

3.1 Scheduled Banks' Liabilities and Assets

ITEMS	(End of Period: Million Rupees)			
	2008	2009		2010
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Capital	278,012.4	341,741.2	345,150.6	380,782.8
Reserves	197,285.0	226,247.2	292,706.5	265,124.0
Demand Deposits:	1,642,811.1	1,607,774.6	1,967,682.4	2,135,162.1
(a) Scheduled Banks	39,546.0	37,872.4	46,205.5	57,624.8
(b) Others	1,603,265.1	1,569,902.2	1,921,476.9	2,077,537.3
Time Deposits:	2,202,071.5	2,593,261.5	2,447,642.0	2,629,614.8
(a) Scheduled Banks	13,847.2	25,560.0	16,457.2	14,035.0
(b) Others	2,188,224.3	2,567,701.5	2,431,184.8	2,615,579.8
Borrowings from:	373,667.1	470,217.8	655,818.2	542,593.3
(a) State Bank of Pakistan	254,895.7	290,600.2	442,347.2	334,012.7
(b) Banks Abroad	10,458.4	8,859.5	32,914.1	5,841.2
(c) Other Scheduled Banks	108,313.0	170,758.1	180,556.9	202,739.4
Head Office and Inter-Bank Adjustment	601,648.1	99,305.2	1,058,005.1	66,520.4
Contingent Liabilities as per contra	2,828,730.2	2,943,691.2	2,791,735.7	2,745,971.7
Other Liabilities	1,253,727.8	1,153,890.9	1,522,858.4	1,923,029.6
TOTAL LIABILITIES / ASSETS	9,377,953.2	9,436,129.6	11,081,598.9	10,688,798.7
ASSETS				
Cash:	431,225.3	462,874.1	469,537.4	493,148.3
(a) Notes, Coins and Silver	98,729.0	88,762.8	91,556.3	100,029.2
(b) Balances with State Bank of Pakistan	237,583.8	266,611.2	290,256.1	288,525.9
(c) Balances with others Scheduled Banks	94,912.5	107,500.1	87,725.0	104,593.2
Balances held Abroad	122,247.0	150,648.1	177,121.7	124,043.3
Bills Purchased and Discounted	138,661.1	143,376.5	151,275.9	163,113.4
Advances to:	3,088,175.4	3,122,103.9	3,251,770.8	3,262,088.2
(a) Scheduled Banks	31,781.4	41,757.6	59,879.5	87,624.8
(b) Others	3,056,394.0	3,080,346.3	3,191,891.3	3,174,463.4
Investment in Securities and Shares:	1,020,989.7	1,359,192.7	1,719,695.6	1,949,440.5
(a) Federal Government Securities	161,177.2	197,658.5	192,836.6	208,318.5
(b) Treasury Bills	541,289.1	748,731.4	986,725.6	1,119,504.0
(c) Provincial Governments Securities	75.1	75.1	-	-
(d) Foreign Securities	1.5	1.5	1,954.1	77,314.9
(e) Others	318,446.8	412,726.2	538,179.3	544,303.1
Bank Premises	147,456.2	189,341.9	147,025.9	171,649.0
Head Office and Inter-Bank Adjustment	61,330.1	55,600.1	54,498.2	208,987.6
Contingent Assets as per contra	2,828,730.2	2,943,691.2	2,791,735.7	2,745,971.7
Others Assets	1,539,138.0	1,009,301.1	2,318,937.7	1,570,356.7

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)				
ITEMS	2010	2011		2012
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Capital	394,151.1	390,234.1	479,214.1	485,296.5
Reserves	281,610.0	316,748.9	301,070.0	298,588.3
Demand Deposits:	2,244,483.7	2,600,985.9	2,741,791.2	3,069,780.2
(a) Scheduled Banks	49,912.3	64,477.5	112,996.7	93,530.4
(b) Others	2,194,571.4	2,536,508.4	2,628,794.4	2,976,249.9
Time Deposits:	2,806,655.8	2,962,349.4	3,077,140.6	3,247,640.5
(a) Scheduled Banks	17,311.7	9,542.7	17,679.1	4,517.4
(b) Others	2,789,344.1	2,952,806.7	3,059,461.5	3,243,123.1
Borrowings from:	537,556.5	535,520.0	662,826.9	487,155.6
(a) State Bank of Pakistan	367,362.9	365,034.4	516,154.1	382,500.8
(b) Banks Abroad	10,571.9	12,175.9	18,103.7	20,074.4
(c) Other Scheduled Banks	159,621.7	158,309.7	128,569.1	84,580.4
Head Office and Inter-Bank Adjustment	47,286.3	49,673.3	194,631.1	79,589.6
Contingent Liabilities as per contra	2,952,493.5	2,925,935.0	3,338,830.5	2,873,008.1
Other Liabilities	2,440,583.0	1,997,144.2	2,155,631.2	2,390,701.8
TOTAL LIABILITIES / ASSETS	11,704,819.9	11,778,590.8	12,951,135.6	12,931,760.6
ASSETS				
Cash:	531,006.7	571,556.9	623,759.7	639,771.2
(a) Notes, Coins and Silver	103,012.7	119,123.9	126,072.2	129,080.6
(b) Balances with State Bank of Pakistan	326,048.1	341,735.8	368,991.1	394,845.5
(c) Balances with others Scheduled Banks	101,945.9	110,697.2	128,696.4	115,845.1
Balances held Abroad	125,011.9	115,519.8	126,936.1	117,694.9
Bills Purchased and Discounted	185,076.6	188,779.4	175,019.5	196,877.8
Advances to:	3,368,243.3	3,377,231.1	3,362,417.2	3,597,714.3
(a) Scheduled Banks	61,881.1	66,409.1	52,224.7	67,709.9
(b) Others	3,306,362.2	3,310,822.0	3,310,192.5	3,530,004.4
Investment in Securities and Shares:	2,207,914.4	2,654,112.5	3,075,526.3	3,273,388.4
(a) Federal Government Securities	206,292.0	260,886.2	457,495.2	493,252.4
(b) Treasury Bills	1,266,001.8	1,572,278.4	1,932,569.3	1,916,027.9
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	51,883.1	62,564.9	68,147.3	76,298.8
(e) Others	683,737.5	758,383.0	617,314.5	787,809.3
Bank Premises	171,407.2	161,190.7	167,284.8	169,010.4
Head Office and Inter-Bank Adjustment	485,515.7	147,331.4	284,858.2	223,177.0
Contingent Assets as per contra	2,952,493.5	2,925,935.0	3,338,830.5	2,873,008.1
Others Assets	1,678,150.6	1,636,934.0	1,796,503.3	1,841,118.4

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	(Amount in million Rupees)		
					FIXED DEPOSITS		
					For 6 months & over but Less Than 6 months	For 1 year & over but less than 1 year	For 1 year & over but less than 2 years
2008							
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
December							
No. of A/Cs.	12,847,176	166,181	86,273	15,703,397	649,037	143,716	372,767
Amount	1,602,362.5	53,683.6	15,101.4	2,186,326.0	694,714.0	226,624.5	662,506.7
2012							
June							
No. of A/Cs.	13,994,488	171,396	79,593	15,991,376	559,435	142,647	316,887
Amount	1,828,006.3	69,799.8	11,501.4	2,400,372.5	756,645.1	214,208.7	673,732.2

3.2 Distribution of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)						
END OF PERIOD	FIXED DEPOSITS					All DEPOSITS
	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years & over	Total	
2008						
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
December						
No. of A/Cs.	48,087	133,652	24,220	282,222	1,653,701	30,456,728
Amount	22,994.9	66,452.3	6,468.1	151,021.9	1,830,782.4	5,688,255.9
2012						
June						
No. of A/Cs.	58,225	149,568	18,171	264,587	1,509,520	31,746,373
Amount	27,720.8	84,802.4	6,480.0	146,103.7	1,909,692.9	6,219,372.9

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

(End of Period: Million Rupees)

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

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

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

(End of Period: Million Rupees)

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

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2010	2011		2012
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	52,848.4	59,606.7	73,878.6	89,414.7
I. Official	9,264.0	9,966.8	9,739.0	9,812.9
II. Business	16,540.4	20,721.3	34,567.1	48,270.1
III. Personal	27,044.0	28,918.5	29,572.5	31,331.6
B. DOMESTIC CONSTITUENTS :	4,931,067.1	5,429,708.4	5,614,377.4	6,129,958.3
I. Government :	569,925.0	642,813.5	604,920.8	664,880.8
A. Federal Government	321,156.2	383,638.5	348,240.2	410,078.7
B. Provincial Governments	214,766.3	221,787.9	227,132.2	228,021.0
C. Local Bodies (City Governments)	34,002.5	37,387.1	29,548.4	26,781.2
II. Non-Financial Public Sector Enterprises :	342,935.8	382,098.2	400,839.5	422,758.9
A. Agriculture, Forestry, Hunting & Fishing	81.3	68.4	70.1	320.6
B. Mining & Quarrying	32,005.4	74,410.0	72,431.3	87,572.2
C. Manufacturing	73,936.2	70,079.3	91,846.9	96,515.5
D. Construction	64.4	272.7	43.9	196.7
E. Utilities	68,942.6	65,891.9	55,170.7	74,926.8
F. Commerce	18,384.2	22,139.3	27,438.6	18,611.7
G. Transport, Storage & Communication	114,560.1	110,352.6	113,489.0	109,859.3
H. Services	26,999.2	30,733.7	29,916.1	26,397.4
I. Others	7,962.4	8,150.3	10,433.0	8,358.8
III. Non-Bank Financial Companies :	106,348.9	97,479.8	133,178.0	119,782.8
A. Co-operative Banks	1,969.9	2,191.1	4,128.2	2,194.9
B. Development Financial Institutions	2,584.5	305.1	1,650.3	485.2
C. Insurance Companies	30,942.3	26,129.7	40,420.4	32,197.8
D. Micro Finance Banks	1,242.0	1,740.6	2,141.9	1,880.7
E. Other NBFC's	69,610.1	67,113.3	84,837.2	83,024.2
IV. Private Sector Enterprises :	1,365,070.8	1,500,601.2	1,491,484.0	1,653,240.8
A. Agriculture, Hunting and Forestry	146,349.8	162,544.3	158,797.6	171,183.4
1- Growing of crops	134,469.4	149,591.2	145,165.3	155,491.8
2- Farming of animals	6,312.7	6,911.8	7,212.9	8,249.3
3- Agricultural and animal husbandry	3,107.2	3,924.4	4,639.5	5,293.4
4- Agricultural machinery and equipments	1,627.8	1,443.1	1,145.6	1,399.4
5- Hunting, trapping, forestry & logging	33.2	17.0	38.4	242.2
6- Forestry and Logging and Related Service	799.5	656.9	595.8	507.2
B. Fishing and fish farming etc.	753.6	873.0	910.0	1,332.5
C. Mining and Quarrying	44,438.2	40,964.2	50,174.0	41,617.0
1- Mining of coal	6,847.8	9,242.8	7,248.7	7,988.7
2- Crude petroleum & natural gas	33,013.2	28,349.1	37,090.6	27,410.6
3- Iron & non-ferrous metal ores	1,140.5	527.0	354.3	1,558.1
4- Quarrying of stone, sand and clay	211.1	491.2	441.3	261.8
5- Chemical, fertilizer, Salt etc.	3,225.7	2,354.0	5,039.1	4,397.8
D. Manufacturing	276,199.5	310,925.8	325,761.2	359,619.1
1- Food products and beverages	40,597.5	57,516.8	65,290.4	59,027.0
2- Tobacco products	885.9	555.0	1,446.1	1,613.4
3- Textiles	51,905.1	61,697.0	60,799.2	70,050.7
i) Spinning, weaving, finishing of textiles	41,662.2	47,333.9	46,854.1	53,702.8
a) Spinning of fibers	26,611.4	29,182.2	27,849.8	31,804.6
b) Weaving of textiles	9,921.2	12,426.1	11,382.1	13,132.9
c) Finishing of textiles	5,129.5	5,725.6	7,622.3	8,765.3
ii) Made-up textile articles	4,286.3	5,914.7	6,078.0	7,717.7
iii) Knit wear	1,787.1	2,498.1	3,261.5	3,093.2
iv) Carpets and rugs	876.9	1,128.6	1,057.4	1,312.8
v) Other textiles n.e.s.	3,292.6	4,821.7	3,548.2	4,224.2
4- Wearing apparel, readymade garments etc.	8,638.4	10,726.3	8,920.4	9,050.1

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

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

CATEGORY OF DEPOSIT HOLDERS	(Conld.) (End of Period: Million Rupees)			
	2010	2011		2012
	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of	5,156.7	5,335.0	5,987.5	6,923.2
i.) Tanning & dressing of leather, luggage, handbags	1,632.7	1,887.0	2,265.0	2,496.6
ii.) Footwear	3,524.0	3,448.0	3,722.6	4,426.6
a) Leather wear	3,070.3	3,036.7	3,321.0	3,646.9
b) Rubber and Plastic wear	453.7	411.3	401.6	779.7
6- Wood and products of wood cork	967.4	1,276.7	1,074.3	1,583.3
7- Paper, paperboard and products	2,484.3	2,699.9	2,238.9	2,731.1
8- Printing, publishing and allied industries	5,005.2	5,644.9	5,315.7	6,555.4
9- Coke and refined petroleum products	26,549.9	25,042.4	35,202.7	45,781.6
10- Chemicals and chemical products	65,890.4	60,539.8	65,057.3	55,918.2
11- Rubber and plastics products	2,741.0	3,333.8	3,300.6	4,457.9
12- Other non-metallic mineral products	7,611.6	8,167.8	7,070.5	9,799.1
13- Basic metals	8,056.0	8,795.4	8,230.3	10,344.4
14- Fabricated metal products	2,547.6	2,885.9	3,207.5	4,258.4
15- Machinery and equipment	8,172.3	9,083.2	8,856.8	11,731.7
16- Office, accounting and computing machinery	966.3	1,349.0	1,996.4	1,995.5
17- Electrical machinery and apparatus	6,881.6	9,331.3	9,184.5	11,675.5
18- Radio, television and communication equipment and	814.7	1,309.7	943.3	1,320.9
19- Medical, precision and optical instruments, watches	3,660.4	4,196.5	3,866.6	5,466.6
20- Motor vehicles, trailers and semi-trailers	11,092.7	15,124.4	11,653.1	19,232.2
21- Other transport equipments	2,942.0	3,809.8	2,228.1	2,686.7
22- Furniture and fixture	1,868.6	1,509.0	1,663.4	1,561.9
23- Jewellery and related articles	760.9	979.8	864.2	1,354.9
24- Sports goods	1,652.7	2,011.3	2,049.0	2,438.5
25- Handicrafts	178.4	180.4	198.7	160.2
26- Other manufacturing n.e.s.	8,171.8	7,824.8	9,115.6	11,900.7
E. Ship breaking and waste / scrape (junk) etc.	1,556.8	1,690.1	2,291.2	2,375.2
F. Electricity, gas and water supply	30,929.6	29,732.6	35,052.0	35,059.4
G. Construction	64,990.2	77,808.6	75,141.7	97,694.2
1- Building	48,091.1	56,641.1	58,668.8	72,722.7
2- Infrastructure	16,899.2	21,167.5	16,472.9	24,971.5
H. Commerce and Trade	205,808.0	221,600.1	226,686.4	254,628.0
1- Sale, maintenance and repair of motor vehicles and	9,819.4	9,887.5	10,338.1	12,202.6
2- Wholesale and commission trade	122,152.0	130,750.2	130,919.3	137,163.1
i) Exports	19,912.7	22,149.1	22,322.1	24,255.0
ii) Imports	12,161.2	14,155.2	13,378.5	15,018.1
iii) Domestic whole sales	90,078.2	94,445.9	95,218.7	97,889.9
3- Retail trade	73,836.6	80,962.4	85,429.0	105,262.3
I. Hotels, restaurants and clubs etc	6,840.7	8,851.3	8,744.3	12,103.4
J. Transport, storage and communications	111,695.3	120,759.6	108,537.0	102,885.1
K. Real estate, renting and business activities	155,649.2	176,738.7	166,821.1	206,381.1
1- Real estate activities	32,971.8	34,339.3	32,084.9	46,399.7
2- Renting of machinery and equipment	1,668.6	2,284.9	2,446.4	3,635.7
3- Computer and related activities	6,898.2	7,474.1	7,954.7	10,287.8
4- Research and development	2,873.4	5,211.0	4,939.9	6,656.8
5- Other business activities	111,237.2	127,429.5	119,395.2	139,401.2
L. Education	36,235.2	35,743.6	34,390.0	39,081.4
M. Health and social work	16,611.1	19,044.7	20,288.2	22,537.4
N. Other community, social and personal service activities	52,683.0	57,329.0	57,762.3	62,180.4
O. Other private business n.e.c	214,330.6	235,995.6	220,127.0	244,563.1
V. Trust Funds and Non-Profit Institutions	144,640.7	145,118.4	152,792.8	171,200.7
VI. Personal	2,357,475.2	2,604,422.6	2,759,765.1	3,030,641.2
VII. Others	44,670.8	57,174.7	71,397.2	67,453.0
TOTAL	4,983,915.5	5,489,315.1	5,688,255.9	6,219,372.9

3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 30th June, 2012

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		D O M E S T I C C O N S T I T U E N T S							
			Government		Non Financial Public Sector		NBFC's		Private Sector (Business)	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	1,225	2.6	20,653	50.3	1,168	0.7	1,054	3.1	1,211,037	4,120.9
5,000 to 10,000	465	3.2	11,059	83.2	70	0.5	427	2.9	691,827	4,959.6
10,000 to 20,000	745	11.7	21,867	318.7	741	9.2	394	5.3	997,872	14,701.5
20,000 to 25,000	692	15.1	10,517	236.3	48	1.1	125	2.8	380,271	8,585.6
25,000 to 30,000	205	5.6	6,878	190.4	29	0.8	353	9.9	281,519	7,713.0
30,000 to 40,000	567	19.1	19,431	665.9	60	2.1	148	5.0	588,389	20,689.4
40,000 to 50,000	197	8.9	10,925	487.3	68	3.1	153	6.9	527,239	23,755.1
50,000 to 60,000	2,762	157.3	6,599	359.5	54	3.0	637	35.7	438,339	24,088.4
60,000 to 70,000	1,427	92.0	4,888	315.0	4,082	253.5	131	8.3	399,476	25,827.2
70,000 to 80,000	669	50.3	2,739	204.3	48	3.5	120	8.9	281,179	21,089.3
80,000 to 90,000	345	28.6	3,042	259.1	40	3.3	199	16.2	270,710	23,000.6
90,000 to 100,000	810	80.0	3,255	312.3	88	8.4	104	9.8	243,337	23,104.0
100,000 to 200,000	7,350	1,060.1	21,502	2,951.5	406	63.2	1,223	159.1	1,341,150	185,411.5
200,000 to 300,000	5,732	1,495.8	11,292	2,823.7	238	62.7	692	158.6	388,582	93,830.1
300,000 to 400,000	2,971	1,044.0	5,418	1,840.9	224	83.6	263	88.7	202,668	69,661.3
400,000 to 500,000	2,466	1,082.8	2,842	1,249.6	171	73.0	194	86.8	97,117	43,193.1
500,000 to 600,000	2,998	1,689.6	4,178	2,289.8	66	35.3	186	101.9	69,272	37,959.0
600,000 to 700,000	3,786	2,385.1	3,013	1,948.7	92	59.7	199	125.9	59,558	38,402.5
700,000 to 800,000	2,276	1,703.3	2,549	1,903.7	80	59.2	315	237.2	35,599	26,776.6
800,000 to 900,000	1,854	1,589.5	1,381	1,163.8	91	78.0	183	154.9	28,909	24,505.7
900,000 to 1,000,000	1,821	1,685.3	2,192	2,093.0	508	495.7	296	278.5	17,381	16,461.1
1,000,000 to 2,000,000	3,157	4,236.3	7,614	10,778.3	862	1,191.7	894	1,270.3	80,895	109,650.7
2,000,000 to 3,000,000	1,294	3,185.9	6,261	15,546.6	306	732.3	378	955.8	24,783	60,151.2
3,000,000 to 4,000,000	559	1,961.7	3,132	10,714.5	274	961.4	142	492.7	10,548	36,226.2
4,000,000 to 5,000,000	278	1,221.9	1,425	6,346.0	137	604.2	114	522.0	6,706	30,065.0
5,000,000 to 6,000,000	185	1,003.3	1,413	7,628.7	135	719.6	193	1,015.6	3,901	20,892.8
6,000,000 to 7,000,000	151	979.5	991	6,367.1	76	496.3	141	906.1	2,403	15,496.6
7,000,000 to 8,000,000	129	953.7	774	5,782.2	38	285.0	66	499.3	2,130	15,951.9
8,000,000 to 9,000,000	128	1,115.1	509	4,306.8	50	421.1	94	798.3	1,582	13,289.6
9,000,000 to 10,000,000	172	1,620.4	452	4,279.5	39	369.7	27	258.1	1,210	11,452.5
10,000,000 and over	759	58,926.7	7,489	571,384.2	1,767	415,677.9	1,014	111,558.2	12,683	602,228.8
TOTAL	48,175	89,414.7	206,280	664,880.8	12,056	422,758.9	10,459	119,782.8	8,698,272	1,653,240.8

3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 30th June, 2012

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	D O M E S T I C C O N S T I T U E N T S									(in million Rupees)	
	Trust Funds		Personal		Others		Sub Total		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	33,874	92.4	1,140,148	2,875.8	70,524	239.2	2,478,458	7,382.3	2,479,683	7,384.9	
5,000 to 10,000	11,256	76.9	929,511	7,014.2	49,148	345.9	1,693,298	12,483.3	1,693,763	12,486.5	
10,000 to 20,000	11,081	160.3	2,105,403	31,728.2	118,192	1,760.4	3,255,550	48,683.6	3,256,295	48,695.3	
20,000 to 25,000	5,126	114.7	1,037,211	23,363.8	42,440	945.8	1,475,738	33,250.0	1,476,430	33,265.1	
25,000 to 30,000	4,762	130.5	1,102,226	30,221.8	55,083	1,521.4	1,450,850	39,787.7	1,451,055	39,793.3	
30,000 to 40,000	5,458	184.6	1,837,291	63,924.3	86,036	2,986.0	2,536,813	88,457.2	2,537,380	88,476.3	
40,000 to 50,000	4,005	181.0	1,632,213	73,405.2	55,938	2,416.9	2,230,541	100,255.4	2,230,738	100,264.3	
50,000 to 60,000	5,299	294.4	1,506,807	82,631.2	46,294	2,555.3	2,004,029	109,967.5	2,006,791	110,124.8	
60,000 to 70,000	4,233	270.2	1,251,642	81,208.4	69,127	4,386.9	1,733,579	112,269.5	1,735,006	112,361.5	
70,000 to 80,000	4,380	334.0	1,142,948	85,515.5	23,381	1,753.0	1,454,795	108,908.6	1,455,464	108,958.9	
80,000 to 90,000	3,256	272.2	908,882	77,240.3	7,301	626.6	1,193,430	101,418.4	1,193,775	101,446.9	
90,000 to 100,000	848	81.3	795,577	75,537.1	23,092	2,201.8	1,066,301	101,254.9	1,067,111	101,334.9	
100,000 to 200,000	27,483	3,873.2	3,954,440	543,379.1	40,895	5,627.6	5,387,099	741,465.3	5,394,449	742,525.4	
200,000 to 300,000	8,570	2,150.4	1,067,155	258,291.0	16,747	4,067.7	1,493,276	361,384.2	1,499,008	362,880.0	
300,000 to 400,000	2,435	828.9	419,158	142,739.2	5,846	2,019.7	636,012	217,262.3	638,983	218,306.2	
400,000 to 500,000	3,915	1,766.5	226,746	100,719.3	6,363	2,784.2	337,348	149,872.4	339,814	150,955.2	
500,000 to 600,000	3,503	1,931.9	169,377	92,480.5	4,041	2,251.9	250,623	137,050.3	253,621	138,739.9	
600,000 to 700,000	2,949	1,901.2	129,312	83,496.0	3,705	2,391.3	198,828	128,325.3	202,614	130,710.3	
700,000 to 800,000	1,898	1,419.3	89,312	66,735.9	2,477	1,854.5	132,230	98,986.3	134,506	100,689.7	
800,000 to 900,000	1,249	1,059.3	61,661	52,271.3	1,967	1,662.3	95,441	80,895.4	97,295	82,484.9	
900,000 to 1,000,000	1,119	1,058.1	52,324	49,466.6	1,087	1,034.5	74,907	70,887.5	76,728	72,572.8	
1,000,000 to 2,000,000	5,799	8,145.5	200,922	270,087.1	3,228	4,321.2	300,214	405,444.8	303,371	409,681.2	
2,000,000 to 3,000,000	1,757	4,325.6	49,443	117,351.8	837	1,976.1	83,765	201,039.5	85,059	204,225.3	
3,000,000 to 4,000,000	1,038	3,572.6	20,106	68,793.4	174	608.8	35,414	121,369.6	35,973	123,331.3	
4,000,000 to 5,000,000	645	2,907.5	13,510	60,796.3	222	965.8	22,759	102,206.8	23,037	103,428.7	
5,000,000 to 6,000,000	580	3,074.9	7,276	39,178.6	72	374.7	13,570	72,884.9	13,755	73,888.2	
6,000,000 to 7,000,000	406	2,619.3	4,760	30,617.1	22	140.2	8,799	56,642.7	8,950	57,622.2	
7,000,000 to 8,000,000	205	1,521.3	2,983	22,172.2	39	293.1	6,235	46,505.1	6,364	47,458.8	
8,000,000 to 9,000,000	247	2,092.2	2,364	19,985.4	15	127.4	4,861	41,020.8	4,989	42,135.9	
9,000,000 to 10,000,000	320	3,025.9	2,081	19,650.7	82	759.8	4,211	39,796.3	4,383	41,416.7	
10,000,000 and over	2,013	121,734.6	13,952	357,763.6	306	12,453.2	39,224	2,192,800.6	39,983	2,251,727.3	
TOTAL	159,709	171,200.7	21,876,741	3,030,641.2	734,681	67,453.0	31,698,198	6,129,958.3	31,746,373	6,219,372.9	

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

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

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2010		2011				2012	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	2,189,524	5,542.6	1,976,179	5,538.8	2,204,424	5,823.9	2,479,683	7,384.9
5,000 to 10,000	1,710,008	12,551.1	1,581,826	11,759.6	1,860,895	13,631.6	1,693,763	12,486.5
10,000 to 20,000	2,978,020	44,560.5	2,980,938	44,611.6	3,400,190	50,320.0	3,256,295	48,695.3
20,000 to 25,000	1,458,278	32,775.6	1,454,397	32,729.5	1,464,250	32,872.6	1,476,430	33,265.1
25,000 to 30,000	1,279,311	35,068.8	1,191,206	32,720.5	1,558,733	42,818.0	1,451,055	39,793.3
30,000 to 40,000	2,532,621	88,567.6	2,245,416	78,464.0	2,443,279	85,642.8	2,537,380	88,476.3
40,000 to 50,000	2,057,770	92,199.4	2,006,164	90,050.4	2,213,312	99,052.2	2,230,738	100,264.3
50,000 to 60,000	1,736,437	95,297.1	1,831,175	100,464.4	1,812,063	99,488.0	2,006,791	110,124.8
60,000 to 70,000	1,501,747	97,347.9	1,560,749	101,271.6	1,649,554	107,085.7	1,735,006	112,361.5
70,000 to 80,000	1,277,652	95,704.7	1,401,319	104,962.2	1,431,104	107,215.6	1,455,464	108,958.9
80,000 to 90,000	1,123,753	95,286.3	1,103,125	93,753.9	1,203,210	101,998.5	1,193,775	101,446.9
90,000 to 100,000	963,847	91,513.2	1,003,464	95,357.4	1,031,518	97,602.7	1,067,111	101,334.9
100,000 to 200,000	4,394,881	605,365.7	5,005,844	690,957.4	4,877,701	666,873.4	5,394,449	742,525.4
200,000 to 300,000	1,237,950	299,315.1	1,426,686	346,244.5	1,334,685	322,587.4	1,499,008	362,880.0
300,000 to 400,000	501,272	172,478.0	609,718	210,305.0	591,112	202,740.8	638,983	218,306.2
400,000 to 500,000	290,437	128,907.1	326,306	146,116.1	329,271	146,789.9	339,814	150,955.2
500,000 to 600,000	184,513	100,550.3	204,200	111,394.1	208,459	113,157.3	253,621	138,739.9
600,000 to 700,000	123,805	79,980.2	132,133	85,560.9	139,218	89,972.3	202,614	130,710.3
700,000 to 800,000	93,913	70,331.5	107,834	80,452.2	115,739	86,654.3	134,506	100,689.7
800,000 to 900,000	68,024	57,731.6	86,809	73,601.0	79,994	67,673.4	97,295	82,484.9
900,000 to 1,000,000	46,634	44,137.0	65,062	61,809.2	62,492	59,258.4	76,728	72,572.8
1,000,000 to 2,000,000	227,933	309,498.3	246,040	333,547.5	246,118	331,574.7	303,371	409,681.2
2,000,000 to 3,000,000	65,014	156,756.7	67,239	162,820.5	69,908	168,220.8	85,059	204,225.3
3,000,000 to 4,000,000	28,053	96,732.8	32,303	110,233.6	32,900	112,859.1	35,973	123,331.3
4,000,000 to 5,000,000	16,615	74,214.7	19,729	88,546.5	21,616	96,736.5	23,037	103,428.7
5,000,000 to 6,000,000	12,046	64,741.0	16,699	90,111.0	13,982	75,171.5	13,755	73,888.2
6,000,000 to 7,000,000	7,188	46,422.1	8,558	55,336.8	9,044	58,145.9	8,950	57,622.2
7,000,000 to 8,000,000	5,330	39,576.5	6,088	45,389.7	6,640	49,442.3	6,364	47,458.8
8,000,000 to 9,000,000	4,086	34,483.0	4,844	40,976.2	4,885	41,365.2	4,989	42,135.9
9,000,000 to 10,000,000	2,958	27,835.0	4,274	40,498.7	3,923	37,126.3	4,383	41,416.7
10,000,000 and over	30,840	1,788,444.0	35,619	1,923,730.6	36,509	2,118,354.9	39,983	2,251,727.3
TOTAL	28,150,460	4,983,915.5	28,741,943	5,489,315.2	30,456,728	5,688,255.9	31,746,373	6,219,372.9

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	2008	2009		2010
	Dec.	Jun.	Dec.	Jun.
I. Government:	150,461.0	341,698.8	333,440.8	423,866.8
A. Federal Government:	128,837.2	163,055.6	186,794.6	183,015.4
(1) Commodity Operations	123,445.0	158,453.9	181,725.3	175,612.5
(2) Others	5,392.2	4,601.6	5,069.3	7,402.9
B. Provincial Governments:	21,623.8	178,603.3	146,646.3	240,851.4
(1) Commodity Operations	20,670.7	176,965.6	146,307.4	240,620.7
(2) Others	953.0	1,637.7	338.8	230.7
C. Local Bodies (City Governments)	-	40.0	-	-
II. Non-Financial Public Sector Enterprises :	186,902.4	216,717.0	225,365.8	166,137.7
(1) Agriculture, Forestry, Hunting & Fishing	9,387.8	-	-	-
(2) Mining & Quarrying	-	-	-	-
(3) Manufacturing	53,715.8	53,203.5	73,437.2	55,045.0
(4) Construction	-	-	-	-
(5) Utilities	60,304.7	63,781.1	65,329.8	29,292.0
(6) Commerce	24,559.9	18,509.4	17,488.6	12,822.5
(7) Transport, Storage & Communication	38,783.7	45,241.9	34,876.8	34,753.0
(8) Services	150.4	1.0	3.6	32.6
(9) Others	-	35,980.2	34,229.9	34,192.6
III. Non-Bank Financial Institutions :	45,733.5	39,369.7	49,030.0	44,302.7
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	2,566.9	6,235.3	6,098.0	6,429.3
(3) Insurance Companies	2,516.1	1,660.0	1,369.8	1,428.4
(4) Micro Finance	-	-	-	200.0
(5) Other NBFC's	40,650.5	31,474.4	41,562.2	36,244.9
IV. Private Sector Enterprises :	2,240,767.9	2,096,078.9	2,221,542.0	2,193,624.0
A. Agriculture, Hunting and Forestry	170,607.4	157,163.2	165,826.2	165,206.6
(1) Growing of crops	120,035.9	113,890.7	120,137.4	114,912.1
(2) Farming of animals	26,291.7	21,150.6	20,611.7	22,968.6
(3) Agricultural and animal husbandry	1,108.4	599.8	633.2	476.2
(4) Agricultural machinery and equipments	22,670.4	21,166.5	24,259.1	26,772.2
(5) Hunting, trapping, forestry & logging	501.0	355.6	184.8	77.4
B. Fishing and fish farming etc.	804.8	513.0	670.7	767.6
C. Mining and Quarrying	16,929.7	17,492.6	17,002.7	14,979.1
(1) Mining of coal	2,748.6	2,634.5	2,465.0	2,742.4
(2) Crude petroleum & natural gas	10,684.1	12,133.8	11,923.3	10,460.5
(3) Iron & non-ferrous metal ores	85.1	432.3	928.0	580.4
(4) Quarrying of stone, sand and clay	183.4	339.9	374.9	325.8
(5) Chemical, fertilizer, Salt etc.	3,228.5	1,952.0	1,311.4	870.1
D. Manufacturing	1,299,410.2	1,186,757.8	1,282,352.6	1,228,536.4
(1) Food products and beverages	216,289.8	197,478.2	190,828.4	214,265.2
(2) Tobacco products	893.0	285.2	2,040.1	2,278.8
(3) Textiles	516,595.0	464,471.9	526,332.6	456,139.9
i) Spinning, weaving, finishing of textiles	410,374.1	368,092.7	424,046.0	351,567.5
a) Spinning of fibers	246,284.8	211,995.7	255,267.8	202,128.3
b) Weaving of textiles	86,216.2	85,543.7	89,230.0	82,154.9
c) Finishing of textiles	77,873.1	70,553.3	79,548.3	67,284.3
ii) Made-up textile articles	44,915.0	43,073.9	46,306.3	51,329.2
iii) Knit wear	20,156.7	23,370.0	23,683.8	21,245.7
iv) Carpets and rugs	5,801.8	5,906.9	4,617.7	6,754.9
v) Other textiles n.e.s.	35,347.4	24,028.4	27,678.8	25,242.7
(4) Wearing apparel, readymade garments etc.	46,678.4	48,250.9	49,456.7	48,150.6

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

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2008	2009		2010
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	19,876.1	18,173.0	18,026.8	17,121.6
i.) Tanning & dressing of leather, luggage, handbags etc.	10,310.0	9,978.4	9,895.0	9,288.3
ii.) Footwear	9,566.1	8,194.7	8,131.7	7,833.3
6) Wood and products of wood cork	1,921.9	2,023.0	1,919.3	1,890.1
7) Paper, paperboard and products	23,763.0	18,079.3	17,528.3	18,591.4
8) Printing, publishing and allied industries	8,936.0	9,197.9	8,397.5	7,586.4
9) Coke and refined petroleum products	22,763.3	20,522.7	21,737.1	23,652.9
10) Chemicals and chemical products	145,275.6	131,890.6	154,646.7	152,153.2
11) Rubber and plastics products	11,644.5	12,746.4	12,405.3	13,584.5
12) Other non-metallic mineral products	105,576.1	100,385.8	102,842.3	99,994.9
13) Basic metals	40,679.4	39,393.2	39,596.0	40,885.5
14) Fabricated metal products	10,138.9	8,730.6	9,528.5	11,371.5
15) Machinery and equipment	18,714.7	14,598.0	16,073.4	15,729.3
16) Office, accounting and computing machinery	317.2	111.2	128.1	38.2
17) Electrical machinery and apparatus	43,158.2	40,079.0	48,342.3	44,963.3
18) Radio, television and communication equipment and apparatus	3,091.9	3,108.3	3,693.3	3,045.1
19) Medical, precision and optical instruments, watches and clocks	9,122.4	5,565.0	5,555.0	7,555.6
20) Motor vehicles, trailers and semi-trailers	20,073.9	18,413.4	18,825.1	16,042.4
21) Other transport equipments	4,862.5	3,667.4	4,445.4	3,789.5
22) Furniture and fixture	1,951.6	1,539.4	1,941.3	2,206.9
23) Jewellery and related articles	1,873.8	994.5	1,277.1	1,031.9
24) Sports goods	4,422.5	5,094.8	4,638.1	4,220.4
25) Handicrafts	201.0	94.9	144.8	149.6
26) Other manufacturing n.e.s.	20,589.4	21,863.4	22,003.2	22,097.7
E. Ship breaking and waste / scrape (junk)	2,659.4	4,928.0	3,380.2	4,906.3
F. Electricity, gas and water supply	146,983.2	152,197.2	179,560.4	209,776.8
G. Construction	78,450.4	68,892.1	64,985.6	65,825.6
1) Building	59,870.0	53,902.2	51,799.3	51,131.0
2) Infrastructure	18,580.3	14,989.9	13,186.3	14,694.6
H. Commerce and Trade	244,713.5	226,381.2	231,335.7	220,443.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,080.1	16,257.0	14,475.7	12,694.9
2) Wholesale and commission trade	146,162.7	129,310.3	129,131.3	120,150.7
i) Exports	41,944.9	33,547.5	39,468.0	33,432.4
ii) Imports	37,552.7	30,380.3	28,876.1	29,565.7
iii) Domestic whole sales	66,665.2	65,382.5	60,787.2	57,152.6
3) Retail trade	85,470.8	80,814.0	87,728.7	87,598.3
I. Hotels, restaurants and clubs etc	14,358.9	13,476.2	14,042.1	14,830.4
J. Transport, storage and communications	99,544.3	98,136.5	96,700.7	102,505.1
K. Real estate, renting and business activities	104,090.2	107,453.1	108,810.1	103,215.7
L. Education	6,027.6	5,389.5	5,773.5	8,202.7
M. Health and social work	6,340.9	6,192.9	5,950.3	5,516.6
N. Other community, social and personal service activities	14,937.8	20,858.6	18,342.1	21,519.3
O. Other private business n.e.s	34,909.6	30,246.9	26,809.1	27,391.8
V. Trust Funds and Non Profit Institutions	13,606.1	12,258.5	13,223.6	13,309.6
VI. Personal	396,088.0	364,458.2	339,887.8	322,138.0
A. Bank Employees	65,286.4	69,451.3	74,017.5	76,326.0
B. Consumer Financing	327,067.4	291,924.7	262,635.4	240,292.6
i) House building	64,191.0	61,151.6	58,713.0	54,140.5
ii) Transport	93,877.4	79,592.9	69,634.3	64,679.8
iii) Credit cards	41,092.8	35,535.1	31,257.4	28,280.5
iv) Consumer durable	5,537.8	546.6	176.7	512.8
v) Personal loans	122,368.4	115,098.4	102,853.9	92,679.0
C. Other Personal	3,734.3	3,082.2	3,235.0	5,519.4
VII. Others	22,835.1	9,765.2	9,401.3	11,084.7
TOTAL	3,056,394.0	3,080,346.3	3,191,891.3	3,174,463.4

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2010	2011	
	Dec.	Jun.	Dec.
I. Government:	372,547.0	406,735.0	348,529.8
A. Federal Government:	169,578.5	192,151.0	163,614.0
(1) Commodity Operations	160,783.0	183,252.8	153,089.7
(2) Others	8,795.4	8,898.2	10,524.3
B. Provincial Governments:	202,968.5	214,584.0	184,915.8
(1) Commodity Operations	202,724.5	214,235.2	184,532.4
(2) Others	244.0	348.7	383.4
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	165,357.7	171,002.7	135,888.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	47,972.6	39,008.0	40,992.3
(4) Construction	-	-	-
(5) Utilities	32,220.7	33,718.3	14,426.7
(6) Commerce	14,780.5	18,197.6	14,246.1
(7) Transport, Storage & Communication	39,235.4	46,714.6	62,231.5
(8) Services	59.8	314.6	260.7
(9) Others	31,088.7	33,049.6	3,731.1
III. Non-Bank Financial Institutions :	42,047.8	40,181.7	43,447.7
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	5,624.9	4,928.1	6,210.8
(3) Insurance Companies	1,173.0	1,029.0	718.0
(4) Micro Finance	200.0	200.0	200.0
(5) Other NBFC's	35,049.9	34,024.7	36,318.9
IV. Private Sector Enterprises :	2,386,470.9	2,364,473.6	2,459,754.2
A. Agriculture, Hunting and Forestry	178,212.5	179,946.5	187,134.8
(1) Growing of crops	125,848.1	127,897.6	135,777.3
(2) Farming of animals	24,906.7	26,648.8	28,530.7
(3) Agricultural and animal husbandry	570.8	401.1	410.4
(4) Agricultural machinery and equipments	26,786.7	24,812.0	22,258.6
(5) Hunting, trapping, forestry & logging	100.1	187.0	157.9
B. Fishing and fish farming etc.	637.1	470.6	613.8
C. Mining and Quarrying	14,475.0	16,298.4	15,840.8
(1) Mining of coal	3,161.1	3,177.5	3,301.1
(2) Crude petroleum & natural gas	9,508.0	11,629.1	10,696.8
(3) Iron & non-ferrous metal ores	249.7	488.4	589.9
(4) Quarrying of stone, sand and clay	572.9	460.2	401.6
(5) Chemical, fertilizer, Salt etc.	983.2	543.2	851.4
D. Manufacturing	1,366,476.0	1,343,695.1	1,396,264.4
(1) Food products and beverages	222,018.1	274,994.8	258,737.4
(2) Tobacco products	4,236.6	3,136.5	3,301.5
(3) Textiles	554,403.8	492,062.0	524,555.2
i) Spinning, weaving, finishing of textiles	435,407.9	377,929.4	411,858.4
a) Spinning of fibers	248,974.4	213,381.9	239,874.6
b) Weaving of textiles	99,361.9	89,351.1	87,522.6
c) Finishing of textiles	87,071.6	75,196.5	84,461.2
ii) Made-up textile articles	53,405.8	47,131.1	46,017.5
iii) Knit wear	24,009.8	25,598.8	26,112.8
iv) Carpets and rugs	6,469.3	6,800.5	7,547.7
v) Other textiles n.e.s.	35,110.9	34,602.2	33,018.8
(4) Wearing apparel, readymade garments etc.	49,888.2	49,473.4	50,874.2

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2010	2011	
	Dec	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,452.7	22,091.0	22,542.8
i.) Tanning & dressing of leather, luggage, handbags etc.	9,769.0	12,030.1	12,672.6
ii.) Footwear	8,683.7	10,060.8	9,870.2
6) Wood and products of wood cork	2,673.2	3,307.9	2,801.3
7) Paper, paperboard and products	19,504.2	23,543.5	24,033.5
8) Printing, publishing and allied industries	6,969.7	7,165.1	6,941.7
9) Coke and refined petroleum products	26,761.5	31,284.1	34,219.6
10) Chemicals and chemical products	156,047.5	154,521.0	161,646.2
11) Rubber and plastics products	13,953.4	14,126.3	16,430.0
12) Other non-metallic mineral products	107,354.1	93,440.1	95,215.2
13) Basic metals	45,463.4	43,158.9	52,141.6
14) Fabricated metal products	12,961.0	12,382.3	13,973.4
15) Machinery and equipment	20,610.2	19,175.0	20,436.8
16) Office, accounting and computing machinery	32.7	31.1	284.4
17) Electrical machinery and apparatus	42,194.0	37,980.0	43,434.7
18) Radio, television and communication equipment and apparatus	3,394.0	3,207.2	3,440.7
19) Medical, precision and optical instruments, watches and clocks	7,836.6	8,214.2	7,931.9
20) Motor vehicles, trailers and semi-trailers	17,971.7	16,308.2	19,978.7
21) Other transport equipments	3,541.4	3,120.5	2,917.6
22) Furniture and fixture	1,784.5	2,203.7	1,449.2
23) Jewellery and related articles	923.1	864.0	825.8
24) Sports goods	4,410.1	5,178.3	5,419.3
25) Handicrafts	119.0	164.1	94.6
26) Other manufacturing n.e.s.	22,971.2	22,561.8	22,637.0
E. Ship breaking and waste / scrape (junk) etc.	7,111.1	7,212.4	9,392.3
F. Electricity, gas and water supply	231,997.6	263,825.7	292,414.9
G. Construction	69,536.2	66,211.1	66,669.3
1) Building	51,943.8	50,019.9	49,408.6
2) Infrastructure	17,592.4	16,191.2	17,260.7
H. Commerce and Trade	228,189.1	203,351.8	209,246.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,845.1	10,351.1	14,503.5
2) Wholesale and commission trade	123,438.5	108,050.5	105,951.5
i) Exports	40,330.2	34,826.4	34,044.1
ii) Imports	29,492.4	24,083.7	22,763.4
iii) Domestic whole sales	53,615.9	49,140.4	49,143.9
3) Retail trade	90,905.5	84,950.2	88,791.9
I. Hotels, restaurants and clubs etc	15,311.3	14,026.0	14,807.7
J. Transport, storage and communications	108,629.4	106,391.5	98,942.9
K. Real estate, renting and business activities	107,312.8	103,374.8	105,458.4
L. Education	7,397.2	6,308.9	5,350.6
M. Health and social work	5,765.1	5,529.6	5,266.4
N. Other community, social and personal service activities	17,954.1	16,004.3	17,302.5
O. Other private business n.e.s	27,466.6	31,826.9	35,048.7
V. Trust Funds and Non-Profit Institutions	16,363.8	18,028.7	19,782.2
VI. Personal	305,983.5	294,017.6	285,931.9
A. Bank Employees	74,572.0	76,409.8	75,370.2
B. Consumer Financing	224,828.2	213,153.6	205,025.0
i) House building	50,812.3	47,671.0	44,692.9
ii) Transport	57,354.5	50,672.7	46,480.7
iii) Credit cards	25,797.3	24,625.7	23,142.0
iv) Consumer durable	473.4	309.0	395.3
v) Personal loans	90,390.8	89,875.2	90,314.1
C. Other Personal	6,583.3	4,454.1	5,536.8
VII. Others	17,591.6	16,382.8	16,858.3
TOTAL	3,306,362.2	3,310,822.0	3,310,192.5

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	(End of Period: Million Rupees)		
	Jun. 2012		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	461,675.9	461,675.9	-
A. Federal Government:	218,910.7	218,910.7	-
(1) Commodity Operations	194,758.3	194,758.3	-
(2) Others	24,152.4	24,152.4	-
B. Provincial Governments:	242,765.2	242,765.2	-
(1) Commodity Operations	241,718.5	241,718.5	-
(2) Others	1,046.7	1,046.7	-
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	312,301.8	312,301.8	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	37,082.2	37,082.2	-
(4) Construction	-	-	-
(5) Utilities	13,898.5	13,898.5	-
(6) Commerce	41,068.4	41,068.4	-
(7) Transport, Storage & Communication	69,203.7	69,203.7	-
(8) Services	356.5	356.5	-
(9) Others	150,692.6	150,692.6	-
III. Non-Bank Financial Institutions :	44,209.7	44,108.5	101.2
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	6,726.9	6,726.9	-
(3) Insurance Companies	660.0	660.0	-
(4) Micro Finance	100.0	100.0	-
(5) Other NBFC's	36,722.8	36,621.6	101.2
IV. Private Sector Enterprises :	2,393,109.2	2,278,790.5	114,318.7
A. Agriculture, Hunting and Forestry	199,001.6	99,356.0	99,645.6
(1) Growing of crops	144,465.8	84,776.6	59,689.2
(2) Farming of animals	30,214.5	10,283.6	19,930.9
(3) Agricultural and animal husbandry	432.3	432.3	-
(4) Agricultural machinery and equipments	23,666.9	3,644.2	20,022.7
(5) Hunting, trapping, forestry & logging	222.1	219.2	2.9
B. Fishing and fish farming etc.	505.3	477.9	27.4
C. Mining and Quarrying	15,105.2	15,017.2	88.0
(1) Mining of coal	2,939.1	2,873.7	65.4
(2) Crude petroleum & natural gas	10,447.9	10,447.9	-
(3) Iron & non-ferrous metal ores	259.6	259.6	-
(4) Quarrying of stone, sand and clay	387.2	371.9	15.3
(5) Chemical, fertilizer, Salt etc.	1,071.4	1,064.0	7.4
D. Manufacturing	1,349,323.1	1,341,318.7	8,004.4
(1) Food products and beverages	280,928.2	279,906.1	1,022.1
(2) Tobacco products	3,537.7	3,537.6	0.1
(3) Textiles	478,094.8	475,057.2	3,037.6
i) Spinning, weaving, finishing of textiles	369,993.7	367,525.7	2,468.0
a) Spinning of fibers	210,915.3	209,310.3	1,605.0
b) Weaving of textiles	83,219.4	83,088.1	131.3
c) Finishing of textiles	75,859.0	75,127.3	731.7
ii) Made-up textile articles	43,283.2	43,264.8	18.4
iii) Knit wear	24,144.3	23,658.3	486.0
iv) Carpets and rugs	5,460.2	5,455.5	4.7
v) Other textiles n.e.s.	35,213.3	35,152.8	60.5
(4) Wearing apparel, readymade garments etc.	47,779.3	47,536.8	242.5

3.6 Classification of Scheduled Banks' Advances by Borrowers

(Concltd.)

(End of Period: Million Rupees)

BORROWERS	Jun. 2012		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	20,629.6	20,464.6	165.0
(i) Tanning & dressing of leather, luggage, handbags etc.	10,414.3	10,329.5	84.8
(ii) Footwear	10,215.2	10,135.1	80.1
(6) Wood and products of wood cork	3,055.7	3,000.4	55.3
(7) Paper, paperboard and products	22,463.7	22,228.0	235.7
(8) Printing, publishing and allied industries	6,652.1	6,557.2	94.9
(9) Coke and refined petroleum products	30,584.5	30,568.6	15.9
(10) Chemicals and chemical products	174,768.7	173,657.2	1,111.5
(11) Rubber and plastics products	15,777.3	15,469.3	308.0
(12) Other non-metallic mineral products	75,154.0	74,407.9	746.1
(13) Basic metals	56,891.9	56,550.2	341.7
(14) Fabricated metal products	12,587.8	12,485.3	102.5
(15) Machinery and equipment	14,213.5	14,139.6	73.9
(16) Office, accounting and computing machinery	325.9	324.0	1.9
(17) Electrical machinery and apparatus	41,071.5	41,028.5	43.0
(18) Radio, television and communication equipment and apparatus	3,979.5	3,972.5	7.0
(19) Medical, precision and optical instruments, watches and clocks	8,014.3	7,972.3	42.0
(20) Motor vehicles, trailers and semi-trailers	18,707.1	18,595.2	111.9
(21) Other transport equipments	3,424.6	3,414.9	9.7
(22) Furniture and fixture	1,748.8	1,666.8	82.0
(23) Jewellery and related articles	676.4	629.8	46.6
(24) Sports goods	5,100.2	5,073.2	27.0
(25) Handicrafts	106.1	90.5	15.6
(26) Other manufacturing n.e.s.	23,049.8	22,985.0	64.8
E. Ship breaking and waste / scrape (junk) etc.	12,620.1	12,619.9	0.2
F. Electricity, gas and water supply	271,860.4	271,847.7	12.7
G. Construction	53,026.8	52,693.7	333.1
(1) Building	40,032.0	39,759.1	272.9
(2) Infrastructure	12,994.9	12,934.6	60.3
H. Commerce and Trade	200,280.3	196,534.8	3,745.5
(1) Sale, maintenance and repair of motor vehicles and motorcycles	16,738.2	16,370.5	367.7
(2) Wholesale and commission trade	100,931.0	100,684.4	246.6
(i) Exports	27,810.9	27,810.2	0.7
(ii) Imports	25,522.2	25,514.3	7.9
(iii) Domestic whole sales	47,597.9	47,359.9	238.0
(3) Retail trade	82,611.2	79,479.9	3,131.3
I. Hotels, restaurants and clubs etc	14,804.2	14,619.0	185.2
J. Transport, storage and communications	110,881.6	110,333.2	548.4
K. Real estate, renting and business activities	103,966.7	103,236.3	730.4
L. Education	6,204.8	6,060.7	144.1
M. Health and social work	5,658.1	5,600.7	57.4
N. Other community, social and personal service activities	14,473.0	14,425.0	48.0
O. Other private business n.e.s	35,398.0	34,649.9	748.1
V. Trust Funds and Non Profit Institutions	18,003.6	18,003.6	-
VI. Personal	285,133.7	282,170.0	2,963.7
(1) Bank Employees	72,975.9	70,045.2	2,930.7
(2) Consumer Financing	204,943.7	204,910.7	33.0
(i) House building	40,967.7	40,967.7	-
(ii) Transport	45,352.1	45,349.2	2.9
(iii) Credit cards	22,934.1	22,934.1	-
(iv) Consumer durable	452.2	434.5	17.7
(v) Personal loans	95,237.6	95,225.1	12.5
(3) Other Personal	7,214.1	7,214.1	-
VII. Others	15,570.5	15,093.5	477.0
TOTAL	3,530,004.4	3,412,143.9	117,860.5

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	2008	2009		2010		2011	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	18,088.9	7,275.6	18,452.2	20,686.3	22,990.1	32,560.1	42,200.3
II. Securities, Shares and other Financial Instruments:	95,457.5	73,902.3	80,386.9	83,218.0	72,475.0	55,869.9	65,397.7
A. Quoted on the Stock Exchange:	75,503.3	57,255.4	60,939.5	70,941.9	46,568.1	43,085.6	46,906.9
1. To Stock Brokers and Dealers:	49,824.4	34,181.7	34,179.1	50,741.6	30,605.0	23,934.7	26,253.4
(a) Government and other Trustee Securities	8,376.3	5,863.3	6,617.9	10,249.9	7,400.1	9,451.6	9,143.7
(b) Shares and Debentures	37,244.4	25,502.3	26,311.1	39,569.3	22,229.1	12,900.0	15,023.5
(c) Participation Term Certificates	433.1	1,002.4	148.7	10.7	5.5	51.0	12.3
(d) Others	3,770.5	1,813.8	1,101.5	911.7	970.2	1,532.1	2,073.9
2. To others:	25,678.9	23,073.6	26,760.4	20,200.3	15,963.2	19,150.9	20,653.5
(a) Government and other Trustee Securities	6,709.7	3,693.5	2,444.5	1,755.0	2,397.6	5,641.1	4,011.9
(b) Shares and Debentures	15,815.4	16,491.8	15,075.6	11,205.2	8,739.3	8,172.0	8,346.9
(c) Participation Term Certificates	665.4	33.4	61.5	45.3	100.5	-	1,500.0
(d) Others	2,488.5	2,855.0	9,178.7	7,194.9	4,725.8	5,337.7	6,794.7
B. Unquoted on the Stock Exchange:	19,954.2	16,647.0	19,447.4	12,276.1	25,906.9	12,784.3	18,490.9
1. To Stock Brokers and Dealers:	3,170.2	7,923.4	3,838.8	2,428.1	17,357.8	5,384.9	1,573.1
(a) Government and other Trustee Securities	1,275.1	2,177.7	2,013.4	990.3	1,231.2	1,748.0	8.8
(b) Shares and Debentures	1,509.3	5,521.1	1,547.3	1,188.8	15,887.6	1,258.9	1,161.6
(c) Participation Term Certificates	74.2	0.4	7.3	1.4	-	1,500.0	17.4
(d) Others	311.6	224.2	270.8	247.7	239.0	878.1	385.3
2. To others:	16,784.0	8,723.5	15,608.6	9,847.9	8,549.1	7,399.4	16,917.8
(a) Government and other Trustee Securities	14,186.0	6,897.8	7,890.3	7,573.1	6,667.1	5,060.2	16,119.6
(b) Shares and Debentures	2,067.6	542.3	4,232.4	598.1	496.8	381.2	386.4
(c) Participation Term Certificates	2.4	1.9	1,270.6	517.4	32.9	-	0.3
(d) Others	528.0	1,281.5	2,215.3	1,159.4	1,352.3	1,957.9	411.5
III. Merchandise	883,796.7	929,847.4	1,061,674.9	1,016,613.8	1,220,265.5	1,114,954.8	1,176,328.2
A. Food Items	196,116.1	361,525.8	264,894.7	339,450.0	298,234.2	335,710.2	297,112.3
1. Wheat	71,825.7	192,293.9	64,939.9	132,340.7	100,806.1	104,859.2	68,255.5
2. Rice and paddy	40,353.6	89,830.2	119,123.3	107,032.5	78,751.3	89,520.4	115,191.6
3. Other Grains & Pulses:	1,560.7	1,651.7	3,816.8	2,745.9	30,489.8	2,324.1	2,810.5
(a) Indigenous	1,426.7	1,405.7	3,572.1	2,487.2	2,444.3	1,635.8	2,381.1
(b) Imported	134.0	246.0	244.7	258.7	28,045.4	688.3	429.5
4. Edible Oils:	12,452.0	9,946.4	21,032.9	14,076.4	17,370.7	17,674.3	20,721.6
(a) Indigenous	8,805.9	5,857.4	16,670.5	9,127.6	10,307.6	10,540.4	14,959.1
(b) Imported	3,646.1	4,089.0	4,362.4	4,948.8	7,063.1	7,133.8	5,762.4
5. Sugar:	41,047.2	37,648.2	35,018.5	49,719.3	39,481.5	83,584.9	55,670.6
(a) Indigenous	31,206.9	31,723.9	28,872.2	41,223.2	31,051.1	68,396.2	49,178.2
(b) Imported	9,840.3	5,924.3	6,146.3	8,496.1	8,430.4	15,188.7	6,492.4
6. Kariana and Spices	4,543.2	14,643.0	2,781.5	3,180.8	3,670.4	2,857.6	2,539.0
7. Fish and Fish preparations	5,109.8	837.1	489.0	4,731.8	1,319.0	1,604.6	1,239.4
8. Other Food Items:	19,223.8	14,675.4	17,692.7	25,622.7	26,345.5	33,285.3	30,684.1
(a) Indigenous	17,198.3	13,940.2	16,741.5	20,077.9	21,127.4	25,769.0	25,029.6
(b) Imported	2,025.5	735.1	951.2	5,544.8	5,218.1	7,516.3	5,654.5
B. Raw Materials:	212,137.9	184,621.9	270,248.8	269,140.5	315,705.6	275,740.2	325,264.1
1. Cotton Raw:	86,186.7	64,100.9	105,001.5	100,054.0	109,636.5	82,291.7	105,605.5
(a) Indigenous	71,014.0	57,322.4	89,500.0	80,166.7	60,248.2	56,207.6	92,619.5
(b) Imported	15,172.7	6,778.5	15,501.5	19,887.2	49,388.3	26,084.1	12,986.0
2. Synthetic Fibers:	11,104.1	10,455.3	10,533.9	11,694.8	18,115.2	13,973.4	15,933.3
(a) Indigenous	9,475.1	8,952.7	9,509.4	10,815.3	16,978.7	12,267.5	14,353.4
(b) Imported	1,629.0	1,502.5	1,024.5	879.6	1,136.5	1,705.9	1,579.9
3. Fertilizers:	22,886.6	22,759.4	33,950.0	41,629.6	57,802.0	39,842.3	49,888.6
(a) Indigenous	12,582.1	13,294.6	21,347.6	24,680.5	47,741.2	28,902.5	38,420.1
(b) Imported	10,304.5	9,464.7	12,602.4	16,949.1	10,060.8	10,939.8	11,468.5

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	2008	2009		2010		2011	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude :	35,915.1	33,497.8	38,360.1	33,811.6	38,485.9	54,994.0	43,595.5
(a) Indigenous	18,385.6	14,859.9	26,676.7	16,917.5	21,177.8	32,537.3	24,886.6
(b) Imported	17,529.5	18,637.9	11,683.4	16,894.1	17,308.1	22,456.6	18,708.9
5. Iron & Steel:	18,982.4	18,974.8	36,825.6	31,826.7	34,247.0	32,312.1	50,180.2
(a) Indigenous	11,267.5	12,566.0	18,927.2	22,371.4	24,207.5	21,744.3	41,305.9
(b) Imported	7,714.9	6,408.7	17,898.5	9,455.3	10,039.6	10,567.9	8,874.3
6. Wool & Goat Hair	557.7	905.5	535.6	1,219.8	1,062.1	649.9	631.9
7. Hides & Skins	4,853.7	5,858.3	4,932.6	4,412.7	4,983.4	4,637.4	5,306.4
8. Oil Seeds	5,243.7	4,267.3	6,027.2	6,937.1	8,090.9	8,767.5	10,140.8
9. Pesticides & Insecticides:	4,959.0	3,956.4	4,428.9	4,625.6	4,769.2	4,598.9	4,921.4
(a) Indigenous	4,105.5	3,248.5	2,995.2	4,041.7	3,384.6	4,059.7	4,442.0
(b) Imported	853.5	707.9	1,433.7	583.9	1,384.6	539.2	479.4
10. Other Raw Materials:	21,448.8	19,846.3	29,653.5	32,928.6	38,513.4	33,673.1	39,060.7
(a) Indigenous	14,719.5	12,473.6	15,355.0	14,488.0	30,548.5	27,557.0	37,736.6
(b) Imported	6,729.3	7,372.8	14,298.5	18,440.5	7,964.9	6,116.1	1,324.1
C. Finished / Manufactured Goods:	475,542.6	383,699.7	526,531.4	408,023.3	606,325.8	503,504.4	553,951.7
1. Cotton Textiles:	126,839.3	83,491.8	124,807.6	84,360.7	106,273.4	103,442.6	111,570.3
(a) Indigenous	103,885.7	64,060.4	102,135.0	61,116.3	82,468.6	69,892.7	88,532.3
(b) Imported	22,953.6	19,431.5	22,672.6	23,244.4	23,804.8	33,549.9	23,038.0
2. Cotton Yarn:	44,440.5	47,730.6	58,202.7	45,282.5	50,694.4	55,402.2	55,402.2
(a) Indigenous	40,551.4	46,277.4	55,683.3	43,110.5	54,000.8	46,516.3	50,825.2
(b) Imported	3,889.1	1,453.2	2,519.4	2,172.0	11,252.1	4,178.1	4,577.0
3. Other Textiles:	61,934.6	43,643.1	66,123.5	52,955.2	91,265.6	67,637.4	74,897.5
(a) Indigenous	50,350.8	36,782.8	54,540.7	39,485.4	73,257.4	59,554.0	61,161.6
(b) Imported	11,583.8	6,860.3	11,582.8	13,469.9	18,008.1	8,083.4	13,735.9
4. Machinery:	26,231.6	24,774.8	45,156.7	15,540.7	22,570.2	22,396.5	27,426.2
(a) Indigenous	11,116.5	9,091.1	33,557.1	6,136.1	9,909.0	13,751.9	13,034.8
(b) Imported	15,115.1	15,683.7	11,599.6	9,404.6	12,661.2	8,644.6	14,391.4
5. Handloom Products	552.0	626.4	423.5	513.7	655.3	557.4	961.0
6. Carpets & Rugs	4,977.3	3,727.2	4,770.6	3,040.9	2,293.1	2,011.9	4,431.4
7. Readymade Garments	19,043.6	21,045.6	21,877.8	18,807.1	30,270.9	25,486.7	24,974.5
8. Cement and Cement Products:	31,993.9	33,927.5	49,023.8	49,706.3	59,889.9	60,037.8	54,101.7
(a) Indigenous	31,860.0	33,742.9	48,712.0	49,192.7	52,615.0	59,898.3	53,996.6
(b) Imported	133.9	184.6	311.8	513.5	7,274.8	139.5	105.1
9. Sports Goods	3,611.9	2,061.8	2,287.6	2,421.0	2,650.4	3,326.3	2,984.4
10. Surgical Instruments	5,052.7	2,344.2	2,433.7	2,599.8	2,234.6	2,089.6	2,279.7
11. Chemicals and Dyes	23,114.0	13,026.5	24,042.9	27,811.1	36,198.6	29,550.6	31,484.9
12. Other Finished Goods:	127,751.2	107,300.2	127,381.0	104,984.2	186,771.0	136,273.2	163,437.8
(a) Indigenous	107,449.2	93,565.0	99,061.0	88,235.5	173,274.8	122,262.4	151,300.7
(b) Imported	20,302.1	13,735.3	28,320.0	16,748.7	13,496.2	14,010.9	12,137.2
IV. Fixed Assets Including Machinery	392,647.4	289,457.6	432,808.5	429,761.8	469,556.5	480,293.8	478,364.6
V. Real Estate:	711,833.5	759,809.7	508,890.9	494,262.1	475,202.7	491,359.7	530,187.5
(a) Land	201,178.9	265,377.8	173,460.3	199,958.2	180,720.4	198,256.9	204,846.9
(b) Buildings:	510,654.6	494,432.0	335,430.6	294,303.9	294,482.3	293,102.8	325,340.6
1. Residential	297,516.3	275,530.8	149,332.0	152,070.5	157,850.5	118,950.1	150,577.1
2. Non-Residential	213,138.4	218,901.2	186,098.6	142,233.4	136,631.8	174,152.6	174,763.5
VI. Fixed Deposits and Insurance	104,864.6	81,683.3	57,043.6	52,319.1	31,434.6	35,068.2	30,897.0
(a) Bank Deposits	79,807.2	74,562.1	51,752.3	44,677.4	24,588.2	29,134.5	25,276.5
(b) Insurance Policies	25,057.4	7,121.2	5,291.3	7,641.7	6,846.4	5,933.7	5,620.5
VII. Others:	849,705.4	938,370.3	1,032,634.3	1,077,602.2	1,014,437.8	1,100,715.5	986,817.2
(a) Other Secured Advances	568,272.7	692,208.7	709,612.5	790,570.8	709,213.1	831,671.1	688,742.8
(b) Advances Secured by Guarantee(s)	149,904.9	142,008.1	240,614.4	224,385.9	247,957.7	212,811.1	218,804.3
(c) Unsecured Advances	131,527.7	104,153.6	82,407.4	62,645.5	57,267.0	56,233.3	79,270.2
TOTAL	3,056,394.0	3,080,346.3	3,191,891.3	3,174,463.4	3,306,362.2	3,310,822.0	3,310,192.5

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Jun. 2012		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	56,825.1	56,825.1	-
II. Securities, Shares and other Financial Instruments:	76,412.1	76,412.1	-
A. Quoted on the Stock Exchange:	37,049.3	37,049.3	-
1. To Stock Brokers and Dealers:	23,332.6	23,332.6	-
(a) Government and other Trustee Securities	5,070.3	5,070.3	-
(b) Shares and Debentures	16,676.6	16,676.6	-
(c) Participation Term Certificates	39.4	39.4	-
(d) Others	1,546.3	1,546.3	-
2. To others:	13,716.7	13,716.7	-
(a) Government and other Trustee Securities	2,747.4	2,747.4	-
(b) Shares and Debentures	8,955.2	8,955.2	-
(c) Participation Term Certificates	-	-	-
(d) Others	2,014.1	2,014.1	-
B. Unquoted on the Stock Exchange:	39,362.8	39,362.8	-
1. To Stock Brokers and Dealers:	3,940.5	3,940.5	-
(a) Government and other Trustee Securities	2,405.7	2,405.7	-
(b) Shares and Debentures	1,187.0	1,187.0	-
(c) Participation Term Certificates	28.1	28.1	-
(d) Others	319.8	319.8	-
2. To others:	35,422.2	35,422.2	-
(a) Government and other Trustee Securities	30,593.0	30,593.0	-
(b) Shares and Debentures	3,323.0	3,323.0	-
(c) Participation Term Certificates	-	-	-
(d) Others	1,506.2	1,506.2	-
III. Merchandise	994,519.4	994,349.2	170.2
A. Food Items	324,779.4	324,720.7	58.7
1. Wheat	145,360.7	145,325.8	34.9
2. Rice and paddy	53,377.9	53,374.3	3.6
3. Other Grains & Pulses:	4,154.6	4,154.6	-
(a) Indigenous	2,383.6	2,383.6	-
(b) Imported	1,771.1	1,771.1	-
4. Edible Oils:	21,176.2	21,167.7	8.5
(a) Indigenous	13,052.2	13,043.7	8.5
(b) Imported	8,124.0	8,124.0	-
5. Sugar:	69,650.0	69,650.0	-
(a) Indigenous	60,937.1	60,937.1	-
(b) Imported	8,712.9	8,712.9	-
6. Kariana and Spices	2,016.7	2,016.7	-
7. Fish and Fish preparations	599.6	599.6	-
8. Other Food Items:	28,443.7	28,432.0	11.7
(a) Indigenous	21,958.4	21,947.6	10.8
(b) Imported	6,485.4	6,484.5	0.9
B. Raw Materials:	263,746.5	263,731.5	15.0
1. Cotton Raw:	74,747.6	74,747.6	-
(a) Indigenous	65,970.1	65,970.1	-
(b) Imported	8,777.5	8,777.5	-
2. Synthetic Fibers:	18,575.2	18,575.2	-
(a) Indigenous	15,378.8	15,378.8	-
(b) Imported	3,196.4	3,196.4	-
3. Fertilizers:	35,316.2	35,316.2	-
(a) Indigenous	27,710.9	27,710.9	-
(b) Imported	7,605.3	7,605.3	-

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

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

SECURITIES	Jun. 2012		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	40,184.8	40,184.8	-
(a) Indigenous	17,943.6	17,943.6	-
(b) Imported	22,241.2	22,241.2	-
5. Iron & Steel:	37,955.7	37,940.7	15.0
(a) Indigenous	25,279.6	25,264.6	15.0
(b) Imported	12,676.0	12,676.0	-
6. Wool & Goat Hair	662.9	662.9	-
7. Hides & Skins	5,371.5	5,371.5	-
8. Oil Seeds	9,968.3	9,968.3	-
9. Pesticides & Insecticides:	4,615.2	4,615.2	-
(a) Indigenous	3,875.3	3,875.3	-
(b) Imported	739.9	739.9	-
10. Other Raw Materials:	36,349.2	36,349.2	-
(a) Indigenous	31,576.0	31,576.0	-
(b) Imported	4,773.2	4,773.2	-
C. Finished / Manufactured Goods:	405,993.6	405,897.0	96.6
1. Cotton Textiles:	81,882.0	81,861.4	20.6
(a) Indigenous	69,821.0	69,816.7	4.3
(b) Imported	12,061.0	12,044.7	16.3
2. Cotton Yarn:	44,331.9	44,331.9	-
(a) Indigenous	37,877.5	37,877.5	-
(b) Imported	6,454.4	6,454.4	-
3. Other Textiles:	62,576.8	62,576.8	-
(a) Indigenous	52,001.2	52,001.2	-
(b) Imported	10,575.5	10,575.5	-
4. Machinery:	28,305.9	28,305.9	-
(a) Indigenous	15,137.9	15,137.9	-
(b) Imported	13,168.0	13,168.0	-
5. Handloom Products	21.2	21.2	-
6. Carpets & Rugs	7,622.7	7,622.7	-
7. Readymade Garments	12,338.6	12,334.3	4.3
8. Cement and Cement Products:	32,362.3	32,362.3	-
(a) Indigenous	27,546.1	27,546.1	-
(b) Imported	4,816.2	4,816.2	-
9. Sports Goods	2,759.4	2,759.4	-
10. Surgical Instruments	2,029.3	2,028.0	1.3
11. Chemicals and Dyes	24,713.4	24,706.2	7.2
12. Other Finished Goods:	107,049.9	106,986.8	63.1
(a) Indigenous	92,382.5	92,326.4	56.1
(b) Imported	14,667.4	14,660.4	7.0
IV. Fixed Assets Including Machinery	645,616.7	642,315.0	3,301.7
V. Real Estate:	523,695.6	426,143.8	97,551.8
(a) Land	182,790.5	89,839.2	92,951.3
(b) Buildings:	340,905.1	336,304.7	4,600.4
1. Residential	162,994.0	161,705.5	1,288.5
2. Non-Residential	177,911.1	174,599.1	3,312.0
VI. Fixed Deposits and Insurance Policies :	32,736.0	32,707.9	28.1
(a) Bank Deposits	27,655.9	27,637.6	18.3
(b) Insurance Policies	5,080.2	5,070.2	10.0
VII. Others:	1,200,199.5	1,183,390.8	16,808.7
(a) Other Secured Advances	887,474.4	882,957.9	4,516.5
(b) Advances Secured by Guarantee(s)	251,493.6	244,848.5	6,645.1
(c) Unsecured Advances	61,231.4	55,584.3	5,647.1
TOTAL	3,530,004.4	3,412,143.9	117,860.5

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2008		2009				2010	
			Dec.		Jun.		Dec.		June	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	223,624	461.1	42,312	124.1	97,668	122.2	228,649	127.8
5,000	to	10,000	134,818	951.5	29,106	213.9	100,480	837.9	34,474	258.6
10,000	to	20,000	847,886	12,546.6	346,680	4,832.8	803,313	13,990.5	675,185	11,025.1
20,000	to	25,000	37,905	862.5	584,799	13,329.8	18,790	419.6	47,673	1,082.6
25,000	to	30,000	280,879	7,433.3	58,341	1,624.9	56,768	1,546.0	218,265	6,363.1
30,000	to	40,000	472,981	16,040.0	379,354	13,631.8	293,224	10,263.4	178,572	6,231.0
40,000	to	50,000	373,684	17,486.5	215,805	9,569.5	221,649	9,926.8	136,942	6,145.1
50,000	to	60,000	199,209	10,975.1	325,207	17,714.6	260,821	14,456.9	178,198	9,991.0
60,000	to	70,000	260,306	16,943.6	247,024	16,112.9	185,811	12,076.4	202,519	13,124.7
70,000	to	80,000	267,126	20,083.3	223,208	16,674.6	249,786	18,666.4	224,578	16,811.5
80,000	to	90,000	339,208	28,723.9	252,435	21,494.8	272,934	23,252.9	227,594	19,328.0
90,000	to	100,000	229,410	21,712.4	329,669	31,006.6	281,650	26,543.3	239,916	22,800.5
100,000	to	200,000	866,463	115,824.9	811,587	107,233.2	761,136	100,012.2	811,435	106,354.5
200,000	to	300,000	165,764	40,459.2	226,214	56,658.2	248,098	60,752.4	215,530	51,477.8
300,000	to	400,000	179,541	60,269.9	111,285	39,433.1	109,132	36,868.5	101,479	34,285.9
400,000	to	500,000	69,598	31,566.5	44,657	19,913.1	52,139	23,759.2	67,215	29,845.9
500,000	to	600,000	50,033	27,331.7	46,425	25,038.3	28,317	15,293.9	24,006	13,007.8
600,000	to	700,000	18,623	12,069.2	16,044	10,393.5	16,666	10,781.1	14,656	9,434.5
700,000	to	800,000	14,993	11,256.1	12,277	9,150.9	14,143	10,574.1	11,186	8,398.3
800,000	to	900,000	12,134	10,374.2	10,135	8,641.4	12,288	10,399.2	9,771	8,263.6
900,000	to	1,000,000	12,670	12,106.9	11,421	10,807.1	13,138	12,661.5	11,896	11,426.8
1,000,000	to	2,000,000	64,916	93,329.7	62,109	87,317.0	57,791	81,604.7	58,598	83,962.9
2,000,000	to	3,000,000	23,716	58,127.4	26,675	66,708.0	25,692	62,578.1	23,492	57,736.8
3,000,000	to	4,000,000	14,582	51,167.7	14,664	51,364.2	18,400	62,852.8	13,452	46,650.9
4,000,000	to	5,000,000	9,658	43,050.5	11,035	49,439.6	10,077	44,751.2	8,091	36,124.4
5,000,000	to	6,000,000	8,422	45,840.3	5,496	29,880.8	5,330	29,054.0	5,521	30,163.9
6,000,000	to	7,000,000	4,541	29,402.5	4,503	29,527.9	4,643	30,275.4	4,022	25,896.6
7,000,000	to	8,000,000	4,070	30,190.8	2,357	17,629.5	3,038	22,653.2	2,567	19,160.5
8,000,000	to	9,000,000	2,418	20,626.5	2,104	17,788.6	2,304	19,586.5	2,266	19,138.8
9,000,000	to	10,000,000	1,924	18,301.2	2,577	24,713.2	2,206	21,094.0	1,771	16,892.2
10,000,000	and over		28,236	2,190,879.1	25,803	2,272,378.3	27,612	2,404,237.0	24,825	2,452,952.4
TOTAL			5,219,338	3,056,394.0	4,481,308	3,080,346.3	4,255,044	3,191,891.3	4,004,344	3,174,463.4

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2010		2011				2012	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	60,885	102.6	88,232	149.5	102,511	88.6	45,163	55.2
5,000	to	10,000	72,792	487.5	46,350	325.0	18,254	136.6	30,695	223.2
10,000	to	20,000	686,312	10,223.8	635,333	9,533.3	597,986	9,306.7	572,248	8,693.5
20,000	to	25,000	15,653	438.8	10,845	248.4	66,950	1,558.5	27,781	650.4
25,000	to	30,000	205,670	5,872.0	202,167	5,615.4	116,243	3,339.8	236,295	6,633.3
30,000	to	40,000	167,893	5,792.0	149,434	4,861.0	153,485	4,971.8	80,431	2,794.8
40,000	to	50,000	112,127	5,243.6	70,093	3,102.7	129,398	5,906.2	79,871	3,670.6
50,000	to	60,000	98,606	5,596.7	151,421	8,425.8	53,089	2,955.2	123,352	6,896.8
60,000	to	70,000	218,090	14,190.7	168,152	11,039.2	95,159	6,264.8	146,307	9,579.6
70,000	to	80,000	188,358	14,273.4	164,012	12,373.6	168,958	12,818.1	177,469	13,229.6
80,000	to	90,000	244,460	20,672.3	142,817	12,154.9	256,465	21,832.9	131,109	11,229.3
90,000	to	100,000	241,439	23,344.9	159,088	15,177.9	176,314	16,702.7	150,662	14,387.0
100,000	to	200,000	950,604	127,862.3	1,089,351	147,448.7	1,039,000	142,537.8	998,760	141,412.7
200,000	to	300,000	158,208	39,524.2	160,758	39,669.1	176,376	42,538.7	238,823	56,617.4
300,000	to	400,000	93,123	31,971.5	94,218	32,325.7	78,094	26,704.0	83,981	28,559.9
400,000	to	500,000	66,751	29,856.5	67,413	31,270.0	55,841	25,684.1	68,755	31,236.4
500,000	to	600,000	31,538	17,067.2	22,903	12,367.4	25,519	13,797.0	38,167	20,497.3
600,000	to	700,000	13,408	8,623.3	13,966	9,075.8	19,250	12,741.1	21,973	14,464.1
700,000	to	800,000	11,098	8,261.0	13,087	9,837.4	17,346	12,989.9	13,903	10,452.0
800,000	to	900,000	11,741	8,952.9	14,655	12,370.7	8,570	7,233.1	9,312	7,874.2
900,000	to	1,000,000	8,873	8,343.6	9,670	9,192.8	8,121	7,729.3	7,834	7,418.5
1,000,000	to	2,000,000	53,749	74,482.6	53,203	74,634.7	47,315	65,696.6	49,437	69,685.1
2,000,000	to	3,000,000	27,501	66,774.0	24,693	60,477.3	24,825	59,664.2	21,054	51,177.4
3,000,000	to	4,000,000	16,591	56,340.3	15,983	55,331.2	11,555	40,157.2	12,338	42,013.7
4,000,000	to	5,000,000	8,765	37,785.9	7,721	34,464.6	7,957	36,050.8	7,074	31,927.2
5,000,000	to	6,000,000	7,085	34,079.2	6,509	35,978.2	5,608	30,502.3	5,682	31,122.5
6,000,000	to	7,000,000	5,794	36,886.8	3,810	24,766.7	3,314	21,426.2	4,209	27,476.4
7,000,000	to	8,000,000	3,808	28,417.5	2,910	21,805.5	2,601	19,461.2	2,998	22,621.1
8,000,000	to	9,000,000	3,426	27,839.4	2,178	18,506.3	1,963	16,648.9	2,679	22,670.0
9,000,000	to	10,000,000	2,853	24,703.2	1,944	18,526.8	2,086	19,901.0	2,063	19,575.1
10,000,000	and over		59,160	2,532,352.6	26,872	2,579,766.5	26,299	2,622,847.5	26,257	2,815,160.2
TOTAL			3,846,361	3,306,362.2	3,619,788	3,310,822.0	3,496,452	3,310,192.5	3,416,682	3,530,004.4

Note:-

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

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2008		2009				2010	
			Dec.		Jun.		Dec.		Jun.	
			No. of		No. of		No. of		No. of	
			Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less	than	5,000	218,640	453.5	34,443	99.9	96,903	119.2	226,832	123.3
5,000	to	10,000	131,450	925.6	23,642	169.9	99,149	828.2	25,976	189.2
10,000	to	20,000	843,793	12,487.5	336,473	4,676.3	798,999	13,923.4	645,884	10,640.0
20,000	to	25,000	29,606	671.3	579,079	13,197.5	14,434	320.0	19,732	448.8
25,000	to	30,000	273,397	7,228.8	53,231	1,486.9	38,144	1,056.3	204,374	5,994.6
30,000	to	40,000	443,213	14,970.3	360,117	12,930.0	279,777	9,777.0	164,568	5,716.8
40,000	to	50,000	337,307	15,821.6	149,372	6,641.9	165,222	7,385.8	119,191	5,363.3
50,000	to	60,000	149,307	8,225.9	254,739	13,804.6	204,638	11,313.2	145,296	8,144.9
60,000	to	70,000	199,798	13,069.2	188,218	12,267.9	114,883	7,499.0	134,774	8,733.4
70,000	to	80,000	212,578	15,985.5	177,560	13,253.3	163,849	12,292.7	154,722	11,636.4
80,000	to	90,000	248,236	20,960.4	193,843	16,485.5	230,480	19,575.6	197,042	16,743.8
90,000	to	100,000	141,476	13,443.2	246,802	23,176.6	218,960	20,609.9	194,476	18,554.0
100,000	to	200,000	501,237	66,447.8	444,988	57,979.6	393,468	50,049.1	436,931	55,202.9
200,000	to	300,000	133,522	33,220.5	170,037	43,527.4	171,988	42,247.7	132,991	31,445.0
300,000	to	400,000	173,398	58,193.0	104,882	37,254.7	99,150	33,599.4	75,845	25,877.9
400,000	to	500,000	67,139	30,470.3	43,029	19,192.7	50,767	23,150.4	64,374	28,574.2
500,000	to	600,000	49,176	26,865.9	45,409	24,485.1	27,562	14,884.3	22,638	12,247.1
600,000	to	700,000	18,180	11,780.9	15,464	10,015.4	16,158	10,454.3	13,890	8,942.0
700,000	to	800,000	14,678	11,024.2	11,961	8,915.0	13,806	10,322.6	10,498	7,886.2
800,000	to	900,000	12,020	10,278.9	9,870	8,415.6	12,004	10,157.0	9,416	7,956.7
900,000	to	1,000,000	12,553	11,994.7	11,284	10,677.0	12,931	12,463.4	11,700	11,240.3
1,000,000	to	2,000,000	64,045	92,200.1	61,137	85,964.2	56,868	80,321.4	57,765	82,818.5
2,000,000	to	3,000,000	23,418	57,394.9	26,426	66,080.8	25,403	61,866.4	23,070	56,714.5
3,000,000	to	4,000,000	14,493	50,859.4	14,507	50,824.6	18,298	62,499.8	13,251	45,956.0
4,000,000	to	5,000,000	9,582	42,706.1	10,859	48,686.0	10,023	44,503.1	8,041	35,895.6
5,000,000	to	6,000,000	8,372	45,567.0	5,447	29,619.0	5,295	28,868.9	5,488	29,988.9
6,000,000	to	7,000,000	4,512	29,216.4	4,468	29,299.8	4,628	30,177.6	3,988	25,677.8
7,000,000	to	8,000,000	4,043	29,989.7	2,323	17,373.7	3,014	22,471.8	2,548	19,017.5
8,000,000	to	9,000,000	2,398	20,457.9	2,079	17,576.0	2,289	19,459.2	2,256	19,052.9
9,000,000	to	10,000,000	1,898	18,053.9	2,550	24,455.5	2,192	20,961.0	1,757	16,759.4
10,000,000	and over		28,031	2,184,553.3	25,611	2,266,399.9	27,437	2,397,420.2	24,689	2,446,513.1
TOTAL			4,371,496	2,955,517.4	3,609,850	2,974,932.4	3,378,719	3,080,577.6	3,154,003	3,060,054.9

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2010		2011				2012	
			Dec.		Jun.		Dec.		Jun.	
			No. of		No. of		No. of		No. of	
			Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less	than	5,000	57,623	90.8	67,258	82.3	100,192	81.8	43,477	50.7
5,000	to	10,000	64,275	418.1	35,026	254.5	13,562	103.4	26,539	194.7
10,000	to	20,000	680,121	10,129.0	627,902	9,435.7	594,715	9,255.8	569,233	8,646.4
20,000	to	25,000	13,809	396.5	7,395	168.7	64,574	1,504.8	24,139	569.9
25,000	to	30,000	196,271	5,601.3	189,636	5,259.4	112,167	3,228.3	232,944	6,539.9
30,000	to	40,000	149,994	5,160.1	142,354	4,615.1	148,017	4,780.4	71,538	2,477.7
40,000	to	50,000	88,997	4,228.7	60,555	2,666.5	122,477	5,595.0	64,019	2,965.4
50,000	to	60,000	62,301	3,544.7	115,520	6,431.1	37,298	2,071.4	88,814	4,973.9
60,000	to	70,000	153,394	9,973.6	96,042	6,309.6	53,780	3,511.3	42,663	2,769.1
70,000	to	80,000	120,222	9,205.1	88,683	6,710.0	87,052	6,633.2	76,275	5,680.3
80,000	to	90,000	187,882	15,878.5	105,606	8,988.8	139,450	11,906.1	83,886	7,240.9
90,000	to	100,000	188,719	18,284.8	112,767	10,765.8	109,290	10,351.0	112,001	10,706.2
100,000	to	200,000	560,665	75,272.3	691,319	93,173.1	652,296	90,419.1	620,678	88,699.6
200,000	to	300,000	88,044	22,075.0	88,673	21,904.7	111,416	26,617.6	162,319	38,011.3
300,000	to	400,000	68,380	23,768.0	73,233	25,408.9	62,975	21,744.7	60,383	20,852.0
400,000	to	500,000	64,627	28,899.2	64,913	30,139.7	54,185	24,953.1	66,733	30,324.5
500,000	to	600,000	30,602	16,555.7	21,672	11,695.6	24,631	13,314.9	36,722	19,728.6
600,000	to	700,000	12,703	8,173.2	13,241	8,606.6	18,579	12,309.1	21,087	13,886.9
700,000	to	800,000	10,779	8,027.5	12,653	9,518.1	16,841	12,613.8	13,289	9,982.9
800,000	to	900,000	11,411	8,671.6	14,044	11,852.1	7,897	6,670.6	8,759	7,414.1
900,000	to	1,000,000	8,522	8,015.0	9,396	8,933.9	7,872	7,492.3	7,352	6,974.9
1,000,000	to	2,000,000	53,053	73,512.1	52,191	73,250.2	46,576	64,627.9	48,728	68,663.9
2,000,000	to	3,000,000	27,306	66,311.1	24,508	60,020.3	24,570	59,074.9	20,859	50,707.6
3,000,000	to	4,000,000	16,392	55,645.2	15,802	54,727.9	11,338	39,437.1	12,157	41,419.9
4,000,000	to	5,000,000	8,710	37,534.3	7,677	34,262.9	7,910	35,836.6	7,013	31,645.5
5,000,000	to	6,000,000	7,060	33,947.2	6,480	35,824.6	5,582	30,365.5	5,650	30,949.5
6,000,000	to	7,000,000	5,774	36,757.8	3,792	24,652.7	3,300	21,335.7	4,195	27,387.3
7,000,000	to	8,000,000	3,778	28,192.8	2,887	21,631.6	2,582	19,316.9	2,976	22,454.5
8,000,000	to	9,000,000	3,412	27,719.6	2,162	18,368.2	1,946	16,503.6	2,669	22,584.3
9,000,000	to	10,000,000	2,838	24,561.2	1,927	18,365.2	2,063	19,682.6	2,049	19,441.1
10,000,000	and over		59,023	2,525,854.3	26,748	2,573,118.9	26,160	2,615,823.3	26,119	2,808,200.5
TOTAL			3,006,687	3,192,404.1	2,782,062	3,197,142.9	2,671,293	3,197,161.8	2,565,265	3,412,143.9

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

As on 30th June 2012

(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		28,374	24
5,000	to	10,000							21,404	154
10,000	to	20,000							33,030	397
20,000	to	25,000							5,411	120
25,000	to	30,000							18,615	508
30,000	to	40,000							13,162	468
40,000	to	50,000	1				1		21,834	973
50,000	to	60,000	1	0			1	0	37,708	2,096
60,000	to	70,000					1	0	113,963	7,476
70,000	to	80,000							110,865	8,272
80,000	to	90,000					5	0	61,964	5,249
90,000	to	100,000					2	0	57,179	5,445
100,000	to	200,000	495	71	3	1	10	2	636,444	91,263
200,000	to	300,000			3	1	98	22	144,935	34,389
300,000	to	400,000			2	1	3	1	43,459	14,605
400,000	to	500,000			6	3	12	6	28,286	12,695
500,000	to	600,000	1	1			40	21	20,405	10,913
600,000	to	700,000			8	5	34	21	9,483	6,160
700,000	to	800,000	4	3	21	16	6	5	7,917	5,965
800,000	to	900,000					2	2	6,120	5,187
900,000	to	1,000,000					2	2	5,699	5,404
1,000,000	to	2,000,000	1,034	1,157	21	24	12	16	25,685	36,374
2,000,000	to	3,000,000	4	11	1	3	9	23	11,735	28,531
3,000,000	to	4,000,000			900	3,011	2	7	6,485	22,430
4,000,000	to	5,000,000			1	5	7	32	5,036	22,668
5,000,000	to	6,000,000			1	6	15	82	3,901	21,213
6,000,000	to	7,000,000					3	20	3,719	24,321
7,000,000	to	8,000,000	2	15			1	7	2,655	20,058
8,000,000	to	9,000,000	3	27			3	25	2,495	21,123
9,000,000	to	10,000,000	1	10			12	115	1,849	17,538
10,000,000	and over		187	460,381	179	309,228	244	43,801	25,076	1,961,092
TOTAL			1,733	461,676	1,147	312,302	526	44,210	1,514,893	2,393,109

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

As on 30th June 2012

(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	54	..	15,842	28	891	2	45,163	55
5,000	to	10,000			9,093	68	198	1	30,695	223
10,000	to	20,000			538,959	8,293	259	3	572,248	8,694
20,000	to	25,000			22,180	526	190	4	27,781	650
25,000	to	30,000			217,601	6,123	79	2	236,295	6,633
30,000	to	40,000	19	1	67,106	2,322	144	5	80,431	2,795
40,000	to	50,000			57,776	2,687	259	11	79,871	3,671
50,000	to	60,000	51	3	85,421	4,789	170	9	123,352	6,897
60,000	to	70,000			31,741	2,064	602	40	146,307	9,580
70,000	to	80,000			66,540	4,953	64	5	177,469	13,230
80,000	to	90,000			69,073	5,974	67	6	131,109	11,229
90,000	to	100,000	3	0	93,350	8,930	128	12	150,662	14,387
100,000	to	200,000	5	1	359,253	49,693	2,550	383	998,760	141,413
200,000	to	300,000	2	1	93,582	22,159	203	46	238,823	56,617
300,000	to	400,000	2	1	40,209	13,853	306	100	83,981	28,560
400,000	to	500,000	9	4	40,184	18,404	258	125	68,755	31,236
500,000	to	600,000	9	5	17,592	9,496	120	62	38,167	20,497
600,000	to	700,000	8	6	12,009	8,002	431	271	21,973	14,464
700,000	to	800,000	8	6	5,842	4,377	105	81	13,903	10,452
800,000	to	900,000	18	15	3,051	2,566	121	105	9,312	7,874
900,000	to	1,000,000	2	2	2,039	1,923	92	87	7,834	7,419
1,000,000	to	2,000,000	5	9	21,865	31,034	815	1,070	49,437	69,685
2,000,000	to	3,000,000	2	4	9,082	22,069	221	537	21,054	51,177
3,000,000	to	4,000,000	2	7	4,769	15,956	180	604	12,338	42,014
4,000,000	to	5,000,000	10	42	2,004	9,109	16	72	7,074	31,927
5,000,000	to	6,000,000	3	17	1,737	9,673	25	131	5,682	31,123
6,000,000	to	7,000,000			481	3,097	6	39	4,209	27,476
7,000,000	to	8,000,000	1	8	335	2,505	4	29	2,998	22,621
8,000,000	to	9,000,000	1	9	166	1,394	11	92	2,679	22,670
9,000,000	to	10,000,00	2	19	193	1,838	6	56	2,063	19,575
10,000,000	and	over	66	17,847	469	11,230	36	11,582	26,257	2,815,160
TOTAL			282	18,004	1,889,544	285,134	8,557	15,571	3,416,682	3,530,004

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
2008											
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
December											
No. of A/Cs.	2,220,562	50,892	47,603	20,234	763,330	110,779	48,120	718	10,690	48,009	3,065
Amount	987,795.3	176,293.6	243,442.0	147,553.3	231,574.6	710,314.7	198,770.1	493.9	48,692.8	361,167.3	15,423.2
2012											
June											
No. of A/Cs.	1,953,734	48,192	185,463	16,802	780,084	168,559	40,290	290	20,773	58,568	2,793
Amount	1,101,092.7	106,871.7	323,238.0	165,023.4	214,354.2	757,118.7	241,468.3	654.9	49,835.3	330,626.5	24,687.2

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
2008												
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	3,191,891.3
												(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)
December												
No. of A/Cs.	151,239	1,561	6,847	1,072	1,109	7,696	581	675	521	436	713	3,496,452
Amount	109,939.9	9,159.1	16,303.5	11,724.0	10,087.8	7,563.5	6,697.9	6,577.4	3,705.1	4,250.5	2,663.2	3,310,192.5
												(18.70)
2012												
June												
No. of A/Cs.	130,358	984	2,121	1,691	1,098	1,254	782	798	813	506	729	3,416,682
Amount	83,963.7	11,304.9	47,319.8	17,720.6	11,611.9	8,162.1	9,691.3	8,876.2	7,005.5	6,597.2	2,780.4	3,530,004.4
												(18.73)

() Figures in parenthesis are weighted average rates of margin

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2008	2009		2010		2011
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Foreign Constituents:	-	-	2,851.6	-	1,635.1	8
(a) Business	-	-	2,759.2	-	1,584.7	8
(b) Other Foreign Constituents	-	-	92.4	-	50.4	-
B. Domestic Constituents:	138,661.1	143,376.5	148,424.3	163,113.4	183,441.6	24,003
I. Government:	20.0	407.7	-	-	-	32
II. Public Sector Enterprises:	9,670.5	9,477.6	7,844.1	5,744.2	7,141.8	867
(a) Agriculture, Forestry, Hunting & Fishing	2,701.8	181.9	-	-	-	-
(b) Mining and Quarrying	-	-	-	-	-	-
(c) Manufacturing	5.2	1,990.1	192.2	-	1,799.3	5
(d) Construction	-	-	-	-	152.5	7
(e) Electricity Gas, Water & Sanitary Services	99.3	2,330.0	3,500.0	2,459.7	1,450.0	5
(f) Commerce:	6,846.8	4,947.0	4,139.7	1,962.3	3,735.2	827
1. Export Bills :	2,455.8	4,102.7	2,731.2	1,075.9	1,957.6	601
i. Cotton Raw	55.2	35.7	305.5	105.5	154.2	1
ii. Rice	156.0	2,543.0	624.5	109.4	140.7	217
iii. Cotton Textiles (Local)	1,111.4	696.8	1,318.1	598.9	1,348.2	293
iv. Cement & Cement products	733.6	14.8	-	-	137.7	1
v. Petroleum & Petroleum products	97.5	242.4	-	-	-	-
vi. Machinery & Transport Equipments	20.3	30.3	45.6	129.3	3.1	1
vii. Other Export Bills	281.9	539.6	437.5	132.8	173.6	88
2. Imports Bills Payable in Pakistan	2,125.7	213.0	463.7	78.4	78.7	1
3. Inland Bills (to include Local Bills)	2,265.3	567.1	944.8	808.0	1,698.9	225
4. Non-Bank Financial Companies	-	64.2	-	-	-	-
(g) Transport, Storage & Communication	-	6.0	-	10.1	-	-
(h) Services	0.9	-	-	1,311.6	-	-
(i) Other Public Sector Enterprises	16.6	22.7	12.3	0.6	4.8	23
III. Private Sector (Business):	127,615.4	132,342.3	137,352.7	155,866.6	168,127.3	22,243
(a) Agriculture, Forestry ,Hunting & Fishing	9,103.5	6,011.4	5,212.7	3,623.8	3,841.1	530
1. Primary Products :	8,583.2	5,821.5	4,958.3	3,210.7	3,468.5	516
i. Cotton	4,661.2	4,440.8	3,607.5	236.1	569.7	57
ii. Rice	3,599.8	973.1	1,252.2	1,859.9	2,004.5	154
iii. Sugarcane	157.2	189.4	-	-	-	-
iv. Tobacco	-	0.6	-	0.5	-	1
v. Other Primary Products	164.9	217.6	98.6	1,114.1	894.2	304

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

ECONOMIC GROUPS	(End of Period: Million Rupees)					
	2008	2009		2010		2011
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
2. Other Agriculture, Forestry, Hunting and Fishing	520.3	190.0	254.5	413.1	372.6	14
(b) Mining and Quarrying	202.1	256.4	277.6	65.9	1,456.9	8
(c) Manufacturing	17,258.6	23,860.0	15,616.8	17,213.2	21,111.4	3,993
(d) Construction	26.4	423.7	361.3	755.6	304.5	-
(e) Electricity, Gas, Water & Sanitary Services	72.5	1,750.5	85.8	54.4	87.3	3
(f) Commerce:	97,568.3	98,511.0	110,793.8	132,880.6	139,991.4	17,418
1. Export Bills-Traditional Export	41,479.7	34,119.5	40,559.7	54,674.4	62,201.5	8,870
i. Wool & Goat Hair	1.6	42.3	1,029.0	0.1	-	66
ii. Hides & Skins	313.8	142.4	1,115.3	272.3	105.2	11
iii. Cotton Textiles (Local)	30,542.3	25,652.5	21,706.4	32,679.8	31,428.0	4,441
iv. Cotton Yarn (Local)	9,985.0	7,935.8	16,078.2	21,190.2	30,406.9	4,250
v. Sports Goods	376.3	240.4	230.6	415.3	197.1	76
vi. Surgical Instruments	260.7	106.0	400.1	116.6	64.4	26
2. Export Bills-Non-Traditional Exports	17,232.8	21,414.6	21,437.5	18,764.7	25,309.8	2,787
i. Brassware & Handicrafts	1,575.9	2,258.3	46.9	289.6	16.0	4
ii. Carpets & Rugs	726.0	450.2	1,050.8	1,513.0	899.8	78
iii. Footwear & Leather goods	2,534.4	1,876.8	1,605.2	2,174.8	1,989.5	304
iv. Handloom products, Towels & Hosiery	2,345.6	2,236.1	2,440.1	2,815.0	2,004.0	282
v. Readymade Garments	5,637.7	7,781.3	8563.7	7,226.5	13,005.8	1,296
vi. Electrical goods (Cable & Wire RA)	852.8	313.7	439.4	112.5	1,205.0	124
vii. Other Export Bills	3,560.4	6,498.1	7,291.4	4,633.2	6,189.7	699
3. Import Bills Payable in Pakistan	21,520.5	24,708.0	26,367.4	32,982.1	28,770.6	2,798
4. Inland Bills (to include Local Bills)	16,250.9	17,156.4	18,259.0	21,546.0	18,789.3	2,928
5. Non-Bank Financial Companies	-	-	-	-	-	-
6. Other Foreign Bills (clean outward)	1,084.4	1,112.6	4,170.1	4,913.4	4,920.2	35
(g) Transport, Storage & Communication	695.5	256.9	560.8	110.6	584.6	2
(h) Services	50.8	55.4	3,191.2	435.4	21.9	61
(i) Other Private (Business)	2,637.7	1,217.0	1,252.7	727.1	728.2	228
IV. Trust Funds and Non-Profit Institutions	19.8	-	-	-	2.1	5
V. Others	1,335.3	1,148.9	3,227.5	1,502.6	8,170.4	856
TOTAL	138,661.1	143,376.5	151,275.9	163,113.4	185,076.6	24,011

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2011		2012	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	53	1,620.7	306	948.6
(a) Business	51	1,594.3	301	943.2
(b) Other Foreign Constituents	2	26.4	5	5.4
B. Domestic Constituents:	22,255	173,398.8	23,502	195,929.2
I. Government:	3	4,750.6	4	6,625.8
II. Public Sector Enterprises:	490	5,786.8	613	20,265.5
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	-	-	3	67.0
(c) Manufacturing	14	30.7	15	54.6
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	5	1,400.0	1	989.9
(f) Commerce:	437	4,351.2	561	19,149.2
1. Export Bills :	213	3,270.2	256	6,968.0
i. Cotton Raw	-	-	-	-
ii. Rice	149	1,857.5	137	1,857.7
iii. Cotton Textiles (Local)	28	165.9	15	155.6
iv. Cement & Cement products	-	-	-	-
v. Petroleum & Petroleum products	4	702.4	7	1,268.4
vi. Machinery & Transport Equipments	1	3.1	42	3,488.6
vii. Other Export Bills	31	541.3	55	197.7
2. Imports Bills Payable in Pakistan	7	33.0	28	10,587.8
3. Inland Bills (to include Local Bills)	217	1,047.9	277	1,593.4
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-
(h) Services	1	-	-	-
(i) Other Public Sector Enterprises	33	4.8	33	4.8
III. Private Sector (Business):	20,371	157,812.0	21,913	166,711.3
(a) Agriculture, Forestry, Hunting & Fishing	719	4,591.8	1,178	7,722.6
1. Primary Products :	682	4,130.5	1,158	7,523.6
i. Cotton	196	1,462.9	184	1,503.7
ii. Rice	124	1,509.3	479	2,649.3
iii. Sugarcane	-	-	-	-
iv. Tobacco	1	0.3	1	0.3
v. Other Primary Products	361	1,158.0	494	3,370.2
2. Other Agriculture, Forestry, Hunting and Fishing	37	461.3	20	199.0

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

(Concl'd.)

ECONOMIC GROUPS	(End of Period : Million Rupees)			
	2011		2012	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	11	1,143.8	9	578.9
(c) Manufacturing	3,334	16,342.8	4,363	24,847.4
(d) Construction	-	-	2	26.8
(e) Electricity, Gas, Water & Sanitary Services	7	682.9	1	2,156.7
(f) Commerce:	15,838	133,755.4	15,685	129,514.3
1. Export Bills-Traditional Export	6,651	47,444.6	7,112	52,226.5
i. Wool & Goat Hair	203	1,665.8	8	44.7
ii. Hides & Skins	14	105.9	-	-
iii. Cotton Textiles (Local)	3,711	30,728.2	4,086	37,362.2
iv. Cotton Yarn (Local)	2,612	14,485.6	2,943	14,156.9
v. Sports Goods	85	306.7	47	160.1
vi. Surgical Instruments	26	152.4	28	502.5
2. Export Bills-Non-Traditional Exports	2,650	23,771.2	2,716	27,935.5
i. Brassware & Handicrafts	1	3.0	-	-
ii. Carpets & Rugs	26	466.1	161	1,726.0
iii. Footwear & Leather goods	339	1,548.3	440	2,441.4
iv. Handloom products, Towels & Hosiery	207	1,871.2	172	1,330.5
v. Readymade Garments	1,333	8,397.1	1,200	6,332.9
vi. Electrical goods (Cable & Wire RA)	78	238.0	62	189.1
vii. Other Export Bills	666	11,247.5	681	15,915.7
3. Import Bills Payable in Pakistan	2,964	42,380.2	2,679	30,450.2
4. Inland Bills (to include Local Bills)	3,243	18,072.0	2,117	13,054.9
5. Non-Bank Financial Companies	-	-	-	-
6. Other Foreign Bills (clean outward)	330	2,087.3	1,061	5,847.1
(g) Transport, Storage & Communication	121	231.1	-	-
(h) Services	176	59.8	161	31.7
(i) Other Private (Business)	165	1,004.4	514	1,833.0
IV. Trust Funds and Non-Profit Institutions	2	6.6	1	29.1
V. Others	1,389	5,042.8	971	2,297.6
TOTAL	22,308	175,019.5	23,808	196,877.8

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2008	2009		2010
	Dec.	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	161,177.2	197,658.5	192,836.6	208,318.5
Prize Bonds	-	-	-	-
National Savings Schemes	-	-	-	-
Compensation Bonds	12,692.7	11,550.2	7,568.7	7,436.6
Federal Investment Bonds	4,347.6	8,638.3	-	-
Pakistan Investment Bonds	144,136.9	177,470.0	185,267.9	200,881.9
Un-classified	-	-	-	-
B. TREASURY BILLS	541,289.1	748,731.4	986,725.6	1,119,504.0
C. PROVINCIAL GOVERNMENTS SECURITIES	75.1	75.1	-	-
I. Balochistan	-	-	-	-
16.00 % 2003	-	-	-	-
15.50 % 2006	-	-	-	-
17.00 % 2007	-	-	-	-
II. Punjab	75.1	75.1	-	-
16.00 % 2004	-	-	-	-
17.50 % 2008	75.1	75.1	-	-
III. Sindh	-	-	-	-
16.00 % 2003	-	-	-	-
15.50 % 2006	-	-	-	-
17.00 % 2007	-	-	-	-
IV. Un-classified	-	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1.5	1,954.1	77,314.9
E. OTHERS:	318,446.8	412,726.2	538,179.3	544,303.1
1. Shares :	76,533.0	88,590.5	144,950.4	124,828.7
(i) Financial Institutions	6,855.6	9,859.3	5,987.2	8,601.2
(ii) Public Sector Enterprises	6,596.0	6,968.3	44,688.6	6,247.1
(iii) Private Sector	63,081.4	71,762.9	94,274.6	109,980.4
2. Debentures :	4,754.6	5,545.3	6,490.9	4,042.4
(i) Financial Institutions	2.1	3.4	301.8	373.7
(ii) Public Sector Enterprises	2,316.2	2,758.9	2,709.0	2,660.2
(iii) Private Sector	2,436.3	2,783.0	3,480.1	1,008.5
3. National Investment Trust (Unit)	28,419.2	20,761.5	12,061.0	6,942.8
4. Participation Term Certificates	33,097.7	63,853.2	121.0	125.3
5. Term Finance Certificate (TFC's)	..	..	244,934.1	281,415.1
6. Sukuk	..	..	87,823.0	96,587.3
7. Certificate of Investment (COI's)	..	..	1,825.0	1,905.0
8. Modaraba Certificate	357.8	28,409.5	27,173.6	24,611.0
9. Mutual Funds	25,590.2	416.9	1,464.2	539.3
10. Others	149,694.3	205,149.3	11,336.1	3,306.2
TOTAL	1,020,989.7	1,359,192.7	1,719,695.6	1,949,440.5

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

SECURITIES / SHARES	(End of Period: Million Rupees)		
	2010	2011	
	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	206,292.0	260,886.2	457,495.2
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	995.8	1,010.0	2,000.0
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	205,296.2	259,876.2	455,495.2
Un-classified	-	-	-
B. TREASURY BILLS	1,266,001.8	1,572,278.4	1,932,569.3
C. PROVINCIAL GOVERNMENTS SECURITIES	-	-	-
I. Balochistan	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
II. Punjab	-	-	-
16.00 % 2004	-	-	-
17.50 % 2008	-	-	-
III. Sindh	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
IV. Un-classified	-	-	-
D. FOREIGN SECURITIES AND SHARES	51,883.1	62,564.9	68,147.3
E. OTHERS:	683,737.5	758,383.0	617,314.5
1. Shares :	167,896.2	160,791.5	187,653.4
(i) Financial Institutions	11,789.3	7,164.6	9,891.3
(ii) Public Sector Enterprises	6,136.3	7,336.7	9,685.2
(iii) Private Sector	149,970.6	146,290.2	168,076.9
2. Debentures :	2,648.8	450.4	439.1
(i) Financial Institutions	0.8	0.8	0.8
(ii) Public Sector Enterprises	2,516.3	329.5	329.5
(iii) Private Sector	131.7	120.1	108.8
3. National Investment Trust (Unit)	8,883.1	10,386.9	5,631.2
4. Participation Term Certificates	121.9	117.0	103.3
5. Term Finance Certificate (TFC's)	279,764.1	280,688.2	70,209.3
6. Sukuk	180,477.8	246,264.8	283,684.3
7. Certificate of Investment (COI's)	2,556.5	2,976.0	3,385.9
8. Modaraba Certificate	540.1	35,781.7	46,057.9
9. Mutual Funds	32,244.9	519.3	357.6
10. Others	8,604.2	20,407.2	19,792.6
TOTAL	2,207,914.4	2,654,112.5	3,075,526.3

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

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

SECURITIES / SHARES	Jun 2012		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	493,252.4	512,746.0	492,103.2
Prize Bonds			
National Savings Schemes			
Compensation Bonds	4,489.2	4,489.2	4,489.2
Federal Investment Bonds			
Pakistan Investment Bonds	488,763.2	508,256.8	487,614.0
Un-classified			
B. TREASURY BILLS	1,916,027.9	1,977,736.7	1,915,396.9
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	76,298.8	76,255.5	76,343.2
E. OTHERS:	787,809.3	735,675.4	790,618.0
1. Shares :	255,194.0	212,236.5	259,024.6
(i) Financial Institutions	8,460.2	6,201.7	8,377.3
(ii) Public Sector Enterprises	10,814.2	4,013.6	10,519.8
(iii) Private Sector	235,919.6	202,021.2	240,127.5
2. Debentures :	431.7	433.4	430.9
(i) Financial Institutions	0.8	0.8	-
(ii) Public Sector Enterprises	329.5	329.5	329.5
(iii) Private Sector	101.4	103.1	101.4
3. National Investment Trust (Unit)	6,496.4	3,624.5	6,427.1
4. Participation Term Certificates	96.7	96.7	96.7
5. Term Finance Certificate (TFC's)	71,481.3	72,060.2	71,459.4
6. Sukuk	363,746.5	365,163.7	362,396.1
7. Certificate of Investment (COI's)	1,809.2	1,809.2	1,809.2
8. Modaraba Certificate	60,104.5	51,807.0	60,513.4
9. Mutual Funds	399.6	394.5	411.2
10. Others	28,049.4	28,049.6	28,049.4
TOTAL	3,273,388.4	3,302,413.6	3,274,461.4

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)			
	2007	2008		2009		2007	2008		2009
	Dec.	Jun.	Dec.	Jun.		Dec.	Jun.	Dec.	Jun.
0.00	146,671.8	153,519.6	179,341.4	208,382.8	0.00	802,106.2	856,117.5	886,785.8	1,037,696.4
0.25*	19,617.3	35,360.4	5,518.3	52,048.7	0.25*	135,401.4	236.7	908.0	1,253.5
0.50*	9,937.6	9,662.3	18,244.6	9,552.9	0.50*	43,101.3	2,890.3	65,691.9	82,006.3
0.75	1,140.8	6,922.2	27,179.4	4,344.0	0.75	131,150.0	526.0	203.7	12,987.3
1.00	42,286.2	21,934.8	25,649.2	25,730.4	1.00	363,526.2	7,154.0	6,159.6	10,152.2
1.25	7,100.9	9,021.6	2,389.3	6,272.9	1.25	231,482.4	29,838.8	2,234.2	5,114.3
1.50	7,992.5	14,908.5	18,876.3	6,593.9	1.50	54,421.9	28,296.1	3,755.3	3,572.4
1.75	1,287.5	3,984.4	1,244.4	1,585.6	1.75	16,283.0	9,664.3	6,998.6	14,690.7
2.00	6,200.3	17,795.1	13,142.2	4,423.2	2.00	129,270.2	13,310.6	17,722.4	7,020.3
2.25	3,508.2	4,622.7	3,991.9	1,685.5	2.25	14,574.3	6,292.4	0.0	0.0
2.50	16,975.6	4,183.4	2,368.8	10,702.4	2.50	33,633.6	9,989.3	14,111.0	2,990.9
2.75	1,123.2	652.0	4,034.3	1,205.5	2.75	7,402.8	4,879.7	146.6	0.2
3.00	20,509.3	12,775.5	17,987.4	10,808.3	3.00	82,878.8	9,622.0	27,980.0	9,979.5
3.25	2,049.7	1,528.2	587.6	277.2	3.25	7,649.7	1,724.6	23.0	35.2
3.50	6,595.6	1,862.5	1,540.2	6,732.2	3.50	53,887.3	3,647.8	2,058.6	162.4
3.75	4,706.9	583.3	585.6	1,115.4	3.75	8,302.6	11,578.6	383.3	675.0
4.00	7,750.5	17,464.6	10,246.0	4,511.6	4.00	87,288.4	25,275.8	26,048.7	19,791.0
4.25	2,402.9	1,959.7	3,591.8	1,716.7	4.25	9,289.6	5,562.2	1,513.8	2,199.8
4.50	2,922.8	1,483.7	2,143.2	1,794.1	4.50	84,963.6	66,318.1	58,199.0	46,716.0
4.75	361.8	523.6	510.4	2,668.0	4.75	32,469.2	415.0	568.8	715.8
5.00	6,198.8	31,468.2	21,343.4	11,109.3	5.00	74,229.2	1,287,587.0	1,132,550.4	1,212,680.3
5.25	1,580.6	605.9	6,674.6	166.5	5.25	32,992.9	83,524.9	97,875.2	53,180.7
5.50	946.8	2,774.3	1,537.0	3,798.1	5.50	76,718.9	108,447.9	81,199.4	92,774.2
5.75	3,036.9	763.4	2,094.8	2.0	5.75	37,528.5	54,203.1	45,788.2	32,350.7
6.00	5,403.5	9,389.5	1,149.0	668.9	6.00	135,655.1	122,997.9	121,388.1	103,146.5
6.25	2,249.2	1,030.1	65.4	139.3	6.25	33,091.6	20,875.4	31,105.4	9,038.4
6.50	7.9	335.4	266.1	177.8	6.50	28,427.9	49,223.2	77,859.6	54,058.4
6.75	75.0	-	1,800.9	50.3	6.75	10,235.4	14,134.8	18,392.3	10,460.2
7.00	147.5	484.0	6,910.9	390.2	7.00	36,406.3	53,591.6	40,234.0	38,038.5
7.25	186.4	169.9	3,489.1	4.6	7.25	14,002.4	44,988.5	34,021.0	29,594.0
7.50	49.5	264.1	929.8	213.8	7.50	30,657.3	27,698.7	29,470.4	55,934.5
7.75	-	-	1,052.7	2.5	7.75	5,683.2	17,504.2	4,709.6	11,422.3
8.00	701.9	187.0	661.2	6,650.4	8.00	104,490.4	46,524.1	52,477.2	79,078.3
8.25	-	-	0.0	4.6	8.25	28,288.4	83,325.3	18,955.7	16,146.3
8.50	114.5	3.7	104.2	851.4	8.50	42,109.0	38,048.5	48,804.3	52,308.6
8.75	136.5	-	-	-	8.75	11,420.1	10,189.0	2,237.4	47,737.4
9.00	62.9	447.1	5,077.9	215.8	9.00	32,210.1	46,958.7	24,346.4	50,810.9
9.25	370.5	2.0	0.0	0.1	9.25	18,741.9	16,517.9	17,734.4	7,227.1
9.50	28.2	0.3	11.5	138.0	9.50	13,748.8	38,674.7	37,004.3	41,226.7
9.75	-	1.9	0.0	4.1	9.75	7,445.7	14,431.8	4,553.4	8,656.9
10.00	1.0	13.8	210.2	368.7	10.00	42,162.1	46,405.9	41,814.7	52,809.2
10.25	-	-	0.0	3,974.3	10.25	15,727.1	13,684.9	9,314.8	18,207.1
10.50	-	0.1	0.0	1,848.5	10.50	17,782.2	13,118.2	27,963.5	23,828.8
10.75	-	-	6.1	57.7	10.75	5,306.9	8,796.8	7,807.2	7,842.9
11.00	-	-	0.0	680.2	11.00	5,238.3	20,631.1	28,115.4	78,174.3
Over 11.00	-	27.0	2,172.9	9,360.6	Over-11.00	12,675.3	68,021.2	239,545.0	290,082.5
TOTAL	332,438.6	368,715.8	394,729.9	403,029.1	TOTAL	3,202,057.3	3,443,445.1	3,396,759.6	3,734,574.6

*00.25 stands for 00.05 to 00.25

*00.50 stands for 00.30 to 00.50

** 10 & Over

3.15 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)						
RATE OF RETURN	2009	2010		2011		2012
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
0.00	203,254.6	252,871.4	267,203.0	335,161.1	199,074.8	346,757.0
0.25*	67,363.3	60,974.5	74,206.4	73,265.5	142,543.5	135,214.8
0.50*	17,465.6	18,812.0	35,095.8	22,161.8	26,284.4	35,791.9
0.75*	7,978.4	12,676.8	2,805.9	1,606.3	4,016.9	3,483.6
1.00	19,640.6	25,749.3	20,933.9	16,193.7	32,285.9	38,016.9
1.25	8,247.2	1,686.6	2,098.1	2,886.8	2,277.1	1,526.4
1.50	4,629.1	17,731.6	9,197.2	5,617.6	6,725.6	3,547.9
1.75	786.8	1,731.8	12,317.6	947.3	2,042.7	5,904.7
2.00	3,661.6	20,485.0	4,645.2	6,529.8	10,235.4	14,902.9
2.25	3,400.6	6,510.8	11,623.7	4,465.2	731.5	974.9
2.50	9,169.9	4,335.0	4,881.7	4,369.3	2,238.8	7,332.1
2.75	660.8	1,805.8	1,697.2	1,084.0	974.8	2,368.3
3.00	3,598.7	2,985.4	2,972.6	5,978.6	4,321.1	12,159.9
3.25	607.7	1,271.0	420.6	6,179.2	571.0	227.0
3.50	1,232.1	2,604.6	1,304.9	1,496.9	8,651.0	2,561.6
3.75	420.0	1,200.1	940.4	259.5	549.6	39.4
4.00	1,570.3	1,658.7	1,845.8	2,320.4	1,963.2	7,538.7
4.25	805.0	1,407.7	1,016.6	51.6	84.6	1,008.4
4.50	277.0	378.4	571.7	507.4	15.6	3,954.9
4.75	82.6	131.6	205.1	-	-	3.0
5.00	12,267.6	10,949.3	12,003.8	12,129.0	15,621.5	1,289.3
5.25	593.2	349.5	849.7	252.6	4.3	10.2
5.50	75.7	1.1	34.8	431.5	452.6	1,618.0
5.75	-	5.1	5.5	-	-	-
6.00	500.3	45.4	11.3	45.8	-	7,915.5
6.25	80.0	-	0.7	0.3	-	-
6.50	0.4	2.3	16.8	1.1	-	-
6.75	0.1	-	-	-	-	-
7.00	106.7	11.9	-	37.5	-	-
7.25	40.5	0.7	54.2	19.9	-	-
7.50	394.9	1,041.1	75.4	98.8	-	-
7.75	-	-	-	-	-	-
8.00	4,005.4	3,865.2	4,503.3	4,476.7	-	-
8.25	-	-	-	600.0	-	-
8.50	3.7	3.7	27.6	5.0	-	-
8.75	-	-	-	0.5	-	-
9.00	3,598.4	4,165.3	4,078.0	-	-	-
9.25	-	-	-	0.1	-	-
9.50	-	98.6	-	-	-	-
9.75	-	-	-	117.8	-	-
10.00	1,090.0	1,637.2	2,093.7	174.3	-	-
10.25	60.0	68.0	-	500.2	-	-
10.50	7,995.4	8,275.6	6,510.6	334.8	-	-
10.75	-	0.6	27.6	2.9	-	-
11.00	562.6	491.7	411.4	327.5	-	-
Over 11.00	13,372.6	2,915.1	8,695.8	26,276.5	-	1,406.7
Total	399,599.2	470,935.2	495,383.7	536,914.8	461,665.90	635,553.9

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

(Million Rupees)						
RATE OF RETURN	2009	2010		2011		2012
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
0.00	1,087,714.1	1,160,797.8	1,203,188.3	1,435,328.9	1,493,689.5	1,599,418.8
0.25*	2,123.3	2,230.0	2,276.3	2,911.1	-	1,256.7
0.50*	100,734.8	102,212.1	101,350.1	117,525.0	89,485.7	103,596.5
0.75*	3,378.6	698.4	762.5	1,670.4	-	-
1.00	7,148.6	3,716.5	3,315.6	2,632.5	1,433.5	1,975.8
1.25	5,568.1	6,354.0	10,525.2	649.9	812.1	442.3
1.50	2,860.4	5,678.1	4,111.7	813.3	605.2	736.2
1.75	9,427.6	8,893.5	13,977.1	2,011.7	1,344.6	1,515.4
2.00	2,724.6	3,138.5	3,266.4	989.9	586.2	1.2
2.25	2.2	-	0.6	1.4	1.4	1.4
2.50	3,109.0	1,015.0	1,064.3	162.0	149.8	0.1
2.75	58.0	-	-	-	-	-
3.00	5,924.0	1,262.1	2,529.1	36.2	246.6	308.4
3.25	172.5	0.5	0.5	-	-	-
3.50	7,017.3	4.4	1,236.9	0.1	338.8	765.0
3.75	143.7	379.8	2.3	-	133.3	107.2
4.00	9,821.2	8,639.5	10,269.4	10,979.7	20,356.6	572.5
4.25	3,766.9	22.6	2,345.8	179.6	157.7	173.5
4.50	43,988.9	19,213.7	41,534.9	23,005.1	26,951.2	18,093.1
4.75	242.5	262.7	-	3.4	-	366.7
5.00	1,315,929.8	1,337,918.8	1,547,595.3	1,537,883.8	1,613,930.1	610,853.0
5.25	86,393.1	195,366.3	48,742.1	83,237.1	65,972.0	26,217.8
5.50	109,644.2	94,412.2	129,160.7	117,109.3	205,724.1	66,346.9
5.75	33,784.2	35,146.0	42,052.6	29,179.2	29,683.5	24,351.1
6.00	119,387.1	167,635.0	182,538.9	150,538.0	194,598.0	1,453,163.6
6.25	19,753.5	15,081.6	15,406.7	28,089.3	44,334.5	114,299.2
6.50	49,970.8	42,322.7	39,979.5	45,995.0	39,016.4	80,340.3
6.75	2,750.9	7,841.7	2,703.2	2,246.3	19,922.0	20,835.3
7.00	79,628.6	52,858.9	83,857.5	45,937.0	85,408.5	144,265.5
7.25	55,105.0	58,120.8	10,135.6	61,579.9	40,413.5	94,233.0
7.50	48,144.3	69,605.3	94,043.1	108,750.0	127,119.0	54,739.2
7.75	22,611.7	23,029.8	32,528.5	4,401.8	20,792.2	19,519.3
8.00	80,725.6	75,296.6	107,742.1	92,327.8	123,828.8	113,024.4
8.25	24,082.2	39,973.2	26,512.0	55,800.1	43,212.7	45,659.9
8.50	54,878.9	38,998.1	46,049.2	34,180.6	32,630.6	38,920.1
8.75	15,926.6	17,674.6	14,144.4	10,848.7	19,121.0	13,650.4
9.00	37,436.8	38,899.9	47,396.9	57,902.2	44,341.7	41,628.8
9.25	33,560.3	42,056.5	13,010.7	35,176.3	31,000.1	64,174.7
9.50	42,058.0	53,662.7	38,847.9	74,915.4	72,439.1	83,432.1
9.75	13,966.9	21,710.2	9,451.5	4,386.8	20,204.1	13,623.7
10.00	78,661.3	74,038.8	74,555.7	117,321.1	89,361.0	81,815.8
10.25	30,761.3	34,281.0	32,922.4	51,769.6	45,344.3	71,883.7
10.50	42,673.4	45,659.7	55,197.0	52,003.7	73,591.5	72,900.5
10.75	20,856.5	31,319.1	30,719.3	5,908.6	16,760.2	31,532.9
11.00	64,998.5	80,628.4	72,550.0	90,491.7	108,164.4	129,157.2
Over-11.00	173,446.7	204,125.0	288,932.1	455,520.9	383,384.5	343,919.8
Total	3,953,062.6	4,222,181.9	4,488,531.9	4,952,400.3	5,226,590.0	5,583,819.0

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

* 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	2010		2011				2012	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	24,341.3	24,341.3	25,925.1	25,925.1	29,578.0	28,405.0	17,871.5	17,005.0
1.00*	38.7	38.7	328.4	328.4	454.9	454.9	384.0	384.0
2.00*	8,658.7	8,658.7	2,792.0	2,792.0	498.1	498.1	3,498.5	3,498.5
3.00*	5,485.2	5,485.2	9,298.5	9,298.5	11,293.7	11,293.7	9,751.5	9,751.5
3.25	561.1	561.1	3,342.0	3,342.0	2,413.6	2,413.6	1,158.8	1,158.8
3.50	1,210.4	1,210.4	882.5	882.5	466.2	466.2	945.9	945.9
3.75	639.9	639.9	1,446.1	1,446.1	1,904.4	1,904.4	142.8	142.8
4.00	3,544.0	3,544.0	4,349.0	4,349.0	7,608.5	7,608.5	4,498.7	4,498.7
4.25	290.2	290.2	1,730.7	1,730.7	1,016.4	1,016.4	509.4	509.4
4.50	2,516.2	2,516.2	3,252.8	3,252.8	2,510.5	2,510.5	183.0	183.0
4.75	-	-	96.6	96.6	136.3	136.3	484.7	484.7
5.00	283.7	283.7	1,079.0	1,079.0	3,267.9	3,267.9	1,586.1	1,586.1
5.25	-	-	185.7	185.7	290.9	290.9	141.1	141.1
5.50	-	-	769.6	769.6	129.8	129.8	228.1	228.1
5.75	-	-	114.0	114.0	-	-	10.3	10.3
6.00	1,110.8	1,110.8	1,794.8	1,794.8	1,830.1	1,830.1	700.6	700.6
6.25	767.0	767.0	1,013.0	1,013.0	156.3	156.3	-	-
6.50	197.7	197.7	1,212.7	1,212.7	1,325.7	1,325.7	119.5	119.5
6.75	-	-	-	-	2.7	2.7	-	-
7.00	2,055.4	2,055.4	342.5	342.5	1,115.1	1,115.1	3,504.4	1,233.6
7.25	-	-	-	-	-	-	-	-
7.50	10.8	10.8	22.4	22.4	339.5	339.5	240.3	240.3
7.75	-	-	-	-	-	-	0.1	0.1
8.00	350.0	350.0	143.2	143.2	1,085.9	1,085.9	962.8	962.8
8.25	-	-	-	-	1,028.6	1,028.6	243.5	243.5
8.50	582.0	582.0	416.0	416.0	1,244.8	1,244.8	10.3	10.3
8.75	13.1	13.1	-	-	-	-	-	-
9.00	3,009.5	1,937.5	1,309.6	242.8	1,655.7	630.7	32,390.5	28,311.8
9.25	535.3	535.3	-	-	-	-	-	-
9.50	2,328.0	2,328.0	-	-	44.4	44.4	-	-
9.75	266.5	266.5	89.4	89.4	76.6	76.6	85.7	85.7
10.00	4,180.0	4,180.0	421.8	421.8	2,502.7	2,502.7	109.0	109.0
10.25	3.4	3.4	440.2	440.2	555.7	555.7	1,005.1	1,005.1
10.50	61.0	61.0	237.4	50.0	610.0	610.0	5.5	5.5
10.75	2.4	2.4	200.0	200.0	996.6	996.6	761.6	761.6
11.00	1,919.2	1,919.2	5,825.5	5,825.5	11,803.3	11,803.3	11,353.6	11,353.6
11.25	128.3	128.3	-	-	-	-	-	-
11.50	1.7	1.7	1.4	1.4	1.2	1.2	241.8	241.8
11.75	1.0	1.0	6.0	6.0	292.9	292.9	142.0	142.0
12.00	583.9	583.9	549.5	549.5	3,844.8	3,844.8	11,601.1	11,601.1
12.25	627.1	627.1	91.5	91.5	1,601.1	1,601.1	3,889.2	3,889.2
12.50	797.6	797.6	1,323.1	1,323.1	4,375.2	4,375.2	2,691.4	2,691.4
12.75	9.6	9.6	9.4	9.4	4,223.4	4,223.4	5,838.0	5,838.0
13.00	6,035.9	6,035.9	4,389.0	4,389.0	9,145.8	8,670.7	18,259.9	11,124.5
13.25	524.3	524.3	472.3	472.3	1,782.8	1,782.8	2,275.2	2,275.2
13.50	1,006.2	1,006.2	2,809.6	2,809.6	2,479.2	2,479.2	5,220.1	5,220.1
13.75	1,031.7	1,031.7	1,741.5	1,741.5	2,077.5	1,242.8	1,537.9	1,289.6
14.00	7,454.1	6,397.3	5,700.2	5,433.2	7,618.3	7,607.5	19,269.4	18,220.6
14.25	2,901.1	2,427.0	2,850.1	2,850.1	1,236.0	1,236.0	1,486.9	1,486.9
14.50	1,627.1	1,627.1	1,497.1	1,497.1	2,007.8	2,007.8	12,110.5	5,299.9
14.75	2,564.6	2,564.6	3,984.9	3,535.6	2,878.4	2,878.4	4,306.4	4,306.4
15.00	35,043.7	23,634.4	29,221.9	19,891.9	27,352.0	20,953.6	30,933.1	30,933.1
15.25	2,224.8	2,173.8	3,765.8	3,414.9	3,595.7	3,595.7	1,627.4	1,627.4
15.50	4,478.8	4,478.8	11,616.9	11,526.2	15,990.9	15,952.6	11,734.9	11,734.9
15.75	3,080.8	3,080.8	4,106.8	4,106.8	2,563.1	2,563.1	1,965.0	1,965.0
16.00 & over	72,382.8	71,543.3	66,163.4	59,456.9	69,208.1	63,675.0	63,946.9	48,531.8
TOTAL	207,466.7	192,564.0	209,360.5	190,911.8	250,217.6	234,728.9	291,964.0	254,089.7

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

(End of Period: Million Rupees)

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

* 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	2010		2011				2012	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	209,942.3	186,830.2	259,165.3	224,338.5	124,245.6	123,403.3	210,478.1	182,915.6
1.00*	2,019.7	1,141.5	1,583.2	682.2	2,360.1	1,432.7	1,706.2	642.1
2.00*	14,811.8	14,811.8	10,376.9	10,376.9	4,565.2	4,565.2	9,741.5	9,738.4
3.00*	21,777.3	20,492.7	25,778.4	25,778.4	21,589.1	21,187.3	26,163.1	25,525.6
4.00*	30,096.2	30,096.2	33,058.8	33,058.8	26,142.9	26,141.0	22,502.1	22,500.5
5.00*	22,416.8	22,416.8	25,825.7	25,824.3	31,117.0	31,116.7	32,119.8	32,054.8
6.00*	15,643.4	15,643.4	6,148.2	6,148.2	12,731.3	12,731.3	12,806.3	12,806.3
7.00*	22,554.6	22,554.6	21,994.2	21,994.2	19,269.2	19,269.2	16,342.9	16,342.9
8.00*	27,253.1	27,253.1	25,378.0	20,377.9	20,937.4	14,390.3	27,933.6	17,161.5
8.25	865.8	865.8	892.8	892.8	587.3	587.3	1,272.1	1,272.1
8.50	9,136.2	9,136.2	4,832.4	4,832.4	5,518.9	5,518.9	6,680.0	6,680.0
8.75	2,367.1	2,367.1	825.7	825.7	939.4	939.4	1,081.2	1,081.2
9.00	124,819.5	124,819.5	109,620.1	109,620.1	100,456.3	100,456.3	297,500.1	227,416.6
9.25	4,731.1	4,731.1	821.5	821.5	712.4	712.4	2,531.9	2,531.9
9.50	80,604.2	80,604.2	3,873.9	3,873.9	2,426.7	2,426.7	3,669.4	3,669.4
9.75	4,620.5	4,620.5	1,439.3	1,439.3	2,812.4	2,812.4	1,058.8	1,058.8
10.00	103,406.1	103,406.1	46,522.0	46,500.1	37,561.2	37,551.3	34,790.0	34,790.0
10.25	4,583.6	4,553.6	4,475.9	4,475.9	6,313.8	6,313.8	2,390.6	2,390.6
10.50	4,392.2	4,392.2	10,853.7	10,853.2	12,253.1	12,193.1	7,459.6	7,459.6
10.75	939.7	939.7	7,009.9	7,009.9	6,232.2	6,232.2	6,526.2	6,526.2
11.00	13,954.5	13,926.0	142,992.9	142,859.5	271,617.3	248,695.4	133,224.1	133,179.1
11.25	1,567.0	1,567.0	1,933.5	1,933.5	2,940.3	2,940.3	2,603.9	2,603.9
11.50	5,929.7	3,901.7	1,732.1	1,732.1	3,290.7	3,290.7	3,493.1	3,424.3
11.75	626.7	624.3	598.5	598.5	11,089.9	5,917.7	4,343.7	4,241.7
12.00	15,482.5	13,348.2	18,093.4	15,960.2	36,082.3	32,665.6	63,876.3	57,206.6
12.25	2,974.3	2,972.0	3,079.2	2,432.7	26,314.4	17,506.3	21,313.5	14,452.0
12.50	8,410.8	6,650.0	5,502.4	2,826.9	26,140.0	24,372.4	43,226.8	35,074.7
12.75	13,754.5	13,753.1	9,344.1	3,527.9	30,307.9	23,547.3	87,992.0	26,626.6
13.00	59,842.5	40,860.3	38,942.0	35,730.2	84,141.3	67,803.9	141,718.8	116,637.0
13.25	23,680.6	19,644.9	5,209.0	5,209.0	66,419.3	61,496.6	85,061.0	67,308.7
13.50	63,244.4	47,275.1	24,996.3	23,263.8	41,498.0	37,701.6	107,218.3	87,501.7
13.75	74,267.1	59,018.5	32,053.6	27,585.3	71,761.4	65,055.5	69,247.8	66,347.8
14.00	193,600.0	159,000.9	162,510.1	135,901.7	135,521.8	122,961.0	188,104.2	150,604.3
14.25	77,314.2	61,362.1	43,352.4	38,989.2	56,703.9	54,201.9	122,401.5	47,115.9
14.50	91,638.8	81,950.0	71,930.2	54,013.1	72,170.7	69,497.2	217,344.9	80,873.8
14.75	75,201.1	68,613.5	62,098.4	54,184.6	78,820.2	78,143.5	121,087.3	63,454.5
15.00	378,483.9	205,176.9	313,347.8	215,400.4	226,841.7	167,001.9	279,102.4	178,254.5
15.25	82,269.0	74,121.3	67,265.0	61,997.1	87,240.3	84,339.2	45,917.7	43,912.3
15.50	74,147.0	71,911.4	148,152.4	138,260.9	124,302.9	90,568.7	86,947.8	83,693.2
15.75	148,696.1	71,936.4	57,675.0	49,225.0	182,395.2	64,195.7	69,251.9	27,767.8
16.00	374,511.3	257,800.0	368,577.8	251,378.9	296,347.6	162,702.4	136,170.7	132,767.1
16.25	40,929.2	39,027.9	220,179.4	36,805.5	71,884.6	65,788.7	19,918.3	17,768.0
16.50	73,124.5	69,407.5	94,208.6	64,336.2	61,454.5	48,078.4	31,602.7	31,602.2
16.75	32,502.5	32,502.5	25,859.6	25,582.4	44,640.0	43,630.1	13,347.4	11,730.3
17.00	183,136.7	180,938.2	260,693.1	256,622.1	169,591.3	163,733.0	174,508.1	145,217.0
17.25	9,235.0	9,235.0	14,444.0	14,444.0	29,592.5	29,592.5	9,460.9	9,442.2
17.50	34,578.2	34,575.3	44,099.2	44,099.2	30,077.6	30,053.3	26,712.9	26,710.4
17.75	8,213.3	8,213.3	15,188.7	15,182.7	18,046.1	18,042.7	5,050.3	5,047.4
18.00	109,987.9	106,734.1	83,308.7	81,647.8	87,868.0	83,482.7	45,337.2	41,487.0
18.25	4,088.0	4,088.0	6,704.9	6,700.9	18,859.4	18,854.2	4,584.4	4,579.6
18.50	23,398.7	23,373.5	15,509.5	15,509.5	19,390.1	19,386.7	14,979.0	14,975.9
18.75	2,304.3	2,304.3	5,454.5	5,454.1	8,664.1	8,664.1	4,954.4	4,954.4
19.00	14,918.9	14,918.9	62,306.8	62,303.1	47,781.4	47,781.4	42,863.3	42,863.3
19.25	787.5	787.5	2,472.5	2,472.5	3,745.4	3,745.4	665.3	665.3
19.50	1,305.8	1,305.8	2,492.3	2,492.3	3,709.7	3,709.7	5,123.7	5,123.7
19.75	691.9	691.9	2,095.7	2,095.7	1,370.1	1,370.1	1,401.8	1,401.8
20.00 & over	73,115.5	73,115.5	66,582.6	66,582.6	72,581.5	72,581.5	83,129.8	82,343.9
TOTAL	3,098,895.5	2,558,309.5	3,101,461.6	2,525,065.1	3,059,974.9	2,573,079.9	3,238,040.4	2,483,523.8

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

(Percent per annum)

TYPE OF DEPOSITS	2008	2009		2010		2011		2012
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	6.45 (1.39)	5.73 (1.48)	6.05 (1.27)	5.84 (1.33)	6.86 (1.27)	6.06 (1.59)	6.14 (1.32)	5.26 (1.59)
II. Saving Deposits	4.99 (51.12)	5.08 (53.75)	4.95 (52.69)	5.02 (54.68)	5.02 (52.69)	5.25 (53.94)	5.14 (53.71)	5.68 (54.80)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.26 (14.69)	5.57 (11.41)	4.56 (11.15)	4.83 (10.69)	5.00 (11.15)	5.29 (9.77)	4.79 (9.14)	5.13 (9.61)
(b) 3 months and over but less than 6	6.76 (6.98)	6.49 (7.44)	6.57 (9.42)	6.87 (8.21)	7.28 (9.42)	7.42 (8.62)	6.72 (7.92)	6.62 (7.67)
(c) 6 months and over but less than 1 year	7.64 (7.75)	7.57 (6.14)	7.05 (5.15)	7.21 (4.81)	7.41 (5.15)	7.72 (5.19)	7.83 (5.57)	7.17 (4.89)
(d) 1 year and over but less than 2 years	8.38 (11.06)	8.52 (12.60)	8.18 (13.89)	8.25 (14.25)	8.28 (13.89)	8.99 (14.67)	8.82 (16.27)	8.71 (15.38)
(e) 2 years and over but less than 3 years	8.41 (0.92)	9.34 (1.22)	8.49 (0.84)	8.71 (0.75)	8.35 (0.84)	9.30 (0.67)	8.28 (0.56)	8.40 (0.63)
(f) 3 years and over but less than 4 years	8.53 (2.11)	9.56 (1.72)	9.12 (1.74)	9.67 (1.58)	10.35 (1.74)	11.31 (1.68)	11.17 (1.63)	10.73 (1.94)
(g) 4 years and over but less than 5 years	8.51 (0.25)	6.08 (0.77)	7.92 (0.28)	9.05 (0.24)	9.46 (0.28)	9.61 (0.19)	8.62 (0.16)	9.20 (0.15)
(h) 5 years and over	9.05 (3.72)	9.06 (3.46)	8.92 (3.56)	8.90 (3.45)	8.89 (3.56)	9.37 (3.68)	9.93 (3.71)	9.21 (3.34)
IV. Overall								
(i) Excluding current and other deposits	6.02	6.11	5.88	5.97	6.07	6.42	6.29	6.47
(ii) Including current and other deposits	4.38	4.44	4.29	4.29	4.39	4.53	4.51	4.56

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	2008	2009		2010		2011		2012
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	7.38 (1.30)	6.86 (1.32)	7.21 (1.14)	6.99 (1.20)	8.05 (1.25)	6.94 (1.49)	6.33 (1.39)	6.32 (1.44)
II. Saving Deposits	5.40 (49.89)	5.48 (53.13)	5.39 (51.70)	5.47 (54.06)	5.48 (53.22)	5.61 (52.66)	5.61 (52.70)	6.14 (54.68)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.41 (14.71)	5.68 (11.55)	4.63 (11.47)	5.04 (10.55)	5.10 (10.80)	5.50 (10.02)	5.39 (8.72)	5.55 (9.34)
(b) 3 months and over but less than 6 months	7.14 (6.86)	6.85 (7.08)	6.89 (9.44)	7.41 (7.94)	7.82 (8.70)	7.92 (8.53)	7.31 (7.74)	7.70 (7.02)
(c) 6 months and over but less than 1 year	7.85 (7.96)	7.87 (6.13)	7.14 (5.31)	7.49 (4.90)	7.71 (4.18)	8.17 (5.24)	8.40 (5.57)	7.95 (4.74)
(d) 1 year and over but less than 2 years	8.51 (11.73)	8.59 (13.12)	8.21 (14.14)	8.38 (14.92)	8.37 (15.11)	9.15 (15.42)	8.93 (17.40)	8.93 (16.26)
(e) 2 years and over but less than 3 years	8.42 (1.01)	9.40 (1.31)	8.73 (0.85)	9.15 (0.75)	8.29 (0.68)	9.21 (0.69)	8.34 (0.61)	8.48 (0.68)
(f) 3 years and over but less than 4 years	8.61 (2.26)	9.65 (1.81)	9.36 (1.84)	9.78 (1.70)	10.36 (1.71)	11.28 (1.80)	11.24 (1.76)	10.77 (2.10)
(g) 4 years and over but less than 5 years	8.60 (0.27)	6.11 (0.84)	7.92 (0.29)	9.47 (0.24)	9.54 (0.17)	9.68 (0.19)	8.73 (0.17)	9.25 (0.16)
(h) 5 years and over	9.11 (4.01)	9.16 (3.71)	9.00 (3.82)	8.97 (3.74)	8.86 (4.19)	9.39 (3.97)	10.14 (3.94)	9.31 (3.59)
IV. Overall								
(i) Excluding current and other deposits	6.37	6.44	6.21	6.37	6.45	6.78	6.77	6.97
(ii) Including current and other deposits	4.71	4.76	4.59	4.66	4.76	4.90	4.86	5.02

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

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

TYPE OF DEPOSITS	(Percent per annum)							
	2008	2009		2010		2011		2012
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	1.08 (2.27)	0.69 (3.36)	0.57 (2.80)	0.41 (2.77)	0.16 (2.50)	0.22 (2.79)	0.20 (0.52)	0.16 (3.32)
II. Saving Deposits	1.71 (63.56)	1.04 (60.79)	0.80 (64.20)	0.71 (61.41)	0.81 (66.12)	1.91 (69.67)	0.71 (65.42)	0.73 (56.25)
III. Term or Fixed Deposits								
(a) Less than 3 months	3.69 (14.50)	4.08 (9.81)	3.28 (7.45)	2.84 (12.17)	3.70 (9.17)	1.52 (6.70)	0.42 (14.01)	1.66 (12.64)
(b) 3 months and over but less than 6 months	3.53 (8.28)	3.95 (11.49)	2.74 (9.26)	2.74 (11.13)	3.03 (12.48)	2.10 (9.77)	1.44 (10.09)	0.89 (14.92)
(c) 6 months and over but less than 1 year	4.62 (5.62)	4.19 (6.24)	5.22 (3.28)	3.30 (0.84)	3.22 (3.43)	1.39 (4.60)	1.11 (5.58)	0.87 (6.63)
(d) 1 year and over but less than 2 years	4.85 (4.26)	6.84 (6.74)	7.77 (11.04)	5.37 (7.04)	5.55 (5.39)	3.52 (5.41)	1.25 (3.12)	1.56 (5.55)
(e) 2 years and over but less than 3 years	5.06 (0.04)	4.36 (0.18)	5.12 (0.70)	4.08 (0.76)	10.73 (0.20)	10.79 (0.48)	0.51 (0.06)	2.87 (0.12)
(f) 3 years and over but less than 4 years	5.47 (0.61)	6.92 (0.71)	1.58 (0.66)	2.82 (0.31)	7.84 (0.12)	13.47 (0.29)	0.91 (0.15)	2.42 (0.10)
(g) 4 years and over but less than 5 years	5.58 (0.08)	2.72 (0.07)	7.99 (0.11)	2.12 (0.16)	1.58 (0.02)	7.99 (0.10)	0.51 (0.03)	0.22 (0.01)
(h) 5 years and over	5.98 (0.78)	2.50 (0.63)	2.42 (0.51)	1.39 (0.41)	11.41 (0.57)	4.69 (0.19)	0.26 (1.02)	0.71 (0.47)
IV. Overall								
(i) Excluding current and other deposits	2.49	2.31	2.13	1.65	1.77	2.01	0.77	0.91
(ii) Including current and other deposits	1.57	1.39	1.33	1.00	1.05	1.09	0.54	0.52

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									
2008	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
	Dec.	13.74	12.93	13.25	13.88	12.40	12.47	14.85	13.68
2012	Jun.	9.61	11.81	12.75	12.43	11.90	14.00	13.64	12.81
II. INTEREST BEARING - ALL BANKS									
2008	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
	Dec.	14.78	10.20	11.53	8.89	11.46	13.12	12.90	11.81
2012	Jun.	12.80	12.86	11.89	11.07	12.49	12.30	13.29	12.43
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2008	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
	Dec.	13.50	13.06	13.40	14.18	12.46	12.42	15.04	13.83
2012	Jun.	9.46	11.63	12.84	12.51	11.84	14.11	13.68	12.84

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

(Billion Rupees)

Provinces/Regions	Borrower / Category	Jun.2011		Dec.2011		Jun. 2012	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Overall	Foreign	59.61	-	73.88	-	89.41	-
	Govt.	642.81	406.74	604.92	348.53	664.88	461.68
	NFPSEs	382.10	171.00	400.84	135.89	422.76	312.30
	NBFCs & Fin Aux.	97.48	40.18	133.18	43.45	119.78	44.21
	Private Sector	1,500.60	2,364.47	1,491.48	2,459.75	1,653.24	2,393.11
	Trust Fund	145.12	18.03	152.79	19.78	171.20	18.00
	Personal	2,604.42	294.02	2,759.77	285.93	3,030.64	285.13
	Others	57.17	16.38	71.40	16.86	67.45	15.57
	Total	5,489.32	3,310.82	5,688.26	3,310.19	6,219.37	3,530.00
Punjab	Foreign	16.76	-	16.99	-	17.77	-
	Govt.	256.83	254.33	257.39	225.34	271.55	294.20
	NFPSEs	102.17	62.99	94.54	25.07	115.38	64.12
	NBFCs & Fin Aux.	11.79	5.65	12.14	5.21	12.69	4.77
	Private Sector	656.64	1,190.99	684.30	1,249.43	755.03	1,216.04
	Trust Fund	51.19	11.85	55.68	10.88	61.91	9.83
	Personal	1,228.00	91.65	1,289.47	89.18	1,428.22	79.65
	Others	26.42	9.09	26.01	9.98	25.65	12.65
	Total	2,349.79	1,626.54	2,436.52	1,615.10	2,688.21	1,681.27
Sindh	Foreign	22.10	-	37.01	-	52.03	-
	Govt.	151.65	142.07	147.11	111.67	145.30	148.84
	NFPSEs	177.77	104.48	208.66	108.29	192.01	191.88
	NBFCs & Fin Aux.	80.44	31.18	115.48	36.61	101.38	37.40
	Private Sector	498.45	923.86	486.52	969.23	551.25	942.81
	Trust Fund	56.67	1.12	61.80	1.24	69.81	1.41
	Personal	825.15	174.08	881.18	169.68	952.44	177.38
	Others	6.32	6.11	14.51	4.53	14.40	2.18
	Total	1,818.54	1,382.90	1,952.27	1,401.23	2,078.61	1,501.90
Khyber Pakhtunkhwa	Foreign	1.33	-	1.01	-	1.01	-
	Govt.	50.55	4.82	50.78	5.15	62.24	8.78
	NFPSEs	8.04	1.74	5.28	0.16	10.13	0.00
	NBFCs & Fin Aux.	1.23	0.06	1.07	0.06	2.24	0.06
	Private Sector	87.53	30.51	85.21	31.72	92.47	32.94
	Trust Fund	5.82	0.01	6.04	0.01	6.96	0.00
	Personal	206.57	11.08	222.70	11.48	245.49	11.49
	Others	3.09	0.35	5.35	0.68	3.21	0.39
	Total	364.17	48.56	377.44	49.25	423.75	53.67
Balochistan	Foreign	0.21	-	0.15	-	0.12	-
	Govt.	16.60	0.10	16.72	0.08	18.36	2.27
	NFPSEs	3.31	-	3.05	-	5.92	-
	NBFCs & Fin Aux.	0.08	-	0.04	-	0.03	-
	Private Sector	36.26	6.38	36.31	9.40	40.65	6.26
	Trust Fund	2.54	-	2.39	-	2.35	-
	Personal	52.85	4.08	55.14	3.04	59.78	3.47
	Others	11.95	0.06	10.11	0.63	10.96	0.02
	Total	123.80	10.62	123.91	13.14	138.17	12.01
Islamabad	Foreign	18.50	-	17.53	-	18.33	-
	Govt.	146.34	5.29	112.89	6.16	149.34	7.39
	NFPSEs	89.29	1.80	88.54	2.37	98.60	56.31
	NBFCs & Fin Aux.	1.90	3.30	3.13	1.57	2.22	1.98
	Private Sector	183.21	207.61	158.94	194.67	165.82	189.78
	Trust Fund	27.20	5.05	25.35	7.66	28.68	6.76
	Personal	162.66	10.04	177.11	9.52	204.50	9.64
	Others	8.42	0.74	14.62	0.86	12.06	0.29
	Total	637.51	233.84	598.10	222.82	679.54	272.15
FATA	Foreign	0.04	-	-	-	-	-
	Govt.	0.21	-	1.42	-	1.30	-
	NFPSEs	0.05	-	0.01	-	0.06	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	2.32	0.23	2.40	0.28	3.30	0.41
	Trust Fund	0.04	-	0.03	-	0.16	-
	Personal	6.69	0.14	7.05	0.14	7.51	0.14
	Others	0.32	-	0.33	-	0.19	-
	Total	9.69	0.37	11.24	0.42	12.52	0.56

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

(Billion Rupees)							
Provinces/Regions	Borrower / Category	Jun-2011		Dec.2011		Jun. 2012	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Gilgit-Baltistan	Foreign	..	-	-	-	..	-
	Govt.	1.39	-	1.76	-	3.05	-
	NFPSEs	0.02	-	0.01	-	0.14	-
	NBFCs & Fin Aux.	0.77	-	0.74	-	0.79	-
	Private Sector	7.64	0.79	5.58	0.77	8.77	0.85
	Trust Fund	0.67	..	0.43	-	0.34	..
	Personal	5.38	0.25	6.48	0.25	7.13	0.26
	Others	0.37	..	0.02	0.01	..	-
	Total	16.23	1.03	15.02	1.02	20.22	1.11
AJK	Foreign	0.65	-	1.19	-	0.16	-
	Govt.	19.24	0.11	16.85	0.13	13.74	0.19
	NFPSEs	1.45	-	0.75	-	0.52	-
	NBFCs & Fin Aux.	1.26	-	0.59	-	0.43	-
	Private Sector	28.56	4.11	32.22	4.26	35.96	4.03
	Trust Fund	1.00	..	1.06	-	0.98	-
	Personal	117.13	2.71	120.63	2.65	125.56	3.10
	Others	0.29	0.04	0.44	0.17	0.98	0.03
	Total	169.59	6.97	173.75	7.21	178.35	7.34

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	
		En-		En-		En-		En-		En-		En-		En-			
		Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	Cashed	Issued	cashed
2006		1,032,891	1,480,225	570,024	453,015	65,876	71,785	25,818	28,319	92,552	37,727	194,657	89,532	43,215	6,596	448,402	497,360
2007		739,386	1,424,945	538,551	561,094	60,866	37,746	25,993	35,947	94,696	50,752	177,367	74,121	37,007	8,402	323,590	403,348
2008		117,430	485,456	266,471	111,649	19,788	18,850	12,543	32,851	68,795	33,361	89,429	49,596	15,422	11,699	1,148	208,073
2009		144,450	625,253	334,422	104,519	41,125	29,011	7,383	28,991	68,679	38,592	53,757	18,487	20,441	2,847	34,379	114,799
2010		232,164	513,648	236,067	90,933	60,448	51,846	6,262	27,333	69,181	48,073	18,879	20,426	18,430	13,389	17,359	107,244
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	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
	Feb.	11,159	35,844	18,335	1,885	3,917	4,735	1,080	2,041	3,630	9,319	135	3,354	1,442	110	7,615	2,042
	Mar.	17,152	48,054	28,495	13,025	4,556	4,755	3,080	2,623	5,452	2,430	357	6,042	1,853	77	104	29,161
	Apr.	8,249	75,807	41,820	5,370	5,761	2,364	3,654	584	7,733	2,350	6,201	8,563	2,142	383	4,085	9,830
	May	39,768	81,989	17,163	44,356	12,907	2,575	1,410	2,149	9,302	4,753	9,433	6,220	2,730	442	24,010	17,291
	Jun.	23,765	77,077	37,891	14,211	9,338	8,285	1,975	2,752	5,440	6,528	9,833	14,574	2,206	595	1,800	48,895
	Jul	33,968	46,439	15,881	38,427	3,574	8,370	600	1,973	1,549	5,165	7,498	11,957	3,610	605	12,575	5,211
	Aug.	97,434	63,670	38,787	60,901	15,853	13,353	400	8,954	4,112	23,513	4,123	9,916	827	2,096	1,700	6,069
	Sep.	23,320	120,682	33,811	27,029	8,572	3,171	1,128	90	15,049	4,991	5,713	7,452	1,963	77	12,040	32,010

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	
	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed
2006	57,531	24,016	10,005	17,982	18,496	40,102	9,695	14,768	15,554	7,174	22,576	9,196	12,901	17,850	2,620,193	2,795,647
2007	63,953	64,834	34,223	28,732	16,036	4,823	7,653	3,954	13,352	5,383	44,925	24,976	13,462	23,026	2,191,060	2,752,083
2008	38,515	44,194	4,573	18,632	4,866	1,898	2,609	2,359	5,986	5,286	24,783	6,405	6,124	13,601	678,482	1,043,910
2009	47,020	78,688	4,669	25,295	5,986	14,829	2,265	1,027	6,614	9,210	24,909	857	4,503	33,489	800,602	1,125,894
2010	37,093	48,553	3,991	34,024	7,972	3,818	3,167	3,850	5,668	17,066	26,287	913	2,266	28,583	745,233	1,009,698
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 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
Feb.	1,489	5,676	-	3,430	109	388	193	610	45	168	2,255	92	25	1,960	51,429	71,654
Mar.	1,670	5,662	200	4,888	2,031	30	243	1,010	815	352	3,003	94	691	3,466	69,701	121,669
Apr.	1,405	3,782	-	3,785	1,001	187	283	417	835	80	3,083	70	375	1,490	86,627	115,062
May	3,385	4,175	70	5,800	1,158	2,230	672	1,147	605	1,762	3,020	57	46	720	125,679	175,666
Jun.	1,760	7,849	20	4,205	864	735	505	403	346	597	4,053	120	5	1,900	99,801	188,726
Jul.	200	2,837	950	7,160	1,172	575	866	27	12	380	2,000	144	16	2,651	84,471	131,921
Aug.	1,630	2,370	28	8,700	90	387	930	105	10	523	1,950	175	-	5,540	167,874	206,272
Sep.	1,726	2,438	1,708	4,378	820	115	907	205	45	17	2,705	80	463	935	109,970	203,670

3.25 Clearing House Statistics

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD	
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
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 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
Feb.	2,729	1,053,384	1,105	321,773	170	78,669	110	59,913	280	101,861	259	127,143	279	5,783
Mar.	2,736	1,078,334	1,165	339,755	174	81,722	124	69,930	292	103,754	274	140,648	280	9,045
Apr.	2,892	1,113,515	1,167	347,991	178	85,768	122	65,387	297	100,924	275	141,951	290	6,098
May	3,101	1,219,758	1,262	372,100	194	86,863	136	72,290	338	113,128	296	149,878	290	8,866
Jun.	2,807	1,220,105	1,148	382,171	198	113,762	129	82,799	315	115,893	277	191,058	292	26,476
Jul	2,773	1,081,712	1,167	343,045	163	79,399	125	63,540	321	108,801	259	143,259	293	4,173
Aug.	2,490	1,014,644	998	314,107	143	69,062	99	54,876	273	96,151	229	109,958	296	5,024
Sep.	2,413	1,004,176	979	308,518	154	72,798	105	57,678	258	102,313	231	131,012	299	6,906

3.25 Clearing House Statistics

(Thousand Cheques) (Million Rupees)														
PERIOD	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL	
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
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 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
Feb.	345	245,080	115	64,332	69	16,255	214	22,663	1	961	351	114,232	6,028	2,212,048
Mar.	363	290,503	134	69,380	70	17,540	199	24,290	1	848	389	115,466	6,200	2,341,214
Apr.	379	275,976	129	66,854	71	17,817	192	25,296	1	923	390	124,870	6,383	2,373,370
May	408	309,116	148	76,369	81	19,024	269	30,256	1	760	485	147,557	7,009	2,605,965
Jun.	411	345,136	132	82,966	71	17,802	329	38,408	2	1,702	360	117,924	6,472	2,736,202
Jul.	354	267,089	117	69,568	69	17,607	182	22,308	1	744	294	86,784	6,118	2,288,029
Aug.	311	242,957	106	67,497	68	16,098	182	22,308	1	1,165	255	78,175	5,451	2,092,022
Sep.	317	272,286	102	65,761	58	14,714	145	20,565	1	1,034	244	80,211	5,306	2,137,972

Source: SBP-BSC (Bank) and NBP

3.26 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2008		2009	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	531,798	522,276	522,711	522,896
Reserves	2,164,438	2,073,487	2,073,333	1,906,843
Demand Deposits:	2,311,090	4,544,914	4,418,051	4,707,287
Time Deposits:	2,973,926	1,516,404	1,494,375	1,521,316
Borrowings from:	8,716,080	8,663,873	8,611,770	7,313,726
(a) State Bank of Pakistan	8,018,246	8,018,447	8,018,447	6,768,447
(b) Other Banks	697,834	645,426	593,323	545,279
Head Office & Inter-Bank Adjustment	1,605,706	1,720,339	1,720,339	1,720,339
Contingent Liabilities as per contra	3,580,746	4,351,003	3,604,925	2,825,751
Other Liabilities	4,683,986	5,649,930	6,039,912	5,974,661
TOTAL LIABILITIES / ASSETS	26,567,770	29,042,226	28,485,416	26,492,819
ASSETS				
Cash and Balances :	3,949,869	5,047,332	4,409,874	4,839,740
(a) Notes, Coins and Silver	320,070	240,621	173,751	239,807
(b) Balances with State Bank of Pakistan	408,877	229,058	230,510	191,454
(c) Balances with other Banks	3,220,922	4,577,653	4,005,613	4,408,479
Loans and Advances to:	10,892,865	11,224,489	10,711,189	10,274,130
Bill Purchased & Discounted:	-	184	184	184
Investment in Securities and Shares:	561,718	452,004	459,600	456,630
(a) Federal Government	334,805	300,000	300,000	300,000
(i) Treasury Bills	24,715	-	300,000	300,000
(ii) Investment Bonds	310,090	300,000	-	-
(b) Provincial Governments	12,051	-	-	-
(c) Local Bodies	34	34	34	34
(d) Shares of Co-operative Institutions	3,554	3,551	3,551	3,551
(e) Shares of Other Enterprises	211,274	148,416	156,012	153,042
(f) Others	-	3	3	3
Bank Premises	2,158,799	3,666,572	3,666,858	3,668,189
Head Office and Inter-Bank Adjustment	1,315,779	1,873,480	1,785,712	1,817,387
Contingent Assets as per contra	3,580,746	4,351,003	3,604,925	2,825,751
Other Assets	4,107,994	2,427,162	3,847,074	2,610,808

3.26 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2010		2011		2012
	Jun.	Dec.	Jun.	Dec.	Jun.
LIABILITIES					
Paid-up Capital	523,128	545,602	519,798	520,137	520,361
Reserves	2,504,449	6,302,001	5,749,744	7,590,504	8,315,725
Demand Deposits:	5,761,146	6,373,338	6,254,622	6,759,875	3,798,389
Time Deposits:	3,533,082	1,588,287	1,663,610	1,672,945	4,085,819
Borrowings from:	5,812,986	4,389,805	2,507,428	840,760	562,986
(a) State Bank of Pakistan	5,268,447	3,629,557	1,962,889	296,221	18,447
(b) Other Banks	544,539	760,248	544,539	544,539	544,539
Head Office & Inter-Bank Adjustment	32,274	1,720,339	1,630,162	486,830	486,830
Contingent Liabilities as per contra	2,925,030	2,694,509	2,754,256	2,821,530	2,827,050
Other Liabilities	4,851,518	3,707,169	6,521,125	10,215,136	10,585,696
TOTAL LIABILITIES / ASSETS	25,943,613	27,321,050	27,600,745	30,907,717	31,182,856
ASSETS					
Cash and Balances :	4,627,641	5,080,182	4,981,744	5,097,451	4,116,499
(a) Notes, Coins and Silver	213,895	402,830	303,042	560,111	539,160
(b) Balances with State Bank of Pakistan	583,079	169,302	825,348	823,750	814,174
(c) Balances with other Banks	3,830,667	4,508,050	3,853,354	3,713,590	2,763,165
Loans and Advances to:	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245
Bill Purchased & Discounted:	184	184	184	184	184
Investment in Securities and Shares:	441,202	797,934	1,487,756	898,577	1,148,286
(a) Federal Government	300,000	400,000	1,129,528	535,413	918,168
(i) Treasury Bills	300,000	400,000	1,129,528	535,413	918,168
(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	137,614	140,048	121,571	106,506	133,460
(f) Others	3	254,301	233,072	253,073	93,073
Bank Premises	3,760,370	3,613,066	3,728,424	3,900,193	3,536,226
Head Office and Inter-Bank Adjustment	1,069,371	1,785,324	1,533,709	2,594,085	2,847,090
Contingent Assets as per contra	2,925,030	2,694,509	2,754,256	2,821,530	2,827,050
Other Assets	2,943,052	3,196,314	2,713,576	4,240,326	4,500,276

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		
2008													
December													
No. of A/Cs.	68,236	3,039	5,102	196,879	295	39	556	1,455	963	3,963	7,271	280,527	
Amount	1,309,977	50,981	77,722	3,106,234	41,990	5,392	122,423	655,367	84,355	606,877	1,516,404	6,061,318	
2009													
June													
No. of A/Cs.	69,649	3,065	1,426	194,831	-	13	555	1,197	988	4,034	6,787	275,758	
Amount	1,233,739	52,217	18,743	3,113,352	-	31,270	119,664	655,478	83,669	604,294	1,494,375	5,912,426	
December													
No. of A/Cs.	66,227	3,011	222	193,386	-	1,945	903	1,365	1,030	5,598	10,841	273,687	
Amount	1,309,283	52,940	2,073	3,342,991	-	27,369	123,621	655,997	84,104	630,225	1,521,316	6,228,603	
2010													
June													
No. of A/Cs.	68,154	5,051	5,037	201,028	-	19	1,876	2,444	1,492	5,701	11,532	290,802	
Amount	1,645,229	77,660	51,515	3,986,742	-	1,864	2,110,681	687,655	90,608	642,274	3,533,082	9,294,228	
December													
No. of A/Cs.	67,524	5,322	222	202,532	-	2	1,866	2,677	3,185	7,776	15,506	291,106	
Amount	1,772,812	80,744	2,120	4,517,662	-	130	148,674	688,308	111,196	639,979	1,588,287	7,961,625	
2011													
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	
December													
No. of A/Cs.	70,795	5,268	5,043	205,914	-	83	2,003	2,494	1,501	9,662	15,743	302,763	
Amount	1,927,167	106,206	86,887	4,639,615	-	530	211,025	697,568	92,038	671,784	1,672,945	8,432,820	
2012													
June													
No. of A/Cs.	70,137	4,844	4,875	205,622	-	91	2,134	2,559	1,521	10,198	16,503	301,981	
Amount	1,777,832	100,822	65,411	4,269,686	-	631	216,177	699,111	92,563	661,975	1,670,457	7,884,208	

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITORS	2008	2009		2010		2011		2012
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Govt. and Govt. Agencies	1,152	1,152	1,152	1,152	5,476	1,152	2,330	2,255
II. Business:	996,067	953,795	957,714	2,509,333	551,860	675,233	719,959	661,862
1 Agriculture, Forestry, Hunting and Fishing	25,127	23,936	737	15,629	9,448	127	127	127
2 Manufacturing	-	-	-	-	-	2,751	1,853	1,038
3 Construction	-	-	-	-	-	-	2,449	1,672
4 Commerce	441,541	441,541	441,541	14,266	374,467	-	-	-
5 Other Business	529,399	488,318	515,436	2,479,438	167,945	672,355	715,530	659,025
III. Trust Funds, Non-Profit Institutions and others	3,696	5,519	17,154	219	295	73,565	86,087	64,331
IV. Personal	4,821,022	4,699,928	4,894,419	6,522,999	6,814,668	6,457,442	6,744,434	6,325,611
V. Others	239,381	252,032	358,164	260,525	589,326	710,840	880,010	830,149
TOTAL	6,061,318	5,912,426	6,228,603	9,294,228	7,961,625	7,918,232	8,432,820	7,884,208

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

(End of Period: Thousand Rupees)									
ECONOMIC GROUPS	2008	2009		2010		2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
A. Agriculture, Forestry, Hunting and Fishing	6,915,895	6,335,899	5,662,589	5,912,178	9,483,733	9,674,053	10,626,341	11,291,998	
B. Mining and Quarrying	402	-	-	-	8,992	995	-	-	
C. Manufacturing	7,509	6,270	9	9	2,442	11,306	9,373	8,968	
D. Construction	-	-	-	-	-	-	-	-	
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-	
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-	
F. Commerce	85,859	68,614	94,167	12,647	9,578	9,578	10,128	9,578	
G. Transport, Storage and Communication	57,344	57,344	57,344	56,432	56,432	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	922,230	547,580	571,972	393,029	398,479	397,777	384,205	363,621	
J. Others	838,847	241,744	93,080	292,235	193,881	250,955	268,892	476,648	
TOTAL	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	

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

(End of Period: Thousand Rupees)								
SECURITIES	2008	2009		2010		2011		2012
	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	90,909	56,270
B. Stock Exchange Securities	-	-	-	-	-	-	-	-
C. Merchandise:	-	-	-	-	-	-	-	-
(i) Export Commodities	-	-	-	-	-	-	-	-
(ii) Imported goods other than Industrial Machinery	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	-	-	-	-	-	-	-	-
D. Machinery and other fixed Assets	2,349	2,319	2,711	1,932	1,932	1,932	1,932	1,932
E. Real Estate:	2,772,711	2,685,729	2,601,615	395,014	268,131	268,131	268,131	268,131
(i) Land & Building	216,213	142,490	168,945	126,943	-	-	-	-
(ii) Agricultural Land	2,556,498	2,543,239	2,432,670	268,071	268,131	268,131	268,131	268,131
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	299,861	104,518	115,692	66,182	-	-	-	-
G. Others :	7,888,077	7,657,132	7,292,621	9,647,788	9,827,204	10,074,763	10,994,399	11,880,912
(i) Other Secured Advance	3,342,609	3,379,050	3,474,225	4,532,609	4,197,657	4,255,545	5,083,092	5,750,226
(ii) Advances Secured by Guarantee(s)	526,185	259,719	305,060	236,098	1,482,515	409,096	62,013	62,232
(iii) Clean Advances and advances against personal Securities	4,019,283	4,018,363	3,513,336	4,879,081	4,147,032	5,410,122	5,849,294	6,068,454
TOTAL	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245

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

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2008	2009		2010		2011
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Federal Government Securities	300,000	300,000	300,000	300,000	400,000	1,129,528
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	-	-	-	-	400,000	1,129,528
Investment Bonds	300,000	300,000	300,000	300,000	-	-
B. Local Bodies Bonds	34	34	34	34	34	34
C. Shares	151,967	159,563	156,593	141,165	143,599	125,122
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	148,416	156,012	153,042	137,614	140,048	121,571
D. Others	3	3	3	3	254,301	233,072
TOTAL	452,004	459,600	456,630	441,202	797,934	1,487,756

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

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2011			2012		
	Dec.			Jun.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	535,413	600,000	535,413	918,168	1,000,000	918,168
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	535,413	600,000	535,413	918,168	1,000,000	918,168
Investment Bonds	-	-	-	-	-	-
B. Local Bodies Bonds	34	34	34	34	34	34
C. Shares	110,057	35,724	110,057	137,011	35,724	137,011
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	106,506	32,173	106,506	133,460	32,173	133,460
D. Others*	253,073	253,073	253,073	93073	93073	93073
TOTAL	898,577	888,831	898,577	1,148,286	1,128,831	1,148,286

* 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		
2007												
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	
Dec.	-	0.99	-	2.13	-	8.25	2.85	0.18	0.17	0.87	1.34	
2012												
Jun.	-	0.05	-	2.26	-	8.50	2.76	0.17	0.20	2.04	1.49	

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
2007								
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
Dec.	7.93	-	-	10.00	8.38	-	11.87	11.76
2012								
Jun.	3.07	-	-	10.00	8.38	-	12.07	11.95

3.34 State Bank of Pakistan Rates for Banks

(Percent per annum)

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery		Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
		Export Sales		Upto 3 Years	Over 3 Years but upto 5 Years	Over 5Years to 10 Years	
		Pre-Shipment	Post-Shipment				
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
01-02-2012	10.00	10.00	10.00	11.00	10.10	9.70	11.6264
01-03-2012	10.00	10.00	10.00	11.00	10.10	9.70	11.8070
01-04-2012	10.00	10.00	10.00	11.00	10.10	9.70	11.9288
01-05-2012	10.00	10.00	10.00	11.00	10.10	9.70	11.9414
01-06-2012	10.00	10.00	10.00	11.00	10.10	9.70	11.9420
01-07-2012	10.00	10.00	10.00	11.00	10.10	9.70	11.9419
01-08-2012	10.00	10.00	10.00	11.00	10.10	9.70	11.8424
01-09-2012	10.00	10.00	10.00	11.00	10.10	9.70	10.4314

Source: IH & SME Finance Department SBP

3.35 Scheduled Banks' Rates of Return on Advances

EFFECTIVE FROM	(Percent per annum) Ceiling Rates		
	Export Finance Scheme	Locally Manufactured Machinery (Export Sales)	Government Commodity Operations
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	-
01-02-2012	11.00	11.00	-
01-03-2012	11.00	11.00	-
01-04-2012	11.00	11.00	-
01-05-2012	11.00	11.00	-
01-06-2012	11.00	11.00	-
01-07-2012	11.00	11.00	-
01-08-2012	11.00	11.00	-
01-09-2012	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.

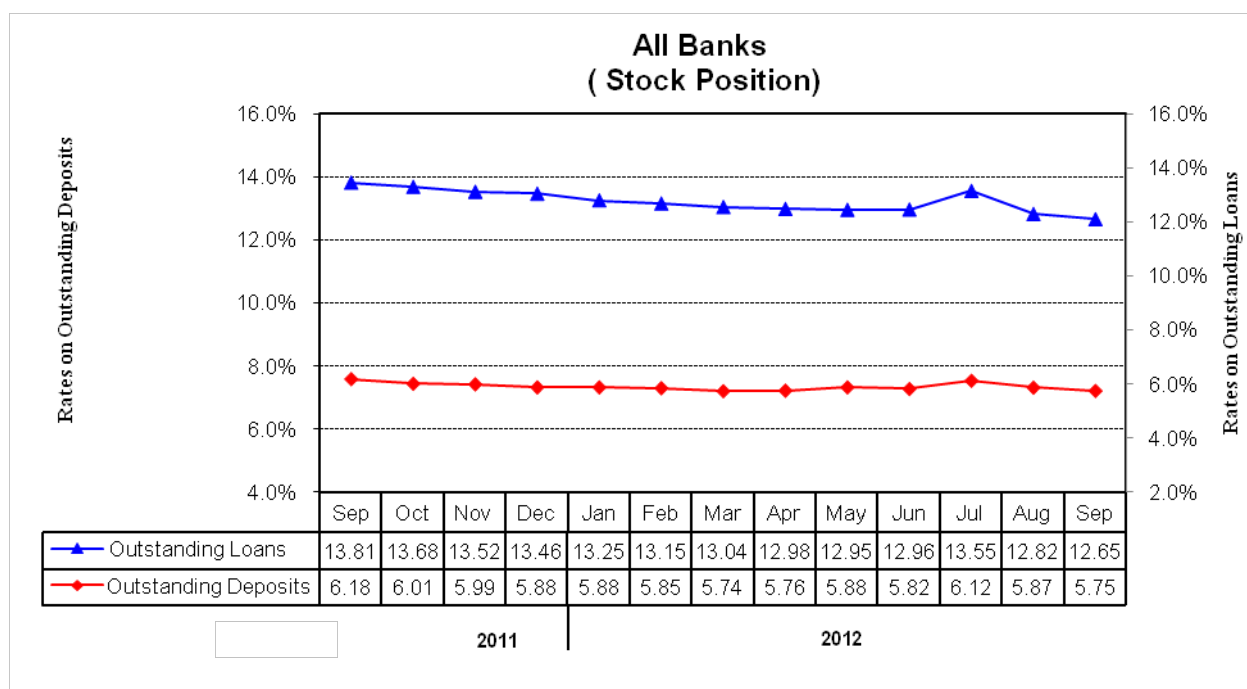
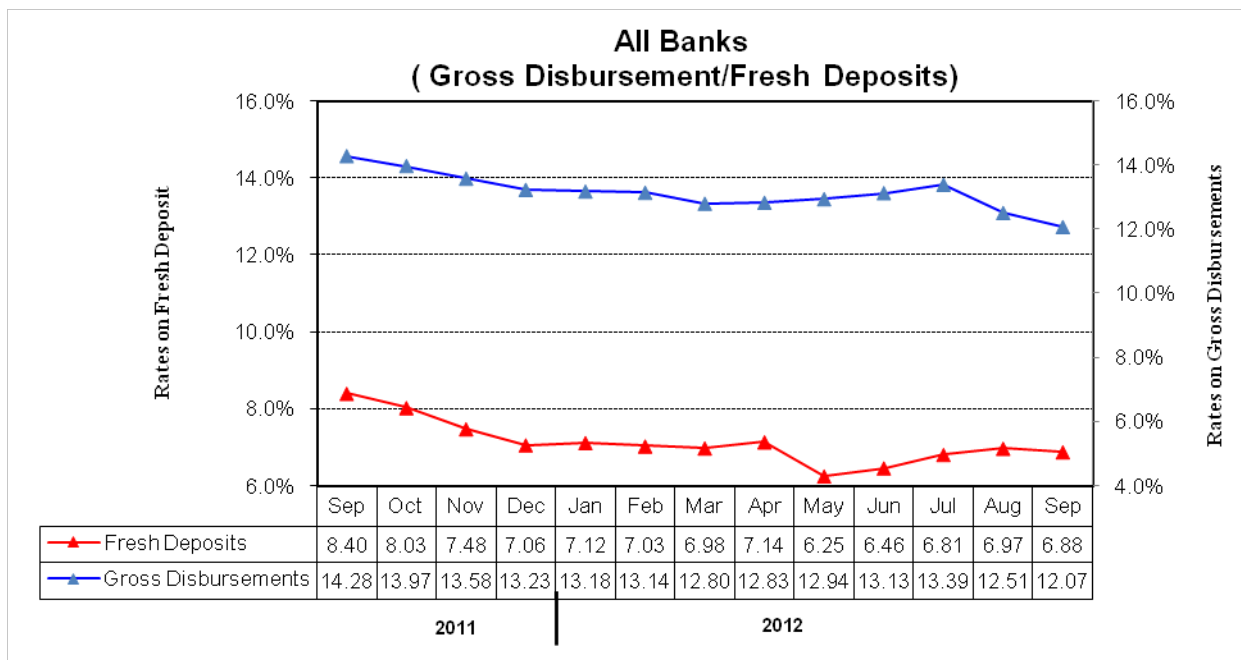
3.36 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Apr. - 2012																
Public	13.58	13.87	13.69	13.99	13.54	13.58	14.14	14.15	6.11	6.61	7.71	7.68	6.14	6.20	7.83	7.65
Private	12.89	13.09	13.22	13.43	13.02	13.07	13.79	13.81	7.37	6.33	9.50	8.82	5.68	5.64	7.97	7.94
Foreign	12.02	12.81	12.17	12.93	11.57	11.68	12.94	13.14	6.30	5.76	8.57	8.18	5.89	5.89	8.60	8.59
Specialised	9.78	9.78	9.91	9.91	9.31	9.31	9.82	9.82	3.18	3.18	6.63	6.63	4.27	4.27	7.57	7.57
All Banks	12.83	13.07	13.15	13.40	12.98	13.03	13.72	13.74	7.14	6.26	9.26	8.63	5.76	5.74	7.96	7.91
May - 2012																
Public	13.80	13.95	14.03	14.20	13.53	13.59	14.18	14.20	3.01	3.05	7.42	7.37	6.10	6.17	7.83	7.66
Private	12.96	13.17	13.32	13.54	12.98	13.04	13.79	13.81	6.99	6.10	8.46	7.72	5.84	5.79	8.22	8.17
Foreign	12.03	12.55	12.28	12.72	11.26	11.35	12.74	12.86	6.08	5.82	8.08	7.88	5.60	5.64	8.24	8.25
Specialised	9.61	9.61	9.61	9.61	9.31	9.31	9.81	9.81	2.79	2.79	6.39	6.39	3.69	3.69	7.93	7.93
All Banks	12.94	13.15	13.28	13.51	12.95	13.01	13.73	13.75	6.25	5.51	8.33	7.69	5.88	5.84	8.14	8.07
Jun. - 2012																
Public	14.04	14.39	14.22	14.41	13.50	13.58	14.14	14.16	2.86	2.89	8.11	8.04	6.00	6.10	7.96	7.79
Private	13.14	13.34	13.39	13.60	12.99	13.01	13.80	13.82	7.35	6.32	9.44	8.71	5.81	5.78	8.25	8.22
Foreign	12.57	12.97	12.74	13.14	11.53	11.53	13.10	13.11	5.39	5.02	7.94	7.84	5.31	5.39	8.43	8.64
Specialised	10.01	10.01	10.01	10.01	9.32	9.32	9.82	9.82	2.22	2.22	7.65	7.65	3.38	3.38	7.74	7.74
All Banks	13.13	13.33	13.37	13.58	12.96	12.99	13.74	13.75	6.46	5.56	9.22	8.57	5.82	5.81	8.20	8.15
Jul. - 2012																
Public	13.39	14.15	13.41	14.19	13.55	13.60	14.18	14.20	6.81	7.13	8.14	8.01	6.12	6.18	7.99	7.81
Private	13.07	13.32	13.30	13.58	12.94	12.97	13.75	13.79	7.35	6.50	9.53	8.96	5.85	5.79	8.18	8.12
Private	12.14	12.46	12.45	12.65	11.39	11.41	13.03	13.03	5.81	5.54	7.46	7.20	5.60	5.61	8.19	8.19
Foreign	11.67	11.67	11.69	11.69	9.31	9.31	9.81	9.81	1.58	1.58	7.59	7.59	3.89	3.89	7.92	7.92
Specialised	13.03	13.30	13.27	13.55	12.93	12.96	13.71	13.74	7.11	6.42	9.17	8.63	5.88	5.84	8.14	8.07
All Banks	13.39	14.15	13.41	14.19	13.55	13.60	14.18	14.20	6.81	7.13	8.14	8.01	6.12	6.18	7.99	7.81
Aug - 2012																
Public	12.48	13.82	12.64	14.16	13.44	13.50	14.07	14.08	7.44	7.83	8.60	8.56	6.08	6.15	7.91	7.74
Private	12.56	12.90	12.84	13.20	12.81	12.86	13.59	13.65	7.26	6.19	9.03	8.39	5.85	5.80	8.20	8.16
Foreign	11.75	12.18	11.95	12.33	11.47	11.50	13.06	13.10	5.76	5.37	7.90	7.77	5.29	5.33	7.83	7.84
Specialised	11.00	11.00	11.01	11.01	9.32	9.32	9.81	9.81	2.21	2.21	6.06	6.06	4.01	4.01	8.13	8.13
All Banks	12.51	12.88	12.79	13.18	12.82	12.86	13.57	13.61	6.97	6.14	8.84	8.31	5.87	5.84	8.14	8.08
Sep - 2012																
Public	13.20	14.01	13.21	14.03	13.25	13.31	13.83	13.86	6.36	6.78	7.87	7.86	6.04	6.12	7.83	7.65
Private	12.09	12.38	12.20	12.52	12.65	12.68	13.39	13.44	7.12	6.09	8.56	7.95	5.72	5.64	8.01	7.95
Foreign	10.85	11.10	10.98	11.23	10.94	10.95	12.41	12.43	5.25	5.11	7.52	7.39	5.07	5.12	7.68	7.68
Specialised	11.38	11.38	11.39	11.93	9.32	9.32	9.81	9.81	3.74	3.74	8.23	8.23	4.20	4.20	8.22	8.22
All Banks	12.07	12.39	12.18	12.51	12.65	12.68	13.36	13.40	6.88	6.06	8.42	7.88	5.75	5.70	7.97	7.89

Notes:

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of 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 re-priced 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.



Note: Including zero rate of markup

3.37 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)

PERIOD	Zarai Taraqiati Bank of Pakistan ¹				Co-operative Societies		Federal Bank for Co-operatives ²	
	Short-term		Medium and Long-term		Short-term	Medium and Long-term	Short-term	Long-term
	Loans upto	Loans Exceeding	Loans upto	Loans Exceeding				
	Rs.5000	Rs.5000	Rs.5000	Rs.5000	Loans upto	Loans Exceeding		
					Rs.5000	Rs.5000		
1994-95	13.50	13.50	13.50	13.50	8.00S.F. ³ 11.00 (others) 9.00S.F. ⁴ 13.00 (others)	13.50(Tractors) 13.00 (others) 13.50(Tractors) 13.00 (others)	1.50	1.50
1995-96	14.00	14.00	14.00	14.00	14.00	14.00	1.79	1.79
1996-97	14.00	14.00	14.00	14.00	14.00	14.00	1.69	1.69
1997-98	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1998-99	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1999-00	14.00	14.00	14.00	14.00	14.00	14.00	1.73	1.73
2000-01	14.00	14.00	14.00	14.00	14.00	14.00	3.02	3.02
2001-02	14.00	14.00	14.00	14.00	14.00	14.00	1.82	1.82
2002-03	14.00	14.00	14.00	14.00	9.00 ⁵	14.00	0.70	0.70
2003-04	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.00 ⁶		
2004-05	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	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		
2010-11	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	15.00 ⁶	16.00 ⁶		
2011-12	12.00 ⁹	12.00 ⁹	13.80 ⁹	13.80 ⁹	17.00 ⁶	18.00 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.

9. ZTBL revised mark up rates (average) in FY 2011-12

S.F. Small Farmers

Source: Agricultural Credit and Micro Finance 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 to	Rs.100,001 to	Rs.150,001 to	Rs.200,001 to	Rs.300,001 to	Rs.400,001 to	Rs.500,001 to
	Rs.60,000	Rs.100,000	Rs.150,000	Rs.200,000	Rs.300,000	Rs.400,000	Rs.500,000	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/QT	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 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	Locally Fabricated Machinery 1972-73	Agro-based Projects 1976-77	Hotel Projects 1976-77	Non-repatriable Investment Project 1978-79	Mining Projects 1983-84	East Pakistan Displaced Persons Scheme of the Federal Govt. 1972-73
LOCAL CURRENCY LOANS						
Up to 06-06-1977	1.00 % per annum below the foreign currency lending rate, return rate to IDBP borrower accordingly ranged from 7.50 to 10.00 % per annum.	3.00 to 4.00 % per annum above the bank rate.	3.00 to 4.00 % per annum above the bank rate.	—	—	At Bank Rate
From 07-06-1977 to-date	2.00 % per annum below the foreign currency lending rate, interest rate to IDBP borrower has been 8.50 % per annum upto 24-09-83; 9.00 % per annum from 25-09-83 to 31-12-84; on non-interest basis with maximum rate of 3.00 % per annum upto 26-06-88; 6.00 % per annum upto 9-07-90, 7.00% per annum from 10-07-90 to 30-07-91 ; 8.00 % per annum from 1-08-91 to 15-08-93, 11.00 % per annum from 16-08-93 to 1-03-94, 12.00 % per annum from 2-03-94 to 12-11-94, 13.00 % per annum from 13-11-94 to 28-10-95. Presently the rate is 14.00 % per annum.	2.00 % per annum above the bank rate upto 30-06-78; 1.00 % per annum above the bank rate, upto 13-12-84 presently on non-interest basis from bank's own resources.	2.00 % per annum above the bank rate upto 30-06-78; 1.00 % per annum above the bank rate, upto 13-12-84; presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non- interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non- interest basis from bank's own resources.	At Bank Rate
FOREIGN CURRENCY LOANS						
1972-75	8.50 % per annum excluding 0.50 % per annum exchange risk commission payable to Government of Pakistan of assuming exchange risk on credits beyond the period for which loans were extended by IDBP.					
1975-80	Maximum of 11.00 % per annum including 1.50 % per annum as exchange risk commission.					
1980-90 (April)	14.00 % per annum including 3.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
1990 to 18-08-97	14.00 % per annum including 5.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
19-08-97 to 2004	Interest rate of 8 percent per annum. In addition 6.00% per annum will be charged on account of exchange risk fee both on principle as well as interest 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

(Percent per annum)

S C H E M E	2009		2010	2011		2012				
	1 st Apr.	1 st Jul.	1 st Oct.	1 st Jan.	1 st Oct.	1 st Jan.	1 st Apr.	1 st Jul.	27 th Aug.	12 th Oct.
1. Saving Accounts										
(i) With cheque facilities	8.50	8.00	8.00	8.00	8.00	8.00	8.40	8.65	7.40	6.80
(ii) Without cheque facilities	9.00	8.50	8.50	9.00	8.50	8.25	8.40	8.65	7.40	6.80
2. Khas Deposit Accounts or Certificates ¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts ²										
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates ³										
(i) 1st year	8.00	8.00	8.00	8.00	7.00	5.50	7.00	7.00	7.00	6.00
(ii) 10 years (Compound rate)	12.15	12.15	12.60	13.55	12.68	11.90	12.33	12.68	11.50	11.04
5. National Deposit Certificates / Accounts ⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6 (a) Special Saving Certificates (Reg) ⁵ or Special Saving Accounts										
(i) First 5 periods of complete 6 months	13.00	11.60	12.00	13.20	12.40	11.60	11.80	11.90	10.70	9.90
(ii) Last period of complete 6 months	14.20	12.00	12.80	14.00	13.00	12.00	12.20	12.60	11.30	10.50
(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 Certificates ⁶	13.60	12.00	12.36	13.44	12.60	11.76	12.12	12.36	11.04	10.56
8. Pensioner's Benefit Accounts ⁷	16.10	14.16	14.64	15.36	14.40	13.86	14.28	14.64	13.50	12.96
9. Behbood Saving Certificate ⁸	16.10	14.16	14.64	15.36	14.40	13.86	14.28	14.64	13.50	12.96

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	31-03-2012**			30-06-2012*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	625,443	198,539	5.71	652,991	222,490	6.15
All Banks	608,759	191,625	5.59	634,790	213,926	5.99
Commercial Banks	576,946	181,547	5.44	599,003	198,016	5.70
Public Sector Commercial Banks	171,422	73,550	10.47	196,399	98,241	12.78
Local Private Banks	397,758	107,045	4.17	394,720	98,882	3.74
Foreign Banks	7,765	952	1.42	7,883	892	1.40
Specialized Banks	31,815	10,078	10.68	35,788	15,911	16.24
DFIs	16,683	6,914	14.81	18,200	8,564	18.32

Cash Recovery against Non Performing Loans

Banks / DFIs	For the Quarter ended March 2012**	For the Quarter ended June 2012*
All Banks & DFIs	14,318	20,664
All Banks	13,946	20,332
Commercial Banks	12,404	17,155
Public Sector Commercial Banks	2,099	3,254
Local Private Banks	10,222	13,747
Foreign Banks	83	155
Specialized Banks	1,542	3,177
DFIs	372	332

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

Source: Off-site Supervision and Enforcement Department, SBP

** Reports also reflects effect of review audit for the quarter ended as of 31-03-2012

“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		
		Q3	Q4	Q1	Q2	Q3
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	6,634	6,667	6,727	7,036	7,089
Automated Teller Machines (ATM)	Number	4,375	4,465	4,562	4,734	4,948
Point of Sale (POS)	Number	51,577	52,049	48,632	44,383	40,539
2- Credit Cards						
Credit Cards	Thousand	1,606	1,613	1,677	1,564	1,384
Outstanding Amount ¹	Million Rs.	29,345	28,280	26,868	25,799	24,839
3-Debit Cards ²	Thousand	8,086	8,140	8,697	10,910	11,348
4-E-banking Transactions						
No of transactions	Thousand	50,270	53,367	52,585	56,425	59,697
Value of Transactions	Billion Rs.	4,477	4,821	4,650	5,462	5,800
5-ATM Transactions						
No of transactions	Thousand	29,398	31,142	30,934	32,657	34,831
Value of Transactions	Billion Rs.	233	250	263	287	305
6-POS Transactions						
No of transactions	Thousand	3,697	3,664	3,427	3,618	3,450
Value of Transactions	Billion Rs.	17	17	16	20	16
7-RTOB Transactions						
No of transactions	Thousand	15,943	17,369	16,459	18,204	19,234
Value of Transactions	Billion Rs.	4,185	4,517	4,329	5,108	5,425
8-Other E-banking Channels ³						
No of transactions	Thousand	1,232	1,421	1,765	1,946	2,183
Value of Transactions	Billion Rs.	42	38	43	48	53

3.43 Electronic Banking Statistics

Item	Unit	FY11	FY12			
		Q4	Q1	Q2	Q3	Q4 ^P
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	7,416	7,885	8,905	9,099	9,291
Automated Teller Machines (ATM)	Number	5,200	5,318	5,409	5,548	5,745
Point of Sale (POS)	Number	37,232	36,473	35,703	35,292	34,879
2- Credit Cards						
Credit Cards	Thousand	1,385	1,363	1,278	1,266	1,231
Outstanding Amount ¹	Million Rs.	24,626	23,586	23,112	22,907	23,183
3-Debit Cards ²	Thousand	11,990	12,553	13,321	14,674	15,984
4-E-banking Transactions						
No of transactions	Thousand	66,189	65,268	66,962	70,593	74,562
Value of Transactions	Billion Rs.	6,228	6,156	6,454	6,858	6,555
5-ATM Transactions						
No of transactions	Thousand	39,237	38,805	40,054	42,096	45,203
Value of Transactions	Billion Rs.	342	354	383	414	438
6-POS Transactions						
No of transactions	Thousand	3,831	4,137	4,197	4,457	4,656
Value of Transactions	Billion Rs.	18	18	20	21	21
7-RTOB Transactions						
No of transactions	Thousand	20,511	19,599	20,256	21,415	21,800
Value of Transactions	Billion Rs.	5,790	5,694	5,968	6,324	5,983
8-Other E-banking Channels ³						
No of transactions	Thousand	2,610	2,726	2,455	2,624	2,904
Value of Transactions	Billion Rs.	79	90	83	99	113

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