

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Capital	106,250.4	121,197.6	165,858.0	206,116.7
Reserves	88,149.6	112,685.6	109,050.9	143,720.4
Demand Deposits:	1,261,575.4	1,340,765.2	1,293,955.3	1,507,255.2
(a) Scheduled Banks	17,904.5	22,308.4	22,784.9	27,922.5
(b) Others	1,243,670.8	1,318,456.9	1,271,170.3	1,479,332.7
Time Deposits:	1,387,998.2	1,516,967.6	1,673,230.4	1,907,015.4
(a) Scheduled Banks	18,204.2	18,073.8	17,756.1	13,796.6
(b) Others	1,369,794.0	1,498,893.8	1,655,474.3	1,893,218.8
Borrowings from:	243,010.1	367,395.9	415,605.2	487,553.8
(a) State Bank of Pakistan	192,710.0	200,334.1	255,828.6	268,908.1
(b) Banks Abroad	3,958.7	4,244.5	4,996.2	7,116.2
(c) Other Scheduled Banks	46,341.4	162,817.3	154,780.4	211,529.5
Head Office and Inter-Bank Adjustment	86,269.7	47,995.5	40,020.8	20,478.1
Contingent Liabilities as per contra	1,572,444.6	2,317,353.6	2,608,246.5	3,075,742.0
Other Liabilities	850,411.5	1,125,978.0	1,100,663.3	1,396,018.4
TOTAL LIABILITIES / ASSETS	5,596,109.4	6,950,339.0	7,406,630.5	8,743,900.0
ASSETS				
Cash:	376,163.7	333,119.6	420,747.7	521,411.0
(a) Notes, Coins and Silver	66,598.4	59,169.8	62,516.3	70,451.6
(b) Balances with State Bank of Pakistan	205,032.0	202,317.7	258,653.3	306,023.1
(c) Balances with Others Scheduled	104,533.3	71,632.0	99,578.1	144,936.3
Balances held Abroad	69,954.2	94,005.9	95,886.9	171,112.2
Bills Purchased and Discounted	104,588.8	122,205.1	124,277.0	125,281.5
Advances to:	1,944,080.4	2,123,048.1	2,363,983.2	2,470,902.1
(a) Scheduled Banks	8,931	51,856.7	63,450.0	94,719.8
(b) Others	1,935,149.1	2,071,191.4	2,300,533.2	2,376,182.3
Investment in Securities and Shares:	727,368.3	866,618.3	764,792.1	1,107,829.4
(a) Federal Government Securities	186,193.5	181,663.0	161,732.3	169,333.2
(b) Treasury Bills	373,524.1	409,361.9	382,108.1	657,161.3
(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	167,574.1	275,516.8	220,875.1	281,258.3
Bank Premises	65,286.3	78,862.0	111,553.1	106,304.1
Head Office and Inter-Bank Adjustment	94,099.2	81,519.8	81,999.4	271,596.1
Contingent Assets as per contra	1,572,444.6	2,317,353.6	2,608,246.5	3,075,742.0
Others Assets	642,123.9	933,606.6	835,144.6	893,721.6

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2007	2008		2009
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Capital	237,896.4	255,542.0	278,012.4	341,741.2
Reserves	137,655.3	154,518.2	197,285.0	226,247.2
Demand Deposits:	1,634,081.2	1,681,986.5	1,642,811.1	1,607,774.6
(a) Scheduled Banks	26,634.6	32,237.8	39,546.0	37,872.4
(b) Others	1,607,446.6	1,649,748.7	1,603,265.1	1,569,902.2
Time Deposits:	1,944,631.2	2,180,193.0	2,202,071.5	2,593,262.7
(a) Scheduled Banks	17,582.0	17,780.8	13,847.2	25,560.0
(b) Others	1,927,049.2	2,162,412.2	2,188,224.3	2,567,702.7
Borrowings from:	409,618.1	329,542.3	373,667.1	470,217.8
(a) State Bank of Pakistan	241,778.7	216,494.5	254,895.7	290,600.2
(b) Banks Abroad	20,075.2	6,897.2	10,458.4	8,859.5
(c) Other Scheduled Banks	147,764.2	106,150.6	108,313.0	170,758.1
Head Office and Inter-Bank Adjustment	14,010.8	66,703.4	601,648.1	99,305.2
Contingent Liabilities as per contra	3,505,919.4	3,071,939.0	2,828,730.2	2,943,691.2
Other Liabilities	1,389,486.5	1,120,945.8	1,253,727.8	1,153,889.7
TOTAL LIABILITIES / ASSETS	9,273,298.9	8,861,370.2	9,377,953.2	9,436,129.6
ASSETS				
Cash:	414,484.9	549,296.5	431,225.3	462,874.1
(a) Notes, Coins and Silver	77,831.2	76,352.0	98,729.0	88,762.8
(b) Balances with State Bank of Pakistan	276,735.4	421,757.5	237,583.8	266,611.2
(c) Balances with Others Scheduled Banks	59,918.3	51,187.0	94,912.5	107,500.1
Balances held Abroad	112,478.5	159,548.8	122,247.0	150,648.1
Bills Purchased and Discounted	107,394.1	122,545.0	138,661.1	143,376.5
Advances to:	2,671,834.8	2,873,791.8	3,088,175.4	3,122,103.9
(a) Scheduled Banks	58,629.9	58,153.6	31,781.4	41,757.6
(b) Others	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3
Investment in Securities and Shares:	1,204,558.6	1,036,735.7	1,020,989.7	1,359,192.7
(a) Federal Government Securities	181,854.6	182,170.9	161,177.2	197,658.5
(b) Treasury Bills	718,520.9	559,397.6	541,289.1	748,731.4
(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	304,106.5	295,090.6	318,446.8	412,726.2
Bank Premises	123,611.4	148,493.4	147,456.2	189,341.9
Head Office and Inter-Bank Adjustment	248,987.3	25,739.2	61,330.1	55,600.1
Contingent Assets as per contra	3,505,919.4	3,071,939.0	2,828,730.2	2,943,691.2
Others Assets	884,029.9	873,280.8	1,539,138.0	1,009,301.1

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

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	
2005						
December						
No. of A/Cs.	32,942	47,483	12,935	163,920	598,767	26,405,832
Amount	11,926.1	18,708.0	4,617.2	64,773.8	659,905.5	2,613,464.8
2006						
June						
No. of A/Cs.	33,911	39,552	14,039	121,312	543,308	26,321,688
Amount	15,769.0	26,668.0	4,586.9	71,985.9	681,196.5	2,817,350.6
December						
No. of A/Cs.	28,827	108,261	11,486	138,168	716,206	26,595,585
Amount	20,178.8	44,358.7	4,712.2	109,446.6	897,509.5	2,926,644.6
2007						
June						
No. of A/Cs.	29,204	177,286	13,649	491,595	1,200,623	25,083,039
Amount	22,809.7	51,062.6	5,098.3	94,656.9	997,309.7	3,372,551.5
December						
No. of A/Cs.	41,734	69,703	16,910	191,418	907,163	24,354,738
Amount	22,646.4	50,156.1	8,190.4	90,921.3	1,083,171.8	3,534,495.8
2008						
June						
No. of A/Cs.	41,979	102,317	28,892	167,186	1,108,255	24,815,675
Amount	32,632.5	71,826.6	19,162.7	96,866.7	1,211,519.3	3,812,160.9
December						
No. of A/Cs.	45,633	103,321	20,488	207,816	1,396,108	25,091,369
Amount	25,464.2	58,217.8	6,952.9	102,430.8	1,308,226.0	3,791,489.4
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

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	71,875.2	77,628.8	78,030.0	73,216.7
I. Official	14,987.1	11,157.3	7,452.8	9,657.6
II. Business	16,356.2	15,277.5	13,807.4	11,355.9
III. Personal	40,531.9	51,194.0	56,769.8	52,203.3
B. DOMESTIC CONSTITUENTS :	2,541,589.6	2,739,721.8	2,848,614.6	3,299,334.7
I. Government :	230,637.9	270,395.7	278,627.7	337,335.6
A. Federal Government	148,523.0	167,403.7	168,364.4	208,845.9
B. Provincial Governments	67,227.3	86,237.8	93,941.8	108,537.5
C. Local Bodies (City Governments)	14,887.6	16,754.2	16,321.5	19,952.2
II. Non-Financial Public Sector Enterprises :	244,782.8	252,187.0	203,218.2	263,807.7
A. Agriculture, Forestry, Hunting & Fishing	9,101.2	2,803.0	1,257.8	911.6
B. Mining & Quarrying	32,787.7	36,212.1	18,019.9	18,373.9
C. Manufacturing	48,927.6	70,771.7	55,632.5	76,952.3
D. Construction	119.9	38.7	65.1	988.1
E. Utilities	83,655.9	44,436.3	41,337.2	63,452.5
F. Commerce	3,465.1	4,683.4	3,059.1	5,890.8
G. Transport, Storage & Communication	54,787.1	80,003.9	70,185.8	79,120.3
H. Services	11,623.6	13,237.4	13,660.5	18,118.1
I. Others	314.8	0.5	0.4	0.2
III. Non-Bank Financial Institutions :	39,889.3	45,595.3	50,459.8	62,114.8
A. Co-operative Banks	248.0	236.3	199.6	1,108.6
B. Development Financial Institutions	10,652.2	11,555.4	15,289.6	20,246.4
C. Insurance Companies	16,487.7	23,479.6	20,535.8	20,731.8
D. Micro Finance	1,750.3	1,112.4	717.6	1,447.5
E. Other NBFT's	10,751.2	9,211.6	13,717.2	18,580.4
IV. Private Sector Enterprises :	818,056.9	850,499.7	886,561.8	1,041,684.7
A. Agriculture, Hunting and Forestry	105,474.9	115,249.7	114,427.0	113,371.3
(1) Growing of crops	93,998.7	108,832.3	108,585.4	104,166.0
(2) Farming of animals	2,838.5	3,499.7	2,225.9	2,950.8
(3) Agricultural and animal husbandry	3,823.0	1,505.0	1,624.9	1,671.5
(4) Agricultural machinery and equipments	1,314.8	950.6	1,550.2	3,621.2
(5) Hunting, trapping, forestry & logging	3,499.8	462.1	440.7	961.7
B. Fishing and fish farming etc.	457.5	455.3	440.9	756.6
C. Mining and Quarrying	23,143.8	18,948.0	20,412.5	33,877.7
(1) Mining of coal	5,424.4	4,210.5	3,042.9	2,932.6
(2) Crude petroleum & natural gas	15,068.5	12,250.1	13,572.2	26,721.3
(3) Iron & non-ferrous metal ores	962.8	700.4	2,084.2	866.6
(4) Quarrying of stone, sand and clay	228.6	144.4	138.5	1,819.0
(5) Chemical, fertilizer, Salt etc.	1,459.5	1,642.6	1,574.7	1,538.1
D. Manufacturing	171,553.1	188,699.7	189,965.2	219,447.5
1) Food products and beverages	23,295.5	26,800.9	28,109.4	28,531.9
2) Tobacco products	989.6	3,287.8	2,268.7	1,994.9
3) Textiles	33,908.0	33,877.2	34,862.6	31,863.6
i) Spinning, weaving, finishing of textiles	26,250.4	27,566.5	28,019.1	25,625.2
a) Spinning of fibers	18,813.8	18,931.7	21,232.1	16,930.0
b) Weaving of textiles	4,407.1	5,537.8	4,320.2	4,674.8
c) Finishing of textiles	3,029.5	3,096.9	2,466.9	4,020.5
ii) Made-up textile articles	2,163.1	2,691.4	2,395.5	2,749.6
iii) Knit wear	1,252.6	1,251.2	1,178.7	1,098.3
iv) Carpets and rugs	842.8	617.4	784.5	768.1
v) Other textiles n.e.s.	3,399.1	1,750.7	2,484.8	1,622.4
4) Wearing apparel, readymade garments etc.	4,757.2	5,434.9	4,536.0	6,051.1

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	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	3,819.5	5,010.5	5,082.6	5,448.4
i.) Tanning & dressing of leather, luggage, handbags etc.	1,719.6	1,467.1	2,530.1	1,674.6
ii.) Footwear	2,099.9	3,543.4	2,552.5	3,773.8
a) Leather wear	1,788.5	2,625.2	1,963.6	2,761.8
b) Rubber and Plastic wear	311.4	918.1	588.9	1,012.0
6) Wood and products of wood cork	1,578.9	1,314.9	964.6	944.7
7) Paper, paperboard and products	2,983.2	1,776.4	1,526.2	2,642.8
8) Printing, publishing and allied industries	2,080.8	2,139.8	2,949.4	3,258.5
9) Coke and refined petroleum products	6,621.1	9,471.5	4,697.1	19,782.7
10) Chemicals and chemical products	35,033.1	29,397.5	33,215.7	35,610.4
11) Rubber and plastics products	1,209.5	1,315.6	1,820.4	1,158.6
12) Other non-metallic mineral products	6,251.1	7,863.8	4,759.3	9,297.7
13) Basic metals	4,333.6	8,054.1	13,720.8	12,810.4
14) Fabricated metal products	822.0	1,937.5	2,545.0	1,950.2
15) Machinery and equipment	3,876.1	4,076.9	3,722.0	5,069.8
16) Office, accounting and computing machinery	138.1	53.2	29.0	107.9
17) Electrical machinery and apparatus	7,607.4	8,163.9	11,487.4	11,128.7
18) Radio, television and communication equipment and apparatus	682.9	1,072.5	1,275.7	1,637.3
19) Medical, precision and optical instruments, watches and clocks	1,351.3	1,437.2	2,052.9	1,825.7
20) Motor vehicles, trailers and semi-trailers	17,455.2	21,575.1	16,453.1	19,179.8
21) Other transport equipments	1,966.3	4,686.3	4,286.0	4,517.0
22) Furniture and fixture	890.0	1,043.0	712.2	1,776.5
23) Jewellery and related articles	587.9	363.6	364.5	564.8
24) Sports goods	787.4	994.1	789.4	978.2
25) Handicrafts	223.2	184.4	123.1	548.1
26) Other manufacturing n.e.s.	8,304.3	7,367.0	7,612.1	10,767.8
E. Ship breaking and waste / scrape (junk) etc.	2,926.4	1,891.7	983.3	3,023.7
F. Electricity, gas and water supply	16,511.6	29,352.7	16,756.6	25,809.0
G. Construction	32,910.6	43,601.4	42,600.0	51,336.5
1) Building	23,138.7	30,549.1	27,700.2	33,612.1
2) Infrastructure	9,771.9	13,052.3	14,899.8	17,724.3
H. Commerce and Trade	173,114.3	168,208.9	175,891.0	191,199.2
1) Sale, maintenance and repair of motor vehicles and motorcycles	6,781.2	6,205.1	4,664.7	6,926.9
2) Wholesale and commission trade	110,799.8	111,593.6	120,431.6	128,216.9
i) Exports	16,339.3	14,660.6	16,071.2	12,106.3
ii) Imports	8,409.2	10,060.0	11,044.8	10,927.7
iii) Domestic whole sales	86,051.3	86,873.0	93,315.6	105,182.9
3) Retail trade	55,533.3	50,410.2	50,794.7	56,055.5
I. Hotels, restaurants and clubs etc	7,824.9	9,196.3	6,286.5	9,980.9
J. Transport, storage and communications	42,549.9	39,858.6	60,079.7	97,039.1
K. Real estate, renting and business activities	71,170.6	70,356.2	83,171.7	102,388.7
1) Real estate activities	10,315.3	18,323.4	12,856.2	17,166.1
2) Renting of machinery and equipment	209.6	1,761.5	2,341.2	611.3
3) Computer and related activities	1,548.0	1,915.7	2,995.6	4,103.7
4) Research and development	1,324.8	1,403.9	1,294.4	1,787.0
5) Other business activities	57,773.0	46,951.7	63,684.3	78,720.6
L. Education	12,515.2	16,280.8	16,206.0	23,390.2
M. Health and social work	7,356.2	9,294.8	8,825.5	11,040.6
N. Other community, social and personal service activities	26,153.9	24,682.9	24,604.4	31,111.9
O. Other private business n.e.c	124,394.0	114,422.7	125,911.7	127,911.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	63,924.2	64,071.0	68,822.3	74,756.6
VI. PERSONAL	1,106,858.5	1,196,144.2	1,299,508.3	1,426,998.0
VII. OTHERS	37,439.9	60,828.9	61,416.5	92,637.4
TOTAL	2,613,464.8	2,817,350.6	2,926,644.7	3,372,551.5

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2007	2008		2009
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	85,854.2	94,274.2	37,564.2	43,637.7
I. Official	7,618.9	10,184.9	2,787.9	2,222.6
II. Business	19,207.5	17,432.0	10,782.6	14,062.7
III. Personal	59,027.9	66,657.2	23,993.7	27,352.4
B. DOMESTIC CONSTITUENTS :	3,448,641.5	3,717,886.7	3,753,925.2	4,093,966.0
I. Government :	382,218.3	393,163.8	413,590.7	454,489.2
A. Federal Government	251,523.7	225,216.7	228,651.9	233,226.4
B. Provincial Governments	110,172.3	148,412.7	158,640.1	187,486.0
C. Local Bodies (City Governments)	20,522.4	19,534.4	26,298.6	33,776.8
II. Non-Financial Public Sector Enterprises :	294,232.6	290,103.5	254,754.8	279,336.4
A. Agriculture, Forestry, Hunting & Fishing	833.6	1,145.5	524.0	19.8
B. Mining & Quarrying	24,985.9	20,555.2	19,333.4	24,479.4
C. Manufacturing	69,389.2	70,322.5	55,177.7	54,358.9
D. Construction	513.6	230.7	129.1	182.3
E. Utilities	75,691.5	61,774.7	55,451.9	57,955.5
F. Commerce	6,214.5	27,339.5	8,751.2	15,415.0
G. Transport, Storage & Communication	101,017.6	85,765.8	87,004.7	92,991.6
H. Services	15,586.6	22,645.2	22,895.8	22,448.3
I. Others	0.2	324.5	5,487.0	5,292.8
III. Non-Bank Financial Institutions :	98,903.1	111,520.8	89,666.3	92,689.4
A. Co-operative Banks	368.0	350.9	379.6	560.8
B. Development Financial Institutions	13,259.6	8,384.9	7,951.0	5,178.8
C. Insurance Companies	22,581.3	21,662.3	27,265.6	18,862.0
D. Micro Finance	681.7	368.7	1,362.4	681.5
E. Other NBFI's	62,012.5	80,754.0	52,707.8	67,406.4
IV. Private Sector Enterprises :	936,441.1	1,057,142.9	1,098,433.3	1,167,055.2
A. Agriculture, Hunting and Forestry	106,074.3	121,034.8	113,157.1	131,945.7
(1) Growing of crops	95,194.1	108,678.2	102,896.3	121,217.9
(2) Farming of animals	4,460.4	4,679.8	4,215.4	4,636.2
(3) Agricultural and animal husbandry	1,759.6	1,917.5	1,920.8	1,646.0
(4) Agricultural machinery and equipments	3,500.1	4,935.6	3,510.2	4,020.3
(5) Hunting, trapping, forestry & logging	1,160.2	823.7	614.5	45.6
(6) Forestry and Logging and Related Service	-	-	-	379.0
B. Fishing and fish farming etc.	425.3	555.0	554.7	500.2
C. Mining and Quarrying	23,455.4	33,500.0	34,012.4	28,076.9
(1) Mining of coal	1,992.4	5,248.5	5,317.4	6,288.8
(2) Crude petroleum & natural gas	19,417.0	25,255.5	25,191.0	19,525.0
(3) Iron & non-ferrous metal ores	688.2	789.8	452.4	803.8
(4) Quarrying of stone, sand and clay	223.3	679.2	1,789.7	394.5
(5) Chemical, fertilizer, Salt etc.	1,134.5	1,527.1	1,261.9	493.8
D. Manufacturing	201,139.3	224,208.5	218,629.0	252,000.8
1) Food products and beverages	25,051.4	30,669.5	30,332.4	27,974.5
2) Tobacco products	810.5	2,753.9	1,602.6	2,488.4
3) Textiles	34,141.6	41,380.9	38,605.6	44,843.8
i) Spinning, weaving, finishing of textiles	25,046.0	31,793.7	30,679.4	33,811.8
a) Spinning of fibers	16,668.5	17,419.8	19,079.4	20,023.6
b) Weaving of textiles	4,595.9	6,448.7	5,599.5	6,418.8
c) Finishing of textiles	3,781.6	7,925.1	6,000.5	7,369.4
ii) Made-up textile articles	5,141.2	3,929.2	4,175.2	4,779.8
iii) Knit wear	1,158.3	2,219.5	1,768.6	1,917.4
iv) Carpets and rugs	635.4	841.6	613.1	1,359.0
v) Other textiles n.e.s.	2,160.8	2,597.0	1,369.4	2,975.7
4) Wearing apparel, readymade garments etc.	6,170.7	5,132.5	5,952.2	5,001.0

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	2007	2008		2009
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	5,181.1	5,258.3	5,874.1	5,785.4
i.) Tanning & dressing of leather, luggage, handbags etc.	1,818.5	1,491.8	1,167.5	1,260.7
ii.) Footwear	3,362.6	3,766.5	4,706.6	4,524.7
a) Leather wear	3,051.6	3,057.5	3,169.6	3,065.2
b) Rubber and Plastic wear	311.0	709.0	1,537.1	1,459.5
6) Wood and products of wood cork	2,078.8	1,142.0	1,155.9	2,054.3
7) Paper, paperboard and products	1,818.8	1,461.1	1,548.3	1,470.4
8) Printing, publishing and allied industries	3,011.3	4,631.3	3,037.7	3,323.1
9) Coke and refined petroleum products	21,451.8	27,720.8	28,294.7	28,668.9
10) Chemicals and chemical products	30,006.4	32,012.2	38,415.2	50,690.9
11) Rubber and plastics products	1,033.3	1,228.2	1,523.5	1,612.4
12) Other non-metallic mineral products	8,964.0	9,880.7	8,169.4	8,897.5
13) Basic metals	10,118.5	10,562.5	10,308.0	9,926.0
14) Fabricated metal products	1,303.8	1,675.9	1,572.6	2,461.9
15) Machinery and equipment	6,794.5	8,106.4	7,841.0	9,418.0
16) Office, accounting and computing machinery	195.0	367.3	481.3	419.8
17) Electrical machinery and apparatus	9,641.6	5,586.7	7,476.8	7,434.8
18) Radio, television and communication equipment and apparatus	670.2	1,812.7	2,193.7	2,412.2
19) Medical, precision and optical instruments, watches and clocks	1,874.1	1,948.3	3,435.2	5,559.4
20) Motor vehicles, trailers and semi-trailers	11,868.9	16,543.4	8,905.5	15,521.0
21) Other transport equipments	3,246.9	2,423.9	1,012.2	2,718.7
22) Furniture and fixture	1,157.2	2,028.4	1,645.4	2,141.6
23) Jewellery and related articles	505.5	543.4	498.2	717.0
24) Sports goods	1,041.9	938.3	791.0	927.5
25) Handicrafts	581.9	357.2	253.3	257.2
26) Other manufacturing n.e.s.	12,419.6	8,042.8	7,703.2	9,275.0
E. Ship breaking and waste / scrape (junk) etc.	1,434.8	1,875.8	2,155.3	2,455.2
F. Electricity, gas and water supply	25,142.8	26,483.1	38,759.9	30,963.7
G. Construction	46,402.9	50,453.9	48,637.2	55,384.0
1) Building	30,955.7	34,695.1	33,919.7	40,152.2
2) Infrastructure	15,447.3	15,758.8	14,717.5	15,231.8
H. Commerce and Trade	161,207.9	173,016.8	194,620.4	179,137.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	6,449.4	7,352.8	11,180.8	10,600.6
2) Wholesale and commission trade	99,495.1	109,709.5	117,282.2	104,410.2
i) Exports	13,988.2	13,707.92	20,307.5	20,988.4
ii) Imports	10,100.0	10,734.73	15,229.5	12,338.0
iii) Domestic whole sales	75,406.9	85,266.9	81,745.2	71,083.8
3) Retail trade	55,263.4	55,954.5	66,157.4	64,127.0
I. Hotels, restaurants and clubs etc	8,413.3	9,504.9	8,138.9	8,709.3
J. Transport, storage and communications	82,618.7	98,597.8	86,563.9	112,650.7
K. Real estate, renting and business activities	97,473.2	109,937.3	128,330.3	126,594.5
1) Real estate activities	14,712.8	19,417.9	18,747.4	20,126.8
2) Renting of machinery and equipment	344.0	563.2	2,140.6	1,508.2
3) Computer and related activities	4,042.1	3,272.0	4,967.0	5,167.2
4) Research and development	2,546.7	3,370.8	3,320.8	3,138.4
5) Other business activities	75,827.6	83,313.4	99,154.4	96,653.9
L. Education	23,995.6	25,595.1	26,893.3	26,763.4
M. Health and social work	10,243.7	11,771.9	14,519.1	12,698.6
N. Other community, social and personal service activities	28,693.9	38,820.2	43,053.3	45,283.2
O. Other private business n.e.c	119,719.9	131,787.8	140,408.6	153,891.2
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	81,891.2	88,704.5	103,335.2	123,415.6
VI. PERSONAL	1,567,054.8	1,713,676.5	1,729,118.2	1,907,566.0
VII. OTHERS	87,900.5	63,574.6	65,026.7	69,414.2
TOTAL	3,534,495.8	3,812,160.9	3,791,489.4	4,137,603.7

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

As on 30th June, 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	1,345	3.1	31,713	65.5	2,331	4.2	1,212	1.9	1,164,729	2,438.9
5,000 to	10,000	705	6.1	30,797	242.9	88	0.6	255	2.0	548,849	4,109.2
10,000 to	20,000	2,654	47.3	52,302	635.5	74	1.0	265	3.5	977,432	14,375.2
20,000 to	25,000	24,991	543.5	12,352	278.6	53	1.2	59	1.3	401,545	8,981.1
25,000 to	30,000	631	17.0	12,027	321.3	21	0.6	369	10.3	302,510	8,257.2
30,000 to	40,000	4,781	166.8	13,055	454.6	56	1.9	554	18.4	620,480	21,469.8
40,000 to	50,000	7,848	334.1	11,598	522.7	31	1.4	4,981	243.9	491,651	22,205.6
50,000 to	60,000	1,228	67.2	9,225	498.3	1,498	75.5	64	3.5	433,166	23,738.6
60,000 to	70,000	350	23.1	5,055	333.2	3,980	266.2	55	3.6	358,416	23,297.7
70,000 to	80,000	2,687	192.2	4,351	321.7	2,026	150.2	34	2.5	313,427	23,431.3
80,000 to	90,000	1,373	114.5	5,778	498.5	104	8.6	8,288	715.2	273,715	23,251.3
90,000 to	100,000	2,528	239.6	6,484	603.3	22	2.1	2,005	200.1	211,410	20,023.8
100,000 to	200,000	7,553	1,053.2	26,968	3,891.8	4,972	724.9	697	107.8	1,050,528	144,565.6
200,000 to	300,000	10,004	2,427.6	8,897	2,084.7	538	144.8	429	103.1	290,335	69,650.9
300,000 to	400,000	5,403	1,883.9	9,118	3,435.6	3,591	1,124.4	120	42.0	114,905	39,520.5
400,000 to	500,000	2,781	1,238.3	3,837	1,718.8	298	127.1	128	58.4	68,094	30,518.2
500,000 to	600,000	2,600	1,445.3	1,912	1,021.5	137	75.7	264	138.8	32,765	17,723.6
600,000 to	700,000	1,097	712.5	1,781	1,157.9	3,461	2,184.0	55	35.9	26,936	17,498.4
700,000 to	800,000	572	427.7	1,299	969.9	91	69.5	94	69.7	15,795	11,744.4
800,000 to	900,000	462	390.2	1,367	1,155.4	56	48.1	30	25.2	16,560	14,035.2
900,000 to	1,000,000	281	263.8	1,061	1,007.6	115	113.1	44	42.4	10,108	9,582.3
1,000,000 to	2,000,000	3,826	5,632.7	5,738	8,249.8	755	1,155.5	438	619.3	43,213	58,096.0
2,000,000 to	3,000,000	759	1,931.4	3,242	7,954.8	676	1,603.6	206	505.5	12,503	30,412.5
3,000,000 to	4,000,000	659	2,379.3	3,049	10,948.5	354	1,279.2	129	435.4	6,767	23,281.2
4,000,000 to	5,000,000	256	1,117.4	2,117	10,036.4	131	575.3	92	408.8	3,497	15,446.4
5,000,000 to	6,000,000	138	764.6	1,667	8,928.8	144	770.7	125	651.5	3,121	16,795.3
6,000,000 to	7,000,000	140	896.7	727	4,769.7	65	421.6	76	501.7	1,935	12,537.4
7,000,000 to	8,000,000	231	1,736.7	474	3,536.4	86	635.4	33	248.5	1,312	9,759.5
8,000,000 to	9,000,000	59	499.6	428	3,599.9	57	477.4	33	276.8	1,035	8,677.8
9,000,000 to	10,000,000	63	592.1	608	5,782.4	50	478.7	17	164.0	677	6,355.7
10,000,000 and over		447	16,490.5	5,512	369,463.2	1,506	266,813.9	977	87,048.3	8,343	435,274.8
TOTAL		88,452	43,637.7	274,539	454,489.2	27,367	279,336.4	22,128	92,689.4	7,805,759	1,167,055.2

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

As on 30th June , 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	12,588	31.5	980,018	2,311.6	48,701	140.2	2,241,292	4,993.7	2,242,637	4,996.9	
5,000 to	10,000	12,065	87.8	1,133,135	8,507.1	26,048	196.0	1,751,237	13,145.6	1,751,942	13,151.6	
10,000 to	20,000	13,004	185.5	1,935,207	28,846.8	72,716	1,048.0	3,051,000	45,095.6	3,053,654	45,142.8	
20,000 to	25,000	4,356	98.3	868,439	19,609.5	37,643	860.0	1,324,447	29,830.0	1,349,438	30,373.5	
25,000 to	30,000	4,879	135.3	839,125	22,954.8	22,687	607.8	1,181,618	32,287.2	1,182,249	32,304.2	
30,000 to	40,000	4,934	171.5	1,359,603	47,388.0	39,059	1,377.6	2,037,741	70,881.9	2,042,522	71,048.7	
40,000 to	50,000	5,373	239.5	1,277,870	57,265.1	52,637	2,279.0	1,844,141	82,757.2	1,851,989	83,091.3	
50,000 to	60,000	4,345	233.6	1,086,523	59,616.4	40,770	2,272.4	1,575,591	86,438.3	1,576,819	86,505.5	
60,000 to	70,000	3,153	201.5	895,829	57,997.2	11,808	750.1	1,278,296	82,849.4	1,278,646	82,872.5	
70,000 to	80,000	9,580	704.7	666,582	49,867.4	20,104	1,500.2	1,016,104	75,978.1	1,018,791	76,170.3	
80,000 to	90,000	1,081	91.9	679,627	57,726.5	9,028	771.5	977,621	83,063.6	978,994	83,178.1	
90,000 to	100,000	1,966	183.8	526,835	49,939.7	8,137	769.1	756,859	71,721.9	759,387	71,961.5	
100,000 to	200,000	14,669	2,068.3	2,486,759	341,920.7	41,263	5,550.4	3,625,856	498,829.4	3,633,409	499,882.7	
200,000 to	300,000	5,726	1,403.0	713,587	171,223.6	8,241	1,993.4	1,027,753	246,603.4	1,037,757	249,031.0	
300,000 to	400,000	3,303	1,103.1	309,288	106,783.6	10,016	3,379.5	450,341	155,388.8	455,744	157,272.6	
400,000 to	500,000	4,508	2,086.4	138,796	61,642.0	5,160	2,416.6	220,821	98,567.4	223,602	99,805.7	
500,000 to	600,000	1,186	641.8	101,205	54,817.5	4,892	2,741.8	142,361	77,160.8	144,961	78,606.0	
600,000 to	700,000	950	618.4	58,587	37,875.8	1,746	1,135.3	93,516	60,505.6	94,613	61,218.1	
700,000 to	800,000	1,097	812.6	52,325	39,134.4	539	398.5	71,240	53,199.0	71,812	53,626.7	
800,000 to	900,000	1,170	987.4	35,536	30,105.8	507	435.6	55,226	46,792.5	55,688	47,182.7	
900,000 to	1,000,000	733	696.0	28,670	27,283.8	335	311.4	41,066	39,036.6	41,347	39,300.3	
1,000,000 to	2,000,000	3,621	4,866.3	109,707	145,852.9	3,111	4,515.3	166,583	223,355.1	170,409	228,987.8	
2,000,000 to	3,000,000	1,684	4,087.4	33,505	80,211.5	1,734	4,271.9	53,550	129,047.2	54,309	130,978.6	
3,000,000 to	4,000,000	1,090	3,685.4	12,534	42,625.3	229	777.4	24,152	83,032.5	24,811	85,411.8	
4,000,000 to	5,000,000	355	1,604.3	8,116	35,982.5	238	1,137.2	14,546	65,190.9	14,802	66,308.3	
5,000,000 to	6,000,000	283	1,489.0	5,713	30,494.4	35	183.3	11,088	59,313.0	11,226	60,077.6	
6,000,000 to	7,000,000	237	1,533.5	2,612	16,810.4	144	960.5	5,796	37,534.8	5,936	38,431.5	
7,000,000 to	8,000,000	134	998.8	2,085	15,529.7	45	331.1	4,169	31,039.4	4,400	32,776.1	
8,000,000 to	9,000,000	264	2,241.1	1,422	11,970.3	8	70.0	3,247	27,313.5	3,306	27,813.1	
9,000,000 to	10,000,000	158	1,491.8	1,084	10,269.4	24	231.5	2,618	24,773.6	2,681	25,365.7	
10,000,000 and over		1,453	88,635.9	6,721	185,002.1	226	26,001.8	24,738	1,458,240.1	25,185	1,474,730.5	
TOTAL			119,945	123,415.6	16,357,045	1,907,566.0	467,831	69,414.2	25,074,614	4,093,966.0	25,163,066	4,137,603.7

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)		2005		2006				2007	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	5,096,433	7,880.0	4,691,605	7,264.2	6,809,342	14,516.6	5,798,441	9,420.5
5,000 to	10,000	2,430,554	18,454.7	2,189,719	16,751.0	2,442,781	18,161.8	2,030,387	15,207.7
10,000 to	20,000	4,715,117	69,184.5	4,440,870	66,022.2	4,386,736	63,859.5	3,489,192	51,437.8
20,000 to	25,000	1,562,179	34,996.7	1,525,531	34,267.6	1,337,281	29,843.4	1,287,075	28,880.3
25,000 to	30,000	1,214,206	33,335.4	1,380,382	37,888.5	1,131,957	30,948.0	1,096,553	30,054.9
30,000 to	40,000	2,143,025	74,507.3	2,156,181	74,846.0	1,703,140	58,893.1	1,877,654	65,115.5
40,000 to	50,000	1,579,817	70,775.0	1,698,688	75,980.4	1,217,393	54,340.0	1,426,040	63,682.8
50,000 to	60,000	1,298,272	70,957.5	1,329,772	72,793.3	1,009,507	55,454.2	1,143,223	62,655.7
60,000 to	70,000	983,207	63,724.1	1,024,035	66,516.2	770,654	50,039.6	889,810	57,647.2
70,000 to	80,000	784,475	58,510.2	911,595	68,095.5	623,889	46,790.7	785,218	58,736.2
80,000 to	90,000	594,985	50,534.1	651,772	55,301.2	513,790	43,588.5	583,558	49,637.1
90,000 to	100,000	526,662	49,901.0	569,868	54,086.5	505,573	48,062.6	514,529	48,783.9
100,000 to	200,000	2,165,897	296,833.6	2,307,029	313,729.3	2,447,598	342,462.1	2,464,199	338,824.5
200,000 to	300,000	546,474	131,869.9	613,533	147,587.6	723,336	174,755.9	670,335	161,993.0
300,000 to	400,000	225,422	76,714.7	233,006	80,604.3	299,859	103,709.2	278,184	95,881.7
400,000 to	500,000	124,752	55,728.2	141,134	62,636.3	150,904	67,313.5	164,013	73,547.9
500,000 to	600,000	82,286	44,799.7	83,331	45,405.4	89,168	48,744.9	105,101	57,208.3
600,000 to	700,000	59,061	38,159.1	68,067	44,125.6	77,809	50,525.1	77,230	50,198.1
700,000 to	800,000	45,866	33,977.6	47,276	35,388.0	57,227	42,976.8	58,550	43,448.9
800,000 to	900,000	31,084	26,358.4	31,598	26,830.3	34,085	28,811.5	49,391	41,849.3
900,000 to	1,000,000	22,822	21,648.5	26,509	25,237.0	31,171	29,573.3	29,361	27,769.7
1,000,000 to	2,000,000	95,152	127,840.3	107,811	145,532.0	131,273	175,911.8	135,620	186,918.1
2,000,000 to	3,000,000	27,443	66,224.0	35,614	86,076.8	35,598	86,271.3	41,779	101,471.7
3,000,000 to	4,000,000	14,239	48,786.8	14,841	51,195.4	16,846	57,725.3	24,288	83,725.6
4,000,000 to	5,000,000	7,914	35,431.5	9,099	40,344.5	9,702	43,681.9	13,813	61,360.4
5,000,000 to	6,000,000	5,113	27,569.2	6,566	35,891.1	8,581	46,428.0	9,263	50,493.2
6,000,000 to	7,000,000	2,910	18,725.5	3,308	21,628.8	4,490	29,207.0	6,445	41,669.9
7,000,000 to	8,000,000	2,137	15,913.0	2,685	20,070.7	2,883	21,558.7	3,793	28,201.8
8,000,000 to	9,000,000	1,690	14,400.1	2,084	17,564.6	2,403	20,277.4	2,942	24,828.8
9,000,000 to	10,000,000	1,541	14,635.4	1,575	14,954.2	1,473	13,939.5	2,460	23,264.1
10,000,000 and over		15,097	915,089.0	16,604	972,736.3	19,136	1,028,273.5	24,592	1,338,636.7
TOTAL		26,405,832	2,613,464.8	26,321,688	2,817,350.6	26,595,585	2,926,644.6	25,083,039	3,372,551.5

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)		2007		2008				2009	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	4,057,674	7,402.5	3,358,865	6,579.9	2,656,449	6,615.3	2,242,637	4,996.9
5,000 to	10,000	1,423,115	10,797.4	1,846,059	13,784.0	1,698,624	12,573.7	1,751,942	13,151.6
10,000 to	20,000	2,875,972	42,555.8	3,519,363	51,746.8	3,021,996	45,208.1	3,053,654	45,142.8
20,000 to	25,000	1,420,566	31,830.0	1,452,064	32,695.6	1,438,724	32,065.7	1,349,438	30,373.5
25,000 to	30,000	1,176,237	32,316.4	1,219,016	33,338.5	1,270,197	34,808.3	1,182,249	32,304.2
30,000 to	40,000	2,268,777	79,046.5	1,965,307	68,374.2	2,356,866	82,326.9	2,042,522	71,048.7
40,000 to	50,000	1,789,435	80,224.0	1,574,035	70,797.5	1,886,844	84,804.6	1,851,989	83,091.3
50,000 to	60,000	1,487,930	81,561.1	1,206,620	65,923.9	1,636,511	89,606.3	1,576,819	86,505.5
60,000 to	70,000	1,147,031	74,463.5	1,007,111	65,129.0	1,260,067	82,346.6	1,278,646	82,872.5
70,000 to	80,000	910,054	68,027.6	778,991	58,237.4	1,035,219	77,485.6	1,018,791	76,170.3
80,000 to	90,000	770,675	65,475.2	676,727	57,463.9	850,679	72,093.1	978,994	83,178.1
90,000 to	100,000	645,344	61,256.8	640,893	60,674.6	702,272	66,802.1	759,387	71,961.5
100,000 to	200,000	2,644,406	360,720.4	3,223,077	450,413.4	3,088,161	424,918.5	3,633,409	499,882.7
200,000 to	300,000	699,101	168,176.6	1,009,471	244,601.1	914,428	221,464.7	1,037,757	249,031.0
300,000 to	400,000	302,581	103,516.4	449,023	153,951.4	407,794	140,140.4	455,744	157,272.6
400,000 to	500,000	172,950	77,160.7	222,798	99,503.8	196,424	87,656.5	223,602	99,805.7
500,000 to	600,000	109,172	59,361.6	148,041	80,351.7	138,746	75,157.9	144,961	78,606.0
600,000 to	700,000	68,683	44,317.1	80,292	51,920.6	89,366	57,540.6	94,613	61,218.1
700,000 to	800,000	54,082	40,530.8	51,506	38,587.5	68,130	50,722.9	71,812	53,626.7
800,000 to	900,000	45,826	38,745.5	47,491	40,200.6	48,369	40,838.0	55,688	47,182.7
900,000 to	1,000,00	29,465	27,937.1	43,036	40,707.7	39,089	37,080.9	41,347	39,300.3
1,000,000 to	2,000,00	135,035	181,208.5	161,866	219,550.7	150,526	205,109.8	170,409	228,987.8
2,000,000 to	3,000,00	42,341	102,602.7	46,677	112,531.5	43,830	106,165.6	54,309	130,978.6
3,000,000 to	4,000,00	21,431	73,417.6	25,037	86,655.9	25,215	87,367.1	24,811	85,411.8
4,000,000 to	5,000,00	13,547	61,253.4	18,329	83,435.2	15,669	69,282.1	14,802	66,308.3
5,000,000 to	6,000,00	6,873	36,929.6	8,402	44,813.5	11,726	63,011.3	11,226	60,077.6
6,000,000 to	7,000,00	4,802	31,030.7	5,515	35,843.7	5,523	35,811.2	5,936	38,431.5
7,000,000 to	8,000,00	4,290	31,914.5	3,883	28,847.3	4,141	30,982.6	4,400	32,776.1
8,000,000 to	9,000,00	2,504	21,284.3	2,491	20,992.8	3,108	26,380.5	3,306	27,813.1
9,000,000 to	10,000,0	2,168	20,534.5	2,351	22,103.0	2,253	21,408.1	2,681	25,365.7
10,000,000 and over		22,671	1,418,897.0	21,338	1,372,404.3	24,423	1,323,714.6	25,185	1,474,730.5
TOTAL		24,354,738	3,534,495.8	24,815,675	3,812,160.9	25,091,369	3,791,489.4	25,163,066	4,137,603.7

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	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
I. Government:	71,128.2	107,132.8	93,722.1	100,302.8
(A). Federal Government:	36,203.6	53,822.8	58,476.4	59,449.3
(1) Commodity Operations	32,713.4	49,249.8	53,178.7	54,665.0
(2) Others	3,490.2	4,573.0	5,297.8	4,784.4
(B). Provincial Governments:	34,924.7	53,310.0	35,245.6	40,853.4
(1) Commodity Operations	33,907.9	52,473.7	34,378.3	39,712.9
(2) Others	1,016.8	836.4	867.4	1,140.5
(C). Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	86,429.4	95,021.3	96,936.2	115,343.6
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	336.2
B. Mining & Quarrying	-	175.4	1,279.7	100.6
C. Manufacturing	47,603.6	47,353.2	43,662.2	35,693.6
D. Construction	-	-	-	-
E. Utilities	2,586.5	7,125.8	5,872.0	25,599.1
F. Commerce	8,860.4	7,921.3	10,702.1	8,670.2
G. Transport, Storage & Communication	24,582.2	32,414.6	35,388.0	44,905.5
H. Services	473.7	31.0	32.2	38.3
I. Others	2,323.0	-	-	-
III. Non-Bank Financial Institutions :	42,959.5	53,442.8	55,217.4	47,986.9
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	3,900.0	5,872.6	8,005.9	6,923.1
C. Insurance Companies	1,092.7	775.2	743.3	2,417.4
D. Micro Finance	-	200.0	315.0	-
E. Other NBFIs	37,966.8	46,595.0	46,153.2	38,646.5
IV. Private Sector Enterprises :	1,404,194.2	1,445,360.0	1,646,615.4	1,669,727.6
A. Agriculture, Hunting and Forestry	137,860.4	131,542.3	142,867.9	144,057.9
(1) Growing of crops	85,645.5	85,535.8	99,083.4	103,440.4
(2) Farming of animals	13,580.4	14,328.1	14,434.4	15,727.8
(3) Agricultural and animal husbandry	924.3	565.4	1,356.4	580.2
(4) Agricultural machinery and equipments	37,529.1	31,020.6	27,765.5	24,208.9
(5) Hunting, trapping, forestry & logging	181.1	92.3	228.1	100.6
B. Fishing and fish farming etc.	1,784.8	1,184.0	1,346.9	1,661.5
C. Mining and Quarrying	9,484.5	10,412.4	11,255.6	11,691.7
(1) Mining of coal	3,619.4	4,573.1	4,665.7	2,607.1
(2) Crude petroleum & natural gas	5,246.8	5,101.9	3,866.9	6,583.1
(3) Iron & non-ferrous metal ores	142.1	63.9	367.9	411.7
(4) Quarrying of stone, sand and clay	126.1	44.8	103.0	102.3
(5) Chemical, fertilizer, Salt etc.	350.2	628.8	2,252.0	1,987.5
D. Manufacturing	848,064.1	865,087.2	969,769.4	954,641.2
1) Food products and beverages	129,271.0	141,615.2	143,851.9	159,129.1
2) Tobacco products	735.0	715.8	2,154.0	1,044.4
3) Textiles	435,599.0	416,346.7	466,644.9	421,786.8
i) Spinning, weaving, finishing of textiles	355,956.9	344,821.4	386,123.0	337,631.6
a) Spinning of fibers	237,100.9	210,736.6	236,159.8	201,418.8
b) Weaving of textiles	60,683.2	66,325.8	75,009.7	77,703.9
c) Finishing of textiles	58,172.8	67,759.0	74,953.5	58,508.8
ii) Made-up textile articles	45,062.0	39,030.4	44,334.3	44,569.1
iii) Knit wear	14,804.1	15,094.0	16,760.2	18,401.3
iv) Carpets and rugs	4,904.1	4,682.1	4,206.1	4,233.3
v) Other textiles n.e.s.	14,871.9	12,718.7	15,221.3	16,951.6
4) Wearing apparel, readymade garments etc.	28,525.9	29,650.4	32,511.8	40,197.6

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	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,314.2	16,540.4	16,330.5	15,307.4
i.) Tanning & dressing of leather, luggage, handbags etc.	7,385.6	7,956.7	8,873.5	6,872.9
ii.) Footwear	9,928.6	8,583.7	7,457.1	8,434.5
6) Wood and products of wood cork	1,201.9	1,913.6	1,306.4	1,848.6
7) Paper, paperboard and products	9,680.4	9,945.2	16,882.8	16,349.9
8) Printing, publishing and allied industries	3,011.1	2,708.3	3,890.6	5,213.0
9) Coke and refined petroleum products	11,605.2	7,972.6	17,741.7	9,484.5
10) Chemicals and chemical products	56,133.4	65,613.6	68,440.1	72,731.6
11) Rubber and plastics products	7,776.2	7,169.8	7,325.6	7,677.9
12) Other non-metallic mineral products	52,949.7	70,324.0	78,308.8	89,214.0
13) Basic metals	15,841.5	16,039.8	20,884.9	24,859.6
14) Fabricated metal products	7,500.4	6,398.3	7,706.6	6,931.7
15) Machinery and equipment	12,548.2	12,408.3	14,133.5	15,169.6
16) Office, accounting and computing machinery	362.6	193.7	588.4	478.8
17) Electrical machinery and apparatus	15,284.5	13,551.3	18,705.5	18,767.4
18) Radio, television and communication equipment and apparatus	3,908.4	3,713.5	4,723.0	3,740.5
19) Medical, precision and optical instruments, watches and clocks	3,989.4	5,325.6	7,196.9	5,022.8
20) Motor vehicles, trailers and semi-trailers	12,927.3	15,557.7	16,171.2	14,766.5
21) Other transport equipments	4,085.0	6,078.2	5,229.6	5,489.5
22) Furniture and fixture	1,655.4	1,549.4	1,435.5	1,848.6
23) Jewellery and related articles	652.9	817.6	1,389.0	1,195.5
24) Sports goods	3,920.4	4,195.2	5,587.4	5,590.1
25) Handicrafts	111.3	107.6	112.9	94.5
26) Other manufacturing n.e.s.	11,473.6	8,635.5	10,515.9	10,701.4
E. Ship breaking and waste / scrape (junk) etc.	2,936.7	1,350.0	1,195.2	1,696.2
F. Electricity, gas and water supply	17,254.2	20,530.2	26,579.7	42,934.3
G. Construction	36,138.1	37,164.6	49,829.2	51,628.8
1) Building	27,926.0	29,310.5	39,591.2	41,062.9
2) Infrastructure	8,212.1	7,854.2	10,238.0	10,565.9
H. Commerce and Trade	164,437.3	179,568.4	210,886.3	209,529.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	8,725.2	12,323.7	16,989.6	14,184.9
2) Wholesale and commission trade	113,688.2	132,427.3	143,488.8	139,563.9
i) Exports	34,693.5	42,825.1	38,058.7	42,205.7
ii) Imports	27,912.8	32,500.2	36,164.5	29,842.7
iii) Domestic whole sales	51,081.8	57,102.0	69,265.6	67,515.5
3) Retail trade	42,023.9	34,817.3	50,407.9	55,780.2
I. Hotels, restaurants and clubs etc	9,385.7	6,884.7	12,136.0	13,683.9
J. Transport, storage and communications	57,451.3	62,983.7	79,700.8	78,982.8
K. Real estate, renting and business activities	65,019.2	74,466.2	75,004.2	92,285.8
L. Education	2,879.3	3,633.9	4,075.1	4,484.4
M. Health and social work	3,361.9	3,545.1	5,289.3	5,395.0
N. Other community, social and personal service activities	9,132.4	10,656.7	9,995.0	15,539.6
O. Other private business n.e.s	39,004.5	36,350.7	46,684.8	41,515.5
V. Trust Funds and Non Profit Institutions	15,073.6	13,671.4	14,573.9	14,572.3
VI. Personal	302,764.5	343,745.8	377,117.5	400,771.4
A. Bank Employees	45,735.9	46,990.1	49,469.7	52,852.6
B. Consumer Financing	255,868.5	294,628.1	324,699.9	345,584.2
i) House building	32,996.7	41,791.5	48,188.2	53,832.7
ii) Transport	83,599.0	97,281.5	106,168.5	105,396.4
iii) Credit cards	27,253.1	33,522.9	39,153.5	42,802.9
iv) Consumer durable	1,697.6	1,559.9	1,632.8	1,019.1
v) Personal loans	110,322.1	120,472.3	129,556.9	142,533.1
C. Other Personal	1,160.1	2,127.6	2,948.0	2,334.7
VII. Others	12,599.7	12,817.3	16,350.7	27,477.7
TOTAL	1,935,149.1	2,071,191.4	2,300,533.2	2,376,182.3

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2007	2008	
	Dec.	Jun.	Dec.
I. Government:	77,701.5	133,084.5	150,461.0
1. Federal Government:	52,840.6	87,575.8	128,837.2
(i) Commodity Operations	47,238.9	81,887.1	123,445.0
(ii) Others	5,601.7	5,688.7	5,392.2
2. Provincial Governments:	24,860.9	45,508.7	21,623.8
(i) Commodity Operations	24,018.5	44,371.5	20,670.7
(ii) Others	842.4	1,137.2	953.0
3. Local Bodies (City Governments)	-	-	0.0
II. Non-Financial Public Sector Enterprises :	125,398.9	107,911.8	186,902.4
A. Agriculture, Forestry, Hunting & Fishing	-	-	9,387.8
B. Mining & Quarrying	11.1	-	0.0
C. Manufacturing	36,366.1	22,119.3	53,715.8
D. Construction	-	-	0.0
E. Utilities	41,241.9	48,267.9	60,304.7
F. Commerce	16,832.6	8,166.8	24,559.9
G. Transport, Storage & Communication	30,268.8	29,137.7	38,783.7
H. Services	678.4	220.1	150.4
I. Others	-	-	0.0
III. Non-Bank Financial Institutions :	52,258.5	44,579.6	45,733.5
A. Co-operative Banks	-	-	0.0
B. Development Financial Institutions	2,240.7	1,250.0	2,566.9
C. Insurance Companies	3,283.8	2,717.9	2,516.1
D. Micro Finance	209.7	-	0.0
E. Other NBFIs	46,524.2	40,611.7	40,650.5
IV. Private Sector Enterprises :	1,884,922.9	2,074,977.9	2,240,767.9
A. Agriculture, Hunting and Forestry	156,283.4	154,438.3	170,607.4
(1) Growing of crops	114,703.8	110,779.2	120,035.9
(2) Farming of animals	18,836.6	21,061.4	26,291.7
(3) Agricultural and animal husbandry	1,108.1	695.9	1,108.4
(4) Agricultural machinery and equipments	21,150.4	21,837.8	22,670.4
(5) Hunting, trapping, forestry & logging	484.5	64.0	501.0
B. Fishing and fish farming etc.	764.4	1,249.7	804.8
C. Mining and Quarrying	14,431.1	16,824.5	16,929.7
(1) Mining of coal	1,931.6	2,509.9	2,748.6
(2) Crude petroleum & natural gas	8,989.1	12,716.8	10,684.1
(3) Iron & non-ferrous metal ores	689.0	60.1	85.1
(4) Quarrying of stone, sand and clay	162.8	191.1	183.4
(5) Chemical, fertilizer, Salt etc.	2,658.6	1,346.7	3,228.5
D. Manufacturing	1,091,857.6	1,177,764.1	1,299,410.2
1) Food products and beverages	173,514.2	183,018.5	216,289.8
2) Tobacco products	1,718.7	586.6	893.0
3) Textiles	482,864.2	515,111.5	516,595.0
i) Spinning, weaving, finishing of textiles	382,684.1	413,325.2	410,374.1
a) Spinning of fibers	220,965.1	235,998.4	246,284.8
b) Weaving of textiles	85,116.4	97,231.5	86,216.2
c) Finishing of textiles	76,602.7	80,095.3	77,873.1
ii) Made-up textile articles	43,344.7	46,112.7	44,915.0
iii) Knit wear	19,984.8	21,839.7	20,156.7
iv) Carpets and rugs	7,024.9	8,905.5	5,801.8
v) Other textiles n.e.s.	29,825.7	24,928.4	35,347.4
4) Wearing apparel, readymade garments etc.	45,221.5	46,519.2	46,678.4

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	2007	2008	
	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,160.2	18,019.0	19,876.1
i.) Tanning & dressing of leather, luggage, handbags etc.	9,936.2	8,794.5	10,310.0
ii.) Footwear	8,224.0	9,224.6	9,566.1
6) Wood and products of wood cork	1,580.1	2,304.5	1,921.9
7) Paper, paperboard and products	19,692.7	18,646.1	23,763.0
8) Printing, publishing and allied industries	5,847.4	6,688.2	8,936.0
9) Coke and refined petroleum products	15,158.2	19,031.1	22,763.3
10) Chemicals and chemical products	78,174.8	106,643.7	145,275.6
11) Rubber and plastics products	10,532.2	9,984.8	11,644.5
12) Other non-metallic mineral products	93,046.4	90,159.1	105,576.1
13) Basic metals	34,072.8	37,006.3	40,679.4
14) Fabricated metal products	9,944.3	11,295.0	10,138.9
15) Machinery and equipment	17,427.1	17,436.2	18,714.7
16) Office, accounting and computing machinery	124.1	127.7	317.2
17) Electrical machinery and apparatus	29,815.1	31,480.6	43,158.2
18) Radio, television and communication equipment and apparatus	2,397.6	4,489.6	3,091.9
19) Medical, precision and optical instruments, watches and clocks	5,826.0	9,074.7	9,122.4
20) Motor vehicles, trailers and semi-trailers	14,860.9	14,079.7	20,073.9
21) Other transport equipments	5,029.4	5,870.6	4,862.5
22) Furniture and fixture	2,954.4	2,964.8	1,951.6
23) Jewellery and related articles	1,435.1	1,644.2	1,873.8
24) Sports goods	3,676.8	3,986.3	4,422.5
25) Handicrafts	129.9	130.0	201.0
26) Other manufacturing n.e.s.	18,653.6	21,466.3	20,589.4
E. Ship breaking and waste / scrap (junk) etc.	1,910.6	2,135.9	2,659.4
F. Electricity, gas and water supply	67,671.9	107,031.1	146,983.2
G. Construction	64,169.6	79,293.2	78,450.4
1) Building	49,843.3	59,541.3	59,870.0
2) Infrastructure	14,326.3	19,751.8	18,580.3
H. Commerce and Trade	222,036.5	245,093.6	244,713.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,213.0	15,399.1	13,080.1
2) Wholesale and commission trade	146,993.0	157,276.0	146,162.7
i) Exports	41,337.0	48,123.7	41,944.9
ii) Imports	31,372.9	35,954.5	37,552.7
iii) Domestic whole sales	74,283.1	73,197.8	66,665.2
3) Retail trade	61,830.6	72,418.5	85,470.8
I. Hotels, restaurants and clubs etc	12,506.4	13,381.9	14,358.9
J. Transport, storage and communications	82,936.2	94,182.2	99,544.3
K. Real estate, renting and business activities	111,259.8	102,763.0	104,090.2
L. Education	5,447.2	5,756.1	6,027.6
M. Health and social work	5,444.8	6,830.5	6,340.9
N. Other community, social and personal service activities	16,515.4	14,569.2	14,937.8
O. Other private business n.e.s	31,688.0	53,664.6	34,909.6
V. Trust Funds and Non Profit Institutions	17,180.4	15,320.2	13,606.1
VI. Personal	422,807.2	421,195.8	396,088.0
A. Bank Employees	53,369.8	61,004.9	65,286.4
B. Consumer Financing	367,119.6	356,784.3	327,067.4
i) House building	63,619.5	66,919.5	64,191.0
ii) Transport	113,036.1	104,464.6	93,877.4
iii) Credit cards	47,237.9	44,428.4	41,092.8
iv) Consumer durable	1,111.2	1,656.3	5,537.8
v) Personal loans	142,114.9	139,315.5	122,368.4
C. Other Personal	2,317.9	3,406.6	3,734.3
VII. Others	32,935.5	18,568.4	22,835.1
TOTAL	2,613,204.9	2,815,638.2	3,056,394.0

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)			
BORROWERS	Jun. 2009		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	341,698.8	341,698.8	-
(A). Federal Government:	163,055.6	163,055.6	-
(1) Commodity Operations	158,453.9	158,453.9	-
(2) Others	4,601.6	4,601.6	-
(B). Provincial Governments:	178,603.3	178,603.3	-
(1) Commodity Operations	176,965.6	176,965.6	-
(2) Others	1,637.7	1,637.7	-
(C). Local Bodies (City Governments)	40.0	40.0	-
II. Non-Financial Public Sector Enterprises :	216,717.0	216,717.0	-
A. Agriculture, Forestry, Hunting & Fishing	-	-	-
B. Mining & Quarrying	-	-	-
C. Manufacturing	53,203.5	53,203.5	-
D. Construction	-	-	-
E. Utilities	63,781.1	63,781.1	-
F. Commerce	18,509.4	18,509.4	-
G. Transport, Storage & Communication	45,241.9	45,241.9	-
H. Services	1.0	1.0	-
I. Others	35,980.2	35,980.2	-
III. Non-Bank Financial Institutions :	39,369.7	39,369.7	-
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	6,235.3	6,235.3	-
C. Insurance Companies	1,660.0	1,660.0	-
D. Micro Finance	-	-	-
E. Other NBFIs	31,474.4	31,474.4	-
IV. Private Sector Enterprises :	2,096,078.9	1,994,512.2	101,566.7
A. Agriculture, Hunting and Forestry	157,163.2	73,846.9	83,316.3
(1) Growing of crops	113,890.7	57,879.9	56,010.7
(2) Farming of animals	21,150.6	9,847.2	11,303.4
(3) Agricultural and animal husbandry	599.8	591.2	8.6
(4) Agricultural machinery and equipments	21,166.5	5,432.0	15,734.6
(5) Hunting, trapping, forestry & logging	355.6	96.6	259.0
B. Fishing and fish farming etc.	513.0	480.4	32.7
C. Mining and Quarrying	17,492.6	17,235.1	257.5
(1) Mining of coal	2,634.5	2,628.9	5.6
(2) Crude petroleum & natural gas	12,133.8	12,133.8	-
(3) Iron & non-ferrous metal ores	432.3	432.3	-
(4) Quarrying of stone, sand and clay	339.9	338.2	1.7
(5) Chemical, fertilizer, Salt etc.	1,952.0	1,701.8	250.2
D. Manufacturing	1,186,757.8	1,178,752.6	8,005.3
1) Food products and beverages	197,478.2	195,958.7	1,519.5
2) Tobacco products	285.2	284.7	0.5
3) Textiles	464,471.9	461,908.5	2,563.4
i) Spinning, weaving, finishing of textiles	368,092.7	365,620.8	2,471.9
a) Spinning of fibers	211,995.7	211,882.5	113.2
b) Weaving of textiles	85,543.7	83,281.2	2,262.5
c) Finishing of textiles	70,553.3	70,457.1	96.2
ii) Made-up textile articles	43,073.9	43,065.0	8.8
iii) Knit wear	23,370.0	23,329.3	40.7
iv) Carpets and rugs	5,906.9	5,903.7	3.2
v) Other textiles n.e.s.	24,028.4	23,989.6	38.8
4) Wearing apparel, readymade garments etc.	48,250.9	47,988.7	262.2

3.6 Classification of Scheduled Banks' Advances by Borrowers

(Concl'd.)

(End of Period: Million Rupees)

BORROWERS	Jun. 2009		
	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,173.0	17,917.3	255.8
i.) Tanning & dressing of leather, luggage, handbags etc.	9,978.4	9,846.0	132.3
ii.) Footwear	8,194.7	8,071.2	123.4
6) Wood and products of wood cork	2,023.0	1,948.4	74.6
7) Paper, paperboard and products	18,079.3	17,766.9	312.4
8) Printing, publishing and allied industries	9,197.9	9,125.9	72.0
9) Coke and refined petroleum products	20,522.7	20,466.2	56.5
10) Chemicals and chemical products	131,890.6	131,234.3	656.3
11) Rubber and plastics products	12,746.4	12,518.4	228.0
12) Other non-metallic mineral products	100,385.8	99,873.8	512.0
13) Basic metals	39,393.2	38,884.8	508.4
14) Fabricated metal products	8,730.6	8,702.9	27.7
15) Machinery and equipment	14,598.0	14,522.6	75.5
16) Office, accounting and computing machinery	111.2	110.4	0.8
17) Electrical machinery and apparatus	40,079.0	40,019.9	59.1
18) Radio, television and communication equipment and apparatus	3,108.3	3,093.7	14.6
19) Medical, precision and optical instruments, watches and clocks	5,565.0	5,470.2	94.8
20) Motor vehicles, trailers and semi-trailers	18,413.4	18,359.0	54.4
21) Other transport equipments	3,667.4	3,584.0	83.4
22) Furniture and fixture	1,539.4	1,353.2	186.2
23) Jewellery and related articles	994.5	929.3	65.2
24) Sports goods	5,094.8	5,077.0	17.7
25) Handicrafts	94.9	81.1	13.8
26) Other manufacturing n.e.s.	21,863.4	21,572.9	290.5
E. Ship breaking and waste / scrape (junk) etc.	4,928.0	4,927.7	0.3
F. Electricity, gas and water supply	152,197.2	152,092.0	105.2
G. Construction	68,892.1	68,638.1	254.1
1) Building	53,902.2	53,707.4	194.8
2) Infrastructure	14,989.9	14,930.7	59.3
H. Commerce and Trade	226,381.2	222,540.8	3,840.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,257.0	15,870.3	386.7
2) Wholesale and commission trade	129,310.3	129,072.1	238.2
i) Exports	33,547.5	33,546.8	0.6
ii) Imports	30,380.3	30,375.3	5.1
iii) Domestic whole sales	65,382.5	65,150.0	232.5
3) Retail trade	80,814.0	77,598.4	3,215.6
I. Hotels, restaurants and clubs etc	13,476.2	13,286.8	189.4
J. Transport, storage and communications	98,136.5	97,884.3	252.3
K. Real estate, renting and business activities	107,453.1	106,773.9	679.2
L. Education	5,389.5	5,306.5	83.0
M. Health and social work	6,192.9	6,120.2	72.7
N. Other community, social and personal service activities	20,858.6	17,221.4	3,637.2
O. Other private business n.e.s	30,246.9	29,405.6	841.3
V. Trust Funds and Non Profit Institutions	12,258.5	12,097.6	160.9
VI. Personal	364,458.2	360,909.3	3,549.0
A. Bank Employees	69,451.3	65,972.3	3,479.0
B. Consumer Financing	291,924.7	291,865.6	59.0
i) House building	61,151.6	61,150.6	1.1
ii) Transport	79,592.9	79,567.6	25.2
iii) Credit cards	35,535.1	35,535.1	-
iv) Consumer durable	546.6	523.7	22.9
v) Personal loans	115,098.4	115,088.6	9.8
C. Other Personal	3,082.2	3,071.4	10.9
VII. Others	9,765.2	9,627.8	137.4
TOTAL	3,080,346.3	2,974,932.4	105,414.0

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	2005	2006		2007		2008	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	686.5	2,006.5	6,028.6	12,371.0	9,144.3	19,453.1	18,088.9
II. Securities, Shares and Other							
Financial Instruments:	70,258.4	98,524.0	117,843.3	97,957.1	116,642.2	98,852.1	95,457.5
A. Quoted on The Stock Exchange:	50,708.3	73,665.9	90,081.5	78,539.2	79,961.0	74,401.0	75,503.3
1. To Stock Brokers and Dealers:	34,111.7	48,687.4	60,210.6	55,025.8	55,359.7	59,407.5	49,824.4
(a) Government and other Trustee Securities	5,269.8	2,559.4	8,584.9	6,601.3	10,971.0	10,163.2	8,376.3
(b) Shares and Debentures	26,579.7	43,604.8	51,146.0	47,763.4	43,208.8	48,084.6	37,244.4
(c) Participation Term Certificates	706.4	-	6.8	7.7	567.5	262.0	433.1
(d) Others	1,555.8	2,523.2	472.8	653.4	612.5	897.8	3,770.5
2. To Others:	16,596.6	24,978.5	29,870.8	23,513.4	24,601.3	14,993.5	25,678.9
(a) Government and other Trustee Securities	1,797.6	5,250.2	3,816.3	2,076.7	5,920.0	3,022.0	6,709.7
(b) Shares and Debentures	12,292.6	16,196.6	17,715.8	18,238.9	15,137.8	11,062.9	15,815.4
(c) Participation Term Certificates	7.1	9.9	87.7	-	14.2	26.8	665.4
(d) Others	2,499.3	3,521.8	8,251.0	3,197.9	3,529.3	881.9	2,488.5
B. Unquoted on the Stock Exchange:	19,550.1	24,858.0	27,761.8	19,417.9	36,681.3	24,451.1	19,954.2
1. To Stock Brokers and Dealers:	5,523.0	5,130.3	7,697.6	8,629.5	10,220.9	8,079.1	3,170.2
(a) Government and other Trustee Securities	3,517.7	3,124.0	2,673.4	2,519.0	4,154.8	2,217.3	1,275.1
(b) Shares and Debentures	1,817.4	1,540.7	4,619.0	4,838.6	4,805.1	5,321.9	1,509.3
(c) Participation Term Certificates	140.1	3.9	0.9	339.6	330.1	45.9	74.2
(d) Others	47.8	461.7	404.2	932.3	930.9	494.0	311.6
2. To Others:	14,027.1	19,727.7	20,064.2	10,788.4	26,460.4	16,372.0	16,784.0
(a) Government and other Trustee Securities	10,579.2	11,350.5	16,303.6	8,637.3	17,167.9	13,688.6	14,186.0
(b) Shares and Debentures	1,332.7	2,980.4	1,874.9	612.9	2,971.8	418.4	2,067.6
(c) Participation Term Certificates	1.9	2.2	15.3	3.7	24.7	9.2	2.4
(d) Others	2,113.2	5,394.6	1,870.3	1,534.5	6,296.0	2,255.8	528.0
III. Merchandise	558,384.0	626,098.1	647,612.4	688,697.9	750,483.8	806,832.0	883,796.7
A. Food Items:	118,644.0	161,268.1	151,678.1	166,794.2	174,071.3	191,977.1	196,116.1
1. Wheat	36,481.0	64,063.6	47,265.9	61,181.6	62,412.7	64,990.2	71,825.7
2. Rice and paddy	43,400.4	35,780.3	42,296.0	34,033.5	38,262.5	41,256.0	40,353.6
3. Other Grains & Pulses:	1,677.9	1,624.0	8,260.1	5,742.5	6,485.2	9,337.0	1,560.7
(a) Indigenous	1,519.0	1,173.4	8,005.7	5,443.7	5,407.8	9,029.6	1,426.7
(b) Imported	158.9	450.7	254.4	298.7	1,077.4	307.4	134.0
4. Edible Oils:	7,729.9	10,945.2	11,107.1	9,903.7	10,218.7	8,985.0	12,452.0
(a) Indigenous	3,579.9	5,399.1	5,310.3	5,951.2	5,968.6	6,666.1	8,805.9
(b) Imported	4,150.0	5,546.1	5,796.8	3,952.5	4,250.0	2,318.9	3,646.1
5. Sugar:	14,900.0	37,179.5	26,635.1	41,348.1	34,235.5	35,406.7	41,047.2
(a) Indigenous	13,787.1	27,400.6	25,508.3	35,517.0	28,235.6	28,226.2	31,206.9
(b) Imported	1,112.9	9,778.9	1,126.8	5,831.1	6,000.0	7,180.5	9,840.3
6. Kariana and Spices	7,257.4	3,528.7	4,212.0	2,666.2	3,055.6	2,324.5	4,543.2
7. Fish and Fish preparations	2,313.7	1,511.3	2,461.2	1,780.2	2,038.3	1,364.5	5,109.8
8. Other Food Items:	4,883.7	6,635.4	9,440.7	10,138.5	17,362.8	28,313.3	19,223.8
(a) Indigenous	3,172.7	5,404.4	7,886.6	8,989.4	15,744.2	27,024.5	17,198.3
(b) Imported	1,711.0	1,231.0	1,554.1	1,149.1	1,618.6	1,288.7	2,025.5
B. Raw Materials:	169,032.2	158,488.1	173,080.1	159,059.4	165,079.3	180,743.8	212,137.9
1. Cotton Raw:	95,801.3	80,711.6	100,190.0	86,460.7	91,319.5	81,929.8	86,186.7
(a) Indigenous	83,579.0	72,186.1	75,057.5	73,895.4	77,512.5	62,768.2	71,014.0
(b) Imported	12,222.3	8,525.6	25,132.6	12,565.3	13,807.0	19,161.6	15,172.7
2. Synthetic Fibers:	26,346.9	17,409.0	12,280.5	9,308.7	10,139.6	12,192.6	11,104.1
(a) Indigenous	9,963.2	6,216.4	10,493.6	8,280.6	8,423.9	10,524.8	9,475.1
(b) Imported	16,383.7	11,192.6	1,786.9	1,028.1	1,715.6	1,667.9	1,629.0
3. Fertilizers:	6,323.5	10,345.4	8,089.0	9,124.6	8,359.0	14,123.6	22,886.6
(a) Indigenous	5,412.5	7,527.1	6,651.6	7,280.9	6,443.5	8,764.3	12,582.1
(b) Imported	911.0	2,818.3	1,437.5	1,843.6	1,915.5	5,359.3	10,304.5

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	2005	2006		2007		2008	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude :	11,208.7	10,745.0	13,739.5	9,477.5	12,361.6	18,571.7	35,915.1
(a) Indigenous	5,489.6	5,571.0	6,397.0	3,825.1	6,564.9	12,729.7	18,385.6
(b) Imported	5,719.1	5,174.1	7,342.6	5,652.4	5,796.7	5,842.0	17,529.5
5. Iron & Steel:	6,195.5	10,237.3	11,950.4	16,177.7	13,391.6	16,750.0	18,982.4
(a) Indigenous	3,101.4	5,312.4	8,649.2	10,898.5	11,465.8	14,249.3	11,267.5
(b) Imported	3,094.1	4,925.0	3,301.1	5,279.2	1,925.8	2,500.8	7,714.9
6. Wool & Goat Hair	246.6	449.1	257.3	527.5	841.2	737.0	557.7
7. Hides & Skins	4,097.4	4,036.6	5,381.5	3,929.2	4,757.3	6,020.9	4,853.7
8. Oil Seeds	3,098.0	3,210.1	3,967.0	4,352.0	3,999.8	5,588.1	5,243.7
9. Pesticides & Insecticides:	2,360.2	3,436.2	2,578.7	1,567.3	1,812.8	2,641.8	4,959.0
(a) Indigenous	993.1	1,311.6	1,310.5	475.3	865.5	2,218.6	4,105.5
(b) Imported	1,367.0	2,124.6	1,268.3	1,091.9	947.3	423.1	853.5
10. Other Raw Materials:	13,354.2	17,907.7	14,646.2	18,134.4	18,096.9	22,188.3	21,448.8
(a) Indigenous	7,703.3	11,804.9	8,485.2	10,743.6	13,049.3	15,398.4	14,719.5
(b) Imported	5,650.9	6,102.8	6,161.0	7,390.8	5,047.6	6,790.0	6,729.3
C. Finished / Manufactured Goods:	270,707.7	306,341.9	322,854.2	362,844.3	411,333.3	434,111.2	475,542.6
1. Cotton Textiles:	70,736.0	73,907.6	77,465.3	89,646.6	96,230.4	114,871.4	126,839.3
(a) Indigenous	57,662.9	50,793.0	70,413.2	82,939.9	88,232.8	106,660.4	103,885.7
(b) Imported	13,073.0	23,114.6	7,052.0	6,706.6	7,997.7	8,211.1	22,953.6
2. Cotton Yarn:	30,151.9	30,644.8	27,873.5	37,534.0	47,465.9	38,379.1	44,440.5
(a) Indigenous	28,399.6	24,146.3	26,174.4	35,947.8	43,544.1	35,654.8	40,551.4
(b) Imported	1,752.3	6,498.5	1,699.2	1,586.3	3,921.8	2,724.3	3,889.1
3. Other Textiles:	30,422.6	43,079.1	49,918.9	48,719.7	49,873.5	53,611.3	61,934.6
(a) Indigenous	21,997.0	21,189.7	39,943.2	32,519.2	39,201.4	43,450.4	50,350.8
(b) Imported	8,425.6	21,889.5	9,975.7	16,200.5	10,672.2	10,160.9	11,583.8
4. Machinery:	37,234.5	18,680.3	29,279.2	20,031.9	27,140.0	27,575.9	26,231.6
(a) Indigenous	6,381.3	4,887.0	9,559.2	7,809.5	8,891.3	8,848.2	11,116.5
(b) Imported	30,853.2	13,793.3	19,720.0	12,222.4	18,248.7	18,727.7	15,115.1
5. Handloom Products	778.5	757.5	1,105.4	966.6	1,596.3	797.4	552.0
6. Carpets & Rugs	2,294.3	2,851.1	1,138.6	2,540.0	3,146.4	3,094.3	4,977.3
7. Readymade Garments	23,973.2	25,021.3	21,935.7	28,221.2	30,365.0	29,773.1	19,043.6
8. Cement and Cement Products:	19,123.2	25,636.0	25,894.4	27,018.2	30,645.3	31,399.0	31,993.9
(a) Indigenous	18,594.5	24,787.6	24,954.5	26,561.2	30,573.9	31,328.2	31,860.0
(b) Imported	528.7	848.4	939.9	457.0	71.4	70.8	133.9
9. Sports Goods	1,755.1	4,378.1	2,931.9	2,145.5	3,386.7	3,280.6	3,611.9
10. Surgical Instruments	988.4	2,103.9	1,920.1	2,513.0	2,385.8	2,473.5	5,052.7
11. Chemicals and Dyes	8,206.9	12,864.2	12,451.6	11,074.1	15,822.9	14,654.5	23,114.0
12. Other Finished Goods:	45,043.2	66,418.0	70,939.6	92,433.5	103,274.9	114,201.0	127,751.2
(a) Indigenous	34,622.8	32,882.5	56,310.2	82,009.2	94,979.2	101,105.5	107,449.2
(b) Imported	10,420.3	33,535.5	14,629.5	10,424.3	8,295.7	13,095.5	20,302.1
IV. Fixed Assets Including Machinery	270,834.4	280,022.1	273,662.2	260,888.0	285,480.9	340,040.8	392,647.4
V. Real Estate:	463,707.3	406,423.4	469,704.7	460,562.0	563,782.1	621,302.4	711,833.5
(a) Land	201,835.4	153,666.5	182,497.4	153,111.0	167,265.9	218,026.5	201,178.9
(b) Buildings:	261,871.8	252,756.8	287,207.4	307,451.0	396,516.2	403,275.9	510,654.6
1. Residential	166,639.3	160,863.2	174,694.5	181,976.5	182,700.3	220,475.7	297,516.3
2. Non-Residential	95,232.6	91,893.6	112,512.9	125,474.5	213,815.9	182,800.2	213,138.4
VI. Fixed Deposits and Insurance Policies :	50,687.1	56,633.9	49,818.9	47,260.6	48,249.7	89,859.8	104,864.6
(a) Bank Deposits	44,174.4	47,721.1	45,528.1	38,943.2	40,006.4	81,660.5	79,807.2
(b) Insurance Policies	6,512.8	8,912.8	4,290.8	8,317.4	8,243.3	8,199.3	25,057.4
VII. Others:	520,591.5	601,483.4	735,863.1	808,445.8	839,421.8	839,297.9	849,705.4
(a) Other Secured Advances	307,465.3	316,204.1	448,619.3	560,054.1	516,366.7	600,673.0	568,272.7
(b) Advances Secured by Guarantee(s)	134,985.4	177,237.0	189,332.6	125,505.1	197,347.5	120,751.8	149,904.9
(c) Unsecured Advances	78,140.8	108,042.3	97,911.1	122,886.6	125,707.6	117,873.1	131,527.7
TOTAL	1,935,149.1	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0

(Contd.)

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Jun. 2009		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	7,275.6	7,275.6	-
II. Securities, Shares and Other Financial Instruments:	73,902.3	73,902.1	0.2
A. Quoted on The Stock Exchange:	57,255.4	57,255.4	-
1. To Stock Brokers and Dealers:	34,181.7	34,181.7	-
(a) Government and other Trustee Securities	5,863.3	5,863.3	-
(b) Shares and Debentures	25,502.3	25,502.3	-
(c) Participation Term Certificates	1,002.4	1,002.4	-
(d) Others	1,813.8	1,813.8	-
2. To Others:	23,073.6	23,073.6	-
(a) Government and other Trustee Securities	3,693.5	3,693.5	-
(b) Shares and Debentures	16,491.8	16,491.8	-
(c) Participation Term Certificates	33.4	33.4	-
(d) Others	2,855.0	2,855.0	-
B. Unquoted on the Stock Exchange:	16,647.0	16,646.7	0.2
1. To Stock Brokers and Dealers:	7,923.4	7,923.4	-
(a) Government and other Trustee Securities	2,177.7	2,177.7	-
(b) Shares and Debentures	5,521.1	5,521.1	-
(c) Participation Term Certificates	0.4	0.4	-
(d) Others	224.2	224.2	-
2. To Others:	8,723.5	8,723.3	0.2
(a) Government and other Trustee Securities	6,897.8	6,897.8	-
(b) Shares and Debentures	542.3	542.3	-
(c) Participation Term Certificates	1.9	1.9	-
(d) Others	1,281.5	1,281.3	0.2
III. Merchandise	929,847.4	929,167.9	679.5
A. Food Items	361,525.8	361,481.8	44.0
1. Wheat	192,293.9	192,293.5	0.4
2. Rice and paddy	89,830.2	89,825.1	5.1
3. Other Grains & Pulses:	1,651.7	1,651.7	0.1
(a) Indigenous	1,405.7	1,405.7	0.1
(b) Imported	246.0	246.0	-
4. Edible Oils:	9,946.4	9,935.9	10.4
(a) Indigenous	5,857.4	5,846.9	10.4
(b) Imported	4,089.0	4,089.0	-
5. Sugar:	37,648.2	37,648.2	-
(a) Indigenous	31,723.9	31,723.9	-
(b) Imported	5,924.3	5,924.3	-
6. Kariana and Spices	14,643.0	14,643.0	-
7. Fish and Fish preparations	837.1	837.1	-
8. Other Food Items:	14,675.4	14,647.4	28.0
(a) Indigenous	13,940.2	13,913.9	26.4
(b) Imported	735.1	733.5	1.6
B. Raw Materials:	184,621.9	184,498.0	123.9
1. Cotton Raw:	64,100.9	64,100.9	-
(a) Indigenous	57,322.4	57,322.4	-
(b) Imported	6,778.5	6,778.5	-
2. Synthetic Fibers:	10,455.3	10,455.3	-
(a) Indigenous	8,952.7	8,952.7	-
(b) Imported	1,502.5	1,502.5	-
3. Fertilizers:	22,759.4	22,759.4	-
(a) Indigenous	13,294.6	13,294.6	-
(b) Imported	9,464.7	9,464.7	-

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

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

SECURITIES	Jun. 2009		
	All Banks	Commercial Banks	Specialised Banks
4. Petroleum Crude :	33,497.8	33,490.0	7.8
(a) Indigenous	14,859.9	14,852.1	7.8
(b) Imported	18,637.9	18,637.9	-
5. Iron & Steel:	18,974.8	18,858.7	116.0
(a) Indigenous	12,566.0	12,544.5	21.6
(b) Imported	6,408.7	6,314.3	94.5
6. Wool & Goat Hair	905.5	905.5	-
7. Hides & Skins	5,858.3	5,858.3	-
8. Oil Seeds	4,267.3	4,267.3	-
9. Pesticides & Insecticides:	3,956.4	3,956.4	-
(a) Indigenous	3,248.5	3,248.5	--
(b) Imported	707.9	707.9	-
10. Other Raw Materials:	19,846.3	19,846.3	-
(a) Indigenous	12,473.6	12,473.6	-
(b) Imported	7,372.8	7,372.8	-
C. Finished / Manufactured Goods:	383,699.7	383,188.1	511.6
1. Cotton Textiles:	83,491.8	83,422.2	69.7
(a) Indigenous	64,060.4	64,025.3	35.0
(b) Imported	19,431.5	19,396.9	34.6
2. Cotton Yarn:	47,730.6	47,730.6	-
(a) Indigenous	46,277.4	46,277.4	-
(b) Imported	1,453.2	1,453.2	-
3. Other Textiles:	43,643.1	43,640.7	2.4
(a) Indigenous	36,782.8	36,782.8	-
(b) Imported	6,860.3	6,857.9	2.4
4. Machinery:	24,774.8	24,774.8	-
(a) Indigenous	9,091.1	9,091.1	-
(b) Imported	15,683.7	15,683.7	-
5. Handloom Products	626.4	626.4	-
6. Carpets & Rugs	3,727.2	3,727.2	-
7. Readymade Garments	21,045.6	21,036.1	9.5
8. Cement and Cement Products:	33,927.5	33,924.7	2.7
(a) Indigenous	33,742.9	33,740.1	2.7
(b) Imported	184.6	184.6	-
9. Sports Goods	2,061.8	2,061.8	-
10. Surgical Instruments	2,344.2	2,342.4	1.7
11. Chemicals and Dyes	13,026.5	13,007.5	19.0
12. Other Finished Goods:	107,300.2	106,893.7	406.5
(a) Indigenous	93,565.0	93,200.6	364.4
(b) Imported	13,735.3	13,693.2	42.1
IV. Fixed Assets Including Machinery	289,457.6	285,935.9	3,521.7
V. Real Estate:	759,809.7	670,501.5	89,308.2
(a) Land	265,377.8	179,120.3	86,257.5
(b) Buildings:	494,432.0	491,381.2	3,050.8
1. Residential	275,530.8	274,587.6	943.2
2. Non-Residential	218,901.2	216,793.6	2,107.6
VI. Fixed Deposits and Insurance Policies :	81,683.3	81,553.1	130.2
(a) Bank Deposits	74,562.1	74,431.9	130.2
(b) Insurance Policies	7,121.2	7,121.2	-
VII. Others:	938,370.3	926,596.3	11,774.0
(a) Other Secured Advances	692,208.7	688,925.7	3,283.0
(b) Advances Secured by Guarantee(s)	142,008.1	137,245.8	4,762.3
(c) Unsecured Advances	104,153.6	100,424.9	3,728.7
TOTAL	3,080,346.3	2,974,932.4	105,414.0

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2005		2006				2007	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	135,019	486.0	55,642	172.3	46,030	126.5	66,889	184.1
5,000	to	10,000	76,727	525.8	83,046	613.7	27,698	208.8	73,733	594.2
10,000	to	20,000	408,470	6,783.1	592,029	9,603.1	359,178	4,439.5	436,465	5,644.8
20,000	to	25,000	369,400	8,231.0	135,277	2,982.4	347,134	7,173.9	405,517	8,578.9
25,000	to	30,000	189,814	5,438.4	250,805	7,318.0	57,718	1,579.6	229,859	6,423.6
30,000	to	40,000	723,990	24,645.3	691,333	24,292.3	1,009,048	36,811.0	365,985	12,707.8
40,000	to	50,000	346,707	15,557.8	335,174	15,085.5	265,827	11,928.7	628,152	27,938.1
50,000	to	60,000	319,163	17,669.8	307,402	16,982.4	333,046	18,263.1	286,145	15,651.2
60,000	to	70,000	401,178	26,203.0	423,442	27,316.8	347,612	22,677.2	237,171	15,403.2
70,000	to	80,000	276,368	20,618.7	350,581	26,456.6	339,289	25,285.9	362,226	27,156.9
80,000	to	90,000	144,363	12,161.8	195,273	16,439.7	282,386	23,999.9	286,259	24,284.3
90,000	to	100,000	77,382	7,326.6	164,500	15,734.2	125,567	11,890.1	226,069	21,492.4
100,000	to	200,000	578,034	78,364.8	571,702	76,891.4	714,818	96,789.1	851,407	112,363.0
200,000	to	300,000	154,508	37,293.3	172,823	42,697.1	158,247	39,134.4	192,141	47,442.0
300,000	to	400,000	111,790	38,387.9	100,889	35,204.9	155,559	54,387.9	206,661	73,971.8
400,000	to	500,000	97,753	42,858.7	115,879	50,449.5	128,033	54,807.6	69,218	30,638.5
500,000	to	600,000	28,822	15,724.1	53,068	28,595.7	39,853	21,973.8	43,303	23,561.6
600,000	to	700,000	24,002	15,436.1	18,337	11,801.3	17,764	11,497.2	21,757	14,185.8
700,000	to	800,000	15,173	11,374.5	16,732	12,537.9	12,826	9,590.3	15,067	11,266.7
800,000	to	900,000	15,769	13,348.9	10,946	9,274.1	13,135	11,095.1	11,257	9,589.3
900,000	to	1,000,000	13,848	13,145.1	16,259	15,572.6	16,736	15,970.2	12,447	11,853.7
1,000,000	to	2,000,000	69,507	96,700.6	50,709	73,208.5	57,059	80,316.3	53,039	74,423.6
2,000,000	to	3,000,000	27,177	66,971.2	20,031	50,064.5	23,042	57,040.6	24,671	60,723.7
3,000,000	to	4,000,000	14,324	49,649.9	10,626	36,860.4	13,258	45,394.8	15,252	53,408.3
4,000,000	to	5,000,000	8,105	36,444.7	7,369	32,603.8	9,647	42,640.6	9,199	41,122.7
5,000,000	to	6,000,000	5,172	28,200.5	3,500	19,090.0	5,564	30,227.5	5,238	28,668.0
6,000,000	to	7,000,000	2,971	19,302.1	2,606	16,794.9	3,561	23,014.1	3,438	22,279.6
7,000,000	to	8,000,000	2,739	20,492.6	2,305	17,244.6	2,496	18,640.9	3,247	24,155.6
8,000,000	to	9,000,000	2,174	18,404.3	1,581	13,425.0	2,041	17,332.7	2,033	17,185.6
9,000,000	to	10,000,000	2,162	20,456.4	1,862	17,610.3	2,000	18,947.2	2,102	20,022.2
10,000,000	and over		19,356	1,166,946.0	19,781	1,348,268.1	22,645	1,487,348.7	22,025	1,533,261.3
TOTAL			4,661,967	1,935,149.1	4,781,509	2,071,191.4	4,938,817	2,300,533.2	5,167,972	2,376,182.3

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)										
			2007		2008				2009	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		43,977	71.3	121,047	317.5	223,624	461.1	42,312	124.1
5,000	to	10,000	68,507	532.4	71,699	545.1	134,818	951.5	29,106	213.9
10,000	to	20,000	301,118	4,122.5	347,408	4,972.7	847,886	12,546.6	346,680	4832.8
20,000	to	25,000	413,393	8,909.3	530,339	11,701.8	37,905	862.5	584,799	13329.8
25,000	to	30,000	45,548	1,259.2	48,051	1,320.2	280,879	7,433.3	58,341	1624.9
30,000	to	40,000	303,571	10,099.4	273,152	8,977.4	472,981	16,040.0	379,354	13631.8
40,000	to	50,000	696,453	33,182.2	405,281	18,207.0	373,684	17,486.5	215,805	9569.5
50,000	to	60,000	190,221	10,429.1	405,388	21,442.3	199,209	10,975.1	325,207	17714.6
60,000	to	70,000	265,196	17,394.9	217,306	14,221.4	260,306	16,943.6	247,024	16112.9
70,000	to	80,000	303,862	22,883.4	313,614	23,555.9	267,126	20,083.3	223,208	16674.6
80,000	to	90,000	371,653	31,486.6	346,689	29,590.6	339,208	28,723.9	252,435	21494.8
90,000	to	100,000	239,847	22,861.5	283,015	26,506.1	229,410	21,712.4	329,669	31006.6
100,000	to	200,000	1,019,196	132,672.1	856,764	112,902.3	866,463	115,824.9	811,587	107233.2
200,000	to	300,000	165,554	40,097.1	189,390	47,340.9	165,764	40,459.2	226,214	56658.2
300,000	to	400,000	162,893	57,160.9	152,083	51,867.5	179,541	60,269.9	111,285	39433.1
400,000	to	500,000	68,151	31,175.0	108,557	48,130.4	69,598	31,566.5	44,657	19913.1
500,000	to	600,000	61,208	32,724.4	45,777	24,443.8	50,033	27,331.7	46,425	25038.3
600,000	to	700,000	18,644	11,929.4	22,218	14,571.7	18,623	12,069.2	16,044	10393.5
700,000	to	800,000	13,205	9,876.9	16,621	12,573.3	14,993	11,256.1	12,277	9150.9
800,000	to	900,000	10,591	8,991.3	10,873	9,233.2	12,134	10,374.2	10,135	8641.4
900,000	to	1,000,000	10,287	9,731.5	10,899	10,394.1	12,670	12,106.9	11,421	10807.1
1,000,000	to	2,000,000	57,694	81,303.7	51,595	72,932.7	64,916	93,329.7	62,109	87317.0
2,000,000	to	3,000,000	23,998	59,158.0	26,009	63,438.4	23,716	58,127.4	26,675	66708.0
3,000,000	to	4,000,000	12,419	42,764.8	17,559	61,685.2	14,582	51,167.7	14,664	51364.2
4,000,000	to	5,000,000	10,088	45,272.0	9,782	44,640.1	9,658	43,050.5	11,035	49439.6
5,000,000	to	6,000,000	5,313	29,017.5	6,710	35,989.3	8,422	45,840.3	5,496	29880.8
6,000,000	to	7,000,000	3,290	21,350.3	3,410	22,227.1	4,541	29,402.5	4,503	29527.9
7,000,000	to	8,000,000	3,318	24,660.0	3,231	24,073.3	4,070	30,190.8	2,357	17629.5
8,000,000	to	9,000,000	2,598	22,148.0	2,828	24,011.9	2,418	20,626.5	2,104	17788.6
9,000,000	to	10,000,000	2,261	21,493.1	2,112	20,210.5	1,924	18,301.2	2,577	24713.2
10,000,000	and over		25,780	1,768,446.9	26,660	1,953,614.4	28,236	2,190,879.1	25,803	2272378.3
TOTAL			4,919,834	2,613,204.9	4,926,067	2,815,638.2	5,219,338	3,056,394.0	4,481,308	3080346.3

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.)			2005		2006				2007	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		127,477	464.0	53,156	165.1	43,476	120.3	63,494	169.7
5,000	to	10,000	65,472	429.7	77,653	570.5	21,222	157.8	68,046	548.8
10,000	to	20,000	345,474	5,868.7	565,259	9,219.0	334,877	4,082.2	419,059	5,387.6
20,000	to	25,000	308,255	6,874.3	110,141	2,404.9	329,170	6,765.8	386,863	8,153.8
25,000	to	30,000	139,122	4,030.2	225,050	6,592.4	29,773	817.9	204,196	5,718.5
30,000	to	40,000	462,448	15,446.4	587,183	20,573.6	919,045	33,605.8	288,350	9,948.0
40,000	to	50,000	149,486	6,713.1	244,732	11,113.4	180,470	8,129.3	571,179	25,440.6
50,000	to	60,000	153,346	8,471.9	219,239	12,124.7	284,660	15,561.3	261,347	14,271.0
60,000	to	70,000	304,470	19,854.2	282,393	18,184.9	254,044	16,502.4	177,022	11,497.4
70,000	to	80,000	198,072	14,801.1	203,895	15,356.5	198,427	14,845.1	219,701	16,487.8
80,000	to	90,000	102,978	8,666.0	139,038	11,691.8	176,755	14,938.0	188,905	16,014.0
90,000	to	100,000	59,019	5,569.2	103,128	9,878.9	60,492	5,712.2	137,390	13,024.7
100,000	to	200,000	395,430	53,195.1	382,573	52,420.3	483,221	67,076.5	598,352	80,103.1
200,000	to	300,000	121,641	29,363.8	158,566	39,219.7	143,501	35,574.8	177,352	43,855.6
300,000	to	400,000	107,255	36,840.4	97,326	33,982.8	150,336	52,580.5	201,245	72,101.5
400,000	to	500,000	95,602	41,866.9	114,863	50,002.4	126,706	54,230.5	67,434	29,859.1
500,000	to	600,000	28,321	15,458.9	52,458	28,256.6	39,442	21,750.4	42,846	23,308.8
600,000	to	700,000	23,561	15,158.4	18,028	11,606.5	17,255	11,166.3	21,268	13,874.2
700,000	to	800,000	14,692	10,998.4	16,669	12,490.6	12,613	9,435.2	13,946	10,469.5
800,000	to	900,000	15,644	13,243.3	10,722	9,084.0	12,993	10,973.4	10,948	9,319.1
900,000	to	1,000,000	13,761	13,062.2	16,201	15,518.2	16,658	15,895.6	11,987	11,406.1
1,000,000	to	2,000,000	69,211	96,276.8	50,470	72,873.9	56,517	79,631.4	52,758	74,023.3
2,000,000	to	3,000,000	27,030	66,608.4	19,882	49,708.7	22,911	56,726.2	24,549	60,424.0
3,000,000	to	4,000,000	14,256	49,411.7	10,557	36,619.7	13,169	45,083.3	15,166	53,114.6
4,000,000	to	5,000,000	8,003	35,998.1	7,321	32,392.3	9,609	42,469.3	9,166	40,975.7
5,000,000	to	6,000,000	5,111	27,869.9	3,437	18,752.9	5,506	29,911.3	5,191	28,412.4
6,000,000	to	7,000,000	2,888	18,759.6	2,569	16,556.6	3,524	22,775.1	3,407	22,078.7
7,000,000	to	8,000,000	2,703	20,223.6	2,261	16,920.0	2,471	18,454.5	3,212	23,897.5
8,000,000	to	9,000,000	2,150	18,200.6	1,557	13,220.5	2,014	17,102.0	2,019	17,067.2
9,000,000	to	10,000,000	2,132	20,172.3	1,834	17,341.7	1,975	18,709.2	2,078	19,792.4
10,000,000	and over		19,090	1,157,460.8	19,568	1,340,356.9	22,431	1,480,017.1	21,875	1,528,060.6
TOTAL			3,384,100	1,837,358.0	3,797,729	1,985,200.0	3,975,263	2,210,800.6	4,270,351	2,288,805.0

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)		2007		2008				2009	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	37,423	57.0	112,251	298.7	218,640	453.5	34,443	99.9
5,000	to 10,000	61,288	478.2	65,868	501.6	131,450	925.6	23,642	169.9
10,000	to 20,000	276,961	3,776.5	328,434	4,668.6	843,793	12,487.5	336,473	4676.3
20,000	to 25,000	402,194	8,653.9	515,565	11,362.7	29,606	671.3	579,079	13197.5
25,000	to 30,000	24,267	669.7	29,034	793.7	273,397	7,228.8	53,231	1486.9
30,000	to 40,000	255,503	8,402.7	241,693	7,860.2	443,213	14,970.3	360,117	12930.0
40,000	to 50,000	640,453	30,722.8	358,446	16,048.1	337,307	15,821.6	149,372	6641.9
50,000	to 60,000	159,134	8,739.8	351,901	18,517.4	149,307	8,225.9	254,739	13804.6
60,000	to 70,000	227,027	14,862.7	169,700	11,102.7	199,798	13,069.2	188,218	12267.9
70,000	to 80,000	210,647	15,842.1	258,129	19,369.7	212,578	15,985.5	177,560	13253.3
80,000	to 90,000	246,805	20,997.7	228,097	19,436.5	248,236	20,960.4	193,843	16485.5
90,000	to 100,000	162,385	15,438.7	223,295	20,908.0	141,476	13,443.2	246,802	23176.6
100,000	to 200,000	722,713	94,278.9	494,630	64,381.0	501,237	66,447.8	444,988	57979.6
200,000	to 300,000	150,891	36,599.6	166,380	42,003.1	133,522	33,220.5	170,037	43527.4
300,000	to 400,000	157,121	55,168.1	146,763	50,043.9	173,398	58,193.0	104,882	37254.7
400,000	to 500,000	66,185	30,307.9	105,134	46,610.4	67,139	30,470.3	43,029	19192.7
500,000	to 600,000	60,666	32,436.4	45,243	24,157.9	49,176	26,865.9	45,409	24485.1
600,000	to 700,000	18,419	11,784.1	21,954	14,401.0	18,180	11,780.9	15,464	10015.4
700,000	to 800,000	12,902	9,654.5	16,501	12,483.6	14,678	11,024.2	11,961	8915.0
800,000	to 900,000	10,503	8,913.9	10,766	9,144.0	12,020	10,278.9	9,870	8415.6
900,000	to 1,000,000	10,181	9,629.6	10,805	10,305.3	12,553	11,994.7	11,284	10677.0
1,000,000	to 2,000,000	56,974	80,357.9	50,836	71,968.0	64,045	92,200.1	61,137	85964.2
2,000,000	to 3,000,000	23,858	58,817.1	25,665	62,575.1	23,418	57,394.9	26,426	66080.8
3,000,000	to 4,000,000	12,256	42,175.9	17,464	61,358.5	14,493	50,859.4	14,507	50824.6
4,000,000	to 5,000,000	10,050	45,100.9	9,724	44,377.3	9,582	42,706.1	10,859	48686.0
5,000,000	to 6,000,000	5,275	28,809.6	6,653	35,678.3	8,372	45,567.0	5,447	29619.0
6,000,000	to 7,000,000	3,253	21,112.5	3,381	22,038.9	4,512	29,216.4	4,468	29299.8
7,000,000	to 8,000,000	3,291	24,459.0	3,201	23,847.7	4,043	29,989.7	2,323	17373.7
8,000,000	to 9,000,000	2,587	22,055.8	2,806	23,825.0	2,398	20,457.9	2,079	17576.0
9,000,000	to 10,000,000	2,239	21,283.0	2,095	20,048.9	1,898	18,053.9	2,550	24455.5
10,000,000	and over	25,604	1,763,111.8	26,462	1,947,939.6	28,031	2,184,553.3	25,611	2266399.9
TOTAL		4,059,055	2,524,698.3	4,048,876	2,718,055.4	4,371,496	2,955,517.4	3,609,850	2974932.4

3.10 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 30th June 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	-	13,678	38.2	
5,000	to	10,000	-	-	-	-	4	-	8,414	66.5	
10,000	to	20,000	-	-	-	-	-	-	21,387	328.1	
20,000	to	25,000	1	-	1	-	-	-	7,562	172.2	
25,000	to	30,000	-	-	-	-	-	-	13,313	359.1	
30,000	to	40,000	-	-	-	-	-	-	41,112	1,490.9	
40,000	to	50,000	1	-	-	-	-	-	100,249	4449.0	
50,000	to	60,000	-	-	-	-	1	0.1	122,850	6822.0	
60,000	to	70,000	-	-	1	0.1	-	-	115,003	7,478.6	
70,000	to	80,000	-	-	-	-	3	0.2	95,679	7,133.7	
80,000	to	90,000	-	-	-	-	1	0.1	98,071	8,389.4	
90,000	to	100,000	1	0.1	-	-	3	0.3	107,744	10,192.7	
100,000	to	200,000	2	0.3	1	0.1	5	0.7	501,188	67,610.6	
200,000	to	300,000	3	0.7	1	0.3	25	5.9	96,478	22,972.9	
300,000	to	400,000	-	-	1	0.4	25	8.6	31,657	10,978.2	
400,000	to	500,000	1	0.4	-	-	2	0.8	21,154	9,439.6	
500,000	to	600,000	1	0.5	1	0.6	3	1.6	15,541	8,475.6	
600,000	to	700,000	-	-	2	1.3	11	6.9	10,088	6,537.4	
700,000	to	800,000	-	-	-	-	12	9.0	8,418	6,304.9	
800,000	to	900,000	-	-	3	2.6	6	5.2	6,992	5,967.6	
900,000	to	1,000,000	2	1.9	1	0.9	2	2.0	8,523	8,090.1	
1,000,000	to	2,000,000	6	10.9	7	10.8	14	20.0	38,730	54560.0	
2,000,000	to	3,000,000	4	10.7	1	2.2	5	12.0	15,950	39,845.4	
3,000,000	to	4,000,000	1	3.1	1	3.1	9	30.7	9,532	33,467.9	
4,000,000	to	5,000,000	1	4.6	-	-	1	4.2	8,131	36,710.9	
5,000,000	to	6,000,000	3	16.9	-	-	3	16.3	4,458	24,158.8	
6,000,000	to	7,000,000	3	19.0	1	6.1	2	13.3	3,082	19,955.7	
7,000,000	to	8,000,000	2	15.6	1	7.6	3	22.7	1,999	14,925.7	
8,000,000	to	9,000,000	4	35.6	1	8.1	7	58.5	1,760	14,891.7	
9,000,000	to	10,000,000	-	-	-	-	7	68.9	2,294	22,030.7	
10,000,000	and over		189	341,578.5	206	216,672.8	279	39,081.8	24,380	1,642,234.4	
TOTAL			225	341,698.8	230	216717.0	434	39,369.7	1,555,417	2,096,078.9	

3.10 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 30th June 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		4	-	28,209	84.6	420	1.3	42,312	124.1
5,000	to	10,000	-	-	20,655	147.1	33	0.2	29,106	213.9
10,000	to	20,000	-	-	325,220	4,503.8	73	1.0	346,680	4,832.8
20,000	to	25,000	-	-	577,213	13,157.1	22	0.5	584,799	13,329.8
25,000	to	30,000	-	-	44,998	1,264.9	30	0.9	58,341	1,624.9
30,000	to	40,000	-	-	337,220	12,101.5	1,022	39.4	379,354	13,631.8
40,000	to	50,000	1		114,625	5,078.6	929	41.8	215,805	9,569.5
50,000	to	60,000	1	0.1	201,839	10,864.9	516	27.6	325,207	17,714.6
60,000	to	70,000	-	-	129,231	8,443.9	2,789	190.3	247,024	16,112.9
70,000	to	80,000	1	0.1	126,673	9478.0	852	62.6	223,208	16,674.6
80,000	to	90,000	-	-	154,271	13,097.5	92	7.8	252,435	21,494.8
90,000	to	100,000	-	-	221,882	20,809.9	39	3.7	329,669	31,006.6
100,000	to	200,000	21	2.9	308,966	39,404.2	1,404	214.5	811,587	107,233.2
200,000	to	300,000	7	1.7	127,007	33,036.6	2,693	640.1	226,214	56,658.2
300,000	to	400,000	2	0.7	78,551	28,054.7	1,049	390.5	111,285	39,433.1
400,000	to	500,000	6	2.8	23,189	10343.0	305	126.5	44,657	19,913.1
500,000	to	600,000	6	3.2	30,797	16,514.7	76	42.1	46,425	25,038.3
600,000	to	700,000	4	2.7	5,905	3,823.8	34	21.4	16,044	10,393.5
700,000	to	800,000	2	1.5	3,797	2,800.2	48	35.3	12,277	9,150.9
800,000	to	900,000	1	0.9	3,116	2,650.8	17	14.3	10,135	8,641.4
900,000	to	1,000,000	7	6.6	2,874	2,694.2	12	11.4	11,421	10,807.1
1,000,000	to	2,000,000	70	100.8	23,105	32,349.8	177	264.8	62,109	87317.0
2,000,000	to	3,000,000	9	21.1	10,599	26,561.9	107	254.6	26,675	66708.0
3,000,000	to	4,000,000	4	13.8	5,070	17,678.3	47	167.2	14,664	51,364.2
4,000,000	to	5,000,000	2	9.3	2,870	12,580.4	30	130.3	11,035	49,439.6
5,000,000	to	6,000,000	-	-	999	5,502.8	33	186.1	5,496	29,880.8
6,000,000	to	7,000,000	2	12.8	1,403	9,458.1	10	63.0	4,503	29,527.9
7,000,000	to	8,000,000	-	-	345	2605.0	7	52.9	2,357	17,629.5
8,000,000	to	9,000,000	2	16.5	324	2,729.6	6	48.5	2,104	17,788.6
9,000,000	to	10,000,000	1	9.7	272	2,575.3	3	28.6	2,577	24,713.2
10,000,000	and over		48	12,051.4	574	14,063.1	127	6,696.3	25,803	2,272,378.3
TOTAL			201	12,258.5	2,911,799	364,458.2	13,002	9,765.2	4,481,308	3,080,346.3

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
2005											
December											
No. of A/Cs.	2,266,561	13,451	54,865	41,421	1,263,856	663,647	65,390	1,306	19,283	27,447	823
Amount	364,744.7	16,540.9	133,470.2	44,204.5	157,934.5	806,480.2	143,100.8	1,009.4	24,732.8	111,222.0	3,947.2
2006											
June											
No. of A/Cs.	2,767,528	19,750	80,744	40,115	975,062	518,309	55,271	3,043	21,469	42,424	1,069
Amount	471,124.1	22,081.0	129,890.5	33,198.1	148,641.0	769,044.9	152,405.4	7,207.9	41,970.0	167,589.5	6,260.6
December											
No. of A/Cs.	2,686,212	23,244	95,458	48,162	966,717	766,412	64,006	2,432	20,010	45,128	1,738
Amount	465,775.2	15,596.8	95,469.2	37,696.0	201,386.9	912,787.8	182,321.9	9,031.7	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

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											TOTAL
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
2005												
December												
No. of A/Cs.	226,337	257	6,692	186	571	8,717	86	31	1,031	9	-	4,661,967
Amount	108,457.2	3,000.6	7,490.1	1,131.3	2,175.2	4,597.4	173.1	249.2	241.6	246.1	-	1,935,149.1 (21.66)
2006												
June												
No. of A/Cs.	224,893	181	3,981	160	3,799	22,568	216	126	763	38	-	4,781,509
Amount	102,154.0	1,673.1	5,438.7	1,590.5	2,155.3	6,856.7	657.1	674.0	227.3	351.9	-	2,071,191.4 (21.16)
December												
No. of A/Cs.	212,533	313	2,158	170	529	3,146	74	77	273	25	-	4,938,817
Amount	117,579.4	2,395.2	7,870.1	1,417.3	1,182.8	3,367.5	61.3	279.5	421.9	204.8	-	2,300,533.2 (22.13)
2007												
June												
No. of A/Cs.	274,148	318	2,563	319	1,752	2,056	99	51	330	93	-	5,167,972
Amount	112,129.6	1,980.3	9,543.3	1,364.2	1,839.0	2,349.3	88.6	247.1	467.1	815.0	-	2,376,182.3 (22.13)
December												
No. of A/Cs.	177,004	348	2,635	269	1,005	3,413	139	35	345	96	-	4,919,834
Amount	117,783.6	1,457.9	5,413.9	1,314.5	11,167.2	3,039.6	326.2	271.0	3,478.8	200.3	-	2,613,204.9 (21.05)
2008												
June												
No. of A/Cs.	167,300	1,169	2,669	510	1,692	7,924	221	507	1,402	254	-	4,926,067
Amount	76,491.7	1,490.3	6,918.1	1,361.0	14,484.7	5,854.0	1,985.8	14,671.0	25,280.9	5,575.3	-	2,815,638.2 (23.20)
December												
No. of A/Cs.	189,271	925	2,546	3,490	2,130	1,525	282	787	522	973	-	5,219,338
Amount	122,288.5	5,511.1	11,034.1	9,072.5	11,073.7	4,511.2	1,677.8	2,097.3	1,527.4	2,628.9	-	3,056,394.0 (22.02)
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

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

(End of Period: Million Rupees)

ECONOMIC GROUPS		2005	2006		2007		2008
		Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:		166.8	175.4	54.4	0.5	5.4	0.4
II. Public Sector Enterprises:		5,855.0	7,786.4	9,030.9	6,163.3	6,168.6	12,739.1
(a)	Agriculture, Forestry, Hunting & Fishing	95.8	138.3	5.0	34.2	1.3	260.9
(b)	Mining and Quarrying	74.3	23.3	1.0	1.0	-	139.3
(c)	Manufacturing	61.9	360.4	3,041.7	1,397.6	785.5	949.9
(d)	Construction	0.3	138.4	43.0	-	-	14.6
(e)	Electricity Gas, Water & Sanitary Services	-	16.2	2.7	-	-	0.7
(f)	Commerce:	5,610.6	7,058.6	5,911.9	4,679.4	5,381.5	11,332.3
1.	Export Bills :	2,968.1	3,675.1	2,458.6	2,497.0	3,954.0	8,868.0
i.	Cotton Raw	191.0	47.7	156.8	109.1	601.3	2,954.1
ii.	Rice	350.6	443.1	396.0	200.9	430.0	1,137.1
iii.	Cotton Textiles (Local)	1,250.9	1,756.8	1,761.5	1,695.6	2,405.5	3,673.1
iv.	Cement & Cement products	49.9	225.8	-	209.7	200.0	212.4
v.	Petroleum & Petroleum products	51.1	39.3	32.2	252.2	66.4	274.3
vi.	Machinery & Transport Equipments	43.9	26.7	3.6	9.3	55.5	72.7
vii.	Other Export Bills	1,030.8	1,135.7	108.6	20.2	195.4	544.3
2.	Imports Bills Payable in Pakistan	246.9	446.7	884.6	65.2	114.0	347.0
3.	Inland Bills (to include Local Bills)	2,395.5	2,936.4	2,568.7	2,117.2	1,313.4	2,117.2
4.	Non-Bank Financial Companies	-	0.4	-	-	-	-
(g)	Transport, Storage & Communication	-	-	-	-	-	39.1
(h)	Services	11.0	51.3	1.4	51.1	0.4	1.2
(i)	Other Public Sector Enterprises	1.0	-	24.2	-	-	1.2
III. Private Sector (Business):		97,235.8	110,899.6	113,421.5	117,746.4	100,310.0	108,631.6
(a)	Agriculture, Forestry ,Hunting & Fishing	4,322.3	4,781.9	6,807.7	3,767.2	4,428.4	4,189.6
1.	Primary Products :	3,620.1	4,347.4	6,270.8	3,627.2	4,117.2	3,963.4
i.	Cotton	1,577.7	1,520.8	2,217.7	680.4	1,333.6	747.6
ii.	Rice	1,823.7	2,275.0	2,270.6	2,423.1	2,478.1	2,512.7
iii.	Sugarcane	55.3	151.3	825.0	400.0	-	132.1
iv.	Tobacco	-	1.6	0.5	0.5	-	151.6
v.	Other Primary Products	163.4	398.6	957.0	123.1	305.5	419.4
2.	Other Agriculture ,Forestry ,Hunting and Fishing	702.2	434.5	536.8	140.1	311.2	226.2

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

(End of Period : Million Rupees)						
ECONOMIC GROUPS	2005	2006		2007		2008
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
(b) Mining and Quarrying	113.5	75.4	67.9	101.3	91.1	465.6
(c) Manufacturing	14,481.3	13,305.2	3,937.4	5,553.3	5,685.5	6,958.2
(d) Construction	1,190.1	442.9	331.6	281.9	361.2	8.6
(e) Electricity, Gas, Water & Sanitary Services	3.3	162.8	3.0	2.0	4.0	30.8
(f) Commerce:	76,219.6	91,224.1	101,656.3	107,248.6	89,041.7	96,402.7
1. Export Bills-Traditional Export	37,701.5	40,791.8	46,628.1	42,746.5	42,569.0	44,067.8
i. Wool & Goat Hair	-	36.8	283.2	347.7	19.7	0.6
ii. Hides & Skins	3,410.4	2,678.6	676.7	618.7	239.2	620.6
iii. Cotton Textiles (Local)	21,878.8	23,766.5	28,915.0	24,802.5	27,771.3	28,269.2
iv. Cotton Yarn (Local)	10,918.7	12,444.5	14,181.0	15,895.6	13,477.3	12,272.1
v. Sports Goods	1,313.6	1,471.9	798.4	770.7	818.7	2,665.7
vi. Surgical Instruments	180.1	393.4	1,773.8	311.3	242.8	239.7
2. Export Bills-Non-Traditional Exports	15,783.6	17,771.9	21,879.5	21,818.3	23,149.2	28,395.4
i. Brassware & Handicrafts	78.5	323.3	43.9	198.4	1,667.3	1,967.1
ii. Carpets & Rugs	1,066.7	942.8	1,049.9	1,469.8	1,890.3	2,317.5
iii. Footwear & Leather goods	2,066.2	1,868.9	3,062.7	1,795.8	2,225.9	2,799.7
iv. Handloom products, Towels & Hosiery	3,513.2	3,785.0	5,650.3	7,572.3	5,194.2	6,467.0
v. Readymade Garments	4,644.1	7,121.4	8,025.4	7,130.7	9,234.8	11,544.4
vi. Electrical goods (Cable & Wire RA)	307.3	856.7	783.5	645.1	420.4	92.0
vii. Other Export Bills	4,107.6	2,874.0	3,263.8	3,006.1	2,516.2	3,207.8
3. Import Bills Payable in Pakistan	6,377.1	10,341.4	13,802.8	14,461.1	8,220.7	8,243.1
4. Inland Bills (to include Local Bills)	15,962.6	21,566.7	18,653.5	25,697.9	14,137.8	14,974.2
5. Non-Bank Financial Companies	-	-	-	-	-	46.0
6. Other Foreign Bills (clean outward)	394.8	752.2	692.3	2,524.9	965.0	676.2
(g) Transport, Storage & Communication	176.9	120.9	142.2	134.4	-	56.0
(h) Services	371.1	0.0	41.7	41.6	52.4	224.3
(i) Other Private (Business)	357.5	786.4	433.9	616.2	645.7	295.8
IV. Trust Funds and Non-Profit Organisations	133.8	-	11.5	-	111.3	77.4
V. Others	1,197.5	3,343.7	1,758.6	1,371.2	798.8	1,096.5
TOTAL	104,588.8	122,205.1	124,277.0	125,281.5	107,394.1	122,545.0

(Contd.)

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

(End of Period: Million Rupees)				
ECONOMIC GROUPS	2008		2009	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
I. Government:	110	20.0	22	407.7
II. Public Sector Enterprises:	1,426	9,670.5	953	9,477.6
(a) Agriculture, Forestry, Hunting & Fishing	329	2,701.8	2	181.9
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	2	5.2	54	1,990.1
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	4	99.3	3	2,330.0
(f) Commerce:	912	6,846.8	645	4,947.0
1. Export Bills :	417	2,455.8	383	4,102.7
i. Cotton Raw	5	55.2	2	35.7
ii. Rice	34	156.0	93	2,543.0
iii. Cotton Textiles (Local)	272	1,111.4	91	696.8
iv. Cement & Cement products	10	733.6	38	14.8
v. Petroleum & Petroleum products	15	97.5	29	242.4
vi. Machinery & Transport Equipments	10	20.3	5	30.3
vii. Other Export Bills	71	281.9	125	539.6
2. Imports Bills Payable in Pakistan	45	2,125.7	72	213.0
3. Inland Bills (to include Local Bills)	449	2,265.3	155	567.1
4. Non-Bank Financial Companies	1	-	35	64.2
(g) Transport, Storage & Communication	-	-	1	6.0
(h) Services	8	0.9	-	-
(i) Other Public Sector Enterprises	171	16.6	248	22.7
III. Private Sector (Business):	25,830	127,615.4	25,124	132,342.3
(a) Agriculture, Forestry ,Hunting & Fishing	1,738	9,103.5	673	6,011.4
1. Primary Products :	1,624	8,583.2	645	5,821.5
i. Cotton	1,502	4,661.2	416	4,440.8
ii. Rice	73	3,599.8	109	973.1
iii. Sugarcane	3	157.2	63	189.4
iv. Tobacco	-	-	1	0.6
v. Other Primary Products	46	164.9	56	217.6
2. Other Agriculture ,Forestry ,Hunting and Fishing	114	520.3	28	190.0

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

(Concl'd.)

(End of Period : Million Rupees)

ECONOMIC GROUPS	2008		2009	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	24	202.1	68	256.4
(c) Manufacturing	4,532	17,258.6	5,346	23,860.0
(d) Construction	6	26.4	47	423.7
(e) Electricity, Gas, Water & Sanitary Services	6	72.5	82	1,750.5
(f) Commerce:	18,335	97,568.3	18,702	98,511.0
1. Export Bills-Traditional Export	6,718	41,479.7	7,043	34,119.5
i. Wool & Goat Hair	2	1.6	46	42.3
ii. Hides & Skins	64	313.8	37	142.4
iii. Cotton Textiles (Local)	4,178	30,542.3	4,678	25,652.5
iv. Cotton Yarn (Local)	2,221	9,985.0	2,050	7,935.8
v. Sports Goods	176	376.3	138	240.4
vi. Surgical Instruments	77	260.7	94	106.0
2. Export Bills-Non-Traditional Exports	3,408	17,232.8	3,451	21,414.6
i. Brassware & Handicrafts	85	1,575.9	68	2,258.3
ii. Carpets & Rugs	122	726.0	123	450.2
iii. Footwear & Leather goods	524	2,534.4	432	1,876.8
iv. Handloom products, Towels & Hosiery	826	2,345.6	695	2,236.1
v. Readymade Garments	1,311	5,637.7	1,185	7,781.3
vi. Electrical goods (Cable & Wire RA)	38	852.8	115	313.7
vii. Other Export Bills	502	3,560.4	833	6,498.1
3. Import Bills Payable in Pakistan	1,738	21,520.5	1,878	24,708.0
4. Inland Bills (to include Local Bills)	6,357	16,250.9	6,220	17,156.4
5. Non-Bank Financial Companies	-	-	-	-
6. Other Foreign Bills (clean outward)	114	1,084.4	110	1,112.6
(g) Transport, Storage & Communication	25	695.5	76	256.9
(h) Services	39	50.8	26	55.4
(i) Other Private (Business)	1,125	2,637.7	104	1,217.0
IV. Trust Funds and Non-Profit Institutions	10	19.8	-	-
V. Others	2,909	1,335.3	547	1,148.9
TOTAL	30,285	138,661.1	26,646	143,376.5

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	186,193.5	181,663.0	161,732.3	169,333.2
National Prize Bonds	92.5	-	-	-
National Savings Schemes	-	-	-	-
Compensation Bonds	32,772.3	31,106.3	15,203.4	15,071.2
Federal Investment Bonds	2,880.3	1,430.2	1,158.2	14,647.5
Pakistan Investment Bonds	150,448.4	149,126.5	145,370.6	139,614.5
Un-classified	-	-	-	-
B. TREASURY BILLS	373,524.1	409,361.9	382,108.1	657,161.3
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:	167,574.1	275,516.8	220,875.1	281,258.3
1. Shares :	42,174.1	48,061.2	39,027.3	55,874.7
(i) Financial Institutions	4,482.7	4,180.8	4,202.8	6,858.2
(ii) Public Sector Enterprises	10,050.0	5,847.7	5,210.7	5,053.3
(iii) Private Sector	27,641.4	38,032.7	29,613.9	43,963.2
2. Debentures :	4,567.6	1,487.2	2,973.0	3,888.9
(i) Financial Institutions	2,980.0	405.7	134.4	1137
(ii) Public Sector Enterprises	394.7	499.8	1,388.4	641.2
(iii) Private Sector	1,192.9	581.7	1,450.2	2,110.7
(iv) Other	-	-	-	-
3. National Investment (Unit) Trust	30,821.8	28,457.4	28,797.3	39,122.8
4. Participation Term Certificates	34,907.5	32,415.4	32,034.8	32,083.9
5. Modarba Certificate	604.5	578.6	145.2	164.3
6. Mutual Funds	7,723.0	13,695.1	14,991.7	46181.5
7. Others	46,775.6	150,821.9	102,905.8	103,942.2
TOTAL	727,368.3	866,618.3	764,792.1	1,107,829.4

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2007	2008	
	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	181,854.6	182,170.9	161,177.2
National Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	11,715.0	11,731.9	12,692.7
Federal Investment Bonds	6,345.1	8,370.5	4,347.6
Pakistan Investment Bonds	163,794.5	162,068.5	144,136.9
Un-classified	-	-	-
B. TREASURY BILLS	718,520.9	559,397.6	541,289.1
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:	304,106.5	295,090.6	318,446.8
1. Shares :	106,449.8	86,412.4	76,533.0
(i) Financial Institutions	5,747.3	8,165.1	6,855.6
(ii) Public Sector Enterprises	5,440.9	8,476.5	6,596.0
(iii) Private Sector	95,261.6	69,770.8	63,081.4
2. Debentures :	4,872.0	2,298.6	4,754.6
(i) Financial Institutions	1,356.5	40.5	2.1
(ii) Public Sector Enterprises	742.9	904.8	2,316.2
(iii) Private Sector	2,772.6	1,353.3	2,436.3
(iv) Other	-	-	-
3. National Investment (Unit) Trust	36,883.6	33,928.6	28,419.2
4. Participation Term Certificates	38,671.6	34,511.1	33,097.7
5. Modarba Certificate	181.0	388.5	357.8
6. Mutual Funds	39,132.5	35,107.8	25,590.2
7. Others	77,916.0	102,443.6	149,694.3
TOTAL	1,204,558.6	1,036,735.7	1,020,989.7

(Contd.)

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

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

SECURITIES / SHARES	June, 2009		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	197,658.5	194,694.4	192,073.3
National Prize Bonds	-	-	-
National Savings Schemes	--	-	-
Compensation Bonds	11,550.2	10,603.3	10,608.2
Federal Investment Bonds	8,638.3	8,638.3	8,638.3
Pakistan Investment Bonds	177,470.0	175,452.8	172,826.8
Un-classified	-	-	-
B. TREASURY BILLS	748,731.4	794,020.1	749,263.9
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	2.0	1.5
E. OTHERS:	412,726.2	378,300.5	402,517.9
1. Shares :	88,590.5	66,497.2	83,685.5
(i) Financial Institutions	9,859.3	8,956.9	8,458.9
(ii) Public Sector Enterprises	6,968.3	5,689.3	5,523.9
(iii) Private Sector	71,762.9	51,851.0	69,702.7
2. Debentures :	5,545.3	5,544.1	5,516.0
(i) Financial Institutions	3.4	3.4	3.4
(ii) Public Sector Enterprises	2,758.9	2,568.9	2,544.9
(iii) Private Sector	2,783.0	2,971.8	2,967.7
(iv) Other	-	-	-
3. National Investment (Unit) Trust	20,761.5	8,338.0	19,764.6
4. Participation Term Certificates	63,853.2	64,356.5	64,017.0
5. Modarba Certificate	28,409.5	28,074.7	26,253.2
6. Mutual Funds	416.9	416.9	375.4
7. Others	205,149.3	205,073.1	202,906.2
TOTAL	1,359,192.7	1,367,092.1	1,343,931.7

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

(End of period : Million Rupees)

(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.
0.00	131,049.3	146,671.8	153,519.6	179,341.4	208,382.8
0.25*	24,066.0	19,617.3	35,360.4	5,518.3	52,048.7
0.50*	7,390.3	9,937.6	9,662.3	18,244.6	9,552.9
0.75*	559.8	1,140.8	6,922.2	27,179.4	4,344.0
1.00	15,052.7	42,286.2	21,934.8	25,649.2	25,730.4
1.25	18,846.8	7,100.9	9,021.6	2,389.3	6,272.9
1.50	4,524.5	7,992.5	14,908.5	18,876.3	6,593.9
1.75	3,035.8	1,287.5	3,984.4	1,244.4	1,585.6
2.00	15,281.3	6,200.3	17,795.1	13,142.2	4,423.2
2.25	2,648.2	3,508.2	4,622.7	3,991.9	1,685.5
2.50	16,818.2	16,975.6	4,183.4	2,368.8	10,702.4
2.75	389.5	1,123.2	652.0	4,034.3	1,205.5
3.00	20,755.1	20,509.3	12,775.5	17,987.4	10,808.3
3.25	1,119.7	2,049.7	1,528.2	587.6	277.2
3.50	8,026.5	6,595.6	1,862.5	1,540.2	6,732.2
3.75	2,182.0	4,706.9	583.3	585.6	1,115.4
4.00	4,863.0	7,750.5	17,464.6	10,246.0	4,511.6
4.25	4,246.5	2,402.9	1,959.7	3,591.8	1,716.7
4.50	1,977.6	2,922.8	1,483.7	2,143.2	1,794.1
4.75	4,813.5	361.8	523.6	510.4	2,668.0
5.00	2,984.1	6,198.8	31,468.2	21,343.4	11,109.3
5.25	584.9	1,580.6	605.9	6,674.6	166.5
5.50	3,307.4	946.8	2,774.3	1,537.0	3,798.1
5.75	740.9	3,036.9	763.4	2,094.8	2.0
6.00	612.2	5,403.5	9,389.5	1,149.0	668.9
6.25	762.1	2,249.2	1,030.1	65.4	139.3
6.50	2.6	7.9	335.4	266.1	177.8
6.75	-	75.0	-	1,800.9	50.3
7.00	56.9	147.5	484.0	6,910.9	390.2
7.25	975.5	186.4	169.9	3,489.1	4.6
7.50	371.0	49.5	264.1	929.8	213.8
7.75	101.7	-	-	1,052.7	2.5
8.00	2.8	701.9	187.0	661.2	6,650.4
8.25	-	-	-	0.0	4.6
8.50	32.5	114.5	3.7	104.2	851.4
8.75	-	136.5	-	0.0	0.0
9.00	8.4	62.9	447.1	5,077.9	215.8
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
10.25	-	-	-	0.0	3,974.3
10.50	-	-	0.1	0.0	1,848.5
10.75	-	-	-	6.1	57.7
11.00	-	-	-	0.0	680.2
Over 11.00	227.7	-	27.0	2,172.9	9,360.6

Total	298,440.3	332,438.6	368,715.8	394,729.9	403,029.1
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3.16 Scheduled Banks' Deposits by Rates of Return (PLS)

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

*00.25 stands for 00.05 to 00.25

*00.50 stands for 00.30 to 00.50

*00.75 stands for 00.55 to 00.75

3.17 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

RATE OF RETURN	2005				2006		2007	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	30,089.8	28,608.9	12,191.3	12,191.3	10,311.9	10,245.0	7,625.0	7,558.1
01.00*	56.4	56.4	0.5	0.5	-	-	5.5	5.5
02.00*	-	-	6.5	6.5	25.3	25.3	13.6	13.6
03.00*	4,227.9	3,084.8	3,505.2	3,505.2	3,651.8	3,651.8	4,043.8	4,043.8
03.25	-	-	0.2	0.2	-	-	50.3	50.3
03.50	0.5	0.5	90.3	90.3	1.1	1.1	0.2	0.2
03.75	-	-	-	-	-	-	-	-
04.00	3,171.5	2,916.2	1,145.6	1,145.6	1,237.1	1,237.1	5,875.0	5,375.0
04.25	811.2	811.2	8.5	8.5	-	-	-	-
04.50	3,598.4	3,598.4	226.6	226.6	8.3	8.3	47.9	47.9
04.75	1,655.8	1,655.8	-	-	33.3	33.3	3.2	3.2
05.00	2,007.7	1,877.4	858.7	858.7	835.3	835.3	343.1	343.1
05.25	737.6	737.6	459.3	459.3	79.2	79.2	1.6	1.6
05.50	1,490.3	1,490.3	1,780.4	1,780.4	394.5	394.5	355.6	355.6
05.75	457.4	457.4	2,073.4	2,073.4	1,656.5	1,656.5	2,338.6	2,338.6
06.00	1,639.5	1,639.5	4,208.2	4,208.2	4,511.3	4,511.3	1,876.0	1,876.0
06.25	2,159.0	2,159.0	2,491.7	691.7	2,539.0	739.0	1,426.3	1,426.3
06.50	514.4	514.4	522.8	522.8	945.8	695.8	1,495.8	1,308.3
06.75	97.1	97.1	466.2	466.2	290.0	290.0	277.4	277.4
07.00	2,467.9	2,467.9	2,420.9	2,420.9	2,231.2	2,231.2	2,818.0	2,817.3
07.25	104.2	104.2	155.1	155.1	626.2	626.2	68.2	68.2
07.50	1,007.7	1,007.7	1,365.0	1,365.0	4,890.9	4,890.9	9,037.5	9,037.5
07.75	18.9	18.9	43.4	43.4	123.0	123.0	85.3	85.3
08.00	3,047.9	2,797.9	2,848.9	2,598.6	1,231.1	1,225.9	2,477.6	2,477.6
08.25	775.4	775.4	667.7	667.7	112.3	112.3	1,663.3	1,663.3
08.50	612.7	612.7	893.7	893.7	960.5	960.5	800.1	800.1
08.75	179.2	179.2	1,854.0	1,569.8	72.0	72.0	241.0	240.5
09.00	8,025.7	7,863.9	7,129.2	7,091.6	5,428.5	3,434.1	5,955.1	3,988.6
09.25	203.5	203.5	737.0	737.0	105.0	105.0	199.5	199.5
09.50	4,512.3	929.0	6,271.0	3,440.7	415.9	415.9	3,922.8	3,922.8
09.75	451.9	451.9	569.7	569.7	161.4	161.4	491.8	491.8
10.00	5,374.1	5,274.1	3,820.9	3,818.3	6,490.1	6,490.1	8,182.0	7,243.3
10.25	241.1	146.0	527.8	427.8	80.8	80.8	371.6	371.6
10.50	2,175.2	1,999.1	1,272.7	1,069.3	3,100.9	860.0	1,557.1	1,557.1
10.75	32.6	32.6	280.7	230.7	15.6	15.6	16.4	16.4
11.00	16,738.2	16,532.9	11,515.1	11,465.1	6,480.9	6,480.9	8,305.5	8,039.3
11.25	1,569.4	1,569.4	219.2	219.2	17.2	17.2	331.7	331.7
11.50	966.0	966.0	2,374.3	2,374.3	1,560.4	1,560.4	4,738.9	3,222.0
11.75	609.8	609.8	1,450.8	1,450.8	1,172.1	1,128.4	800.7	720.4
12.00	11,583.9	11,509.4	13,902.5	13,901.0	12,735.1	12,735.1	17,610.8	16,621.6
12.25	546.1	546.1	602.8	602.8	1,027.3	1,027.3	2,365.1	2,365.1
12.50	1,460.0	1,460.0	3,527.8	3,527.8	4,078.1	4,078.1	5,835.0	5,835.0
12.75	159.6	159.6	653.1	653.1	1,338.6	1,338.6	3,126.7	3,126.7
13.00	15,873.9	15,873.9	16,332.4	16,328.2	17,910.7	17,910.7	13,286.1	13,169.5
13.25	1,575.0	1,575.0	603.2	603.2	974.5	974.5	3,092.5	3,092.5
13.50	1,163.2	1,163.2	1,231.8	1,231.8	4,923.8	4,923.8	6,002.8	6,002.8
13.75	347.8	347.8	150.2	150.2	1,333.9	1,333.9	5,723.8	5,723.8
14.00	8,135.7	8,130.4	5,127.6	4,938.3	10,509.3	10,505.3	13,046.1	13,040.8
14.25	44.2	44.2	142.0	142.0	828.9	828.9	1,918.6	1,918.6
14.50	249.7	249.7	3,906.4	3,906.4	4,549.8	4,549.8	2,677.2	2,657.2
14.75	8.5	8.5	0.1	0.1	584.0	584.0	409.6	404.6
15.00	1,077.1	1,077.1	1,284.9	1,284.9	4,621.3	4,613.4	9,699.2	9,699.2
15.25	2.0	2.0	7.1	7.1	74.6	74.6	2,178.2	2,173.9
15.50	1.1	1.1	28.1	28.1	3,242.2	3,242.2	2,643.0	2,637.5
15.75	0.3	0.3	35.0	35.0	84.4	84.4	200.8	200.8
16.00 & over	5,004.1	2,979.8	6,660.4	4,636.1	16,419.5	16,403.4	17,523.8	17,507.3
TOTAL	149,060.5	139,375.4	130,648.2	122,820.5	147,032.3	140,603.0	185,182.2	178,495.6

* 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)							
	2007				2008		2009	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	8,694.9	8,630.0	8,782.6	8,782.6	20,472.7	20,415.8	22,695.6	22,643.8
01.00*	95.0	95.0	0.0	0.0	5.7	5.7	-	-
02.00*	50.8	50.8	75.7	75.7	106.2	106.2	210.9	210.9
03.00*	3,776.4	3,776.4	4,617.0	4,617.0	5,913.1	5,913.1	7,285.4	7,285.4
03.25	0.0	0.0	225.1	225.1	0.0	0.0	39.1	39.1
03.50	2.0	2.0	182.0	182.0	12.4	12.4	90.3	90.3
03.75	-	-	629.9	629.9	-	-	77.2	77.2
04.00	2,191.4	2,191.4	3,386.2	3,386.2	4,030.0	4,030.0	5,167.0	5,167.0
04.25	-	-	33.5	33.4	-	-	220.1	220.1
04.50	174.2	174.2	184.3	184.3	0.0	0.0	62.0	62.0
04.75	-	-	1,006.8	1,006.8	1.1	1.1	36.9	36.9
05.00	440.9	440.9	1,616.8	1,616.8	749.0	749.0	1,289.5	1,289.5
05.25	1,141.5	1,141.5	211.7	211.7	339.5	339.5	133.5	133.5
05.50	1,379.9	1,379.9	205.4	205.4	407.6	407.6	316.7	316.7
05.75	4,009.7	4,009.7	1,009.8	1,009.8	71.2	71.2	411.2	411.2
06.00	2,777.4	2,777.4	2,225.2	2,225.2	805.0	805.0	2,510.6	2,510.6
06.25	2,817.6	2,817.6	837.4	837.4	50.5	50.5	108.0	108.0
06.50	2,095.3	1,970.3	622.9	560.4	1,394.1	1,394.1	50.0	50.0
06.75	937.6	937.6	346.2	346.2	136.3	136.3	-	-
07.00	1,383.7	1,383.7	1,345.1	1,345.1	1,258.9	1,258.9	970.2	970.2
07.25	196.7	196.7	825.1	825.1	1,079.6	1,079.6	129.0	129.0
07.50	9,187.4	9,132.1	9,976.3	9,921.0	21,135.4	21,135.4	11,596.2	11,596.2
07.75	32.4	32.4	12.1	12.1	11.6	11.6	0.5	0.5
08.00	2,065.8	2,065.8	465.7	465.7	648.1	648.1	1,684.1	1,684.1
08.25	74.5	74.5	19.3	19.3	100.4	100.4	51.5	51.5
08.50	383.0	383.0	525.9	525.9	194.2	194.2	60.6	60.6
08.75	117.9	117.9	14.6	14.6	1,082.0	1,082.0	20.1	20.1
09.00	4,302.8	3,586.7	5,861.2	5,799.0	270.6	270.6	591.5	591.5
09.25	52.9	52.9	23.2	23.2	15.8	15.8	8.5	8.5
09.50	135.5	135.5	4,086.1	3,436.1	98.5	98.5	13.4	13.4
09.75	143.2	143.2	108.1	108.1	32.5	32.5	10.8	10.8
10.00	2,963.2	2,664.7	4,238.9	2,065.8	695.6	648.9	512.5	512.5
10.25	601.8	601.8	19.9	19.9	22.7	22.7	5.4	5.4
10.50	394.4	338.0	335.3	239.2	81.0	76.1	45.9	45.9
10.75	2,097.0	2,097.0	2.5	2.5	49.7	49.7	1.3	1.3
11.00	2,882.0	2,197.5	4,274.8	4,274.8	3,979.7	3,654.7	906.6	906.6
11.25	2,843.6	2,843.6	274.5	274.5	808.3	208.3	4.1	4.1
11.50	11,726.6	11,726.6	3,311.5	2,759.2	330.7	327.3	250.4	250.4
11.75	1,752.4	1,752.4	1,177.4	1,177.4	1,138.7	1,138.7	403.6	403.6
12.00	17,838.9	17,749.4	7,392.9	7,075.6	2,772.1	2,429.2	2,504.3	1,709.1
12.25	1,780.9	1,780.9	2,251.0	2,251.0	248.5	248.5	29.9	29.9
12.50	5,548.3	5,548.3	6,450.3	5,753.2	786.8	786.8	278.5	278.5
12.75	4,109.4	3,767.0	3,024.0	3,024.0	1,167.5	1,167.5	182.8	182.8
13.00	20,742.0	20,742.0	22,712.7	20,284.7	5,989.7	5,309.7	7,463.6	7,040.6
13.25	4,516.3	4,516.3	4,790.3	4,790.3	1,259.5	1,259.5	638.7	638.7
13.50	5,835.0	5,835.0	15,662.3	15,662.3	1,342.4	1,342.4	877.2	877.2
13.75	2,629.2	2,629.2	2,043.3	2,043.3	182.9	182.9	135.1	135.1
14.00	22,915.1	22,830.8	12,769.0	12,718.7	14,671.8	14,257.6	9,334.9	8,268.1
14.25	800.8	800.8	1,861.8	1,824.2	87.3	87.3	127.0	127.0
14.50	3,926.6	3,926.6	3,351.6	3,351.6	1,294.8	1,294.8	1,845.4	1,344.5
14.75	1,406.6	1,406.6	229.6	229.6	467.6	445.4	1,703.8	1,703.8
15.00	14,480.4	14,480.4	25,450.3	25,450.3	21,838.6	18,925.9	29,900.0	17,646.8
15.25	995.8	995.8	2,073.4	2,073.4	1,399.1	1,399.1	1,181.9	1,181.9
15.50	1,151.0	1,151.0	5,250.5	5,250.5	10,504.8	10,504.8	13,072.9	12,072.9
15.75	158.8	158.8	1,194.6	1,194.6	837.2	837.2	2,542.6	2,542.6
16.00 & over	21,106.2	21,098.5	41,407.5	41,391.0	121,026.4	116,065.4	104,758.7	98,551.2
TOTAL	203,862.5	201,338.0	221,011.1	213,812.7	253,405.4	243,035.7	234,547.4	212,249.2

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

(End of Period: Million Rupees)

RATE OF RETURN	2005		2006				2007	
	Dec.		Jun..		Dec.		Jun..	
	Overall	Private Sector	Overall	Private Sector	Overall	Sector	Overall	Private Sector
00.00	77,244.0	76,657.9	90,056.5	86,934.2	101,089.4	100,019.3	83,867.2	82,072.6
01.00*	3,074.6	1,307.8	1,766.2	1,252.2	1,545.5	1,049.3	1,616.7	1,092.3
02.00*	8,033.6	4,928.0	4,128.6	4,128.6	5,349.9	5,350.0	7,600.7	7,600.7
03.00*	15,256.0	15,256.0	17,928.6	17,928.6	8,554.2	8,554.2	12,779.2	12,779.2
04.00*	23,790.0	23,781.1	16,849.0	16,843.8	25,963.8	25,963.8	29,517.3	29,517.3
05.00*	16,500.2	15,201.5	22,772.9	15,484.0	12,904.5	12,902.9	14,662.2	14,662.2
06.00*	62,194.2	49,009.1	89,220.6	82,803.4	81,265.5	78,915.3	45,104.4	43,992.0
07.00*	52,929.0	52,424.1	20,024.7	20,020.4	47,810.8	47,189.9	66,447.4	66,395.4
08.00*	67,710.1	63,349.6	74,058.7	69,004.8	129,349.4	127,366.2	135,613.1	134,667.6
08.25	8,833.6	7,833.6	3,991.7	3,957.2	605.7	605.7	595.0	595.0
08.50	21,217.5	19,191.4	30,146.2	29,185.8	28,573.3	27,787.9	19,137.4	8,560.5
08.75	18,626.8	14,331.8	14,575.2	6,928.7	3,103.7	1,137.3	5,181.9	431.3
09.00	250,872.1	216,190.4	140,904.2	118,689.5	68,714.7	61,918.4	41,255.0	35,721.9
09.25	22,301.5	14,461.9	18,587.9	15,949.3	5,978.8	2,541.8	5,447.3	2,980.3
09.50	67,538.7	33,066.9	82,869.0	36,135.1	61,980.9	12,535.0	35,327.9	26,740.9
09.75	29,845.8	23,386.1	39,714.4	26,237.9	14,707.6	10,951.9	20,461.7	20,240.1
10.00	159,949.9	134,497.9	182,168.6	149,422.5	135,173.3	110,666.2	143,174.9	112,842.1
10.25	22,594.8	21,695.0	39,295.1	22,428.0	24,940.4	20,876.6	26,620.4	13,875.5
10.50	48,650.7	46,860.5	87,250.3	64,892.7	58,597.3	42,157.4	36,264.9	31,791.7
10.75	20,291.6	18,621.6	31,106.6	27,329.2	43,205.3	39,525.5	40,822.0	34,443.0
11.00	156,235.5	154,342.2	154,033.1	144,161.6	192,503.1	156,435.3	169,596.6	124,066.5
11.25	10,251.2	10,020.5	27,749.6	26,599.9	35,560.2	24,404.1	44,639.3	35,066.8
11.50	27,138.5	27,089.5	39,806.2	39,793.1	76,329.5	69,080.3	104,195.4	51,440.4
11.75	12,525.3	12,521.5	37,686.5	37,195.1	28,119.3	24,480.7	37,339.4	30,300.8
12.00	150,963.5	145,103.4	133,828.2	133,771.4	195,503.8	185,826.4	197,235.2	194,990.3
12.25	6,538.1	6,538.1	23,269.6	22,622.6	22,137.8	21,337.8	30,248.2	28,607.5
12.50	37,187.1	37,187.1	37,140.5	37,140.5	67,980.6	63,970.3	74,828.2	72,467.8
12.75	2,816.0	2,816.0	22,122.6	21,902.6	15,416.8	15,200.7	27,788.6	23,430.4
13.00	121,817.1	121,277.4	123,219.4	122,304.5	177,160.6	176,232.0	162,426.3	161,286.1
13.25	1,112.6	1,112.6	9,632.7	9,632.7	10,358.3	10,358.3	13,949.8	13,949.8
13.50	10,971.9	10,943.5	20,037.4	20,037.4	34,645.2	34,638.2	42,098.9	42,092.4
13.75	4,628.7	4,628.7	4,971.3	4,971.3	15,857.5	15,857.5	9,362.9	9,201.1
14.00	132,267.6	132,265.6	145,121.4	145,120.8	178,144.5	177,723.1	197,794.5	196,910.3
14.25	1,805.6	1,805.6	2,887.8	2,887.8	6,741.8	6,741.8	4,058.5	4,058.5
14.50	3,886.3	3,886.3	11,680.9	11,680.9	24,216.9	24,216.9	27,934.0	27,899.5
14.75	2,885.2	2,885.2	708.6	708.6	10,715.4	10,715.4	2,126.2	2,126.2
15.00	24,845.0	24,845.0	25,381.0	25,381.0	55,591.0	55,591.0	88,985.3	87,795.3
15.25	232.3	232.3	1,397.9	1,397.9	3,484.5	3,484.5	1,110.5	1,110.5
15.50	9,333.4	9,333.4	352.9	352.9	6,147.5	6,147.5	7,848.8	7,848.8
15.75	80.6	80.6	206.0	206.0	958.9	958.9	2,096.6	2,096.6
16.00	17,334.8	17,334.8	8,029.3	7,875.5	16,132.2	16,132.2	39,213.2	39,213.2
16.25	93.6	93.6	162.0	162.0	649.3	649.3	833.2	833.2
16.50	1,667.5	1,667.5	1,461.1	1,461.1	3,118.1	3,118.1	7,880.3	7,877.1
16.75	89.3	89.3	10,002.0	10,002.0	13,545.3	13,545.3	3,939.2	3,939.2
17.00	3,660.0	3,660.0	4,993.1	4,993.1	13,283.0	13,283.0	8,364.8	8,364.8
17.25	47.5	47.5	158.2	158.2	12.2	12.2	30.8	30.8
17.50	76.5	76.5	4,168.9	4,168.9	7,182.5	7,182.5	94.8	94.8
17.75	46.6	46.6	36.3	36.3	47.6	47.6	86.3	86.3
18.00	9,628.2	9,628.2	15,365.0	15,365.0	15,021.6	15,021.6	15,360.0	15,360.0
18.25	38.6	38.6	183.0	183.0	151.5	131.3	788.2	788.2
18.50	48.9	48.9	49.9	49.9	201.5	201.5	1,270.6	1,270.6
18.75	7.9	7.9	321.1	321.1	3.5	3.5	606.5	606.5
19.00	828.3	828.3	15,078.7	15,078.7	4,806.3	4,806.3	9,960.7	9,960.7
19.25	49.0	49.0	919.5	919.5	3.4	3.4	0.3	0.3
19.50	2.3	2.3	8.9	8.9	52.2	52.2	165.7	165.7
19.75	17.8	17.8	908.0	908.0	96.3	96.3	220.9	220.9
20.00 & over	37,475.8	37,475.8	50,049.6	50,037.4	62,206.9	62,204.9	85,024.8	85,024.7
TOTAL	1,786,088.7	1,632,078.9	1,940,543.2	1,735,152.9	2,153,500.8	1,957,906.6	2,191,000.1	1,971,584.2

* 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	2007		2008				2009	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	71,973.0	71,277.4	68,442.4	68,395.8	72,155.1	72,145.1	96,578.0	91,811.4
01.00*	3,618.6	2,632.0	4,323.5	3,534.9	868.1	868.1	349.4	349.4
02.00*	9,695.0	9,695.0	6,353.2	6,353.2	9,050.7	8,257.8	6,467.8	5,706.8
03.00*	11,318.3	11,318.3	11,125.2	11,125.2	12,442.4	12,442.4	15,066.3	13,844.4
04.00*	26,124.4	26,124.4	30,801.7	29,775.8	22,599.0	22,599.0	23,902.8	23,894.7
05.00*	19,976.8	19,959.0	20,985.5	20,985.5	17,161.7	16,427.4	23,321.7	22,696.2
06.00*	34,509.1	33,298.3	32,397.8	31,491.6	21,749.5	20,399.4	10,010.1	10,010.1
07.00*	70,870.3	70,708.0	57,718.3	57,717.2	38,727.7	38,727.0	33,053.1	33,052.9
08.00*	163,975.5	162,943.6	151,380.8	150,900.5	163,923.4	163,674.9	194,205.2	194,204.2
08.25	259.4	259.4	88.1	88.1	1,851.9	1,851.9	878.9	878.9
08.50	6,636.6	6,043.5	2,116.0	2,115.8	3,245.9	3,243.3	10,607.2	10,562.1
08.75	443.0	442.0	170.9	90.0	1,051.9	1,051.2	74.1	73.7
09.00	58,163.4	51,565.8	101,011.7	98,097.8	79,344.0	79,344.0	84,828.3	84,188.4
09.25	10,526.5	9,838.6	1,643.0	1,643.0	2,691.7	891.7	1,881.1	81.1
09.50	26,065.5	9,709.1	14,281.0	14,281.0	8,176.7	8,176.7	7,342.0	7,342.0
09.75	36,151.4	22,642.9	10,058.5	9,705.5	2,541.9	408.9	1,576.6	509.2
10.00	131,781.9	84,927.2	52,239.5	35,120.8	31,506.6	25,130.5	14,019.4	12,953.7
10.25	41,028.6	33,592.0	11,828.8	9,923.9	3,967.0	3,967.0	1,548.6	1,548.6
10.50	72,475.8	62,690.5	30,473.9	26,887.4	11,217.3	11,158.8	8,139.7	8,139.7
10.75	66,800.6	51,431.0	39,228.7	22,790.6	8,000.8	7,912.8	3,669.4	3,669.4
11.00	162,740.5	108,830.8	169,020.1	94,252.5	27,530.2	27,429.4	15,199.1	14,683.8
11.25	46,360.5	45,167.1	54,634.9	54,064.4	9,134.8	9,134.8	6,176.5	6,176.5
11.50	72,335.8	58,400.3	82,040.0	74,605.8	18,096.1	18,096.1	7,045.5	7,045.5
11.75	32,078.3	29,712.7	26,060.7	25,411.0	5,463.7	4,604.2	2,283.3	2,145.1
12.00	200,708.6	196,237.8	140,906.4	124,535.3	33,181.8	32,656.6	33,214.0	31,113.0
12.25	32,610.1	31,578.4	28,332.7	26,330.0	4,756.3	4,755.2	1,818.6	1,818.6
12.50	56,000.4	55,998.6	50,296.6	42,313.1	10,222.1	10,222.1	3,044.1	3,041.3
12.75	51,602.8	51,602.8	34,077.5	30,117.6	9,081.7	9,081.7	9,850.7	7,551.1
13.00	164,192.4	161,099.1	243,388.4	196,764.7	39,825.8	36,822.3	68,837.4	46,841.9
13.25	11,774.1	11,773.9	27,075.9	24,402.0	5,116.1	5,062.1	12,094.7	8,551.9
13.50	48,648.5	47,948.5	82,395.6	80,395.6	35,871.7	35,871.7	8,000.0	7,229.9
13.75	13,073.8	12,758.4	23,229.7	19,018.5	9,095.8	8,909.1	28,919.0	19,557.4
14.00	340,896.6	337,880.7	295,117.4	282,252.0	85,252.3	82,781.6	171,234.8	134,964.1
14.25	5,339.2	5,339.2	18,998.6	17,998.6	19,187.5	12,187.5	41,061.3	29,068.1
14.50	24,205.0	24,195.4	43,687.5	43,450.4	30,884.9	25,293.9	60,853.3	46,303.8
14.75	5,491.3	5,491.3	11,833.9	11,189.5	33,351.2	24,891.3	115,180.3	49,691.0
15.00	107,074.7	105,146.3	200,373.1	199,862.6	259,097.7	186,852.0	389,125.6	241,128.0
15.25	5,403.5	5,403.5	10,874.8	10,874.8	45,101.6	39,808.5	84,424.9	35,542.4
15.50	5,605.8	5,605.8	21,369.2	18,540.6	86,010.3	77,328.4	64,463.1	59,349.5
15.75	3,413.5	3,413.5	6,031.7	4,986.7	58,415.9	38,795.1	126,349.0	73,198.7
16.00	24,428.5	24,273.1	114,542.8	109,314.4	275,315.2	229,253.2	238,642.8	182,775.8
16.25	128.7	128.7	2,268.8	2,268.8	51,879.3	39,261.1	50,588.3	31,679.0
16.50	8,203.6	8,203.6	18,538.9	18,538.9	151,307.5	84,041.5	42,355.5	39,782.5
16.75	4,129.8	4,129.8	9,205.7	9,205.7	40,888.1	40,800.8	41,308.6	39,305.3
17.00	6,144.9	6,144.9	60,479.0	60,479.0	303,816.6	261,199.0	262,519.9	231,636.9
17.25	74.3	74.3	7,399.4	7,399.4	80,555.9	70,456.2	36,919.7	36,919.7
17.50	547.6	547.6	4,313.5	4,313.5	63,797.9	63,247.7	27,572.6	27,227.8
17.75	695.8	695.8	1,018.8	1,018.8	26,366.8	24,165.4	32,066.7	32,066.7
18.00	22,402.4	22,402.4	52,474.3	52,474.3	126,367.6	125,779.5	80,332.3	76,152.3
18.25	967.1	967.1	189.9	189.9	23,321.7	22,762.6	16,187.8	16,187.8
18.50	76.6	76.6	1,329.3	1,329.3	38,268.1	36,267.5	20,887.2	20,879.2
18.75	1,105.8	1,105.8	61.3	61.3	11,920.9	11,920.9	14,503.8	14,503.8
19.00	6,949.0	6,949.0	11,168.4	11,168.4	86,597.2	86,427.4	57,928.5	56,965.0
19.25	7.2	7.2	93.1	93.1	10,012.2	10,012.2	4,102.9	4,102.9
19.50	34.2	34.2	27.5	27.5	25,938.0	25,938.0	6,685.2	6,685.2
19.75	10.2	10.2	23.7	23.7	2,255.6	2,253.6	3,210.9	3,210.6
20.00 & over	81,487.7	80,584.8	95,079.8	95,077.1	147,429.6	147,004.9	123,291.2	123,287.7
TOTAL	2,409,342.5	2,201,017.2	2,594,627.1	2,355,372.5	2,802,988.6	2,470,052.9	2,845,798.9	2,293,886.9

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

(Percent per annum)								
TYPE OF DEPOSITS	2005	2006		2007		2008		2009
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	1.34 (1.75)	1.45 (1.87)	1.68 (1.40)	1.73 (1.62)	1.62 (1.45)	3.89 (1.17)	6.45 (1.39)	5.73 (1.48)
II. Saving Deposits	1.66 (63.45)	1.67 (64.93)	1.92 (57.22)	2.07 (58.40)	2.07 (57.00)	4.93 (55.82)	4.99 (51.12)	5.08 (53.75)
III. Term or Fixed Deposits								
(a) Less than 3 months	3.62 (11.91)	4.24 (8.72)	4.32 (9.33)	4.30 (8.04)	4.64 (11.11)	4.88 (12.75)	5.26 (14.69)	5.57 (11.41)
(b) 3 months and over but less than 6 months	3.27 (6.98)	4.49 (7.56)	5.56 (9.90)	5.10 (9.51)	5.14 (8.07)	5.77 (6.63)	6.76 (6.98)	6.49 (7.44)
(c) 6 months and over but less than 1 year	4.78 (5.46)	4.64 (5.01)	5.88 (6.50)	5.93 (7.16)	5.87 (6.83)	6.99 (6.77)	7.64 (7.75)	7.57 (6.14)
(d) 1 year and over but less than 2 years	5.75 (5.18)	5.26 (6.11)	5.95 (7.41)	6.75 (8.29)	6.85 (8.95)	7.33 (9.03)	8.38 (11.06)	8.52 (12.60)
(e) 2 years and over but less than 3 years	5.27 (0.63)	5.44 (0.77)	5.67 (0.93)	6.46 (0.91)	6.55 (0.87)	6.34 (1.16)	8.41 (0.92)	9.34 (1.22)
(f) 3 years and over but less than 4 years	5.51 (0.99)	5.16 (1.30)	7.14 (2.05)	7.17 (2.05)	6.70 (1.92)	8.60 (2.55)	8.53 (2.11)	9.56 (1.72)
(g) 4 years and over but less than 5 years	6.19 (0.24)	4.90 (0.22)	7.08 (0.22)	7.01 (0.20)	7.11 (0.31)	7.33 (0.68)	8.51 (0.25)	6.08 (0.77)
(h) 5 years and over	4.96 (3.42)	5.57 (3.51)	6.01 (5.05)	6.30 (3.79)	7.16 (3.49)	8.67 (3.44)	9.05 (3.72)	9.06 (3.46)
IV. Overall								
(i) Excluding current and other deposits	2.57	2.69	3.42	3.51	3.61	5.58	6.02	6.11
(ii) Including current and other deposits	1.86	1.96	2.53	2.60	2.66	4.13	4.38	4.44

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)							
	2005	2006		2007		2008		2009
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	1.46 (1.76)	1.63 (1.78)	1.93 (1.32)	1.90 (1.57)	1.86 (1.36)	4.58 (1.04)	7.38 (1.30)	6.86 (1.32)
II. Saving Deposits	1.71 (63.16)	1.72 (64.15)	1.95 (56.39)	2.11 (57.90)	2.13 (56.39)	5.25 (54.99)	5.40 (49.89)	5.48 (53.13)
III. Term or Fixed Deposits								
(a) Less than 3 months	3.78 (12.04)	4.51 (8.59)	4.67 (8.75)	4.68 (7.38)	4.84 (10.70)	5.08 (12.60)	5.41 (14.71)	5.68 (11.55)
(b) 3 months and over but less than 6 months	3.85 (5.99)	4.80 (7.49)	5.78 (9.98)	5.25 (9.48)	5.23 (8.31)	5.95 (6.68)	7.14 (6.86)	6.85 (7.08)
(c) 6 months and over but less than 1 year	4.91 (5.68)	4.82 (5.16)	6.01 (6.81)	6.06 (7.42)	6.15 (6.65)	7.23 (6.83)	7.85 (7.96)	7.87 (6.13)
(d) 1 year and over but less than 2 years	5.83 (5.60)	5.32 (6.58)	6.01 (7.91)	6.81 (8.78)	6.92 (9.50)	7.51 (9.42)	8.51 (11.73)	8.59 (13.12)
(e) 2 years and over but less than 3 years	5.25 (0.69)	5.48 (0.83)	5.82 (0.94)	6.50 (0.97)	6.56 (0.94)	6.34 (1.26)	8.42 (1.01)	9.40 (1.31)
(f) 3 years and over but less than 4 years	5.52 (1.09)	5.18 (1.42)	7.16 (2.22)	7.19 (2.20)	6.73 (2.05)	8.63 (2.75)	8.61 (2.26)	9.65 (1.81)
(g) 4 years and over but less than 5 years	6.19 (0.27)	4.96 (0.24)	7.09 (0.24)	7.03 (0.22)	7.16 (0.33)	7.33 (0.74)	8.60 (0.27)	6.11 (0.84)
(h) 5 years and over	5.00 (3.72)	5.63 (3.75)	6.04 (5.45)	6.30 (4.07)	7.17 (3.78)	8.70 (3.71)	9.11 (4.01)	9.16 (3.71)
IV. Overall								
(i) Excluding current and other deposits	2.70	2.82	3.56	3.64	3.74	5.87	6.37	6.44
(ii) Including current and other deposits	1.99	2.10	2.69	2.73	2.81	4.41	4.71	4.76

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	2005	2006		2007		2008		2009
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	0.14 (1.67)	0.20 (2.73)	0.13 (2.33)	0.34 (2.23)	0.09 (2.48)	0.89 (2.67)	1.08 (2.27)	0.69 (3.36)
II. Saving Deposits	1.18 (66.22)	1.21 (73.16)	1.67 (66.27)	1.62 (64.54)	1.51 (64.08)	1.84 (65.16)	1.71 (63.56)	1.04 (60.79)
III. Term or Fixed Deposits								
(a) Less than 3 months	1.87 (10.65)	1.84 (10.01)	2.19 (15.76)	2.20 (16.26)	3.04 (15.96)	2.90 (14.51)	3.69 (14.50)	4.08 (9.81)
(b) 3 months and over but less than 6 months	1.24 (16.39)	1.48 (8.30)	2.87 (8.93)	3.33 (9.98)	3.40 (5.23)	3.50 (6.01)	3.53 (8.28)	3.95 (11.49)
(c) 6 months and over but less than 1 year	2.56 (3.29)	1.75 (3.41)	2.85 (3.19)	2.96 (3.96)	3.47 (9.01)	3.95 (6.14)	4.62 (5.62)	4.19 (6.24)
(d) 1 year and over but less than 2 years	2.03 (1.14)	1.64 (1.24)	3.34 (1.98)	3.61 (2.27)	3.80 (2.53)	3.19 (4.69)	4.85 (4.26)	6.84 (6.74)
(e) 2 years and over but less than 3 years	7.46 (0.07)	1.79 (0.07)	3.74 (0.81)	3.91 (0.20)	3.98 (0.04)	4.07 (0.04)	5.06 (0.04)	4.36 (0.18)
(f) 3 years and over but less than 4 years	2.91 (0.04)	1.37 (0.07)	4.00 (0.11)	4.06 (0.11)	4.82 (0.46)	5.01 (0.37)	5.47 (0.61)	6.92 (0.71)
(g) 4 years and over but less than 5 years	3.46 (0.00)	2.04 (0.05)	4.29 (0.01)	5.04 (0.02)	5.31 (0.10)	5.50 (0.00)	5.58 (0.08)	2.72 (0.07)
(h) 5 years and over	2.11 (0.53)	3.14 (0.96)	3.09 (0.61)	5.44 (0.41)	5.66 (0.11)	6.08 (0.44)	5.98 (0.78)	2.50 (0.63)
IV. Overall								
(i) Excluding current and other deposits	1.31	1.31	1.92	1.98	2.08	2.29	2.49	2.31
(ii) Including current and other deposits	0.83	0.78	1.17	1.24	1.28	1.43	1.57	1.39

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

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

(Percent per annum)

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
I. INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS									
2005	Dec.	6.79	9.74	9.37	9.21	10.71	9.51	11.16	10.17
2006	Jun.	10.90	10.28	9.59	9.11	11.15	9.44	12.18	10.61
	Dec.	10.16	10.67	9.99	10.56	11.28	9.76	12.40	11.12
2007	Jun.	11.08	11.28	10.14	10.82	11.96	10.49	12.85	11.55
	Dec.	11.20	11.15	10.24	10.79	11.92	10.54	12.87	11.56
2008	Jun.	11.77	12.81	11.54	12.34	12.12	11.29	13.83	12.49
	Dec.	15.01	15.61	14.39	14.48	13.52	15.06	15.70	14.63
2009	Jun.	14.34	14.84	14.16	14.04	13.37	15.78	14.93	14.25
II. INTEREST BEARING - ALL BANKS									
2005	Dec.	5.98	8.01	5.76	7.53	8.47	9.69	9.79	8.18
2006	Jun.	11.58	14.84	8.68	8.55	10.23	10.31	9.59	9.71
	Dec.	11.50	11.73	9.41	9.7	11.9	10.09	11.43	11.00
2007	Jun.	10.87	11.37	10.73	11.07	12.30	11.05	10.76	11.25
	Dec.	11.45	10.36	9.82	11.09	12.85	10.02	11.93	11.64
2008	Jun.	13.62	12.37	11.78	13.16	12.21	13.32	13.02	12.53
	Dec.	14.64	13.88	13.83	12.05	13.60	16.55	13.74	13.60
2009	Jun.	14.86	12.15	13.45	11.91	14.14	15.30	13.21	13.54
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2005	Dec.	7.72	9.94	9.65	9.27	10.88	9.47	11.31	10.33
2006	Jun.	10.66	10.03	9.63	9.14	11.23	9.25	12.37	10.68
	Dec.	10.04	10.56	10.02	10.60	11.21	9.73	12.46	11.13
2007	Jun.	12.04	11.26	10.11	10.80	11.92	10.43	13.02	11.57
	Dec.	9.70	11.27	10.26	10.76	11.80	10.58	12.93	11.55
2008	Jun.	11.75	12.87	11.53	12.26	12.11	11.23	13.90	12.48
	Dec.	15.02	15.76	14.42	14.62	13.51	15.00	15.89	14.72
2009	Jun.	14.18	15.01	14.19	14.20	13.27	15.83	15.08	14.31

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

(Billion Rupees)							
Provinces/Regions	Borrower / Category	Jun.2009		Dec.2008		Jun.2008	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Overall	Foreign	43.64	-	37.56	-	94.27	-
	Govt.	454.49	341.70	413.59	150.46	393.16	133.08
	NFPSEs	279.34	216.72	254.75	186.90	290.10	107.91
	NBFCs & Fin Aux.	92.69	39.37	89.67	45.73	111.52	33.12
	Private Sector	1,167.06	2,096.08	1,098.43	2,240.77	1,057.14	2,074.98
	Trust Fund	123.42	12.26	103.34	13.61	88.70	15.32
	Personal	1,907.57	364.46	1,729.12	396.09	1,713.68	421.20
	Others	69.41	9.77	65.03	22.84	63.57	30.03
	Total	4,137.60	3,080.35	3,791.49	3,056.39	3,812.16	2,815.64
Punjab	Foreign	13.18	-	14.86	-	42.08	-
	Govt.	182.05	224.17	153.34	35.75	144.81	58.75
	NFPSEs	81.93	94.32	73.00	73.21	82.79	49.27
	NBFCs & Fin Aux.	5.70	7.25	8.66	7.55	14.66	5.78
	Private Sector	498.36	1,119.71	458.20	1,205.54	455.44	1,110.55
	Trust Fund	31.52	8.43	29.94	8.93	23.73	10.56
	Personal	902.70	97.97	804.92	118.45	779.79	118.20
	Others	24.14	2.77	26.35	6.43	20.97	6.85
	Total	1,739.58	1,554.62	1,569.28	1,455.86	1,364.28	1,359.95
Sindh	Foreign	17.50	-	12.52	-	27.76	-
	Govt.	117.40	114.55	119.85	111.72	92.33	69.07
	NFPSEs	147.01	118.13	142.80	109.67	160.90	54.97
	NBFCs & Fin Aux.	80.13	29.65	75.61	33.78	84.99	22.12
	Private Sector	394.83	751.53	373.45	800.99	367.13	756.28
	Trust Fund	68.84	0.28	48.91	0.99	44.58	1.80
	Personal	600.37	225.95	555.21	208.89	548.49	261.36
	Others	22.18	5.42	11.81	14.86	22.26	19.15
	Total	1,448.25	1,245.51	1,340.15	1,280.90	1,348.45	1,184.75
NWFP	Foreign	0.88	-	1.79	-	5.14	-
	Govt.	30.49	0.98	24.78	0.97	23.57	0.91
	NFPSEs	6.22	1.11	3.75	1.00	3.36	1.70
	NBFCs & Fin Aux.	1.08	0.00	0.04	0.71	0.66	0.01
	Private Sector	57.52	36.14	53.98	38.06	51.68	36.99
	Trust Fund	3.14	0.00	3.13	0.11	2.52	0.01
	Personal	143.01	12.21	129.76	16.17	136.13	14.06
	Others	3.37	0.52	5.14	0.66	4.37	1.08
	Total	245.72	50.96	222.37	57.68	227.44	54.76
Balochistan	Foreign	0.13	-	0.14	-	0.21	-
	Govt.	13.03	0.13	11.44	0.13	10.83	2.43
	NFPSEs	2.64	0.00	1.99	0.00	1.41	0.00
	NBFCs & Fin Aux.	0.10	0.00	0.01	0.00	0.01	0.00
	Private Sector	26.79	7.61	25.77	8.93	19.92	7.00
	Trust Fund	1.14	0.00	0.95	0.00	0.91	0.00
	Personal	34.11	5.20	27.36	5.19	30.25	5.78
	Others	6.37	0.04	7.22	0.02	7.16	0.09
	Total	84.30	12.98	74.88	14.28	70.70	15.31
Islamabad	Foreign	10.96	-	7.97	-	17.51	-
	Govt.	86.83	1.87	79.45	1.89	95.90	1.91
	NFPSEs	39.81	3.16	32.40	3.02	41.28	1.98
	NBFCs & Fin Aux.	5.07	2.46	4.90	3.69	8.92	5.61
	Private Sector	159.76	175.53	148.45	181.59	145.56	158.77
	Trust Fund	17.34	3.55	18.21	3.57	15.81	2.96
	Personal	123.58	19.70	125.16	43.50	110.63	17.45
	Others	12.24	0.88	12.77	0.81	8.06	2.43
	Total	455.59	207.15	429.31	238.08	443.67	191.11
FATA	Foreign	-	-	-	-	-	-
	Govt.	0.38	-	0.42	-	0.13	-
	NFPSEs	-	-	-	-	0.10	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	1.77	0.43	1.17	0.45	1.89	0.42
	Trust Fund	-	-	0.15	-	-	-
	Personal	4.08	0.16	4.23	0.18	4.45	0.21
	Others	0.10	-	0.20	-	0.01	-
	Total	6.33	0.59	6.19	0.63	6.57	0.63

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

(Billion Rupees)							
Provinces/Regions	Borrower / Category	Jun.2009		Dec.2008		Jun.2008	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Gilgit-Baltistan	Foreign	0.01	-	-	-	0.05	-
	Govt.	0.59	-	1.08	-	0.75	-
	NFPSEs	0.02	-	-	-	-	-
	NBFCs & Fin Aux.	0.13	-	0.21	-	0.11	-
	Private Sector	3.25	1.58	3.02	1.62	2.79	1.58
	Trust Fund	0.70	-	0.74	-	0.48	-
	Personal	2.61	0.45	2.15	0.47	2.43	0.48
	Others	0.10	-	0.05	-	-	-
	Total	7.41	2.02	7.26	2.10	6.62	2.06
AJK	Foreign	0.99	-	0.28	-	1.52	-
	Govt.	23.72	-	23.22	-	24.83	-
	NFPSEs	1.72	-	0.81	-	0.25	-
	NBFCs & Fin Aux.	0.47	-	0.24	-	2.18	-
	Private Sector	24.78	3.56	34.39	3.58	12.74	3.38
	Trust Fund	0.73	-	1.31	-	0.66	-
	Personal	97.11	2.82	80.33	3.23	101.51	3.65
	Others	0.92	0.13	1.49	0.05	0.74	0.02
	Total	150.43	6.52	142.06	6.87	144.43	7.06

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	31-12-2009			30-09-2009		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	446,123	129,251	3.93	435,369	132,143	4.25
All Banks	432,275	125,184	3.85	421,630	127,905	4.17
Commercial Banks	404,045	115,670	3.67	387,757	113,381	3.81
Public Sector Commercial Banks	115,186	35,666	5.74	115,460	37,827	6.47
Local Private Banks	282,675	78,298	3.20	267,725	74,700	3.23
Foreign Banks	6,184	1,706	1.89	4,571	854	1.04
Specialised Banks ¹	28,231	9,514	10.28	33,873	14,523	16.37
DFIs	13,847	4,067	9.75	13,739	4,238	10.79

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

Cash Recovery Against Non Performing Loans

BANKS/DFIs	For The Quarter ended December 2009	For The Quarter ended September 2009
All Banks & DFIs	13,939	10,038
All Banks	13,704	9,472
Commercial Banks	10,621	8,650
Public Sector Commercial Banks	1,668	165
Local Private Banks	8,507	8,267
Foreign Banks	447	218
Specialised Banks	3,082	822
DFIs	236	566

Source: Off-site Supervision and Enforcement Department, SBP

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

3.25 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2006		2007		2008		2009	
	1 st Jan.	1 st Jul.	1 st Jan.	23 rd Jun.	1 st Jan.	24 th Jun.	1 st Jan.	1 st Jul.
1. Saving Accounts								
(i) With cheque facilities	4.50	5.50	5.50	6.00	6.00	8.00	9.50	8.00
(ii) Without cheque facilities	5.00	6.00	6.00	6.50	6.50	8.50	10.00	8.50
2. Khas Deposit Accounts or Certificates ¹								
3 Years (Rollover)								
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts ²								
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates ³								
(i) 1st year	5.00	6.00	6.00	7.00	7.00	9.00	9.00	8.00
(ii) 10 years(Compound rate)	9.46	10.00	10.00	10.15	10.15	12.15	12.15	12.15
5. National Deposit Certificates / Accounts ⁴								
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Saving Certificates (Reg) ⁵								
or Special Saving Accounts								
(i) First 5 periods of complete 6 months	8.40	9.00	9.00	9.00	9.25	11.00	14.40	11.60
(ii) Last period of complete 6 months	9.60	10.00	10.00	10.50	10.50	12.50	15.20	12.00
(b) Special Saving Certificates (Bearer) ⁶								
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates ⁷	8.88	9.24	9.24	9.54	9.54	11.52	15.00	12.00
8. Pensioner's Benefit Accounts ⁸	11.04	11.52	11.52	11.64	11.64	13.56	16.80	14.16
9. Behbood Saving Certificate ⁹	11.04	11.52	11.52	11.64	11.64	13.56	16.80	14.16

Notes

:Source: Central Directorate of National Savings

1 Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7(1) AFA(DM)/96-726-727.

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

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

4 National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U.O.No. referred above.

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

6 Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.

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

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

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

3.26 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	En-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 Jan.	6,494	70,854	45,657	16,017	5,119	277	1,055	1,916	4,133	3,251	7,046	81	1,036	2	218	10,935
Feb.	7,371	59,572	26,610	7,293	615	522	2,293	1,923	7,419	2,628	2,580	428	1,933	104	4,175	1,813
Mar.	9,144	55,221	32,203	6,040	1,812	273	485	1,408	5,444	3,491	6,053	9,798	2,919	14	710	9,867
Apr.	5,827	45,788	24,239	5,938	5,696	116	820	1,487	5,457	1,220	4,382	169	1,479	23	422	5,408
May	19,891	50,405	21,141	37,816	4,439	92	40	1,916	6,259	2,460	1,901	81	2,476	405	11,960	2,306
Jun.	8,893	73,438	50,527	6,403	2,175	1,118	540	2,494	5,161	3,549	8,074	238	1,469	27	109	36,160
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

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 Jan.	5,266	2,200	10	1,605	837	202	102	206	323	17	1,740	46	4	3,330	79,040	110,939
Feb.	2,534	3,321	100	1,351	91	12	60	300	2,706	361	1,742	32	57	2,640	60,286	82,300
Mar.	3,797	20,184	800	1,361	30	18	202	17	24	424	2,135	55	117	5,157	65,875	113,328
Apr.	4,787	3,767	1,100	1,403	510	13	210	210	360	834	1,774	61	143	1,762	57,206	68,199
May	4,375	7,663	0	2,552	10	31	196	20	152	1,779	2,001	257	19	3,140	74,860	110,923
Jun.	3,779	6,438	600	1,967	127	31	99	10	1,343	434	2,682	41	16	3,710	85,594	136,058
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	nil	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

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	31,676	11,551,763	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 Jan.	2,714	915,798	1,268	286,141	158	48,859	97	38,688	247	59,005	307	103,601	145	3,773
Feb.	2,497	801,634	1,198	261,188	143	41,609	93	33,952	226	54,956	275	91,987	150	3,459
Mar.	2,740	1,050,010	1,293	281,773	156	44,259	100	36,890	253	58,384	292	130,162	144	5,754
Apr.	2,505	1,021,540	1,288	294,941	158	46,216	105	40,538	263	59,921	314	113,004	142	4,143
May	2,696	936,493	1,262	311,161	158	50,620	107	38,990	305	71,432	317	109,770	150	4,635
Jun.	2,739	1,021,481	1,265	337,623	194	61,827	114	43,317	306	76,532	331	137,135	152	10,932
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

3.27 Clearing House Statistics

PERIOD	(Thousand Cheques) (Million Rupees)													
	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL	
	No. of Cheques Cleared Amount		No. of Cheques Cleared Amount		No. of Cheques Cleared Amount		No. of Cheques Cleared Amount		No. of Cheques Cleared Amount		No. of Cheques Cleared Amount		No. of Cheques 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	3,512	2,551,541	1,508	575,079	869	152,938	2,100	123,804	13	3,371	4,995	1,067,445	71,073	22,446,761
2009 Jan.	304	202,381	126	44,529	72	12,945	170	8,824	1	218	495	102,780	6,104	1,827,542
Feb.	277	179,064	112	38,456	67	11,203	150	8,099	1	235	422	87,147	5,611	1,377,919
Mar.	289	207,853	119	42,454	75	12,010	164	10,015	1	268	442	97,754	6,068	1,977,586
Apr.	303	217,280	127	43,880	76	12,874	217	11,922	1	241	424	87,771	5,923	1,954,270
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	2,066,955
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	100,147	5,775	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

Source: SBP-BSC (Bank) and NBP

3.28 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	532,093	534,605	536,380	540,818
Reserves	1,381,164	1,871,457	1,888,855	2,000,887
Demand Deposits:	1,460,717	2,033,293	2,045,975	2,226,514
(a) Societies	98,102	114,265	9,937	10,054
(b) Others	1,362,615	1,919,028	2,036,038	2,216,460
Time Deposits:	2,290,154	2,474,407	2,634,201	2,868,297
(a) Societies	198,258	197,786	112,877	151,117
(b) Others	2,091,896	2,276,621	2,521,324	2,717,180
Borrowings from:	14,231,999	12,725,021	13,725,021	14,874,105
(a) State Bank of Pakistan	13,438,022	12,018,246	13,018,246	14,167,330
(b) Other Banks	793,977	706,775	706,775	706,775
Head Office & Inter-Bank Adjustment	218,089	-	-	1,091,787
Contingent Liabilities as per contra	1,887,441	2,422,534	2,842,997	3,647,538
Other Liabilities	2,168,843	2,525,651	4,867,941	4,594,507
TOTAL LIABILITIES / ASSETS	24,170,500	24,586,968	28,541,370	31,844,453
ASSETS				
Cash and Balances :	8,957,413	8,002,087	8,341,947	9,401,912
(a) Notes, Coins and Silver	143,543	130,314	225,241	250,446
(b) Balances with State Bank of Pakistan	120,072	172,402	212,227	254,322
(c) Balances with other Banks	8,693,798	7,699,371	7,904,479	8,897,144
Loans and Advances to:	9,441,391	9,408,122	10,495,592	11,182,825
(a) Societies	5,141,925	5,284,220	654,075	657,784
(b) Individuals	3,733,091	3,760,577	1,118,340	1,187,789
(c) Others	566,375	363,325	8,723,177	9,337,252
Investment in Securities and Shares:	583,008	570,514	543,065	606,882
(a) Federal Government	324,149	321,758	300,500	308,168
(b) Treasury Bills	26,105	27,280	26,105	26,105
(c) Provincial Governments	12,051	12,051	12,051	12,051
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,554	3,554	3,554	3,554
(f) Shares of Other Enterprises	217,115	205,837	200,821	256,970
Bank Premises	1,330,459	1,314,515	2,776,587	3,098,268
Head Office and Inter-Bank Adjustment	77,179	322,964	744,436	1,336,991
Contingent Assets as per contra	1,887,441	2,422,534	2,842,997	3,647,538
Other Assets	1,893,609	2,546,232	2,796,746	2,570,037

3.28 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2007	2008		2009
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	544,152	531,798	535,731	540,940
Reserves	1,940,176	2,164,438	2,329,221	1,906,590
Demand Deposits:	2,248,694	2,311,090	3,259,226	3,555,716
(a) Societies	10,054	9,854	8,559	415,778
(b) Others	2,238,640	2,301,236	3,250,667	3,139,938
Time Deposits:	2,851,070	2,973,926	4,939,028	4,250,450
(a) Societies	151,117	149,697	150,695	326,257
(b) Others	2,699,953	2,824,229	4,788,333	3,924,193
Borrowings from:	15,369,054	8,716,080	8,635,181	10,078,877
(a) State Bank of Pakistan	14,662,279	8,018,246	8,027,261	9,318,323
(b) Other Banks	706,775	697,834	607,920	760,554
Head Office & Inter-Bank Adjustment	1,548,387	1,605,706	1,605,706	2,123,887
Contingent Liabilities as per contra	3,797,549	3,580,746	3,808,327	3,648,551
Other Liabilities	5,053,519	4,683,986	4,994,136	4,629,048
TOTAL LIABILITIES / ASSETS	33,352,601	26,567,770	30,106,556	30,734,059
ASSETS				
Cash and Balances:	9,633,536	3,949,869	5,348,699	6,256,927
(a) Notes,Coins and Silver	320,085	320,070	381,320	294,328
(b) Balances with State Bank of Pakistan	415,210	408,877	473,185	403,146
© Balances with other Banks	8,898,241	3,220,922	4,494,194	5,559,453
Loans and Advances to:	11,411,452	10,892,865	12,604,273	11,081,887
(a) Societies	657,784	569,987	611,115	555,456
(b) Individuals	1,187,789	1,187,278	2,838,467	2,366,125
(c) Others	9,565,879	9,135,600	9,154,691	8,160,306
Investment in Securities and Shares:	608,371	561,718	568,279	949,879
(a) Federal Government	310,390	310,090	307,868	416,595
(b) Treasury Bills	26,215	24,715	28,048	26,116
(c) Provincial Governments	12,155	12,051	12,604	43,005
(d) Local Bodies	84	34	57	34
(e) Shares of Co-operative Institutions	3,654	3,554	3,769	3,895
(f) Shares of Other Enterprises	255,873	211,274	215,933	460,234
Bank Premises	3,153,823	2,158,799	2,202,804	2,039,103
Head Office and Inter-Bank Adjustment	1,315,806	1,315,779	1,144,370	1,832,365
Contingent Assets as per contra	3,797,549	4,215,563	4,408,895	4,323,326
Other Assets	3,432,064	3,473,177	3,829,236	4,250,572

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

(End of Period: Thousand Rupees)

(End of Period: Thousand Rupees)												
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS							All DEPOSITS
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total	
2005												
December												
No. of A/Cs.	35,181	1,166	5,027	168,055	4,787	5,122	3,326	719	536	4,633	19,123	228,552
Amount	567,312	25,535	79,526	2,151,739	83,818	78,312	232,805	140,636	41,988	349,200	926,759	3,750,871
2006												
June												
No. of A/Cs.	39,645	1,499	5,939	171,994	3,982	4,822	5,829	3,641	870	638	19,782	238,859
Amount	709,575	85,363	80,994	2,437,118	358,925	144,324	143,064	256,843	249,843	41,651	1,194,650	4,507,700
December												
No. of A/Cs.	40,989	2,981	5,057	183,088	9,109	11,508	4,762	1,351	799	4,190	31,719	263,834
Amount	936,584	52,156	99,350	2,631,385	195,590	67,810	84,826	151,831	73,914	386,730	960,701	4,680,176
2007												
June												
No. of A/Cs.	67,143	2,968	9,391	228,096	9,109	11,511	4,845	1,387	1,154	5,547	33,553	341,151
Amount	1,105,710	51,208	189,364	2,662,621	195,590	49,699	152,200	152,152	75,978	460,289	1,085,908	5,094,811
December												
No. of A/Cs.	68,031	3,023	10,388	230,609	9,120	11,609	4,949	1,431	1,261	6,548	34,918	346,969
Amount	1,105,935	51,263	190,031	2,665,607	195,791	49,800	152,551	152,255	76,043	460,488	1,086,928	5,099,764
2008												
June												
No. of A/Cs.	69,278	3,010	10,366	238,964	9,170	11,709	5,074	1,631	1,259	6,518	35,361	356,979
Amount	1,161,564	50,703	189,761	2,749,317	204,252	59,650	163,405	175,051	75,643	455,670	1,133,671	5,285,016
December												
No. of A/Cs.	72,589	4,321	23,586	241,526	11,524	12,589	6,589	1,785	1,357	7,784	41,628	383,650
Amount	1,584,251	89,568	736,308	3,994,512	355,624	89,524	178,958	201,546	111,542	856,421	1,793,615	8,198,254
2009												
June												
No. of A/Cs.	60,978	4,282	21,426	221,569	13,598	11,785	5,529	1,126	1,684	3,776	37,498	345,753
Amount	1,625,462	70,752	618,673	3,423,783	409,481	81,270	167,991	312,757	168,540	927,457	2,067,496	7,806,166

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

(End of Period: Thousand Rupees)								
CATEGORY OF DEPOSITORS	2005	2006		2007		2008		2009
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Govt. and Govt. Agencies	21,348	21,500	19,359	20,512	20,567	18,398	25,368	22,420
II. Business:	1,176,412	1345,819	1,917,194	1,430,088	1,434,167	1,613,041	3,144,415	3,304,437
1. Agriculture, Forestry, Hunting and Fishing	109,885	111,552	118,236	134,076	134,743	134,681	188,987	193,537
2. Manufacturing	7,044	8,579	128,349	125,648	125,681	273,720	458,955	426,762
3. Construction	-	-	-	-	-	-	-	-
4. Commerce	1,010,346	1,139,749	1,051,859	1,039,842	1,043,020	1,062,847	2,307,998	2,378,665
5. Other Business	49,137	85,939	618,750	130,522	130,723	141,793	188,475	105,473
III. Trust Funds, Non-Profit Institutions and Others	42,984	53,427	55,511	57,182	57,446	57,446	69,859	67,182
IV. Personal	2,510,127	3,086,954	2,688,112	3,587,029	3,587,584	3,596,131	4,958,612	4,412,127
TOTAL	3,750,871	4,507,700	4,680,176	5,094,811	5,099,764	5,285,016	8,198,254	7,806,166

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

(End of Period: Thousand Rupees)

ECONOMIC GROUPS	2005	2006		2007		2008		2009
	Dec.	Jun.	Dec.	Jul	Dec.	Jun.	Dec.	Jun.
A. Agriculture, Forestry, Hunting and Fishing	8,231,988	8,374,253	8,523,957	8,397,803	8,478,316	8,133,213	9,156,090	8,189,841
B. Mining and Quarrying	-	-	-	-	-	-	-	-
C. Manufacturing	98,389	119,624	126,500	168,123	201,134	83,909	85,468	79,377
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	594,765	519,616	603,985	536,590	547,441	503,677	554,820	497,268
G. Transport, Storage and Communication	264,894	116,308	166,678	197,734	231,967	231,786	238,954	236,803
H. Services	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described	251,355	278,321	1,074,472	1,882,575	1,952,594	1,940,280	2,568,941	2,078,598
(i) Directors and their Associates	3,675	2,244	3,361	5,020	6,029	6,029	7,898	6,848
(ii) Employees and activities not adequately described	247,680	276,077	1,071,111	1,877,555	1,946,565	1,934,251	2,561,043	2,071,750
TOTAL	9,441,391	9,408,122	10,495,592	11,182,825	11,411,452	10,892,865	12,604,273	11,081,887

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

(End of Period: Thousand Rupees)

SECURITIES	2005	2006		2007		2008		2009
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	13,323	13,402	43,745	43,745	45,750	2,005	41,123	39,402
C. Merchandise:	261,678	234,317	23,387	44,156	46,326	22,939	23,852	21,964
(i) Export Commodities	189,134	166,736	9,574	30,257	31,266	21,692	22,568	20,574
(ii) Imported goods Other than Industrial Machinery	-	-	-	86	138	138	125	123
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	72,544	67,581	13,813	13,813	14,922	1,109	1,159	1,267
D. Machinery and Other Fixed Assets	17,644	19,687	11,932	105,302	110,802	110,802	111,520	112,657
E. Real Estate:	2,351,367	2,549,503	2,902,500	3,248,488	3,358,507	3,315,048	3,430,422	3,288,919
(i) Land & Buildings	157,978	363,044	2,434,959	2,963,028	3,040,036	3,011,204	3,125,894	2,986,256
(ii) Agricultural Land	2,193,389	2,186,459	467,541	285,460	318,471	303,844	304,528	302,663
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	49,499	48,031	53,431	103,921	109,220	108,325	107,589	106,499
G. Others :	6,747,880	6,543,182	7,460,597	7,637,213	7,740,847	7,333,746	8,889,767	7,512,446
(i) Other Secured Advance	3,105,327	2,368,727	3,366,480	3,470,849	3,503,973	3,392,763	4,785,284	4,152,807
(ii) Advances Secured by Guarantee(s)	346,736	296,469	59,404	117,530	121,035	109,810	105,894	103,039
(iii) Clean Advances and advances against personal Securities	3,295,817	3,877,986	4,034,713	4,048,834	4,115,839	3,831,173	3,998,589	3,256,600
TOTAL	9,441,391	9,408,122	10,495,592	11,182,825	11,411,452	10,892,865	12,604,273	11,081,887

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

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2005	2006		2007		2008
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Federal Government Securities	350,254	349,038	326,605	334,273	336,605	334,805
National Savings Schemes	24,149	21,758	500	-	-	-
Treasury Bills	26,105	27,280	26,105	26,105	26,215	24,715
Federal Investment Bonds	300,000	300,000	300,000	308,168	310,390	310,090
B. Provincial Governments Securities	12,051	12,051	12,051	12,051	12,155	12,051
Punjab	12,051	12,051	12,051	12,051	12,155	12,051
17.50% 2008	12,051	12,051	12,051	12,051	12,155	12,051
C. Local Bodies Bonds	34	34	34	34	84	34
D. Shares	211,106	199,828	204,375	260,524	259,527	214,828
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,654	3,554
Other Enterprises	207,552	196,274	200,821	256,970	255,873	211,274
E. Others	9,563	9,563	-	-	-	-
TOTAL	583,008	570,514	543,065	606,882	608,371	561,718

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

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2008			2009		
	Dec.			Jun.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	335,916	335,916	335,916	442,711	442,711	442,711
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	28,048	28,048	28,048	26,116	26,116	26,116
Federal Investment Bonds	307,868	307,868	307,868	416,595	416,595	416,595
B. Provincial Governments Securities	12,604	12,604	12,604	-	-	-
Punjab	12,604	12,604	12,604	-	-	-
17.50% 2008	12,604	12,604	12,604	-	-	-
C. Local Bodies Bonds	57	57	57	34	34	34
D. Shares	219,702	219,702	219,702	507,134	507,134	507,134
Co-operative Banks/ Institutions	3,769	3,769	3,769	3,895	3,895	3,895
Other Enterprises	215,933	215,933	215,933	503,239	503,239	503,239
E. Others	-	-	-	-	-	-
TOTAL	568,279	568,279	568,279	949,879	949,879	949,879

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		
2005												
Dec.	-	0.19	8.71	1.47	3.08	3.66	3.36	3.83	4.62	5.40	2.08	
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.	-	0.35	-	2.11	2.35	3.19	3.36	3.81	4.01	4.19	1.96	
2009												
Jun.	-	0.40	0.02	2.42	2.50	3.28	2.80	3.77	3.90	4.22	2.14	

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
2005								
Dec.	-	12.00	12.50	11.28	12.00	11.53	11.92	11.95
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.	-	15.22	8.34	12.01	11.89	11.95	10.77	11.01
2009								
Jun.	-	14.64	8.47	11.39	11.75	12.53	11.36	11.48

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 3Years to 7-1/2 Years	Co-operative Bank Ltd.
01-04-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8250
01-05-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-06-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-07-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-08-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-09-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.1426
01-10-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.1426
01-11-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.1426
01-12-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.2084

EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery		Long Term Financing Facility(LTFF) for Plant & Machinery			Punjab
		Export Sales		Upto 3 Years	Over 3 Years But upto 5 Years	Over 5 Years to 10 Years	Provincial
		Pre- Shipment	Post- Shipment				Co-operative Bank Ltd.
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	12.1009

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

Source: SME Finance Department SBP

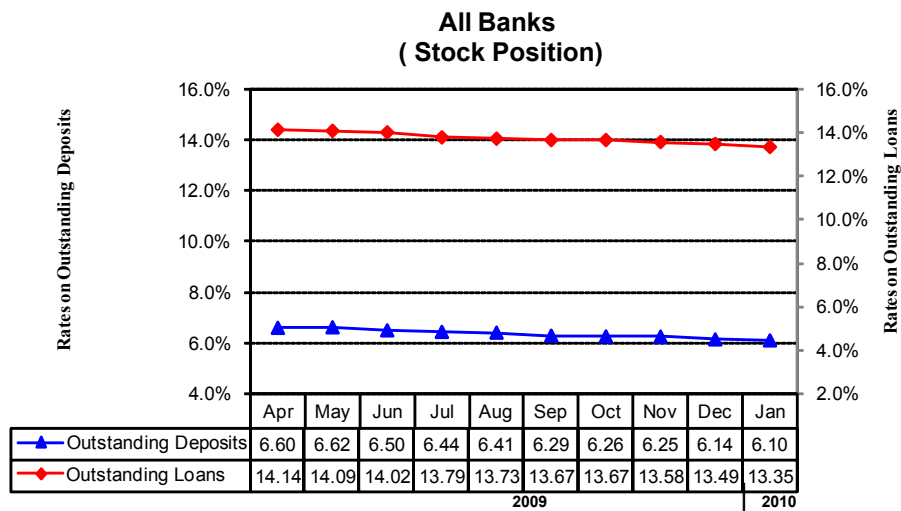
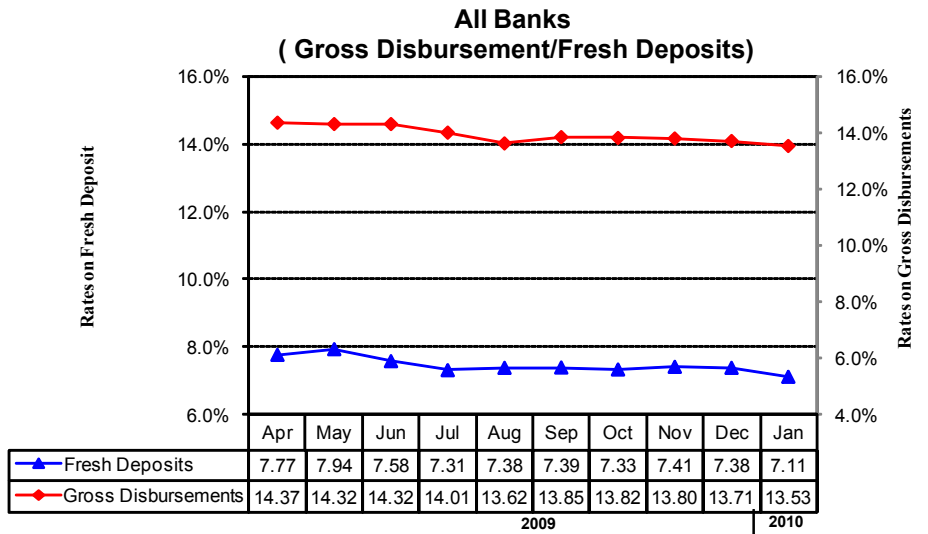
1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.

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
May 2009								
Public	14.87	14.88	14.00	14.62	6.90	8.83	6.64	8.48
Private	14.66	14.79	14.27	14.79	7.92	9.89	6.59	8.79
Foreign	12.71	12.76	15.33	16.09	8.76	10.73	7.18	9.93
Specialized	7.83	8.55	9.11	9.66	3.07	6.11	6.15	8.96
All Banks	14.32	14.46	14.09	14.64	7.94	9.93	6.62	8.77
June 2009								
Public	14.15	14.20	13.74	14.38	5.02	9.25	6.37	8.42
Private	14.63	14.76	14.23	14.75	7.75	10.13	6.49	8.80
Foreign	12.82	12.88	15.62	16.13	8.50	10.76	7.48	10.05
Specialized	9.87	9.89	9.12	9.65	2.74	6.03	5.39	8.17
All Banks	14.32	14.43	14.02	14.57	7.58	10.14	6.50	8.77
July 2009								
Public	14.46	14.48	13.58	14.23	7.39	8.68	6.46	8.34
Private	14.23	14.32	13.98	14.52	7.36	9.36	6.42	8.64
Foreign	12.61	12.77	15.11	15.76	7.20	9.42	6.83	9.56
Specialized	10.52	10.53	9.11	9.64	3.52	6.02	5.45	8.30
All Banks	14.01	14.12	13.79	14.35	7.31	9.30	6.44	8.62
August 2009								
Public	13.72	13.76	13.58	14.25	5.64	7.46	6.57	8.41
Private	13.72	13.84	13.91	14.45	7.47	9.42	6.36	8.60
Foreign	12.85	12.89	15.13	15.84	7.52	9.48	6.74	9.38
Specialized	9.81	9.85	9.10	9.63	2.05	6.12	5.27	8.08
All Banks	13.62	13.72	13.73	14.30	7.38	9.36	6.41	8.59
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

- 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	30-09-07	31-12-07	31-03-08	30-06-08	30-09-08
Ebanking Infrastructure						
Real Time Online Branches (RTOB)	Number	4,444	4,979	5,124	5,282	5,421
Automated Teller Machines (ATM)	Number	2,470	2,618	3,021	3,121	3,275
Point of Sale (POS)	Number	44,258	41,224	42,860	43,903	46,666
Credit Cards Transactions						
Credit Cards	Thousand	1,623	1,664	1,551	1,777	1,753
Outstanding Amount ¹	Million Rs.	46,234	46,844	44,563	44,427	43,860
Debit Cards²	Thousand	4,729	4,816	4,680	4,905	5,145
Ebanking Transactions						
No of transactions	Thousand	30,114	30,105	30,456	33,773	37,662
Value of Transactions	Billion Rs.	3,369	3,053	3,352	4,119	3,646
ATM Transactions						
No of transactions	Thousand	15,999	16,508	16,385	19,020	21,948
Value of Transactions	Billion Rs.	104.11	109.49	109.91	129.46	158.28
POS Transactions						
No of transactions	Thousand	4,543	4,305	4,373	4,264	4,557
Value of Transactions	Billion Rs.	15.98	15.63	17.10	20.22	22.77
RTOB Transactions						
No of transactions	Thousand	9,071	8,775	9,121	9,888	10,452
Value of Transactions	Billion Rs.	3,238	2,915	3,210	3,954	3,448
Other Ebanking Channels³						
No of transactions	Thousand	500	516	577	601	705
Value of Transactions	Billion Rs.	11.49	12.52	14.99	14.75	16.70

1. Statistics & DWH Department

2. Does not include ATM only Cards

3. Internet, Call Centre & Mobile Banking

3.43 Electronic Banking Statistics

Item	Unit	31-12-08	31-03-09	30-06-09	30-09-09	31-12-09
Ebanking Infrastructure						
Real Time Online Branches (RTOB)	Number	5,857	5,961	6,040	6,119	6,587
Automated Teller Machines (ATM)	Number	3,523	3,783	3,999	4,055	4,217
Point of Sale (POS)	Number	48,944	48,399	49,715	51,685	50,920
Credit Cards Transactions						
Credit Cards	Thousand	1,785	1,674	1,664	1,645	1,632
Outstanding Amount ¹	Million Rs.	40,523	37,587	35,533	33,828	21,257
Debit Cards²	Thousand	5,985	5,834	6,395	6,898	7,555
Ebanking Transactions						
No of transactions	Thousand	37,588	40,039	44,494	46,282	46,381
Value of Transactions	Billion Rs.	3,235	3,605	3,886	3,898	4,136
ATM Transactions						
No of transactions	Thousand	21,409	22,529	25,239	27,881	27,255
Value of Transactions	Billion Rs.	152.85	168.39	189.01	211.69	210.69
POS Transactions						
No of transactions	Thousand	4,670	4,388	4,665	4,417	3,895
Value of Transactions	Billion Rs.	21.68	21.67	23.46	23.05	18.38
RTOB Transactions						
No of transactions	Thousand	10,764	12,362	13,701	13,079	14,224
Value of Transactions	Billion Rs.	3,043	3,397	3,650	3,634	3,867
Other Ebanking Channels³						
No of transactions	Thousand	745	759	889	906	1,007
Value of Transactions	Billion Rs.	17.96	18.15	24.05	30.11	40.35

Sources : Payment System Department SBP