

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2006		2007	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	121,197.6	165,858.0	206,116.7	237,896.4
Reserves	112,685.6	109,050.9	143,720.4	137,655.3
Demand Deposits:	1,340,765.2	1,293,955.3	1,507,255.2	1,634,081.2
(a) Scheduled Banks	22,308.4	22,784.9	27,922.5	26,634.6
(b) Others	1,318,456.9	1,271,170.3	1,479,332.7	1,607,446.6
Time Deposits:	1,516,967.6	1,673,230.4	1,907,015.4	1,944,631.2
(a) Scheduled Banks	18,073.8	17,756.1	13,796.6	17,582.0
(b) Others	1,498,893.8	1,655,474.3	1,893,218.8	1,927,049.2
Borrowings from:	367,395.9	415,605.2	487,553.8	409,618.1
(a) State Bank of Pakistan	200,334.1	255,828.6	268,908.1	241,778.7
(b) Banks Abroad	4,244.5	4,996.2	7,116.2	20,075.2
(c) Other Scheduled Banks	162,817.3	154,780.4	211,529.5	147,764.2
Head Office and Inter-Bank Adjustment	47,995.5	40,020.8	20,478.1	14,010.8
Contingent Liabilities as per contra	2,317,353.6	2,608,246.5	3,075,742.0	3,505,919.4
Other Liabilities	1,125,978.0	1,100,663.3	1,396,018.4	1,389,486.5
TOTAL LIABILITIES / ASSETS	6,950,339.0	7,406,630.5	8,743,900.0	9,273,298.9
ASSETS				
Cash:	333,119.6	420,747.7	521,411.0	414,484.9
(a) Notes, Coins and Silver	59,169.8	62,516.3	70,451.6	77,831.2
(b) Balances with State Bank of Pakistan	202,317.7	258,653.3	306,023.1	276,735.4
(c) Balances with Others Scheduled	71,632.0	99,578.1	144,936.3	59,918.3
Balances held Abroad	94,005.9	95,886.9	171,112.2	112,478.5
Bills Purchased and Discounted	122,205.1	124,277.0	125,281.5	107,394.1
Advances to:	2,123,048.1	2,363,983.2	2,470,902.1	2,671,834.8
(a) Scheduled Banks	51,856.7	63,450.0	94,719.8	58,629.9
(b) Others	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9
Investment in Securities and Shares:	866,618.3	764,792.1	1,107,829.4	1,204,558.6
(a) Federal Government Securities	181,663.0	161,732.3	169,333.2	181,854.6
(b) Treasury Bills	409,361.9	382,108.1	657,161.3	718,520.9
(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	275,516.8	220,875.1	281,258.3	304,106.5
Bank Premises	78,862.0	111,553.1	106,304.1	123,611.4
Head Office and Inter-Bank Adjustment	81,519.8	81,999.4	271,596.1	248,987.3
Contingent Assets as per contra	2,317,353.6	2,608,246.5	3,075,742.0	3,505,919.4
Others Assets	933,606.6	835,144.6	893,721.6	884,029.9

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2008		2009	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	255,542.0	278,012.4	341,741.2	345,150.6
Reserves	154,518.2	197,285.0	226,247.2	292,706.5
Demand Deposits:	1,681,986.5	1,642,811.1	1,607,774.6	1,967,682.4
(a) Scheduled Banks	32,237.8	39,546.0	37,872.4	46,205.5
(b) Others	1,649,748.7	1,603,265.1	1,569,902.2	1,921,476.9
Time Deposits:	2,180,193.0	2,202,071.5	2,593,262.7	2,447,642.0
(a) Scheduled Banks	17,780.8	13,847.2	25,560.0	16,457.2
(b) Others	2,162,412.2	2,188,224.3	2,567,702.7	2,431,184.8
Borrowings from:	329,542.3	373,667.1	470,217.8	655,818.20
(a) State Bank of Pakistan	216,494.5	254,895.7	290,600.2	442,347.2
(b) Banks Abroad	6,897.2	10,458.4	8,859.5	32,914.1
(c) Other Scheduled Banks	106,150.6	108,313.0	170,758.1	180,556.9
Head Office and Inter-Bank Adjustment	66,703.4	601,648.1	99,305.2	1,058,005.1
Contingent Liabilities as per contra	3,071,939.0	2,828,730.2	2,943,691.2	2,791,735.7
Other Liabilities	1,120,945.8	1,253,727.8	1,153,889.7	1,522,858.4
TOTAL LIABILITIES / ASSETS	8,861,370.2	9,377,953.2	9,436,129.6	11,081,598.9
ASSETS				
Cash:	549,296.5	431,225.3	462,874.1	469,537.4
(a) Notes, Coins and Silver	76,352.0	98,729.0	88,762.8	91,556.3
(b) Balances with State Bank of Pakistan	421,757.5	237,583.8	266,611.2	290,256.1
(c) Balances with Others Scheduled Banks	51,187.0	94,912.5	107,500.1	87,725.0
Balances held Abroad	159,548.8	122,247.0	150,648.1	177,121.7
Bills Purchased and Discounted	122,545.0	138,661.1	143,376.5	151,275.9
Advances to:	2,873,791.8	3,088,175.4	3,122,103.9	3,251,770.8
(a) Scheduled Banks	58,153.6	31,781.4	41,757.6	59,879.5
(b) Others	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3
Investment in Securities and Shares:	1,036,735.7	1,020,989.7	1,359,192.7	1,719,695.6
(a) Federal Government Securities	182,170.9	161,177.2	197,658.5	192,836.6
(b) Treasury Bills	559,397.6	541,289.1	748,731.4	986,725.6
(c) Provincial Governments Securities	75.1	75.1	75.1	-
(d) Foreign Securities	1.5	1.5	1.5	1,954.1
(e) Others	295,090.6	318,446.8	412,726.2	538,179.3
Bank Premises	148,493.4	147,456.2	189,341.9	147,025.9
Head Office and Inter-Bank Adjustment	25,739.2	61,330.1	55,600.1	54,498.2
Contingent Assets as per contra	3,071,939.0	2,828,730.2	2,943,691.2	2,791,735.7
Others Assets	873,280.8	1,539,138.0	1,009,301.1	2,318,937.7

3.2 Distribution of Scheduled Banks' Deposits by Type of Accounts

(Amount in 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
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
2009							
June							
No. of A/Cs.	9,106,189	115,682	153,514	14,153,979	653,380	156,046	259,461
Amount	1,129,661.8	44,230.1	20,697.1	1,605,626.5	563,048.4	183,462.4	376,643.5
December							
No. of A/Cs.	9,530,237	151,069	80,842	14,504,259	317,716	88,261	219,682
Amount	1,165,771.1	40,151.1	17,872.7	1,669,820.2	652,056.3	163,301.1	440,286.2

3.2 Distribution of Scheduled Banks' Deposits by Type of Accounts

(Amount in 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	
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
2009						
June						
No. of A/Cs.	68,765	107,313	155,766	232,971	1,633,702	25,163,066
Amount	36,344.9	51,377.6	23,130.0	103,381.4	1,337,388.2	4,137,603.7
December						
No. of A/Cs.	44,391	80,797	17,923	203,360	972,130	25,238,537
Amount	26,652.1	55,228.2	8,758.4	112,764.4	1,459,046.6	4,352,661.8

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2006		2007	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	77,628.8	78,030.0	73,216.7	85,854.2
I. Official	11,157.3	7,452.8	9,657.6	7,618.9
II. Business	15,277.5	13,807.4	11,355.9	19,207.5
III. Personal	51,194.0	56,769.8	52,203.3	59,027.9
B. DOMESTIC CONSTITUENTS :	2,739,721.8	2,848,614.6	3,299,334.7	3,448,641.5
I. Government :	270,395.7	278,627.7	337,335.6	382,218.3
A. Federal Government	167,403.7	168,364.4	208,845.9	251,523.7
B. Provincial Governments	86,237.8	93,941.8	108,537.5	110,172.3
C. Local Bodies (City Governments)	16,754.2	16,321.5	19,952.2	20,522.4
II. Non-Financial Public Sector Enterprises :	252,187.0	203,218.2	263,807.7	294,232.6
A. Agriculture, Forestry, Hunting & Fishing	2,803.0	1,257.8	911.6	833.6
B. Mining & Quarrying	36,212.1	18,019.9	18,373.9	24,985.9
C. Manufacturing	70,771.7	55,632.5	76,952.3	69,389.2
D. Construction	38.7	65.1	988.1	513.6
E. Utilities	44,436.3	41,337.2	63,452.5	75,691.5
F. Commerce	4,683.4	3,059.1	5,890.8	6,214.5
G. Transport, Storage & Communication	80,003.9	70,185.8	79,120.3	101,017.6
H. Services	13,237.4	13,660.5	18,118.1	15,586.6
I. Others	0.5	0.4	0.2	0.2
III. Non-Bank Financial Institutions :	45,595.3	50,459.8	62,114.8	98,903.1
A. Co-operative Banks	236.3	199.6	1,108.6	368.0
B. Development Financial Institutions	11,555.4	15,289.6	20,246.4	13,259.6
C. Insurance Companies	23,479.6	20,535.8	20,731.8	22,581.3
D. Micro Finance	1,112.4	717.6	1,447.5	681.7
E. Other NBFI's	9,211.6	13,717.2	18,580.4	62,012.5
IV. Private Sector Enterprises :	850,499.7	886,561.8	1,041,684.7	936,441.1
A. Agriculture, Hunting and Forestry	115,249.7	114,427.0	113,371.3	106,074.3
(1) Growing of crops	108,832.3	108,585.4	104,166.0	95,194.1
(2) Farming of animals	3,499.7	2,225.9	2,950.8	4,460.4
(3) Agricultural and animal husbandry	1,505.0	1,624.9	1,671.5	1,759.6
(4) Agricultural machinery and equipments	950.6	1,550.2	3,621.2	3,500.1
(5) Hunting, trapping, forestry & logging	462.1	440.7	961.7	1,160.2
(6) Forestry and Logging and Related Service	-	-	-	-
B. Fishing and fish farming etc.	455.3	440.9	756.6	425.3
C. Mining and Quarrying	18,948.0	20,412.5	33,877.7	23,455.4
(1) Mining of coal	4,210.5	3,042.9	2,932.6	1,992.4
(2) Crude petroleum & natural gas	12,250.1	13,572.2	26,721.3	19,417.0
(3) Iron & non-ferrous metal ores	700.4	2,084.2	866.6	688.2
(4) Quarrying of stone, sand and clay	144.4	138.5	1,819.0	223.3
(5) Chemical, fertilizer, Salt etc.	1,642.6	1,574.7	1,538.1	1,134.5
D. Manufacturing	188,699.7	189,965.2	219,447.5	201,139.3
1) Food products and beverages	26,800.9	28,109.4	28,531.9	25,051.4
2) Tobacco products	3,287.8	2,268.7	1,994.9	810.5
3) Textiles	33,877.2	34,862.6	31,863.6	34,141.6
i) Spinning, weaving, finishing of textiles	27,566.5	28,019.1	25,625.2	25,046.0
a) Spinning of fibers	18,931.7	21,232.1	16,930.0	16,668.5
b) Weaving of textiles	5,537.8	4,320.2	4,674.8	4,595.9
c) Finishing of textiles	3,096.9	2,466.9	4,020.5	3,781.6
ii) Made-up textile articles	2,691.4	2,395.5	2,749.6	5,141.2
iii) Knit wear	1,251.2	1,178.7	1,098.3	1,158.3
iv) Carpets and rugs	617.4	784.5	768.1	635.4
v) Other textiles n.e.s.	1,750.7	2,484.8	1,622.4	2,160.8
4) Wearing apparel, readymade garments etc.	5,434.9	4,536.0	6,051.1	6,170.7

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

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2006		2007	
	Jun.	Dec.	Jun	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	5,010.5	5,082.6	5,448.4	5,181.1
i.) Tanning & dressing of leather, luggage, handbags etc.	1,467.1	2,530.1	1,674.6	1,818.5
ii.) Footwear	3,543.4	2,552.5	3,773.8	3,362.6
a) Leather wear	2,625.2	1,963.6	2,761.8	3,051.6
b) Rubber and Plastic wear	918.1	588.9	1,012.0	311.0
6) Wood and products of wood cork	1,314.9	964.6	944.7	2,078.8
7) Paper, paperboard and products	1,776.4	1,526.2	2,642.8	1,818.8
8) Printing, publishing and allied industries	2,139.8	2,949.4	3,258.5	3,011.3
9) Coke and refined petroleum products	9,471.5	4,697.1	19,782.7	21,451.8
10) Chemicals and chemical products	29,397.5	33,215.7	35,610.4	30,006.4
11) Rubber and plastics products	1,315.6	1,820.4	1,158.6	1,033.3
12) Other non-metallic mineral products	7,863.8	4,759.3	9,297.7	8,964.0
13) Basic metals	8,054.1	13,720.8	12,810.4	10,118.5
14) Fabricated metal products	1,937.5	2,545.0	1,950.2	1,303.8
15) Machinery and equipment	4,076.9	3,722.0	5,069.8	6,794.5
16) Office, accounting and computing machinery	53.2	29.0	107.9	195.0
17) Electrical machinery and apparatus	8,163.9	11,487.4	11,128.7	9,641.6
18) Radio, television and communication equipment and apparatus	1,072.5	1,275.7	1,637.3	670.2
19) Medical, precision and optical instruments, watches and clocks	1,437.2	2,052.9	1,825.7	1,874.1
20) Motor vehicles, trailers and semi-trailers	21,575.1	16,453.1	19,179.8	11,868.9
21) Other transport equipments	4,686.3	4,286.0	4,517.0	3,246.9
22) Furniture and fixture	1,043.0	712.2	1,776.5	1,157.2
23) Jewellery and related articles	363.6	364.5	564.8	505.5
24) Sports goods	994.1	789.4	978.2	1,041.9
25) Handicrafts	184.4	123.1	548.1	581.9
26) Other manufacturing n.e.s.	7,367.0	7,612.1	10,767.8	12,419.6
E. Ship breaking and waste / scrape (junk) etc.	1,891.7	983.3	3,023.7	1,434.8
F. Electricity, gas and water supply	29,352.7	16,756.6	25,809.0	25,142.8
G. Construction	43,601.4	42,600.0	51,336.5	46,402.9
1) Building	30,549.1	27,700.2	33,612.1	30,955.7
2) Infrastructure	13,052.3	14,899.8	17,724.3	15,447.3
H. Commerce and Trade	168,208.9	175,891.0	191,199.2	161,207.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	6,205.1	4,664.7	6,926.9	6,449.4
2) Wholesale and commission trade	111,593.6	120,431.6	128,216.9	99,495.1
i) Exports	14,660.6	16,071.2	12,106.3	13,988.2
ii) Imports	10,060.0	11,044.8	10,927.7	10,100.0
iii) Domestic whole sales	86,873.0	93,315.6	105,182.9	75,406.9
3) Retail trade	50,410.2	50,794.7	56,055.5	55,263.4
I. Hotels, restaurants and clubs etc	9,196.3	6,286.5	9,980.9	8,413.3
J. Transport, storage and communications	39,858.6	60,079.7	97,039.1	82,618.7
K. Real estate, renting and business activities	70,356.2	83,171.7	102,388.7	97,473.2
1) Real estate activities	18,323.4	12,856.2	17,166.1	14,712.8
2) Renting of machinery and equipment	1,761.5	2,341.2	611.3	344.0
3) Computer and related activities	1,915.7	2,995.6	4,103.7	4,042.1
4) Research and development	1,403.9	1,294.4	1,787.0	2,546.7
5) Other business activities	46,951.7	63,684.3	78,720.6	75,827.6
L. Education	16,280.8	16,206.0	23,390.2	23,995.6
M. Health and social work	9,294.8	8,825.5	11,040.6	10,243.7
N. Other community, social and personal service activities	24,682.9	24,604.4	31,111.9	28,693.9
O. Other private business n.e.c	114,422.7	125,911.7	127,911.8	119,719.9
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	64,071.0	68,822.3	74,756.6	81,891.2
VI. PERSONAL	1,196,144.2	1,299,508.3	1,426,998.0	1,567,054.8
VII. OTHERS	60,828.9	61,416.5	92,637.4	87,900.5
TOTAL	2,817,350.6	2,926,644.7	3,372,551.5	3,534,495.8

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2008		2009	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	94,274.2	37,564.2	43,637.7	43,033.7
I. Official	10,184.9	2,787.9	2,222.6	5,874.4
II. Business	17,432.0	10,782.6	14,062.7	15,756.87
III. Personal	66,657.2	23,993.7	27,352.4	21,402.5
4.B. DOMESTIC CONSTITUENTS :	3,717,886.7	3,753,925.2	4,093,966.0	4,309,628.1
I. Government :	393,163.8	413,590.7	454,489.2	507,269.4
A. Federal Government	225,216.7	228,651.9	233,226.4	279,557.6
B. Provincial Governments	148,412.7	158,640.1	187,486.0	198,481.4
C. Local Bodies (City Governments)	19,534.4	26,298.6	33,776.8	29,230.4
II. Non-Financial Public Sector Enterprises :	290,103.5	254,754.8	279,336.4	309,846.1
A. Agriculture, Forestry, Hunting & Fishing	1,145.5	524.0	19.8	82.9
B. Mining & Quarrying	20,555.2	19,333.4	28,567.6	36,600.9
C. Manufacturing	70,322.5	55,177.7	54,358.9	59,996.4
D. Construction	230.7	129.1	182.3	39.6
E. Utilities	61,774.7	55,451.9	60,032.4	59,268.8
F. Commerce	27,339.5	8,751.2	15,415.0	19,304.4
G. Transport, Storage & Communication	85,765.8	87,004.7	92,991.6	102,838.7
H. Services	22,645.2	22,895.8	22,448.3	24,062.7
I. Others	324.5	5,487.0	5,319.9	7,651.8
III. Non-Bank Financial Institutions :	111,520.8	89,666.3	92,689.4	94,285.0
A. Co-operative Banks	350.9	379.6	560.8	1,373.6
B. Development Financial Institutions	8,384.9	7,951.0	5,178.8	6,955.3
C. Insurance Companies	21,662.3	27,265.6	18,862.0	23,435.5
D. Micro Finance	368.7	1,362.4	681.5	772.7
E. Other NBFTs	80,754.0	52,707.8	67,406.4	61,747.9
IV. Private Sector Enterprises :	1,057,142.9	1,098,433.3	1,167,055.2	1,225,606.3
A. Agriculture, Hunting and Forestry	121,034.8	113,157.1	131,945.7	125,476.1
(1) Growing of crops	108,678.2	102,896.3	121,217.9	115,696.6
(2) Farming of animals	4,679.8	4,215.4	4,636.2	5,835.7
(3) Agricultural and animal husbandry	1,917.5	1,920.8	1,646.0	1,863.8
(4) Agricultural machinery and equipments	4,935.6	3,510.2	4,020.3	1,712.2
(5) Hunting, trapping, forestry & logging	823.7	614.5	425.3	367.8
(6) Forestry and Logging and Related Service	-	-	379.0	-
B. Fishing and fish farming etc.	555.0	554.7	500.2	980.1
C. Mining and Quarrying	33,500.0	34,012.4	28,076.9	31,607.8
(1) Mining of coal	5,248.5	5,317.4	6,288.8	6,835.5
(2) Crude petroleum & natural gas	25,255.5	25,191.0	19,525.0	23,201.0
(3) Iron & non-ferrous metal ores	789.8	452.4	803.8	566.4
(4) Quarrying of stone, sand and clay	679.2	1,789.7	394.5	148.0
(5) Chemical, fertilizer, Salt etc.	1,527.1	1,261.9	1,064.7	856.9
D. Manufacturing	224,208.5	218,629.0	252,000.8	267,363.7
1) Food products and beverages	30,669.5	30,332.4	27,974.5	34,058.1
2) Tobacco products	2,753.9	1,602.6	2,488.4	2,023.2
3) Textiles	41,380.9	38,605.6	44,843.8	48,657.9
i) Spinning, weaving, finishing of textiles	31,793.7	30,679.4	33,811.8	38,584.6
a) Spinning of fibers	17,419.8	19,079.4	20,023.6	23,454.6
b) Weaving of textiles	6,448.7	5,599.5	6,418.8	7,934.6
c) Finishing of textiles	7,925.1	6,000.5	7,369.4	7,195.3
ii) Made-up textile articles	3,929.2	4,175.2	4,779.8	4,103.7
iii) Knit wear	2,219.5	1,768.6	1,917.4	2,632.1
iv) Carpets and rugs	841.6	613.1	1,359.0	840.3
v) Other textiles n.e.s.	2,597.0	1,369.4	2,975.7	2,497.3
4) Wearing apparel, readymade garments etc.	5,132.5	5,952.2	5,001.0	7,281.8

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

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

(Concl'd.)

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2008		2009	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	5,258.3	5,874.1	5,785.4	7,072.8
i.) Tanning & dressing of leather, luggage, handbags etc.	1,491.8	1,167.5	1,260.7	1,439.7
ii.) Footwear	3,766.5	4,706.6	4,524.7	5,633.1
a) Leather wear	3,057.5	3,169.6	3,065.2	4,158.3
b) Rubber and Plastic wear	709.0	1,537.1	1,459.5	1,474.8
6) Wood and products of wood cork	1,142.0	1,155.9	2,054.3	2,109.5
7) Paper, paperboard and products	1,461.1	1,548.3	1,470.4	2,018.7
8) Printing, publishing and allied industries	4,631.3	3,037.7	3,323.1	4,624.7
9) Coke and refined petroleum products	27,720.8	28,294.7	28,668.9	21,906.1
10) Chemicals and chemical products	32,012.2	38,415.2	50,690.9	60,176.0
11) Rubber and plastics products	1,228.2	1,523.5	1,612.4	1,900.6
12) Other non-metallic mineral products	9,880.7	8,169.4	8,897.5	8,452.1
13) Basic metals	10,562.5	10,308.0	9,926.0	10,279.4
14) Fabricated metal products	1,675.9	1,572.6	2,461.9	2,242.9
15) Machinery and equipment	8,106.4	7,841.0	9,418.0	8,474.6
16) Office, accounting and computing machinery	367.3	481.3	419.8	446.0
17) Electrical machinery and apparatus	5,586.7	7,476.8	7,434.8	8,449.5
18) Radio, television and communication equipment and apparatus	1,812.7	2,193.7	2,412.2	3,653.0
19) Medical, precision and optical instruments, watches and clocks	1,948.3	3,435.2	5,559.4	3,544.1
20) Motor vehicles, trailers and semi-trailers	16,543.4	8,905.5	15,521.0	16,010.5
21) Other transport equipments	2,423.9	1,012.2	2,718.7	2,627.6
22) Furniture and fixture	2,028.4	1,645.4	2,141.6	1,599.5
23) Jewellery and related articles	543.4	498.2	717.0	1,230.7
24) Sports goods	938.3	791.0	927.5	1,014.9
25) Handicrafts	357.2	253.3	257.2	170.1
26) Other manufacturing n.e.s.	8,042.8	7,703.2	9,275.0	7,339.5
E. Ship breaking and waste / scrape (junk) etc.	1,875.8	2,155.3	2,455.2	2,488.7
F. Electricity, gas and water supply	26,483.1	38,759.9	30,963.7	41,911.4
G. Construction	50,453.9	48,637.2	55,384.0	60,884.2
1) Building	34,695.1	33,919.7	40,152.2	41,001.6
2) Infrastructure	15,758.8	14,717.5	15,231.8	19,882.6
H. Commerce and Trade	173,016.8	194,620.4	179,137.8	179,864.2
1) Sale, maintenance and repair of motor vehicles and motorcycles	7,352.8	11,180.8	10,600.6	9,955.7
2) Wholesale and commission trade	109,709.5	117,282.2	104,410.2	110,964.8
i) Exports	13,707.92	20,307.5	20,988.4	19,275.7
ii) Imports	10,734.73	15,229.5	12,338.0	12,921.3
iii) Domestic whole sales	85,266.9	81,745.2	71,083.8	78,767.9
3) Retail trade	55,954.5	66,157.4	64,127.0	58,943.7
I. Hotels, restaurants and clubs etc	9,504.9	8,138.9	8,709.3	7,882.4
J. Transport, storage and communications	98,597.8	86,563.9	112,650.7	118,538.3
K. Real estate, renting and business activities	109,937.3	128,330.3	126,594.5	130,941.7
1) Real estate activities	19,417.9	18,747.4	20,126.8	23,516.0
2) Renting of machinery and equipment	563.2	2,140.6	1,508.2	3,007.2
3) Computer and related activities	3,272.0	4,967.0	5,167.2	6,805.0
4) Research and development	3,370.8	3,320.8	3,138.4	2,860.2
5) Other business activities	83,313.4	99,154.4	96,653.9	94,753.3
L. Education	25,595.1	26,893.3	26,763.4	32,361.4
M. Health and social work	11,771.9	14,519.1	12,698.6	14,451.7
N. Other community, social and personal service activities	38,820.2	43,053.3	45,283.2	41,617.3
O. Other private business n.e.c	131,787.8	140,408.6	153,891.2	169,277.2
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	88,704.5	103,335.2	123,415.6	118,234.0
VI. PERSONAL	1,713,676.5	1,729,118.2	1,907,566.0	2,010,811.8
VII. OTHERS	63,574.6	65,026.7	69,414.2	43,575.4
TOTAL	3,812,160.9	3,791,489.4	4,137,603.7	4,352,661.8

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

As on 31st December, 2009

(Million Rupees)

SIZE OF ACCOUNTS (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		NBFC'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	4,620	15.8	46,778	104.5	698	2.0	971	1.6	1,156,169	3,181.4
5,000 to	10,000	6,959	52.1	36,652	299.5	127	0.8	250	1.7	738,297	5,407.4
10,000 to	20,000	5,949	77.2	51,467	736.9	1,085	18.0	381	5.2	953,296	13,972.0
20,000 to	25,000	1,788	40.1	8,360	191.2	3,234	77.6	58	1.3	414,654	9,243.6
25,000 to	30,000	1,454	40.1	7,715	217.0	17	0.5	376	10.1	352,935	9,751.7
30,000 to	40,000	2,744	93.1	25,727	881.9	4,034	140.9	131	4.6	595,349	20,600.9
40,000 to	50,000	2,014	90.8	13,551	609.7	1,766	81.1	54	2.4	471,864	21,154.8
50,000 to	60,000	4,077	222.5	12,736	700.4	1,525	76.6	103	5.8	399,802	22,034.1
60,000 to	70,000	1,740	111.0	3,702	237.8	1,120	77.6	56	3.7	339,678	22,137.9
70,000 to	80,000	922	69.0	6,338	474.1	40	3.0	50	3.7	272,459	20,439.5
80,000 to	90,000	681	57.9	5,937	498.1	1,429	120.8	56	4.7	274,054	23,239.3
90,000 to	100,000	456	43.3	4,689	448.5	51	4.9	64	6.2	214,119	20,301.2
100,000 to	200,000	3,471	526.3	38,675	4,926.3	4,558	534.9	365	51.2	1,074,446	147,702.3
200,000 to	300,000	7,995	2,021.8	11,046	2,581.7	461	102.2	167	40.8	286,099	69,263.2
300,000 to	400,000	4,219	1,460.5	4,818	1,668.0	132	45.1	273	96.0	116,580	40,265.1
400,000 to	500,000	3,901	1,715.6	4,280	1,904.4	50	21.9	336	148.7	67,531	30,141.5
500,000 to	600,000	2,808	1,493.4	2,092	1,133.4	116	64.0	177	97.0	38,207	20,886.2
600,000 to	700,000	1,230	807.0	1,569	1,017.0	213	141.1	306	194.6	22,594	14,626.4
700,000 to	800,000	516	384.1	6,673	4,916.4	21	15.6	79	59.2	17,390	13,037.9
800,000 to	900,000	573	491.7	2,028	1,732.9	71	62.0	223	189.8	19,504	16,533.1
900,000 to	1,000,000	460	433.9	1,604	1,503.1	39	37.3	49	45.9	11,144	10,485.2
1,000,000 to	2,000,000	3,750	4,996.6	8,300	11,787.8	1,017	1,337.0	475	666.4	48,489	65,960.1
2,000,000 to	3,000,000	480	1,134.9	2,718	6,859.0	461	1,106.5	189	484.4	13,750	32,973.9
3,000,000 to	4,000,000	613	2,009.0	2,431	8,243.1	224	771.8	237	808.7	6,683	22,795.2
4,000,000 to	5,000,000	298	1,304.9	1,339	5,954.2	136	599.7	96	436.2	4,167	18,838.9
5,000,000 to	6,000,000	391	2,159.8	1,490	7,861.4	87	467.8	114	603.2	2,816	15,184.8
6,000,000 to	7,000,000	114	740.9	718	4,661.9	95	617.7	64	409.0	1,843	11,870.8
7,000,000 to	8,000,000	206	1,571.1	634	4,833.1	56	423.3	42	318.7	1,137	8,431.4
8,000,000 to	9,000,000	49	415.4	451	3,780.1	108	911.1	21	178.3	1,081	9,121.4
9,000,000 to	10,000,000	114	1,076.8	343	3,265.2	38	358.4	26	242.6	657	6,185.0
10,000,000 and over		465	17,376.8	5,533	423,240.8	1,553	301,625.0	1,151	89,163.3	8,694	479,840.1
TOTAL		65,057	43,033.7	320,394	507,269.4	24,562	309,846.1	6,940	94,285.0	7,925,488	1,225,606.3

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

As on 31st December, 2009

(Million Rupees)

SIZE OF ACCOUNTS (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
Less than	5,000	13,398	29.6	876,430	2,225.0	44,832	66.3	2,139,276	5,610.2	2,143,896	5,626.0	
5,000 to	10,000	12,981	101.8	921,002	6,898.0	32,625	211.9	1,741,934	12,920.7	1,748,893	12,972.8	
10,000 to	20,000	12,502	185.1	1,868,608	27,891.0	57,204	828.8	2,944,543	43,637.0	2,950,492	43,714.2	
20,000 to	25,000	6,077	134.8	840,167	18,712.0	14,429	327.8	1,286,979	28,688.2	1,288,767	28,728.3	
25,000 to	30,000	3,916	108.3	786,822	21,436.0	21,239	571.6	1,173,020	32,094.7	1,174,474	32,134.8	
30,000 to	40,000	3,394	118.9	1,524,385	53,256.0	75,142	2,626.1	2,228,162	77,629.0	2,230,906	77,722.1	
40,000 to	50,000	3,836	171.2	1,338,725	59,977.0	18,332	850.2	1,848,128	82,846.2	1,850,142	82,937.1	
50,000 to	60,000	3,650	201.8	1,090,024	59,800.0	35,766	1,873.6	1,543,606	84,692.7	1,547,683	84,915.3	
60,000 to	70,000	2,224	143.1	866,951	56,080.0	11,651	738.9	1,225,382	79,418.5	1,227,122	79,529.5	
70,000 to	80,000	3,000	222.0	738,854	55,230.0	12,779	929.1	1,033,520	77,301.4	1,034,442	77,370.4	
80,000 to	90,000	1,572	134.4	735,488	62,362.0	17,205	1,438.1	1,035,741	87,797.5	1,036,422	87,855.4	
90,000 to	100,000	1,262	121.1	591,100	56,125.0	9,704	902.5	820,989	77,909.1	821,445	77,952.3	
100,000 to	200,000	9,119	1,318.4	2,552,455	348,285.0	33,428	4,538.1	3,713,046	507,355.8	3,716,517	507,882.1	
200,000 to	300,000	5,934	1,434.9	702,520	169,880.0	12,254	2,861.7	1,018,481	246,164.1	1,026,476	248,185.9	
300,000 to	400,000	3,085	1,062.3	279,005	94,730.0	8,016	2,616.5	411,909	140,482.5	416,128	141,943.0	
400,000 to	500,000	1,988	887.6	155,435	69,385.0	2,618	1,213.4	232,238	103,702.1	236,139	105,417.8	
500,000 to	600,000	1,225	665.7	104,833	57,069.0	993	526.3	147,643	80,441.5	150,451	81,934.9	
600,000 to	700,000	852	555.5	68,869	44,591.0	1,216	785.5	95,619	61,911.4	96,849	62,718.4	
700,000 to	800,000	774	578.8	47,703	35,582.0	1,144	872.1	73,784	55,062.2	74,300	55,446.3	
800,000 to	900,000	625	533.6	43,460	36,710.0	825	713.9	66,736	56,475.8	67,309	56,967.5	
900,000 to	1,000,000	710	672.8	28,589	27,074.0	216	207.7	42,351	40,025.7	42,811	40,459.6	
1,000,000 to	2,000,000	4,029	5,455.1	130,989	176,093.0	2,029	2,849.9	195,328	264,148.8	199,078	269,145.5	
2,000,000 to	3,000,000	1,433	3,429.1	36,634	87,483.0	844	2,055.1	56,029	134,391.0	56,509	135,525.9	
3,000,000 to	4,000,000	775	2,622.2	13,326	45,524.0	146	476.7	23,822	81,241.5	24,435	83,250.5	
4,000,000 to	5,000,000	690	3,101.7	15,345	70,936.0	222	1,064.3	21,995	100,931.1	22,293	102,236.0	
5,000,000 to	6,000,000	492	2,572.1	5,254	27,975.0	45	245.5	10,298	54,909.3	10,689	57,069.2	
6,000,000 to	7,000,000	146	926.0	3,569	22,889.0	81	504.8	6,516	41,879.2	6,630	42,620.1	
7,000,000 to	8,000,000	162	1,195.0	1,870	13,971.0	9	67.0	3,910	29,239.9	4,116	30,811.0	
8,000,000 to	9,000,000	188	1,590.6	1,527	12,861.0	12	101.9	3,388	28,544.9	3,437	28,960.3	
9,000,000 to	10,000,000	128	1,201.1	1,247	11,796.0	7	65.8	2,446	23,113.8	2,560	24,190.7	
10,000,000 and over		1,704	86,759.3	7,759	177,989.0	267	10,444.5	26,661	1,569,062.2	27,126	1,586,439.0	
TOTAL		101,871	118,234.0	16,378,945	2,010,812.0	415,280	43,575.4	25,173,480	4,309,628.1	25,238,537	4,352,661.8	

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2006				2007			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		4,691,605	7,264.2	6,809,342	14,516.6	5,798,441	9,420.5	4,057,674	7,402.5
5,000 to	10,000		2,189,719	16,751.0	2,442,781	18,161.8	2,030,387	15,207.7	1,423,115	10,797.4
10,000 to	20,000		4,440,870	66,022.2	4,386,736	63,859.5	3,489,192	51,437.8	2,875,972	42,555.8
20,000 to	25,000		1,525,531	34,267.6	1,337,281	29,843.4	1,287,075	28,880.3	1,420,566	31,830.0
25,000 to	30,000		1,380,382	37,888.5	1,131,957	30,948.0	1,096,553	30,054.9	1,176,237	32,316.4
30,000 to	40,000		2,156,181	74,846.0	1,703,140	58,893.1	1,877,654	65,115.5	2,268,777	79,046.5
40,000 to	50,000		1,698,688	75,980.4	1,217,393	54,340.0	1,426,040	63,682.8	1,789,435	80,224.0
50,000 to	60,000		1,329,772	72,793.3	1,009,507	55,454.2	1,143,223	62,655.7	1,487,930	81,561.1
60,000 to	70,000		1,024,035	66,516.2	770,654	50,039.6	889,810	57,647.2	1,147,031	74,463.5
70,000 to	80,000		911,595	68,095.5	623,889	46,790.7	785,218	58,736.2	910,054	68,027.6
80,000 to	90,000		651,772	55,301.2	513,790	43,588.5	583,558	49,637.1	770,675	65,475.2
90,000 to	100,000		569,868	54,086.5	505,573	48,062.6	514,529	48,783.9	645,344	61,256.8
100,000 to	200,000		2,307,029	313,729.3	2,447,598	342,462.1	2,464,199	338,824.5	2,644,406	360,720.4
200,000 to	300,000		613,533	147,587.6	723,336	174,755.9	670,335	161,993.0	699,101	168,176.6
300,000 to	400,000		233,006	80,604.3	299,859	103,709.2	278,184	95,881.7	302,581	103,516.4
400,000 to	500,000		141,134	62,636.3	150,904	67,313.5	164,013	73,547.9	172,950	77,160.7
500,000 to	600,000		83,331	45,405.4	89,168	48,744.9	105,101	57,208.3	109,172	59,361.6
600,000 to	700,000		68,067	44,125.6	77,809	50,525.1	77,230	50,198.1	68,683	44,317.1
700,000 to	800,000		47,276	35,388.0	57,227	42,976.8	58,550	43,448.9	54,082	40,530.8
800,000 to	900,000		31,598	26,830.3	34,085	28,811.5	49,391	41,849.3	45,826	38,745.5
900,000 to	1,000,000		26,509	25,237.0	31,171	29,573.3	29,361	27,769.7	29,465	27,937.1
1,000,000 to	2,000,000		107,811	145,532.0	131,273	175,911.8	135,620	186,918.1	135,035	181,208.5
2,000,000 to	3,000,000		35,614	86,076.8	35,598	86,271.3	41,779	101,471.7	42,341	102,602.7
3,000,000 to	4,000,000		14,841	51,195.4	16,846	57,725.3	24,288	83,725.6	21,431	73,417.6
4,000,000 to	5,000,000		9,099	40,344.5	9,702	43,681.9	13,813	61,360.4	13,547	61,253.4
5,000,000 to	6,000,000		6,566	35,891.1	8,581	46,428.0	9,263	50,493.2	6,873	36,929.6
6,000,000 to	7,000,000		3,308	21,628.8	4,490	29,207.0	6,445	41,669.9	4,802	31,030.7
7,000,000 to	8,000,000		2,685	20,070.7	2,883	21,558.7	3,793	28,201.8	4,290	31,914.5
8,000,000 to	9,000,000		2,084	17,564.6	2,403	20,277.4	2,942	24,828.8	2,504	21,284.3
9,000,000 to	10,000,000		1,575	14,954.2	1,473	13,939.5	2,460	23,264.1	2,168	20,534.5
10,000,000 and over			16,604	972,736.3	19,136	1,028,273.5	24,592	1,338,636.7	22,671	1,418,897.0
TOTAL			26,321,688	2,817,350.6	26,595,585	2,926,644.7	25,083,039	3,372,551.5	24,354,738	3,534,495.8

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)		2008				2009			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	3,358,865	6,579.9	2,656,449	6,615.3	2,242,637	4,996.9	2,143,896	5,626.0
5,000 to	10,000	1,846,059	13,784.0	1,698,624	12,573.7	1,751,942	13,151.6	1,748,893	12,972.8
10,000 to	20,000	3,519,363	51,746.8	3,021,996	45,208.1	3,053,654	45,142.8	2,950,492	43,714.2
20,000 to	25,000	1,452,064	32,695.6	1,438,724	32,065.7	1,349,438	30,373.5	1,288,767	28,728.3
25,000 to	30,000	1,219,016	33,338.5	1,270,197	34,808.3	1,182,249	32,304.2	1,174,474	32,134.8
30,000 to	40,000	1,965,307	68,374.2	2,356,866	82,326.9	2,042,522	71,048.7	2,230,906	77,722.1
40,000 to	50,000	1,574,035	70,797.5	1,886,844	84,804.6	1,851,989	83,091.3	1,850,142	82,937.1
50,000 to	60,000	1,206,620	65,923.9	1,636,511	89,606.3	1,576,819	86,505.5	1,547,683	84,915.3
60,000 to	70,000	1,007,111	65,129.0	1,260,067	82,346.6	1,278,646	82,872.5	1,227,122	79,529.5
70,000 to	80,000	778,991	58,237.4	1,035,219	77,485.6	1,018,791	76,170.3	1,034,442	77,370.4
80,000 to	90,000	676,727	57,463.9	850,679	72,093.1	978,994	83,178.1	1,036,422	87,855.4
90,000 to	100,000	640,893	60,674.6	702,272	66,802.1	759,387	71,961.5	821,445	77,952.3
100,000 to	200,000	3,223,077	450,413.4	3,088,161	424,918.5	3,633,409	499,882.7	3,716,517	507,882.1
200,000 to	300,000	1,009,471	244,601.1	914,428	221,464.7	1,037,757	249,031.0	1,026,476	248,185.9
300,000 to	400,000	449,023	153,951.4	407,794	140,140.4	455,744	157,272.6	416,128	141,943.0
400,000 to	500,000	222,798	99,503.8	196,424	87,656.5	223,602	99,805.7	236,139	105,417.8
500,000 to	600,000	148,041	80,351.7	138,746	75,157.9	144,961	78,606.0	150,451	81,934.9
600,000 to	700,000	80,292	51,920.6	89,366	57,540.6	94,613	61,218.1	96,849	62,718.4
700,000 to	800,000	51,506	38,587.5	68,130	50,722.9	71,812	53,626.7	74,300	55,446.3
800,000 to	900,000	47,491	40,200.6	48,369	40,838.0	55,688	47,182.7	67,309	56,967.5
900,000 to	1,000,00	43,036	40,707.7	39,089	37,080.9	41,347	39,300.3	42,811	40,459.6
1,000,000 to	2,000,00	161,866	219,550.7	150,526	205,109.8	170,409	228,987.8	199,078	269,145.5
2,000,000 to	3,000,00	46,677	112,531.5	43,830	106,165.6	54,309	130,978.6	56,509	135,525.9
3,000,000 to	4,000,00	25,037	86,655.9	25,215	87,367.1	24,811	85,411.8	24,435	83,250.5
4,000,000 to	5,000,00	18,329	83,435.2	15,669	69,282.1	14,802	66,308.3	22,293	102,236.0
5,000,000 to	6,000,00	8,402	44,813.5	11,726	63,011.3	11,226	60,077.6	10,689	57,069.2
6,000,000 to	7,000,00	5,515	35,843.7	5,523	35,811.2	5,936	38,431.5	6,630	42,620.1
7,000,000 to	8,000,00	3,883	28,847.3	4,141	30,982.6	4,400	32,776.1	4,116	30,811.0
8,000,000 to	9,000,00	2,491	20,992.8	3,108	26,380.5	3,306	27,813.1	3,437	28,960.3
9,000,000 to	10,000,0	2,351	22,103.0	2,253	21,408.1	2,681	25,365.7	2,560	24,190.7
10,000,000 and over		21,338	1,372,404.3	24,423	1,323,714.6	25,185	1,474,730.5	27,126	1,586,439.0
TOTAL		24,815,675	3,812,160.9	25,091,369	3,791,489.4	25,163,066	4,137,603.7	25,238,537	4,352,661.8

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 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2006		2007	
	Jun.	Dec.	Jun.	Dec.
I. Government:	107,132.8	93,722.1	100,302.8	77,701.5
(A). Federal Government:	53,822.8	58,476.4	59,449.3	52,840.6
(1) Commodity Operations	49,249.8	53,178.7	54,665.0	47,238.9
(2) Others	4,573.0	5,297.8	4,784.4	5,601.7
(B). Provincial Governments:	53,310.0	35,245.6	40,853.4	24,860.9
(1) Commodity Operations	52,473.7	34,378.3	39,712.9	24,018.5
(2) Others	836.4	867.4	1,140.5	842.4
(C). Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	95,021.3	96,936.2	115,343.6	125,398.9
A. Agriculture, Forestry, Hunting & Fishing	-	-	336.2	-
B. Mining & Quarrying	175.4	1,279.7	100.6	11.1
C. Manufacturing	47,353.2	43,662.2	35,693.6	36,366.1
D. Construction	-	-	-	-
E. Utilities	7,125.8	5,872.0	25,599.1	41,241.9
F. Commerce	7,921.3	10,702.1	8,670.2	16,832.6
G. Transport, Storage & Communication	32,414.6	35,388.0	44,905.5	30,268.8
H. Services	31.0	32.2	38.3	678.4
I. Others	-	-	-	-
III. Non-Bank Financial Institutions :	53,442.8	55,217.4	47,986.9	52,258.5
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	5,872.6	8,005.9	6,923.1	2,240.7
C. Insurance Companies	775.2	743.3	2,417.4	3,283.8
D. Micro Finance	200.0	315.0	-	209.7
E. Other NBFIs	46,595.0	46,153.2	38,646.5	46,524.2
IV. Private Sector Enterprises :	1,445,360.0	1,646,615.4	1,669,727.6	1,884,922.9
A. Agriculture, Hunting and Forestry	131,542.3	142,867.9	144,057.9	156,283.4
(1) Growing of crops	85,535.8	99,083.4	103,440.4	114,703.8
(2) Farming of animals	14,328.1	14,434.4	15,727.8	18,836.6
(3) Agricultural and animal husbandry	565.4	1,356.4	580.2	1,108.1
(4) Agricultural machinery and equipments	31,020.6	27,765.5	24,208.9	21,150.4
(5) Hunting, trapping, forestry & logging	92.3	228.1	100.6	484.5
B. Fishing and fish farming etc.	1,184.0	1,346.9	1,661.5	764.4
C. Mining and Quarrying	10,412.4	11,255.6	11,691.7	14,431.1
(1) Mining of coal	4,573.1	4,665.7	2,607.1	1,931.6
(2) Crude petroleum & natural gas	5,101.9	3,866.9	6,583.1	8,989.1
(3) Iron & non-ferrous metal ores	63.9	367.9	411.7	689.0
(4) Quarrying of stone, sand and clay	44.8	103.0	102.3	162.8
(5) Chemical, fertilizer, Salt etc.	628.8	2,252.0	1,987.5	2,658.6
D. Manufacturing	865,087.2	969,769.4	954,641.2	1,091,857.6
1) Food products and beverages	141,615.2	143,851.9	159,129.1	173,514.2
2) Tobacco products	715.8	2,154.0	1,044.4	1,718.7
3) Textiles	416,346.7	466,644.9	421,786.8	482,864.2
i) Spinning, weaving, finishing of textiles	344,821.4	386,123.0	337,631.6	382,684.1
a) Spinning of fibers	210,736.6	236,159.8	201,418.8	220,965.1
b) Weaving of textiles	66,325.8	75,009.7	77,703.9	85,116.4
c) Finishing of textiles	67,759.0	74,953.5	58,508.8	76,602.7
ii) Made-up textile articles	39,030.4	44,334.3	44,569.1	43,344.7
iii) Knit wear	15,094.0	16,760.2	18,401.3	19,984.8
iv) Carpets and rugs	4,682.1	4,206.1	4,233.3	7,024.9
v) Other textiles n.e.s.	12,718.7	15,221.3	16,951.6	29,825.7
4) Wearing apparel, readymade garments etc.	29,650.4	32,511.8	40,197.6	45,221.5

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

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2006		2007	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,540.4	16,330.5	15,307.4	18,160.2
i.) Tanning & dressing of leather, luggage, handbags etc.	7,956.7	8,873.5	6,872.9	9,936.2
ii.) Footwear	8,583.7	7,457.1	8,434.5	8,224.0
6) Wood and products of wood cork	1,913.6	1,306.4	1,848.6	1,580.1
7) Paper, paperboard and products	9,945.2	16,882.8	16,349.9	19,692.7
8) Printing, publishing and allied industries	2,708.3	3,890.6	5,213.0	5,847.4
9) Coke and refined petroleum products	7,972.6	17,741.7	9,484.5	15,158.2
10) Chemicals and chemical products	65,613.6	68,440.1	72,731.6	78,174.8
11) Rubber and plastics products	7,169.8	7,325.6	7,677.9	10,532.2
12) Other non-metallic mineral products	70,324.0	78,308.8	89,214.0	93,046.4
13) Basic metals	16,039.8	20,884.9	24,859.6	34,072.8
14) Fabricated metal products	6,398.3	7,706.6	6,931.7	9,944.3
15) Machinery and equipment	12,408.3	14,133.5	15,169.6	17,427.1
16) Office, accounting and computing machinery	193.7	588.4	478.8	124.1
17) Electrical machinery and apparatus	13,551.3	18,705.5	18,767.4	29,815.1
18) Radio, television and communication equipment and apparatus	3,713.5	4,723.0	3,740.5	2,397.6
19) Medical, precision and optical instruments, watches and clocks	5,325.6	7,196.9	5,022.8	5,826.0
20) Motor vehicles, trailers and semi-trailers	15,557.7	16,171.2	14,766.5	14,860.9
21) Other transport equipments	6,078.2	5,229.6	5,489.5	5,029.4
22) Furniture and fixture	1,549.4	1,435.5	1,848.6	2,954.4
23) Jewellery and related articles	817.6	1,389.0	1,195.5	1,435.1
24) Sports goods	4,195.2	5,587.4	5,590.1	3,676.8
25) Handicrafts	107.6	112.9	94.5	129.9
26) Other manufacturing n.e.s.	8,635.5	10,515.9	10,701.4	18,653.6
E. Ship breaking and waste / scrape (junk) etc.1	1,350.0	1,195.2	1,696.2	1,910.6
F. Electricity, gas and water supply	20,530.2	26,579.7	42,934.3	67,671.9
G. Construction	37,164.6	49,829.2	51,628.8	64,169.6
1) Building	29,310.5	39,591.2	41,062.9	49,843.3
2) Infrastructure	7,854.2	10,238.0	10,565.9	14,326.3
H. Commerce and Trade	179,568.4	210,886.3	209,529.0	222,036.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,323.7	16,989.6	14,184.9	13,213.0
2) Wholesale and commission trade	132,427.3	143,488.8	139,563.9	146,993.0
i) Exports	42,825.1	38,058.7	42,205.7	41,337.0
ii) Imports	32,500.2	36,164.5	29,842.7	31,372.9
iii) Domestic whole sales	57,102.0	69,265.6	67,515.5	74,283.1
3) Retail trade	34,817.3	50,407.9	55,780.2	61,830.6
I. Hotels, restaurants and clubs etc	6,884.7	12,136.0	13,683.9	12,506.4
J. Transport, storage and communications	62,983.7	79,700.8	78,982.8	82,936.2
K. Real estate, renting and business activities	74,466.2	75,004.2	92,285.8	111,259.8
L. Education	3,633.9	4,075.1	4,484.4	5,447.2
M. Health and social work	3,545.1	5,289.3	5,395.0	5,444.8
N. Other community, social and personal service activities	10,656.7	9,995.0	15,539.6	16,515.4
O. Other private business n.e.s	36,350.7	46,684.8	41,515.5	31,688.0
V. Trust Funds and Non Profit Institutions	13,671.4	14,573.9	14,572.3	17,180.4
VI. Personal	343,745.8	377,117.5	400,771.4	422,807.2
A. Bank Employees	46,990.1	49,469.7	52,852.6	53,369.8
B. Consumer Financing	294,628.1	324,699.9	345,584.2	367,119.6
i) House building	41,791.5	48,188.2	53,832.7	63,619.5
ii) Transport	97,281.5	106,168.5	105,396.4	113,036.1
iii) Credit cards	33,522.9	39,153.5	42,802.9	47,237.9
iv) Consumer durable	1,559.9	1,632.8	1,019.1	1,111.2
v) Personal loans	120,472.3	129,556.9	142,533.1	142,114.9
C. Other Personal	2,127.6	2,948.0	2,334.7	2,317.9
VII. Others	12,817.3	16,350.7	27,477.7	32,935.5
TOTAL	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2008		2009
	Jun.	Dec.	Jun.
I. Government:	133,084.5	150,461.0	341,698.8
1. Federal Government:	87,575.8	128,837.2	163,055.6
(i) Commodity Operations	81,887.1	123,445.0	158,453.9
(ii) Others	5,688.7	5,392.2	4,601.6
2. Provincial Governments:	45,508.7	21,623.8	178,603.3
(i) Commodity Operations	44,371.5	20,670.7	176,965.6
(ii) Others	1,137.2	953.0	1,637.7
3. Local Bodies (City Governments)	-	-	40.0
II. Non-Financial Public Sector Enterprises :	107,911.8	186,902.4	216,717.0
A. Agriculture, Forestry, Hunting & Fishing	-	9,387.8	-
B. Mining & Quarrying	-	0.0	-
C. Manufacturing	22,119.3	53,715.8	53,203.5
D. Construction	-	0.0	-
E. Utilities	48,267.9	60,304.7	63,781.1
F. Commerce	8,166.8	24,559.9	18,509.4
G. Transport, Storage & Communication	29,137.7	38,783.7	45,241.9
H. Services	220.1	150.4	1.0
I. Others	-	0.0	35,980.2
III. Non-Bank Financial Institutions :	44,579.6	45,733.5	39,369.7
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	1,250.0	2,566.9	6,235.3
C. Insurance Companies	2,717.9	2,516.1	1,660.0
D. Micro Finance	-	0.0	-
E. Other NBFIs	40,611.7	40,650.5	31,474.4
IV. Private Sector Enterprises :	2,074,977.9	2,240,767.9	2,096,078.9
A. Agriculture, Hunting and Forestry	154,438.3	170,607.4	157,163.2
(1) Growing of crops	110,779.2	120,035.9	113,890.7
(2) Farming of animals	21,061.4	26,291.7	21,150.6
(3) Agricultural and animal husbandry	695.9	1,108.4	599.8
(4) Agricultural machinery and equipments	21,837.8	22,670.4	21,166.5
(5) Hunting, trapping, forestry & logging	64.0	501.0	355.6
B. Fishing and fish farming etc.	1,249.7	804.8	513.0
C. Mining and Quarrying	16,824.5	16,929.7	17,492.6
(1) Mining of coal	2,509.9	2,748.6	2,634.5
(2) Crude petroleum & natural gas	12,716.8	10,684.1	12,133.8
(3) Iron & non-ferrous metal ores	60.1	85.1	432.3
(4) Quarrying of stone, sand and clay	191.1	183.4	339.9
(5) Chemical, fertilizer, Salt etc.	1,346.7	3,228.5	1,952.0
D. Manufacturing	1,177,764.1	1,299,410.2	1,186,757.8
1) Food products and beverages	183,018.5	216,289.8	197,478.2
2) Tobacco products	586.6	893.0	285.2
3) Textiles	515,111.5	516,595.0	464,471.9
i) Spinning, weaving, finishing of textiles	413,325.2	410,374.1	368,092.7
a) Spinning of fibers	235,998.4	246,284.8	211,995.7
b) Weaving of textiles	97,231.5	86,216.2	85,543.7
c) Finishing of textiles	80,095.3	77,873.1	70,553.3
ii) Made-up textile articles	46,112.7	44,915.0	43,073.9
iii) Knit wear	21,839.7	20,156.7	23,370.0
iv) Carpets and rugs	8,905.5	5,801.8	5,906.9
v) Other textiles n.e.s.	24,928.4	35,347.4	24,028.4
4) Wearing apparel, readymade garments etc.	46,519.2	46,678.4	48,250.9

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

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2008		2009
	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,019.0	19,876.1	18,173.0
i.) Tanning & dressing of leather, luggage, handbags etc.	8,794.5	10,310.0	9,978.4
ii.) Footwear	9,224.6	9,566.1	8,194.7
6) Wood and products of wood cork	2,304.5	1,921.9	2,023.0
7) Paper, paperboard and products	18,646.1	23,763.0	18,079.3
8) Printing, publishing and allied industries	6,688.2	8,936.0	9,197.9
9) Coke and refined petroleum products	19,031.1	22,763.3	20,522.7
10) Chemicals and chemical products	106,643.7	145,275.6	131,890.6
11) Rubber and plastics products	9,984.8	11,644.5	12,746.4
12) Other non-metallic mineral products	90,159.1	105,576.1	100,385.8
13) Basic metals	37,006.3	40,679.4	39,393.2
14) Fabricated metal products	11,295.0	10,138.9	8,730.6
15) Machinery and equipment	17,436.2	18,714.7	14,598.0
16) Office, accounting and computing machinery	127.7	317.2	111.2
17) Electrical machinery and apparatus	31,480.6	43,158.2	40,079.0
18) Radio, television and communication equipment and apparatus	4,489.6	3,091.9	3,108.3
19) Medical, precision and optical instruments, watches and clocks	9,074.7	9,122.4	5,565.0
20) Motor vehicles, trailers and semi-trailers	14,079.7	20,073.9	18,413.4
21) Other transport equipments	5,870.6	4,862.5	3,667.4
22) Furniture and fixture	2,964.8	1,951.6	1,539.4
23) Jewellery and related articles	1,644.2	1,873.8	994.5
24) Sports goods	3,986.3	4,422.5	5,094.8
25) Handicrafts	130.0	201.0	94.9
26) Other manufacturing n.e.s.	21,466.3	20,589.4	21,863.4
E. Ship breaking and waste / scrap (junk) etc.	2,135.9	2,659.4	4,928.0
F. Electricity, gas and water supply	107,031.1	146,983.2	152,197.2
G. Construction	79,293.2	78,450.4	68,892.1
1) Building	59,541.3	59,870.0	53,902.2
2) Infrastructure	19,751.8	18,580.3	14,989.9
H. Commerce and Trade	245,093.6	244,713.5	226,381.2
1) Sale, maintenance and repair of motor vehicles and motorcycles	15,399.1	13,080.1	16,257.0
2) Wholesale and commission trade	157,276.0	146,162.7	129,310.3
i) Exports	48,123.7	41,944.9	33,547.5
ii) Imports	35,954.5	37,552.7	30,380.3
iii) Domestic whole sales	73,197.8	66,665.2	65,382.5
3) Retail trade	72,418.5	85,470.8	80,814.0
I. Hotels, restaurants and clubs etc	13,381.9	14,358.9	13,476.2
J. Transport, storage and communications	94,182.2	99,544.3	98,136.5
K. Real estate, renting and business activities	102,763.0	104,090.2	107,453.1
L. Education	5,756.1	6,027.6	5,389.5
M. Health and social work	6,830.5	6,340.9	6,192.9
N. Other community, social and personal service activities	14,569.2	14,937.8	20,858.6
O. Other private business n.e.s	53,664.6	34,909.6	30,246.9
V. Trust Funds and Non Profit Institutions	15,320.2	13,606.1	12,258.5
VI. Personal	421,195.8	396,088.0	364,458.2
A. Bank Employees	61,004.9	65,286.4	69,451.3
B. Consumer Financing	356,784.3	327,067.4	291,924.7
i) House building	66,919.5	64,191.0	61,151.6
ii) Transport	104,464.6	93,877.4	79,592.9
iii) Credit cards	44,428.4	41,092.8	35,535.1
iv) Consumer durable	1,656.3	5,537.8	546.6
v) Personal loans	139,315.5	122,368.4	115,098.4
C. Other Personal	3,406.6	3,734.3	3,082.2
VII. Others	18,568.4	22,835.1	9,765.2
TOTAL	2,815,638.2	3,056,394.0	3,080,346.3

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)			
BORROWERS	Dec. 2009		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	333,440.8	333,440.8	-
(A). Federal Government:	186,794.6	186,794.6	-
(1) Commodity Operations	181,725.3	181,725.3	-
(2) Others	5,069.3	5,069.3	-
(B). Provincial Governments:	146,646.3	146,646.3	-
(1) Commodity Operations	146,307.4	146,307.4	-
(2) Others	338.8	338.8	-
(C). Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	225,365.8	225,365.8	-
A. Agriculture, Forestry, Hunting & Fishing	-	-	-
B. Mining & Quarrying	-	-	-
C. Manufacturing	73,437.2	73,437.2	-
D. Construction	-	-	-
E. Utilities	65,329.8	65,329.8	-
F. Commerce	17,488.6	17,488.6	-
G. Transport, Storage & Communication	34,876.8	34,876.8	-
H. Services	3.6	3.6	-
I. Others	34,229.9	34,229.9	-
III. Non-Bank Financial Institutions :	49,030.0	48,986.4	43.6
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	6,098.0	6,098.0	-
C. Insurance Companies	1,369.8	1,369.8	-
D. Micro Finance	-	-	-
E. Other NBFIs	41,562.2	41,518.6	43.6
IV. Private Sector Enterprises :	2,221,542.0	2,113,972.8	107,569.1
A. Agriculture, Hunting and Forestry	165,826.2	75,999.2	89,827.0
(1) Growing of crops	120,137.4	62,615.7	57,521.7
(2) Farming of animals	20,611.7	8,029.6	12,582.2
(3) Agricultural and animal husbandry	633.2	630.1	3.1
(4) Agricultural machinery and equipments	24,259.1	4,553.0	19,706.1
(5) Hunting, trapping, forestry & logging	184.8	170.9	13.9
B. Fishing and fish farming etc.	670.7	642.4	28.3
C. Mining and Quarrying	17,002.7	16,912.6	90.0
(1) Mining of coal	2,465.0	2,397.6	67.4
(2) Crude petroleum & natural gas	11,923.3	11,923.3	-
(3) Iron & non-ferrous metal ores	928.0	928.0	-
(4) Quarrying of stone, sand and clay	374.9	359.6	15.3
(5) Chemical, fertilizer, Salt etc.	1,311.4	1,304.1	7.3
D. Manufacturing	1,282,352.6	1,274,677.5	7,675.1
1) Food products and beverages	190,828.4	189,738.0	1,090.4
2) Tobacco products	2,040.1	2,039.7	0.4
3) Textiles	526,332.6	523,827.3	2,505.3
i) Spinning, weaving, finishing of textiles	424,046.0	421,910.5	2,135.5
a) Spinning of fibers	255,267.8	253,557.6	1,710.1
b) Weaving of textiles	89,230.0	88,975.0	255.0
c) Finishing of textiles	79,548.3	79,377.9	170.4
ii) Made-up textile articles	46,306.3	46,298.5	7.9
iii) Knit wear	23,683.8	23,539.9	143.9
iv) Carpets and rugs	4,617.7	4,567.4	50.3
v) Other textiles n.e.s.	27,678.8	27,511.0	167.7
4) Wearing apparel, readymade garments etc.	49,456.7	49,187.7	269.0

3.6 Classification of Scheduled Banks' Advances by Borrowers

(Concl'd.)

(End of Period: Million Rupees)

BORROWERS	Dec. 2009		
	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,026.8	17,739.6	287.2
i.) Tanning & dressing of leather, luggage, handbags etc.	9,895.0	9,747.9	147.1
ii.) Footwear	8,131.7	7,991.7	140.1
6) Wood and products of wood cork	1,919.3	1,866.9	52.4
7) Paper, paperboard and products	17,528.3	17,329.1	199.2
8) Printing, publishing and allied industries	8,397.5	8,340.2	57.3
9) Coke and refined petroleum products	21,737.1	21,684.9	52.2
10) Chemicals and chemical products	154,646.7	153,747.4	899.3
11) Rubber and plastics products	12,405.3	12,138.6	266.7
12) Other non-metallic mineral products	102,842.3	102,102.8	739.5
13) Basic metals	39,596.0	39,185.8	410.2
14) Fabricated metal products	9,528.5	9,463.5	65.0
15) Machinery and equipment	16,073.4	15,928.2	145.3
16) Office, accounting and computing machinery	128.1	123.0	5.0
17) Electrical machinery and apparatus	48,342.3	48,286.7	55.5
18) Radio, television and communication equipment and apparatus	3,693.3	3,674.1	19.1
19) Medical, precision and optical instruments, watches and clocks	5,555.0	5,517.0	38.0
20) Motor vehicles, trailers and semi-trailers	18,825.1	18,683.6	141.5
21) Other transport equipments	4,445.4	4,445.2	0.2
22) Furniture and fixture	1,941.3	1,755.5	185.9
23) Jewellery and related articles	1,277.1	1,219.9	57.2
24) Sports goods	4,638.1	4,624.8	13.3
25) Handicrafts	144.8	131.2	13.6
26) Other manufacturing n.e.s.	22,003.2	21,896.6	106.6
E. Ship breaking and waste / scrape (junk) etc.	3,380.2	3,379.9	0.3
F. Electricity, gas and water supply	179,560.4	179,471.7	88.7
G. Construction	64,985.6	64,805.8	179.8
1) Building	51,799.3	51,669.9	129.5
2) Infrastructure	13,186.3	13,135.9	50.3
H. Commerce and Trade	231,335.7	227,537.2	3,798.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,475.7	14,093.8	382.0
2) Wholesale and commission trade	129,131.3	128,826.0	305.3
i) Exports	39,468.0	39,467.3	0.6
ii) Imports	28,876.1	28,871.3	4.8
iii) Domestic whole sales	60,787.2	60,487.3	299.9
3) Retail trade	87,728.7	84,617.4	3,111.2
I. Hotels, restaurants and clubs etc	14,042.1	13,818.6	223.5
J. Transport, storage and communications	96,700.7	96,402.3	298.5
K. Real estate, renting and business activities	108,810.1	108,280.9	529.2
L. Education	5,773.5	5,675.5	98.0
M. Health and social work	5,950.3	5,881.5	68.9
N. Other community, social and personal service activities	18,342.1	14,509.2	3,832.9
O. Other private business n.e.s	26,809.1	25,978.6	830.5
V. Trust Funds and Non Profit Institutions	13,223.6	13,206.0	17.6
VI. Personal	339,887.8	336,299.1	3,588.8
A. Bank Employees	74,017.5	70,505.0	3,512.5
B. Consumer Financing	262,635.4	262,564.5	70.9
i) House building	58,713.0	58,712.4	0.6
ii) Transport	69,634.3	69,606.4	27.9
iii) Credit cards	31,257.4	31,257.4	-
iv) Consumer durable	176.7	144.9	31.8
v) Personal loans	102,853.9	102,843.4	10.6
C. Other Personal	3,235.0	3,229.6	5.4
VII. Others	9,401.3	9,306.7	94.7
TOTAL	3,191,891.3	3,080,577.6	111,313.7

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	2006		2007		2008		2009
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	2,006.5	6,028.6	12,371.0	9,144.3	19,453.1	18,088.9	7,275.6
II. Securities, Shares and Other Financial Instruments:	98,524.0	117,843.3	97,957.1	116,642.2	98,852.1	95,457.5	73,902.3
A. Quoted on The Stock Exchange:	73,665.9	90,081.5	78,539.2	79,961.0	74,401.0	75,503.3	57,255.4
1. To Stock Brokers and Dealers:	48,687.4	60,210.6	55,025.8	55,359.7	59,407.5	49,824.4	34,181.7
(a) Government and other Trustee Securities	2,559.4	8,584.9	6,601.3	10,971.0	10,163.2	8,376.3	5,863.3
(b) Shares and Debentures	43,604.8	51,146.0	47,763.4	43,208.8	48,084.6	37,244.4	25,502.3
(c) Participation Term Certificates	-	6.8	7.7	567.5	262.0	433.1	1,002.4
(d) Others	2,523.2	472.8	653.4	612.5	897.8	3,770.5	1,813.8
2. To Others:	24,978.5	29,870.8	23,513.4	24,601.3	14,993.5	25,678.9	23,073.6
(a) Government and other Trustee Securities	5,250.2	3,816.3	2,076.7	5,920.0	3,022.0	6,709.7	3,693.5
(b) Shares and Debentures	16,196.6	17,715.8	18,238.9	15,137.8	11,062.9	15,815.4	16,491.8
(c) Participation Term Certificates	9.9	87.7	-	14.2	26.8	665.4	33.4
(d) Others	3,521.8	8,251.0	3,197.9	3,529.3	881.9	2,488.5	2,855.0
B. Unquoted on the Stock Exchange:	24,858.0	27,761.8	19,417.9	36,681.3	24,451.1	19,954.2	16,647.0
1. To Stock Brokers and Dealers:	5,130.3	7,697.6	8,629.5	10,220.9	8,079.1	3,170.2	7,923.4
(a) Government and other Trustee Securities	3,124.0	2,673.4	2,519.0	4,154.8	2,217.3	1,275.1	2,177.7
(b) Shares and Debentures	1,540.7	4,619.0	4,838.6	4,805.1	5,321.9	1,509.3	5,521.1
(c) Participation Term Certificates	3.9	0.9	339.6	330.1	45.9	74.2	0.4
(d) Others	461.7	404.2	932.3	930.9	494.0	311.6	224.2
2. To Others:	19,727.7	20,064.2	10,788.4	26,460.4	16,372.0	16,784.0	8,723.5
(a) Government and other Trustee Securities	11,350.5	16,303.6	8,637.3	17,167.9	13,688.6	14,186.0	6,897.8
(b) Shares and Debentures	2,980.4	1,874.9	612.9	2,971.8	418.4	2,067.6	542.3
(c) Participation Term Certificates	2.2	15.3	3.7	24.7	9.2	2.4	1.9
(d) Others	5,394.6	1,870.3	1,534.5	6,296.0	2,255.8	528.0	1,281.5
III. Merchandise	626,098.1	647,612.4	688,697.9	750,483.8	806,832.0	883,796.7	929,847.4
A. Food Items:	161,268.1	151,678.1	166,794.2	174,071.3	191,977.1	196,116.1	361,525.8
1. Wheat	64,063.6	47,265.9	61,181.6	62,412.7	64,990.2	71,825.7	192,293.9
2. Rice and paddy	35,780.3	42,296.0	34,033.5	38,262.5	41,256.0	40,353.6	89,830.2
3. Other Grains & Pulses:	1,624.0	8,260.1	5,742.5	6,485.2	9,337.0	1,560.7	1,651.7
(a) Indigenous	1,173.4	8,005.7	5,443.7	5,407.8	9,029.6	1,426.7	1,405.7
(b) Imported	450.7	254.4	298.7	1,077.4	307.4	134.0	246.0
4. Edible Oils:	10,945.2	11,107.1	9,903.7	10,218.7	8,985.0	12,452.0	9,946.4
(a) Indigenous	5,399.1	5,310.3	5,951.2	5,968.6	6,666.1	8,805.9	5,857.4
(b) Imported	5,546.1	5,796.8	3,952.5	4,250.0	2,318.9	3,646.1	4,089.0
5. Sugar:	37,179.5	26,635.1	41,348.1	34,235.5	35,406.7	41,047.2	37,648.2
(a) Indigenous	27,400.6	25,508.3	35,517.0	28,235.6	28,226.2	31,206.9	31,723.9
(b) Imported	9,778.9	1,126.8	5,831.1	6,000.0	7,180.5	9,840.3	5,924.3
6. Kariana and Spices	3,528.7	4,212.0	2,666.2	3,055.6	2,324.5	4,543.2	14,643.0
7. Fish and Fish preparations	1,511.3	2,461.2	1,780.2	2,038.3	1,364.5	5,109.8	837.1
8. Other Food Items:	6,635.4	9,440.7	10,138.5	17,362.8	28,313.3	19,223.8	14,675.4
(a) Indigenous	5,404.4	7,886.6	8,989.4	15,744.2	27,024.5	17,198.3	13,940.2
(b) Imported	1,231.0	1,554.1	1,149.1	1,618.6	1,288.7	2,025.5	735.1
B. Raw Materials:	158,488.1	173,080.1	159,059.4	165,079.3	180,743.8	212,137.9	184,621.9
1. Cotton Raw:	80,711.6	100,190.0	86,460.7	91,319.5	81,929.8	86,186.7	64,100.9
(a) Indigenous	72,186.1	75,057.5	73,895.4	77,512.5	62,768.2	71,014.0	57,322.4
(b) Imported	8,525.6	25,132.6	12,565.3	13,807.0	19,161.6	15,172.7	6,778.5
2. Synthetic Fibers:	17,409.0	12,280.5	9,308.7	10,139.6	12,192.6	11,104.1	10,455.3
(a) Indigenous	6,216.4	10,493.6	8,280.6	8,423.9	10,524.8	9,475.1	8,952.7
(b) Imported	11,192.6	1,786.9	1,028.1	1,715.6	1,667.9	1,629.0	1,502.5
3. Fertilizers:	10,345.4	8,089.0	9,124.6	8,359.0	14,123.6	22,886.6	22,759.4
(a) Indigenous	7,527.1	6,651.6	7,280.9	6,443.5	8,764.3	12,582.1	13,294.6
(b) Imported	2,818.3	1,437.5	1,843.6	1,915.5	5,359.3	10,304.5	9,464.7

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	2006		2007		2008		2009
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude :	10,745.0	13,739.5	9,477.5	12,361.6	18,571.7	35,915.1	33,497.8
(a) Indigenous	5,571.0	6,397.0	3,825.1	6,564.9	12,729.7	18,385.6	14,859.9
(b) Imported	5,174.1	7,342.6	5,652.4	5,796.7	5,842.0	17,529.5	18,637.9
5. Iron & Steel:	10,237.3	11,950.4	16,177.7	13,391.6	16,750.0	18,982.4	18,974.8
(a) Indigenous	5,312.4	8,649.2	10,898.5	11,465.8	14,249.3	11,267.5	12,566.0
(b) Imported	4,925.0	3,301.1	5,279.2	1,925.8	2,500.8	7,714.9	6,408.7
6. Wool & Goat Hair	449.1	257.3	527.5	841.2	737.0	557.7	905.5
7. Hides & Skins	4,036.6	5,381.5	3,929.2	4,757.3	6,020.9	4,853.7	5,858.3
8. Oil Seeds	3,210.1	3,967.0	4,352.0	3,999.8	5,588.1	5,243.7	4,267.3
9. Pesticides & Insecticides:	3,436.2	2,578.7	1,567.3	1,812.8	2,641.8	4,959.0	3,956.4
(a) Indigenous	1,311.6	1,310.5	475.3	865.5	2,218.6	4,105.5	3,248.5
(b) Imported	2,124.6	1,268.3	1,091.9	947.3	423.1	853.5	707.9
10. Other Raw Materials:	17,907.7	14,646.2	18,134.4	18,096.9	22,188.3	21,448.8	19,846.3
(a) Indigenous	11,804.9	8,485.2	10,743.6	13,049.3	15,398.4	14,719.5	12,473.6
(b) Imported	6,102.8	6,161.0	7,390.8	5,047.6	6,790.0	6,729.3	7,372.8
C. Finished / Manufactured Goods:	306,341.9	322,854.2	362,844.3	411,333.3	434,111.2	475,542.6	383,699.7
1. Cotton Textiles:	73,907.6	77,465.3	89,646.6	96,230.4	114,871.4	126,839.3	83,491.8
(a) Indigenous	50,793.0	70,413.2	82,939.9	88,232.8	106,660.4	103,885.7	64,060.4
(b) Imported	23,114.6	7,052.0	6,706.6	7,997.7	8,211.1	22,953.6	19,431.5
2. Cotton Yarn:	30,644.8	27,873.5	37,534.0	47,465.9	38,379.1	44,440.5	47,730.6
(a) Indigenous	24,146.3	26,174.4	35,947.8	43,544.1	35,654.8	40,551.4	46,277.4
(b) Imported	6,498.5	1,699.2	1,586.3	3,921.8	2,724.3	3,889.1	1,453.2
3. Other Textiles:	43,079.1	49,918.9	48,719.7	49,873.5	53,611.3	61,934.6	43,643.1
(a) Indigenous	21,189.7	39,943.2	32,519.2	39,201.4	43,450.4	50,350.8	36,782.8
(b) Imported	21,889.5	9,975.7	16,200.5	10,672.2	10,160.9	11,583.8	6,860.3
4. Machinery:	18,680.3	29,279.2	20,031.9	27,140.0	27,575.9	26,231.6	24,774.8
(a) Indigenous	4,887.0	9,559.2	7,809.5	8,891.3	8,848.2	11,116.5	9,091.1
(b) Imported	13,793.3	19,720.0	12,222.4	18,248.7	18,727.7	15,115.1	15,683.7
5. Handloom Products	757.5	1,105.4	966.6	1,596.3	797.4	552.0	626.4
6. Carpets & Rugs	2,851.1	1,138.6	2,540.0	3,146.4	3,094.3	4,977.3	3,727.2
7. Readymade Garments	25,021.3	21,935.7	28,221.2	30,365.0	29,773.1	19,043.6	21,045.6
8. Cement and Cement Products:	25,636.0	25,894.4	27,018.2	30,645.3	31,399.0	31,993.9	33,927.5
(a) Indigenous	24,787.6	24,954.5	26,561.2	30,573.9	31,328.2	31,860.0	33,742.9
(b) Imported	848.4	939.9	457.0	71.4	70.8	133.9	184.6
9. Sports Goods	4,378.1	2,931.9	2,145.5	3,386.7	3,280.6	3,611.9	2,061.8
10. Surgical Instruments	2,103.9	1,920.1	2,513.0	2,385.8	2,473.5	5,052.7	2,344.2
11. Chemicals and Dyes	12,864.2	12,451.6	11,074.1	15,822.9	14,654.5	23,114.0	13,026.5
12. Other Finished Goods:	66,418.0	70,939.6	92,433.5	103,274.9	114,201.0	127,751.2	107,300.2
(a) Indigenous	32,882.5	56,310.2	82,009.2	94,979.2	101,105.5	107,449.2	93,565.0
(b) Imported	33,535.5	14,629.5	10,424.3	8,295.7	13,095.5	20,302.1	13,735.3
IV. Fixed Assets Including Machinery	280,022.1	273,662.2	260,888.0	285,480.9	340,040.8	392,647.4	289,457.6
V. Real Estate:	406,423.4	469,704.7	460,562.0	563,782.1	621,302.4	711,833.5	759,809.7
(a) Land	153,666.5	182,497.4	153,111.0	167,265.9	218,026.5	201,178.9	265,377.8
(b) Buildings:	252,756.8	287,207.4	307,451.0	396,516.2	403,275.9	510,654.6	494,432.0
1. Residential	160,863.2	174,694.5	181,976.5	182,700.3	220,475.7	297,516.3	275,530.8
2. Non-Residential	91,893.6	112,512.9	125,474.5	213,815.9	182,800.2	213,138.4	218,901.2
VI. Fixed Deposits and Insurance Policies :	56,633.9	49,818.9	47,260.6	48,249.7	89,859.8	104,864.6	81,683.3
(a) Bank Deposits	47,721.1	45,528.1	38,943.2	40,006.4	81,660.5	79,807.2	74,562.1
(b) Insurance Policies	8,912.8	4,290.8	8,317.4	8,243.3	8,199.3	25,057.4	7,121.2
VII. Others:	601,483.4	735,863.1	808,445.8	839,421.8	839,297.9	849,705.4	938,370.3
(a) Other Secured Advances	316,204.1	448,619.3	560,054.1	516,366.7	600,673.0	568,272.7	692,208.7
(b) Advances Secured by Guarantee(s)	177,237.0	189,332.6	125,505.1	197,347.5	120,751.8	149,904.9	142,008.1
(c) Unsecured Advances	108,042.3	97,911.1	122,886.6	125,707.6	117,873.1	131,527.7	104,153.6
TOTAL	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3

(Contd.)

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Dec. 2009		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	18,452.2	18,452.2	-
II. Securities, Shares and Other Financial Instruments:	80,386.9	80,386.2	0.7
A. Quoted on The Stock Exchange:	60,939.5	60,939.5	-
1. To Stock Brokers and Dealers:	34,179.1	34,179.1	-
(a) Government and other Trustee Securities	6,617.9	6,617.9	-
(b) Shares and Debentures	26,311.1	26,311.1	-
(c) Participation Term Certificates	148.7	148.7	-
(d) Others	1,101.5	1,101.5	-
2. To Others:	26,760.4	26,760.4	-
(a) Government and other Trustee Securities	2,444.5	2,444.5	-
(b) Shares and Debentures	15,075.6	15,075.6	-
(c) Participation Term Certificates	61.5	61.5	-
(d) Others	9,178.7	9,178.7	-
B. Unquoted on the Stock Exchange:	19,447.4	19,446.7	0.7
1. To Stock Brokers and Dealers:	3,838.8	3,838.8	-
(a) Government and other Trustee Securities	2,013.4	2,013.4	-
(b) Shares and Debentures	1,547.3	1,547.3	-
(c) Participation Term Certificates	7.3	7.3	-
(d) Others	270.8	270.8	-
2. To Others:	15,608.6	15,607.9	0.7
(a) Government and other Trustee Securities	7,890.3	7,890.3	-
(b) Shares and Debentures	4,232.4	4,232.4	-
(c) Participation Term Certificates	1,270.6	1,270.6	-
(d) Others	2,215.3	2,214.6	0.7
III. Merchandise	1,061,674.9	1,061,025.6	649.3
A. Food Items	264,894.7	264,850.2	44.4
1. Wheat	64,939.9	64,939.9	-
2. Rice and paddy	119,123.3	119,118.7	-
3. Other Grains & Pulses:	3,816.8	3,816.8	0.1
(a) Indigenous	3,572.1	3,572.1	0.1
(b) Imported	244.7	244.7	-
4. Edible Oils:	21,032.9	21,022.4	10.4
(a) Indigenous	16,670.5	16,660.0	10.4
(b) Imported	4,362.4	4,362.4	-
5. Sugar:	35,018.5	35,018.5	-
(a) Indigenous	28,872.2	28,872.2	-
(b) Imported	6,146.3	6,146.3	-
6. Kariana and Spices	2,781.5	2,781.5	-
7. Fish and Fish preparations	489.0	489.0	-
8. Other Food Items:	17,692.7	17,663.5	29.3
(a) Indigenous	16,741.5	16,712.3	29.3
(b) Imported	951.2	951.2	-
B. Raw Materials:	270,248.8	270,118.1	130.7
1. Cotton Raw:	105,001.5	105,001.5	-
(a) Indigenous	89,500.0	89,500.0	-
(b) Imported	15,501.5	15,501.5	-
2. Synthetic Fibers:	10,533.9	10,533.9	-
(a) Indigenous	9,509.4	9,509.4	-
(b) Imported	1,024.5	1,024.5	-
3. Fertilizers:	33,950.0	33,950.0	-
(a) Indigenous	21,347.6	21,347.6	-
(b) Imported	12,602.4	12,602.4	-

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

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

SECURITIES	Dec. 2009		
	All Banks	Commercial Banks	Specialised Banks
4. Petroleum Crude :	38,360.10	38,352.20	7.8
(a) Indigenous	26,676.70	26,668.80	7.8
(b) Imported	11,683.40	11,683.40	-
5. Iron & Steel:	36,825.60	36,702.80	122.9
(a) Indigenous	18,927.20	18,804.30	122.9
(b) Imported	17,898.50	17,898.50	-
6. Wool & Goat Hair	535.6	535.6	-
7. Hides & Skins	4,932.60	4,932.60	-
8. Oil Seeds	6,027.20	6,027.20	-
9. Pesticides & Insecticides:	4,428.90	4,428.90	-
(a) Indigenous	2,995.20	2,995.20	-
(b) Imported	1,433.70	1,433.70	-
10. Other Raw Materials:	29,653.50	29,653.50	-
(a) Indigenous	15355.0	15355.0	-
(b) Imported	14,298.50	14,298.50	-
C. Finished / Manufactured Goods:	526,531.40	526,057.20	474.2
1. Cotton Textiles:	124,807.60	124,735.0	72.6
(a) Indigenous	102135.0	102,109.10	25.9
(b) Imported	22,672.60	22,625.90	46.7
2. Cotton Yarn:	58,202.70	58,202.70	-
(a) Indigenous	55,683.30	55,683.30	-
(b) Imported	2,519.40	2,519.40	-
3. Other Textiles:	66,123.50	66,123.50	-
(a) Indigenous	54,540.70	54,540.70	-
(b) Imported	11,582.80	11,582.80	-
4. Machinery:	45,156.70	45,156.70	-
(a) Indigenous	33,557.10	33,557.10	-
(b) Imported	11,599.60	11,599.60	-
5. Handloom Products	423.5	423.5	-
6. Carpets & Rugs	4,770.60	4,770.60	-
7. Readymade Garments	21,877.80	21,868.90	8.9
8. Cement and Cement Products:	49,023.80	49,021.10	2.7
(a) Indigenous	48,712.0	48,709.30	2.7
(b) Imported	311.8	311.8	-
9. Sports Goods	2,287.60	2,287.60	-
10. Surgical Instruments	2,433.70	2,431.90	1.7
11. Chemicals and Dyes	24,042.90	24,021.0	21.9
12. Other Finished Goods:	127,381.0	127,014.80	366.2
(a) Indigenous	99,061.0	98,694.80	366.2
(b) Imported	28,320.0	28,320.0	-
IV. Fixed Assets Including Machinery	432,808.5	429,477.2	3,331.2
V. Real Estate:	508,890.9	412,781.8	96,109.1
(a) Land	173,460.3	80,608.5	92,851.8
(b) Buildings:	335,430.6	332,173.3	3,257.3
1. Residential	149,332.0	148,374.0	958.1
2. Non-Residential	186,098.6	183,799.4	2,299.2
VI. Fixed Deposits and Insurance Policies :	57,043.6	56,906.7	136.9
(a) Bank Deposits	51,752.3	51,615.4	136.9
(b) Insurance Policies	5,291.3	5,291.3	-
VII. Others:	1,032,634.3	1,021,547.8	11,086.5
(a) Other Secured Advances	709,612.5	706,301.4	3,311.1
(b) Advances Secured by Guarantee(s)	240,614.4	236,064.1	4,550.3
(c) Unsecured Advances	82,407.4	79,182.3	3,225.1
TOTAL	3,191,891.3	3,080,577.6	111,313.7

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2006				2007			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		55,642	172.3	46,030	126.5	66,889	184.1	43,977	71.3
5,000	to	10,000	83,046	613.7	27,698	208.8	73,733	594.2	68,507	532.4
10,000	to	20,000	592,029	9,603.1	359,178	4,439.5	436,465	5,644.8	301,118	4,122.5
20,000	to	25,000	135,277	2,982.4	347,134	7,173.9	405,517	8,578.9	413,393	8,909.3
25,000	to	30,000	250,805	7,318.0	57,718	1,579.6	229,859	6,423.6	45,548	1,259.2
30,000	to	40,000	691,333	24,292.3	1,009,048	36,811.0	365,985	12,707.8	303,571	10,099.4
40,000	to	50,000	335,174	15,085.5	265,827	11,928.7	628,152	27,938.1	696,453	33,182.2
50,000	to	60,000	307,402	16,982.4	333,046	18,263.1	286,145	15,651.2	190,221	10,429.1
60,000	to	70,000	423,442	27,316.8	347,612	22,677.2	237,171	15,403.2	265,196	17,394.9
70,000	to	80,000	350,581	26,456.6	339,289	25,285.9	362,226	27,156.9	303,862	22,883.4
80,000	to	90,000	195,273	16,439.7	282,386	23,999.9	286,259	24,284.3	371,653	31,486.6
90,000	to	100,000	164,500	15,734.2	125,567	11,890.1	226,069	21,492.4	239,847	22,861.5
100,000	to	200,000	571,702	76,891.4	714,818	96,789.1	851,407	112,363.0	1,019,196	132,672.1
200,000	to	300,000	172,823	42,697.1	158,247	39,134.4	192,141	47,442.0	165,554	40,097.1
300,000	to	400,000	100,889	35,204.9	155,559	54,387.9	206,661	73,971.8	162,893	57,160.9
400,000	to	500,000	115,879	50,449.5	128,033	54,807.6	69,218	30,638.5	68,151	31,175.0
500,000	to	600,000	53,068	28,595.7	39,853	21,973.8	43,303	23,561.6	61,208	32,724.4
600,000	to	700,000	18,337	11,801.3	17,764	11,497.2	21,757	14,185.8	18,644	11,929.4
700,000	to	800,000	16,732	12,537.9	12,826	9,590.3	15,067	11,266.7	13,205	9,876.9
800,000	to	900,000	10,946	9,274.1	13,135	11,095.1	11,257	9,589.3	10,591	8,991.3
900,000	to	1,000,000	16,259	15,572.6	16,736	15,970.2	12,447	11,853.7	10,287	9,731.5
1,000,000	to	2,000,000	50,709	73,208.5	57,059	80,316.3	53,039	74,423.6	57,694	81,303.7
2,000,000	to	3,000,000	20,031	50,064.5	23,042	57,040.6	24,671	60,723.7	23,998	59,158.0
3,000,000	to	4,000,000	10,626	36,860.4	13,258	45,394.8	15,252	53,408.3	12,419	42,764.8
4,000,000	to	5,000,000	7,369	32,603.8	9,647	42,640.6	9,199	41,122.7	10,088	45,272.0
5,000,000	to	6,000,000	3,500	19,090.0	5,564	30,227.5	5,238	28,668.0	5,313	29,017.5
6,000,000	to	7,000,000	2,606	16,794.9	3,561	23,014.1	3,438	22,279.6	3,290	21,350.3
7,000,000	to	8,000,000	2,305	17,244.6	2,496	18,640.9	3,247	24,155.6	3,318	24,660.0
8,000,000	to	9,000,000	1,581	13,425.0	2,041	17,332.7	2,033	17,185.6	2,598	22,148.0
9,000,000	to	10,000,000	1,862	17,610.3	2,000	18,947.2	2,102	20,022.2	2,261	21,493.1
10,000,000	and over		19,781	1,348,268.1	22,645	1,487,348.7	22,025	1,533,261.3	25,780	1,768,446.9
TOTAL			4,781,509	2,071,191.4	4,938,817	2,300,533.2	5,167,972	2,376,182.3	4,919,834	2,613,204.9

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)		2008				2009			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	121,047	317.5	223,624	461.1	42,312	124.1	97,668	122.2
5,000	to 10,000	71,699	545.1	134,818	951.5	29,106	213.9	100,480	837.9
10,000	to 20,000	347,408	4,972.7	847,886	12,546.6	346,680	4,832.8	803,313	13,990.5
20,000	to 25,000	530,339	11,701.8	37,905	862.5	584,799	13,329.8	18,790	419.6
25,000	to 30,000	48,051	1,320.2	280,879	7,433.3	58,341	1,624.9	56,768	1,546.0
30,000	to 40,000	273,152	8,977.4	472,981	16,040.0	379,354	13,631.8	293,224	10,263.4
40,000	to 50,000	405,281	18,207.0	373,684	17,486.5	215,805	9,569.5	221,649	9,926.8
50,000	to 60,000	405,388	21,442.3	199,209	10,975.1	325,207	17,714.6	260,821	14,456.9
60,000	to 70,000	217,306	14,221.4	260,306	16,943.6	247,024	16,112.9	185,811	12,076.4
70,000	to 80,000	313,614	23,555.9	267,126	20,083.3	223,208	16,674.6	249,786	18,666.4
80,000	to 90,000	346,689	29,590.6	339,208	28,723.9	252,435	21,494.8	272,934	23,252.9
90,000	to 100,000	283,015	26,506.1	229,410	21,712.4	329,669	31,006.6	281,650	26,543.3
100,000	to 200,000	856,764	112,902.3	866,463	115,824.9	811,587	107,233.2	761,136	100,012.2
200,000	to 300,000	189,390	47,340.9	165,764	40,459.2	226,214	56,658.2	248,098	60,752.4
300,000	to 400,000	152,083	51,867.5	179,541	60,269.9	111,285	39,433.1	109,132	36,868.5
400,000	to 500,000	108,557	48,130.4	69,598	31,566.5	44,657	19,913.1	52,139	23,759.2
500,000	to 600,000	45,777	24,443.8	50,033	27,331.7	46,425	25,038.3	28,317	15,293.9
600,000	to 700,000	22,218	14,571.7	18,623	12,069.2	16,044	10,393.5	16,666	10,781.1
700,000	to 800,000	16,621	12,573.3	14,993	11,256.1	12,277	9,150.9	14,143	10,574.1
800,000	to 900,000	10,873	9,233.2	12,134	10,374.2	10,135	8,641.4	12,288	10,399.2
900,000	to 1,000,000	10,899	10,394.1	12,670	12,106.9	11,421	10,807.1	13,138	12,661.5
1,000,000	to 2,000,000	51,595	72,932.7	64,916	93,329.7	62,109	87,317.0	57,791	81,604.7
2,000,000	to 3,000,000	26,009	63,438.4	23,716	58,127.4	26,675	66,708.0	25,692	62,578.1
3,000,000	to 4,000,000	17,559	61,685.2	14,582	51,167.7	14,664	51,364.2	18,400	62,852.8
4,000,000	to 5,000,000	9,782	44,640.1	9,658	43,050.5	11,035	49,439.6	10,077	44,751.2
5,000,000	to 6,000,000	6,710	35,989.3	8,422	45,840.3	5,496	29,880.8	5,330	29,054.0
6,000,000	to 7,000,000	3,410	22,227.1	4,541	29,402.5	4,503	29,527.9	4,643	30,275.4
7,000,000	to 8,000,000	3,231	24,073.3	4,070	30,190.8	2,357	17,629.5	3,038	22,653.2
8,000,000	to 9,000,000	2,828	24,011.9	2,418	20,626.5	2,104	17,788.6	2,304	19,586.5
9,000,000	to 10,000,000	2,112	20,210.5	1,924	18,301.2	2,577	24,713.2	2,206	21,094.0
10,000,000	and over	26,660	1,953,614.4	28,236	2,190,879.1	25,803	2,272,378.3	27,612	2,404,237.0
TOTAL		4,926,067	2,815,638.2	5,219,338	3,056,394.0	4,481,308	3,080,346.3	4,255,044	3,191,891.3

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2006				2007			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		53,156	165.1	43,476	120.3	63,494	169.7	37,423	57.0
5,000	to	10,000	77,653	570.5	21,222	157.8	68,046	548.8	61,288	478.2
10,000	to	20,000	565,259	9,219.0	334,877	4,082.2	419,059	5,387.6	276,961	3,776.5
20,000	to	25,000	110,141	2,404.9	329,170	6,765.8	386,863	8,153.8	402,194	8,653.9
25,000	to	30,000	225,050	6,592.4	29,773	817.9	204,196	5,718.5	24,267	669.7
30,000	to	40,000	587,183	20,573.6	919,045	33,605.8	288,350	9,948.0	255,503	8,402.7
40,000	to	50,000	244,732	11,113.4	180,470	8,129.3	571,179	25,440.6	640,453	30,722.8
50,000	to	60,000	219,239	12,124.7	284,660	15,561.3	261,347	14,271.0	159,134	8,739.8
60,000	to	70,000	282,393	18,184.9	254,044	16,502.4	177,022	11,497.4	227,027	14,862.7
70,000	to	80,000	203,895	15,356.5	198,427	14,845.1	219,701	16,487.8	210,647	15,842.1
80,000	to	90,000	139,038	11,691.8	176,755	14,938.0	188,905	16,014.0	246,805	20,997.7
90,000	to	100,000	103,128	9,878.9	60,492	5,712.2	137,390	13,024.7	162,385	15,438.7
100,000	to	200,000	382,573	52,420.3	483,221	67,076.5	598,352	80,103.1	722,713	94,278.9
200,000	to	300,000	158,566	39,219.7	143,501	35,574.8	177,352	43,855.6	150,891	36,599.6
300,000	to	400,000	97,326	33,982.8	150,336	52,580.5	201,245	72,101.5	157,121	55,168.1
400,000	to	500,000	114,863	50,002.4	126,706	54,230.5	67,434	29,859.1	66,185	30,307.9
500,000	to	600,000	52,458	28,256.6	39,442	21,750.4	42,846	23,308.8	60,666	32,436.4
600,000	to	700,000	18,028	11,606.5	17,255	11,166.3	21,268	13,874.2	18,419	11,784.1
700,000	to	800,000	16,669	12,490.6	12,613	9,435.2	13,946	10,469.5	12,902	9,654.5
800,000	to	900,000	10,722	9,084.0	12,993	10,973.4	10,948	9,319.1	10,503	8,913.9
900,000	to	1,000,000	16,201	15,518.2	16,658	15,895.6	11,987	11,406.1	10,181	9,629.6
1,000,000	to	2,000,000	50,470	72,873.9	56,517	79,631.4	52,758	74,023.3	56,974	80,357.9
2,000,000	to	3,000,000	19,882	49,708.7	22,911	56,726.2	24,549	60,424.0	23,858	58,817.1
3,000,000	to	4,000,000	10,557	36,619.7	13,169	45,083.3	15,166	53,114.6	12,256	42,175.9
4,000,000	to	5,000,000	7,321	32,392.3	9,609	42,469.3	9,166	40,975.7	10,050	45,100.9
5,000,000	to	6,000,000	3,437	18,752.9	5,506	29,911.3	5,191	28,412.4	5,275	28,809.6
6,000,000	to	7,000,000	2,569	16,556.6	3,524	22,775.1	3,407	22,078.7	3,253	21,112.5
7,000,000	to	8,000,000	2,261	16,920.0	2,471	18,454.5	3,212	23,897.5	3,291	24,459.0
8,000,000	to	9,000,000	1,557	13,220.5	2,014	17,102.0	2,019	17,067.2	2,587	22,055.8
9,000,000	to	10,000,000	1,834	17,341.7	1,975	18,709.2	2,078	19,792.4	2,239	21,283.0
10,000,000	and over		19,568	1,340,356.9	22,431	1,480,017.1	21,875	1,528,060.6	25,604	1,763,111.8
TOTAL			3,797,729	1,985,200.0	3,975,263	2,210,800.6	4,270,351	2,288,805.0	4,059,055	2,524,698.3

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)		2008				2009			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	112,251	298.7	218,640	453.5	34,443	99.9	96,903	119.2
5,000	to 10,000	65,868	501.6	131,450	925.6	23,642	169.9	99,149	828.2
10,000	to 20,000	328,434	4,668.6	843,793	12,487.5	336,473	4,676.3	798,999	13,923.4
20,000	to 25,000	515,565	11,362.7	29,606	671.3	579,079	13,197.5	14,434	320.0
25,000	to 30,000	29,034	793.7	273,397	7,228.8	53,231	1,486.9	38,144	1,056.3
30,000	to 40,000	241,693	7,860.2	443,213	14,970.3	360,117	12,930.0	279,777	9,777.0
40,000	to 50,000	358,446	16,048.1	337,307	15,821.6	149,372	6,641.9	165,222	7,385.8
50,000	to 60,000	351,901	18,517.4	149,307	8,225.9	254,739	13,804.6	204,638	11,313.2
60,000	to 70,000	169,700	11,102.7	199,798	13,069.2	188,218	12,267.9	114,883	7,499.0
70,000	to 80,000	258,129	19,369.7	212,578	15,985.5	177,560	13,253.3	163,849	12,292.7
80,000	to 90,000	228,097	19,436.5	248,236	20,960.4	193,843	16,485.5	230,480	19,575.6
90,000	to 100,000	223,295	20,908.0	141,476	13,443.2	246,802	23,176.6	218,960	20,609.9
100,000	to 200,000	494,630	64,381.0	501,237	66,447.8	444,988	57,979.6	393,468	50,049.1
200,000	to 300,000	166,380	42,003.1	133,522	33,220.5	170,037	43,527.4	171,988	42,247.7
300,000	to 400,000	146,763	50,043.9	173,398	58,193.0	104,882	37,254.7	99,150	33,599.4
400,000	to 500,000	105,134	46,610.4	67,139	30,470.3	43,029	19,192.7	50,767	23,150.4
500,000	to 600,000	45,243	24,157.9	49,176	26,865.9	45,409	24,485.1	27,562	14,884.3
600,000	to 700,000	21,954	14,401.0	18,180	11,780.9	15,464	10,015.4	16,158	10,454.3
700,000	to 800,000	16,501	12,483.6	14,678	11,024.2	11,961	8,915.0	13,806	10,322.6
800,000	to 900,000	10,766	9,144.0	12,020	10,278.9	9,870	8,415.6	12,004	10,157.0
900,000	to 1,000,000	10,805	10,305.3	12,553	11,994.7	11,284	10,677.0	12,931	12,463.4
1,000,000	to 2,000,000	50,836	71,968.0	64,045	92,200.1	61,137	85,964.2	56,868	80,321.4
2,000,000	to 3,000,000	25,665	62,575.1	23,418	57,394.9	26,426	66,080.8	25,403	61,866.4
3,000,000	to 4,000,000	17,464	61,358.5	14,493	50,859.4	14,507	50,824.6	18,298	62,499.8
4,000,000	to 5,000,000	9,724	44,377.3	9,582	42,706.1	10,859	48,686.0	10,023	44,503.1
5,000,000	to 6,000,000	6,653	35,678.3	8,372	45,567.0	5,447	29,619.0	5,295	28,868.9
6,000,000	to 7,000,000	3,381	22,038.9	4,512	29,216.4	4,468	29,299.8	4,628	30,177.6
7,000,000	to 8,000,000	3,201	23,847.7	4,043	29,989.7	2,323	17,373.7	3,014	22,471.8
8,000,000	to 9,000,000	2,806	23,825.0	2,398	20,457.9	2,079	17,576.0	2,289	19,459.2
9,000,000	to 10,000,000	2,095	20,048.9	1,898	18,053.9	2,550	24,455.5	2,192	20,961.0
10,000,000	and over	26,462	1,947,939.6	28,031	2,184,553.3	25,611	2,266,399.9	27,437	2,397,420.2
TOTAL		4,048,876	2,718,055.4	4,371,496	2,955,517.4	3,609,850	2,974,932.4	3,378,719	3,080,577.6

3.10 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 31st December 2009

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)			Government		Non Financial Public Sector		NBFCs		Private Sector (Business)	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	-	-	1	-	-	-	3,418	7.9
5,000	to	10,000	-	-	-	-	-	-	9,649	77.9
10,000	to	20,000	-	-	-	-	-	-	10,301	156.5
20,000	to	25,000	1	-	-	-	-	-	10,366	232.4
25,000	to	30,000	-	-	-	-	-	-	23,688	630.5
30,000	to	40,000	-	-	-	-	1	-	26,387	927.3
40,000	to	50,000	-	-	-	-	1	-	80,942	3,655.9
50,000	to	60,000	-	-	-	-	-	-	100,212	5,589.5
60,000	to	70,000	-	-	1,501	100.0	1	0.1	101,571	6,590.8
70,000	to	80,000	-	-	-	-	-	-	140,405	10,443.1
80,000	to	90,000	-	-	-	-	1,703	152.6	97,653	8,355.8
90,000	to	100,000	-	-	-	-	3	0.3	100,961	9,565.7
100,000	to	200,000	-	-	-	-	914	115.5	511,390	69,080.5
200,000	to	300,000	1	0.2	2,502	575.2	877	193.2	116,314	28,131.9
300,000	to	400,000	-	-	-	-	80	30.5	33,173	11,276.8
400,000	to	500,000	-	-	1	0.4	138	64.3	16,662	7,467.3
500,000	to	600,000	-	-	1	0.6	5	2.6	13,195	7,125.3
600,000	to	700,000	2	1.2	1	0.6	-	-	10,897	7,058.8
700,000	to	800,000	-	-	-	-	3	2.3	9,624	7,197.4
800,000	to	900,000	-	-	-	-	2	1.7	7,346	6,197.6
900,000	to	1,000,000	-	-	-	-	4	3.7	7,235	6,917.0
1,000,000	to	2,000,000	4	8.0	8	9.7	75	88.9	35,446	50,770.9
2,000,000	to	3,000,000	3	8.1	1	2.4	2	6.0	15,507	37,903.2
3,000,000	to	4,000,000	-	-	2	7.4	2	6.5	11,072	38,358.4
4,000,000	to	5,000,000	1	4.8	-	-	4	18.2	6,793	30,708.0
5,000,000	to	6,000,000	2	10.3	1	5.0	6	32.6	4,193	22,763.2
6,000,000	to	7,000,000	-	-	-	-	13	83.1	3,390	21,968.9
7,000,000	to	8,000,000	-	-	1	7.6	4	30.0	2,417	18,078.8
8,000,000	to	9,000,000	3	26.8	-	-	6	51.9	1,991	16,904.4
9,000,000	to	10,000,000	-	-	-	-	4	37.8	1,948	18,637.2
10,000,000	and over		173	333,381.4	163	224,656.8	340	48,108.1	26,247	1,768,763.2
TOTAL			190	333,440.8	4,183	225,365.8	4,188	49,030.0	1,540,393	2,221,542.0

3.10 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 31st December 2009

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)			Trust Funds and Non- Profit Institutions		Personal		Others		TOTAL	
			No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		5	-	93,760	112.9	484	1.4	97,668	122.2
5,000	to	10,000	2		90,778	759.6	51	0.4	100,480	837.9
10,000	to	20,000	51	1.0	792,779	13,830.7	182	2.3	803,313	13,990.5
20,000	to	25,000	-	-	8,408	186.8	15	0.3	18,790	419.6
25,000	to	30,000			33,045	914.6	35	1.0	56,768	1,546.0
30,000	to	40,000	5	0.2	266,471	9,323.9	360	12.1	293,224	10,263.4
40,000	to	50,000			139,971	6,237.5	735	33.4	221,649	9,926.8
50,000	to	60,000	1	0.1	160,261	8,848.6	347	18.7	260,821	14,456.9
60,000	to	70,000	1	0.1	82,544	5,372.9	193	12.5	185,811	12,076.4
70,000	to	80,000		-	106,646	8,007.1	2,735	216.3	249,786	18,666.4
80,000	to	90,000		-	172,414	14,648.7	1,164	95.8	272,934	23,252.9
90,000	to	100,000	1	0.1	180,569	16,966.4	116	10.8	281,650	26,543.3
100,000	to	200,000	9	1.3	246,184	30,404.2	2,639	410.7	761,136	100,012.2
200,000	to	300,000	6	1.5	128,170	31,791.5	228	58.9	248,098	60,752.4
300,000	to	400,000	8	2.7	75,125	25,288.5	746	270.0	109,132	36,868.5
400,000	to	500,000	10	4.5	34,274	15,769.1	1,054	453.6	52,139	23,759.2
500,000	to	600,000	7	3.9	14,801	7,988.2	308	173.4	28,317	15,293.9
600,000	to	700,000	4	2.6	5,517	3,557.6	245	160.3	16,666	10,781.1
700,000	to	800,000	11	7.8	4,254	3,179.8	251	186.8	14,143	10,574.1
800,000	to	900,000	1	0.9	4,768	4,056.8	171	142.2	12,288	10,399.2
900,000	to	1,000,000	1	1.0	5,802	5,649.2	96	90.6	13,138	12,661.5
1,000,000	to	2,000,000	35	46.6	20,521	28,311.3	1,702	2,369.3	57,791	81,604.7
2,000,000	to	3,000,000	13	33.9	9,977	24,192.7	188	429.7	25,692	62,578.1
3,000,000	to	4,000,000	4	13.3	7,274	24,298.1	46	169.1	18,400	62,852.8
4,000,000	to	5,000,000	-	-	3,256	13,920.0	23	100.2	10,077	44,751.2
5,000,000	to	6,000,000	3	15.8	1,113	6,163.7	12	63.5	5,330	29,054.0
6,000,000	to	7,000,000			1,237	8,204.5	3	18.9	4,643	30,275.4
7,000,000	to	8,000,000	1	7.1	614	4,521.9	1	7.8	3,038	22,653.2
8,000,000	to	9,000,000			294	2,518.2	10	85.2	2,304	19,586.5
9,000,000	to	10,000,000	5	46.8	236	2,250.2	13	122.0	2,206	21,094.0
10,000,000	and over		92	13,032.7	553	12,612.7	44	3,682.1	27,612	2,404,237.0
TOTAL			276	13,223.6	2,691,616	339,887.8	14,197	9,399.2	4,255,044	3,191,891.3

3.11 Classification of Scheduled Banks' 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
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	9,031.7	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
2009											
June											
No. of A/Cs.	2,342,657	3,078	52,546	42,504	843,441	530,720	72,091	603	19,166	61,710	2,115
Amount	629,056.6	13,634.4	134,533.7	180,205.7	277,868.8	1,108,009.6	264,974.0	1,955.2	39,730.4	264,461.2	9,930.7
December											
No. of A/Cs.	2,457,909	9,660	42,782	371,382	867,253	412,844	41,360	260	8,106	17,561	1,157
Amount	746,775.0	33,879.1	162,870.7	240,781.8	241,104.4	1,013,469.6	273,132.3	2,070.9	51,018.9	282,808.3	23,834.4

3.11 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

(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		
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)
2009													
June	No. of A/Cs.	262,729	1,264	2,842	1,593	874	2,519	246	945	236,700	650	315	4,481,308
	Amount	85,293.5	4,016.5	7,469.4	9,351.8	3,967.7	5,692.8	1,644.8	2,802.7	31,835.7	2,710.6	1,200.6	3,080,346.3 (21.97)
December													
	No. of A/Cs.	18,063	590	2,242	438	1,152	960	257	353	315	398	2	4,255,044
	Amount	75,891.2	14,735.9	11,016.8	3,789.7	4,609.8	4,255.7	1,970.2	1,589.9	758.9	1,516.7	11.0	3,191,891.2 (20.26)

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

(End of Period: Million Rupees)

ECONOMIC GROUPS		2006		2007		2008	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:		175.4	54.4	0.5	5.4	0.4	20.0
II. Public Sector Enterprises:		7,786.4	9,030.9	6,163.3	6,168.6	12,739.1	9,670.5
(a)	Agriculture, Forestry, Hunting & Fishing	138.3	5.0	34.2	1.3	260.9	2,701.8
(b)	Mining and Quarrying	23.3	1.0	1.0	-	139.3	-
(c)	Manufacturing	360.4	3,041.7	1,397.6	785.5	949.9	5.2
(d)	Construction	138.4	43.0	-	-	14.6	-
(e)	Electricity Gas, Water & Sanitary Services	16.2	2.7	-	-	0.7	99.3
(f)	Commerce:	7,058.6	5,911.9	4,679.4	5,381.5	11,332.3	6,846.8
1.	Export Bills :	3,675.1	2,458.6	2,497.0	3,954.0	8,868.0	2,455.8
i.	Cotton Raw	47.7	156.8	109.1	601.3	2,954.1	55.2
ii.	Rice	443.1	396.0	200.9	430.0	1,137.1	156.0
iii.	Cotton Textiles (Local)	1,756.8	1,761.5	1,695.6	2,405.5	3,673.1	1,111.4
iv.	Cement & Cement products	225.8	-	209.7	200.0	212.4	733.6
v.	Petroleum & Petroleum products	39.3	32.2	252.2	66.4	274.3	97.5
vi.	Machinery & Transport Equipments	26.7	3.6	9.3	55.5	72.7	20.3
vii.	Other Export Bills	1,135.7	108.6	20.2	195.4	544.3	281.9
2.	Imports Bills Payable in Pakistan	446.7	884.6	65.2	114.0	347.0	2,125.7
3.	Inland Bills (to include Local Bills)	2,936.4	2,568.7	2,117.2	1,313.4	2,117.2	2,265.3
4.	Non-Bank Financial Companies	0.4	-	-	-	-	-
(g)	Transport, Storage & Communication	-	-	-	-	39.1	-
(h)	Services	51.3	1.4	51.1	0.4	1.2	0.9
(i)	Other Public Sector Enterprises	-	24.2	-	-	1.2	16.6
III. Private Sector (Business):		110,899.6	113,421.5	117,746.4	100,310.0	108,631.6	127,615.4
(a)	Agriculture, Forestry ,Hunting & Fishing	4,781.9	6,807.7	3,767.2	4,428.4	4,189.6	9,103.5
1.	Primary Products :	4,347.4	6,270.8	3,627.1	4,117.2	3,963.4	8,583.2
i.	Cotton	1,520.8	2,217.7	680.4	1,333.6	747.6	4,661.2
ii.	Rice	2,275.0	2,270.6	2,423.1	2,478.1	2,512.7	3,599.8
iii.	Sugarcane	151.3	825.0	400.0	-	132.1	157.2
iv.	Tobacco	1.6	0.5	0.5	-	151.6	-
v.	Other Primary Products	398.6	957.0	123.1	305.5	419.4	164.9
2.	Other Agriculture ,Forestry ,Hunting and Fishing	434.5	536.8	140.1	311.2	226.2	520.3

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

(End of Period : Million Rupees)

ECONOMIC GROUPS	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
(b) Mining and Quarrying	75.4	67.9	101.3	91.1	465.6	202.1
(c) Manufacturing	13,305.2	3,937.4	5,553.3	5,685.5	6,958.2	17,258.6
(d) Construction	442.9	331.6	281.9	361.2	8.6	26.4
(e) Electricity, Gas, Water & Sanitary Services	162.8	3.0	2.0	4.0	30.8	72.5
(f) Commerce:	91,224.1	101,656.3	107,248.6	89,041.7	96,402.7	97,568.3
1. Export Bills-Traditional Export	40,791.8	46,628.1	42,746.5	42,569.0	44,067.8	41,479.7
i. Wool & Goat Hair	36.8	283.2	347.7	19.7	0.6	1.6
ii. Hides & Skins	2,678.6	676.7	618.7	239.2	620.6	313.8
iii. Cotton Textiles (Local)	23,766.5	28,915.0	24,802.5	27,771.3	28,269.2	30,542.3
iv. Cotton Yarn (Local)	12,444.5	14,181.0	15,895.6	13,477.3	12,272.1	9,985.0
v. Sports Goods	1,471.9	798.4	770.7	818.7	2,665.7	376.3
vi. Surgical Instruments	393.4	1,773.8	311.3	242.8	239.7	260.7
2. Export Bills-Non-Traditional Exports	17,771.9	21,879.5	21,818.3	23,149.2	28,395.4	17,232.8
i. Brassware & Handicrafts	323.3	43.9	198.4	1,667.3	1,967.1	1,575.9
ii. Carpets & Rugs	942.8	1,049.9	1,469.8	1,890.3	2,317.5	726.0
iii. Footwear & Leather goods	1,868.9	3,062.7	1,795.8	2,225.9	2,799.7	2,534.4
iv. Handloom products, Towels & Hosiery	3,785.0	5,650.3	7,572.3	5,194.2	6,467.0	2,345.6
v. Readymade Garments	7,121.4	8,025.4	7,130.7	9,234.8	11,544.4	5,637.7
vi. Electrical goods (Cable & Wire RA)	856.7	783.5	645.1	420.4	92.0	852.8
vii. Other Export Bills	2,874.0	3,263.8	3,006.1	2,516.2	3,207.8	3,560.4
3. Import Bills Payable in Pakistan	10,341.4	13,802.8	14,461.1	8,220.7	8,243.1	21,520.5
4. Inland Bills (to include Local Bills)	21,566.7	18,653.5	25,697.9	14,137.8	14,974.2	16,250.9
5. Non-Bank Financial Companies	-	-	-	-	46.0	-
6. Other Foreign Bills (clean outward)	752.2	692.3	2,524.9	965.0	676.2	1,084.4
(g) Transport, Storage & Communication	120.9	142.2	134.4	-	56.0	695.5
(h) Services	0.0	41.7	41.6	52.4	224.3	50.8
(i) Other Private (Business)	786.4	433.9	616.2	645.7	295.8	2,637.7
IV. Trust Funds and Non-Profit Organisations	-	11.5	-	111.3	77.4	19.8
V. Others	3,343.7	1,758.6	1,371.2	798.8	1,096.5	1,335.3
TOTAL	122,205.1	124,277.0	125,281.5	107,394.1	122,545.0	138,661.1

(Contd.)

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

(End of Period: Million Rupees)				
ECONOMIC GROUPS	2009			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
I. Government:	22	407.7	-	-
II. Public Sector Enterprises:	953	9,477.6	700	7,844.1
(a) Agriculture, Forestry, Hunting & Fishing	2	181.9	-	-
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	54	1,990.1	36	192.2
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	3	2,330.0	4	3,500.0
(f) Commerce:	645	4,947.0	638	4,139.7
1. Export Bills :	383	4,102.7	402	2,731.2
i. Cotton Raw	2	35.7	33	305.5
ii. Rice	93	2,543.0	55	624.5
iii. Cotton Textiles (Local)	91	696.8	210	1,318.1
iv. Cement & Cement products	38	14.8	-	-
v. Petroleum & Petroleum products	29	242.4	-	-
vi. Machinery & Transport Equipments	5	30.3	16	45.6
vii. Other Export Bills	125	539.6	88	437.5
2. Imports Bills Payable in Pakistan	72	213.0	34	463.7
3. Inland Bills (to include Local Bills)	155	567.1	202	944.8
4. Non-Bank Financial Companies	35	64.2	-	-
(g) Transport, Storage & Communication	1	6.0	-	-
(h) Services	-	-	-	-
(i) Other Public Sector Enterprises	248	22.7	22	12.3
III. Private Sector (Business):	25,124	132,342.3	25,436	137,352.7
(a) Agriculture, Forestry ,Hunting & Fishing	673	6,011.4	336	5,212.7
1. Primary Products :	645	5,821.5	300	4,958.3
i. Cotton	416	4,440.8	133	3,607.5
ii. Rice	109	973.1	157	1,252.2
iii. Sugarcane	63	189.4	-	-
iv. Tobacco	1	0.6	-	-
v. Other Primary Products	56	217.6	10	98.6
2. Other Agriculture ,Forestry ,Hunting and Fishing	28	190.0	36	254.5

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

(Concl'd.)

(End of Period : Million Rupees)

ECONOMIC GROUPS	2009			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	68	256.4	34	277.6
(c) Manufacturing	5,346	23,860.0	3,986	15,616.8
(d) Construction	47	423.7	50	361.3
(e) Electricity, Gas, Water & Sanitary Services	82	1,750.5	3	85.8
(f) Commerce:	18,702	98,511.0	20,844	110,793.8
1. Export Bills-Traditional Export	7,043	34,119.5	7,986	40,559.7
i. Wool & Goat Hair	46	42.3	30	1,029.0
ii. Hides & Skins	37	142.4	199	1,115.3
iii. Cotton Textiles (Local)	4,678	25,652.5	3,782	21,706.4
iv. Cotton Yarn (Local)	2,050	7,935.8	3,800	16,078.2
v. Sports Goods	138	240.4	132	230.6
vi. Surgical Instruments	94	106.0	43	400.1
2. Export Bills-Non-Traditional Exports	3,451	21,414.6	3,783	21,437.5
i. Brassware & Handicrafts	68	2,258.3	10	46.9
ii. Carpets & Rugs	123	450.2	150	1,050.8
iii. Footwear & Leather goods	432	1,876.8	469	1,605.2
iv. Handloom products, Towels & Hosiery	695	2,236.1	629	2,440.1
v. Readymade Garments	1,185	7,781.3	1,780	8,563.7
vi. Electrical goods (Cable & Wire RA)	115	313.7	64	439.4
vii. Other Export Bills	833	6,498.1	681	7,291.4
3. Import Bills Payable in Pakistan	1,878	24,708.0	2,725	26,367.4
4. Inland Bills (to include Local Bills)	6,220	17,156.4	5,211	18,259.0
5. Non-Bank Financial Companies	-	-	-	-
6. Other Foreign Bills (clean outward)	110	1,112.6	1,139	4,170.1
(g) Transport, Storage & Communication	76	256.9	2	560.8
(h) Services	26	55.4	13	3,191.2
(i) Other Private (Business)	104	1,217.0	168	1,252.7
IV. Trust Funds and Non-Profit Institutions	-	-	-	-
V. Others	547	1,148.9	1,394	6,079.1
TOTAL	26,646	143,376.5	27,530	151,275.9

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2006		2007	
	Jun.	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	181,663.0	161,732.3	169,333.2	181,854.6
Prize Bonds	-	-	-	-
National Savings Schemes	-	-	-	-
Compensation Bonds	31,106.3	15,203.4	15,071.2	11,715.0
Federal Investment Bonds	1,430.2	1,158.2	14,647.5	6,345.1
Pakistan Investment Bonds	149,126.5	145,370.6	139,614.5	163,794.5
Un-classified	-	-	-	-
B. TREASURY BILLS	409,361.9	382,108.1	657,161.3	718,520.9
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. Un-classified	-	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1.5	1.5	1.5
E. OTHERS:	275,516.8	220,875.1	281,258.3	304,106.5
1. Shares :	48,061.2	39,027.3	55,874.7	106,449.8
(i) Financial Institutions	4,180.8	4,202.8	6,858.2	5,747.3
(ii) Public Sector Enterprises	5,847.7	5,210.7	5,053.3	5,440.9
(iii) Private Sector	38,032.7	29,613.9	43,963.2	95,261.6
2. Debentures :	1,487.2	2,973.0	3,888.9	4,872.0
(i) Financial Institutions	405.7	134.4	1137	1,356.5
(ii) Public Sector Enterprises	499.8	1,388.4	641.2	742.9
(iii) Private Sector	581.7	1,450.2	2,110.7	2,772.6
(iv) Other	-	-	-	-
3. National Investment (Unit) Trust	28,457.4	28,797.3	39,122.8	36,883.6
4. Participation Term Certificates	32,415.4	32,034.8	32,083.9	38,671.6
5. Modarba Certificate	578.6	145.2	164.3	181.0
6. Mutual Funds	13,695.1	14,991.7	46181.5	39,132.5
7. Others	150,821.9	102,905.8	103,942.2	77,916.0
TOTAL	866,618.3	764,792.1	1,107,829.4	1,204,558.6

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2008		2009
	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	182,170.9	161,177.2	197,658.5
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	11,731.9	12,692.7	11,550.2
Federal Investment Bonds	8,370.5	4,347.6	8,638.3
Pakistan Investment Bonds	162,068.5	144,136.9	177,470.0
Un-classified	-	-	-
B. TREASURY BILLS	559,397.6	541,289.1	748,731.4
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. Un-classified	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1.5	1.5
E. OTHERS:	295,090.6	318,446.8	412,726.2
1. Shares :	86,412.4	76,533.0	88,590.5
(i) Financial Institutions	8,165.1	6,855.6	9,859.3
(ii) Public Sector Enterprises	8,476.5	6,596.0	6,968.3
(iii) Private Sector	69,770.8	63,081.4	71,762.9
2. Debentures :	2,298.6	4,754.6	5,545.3
(i) Financial Institutions	40.5	2.1	3.4
(ii) Public Sector Enterprises	904.8	2,316.2	2,758.9
(iii) Private Sector	1,353.3	2,436.3	2,783.0
(iv) Other	-	-	-
3. National Investment (Unit) Trust	33,928.6	28,419.2	20,761.5
4. Participation Term Certificates	34,511.1	33,097.7	63,853.2
5. Modarba Certificate	388.5	357.8	28,409.5
6. Mutual Funds	35,107.8	25,590.2	416.9
7. Others	102,443.6	149,694.3	205,149.3
TOTAL	1,036,735.7	1,020,989.7	1,359,192.7

(Contd.)

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

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

SECURITIES / SHARES	December 2009		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	192,836.6	192,899.9	188,383.7
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	7,568.7	7,625.0	7,568.7
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	185,267.9	185,274.9	180,815.0
Un-classified	-	-	-
B. TREASURY BILLS	986,725.6	1,031,305.2	985,903.9
C. PROVINCIAL GOVERNMENTS SECURITIES	-	-	-
I. Balochistan	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
II. Punjab	-	-	-
16.00 % 2004	-	-	-
17.50 % 2008	-	-	-
III. Sindh	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
IV. Un-classified	-	-	-
D. FOREIGN SECURITIES AND SHARES	1,954.1	1,951.7	1,954.1
E. OTHERS:	538,179.3	486,465.2	536,285.0
1. Shares :	144,950.4	111,475.6	144,578.0
(i) Financial Institutions	5,987.2	5,852.9	5,925.6
(ii) Public Sector Enterprises	44,688.6	31,072.0	44,755.6
(iii) Private Sector	94,274.6	74,550.7	93,896.8
2. Debentures :	6,490.9	6,578.1	6,469.2
(i) Financial Institutions	301.8	305.8	301.8
(ii) Public Sector Enterprises	2,709.0	2,779.1	2,709.0
(iii) Private Sector	3,480.1	3,493.2	3,458.4
(iv) Other	-	-	-
3. National Investment (Unit) Trust	12,061.0	5,323.5	12,115.6
4. Participation Term Certificates	334,703.1	324,525.1	334,420.1
5. Modarba Certificate	1,464.2	1,456.7	1,424.7
6. Mutual Funds	27,173.6	25,763.1	25,916.0
7. Others	11,336.1	11,343.1	11,361.4
TOTAL	1,719,695.6	1,712,622.0	1,712,526.7

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 11.00	-	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

*00.25 stands for 00.05 to 00.25

*00.50 stands for 00.30 to 00.50

** 10 & Over

3.15 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)

RATE OF RETURN	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	131,049.3	146,671.8	153,519.6	179,341.4	208,382.8	203,254.6
0.25*	24,066.0	19,617.3	35,360.4	5,518.3	52,048.7	67,363.3
0.50*	7,390.3	9,937.6	9,662.3	18,244.6	9,552.9	17,465.6
0.75*	559.8	1,140.8	6,922.2	27,179.4	4,344.0	7,978.4
1.00	15,052.7	42,286.2	21,934.8	25,649.2	25,730.4	19,640.6
1.25	18,846.8	7,100.9	9,021.6	2,389.3	6,272.9	8,247.2
1.50	4,524.5	7,992.5	14,908.5	18,876.3	6,593.9	4,629.1
1.75	3,035.8	1,287.5	3,984.4	1,244.4	1,585.6	786.8
2.00	15,281.3	6,200.3	17,795.1	13,142.2	4,423.2	3,661.6
2.25	2,648.2	3,508.2	4,622.7	3,991.9	1,685.5	3,400.6
2.50	16,818.2	16,975.6	4,183.4	2,368.8	10,702.4	9,169.9
2.75	389.5	1,123.2	652.0	4,034.3	1,205.5	660.8
3.00	20,755.1	20,509.3	12,775.5	17,987.4	10,808.3	3,598.7
3.25	1,119.7	2,049.7	1,528.2	587.6	277.2	607.7
3.50	8,026.5	6,595.6	1,862.5	1,540.2	6,732.2	1,232.1
3.75	2,182.0	4,706.9	583.3	585.6	1,115.4	420.0
4.00	4,863.0	7,750.5	17,464.6	10,246.0	4,511.6	1,570.3
4.25	4,246.5	2,402.9	1,959.7	3,591.8	1,716.7	805.0
4.50	1,977.6	2,922.8	1,483.7	2,143.2	1,794.1	277.0
4.75	4,813.5	361.8	523.6	510.4	2,668.0	82.6
5.00	2,984.1	6,198.8	31,468.2	21,343.4	11,109.3	12,267.6
5.25	584.9	1,580.6	605.9	6,674.6	166.5	593.2
5.50	3,307.4	946.8	2,774.3	1,537.0	3,798.1	75.7
5.75	740.9	3,036.9	763.4	2,094.8	2.0	0.0
6.00	612.2	5,403.5	9,389.5	1,149.0	668.9	500.3
6.25	762.1	2,249.2	1,030.1	65.4	139.3	80.0
6.50	2.6	7.9	335.4	266.1	177.8	0.4
6.75	-	75.0	-	1,800.9	50.3	0.1
7.00	56.9	147.5	484.0	6,910.9	390.2	106.7
7.25	975.5	186.4	169.9	3,489.1	4.6	40.5
7.50	371.0	49.5	264.1	929.8	213.8	394.9
7.75	101.7	-	-	1,052.7	2.5	-
8.00	2.8	701.9	187.0	661.2	6,650.4	4,005.4
8.25	-	-	-	0.0	4.6	-
8.50	32.5	114.5	3.7	104.2	851.4	3.7
8.75	-	136.5	-	0.0	0.0	-
9.00	8.4	62.9	447.1	5,077.9	215.8	3,598.4
9.25	-	370.5	2.0	0.0	0.1	-
9.50	-	28.2	0.3	11.5	138.0	-
9.75	-	-	1.9	0.0	4.1	-
10.00	23.3	1.0	13.8	210.2	368.7	1,090.0
10.25	-	-	-	0.0	3,974.3	60.0
10.50	-	-	0.1	0.0	1,848.5	7,995.4
10.75	-	-	-	6.1	57.7	-
11.00	-	-	-	0.0	680.2	562.6
Over 11.00	227.7	-	27.0	2,172.9	9,360.6	13,372.6
Total	298,440.3	332,438.6	368,715.8	394,729.9	403,029.1	399,599.2

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

RATE OF RETURN	(Million Rupees)					
	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	858,780.5	802,106.2	856,117.5	886,785.8	1,037,696.4	1,087,714.1
0.25*	117,718.4	135,401.4	236.7	908.0	1,253.5	2,123.3
0.50*	40,288.4	43,101.3	2,890.3	65,691.9	82,006.3	100,734.8
0.75*	24,102.7	131,150.0	526.0	203.7	12,987.3	3,378.6
1.00	342,404.5	363,526.2	7,154.0	6,159.6	10,152.2	7,148.6
1.25	195,927.9	231,482.4	29,838.8	2,234.2	5,114.3	5,568.1
1.50	70,910.8	54,421.9	28,296.1	3,755.3	3,572.4	2,860.4
1.75	5,838.0	16,283.0	9,664.3	6,998.6	14,690.7	9,427.6
2.00	139,882.4	129,270.2	13,310.6	17,722.4	7,020.3	2,724.6
2.25	7,846.4	14,574.3	6,292.4	0.0	0.0	2.2
2.50	27,304.7	33,633.6	9,989.3	14,111.0	2,990.9	3,109.0
2.75	16,364.9	7,402.8	4,879.7	146.6	0.2	58.0
3.00	102,431.2	82,878.8	9,622.0	27,980.0	9,979.5	5,924.0
3.25	38,357.7	7,649.7	1,724.6	23.0	35.2	172.5
3.50	77,113.5	53,887.3	3,647.8	2,058.6	162.4	7,017.3
3.75	10,321.2	8,302.6	11,578.6	383.3	675.0	143.7
4.00	139,990.3	87,288.4	25,275.8	26,048.7	19,791.0	9,821.2
4.25	5,907.1	9,289.6	5,562.2	1,513.8	2,199.8	3,766.9
4.50	65,412.1	84,963.6	66,318.1	58,199.0	46,716.0	43,988.9
4.75	39,523.9	32,469.2	415.0	568.8	715.8	242.5
5.00	64,232.4	74,229.2	1,287,587.0	1,132,550.4	1,212,680.3	1,315,929.8
5.25	8,624.5	32,992.9	83,524.9	97,875.2	53,180.7	86,393.1
5.50	74,071.9	76,718.9	108,447.9	81,199.4	92,774.2	109,644.2
5.75	23,249.0	37,528.5	54,203.1	45,788.2	32,350.7	33,784.2
6.00	83,503.4	135,655.1	122,997.9	121,388.1	103,146.5	119,387.1
6.25	15,276.7	33,091.6	20,875.4	31,105.4	9,038.4	19,753.5
6.50	50,757.4	28,427.9	49,223.2	77,859.6	54,058.4	49,970.8
6.75	16,639.9	10,235.4	14,134.8	18,392.3	10,460.2	2,750.9
7.00	70,168.2	36,406.3	53,591.6	40,234.0	38,038.5	79,628.6
7.25	12,647.7	14,002.4	44,988.5	34,021.0	29,594.0	55,105.0
7.50	44,694.4	30,657.3	27,698.7	29,470.4	55,934.5	48,144.3
7.75	24,829.2	5,683.2	17,504.2	4,709.6	11,422.3	22,611.7
8.00	23,378.6	104,490.4	46,524.1	52,477.2	79,078.3	80,725.6
8.25	13,371.8	28,288.4	83,325.3	18,955.7	16,146.3	24,082.2
8.50	31,218.5	42,109.0	38,048.5	48,804.3	52,308.6	54,878.9
8.75	33,176.3	11,420.1	10,189.0	2,237.4	47,737.4	15,926.6
9.00	27,489.5	32,210.1	46,958.7	24,346.4	50,810.9	37,436.8
9.25	36,464.3	18,741.9	16,517.9	17,734.4	7,227.1	33,560.3
9.50	19,265.0	13,748.8	38,674.7	37,004.3	41,226.7	42,058.0
9.75	15,197.4	7,445.7	14,431.8	4,553.4	8,656.9	13,966.9
10.00	16,347.9	42,162.1	46,405.9	41,814.7	52,809.2	78,661.3
10.25	5,673.8	15,727.1	13,684.9	9,314.8	18,207.1	30,761.3
10.50	10,001.4	17,782.2	13,118.2	27,963.5	23,828.8	42,673.4
10.75	12,400.0	5,306.9	8,796.8	7,807.2	7,842.9	20,856.5
11.00	7,005.8	5,238.3	20,631.1	28,115.4	78,174.3	64,998.5
Over-11.00	7,999.4	12,675.3	68,021.2	239,545.0	290,082.5	173,446.7
Total	3,074,111.2	3,202,057.3	3,443,445.1	3,396,759.6	3,734,574.6	3,953,062.6

*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	2006				2007			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	12,191.3	12,191.3	10,311.9	10,245.0	7,625.0	7,558.1	8,694.9	8,630.0
01.00*	0.5	0.5	-	-	5.5	5.5	95.0	95.0
02.00*	6.5	6.5	25.3	25.3	13.6	13.6	50.8	50.8
03.00*	3,505.2	3,505.2	3,651.8	3,651.8	4,043.8	4,043.8	3,776.4	3,776.4
03.25	0.2	0.2	-	-	50.3	50.3	0.0	0.0
03.50	90.3	90.3	1.1	1.1	0.2	0.2	2.0	2.0
03.75	-	-	-	-	-	-	-	-
04.00	1,145.6	1,145.6	1,237.1	1,237.1	5,875.0	5,375.0	2,191.4	2,191.4
04.25	8.5	8.5	-	-	-	-	-	-
04.50	226.6	226.6	8.3	8.3	47.9	47.9	174.2	174.2
04.75	-	-	33.3	33.3	3.2	3.2	-	-
05.00	858.7	858.7	835.3	835.3	343.1	343.1	440.9	440.9
05.25	459.3	459.3	79.2	79.2	1.6	1.6	1,141.5	1,141.5
05.50	1,780.4	1,780.4	394.5	394.5	355.6	355.6	1,379.9	1,379.9
05.75	2,073.4	2,073.4	1,656.5	1,656.5	2,338.6	2,338.6	4,009.7	4,009.7
06.00	4,208.2	4,208.2	4,511.3	4,511.3	1,876.0	1,876.0	2,777.4	2,777.4
06.25	2,491.7	691.7	2,539.0	739.0	1,426.3	1,426.3	2,817.6	2,817.6
06.50	522.8	522.8	945.8	695.8	1,495.8	1,308.3	2,095.3	1,970.3
06.75	466.2	466.2	290.0	290.0	277.4	277.4	937.6	937.6
07.00	2,420.9	2,420.9	2,231.2	2,231.2	2,818.0	2,817.3	1,383.7	1,383.7
07.25	155.1	155.1	626.2	626.2	68.2	68.2	196.7	196.7
07.50	1,365.0	1,365.0	4,890.9	4,890.9	9,037.5	9,037.5	9,187.4	9,132.1
07.75	43.4	43.4	123.0	123.0	85.3	85.3	32.4	32.4
08.00	2,848.9	2,598.6	1,231.1	1,225.9	2,477.6	2,477.6	2,065.8	2,065.8
08.25	667.7	667.7	112.3	112.3	1,663.3	1,663.3	74.5	74.5
08.50	893.7	893.7	960.5	960.5	800.1	800.1	383.0	383.0
08.75	1,854.0	1,569.8	72.0	72.0	241.0	240.5	117.9	117.9
09.00	7,129.2	7,091.6	5,428.5	3,434.1	5,955.1	3,988.6	4,302.8	3,586.7
09.25	737.0	737.0	105.0	105.0	199.5	199.5	52.9	52.9
09.50	6,271.0	3,440.7	415.9	415.9	3,922.8	3,922.8	135.5	135.5
09.75	569.7	569.7	161.4	161.4	491.8	491.8	143.2	143.2
10.00	3,820.9	3,818.3	6,490.1	6,490.1	8,182.0	7,243.3	2,963.2	2,664.7
10.25	527.8	427.8	80.8	80.8	371.6	371.6	601.8	601.8
10.50	1,272.7	1,069.3	3,100.9	860.0	1,557.1	1,557.1	394.4	338.0
10.75	280.7	230.7	15.6	15.6	16.4	16.4	2,097.0	2,097.0
11.00	11,515.1	11,465.1	6,480.9	6,480.9	8,305.5	8,039.3	2,882.0	2,197.5
11.25	219.2	219.2	17.2	17.2	331.7	331.7	2,843.6	2,843.6
11.50	2,374.3	2,374.3	1,560.4	1,560.4	4,738.9	3,222.0	11,726.6	11,726.6
11.75	1,450.8	1,450.8	1,172.1	1,128.4	800.7	720.4	1,752.4	1,752.4
12.00	13,902.5	13,901.0	12,735.1	12,735.1	17,610.8	16,621.6	17,838.9	17,749.4
12.25	602.8	602.8	1,027.3	1,027.3	2,365.1	2,365.1	1,780.9	1,780.9
12.50	3,527.8	3,527.8	4,078.1	4,078.1	5,835.0	5,835.0	5,548.3	5,548.3
12.75	653.1	653.1	1,338.6	1,338.6	3,126.7	3,126.7	4,109.4	3,767.0
13.00	16,332.4	16,328.2	17,910.7	17,910.7	13,286.1	13,169.5	20,742.0	20,742.0
13.25	603.2	603.2	974.5	974.5	3,092.5	3,092.5	4,516.3	4,516.3
13.50	1,231.8	1,231.8	4,923.8	4,923.8	6,002.8	6,002.8	5,835.0	5,835.0
13.75	150.2	150.2	1,333.9	1,333.9	5,723.8	5,723.8	2,629.2	2,629.2
14.00	5,127.6	4,938.3	10,509.3	10,505.3	13,046.1	13,040.8	22,915.1	22,830.8
14.25	142.0	142.0	828.9	828.9	1,918.6	1,918.6	800.8	800.8
14.50	3,906.4	3,906.4	4,549.8	4,549.8	2,677.2	2,657.2	3,926.6	3,926.6
14.75	0.1	0.1	584.0	584.0	409.6	404.6	1,406.6	1,406.6
15.00	1,284.9	1,284.9	4,621.3	4,613.4	9,699.2	9,699.2	14,480.4	14,480.4
15.25	7.1	7.1	74.6	74.6	2,178.2	2,173.9	995.8	995.8
15.50	28.1	28.1	3,242.2	3,242.2	2,643.0	2,637.5	1,151.0	1,151.0
15.75	35.0	35.0	84.4	84.4	200.8	200.8	158.8	158.8
16.00 & over	6,660.4	4,636.1	16,419.5	16,403.4	17,523.8	17,507.3	21,106.2	21,098.5
TOTAL	130,648.2	122,820.5	147,032.3	140,603.0	185,182.2	178,495.6	203,862.5	201,338.0

* 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

RATE OF RETURN	(End of period : Million Rupees)							
	2008				2009			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	8,782.6	8,782.6	20,472.7	20,415.8	22,695.6	22,643.8	19,323.0	19,273.2
01.00*	0.0	0.0	5.7	5.7	-	-	117.6	117.6
02.00*	75.7	75.7	106.2	106.2	210.9	210.9	375.8	375.8
03.00*	4,617.0	4,617.0	5,913.1	5,913.1	7,285.4	7,285.4	9,605.7	9,605.7
03.25	225.1	225.1	0.0	0.0	39.1	39.1	164.7	164.7
03.50	182.0	182.0	12.4	12.4	90.3	90.3	773.2	773.2
03.75	629.9	629.9	-	-	77.2	77.2	343.4	343.4
04.00	3,386.2	3,386.2	4,030.0	4,030.0	5,167.0	5,167.0	4,935.1	4,935.1
04.25	33.5	33.4	-	-	220.1	220.1	91.3	91.3
04.50	184.3	184.3	0.0	0.0	62.0	62.0	251.2	251.2
04.75	1,006.8	1,006.8	1.1	1.1	36.9	36.9	52.7	52.7
05.00	1,616.8	1,616.8	749.0	749.0	1,289.5	1,289.5	2,545.3	2,545.3
05.25	211.7	211.7	339.5	339.5	133.5	133.5	59.8	59.8
05.50	205.4	205.4	407.6	407.6	316.7	316.7	95.7	95.7
05.75	1,009.8	1,009.8	71.2	71.2	411.2	411.2	277.7	277.7
06.00	2,225.2	2,225.2	805.0	805.0	2,510.6	2,510.6	530.9	530.9
06.25	837.4	837.4	50.5	50.5	108.0	108.0	639.8	639.8
06.50	622.9	560.4	1,394.1	1,394.1	50.0	50.0	1,109.0	1,109.0
06.75	346.2	346.2	136.3	136.3	-	-	-	-
07.00	1,345.1	1,345.1	1,258.9	1,258.9	970.2	970.2	1,440.4	1,440.4
07.25	825.1	825.1	1,079.6	1,079.6	129.0	129.0	1,146.7	1,146.7
07.50	9,976.3	9,921.0	21,135.4	21,135.4	11,596.2	11,596.2	14,780.5	14,780.5
07.75	12.1	12.1	11.6	11.6	0.5	0.5	0.4	0.4
08.00	465.7	465.7	648.1	648.1	1,684.1	1,684.1	3,194.9	3,194.9
08.25	19.3	19.3	100.4	100.4	51.5	51.5	14.2	14.2
08.50	525.9	525.9	194.2	194.2	60.6	60.6	151.8	151.8
08.75	14.6	14.6	1,082.0	1,082.0	20.1	20.1	0.4	0.4
09.00	5,861.2	5,799.0	270.6	270.6	591.5	591.5	2,449.1	2,443.9
09.25	23.2	23.2	15.8	15.8	8.5	8.5	4.1	4.1
09.50	4,086.1	3,436.1	98.5	98.5	13.4	13.4	12.1	12.1
09.75	108.1	108.1	32.5	32.5	10.8	10.8	105.5	105.5
10.00	4,238.9	2,065.8	695.6	648.9	512.5	512.5	1,342.5	1,342.5
10.25	19.9	19.9	22.7	22.7	5.4	5.4	1.1	1.1
10.50	335.3	239.2	81.0	76.1	45.9	45.9	13.2	13.2
10.75	2.5	2.5	49.7	49.7	1.3	1.3	1.8	1.8
11.00	4,274.8	4,274.8	3,979.7	3,654.7	906.6	906.6	3,851.2	3,851.2
11.25	274.5	274.5	808.3	208.3	4.1	4.1	2.4	2.4
11.50	3,311.5	2,759.2	330.7	327.3	250.4	250.4	619.7	619.7
11.75	1,177.4	1,177.4	1,138.7	1,138.7	403.6	403.6	0.4	0.4
12.00	7,392.9	7,075.6	2,772.1	2,429.2	2,504.3	1,709.1	1,652.1	1,652.1
12.25	2,251.0	2,251.0	248.5	248.5	29.9	29.9	127.6	127.6
12.50	6,450.3	5,753.2	786.8	786.8	278.5	278.5	435.0	435.0
12.75	3,024.0	3,024.0	1,167.5	1,167.5	182.8	182.8	867.7	867.7
13.00	22,712.7	20,284.7	5,989.7	5,309.7	7,463.6	7,040.6	4,529.2	4,529.2
13.25	4,790.3	4,790.3	1,259.5	1,259.5	638.7	638.7	4,647.0	2,615.8
13.50	15,662.3	15,662.3	1,342.4	1,342.4	877.2	877.2	8,403.0	4,489.6
13.75	2,043.3	2,043.3	182.9	182.9	135.1	135.1	1,533.0	1,033.0
14.00	12,769.0	12,718.7	14,671.8	14,257.6	9,334.9	8,268.1	7,147.6	6,557.6
14.25	1,861.8	1,824.2	87.3	87.3	127.0	127.0	5,461.3	2,836.4
14.50	3,351.6	3,351.6	1,294.8	1,294.8	1,845.4	1,344.5	4,340.8	3,590.8
14.75	229.6	229.6	467.6	445.4	1,703.8	1,703.8	11,237.4	8,955.5
15.00	25,450.3	25,450.3	21,838.6	18,925.9	29,900.0	17,646.8	20,496.9	14,180.6
15.25	2,073.4	2,073.4	1,399.1	1,399.1	1,181.9	1,181.9	5,668.9	5,668.9
15.50	5,250.5	5,250.5	10,504.8	10,504.8	13,072.9	12,072.9	8,017.3	8,017.3
15.75	1,194.6	1,194.6	837.2	837.2	2,542.6	2,542.6	8,669.8	8,669.8
16.00 & over	41,407.5	41,391.0	121,026.4	116,065.4	104,758.7	98,551.2	83,282.8	80,641.2
TOTAL	221,011.1	213,812.7	253,405.4	243,035.7	234,547.4	212,249.2	246,941.7	225,237.4

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

(End of Period: Million Rupees)

RATE OF RETURN	2006				2007			
	Jun..		Dec.		Jun..		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Sector	Overall	Private Sector
00.00	90,056.5	86,934.2	101,089.4	100,019.3	83,867.2	82,072.6	71,973.0	71,277.4
01.00*	1,766.2	1,252.2	1,545.5	1,049.3	1,616.7	1,092.3	3,618.6	2,632.0
02.00*	4,128.6	4,128.6	5,349.9	5,350.0	7,600.7	7,600.7	9,695.0	9,695.0
03.00*	17,928.6	17,928.6	8,554.2	8,554.2	12,779.2	12,779.2	11,318.3	11,318.3
04.00*	16,849.0	16,843.8	25,963.8	25,963.8	29,517.3	29,517.3	26,124.4	26,124.4
05.00*	22,772.9	15,484.0	12,904.5	12,902.9	14,662.2	14,662.2	19,976.8	19,959.0
06.00*	89,220.6	82,803.4	81,265.5	78,915.3	45,104.4	43,992.0	34,509.1	33,298.3
07.00*	20,024.7	20,020.4	47,810.8	47,189.9	66,447.4	66,395.4	70,870.3	70,708.0
08.00*	74,058.7	69,004.8	129,349.4	127,366.2	135,613.1	134,667.6	163,975.5	162,943.6
08.25	3,991.7	3,957.2	605.7	605.7	595.0	595.0	259.4	259.4
08.50	30,146.2	29,185.8	28,573.3	27,787.9	19,137.4	8,560.5	6,636.6	6,043.5
08.75	14,575.2	6,928.7	3,103.7	1,137.3	5,181.9	431.3	443.0	442.0
09.00	140,904.2	118,689.5	68,714.7	61,918.4	41,255.0	35,721.9	58,163.4	51,565.8
09.25	18,587.9	15,949.3	5,978.8	2,541.8	5,447.3	2,980.3	10,526.5	9,838.6
09.50	82,869.0	36,135.1	61,980.9	12,535.0	35,327.9	26,740.9	26,065.5	9,709.1
09.75	39,714.4	26,237.9	14,707.6	10,951.9	20,461.7	20,240.1	36,151.4	22,642.9
10.00	182,168.6	149,422.5	135,173.3	110,666.2	143,174.9	112,842.1	131,781.9	84,927.2
10.25	39,295.1	22,428.0	24,940.4	20,876.6	26,620.4	13,875.5	41,028.6	33,592.0
10.50	87,250.3	64,892.7	58,597.3	42,157.4	36,264.9	31,791.7	72,475.8	62,690.5
10.75	31,106.6	27,329.2	43,205.3	39,525.5	40,822.0	34,443.0	66,800.6	51,431.0
11.00	154,033.1	144,161.6	192,503.1	156,435.3	169,596.6	124,066.5	162,740.5	108,830.8
11.25	27,749.6	26,599.9	35,560.2	24,404.1	44,639.3	35,066.8	46,360.5	45,167.1
11.50	39,806.2	39,793.1	76,329.5	69,080.3	104,195.4	51,440.4	72,335.8	58,400.3
11.75	37,686.5	37,195.1	28,119.3	24,480.7	37,339.4	30,300.8	32,078.3	29,712.7
12.00	133,828.2	133,771.4	195,503.8	185,826.4	197,235.2	194,990.3	200,708.6	196,237.8
12.25	23,269.6	22,622.6	22,137.8	21,337.8	30,248.2	28,607.5	32,610.1	31,578.4
12.50	37,140.5	37,140.5	67,980.6	63,970.3	74,828.2	72,467.8	56,000.4	55,998.6
12.75	22,122.6	21,902.6	15,416.8	15,200.7	27,788.6	23,430.4	51,602.8	51,602.8
13.00	123,219.4	122,304.5	177,160.6	176,232.0	162,426.3	161,286.1	164,192.4	161,099.1
13.25	9,632.7	9,632.7	10,358.3	10,358.3	13,949.8	13,949.8	11,774.1	11,773.9
13.50	20,037.4	20,037.4	34,645.2	34,638.2	42,098.9	42,092.4	48,648.5	47,948.5
13.75	4,971.3	4,971.3	15,857.5	15,857.5	9,362.9	9,201.1	13,073.8	12,758.4
14.00	145,121.4	145,120.8	178,144.5	177,723.1	197,794.5	196,910.3	340,896.6	337,880.7
14.25	2,887.8	2,887.8	6,741.8	6,741.8	4,058.5	4,058.5	5,339.2	5,339.2
14.50	11,680.9	11,680.9	24,216.9	24,216.9	27,934.0	27,899.5	24,205.0	24,195.4
14.75	708.6	708.6	10,715.4	10,715.4	2,126.2	2,126.2	5,491.3	5,491.3
15.00	25,381.0	25,381.0	55,591.0	55,591.0	88,985.3	87,795.3	107,074.7	105,146.3
15.25	1,397.9	1,397.9	3,484.5	3,484.5	1,110.5	1,110.5	5,403.5	5,403.5
15.50	352.9	352.9	6,147.5	6,147.5	7,848.8	7,848.8	5,605.8	5,605.8
15.75	206.0	206.0	958.9	958.9	2,096.6	2,096.6	3,413.5	3,413.5
16.00	8,029.3	7,875.5	16,132.2	16,132.2	39,213.2	39,213.2	24,428.5	24,273.1
16.25	162.0	162.0	649.3	649.3	833.2	833.2	128.7	128.7
16.50	1,461.1	1,461.1	3,118.1	3,118.1	7,880.3	7,877.1	8,203.6	8,203.6
16.75	10,002.0	10,002.0	13,545.3	13,545.3	3,939.2	3,939.2	4,129.8	4,129.8
17.00	4,993.1	4,993.1	13,283.0	13,283.0	8,364.8	8,364.8	6,144.9	6,144.9
17.25	158.2	158.2	12.2	12.2	30.8	30.8	74.3	74.3
17.50	4,168.9	4,168.9	7,182.5	7,182.5	94.8	94.8	547.6	547.6
17.75	36.3	36.3	47.6	47.6	86.3	86.3	695.8	695.8
18.00	15,365.0	15,365.0	15,021.6	15,021.6	15,360.0	15,360.0	22,402.4	22,402.4
18.25	183.0	183.0	151.5	131.3	788.2	788.2	967.1	967.1
18.50	49.9	49.9	201.5	201.5	1,270.6	1,270.6	76.6	76.6
18.75	321.1	321.1	3.5	3.5	606.5	606.5	1,105.8	1,105.8
19.00	15,078.7	15,078.7	4,806.3	4,806.3	9,960.7	9,960.7	6,949.0	6,949.0
19.25	919.5	919.5	3.4	3.4	0.3	0.3	7.2	7.2
19.50	8.9	8.9	52.2	52.2	165.7	165.7	34.2	34.2
19.75	908.0	908.0	96.3	96.3	220.9	220.9	10.2	10.2
20.00 & over	50,049.6	50,037.4	62,206.9	62,204.9	85,024.8	85,024.7	81,487.7	80,584.8
TOTAL	1,940,543.2	1,735,152.9	2,153,500.8	1,957,906.6	2,191,000.1	1,971,584.2	2,409,342.5	2,201,017.2

* 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	2008				2009			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	68,442.4	68,395.8	72,155.1	72,145.1	96,578.0	91,811.4	217,290.6	181,752.3
01.00*	4,323.5	3,534.9	868.1	868.1	349.4	349.4	1,094.2	324.6
02.00*	6,353.2	6,353.2	9,050.7	8,257.8	6,467.8	5,706.8	7,834.4	7,834.4
03.00*	11,125.2	11,125.2	12,442.4	12,442.4	15,066.3	13,844.4	16,658.3	15,394.7
04.00*	30,801.7	29,775.8	22,599.0	22,599.0	23,902.8	23,894.7	24,766.1	24,718.3
05.00*	20,985.5	20,985.5	17,161.7	16,427.4	23,321.7	22,696.2	10,347.8	10,347.8
06.00*	32,397.8	31,491.6	21,749.5	20,399.4	10,010.1	10,010.1	14,245.2	14,245.2
07.00*	57,718.3	57,717.2	38,727.7	38,727.0	33,053.1	33,052.9	46,744.3	46,744.3
08.00*	151,380.8	150,900.5	163,923.4	163,674.9	194,205.2	194,204.2	194,022.1	194,022.1
08.25	88.1	88.1	1,851.9	1,851.9	878.9	878.9	289.9	289.9
08.50	2,116.0	2,115.8	3,245.9	3,243.3	10,607.2	10,562.1	13,272.2	13,272.0
08.75	170.9	90.0	1,051.9	1,051.2	74.1	73.7	339.5	339.5
09.00	101,011.7	98,097.8	79,344.0	79,344.0	84,828.3	84,188.4	92,403.7	92,403.7
09.25	1,643.0	1,643.0	2,691.7	891.7	1,881.1	81.1	3,087.2	1,287.2
09.50	14,281.0	14,281.0	8,176.7	8,176.7	7,342.0	7,342.0	7,511.5	7,511.5
09.75	10,058.5	9,705.5	2,541.9	408.9	1,576.6	509.2	485.5	485.5
10.00	52,239.5	35,120.8	31,506.6	25,130.5	14,019.4	12,953.7	10,346.0	10,346.0
10.25	11,828.8	9,923.9	3,967.0	3,967.0	1,548.6	1,548.6	3,242.1	3,242.1
10.50	30,473.9	26,887.4	11,217.3	11,158.8	8,139.7	8,139.7	6,040.5	5,715.6
10.75	39,228.7	22,790.6	8,000.8	7,912.8	3,669.4	3,669.4	2,266.4	2,266.4
11.00	169,020.1	94,252.5	27,530.2	27,429.4	15,199.1	14,683.8	16,138.7	16,136.7
11.25	54,634.9	54,064.4	9,134.8	9,134.8	6,176.5	6,176.5	3,863.1	3,863.1
11.50	82,040.0	74,605.8	18,096.1	18,096.1	7,045.5	7,045.5	8,903.5	6,653.5
11.75	26,060.7	25,411.0	5,463.7	4,604.2	2,283.3	2,145.1	2,425.2	2,421.1
12.00	140,906.4	124,535.3	33,181.8	32,656.6	33,214.0	31,113.0	28,259.2	28,258.6
12.25	28,332.7	26,330.0	4,756.3	4,755.2	1,818.6	1,818.6	11,750.1	10,249.3
12.50	50,296.6	42,313.1	10,222.1	10,222.1	3,044.1	3,041.3	13,157.9	11,410.0
12.75	34,077.5	30,117.6	9,081.7	9,081.7	9,850.7	7,551.1	19,668.1	14,562.8
13.00	243,388.4	196,764.7	39,825.8	36,822.3	68,837.4	46,841.9	79,249.9	61,035.5
13.25	27,075.9	24,402.0	5,116.1	5,062.1	12,094.7	8,551.9	36,448.7	30,433.4
13.50	82,395.6	80,395.6	35,871.7	35,871.7	8,000.0	7,229.9	97,639.0	65,031.2
13.75	23,229.7	19,018.5	9,095.8	8,909.1	28,919.0	19,557.4	93,176.8	59,431.9
14.00	295,117.4	282,252.0	85,252.3	82,781.6	171,234.8	134,964.1	175,736.3	137,051.6
14.25	18,998.6	17,998.6	19,187.5	12,187.5	41,061.3	29,068.1	54,324.0	52,583.4
14.50	43,687.5	43,450.4	30,884.9	25,293.9	60,853.3	46,303.8	111,408.0	98,322.8
14.75	11,833.9	11,189.5	33,351.2	24,891.3	115,180.3	49,691.0	107,044.6	50,132.5
15.00	200,373.1	199,862.6	259,097.7	186,852.0	389,125.6	241,128.0	283,499.5	165,594.9
15.25	10,874.8	10,874.8	45,101.6	39,808.5	84,424.9	35,542.4	99,307.9	47,106.6
15.50	21,369.2	18,540.6	86,010.3	77,328.4	64,463.1	59,349.5	202,379.2	118,388.7
15.75	6,031.7	4,986.7	58,415.9	38,795.1	126,349.0	73,198.7	77,227.8	75,781.9
16.00	114,542.8	109,314.4	275,315.2	229,253.2	238,642.8	182,775.8	177,784.6	136,836.8
16.25	2,268.8	2,268.8	51,879.3	39,261.1	50,588.3	31,679.0	23,600.4	22,902.1
16.50	18,538.9	18,538.9	151,307.5	84,041.5	42,355.5	39,782.5	56,697.1	56,567.1
16.75	9,205.7	9,205.7	40,888.1	40,800.8	41,308.6	39,305.3	16,423.7	16,093.8
17.00	60,479.0	60,479.0	303,816.6	261,199.0	262,519.9	231,636.9	227,174.3	222,221.8
17.25	7,399.4	7,399.4	80,555.9	70,456.2	36,919.7	36,919.7	12,759.7	12,759.7
17.50	4,313.5	4,313.5	63,797.9	63,247.7	27,572.6	27,227.8	20,601.3	20,596.8
17.75	1,018.8	1,018.8	26,366.8	24,165.4	32,066.7	32,066.7	14,329.1	14,289.6
18.00	52,474.3	52,474.3	126,367.6	125,779.5	80,332.3	76,152.3	63,405.4	63,376.9
18.25	189.9	189.9	23,321.7	22,762.6	16,187.8	16,187.8	5,635.5	5,635.5
18.50	1,329.3	1,329.3	38,268.1	36,267.5	20,887.2	20,879.2	15,382.8	15,382.8
18.75	61.3	61.3	11,920.9	11,920.9	14,503.8	14,503.8	2,455.1	2,455.1
19.00	11,168.4	11,168.4	86,597.2	86,427.4	57,928.5	56,965.0	20,013.0	20,013.0
19.25	93.1	93.1	10,012.2	10,012.2	4,102.9	4,102.9	2,529.6	2,529.6
19.50	27.5	27.5	25,938.0	25,938.0	6,685.2	6,685.2	1,587.1	1,587.1
19.75	23.7	23.7	2,255.6	2,253.6	3,210.9	3,210.6	303.4	303.4
20.00 & over	95,079.8	95,077.1	147,429.6	147,004.9	123,291.2	123,287.7	90,372.2	90,372.2
TOTAL	2,594,627.1	2,355,372.5	2,802,988.6	2,470,052.9	2,845,798.9	2,293,886.9	2,944,949.6	2,390,855.9

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

(Percent per annum)								
TYPE OF DEPOSITS	2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	1.45 (1.87)	1.68 (1.40)	1.73 (1.62)	1.62 (1.45)	3.89 (1.17)	6.45 (1.39)	5.73 (1.48)	6.05 (1.27)
II. Saving Deposits	1.67 (64.93)	1.92 (57.22)	2.07 (58.40)	2.07 (57.00)	4.93 (55.82)	4.99 (51.12)	5.08 (53.75)	4.95 (52.69)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.24 (8.72)	4.32 (9.33)	4.30 (8.04)	4.64 (11.11)	4.88 (12.75)	5.26 (14.69)	5.57 (11.41)	4.56 (11.15)
(b) 3 months and over but less than 6 months	4.49 (7.56)	5.56 (9.90)	5.10 (9.51)	5.14 (8.07)	5.77 (6.63)	6.76 (6.98)	6.49 (7.44)	6.57 (9.42)
(c) 6 months and over but less than 1 year	4.64 (5.01)	5.88 (6.50)	5.93 (7.16)	5.87 (6.83)	6.99 (6.77)	7.64 (7.75)	7.57 (6.14)	7.05 (5.15)
(d) 1 year and over but less than 2 years	5.26 (6.11)	5.95 (7.41)	6.75 (8.29)	6.85 (8.95)	7.33 (9.03)	8.38 (11.06)	8.52 (12.60)	8.18 (13.89)
(e) 2 years and over but less than 3 years	5.44 (0.77)	5.67 (0.93)	6.46 (0.91)	6.55 (0.87)	6.34 (1.16)	8.41 (0.92)	9.34 (1.22)	8.49 (0.84)
(f) 3 years and over but less than 4 years	5.16 (1.30)	7.14 (2.05)	7.17 (2.05)	6.70 (1.92)	8.60 (2.55)	8.53 (2.11)	9.56 (1.72)	9.12 (1.74)
(g) 4 years and over but less than 5 years	4.90 (0.22)	7.08 (0.22)	7.01 (0.20)	7.11 (0.31)	7.33 (0.68)	8.51 (0.25)	6.08 (0.77)	7.92 (0.28)
(h) 5 years and over	5.57 (3.51)	6.01 (5.05)	6.30 (3.79)	7.16 (3.49)	8.67 (3.44)	9.05 (3.72)	9.06 (3.46)	8.92 (3.56)
IV. Overall								
(i) Excluding current and other deposits	2.69	3.42	3.51	3.61	5.58	6.02	6.11	5.88
(ii) Including current and other deposits	1.96	2.53	2.60	2.66	4.13	4.38	4.44	4.29

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

TYPE OF DEPOSITS	(Percent per annum)							
	2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	1.63 (1.78)	1.93 (1.32)	1.90 (1.57)	1.86 (1.36)	4.58 (1.04)	7.38 (1.30)	6.86 (1.32)	7.21 (1.14)
II. Saving Deposits	1.72 (64.15)	1.95 (56.39)	2.11 (57.90)	2.13 (56.39)	5.25 (54.99)	5.40 (49.89)	5.48 (53.13)	5.39 (51.70)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.51 (8.59)	4.67 (8.75)	4.68 (7.38)	4.84 (10.70)	5.08 (12.60)	5.41 (14.71)	5.68 (11.55)	4.63 (11.47)
(b) 3 months and over but less than 6 months	4.80 (7.49)	5.78 (9.98)	5.25 (9.48)	5.23 (8.31)	5.95 (6.68)	7.14 (6.86)	6.85 (7.08)	6.89 (9.44)
(c) 6 months and over but less than 1 year	4.82 (5.16)	6.01 (6.81)	6.06 (7.42)	6.15 (6.65)	7.23 (6.83)	7.85 (7.96)	7.87 (6.13)	7.14 (5.31)
(d) 1 year and over but less than 2 years	5.32 (6.58)	6.01 (7.91)	6.81 (8.78)	6.92 (9.50)	7.51 (9.42)	8.51 (11.73)	8.59 (13.12)	8.21 (14.14)
(e) 2 years and over but less than 3 years	5.48 (0.83)	5.82 (0.94)	6.50 (0.97)	6.56 (0.94)	6.34 (1.26)	8.42 (1.01)	9.40 (1.31)	8.73 (0.85)
(f) 3 years and over but less than 4 years	5.18 (1.42)	7.16 (2.22)	7.19 (2.20)	6.73 (2.05)	8.63 (2.75)	8.61 (2.26)	9.65 (1.81)	9.36 (1.84)
(g) 4 years and over but less than 5 years	4.96 (0.24)	7.09 (0.24)	7.03 (0.22)	7.16 (0.33)	7.33 (0.74)	8.60 (0.27)	6.11 (0.84)	7.92 (0.29)
(h) 5 years and over	5.63 (3.75)	6.04 (5.45)	6.30 (4.07)	7.17 (3.78)	8.70 (3.71)	9.11 (4.01)	9.16 (3.71)	9.00 (3.82)
IV. Overall								
(i) Excluding current and other deposits	2.82	3.56	3.64	3.74	5.87	6.37	6.44	6.21
(ii) Including current and other deposits	2.10	2.69	2.73	2.81	4.41	4.71	4.76	4.59

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

(Percent per annum)								
TYPE OF DEPOSITS	2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	0.20 (2.73)	0.13 (2.33)	0.34 (2.23)	0.09 (2.48)	0.89 (2.67)	1.08 (2.27)	0.69 (3.36)	0.57 (2.80)
II. Saving Deposits	1.21 (73.16)	1.67 (66.27)	1.62 (64.54)	1.51 (64.08)	1.84 (65.16)	1.71 (63.56)	1.04 (60.79)	0.80 (64.20)
III. Term or Fixed Deposits								
(a) Less than 3 months	1.84 (10.01)	2.19 (15.76)	2.20 (16.26)	3.04 (15.96)	2.90 (14.51)	3.69 (14.50)	4.08 (9.81)	3.28 (7.45)
(b) 3 months and over but less than 6 months	1.48 (8.30)	2.87 (8.93)	3.33 (9.98)	3.40 (5.23)	3.50 (6.01)	3.53 (8.28)	3.95 (11.49)	2.74 (9.26)
(c) 6 months and over but less than 1 year	1.75 (3.41)	2.85 (3.19)	2.96 (3.96)	3.47 (9.01)	3.95 (6.14)	4.62 (5.62)	4.19 (6.24)	5.22 (3.28)
(d) 1 year and over but less than 2 years	1.64 (1.24)	3.34 (1.98)	3.61 (2.27)	3.80 (2.53)	3.19 (4.69)	4.85 (4.26)	6.84 (6.74)	7.77 (11.04)
(e) 2 years and over but less than 3 years	1.79 (0.07)	3.74 (0.81)	3.91 (0.20)	3.98 (0.04)	4.07 (0.04)	5.06 (0.04)	4.36 (0.18)	5.12 (0.70)
(f) 3 years and over but less than 4 years	1.37 (0.07)	4.00 (0.11)	4.06 (0.11)	4.82 (0.46)	5.01 (0.37)	5.47 (0.61)	6.92 (0.71)	1.58 (0.66)
(g) 4 years and over but less than 5 years	2.04 (0.05)	4.29 (0.01)	5.04 (0.02)	5.31 (0.10)	5.50 (0.00)	5.58 (0.08)	2.72 (0.07)	7.99 (0.11)
(h) 5 years and over	3.14 (0.96)	3.09 (0.61)	5.44 (0.41)	5.66 (0.11)	6.08 (0.44)	5.98 (0.78)	2.50 (0.63)	2.42 (0.51)
IV. Overall								
(i) Excluding current and other deposits	1.31	1.92	1.98	2.08	2.29	2.49	2.31	2.13
(ii) Including current and other deposits	0.78	1.17	1.24	1.28	1.43	1.57	1.39	1.33

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									
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
2009	Jun.	14.34	14.84	14.16	14.04	13.37	15.78	14.93	14.25
	Dec.	14.18	13.40	12.12	12.72	12.81	11.97	14.67	13.18
II. INTEREST BEARING - ALL BANKS									
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
2009	Jun.	14.86	12.15	13.45	11.91	14.14	15.30	13.21	13.54
	Dec.	14.07	11.62	12.38	12.78	13.70	12.43	12.35	12.66
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
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
2009	Jun.	14.18	15.01	14.19	14.20	13.27	15.83	15.08	14.31
	Dec.	14.18	13.61	12.10	12.72	12.71	11.93	14.88	13.22

3.23 Province/Region Wise Advances by Borrowers and Deposits by Categories (Outstanding Position)

(Billion Rupees)							
Provinces/Regions	Borrower / Category	Dec.2008		Jun.2009		Dec.2009	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Overall	Foreign	37.56	-	43.64	-	43.03	-
	Govt.	413.59	150.46	454.49	341.70	507.27	333.44
	NFPSEs	254.75	186.90	279.34	216.72	309.85	225.37
	NBFCs & Fin Aux.	89.67	45.73	92.69	39.37	94.29	49.03
	Private Sector	1098.43	2240.77	1167.06	2096.08	1225.61	2221.54
	Trust Fund	103.34	13.61	123.42	12.26	118.23	13.22
	Personal	1729.12	396.09	1907.57	364.46	2010.81	339.89
	Others	65.03	22.84	69.41	9.77	43.58	9.40
	Total	3791.49	3056.39	4137.60	3080.35	4352.66	3191.89
Punjab	Foreign	14.86	-	13.18	-	14.01	-
	Govt.	153.34	35.75	182.05	224.17	185.48	199.01
	NFPSEs	73.00	73.21	81.93	94.32	95.47	94.02
	NBFCs & Fin Aux.	8.66	7.55	5.70	7.25	8.36	7.28
	Private Sector	458.20	1205.54	498.36	1119.71	529.10	1168.49
	Trust Fund	29.94	8.93	31.52	8.43	32.52	8.83
	Personal	804.92	118.45	902.70	97.97	950.88	92.02
	Others	26.35	6.43	24.14	2.77	16.97	5.26
	Total	1569.28	1455.86	1739.58	1554.62	1832.79	1574.91
Sindh	Foreign	12.52	-	17.50	-	17.91	-
	Govt.	119.85	111.72	117.40	114.55	149.54	131.47
	NFPSEs	142.80	109.67	147.01	118.13	155.22	127.25
	NBFCs & Fin Aux.	75.61	33.78	80.13	29.65	80.41	39.09
	Private Sector	373.45	800.99	394.83	751.53	413.22	815.83
	Trust Fund	48.91	0.99	68.84	0.28	58.86	0.65
	Personal	555.21	208.89	600.37	225.95	638.45	213.16
	Others	11.81	14.86	22.18	5.42	6.80	2.23
	Total	1340.15	1280.90	1448.25	1245.51	1520.42	1329.68
Khyber Pakhtunkhwa	Foreign	1.79	-	0.88	-	0.71	-
	Govt.	24.78	0.97	30.49	0.98	33.66	0.32
	NFPSEs	3.75	1.00	6.22	1.11	5.00	1.70
	NBFCs & Fin Aux.	0.04	0.71	1.08	-	0.57	0.06
	Private Sector	53.98	38.06	57.52	36.14	62.95	34.70
	Trust Fund	3.13	0.11	3.14	-	2.73	0.01
	Personal	129.76	16.17	143.01	12.21	150.82	12.86
	Others	5.14	0.66	3.37	0.52	4.45	1.10
	Total	222.37	57.68	245.72	50.96	260.89	50.75
Baluchistan	Foreign	0.14	-	0.13	-	0.11	-
	Govt.	11.44	0.13	13.03	0.13	12.20	0.13
	NFPSEs	1.99	-	2.64	-	1.95	-
	NBFCs & Fin Aux.	0.01	-	0.10	-	0.03	-
	Private Sector	25.77	8.93	26.79	7.61	24.16	8.21
	Trust Fund	0.95	-	1.14	-	1.39	-
	Personal	27.36	5.19	34.11	5.20	36.38	4.81
	Others	7.22	0.02	6.37	0.04	6.33	0.33
	Total	74.88	14.28	84.30	12.98	82.55	13.49
Islamabad	Foreign	7.97	-	10.96	-	10.13	-
	Govt.	79.45	1.89	86.83	1.87	103.47	2.51
	NFPSEs	32.40	3.02	39.81	3.16	51.12	2.40
	NBFCs & Fin Aux.	4.90	3.69	5.07	2.46	3.96	2.60
	Private Sector	148.45	181.59	159.76	175.53	166.33	188.78
	Trust Fund	18.21	3.57	17.34	3.55	21.45	3.73
	Personal	125.16	43.50	123.58	19.70	127.50	13.25
	Others	12.77	0.81	12.24	0.88	8.14	0.42
	Total	429.31	238.08	455.59	207.15	492.11	213.69
FATA	Foreign	-	-	-	-	-	-
	Govt.	0.42	-	0.38	-	0.54	-
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	1.17	0.45	1.77	0.43	2.08	0.47
	Trust Fund	0.15	-	-	-	-	-
	Personal	4.23	0.18	4.08	0.16	4.23	0.13
	Others	0.20	-	0.10	-	0.20	-
	Total	6.19	0.63	6.33	0.59	7.05	0.59

3.23 Province/Region Wise Advances by Borrowers and Deposits by Categories (Outstanding Position)

		(Billion Rupees)					
Provinces/Regions	Borrower / Category	Dec.2008		Jun.2009		Dec.2009	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Gilgit-Baltistan	Foreign	-	-	0.01	-	0.01	-
	Govt.	1.08	-	0.59	-	0.68	-
	NFPSEs	-	-	0.02	-	0.04	-
	NBFCs & Fin Aux.	0.21	-	0.13	-	0.33	-
	Private Sector	3.02	1.62	3.25	1.58	3.62	1.58
	Trust Fund	0.74	-	0.70	-	0.56	-
	Personal	2.15	0.47	2.61	0.45	2.85	0.39
	Others	0.05	-	0.10	-	0.20	-
	Total	7.26	2.10	7.41	2.02	8.30	1.97
AJK	Foreign	0.28	-	0.99	-	0.14	-
	Govt.	23.22	-	23.72	-	21.70	-
	NFPSEs	0.81	-	1.72	-	1.05	-
	NBFCs & Fin Aux.	0.24	-	0.47	-	0.62	-
	Private Sector	34.39	3.58	24.78	3.56	24.13	3.48
	Trust Fund	1.31	-	0.73	-	0.72	-
	Personal	80.33	3.23	97.11	2.82	99.70	3.27
	Others	1.49	0.05	0.92	0.13	0.50	0.06
	Total	142.06	6.87	150.43	6.52	148.55	6.81

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

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

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

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

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local). Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

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

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

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

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

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

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

3.24 Non-Performing Loans

(Million Rupees)

BANKS/DFIs	31-03-2010*			31-12-2009**		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	471,984	138,339	4.31	452,023	134,991	4.10
All Banks	457,244	133,277	4.20	438,175	130,924	4.03
Commercial Banks	429,865	124,544	4.05	409,945	121,410	3.85
Public Sector Commercial Banks	120,286	38,517	6.41	115,997	36,476	5.87
Local Private Banks	302,948	84,577	3.54	287,764	83,228	3.41
Foreign Banks	6,631	1,450	1.70	6,184	1,706	1.89
Specialised Banks	27,379	8,733	9.26	28,231	9,514	10.28
DFIs	14,740	5,062	11.78	13,847	4,067	9.75

Cash Recovery Against Non Performing Loans

BANKS/DFIs	For The Quarter ended March 2010*	For The Quarter ended December 2009**
All Banks & DFIs	14,375	14,769
All Banks	14,012	14,533
Commercial Banks	12,708	11,451
Public Sector Commercial Banks	1,462	1,668
Local Private Banks	10,758	9,336
Foreign Banks	489	447
Specialised Banks	1,304	3,082
DFIs	363	236

* Based on un-audited data submitted by the banks and DFIs

Source: Off-site Supervision and Enforcement Department, SBP

** Audit adjustments incorporated.

“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.”

3.25 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2006	2007		2008		2009		2010
	1 st Jul.	1 st Jan.	23 rd Jun.	1 st Jan.	24 th Jun.	1 st Jan.	1 st Jul.	1 st Jan.
1. Saving Accounts								
(i) With cheque facilities	5.50	5.50	6.00	6.00	8.00	9.50	8.00	8.00
(ii) Without cheque facilities	6.00	6.00	6.50	6.50	8.50	10.00	8.50	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	6.00	6.00	7.00	7.00	9.00	9.00	8.00	8.00
(ii) 10 years(Compound rate)	10.00	10.00	10.15	10.15	12.15	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	9.00	9.00	9.00	9.25	11.00	14.40	11.60	11.60
(ii) Last period of complete 6 months	10.00	10.00	10.50	10.50	12.50	15.20	12.00	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	9.24	9.24	9.54	9.54	11.52	15.00	12.00	12.00
8. Pensioner's Benefit Accounts ⁸	11.52	11.52	11.64	11.64	13.56	16.80	14.16	14.16
9. Behbood Saving Certificate ⁹	11.52	11.52	11.64	11.64	13.56	16.80	14.16	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.

3.26 Telegraphic Transfers Issued and Encashed by 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	Cashed	Issued	En-cashed
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
2009	144,450	625,253	334,422	104,519	41,125	29,011	7,383	28,991	68,679	38,592	53,757	18,487	20,441	2,847	34,379	114,799
2009 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
Jul.	10,007	63,336	36,009	1,900	1,870	5,890	90	1,669	5,003	3,680	6,355	233	2,388	17	4,040	3,495
Aug.	24,930	22,549	13,072	11,898	836	5,371	510	3,149	2,123	2,612	689	715	1,586	22	65	3,922
Sep.	17,727	20,643	5,439	7,882	283	2,571	580	6,755	5,995	6,225	154	3,760	660	304	3,010	22,520
Oct.	6,890	81,895	41,921	305	6,784	806	300	330	11,066	2,335	7,267	56	2,125	52	4,275	10,594
Nov.	19,534	12,742	4,172	1,822	1,188	9,338	320	5,459	3,508	3,741	1,518	808	668	1852	3,195	2,490
Dec.	7,742	68,810	33,432	1,205	10,308	2,637	350	485	7,111	3,400	7,738	2120	1,702	25	2,200	5,289
2010 Jan.	7,489	78,578	50,533	785	3,137	2,271	30	1,140	4,774	2,560	6,787	270	1,995	570	3,397	4,121
Feb.	6,661	33,721	17,048	895	5,384	1,162	125	1,224	4,056	3,060	762	291	1,667	422	1,787	7,836
Mar.	13,127	59,853	28,042	1,648	5,000	3,967	1,997	1,139	7,691	3,730	3,617	247	2,478	76	999	13,638
Apr.	9,826	46,087	14,500	25,034	4,337	3,409	920	1,565	6,145	3,101	1,546	218	2,314	98	3,746	4,000
May	26,941	29,982	12,152	8,668	6,275	3,502	100	1,385	5,647	4,346	1,510	483	1,067	74	392	1,771

3.26 Telegraphic Transfers Issued and Encashed by 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
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
2009	47,020	78,688	4,669	25,295	5,986	14,829	2,265	1,027	6,614	9,210	24,909	857	4,503	33,489	800,602	1,125,894
2009 May	4,375	7,663	-	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
Jul.	4,901	3,464	400	1,718	2,010	30	159	20	16	206	3,202	66	493	3,233	76,943	88,957
Aug.	2,276	4,308	-	2,432	550	53	267	22	1,276	263	1,640	57	20	4,457	49,840	61,830
Sep.	3,240	12,629	540	3,230	550	53	116	30	174	539	3,256	69	751	2,778	42,475	89,988
Oct.,	6,279	4,279	525	1,287	1,235	13,500	636	20	150	1,058	727	38	30	1,632	90,210	118,187
Nov.	55	5,744	25	4,122	15	886	77	25	37	2009	1,743	89	2710	-	38,765	51,127
Dec.	5,731	4,691	569	2,267	21	0	141	147	53	1286	2,267	46	143	1650	79,508	94,058
2010 Jan.	7,873	3,591	19	1,648	22	562	127	660	209	156	1,878	63	35	1,730	88,305	98,705
Feb.	5,193	2,952	517	1,216	22	252	142	809	430	804	1,619	59	100	1,508	45,513	56,211
Mar.	3,334	3,557	1,500	1,695	1,043	25	587	767	781	746	2,513	72	146	2,113	72,855	93,273
Apr.	1,993	4,701	660	2,805	90	185	426	25	482	960	2,272	91	98	1,104	49,355	93,383
May	3,633	4,843	50	2,331	1,041	173	267	300	44	1,550	2,419	71	125	905	61,663	60,384

Source: Off-site Supervision and Enforcement Department, SBP

3.27 Clearing House Statistics

(Thousand Cheques) (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
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	7,539	1,733,530	1,706	480,361	1,146	450,772	3,181	732,129	2,421	857,134	1,684	174,247
2009	31,690	11,575,126	14,599	3,585,189	1,925	589,161	1,244	465,404	3,291	811,523	3,583	1,203,682	1,743	54,006
2009 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.	2,753	1,044,844	1,265	337,623	194	61,827	114	43,317	306	76,532	331	137,135	152	10,932
Jul.	2,716	1,002,250	1,194	396,655	178	54,305	116	43,694	298	79,313	334	115,673	149	3,079
Aug.	2,628	907,356	1,176	279,741	154	46,617	110	39,900	282	71,536	276	95,992	145	3,546
Sep.	2,447	944,142	1,115	264,622	152	46,656	101	35,020	272	69,362	303	71,598	144	3,434
Oct.,	2,902	1,070,795	1,250	312,434	163	50,467	106	39,393	301	74,129	267	67,119	135	3,412
Nov.	2,452	884,884	1,098	256,601	155	45,815	101	37,575	260	63,440	283	75,002	142	4,577
Dec.	2,640	995,380	1,192	302,309	156	51,911	94	37,447	278	73,513	284	92,639	145	3,262
2010 Jan.	2,822	1,063,511	1,207	316,148	165	55,537	112	47,145	288	96,546	319	86,220	135	6,300
Feb.	2,461	887,607	1,074	267,971	150	48,615	95	35,837	258	67,327	275	61,301	149	4,268
Mar.	3,034	1,163,502	1,290	335,309	175	61,910	113	55,979	314	82,220	327	84,194	150	4,453
Apr.	2,942	1,078,195	1,221	320,244	170	68,169	113	44,297	299	86,800	317	80,535	153	5,970
May	2,733	1,074,667	1,161	302,326	158	54,042	105	36,016	290	81,581	291	79,614	153	5,290

3.27 Clearing House Statistics

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
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	63	20,077	5,801	1,026,131	68,145	22,887,604
2009	3512	2,551,541	1,508	575,079	869	152,938	2,100	123,804	13	3,371	4,995	1,067,540	71,072	22,758,364
2009 May	301	226,134	134	48,619	80	14,973	195	11,636	1	244	393	89,486	6,099	1,914,193
Jun.	318	257,918	130	51,820	79	14,395	181	12,968	2	456	396	93,720	6,221	2,143,487
Jul.	321	227,708	134	48,245	78	13,873	156	9,065	1	216	383	73,172	6,058	2,067,248
Aug.	280	191,590	127	48,751	75	12,338	143	8,071	1	253	377	100,242	5,774	1,805,933
Sep.	279	210,628	121	54,053	72	12,386	152	9,400	1	472	338	73,052	5,497	1,794,825
Oct.	298	224,059	130	51,990	68	12,040	192	11,253	1	178	432	86,389	6,245	2,003,658
Nov.	262	170,086	118	50,268	64	12,325	177	11,235	1	457	424	83,684	5,537	1,695,949
Dec.	280	236,840	130	52,014	63	11,576	203	11,316	1	133	469	92,343	5,935	1,960,683
2010 Jan.	296	249,428	128	54,186	68	13,880	199	12,374	1	304	402	92,065	6,142	2,093,644
Feb.	258	184,403	114	50,837	64	12,098	159	10,515	1	344	373	82,929	5,431	1,714,052
Mar.	308	249,654	129	55,637	75	14,502	173	12,177	1	306	390	86,341	6,479	2,206,184
Apr.	296	225,023	129	57,107	74	14,819	229	14,823	1	467	386	90,632	6,330	2087081
May	294	239,095	127	54,639	73	14,007	203	15,358	1	267	409	108,326	5,998	2,065,228

Source: SBP-BSC (Bank) and NBP

3.28 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2006		2007	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	534,605	536,380	540,818	544,152
Reserves	1,871,457	1,888,855	2,000,887	1,940,176
Demand Deposits:	2,033,293	2,045,975	2,226,514	2,248,694
(a) Societies	114,265	9,937	10,054	10,054
(b) Others	1,919,028	2,036,038	2,216,460	2,238,640
Time Deposits:	2,474,407	2,634,201	2,868,297	2,851,070
(a) Societies	197,786	112,877	151,117	151,117
(b) Others	2,276,621	2,521,324	2,717,180	2,699,953
Borrowings from:	12,725,021	13,725,021	14,874,105	15,369,054
(a) State Bank of Pakistan	12,018,246	13,018,246	14,167,330	14,662,279
(b) Other Banks	706,775	706,775	706,775	706,775
Head Office & Inter-Bank Adjustment	-	-	1,091,787	1,548,387
Contingent Liabilities as per contra	2,422,534	2,842,997	3,647,538	3,797,549
Other Liabilities	2,525,651	4,867,941	4,594,507	5,053,519
TOTAL LIABILITIES / ASSETS	24,586,968	28,541,370	31,844,453	33,352,601
ASSETS				
Cash and Balances :	8,002,087	8,341,947	9,401,912	9,633,536
(a) Notes, Coins and Silver	130,314	225,241	250,446	320,085
(b) Balances with State Bank of Pakistan	172,402	212,227	254,322	415,210
(c) Balances with other Banks	7,699,371	7,904,479	8,897,144	8,898,241
Loans and Advances to:	9,408,122	10,495,592	11,182,825	11,411,452
(a) Societies	5,284,220	654,075	657,784	657,784
(b) Individuals	3,760,577	1,118,340	1,187,789	1,187,789
(c) Others	363,325	8,723,177	9,337,252	9,565,879
Bill Purchased & Discounted:	-	-	-	-
Investment in Securities and Shares:	570,514	543,065	606,882	608,371
(a) Federal Government	321,758	300,500	308,168	310,390
(b) Treasury Bills	27,280	26,105	26,105	26,215
(c) Provincial Governments	12,051	12,051	12,051	12,155
(d) Local Bodies	34	34	34	84
(e) Shares of Co-operative Institutions	3,554	3,554	3,554	3,654
(f) Shares of Other Enterprises	205,837	200,821	256,970	255,873
(g) Others	-	-	-	-
Bank Premises	1,314,515	2,776,587	3,098,268	3,153,823
Head Office and Inter-Bank Adjustment	322,964	744,436	1,336,991	1,315,806
Contingent Assets as per contra	2,422,534	2,842,997	3,647,538	3,797,549
Other Assets	2,546,232	2,796,746	2,570,037	3,432,064

3.28 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2008		2009	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	531,798	522,276	522,711	522,896
Reserves	2,164,438	2,073,487	2,073,333	1,906,843
Demand Deposits:	2,311,090	4,544,914	4,418,051	4,707,287
(a) Societies	9,854			
(b) Others	2,301,236			
Time Deposits:	2,973,926	1,516,404	1,494,375	1,521,316
(a) Societies	149,697			
(b) Others	2,824,229			
Borrowings from:	8,716,080	8,663,873	8,611,770	7,313,726
(a) State Bank of Pakistan	8,018,246	8,018,447	8,018,447	6,768,447
(b) Other Banks	697,834	645,426	593,323	545,279
Head Office & Inter-Bank Adjustment	1,605,706	1,720,339	1,720,339	1,720,339
Contingent Liabilities as per contra	3,580,746	4,351,003	3,604,925	2,825,751
Other Liabilities	4,683,986	5,649,930	6,039,912	5,974,661
TOTAL LIABILITIES / ASSETS	26,567,770	29,042,226	28,485,416	26,492,819
ASSETS				
Cash and Balances:	3,949,869	5,047,332	4,409,874	4,839,740
(a) Notes, Coins and Silver	320,070	240,621	173,751	239,807
(b) Balances with State Bank of Pakistan	408,877	229,058	230,510	191,454
(c) Balances with other Banks	3,220,922	4,577,653	4,005,613	4,408,479
Loans and Advances to:	10,892,865	11,224,489	10,711,189	10,274,130
(a) Societies	569,987			
(b) Individuals	1,187,278			
(c) Others	9,135,600			
Bill Purchased & Discounted:	-	184	184	184
Investment in Securities and Shares:	561,718	452,004	459,600	456,630
(a) Federal Government	310,090	300,000	300,000	300,000
(b) Treasury Bills	24,715	-	-	-
(c) Provincial Governments	12,051	-	-	-
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,554	3,551	3,551	3,551
(f) Shares of Other Enterprises	211,274	148,416	156,012	153,042
(g) Others	-	3	3	3
Bank Premises	2,158,799	3,666,572	3,666,858	3,668,189
Head Office and Inter-Bank Adjustment	1,315,779	1,873,480	1,785,712	1,817,387
Contingent Assets as per contra	3,580,746	4,351,003	3,604,925	2,825,751
Other Assets	4,107,994	2,427,162	3,847,074	2,610,808

3.29 Distribution of Co-operative Banks' Deposits by Type of Accounts

(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	
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.	68,236	3,039	5,102	196,879	295	39	556	1,455	963	3,963	7,271	280,527
Amount	1,309,977	50,981	77,722	3,106,234	41,990	5,392	122,423	655,367	84,355	606,877	1,516,404	6,061,318
2009												
June												
No. of A/Cs.	69,649	3,065	1,426	194,831	-	13	555	1,197	988	4,034	6,787	275,758
Amount	1,233,739	52,217	18,743	3,113,352	-	31,270	119,664	655,478	83,669	604,294	1,494,375	5,912,426
December												
No. of A/Cs.	66,227	3,011	222	193,386	-	1,945	903	1,365	1,030	5,598	10,841	273,687
Amount	1,309,283	52,940	2,073	3,342,991	-	27,369	123,621	655,997	84,104	630,225	1,521,316	6,228,603

3.30 Distribution of Co-operative Banks' Deposits by Category of Deposits Holders

(End of Period: Thousand Rupees)								
CATEGORY OF DEPOSITORS	2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Govt. and Govt. Agencies	21,500	19,359	20,512	20,567	18,398	1,152	1,152	1,152
II. Business:	1345,819	1,917,194	1,430,088	1,434,167	1,613,041	996,067	953,795	957,714
1. Agriculture, Forestry, Hunting and Fishing	111,552	118,236	134,076	134,743	134,681	25,127	23,936	737
2. Manufacturing	8,579	128,349	125,648	125,681	273,720	-	-	-
3. Construction	-	-	-	-	-	-	-	-
4. Commerce	1,139,749	1,051,859	1,039,842	1,043,020	1,062,847	441,541	441,541	441,541
5. Other Business	85,939	618,750	130,522	130,723	141,793	529,399	488,318	515,436
III. Trust Funds, Non-Profit Institutions and Others	53,427	55,511	57,182	57,446	57,446	3,696	5,519	17,154
IV. Personal	3,086,954	2,688,112	3,587,029	3,587,584	3,596,131	4,821,022	4,699,928	4,894,419
V. Others	-	-	-	-	-	239,381	252,032	358,164
TOTAL	4,507,700	4,680,176	5,094,811	5,099,764	5,285,016	6,061,318	5,912,426	6,228,603

3.31 Classification of Co-operative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUPS	2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	8,374,253	8,523,957	8,397,803	8,478,316	8,133,213	6,915,895	6,335,899	5,662,589
B. Mining and Quarrying	-	-	-	-	-	402	-	-
C. Manufacturing	119,624	126,500	168,123	201,134	83,909	7,509	6,270	9
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	519,616	603,985	536,590	547,441	503,677	85,859	68,614	94,167
G. Transport, Storage and Communication	116,308	166,678	197,734	231,967	231,786	57,344	57,344	57,344
H. Services	-	-	-	-	-	2,396,403	3,453,738	3,794,969
I. Employees and activities not adequately described	278,321	1,074,472	1,882,575	1,952,594	1,940,280	922,230	547,580	571,972
(i) Directors and their Associates	2,244	3,361	5,020	6,029	6,029	431,466	296,118	309,208
(ii) Employees and activities not adequately described	276,077	1,071,111	1,877,555	1,946,565	1,934,251	490,764	251,462	262,764
J. Others	-	-	-	-	-	838,847	241,744	93,080
TOTAL	9,408,122	10,495,592	11,182,825	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130

3.32 Classification of Co-operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITIES	2006		2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	261,491	261,491	261,491
B. Stock Exchange Securities	13,402	43,745	43,745	45,750	2,005	-	-	-
C. Merchandise:	234,317	23,387	44,156	46,326	22,939	-	-	-
(i) Export Commodities	166,736	9,574	30,257	31,266	21,692	-	-	-
(ii) Imported goods Other than Industrial Machinery	-	-	86	138	138	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	67,581	13,813	13,813	14,922	1,109	-	-	-
D. Machinery and Other Fixed Assets	19,687	11,932	105,302	110,802	110,802	2,349	2,319	2,711
E. Real Estate:	2,549,503	2,902,500	3,248,488	3,358,507	3,315,048	2,772,711	2,685,729	2,601,615
(i) Land & Buildings	363,044	2,434,959	2,963,028	3,040,036	3,011,204	216,213	142,490	168,945
(ii) Agricultural Land	2,186,459	467,541	285,460	318,471	303,844	2,556,498	2,543,239	2,432,670
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	48,031	53,431	103,921	109,220	108,325	299,861	104,518	115,692
G. Others :	6,543,182	7,460,597	7,637,213	7,740,847	7,333,746	7,888,077	7,657,132	7,292,621
(i) Other Secured Advance	2,368,727	3,366,480	3,470,849	3,503,973	3,392,763	3,342,609	3,379,050	3,474,225
(ii) Advances Secured by Guarantee(s)	296,469	59,404	117,530	121,035	109,810	526,185	259,719	305,060
(iii) Clean Advances and advances against personal Securities	3,877,986	4,034,713	4,048,834	4,115,839	3,831,173	4,019,283	4,018,363	3,513,336
TOTAL	9,408,122	10,495,592	11,182,825	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130

3.33 Classification of Co-operative Banks' Investments in Securities and Shares (Book Value)

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Federal Government Securities	349,038	326,605	334,273	336,605	334,805	300,000
National Savings Schemes	21,758	500	-	-	-	-
Treasury Bills	27,280	26,105	26,105	26,215	24,715	-
Investment Bonds	300,000	300,000	308,168	310,390	310,090	300,000
B. Provincial Governments Securities	12,051	12,051	12,051	12,155	12,051	-
Punjab						
17.50% 2008	12,051	12,051	12,051	12,155	12,051	-
C. Local Bodies Bonds	34	34	34	84	34	34
D. Shares	199,828	204,375	260,524	259,527	214,828	151,967
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,654	3,554	3,551
Other Enterprises	196,274	200,821	256,970	255,873	211,274	148,416
E. Others	9,563	-	-	-	-	3
TOTAL	570,514	543,065	606,882	608,371	561,718	452,004

3.33 Classification of Co-operative Banks' Investments in Securities and Shares

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2009					
	Jun.			Dec.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	300,000	300,000	300,000	300,000	300,000	300,000
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	-	-	-	-	-	-
Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	-	-	-	-	-	-
Punjab 17.50% 2008	-	-	-	-	-	-
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	159,563	40,724	159,563	156,593	40,724	156,593
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	156,012	37,173	156,012	153,042	37,173	153,042
E. Others	3	3	3	3	3	3
TOTAL	459,600	340,761	459,600	456,630	340,761	456,630

3.34 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		
2006												
Jun.	-	0.05	5.17	1.36	2.84	3.54	3.71	3.93	4.40	5.06	1.90	
Dec.	-	0.12	-	1.85	2.09	2.57	2.76	2.86	2.93	3.10	1.61	
2007												
Jun.	-	0.09	-	1.90	2.09	2.78	2.86	2.86	2.89	3.73	1.65	
Dec.	-	0.10	-	1.92	2.20	2.81	2.91	2.89	3.00	3.78	1.68	
2008												
Jun.	-	0.32	-	2.07	2.32	3.21	3.38	3.61	3.92	4.16	1.85	
Dec.	-	0.43	-	1.90	-	5.30	0.24	0.03	0.05	1.26	1.12	
2009												
Jun.	-	0.54	0.02	1.91	-	5.00	0.10	0.02	0.40	1.06	1.15	
Dec.	-	0.19	-	2.21	-	1.25	0.087	0.01	0.14	0.52	1.20	

3.35 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
2006								
Jun.	-	12.00	10.26	12.00	12.09	11.65	10.33	10.82
Dec.	-	14.00	8.05	10.00	11.77	10.25	10.02	10.52
2007								
Jun.	-	14.00	8.78	11.90	11.90	11.81	10.36	10.84
Dec.	-	14.04	8.88	11.95	11.90	11.87	10.37	10.86
2008								
Jun.	-	15.00	8.26	11.95	11.90	11.87	10.42	10.89
Dec.	3.22	-	-	10.36	12.03	12.58	9.76	10.24
2009								
Jun.	3.22	-	-	10.33	12.13	12.97	9.61	10.12
Dec.	3.22	-	-	10.57	12.09	13.18	9.71	10.19

3.36 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 3 Years to 7-1/2 Years	Co-operative Bank Ltd.
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 Co-operative Bank Ltd.
		Export Sales		Upto 3 Years	Over 3 Years But upto 5 Years	Over 5 Years to 10 Years	
		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
01-08-2009	6.50	6.50	6.50	6.50	6.50	7.00	11.3847
01-09-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.4425
01-10-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.5816
01-11-2009	7.00	7.00	7.00	7.70	7.20	7.25	12.5942
01-12-2009	7.00	7.00	7.00	7.70	7.20	7.25	12.3222
01-01-2010	7.50	7.50	7.50	7.70	7.20	7.25	12.1009
01-02-2010	7.50	7.50	7.50	7.70	7.20	7.25	11.8970
01-03-2010	7.50	7.50	7.50	7.70	7.20	7.25	12.2150
01-04-2010	8.00	8.00	8.00	8.80	7.90	7.50	12.3351
01-05-2010	8.00	8.00	8.00	8.80	7.90	7.50	12.2577
01-06-2010	8.00	8.00	8.00	8.80	7.90	7.50	12.0884

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.

3.37 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
01-02-2008	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	-
01-08-2009	7.50	7.50	-
01-09-2009	7.50	7.50	-
01-10-2009	7.50	7.50	-
01-11-2009	8.00	8.00	-
01-12-2009	8.00	8.00	-
01-01-2010	8.50	8.50	-
01-02-2010	8.50	8.50	-
01-03-2010	8.50	8.50	-
01-04-2010	9.00	9.00	-
01-05-2010	9.00	9.00	-
01-06-2010	9.00	9.00	-

Source: SME Finance Department SBP

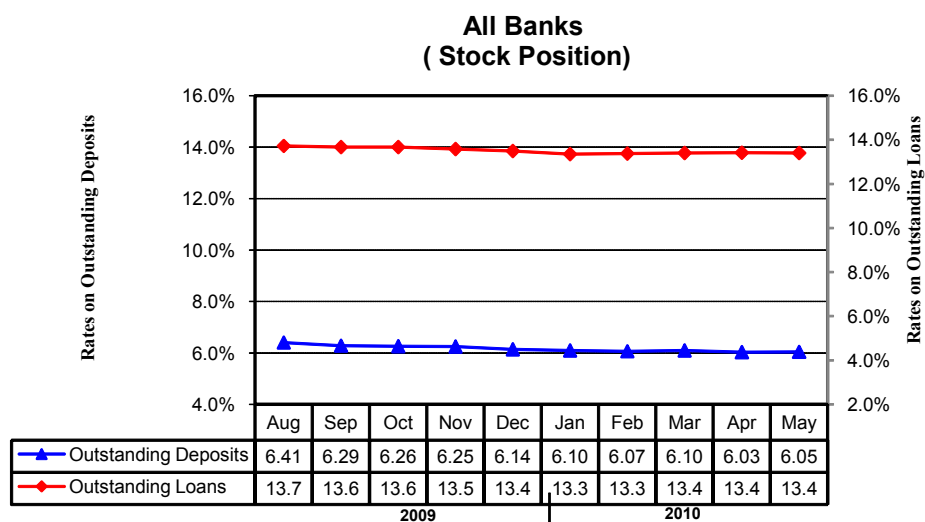
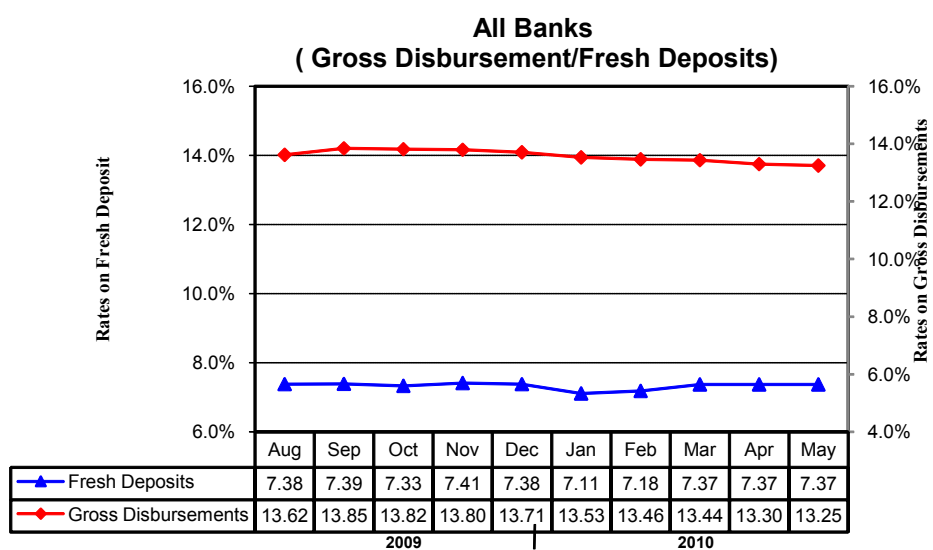
1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.

3.38 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
September 2009								
Public	14.48	14.50	13.55	14.20	6.76	7.85	6.41	8.19
Private	13.98	14.12	13.84	14.39	7.48	9.34	6.23	8.47
Foreign	12.77	12.82	15.23	15.84	7.42	9.61	6.83	9.39
Specialized	9.81	9.84	9.10	9.62	1.84	6.27	5.28	8.18
All Banks	13.85	13.98	13.67	14.24	7.39	9.28	6.29	8.45
October 2009								
Public	14.57	14.67	13.58	14.20	6.55	7.66	6.38	8.14
Private	13.96	14.16	13.85	14.40	7.38	9.55	6.20	8.44
Foreign	12.70	12.89	14.92	15.66	7.70	10.04	6.87	9.44
Specialized	9.66	9.69	9.09	9.61	1.12	6.91	4.94	8.41
All Banks	13.82	14.02	13.67	14.24	7.33	9.50	6.26	8.42
November 2009								
Public	14.29	14.30	13.58	14.16	6.47	7.55	6.36	8.10
Private	13.90	14.11	13.73	14.27	7.53	9.31	6.20	8.41
Foreign	13.04	13.06	14.85	15.42	7.44	9.66	6.88	9.42
Specialized	9.52	9.53	9.10	9.60	2.29	5.78	5.47	8.09
All Banks	13.80	13.98	13.58	14.13	7.41	9.23	6.25	8.39
December 2009								
Public	14.90	14.90	13.55	14.18	4.31	8.66	5.98	7.88
Private	13.79	14.01	13.62	14.15	7.59	9.48	6.16	8.40
Foreign	12.79	12.93	14.58	15.16	7.60	9.38	6.60	9.06
Specialized	10.07	10.12	9.10	9.61	2.77	5.86	4.77	7.55
All Banks	13.71	13.90	13.49	14.04	7.38	9.41	6.14	8.32
January 2010								
Public	13.85	13.86	13.37	14.00	8.46	9.95	6.12	7.98
Private	13.67	13.86	13.49	14.03	7.13	9.05	6.08	8.20
Foreign	12.68	12.72	14.41	14.95	6.87	9.24	6.52	8.95
Specialized	10.24	10.24	9.10	9.60	2.76	5.53	5.06	8.03
All Banks	13.53	13.70	13.35	13.91	7.11	9.10	6.10	8.19
February 2010								
Public	13.80	13.85	13.45	14.06	8.61	9.80	6.26	8.05
Private	13.50	13.64	13.51	14.06	7.21	8.88	6.01	8.11
Foreign	13.28	13.52	14.50	15.22	7.15	9.53	6.57	9.07
Specialized	10.07	10.07	9.15	9.65	2.34	5.12	4.89	8.01
All Banks	13.46	13.61	13.38	13.95	7.18	8.99	6.07	8.13
March 2010								
Public	14.99	15.02	13.44	14.10	8.65	9.66	6.38	8.14
Private	13.45	13.58	13.54	14.07	7.21	9.00	6.02	8.13
Foreign	13.19	13.25	14.60	15.30	7.54	9.24	6.53	8.90
Specialised	9.54	9.54	9.16	9.65	2.57	6.24	4.71	7.87
All Banks	13.44	13.56	13.40	13.96	7.37	9.09	6.10	8.16
April 2010								
Public	12.63	13.79	13.49	14.12	7.22	8.57	6.22	8.06
Private	13.38	13.49	13.55	14.10	7.48	9.41	5.97	8.07
Foreign	12.95	12.98	14.36	14.98	7.15	9.05	6.55	8.86
Specialised	9.57	9.59	9.13	9.62	2.57	6.41	4.67	7.84
All Banks	13.30	13.43	13.42	13.98	7.37	9.24	6.03	8.10
May 2010								
Public	13.94	14.51	13.63	14.22	6.35	8.64	6.32	8.00
Private	13.27	13.33	13.49	14.05	7.43	9.61	5.96	8.09
Foreign	13.17	13.17	14.36	14.96	7.65	9.50	6.63	9.02
Specialised	9.33	9.36	9.13	9.61	1.79	5.90	4.66	7.78
All Banks	13.25	13.32	13.40	13.96	7.37	9.52	6.05	8.10

- 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.
- Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
- 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.
- Outstanding Deposits: The deposits held within the banks at the end of the month.
- Loans & advances and deposits include interbank placements as well.

Weighted Average Lending and Deposits Rates



Note: Including zero rate of markup

3.39 Rates of Return on Advances of Specialised Agricultural Finance Institutions

PERIOD	(Percent per annum)							
	Zarai Taraqati Bank of Pakistan ¹				Co-operative Societies		Federal Bank for Co-operatives ²	
	Short-term		Medium and Long-term		Short-term		Medium and Long-term	
	Loans upto Rs.5000	Loans Exceeding Rs.5000	Loans upto Rs.5000	Loans Exceeding Rs.5000	Loans upto Rs.5000	Loans Exceeding Rs.5000	Short-term	Medium and Long-term
1994-95	13.50	13.50	13.50	13.50	8.00S.F. ³ 11.00 (others) 9.00S.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	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	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	-	-
2008-09	9.00	9.00	9.00	9.00	15.00	16.00	-	-

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

3.40 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.

3.41 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.

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

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

3.43 Electronic Banking Statistics

Item	Unit	31-12-07	31-03-08	30-06-08	30-09-08	31-12-08
Ebanking Infrastructure						
Real Time Online Branches (RTOB)	Number	4,979	5,124	5,282	5,421	5,857
Automated Teller Machines (ATM)	Number	2,618	3,021	3,121	3,275	3,523
Point of Sale (POS)	Number	41,224	42,860	43,903	46,666	48,944
Credit Cards Transactions						
Credit Cards	Thousand	1,664	1,551	1,777	1,753	1,785
Outstanding Amount ¹	Million Rs.	46,844	44,563	44,427	43,860	40,523
Debit Cards²	Thousand	4,816	4,680	4,905	5,145	5,985
Ebanking Transactions						
No of transactions	Thousand	30,105	30,456	33,773	37,662	37,588
Value of Transactions	Billion Rs.	3,053	3,352	4,119	3,646	3,235
ATM Transactions						
No of transactions	Thousand	16,508	16,385	19,020	21,948	21,409
Value of Transactions	Billion Rs.	109.49	109.91	129.46	158.28	152.85
POS Transactions						
No of transactions	Thousand	4,305	4,373	4,264	4,557	4,670
Value of Transactions	Billion Rs.	15.63	17.10	20.22	22.77	21.68
RTOB Transactions						
No of transactions	Thousand	8,775	9,121	9,888	10,452	10,764
Value of Transactions	Billion Rs.	2,915	3,210	3,954	3,448	3,043
Other Ebanking Channels³						
No of transactions	Thousand	516	577	601	705	745
Value of Transactions	Billion Rs.	12.52	14.99	14.75	16.70	17.96

1. Statistics & DWH Department

2. Does not include ATM only Cards

3. Internet, Call Centre & Mobile Banking

3.43 Electronic Banking Statistics

Item	Unit	31-03-09	30-06-09	30-09-09	31-12-09	31-03-10
Ebanking Infrastructure						
Real Time Online Branches (RTOB)	Number	5,961	6,040	6,119	6,587	6,634
Automated Teller Machines (ATM)	Number	3,783	3,999	4,055	4,217	4,375
Point of Sale (POS)	Number	48,399	49,715	51,685	50,920	51,577
Credit Cards Transactions						
Credit Cards	Thousand	1,674	1,664	1,645	1,632	1,606
Outstanding Amount ¹	Million Rs.	37,587	35,533	33,828	31,257	29,345
Debit Cards²	Thousand	5,834	6,395	6,898	7,555	8,086
Ebanking Transactions						
No of transactions	Thousand	40,039	44,494	46,282	46,381	50,270
Value of Transactions	Billion Rs.	3,605	3,886	3,898	4,136	4,477
ATM Transactions						
No of transactions	Thousand	22,529	25,239	27,881	27,255	29,398
Value of Transactions	Billion Rs.	168.39	189.01	211.69	210.69	232.64
POS Transactions						
No of transactions	Thousand	4,388	4,665	4,417	3,895	3,697
Value of Transactions	Billion Rs.	21.67	23.46	23.05	18.38	17.24
RTOB Transactions						
No of transactions	Thousand	12,362	13,701	13,079	14,224	15,943
Value of Transactions	Billion Rs.	3,397	3,650	3,634	3,867	4,185
Other Ebanking Channels³						
No of transactions	Thousand	759	889	906	1,007	1,232
Value of Transactions	Billion Rs.	18.15	24.05	30.11	40.35	42.16

Sources : Payment System Department SBP