

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEM	2005		2006	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	98,086.4	106,250.4	121,197.6	165,858.0
Reserves	85,548.0	88,149.6	112,685.6	109,050.9
Demand Deposits:	1,167,260.3	1,261,575.4	1,340,765.2	1,293,955.3
(a) Scheduled Banks	19,168.8	17,904.5	22,308.4	22,784.9
(b) Others	1,148,091.5	1,243,670.8	1,318,456.9	1,271,170.3
Time Deposits:	1,282,555.6	1,387,998.2	1,516,967.6	1,673,230.4
(a) Scheduled Banks	2,353.1	18,204.2	18,073.8	17,756.1
(b) Others	1,280,202.5	1,369,794.0	1,498,893.8	1,655,474.3
Borrowings from:	220,756.2	243,010.1	367,395.9	415,605.2
(a) State Bank of Pakistan	189,678.6	192,710.0	200,334.1	255,828.6
(b) Banks Abroad	6,323.5	3,958.7	4,244.5	4,996.2
(c) Other Scheduled Banks	24,754.1	46,341.4	162,817.3	154,780.4
Head Office and Inter-Bank Adjustment	78,108.6	86,269.7	47,995.5	40,020.8
Contingent Liabilities as per contra	1,453,172.9	1,572,444.6	2,317,353.6	2,608,246.5
Other Liabilities	815,677.6	850,411.5	1,125,978.0	1,100,663.3
TOTAL LIABILITIES / ASSETS	5,201,165.6	5,596,109.4	6,950,339.0	7,406,630.5
ASSETS				
Cash:	305,335.8	376,163.7	333,119.6	420,747.7
(a) Notes, Coins and Silver	46,089.0	66,598.4	59,169.8	62,516.3
(b) Balances with State Bank of Pakistan	188,190.1	205,032.0	202,317.7	258,653.3
(c) Balances with Others Scheduled	71,056.7	104,533.3	71,632.0	99,578.1
Balances held Abroad	117,129.4	69,954.2	94,005.9	95,886.9
Bills Purchased and Discounted	104,221.3	104,588.8	122,205.1	124,277.0
Advances to:	1,704,439.2	1,944,080.4	2,123,048.1	2,363,983.2
(a) Scheduled Banks	10,286.3	8,931	51,856.7	63,450.0
(b) Others	1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2
Investment in Securities and Shares:	725,646.0	727,368.3	866,618.3	764,792.1
(a) Federal Government Securities	187,486.4	186,193.5	181,663.0	161,732.3
(b) Treasury Bills	415,199.0	373,524.1	409,361.9	382,108.1
(c) Provincial Governments Securities	75.1	75.1	75.1	75.1
(d) Foreign Securities	1.5	1.5	1.5	1.5
(e) Others	122,884.0	167,574.1	275,516.8	220,875.1
Bank Premises	61,608.4	65,286.3	78,862.0	111,553.1
Head Office and Inter-Bank Adjustment	20,187.9	94,099.2	81,519.8	81,999.4
Contingent Assets as per contra	1,453,172.9	1,572,444.6	2,317,353.6	2,608,246.5
Others Assets	709,424.7	642,123.9	933,606.6	835,144.6

3.1 Scheduled Banks' Liabilities and Assets*

(End of Period: Million Rupees)

ITEM	2007		2008	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	206,116.7	237,896.4	255,542.0	278,012.4
Reserves	143,720.4	137,655.3	154,518.2	197,285.0
Demand Deposits:	1,507,255.2	1,634,081.2	1,681,986.5	1,642,811.1
(a) Scheduled Banks	27,922.5	26,634.6	32,237.8	39,546.0
(b) Others	1,479,332.7	1,607,446.6	1,649,748.7	1,603,265.1
Time Deposits:	1,907,015.4	1,944,631.2	2,180,193.0	2,202,071.5
(a) Scheduled Banks	13,796.6	17,582.0	17,780.8	13,847.2
(b) Others	1,893,218.8	1,927,049.2	2,162,412.2	2,188,224.3
Borrowings from:	487,553.8	409,618.1	329,542.3	373,667.1
(a) State Bank of Pakistan	268,908.1	241,778.7	216,494.5	254,895.7
(b) Banks Abroad	7,116.2	20,075.2	6,897.2	10,458.4
(c) Other Scheduled Banks	211,529.5	147,764.2	106,150.6	108,313.0
Head Office and Inter-Bank Adjustment	20,478.1	14,010.8	66,703.4	601,648.1
Contingent Liabilities as per contra	3,075,742.0	3,505,919.4	3,071,939.0	2,828,730.2
Other Liabilities	1,396,018.4	1,389,486.5	1,120,945.8	1,253,727.8
TOTAL LIABILITIES / ASSETS	8,743,900.0	9,273,298.9	8,861,370.2	9,377,953.2
ASSETS				
Cash:	521,411.0	414,484.9	549,296.5	431,225.3
(a) Notes, Coins and Silver	70,451.6	77,831.2	76,352.0	98,729.0
(b) Balances with State Bank of Pakistan	306,023.1	276,735.4	421,757.5	237,583.8
(c) Balances with Others Scheduled Banks	144,936.3	59,918.3	51,187.0	94,912.5
Balances held Abroad	171,112.2	112,478.5	159,548.8	122,247.0
Bills Purchased and Discounted	125,281.5	107,394.1	122,545.0	138,661.1
Advances to:	2,470,902.1	2,671,834.8	2,873,791.8	3,088,175.4
(a) Scheduled Banks	94,719.8	58,629.9	58,153.6	31,781.4
(b) Others	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0
Investment in Securities and Shares:	1,107,829.4	1,204,558.6	1,036,735.7	1,020,989.7
(a) Federal Government Securities	169,333.2	181,854.6	182,170.9	161,177.2
(b) Treasury Bills	657,161.3	718,520.9	559,397.6	541,289.1
(c) Provincial Governments Securities	75.1	75.1	75.1	75.1
(d) Foreign Securities	1.5	1.5	1.5	1.5
(e) Others	281,258.3	304,106.5	295,090.6	318,446.8
Bank Premises	106,304.1	123,611.4	148,493.4	147,456.2
Head Office and Inter-Bank Adjustment	271,596.1	248,987.3	25,739.2	61,330.1
Contingent Assets as per contra	3,075,742.0	3,505,919.4	3,071,939.0	2,828,730.2
Others Assets	893,721.6	884,029.9	873,280.8	1,539,138.0

*Scheduled Banks data pertains to half yearly.

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS		
					Less Than 6 months	For 6 months & over but less than 1 year	For 1 year & over but less than 2 years
2005							
June							
No. of A/Cs.	6,788,705	174,800	205,447	19,280,257	101,841	72,758	72,655
Amount	631,377.5	38,333.6	34,698.4	1,264,145.9	228,586.1	74,134.6	59,659.1
December							
No. of A/Cs.	6,960,155	162,571	167,172	18,517,167	192,824	68,907	79,756
Amount	681,322.6	33,245.4	35,807.7	1,203,183.7	358,142.1	103,461.3	98,277.0
2006							
June							
No. of A/Cs.	7,164,598	159,184	254,231	18,200,367	185,377	52,226	96,891
Amount	723,894.7	38,292.3	41,621.9	1,332,345.3	333,971.0	102,748.4	125,467.3
December							
No. of A/Cs.	7,689,055	145,360	200,264	17,844,700	230,323	89,225	109,916
Amount	722,053.0	30,375.0	35,868.6	1,240,838.5	417,038.8	141,060.3	160,714.1
2007							
June							
No. of A/Cs.	7,870,576	142,521	157,310	15,712,009	247,506	94,944	146,439
Amount	847,886.8	40,487.7	29,944.7	1,456,922.6	438,021.9	178,727.2	206,933.0
December							
No. of A/Cs.	7,903,659	110,034	171,225	15,262,657	212,744	63,333	311,321
Amount	893,189.9	37,668.9	34,887.3	1,485,578.0	499,808.8	178,086.8	233,362.0
2008							
June							
No. of A/Cs.	8,415,561	122,994	125,511	15,043,354	493,662	78,149	196,070
Amount	965,431.1	32,991.2	29,556.9	1,572,662.2	545,932.1	190,725.6	254,373.3
December							
No. of A/Cs.	8,943,013	129,618	114,967	14,507,663	632,408	134,418	252,024
Amount	1,018,241.2	38,192.6	18,693.2	1,408,136.5	597,114.9	213,409.0	304,636.6

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	
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
December						
No. of A/Cs.	32,942	47,483	12,935	163,920	598,767	26,405,832
Amount	11,926.1	18,708.0	4,617.2	64,773.8	659,905.5	2,613,464.8
2006						
June						
No. of A/Cs.	33,911	39,552	14,039	121,312	543,308	26,321,688
Amount	15,769.0	26,668.0	4,586.9	71,985.9	681,196.5	2,817,350.6
December						
No. of A/Cs.	28,827	108,261	11,486	138,168	716,206	26,595,585
Amount	20,178.8	44,358.7	4,712.2	109,446.6	897,509.5	2,926,644.6
2007						
June						
No. of A/Cs.	29,204	177,286	13,649	491,595	1,200,623	25,083,039
Amount	22,809.7	51,062.6	5,098.3	94,656.9	997,309.7	3,372,551.5
December						
No. of A/Cs.	41,734	69,703	16,910	191,418	907,163	24,354,738
Amount	22,646.4	50,156.1	8,190.4	90,921.3	1,083,171.8	3,534,495.8
2008						
June						
No. of A/Cs.	41,979	102,317	28,892	167,186	1,108,255	24,815,675
Amount	32,632.5	71,826.6	19,162.7	96,866.7	1,211,519.3	3,812,160.9
December						
No. of A/Cs.	45,633	103,321	20,488	207,816	1,396,108	25,091,369
Amount	25,464.2	58,217.8	6,952.9	102,430.8	1,308,226.0	3,791,489.4

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2005		2006	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	53,073.4	71,875.2	77,628.8	78,030.0
I. Official	12,518.0	14,987.1	11,157.3	7,452.8
II. Business	6,240.1	16,356.2	15,277.5	13,807.4
III. Personal	34,315.3	40,531.9	51,194.0	56,769.8
B. DOMESTIC CONSTITUENTS :	2,375,220.5	2,541,589.6	2,739,721.8	2,848,614.6
I. Government :	211,225.8	230,637.9	270,395.7	278,627.7
A. Federal Government	121,245.2	148,523.0	167,403.7	168,364.4
B. Provincial Governments	79,526.3	67,227.3	86,237.8	93,941.8
C. Local Bodies (City Governments)	10,454.3	14,887.6	16,754.2	16,321.5
II. Non-Financial Public Sector Enterprises :	191,682.5	244,782.8	252,187.0	203,218.2
A. Agriculture, Forestry, Hunting & Fishing	148.2	9,101.2	2,803.0	1,257.8
B. Mining & Quarrying	28,798.5	32,787.7	36,212.1	18,019.9
C. Manufacturing	51,830.6	48,927.6	70,771.7	55,632.5
D. Construction	33.4	119.9	38.7	65.1
E. Utilities	46,910.9	83,655.9	44,436.3	41,337.2
F. Commerce	9,807.8	3,465.1	4,683.4	3,059.1
G. Transport, Storage & Communication	42,962.4	54,787.1	80,003.9	70,185.8
H. Services	11,189.6	11,623.6	13,237.4	13,660.5
I. Others	1.1	314.8	0.5	0.4
III. Non-Bank Financial Institutions :	23,404.5	39,889.3	45,595.3	50,459.8
A. Co-operative Banks	204.5	248.0	236.3	199.6
B. Development Financial Institutions	9,037.3	10,652.2	11,555.4	15,289.6
C. Insurance Companies	7,495.5	16,487.7	23,479.6	20,535.8
D. Micro Finance	661.7	1,750.3	1,112.4	717.6
E. Other NBFI's	6,005.5	10,751.2	9,211.6	13,717.2
IV. Private Sector Enterprises :	781,436.1	818,056.9	850,499.7	886,561.8
A. Agriculture, Hunting and Forestry	114,645.7	105,474.9	115,249.7	114,427.0
(1) Growing of crops	108,990.8	93,998.7	108,832.3	108,585.4
(2) Farming of animals	2,662.3	2,838.5	3,499.7	2,225.9
(3) Agricultural and animal husbandry	1,051.6	3,823.0	1,505.0	1,624.9
(4) Agricultural machinery and equipments	1,252.4	1,314.8	950.6	1,550.2
(5) Hunting, trapping, forestry & logging	688.6	3,499.8	462.1	440.7
B. Fishing and fish farming etc.	201.0	457.5	455.3	440.9
C. Mining and Quarrying	20,655.0	23,143.8	18,948.0	20,412.5
(1) Mining of coal	1,108.5	5,424.4	4,210.5	3,042.9
(2) Crude petroleum & natural gas	18,207.0	15,068.5	12,250.1	13,572.2
(3) Iron & non-ferrous metal ores	535.5	962.8	700.4	2,084.2
(4) Quarrying of stone, sand and clay	67.1	228.6	144.4	138.5
(5) Chemical, fertilizer, Salt etc.	737.0	1,459.5	1,642.6	1,574.7
D. Manufacturing	168,361.3	171,553.1	188,699.7	189,965.2
1) Food products and beverages	24,403.1	23,295.5	26,800.9	28,109.4
2) Tobacco products	1,731.6	989.6	3,287.8	2,268.7
3) Textiles	33,911.9	33,908.0	33,877.2	34,862.6
i) Spinning, weaving, finishing of textiles	24,103.5	26,250.4	27,566.5	28,019.1
a) Spinning of fibers	16,683.0	18,813.8	18,931.7	21,232.1
b) Weaving of textiles	5,260.0	4,407.1	5,537.8	4,320.2
c) Finishing of textiles	2,160.5	3,029.5	3,096.9	2,466.9
ii) Made-up textile articles	2,697.7	2,163.1	2,691.4	2,395.5
iii) Knit wear	942.6	1,252.6	1,251.2	1,178.7
iv) Carpets and rugs	951.7	842.8	617.4	784.5
v) Other textiles n.e.s.	5,216.4	3,399.1	1,750.7	2,484.8
4) Wearing apparel, readymade garments etc.	4,341.9	4,757.2	5,434.9	4,536.0

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

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2005		2006	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	4,521.9	3,819.5	5,010.5	5,082.6
i.) Tanning & dressing of leather, luggage, handbags etc.	1,320.0	1,719.6	1,467.1	2,530.1
ii.) Footwear	3,201.9	2,099.9	3,543.4	2,552.5
a) Leather wear	2,196.3	1,788.5	2,625.2	1,963.6
b) Rubber and Plastic wear	1,005.6	311.4	918.1	588.9
6) Wood and products of wood cork	774.2	1,578.9	1,314.9	964.6
7) Paper, paperboard and products	2,783.2	2,983.2	1,776.4	1,526.2
8) Printing, publishing and allied industries	2,916.4	2,080.8	2,139.8	2,949.4
9) Coke and refined petroleum products	5,005.8	6,621.1	9,471.5	4,697.1
10) Chemicals and chemical products	30,308.6	35,033.1	29,397.5	33,215.7
11) Rubber and plastics products	1,006.3	1,209.5	1,315.6	1,820.4
12) Other non-metallic mineral products	5,321.8	6,251.1	7,863.8	4,759.3
13) Basic metals	4,828.5	4,333.6	8,054.1	13,720.8
14) Fabricated metal products	1,340.2	822.0	1,937.5	2,545.0
15) Machinery and equipment	4,085.8	3,876.1	4,076.9	3,722.0
16) Office, accounting and computing machinery	65.2	138.1	53.2	29.0
17) Electrical machinery and apparatus	9,964.8	7,607.4	8,163.9	11,487.4
18) Radio, television and communication equipment and apparatus	455.1	682.9	1,072.5	1,275.7
19) Medical, precision and optical instruments, watches and clocks	1,279.4	1,351.3	1,437.2	2,052.9
20) Motor vehicles, trailers and semi-trailers	15,937.0	17,455.2	21,575.1	16,453.1
21) Other transport equipments	3,977.0	1,966.3	4,686.3	4,286.0
22) Furniture and fixture	886.0	890.0	1,043.0	712.2
23) Jewellery and related articles	338.0	587.9	363.6	364.5
24) Sports goods	1,022.2	787.4	994.1	789.4
25) Handicrafts	127.0	223.2	184.4	123.1
26) Other manufacturing n.e.s.	7,028.7	8,304.3	7,367.0	7,612.1
E. Ship breaking and waste / scrape (junk) etc.	2,303.3	2,926.4	1,891.7	983.3
F. Electricity, gas and water supply	25,086.4	16,511.6	29,352.7	16,756.6
G. Construction	34,646.5	32,910.6	43,601.4	42,600.0
1) Building	24,524.0	23,138.7	30,549.1	27,700.2
2) Infrastructure	10,122.4	9,771.9	13,052.3	14,899.8
H. Commerce and Trade	152,696.7	173,114.3	168,208.9	175,891.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	3,852.9	6,781.2	6,205.1	4,664.7
2) Wholesale and commission trade	98,963.9	110,799.8	111,593.6	120,431.6
i) Exports	15,029.0	16,339.3	14,660.6	16,071.2
ii) Imports	9,198.6	8,409.2	10,060.0	11,044.8
iii) Domestic whole sales	74,736.3	86,051.3	86,873.0	93,315.6
3) Retail trade	49,879.9	55,533.3	50,410.2	50,794.7
I. Hotels, restaurants and clubs etc	5,167.3	7,824.9	9,196.3	6,286.5
J. Transport, storage and communications	34,812.8	42,549.9	39,858.6	60,079.7
K. Real estate, renting and business activities	65,363.9	71,170.6	70,356.2	83,171.7
1) Real estate activities	12,442.0	10,315.3	18,323.4	12,856.2
2) Renting of machinery and equipment	453.3	209.6	1,761.5	2,341.2
3) Computer and related activities	1,149.3	1,548.0	1,915.7	2,995.6
4) Research and development	1,639.4	1,324.8	1,403.9	1,294.4
5) Other business activities	49,679.9	57,773.0	46,951.7	63,684.3
L. Education	12,484.3	12,515.2	16,280.8	16,206.0
M. Health and social work	9,739.8	7,356.2	9,294.8	8,825.5
N. Other community, social and personal service activities	28,409.0	26,153.9	24,682.9	24,604.4
O. Other private business n.e.c	106,863.0	124,394.0	114,422.7	125,911.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	60,482.3	63,924.2	64,071.0	68,822.3
VI. PERSONAL	1,066,813.8	1,106,858.5	1,196,144.2	1,299,508.3
VII. OTHERS	40,175.5	37,439.9	60,828.9	61,416.5
TOTAL	2,428,294.0	2,613,464.8	2,817,350.6	2,926,644.7

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2007		2008	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	73,216.7	85,854.2	94,274.2	37,564.2
I. Official	9,657.6	7,618.9	10,184.9	2,787.9
II. Business	11,355.9	19,207.5	17,432.0	10,782.6
III. Personal	52,203.3	59,027.9	66,657.2	23,993.7
B. DOMESTIC CONSTITUENTS :	3,299,334.7	3,448,641.5	3,717,886.7	3,753,925.2
I. Government :	337,335.6	382,218.3	393,163.8	413,590.7
A. Federal Government	208,845.9	251,523.7	225,216.7	228,651.9
B. Provincial Governments	108,537.5	110,172.3	148,412.7	158,640.1
C. Local Bodies (City Governments)	19,952.2	20,522.4	19,534.4	26,298.6
II. Non-Financial Public Sector Enterprises :	263,807.7	294,232.6	290,103.5	254,754.8
A. Agriculture, Forestry, Hunting & Fishing	911.6	833.6	1,145.5	524.0
B. Mining & Quarrying	18,373.9	24,985.9	20,555.2	19,333.4
C. Manufacturing	76,952.3	69,389.2	70,322.5	55,177.7
D. Construction	988.1	513.6	230.7	129.1
E. Utilities	63,452.5	75,691.5	61,774.7	55,451.9
F. Commerce	5,890.8	6,214.5	27,339.5	8,751.2
G. Transport, Storage & Communication	79,120.3	101,017.6	85,765.8	87,004.7
H. Services	18,118.1	15,586.6	22,645.2	22,895.8
I. Others	0.2	0.2	324.5	5,487.0
III. Non-Bank Financial Institutions :	62,114.8	98,903.1	111,520.8	89,666.3
A. Co-operative Banks	1,108.6	368.0	350.9	379.6
B. Development Financial Institutions	20,246.4	13,259.6	8,384.9	7,951.0
C. Insurance Companies	20,731.8	22,581.3	21,662.3	27,265.6
D. Micro Finance	1,447.5	681.7	368.7	1,362.4
E. Other NBFI's	18,580.4	62,012.5	80,754.0	52,707.8
IV. Private Sector Enterprises :	1,041,684.7	936,441.1	1,057,142.9	1,098,433.3
A. Agriculture, Hunting and Forestry	113,371.3	106,074.3	121,034.8	113,157.1
(1) Growing of crops	104,166.0	95,194.1	108,678.2	102,896.3
(2) Farming of animals	2,950.8	4,460.4	4,679.8	4,215.4
(3) Agricultural and animal husbandry	1,671.5	1,759.6	1,917.5	1,920.8
(4) Agricultural machinery and equipments	3,621.2	3,500.1	4,935.6	3,510.2
(5) Hunting, trapping, forestry & logging	961.7	1,160.2	823.7	614.5
B. Fishing and fish farming etc.	756.6	425.3	555.0	554.7
C. Mining and Quarrying	33,877.7	23,455.4	33,500.0	34,012.4
(1) Mining of coal	2,932.6	1,992.4	5,248.5	5,317.4
(2) Crude petroleum & natural gas	26,721.3	19,417.0	25,255.5	25,191.0
(3) Iron & non-ferrous metal ores	866.6	688.2	789.8	452.4
(4) Quarrying of stone, sand and clay	1,819.0	223.3	679.2	1,789.7
(5) Chemical, fertilizer, Salt etc.	1,538.1	1,134.5	1,527.1	1,261.9
D. Manufacturing	219,447.5	201,139.3	224,208.5	218,629.0
1) Food products and beverages	28,531.9	25,051.4	30,669.5	30,332.4
2) Tobacco products	1,994.9	810.5	2,753.9	1,602.6
3) Textiles	31,863.6	34,141.6	41,380.9	38,605.6
i) Spinning, weaving, finishing of textiles	25,625.2	25,046.0	31,793.7	30,679.4
a) Spinning of fibers	16,930.0	16,668.5	17,419.8	19,079.4
b) Weaving of textiles	4,674.8	4,595.9	6,448.7	5,599.5
c) Finishing of textiles	4,020.5	3,781.6	7,925.1	6,000.5
ii) Made-up textile articles	2,749.6	5,141.2	3,929.2	4,175.2
iii) Knit wear	1,098.3	1,158.3	2,219.5	1,768.6
iv) Carpets and rugs	768.1	635.4	841.6	613.1
v) Other textiles n.e.s.	1,622.4	2,160.8	2,597.0	1,369.4
4) Wearing apparel, readymade garments etc.	6,051.1	6,170.7	5,132.5	5,952.2

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

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

(Concl'd.)

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2007		2008	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	5,448.4	5,181.1	5,258.3	5,874.1
i.) Tanning & dressing of leather, luggage, handbags etc.	1,674.6	1,818.5	1,491.8	1,167.5
ii.) Footwear	3,773.8	3,362.6	3,766.5	4,706.6
a) Leather wear	2,761.8	3,051.6	3,057.5	3,169.6
b) Rubber and Plastic wear	1,012.0	311.0	709.0	1,537.1
6) Wood and products of wood cork	944.7	2,078.8	1,142.0	1,155.9
7) Paper, paperboard and products	2,642.8	1,818.8	1,461.1	1,548.3
8) Printing, publishing and allied industries	3,258.5	3,011.3	4,631.3	3,037.7
9) Coke and refined petroleum products	19,782.7	21,451.8	27,720.8	28,294.7
10) Chemicals and chemical products	35,610.4	30,006.4	32,012.2	38,415.2
11) Rubber and plastics products	1,158.6	1,033.3	1,228.2	1,523.5
12) Other non-metallic mineral products	9,297.7	8,964.0	9,880.7	8,169.4
13) Basic metals	12,810.4	10,118.5	10,562.5	10,308.0
14) Fabricated metal products	1,950.2	1,303.8	1,675.9	1,572.6
15) Machinery and equipment	5,069.8	6,794.5	8,106.4	7,841.0
16) Office, accounting and computing machinery	107.9	195.0	367.3	481.3
17) Electrical machinery and apparatus	11,128.7	9,641.6	5,586.7	7,476.8
18) Radio, television and communication equipment and apparatus	1,637.3	670.2	1,812.7	2,193.7
19) Medical, precision and optical instruments, watches and clocks	1,825.7	1,874.1	1,948.3	3,435.2
20) Motor vehicles, trailers and semi-trailers	19,179.8	11,868.9	16,543.4	8,905.5
21) Other transport equipments	4,517.0	3,246.9	2,423.9	1,012.2
22) Furniture and fixture	1,776.5	1,157.2	2,028.4	1,645.4
23) Jewellery and related articles	564.8	505.5	543.4	498.2
24) Sports goods	978.2	1,041.9	938.3	791.0
25) Handicrafts	548.1	581.9	357.2	253.3
26) Other manufacturing n.e.s.	10,767.8	12,419.6	8,042.8	7,703.2
E. Ship breaking and waste / scrape (junk) etc.	3,023.7	1,434.8	1,875.8	2,155.3
F. Electricity, gas and water supply	25,809.0	25,142.8	26,483.1	38,759.9
G. Construction	51,336.5	46,402.9	50,453.9	48,637.2
1) Building	33,612.1	30,955.7	34,695.1	33,919.7
2) Infrastructure	17,724.3	15,447.3	15,758.8	14,717.5
H. Commerce and Trade	191,199.2	161,207.9	173,016.8	194,620.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	6,926.9	6,449.4	7,352.8	11,180.8
2) Wholesale and commission trade	128,216.9	99,495.1	109,709.5	117,282.2
i) Exports	12,106.3	13,988.2	13,707.92	20,307.5
ii) Imports	10,927.7	10,100.0	10,734.73	15,229.5
iii) Domestic whole sales	105,182.9	75,406.9	85,266.9	81,745.2
3) Retail trade	56,055.5	55,263.4	55,954.5	66,157.4
I. Hotels, restaurants and clubs etc	9,980.9	8,413.3	9,504.9	8,138.9
J. Transport, storage and communications	97,039.1	82,618.7	98,597.8	86,563.9
K. Real estate, renting and business activities	102,388.7	97,473.2	109,937.3	128,330.3
1) Real estate activities	17,166.1	14,712.8	19,417.9	18,747.4
2) Renting of machinery and equipment	611.3	344.0	563.2	2,140.6
3) Computer and related activities	4,103.7	4,042.1	3,272.0	4,967.0
4) Research and development	1,787.0	2,546.7	3,370.8	3,320.8
5) Other business activities	78,720.6	75,827.6	83,313.4	99,154.4
L. Education	23,390.2	23,995.6	25,595.1	26,893.3
M. Health and social work	11,040.6	10,243.7	11,771.9	14,519.1
N. Other community, social and personal service activities	31,111.9	28,693.9	38,820.2	43,053.3
O. Other private business n.e.c	127,911.8	119,719.9	131,787.8	140,408.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	74,756.6	81,891.2	88,704.5	103,335.2
VI. PERSONAL	1,426,998.0	1,567,054.8	1,713,676.5	1,729,118.2
VII. OTHERS	92,637.4	87,900.5	63,574.6	65,026.7
TOTAL	3,372,551.5	3,534,495.8	3,812,160.9	3,791,489.4

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

As on 31st December, 2008

(Million Rupees)

SIZE OF ACCOUNT (Rs.)			FOREIGN CONSTITUENTS		D O M E S T I C C O N S T I T U E N T S							
					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		2,031	4.9	14,445	32.3	551	1.6	369	0.7	1,045,202	2,642.6
5,000	to	10,000	1,232	9.8	28,477	212.0	495	3.5	185	1.3	569,551	4,163.3
10,000	to	20,000	2,310	31.4	18,460	249.6	100	1.4	170	2.3	994,610	14,715.2
20,000	to	25,000	347	7.6	6,421	143.9	1,113	26.6	61	1.3	488,255	10,793.5
25,000	to	30,000	1,229	32.0	4,535	125.8	23	0.6	37	1.0	346,988	9,501.7
30,000	to	40,000	1,905	66.3	11,592	384.9	2,816	110.0	69	2.3	689,965	23,989.4
40,000	to	50,000	1,493	66.9	9,499	415.1	453	22.3	63	2.8	548,876	24,792.8
50,000	to	60,000	1,574	83.9	17,033	908.0	604	33.7	83	4.6	365,166	20,016.3
60,000	to	70,000	1,165	77.2	6,097	1,047.4	24	1.5	324	19.9	312,805	20,360.1
70,000	to	80,000	898	68.6	4,648	351.1	4,819	341.9	51	3.8	258,346	19,320.4
80,000	to	90,000	990	82.8	3,384	282.9	103	8.9	37	3.1	211,347	17,916.3
90,000	to	100,000	833	78.6	2,321	219.1	1,622	147.8	34	3.2	188,103	17,826.4
100,000	to	200,000	7,951	1,169.8	14,501	1,965.8	303	43.6	1,242	211.8	928,234	127,455.6
200,000	to	300,000	9,953	2,435.6	14,303	3,516.6	4,216	939.2	952	214.5	260,604	63,249.0
300,000	to	400,000	7,450	2,524.8	5,666	1,955.0	203	70.0	838	307.8	102,050	34,738.9
400,000	to	500,000	3,464	1,519.1	4,385	1,969.9	900	398.2	829	352.9	54,295	24,388.4
500,000	to	600,000	1,344	726.6	1,978	1,085.6	1,110	621.6	125	66.1	36,476	19,821.0
600,000	to	700,000	1,490	939.2	2,607	1,705.3	644	409.7	56	35.7	24,666	15,993.7
700,000	to	800,000	1,556	1,174.4	1,553	1,149.8	632	454.7	65	49.2	15,096	11,266.2
800,000	to	900,000	1,792	1,561.8	1,199	1,012.2	1,152	944.8	203	168.1	13,234	11,176.9
900,000	to	1,000,000	574	544.8	1,460	1,368.3	1,064	1,022.3	55	52.8	12,527	11,821.6
1,000,000	to	2,000,000	1,016	1,353.4	8,253	12,065.4	5,200	7,613.5	528	818.6	41,885	56,748.2
2,000,000	to	3,000,000	529	1,335.1	3,462	8,646.4	1,777	4,223.7	158	383.8	13,926	34,079.0
3,000,000	to	4,000,000	554	2,082.6	2,708	9,350.7	258	919.4	110	394.1	5,742	19,706.9
4,000,000	to	5,000,000	327	1,450.8	1,518	6,949.7	1,070	4,788.5	77	349.1	3,633	16,035.2
5,000,000	to	6,000,000	130	714.4	1,293	6,900.4	993	5,364.0	196	1,073.8	2,682	14,508.2
6,000,000	to	7,000,000	474	3,185.3	829	5,355.0	182	1,214.7	26	166.5	1,383	8,910.3
7,000,000	to	8,000,000	132	971.0	518	3,906.4	540	4,052.5	31	230.7	1,136	8,522.8
8,000,000	to	9,000,000	206	1,749.6	345	2,944.3	302	2,621.4	42	346.3	837	7,116.3
9,000,000	to	10,000,000	35	334.4	367	3,517.6	65	613.7	24	226.4	881	8,376.4
10,000,000	and over		266	11,181.5	4,741	333,854.5	1,965	217,739.5	1,069	84,171.9	7,880	418,481.0
TOTAL			55,250	37,564.2	198,598	413,590.7	35,299	254,754.8	8,109	89,666.3	7,546,381	1,098,433.3

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

As on 31st December , 2008

(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								TOTAL	
			Trust Funds		Personal		Others		Sub Total			
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
Less than	5,000	16,428	43.5	1,153,043	2,780.1	424,380	1,109.5	2,654,418	6,610.4	2,656,449	6,615.3	
5,000	to	10,000	12,267	84.6	1,014,773	7,630.3	71,644	469.0	1,711,622	12,674.4	1,698,624	12,573.7
10,000	to	20,000	10,031	147.4	1,919,963	28,953.4	76,352	1,107.5	3,019,686	45,176.8	3,021,996	45,208.1
20,000	to	25,000	4,657	106.9	894,104	20,007.2	43,766	978.7	1,424,147	31,947.6	1,438,724	32,065.7
25,000	to	30,000	5,044	136.8	882,652	24,207.4	29,689	803.0	1,268,968	34,776.2	1,270,197	34,808.3
30,000	to	40,000	8,565	287.6	1,602,393	56,091.5	39,561	1,394.9	2,354,961	82,260.6	2,356,866	82,326.9
40,000	to	50,000	2,568	111.9	1,299,778	58,309.3	24,114	1,083.4	1,885,351	84,737.6	1,886,844	84,804.6
50,000	to	60,000	3,531	191.4	1,212,846	66,424.3	35,674	1,944.1	1,634,937	89,522.3	1,636,511	89,606.3
60,000	to	70,000	2,761	175.9	922,421	59,710.1	14,470	954.4	1,258,893	81,610.8	1,260,067	82,346.6
70,000	to	80,000	2,088	157.6	754,711	56,523.8	9,658	718.3	1,034,321	77,417.0	1,035,219	77,485.6
80,000	to	90,000	1,696	143.4	624,926	52,967.0	8,196	688.8	849,689	72,010.3	850,679	72,093.1
90,000	to	100,000	1,664	160.3	504,864	48,096.1	2,831	270.6	701,439	66,723.5	702,272	66,802.1
100,000	to	200,000	7,396	1,052.6	2,087,662	287,535.9	40,872	5,483.3	3,080,210	423,748.7	3,088,161	424,918.5
200,000	to	300,000	4,793	1,146.5	604,456	146,341.6	15,151	3,621.7	904,475	219,029.1	914,428	221,464.7
300,000	to	400,000	2,941	1,021.4	284,481	98,145.0	4,165	1,377.6	400,344	137,615.6	407,794	140,140.4
400,000	to	500,000	2,207	952.2	127,662	56,896.8	2,682	1,179.0	192,960	86,137.3	196,424	87,656.5
500,000	to	600,000	1,694	905.8	92,465	50,016.7	3,554	1,914.5	137,402	74,431.3	138,746	75,157.9
600,000	to	700,000	943	607.1	55,818	35,817.7	3,142	2,032.1	87,876	56,601.3	89,366	57,540.6
700,000	to	800,000	849	626.1	47,786	35,562.6	593	440.0	66,574	49,548.5	68,130	50,722.9
800,000	to	900,000	885	756.6	28,819	24,286.0	1,085	931.6	46,577	39,276.2	48,369	40,838.0
900,000	to	1,000,000	1,417	1,348.9	21,749	20,688.5	243	233.6	38,515	36,536.1	39,089	37,080.9
1,000,000	to	2,000,000	3,806	5,314.4	87,675	118,150.1	2,163	3,046.3	149,510	203,756.5	150,526	205,109.8
2,000,000	to	3,000,000	1,436	3,562.2	21,368	50,857.5	1,174	3,077.9	43,301	104,830.5	43,830	106,165.6
3,000,000	to	4,000,000	1,633	5,960.9	13,739	47,371.7	471	1,580.9	24,661	85,284.5	25,215	87,367.1
4,000,000	to	5,000,000	1,349	5,863.6	7,290	31,931.7	405	1,913.7	15,342	67,831.3	15,669	69,282.1
5,000,000	to	6,000,000	314	1,654.7	6,005	32,191.4	113	604.5	11,596	62,296.9	11,726	63,011.3
6,000,000	to	7,000,000	225	1,464.1	2,335	15,076.8	69	438.5	5,049	32,625.9	5,523	35,811.2
7,000,000	to	8,000,000	130	963.7	1,600	11,933.2	54	402.3	4,009	30,011.5	4,141	30,982.6
8,000,000	to	9,000,000	262	2,225.7	1,075	9,051.5	39	325.5	2,902	24,630.9	3,108	26,380.5
9,000,000	to	10,000,000	102	976.0	757	7,153.6	22	210.1	2,218	21,073.7	2,253	21,408.1
10,000,000	and over		1,360	65,185.3	6,750	168,409.4	392	24,691.6	24,166	1,313,191.7	24,423	1,323,714.6
TOTAL			105,042	103,335.2	16,285,966	1,729,118.2	856,724	65,026.7	25,036,119	3,753,925.2	25,091,369	3,791,489.4

3.5 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2005				2006			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		5,013,652	7,656.3	5,096,433	7,880.0	4,691,605	7,264.2	6,809,342	14,516.6
5,000	to	10,000	2,523,665	19,438.9	2,430,554	18,454.7	2,189,719	16,751.0	2,442,781	18,161.8
10,000	to	20,000	4,884,795	72,252.0	4,715,117	69,184.5	4,440,870	66,022.2	4,386,736	63,859.5
20,000	to	25,000	1,714,637	38,471.8	1,562,179	34,996.7	1,525,531	34,267.6	1,337,281	29,843.4
25,000	to	30,000	1,443,414	39,553.3	1,214,206	33,335.4	1,380,382	37,888.5	1,131,957	30,948.0
30,000	to	40,000	2,133,459	74,098.8	2,143,025	74,507.3	2,156,181	74,846.0	1,703,140	58,893.1
40,000	to	50,000	1,564,656	70,028.9	1,579,817	70,775.0	1,698,688	75,980.4	1,217,393	54,340.0
50,000	to	60,000	1,191,414	65,083.7	1,298,272	70,957.5	1,329,772	72,793.3	1,009,507	55,454.2
60,000	to	70,000	1,049,455	67,858.3	983,207	63,724.1	1,024,035	66,516.2	770,654	50,039.6
70,000	to	80,000	775,878	58,185.2	784,475	58,510.2	911,595	68,095.5	623,889	46,790.7
80,000	to	90,000	647,909	54,979.0	594,985	50,534.1	651,772	55,301.2	513,790	43,588.5
90,000	to	100,000	511,010	48,453.9	526,662	49,901.0	569,868	54,086.5	505,573	48,062.6
100,000	to	200,000	2,226,374	301,929.3	2,165,897	296,833.6	2,307,029	313,729.3	2,447,598	342,462.1
200,000	to	300,000	553,522	133,304.5	546,474	131,869.9	613,533	147,587.6	723,336	174,755.9
300,000	to	400,000	228,579	78,659.0	225,422	76,714.7	233,006	80,604.3	299,859	103,709.2
400,000	to	500,000	126,804	56,426.7	124,752	55,728.2	141,134	62,636.3	150,904	67,313.5
500,000	to	600,000	75,208	40,889.1	82,286	44,799.7	83,331	45,405.4	89,168	48,744.9
600,000	to	700,000	67,342	43,946.6	59,061	38,159.1	68,067	44,125.6	77,809	50,525.1
700,000	to	800,000	52,189	38,779.3	45,866	33,977.6	47,276	35,388.0	57,227	42,976.8
800,000	to	900,000	30,584	25,704.0	31,084	26,358.4	31,598	26,830.3	34,085	28,811.5
900,000	to	1,000,000	18,388	17,505.9	22,822	21,648.5	26,509	25,237.0	31,171	29,573.3
1,000,000	to	2,000,000	84,127	116,802.8	95,152	127,840.3	107,811	145,532.0	131,273	175,911.8
2,000,000	to	3,000,000	26,239	63,000.2	27,443	66,224.0	35,614	86,076.8	35,598	86,271.3
3,000,000	to	4,000,000	11,020	37,890.3	14,239	48,786.8	14,841	51,195.4	16,846	57,725.3
4,000,000	to	5,000,000	5,776	25,745.4	7,914	35,431.5	9,099	40,344.5	9,702	43,681.9
5,000,000	to	6,000,000	3,897	21,141.6	5,113	27,569.2	6,566	35,891.1	8,581	46,428.0
6,000,000	to	7,000,000	3,203	20,688.9	2,910	18,725.5	3,308	21,628.8	4,490	29,207.0
7,000,000	to	8,000,000	2,141	15,982.6	2,137	15,913.0	2,685	20,070.7	2,883	21,558.7
8,000,000	to	9,000,000	1,354	11,546.2	1,690	14,400.1	2,084	17,564.6	2,403	20,277.4
9,000,000	to	10,000,000	1,439	13,639.4	1,541	14,635.4	1,575	14,954.2	1,473	13,939.5
10,000,000	and over		12,489	748,651.9	15,097	915,089.0	16,604	972,736.3	19,136	1,028,273.5
TOTAL			26,984,619	2,428,294.0	26,405,832	2,613,464.8	26,321,688	2,817,350.6	26,595,585	2,926,644.6

3.5 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2007				2008			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	5,798,441	9,420.5	4,057,674	7,402.5	3,358,865	6,579.9	2,656,449	6,615.3
5,000	to 10,000	2,030,387	15,207.7	1,423,115	10,797.4	1,846,059	13,784.0	1,698,624	12,573.7
10,000	to 20,000	3,489,192	51,437.8	2,875,972	42,555.8	3,519,363	51,746.8	3,021,996	45,208.1
20,000	to 25,000	1,287,075	28,880.3	1,420,566	31,830.0	1,452,064	32,695.6	1,438,724	32,065.7
25,000	to 30,000	1,096,553	30,054.9	1,176,237	32,316.4	1,219,016	33,338.5	1,270,197	34,808.3
30,000	to 40,000	1,877,654	65,115.5	2,268,777	79,046.5	1,965,307	68,374.2	2,356,866	82,326.9
40,000	to 50,000	1,426,040	63,682.8	1,789,435	80,224.0	1,574,035	70,797.5	1,886,844	84,804.6
50,000	to 60,000	1,143,223	62,655.7	1,487,930	81,561.1	1,206,620	65,923.9	1,636,511	89,606.3
60,000	to 70,000	889,810	57,647.2	1,147,031	74,463.5	1,007,111	65,129.0	1,260,067	82,346.6
70,000	to 80,000	785,218	58,736.2	910,054	68,027.6	778,991	58,237.4	1,035,219	77,485.6
80,000	to 90,000	583,558	49,637.1	770,675	65,475.2	676,727	57,463.9	850,679	72,093.1
90,000	to 100,000	514,529	48,783.9	645,344	61,256.8	640,893	60,674.6	702,272	66,802.1
100,000	to 200,000	2,464,199	338,824.5	2,644,406	360,720.4	3,223,077	450,413.4	3,088,161	424,918.5
200,000	to 300,000	670,335	161,993.0	699,101	168,176.6	1,009,471	244,601.1	914,428	221,464.7
300,000	to 400,000	278,184	95,881.7	302,581	103,516.4	449,023	153,951.4	407,794	140,140.4
400,000	to 500,000	164,013	73,547.9	172,950	77,160.7	222,798	99,503.8	196,424	87,656.5
500,000	to 600,000	105,101	57,208.3	109,172	59,361.6	148,041	80,351.7	138,746	75,157.9
600,000	to 700,000	77,230	50,198.1	68,683	44,317.1	80,292	51,920.6	89,366	57,540.6
700,000	to 800,000	58,550	43,448.9	54,082	40,530.8	51,506	38,587.5	68,130	50,722.9
800,000	to 900,000	49,391	41,849.3	45,826	38,745.5	47,491	40,200.6	48,369	40,838.0
900,000	to 1,000,000	29,361	27,769.7	29,465	27,937.1	43,036	40,707.7	39,089	37,080.9
1,000,000	to 2,000,000	135,620	186,918.1	135,035	181,208.5	161,866	219,550.7	150,526	205,109.8
2,000,000	to 3,000,000	41,779	101,471.7	42,341	102,602.7	46,677	112,531.5	43,830	106,165.6
3,000,000	to 4,000,000	24,288	83,725.6	21,431	73,417.6	25,037	86,655.9	25,215	87,367.1
4,000,000	to 5,000,000	13,813	61,360.4	13,547	61,253.4	18,329	83,435.2	15,669	69,282.1
5,000,000	to 6,000,000	9,263	50,493.2	6,873	36,929.6	8,402	44,813.5	11,726	63,011.3
6,000,000	to 7,000,000	6,445	41,669.9	4,802	31,030.7	5,515	35,843.7	5,523	35,811.2
7,000,000	to 8,000,000	3,793	28,201.8	4,290	31,914.5	3,883	28,847.3	4,141	30,982.6
8,000,000	to 9,000,000	2,942	24,828.8	2,504	21,284.3	2,491	20,992.8	3,108	26,380.5
9,000,000	to 10,000,000	2,460	23,264.1	2,168	20,534.5	2,351	22,103.0	2,253	21,408.1
10,000,000	and over	24,592	1,338,636.7	22,671	1,418,897.0	21,338	1,372,404.3	24,423	1,323,714.6
TOTAL		25,083,039	3,372,551.5	24,354,738	3,534,495.8	24,815,675	3,812,160.9	25,091,369	3,791,489.4

Note:-

1. 'Size of Account' represents different classes constituted for classification of all deposits on the basis of the average amount of deposits. Each deposit is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of deposits which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all deposits falling in the particular class.

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	2005		2006	
	Jun.	Dec.	Jun.	Dec.
I. Government:	83,770.2	71,128.2	107,132.8	93,722.1
(A). Federal Government:	50,107.6	36,203.6	53,822.8	58,476.4
(1) Commodity Operations	47,393.1	32,713.4	49,249.8	53,178.7
(2) Others	2,714.4	3,490.2	4,573.0	5,297.8
(B). Provincial Governments:	33,662.6	34,924.7	53,310.0	35,245.6
(1) Commodity Operations	32,654.4	33,907.9	52,473.7	34,378.3
(2) Others	1,008.2	1,016.8	836.4	867.4
(C). Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	82,960.1	86,429.4	95,021.3	96,936.2
A. Agriculture, Forestry, Hunting & Fishing	5.0	-	-	-
B. Mining & Quarrying	-	-	175.4	1,279.7
C. Manufacturing	47,823.8	47,603.6	47,353.2	43,662.2
D. Construction	-	-	-	-
E. Utilities	235.3	2,586.5	7,125.8	5,872.0
F. Commerce	4,363.7	8,860.4	7,921.3	10,702.1
G. Transport, Storage & Communication	22,579.5	24,582.2	32,414.6	35,388.0
H. Services	70.8	473.7	31.0	32.2
I. Others	7,882.1	2,323.0	-	-
III. Non-Bank Financial Institutions :	38,457.9	42,959.5	53,442.8	55,217.4
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	5,450.1	3,900.0	5,872.6	8,005.9
C. Insurance Companies	607.0	1,092.7	775.2	743.3
D. Micro Finance	-	-	200.0	315.0
E. Other NBFIs	32,400.8	37,966.8	46,595.0	46,153.2
IV. Private Sector Enterprises :	1,201,390.7	1,404,194.2	1,445,360.0	1,646,615.4
A. Agriculture, Hunting and Forestry	127,106.1	137,860.4	131,542.3	142,867.9
(1) Growing of crops	75,253.6	85,645.5	85,535.8	99,083.4
(2) Farming of animals	13,120.9	13,580.4	14,328.1	14,434.4
(3) Agricultural and animal husbandry	455.2	924.3	565.4	1,356.4
(4) Agricultural machinery and equipments	38,118.3	37,529.1	31,020.6	27,765.5
(5) Hunting, trapping, forestry & logging	158.2	181.1	92.3	228.1
B. Fishing and fish farming etc.	2,380.8	1,784.8	1,184.0	1,346.9
C. Mining and Quarrying	8,112.7	9,484.5	10,412.4	11,255.6
(1) Mining of coal	666.2	3,619.4	4,573.1	4,665.7
(2) Crude petroleum & natural gas	5,921.3	5,246.8	5,101.9	3,866.9
(3) Iron & non-ferrous metal ores	341.9	142.1	63.9	367.9
(4) Quarrying of stone, sand and clay	152.8	126.1	44.8	103.0
(5) Chemical, fertilizer, Salt etc.	1,030.4	350.2	628.8	2,252.0
D. Manufacturing	735,867.6	848,064.1	865,087.2	969,769.4
1) Food products and beverages	121,339.5	129,271.0	141,615.2	143,851.9
2) Tobacco products	660.9	735.0	715.8	2,154.0
3) Textiles	366,503.9	435,599.0	416,346.7	466,644.9
i) Spinning, weaving, finishing of textiles	302,374.6	355,956.9	344,821.4	386,123.0
a) Spinning of fibers	199,193.7	237,100.9	210,736.6	236,159.8
b) Weaving of textiles	52,745.3	60,683.2	66,325.8	75,009.7
c) Finishing of textiles	50,435.7	58,172.8	67,759.0	74,953.5
ii) Made-up textile articles	39,210.4	45,062.0	39,030.4	44,334.3
iii) Knit wear	9,944.6	14,804.1	15,094.0	16,760.2
iv) Carpets and rugs	3,886.7	4,904.1	4,682.1	4,206.1
v) Other textiles n.e.s.	11,087.6	14,871.9	12,718.7	15,221.3
4) Wearing apparel, readymade garments etc.	29,709.2	28,525.9	29,650.4	32,511.8

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

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)				
BORROWER	2005		2006	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	15,417.9	17,314.2	16,540.4	16,330.5
i.) Tanning & dressing of leather, luggage, handbags etc.	7,776.7	7,385.6	7,956.7	8,873.5
ii.) Footwear	7,641.2	9,928.6	8,583.7	7,457.1
6) Wood and products of wood cork	1,322.6	1,201.9	1,913.6	1,306.4
7) Paper, paperboard and products	8,888.1	9,680.4	9,945.2	16,882.8
8) Printing, publishing and allied industries	2,515.2	3,011.1	2,708.3	3,890.6
9) Coke and refined petroleum products	12,741.0	11,605.2	7,972.6	17,741.7
10) Chemicals and chemical products	51,617.6	56,133.4	65,613.6	68,440.1
11) Rubber and plastics products	6,275.7	7,776.2	7,169.8	7,325.6
12) Other non-metallic mineral products	38,630.6	52,949.7	70,324.0	78,308.8
13) Basic metals	12,024.9	15,841.5	16,039.8	20,884.9
14) Fabricated metal products	5,793.3	7,500.4	6,398.3	7,706.6
15) Machinery and equipment	10,505.9	12,548.2	12,408.3	14,133.5
16) Office, accounting and computing machinery	649.1	362.6	193.7	588.4
17) Electrical machinery and apparatus	12,655.8	15,284.5	13,551.3	18,705.5
18) Radio, television and communication equipment and apparatus	3,342.5	3,908.4	3,713.5	4,723.0
19) Medical, precision and optical instruments, watches and clocks	3,743.5	3,989.4	5,325.6	7,196.9
20) Motor vehicles, trailers and semi-trailers	10,383.4	12,927.3	15,557.7	16,171.2
21) Other transport equipments	3,272.3	4,085.0	6,078.2	5,229.6
22) Furniture and fixture	1,064.5	1,655.4	1,549.4	1,435.5
23) Jewellery and related articles	440.4	652.9	817.6	1,389.0
24) Sports goods	4,549.5	3,920.4	4,195.2	5,587.4
25) Handicrafts	121.7	111.3	107.6	112.9
26) Other manufacturing n.e.s.	11,698.5	11,473.6	8,635.5	10,515.9
E. Ship breaking and waste / scrape (junk) etc.	2,517.3	2,936.7	1,350.0	1,195.2
F. Electricity, gas and water supply	14,176.8	17,254.2	20,530.2	26,579.7
G. Construction	29,846.3	36,138.1	37,164.6	49,829.2
1) Building	23,544.2	27,926.0	29,310.5	39,591.2
2) Infrastructure	6,302.1	8,212.1	7,854.2	10,238.0
H. Commerce and Trade	124,817.4	164,437.3	179,568.4	210,886.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	3,279.5	8,725.2	12,323.7	16,989.6
2) Wholesale and commission trade	94,259.7	113,688.2	132,427.3	143,488.8
i) Exports	29,514.1	34,693.5	42,825.1	38,058.7
ii) Imports	23,725.3	27,912.8	32,500.2	36,164.5
iii) Domestic whole sales	41,020.3	51,081.8	57,102.0	69,265.6
3) Retail trade	27,278.2	42,023.9	34,817.3	50,407.9
I. Hotels, restaurants and clubs etc	8,448.0	9,385.7	6,884.7	12,136.0
J. Transport, storage and communications	52,225.6	57,451.3	62,983.7	79,700.8
K. Real estate, renting and business activities	48,025.4	65,019.2	74,466.2	75,004.2
L. Education	3,473.6	2,879.3	3,633.9	4,075.1
M. Health and social work	3,755.9	3,361.9	3,545.1	5,289.3
N. Other community, social and personal service activities	9,175.4	9,132.4	10,656.7	9,995.0
O. Other private business n.e.s	31,462.0	39,004.5	36,350.7	46,684.8
V. Trust Funds and Non Profit Organizations	11,998.1	15,073.6	13,671.4	14,573.9
VI. Personal	258,004.7	302,764.5	343,745.8	377,117.5
A. Bank Employees	44,169.2	45,735.9	46,990.1	49,469.7
B. Consumer Financing	208,911.9	255,868.5	294,628.1	324,699.9
i) House building	28,998.4	32,996.7	41,791.5	48,188.2
ii) Transport	66,142.0	83,599.0	97,281.5	106,168.5
iii) Credit cards	19,544.9	27,253.1	33,522.9	39,153.5
iv) Consumer durable	2,358.4	1,697.6	1,559.9	1,632.8
v) Personal loans	91,868.1	110,322.1	120,472.3	129,556.9
C. Other Personal	4,923.6	1,160.1	2,127.6	2,948.0
VII. Others	17,571.2	12,599.7	12,817.3	16,350.7
TOTAL	1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)			
BORROWER	2007		2008
	Jun.	Dec.	Jun.
I. Government:	100,302.8	77,701.5	133,084.5
1. Federal Government:	59,449.3	52,840.6	87,575.8
(i) Commodity Operations	54,665.0	47,238.9	81,887.1
(ii) Others	4,784.4	5,601.7	5,688.7
2. Provincial Governments:	40,853.4	24,860.9	45,508.7
(i) Commodity Operations	39,712.9	24,018.5	44,371.5
(ii) Others	1,140.5	842.4	1,137.2
3. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	115,343.6	125,398.9	107,911.8
A. Agriculture, Forestry, Hunting & Fishing	336.2	-	-
B. Mining & Quarrying	100.6	11.1	-
C. Manufacturing	35,693.6	36,366.1	22,119.3
D. Construction	-	-	-
E. Utilities	25,599.1	41,241.9	48,267.9
F. Commerce	8,670.2	16,832.6	8,166.8
G. Transport, Storage & Communication	44,905.5	30,268.8	29,137.7
H. Services	38.3	678.4	220.1
I. Others	-	-	-
III. Non-Bank Financial Institutions :	47,986.9	52,258.5	44,579.6
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	6,923.1	2,240.7	1,250.0
C. Insurance Companies	2,417.4	3,283.8	2,717.9
D. Micro Finance	-	209.7	-
E. Other NBFIs	38,646.5	46,524.2	40,611.7
IV. Private Sector Enterprises :	1,669,727.6	1,884,922.9	2,074,977.9
A. Agriculture, Hunting and Forestry	144,057.9	156,283.4	154,438.3
(1) Growing of crops	103,440.4	114,703.8	110,779.2
(2) Farming of animals	15,727.8	18,836.6	21,061.4
(3) Agricultural and animal husbandry	580.2	1,108.1	695.9
(4) Agricultural machinery and equipments	24,208.9	21,150.4	21,837.8
(5) Hunting, trapping, forestry & logging	100.6	484.5	64.0
B. Fishing and fish farming etc.	1,661.5	764.4	1,249.7
C. Mining and Quarrying	11,691.7	14,431.1	16,824.5
(1) Mining of coal	2,607.1	1,931.6	2,509.9
(2) Crude petroleum & natural gas	6,583.1	8,989.1	12,716.8
(3) Iron & non-ferrous metal ores	411.7	689.0	60.1
(4) Quarrying of stone, sand and clay	102.3	162.8	191.1
(5) Chemical, fertilizer, Salt etc.	1,987.5	2,658.6	1,346.7
D. Manufacturing	954,641.2	1,091,857.6	1,177,764.1
1) Food products and beverages	159,129.1	173,514.2	183,018.5
2) Tobacco products	1,044.4	1,718.7	586.6
3) Textiles	421,786.8	482,864.2	515,111.5
i) Spinning, weaving, finishing of textiles	337,631.6	382,684.1	413,325.2
a) Spinning of fibers	201,418.8	220,965.1	235,998.4
b) Weaving of textiles	77,703.9	85,116.4	97,231.5
c) Finishing of textiles	58,508.8	76,602.7	80,095.3
ii) Made-up textile articles	44,569.1	43,344.7	46,112.7
iii) Knit wear	18,401.3	19,984.8	21,839.7
iv) Carpets and rugs	4,233.3	7,024.9	8,905.5
v) Other textiles n.e.s.	16,951.6	29,825.7	24,928.4
4) Wearing apparel, readymade garments etc.	40,197.6	45,221.5	46,519.2

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

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	2007		2008
	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	15,307.4	18,160.2	18,019.0
i.) Tanning & dressing of leather, luggage, handbags etc.	6,872.9	9,936.2	8,794.5
ii.) Footwear	8,434.5	8,224.0	9,224.6
6) Wood and products of wood cork	1,848.6	1,580.1	2,304.5
7) Paper, paperboard and products	16,349.9	19,692.7	18,646.1
8) Printing, publishing and allied industries	5,213.0	5,847.4	6,688.2
9) Coke and refined petroleum products	9,484.5	15,158.2	19,031.1
10) Chemicals and chemical products	72,731.6	78,174.8	106,643.7
11) Rubber and plastics products	7,677.9	10,532.2	9,984.8
12) Other non-metallic mineral products	89,214.0	93,046.4	90,159.1
13) Basic metals	24,859.6	34,072.8	37,006.3
14) Fabricated metal products	6,931.7	9,944.3	11,295.0
15) Machinery and equipment	15,169.6	17,427.1	17,436.2
16) Office, accounting and computing machinery	478.8	124.1	127.7
17) Electrical machinery and apparatus	18,767.4	29,815.1	31,480.6
18) Radio, television and communication equipment and apparatus	3,740.5	2,397.6	4,489.6
19) Medical, precision and optical instruments, watches and clocks	5,022.8	5,826.0	9,074.7
20) Motor vehicles, trailers and semi-trailers	14,766.5	14,860.9	14,079.7
21) Other transport equipments	5,489.5	5,029.4	5,870.6
22) Furniture and fixture	1,848.6	2,954.4	2,964.8
23) Jewellery and related articles	1,195.5	1,435.1	1,644.2
24) Sports goods	5,590.1	3,676.8	3,986.3
25) Handicrafts	94.5	129.9	130.0
26) Other manufacturing n.e.s.	10,701.4	18,653.6	21,466.3
E. Ship breaking and waste / scrap (junk) etc.	1,696.2	1,910.6	2,135.9
F. Electricity, gas and water supply	42,934.3	67,671.9	107,031.1
G. Construction	51,628.8	64,169.6	79,293.2
1) Building	41,062.9	49,843.3	59,541.3
2) Infrastructure	10,565.9	14,326.3	19,751.8
H. Commerce and Trade	209,529.0	222,036.5	245,093.6
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,184.9	13,213.0	15,399.1
2) Wholesale and commission trade	139,563.9	146,993.0	157,276.0
i) Exports	42,205.7	41,337.0	48,123.7
ii) Imports	29,842.7	31,372.9	35,954.5
iii) Domestic whole sales	67,515.5	74,283.1	73,197.8
3) Retail trade	55,780.2	61,830.6	72,418.5
I. Hotels, restaurants and clubs etc	13,683.9	12,506.4	13,381.9
J. Transport, storage and communications	78,982.8	82,936.2	94,182.2
K. Real estate, renting and business activities	92,285.8	111,259.8	102,763.0
L. Education	4,484.4	5,447.2	5,756.1
M. Health and social work	5,395.0	5,444.8	6,830.5
N. Other community, social and personal service activities	15,539.6	16,515.4	14,569.2
O. Other private business n.e.s	41,515.5	31,688.0	53,664.6
V. Trust Funds and Non Profit Organizations	14,572.3	17,180.4	15,320.2
VI. Personal	400,771.4	422,807.2	421,195.8
A. Bank Employees	52,852.6	53,369.8	61,004.9
B. Consumer Financing	345,584.2	367,119.6	356,784.3
i) House building	53,832.7	63,619.5	66,919.5
ii) Transport	105,396.4	113,036.1	104,464.6
iii) Credit cards	42,802.9	47,237.9	44,428.4
iv) Consumer durable	1,019.1	1,111.2	1,656.3
v) Personal loans	142,533.1	142,114.9	139,315.5
C. Other Personal	2,334.7	2,317.9	3,406.6
VII. Others	27,477.7	32,935.5	18,568.4
TOTAL	2,376,182.3	2,613,204.9	2,815,638.2

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)			
BORROWER	Dec. 2008		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	150,461.0	150,461.0	0.0
(A). Federal Government:	128,837.2	128,837.2	0.0
(1) Commodity Operations	123,445.0	123,445.0	0.0
(2) Others	5,392.2	5,392.2	0.0
(B). Provincial Governments:	21,623.8	21,623.8	0.0
(1) Commodity Operations	20,670.7	20,670.7	0.0
(2) Others	953.0	953.0	0.0
(C). Local Bodies (City Governments)	0.0	0.0	0.0
II. Non-Financial Public Sector Enterprises :	186,902.4	186,902.4	0.0
A. Agriculture, Forestry, Hunting & Fishing	9,387.8	9,387.8	0.0
B. Mining & Quarrying	0.0	0.0	0.0
C. Manufacturing	53,715.8	53,715.8	0.0
D. Construction	0.0	0.0	0.0
E. Utilities	60,304.7	60,304.7	0.0
F. Commerce	24,559.9	24,559.9	0.0
G. Transport, Storage & Communication	38,783.7	38,783.7	0.0
H. Services	150.4	150.4	0.0
I. Others	0.0	0.0	0.0
III. Non-Bank Financial Institutions :	45,733.5	45,733.5	0.0
A. Co-operative Banks	0.0	0.0	0.0
B. Development Financial Institutions	2,566.9	2,566.9	0.0
C. Insurance Companies	2,516.1	2,516.1	0.0
D. Micro Finance	0.0	0.0	0.0
E. Other NBFI's	40,650.5	40,650.5	0.0
IV. Private Sector Enterprises :	2,240,767.9	2,144,847.8	95,920.1
A. Agriculture, Hunting and Forestry	170,607.4	96,899.6	73,707.8
(1) Growing of crops	120,035.9	76,958.2	43,077.8
(2) Farming of animals	26,291.7	12,481.5	13,810.3
(3) Agricultural and animal husbandry	1,108.4	1,067.3	41.0
(4) Agricultural machinery and equipments	22,670.4	6,275.9	16,394.5
(5) Hunting, trapping, forestry & logging	501.0	116.7	384.3
B. Fishing and fish farming etc.	804.8	769.7	35.2
C. Mining and Quarrying	16,929.7	16,826.9	102.8
(1) Mining of coal	2,748.6	2,748.6	0.0
(2) Crude petroleum & natural gas	10,684.1	10,672.4	11.7
(3) Iron & non-ferrous metal ores	85.1	84.7	0.4
(4) Quarrying of stone, sand and clay	183.4	183.4	0.0
(5) Chemical, fertilizer, Salt etc.	3,228.5	3,137.8	90.7
D. Manufacturing	1,299,410.2	1,286,085.3	13,324.9
1) Food products and beverages	216,289.8	209,644.4	6,645.4
2) Tobacco products	893.0	884.9	8.0
3) Textiles	516,595.0	514,236.5	2,358.5
i) Spinning, weaving, finishing of textiles	410,374.1	408,036.6	2,337.4
a) Spinning of fibers	246,284.8	246,102.0	182.8
b) Weaving of textiles	86,216.2	84,127.2	2,089.0
c) Finishing of textiles	77,873.1	77,807.5	65.6
ii) Made-up textile articles	44,915.0	44,914.5	0.5
iii) Knit wear	20,156.7	20,156.7	0.0
iv) Carpets and rugs	5,801.8	5,801.6	0.2
v) Other textiles n.e.s.	35,347.4	35,327.1	20.3
4) Wearing apparel, readymade garments etc.	46,678.4	46,589.6	88.8

3.6 Scheduled Banks' Classification of Advances by Borrower

(Concl'd.)

(End of Period: Million Rupees)

BORROWER	Dec. 2008		
	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	19,876.1	19,588.5	287.7
i.) Tanning & dressing of leather, luggage, handbags etc.	10,310.0	10,208.4	101.6
ii.) Footwear	9,566.1	9,380.0	186.1
6) Wood and products of wood cork	1,921.9	1,809.5	112.4
7) Paper, paperboard and products	23,763.0	23,501.6	261.5
8) Printing, publishing and allied industries	8,936.0	8,903.2	32.9
9) Coke and refined petroleum products	22,763.3	22,672.7	90.6
10) Chemicals and chemical products	145,275.6	144,735.3	540.3
11) Rubber and plastics products	11,644.5	11,402.2	242.3
12) Other non-metallic mineral products	105,576.1	105,142.2	434.0
13) Basic metals	40,679.4	40,234.8	444.6
14) Fabricated metal products	10,138.9	10,125.5	13.5
15) Machinery and equipment	18,714.7	18,646.6	68.1
16) Office, accounting and computing machinery	317.2	317.2	0.0
17) Electrical machinery and apparatus	43,158.2	43,108.0	50.2
18) Radio, television and communication equipment and apparatus	3,091.9	3,091.9	0.0
19) Medical, precision and optical instruments, watches and clocks	9,122.4	9,019.4	103.0
20) Motor vehicles, trailers and semi-trailers	20,073.9	20,045.1	28.8
21) Other transport equipments	4,862.5	4,784.9	77.6
22) Furniture and fixture	1,951.6	1,811.2	140.4
23) Jewellery and related articles	1,873.8	1,837.2	36.5
24) Sports goods	4,422.5	4,409.4	13.1
25) Handicrafts	201.0	201.0	0.0
26) Other manufacturing n.e.s.	20,589.4	19,342.7	1,246.7
E. Ship breaking and waste / scrape (junk) etc.	2,659.4	2,659.4	0.0
F. Electricity, gas and water supply	146,983.2	146,868.0	115.2
G. Construction	78,450.4	78,177.4	273.0
1) Building	59,870.0	59,663.7	206.3
2) Infrastructure	18,580.3	18,513.7	66.7
H. Commerce and Trade	244,713.5	240,872.3	3,841.2
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,080.1	10,063.3	3,016.8
2) Wholesale and commission trade	146,162.7	146,026.0	136.7
i) Exports	41,944.9	41,944.2	0.6
ii) Imports	37,552.7	37,547.0	5.7
iii) Domestic whole sales	66,665.2	66,534.8	130.3
3) Retail trade	85,470.8	84,783.0	687.7
I. Hotels, restaurants and clubs etc	14,358.9	14,171.2	187.7
J. Transport, storage and communications	99,544.3	99,280.3	264.0
K. Real estate, renting and business activities	104,090.2	103,625.2	465.0
L. Education	6,027.6	5,931.2	96.4
M. Health and social work	6,340.9	6,275.9	65.0
N. Other community, social and personal service activities	14,937.8	12,343.4	2,594.4
O. Other private business n.e.s	34,909.6	34,062.0	847.6
V. Trust Funds and Non Profit Organizations	13,606.1	13,481.0	125.2
VI. Personal	396,088.0	391,978.3	4,109.7
A. Bank Employees	65,286.4	61,515.7	3,770.7
B. Consumer Financing	327,067.4	326,767.5	299.9
i) House building	64,191.0	64,188.9	2.0
ii) Transport	93,877.4	93,762.6	114.8
iii) Credit cards	41,092.8	41,092.8	0.0
iv) Consumer durable	5,537.8	5,487.2	50.7
v) Personal loans	122,368.4	122,236.0	132.4
C. Other Personal	3,734.3	3,695.1	39.1
VII. Others	22,835.1	22,113.5	721.6
TOTAL	3,056,394.0	2,955,517.4	100,876.6

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2005		2006		2007		2008
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	487.6	686.5	2,006.5	6,028.6	12,371.0	9,144.3	19,453.1
II. Securities, Shares and Other							
Financial Instruments:	94,665.9	70,258.4	98,524.0	117,843.3	97,957.1	116,642.2	98,852.1
A. Quoted on The Stock Exchange:	60,984.2	50,708.3	73,665.9	90,081.5	78,539.2	79,961.0	74,401.0
1. To Stock Brokers and Dealers:	38,038.8	34,111.7	48,687.4	60,210.6	55,025.8	55,359.7	59,407.5
(a) Government and other Trustee Securities	2,475.6	5,269.8	2,559.4	8,584.9	6,601.3	10,971.0	10,163.2
(b) Shares and Debentures	30,614.6	26,579.7	43,604.8	51,146.0	47,763.4	43,208.8	48,084.6
(c) Participation Term Certificates	41.0	706.4	-	6.8	7.7	567.5	262.0
(d) Others	4,907.6	1,555.8	2,523.2	472.8	653.4	612.5	897.8
2. To Others:	22,945.4	16,596.6	24,978.5	29,870.8	23,513.4	24,601.3	14,993.5
(a) Government and other Trustee Securities	7,335.2	1,797.6	5,250.2	3,816.3	2,076.7	5,920.0	3,022.0
(b) Shares and Debentures	13,188.3	12,292.6	16,196.6	17,715.8	18,238.9	15,137.8	11,062.9
(c) Participation Term Certificates	248.5	7.1	9.9	87.7	-	14.2	26.8
(d) Others	2,173.4	2,499.3	3,521.8	8,251.0	3,197.9	3,529.3	881.9
B. Unquoted on the Stock Exchange:	33,681.7	19,550.1	24,858.0	27,761.8	19,417.9	36,681.3	24,451.1
1. To Stock Brokers and Dealers:	9,195.2	5,523.0	5,130.3	7,697.6	8,629.5	10,220.9	8,079.1
(a) Government and other Trustee Securities	7,252.3	3,517.7	3,124.0	2,673.4	2,519.0	4,154.8	2,217.3
(b) Shares and Debentures	1,692.6	1,817.4	1,540.7	4,619.0	4,838.6	4,805.1	5,321.9
(c) Participation Term Certificates	16.5	140.1	3.9	0.9	339.6	330.1	45.9
(d) Others	233.8	47.8	461.7	404.2	932.3	930.9	494.0
2. To Others:	24,486.4	14,027.1	19,727.7	20,064.2	10,788.4	26,460.4	16,372.0
(a) Government and other Trustee Securities	22,876.8	10,579.2	11,350.5	16,303.6	8,637.3	17,167.9	13,688.6
(b) Shares and Debentures	445.3	1,332.7	2,980.4	1,874.9	612.9	2,971.8	418.4
(c) Participation Term Certificates	69.2	1.9	2.2	15.3	3.7	24.7	9.2
(d) Others	1,095.1	2,113.2	5,394.6	1,870.3	1,534.5	6,296.0	2,255.8
III. Merchandise	519,488.4	558,384.0	626,098.1	647,612.4	688,697.9	750,483.8	806,832.0
A. Food Items:	113,316.5	118,644.0	161,268.1	151,678.1	166,794.2	174,071.3	191,977.1
1. Wheat	41,614.4	36,481.0	64,063.6	47,265.9	61,181.6	62,412.7	64,990.2
2. Rice and paddy	26,205.5	43,400.4	35,780.3	42,296.0	34,033.5	38,262.5	41,256.0
3. Other Grains & Pulses:	3,527.7	1,677.9	1,624.0	8,260.1	5,742.5	6,485.2	9,337.0
(a) Indigenous	3,288.5	1,519.0	1,173.4	8,005.7	5,443.7	5,407.8	9,029.6
(b) Imported	239.2	158.9	450.7	254.4	298.7	1,077.4	307.4
4. Edible Oils:	8,530.6	7,729.9	10,945.2	11,107.1	9,903.7	10,218.7	8,985.0
(a) Indigenous	4,405.1	3,579.9	5,399.1	5,310.3	5,951.2	5,968.6	6,666.1
(b) Imported	4,125.5	4,150.0	5,546.1	5,796.8	3,952.5	4,250.0	2,318.9
5. Sugar:	23,731.9	14,900.0	37,179.5	26,635.1	41,348.1	34,235.5	35,406.7
(a) Indigenous	21,586.4	13,787.1	27,400.6	25,508.3	35,517.0	28,235.6	28,226.2
(b) Imported	2,145.5	1,112.9	9,778.9	1,126.8	5,831.1	6,000.0	7,180.5
6. Kariana and Spices	2,068.9	7,257.4	3,528.7	4,212.0	2,666.2	3,055.6	2,324.5
7. Fish and Fish preparations	1,784.4	2,313.7	1,511.3	2,461.2	1,780.2	2,038.3	1,364.5
8. Other Food Items:	5,853.1	4,883.7	6,635.4	9,440.7	10,138.5	17,362.8	28,313.3
(a) Indigenous	3,892.8	3,172.7	5,404.4	7,886.6	8,989.4	15,744.2	27,024.5
(b) Imported	1,960.3	1,711.0	1,231.0	1,554.1	1,149.1	1,618.6	1,288.7
B. Raw Materials:	140,624.4	169,032.2	158,488.1	173,080.1	159,059.4	165,079.3	180,743.8
1. Cotton Raw:	74,905.9	95,801.3	80,711.6	100,190.0	86,460.7	91,319.5	81,929.8
(a) Indigenous	65,471.3	83,579.0	72,186.1	75,057.5	73,895.4	77,512.5	62,768.2
(b) Imported	9,434.6	12,222.3	8,525.6	25,132.6	12,565.3	13,807.0	19,161.6
2. Synthetic Fibers:	18,275.5	26,346.9	17,409.0	12,280.5	9,308.7	10,139.6	12,192.6
(a) Indigenous	9,419.5	9,963.2	6,216.4	10,493.6	8,280.6	8,423.9	10,524.8
(b) Imported	8,856.1	16,383.7	11,192.6	1,786.9	1,028.1	1,715.6	1,667.9
3. Fertilizers:	6,905.4	6,323.5	10,345.4	8,089.0	9,124.6	8,359.0	14,123.6
(a) Indigenous	4,336.2	5,412.5	7,527.1	6,651.6	7,280.9	6,443.5	8,764.3
(b) Imported	2,569.2	911.0	2,818.3	1,437.5	1,843.6	1,915.5	5,359.3

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2005		2006		2007		2008
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude :	11,515.8	11,208.7	10,745.0	13,739.5	9,477.5	12,361.6	18,571.7
(a) Indigenous	3,051.2	5,489.6	5,571.0	6,397.0	3,825.1	6,564.9	12,729.7
(b) Imported	8,464.6	5,719.1	5,174.1	7,342.6	5,652.4	5,796.7	5,842.0
5. Iron & Steel:	8,805.5	6,195.5	10,237.3	11,950.4	16,177.7	13,391.6	16,750.0
(a) Indigenous	4,925.3	3,101.4	5,312.4	8,649.2	10,898.5	11,465.8	14,249.3
(b) Imported	3,880.2	3,094.1	4,925.0	3,301.1	5,279.2	1,925.8	2,500.8
6. Wool & Goat Hair	325.0	246.6	449.1	257.3	527.5	841.2	737.0
7. Hides & Skins	4,151.1	4,097.4	4,036.6	5,381.5	3,929.2	4,757.3	6,020.9
8. Oil Seeds	2,894.1	3,098.0	3,210.1	3,967.0	4,352.0	3,999.8	5,588.1
9. Pesticides & Insecticides:	1,583.9	2,360.2	3,436.2	2,578.7	1,567.3	1,812.8	2,641.8
(a) Indigenous	794.5	993.1	1,311.6	1,310.5	475.3	865.5	2,218.6
(b) Imported	789.3	1,367.0	2,124.6	1,268.3	1,091.9	947.3	423.1
10. Other Raw Materials:	11,262.1	13,354.2	17,907.7	14,646.2	18,134.4	18,096.9	22,188.3
(a) Indigenous	3,329.9	7,703.3	11,804.9	8,485.2	10,743.6	13,049.3	15,398.4
(b) Imported	7,932.2	5,650.9	6,102.8	6,161.0	7,390.8	5,047.6	6,790.0
C. Finished / Manufactured Goods:	265,547.5	270,707.7	306,341.9	322,854.2	362,844.3	411,333.3	434,111.2
1. Cotton Textiles:	63,611.0	70,736.0	73,907.6	77,465.3	89,646.6	96,230.4	114,871.4
(a) Indigenous	53,188.4	57,662.9	50,793.0	70,413.2	82,939.9	88,232.8	106,660.4
(b) Imported	10,422.6	13,073.0	23,114.6	7,052.0	6,706.6	7,997.7	8,211.1
2. Cotton Yarn:	23,643.0	30,151.9	30,644.8	27,873.5	37,534.0	47,465.9	38,379.1
(a) Indigenous	21,905.2	28,399.6	24,146.3	26,174.4	35,947.8	43,544.1	35,654.8
(b) Imported	1,737.8	1,752.3	6,498.5	1,699.2	1,586.3	3,921.8	2,724.3
3. Other Textiles:	33,653.6	30,422.6	43,079.1	49,918.9	48,719.7	49,873.5	53,611.3
(a) Indigenous	23,139.3	21,997.0	21,189.7	39,943.2	32,519.2	39,201.4	43,450.4
(b) Imported	10,514.3	8,425.6	21,889.5	9,975.7	16,200.5	10,672.2	10,160.9
4. Machinery:	36,798.1	37,234.5	18,680.3	29,279.2	20,031.9	27,140.0	27,575.9
(a) Indigenous	7,576.5	6,381.3	4,887.0	9,559.2	7,809.5	8,891.3	8,848.2
(b) Imported	29,221.6	30,853.2	13,793.3	19,720.0	12,222.4	18,248.7	18,727.7
5. Handloom Products	198.8	778.5	757.5	1,105.4	966.6	1,596.3	797.4
6. Carpets & Rugs	1,656.4	2,294.3	2,851.1	1,138.6	2,540.0	3,146.4	3,094.3
7. Readymade Garments	20,834.6	23,973.2	25,021.3	21,935.7	28,221.2	30,365.0	29,773.1
8. Cement and Cement Products:	20,001.6	19,123.2	25,636.0	25,894.4	27,018.2	30,645.3	31,399.0
(a) Indigenous	19,768.9	18,594.5	24,787.6	24,954.5	26,561.2	30,573.9	31,328.2
(b) Imported	232.7	528.7	848.4	939.9	457.0	71.4	70.8
9. Sports Goods	3,755.7	1,755.1	4,378.1	2,931.9	2,145.5	3,386.7	3,280.6
10. Surgical Instruments	1,866.6	988.4	2,103.9	1,920.1	2,513.0	2,385.8	2,473.5
11. Chemicals and Dyes	9,827.3	8,206.9	12,864.2	12,451.6	11,074.1	15,822.9	14,654.5
12. Other Finished Goods:	49,700.6	45,043.2	66,418.0	70,939.6	92,433.5	103,274.9	114,201.0
(a) Indigenous	39,305.9	34,622.8	32,882.5	56,310.2	82,009.2	94,979.2	101,105.5
(b) Imported	10,394.7	10,420.3	33,535.5	14,629.5	10,424.3	8,295.7	13,095.5
IV. Fixed Assets Including Machinery	214,223.2	270,834.4	280,022.1	273,662.2	260,888.0	285,480.9	340,040.8
V. Real Estate:	342,818.3	463,707.3	406,423.4	469,704.7	460,562.0	563,782.1	621,302.4
(a) Land	144,098.3	201,835.4	153,666.5	182,497.4	153,111.0	167,265.9	218,026.5
(b) Buildings:	198,720.0	261,871.8	252,756.8	287,207.4	307,451.0	396,516.2	403,275.9
1. Residential	116,688.5	166,639.3	160,863.2	174,694.5	181,976.5	182,700.3	220,475.7
2. Non-Residential	82,031.5	95,232.6	91,893.6	112,512.9	125,474.5	213,815.9	182,800.2
VI. Fixed Deposits and Insurance Policies :	42,561.1	50,687.1	56,633.9	49,818.9	47,260.6	48,249.7	89,859.8
(a) Bank Deposits	38,874.1	44,174.4	47,721.1	45,528.1	38,943.2	40,006.4	81,660.5
(b) Insurance Policies	3,687.0	6,512.8	8,912.8	4,290.8	8,317.4	8,243.3	8,199.3
VII. Others:	479,908.4	520,591.5	601,483.4	735,863.1	808,445.8	839,421.8	839,297.9
(a) Other Secured Advances	288,219.1	307,465.3	316,204.1	448,619.3	560,054.1	516,366.7	600,673.0
(b) Advances Secured by Guarantee(s)	134,321.1	134,985.4	177,237.0	189,332.6	125,505.1	197,347.5	120,751.8
(c) Unsecured Advances	57,368.3	78,140.8	108,042.3	97,911.1	122,886.6	125,707.6	117,873.1
TOTAL	1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9	2,815,638.2

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	Dec. 2008		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	18,088.9	18,088.9	0.0
II. Securities, Shares and Other Financial Instruments:	95,457.5	95,457.1	0.4
A. Quoted on The Stock Exchange:	75,503.3	75,503.3	0.0
1. To Stock Brokers and Dealers:	49,824.4	49,824.4	0.0
(a) Government and other Trustee Securities	8,376.3	8,376.3	0.0
(b) Shares and Debentures	37,244.4	37,244.4	0.0
(c) Participation Term Certificates	433.1	433.1	0.0
(d) Others	3,770.5	3,770.5	0.0
2. To Others:	25,678.9	25,678.9	0.0
(a) Government and other Trustee Securities	6,709.7	6,709.7	0.0
(b) Shares and Debentures	15,815.4	15,815.4	0.0
(c) Participation Term Certificates	665.4	665.4	0.0
(d) Others	2,488.5	2,488.5	0.0
B. Unquoted on the Stock Exchange:	19,954.2	19,953.8	0.4
1. To Stock Brokers and Dealers:	3,170.2	3,170.2	0.0
(a) Government and other Trustee Securities	1,275.1	1,275.1	0.0
(b) Shares and Debentures	1,509.3	1,509.3	0.0
(c) Participation Term Certificates	74.2	74.2	0.0
(d) Others	311.6	311.6	0.0
2. To Others:	16,784.0	16,783.7	0.4
(a) Government and other Trustee Securities	14,186.0	14,186.0	0.0
(b) Shares and Debentures	2,067.6	2,067.6	0.0
(c) Participation Term Certificates	2.4	2.4	0.0
(d) Others	528.0	527.6	0.4
III. Merchandise	883,796.7	882,821.7	975.0
A. Food Items	196,116.1	195,917.6	198.5
1. Wheat	71,825.7	71,825.7	0.0
2. Rice and paddy	40,353.6	40,344.1	9.5
3. Other Grains & Pulses:	1,560.7	1,560.7	0.0
(a) Indigenous	1,426.7	1,426.7	0.0
(b) Imported	134.0	134.0	0.0
4. Edible Oils:	12,452.0	12,441.5	10.4
(a) Indigenous	8,805.9	8,795.4	10.4
(b) Imported	3,646.1	3,646.1	0.0
5. Sugar:	41,047.2	41,047.2	0.0
(a) Indigenous	31,206.9	31,206.9	0.0
(b) Imported	9,840.3	9,840.3	0.0
6. Kariana and Spices	4,543.2	4,543.2	0.0
7. Fish and Fish preparations	5,109.8	5,109.8	0.0
8. Other Food Items:	19,223.8	19,045.3	178.6
(a) Indigenous	17,198.3	17,105.0	93.2
(b) Imported	2,025.5	1,940.2	85.3
B. Raw Materials:	212,137.9	212,007.8	130.1
1. Cotton Raw:	86,186.7	86,174.0	12.7
(a) Indigenous	71,014.0	71,001.4	12.7
(b) Imported	15,172.7	15,172.7	0.0
2. Synthetic Fibers:	11,104.1	11,104.1	0.0
(a) Indigenous	9,475.1	9,475.1	0.0
(b) Imported	1,629.0	1,629.0	0.0
3. Fertilizers:	22,886.6	22,886.6	0.0
(a) Indigenous	12,582.1	12,582.1	0.0
(b) Imported	10,304.5	10,304.5	0.0

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(Concl'd.)
(End of Period: Million Rupees)

SECURITY	Dec. 2008		
	All Banks	Commercial Banks	Specialised Banks
4. Petroleum Crude :	35,915.1	35,908.4	6.7
(a) Indigenous	18,385.6	18,378.9	6.7
(b) Imported	17,529.5	17,529.5	0.0
5. Iron & Steel:	18,982.4	18,898.6	83.8
(a) Indigenous	11,267.5	11,246.0	21.6
(b) Imported	7,714.9	7,652.6	62.3
6. Wool & Goat Hair	557.7	554.4	3.3
7. Hides & Skins	4,853.7	4,837.8	15.9
8. Oil Seeds	5,243.7	5,236.0	7.7
9. Pesticides & Insecticides:	4,959.0	4,959.0	0.0
(a) Indigenous	4,105.5	4,105.5	0.0
(b) Imported	853.5	853.5	0.0
10. Other Raw Materials:	21,448.8	21,448.8	0.0
(a) Indigenous	14,719.5	14,719.5	0.0
(b) Imported	6,729.3	6,729.3	0.0
C. Finished / Manufactured Goods:	475,542.6	474,896.3	646.3
1. Cotton Textiles:	126,839.3	126,738.5	100.8
(a) Indigenous	103,885.7	103,819.9	65.9
(b) Imported	22,953.6	22,918.7	34.9
2. Cotton Yarn:	44,440.5	44,440.5	0.0
(a) Indigenous	40,551.4	40,551.4	0.0
(b) Imported	3,889.1	3,889.1	0.0
3. Other Textiles:	61,934.6	61,830.0	104.6
(a) Indigenous	50,350.8	50,246.4	104.3
(b) Imported	11,583.8	11,583.6	0.2
4. Machinery:	26,231.6	26,231.6	0.0
(a) Indigenous	11,116.5	11,116.5	0.0
(b) Imported	15,115.1	15,115.1	0.0
5. Handloom Products	552.0	552.0	0.0
6. Carpets & Rugs	4,977.3	4,976.7	0.6
7. Readymade Garments	19,043.6	19,029.3	14.4
8. Cement and Cement Products:	31,993.9	31,991.4	2.5
(a) Indigenous	31,860.0	31,857.5	2.5
(b) Imported	133.9	133.9	0.0
9. Sports Goods	3,611.9	3,611.9	0.0
10. Surgical Instruments	5,052.7	5,050.9	1.7
11. Chemicals and Dyes	23,114.0	23,055.7	58.3
12. Other Finished Goods:	127,751.2	127,387.8	363.4
(a) Indigenous	107,449.2	107,111.2	337.9
(b) Imported	20,302.1	20,276.6	25.5
IV. Fixed Assets Including Machinery	392,647.4	389,436.0	3,211.4
V. Real Estate:	711,833.5	624,653.6	87,180.0
(a) Land	201,178.9	120,138.3	81,040.7
(b) Buildings:	510,654.6	504,515.3	6,139.3
1. Residential	297,516.3	296,447.1	1,069.2
2. Non-Residential	213,138.4	208,068.2	5,070.1
VI. Fixed Deposits and Insurance Policies :	104,864.6	104,545.7	318.9
(a) Bank Deposits	79,807.2	79,488.3	318.9
(b) Insurance Policies	25,057.4	25,057.4	0.0
VII. Others:	849,705.4	840,514.5	9,191.0
(a) Other Secured Advances	568,272.7	565,203.3	3,069.5
(b) Advances Secured by Guarantee(s)	149,904.9	147,632.6	2,272.4
(c) Unsecured Advances	131,527.7	127,678.6	3,849.1
TOTAL	3,056,394.0	2,955,517.4	100,876.6

3.8 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2005				2006			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	67,229	214.8	135,019	486.0	55,642	172.3	46,030	126.5
5,000	to	10,000	56,169	416.5	76,727	525.8	83,046	613.7	27,698	208.8
10,000	to	20,000	395,535	7,247.7	408,470	6,783.1	592,029	9,603.1	359,178	4,439.5
20,000	to	25,000	201,973	4,419.5	369,400	8,231.0	135,277	2,982.4	347,134	7,173.9
25,000	to	30,000	414,130	11,660.5	189,814	5,438.4	250,805	7,318.0	57,718	1,579.6
30,000	to	40,000	422,537	14,748.8	723,990	24,645.3	691,333	24,292.3	1,009,048	36,811.0
40,000	to	50,000	414,130	18,538.5	346,707	15,557.8	335,174	15,085.5	265,827	11,928.7
50,000	to	60,000	335,585	18,390.3	319,163	17,669.8	307,402	16,982.4	333,046	18,263.1
60,000	to	70,000	351,832	22,922.5	401,178	26,203.0	423,442	27,316.8	347,612	22,677.2
70,000	to	80,000	337,555	25,013.4	276,368	20,618.7	350,581	26,456.6	339,289	25,285.9
80,000	to	90,000	121,486	10,242.8	144,363	12,161.8	195,273	16,439.7	282,386	23,999.9
90,000	to	100,000	101,357	9,582.1	77,382	7,326.6	164,500	15,734.2	125,567	11,890.1
100,000	to	200,000	461,016	61,775.5	578,034	78,364.8	571,702	76,891.4	714,818	96,789.1
200,000	to	300,000	144,984	35,600.3	154,508	37,293.3	172,823	42,697.1	158,247	39,134.4
300,000	to	400,000	116,810	41,016.4	111,790	38,387.9	100,889	35,204.9	155,559	54,387.9
400,000	to	500,000	69,971	31,059.3	97,753	42,858.7	115,879	50,449.5	128,033	54,807.6
500,000	to	600,000	28,260	15,485.2	28,822	15,724.1	53,068	28,595.7	39,853	21,973.8
600,000	to	700,000	18,563	11,957.6	24,002	15,436.1	18,337	11,801.3	17,764	11,497.2
700,000	to	800,000	14,610	10,941.3	15,173	11,374.5	16,732	12,537.9	12,826	9,590.3
800,000	to	900,000	7,668	6,489.5	15,769	13,348.9	10,946	9,274.1	13,135	11,095.1
900,000	to	1,000,000	9,457	9,052.4	13,848	13,145.1	16,259	15,572.6	16,736	15,970.2
1,000,000	to	2,000,000	38,183	52,145.5	69,507	96,700.6	50,709	73,208.5	57,059	80,316.3
2,000,000	to	3,000,000	15,570	38,168.3	27,177	66,971.2	20,031	50,064.5	23,042	57,040.6
3,000,000	to	4,000,000	8,159	28,585.7	14,324	49,649.9	10,626	36,860.4	13,258	45,394.8
4,000,000	to	5,000,000	5,455	24,581.1	8,105	36,444.7	7,369	32,603.8	9,647	42,640.6
5,000,000	to	6,000,000	4,047	22,043.9	5,172	28,200.5	3,500	19,090.0	5,564	30,227.5
6,000,000	to	7,000,000	2,043	13,200.0	2,971	19,302.1	2,606	16,794.9	3,561	23,014.1
7,000,000	to	8,000,000	1,791	13,390.1	2,739	20,492.6	2,305	17,244.6	2,496	18,640.9
8,000,000	to	9,000,000	1,668	14,149.4	2,174	18,404.3	1,581	13,425.0	2,041	17,332.7
9,000,000	to	10,000,000	1,403	13,386.8	2,162	20,456.4	1,862	17,610.3	2,000	18,947.2
10,000,000	and over		17,243	1,107,727.2	19,356	1,166,946.0	19,781	1,348,268.1	22,645	1,487,348.7
TOTAL			4,186,419	1,694,152.9	4,661,967	1,935,149.1	4,781,509	2,071,191.4	4,938,817	2,300,533.2

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2007				2008			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	66,889	184.1	43,977	71.3	121,047	317.5	223,624	461.1
5,000	to 10,000	73,733	594.2	68,507	532.4	71,699	545.1	134,818	951.5
10,000	to 20,000	436,465	5,644.8	301,118	4,122.5	347,408	4,972.7	847,886	12,546.6
20,000	to 25,000	405,517	8,578.9	413,393	8,909.3	530,339	11,701.8	37,905	862.5
25,000	to 30,000	229,859	6,423.6	45,548	1,259.2	48,051	1,320.2	280,879	7,433.3
30,000	to 40,000	365,985	12,707.8	303,571	10,099.4	273,152	8,977.4	472,981	16,040.0
40,000	to 50,000	628,152	27,938.1	696,453	33,182.2	405,281	18,207.0	373,684	17,486.5
50,000	to 60,000	286,145	15,651.2	190,221	10,429.1	405,388	21,442.3	199,209	10,975.1
60,000	to 70,000	237,171	15,403.2	265,196	17,394.9	217,306	14,221.4	260,306	16,943.6
70,000	to 80,000	362,226	27,156.9	303,862	22,883.4	313,614	23,555.9	267,126	20,083.3
80,000	to 90,000	286,259	24,284.3	371,653	31,486.6	346,689	29,590.6	339,208	28,723.9
90,000	to 100,000	226,069	21,492.4	239,847	22,861.5	283,015	26,506.1	229,410	21,712.4
100,000	to 200,000	851,407	112,363.0	1,019,196	132,672.1	856,764	112,902.3	866,463	115,824.9
200,000	to 300,000	192,141	47,442.0	165,554	40,097.1	189,390	47,340.9	165,764	40,459.2
300,000	to 400,000	206,661	73,971.8	162,893	57,160.9	152,083	51,867.5	179,541	60,269.9
400,000	to 500,000	69,218	30,638.5	68,151	31,175.0	108,557	48,130.4	69,598	31,566.5
500,000	to 600,000	43,303	23,561.6	61,208	32,724.4	45,777	24,443.8	50,033	27,331.7
600,000	to 700,000	21,757	14,185.8	18,644	11,929.4	22,218	14,571.7	18,623	12,069.2
700,000	to 800,000	15,067	11,266.7	13,205	9,876.9	16,621	12,573.3	14,993	11,256.1
800,000	to 900,000	11,257	9,589.3	10,591	8,991.3	10,873	9,233.2	12,134	10,374.2
900,000	to 1,000,000	12,447	11,853.7	10,287	9,731.5	10,899	10,394.1	12,670	12,106.9
1,000,000	to 2,000,000	53,039	74,423.6	57,694	81,303.7	51,595	72,932.7	64,916	93,329.7
2,000,000	to 3,000,000	24,671	60,723.7	23,998	59,158.0	26,009	63,438.4	23,716	58,127.4
3,000,000	to 4,000,000	15,252	53,408.3	12,419	42,764.8	17,559	61,685.2	14,582	51,167.7
4,000,000	to 5,000,000	9,199	41,122.7	10,088	45,272.0	9,782	44,640.1	9,658	43,050.5
5,000,000	to 6,000,000	5,238	28,668.0	5,313	29,017.5	6,710	35,989.3	8,422	45,840.3
6,000,000	to 7,000,000	3,438	22,279.6	3,290	21,350.3	3,410	22,227.1	4,541	29,402.5
7,000,000	to 8,000,000	3,247	24,155.6	3,318	24,660.0	3,231	24,073.3	4,070	30,190.8
8,000,000	to 9,000,000	2,033	17,185.6	2,598	22,148.0	2,828	24,011.9	2,418	20,626.5
9,000,000	to 10,000,000	2,102	20,022.2	2,261	21,493.1	2,112	20,210.5	1,924	18,301.2
10,000,000	and over	22,025	1,533,261.3	25,780	1,768,446.9	26,660	1,953,614.4	28,236	2,190,879.1
TOTAL		5,167,972	2,376,182.3	4,919,834	2,613,204.9	4,926,067	2,815,638.2	5,219,338	3,056,394.0

Note:-

1. 'Size of Account' represents different classes constituted for classification of all advances on the basis of the average amount of advances. Each loan is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of advances which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all advances falling in the particular class.

3.9 Scheduled Banks' Classification of Advances by Size of Accounts

Commercial Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2005				2006			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No of. Accounts	Amount	No. of Accounts	Amount
Less than	5,000		59,913	191.4	127,477	464.0	53,156	165.1	43,476	120.3
5,000	to	10,000	41,669	293.5	65,472	429.7	77,653	570.5	21,222	157.8
10,000	to	20,000	347,528	6,556.0	345,474	5,868.7	565,259	9,219.0	334,877	4,082.2
20,000	to	25,000	151,577	3,288.3	308,255	6,874.3	110,141	2,404.9	329,170	6,765.8
25,000	to	30,000	355,950	10,054.8	139,122	4,030.2	225,050	6,592.4	29,773	817.9
30,000	to	40,000	179,372	6,292.3	462,448	15,446.4	587,183	20,573.6	919,045	33,605.8
40,000	to	50,000	164,499	7,395.3	149,486	6,713.1	244,732	11,113.4	180,470	8,129.3
50,000	to	60,000	148,185	8,169.3	153,346	8,471.9	219,239	12,124.7	284,660	15,561.3
60,000	to	70,000	251,362	16,397.6	304,470	19,854.2	282,393	18,184.9	254,044	16,502.4
70,000	to	80,000	234,072	17,302.6	198,072	14,801.1	203,895	15,356.5	198,427	14,845.1
80,000	to	90,000	84,409	7,125.4	102,978	8,666.0	139,038	11,691.8	176,755	14,938.0
90,000	to	100,000	73,584	6,943.6	59,019	5,569.2	103,128	9,878.9	60,492	5,712.2
100,000	to	200,000	269,230	35,719.8	395,430	53,195.1	382,573	52,420.3	483,221	67,076.5
200,000	to	300,000	125,493	30,993.3	121,641	29,363.8	158,566	39,219.7	143,501	35,574.8
300,000	to	400,000	112,707	39,620.0	107,255	36,840.4	97,326	33,982.8	150,336	52,580.5
400,000	to	500,000	68,490	30,405.0	95,602	41,866.9	114,863	50,002.4	126,706	54,230.5
500,000	to	600,000	27,838	15,252.9	28,321	15,458.9	52,458	28,256.6	39,442	21,750.4
600,000	to	700,000	18,381	11,840.2	23,561	15,158.4	18,028	11,606.5	17,255	11,166.3
700,000	to	800,000	14,356	10,753.6	14,692	10,998.4	16,669	12,490.6	12,613	9,435.2
800,000	to	900,000	7,218	6,123.2	15,644	13,243.3	10,722	9,084.0	12,993	10,973.4
900,000	to	1,000,000	9,379	8,978.8	13,761	13,062.2	16,201	15,518.2	16,658	15,895.6
1,000,000	to	2,000,000	37,846	51,676.9	69,211	96,276.8	50,470	72,873.9	56,517	79,631.4
2,000,000	to	3,000,000	15,430	37,818.8	27,030	66,608.4	19,882	49,708.7	22,911	56,726.2
3,000,000	to	4,000,000	8,075	28,290.7	14,256	49,411.7	10,557	36,619.7	13,169	45,083.3
4,000,000	to	5,000,000	5,397	24,325.5	8,003	35,998.1	7,321	32,392.3	9,609	42,469.3
5,000,000	to	6,000,000	3,987	21,722.1	5,111	27,869.9	3,437	18,752.9	5,506	29,911.3
6,000,000	to	7,000,000	1,989	12,841.7	2,888	18,759.6	2,569	16,556.6	3,524	22,775.1
7,000,000	to	8,000,000	1,767	13,209.1	2,703	20,223.6	2,261	16,920.0	2,471	18,454.5
8,000,000	to	9,000,000	1,648	13,981.9	2,150	18,200.6	1,557	13,220.5	2,014	17,102.0
9,000,000	to	10,000,000	1,382	13,189.3	2,132	20,172.3	1,834	17,341.7	1,975	18,709.2
10,000,000	and over		17,019	1,097,167.2	19,090	1,157,460.8	19,568	1,340,356.9	22,431	1,480,017.1
TOTAL			2,839,752	1,593,919.9	3,384,100	1,837,358.0	3,797,729	1,985,200.0	3,975,263	2,210,800.6

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2007				2008			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	63,494	169.7	37,423	57.0	112,251	298.7	218,640	453.5
5,000	to 10,000	68,046	548.8	61,288	478.2	65,868	501.6	131,450	925.6
10,000	to 20,000	419,059	5,387.6	276,961	3,776.5	328,434	4,668.6	843,793	12,487.5
20,000	to 25,000	386,863	8,153.8	402,194	8,653.9	515,565	11,362.7	29,606	671.3
25,000	to 30,000	204,196	5,718.5	24,267	669.7	29,034	793.7	273,397	7,228.8
30,000	to 40,000	288,350	9,948.0	255,503	8,402.7	241,693	7,860.2	443,213	14,970.3
40,000	to 50,000	571,179	25,440.6	640,453	30,722.8	358,446	16,048.1	337,307	15,821.6
50,000	to 60,000	261,347	14,271.0	159,134	8,739.8	351,901	18,517.4	149,307	8,225.9
60,000	to 70,000	177,022	11,497.4	227,027	14,862.7	169,700	11,102.7	199,798	13,069.2
70,000	to 80,000	219,701	16,487.8	210,647	15,842.1	258,129	19,369.7	212,578	15,985.5
80,000	to 90,000	188,905	16,014.0	246,805	20,997.7	228,097	19,436.5	248,236	20,960.4
90,000	to 100,000	137,390	13,024.7	162,385	15,438.7	223,295	20,908.0	141,476	13,443.2
100,000	to 200,000	598,352	80,103.1	722,713	94,278.9	494,630	64,381.0	501,237	66,447.8
200,000	to 300,000	177,352	43,855.6	150,891	36,599.6	166,380	42,003.1	133,522	33,220.5
300,000	to 400,000	201,245	72,101.5	157,121	55,168.1	146,763	50,043.9	173,398	58,193.0
400,000	to 500,000	67,434	29,859.1	66,185	30,307.9	105,134	46,610.4	67,139	30,470.3
500,000	to 600,000	42,846	23,308.8	60,666	32,436.4	45,243	24,157.9	49,176	26,865.9
600,000	to 700,000	21,268	13,874.2	18,419	11,784.1	21,954	14,401.0	18,180	11,780.9
700,000	to 800,000	13,946	10,469.5	12,902	9,654.5	16,501	12,483.6	14,678	11,024.2
800,000	to 900,000	10,948	9,319.1	10,503	8,913.9	10,766	9,144.0	12,020	10,278.9
900,000	to 1,000,000	11,987	11,406.1	10,181	9,629.6	10,805	10,305.3	12,553	11,994.7
1,000,000	to 2,000,000	52,758	74,023.3	56,974	80,357.9	50,836	71,968.0	64,045	92,200.1
2,000,000	to 3,000,000	24,549	60,424.0	23,858	58,817.1	25,665	62,575.1	23,418	57,394.9
3,000,000	to 4,000,000	15,166	53,114.6	12,256	42,175.9	17,464	61,358.5	14,493	50,859.4
4,000,000	to 5,000,000	9,166	40,975.7	10,050	45,100.9	9,724	44,377.3	9,582	42,706.1
5,000,000	to 6,000,000	5,191	28,412.4	5,275	28,809.6	6,653	35,678.3	8,372	45,567.0
6,000,000	to 7,000,000	3,407	22,078.7	3,253	21,112.5	3,381	22,038.9	4,512	29,216.4
7,000,000	to 8,000,000	3,212	23,897.5	3,291	24,459.0	3,201	23,847.7	4,043	29,989.7
8,000,000	to 9,000,000	2,019	17,067.2	2,587	22,055.8	2,806	23,825.0	2,398	20,457.9
9,000,000	to 10,000,000	2,078	19,792.4	2,239	21,283.0	2,095	20,048.9	1,898	18,053.9
10,000,000	and over	21,875	1,528,060.6	25,604	1,763,111.8	26,462	1,947,939.6	28,031	2,184,553.3
TOTAL		4,270,351	2,288,805.0	4,059,055	2,524,698.3	4,048,876	2,718,055.4	4,371,496	2,955,517.4

3.10 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 31st December 2008

(Million Rupees)

SIZE OF ACCOUNT (Rs.)			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
Less than		5,000	-	-	2	0.0	-	-	77,855	140.1
5,000	to	10,000	-	-	1	0.0	-	-	41,433	302.2
10,000	to	20,000	-	-	-	-	-	-	42,969	577.2
20,000	to	25,000	-	-	-	-	-	-	21,388	484.2
25,000	to	30,000	-	-	-	-	1	0.0	33,756	933.8
30,000	to	40,000	-	-	-	-	1	0.0	74,886	2,641.7
40,000	to	50,000	-	-	-	-	1	0.0	96,001	4,355.3
50,000	to	60,000	-	-	-	-	1	0.1	139,126	7,639.1
60,000	to	70,000	21	1.4	1	0.1	-	-	133,503	8,622.2
70,000	to	80,000	-	-	-	-	3	0.2	114,013	8,546.9
80,000	to	90,000	-	-	-	-	1	0.1	138,575	11,768.5
90,000	to	100,000	-	-	-	-	-	-	123,528	11,666.9
100,000	to	200,000	1	0.1	6	1.0	18	2.2	509,979	69,225.4
200,000	to	300,000	-	-	3	0.8	31	7.8	82,966	19,729.2
300,000	to	400,000	-	-	-	-	20	7.5	30,388	10,450.9
400,000	to	500,000	1	0.4	1	0.5	7	3.2	22,256	9,975.6
500,000	to	600,000	2	1.1	6	3.2	2	1.1	15,061	8,225.6
600,000	to	700,000	-	-	5	3.4	12	7.8	11,049	7,133.5
700,000	to	800,000	-	-	1	0.8	9	6.7	9,799	7,375.0
800,000	to	900,000	-	-	1	0.8	1	0.9	8,078	6,900.1
900,000	to	1,000,000	-	-	-	-	18	16.5	8,485	8,124.1
1,000,000	to	2,000,000	8	14.8	4	5.9	12	15.8	38,682	56,385.6
2,000,000	to	3,000,000	4	10.6	1	2.6	10	26.5	17,353	42,449.1
3,000,000	to	4,000,000	2	7.2	1	3.1	1	3.2	9,555	33,608.3
4,000,000	to	5,000,000	1	4.9	1	4.9	14	62.3	5,562	24,882.7
5,000,000	to	6,000,000	5	27.2	4	22.2	28	165.7	6,109	33,800.1
6,000,000	to	7,000,000	-	-	3	19.5	8	51.1	3,432	22,359.3
7,000,000	to	8,000,000	9	70.4	1	7.6	91	711.3	2,894	21,617.4
8,000,000	to	9,000,000	7	60.8	-	-	1	8.3	2,112	18,016.2
9,000,000	to	10,000,000	1	9.6	-	-	1	9.1	1,697	16,154.9
10,000,000	and over		97	150,252.3	154	186,826.2	277	44,626.1	27,077	1,766,676.9
TOTAL			159	150,461.0	196	186,902.4	569	45,733.5	1,849,567	2,240,767.9

3.10 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 31st December 2008

(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		-	-	145,305	319.7	462	1.3	223,624	461.1
5,000	to	10,000	1	0.0	93,375	649.3	8	0.1	134,818	951.5
10,000	to	20,000	1	0.0	804,407	11,962.0	509	7.3	847,886	12,546.6
20,000	to	25,000	2	0.0	16,328	374.1	187	4.1	37,905	862.5
25,000	to	30,000	2	0.1	247,033	6,497.0	87	2.4	280,879	7,433.3
30,000	to	40,000	2	0.1	397,327	13,370.2	765	28.0	472,981	16,040.0
40,000	to	50,000	2	0.1	276,904	13,096.8	776	34.2	373,684	17,486.5
50,000	to	60,000	7	0.4	58,720	3,258.7	1,355	76.9	199,209	10,975.1
60,000	to	70,000	2	0.1	125,152	8,211.8	1,627	108.0	260,306	16,943.6
70,000	to	80,000	2	0.1	151,426	11,407.6	1,682	128.4	267,126	20,083.3
80,000	to	90,000	68	5.6	198,214	16,742.0	2,350	207.8	339,208	28,723.9
90,000	to	100,000	6	0.6	105,630	10,022.1	246	22.8	229,410	21,712.4
100,000	to	200,000	153	23.4	354,236	46,260.5	2,070	312.2	866,463	115,824.9
200,000	to	300,000	118	29.7	82,006	20,535.5	640	156.2	165,764	40,459.2
300,000	to	400,000	45	15.6	148,799	49,696.1	289	99.8	179,541	60,269.9
400,000	to	500,000	46	20.7	46,532	21,220.4	755	345.8	69,598	31,566.5
500,000	to	600,000	52	27.6	34,700	18,959.8	210	113.4	50,033	27,331.7
600,000	to	700,000	70	45.9	7,421	4,837.2	66	41.2	18,623	12,069.2
700,000	to	800,000	19	14.1	4,957	3,704.0	208	155.5	14,993	11,256.1
800,000	to	900,000	21	17.5	4,002	3,429.4	31	25.6	12,134	10,374.2
900,000	to	1,000,000	56	55.1	4,043	3,845.4	68	65.7	12,670	12,106.9
1,000,000	to	2,000,000	171	223.2	25,682	36,162.6	357	521.9	64,916	93,329.7
2,000,000	to	3,000,000	56	140.1	6,114	15,093.7	178	404.9	23,716	58,127.4
3,000,000	to	4,000,000	38	128.7	4,865	17,000.9	120	416.2	14,582	51,167.7
4,000,000	to	5,000,000	28	125.9	3,988	17,682.4	64	287.4	9,658	43,050.5
5,000,000	to	6,000,000	10	57.0	2,161	11,211.5	105	556.7	8,422	45,840.3
6,000,000	to	7,000,000	8	48.7	1,053	6,689.5	37	234.5	4,541	29,402.5
7,000,000	to	8,000,000	9	68.8	1,033	7,471.2	33	244.0	4,070	30,190.8
8,000,000	to	9,000,000	4	34.0	276	2,356.2	18	151.0	2,418	20,626.5
9,000,000	to	10,000,000	3	27.9	172	1,618.6	50	481.1	1,924	18,301.2
10,000,000	and over		62	12,495.0	389	12,401.8	180	17,600.8	28,236	2,190,879.1
TOTAL			1,064	13,606.1	3,352,250	396,088.0	15,533	22,835.1	5,219,338	3,056,394.0

3.11 Scheduled Banks' Classification of Advances by Rates of Margin

(Million Rupees)

End of Period	R A T E S O F M A R G I N										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
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	4,657.8
December											
No. of A/Cs.	2,266,561	13,451	54,865	41,421	1,263,856	663,647	65,390	1,306	19,283	27,447	823
Amount	364,744.7	16,540.9	133,470.2	44,204.5	157,934.5	806,480.2	143,100.8	1,009.4	24,732.8	111,222.0	3,947.2
2006											
June											
No. of A/Cs.	2,767,528	19,750	80,744	40,115	975,062	518,309	55,271	3,043	21,469	42,424	1,069
Amount	471,124.1	22,081.0	129,890.5	33,198.1	148,641.0	769,044.9	152,405.4	7,207.9	41,970.0	167,589.5	6,260.6
December											
No. of A/Cs.	2,686,212	23,244	95,458	48,162	966,717	766,412	64,006	2,432	20,010	45,128	1,738
Amount	465,775.2	15,596.8	95,469.2	37,696.0	201,386.9	912,787.8	182,321.9	9,031.9	31,436.2	208,262.5	5,989.1
2007											
June											
No. of A/Cs.	2,925,641	12,997	78,266	47,032	957,475	689,420	90,447	5,608	18,625	58,956	1,776
Amount	488,955.3	9,455.3	117,257.5	38,598.4	188,670.0	976,875.8	202,800.7	3,565.4	25,780.1	185,411.7	7,988.6
December											
No. of A/Cs.	2,973,643	8,958	50,993	56,184	865,142	608,423	98,341	4,113	16,309	49,684	2,755
Amount	624,282.2	14,248.6	137,481.8	57,777.5	232,063.8	901,848.5	219,868.7	3,331.9	24,718.5	244,197.6	8,932.7
2008											
June											
No. of A/Cs.	2,911,601	1,949	63,922	53,243	1,016,119	492,248	85,373	593	35,026	80,703	1,642
Amount	505,239.0	13,306.2	113,680.9	96,777.1	304,237.1	1,064,439.0	239,174.6	5,213.3	50,038.9	263,740.7	5,678.5
December											
No. of A/Cs.	3,161,422	8,260	80,049	134,110	907,976	507,775	82,779	1,426	57,395	69,222	6,473
Amount	528,759.7	65,467.3	163,457.5	139,295.0	342,563.1	1,077,208.1	244,660.3	4,267.1	68,359.6	234,266.9	16,667.0

3.11 Scheduled Banks' Classification of Advances by Rates of Margin

(Million Rupees)

End of Period	R A T E S O F M A R G I N											TOTAL
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
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)
December												
No. of A/Cs.	226,337	257	6,692	186	571	8,717	86	31	1,031	9	-	4,661,967
Amount	108,457.2	3,000.6	7,490.1	1,131.3	2,175.2	4,597.4	173.1	249.2	241.6	246.1	-	1,935,149.1 (21.66)
2006												
June												
No. of A/Cs.	224,893	181	3,981	160	3,799	22,568	216	126	763	38	-	4,781,509
Amount	102,154.0	1,673.1	5,438.7	1,590.5	2,155.3	6,856.7	657.1	674.0	227.3	351.9	-	2,071,191.4 (21.16)
December												
No. of A/Cs.	212,533	313	2,158	170	529	3,146	74	77	273	25	-	4,938,817
Amount	117,579.4	2,395.2	7,870.1	1,417.3	1,182.8	3,367.5	61.3	279.5	421.9	204.8	-	2,300,533.2 (22.13)
2007												
June												
No. of A/Cs.	274,148	318	2,563	319	1,752	2,056	99	51	330	93	-	5,167,972
Amount	112,129.6	1,980.3	9,543.3	1,364.2	1,839.0	2,349.3	88.6	247.1	467.1	815.0	-	2,376,182.3 (22.13)
December												
No. of A/Cs.	177,004	348	2,635	269	1,005	3,413	139	35	345	96	-	4,919,834
Amount	117,783.6	1,457.9	5,413.9	1,314.5	11,167.2	3,039.6	326.2	271.0	3,478.8	200.3	-	2,613,204.9 (21.05)
2008												
June												
No. of A/Cs.	167,300	1,169	2,669	510	1,692	7,924	221	507	1,402	254	-	4,926,067
Amount	76,491.7	1,490.3	6,918.1	1,361.0	14,484.7	5,854.0	1,985.8	14,671.0	25,280.9	5,575.3	-	2,815,638.2 (23.20)
December												
No. of A/Cs.	189,271	925	2,546	3,490	2,130	1,525	282	787	522	973	-	5,219,338
Amount	122,288.5	5,511.1	11,034.1	9,072.5	11,073.7	4,511.2	1,677.8	2,097.3	1,527.4	2,628.9	-	3,056,394.0 (22.02)

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

(End of Period: Million Rupees)

ECONOMIC GROUP		2005		2006		2007	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:		9.3	166.8	175.4	54.4	0.5	5.4
II. Public Sector Enterprises:		5,271.5	5,855.0	7,786.4	9,030.9	6,163.3	6,168.6
(a)	Agriculture, Forestry, Hunting & Fishing	27.4	95.8	138.3	5.0	34.2	1.3
(b)	Mining and Quarrying	139.9	74.3	23.3	1.0	1.0	-
(c)	Manufacturing	701.4	61.9	360.4	3,041.7	1,397.6	785.5
(d)	Construction	0.4	0.3	138.4	43.0	-	-
(e)	Electricity Gas, Water & Sanitary Services	-	-	16.2	2.7	-	-
(f)	Commerce:	3,913.2	5,610.6	7,058.6	5,911.9	4,679.4	5,381.5
1.	Export Bills :	3,262.3	2,968.1	3,675.1	2,458.6	2,497.0	3,954.0
i.	Cotton Raw	95.4	191.0	47.7	156.8	109.1	601.3
ii.	Rice	334.2	350.6	443.1	396.0	200.9	430.0
iii.	Cotton Textiles (Local)	975.7	1,250.9	1,756.8	1,761.5	1,695.6	2,405.5
iv.	Cement & Cement products	94.8	49.9	225.8	-	209.7	200.0
v.	Petroleum & Petroleum products	502.6	51.1	39.3	32.2	252.2	66.4
vi.	Machinery & Transport Equipments	20.0	43.9	26.7	3.6	9.3	55.5
vii.	Other Export Bills	1,239.5	1,030.8	1,135.7	108.6	20.2	195.4
2.	Imports Bills Payable in Pakistan	95.8	246.9	446.7	884.6	65.2	114.0
3.	Inland Bills (to include Local Bills)	365.6	2,395.5	2,936.4	2,568.7	2,117.2	1,313.4
4.	Non-Bank Financial Institutions	189.5	-	0.4	-	-	-
(g)	Transport, Storage & Communication	133.4	-	-	-	-	-
(h)	Services	0.3	11.0	51.3	1.4	51.1	0.4
(i)	Other Public Sector Enterprises	355.4	1.0	-	24.2	-	-
III. Private Sector (Business):		96,980.0	97,235.8	110,899.6	113,421.5	117,746.4	100,310.0
(a)	Agriculture, Forestry ,Hunting & Fishing	2,694.0	4,322.3	4,781.9	6,807.7	3,767.2	4,428.4
1.	Primary Products :	2,285.7	3,620.1	4,347.4	6,270.8	3,627.2	4,117.2
i.	Cotton	795.8	1,577.7	1,520.8	2,217.7	680.4	1,333.6
ii.	Rice	1,360.4	1,823.7	2,275.0	2,270.6	2,423.1	2,478.1
iii.	Sugarcane	37.8	55.3	151.3	825.0	400.0	-
iv.	Tobacco	-	-	1.6	0.5	0.5	-
v.	Other Primary Products	91.7	163.4	398.6	957.0	123.1	305.5
2.	Other Agriculture ,Forestry ,Hunting and Fishing	408.4	702.2	434.5	536.8	140.1	311.2

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

(End of Period : Million Rupees)						
ECONOMIC GROUP	2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
(b) Mining and Quarrying	768.7	113.5	75.4	67.9	101.3	91.1
(c) Manufacturing	14,681.0	14,481.3	13,305.2	3,937.4	5,553.3	5,685.5
(d) Construction	1,588.0	1,190.1	442.9	331.6	281.9	361.2
(e) Electricity, Gas, Water & Sanitary Services	13.5	3.3	162.8	3.0	2.0	4.0
(f) Commerce:	76,501.9	76,219.6	91,224.1	101,656.3	107,248.6	89,041.7
1. Export Bills-Traditional Export	34,847.2	37,701.5	40,791.8	46,628.1	42,746.5	42,569.0
i. Wool & Goat Hair	-	-	36.8	283.2	347.7	19.7
ii. Hides & Skins	490.5	3,410.4	2,678.6	676.7	618.7	239.2
iii. Cotton Textiles (Local)	25,628.0	21,878.8	23,766.5	28,915.0	24,802.5	27,771.3
iv. Cotton Yarn (Local)	7,716.6	10,918.7	12,444.5	14,181.0	15,895.6	13,477.3
v. Sports Goods	795.9	1,313.6	1,471.9	798.4	770.7	818.7
vi. Surgical Instruments	216.1	180.1	393.4	1,773.8	311.3	242.8
2. Export Bills-Non-Traditional Exports	16,576.0	15,783.6	17,771.9	21,879.5	21,818.3	23,149.2
i. Brassware & Handicrafts	32.1	78.5	323.3	43.9	198.4	1,667.3
ii. Carpets & Rugs	2,007.7	1,066.7	942.8	1,049.9	1,469.8	1,890.3
iii. Footwear & Leather goods	2,300.4	2,066.2	1,868.9	3,062.7	1,795.8	2,225.9
iv. Handloom products, Towels & Hosiery	4,487.2	3,513.2	3,785.0	5,650.3	7,572.3	5,194.2
v. Readymade Garments	4,164.3	4,644.1	7,121.4	8,025.4	7,130.7	9,234.8
vi. Electrical goods (Cable & Wire RA)	124.5	307.3	856.7	783.5	645.1	420.4
vii. Other Export Bills	3,459.8	4,107.6	2,874.0	3,263.8	3,006.1	2,516.2
3. Import Bills Payable in Pakistan	6,489.5	6,377.1	10,341.4	13,802.8	14,461.1	8,220.7
4. Inland Bills (to include Local Bills)	18,079.3	15,962.6	21,566.7	18,653.5	25,697.9	14,137.8
5. Non-Bank Financial Institutions	5.4	-	-	-	-	-
6. Other Foreign Bills (clean outward)	504.6	394.8	752.2	692.3	2,524.9	965.0
(g) Transport, Storage & Communication	25.6	176.9	120.9	142.2	134.4	-
(h) Services	4.8	371.1	0.0	41.7	41.6	52.4
(i) Other Private (Business)	702.4	357.5	786.4	433.9	616.2	645.7
IV. Trust Funds and Non-Profit Organisations	4.7	133.8	-	11.5	-	111.3
V. Others	1,955.8	1,197.5	3,343.7	1,758.6	1,371.2	798.8
TOTAL	104,221.3	104,588.8	122,205.1	124,277.0	125,281.5	107,394.1

(Contd.)

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

(End of Period: Million Rupees)

ECONOMIC GROUP	2008			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
I. Government:	24	0.4	110	20.0
II. Public Sector Enterprises:	2,354	12,739.1	1,426	9,670.5
(a) Agriculture, Forestry, Hunting & Fishing	74	260.9	329	2,701.8
(b) Mining and Quarrying	29	139.3	0	0.0
(c) Manufacturing	28	949.9	2	5.2
(d) Construction	4	14.6	0	0.0
(e) Electricity Gas, Water & Sanitary Services	20	0.7	4	99.3
(f) Commerce:	2,189	11,332.3	912	6,846.8
1. Export Bills :	1,652	8,868.0	417	2,455.8
i. Cotton Raw	179	2,954.1	5	55.2
ii. Rice	75	1,137.1	34	156.0
iii. Cotton Textiles (Local)	1,058	3,673.1	272	1,111.4
iv. Cement & Cement products	87	212.4	10	733.6
v. Petroleum & Petroleum products	64	274.3	15	97.5
vi. Machinery & Transport Equipments	36	72.7	10	20.3
vii. Other Export Bills	153	544.3	71	281.9
2. Imports Bills Payable in Pakistan	25	347.0	45	2,125.7
3. Inland Bills (to include Local Bills)	509	2,117.2	449	2,265.3
4. Non-Bank Financial Institutions	3	0.0	1	0.0
(g) Transport, Storage & Communication	5	39.1	0	0.0
(h) Services	1	1.2	8	0.9
(i) Other Public Sector Enterprises	4	1.2	171	16.6
III. Private Sector (Business):	29,981	108,631.6	25,830	127,615.4
(a) Agriculture, Forestry ,Hunting & Fishing	982	4,189.6	1,738	9,103.5
1. Primary Products :	903	3,963.4	1,624	8,583.2
i. Cotton	383	747.6	1,502	4,661.2
ii. Rice	352	2,512.7	73	3,599.8
iii. Sugarcane	40	132.1	3	157.2
iv. Tobacco	31	151.6	0	0.0
v. Other Primary Products	97	419.4	46	164.9
2. Other Agriculture ,Forestry ,Hunting and Fishing	79	226.2	114	520.3

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

(Concl'd.)

(End of Period : Million Rupees)

ECONOMIC GROUP	2008			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	38	465.6	24	202.1
(c) Manufacturing	3,163	6,958.2	4,532	17,258.6
(d) Construction	28	8.6	6	26.4
(e) Electricity, Gas, Water & Sanitary Services	105	30.8	6	72.5
(f) Commerce:	25,377	96,402.7	18,335	97,568.3
1. Export Bills-Traditional Export	11,909	44,067.8	6,718	41,479.7
i. Wool & Goat Hair	5	0.6	2	1.6
ii. Hides & Skins	270	620.6	64	313.8
iii. Cotton Textiles (Local)	6,670	28,269.2	4,178	30,542.3
iv. Cotton Yarn (Local)	4,360	12,272.1	2,221	9,985.0
v. Sports Goods	492	2,665.7	176	376.3
vi. Surgical Instruments	112	239.7	77	260.7
2. Export Bills-Non-Traditional Exports	7,391	28,395.4	3,408	17,232.8
i. Brassware & Handicrafts	291	1,967.1	85	1,575.9
ii. Carpets & Rugs	508	2,317.5	122	726.0
iii. Footwear & Leather goods	520	2,799.7	524	2,534.4
iv. Handloom products, Towels & Hosiery	2,364	6,467.0	826	2,345.6
v. Readymade Garments	2,788	11,544.4	1,311	5,637.7
vi. Electrical goods (Cable & Wire RA)	61	92.0	38	852.8
vii. Other Export Bills	859	3,207.8	502	3,560.4
3. Import Bills Payable in Pakistan	1,390	8,243.1	1,738	21,520.5
4. Inland Bills (to include Local Bills)	4,574	14,974.2	6,357	16,250.9
5. Non-Bank Financial Institutions	1	46.0	0	0.0
6. Other Foreign Bills (clean outward)	112	676.2	114	1,084.4
(g) Transport, Storage & Communication	150	56.0	25	695.5
(h) Services	37	224.3	39	50.8
(i) Other Private (Business)	101	295.8	1,125	2,637.7
IV. Trust Funds and Non-Profit Organisation	15	77.4	10	19.8
V. Others	468	1,096.5	2,909	1,335.3
TOTAL	32,842	122,545.0	30,285	138,661.1

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITY / SHARE	2005		2006	
	Jun.	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	187,486.4	186,193.5	181,663.0	161,732.3
National Prize Bonds	391.5	92.5	-	-
National Savings Schemes	-	-	-	-
Compensation Bonds	19,630.8	32,772.3	31,106.3	15,203.4
Federal Investment Bonds	8,657.3	2,880.3	1,430.2	1,158.2
Pakistan Investment Bonds	158,806.8	150,448.4	149,126.5	145,370.6
Unclassified	-	-	-	-
B. TREASURY BILLS	415,199.0	373,524.1	409,361.9	382,108.1
C. PROVINCIAL GOVERNMENTS SECURITIES	75.1	75.1	75.1	75.1
I. Balochistan	-	-	-	-
16.00 % 2003	-	-	-	-
15.50 % 2006	-	-	-	-
17.00 % 2007	-	-	-	-
II. Punjab	75.1	75.1	75.1	75.1
16.00 % 2004	-	-	-	-
17.50 % 2008	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
E. OTHERS:	122,884.0	167,574.1	275,516.8	220,875.1
1. Shares :	33,031.8	42,174.1	48,061.2	39,027.3
(i) Financial Institutions	2,985.2	4,482.7	4,180.8	4,202.8
(ii) Public Sector Enterprises	5,639.9	10,050.0	5,847.7	5,210.7
(iii) Private Sector	24,406.7	27,641.4	38,032.7	29,613.9
2. Debentures :	1,462.9	4,567.6	1,487.2	2,973.0
(i) Financial Institutions	239.2	2,980.0	405.7	134.4
(ii) Public Sector Enterprises	577.7	394.7	499.8	1,388.4
(iii) Private Sector	646.0	1,192.9	581.7	1,450.2
(iv) Other	-	-	-	-
3. National Investment (Unit) Trust	25,362.8	30,821.8	28,457.4	28,797.3
4. Participation Term Certificates	20,972.2	34,907.5	32,415.4	32,034.8
5. Modarba Certificate	343.6	604.5	578.6	145.2
6. Mutual Funds	6,148.7	7,723.0	13,695.1	14,991.7
7. Others	35,562.0	46,775.6	150,821.9	102,905.8
TOTAL	725,646.0	727,368.3	866,618.3	764,792.1

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITY / SHARE	2007		2008
	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	169,333.2	181,854.6	182,170.9
National Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	15,071.2	11,715.0	11,731.9
Federal Investment Bonds	14,647.5	6,345.1	8,370.5
Pakistan Investment Bonds	139,614.5	163,794.5	162,068.5
Unclassified	-	-	-
B. TREASURY BILLS	657,161.3	718,520.9	559,397.6
C. PROVINCIAL GOVERNMENTS SECURITIES	75.1	75.1	75.1
I. Balochistan	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
II. Punjab	75.1	75.1	75.1
16.00 % 2004	-	-	-
17.50 % 2008	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
E. OTHERS:	281,258.3	304,106.5	295,090.6
1. Shares :	55,874.7	106,449.8	86,412.4
(i) Financial Institutions	6,858.2	5,747.3	8,165.1
(ii) Public Sector Enterprises	5,053.3	5,440.9	8,476.5
(iii) Private Sector	43,963.2	95,261.6	69,770.8
2. Debentures :	3,888.9	4,872.0	2,298.6
(i) Financial Institutions	1137	1,356.5	40.5
(ii) Public Sector Enterprises	641.2	742.9	904.8
(iii) Private Sector	2,110.7	2,772.6	1,353.3
(iv) Other	-	-	0.0
3. National Investment (Unit) Trust	39,122.8	36,883.6	33,928.6
4. Participation Term Certificates	32,083.9	38,671.6	34,511.1
5. Modarba Certificate	164.3	181.0	388.5
6. Mutual Funds	46181.5	39,132.5	35,107.8
7. Others	103,942.2	77,916.0	102,443.6
TOTAL	1,107,829.4	1,204,558.6	1,036,735.7

(Contd.)

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

(Concl'd.)
(End of Period: Million Rupees)

SECURITY / SHARE	December, 2008		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	161,177.2	159,402.7	149,903.3
National Prize Bonds	-	-	-
National Savings Schemes			
Compensation Bonds	12,692.7	12,692.7	12,692.7
Federal Investment Bonds	4,347.6	4,140.0	3,766.5
Pakistan Investment Bonds	144,136.9	142,570.0	133,444.1
Unclassified			
B. TREASURY BILLS	541,289.1	550,289.6	569,212.2
C. PROVINCIAL GOVERNMENTS SECURITIES	75.1	75.1	75.1
I. Balochistan	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
II. Punjab	75.1	75.1	75.1
16.00 % 2004			
17.50 % 2008	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	2	1.5
E. OTHERS:	318,446.8	286,220.0	308,323.3
1. Shares :	76,533.0	58,491.9	62,406.5
(i) Financial Institutions	6,855.6	6,330.7	6,258.6
(ii) Public Sector Enterprises	6,596.0	3,314.6	4,924.8
(iii) Private Sector	63,081.4	48,846.6	51,223.1
2. Debentures :	4,754.6	4,761.8	4,760.8
(i) Financial Institutions	2.1	2.1	2.1
(ii) Public Sector Enterprises	2,316.2	2,323.8	2,316.2
(iii) Private Sector	2,436.3	2,435.9	2,442.5
(iv) Other	0	0	0
3. National Investment (Unit) Trust	28,419.2	14,315.8	28,949.7
4. Participation Term Certificates	33,097.7	33,227.7	33,102.6
5. Modarba Certificate	357.8	357.8	357.8
6. Mutual Funds	25,590.2	24,096.8	22,330.0
7. Others	149,694.3	150,968.2	156,415.9
TOTAL	1,020,989.7	995,989.4	1,027,515.4

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

(End of period : Million Rupees)

RATE OF RETURN	Deposits by Rates of Interest				RATE OF RETURN	Deposits by Rates of Return(PLS)			
	2005		2006			2005		2006	
	Jun.	Dec.	Jun.	Dec.		Jun.	Dec.	Jun.	Dec.
0.00	111,024.1	119,357.1	136,696.0	130,390.0	0.00	578,328.8	623,250.0	676,436.5	644,586.5
0.25*	13,757.4	32,916.4	40,924.6	32,721.5	0.25*	322,466.3	264,179.0	342,219.3	268,408.0
0.50*	35,793.6	13,846.7	3,464.4	9,413.0	0.50*	62,212.9	36,452.7	33,370.1	38,433.8
0.75	14,526.2	7,378.8	4,371.1	4,230.6	0.75	53,288.9	14,702.0	13,579.4	60,044.7
1.00	29,330.6	38,806.8	31,361.9	22,892.8	1.00	403,673.5	398,664.1	347,297.7	254,577.3
1.25	16,629.4	19,490.8	20,110.7	7,448.8	1.25	14,418.6	9,876.1	14,070.3	50,920.7
1.50	5,772.0	6,027.4	27,258.9	5,448.1	1.50	59,944.4	60,748.1	72,657.3	50,926.1
1.75	9,535.2	693.8	1,232.6	668.5	1.75	33,161.7	16,500.8	32,425.4	8,681.0
2.00	7,310.1	16,457.1	10,285.0	11,106.6	2.00	86,163.5	130,405.4	142,014.3	126,677.5
2.25	1,800.7	523.6	440.2	3,712.8	2.25	32,649.1	15,960.8	24,079.3	6,736.8
2.50	2,382.9	4,870.3	7,009.9	2,909.6	2.50	48,584.3	56,470.5	60,388.9	29,890.4
2.75	1,523.6	1,444.7	139.8	787.1	2.75	20,830.2	14,848.1	15,131.2	11,454.4
3.00	1,684.1	2,527.2	4,021.5	25,050.1	3.00	99,271.3	72,572.6	63,151.6	102,782.7
3.25	1,686.8	2,145.4	785.2	3,543.8	3.25	32,395.6	19,757.9	28,036.0	32,899.9
3.50	561.4	2,219.1	1,285.0	6,020.1	3.50	51,567.0	74,289.5	67,196.4	99,792.4
3.75	196.2	2,342.9	340.5	5,320.1	3.75	26,313.6	13,113.2	29,509.2	16,213.3
4.00	1,128.1	8,045.7	3,986.5	3,897.3	4.00	41,329.6	92,805.0	64,589.8	122,930.3
4.25	370.8	1,270.3	1,326.8	1,668.5	4.25	13,462.0	28,930.8	17,086.7	4,245.5
4.50	190.8	125.3	2,531.3	7,353.7	4.50	35,815.4	30,142.7	25,671.8	57,974.0
4.75	16.2	72.2	1,007.8	3,571.5	4.75	6,201.5	46,234.9	42,845.3	42,553.5
5.00	26.9	-	1,662.1	2,386.0	5.00	35,280.7	68,425.4	65,759.2	87,805.3
5.25	-	-	131.6	1,242.9	5.25	4,072.3	2,646.7	4,550.5	23,217.5
5.50	5.3	209.7	685.6	1,032.8	5.50	9,631.8	33,171.0	35,812.1	65,009.4
5.75	-	119.4	-	264.0	5.75	3,782.7	6,699.9	9,713.7	9,005.8
6.00	39.0	318.5	402.6	2,437.9	6.00	16,991.6	34,858.9	36,773.2	66,638.7
6.25	-	-	-	345.9	6.25	2,783.2	4,166.7	14,972.1	40,801.2
6.50	1.1	65.6	607.2	224.8	6.50	16,246.9	7,978.1	17,944.4	14,867.7
6.75	0.0	0.0	8.0	10.9	6.75	2,712.5	4,569.2	6,405.3	12,088.4
7.00	30.7	33.5	8.5	208.0	7.00	12,826.7	20,174.5	25,856.2	30,241.9
7.25	-	-	36.2	318.0	7.25	2,916.7	2,533.3	15,571.0	3,559.8
7.50	-	1,099.3	489.7	86.7	7.50	8,911.3	13,675.4	11,943.3	16,188.8
7.75	-	299.8	-	5.0	7.75	2,576.4	6,908.5	14,169.3	17,727.5
8.00	222.8	152.1	151.4	10.5	8.00	23,405.9	31,117.6	30,885.8	17,674.9
8.25	-	-	-	3.9	8.25	562.8	7,365.0	2,234.5	3,925.2
8.50	-	6.2	-	0.3	8.50	780.3	13,019.6	20,561.6	18,344.1
8.75	-	-	-	24.5	8.75	2,506.8	10,606.6	1,786.4	16,693.4
9.00	4.1	51.0	10.1	68.5	9.00	3,093.4	22,942.6	7,702.4	7,352.1
9.25	-	24.0	-	43.5	9.25	101.8	1,246.9	38,409.2	37,715.7
9.50	-	-	-	0.7	9.50	758.9	3,294.9	7,200.2	7,745.9
9.75	-	-	-	9.6	9.75	41.5	523.5	4,222.0	16,265.5
10.00	90.8**	67.8	54.4	-	10.00	181.6	9,375.3	2,494.9	12,962.7
10.25	-	-	50.0	-	10.25	-	-	7,707.5	1,805.9
10.50	-	-	-	-	10.50	69.4	933.5	8,986.2	5,923.5
10.75	-	14.9	77.9	-	10.75	228.3	819.7	8,853.5	10,864.9
11.00	-	140.8	-	318.2	11.00	7.1	2,099.1	81.3	11,851.4
Over 11	-	305.3	3.7	13.0	Over-11	104.5	939.3	2,039.7	42428.9
TOTAL	255,640.8	283,469.5	302,958.6	297,209.8	TOTAL	2,172,653.2	2,329,995.3	2,514,392.0	2,629,434.9
** 10 & Over					@ 9 & over				

** 10 & Over

@ 9 & over

3.15 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)

RATE OF RETURN	2007		2008	
	Jun.	Dec.	Jun.	Dec.
0.00	131,049.3	146,671.8	153,519.6	179,341.4
0.25*	24,066.0	19,617.3	35,360.4	5,518.3
0.50*	7,390.3	9,937.6	9,662.3	18,244.6
0.75*	559.8	1,140.8	6,922.2	27,179.4
1.00	15,052.7	42,286.2	21,934.8	25,649.2
1.25	18,846.8	7,100.9	9,021.6	2,389.3
1.50	4,524.5	7,992.5	14,908.5	18,876.3
1.75	3,035.8	1,287.5	3,984.4	1,244.4
2.00	15,281.3	6,200.3	17,795.1	13,142.2
2.25	2,648.2	3,508.2	4,622.7	3,991.9
2.50	16,818.2	16,975.6	4,183.4	2,368.8
2.75	389.5	1,123.2	652.0	4,034.3
3.00	20,755.1	20,509.3	12,775.5	17,987.4
3.25	1,119.7	2,049.7	1,528.2	587.6
3.50	8,026.5	6,595.6	1,862.5	1,540.2
3.75	2,182.0	4,706.9	583.3	585.6
4.00	4,863.0	7,750.5	17,464.6	10,246.0
4.25	4,246.5	2,402.9	1,959.7	3,591.8
4.50	1,977.6	2,922.8	1,483.7	2,143.2
4.75	4,813.5	361.8	523.6	510.4
5.00	2,984.1	6,198.8	31,468.2	21,343.4
5.25	584.9	1,580.6	605.9	6,674.6
5.50	3,307.4	946.8	2,774.3	1,537.0
5.75	740.9	3,036.9	763.4	2,094.8
6.00	612.2	5,403.5	9,389.5	1,149.0
6.25	762.1	2,249.2	1,030.1	65.4
6.50	2.6	7.9	335.4	266.1
6.75	-	75.0	-	1,800.9
7.00	56.9	147.5	484.0	6,910.9
7.25	975.5	186.4	169.9	3,489.1
7.50	371.0	49.5	264.1	929.8
7.75	101.7	-	-	1,052.7
8.00	2.8	701.9	187.0	661.2
8.25	-	-	-	0.0
8.50	32.5	114.5	3.7	104.2
8.75	-	136.5	-	0.0
9.00	8.4	62.9	447.1	5,077.9
9.25	-	370.5	2.0	0.0
9.50	-	28.2	0.3	11.5
9.75	-	-	1.9	0.0
10.00	23.3	1.0	13.8	210.2
10.25	-	-	-	0.0
10.50	-	-	0.1	0.0
10.75	-	-	-	6.1
11.00	-	-	-	0.0
Over 11	227.7	-	27.0	2,172.9
Total	298,440.3	332,438.6	368,715.8	394,729.9

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

(Million Rupees)

RATE OF RETURN	2007		2008	
	Jun.	Dec.	Jun.	Dec.
0.00	858,780.5	802,106.2	856,117.5	886,785.8
0.25*	117,718.4	135,401.4	236.7	908.0
0.50*	40,288.4	43,101.3	2,890.3	65,691.9
0.75*	24,102.7	131,150.0	526.0	203.7
1.00	342,404.5	363,526.2	7,154.0	6,159.6
1.25	195,927.9	231,482.4	29,838.8	2,234.2
1.50	70,910.8	54,421.9	28,296.1	3,755.3
1.75	5,838.0	16,283.0	9,664.3	6,998.6
2.00	139,882.4	129,270.2	13,310.6	17,722.4
2.25	7,846.4	14,574.3	6,292.4	0.0
2.50	27,304.7	33,633.6	9,989.3	14,111.0
2.75	16,364.9	7,402.8	4,879.7	146.6
3.00	102,431.2	82,878.8	9,622.0	27,980.0
3.25	38,357.7	7,649.7	1,724.6	23.0
3.50	77,113.5	53,887.3	3,647.8	2,058.6
3.75	10,321.2	8,302.6	11,578.6	383.3
4.00	139,990.3	87,288.4	25,275.8	26,048.7
4.25	5,907.1	9,289.6	5,562.2	1,513.8
4.50	65,412.1	84,963.6	66,318.1	58,199.0
4.75	39,523.9	32,469.2	415.0	568.8
5.00	64,232.4	74,229.2	1,287,587.0	1,132,550.4
5.25	8,624.5	32,992.9	83,524.9	97,875.2
5.50	74,071.9	76,718.9	108,447.9	81,199.4
5.75	23,249.0	37,528.5	54,203.1	45,788.2
6.00	83,503.4	135,655.1	122,997.9	121,388.1
6.25	15,276.7	33,091.6	20,875.4	31,105.4
6.50	50,757.4	28,427.9	49,223.2	77,859.6
6.75	16,639.9	10,235.4	14,134.8	18,392.3
7.00	70,168.2	36,406.3	53,591.6	40,234.0
7.25	12,647.7	14,002.4	44,988.5	34,021.0
7.50	44,694.4	30,657.3	27,698.7	29,470.4
7.75	24,829.2	5,683.2	17,504.2	4,709.6
8.00	23,378.6	104,490.4	46,524.1	52,477.2
8.25	13,371.8	28,288.4	83,325.3	18,955.7
8.50	31,218.5	42,109.0	38,048.5	48,804.3
8.75	33,176.3	11,420.1	10,189.0	2,237.4
9.00	27,489.5	32,210.1	46,958.7	24,346.4
9.25	36,464.3	18,741.9	16,517.9	17,734.4
9.50	19,265.0	13,748.8	38,674.7	37,004.3
9.75	15,197.4	7,445.7	14,431.8	4,553.4
10.00	16,347.9	42,162.1	46,405.9	41,814.7
10.25	5,673.8	15,727.1	13,684.9	9,314.8
10.50	10,001.4	17,782.2	13,118.2	27,963.5
10.75	12,400.0	5,306.9	8,796.8	7,807.2
11.00	7,005.8	5,238.3	20,631.1	28,115.4
Over-11	7,999.4	12,675.3	68,021.2	239,545.0
Total	3,074,111.2	3,202,057.3	3,443,445.1	3,396,759.6

*00.25 stands for 00.05 to 00.25

*00.50 stands for 00.30 to 00.50

*00.75 stands for 00.55 to 00.75

3.17 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

RATE OF RETURN	2005				2006			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	27,634.2	27,619.3	30,089.8	28,608.9	12,191.3	12,191.3	10,311.9	10,245.0
01.00	*	0.6	0.6	56.4	0.5	0.5	-	-
02.00	*	0.0	0.0	-	6.5	6.5	25.3	25.3
03.00	*	2,887.7	2,387.7	4,227.9	3,084.8	3,505.2	3,651.8	3,651.8
03.25	-	-	-	-	0.2	0.2	-	-
03.50	135.0	135.0	0.5	0.5	90.3	90.3	1.1	1.1
03.75	432.1	432.1	-	-	-	-	-	-
04.00	2,303.7	2,303.7	3,171.5	2,916.2	1,145.6	1,145.6	1,237.1	1,237.1
04.25	316.5	316.5	811.2	811.2	8.5	8.5	-	-
04.50	639.2	448.7	3,598.4	3,598.4	226.6	226.6	8.3	8.3
04.75	652.6	652.6	1,655.8	1,655.8	-	-	33.3	33.3
05.00	1,900.9	1,900.9	2,007.7	1,877.4	858.7	858.7	835.3	835.3
05.25	-	-	737.6	737.6	459.3	459.3	79.2	79.2
05.50	666.7	666.7	1,490.3	1,490.3	1,780.4	1,780.4	394.5	394.5
05.75	-	-	457.4	457.4	2,073.4	2,073.4	1,656.5	1,656.5
06.00	4,524.4	2,332.7	1,639.5	1,639.5	4,208.2	4,208.2	4,511.3	4,511.3
06.25	929.7	29.0	2,159.0	2,159.0	2,491.7	691.7	2,539.0	739.0
06.50	113.4	113.4	514.4	514.4	522.8	522.8	945.8	695.8
06.75	112.8	112.8	97.1	97.1	466.2	466.2	290.0	290.0
07.00	3,363.4	3,363.5	2,467.9	2,467.9	2,420.9	2,420.9	2,231.2	2,231.2
07.25	1,013.3	48.7	104.2	104.2	155.1	155.1	626.2	626.2
07.50	3,720.4	2,267.1	1,007.7	1,007.7	1,365.0	1,365.0	4,890.9	4,890.9
07.75	770.2	770.2	18.9	18.9	43.4	43.4	123.0	123.0
08.00	5,788.1	5,690.3	3,047.9	2,797.9	2,848.9	2,598.6	1,231.1	1,225.9
08.25	9.2	9.3	775.4	775.4	667.7	667.7	112.3	112.3
08.50	1,286.0	1,286.0	612.7	612.7	893.7	893.7	960.5	960.5
08.75	265.2	265.2	179.2	179.2	1,854.0	1,569.8	72.0	72.0
09.00	8,236.9	6,198.7	8,025.7	7,863.9	7,129.2	7,091.6	5,428.5	3,434.1
09.25	486.1	486.1	203.5	203.5	737.0	737.0	105.0	105.0
09.50	1,601.1	1,601.1	4,512.3	929.0	6,271.0	3,440.7	415.9	415.9
09.75	1,089.6	1,089.7	451.9	451.9	569.7	569.7	161.4	161.4
10.00	4,202.4	4,202.4	5,374.1	5,274.1	3,820.9	3,818.3	6,490.1	6,490.1
10.25	298.8	298.8	241.1	146.0	527.8	427.8	80.8	80.8
10.50	501.3	501.3	2,175.2	1,999.1	1,272.7	1,069.3	3,100.9	860.0
10.75	141.4	141.4	32.6	32.6	280.7	230.7	15.6	15.6
11.00	15,584.3	15,454.8	16,738.2	16,532.9	11,515.1	11,465.1	6,480.9	6,480.9
11.25	103.0	103.0	1,569.4	1,569.4	219.2	219.2	17.2	17.2
11.50	226.1	226.1	966.0	966.0	2,374.3	2,374.3	1,560.4	1,560.4
11.75	6,838.9	6,838.9	609.8	609.8	1,450.8	1,450.8	1,172.1	1,128.4
12.00	2,873.3	2,873.2	11,583.9	11,509.4	13,902.5	13,901.0	12,735.1	12,735.1
12.25	60.0	60.0	546.1	546.1	602.8	602.8	1,027.3	1,027.3
12.50	163.6	163.6	1,460.0	1,460.0	3,527.8	3,527.8	4,078.1	4,078.1
12.75	142.1	142.1	159.6	159.6	653.1	653.1	1,338.6	1,338.6
13.00	1,712.0	1,712.0	15,873.9	15,873.9	16,332.4	16,328.2	17,910.7	17,910.7
13.25	218.6	218.6	1,575.0	1,575.0	603.2	603.2	974.5	974.5
13.50	677.1	677.1	1,163.2	1,163.2	1,231.8	1,231.8	4,923.8	4,923.8
13.75	64.3	64.3	347.8	347.8	150.2	150.2	1,333.9	1,333.9
14.00	2,233.5	2,233.5	8,135.7	8,130.4	5,127.6	4,938.3	10,509.3	10,505.3
14.25	-	-	44.2	44.2	142.0	142.0	828.9	828.9
14.50	257.3	257.4	249.7	249.7	3,906.4	3,906.4	4,549.8	4,549.8
14.75	18.3	18.3	8.5	8.5	0.1	0.1	584.0	584.0
15.00	509.5	509.5	1,077.1	1,077.1	1,284.9	1,284.9	4,621.3	4,613.4
15.25	1.1	1.1	2.0	2.0	7.1	7.1	74.6	74.6
15.50	24.5	24.6	1.1	1.1	28.1	28.1	3,242.2	3,242.2
15.75	3.4	3.4	0.3	0.3	35.0	35.0	84.4	84.4
16.00 & over	2,792.1	2,784.4	5,004.1	2,979.8	6,660.4	4,636.1	16,419.5	16,403.4
TOTAL	110,525.8	102,036.8	149,060.5	139,375.4	130,648.2	122,820.5	147,032.3	140,603.0

* 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

3.17 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)									
RATE OF RETURN		2007				2008			
		Jun.		Dec.		Jun.		Dec.	
		Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00		7,625.0	7,558.1	8,694.9	8,630.0	8,782.6	8,782.6	20,472.7	20,415.8
01.00	*	5.5	5.5	95.0	95.0	0.0	0.0	5.7	5.7
02.00	*	13.6	13.6	50.8	50.8	75.7	75.7	106.2	106.2
03.00	*	4,043.8	4,043.8	3,776.4	3,776.4	4,617.0	4,617.0	5,913.1	5,913.1
03.25		50.3	50.3	0.0	0.0	225.1	225.1	0.0	0.0
03.50		0.2	0.2	2.0	2.0	182.0	182.0	12.4	12.4
03.75		-	-	-	-	629.9	629.9	-	-
04.00		5,875.0	5,375.0	2,191.4	2,191.4	3,386.2	3,386.2	4,030.0	4,030.0
04.25		-	-	-	-	33.5	33.4	-	-
04.50		47.9	47.9	174.2	174.2	184.3	184.3	0.0	0.0
04.75		3.2	3.2	-	-	1,006.8	1,006.8	1.1	1.1
05.00		343.1	343.1	440.9	440.9	1,616.8	1,616.8	749.0	749.0
05.25		1.6	1.6	1,141.5	1,141.5	211.7	211.7	339.5	339.5
05.50		355.6	355.6	1,379.9	1,379.9	205.4	205.4	407.6	407.6
05.75		2,338.6	2,338.6	4,009.7	4,009.7	1,009.8	1,009.8	71.2	71.2
06.00		1,876.0	1,876.0	2,777.4	2,777.4	2,225.2	2,225.2	805.0	805.0
06.25		1,426.3	1,426.3	2,817.6	2,817.6	837.4	837.4	50.5	50.5
06.50		1,495.8	1,308.3	2,095.3	1,970.3	622.9	560.4	1,394.1	1,394.1
06.75		277.4	277.4	937.6	937.6	346.2	346.2	136.3	136.3
07.00		2,818.0	2,817.3	1,383.7	1,383.7	1,345.1	1,345.1	1,258.9	1,258.9
07.25		68.2	68.2	196.7	196.7	825.1	825.1	1,079.6	1,079.6
07.50		9,037.5	9,037.5	9,187.4	9,132.1	9,976.3	9,921.0	21,135.4	21,135.4
07.75		85.3	85.3	32.4	32.4	12.1	12.1	11.6	11.6
08.00		2,477.6	2,477.6	2,065.8	2,065.8	465.7	465.7	648.1	648.1
08.25		1,663.3	1,663.3	74.5	74.5	19.3	19.3	100.4	100.4
08.50		800.1	800.1	383.0	383.0	525.9	525.9	194.2	194.2
08.75		241.0	240.5	117.9	117.9	14.6	14.6	1,082.0	1,082.0
09.00		5,955.1	3,988.6	4,302.8	3,586.7	5,861.2	5,799.0	270.6	270.6
09.25		199.5	199.5	52.9	52.9	23.2	23.2	15.8	15.8
09.50		3,922.8	3,922.8	135.5	135.5	4,086.1	3,436.1	98.5	98.5
09.75		491.8	491.8	143.2	143.2	108.1	108.1	32.5	32.5
10.00		8,182.0	7,243.3	2,963.2	2,664.7	4,238.9	2,065.8	695.6	648.9
10.25		371.6	371.6	601.8	601.8	19.9	19.9	22.7	22.7
10.50		1,557.1	1,557.1	394.4	338.0	335.3	239.2	81.0	76.1
10.75		16.4	16.4	2,097.0	2,097.0	2.5	2.5	49.7	49.7
11.00		8,305.5	8,039.3	2,882.0	2,197.5	4,274.8	4,274.8	3,979.7	3,654.7
11.25		331.7	331.7	2,843.6	2,843.6	274.5	274.5	808.3	208.3
11.50		4,738.9	3,222.0	11,726.6	11,726.6	3,311.5	2,759.2	330.7	327.3
11.75		800.7	720.4	1,752.4	1,752.4	1,177.4	1,177.4	1,138.7	1,138.7
12.00		17,610.8	16,621.6	17,838.9	17,749.4	7,392.9	7,075.6	2,772.1	2,429.2
12.25		2,365.1	2,365.1	1,780.9	1,780.9	2,251.0	2,251.0	248.5	248.5
12.50		5,835.0	5,835.0	5,548.3	5,548.3	6,450.3	5,753.2	786.8	786.8
12.75		3,126.7	3,126.7	4,109.4	3,767.0	3,024.0	3,024.0	1,167.5	1,167.5
13.00		13,286.1	13,169.5	20,742.0	20,742.0	22,712.7	20,284.7	5,989.7	5,309.7
13.25		3,092.5	3,092.5	4,516.3	4,516.3	4,790.3	4,790.3	1,259.5	1,259.5
13.50		6,002.8	6,002.8	5,835.0	5,835.0	15,662.3	15,662.3	1,342.4	1,342.4
13.75		5,723.8	5,723.8	2,629.2	2,629.2	2,043.3	2,043.3	182.9	182.9
14.00		13,046.1	13,040.8	22,915.1	22,830.8	12,769.0	12,718.7	14,671.8	14,257.6
14.25		1,918.6	1,918.6	800.8	800.8	1,861.8	1,824.2	87.3	87.3
14.50		2,677.2	2,657.2	3,926.6	3,926.6	3,351.6	3,351.6	1,294.8	1,294.8
14.75		409.6	404.6	1,406.6	1,406.6	229.6	229.6	467.6	445.4
15.00		9,699.2	9,699.2	14,480.4	14,480.4	25,450.3	25,450.3	21,838.6	18,925.9
15.25		2,178.2	2,173.9	995.8	995.8	2,073.4	2,073.4	1,399.1	1,399.1
15.50		2,643.0	2,637.5	1,151.0	1,151.0	5,250.5	5,250.5	10,504.8	10,504.8
15.75		200.8	200.8	158.8	158.8	1,194.6	1,194.6	837.2	837.2
16.00 & over		17,523.8	17,507.3	21,106.2	21,098.5	41,407.5	41,391.0	121,026.4	116,065.4
TOTAL		185,182.2	178,495.6	203,862.5	201,338.0	221,011.1	213,812.7	253,405.4	243,035.7

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

(End of Period: Million Rupees)

RATE OF RETURN	2005				2006			
	Jun..		Dec.		Jun..		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Sector	Overall	Private Sector
00.00	90,365.5	89,383.5	77,244.0	76,657.9	90,056.5	86,934.2	101,089.4	100,019.3
01.00 *	656.6	203.2	3,074.6	1,307.8	1,766.2	1,252.2	1,545.5	1,049.3
02.00 *	6,069.4	2,804.5	8,033.6	4,928.0	4,128.6	4,128.6	5,349.9	5,350.0
03.00 *	19,022.2	19,022.2	15,256.0	15,256.0	17,928.6	17,928.6	8,554.2	8,554.2
04.00 *	33,003.9	29,450.4	23,790.0	23,781.1	16,849.0	16,843.8	25,963.8	25,963.8
05.00 *	66,898.0	51,841.6	16,500.2	15,201.5	22,772.9	15,484.0	12,904.5	12,902.9
06.00 *	77,515.8	66,453.8	62,194.2	49,009.1	89,220.6	82,803.4	81,265.5	78,915.3
07.00 *	143,759.4	112,673.5	52,929.0	52,424.1	20,024.7	20,020.4	47,810.8	47,189.9
08.00 *	266,967.8	227,966.2	67,710.1	63,349.6	74,058.7	69,004.8	129,349.4	127,366.2
08.25	24,729.5	20,581.0	8,833.6	7,833.6	3,991.7	3,957.2	605.7	605.7
08.50	36,981.8	35,317.2	21,217.5	19,191.4	30,146.2	29,185.8	28,573.3	27,787.9
08.75	42,204.9	25,474.8	18,626.8	14,331.8	14,575.2	6,928.7	3,103.7	1,137.3
09.00	136,610.3	101,770.4	250,872.1	216,190.4	140,904.2	118,689.5	68,714.7	61,918.4
09.25	18,779.4	17,423.1	22,301.5	14,461.9	18,587.9	15,949.3	5,978.8	2,541.8
09.50	29,282.9	28,511.1	67,538.7	33,066.9	82,869.0	36,135.1	61,980.9	12,535.0
09.75	14,551.1	13,315.9	29,845.8	23,386.1	39,714.4	26,237.9	14,707.6	10,951.9
10.00	113,555.3	111,385.0	159,949.9	134,497.9	182,168.6	149,422.5	135,173.3	110,666.2
10.25	9,456.6	8,958.0	22,594.8	21,695.0	39,295.1	22,428.0	24,940.4	20,876.6
10.50	17,143.9	16,885.0	48,650.7	46,860.5	87,250.3	64,892.7	58,597.3	42,157.4
10.75	6,610.4	6,610.5	20,291.6	18,621.6	31,106.6	27,329.2	43,205.3	39,525.5
11.00	121,330.2	121,320.3	156,235.5	154,342.2	154,033.1	144,161.6	192,503.1	156,435.3
11.25	4,858.0	4,857.1	10,251.2	10,020.5	27,749.6	26,599.9	35,560.2	24,404.1
11.50	14,604.3	14,603.3	27,138.5	27,089.5	39,806.2	39,793.1	76,329.5	69,080.3
11.75	9,131.5	9,125.8	12,525.3	12,521.5	37,686.5	37,195.1	28,119.3	24,480.7
12.00	43,832.5	43,823.9	150,963.5	145,103.4	133,828.2	133,771.4	195,503.8	185,826.4
12.25	4,740.3	4,735.3	6,538.1	6,538.1	23,269.6	22,622.6	22,137.8	21,337.8
12.50	6,875.1	6,860.3	37,187.1	37,187.1	37,140.5	37,140.5	67,980.6	63,970.3
12.75	2,013.6	2,013.6	2,816.0	2,816.0	22,122.6	21,902.6	15,416.8	15,200.7
13.00	24,626.1	24,043.5	121,817.1	121,277.4	123,219.4	122,304.5	177,160.6	176,232.0
13.25	1,644.0	1,644.0	1,112.6	1,112.6	9,632.7	9,632.7	10,358.3	10,358.3
13.50	1,820.6	1,820.6	10,971.9	10,943.5	20,037.4	20,037.4	34,645.2	34,638.2
13.75	6,891.9	6,891.9	4,628.7	4,628.7	4,971.3	4,971.3	15,857.5	15,857.5
14.00	111,134.8	111,134.8	132,267.6	132,265.6	145,121.4	145,120.8	178,144.5	177,723.1
14.25	814.6	814.6	1,805.6	1,805.6	2,887.8	2,887.8	6,741.8	6,741.8
14.50	943.1	943.1	3,886.3	3,886.3	11,680.9	11,680.9	24,216.9	24,216.9
14.75	241.9	241.8	2,885.2	2,885.2	708.6	708.6	10,715.4	10,715.4
15.00	13,208.1	13,207.7	24,845.0	24,845.0	25,381.0	25,381.0	55,591.0	55,591.0
15.25	75.7	75.7	232.3	232.3	1,397.9	1,397.9	3,484.5	3,484.5
15.50	113.1	113.1	9,333.4	9,333.4	352.9	352.9	6,147.5	6,147.5
15.75	82.3	82.3	80.6	80.6	206.0	206.0	958.9	958.9
16.00	6,189.0	6,189.0	17,334.8	17,334.8	8,029.3	7,875.5	16,132.2	16,132.2
16.25	59.7	59.7	93.6	93.6	162.0	162.0	649.3	649.3
16.50	5,761.2	5,760.7	1,667.5	1,667.5	1,461.1	1,461.1	3,118.1	3,118.1
16.75	461.9	461.9	89.3	89.3	10,002.0	10,002.0	13,545.3	13,545.3
17.00	379.2	379.2	3,660.0	3,660.0	4,993.1	4,993.1	13,283.0	13,283.0
17.25	45.0	45.0	47.5	47.5	158.2	158.2	12.2	12.2
17.50	96.2	96.2	76.5	76.5	4,168.9	4,168.9	7,182.5	7,182.5
17.75	48.9	48.9	46.6	46.6	36.3	36.3	47.6	47.6
18.00	10,050.2	10,050.2	9,628.2	9,628.2	15,365.0	15,365.0	15,021.6	15,021.6
18.25	179.5	179.5	38.6	38.6	183.0	183.0	151.5	131.3
18.50	13.5	13.5	48.9	48.9	49.9	49.9	201.5	201.5
18.75	23.1	23.1	7.9	7.9	321.1	321.1	3.5	3.5
19.00	10,371.1	10,371.1	828.3	828.3	15,078.7	15,078.7	4,806.3	4,806.3
19.25	46.1	46.1	49.0	49.0	919.5	919.5	3.4	3.4
19.50	3.8	3.8	2.3	2.3	8.9	8.9	52.2	52.2
19.75	69.6	69.6	17.8	17.8	908.0	908.0	96.3	96.3
20.00 & over	26,682.6	26,682.5	37,475.8	37,475.8	50,049.6	50,037.4	62,206.9	62,204.9
TOTAL	1,583,627.1	1,414,863.6	1,786,088.7	1,632,078.9	1,940,543.2	1,735,152.9	2,153,500.8	1,957,906.6

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

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

(End of period: Million Rupees)

RATE OF RETURN	2007				2008			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	83,867.2	82,072.6	71,973.0	71,277.4	68,442.4	68,395.8	72,155.1	72,145.1
01.00	*	1,616.7	1,092.3	3,618.6	2,632.0	4,323.5	3,534.9	868.1
02.00	*	7,600.7	7,600.7	9,695.0	9,695.0	6,353.2	6,353.2	9,050.7
03.00	*	12,779.2	12,779.2	11,318.3	11,318.3	11,125.2	11,125.2	12,442.4
04.00	*	29,517.3	29,517.3	26,124.4	26,124.4	30,801.7	29,775.8	22,599.0
05.00	*	14,662.2	14,662.2	19,976.8	19,959.0	20,985.5	20,985.5	17,161.7
06.00	*	45,104.4	43,992.0	34,509.1	33,298.3	32,397.8	31,491.6	21,749.5
07.00	*	66,447.4	66,395.4	70,870.3	70,708.0	57,718.3	57,717.2	38,727.7
08.00	*	135,613.1	134,667.6	163,975.5	162,943.6	151,380.8	150,900.5	163,923.4
08.25		595.0	595.0	259.4	259.4	88.1	88.1	1,851.9
08.50		19,137.4	8,560.5	6,636.6	6,043.5	2,116.0	2,115.8	3,245.9
08.75		5,181.9	431.3	443.0	442.0	170.9	90.0	1,051.9
09.00		41,255.0	35,721.9	58,163.4	51,565.8	101,011.7	98,097.8	79,344.0
09.25		5,447.3	2,980.3	10,526.5	9,838.6	1,643.0	1,643.0	2,691.7
09.50		35,327.9	26,740.9	26,065.5	9,709.1	14,281.0	14,281.0	8,176.7
09.75		20,461.7	20,240.1	36,151.4	22,642.9	10,058.5	9,705.5	2,541.9
10.00		143,174.9	112,842.1	131,781.9	84,927.2	52,239.5	35,120.8	31,506.6
10.25		26,620.4	13,875.5	41,028.6	33,592.0	11,828.8	9,923.9	3,967.0
10.50		36,264.9	31,791.7	72,475.8	62,690.5	30,473.9	26,887.4	11,217.3
10.75		40,822.0	34,443.0	66,800.6	51,431.0	39,228.7	22,790.6	8,000.8
11.00		169,596.6	124,066.5	162,740.5	108,830.8	169,020.1	94,252.5	27,530.2
11.25		44,639.3	35,066.8	46,360.5	45,167.1	54,634.9	54,064.4	9,134.8
11.50		104,195.4	51,440.4	72,335.8	58,400.3	82,040.0	74,605.8	18,096.1
11.75		37,339.4	30,300.8	32,078.3	29,712.7	26,060.7	25,411.0	5,463.7
12.00		197,235.2	194,990.3	200,708.6	196,237.8	140,906.4	124,535.3	33,181.8
12.25		30,248.2	28,607.5	32,610.1	31,578.4	28,332.7	26,330.0	4,756.3
12.50		74,828.2	72,467.8	56,000.4	55,998.6	50,296.6	42,313.1	10,222.1
12.75		27,788.6	23,430.4	51,602.8	51,602.8	34,077.5	30,117.6	9,081.7
13.00		162,426.3	161,286.1	164,192.4	161,099.1	243,388.4	196,764.7	39,825.8
13.25		13,949.8	13,949.8	11,774.1	11,773.9	27,075.9	24,402.0	5,116.1
13.50		42,098.9	42,092.4	48,648.5	47,948.5	82,395.6	80,395.6	35,871.7
13.75		9,362.9	9,201.1	13,073.8	12,758.4	23,229.7	19,018.5	9,095.8
14.00		197,794.5	196,910.3	340,896.6	337,880.7	295,117.4	282,252.0	85,252.3
14.25		4,058.5	4,058.5	5,339.2	5,339.2	18,998.6	17,998.6	19,187.5
14.50		27,934.0	27,899.5	24,205.0	24,195.4	43,687.5	43,450.4	30,884.9
14.75		2,126.2	2,126.2	5,491.3	5,491.3	11,833.9	11,189.5	33,351.2
15.00		88,985.3	87,795.3	107,074.7	105,146.3	200,373.1	199,862.6	259,097.7
15.25		1,110.5	1,110.5	5,403.5	5,403.5	10,874.8	10,874.8	45,101.6
15.50		7,848.8	7,848.8	5,605.8	5,605.8	21,369.2	18,540.6	86,010.3
15.75		2,096.6	2,096.6	3,413.5	3,413.5	6,031.7	4,986.7	58,415.9
16.00		39,213.2	39,213.2	24,428.5	24,273.1	114,542.8	109,314.4	275,315.2
16.25		833.2	833.2	128.7	128.7	2,268.8	2,268.8	51,879.3
16.50		7,880.3	7,877.1	8,203.6	8,203.6	18,538.9	18,538.9	151,307.5
16.75		3,939.2	3,939.2	4,129.8	4,129.8	9,205.7	9,205.7	40,888.1
17.00		8,364.8	8,364.8	6,144.9	6,144.9	60,479.0	60,479.0	303,816.6
17.25		30.8	30.8	74.3	74.3	7,399.4	7,399.4	80,555.9
17.50		94.8	94.8	547.6	547.6	4,313.5	4,313.5	63,797.9
17.75		86.3	86.3	695.8	695.8	1,018.8	1,018.8	26,366.8
18.00		15,360.0	15,360.0	22,402.4	22,402.4	52,474.3	52,474.3	126,367.6
18.25		788.2	788.2	967.1	967.1	189.9	189.9	23,321.7
18.50		1,270.6	1,270.6	76.6	76.6	1,329.3	1,329.3	38,268.1
18.75		606.5	606.5	1,105.8	1,105.8	61.3	61.3	11,920.9
19.00		9,960.7	9,960.7	6,949.0	6,949.0	11,168.4	11,168.4	86,597.2
19.25		0.3	0.3	7.2	7.2	93.1	93.1	10,012.2
19.50		165.7	165.7	34.2	34.2	27.5	27.5	25,938.0
19.75		220.9	220.9	10.2	10.2	23.7	23.7	2,255.6
20.00 & over		85,024.8	85,024.7	81,487.7	80,584.8	95,079.8	95,077.1	147,429.6
TOTAL	2,191,000.1	1,971,584.2	2,409,342.5	2,201,017.2	2,594,627.1	2,355,372.5	2,802,988.6	2,470,052.9

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

(Percent per annum)								
Type of Deposits	2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	1.39 (2.18)	1.34 (1.75)	1.45 (1.87)	1.68 (1.40)	1.73 (1.62)	1.62 (1.45)	3.89 (1.17)	6.45 (1.39)
II. Saving Deposits	1.24 (71.74)	1.66 (63.45)	1.67 (64.93)	1.92 (57.22)	2.07 (58.40)	2.07 (57.00)	4.93 (55.82)	4.99 (51.12)
III. Term or Fixed Deposits								
(a) Less than 3 months	2.98 (6.47)	3.62 (11.91)	4.24 (8.72)	4.32 (9.33)	4.30 (8.04)	4.64 (11.11)	4.88 (12.75)	5.26 (14.69)
(b) 3 months and over but less than 6 months	3.62 (6.50)	3.27 (6.98)	4.49 (7.56)	5.56 (9.90)	5.10 (9.51)	5.14 (8.07)	5.77 (6.63)	6.76 (6.98)
(c) 6 months and over but less than 1 year	4.21 (4.21)	4.78 (5.46)	4.64 (5.01)	5.88 (6.50)	5.93 (7.16)	5.87 (6.83)	6.99 (6.77)	7.64 (7.75)
(d) 1 year and over but less than 2 years	4.28 (3.39)	5.75 (5.18)	5.26 (6.11)	5.95 (7.41)	6.75 (8.29)	6.85 (8.95)	7.33 (9.03)	8.38 (11.06)
(e) 2 years and over but less than 3 years	3.99 (0.68)	5.27 (0.63)	5.44 (0.77)	5.67 (0.93)	6.46 (0.91)	6.55 (0.87)	6.34 (1.16)	8.41 (0.92)
(f) 3 years and over but less than 4 years	4.02 (1.14)	5.51 (0.99)	5.16 (1.30)	7.14 (2.05)	7.17 (2.05)	6.70 (1.92)	8.60 (2.55)	8.53 (2.11)
(g) 4 years and over but less than 5 years	3.84 (0.23)	6.19 (0.24)	4.90 (0.22)	7.08 (0.22)	7.01 (0.20)	7.11 (0.31)	7.33 (0.68)	8.51 (0.25)
(h) 5 years and over	3.98 (3.47)	4.96 (3.42)	5.57 (3.51)	6.01 (5.05)	6.30 (3.79)	7.16 (3.49)	8.67 (3.44)	9.05 (3.72)
IV. Overall								
(i) Excluding current and other deposits	1.89	2.57	2.69	3.42	3.51	3.61	5.58	6.02
(ii) Including current and other deposits	1.37	1.86	1.96	2.53	2.60	2.66	4.13	4.38

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

PLS : Profit and Loss Sharing

3.20 Scheduled Banks' Weighted Average Rates of Return on Deposits

Profit & Loss Sharing – All Banks

(Percent per annum)								
Type of Deposits	2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	1.40 (2.35)	1.46 (1.76)	1.63 (1.78)	1.93 (1.32)	1.90 (1.57)	1.86 (1.36)	4.58 (1.04)	7.38 (1.30)
II. Saving Deposits	1.29 (70.65)	1.71 (63.16)	1.72 (64.15)	1.95 (56.39)	2.11 (57.90)	2.13 (56.39)	5.25 (54.99)	5.40 (49.89)
III. Term or Fixed Deposits								
(a) Less than 3 months	3.18 (6.33)	3.78 (12.04)	4.51 (8.59)	4.67 (8.75)	4.68 (7.38)	4.84 (10.70)	5.08 (12.60)	5.41 (14.71)
(b) 3 months and over but less than 6 months	3.75 (6.68)	3.85 (5.99)	4.80 (7.49)	5.78 (9.98)	5.25 (9.48)	5.23 (8.31)	5.95 (6.68)	7.14 (6.86)
(c) 6 months and over but less than 1 year	4.35 (4.39)	4.91 (5.68)	4.82 (5.16)	6.01 (6.81)	6.06 (7.42)	6.15 (6.65)	7.23 (6.83)	7.85 (7.96)
(d) 1 year and over but less than 2 years	4.37 (3.60)	5.83 (5.60)	5.32 (6.58)	6.01 (7.91)	6.81 (8.78)	6.92 (9.50)	7.51 (9.42)	8.51 (11.73)
(e) 2 years and over but less than 3 years	3.99 (0.75)	5.25 (0.69)	5.48 (0.83)	5.82 (0.94)	6.50 (0.97)	6.56 (0.94)	6.34 (1.26)	8.42 (1.01)
(f) 3 years and over but less than 4 years	4.03 (1.25)	5.52 (1.09)	5.18 (1.42)	7.16 (2.22)	7.19 (2.20)	6.73 (2.05)	8.63 (2.75)	8.61 (2.26)
(g) 4 years and over but less than 5 years	3.84 (0.25)	6.19 (0.27)	4.96 (0.24)	7.09 (0.24)	7.03 (0.22)	7.16 (0.33)	7.33 (0.74)	8.60 (0.27)
(h) 5 years and over	3.99 (3.76)	5.00 (3.72)	5.63 (3.75)	6.04 (5.45)	6.30 (4.07)	7.17 (3.78)	8.70 (3.71)	9.11 (4.01)
IV. Overall								
(i) Excluding current and other deposits	1.98	2.70	2.82	3.56	3.64	3.74	5.87	6.37
(ii) Including current and other deposits	1.46	1.99	2.10	2.69	2.73	2.81	4.41	4.71

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

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

Type of Deposits	(Percent per annum)							
	2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	1.15 (0.48)	0.14 (1.67)	0.20 (2.73)	0.13 (2.33)	0.34 (2.23)	0.09 (2.48)	0.89 (2.67)	1.08 (2.27)
II. Saving Deposits	0.82 (82.40)	1.18 (66.22)	1.21 (73.16)	1.67 (66.27)	1.62 (64.54)	1.51 (64.08)	1.84 (65.16)	1.71 (63.56)
III. Term or Fixed Deposits								
(a) Less than 3 months	1.44 (7.86)	1.87 (10.65)	1.84 (10.01)	2.19 (15.76)	2.20 (16.26)	3.04 (15.96)	2.90 (14.51)	3.69 (14.50)
(b) 3 months and over but less than 6 months	1.75 (4.81)	1.24 (16.39)	1.48 (8.30)	2.87 (8.93)	3.33 (9.98)	3.40 (5.23)	3.50 (6.01)	3.53 (8.28)
(c) 6 months and over but less than 1 year	1.82 (2.46)	2.56 (3.29)	1.75 (3.41)	2.85 (3.19)	2.96 (3.96)	3.47 (9.01)	3.95 (6.14)	4.62 (5.62)
(d) 1 year and over but less than 2 years	1.68 (1.26)	2.03 (1.14)	1.64 (1.24)	3.34 (1.98)	3.61 (2.27)	3.80 (2.53)	3.19 (4.69)	4.85 (4.26)
(e) 2 years and over but less than 3 years	3.21 (0.02)	7.46 (0.07)	1.79 (0.07)	3.74 (0.81)	3.91 (0.20)	3.98 (0.04)	4.07 (0.04)	5.06 (0.04)
(f) 3 years and over but less than 4 years	2.13 (0.08)	2.91 (0.04)	1.37 (0.07)	4.00 (0.11)	4.06 (0.11)	4.82 (0.46)	5.01 (0.37)	5.47 (0.61)
(g) 4 years and over but less than 5 years	2.60 (0.00)	3.46 (0.00)	2.04 (0.05)	4.29 (0.01)	5.04 (0.02)	5.31 (0.10)	5.50 (0.00)	5.58 (0.08)
(h) 5 years and over	3.39 (0.63)	2.11 (0.53)	3.14 (0.96)	3.09 (0.61)	5.44 (0.41)	5.66 (0.11)	6.08 (0.44)	5.98 (0.78)
IV. Overall								
(i) Excluding current and other deposits	0.97	1.31	1.31	1.92	1.98	2.08	2.29	2.49
(ii) Including current and other deposits	0.62	0.83	0.78	1.17	1.24	1.28	1.43	1.57

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

3.22 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									
2005	Jun.	8.84	7.14	7.83	7.64	9.84	8.09	10.06	8.81
	Dec.	6.79	9.74	9.37	9.21	10.71	9.51	11.16	10.17
2006	Jun.	10.90	10.28	9.59	9.11	11.15	9.44	12.18	10.61
	Dec.	10.16	10.67	9.99	10.56	11.28	9.76	12.40	11.12
2007	Jun.	11.08	11.28	10.14	10.82	11.96	10.49	12.85	11.55
	Dec.	11.20	11.15	10.24	10.79	11.92	10.54	12.87	11.56
2008	Jun.	11.77	12.81	11.54	12.34	12.12	11.29	13.83	12.49
	Dec.	15.01	15.61	14.39	14.48	13.52	15.06	15.70	14.63
II. INTEREST BEARING - ALL BANKS									
2005	Jun.	8.51	6.86	6.09	4.59	6.68	6.76	8.86	7.01
	Dec.	5.98	8.01	5.76	7.53	8.47	9.69	9.79	8.18
2006	Jun.	11.58	14.84	8.68	8.55	10.23	10.31	9.59	9.71
	Dec.	11.50	11.73	9.41	9.7	11.9	10.09	11.43	11.00
2007	Jun.	10.87	11.37	10.73	11.07	12.30	11.05	10.76	11.25
	Dec.	11.45	10.36	9.82	11.09	12.85	10.02	11.93	11.64
2008	Jun.	13.62	12.37	11.78	13.16	12.21	13.32	13.02	12.53
	Dec.	14.64	13.88	13.83	12.05	13.60	16.55	13.74	13.60
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2005	Jun.	9.03	7.15	7.93	7.80	10.16	8.21	10.15	8.94
	Dec.	7.72	9.94	9.65	9.27	10.88	9.47	11.31	10.33
2006	Jun.	10.66	10.03	9.63	9.14	11.23	9.25	12.37	10.68
	Dec.	10.04	10.56	10.02	10.60	11.21	9.73	12.46	11.13
2007	Jun.	12.04	11.26	10.11	10.80	11.92	10.43	13.02	11.57
	Dec.	9.70	11.27	10.26	10.76	11.80	10.58	12.93	11.55
2008	Jun.	11.75	12.87	11.53	12.26	12.11	11.23	13.90	12.48
	Dec.	15.02	15.76	14.42	14.62	13.51	15.00	15.89	14.72

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

(Million Rupees)

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed
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
2006	1,032,891	1,480,225	570,024	453,015	65,876	71,785	25,818	28,319	92,552	37,727	194,657	89,532	43,215	6,596	448,402	497,360
2007	739,386	1,424,945	538,551	561,094	60,866	37,746	25,993	35,947	94,696	50,752	177,367	74,121	37,007	8,402	323,590	403,348
2008	117,430	485,456	266,471	111,649	19,788	18,850	12,543	32,851	68,795	33,361	89,429	49,596	15,422	11,699	1,148	208,073
2008 Jun.	6,973	5,529	30,716	9,009	3,233	68	1,328	4,070	4,333	3,507	8,454	8,178	1,464	409	50	46,375
Jul.	7,322	41,750	25,489	3,182	253	2,892	43	3,383	4,635	1,243	4,585	2,221	175	146	70	6,010
Aug.	11,736	39,073	18,185	5,142	318	129	223	2,385	3,849	2,811	9,989	4,857	4,350	917	30	12,854
Sep.	17,801	22,911	5,967	17,981	1,142	7,821	1,025	5,708	6,219	5,012	2,700	1,241	1,985	3,177	223	31,283
Oct.	13,215	50,030	17,402	10,280	895	943	1,025	828	9,010	3,952	9,463	316	1,447	1,155	90	12,260
Nov.	6,835	67,371	40,867	12,281	2,284	1,206	4,255	2,879	9,448	1,970	5,663	60	1,629	1,002	245	3,201
Dec.	10,960	45,007	24,296	8,380	567	2,736	2,090	4,177	8,308	2,177	9	3,589	508	102	97	27,110
2009 Jan.	6,494	70,854	45,657	16,017	5,119	277	1,055	1,916	4,133	3,251	7,046	81	1,036	2	218	10,935
Feb.	7,371	59,572	26,610	7,293	615	522	2,293	1,923	7,419	2,628	2,580	428	1,933	104	4,175	1,813
Mar.	9,144	55,221	32,203	6,040	1,812	273	485	1,408	5,444	3,491	6,053	9,798	2,919	14	710	9,867
Apr.	5,827	45,788	24,239	5,938	5,696	116	820	1,487	5,457	1,220	4,382	169	1,479	23	422	5,408
May	19,891	50,405	21,141	37,816	4,439	92	40	1,916	6,259	2,460	1,901	81	2,476	405	11,960	2,306
Jun.	8,893	73,438	50,527	6,403	2,175	1,118	540	2,494	5,161	3,549	8,074	238	1,469	27	109	36,160

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

(Million Rupees)

PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWALA		TOTAL	
	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-Cashed
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	763	12,276	5,113	17,622	3,133	10,614	13,798	2,328,110	2,530,038
2006	57,531	24,016	10,005	17,982	18,496	40,102	9,695	14,768	15,554	7,174	22,576	9,196	12,901	17,850	2,620,193	2,795,647
2007	63,953	64,834	34,223	28,732	16,036	4,823	7,653	3,954	13,352	5,383	44,925	24,976	13,462	23,026	2,191,060	2,752,083
2008	38,515	44,194	4,573	18,632	4,866	1,898	2,609	2,359	5,986	5,286	24,783	6,405	6,124	13,601	678,482	1,043,910
2008 Jun.	3,815	1,517	30	1,493	124	7	857	17	43	151	2,842	20	5	759	64,267	81,109
Jul.	2,720	2,667	800	924	200	22	110	51	88	189	2,629	46	65	1,265	49,184	65,991
Aug.	1,134	2,702	-	1,223	140	32	113	212	328	150	-	2,840	2,430	36	52,825	75,363
Sep.	1,910	4,768	40	3,598	120	77	131	213	-	312	397	2,408	3,489	57	43,149	106,567
Oct.	4,300	5,138	-	1,375	3,215	167	65	354	3,015	675	1,298	14	5	1,346	64,445	88,833
Nov.	2,903	4,898	971	1,830	-	155	127	307	233	1,092	2,001	251	31	2,841	77,492	101,344
Dec.	5,556	3,791	897	2,384	-	155	136	38	11	812	2,355	33	54	1,810	55,844	102,301
2009 Jan.	5,266	2,200	10	1,605	837	202	102	206	323	17	1,740	46	4	3,330	79,040	110,939
Feb.	2,534	3,321	100	1,351	91	12	60	300	2,706	361	1,742	32	57	2,640	60,286	82,300
Mar.	3,797	20,184	800	1,361	30	18	202	17	24	424	2,135	55	117	5,157	65,875	113,328
Apr.	4,787	3,767	1,100	1,403	510	13	210	210	360	834	1,774	61	143	1,762	57,206	68,199
May	4,375	7,663	0	2,552	10	31	196	20	152	1,779	2,001	257	19	3,140	74,860	110,923
Jun.	3,779	6,438	600	1,967	127	31	99	10	1,343	434	2,682	41	16	3,710	85,594	136,058

Source: Off-site Supervision and Enforcement Department, SBP

3.24 Clearing House Statistics

(Cheques in Thousand)
(Million Rupees)

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD	
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
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
2006	34,411	10,669,273	15,150	3,629,014	1,451	332,391	831	217,126	2,744	532,360	3,098	895,327	1,248	185,057
2007	36,538	12,491,693	10,428	2,689,217	1,634	413,390	978	264,366	3,081	630,476	2,353	693,896	1,456	155,119
2008	36,660	14,005,935	15,558	3,572,683	1,706	480,361	1,146	450,772	3,181	732,129	1,616	501,805	1,684	174,247
2008 Jun.	3,107	1,420,058	1,258	336,665	161	50,294	99	31,569	276	64,050	29	25,831	154	11,937
Jul.	3,335	1,263,647	1,359	318,973	152	45,036	107	34,552	286	69,886	1	250	148	1,982
Aug.	3,079	1,152,567	1,240	281,058	128	37,945	105	116,223	255	60,624	302	98,233	151	2,484
Sep.	3,247	1,235,039	1,387	306,268	142	37,570	110	36,270	293	71,099	341	105	154	4,507
Oct.	2,542	1,013,001	1,178	298,853	124	35,652	86	30,699	240	63,485	259	105,304	149	1,512
Nov.	2,641	869,785	1,249	273,407	147	40,387	96	31,093	258	56,968	288	105,237	159	3,291
Dec.	2,353	816,549	1,126	254,971	127	32,610	86	28,949	229	53,926	285	113,614	36	129,111
2009 Jan.	2,714	915,798	1,268	286,141	158	48,859	97	38,688	247	59,005	307	103,601	145	3,773
Feb.	2,497	801,634	1,198	261,188	143	41,609	93	33,952	226	54,956	275	91,987	150	3,459
Mar.	2,740	1,050,010	1,293	281,773	156	44,259	100	36,890	253	58,384	292	130,162	144	5,754
Apr.	2,505	1,021,540	1,288	294,941	158	46,216	105	40,538	263	59,921	314	113,004	142	4,143
May	2,696	936,493	1,262	311,161	158	50,620	107	38,990	305	71,432	317	109,770	150	4,635
Jun.	2,739	1,021,481	1,265	337,623	194	61,827	114	43,317	306	76,532	331	137,135	152	10,932

3.24 Clearing House Statistics

(Cheques in Thousand)
(Million Rupees)

PERIOD	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL	
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
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	16,245,888
2006	4,276	2,220,325	1,116	363,477	707	94,237	1,048	45,631	90	26,546	5,450	731,148	71,620	19,941,912
2007	4,398	2,466,769	1,189	341,853	869	115,055	1,428	67,927	103	34,295	5,418	900,019	69,873	21,264,075
2008	3,579	2,153,434	1,563	1,024,104	896	139,908	1,906	89,842	75	23,686	5,801	1,026,131	75,371	24,375,0379
2008 Jun.	420	294,025	129	55,615	77	11,309	163	8,602	2	343	479	90,392	6,394	2,400,690
Jul.	385	231,989	139	52,266	81	12,569	161	8,389	1	171	520	97,553	6,675	2,137,263
Aug.	392	245,424	126	47,636	73	11,811	138	6,190	1	118	559	83,004	6,549	2,143,317
Sep.	426	149,605	137	535,422	85	13,307	155	7,294	13	3,958	540	95,858	7,030	2,496,302
Oct.	29	26,861	119	51,879	65	10,911	158	6,472	1	60	480	86,401	5,430	1,731,090
Nov.	29	22,110	121	43,264	71	11,732	168	7,584	1	247	466	76,657	5,694	1,541,762
Dec.	29	22,110	112	39,773	66	11,311	155	7,063	1	265	409	77,528	5,014	1,587,780
2009 Jan.	31	16,191	126	44,529	72	12,945	170	8,824	1	218	495	102,780	5,831	1,641,352
Feb.	25	28,076	112	38,456	67	11,203	150	8,099	1	235	422	87,147	5,359	1,462,001
Mar.	29	37,852	119	42,454	75	12,010	164	10,015	1	268	442	97,754	5,808	1,807,585
Apr.	30	23,383	127	43,880	76	12,874	217	11,922	1	241	424	87,771	5,650	1,760,374
May	29	34,396	134	48,619	80	14,973	195	11,636	1	244	393	89,486	5,827	1,722,455
Jun.	47	49,673	130	51,820	79	14,395	181	12,968	2	456	396	93,720	5,936	1,911,879

Source: SBP-BSc (Bank) and National Bank

3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2005		2006	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	528,180	532,093	534,605	536,380
Reserves	1,201,640	1,381,164	1,871,457	1,888,855
Demand Deposits:	1,567,329	1,460,717	2,033,293	2,045,975
(a) Societies	170,270	98,102	114,265	9,937
(b) Others	1,397,059	1,362,615	1,919,028	2,036,038
Time Deposits:	2,455,770	2,290,154	2,474,407	2,634,201
(a) Societies	268,463	198,258	197,786	112,877
(b) Others	2,187,307	2,091,896	2,276,621	2,521,324
Borrowings from:	10,273,787	14,231,999	12,725,021	13,725,021
(a) State Bank of Pakistan	9,546,246	13,438,022	12,018,246	13,018,246
(b) Other Banks	727,541	793,977	706,775	706,775
Head Office & Inter-Bank Adjustment	203	218,089	-	-
Contingent Liabilities as per contra	1,523,812	1,887,441	2,422,534	2,842,997
Other Liabilities	2,589,312	2,168,843	2,525,651	4,867,941
TOTAL LIABILITIES / ASSETS	20,140,033	24,170,500	24,586,968	28,541,370
ASSETS				
Cash and Balances :	5,118,281	8,957,413	8,002,087	8,341,947
(a) Notes, Coins and Silver	125,874	143,543	130,314	225,241
(b) Balances with State Bank of Pakistan	257,324	120,072	172,402	212,227
(c) Balances with other Banks	4,735,083	8,693,798	7,699,371	7,904,479
Loans and Advances to:	9,507,504	9,441,391	9,408,122	10,495,592
(a) Societies	5,302,147	5,141,925	5,284,220	654,075
(b) Individuals	3,829,705	3,733,091	3,760,577	1,118,340
(c) Others	375,652	566,375	363,325	8,723,177
Investment in Securities and Shares:	611,891	583,008	570,514	543,065
(a) Federal Government	335,149	324,149	321,758	300,500
(b) Treasury Bills	26,105	26,105	27,280	26,105
(c) Provincial Governments	12,051	12,051	12,051	12,051
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,554	3,554	3,554	3,554
(f) Shares of Other Enterprises	234,998	217,115	205,837	200,821
Bank Premises	1,291,792	1,330,459	1,314,515	2,776,587
Head Office and Inter-Bank Adjustment	110,727	77,179	322,964	744,436
Contingent Assets as per contra	1,523,812	1,887,441	2,422,534	2,842,997
Other Assets	1976,026	1,893,609	2,546,232	2,796,746

3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2007		2008	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	540,818	544,152	531,798	535,731
Reserves	2,000,887	1,940,176	2,164,438	2,329,221
Demand Deposits:	2,226,514	2,248,694	2,311,090	3,259,226
(a) Societies	10,054	10,054	9,854	8,559
(b) Others	2,216,460	2,238,640	2,301,236	3,250,667
Time Deposits:	2,868,297	2,851,070	2,973,926	4,939,028
(a) Societies	151,117	151,117	149,697	150,695
(b) Others	2,717,180	2,699,953	2,824,229	4,788,333
Borrowings from:	14,874,105	15,369,054	8,716,080	8,635,181
(a) State Bank of Pakistan	14,167,330	14,662,279	8,018,246	8,027,261
(b) Other Banks	706,775	706,775	697,834	607,920
Head Office & Inter-Bank Adjustment	1,091,787	1,548,387	1,605,706	1,605,706
Contingent Liabilities as per contra	3,647,538	3,797,549	3,580,746	3,808,327
Other Liabilities	4,594,507	5,053,519	4,683,986	4,994,136
TOTAL LIABILITIES / ASSETS	31,844,453	33,352,601	26,567,770	30,106,556
ASSETS				
Cash and Balances:	9,401,912	9,633,536	3,949,869	5,348,699
(a) Notes,Coins and Silver	250,446	320,085	320,070	381,320
(b) Balances with State Bank of Pakistan	254,322	415,210	408,877	473,185
© Balances with other Banks	8,897,144	8,898,241	3,220,922	4,494,194
Loans and Advances to:	11,182,825	11,411,452	10,892,865	12,604,273
(a) Societies	657,784	657,784	569,987	611,115
(b) Individuals	1,187,789	1,187,789	1,187,278	2,838,467
(c) Others	9,337,252	9,565,879	9,135,600	9,154,691
Investment in Securities and Shares:	606,882	608,371	561,718	568,279
(a) Federal Government	308,168	310,390	310,090	307,868
(b) Treasury Bills	26,105	26,215	24,715	28,048
(c) Provincial Governments	12,051	12,155	12,051	12,604
(d) Local Bodies	34	84	34	57
(e) Shares of Co-operative Institutions	3,554	3,654	3,554	3,769
(f) Shares of Other Enterprises	256,970	255,873	211,274	215,933
Bank Premises	3,098,268	3,153,823	2,158,799	2,202,804
Head Office and Inter-Bank Adjustment	1,336,991	1,315,806	1,315,779	1,144,370
Contingent Assets as per contra	3,647,538	3,797,549	4,215,563	4,408,895
Other Assets	2,570,037	3,432,064	3,473,177	3,829,236

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

(End of Period: Thousand Rupees)

(End of Period: Thousand Rupees)												
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS							All DEPOSITS
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total	
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
December												
No. of A/Cs.	35,181	1,166	5,027	168,055	4,787	5,122	3,326	719	536	4,633	19,123	228,552
Amount	567,312	25,535	79,526	2,151,739	83,818	78,312	232,805	140,636	41,988	349,200	926,759	3,750,871
2006												
June												
No. of A/Cs.	39,645	1,499	5,939	171,994	3,982	4,822	5,829	3,641	870	638	19,782	238,859
Amount	709,575	85,363	80,994	2,437,118	358,925	144,324	143,064	256,843	249,843	41,651	1,194,650	4,507,700
December												
No. of A/Cs.	40,989	2,981	5,057	183,088	9,109	11,508	4,762	1,351	799	4,190	31,719	263,834
Amount	936,584	52,156	99,350	2,631,385	195,590	67,810	84,826	151,831	73,914	386,730	960,701	4,680,176
2007												
June												
No. of A/Cs.	67,143	2,968	9,391	228,096	9,109	11,511	4,845	1,387	1,154	5,547	33,553	341,151
Amount	1,105,710	51,208	189,364	2,662,621	195,590	49,699	152,200	152,152	75,978	460,289	1,085,908	5,094,811
December												
No. of A/Cs.	68,031	3,023	10,388	230,609	9,120	11,609	4,949	1,431	1,261	6,548	34,918	346,969
Amount	1,105,935	51,263	190,031	2,665,607	195,791	49,800	152,551	152,255	76,043	460,488	1,086,928	5,099,764
2008												
June												
No. of A/Cs.	69,278	3,010	10,366	238,964	9,170	11,709	5,074	1,631	1,259	6,518	35,361	356,979
Amount	1,161,564	50,703	189,761	2,749,317	204,252	59,650	163,405	175,051	75,643	455,670	1,133,671	5,285,016
December												
No. of A/Cs.	72,589	4,321	23,586	241,526	11,524	12,589	6,589	1,785	1,357	7,784	41,628	383,650
Amount	1,584,251	89,568	736,308	3,994,512	355,624	89,524	178,958	201,546	111,542	856,421	1,793,615	8,198,254

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

(End of Period: Thousand Rupees)								
CATEGORY OF DEPOSITOR	2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Govt. and Govt. Agencies	21,182	21,348	21,500	19,359	20,512	20,567	18,398	25,368
II. Business:	1,700,203	1,176,412	1345,819	1,917,194	1,430,088	1,434,167	1,613,041	3,144,415
1. Agriculture, Forestry, Hunting and Fishing	205,218	109,885	111,552	118,236	134,076	134,743	134,681	188,987
2. Manufacturing	10,506	7,044	8,579	128,349	125,648	125,681	273,720	458,955
3. Construction	-	-	-	-	-	-	-	-
4. Commerce	1,275,022	1,010,346	1,139,749	1,051,859	1,039,842	1,043,020	1,062,847	2,307,998
5. Other Business	209,457	49,137	85,939	618,750	130,522	130,723	141,793	188,475
III. Trust Funds, Non-Profit Organisations and Others	67,467	42,984	53,427	55,511	57,182	57,446	57,446	69,859
IV. Personal	2,234,247	2,510,127	3,086,954	2,688,112	3,587,029	3,587,584	3,596,131	4,958,612
TOTAL	4,023,099	3,750,871	4,507,700	4,680,176	5,094,811	5,099,764	5,285,016	8,198,254

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

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	8,227,840	8,231,988	8,374,253	8,523,957	8,397,803	8,478,316	8,133,213	9,156,090
B. Mining and Quarrying	-	-	-	-	-	-	-	-
C. Manufacturing	159,984	98,389	119,624	126,500	168,123	201,134	83,909	85,468
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas ,Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	600,344	594,765	519,616	603,985	536,590	547,441	503,677	554,820
G. Transport, Storage and Communication	289,632	264,894	116,308	166,678	197,734	231,967	231,786	238,954
H. Services		-	-	-	-	-	-	-
I. Employees and activities not adequately described	229,704	251,355	278,321	1,074,472	1,882,575	1,952,594	1,940,280	2,568,941
(i) Directors and their Associates	3,408	3,675	2,244	3,361	5,020	6,029	6,029	7,898
(ii) Employees and activities not adequately described	226,296	247,680	276,077	1,071,111	1,877,555	1,946,565	1,934,251	2,561,043
TOTAL	9,507,504	9,441,391	9,408,122	10,495,592	11,182,825	11,411,452	10,892,865	12,604,273

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

(End of Period: Thousand Rupees)

SECURITY	2005		2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	13,028	13,323	13,402	43,745	43,745	45,750	2,005	41,123
C. Merchandise:	318,948	261,678	234,317	23,387	44,156	46,326	22,939	23,852
(i) Export Commodities	216,177	189,134	166,736	9,574	30,257	31,266	21,692	22,568
(ii) Imported goods Other than Industrial Machinery	-	-	-	-	86	138	138	125
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	102,771	72,544	67,581	13,813	13,813	14,922	1,109	1,159
D. Machinery and Other Fixed Assets	18,991	17,644	19,687	11,932	105,302	110,802	110,802	111,520
E. Real Estate:	2,513,733	2,351,367	2,549,503	2,902,500	3,248,488	3,358,507	3,315,048	3,430,422
(i) Land & Buildings	376,047	157,978	363,044	2,434,959	2,963,028	3,040,036	3,011,204	3,125,894
(ii) Agricultural Land	2,137,686	2,193,389	2,186,459	467,541	285,460	318,471	303,844	304,528
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	61,069	49,499	48,031	53,431	103,921	109,220	108,325	107,589
G. Others :	6,581,735	6,747,880	6,543,182	7,460,597	7,637,213	7,740,847	7,333,746	8,889,767
(i) Other Secured Advance	2,263,866	3,105,327	2,368,727	3,366,480	3,470,849	3,503,973	3,392,763	4,785,284
(ii) Advances Secured by Guarantee(s)	326,272	346,736	296,469	59,404	117,530	121,035	109,810	105,894
(iii) Clean Advances and advances against personal Securities	3,991,597	3,295,817	3,877,986	4,034,713	4,048,834	4,115,839	3,831,173	3,998,589
TOTAL	9,507,504	9,441,391	9,408,122	10,495,592	11,182,825	11,411,452	10,892,865	12,604,273

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

(End of Period : Thousand Rupees)

SECURITY / SHARE	2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Federal Government Securities	361,254	350,254	349,038	326,605	334,273	336,605
National Savings Schemes	35,149	24,149	21,758	500	-	-
Treasury Bills	26,105	26,105	27,280	26,105	26,105	26,215
Federal Investment Bonds	300,000	300,000	300,000	300,000	308,168	310,390
B. Provincial Governments Securities	12,051	12,051	12,051	12,051	12,051	12,155
Punjab	12,051	12,051	12,051	12,051	12,051	12,155
17.50% 2008	12,051	12,051	12,051	12,051	12,051	12,155
C. Local Bodies Bonds	34	34	34	34	34	84
D. Shares	228,989	211,106	199,828	204,375	260,524	259,527
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,554	3,654
Other Enterprises	225,435	207,552	196,274	200,821	256,970	255,873
E. Others	9,563	9,563	9,563	-	-	-
TOTAL	611,891	583,008	570,514	543,065	606,882	608,371

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

(End of Period: Thousand Rupees)

SECURITY / SHARE	2008					
	Jun.			Dec.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	334,805	334,805	334,805	335,916	335,916	335,916
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	24,715	24,715	24,715	28,048	28,048	28,048
Federal Investment Bonds	310,090	310,090	310,090	307,868	307,868	307,868
B. Provincial Governments Securities	12,051	12,051	12,051	12,604	12,604	12,604
Punjab	12,051	12,051	12,051	12,604	12,604	12,604
17.50% 2008	12,051	12,051	12,051	12,604	12,604	12,604
C. Local Bodies Bonds	34	34	34	57	57	57
D. Shares	214,828	214,828	214,828	219,702	219,702	219,702
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,769	3,769	3,769
Other Enterprises	211,274	211,274	211,274	215,933	215,933	215,933
E. Others	-	-	-	-	-	-
TOTAL	561,718	561,718	561,718	568,279	568,279	568,279

3.31 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	
2005											
Jun.	0.00	0.27	4.36	0.70	1.99	1.17	1.84	1.96	2.25	2.73	1.12
Dec.	0.00	0.19	8.71	1.47	3.08	3.66	3.36	3.83	4.62	5.40	2.08
2006											
Jun.	0.00	0.05	5.17	1.36	2.84	3.54	3.71	3.93	4.40	5.06	1.90
Dec.	0.00	0.12	0.00	1.85	2.09	2.57	2.76	2.86	2.93	3.10	1.61
2007											
Jun.	0.00	0.09	0.00	1.90	2.09	2.78	2.86	2.86	2.89	3.73	1.65
Dec.	0.00	0.10	0.00	1.92	2.20	2.81	2.91	2.89	3.00	3.78	1.68
2008											
Jun.	0.00	0.32	0.00	2.07	2.32	3.21	3.38	3.61	3.92	4.16	1.85
Dec.	0.00	0.35	0.00	2.11	2.35	3.19	3.36	3.81	4.01	4.19	1.96

3.32 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
2005								
Jun.	0.00	12.21	11.81	6.75	11.00	11.37	10.68	10.80
Dec.	0.00	12.00	12.50	11.28	12.00	11.53	11.92	11.95
2006								
Jun.	0.00	12.00	10.26	12.00	12.09	11.65	10.33	10.82
Dec.	0.00	14.00	8.05	10.00	11.77	10.25	10.02	10.52
2007								
Jun.	0.00	14.00	8.78	11.90	11.90	11.81	10.36	10.84
Dec.	0.00	14.04	8.88	11.95	11.90	11.87	10.37	10.86
2008								
Jun.	0.00	15.00	8.26	11.95	11.90	11.87	10.42	10.89
Dec.	0.00	15.22	8.34	12.01	11.89	11.95	10.77	11.01

3.33 State Bank of Pakistan Rates for Banks

(Percent per annum)								
EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery			Long Term Financing Facility			Punjab
		Local Sales	Export Sales		Export Oriented Project(LTF-EOP)			Provincial
			Pre- Shipment	Post- Shipment	Upto 2 Years	Over 2 Years but upto 5 Years	Over 3Years to 7-1/2 Years	Co-operative Bank Ltd.
01-09-2006	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-10-2006	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-11-2006	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-12-2006	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-01-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-02-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-03-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-04-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8250
01-05-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-06-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-07-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-08-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-09-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.1426
01-10-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.1426
01-11-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.1426
01-12-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.2084

EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery		Long Term Financing Facility(LTFF) for Plant & Machinery			Punjab Provincial
		Export Sales		Upto 3 Years	Over 3 Years But upto 5 Years	Over 5 Years to 10 Years	Co-operative Bank Ltd.
		Pre- Shipment	Post- Shipment				
01-01-2008	6.50	6.50	6.50	6.50	6.50	7.00	9.2584
01-02-2008	6.50	6.50	6.50	6.50	6.50	7.00	9.2962
01-03-2008	6.50	6.50	6.50	6.50	6.50	7.00	9.7359
01-04-2008	6.50	6.50	6.50	6.50	6.50	7.00	9.8223
01-05-2008	6.50	6.50	6.50	6.50	6.50	7.00	9.8686
01-06-2008	6.50	6.50	6.50	6.50	6.50	7.00	9.8931
01-07-2008	6.50	6.50	6.50	6.50	6.50	7.00	11.4723
01-08-2008	6.50	6.50	6.50	6.50	6.50	7.00	11.4723
01-09-2008	6.50	6.50	6.50	6.50	6.50	7.00	11.4723
01-10-2008	6.50	6.50	6.50	6.50	6.50	7.00	12.6876
01-11-2008	6.50	6.50	6.50	6.50	6.50	7.00	12.6649
01-12-2008	6.50	6.50	6.50	6.50	6.50	7.00	14.0108
01-01-2009	6.50	6.50	6.50	6.50	6.50	7.00	14.0108
01-02-2009	6.50	6.50	6.50	6.50	6.50	7.00	13.9958
01-03-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.9600
01-04-2009	6.50	6.50	6.50	6.50	6.50	7.00	11.7665
01-05-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.9524
01-06-2009	6.50	6.50	6.50	6.50	6.50	7.00	13.1423
01-07-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.0059

Source: SME Finance Department SBP

1. Rate of refinance for 6 months is 8.00%, for 2 years 8.50% and above 2 years 9.50%

2. LFT-EOP scheme & LMM scheme (Local Sale) have been merged & new scheme viz Long term Financing Facility (LTFF) for Plant & Machinery has been Circulated vide MFD circular No. 7 dated Dec 31, 2007. Before that period of financing was upto 2 years, over 2 years but upto 3 years and over 5 years to 10 years.

3.34 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
01-02-2007	7.50	7.50	-
01-03-2007	7.50	7.50	-
01-04-2007	7.50	7.50	-
01-05-2007	7.50	7.50	-
01-06-2007	7.50	7.50	-
01-07-2007	7.50	7.50	-
01-08-2007	7.50	7.50	-
01-09-2007	7.50	7.50	-
01-10-2007	7.50	7.50	-
01-11-2007	7.50	7.50	-
01-12-2007	7.50	7.50	-
01-01-2008	7.50	7.50	-
01-02-2008	7.50	7.50	-
01-03-2008	7.50	7.50	-
01-05-2008	7.50	7.50	-
01-06-2008	7.50	7.50	-
01-07-2008	7.50	7.50	-
01-08-2008	7.50	7.50	-
01-09-2008	7.50	7.50	-
01-10-2008	7.50	7.50	-
01-11-2008	7.50	7.50	-
01-12-2008	7.50	7.50	-
01-01-2009	7.50	7.50	-
01-02-2009	7.50	7.50	-
01-03-2009	7.50	7.50	-
01-04-2009	7.50	7.50	-
01-05-2009	7.50	7.50	-
01-05-2009	7.50	7.50	-
01-06-2009	7.50	7.50	-
01-07-2009	7.50	7.50	-

Source: SME Finance Department SBP

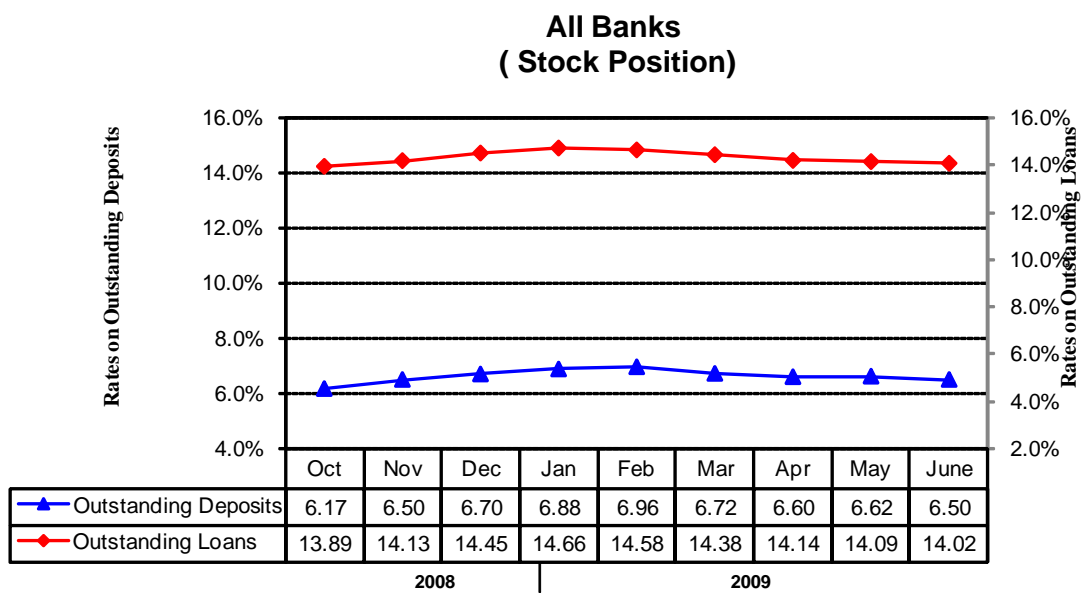
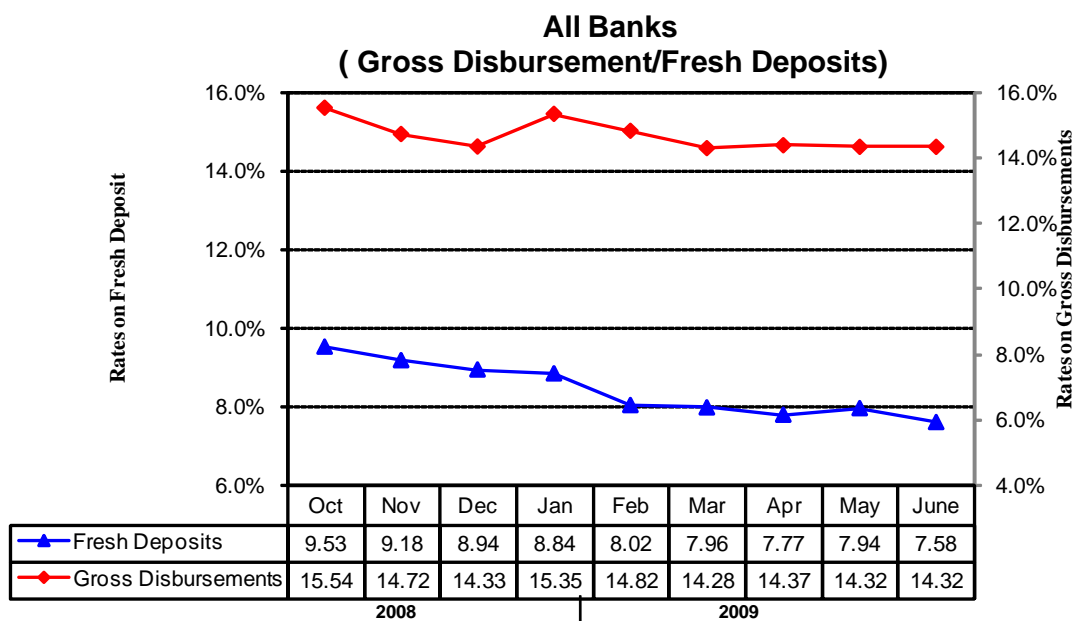
1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.

3.35 Weighted Average Lending & Deposit Rates

Items	(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
October 2008								
Public	17.23	17.28	13.65	14.27	12.97	14.34	5.82	7.64
Private	16.09	16.13	14.04	14.45	9.88	11.70	6.22	8.24
Foreign	11.88	12.04	16.05	16.65	6.00	8.66	6.75	8.97
Specialized	9.70	9.79	9.05	9.66	3.03	6.62	5.70	8.42
All Banks	15.54	15.60	13.89	14.35	9.53	11.52	6.17	8.17
November 2008								
Public	15.07	15.21	13.93	14.67	11.96	13.73	6.16	8.05
Private	15.58	15.65	14.30	14.70	9.39	11.46	6.54	8.67
Foreign	9.67	9.73	15.97	16.47	6.96	9.80	7.08	9.51
Specialized	9.53	9.56	9.09	9.66	1.50	7.11	5.87	8.81
All Banks	14.72	14.79	14.13	14.60	9.18	11.40	6.50	8.60
December 2008								
Public	15.66	15.77	14.10	14.82	10.27	13.35	6.40	8.54
Private	15.25	15.36	14.64	15.01	9.26	11.73	6.75	9.09
Foreign	9.42	9.49	16.55	17.11	6.50	9.87	7.20	9.70
Specialized	9.64	9.69	9.08	9.69	2.27	7.20	5.33	8.81
All Banks	14.33	14.43	14.45	14.90	8.94	11.62	6.70	9.02
January 2009								
Public	16.00	16.15	14.30	14.96	9.38	11.45	6.50	8.45
Private	16.00	16.16	14.91	15.37	9.03	11.05	6.92	9.17
Foreign	11.86	12.10	16.20	17.09	7.77	10.33	7.55	10.26
Specialized	9.51	9.65	9.09	9.66	5.72	6.63	6.49	9.09
All Banks	15.35	15.53	14.66	15.18	8.84	10.95	6.88	9.09
February 2009								
Public	15.79	15.80	14.07	14.73	6.44	8.06	6.77	8.71
Private	14.97	15.10	14.87	15.34	8.36	10.13	6.98	9.20
Foreign	13.59	13.68	16.12	16.87	6.80	10.03	7.44	10.24
Specialized	9.30	9.50	9.10	9.66	2.68	7.29	6.46	9.16
All Banks	14.82	14.95	14.58	15.10	8.02	9.99	6.96	9.15
March 2009								
Public	14.91	14.95	13.95	14.69	8.09	10.37	6.64	8.51
Private	14.50	14.60	14.64	15.16	8.11	10.07	6.69	8.89
Foreign	12.83	12.87	16.01	16.55	7.27	10.44	7.64	10.37
Specialized	9.42	9.46	9.11	9.67	2.74	7.02	6.27	9.25
All Banks	14.28	14.37	14.38	14.95	7.96	10.11	6.72	8.88
April 2009								
Public	14.71	14.73	13.93	14.64	7.56	9.29	6.55	8.37
Private	14.61	14.76	14.34	14.87	7.83	9.72	6.59	8.74
Foreign	12.87	13.09	15.65	16.50	8.05	10.64	7.04	9.86
Specialized	9.59	9.59	9.12	9.67	2.29	6.09	6.53	9.46
All Banks	14.37	14.52	14.14	14.71	7.77	9.80	6.60	8.72
May 2009								
Public	14.87	14.88	14.00	14.62	6.90	8.83	6.64	8.48
Private	14.66	14.79	14.27	14.79	7.92	9.89	6.59	8.79
Foreign	12.71	12.76	15.33	16.09	8.76	10.73	7.18	9.93
Specialized	7.83	8.55	9.11	9.66	3.07	6.11	6.15	8.96
All Banks	14.32	14.46	14.09	14.64	7.94	9.93	6.62	8.77
June 2009								
Public	14.15	14.20	13.74	14.38	5.02	9.25	6.37	8.42
Private	14.63	14.76	14.23	14.75	7.75	10.13	6.49	8.80
Foreign	12.82	12.88	15.62	16.13	8.50	10.76	7.48	10.05
Specialized	9.87	9.89	9.12	9.65	2.74	6.03	5.39	8.17
All Banks	14.32	14.43	14.02	14.57	7.58	10.14	6.50	8.77

1. Gross disbursements mean the amounts disbursed by banks either in pak rupees or in foreign currency against loans during the month. It also includes loans re-priced, renewed or rolled over during the month. In case of running finance, the disbursed amount means total amount availed by the borrower during the month(effective from July 2007) while previously (up to June 2007) it was maximum amount availed by the borrower at any 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.

Weighted Average Lending and Deposits Rates



Note: Including zero rate of markup

3.36 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)								
PERIOD	Zarai Taraqiati Bank of Pakistan ¹				Co-operative Societies		Federal Bank for Co-operatives ²	
	Short-term		Medium and Long-term		Medium and Long-term		Medium and Long-term	
	Loans		Loans		Short-term	Loans		
	Loans upto Rs.5000	Exceeding Rs.5000	Loans upto Rs.5000	Exceeding Rs.5000	Loans upto Rs.5000	Exceeding Rs.5000		
1994-95	13.50	13.50	13.50	13.50	8.00(S.F.) ³ 11.00 (others) 9.00(S.F.) ⁴ 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) ⁵	14.00	0.70	0.70
2003-04	9.00	9.00	9.00	9.00 ⁷	9.00	12.00 ⁶	-	-
2004-05	9.00	9.00	9.00	9.00 ⁷	9.00	12.00 ⁶	-	-
2005-06	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 (12.00) ⁸	12.00 ⁶	-	-
2006-07	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	(12.00) ⁶	16.00 ⁶	-	-
2007-08	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	(12.50) ⁶	17.00 ⁶	-	-

1. Excludes Agro-based Industries

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

3. From 1st July,1994 to 11th December,1994 (for 8 months period)

4. From 12th December,1994 to 30th June,1995 (for 8 months period)

5. For Kharif 2003

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

7. 1 percent incentive is allowed to those borrowers who repay in time.

8. Rate from 26th January, 2006 to 30th June,2006.

S.F. Small Farmers

Source: Agricultural Credit Department SBP

3.37 Rates of Return on Financing by House Building Finance Corporation ¹

(Percent per annum)

PERIOD	LOAN AMOUNT							
	Up to Rs.60,000	Rs.60,00 to Rs.100,0	Rs.100,001 to Rs.150,000	Rs.150,001 to Rs.200,000	Rs.200, to Rs.300,0	Rs.300,001 to Rs.400,000	Rs.400,001 to Rs.500,000	Rs.500,001 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 ²

From July, 2006

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 Sep, 2006

Location	Rural Areas	In all Urban Areas including District Head Quarters Tehsils & Small Towns	Urban Areas of SUK/LAR/ATK/SWL/K SR/SKP/ BWP/GRT/SGD	Urban Areas of ABTTD/GRW/ SKT/ R.Y.KHAN/ WAH CANTT	Urban Areas of HYD/ QTA/PSH	Urban Areas of KAR/LHR/MTN/IS L/RWP/ FSBD
Investment limit	Rs.150,000/-	Rs.100,000/-	1,500,000/-	2,500,000/-	5,000,000/-	7,500,000/-
Rent	5%	5%	5%	5%	5%	5%
Appreciation	2.5%	7.5%	7.5% & 10%	7.5% & 10%	7.5%,10%&12.5	7.5%,10%&12.5

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

Source: House Building Finance Corporation

1. 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.

2. 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.

3.38 Rates of Return on Advances by Pakistan Industrial Credit & Investment Corporation¹

(Percent per annum)

PERIOD	Foreign Currency Loans	Local Currency Loans		
		Long term	Short term	Consumer Financing
1991-92	15.00 ²	8.00 ⁴		
1992-93	18.20 ³	8.00 ⁴		
1993-94	15.61 ³	11.00 & 12.00 ⁵		19.00
1994-95	“	13.00 ⁶		17.50
1995-96	“	“		18.250
1996-97	“	“		21.900
1997-98	“	“		21.900
1998-99	“	“	20.805 to 21.900	
1999-2000	“	13.00 ⁶	18.250 to 20.805	
2000-2001	“	16.00 ⁷	16.060 to 18.250	
2001-2002	“	16.00 ⁸	14.965 to 19.345	
2002-2003	“	8.50 ⁹	10.585 to 16.060	11.00 to 12.00
2003-2004	“	8.50 ¹⁰	7.500 to 13.140	8.00 to 10.00
2004-2005	15.61 ³	11.4 ¹¹	8.000 to 13.770	7.50 to 16.00

Source: Pakistan Industrial Credit & Investment Corporation

- 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
- 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. 1st August, 1991
- On the mark-up basis w.e.f. 15-08-1993 & 02-03-1994
- On the mark-up basis w.e.f. 13th November, 1994.
- 2% above SBP discount rate on BMR financing (SBP discount rate at present is 14%)
- 3% above SBP discount rate on BMR financing (SBP discount rate at present is 9%
- 1% above SBP Discount rate on Project Financing ((SBP discount rate at present is 7%)
- Rate of return on PICIC's Long Term project financing presently lies in the range of 7.5% p.a to 10.0% p.a. floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our margin subject to a floor rate in range of 7.5% 7.5% p.a. to 10.0% p.a. The rate of return/mark-up is conditional upon our internal tiering criteria of companies. However, our weighted average mark up rate as on July 31, 2004 is 8.5% p.a.
- 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% 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.

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

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

Source: Industrial Development Bank of Pakistan

3.40 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2006		2007		2008		2009	
	1 st Jan.	1 st Jul.	1 st Jan.	23 rd Jun.	1 st Jan.	24 rd Jun.	1 st Jan.	1 st Jul.
1. Saving Accounts								
(i) With chequing facilities	4.50	5.50	5.50	6.00	6.00	8.00	9.50	8.00
(ii) Without chequing facilities	5.00	6.00	6.00	6.50	6.50	8.50	10.00	8.50
2. Khas Deposit Accounts or Certificates ¹								
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 ²								
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	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	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates ³								
(i) 1st year	5.00	6.00	6.00	7.00	7.00	9.00	9.00	8.00
(ii) 10 years(Compound rate)	9.46	10.00	10.00	10.15	10.15	12.15	12.15	12.15
5. National Deposit Certificates / Accounts ⁴								
(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) ⁵								
or Special Saving Accounts								
(i) First 5 periods of complete 6 months	8.40	9.00	9.00	9.00	9.25	11.00	14.40	11.60
(ii) Last period of complete 6 months	9.60	10.00	10.00	10.50	10.50	12.50	15.20	12.00
(b) Special Saving Certificates (Bearer) ⁶								
(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 ⁷	8.88	9.24	9.24	9.54	9.54	11.52	15.00	12.00
8. Pensioner's Benefit Accounts ⁸	11.04	11.52	11.52	11.64	11.64	13.56	16.80	14.16
9. Behbood Saving Certificate ⁹	11.04	11.52	11.52	11.64	11.64	13.56	16.80	14.16

Notes

:Source: Central Directorate of National Savings

1 Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 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 upto 24-05-2000 vide Finance Divisions U.O.No. F.7(1) AFA(DM)/96-726-727.

2 Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.

3 Defence Saving Certificates introduced w.e.f. 08-11-1966

4 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 upto 24-05-2000 vide Finance Division U.O.No. referred above.

5 Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990.

6 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.

7 Regular Income certificates introduced w.e.f 02-02-1993

8 Pensioner's Benefit Accounts introduced w.e.f 20-01-2003

9 The scheme has been introduced w.e.f 30-07-2003 specially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

3.41 Non-Performing Loans

(Million Rupees)

BANKS/DFIs	31-03-2009			31-12-2008		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	391,936	121,092	3.96	357,028	114,434	3.53
All Banks	379,259	116,688	3.86	345,305	111,075	3.47
Commercial Banks	349,721	106,784	3.63	316,161	102,928	3.30
Public Sector Commercial Banks	107,887	37,477	6.86	101,959	40,776	7.15
Local Private Banks	238,209	68,628	2.99	211,199	61,977	2.53
Foreign Banks	3,624	679	0.70	3,003	175	0.17
Specialised Banks ¹	29,538	9,904	12.04	29,145	8,147	10.20
DFIs	12,677	4,405	12.02	11,722	3,359	9.27

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

Cash Recovery Against Non Performing Loans

BANKS/DFIs	Quarter ended March 2009	Quarter ended December 2008
All Banks & DFIs	11,540	12,382
All Banks	11,184	12,049
Commercial Banks	9,651	8,567
Public Sector Commercial Banks	2,130	1,971
Local Private Banks	7,347	6,477
Foreign Banks	175	119
Specialised Banks	1,533	3,482
DFIs	356	333

Source: Off-site Supervision and Enforcement Department, SBP

“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.”

3.42 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.)
30-09-2006	3,761	1,729	11.40	70,295	36,643
31-12-2006	3,947	1,948	12.50	77,656	39,198
31-03-2007	4,091	2,174	13.17	80,079	40,576
30-06-2007	4,179	2,294	14.39	88,186	42,822
30-09-2007	4,444	2,470	15.99	104,107	46,234
31-12-2007	4,979	2,618	16.50	109,490	46,844
31-03-2008	5,124	3,021	16.40	109,914	44,653
30-06-2008	5,282	3,121	19.00	129,461	44,427
30-09-2008	5,421	3,275	21.90	158,283	43,860
31-12-2008	5,857	3,523	21.40	152,855	40,523
31-03-2009	5,961	3,783	22.53	168,386	37,587

Source: Payments System Department SBP