# 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

| ITEMS | 2006 | 2007 | | 2008 |
|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. |
| **LIABILITIES** | **165,858.0** | **206,116.7** | **237,896.4** | **255,542.0** |
| **Capital** | | | | |
| | **109,050.9** | **143,720.4** | **137,655.3** | **154,518.2** |
| **Reserves** | | | | |
| **Demand Deposits:** | **1,293,955.3** | **1,507,255.2** | **1,634,081.2** | **1,681,986.5** |
| (a) Scheduled Banks | 22,784.9 | 27,922.5 | 26,634.6 | 32,237.8 |
| (b) Others | 1,271,170.3 | 1,479,332.7 | 1,607,446.6 | 1,649,748.7 |
| **Time Deposits:** | **1,673,230.4** | **1,907,015.4** | **1,944,631.2** | **2,180,193.0** |
| (a) Scheduled Banks | 17,756.1 | 13,796.6 | 17,582.0 | 17,780.8 |
| (b) Others | 1,655,474.3 | 1,893,218.8 | 1,927,049.2 | 2,162,412.2 |
| **Borrowings from:** | **415,605.2** | **487,553.8** | **409,618.1** | **329,542.3** |
| (a) State Bank of Pakistan | 255,828.6 | 268,908.1 | 241,778.7 | 216,494.5 |
| (b) Banks Abroad | 4,996.2 | 7,116.2 | 20,075.2 | 6,897.2 |
| (c) Other Scheduled Banks | 154,780.4 | 211,529.5 | 147,764.2 | 106,150.6 |
| **Head Office and Inter-Bank Adjustment** | **40,020.8** | **20,478.1** | **14,010.8** | **66,703.4** |
| **Contingent Liabilities as per contra** | **2,608,246.5** | **3,075,742.0** | **3,505,919.4** | **3,071,939.0** |
| **Other Liabilities** | **1,100,663.3** | **1,396,018.4** | **1,389,486.5** | **1,120,945.8** |
| **TOTAL LIABILITIES / ASSETS** | **7,406,630.5** | **8,743,900.0** | **9,273,298.9** | **8,861,370.2** |
| **ASSETS** | | | | |
| **Cash:** | **420,747.7** | **521,411.0** | **414,484.9** | **549,296.5** |
| (a) Notes, Coins and Silver | 62,516.3 | 70,451.6 | 77,831.2 | 76,352.0 |
| (b) Balances with State Bank of Pakistan | 258,653.3 | 306,023.1 | 276,735.4 | 421,757.5 |
| (c) Balances with others Scheduled Banks | 99,578.1 | 144,936.3 | 59,918.3 | 51,187.0 |
| **Balances held Abroad** | **95,886.9** | **171,112.2** | **112,478.5** | **159,548.8** |
| **Bills Purchased and Discounted** | **124,277.0** | **125,281.5** | **107,394.1** | **122,545.0** |
| **Advances to:** | **2,363,983.2** | **2,470,902.1** | **2,671,834.8** | **2,873,791.8** |
| (a) Scheduled Banks | 63,450.0 | 94,719.8 | 58,629.9 | 58,153.6 |
| (b) Others | 2,300,533.2 | 2,376,182.3 | 2,613,204.9 | 2,815,638.2 |
| **Investment in Securities and Shares:** | **764,792.1** | **1,107,829.4** | **1,204,558.6** | **1,036,735.7** |
| (a) Federal Government Securities | 161,732.3 | 169,333.2 | 181,854.6 | 182,170.9 |
| (b) Treasury Bills | 382,108.1 | 657,161.3 | 718,520.9 | 559,397.6 |
| (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 | 220,875.1 | 281,258.3 | 304,106.5 | 295,090.6 |
| **Bank Premises** | **111,553.1** | **106,304.1** | **123,611.4** | **148,493.4** |
| **Head Office and Inter-Bank Adjustment** | **81,999.4** | **271,596.1** | **248,987.3** | **25,739.2** |
| **Contingent Assets as per contra** | **2,608,246.5** | **3,075,742.0** | **3,505,919.4** | **3,071,939.0** |
| **Others Assets** | **835,144.6** | **893,721.6** | **884,029.9** | **873,280.8** |

# 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

| ITEMS | 2008 | 2009 | | 2010 |
|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. |
| **LIABILITIES** | | | | |
| **Capital** | **278,012.4** | **341,741.2** | **345,150.6** | **380,782.8** |
| **Reserves** | **197,285.0** | **226,247.2** | **292,706.5** | **265,124.0** |
| **Demand Deposits:** | **1,642,811.1** | **1,607,774.6** | **1,967,682.4** | **2,135,162.1** |
| (a) Scheduled Banks | 39,546.0 | 37,872.4 | 46,205.5 | 57,624.8 |
| (b) Others | 1,603,265.1 | 1,569,902.2 | 1,921,476.9 | 2,077,537.3 |
| **Time Deposits:** | **2,202,071.5** | **2,593,261.5** | **2,447,642.0** | **2,629,614.8** |
| (a) Scheduled Banks | 13,847.2 | 25,560.0 | 16,457.2 | 14,035.0 |
| (b) Others | 2,188,224.3 | 2,567,701.5 | 2,431,184.8 | 2,615,579.8 |
| **Borrowings from:** | **373,667.1** | **470,217.8** | **655,818.20** | **542,593.30** |
| (a) State Bank of Pakistan | 254,895.7 | 290,600.2 | 442,347.2 | 334,012.7 |
| (b) Banks Abroad | 10,458.4 | 8,859.5 | 32,914.1 | 5,841.2 |
| (c) Other Scheduled Banks | 108,313.0 | 170,758.1 | 180,556.9 | 202,739.4 |
| **Head Office and Inter-Bank Adjustment** | **601,648.1** | **99,305.2** | **1,058,005.1** | **66,520.4** |
| **Contingent Liabilities as per contra** | **2,828,730.2** | **2,943,691.2** | **2,791,735.7** | **2,745,971.7** |
| **Other Liabilities** | **1,253,727.8** | **1,153,890.9** | **1,522,858.4** | **1,923,029.6** |
| **TOTAL LIABILITIES / ASSETS** | **9,377,953.2** | **9,436,129.6** | **11,081,598.9** | **10,688,798.7** |
| **ASSETS** | | | | |
| **Cash:** | **431,225.3** | **462,874.1** | **469,537.4** | **493,148.3** |
| (a) Notes, Coins and Silver | 98,729.0 | 88,762.8 | 91,556.3 | 100,029.2 |
| (b) Balances with State Bank of Pakistan | 237,583.8 | 266,611.2 | 290,256.1 | 288,525.9 |
| (c) Balances with others Scheduled Banks | 94,912.5 | 107,500.1 | 87,725.0 | 104,593.2 |
| **Balances held Abroad** | **122,247.0** | **150,648.1** | **177,121.7** | **124,043.3** |
| **Bills Purchased and Discounted** | **138,661.1** | **143,376.5** | **151,275.9** | **163,113.4** |
| **Advances to:** | **3,088,175.4** | **3,122,103.9** | **3,251,770.8** | **3,262,088.2** |
| (a) Scheduled Banks | 31,781.4 | 41,757.6 | 59,879.5 | 87,624.8 |
| (b) Others | 3,056,394.0 | 3,080,346.3 | 3,191,891.3 | 3,174,463.4 |
| **Investment in Securities and Shares:** | **1,020,989.7** | **1,359,192.7** | **1,719,695.6** | **1,949,440.5** |
| (a) Federal Government Securities | 161,177.2 | 197,658.5 | 192,836.6 | 208,318.5 |
| (b) Treasury Bills | 541,289.1 | 748,731.4 | 986,725.6 | 1,119,504.0 |
| (c) Provincial Governments Securities | 75.1 | 75.1 | - | - |
| (d) Foreign Securities | 1.5 | 1.5 | 1,954.1 | 77,314.9 |
| (e) Others | 318,446.8 | 412,726.2 | 538,179.3 | 544,303.1 |
| **Bank Premises** | **147,456.2** | **189,341.9** | **147,025.9** | **171,649.0** |
| **Head Office and Inter-Bank Adjustment** | **61,330.1** | **55,600.1** | **54,498.2** | **208,987.6** |
| **Contingent Assets as per contra** | **2,828,730.2** | **2,943,691.2** | **2,791,735.7** | **2,745,971.7** |
| **Others Assets** | **1,539,138.0** | **1,009,301.1** | **2,318,937.7** | **1,570,356.7** |

# 3.2 Distribution of Scheduled Banks' Deposits
## by Type of Accounts

(Amount in million Rupees)

| END OF PERIOD | Current Deposits | Call Deposits | Other Deposits Accounts | Saving Deposits | FIXED DEPOSITS | | |
|---|---|---|---|---|---|---|---|
| | | | | | Less Than 6 months | For 6 months & over but less than 1 year | For 1 year & over but less than 2 years |
| **2006** | | | | | | | |
| **December** | | | | | | | |
| **No. of A/Cs.** | 7,689,055 | 145,360 | 200,264 | 17,844,700 | 230,323 | 89,225 | 109,916 |
| **Amount** | 722,053.0 | 30,375.0 | 35,868.6 | 1,240,838.5 | 417,038.8 | 141,060.3 | 160,714.1 |
| **2007** | | | | | | | |
| **June** | | | | | | | |
| **No. of A/Cs.** | 7,870,576 | 142,521 | 157,310 | 15,712,009 | 247,506 | 94,944 | 146,439 |
| **Amount** | 847,886.8 | 40,487.7 | 29,944.7 | 1,456,922.6 | 438,021.9 | 178,727.2 | 206,933.0 |
| **December** | | | | | | | |
| **No. of A/Cs.** | 7,903,659 | 110,034 | 171,225 | 15,262,657 | 212,744 | 63,333 | 311,321 |
| **Amount** | 893,189.9 | 37,668.9 | 34,887.3 | 1,485,578.0 | 499,808.8 | 178,086.8 | 233,362.0 |
| **2008** | | | | | | | |
| **June** | | | | | | | |
| **No. of A/Cs.** | 8,415,561 | 122,994 | 125,511 | 15,043,354 | 493,662 | 78,149 | 196,070 |
| Amount | 965,431.1 | 32,991.2 | 29,556.9 | 1,572,662.2 | 545,932.1 | 190,725.6 | 254,373.3 |
| **December** | | | | | | | |
| **No. of A/Cs.** | 8,943,013 | 129,618 | 114,967 | 14,507,663 | 632,408 | 134,418 | 252,024 |
| **Amount** | 1,018,241.2 | 38,192.6 | 18,693.2 | 1,408,136.5 | 597,114.9 | 213,409.0 | 304,636.6 |
| **2009** | | | | | | | |
| **June** | | | | | | | |
| **No. of A/Cs.** | 9,106,189 | 115,682 | 153,514 | 14,153,979 | 653,380 | 156,046 | 259,461 |
| **Amount** | 1,129,661.8 | 44,230.1 | 20,697.1 | 1,605,626.5 | 563,048.4 | 183,462.4 | 376,643.5 |
| **December** | | | | | | | |
| **No. of A/Cs.** | 9,530,237 | 151,069 | 80,842 | 14,504,259 | 317,716 | 88,261 | 219,682 |
| **Amount** | 1,165,771.1 | 40,151.1 | 17,872.7 | 1,669,820.2 | 652,056.3 | 163,301.1 | 440,286.2 |
| **2010** | | | | | | | |
| **June** | | | | | | | |
| **No. of A/Cs.** | 10,422,699 | 151,503 | 99,897 | 14,657,234 | 484,295 | 91,709 | 262,060 |
| **Amount** | 1,307,916.6 | 44,972.5 | 12,798.5 | 1,844,027.9 | 637,367.4 | 162,242.3 | 480,548.0 |

# 3.2 Distribution of Scheduled Banks' Deposits
## by Type of Accounts

(Amount in million Rupees)

| END OF PERIOD | FIXED DEPOSITS | | | | | All DEPOSITS |
|---|---|---|---|---|---|---|
| | For 2 years & over but less than 3 years | For 3 years & over but less than 4 years | For 4 years & over but less than 5 years | For 5 years & over | Total | |
| **2006** | | | | | | |
| **December** | | | | | | |
| **No. of A/Cs.** | 28,827 | 108,261 | 11,486 | 138,168 | 716,206 | **26,595,585** |
| **Amount** | 20,178.8 | 44,358.7 | 4,712.2 | 109,446.6 | 897,509.5 | **2,926,644.6** |
| **2007** | | | | | | |
| **June** | | | | | | |
| **No. of A/Cs.** | 29,204 | 177,286 | 13,649 | 491,595 | 1,200,623 | **25,083,039** |
| **Amount** | 22,809.7 | 51,062.6 | 5,098.3 | 94,656.9 | 997,309.7 | **3,372,551.5** |
| **December** | | | | | | |
| **No. of A/Cs.** | 41,734 | 69,703 | 16,910 | 191,418 | 907,163 | **24,354,738** |
| **Amount** | 22,646.4 | 50,156.1 | 8,190.4 | 90,921.3 | 1,083,171.8 | **3,534,495.8** |
| **2008** | | | | | | |
| **June** | | | | | | |
| **No. of A/Cs.** | 41,979 | 102,317 | 28,892 | 167,186 | 1,108,255 | **24,815,675** |
| **Amount** | 32,632.5 | 71,826.6 | 19,162.7 | 96,866.7 | 1,211,519.3 | **3,812,160.9** |
| **December** | | | | | | |
| **No. of A/Cs.** | 45,633 | 103,321 | 20,488 | 207,816 | 1,396,108 | **25,091,369** |
| **Amount** | 25,464.2 | 58,217.8 | 6,952.9 | 102,430.8 | 1,308,226.0 | **3,791,489.4** |
| **2009** | | | | | | |
| **June** | | | | | | |
| **No. of A/Cs.** | 68,765 | 107,313 | 155,766 | 232,971 | 1,633,702 | **25,163,066** |
| **Amount** | 36,344.9 | 51,377.6 | 23,130.0 | 103,381.4 | 1,337,388.2 | **4,137,603.7** |
| **December** | | | | | | |
| **No. of A/Cs.** | 44,391 | 80,797 | 17,923 | 203,360 | 972,130 | **25,238,537** |
| **Amount** | 26,652.1 | 55,228.2 | 8,758.4 | 112,764.4 | 1,459,046.6 | **4,352,661.8** |
| **2010** | | | | | | |
| **June** | | | | | | |
| **No. of A/Cs.** | 61,817 | 86,522 | 26,206 | 23,1912 | 1,244,521 | **26,575,854** |
| **Amount** | 25,398.2 | 53,442.2 | 7,932.2 | 116,471.3 | 1,483,402.0 | **4,693,117.1** |

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

(End of Period: Million Rupees)

| CATEGORY OF DEPOSIT HOLDERS | 2006 | 2007 | | 2008 |
|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. |
| **A. FOREIGN CONSTITUENTS:** | **78,030.0** | **73,216.7** | **85,854.2** | **94,274.2** |
| I. Official | 7,452.8 | 9,657.6 | 7,618.9 | 10,184.9 |
| II. Business | 13,807.4 | 11,355.9 | 19,207.5 | 17,432.0 |
| III. Personal | 56,769.8 | 52,203.3 | 59,027.9 | 66,657.2 |
| **B. DOMESTIC CONSTITUENTS :** | **2,848,614.6** | **3,299,334.7** | **3,448,641.5** | **3,717,886.7** |
| **I. Government :** | 278,627.7 | 337,335.6 | 382,218.3 | 393,163.8 |
| A. Federal Government | 168,364.4 | 208,845.9 | 251,523.7 | 225,216.7 |
| B. Provincial Governments | 93,941.8 | 108,537.5 | 110,172.3 | 148,412.7 |
| C. Local Bodies ( City Governments ) | 16,321.5 | 19,952.2 | 20,522.4 | 19,534.4 |
| **II. Non-Financial Public Sector Enterprises :** | **203,218.2** | **263,807.7** | **294,232.6** | **290,103.5** |
| A. Agriculture, Forestry, Hunting & Fishing | 1,257.8 | 911.6 | 833.6 | 1,145.5 |
| B. Mining & Quarrying | 18,019.9 | 18,373.9 | 24,985.9 | 20,555.2 |
| C. Manufacturing | 55,632.5 | 76,952.3 | 69,389.2 | 70,322.5 |
| D. Construction | 65.1 | 988.1 | 513.6 | 230.7 |
| E. Utilities | 41,337.2 | 63,452.5 | 75,691.5 | 61,774.7 |
| F. Commerce | 3,059.1 | 5,890.8 | 6,214.5 | 27,339.5 |
| G. Transport, Storage & Communication | 70,185.8 | 79,120.3 | 101,017.6 | 85,765.8 |
| H. Services | 13,660.5 | 18,118.1 | 15,586.6 | 22,645.2 |
| I. Others | 0.4 | 0.2 | 0.2 | 324.5 |
| **III. Non-Bank Financial Companies :** | **50,459.8** | **62,114.8** | **98,903.1** | **111,520.8** |
| A. Co-operative Banks | 199.6 | 1,108.6 | 368.0 | 350.9 |
| B. Development Financial Institutions | 15,289.6 | 20,246.4 | 13,259.6 | 8,384.9 |
| C. Insurance Companies | 20,535.8 | 20,731.8 | 22,581.3 | 21,662.3 |
| D. Micro Finance Banks | 717.6 | 1,447.5 | 681.7 | 368.7 |
| E. Other NBFC's | 13,717.2 | 18,580.4 | 62,012.5 | 80,754.0 |
| **IV. Private Sector Enterprises :** | **886,561.8** | **1,041,684.7** | **936,441.1** | **1,057,142.9** |
| A. Agriculture, Hunting and Forestry | 114,427.0 | 113,371.3 | 106,074.3 | 121,034.8 |
| 1- Growing of crops | 108,585.4 | 104,166.0 | 95,194.1 | 108,678.2 |
| 2- Farming of animals | 2,225.9 | 2,950.8 | 4,460.4 | 4,679.8 |
| 3- Agricultural and animal husbandry | 1,624.9 | 1,671.5 | 1,759.6 | 1,917.5 |
| 4- Agricultural machinery and equipments | 1,550.2 | 3,621.2 | 3,500.1 | 4,935.6 |
| 5- Hunting, trapping, forestry & logging | 440.7 | 961.7 | 1,160.2 | 823.7 |
| 6- Forestry and Logging and Related Service | - | - | - | - |
| B. Fishing and fish farming etc. | 440.9 | 756.6 | 425.3 | 555.0 |
| C. Mining and Quarrying | 20,412.5 | 33,877.7 | 23,455.4 | 33,500.0 |
| 1- Mining of coal | 3,042.9 | 2,932.6 | 1,992.4 | 5,248.5 |
| 2- Crude petroleum & natural gas | 13,572.2 | 26,721.3 | 19,417.0 | 25,255.5 |
| 3- Iron & non-ferrous metal ores | 2,084.2 | 866.6 | 688.2 | 789.8 |
| 4- Quarrying of stone, sand and clay | 138.5 | 1,819.0 | 223.3 | 679.2 |
| 5- Chemical, fertilizer, Salt etc. | 1,574.7 | 1,538.1 | 1,134.5 | 1,527.1 |
| D. Manufacturing | 189,965.2 | 219,447.5 | 201,139.3 | 224,208.5 |
| 1- Food products and beverages | 28,109.4 | 28,531.9 | 25,051.4 | 30,669.5 |
| 2- Tobacco products | 2,268.7 | 1,994.9 | 810.5 | 2,753.9 |
| 3- Textiles | 34,862.6 | 31,863.6 | 34,141.6 | 41,380.9 |
| i) Spinning, weaving, finishing of textiles | 28,019.1 | 25,625.2 | 25,046.0 | 31,793.7 |
| a) Spinning of fibers | 21,232.1 | 16,930.0 | 16,668.5 | 17,419.8 |
| b) Weaving of textiles | 4,320.2 | 4,674.8 | 4,595.9 | 6,448.7 |
| c) Finishing of textiles | 2,466.9 | 4,020.5 | 3,781.6 | 7,925.1 |
| ii) Made-up textile articles | 2,395.5 | 2,749.6 | 5,141.2 | 3,929.2 |
| iii) Knit wear | 1,178.7 | 1,098.3 | 1,158.3 | 2,219.5 |
| iv) Carpets and rugs | 784.5 | 768.1 | 635.4 | 841.6 |
| v) Other textiles n.e.s. | 2,484.8 | 1,622.4 | 2,160.8 | 2,597.0 |
| 4- Wearing apparel, readymade garments etc. | 4,536.0 | 6,051.1 | 6,170.7 | 5,132.5 |

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

(End of Period: Million Rupees)

| CATEGORY OF DEPOSIT HOLDERS | 2006 | 2007 | | 2008 |
|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. |
| 5- Tanning and dressing of leather; manufacture of luggage and | 5,082.6 | 5,448.4 | 5,181.1 | 5,258.3 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 2,530.1 | 1,674.6 | 1,818.5 | 1,491.8 |
| ii.) Footwear | 2,552.5 | 3,773.8 | 3,362.6 | 3,766.5 |
| a) Leather wear | 1,963.6 | 2,761.8 | 3,051.6 | 3,057.5 |
| b) Rubber and Plastic wear | 588.9 | 1,012.0 | 311.0 | 709.0 |
| 6- Wood and products of wood cork | 964.6 | 944.7 | 2,078.8 | 1,142.0 |
| 7- Paper, paperboard and products | 1,526.2 | 2,642.8 | 1,818.8 | 1,461.1 |
| 8- Printing, publishing and allied industries | 2,949.4 | 3,258.5 | 3,011.3 | 4,631.3 |
| 9- Coke and refined petroleum products | 4,697.1 | 19,782.7 | 21,451.8 | 27,720.8 |
| 10- Chemicals and chemical products | 33,215.7 | 35,610.4 | 30,006.4 | 32,012.2 |
| 11- Rubber and plastics products | 1,820.4 | 1,158.6 | 1,033.3 | 1,228.2 |
| 12- Other non-metallic mineral products | 4,759.3 | 9,297.7 | 8,964.0 | 9,880.7 |
| 13- Basic metals | 13,720.8 | 12,810.4 | 10,118.5 | 10,562.5 |
| 14- Fabricated metal products | 2,545.0 | 1,950.2 | 1,303.8 | 1,675.9 |
| 15- Machinery and equipment | 3,722.0 | 5,069.8 | 6,794.5 | 8,106.4 |
| 16- Office, accounting and computing machinery | 29.0 | 107.9 | 195.0 | 367.3 |
| 17- Electrical machinery and apparatus | 11,487.4 | 11,128.7 | 9,641.6 | 5,586.7 |
| 18- Radio, television and communication equipment and | 1,275.7 | 1,637.3 | 670.2 | 1,812.7 |
| 19- Medical, precision and optical instruments, watches and | 2,052.9 | 1,825.7 | 1,874.1 | 1,948.3 |
| 20- Motor vehicles, trailers and semi-trailers | 16,453.1 | 19,179.8 | 11,868.9 | 16,543.4 |
| 21- Other transport equipments | 4,286.0 | 4,517.0 | 3,246.9 | 2,423.9 |
| 22- Furniture and fixture | 712.2 | 1,776.5 | 1,157.2 | 2,028.4 |
| 23- Jewellery and related articles | 364.5 | 564.8 | 505.5 | 543.4 |
| 24- Sports goods | 789.4 | 978.2 | 1,041.9 | 938.3 |
| 25- Handicrafts | 123.1 | 548.1 | 581.9 | 357.2 |
| 26- Other manufacturing n.e.s. | 7,612.1 | 10,767.8 | 12,419.6 | 8,042.8 |
| E. Ship breaking and waste / scrape (junk) etc. | 983.3 | 3,023.7 | 1,434.8 | 1,875.8 |
| F. Electricity, gas and water supply | 16,756.6 | 25,809.0 | 25,142.8 | 26,483.1 |
| G. Construction | 42,600.0 | 51,336.5 | 46,402.9 | 50,453.9 |
| 1- Building | 27,700.2 | 33,612.1 | 30,955.7 | 34,695.1 |
| 2- Infrastructure | 14,899.8 | 17,724.3 | 15,447.3 | 15,758.8 |
| H. Commerce and Trade | 175,891.0 | 191,199.2 | 161,207.9 | 173,016.8 |
| 1- Sale, maintenance and repair of motor vehicles and | 4,664.7 | 6,926.9 | 6,449.4 | 7,352.8 |
| 2- Wholesale and commission trade | 120,431.6 | 128,216.9 | 99,495.1 | 109,709.5 |
| i) Exports | 16,071.2 | 12,106.3 | 13,988.2 | 13,707.92 |
| ii) Imports | 11,044.8 | 10,927.7 | 10,100.0 | 10,734.73 |
| iii) Domestic whole sales | 93,315.6 | 105,182.9 | 75,406.9 | 85,266.9 |
| 3- Retail trade | 50,794.7 | 56,055.5 | 55,263.4 | 55,954.5 |
| I. Hotels, restaurants and clubs etc | 6,286.5 | 9,980.9 | 8,413.3 | 9,504.9 |
| J. Transport, storage and communications | 60,079.7 | 97,039.1 | 82,618.7 | 98,597.8 |
| K. Real estate, renting and business activities | 83,171.7 | 102,388.7 | 97,473.2 | 109,937.3 |
| 1- Real estate activities | 12,856.2 | 17,166.1 | 14,712.8 | 19,417.9 |
| 2- Renting of machinery and equipment | 2,341.2 | 611.3 | 344.0 | 563.2 |
| 3- Computer and related activities | 2,995.6 | 4,103.7 | 4,042.1 | 3,272.0 |
| 4- Research and development | 1,294.4 | 1,787.0 | 2,546.7 | 3,370.8 |
| 5- Other business activities | 63,684.3 | 78,720.6 | 75,827.6 | 83,313.4 |
| L. Education | 16,206.0 | 23,390.2 | 23,995.6 | 25,595.1 |
| M. Health and social work | 8,825.5 | 11,040.6 | 10,243.7 | 11,771.9 |
| N. Other community, social and personal service activities | 24,604.4 | 31,111.9 | 28,693.9 | 38,820.2 |
| O. Other private business n.e.c | 125,911.7 | 127,911.8 | 119,719.9 | 131,787.8 |
| **V. Trust Funds and Non-Profit Institutions** | **68,822.3** | **74,756.6** | **81,891.2** | **88,704.5** |
| **VI. Personal** | **1,299,508.3** | **1,426,998.0** | **1,567,054.8** | **1,713,676.5** |
| **VII. Others** | **61,416.5** | **92,637.4** | **87,900.5** | **63,574.6** |
| **TOTAL** | **2,926,644.7** | **3,372,551.5** | **3,534,495.8** | **3,812,160.9** |

**(Contd.)**

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

(End of Period: Million Rupees)

| CATEGORY OF DEPOSIT HOLDERS | 2008 | 2009 | | 2010 |
|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. |
| **A. FOREIGN CONSTITUENTS:** | **37,564.2** | **43,637.7** | **43,033.7** | **49,871.9** |
| I. Official | 2,787.9 | 2,222.6 | 5,874.4 | 6,872.2 |
| II. Business | 10,782.6 | 14,062.7 | 15,756.7 | 17,246.8 |
| III. Personal | 23,993.7 | 27,352.4 | 21,402.5 | 25,752.9 |
| **B. DOMESTIC CONSTITUENTS :** | **3,753,925.2** | **4,093,966.0** | **4,309,628.1** | **4,643,245.2** |
| **I. Government :** | 413,590.7 | 454,489.2 | 507,269.4 | 551,724.3 |
| A. Federal Government | 228,651.9 | 233,226.4 | 279,557.6 | 308,576.5 |
| B. Provincial Governments | 158,640.1 | 187,486.0 | 198,481.4 | 208,547.2 |
| C. Local Bodies ( City Governments ) | 26,298.6 | 33,776.8 | 29,230.4 | 34,600.6 |
| **II. Non-Financial Public Sector Enterprises :** | **254,754.8** | **279,336.4** | **309,846.1** | **318,649.9** |
| A. Agriculture, Forestry, Hunting & Fishing | 524.0 | 19.8 | 82.9 | 79.6 |
| B. Mining & Quarrying | 19,333.4 | 28,567.6 | 36,600.9 | 33,844.9 |
| C. Manufacturing | 55,177.7 | 54,358.9 | 59,996.4 | 60,224.7 |
| D. Construction | 129.1 | 182.3 | 39.6 | 105.3 |
| E. Utilities | 55,451.9 | 60,032.4 | 59,268.8 | 68,878.0 |
| F. Commerce | 8,751.2 | 15,415.0 | 19,304.4 | 19,093.4 |
| G. Transport, Storage & Communication | 87,004.7 | 92,991.6 | 102,838.7 | 100,213.5 |
| H. Services | 22,895.8 | 22,448.8 | 24,062.7 | 24,524.5 |
| I. Others | 5,487.0 | 5,319.9 | 7,651.8 | 11,685.9 |
| **III. Non-Bank Financial Companies :** | **89,666.3** | **92,689.4** | **94,285.0** | **98,152.7** |
| A. Co-operative Banks | 379.6 | 560.8 | 1,373.6 | 1,491.6 |
| B. Development Financial Institutions | 7,951.0 | 5,178.8 | 6,955.3 | 3,395.9 |
| C. Insurance Companies | 27,265.6 | 18,862.0 | 23,435.5 | 21,887.1 |
| D. Micro Finance Banks | 1,362.4 | 679.0 | 772.7 | 957.2 |
| E. Other NBFC's | 52,707.8 | 67,408.9 | 61,747.9 | 70,420.9 |
| **IV. Private Sector Enterprises :** | **1,098,433.3** | **1,167,055.2** | **1,225,606.3** | **1,321,616.7** |
| A. Agriculture, Hunting and Forestry | 113,157.1 | 131,945.7 | 125,476.1 | 133,822.2 |
| 1- Growing of crops | 102,896.3 | 121,217.9 | 115,696.6 | 124,158.2 |
| 2- Farming of animals | 4,215.4 | 4,636.2 | 5,835.7 | 5,627.3 |
| 3- Agricultural and animal husbandry | 1,920.8 | 1,646.0 | 1,863.8 | 2,461.4 |
| 4- Agricultural machinery and equipments | 3,510.2 | 4,020.3 | 1,712.2 | 1,007.9 |
| 5- Hunting, trapping, forestry & logging | 614.5 | 45.6 | 14.3 | 55.8 |
| 6- Forestry and Logging and Related Service | - | 379.7 | 353.5 | 511.6 |
| B. Fishing and fish farming etc. | 554.7 | 500.2 | 980.1 | 645.9 |
| C. Mining and Quarrying | 34,012.4 | 28,076.9 | 31,607.8 | 32,189.0 |
| 1- Mining of coal | 5,317.4 | 6,288.8 | 6,835.5 | 5,182.2 |
| 2- Crude petroleum & natural gas | 25,191.0 | 19,525.0 | 23,201.0 | 23,865.7 |
| 3- Iron & non-ferrous metal ores | 452.4 | 803.8 | 566.4 | 1,258.1 |
| 4- Quarrying of stone, sand and clay | 1,789.7 | 394.5 | 148.0 | 166.8 |
| 5- Chemical, fertilizer, Salt etc. | 1,261.9 | 1,064.7 | 856.9 | 1,716.2 |
| D. Manufacturing | 218,629.0 | 252,000.8 | 267,363.7 | 263,996.0 |
| 1- Food products and beverages | 30,332.4 | 27,974.5 | 34,058.1 | 35,275.8 |
| 2- Tobacco products | 1,602.6 | 2,488.4 | 2,023.2 | 1,310.2 |
| 3- Textiles | 38,605.6 | 44,843.8 | 48,657.9 | 46,509.3 |
| i) Spinning, weaving, finishing of textiles | 30,679.4 | 33,811.8 | 38,584.6 | 37,936.0 |
| a) Spinning of fibers | 19,079.4 | 20,023.6 | 23,454.6 | 22,188.9 |
| b) Weaving of textiles | 5,599.5 | 6,418.8 | 7,934.6 | 9,326.8 |
| c) Finishing of textiles | 6,000.5 | 7,369.4 | 7,195.3 | 6,420.2 |
| ii) Made-up textile articles | 4,175.2 | 4,779.8 | 4,103.7 | 3,457.5 |
| iii) Knit wear | 1,768.6 | 1,917.4 | 2,632.1 | 1,719.1 |
| iv) Carpets and rugs | 613.1 | 1,359.0 | 840.3 | 934.3 |
| v) Other textiles n.e.s. | 1,369.4 | 2,975.7 | 2,497.3 | 2,462.4 |
| 4- Wearing apparel, readymade garments etc. | 5,952.2 | 5,001.0 | 7,281.8 | 7,293.8 |

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

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

(Conld.)
(End of Period: Million Rupees)

| CATEGORY OF DEPOSIT HOLDERS | 2008 | 2009 | | 2010 |
|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. |
| 5- Tanning and dressing of leather; manufacture of luggage and footwear | 5,874.1 | 5,785.4 | 7,072.8 | 5,434.0 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 1,167.5 | 1,260.7 | 1,439.7 | 1,398.1 |
| ii.) Footwear | 4,706.6 | 4,524.7 | 5,633.1 | 4,035.9 |
| a) Leather wear | 3,169.6 | 3,065.2 | 4,158.3 | 3,516.5 |
| b) Rubber and Plastic wear | 1,537.1 | 1,459.5 | 1,474.8 | 519.4 |
| 6- Wood and products of wood cork | 1,155.9 | 2,054.3 | 2,109.5 | 1,401.6 |
| 7- Paper, paperboard and products | 1,548.3 | 1,470.4 | 2,018.7 | 2,297.1 |
| 8- Printing, publishing and allied industries | 3,037.7 | 3,323.1 | 4,624.7 | 5,376.2 |
| 9- Coke and refined petroleum products | 28,294.7 | 28,668.9 | 21,906.1 | 28,278.5 |
| 10- Chemicals and chemical products | 38,415.2 | 50,690.9 | 60,176.0 | 49,215.4 |
| 11- Rubber and plastics products | 1,523.5 | 1,612.4 | 1,900.6 | 2,709.3 |
| 12- Other non-metallic mineral products | 8,169.4 | 8,897.5 | 8,452.1 | 6,200.3 |
| 13- Basic metals | 10,308.0 | 9,926.0 | 10,279.4 | 12,334.6 |
| 14- Fabricated metal products | 1,572.6 | 2,461.9 | 2,242.9 | 3,236.3 |
| 15- Machinery and equipment | 7,841.0 | 9,418.0 | 8,474.6 | 9,095.9 |
| 16- Office, accounting and computing machinery | 481.3 | 419.8 | 446.0 | 729.6 |
| 17- Electrical machinery and apparatus | 7,476.8 | 7,434.8 | 8,449.5 | 6,807.5 |
| 18- Radio, television and communication equipment and apparatus | 2,193.7 | 2,412.2 | 3,653.0 | 1,479.3 |
| 19- Medical, precision and optical instruments, watches and clocks | 3,435.2 | 5,559.4 | 3,544.1 | 2,845.3 |
| 20- Motor vehicles, trailers and semi-trailers | 8,905.5 | 15,521.0 | 16,010.5 | 21,140.9 |
| 21- Other transport equipments | 1,012.2 | 2,718.7 | 2,627.6 | 3,213.7 |
| 22- Furniture and fixture | 1,645.4 | 2,141.6 | 1,599.5 | 1,463.1 |
| 23- Jewellery and related articles | 498.2 | 717.0 | 1,230.7 | 1,014.1 |
| 24- Sports goods | 791.0 | 927.5 | 1,014.9 | 1,967.5 |
| 25- Handicrafts | 253.3 | 257.2 | 170.1 | 138.7 |
| 26- Other manufacturing n.e.s. | 7,703.2 | 9,275.0 | 7,339.5 | 7,228.2 |
| E. Ship breaking and waste / scrape (junk) etc. | 2,155.3 | 2,455.2 | 2,448.7 | 2,240.9 |
| F. Electricity, gas and water supply | 38,759.9 | 30,963.7 | 41,911.4 | 41,780.6 |
| G. Construction | 48,637.2 | 55,384.0 | 60,884.2 | 65,883.1 |
| 1- Building | 33,919.7 | 40,152.2 | 41,001.6 | 50,773.1 |
| 2- Infrastructure | 14,717.5 | 15,231.8 | 19,882.6 | 15,110.0 |
| H. Commerce and Trade | 194,620.4 | 179,137.8 | 179,864.2 | 198,778.5 |
| 1- Sale, maintenance and repair of motor vehicles and motorcycles | 11,180.8 | 10,600.6 | 9,955.7 | 9,819.4 |
| 2- Wholesale and commission trade | 117,282.2 | 104,410.2 | 110,964.8 | 120,114.1 |
| i) Exports | 20,307.5 | 20,988.4 | 19,275.7 | 19,401.0 |
| ii) Imports | 15,229.5 | 12,338.0 | 12,921.3 | 13,153.3 |
| iii) Domestic whole sales | 81,745.2 | 71,083.8 | 78,767.9 | 87,559.8 |
| 3- Retail trade | 66,157.4 | 64,127.0 | 58,943.7 | 68,845.0 |
| I. Hotels, restaurants and clubs etc | 8,138.9 | 8,709.3 | 7,882.4 | 5,660.6 |
| J. Transport, storage and communications | 86,563.9 | 112,650.7 | 118,538.3 | 116,513.4 |
| K. Real estate, renting and business activities | 128,330.3 | 126,594.5 | 130,941.7 | 148,654.0 |
| 1- Real estate activities | 18,747.4 | 20,126.8 | 23,516.0 | 27,100.4 |
| 2- Renting of machinery and equipment | 2,140.6 | 1,508.2 | 3,007.2 | 1,807.7 |
| 3- Computer and related activities | 4,967.0 | 5,167.2 | 6,805.0 | 6,702.3 |
| 4- Research and development | 3,320.8 | 3,138.4 | 2,860.2 | 3,558.3 |
| 5- Other business activities | 99,154.4 | 96,653.9 | 94,753.3 | 109,485.4 |
| L. Education | 26,893.3 | 26,763.4 | 32,361.4 | 35,949.0 |
| M. Health and social work | 14,519.1 | 12,698.6 | 14,451.7 | 15,604.3 |
| N. Other community, social and personal service activities | 43,053.3 | 45,283.2 | 41,617.3 | 46,175.1 |
| O. Other private business n.e.c | 140,408.6 | 153,891.2 | 169,277.2 | 213,724.1 |
| **V. Trust Funds and Non-Profit Institutions** | **103,335.2** | **123,415.6** | **118,234.0** | **115,731.4** |
| **VI. Personal** | **1,729,118.2** | **1,907,566.0** | **2,010,811.8** | **2,189,300.9** |
| **VII. Others** | **65,026.7** | **69,414.2** | **43,575.4** | **48,069.2** |
| **TOTAL** | **3,791,489.4** | **4,137,603.7** | **4,352,661.8** | **4,693,117.1** |

# 3.4 Distribution of Scheduled Banks' Deposits
## by Category of Deposit Holder & Size of Account
As on 30th June, 2010

(Million Rupees)

| SIZE OF ACCOUNTS (Rs.) | FOREIGN CONSTITUENTS | | DOMESTIC CONSTITUENTS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | 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 | 727 | 1.7 | 14,838 | 29.6 | 696 | 1.4 | 1,926 | 3.2 | 1,102,668 | 2,994.1 |
| 5,000 to 10,000 | 1,070 | 8.0 | 14,464 | 101.4 | 541 | 3.8 | 225 | 1.6 | 612,181 | 4,439.0 |
| 10,000 to 20,000 | 990 | 16.0 | 25,457 | 370.3 | 794 | 10.9 | 443 | 5.7 | 944,321 | 13,603.2 |
| 20,000 to 25,000 | 906 | 20.8 | 8,668 | 192.6 | 119 | 2.6 | 93 | 2.1 | 400,907 | 8,954.2 |
| 25,000 to 30,000 | 233 | 6.4 | 9,087 | 250.8 | 22 | 0.6 | 60 | 1.6 | 359,099 | 9,860.8 |
| 30,000 to 40,000 | 696 | 24.6 | 13,091 | 457.1 | 424 | 15.2 | 101 | 3.5 | 572,431 | 19,845.9 |
| 40,000 to 50,000 | 1,388 | 61.1 | 7,968 | 347.9 | 51 | 2.2 | 86 | 3.8 | 502,650 | 22,658.7 |
| 50,000 to 60,000 | 1,259 | 65.3 | 6,196 | 335.7 | 28 | 1.5 | 85 | 4.7 | 406,375 | 22,231.4 |
| 60,000 to 70,000 | 525 | 35.1 | 5,031 | 323.1 | 35 | 2.3 | 48 | 3.1 | 340,426 | 22,192.7 |
| 70,000 to 80,000 | 308 | 23.0 | 2,126 | 157.5 | 26 | 2.0 | 135 | 10.3 | 322,208 | 24,065.5 |
| 80,000 to 90,000 | 633 | 52.8 | 5,154 | 439.3 | 13 | 1.1 | 38 | 3.2 | 274,426 | 23,262.4 |
| 90,000 to 100,000 | 512 | 47.4 | 2,106 | 201.2 | 57 | 5.3 | 38 | 3.6 | 231,548 | 21,966.4 |
| 100,000 to 200,000 | 5,881 | 830.1 | 18,780 | 2,609.7 | 287 | 44.0 | 340 | 49.0 | 1,175,617 | 162,069.6 |
| 200,000 to 300,000 | 6,849 | 1,757.9 | 11,396 | 2,757.5 | 103 | 24.6 | 199 | 49.3 | 337,219 | 80,969.0 |
| 300,000 to 400,000 | 4,714 | 1,644.2 | 3,910 | 1,367.3 | 261 | 90.0 | 137 | 48.0 | 138,008 | 47,648.4 |
| 400,000 to 500,000 | 2,608 | 1,178.8 | 4,651 | 2,064.1 | 100 | 45.0 | 118 | 54.0 | 67,778 | 30,179.0 |
| 50,0000 to 600,000 | 2,061 | 1,104.3 | 3,058 | 1,652.7 | 67 | 36.1 | 237 | 130.2 | 40,601 | 22,187.0 |
| 600,000 to 700,000 | 4,415 | 2,770.1 | 1,970 | 1,261.2 | 63 | 40.8 | 108 | 72.1 | 27,431 | 17,720.6 |
| 700,000 to 800,000 | 862 | 656.8 | 1,367 | 1,013.5 | 57 | 42.4 | 72 | 53.6 | 22,376 | 16,773.5 |
| 800,000 to 900,000 | 1,152 | 984.8 | 1,374 | 1,177.6 | 28 | 23.7 | 56 | 47.6 | 12,998 | 11,050.2 |
| 900,000 to 1,000,000 | 803 | 771.7 | 1,377 | 1,300.6 | 52 | 49.4 | 46 | 43.7 | 13,460 | 12,719.7 |
| 1,000,000 to 2,000,000 | 4,712 | 6,352.8 | 7,510 | 10,471.4 | 1,000 | 1,475.3 | 656 | 956.8 | 51,752 | 69,996.0 |
| 2,000,000 to 3,000,000 | 2,065 | 4,888.4 | 3,176 | 7,475.7 | 335 | 839.7 | 321 | 753.9 | 16,497 | 39,564.1 |
| 3,000,000 to 4,000,000 | 498 | 1,763.5 | 1,564 | 5,424.2 | 153 | 520.5 | 176 | 603.4 | 7,067 | 24,145.7 |
| 4,000,000 to 5,000,000 | 448 | 2,002.4 | 1,978 | 8,931.4 | 95 | 429.1 | 96 | 428.4 | 5,449 | 24,156.8 |
| 5,000,000 to 6,000,000 | 200 | 1,083.4 | 2,468 | 13,195.5 | 143 | 765.3 | 104 | 562.9 | 3,264 | 17,675.4 |
| 6,000,000 to 7,000,000 | 203 | 1,310.5 | 726 | 4,677.9 | 63 | 406.3 | 92 | 591.2 | 1,730 | 11,206.5 |
| 7,000,000 to 8,000,000 | 65 | 492.9 | 526 | 3,916.5 | 37 | 273.6 | 60 | 447.2 | 1,161 | 8,629.5 |
| 8,000,000 to 9,000,000 | 98 | 832.6 | 374 | 3,143.4 | 38 | 323.2 | 30 | 253.0 | 1,490 | 12,677.2 |
| 9,000,000 to 10,000,000 | 73 | 669.4 | 430 | 4,068.0 | 47 | 446.7 | 20 | 190.9 | 953 | 9,015.7 |
| 10,000,000 and over | 499 | 18,415.0 | 5,757 | 472,009.7 | 1,591 | 312,725.2 | 1,026 | 92,771.2 | 9,687 | 507,158.3 |
| **TOTAL** | **47,453** | **49,871.9** | **186,578** | **551,724.3** | **7,326** | **318,649.9** | **7,172** | **98,152.7** | **8,003,778** | **1,321,616.7** |

# 3.4 Distribution of Scheduled Banks' Deposits
## by Category of Deposit Holder & Size of Account
As on 30th June, 2010

(Million Rupees)

| SIZE OF ACCOUNTS (Rs.) | DOMESTIC CONSTITUENTS | | | | | | | | TOTAL | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Trust Funds | | Personal | | Others | | Sub Total | | | |
| | No of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No of Accounts | Amount |
| Less than 5,000 | 16,037 | 37.2 | 942,244 | 2,359.0 | 27,842 | 47.2 | 2,106,251 | 5,471.7 | 2,106,978 | 5,473.4 |
| 5,000 to 10,000 | 11,409 | 84.5 | 910,960 | 6,785.2 | 16,484 | 117.8 | 1,566,264 | 11,533.3 | 1,567,334 | 11,541.3 |
| 10,000 to 20,000 | 9,900 | 149.9 | 1,887,536 | 28,037.2 | 66,620 | 974.8 | 2,935,071 | 43,152.1 | 2,936,061 | 43,168.1 |
| 20,000 to 25,000 | 2,225 | 50.1 | 919,148 | 20,666.4 | 28,121 | 634.1 | 1,359,281 | 30,502.2 | 1,360,187 | 30,523.0 |
| 25,000 to 30,000 | 4,312 | 117.9 | 757,739 | 20,829.7 | 23,438 | 635.1 | 1,153,757 | 31,696.7 | 1,153,990 | 31,703.1 |
| 30,000 to 40,000 | 7,192 | 247.0 | 1,551,062 | 54,453.8 | 53,626 | 1,866.3 | 2,197,927 | 76,888.8 | 2,198,623 | 76,913.4 |
| 40,000 to 50,000 | 4,907 | 223.0 | 1,383,424 | 62,164.6 | 42,922 | 1,893.8 | 1,942,008 | 87,294.2 | 1,943,396 | 87,355.3 |
| 50,000 to 60,000 | 2,630 | 143.3 | 1,257,341 | 68,939.4 | 33,230 | 1,838.9 | 1,705,885 | 93,494.7 | 1,707,144 | 93,560.0 |
| 60,000 to 70,000 | 2,738 | 175.6 | 1,051,157 | 68,338.5 | 44,387 | 2,781.9 | 1,443,822 | 93,817.3 | 1,444,347 | 93,852.4 |
| 70,000 to 80,000 | 2,918 | 215.0 | 861,175 | 64,480.4 | 11,424 | 858.8 | 1,200,012 | 89,789.3 | 1,200,320 | 89,812.3 |
| 80,000 to 90,000 | 2,691 | 226.0 | 690,836 | 58,523.7 | 10,287 | 879.7 | 983,445 | 83,335.4 | 984,078 | 83,388.2 |
| 90,000 to 100,000 | 5,074 | 474.6 | 669,525 | 63,632.2 | 17,922 | 1,708.6 | 926,270 | 87,992.0 | 926,782 | 88,039.5 |
| 100,000 to 200,000 | 15,154 | 2,054.5 | 3,045,286 | 415,771.2 | 39,800 | 5,516.3 | 4,295,264 | 588,114.2 | 4,301,145 | 588,944.3 |
| 200,000 to 300,000 | 5,055 | 1,202.6 | 786,511 | 189,019.5 | 13,496 | 3,304.6 | 1,153,979 | 277,327.2 | 1,160,828 | 279,085.1 |
| 300,000 to 400,000 | 4,110 | 1,430.8 | 344,028 | 118,343.9 | 8,251 | 3,040.2 | 498,705 | 171,968.7 | 503,419 | 173,612.9 |
| 400,000 to 500,000 | 2,880 | 1,232.1 | 171,182 | 76,093.5 | 2,662 | 1,250.6 | 249,371 | 110,918.4 | 251,979 | 112,097.2 |
| 50,0000 to 600,000 | 1,522 | 815.1 | 115,465 | 62,627.5 | 661 | 364.7 | 161,611 | 87,813.2 | 163,672 | 88,917.5 |
| 600,000 to 700,000 | 660 | 425.4 | 81,009 | 52,061.1 | 573 | 367.4 | 111,814 | 71,948.5 | 116,229 | 74,718.7 |
| 700,000 to 800,000 | 1,160 | 849.0 | 55,137 | 41,228.3 | 652 | 477.9 | 80,821 | 60,438.1 | 81,683 | 61,094.9 |
| 800,000 to 900,000 | 866 | 731.8 | 46,466 | 39,177.0 | 421 | 350.5 | 62,209 | 52,558.5 | 63,361 | 53,543.3 |
| 900,000 to 1,000,000 | 439 | 416.1 | 30,324 | 28,634.9 | 965 | 927.3 | 46,663 | 44,091.8 | 47,466 | 44,863.6 |
| 1,000,000 to 2,000,000 | 3,285 | 4,425.9 | 128,567 | 174,017.8 | 1,996 | 2,965.3 | 194,766 | 264,308.5 | 199,478 | 270,661.2 |
| 2,000,000 to 3,000,000 | 1,635 | 3,969.1 | 31,568 | 75,903.6 | 609 | 1,542.7 | 54,141 | 130,048.9 | 56,206 | 134,937.3 |
| 3,000,000 to 4,000,000 | 813 | 2,845.5 | 12,983 | 44,720.5 | 178 | 631.0 | 22,934 | 78,890.7 | 23,432 | 80,654.2 |
| 4,000,000 to 5,000,000 | 500 | 2,189.3 | 8,937 | 39,706.0 | 1,113 | 4,859.3 | 18,168 | 80,700.3 | 18,616 | 82,702.7 |
| 5,000,000 to 6,000,000 | 561 | 3,031.8 | 6,669 | 35,428.2 | 35 | 181.8 | 13,244 | 70,840.9 | 13,444 | 71,924.2 |
| 6,000,000 to 7,000,000 | 385 | 2,541.9 | 2,834 | 18,203.6 | 52 | 323.9 | 5,882 | 37,951.1 | 6,085 | 39,261.6 |
| 7,000,000 to 8,000,000 | 199 | 1,476.4 | 1,908 | 14,174.0 | 5 | 38.0 | 3,896 | 28,955.1 | 3,961 | 29,448.0 |
| 8,000,000 to 9,000,000 | 245 | 2,045.2 | 1,579 | 13,313.5 | 25 | 208.3 | 3,781 | 31,963.8 | 3,879 | 32,796.4 |
| 9,000,000 to 10,000,000 | 156 | 1,468.6 | 983 | 9,255.5 | 11 | 102.2 | 2,600 | 24,547.7 | 2,673 | 25,217.1 |
| 10,000,000 and over | 1,873 | 80,436.3 | 8,428 | 222,410.9 | 197 | 7,380.3 | 28,559 | 1,694,891.9 | 29,058 | 1,713,306.9 |
| **TOTAL** | **113,531** | **115,731.4** | **17,762,011** | **2,189,300.9** | **448,005** | **48,069.2** | **26,528,401** | **4,643,245.2** | **26,575,854** | **4,693,117.1** |

# 3.5 Distribution of Scheduled Banks' Deposits
## by Size of Account

( End of Period : Million Rupees )

| SIZE OF ACCOUNTS (Rs.) | 2006 | | 2007 | | | | 2008 | |
|---|---|---|---|---|---|---|---|---|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No of Accounts | Amount |
| Less than 5,000 | 6,809,342 | 14,516.6 | 5,798,441 | 9,420.5 | 4,057,674 | 7,402.5 | 3,358,865 | 6,579.9 |
| 5,000 to 10,000 | 2,442,781 | 18,161.8 | 2,030,387 | 15,207.7 | 1,423,115 | 10,797.4 | 1,846,059 | 13,784.0 |
| 10,000 to 20,000 | 4,386,736 | 63,859.5 | 3,489,192 | 51,437.8 | 2,875,972 | 42,555.8 | 3,519,363 | 51,746.8 |
| 20,000 to 25,000 | 1,337,281 | 29,843.4 | 1,287,075 | 28,880.3 | 1,420,566 | 31,830.0 | 1,452,064 | 32,695.6 |
| 25,000 to 30,000 | 1,131,957 | 30,948.0 | 1,096,553 | 30,054.9 | 1,176,237 | 32,316.4 | 1,219,016 | 33,338.5 |
| 30,000 to 40,000 | 1,703,140 | 58,893.1 | 1,877,654 | 65,115.5 | 2,268,777 | 79,046.5 | 1,965,307 | 68,374.2 |
| 40,000 to 50,000 | 1,217,393 | 54,340.0 | 1,426,040 | 63,682.8 | 1,789,435 | 80,224.0 | 1,574,035 | 70,797.5 |
| 50,000 to 60,000 | 1,009,507 | 55,454.2 | 1,143,223 | 62,655.7 | 1,487,930 | 81,561.1 | 1,206,620 | 65,923.9 |
| 60,000 to 70,000 | 770,654 | 50,039.6 | 889,810 | 57,647.2 | 1,147,031 | 74,463.5 | 1,007,111 | 65,129.0 |
| 70,000 to 80,000 | 623,889 | 46,790.7 | 785,218 | 58,736.2 | 910,054 | 68,027.6 | 778,991 | 58,237.4 |
| 80,000 to 90,000 | 513,790 | 43,588.5 | 583,558 | 49,637.1 | 770,675 | 65,475.2 | 676,727 | 57,463.9 |
| 90,000 to 100,000 | 505,573 | 48,062.6 | 514,529 | 48,783.9 | 645,344 | 61,256.8 | 640,893 | 60,674.6 |
| 100,000 to 200,000 | 2,447,598 | 342,462.1 | 2,464,199 | 338,824.5 | 2,644,406 | 360,720.4 | 3,223,077 | 450,413.4 |
| 200,000 to 300,000 | 723,336 | 174,755.9 | 670,335 | 161,993.0 | 699,101 | 168,176.6 | 1,009,471 | 244,601.1 |
| 300,000 to 400,000 | 299,859 | 103,709.2 | 278,184 | 95,881.7 | 302,581 | 103,516.4 | 449,023 | 153,951.4 |
| 400,000 to 500,000 | 150,904 | 67,313.5 | 164,013 | 73,547.9 | 172,950 | 77,160.7 | 222,798 | 99,503.8 |
| 50,0000 to 600,000 | 89,168 | 48,744.9 | 105,101 | 57,208.3 | 109,172 | 59,361.6 | 148,041 | 80,351.7 |
| 600,000 to 700,000 | 77,809 | 50,525.1 | 77,230 | 50,198.1 | 68,683 | 44,317.1 | 80,292 | 51,920.6 |
| 700,000 to 800,000 | 57,227 | 42,976.8 | 58,550 | 43,448.9 | 54,082 | 40,530.8 | 51,506 | 38,587.5 |
| 800,000 to 900,000 | 34,085 | 28,811.5 | 49,391 | 41,849.3 | 45,826 | 38,745.5 | 47,491 | 40,200.6 |
| 900,000 to 1,000,000 | 31,171 | 29,573.3 | 29,361 | 27,769.7 | 29,465 | 27,937.1 | 43,036 | 40,707.7 |
| 1,000,000 to 2,000,000 | 131,273 | 175,911.8 | 135,620 | 186,918.1 | 135,035 | 181,208.5 | 161,866 | 219,550.7 |
| 2,000,000 to 3,000,000 | 35,598 | 86,271.3 | 41,779 | 101,471.7 | 42,341 | 102,602.7 | 46,677 | 112,531.5 |
| 3,000,000 to 4,000,000 | 16,846 | 57,725.3 | 24,288 | 83,725.6 | 21,431 | 73,417.6 | 25,037 | 86,655.9 |
| 4,000,000 to 5,000,000 | 9,702 | 43,681.9 | 13,813 | 61,360.4 | 13,547 | 61,253.4 | 18,329 | 83,435.2 |
| 5,000,000 to 6,000,000 | 8,581 | 46,428.0 | 9,263 | 50,493.2 | 6,873 | 36,929.6 | 8,402 | 44,813.5 |
| 6,000,000 to 7,000,000 | 4,490 | 29,207.0 | 6,445 | 41,669.9 | 4,802 | 31,030.7 | 5,515 | 35,843.7 |
| 7,000,000 to 8,000,000 | 2,883 | 21,558.7 | 3,793 | 28,201.8 | 4,290 | 31,914.5 | 3,883 | 28,847.3 |
| 8,000,000 to 9,000,000 | 2,403 | 20,277.4 | 2,942 | 24,828.8 | 2,504 | 21,284.3 | 2,491 | 20,992.8 |
| 9,000,000 to 10,000,000 | 1,473 | 13,939.5 | 2,460 | 23,264.1 | 2,168 | 20,534.5 | 2,351 | 22,103.0 |
| 10,000,000 and over | 19,136 | 1,028,273.5 | 24,592 | 1,338,636.7 | 22,671 | 1,418,897.0 | 21,338 | 1,372,404.3 |
| **TOTAL** | **26,595,585** | **2,926,644.6** | **25,083,039** | **3,372,551.5** | **24,354,738** | **3,534,495.8** | **24,815,675** | **3,812,160.9** |

# 3.5 Distribution of Scheduled Banks' Deposits
## by Size of Account

( End of Period : Million Rupees )

| SIZE OF ACCOUNTS (Rs.) | 2008 | | 2009 | | | | 2010 | |
|---|---|---|---|---|---|---|---|---|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No of Accounts | Amount |
| Less than 5,000 | 2,656,449 | 6,615.3 | 2,242,637 | 4,996.9 | 2,143,896 | 5,626.0 | 2,106,978 | 5,473.4 |
| 5,000 to 10,000 | 1,698,624 | 12,573.7 | 1,751,942 | 13,151.6 | 1,748,893 | 12,972.8 | 1,567,334 | 11,541.3 |
| 10,000 to 20,000 | 3,021,996 | 45,208.1 | 3,053,654 | 45,142.8 | 2,950,492 | 43,714.2 | 2,936,061 | 43,168.1 |
| 20,000 to 25,000 | 1,438,724 | 32,065.7 | 1,349,438 | 30,373.5 | 1,288,767 | 28,728.3 | 1,360,187 | 30,523.0 |
| 25,000 to 30,000 | 1,270,197 | 34,808.3 | 1,182,249 | 32,304.2 | 1,174,474 | 32,134.8 | 1,153,990 | 31,703.1 |
| 30,000 to 40,000 | 2,356,866 | 82,326.9 | 2,042,522 | 71,048.7 | 2,230,906 | 77,722.1 | 2,198,623 | 76,913.4 |
| 40,000 to 50,000 | 1,886,844 | 84,804.6 | 1,851,989 | 83,091.3 | 1,850,142 | 82,937.1 | 1,943,396 | 87,355.3 |
| 50,000 to 60,000 | 1,636,511 | 89,606.3 | 1,576,819 | 86,505.5 | 1,547,683 | 84,915.3 | 1,707,144 | 93,560.0 |
| 60,000 to 70,000 | 1,260,067 | 82,346.6 | 1,278,646 | 82,872.5 | 1,227,122 | 79,529.5 | 1,444,347 | 93,852.4 |
| 70,000 to 80,000 | 1,035,219 | 77,485.6 | 1,018,791 | 76,170.3 | 1,034,442 | 77,370.4 | 1,200,320 | 89,812.3 |
| 80,000 to 90,000 | 850,679 | 72,093.1 | 978,994 | 83,178.1 | 1,036,422 | 87,855.4 | 984,078 | 83,388.2 |
| 90,000 to 100,000 | 702,272 | 66,802.1 | 759,387 | 71,961.5 | 821,445 | 77,952.3 | 926,782 | 88,039.5 |
| 100,000 to 200,000 | 3,088,161 | 424,918.5 | 3,633,409 | 499,882.7 | 3,716,517 | 507,882.1 | 4,301,145 | 588,944.3 |
| 200,000 to 300,000 | 914,428 | 221,464.7 | 1,037,757 | 249,031.0 | 1,026,476 | 248,185.9 | 1,160,828 | 279,085.1 |
| 300,000 to 400,000 | 407,794 | 140,140.4 | 455,744 | 157,272.6 | 416,128 | 141,943.0 | 503,419 | 173,612.9 |
| 400,000 to 500,000 | 196,424 | 87,656.5 | 223,602 | 99,805.7 | 236,139 | 105,417.8 | 251,979 | 112,097.2 |
| 50,0000 to 600,000 | 138,746 | 75,157.9 | 144,961 | 78,606.0 | 150,451 | 81,934.9 | 163,672 | 88,917.5 |
| 600,000 to 700,000 | 89,366 | 57,540.6 | 94,613 | 61,218.1 | 96,849 | 62,718.4 | 116,229 | 74,718.7 |
| 700,000 to 800,000 | 68,130 | 50,722.9 | 71,812 | 53,626.7 | 74,300 | 55,446.3 | 81,683 | 61,094.9 |
| 800,000 to 900,000 | 48,369 | 40,838.0 | 55,688 | 47,182.7 | 67,309 | 56,967.5 | 63,361 | 53,543.3 |
| 900,000 to 1,000,000 | 39,089 | 37,080.9 | 41,347 | 39,300.3 | 42,811 | 40,459.6 | 47,466 | 44,863.6 |
| 1,000,000 to 2,000,000 | 150,526 | 205,109.8 | 170,409 | 228,987.8 | 199,078 | 269,145.5 | 199,478 | 270,661.2 |
| 2,000,000 to 3,000,000 | 43,830 | 106,165.6 | 54,309 | 130,978.6 | 56,509 | 135,525.9 | 56,206 | 134,937.3 |
| 3,000,000 to 4,000,000 | 25,215 | 87,367.1 | 24,811 | 85,411.8 | 24,435 | 83,250.5 | 23,432 | 80,654.2 |
| 4,000,000 to 5,000,000 | 15,669 | 69,282.1 | 14,802 | 66,308.3 | 22,293 | 102,236.0 | 18,616 | 82,702.7 |
| 5,000,000 to 6,000,000 | 11,726 | 63,011.3 | 11,226 | 60,077.6 | 10,689 | 57,069.2 | 13,444 | 71,924.2 |
| 6,000,000 to 7,000,000 | 5,523 | 35,811.2 | 5,936 | 38,431.5 | 6,630 | 42,620.1 | 6,085 | 39,261.6 |
| 7,000,000 to 8,000,000 | 4,141 | 30,982.6 | 4,400 | 32,776.1 | 4,116 | 30,811.0 | 3,961 | 29,448.0 |
| 8,000,000 to 9,000,000 | 3,108 | 26,380.5 | 3,306 | 27,813.1 | 3,437 | 28,960.3 | 3,879 | 32,796.4 |
| 9,000,000 to 10,000,000 | 2,253 | 21,408.1 | 2,681 | 25,365.7 | 2,560 | 24,190.7 | 2,673 | 25,217.1 |
| 10,000,000 and over | 24,423 | 1,323,714.6 | 25,185 | 1,474,730.5 | 27,126 | 1,586,439.0 | 29,058 | 1,713,306.9 |
| **TOTAL** | **25,091,369** | **3,791,489.4** | **25,163,066** | **4,137,603.7** | **25,238,537** | **4,352,661.8** | **26,575,854** | **4,693,117.1** |

Note:-

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

# 3.6 Classification of Scheduled Banks' Advances
## by Borrowers

(End of Period: Million Rupees)

| BORROWERS | 2006 | 2007 | | 2008 |
|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. |
| **1. Government:** | **93,722.1** | **100,302.8** | **77,701.5** | **133,084.5** |
| A. Federal Government: | 58,476.4 | 59,449.3 | 52,840.6 | 87,575.8 |
| (1) Commodity Operations | 53,178.7 | 54,665.0 | 47,238.9 | 81,887.1 |
| (2) Others | 5,297.8 | 4,784.4 | 5,601.7 | 5,688.7 |
| B. Provincial Governments: | 35,245.6 | 40,853.4 | 24,860.9 | 45,508.7 |
| (1) Commodity Operations | 34,378.3 | 39,712.9 | 24,018.5 | 44,371.5 |
| (2) Others | 867.4 | 1,140.5 | 842.4 | 1,137.2 |
| C. Local Bodies ( City Governments ) | - | - | - | - |
| **II. Non-Financial Public Sector Enterprises :** | **96,936.2** | **115,343.6** | **125,398.9** | **107,911.8** |
| (1) Agriculture, Forestry, Hunting & Fishing | - | 336.2 | - | - |
| (2) Mining & Quarrying | 1,279.7 | 100.6 | 11.1 | - |
| (3) Manufacturing | 43,662.2 | 35,693.6 | 36,366.1 | 22,119.3 |
| (4) Construction | - | - | - | - |
| (5) Utilities | 5,872.0 | 25,599.1 | 41,241.9 | 48,267.9 |
| (6) Commerce | 10,702.1 | 8,670.2 | 16,832.6 | 8,166.8 |
| (7) Transport, Storage & Communication | 35,388.0 | 44,905.5 | 30,268.8 | 29,137.7 |
| (8) Services | 32.2 | 38.3 | 678.4 | 220.1 |
| (9) Others | - | - | - | - |
| **III. Non-Bank Financial Institutions :** | **55,217.4** | **47,986.9** | **52,258.5** | **44,579.6** |
| (1) Co-operative Banks | - | - | - | - |
| (2) Development Financial Institutions | 8,005.9 | 6,923.1 | 2,240.7 | 1,250.0 |
| (3) Insurance Companies | 743.3 | 2,417.4 | 3,283.8 | 2,717.9 |
| (4) Micro Finance | 315.0 | - | 209.7 | - |
| (5) Other NBFC's | 46,153.2 | 38,646.5 | 46,524.2 | 40,611.7 |
| **IV. Private Sector Enterprises :** | **1,646,615.4** | **1,669,727.6** | **1,884,922.9** | **2,074,977.9** |
| A. Agriculture, Hunting and Forestry | 142,867.9 | 144,057.9 | 156,283.4 | 154,438.3 |
| (1) Growing of crops | 99,083.4 | 103,440.4 | 114,703.8 | 110,779.2 |
| (2) Farming of animals | 14,434.4 | 15,727.8 | 18,836.6 | 21,061.4 |
| (3) Agricultural and animal husbandry | 1,356.4 | 580.2 | 1,108.1 | 695.9 |
| (4) Agricultural machinery and equipments | 27,765.5 | 24,208.9 | 21,150.4 | 21,837.8 |
| (5) Hunting, trapping, forestry & logging | 228.1 | 100.6 | 484.5 | 64.0 |
| B. Fishing and fish farming etc. | 1,346.9 | 1,661.5 | 764.4 | 1,249.7 |
| C. Mining and Quarrying | 11,255.6 | 11,691.7 | 14,431.1 | 16,824.5 |
| (1) Mining of coal | 4,665.7 | 2,607.1 | 1,931.6 | 2,509.9 |
| (2) Crude petroleum & natural gas | 3,866.9 | 6,583.1 | 8,989.1 | 12,716.8 |
| (3) Iron & non-ferrous metal ores | 367.9 | 411.7 | 689.0 | 60.1 |
| (4) Quarrying of stone, sand and clay | 103.0 | 102.3 | 162.8 | 191.1 |
| (5) Chemical, fertilizer, Salt etc. | 2,252.0 | 1,987.5 | 2,658.6 | 1,346.7 |
| D. Manufacturing | 969,769.4 | 954,641.2 | 1,091,857.6 | 1,177,764.1 |
| (1) Food products and beverages | 143,851.9 | 159,129.1 | 173,514.2 | 183,018.5 |
| (2) Tobacco products | 2,154.0 | 1,044.4 | 1,718.7 | 586.6 |
| (3) Textiles | 466,644.9 | 421,786.8 | 482,864.2 | 515,111.5 |
| i) Spinning, weaving, finishing of textiles | 386,123.0 | 337,631.6 | 382,684.1 | 413,325.2 |
| a) Spinning of fibers | 236,159.8 | 201,418.8 | 220,965.1 | 235,998.4 |
| b) Weaving of textiles | 75,009.7 | 77,703.9 | 85,116.4 | 97,231.5 |
| c) Finishing of textiles | 74,953.5 | 58,508.8 | 76,602.7 | 80,095.3 |
| ii) Made-up textile articles | 44,334.3 | 44,569.1 | 43,344.7 | 46,112.7 |
| iii) Knit wear | 16,760.2 | 18,401.3 | 19,984.8 | 21,839.7 |
| iv) Carpets and rugs | 4,206.1 | 4,233.3 | 7,024.9 | 8,905.5 |
| v) Other textiles n.e.s. | 15,221.3 | 16,951.6 | 29,825.7 | 24,928.4 |
| (4) Wearing apparel, readymade garments etc. | 32,511.8 | 40,197.6 | 45,221.5 | 46,519.2 |

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

# 3.6 Classification of Scheduled Banks' Advances
## by Borrowers

(End of Period: Million Rupees)

| BORROWERS | 2006 | 2007 | | 2008 |
|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. |
| 5) Tanning and dressing of leather; manufacture of luggage and footwear | 16,330.5 | 15,307.4 | 18,160.2 | 18,019.0 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 8,873.5 | 6,872.9 | 9,936.2 | 8,794.5 |
| ii.) Footwear | 7,457.1 | 8,434.5 | 8,224.0 | 9,224.6 |
| 6) Wood and products of wood cork | 1,306.4 | 1,848.6 | 1,580.1 | 2,304.5 |
| 7) Paper, paperboard and products | 16,882.8 | 16,349.9 | 19,692.7 | 18,646.1 |
| 8) Printing, publishing and allied industries | 3,890.6 | 5,213.0 | 5,847.4 | 6,688.2 |
| 9) Coke and refined petroleum products | 17,741.7 | 9,484.5 | 15,158.2 | 19,031.1 |
| 10) Chemicals and chemical products | 68,440.1 | 72,731.6 | 78,174.8 | 106,643.7 |
| 11) Rubber and plastics products | 7,325.6 | 7,677.9 | 10,532.2 | 9,984.8 |
| 12) Other non-metallic mineral products | 78,308.8 | 89,214.0 | 93,046.4 | 90,159.1 |
| 13) Basic metals | 20,884.9 | 24,859.6 | 34,072.8 | 37,006.3 |
| 14) Fabricated metal products | 7,706.6 | 6,931.7 | 9,944.3 | 11,295.0 |
| 15) Machinery and equipment | 14,133.5 | 15,169.6 | 17,427.1 | 17,436.2 |
| 16) Office, accounting and computing machinery | 588.4 | 478.8 | 124.1 | 127.7 |
| 17) Electrical machinery and apparatus | 18,705.5 | 18,767.4 | 29,815.1 | 31,480.6 |
| 18) Radio, television and communication equipment and apparatus | 4,723.0 | 3,740.5 | 2,397.6 | 4,489.6 |
| 19) Medical, precision and optical instruments, watches and clocks | 7,196.9 | 5,022.8 | 5,826.0 | 9,074.7 |
| 20) Motor vehicles, trailers and semi-trailers | 16,171.2 | 14,766.5 | 14,860.9 | 14,079.7 |
| 21) Other transport equipments | 5,229.6 | 5,489.5 | 5,029.4 | 5,870.6 |
| 22) Furniture and fixture | 1,435.5 | 1,848.6 | 2,954.4 | 2,964.8 |
| 23) Jewellery and related articles | 1,389.0 | 1,195.5 | 1,435.1 | 1,644.2 |
| 24) Sports goods | 5,587.4 | 5,590.1 | 3,676.8 | 3,986.3 |
| 25) Handicrafts | 112.9 | 94.5 | 129.9 | 130.0 |
| 26) Other manufacturing n.e.s. | 10,515.9 | 10,701.4 | 18,653.6 | 21,466.3 |
| E. Ship breaking and waste / scrape (junk) etc.1 | 1,195.2 | 1,696.2 | 1,910.6 | 2,135.9 |
| F. Electricity, gas and water supply | 26,579.7 | 42,934.3 | 67,671.9 | 107,031.1 |
| G. Construction | 49,829.2 | 51,628.8 | 64,169.6 | 79,293.2 |
| 1) Building | 39,591.2 | 41,062.9 | 49,843.3 | 59,541.3 |
| 2) Infrastructure | 10,238.0 | 10,565.9 | 14,326.3 | 19,751.8 |
| H. Commerce and Trade | 210,886.3 | 209,529.0 | 222,036.5 | 245,093.6 |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles | 16,989.6 | 14,184.9 | 13,213.0 | 15,399.1 |
| 2) Wholesale and commission trade | 143,488.8 | 139,563.9 | 146,993.0 | 157,276.0 |
| i) Exports | 38,058.7 | 42,205.7 | 41,337.0 | 48,123.7 |
| ii) Imports | 36,164.5 | 29,842.7 | 31,372.9 | 35,954.5 |
| iii) Domestic whole sales | 69,265.6 | 67,515.5 | 74,283.1 | 73,197.8 |
| 3) Retail trade | 50,407.9 | 55,780.2 | 61,830.6 | 72,418.5 |
| I. Hotels, restaurants and clubs etc | 12,136.0 | 13,683.9 | 12,506.4 | 13,381.9 |
| J. Transport, storage and communications | 79,700.8 | 78,982.8 | 82,936.2 | 94,182.2 |
| K. Real estate, renting and business activities | 75,004.2 | 92,285.8 | 111,259.8 | 102,763.0 |
| L. Education | 4,075.1 | 4,484.4 | 5,447.2 | 5,756.1 |
| M. Health and social work | 5,289.3 | 5,395.0 | 5,444.8 | 6,830.5 |
| N. Other community, social and personal service activities | 9,995.0 | 15,539.6 | 16,515.4 | 14,569.2 |
| O. Other private business n.e.s | 46,684.8 | 41,515.5 | 31,688.0 | 53,664.6 |
| **V. Trust Funds and Non Profit Institutions** | **14,573.9** | **14,572.3** | **17,180.4** | **15,320.2** |
| **VI. Personal** | **377,117.5** | **400,771.4** | **422,807.2** | **421,195.8** |
| A. Bank Employees | 49,469.7 | 52,852.6 | 53,369.8 | 61,004.9 |
| B. Consumer Financing | 324,699.9 | 345,584.2 | 367,119.6 | 356,784.3 |
| i) House building | 48,188.2 | 53,832.7 | 63,619.5 | 66,919.5 |
| ii) Transport | 106,168.5 | 105,396.4 | 113,036.1 | 104,464.6 |
| iii) Credit cards | 39,153.5 | 42,802.9 | 47,237.9 | 44,428.4 |
| iv) Consumer durable | 1,632.8 | 1,019.1 | 1,111.2 | 1,656.3 |
| v) Personal loans | 129,556.9 | 142,533.1 | 142,114.9 | 139,315.5 |
| C. Other Personal | 2,948.0 | 2,334.7 | 2,317.9 | 3,406.6 |
| **VII. Others** | **16,350.7** | **27,477.7** | **32,935.5** | **18,568.4** |
| **TOTAL** | **2,300,533.2** | **2,376,182.3** | **2,613,204.9** | **2,815,638.2** |

(Contd.)

# 3.6 Classification of Scheduled Banks' Advances
## by Borrowers

(End of Period: Million Rupees)

| BORROWERS | 2008 | 2009 | |
|---|---|---|---|
| | Dec. | Jun. | Dec. |
| **1. Government:** | **150,461.0** | **341,698.8** | 333,440.8 |
| A. Federal Government: | 128,837.2 | 163,055.6 | 186,794.6 |
| (1) Commodity Operations | 123,445.0 | 158,453.9 | 181,725.3 |
| (2) Others | 5,392.2 | 4,601.6 | 5,069.3 |
| B. Provincial Governments: | 21,623.8 | 178,603.3 | 146,646.3 |
| (1) Commodity Operations | 20,670.7 | 176,965.6 | 146,307.4 |
| (2) Others | 953.0 | 1,637.7 | 338.8 |
| C. Local Bodies ( City Governments ) | - | 40.0 | - |
| **II. Non-Financial Public Sector Enterprises :** | **186,902.4** | **216,717.0** | **225,365.8** |
| (1) Agriculture, Forestry, Hunting & Fishing | 9,387.8 | - | - |
| (2) Mining & Quarrying | - | - | - |
| (3) Manufacturing | 53,715.8 | 53,203.5 | 73,437.2 |
| (4) Construction | - | - | - |
| (5) Utilities | 60,304.7 | 63,781.1 | 65,329.8 |
| (6) Commerce | 24,559.9 | 18,509.4 | 17,488.6 |
| (7) Transport, Storage & Communication | 38,783.7 | 45,241.9 | 34,876.8 |
| (8) Services | 150.4 | 1.0 | 3.6 |
| (9) Others | - | 35,980.2 | 34,229.9 |
| **III. Non-Bank Financial Institutions :** | **45,733.5** | **39,369.7** | **49,030.0** |
| (1) Co-operative Banks | - | - | - |
| (2) Development Financial Institutions | 2,566.9 | 6,235.3 | 6,098.0 |
| (3) Insurance Companies | 2,516.1 | 1,660.0 | 1,369.8 |
| (4) Micro Finance | - | - | - |
| (5) Other NBFC's | 40,650.5 | 31,474.4 | 41,562.2 |
| **IV. Private Sector Enterprises :** | **2,240,767.9** | **2,096,078.9** | **2,221,542.0** |
| A. Agriculture, Hunting and Forestry | 170,607.4 | 157,163.2 | 165,826.2 |
| (1) Growing of crops | 120,035.9 | 113,890.7 | 120,137.4 |
| (2) Farming of animals | 26,291.7 | 21,150.6 | 20,611.7 |
| (3) Agricultural and animal husbandry | 1,108.4 | 599.8 | 633.2 |
| (4) Agricultural machinery and equipments | 22,670.4 | 21,166.5 | 24,259.1 |
| (5) Hunting, trapping, forestry & logging | 501.0 | 355.6 | 184.8 |
| B. Fishing and fish farming etc. | 804.8 | 513.0 | 670.7 |
| C. Mining and Quarrying | 16,929.7 | 17,492.6 | 17,002.7 |
| (1) Mining of coal | 2,748.6 | 2,634.5 | 2,465.0 |
| (2) Crude petroleum & natural gas | 10,684.1 | 12,133.8 | 11,923.3 |
| (3) Iron & non-ferrous metal ores | 85.1 | 432.3 | 928.0 |
| (4) Quarrying of stone, sand and clay | 183.4 | 339.9 | 374.9 |
| (5) Chemical, fertilizer, Salt etc. | 3,228.5 | 1,952.0 | 1,311.4 |
| D. Manufacturing | 1,299,410.2 | 1,186,757.8 | 1,282,352.6 |
| (1) Food products and beverages | 216,289.8 | 197,478.2 | 190,828.4 |
| (2) Tobacco products | 893.0 | 285.2 | 2,040.1 |
| (3) Textiles | 516,595.0 | 464,471.9 | 526,332.6 |
| i) Spinning, weaving, finishing of textiles | 410,374.1 | 368,092.7 | 424,046.0 |
| a) Spinning of fibers | 246,284.8 | 211,995.7 | 255,267.8 |
| b) Weaving of textiles | 86,216.2 | 85,543.7 | 89,230.0 |
| c) Finishing of textiles | 77,873.1 | 70,553.3 | 79,548.3 |
| ii) Made-up textile articles | 44,915.0 | 43,073.9 | 46,306.3 |
| iii) Knit wear | 20,156.7 | 23,370.0 | 23,683.8 |
| iv) Carpets and rugs | 5,801.8 | 5,906.9 | 4,617.7 |
| v) Other textiles n.e.s. | 35,347.4 | 24,028.4 | 27,678.8 |
| (4) Wearing apparel, readymade garments etc. | 46,678.4 | 48,250.9 | 49,456.7 |

# 3.6 Classification of Scheduled Banks' Advances
## by Borrowers

(End of Period: Million Rupees)

| BORROWERS | 2008 | 2009 | |
|---|---|---|---|
| | Dec. | Jun. | Dec. |
| 5) Tanning and dressing of leather; manufacture of luggage and footwear | 19,876.1 | 18,173.0 | 18,026.8 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 10,310.0 | 9,978.4 | 9,895.0 |
| ii.) Footwear | 9,566.1 | 8,194.7 | 8,131.7 |
| 6) Wood and products of wood cork | 1,921.9 | 2,023.0 | 1,919.3 |
| 7) Paper, paperboard and products | 23,763.0 | 18,079.3 | 17,528.3 |
| 8) Printing, publishing and allied industries | 8,936.0 | 9,197.9 | 8,397.5 |
| 9) Coke and refined petroleum products | 22,763.3 | 20,522.7 | 21,737.1 |
| 10) Chemicals and chemical products | 145,275.6 | 131,890.6 | 154,646.7 |
| 11) Rubber and plastics products | 11,644.5 | 12,746.4 | 12,405.3 |
| 12) Other non-metallic mineral products | 105,576.1 | 100,385.8 | 102,842.3 |
| 13) Basic metals | 40,679.4 | 39,393.2 | 39,596.0 |
| 14) Fabricated metal products | 10,138.9 | 8,730.6 | 9,528.5 |
| 15) Machinery and equipment | 18,714.7 | 14,598.0 | 16,073.4 |
| 16) Office, accounting and computing machinery | 317.2 | 111.2 | 128.1 |
| 17) Electrical machinery and apparatus | 43,158.2 | 40,079.0 | 48,342.3 |
| 18) Radio, television and communication equipment and apparatus | 3,091.9 | 3,108.3 | 3,693.3 |
| 19) Medical, precision and optical instruments, watches and clocks | 9,122.4 | 5,565.0 | 5,555.0 |
| 20) Motor vehicles, trailers and semi-trailers | 20,073.9 | 18,413.4 | 18,825.1 |
| 21) Other transport equipments | 4,862.5 | 3,667.4 | 4,445.4 |
| 22) Furniture and fixture | 1,951.6 | 1,539.4 | 1,941.3 |
| 23) Jewellery and related articles | 1,873.8 | 994.5 | 1,277.1 |
| 24) Sports goods | 4,422.5 | 5,094.8 | 4,638.1 |
| 25) Handicrafts | 201.0 | 94.9 | 144.8 |
| 26) Other manufacturing n.e.s. | 20,589.4 | 21,863.4 | 22,003.2 |
| E. Ship breaking and waste / scrape (junk) etc. | 2,659.4 | 4,928.0 | 3,380.2 |
| F. Electricity, gas and water supply | 146,983.2 | 152,197.2 | 179,560.4 |
| G. Construction | 78,450.4 | 68,892.1 | 64,985.6 |
| 1) Building | 59,870.0 | 53,902.2 | 51,799.3 |
| 2) Infrastructure | 18,580.3 | 14,989.9 | 13,186.3 |
| H. Commerce and Trade | 244,713.5 | 226,381.2 | 231,335.7 |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles | 13,080.1 | 16,257.0 | 14,475.7 |
| 2) Wholesale and commission trade | 146,162.7 | 129,310.3 | 129,131.3 |
| i) Exports | 41,944.9 | 33,547.5 | 39,468.0 |
| ii) Imports | 37,552.7 | 30,380.3 | 28,876.1 |
| iii) Domestic whole sales | 66,665.2 | 65,382.5 | 60,787.2 |
| 3) Retail trade | 85,470.8 | 80,814.0 | 87,728.7 |
| I. Hotels, restaurants and clubs etc | 14,358.9 | 13,476.2 | 14,042.1 |
| J. Transport, storage and communications | 99,544.3 | 98,136.5 | 96,700.7 |
| K. Real estate, renting and business activities | 104,090.2 | 107,453.1 | 108,810.1 |
| L. Education | 6,027.6 | 5,389.5 | 5,773.5 |
| M. Health and social work | 6,340.9 | 6,192.9 | 5,950.3 |
| N. Other community, social and personal service activities | 14,937.8 | 20,858.6 | 18,342.1 |
| O. Other private business n.e.s | 34,909.6 | 30,246.9 | 26,809.1 |
| **V. Trust Funds and Non-Profit Institutions** | **13,606.1** | **12,258.5** | **13,223.6** |
| **VI. Personal** | **396,088.0** | **364,458.2** | **339,887.8** |
| A. Bank Employees | 65,286.4 | 69,451.3 | 74,017.5 |
| B. Consumer Financing | 327,067.4 | 291,924.7 | 262,635.4 |
| i) House building | 64,191.0 | 61,151.6 | 58,713.0 |
| ii) Transport | 93,877.4 | 79,592.9 | 69,634.3 |
| iii) Credit cards | 41,092.8 | 35,535.1 | 31,257.4 |
| iv) Consumer durable | 5,537.8 | 546.6 | 176.7 |
| v) Personal loans | 122,368.4 | 115,098.4 | 102,853.9 |
| C. Other Personal | 3,734.3 | 3,082.2 | 3,235.0 |
| **VII. Others** | **22,835.1** | **9,765.2** | **9,401.3** |
| **TOTAL** | **3,056,394.0** | **3,080,346.3** | **3,191,891.3** |

(Contd.)

# 3.6 Classification of Scheduled Banks' Advances
## by Borrowers

(End of Period: Million Rupees)

| BORROWERS | Jun. 2010 | | |
|---|---|---|---|
| | All Banks | Commercial Banks | Specialized Banks |
| **1. Government:** | **423,866.8** | **423,866.8** | **-** |
| A. Federal Government: | **183,015.4** | **183,015.4** | **-** |
| (1) Commodity Operations | 175,612.5 | 175,612.5 | - |
| (2) Others | 7,402.9 | 7,402.9 | - |
| B. Provincial Governments: | **240,851.4** | **240,851.4** | **-** |
| (1) Commodity Operations | 240,620.7 | 240,620.7 | - |
| (2) Others | 230.7 | 230.7 | - |
| C. Local Bodies ( City Governments ) | - | - | - |
| **II. Non-Financial Public Sector Enterprises :** | **166,137.7** | **166,137.7** | **-** |
| (1) Agriculture, Forestry, Hunting & Fishing | - | - | - |
| (2) Mining & Quarrying | - | - | - |
| (3) Manufacturing | 55,045.0 | 55,045.0 | - |
| (4) Construction | - | - | - |
| (5) Utilities | 29,292.0 | 29,292.0 | - |
| (6) Commerce | 12,822.5 | 12,822.5 | - |
| (7) Transport, Storage & Communication | 34,753.0 | 34,753.0 | - |
| (8) Services | 32.6 | 32.6 | - |
| (9) Others | 34,192.6 | 34,192.6 | - |
| **III. Non-Bank Financial Institutions :** | **44,302.7** | **44,182.7** | **120.0** |
| (1) Co-operative Banks | - | - | - |
| (2) Development Financial Institutions | 6,429.3 | 6,429.3 | - |
| (3) Insurance Companies | 1,428.4 | 1,428.4 | - |
| (4) Micro Finance | 200.0 | 200.0 | - |
| (5) Other NBFC's | 36,244.9 | 36,124.9 | 120.0 |
| **IV. Private Sector Enterprises :** | **2,193,624.0** | **2,083,098.6** | **110,525.4** |
| A. Agriculture, Hunting and Forestry | 165,206.6 | 72,476.4 | 92,730.2 |
| (1) Growing of crops | 114,912.1 | 58,437.7 | 56,474.4 |
| (2) Farming of animals | 22,968.6 | 9,357.5 | 13,611.1 |
| (3) Agricultural and animal husbandry | 476.2 | 473.6 | 2.6 |
| (4) Agricultural machinery and equipments | 26,772.2 | 4,131.8 | 22,640.4 |
| (5) Hunting, trapping, forestry & logging | 77.4 | 75.7 | 1.7 |
| B. Fishing and fish farming etc. | 767.6 | 740.2 | 27.4 |
| C. Mining and Quarrying | 14,979.1 | 14,889.5 | 89.6 |
| (1) Mining of coal | 2,742.4 | 2,680.4 | 62.0 |
| (2) Crude petroleum & natural gas | 10,460.5 | 10,455.5 | 5.0 |
| (3) Iron & non-ferrous metal ores | 580.4 | 580.4 | - |
| (4) Quarrying of stone, sand and clay | 325.8 | 310.5 | 15.3 |
| (5) Chemical, fertilizer, Salt etc. | 870.1 | 862.8 | 7.3 |
| D. Manufacturing | 1,228,536.4 | 1,220,550.6 | 7,985.8 |
| (1) Food products and beverages | 214,265.2 | 213,212.1 | 1,053.1 |
| (2) Tobacco products | 2,278.8 | 2,276.9 | 1.9 |
| (3) Textiles | 456,139.9 | 453,354.0 | 2,785.9 |
| i) Spinning, weaving, finishing of textiles | 351,567.5 | 349,245.7 | 2,321.8 |
| a) Spinning of fibers | 202,128.3 | 200,677.5 | 1,450.8 |
| b) Weaving of textiles | 82,154.9 | 81,921.1 | 233.8 |
| c) Finishing of textiles | 67,284.3 | 66,647.1 | 637.2 |
| ii) Made-up textile articles | 51,329.2 | 51,321.4 | 7.8 |
| iii) Knit wear | 21,245.7 | 20,849.8 | 395.9 |
| iv) Carpets and rugs | 6,754.9 | 6,750.6 | 4.3 |
| v) Other textiles n.e.s. | 25,242.7 | 25,186.6 | 56.1 |
| (4) Wearing apparel, readymade garments etc. | 48,150.6 | 47,872.5 | 278.1 |

# 3.6 Classification of Scheduled Banks' Advances
## by Borrowers

(Concld.)
(End of Period: Million Rupees)

| BORROWERS | Jun. 2010 | | |
|---|---|---|---|
| | All Banks | Commercial Banks | Specialized Banks |
| (5) Tanning and dressing of leather; manufacture of luggage and footwear | 17,121.6 | 16,958.3 | 163.3 |
| ( i) Tanning & dressing of leather, luggage, handbags etc. | 9,288.3 | 9,203.6 | 84.7 |
| ( ii) Footwear | 7,833.3 | 7,754.7 | 78.6 |
| (6) Wood and products of wood cork | 1,890.1 | 1,822.4 | 67.7 |
| (7) Paper, paperboard and products | 18,591.4 | 18,390.0 | 201.4 |
| (8) Printing, publishing and allied industries | 7,586.4 | 7,509.3 | 77.1 |
| (9) Coke and refined petroleum products | 23,652.9 | 23,605.9 | 47.0 |
| (10) Chemicals and chemical products | 152,153.2 | 150,980.5 | 1,172.7 |
| (11) Rubber and plastics products | 13,584.5 | 13,295.7 | 288.8 |
| (12) Other non-metallic mineral products | 99,994.9 | 99,269.5 | 725.4 |
| (13) Basic metals | 40,885.5 | 40,529.4 | 356.1 |
| (14) Fabricated metal products | 11,371.5 | 11,310.5 | 61.0 |
| (15) Machinery and equipment | 15,729.3 | 15,641.2 | 88.1 |
| (16) Office, accounting and computing machinery | 38.2 | 36.3 | 1.9 |
| (17) Electrical machinery and apparatus | 44,963.3 | 44,919.9 | 43.4 |
| (18) Radio, television and communication equipment and apparatus | 3,045.1 | 3,027.0 | 18.1 |
| (19) Medical, precision and optical instruments, watches and clocks | 7,555.6 | 7,528.6 | 27.0 |
| (20) Motor vehicles, trailers and semi-trailers | 16,042.4 | 15,867.4 | 175.0 |
| (21) Other transport equipments | 3,789.5 | 3,789.5 | - |
| (22) Furniture and fixture | 2,206.9 | 2,046.6 | 160.3 |
| (23) Jewellery and related articles | 1,031.9 | 968.8 | 63.1 |
| (24) Sports goods | 4,220.4 | 4,197.5 | 22.9 |
| (25) Handicrafts | 149.6 | 135.2 | 14.4 |
| (26) Other manufacturing n.e.s. | 22,097.7 | 22,005.4 | 92.3 |
| E. Ship breaking and waste / scrape (junk) etc. | 4,906.3 | 4,906.1 | 0.2 |
| F. Electricity, gas and water supply | 209,776.8 | 209,654.6 | 122.2 |
| G. Construction | 65,825.6 | 65,651.2 | 174.4 |
| (1) Building | 51,131.0 | 50,994.6 | 136.4 |
| (2) Infrastructure | 14,694.6 | 14,656.7 | 37.9 |
| H. Commerce and Trade | 220,443.9 | 216,685.8 | 3,758.1 |
| (1) Sale, maintenance and repair of motor vehicles and motorcycles | 12,694.9 | 12,313.6 | 381.3 |
| (2) Wholesale and commission trade | 120,150.7 | 119,907.4 | 243.3 |
| (i) Exports | 33,432.4 | 33,431.8 | 0.6 |
| (ii) Imports | 29,565.7 | 29,565.7 | - |
| (iii) Domestic whole sales | 57,152.6 | 56,910.0 | 242.6 |
| (3) Retail trade | 87,598.3 | 84,464.7 | 3,133.6 |
| I. Hotels, restaurants and clubs etc | 14,830.4 | 14,403.9 | 426.5 |
| J. Transport, storage and communications | 102,505.1 | 102,261.2 | 243.9 |
| K. Real estate, renting and business activities | 103,215.7 | 102,732.3 | 483.4 |
| L. Education | 8,202.7 | 8,113.6 | 89.1 |
| M. Health and social work | 5,516.6 | 5,376.8 | 139.8 |
| N. Other community, social and personal service activities | 21,519.3 | 17,963.3 | 3,556.0 |
| O. Other private business n.e.s | 27,391.8 | 26,693.0 | 698.8 |
| **V. Trust Funds and Non Profit Institutions** | **13,309.6** | **13,299.6** | **10.0** |
| **VI. Personal** | **322,138.0** | **318,678.3** | **3,459.7** |
| (1) Bank Employees | 76,326.0 | 73,014.6 | 3,311.4 |
| (2) Consumer Financing | 240,292.6 | 240,154.4 | 138.2 |
| ( i) House building | 54,140.5 | 54,139.0 | 1.5 |
| (ii) Transport | 64,679.8 | 64,657.6 | 22.2 |
| ( iii) Credit cards | 28,280.5 | 28,280.2 | 0.3 |
| ( iv) Consumer durable | 512.8 | 472.5 | 40.3 |
| ( v) Personal loans | 92,679.0 | 92,605.0 | 74.0 |
| (3) Other Personal | 5,519.4 | 5,509.4 | 10.0 |
| **VII. Others** | **11,084.7** | **10,791.4** | **293.3** |
| **TOTAL** | **3,174,463.4** | **3,060,054.9** | **114,408.5** |

# 3.7 Classification of Scheduled Banks' Advances
## by Securities Pledged

(End of Period: Million Rupees)

| SECURITIES | 2006 | 2007 | | 2008 | | 2009 | |
|---|---|---|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| **I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals** | **6,028.6** | **12,371.0** | **9,144.3** | **19,453.1** | **18,088.9** | **7,275.6** | **18,452.2** |
| **II. Securities, Shares and other Financial Instruments:** | **117,843.3** | **97,957.1** | **116,642.2** | **98,852.1** | **95,457.5** | **73,902.3** | **80,386.9** |
| A. Quoted on the Stock Exchange: | 90,081.5 | 78,539.2 | 79,961.0 | 74,401.0 | 75,503.3 | 57,255.4 | 60,939.5 |
| 1. To Stock Brokers and Dealers: | 60,210.6 | 55,025.8 | 55,359.7 | 59,407.5 | 49,824.4 | 34,181.7 | 34,179.1 |
| (a) Government and other Trustee Securities | 8,584.9 | 6,601.3 | 10,971.0 | 10,163.2 | 8,376.3 | 5,863.3 | 6,617.9 |
| (b) Shares and Debentures | 51,146.0 | 47,763.4 | 43,208.8 | 48,084.6 | 37,244.4 | 25,502.3 | 26,311.1 |
| (c) Participation Term Certificates | 6.8 | 7.7 | 567.5 | 262.0 | 433.1 | 1,002.4 | 148.7 |
| (d) Others | 472.8 | 653.4 | 612.5 | 897.8 | 3,770.5 | 1,813.8 | 1,101.5 |
| 2. To others: | 29,870.8 | 23,513.4 | 24,601.3 | 14,993.5 | 25,678.9 | 23,073.6 | 26,760.4 |
| (a) Government and other Trustee Securities | 3,816.3 | 2,076.7 | 5,920.0 | 3,022.0 | 6,709.7 | 3,693.5 | 2,444.5 |
| (b) Shares and Debentures | 17,715.8 | 18,238.9 | 15,137.8 | 11,062.9 | 15,815.4 | 16,491.8 | 15,075.6 |
| (c) Participation Term Certificates | 87.7 | - | 14.2 | 26.8 | 665.4 | 33.4 | 61.5 |
| (d) Others | 8,251.0 | 3,197.9 | 3,529.3 | 881.9 | 2,488.5 | 2,855.0 | 9,178.7 |
| B. Unquoted on the Stock Exchange: | 27,761.8 | 19,417.9 | 36,681.3 | 24,451.1 | 19,954.2 | 16,647.0 | 19,447.4 |
| 1. To Stock Brokers and Dealers: | 7,697.6 | 8,629.5 | 10,220.9 | 8,079.1 | 3,170.2 | 7,923.4 | 3,838.8 |
| (a) Government and other Trustee Securities | 2,673.4 | 2,519.0 | 4,154.8 | 2,217.3 | 1,275.1 | 2,177.7 | 2,013.4 |
| (b) Shares and Debentures | 4,619.0 | 4,838.6 | 4,805.1 | 5,321.9 | 1,509.3 | 5,521.1 | 1,547.3 |
| (c) Participation Term Certificates | 0.9 | 339.6 | 330.1 | 45.9 | 74.2 | 0.4 | 7.3 |
| (d) Others | 404.2 | 932.3 | 930.9 | 494.0 | 311.6 | 224.2 | 270.8 |
| 2. To others: | 20,064.2 | 10,788.4 | 26,460.4 | 16,372.0 | 16,784.0 | 8,723.5 | 15,608.6 |
| (a) Government and other Trustee Securities | 16,303.6 | 8,637.3 | 17,167.9 | 13,688.6 | 14,186.0 | 6,897.8 | 7,890.3 |
| (b) Shares and Debentures | 1,874.9 | 612.9 | 2,971.8 | 418.4 | 2,067.6 | 542.3 | 4,232.4 |
| (c) Participation Term Certificates | 15.3 | 3.7 | 24.7 | 9.2 | 2.4 | 1.9 | 1,270.6 |
| (d) Others | 1,870.3 | 1,534.5 | 6,296.0 | 2,255.8 | 528.0 | 1,281.5 | 2,215.3 |
| **III. Merchandise** | **647,612.4** | **688,697.9** | **750,483.8** | **806,832.0** | **883,796.7** | **929,847.4** | **1,061,674.9** |
| A. Food Items | 151,678.1 | 166,794.2 | 174,071.3 | 191,977.1 | 196,116.1 | 361,525.8 | 264,894.7 |
| 1. Wheat | 47,265.9 | 61,181.6 | 62,412.7 | 64,990.2 | 71,825.7 | 192,293.9 | 64,939.9 |
| 2. Rice and paddy | 42,296.0 | 34,033.5 | 38,262.5 | 41,256.0 | 40,353.6 | 89,830.2 | 119,123.3 |
| 3. Other Grains & Pulses: | 8,260.1 | 5,742.5 | 6,485.2 | 9,337.0 | 1,560.7 | 1,651.7 | 3,816.8 |
| (a) Indigenous | 8,005.7 | 5,443.7 | 5,407.8 | 9,029.6 | 1,426.7 | 1,405.7 | 3,572.1 |
| (b) Imported | 254.4 | 298.7 | 1,077.4 | 307.4 | 134.0 | 246.0 | 244.7 |
| 4. Edible Oils: | 11,107.1 | 9,903.7 | 10,218.7 | 8,985.0 | 12,452.0 | 9,946.4 | 21,032.9 |
| (a) Indigenous | 5,310.3 | 5,951.2 | 5,968.6 | 6,666.1 | 8,805.9 | 5,857.4 | 16,670.5 |
| (b) Imported | 5,796.8 | 3,952.5 | 4,250.0 | 2,318.9 | 3,646.1 | 4,089.0 | 4,362.4 |
| 5. Sugar: | 26,635.1 | 41,348.1 | 34,235.5 | 35,406.7 | 41,047.2 | 37,648.2 | 35,018.5 |
| (a) Indigenous | 25,508.3 | 35,517.0 | 28,235.6 | 28,226.2 | 31,206.9 | 31,723.9 | 28,872.2 |
| (b) Imported | 1,126.8 | 5,831.1 | 6,000.0 | 7,180.5 | 9,840.3 | 5,924.3 | 6,146.3 |
| 6. Kariana and Spices | 4,212.0 | 2,666.2 | 3,055.6 | 2,324.5 | 4,543.2 | 14,643.0 | 2,781.5 |
| 7. Fish and Fish preparations | 2,461.2 | 1,780.2 | 2,038.3 | 1,364.5 | 5,109.8 | 837.1 | 489.0 |
| 8. Other Food Items: | 9,440.7 | 10,138.5 | 17,362.8 | 28,313.3 | 19,223.8 | 14,675.4 | 17,692.7 |
| (a) Indigenous | 7,886.6 | 8,989.4 | 15,744.2 | 27,024.5 | 17,198.3 | 13,940.2 | 16,741.5 |
| (b) Imported | 1,554.1 | 1,149.1 | 1,618.6 | 1,288.7 | 2,025.5 | 735.1 | 951.2 |
| B. Raw Materials: | 173,080.1 | 159,059.4 | 165,079.3 | 180,743.8 | 212,137.9 | 184,621.9 | 270,248.8 |
| 1. Cotton Raw: | 100,190.0 | 86,460.7 | 91,319.5 | 81,929.8 | 86,186.7 | 64,100.9 | 105,001.5 |
| (a) Indigenous | 75,057.5 | 73,895.4 | 77,512.5 | 62,768.2 | 71,014.0 | 57,322.4 | 89,500.0 |
| (b) Imported | 25,132.6 | 12,565.3 | 13,807.0 | 19,161.6 | 15,172.7 | 6,778.5 | 15,501.5 |
| 2. Synthetic Fibers: | 12,280.5 | 9,308.7 | 10,139.6 | 12,192.6 | 11,104.1 | 10,455.3 | 10,533.9 |
| (a) Indigenous | 10,493.6 | 8,280.6 | 8,423.9 | 10,524.8 | 9,475.1 | 8,952.7 | 9,509.4 |
| (b) Imported | 1,786.9 | 1,028.1 | 1,715.6 | 1,667.9 | 1,629.0 | 1,502.5 | 1,024.5 |
| 3. Fertilizers: | 8,089.0 | 9,124.6 | 8,359.0 | 14,123.6 | 22,886.6 | 22,759.4 | 33,950.0 |
| (a) Indigenous | 6,651.6 | 7,280.9 | 6,443.5 | 8,764.3 | 12,582.1 | 13,294.6 | 21,347.6 |
| (b) Imported | 1,437.5 | 1,843.6 | 1,915.5 | 5,359.3 | 10,304.5 | 9,464.7 | 12,602.4 |

# 3.7 Classification of Scheduled Banks' Advances
## by Securities Pledged

(End of Period: Million Rupees)

| SECURITIES | 2006 | 2007 | | 2008 | | 2009 | |
|---|---|---|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| 4. Petroleum Crude : | 13,739.5 | 9,477.5 | 12,361.6 | 18,571.7 | 35,915.1 | 33,497.8 | 38,360.1 |
| (a) Indigenous | 6,397.0 | 3,825.1 | 6,564.9 | 12,729.7 | 18,385.6 | 14,859.9 | 26,676.7 |
| (b) Imported | 7,342.6 | 5,652.4 | 5,796.7 | 5,842.0 | 17,529.5 | 18,637.9 | 11,683.4 |
| 5. Iron & Steel: | 11,950.4 | 16,177.7 | 13,391.6 | 16,750.0 | 18,982.4 | 18,974.8 | 36,825.6 |
| (a) Indigenous | 8,649.2 | 10,898.5 | 11,465.8 | 14,249.3 | 11,267.5 | 12,566.0 | 18,927.2 |
| (b) Imported | 3,301.1 | 5,279.2 | 1,925.8 | 2,500.8 | 7,714.9 | 6,408.7 | 17,898.5 |
| 6. Wool & Goat Hair | 257.3 | 527.5 | 841.2 | 737.0 | 557.7 | 905.5 | 535.6 |
| 7. Hides & Skins | 5,381.5 | 3,929.2 | 4,757.3 | 6,020.9 | 4,853.7 | 5,858.3 | 4,932.6 |
| 8. Oil Seeds | 3,967.0 | 4,352.0 | 3,999.8 | 5,588.1 | 5,243.7 | 4,267.3 | 6,027.2 |
| 9. Pesticides & Insecticides: | 2,578.7 | 1,567.3 | 1,812.8 | 2,641.8 | 4,959.0 | 3,956.4 | 4,428.9 |
| (a) Indigenous | 1,310.5 | 475.3 | 865.5 | 2,218.6 | 4,105.5 | 3,248.5 | 2,995.2 |
| (b) Imported | 1,268.3 | 1,091.9 | 947.3 | 423.1 | 853.5 | 707.9 | 1,433.7 |
| 10. Other Raw Materials: | 14,646.2 | 18,134.4 | 18,096.9 | 22,188.3 | 21,448.8 | 19,846.3 | 29,653.5 |
| (a) Indigenous | 8,485.2 | 10,743.6 | 13,049.3 | 15,398.4 | 14,719.5 | 12,473.6 | 15,355.0 |
| (b) Imported | 6,161.0 | 7,390.8 | 5,047.6 | 6,790.0 | 6,729.3 | 7,372.8 | 14,298.5 |
| C. Finished / Manufactured Goods: | 322,854.2 | 362,844.3 | 411,333.3 | 434,111.2 | 475,542.6 | 383,699.7 | 526,531.4 |
| 1. Cotton Textiles: | 77,465.3 | 89,646.6 | 96,230.4 | 114,871.4 | 126,839.3 | 83,491.8 | 124,807.6 |
| (a) Indigenous | 70,413.2 | 82,939.9 | 88,232.8 | 106,660.4 | 103,885.7 | 64,060.4 | 102,135.0 |
| (b) Imported | 7,052.0 | 6,706.6 | 7,997.7 | 8,211.1 | 22,953.6 | 19,431.5 | 22,672.6 |
| 2. Cotton Yarn: | 27,873.5 | 37,534.0 | 47,465.9 | 38,379.1 | 44,440.5 | 47,730.6 | 58,202.7 |
| (a) Indigenous | 26,174.4 | 35,947.8 | 43,544.1 | 35,654.8 | 40,551.4 | 46,277.4 | 55,683.3 |
| (b) Imported | 1,699.2 | 1,586.3 | 3,921.8 | 2,724.3 | 3,889.1 | 1,453.2 | 2,519.4 |
| 3. Other Textiles: | 49,918.9 | 48,719.7 | 49,873.5 | 53,611.3 | 61,934.6 | 43,643.1 | 66,123.5 |
| (a) Indigenous | 39,943.2 | 32,519.2 | 39,201.4 | 43,450.4 | 50,350.8 | 36,782.8 | 54,540.7 |
| (b) Imported | 9,975.7 | 16,200.5 | 10,672.2 | 10,160.9 | 11,583.8 | 6,860.3 | 11,582.8 |
| 4. Machinery: | 29,279.2 | 20,031.9 | 27,140.0 | 27,575.9 | 26,231.6 | 24,774.8 | 45,156.7 |
| (a) Indigenous | 9,559.2 | 7,809.5 | 8,891.3 | 8,848.2 | 11,116.5 | 9,091.1 | 33,557.1 |
| (b) Imported | 19,720.0 | 12,222.4 | 18,248.7 | 18,727.7 | 15,115.1 | 15,683.7 | 11,599.6 |
| 5. Handloom Products | 1,105.4 | 966.6 | 1,596.3 | 797.4 | 552.0 | 626.4 | 423.5 |
| 6. Carpets & Rugs | 1,138.6 | 2,540.0 | 3,146.4 | 3,094.3 | 4,977.3 | 3,727.2 | 4,770.6 |
| 7. Readymade Garments | 21,935.7 | 28,221.2 | 30,365.0 | 29,773.1 | 19,043.6 | 21,045.6 | 21,877.8 |
| 8. Cement and Cement Products: | 25,894.4 | 27,018.2 | 30,645.3 | 31,399.0 | 31,993.9 | 33,927.5 | 49,023.8 |
| (a) Indigenous | 24,954.5 | 26,561.2 | 30,573.9 | 31,328.2 | 31,860.0 | 33,742.9 | 48,712.0 |
| (b) Imported | 939.9 | 457.0 | 71.4 | 70.8 | 133.9 | 184.6 | 311.8 |
| 9. Sports Goods | 2,931.9 | 2,145.5 | 3,386.7 | 3,280.6 | 3,611.9 | 2,061.8 | 2,287.6 |
| 10. Surgical Instruments | 1,920.1 | 2,513.0 | 2,385.8 | 2,473.5 | 5,052.7 | 2,344.2 | 2,433.7 |
| 11. Chemicals and Dyes | 12,451.6 | 11,074.1 | 15,822.9 | 14,654.5 | 23,114.0 | 13,026.5 | 24,042.9 |
| 12. Other Finished Goods: | 70,939.6 | 92,433.5 | 103,274.9 | 114,201.0 | 127,751.2 | 107,300.2 | 127,381.0 |
| (a) Indigenous | 56,310.2 | 82,009.2 | 94,979.2 | 101,105.5 | 107,449.2 | 93,565.0 | 99,061.0 |
| (b) Imported | 14,629.5 | 10,424.3 | 8,295.7 | 13,095.5 | 20,302.1 | 13,735.3 | 28,320.0 |
| **IV. Fixed Assets Including Machinery** | **273,662.2** | **260,888.0** | **285,480.9** | **340,040.8** | **392,647.4** | **289,457.6** | **432,808.5** |
| **V. Real Estate:** | **469,704.7** | **460,562.0** | **563,782.1** | **621,302.4** | **711,833.5** | **759,809.7** | **508,890.9** |
| (a) Land | 182,497.4 | 153,111.0 | 167,265.9 | 218,026.5 | 201,178.9 | 265,377.8 | 173,460.3 |
| (b) Buildings: | 287,207.4 | 307,451.0 | 396,516.2 | 403,275.9 | 510,654.6 | 494,432.0 | 335,430.6 |
| 1. Residential | 174,694.5 | 181,976.5 | 182,700.3 | 220,475.7 | 297,516.3 | 275,530.8 | 149,332.0 |
| 2. Non-Residential | 112,512.9 | 125,474.5 | 213,815.9 | 182,800.2 | 213,138.4 | 218,901.2 | 186,098.6 |
| **VI. Fixed Deposits and Insurance** | **49,818.9** | **47,260.6** | **48,249.7** | **89,859.8** | **104,864.6** | **81,683.3** | **57,043.6** |
| (a) Bank Deposits | 45,528.1 | 38,943.2 | 40,006.4 | 81,660.5 | 79,807.2 | 74,562.1 | 51,752.3 |
| (b) Insurance Policies | 4,290.8 | 8,317.4 | 8,243.3 | 8,199.3 | 25,057.4 | 7,121.2 | 5,291.3 |
| **VII. Others:** | **735,863.1** | **808,445.8** | **839,421.8** | **839,297.9** | **849,705.4** | **938,370.3** | **1,032,634.3** |
| (a) Other Secured Advances | 448,619.3 | 560,054.1 | 516,366.7 | 600,673.0 | 568,272.7 | 692,208.7 | 709,612.5 |
| (b) Advances Secured by Guarantee(s) | 189,332.6 | 125,505.1 | 197,347.5 | 120,751.8 | 149,904.9 | 142,008.1 | 240,614.4 |
| (c) Unsecured Advances | 97,911.1 | 122,886.6 | 125,707.6 | 117,873.1 | 131,527.7 | 104,153.6 | 82,407.4 |
| **TOTAL** | **2,300,533.2** | **2,376,182.3** | **2,613,204.9** | **2,815,638.2** | **3,056,394.0** | **3,080,346.3** | **3,191,891.3** |

# 3.7 Classification of Scheduled Banks' Advances
## by Securities Pledged

(End of Period: Million Rupees)

| SECURITIES | Jun. 2010 | | |
|---|---|---|---|
| | All Banks | Commercial Banks | Specialized Banks |
| **I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals** | **20,686.3** | **20,686.3** | **-** |
| **II. Securities, Shares and other Financial Instruments:** | **83,218.0** | **83,217.9** | **0.1** |
| A. Quoted on the Stock Exchange: | 70,941.9 | 70,941.9 | - |
| 1. To Stock Brokers and Dealers: | 50,741.6 | 50,741.6 | - |
| (a) Government and other Trustee Securities | 10,249.9 | 10,249.9 | - |
| (b) Shares and Debentures | 39,569.3 | 39,569.3 | - |
| (c) Participation Term Certificates | 10.7 | 10.7 | - |
| (d) Others | 911.7 | 911.7 | - |
| 2. To others: | 20,200.3 | 20,200.3 | - |
| (a) Government and other Trustee Securities | 1,755.0 | 1,755.0 | - |
| (b) Shares and Debentures | 11,205.2 | 11,205.2 | - |
| (c) Participation Term Certificates | 45.3 | 45.3 | - |
| (d) Others | 7,194.9 | 7,194.9 | - |
| B. Unquoted on the Stock Exchange: | 12,276.1 | 12,276.0 | 0.1 |
| 1. To Stock Brokers and Dealers: | 2,428.1 | 2,428.1 | - |
| (a) Government and other Trustee Securities | 990.3 | 990.3 | - |
| (b) Shares and Debentures | 1,188.8 | 1,188.8 | - |
| (c) Participation Term Certificates | 1.4 | 1.4 | - |
| (d) Others | 247.7 | 247.7 | - |
| 2. To others: | 9,847.9 | 9,847.8 | 0.1 |
| (a) Government and other Trustee Securities | 7,573.1 | 7,573.1 | - |
| (b) Shares and Debentures | 598.1 | 598.1 | - |
| (c) Participation Term Certificates | 517.4 | 517.4 | - |
| (d) Others | 1,159.4 | 1,159.3 | 0.1 |
| **III. Merchandise** | **1,016,613.8** | **1,015,958.3** | **655.5** |
| A. Food Items | 339,450.0 | 339,384.9 | 65.1 |
| 1. Wheat | 132,340.7 | 132,330.1 | 10.6 |
| 2. Rice and paddy | 107,032.5 | 107,027.8 | 4.7 |
| 3. Other Grains & Pulses: | 2,745.9 | 2,745.9 | - |
| (a) Indigenous | 2,487.2 | 2,487.2 | - |
| (b) Imported | 258.7 | 258.7 | - |
| 4. Edible Oils: | 14,076.4 | 14,062.6 | 13.8 |
| (a) Indigenous | 9,127.6 | 9,113.8 | 13.8 |
| (b) Imported | 4,948.8 | 4,948.8 | - |
| 5. Sugar: | 49,719.3 | 49,719.3 | - |
| (a) Indigenous | 41,223.2 | 41,223.2 | - |
| (b) Imported | 8,496.1 | 8,496.1 | - |
| 6. Kariana and Spices | 3,180.8 | 3,179.8 | 1.0 |
| 7. Fish and Fish preparations | 4,731.8 | 4,731.8 | - |
| 8. Other Food Items: | 25,622.7 | 25,587.8 | 34.9 |
| (a) Indigenous | 20,077.9 | 20,044.5 | 33.4 |
| (b) Imported | 5,544.8 | 5,543.3 | 1.5 |
| B. Raw Materials: | 269,140.5 | 269,011.5 | 129.0 |
| 1. Cotton Raw: | 100,054.0 | 100,054.0 | - |
| (a) Indigenous | 80,166.7 | 80,166.7 | - |
| (b) Imported | 19,887.2 | 19,887.2 | - |
| 2. Synthetic Fibers: | 11,694.8 | 11,694.8 | - |
| (a) Indigenous | 10,815.3 | 10,815.3 | - |
| (b) Imported | 879.6 | 879.6 | - |
| 3. Fertilizers: | 41,629.6 | 41,629.6 | - |
| (a) Indigenous | 24,680.5 | 24,680.5 | - |
| (b) Imported | 16,949.1 | 16,949.1 | - |

# 3.7 Classification of Scheduled Banks' Advances
## by Securities Pledged

(Concld.)
(End of Period: Million Rupees)

| SECURITIES | Jun. 2010 | | |
|---|---|---|---|
| | All Banks | Commercial Banks | Specialized Banks |
| 4. Petroleum Crude : | 33,811.6 | 33,803.8 | 7.8 |
| (a) Indigenous | 16,917.5 | 16,909.7 | 7.8 |
| (b) Imported | 16,894.1 | 16,894.1 | - |
| 5. Iron & Steel: | 31,826.7 | 31,708.3 | 118.4 |
| (a) Indigenous | 22,371.4 | 22,348.1 | 23.3 |
| (b) Imported | 9,455.3 | 9,360.1 | 95.2 |
| 6. Wool & Goat Hair | 1,219.8 | 1,219.8 | - |
| 7. Hides & Skins | 4,412.7 | 4,412.7 | - |
| 8. Oil Seeds | 6,937.1 | 6,937.1 | - |
| 9. Pesticides & Insecticides: | 4,625.6 | 4,622.9 | 2.7 |
| (a) Indigenous | 4,041.7 | 4,039.0 | 2.7 |
| (b) Imported | 583.9 | 583.9 | - |
| 10. Other Raw Materials: | 32,928.6 | 32,928.6 | - |
| (a) Indigenous | 14,488.0 | 14,488.0 | - |
| (b) Imported | 18,440.5 | 18,440.5 | - |
| C. Finished / Manufactured Goods: | 408,023.3 | 407,562.0 | 461.3 |
| 1. Cotton Textiles: | 84,360.7 | 84,294.9 | 65.8 |
| (a) Indigenous | 61,116.3 | 61,092.4 | 23.9 |
| (b) Imported | 23,244.4 | 23,202.5 | 41.9 |
| 2. Cotton Yarn: | 45,282.5 | 45,282.5 | - |
| (a) Indigenous | 43,110.5 | 43,110.5 | - |
| (b) Imported | 2,172.0 | 2,172.0 | - |
| 3. Other Textiles: | 52,955.2 | 52,953.4 | 1.8 |
| (a) Indigenous | 39,485.4 | 39,483.6 | 1.8 |
| (b) Imported | 13,469.9 | 13,469.9 | - |
| 4. Machinery: | 15,540.7 | 15,540.7 | - |
| (a) Indigenous | 6,136.1 | 6,136.1 | - |
| (b) Imported | 9,404.6 | 9,404.6 | - |
| 5. Handloom Products | 513.7 | 513.7 | - |
| 6. Carpets & Rugs | 3,040.9 | 3,040.9 | - |
| 7. Readymade Garments | 18,807.1 | 18,799.6 | 7.5 |
| 8. Cement and Cement Products: | 49,706.3 | 49,703.6 | 2.7 |
| (a) Indigenous | 49,192.7 | 49,190.0 | 2.7 |
| (b) Imported | 513.5 | 513.5 | - |
| 9. Sports Goods | 2,421.0 | 2,421.0 | - |
| 10. Surgical Instruments | 2,599.8 | 2,598.1 | 1.7 |
| 11. Chemicals and Dyes | 27,811.1 | 27,790.7 | 20.4 |
| 12. Other Finished Goods: | 104,984.2 | 104,622.8 | 361.4 |
| (a) Indigenous | 88,235.5 | 87,882.6 | 352.9 |
| (b) Imported | 16,748.7 | 16,740.1 | 8.6 |
| **IV. Fixed Assets Including Machinery** | **429,761.8** | **426,189.3** | **3,572.5** |
| **V. Real Estate:** | **494,262.1** | **397,569.2** | **96,692.9** |
| (a) Land | 199,958.2 | 103,983.5 | 95,974.7 |
| (b) Buildings: | 294,303.9 | 293,585.6 | 718.3 |
| 1. Residential | 152,070.5 | 151,715.6 | 354.9 |
| 2. Non-Residential | 142,233.4 | 141,870.0 | 363.4 |
| **VI. Fixed Deposits and Insurance Policies :** | **52,319.1** | **52,202.2** | **116.9** |
| (a) Bank Deposits | 44,677.4 | 44,561.1 | 116.3 |
| (b) Insurance Policies | 7,641.7 | 7,641.1 | 0.6 |
| **VII. Others:** | **1,077,602.2** | **1,064,231.6** | **13,370.6** |
| (a) Other Secured Advances | 790,570.8 | 786,157.8 | 4,413.0 |
| (b) Advances Secured by Guarantee(s) | 224,385.9 | 218,596.3 | 5,789.6 |
| (c) Unsecured Advances | 62,645.5 | 59,477.5 | 3,168.0 |
| **TOTAL** | **3,174,463.4** | **3,060,054.9** | **114,408.5** |

# 3.8 Classification of Scheduled Banks' Advances

## by Size of Accounts

All Banks

( End of Period : Million Rupees )

| SIZE OF ACCOUNTS (Rs.) | 2006 Dec. | | 2007 Jun. | | 2007 Dec. | | 2008 Jun. | |
|---|---|---|---|---|---|---|---|---|
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Less than 5,000 | 46,030 | 126.5 | 66,889 | 184.1 | 43,977 | 71.3 | 121,047 | 317.5 |
| 5,000 to 10,000 | 27,698 | 208.8 | 73,733 | 594.2 | 68,507 | 532.4 | 71,699 | 545.1 |
| 10,000 to 20,000 | 359,178 | 4,439.5 | 436,465 | 5,644.8 | 301,118 | 4,122.5 | 347,408 | 4,972.7 |
| 20,000 to 25,000 | 347,134 | 7,173.9 | 405,517 | 8,578.9 | 413,393 | 8,909.3 | 530,339 | 11,701.8 |
| 25,000 to 30,000 | 57,718 | 1,579.6 | 229,859 | 6,423.6 | 45,548 | 1,259.2 | 48,051 | 1,320.2 |
| 30,000 to 40,000 | 1,009,048 | 36,811.0 | 365,985 | 12,707.8 | 303,571 | 10,099.4 | 273,152 | 8,977.4 |
| 40,000 to 50,000 | 265,827 | 11,928.7 | 628,152 | 27,938.1 | 696,453 | 33,182.2 | 405,281 | 18,207.0 |
| 50,000 to 60,000 | 333,046 | 18,263.1 | 286,145 | 15,651.2 | 190,221 | 10,429.1 | 405,388 | 21,442.3 |
| 60,000 to 70,000 | 347,612 | 22,677.2 | 237,171 | 15,403.2 | 265,196 | 17,394.9 | 217,306 | 14,221.4 |
| 70,000 to 80,000 | 339,289 | 25,285.9 | 362,226 | 27,156.9 | 303,862 | 22,883.4 | 313,614 | 23,555.9 |
| 80,000 to 90,000 | 282,386 | 23,999.9 | 286,259 | 24,284.3 | 371,653 | 31,486.6 | 346,689 | 29,590.6 |
| 90,000 to 100,000 | 125,567 | 11,890.1 | 226,069 | 21,492.4 | 239,847 | 22,861.5 | 283,015 | 26,506.1 |
| 100,000 to 200,000 | 714,818 | 96,789.1 | 851,407 | 112,363.0 | 1,019,196 | 132,672.1 | 856,764 | 112,902.3 |
| 200,000 to 300,000 | 158,247 | 39,134.4 | 192,141 | 47,442.0 | 165,554 | 40,097.1 | 189,390 | 47,340.9 |
| 300,000 to 400,000 | 155,559 | 54,387.9 | 206,661 | 73,971.8 | 162,893 | 57,160.9 | 152,083 | 51,867.5 |
| 400,000 to 500,000 | 128,033 | 54,807.6 | 69,218 | 30,638.5 | 68,151 | 31,175.0 | 108,557 | 48,130.4 |
| 500,000 to 600,000 | 39,853 | 21,973.8 | 43,303 | 23,561.6 | 61,208 | 32,724.4 | 45,777 | 24,443.8 |
| 600,000 to 700,000 | 17,764 | 11,497.2 | 21,757 | 14,185.8 | 18,644 | 11,929.4 | 22,218 | 14,571.7 |
| 700,000 to 800,000 | 12,826 | 9,590.3 | 15,067 | 11,266.7 | 13,205 | 9,876.9 | 16,621 | 12,573.3 |
| 800,000 to 900,000 | 13,135 | 11,095.1 | 11,257 | 9,589.3 | 10,591 | 8,991.3 | 10,873 | 9,233.2 |
| 900,000 to 1,000,000 | 16,736 | 15,970.2 | 12,447 | 11,853.7 | 10,287 | 9,731.5 | 10,899 | 10,394.1 |
| 1,000,000 to 2,000,000 | 57,059 | 80,316.3 | 53,039 | 74,423.6 | 57,694 | 81,303.7 | 51,595 | 72,932.7 |
| 2,000,000 to 3,000,000 | 23,042 | 57,040.6 | 24,671 | 60,723.7 | 23,998 | 59,158.0 | 26,009 | 63,438.4 |
| 3,000,000 to 4,000,000 | 13,258 | 45,394.8 | 15,252 | 53,408.3 | 12,419 | 42,764.8 | 17,559 | 61,685.2 |
| 4,000,000 to 5,000,000 | 9,647 | 42,640.6 | 9,199 | 41,122.7 | 10,088 | 45,272.0 | 9,782 | 44,640.1 |
| 5,000,000 to 6,000,000 | 5,564 | 30,227.5 | 5,238 | 28,668.0 | 5,313 | 29,017.5 | 6,710 | 35,989.3 |
| 6,000,000 to 7,000,000 | 3,561 | 23,014.1 | 3,438 | 22,279.6 | 3,290 | 21,350.3 | 3,410 | 22,227.1 |
| 7,000,000 to 8,000,000 | 2,496 | 18,640.9 | 3,247 | 24,155.6 | 3,318 | 24,660.0 | 3,231 | 24,073.3 |
| 8,000,000 to 9,000,000 | 2,041 | 17,332.7 | 2,033 | 17,185.6 | 2,598 | 22,148.0 | 2,828 | 24,011.9 |
| 9,000,000 to 10,000,000 | 2,000 | 18,947.2 | 2,102 | 20,022.2 | 2,261 | 21,493.1 | 2,112 | 20,210.5 |
| 10,000,000 and over | 22,645 | 1,487,348.7 | 22,025 | 1,533,261.3 | 25,780 | 1,768,446.9 | 26,660 | 1,953,614.4 |
| **TOTAL** | **4,938,817** | **2,300,533.2** | **5,167,972** | **2,376,182.3** | **4,919,834** | **2,613,204.9** | **4,926,067** | **2,815,638.2** |

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

( End of Period : Million Rupees )

| SIZE OF ACCOUNTS (Rs.) | 2008 Dec. | | 2009 Jun. | | 2009 Dec. | | 2010 Jun. | |
|---|---|---|---|---|---|---|---|---|
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Less than 5,000 | 223,624 | 461.1 | 42,312 | 124.1 | 97,668 | 122.2 | 228,649 | 127.8 |
| 5,000 to 10,000 | 134,818 | 951.5 | 29,106 | 213.9 | 100,480 | 837.9 | 34,474 | 258.6 |
| 10,000 to 20,000 | 847,886 | 12,546.6 | 346,680 | 4,832.8 | 803,313 | 13,990.5 | 675,185 | 11,025.1 |
| 20,000 to 25,000 | 37,905 | 862.5 | 584,799 | 13,329.8 | 18,790 | 419.6 | 47,673 | 1,082.6 |
| 25,000 to 30,000 | 280,879 | 7,433.3 | 58,341 | 1,624.9 | 56,768 | 1,546.0 | 218,265 | 6,363.1 |
| 30,000 to 40,000 | 472,981 | 16,040.0 | 379,354 | 13,631.8 | 293,224 | 10,263.4 | 178,572 | 6231. |
| 40,000 to 50,000 | 373,684 | 17,486.5 | 215,805 | 9,569.5 | 221,649 | 9,926.8 | 136,942 | 6,145.1 |
| 50,000 to 60,000 | 199,209 | 10,975.1 | 325,207 | 17,714.6 | 260,821 | 14,456.9 | 178,198 | 9991.0 |
| 60,000 to 70,000 | 260,306 | 16,943.6 | 247,024 | 16,112.9 | 185,811 | 12,076.4 | 202,519 | 13,124.7 |
| 70,000 to 80,000 | 267,126 | 20,083.3 | 223,208 | 16,674.6 | 249,786 | 18,666.4 | 224,578 | 16,811.5 |
| 80,000 to 90,000 | 339,208 | 28,723.9 | 252,435 | 21,494.8 | 272,934 | 23,252.9 | 227,594 | 19328.0 |
| 90,000 to 100,000 | 229,410 | 21,712.4 | 329,669 | 31,006.6 | 281,650 | 26,543.3 | 239,916 | 22,800.5 |
| 100,000 to 200,000 | 866,463 | 115,824.9 | 811,587 | 107,233.2 | 761,136 | 100,012.2 | 811,435 | 106,354.5 |
| 200,000 to 300,000 | 165,764 | 40,459.2 | 226,214 | 56,658.2 | 248,098 | 60,752.4 | 215,530 | 51,477.8 |
| 300,000 to 400,000 | 179,541 | 60,269.9 | 111,285 | 39,433.1 | 109,132 | 36,868.5 | 101,479 | 34,285.9 |
| 400,000 to 500,000 | 69,598 | 31,566.5 | 44,657 | 19,913.1 | 52,139 | 23,759.2 | 67,215 | 29,845.9 |
| 500,000 to 600,000 | 50,033 | 27,331.7 | 46,425 | 25,038.3 | 28,317 | 15,293.9 | 24,006 | 13,007.8 |
| 600,000 to 700,000 | 18,623 | 12,069.2 | 16,044 | 10,393.5 | 16,666 | 10,781.1 | 14,656 | 9,434.5 |
| 700,000 to 800,000 | 14,993 | 11,256.1 | 12,277 | 9,150.9 | 14,143 | 10,574.1 | 11,186 | 8,398.3 |
| 800,000 to 900,000 | 12,134 | 10,374.2 | 10,135 | 8,641.4 | 12,288 | 10,399.2 | 9,771 | 8,263.6 |
| 900,000 to 1,000,000 | 12,670 | 12,106.9 | 11,421 | 10,807.1 | 13,138 | 12,661.5 | 11,896 | 11,426.8 |
| 1,000,000 to 2,000,000 | 64,916 | 93,329.7 | 62,109 | 87,317.0 | 57,791 | 81,604.7 | 58,598 | 83,962.9 |
| 2,000,000 to 3,000,000 | 23,716 | 58,127.4 | 26,675 | 66,708.0 | 25,692 | 62,578.1 | 23,492 | 57,736.8 |
| 3,000,000 to 4,000,000 | 14,582 | 51,167.7 | 14,664 | 51,364.2 | 18,400 | 62,852.8 | 13,452 | 46,650.9 |
| 4,000,000 to 5,000,000 | 9,658 | 43,050.5 | 11,035 | 49,439.6 | 10,077 | 44,751.2 | 8,091 | 36,124.4 |
| 5,000,000 to 6,000,000 | 8,422 | 45,840.3 | 5,496 | 29,880.8 | 5,330 | 29,054.0 | 5,521 | 30,163.9 |
| 6,000,000 to 7,000,000 | 4,541 | 29,402.5 | 4,503 | 29,527.9 | 4,643 | 30,275.4 | 4,022 | 25,896.6 |
| 7,000,000 to 8,000,000 | 4,070 | 30,190.8 | 2,357 | 17,629.5 | 3,038 | 22,653.2 | 2,567 | 19,160.5 |
| 8,000,000 to 9,000,000 | 2,418 | 20,626.5 | 2,104 | 17,788.6 | 2,304 | 19,586.5 | 2,266 | 19,138.8 |
| 9,000,000 to 10,000,000 | 1,924 | 18,301.2 | 2,577 | 24,713.2 | 2,206 | 21,094.0 | 1,771 | 16,892.2 |
| 10,000,000 and over | 28,236 | 2,190,879.1 | 25,803 | 2,272,378.3 | 27,612 | 2,404,237.0 | 24,825 | 2,452,952.4 |
| **TOTAL** | **5,219,338** | **3,056,394.0** | **4,481,308** | **3,080,346.3** | **4,255,044** | **3,191,891.3** | **4,004,344** | **3,174,463.4** |

Note:-

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

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

( End of Period : Million Rupees )

| SIZE OF ACCOUNTS (Rs.) | 2006 | | 2007 | | | | 2008 | |
|---|---|---|---|---|---|---|---|---|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No of. Accounts | Amount | No. of Accounts | Amount |
| Less than 5,000 | 43,476 | 120.3 | 63,494 | 169.7 | 37,423 | 57.0 | 112,251 | 298.7 |
| 5,000 to 10,000 | 21,222 | 157.8 | 68,046 | 548.8 | 61,288 | 478.2 | 65,868 | 501.6 |
| 10,000 to 20,000 | 334,877 | 4,082.2 | 419,059 | 5,387.6 | 276,961 | 3,776.5 | 328,434 | 4,668.6 |
| 20,000 to 25,000 | 329,170 | 6,765.8 | 386,863 | 8,153.8 | 402,194 | 8,653.9 | 515,565 | 11,362.7 |
| 25,000 to 30,000 | 29,773 | 817.9 | 204,196 | 5,718.5 | 24,267 | 669.7 | 29,034 | 793.7 |
| 30,000 to 40,000 | 919,045 | 33,605.8 | 288,350 | 9,948.0 | 255,503 | 8,402.7 | 241,693 | 7,860.2 |
| 40,000 to 50,000 | 180,470 | 8,129.3 | 571,179 | 25,440.6 | 640,453 | 30,722.8 | 358,446 | 16,048.1 |
| 50,000 to 60,000 | 284,660 | 15,561.3 | 261,347 | 14,271.0 | 159,134 | 8,739.8 | 351,901 | 18,517.4 |
| 60,000 to 70,000 | 254,044 | 16,502.4 | 177,022 | 11,497.4 | 227,027 | 14,862.7 | 169,700 | 11,102.7 |
| 70,000 to 80,000 | 198,427 | 14,845.1 | 219,701 | 16,487.8 | 210,647 | 15,842.1 | 258,129 | 19,369.7 |
| 80,000 to 90,000 | 176,755 | 14,938.0 | 188,905 | 16,014.0 | 246,805 | 20,997.7 | 228,097 | 19,436.5 |
| 90,000 to 100,000 | 60,492 | 5,712.2 | 137,390 | 13,024.7 | 162,385 | 15,438.7 | 223,295 | 20,908.0 |
| 100,000 to 200,000 | 483,221 | 67,076.5 | 598,352 | 80,103.1 | 722,713 | 94,278.9 | 494,630 | 64,381.0 |
| 200,000 to 300,000 | 143,501 | 35,574.8 | 177,352 | 43,855.6 | 150,891 | 36,599.6 | 166,380 | 42,003.1 |
| 300,000 to 400,000 | 150,336 | 52,580.5 | 201,245 | 72,101.5 | 157,121 | 55,168.1 | 146,763 | 50,043.9 |
| 400,000 to 500,000 | 126,706 | 54,230.5 | 67,434 | 29,859.1 | 66,185 | 30,307.9 | 105,134 | 46,610.4 |
| 500,000 to 600,000 | 39,442 | 21,750.4 | 42,846 | 23,308.8 | 60,666 | 32,436.4 | 45,243 | 24,157.9 |
| 600,000 to 700,000 | 17,255 | 11,166.3 | 21,268 | 13,874.2 | 18,419 | 11,784.1 | 21,954 | 14,401.0 |
| 700,000 to 800,000 | 12,613 | 9,435.2 | 13,946 | 10,469.5 | 12,902 | 9,654.5 | 16,501 | 12,483.6 |
| 800,000 to 900,000 | 12,993 | 10,973.4 | 10,948 | 9,319.1 | 10,503 | 8,913.9 | 10,766 | 9,144.0 |
| 900,000 to 1,000,000 | 16,658 | 15,895.6 | 11,987 | 11,406.1 | 10,181 | 9,629.6 | 10,805 | 10,305.3 |
| 1,000,000 to 2,000,000 | 56,517 | 79,631.4 | 52,758 | 74,023.3 | 56,974 | 80,357.9 | 50,836 | 71,968.0 |
| 2,000,000 to 3,000,000 | 22,911 | 56,726.2 | 24,549 | 60,424.0 | 23,858 | 58,817.1 | 25,665 | 62,575.1 |
| 3,000,000 to 4,000,000 | 13,169 | 45,083.3 | 15,166 | 53,114.6 | 12,256 | 42,175.9 | 17,464 | 61,358.5 |
| 4,000,000 to 5,000,000 | 9,609 | 42,469.3 | 9,166 | 40,975.7 | 10,050 | 45,100.9 | 9,724 | 44,377.3 |
| 5,000,000 to 6,000,000 | 5,506 | 29,911.3 | 5,191 | 28,412.4 | 5,275 | 28,809.6 | 6,653 | 35,678.3 |
| 6,000,000 to 7,000,000 | 3,524 | 22,775.1 | 3,407 | 22,078.7 | 3,253 | 21,112.5 | 3,381 | 22,038.9 |
| 7,000,000 to 8,000,000 | 2,471 | 18,454.5 | 3,212 | 23,897.5 | 3,291 | 24,459.0 | 3,201 | 23,847.7 |
| 8,000,000 to 9,000,000 | 2,014 | 17,102.0 | 2,019 | 17,067.2 | 2,587 | 22,055.8 | 2,806 | 23,825.0 |
| 9,000,000 to 10,000,000 | 1,975 | 18,709.2 | 2,078 | 19,792.4 | 2,239 | 21,283.0 | 2,095 | 20,048.9 |
| 10,000,000 and over | 22,431 | 1,480,017.1 | 21,875 | 1,528,060.6 | 25,604 | 1,763,111.8 | 26,462 | 1,947,939.6 |
| **TOTAL** | **3,975,263** | **2,210,800.6** | **4,270,351** | **2,288,805.0** | **4,059,055** | **2,524,698.3** | **4,048,876** | **2,718,055.4** |

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

( End of Period : Million Rupees )

| SIZE OF ACCOUNTS (Rs.) | 2008 Dec. | | 2009 Jun. | | 2009 Dec. | | 2010 Jun. | |
|---|---|---|---|---|---|---|---|---|
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No of. Accounts | Amount |
| Less than 5,000 | 218,640 | 453.5 | 34,443 | 99.9 | 96,903 | 119.2 | 226,832 | 123.3 |
| 5,000 to 10,000 | 131,450 | 925.6 | 23,642 | 169.9 | 99,149 | 828.2 | 25,976 | 189.2 |
| 10,000 to 20,000 | 843,793 | 12,487.5 | 336,473 | 4,676.3 | 798,999 | 13,923.4 | 645,884 | 10,640.0 |
| 20,000 to 25,000 | 29,606 | 671.3 | 579,079 | 13,197.5 | 14,434 | 320.0 | 19,732 | 448.8 |
| 25,000 to 30,000 | 273,397 | 7,228.8 | 53,231 | 1,486.9 | 38,144 | 1,056.3 | 204,374 | 5,994.6 |
| 30,000 to 40,000 | 443,213 | 14,970.3 | 360,117 | 12,930.0 | 279,777 | 9,777.0 | 164,568 | 5,716.8 |
| 40,000 to 50,000 | 337,307 | 15,821.6 | 149,372 | 6,641.9 | 165,222 | 7,385.8 | 119,191 | 5,363.3 |
| 50,000 to 60,000 | 149,307 | 8,225.9 | 254,739 | 13,804.6 | 204,638 | 11,313.2 | 145,296 | 8,144.9 |
| 60,000 to 70,000 | 199,798 | 13,069.2 | 188,218 | 12,267.9 | 114,883 | 7,499.0 | 134,774 | 8,733.4 |
| 70,000 to 80,000 | 212,578 | 15,985.5 | 177,560 | 13,253.3 | 163,849 | 12,292.7 | 154722 | 11,636.4 |
| 80,000 to 90,000 | 248,236 | 20,960.4 | 193,843 | 16,485.5 | 230,480 | 19,575.6 | 197,042 | 16,743.8 |
| 90,000 to 100,000 | 141,476 | 13,443.2 | 246,802 | 23,176.6 | 218,960 | 20,609.9 | 19,4476 | 18,554.0 |
| 100,000 to 200,000 | 501,237 | 66,447.8 | 444,988 | 57,979.6 | 393,468 | 50,049.1 | 436,931 | 55,202.9 |
| 200,000 to 300,000 | 133,522 | 33,220.5 | 170,037 | 43,527.4 | 171,988 | 42,247.7 | 132,991 | 31,445.0 |
| 300,000 to 400,000 | 173,398 | 58,193.0 | 104,882 | 37,254.7 | 99,150 | 33,599.4 | 75,845 | 25,877.9 |
| 400,000 to 500,000 | 67,139 | 30,470.3 | 43,029 | 19,192.7 | 50,767 | 23,150.4 | 64,374 | 28,574.2 |
| 500,000 to 600,000 | 49,176 | 26,865.9 | 45,409 | 24,485.1 | 27,562 | 14,884.3 | 22,638 | 12,247.1 |
| 600,000 to 700,000 | 18,180 | 11,780.9 | 15,464 | 10,015.4 | 16,158 | 10,454.3 | 13,890 | 8,942.0 |
| 700,000 to 800,000 | 14,678 | 11,024.2 | 11,961 | 8,915.0 | 13,806 | 10,322.6 | 10,498 | 7,886.2 |
| 800,000 to 900,000 | 12,020 | 10,278.9 | 9,870 | 8,415.6 | 12,004 | 10,157.0 | 9,416 | 7,956.7 |
| 900,000 to 1,000,000 | 12,553 | 11,994.7 | 11,284 | 10,677.0 | 12,931 | 12,463.4 | 11,700 | 11,240.3 |
| 1,000,000 to 2,000,000 | 64,045 | 92,200.1 | 61,137 | 85,964.2 | 56,868 | 80,321.4 | 57,765 | 82,818.5 |
| 2,000,000 to 3,000,000 | 23,418 | 57,394.9 | 26,426 | 66,080.8 | 25,403 | 61,866.4 | 23,070 | 56,714.5 |
| 3,000,000 to 4,000,000 | 14,493 | 50,859.4 | 14,507 | 50,824.6 | 18,298 | 62,499.8 | 13,251 | 45,956.0 |
| 4,000,000 to 5,000,000 | 9,582 | 42,706.1 | 10,859 | 48,686.0 | 10,023 | 44,503.1 | 8,041 | 35,895.6 |
| 5,000,000 to 6,000,000 | 8,372 | 45,567.0 | 5,447 | 29,619.0 | 5,295 | 28,868.9 | 5,488 | 29,988.9 |
| 6,000,000 to 7,000,000 | 4,512 | 29,216.4 | 4,468 | 29,299.8 | 4,628 | 30,177.6 | 3,988 | 25,677.8 |
| 7,000,000 to 8,000,000 | 4,043 | 29,989.7 | 2,323 | 17,373.7 | 3,014 | 22,471.8 | 2,548 | 19,017.5 |
| 8,000,000 to 9,000,000 | 2,398 | 20,457.9 | 2,079 | 17,576.0 | 2,289 | 19,459.2 | 2,256 | 19,052.9 |
| 9,000,000 to 10,000,000 | 1,898 | 18,053.9 | 2,550 | 24,455.5 | 2,192 | 20,961.0 | 1,757 | 16,759.4 |
| 10,000,000 and over | 28,031 | 2,184,553.3 | 25,611 | 2,266,399.9 | 27,437 | 2,397,420.2 | 24,689 | 2,446,513.1 |
| **TOTAL** | **4,371,496** | **2,955,517.4** | **3,609,850** | **2,974,932.4** | **3,378,719** | **3,080,577.6** | **3,154,003** | **3,060,054.9** |

# 3.10 Classification of Scheduled Banks' Advances
## by Size of Accounts and Borrowers

As on 30th June 2010

(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 | 28.0 | … | - | - | - | - | 189,200.0 | 96.8 |
| 5,000 | to | 10,000 | - | - | - | - | - | - | 22,903.0 | 168.5 |
| 10,000 | to | 20,000 | - | - | - | - | - | - | 43,340.0 | 588.9 |
| 20,000 | to | 25,000 | 2.0 | … | - | - | - | - | 36,890.0 | 835.7 |
| 25,000 | to | 30,000 | - | - | - | - | 1.0 | … | 22,627.0 | 605.8 |
| 30,000 | to | 40,000 | - | - | - | - | - | - | 24,326.0 | 874.1 |
| 40,000 | to | 50,000 | 17.0 | 0.7 | - | - | - | - | 40,459.0 | 1,814.8 |
| 50,000 | to | 60,000 | - | - | - | - | - | - | 65,208.0 | 3,630.4 |
| 60,000 | to | 70,000 | - | - | 1.0 | 0.1 | 3.0 | 0.2 | 124,770.0 | 8,077.1 |
| 70,000 | to | 80,000 | - | - | - | - | - | - | 121,076.0 | 9,005.6 |
| 80,000 | to | 90,000 | - | - | - | - | 1.0 | 0.1 | 83,436.0 | 7,111.9 |
| 90,000 | to | 100,000 | 1.0 | 0.1 | - | - | - | - | 87,456.0 | 8,222.6 |
| 100,000 | to | 200,000 | - | - | 8.0 | 1.3 | 10.0 | 1.4 | 503,841.0 | 68,127.7 |
| 200,000 | to | 300,000 | 3.0 | 0.7 | 1.0 | 0.3 | 19.0 | 4.1 | 115,093.0 | 28,026.8 |
| 300,000 | to | 400,000 | 5.0 | 1.9 | 39.0 | 12.0 | 6.0 | 2.3 | 43,454.0 | 14,599.0 |
| 400,000 | to | 500,000 | 2.0 | 0.9 | 1.0 | 0.5 | 9.0 | 4.1 | 17,186.0 | 7,680.6 |
| 500,000 | to | 600,000 | 2.0 | 1.2 | | | 5.0 | 2.7 | 15,383.0 | 8,310.4 |
| 600,000 | to | 700,000 | - | - | 13.0 | 8.9 | 1.0 | 0.7 | 8,489.0 | 5,464.0 |
| 700,000 | to | 800,000 | - | - | 5.0 | 3.6 | 7.0 | 5.2 | 7,690.0 | 5,777.9 |
| 800,000 | to | 900,000 | - | - | 1.0 | 0.9 | 11.0 | 9.4 | 6,500.0 | 5,496.1 |
| 900,000 | to | 1,000,000 | 2.0 | 1.9 | - | - | 5.0 | 4.7 | 6,083.0 | 5,798.6 |
| 1,000,000 | to | 2,000,000 | 7.0 | 11.7 | 26.0 | 45.0 | 72.0 | 78.0 | 32,384.0 | 46,092.5 |
| 2,000,000 | to | 3,000,000 | 3.0 | 6.8 | - | - | 18.0 | 42.6 | 13,737.0 | 33,796.1 |
| 3,000,000 | to | 4,000,000 | 1.0 | 3.1 | 2.0 | 6.3 | 7.0 | 24.8 | 8,676.0 | 30,071.4 |
| 4,000,000 | to | 5,000,000 | 2.0 | 8.6 | - | - | 5.0 | 23.2 | 5,715.0 | 25,609.9 |
| 5,000,000 | to | 6,000,000 | 1.0 | 5.8 | 1.0 | 5.8 | 14.0 | 75.7 | 3,613.0 | 19,700.4 |
| 6,000,000 | to | 7,000,000 | - | - | - | - | 5.0 | 32.0 | 2,699.0 | 17,428.6 |
| 7,000,000 | to | 8,000,000 | - | - | 1.0 | 7.6 | 7.0 | 52.8 | 2,282.0 | 17,015.2 |
| 8,000,000 | to | 9,000,000 | 4.0 | 35.1 | 2.0 | 17.7 | 9.0 | 76.0 | 1,942.0 | 16,413.4 |
| 9,000,000 | to | 10,000,000 | - | - | 1.0 | 9.8 | 5.0 | 47.1 | 1,579.0 | 15,072.0 |
| 10,000,000 | | and over | 182.0 | 423,788.1 | 167.0 | 166,018.0 | 295.0 | 43,815.7 | 23,477.0 | 1,782,111.2 |
| **TOTAL** | | | **262** | **423,866.8** | **269** | **166,137.7** | **515** | **44,302.7** | **1,681,514** | **219,3624.0** |

# 3.10 Classification of Scheduled Banks' Advances
## by Size of Accounts and Borrowers

As on 30th June 2010

(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 | 29 | … | 38,981 | 29.6 | 411 | 1.3 | 228,649 | 127.8 |
| 5,000 | to | 10,000 | 1 | … | 11,542 | 89.9 | 28 | 0.2 | 34,474 | 258.6 |
| 10,000 | to | 20,000 | 15 | 0.2 | 631,726 | 10,434.6 | 104 | 1.4 | 675,185 | 11,025.1 |
| 20,000 | to | 25,000 | - | - | 10,763 | 246.4 | 18 | 0.4 | 47,673 | 1,082.6 |
| 25,000 | to | 30,000 | - | - | 195,602 | 5,756.3 | 35 | 1.0 | 218,265 | 6,363.1 |
| 30,000 | to | 40,000 | 5 | 0.2 | 154,137 | 5,353.5 | 104 | 3.3 | 178,572 | 6231.0 |
| 40,000 | to | 50,000 | 2 | 0.1 | 96,176 | 4,316.2 | 288 | 13.3 | 136,942 | 6,145.1 |
| 50,000 | to | 60,000 | | | 112,617 | 6,339.7 | 373 | 20.9 | 178,198 | 9991.0 |
| 60,000 | to | 70,000 | 22 | 1.3 | 77,069 | 5,002.9 | 654 | 43.1 | 202,519 | 13,124.7 |
| 70,000 | to | 80,000 | 1 | 0.1 | 98,328 | 7,404.4 | 5,173 | 401.5 | 224,578 | 16,811.5 |
| 80,000 | to | 90,000 | 1 | 0.1 | 137,953 | 11,695.7 | 6,203 | 520.2 | 227,594 | 19328.0 |
| 90,000 | to | 100,000 | 1 | 0.1 | 148,032 | 14,162.4 | 4,426 | 415.3 | 239,916 | 22,800.5 |
| 100,000 | to | 200,000 | 4 | 0.6 | 275,479 | 34,522.1 | 32,093 | 3,701.4 | 811,435 | 106,354.5 |
| 200,000 | to | 300,000 | 7 | 1.6 | 99,020 | 23094. | 1,387 | 350.3 | 215,530 | 51,477.8 |
| 300,000 | to | 400,000 | 4 | 1.5 | 56,846 | 19,262.1 | 1,125 | 407.2 | 101,479 | 34,285.9 |
| 400,000 | to | 500,000 | 10 | 4.6 | 47,652 | 21,191.4 | 2,355 | 963.9 | 67,215 | 29,845.9 |
| 500,000 | to | 600,000 | 3 | 1.7 | 8,486 | 4,621.3 | 127 | 70.5 | 24,006 | 13,007.8 |
| 600,000 | to | 700,000 | 9 | 5.9 | 5,855 | 3,764.4 | 289 | 190.7 | 14,656 | 9,434.5 |
| 700,000 | to | 800,000 | 8 | 6.3 | 3,400 | 2,547.9 | 76 | 57.4 | 11,186 | 8,398.3 |
| 800,000 | to | 900,000 | 1 | 0.9 | 3,204 | 2,710.1 | 54 | 46.3 | 9,771 | 8,263.6 |
| 900,000 | to | 1,000,000 | 4 | 3.9 | 5,723 | 5,543.1 | 79 | 74.5 | 11,896 | 11,426.8 |
| 1,000,000 | to | 2,000,000 | 14 | 24.7 | 25,714 | 37,216.9 | 381 | 494.2 | 58,598 | 83,962.9 |
| 2,000,000 | to | 3,000,000 | 18 | 45.8 | 9,623 | 23,634.6 | 93 | 210.8 | 23,492 | 57,736.8 |
| 3,000,000 | to | 4,000,000 | - | - | 4,737 | 16,445.3 | 29 | 100.0 | 13,452 | 46,650.9 |
| 4,000,000 | to | 5,000,000 | 3 | 12.6 | 2,337 | 10,338.1 | 29 | 132.0 | 8,091 | 36,124.4 |
| 5,000,000 | to | 6,000,000 | 1 | 5.2 | 1,885 | 10,339.4 | 6 | 31.5 | 5,521 | 30,163.9 |
| 6,000,000 | to | 7,000,000 | 1 | 6.1 | 1,307 | 8,367.8 | 10 | 62.1 | 4,022 | 25,896.6 |
| 7,000,000 | to | 8,000,000 | 2 | 14.6 | 267 | 2,010.1 | 8 | 60.2 | 2,567 | 19,160.5 |
| 8,000,000 | to | 9,000,000 | 1 | 8.5 | 305 | 2,561.9 | 3 | 26.2 | 2,266 | 19,138.8 |
| 9,000,000 | to | 10,000,000 | 2 | 19.3 | 172 | 1,630.8 | 12 | 113.2 | 1,771 | 16,892.2 |
| 10,000,000 | | and over | 76 | 13,143.7 | 556 | 21,505.2 | 72 | 2,570.5 | 24,825 | 2,452,952.4 |
| **TOTAL** | | | **245** | **13,309.6** | **2,265,494** | **322,138.0** | **56,045** | **11,084.7** | **4,004,344** | **3,174,463.4** |

# 3.11 Classification of Scheduled Banks' Advances

## by Rates of Margin

( Million Rupees )

| END OF PERIOD | RATES OF MARGIN | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 0.00 | 5.00 | 10.00 | 15.00 | 20.00 | 25.00 | 30.00 | 33.33 | 35.00 | 40.00 | 45.00 |
| **2006** | | | | | | | | | | | |
| **December** | | | | | | | | | | | |
| **No. of A/Cs.** | 2,686,212 | 23,244 | 95,458 | 48,162 | 966,717 | 766,412 | 64,006 | 2,432 | 20,010 | 45,128 | 1,738 |
| **Amount** | 465,775.2 | 15,596.8 | 95,469.2 | 37,696.0 | 201,386.9 | 912,787.8 | 182,321.9 | 9,031.7 | 31,436.2 | 208,262.5 | 5,989.1 |
| **2007** | | | | | | | | | | | |
| **June** | | | | | | | | | | | |
| **No. of A/Cs.** | 2,925,641 | 12,997 | 78,266 | 47,032 | 957,475 | 689,420 | 90,447 | 5,608 | 18,625 | 58,956 | 1,776 |
| **Amount** | 488,955.3 | 9,455.3 | 117,257.5 | 38,598.4 | 188,670.0 | 976,875.8 | 202,800.7 | 3,565.4 | 25,780.1 | 185,411.7 | 7,988.6 |
| **December** | | | | | | | | | | | |
| **No. of A/Cs.** | 2,973,643 | 8,958 | 50,993 | 56,184 | 865,142 | 608,423 | 98,341 | 4,113 | 16,309 | 49,684 | 2,755 |
| **Amount** | 624,282.2 | 14,248.6 | 137,481.8 | 57,777.5 | 232,063.8 | 901,848.5 | 219,868.7 | 3,331.9 | 24,718.5 | 244,197.6 | 8,932.7 |
| **2008** | | | | | | | | | | | |
| **June** | | | | | | | | | | | |
| **No. of A/Cs.** | 2,911,601 | 1,949 | 63,922 | 53,243 | 1,016,119 | 492,248 | 85,373 | 593 | 35,026 | 80,703 | 1,642 |
| **Amount** | 505,239.0 | 13,306.2 | 113,680.9 | 96,777.1 | 304,237.1 | 1,064,439.0 | 239,174.6 | 5,213.3 | 50,038.9 | 263,740.7 | 5,678.5 |
| **December** | | | | | | | | | | | |
| **No. of A/Cs.** | 3,161,422 | 8,260 | 80,049 | 134,110 | 907,976 | 507,775 | 82,779 | 1,426 | 57,395 | 69,222 | 6,473 |
| **Amount** | 528,759.7 | 65,467.3 | 163,457.5 | 139,295.0 | 342,563.1 | 1,077,208.1 | 244,660.3 | 4,267.1 | 68,359.6 | 234,266.9 | 16,667.0 |
| **2009** | | | | | | | | | | | |
| **June** | | | | | | | | | | | |
| **No. of A/Cs.** | 2,342,657 | 3,078 | 52,546 | 42,504 | 843,441 | 530,720 | 72,091 | 603 | 19,166 | 61,710 | 2,115 |
| **Amount** | 629,056.6 | 13,634.4 | 134,533.7 | 180,205.7 | 277,868.8 | 1,108,009.6 | 264,974.0 | 1,955.2 | 39,730.4 | 264,461.2 | 9,930.7 |
| **December** | | | | | | | | | | | |
| **No. of A/Cs.** | 2,457,909 | 9,660 | 42,782 | 371,382 | 867,253 | 412,844 | 41,360 | 260 | 8,106 | 17,561 | 1,157 |
| **Amount** | 746,775.0 | 33,879.1 | 162,870.7 | 240,781.8 | 241,104.4 | 1,013,469.6 | 273,132.3 | 2,070.9 | 51,018.9 | 282,808.3 | 23,834.4 |
| **2010** | | | | | | | | | | | |
| **June** | | | | | | | | | | | |
| **No. of A/Cs.** | 2,218,472 | 4,451 | 82,425 | 33,347 | 879,565 | 492,247 | 54,053 | 253 | 9,072 | 50,470 | 1,709 |
| **Amount** | 648,478.9 | 28,745.7 | 293,035.5 | 112,136.8 | 264,519.5 | 1,123,295.0 | 225,427.3 | 616.6 | 46,061.4 | 276,160.0 | 12,459.5 |

# 3.11 Classification of Scheduled Banks' Advances
## by Rates of Margin

( Million Rupees )

| END OF PERIOD | RATES OF MARGIN | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 50.00 | 55.00 | 60.00 | 65.00 | 70.00 | 75.00 | 80.00 | 85.00 | 90.00 | 95.00 | 99.99 | TOTAL |
| **2006** | | | | | | | | | | | | |
| **December** | | | | | | | | | | | | |
| **No. of A/Cs.** | 212,533 | 313 | 2,158 | 170 | 529 | 3,146 | 74 | 77 | 273 | 25 | - | **4,938,817** |
| **Amount** | 117,579.4 | 2,395.2 | 7,870.1 | 1,417.3 | 1,182.8 | 3,367.5 | 61.3 | 279.5 | 421.9 | 204.8 | - | **2,300,533.2** |
| | | | | | | | | | | | | **(22.13)** |
| **2007** | | | | | | | | | | | | |
| **June** | | | | | | | | | | | | |
| **No. of A/Cs.** | 274,148 | 318 | 2,563 | 319 | 1,752 | 2,056 | 99 | 51 | 330 | 93 | - | **5,167,972** |
| **Amount** | 112,129.6 | 1,980.3 | 9,543.3 | 1,364.2 | 1,839.0 | 2,349.3 | 88.6 | 247.1 | 467.1 | 815.0 | - | **2,376,182.3** |
| | | | | | | | | | | | | **(22.13)** |
| **December** | | | | | | | | | | | | |
| **No. of A/Cs.** | 177,004 | 348 | 2,635 | 269 | 1,005 | 3,413 | 139 | 35 | 345 | 96 | - | **4,919,834** |
| **Amount** | 117,783.6 | 1,457.9 | 5,413.9 | 1,314.5 | 11,167.2 | 3,039.6 | 326.2 | 271.0 | 3,478.8 | 200.3 | - | **2,613,204.9** |
| | | | | | | | | | | | | **(21.05)** |
| **2008** | | | | | | | | | | | | |
| **June** | | | | | | | | | | | | |
| **No. of A/Cs.** | 167,300 | 1,169 | 2,669 | 510 | 1,692 | 7,924 | 221 | 507 | 1,402 | 254 | - | **4,926,067** |
| **Amount** | 76,491.7 | 1,490.3 | 6,918.1 | 1,361.0 | 14,484.7 | 5,854.0 | 1,985.8 | 14,671.0 | 25,280.9 | 5,575.3 | - | **2,815,638.2** |
| | | | | | | | | | | | | **(23.20)** |
| **December** | | | | | | | | | | | | |
| **No. of A/Cs.** | 189,271 | 925 | 2,546 | 3,490 | 2,130 | 1,525 | 282 | 787 | 522 | 973 | - | **5,219,338** |
| **Amount** | 122,288.5 | 5,511.1 | 11,034.1 | 9,072.5 | 11,073.7 | 4,511.2 | 1,677.8 | 2,097.3 | 1,527.4 | 2,628.9 | - | **3,056,394.0** |
| | | | | | | | | | | | | **(22.02)** |
| **2009** | | | | | | | | | | | | |
| **June** | | | | | | | | | | | | |
| **No. of A/Cs.** | 262,729 | 1,264 | 2,842 | 1,593 | 874 | 2,519 | 246 | 945 | 236,700 | 650 | 315 | **4,481,308** |
| **Amount** | 85,293.5 | 4,016.5 | 7,469.4 | 9,351.8 | 3,967.7 | 5,692.8 | 1,644.8 | 2,802.7 | 31,835.7 | 2,710.6 | 1,200.6 | **3,080,346.3** |
| | | | | | | | | | | | | **(21.97)** |
| **December** | | | | | | | | | | | | |
| **No. of A/Cs.** | 18,063 | 590 | 2,242 | 438 | 1,152 | 960 | 257 | 353 | 315 | 398 | 2 | **4,255,044** |
| **Amount** | 75,891.2 | 14,735.9 | 11,016.8 | 3,789.7 | 4,609.8 | 4,255.7 | 1,970.2 | 1,589.9 | 758.9 | 1,516.7 | 11.0 | **3,191,891.2** |
| | | | | | | | | | | | | **(20.26)** |
| **2010** | | | | | | | | | | | | |
| **June** | | | | | | | | | | | | |
| **No. of A/Cs.** | 159,374 | 1,661 | 5,099 | 2,912 | 3,364 | 3,786 | 820 | 469 | 453 | 279 | 63 | **4,004,344** |
| **Amount** | 93,056.5 | 6,072.8 | 12,559.7 | 8,312.4 | 9,036.2 | 6,336.7 | 3,091.5 | 1,673.3 | 1,797.3 | 1,122.3 | 468.8 | **3,174,463.4** |
| | | | | | | | | | | | | **(20.86)** |

( ) Figures in parenthesis are weighted average rates of margin

# 3.12 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

(End of Period: Million Rupees)

| | 2006 | 2007 | | 2008 | | 2009 |
|---|---|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| **I. Government:** | **54.40** | **0.50** | **5.40** | **0.40** | **20.00** | **407.70** |
| **II. Public Sector Enterprises:** | **9,030.90** | **6,163.30** | **6,168.60** | **12,739.10** | **9,670.50** | **9,477.60** |
| (a) Agriculture, Forestry, Hunting & Fishing | 5.00 | 34.20 | 1.30 | 260.90 | 2,701.80 | 181.90 |
| (b) Mining and Quarrying | 1.00 | 1.00 | - | 139.30 | - | - |
| (c) Manufacturing | 3,041.70 | 1,397.60 | 785.50 | 949.90 | 5.20 | 1,990.10 |
| (d) Construction | 43.00 | - | - | 14.60 | - | - |
| (e) Electricity Gas, Water & Sanitary Services | 2.70 | - | - | 0.70 | 99.30 | 2,330.00 |
| (f) Commerce: | 5,911.90 | 4,679.40 | 5,381.50 | 11,332.30 | 6,846.80 | 4,947.00 |
| 1. Export Bills : | 2,458.60 | 2,497.00 | 3,954.00 | 8,868.00 | 2,455.80 | 4,102.70 |
| i. Cotton Raw | 156.80 | 109.10 | 601.30 | 2,954.10 | 55.20 | 35.70 |
| ii. Rice | 396.00 | 200.90 | 430.00 | 1,137.10 | 156.00 | 2,543.00 |
| iii. Cotton Textiles (Local) | 1,761.50 | 1,695.60 | 2,405.50 | 3,673.10 | 1,111.40 | 696.80 |
| iv. Cement & Cement products | - | 209.70 | 200.00 | 212.40 | 733.60 | 14.80 |
| v. Petroleum & Petroleum products | 32.20 | 252.20 | 66.40 | 274.30 | 97.50 | 242.40 |
| vi. Machinery & Transport Equipments | 3.60 | 9.30 | 55.50 | 72.70 | 20.30 | 30.30 |
| vii. Other Export Bills | 108.60 | 20.20 | 195.40 | 544.30 | 281.90 | 539.60 |
| 2. Imports Bills Payable in Pakistan | 884.60 | 65.20 | 114.00 | 347.00 | 2,125.70 | 213.00 |
| 3. Inland Bills (to include Local Bills) | 2,568.70 | 2,117.20 | 1,313.40 | 2,117.20 | 2,265.30 | 567.10 |
| 4. Non-Bank Financial Companies | - | - | - | - | - | 64.20 |
| (g) Transport, Storage & Communication | - | - | - | 39.10 | - | 6.00 |
| (h) Services | 1.40 | 51.10 | 0.40 | 1.20 | 0.90 | - |
| (i) Other Public Sector Enterprises | 24.20 | - | - | 1.20 | 16.60 | 22.70 |
| **III. Private Sector (Business):** | **113,421.50** | **117,746.40** | **100,310.00** | **108,631.60** | **127,615.40** | **132,342.30** |
| (a) Agriculture, Forestry ,Hunting & Fishing | 6,807.70 | 3,767.20 | 4,428.40 | 4,189.60 | 9,103.50 | 6,011.40 |
| 1. Primary Products : | 6,270.80 | 3,627.10 | 4,117.20 | 3,963.40 | 8,583.20 | 5,821.50 |
| i. Cotton | 2,217.70 | 680.40 | 1,333.60 | 747.60 | 4,661.20 | 4,440.80 |
| ii. Rice | 2,270.60 | 2,423.10 | 2,478.10 | 2,512.70 | 3,599.80 | 973.10 |
| iii. Sugarcane | 825.00 | 400.00 | - | 132.10 | 157.20 | 189.40 |
| iv. Tobacco | 0.50 | 0.50 | - | 151.60 | - | 0.60 |
| v. Other Primary Products | 957.00 | 123.10 | 305.50 | 419.40 | 164.90 | 217.60 |
| 2. Other Agriculture ,Forestry ,Hunting and Fishing | 536.80 | 140.10 | 311.20 | 226.20 | 520.30 | 190.00 |

# 3.12 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

(End of Period: Million Rupees)

| | 2006 | 2007 | | 2008 | | 2009 |
|---|---|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| (b) Mining and Quarrying | 67.9 | 101.3 | 91.1 | 465.6 | 202.1 | 256.4 |
| (c) Manufacturing | 3,937.4 | 5,553.3 | 5,685.5 | 6,958.2 | 17,258.6 | 23,860.0 |
| (d) Construction | 331.6 | 281.9 | 361.2 | 8.6 | 26.4 | 423.7 |
| (e) Electricity, Gas, Water & Sanitary Services | 3.0 | 2.0 | 4.0 | 30.8 | 72.5 | 1,750.5 |
| (f) Commerce: | 101,656.3 | 107,248.6 | 89,041.7 | 96,402.7 | 97,568.3 | 98,511.0 |
| 1. Export Bills-Traditional Export | 46,628.1 | 42,746.5 | 42,569.0 | 44,067.8 | 41,479.7 | 34,119.5 |
| i. Wool & Goat Hair | 283.2 | 347.7 | 19.7 | 0.6 | 1.6 | 42.3 |
| ii. Hides & Skins | 676.7 | 618.7 | 239.2 | 620.6 | 313.8 | 142.4 |
| iii. Cotton Textiles (Local) | 28,915.0 | 24,802.5 | 27,771.3 | 28,269.2 | 30,542.3 | 25,652.5 |
| iv. Cotton Yarn (Local) | 14,181.0 | 15,895.6 | 13,477.3 | 12,272.1 | 9,985.0 | 7,935.8 |
| v. Sports Goods | 798.4 | 770.7 | 818.7 | 2,665.7 | 376.3 | 240.4 |
| vi. Surgical Instruments | 1,773.8 | 311.3 | 242.8 | 239.7 | 260.7 | 106.0 |
| 2. Export Bills-Non-Traditional Exports | 21,879.5 | 21,818.3 | 23,149.2 | 28,395.4 | 17,232.8 | 21,414.6 |
| i. Brassware & Handicrafts | 43.9 | 198.4 | 1,667.3 | 1,967.1 | 1,575.9 | 2,258.3 |
| ii. Carpets & Rugs | 1,049.9 | 1,469.8 | 1,890.3 | 2,317.5 | 726.0 | 450.2 |
| iii. Footwear & Leather goods | 3,062.7 | 1,795.8 | 2,225.9 | 2,799.7 | 2,534.4 | 1,876.8 |
| iv. Handloom products, Towels & Hosiery | 5,650.3 | 7,572.3 | 5,194.2 | 6,467.0 | 2,345.6 | 2,236.1 |
| v. Readymade Garments | 8,025.4 | 7,130.7 | 9,234.8 | 11,544.4 | 5,637.7 | 7,781.3 |
| vi. Electrical goods (Cable & Wire RA) | 783.5 | 645.1 | 420.4 | 92.0 | 852.8 | 313.7 |
| vii. Other Export Bills | 3,263.8 | 3,006.1 | 2,516.2 | 3,207.8 | 3,560.4 | 6,498.1 |
| 3. Import Bills Payable in Pakistan | 13,802.8 | 14,461.1 | 8,220.7 | 8,243.1 | 21,520.5 | 24,708.0 |
| 4. Inland Bills (to include Local Bills) | 18,653.5 | 25,697.9 | 14,137.8 | 14,974.2 | 16,250.9 | 17,156.4 |
| 5. Non-Bank Financial Companies | - | - | - | 46.0 | - | - |
| 6. Other Foreign Bills (clean outward) | 692.3 | 2,524.9 | 965.0 | 676.2 | 1,084.4 | 1,112.6 |
| (g) Transport, Storage & Communication | 142.2 | 134.4 | - | 56.0 | 695.5 | 256.9 |
| (h) Services | 41.7 | 41.6 | 52.4 | 224.3 | 50.8 | 55.4 |
| (i) Other Private (Business) | 433.9 | 616.2 | 645.7 | 295.8 | 2,637.7 | 1,217.0 |
| **IV. Trust Funds and Non-Profit Institutions** | **11.5** | **-** | **111.3** | **77.4** | **19.8** | **-** |
| **V. Others** | **1,758.6** | **1,371.2** | **798.8** | **1,096.5** | **1,335.3** | **1,148.9** |
| **TOTAL** | **124,277.0** | **125,281.5** | **107,394.1** | **122,545.0** | **138,661.1** | **143,376.5** |

# 3.12 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

(End of Period: Million Rupees)

| ECONOMIC GROUPS | 2009 | | 2010 | |
|---|---|---|---|---|
| | Dec. | | Jun. | |
| | No. of Bills | Amount | No. of Bills | Amount |
| **I. Government:** | **-** | **-** | - | - |
| **II. Public Sector Enterprises:** | **700** | **7,844.1** | **872** | **5,744.2** |
| (a) Agriculture, Forestry, Hunting & Fishing | - | - | - | - |
| (b) Mining and Quarrying | - | - | - | - |
| (c) Manufacturing | 36 | 192.2 | - | - |
| (d) Construction | - | - | - | - |
| (e) Electricity Gas, Water & Sanitary Services | 4 | 3,500.0 | 7 | 2,459.7 |
| (f) Commerce: | 638 | 4,139.7 | 425 | 1,962.3 |
| 1. Export Bills : | 402 | 2,731.2 | 222 | 1,075.9 |
| i. Cotton Raw | 33 | 305.5 | 6 | 105.5 |
| ii. Rice | 55 | 624.5 | 16 | 109.4 |
| iii. Cotton Textiles (Local) | 210 | 1,318.1 | 140 | 598.9 |
| iv. Cement & Cement products | - | - | - | - |
| v. Petroleum & Petroleum products | - | - | - | - |
| vi. Machinery & Transport Equipments | 16 | 45.6 | 4 | 129.3 |
| vii. Other Export Bills | 88 | 437.5 | 56 | 132.8 |
| 2. Imports Bills Payable in Pakistan | 34 | 463.7 | 12 | 78.4 |
| 3. Inland Bills (to include Local Bills) | 202 | 944.8 | 191 | 808.0 |
| 4. Non-Bank Financial Companies | - | - | - | - |
| (g) Transport, Storage & Communication | - | - | 3 | 10.1 |
| (h) Services | - | - | 416 | 1,311.6 |
| (i) Other Public Sector Enterprises | 22 | 12.3 | 21 | 0.6 |
| **III. Private Sector (Business):** | **25,436** | **137,352.7** | **23,126** | **155,866.6** |
| (a) Agriculture, Forestry ,Hunting & Fishing | 336 | 5,212.7 | 336 | 3,623.8 |
| 1. Primary Products : | 300 | 4,958.3 | 257 | 3,210.7 |
| i. Cotton | 133 | 3,607.5 | 42 | 236.1 |
| ii. Rice | 157 | 1,252.2 | 131 | 1,859.9 |
| iii. Sugarcane | - | - | - | - |
| iv. Tobacco | - | - | 1 | 0.5 |
| v. Other Primary Products | 10 | 98.6 | 83 | 1,114.1 |
| 2. Other Agriculture, Forestry, Hunting and Fishing | 36 | 254.5 | 79 | 413.1 |

# 3.12 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

(Concld.)
( End of Period : Million Rupees )

| ECONOMIC GROUPS | 2009 | | 2010 | |
|---|---|---|---|---|
| | Dec. | | Jun. | |
| | No. of Bills | Amount | No. of Bills | Amount |
| (b) Mining and Quarrying | 34 | 277.6 | 3 | 65.9 |
| (c) Manufacturing | 3,986 | 15,616.8 | 3,649 | 17,213.2 |
| (d) Construction | 50 | 361.3 | 90 | 755.6 |
| (e) Electricity, Gas, Water & Sanitary Services | 3 | 85.8 | 2 | 54.4 |
| (f) Commerce: | 20,844 | 110,793.8 | 18,625 | 132,880.6 |
| 1. Export Bills-Traditional Export | 7,986 | 40,559.7 | 7,372 | 54,674.4 |
| i. Wool & Goat Hair | 30 | 1,029.0 | 1 | 0.1 |
| ii. Hides & Skins | 199 | 1,115.3 | 63 | 272.3 |
| iii. Cotton Textiles (Local) | 3,782 | 21,706.4 | 4,310 | 32,679.8 |
| iv. Cotton Yarn (Local) | 3,800 | 16,078.2 | 2,856 | 21,190.2 |
| v. Sports Goods | 132 | 230.6 | 104 | 415.3 |
| vi. Surgical Instruments | 43 | 400.1 | 38 | 116.6 |
| 2. Export Bills-Non-Traditional Exports | 3,783 | 21,437.5 | 3,059 | 18,764.7 |
| i. Brassware & Handicrafts | 10 | 46.9 | 45 | 289.6 |
| ii. Carpets & Rugs | 150 | 1,050.8 | 247 | 1,513.0 |
| iii. Footwear & Leather goods | 469 | 1,605.2 | 416 | 2,174.8 |
| iv. Handloom products, Towels & Hosiery | 629 | 2,440.1 | 587 | 2,815.0 |
| v. Readymade Garments | 1,780 | 8563.7 | 1,084 | 7,226.5 |
| vi. Electrical goods (Cable & Wire RA) | 64 | 439.4 | 17 | 112.5 |
| vii. Other Export Bills | 681 | 7,291.4 | 663 | 4,633.2 |
| 3. Import Bills Payable in Pakistan | 2,725 | 26,367.4 | 2,237 | 32,982.1 |
| 4. Inland Bills (to include Local Bills) | 5,211 | 18,259.0 | 4,995 | 21,546.0 |
| 5. Non-Bank Financial Companies | - | - | - | - |
| 6. Other Foreign Bills (clean outward) | 1,139 | 4,170.1 | 962 | 4,913.4 |
| (g) Transport, Storage & Communication | 2 | 560.8 | 2 | 110.6 |
| (h) Services | 13 | 3,191.2 | 365 | 435.4 |
| (i) Other Private (Business) | 168 | 1,252.7 | 54 | 727.1 |
| **IV. Trust Funds and Non-Profit Institutions** | **-** | **-** | - | - |
| **V. Others** | **1,394** | **6,079.1** | **359** | **1,502.6** |
| **TOTAL** | **27,530** | **151,275.9** | **24,357** | **163,113.4** |

# 3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(Concld.)
(End of Period: Million Rupees)

| SECURITIES / SHARES | 2006 | 2007 | | 2008 |
|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. |
| | Book Value | Book Value | Book Value | Book Value |
| **A. FEDERAL GOVERNMENT SECURITIES** | **161,732.3** | **169,333.2** | **181,854.6** | **182,170.9** |
| Prize Bonds | - | - | - | - |
| National Savings Schemes | - | - | - | - |
| Compensation Bonds | 15,203.4 | 15,071.2 | 11,715.0 | 11,731.9 |
| Federal Investment Bonds | 1,158.2 | 14,647.5 | 6,345.1 | 8,370.5 |
| Pakistan Investment Bonds | 145,370.6 | 139,614.5 | 163,794.5 | 162,068.5 |
| Un-classified | - | - | - | - |
| **B. TREASURY BILLS** | **382,108.1** | **657,161.3** | **718,520.9** | **559,397.6** |
| **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:** | **220,875.1** | **281,258.3** | **304,106.5** | **295,090.6** |
| 1. Shares : | 39,027.3 | 55,874.7 | 106,449.8 | 86,412.4 |
| (i) Financial Institutions | 4,202.8 | 6,858.2 | 5,747.3 | 8,165.1 |
| (ii) Public Sector Enterprises | 5,210.7 | 5,053.3 | 5,440.9 | 8,476.5 |
| (iii) Private Sector | 29,613.9 | 43,963.2 | 95,261.6 | 69,770.8 |
| 2. Debentures : | 2,973.0 | 3,888.9 | 4,872.0 | 2,298.6 |
| (i) Financial Institutions | 134.4 | 1,137.0 | 1,356.5 | 40.5 |
| (ii) Public Sector Enterprises | 1,388.4 | 641.2 | 742.9 | 904.8 |
| (iii) Private Sector | 1,450.2 | 2,110.7 | 2,772.6 | 1,353.3 |
| (iv) Other | - | - | - | - |
| 3. National Investment Trust (Unit) | 28,797.3 | 39,122.8 | 36,883.6 | 33,928.6 |
| 4. Participation Term Certificates | 32,034.8 | 32,083.9 | 38,671.6 | 34,511.1 |
| 5. Modaraba Certificate | 145.2 | 164.3 | 181.0 | 388.5 |
| 6. Mutual Funds | 14,991.7 | 46,181.5 | 39,132.5 | 35,107.8 |
| 7. Others | 102,905.8 | 103,942.2 | 77,916.0 | 102,443.6 |
| **TOTAL** | **764,792.1** | **1,107,829.4** | **1,204,558.6** | **1,036,735.7** |

# 3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(Concld.)
(End of Period: Million Rupees)

| SECURITIES / SHARES | 2008 | 2009 | |
|---|---|---|---|
| | Dec. | Jun. | Dec. |
| | Book Value | Book Value | Book Value |
| **A. FEDERAL GOVERNMENT SECURITIES** | **161,177.2** | **197,658.5** | **192,836.6** |
| Prize Bonds | - | - | - |
| National Savings Schemes | - | - | - |
| Compensation Bonds | 12,692.7 | 11,550.2 | 7,568.7 |
| Federal Investment Bonds | 4,347.6 | 8,638.3 | - |
| Pakistan Investment Bonds | 144,136.9 | 177,470.0 | 185,267.9 |
| Un-classified | - | - | - |
| **B. TREASURY BILLS** | **541,289.1** | **748,731.4** | **986,725.6** |
| **C. PROVINCIAL GOVERNMENTS SECURITIES** | **75.1** | **75.1** | **-** |
| **I. Balochistan** | - | - | - |
| 16.00 % 2003 | - | - | - |
| 15.50 % 2006 | - | - | - |
| 17.00 % 2007 | - | - | - |
| **II. Punjab** | 75.1 | 75.1 | - |
| 16.00 % 2004 | - | - | - |
| 17.50 % 2008 | 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** | **1,954.1** |
| **E. OTHERS:** | **318,446.8** | **412,726.2** | **538,179.3** |
| 1. Shares : | 76,533.0 | 88,590.5 | 144,950.4 |
| (i) Financial Institutions | 6,855.6 | 9,859.3 | 5,987.2 |
| (ii) Public Sector Enterprises | 6,596.0 | 6,968.3 | 44,688.6 |
| (iii) Private Sector | 63,081.4 | 71,762.9 | 94,274.6 |
| 2. Debentures : | 4,754.6 | 5,545.3 | 6,490.9 |
| (i) Financial Institutions | 2.1 | 3.4 | 301.8 |
| (ii) Public Sector Enterprises | 2,316.2 | 2,758.9 | 2,709.0 |
| (iii) Private Sector | 2,436.3 | 2,783.0 | 3,480.1 |
| (iv) Other | - | - | - |
| 3. National Investment Trust (Unit) | 28,419.2 | 20,761.5 | 12,061.0 |
| 4. Participation Term Certificates | 33,097.7 | 63,853.2 | 334,703.1 |
| 5. Modaraba Certificate | 357.8 | 28,409.5 | 1,464.2 |
| 6. Mutual Funds | 25,590.2 | 416.9 | 27,173.6 |
| 7. Others | 149,694.3 | 205,149.3 | 11,336.1 |
| **TOTAL** | **1,020,989.7** | **1,359,192.7** | **1,719,695.6** |

# 3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(Concld.)
(End of Period: Million Rupees)

| SECURITIES / SHARES | June 2010 | | |
|---|---|---|---|
| | Book Value | Face Value | Market Value |
| **A. FEDERAL GOVERNMENT SECURITIES** | **208,318.5** | **210,505.8** | **204,739.7** |
| Prize Bonds | - | - | - |
| National Savings Schemes | - | - | - |
| Compensation Bonds | 7,436.6 | 7,493.0 | 7,436.6 |
| Federal Investment Bonds | - | - | - |
| Pakistan Investment Bonds | 200,881.9 | 203,012.8 | 197,303.1 |
| Un-classified | - | - | - |
| **B. TREASURY BILLS** | **1,119,504.0** | **1,179,578.1** | **1,120,450.0** |
| **C. PROVINCIAL GOVERNMENTS SECURITIES** | **-** | **-** | **-** |
| **I. Balochistan** | - | - | - |
| 16.00 % 2003 | - | - | - |
| 15.50 % 2006 | - | - | - |
| 17.00 % 2007 | - | - | - |
| **II. Punjab** | - | - | - |
| 16.00 % 2004 | - | - | - |
| 17.50 % 2008 | - | - | - |
| **III. Sindh** | - | - | - |
| 16.00 % 2003 | - | - | - |
| 15.50 % 2006 | - | - | - |
| 17.00 % 2007 | - | - | - |
| **IV. Un-classified** | - | - | - |
| **D. FOREIGN SECURITIES AND SHARES** | **77,314.9** | **77,235.6** | **77,331.4** |
| **E. OTHERS:** | **544,303.1** | **520,876.2** | **540,448.7** |
| 1. Shares : | 124,828.7 | 98,530.9 | 120,823.3 |
| (i) Financial Institutions | 8,601.2 | 11,889.3 | 8,075.1 |
| (ii) Public Sector Enterprises | 6,247.1 | 3,531.6 | 5,919.7 |
| (iii) Private Sector | 109,980.4 | 83,110.0 | 106,828.5 |
| 2. Debentures : | 4,042.4 | 4,197.8 | 4,041.7 |
| (i) Financial Institutions | 373.7 | 374.8 | 373.0 |
| (ii) Public Sector Enterprises | 2,660.2 | 2,811.9 | 2,660.2 |
| (iii) Private Sector | 1,008.5 | 1,011.1 | 1,008.5 |
| (iv) Other | - | - | - |
| 3. National Investment Trust (Unit) | 6,942.8 | 3,533.1 | 6,673.8 |
| 4. Participation Term Certificates | 380,032.7 | 385,317.3 | 380,636.4 |
| 5. Modaraba Certificate | 24,611.0 | 25,359.3 | 24,374.1 |
| 6. Mutual Funds | 539.3 | 529.7 | 545.5 |
| 7. Others | 3,306.2 | 3,408.1 | 3,353.9 |
| **TOTAL** | **1,949,440.5** | **1,988,195.7** | **1,942,969.8** |

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

(End of period : Million Rupees)

| RATE OF RETURN | Deposits by Rates of Interest | | | | RATE OF RETURN. | Deposits by Rates of Return(PLS) | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 2006 | | 2007 | | | 2006 | | 2007 | |
| | Jun. | Dec. | Jun. | Dec. | | Jun. | Dec. | Jun. | Dec. |
| **0.00** | 136,696.0 | 130,390.0 | 131,049.3 | 146,671.8 | **0.00** | 676,436.5 | 644,586.5 | 858,780.5 | 802,106.2 |
| **0.25*** | 40,924.6 | 32,721.5 | 24,066.0 | 19,617.3 | **0.25*** | 342,219.3 | 268,408.0 | 117,718.4 | 135,401.4 |
| **0.50*** | 3,464.4 | 9,413.0 | 7,390.3 | 9,937.6 | **0.50*** | 33,370.1 | 38,433.8 | 40,288.4 | 43,101.3 |
| **0.75** | 4,371.1 | 4,230.6 | 559.8 | 1,140.8 | **0.75** | 13,579.4 | 60,044.7 | 24,102.7 | 131,150.0 |
| **1.00** | 31,361.9 | 22,892.8 | 15,052.7 | 42,286.2 | **1.00** | 347,297.7 | 254,577.3 | 342,404.5 | 363,526.2 |
| **1.25** | 20,110.7 | 7,448.8 | 18,846.8 | 7,100.9 | **1.25** | 14,070.3 | 50,920.7 | 195,927.9 | 231,482.4 |
| **1.50** | 27,258.9 | 5,448.1 | 4,524.5 | 7,992.5 | **1.50** | 72,657.3 | 50,926.1 | 70,910.8 | 54,421.9 |
| **1.75** | 1,232.6 | 668.5 | 3,035.8 | 1,287.5 | **1.75** | 32,425.4 | 8,681.0 | 5,838.0 | 16,283.0 |
| **2.00** | 10,285.0 | 11,106.6 | 15,281.3 | 6,200.3 | **2.00** | 142,014.3 | 126,677.5 | 139,882.4 | 129,270.2 |
| **2.25** | 440.2 | 3,712.8 | 2,648.2 | 3,508.2 | **2.25** | 24,079.3 | 6,736.8 | 7,846.4 | 14,574.3 |
| **2.50** | 7,009.9 | 2,909.6 | 16,818.2 | 16,975.6 | **2.50** | 60,388.9 | 29,890.4 | 27,304.7 | 33,633.6 |
| **2.75** | 139.8 | 787.1 | 389.5 | 1,123.2 | **2.75** | 15,131.2 | 11,454.4 | 16,364.9 | 7,402.8 |
| **3.00** | 4,021.5 | 25,050.1 | 20,755.1 | 20,509.3 | **3.00** | 63,151.6 | 102,782.7 | 102,431.2 | 82,878.8 |
| **3.25** | 785.2 | 3,543.8 | 1,119.7 | 2,049.7 | **3.25** | 28,036.0 | 32,899.9 | 38,357.7 | 7,649.7 |
| **3.50** | 1,285.0 | 6,020.1 | 8,026.5 | 6,595.6 | **3.50** | 67,196.4 | 99,792.4 | 77,113.5 | 53,887.3 |
| **3.75** | 340.5 | 5,320.1 | 2,182.0 | 4,706.9 | **3.75** | 29,509.2 | 16,213.3 | 10,321.2 | 8,302.6 |
| **4.00** | 3,986.5 | 3,897.3 | 4,863.0 | 7,750.5 | **4.00** | 64,589.8 | 122,930.3 | 139,990.3 | 87,288.4 |
| **4.25** | 1,326.8 | 1,668.5 | 4,246.5 | 2,402.9 | **4.25** | 17,086.7 | 4,245.5 | 5,907.1 | 9,289.6 |
| **4.50** | 2,531.3 | 7,353.7 | 1,977.6 | 2,922.8 | **4.50** | 25,671.8 | 57,974.0 | 65,412.1 | 84,963.6 |
| **4.75** | 1,007.8 | 3,571.5 | 4,813.5 | 361.8 | **4.75** | 42,845.3 | 42,553.5 | 39,523.9 | 32,469.2 |
| **5.00** | 1,662.1 | 2,386.0 | 2,984.1 | 6,198.8 | **5.00** | 65,759.2 | 87,805.3 | 64,232.4 | 74,229.2 |
| **5.25** | 131.6 | 1,242.9 | 584.9 | 1,580.6 | **5.25** | 4,550.5 | 23,217.5 | 8,624.5 | 32,992.9 |
| **5.50** | 685.6 | 1,032.8 | 3,307.4 | 946.8 | **5.50** | 35,812.1 | 65,009.4 | 74,071.9 | 76,718.9 |
| **5.75** | - | 264.0 | 740.9 | 3,036.9 | **5.75** | 9,713.7 | 9,005.8 | 23,249.0 | 37,528.5 |
| **6.00** | 402.6 | 2,437.9 | 612.2 | 5,403.5 | **6.00** | 36,773.2 | 66,638.7 | 83,503.4 | 135,655.1 |
| **6.25** | - | 345.9 | 762.1 | 2,249.2 | **6.25** | 14,972.1 | 40,801.2 | 15,276.7 | 33,091.6 |
| **6.50** | 607.2 | 224.8 | 2.6 | 7.9 | **6.50** | 17,944.4 | 14,867.7 | 50,757.4 | 28,427.9 |
| **6.75** | 8.0 | 10.9 | - | 75.0 | **6.75** | 6,405.3 | 12,088.4 | 16,639.9 | 10,235.4 |
| **7.00** | 8.5 | 208.0 | 56.9 | 147.5 | **7.00** | 25,856.2 | 30,241.9 | 70,168.2 | 36,406.3 |
| **7.25** | 36.2 | 318.0 | 975.5 | 186.4 | **7.25** | 15,571.0 | 3,559.8 | 12,647.7 | 14,002.4 |
| **7.50** | 489.7 | 86.7 | 371.0 | 49.5 | **7.50** | 11,943.3 | 16,188.8 | 44,694.4 | 30,657.3 |
| **7.75** | - | 5.0 | 101.7 | - | **7.75** | 14,169.3 | 17,727.5 | 24,829.2 | 5,683.2 |
| **8.00** | 151.4 | 10.5 | 2.8 | 701.9 | **8.00** | 30,885.8 | 17,674.9 | 23,378.6 | 104,490.4 |
| **8.25** | - | 3.9 | - | - | **8.25** | 2,234.5 | 3,925.2 | 13,371.8 | 28,288.4 |
| **8.50** | - | 0.3 | 32.5 | 114.5 | **8.50** | 20,561.6 | 18,344.1 | 31,218.5 | 42,109.0 |
| **8.75** | - | 24.5 | - | 136.5 | **8.75** | 1,786.4 | 16,693.4 | 33,176.3 | 11,420.1 |
| **9.00** | 10.1 | 68.5 | 8.4 | 62.9 | **9.00** | 7,702.4 | 7,352.1 | 27,489.5 | 32,210.1 |
| **9.25** | - | 43.5 | - | 370.5 | **9.25** | 38,409.2 | 37,715.7 | 36,464.3 | 18,741.9 |
| **9.50** | - | 0.7 | - | 28.2 | **9.50** | 7,200.2 | 7,745.9 | 19,265.0 | 13,748.8 |
| **9.75** | - | 9.6 | - | - | **9.75** | 4,222.0 | 16,265.5 | 15,197.4 | 7,445.7 |
| **10.00** | 54.4 | - | 23.3 | 1.0 | **10.00** | 2,494.9 | 12,962.7 | 16,347.9 | 42,162.1 |
| **10.25** | 50.0 | - | - | - | **10.25** | 7,707.5 | 1,805.9 | 5,673.8 | 15,727.1 |
| **10.50** | - | - | - | - | **10.50** | 8,986.2 | 5,923.5 | 10,001.4 | 17,782.2 |
| **10.75** | 77.9 | - | - | - | **10.75** | 8,853.5 | 10,864.9 | 12,400.0 | 5,306.9 |
| **11.00** | - | 318.2 | - | - | **11.00** | 81.3 | 11,851.4 | 7,005.8 | 5,238.3 |
| **Over 11.00** | 3.7 | 13.0 | 227.7 | - | **Over-11.00** | 2,039.7 | 42428.9 | 7,999.4 | 12,675.3 |
| **TOTAL** | **302,958.6** | **297,209.8** | **298,440.3** | **332,438.6** | **TOTAL** | **2,514,392.0** | **2,629,434.9** | **3,074,111.2** | **3,202,057.3** |

*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 | 2008 | | 2009 | | 2010 |
|---|---|---|---|---|---|
| RETURN | Jun. | Dec. | Jun. | Dec. | Jun. |
| **0.00** | 153,519.6 | 179,341.4 | 208,382.8 | 203,254.6 | 252,871.4 |
| **0.25*** | 35,360.4 | 5,518.3 | 52,048.7 | 67,363.3 | 60,974.5 |
| **0.50*** | 9,662.3 | 18,244.6 | 9,552.9 | 17,465.6 | 18,812.0 |
| **0.75*** | 6,922.2 | 27,179.4 | 4,344.0 | 7,978.4 | 12,676.8 |
| **1.00** | 21,934.8 | 25,649.2 | 25,730.4 | 19,640.6 | 25,749.3 |
| **1.25** | 9,021.6 | 2,389.3 | 6,272.9 | 8,247.2 | 1,686.6 |
| **1.50** | 14,908.5 | 18,876.3 | 6,593.9 | 4,629.1 | 17,731.6 |
| **1.75** | 3,984.4 | 1,244.4 | 1,585.6 | 786.8 | 1,731.8 |
| **2.00** | 17,795.1 | 13,142.2 | 4,423.2 | 3,661.6 | 20,485.0 |
| **2.25** | 4,622.7 | 3,991.9 | 1,685.5 | 3,400.6 | 6,510.8 |
| **2.50** | 4,183.4 | 2,368.8 | 10,702.4 | 9,169.9 | 4,335.0 |
| **2.75** | 652.0 | 4,034.3 | 1,205.5 | 660.8 | 1,805.8 |
| **3.00** | 12,775.5 | 17,987.4 | 10,808.3 | 3,598.7 | 2,985.4 |
| **3.25** | 1,528.2 | 587.6 | 277.2 | 607.7 | 1,271.0 |
| **3.50** | 1,862.5 | 1,540.2 | 6,732.2 | 1,232.1 | 2,604.6 |
| **3.75** | 583.3 | 585.6 | 1,115.4 | 420.0 | 1,200.1 |
| **4.00** | 17,464.6 | 10,246.0 | 4,511.6 | 1,570.3 | 1,658.7 |
| **4.25** | 1,959.7 | 3,591.8 | 1,716.7 | 805.0 | 1,407.7 |
| **4.50** | 1,483.7 | 2,143.2 | 1,794.1 | 277.0 | 378.4 |
| **4.75** | 523.6 | 510.4 | 2,668.0 | 82.6 | 131.6 |
| **5.00** | 31,468.2 | 21,343.4 | 11,109.3 | 12,267.6 | 10,949.3 |
| **5.25** | 605.9 | 6,674.6 | 166.5 | 593.2 | 349.5 |
| **5.50** | 2,774.3 | 1,537.0 | 3,798.1 | 75.7 | 1.1 |
| **5.75** | 763.4 | 2,094.8 | 2.0 | - | 5.1 |
| **6.00** | 9,389.5 | 1,149.0 | 668.9 | 500.3 | 45.4 |
| **6.25** | 1,030.1 | 65.4 | 139.3 | 80.0 | - |
| **6.50** | 335.4 | 266.1 | 177.8 | 0.4 | 2.3 |
| **6.75** | - | 1,800.9 | 50.3 | 0.1 | - |
| **7.00** | 484.0 | 6,910.9 | 390.2 | 106.7 | 11.9 |
| **7.25** | 169.9 | 3,489.1 | 4.6 | 40.5 | 0.7 |
| **7.50** | 264.1 | 929.8 | 213.8 | 394.9 | 1,041.1 |
| **7.75** | - | 1,052.7 | 2.5 | - | - |
| **8.00** | 187.0 | 661.2 | 6,650.4 | 4,005.4 | 3,865.2 |
| **8.25** | - | 0.0 | 4.6 | - | - |
| **8.50** | 3.7 | 104.2 | 851.4 | 3.7 | 3.7 |
| **8.75** | - | - | - | - | - |
| **9.00** | 447.1 | 5,077.9 | 215.8 | 3,598.4 | 4,165.3 |
| **9.25** | 2.0 | 0.0 | 0.1 | - | - |
| **9.50** | 0.3 | 11.5 | 138.0 | - | 98.6 |
| **9.75** | 1.9 | 0.0 | 4.1 | - | - |
| **10.00** | 13.8 | 210.2 | 368.7 | 1,090.0 | 1,637.2 |
| **10.25** | - | 0.0 | 3,974.3 | 60.0 | 68.0 |
| **10.50** | 0.1 | 0.0 | 1,848.5 | 7,995.4 | 8,275.6 |
| **10.75** | - | 6.1 | 57.7 | - | 0.6 |
| **11.00** | - | 0.0 | 680.2 | 562.6 | 491.7 |
| **Over 11.00** | 27.0 | 2,172.9 | 9,360.6 | 13,372.6 | 2,915.1 |
| **Total** | **368,715.8** | **394,729.9** | **403,029.1** | **399,599.2** | **470,935.2** |

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

(Concld.)
(Million Rupees)

| RATE OF RETURN | 2008 | | 2009 | | 2010 |
|---|---|---|---|---|---|
| | Jun. | Dec. | Jun. | Dec. | Jun. |
| **0.00** | 856,117.5 | 886,785.8 | 1,037,696.4 | 1,087,714.1 | 1,160,797.8 |
| **0.25*** | 236.7 | 908.0 | 1,253.5 | 2,123.3 | 2,230.0 |
| **0.50*** | 2,890.3 | 65,691.9 | 82,006.3 | 100,734.8 | 102,212.1 |
| **0.75*** | 526.0 | 203.7 | 12,987.3 | 3,378.6 | 698.4 |
| **1.00** | 7,154.0 | 6,159.6 | 10,152.2 | 7,148.6 | 3,716.5 |
| **1.25** | 29,838.8 | 2,234.2 | 5,114.3 | 5,568.1 | 6,354.0 |
| **1.50** | 28,296.1 | 3,755.3 | 3,572.4 | 2,860.4 | 5,678.1 |
| **1.75** | 9,664.3 | 6,998.6 | 14,690.7 | 9,427.6 | 8,893.5 |
| **2.00** | 13,310.6 | 17,722.4 | 7,020.3 | 2,724.6 | 3,138.5 |
| **2.25** | 6,292.4 | 0.0 | 0.0 | 2.2 | - |
| **2.50** | 9,989.3 | 14,111.0 | 2,990.9 | 3,109.0 | 1,015.0 |
| **2.75** | 4,879.7 | 146.6 | 0.2 | 58.0 | - |
| **3.00** | 9,622.0 | 27,980.0 | 9,979.5 | 5,924.0 | 1,262.1 |
| **3.25** | 1,724.6 | 23.0 | 35.2 | 172.5 | 0.5 |
| **3.50** | 3,647.8 | 2,058.6 | 162.4 | 7,017.3 | 4.4 |
| **3.75** | 11,578.6 | 383.3 | 675.0 | 143.7 | 379.8 |
| **4.00** | 25,275.8 | 26,048.7 | 19,791.0 | 9,821.2 | 8,639.5 |
| **4.25** | 5,562.2 | 1,513.8 | 2,199.8 | 3,766.9 | 22.6 |
| **4.50** | 66,318.1 | 58,199.0 | 46,716.0 | 43,988.9 | 19,213.7 |
| **4.75** | 415.0 | 568.8 | 715.8 | 242.5 | 262.7 |
| **5.00** | 1,287,587.0 | 1,132,550.4 | 1,212,680.3 | 1,315,929.8 | 1,337,918.8 |
| **5.25** | 83,524.9 | 97,875.2 | 53,180.7 | 86,393.1 | 195,366.3 |
| **5.50** | 108,447.9 | 81,199.4 | 92,774.2 | 109,644.2 | 94,412.2 |
| **5.75** | 54,203.1 | 45,788.2 | 32,350.7 | 33,784.2 | 35,146.0 |
| **6.00** | 122,997.9 | 121,388.1 | 103,146.5 | 119,387.1 | 167,635.0 |
| **6.25** | 20,875.4 | 31,105.4 | 9,038.4 | 19,753.5 | 15,081.6 |
| **6.50** | 49,223.2 | 77,859.6 | 54,058.4 | 49,970.8 | 42,322.7 |
| **6.75** | 14,134.8 | 18,392.3 | 10,460.2 | 2,750.9 | 7,841.7 |
| **7.00** | 53,591.6 | 40,234.0 | 38,038.5 | 79,628.6 | 52,858.9 |
| **7.25** | 44,988.5 | 34,021.0 | 29,594.0 | 55,105.0 | 58,120.8 |
| **7.50** | 27,698.7 | 29,470.4 | 55,934.5 | 48,144.3 | 69,605.3 |
| **7.75** | 17,504.2 | 4,709.6 | 11,422.3 | 22,611.7 | 23,029.8 |
| **8.00** | 46,524.1 | 52,477.2 | 79,078.3 | 80,725.6 | 75,296.6 |
| **8.25** | 83,325.3 | 18,955.7 | 16,146.3 | 24,082.2 | 39,973.2 |
| **8.50** | 38,048.5 | 48,804.3 | 52,308.6 | 54,878.9 | 38,998.1 |
| **8.75** | 10,189.0 | 2,237.4 | 47,737.4 | 15,926.6 | 17,674.6 |
| **9.00** | 46,958.7 | 24,346.4 | 50,810.9 | 37,436.8 | 38,899.9 |
| **9.25** | 16,517.9 | 17,734.4 | 7,227.1 | 33,560.3 | 42,056.5 |
| **9.50** | 38,674.7 | 37,004.3 | 41,226.7 | 42,058.0 | 53,662.7 |
| **9.75** | 14,431.8 | 4,553.4 | 8,656.9 | 13,966.9 | 21,710.2 |
| **10.00** | 46,405.9 | 41,814.7 | 52,809.2 | 78,661.3 | 74,038.8 |
| **10.25** | 13,684.9 | 9,314.8 | 18,207.1 | 30,761.3 | 34,281.0 |
| **10.50** | 13,118.2 | 27,963.5 | 23,828.8 | 42,673.4 | 45,659.7 |
| **10.75** | 8,796.8 | 7,807.2 | 7,842.9 | 20,856.5 | 31,319.1 |
| **11.00** | 20,631.1 | 28,115.4 | 78,174.3 | 64,998.5 | 80,628.4 |
| **Over-11.00** | 68,021.2 | 239,545.0 | 290,082.5 | 173,446.7 | 204,125.0 |
| **Total** | **3,443,445.1** | **3,396,759.6** | **3,734,574.6** | **3,953,062.6** | **4,222,181.9** |

*00.25 stands for 00.05 to 00.25
*00.50 stands for 00.30 to 00.50
*00.75 stands for 00.55 to 00.75

# 3.17 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

| RATE OF RETURN | 2006 | | 2007 | | | | 2008 | |
|---|---|---|---|---|---|---|---|---|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector |
| **0.00** | 10,311.9 | 10,245.0 | 7,625.0 | 7,558.1 | 8,694.9 | 8,630.0 | 8,782.6 | 8,782.6 |
| **1.00*** | - | - | 5.5 | 5.5 | 95.0 | 95.0 | - | - |
| **2.00*** | 25.3 | 25.3 | 13.6 | 13.6 | 50.8 | 50.8 | 75.7 | 75.7 |
| **3.00*** | 3,651.8 | 3,651.8 | 4,043.8 | 4,043.8 | 3,776.4 | 3,776.4 | 4,617.0 | 4,617.0 |
| **3.25** | - | - | 50.3 | 50.3 | - | - | 225.1 | 225.1 |
| **3.50** | 1.1 | 1.1 | 0.2 | 0.2 | 2.0 | 2.0 | 182.0 | 182.0 |
| **3.75** | - | - | - | - | - | - | 629.9 | 629.9 |
| **4.00** | 1,237.1 | 1,237.1 | 5,875.0 | 5,375.0 | 2,191.4 | 2,191.4 | 3,386.2 | 3,386.2 |
| **4.25** | - | - | - | - | - | - | 33.5 | 33.4 |
| **4.50** | 8.3 | 8.3 | 47.9 | 47.9 | 174.2 | 174.2 | 184.3 | 184.3 |
| **4.75** | 33.3 | 33.3 | 3.2 | 3.2 | - | - | 1,006.8 | 1,006.8 |
| **5.00** | 835.3 | 835.3 | 343.1 | 343.1 | 440.9 | 440.9 | 1,616.8 | 1,616.8 |
| **5.25** | 79.2 | 79.2 | 1.6 | 1.6 | 1,141.5 | 1,141.5 | 211.7 | 211.7 |
| **5.50** | 394.5 | 394.5 | 355.6 | 355.6 | 1,379.9 | 1,379.9 | 205.4 | 205.4 |
| **5.75** | 1,656.5 | 1,656.5 | 2,338.6 | 2,338.6 | 4,009.7 | 4,009.7 | 1,009.8 | 1,009.8 |
| **6.00** | 4,511.3 | 4,511.3 | 1,876.0 | 1,876.0 | 2,777.4 | 2,777.4 | 2,225.2 | 2,225.2 |
| **6.25** | 2,539.0 | 739.0 | 1,426.3 | 1,426.3 | 2,817.6 | 2,817.6 | 837.4 | 837.4 |
| **6.50** | 945.8 | 695.8 | 1,495.8 | 1,308.3 | 2,095.3 | 1,970.3 | 622.9 | 560.4 |
| **6.75** | 290.0 | 290.0 | 277.4 | 277.4 | 937.6 | 937.6 | 346.2 | 346.2 |
| **7.00** | 2,231.2 | 2,231.2 | 2,818.0 | 2,817.3 | 1,383.7 | 1,383.7 | 1,345.1 | 1,345.1 |
| **7.25** | 626.2 | 626.2 | 68.2 | 68.2 | 196.7 | 196.7 | 825.1 | 825.1 |
| **7.50** | 4,890.9 | 4,890.9 | 9,037.5 | 9,037.5 | 9,187.4 | 9,132.1 | 9,976.3 | 9,921.0 |
| **7.75** | 123.0 | 123.0 | 85.3 | 85.3 | 32.4 | 32.4 | 12.1 | 12.1 |
| **8.00** | 1,231.1 | 1,225.9 | 2,477.6 | 2,477.6 | 2,065.8 | 2,065.8 | 465.7 | 465.7 |
| **8.25** | 112.3 | 112.3 | 1,663.3 | 1,663.3 | 74.5 | 74.5 | 19.3 | 19.3 |
| **8.50** | 960.5 | 960.5 | 800.1 | 800.1 | 383.0 | 383.0 | 525.9 | 525.9 |
| **8.75** | 72.0 | 72.0 | 241.0 | 240.5 | 117.9 | 117.9 | 14.6 | 14.6 |
| **9.00** | 5,428.5 | 3,434.1 | 5,955.1 | 3,988.6 | 4,302.8 | 3,586.7 | 5,861.2 | 5,799.0 |
| **9.25** | 105.0 | 105.0 | 199.5 | 199.5 | 52.9 | 52.9 | 23.2 | 23.2 |
| **9.50** | 415.9 | 415.9 | 3,922.8 | 3,922.8 | 135.5 | 135.5 | 4,086.1 | 3,436.1 |
| **9.75** | 161.4 | 161.4 | 491.8 | 491.8 | 143.2 | 143.2 | 108.1 | 108.1 |
| **10.00** | 6,490.1 | 6,490.1 | 8,182.0 | 7,243.3 | 2,963.2 | 2,664.7 | 4,238.9 | 2,065.8 |
| **10.25** | 80.8 | 80.8 | 371.6 | 371.6 | 601.8 | 601.8 | 19.9 | 19.9 |
| **10.50** | 3,100.9 | 860.0 | 1,557.1 | 1,557.1 | 394.4 | 338.0 | 335.3 | 239.2 |
| **10.75** | 15.6 | 15.6 | 16.4 | 16.4 | 2,097.0 | 2,097.0 | 2.5 | 2.5 |
| **11.00** | 6,480.9 | 6,480.9 | 8,305.5 | 8,039.3 | 2,882.0 | 2,197.5 | 4,274.8 | 4,274.8 |
| **11.25** | 17.2 | 17.2 | 331.7 | 331.7 | 2,843.6 | 2,843.6 | 274.5 | 274.5 |
| **11.50** | 1,560.4 | 1,560.4 | 4,738.9 | 3,222.0 | 11,726.6 | 11,726.6 | 3,311.5 | 2,759.2 |
| **11.75** | 1,172.1 | 1,128.4 | 800.7 | 720.4 | 1,752.4 | 1,752.4 | 1,177.4 | 1,177.4 |
| **12.00** | 12,735.1 | 12,735.1 | 17,610.8 | 16,621.6 | 17,838.9 | 17,749.4 | 7,392.9 | 7,075.6 |
| **12.25** | 1,027.3 | 1,027.3 | 2,365.1 | 2,365.1 | 1,780.9 | 1,780.9 | 2,251.0 | 2,251.0 |
| **12.50** | 4,078.1 | 4,078.1 | 5,835.0 | 5,835.0 | 5,548.3 | 5,548.3 | 6,450.3 | 5,753.2 |
| **12.75** | 1,338.6 | 1,338.6 | 3,126.7 | 3,126.7 | 4,109.4 | 3,767.0 | 3,024.0 | 3,024.0 |
| **13.00** | 17,910.7 | 17,910.7 | 13,286.1 | 13,169.5 | 20,742.0 | 20,742.0 | 22,712.7 | 20,284.7 |
| **13.25** | 974.5 | 974.5 | 3,092.5 | 3,092.5 | 4,516.3 | 4,516.3 | 4,790.3 | 4,790.3 |
| **13.50** | 4,923.8 | 4,923.8 | 6,002.8 | 6,002.8 | 5,835.0 | 5,835.0 | 15,662.3 | 15,662.3 |
| **13.75** | 1,333.9 | 1,333.9 | 5,723.8 | 5,723.8 | 2,629.2 | 2,629.2 | 2,043.3 | 2,043.3 |
| **14.00** | 10,509.3 | 10,505.3 | 13,046.1 | 13,040.8 | 22,915.1 | 22,830.8 | 12,769.0 | 12,718.7 |
| **14.25** | 828.9 | 828.9 | 1,918.6 | 1,918.6 | 800.8 | 800.8 | 1,861.8 | 1,824.2 |
| **14.50** | 4,549.8 | 4,549.8 | 2,677.2 | 2,657.2 | 3,926.6 | 3,926.6 | 3,351.6 | 3,351.6 |
| **14.75** | 584.0 | 584.0 | 409.6 | 404.6 | 1,406.6 | 1,406.6 | 229.6 | 229.6 |
| **15.00** | 4,621.3 | 4,613.4 | 9,699.2 | 9,699.2 | 14,480.4 | 14,480.4 | 25,450.3 | 25,450.3 |
| **15.25** | 74.6 | 74.6 | 2,178.2 | 2,173.9 | 995.8 | 995.8 | 2,073.4 | 2,073.4 |
| **15.50** | 3,242.2 | 3,242.2 | 2,643.0 | 2,637.5 | 1,151.0 | 1,151.0 | 5,250.5 | 5,250.5 |
| **15.75** | 84.4 | 84.4 | 200.8 | 200.8 | 158.8 | 158.8 | 1,194.6 | 1,194.6 |
| **16.00 & over** | 16,419.5 | 16,403.4 | 17,523.8 | 17,507.3 | 21,106.2 | 21,098.5 | 41,407.5 | 41,391.0 |
| **TOTAL** | **147,032.3** | **140,603.0** | **185,182.2** | **178,495.6** | **203,862.5** | **201,338.0** | **221,011.1** | **213,812.7** |

* 01.00 stands for 00.25 to 01.00
* 02.00 stands for 01.25 to 02.00
* 03.00 stands for 02.25 to 03.00

# 3.17 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

| RATE OF RETURN | 2008 | | 2009 | | | | 2010 | |
|---|---|---|---|---|---|---|---|---|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector |
| **0.00** | 20,472.7 | 20,415.8 | 22,695.6 | 22,643.8 | 19,323.0 | 19,273.2 | 26,976.3 | 25,825.3 |
| **1.00*** | 5.7 | 5.7 | - | - | 117.6 | 117.6 | 207.3 | 207.3 |
| **2.00*** | 106.2 | 106.2 | 210.9 | 210.9 | 375.8 | 375.8 | 3,301.9 | 3,301.9 |
| **3.00*** | 5,913.1 | 5,913.1 | 7,285.4 | 7,285.4 | 9,605.7 | 9,605.7 | 8,851.2 | 8,851.2 |
| **3.25** | - | - | 39.1 | 39.1 | 164.7 | 164.7 | 1,233.3 | 1,233.3 |
| **3.50** | 12.4 | 12.4 | 90.3 | 90.3 | 773.2 | 773.2 | 813.6 | 813.6 |
| **3.75** | - | - | 77.2 | 77.2 | 343.4 | 343.4 | 613.9 | 613.9 |
| **4.00** | 4,030.0 | 4,030.0 | 5,167.0 | 5,167.0 | 4,935.1 | 4,935.1 | 5,001.5 | 5,001.5 |
| **4.25** | - | - | 220.1 | 220.1 | 91.3 | 91.3 | 27.2 | 27.2 |
| **4.50** | - | - | 62.0 | 62.0 | 251.2 | 251.2 | 2,411.4 | 2,411.4 |
| **4.75** | 1.1 | 1.1 | 36.9 | 36.9 | 52.7 | 52.7 | 6.6 | 6.6 |
| **5.00** | 749.0 | 749.0 | 1,289.5 | 1,289.5 | 2,545.3 | 2,545.3 | 396.9 | 396.9 |
| **5.25** | 339.5 | 339.5 | 133.5 | 133.5 | 59.8 | 59.8 | 9.9 | 9.9 |
| **5.50** | 407.6 | 407.6 | 316.7 | 316.7 | 95.7 | 95.7 | 37.3 | 37.3 |
| **5.75** | 71.2 | 71.2 | 411.2 | 411.2 | 277.7 | 277.7 | - | - |
| **6.00** | 805.0 | 805.0 | 2,510.6 | 2,510.6 | 530.9 | 530.9 | 1,152.8 | 1,152.8 |
| **6.25** | 50.5 | 50.5 | 108.0 | 108.0 | 639.8 | 639.8 | 849.5 | 849.5 |
| **6.50** | 1,394.1 | 1,394.1 | 50.0 | 50.0 | 1,109.0 | 1,109.0 | 1,360.2 | 1,360.2 |
| **6.75** | 136.3 | 136.3 | - | - | - | - | 218.8 | 218.8 |
| **7.00** | 1,258.9 | 1,258.9 | 970.2 | 970.2 | 1,440.4 | 1,440.4 | 1,438.9 | 1,438.9 |
| **7.25** | 1,079.6 | 1,079.6 | 129.0 | 129.0 | 1,146.7 | 1,146.7 | - | - |
| **7.50** | 21,135.4 | 21,135.4 | 11,596.2 | 11,596.2 | 14,780.5 | 14,780.5 | 2,066.7 | 2,066.7 |
| **7.75** | 11.6 | 11.6 | 0.5 | 0.5 | 0.4 | 0.4 | 0.4 | 0.4 |
| **8.00** | 648.1 | 648.1 | 1,684.1 | 1,684.1 | 3,194.9 | 3,194.9 | 1,220.6 | 1,220.6 |
| **8.25** | 100.4 | 100.4 | 51.5 | 51.5 | 14.2 | 14.2 | 12.4 | 12.4 |
| **8.50** | 194.2 | 194.2 | 60.6 | 60.6 | 151.8 | 151.8 | 4,842.1 | 4,842.1 |
| **8.75** | 1,082.0 | 1,082.0 | 20.1 | 20.1 | 0.4 | 0.4 | 0.4 | 0.4 |
| **9.00** | 270.6 | 270.6 | 591.5 | 591.5 | 2,449.1 | 2,443.9 | 3,644.7 | 2,577.9 |
| **9.25** | 15.8 | 15.8 | 8.5 | 8.5 | 4.1 | 4.1 | 132.2 | 132.2 |
| **9.50** | 98.5 | 98.5 | 13.4 | 13.4 | 12.1 | 12.1 | 26.6 | 26.6 |
| **9.75** | 32.5 | 32.5 | 10.8 | 10.8 | 105.5 | 105.5 | 167.4 | 167.4 |
| **10.00** | 695.6 | 648.9 | 512.5 | 512.5 | 1,342.5 | 1,342.5 | 705.0 | 705.0 |
| **10.25** | 22.7 | 22.7 | 5.4 | 5.4 | 1.1 | 1.1 | 1.3 | 1.3 |
| **10.50** | 81.0 | 76.1 | 45.9 | 45.9 | 13.2 | 13.2 | 126.7 | 126.7 |
| **10.75** | 49.7 | 49.7 | 1.3 | 1.3 | 1.8 | 1.8 | 4.8 | 4.8 |
| **11.00** | 3,979.7 | 3,654.7 | 906.6 | 906.6 | 3,851.2 | 3,851.2 | 4,577.2 | 4,233.6 |
| **11.25** | 808.3 | 208.3 | 4.1 | 4.1 | 2.4 | 2.4 | 2.2 | 2.2 |
| **11.50** | 330.7 | 327.3 | 250.4 | 250.4 | 619.7 | 619.7 | 50.1 | 50.1 |
| **11.75** | 1,138.7 | 1,138.7 | 403.6 | 403.6 | 0.4 | 0.4 | 10.1 | 10.1 |
| **12.00** | 2,772.1 | 2,429.2 | 2,504.3 | 1,709.1 | 1,652.1 | 1,652.1 | 2,103.7 | 1,200.4 |
| **12.25** | 248.5 | 248.5 | 29.9 | 29.9 | 127.6 | 127.6 | 447.9 | 447.9 |
| **12.50** | 786.8 | 786.8 | 278.5 | 278.5 | 435.0 | 435.0 | 88.9 | 88.9 |
| **12.75** | 1,167.5 | 1,167.5 | 182.8 | 182.8 | 867.7 | 867.7 | 307.9 | 307.9 |
| **13.00** | 5,989.7 | 5,309.7 | 7,463.6 | 7,040.6 | 4,529.2 | 4,529.2 | 6,483.5 | 6,032.8 |
| **13.25** | 1,259.5 | 1,259.5 | 638.7 | 638.7 | 4,647.0 | 2,615.8 | 2,191.8 | 1,991.8 |
| **13.50** | 1,342.4 | 1,342.4 | 877.2 | 877.2 | 8,403.0 | 4,489.6 | 1,593.7 | 1,593.7 |
| **13.75** | 182.9 | 182.9 | 135.1 | 135.1 | 1,533.0 | 1,033.0 | 1,480.1 | 1,480.1 |
| **14.00** | 14,671.8 | 14,257.6 | 9,334.9 | 8,268.1 | 7,147.6 | 6,557.6 | 8,241.0 | 7,738.6 |
| **14.25** | 87.3 | 87.3 | 127.0 | 127.0 | 5,461.3 | 2,836.4 | 2,880.0 | 2,480.0 |
| **14.50** | 1,294.8 | 1,294.8 | 1,845.4 | 1,344.5 | 4,340.8 | 3,590.8 | 1,755.5 | 1,704.5 |
| **14.75** | 467.6 | 445.4 | 1,703.8 | 1,703.8 | 11,237.4 | 8,955.5 | 3,676.8 | 3,676.8 |
| **15.00** | 21,838.6 | 18,925.9 | 29,900.0 | 17,646.8 | 20,496.9 | 14,180.6 | 29,385.4 | 14,784.6 |
| **15.25** | 1,399.1 | 1,399.1 | 1,181.9 | 1,181.9 | 5,668.9 | 5,668.9 | 2,632.0 | 2,632.0 |
| **15.50** | 10,504.8 | 10,504.8 | 13,072.9 | 12,072.9 | 8,017.3 | 8,017.3 | 9,470.4 | 9,470.4 |
| **15.75** | 837.2 | 837.2 | 2,542.6 | 2,542.6 | 8,669.8 | 8,669.8 | 3,541.6 | 3,541.6 |
| **16.00 & over** | 121,026.4 | 116,065.4 | 104,758.7 | 98,551.2 | 83,282.8 | 80,641.2 | 69,098.9 | 67,253.5 |
| **TOTAL** | **253,405.4** | **243,035.7** | **234,547.4** | **212,249.2** | **246,941.7** | **225,237.4** | **217,878.1** | **196,363.3** |

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

(End of Period: Million Rupees)

| RATE OF RETURN | 2006 | | 2007 | | | | 2008 | |
|---|---|---|---|---|---|---|---|---|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector |
| **0.00** | 101,089.4 | 100,019.3 | 83,867.2 | 82,072.6 | 71,973.0 | 71,277.4 | 68,442.4 | 68,395.8 |
| **1.00*** | 1,545.5 | 1,049.3 | 1,616.7 | 1,092.3 | 3,618.6 | 2,632.0 | 4,323.5 | 3,534.9 |
| **2.00*** | 5,349.9 | 5,350.0 | 7,600.7 | 7,600.7 | 9,695.0 | 9,695.0 | 6,353.2 | 6,353.2 |
| **3.00*** | 8,554.2 | 8,554.2 | 12,779.2 | 12,779.2 | 11,318.3 | 11,318.3 | 11,125.2 | 11,125.2 |
| **4.00*** | 25,963.8 | 25,963.8 | 29,517.3 | 29,517.3 | 26,124.4 | 26,124.4 | 30,801.7 | 29,775.8 |
| **5.00*** | 12,904.5 | 12,902.9 | 14,662.2 | 14,662.2 | 19,976.8 | 19,959.0 | 20,985.5 | 20,985.5 |
| **6.00*** | 81,265.5 | 78,915.3 | 45,104.4 | 43,992.0 | 34,509.1 | 33,298.3 | 32,397.8 | 31,491.6 |
| **7.00*** | 47,810.8 | 47,189.9 | 66,447.4 | 66,395.4 | 70,870.3 | 70,708.0 | 57,718.3 | 57,717.2 |
| **8.00*** | 129,349.4 | 127,366.2 | 135,613.1 | 134,667.6 | 163,975.5 | 162,943.6 | 151,380.8 | 150,900.5 |
| **8.25** | 605.7 | 605.7 | 595.0 | 595.0 | 259.4 | 259.4 | 88.1 | 88.1 |
| **8.50** | 28,573.3 | 27,787.9 | 19,137.4 | 8,560.5 | 6,636.6 | 6,043.5 | 2,116.0 | 2,115.8 |
| **8.75** | 3,103.7 | 1,137.3 | 5,181.9 | 431.3 | 443.0 | 442.0 | 170.9 | 90.0 |
| **9.00** | 68,714.7 | 61,918.4 | 41,255.0 | 35,721.9 | 58,163.4 | 51,565.8 | 101,011.7 | 98,097.8 |
| **9.25** | 5,978.8 | 2,541.8 | 5,447.3 | 2,980.3 | 10,526.5 | 9,838.6 | 1,643.0 | 1,643.0 |
| **9.50** | 61,980.9 | 12,535.0 | 35,327.9 | 26,740.9 | 26,065.5 | 9,709.1 | 14,281.0 | 14,281.0 |
| **9.75** | 14,707.6 | 10,951.9 | 20,461.7 | 20,240.1 | 36,151.4 | 22,642.9 | 10,058.5 | 9,705.5 |
| **10.00** | 135,173.3 | 110,666.2 | 143,174.9 | 112,842.1 | 131,781.9 | 84,927.2 | 52,239.5 | 35,120.8 |
| **10.25** | 24,940.4 | 20,876.6 | 26,620.4 | 13,875.5 | 41,028.6 | 33,592.0 | 11,828.8 | 9,923.9 |
| **10.50** | 58,597.3 | 42,157.4 | 36,264.9 | 31,791.7 | 72,475.8 | 62,690.5 | 30,473.9 | 26,887.4 |
| **10.75** | 43,205.3 | 39,525.5 | 40,822.0 | 34,443.0 | 66,800.6 | 51,431.0 | 39,228.7 | 22,790.6 |
| **11.00** | 192,503.1 | 156,435.3 | 169,596.6 | 124,066.5 | 162,740.5 | 108,830.8 | 169,020.1 | 94,252.5 |
| **11.25** | 35,560.2 | 24,404.1 | 44,639.3 | 35,066.8 | 46,360.5 | 45,167.1 | 54,634.9 | 54,064.4 |
| **11.50** | 76,329.5 | 69,080.3 | 104,195.4 | 51,440.4 | 72,335.8 | 58,400.3 | 82,040.0 | 74,605.8 |
| **11.75** | 28,119.3 | 24,480.7 | 37,339.4 | 30,300.8 | 32,078.3 | 29,712.7 | 26,060.7 | 25,411.0 |
| **12.00** | 195,503.8 | 185,826.4 | 197,235.2 | 194,990.3 | 200,708.6 | 196,237.8 | 140,906.4 | 124,535.3 |
| **12.25** | 22,137.8 | 21,337.8 | 30,248.2 | 28,607.5 | 32,610.1 | 31,578.4 | 28,332.7 | 26,330.0 |
| **12.50** | 67,980.6 | 63,970.3 | 74,828.2 | 72,467.8 | 56,000.4 | 55,998.6 | 50,296.6 | 42,313.1 |
| **12.75** | 15,416.8 | 15,200.7 | 27,788.6 | 23,430.4 | 51,602.8 | 51,602.8 | 34,077.5 | 30,117.6 |
| **13.00** | 177,160.6 | 176,232.0 | 162,426.3 | 161,286.1 | 164,192.4 | 161,099.1 | 243,388.4 | 196,764.7 |
| **13.25** | 10,358.3 | 10,358.3 | 13,949.8 | 13,949.8 | 11,774.1 | 11,773.9 | 27,075.9 | 24,402.0 |
| **13.50** | 34,645.2 | 34,638.2 | 42,098.9 | 42,092.4 | 48,648.5 | 47,948.5 | 82,395.6 | 80,395.6 |
| **13.75** | 15,857.5 | 15,857.5 | 9,362.9 | 9,201.1 | 13,073.8 | 12,758.4 | 23,229.7 | 19,018.5 |
| **14.00** | 178,144.5 | 177,723.1 | 197,794.5 | 196,910.3 | 340,896.6 | 337,880.7 | 295,117.4 | 282,252.0 |
| **14.25** | 6,741.8 | 6,741.8 | 4,058.5 | 4,058.5 | 5,339.2 | 5,339.2 | 18,998.6 | 17,998.6 |
| **14.50** | 24,216.9 | 24,216.9 | 27,934.0 | 27,899.5 | 24,205.0 | 24,195.4 | 43,687.5 | 43,450.4 |
| **14.75** | 10,715.4 | 10,715.4 | 2,126.2 | 2,126.2 | 5,491.3 | 5,491.3 | 11,833.9 | 11,189.5 |
| **15.00** | 55,591.0 | 55,591.0 | 88,985.3 | 87,795.3 | 107,074.7 | 105,146.3 | 200,373.1 | 199,862.6 |
| **15.25** | 3,484.5 | 3,484.5 | 1,110.5 | 1,110.5 | 5,403.5 | 5,403.5 | 10,874.8 | 10,874.8 |
| **15.50** | 6,147.5 | 6,147.5 | 7,848.8 | 7,848.8 | 5,605.8 | 5,605.8 | 21,369.2 | 18,540.6 |
| **15.75** | 958.9 | 958.9 | 2,096.6 | 2,096.6 | 3,413.5 | 3,413.5 | 6,031.7 | 4,986.7 |
| **16.00** | 16,132.2 | 16,132.2 | 39,213.2 | 39,213.2 | 24,428.5 | 24,273.1 | 114,542.8 | 109,314.4 |
| **16.25** | 649.3 | 649.3 | 833.2 | 833.2 | 128.7 | 128.7 | 2,268.8 | 2,268.8 |
| **16.50** | 3,118.1 | 3,118.1 | 7,880.3 | 7,877.1 | 8,203.6 | 8,203.6 | 18,538.9 | 18,538.9 |
| **16.75** | 13,545.3 | 13,545.3 | 3,939.2 | 3,939.2 | 4,129.8 | 4,129.8 | 9,205.7 | 9,205.7 |
| **17.00** | 13,283.0 | 13,283.0 | 8,364.8 | 8,364.8 | 6,144.9 | 6,144.9 | 60,479.0 | 60,479.0 |
| **17.25** | 12.2 | 12.2 | 30.8 | 30.8 | 74.3 | 74.3 | 7,399.4 | 7,399.4 |
| **17.50** | 7,182.5 | 7,182.5 | 94.8 | 94.8 | 547.6 | 547.6 | 4,313.5 | 4,313.5 |
| **17.75** | 47.6 | 47.6 | 86.3 | 86.3 | 695.8 | 695.8 | 1,018.8 | 1,018.8 |
| **18.00** | 15,021.6 | 15,021.6 | 15,360.0 | 15,360.0 | 22,402.4 | 22,402.4 | 52,474.3 | 52,474.3 |
| **18.25** | 151.5 | 131.3 | 788.2 | 788.2 | 967.1 | 967.1 | 189.9 | 189.9 |
| **18.50** | 201.5 | 201.5 | 1,270.6 | 1,270.6 | 76.6 | 76.6 | 1,329.3 | 1,329.3 |
| **18.75** | 3.5 | 3.5 | 606.5 | 606.5 | 1,105.8 | 1,105.8 | 61.3 | 61.3 |
| **19.00** | 4,806.3 | 4,806.3 | 9,960.7 | 9,960.7 | 6,949.0 | 6,949.0 | 11,168.4 | 11,168.4 |
| **19.25** | 3.4 | 3.4 | 0.3 | 0.3 | 7.2 | 7.2 | 93.1 | 93.1 |
| **19.50** | 52.2 | 52.2 | 165.7 | 165.7 | 34.2 | 34.2 | 27.5 | 27.5 |
| **19.75** | 96.3 | 96.3 | 220.9 | 220.9 | 10.2 | 10.2 | 23.7 | 23.7 |
| **20.00 & over** | 62,206.9 | 62,204.9 | 85,024.8 | 85,024.7 | 81,487.7 | 80,584.8 | 95,079.8 | 95,077.1 |
| **TOTAL** | **2,153,500.8** | **1,957,906.6** | **2,191,000.1** | **1,971,584.2** | **2,409,342.5** | **2,201,017.2** | **2,594,627.1** | **2,355,372.5** |

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

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

(End of Period: Million Rupees)

| RATE OF RETURN | 2008 | | 2009 | | | | 2010 | |
|---|---|---|---|---|---|---|---|---|
| | Dec. | | Jun.. | | Dec. | | Jun. | |
| | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector |
| **0.00** | 72,155.1 | 72,145.1 | 96,578.0 | 91,811.4 | 217,290.6 | 181,752.3 | 87,250.9 | 86,101.0 |
| **1.00*** | 868.1 | 868.1 | 349.4 | 349.4 | 1,094.2 | 324.6 | 1,522.0 | 738.4 |
| **2.00*** | 9,050.7 | 8,257.8 | 6,467.8 | 5,706.8 | 7,834.4 | 7,834.4 | 8,875.4 | 8,875.4 |
| **3.00*** | 12,442.4 | 12,442.4 | 15,066.3 | 13,844.4 | 16,658.3 | 15,394.7 | 22,978.5 | 21,695.8 |
| **4.00*** | 22,599.0 | 22,599.0 | 23,902.8 | 23,894.7 | 24,766.1 | 24,718.3 | 25,524.7 | 25,524.7 |
| **5.00*** | 17,161.7 | 16,427.4 | 23,321.7 | 22,696.2 | 10,347.8 | 10,347.8 | 16,284.1 | 16,284.1 |
| **6.00*** | 21,749.5 | 20,399.4 | 10,010.1 | 10,010.1 | 14,245.2 | 14,245.2 | 5,492.8 | 5,492.8 |
| **7.00*** | 38,727.7 | 38,727.0 | 33,053.1 | 33,052.9 | 46,744.3 | 46,744.3 | 29,866.4 | 29,866.4 |
| **8.00*** | 163,923.4 | 163,674.9 | 194,205.2 | 194,204.2 | 194,022.1 | 194,022.1 | 76,269.1 | 76,269.1 |
| **8.25** | 1,851.9 | 1,851.9 | 878.9 | 878.9 | 289.9 | 289.9 | 3,819.3 | 3,819.3 |
| **8.50** | 3,245.9 | 3,243.3 | 10,607.2 | 10,562.1 | 13,272.2 | 13,272.0 | 50,670.3 | 50,670.3 |
| **8.75** | 1,051.9 | 1,051.2 | 74.1 | 73.7 | 339.5 | 339.5 | 5,738.9 | 3,938.9 |
| **9.00** | 79,344.0 | 79,344.0 | 84,828.3 | 84,188.4 | 92,403.7 | 92,403.7 | 185,612.7 | 185,525.3 |
| **9.25** | 2,691.7 | 891.7 | 1,881.1 | 81.1 | 3,087.2 | 1,287.2 | 2,095.1 | 2,095.1 |
| **9.50** | 8,176.7 | 8,176.7 | 7,342.0 | 7,342.0 | 7,511.5 | 7,511.5 | 8,502.5 | 8,502.5 |
| **9.75** | 2,541.9 | 408.9 | 1,576.6 | 509.2 | 485.5 | 485.5 | 810.6 | 810.6 |
| **10.00** | 31,506.6 | 25,130.5 | 14,019.4 | 12,953.7 | 10,346.0 | 10,346.0 | 13,494.8 | 13,067.8 |
| **10.25** | 3,967.0 | 3,967.0 | 1,548.6 | 1,548.6 | 3,242.1 | 3,242.1 | 10,126.6 | 10,126.6 |
| **10.50** | 11,217.3 | 11,158.8 | 8,139.7 | 8,139.7 | 6,040.5 | 5,715.6 | 5,203.7 | 5,203.7 |
| **10.75** | 8,000.8 | 7,912.8 | 3,669.4 | 3,669.4 | 2,266.4 | 2,206.4 | 805.1 | 805.1 |
| **11.00** | 27,530.2 | 27,429.4 | 15,199.1 | 14,683.8 | 16,138.7 | 16,136.7 | 19,315.3 | 19,315.3 |
| **11.25** | 9,134.8 | 9,134.8 | 6,176.5 | 6,176.5 | 3,863.1 | 3,863.1 | 829.0 | 827.8 |
| **11.50** | 18,096.1 | 18,096.1 | 7,045.5 | 7,045.5 | 8,903.5 | 6,653.5 | 12,848.8 | 7,113.5 |
| **11.75** | 5,463.7 | 4,604.2 | 2,283.3 | 2,145.1 | 2,425.2 | 2,421.1 | 1,627.9 | 1,407.0 |
| **12.00** | 33,181.8 | 32,656.6 | 33,214.0 | 31,113.0 | 28,259.2 | 28,258.6 | 29,670.7 | 27,720.7 |
| **12.25** | 4,756.3 | 4,755.2 | 1,818.6 | 1,818.6 | 11,750.1 | 10,249.3 | 15,722.8 | 14,277.6 |
| **12.50** | 10,222.1 | 10,222.1 | 3,044.1 | 3,041.3 | 13,157.9 | 11,410.0 | 23,458.5 | 18,566.0 |
| **12.75** | 9,081.7 | 9,081.7 | 9,850.7 | 7,551.1 | 19,668.1 | 14,562.8 | 31,647.4 | 15,703.7 |
| **13.00** | 39,825.8 | 36,822.3 | 68,837.4 | 46,841.9 | 79,249.9 | 61,035.5 | 73,314.8 | 61,703.3 |
| **13.25** | 5,116.1 | 5,062.1 | 12,094.7 | 8,551.9 | 36,448.7 | 30,433.4 | 61,323.9 | 54,220.9 |
| **13.50** | 35,871.7 | 35,871.7 | 8,000.0 | 7,229.9 | 97,639.0 | 65,031.2 | 69,210.6 | 58,325.4 |
| **13.75** | 9,095.8 | 8,909.1 | 28,919.0 | 19,557.4 | 93,176.8 | 59,431.9 | 96,408.5 | 72,625.4 |
| **14.00** | 85,252.3 | 82,781.6 | 171,234.8 | 134,964.1 | 175,736.3 | 137,051.6 | 229,980.6 | 176,456.7 |
| **14.25** | 19,187.5 | 12,187.5 | 41,061.3 | 29,068.1 | 54,324.0 | 52,583.4 | 89,388.4 | 78,885.1 |
| **14.50** | 30,884.9 | 25,293.9 | 60,853.3 | 46,303.8 | 111,408.0 | 98,322.8 | 79,341.5 | 53,377.0 |
| **14.75** | 33,351.2 | 24,891.3 | 115,180.3 | 49,691.0 | 107,044.6 | 50,132.5 | 55,260.1 | 52,856.0 |
| **15.00** | 259,097.7 | 186,852.0 | 389,125.6 | 241,128.0 | 283,499.5 | 165,594.9 | 490,882.4 | 165,505.3 |
| **15.25** | 45,101.6 | 39,808.5 | 84,424.9 | 35,542.4 | 99,307.9 | 47,106.6 | 166,842.6 | 103,655.3 |
| **15.50** | 86,010.3 | 77,328.4 | 64,463.1 | 59,349.5 | 202,379.2 | 118,388.7 | 75,103.1 | 74,159.8 |
| **15.75** | 58,415.9 | 38,795.1 | 126,349.0 | 73,198.7 | 77,227.8 | 75,781.9 | 53,927.8 | 53,927.8 |
| **16.00** | 275,315.2 | 229,253.2 | 238,642.8 | 182,775.8 | 177,784.6 | 136,836.8 | 244,086.5 | 235,842.6 |
| **16.25** | 51,879.3 | 39,261.1 | 50,588.3 | 31,679.0 | 23,600.4 | 22,902.1 | 44,097.9 | 42,606.0 |
| **16.50** | 151,307.5 | 84,041.5 | 42,355.5 | 39,782.5 | 56,697.1 | 56,567.1 | 42,368.1 | 37,919.5 |
| **16.75** | 40,888.1 | 40,800.8 | 41,308.6 | 39,305.3 | 16,423.7 | 16,093.8 | 9,700.3 | 9,700.3 |
| **17.00** | 303,816.6 | 261,199.0 | 262,519.9 | 231,636.9 | 227,174.3 | 222,221.8 | 141,446.7 | 139,418.8 |
| **17.25** | 80,555.9 | 70,456.2 | 36,919.7 | 36,919.7 | 12,759.7 | 12,759.7 | 7,218.4 | 7,218.4 |
| **17.50** | 63,797.9 | 63,247.7 | 27,572.6 | 27,227.8 | 20,601.3 | 20,596.8 | 26,904.1 | 26,904.1 |
| **17.75** | 26,366.8 | 24,165.4 | 32,066.7 | 32,066.7 | 14,329.1 | 14,289.6 | 8,745.9 | 8,745.1 |
| **18.00** | 126,367.6 | 125,779.5 | 80,332.3 | 76,152.3 | 63,405.4 | 63,376.9 | 72,897.0 | 72,893.7 |
| **18.25** | 23,321.7 | 22,762.6 | 16,187.8 | 16,187.8 | 5,635.5 | 5,635.5 | 2,651.4 | 2,651.4 |
| **18.50** | 38,268.1 | 36,267.5 | 20,887.2 | 20,879.2 | 15,382.8 | 15,382.8 | 20,474.4 | 20,473.2 |
| **18.75** | 11,920.9 | 11,920.9 | 14,503.8 | 14,503.8 | 2,455.1 | 2,455.1 | 751.9 | 751.9 |
| **19.00** | 86,597.2 | 86,427.4 | 57,928.5 | 56,965.0 | 20,013.0 | 20,013.0 | 19,192.7 | 19,192.7 |
| **19.25** | 10,012.2 | 10,012.2 | 4,102.9 | 4,102.9 | 2,529.6 | 2,529.6 | 287.8 | 287.8 |
| **19.50** | 25,938.0 | 25,938.0 | 6,685.2 | 6,685.2 | 1,587.1 | 1,587.1 | 2,402.9 | 2,402.9 |
| **19.75** | 2,255.6 | 2,253.6 | 3,210.9 | 3,210.6 | 303.4 | 303.4 | 5,972.3 | 5,972.3 |
| **20.00 & over** | 147,429.6 | 147,004.9 | 123,291.2 | 123,287.7 | 90,372.2 | 90,372.2 | 70,338.8 | 70,338.8 |
| **TOTAL** | **2,802,988.6** | **2,470,052.9** | **2,845,798.9** | **2,293,886.9** | **2,944,949.6** | **2,390,855.9** | **2,956,585.4** | **2,369,362.0** |

# 3.19 Scheduled Banks' Weighted Average Rates of Return on Deposits

## PLS & Interest Bearing – All Banks

(Percent per annum)

| TYPE OF DEPOSITS | | 2006 | 2007 | | 2008 | | 2009 | | 2010 |
|---|---|---|---|---|---|---|---|---|---|
| | | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| I. | Call Deposits | 1.68 | 1.73 | 1.62 | 3.89 | 6.45 | 5.73 | 6.05 | 5.84 |
| | | (1.40) | (1.62) | (1.45) | (1.17) | (1.39) | (1.48) | (1.27) | (1.33) |
| II. | Saving Deposits | 1.92 | 2.07 | 2.07 | 4.93 | 4.99 | 5.08 | 4.95 | 5.02 |
| | | (57.22) | (58.40) | (57.00) | (55.82) | (51.12) | (53.75) | (52.69) | (54.68) |
| III. | Term or Fixed Deposits | | | | | | | | |
| | (a) Less than 3 months | 4.32 | 4.30 | 4.64 | 4.88 | 5.26 | 5.57 | 4.56 | 4.83 |
| | | (9.33) | (8.04) | (11.11) | (12.75) | (14.69) | (11.41) | (11.15) | (10.69) |
| | (b) 3 months and over but less than 6 months | 5.56 | 5.10 | 5.14 | 5.77 | 6.76 | 6.49 | 6.57 | 6.87 |
| | | (9.90) | (9.51) | (8.07) | (6.63) | (6.98) | (7.44) | (9.42) | (8.21) |
| | (c) 6 months and over but less than 1 year | 5.88 | 5.93 | 5.87 | 6.99 | 7.64 | 7.57 | 7.05 | 7.21 |
| | | (6.50) | (7.16) | (6.83) | (6.77) | (7.75) | (6.14) | (5.15) | (4.81) |
| | (d) 1 year and over but less than 2 years | 5.95 | 6.75 | 6.85 | 7.33 | 8.38 | 8.52 | 8.18 | 8.25 |
| | | (7.41) | (8.29) | (8.95) | (9.03) | (11.06) | (12.60) | (13.89) | (14.25) |
| | (e) 2 years and over but less than 3 years | 5.67 | 6.46 | 6.55 | 6.34 | 8.41 | 9.34 | 8.49 | 8.71 |
| | | (0.93) | (0.91) | (0.87) | (1.16) | (0.92) | (1.22) | (0.84) | (0.75) |
| | (f) 3 years and over but less than 4 years | 7.14 | 7.17 | 6.70 | 8.60 | 8.53 | 9.56 | 9.12 | 9.67 |
| | | (2.05) | (2.05) | (1.92) | (2.55) | (2.11) | (1.72) | (1.74) | (1.58) |
| | (g) 4 years and over but less than 5 years | 7.08 | 7.01 | 7.11 | 7.33 | 8.51 | 6.08 | 7.92 | 9.05 |
| | | (0.22) | (0.20) | (0.31) | (0.68) | (0.25) | (0.77) | (0.28) | (0.24) |
| | (h) 5 years and over | 6.01 | 6.30 | 7.16 | 8.67 | 9.05 | 9.06 | 8.92 | 8.90 |
| | | (5.05) | (3.79) | (3.49) | (3.44) | (3.72) | (3.46) | (3.56) | (3.45) |
| IV. | Overall | | | | | | | | |
| | (i) Excluding current and other deposits | 3.42 | 3.51 | 3.61 | 5.58 | 6.02 | 6.11 | 5.88 | 5.97 |
| | (ii) Including current and other deposits | 2.53 | 2.60 | 2.66 | 4.13 | 4.38 | 4.44 | 4.29 | 4.29 |

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

# 3.20 Scheduled Banks' Weighted Average Rates of Return on Deposits

## Profit & Loss Sharing – All Banks

(Percent per annum)

| TYPE OF DEPOSITS | 2006 | 2007 | | 2008 | | 2009 | | 2010 |
|---|---|---|---|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| I. Call Deposits | 1.93 | 1.90 | 1.86 | 4.58 | 7.38 | 6.86 | 7.21 | 6.99 |
| | (1.32) | (1.57) | (1.36) | (1.04) | (1.30) | (1.32) | (1.14) | (1.20) |
| II. Saving Deposits | 1.95 | 2.11 | 2.13 | 5.25 | 5.40 | 5.48 | 5.39 | 5.47 |
| | (56.39) | (57.90) | (56.39) | (54.99) | (49.89) | (53.13) | (51.70) | (54.06) |
| III. Term or Fixed Deposits | | | | | | | | |
| (a) Less than 3 months | 4.67 | 4.68 | 4.84 | 5.08 | 5.41 | 5.68 | 4.63 | 5.04 |
| | (8.75) | (7.38) | (10.70) | (12.60) | (14.71) | (11.55) | (11.47) | (10.55) |
| (b) 3 months and over but less than 6 months | 5.78 | 5.25 | 5.23 | 5.95 | 7.14 | 6.85 | 6.89 | 7.41 |
| | (9.98) | (9.48) | (8.31) | (6.68) | (6.86) | (7.08) | (9.44) | (7.94) |
| (c) 6 months and over but less than 1 year | 6.01 | 6.06 | 6.15 | 7.23 | 7.85 | 7.87 | 7.14 | 7.49 |
| | (6.81) | (7.42) | (6.65) | (6.83) | (7.96) | (6.13) | (5.31) | (4.90) |
| (d) 1 year and over but less than 2 years | 6.01 | 6.81 | 6.92 | 7.51 | 8.51 | 8.59 | 8.21 | 8.38 |
| | (7.91) | (8.78) | (9.50) | (9.42) | (11.73) | (13.12) | (14.14) | (14.92) |
| (e) 2 years and over but less than 3 years | 5.82 | 6.50 | 6.56 | 6.34 | 8.42 | 9.40 | 8.73 | 9.15 |
| | (0.94) | (0.97) | (0.94) | (1.26) | (1.01) | (1.31) | (0.85) | (0.75) |
| (f) 3 years and over but less than 4 years | 7.16 | 7.19 | 6.73 | 8.63 | 8.61 | 9.65 | 9.36 | 9.78 |
| | (2.22) | (2.20) | (2.05) | (2.75) | (2.26) | (1.81) | (1.84) | (1.70) |
| (g) 4 years and over but less than 5 years | 7.09 | 7.03 | 7.16 | 7.33 | 8.60 | 6.11 | 7.92 | 9.47 |
| | (0.24) | (0.22) | (0.33) | (0.74) | (0.27) | (0.84) | (0.29) | (0.24) |
| (h) 5 years and over | 6.04 | 6.30 | 7.17 | 8.70 | 9.11 | 9.16 | 9.00 | 8.97 |
| | (5.45) | (4.07) | (3.78) | (3.71) | (4.01) | (3.71) | (3.82) | (3.74) |
| IV. Overall | | | | | | | | |
| (i) Excluding current and other deposits | 3.56 | 3.64 | 3.74 | 5.87 | 6.37 | 6.44 | 6.21 | 6.37 |
| (ii) Including current and other deposits | 2.69 | 2.73 | 2.81 | 4.41 | 4.71 | 4.76 | 4.59 | 4.66 |

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

# 3.21 Scheduled Banks' Weighted Average Rates of Return on Deposits

## Interest Bearing – All Banks

(Percent per annum)

| TYPE OF DEPOSITS | 2006 | 2007 | | 2008 | | 2009 | | 2010 |
|---|---|---|---|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| I. Call Deposits | 0.13 | 0.34 | 0.09 | 0.89 | 1.08 | 0.69 | 0.57 | 0.4127 |
| | (2.33) | (2.23) | (2.48) | (2.67) | (2.27) | (3.36) | (2.80) | (2.77) |
| II. Saving Deposits | 1.67 | 1.62 | 1.51 | 1.84 | 1.71 | 1.04 | 0.80 | 0.7125 |
| | (66.27) | (64.54) | (64.08) | (65.16) | (63.56) | (60.79) | (64.20) | (61.41) |
| III. Term or Fixed Deposits | | | | | | | | |
| (a) Less than 3 months | 2.19 | 2.20 | 3.04 | 2.90 | 3.69 | 4.08 | 3.28 | 2.8369 |
| | (15.76) | (16.26) | (15.96) | (14.51) | (14.50) | (9.81) | (7.45) | (12.17) |
| (b) 3 months and over but less than 6 months | 2.87 | 3.33 | 3.40 | 3.50 | 3.53 | 3.95 | 2.74 | 2.7396 |
| | (8.93) | (9.98) | (5.23) | (6.01) | (8.28) | (11.49) | (9.26) | (11.13) |
| (c) 6 months and over but less than 1 year | 2.85 | 2.96 | 3.47 | 3.95 | 4.62 | 4.19 | 5.22 | 3.3011 |
| | (3.19) | (3.96) | (9.01) | (6.14) | (5.62) | (6.24) | (3.28) | (.84) |
| (d) 1 year and over but less than 2 years | 3.34 | 3.61 | 3.80 | 3.19 | 4.85 | 6.84 | 7.77 | 5.365 |
| | (1.98) | (2.27) | (2.53) | (4.69) | (4.26) | (6.74) | (11.04) | (7.04) |
| (e) 2 years and over but less than 3 years | 3.74 | 3.91 | 3.98 | 4.07 | 5.06 | 4.36 | 5.12 | 4.0801 |
| | (0.81) | (0.20) | (0.04) | (0.04) | (0.04) | (0.18) | (0.70) | (0.76) |
| (f) 3 years and over but less than 4 years | 4.00 | 4.06 | 4.82 | 5.01 | 5.47 | 6.92 | 1.58 | 2.8219 |
| | (0.11) | (0.11) | (0.46) | (0.37) | (0.61) | (0.71) | (0.66) | (0.31) |
| (g) 4 years and over but less than 5 years | 4.29 | 5.04 | 5.31 | 5.50 | 5.58 | 2.72 | 7.99 | 2.1246 |
| | (0.01) | (0.02) | (0.10) | (0.00) | (0.08) | (0.07) | (0.11) | (0.16) |
| (h) 5 years and over | 3.09 | 5.44 | 5.66 | 6.08 | 5.98 | 2.50 | 2.42 | 1.3899 |
| | (0.61) | (0.41) | (0.11) | (0.44) | (0.78) | (0.63) | (0.51) | (0.41) |
| IV. Overall | | | | | | | | |
| (i) Excluding current and other deposits | 1.92 | 1.98 | 2.08 | 2.29 | 2.49 | 2.31 | 2.13 | 1.65 |
| (ii) Including current and other deposits | 1.17 | 1.24 | 1.28 | 1.43 | 1.57 | 1.39 | 1.33 | 1.00 |

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

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

(Percent per annum)

| AS AT THE END OF | | Precious Metals | Stock Exchange Securities | Merchandise | Machinery | Real Estate | Financial Obligations | Others | TOTAL ADVANCES |
|---|---|---|---|---|---|---|---|---|---|
| **I.** | **INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS** | | | | | | | | |
| 2006 | Dec. | 10.16 | 10.67 | 9.99 | 10.56 | 11.28 | 9.76 | 12.40 | **11.12** |
| 2007 | Jun. | 11.08 | 11.28 | 10.14 | 10.82 | 11.96 | 10.49 | 12.85 | **11.55** |
| | Dec. | 11.20 | 11.15 | 10.24 | 10.79 | 11.92 | 10.54 | 12.87 | **11.56** |
| 2008 | Jun. | 11.77 | 12.81 | 11.54 | 12.34 | 12.12 | 11.29 | 13.83 | **12.49** |
| | Dec. | 15.01 | 15.61 | 14.39 | 14.48 | 13.52 | 15.06 | 15.70 | **14.63** |
| 2009 | Jun. | 14.34 | 14.84 | 14.16 | 14.04 | 13.37 | 15.78 | 14.93 | **14.25** |
| | Dec. | 14.18 | 13.40 | 12.12 | 12.72 | 12.81 | 11.97 | 14.67 | **13.18** |
| 2010 | Jun. | 15.06 | 14.21 | 13.05 | 13.64 | 12.31 | 13.46 | 14.71 | **13.63** |
| **II.** | **INTEREST BEARING - ALL BANKS** | | | | | | | | |
| 2006 | Dec. | 11.50 | 11.73 | 9.41 | 9.7 | 11.9 | 10.09 | 11.43 | **11.00** |
| 2007 | Jun. | 10.87 | 11.37 | 10.73 | 11.07 | 12.30 | 11.05 | 10.76 | **11.25** |
| | Dec. | 11.45 | 10.36 | 9.82 | 11.09 | 12.85 | 10.02 | 11.93 | **11.64** |
| 2008 | Jun. | 13.62 | 12.37 | 11.78 | 13.16 | 12.21 | 13.32 | 13.02 | **12.53** |
| | Dec. | 14.64 | 13.88 | 13.83 | 12.05 | 13.60 | 16.55 | 13.74 | **13.60** |
| 2009 | Jun. | 14.86 | 12.15 | 13.45 | 11.91 | 14.14 | 15.30 | 13.21 | **13.54** |
| | Dec. | 14.07 | 11.62 | 12.38 | 12.78 | 13.70 | 12.43 | 12.35 | **12.66** |
| 2010 | Jun. | 14.85 | 13.86 | 10.90 | 9.63 | 12.77 | 12.07 | 13.02 | **12.20** |
| **III.** | **ISLAMIC MODES OF FINANCING-ALL BANKS** | | | | | | | | |
| 2006 | Dec. | 10.04 | 10.56 | 10.02 | 10.60 | 11.21 | 9.73 | 12.46 | **11.13** |
| 2007 | Jun. | 12.04 | 11.26 | 10.11 | 10.80 | 11.92 | 10.43 | 13.02 | **11.57** |
| | Dec. | 9.70 | 11.27 | 10.26 | 10.76 | 11.80 | 10.58 | 12.93 | **11.55** |
| 2008 | Jun. | 11.75 | 12.87 | 11.53 | 12.26 | 12.11 | 11.23 | 13.90 | **12.48** |
| | Dec. | 15.02 | 15.76 | 14.42 | 14.62 | 13.51 | 15.00 | 15.89 | **14.72** |
| 2009 | Jun. | 14.18 | 15.01 | 14.19 | 14.20 | 13.27 | 15.83 | 15.08 | **14.31** |
| | Dec. | 14.18 | 13.61 | 12.10 | 12.72 | 12.71 | 11.93 | 14.88 | **13.22** |
| 2010 | Jun. | 15.08 | 14.26 | 13.16 | 13.81 | 12.25 | 13.59 | 14.83 | **13.73** |

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

(Billion Rupees)

| Provinces/Regions | Borrower / Category | Jun.2009 | | Dec.2009 | | Jun.2010 | |
|---|---|---|---|---|---|---|---|
| | | Deposits | Advances | Deposits | Advances | Deposits | Advances |
| **Overall** | Foreign | 43.64 | - | 43.03 | - | 49.87 | - |
| | Govt. | 454.49 | 341.70 | 507.27 | 333.44 | 551.72 | 423.87 |
| | NFPSEs | 279.34 | 216.72 | 309.85 | 225.37 | 318.65 | 166.14 |
| | NBFCs & Fin Aux. | 92.69 | 39.37 | 94.29 | 49.03 | 98.15 | 44.30 |
| | Private Sector | 1167.06 | 2096.08 | 1225.61 | 2221.54 | 1,321.62 | 2,193.62 |
| | Trust Fund | 123.42 | 12.26 | 118.23 | 13.22 | 115.73 | 13.31 |
| | Personal | 1907.57 | 364.46 | 2010.81 | 339.89 | 2,189.30 | 322.14 |
| | Others | 69.41 | 9.77 | 43.58 | 9.40 | 48.07 | 11.08 |
| | **Total** | **4137.60** | **3080.35** | **4352.66** | **3191.89** | **4,693.12** | **3,174.46** |
| **Punjab** | Foreign | 13.18 | - | 14.01 | - | 16.20 | - |
| | Govt. | 182.05 | 224.17 | 185.48 | 199.01 | 196.12 | 269.15 |
| | NFPSEs | 81.93 | 94.32 | 95.47 | 94.02 | 95.99 | 56.64 |
| | NBFCs & Fin Aux. | 5.70 | 7.25 | 8.36 | 7.28 | 7.39 | 5.75 |
| | Private Sector | 498.36 | 1119.71 | 529.10 | 1168.49 | 573.91 | 1,115.82 |
| | Trust Fund | 31.52 | 8.43 | 32.52 | 8.83 | 35.02 | 9.14 |
| | Personal | 902.70 | 97.97 | 950.88 | 92.02 | 1,029.80 | 89.77 |
| | Others | 24.14 | 2.77 | 16.97 | 5.26 | 17.48 | 2.54 |
| | **Total** | **1739.58** | **1554.62** | **1832.79** | **1574.91** | **1,971.91** | **1,548.82** |
| **Sindh** | Foreign | 17.50 | - | 17.91 | - | 19.63 | - |
| | Govt. | 117.40 | 114.55 | 149.54 | 131.47 | 154.00 | 139.47 |
| | NFPSEs | 147.01 | 118.13 | 155.22 | 127.25 | 167.69 | 105.21 |
| | NBFCs & Fin Aux. | 80.13 | 29.65 | 80.41 | 39.09 | 86.88 | 35.71 |
| | Private Sector | 394.83 | 751.53 | 413.22 | 815.83 | 442.90 | 828.22 |
| | Trust Fund | 68.84 | 0.28 | 58.86 | 0.65 | 55.06 | 0.90 |
| | Personal | 600.37 | 225.95 | 638.45 | 213.16 | 700.29 | 201.73 |
| | Others | 22.18 | 5.42 | 6.80 | 2.23 | 5.73 | 5.57 |
| | **Total** | **1448.25** | **1245.51** | **1520.42** | **1329.68** | **1,632.17** | **1,316.80** |
| **Khyber Pakhtunkhwa** | Foreign | 0.88 | - | 0.71 | - | 1.24 | - |
| | Govt. | 30.49 | 0.98 | 33.66 | 0.32 | 38.24 | 6.94 |
| | NFPSEs | 6.22 | 1.11 | 5.00 | 1.70 | 4.82 | 2.00 |
| | NBFCs & Fin Aux. | 1.08 | - | 0.57 | 0.06 | 0.55 | 0.06 |
| | Private Sector | 57.52 | 36.14 | 62.95 | 34.70 | 71.17 | 29.88 |
| | Trust Fund | 3.14 | - | 2.73 | 0.01 | 4.27 | 0.00 |
| | Personal | 143.01 | 12.21 | 150.82 | 12.86 | 170.79 | 11.49 |
| | Others | 3.37 | 0.52 | 4.45 | 1.10 | 3.33 | 0.56 |
| | **Total** | **245.72** | **50.96** | **260.89** | **50.75** | **294.42** | **50.93** |
| **Balochistan** | Foreign | 0.13 | - | 0.11 | - | 0.23 | - |
| | Govt. | 13.03 | 0.13 | 12.20 | 0.13 | 12.19 | 1.13 |
| | NFPSEs | 2.64 | - | 1.95 | - | 1.86 | - |
| | NBFCs & Fin Aux. | 0.10 | - | 0.03 | - | 0.02 | - |
| | Private Sector | 26.79 | 7.61 | 24.16 | 8.21 | 32.61 | 6.96 |
| | Trust Fund | 1.14 | - | 1.39 | - | 1.00 | - |
| | Personal | 34.11 | 5.20 | 36.38 | 4.81 | 40.20 | 3.45 |
| | Others | 6.37 | 0.04 | 6.33 | 0.33 | 9.44 | 1.48 |
| | **Total** | **84.30** | **12.98** | **82.55** | **13.49** | **97.54** | **13.03** |
| **Islamabad** | Foreign | 10.96 | - | 10.13 | - | 12.28 | - |
| | Govt. | 86.83 | 1.87 | 103.47 | 2.51 | 128.59 | 7.17 |
| | NFPSEs | 39.81 | 3.16 | 51.12 | 2.40 | 47.34 | 2.29 |
| | NBFCs & Fin Aux. | 5.07 | 2.46 | 3.96 | 2.60 | 2.31 | 2.78 |
| | Private Sector | 159.76 | 175.53 | 166.33 | 188.78 | 166.15 | 207.23 |
| | Trust Fund | 17.34 | 3.55 | 21.45 | 3.73 | 18.86 | 3.26 |
| | Personal | 123.58 | 19.70 | 127.50 | 13.25 | 134.73 | 12.80 |
| | Others | 12.24 | 0.88 | 8.14 | 0.42 | 11.36 | 0.71 |
| | **Total** | **455.59** | **207.15** | **492.11** | **213.69** | **521.63** | **236.24** |
| **FATA** | Foreign | - | - | - | - | - | - |
| | Govt. | 0.38 | - | 0.54 | - | 0.50 | - |
| | NFPSEs | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - |
| | Private Sector | 1.77 | 0.43 | 2.08 | 0.47 | 1.94 | 0.20 |
| | Trust Fund | - | - | - | - | 0.05 | - |
| | Personal | 4.08 | 0.16 | 4.23 | 0.13 | 5.94 | 0.13 |
| | Others | 0.10 | - | 0.20 | - | 0.13 | - |
| | **Total** | **6.33** | **0.59** | **7.05** | **0.59** | **8.57** | **0.32** |

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

(Billion Rupees)

| Provinces/Regions | Borrower / Category | Jun.2009 | | Dec.2009 | | Jun.2010 | |
|---|---|---|---|---|---|---|---|
| | | Deposits | Advances | Deposits | Advances | Deposits | Advances |
| **Gilgit-Baltistan** | Foreign | 0.01 | - | 0.01 | - | 0.00 | - |
| | Govt. | 0.59 | - | 0.68 | - | 1.04 | - |
| | NFPSEs | 0.02 | - | 0.04 | - | 0.01 | - |
| | NBFCs & Fin Aux. | 0.13 | - | 0.33 | - | 0.49 | - |
| | Private Sector | 3.25 | 1.58 | 3.62 | 1.58 | 5.09 | 1.58 |
| | Trust Fund | 0.70 | - | 0.56 | - | 0.64 | - |
| | Personal | 2.61 | 0.45 | 2.85 | 0.39 | 3.67 | 0.34 |
| | Others | 0.10 | - | 0.20 | - | 0.07 | - |
| | **Total** | **7.41** | **2.02** | **8.30** | **1.97** | **11.00** | **1.91** |
| **AJK** | Foreign | 0.99 | - | 0.14 | - | 0.29 | - |
| | Govt. | 23.72 | - | 21.70 | - | 21.05 | - |
| | NFPSEs | 1.72 | - | 1.05 | - | 0.94 | - |
| | NBFCs & Fin Aux. | 0.47 | - | 0.62 | - | 0.51 | - |
| | Private Sector | 24.78 | 3.56 | 24.13 | 3.48 | 27.86 | 3.75 |
| | Trust Fund | 0.73 | - | 0.72 | - | 0.83 | - |
| | Personal | 97.11 | 2.82 | 99.70 | 3.27 | 103.88 | 2.43 |
| | Others | 0.92 | 0.13 | 0.50 | 0.06 | 0.53 | 0.22 |
| | **Total** | **150.43** | **6.52** | **148.55** | **6.81** | **155.88** | **6.41** |

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 | 31-12-2010* | | | 30-09-2010 | | |
|---|---|---|---|---|---|---|
| | NPLs | Net NPLs | Net NPLs to Net Loans (%) | NPLs | Net NPLs | Net NPLs to Net Loans (%) |
| **All Banks & DFIs** | **562,404** | **187,190** | **5.51** | **508,832** | **148,395** | **4.65** |
| **All Banks** | **547,770** | **182,249** | **5.44** | **494,012** | **143,458** | **4.56** |
| **Commercial Banks** | **515,373** | **170,637** | **5.24** | **461,988** | **132,286** | **4.33** |
| Public Sector Commercial Banks | 164,195 | 75,359 | 12.01 | 122,513 | 37,620 | 6.17 |
| Local Private Banks | 344,183 | 94,332 | 3.68 | 332,489 | 93,565 | 3.93 |
| Foreign Banks | 6,996 | 946 | 1.44 | 6,986 | 1,101 | 1.67 |
| **Specialised Banks** | 32,396 | 11,612 | 12.46 | 32,024 | 11,172 | 11.87 |
| **DFIs** | 14,634 | 4,941 | 10.88 | 14,820 | 4,937 | 11.38 |

## Cash Recovery against Non Performing Loans

| BANKS/DFIs | For The Quarter ended December 2010* | For The Quarter ended September 2010 |
|---|---|---|
| **All Banks & DFIs** | **15,532** | **10,639** |
| **All Banks** | **15,226** | **10,287** |
| **Commercial Banks** | **12,657** | **9,722** |
| Public Sector Commercial Banks | 546 | 924 |
| Local Private Banks | 11,421 | 8,343 |
| Foreign Banks | 689 | 455 |
| **Specialised Banks** | 2,569 | 565 |
| **DFIs** | 306 | 351 |

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

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 represents recovery made against principal amount of domestic plus overseas NPLs."

# 3.25 Rates of Profit on National Saving Schemes

( Percent per annum)

| SCHEME | 2008 | | | 2009 | | | 2010 | | | 2011 |
|---|---|---|---|---|---|---|---|---|---|---|
| | 24th Jun | 1st Oct | 1st Dec | 1st Jan. | 1st Apr. | 1st Jul. | 1st Jan. | 1st Jul. | 1st Oct | 1st Jan. |
| **1. Saving Accounts** | | | | | | | | | | |
| (i) With cheque facilities | 8.00 | 8.50 | 9.50 | 9.50 | 8.50 | 8.00 | 8.00 | 8.00 | 8.00 | 8.00 |
| (ii) Without cheque facilities | 8.50 | 9.00 | 10.00 | 10.00 | 9.00 | 8.50 | 8.50 | 8.50 | 8.50 | 9.00 |
| **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 | 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 | 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 | 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 | 7.00 | 7.00 |
| (ii) 2nd year | 7.24 | 7.24 | 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 | 7.43 | 7.43 |
| (iv) 4th year | 7.79 | 7.79 | 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 | 8.45 | 8.45 |
| (vi) 6th year | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 |
| (vii) 7 th year | 10.41 | 10.41 | 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 | 10.41 | 10.41 |
| **4. Defence Saving Certificates [3]** | | | | | | | | | | |
| (i) Ist year | 9.00 | 8.00 | 8.00 | 9.00 | 8.00 | 8.00 | 8.00 | 8.00 | 8.00 | 8.00 |
| (ii) 10 years(Compound rate) | 12.15 | 12.50 | 12.15 | 12.15 | 12.15 | 12.15 | 12.15 | 12.15 | 12.60 | 13.55 |
| **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 | 13.00 | 13.00 |
| **6 (a) Special Saving Certificates (Reg) [5]** | | | | | | | | | | |
| **or Special Saving Accounts** | | | | | | | | | | |
| (i) First 5 periods of complete 6 months | 11.00 | 12.80 | 14.40 | 14.40 | 13.00 | 11.60 | 11.60 | 11.60 | 12.00 | 13.20 |
| (ii) Last period of complete 6 months | 12.50 | 14.00 | 15.20 | 15.20 | 14.20 | 12.00 | 12.00 | 12.00 | 12.80 | 14.00 |
| **(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 | 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 | 14.00 | 14.00 |
| **7. Regular Income Certificates [7]** | 11.52 | 13.29 | 15.00 | 15.00 | 13.60 | 12.00 | 12.00 | 12.00 | 12.36 | 13.44 |
| **8. Pensioner's Benefit Accounts [8]** | 13.56 | 15.00 | 16.80 | 16.80 | 16.10 | 14.16 | 14.16 | 14.16 | 14.64 | 15.36 |
| **9. Behbood Saving Certificate [9]** | 13.56 | 15.00 | 16.80 | 16.80 | 16.10 | 14.16 | 14.16 | 14.16 | 14.64 | 15.36 |

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
2. 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.
3. Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
4. Defence Saving Certificates introduced w.e.f. 08-11-1966
5. National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided
6. 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. refered above.
7. Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990.
8. 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
9. amount as on today.
10. Regular Income certificates introduced w.e.f 02-02-1993
11. Pensioner's Benefit Accounts introduced w.e.f 20-01-2003
12. The scheme has been introduced w.e.f 30-07-2003 specially for widows and senior citizens aged 60 years or above.
13. 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 |
| **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 |
| **2010** | | 232,164 | 513,648 | 236,067 | 90,933 | 60,448 | 51,846 | 6,262 | 27,333 | 69,181 | 48,073 | 18,879 | 20,426 | 18,430 | 13,389 | 17,359 | 107,244 |
| **2010** | **Feb.** | 6,661 | 33,721 | 17,048 | 895 | 5,384 | 1,162 | 125 | 1,224 | 4,056 | 3,060 | 762 | 291 | 1,667 | 422 | 1,787 | 7,836 |
| | **Mar.** | 13,127 | 59,853 | 28,042 | 1,648 | 5,000 | 3,967 | 1,997 | 1,139 | 7,691 | 3,730 | 3,617 | 247 | 2,478 | 76 | 999 | 13,638 |
| | **Apr.** | 9,826 | 46,087 | 14,500 | 25,034 | 4,337 | 3,409 | 920 | 1,565 | 6,145 | 3,101 | 1,546 | 218 | 2,314 | 98 | 3,746 | 4,000 |
| | **May** | 26,941 | 29,982 | 12,152 | 8,668 | 6,275 | 3,502 | 100 | 1,385 | 5,647 | 4,346 | 1,510 | 483 | 1,067 | 74 | 392 | 1,771 |
| | **Jun.** | 14,178 | 50,516 | 31,475 | 919 | 7,578 | 3,916 | 361 | 2,628 | 6,118 | 5,390 | 2 | 1,302 | 1,518 | 124 | 3,812 | 25,768 |
| | **Jul.** | 15,793 | 26,703 | 8,490 | 7,574 | 3,762 | 3,846 | 245 | 1,628 | 4,910 | 4,031 | 100 | 667 | 2,908 | 92 | 648 | 6,613 |
| | **Aug.** | 34,334 | 16,914 | 3,000 | 4,040 | 3,023 | 9,377 | 125 | 3,730 | 4,283 | 4,055 | 102 | 3,529 | 1,095 | 129 | 117 | 8,920 |
| | **Sep.** | 28,102 | 40,712 | 6,333 | 10,314 | 3,428 | 7,350 | 925 | 3,929 | 8,549 | 4,943 | 72 | 7,692 | 837 | 1,700 | 245 | 9,545 |
| | **Oct.** | 19,120 | 29,321 | 13,051 | 5,517 | 5,959 | 3,207 | 1,020 | 2,819 | 3,879 | 3,775 | 165 | 1,247 | 846 | 4,072 | 95 | 2,327 |
| | **Nov.** | 40,848 | 48,602 | 32,801 | 25,087 | 5,370 | 7,577 | 220 | 3,396 | 4,418 | 5,279 | 181 | 4,021 | 562 | 4,680 | 1,728 | 3,115 |
| | **Dec.** | 15,745 | 52,659 | 18,642 | 452 | 7,195 | 2,262 | 194 | 2,750 | 8,711 | 3,803 | 4,035 | 459 | 1,143 | 1,352 | 393 | 19,590 |
| **2011** | **Jan.** | 14,680 | 66,529 | 33,686 | 1,700 | 11,852 | 3,200 | 2,308 | 2,979 | 3,666 | 2,950 | 2,898 | 68 | 1,363 | 1,672 | 2,103 | 4,905 |
| | **Feb.** | 9,946 | 37,833 | 14,055 | 630 | 4,213 | 1,682 | 3,111 | 825 | 4,144 | 3,744 | 3,288 | 473 | 1,549 | 553 | 1,670 | 2,473 |

# 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** |
| **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** |
| **2010** | | 37,093 | 48,553 | 3,991 | 34,024 | 7,972 | 3,818 | 3,167 | 3,850 | 5,668 | 17,066 | 26,287 | 913 | 2,266 | 28,583 | **745,233** | **1,009,698** |
| **2010** | **Feb.** | 5,193 | 2,952 | 517 | 1,216 | 22 | 252 | 142 | 809 | 430 | 804 | 1,619 | 59 | 100 | 1,508 | **45,513** | **56,211** |
| | **Mar.** | 3,334 | 3,557 | 1,500 | 1,695 | 1,043 | 25 | 587 | 767 | 781 | 746 | 2,513 | 72 | 146 | 2,113 | **72,855** | **93,273** |
| | **Apr.** | 1,993 | 4,701 | 660 | 2,805 | 90 | 185 | 426 | 25 | 482 | 960 | 2,272 | 91 | 98 | 1,104 | **49,355** | **93,383** |
| | **May** | 3,633 | 4,843 | 50 | 2,331 | 1,041 | 173 | 267 | 300 | 44 | 1,550 | 2,419 | 71 | 125 | 905 | **61,663** | **60,384** |
| | **Jun.** | 5,276 | 4,182 | 500 | 2,722 | 1,463 | 30 | 178 | 670 | 21 | 600 | 2,405 | 84 | 155 | 2,512 | **75,040** | **101,363** |
| | **Jul.** | 1,005 | 3,711 | 200 | 2,977 | 1,678 | 12 | 289 | 52 | 1,326 | 240 | 1,983 | 126 | 41 | 613 | **43,378** | **58,885** |
| | **Aug.** | 1,385 | 4,237 | 50 | 3,772 | 1,044 | 46 | 101 | 27 | 162 | 345 | 1,884 | 87 | 17 | 5,899 | **50,722** | **65,107** |
| | **Sep.** | 3,750 | 2,029 | 45 | 4,472 | 1,440 | 43 | 637 | 27 | 2,017 | 500 | 1,937 | 63 | 980 | 2,850 | **59,297** | **96,169** |
| | **Oct.** | 2,528 | 3,480 | 430 | 1,993 | 27 | 312 | 110 | 110 | 53 | 4,555 | 3,231 | 46 | 544 | 1,765 | **51,058** | **64,546** |
| | **Nov.** | 105 | 5,492 | 20 | 6,258 | 35 | 755 | 76 | 393 | 75 | 5,110 | 2,079 | 117 | - | 5,203 | **88,518** | **125,085** |
| | **Dec.** | 1,018 | 5,778 | - | 2,135 | 67 | 1,423 | 227 | 10 | 68 | 1,500 | 2,067 | 34 | 25 | 2,381 | **59,529** | **96,587** |
| **2011** | **Jan.** | 3,195 | 4,919 | 250 | 2,155 | 57 | 1,803 | 145 | 700 | 24 | 1,486 | 2,268 | 123 | 6 | 2,027 | **78,500** | **97,216** |
| | **Feb.** | 597 | 4,604 | - | 1,540 | 567 | 330 | 137 | 1,910 | - | 1,108 | 2,493 | 82 | 30 | 2,485 | **45,799** | **60,272** |

# 3.27 Clearing House Statistics

( Thousand Cheques)
( Million Rupees )

| PERIOD | KARACHI | | LAHORE | | PESHAWAR | | QUETTA | | FAISALABAD | | RAWALPINDI | | HYDERABAD | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 |
| **2006** | 34,411 | 10,669,273 | 15,150 | 3,629,014 | 1,451 | 332,391 | 831 | 217,126 | 2,744 | 532,360 | 3,098 | 895,327 | 1,248 | 185,057 |
| **2007** | 36,538 | 12,491,693 | 10,428 | 2,689,217 | 1,634 | 413,390 | 978 | 264,366 | 3,081 | 630,476 | 2,353 | 693,896 | 1,456 | 155,119 |
| **2008** | 36,660 | 14,005,935 | 7,539 | 1,733,530 | 1,706 | 480,361 | 1,146 | 450,772 | 3,181 | 732,129 | 2,421 | 857,134 | 1,684 | 174,247 |
| **2009** | 31,690 | 11,575,126 | 14,599 | 3,585,189 | 1,925 | 589,161 | 1,244 | 465,404 | 3,291 | 811,523 | 3,583 | 1,203,682 | 1,743 | 54,006 |
| **2010** | 32,393 | 13,497,689 | 13,813 | 3,721,546 | 1,902 | 686,456 | 1,301 | 541,628 | 3,308 | 1,188,637 | 3,595 | 997,652 | 2,050 | 68,113 |
| **2010 Feb.** | 2,461 | 887,607 | 1,074 | 267,971 | 150 | 48,615 | 95 | 35,837 | 258 | 67,327 | 275 | 61,301 | 149 | 4,268 |
| **Mar.** | 3,034 | 1,163,502 | 1,290 | 335,309 | 175 | 61,910 | 113 | 55,979 | 314 | 82,220 | 327 | 84,194 | 150 | 4,453 |
| **Apr.** | 2,942 | 1,078,195 | 1,221 | 320,244 | 170 | 68,169 | 113 | 44,297 | 299 | 86,800 | 317 | 80,535 | 153 | 5,970 |
| **May** | 2,733 | 1,074,667 | 1,161 | 302,326 | 158 | 54,042 | 105 | 36,016 | 290 | 81,581 | 291 | 79,614 | 153 | 5,290 |
| **Jun.** | 2,871 | 1,279,391 | 1,241 | 344,427 | 192 | 75,763 | 137 | 52,593 | 311 | 290,696 | 338 | 97,649 | 158 | 12,673 |
| **Jul.** | 2,550 | 1,002,031 | 1,112 | 309,556 | 155 | 60,040 | 113 | 47,304 | 280 | 78,050 | 304 | 70,814 | 168 | 2,630 |
| **Aug.** | 2,496 | 1,023,030 | 1,103 | 294,016 | 145 | 47,195 | 112 | 45,839 | 269 | 75,482 | 288 | 79,922 | 173 | 4,207 |
| **Sep.** | 2,412 | 965,857 | 1,009 | 280,090 | 140 | 47,284 | 89 | 39,190 | 249 | 77,135 | 267 | 81,256 | 171 | 6,469 |
| **Oct.** | 2,715 | 1,014,970 | 1,143 | 315,127 | 140 | 47,284 | 106 | 44,435 | 275 | 82,140 | 293 | 92,753 | 197 | 3,511 |
| **Nov.** | 2,545 | 1,671,621 | 1,077 | 301,843 | 150 | 54,074 | 98 | 42,040 | 255 | 78,312 | 274 | 84,867 | 213 | 6,077 |
| **Dec.** | 2,812 | 1,273,307 | 1,175 | 334,489 | 162 | 66,543 | 108 | 50,953 | 220 | 92,348 | 302 | 98,527 | 230 | 6,265 |
| **2011 Jan.** | 2,803 | 1,115,726 | 1,163 | 334,122 | 175 | 70,079 | 115 | 57,241 | 219 | 95,739 | 307 | 97,316 | 245 | 6,300 |
| **Feb.** | 2,590 | 1,058,088 | 1,077 | 306,914 | 175 | 61,910 | 101 | 46,510 | 178 | 88,127 | 280 | 80,750 | 253 | 3,801 |

# 3.27 Clearing House Statistics

( Thousand Cheques)
( Million Rupees )

| PERIOD | 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** |
| **2006** | 4,276 | 2,220,325 | 1,116 | 363,477 | 707 | 94,237 | 1,048 | 45,631 | 90 | 26,546 | 5,450 | 731,148 | **71,620** | **19,941,912** |
| **2007** | 4,398 | 2,466,769 | 1,189 | 341,853 | 869 | 115,055 | 1,428 | 67,927 | 103 | 34,295 | 5,418 | 900,019 | **69,873** | **21,264,075** |
| **2008** | 3,579 | 2,153,434 | 1,563 | 1,024,104 | 896 | 139,908 | 1,906 | 89,842 | 63 | 20,077 | 5,801 | 1,026,131 | **68,145** | **22,887,604** |
| **2009** | 3512 | 2,551,541 | 1,508 | 575,079 | 869 | 152,938 | 2,100 | 123,804 | 13 | 3,371 | 4,995 | 1,067,540 | **71,072** | **22,758,364** |
| **2010** | 4,114 | 3,057,583 | 1,445 | 639,909 | 830 | 167,397 | 2,141 | 162,638 | 13 | 5,893 | 4,758 | 1,479,761 | **71,663** | **26,214,902** |
| **2010 Feb.** | 258 | 184,403 | 114 | 50,837 | 64 | 12,098 | 159 | 10,515 | 1 | 344 | 373 | 82,929 | **5,431** | **1,714,052** |
| **Mar.** | 308 | 249,654 | 129 | 55,637 | 75 | 14,502 | 173 | 12,177 | 1 | 306 | 390 | 86,341 | **6,479** | **2,206,184** |
| **Apr.** | 296 | 225,023 | 129 | 57,107 | 74 | 14,819 | 229 | 14,823 | 1 | 467 | 386 | 90,632 | **6,330** | **2087081** |
| **May** | 294 | 239,095 | 127 | 54,639 | 73 | 14,007 | 203 | 15,358 | 1 | 267 | 409 | 108,326 | **5,998** | **2,065,228** |
| **Jun.** | 434 | 328,056 | 134 | 58,334 | 76 | 15,888 | 189 | 16,355 | 2 | 875 | 421 | 112,321 | **6,504** | **2,685,021** |
| **Jul.** | 346 | 244,271 | 121 | 48,278 | 69 | 14,344 | 144 | 10,935 | 1 | 251 | 372 | 95,095 | **5,735** | **1,983,599** |
| **Aug.** | 332 | 254,064 | 107 | 42,325 | 68 | 13,561 | 118 | 9,404 | 1 | 762 | 356 | 119,071 | **5,568** | **2,008,878** |
| **Sep.** | 316 | 281,718 | 105 | 45,619 | 66 | 12,641 | 140 | 12,112 | 1 | 516 | 359 | 98,926 | **5,324** | **1,948,813** |
| **Oct.** | 346 | 274,515 | 116 | 50,689 | 65 | 13,981 | 185 | 15,041 | 1 | 624 | 400 | 164,718 | **5,982** | **2,119,788** |
| **Nov.** | 526 | 220,574 | 112 | 56,419 | 67 | 12,781 | 184 | 16,313 | 1 | 580 | 418 | 238,228 | **5,920** | **2,783,729** |
| **Dec.** | 362 | 306,782 | 123 | 65,839 | 65 | 14,895 | 218 | 17,231 | 1 | 597 | 472 | 191,109 | **6,250** | **2,518,885** |
| **2011 Jan.** | 380 | 270,863 | 123 | 67,664 | 68 | 15,244 | 202 | 19,599 | 1 | 650 | 393 | 126,980 | **6,194** | **2,277,523** |
| **Feb.** | 232 | 266,086 | 111 | 59,171 | 65 | 14,447 | 171 | 16,333 | 1 | 747 | 361 | 103,516 | **5,595** | **2,106,400** |

Source: SBP-BSC (Bank) and NBP

# 3.28 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

| ITEMS | 2006 | 2007 | | 2008 |
|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. |
| **L I A B I L I T I E S** | | | | |
| **Paid-up Capital** | **536,380** | **540,818** | **544,152** | **531,798** |
| **Reserves** | **1,888,855** | **2,000,887** | **1,940,176** | **2,164,438** |
| **Demand Deposits:** | **2,045,975** | **2,226,514** | **2,248,694** | **2,311,090** |
| **Time Deposits:** | **2,634,201** | **2,868,297** | **2,851,070** | **2,973,926** |
| **Borrowings from:** | **13,725,021** | **14,874,105** | **15,369,054** | **8,716,080** |
| (a) State Bank of Pakistan | 13,018,246 | 14,167,330 | 14,662,279 | 8,018,246 |
| (b) Other Banks | 706,775 | 706,775 | 706,775 | 697,834 |
| **Head Office & Inter-Bank Adjustment** | **-** | **1,091,787** | **1,548,387** | **1,605,706** |
| **Contingent Liabilities as per contra** | **2,842,997** | **3,647,538** | **3,797,549** | **3,580,746** |
| **Other Liabilities** | **4,867,941** | **4,594,507** | **5,053,519** | **4,683,986** |
| **TOTAL LIABILITIES / ASSETS** | **28,541,370** | **31,844,453** | **33,352,601** | **26,567,770** |
| **ASSETS** | | | | |
| **Cash and Balances :** | **8,341,947** | **9,401,912** | **9,633,536** | **3,949,869** |
| (a) Notes, Coins and Silver | 225,241 | 250,446 | 320,085 | 320,070 |
| (b) Balances with State Bank of Pakistan | 212,227 | 254,322 | 415,210 | 408,877 |
| (c) Balances with other Banks | 7,904,479 | 8,897,144 | 8,898,241 | 3,220,922 |
| **Loans and Advances to:** | **10,495,592** | **11,182,825** | **11,411,452** | **10,892,865** |
| **Bill Purchased & Discounted:** | - | - | - | - |
| **Investment in Securities and Shares:** | **543,065** | **606,882** | **608,371** | **561,718** |
| (a) Federal Government | 300,500 | 308,168 | 310,390 | 310,090 |
| (b) Treasury Bills | 26,105 | 26,105 | 26,215 | 24,715 |
| (c) Provincial Governments | 12,051 | 12,051 | 12,155 | 12,051 |
| (d) Local Bodies | 34 | 34 | 84 | 34 |
| (e) Shares of Co-operative Institutions | 3,554 | 3,554 | 3,654 | 3,554 |
| (f) Shares of Other Enterprises | 200,821 | 256,970 | 255,873 | 211,274 |
| (g) Others | - | - | - | - |
| **Bank Premises** | **2,776,587** | **3,098,268** | **3,153,823** | **2,158,799** |
| **Head Office and Inter-Bank Adjustment** | **744,436** | **1,336,991** | **1,315,806** | **1,315,779** |
| **Contingent Assets as per contra** | **2,842,997** | **3,647,538** | **3,797,549** | **3,580,746** |
| **Other Assets** | **2,796,746** | **2,570,037** | **3,432,064** | **4,107,994** |

# 3.28 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

| ITEMS | 2008 | 2009 | | 2010 |
|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. |
| **L I A B I L I T I E S** | | | | |
| **Paid-up Capital** | **522,276** | **522,711** | **522,896** | **523,128** |
| **Reserves** | **2,073,487** | **2,073,333** | **1,906,843** | **2,504,449** |
| **Demand Deposits:** | **4,544,914** | **4,418,051** | **4,707,287** | **5,761,146** |
| **Time Deposits:** | **1,516,404** | **1,494,375** | **1,521,316** | **3,533,082** |
| **Borrowings from:** | **8,663,873** | **8,611,770** | **7,313,726** | **5,812,986** |
| (a) State Bank of Pakistan | 8,018,447 | 8,018,447 | 6,768,447 | 5,268,447 |
| (b) Other Banks | 645,426 | 593,323 | 545,279 | 544,539 |
| **Head Office & Inter-Bank Adjustment** | **1,720,339** | **1,720,339** | **1,720,339** | **32,274** |
| **Contingent Liabilities as per contra** | **4,351,003** | **3,604,925** | **2,825,751** | **2,925,030** |
| **Other Liabilities** | **5,649,930** | **6,039,912** | **5,974,661** | **4,851,518** |
| **TOTAL LIABILITIES / ASSETS** | **29,042,226** | **28,485,416** | **26,492,819** | **25,943,613** |
| **ASSETS** | | | | |
| **Cash and Balances :** | **5,047,332** | **4,409,874** | **4,839,740** | **4,627,641** |
| (a) Notes,Coins and Silver | 240,621 | 173,751 | 239,807 | 213,895 |
| (b) Balances with State Bank of Pakistan | 229,058 | 230,510 | 191,454 | 583,079 |
| (c) Balances with other Banks | 4,577,653 | 4,005,613 | 4,408,479 | 3,830,667 |
| **Loans and Advances to:** | **11,224,489** | **10,711,189** | **10,274,130** | **10,176,763** |
| **Bill Purchased & Discounted:** | **184** | **184** | **184** | **184** |
| **Investment in Securities and Shares:** | **452,004** | **459,600** | **456,630** | **441,202** |
| (a) Federal Government | 300,000 | 300,000 | 300,000 | 300,000 |
| (b) Treasury Bills | - | - | - | - |
| (c) Provincial Governments | - | - | - | - |
| (d) Local Bodies | 34 | 34 | 34 | 34 |
| (e) Shares of Co-operative Institutions | 3,551 | 3,551 | 3,551 | 3,551 |
| (f) Shares of Other Enterprises | 148,416 | 156,012 | 153,042 | 137,614 |
| (g) Others | 3 | 3 | 3 | 3 |
| **Bank Premises** | **3,666,572** | **3,666,858** | **3,668,189** | **3,760,370** |
| **Head Office and Inter-Bank Adjustment** | **1,873,480** | **1,785,712** | **1,817,387** | **1,069,371** |
| **Contingent Assets as per contra** | **4,351,003** | **3,604,925** | **2,825,751** | **2,925,030** |
| **Other Assets** | **2,427,162** | **3,847,074** | **2,610,808** | **2,943,052** |

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

(End of Period: Thousand Rupees)

| END OF PERIOD | Current Deposits | Call Deposits | Other Deposits Accounts | Saving Deposits | FIXED DEPOSITS | | | | | | | All DEPOSITS |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Up to 3 months | Over 3 months to 6 months | Over 6 months to 1 year | Over 1 year to 2 years | Over 2 years to 3 years | Over 3 years | Total | |
| **2006** | | | | | | | | | | | | |
| **December** | | | | | | | | | | | | |
| **No. of A/Cs.** | 40,989 | 2,981 | 5,057 | 183,088 | 9,109 | 11,508 | 4,762 | 1,351 | 799 | 4,190 | 31,719 | **263,834** |
| **Amount** | 936,584 | 52,156 | 99,350 | 2,631,385 | 195,590 | 67,810 | 84,826 | 151,831 | 73,914 | 386,730 | 960,701 | **4,680,176** |
| **2007** | | | | | | | | | | | | |
| **June** | | | | | | | | | | | | |
| **No. of A/Cs.** | 67,143 | 2,968 | 9,391 | 228,096 | 9,109 | 11,511 | 4,845 | 1,387 | 1,154 | 5,547 | 33,553 | **341,151** |
| **Amount** | 1,105,710 | 51,208 | 189,364 | 2,662,621 | 195,590 | 49,699 | 152,200 | 152,152 | 75,978 | 460,289 | 1,085,908 | **5,094,811** |
| **December** | | | | | | | | | | | | |
| **No. of A/Cs.** | 68,031 | 3,023 | 10,388 | 230,609 | 9,120 | 11,609 | 4,949 | 1,431 | 1,261 | 6,548 | 34,918 | **346,969** |
| **Amount** | 1,105,935 | 51,263 | 190,031 | 2,665,607 | 195,791 | 49,800 | 152,551 | 152,255 | 76,043 | 460,488 | 1,086,928 | **5,099,764** |
| **2008** | | | | | | | | | | | | |
| **June** | | | | | | | | | | | | |
| **No. of A/Cs.** | 69,278 | 3,010 | 10,366 | 238,964 | 9,170 | 11,709 | 5,074 | 1,631 | 1,259 | 6,518 | 35,361 | **356,979** |
| **Amount** | 1,161,564 | 50,703 | 189,761 | 2,749,317 | 204,252 | 59,650 | 163,405 | 175,051 | 75,643 | 455,670 | 1,133,671 | **5,285,016** |
| **December** | | | | | | | | | | | | |
| **No. of A/Cs.** | 68,236 | 3,039 | 5,102 | 196,879 | 295 | 39 | 556 | 1,455 | 963 | 3,963 | 7,271 | **280,527** |
| **Amount** | 1,309,977 | 50,981 | 77,722 | 3,106,234 | 41,990 | 5,392 | 122,423 | 655,367 | 84,355 | 606,877 | 1,516,404 | **6,061,318** |
| **2009** | | | | | | | | | | | | |
| **June** | | | | | | | | | | | | |
| **No. of A/Cs.** | 69,649 | 3,065 | 1,426 | 194,831 | - | 13 | 555 | 1,197 | 988 | 4,034 | 6,787 | **275,758** |
| **Amount** | 1,233,739 | 52,217 | 18,743 | 3,113,352 | - | 31,270 | 119,664 | 655,478 | 83,669 | 604,294 | 1,494,375 | **5,912,426** |
| **December** | | | | | | | | | | | | |
| **No. of A/Cs.** | 66,227 | 3,011 | 222 | 193,386 | - | 1,945 | 903 | 1,365 | 1,030 | 5,598 | 10,841 | **273,687** |
| **Amount** | 1,309,283 | 52,940 | 2,073 | 3,342,991 | - | 27,369 | 123,621 | 655,997 | 84,104 | 630,225 | 1,521,316 | **6,228,603** |
| **2010** | | | | | | | | | | | | |
| **June** | | | | | | | | | | | | |
| **No. of A/Cs.** | 68,154 | 5,051 | 5,037 | 201,028 | - | 19 | 1,876 | 2,444 | 1,492 | 5,701 | 11,532 | **290,802** |
| **Amount** | 1,645,229 | 77,660 | 51,515 | 3,986,742 | - | 1,864 | 2,110,681 | 687,655 | 90,608 | 642,274 | 3,533,082 | **9,294,228** |

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

(End of Period: Thousand Rupees)

| CATEGORY OF DEPOSITORS | 2006 | 2007 | | 2008 | | 2009 | | 2010 |
|---|---|---|---|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| I. Govt. and Govt. Agencies | 19,359 | 20,512 | 20,567 | 18,398 | 1,152 | 1,152 | 1,152 | 1,152 |
| II. Business: | 1,917,194 | 1,430,088 | 1,434,167 | 1,613,041 | 996,067 | 953,795 | 957,714 | 2,509,333 |
| 1 Agriculture, Forestry, Hunting and Fishing | 118,236 | 134,076 | 134,743 | 134,681 | 25,127 | 23,936 | 737 | 15,629 |
| 2 Manufacturing | 128,349 | 125,648 | 125,681 | 273,720 | - | - | - | - |
| 3 Construction | - | - | - | - | - | - | - | - |
| 4 Commerce | 1,051,859 | 1,039,842 | 1,043,020 | 1,062,847 | 441,541 | 441,541 | 441,541 | 14,266 |
| 5 Other Business | 618,750 | 130,522 | 130,723 | 141,793 | 529,399 | 488,318 | 515,436 | 2,479,438 |
| III. Trust Funds, Non-Profit Institutions and others | 55,511 | 57,182 | 57,446 | 57,446 | 3,696 | 5,519 | 17,154 | 219 |
| IV. Personal | 2,688,112 | 3,587,029 | 3,587,584 | 3,596,131 | 4,821,022 | 4,699,928 | 4,894,419 | 6,522,999 |
| V. Others | - | - | - | - | 239,381 | 252,032 | 358,164 | 260,525 |
| **TOTAL** | **4,680,176** | **5,094,811** | **5,099,764** | **5,285,016** | **6,061,318** | **5,912,426** | **6,228,603** | **9,294,228** |

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

(End of Period: Thousand Rupees)

| | ECONOMIC GROUPS | 2006 | 2007 | | 2008 | | 2009 | | 2010 |
|---|---|---|---|---|---|---|---|---|---|
| | | Dec. | Jun | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| A. | Agriculture, Forestry, Hunting and Fishing | 8,523,957 | 8,397,803 | 8,478,316 | 8,133,213 | 6,915,895 | 6,335,899 | 5,662,589 | 5,912,178 |
| B. | Mining and Quarrying | - | - | - | - | 402 | - | - | - |
| C. | Manufacturing | 126,500 | 168,123 | 201,134 | 83,909 | 7,509 | 6,270 | 9 | 9 |
| D. | Construction | - | - | - | - | - | - | - | - |
| E. | Electricity, Gas ,Water and Sanitary Services : | - | - | - | - | - | - | - | - |
| (i) | Electricity, Gas and Steam | - | - | - | - | - | - | - | - |
| (ii) | Water and Sanitary Services | - | - | - | - | - | - | - | - |
| F. | Commerce | 603,985 | 536,590 | 547,441 | 503,677 | 85,859 | 68,614 | 94,167 | 12,647 |
| G. | Transport, Storage and Communication | 166,678 | 197,734 | 231,967 | 231,786 | 57,344 | 57,344 | 57,344 | 56,432 |
| H. | Services | - | - | - | - | 2,396,403 | 3,453,738 | 3,794,969 | 3,510,233 |
| I. | Employees and activities not adequately described | 1,074,472 | 1,882,575 | 1,952,594 | 1,940,280 | 922,230 | 547,580 | 571,972 | 393,029 |
| (i) | Directors and their Associates | 3,361 | 5,020 | 6,029 | 6,029 | 431,466 | 296,118 | 309,208 | 307,900 |
| (ii) | Employees and activities not adequately described | 1,071,111 | 1,877,555 | 1,946,565 | 1,934,251 | 490,764 | 251,462 | 262,764 | 85,129 |
| J. | Others | - | - | - | - | 838,847 | 241,744 | 93,080 | 292,235 |
| | **TOTAL** | **10,495,592** | **11,182,825** | **11,411,452** | **10,892,865** | **11,224,489** | **10,711,189** | **10,274,130** | **10,176,763** |

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

(End of Period: Thousand Rupees)

| SECURITIES | 2006 | 2007 | | 2008 | | 2009 | | 2010 |
|---|---|---|---|---|---|---|---|---|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals | - | - | - | - | 261,491 | 261,491 | 261,491 | 65,847 |
| B. Stock Exchange Securities | 43,745 | 43,745 | 45,750 | 2,005 | - | - | - | - |
| C. Merchandise: | 23,387 | 44,156 | 46,326 | 22,939 | - | - | - | - |
| (i) Export Commodities | 9,574 | 30,257 | 31,266 | 21,692 | - | - | - | - |
| (ii) Imported goods other than Industrial Machinery | - | 86 | 138 | 138 | - | - | - | - |
| (iii) Industrial Machinery | - | - | - | - | - | - | - | - |
| (iv) Other Merchandise | 13,813 | 13,813 | 14,922 | 1,109 | - | - | - | - |
| D. Machinery and other fixed Assets | 11,932 | 105,302 | 110,802 | 110,802 | 2,349 | 2,319 | 2,711 | 1,932 |
| E. Real Estate: | 2,902,500 | 3,248,488 | 3,358,507 | 3,315,048 | 2,772,711 | 2,685,729 | 2,601,615 | 395,014 |
| (i) Land & Building | 2,434,959 | 2,963,028 | 3,040,036 | 3,011,204 | 216,213 | 142,490 | 168,945 | 126,943 |
| (ii) Agricultural Land | 467,541 | 285,460 | 318,471 | 303,844 | 2,556,498 | 2,543,239 | 2,432,670 | 268,071 |
| F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc. | 53,431 | 103,921 | 109,220 | 108,325 | 299,861 | 104,518 | 115,692 | 66,182 |
| G. Others : | 7,460,597 | 7,637,213 | 7,740,847 | 7,333,746 | 7,888,077 | 7,657,132 | 7,292,621 | 9,647,788 |
| (i) Other Secured Advance | 3,366,480 | 3,470,849 | 3,503,973 | 3,392,763 | 3,342,609 | 3,379,050 | 3,474,225 | 4,532,609 |
| (ii) Advances Secured by Guarantee(s) | 59,404 | 117,530 | 121,035 | 109,810 | 526,185 | 259,719 | 305,060 | 236,098 |
| (iii) Clean Advances and advances against personal Securities | 4,034,713 | 4,048,834 | 4,115,839 | 3,831,173 | 4,019,283 | 4,018,363 | 3,513,336 | 4,879,081 |
| **TOTAL** | **10,495,592** | **11,182,825** | **11,411,452** | **10,892,865** | **11,224,489** | **10,711,189** | **10,274,130** | **10,176,763** |

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

(Book Value)

(End of Period : Thousand Rupees)

| | SECURITIES / SHARES | 2006 | 2007 | | 2008 | | 2009 |
|---|---|---|---|---|---|---|---|
| | | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| **A.** | **Federal Government Securities** | **326,605** | **334,273** | **336,605** | **334,805** | **300,000** | **300,000** |
| | National Savings Schemes | 500 | - | - | - | - | - |
| | Treasury Bills | 26,105 | 26,105 | 26,215 | 24,715 | - | - |
| | Investment Bonds | 300,000 | 308,168 | 310,390 | 310,090 | 300,000 | 300,000 |
| **B.** | **Provincial Governments Securities** | **12,051** | **12,051** | **12,051** | **12,051** | **-** | **-** |
| | Punjab | | | | | | |
| | 17.5% 2008 | 12,051 | 12,051 | 12,051 | 12,051 | - | - |
| **C.** | **Local Bodies Bonds** | **34** | **34** | **34** | **34** | **34** | **34** |
| **D.** | **Shares** | **204,375** | **260,524** | **259,681** | **214,828** | **151,967** | **159,563** |
| | Co-operative Banks/ Institutions | 3,554 | 3,554 | 3,654 | 3,554 | 3,551 | 3,551 |
| | Other Enterprises | 200,821 | 256,970 | 256,027 | 211,274 | 148,416 | 156,012 |
| **E.** | **Others** | **-** | **-** | **-** | **-** | **3** | **3** |
| | **TOTAL** | **543,065** | **606,882** | **608,371** | **561,718** | **452,004** | **459,600** |

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

(End of Period: Thousand Rupees)

| SECURITIES / SHARES | 2009 Dec. Book Value | 2009 Dec. Face Value | 2009 Dec. Market Value | 2010 Jun. Book Value | 2010 Jun. Face Value | 2010 Jun. Market Value |
|---|---|---|---|---|---|---|
| **A. Federal Government Securities** | **300,000** | **300,000** | **300,000** | **300,000** | **300,000** | **300,000** |
| National Savings Schemes | - | - | - | - | - | - |
| Treasury Bills | - | - | - | - | - | - |
| Investment Bonds | 300,000 | 300,000 | 300,000 | 300,000 | 300,000 | 300,000 |
| **B. Provincial Governments Securities** | - | - | - | - | - | - |
| Punjab | | | | | | |
| 17.5% 2008 | - | - | - | - | - | - |
| **C. Local Bodies Bonds** | **34** | **34** | **34** | **34** | **34** | **34** |
| **D. Shares** | **156,593** | **40,724** | **156,593** | **141,165** | **40,735** | **141,165** |
| Co-operative Banks/ Institutions | 3,551 | 3,551 | 3,551 | 3,551 | 3,551 | 3,551 |
| Other Enterprises | 153,042 | 37,173 | 153,042 | 137,614 | 37,184 | 137,614 |
| **E. Others** | **3** | **3** | **3** | **3** | **3** | **3** |
| **TOTAL** | **456,630** | **340,761** | **456,630** | **441,202** | **340,772** | **441,202** |

# 3.34 Co-operative Banks' Weighted Average Rates of Return on Deposits

(Percent per annum)

| END OF PERIOD | Current Deposits | Call Deposits | Other Deposits Accounts | Saving Deposits | FIXED DEPOSITS | | | | | | TOTAL DEPOSITS |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Up to 3 months | Over 3 months to 6 months | Over 6 months to 1 year | Over 1 year to 2 years | Over 2 years to 3 years | Over 3 years | |
| **2006** | | | | | | | | | | | |
| **Dec.** | - | 0.12 | - | 1.85 | 2.09 | 2.57 | 2.76 | 2.86 | 2.93 | 3.10 | **1.61** |
| **2007** | | | | | | | | | | | |
| **Jun.** | - | 0.09 | - | 1.90 | 2.09 | 2.78 | 2.86 | 2.86 | 2.89 | 3.73 | **1.65** |
| **Dec.** | - | 0.10 | - | 1.92 | 2.20 | 2.81 | 2.91 | 2.89 | 3.00 | 3.78 | **1.68** |
| **2008** | | | | | | | | | | | |
| **Jun.** | - | 0.32 | - | 2.07 | 2.32 | 3.21 | 3.38 | 3.61 | 3.92 | 4.16 | **1.85** |
| **Dec.** | - | 0.43 | - | 1.90 | - | 5.30 | 0.24 | 0.03 | 0.05 | 1.26 | **1.12** |
| **2009** | | | | | | | | | | | |
| **Jun.** | - | 0.54 | 0.02 | 1.91 | - | 5.00 | 0.10 | 0.02 | 0.40 | 1.06 | **1.15** |
| **Dec.** | - | 0.19 | - | 2.21 | - | 1.25 | 0.087 | 0.01 | 0.14 | 0.52 | **1.20** |
| **2010** | | | | | | | | | | | |
| **Jun.** | - | 0.13 | - | 1.66 | - | 1.25 | 1.40 | - | - | 0.42 | **1.06** |

# 3.35 Co-operative Banks' Weighted Average Rates of Return on Advances

(Percent per annum)

| END OF PERIOD | Precious Metals | Stock Exchange Securities | Merchandise | Machinery | Real Estate | Financial Obligations | Others | TOTAL ADVANCES |
|---|---|---|---|---|---|---|---|---|
| **2006** | | | | | | | | |
| **Dec.** | - | 14.00 | 8.05 | 10.00 | 11.77 | 10.25 | 10.02 | **10.52** |
| **2007** | | | | | | | | |
| **Jun.** | - | 14.00 | 8.78 | 11.90 | 11.90 | 11.81 | 10.36 | **10.84** |
| **Dec.** | - | 14.04 | 8.88 | 11.95 | 11.90 | 11.87 | 10.37 | **10.86** |
| **2008** | | | | | | | | |
| **Jun.** | - | 15.00 | 8.26 | 11.95 | 11.90 | 11.87 | 10.42 | **10.89** |
| **Dec.** | 3.22 | - | - | 10.36 | 12.03 | 12.58 | 9.76 | **10.24** |
| **2009** | | | | | | | | |
| **Jun.** | 3.22 | - | - | 10.33 | 12.13 | 12.97 | 9.61 | **10.12** |
| **Dec.** | 3.22 | - | - | 10.57 | 12.09 | 13.18 | 9.71 | **10.19** |
| **2010** | | | | | | | | |
| **Jun.** | 3.11 | - | - | 10.00 | 9.73 | 12.14 | 10.48 | **10.41** |

# 3.36 State Bank of Pakistan Rates for Banks

(Percent per annum)

| EFFECTIVE FROM | Export Finance Scheme | Locally Manufactured Machinery | | | Long Term Financing Facility Export Oriented Project(LTF-EOP) | | | Punjab Provincial Co-operative Bank Ltd. |
|---|---|---|---|---|---|---|---|---|
| | | Local Sales | Export Sales | | | | | |
| | | | Pre-Shipment | Post-Shipment | Upto 2 Years | Over 2 Years but upto 5 Years | Over 3Years to 7-1/2 Years | |
| 01-01-2008 | 6.50 | 9.50[1] | 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 |

| EFFECTIVE FROM | Export Finance Scheme | Locally Manufactured Machinery Export Sales | | Long Term Financing Facility(LTFF) for Plant & Machinery | | | Punjab Provincial Co-operative Bank Ltd. |
|---|---|---|---|---|---|---|---|
| | | Pre-Shipment | Post-Shipment | Upto 3 Years | Over 3 Years But upto 5 Years | Over 5 Years to 10 Years | |
| 01-07-2008 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 11.4723 |
| 01-08-2008 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 11.4723 |
| 01-09-2008 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 11.4723 |
| 01-10-2008 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 12.6876 |
| 01-11-2008 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 12.6649 |
| 01-12-2008 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 14.0108 |
| 01-01-2009 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 14.0108 |
| 01-02-2009 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 13.9958 |
| 01-03-2009 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 12.9600 |
| 01-04-2009 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 11.7665 |
| 01-05-2009 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 12.9524 |
| 01-06-2009 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 13.1423 |
| 01-07-2009 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 12.0059 |
| 01-08-2009 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 11.3847 |
| 01-09-2009 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 12.4425 |
| 01-10-2009 | 6.50 | 6.50 | 6.50 | 6.50 | 6.50 | 7.00 | 12.5816 |
| 01-11-2009 | 7.00 | 7.00 | 7.00 | 7.70 | 7.20 | 7.25 | 12.5942 |
| 01-12-2009 | 7.00 | 7.00 | 7.00 | 7.70 | 7.20 | 7.25 | 12.3222 |
| 01-01-2010 | 7.50 | 7.50 | 7.50 | 7.70 | 7.20 | 7.25 | 12.1009 |
| 01-02-2010 | 7.50 | 7.50 | 7.50 | 7.70 | 7.20 | 7.25 | 11.8970 |
| 01-03-2010 | 7.50 | 7.50 | 7.50 | 7.70 | 7.20 | 7.25 | 12.2150 |
| 01-04-2010 | 8.00 | 8.00 | 8.00 | 8.80 | 7.90 | 7.50 | 12.3351 |
| 01-05-2010 | 8.00 | 8.00 | 8.00 | 8.80 | 7.90 | 7.50 | 12.2577 |
| 01-06-2010 | 8.00 | 8.00 | 8.00 | 8.80 | 7.90 | 7.50 | 12.0884 |
| 01-07-2010 | 8.50 | 8.50 | 8.50 | 8.80 | 7.90 | 7.50 | 12.2705 |
| 01-08-2010 | 8.50 | 8.50 | 8.50 | 8.80 | 7.90 | 7.50 | 12.3440 |
| 01-09-2010 | 8.50 | 8.50 | 8.50 | 8.80 | 7.90 | 7.50 | 12.6512 |
| 01-10-2010 | 9.00 | 9.00 | 9.00 | 9.50 | 8.60 | 8.20 | 12.8226 |
| 01-11-2010 | 9.00 | 9.00 | 9.00 | 9.50 | 8.60 | 8.20 | 13.0785 |
| 01-12-2010 | 9.00 | 9.00 | 9.00 | 9.50 | 8.60 | 8.20 | 13.1833 |
| 01-01-2011 | 10.00 | 10.00 | 10.00 | 9.50 | 8.60 | 8.20 | 13.4073 |
| 01-02-2011 | 10.00 | 10.00 | 10.00 | 9.50 | 8.60 | 8.20 | 13.6195 |

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 |
| 01-09-2008 | 7.50 | 7.50 | - |
| 01-10-2008 | 7.50 | 7.50 | - |
| 01-11-2008 | 7.50 | 7.50 | - |
| 01-12-2008 | 7.50 | 7.50 | - |
| 01-01-2009 | 7.50 | 7.50 | - |
| 01-02-2009 | 7.50 | 7.50 | - |
| 01-03-2009 | 7.50 | 7.50 | - |
| 01-04-2009 | 7.50 | 7.50 | - |
| 01-05-2009 | 7.50 | 7.50 | - |
| 01-05-2009 | 7.50 | 7.50 | - |
| 01-06-2009 | 7.50 | 7.50 | - |
| 01-07-2009 | 7.50 | 7.50 | - |
| 01-08-2009 | 7.50 | 7.50 | - |
| 01-09-2009 | 7.50 | 7.50 | - |
| 01-10-2009 | 7.50 | 7.50 | - |
| 01-11-2009 | 8.00 | 8.00 | - |
| 01-12-2009 | 8.00 | 8.00 | - |
| 01-01-2010 | 8.50 | 8.50 | - |
| 01-02-2010 | 8.50 | 8.50 | - |
| 01-03-2010 | 8.50 | 8.50 | - |
| 01-04-2010 | 9.00 | 9.00 | - |
| 01-05-2010 | 9.00 | 9.00 | - |
| 01-06-2010 | 9.00 | 9.00 | - |
| 01-07-2010 | 9.50 | 9.50 | - |
| 01-08-2010 | 9.50 | 9.50 | - |
| 01-09-2010 | 9.50 | 9.50 | - |
| 01-10-2010 | 10.00 | 10.00 | - |
| 01-11-2010 | 10.00 | 10.00 | - |
| 01-12-2010 | 10.00 | 10.00 | - |
| 01-01-2011 | 11.00 | 11.00 | - |
| 01-02-2011 | 11.00 | 11.00 | - |

Source: SME Finance Department SBP

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

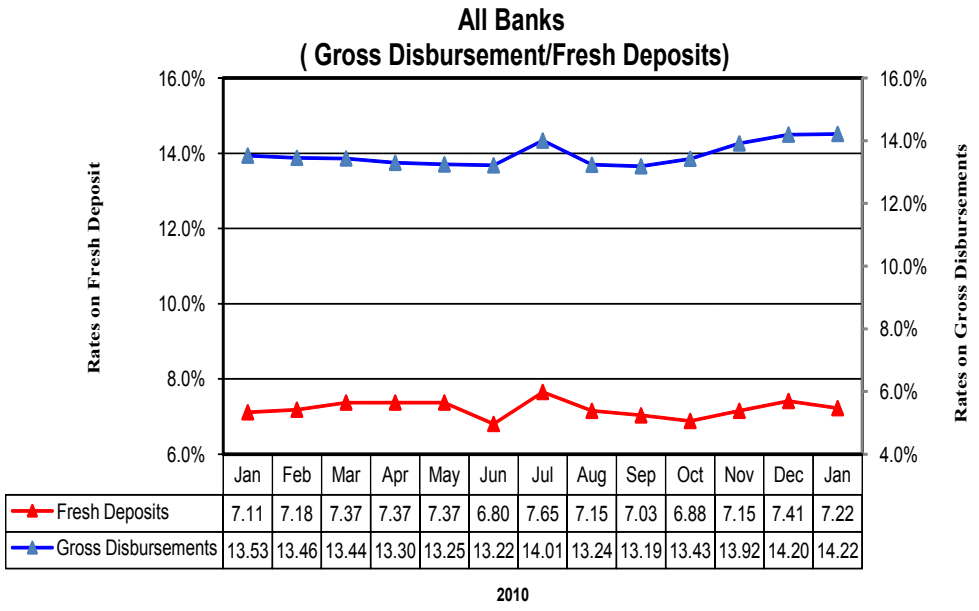
# 3.38 Weighted Average Lending & Deposit Rates

(Percent per annum)

| ITEMS | Gross Disbursements | | Outstanding Loans | | Fresh Deposits | | Outstanding Deposits | |
|---|---|---|---|---|---|---|---|---|
| | Including Zero Markup | Excluding Zero Markup | Including Zero Markup | Excluding Zero Markup | Including Zero Rate | Excluding Zero Rate | Including Zero Rate | Excluding Zero Rate |
| **June 2010** | | | | | | | | |
| Public | 13.75 | 14.06 | 13.70 | 14.29 | 4.49 | 7.97 | 5.56 | 7.44 |
| Private | 13.27 | 13.29 | 13.49 | 14.04 | 6.96 | 9.61 | 5.82 | 8.07 |
| Foreign | 12.83 | 12.83 | 13.58 | 14.29 | 7.86 | 9.31 | 6.57 | 8.85 |
| Specialised | 9.98 | 10.00 | 9.14 | 9.62 | 4.58 | 8.85 | 4.63 | 7.78 |
| **All Banks** | **13.22** | **13.26** | **13.39** | **13.95** | **6.80** | **9.42** | **5.79** | **7.98** |
| **July 2010** | | | | | | | | |
| 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 |
| Specialised | 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 2010** | | | | | | | | |
| Public | 13.53 | 14.34 | 13.77 | 14.34 | 6.15 | 7.95 | 5.81 | 7.42 |
| Private | 13.21 | 13.37 | 13.46 | 14.04 | 7.48 | 9.70 | 5.80 | 8.01 |
| Foreign | 13.59 | 13.63 | 13.87 | 14.82 | 6.39 | 8.07 | 6.38 | 8.90 |
| Specialised | 10.63 | 10.65 | 9.14 | 9.62 | 2.29 | 5.62 | 4.51 | 7.78 |
| **All Banks** | **13.24** | **13.41** | **13.38** | **13.97** | **7.15** | **9.24** | **5.82** | **7.92** |
| **September 2010** | | | | | | | | |
| 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 2010** | | | | | | | | |
| Public | 13.55 | 14.18 | 13.71 | 14.44 | 9.16 | 10.34 | 5.77 | 7.38 |
| Private | 13.46 | 13.57 | 13.40 | 14.04 | 7.13 | 9.22 | 5.82 | 8.02 |
| Foreign | 13.24 | 13.24 | 13.66 | 14.63 | 5.51 | 7.10 | 6.42 | 8.95 |
| Specialized | 9.27 | 9.30 | 9.14 | 9.63 | 5.57 | 10.00 | 4.78 | 7.75 |
| **All Banks** | **13.43** | **13.55** | **13.32** | **13.98** | **6.88** | **8.83** | **5.83** | **7.93** |
| **November 2010** | | | | | | | | |
| Public | 13.85 | 14.70 | 13.71 | 14.51 | 7.94 | 8.98 | 5.95 | 7.63 |
| Private | 13.97 | 14.09 | 13.54 | 14.18 | 7.14 | 9.22 | 5.86 | 8.06 |
| Foreign | 13.58 | 13.60 | 13.37 | 14.56 | 6.72 | 8.43 | 6.27 | 9.21 |
| Specialized | 9.84 | 9.84 | 9.15 | 9.63 | 3.89 | 7.78 | 4.95 | 7.77 |
| **All Banks** | **13.92** | **14.06** | **13.42** | **14.10** | **7.15** | **9.07** | **5.88** | **8.02** |
| **December 2010** | | | | | | | | |
| Public | 13.58 | 14.34 | 13.92 | 14.62 | 7.67 | 10.26 | 5.86 | 7.72 |
| Private | 14.29 | 14.38 | 13.62 | 14.23 | 7.30 | 9.81 | 5.89 | 8.19 |
| Foreign | 13.67 | 13.71 | 13.11 | 14.31 | 7.88 | 8.83 | 6.71 | 9.47 |
| Specialized | 10.35 | 10.36 | 9.16 | 9.65 | 3.38 | 6.91 | 4.45 | 7.18 |
| **All Banks** | **14.20** | **14.30** | **13.52** | **14.16** | **7.41** | **9.67** | **5.91** | **8.14** |
| **January 2011** | | | | | | | | |
| Public | 13.39 | 13.83 | 14.15 | 14.80 | 9.01 | 9.46 | 6.38 | 7.89 |
| Private | 14.31 | 14.56 | 13.70 | 14.37 | 7.29 | 9.59 | 5.91 | 8.14 |
| Foreign | 13.98 | 13.99 | 13.13 | 14.35 | 6.08 | 6.76 | 6.61 | 9.12 |
| Specialized | 10.36 | 10.37 | 9.15 | 9.64 | 3.41 | 6.99 | 5.07 | 7.46 |
| **All Banks** | **14.22** | **14.46** | **13.62** | **14.29** | **7.22** | **8.98** | **6.02** | **8.12** |
| **February 2011** | | | | | | | | |
| Public | 13.23 | 13.65 | 13.87 | 14.68 | 9.09 | 10.76 | 6.35 | 8.06 |
| Private | 14.27 | 14.46 | 13.67 | 14.40 | 6.95 | 9.40 | 5.95 | 8.20 |
| Foreign | 13.89 | 13.90 | 12.92 | 14.24 | 6.43 | 7.07 | 6.74 | 9.40 |
| Specialized | 9.86 | 9.86 | 9.14 | 9.64 | 2.89 | 7.16 | 5.07 | 7.53 |
| **All Banks** | **14.19** | **14.37** | **13.55** | **14.29** | **6.99** | **8.96** | **6.04** | **8.21** |

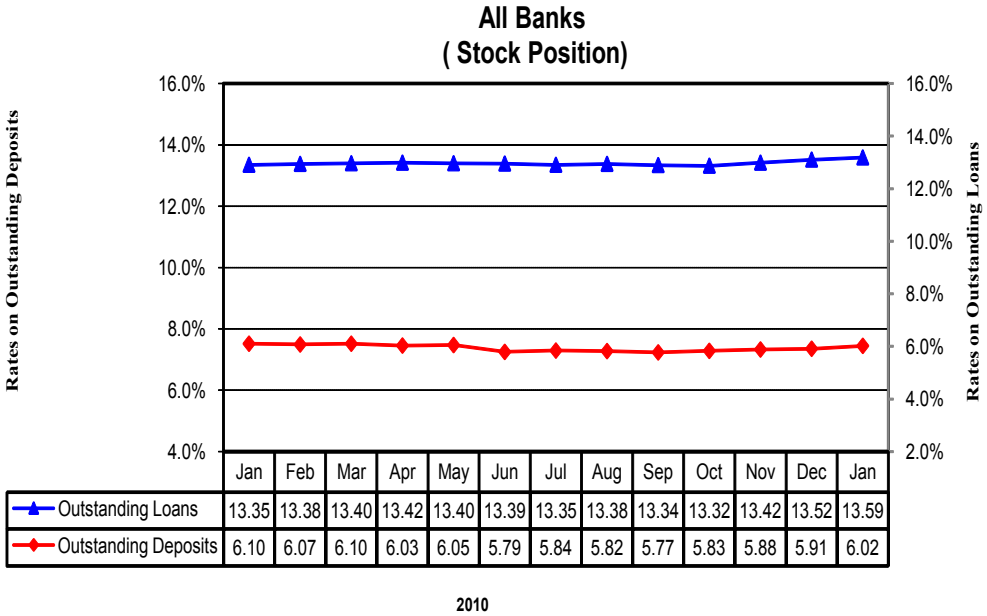
1. Gross disbursements mean the amounts disbursed by banks either in Pak. Rupees or in foreign currency against loans during the month. It also includes loans re-priced, renewed or rolled over during the month. In case of running finance, the disbursed amount means total amount availed by the borrower during the month (effective from July 2007) while previously (up to June 2007) it was maximum amount availed by the borrower at any time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits reprised or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

# Weighted Average Lending and Deposits Rates




| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Fresh Deposits | 7.11 | 7.18 | 7.37 | 7.37 | 7.37 | 6.80 | 7.65 | 7.15 | 7.03 | 6.88 | 7.15 | 7.41 | 7.22 |
| Gross Disbursements | 13.53 | 13.46 | 13.44 | 13.30 | 13.25 | 13.22 | 14.01 | 13.24 | 13.19 | 13.43 | 13.92 | 14.20 | 14.22 |

2010




| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Outstanding Loans | 13.35 | 13.38 | 13.40 | 13.42 | 13.40 | 13.39 | 13.35 | 13.38 | 13.34 | 13.32 | 13.42 | 13.52 | 13.59 |
| Outstanding Deposits | 6.10 | 6.07 | 6.10 | 6.03 | 6.05 | 5.79 | 5.84 | 5.82 | 5.77 | 5.83 | 5.88 | 5.91 | 6.02 |

2010

Note: Including zero rate of markup

# 3.39 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)

| PERIOD | Zarai Taraqiati Bank of Pakistan[1] | | | | Co-operative Societies | | Federal Bank for Co-operatives [2] | |
|---|---|---|---|---|---|---|---|---|
| | Short-term | | Medium and Long-term | | 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]<br>11.00 (others)<br>9.00S.F.[4]<br>13.00 (others) | 13.50(Tractors)<br>13.00 (others)<br>13.50(Tractors)<br>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[7] | 9.00[7] | 9.00[7] | 9.00[7] | 15.00[6] | 16.00[6] | - | - |
| 2009-10 | 9.00[7] | 9.00[7] | 9.00[7] | 9.00[7] | 15.00[6] | 16.00[6] | - | - |

1. Excludes Agro-based Industries
2. Federal Bank for Co-operatives liquidated w.e.f 31-10-2002
3. From Ist 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 Ltd.[1]

(Percent per annum)

| PERIOD | LOAN AMOUNT | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Up to Rs.60,000 | Rs.60,001 to Rs.100,000 | Rs.100,001 to Rs.150,000 | Rs.150,001 to Rs.200,000 | Rs.200,001 to Rs.300,000 | 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/KSR/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/ISL/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% 12.5% | 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 Ltd.

1. The House Building Finance Corporation Ltd. 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 Corporation[1]

(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

1. 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
2. With effect from 27-08-1980 including 3.00 % per annum as foreign exchange risk fee charged by the Government
3. Includes exchange risk fee 5.00% payable to the Government in respect of DEG line of Credit
4. On the mark-up basis w.e.f. 1st August,1991
5. On the mark-up basis w.e.f. 15-08-1993 & 02-03-1994
6. On the mark-up basis w.e.f. 13th November,1994.
7. 2% above SBP discount rate on BMR financing ( SBP discount rate at present is 14% )
8. 3% above SBP discount rate on BMR financing ( SBP discount rate at present is 9%
9. 1% above SBP Discount rate on Project Financing (( SBP discount rate at present is 7%)
10. Rate of return on PICIC's Long Term project financing presently lies in the range of 7.5% p.a to 10.0% p.a. floating linked with average six months KIBOR (ask side ) prevailing on the draw down date plus our margin subject to a floor rate in range of 7.5% p.a. to 10.0% p.a. The rate of return/mark-up is conditional upon our internal tiering critera of companies. However, our weighted average mark up rate as on July 31,2004 is 8.5% p.a.
11. 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 critera 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 | FY08 | FY09 | | | |
|---|---|---|---|---|---|---|
| | | Q4 | Q1 | Q2 | Q3 | Q4 |
| **E-banking Infrastructure** | | | | | | |
| Real Time Online Branches (RTOB) | Number | 5,282 | 5,421 | 5,857 | 5,961 | 6,040 |
| Automated Teller Machines (ATM) | Number | 3,121 | 3,275 | 3,523 | 3,783 | 3,999 |
| Point of Sale (POS) | Number | 43,903 | 46,666 | 48,944 | 48,399 | 49,715 |
| **Credit Cards Transactions** | | | | | | |
| Credit Cards | Thousand | 1,777 | 1,753 | 1,785 | 1,674 | 1,664 |
| Outstanding Amount[1] | Million Rs. | 44,427 | 43,860 | 40,523 | 37,587 | 35,533 |
| **Debit Cards[2]** | Thousand | 4,905 | 5,145 | 5,985 | 5,834 | 6,395 |
| **E-banking Transactions** | | | | | | |
| No of transactions | Thousand | 33,773 | 37,662 | 37,588 | 40,039 | 44,494 |
| Value of Transactions | Billion Rs. | 4,119 | 3,646 | 3,235 | 3,605 | 3,886 |
| **ATM Transactions** | | | | | | |
| No of transactions | Thousand | 19,020 | 21,948 | 21,409 | 22,529 | 25,239 |
| Value of Transactions | Billion Rs. | 129 | 158 | 153 | 168 | 189 |
| **POS Transactions** | | | | | | |
| No of transactions | Thousand | 4,264 | 4,557 | 4,670 | 4,388 | 4,665 |
| Value of Transactions | Billion Rs. | 20 | 23 | 22 | 22 | 24 |
| **RTOB Transactions** | | | | | | |
| No of transactions | Thousand | 9,888 | 10,452 | 10,764 | 12,362 | 13,701 |
| Value of Transactions | Billion Rs. | 3,954 | 3,448 | 3,043 | 3,397 | 3,650 |
| **Other E-banking Channels[3]** | | | | | | |
| No of transactions | Thousand | 601 | 705 | 745 | 759 | 889 |
| Value of Transactions | Billion Rs. | 15 | 17 | 18 | 18 | 24 |

1. Statistics & DWH Department
2. Does not include ATM only Cards
3. Internet, Call Centre & Mobile Banking

# 3.43 Electronic Banking Statistics

| Item | Unit | FY10 | | | FY11 | |
|---|---|---|---|---|---|---|
| | | Q2 | Q3 | Q4 | Q1 | Q2 P |
| **1-E-banking Infrastructure** | | | | | | |
| Real Time Online Branches (RTOB) | Number | 6,587 | 6,634 | 6,667 | 6,727 | 7,036 |
| Automated Teller Machines (ATM) | Number | 4,217 | 4,375 | 4,465 | 4,562 | 4,734 |
| Point of Sale (POS) | Number | 50,920 | 51,577 | 52,049 | 48,632 | 44,383 |
| **2- Credit Cards Transactions** | | | | | | |
| Credit Cards | Thousand | 1,632 | 1,606 | 1,613 | 1,677 | 1,564 |
| Outstanding Amount[1] | Million Rs. | 31,257 | 29,345 | 28,280 | 26,868 | 25,799 |
| **3-Debit Cards[2]** | Thousand | 7,555 | 8,086 | 8,140 | 8,697 | 10,910 |
| **4-E-banking Transactions** | | | | | | |
| No of transactions | Thousand | 46,381 | 50,270 | 53,367 | 52,585 | 56,423 |
| Value of Transactions | Billion Rs. | 4,136 | 4,477 | 4,821 | 4,650 | 5,462 |
| **5-ATM Transactions** | | | | | | |
| No of transactions | Thousand | 27,255 | 29,398 | 31,142 | 30,934 | 32,657 |
| Value of Transactions | Billion Rs. | 211 | 233 | 250 | 263 | 287 |
| **6-POS Transactions** | | | | | | |
| No of transactions | Thousand | 3,895 | 3,697 | 3,664 | 3,427 | 3,618 |
| Value of Transactions | Billion Rs. | 18 | 17 | 17 | 16 | 20 |
| **7-RTOB Transactions** | | | | | | |
| No of transactions | Thousand | 14,224 | 15,943 | 17,369 | 16,459 | 18,202 |
| Value of Transactions | Billion Rs. | 3,867 | 4,185 | 4,517 | 4,329 | 5,107 |
| **8-Other E-banking Channels[3]** | | | | | | |
| No of transactions | Thousand | 1,007 | 1,232 | 1,421 | 1,765 | 1,946 |
| Value of Transactions | Billion Rs. | 40 | 42 | 38 | 43 | 48 |

1-Source:- Statistics & DWH Department
2-Does not include ATM Cards
3-Internet, Call Centre & Mobile Banking

Sources : Payment System Department SBP

Note:- Serial Number 1 to 3 as on quarter End Whereas Serial No 4 to 8 during the quarter