

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)				
ITEMS	2007	2008		2009
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Capital	237,896.4	255,542.0	278,012.4	341,741.2
Reserves	137,655.3	154,518.2	197,285.0	226,247.2
Demand Deposits:	1,634,081.2	1,681,986.5	1,642,811.1	1,607,774.6
(a) Scheduled Banks	26,634.6	32,237.8	39,546.0	37,872.4
(b) Others	1,607,446.6	1,649,748.7	1,603,265.1	1,569,902.2
Time Deposits:	1,944,631.2	2,180,193.0	2,202,071.5	2,593,261.5
(a) Scheduled Banks	17,582.0	17,780.8	13,847.2	25,560.0
(b) Others	1,927,049.2	2,162,412.2	2,188,224.3	2,567,701.5
Borrowings from:	409,618.1	329,542.3	373,667.1	470,217.8
(a) State Bank of Pakistan	241,778.7	216,494.5	254,895.7	290,600.2
(b) Banks Abroad	20,075.2	6,897.2	10,458.4	8,859.5
(c) Other Scheduled Banks	147,764.2	106,150.6	108,313.0	170,758.1
Head Office and Inter-Bank Adjustment	14,010.8	66,703.4	601,648.1	99,305.2
Contingent Liabilities as per contra	3,505,919.4	3,071,939.0	2,828,730.2	2,943,691.2
Other Liabilities	1,389,486.5	1,120,945.8	1,253,727.8	1,153,890.9
TOTAL LIABILITIES / ASSETS	9,273,298.9	8,861,370.2	9,377,953.2	9,436,129.6
ASSETS				
Cash:	414,484.9	549,296.5	431,225.3	462,874.1
(a) Notes, Coins and Silver	77,831.2	76,352.0	98,729.0	88,762.8
(b) Balances with State Bank of Pakistan	276,735.4	421,757.5	237,583.8	266,611.2
(c) Balances with others Scheduled Banks	59,918.3	51,187.0	94,912.5	107,500.1
Balances held Abroad	112,478.5	159,548.8	122,247.0	150,648.1
Bills Purchased and Discounted	107,394.1	122,545.0	138,661.1	143,376.5
Advances to:	2,671,834.8	2,873,791.8	3,088,175.4	3,122,103.9
(a) Scheduled Banks	58,629.9	58,153.6	31,781.4	41,757.6
(b) Others	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3
Investment in Securities and Shares:	1,204,558.6	1,036,735.7	1,020,989.7	1,359,192.7
(a) Federal Government Securities	181,854.6	182,170.9	161,177.2	197,658.5
(b) Treasury Bills	718,520.9	559,397.6	541,289.1	748,731.4
(c) Provincial Governments Securities	75.1	75.1	75.1	75.1
(d) Foreign Securities	1.5	1.5	1.5	1.5
(e) Others	304,106.5	295,090.6	318,446.8	412,726.2
Bank Premises	123,611.4	148,493.4	147,456.2	189,341.9
Head Office and Inter-Bank Adjustment	248,987.3	25,739.2	61,330.1	55,600.1
Contingent Assets as per contra	3,505,919.4	3,071,939.0	2,828,730.2	2,943,691.2
Others Assets	884,029.9	873,280.8	1,539,138.0	1,009,301.1

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)				
ITEMS	2009	2010		2011
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Capital	345,150.6	380,782.8	394,151.1	390,234.1
Reserves	292,706.5	265,124.0	281,610.0	316,748.9
Demand Deposits:	1,967,682.4	2,135,162.1	2,244,483.7	2,600,985.9
(a) Scheduled Banks	46,205.5	57,624.8	49,912.3	64,477.5
(b) Others	1,921,476.9	2,077,537.3	2,194,571.4	2,536,508.4
Time Deposits:	2,447,642.0	2,629,614.8	2,806,655.8	2,962,349.4
(a) Scheduled Banks	16,457.2	14,035.0	17,311.7	9,542.7
(b) Others	2,431,184.8	2,615,579.8	2,789,344.1	2,952,806.7
Borrowings from:	655,818.2	542,593.3	537,556.5	535,520.0
(a) State Bank of Pakistan	442,347.2	334,012.7	367,362.9	365,034.4
(b) Banks Abroad	32,914.1	5,841.2	10,571.9	12,175.9
(c) Other Scheduled Banks	180,556.9	202,739.4	159,621.7	158,309.7
Head Office and Inter-Bank Adjustment	1,058,005.1	66,520.4	47,286.3	49,673.3
Contingent Liabilities as per contra	2,791,735.7	2,745,971.7	2,952,493.5	2,925,935.0
Other Liabilities	1,522,858.4	1,923,029.6	2,440,583.0	1,997,144.2
TOTAL LIABILITIES / ASSETS	11,081,598.9	10,688,798.7	11,704,819.9	11,778,590.8
ASSETS				
Cash:	469,537.4	493,148.3	531,006.7	571,556.9
(a) Notes, Coins and Silver	91,556.3	100,029.2	103,012.7	119,123.9
(b) Balances with State Bank of Pakistan	290,256.1	288,525.9	326,048.1	341,735.8
(c) Balances with others Scheduled Banks	87,725.0	104,593.2	101,945.9	110,697.2
Balances held Abroad	177,121.7	124,043.3	125,011.9	115,519.8
Bills Purchased and Discounted	151,275.9	163,113.4	185,076.6	188,779.4
Advances to:	3,251,770.8	3,262,088.2	3,368,243.3	3,377,231.1
(a) Scheduled Banks	59,879.5	87,624.8	61,881.1	66,409.1
(b) Others	3,191,891.3	3,174,463.4	3,306,362.2	3,310,822.0
Investment in Securities and Shares:	1,719,695.6	1,949,440.5	2,207,914.4	2,654,112.5
(a) Federal Government Securities	192,836.6	208,318.5	206,292.0	260,886.2
(b) Treasury Bills	986,725.6	1,119,504.0	1,266,001.8	1,572,278.4
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	1,954.1	77,314.9	51,883.1	62,564.9
(e) Others	538,179.3	544,303.1	683,737.5	758,383.0
Bank Premises	147,025.9	171,649.0	171,407.2	161,190.7
Head Office and Inter-Bank Adjustment	54,498.2	208,987.6	485,515.7	147,331.4
Contingent Assets as per contra	2,791,735.7	2,745,971.7	2,952,493.5	2,925,935.0
Others Assets	2,318,937.7	1,570,356.7	1,678,150.6	1,636,934.0

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							
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
2011							
June							
No. of A/Cs.	12,114,523	186,684	84,350	14,964,234	470,924	134,576	323,944
Amount	1,605,317.7	61,550.6	13,967.8	2,087,579.2	711,607.5	200,849.1	567,555.0

3.2 Distribution of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)						
END OF PERIOD	FIXED DEPOSITS					All DEPOSITS
	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years & over	Total	
2007						
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
2011						
June						
No. of A/Cs.	52,142	121,707	31,335	257,524	1,392,152	28,741,943
Amount	26,010.2	65,162.8	7,225.3	142,490.0	1,720,899.8	5,489,315.2

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2007	2008		2009
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	85,854.2	94,274.2	37,564.2	43,637.7
I. Official	7,618.9	10,184.9	2,787.9	2,222.6
II. Business	19,207.5	17,432.0	10,782.6	14,062.7
III. Personal	59,027.9	66,657.2	23,993.7	27,352.4
B. DOMESTIC CONSTITUENTS :	3,448,641.5	3,717,886.7	3,753,925.2	4,093,966.0
I. Government :	382,218.3	393,163.8	413,590.7	454,489.2
A. Federal Government	251,523.7	225,216.7	228,651.9	233,226.4
B. Provincial Governments	110,172.3	148,412.7	158,640.1	187,486.0
C. Local Bodies (City Governments)	20,522.4	19,534.4	26,298.6	33,776.8
II. Non-Financial Public Sector Enterprises :	294,232.6	290,103.5	254,754.8	279,336.4
A. Agriculture, Forestry, Hunting & Fishing	833.6	1,145.5	524.0	19.8
B. Mining & Quarrying	24,985.9	20,555.2	19,333.4	28,567.6
C. Manufacturing	69,389.2	70,322.5	55,177.7	54,358.9
D. Construction	513.6	230.7	129.1	182.3
E. Utilities	75,691.5	61,774.7	55,451.9	60,032.4
F. Commerce	6,214.5	27,339.5	8,751.2	15,415.0
G. Transport, Storage & Communication	101,017.6	85,765.8	87,004.7	92,991.6
H. Services	15,586.6	22,645.2	22,895.8	22,448.8
I. Others	0.2	324.5	5,487.0	5,319.9
III. Non-Bank Financial Companies :	98,903.1	111,520.8	89,666.3	92,689.4
A. Co-operative Banks	368.0	350.9	379.6	560.8
B. Development Financial Institutions	13,259.6	8,384.9	7,951.0	5,178.8
C. Insurance Companies	22,581.3	21,662.3	27,265.6	18,862.0
D. Micro Finance Banks	681.7	368.7	1,362.4	679.0
E. Other NBFC's	62,012.5	80,754.0	52,707.8	67,408.9
IV. Private Sector Enterprises :	936,441.1	1,057,142.9	1,098,433.3	1,167,055.2
A. Agriculture, Hunting and Forestry	106,074.3	121,034.8	113,157.1	131,945.7
1- Growing of crops	95,194.1	108,678.2	102,896.3	121,217.9
2- Farming of animals	4,460.4	4,679.8	4,215.4	4,636.2
3- Agricultural and animal husbandry	1,759.6	1,917.5	1,920.8	1,646.0
4- Agricultural machinery and equipments	3,500.1	4,935.6	3,510.2	4,020.3
5- Hunting, trapping, forestry & logging	1,160.2	823.7	614.5	45.6
6- Forestry and Logging and Related Service	-	-	-	379.7
B. Fishing and fish farming etc.	425.3	555.0	554.7	500.2
C. Mining and Quarrying	23,455.4	33,500.0	34,012.4	28,076.9
1- Mining of coal	1,992.4	5,248.5	5,317.4	6,288.8
2- Crude petroleum & natural gas	19,417.0	25,255.5	25,191.0	19,525.0
3- Iron & non-ferrous metal ores	688.2	789.8	452.4	803.8
4- Quarrying of stone, sand and clay	223.3	679.2	1,789.7	394.5
5- Chemical, fertilizer, Salt etc.	1,134.5	1,527.1	1,261.9	1,064.7
D. Manufacturing	201,139.3	224,208.5	218,629.0	252,000.8
1- Food products and beverages	25,051.4	30,669.5	30,332.4	27,974.5
2- Tobacco products	810.5	2,753.9	1,602.6	2,488.4
3- Textiles	34,141.6	41,380.9	38,605.6	44,843.8
i) Spinning, weaving, finishing of textiles	25,046.0	31,793.7	30,679.4	33,811.8
a) Spinning of fibers	16,668.5	17,419.8	19,079.4	20,023.6
b) Weaving of textiles	4,595.9	6,448.7	5,599.5	6,418.8
c) Finishing of textiles	3,781.6	7,925.1	6,000.5	7,369.4
ii) Made-up textile articles	5,141.2	3,929.2	4,175.2	4,779.8
iii) Knit wear	1,158.3	2,219.5	1,768.6	1,917.4
iv) Carpets and rugs	635.4	841.6	613.1	1,359.0
v) Other textiles n.e.s.	2,160.8	2,597.0	1,369.4	2,975.7
4- Wearing apparel, readymade garments etc.	6,170.7	5,132.5	5,952.2	5,001.0

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

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

(End of Period: Million Rupees)

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

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2009	2010		2011
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	43,033.7	49,871.9	52,848.4	59,606.7
I. Official	5,874.4	6,872.2	9,264.0	9,966.8
II. Business	15,756.7	17,246.8	16,540.4	20,721.3
III. Personal	21,402.5	25,752.9	27,044.0	28,918.5
B. DOMESTIC CONSTITUENTS :	4,309,628.1	4,643,245.2	4,931,067.1	5,429,708.4
I. Government :	507,269.4	551,724.3	569,925.0	642,813.5
A. Federal Government	279,557.6	308,576.5	321,156.2	383,638.5
B. Provincial Governments	198,481.4	208,547.2	214,766.3	221,787.9
C. Local Bodies (City Governments)	29,230.4	34,600.6	34,002.5	37,387.1
II. Non-Financial Public Sector Enterprises :	309,846.1	318,649.9	342,935.8	382,098.2
A. Agriculture, Forestry, Hunting & Fishing	82.9	79.6	81.3	68.4
B. Mining & Quarrying	36,600.9	33,844.9	32,005.4	74,410.0
C. Manufacturing	59,996.4	60,224.7	73,936.2	70,079.3
D. Construction	39.6	105.3	64.4	272.7
E. Utilities	59,268.8	68,878.0	68,942.6	65,891.9
F. Commerce	19,304.4	19,093.4	18,384.2	22,139.3
G. Transport, Storage & Communication	102,838.7	100,213.5	114,560.1	110,352.6
H. Services	24,062.7	24,524.5	26,999.2	30,733.7
I. Others	7,651.8	11,685.9	7,962.4	8,150.3
III. Non-Bank Financial Companies :	94,285.0	98,152.7	106,348.9	97,479.8
A. Co-operative Banks	1,373.6	1,491.6	1,969.9	2,191.1
B. Development Financial Institutions	6,955.3	3,395.9	2,584.5	305.1
C. Insurance Companies	23,435.5	21,887.1	30,942.3	26,129.7
D. Micro Finance Banks	772.7	957.2	1,242.0	1,740.6
E. Other NBFC's	61,747.9	70,420.9	69,610.1	67,113.3
IV. Private Sector Enterprises :	1,225,606.3	1,321,616.7	1,365,070.8	1,500,601.2
A. Agriculture, Hunting and Forestry	125,476.1	133,822.2	146,349.8	162,544.3
1- Growing of crops	115,696.6	124,158.2	134,469.4	149,591.2
2- Farming of animals	5,835.7	5,627.3	6,312.7	6,911.8
3- Agricultural and animal husbandry	1,863.8	2,461.4	3,107.2	3,924.4
4- Agricultural machinery and equipments	1,712.2	1,007.9	1,627.8	1,443.1
5- Hunting, trapping, forestry & logging	14.3	55.8	33.2	17.0
6- Forestry and Logging and Related Service	353.5	511.6	799.5	656.9
B. Fishing and fish farming etc.	980.1	645.9	753.6	873.0
C. Mining and Quarrying	31,607.8	32,189.0	44,438.2	40,964.2
1- Mining of coal	6,835.5	5,182.2	6,847.8	9,242.8
2- Crude petroleum & natural gas	23,201.0	23,865.7	33,013.2	28,349.1
3- Iron & non-ferrous metal ores	566.4	1,258.1	1,140.5	527.0
4- Quarrying of stone, sand and clay	148.0	166.8	211.1	491.2
5- Chemical, fertilizer, Salt etc.	856.9	1,716.2	3,225.7	2,354.0
D. Manufacturing	267,363.7	263,996.0	276,199.5	310,925.8
1- Food products and beverages	34,058.1	35,275.8	40,597.5	57,516.8
2- Tobacco products	2,023.2	1,310.2	885.9	555.0
3- Textiles	48,657.9	46,509.3	51,905.1	61,697.0
i) Spinning, weaving, finishing of textiles	38,584.6	37,936.0	41,662.2	47,333.9
a) Spinning of fibers	23,454.6	22,188.9	26,611.4	29,182.2
b) Weaving of textiles	7,934.6	9,326.8	9,921.2	12,426.1
c) Finishing of textiles	7,195.3	6,420.2	5,129.5	5,725.6
ii) Made-up textile articles	4,103.7	3,457.5	4,286.3	5,914.7
iii) Knit wear	2,632.1	1,719.1	1,787.1	2,498.1
iv) Carpets and rugs	840.3	934.3	876.9	1,128.6
v) Other textiles n.e.s.	2,497.3	2,462.4	3,292.6	4,821.7
4- Wearing apparel, readymade garments etc.	7,281.8	7,293.8	8,638.4	10,726.3

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		2011
	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of	7,072.8	5,434.0	5,156.7	5,335.0
i.) Tanning & dressing of leather, luggage,	1,439.7	1,398.1	1,632.7	1,887.0
ii.) Footwear	5,633.1	4,035.9	3,524.0	3,448.0
a) Leather wear	4,158.3	3,516.5	3,070.3	3,036.7
b) Rubber and Plastic wear	1,474.8	519.4	453.7	411.3
6- Wood and products of wood cork	2,109.5	1,401.6	967.4	1,276.7
7- Paper, paperboard and products	2,018.7	2,297.1	2,484.3	2,699.9
8- Printing, publishing and allied industries	4,624.7	5,376.2	5,005.2	5,644.9
9- Coke and refined petroleum products	21,906.1	28,278.5	26,549.9	25,042.4
10- Chemicals and chemical products	60,176.0	49,215.4	65,890.4	60,539.8
11- Rubber and plastics products	1,900.6	2,709.3	2,741.0	3,333.8
12- Other non-metallic mineral products	8,452.1	6,200.3	7,611.6	8,167.8
13- Basic metals	10,279.4	12,334.6	8,056.0	8,795.4
14- Fabricated metal products	2,242.9	3,236.3	2,547.6	2,885.9
15- Machinery and equipment	8,474.6	9,095.9	8,172.3	9,083.2
16- Office, accounting and computing machinery	446.0	729.6	966.3	1,349.0
17- Electrical machinery and apparatus	8,449.5	6,807.5	6,881.6	9,331.3
18- Radio, television and communication equipment and	3,653.0	1,479.3	814.7	1,309.7
19- Medical, precision and optical instruments, watches	3,544.1	2,845.3	3,660.4	4,196.5
20- Motor vehicles, trailers and semi-trailers	16,010.5	21,140.9	11,092.7	15,124.4
21- Other transport equipments	2,627.6	3,213.7	2,942.0	3,809.8
22- Furniture and fixture	1,599.5	1,463.1	1,868.6	1,509.0
23- Jewellery and related articles	1,230.7	1,014.1	760.9	979.8
24- Sports goods	1,014.9	1,967.5	1,652.7	2,011.3
25- Handicrafts	170.1	138.7	178.4	180.4
26- Other manufacturing n.e.s.	7,339.5	7,228.2	8,171.8	7,824.8
E. Ship breaking and waste / scrape (junk) etc.	2,448.7	2,240.9	1,556.8	1,690.1
F. Electricity, gas and water supply	41,911.4	41,780.6	30,929.6	29,732.6
G. Construction	60,884.2	65,883.1	64,990.2	77,808.6
1- Building	41,001.6	50,773.1	48,091.1	56,641.1
2- Infrastructure	19,882.6	15,110.0	16,899.2	21,167.5
H. Commerce and Trade	179,864.2	198,778.5	205,808.0	221,600.1
1- Sale, maintenance and repair of motor vehicles and	9,955.7	9,819.4	9,819.4	9,887.5
2- Wholesale and commission trade	110,964.8	120,114.1	122,152.0	130,750.2
i) Exports	19,275.7	19,401.0	19,912.7	22,149.1
ii) Imports	12,921.3	13,153.3	12,161.2	14,155.2
iii) Domestic whole sales	78,767.9	87,559.8	90,078.2	94,445.9
3- Retail trade	58,943.7	68,845.0	73,836.6	80,962.4
I. Hotels, restaurants and clubs etc	7,882.4	5,660.6	6,840.7	8,851.3
J. Transport, storage and communications	118,538.3	116,513.4	111,695.3	120,759.6
K. Real estate, renting and business activities	130,941.7	148,654.0	155,649.2	176,738.7
1- Real estate activities	23,516.0	27,100.4	32,971.8	34,339.3
2- Renting of machinery and equipment	3,007.2	1,807.7	1,668.6	2,284.9
3- Computer and related activities	6,805.0	6,702.3	6,898.2	7,474.1
4- Research and development	2,860.2	3,558.3	2,873.4	5,211.0
5- Other business activities	94,753.3	109,485.4	111,237.2	127,429.5
L. Education	32,361.4	35,949.0	36,235.2	35,743.6
M. Health and social work	14,451.7	15,604.3	16,611.1	19,044.7
N. Other community, social and personal service activities	41,617.3	46,175.1	52,683.0	57,329.0
O. Other private business n.e.c	169,277.2	213,724.1	214,330.6	235,995.6
V. Trust Funds and Non-Profit Institutions	118,234.0	115,731.4	144,640.7	145,118.4
VI. Personal	2,010,811.8	2,189,300.9	2,357,475.2	2,604,422.6
VII. Others	43,575.4	48,069.2	44,670.8	57,174.7
TOTAL	4,352,661.8	4,693,117.1	4,983,915.5	5,489,315.1

3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 30th June, 2011

(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	2,096	2.3	27,268	58.0	918	2.3	581	1.0	967,962	2,834.0
5,000 to 10,000	293	2.0	15,478	112.1	77	0.5	286	1.9	629,329	4,467.9
10,000 to 20,000	524	7.9	28,435	418.9	124	1.7	382	5.2	810,924	12,037.0
20,000 to 25,000	256	5.7	14,140	315.8	46	1.0	254	5.5	323,582	7,230.6
25,000 to 30,000	231	6.2	10,114	279.4	64	1.7	109	2.9	312,388	8,581.9
30,000 to 40,000	1,655	59.8	18,296	636.1	98	3.4	168	5.7	548,563	19,162.9
40,000 to 50,000	410	18.7	11,706	520.4	85	3.7	156	7.0	462,540	20,740.3
50,000 to 60,000	968	50.3	8,667	475.4	50	2.7	181	9.7	386,690	21,246.8
60,000 to 70,000	481	31.4	6,928	451.2	51	3.3	182	11.8	366,098	23,662.5
70,000 to 80,000	2,592	189.2	4,812	365.9	67	5.1	91	6.7	337,652	25,247.4
80,000 to 90,000	635	54.3	6,633	558.9	86	7.4	47	3.9	277,296	23,572.2
90,000 to 100,000	1,376	132.0	6,411	614.3	109	10.1	190	17.9	221,409	21,013.7
100,000 to 200,000	8,603	1,232.0	24,923	3,508.9	2,051	314.5	2,448	382.7	1,309,238	182,442.7
200,000 to 300,000	4,610	1,172.2	10,395	2,612.5	777	194.4	1,609	419.7	407,390	99,117.9
300,000 to 400,000	2,783	1,006.3	7,927	2,704.6	637	231.7	1,562	530.4	169,502	58,398.5
400,000 to 500,000	3,748	1,669.2	6,039	2,716.2	713	316.6	838	375.1	93,359	41,909.1
50,000 to 600,000	1,890	1,053.6	5,247	2,855.7	368	200.8	562	299.1	61,425	33,637.2
600,000 to 700,000	2,596	1,722.2	3,595	2,345.1	433	283.0	712	466.9	33,519	21,664.0
700,000 to 800,000	1,742	1,300.7	2,918	2,166.0	292	216.4	311	229.3	26,042	19,384.1
800,000 to 900,000	1,370	1,188.8	4,344	3,778.9	146	121.2	445	371.6	22,214	18,854.2
900,000 to 1,000,000	892	849.4	1,696	1,608.2	283	262.8	303	290.4	15,398	14,584.5
1,000,000 to 2,000,000	3,431	4,806.3	12,019	16,782.7	1,392	1,931.8	1,169	1,657.8	62,241	85,485.6
2,000,000 to 3,000,000	1,683	4,170.4	5,684	13,954.6	799	1,937.4	688	1,695.6	17,141	41,218.7
3,000,000 to 4,000,000	723	2,408.0	2,355	8,186.5	460	1,626.5	222	742.7	8,143	27,843.9
4,000,000 to 5,000,000	318	1,393.2	1,872	8,208.3	400	1,825.6	103	466.4	5,381	24,058.9
5,000,000 to 6,000,000	224	1,200.3	1,793	9,583.2	470	2,524.8	107	581.3	3,858	20,727.4
6,000,000 to 7,000,000	158	1,022.6	1,080	7,060.3	392	2,569.7	148	975.8	2,257	14,456.7
7,000,000 to 8,000,000	220	1,695.4	682	5,081.0	368	2,719.6	61	463.6	1,848	13,738.4
8,000,000 to 9,000,000	81	681.2	641	5,439.7	46	394.2	29	241.3	1,461	12,288.2
9,000,000 to 10,000,000	141	1,342.5	466	4,393.5	334	3,175.2	72	679.2	1,318	12,456.0
10,000,000 and over	820	29,132.5	7,016	535,021.1	2,314	361,209.3	993	86,531.8	12,154	568,537.9
TOTAL	47,550	59,606.7	259,580	642,813.5	14,450	382,098.2	15,009	97,479.8	7,898,322	1,500,601.2

3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 30th June, 2011

(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	17,830	41.7	935,552	2,535.8	23,972	63.6	1,974,083	5,536.5	1,976,179	5,538.8	
5,000 to 10,000	10,606	78.7	849,697	6,456.5	76,060	640.0	1,581,533	11,757.6	1,581,826	11,759.6	
10,000 to 20,000	17,448	247.8	2,047,172	30,622.7	75,929	1,270.4	2,980,414	44,603.8	2,980,938	44,611.6	
20,000 to 25,000	4,861	108.4	1,058,898	23,882.8	52,360	1,179.7	1,454,141	32,723.8	1,454,397	32,729.5	
25,000 to 30,000	3,733	103.7	833,599	22,892.7	30,968	851.9	1,190,975	32,714.3	1,191,206	32,720.5	
30,000 to 40,000	5,386	190.5	1,630,461	56,973.9	40,789	1,431.6	2,243,761	78,404.2	2,245,416	78,464.0	
40,000 to 50,000	4,753	213.0	1,466,013	65,774.5	60,501	2,772.8	2,005,754	90,031.7	2,006,164	90,050.4	
50,000 to 60,000	3,502	193.8	1,410,808	77,394.9	20,309	1,090.7	1,830,207	100,414.0	1,831,175	100,464.4	
60,000 to 70,000	3,082	198.8	1,143,134	74,282.0	40,793	2,630.6	1,560,268	101,240.2	1,560,749	101,271.6	
70,000 to 80,000	8,251	618.6	1,027,677	77,068.5	20,177	1,460.6	1,398,727	104,772.9	1,401,319	104,962.2	
80,000 to 90,000	1,433	121.0	795,908	67,642.7	21,087	1,793.5	1,102,490	93,699.6	1,103,125	93,753.9	
90,000 to 100,000	1,069	101.4	756,421	71,909.1	16,479	1,559.0	1,002,088	95,225.4	1,003,464	95,357.4	
100,000 to 200,000	24,291	3,347.6	3,571,790	491,194.5	62,500	8,534.4	4,997,241	689,725.4	5,005,844	690,957.4	
200,000 to 300,000	5,081	1,272.8	970,595	234,910.1	26,229	6,545.0	1,422,076	345,072.3	1,426,686	346,244.5	
300,000 to 400,000	2,967	1,031.7	419,623	144,760.6	4,717	1,641.0	606,935	209,298.6	609,718	210,305.0	
400,000 to 500,000	2,435	1,067.7	215,301	96,313.6	3,873	1,748.7	322,558	144,446.9	326,306	146,116.1	
50,000 to 600,000	929	499.8	132,094	71,896.3	1,685	951.6	202,310	110,340.5	204,200	111,394.1	
600,000 to 700,000	1,266	816.0	88,819	57,503.0	1,193	760.7	129,537	83,838.7	132,133	85,560.9	
700,000 to 800,000	695	519.2	73,637	55,002.4	2,197	1,634.2	106,092	79,151.6	107,834	80,452.2	
800,000 to 900,000	706	596.3	56,851	48,063.6	733	626.3	85,439	72,412.1	86,809	73,601.0	
900,000 to 1,000,000	750	707.2	45,109	42,906.7	631	599.9	64,170	60,959.8	65,062	61,809.2	
1,000,000 to 2,000,000	3,471	4,844.2	160,778	215,832.7	1,539	2,206.3	242,609	328,741.2	246,040	333,547.5	
2,000,000 to 3,000,000	1,275	3,096.2	39,573	95,804.5	396	943.2	65,556	158,650.1	67,239	162,820.5	
3,000,000 to 4,000,000	912	3,139.0	19,352	65,823.1	136	463.9	31,580	107,825.5	32,303	110,233.6	
4,000,000 to 5,000,000	651	2,907.6	10,958	49,474.1	46	212.6	19,411	87,153.4	19,729	88,546.5	
5,000,000 to 6,000,000	3,727	20,511.4	6,478	34,757.2	42	225.3	16,475	88,910.7	16,699	90,111.0	
6,000,000 to 7,000,000	447	2,935.4	4,025	25,984.1	51	332.3	8,400	54,314.3	8,558	55,336.8	
7,000,000 to 8,000,000	152	1,126.8	2,703	20,172.1	54	392.8	5,868	43,694.2	6,088	45,389.7	
8,000,000 to 9,000,000	167	1,398.1	2,401	20,382.3	18	151.4	4,763	40,295.1	4,844	40,976.2	
9,000,000 to 10,000,000	334	3,194.0	1,579	14,965.5	30	292.7	4,133	39,156.1	4,274	40,498.7	
10,000,000 and over	1,946	89,889.7	10,110	241,240.3	266	12,168.0	34,799	1,894,598.1	35,619	1,923,730.6	
TOTAL	134,156	145,118.4	19,787,116	2,604,422.6	585,760	57,174.7	28,694,393	5,429,708.4	28,741,943	5,489,315.1	

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

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

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2009		2010				2011	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,143,896	5,626.0	2,106,978	5,473.4	2,189,524	5,542.6	3,558,005	17,298.3
5,000 to 10,000	1,748,893	12,972.8	1,567,334	11,541.3	1,710,008	12,551.1	2,980,938	44,611.6
10,000 to 20,000	2,950,492	43,714.2	2,936,061	43,168.1	2,978,020	44,560.5	1,454,397	32,729.5
20,000 to 25,000	1,288,767	28,728.3	1,360,187	30,523.0	1,458,278	32,775.6	1,191,206	32,720.5
25,000 to 30,000	1,174,474	32,134.8	1,153,990	31,703.1	1,279,311	35,068.8	2,245,416	78,464.0
30,000 to 40,000	2,230,906	77,722.1	2,198,623	76,913.4	2,532,621	88,567.6		
40,000 to 50,000	1,850,142	82,937.1	1,943,396	87,355.3	2,057,770	92,199.4	2,006,164	90,050.4
50,000 to 60,000	1,547,683	84,915.3	1,707,144	93,560.0	1,736,437	95,297.1	1,831,175	100,464.4
60,000 to 70,000	1,227,122	79,529.5	1,444,347	93,852.4	1,501,747	97,347.9	1,560,749	101,271.6
70,000 to 80,000	1,034,442	77,370.4	1,200,320	89,812.3	1,277,652	95,704.7	1,401,319	104,962.2
80,000 to 90,000	1,036,422	87,855.4	984,078	83,388.2	1,123,753	95,286.3	1,103,125	93,753.9
90,000 to 100,000	821,445	77,952.3	926,782	88,039.5	963,847	91,513.2	1,003,464	95,357.4
100,000 to 200,000	3,716,517	507,882.1	4,301,145	588,944.3	4,394,881	605,365.7	5,005,844	690,957.4
200,000 to 300,000	1,026,476	248,185.9	1,160,828	279,085.1	1,237,950	299,315.1	1,426,686	346,244.5
300,000 to 400,000	416,128	141,943.0	503,419	173,612.9	501,272	172,478.0	609,718	210,305.0
400,000 to 500,000	236,139	105,417.8	251,979	112,097.2	290,437	128,907.1	326,306	146,116.1
50,000 to 600,000	150,451	81,934.9	163,672	88,917.5	184,513	100,550.3	204,200	111,394.1
600,000 to 700,000	96,849	62,718.4	116,229	74,718.7	123,805	79,980.2	132,133	85,560.9
700,000 to 800,000	74,300	55,446.3	81,683	61,094.9	93,913	70,331.5	107,834	80,452.2
800,000 to 900,000	67,309	56,967.5	63,361	53,543.3	68,024	57,731.6	86,809	73,601.0
900,000 to 1,000,000	42,811	40,459.6	47,466	44,863.6	46,634	44,137.0	65,062	61,809.2
1,000,000 to 2,000,000	199,078	269,145.5	199,478	270,661.2	227,933	309,498.3	246,040	333,547.5
2,000,000 to 3,000,000	56,509	135,525.9	56,206	134,937.3	65,014	156,756.7	67,239	162,820.5
3,000,000 to 4,000,000	24,435	83,250.5	23,432	80,654.2	28,053	96,732.8	32,303	110,233.6
4,000,000 to 5,000,000	22,293	102,236.0	18,616	82,702.7	16,615	74,214.7	19,729	88,546.5
5,000,000 to 6,000,000	10,689	57,069.2	13,444	71,924.2	12,046	64,741.0	16,699	90,111.0
6,000,000 to 7,000,000	6,630	42,620.1	6,085	39,261.6	7,188	46,422.1	8,558	55,336.8
7,000,000 to 8,000,000	4,116	30,811.0	3,961	29,448.0	5,330	39,576.5	6,088	45,389.7
8,000,000 to 9,000,000	3,437	28,960.3	3,879	32,796.4	4,086	34,483.0	4,844	40,976.2
9,000,000 to 10,000,000	2,560	24,190.7	2,673	25,217.1	2,958	27,835.0	4,274	40,498.7
10,000,000 and over	27,126	1,586,439.0	29,058	1,713,306.9	30,840	1,788,444.0	35,619	1,923,730.6
TOTAL	25,238,537	4,352,661.8	26,575,854	4,693,117.1	28,150,460	4,983,915.5	28,741,943	5,489,315.1

Note:-

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

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2007	2008		2009
	Dec.	Jun.	Dec.	Jun.
I. Government:	77,701.5	133,084.5	150,461.0	341,698.8
A. Federal Government:	52,840.6	87,575.8	128,837.2	163,055.6
(1) Commodity Operations	47,238.9	81,887.1	123,445.0	158,453.9
(2) Others	5,601.7	5,688.7	5,392.2	4,601.6
B. Provincial Governments:	24,860.9	45,508.7	21,623.8	178,603.3
(1) Commodity Operations	24,018.5	44,371.5	20,670.7	176,965.6
(2) Others	842.4	1,137.2	953.0	1,637.7
C. Local Bodies (City Governments)	-	-	-	40.0
II. Non-Financial Public Sector Enterprises :	125,398.9	107,911.8	186,902.4	216,717.0
(1) Agriculture, Forestry, Hunting & Fishing	-	-	9,387.8	-
(2) Mining & Quarrying	11.1	-	-	-
(3) Manufacturing	36,366.1	22,119.3	53,715.8	53,203.5
(4) Construction	-	-	-	-
(5) Utilities	41,241.9	48,267.9	60,304.7	63,781.1
(6) Commerce	16,832.6	8,166.8	24,559.9	18,509.4
(7) Transport, Storage & Communication	30,268.8	29,137.7	38,783.7	45,241.9
(8) Services	678.4	220.1	150.4	1.0
(9) Others	-	-	-	35,980.2
III. Non-Bank Financial Institutions :	52,258.5	44,579.6	45,733.5	39,369.7
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	2,240.7	1,250.0	2,566.9	6,235.3
(3) Insurance Companies	3,283.8	2,717.9	2,516.1	1,660.0
(4) Micro Finance	209.7	-	-	-
(5) Other NBFC's	46,524.2	40,611.7	40,650.5	31,474.4
IV. Private Sector Enterprises :	1,884,922.9	2,074,977.9	2,240,767.9	2,096,078.9
A. Agriculture, Hunting and Forestry	156,283.4	154,438.3	170,607.4	157,163.2
(1) Growing of crops	114,703.8	110,779.2	120,035.9	113,890.7
(2) Farming of animals	18,836.6	21,061.4	26,291.7	21,150.6
(3) Agricultural and animal husbandry	1,108.1	695.9	1,108.4	599.8
(4) Agricultural machinery and equipments	21,150.4	21,837.8	22,670.4	21,166.5
(5) Hunting, trapping, forestry & logging	484.5	64.0	501.0	355.6
B. Fishing and fish farming etc.	764.4	1,249.7	804.8	513.0
C. Mining and Quarrying	14,431.1	16,824.5	16,929.7	17,492.6
(1) Mining of coal	1,931.6	2,509.9	2,748.6	2,634.5
(2) Crude petroleum & natural gas	8,989.1	12,716.8	10,684.1	12,133.8
(3) Iron & non-ferrous metal ores	689.0	60.1	85.1	432.3
(4) Quarrying of stone, sand and clay	162.8	191.1	183.4	339.9
(5) Chemical, fertilizer, Salt etc.	2,658.6	1,346.7	3,228.5	1,952.0
D. Manufacturing	1,091,857.6	1,177,764.1	1,299,410.2	1,186,757.8
(1) Food products and beverages	173,514.2	183,018.5	216,289.8	197,478.2
(2) Tobacco products	1,718.7	586.6	893.0	285.2
(3) Textiles	482,864.2	515,111.5	516,595.0	464,471.9
i) Spinning, weaving, finishing of textiles	382,684.1	413,325.2	410,374.1	368,092.7
a) Spinning of fibers	220,965.1	235,998.4	246,284.8	211,995.7
b) Weaving of textiles	85,116.4	97,231.5	86,216.2	85,543.7
c) Finishing of textiles	76,602.7	80,095.3	77,873.1	70,553.3
ii) Made-up textile articles	43,344.7	46,112.7	44,915.0	43,073.9
iii) Knit wear	19,984.8	21,839.7	20,156.7	23,370.0
iv) Carpets and rugs	7,024.9	8,905.5	5,801.8	5,906.9
v) Other textiles n.e.s.	29,825.7	24,928.4	35,347.4	24,028.4
(4) Wearing apparel, readymade garments etc.	45,221.5	46,519.2	46,678.4	48,250.9

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

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)				
BORROWERS	2007	2008		2009
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,160.2	18,019.0	19,876.1	18,173.0
i.) Tanning & dressing of leather, luggage, handbags etc.	9,936.2	8,794.5	10,310.0	9,978.4
ii.) Footwear	8,224.0	9,224.6	9,566.1	8,194.7
6) Wood and products of wood cork	1,580.1	2,304.5	1,921.9	2,023.0
7) Paper, paperboard and products	19,692.7	18,646.1	23,763.0	18,079.3
8) Printing, publishing and allied industries	5,847.4	6,688.2	8,936.0	9,197.9
9) Coke and refined petroleum products	15,158.2	19,031.1	22,763.3	20,522.7
10) Chemicals and chemical products	78,174.8	106,643.7	145,275.6	131,890.6
11) Rubber and plastics products	10,532.2	9,984.8	11,644.5	12,746.4
12) Other non-metallic mineral products	93,046.4	90,159.1	105,576.1	100,385.8
13) Basic metals	34,072.8	37,006.3	40,679.4	39,393.2
14) Fabricated metal products	9,944.3	11,295.0	10,138.9	8,730.6
15) Machinery and equipment	17,427.1	17,436.2	18,714.7	14,598.0
16) Office, accounting and computing machinery	124.1	127.7	317.2	111.2
17) Electrical machinery and apparatus	29,815.1	31,480.6	43,158.2	40,079.0
18) Radio, television and communication equipment and apparatus	2,397.6	4,489.6	3,091.9	3,108.3
19) Medical, precision and optical instruments, watches and clocks	5,826.0	9,074.7	9,122.4	5,565.0
20) Motor vehicles, trailers and semi-trailers	14,860.9	14,079.7	20,073.9	18,413.4
21) Other transport equipments	5,029.4	5,870.6	4,862.5	3,667.4
22) Furniture and fixture	2,954.4	2,964.8	1,951.6	1,539.4
23) Jewellery and related articles	1,435.1	1,644.2	1,873.8	994.5
24) Sports goods	3,676.8	3,986.3	4,422.5	5,094.8
25) Handicrafts	129.9	130.0	201.0	94.9
26) Other manufacturing n.e.s.	18,653.6	21,466.3	20,589.4	21,863.4
E. Ship breaking and waste / scrape (junk) etc.1	1,910.6	2,135.9	2,659.4	4,928.0
F. Electricity, gas and water supply	67,671.9	107,031.1	146,983.2	152,197.2
G. Construction	64,169.6	79,293.2	78,450.4	68,892.1
1) Building	49,843.3	59,541.3	59,870.0	53,902.2
2) Infrastructure	14,326.3	19,751.8	18,580.3	14,989.9
H. Commerce and Trade	222,036.5	245,093.6	244,713.5	226,381.2
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,213.0	15,399.1	13,080.1	16,257.0
2) Wholesale and commission trade	146,993.0	157,276.0	146,162.7	129,310.3
i) Exports	41,337.0	48,123.7	41,944.9	33,547.5
ii) Imports	31,372.9	35,954.5	37,552.7	30,380.3
iii) Domestic whole sales	74,283.1	73,197.8	66,665.2	65,382.5
3) Retail trade	61,830.6	72,418.5	85,470.8	80,814.0
I. Hotels, restaurants and clubs etc	12,506.4	13,381.9	14,358.9	13,476.2
J. Transport, storage and communications	82,936.2	94,182.2	99,544.3	98,136.5
K. Real estate, renting and business activities	111,259.8	102,763.0	104,090.2	107,453.1
L. Education	5,447.2	5,756.1	6,027.6	5,389.5
M. Health and social work	5,444.8	6,830.5	6,340.9	6,192.9
N. Other community, social and personal service activities	16,515.4	14,569.2	14,937.8	20,858.6
O. Other private business n.e.s	31,688.0	53,664.6	34,909.6	30,246.9
V. Trust Funds and Non Profit Institutions	17,180.4	15,320.2	13,606.1	12,258.5
VI. Personal	422,807.2	421,195.8	396,088.0	364,458.2
A. Bank Employees	53,369.8	61,004.9	65,286.4	69,451.3
B. Consumer Financing	367,119.6	356,784.3	327,067.4	291,924.7
i) House building	63,619.5	66,919.5	64,191.0	61,151.6
ii) Transport	113,036.1	104,464.6	93,877.4	79,592.9
iii) Credit cards	47,237.9	44,428.4	41,092.8	35,535.1
iv) Consumer durable	1,111.2	1,656.3	5,537.8	546.6
v) Personal loans	142,114.9	139,315.5	122,368.4	115,098.4
C. Other Personal	2,317.9	3,406.6	3,734.3	3,082.2
VII. Others	32,935.5	18,568.4	22,835.1	9,765.2
TOTAL	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)			
BORROWERS	2009	2010	
	Dec.	Jun.	Dec.
I. Government:	333,440.8	423,866.8	372,547.0
A. Federal Government:	186,794.6	183,015.4	169,578.5
(1) Commodity Operations	181,725.3	175,612.5	160,783.0
(2) Others	5,069.3	7,402.9	8,795.4
B. Provincial Governments:	146,646.3	240,851.4	202,968.5
(1) Commodity Operations	146,307.4	240,620.7	202,724.5
(2) Others	338.8	230.7	244.0
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	225,365.8	166,137.7	165,357.7
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	73,437.2	55,045.0	47,972.6
(4) Construction	-	-	-
(5) Utilities	65,329.8	29,292.0	32,220.7
(6) Commerce	17,488.6	12,822.5	14,780.5
(7) Transport, Storage & Communication	34,876.8	34,753.0	39,235.4
(8) Services	3.6	32.6	59.8
(9) Others	34,229.9	34,192.6	31,088.7
III. Non-Bank Financial Institutions :	49,030.0	44,302.7	42,047.8
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	6,098.0	6,429.3	5,624.9
(3) Insurance Companies	1,369.8	1,428.4	1,173.0
(4) Micro Finance	-	200.0	200.0
(5) Other NBFC's	41,562.2	36,244.9	35,049.9
IV. Private Sector Enterprises :	2,221,542.0	2,193,624.0	2,386,470.9
A. Agriculture, Hunting and Forestry	165,826.2	165,206.6	178,212.5
(1) Growing of crops	120,137.4	114,912.1	125,848.1
(2) Farming of animals	20,611.7	22,968.6	24,906.7
(3) Agricultural and animal husbandry	633.2	476.2	570.8
(4) Agricultural machinery and equipments	24,259.1	26,772.2	26,786.7
(5) Hunting, trapping, forestry & logging	184.8	77.4	100.1
B. Fishing and fish farming etc.	670.7	767.6	637.1
C. Mining and Quarrying	17,002.7	14,979.1	14,475.0
(1) Mining of coal	2,465.0	2,742.4	3,161.1
(2) Crude petroleum & natural gas	11,923.3	10,460.5	9,508.0
(3) Iron & non-ferrous metal ores	928.0	580.4	249.7
(4) Quarrying of stone, sand and clay	374.9	325.8	572.9
(5) Chemical, fertilizer, Salt etc.	1,311.4	870.1	983.2
D. Manufacturing	1,282,352.6	1,228,536.4	1,366,476.0
(1) Food products and beverages	190,828.4	214,265.2	222,018.1
(2) Tobacco products	2,040.1	2,278.8	4,236.6
(3) Textiles	526,332.6	456,139.9	554,403.8
i) Spinning, weaving, finishing of textiles	424,046.0	351,567.5	435,407.9
a) Spinning of fibers	255,267.8	202,128.3	248,974.4
b) Weaving of textiles	89,230.0	82,154.9	99,361.9
c) Finishing of textiles	79,548.3	67,284.3	87,071.6
ii) Made-up textile articles	46,306.3	51,329.2	53,405.8
iii) Knit wear	23,683.8	21,245.7	24,009.8
iv) Carpets and rugs	4,617.7	6,754.9	6,469.3
v) Other textiles n.e.s.	27,678.8	25,242.7	35,110.9
(4) Wearing apparel, readymade garments etc.	49,456.7	48,150.6	49,888.2

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)			
BORROWERS	2009	2010	
	Dec.	Jun.	Dec
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,026.8	17,121.6	18,452.7
i.) Tanning & dressing of leather, luggage, handbags etc.	9,895.0	9,288.3	9,769.0
ii.) Footwear	8,131.7	7,833.3	8,683.7
6) Wood and products of wood cork	1,919.3	1,890.1	2,673.2
7) Paper, paperboard and products	17,528.3	18,591.4	19,504.2
8) Printing, publishing and allied industries	8,397.5	7,586.4	6,969.7
9) Coke and refined petroleum products	21,737.1	23,652.9	26,761.5
10) Chemicals and chemical products	154,646.7	152,153.2	156,047.5
11) Rubber and plastics products	12,405.3	13,584.5	13,953.4
12) Other non-metallic mineral products	102,842.3	99,994.9	107,354.1
13) Basic metals	39,596.0	40,885.5	45,463.4
14) Fabricated metal products	9,528.5	11,371.5	12,961.0
15) Machinery and equipment	16,073.4	15,729.3	20,610.2
16) Office, accounting and computing machinery	128.1	38.2	32.7
17) Electrical machinery and apparatus	48,342.3	44,963.3	42,194.0
18) Radio, television and communication equipment and apparatus	3,693.3	3,045.1	3,394.0
19) Medical, precision and optical instruments, watches and clocks	5,555.0	7,555.6	7,836.6
20) Motor vehicles, trailers and semi-trailers	18,825.1	16,042.4	17,971.7
21) Other transport equipments	4,445.4	3,789.5	3,541.4
22) Furniture and fixture	1,941.3	2,206.9	1,784.5
23) Jewellery and related articles	1,277.1	1,031.9	923.1
24) Sports goods	4,638.1	4,220.4	4,410.1
25) Handicrafts	144.8	149.6	119.0
26) Other manufacturing n.e.s.	22,003.2	22,097.7	22,971.2
E. Ship breaking and waste / scrape (junk) etc.	3,380.2	4,906.3	7,111.1
F. Electricity, gas and water supply	179,560.4	209,776.8	231,997.6
G. Construction	64,985.6	65,825.6	69,536.2
1) Building	51,799.3	51,131.0	51,943.8
2) Infrastructure	13,186.3	14,694.6	17,592.4
H. Commerce and Trade	231,335.7	220,443.9	228,189.1
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,475.7	12,694.9	13,845.1
2) Wholesale and commission trade	129,131.3	120,150.7	123,438.5
i) Exports	39,468.0	33,432.4	40,330.2
ii) Imports	28,876.1	29,565.7	29,492.4
iii) Domestic whole sales	60,787.2	57,152.6	53,615.9
3) Retail trade	87,728.7	87,598.3	90,905.5
I. Hotels, restaurants and clubs etc	14,042.1	14,830.4	15,311.3
J. Transport, storage and communications	96,700.7	102,505.1	108,629.4
K. Real estate, renting and business activities	108,810.1	103,215.7	107,312.8
L. Education	5,773.5	8,202.7	7,397.2
M. Health and social work	5,950.3	5,516.6	5,765.1
N. Other community, social and personal service activities	18,342.1	21,519.3	17,954.1
O. Other private business n.e.s	26,809.1	27,391.8	27,466.6
V. Trust Funds and Non-Profit Institutions	13,223.6	13,309.6	16,363.8
VI. Personal	339,887.8	322,138.0	305,983.5
A. Bank Employees	74,017.5	76,326.0	74,572.0
B. Consumer Financing	262,635.4	240,292.6	224,828.2
i) House building	58,713.0	54,140.5	50,812.3
ii) Transport	69,634.3	64,679.8	57,354.5
iii) Credit cards	31,257.4	28,280.5	25,797.3
iv) Consumer durable	176.7	512.8	473.4
v) Personal loans	102,853.9	92,679.0	90,390.8
C. Other Personal	3,235.0	5,519.4	6,583.3
VII. Others	9,401.3	11,084.7	17,591.6
TOTAL	3,191,891.3	3,174,463.4	3,306,362.2

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	Jun. 2011		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	406,735.0	406,735.0	-
A. Federal Government:	192,151.0	192,151.0	-
(1) Commodity Operations	183,252.8	183,252.8	-
(2) Others	8,898.2	8,898.2	-
B. Provincial Governments:	214,584.0	214,584.0	-
(1) Commodity Operations	214,235.2	214,235.2	-
(2) Others	348.7	348.7	-
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	171,002.7	171,002.7	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	39,008.0	39,008.0	-
(4) Construction	-	-	-
(5) Utilities	33,718.3	33,718.3	-
(6) Commerce	18,197.6	18,197.6	-
(7) Transport, Storage & Communication	46,714.6	46,714.6	-
(8) Services	314.6	314.6	-
(9) Others	33,049.6	33,049.6	-
III. Non-Bank Financial Institutions :	40,181.7	40,063.9	117.8
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	4,928.1	4,928.1	-
(3) Insurance Companies	1,029.0	1,029.0	-
(4) Micro Finance	200.0	200.0	-
(5) Other NBFC's	34,024.7	33,906.8	117.9
IV. Private Sector Enterprises :	2,364,473.6	2,254,203.3	110,270.3
A. Agriculture, Hunting and Forestry	179,946.5	83,827.9	96,118.6
(1) Growing of crops	127,897.6	70,053.0	57,844.6
(2) Farming of animals	26,648.8	9,269.7	17,379.1
(3) Agricultural and animal husbandry	401.1	401.1	-
(4) Agricultural machinery and equipments	24,812.0	3,919.7	20,892.3
(5) Hunting, trapping, forestry & logging	187.0	184.4	2.6
B. Fishing and fish farming etc.	470.6	443.8	26.8
C. Mining and Quarrying	16,298.4	16,209.3	89.1
(1) Mining of coal	3,177.5	3,111.1	66.4
(2) Crude petroleum & natural gas	11,629.1	11,629.1	-
(3) Iron & non-ferrous metal ores	488.4	488.4	-
(4) Quarrying of stone, sand and clay	460.2	444.9	15.3
(5) Chemical, fertilizer, Salt etc.	543.2	535.8	7.4
D. Manufacturing	1,343,695.1	1,335,610.7	8,084.4
(1) Food products and beverages	274,994.8	273,983.2	1,011.6
(2) Tobacco products	3,136.5	3,136.2	0.3
(3) Textiles	492,062.0	489,013.6	3,048.4
i) Spinning, weaving, finishing of textiles	377,929.4	375,437.3	2,492.1
a) Spinning of fibers	213,381.9	211,803.5	1,578.4
b) Weaving of textiles	89,351.1	89,201.9	149.2
c) Finishing of textiles	75,196.5	74,432.0	764.5
ii) Made-up textile articles	47,131.1	47,120.1	11.0
iii) Knit wear	25,598.8	25,112.7	486.1
iv) Carpets and rugs	6,800.5	6,796.0	4.5
v) Other textiles n.e.s.	34,602.2	34,547.5	54.7
(4) Wearing apparel, readymade garments etc.	49,473.4	49,211.1	262.3

3.6 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	(Concl.) (End of Period: Million Rupees)		
	Jun. 2011		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	22,091.0	21,925.0	166.0
(i) Tanning & dressing of leather, luggage, handbags etc.	12,030.1	11,949.8	80.3
(ii) Footwear	10,060.8	9,975.2	85.6
(6) Wood and products of wood cork	3,307.9	3,248.7	59.2
(7) Paper, paperboard and products	23,543.5	23,303.2	240.3
(8) Printing, publishing and allied industries	7,165.1	7,073.9	91.2
(9) Coke and refined petroleum products	31,284.1	31,265.7	18.4
(10) Chemicals and chemical products	154,521.0	153,414.3	1,106.7
(11) Rubber and plastics products	14,126.3	13,826.2	300.1
(12) Other non-metallic mineral products	93,440.1	92,694.7	745.4
(13) Basic metals	43,158.9	42,783.7	375.2
(14) Fabricated metal products	12,382.3	12,268.2	114.1
(15) Machinery and equipment	19,175.0	19,088.9	86.1
(16) Office, accounting and computing machinery	31.1	29.2	1.9
(17) Electrical machinery and apparatus	37,980.0	37,947.6	32.4
(18) Radio, television and communication equipment and apparatus	3,207.2	3,195.2	12.0
(19) Medical, precision and optical instruments, watches and clocks	8,214.2	8,169.7	44.5
(20) Motor vehicles, trailers and semi-trailers	16,308.2	16,185.6	122.6
(21) Other transport equipments	3,120.5	3,112.5	8.0
(22) Furniture and fixture	2,203.7	2,117.3	86.4
(23) Jewellery and related articles	864.0	811.2	52.8
(24) Sports goods	5,178.3	5,156.9	21.4
(25) Handicrafts	164.1	148.8	15.3
(26) Other manufacturing n.e.s.	22,561.8	22,500.1	61.7
E. Ship breaking and waste / scrape (junk) etc.	7,212.4	7,212.0	0.4
F. Electricity, gas and water supply	263,825.7	263,814.3	11.4
G. Construction	66,211.1	65,963.0	248.1
(1) Building	50,019.9	49,816.2	203.7
(2) Infrastructure	16,191.2	16,146.7	44.5
H. Commerce and Trade	203,351.8	199,686.7	3,665.1
(1) Sale, maintenance and repair of motor vehicles and motorcycles	10,351.1	9,982.4	368.7
(2) Wholesale and commission trade	108,050.5	107,847.2	203.3
(i) Exports	34,826.4	34,825.8	0.6
(ii) Imports	24,083.7	24,075.6	8.1
(iii) Domestic whole sales	49,140.4	48,945.8	194.6
(3) Retail trade	84,950.2	81,857.1	3,093.1
I. Hotels, restaurants and clubs etc	14,026.0	13,834.3	191.7
J. Transport, storage and communications	106,391.5	106,062.1	329.4
K. Real estate, renting and business activities	103,374.8	102,801.2	573.6
L. Education	6,308.9	6,207.4	101.5
M. Health and social work	5,529.6	5,476.9	52.7
N. Other community, social and personal service activities	16,004.3	15,989.0	15.3
O. Other private business n.e.s	31,826.9	31,064.9	762.0
V. Trust Funds and Non Profit Institutions	18,028.7	18,006.7	22.0
VI. Personal	294,017.6	291,000.0	3,017.6
(1) Bank Employees	76,409.8	73,445.2	2,964.6
(2) Consumer Financing	213,153.6	213,100.7	52.9
(i) House building	47,671.0	47,671.0	-
(ii) Transport	50,672.7	50,669.4	3.3
(iii) Credit cards	24,625.7	24,625.7	-
(iv) Consumer durable	309.0	286.9	22.1
(v) Personal loans	89,875.2	89,847.6	27.6
(3) Other Personal	4,454.1	4,454.1	-
VII. Others	16,382.8	16,131.2	251.6
TOTAL	3,310,822.0	3,197,142.9	113,679.1

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	2007	2008		2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	9,144.3	19,453.1	18,088.9	7,275.6	18,452.2	20,686.3	22,990.1
II. Securities, Shares and other Financial Instruments:	116,642.2	98,852.1	95,457.5	73,902.3	80,386.9	83,218.0	72,475.0
A. Quoted on the Stock Exchange:	79,961.0	74,401.0	75,503.3	57,255.4	60,939.5	70,941.9	46,568.1
1. To Stock Brokers and Dealers:	55,359.7	59,407.5	49,824.4	34,181.7	34,179.1	50,741.6	30,605.0
(a) Government and other Trustee Securities	10,971.0	10,163.2	8,376.3	5,863.3	6,617.9	10,249.9	7,400.1
(b) Shares and Debentures	43,208.8	48,084.6	37,244.4	25,502.3	26,311.1	39,569.3	22,229.1
(c) Participation Term Certificates	567.5	262.0	433.1	1,002.4	148.7	10.7	5.5
(d) Others	612.5	897.8	3,770.5	1,813.8	1,101.5	911.7	970.2
2. To others:	24,601.3	14,993.5	25,678.9	23,073.6	26,760.4	20,200.3	15,963.2
(a) Government and other Trustee Securities	5,920.0	3,022.0	6,709.7	3,693.5	2,444.5	1,755.0	2,397.6
(b) Shares and Debentures	15,137.8	11,062.9	15,815.4	16,491.8	15,075.6	11,205.2	8,739.3
(c) Participation Term Certificates	14.2	26.8	665.4	33.4	61.5	45.3	100.5
(d) Others	3,529.3	881.9	2,488.5	2,855.0	9,178.7	7,194.9	4,725.8
B. Unquoted on the Stock Exchange:	36,681.3	24,451.1	19,954.2	16,647.0	19,447.4	12,276.1	25,906.9
1. To Stock Brokers and Dealers:	10,220.9	8,079.1	3,170.2	7,923.4	3,838.8	2,428.1	17,357.8
(a) Government and other Trustee Securities	4,154.8	2,217.3	1,275.1	2,177.7	2,013.4	990.3	1,231.2
(b) Shares and Debentures	4,805.1	5,321.9	1,509.3	5,521.1	1,547.3	1,188.8	15,887.6
(c) Participation Term Certificates	330.1	45.9	74.2	0.4	7.3	1.4	-
(d) Others	930.9	494.0	311.6	224.2	270.8	247.7	239.0
2. To others:	26,460.4	16,372.0	16,784.0	8,723.5	15,608.6	9,847.9	8,549.1
(a) Government and other Trustee Securities	17,167.9	13,688.6	14,186.0	6,897.8	7,890.3	7,573.1	6,667.1
(b) Shares and Debentures	2,971.8	418.4	2,067.6	542.3	4,232.4	598.1	496.8
(c) Participation Term Certificates	24.7	9.2	2.4	1.9	1,270.6	517.4	32.9
(d) Others	6,296.0	2,255.8	528.0	1,281.5	2,215.3	1,159.4	1,352.3
III. Merchandise	750,483.8	806,832.0	883,796.7	929,847.4	1,061,674.9	1,016,613.8	1,220,265.5
A. Food Items	174,071.3	191,977.1	196,116.1	361,525.8	264,894.7	339,450.0	298,234.2
1. Wheat	62,412.7	64,990.2	71,825.7	192,293.9	64,939.9	132,340.7	100,806.1
2. Rice and paddy	38,262.5	41,256.0	40,353.6	89,830.2	119,123.3	107,032.5	78,751.3
3. Other Grains & Pulses:	6,485.2	9,337.0	1,560.7	1,651.7	3,816.8	2,745.9	30,489.8
(a) Indigenous	5,407.8	9,029.6	1,426.7	1,405.7	3,572.1	2,487.2	2,444.3
(b) Imported	1,077.4	307.4	134.0	246.0	244.7	258.7	28,045.4
4. Edible Oils:	10,218.7	8,985.0	12,452.0	9,946.4	21,032.9	14,076.4	17,370.7
(a) Indigenous	5,968.6	6,666.1	8,805.9	5,857.4	16,670.5	9,127.6	10,307.6
(b) Imported	4,250.0	2,318.9	3,646.1	4,089.0	4,362.4	4,948.8	7,063.1
5. Sugar:	34,235.5	35,406.7	41,047.2	37,648.2	35,018.5	49,719.3	39,481.5
(a) Indigenous	28,235.6	28,226.2	31,206.9	31,723.9	28,872.2	41,223.2	31,051.1
(b) Imported	6,000.0	7,180.5	9,840.3	5,924.3	6,146.3	8,496.1	8,430.4
6. Kariana and Spices	3,055.6	2,324.5	4,543.2	14,643.0	2,781.5	3,180.8	3,670.4
7. Fish and Fish preparations	2,038.3	1,364.5	5,109.8	837.1	489.0	4,731.8	1,319.0
8. Other Food Items:	17,362.8	28,313.3	19,223.8	14,675.4	17,692.7	25,622.7	26,345.5
(a) Indigenous	15,744.2	27,024.5	17,198.3	13,940.2	16,741.5	20,077.9	21,127.4
(b) Imported	1,618.6	1,288.7	2,025.5	735.1	951.2	5,544.8	5,218.1
B. Raw Materials:	165,079.3	180,743.8	212,137.9	184,621.9	270,248.8	269,140.5	315,705.6
1. Cotton Raw:	91,319.5	81,929.8	86,186.7	64,100.9	105,001.5	100,054.0	109,636.5
(a) Indigenous	77,512.5	62,768.2	71,014.0	57,322.4	89,500.0	80,166.7	60,248.2
(b) Imported	13,807.0	19,161.6	15,172.7	6,778.5	15,501.5	19,887.2	49,388.3
2. Synthetic Fibers:	10,139.6	12,192.6	11,104.1	10,455.3	10,533.9	11,694.8	18,115.2
(a) Indigenous	8,423.9	10,524.8	9,475.1	8,952.7	9,509.4	10,815.3	16,978.7
(b) Imported	1,715.6	1,667.9	1,629.0	1,502.5	1,024.5	879.6	1,136.5
3. Fertilizers:	8,359.0	14,123.6	22,886.6	22,759.4	33,950.0	41,629.6	57,802.0
(a) Indigenous	6,443.5	8,764.3	12,582.1	13,294.6	21,347.6	24,680.5	47,741.2
(b) Imported	1,915.5	5,359.3	10,304.5	9,464.7	12,602.4	16,949.1	10,060.8

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	2007	2008		2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude :	12,361.6	18,571.7	35,915.1	33,497.8	38,360.1	33,811.6	38,485.9
(a) Indigenous	6,564.9	12,729.7	18,385.6	14,859.9	26,676.7	16,917.5	21,177.8
(b) Imported	5,796.7	5,842.0	17,529.5	18,637.9	11,683.4	16,894.1	17,308.1
5. Iron & Steel:	13,391.6	16,750.0	18,982.4	18,974.8	36,825.6	31,826.7	34,247.0
(a) Indigenous	11,465.8	14,249.3	11,267.5	12,566.0	18,927.2	22,371.4	24,207.5
(b) Imported	1,925.8	2,500.8	7,714.9	6,408.7	17,898.5	9,455.3	10,039.6
6. Wool & Goat Hair	841.2	737.0	557.7	905.5	535.6	1,219.8	1,062.1
7. Hides & Skins	4,757.3	6,020.9	4,853.7	5,858.3	4,932.6	4,412.7	4,983.4
8. Oil Seeds	3,999.8	5,588.1	5,243.7	4,267.3	6,027.2	6,937.1	8,090.9
9. Pesticides & Insecticides:	1,812.8	2,641.8	4,959.0	3,956.4	4,428.9	4,625.6	4,769.2
(a) Indigenous	865.5	2,218.6	4,105.5	3,248.5	2,995.2	4,041.7	3,384.6
(b) Imported	947.3	423.1	853.5	707.9	1,433.7	583.9	1,384.6
10. Other Raw Materials:	18,096.9	22,188.3	21,448.8	19,846.3	29,653.5	32,928.6	38,513.4
(a) Indigenous	13,049.3	15,398.4	14,719.5	12,473.6	15,355.0	14,488.0	30,548.5
(b) Imported	5,047.6	6,790.0	6,729.3	7,372.8	14,298.5	18,440.5	7,964.9
C. Finished / Manufactured Goods:	411,333.3	434,111.2	475,542.6	383,699.7	526,531.4	408,023.3	606,325.8
1. Cotton Textiles:	96,230.4	114,871.4	126,839.3	83,491.8	124,807.6	84,360.7	106,273.4
(a) Indigenous	88,232.8	106,660.4	103,885.7	64,060.4	102,135.0	61,116.3	82,468.6
(b) Imported	7,997.7	8,211.1	22,953.6	19,431.5	22,672.6	23,244.4	23,804.8
2. Cotton Yarn:	47,465.9	38,379.1	44,440.5	47,730.6	58,202.7	45,282.5	65,252.9
(a) Indigenous	43,544.1	35,654.8	40,551.4	46,277.4	55,683.3	43,110.5	54,000.8
(b) Imported	3,921.8	2,724.3	3,889.1	1,453.2	2,519.4	2,172.0	11,252.1
3. Other Textiles:	49,873.5	53,611.3	61,934.6	43,643.1	66,123.5	52,955.2	91,265.6
(a) Indigenous	39,201.4	43,450.4	50,350.8	36,782.8	54,540.7	39,485.4	73,257.4
(b) Imported	10,672.2	10,160.9	11,583.8	6,860.3	11,582.8	13,469.9	18,008.1
4. Machinery:	27,140.0	27,575.9	26,231.6	24,774.8	45,156.7	15,540.7	22,570.2
(a) Indigenous	8,891.3	8,848.2	11,116.5	9,091.1	33,557.1	6,136.1	9,909.0
(b) Imported	18,248.7	18,727.7	15,115.1	15,683.7	11,599.6	9,404.6	12,661.2
5. Handloom Products	1,596.3	797.4	552.0	626.4	423.5	513.7	655.3
6. Carpets & Rugs	3,146.4	3,094.3	4,977.3	3,727.2	4,770.6	3,040.9	2,293.1
7. Readymade Garments	30,365.0	29,773.1	19,043.6	21,045.6	21,877.8	18,807.1	30,270.9
8. Cement and Cement Products:	30,645.3	31,399.0	31,993.9	33,927.5	49,023.8	49,706.3	59,889.9
(a) Indigenous	30,573.9	31,328.2	31,860.0	33,742.9	48,712.0	49,192.7	52,615.0
(b) Imported	71.4	70.8	133.9	184.6	311.8	513.5	7,274.8
9. Sports Goods	3,386.7	3,280.6	3,611.9	2,061.8	2,287.6	2,421.0	2,650.4
10. Surgical Instruments	2,385.8	2,473.5	5,052.7	2,344.2	2,433.7	2,599.8	2,234.6
11. Chemicals and Dyes	15,822.9	14,654.5	23,114.0	13,026.5	24,042.9	27,811.1	36,198.6
12. Other Finished Goods:	103,274.9	114,201.0	127,751.2	107,300.2	127,381.0	104,984.2	186,771.0
(a) Indigenous	94,979.2	101,105.5	107,449.2	93,565.0	99,061.0	88,235.5	173,274.8
(b) Imported	8,295.7	13,095.5	20,302.1	13,735.3	28,320.0	16,748.7	13,496.2
IV. Fixed Assets Including Machinery	285,480.9	340,040.8	392,647.4	289,457.6	432,808.5	429,761.8	469,556.5
V. Real Estate:	563,782.1	621,302.4	711,833.5	759,809.7	508,890.9	494,262.1	475,202.7
(a) Land	167,265.9	218,026.5	201,178.9	265,377.8	173,460.3	199,958.2	180,720.4
(b) Buildings:	396,516.2	403,275.9	510,654.6	494,432.0	335,430.6	294,303.9	294,482.3
1. Residential	182,700.3	220,475.7	297,516.3	275,530.8	149,332.0	152,070.5	157,850.5
2. Non-Residential	213,815.9	182,800.2	213,138.4	218,901.2	186,098.6	142,233.4	136,631.8
VI. Fixed Deposits and Insurance	48,249.7	89,859.8	104,864.6	81,683.3	57,043.6	52,319.1	31,434.6
(a) Bank Deposits	40,006.4	81,660.5	79,807.2	74,562.1	51,752.3	44,677.4	24,588.2
(b) Insurance Policies	8,243.3	8,199.3	25,057.4	7,121.2	5,291.3	7,641.7	6,846.4
VII. Others:	839,421.8	839,297.9	849,705.4	938,370.3	1,032,634.3	1,077,602.2	1,014,437.8
(a) Other Secured Advances	516,366.7	600,673.0	568,272.7	692,208.7	709,612.5	790,570.8	709,213.1
(b) Advances Secured by Guarantee(s)	197,347.5	120,751.8	149,904.9	142,008.1	240,614.4	224,385.9	247,957.7
(c) Unsecured Advances	125,707.6	117,873.1	131,527.7	104,153.6	82,407.4	62,645.5	57,267.0
TOTAL	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3	3,174,463.4	3,306,362.2

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	June. 2011		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	32,560.1	32,560.1	-
II. Securities, Shares and other Financial Instruments:	55,869.9	55,869.9	-
A. Quoted on the Stock Exchange:	43,085.6	43,085.6	-
1. To Stock Brokers and Dealers:	23,934.7	23,934.7	-
(a) Government and other Trustee Securities	9,451.6	9,451.6	-
(b) Shares and Debentures	12,900.0	12,900.0	-
(c) Participation Term Certificates	51.0	51.0	-
(d) Others	1,532.1	1,532.1	-
2. To others:	19,150.9	19,150.9	-
(a) Government and other Trustee Securities	5,641.1	5,641.1	-
(b) Shares and Debentures	8,172.0	8,172.0	-
(c) Participation Term Certificates	-	-	-
(d) Others	5,337.7	5,337.7	-
B. Unquoted on the Stock Exchange:	12,784.3	12,784.3	-
1. To Stock Brokers and Dealers:	5,384.9	5,384.9	-
(a) Government and other Trustee Securities	1,748.0	1,748.0	-
(b) Shares and Debentures	1,258.9	1,258.9	-
(c) Participation Term Certificates	1,500.0	1,500.0	-
(d) Others	878.1	878.1	-
2. To others:	7,399.4	7,399.4	-
(a) Government and other Trustee Securities	5,060.2	5,060.2	-
(b) Shares and Debentures	381.2	381.2	-
(c) Participation Term Certificates	-	-	-
(d) Others	1,957.9	1,957.9	-
III. Merchandise	1,114,954.8	1,114,300.5	654.3
A. Food Items	335,710.2	335,627.1	83.1
1. Wheat	104,859.2	104,824.2	35.0
2. Rice and paddy	89,520.4	89,516.8	3.6
3. Other Grains & Pulses:	2,324.1	2,323.7	0.4
(a) Indigenous	1,635.8	1,635.4	0.4
(b) Imported	688.3	688.3	-
4. Edible Oils:	17,674.3	17,669.1	5.2
(a) Indigenous	10,540.4	10,535.2	5.2
(b) Imported	7,133.8	7,133.8	-
5. Sugar:	83,584.9	83,584.9	-
(a) Indigenous	68,396.2	68,396.2	-
(b) Imported	15,188.7	15,188.7	-
6. Kariana and Spices	2,857.6	2,856.3	1.3
7. Fish and Fish preparations	1,604.6	1,602.6	2.0
8. Other Food Items:	33,285.3	33,249.6	35.7
(a) Indigenous	25,769.0	25,733.2	35.8
(b) Imported	7,516.3	7,516.3	-
B. Raw Materials:	275,740.2	275,590.2	150.0
1. Cotton Raw:	82,291.7	82,291.7	-
(a) Indigenous	56,207.6	56,207.6	-
(b) Imported	26,084.1	26,084.1	-
2. Synthetic Fibers:	13,973.4	13,973.4	-
(a) Indigenous	12,267.5	12,267.5	-
(b) Imported	1,705.9	1,705.9	-
3. Fertilizers:	39,842.3	39,842.3	-
(a) Indigenous	28,902.5	28,902.5	-
(b) Imported	10,939.8	10,939.8	-

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

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

SECURITIES	June. 2011		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	54,994.0	54,986.1	7.9
(a) Indigenous	32,537.3	32,529.5	7.8
(b) Imported	22,456.6	22,456.6	-
5. Iron & Steel:	32,312.1	32,172.7	139.4
(a) Indigenous	21,744.3	21,604.8	139.5
(b) Imported	10,567.9	10,567.9	-
6. Wool & Goat Hair	649.9	649.9	-
7. Hides & Skins	4,637.4	4,637.4	-
8. Oil Seeds	8,767.5	8,767.5	-
9. Pesticides & Insecticides:	4,598.9	4,596.2	2.7
(a) Indigenous	4,059.7	4,057.0	2.7
(b) Imported	539.2	539.2	-
10. Other Raw Materials:	33,673.1	33,673.1	-
(a) Indigenous	27,557.0	27,557.0	-
(b) Imported	6,116.1	6,116.1	-
C. Finished / Manufactured Goods:	503,504.4	503,083.2	421.2
1. Cotton Textiles:	103,442.6	103,387.5	55.1
(a) Indigenous	69,892.7	69,866.0	26.7
(b) Imported	33,549.9	33,521.5	28.4
2. Cotton Yarn:	50,694.4	50,694.4	-
(a) Indigenous	46,516.3	46,516.3	-
(b) Imported	4,178.1	4,178.1	-
3. Other Textiles:	67,637.4	67,637.4	-
(a) Indigenous	59,554.0	59,554.0	-
(b) Imported	8,083.4	8,083.4	-
4. Machinery:	22,396.5	22,396.5	-
(a) Indigenous	13,751.9	13,751.9	-
(b) Imported	8,644.6	8,644.6	-
5. Handloom Products	557.4	557.4	-
6. Carpets & Rugs	2,011.9	2,011.9	-
7. Readymade Garments	25,486.7	25,475.3	11.4
8. Cement and Cement Products:	60,037.8	60,035.2	2.6
(a) Indigenous	59,898.3	59,895.7	2.6
(b) Imported	139.5	139.5	-
9. Sports Goods	3,326.3	3,326.3	-
10. Surgical Instruments	2,089.6	2,088.3	1.3
11. Chemicals and Dyes	29,550.6	29,529.4	21.2
12. Other Finished Goods:	136,273.2	135,943.5	329.7
(a) Indigenous	122,262.4	121,932.6	329.8
(b) Imported	14,010.9	14,010.9	-
IV. Fixed Assets Including Machinery	480,293.8	477,048.6	3,245.2
V. Real Estate:	491,359.7	397,397.0	93,962.7
(a) Land	198,256.9	107,526.4	90,730.5
(b) Buildings:	293,102.8	289,870.6	3,232.2
1. Residential	118,950.1	118,312.4	637.7
2. Non-Residential	174,152.6	171,558.2	2,594.4
VI. Fixed Deposits and Insurance Policies :	35,068.2	35,019.6	48.6
(a) Bank Deposits	29,134.5	29,085.9	48.6
(b) Insurance Policies	5,933.7	5,933.7	-
VII. Others:	1,100,715.5	1,084,947.3	15,768.2
(a) Other Secured Advances	831,671.1	828,028.5	3,642.6
(b) Advances Secured by Guarantee(s)	212,811.1	205,675.5	7,135.6
(c) Unsecured Advances	56,233.3	51,243.3	4,990.0
TOTAL	3,310,822.0	3,197,142.9	113,679.1

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2007		2008				2009	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	43,977	71.3	121,047	317.5	223,624	461.1	42,312	124.1
5,000	to	10,000	68,507	532.4	71,699	545.1	134,818	951.5	29,106	213.9
10,000	to	20,000	301,118	4,122.5	347,408	4,972.7	847,886	12,546.6	346,680	4,832.8
20,000	to	25,000	413,393	8,909.3	530,339	11,701.8	37,905	862.5	584,799	13,329.8
25,000	to	30,000	45,548	1,259.2	48,051	1,320.2	280,879	7,433.3	58,341	1,624.9
30,000	to	40,000	303,571	10,099.4	273,152	8,977.4	472,981	16,040.0	379,354	13,631.8
40,000	to	50,000	696,453	33,182.2	405,281	18,207.0	373,684	17,486.5	215,805	9,569.5
50,000	to	60,000	190,221	10,429.1	405,388	21,442.3	199,209	10,975.1	325,207	17,714.6
60,000	to	70,000	265,196	17,394.9	217,306	14,221.4	260,306	16,943.6	247,024	16,112.9
70,000	to	80,000	303,862	22,883.4	313,614	23,555.9	267,126	20,083.3	223,208	16,674.6
80,000	to	90,000	371,653	31,486.6	346,689	29,590.6	339,208	28,723.9	252,435	21,494.8
90,000	to	100,000	239,847	22,861.5	283,015	26,506.1	229,410	21,712.4	329,669	31,006.6
100,000	to	200,000	1,019,196	132,672.1	856,764	112,902.3	866,463	115,824.9	811,587	107,233.2
200,000	to	300,000	165,554	40,097.1	189,390	47,340.9	165,764	40,459.2	226,214	56,658.2
300,000	to	400,000	162,893	57,160.9	152,083	51,867.5	179,541	60,269.9	111,285	39,433.1
400,000	to	500,000	68,151	31,175.0	108,557	48,130.4	69,598	31,566.5	44,657	19,913.1
500,000	to	600,000	61,208	32,724.4	45,777	24,443.8	50,033	27,331.7	46,425	25,038.3
600,000	to	700,000	18,644	11,929.4	22,218	14,571.7	18,623	12,069.2	16,044	10,393.5
700,000	to	800,000	13,205	9,876.9	16,621	12,573.3	14,993	11,256.1	12,277	9,150.9
800,000	to	900,000	10,591	8,991.3	10,873	9,233.2	12,134	10,374.2	10,135	8,641.4
900,000	to	1,000,000	10,287	9,731.5	10,899	10,394.1	12,670	12,106.9	11,421	10,807.1
1,000,000	to	2,000,000	57,694	81,303.7	51,595	72,932.7	64,916	93,329.7	62,109	87,317.0
2,000,000	to	3,000,000	23,998	59,158.0	26,009	63,438.4	23,716	58,127.4	26,675	66,708.0
3,000,000	to	4,000,000	12,419	42,764.8	17,559	61,685.2	14,582	51,167.7	14,664	51,364.2
4,000,000	to	5,000,000	10,088	45,272.0	9,782	44,640.1	9,658	43,050.5	11,035	49,439.6
5,000,000	to	6,000,000	5,313	29,017.5	6,710	35,989.3	8,422	45,840.3	5,496	29,880.8
6,000,000	to	7,000,000	3,290	21,350.3	3,410	22,227.1	4,541	29,402.5	4,503	29,527.9
7,000,000	to	8,000,000	3,318	24,660.0	3,231	24,073.3	4,070	30,190.8	2,357	17,629.5
8,000,000	to	9,000,000	2,598	22,148.0	2,828	24,011.9	2,418	20,626.5	2,104	17,788.6
9,000,000	to	10,000,000	2,261	21,493.1	2,112	20,210.5	1,924	18,301.2	2,577	24,713.2
10,000,000	and over		25,780	1,768,446.9	26,660	1,953,614.4	28,236	2,190,879.1	25,803	2,272,378.3
TOTAL			4,919,834	2,613,204.9	4,926,067	2,815,638.2	5,219,338	3,056,394.0	4,481,308	3,080,346.3

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2009		2010				2011	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	97,668	122.2	228,649	127.8	60,885	102.6	88,232	150
5,000	to	10,000	100,480	837.9	34,474	258.6	72,792	487.5	46,350	325
10,000	to	20,000	803,313	13,990.5	675,185	11,025.1	686,312	10,223.8	635,333	9,533
20,000	to	25,000	18,790	419.6	47,673	1,082.6	15,653	438.8	10,845	248
25,000	to	30,000	56,768	1,546.0	218,265	6,363.1	205,670	5,872.0	202,167	5,615
30,000	to	40,000	293,224	10,263.4	178,572	6,231.0	167,893	5,792.0	149,434	4,861
40,000	to	50,000	221,649	9,926.8	136,942	6,145.1	112,127	5,243.6	70,093	3,103
50,000	to	60,000	260,821	14,456.9	178,198	9,991.0	98,606	5,596.7	151,421	8,426
60,000	to	70,000	185,811	12,076.4	202,519	13,124.7	218,090	14,190.7	168,152	11,039
70,000	to	80,000	249,786	18,666.4	224,578	16,811.5	188,358	14,273.4	164,012	12,374
80,000	to	90,000	272,934	23,252.9	227,594	19,328.0	244,460	20,672.3	142,817	12,155
90,000	to	100,000	281,650	26,543.3	239,916	22,800.5	241,439	23,344.9	159,088	15,178
100,000	to	200,000	761,136	100,012.2	811,435	106,354.5	950,604	127,862.3	1,089,351	147,449
200,000	to	300,000	248,098	60,752.4	215,530	51,477.8	158,208	39,524.2	160,758	39,669
300,000	to	400,000	109,132	36,868.5	101,479	34,285.9	93,123	31,971.5	94,218	32,326
400,000	to	500,000	52,139	23,759.2	67,215	29,845.9	66,751	29,856.5	67,413	31,270
500,000	to	600,000	28,317	15,293.9	24,006	13,007.8	31,538	17,067.2	22,903	12,367
600,000	to	700,000	16,666	10,781.1	14,656	9,434.5	13,408	8,623.3	13,966	9,076
700,000	to	800,000	14,143	10,574.1	11,186	8,398.3	11,098	8,261.0	13,087	9,837
800,000	to	900,000	12,288	10,399.2	9,771	8,263.6	11,741	8,952.9	14,655	12,371
900,000	to	1,000,000	13,138	12,661.5	11,896	11,426.8	8,873	8,343.6	9,670	9,193
1,000,000	to	2,000,000	57,791	81,604.7	58,598	83,962.9	53,749	74,482.6	53,203	74,635
2,000,000	to	3,000,000	25,692	62,578.1	23,492	57,736.8	27,501	66,774.0	24,693	60,477
3,000,000	to	4,000,000	18,400	62,852.8	13,452	46,650.9	16,591	56,340.3	15,983	55,331
4,000,000	to	5,000,000	10,077	44,751.2	8,091	36,124.4	8,765	37,785.9	7,721	34,465
5,000,000	to	6,000,000	5,330	29,054.0	5,521	30,163.9	7,085	34,079.2	6,509	35,978
6,000,000	to	7,000,000	4,643	30,275.4	4,022	25,896.6	5,794	36,886.8	3,810	24,767
7,000,000	to	8,000,000	3,038	22,653.2	2,567	19,160.5	3,808	28,417.5	2,910	21,806
8,000,000	to	9,000,000	2,304	19,586.5	2,266	19,138.8	3,426	27,839.4	2,178	18,506
9,000,000	to	10,000,000	2,206	21,094.0	1,771	16,892.2	2,853	24,703.2	1,944	18,527
10,000,000	and over		27,612	2,404,237.0	24,825	2,452,952.4	59,160	2,532,352.6	26,872	2,579,767
TOTAL			4,255,044	3,191,891.3	4,004,344	3,174,463.4	3,846,361	3,306,362.2	3,619,788	3,310,824

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				2009	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		37,423	57.0	112,251	298.7	218,640	453.5	34,443	99.9
5,000 to	10,000		61,288	478.2	65,868	501.6	131,450	925.6	23,642	169.9
10,000 to	20,000		276,961	3,776.5	328,434	4,668.6	843,793	12,487.5	336,473	4,676.3
20,000 to	25,000		402,194	8,653.9	515,565	11,362.7	29,606	671.3	579,079	13,197.5
25,000 to	30,000		24,267	669.7	29,034	793.7	273,397	7,228.8	53,231	1,486.9
30,000 to	40,000		255,503	8,402.7	241,693	7,860.2	443,213	14,970.3	360,117	12,930.0
40,000 to	50,000		640,453	30,722.8	358,446	16,048.1	337,307	15,821.6	149,372	6,641.9
50,000 to	60,000		159,134	8,739.8	351,901	18,517.4	149,307	8,225.9	254,739	13,804.6
60,000 to	70,000		227,027	14,862.7	169,700	11,102.7	199,798	13,069.2	188,218	12,267.9
70,000 to	80,000		210,647	15,842.1	258,129	19,369.7	212,578	15,985.5	177,560	13,253.3
80,000 to	90,000		246,805	20,997.7	228,097	19,436.5	248,236	20,960.4	193,843	16,485.5
90,000 to	100,000		162,385	15,438.7	223,295	20,908.0	141,476	13,443.2	246,802	23,176.6
100,000 to	200,000		722,713	94,278.9	494,630	64,381.0	501,237	66,447.8	444,988	57,979.6
200,000 to	300,000		150,891	36,599.6	166,380	42,003.1	133,522	33,220.5	170,037	43,527.4
300,000 to	400,000		157,121	55,168.1	146,763	50,043.9	173,398	58,193.0	104,882	37,254.7
400,000 to	500,000		66,185	30,307.9	105,134	46,610.4	67,139	30,470.3	43,029	19,192.7
500,000 to	600,000		60,666	32,436.4	45,243	24,157.9	49,176	26,865.9	45,409	24,485.1
600,000 to	700,000		18,419	11,784.1	21,954	14,401.0	18,180	11,780.9	15,464	10,015.4
700,000 to	800,000		12,902	9,654.5	16,501	12,483.6	14,678	11,024.2	11,961	8,915.0
800,000 to	900,000		10,503	8,913.9	10,766	9,144.0	12,020	10,278.9	9,870	8,415.6
900,000 to	1,000,000		10,181	9,629.6	10,805	10,305.3	12,553	11,994.7	11,284	10,677.0
1,000,000 to	2,000,000		56,974	80,357.9	50,836	71,968.0	64,045	92,200.1	61,137	85,964.2
2,000,000 to	3,000,000		23,858	58,817.1	25,665	62,575.1	23,418	57,394.9	26,426	66,080.8
3,000,000 to	4,000,000		12,256	42,175.9	17,464	61,358.5	14,493	50,859.4	14,507	50,824.6
4,000,000 to	5,000,000		10,050	45,100.9	9,724	44,377.3	9,582	42,706.1	10,859	48,686.0
5,000,000 to	6,000,000		5,275	28,809.6	6,653	35,678.3	8,372	45,567.0	5,447	29,619.0
6,000,000 to	7,000,000		3,253	21,112.5	3,381	22,038.9	4,512	29,216.4	4,468	29,299.8
7,000,000 to	8,000,000		3,291	24,459.0	3,201	23,847.7	4,043	29,989.7	2,323	17,373.7
8,000,000 to	9,000,000		2,587	22,055.8	2,806	23,825.0	2,398	20,457.9	2,079	17,576.0
9,000,000 to	10,000,000		2,239	21,283.0	2,095	20,048.9	1,898	18,053.9	2,550	24,455.5
10,000,000 and over			25,604	1,763,111.8	26,462	1,947,939.6	28,031	2,184,553.3	25,611	2,266,399.9
TOTAL			4,059,055	2,524,698.3	4,048,876	2,718,055.4	4,371,496	2,955,517.4	3,609,850	2,974,932.4

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2009		2010				2011	
			Dec.		Jun.		Dec.		Jun.	
			No. of		No. of		No. of		No. of	
			Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less	than	5,000	96,903	119.2	226,832	123.3	57,623	90.8	67,258	82
5,000	to	10,000	99,149	828.2	25,976	189.2	64,275	418.1	35,026	255
10,000	to	20,000	798,999	13,923.4	645,884	10,640.0	680,121	10,129.0	627,902	9,436
20,000	to	25,000	14,434	320.0	19,732	448.8	13,809	396.5	7,395	169
25,000	to	30,000	38,144	1,056.3	204,374	5,994.6	196,271	5,601.3	189,636	5,259
30,000	to	40,000	279,777	9,777.0	164,568	5,716.8	149,994	5,160.1	142,354	4,615
									60,555	2,667
40,000	to	50,000	165,222	7,385.8	119,191	5,363.3	88,997	4,228.7		
50,000	to	60,000	204,638	11,313.2	145,296	8,144.9	62,301	3,544.7	115,520	6,431
60,000	to	70,000	114,883	7,499.0	134,774	8,733.4	153,394	9,973.6	96,042	6,310
70,000	to	80,000	163,849	12,292.7	154,722	11,636.4	120,222	9,205.1	88,683	6,710
80,000	to	90,000	230,480	19,575.6	197,042	16,743.8	187,882	15,878.5	105,606	8,989
									112,767	10,766
90,000	to	100,000	218,960	20,609.9	194,476	18,554.0	188,719	18,284.8		
100,000	to	200,000	393,468	50,049.1	436,931	55,202.9	560,665	75,272.3	691,319	93,173
200,000	to	300,000	171,988	42,247.7	132,991	31,445.0	88,044	22,075.0	88,673	21,905
300,000	to	400,000	99,150	33,599.4	75,845	25,877.9	68,380	23,768.0	73,233	25,409
400,000	to	500,000	50,767	23,150.4	64,374	28,574.2	64,627	28,899.2	64,913	30,140
									21,672	11,696
500,000	to	600,000	27,562	14,884.3	22,638	12,247.1	30,602	16,555.7		
600,000	to	700,000	16,158	10,454.3	13,890	8,942.0	12,703	8,173.2	13,241	8,607
700,000	to	800,000	13,806	10,322.6	10,498	7,886.2	10,779	8,027.5	12,653	9,518
800,000	to	900,000	12,004	10,157.0	9,416	7,956.7	11,411	8,671.6	14,044	11,852
900,000	to	1,000,000	12,931	12,463.4	11,700	11,240.3	8,522	8,015.0	9,396	8,934
									52,191	73,250
1,000,000	to	2,000,000	56,868	80,321.4	57,765	82,818.5	53,053	73,512.1		
2,000,000	to	3,000,000	25,403	61,866.4	23,070	56,714.5	27,306	66,311.1	24,508	60,020
3,000,000	to	4,000,000	18,298	62,499.8	13,251	45,956.0	16,392	55,645.2	15,802	54,728
4,000,000	to	5,000,000	10,023	44,503.1	8,041	35,895.6	8,710	37,534.3	7,677	34,263
5,000,000	to	6,000,000	5,295	28,868.9	5,488	29,988.9	7,060	33,947.2	6,480	35,825
									3,792	24,653
6,000,000	to	7,000,000	4,628	30,177.6	3,988	25,677.8	5,774	36,757.8		
7,000,000	to	8,000,000	3,014	22,471.8	2,548	19,017.5	3,778	28,192.8	2,887	21,632
8,000,000	to	9,000,000	2,289	19,459.2	2,256	19,052.9	3,412	27,719.6	2,162	18,368
9,000,000	to	10,000,000	2,192	20,961.0	1,757	16,759.4	2,838	24,561.2	1,927	18,365
10,000,000	and over		27,437	2,397,420.2	24,689	2,446,513.1	59,023	2,525,854.3	26,748	2,573,119
TOTAL			3,378,719	3,080,577.6	3,154,003	3,060,054.9	3,006,687	3,192,404.1	2,782,062	3,197,146

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

As on 30th June 2011

(Million Rupees)											
SIZE OF ACCOUNTS (Rs.)			Government		Non Financial Public Sector		NBFCs		Private Sector (Business)		
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	5,000		1		1		2		50,679	89.5	
5,000 to	10,000								33,072	229.1	
10,000 to	20,000						1		27,174	329.1	
20,000 to	25,000								4,937	114.1	
25,000 to	30,000								15,663	441.5	
30,000 to	40,000								12,368	433.2	
40,000 to	50,000						1		31,872	1,446.2	
50,000 to	60,000								45,288	2,507.9	
60,000 to	70,000		1	0.1	1	0.1			85,619	5,610.4	
70,000 to	80,000						1	0.1	94,309	7,088.5	
80,000 to	90,000		1	0.1	1	0.1			76,351	6,482.4	
90,000 to	100,000		1	0.1					82,738	7,886.5	
100,000 to	200,000		3	0.5	1	0.2	6	0.7	626,755	85,079.3	
200,000 to	300,000		1	0.3	2	0.5	4	1.0	109,442	26,732.4	
300,000 to	400,000		1	0.3	1	0.3	128	41.6	35,737	12,026.9	
400,000 to	500,000				1	0.5	16	7.1	17,258	7,810.1	
500,000 to	600,000		2	1.1			9	4.7	13,792	7,454.2	
600,000 to	700,000		1	0.6			8	5.0	8,869	5,758.5	
700,000 to	800,000		2	1.5	13	10.1	61	44.9	8,109	6,074.9	
800,000 to	900,000				1	0.9	53	45.9	7,221	6,106.4	
900,000 to	1,000,000		5	4.6	7	6.6	4	3.7	7,184	6,831.2	
1,000,000 to	2,000,000		7	11.9	4	5.1	53	84.0	30,709	43,559.1	
2,000,000 to	3,000,000		5	12.8	2	5.3	11	27.0	14,745	36,543.1	
3,000,000 to	4,000,000		2	6.6			9	31.6	9,478	33,054.6	
4,000,000 to	5,000,000		1	4.1	1	4.5	13	61.1	6,521	29,130.7	
5,000,000 to	6,000,000		1	5.1			8	43.0	4,284	23,440.8	
6,000,000 to	7,000,000						7	45.8	3,401	22,135.0	
7,000,000 to	8,000,000		2	15.0	1	7.6	4	30.7	2,483	18,645.2	
8,000,000 to	9,000,000		3	26.8			6	51.8	2,023	17,211.2	
9,000,000 to	10,000,000		1	9.2			4	36.1	1,771	16,882.9	
10,000,000 and over			129	406,634.3	185	170,961.0	246	39,616.0	25,796	1,927,338.6	
TOTAL			170	406,735.0	222	171,002.7	655	40,181.7	1,495,648	2,364,473.6	

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

As on 30th June 2011

(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	368	1.0	36,601	57.5	580	1.5	88,232	149.5
5,000	to	10,000			12,687	91.4	591	4.5	46,350	325.0
10,000	to	20,000			607,766	9,199.6	392	4.6	635,333	9,533.3
20,000	to	25,000			5,788	131.6	120	2.8	10,845	248.4
25,000	to	30,000			186,393	5,170.7	111	3.2	202,167	5,615.4
30,000	to	40,000			136,938	4,423.5	128	4.3	149,434	4,861.0
40,000	to	50,000	143	7.0	37,568	1,624.8	509	24.6	70,093	3,102.7
50,000	to	60,000			106,031	5,912.2	102	5.6	151,421	8,425.8
60,000	to	70,000			80,159	5,277.4	2,372	151.3	168,152	11,039.2
70,000	to	80,000			69,647	5,280.9	55	4.1	164,012	12,373.6
80,000	to	90,000			64,873	5,539.2	1,591	133.1	142,817	12,154.9
90,000	to	100,000			75,202	7,182.8	1,147	108.5	159,088	15,177.9
100,000	to	200,000	20	3.0	430,846	57,721.6	31,720	4,643.2	1,089,351	147,448.7
200,000	to	300,000	1	0.2	48,961	12,346.1	2,347	588.7	160,758	39,669.1
300,000	to	400,000	3	1.1	57,762	20,060.6	586	195.0	94,218	32,325.7
400,000	to	500,000	4	1.8	48,912	22,884.5	1,222	566.1	67,413	31,270.0
500,000	to	600,000	10	5.3	7,803	4,213.3	1,287	688.7	22,903	12,367.4
600,000	to	700,000			4,991	3,248.9	97	62.7	13,966	9,075.8
700,000	to	800,000	10	7.3	4,764	3,602.4	128	96.3	13,087	9,837.4
800,000	to	900,000	30	26.5	6,962	5,858.0	388	333.0	14,655	12,370.7
900,000	to	1,000,000	5	4.8	2,408	2,288.3	57	53.5	9,670	9,192.8
1,000,000	to	2,000,000	49	80.2	21,756	30,010.8	625	883.7	53,203	74,634.7
2,000,000	to	3,000,000	54	125.9	9,793	23,554.4	83	208.7	24,693	60,477.3
3,000,000	to	4,000,000	4	13.5	6,354	21,713.7	136	511.3	15,983	55,331.2
4,000,000	to	5,000,000	4	18.5	1,165	5,174.8	16	70.8	7,721	34,464.6
5,000,000	to	6,000,000			2,208	12,447.2	8	42.1	6,509	35,978.2
6,000,000	to	7,000,000	1	7.0	398	2,559.6	3	19.3	3,810	24,766.7
7,000,000	to	8,000,000	1	7.2	416	3,077.2	3	22.7	2,910	21,805.5
8,000,000	to	9,000,000	2	17.8	137	1,139.4	7	59.4	2,178	18,506.3
9,000,000	to	10,000,000	30	292.5	136	1,286.4	2	19.7	1,944	18,526.8
10,000,000	and over		63	17,408.0	399	10,938.8	54	6,869.8	26,872	2,579,766.5
TOTAL			802	18,028.7	2,075,824	294,017.6	46,467	16,382.8	3,619,788	3,310,822.0

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										
	0.00	5.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
2007											
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
2011											
June											
No. of A/Cs.	2,181,453	11,192	56,370	21,119	791,769	268,127	49,221	157	14,851	59,869	2,439
Amount	1,131,307.6	116,347.3	219,144.7	138,778.9	234,670.5	748,209.4	196,758.7	269.1	46,975.2	289,567.8	22,252.1

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											
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	TOTAL
2007												
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)
2011												
June												
No. of A/Cs.	137,151	2,457	4,012	896	2,245	12,158	1,235	821	1,035	445	766	3,619,788
Amount	69,712.6	12,502.2	17,460.3	11,943.5	10,111.6	11,312.7	8,204.0	6,086.8	9,860.9	7,117.4	2,228.8	3,310,822.0
												(17.79)

() Figures in parenthesis are weighted average rates of margin

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

ECONOMIC GROUPS	(End of Period: Million Rupees)					
	2007	2008		2009		2010
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Foreign Constituents:	-	-	-	-	2,851.6	-
(a) Business	-	-	-	-	2,759.2	-
(b) Other Foreign Constituents	-	-	-	-	92.4	-
B. Domestic Constituents:	107,394.1	122,545.0	138,661.1	143,376.5	148,424.3	163,113.4
I. Government:	5.4	0.4	20.0	407.7	-	-
II. Public Sector Enterprises:	6,168.6	12,739.1	9,670.5	9,477.6	7,844.1	5,744.2
(a) Agriculture, Forestry, Hunting & Fishing	1.3	260.9	2,701.8	181.9	-	-
(b) Mining and Quarrying	-	139.3	-	-	-	-
(c) Manufacturing	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	2,459.7
(f) Commerce:	5,381.5	11,332.3	6,846.8	4,947.0	4,139.7	1,962.3
1. Export Bills :	3,954.0	8,868.0	2,455.8	4,102.7	2,731.2	1,075.9
i. Cotton Raw	601.3	2,954.1	55.2	35.7	305.5	105.5
ii. Rice	430.0	1,137.1	156.0	2,543.0	624.5	109.4
iii. Cotton Textiles (Local)	2,405.5	3,673.1	1,111.4	696.8	1,318.1	598.9
iv. Cement & Cement products	200.0	212.4	733.6	14.8	-	-
v. Petroleum & Petroleum products	66.4	274.3	97.5	242.4	-	-
vi. Machinery & Transport Equipments	55.5	72.7	20.3	30.3	45.6	129.3
vii. Other Export Bills	195.4	544.3	281.9	539.6	437.5	132.8
2. Imports Bills Payable in Pakistan	114.0	347.0	2,125.7	213.0	463.7	78.4
3. Inland Bills (to include Local Bills)	1,313.4	2,117.2	2,265.3	567.1	944.8	808.0
4. Non-Bank Financial Companies	-	-	-	64.2	-	-
(g) Transport, Storage & Communication	-	39.1	-	6.0	-	10.1
(h) Services	0.4	1.2	0.9	-	-	1,311.6
(i) Other Public Sector Enterprises	-	1.2	16.6	22.7	12.3	0.6
III. Private Sector (Business):	100,310.0	108,631.6	127,615.4	132,342.3	137,352.7	155,866.6
(a) Agriculture, Forestry, Hunting & Fishing	4,428.4	4,189.6	9,103.5	6,011.4	5,212.7	3,623.8
1. Primary Products :	4,117.2	3,963.4	8,583.2	5,821.5	4,958.3	3,210.7
i. Cotton	1,333.6	747.6	4,661.2	4,440.8	3,607.5	236.1
ii. Rice	2,478.1	2,512.7	3,599.8	973.1	1,252.2	1,859.9
iii. Sugarcane	-	132.1	157.2	189.4	-	-
iv. Tobacco	-	151.6	-	0.6	-	0.5
v. Other Primary Products	305.5	419.4	164.9	217.6	98.6	1,114.1
2. Other Agriculture, Forestry, Hunting and Fishing	311.2	226.2	520.3	190.0	254.5	413.1

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

(End of Period: Million Rupees)						
ECONOMIC GROUPS	2007	2008		2009		2010
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun
(b) Mining and Quarrying	91.1	465.6	202.1	256.4	277.6	65.9
(c) Manufacturing	5,685.5	6,958.2	17,258.6	23,860.0	15,616.8	17,213.2
(d) Construction	361.2	8.6	26.4	423.7	361.3	755.6
(e) Electricity, Gas, Water & Sanitary Services	4.0	30.8	72.5	1,750.5	85.8	54.4
(f) Commerce:	89,041.7	96,402.7	97,568.3	98,511.0	110,793.8	132,880.6
1. Export Bills-Traditional Export	42,569.0	44,067.8	41,479.7	34,119.5	40,559.7	54,674.4
i. Wool & Goat Hair	19.7	0.6	1.6	42.3	1,029.0	0.1
ii. Hides & Skins	239.2	620.6	313.8	142.4	1,115.3	272.3
iii. Cotton Textiles (Local)	27,771.3	28,269.2	30,542.3	25,652.5	21,706.4	32,679.8
iv. Cotton Yarn (Local)	13,477.3	12,272.1	9,985.0	7,935.8	16,078.2	21,190.2
v. Sports Goods	818.7	2,665.7	376.3	240.4	230.6	415.3
vi. Surgical Instruments	242.8	239.7	260.7	106.0	400.1	116.6
2. Export Bills-Non-Traditional Exports	23,149.2	28,395.4	17,232.8	21,414.6	21,437.5	18,764.7
i. Brassware & Handicrafts	1,667.3	1,967.1	1,575.9	2,258.3	46.9	289.6
ii. Carpets & Rugs	1,890.3	2,317.5	726.0	450.2	1,050.8	1,513.0
iii. Footwear & Leather goods	2,225.9	2,799.7	2,534.4	1,876.8	1,605.2	2,174.8
iv. Handloom products, Towels & Hosiery	5,194.2	6,467.0	2,345.6	2,236.1	2,440.1	2,815.0
v. Readymade Garments	9,234.8	11,544.4	5,637.7	7,781.3	8563.7	7,226.5
vi. Electrical goods (Cable & Wire RA)	420.4	92.0	852.8	313.7	439.4	112.5
vii. Other Export Bills	2,516.2	3,207.8	3,560.4	6,498.1	7,291.4	4,633.2
3. Import Bills Payable in Pakistan	8,220.7	8,243.1	21,520.5	24,708.0	26,367.4	32,982.1
4. Inland Bills (to include Local Bills)	14,137.8	14,974.2	16,250.9	17,156.4	18,259.0	21,546.0
5. Non-Bank Financial Companies	-	46.0	-	-	-	-
6. Other Foreign Bills (clean outward)	965.0	676.2	1,084.4	1,112.6	4,170.1	4,913.4
(g) Transport, Storage & Communication	-	56.0	695.5	256.9	560.8	110.6
(h) Services	52.4	224.3	50.8	55.4	3,191.2	435.4
(i) Other Private (Business)	645.7	295.8	2,637.7	1,217.0	1,252.7	727.1
IV. Trust Funds and Non-Profit Institutions	111.3	77.4	19.8	-	-	-
V. Others	798.8	1,096.5	1,335.3	1,148.9	3,227.5	1,502.6
TOTAL	107,394.1	122,545.0	138,661.1	143,376.5	151,275.9	163,113.4

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2010		2011	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	73	1,635.1	8	202.3
(a) Business	62	1,584.7	8	202.3
(b) Other Foreign Constituents	11	50.4		
B. Domestic Constituents:	25,021	183,441.6	24,003	188,577.1
I. Government:	-	-	32	1,163.6
II. Public Sector Enterprises:	562	7,141.8	867	6,727.6
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	36	1,799.3	5	73.3
(d) Construction	4	152.5	7	68.9
(e) Electricity Gas, Water & Sanitary Services	2	1,450.0	5	2,600.0
(f) Commerce:	487	3,735.2	827	3,967.4
1. Export Bills :	285	1,957.6	601	2,808.4
i. Cotton Raw	20	154.2	1	0.8
ii. Rice	16	140.7	217	837.7
iii. Cotton Textiles (Local)	156	1,348.2	293	1,313.8
iv. Cement & Cement products	1	137.7	1	175.9
v. Petroleum & Petroleum products	-	-	-	-
vi. Machinery & Transport Equipments	1	3.1	1	3.1
vii. Other Export Bills	91	173.6	88	477.0
2. Imports Bills Payable in Pakistan	13	78.7	1	1.5
3. Inland Bills (to include Local Bills)	189	1,698.9	225	1,157.5
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-
(h) Services	-	-	-	-
(i) Other Public Sector Enterprises	33	4.8	23	18.0
III. Private Sector (Business):	22,824	168,127.3	22,243	177,099.0
(a) Agriculture, Forestry ,Hunting & Fishing	536	3,841.1	530	2,899.1
1. Primary Products :	482	3,468.5	516	2,738.5
i. Cotton	90	569.7	57	517.7
ii. Rice	148	2,004.5	154	1,153.1
iii. Sugarcane	-	-	-	-
iv. Tobacco	-	-	1	0.5
v. Other Primary Products	244	894.2	304	1,067.2
2. Other Agriculture, Forestry, Hunting and Fishing	54	372.6	14	160.6

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

(Concl'd.)

(End of Period : Million Rupees)				
ECONOMIC GROUPS	2010		2011	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	10	1,456.9	8	97.1
(c) Manufacturing	3,872	21,111.4	3,993	21,465.5
(d) Construction	9	304.5		
(e) Electricity, Gas, Water & Sanitary Services	6	87.3	3	1,450.0
(f) Commerce:	18,176	139,991.4	17,418	148,904.6
1. Export Bills-Traditional Export	9,426	62,201.5	8,870	70,143.6
i. Wool & Goat Hair	-	-	66	418.8
ii. Hides & Skins	40	105.2	11	301.1
iii. Cotton Textiles (Local)	4,599	31,428.0	4,441	45,943.1
iv. Cotton Yarn (Local)	4,629	30,406.9	4,250	23,144.5
v. Sports Goods	74	197.1	76	256.1
vi. Surgical Instruments	84	64.4	26	79.9
2. Export Bills-Non-Traditional Exports	2,706	25,309.8	2,787	21,494.8
i. Brassware & Handicrafts	8	16.0	4	6.3
ii. Carpets & Rugs	153	899.8	78	438.4
iii. Footwear & Leather goods	414	1,989.5	304	2,136.3
iv. Handloom products, Towels & Hosiery	242	2,004.0	282	1,933.1
v. Readymade Garments	1,022	13,005.8	1,296	6,913.7
vi. Electrical goods (Cable & Wire RA)	116	1,205.0	124	1,443.0
vii. Other Export Bills	751	6,189.7	699	8,623.9
3. Import Bills Payable in Pakistan	2,099	28,770.6	2,798	36,634.0
4. Inland Bills (to include Local Bills)	2,943	18,789.3	2,928	19,669.8
5. Non-Bank Financial Companies	-	-	-	-
6. Other Foreign Bills (clean outward)	1,002	4,920.2	35	962.4
(g) Transport, Storage & Communication	4	584.6	2	224.8
(h) Services	172	21.9	61	1,537.9
(i) Other Private (Business)	39	728.2	228	520.0
IV. Trust Funds and Non-Profit Institutions	1	2.1	5	49.2
V. Others	1,634	8,170.4	856	3,537.6
TOTAL	25,094	185,076.6	24,011	188,779.4

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)				
SECURITIES / SHARES	2007	2008		2009
	Dec.	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	181,854.6	182,170.9	161,177.2	197,658.5
Prize Bonds	-	-	-	-
National Savings Schemes	-	-	-	-
Compensation Bonds	11,715.0	11,731.9	12,692.7	11,550.2
Federal Investment Bonds	6,345.1	8,370.5	4,347.6	8,638.3
Pakistan Investment Bonds	163,794.5	162,068.5	144,136.9	177,470.0
Un-classified	-	-	-	-
B. TREASURY BILLS	718,520.9	559,397.6	541,289.1	748,731.4
C. PROVINCIAL GOVERNMENTS SECURITIES	75.1	75.1	75.1	75.1
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:	304,106.5	295,090.6	318,446.8	412,726.2
1. Shares :	106,449.8	86,412.4	76,533.0	88,590.5
(i) Financial Institutions	5,747.3	8,165.1	6,855.6	9,859.3
(ii) Public Sector Enterprises	5,440.9	8,476.5	6,596.0	6,968.3
(iii) Private Sector	95,261.6	69,770.8	63,081.4	71,762.9
2. Debentures :	4,872.0	2,298.6	4,754.6	5,545.3
(i) Financial Institutions	1,356.5	40.5	2.1	3.4
(ii) Public Sector Enterprises	742.9	904.8	2,316.2	2,758.9
(iii) Private Sector	2,772.6	1,353.3	2,436.3	2,783.0
(iv) Other	-	-	-	-
3. National Investment Trust (Unit)	36,883.6	33,928.6	28,419.2	20,761.5
4. Participation Term Certificates	38,671.6	34,511.1	33,097.7	63,853.2
5. Term Finance Certificate (TFC's)				...
6. Sukuk				...
7. Certificate of Investment (COI's)				...
8. Modaraba Certificate	181.0	388.5	357.8	28,409.5
9. Mutual Funds	39,132.5	35,107.8	25,590.2	416.9
10. Others	77,916.0	102,443.6	149,694.3	205,149.3
TOTAL	1,204,558.6	1,036,735.7	1,020,989.7	1,359,192.7

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)			
SECURITIES / SHARES	2009	2010	
	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	192,836.6	208,318.5	206,292.0
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	7,568.7	7,436.6	995.8
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	185,267.9	200,881.9	205,296.2
Un-classified	-	-	-
B. TREASURY BILLS	986,725.6	1,119,504.0	1,266,001.8
C. PROVINCIAL GOVERNMENTS SECURITIES	-	-	-
I. Balochistan	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
II. Punjab	-	-	-
16.00 % 2004	-	-	-
17.50 % 2008	-	-	-
III. Sindh	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
IV. Un-classified	-	-	-
D. FOREIGN SECURITIES AND SHARES	1,954.1	77,314.9	51,883.1
E. OTHERS:	538,179.3	544,303.1	683,737.5
1. Shares :	144,950.4	124,828.7	167,896.2
(i) Financial Institutions	5,987.2	8,601.2	11,789.3
(ii) Public Sector Enterprises	44,688.6	6,247.1	6,136.3
(iii) Private Sector	94,274.6	109,980.4	149,970.6
2. Debentures :	6,490.9	4,042.4	2,648.8
(i) Financial Institutions	301.8	373.7	0.8
(ii) Public Sector Enterprises	2,709.0	2,660.2	2,516.3
(iii) Private Sector	3,480.1	1,008.5	131.7
(iv) Other	-	-	-
3. National Investment Trust (Unit)	12,061.0	6,942.8	8,883.1
4. Participation Term Certificates	121.0	125.3	121.9
5. Term Finance Certificate (TFC's)	244,934.1	281,415.1	279,764.1
6. Sukuk	87,823.0	96,587.3	180,477.8
7. Certificate of Investment (COI's)	1,825.0	1,905.0	2,556.5
8. Modaraba Certificate	27,173.6	24,611.0	540.1
9. Mutual Funds	1,464.2	539.3	32,244.9
10. Others	11,336.1	3,306.2	8,604.2
TOTAL	1,719,695.6	1,949,440.5	2,207,914.4

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

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

SECURITIES / SHARES	June 2011		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	260,886.2	268,805.3	255,763.4
Prize Bonds			
National Savings Schemes			
Compensation Bonds	1,010.0	1,010.0	1,013.4
Federal Investment Bonds			
Pakistan Investment Bonds	259,876.2	267,795.3	254,750.0
Un-classified			
B. TREASURY BILLS	1,572,278.4	1,654,368.6	1,571,962.9
C. PROVINCIAL GOVERNMENTS SECURITIES	-	-	-
I. Balochistan	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
II. Punjab	-	-	-
16.00 % 2004	-	-	-
17.50 % 2008	-	-	-
III. Sindh	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
IV. Un-classified	-	-	-
D. FOREIGN SECURITIES AND SHARES	62,564.9	62,568.3	62,629.7
E. OTHERS:	758,383.0	715,009.4	756,104.0
1. Shares :	160,791.5	119,037.5	159,850.6
(i) Financial Institutions	7,164.6	6,751.4	7,245.6
(ii) Public Sector Enterprises	7,336.7	2,320.1	6,536.4
(iii) Private Sector	146,290.2	109,966.0	146,068.6
2. Debentures :	450.4	452.1	449.6
(i) Financial Institutions	0.8	0.8	-
(ii) Public Sector Enterprises	329.5	329.5	329.5
(iii) Private Sector	120.1	121.8	120.1
(iv) Other			
3. National Investment Trust (Unit)	10,386.9	3,562.2	10,037.4
4. Participation Term Certificates	117.0	112.8	117.0
5. Term Finance Certificate (TFC's)	280,688.2	284,387.6	279,864.2
6. Sukuk	246,264.8	245,322.2	247,165.8
7. Certificate of Investment (COI's)	2,976.0	2,976.0	2,976.0
8. Modaraba Certificate	35,781.7	35,509.4	34,691.9
9. Mutual Funds	519.3	514.2	525.8
10. Others	20,407.2	23,135.4	20,425.7
TOTAL	2,654,112.5	2,700,751.6	2,646,460.0

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		2008		2006	2007		2008
	Dec.	Jun.	Dec.	Jun.		Dec.	Jun.	Dec.	Jun.
0.00	130,390.0	131,049.3	146,671.8	153,519.6	0.00	644,586.5	858,780.5	802,106.2	856,117.5
0.25*	32,721.5	24,066.0	19,617.3	35,360.4	0.25*	268,408.0	117,718.4	135,401.4	236.7
0.50*	9,413.0	7,390.3	9,937.6	9,662.3	0.50*	38,433.8	40,288.4	43,101.3	2,890.3
0.75	4,230.6	559.8	1,140.8	6,922.2	0.75	60,044.7	24,102.7	131,150.0	526.0
1.00	22,892.8	15,052.7	42,286.2	21,934.8	1.00	254,577.3	342,404.5	363,526.2	7,154.0
1.25	7,448.8	18,846.8	7,100.9	9,021.6	1.25	50,920.7	195,927.9	231,482.4	29,838.8
1.50	5,448.1	4,524.5	7,992.5	14,908.5	1.50	50,926.1	70,910.8	54,421.9	28,296.1
1.75	668.5	3,035.8	1,287.5	3,984.4	1.75	8,681.0	5,838.0	16,283.0	9,664.3
2.00	11,106.6	15,281.3	6,200.3	17,795.1	2.00	126,677.5	139,882.4	129,270.2	13,310.6
2.25	3,712.8	2,648.2	3,508.2	4,622.7	2.25	6,736.8	7,846.4	14,574.3	6,292.4
2.50	2,909.6	16,818.2	16,975.6	4,183.4	2.50	29,890.4	27,304.7	33,633.6	9,989.3
2.75	787.1	389.5	1,123.2	652.0	2.75	11,454.4	16,364.9	7,402.8	4,879.7
3.00	25,050.1	20,755.1	20,509.3	12,775.5	3.00	102,782.7	102,431.2	82,878.8	9,622.0
3.25	3,543.8	1,119.7	2,049.7	1,528.2	3.25	32,899.9	38,357.7	7,649.7	1,724.6
3.50	6,020.1	8,026.5	6,595.6	1,862.5	3.50	99,792.4	77,113.5	53,887.3	3,647.8
3.75	5,320.1	2,182.0	4,706.9	583.3	3.75	16,213.3	10,321.2	8,302.6	11,578.6
4.00	3,897.3	4,863.0	7,750.5	17,464.6	4.00	122,930.3	139,990.3	87,288.4	25,275.8
4.25	1,668.5	4,246.5	2,402.9	1,959.7	4.25	4,245.5	5,907.1	9,289.6	5,562.2
4.50	7,353.7	1,977.6	2,922.8	1,483.7	4.50	57,974.0	65,412.1	84,963.6	66,318.1
4.75	3,571.5	4,813.5	361.8	523.6	4.75	42,553.5	39,523.9	32,469.2	415.0
5.00	2,386.0	2,984.1	6,198.8	31,468.2	5.00	87,805.3	64,232.4	74,229.2	1,287,587.0
5.25	1,242.9	584.9	1,580.6	605.9	5.25	23,217.5	8,624.5	32,992.9	83,524.9
5.50	1,032.8	3,307.4	946.8	2,774.3	5.50	65,009.4	74,071.9	76,718.9	108,447.9
5.75	264.0	740.9	3,036.9	763.4	5.75	9,005.8	23,249.0	37,528.5	54,203.1
6.00	2,437.9	612.2	5,403.5	9,389.5	6.00	66,638.7	83,503.4	135,655.1	122,997.9
6.25	345.9	762.1	2,249.2	1,030.1	6.25	40,801.2	15,276.7	33,091.6	20,875.4
6.50	224.8	2.6	7.9	335.4	6.50	14,867.7	50,757.4	28,427.9	49,223.2
6.75	10.9	-	75.0	-	6.75	12,088.4	16,639.9	10,235.4	14,134.8
7.00	208.0	56.9	147.5	484.0	7.00	30,241.9	70,168.2	36,406.3	53,591.6
7.25	318.0	975.5	186.4	169.9	7.25	3,559.8	12,647.7	14,002.4	44,988.5
7.50	86.7	371.0	49.5	264.1	7.50	16,188.8	44,694.4	30,657.3	27,698.7
7.75	5.0	101.7	-	-	7.75	17,727.5	24,829.2	5,683.2	17,504.2
8.00	10.5	2.8	701.9	187.0	8.00	17,674.9	23,378.6	104,490.4	46,524.1
8.25	3.9	-	-	-	8.25	3,925.2	13,371.8	28,288.4	83,325.3
8.50	0.3	32.5	114.5	3.7	8.50	18,344.1	31,218.5	42,109.0	38,048.5
8.75	24.5	-	136.5	-	8.75	16,693.4	33,176.3	11,420.1	10,189.0
9.00	68.5	8.4	62.9	447.1	9.00	7,352.1	27,489.5	32,210.1	46,958.7
9.25	43.5	-	370.5	2.0	9.25	37,715.7	36,464.3	18,741.9	16,517.9
9.50	0.7	-	28.2	0.3	9.50	7,745.9	19,265.0	13,748.8	38,674.7
9.75	9.6	-	-	1.9	9.75	16,265.5	15,197.4	7,445.7	14,431.8
10.00	-	23.3	1.0	13.8	10.00	12,962.7	16,347.9	42,162.1	46,405.9
10.25	-	-	-	-	10.25	1,805.9	5,673.8	15,727.1	13,684.9
10.50	-	-	-	0.1	10.50	5,923.5	10,001.4	17,782.2	13,118.2
10.75	-	-	-	-	10.75	10,864.9	12,400.0	5,306.9	8,796.8
11.00	318.2	-	-	-	11.00	11,851.4	7,005.8	5,238.3	20,631.1
Over 11.00	13.0	227.7	-	27.0	Over-11.00	42428.9	7,999.4	12,675.3	68,021.2
TOTAL	297,209.8	298,440.3	332,438.6	368,715.8	TOTAL	2,629,434.9	3,074,111.2	3,202,057.3	3,443,445.1

*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		2011
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
0.00	179,341.4	208,382.8	203,254.6	252,871.4	267,203.0	335,161.1
0.25*	5,518.3	52,048.7	67,363.3	60,974.5	74,206.4	73,265.5
0.50*	18,244.6	9,552.9	17,465.6	18,812.0	35,095.8	22,161.8
0.75*	27,179.4	4,344.0	7,978.4	12,676.8	2,805.9	1,606.3
1.00	25,649.2	25,730.4	19,640.6	25,749.3	20,933.9	16,193.7
1.25	2,389.3	6,272.9	8,247.2	1,686.6	2,098.1	2,886.8
1.50	18,876.3	6,593.9	4,629.1	17,731.6	9,197.2	5,617.6
1.75	1,244.4	1,585.6	786.8	1,731.8	12,317.6	947.3
2.00	13,142.2	4,423.2	3,661.6	20,485.0	4,645.2	6,529.8
2.25	3,991.9	1,685.5	3,400.6	6,510.8	11,623.7	4,465.2
2.50	2,368.8	10,702.4	9,169.9	4,335.0	4,881.7	4,369.3
2.75	4,034.3	1,205.5	660.8	1,805.8	1,697.2	1,084.0
3.00	17,987.4	10,808.3	3,598.7	2,985.4	2,972.6	5,978.6
3.25	587.6	277.2	607.7	1,271.0	420.6	6,179.2
3.50	1,540.2	6,732.2	1,232.1	2,604.6	1,304.9	1,496.9
3.75	585.6	1,115.4	420.0	1,200.1	940.4	259.5
4.00	10,246.0	4,511.6	1,570.3	1,658.7	1,845.8	2,320.4
4.25	3,591.8	1,716.7	805.0	1,407.7	1,016.6	51.6
4.50	2,143.2	1,794.1	277.0	378.4	571.7	507.4
4.75	510.4	2,668.0	82.6	131.6	205.1	
5.00	21,343.4	11,109.3	12,267.6	10,949.3	12,003.8	12,129.0
5.25	6,674.6	166.5	593.2	349.5	849.7	252.6
5.50	1,537.0	3,798.1	75.7	1.1	34.8	431.5
5.75	2,094.8	2.0	-	5.1	5.5	
6.00	1,149.0	668.9	500.3	45.4	11.3	45.8
6.25	65.4	139.3	80.0	-	0.7	0.3
6.50	266.1	177.8	0.4	2.3	16.8	1.1
6.75	1,800.9	50.3	0.1	-	-	
7.00	6,910.9	390.2	106.7	11.9	-	37.5
7.25	3,489.1	4.6	40.5	0.7	54.2	19.9
7.50	929.8	213.8	394.9	1,041.1	75.4	98.8
7.75	1,052.7	2.5	-	-	-	
8.00	661.2	6,650.4	4,005.4	3,865.2	4,503.3	4,476.7
8.25	0.0	4.6	-	-	-	600.0
8.50	104.2	851.4	3.7	3.7	27.6	5.0
8.75	-	-	-	-	-	0.5
9.00	5,077.9	215.8	3,598.4	4,165.3	4,078.0	-
9.25	0.0	0.1	-	-	-	0.1
9.50	11.5	138.0	-	98.6	-	-
9.75	0.0	4.1	-	-	-	117.8
10.00	210.2	368.7	1,090.0	1,637.2	2,093.7	174.3
10.25	0.0	3,974.3	60.0	68.0	-	500.2
10.50	0.0	1,848.5	7,995.4	8,275.6	6,510.6	334.8
10.75	6.1	57.7	-	0.6	27.6	2.9
11.00	0.0	680.2	562.6	491.7	411.4	327.5
Over 11.00	2,172.9	9,360.6	13,372.6	2,915.1	8,695.8	26,276.5
Total	394,729.9	403,029.1	399,599.2	470,935.2	495,383.7	536,914.8

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

RATE OF RETURN	(Million Rupees)					
	2008	2009		2010		2011
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
0.00	886,785.8	1,037,696.4	1,087,714.1	1,160,797.8	1,203,188.3	1,435,328.9
0.25*	908.0	1,253.5	2,123.3	2,230.0	2,276.3	2,911.1
0.50*	65,691.9	82,006.3	100,734.8	102,212.1	101,350.1	117,525.0
0.75*	203.7	12,987.3	3,378.6	698.4	762.5	1,670.4
1.00	6,159.6	10,152.2	7,148.6	3,716.5	3,315.6	2,632.5
1.25	2,234.2	5,114.3	5,568.1	6,354.0	10,525.2	649.9
1.50	3,755.3	3,572.4	2,860.4	5,678.1	4,111.7	813.3
1.75	6,998.6	14,690.7	9,427.6	8,893.5	13,977.1	2,011.7
2.00	17,722.4	7,020.3	2,724.6	3,138.5	3,266.4	989.9
2.25	0.0	0.0	2.2	-	0.6	1.4
2.50	14,111.0	2,990.9	3,109.0	1,015.0	1,064.3	162.0
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	36.2
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	0.1
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	10,979.7
4.25	1,513.8	2,199.8	3,766.9	22.6	2,345.8	179.6
4.50	58,199.0	46,716.0	43,988.9	19,213.7	41,534.9	23,005.1
4.75	568.8	715.8	242.5	262.7	-	3.4
5.00	1,132,550.4	1,212,680.3	1,315,929.8	1,337,918.8	1,547,595.3	1,537,883.8
5.25	97,875.2	53,180.7	86,393.1	195,366.3	48,742.1	83,237.1
5.50	81,199.4	92,774.2	109,644.2	94,412.2	129,160.7	117,109.3
5.75	45,788.2	32,350.7	33,784.2	35,146.0	42,052.6	29,179.2
6.00	121,388.1	103,146.5	119,387.1	167,635.0	182,538.9	150,538.0
6.25	31,105.4	9,038.4	19,753.5	15,081.6	15,406.7	28,089.3
6.50	77,859.6	54,058.4	49,970.8	42,322.7	39,979.5	45,995.0
6.75	18,392.3	10,460.2	2,750.9	7,841.7	2,703.2	2,246.3
7.00	40,234.0	38,038.5	79,628.6	52,858.9	83,857.5	45,937.0
7.25	34,021.0	29,594.0	55,105.0	58,120.8	10,135.6	61,579.9
7.50	29,470.4	55,934.5	48,144.3	69,605.3	94,043.1	108,750.0
7.75	4,709.6	11,422.3	22,611.7	23,029.8	32,528.5	4,401.8
8.00	52,477.2	79,078.3	80,725.6	75,296.6	107,742.1	92,327.8
8.25	18,955.7	16,146.3	24,082.2	39,973.2	26,512.0	55,800.1
8.50	48,804.3	52,308.6	54,878.9	38,998.1	46,049.2	34,180.6
8.75	2,237.4	47,737.4	15,926.6	17,674.6	14,144.4	10,848.7
9.00	24,346.4	50,810.9	37,436.8	38,899.9	47,396.9	57,902.2
9.25	17,734.4	7,227.1	33,560.3	42,056.5	13,010.7	35,176.3
9.50	37,004.3	41,226.7	42,058.0	53,662.7	38,847.9	74,915.4
9.75	4,553.4	8,656.9	13,966.9	21,710.2	9,451.5	4,386.8
10.00	41,814.7	52,809.2	78,661.3	74,038.8	74,555.7	117,321.1
10.25	9,314.8	18,207.1	30,761.3	34,281.0	32,922.4	51,769.6
10.50	27,963.5	23,828.8	42,673.4	45,659.7	55,197.0	52,003.7
10.75	7,807.2	7,842.9	20,856.5	31,319.1	30,719.3	5,908.6
11.00	28,115.4	78,174.3	64,998.5	80,628.4	72,550.0	90,491.7
Over-11.00	239,545.0	290,082.5	173,446.7	204,125.0	288,932.1	455,520.9
Total	3,396,759.6	3,734,574.6	3,953,062.6	4,222,181.9	4,488,531.9	4,952,400.3

*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				2009	
	Dec.		Jun.				Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	8,694.9	8,630.0	8,782.6	8,782.6	20,472.7	20,415.8	22,695.6	22,643.8
1.00*	95.0	95.0	-	-	5.7	5.7	-	-
2.00*	50.8	50.8	75.7	75.7	106.2	106.2	210.9	210.9
3.00*	3,776.4	3,776.4	4,617.0	4,617.0	5,913.1	5,913.1	7,285.4	7,285.4
3.25	-	-	225.1	225.1	-	-	39.1	39.1
3.50	2.0	2.0	182.0	182.0	12.4	12.4	90.3	90.3
3.75	-	-	629.9	629.9	-	-	77.2	77.2
4.00	2,191.4	2,191.4	3,386.2	3,386.2	4,030.0	4,030.0	5,167.0	5,167.0
4.25	-	-	33.5	33.4	-	-	220.1	220.1
4.50	174.2	174.2	184.3	184.3	-	-	62.0	62.0
4.75	-	-	1,006.8	1,006.8	1.1	1.1	36.9	36.9
5.00	440.9	440.9	1,616.8	1,616.8	749.0	749.0	1,289.5	1,289.5
5.25	1,141.5	1,141.5	211.7	211.7	339.5	339.5	133.5	133.5
5.50	1,379.9	1,379.9	205.4	205.4	407.6	407.6	316.7	316.7
5.75	4,009.7	4,009.7	1,009.8	1,009.8	71.2	71.2	411.2	411.2
6.00	2,777.4	2,777.4	2,225.2	2,225.2	805.0	805.0	2,510.6	2,510.6
6.25	2,817.6	2,817.6	837.4	837.4	50.5	50.5	108.0	108.0
6.50	2,095.3	1,970.3	622.9	560.4	1,394.1	1,394.1	50.0	50.0
6.75	937.6	937.6	346.2	346.2	136.3	136.3	-	-
7.00	1,383.7	1,383.7	1,345.1	1,345.1	1,258.9	1,258.9	970.2	970.2
7.25	196.7	196.7	825.1	825.1	1,079.6	1,079.6	129.0	129.0
7.50	9,187.4	9,132.1	9,976.3	9,921.0	21,135.4	21,135.4	11,596.2	11,596.2
7.75	32.4	32.4	12.1	12.1	11.6	11.6	0.5	0.5
8.00	2,065.8	2,065.8	465.7	465.7	648.1	648.1	1,684.1	1,684.1
8.25	74.5	74.5	19.3	19.3	100.4	100.4	51.5	51.5
8.50	383.0	383.0	525.9	525.9	194.2	194.2	60.6	60.6
8.75	117.9	117.9	14.6	14.6	1,082.0	1,082.0	20.1	20.1
9.00	4,302.8	3,586.7	5,861.2	5,799.0	270.6	270.6	591.5	591.5
9.25	52.9	52.9	23.2	23.2	15.8	15.8	8.5	8.5
9.50	135.5	135.5	4,086.1	3,436.1	98.5	98.5	13.4	13.4
9.75	143.2	143.2	108.1	108.1	32.5	32.5	10.8	10.8
10.00	2,963.2	2,664.7	4,238.9	2,065.8	695.6	648.9	512.5	512.5
10.25	601.8	601.8	19.9	19.9	22.7	22.7	5.4	5.4
10.50	394.4	338.0	335.3	239.2	81.0	76.1	45.9	45.9
10.75	2,097.0	2,097.0	2.5	2.5	49.7	49.7	1.3	1.3
11.00	2,882.0	2,197.5	4,274.8	4,274.8	3,979.7	3,654.7	906.6	906.6
11.25	2,843.6	2,843.6	274.5	274.5	808.3	208.3	4.1	4.1
11.50	11,726.6	11,726.6	3,311.5	2,759.2	330.7	327.3	250.4	250.4
11.75	1,752.4	1,752.4	1,177.4	1,177.4	1,138.7	1,138.7	403.6	403.6
12.00	17,838.9	17,749.4	7,392.9	7,075.6	2,772.1	2,429.2	2,504.3	1,709.1
12.25	1,780.9	1,780.9	2,251.0	2,251.0	248.5	248.5	29.9	29.9
12.50	5,548.3	5,548.3	6,450.3	5,753.2	786.8	786.8	278.5	278.5
12.75	4,109.4	3,767.0	3,024.0	3,024.0	1,167.5	1,167.5	182.8	182.8
13.00	20,742.0	20,742.0	22,712.7	20,284.7	5,989.7	5,309.7	7,463.6	7,040.6
13.25	4,516.3	4,516.3	4,790.3	4,790.3	1,259.5	1,259.5	638.7	638.7
13.50	5,835.0	5,835.0	15,662.3	15,662.3	1,342.4	1,342.4	877.2	877.2
13.75	2,629.2	2,629.2	2,043.3	2,043.3	182.9	182.9	135.1	135.1
14.00	22,915.1	22,830.8	12,769.0	12,718.7	14,671.8	14,257.6	9,334.9	8,268.1
14.25	800.8	800.8	1,861.8	1,824.2	87.3	87.3	127.0	127.0
14.50	3,926.6	3,926.6	3,351.6	3,351.6	1,294.8	1,294.8	1,845.4	1,344.5
14.75	1,406.6	1,406.6	229.6	229.6	467.6	445.4	1,703.8	1,703.8
15.00	14,480.4	14,480.4	25,450.3	25,450.3	21,838.6	18,925.9	29,900.0	17,646.8
15.25	995.8	995.8	2,073.4	2,073.4	1,399.1	1,399.1	1,181.9	1,181.9
15.50	1,151.0	1,151.0	5,250.5	5,250.5	10,504.8	10,504.8	13,072.9	12,072.9
15.75	158.8	158.8	1,194.6	1,194.6	837.2	837.2	2,542.6	2,542.6
16.00 & over	21,106.2	21,098.5	41,407.5	41,391.0	121,026.4	116,065.4	104,758.7	98,551.2
TOTAL	203,862.5	201,338.0	221,011.1	213,812.7	253,405.4	243,035.7	234,547.4	212,249.2

* 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				2011	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	19,323.0	19,273.2	26,976.3	25,825.3	24,341.3	24,341.3	25,925.1	25,925.1
1.00*	117.6	117.6	207.3	207.3	38.7	38.7	328.4	328.4
2.00*	375.8	375.8	3,301.9	3,301.9	8,658.7	8,658.7	2,792.0	2,792.0
3.00*	9,605.7	9,605.7	8,851.2	8,851.2	5,485.2	5,485.2	9,298.5	9,298.5
3.25	164.7	164.7	1,233.3	1,233.3	561.1	561.1	3,342.0	3,342.0
3.50	773.2	773.2	813.6	813.6	1,210.4	1,210.4	882.5	882.5
3.75	343.4	343.4	613.9	613.9	639.9	639.9	1,446.1	1,446.1
4.00	4,935.1	4,935.1	5,001.5	5,001.5	3,544.0	3,544.0	4,349.0	4,349.0
4.25	91.3	91.3	27.2	27.2	290.2	290.2	1,730.7	1,730.7
4.50	251.2	251.2	2,411.4	2,411.4	2,516.2	2,516.2	3,252.8	3,252.8
4.75	52.7	52.7	6.6	6.6	-	-	96.6	96.6
5.00	2,545.3	2,545.3	396.9	396.9	283.7	283.7	1,079.0	1,079.0
5.25	59.8	59.8	9.9	9.9	-	-	185.7	185.7
5.50	95.7	95.7	37.3	37.3	-	-	769.6	769.6
5.75	277.7	277.7	-	-	-	-	114.0	114.0
6.00	530.9	530.9	1,152.8	1,152.8	1,110.8	1,110.8	1,794.8	1,794.8
6.25	639.8	639.8	849.5	849.5	767.0	767.0	1,013.0	1,013.0
6.50	1,109.0	1,109.0	1,360.2	1,360.2	197.7	197.7	1,212.7	1,212.7
6.75	-	-	218.8	218.8	-	-	-	-
7.00	1,440.4	1,440.4	1,438.9	1,438.9	2,055.4	2,055.4	342.5	342.5
7.25	1,146.7	1,146.7	-	-	-	-	-	-
7.50	14,780.5	14,780.5	2,066.7	2,066.7	10.8	10.8	22.4	22.4
7.75	0.4	0.4	0.4	0.4	-	-	-	-
8.00	3,194.9	3,194.9	1,220.6	1,220.6	350.0	350.0	143.2	143.2
8.25	14.2	14.2	12.4	12.4	-	-	-	-
8.50	151.8	151.8	4,842.1	4,842.1	582.0	582.0	416.0	416.0
8.75	0.4	0.4	0.4	0.4	13.1	13.1	-	-
9.00	2,449.1	2,443.9	3,644.7	2,577.9	3,009.5	1,937.5	1,309.6	242.8
9.25	4.1	4.1	132.2	132.2	535.3	535.3	-	-
9.50	12.1	12.1	26.6	26.6	2,328.0	2,328.0	-	-
9.75	105.5	105.5	167.4	167.4	266.5	266.5	89.4	89.4
10.00	1,342.5	1,342.5	705.0	705.0	4,180.0	4,180.0	421.8	421.8
10.25	1.1	1.1	1.3	1.3	3.4	3.4	440.2	440.2
10.50	13.2	13.2	126.7	126.7	61.0	61.0	237.4	50.0
10.75	1.8	1.8	4.8	4.8	2.4	2.4	200.0	200.0
11.00	3,851.2	3,851.2	4,577.2	4,233.6	1,919.2	1,919.2	5,825.5	5,825.5
11.25	2.4	2.4	2.2	2.2	128.3	128.3	-	-
11.50	619.7	619.7	50.1	50.1	1.7	1.7	1.4	1.4
11.75	0.4	0.4	10.1	10.1	1.0	1.0	6.0	6.0
12.00	1,652.1	1,652.1	2,103.7	1,200.4	583.9	583.9	549.5	549.5
12.25	127.6	127.6	447.9	447.9	627.1	627.1	91.5	91.5
12.50	435.0	435.0	88.9	88.9	797.6	797.6	1,323.1	1,323.1
12.75	867.7	867.7	307.9	307.9	9.6	9.6	9.4	9.4
13.00	4,529.2	4,529.2	6,483.5	6,032.8	6,035.9	6,035.9	4,389.0	4,389.0
13.25	4,647.0	2,615.8	2,191.8	1,991.8	524.3	524.3	472.3	472.3
13.50	8,403.0	4,489.6	1,593.7	1,593.7	1,006.2	1,006.2	2,809.6	2,809.6
13.75	1,533.0	1,033.0	1,480.1	1,480.1	1,031.7	1,031.7	1,741.5	1,741.5
14.00	7,147.6	6,557.6	8,241.0	7,738.6	7,454.1	6,397.3	5,700.2	5,433.2
14.25	5,461.3	2,836.4	2,880.0	2,480.0	2,901.1	2,427.0	2,850.1	2,850.1
14.50	4,340.8	3,590.8	1,755.5	1,704.5	1,627.1	1,627.1	1,497.1	1,497.1
14.75	11,237.4	8,955.5	3,676.8	3,676.8	2,564.6	2,564.6	3,984.9	3,535.6
15.00	20,496.9	14,180.6	29,385.4	14,784.6	35,043.7	23,634.4	29,221.9	19,891.9
15.25	5,668.9	5,668.9	2,632.0	2,632.0	2,224.8	2,173.8	3,765.8	3,414.9
15.50	8,017.3	8,017.3	9,470.4	9,470.4	4,478.8	4,478.8	11,616.9	11,526.2
15.75	8,669.8	8,669.8	3,541.6	3,541.6	3,080.8	3,080.8	4,106.8	4,106.8
16.00 & over	83,282.8	80,641.2	69,098.9	67,253.5	72,382.8	71,543.3	66,163.4	59,456.9
TOTAL	246,941.7	225,237.4	217,878.1	196,363.3	207,466.7	192,564.0	209,360.5	190,911.8

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

(End of Period: Million Rupees)

RATE OF RETURN	2007		2008				2009	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	71,973.0	71,277.4	68,442.4	68,395.8	72,155.1	72,145.1	96,578.0	91,811.4
1.00*	3,618.6	2,632.0	4,323.5	3,534.9	868.1	868.1	349.4	349.4
2.00*	9,695.0	9,695.0	6,353.2	6,353.2	9,050.7	8,257.8	6,467.8	5,706.8
3.00*	11,318.3	11,318.3	11,125.2	11,125.2	12,442.4	12,442.4	15,066.3	13,844.4
4.00*	26,124.4	26,124.4	30,801.7	29,775.8	22,599.0	22,599.0	23,902.8	23,894.7
5.00*	19,976.8	19,959.0	20,985.5	20,985.5	17,161.7	16,427.4	23,321.7	22,696.2
6.00*	34,509.1	33,298.3	32,397.8	31,491.6	21,749.5	20,399.4	10,010.1	10,010.1
7.00*	70,870.3	70,708.0	57,718.3	57,717.2	38,727.7	38,727.0	33,053.1	33,052.9
8.00*	163,975.5	162,943.6	151,380.8	150,900.5	163,923.4	163,674.9	194,205.2	194,204.2
8.25	259.4	259.4	88.1	88.1	1,851.9	1,851.9	878.9	878.9
8.50	6,636.6	6,043.5	2,116.0	2,115.8	3,245.9	3,243.3	10,607.2	10,562.1
8.75	443.0	442.0	170.9	90.0	1,051.9	1,051.2	74.1	73.7
9.00	58,163.4	51,565.8	101,011.7	98,097.8	79,344.0	79,344.0	84,828.3	84,188.4
9.25	10,526.5	9,838.6	1,643.0	1,643.0	2,691.7	891.7	1,881.1	81.1
9.50	26,065.5	9,709.1	14,281.0	14,281.0	8,176.7	8,176.7	7,342.0	7,342.0
9.75	36,151.4	22,642.9	10,058.5	9,705.5	2,541.9	408.9	1,576.6	509.2
10.00	131,781.9	84,927.2	52,239.5	35,120.8	31,506.6	25,130.5	14,019.4	12,953.7
10.25	41,028.6	33,592.0	11,828.8	9,923.9	3,967.0	3,967.0	1,548.6	1,548.6
10.50	72,475.8	62,690.5	30,473.9	26,887.4	11,217.3	11,158.8	8,139.7	8,139.7
10.75	66,800.6	51,431.0	39,228.7	22,790.6	8,000.8	7,912.8	3,669.4	3,669.4
11.00	162,740.5	108,830.8	169,020.1	94,252.5	27,530.2	27,429.4	15,199.1	14,683.8
11.25	46,360.5	45,167.1	54,634.9	54,064.4	9,134.8	9,134.8	6,176.5	6,176.5
11.50	72,335.8	58,400.3	82,040.0	74,605.8	18,096.1	18,096.1	7,045.5	7,045.5
11.75	32,078.3	29,712.7	26,060.7	25,411.0	5,463.7	4,604.2	2,283.3	2,145.1
12.00	200,708.6	196,237.8	140,906.4	124,535.3	33,181.8	32,656.6	33,214.0	31,113.0
12.25	32,610.1	31,578.4	28,332.7	26,330.0	4,756.3	4,755.2	1,818.6	1,818.6
12.50	56,000.4	55,998.6	50,296.6	42,313.1	10,222.1	10,222.1	3,044.1	3,041.3
12.75	51,602.8	51,602.8	34,077.5	30,117.6	9,081.7	9,081.7	9,850.7	7,551.1
13.00	164,192.4	161,099.1	243,388.4	196,764.7	39,825.8	36,822.3	68,837.4	46,841.9
13.25	11,774.1	11,773.9	27,075.9	24,402.0	5,116.1	5,062.1	12,094.7	8,551.9
13.50	48,648.5	47,948.5	82,395.6	80,395.6	35,871.7	35,871.7	8,000.0	7,229.9
13.75	13,073.8	12,758.4	23,229.7	19,018.5	9,095.8	8,909.1	28,919.0	19,557.4
14.00	340,896.6	337,880.7	295,117.4	282,252.0	85,252.3	82,781.6	171,234.8	134,964.1
14.25	5,339.2	5,339.2	18,998.6	17,998.6	19,187.5	12,187.5	41,061.3	29,068.1
14.50	24,205.0	24,195.4	43,687.5	43,450.4	30,884.9	25,293.9	60,853.3	46,303.8
14.75	5,491.3	5,491.3	11,833.9	11,189.5	33,351.2	24,891.3	115,180.3	49,691.0
15.00	107,074.7	105,146.3	200,373.1	199,862.6	259,097.7	186,852.0	389,125.6	241,128.0
15.25	5,403.5	5,403.5	10,874.8	10,874.8	45,101.6	39,808.5	84,424.9	35,542.4
15.50	5,605.8	5,605.8	21,369.2	18,540.6	86,010.3	77,328.4	64,463.1	59,349.5
15.75	3,413.5	3,413.5	6,031.7	4,986.7	58,415.9	38,795.1	126,349.0	73,198.7
16.00	24,428.5	24,273.1	114,542.8	109,314.4	275,315.2	229,253.2	238,642.8	182,775.8
16.25	128.7	128.7	2,268.8	2,268.8	51,879.3	39,261.1	50,588.3	31,679.0
16.50	8,203.6	8,203.6	18,538.9	18,538.9	151,307.5	84,041.5	42,355.5	39,782.5
16.75	4,129.8	4,129.8	9,205.7	9,205.7	40,888.1	40,800.8	41,308.6	39,305.3
17.00	6,144.9	6,144.9	60,479.0	60,479.0	303,816.6	261,199.0	262,519.9	231,636.9
17.25	74.3	74.3	7,399.4	7,399.4	80,555.9	70,456.2	36,919.7	36,919.7
17.50	547.6	547.6	4,313.5	4,313.5	63,797.9	63,247.7	27,572.6	27,227.8
17.75	695.8	695.8	1,018.8	1,018.8	26,366.8	24,165.4	32,066.7	32,066.7
18.00	22,402.4	22,402.4	52,474.3	52,474.3	126,367.6	125,779.5	80,332.3	76,152.3
18.25	967.1	967.1	189.9	189.9	23,321.7	22,762.6	16,187.8	16,187.8
18.50	76.6	76.6	1,329.3	1,329.3	38,268.1	36,267.5	20,887.2	20,879.2
18.75	1,105.8	1,105.8	61.3	61.3	11,920.9	11,920.9	14,503.8	14,503.8
19.00	6,949.0	6,949.0	11,168.4	11,168.4	86,597.2	86,427.4	57,928.5	56,965.0
19.25	7.2	7.2	93.1	93.1	10,012.2	10,012.2	4,102.9	4,102.9
19.50	34.2	34.2	27.5	27.5	25,938.0	25,938.0	6,685.2	6,685.2
19.75	10.2	10.2	23.7	23.7	2,255.6	2,253.6	3,210.9	3,210.6
20.00 & over	81,487.7	80,584.8	95,079.8	95,077.1	147,429.6	147,004.9	123,291.2	123,287.7
TOTAL	2,409,342.5	2,201,017.2	2,594,627.1	2,355,372.5	2,802,988.6	2,470,052.9	2,845,798.9	2,293,886.9

* 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				2011	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	217,290.6	181,752.3	87,250.9	86,101.0	209,942.3	186,830.2	259,165.3	224,338.5
1.00*	1,094.2	324.6	1,522.0	738.4	2,019.7	1,141.5	1,583.2	682.2
2.00*	7,834.4	7,834.4	8,875.4	8,875.4	14,811.8	14,811.8	10,376.9	10,376.9
3.00*	16,658.3	15,394.7	22,978.5	21,695.8	21,777.3	20,492.7	25,778.4	25,778.4
4.00*	24,766.1	24,718.3	25,524.7	25,524.7	30,096.2	30,096.2	33,058.8	33,058.8
5.00*	10,347.8	10,347.8	16,284.1	16,284.1	22,416.8	22,416.8	25,825.7	25,824.3
6.00*	14,245.2	14,245.2	5,492.8	5,492.8	15,643.4	15,643.4	6,148.2	6,148.2
7.00*	46,744.3	46,744.3	29,866.4	29,866.4	22,554.6	22,554.6	21,994.2	21,994.2
8.00*	194,022.1	194,022.1	76,269.1	76,269.1	27,253.1	27,253.1	25,378.0	20,377.9
8.25	289.9	289.9	3,819.3	3,819.3	865.8	865.8	892.8	892.8
8.50	13,272.2	13,272.0	50,670.3	50,670.3	9,136.2	9,136.2	4,832.4	4,832.4
8.75	339.5	339.5	5,738.9	3,938.9	2,367.1	2,367.1	825.7	825.7
9.00	92,403.7	92,403.7	185,612.7	185,525.3	124,819.5	124,819.5	109,620.1	109,620.1
9.25	3,087.2	1,287.2	2,095.1	2,095.1	4,731.1	4,731.1	821.5	821.5
9.50	7,511.5	7,511.5	8,502.5	8,502.5	80,604.2	80,604.2	3,873.9	3,873.9
9.75	485.5	485.5	810.6	810.6	4,620.5	4,620.5	1,439.3	1,439.3
10.00	10,346.0	10,346.0	13,494.8	13,067.8	103,406.1	103,406.1	46,522.0	46,500.1
10.25	3,242.1	3,242.1	10,126.6	10,126.6	4,583.6	4,553.6	4,475.9	4,475.9
10.50	6,040.5	5,715.6	5,203.7	5,203.7	4,392.2	4,392.2	10,853.7	10,853.2
10.75	2,266.4	2,206.4	805.1	805.1	939.7	939.7	7,009.9	7,009.9
11.00	16,138.7	16,136.7	19,315.3	19,315.3	13,954.5	13,926.0	142,992.9	142,859.5
11.25	3,863.1	3,863.1	829.0	827.8	1,567.0	1,567.0	1,933.5	1,933.5
11.50	8,903.5	6,653.5	12,848.8	7,113.5	5,929.7	3,901.7	1,732.1	1,732.1
11.75	2,425.2	2,421.1	1,627.9	1,407.0	626.7	624.3	598.5	598.5
12.00	28,259.2	28,258.6	29,670.7	27,720.7	15,482.5	13,348.2	18,093.4	15,960.2
12.25	11,750.1	10,249.3	15,722.8	14,277.6	2,974.3	2,972.0	3,079.2	2,432.7
12.50	13,157.9	11,410.0	23,458.5	18,566.0	8,410.8	6,650.0	5,502.4	2,826.9
12.75	19,668.1	14,562.8	31,647.4	15,703.7	13,754.5	13,753.1	9,344.1	3,527.9
13.00	79,249.9	61,035.5	73,314.8	61,703.3	59,842.5	40,860.3	38,942.0	35,730.2
13.25	36,448.7	30,433.4	61,323.9	54,220.9	23,680.6	19,644.9	5,209.0	5,209.0
13.50	97,639.0	65,031.2	69,210.6	58,325.4	63,244.4	47,275.1	24,996.3	23,263.8
13.75	93,176.8	59,431.9	96,408.5	72,625.4	74,267.1	59,018.5	32,053.6	27,585.3
14.00	175,736.3	137,051.6	229,980.6	176,456.7	193,600.0	159,000.9	162,510.1	135,901.7
14.25	54,324.0	52,583.4	89,388.4	78,885.1	77,314.2	61,362.1	43,352.4	38,989.2
14.50	111,408.0	98,322.8	79,341.5	53,377.0	91,638.8	81,950.0	71,930.2	54,013.1
14.75	107,044.6	50,132.5	55,260.1	52,856.0	75,201.1	68,613.5	62,098.4	54,184.6
15.00	283,499.5	165,594.9	490,882.4	165,505.3	378,483.9	205,176.9	313,347.8	215,400.4
15.25	99,307.9	47,106.6	166,842.6	103,655.3	82,269.0	74,121.3	67,265.0	61,997.1
15.50	202,379.2	118,388.7	75,103.1	74,159.8	74,147.0	71,911.4	148,152.4	138,260.9
15.75	77,227.8	75,781.9	53,927.8	53,927.8	148,696.1	71,936.4	57,675.0	49,225.0
16.00	177,784.6	136,836.8	244,086.5	235,842.6	374,511.3	257,800.0	368,577.8	251,378.9
16.25	23,600.4	22,902.1	44,097.9	42,606.0	40,929.2	39,027.9	220,179.4	36,805.5
16.50	56,697.1	56,567.1	42,368.1	37,919.5	73,124.5	69,407.5	94,208.6	64,336.2
16.75	16,423.7	16,093.8	9,700.3	9,700.3	32,502.5	32,502.5	25,859.6	25,582.4
17.00	227,174.3	222,221.8	141,446.7	139,418.8	183,136.7	180,938.2	260,693.1	256,622.1
17.25	12,759.7	12,759.7	7,218.4	7,218.4	9,235.0	9,235.0	14,444.0	14,444.0
17.50	20,601.3	20,596.8	26,904.1	26,904.1	34,578.2	34,575.3	44,099.2	44,099.2
17.75	14,329.1	14,289.6	8,745.9	8,745.1	8,213.3	8,213.3	15,188.7	15,182.7
18.00	63,405.4	63,376.9	72,897.0	72,893.7	109,987.9	106,734.1	83,308.7	81,647.8
18.25	5,635.5	5,635.5	2,651.4	2,651.4	4,088.0	4,088.0	6,704.9	6,700.9
18.50	15,382.8	15,382.8	20,474.4	20,473.2	23,398.7	23,373.5	15,509.5	15,509.5
18.75	2,455.1	2,455.1	751.9	751.9	2,304.3	2,304.3	5,454.5	5,454.1
19.00	20,013.0	20,013.0	19,192.7	19,192.7	14,918.9	14,918.9	62,306.8	62,303.1
19.25	2,529.6	2,529.6	287.8	287.8	787.5	787.5	2,472.5	2,472.5
19.50	1,587.1	1,587.1	2,402.9	2,402.9	1,305.8	1,305.8	2,492.3	2,492.3
19.75	303.4	303.4	5,972.3	5,972.3	691.9	691.9	2,095.7	2,095.7
20.00 & over	90,372.2	90,372.2	70,338.8	70,338.8	73,115.5	73,115.5	66,582.6	66,582.6
TOTAL	2,944,949.6	2,390,855.9	2,956,585.4	2,369,362.0	3,098,895.5	2,558,309.5	3,101,461.6	2,525,065.1

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		2011
		Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I.	Call Deposits	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)	6.06 (1.59)
II.	Saving Deposits	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)	5.25 (53.94)
III.	Term or Fixed Deposits								
	(a) Less than 3 months	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)	5.29 (9.77)
	(b) 3 months and over but less than 6 ..	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)	7.42 (8.62)
	(c) 6 months and over but less than 1 year	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)	7.72 (5.19)
	(d) 1 year and over but less than 2 years	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)	8.99 (14.67)
	(e) 2 years and over but less than 3 years	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)	9.30 (0.67)
	(f) 3 years and over but less than 4 years	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)	11.31 (1.68)
	(g) 4 years and over but less than 5 years	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)	9.61 (0.19)
	(h) 5 years and over	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)	9.37 (3.68)
IV.	Overall								
	(i) Excluding current and other deposits	3.61	5.58	6.02	6.11	5.88	5.97	6.07	6.42
	(ii) Including current and other deposits	2.66	4.13	4.38	4.44	4.29	4.29	4.39	4.53

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		2011
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	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)	6.94 (1.49)
II. Saving Deposits	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)	5.61 (52.66)
III. Term or Fixed Deposits								
(a) Less than 3 months	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)	5.50 (10.02)
(b) 3 months and over but less than 6 months	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)	7.92 (8.53)
(c) 6 months and over but less than 1 year	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)	8.17 (5.24)
(d) 1 year and over but less than 2 years	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)	9.15 (15.42)
(e) 2 years and over but less than 3 years	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)	9.21 (0.69)
(f) 3 years and over but less than 4 years	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)	11.28 (1.80)
(g) 4 years and over but less than 5 years	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)	9.68 (0.19)
(h) 5 years and over	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)	9.39 (3.97)
IV. Overall								
(i) Excluding current and other deposits	3.74	5.87	6.37	6.44	6.21	6.37	6.45	6.78
(ii) Including current and other deposits	2.81	4.41	4.71	4.76	4.59	4.66	4.76	4.90

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

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

(Percent per annum)

TYPE OF DEPOSITS	2007	2008		2009		2010		2011
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	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)	0.22 (2.79)
II. Saving Deposits	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)	1.91 (69.67)
III. Term or Fixed Deposits								
(a) Less than 3 months	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)	1.52 (6.70)
(b) 3 months and over but less than 6 months	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)	2.10 (9.77)
(c) 6 months and over but less than 1 year	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)	1.39 (4.60)
(d) 1 year and over but less than 2 years	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)	3.52 (5.41)
(e) 2 years and over but less than 3 years	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)	10.79 (0.48)
(f) 3 years and over but less than 4 years	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)	13.47 (0.29)
(g) 4 years and over but less than 5 years	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)	7.99 (0.10)
(h) 5 years and over	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)	4.69 (0.19)
IV. Overall								
(i) Excluding current and other deposits	2.08	2.29	2.49	2.31	2.13	1.65	1.77	2.01
(ii) Including current and other deposits	1.28	1.43	1.57	1.39	1.33	1.00	1.05	1.09

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	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
2011	Jun.	16.19	11.14	12.71	13.62	12.53	12.76	14.61	13.46
II. INTEREST BEARING - ALL BANKS									
2007	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
2011	Jun.	15.78	12.42	11.33	11.11	12.01	11.04	12.85	12.01
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2007	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
2011	Jun.	16.24	11.04	12.81	13.74	12.57	12.81	14.73	13.55

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

(Billion Rupees)

Provinces/Regions	Borrower / Category	Jun.2010		Dec.2010		Jun.2011	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Overall	Foreign	49.87	-	52.85	-	59.61	-
	Govt.	551.72	423.87	569.93	372.55	642.81	406.74
	NFPSEs	318.65	166.14	342.94	165.36	382.10	171.00
	NBFCs & Fin Aux.	98.15	44.30	106.35	42.05	97.48	40.18
	Private Sector	1,321.62	2,193.62	1,365.07	2,386.47	1,500.60	2,364.47
	Trust Fund	115.73	13.31	144.64	16.36	145.12	18.03
	Personal	2,189.30	322.14	2,357.48	305.98	2,604.42	294.02
	Others	48.07	11.08	44.67	17.59	57.17	16.38
	Total	4,693.12	3,174.46	4,983.92	3,306.36	5,489.32	3,310.82
Punjab	Foreign	16.20	-	16.62	-	16.76	-
	Govt.	196.12	269.15	211.68	236.27	256.83	254.33
	NFPSEs	95.99	56.64	94.93	54.22	102.17	62.99
	NBFCs & Fin Aux.	7.39	5.75	11.17	4.94	11.79	5.65
	Private Sector	573.91	1,115.82	590.09	1,217.89	656.64	1,190.99
	Trust Fund	35.02	9.14	42.36	10.87	51.19	11.85
	Personal	1,029.80	89.77	1,107.64	83.13	1,228.00	91.65
	Others	17.48	2.54	18.41	8.27	26.42	9.09
	Total	1,971.91	1,548.82	2,092.89	1,615.57	2,349.79	1,626.54
Sindh	Foreign	19.63	-	20.87	-	22.10	-
	Govt.	154.00	139.47	150.21	127.00	151.65	142.07
	NFPSEs	167.69	105.21	183.29	106.94	177.77	104.48
	NBFCs & Fin Aux.	86.88	35.71	90.17	33.56	80.44	31.18
	Private Sector	442.90	828.22	464.79	910.83	498.45	923.86
	Trust Fund	55.06	0.90	57.80	1.17	56.67	1.12
	Personal	700.29	201.73	759.18	191.71	825.15	174.08
	Others	5.73	5.57	6.66	8.48	6.32	6.11
	Total	1,632.17	1,316.80	1,732.97	1,379.69	1,818.54	1,382.90
Khyber Pakhtunkhwa	Foreign	1.24	-	0.80	-	1.33	-
	Govt.	38.24	6.94	43.58	3.93	50.55	4.82
	NFPSEs	4.82	2.00	5.76	1.91	8.04	1.74
	NBFCs & Fin Aux.	0.55	0.06	1.48	0.06	1.23	0.06
	Private Sector	71.17	29.88	72.82	31.38	87.53	30.51
	Trust Fund	4.27	0.00	5.43	0.01	5.82	0.01
	Personal	170.79	11.49	174.64	11.37	206.57	11.08
	Others	3.33	0.56	4.08	0.26	3.09	0.35
	Total	294.42	50.93	308.59	48.92	364.17	48.56
Balochistan	Foreign	0.23	-	0.07	-	0.21	-
	Govt.	12.19	1.13	11.97	-	16.60	0.10
	NFPSEs	1.86	-	1.83	-	3.31	-
	NBFCs & Fin Aux.	0.02	-	0.12	-	0.08	-
	Private Sector	32.61	6.96	33.81	6.61	36.26	6.38
	Trust Fund	1.00	-	1.43	-	2.54	-
	Personal	40.20	3.45	45.95	5.11	52.85	4.08
	Others	9.44	1.48	7.90	0.03	11.95	0.06
	Total	97.54	13.03	103.08	11.75	123.80	10.62
Islamabad	Foreign	12.28	-	13.99	-	18.50	-
	Govt.	128.59	7.17	130.42	5.35	146.34	5.29
	NFPSEs	47.34	2.29	56.39	2.25	89.29	1.80
	NBFCs & Fin Aux.	2.31	2.78	2.04	3.49	1.90	3.30
	Private Sector	166.15	207.23	169.66	214.79	183.21	207.61
	Trust Fund	18.86	3.26	32.31	4.31	27.20	5.05
	Personal	134.73	12.80	157.50	11.81	162.66	10.04
	Others	11.36	0.71	6.98	0.53	8.42	0.74
	Total	521.63	236.24	569.29	242.54	637.51	233.84
FATA	Foreign	-	-	-	-	0.04	-
	Govt.	0.50	-	0.66	-	0.21	-
	NFPSEs	..	-	0.01	-	0.05	-
	NBFCs & Fin Aux.	..	-	-	-	-	-
	Private Sector	1.94	0.20	2.33	0.22	2.32	0.23
	Trust Fund	0.05	-	0.01	-	0.04	-
	Personal	5.94	0.13	5.27	0.14	6.69	0.14
	Others	0.13	-	0.16	-	0.32	-
	Total	8.57	0.32	8.42	0.36	9.69	0.37

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

(Billion Rupees)

Provinces/Regions	Borrower / Category	Jun.2010		Dec.2010		Jun-2011	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Gilgit-Baltistan	Foreign	..	-	..	-	..	-
	Govt.	1.04	-	0.84	-	1.39	-
	NFPSEs	0.01	-	0.02	-	0.02	-
	NBFCs & Fin Aux.	0.49	-	0.36	-	0.77	-
	Private Sector	5.09	1.58	4.70	0.76	7.64	0.79
	Trust Fund	0.64	-	1.38	-	0.67	-
	Personal	3.67	0.34	3.35	0.21	5.38	0.25
	Others	0.07	-	0.28	-	0.37	-
	Total	11.00	1.91	10.94	0.97	16.23	1.03
AJK	Foreign	0.29	-	0.50	-	0.65	-
	Govt.	21.05	-	20.56	-	19.24	0.11
	NFPSEs	0.94	-	0.72	0.03	1.45	-
	NBFCs & Fin Aux.	0.51	-	1.01	..	1.26	-
	Private Sector	27.86	3.75	26.86	3.99	28.56	4.11
	Trust Fund	0.83	-	3.93	..	1.00	-
	Personal	103.88	2.43	103.95	2.50	117.13	2.71
	Others	0.53	0.22	0.21	0.03	0.29	0.04
	Total	155.88	6.41	157.73	6.55	169.59	6.97

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 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

(Million Rupees)																
PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed
2006	1,032,891	1,480,225	570,024	453,015	65,876	71,785	25,818	28,319	92,552	37,727	194,657	89,532	43,215	6,596	448,402	497,360
2007	739,386	1,424,945	538,551	561,094	60,866	37,746	25,993	35,947	94,696	50,752	177,367	74,121	37,007	8,402	323,590	403,348
2008	117,430	485,456	266,471	111,649	19,788	18,850	12,543	32,851	68,795	33,361	89,429	49,596	15,422	11,699	1,148	208,073
2009	144,450	625,253	334,422	104,519	41,125	29,011	7,383	28,991	68,679	38,592	53,757	18,487	20,441	2,847	34,379	114,799
2010	232,164	513,648	236,067	90,933	60,448	51,846	6,262	27,333	69,181	48,073	18,879	20,426	18,430	13,389	17,359	107,244
2011	207,329	650,102	312,691	206,918	87,646	26,066	26,774	31,962	64,577	50,903	32,458	39,209	24,517	6,834	20,431	168,884
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.	10,121	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
Apr.	6,238	82,502	44,793	880	9,266	274	2,780	1,991	6,698	4,115	1,367	294	1,875	205	4,245	5,758
May	16,500	14,937	2,266	18,675	2,332	70	520	257	4,777	3,237	4,486	1,542	1,298	82	100	2,505
Jun.	10,543	49,696	26,457	13,737	4,726	153	1,670	111	8,970	5,214	1,305	5,269	2,792	111	761	47,460
Jul.	14,248	27,082	11,353	16,682	3,139	383	1,409	8,165	2,370	2,906	3,032	2,282	1,964	397	147	7,412
Aug.	62,198	19,473	10,110	44,671	2,646	7,914	406	6,980	2,119	12,472	218	10,960	250	353	2,010	6,775
Sep.	10,420	93,352	44,000	53,404	9,704	195	4,863	194	11	-	15	-	3,579	423	2,131	25,085
Oct.	7,858	39,616	10,692	17,043	6,577	202	1,960	654	7,450	2,277	4,324	4,985	4,723	96	3,037	535
Nov.	18,825	48,545	34,748	30,299	7,851	7,545	1,600	3,364	2,587	4,194	318	5,302	984	515	229	4,446
Dec.	10,007	72,410	43,653	7,331	12,556	729	3,350	2,191	7,224	1,963	512	7,163	1,966	89	425	25,577
2012 Jan.	9,360	42,108	22,663	17,132	5,151	906	1,800	57	2,106	3,917	170	374	1,255	65	9,840	558

3.24 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

(Million Rupees)																
PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWALA		TOTAL	
	En-		En-		En-		En-		En-		En-		En-		En-	
	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	Cashed	Issued	cashd
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
2011	14,649	76,444	2,125	47,676	8,124	7,249	6,349	6,513	3,946	9,182	29,700	1,659	2,927	23,780	844,243	1,353,381
2011 Jan.	3,195	4,919	250	2,155	57	1,803	145	700	24	1,486	2,267	123	6	2,027	78,500	97,216
Feb.	597	4,604	-	1,540	567	330	137	1,910	-	1,108	2,492	82	30	2,485	45,799	60,272
Mar.	317	4,468	30	2,276	572	42	241	1,010	-	-	3,301	82	835	1,898	58,566	81,405
Apr.	2,311	5,791	420	3,124	1,012	232	1,134	810	1,000	794	2,349	93	12	566	85,500	107,429
May	33	6,482	105	2,561	-	1,100	324	515	25	921	2,672	39	4	474	35,442	53,397
Jun.	1,305	9,244	-	3,972	1,717	55	629	570	-	-	2,100	78	25	1,590	63,000	137,259
Jul.	328	6,582	-	4,085	1,027	10	118	70	550	112	46	800	5	1,309	39,736	78,278
Aug.	310	7,005	220	7,626	1,027	10	995	584	15	161	4,600	77	2	5,638	87,126	130,699
Sep.	623	5,334	-	1,895	1,778	22	1,051	10	1,065	7	1,203	37	1,474	382	81,917	180,340
Oct.	45	5,042	1,000	5,005	17	52	238	208	20	1,149	2,300	34	6	781	50,247	77,679
Nov.	4,000	5,650	100	6,921	103	370	447	108	650	1,071	2,000	93	3	3,290	74,445	121,713
Dec.	567	5,545	-	4,381	180	1,800	663	8	530	873	2,303	87	500	960	84,436	131,107
2012 Jan.	1,601	3,580	250	2,155	171	1,762	250	-	-	531	1,780	567	54	684	56,451	74,394

3.25 Clearing House Statistics

PERIOD	(Thousand Cheques) (Million Rupees)													
	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD	
	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount
2006	34,411	10,669,273	15,150	3,629,014	1,451	332,391	831	217,126	2,744	532,360	3,098	895,327	1,248	185,057
2007	36,538	12,491,693	10,428	2,689,217	1,634	413,390	978	264,366	3,081	630,476	2,353	693,896	1,456	155,119
2008	36,660	14,005,935	7,539	1,733,530	1,706	480,361	1,146	450,772	3,181	732,129	2,421	857,134	1,684	174,247
2009	31,690	11,575,126	14,599	3,585,189	1,925	589,161	1,244	465,404	3,291	811,523	3,583	1,203,682	1,743	54,006
2010	32,393	13,497,689	13,813	3,721,546	1,902	686,456	1,301	541,628	3,308	1,188,637	3,595	997,652	2,050	68,113
2011	35,934	14,515,422	15,012	4,293,950	2,251	1,375,287	1,564	777,309	3,598	1,274,914	3,919	1,388,869	3,448	75,484
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
Apr.	3,043	1,191,871	1,231	355,107	168	64,241	122	59,324	298	92,239	318	97,847	269	5,450
May	2,940	1,223,476	1,162	302,326	171	66,467	128	62,105	324	100,429	322	96,511	271	5,699
Jun.	2,926	1,243,224	1,247	379,996	201	546,773	148	83,657	332	112,434	346	130,965	279	12,460
Jul.	2,667	1,070,346	1,167	343,045	185	89,535	141	65,507	308	102,026	331	101,916	284	3,151
Aug.	2,673	1,055,055	1,199	334,880	182	73,117	142	63,215	316	103,309	326	92,627	265	4,197
Sep.	2,446	978,281	976	305,004	146	59,270	100	49,262	316	103,309	259	96,338	270	6,382
Oct.	2,760	1,035,608	1,115	325,846	184	69,993	120	64,225	287	97,278	301	109,033	271	6,318
Nov.	2,626	974,261	1,076	311,827	161	62,690	106	53,667	268	88,619	238	129,602	273	6,681
Dec.	2,712	1,038,268	1,134	325,085	164	76,213	115	69,320	226	103,519	265	155,327	275	4,615
2012 Jan.	2,894	1,086,375	1,166	344,544	175	86,619	127	74,267	294	102,478	278	139,908	280	5,306

3.25 Clearing House Statistics

PERIOD	(Thousand Cheques) (Million Rupees)													
	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL	
	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount
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
2011	4,582	3,804,593	1,535	826,578	918	204,951	2,372	351,470	19	10,729	5,696	1,668,887	80,848	30,568,443
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
Apr.	380	313,197	122	63,435	74	16,833	196	18,565	1	724	421	117,857	6,643	2,396,690
May	381	330,865	132	64,384	80	17,706	240	25,577	1	926	615	116,183	6,767	2,412,654
Jun.	420	362,802	132	71,478	81	18,807	206	134,390	2	1,024	429	127,566	6,749	3,225,576
Jul.	348	331,029	118	63,788	75	16,350	163	15,914	1	795	452	109,893	6,240	2,313,295
Aug.	367	262,615	121	60,892	83	18,188	153	16,444	1	831	418	117,564	6,246	2,202,934
Sep.	306	286,568	98	56,309	61	12,608	126	15,700	6	639	383	115,378	5,493	2,085,048
Oct.	349	255,104	108	57,997	63	14,319	170	17,838	1	833	442	136,119	6,171	2,190,511
Nov.	320	249,649	106	59,398	64	13,880	169	17,521	1	938	436	141,699	5,844	2,110,432
Dec.	353	259,614	113	70,893	64	14,998	181	19,091	1	1,024	473	152,136	6,076	2,290,103
2012 Jan.	378	256,019	121	67,204	68	16,200	211	23,075	1	751	377	113,112	6,370	2,315,858

Source: SBP-BSC (Bank) and NBP

3.26 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2007		2008	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	540,818	544,152	531,798	522,276
Reserves	2,000,887	1,940,176	2,164,438	2,073,487
Demand Deposits:	2,226,514	2,248,694	2,311,090	4,544,914
Time Deposits:	2,868,297	2,851,070	2,973,926	1,516,404
Borrowings from:	14,874,105	15,369,054	8,716,080	8,663,873
(a) State Bank of Pakistan	14,167,330	14,662,279	8,018,246	8,018,447
(b) Other Banks	706,775	706,775	697,834	645,426
Head Office & Inter-Bank Adjustment	1,091,787	1,548,387	1,605,706	1,720,339
Contingent Liabilities as per contra	3,647,538	3,797,549	3,580,746	4,351,003
Other Liabilities	4,594,507	5,053,519	4,683,986	5,649,930
TOTAL LIABILITIES / ASSETS	31,844,453	33,352,601	26,567,770	29,042,226
ASSETS				
Cash and Balances :	9,401,912	9,633,536	3,949,869	5,047,332
(a) Notes, Coins and Silver	250,446	320,085	320,070	240,621
(b) Balances with State Bank of Pakistan	254,322	415,210	408,877	229,058
(c) Balances with other Banks	8,897,144	8,898,241	3,220,922	4,577,653
Loans and Advances to:	11,182,825	11,411,452	10,892,865	11,224,489
Bill Purchased & Discounted:	-	-	-	184
Investment in Securities and Shares:	606,882	608,371	561,718	452,004
(a) Federal Government	334,273	336,605	334,805	300,000
(i) Treasury Bills	26,105	26,215	24,715	-
(ii) Investment Bonds	308,168	310,390	310,090	300,000
(b) Provincial Governments	12,051	12,155	12,051	-
(c) Local Bodies	34	84	34	34
(d) Shares of Co-operative Institutions	3,554	3,654	3,554	3,551
(e) Shares of Other Enterprises	256,970	255,873	211,274	148,416
(f) Others	-	-	-	3
Bank Premises	3,098,268	3,153,823	2,158,799	3,666,572
Head Office and Inter-Bank Adjustment	1,336,991	1,315,806	1,315,779	1,873,480
Contingent Assets as per contra	3,647,538	3,797,549	3,580,746	4,351,003
Other Assets	2,570,037	3,432,064	4,107,994	2,427,162

3.26 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)					
I T E M S	2009		2010		2011
	Jun.	Dec.	Jun.	Dec.	Jun.
LIABILITIES					
Paid-up Capital	522,711	522,896	523,128	545,602	519,798
Reserves	2,073,333	1,906,843	2,504,449	6,302,001	5,749,744
Demand Deposits:	4,418,051	4,707,287	5,761,146	6,373,338	6,254,622
Time Deposits:	1,494,375	1,521,316	3,533,082	1,588,287	1,663,610
Borrowings from:	8,611,770	7,313,726	5,812,986	4,389,805	2,507,428
(a) State Bank of Pakistan	8,018,447	6,768,447	5,268,447	3,629,557	1,962,889
(b) Other Banks	593,323	545,279	544,539	760,248	544,539
Head Office & Inter-Bank Adjustment	1,720,339	1,720,339	32,274	1,720,339	1,630,162
Contingent Liabilities as per contra	3,604,925	2,825,751	2,925,030	2,694,509	2,754,256
Other Liabilities	6,039,912	5,974,661	4,851,518	3,707,169	6,521,125
TOTAL LIABILITIES / ASSETS	28,485,416	26,492,819	25,943,613	27,321,050	27,600,745
ASSETS					
Cash and Balances :	4,409,874	4,839,740	4,627,641	5,080,182	4,981,744
(a) Notes, Coins and Silver	173,751	239,807	213,895	402,830	303,042
(b) Balances with State Bank of Pakistan	230,510	191,454	583,079	169,302	825,348
(c) Balances with other Banks	4,005,613	4,408,479	3,830,667	4,508,050	3,853,354
Loans and Advances to:	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096
Bill Purchased & Discounted:	184	184	184	184	184
Investment in Securities and Shares:	459,600	456,630	441,202	797,934	1,487,756
(a) Federal Government	300,000	300,000	300,000	400,000	1,129,528
(i) Treasury Bills	300,000	300,000	300,000	400,000	1,129,528
(ii) Investment Bonds	-	-	-	-	-
(b) Provincial Governments	-	-	-	-	-
(c) Local Bodies	34	34	34	34	34
(d) Shares of Co-operative Institutions	3,551	3,551	3,551	3,551	3,551
(e) Shares of Other Enterprises	156,012	153,042	137,614	140,048	121,571
(f) Others	3	3	3	254,301	233,072
Bank Premises	3,666,858	3,668,189	3,760,370	3,613,066	3,728,424
Head Office and Inter-Bank Adjustment	1,785,712	1,817,387	1,069,371	1,785,324	1,533,709
Contingent Assets as per contra	3,604,925	2,825,751	2,925,030	2,694,509	2,754,256
Other Assets	3,847,074	2,610,808	2,943,052	3,196,314	2,713,576

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

(End of Period: Thousand Rupees)

(End of Period: Thousand Rupees)												
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS							All DEPOSITS
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total	
2007												
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
2009												
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
2010												
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
2011												
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
2012												
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
2013												
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
2014												
June												
No. of A/Cs.	68,137	5,080	4,890	201,685	-	3	1,870	2,451	1,494	7,720	13,538	293,330
Amount	1,719,365	78,069	73,775	4,383,413	-	190	210,524	694,045	90,976	667,875	1,663,610	7,918,232

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

(End of Period: Thousand Rupees)								
CATEGORY OF DEPOSITORS	2007	2008		2009		2010		2011
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Govt. and Govt. Agencies	20,567	18,398	1,152	1,152	1,152	1,152	5,476	1,152
II. Business:	1,434,167	1,613,041	996,067	953,795	957,714	2,509,333	551,860	675,233
1 Agriculture, Forestry, Hunting and Fishing	134,743	134,681	25,127	23,936	737	15,629	9,448	127
2 Manufacturing	125,681	273,720	-	-	-	-	-	2,751
3 Construction	-	-	-	-	-	-	-	-
4 Commerce	1,043,020	1,062,847	441,541	441,541	441,541	14,266	374,467	-
5 Other Business	130,723	141,793	529,399	488,318	515,436	2,479,438	167,945	672,355
III. Trust Funds, Non-Profit Institutions and others	57,446	57,446	3,696	5,519	17,154	219	295	73,565
IV. Personal	3,587,584	3,596,131	4,821,022	4,699,928	4,894,419	6,522,999	6,814,668	6,457,442
V. Others	-	-	239,381	252,032	358,164	260,525	589,326	710,840
TOTAL	5,099,764	5,285,016	6,061,318	5,912,426	6,228,603	9,294,228	7,961,625	7,918,232

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

ECONOMIC GROUPS		(End of Period: Thousand Rupees)							
		2007	2008		2009		2010		2011
		Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A.	Agriculture, Forestry, Hunting and Fishing	8,478,316	8,133,213	6,915,895	6,335,899	5,662,589	5,912,178	9,483,733	9,674,053
B.	Mining and Quarrying	-	-	402	-	-	-	8,992	995
C.	Manufacturing	201,134	83,909	7,509	6,270	9	9	2,442	11,306
D.	Construction	-	-	-	-	-	-	-	-
E.	Electricity, Gas ,Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i)	Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii)	Water and Sanitary Services	-	-	-	-	-	-	-	-
F.	Commerce	547,441	503,677	85,859	68,614	94,167	12,647	9,578	9,578
G.	Transport, Storage and Communication	231,967	231,786	57,344	57,344	57,344	56,432	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	1,952,594	1,940,280	922,230	547,580	571,972	393,029	398,479	397,777
J.	Others	-	-	838,847	241,744	93,080	292,235	193,881	250,955
TOTAL		11,411,452	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096

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

(End of Period: Thousand Rupees)								
SECURITIES	2007	2008		2009		2010		2011
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	261,491	261,491	261,491	65,847	56,270	56,270
B. Stock Exchange Securities	45,750	2,005	-	-	-	-	-	-
C. Merchandise:	46,326	22,939	-	-	-	-	-	-
(i) Export Commodities	31,266	21,692	-	-	-	-	-	-
(ii) Imported goods other than Industrial Machinery	138	138	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	14,922	1,109	-	-	-	-	-	-
D. Machinery and other fixed Assets	110,802	110,802	2,349	2,319	2,711	1,932	1,932	1,932
E. Real Estate:	3,358,507	3,315,048	2,772,711	2,685,729	2,601,615	395,014	268,131	268,131
(i) Land & Building	3,040,036	3,011,204	216,213	142,490	168,945	126,943	-	-
(ii) Agricultural Land	318,471	303,844	2,556,498	2,543,239	2,432,670	268,071	268,131	268,131
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	109,220	108,325	299,861	104,518	115,692	66,182	-	-
G. Others :	7,740,847	7,333,746	7,888,077	7,657,132	7,292,621	9,647,788	9,827,204	10,074,763
(i) Other Secured Advance	3,503,973	3,392,763	3,342,609	3,379,050	3,474,225	4,532,609	4,197,657	4,255,545
(ii) Advances Secured by Guarantee(s)	121,035	109,810	526,185	259,719	305,060	236,098	1,482,515	409,096
(iii) Clean Advances and advances against personal Securities	4,115,839	3,831,173	4,019,283	4,018,363	3,513,336	4,879,081	4,147,032	5,410,122
TOTAL	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096

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

(End of Period : Thousand Rupees)						
SECURITIES / SHARES	2007	2008		2009		2010
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Federal Government Securities	336,605	334,805	300,000	300,000	300,000	300,000
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	26,215	24,715	-	-	-	-
Investment Bonds	310,390	310,090	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	12,051	12,051	-	-	-	-
Punjab						
17.5% 2008	12,051	12,051	-	-	-	-
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	259,681	214,828	151,967	159,563	156,593	141,165
Co-operative Banks/ Institutions	3,654	3,554	3,551	3,551	3,551	3,551
Other Enterprises	256,027	211,274	148,416	156,012	153,042	137,614
E. Others	-	-	3	3	3	3
TOTAL	608,371	561,718	452,004	459,600	456,630	441,202

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

(End of Period: Thousand Rupees)						
SECURITIES / SHARES	2010			2011		
	Dec.			Jun.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	400,000	400,000	400,000	1,129,528	1,200,000	1,129,528
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	400,000	400,000	400,000	1,129,528	1,200,000	1,129,528
Investment Bonds	-	-	-	-	-	-
B. Provincial Governments Securities	-	-	-	-	-	-
Punjab						
17.5% 2008	-	-	-	-	-	-
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	143,599	40,735	143,599	125,122	35,724	125,122
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	140,048	37,184	140,048	121,571	32,173	121,571
E. Others*	254,301	254,301	254,301	233,072	233,072	233,072
TOTAL	797,934	695,070	797,934	1,487,756	1,468,830	1,487,756

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

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

(Percent per annum)												
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS						TOTAL DEPOSITS	
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years		
2006												
Dec.	-	0.12	-	1.85	2.09	2.57	2.76	2.86	2.93	3.10	1.61	
2007												
Jun.	-	0.09	-	1.90	2.09	2.78	2.86	2.86	2.89	3.73	1.65	
Dec.	-	0.10	-	1.92	2.20	2.81	2.91	2.89	3.00	3.78	1.68	
2008												
Jun.	-	0.32	-	2.07	2.32	3.21	3.38	3.61	3.92	4.16	1.85	
Dec.	-	0.43	-	1.90	-	5.30	0.24	0.03	0.05	1.26	1.12	
2009												
Jun.	-	0.54	0.02	1.91	-	5.00	0.10	0.02	0.40	1.06	1.15	
Dec.	-	0.19	-	2.21	-	1.25	0.087	0.01	0.14	0.52	1.20	
2010												
Jun.	-	0.13	-	1.66	-	1.25	1.40	-	-	0.42	1.06	
Dec.	-	0.16	-	2.06	-	1.25	0.01	0.01	0.32	0.41	1.21	
2011												
Jun.	-	0.27	-	1.97		8.00	2.99	0.13	0.05	0.74	1.24	

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

(Percent per annum)								
END OF PERIOD	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
2006								
Dec.	-	14.00	8.05	10.00	11.77	10.25	10.02	10.52
2007								
Jun.	-	14.00	8.78	11.90	11.90	11.81	10.36	10.84
Dec.	-	14.04	8.88	11.95	11.90	11.87	10.37	10.86
2008								
Jun.	-	15.00	8.26	11.95	11.90	11.87	10.42	10.89
Dec.	3.22	-	-	10.36	12.03	12.58	9.76	10.24
2009								
Jun.	3.22	-	-	10.33	12.13	12.97	9.61	10.12
Dec.	3.22	-	-	10.57	12.09	13.18	9.71	10.19
2010								
Jun.	3.11	-	-	10.00	9.73	12.14	10.48	10.41
Dec.	3.07	-	-	10.00	8.38	-	10.77	10.66
2011								
Jun.	3.07			10.00	8.38	-	11.59	11.47

3.34 State Bank of Pakistan Rates for Banks

(Percent per annum)							
EFFECTIVE FROM	Export	Locally Manufactured Machinery		Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab Provincial
		Export Sales					Co-operative
	Finance Scheme	Pre-Shipment	Post-Shipment	Upto 3 Years	Over 3 Years but upto 5 Years	Over 5Years to 10 Years	Bank Ltd.
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
01-04-2011	10.00	10.00	10.00	9.50	8.60	8.20	13.6098
01-05-2011	10.00	10.00	10.00	9.50	8.60	8.20	13.5421
01-06-2011	10.00	10.00	10.00	9.50	8.60	8.20	13.7283
01-07-2011	10.00	10.00	10.00	11.00	10.10	9.70	13.7283
01-08-2011	10.00	10.00	10.00	11.00	10.10	9.70	13.7623
01-09-2011	10.00	10.00	10.00	11.00	10.10	9.70	13.2772
01-10-2011	10.00	10.00	10.00	11.00	10.10	9.70	13.1965
01-11-2011	10.00	10.00	10.00	11.00	10.10	9.70	11.8978
01-12-2011	10.00	10.00	10.00	11.00	10.10	9.70	11.6718
01-01-2012	10.00	10.00	10.00	11.00	10.10	9.70	11.6718

Source: IH & SME Finance Department SBP

3.35 Scheduled Banks' Rates of Return on Advances

(Percent per annum)			
EFFECTIVE FROM	Ceiling Rates		
	Locally		Government Commodity Operations
	Export Finance Scheme	Manufactured Machinery (Export Sales)	
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	-
01-04-2011	11.00	11.00	-
01-05-2011	11.00	11.00	-
01-06-2011	11.00	11.00	-
01-07-2011	11.00	11.00	-
01-08-2011	11.00	11.00	-
01-09-2011	11.00	11.00	-
01-10-2011	11.00	11.00	-
01-11-2011	11.00	11.00	-
01-12-2011	11.00	11.00	-
01-01-2012	11.00	11.00	-

Source: IH & SME Finance Department SBP

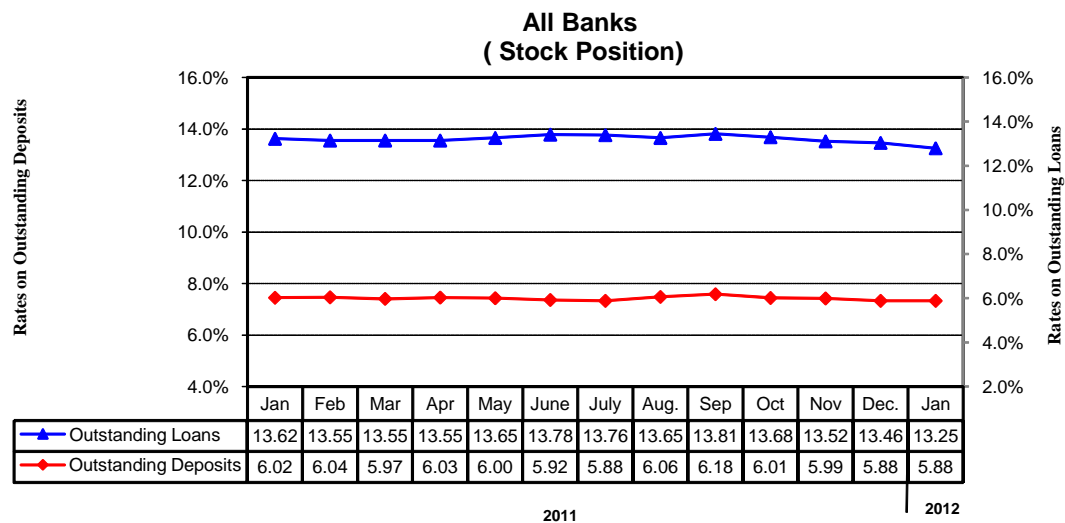
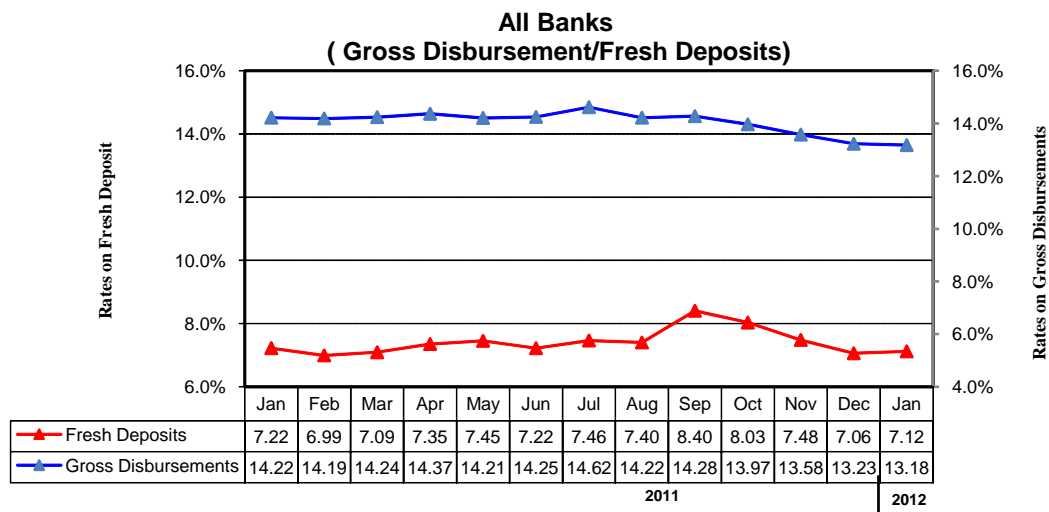
1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.

3.36 Weighted Average Lending & Deposit Rates

ITEMS	(Percent per annum)							
	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Rate	Excluding Zero Rate	Including Zero Rate	Excluding Zero Rate
May 2011								
Public	14.90	15.05	14.33	15.02	9.24	11.00	6.37	7.98
Private	14.26	14.75	13.70	14.53	6.92	9.56	5.90	8.22
Foreign	13.54	13.58	12.56	13.88	9.14	10.43	6.63	9.43
Specialized	9.54	9.54	9.15	9.66	3.24	8.01	4.88	7.95
All Banks	14.21	14.65	13.65	14.46	7.45	9.85	6.00	8.21
June 2011								
Public	14.35	14.65	14.34	15.03	6.46	9.95	5.92	7.96
Private	14.29	14.47	13.85	14.67	7.26	9.86	5.90	8.32
Foreign	14.34	14.34	12.89	14.17	7.83	10.08	6.60	9.32
Specialized	10.21	10.21	9.18	9.69	3.70	7.34	4.55	7.95
All Banks	14.25	14.43	13.78	14.57	7.22	9.89	5.92	8.28
July 2011								
Public	13.97	14.48	14.31	15.02	7.74	10.19	5.65	6.97
Private	14.69	15.00	13.84	14.73	7.34	9.81	5.91	8.40
Foreign	13.90	13.90	12.91	14.18	8.09	9.23	6.18	9.06
Specialized	11.93	11.94	9.23	9.74	3.26	8.05	5.10	8.27
All Banks	14.62	14.92	13.76	14.61	7.46	9.74	5.88	8.13
August 2011								
Public	13.64	14.47	14.32	15.04	6.77	8.23	6.02	7.89
Private	14.28	14.46	13.67	14.52	7.58	9.80	6.06	8.38
Foreign	13.73	13.80	12.88	14.22	6.79	7.69	6.33	9.20
Specialized	11.56	11.56	9.25	9.76	4.53	9.01	5.34	8.18
All Banks	14.22	14.41	13.65	14.47	7.40	9.34	6.06	8.32
September 2011								
Public	14.77	14.94	14.27	14.97	6.32	8.71	6.36	8.13
Private	14.30	14.42	13.91	14.72	8.66	10.71	6.13	8.49
Foreign	13.76	13.79	12.90	14.23	8.05	9.15	6.56	9.41
Specialized	11.65	11.65	9.27	9.77	2.75	8.76	5.30	8.19
All Banks	14.28	14.40	13.81	14.60	8.40	10.37	6.18	8.45
October 2011								
Public	14.44	14.63	14.13	14.84	6.67	8.54	6.42	8.16
Private	14.01	14.26	13.77	14.61	8.18	10.22	5.91	8.28
Foreign	13.40	13.40	12.56	13.92	7.86	8.76	6.20	8.99
Specialized	10.52	10.56	9.27	9.78	2.80	8.17	5.28	8.14
All Banks	13.97	14.21	13.68	14.49	8.03	9.93	6.01	8.28
November 2011								
Public	14.82	14.85	14.08	14.68	6.74	8.52	6.33	8.05
Private	13.60	13.84	13.58	14.41	7.58	9.47	5.92	8.21
Foreign	12.79	12.83	12.35	13.68	7.42	8.70	6.01	8.74
Specialized	10.02	10.05	9.27	9.78	3.38	6.83	5.30	8.24
All Banks	13.58	13.81	13.52	14.30	7.48	9.28	5.99	8.20
December 2011								
Public	15.37	15.38	14.04	14.68	6.53	8.79	6.11	7.85
Private	13.20	13.45	13.52	14.34	7.15	9.35	5.84	8.18
Foreign	12.43	12.44	12.10	13.49	6.98	8.12	5.95	8.53
Specialized	10.18	10.24	9.29	9.81	2.48	7.17	4.45	7.95
All Banks	13.23	13.46	13.46	14.25	7.06	9.13	5.88	8.12
January 2012								
Public	15.37	15.38	13.90	14.52	5.90	8.24	6.28	7.98
Private	13.16	13.37	13.27	14.05	7.44	9.51	5.80	8.09
Foreign	12.16	12.31	11.88	13.28	6.27	7.41	5.91	8.54
Specialized	9.96	10.11	9.28	9.79	4.78	5.17	4.77	7.95
All Banks	13.18	13.38	13.25	14.00	7.12	9.05	5.88	8.08

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



Note: Including zero rate of markup

3.37 Rates of Return on Advances of Specialised Agricultural Finance Institutions

PERIOD	Zarai Taraqati Bank of Pakistan ¹				Co-operative Societies		(Percent per annum)	
	Medium and Long-term				Federal Bank for Co-operatives ²			
	Short-term		Medium and Long-term		Medium and Long-term			
	Loans upto Rs.5000	Loans Exceeding Rs.5000	Loans upto Rs.5000	Loans Exceeding Rs.5000	Loans upto Rs.5000	Loans Exceeding Rs.5000	Short-term	Medium and Long-term
1994-95	13.50	13.50	13.50	13.50	8.00S.F. ³ 11.00 (others) 9.00S.F. ⁴ 13.00 (others)	13.50(Tractors) 13.00 (others) 13.50(Tractors) 13.00 (others)	1.50	1.50
1995-96	14.00	14.00	14.00	14.00	14.00	14.00	1.79	1.79
1996-97	14.00	14.00	14.00	14.00	14.00	14.00	1.69	1.69
1997-98	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1998-99	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1999-00	14.00	14.00	14.00	14.00	14.00	14.00	1.73	1.73
2000-01	14.00	14.00	14.00	14.00	14.00	14.00	3.02	3.02
2001-02	14.00	14.00	14.00	14.00	14.00	14.00	1.82	1.82
2002-03	14.00	14.00	14.00	14.00	9.00 ⁵	14.00	0.70	0.70
2003-04	9.00	9.00	9.00	9.00 ⁷	9.00	12.00 ⁶	-	-
2004-05	9.00	9.00	9.00	9.00 ⁷	9.00	12.00 ⁶	-	-
2005-06	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.00 ⁸	12.00 ⁶	-	-
2006-07	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.00 ⁶	16.00 ⁶	-	-
2007-08	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.50 ⁶	17.00 ⁶	-	-
2008-09	9.00 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

3.38 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.

3.39 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 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% p.a.(effective) 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, However, our weighted average mark up rate as on June 30,2005 is 11.4 p.a.

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

PERIOD						East Pakistan Displaced Scheme of the Federal Govt.
	Locally Fabricated Machinery 1972-73	Agro-based Projects 1976-77	Hotel Projects 1976-77	Non-repatriable Investment Project 1978-79	Mining Projects 1983-84	1972-73
LOCAL CURRENCY LOANS						
Up to 06-06-1977	1.00 % per annum below the foreign currency lending rate, return rate to IDBP borrower accordingly ranged from 7.50 to 10.00 % per annum.	3.00 to 4.00 % per annum above the bank rate.	3.00 to 4.00 % per annum above the bank rate.	—	—	At Bank Rate
From 07-06-1977 to-date	2.00 % per annum below the foreign currency lending rate, interest rate to IDBP borrower has been 8.50 % per annum upto 24-09-83; 9.00 % per annum from 25-09-83 to 31-12-84; on non-interest basis with maximum rate of 3.00 % per annum upto 26-06-88; 6.00 % per annum upto 9-07-90, 7.00% per annum from 10-07-90 to 30-07-91 ; 8.00 % per annum from 1-08-91 to 15-08-93, 11.00 % per annum from 16-08-93 to 1-03-94, 12.00 % per annum from 2-03-94 to 12-11-94, 13.00 % per annum from 13-11-94 to 28-10-95. 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 separately. 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

3.41 Rates of Profit on National Saving Schemes

S C H E M E	(Percent per annum)									
	2008	2009			2010			2011		2012
	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 st Oct	1 st Jan.
1. Saving Accounts										
(i) With cheque facilities	9.50	9.50	8.50	8.00	8.00	8.00	8.00	8.00	8.00	8.00
(ii) Without cheque facilities	10.00	10.00	9.00	8.50	8.50	8.50	8.50	9.00	8.50	8.25
2. Khas Deposit Accounts or Certificates¹										
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 Accounts²										
(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 Certificates³										
(i) 1st year	8.00	9.00	8.00	8.00	8.00	8.00	8.00	8.00	7.00	5.50
(ii) 10 years(Compound rate)	12.15	12.15	12.15	12.15	12.15	12.15	12.60	13.55	12.68	11.90
5. National Deposit Certificates / Accounts⁴										
(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	14.40	14.40	13.00	11.60	11.60	11.60	12.00	13.20	12.40	11.60
(ii) Last period of complete 6 months	15.20	15.20	14.20	12.00	12.00	12.00	12.80	14.00	13.00	12.00
(b) Special Saving Certificates (Bearer)⁵										
(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 Certificates⁶	15.00	15.00	13.60	12.00	12.00	12.00	12.36	13.44	12.60	11.76
8. Pensioner's Benefit Accounts⁷	16.80	16.80	16.10	14.16	14.16	14.16	14.64	15.36	14.40	13.86
9. Behbood Saving Certificate⁸	16.80	16.80	16.10	14.16	14.16	14.16	14.64	15.36	14.40	13.86

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.

3.42 Non-Performing Loans

(Million Rupees)

BANKS/DFIs	31-03-2011			30-06-2011*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	588,933	196,873	5.82	594,475	191,362	5.58
All Banks	573,524	191,262	5.73	579,197	185,972	5.50
Commercial Banks	542,160	181,111	5.59	543,860	171,558	5.21
Public Sector Commercial Banks	170,345	83,192	13.14	166,915	77,067	11.21
Local Private Banks	365,026	97,039	3.82	370,244	93,737	3.70
Foreign Banks	6,789	881	1.28	6,701	754	1.10
Specialized Banks	31,364	10,151	10.97	35,337	14,414	15.54
DFIs	15,409	5,611	12.45	15,278	5,391	11.37

Cash Recovery against Non Performing Loans

BANKS/DFIs	For The Quarter ended March 2011	For The Quarter ended June 2011*
All Banks & DFIs	16,762	17,237
All Banks	16,590	17,007
Commercial Banks	15,180	14,471
Public Sector Commercial Banks	2,202	2,463
Local Private Banks	12,749	11,841
Foreign Banks	229	167
Specialized Banks	1,410	2,536
DFIs	172	230

*, 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."

3.43 Electronic Banking Statistics

Item	Unit	FY10				FY11
		Q1	Q2	Q3	Q3	Q1
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	6,619	6,587	6,634	6,667	6,727
Automated Teller Machines (ATM)	Number	4,055	4,217	4,375	4,465	4,562
Point of Sale (POS)	Number	51,685	50,920	51,577	52,049	48,632
2- Credit Cards						
Credit Cards	Thousand	1,645	1,632	1,606	1,613	1,677
Outstanding Amount ¹	Million Rs.	33,828	31,257	29,345	28,280	26,868
3-Debit Cards ²	Thousand	6,898	7,555	8,086	8,140	8,697
4-E-banking Transactions						
No of transactions	Thousand	46,282	46,381	50,270	53,367	52,585
Value of Transactions	Billion Rs.	3,898	4,136	4,477	4,821	4,650
5-ATM Transactions						
No of transactions	Thousand	27,881	27,255	29,398	31,142	30,934
Value of Transactions	Billion Rs.	212	211	233	250	263
6-POS Transactions						
No of transactions	Thousand	4,417	3,895	3,697	3,664	3,427
Value of Transactions	Billion Rs.	23	18	17	17	16
7-RTOB Transactions						
No of transactions	Thousand	13,079	14,224	15,943	17,369	16,459
Value of Transactions	Billion Rs.	3,634	3,867	4,185	4,517	4,329
8-Other E-banking Channels ³						
No of transactions	Thousand	906	1,007	1,232	1,421	1,765
Value of Transactions	Billion Rs.	30	40	42	38	43

3.43 Electronic Banking Statistics

Item	Unit	FY11			FY12	
		Q2	Q3	Q4	Q1	Q2 ^p
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	7,036	7,089	7,416	7,885	8,905
Automated Teller Machines (ATM)	Number	4,734	4,948	5,200	5,318	5,409
Point of Sale (POS)	Number	44,383	40,539	37,232	36,473	35,703
2- Credit Cards						
Credit Cards	Thousand	1,564	1,384	1,385	1,363	1,278
Outstanding Amount ¹	Million Rs.	25,799	24,839	24,626	23,586	23,253
3-Debit Cards²	Thousand	10,910	11,348	11,990	12,553	13,321
4-E-banking Transactions						
No of transactions	Thousand	56,425	59,697	66,189	65,268	66,962
Value of Transactions	Billion Rs.	5,462	5,800	6,228	6,156	6,454
5-ATM Transactions						
No of transactions	Thousand	32,657	34,831	39,237	38,805	40,054
Value of Transactions	Billion Rs.	287	305	342	354	383
6-POS Transactions						
No of transactions	Thousand	3,618	3,450	3,831	4,137	4,197
Value of Transactions	Billion Rs.	20	16	18	18	20
7-RTOB Transactions						
No of transactions	Thousand	18,204	19,234	20,511	19,599	20,256
Value of Transactions	Billion Rs.	5,108	5,425	5,790	5,694	5,968
8-Other E-banking Channels³						
No of transactions	Thousand	1,946	2,183	2,610	2,726	2,455
Value of Transactions	Billion Rs.	48	53	79	90	83

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