

3.1 Scheduled Banks' Liabilities and Assets

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

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)				
ITEMS	2009		2010	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	341,741.2	345,150.6	380,782.8	394,151.1
Reserves	226,247.2	292,706.5	265,124.0	281,610.0
Demand Deposits:	1,607,774.6	1,967,682.4	2,135,162.1	2,244,483.7
(a) Scheduled Banks	37,872.4	46,205.5	57,624.8	49,912.3
(b) Others	1,569,902.2	1,921,476.9	2,077,537.3	2,194,571.4
Time Deposits:	2,593,261.5	2,447,642.0	2,629,614.8	2,806,655.8
(a) Scheduled Banks	25,560.0	16,457.2	14,035.0	17,311.7
(b) Others	2,567,701.5	2,431,184.8	2,615,579.8	2,789,344.1
Borrowings from:	470,217.8	655,818.20	542,593.30	537,556.5
(a) State Bank of Pakistan	290,600.2	442,347.2	334,012.7	367,362.9
(b) Banks Abroad	8,859.5	32,914.1	5,841.2	10,571.9
(c) Other Scheduled Banks	170,758.1	180,556.9	202,739.4	159,621.7
Head Office and Inter-Bank Adjustment	99,305.2	1,058,005.1	66,520.4	47,286.3
Contingent Liabilities as per contra	2,943,691.2	2,791,735.7	2,745,971.7	2,952,493.5
Other Liabilities	1,153,890.9	1,522,858.4	1,923,029.6	2,440,583.0
TOTAL LIABILITIES / ASSETS	9,436,129.6	11,081,598.9	10,688,798.7	11,704,819.9
ASSETS				
Cash:	462,874.1	469,537.4	493,148.3	531,006.7
(a) Notes, Coins and Silver	88,762.8	91,556.3	100,029.2	103,012.7
(b) Balances with State Bank of Pakistan	266,611.2	290,256.1	288,525.9	326,048.1
(c) Balances with others Scheduled Banks	107,500.1	87,725.0	104,593.2	101,945.9
Balances held Abroad	150,648.1	177,121.7	124,043.3	125,011.9
Bills Purchased and Discounted	143,376.5	151,275.9	163,113.4	185,076.6
Advances to:	3,122,103.9	3,251,770.8	3,262,088.2	3,368,243.3
(a) Scheduled Banks	41,757.6	59,879.5	87,624.8	61,881.1
(b) Others	3,080,346.3	3,191,891.3	3,174,463.4	3,306,362.2
Investment in Securities and Shares:	1,359,192.7	1,719,695.6	1,949,440.5	2,207,914.4
(a) Federal Government Securities	197,658.5	192,836.6	208,318.5	206,292.0
(b) Treasury Bills	748,731.4	986,725.6	1,119,504.0	1,266,001.8
(c) Provincial Governments Securities	75.1	-	-	-
(d) Foreign Securities	1.5	1,954.1	77,314.9	51,883.1
(e) Others	412,726.2	538,179.3	544,303.1	683,737.5
Bank Premises	189,341.9	147,025.9	171,649.0	171,407.2
Head Office and Inter-Bank Adjustment	55,600.1	54,498.2	208,987.6	485,515.7
Contingent Assets as per contra	2,943,691.2	2,791,735.7	2,745,971.7	2,952,493.5
Others Assets	1,009,301.1	2,318,937.7	1,570,356.7	1,678,150.6

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
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
December							
No. of A/Cs.	11,397,109	146,356	97,120	15,183,357	378,680	117,218	319,486
Amount	1,361,158.4	48,545.9	21,056.2	1,954,602.2	708,592.1	148,475.5	515,544.9

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	
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
December						
No. of A/Cs.	94,637	101,636	15,892	298,969	1,326,518	28,150,460
Amount	23,062.7	56,950.1	5,774.2	140,153.4	1,598,552.8	4,983,915.5

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

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

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

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

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

(Contd.)

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

(End of Period: Million Rupees)				
CATEGORY OF DEPOSIT HOLDERS	2009		2010	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	43,637.7	43,033.7	49,871.9	52,848.4
I. Official	2,222.6	5,874.4	6,872.2	9,264.0
II. Business	14,062.7	15,756.7	17,246.8	16,540.4
III. Personal	27,352.4	21,402.5	25,752.9	27,044.0
B. DOMESTIC CONSTITUENTS :	4,093,966.0	4,309,628.1	4,643,245.2	4,931,067.1
I. Government :	454,489.2	507,269.4	551,724.3	569,925.0
A. Federal Government	233,226.4	279,557.6	308,576.5	321,156.2
B. Provincial Governments	187,486.0	198,481.4	208,547.2	214,766.3
C. Local Bodies (City Governments)	33,776.8	29,230.4	34,600.6	34,002.5
II. Non-Financial Public Sector Enterprises :	279,336.4	309,846.1	318,649.9	342,935.8
A. Agriculture, Forestry, Hunting & Fishing	19.8	82.9	79.6	81.3
B. Mining & Quarrying	28,567.6	36,600.9	33,844.9	32,005.4
C. Manufacturing	54,358.9	59,996.4	60,224.7	73,936.2
D. Construction	182.3	39.6	105.3	64.4
E. Utilities	60,032.4	59,268.8	68,878.0	68,942.6
F. Commerce	15,415.0	19,304.4	19,093.4	18,384.2
G. Transport, Storage & Communication	92,991.6	102,838.7	100,213.5	114,560.1
H. Services	22,448.8	24,062.7	24,524.5	26,999.2
I. Others	5,319.9	7,651.8	11,685.9	7,962.4
III. Non-Bank Financial Companies :	92,689.4	94,285.0	98,152.7	106,348.9
A. Co-operative Banks	560.8	1,373.6	1,491.6	1,969.9
B. Development Financial Institutions	5,178.8	6,955.3	3,395.9	2,584.5
C. Insurance Companies	18,862.0	23,435.5	21,887.1	30,942.3
D. Micro Finance Banks	679.0	772.7	957.2	1,242.0
E. Other NBFC's	67,408.9	61,747.9	70,420.9	69,610.1
IV. Private Sector Enterprises :	1,167,055.2	1,225,606.3	1,321,616.7	1,365,070.8
A. Agriculture, Hunting and Forestry	131,945.7	125,476.1	133,822.2	146,349.8
1- Growing of crops	121,217.9	115,696.6	124,158.2	134,469.4
2- Farming of animals	4,636.2	5,835.7	5,627.3	6,312.7
3- Agricultural and animal husbandry	1,646.0	1,863.8	2,461.4	3,107.2
4- Agricultural machinery and equipments	4,020.3	1,712.2	1,007.9	1,627.8
5- Hunting, trapping, forestry & logging	45.6	14.3	55.8	33.2
6- Forestry and Logging and Related Service	379.7	353.5	511.6	799.5
B. Fishing and fish farming etc.	500.2	980.1	645.9	753.6
C. Mining and Quarrying	28,076.9	31,607.8	32,189.0	44,438.2
1- Mining of coal	6,288.8	6,835.5	5,182.2	6,847.8
2- Crude petroleum & natural gas	19,525.0	23,201.0	23,865.7	33,013.2
3- Iron & non-ferrous metal ores	803.8	566.4	1,258.1	1,140.5
4- Quarrying of stone, sand and clay	394.5	148.0	166.8	211.1
5- Chemical, fertilizer, Salt etc.	1,064.7	856.9	1,716.2	3,225.7
D. Manufacturing	252,000.8	267,363.7	263,996.0	276,199.5
1- Food products and beverages	27,974.5	34,058.1	35,275.8	40,597.5
2- Tobacco products	2,488.4	2,023.2	1,310.2	885.9
3- Textiles	44,843.8	48,657.9	46,509.3	51,905.1
i) Spinning, weaving, finishing of textiles	33,811.8	38,584.6	37,936.0	41,662.2
a) Spinning of fibers	20,023.6	23,454.6	22,188.9	26,611.4
b) Weaving of textiles	6,418.8	7,934.6	9,326.8	9,921.2
c) Finishing of textiles	7,369.4	7,195.3	6,420.2	5,129.5
ii) Made-up textile articles	4,779.8	4,103.7	3,457.5	4,286.3
iii) Knit wear	1,917.4	2,632.1	1,719.1	1,787.1
iv) Carpets and rugs	1,359.0	840.3	934.3	876.9
v) Other textiles n.e.s.	2,975.7	2,497.3	2,462.4	3,292.6
4- Wearing apparel, readymade garments etc.	5,001.0	7,281.8	7,293.8	8,638.4

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	2009		2010	
	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of luggage and	5,785.4	7,072.8	5,434.0	5,156.7
i.) Tanning & dressing of leather, luggage, handbags etc.	1,260.7	1,439.7	1,398.1	1,632.7
ii.) Footwear	4,524.7	5,633.1	4,035.9	3,524.0
a) Leather wear	3,065.2	4,158.3	3,516.5	3,070.3
b) Rubber and Plastic wear	1,459.5	1,474.8	519.4	453.7
6- Wood and products of wood cork	2,054.3	2,109.5	1,401.6	967.4
7- Paper, paperboard and products	1,470.4	2,018.7	2,297.1	2,484.3
8- Printing, publishing and allied industries	3,323.1	4,624.7	5,376.2	5,005.2
9- Coke and refined petroleum products	28,668.9	21,906.1	28,278.5	26,549.9
10- Chemicals and chemical products	50,690.9	60,176.0	49,215.4	65,890.4
11- Rubber and plastics products	1,612.4	1,900.6	2,709.3	2,741.0
12- Other non-metallic mineral products	8,897.5	8,452.1	6,200.3	7,611.6
13- Basic metals	9,926.0	10,279.4	12,334.6	8,056.0
14- Fabricated metal products	2,461.9	2,242.9	3,236.3	2,547.6
15- Machinery and equipment	9,418.0	8,474.6	9,095.9	8,172.3
16- Office, accounting and computing machinery	419.8	446.0	729.6	966.3
17- Electrical machinery and apparatus	7,434.8	8,449.5	6,807.5	6,881.6
18- Radio, television and communication equipment and apparatus	2,412.2	3,653.0	1,479.3	814.7
19- Medical, precision and optical instruments, watches and clocks	5,559.4	3,544.1	2,845.3	3,660.4
20- Motor vehicles, trailers and semi-trailers	15,521.0	16,010.5	21,140.9	11,092.7
21- Other transport equipments	2,718.7	2,627.6	3,213.7	2,942.0
22- Furniture and fixture	2,141.6	1,599.5	1,463.1	1,868.6
23- Jewellery and related articles	717.0	1,230.7	1,014.1	760.9
24- Sports goods	927.5	1,014.9	1,967.5	1,652.7
25- Handicrafts	257.2	170.1	138.7	178.4
26- Other manufacturing n.e.s.	9,275.0	7,339.5	7,228.2	8,171.8
E. Ship breaking and waste / scrape (junk) etc.	2,455.2	2,448.7	2,240.9	1,556.8
F. Electricity, gas and water supply	30,963.7	41,911.4	41,780.6	30,929.6
G. Construction	55,384.0	60,884.2	65,883.1	64,990.2
1- Building	40,152.2	41,001.6	50,773.1	48,091.1
2- Infrastructure	15,231.8	19,882.6	15,110.0	16,899.2
H. Commerce and Trade	179,137.8	179,864.2	198,778.5	205,808.0
1- Sale, maintenance and repair of motor vehicles and motorcycles	10,600.6	9,955.7	9,819.4	9,819.4
2- Wholesale and commission trade	104,410.2	110,964.8	120,114.1	122,152.0
i) Exports	20,988.4	19,275.7	19,401.0	19,912.7
ii) Imports	12,338.0	12,921.3	13,153.3	12,161.2
iii) Domestic whole sales	71,083.8	78,767.9	87,559.8	90,078.2
3- Retail trade	64,127.0	58,943.7	68,845.0	73,836.6
I. Hotels, restaurants and clubs etc	8,709.3	7,882.4	5,660.6	6,840.7
J. Transport, storage and communications	112,650.7	118,538.3	116,513.4	111,695.3
K. Real estate, renting and business activities	126,594.5	130,941.7	148,654.0	155,649.2
1- Real estate activities	20,126.8	23,516.0	27,100.4	32,971.8
2- Renting of machinery and equipment	1,508.2	3,007.2	1,807.7	1,668.6
3- Computer and related activities	5,167.2	6,805.0	6,702.3	6,898.2
4- Research and development	3,138.4	2,860.2	3,558.3	2,873.4
5- Other business activities	96,653.9	94,753.3	109,485.4	111,237.2
L. Education	26,763.4	32,361.4	35,949.0	36,235.2
M. Health and social work	12,698.6	14,451.7	15,604.3	16,611.1
N. Other community, social and personal service activities	45,283.2	41,617.3	46,175.1	52,683.0
O. Other private business n.e.c	153,891.2	169,277.2	213,724.1	214,330.6
V. Trust Funds and Non-Profit Institutions	123,415.6	118,234.0	115,731.4	144,640.7
VI. Personal	1,907,566.0	2,010,811.8	2,189,300.9	2,357,475.2
VII. Others	69,414.2	43,575.4	48,069.2	44,670.8
TOTAL	4,137,603.7	4,352,661.8	4,693,117.1	4,983,915.5

3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 31st December, 2010

(Million Rupees)										
SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		D O M E S T I C C O N S T I T U E N T S							
			Government		Non Financial Public Sector		NBFC's		Private Sector (Business)	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	784	1.4	69,832	74.8	315	0.8	2,035	1.0	1,140,60	3,051.0
5,000 to 10,000	1,198	9.6	20,273	158.0	690	5.0	356	2.7	779,891	5,566.6
10,000 to 20,000	760	12.6	25,593	359.2	846	12.3	320	4.4	1,009,36	15,205.7
20,000 to 25,000	1,148	27.5	9,985	225.1	70	1.6	80	1.7	445,023	9,907.5
25,000 to 30,000	615	17.3	7,729	212.4	37	1.0	59	1.6	360,401	9,887.0
30,000 to 40,000	350	12.5	53,034	1,764.1	1,368	51.0	164	5.5	660,514	23,131.0
40,000 to 50,000	241	10.6	9,028	402.8	65	3.0	130	5.6	541,720	24,365.8
50,000 to 60,000	219	12.2	4,571	254.6	40	2.2	94	5.2	471,164	25,846.4
60,000 to 70,000	258	16.5	4,589	293.5	689	47.1	85	5.6	362,621	23,520.9
70,000 to 80,000	724	54.1	3,781	283.5	30	2.2	1,431	105.4	327,503	24,516.7
80,000 to 90,000	605	50.7	5,026	422.8	113	9.5	48	4.0	308,902	26,280.5
90,000 to 100,000	1,698	162.1	6,029	566.0	95	9.0	42	4.1	242,885	23,032.2
100,000 to 200,000	5,746	771.4	13,914	1,983.3	336	47.8	396	55.4	1,179,68	165,345.2
200,000 to 300,000	2,753	694.5	6,334	1,518.4	241	58.9	695	176.9	360,903	87,691.6
300,000 to 400,000	4,572	1,583.2	4,505	1,575.5	430	135.1	134	45.4	138,121	47,485.6
400,000 to 500,000	2,299	1,018.7	4,888	2,181.8	73	32.4	128	56.0	82,477	36,631.2
50,000 to 600,000	2,439	1,315.1	3,320	1,802.8	80	43.3	252	135.3	46,024	25,011.5
600,000 to 700,000	842	551.2	1,912	1,234.7	46	30.0	75	49.1	31,171	20,153.9
700,000 to 800,000	1,603	1,162.1	2,329	1,747.8	65	48.1	169	123.8	20,308	15,269.8
800,000 to 900,000	1,103	920.8	918	788.0	60	51.2	60	50.6	15,413	13,129.1
900,000 to 1,000,000	508	482.8	2,077	1,925.1	40	38.1	35	33.1	12,590	11,949.3
1,000,000 to 2,000,000	4,675	6,004.1	9,204	13,307.5	538	744.8	634	912.4	56,258	76,809.0
2,000,000 to 3,000,000	1,318	3,106.3	3,585	8,865.4	224	530.5	270	668.0	17,162	40,867.0
3,000,000 to 4,000,000	383	1,351.7	2,706	9,847.1	279	1,022.8	206	703.7	7,659	26,271.2
4,000,000 to 5,000,000	225	1,026.6	1,501	6,601.5	139	621.6	116	520.7	4,519	20,177.3
5,000,000 to 6,000,000	203	1,087.8	1,451	7,788.0	97	517.9	94	500.5	3,660	19,795.7
6,000,000 to 7,000,000	173	1,135.6	706	4,585.0	62	403.9	64	423.8	2,012	12,969.5
7,000,000 to 8,000,000	188	1,410.9	664	4,935.2	51	380.5	111	822.6	1,309	9,722.5
8,000,000 to 9,000,000	98	823.5	499	4,230.9	21	178.1	45	374.4	1,193	9,991.8
9,000,000 to 10,000,000	173	1,623.5	666	6,217.7	61	574.2	31	294.2	742	6,987.8
10,000,000 and over	651	26,391.	5,985	483,772.	1,725	337,331.8	1,040	100,256.	9,337	504,500.5
TOTAL	38,552	52,848.4	286,634	569,925.0	8,926	342,935.8	9,399	106,348.9	8,641,142	1,365,070.8

3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 31st December, 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	70,564	73.4	876,771	2,272.5	28,615	67.7	2,188,740	5,541.2	2,189,524	5,542.6
5,000 to 10,000	7,843	58.7	867,853	6,502.2	31,904	248.4	1,708,810	12,541.5	1,710,008	12,551.1
10,000 to 20,000	19,913	278.1	1,848,455	27,584.0	72,768	1,104.1	2,977,260	44,547.9	2,978,020	44,560.5
20,000 to 25,000	4,802	105.9	974,924	21,996.8	22,246	509.5	1,457,130	32,748.1	1,458,278	32,775.6
25,000 to 30,000	3,397	92.8	871,962	23,928.3	35,111	928.4	1,278,696	35,051.5	1,279,311	35,068.8
30,000 to 40,000	13,696	482.3	1,737,166	60,733.7	66,329	2,387.5	2,532,271	88,555.1	2,532,621	88,567.6
40,000 to 50,000	3,690	162.2	1,468,969	65,736.1	33,927	1,513.4	2,057,529	92,188.8	2,057,770	92,199.4
50,000 to 60,000	11,594	652.2	1,210,701	66,401.5	38,054	2,122.9	1,736,218	95,284.9	1,736,437	95,297.1
60,000 to 70,000	4,234	276.1	1,110,202	71,966.4	19,069	1,221.8	1,501,489	97,331.4	1,501,747	97,347.9
70,000 to 80,000	7,181	536.9	924,973	69,315.0	12,029	890.9	1,276,928	95,650.6	1,277,652	95,704.7
80,000 to 90,000	1,134	94.1	786,286	66,609.4	21,639	1,815.2	1,123,148	95,235.6	1,123,753	95,286.3
90,000 to 100,000	5,908	569.1	697,151	66,198.2	10,039	972.6	962,149	91,351.1	963,847	91,513.2
100,000 to 200,000	41,847	5,750.9	3,106,477	424,839.6	46,478	6,572.2	4,389,135	604,594.4	4,394,881	605,365.7
200,000 to 300,000	11,637	2,837.2	846,941	204,302.7	8,446	2,034.9	1,235,197	298,620.6	1,237,950	299,315.1
300,000 to 400,000	3,739	1,306.1	342,199	117,732.1	7,572	2,615.0	496,700	170,894.8	501,272	172,478.0
400,000 to 500,000	2,041	889.7	196,381	87,166.7	2,150	930.6	288,138	127,888.4	290,437	128,907.1
50,000 to 600,000	2,944	1,576.2	127,805	69,765.6	1,649	900.6	182,074	99,235.2	184,513	100,550.3
600,000 to 700,000	1,527	982.8	87,743	56,663.1	489	315.4	122,963	79,429.0	123,805	79,980.2
700,000 to 800,000	1,449	1,098.2	65,773	49,256.7	2,217	1,625.1	92,310	69,169.4	93,913	70,331.5
800,000 to 900,000	511	432.1	49,460	41,938.0	499	421.8	66,921	56,810.8	68,024	57,731.6
900,000 to 1,000,000	621	594.4	30,606	28,965.4	157	148.7	46,126	43,654.2	46,634	44,137.0
1,000,000 to 2,000,000	4,609	6,430.3	150,171	202,656.3	1,844	2,633.9	223,258	303,494.2	227,933	309,498.3
2,000,000 to 3,000,000	1,692	4,148.7	40,140	97,108.2	623	1,462.6	63,696	153,650.4	65,014	156,756.7
3,000,000 to 4,000,000	1,336	4,680.8	15,153	51,663.4	331	1,192.1	27,670	95,381.2	28,053	96,732.8
4,000,000 to 5,000,000	543	2,413.1	9,500	42,533.1	72	320.7	16,390	73,188.1	16,615	74,214.7
5,000,000 to 6,000,000	360	1,916.2	6,068	32,532.0	113	603.0	11,843	63,653.3	12,046	64,741.0
6,000,000 to 7,000,000	281	1,815.1	3,824	24,653.7	66	435.6	7,015	45,286.5	7,188	46,422.1
7,000,000 to 8,000,000	224	1,670.5	2,747	20,367.9	36	266.4	5,142	38,165.5	5,330	39,576.5
8,000,000 to 9,000,000	187	1,578.8	2,021	17,123.8	22	181.7	3,988	33,659.5	4,086	34,483.0
9,000,000 to 10,000,000	97	910.5	1,157	10,933.9	31	293.1	2,785	26,211.5	2,958	27,835.0
10,000,000 and over	2,605	100,227.3	9,206	228,028.9	291	7,935.0	30,189	1,762,052.5	30,840	1,788,444.0
TOTAL	232,206	144,640.7	18,468,785	2,357,475.2	464,816	44,670.8	28,111,908	4,931,067.1	28,150,460	4,983,915.5

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

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

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2009				2010			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,242,637	4,996.9	2,143,896	5,626.0	2,106,978	5,473.4	2,189,524	5,542.6
5,000 to 10,000	1,751,942	13,151.6	1,748,893	12,972.8	1,567,334	11,541.3	1,710,008	12,551.1
10,000 to 20,000	3,053,654	45,142.8	2,950,492	43,714.2	2,936,061	43,168.1	2,978,020	44,560.5
20,000 to 25,000	1,349,438	30,373.5	1,288,767	28,728.3	1,360,187	30,523.0	1,458,278	32,775.6
25,000 to 30,000	1,182,249	32,304.2	1,174,474	32,134.8	1,153,990	31,703.1	1,279,311	35,068.8
30,000 to 40,000	2,042,522	71,048.7	2,230,906	77,722.1	2,198,623	76,913.4	2,532,621	88,567.6
40,000 to 50,000	1,851,989	83,091.3	1,850,142	82,937.1	1,943,396	87,355.3	2,057,770	92,199.4
50,000 to 60,000	1,576,819	86,505.5	1,547,683	84,915.3	1,707,144	93,560.0	1,736,437	95,297.1
60,000 to 70,000	1,278,646	82,872.5	1,227,122	79,529.5	1,444,347	93,852.4	1,501,747	97,347.9
70,000 to 80,000	1,018,791	76,170.3	1,034,442	77,370.4	1,200,320	89,812.3	1,277,652	95,704.7
80,000 to 90,000	978,994	83,178.1	1,036,422	87,855.4	984,078	83,388.2	1,123,753	95,286.3
90,000 to 100,000	759,387	71,961.5	821,445	77,952.3	926,782	88,039.5	963,847	91,513.2
100,000 to 200,000	3,633,409	499,882.7	3,716,517	507,882.1	4,301,145	588,944.3	4,394,881	605,365.7
200,000 to 300,000	1,037,757	249,031.0	1,026,476	248,185.9	1,160,828	279,085.1	1,237,950	299,315.1
300,000 to 400,000	455,744	157,272.6	416,128	141,943.0	503,419	173,612.9	501,272	172,478.0
400,000 to 500,000	223,602	99,805.7	236,139	105,417.8	251,979	112,097.2	290,437	128,907.1
50,000 to 600,000	144,961	78,606.0	150,451	81,934.9	163,672	88,917.5	184,513	100,550.3
600,000 to 700,000	94,613	61,218.1	96,849	62,718.4	116,229	74,718.7	123,805	79,980.2
700,000 to 800,000	71,812	53,626.7	74,300	55,446.3	81,683	61,094.9	93,913	70,331.5
800,000 to 900,000	55,688	47,182.7	67,309	56,967.5	63,361	53,543.3	68,024	57,731.6
900,000 to 1,000,000	41,347	39,300.3	42,811	40,459.6	47,466	44,863.6	46,634	44,137.0
1,000,000 to 2,000,000	170,409	228,987.8	199,078	269,145.5	199,478	270,661.2	227,933	309,498.3
2,000,000 to 3,000,000	54,309	130,978.6	56,509	135,525.9	56,206	134,937.3	65,014	156,756.7
3,000,000 to 4,000,000	24,811	85,411.8	24,435	83,250.5	23,432	80,654.2	28,053	96,732.8
4,000,000 to 5,000,000	14,802	66,308.3	22,293	102,236.0	18,616	82,702.7	16,615	74,214.7
5,000,000 to 6,000,000	11,226	60,077.6	10,689	57,069.2	13,444	71,924.2	12,046	64,741.0
6,000,000 to 7,000,000	5,936	38,431.5	6,630	42,620.1	6,085	39,261.6	7,188	46,422.1
7,000,000 to 8,000,000	4,400	32,776.1	4,116	30,811.0	3,961	29,448.0	5,330	39,576.5
8,000,000 to 9,000,000	3,306	27,813.1	3,437	28,960.3	3,879	32,796.4	4,086	34,483.0
9,000,000 to 10,000,000	2,681	25,365.7	2,560	24,190.7	2,673	25,217.1	2,958	27,835.0
10,000,000 and over	25,185	1,474,730.5	27,126	1,586,439.0	29,058	1,713,306.9	30,840	1,788,444.0
TOTAL	25,163,066	4,137,603.7	25,238,537	4,352,661.8	26,575,854	4,693,117.1	28,150,460	4,983,915.5

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	2007		2008	
	Jun.	Dec.	Jun.	Dec.
I. Government:	100,302.8	77,701.5	133,084.5	150,461.0
A. Federal Government:	59,449.3	52,840.6	87,575.8	128,837.2
(1) Commodity Operations	54,665.0	47,238.9	81,887.1	123,445.0
(2) Others	4,784.4	5,601.7	5,688.7	5,392.2
B. Provincial Governments:	40,853.4	24,860.9	45,508.7	21,623.8
(1) Commodity Operations	39,712.9	24,018.5	44,371.5	20,670.7
(2) Others	1,140.5	842.4	1,137.2	953.0
C. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	115,343.6	125,398.9	107,911.8	186,902.4
(1) Agriculture, Forestry, Hunting & Fishing	336.2	-	-	9,387.8
(2) Mining & Quarrying	100.6	11.1	-	-
(3) Manufacturing	35,693.6	36,366.1	22,119.3	53,715.8
(4) Construction	-	-	-	-
(5) Utilities	25,599.1	41,241.9	48,267.9	60,304.7
(6) Commerce	8,670.2	16,832.6	8,166.8	24,559.9
(7) Transport, Storage & Communication	44,905.5	30,268.8	29,137.7	38,783.7
(8) Services	38.3	678.4	220.1	150.4
(9) Others	-	-	-	-
III. Non-Bank Financial Institutions :	47,986.9	52,258.5	44,579.6	45,733.5
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	6,923.1	2,240.7	1,250.0	2,566.9
(3) Insurance Companies	2,417.4	3,283.8	2,717.9	2,516.1
(4) Micro Finance	-	209.7	-	-
(5) Other NBFC's	38,646.5	46,524.2	40,611.7	40,650.5
IV. Private Sector Enterprises :	1,669,727.6	1,884,922.9	2,074,977.9	2,240,767.9
A. Agriculture, Hunting and Forestry	144,057.9	156,283.4	154,438.3	170,607.4
(1) Growing of crops	103,440.4	114,703.8	110,779.2	120,035.9
(2) Farming of animals	15,727.8	18,836.6	21,061.4	26,291.7
(3) Agricultural and animal husbandry	580.2	1,108.1	695.9	1,108.4
(4) Agricultural machinery and equipments	24,208.9	21,150.4	21,837.8	22,670.4
(5) Hunting, trapping, forestry & logging	100.6	484.5	64.0	501.0
B. Fishing and fish farming etc.	1,661.5	764.4	1,249.7	804.8
C. Mining and Quarrying	11,691.7	14,431.1	16,824.5	16,929.7
(1) Mining of coal	2,607.1	1,931.6	2,509.9	2,748.6
(2) Crude petroleum & natural gas	6,583.1	8,989.1	12,716.8	10,684.1
(3) Iron & non-ferrous metal ores	411.7	689.0	60.1	85.1
(4) Quarrying of stone, sand and clay	102.3	162.8	191.1	183.4
(5) Chemical, fertilizer, Salt etc.	1,987.5	2,658.6	1,346.7	3,228.5
D. Manufacturing	954,641.2	1,091,857.6	1,177,764.1	1,299,410.2
(1) Food products and beverages	159,129.1	173,514.2	183,018.5	216,289.8
(2) Tobacco products	1,044.4	1,718.7	586.6	893.0
(3) Textiles	421,786.8	482,864.2	515,111.5	516,595.0
i) Spinning, weaving, finishing of textiles	337,631.6	382,684.1	413,325.2	410,374.1
a) Spinning of fibers	201,418.8	220,965.1	235,998.4	246,284.8
b) Weaving of textiles	77,703.9	85,116.4	97,231.5	86,216.2
c) Finishing of textiles	58,508.8	76,602.7	80,095.3	77,873.1
ii) Made-up textile articles	44,569.1	43,344.7	46,112.7	44,915.0
iii) Knit wear	18,401.3	19,984.8	21,839.7	20,156.7
iv) Carpets and rugs	4,233.3	7,024.9	8,905.5	5,801.8
v) Other textiles n.e.s.	16,951.6	29,825.7	24,928.4	35,347.4
(4) Wearing apparel, readymade garments etc.	40,197.6	45,221.5	46,519.2	46,678.4

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

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)				
BORROWERS	2007		2008	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather, manufacture of luggage and footwear	15,307.4	18,160.2	18,019.0	19,876.1
i.) Tanning & dressing of leather, luggage, handbags etc.	6,872.9	9,936.2	8,794.5	10,310.0
ii.) Footwear	8,434.5	8,224.0	9,224.6	9,566.1
6) Wood and products of wood cork	1,848.6	1,580.1	2,304.5	1,921.9
7) Paper, paperboard and products	16,349.9	19,692.7	18,646.1	23,763.0
8) Printing, publishing and allied industries	5,213.0	5,847.4	6,688.2	8,936.0
9) Coke and refined petroleum products	9,484.5	15,158.2	19,031.1	22,763.3
10) Chemicals and chemical products	72,731.6	78,174.8	106,643.7	145,275.6
11) Rubber and plastics products	7,677.9	10,532.2	9,984.8	11,644.5
12) Other non-metallic mineral products	89,214.0	93,046.4	90,159.1	105,576.1
13) Basic metals	24,859.6	34,072.8	37,006.3	40,679.4
14) Fabricated metal products	6,931.7	9,944.3	11,295.0	10,138.9
15) Machinery and equipment	15,169.6	17,427.1	17,436.2	18,714.7
16) Office, accounting and computing machinery	478.8	124.1	127.7	317.2
17) Electrical machinery and apparatus	18,767.4	29,815.1	31,480.6	43,158.2
18) Radio, television and communication equipment and apparatus	3,740.5	2,397.6	4,489.6	3,091.9
19) Medical, precision and optical instruments, watches and clocks	5,022.8	5,826.0	9,074.7	9,122.4
20) Motor vehicles, trailers and semi-trailers	14,766.5	14,860.9	14,079.7	20,073.9
21) Other transport equipments	5,489.5	5,029.4	5,870.6	4,862.5
22) Furniture and fixture	1,848.6	2,954.4	2,964.8	1,951.6
23) Jewellery and related articles	1,195.5	1,435.1	1,644.2	1,873.8
24) Sports goods	5,590.1	3,676.8	3,986.3	4,422.5
25) Handicrafts	94.5	129.9	130.0	201.0
26) Other manufacturing n.e.s.	10,701.4	18,653.6	21,466.3	20,589.4
E. Ship breaking and waste / scrape (junk) etc. I	1,696.2	1,910.6	2,135.9	2,659.4
F. Electricity, gas and water supply	42,934.3	67,671.9	107,031.1	146,983.2
G. Construction	51,628.8	64,169.6	79,293.2	78,450.4
1) Building	41,062.9	49,843.3	59,541.3	59,870.0
2) Infrastructure	10,565.9	14,326.3	19,751.8	18,580.3
H. Commerce and Trade	209,529.0	222,036.5	245,093.6	244,713.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,184.9	13,213.0	15,399.1	13,080.1
2) Wholesale and commission trade	139,563.9	146,993.0	157,276.0	146,162.7
i) Exports	42,205.7	41,337.0	48,123.7	41,944.9
ii) Imports	29,842.7	31,372.9	35,954.5	37,552.7
iii) Domestic whole sales	67,515.5	74,283.1	73,197.8	66,665.2
3) Retail trade	55,780.2	61,830.6	72,418.5	85,470.8
I. Hotels, restaurants and clubs etc	13,683.9	12,506.4	13,381.9	14,358.9
J. Transport, storage and communications	78,982.8	82,936.2	94,182.2	99,544.3
K. Real estate, renting and business activities	92,285.8	111,259.8	102,763.0	104,090.2
L. Education	4,484.4	5,447.2	5,756.1	6,027.6
M. Health and social work	5,395.0	5,444.8	6,830.5	6,340.9
N. Other community, social and personal service activities	15,539.6	16,515.4	14,569.2	14,937.8
O. Other private business n.e.s	41,515.5	31,688.0	53,664.6	34,909.6
V. Trust Funds and Non Profit Institutions	14,572.3	17,180.4	15,320.2	13,606.1
VI. Personal	400,771.4	422,807.2	421,195.8	396,088.0
A. Bank Employees	52,852.6	53,369.8	61,004.9	65,286.4
B. Consumer Financing	345,584.2	367,119.6	356,784.3	327,067.4
i) House building	53,832.7	63,619.5	66,919.5	64,191.0
ii) Transport	105,396.4	113,036.1	104,464.6	93,877.4
iii) Credit cards	42,802.9	47,237.9	44,428.4	41,092.8
iv) Consumer durable	1,019.1	1,111.2	1,656.3	5,537.8
v) Personal loans	142,533.1	142,114.9	139,315.5	122,368.4
C. Other Personal	2,334.7	2,317.9	3,406.6	3,734.3
VII. Others	27,477.7	32,935.5	18,568.4	22,835.1
TOTAL	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)			
BORROWERS	2009		2010
	Jun.	Dec.	Jun.
I. Government:	341,698.8	333,440.8	423,866.8
A. Federal Government:	163,055.6	186,794.6	183,015.4
(1) Commodity Operations	158,453.9	181,725.3	175,612.5
(2) Others	4,601.6	5,069.3	7,402.9
B. Provincial Governments:	178,603.3	146,646.3	240,851.4
(1) Commodity Operations	176,965.6	146,307.4	240,620.7
(2) Others	1,637.7	338.8	230.7
C. Local Bodies (City Governments)	40.0	-	-
II. Non-Financial Public Sector Enterprises :	216,717.0	225,365.8	166,137.7
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	53,203.5	73,437.2	55,045.0
(4) Construction	-	-	-
(5) Utilities	63,781.1	65,329.8	29,292.0
(6) Commerce	18,509.4	17,488.6	12,822.5
(7) Transport, Storage & Communication	45,241.9	34,876.8	34,753.0
(8) Services	1.0	3.6	32.6
(9) Others	35,980.2	34,229.9	34,192.6
III. Non-Bank Financial Institutions :	39,369.7	49,030.0	44,302.7
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	6,235.3	6,098.0	6,429.3
(3) Insurance Companies	1,660.0	1,369.8	1,428.4
(4) Micro Finance	-	-	200.0
(5) Other NBFC's	31,474.4	41,562.2	36,244.9
IV. Private Sector Enterprises :	2,096,078.9	2,221,542.0	2,193,624.0
A. Agriculture, Hunting and Forestry	157,163.2	165,826.2	165,206.6
(1) Growing of crops	113,890.7	120,137.4	114,912.1
(2) Farming of animals	21,150.6	20,611.7	22,968.6
(3) Agricultural and animal husbandry	599.8	633.2	476.2
(4) Agricultural machinery and equipments	21,166.5	24,259.1	26,772.2
(5) Hunting, trapping, forestry & logging	355.6	184.8	77.4
B. Fishing and fish farming etc.	513.0	670.7	767.6
C. Mining and Quarrying	17,492.6	17,002.7	14,979.1
(1) Mining of coal	2,634.5	2,465.0	2,742.4
(2) Crude petroleum & natural gas	12,133.8	11,923.3	10,460.5
(3) Iron & non-ferrous metal ores	432.3	928.0	580.4
(4) Quarrying of stone, sand and clay	339.9	374.9	325.8
(5) Chemical, fertilizer, Salt etc.	1,952.0	1,311.4	870.1
D. Manufacturing	1,186,757.8	1,282,352.6	1,228,536.4
(1) Food products and beverages	197,478.2	190,828.4	214,265.2
(2) Tobacco products	285.2	2,040.1	2,278.8
(3) Textiles	464,471.9	526,332.6	456,139.9
i) Spinning, weaving, finishing of textiles	368,092.7	424,046.0	351,567.5
a) Spinning of fibers	211,995.7	255,267.8	202,128.3
b) Weaving of textiles	85,543.7	89,230.0	82,154.9
c) Finishing of textiles	70,553.3	79,548.3	67,284.3
ii) Made-up textile articles	43,073.9	46,306.3	51,329.2
iii) Knit wear	23,370.0	23,683.8	21,245.7
iv) Carpets and rugs	5,906.9	4,617.7	6,754.9
v) Other textiles n.e.s.	24,028.4	27,678.8	25,242.7
(4) Wearing apparel, readymade garments etc.	48,250.9	49,456.7	48,150.6

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)			
BORROWERS	2009		2010
	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,173.0	18,026.8	17,121.6
i.) Tanning & dressing of leather, luggage, handbags etc.	9,978.4	9,895.0	9,288.3
ii.) Footwear	8,194.7	8,131.7	7,833.3
6) Wood and products of wood cork	2,023.0	1,919.3	1,890.1
7) Paper, paperboard and products	18,079.3	17,528.3	18,591.4
8) Printing, publishing and allied industries	9,197.9	8,397.5	7,586.4
9) Coke and refined petroleum products	20,522.7	21,737.1	23,652.9
10) Chemicals and chemical products	131,890.6	154,646.7	152,153.2
11) Rubber and plastics products	12,746.4	12,405.3	13,584.5
12) Other non-metallic mineral products	100,385.8	102,842.3	99,994.9
13) Basic metals	39,393.2	39,596.0	40,885.5
14) Fabricated metal products	8,730.6	9,528.5	11,371.5
15) Machinery and equipment	14,598.0	16,073.4	15,729.3
16) Office, accounting and computing machinery	111.2	128.1	38.2
17) Electrical machinery and apparatus	40,079.0	48,342.3	44,963.3
18) Radio, television and communication equipment and apparatus	3,108.3	3,693.3	3,043.1
19) Medical, precision and optical instruments, watches and clocks	5,565.0	5,555.0	7,555.6
20) Motor vehicles, trailers and semi-trailers	18,413.4	18,825.1	16,042.4
21) Other transport equipments	3,667.4	4,445.4	3,789.5
22) Furniture and fixture	1,539.4	1,941.3	2,206.9
23) Jewellery and related articles	994.5	1,277.1	1,031.9
24) Sports goods	5,094.8	4,638.1	4,220.4
25) Handicrafts	94.9	144.8	149.6
26) Other manufacturing n.e.s.	21,863.4	22,003.2	22,097.7
E. Ship breaking and waste / scrape (junk) etc.	4,928.0	3,380.2	4,906.3
F. Electricity, gas and water supply	152,197.2	179,560.4	209,776.8
G. Construction	68,892.1	64,985.6	65,825.6
1) Building	53,902.2	51,799.3	51,131.0
2) Infrastructure	14,989.9	13,186.3	14,694.6
H. Commerce and Trade	226,381.2	231,335.7	220,443.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,257.0	14,475.7	12,694.9
2) Wholesale and commission trade	129,310.3	129,131.3	120,150.7
i) Exports	33,547.5	39,468.0	33,432.4
ii) Imports	30,380.3	28,876.1	29,565.7
iii) Domestic whole sales	65,382.5	60,787.2	57,152.6
3) Retail trade	80,814.0	87,728.7	87,598.3
I. Hotels, restaurants and clubs etc	13,476.2	14,042.1	14,830.4
J. Transport, storage and communications	98,136.5	96,700.7	102,505.1
K. Real estate, renting and business activities	107,453.1	108,810.1	103,215.7
L. Education	5,389.5	5,773.5	8,202.7
M. Health and social work	6,192.9	5,950.3	5,516.6
N. Other community, social and personal service activities	20,858.6	18,342.1	21,519.3
O. Other private business n.e.s	30,246.9	26,809.1	27,391.8
V. Trust Funds and Non-Profit Institutions	12,258.5	13,223.6	13,309.6
VI. Personal	364,458.2	339,887.8	322,138.0
A. Bank Employees	69,451.3	74,017.5	76,326.0
B. Consumer Financing	291,924.7	262,635.4	240,292.6
i) House building	61,151.6	58,713.0	54,140.5
ii) Transport	79,592.9	69,634.3	64,679.8
iii) Credit cards	35,535.1	31,257.4	28,280.5
iv) Consumer durable	546.6	176.7	512.8
v) Personal loans	115,098.4	102,853.9	92,679.0
C. Other Personal	3,082.2	3,235.0	5,519.4
VII. Others	9,765.2	9,401.3	11,084.7
TOTAL	3,080,346.3	3,191,891.3	3,174,463.4

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	(End of Period: Million Rupees)		
	Dec. 2010		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	372,547.0	372,547.0	-
A. Federal Government:	169,578.5	169,578.5	-
(1) Commodity Operations	160,783.0	160,783.0	-
(2) Others	8,795.4	8,795.4	-
B. Provincial Governments:	202,968.5	202,968.5	-
(1) Commodity Operations	202,724.5	202,724.5	-
(2) Others	244.0	244.0	-
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	165,357.7	165,357.7	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	47,972.6	47,972.6	-
(4) Construction	-	-	-
(5) Utilities	32,220.7	32,220.7	-
(6) Commerce	14,780.5	14,780.5	-
(7) Transport, Storage & Communication	39,235.4	39,235.4	-
(8) Services	59.8	59.8	-
(9) Others	31,088.7	31,088.7	-
III. Non-Bank Financial Institutions :	42,047.8	41,933.1	114.7
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	5,624.9	5,624.9	-
(3) Insurance Companies	1,173.0	1,173.0	-
(4) Micro Finance	200.0	200.0	-
(5) Other NBFC's	35,049.9	34,935.2	114.7
IV. Private Sector Enterprises :	2,386,470.9	2,276,087.8	110383.1
A. Agriculture, Hunting and Forestry	178,212.5	81,983.1	96229.4
(1) Growing of crops	125,848.1	67,377.8	58470.3
(2) Farming of animals	24,906.7	9,574.8	15331.9
(3) Agricultural and animal husbandry	570.8	570.8	-
(4) Agricultural machinery and equipments	26,786.7	4,361.4	22425.3
(5) Hunting, trapping, forestry & logging	100.1	98.2	1.9
B. Fishing and fish farming etc.	637.1	609.7	27.4
C. Mining and Quarrying	14,475.0	14,368.2	106.8
(1) Mining of coal	3,161.1	3,078.7	82.4
(2) Crude petroleum & natural gas	9,508.0	9,508.0	-
(3) Iron & non-ferrous metal ores	249.7	249.7	-
(4) Quarrying of stone, sand and clay	572.9	557.6	15.3
(5) Chemical, fertilizer, Salt etc.	983.2	974.1	9.1
D. Manufacturing	1,366,476.0	1,358,438.3	8037.7
(1) Food products and beverages	222,018.1	220,914.4	1103.7
(2) Tobacco products	4,236.6	4,236.2	0.4
(3) Textiles	554,403.8	551,683.3	2720.5
i) Spinning, weaving, finishing of textiles	435,407.9	433,160.7	2247.2
a) Spinning of fibers	248,974.4	247,553.3	1421.1
b) Weaving of textiles	99,361.9	99,145.1	216.8
c) Finishing of textiles	87,071.6	86,462.4	609.2
ii) Made-up textile articles	53,405.8	53,396.0	9.8
iii) Knit wear	24,009.8	23,613.8	396.0
iv) Carpets and rugs	6,469.3	6,464.7	4.6
v) Other textiles n.e.s.	35,110.9	35,048.0	62.9
(4) Wearing apparel, readymade garments etc.	49,888.2	49,611.0	277.2

3.6 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	(Concl'd.) (End of Period: Million Rupees)		
	Dec. 2010		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather, manufacture of luggage and footwear	18,452.7	18,249.5	203.2
(i) Tanning & dressing of leather, luggage, handbags etc.	9,769.0	9,638.1	130.9
(ii) Footwear	8,683.7	8,611.4	72.3
(6) Wood and products of wood cork	2,673.2	2,596.7	76.5
(7) Paper, paperboard and products	19,504.2	19,228.4	275.8
(8) Printing, publishing and allied industries	6,969.7	6,871.3	98.4
(9) Coke and refined petroleum products	26,761.5	26,742.7	18.8
(10) Chemicals and chemical products	156,047.5	154,910.8	1,136.70
(11) Rubber and plastics products	13,953.4	13,675.9	277.5
(12) Other non-metallic mineral products	107,354.1	106,666.3	687.8
(13) Basic metals	45,463.4	45,016.4	447.0
(14) Fabricated metal products	12,961.0	12,857.5	103.5
(15) Machinery and equipment	20,610.2	20,523.7	86.5
(16) Office, accounting and computing machinery	32.7	30.8	1.9
(17) Electrical machinery and apparatus	42,194.0	42,160.0	34.0
(18) Radio, television and communication equipment and apparatus	3,394.0	3,375.8	18.2
(19) Medical, precision and optical instruments, watches and clocks	7,836.6	7,793.1	43.5
(20) Motor vehicles, trailers and semi-trailers	17,971.7	17,808.6	163.1
(21) Other transport equipments	3,541.4	3,533.2	8.2
(22) Furniture and fixture	1,784.5	1,695.7	88.8
(23) Jewellery and related articles	923.1	862.3	60.8
(24) Sports goods	4,410.1	4,383.3	26.8
(25) Handicrafts	119.0	104.6	14.4
(26) Other manufacturing n.e.s.	22,971.2	22,906.5	64.7
E. Ship breaking and waste / scrape (junk) etc.	7,111.1	7,110.6	0.5
F. Electricity, gas and water supply	231,997.6	231,984.2	13.4
G. Construction	69,536.2	69,295.9	240.3
(1) Building	51,943.8	51,742.3	201.5
(2) Infrastructure	17,592.4	17,553.5	38.9
H. Commerce and Trade	228,189.1	224,475.7	3,713.40
(1) Sale, maintenance and repair of motor vehicles and motorcycles	13,845.1	13,474.4	370.7
(2) Wholesale and commission trade	123,438.5	123,222.1	216.4
(i) Exports	40,330.2	40,329.6	0.6
(ii) Imports	29,492.4	29,484.6	7.8
(iii) Domestic whole sales	53,615.9	53,408.0	207.9
(3) Retail trade	90,905.5	87,779.1	3,126.40
I. Hotels, restaurants and clubs etc	15,311.3	15,064.5	246.8
J. Transport, storage and communications	108,629.4	108,375.5	253.9
K. Real estate, renting and business activities	107,312.8	106,788.7	524.1
L. Education	7,397.2	7,287.2	110.0
M. Health and social work	5,765.1	5,708.4	56.7
N. Other community, social and personal service activities	17,954.1	17,930.3	23.8
O. Other private business n.e.s	27,466.6	26,667.8	798.8
V. Trust Funds and Non Profit Institutions	16,363.8	16,363.8	-
VI. Personal	305,983.5	302,718.0	3,265.50
(1) Bank Employees	74,572.0	71,434.4	3,137.60
(2) Consumer Financing	224,828.2	224,717.7	110.5
(i) House building	50,812.3	50,812.3	-
(ii) Transport	57,354.5	57,311.3	43.2
(iii) Credit cards	25,797.3	25,797.3	-
(iv) Consumer durable	473.4	435.9	37.5
(v) Personal loans	90,390.8	90,361.0	29.8
(3) Other Personal	6,583.3	6,565.9	17.4
VII. Others	17,591.6	17,396.8	194.8
TOTAL	3,306,362.2	3,192,404.1	113,958.1

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	2007		2008		2009		2010
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	12,371.0	9,144.3	19,453.1	18,088.9	7,275.6	18,452.2	20,686.3
II. Securities, Shares and other Financial Instruments:	97,957.1	116,642.2	98,852.1	95,457.5	73,902.3	80,386.9	83,218.0
A. Quoted on the Stock Exchange:	78,539.2	79,961.0	74,401.0	75,503.3	57,255.4	60,939.5	70,941.9
1. To Stock Brokers and Dealers:	55,025.8	55,359.7	59,407.5	49,824.4	34,181.7	34,179.1	50,741.6
(a) Government and other Trustee Securities	6,601.3	10,971.0	10,163.2	8,376.3	5,863.3	6,617.9	10,249.9
(b) Shares and Debentures	47,763.4	43,208.8	48,084.6	37,244.4	25,502.3	26,311.1	39,569.3
(c) Participation Term Certificates	7.7	567.5	262.0	433.1	1,002.4	148.7	10.7
(d) Others	653.4	612.5	897.8	3,770.5	1,813.8	1,101.5	911.7
2. To others:	23,513.4	24,601.3	14,993.5	25,678.9	23,073.6	26,760.4	20,200.3
(a) Government and other Trustee Securities	2,076.7	5,920.0	3,022.0	6,709.7	3,693.5	2,444.5	1,755.0
(b) Shares and Debentures	18,238.9	15,137.8	11,062.9	15,815.4	16,491.8	15,075.6	11,205.2
(c) Participation Term Certificates	-	14.2	26.8	665.4	33.4	61.5	45.3
(d) Others	3,197.9	3,529.3	881.9	2,488.5	2,855.0	9,178.7	7,194.9
B. Unquoted on the Stock Exchange:	19,417.9	36,681.3	24,451.1	19,954.2	16,647.0	19,447.4	12,276.1
1. To Stock Brokers and Dealers:	8,629.5	10,220.9	8,079.1	3,170.2	7,923.4	3,838.8	2,428.1
(a) Government and other Trustee Securities	2,519.0	4,154.8	2,217.3	1,275.1	2,177.7	2,013.4	990.3
(b) Shares and Debentures	4,838.6	4,805.1	5,321.9	1,509.3	5,521.1	1,547.3	1,188.8
(c) Participation Term Certificates	339.6	330.1	45.9	74.2	0.4	7.3	1.4
(d) Others	932.3	930.9	494.0	311.6	224.2	270.8	247.7
2. To others:	10,788.4	26,460.4	16,372.0	16,784.0	8,723.5	15,608.6	9,847.9
(a) Government and other Trustee Securities	8,637.3	17,167.9	13,688.6	14,186.0	6,897.8	7,890.3	7,573.1
(b) Shares and Debentures	612.9	2,971.8	418.4	2,067.6	542.3	4,232.4	598.1
(c) Participation Term Certificates	3.7	24.7	9.2	2.4	1.9	1,270.6	517.4
(d) Others	1,534.5	6,296.0	2,255.8	528.0	1,281.5	2,215.3	1,159.4
III. Merchandise	688,697.9	750,483.8	806,832.0	883,796.7	929,847.4	1,061,674.9	1,016,613.8
A. Food Items	166,794.2	174,071.3	191,977.1	196,116.1	361,525.8	264,894.7	339,450.0
1. Wheat	61,181.6	62,412.7	64,990.2	71,825.7	192,293.9	64,939.9	132,340.7
2. Rice and paddy	34,033.5	38,262.5	41,256.0	40,353.6	89,830.2	119,123.3	107,032.5
3. Other Grains & Pulses:	5,742.5	6,485.2	9,337.0	1,560.7	1,651.7	3,816.8	7,745.9
(a) Indigenous	5,443.7	5,407.8	9,029.6	1,426.7	1,405.7	3,572.1	2,487.2
(b) Imported	298.7	1,077.4	307.4	134.0	246.0	244.7	258.7
4. Edible Oils:	9,903.7	10,218.7	8,985.0	12,452.0	9,946.4	21,032.9	14,076.4
(a) Indigenous	5,951.2	5,968.6	6,666.1	8,805.9	5,857.4	16,670.5	9,127.6
(b) Imported	3,952.5	4,250.0	2,318.9	3,646.1	4,089.0	4,362.4	4,948.8
5. Sugar:	41,348.1	34,235.5	35,406.7	41,047.2	37,648.2	35,018.5	49,719.3
(a) Indigenous	35,517.0	28,235.6	28,226.2	31,206.9	31,723.9	28,872.2	41,223.2
(b) Imported	5,831.1	6,000.0	7,180.5	9,840.3	5,924.3	6,146.3	8,496.1
6. Kariana and Spices	2,666.2	3,055.6	2,324.5	4,543.2	14,643.0	2,781.5	3,180.8
7. Fish and Fish preparations	1,780.2	2,038.3	1,364.5	5,109.8	837.1	489.0	4,731.8
8. Other Food Items:	10,138.5	17,362.8	28,313.3	19,223.8	14,675.4	17,692.7	25,622.7
(a) Indigenous	8,989.4	15,744.2	27,024.5	17,198.3	13,940.2	16,741.5	20,077.9
(b) Imported	1,149.1	1,618.6	1,288.7	2,025.5	735.1	951.2	5,544.8
B. Raw Materials:	159,059.4	165,079.3	180,743.8	212,137.9	184,621.9	270,248.8	269,140.5
1. Cotton Raw:	86,460.7	91,319.5	81,929.8	86,186.7	64,100.9	105,001.5	100,054.0
(a) Indigenous	73,895.4	77,512.5	62,768.2	71,014.0	57,322.4	89,500.0	80,166.7
(b) Imported	12,565.3	13,807.0	19,161.6	15,172.7	6,778.5	15,501.5	19,887.2
2. Synthetic Fibers:	9,308.7	10,139.6	12,192.6	11,104.1	10,455.3	10,533.9	11,694.8
(a) Indigenous	8,280.6	8,423.9	10,524.8	9,475.1	8,952.7	9,509.4	10,815.3
(b) Imported	1,028.1	1,715.6	1,667.9	1,629.0	1,502.5	1,024.5	879.6
3. Fertilizers:	9,124.6	8,359.0	14,123.6	22,886.6	22,759.4	33,950.0	41,629.6
(a) Indigenous	7,280.9	6,443.5	8,764.3	12,582.1	13,294.6	21,347.6	24,680.5
(b) Imported	1,843.6	1,915.5	5,359.3	10,304.5	9,464.7	12,602.4	16,949.1

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	2007		2008		2009		2010
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude :	9,477.5	12,361.6	18,571.7	35,915.1	33,497.8	38,360.1	33,811.6
(a) Indigenous	3,825.1	6,564.9	12,729.7	18,385.6	14,859.9	26,676.7	16,917.5
(b) Imported	5,652.4	5,796.7	5,842.0	17,529.5	18,637.9	11,683.4	16,894.1
5. Iron & Steel:	16,177.7	13,391.6	16,750.0	18,982.4	18,974.8	36,825.6	31,826.7
(a) Indigenous	10,898.5	11,465.8	14,249.3	11,267.5	12,566.0	18,927.2	22,371.4
(b) Imported	5,279.2	1,925.8	2,500.8	7,714.9	6,408.7	17,898.5	9,455.3
6. Wool & Goat Hair	527.5	841.2	737.0	557.7	905.5	535.6	1,219.8
7. Hides & Skins	3,929.2	4,757.3	6,020.9	4,853.7	5,858.3	4,932.6	4,412.7
8. Oil Seeds	4,352.0	3,999.8	5,588.1	5,243.7	4,267.3	6,027.2	6,937.1
9. Pesticides & Insecticides:	1,567.3	1,812.8	2,641.8	4,959.0	3,956.4	4,428.9	4,625.6
(a) Indigenous	475.3	865.5	2,218.6	4,105.5	3,248.5	2,995.2	4,041.7
(b) Imported	1,091.9	947.3	423.1	853.5	707.9	1,433.7	583.9
10. Other Raw Materials:	18,134.4	18,096.9	22,188.3	21,448.8	19,846.3	29,653.5	32,928.6
(a) Indigenous	10,743.6	13,049.3	15,398.4	14,719.5	12,473.6	15,355.0	14,488.0
(b) Imported	7,390.8	5,047.6	6,790.0	6,729.3	7,372.8	14,298.5	18,440.5
C. Finished / Manufactured Goods:	362,844.3	411,333.3	434,111.2	475,542.6	383,699.7	526,531.4	408,023.3
1. Cotton Textiles:	89,646.6	96,230.4	114,871.4	126,839.3	83,491.8	124,807.6	84,360.7
(a) Indigenous	82,939.9	88,232.8	106,660.4	103,885.7	64,060.4	102,135.0	61,116.3
(b) Imported	6,706.6	7,997.7	8,211.1	22,953.6	19,431.5	22,672.6	23,244.4
2. Cotton Yarn:	37,534.0	47,465.9	38,379.1	44,440.5	47,730.6	58,202.7	45,282.5
(a) Indigenous	35,947.8	43,544.1	35,654.8	40,551.4	46,277.4	55,683.3	43,110.5
(b) Imported	1,586.3	3,921.8	2,724.3	3,889.1	1,453.2	2,519.4	2,172.0
3. Other Textiles:	48,719.7	49,873.5	53,611.3	61,934.6	43,643.1	66,123.5	52,955.2
(a) Indigenous	32,519.2	39,201.4	43,450.4	50,350.8	36,782.8	54,540.7	39,485.4
(b) Imported	16,200.5	10,672.2	10,160.9	11,583.8	6,860.3	11,582.8	13,469.9
4. Machinery:	20,031.9	27,140.0	27,575.9	26,231.6	24,774.8	45,156.7	15,540.7
(a) Indigenous	7,809.5	8,891.3	8,848.2	11,116.5	9,091.1	33,557.1	6,136.1
(b) Imported	12,222.4	18,248.7	18,727.7	15,115.1	15,683.7	11,599.6	9,404.6
5. Handloom Products	966.6	1,596.3	797.4	552.0	626.4	423.5	513.7
6. Carpets & Rugs	2,540.0	3,146.4	3,094.3	4,977.3	3,727.2	4,770.6	3,040.9
7. Readymade Garments	28,221.2	30,365.0	29,773.1	19,043.6	21,045.6	21,877.8	18,807.1
8. Cement and Cement Products:	27,018.2	30,645.3	31,399.0	31,993.9	33,927.5	49,023.8	49,706.3
(a) Indigenous	26,561.2	30,573.9	31,328.2	31,860.0	33,742.9	48,712.0	49,192.7
(b) Imported	457.0	71.4	70.8	133.9	184.6	311.8	513.5
9. Sports Goods	2,145.5	3,386.7	3,280.6	3,611.9	2,061.8	2,287.6	2,421.0
10. Surgical Instruments	2,513.0	2,385.8	2,473.5	5,052.7	2,344.2	2,433.7	2,599.8
11. Chemicals and Dyes	11,074.1	15,822.9	14,654.5	23,114.0	13,026.5	24,042.9	27,811.1
12. Other Finished Goods:	92,433.5	103,274.9	114,201.0	127,751.2	107,300.2	127,381.0	104,984.2
(a) Indigenous	82,009.2	94,979.2	101,105.5	107,449.2	93,565.0	99,061.0	88,235.5
(b) Imported	10,424.3	8,295.7	13,095.5	20,302.1	13,735.3	28,320.0	16,748.7
IV. Fixed Assets Including Machinery	260,888.0	285,480.9	340,040.8	392,647.4	289,457.6	432,808.5	429,761.8
V. Real Estate:	460,562.0	563,782.1	621,302.4	711,833.5	759,809.7	508,890.9	494,262.1
(a) Land	153,111.0	167,265.9	218,026.5	201,178.9	265,377.8	173,460.3	199,958.2
(b) Buildings:	307,451.0	396,516.2	403,275.9	510,654.6	494,432.0	335,430.6	294,303.9
1. Residential	181,976.5	182,700.3	220,475.7	297,516.3	275,530.8	149,332.0	152,070.5
2. Non-Residential	125,474.5	213,815.9	182,800.2	213,138.4	218,901.2	186,098.6	142,233.4
VI. Fixed Deposits and Insurance	47,260.6	48,249.7	89,859.8	104,864.6	81,683.3	57,043.6	52,319.1
(a) Bank Deposits	38,943.2	40,006.4	81,660.5	79,807.2	74,562.1	51,752.3	44,677.4
(b) Insurance Policies	8,317.4	8,243.3	8,199.3	25,057.4	7,121.2	5,291.3	7,641.7
VII. Others:	808,445.8	839,421.8	839,297.9	849,705.4	938,370.3	1,032,634.3	1,077,602.2
(a) Other Secured Advances	560,054.1	516,366.7	600,673.0	568,272.7	692,208.7	709,612.5	790,570.8
(b) Advances Secured by Guarantee(s)	125,505.1	197,347.5	120,751.8	149,904.9	142,008.1	240,614.4	224,385.9
(c) Unsecured Advances	122,886.6	125,707.6	117,873.1	131,527.7	104,153.6	82,407.4	62,645.5
TOTAL	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3	3,174,463.4

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Dec. 2010		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	22,990.1	22,990.1	-
II. Securities, Shares and other Financial Instruments:	72,475.0	72,474.5	0.5
A. Quoted on the Stock Exchange:	46,568.1	46,568.1	-
1. To Stock Brokers and Dealers:	30,605.0	30,605.0	-
(a) Government and other Trustee Securities	7,400.1	7,400.1	-
(b) Shares and Debentures	22,229.1	22,229.1	-
(c) Participation Term Certificates	5.5	5.5	-
(d) Others	970.2	970.2	-
2. To others:	15,963.2	15,963.2	-
(a) Government and other Trustee Securities	2,397.6	2,397.6	-
(b) Shares and Debentures	8,739.3	8,739.3	-
(c) Participation Term Certificates	100.5	100.5	-
(d) Others	4,725.8	4,725.8	-
B. Unquoted on the Stock Exchange:	25,906.9	25,906.4	0.5
1. To Stock Brokers and Dealers:	17,357.8	17,357.8	-
(a) Government and other Trustee Securities	1,231.2	1,231.2	-
(b) Shares and Debentures	15,887.6	15,887.6	-
(c) Participation Term Certificates	-	-	-
(d) Others	239.0	239.0	-
2. To others:	8,549.1	8,548.6	0.5
(a) Government and other Trustee Securities	6,667.1	6,667.1	-
(b) Shares and Debentures	496.8	496.8	-
(c) Participation Term Certificates	32.9	32.9	-
(d) Others	1,352.3	1,351.8	0.5
III. Merchandise	1,220,265.5	1,219,170.0	1,095.5
A. Food Items	298,234.2	298,086.6	147.6
1. Wheat	100,806.1	100,770.7	35.4
2. Rice and paddy	78,751.3	78,709.3	42.0
3. Other Grains & Pulses:	30,489.8	30,489.5	0.3
(a) Indigenous	2,444.3	2,444.0	0.3
(b) Imported	28,045.4	28,045.4	-
4. Edible Oils:	17,370.7	17,356.0	14.7
(a) Indigenous	10,307.6	10,292.9	14.7
(b) Imported	7,063.1	7,063.1	-
5. Sugar:	39,481.5	39,481.5	-
(a) Indigenous	31,051.1	31,051.1	-
(b) Imported	8,430.4	8,430.4	-
6. Kariana and Spices	3,670.4	3,668.9	1.5
7. Fish and Fish preparations	1,319.0	1,316.7	2.3
8. Other Food Items:	26,345.5	26,294.2	51.3
(a) Indigenous	21,127.4	21,080.1	47.3
(b) Imported	5,218.1	5,214.2	3.9
B. Raw Materials:	315,705.6	315,411.8	293.8
1. Cotton Raw:	109,636.5	109,636.5	-
(a) Indigenous	60,248.2	60,248.2	-
(b) Imported	49,388.3	49,388.3	-
2. Synthetic Fibers:	18,115.2	18,074.8	40.4
(a) Indigenous	16,978.7	16,938.3	40.4
(b) Imported	1,136.5	1,136.5	-
3. Fertilizers:	57,802.0	57,802.0	-
(a) Indigenous	47,741.2	47,741.2	-
(b) Imported	10,060.8	10,060.8	-

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

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

SECURITIES	Dec. 2010		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	38,485.9	38,478.1	7.8
(a) Indigenous	21,177.8	21,170.0	7.8
(b) Imported	17,308.1	17,308.1	-
5. Iron & Steel:	34,247.0	34,054.4	192.6
(a) Indigenous	24,207.5	24,030.0	177.5
(b) Imported	10,039.6	10,024.5	15.1
6. Wool & Goat Hair	1,062.1	1,062.1	-
7. Hides & Skins	4,983.4	4,937.2	46.2
8. Oil Seeds	8,090.9	8,090.9	-
9. Pesticides & Insecticides:	4,769.2	4,762.4	6.8
(a) Indigenous	3,384.6	3,381.9	2.7
(b) Imported	1,384.6	1,380.5	4.1
10. Other Raw Materials:	38,513.4	38,513.4	-
(a) Indigenous	30,548.5	30,548.5	-
(b) Imported	7,964.9	7,964.9	-
C. Finished / Manufactured Goods:	606,325.8	605,671.7	654.1
1. Cotton Textiles:	106,273.4	106,084.8	188.6
(a) Indigenous	82,468.6	82,330.8	137.8
(b) Imported	23,804.8	23,754.0	50.8
2. Cotton Yarn:	65,252.9	65,252.9	-
(a) Indigenous	54,000.8	54,000.8	-
(b) Imported	11,252.1	11,252.1	-
3. Other Textiles:	91,265.6	91,265.6	-
(a) Indigenous	73,257.4	73,257.4	-
(b) Imported	18,008.1	18,008.1	-
4. Machinery:	22,570.2	22,570.2	-
(a) Indigenous	9,909.0	9,909.0	-
(b) Imported	12,661.2	12,661.2	-
5. Handloom Products	655.3	655.3	-
6. Carpets & Rugs	2,293.1	2,293.1	-
7. Readymade Garments	30,270.9	30,258.3	12.6
8. Cement and Cement Products:	59,889.9	59,883.5	6.4
(a) Indigenous	52,615.0	52,608.6	6.4
(b) Imported	7,274.8	7,274.8	-
9. Sports Goods	2,650.4	2,650.4	-
10. Surgical Instruments	2,234.6	2,187.6	47.0
11. Chemicals and Dyes	36,198.6	36,140.7	57.9
12. Other Finished Goods:	186,771.0	186,429.4	341.6
(a) Indigenous	173,274.8	172,933.2	341.6
(b) Imported	13,496.2	13,496.2	-
IV. Fixed Assets Including Machinery	469,556.5	466,149.6	3,406.9
V. Real Estate:	475,202.7	381,619.1	93,583.6
(a) Land	180,720.4	88,068.6	92,651.8
(b) Buildings:	294,482.3	293,550.5	931.8
1. Residential	157,850.5	157,334.1	516.4
2. Non-Residential	136,631.8	136,216.5	415.3
VI. Fixed Deposits and Insurance Policies :	31,434.6	31,394.7	39.9
(a) Bank Deposits	24,588.2	24,557.2	31.0
(b) Insurance Policies	6,846.4	6,837.5	8.9
VII. Others:	1,014,437.8	998,606.1	15,831.7
(a) Other Secured Advances	709,213.1	705,571.7	3,641.4
(b) Advances Secured by Guarantee(s)	247,957.7	239,512.9	8,444.8
(c) Unsecured Advances	57,267.0	53,521.5	3,745.5
TOTAL	3,306,362.2	3,192,404.1	113,958.1

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

(End of Period : Million Rupees)

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

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2009				2010			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	42,312	124.1	97,668	122.2	228,649	127.8	60,885	102.6
5,000	to	10,000	29,106	213.9	100,480	837.9	34,474	258.6	72,792	487.5
10,000	to	20,000	346,680	4,832.8	803,313	13,990.5	675,185	11,025.1	686,312	10,223.8
20,000	to	25,000	584,799	13,329.8	18,790	419.6	47,673	1,082.6	15,653	438.8
25,000	to	30,000	58,341	1,624.9	56,768	1,546.0	218,265	6,363.1	205,670	5,872.0
30,000	to	40,000	379,354	13,631.8	293,224	10,263.4	178,572	6,231.0	167,893	5,792.0
40,000	to	50,000	215,805	9,569.5	221,649	9,926.8	136,942	6,145.1	112,127	5,243.6
50,000	to	60,000	325,207	17,714.6	260,821	14,456.9	178,198	9,991.0	98,606	5,596.7
60,000	to	70,000	247,024	16,112.9	185,811	12,076.4	202,519	13,124.7	218,090	14,190.7
70,000	to	80,000	223,208	16,674.6	249,786	18,666.4	224,578	16,811.5	188,358	14,273.4
80,000	to	90,000	252,435	21,494.8	272,934	23,252.9	227,594	19,328.0	244,460	20,672.3
90,000	to	100,000	329,669	31,006.6	281,650	26,543.3	239,916	22,800.5	241,439	23,344.9
100,000	to	200,000	811,587	107,233.2	761,136	100,012.2	811,435	106,354.5	950,604	127,862.3
200,000	to	300,000	226,214	56,658.2	248,098	60,752.4	215,530	51,477.8	158,208	39,524.2
300,000	to	400,000	111,285	39,433.1	109,132	36,868.5	101,479	34,285.9	93,123	31,971.5
400,000	to	500,000	44,657	19,913.1	52,139	23,759.2	67,215	29,845.9	66,751	29,856.5
500,000	to	600,000	46,425	25,038.3	28,317	15,293.9	24,006	13,007.8	31,538	17,067.2
600,000	to	700,000	16,044	10,393.5	16,666	10,781.1	14,656	9,434.5	13,408	8,623.3
700,000	to	800,000	12,277	9,150.9	14,143	10,574.1	11,186	8,398.3	11,098	8,261.0
800,000	to	900,000	10,135	8,641.4	12,288	10,399.2	9,771	8,263.6	11,741	8,952.9
900,000	to	1,000,000	11,421	10,807.1	13,138	12,661.5	11,896	11,426.8	8,873	8,343.6
1,000,000	to	2,000,000	62,109	87,317.0	57,791	81,604.7	58,598	83,962.9	53,749	74,482.6
2,000,000	to	3,000,000	26,675	66,708.0	25,692	62,578.1	23,492	57,736.8	27,501	66,774.0
3,000,000	to	4,000,000	14,664	51,364.2	18,400	62,852.8	13,452	46,650.9	16,591	56,340.3
4,000,000	to	5,000,000	11,035	49,439.6	10,077	44,751.2	8,091	36,124.4	8,765	37,785.9
5,000,000	to	6,000,000	5,496	29,880.8	5,330	29,054.0	5,521	30,163.9	7,085	34,079.2
6,000,000	to	7,000,000	4,503	29,527.9	4,643	30,275.4	4,022	25,896.6	5,794	36,886.8
7,000,000	to	8,000,000	2,357	17,629.5	3,038	22,653.2	2,567	19,160.5	3,808	28,417.5
8,000,000	to	9,000,000	2,104	17,788.6	2,304	19,586.5	2,266	19,138.8	3,426	27,839.4
9,000,000	to	10,000,000	2,577	24,713.2	2,206	21,094.0	1,771	16,892.2	2,853	24,703.2
10,000,000	and over		25,803	2,272,378.3	27,612	2,404,237.0	24,825	2,452,952.4	59,160	2,532,352.6
TOTAL			4,481,308	3,080,346.3	4,255,044	3,191,891.3	4,004,344	3,174,463.4	3,846,361	3,306,362.2

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

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2009				2010			
			Jun.		Dec.		Jun.		Dec.	
			No. of		No. of		No. of		No. of	
			Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less	than	5,000	34,443	99.9	96,903	119.2	226,832	123.3	57,623	90.8
5,000	to	10,000	23,642	169.9	99,149	828.2	25,976	189.2	64,275	418.1
10,000	to	20,000	336,473	4,676.3	798,999	13,923.4	645,884	10,640.0	680,121	10,129.0
20,000	to	25,000	579,079	13,197.5	14,434	320.0	19,732	448.8	13,809	396.5
25,000	to	30,000	53,231	1,486.9	38,144	1,056.3	204,374	5,994.6	196,271	5,601.3
30,000	to	40,000	360,117	12,930.0	279,777	9,777.0	164,568	5,716.8	149,994	5,160.1
40,000	to	50,000	149,372	6,641.9	165,222	7,385.8	119,191	5,363.3	88,997	4,228.7
50,000	to	60,000	254,739	13,804.6	204,638	11,313.2	145,296	8,144.9	62,301	3,544.7
60,000	to	70,000	188,218	12,267.9	114,883	7,499.0	134,774	8,733.4	153,394	9,973.6
70,000	to	80,000	177,560	13,253.3	163,849	12,292.7	154,722	11,636.4	120,222	9,205.1
80,000	to	90,000	193,843	16,485.5	230,480	19,575.6	197,042	16,743.8	187,882	15,878.5
90,000	to	100,000	246,802	23,176.6	218,960	20,609.9	194,476	18,554.0	188,719	18,284.8
100,000	to	200,000	444,988	57,979.6	393,468	50,049.1	436,931	55,202.9	560,665	75,272.3
200,000	to	300,000	170,037	43,527.4	171,988	42,247.7	132,991	31,445.0	88,044	22,075.0
300,000	to	400,000	104,882	37,254.7	99,150	33,599.4	75,845	25,877.9	68,380	23,768.0
400,000	to	500,000	43,029	19,192.7	50,767	23,150.4	64,374	28,574.2	64,627	28,899.2
500,000	to	600,000	45,409	24,485.1	27,562	14,884.3	22,638	12,247.1	30,602	16,555.7
600,000	to	700,000	15,464	10,015.4	16,158	10,454.3	13,890	8,942.0	12,703	8,173.2
700,000	to	800,000	11,961	8,915.0	13,806	10,322.6	10,498	7,886.2	10,779	8,027.5
800,000	to	900,000	9,870	8,415.6	12,004	10,157.0	9,416	7,956.7	11,411	8,671.6
900,000	to	1,000,000	11,284	10,677.0	12,931	12,463.4	11,700	11,240.3	8,522	8,015.0
1,000,000	to	2,000,000	61,137	85,964.2	56,868	80,321.4	57,765	82,818.5	53,053	73,512.1
2,000,000	to	3,000,000	26,426	66,080.8	25,403	61,866.4	23,070	56,714.5	27,306	66,311.1
3,000,000	to	4,000,000	14,507	50,824.6	18,298	62,499.8	13,251	45,956.0	16,392	55,645.2
4,000,000	to	5,000,000	10,859	48,686.0	10,023	44,503.1	8,041	35,895.6	8,710	37,534.3
5,000,000	to	6,000,000	5,447	29,619.0	5,295	28,868.9	5,488	29,988.9	7,060	33,947.2
6,000,000	to	7,000,000	4,468	29,299.8	4,628	30,177.6	3,988	25,677.8	5,774	36,757.8
7,000,000	to	8,000,000	2,323	17,373.7	3,014	22,471.8	2,548	19,017.5	3,778	28,192.8
8,000,000	to	9,000,000	2,079	17,576.0	2,289	19,459.2	2,256	19,052.9	3,412	27,719.6
9,000,000	to	10,000,000	2,550	24,455.5	2,192	20,961.0	1,757	16,759.4	2,838	24,561.2
10,000,000	and over		25,611	2,266,399.9	27,437	2,397,420.2	24,689	2,446,513.1	59,023	2,525,854.3
TOTAL			3,609,850	2,974,932.4	3,378,719	3,080,577.6	3,154,003	3,060,054.9	3,006,687	3,192,404.1

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

As on 31st December 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	..			2	..	26,906	33.7
5,000 to	10,000				1	..			39,143	250.2
10,000 to	20,000								29,248	422.9
20,000 to	25,000		1	..					5,377	203.7
25,000 to	30,000						1	..	12,684	419.6
30,000 to	40,000				2	0.1			31,833	1,255.6
40,000 to	50,000						1	..	35,285	1,741.0
50,000 to	60,000						2	0.1	50,576	2,937.8
60,000 to	70,000						1	0.1	99,723	6,694.7
70,000 to	80,000				1	0.1	1	0.1	102,576	7,876.0
80,000 to	90,000						1	0.1	109,886	9,404.6
90,000 to	100,000								100,238	9,605.5
100,000 to	200,000						4	0.5	594,965	80,225.6
200,000 to	300,000				1	0.3	26	6.1	100,673	24,905.9
300,000 to	400,000				1	0.3	181	64.8	41,857	14,092.6
400,000 to	500,000				32	13.1	16	7.2	17,079	7,674.2
500,000 to	600,000		2	1.0			1	0.6	13,545	7,349.1
600,000 to	700,000		5	3.0	6	4.1	13	8.2	8,890	5,713.0
700,000 to	800,000				4	3.2	3	2.4	7,531	5,622.9
800,000 to	900,000				3	2.5	66	58.1	5,804	4,888.6
900,000 to	1,000,000						52	49.0	6,046	5,666.5
1,000,000 to	2,000,000		2	3.2	23	37.4	19	26.3	30,483	42,936.4
2,000,000 to	3,000,000		3	8.1	3	7.3	11	27.1	15,307	36,628.3
3,000,000 to	4,000,000				1	3.4	4	14.1	11,238	37,897.1
4,000,000 to	5,000,000						15	71.6	6,640	28,511.8
5,000,000 to	6,000,000		3	16.7			14	75.2	5,689	26,435.1
6,000,000 to	7,000,000						4	25.4	4,567	29,159.0
7,000,000 to	8,000,000		1	8.0	1	7.6	6	44.0	3,500	26,094.0
8,000,000 to	9,000,000		3	26.8			5	43.1	3,256	26,382.5
9,000,000 to	10,000,000				1	9.5	9	85.6	2,653	22,819.5
10,000,000 and over			166	372480.0	179	165,268.9	267	41,437.9	48,617	1,912,623.2
TOTAL			214	372547.0	259	165,357.7	725	42,047.8	1,571,815	2,386,470.9

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

As on 31st December 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	144	..	33,781	68.7	24	0.1	60,885	102.6
5,000	to	10,000			33,632	237.2	16	0.1	72,792	487.5
10,000	to	20,000	11	0.2	656,851	9,797.7	202	2.9	686,312	10,223.8
20,000	to	25,000	6	0.1	10,157	232.4	112	2.5	15,653	438.8
25,000	to	30,000			192,933	5,451.0	52	1.4	205,670	5,872.0
30,000	to	40,000	2	0.1	135,926	4,531.8	130	4.5	167,893	5,792.0
40,000	to	50,000			76,325	3,478.6	516	24.0	112,127	5,243.6
50,000	to	60,000			47,804	2,646.6	224	12.2	98,606	5,596.7
60,000	to	70,000			118,283	7,490.6	83	5.3	218,090	14,190.7
70,000	to	80,000			85,589	6,382.8	191	14.5	188,358	14,273.4
80,000	to	90,000			132,983	11,130.4	1,590	137.2	244,460	20,672.3
90,000	to	100,000			141,081	13,728.1	120	11.3	241,439	23,344.9
100,000	to	200,000	5	0.7	353,425	47,327.9	2,205	307.5	950,604	127,862.3
200,000	to	300,000	14	3.6	55,793	14,161.0	1,701	447.3	158,208	39,524.2
300,000	to	400,000	6	2.0	49,241	17,179.2	1,837	632.6	93,123	31,971.5
400,000	to	500,000	7	3.4	48,138	21,494.5	1,479	664.1	66,751	29,856.5
500,000	to	600,000	1	0.6	17,608	9,505.0	381	210.8	31,538	17,067.2
600,000	to	700,000			4,142	2,665.9	352	229.1	13,408	8,623.3
700,000	to	800,000	19	13.6	3,444	2,547.2	97	71.8	11,098	8,261.0
800,000	to	900,000	1	0.9	5,787	3,934.4	80	68.4	11,741	8,952.9
900,000	to	1,000,000	5	4.9	2,631	2,491.5	139	131.6	8,873	8,343.6
1,000,000	to	2,000,000	13	20.2	22,664	30,723.2	545	735.8	53,749	74,482.6
2,000,000	to	3,000,000	68	144.4	12,076	29,874.0	33	84.7	27,501	66,774.0
3,000,000	to	4,000,000	4	13.6	5,335	18,380.6	9	31.6	16,591	56,340.3
4,000,000	to	5,000,000	1	4.5	2,103	9,171.1	6	26.9	8,765	37,785.9
5,000,000	to	6,000,000	2	10.5	1,374	7,525.4	3	16.2	7,085	34,079.2
6,000,000	to	7,000,000	3	20.7	1,216	7,657.3	4	24.4	5,794	36,886.8
7,000,000	to	8,000,000	2	15.5	298	2,248.4			3,808	28,417.5
8,000,000	to	9,000,000	2	17.6	155	1,325.2	5	44.2	3,426	27,839.4
9,000,000	to	10,000,00	1	9.7	185	1,741.8	4	37.1	2,853	24,703.2
10,000,000	and over		63	16,076.90	9,798	10,854.1	70	13,611.5	59,160	2,532,352.6
TOTAL			380	16,363.80	2,260,758	305,983.5	12,210	17,591.6	3,846,361	3,306,362.2

3.11 Classification of Scheduled Banks' Advances by Rates of Margin

END OF PERIOD	(Million Rupees)										
	R A T E S O F M A R G I N										
	0.00	5.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
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
December											
No. of A/Cs.	2,347,914	8,807	54,299	38,460	841,271	180,667	59,034	29,629	65,211	52,782	2,991
Amount	1,028,547.5	118,263.9	298,542.8	182,547.9	279,386.1	587,522.6	244,506.2	4,998.5	53,281.5	306,629.8	25,234.5

3.11 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

END OF PERIOD	R A T E S O F M A R G I N											TOTAL
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
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)
December												
No. of A/Cs.	122,231	2,960	5,688	2,880	2,347	24,624	1,901	777	862	799	227	3,846,361
Amount	93,615.1	8,960.8	21,318.5	8,691.5	12,854.0	10,178.6	6,692.8	6,074.6	4,151.8	3,504.9	858.3	3,306,362.2
												(18.11)

() 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)

ECONOMIC GROUPS	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	-	-	-	-	-	2,851.6
(a) Business	-	-	-	-	-	2,759.2
(b) Other Foreign Constituents	-	-	-	-	-	92.4
B. Domestic Constituents:	125,281.5	107,394.1	122,545.0	138,661.1	143,376.5	148,424.3
I. Government:	0.5	5.4	0.4	20.0	407.7	-
II. Public Sector Enterprises:	6,163.3	6,168.6	12,739.1	9,670.5	9,477.6	7,844.1
(a) Agriculture, Forestry, Hunting & Fishing	34.2	1.3	260.9	2,701.8	181.9	-
(b) Mining and Quarrying	1.0	-	139.3	-	-	-
(c) Manufacturing	1,397.6	785.5	949.9	5.2	1,990.1	192.2
(d) Construction	-	-	14.6	-	-	-
(e) Electricity Gas, Water & Sanitary Services	-	-	0.7	99.3	2,330.0	3,500.0
(f) Commerce:	4,679.4	5,381.5	11,332.3	6,846.8	4,947.0	4,139.7
1. Export Bills :	2,497.0	3,954.0	8,868.0	2,455.8	4,102.7	2,731.2
i. Cotton Raw	109.1	601.3	2,954.1	55.2	35.7	305.5
ii. Rice	200.9	430.0	1,137.1	156.0	2,543.0	624.5
iii. Cotton Textiles (Local)	1,695.6	2,405.5	3,673.1	1,111.4	696.8	1,318.1
iv. Cement & Cement products	209.7	200.0	212.4	733.6	14.8	-
v. Petroleum & Petroleum products	252.2	66.4	274.3	97.5	242.4	-
vi. Machinery & Transport Equipments	9.3	55.5	72.7	20.3	30.3	45.6
vii. Other Export Bills	20.2	195.4	544.3	281.9	539.6	437.5
2. Imports Bills Payable in Pakistan	65.2	114.0	347.0	2,125.7	213.0	463.7
3. Inland Bills (to include Local Bills)	2,117.2	1,313.4	2,117.2	2,265.3	567.1	944.8
4. Non-Bank Financial Companies	-	-	-	-	64.2	-
(g) Transport, Storage & Communication	-	-	39.1	-	6.0	-
(h) Services	51.1	0.4	1.2	0.9	-	-
(i) Other Public Sector Enterprises	-	-	1.2	16.6	22.7	12.3
III. Private Sector (Business):	117,746.4	100,310.0	108,631.6	127,615.4	132,342.3	137,352.7
(a) Agriculture, Forestry, Hunting & Fishing	3,767.2	4,428.4	4,189.6	9,103.5	6,011.4	5,212.7
1. Primary Products :	3,627.1	4,117.2	3,963.4	8,583.2	5,821.5	4,958.3
i. Cotton	680.4	1,333.6	747.6	4,661.2	4,440.8	3,607.5
ii. Rice	2,423.1	2,478.1	2,512.7	3,599.8	973.1	1,252.2
iii. Sugarcane	400.0	-	132.1	157.2	189.4	-
iv. Tobacco	0.5	-	151.6	-	0.6	-
v. Other Primary Products	123.1	305.5	419.4	164.9	217.6	98.6
2. Other Agriculture, Forestry, Hunting and Fishing	140.1	311.2	226.2	520.3	190.0	254.5

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
(b) Mining and Quarrying	101.3	91.1	465.6	202.1	256.4	277.6
(c) Manufacturing	5,553.3	5,685.5	6,958.2	17,258.6	23,860.0	15,616.8
(d) Construction	281.9	361.2	8.6	26.4	423.7	361.3
(e) Electricity, Gas, Water & Sanitary Services	2.0	4.0	30.8	72.5	1,750.5	85.8
(f) Commerce:	107,248.6	89,041.7	96,402.7	97,568.3	98,511.0	110,793.8
1. Export Bills-Traditional Export	42,746.5	42,569.0	44,067.8	41,479.7	34,119.5	40,559.7
i. Wool & Goat Hair	347.7	19.7	0.6	1.6	42.3	1,029.0
ii. Hides & Skins	618.7	239.2	620.6	313.8	142.4	1,115.3
iii. Cotton Textiles (Local)	24,802.5	27,771.3	28,269.2	30,542.3	25,652.5	21,706.4
iv. Cotton Yarn (Local)	15,895.6	13,477.3	12,272.1	9,985.0	7,935.8	16,078.2
v. Sports Goods	770.7	818.7	2,665.7	376.3	240.4	230.6
vi. Surgical Instruments	311.3	242.8	239.7	260.7	106.0	400.1
2. Export Bills-Non-Traditional Exports	21,818.3	23,149.2	28,395.4	17,232.8	21,414.6	21,437.5
i. Brassware & Handicrafts	198.4	1,667.3	1,967.1	1,575.9	2,258.3	46.9
ii. Carpets & Rugs	1,469.8	1,890.3	2,317.5	726.0	450.2	1,050.8
iii. Footwear & Leather goods	1,795.8	2,225.9	2,799.7	2,534.4	1,876.8	1,605.2
iv. Handloom products, Towels & Hosiery	7,572.3	5,194.2	6,467.0	2,345.6	2,236.1	2,440.1
v. Readymade Garments	7,130.7	9,234.8	11,544.4	5,637.7	7,781.3	8563.7
vi. Electrical goods (Cable & Wire RA)	645.1	420.4	92.0	852.8	313.7	439.4
vii. Other Export Bills	3,006.1	2,516.2	3,207.8	3,560.4	6,498.1	7,291.4
3. Import Bills Payable in Pakistan	14,461.1	8,220.7	8,243.1	21,520.5	24,708.0	26,367.4
4. Inland Bills (to include Local Bills)	25,697.9	14,137.8	14,974.2	16,250.9	17,156.4	18,259.0
5. Non-Bank Financial Companies	-	-	46.0	-	-	-
6. Other Foreign Bills (clean outward)	2,524.9	965.0	676.2	1,084.4	1,112.6	4,170.1
(g) Transport, Storage & Communication	134.4	-	56.0	695.5	256.9	560.8
(h) Services	41.6	52.4	224.3	50.8	55.4	3,191.2
(i) Other Private (Business)	616.2	645.7	295.8	2,637.7	1,217.0	1,252.7
IV. Trust Funds and Non-Profit Institutions	-	111.3	77.4	19.8	-	-
V. Others	1,371.2	798.8	1,096.5	1,335.3	1,148.9	3,227.5
TOTAL	125,281.5	107,394.1	122,545.0	138,661.1	143,376.5	151,275.9

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2010			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	-	-	73	1,635.1
(a) Business	-	-	62	1,584.7
(b) Other Foreign Constituents	-	-	11	50.4
B. Domestic Constituents:	24,357	163,113.4	25,021	183,441.6
I. Government:	-	-	-	-
II. Public Sector Enterprises:	872	5,744.2	562	7,141.8
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	-	-	36	1,799.3
(d) Construction	-	-	4	152.5
(e) Electricity Gas, Water & Sanitary Services	7	2,459.7	2	1,450.0
(f) Commerce:	425	1,962.3	487	3,735.2
1. Export Bills :	222	1,075.9	285	1,957.6
i. Cotton Raw	6	105.5	20	154.2
ii. Rice	16	109.4	16	140.7
iii. Cotton Textiles (Local)	140	598.9	156	1,348.2
iv. Cement & Cement products	-	-	1	137.7
v. Petroleum & Petroleum products	-	-	-	-
vi. Machinery & Transport Equipments	4	129.3	1	3.1
vii. Other Export Bills	56	132.8	91	173.6
2. Imports Bills Payable in Pakistan	12	78.4	13	78.7
3. Inland Bills (to include Local Bills)	191	808.0	189	1,698.9
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	3	10.1	-	-
(h) Services	416	1,311.6	-	-
(i) Other Public Sector Enterprises	21	0.6	33	4.8
III. Private Sector (Business):	23,126	155,866.6	22,824	168,127.3
(a) Agriculture, Forestry ,Hunting & Fishing	336	3,623.8	536	3,841.1
1. Primary Products :	257	3,210.7	482	3,468.5
i. Cotton	42	236.1	90	569.7
ii. Rice	131	1,859.9	148	2,004.5
iii. Sugarcane	-	-	-	-
iv. Tobacco	1	0.5	-	-
v. Other Primary Products	83	1,114.1	244	894.2
2. Other Agriculture, Forestry, Hunting and Fishing	79	413.1	54	372.6

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

(Concl'd.)

(End of Period : Million Rupees)

ECONOMIC GROUPS	2010			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	3	65.9	10	1,456.9
(c) Manufacturing	3,649	17,213.2	3,872	21,111.4
(d) Construction	90	755.6	9	304.5
(e) Electricity, Gas, Water & Sanitary Services	2	54.4	6	87.3
(f) Commerce:	18,625	132,880.6	18,176	139,991.4
1. Export Bills-Traditional Export	7,372	54,674.4	9,426	62,201.5
i. Wool & Goat Hair	1	0.1	-	-
ii. Hides & Skins	63	272.3	40	105.2
iii. Cotton Textiles (Local)	4,310	32,679.8	4,599	31,428.0
iv. Cotton Yarn (Local)	2,856	21,190.2	4,629	30,406.9
v. Sports Goods	104	415.3	74	197.1
vi. Surgical Instruments	38	116.6	84	64.4
2. Export Bills-Non-Traditional Exports	3,059	18,764.7	2,706	25,309.8
i. Brassware & Handicrafts	45	289.6	8	16.0
ii. Carpets & Rugs	247	1,513.0	153	899.8
iii. Footwear & Leather goods	416	2,174.8	414	1,989.5
iv. Handloom products, Towels & Hosiery	587	2,815.0	242	2,004.0
v. Readymade Garments	1,084	7,226.5	1,022	13,005.8
vi. Electrical goods (Cable & Wire RA)	17	112.5	116	1,205.0
vii. Other Export Bills	663	4,633.2	751	6,189.7
3. Import Bills Payable in Pakistan	2,237	32,982.1	2,099	28,770.6
4. Inland Bills (to include Local Bills)	4,995	21,546.0	2,943	18,789.3
5. Non-Bank Financial Companies	-	-	-	-
6. Other Foreign Bills (clean outward)	962	4,913.4	1,002	4,920.2
(g) Transport, Storage & Communication	2	110.6	4	584.6
(h) Services	365	435.4	172	21.9
(i) Other Private (Business)	54	727.1	39	728.2
IV. Trust Funds and Non-Profit Institutions	-	-	1	2.1
V. Others	359	1,502.6	1,634	8,170.4
TOTAL	24,357	163,113.4	25,094	185,076.6

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

SECURITIES / SHARES	(End of Period: Million Rupees)			
	2007		2008	
	Jun. Book Value	Dec. Book Value	Jun. Book Value	Dec. Book Value
A. FEDERAL GOVERNMENT SECURITIES	169,333.2	181,854.6	182,170.9	161,177.2
Prize Bonds	-	-	-	-
National Savings Schemes	-	-	-	-
Compensation Bonds	15,071.2	11,715.0	11,731.9	12,692.7
Federal Investment Bonds	14,647.5	6,345.1	8,370.5	4,347.6
Pakistan Investment Bonds	139,614.5	163,794.5	162,068.5	144,136.9
Un-classified	-	-	-	-
B. TREASURY BILLS	657,161.3	718,520.9	559,397.6	541,289.1
C. PROVINCIAL GOVERNMENTS SECURITIES	75.1	75.1	75.1	75.1
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:	281,258.3	304,106.5	295,090.6	318,446.8
1. Shares :	55,874.7	106,449.8	86,412.4	76,533.0
(i) Financial Institutions	6,858.2	5,747.3	8,165.1	6,855.6
(ii) Public Sector Enterprises	5,053.3	5,440.9	8,476.5	6,596.0
(iii) Private Sector	43,963.2	95,261.6	69,770.8	63,081.4
2. Debentures :	3,888.9	4,872.0	2,298.6	4,754.6
(i) Financial Institutions	1,137.0	1,356.5	40.5	2.1
(ii) Public Sector Enterprises	641.2	742.9	904.8	2,316.2
(iii) Private Sector	2,110.7	2,772.6	1,353.3	2,436.3
(iv) Other	-	-	-	-
3. National Investment Trust (Unit)	39,122.8	36,883.6	33,928.6	28,419.2
4. Participation Term Certificates	32,083.9	38,671.6	34,511.1	33,097.7
5. Term Finance Certificate (TFC's)				
6. Sukuk				
7. Certificate of Investment (COI's)				
8. Modaraba Certificate	164.3	181.0	388.5	357.8
9. Mutual Funds	46,181.5	39,132.5	35,107.8	25,590.2
10. Others	103,942.2	77,916.0	102,443.6	149,694.3
TOTAL	1,107,829.4	1,204,558.6	1,036,735.7	1,020,989.7

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)			
SECURITIES / SHARES	2009		2010
	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	197,658.5	192,836.6	208,318.5
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	11,550.2	7,568.7	7,436.6
Federal Investment Bonds	8,638.3	-	-
Pakistan Investment Bonds	177,470.0	185,267.9	200,881.9
Un-classified	-	-	-
B. TREASURY BILLS	748,731.4	986,725.6	1,119,504.0
C. PROVINCIAL GOVERNMENTS SECURITIES	75.1	-	-
I. Balochistan	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
II. Punjab	75.1	-	-
16.00 % 2004	-	-	-
17.50 % 2008	75.1	-	-
III. Sindh	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
IV. Un-classified	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1,954.1	77,314.9
E. OTHERS:	412,726.2	538,179.3	544,303.1
1. Shares :	88,590.5	144,950.4	124,828.7
(i) Financial Institutions	9,859.3	5,987.2	8,601.2
(ii) Public Sector Enterprises	6,968.3	44,688.6	6,247.1
(iii) Private Sector	71,762.9	94,274.6	109,980.4
2. Debentures :	5,545.3	6,490.9	4,042.4
(i) Financial Institutions	3.4	301.8	373.7
(ii) Public Sector Enterprises	2,758.9	2,709.0	2,660.2
(iii) Private Sector	2,783.0	3,480.1	1,008.5
(iv) Other	-	-	-
3. National Investment Trust (Unit)	20,761.5	12,061.0	6,942.8
4. Participation Term Certificates	63,853.2	121.0	125.3
5. Term Finance Certificate (TFC's)	...	244,934.1	281,415.1
6. Sukuk	...	87,823.0	96,587.3
7. Certificate of Investment (COI's)	...	1,825.0	1,905.0
5. Modaraba Certificate	28,409.5	27,173.6	24,611.0
6. Mutual Funds	416.9	1,464.2	539.3
7. Others	205,149.3	11,336.1	3,306.2
TOTAL	1,359,192.7	1,719,695.6	1,949,440.5

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

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

SECURITIES / SHARES	December, 2010		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	206,292.0	216,990.8	202,187.4
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	995.8	1,000.0	995.8
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	205,296.2	215,990.8	201,191.6
Un-classified	-	-	-
B. TREASURY BILLS	1,266,001.8	1,314,320.5	1,265,102.1
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	51,883.1	51,881.0	51,917.1
E. OTHERS:	683,737.5	949,452.2	680,516.1
1. Shares :	167,896.2	436,397.6	165,354.4
(i) Financial Institutions	11,789.3	168,077.1	11,878.0
(ii) Public Sector Enterprises	6,136.3	3,666.4	5,299.7
(iii) Private Sector	149,970.6	264,654.1	148,176.7
2. Debentures :	2,648.8	2,939.5	2,648.8
(i) Financial Institutions	0.8	0.8	0.8
(ii) Public Sector Enterprises	2,516.3	2,806.7	2,516.3
(iii) Private Sector	131.7	132.0	131.7
(iv) Other	-	-	-
3. National Investment Trust (Unit)	8,883.1	2,319.2	8,524.0
4. Participation Term Certificates	121.9	121.9	121.9
5. Term Finance Certificate (TFC's)	279,764.1	283,327.6	278,984.2
6. Sukuk	180,477.8	181,755.0	180,766.1
7. Certificate of Investment (COI's)	2,556.5	2,556.5	2,556.5
8. Modaraba Certificate	540.1	532.9	546.0
9. Mutual Funds	32,244.9	30,884.9	32,411.0
10. Others	8,604.2	8,617.1	8,603.3
TOTAL	2,207,914.4	2,532,644.5	2,199,722.7

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

(End of period : Million Rupees)

RATE OF RETURN	Deposits by Rates of Interest				RATE OF RETURN	Deposits by Rates of Return(PLS)			
	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 RETURN	2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	153,519.6	179,341.4	208,382.8	203,254.6	252,871.4	267,203.0
0.25*	35,360.4	5,518.3	52,048.7	67,363.3	60,974.5	74,206.4
0.50*	9,662.3	18,244.6	9,552.9	17,465.6	18,812.0	35,095.8
0.75*	6,922.2	27,179.4	4,344.0	7,978.4	12,676.8	2,805.9
1.00	21,934.8	25,649.2	25,730.4	19,640.6	25,749.3	20,933.9
1.25	9,021.6	2,389.3	6,272.9	8,247.2	1,686.6	2,098.1
1.50	14,908.5	18,876.3	6,593.9	4,629.1	17,731.6	9,197.2
1.75	3,984.4	1,244.4	1,585.6	786.8	1,731.8	12,317.6
2.00	17,795.1	13,142.2	4,423.2	3,661.6	20,485.0	4,645.2
2.25	4,622.7	3,991.9	1,685.5	3,400.6	6,510.8	11,623.7
2.50	4,183.4	2,368.8	10,702.4	9,169.9	4,335.0	4,881.7
2.75	652.0	4,034.3	1,205.5	660.8	1,805.8	1,697.2
3.00	12,775.5	17,987.4	10,808.3	3,598.7	2,985.4	2,972.6
3.25	1,528.2	587.6	277.2	607.7	1,271.0	420.6
3.50	1,862.5	1,540.2	6,732.2	1,232.1	2,604.6	1,304.9
3.75	583.3	585.6	1,115.4	420.0	1,200.1	940.4
4.00	17,464.6	10,246.0	4,511.6	1,570.3	1,658.7	1,845.8
4.25	1,959.7	3,591.8	1,716.7	805.0	1,407.7	1,016.6
4.50	1,483.7	2,143.2	1,794.1	277.0	378.4	571.7
4.75	523.6	510.4	2,668.0	82.6	131.6	205.1
5.00	31,468.2	21,343.4	11,109.3	12,267.6	10,949.3	12,003.8
5.25	605.9	6,674.6	166.5	593.2	349.5	849.7
5.50	2,774.3	1,537.0	3,798.1	75.7	1.1	34.8
5.75	763.4	2,094.8	2.0	-	5.1	5.5
6.00	9,389.5	1,149.0	668.9	500.3	45.4	11.3
6.25	1,030.1	65.4	139.3	80.0	-	0.7
6.50	335.4	266.1	177.8	0.4	2.3	16.8
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	54.2
7.50	264.1	929.8	213.8	394.9	1,041.1	75.4
7.75	-	1,052.7	2.5	-	-	-
8.00	187.0	661.2	6,650.4	4,005.4	3,865.2	4,503.3
8.25	-	0.0	4.6	-	-	-
8.50	3.7	104.2	851.4	3.7	3.7	27.6
8.75	-	-	-	-	-	-
9.00	447.1	5,077.9	215.8	3,598.4	4,165.3	4,078.0
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	2,093.7
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	6,510.6
10.75	-	6.1	57.7	-	0.6	27.6
11.00	-	0.0	680.2	562.6	491.7	411.4
Over 11.00	27.0	2,172.9	9,360.6	13,372.6	2,915.1	8,695.8
Total	368,715.8	394,729.9	403,029.1	399,599.2	470,935.2	495,383.7

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

RATE OF RETURN	(Million Rupees)				
	2008	2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	886,785.8	1,037,696.4	1,087,714.1	1,160,797.8	1,203,188.3
0.25*	908.0	1,253.5	2,123.3	2,230.0	2,276.3
0.50*	65,691.9	82,006.3	100,734.8	102,212.1	101,350.1
0.75*	203.7	12,987.3	3,378.6	698.4	762.5
1.00	6,159.6	10,152.2	7,148.6	3,716.5	3,315.6
1.25	2,234.2	5,114.3	5,568.1	6,354.0	10,525.2
1.50	3,755.3	3,572.4	2,860.4	5,678.1	4,111.7
1.75	6,998.6	14,690.7	9,427.6	8,893.5	13,977.1
2.00	17,722.4	7,020.3	2,724.6	3,138.5	3,266.4
2.25	0.0	0.0	2.2	-	0.6
2.50	14,111.0	2,990.9	3,109.0	1,015.0	1,064.3
2.75	146.6	0.2	58.0	-	-
3.00	27,980.0	9,979.5	5,924.0	1,262.1	2,529.1
3.25	23.0	35.2	172.5	0.5	0.5
3.50	2,058.6	162.4	7,017.3	4.4	1,236.9
3.75	383.3	675.0	143.7	379.8	2.3
4.00	26,048.7	19,791.0	9,821.2	8,639.5	10,269.4
4.25	1,513.8	2,199.8	3,766.9	22.6	2,345.8
4.50	58,199.0	46,716.0	43,988.9	19,213.7	41,534.9
4.75	568.8	715.8	242.5	262.7	-
5.00	1,132,550.4	1,212,680.3	1,315,929.8	1,337,918.8	1,547,595.3
5.25	97,875.2	53,180.7	86,393.1	195,366.3	48,742.1
5.50	81,199.4	92,774.2	109,644.2	94,412.2	129,160.7
5.75	45,788.2	32,350.7	33,784.2	35,146.0	42,052.6
6.00	121,388.1	103,146.5	119,387.1	167,635.0	182,538.9
6.25	31,105.4	9,038.4	19,753.5	15,081.6	15,406.7
6.50	77,859.6	54,058.4	49,970.8	42,322.7	39,979.5
6.75	18,392.3	10,460.2	2,750.9	7,841.7	2,703.2
7.00	40,234.0	38,038.5	79,628.6	52,858.9	83,857.5
7.25	34,021.0	29,594.0	55,105.0	58,120.8	10,135.6
7.50	29,470.4	55,934.5	48,144.3	69,605.3	94,043.1
7.75	4,709.6	11,422.3	22,611.7	23,029.8	32,528.5
8.00	52,477.2	79,078.3	80,725.6	75,296.6	107,742.1
8.25	18,955.7	16,146.3	24,082.2	39,973.2	26,512.0
8.50	48,804.3	52,308.6	54,878.9	38,998.1	46,049.2
8.75	2,237.4	47,737.4	15,926.6	17,674.6	14,144.4
9.00	24,346.4	50,810.9	37,436.8	38,899.9	47,396.9
9.25	17,734.4	7,227.1	33,560.3	42,056.5	13,010.7
9.50	37,004.3	41,226.7	42,058.0	53,662.7	38,847.9
9.75	4,553.4	8,656.9	13,966.9	21,710.2	9,451.5
10.00	41,814.7	52,809.2	78,661.3	74,038.8	74,555.7
10.25	9,314.8	18,207.1	30,761.3	34,281.0	32,922.4
10.50	27,963.5	23,828.8	42,673.4	45,659.7	55,197.0
10.75	7,807.2	7,842.9	20,856.5	31,319.1	30,719.3
11.00	28,115.4	78,174.3	64,998.5	80,628.4	72,550.0
Over-11.00	239,545.0	290,082.5	173,446.7	204,125.0	288,932.1
Total	3,396,759.6	3,734,574.6	3,953,062.6	4,222,181.9	4,488,531.9

*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	2007				2008			
	Jun.		Dec.		Jun.			
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	7,625.0	7,558.1	8,694.9	8,630.0	8,782.6	8,782.6	20,472.7	20,415.8
1.00*	5.5	5.5	95.0	95.0	-	-	5.7	5.7
2.00*	13.6	13.6	50.8	50.8	75.7	75.7	106.2	106.2
3.00*	4,043.8	4,043.8	3,776.4	3,776.4	4,617.0	4,617.0	5,913.1	5,913.1
3.25	50.3	50.3	-	-	225.1	225.1	-	-
3.50	0.2	0.2	2.0	2.0	182.0	182.0	12.4	12.4
3.75	-	-	-	-	629.9	629.9	-	-
4.00	5,875.0	5,375.0	2,191.4	2,191.4	3,386.2	3,386.2	4,030.0	4,030.0
4.25	-	-	-	-	33.5	33.4	-	-
4.50	47.9	47.9	174.2	174.2	184.3	184.3	-	-
4.75	3.2	3.2	-	-	1,006.8	1,006.8	1.1	1.1
5.00	343.1	343.1	440.9	440.9	1,616.8	1,616.8	749.0	749.0
5.25	1.6	1.6	1,141.5	1,141.5	211.7	211.7	339.5	339.5
5.50	355.6	355.6	1,379.9	1,379.9	205.4	205.4	407.6	407.6
5.75	2,338.6	2,338.6	4,009.7	4,009.7	1,009.8	1,009.8	71.2	71.2
6.00	1,876.0	1,876.0	2,777.4	2,777.4	2,225.2	2,225.2	805.0	805.0
6.25	1,426.3	1,426.3	2,817.6	2,817.6	837.4	837.4	50.5	50.5
6.50	1,495.8	1,308.3	2,095.3	1,970.3	622.9	560.4	1,394.1	1,394.1
6.75	277.4	277.4	937.6	937.6	346.2	346.2	136.3	136.3
7.00	2,818.0	2,817.3	1,383.7	1,383.7	1,345.1	1,345.1	1,258.9	1,258.9
7.25	68.2	68.2	196.7	196.7	825.1	825.1	1,079.6	1,079.6
7.50	9,037.5	9,037.5	9,187.4	9,132.1	9,976.3	9,921.0	21,135.4	21,135.4
7.75	85.3	85.3	32.4	32.4	12.1	12.1	11.6	11.6
8.00	2,477.6	2,477.6	2,065.8	2,065.8	465.7	465.7	648.1	648.1
8.25	1,663.3	1,663.3	74.5	74.5	19.3	19.3	100.4	100.4
8.50	800.1	800.1	383.0	383.0	525.9	525.9	194.2	194.2
8.75	241.0	240.5	117.9	117.9	14.6	14.6	1,082.0	1,082.0
9.00	5,955.1	3,988.6	4,302.8	3,586.7	5,861.2	5,799.0	270.6	270.6
9.25	199.5	199.5	52.9	52.9	23.2	23.2	15.8	15.8
9.50	3,922.8	3,922.8	135.5	135.5	4,086.1	3,436.1	98.5	98.5
9.75	491.8	491.8	143.2	143.2	108.1	108.1	32.5	32.5
10.00	8,182.0	7,243.3	2,963.2	2,664.7	4,238.9	2,065.8	695.6	648.9
10.25	371.6	371.6	601.8	601.8	19.9	19.9	22.7	22.7
10.50	1,557.1	1,557.1	394.4	338.0	335.3	239.2	81.0	76.1
10.75	16.4	16.4	2,097.0	2,097.0	2.5	2.5	49.7	49.7
11.00	8,305.5	8,039.3	2,882.0	2,197.5	4,274.8	4,274.8	3,979.7	3,654.7
11.25	331.7	331.7	2,843.6	2,843.6	274.5	274.5	808.3	208.3
11.50	4,738.9	3,222.0	11,726.6	11,726.6	3,311.5	2,759.2	330.7	327.3
11.75	800.7	720.4	1,752.4	1,752.4	1,177.4	1,177.4	1,138.7	1,138.7
12.00	17,610.8	16,621.6	17,838.9	17,749.4	7,392.9	7,075.6	2,772.1	2,429.2
12.25	2,365.1	2,365.1	1,780.9	1,780.9	2,251.0	2,251.0	248.5	248.5
12.50	5,835.0	5,835.0	5,548.3	5,548.3	6,450.3	5,753.2	786.8	786.8
12.75	3,126.7	3,126.7	4,109.4	3,767.0	3,024.0	3,024.0	1,167.5	1,167.5
13.00	13,286.1	13,169.5	20,742.0	20,742.0	22,712.7	20,284.7	5,989.7	5,309.7
13.25	3,092.5	3,092.5	4,516.3	4,516.3	4,790.3	4,790.3	1,259.5	1,259.5
13.50	6,002.8	6,002.8	5,835.0	5,835.0	15,662.3	15,662.3	1,342.4	1,342.4
13.75	5,723.8	5,723.8	2,629.2	2,629.2	2,043.3	2,043.3	182.9	182.9
14.00	13,046.1	13,040.8	22,915.1	22,830.8	12,769.0	12,718.7	14,671.8	14,257.6
14.25	1,918.6	1,918.6	800.8	800.8	1,861.8	1,824.2	87.3	87.3
14.50	2,677.2	2,657.2	3,926.6	3,926.6	3,351.6	3,351.6	1,294.8	1,294.8
14.75	409.6	404.6	1,406.6	1,406.6	229.6	229.6	467.6	445.4
15.00	9,699.2	9,699.2	14,480.4	14,480.4	25,450.3	25,450.3	21,838.6	18,925.9
15.25	2,178.2	2,173.9	995.8	995.8	2,073.4	2,073.4	1,399.1	1,399.1
15.50	2,643.0	2,637.5	1,151.0	1,151.0	5,250.5	5,250.5	10,504.8	10,504.8
15.75	200.8	200.8	158.8	158.8	1,194.6	1,194.6	837.2	837.2
16.00 & over	17,523.8	17,507.3	21,106.2	21,098.5	41,407.5	41,391.0	121,026.4	116,065.4
TOTAL	185,182.2	178,495.6	203,862.5	201,338.0	221,011.1	213,812.7	253,405.4	243,035.7

* 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	2009				2010			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	22,695.6	22,643.8	19,323.0	19,273.2	26,976.3	25,825.3	24,341.3	24,341.3
1.00*	-	-	117.6	117.6	207.3	207.3	38.7	38.7
2.00*	210.9	210.9	375.8	375.8	3,301.9	3,301.9	8,658.7	8,658.7
3.00*	7,285.4	7,285.4	9,605.7	9,605.7	8,851.2	8,851.2	5,485.2	5,485.2
3.25	39.1	39.1	164.7	164.7	1,233.3	1,233.3	561.1	561.1
3.50	90.3	90.3	773.2	773.2	813.6	813.6	1,210.4	1,210.4
3.75	77.2	77.2	343.4	343.4	613.9	613.9	639.9	639.9
4.00	5,167.0	5,167.0	4,935.1	4,935.1	5,001.5	5,001.5	3,544.0	3,544.0
4.25	220.1	220.1	91.3	91.3	27.2	27.2	290.2	290.2
4.50	62.0	62.0	251.2	251.2	2,411.4	2,411.4	2,516.2	2,516.2
4.75	36.9	36.9	52.7	52.7	6.6	6.6	-	-
5.00	1,289.5	1,289.5	2,545.3	2,545.3	396.9	396.9	283.7	283.7
5.25	133.5	133.5	59.8	59.8	9.9	9.9	-	-
5.50	316.7	316.7	95.7	95.7	37.3	37.3	-	-
5.75	411.2	411.2	277.7	277.7	-	-	-	-
6.00	2,510.6	2,510.6	530.9	530.9	1,152.8	1,152.8	1,110.8	1,110.8
6.25	108.0	108.0	639.8	639.8	849.5	849.5	767.0	767.0
6.50	50.0	50.0	1,109.0	1,109.0	1,360.2	1,360.2	197.7	197.7
6.75	-	-	-	-	218.8	218.8	-	-
7.00	970.2	970.2	1,440.4	1,440.4	1,438.9	1,438.9	2,055.4	2,055.4
7.25	129.0	129.0	1,146.7	1,146.7	-	-	-	-
7.50	11,596.2	11,596.2	14,780.5	14,780.5	2,066.7	2,066.7	10.8	10.8
7.75	0.5	0.5	0.4	0.4	0.4	0.4	-	-
8.00	1,684.1	1,684.1	3,194.9	3,194.9	1,220.6	1,220.6	350.0	350.0
8.25	51.5	51.5	14.2	14.2	12.4	12.4	-	-
8.50	60.6	60.6	151.8	151.8	4,842.1	4,842.1	582.0	582.0
8.75	20.1	20.1	0.4	0.4	0.4	0.4	13.1	13.1
9.00	591.5	591.5	2,449.1	2,443.9	3,644.7	2,577.9	3,009.5	1,937.5
9.25	8.5	8.5	4.1	4.1	132.2	132.2	535.3	535.3
9.50	13.4	13.4	12.1	12.1	26.6	26.6	2,328.0	2,328.0
9.75	10.8	10.8	105.5	105.5	167.4	167.4	266.5	266.5
10.00	512.5	512.5	1,342.5	1,342.5	705.0	705.0	4,180.0	4,180.0
10.25	5.4	5.4	1.1	1.1	1.3	1.3	3.4	3.4
10.50	45.9	45.9	13.2	13.2	126.7	126.7	61.0	61.0
10.75	1.3	1.3	1.8	1.8	4.8	4.8	2.4	2.4
11.00	906.6	906.6	3,851.2	3,851.2	4,577.2	4,233.6	1,919.2	1,919.2
11.25	4.1	4.1	2.4	2.4	2.2	2.2	128.3	128.3
11.50	250.4	250.4	619.7	619.7	50.1	50.1	1.7	1.7
11.75	403.6	403.6	0.4	0.4	10.1	10.1	1.0	1.0
12.00	2,504.3	1,709.1	1,652.1	1,652.1	2,103.7	1,200.4	583.9	583.9
12.25	29.9	29.9	127.6	127.6	447.9	447.9	627.1	627.1
12.50	278.5	278.5	435.0	435.0	88.9	88.9	797.6	797.6
12.75	182.8	182.8	867.7	867.7	307.9	307.9	9.6	9.6
13.00	7,463.6	7,040.6	4,529.2	4,529.2	6,483.5	6,032.8	6,035.9	6,035.9
13.25	638.7	638.7	4,647.0	2,615.8	2,191.8	1,991.8	524.3	524.3
13.50	877.2	877.2	8,403.0	4,489.6	1,593.7	1,593.7	1,006.2	1,006.2
13.75	135.1	135.1	1,533.0	1,033.0	1,480.1	1,480.1	1,031.7	1,031.7
14.00	9,334.9	8,268.1	7,147.6	6,557.6	8,241.0	7,738.6	7,454.1	6,397.3
14.25	127.0	127.0	5,461.3	2,836.4	2,880.0	2,480.0	2,901.1	2,427.0
14.50	1,845.4	1,344.5	4,340.8	3,590.8	1,755.5	1,704.5	1,627.1	1,627.1
14.75	1,703.8	1,703.8	11,237.4	8,955.5	3,676.8	3,676.8	2,564.6	2,564.6
15.00	29,900.0	17,646.8	20,496.9	14,180.6	29,385.4	14,784.6	35,043.7	23,634.4
15.25	1,181.9	1,181.9	5,668.9	5,668.9	2,632.0	2,632.0	2,224.8	2,173.8
15.50	13,072.9	12,072.9	8,017.3	8,017.3	9,470.4	9,470.4	4,478.8	4,478.8
15.75	2,542.6	2,542.6	8,669.8	8,669.8	3,541.6	3,541.6	3,080.8	3,080.8
16.00 & over	104,758.7	98,551.2	83,282.8	80,641.2	69,098.9	67,253.5	72,382.8	71,543.3
TOTAL	234,547.4	212,249.2	246,941.7	225,237.4	217,878.1	196,363.3	207,466.7	192,564.0

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

(End of Period: Million Rupees)

RATE OF RETURN	2007				2008			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	83,867.2	82,072.6	71,973.0	71,277.4	68,442.4	68,395.8	72,155.1	72,145.1
1.00*	1,616.7	1,092.3	3,618.6	2,632.0	4,323.5	3,534.9	868.1	868.1
2.00*	7,600.7	7,600.7	9,695.0	9,695.0	6,353.2	6,353.2	9,050.7	8,257.8
3.00*	12,779.2	12,779.2	11,318.3	11,318.3	11,125.2	11,125.2	12,442.4	12,442.4
4.00*	29,517.3	29,517.3	26,124.4	26,124.4	30,801.7	29,775.8	22,599.0	22,599.0
5.00*	14,662.2	14,662.2	19,976.8	19,959.0	20,985.5	20,985.5	17,161.7	16,427.4
6.00*	45,104.4	43,992.0	34,509.1	33,298.3	32,397.8	31,491.6	21,749.5	20,399.4
7.00*	66,447.4	66,395.4	70,870.3	70,708.0	57,718.3	57,717.2	38,727.7	38,727.0
8.00*	135,613.1	134,667.6	163,975.5	162,943.6	151,380.8	150,900.5	163,923.4	163,674.9
8.25	595.0	595.0	259.4	259.4	88.1	88.1	1,851.9	1,851.9
8.50	19,137.4	8,560.5	6,636.6	6,043.5	2,116.0	2,115.8	3,245.9	3,243.3
8.75	5,181.9	431.3	443.0	442.0	170.9	90.0	1,051.9	1,051.2
9.00	41,255.0	35,721.9	58,163.4	51,565.8	101,011.7	98,097.8	79,344.0	79,344.0
9.25	5,447.3	2,980.3	10,526.5	9,838.6	1,643.0	1,643.0	2,691.7	891.7
9.50	35,327.9	26,740.9	26,065.5	9,709.1	14,281.0	14,281.0	8,176.7	8,176.7
9.75	20,461.7	20,240.1	36,151.4	22,642.9	10,058.5	9,705.5	2,541.9	408.9
10.00	143,174.9	112,842.1	131,781.9	84,927.2	52,239.5	35,120.8	31,506.6	25,130.5
10.25	26,620.4	13,875.5	41,028.6	33,592.0	11,828.8	9,923.9	3,967.0	3,967.0
10.50	36,264.9	31,791.7	72,475.8	62,690.5	30,473.9	26,887.4	11,217.3	11,158.8
10.75	40,822.0	34,443.0	66,800.6	51,431.0	39,228.7	22,790.6	8,000.8	7,912.8
11.00	169,596.6	124,066.5	162,740.5	108,830.8	169,020.1	94,252.5	27,530.2	27,429.4
11.25	44,639.3	35,066.8	46,360.5	45,167.1	54,634.9	54,064.4	9,134.8	9,134.8
11.50	104,195.4	51,440.4	72,335.8	58,400.3	82,040.0	74,605.8	18,096.1	18,096.1
11.75	37,339.4	30,300.8	32,078.3	29,712.7	26,060.7	25,411.0	5,463.7	4,604.2
12.00	197,235.2	194,990.3	200,708.6	196,237.8	140,906.4	124,535.3	33,181.8	32,656.6
12.25	30,248.2	28,607.5	32,610.1	31,578.4	28,332.7	26,330.0	4,756.3	4,755.2
12.50	74,828.2	72,467.8	56,000.4	55,998.6	50,296.6	42,313.1	10,222.1	10,222.1
12.75	27,788.6	23,430.4	51,602.8	51,602.8	34,077.5	30,117.6	9,081.7	9,081.7
13.00	162,426.3	161,286.1	164,192.4	161,099.1	243,388.4	196,764.7	39,825.8	36,822.3
13.25	13,949.8	13,949.8	11,774.1	11,773.9	27,075.9	24,402.0	5,116.1	5,062.1
13.50	42,098.9	42,092.4	48,648.5	47,948.5	82,395.6	80,395.6	35,871.7	35,871.7
13.75	9,362.9	9,201.1	13,073.8	12,758.4	23,229.7	19,018.5	9,095.8	8,909.1
14.00	197,794.5	196,910.3	340,896.6	337,880.7	295,117.4	282,252.0	85,252.3	82,781.6
14.25	4,058.5	4,058.5	5,339.2	5,339.2	18,998.6	17,998.6	19,187.5	12,187.5
14.50	27,934.0	27,899.5	24,205.0	24,195.4	43,687.5	43,450.4	30,884.9	25,293.9
14.75	2,126.2	2,126.2	5,491.3	5,491.3	11,833.9	11,189.5	33,351.2	24,891.3
15.00	88,985.3	87,795.3	107,074.7	105,146.3	200,373.1	199,862.6	259,097.7	186,852.0
15.25	1,110.5	1,110.5	5,403.5	5,403.5	10,874.8	10,874.8	45,101.6	39,808.5
15.50	7,848.8	7,848.8	5,605.8	5,605.8	21,369.2	18,540.6	86,010.3	77,328.4
15.75	2,096.6	2,096.6	3,413.5	3,413.5	6,031.7	4,986.7	58,415.9	38,795.1
16.00	39,213.2	39,213.2	24,428.5	24,273.1	114,542.8	109,314.4	275,315.2	229,253.2
16.25	833.2	833.2	128.7	128.7	2,268.8	2,268.8	51,879.3	39,261.1
16.50	7,880.3	7,877.1	8,203.6	8,203.6	18,538.9	18,538.9	151,307.5	84,041.5
16.75	3,939.2	3,939.2	4,129.8	4,129.8	9,205.7	9,205.7	40,888.1	40,800.8
17.00	8,364.8	8,364.8	6,144.9	6,144.9	60,479.0	60,479.0	303,816.6	261,199.0
17.25	30.8	30.8	74.3	74.3	7,399.4	7,399.4	80,555.9	70,456.2
17.50	94.8	94.8	547.6	547.6	4,313.5	4,313.5	63,797.9	63,247.7
17.75	86.3	86.3	695.8	695.8	1,018.8	1,018.8	26,366.8	24,165.4
18.00	15,360.0	15,360.0	22,402.4	22,402.4	52,474.3	52,474.3	126,367.6	125,779.5
18.25	788.2	788.2	967.1	967.1	189.9	189.9	23,321.7	22,762.6
18.50	1,270.6	1,270.6	76.6	76.6	1,329.3	1,329.3	38,268.1	36,267.5
18.75	606.5	606.5	1,105.8	1,105.8	61.3	61.3	11,920.9	11,920.9
19.00	9,960.7	9,960.7	6,949.0	6,949.0	11,168.4	11,168.4	86,597.2	86,427.4
19.25	0.3	0.3	7.2	7.2	93.1	93.1	10,012.2	10,012.2
19.50	165.7	165.7	34.2	34.2	27.5	27.5	25,938.0	25,938.0
19.75	220.9	220.9	10.2	10.2	23.7	23.7	2,255.6	2,253.6
20.00 & over	85,024.8	85,024.7	81,487.7	80,584.8	95,079.8	95,077.1	147,429.6	147,004.9
TOTAL	2,191,000.1	1,971,584.2	2,409,342.5	2,201,017.2	2,594,627.1	2,355,372.5	2,802,988.6	2,470,052.9

* 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	2009				2010			
	Jun..		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	96,578.0	91,811.4	217,290.6	181,752.3	87,250.9	86,101.0	209,942.3	186,830.2
1.00*	349.4	349.4	1,094.2	324.6	1,522.0	738.4	2,019.7	1,141.5
2.00*	6,467.8	5,706.8	7,834.4	7,834.4	8,875.4	8,875.4	14,811.8	14,811.8
3.00*	15,066.3	13,844.4	16,658.3	15,394.7	22,978.5	21,695.8	21,777.3	20,492.7
4.00*	23,902.8	23,894.7	24,766.1	24,718.3	25,524.7	25,524.7	30,096.2	30,096.2
5.00*	23,321.7	22,696.2	10,347.8	10,347.8	16,284.1	16,284.1	22,416.8	22,416.8
6.00*	10,010.1	10,010.1	14,245.2	14,245.2	5,492.8	5,492.8	15,643.4	15,643.4
7.00*	33,053.1	33,052.9	46,744.3	46,744.3	29,866.4	29,866.4	22,554.6	22,554.6
8.00*	194,205.2	194,204.2	194,022.1	194,022.1	76,269.1	76,269.1	27,253.1	27,253.1
8.25	878.9	878.9	289.9	289.9	3,819.3	3,819.3	865.8	865.8
8.50	10,607.2	10,562.1	13,272.2	13,272.0	50,670.3	50,670.3	9,136.2	9,136.2
8.75	74.1	73.7	339.5	339.5	5,738.9	3,938.9	2,367.1	2,367.1
9.00	84,828.3	84,188.4	92,403.7	92,403.7	185,612.7	185,525.3	124,819.5	124,819.5
9.25	1,881.1	81.1	3,087.2	1,287.2	2,095.1	2,095.1	4,731.1	4,731.1
9.50	7,342.0	7,342.0	7,511.5	7,511.5	8,502.5	8,502.5	80,604.2	80,604.2
9.75	1,576.6	509.2	485.5	485.5	810.6	810.6	4,620.5	4,620.5
10.00	14,019.4	12,953.7	10,346.0	10,346.0	13,494.8	13,067.8	103,406.1	103,406.1
10.25	1,548.6	1,548.6	3,242.1	3,242.1	10,126.6	10,126.6	4,583.6	4,553.6
10.50	8,139.7	8,139.7	6,040.5	5,715.6	5,203.7	5,203.7	4,392.2	4,392.2
10.75	3,669.4	3,669.4	2,266.4	2,206.4	805.1	805.1	939.7	939.7
11.00	15,199.1	14,683.8	16,138.7	16,136.7	19,315.3	19,315.3	13,954.5	13,926.0
11.25	6,176.5	6,176.5	3,863.1	3,863.1	829.0	827.8	1,567.0	1,567.0
11.50	7,045.5	7,045.5	8,903.5	6,653.5	12,848.8	7,113.5	5,929.7	3,901.7
11.75	2,283.3	2,145.1	2,425.2	2,421.1	1,627.9	1,407.0	626.7	624.3
12.00	33,214.0	31,113.0	28,259.2	28,258.6	29,670.7	27,720.7	15,482.5	13,348.2
12.25	1,818.6	1,818.6	11,750.1	10,249.3	15,722.8	14,277.6	2,974.3	2,972.0
12.50	3,044.1	3,041.3	13,157.9	11,410.0	23,458.5	18,566.0	8,410.8	6,650.0
12.75	9,850.7	7,551.1	19,668.1	14,562.8	31,647.4	15,703.7	13,754.5	13,753.1
13.00	68,837.4	46,841.9	79,249.9	61,035.5	73,314.8	61,703.3	59,842.5	40,860.3
13.25	12,094.7	8,551.9	36,448.7	30,433.4	61,323.9	54,220.9	23,680.6	19,644.9
13.50	8,000.0	7,229.9	97,639.0	65,031.2	69,210.6	58,325.4	63,244.4	47,275.1
13.75	28,919.0	19,557.4	93,176.8	59,431.9	96,408.5	72,625.4	74,267.1	59,018.5
14.00	171,234.8	134,964.1	175,736.3	137,051.6	229,980.6	176,456.7	193,600.0	159,000.9
14.25	41,061.3	29,068.1	54,324.0	52,583.4	89,388.4	78,885.1	77,314.2	61,362.1
14.50	60,853.3	46,303.8	111,408.0	98,322.8	79,341.5	53,377.0	91,638.8	81,950.0
14.75	115,180.3	49,691.0	107,044.6	50,132.5	55,260.1	52,856.0	75,201.1	68,613.5
15.00	389,125.6	241,128.0	283,499.5	165,594.9	490,882.4	165,505.3	378,483.9	205,176.9
15.25	84,424.9	35,542.4	99,307.9	47,106.6	166,842.6	103,655.3	82,269.0	74,121.3
15.50	64,463.1	59,349.5	202,379.2	118,388.7	75,103.1	74,159.8	74,147.0	71,911.4
15.75	126,349.0	73,198.7	77,227.8	75,781.9	53,927.8	53,927.8	148,696.1	71,936.4
16.00	238,642.8	182,775.8	177,784.6	136,836.8	244,086.5	235,842.6	374,511.3	257,800.0
16.25	50,588.3	31,679.0	23,600.4	22,902.1	44,097.9	42,606.0	40,929.2	39,027.9
16.50	42,355.5	39,782.5	56,697.1	56,567.1	42,368.1	37,919.5	73,124.5	69,407.5
16.75	41,308.6	39,305.3	16,423.7	16,093.8	9,700.3	9,700.3	32,502.5	32,502.5
17.00	262,519.9	231,636.9	227,174.3	222,221.8	141,446.7	139,418.8	183,136.7	180,938.2
17.25	36,919.7	36,919.7	12,759.7	12,759.7	7,218.4	7,218.4	9,235.0	9,235.0
17.50	27,572.6	27,227.8	20,601.3	20,596.8	26,904.1	26,904.1	34,578.2	34,575.3
17.75	32,066.7	32,066.7	14,329.1	14,289.6	8,745.9	8,745.1	8,213.3	8,213.3
18.00	80,332.3	76,152.3	63,405.4	63,376.9	72,897.0	72,893.7	109,987.9	106,734.1
18.25	16,187.8	16,187.8	5,635.5	5,635.5	2,651.4	2,651.4	4,088.0	4,088.0
18.50	20,887.2	20,879.2	15,382.8	15,382.8	20,474.4	20,473.2	23,398.7	23,373.5
18.75	14,503.8	14,503.8	2,455.1	2,455.1	751.9	751.9	2,304.3	2,304.3
19.00	57,928.5	56,965.0	20,013.0	20,013.0	19,192.7	19,192.7	14,918.9	14,918.9
19.25	4,102.9	4,102.9	2,529.6	2,529.6	287.8	287.8	787.5	787.5
19.50	6,685.2	6,685.2	1,587.1	1,587.1	2,402.9	2,402.9	1,305.8	1,305.8
19.75	3,210.9	3,210.6	303.4	303.4	5,972.3	5,972.3	691.9	691.9
20.00 & over	123,291.2	123,287.7	90,372.2	90,372.2	70,338.8	70,338.8	73,115.5	73,115.5
TOTAL	2,845,798.9	2,293,886.9	2,944,949.6	2,390,855.9	2,956,585.4	2,369,362.0	3,098,895.5	2,558,309.5

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

		(Percent per annum)							
TYPE OF DEPOSITS		2007		2008		2009		2010	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I.	Call Deposits	1.73 (1.62)	1.62 (1.45)	3.89 (1.17)	6.45 (1.39)	5.73 (1.48)	6.05 (1.27)	5.84 (1.33)	6.86 (1.27)
II.	Saving Deposits	2.07 (58.40)	2.07 (57.00)	4.93 (55.82)	4.99 (51.12)	5.08 (53.75)	4.95 (52.69)	5.02 (54.68)	5.02 (52.69)
III.	Term or Fixed Deposits								
	(a) Less than 3 months	4.30 (8.04)	4.64 (11.11)	4.88 (12.75)	5.26 (14.69)	5.57 (11.41)	4.56 (11.15)	4.83 (10.69)	5.00 (11.15)
	(b) 3 months and over but less than 6 months	5.10 (9.51)	5.14 (8.07)	5.77 (6.63)	6.76 (6.98)	6.49 (7.44)	6.57 (9.42)	6.87 (8.21)	7.28 (9.42)
	(c) 6 months and over but less than 1 year	5.93 (7.16)	5.87 (6.83)	6.99 (6.77)	7.64 (7.75)	7.57 (6.14)	7.05 (5.15)	7.21 (4.81)	7.41 (5.15)
	(d) 1 year and over but less than 2 years	6.75 (8.29)	6.85 (8.95)	7.33 (9.03)	8.38 (11.06)	8.52 (12.60)	8.18 (13.89)	8.25 (14.25)	8.28 (13.89)
	(e) 2 years and over but less than 3 years	6.46 (0.91)	6.55 (0.87)	6.34 (1.16)	8.41 (0.92)	9.34 (1.22)	8.49 (0.84)	8.71 (0.75)	8.35 (0.84)
	(f) 3 years and over but less than 4 years	7.17 (2.05)	6.70 (1.92)	8.60 (2.55)	8.53 (2.11)	9.56 (1.72)	9.12 (1.74)	9.67 (1.58)	10.35 (1.74)
	(g) 4 years and over but less than 5 years	7.01 (0.20)	7.11 (0.31)	7.33 (0.68)	8.51 (0.25)	6.08 (0.77)	7.92 (0.28)	9.05 (0.24)	9.46 (0.28)
	(h) 5 years and over	6.30 (3.79)	7.16 (3.49)	8.67 (3.44)	9.05 (3.72)	9.06 (3.46)	8.92 (3.56)	8.90 (3.45)	8.89 (3.56)
IV.	Overall								
	(i) Excluding current and other deposits	3.51	3.61	5.58	6.02	6.11	5.88	5.97	6.07
	(ii) Including current and other deposits	2.60	2.66	4.13	4.38	4.44	4.29	4.29	4.39

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	2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	1.90 (1.57)	1.86 (1.36)	4.58 (1.04)	7.38 (1.30)	6.86 (1.32)	7.21 (1.14)	6.99 (1.20)	8.05 (1.25)
II. Saving Deposits	2.11 (57.90)	2.13 (56.39)	5.25 (54.99)	5.40 (49.89)	5.48 (53.13)	5.39 (51.70)	5.47 (54.06)	5.48 (53.22)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.68 (7.38)	4.84 (10.70)	5.08 (12.60)	5.41 (14.71)	5.68 (11.55)	4.63 (11.47)	5.04 (10.55)	5.10 (10.80)
(b) 3 months and over but less than 6 months	5.25 (9.48)	5.23 (8.31)	5.95 (6.68)	7.14 (6.86)	6.85 (7.08)	6.89 (9.44)	7.41 (7.94)	7.82 (8.70)
(c) 6 months and over but less than 1 year	6.06 (7.42)	6.15 (6.65)	7.23 (6.83)	7.85 (7.96)	7.87 (6.13)	7.14 (5.31)	7.49 (4.90)	7.71 (4.18)
(d) 1 year and over but less than 2 years	6.81 (8.78)	6.92 (9.50)	7.51 (9.42)	8.51 (11.73)	8.59 (13.12)	8.21 (14.14)	8.38 (14.92)	8.37 (15.11)
(e) 2 years and over but less than 3 years	6.50 (0.97)	6.56 (0.94)	6.34 (1.26)	8.42 (1.01)	9.40 (1.31)	8.73 (0.85)	9.15 (0.75)	8.29 (0.68)
(f) 3 years and over but less than 4 years	7.19 (2.20)	6.73 (2.05)	8.63 (2.75)	8.61 (2.26)	9.65 (1.81)	9.36 (1.84)	9.78 (1.70)	10.36 (1.71)
(g) 4 years and over but less than 5 years	7.03 (0.22)	7.16 (0.33)	7.33 (0.74)	8.60 (0.27)	6.11 (0.84)	7.92 (0.29)	9.47 (0.24)	9.54 (0.17)
(h) 5 years and over	6.30 (4.07)	7.17 (3.78)	8.70 (3.71)	9.11 (4.01)	9.16 (3.71)	9.00 (3.82)	8.97 (3.74)	8.86 (4.19)
IV. Overall								
(i) Excluding current and other deposits	3.64	3.74	5.87	6.37	6.44	6.21	6.37	6.45
(ii) Including current and other deposits	2.73	2.81	4.41	4.71	4.76	4.59	4.66	4.76

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

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

TYPE OF DEPOSITS	(Percent per annum)							
	2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	0.34 (2.23)	0.09 (2.48)	0.89 (2.67)	1.08 (2.27)	0.69 (3.36)	0.57 (2.80)	0.41 (2.77)	0.16 (2.50)
II. Saving Deposits	1.62 (64.54)	1.51 (64.08)	1.84 (65.16)	1.71 (63.56)	1.04 (60.79)	0.80 (64.20)	0.71 (61.41)	0.81 (66.12)
III. Term or Fixed Deposits								
(a) Less than 3 months	2.20 (16.26)	3.04 (15.96)	2.90 (14.51)	3.69 (14.50)	4.08 (9.81)	3.28 (7.45)	2.84 (12.17)	3.70 (9.17)
(b) 3 months and over but less than 6 months	3.33 (9.98)	3.40 (5.23)	3.50 (6.01)	3.53 (8.28)	3.95 (11.49)	2.74 (9.26)	2.74 (11.13)	3.03 (12.48)
(c) 6 months and over but less than 1 year	2.96 (3.96)	3.47 (9.01)	3.95 (6.14)	4.62 (5.62)	4.19 (6.24)	5.22 (3.28)	3.30 (0.84)	3.22 (3.43)
(d) 1 year and over but less than 2 years	3.61 (2.27)	3.80 (2.53)	3.19 (4.69)	4.85 (4.26)	6.84 (6.74)	7.77 (11.04)	5.37 (7.04)	5.55 (5.39)
(e) 2 years and over but less than 3 years	3.91 (0.20)	3.98 (0.04)	4.07 (0.04)	5.06 (0.04)	4.36 (0.18)	5.12 (0.70)	4.08 (0.76)	10.73 (0.20)
(f) 3 years and over but less than 4 years	4.06 (0.11)	4.82 (0.46)	5.01 (0.37)	5.47 (0.61)	6.92 (0.71)	1.58 (0.66)	2.82 (0.31)	7.84 (0.12)
(g) 4 years and over but less than 5 years	5.04 (0.02)	5.31 (0.10)	5.50 -	5.58 (0.08)	2.72 (0.07)	7.99 (0.11)	2.12 (0.16)	1.58 (0.02)
(h) 5 years and over	5.44 (0.41)	5.66 (0.11)	6.08 (0.44)	5.98 (0.78)	2.50 (0.63)	2.42 (0.51)	1.39 (0.41)	11.41 (0.57)
IV. Overall								
(i) Excluding current and other deposits	1.98	2.08	2.29	2.49	2.31	2.13	1.65	1.77
(ii) Including current and other deposits	1.24	1.28	1.43	1.57	1.39	1.33	1.00	1.05

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									
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
	Dec.	15.15	13.77	12.93	13.06	12.26	12.90	14.49	13.36
II. INTEREST BEARING - ALL BANKS									
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
	Dec.	14.72	13.36	11.69	12.02	12.48	13.45	12.92	12.36
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
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
	Dec.	15.20	13.80	13.01	13.10	12.24	12.86	14.59	13.43

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

(Billion Rupees)							
Provinces/Regions	Borrower / Category	Dec.2009		Jun.2010		Dec.2010	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Overall	Foreign	43.03	-	49.87	-	52.85	-
	Govt.	507.27	333.44	551.72	423.87	569.93	372.55
	NFPSEs	309.85	225.37	318.65	166.14	342.94	165.36
	NBFCs & Fin Aux.	94.29	49.03	98.15	44.30	106.35	42.05
	Private Sector	1225.61	2221.54	1,321.62	2,193.62	1,365.07	2,386.47
	Trust Fund	118.23	13.22	115.73	13.31	144.64	16.36
	Personal	2010.81	339.89	2,189.30	322.14	2,357.48	305.98
	Others	43.58	9.40	48.07	11.08	44.67	17.59
	Total	4352.66	3191.89	4,693.12	3,174.46	4,983.92	3,306.36
Punjab	Foreign	14.01	-	16.20	-	16.62	-
	Govt.	185.48	199.01	196.12	269.15	211.68	236.27
	NFPSEs	95.47	94.02	95.99	56.64	94.93	54.22
	NBFCs & Fin Aux.	8.36	7.28	7.39	5.75	11.17	4.94
	Private Sector	529.10	1168.49	573.91	1,115.82	590.09	1,217.89
	Trust Fund	32.52	8.83	35.02	9.14	42.36	10.87
	Personal	950.88	92.02	1,029.80	89.77	1,107.64	83.13
	Others	16.97	5.26	17.48	2.54	18.41	8.27
	Total	1832.79	1574.91	1,971.91	1,548.82	2,092.89	1,615.57
Sindh	Foreign	17.91	-	19.63	-	20.87	-
	Govt.	149.54	131.47	154.00	139.47	150.21	127.00
	NFPSEs	155.22	127.25	167.69	105.21	183.29	106.94
	NBFCs & Fin Aux.	80.41	39.09	86.88	35.71	90.17	33.56
	Private Sector	413.22	815.83	442.90	828.22	464.79	910.83
	Trust Fund	58.86	0.65	55.06	0.90	57.80	1.17
	Personal	638.45	213.16	700.29	201.73	759.18	191.71
	Others	6.80	2.23	5.73	5.57	6.66	8.48
	Total	1520.42	1329.68	1,632.17	1,316.80	1,732.97	1,379.69
Khyber Pakhtunkhwa	Foreign	0.71	-	1.24	-	0.80	-
	Govt.	33.66	0.32	38.24	6.94	43.58	3.93
	NFPSEs	5.00	1.70	4.82	2.00	5.76	1.91
	NBFCs & Fin Aux.	0.57	0.06	0.55	0.06	1.48	0.06
	Private Sector	62.95	34.70	71.17	29.88	72.82	31.38
	Trust Fund	2.73	0.01	4.27	0.00	5.43	0.01
	Personal	150.82	12.86	170.79	11.49	174.64	11.37
	Others	4.45	1.10	3.33	0.56	4.08	0.26
	Total	260.89	50.75	294.42	50.93	308.59	48.92
Balochistan	Foreign	0.11	-	0.23	-	0.07	-
	Govt.	12.20	0.13	12.19	1.13	11.97	-
	NFPSEs	1.95	-	1.86	-	1.83	-
	NBFCs & Fin Aux.	0.03	-	0.02	-	0.12	-
	Private Sector	24.16	8.21	32.61	6.96	33.81	6.61
	Trust Fund	1.39	-	1.00	-	1.43	-
	Personal	36.38	4.81	40.20	3.45	45.95	5.11
	Others	6.33	0.33	9.44	1.48	7.90	0.03
	Total	82.55	13.49	97.54	13.03	103.08	11.75
Islamabad	Foreign	10.13	-	12.28	-	13.99	-
	Govt.	103.47	2.51	128.59	7.17	130.42	5.35
	NFPSEs	51.12	2.40	47.34	2.29	56.39	2.25
	NBFCs & Fin Aux.	3.96	2.60	2.31	2.78	2.04	3.49
	Private Sector	166.33	188.78	166.15	207.23	169.66	214.79
	Trust Fund	21.45	3.73	18.86	3.26	32.31	4.31
	Personal	127.50	13.25	134.73	12.80	157.50	11.81
	Others	8.14	0.42	11.36	0.71	6.98	0.53
	Total	492.11	213.69	521.63	236.24	569.29	242.54
FATA	Foreign	-	-	-	-	-	-
	Govt.	0.54	-	0.50	-	0.66	-
	NFPSEs	-	-	-	-	0.01	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	2.08	0.47	1.94	0.20	2.33	0.22
	Trust Fund	-	-	0.05	-	0.01	-
	Personal	4.23	0.13	5.94	0.13	5.27	0.14
	Others	0.20	-	0.13	-	0.16	-
	Total	7.05	0.59	8.57	0.32	8.42	0.36

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

(Billion Rupees)							
Provinces/Regions	Borrower / Category	Dec.2009		Jun.2010		Dec.2010	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Gilgit-Baltistan	Foreign	0.01	-	..	-	..	-
	Govt.	0.68	-	1.04	-	0.84	-
	NFPSEs	0.04	-	0.01	-	0.02	-
	NBFCs & Fin Aux.	0.33	-	0.49	-	0.36	-
	Private Sector	3.62	1.58	5.09	1.58	4.70	0.76
	Trust Fund	0.56	-	0.64	-	1.38	-
	Personal	2.85	0.39	3.67	0.34	3.35	0.21
	Others	0.20	-	0.07	-	0.28	-
	Total	8.30	1.97	11.00	1.91	10.94	0.97
AJK	Foreign	0.14	-	0.29	-	0.50	-
	Govt.	21.70	-	21.05	-	20.56	-
	NFPSEs	1.05	-	0.94	-	0.72	0.03
	NBFCs & Fin Aux.	0.62	-	0.51	-	1.01	0.00
	Private Sector	24.13	3.48	27.86	3.75	26.86	3.99
	Trust Fund	0.72	-	0.83	-	3.93	0.00
	Personal	99.70	3.27	103.88	2.43	103.95	2.50
	Others	0.50	0.06	0.53	0.22	0.21	0.03
	Total	148.55	6.81	155.88	6.41	157.73	6.55

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 Institution, Non-government Organization (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

S C H E M E	(Percent per annum)									
	2008			2009			2010			2011
	24 th Jun	1 st Oct	1 st Dec	1 st Jan.	1 st Apr.	1 st Jul.	1 st Jan.	1 st Jul.	1 st Oct	1 st 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) 7th 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) 1st 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

- Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7(1) AFA(DM)/96-726-727.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
- Defence Saving Certificates introduced w.e.f. 08-11-1966
- National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U.O.No. referred above.
- Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990.
- Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- Regular Income certificates introduced w.e.f. 02-02-1993
- Pensioner's Benefit Accounts introduced w.e.f.20-01-2003
- The scheme has been introduced w.e.f. 30-07-2003 specially for widows and senior citizens aged 60 years or above.
- Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

3.26 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

(Million Rupees)																	
PERIOD		KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABA D		RAWALPINDI		HYDERABA D		ISLAMABAD	
		En- Issued	cashed	En- Issued	cashed	En- Issued	cashed	En- Issued	cashed	En- Issued	cashed	En- Issued	cashed	En- Issued	Cashed	En- Issued	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	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
	Mar.	10,122	45,468	18,236	1,414	5,589	1,457	2,603	1,501	5,850	4,028	6,660	412	1,031	986	3,180	16,363

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	
	En-Issued	En-cashed	En-Issued	En-cashed	En-Issued	En-cashed	En-Issued	En-cashed	En-Issued	En-cashed	En-Issued	En-cashed	En-Issued	En-cashed	En-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 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
Mar.	317	4,468	30	2,276	572	42	241	1,010	-	-	3,301	83	835	1,899	58,566	81,405

3.27 Clearing House Statistics

															(Thousand Cheques) (Million Rupees)						
PERIOD	KARACHI			LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD							
	No. of Cheques			No. of Cheques			No. of Cheques			No. of Cheques			No. of Cheques								
	Cleared	Amount		Cleared	Amount		Cleared	Amount		Cleared	Amount		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	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
	Mar.	2,936	1,257,911		1,290	335,309		177	68,456		118	52,323		306	95,538		324	102,110		263	4,165

3.27 Clearing House Statistics

PERIOD	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL	
	No. of		No. of		No. of		No. of		No. of		No. of		No. of	
	Cheques		Cheques		Cheques		Cheques		Cheques		Cheques		Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
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 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	208,7081
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
Mar.	384	309,419	128	65,330	75	16,676	177	17,267	1	1,001	401	112,887	6,580	2,438,392

Source: SBP-BSC (Bank) and NBP

3.28 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)				
I T E M S	2006	2007		2008
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
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)					
I T E M S	2008	2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES					
Paid-up Capital	522,276	522,711	522,896	523,128	545,602
Reserves	2,073,487	2,073,333	1,906,843	2,504,449	6,302,001
Demand Deposits:	4,544,914	4,418,051	4,707,287	5,761,146	6,373,338
Time Deposits:	1,516,404	1,494,375	1,521,316	3,533,082	1,588,287
Borrowings from:	8,663,873	8,611,770	7,313,726	5,812,986	4,389,805
(a) State Bank of Pakistan	8,018,447	8,018,447	6,768,447	5,268,447	3,629,557
(b) Other Banks	645,426	593,323	545,279	544,539	760,248
Head Office & Inter-Bank Adjustment	1,720,339	1,720,339	1,720,339	32,274	1,720,339
Contingent Liabilities as per contra	4,351,003	3,604,925	2,825,751	2,925,030	2,694,509
Other Liabilities	5,649,930	6,039,912	5,974,661	4,851,518	3,707,169
TOTAL LIABILITIES / ASSETS	29,042,226	28,485,416	26,492,819	25,943,613	27,321,050
ASSETS					
Cash and Balances :	5,047,332	4,409,874	4,839,740	4,627,641	5,080,182
(a) Notes, Coins and Silver	240,621	173,751	239,807	213,895	402,830
(b) Balances with State Bank of Pakistan	229,058	230,510	191,454	583,079	169,302
(c) Balances with other Banks	4,577,653	4,005,613	4,408,479	3,830,667	4,508,050
Loans and Advances to:	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537
Bill Purchased & Discounted:	184	184	184	184	184
Investment in Securities and Shares:	452,004	459,600	456,630	441,202	797,934
(a) Federal Government	300,000	300,000	300,000	300,000	400,000
(b) Treasury Bills	-	-	-	-	-
(c) Provincial Governments	-	-	-	-	-
(d) Local Bodies	34	34	34	34	34
(e) Shares of Co-operative Institutions	3,551	3,551	3,551	3,551	3,551
(f) Shares of Other Enterprises	148,416	156,012	153,042	137,614	140,048
(g) Others	3	3	3	3	254,301
Bank Premises	3,666,572	3,666,858	3,668,189	3,760,370	3,613,066
Head Office and Inter-Bank Adjustment	1,873,480	1,785,712	1,817,387	1,069,371	1,785,324
Contingent Assets as per contra	4,351,003	3,604,925	2,825,751	2,925,030	2,694,509
Other Assets	2,427,162	3,847,074	2,610,808	2,943,052	3,196,314

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	
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
December												
No. of A/Cs.	67,524	5,322	222	202,532	-	2	1,866	2,677	3,185	7,776	15,506	291,106
Amount	1,772,812	80,744	2,120	4,517,662	-	130	148,674	688,308	111,196	639,979	1,588,287	7,961,625

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

(End of Period: Thousand Rupees)								
CATEGORY OF DEPOSITORS	2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Govt. and Govt. Agencies	20,512	20,567	18,398	1,152	1,152	1,152	1,152	5,476
II. Business:	1,430,088	1,434,167	1,613,041	996,067	953,795	957,714	2,509,333	551,860
1 Agriculture, Forestry, Hunting and Fishing	134,076	134,743	134,681	25,127	23,936	737	15,629	9,448
2 Manufacturing	125,648	125,681	273,720	-	-	-	-	-
3 Construction	-	-	-	-	-	-	-	-
4 Commerce	1,039,842	1,043,020	1,062,847	441,541	441,541	441,541	14,266	374,467
5 Other Business	130,522	130,723	141,793	529,399	488,318	515,436	2,479,438	167,945
III. Trust Funds, Non-Profit Institutions and others	57,182	57,446	57,446	3,696	5,519	17,154	219	295
IV. Personal	3,587,029	3,587,584	3,596,131	4,821,022	4,699,928	4,894,419	6,522,999	6,814,668
V. Others	-	-	-	239,381	252,032	358,164	260,525	589,326
TOTAL	5,094,811	5,099,764	5,285,016	6,061,318	5,912,426	6,228,603	9,294,228	7,961,625

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

ECONOMIC GROUPS		(End of Period: Thousand Rupees)							
		2007		2008		2009		2010	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A.	Agriculture, Forestry, Hunting and Fishing	8,397,803	8,478,316	8,133,213	6,915,895	6,335,899	5,662,589	5,912,178	9,483,733\
B.	Mining and Quarrying	-	-	-	402	-	-	-	8,992
C.	Manufacturing	168,123	201,134	83,909	7,509	6,270	9	9	2,442
D.	Construction	-	-	-	-	-	-	-	-
E.	Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i)	Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii)	Water and Sanitary Services	-	-	-	-	-	-	-	-
F.	Commerce	536,590	547,441	503,677	85,859	68,614	94,167	12,647	9,578
G.	Transport, Storage and Communication	197,734	231,967	231,786	57,344	57,344	57,344	56,432	56,432
H.	Services	-	-	-	2,396,403	3,453,738	3,794,969	3,510,233	-
I.	Employees and activities not adequately described	1,882,575	1,952,594	1,940,280	922,230	547,580	571,972	393,029	398,479
(i)	Directors and their Associates	5,020	6,029	6,029	431,466	296,118	309,208	307,900	111,087
(ii)	Employees and activities not adequately described	1,877,555	1,946,565	1,934,251	490,764	251,462	262,764	85,129	287,392
J.	Others	-	-	-	838,847	241,744	93,080	292,235	193,881
TOTAL		11,182,825	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537

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

(End of Period: Thousand Rupees)								
SECURITIES	2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	261,491	261,491	261,491	65,847	56,270
B. Stock Exchange Securities	43,745	45,750	2,005	-	-	-	-	-
C. Merchandise:	44,156	46,326	22,939	-	-	-	-	-
(i) Export Commodities	30,257	31,266	21,692	-	-	-	-	-
(ii) Imported goods other than Industrial Machinery	86	138	138	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	13,813	14,922	1,109	-	-	-	-	-
D. Machinery and other fixed Assets	105,302	110,802	110,802	2,349	2,319	2,711	1,932	1,932
E. Real Estate:	3,248,488	3,358,507	3,315,048	2,772,711	2,685,729	2,601,615	395,014	268,131
(i) Land & Building	2,963,028	3,040,036	3,011,204	216,213	142,490	168,945	126,943	-
(ii) Agricultural Land	285,460	318,471	303,844	2,556,498	2,543,239	2,432,670	268,071	268,131
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	103,921	109,220	108,325	299,861	104,518	115,692	66,182	-
G. Others :	7,637,213	7,740,847	7,333,746	7,888,077	7,657,132	7,292,621	9,647,788	9,827,204
(i) Other Secured Advance	3,470,849	3,503,973	3,392,763	3,342,609	3,379,050	3,474,225	4,532,609	4,197,657
(ii) Advances Secured by Guarantee(s)	117,530	121,035	109,810	526,185	259,719	305,060	236,098	1,482,515
(iii) Clean Advances and advances against personal Securities	4,048,834	4,115,839	3,831,173	4,019,283	4,018,363	3,513,336	4,879,081	4,147,032
TOTAL	11,182,825	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537

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

(End of Period : Thousand Rupees)						
SECURITIES / SHARES	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Federal Government Securities	334,273	336,605	334,805	300,000	300,000	300,000
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	26,105	26,215	24,715	-	-	-
Investment Bonds	308,168	310,390	310,090	300,000	300,000	300,000
B. Provincial Governments Securities	12,051	12,051	12,051	-	-	-
Punjab						
17.5% 2008	12,051	12,051	12,051	-	-	-
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	260,524	259,681	214,828	151,967	159,563	156,593
Co-operative Banks/ Institutions	3,554	3,654	3,554	3,551	3,551	3,551
Other Enterprises	256,970	256,027	211,274	148,416	156,012	153,042
E. Others	-	-	-	3	3	3
TOTAL	606,882	608,371	561,718	452,004	459,600	456,630

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

(End of Period: Thousand Rupees)						
SECURITIES / SHARES	2010			2010		
	Jun.			Dec.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	300,000	300,000	300,000	400,000	400,000	400,000
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	-	-	-	-	-	-
Investment Bonds	300,000	300,000	300,000	400,000	400,000	400,000
B. Provincial Governments Securities	-	-	-	-	-	-
Punjab						
17.5% 2008	-	-	-	-	-	-
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	141,165	40,735	141,165	143,599	40,735	143,599
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	137,614	37,184	137,614	140,048	37,184	140,048
E. Others*	3	3	3	254,301	254,301	254,301
TOTAL	441,202	340,772	441,202	797,934	695,070	797,934

* In December, 2010 it includes COIs of 254,298 thousand rupees

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

(Percent per annum)												
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS						TOTAL DEPOSITS	
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years		
2006												
Jun.	-	0.05	5.17	1.36	2.84	3.54	3.71	3.93	4.40	5.06	1.90	
Dec.	-	0.12	-	1.85	2.09	2.57	2.76	2.86	2.93	3.10	1.61	
2007												
Jun.	-	0.09	-	1.90	2.09	2.78	2.86	2.86	2.89	3.73	1.65	
Dec.	-	0.10	-	1.92	2.20	2.81	2.91	2.89	3.00	3.78	1.68	
2008												
Jun.	-	0.32	-	2.07	2.32	3.21	3.38	3.61	3.92	4.16	1.85	
Dec.	-	0.43	-	1.90	-	5.30	0.24	0.03	0.05	1.26	1.12	
2009												
Jun.	-	0.54	0.02	1.91	-	5.00	0.10	0.02	0.40	1.06	1.15	
Dec.	-	0.19	-	2.21	-	1.25	0.087	0.01	0.14	0.52	1.20	
2010												
Jun.	-	0.13	-	1.66	-	1.25	1.40	-	-	0.42	1.06	
Dec.	-	0.16	-	2.06	-	1.25	0.01	0.01	0.32	0.41	1.21	

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

(Percent per annum)								
END OF PERIOD	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
2006								
Jun.	-	12.00	10.26	12.00	12.09	11.65	10.33	10.82
Dec.	-	14.00	8.05	10.00	11.77	10.25	10.02	10.52
2007								
Jun.	-	14.00	8.78	11.90	11.90	11.81	10.36	10.84
Dec.	-	14.04	8.88	11.95	11.90	11.87	10.37	10.86
2008								
Jun.	-	15.00	8.26	11.95	11.90	11.87	10.42	10.89
Dec.	3.22	-	-	10.36	12.03	12.58	9.76	10.24
2009								
Jun.	3.22	-	-	10.33	12.13	12.97	9.61	10.12
Dec.	3.22	-	-	10.57	12.09	13.18	9.71	10.19
2010								
Jun.	3.11	-	-	10.00	9.73	12.14	10.48	10.41
Dec.	3.07	-	-	10.00	8.38	-	10.77	10.66

3.36 State Bank of Pakistan Rates for Banks

(Percent per annum)								
EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery			Long Term Financing Facility			Punjab
		Local Sales	Export Sales		Export Oriented Project(LTF-EOP)			Provincial
			Pre- Shipment	Post- Shipment	Upto 2 Years	Over 2 Years but upto 5 Years	Over 3Years to 7-1/2 Years	Co-operative Bank Ltd.
01-01-2008	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		Long Term Financing Facility(LTFF) for Plant & Machinery			Punjab	
		Export Sales		Upto 3 Years	Over 3 Years But upto 5 Years	Over 5 Years to 10 Years	Provincial	
		Pre- Shipment	Post- Shipment				Co-operative Bank Ltd.	
01-07-2008	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	
01-03-2011	10.00	10.00	10.00	9.50	8.60	8.20	13.6195	

Source: IH & 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	-
01-03-2011	11.00	11.00	-

Source: SME Finance Department SBP

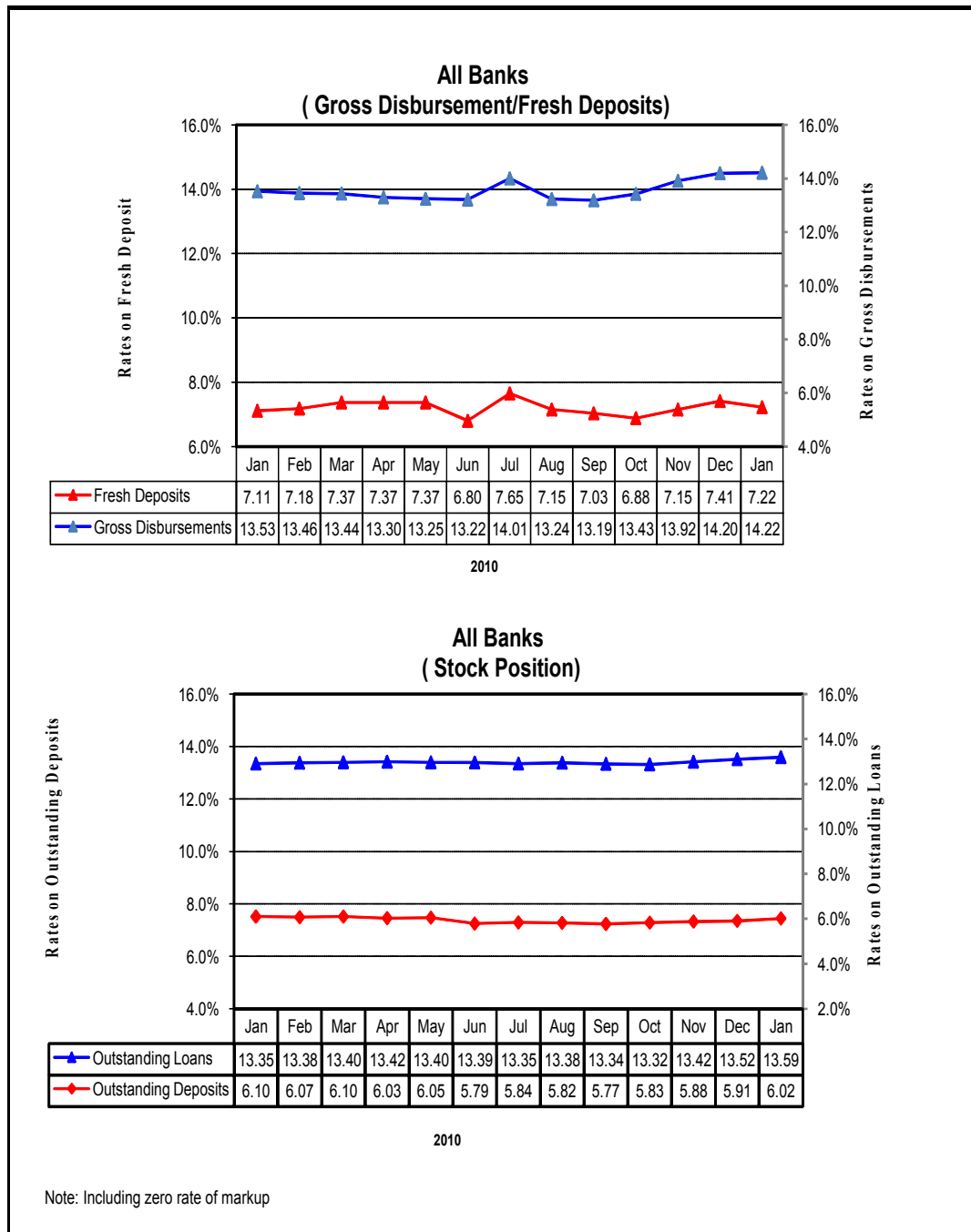
1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.

3.38 Weighted Average Lending & Deposit Rates

ITEMS	(Percent per annum)							
	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Rate	Excluding Zero Rate	Including Zero Rate	Excluding Zero Rate
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
March 2011								
Public	14.55	15.12	14.13	14.87	9.88	11.33	6.39	8.12
Private	14.29	14.53	13.62	14.40	6.84	9.42	5.85	8.15
Foreign	13.79	13.80	12.85	14.14	6.75	7.87	6.55	9.42
Specialized	9.77	9.78	9.15	9.65	3.16	8.91	5.15	7.67
All Banks	14.24	14.47	13.55	14.33	7.09	9.35	5.97	8.18

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



3.39 Rates of Return on Advances of Specialised Agricultural Finance Institutions

PERIOD	(Percent per annum)							
	Zarai Taraqati Bank of Pakistan ¹				Co-operative Societies		Federal Bank for Co-operatives ²	
	Short-term		Medium and Long-term		Short-term	Medium and Long-term	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		
1994-95	13.50	13.50	13.50	13.50	8.00S.F. ³ 11.00 (others) 9.00S.F. ⁴ 13.00 (others)	13.50(Tractors) 13.00 (others) 13.50(Tractors) 13.00 (others)	1.50	1.50
1995-96	14.00	14.00	14.00	14.00	14.00	14.00	1.79	1.79
1996-97	14.00	14.00	14.00	14.00	14.00	14.00	1.69	1.69
1997-98	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1998-99	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1999-00	14.00	14.00	14.00	14.00	14.00	14.00	1.73	1.73
2000-01	14.00	14.00	14.00	14.00	14.00	14.00	3.02	3.02
2001-02	14.00	14.00	14.00	14.00	14.00	14.00	1.82	1.82
2002-03	14.00	14.00	14.00	14.00	9.00 ⁵	14.00	0.70	0.70
2003-04	9.00	9.00	9.00	9.00 ⁷	9.00	12.00 ⁶	-	-
2004-05	9.00	9.00	9.00	9.00 ⁷	9.00	12.00 ⁶	-	-
2005-06	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.00 ⁸	12.00 ⁶	-	-
2006-07	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.00 ⁶	16.00 ⁶	-	-
2007-08	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.50 ⁶	17.00 ⁶	-	-
2008-09	9.00 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 1st July,1994 to 11th December,1994 (for 8 months period)

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

5. For Kharif 2003

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

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

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

S.F. Small Farmers

Source: Agricultural Credit Department SBP

3.40 Rates of Return on Financing by House Building Finance Company Ltd.¹

(Percent per annum)

PERIOD	LOAN AMOUNT							
	Up to	Rs.60,001	Rs.100,001	Rs.150,001	Rs.200,001	Rs.300,001	Rs.400,001	Rs.500,001
	Rs.60,000	to Rs.100,000	to Rs.150,000	to Rs.200,000	to Rs.300,000	to Rs.400,000	to Rs.500,000	to Rs.2,000,000
1996-1997	10.00	10.00	12.00	15.00	15.00	15.00	17.00	
1997-1998	10.00	10.00	12.00	15.00	15.00	15.00	17.00	18.00 Upto Rs.1,000,000
1998-1999	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00
1999-2000	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00
2000-2001	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00

INVESTMENT IN 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%

From 27 July, 2009

Fixed Installment Plan (amortization) with yearly re-pricing

1- For Salaried Persons

1 year KIBOR + Spread
One daily basis the KIBOR as posted on SBP Website
(Offer/ask side) of one year for the last business day +3.25%

2- For Business Persons

1 year KIBOR + Spread
One daily basis the KIBOR as posted on SBP Website
(Offer/ask side) of one year for the last business day +3.50%

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

Source: House Building Finance Company Ltd.

- The House Building Finance Company 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 Company 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 Company.
- Since July 2000 approval of new investment was suspended due to judgment of Shariat appellate Bench of Supreme Court of Pakistan. After promulgation of Ordinance 2001 by the President of Pakistan on 23rd November, 2001. HBFC prepared its Ghar Aasan Scheme based on diminishing Musharaka and implemented it from March, 2002 all over the country.

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

(Percent per annum)

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

Source: Pakistan Industrial Credit & Investment Corporation

- PICIC charges a project examination fee equal to half of one % (3 / 8 of one % for projects in less –developed areas upto a loan amount of Rs. 2.50 million) of the loan sanctioned
- With effect from 27-08-1980 including 3.00 % per annum as foreign exchange risk fee charged by the Government
- Includes exchange risk fee 5.00% payable to the Government in respect of DEG line of Credit
- On the mark-up basis w.e.f. 1st August,1991
- On the mark-up basis w.e.f. 15-08-1993 & 02-03-1994
- On the mark-up basis w.e.f. 13th November,1994.
- 2% above SBP discount rate on BMR financing (SBP discount rate at present is 14%)
- 3% above SBP discount rate on BMR financing (SBP discount rate at present is 9%
- 1% above SBP Discount rate on Project Financing ((SBP discount rate at present is 7%)
- Rate of return on PICIC's Long Term project financing presently lies in the range of 7.5% p.a to 10.0% p.a. floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our margin subject to a floor rate in range of 7.5% p.a. to 10.0% p.a. The rate of return/mark-up is conditional upon our internal tiering criteria of companies. However, our weighted average mark up rate as on July 31,2004 is 8.5% p.a.
- Rate of return on PICIC,s Long Term financing from July 01,2004 to June 30,2005 lies in the range of 8% to 15.18% floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our spread subject to a floor rate in the range of 8% p.a. to 11%p.a. The rate of return /mark-up is conditional upon our internal tiering criteria of the companies. However, our weighted average mark up rate as on June 30,2005 is 11.4 p.a.

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

PERIOD	Locally Fabricated Machinery 1972-73	Agro-based Projects 1976-77	Hotel Projects 1976-77	Non-repatriable Investment Project 1978-79	Mining Projects 1983-84	East Pakistan Displaced Scheme of the Federal Govt. 1972-73
LOCAL CURRENCY LOANS						
Up to 06-06-1977	1.00 % per annum below the foreign currency lending rate, return rate to IDBP borrower accordingly ranged from 7.50 to 10.00 % per annum.	3.00 to 4.00 % per annum above the bank rate.	3.00 to 4.00 % per annum above the bank rate.	—	—	At Bank Rate
From 07-06-1977 to-date	2.00 % per annum below the foreign currency lending rate, interest rate to IDBP borrower has been 8.50 % per annum upto 24-09-83; 9.00 % per annum from 25-09-83 to 31-12-84; on non-interest basis with maximum rate of 3.00 % per annum upto 26-06-88; 6.00 % per annum upto 9-07-90, 7.00% per annum from 10-07-90 to 30-07-91 ; 8.00 % per annum from 1-08-91 to 15-08-93, 11.00 % per annum from 16-08-93 to 1-03-94, 12.00 % per annum from 2-03-94 to 12-11-94, 13.00 % per annum from 13-11-94 to 28-10-95. the rate is 14.00 % per annum.	2.00 % per annum above the bank rate upto 30-06-78; 1.00 % per annum above the bank rate, upto 13-12-84; presently on non-interest basis from bank's own resources.	2.00 % per annum above the bank rate upto 30-06-78; 1.00 % per annum above the bank rate, upto 13-12-84; presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non- interest basis from bank's own resources.	1.00 % per annum above the bank upto 31-12-84; presently on non- interest basis from bank's own resources.	At Bank Rate
FOREIGN CURRENCY LOANS						
1972-75	8.50 % per annum excluding 0.50 % per annum exchange risk commission payable to Government of Pakistan of assuming exchange risk on credits beyond the period for which loans were extended by IDBP.					
1975-80	Maximum of 11.00 % per annum including 1.50 % per annum as exchange risk commission.					
1980-90 (April)	14.00 % per annum including 3.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
1990 to 18-08-97	14.00 % per annum including 5.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
19-08-97 to 2004	Interest rate of 8 percent per annum. In addition 6.00% per annum will be charged on account of exchange risk fee both on principle as well as interest seperately. The maximum relending rate for the final borrowers will be 17.00 % per annum inclusive of exchange risk fee.					

Source: Industrial Development Bank of Pakistan

3.43 Electronic Banking Statistics

Item	Unit	FY09			FY10	
		Q2	Q3	Q4	Q1	Q2
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	5,857	5,961	6,040	6,619	6,587
Automated Teller Machines (ATM)	Number	3,523	3,783	3,999	4,055	4,217
Point of Sale (POS)	Number	48,944	48,399	49,715	51,685	50,920
2- Credit Cards						
Credit Cards	Thousand	1,785	1,674	1,664	1,645	1,632
Outstanding Amount ¹	Million Rs.	40,523	37,587	35,533	33,828	31,257
3-Debit Cards ²	Thousand	5,985	5,834	6,395	6,898	7,555
4-E-banking Transactions						
No of transactions	Thousand	37,588	40,039	44,494	46,282	46,381
Value of Transactions	Billion Rs.	3,235	3,605	3,886	3,898	4,136
5-ATM Transactions						
No of transactions	Thousand	21,409	22,529	25,239	27,881	27,255
Value of Transactions	Billion Rs.	153	168	189	212	211
6-POS Transactions						
No of transactions	Thousand	4,670	4,388	4,665	4,417	3,895
Value of Transactions	Billion Rs.	22	22	24	23	18
7-RTOB Transactions						
No of transactions	Thousand	10,764	12,362	13,701	13,079	14,224
Value of Transactions	Billion Rs.	3,043	3,397	3,650	3,634	3,867
8-Other E-banking Channels ³						
No of transactions	Thousand	745	759	889	906	1,007
Value of Transactions	Billion Rs.	18	18	24	30	40

3.43 Electronic Banking Statistics

Item	Unit	FY10		FY11		
		Q3	Q4	Q1	Q2	Q3 ^p
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	6,634	6,667	6,727	7,036	7,089
Automated Teller Machines (ATM)	Number	4,375	4,465	4,562	4,734	4,948
Point of Sale (POS)	Number	51,577	52,049	48,632	44,383	40,539
2- Credit Cards						
Credit Cards	Thousand	1,606	1,613	1,677	1,564	1,384
Outstanding Amount ¹	Million Rs.	29,345	28,280	26,868	25,799	24,839
3-Debit Cards ²	Thousand	8,086	8,140	8,697	10,910	11,348
4-E-banking Transactions						
No of transactions	Thousand	50,270	53,367	52,585	56,425	59,656
Value of Transactions	Billion Rs.	4,477	4,821	4,650	5,462	5,799
5-ATM Transactions						
No of transactions	Thousand	29,398	31,142	30,934	32,657	34,831
Value of Transactions	Billion Rs.	233	250	263	287	305
6-POS Transactions						
No of transactions	Thousand	3,697	3,664	3,427	3,618	3,411
Value of Transactions	Billion Rs.	17	17	16	20	16
7-RTOB Transactions						
No of transactions	Thousand	15,943	17,369	16,459	18,204	19,234
Value of Transactions	Billion Rs.	4,185	4,517	4,329	5,108	5,425
8-Other E-banking Channels ³						
No of transactions	Thousand	1,232	1,421	1,765	1,946	2,180
Value of Transactions	Billion Rs.	42	38	43	48	53

1-Source:- Statistics & DWH Department

Sources : Payment System Department SBP

2-Does not include ATM only Cards

3-Internet, Call Centre & Mobile Banking

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