	10.09	9.69	10.31	3.98	5.36	2.37	3.20
December 2005								
Public	11.08	11.23	10.15	10.73	3.17	4.92	2.31	3.07
Private	9.79	9.87	9.54	10.07	4.34	5.88	2.56	3.56
Foreign	7.46	8.17	11.26	11.84	4.36	5.89	2.82	4.15
Specialised	9.74	9.74	10.06	10.88	6.14	6.68	4.69	5.97
All Banks	9.53	9.74	9.81	10.36	4.23	5.80	2.55	3.53
January 2006								
Public	10.80	11.22	10.19	10.80	3.62	3.97	2.33	2.98
Private	10.18	10.28	9.66	10.19	3.06	3.63	2.64	3.69
Foreign	7.20	7.86	11.24	12.07	3.90	5.43	2.88	4.18
Specialised	10.03	10.03	9.93	10.74	7.58	8.02	5.24	6.21
All Banks	9.76	9.99	9.89	10.47	3.26	3.94	2.62	3.61
February 2006 ^P								
Public	10.84	11.24	10.22	10.84	4.43	5.36	2.56	3.24
Private	10.52	10.59	9.78	10.29	5.39	6.79	2.75	3.73
Foreign	8.03	8.78	11.47	11.95	4.39	6.18	3.00	4.35
Specialised	9.69	9.69	9.82	10.61	4.12	4.69	5.28	6.25
All Banks	10.17	10.39	10.01	10.55	5.05	6.51	2.75	3.71

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	Loans Exceeding Rs.5000	Loans upto Rs.5000	Loans Exceeding Rs.5000				
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	-	-
2004-05	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)

(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 **								
Location	Rural Areas	Tehsil Areas	District Head Quarter Areas		Urban Areas of FSD/MTN/HYD/PSH/ABTTD/QTA		Urban Areas of KAR/LHR/ISL/RWP	
From October 31 2003								
Investment limit	Rs.100,000/-	Rs.500,000/-	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%	
From July 20, 2004								
Location	Rural Areas	In all Urban Areas including District Head Quarters Tehsils & Small Towns			Urban Areas of FSD/MTN/HYD/PSH/ABTTD/QTA		Urban Areas of KAR/LHR/ISL/RWP	
Investment limit	Rs.100,000/-	Rs.1,000,000/-			Rs.2,500,000/-		Rs.7,500,000/-	
Rent	5%	5%			5%		5%	
Appreciation	2.5%	7.5%			7.5% & 10%		7.5% ,10% & 12.5%	
From July, 2005								
Investment limit	Rs.100,000/-	Rs.1,000,000/-			Rs.2,500,000/-		Rs.7,500,000/-	
Rent	5%	5%			5%		5%	
Appreciation	2.5%	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 Joint to eliminate interest from the economic system in Pakistan. The Corporation finances for purchase and construction of houses flats on co-owner ship basis and shares a portion 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 was 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
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
2004-2005	15.61 δ	11.4 I	6.00 to 20.00	8.000 to 13.770	7.50 to 16.00

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

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

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

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

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

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

H. 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% p.a. 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 weighted average mark up rate as on July 31,2004 is 8.5% p.a.

I. Rate of return on PICIC,s Long Term financing from July 01,2004 to June 30,2005 lies in the range of 8% to 15.18% p.a.(effective) floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our spread subject to a floor rate in the range of 8% p.a. to 11%p.a. The rate of return /mark-up is conditional upon our internal tiering criteria of the companies. However, our weighted average mark up rate as on June 30,2005 is 11.4 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 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. 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 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 2004	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	2002		2003		2004		2005	
	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.
1. Saving Accounts								
(i) With chequing facilities	7.30	6.50	4.50	3.50	3.50	3.50	3.50	4.50
(ii) Without chequing facilities	7.80	7.00	5.00	4.00	4.00	4.00	4.00	5.00
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	13.00
(ii) Last period of complete 6 months	13.00	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	13.42
3. Mahana Amdani Accounts **								
(i) 1st year	9.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	9.54	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	10.52	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	11.58	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	11.84	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	12.25	9.77	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	-	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	12.25	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates #								
(i) 1st year	9.00	7.00	6.00	5.00	4.00	4.00	4.00	5.00
(ii) 10 years(Compound rate)	14.13	11.61	10.03	8.50	7.96	8.15	8.15	9.46
5. National Deposit Certificates / Accounts ^								
(i) 1 year (Rollover)	13.00	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	10.30	8.50	7.50	7.00	6.80	6.80	8.40
(ii) Last period of complete 6 months	13.20	11.30	9.50	8.50	8.00	7.70	7.70	9.60
(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	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates ^φ	12.48	10.56	9.12	7.68	6.96	6.84	6.84	8.88
8. Pensioner's Benefit Accounts ^ϕ	0.00	0.00	11.04	10.08	10.08	10.08	10.08	11.04
9. Behbood Saving Certificate ^ρ	-	-	-	10.08	10.08	10.08	10.08	11.04

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 earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- (x) ρ The scheme has been introduced w.e.f. 01-07-2003 specially for widows.

3.42 Non-Performing Loans

(Million Rupees)

BANKS/DFIs	31-12-2005			30-09-2005		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	195,719	48,972	2.4	204,984	49,523	2.7
All Banks	191,602	47,217	2.4	201,192	47,853	2.7
Commercial Banks	136,369	27,843	1.4	141,591	33,287	1.9
Public Sector Commercial Banks	37,315	4,171	1.2	39,539	7,474	2.4
Local Private Banks	96,664	24,670	1.8	99,663	26,519	2.1
Foreign Banks	2,390	(998)	(0.6)	2,390	(706)	(0.4)
Specialised Banks [#]	55,233	19,374	28.5	59,601	14,566	22.6
DFIs	4,118	1,756	4.2	3,792	1,670	4.4

* Figures based on audited accounts

SME Bank has been transferred from DFIs to Specialised Banks from June 05 quarter. For consistency purposes the Bank has been taken in Speciliased Banks in the previous quarter as well.

Cash Recovery Against Non Performing Loans

BANKS/DFIs	Quarter ended December 2005	Quarter ended September 2005
All Banks & DFIs	8,792	5,990
All Banks	8,635	5,906
Commercial Banks	5,727	4,135
Public Sector Commercial Banks	1,085	632
Local Private Banks	4,422	3,443
Foreign Banks	221	60
Specialised Banks	2,908	1,771
DFIs	158	85

"The data has been compiled as per revised methodology according to which unrealized mark- up does not become part of NPLs as it is kept in memorandum account. Besides, coverage of data has been enhanced by including overseas NPLs of Pakistan Banks having overseas branches in the total NPLs. Rescheduled and restructured NPLs are not excluded from the total NPLs unless they have become regular by meeting the criterion of one-year satisfactory performance. This condition however, will not apply in case the borrower has repaid or adjusted in cash at least 50% of the total restructured loan amount (principal + mark- up) either at the time of restructuring agreement or later on during the grace period if any. The cash recovery position represent recovery made against principal amount of domestic plus over seas NPLs."

3.43 Electronic Banking Statistics

Period	On-line Branches	No. of ATMs	ATM Transactions During the period (Million No.)	Value of ATM Transactions (Million Rs.)	Credit Card Amount Outstanding (Million Rs.)
30-06-2003	994	445	3.68	16,068	6,707
30-09-2003	1,172	485	4.17	18,614	7,958
31-12-2003	1,581	552	4.43	21,019	8,938
31-03-2004	1,738	630	4.77	23,102	9,743
30-06-2004	2,181	676	5.60	26,687	11,160
30-09-2004	2,348	723	6.53	32,610	12,728
31-12-2004	2,475	786	7.00	37,502	14,123
31-03-2005	2,582	842	7.62	39,812	15,494
30-06-2005	2,897	1,028	8.56	43,810	19,340
30-09-2005	3,030	1,178	10.58	60,788	23,627
30-12-2005	3,265	1,217	10.24	54,547	27,172 ^P