

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)				
ITEMS	2008		2009	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	255,542.0	278,012.4	341,741.2	345,150.6
Reserves	154,518.2	197,285.0	226,247.2	292,706.5
Demand Deposits:	1,681,986.5	1,642,811.1	1,607,774.6	1,967,682.4
(a) Scheduled Banks	32,237.8	39,546.0	37,872.4	46,205.5
(b) Others	1,649,748.7	1,603,265.1	1,569,902.2	1,921,476.9
Time Deposits:	2,180,193.0	2,202,071.5	2,593,261.5	2,447,642.0
(a) Scheduled Banks	17,780.8	13,847.2	25,560.0	16,457.2
(b) Others	2,162,412.2	2,188,224.3	2,567,701.5	2,431,184.8
Borrowings from:	329,542.3	373,667.1	470,217.8	655,818.2
(a) State Bank of Pakistan	216,494.5	254,895.7	290,600.2	442,347.2
(b) Banks Abroad	6,897.2	10,458.4	8,859.5	32,914.1
(c) Other Scheduled Banks	106,150.6	108,313.0	170,758.1	180,556.9
Head Office and Inter-Bank Adjustment	66,703.4	601,648.1	99,305.2	1,058,005.1
Contingent Liabilities as per contra	3,071,939.0	2,828,730.2	2,943,691.2	2,791,735.7
Other Liabilities	1,120,945.8	1,253,727.8	1,153,890.9	1,522,858.4
TOTAL LIABILITIES / ASSETS	8,861,370.2	9,377,953.2	9,436,129.6	11,081,598.9
ASSETS				
Cash:	549,296.5	431,225.3	462,874.1	469,537.4
(a) Notes, Coins and Silver	76,352.0	98,729.0	88,762.8	91,556.3
(b) Balances with State Bank of Pakistan	421,757.5	237,583.8	266,611.2	290,256.1
(c) Balances with others Scheduled Banks	51,187.0	94,912.5	107,500.1	87,725.0
Balances held Abroad	159,548.8	122,247.0	150,648.1	177,121.7
Bills Purchased and Discounted	122,545.0	138,661.1	143,376.5	151,275.9
Advances to:	2,873,791.8	3,088,175.4	3,122,103.9	3,251,770.8
(a) Scheduled Banks	58,153.6	31,781.4	41,757.6	59,879.5
(b) Others	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3
Investment in Securities and Shares:	1,036,735.7	1,020,989.7	1,359,192.7	1,719,695.6
(a) Federal Government Securities	182,170.9	161,177.2	197,658.5	192,836.6
(b) Treasury Bills	559,397.6	541,289.1	748,731.4	986,725.6
(c) Provincial Governments Securities	75.1	75.1	75.1	-
(d) Foreign Securities	1.5	1.5	1.5	1,954.1
(e) Others	295,090.6	318,446.8	412,726.2	538,179.3
Bank Premises	148,493.4	147,456.2	189,341.9	147,025.9
Head Office and Inter-Bank Adjustment	25,739.2	61,330.1	55,600.1	54,498.2
Contingent Assets as per contra	3,071,939.0	2,828,730.2	2,943,691.2	2,791,735.7
Others Assets	873,280.8	1,539,138.0	1,009,301.1	2,318,937.7

3.1 Scheduled Banks' Liabilities and Assets

ITEMS	(End of Period: Million Rupees)			
	2010		2011	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	380,782.8	394,151.1	390,234.1	479,214.1
Reserves	265,124.0	281,610.0	316,748.9	301,070.0
Demand Deposits:	2,135,162.1	2,244,483.7	2,600,985.9	2,741,791.2
(a) Scheduled Banks	57,624.8	49,912.3	64,477.5	112,996.7
(b) Others	2,077,537.3	2,194,571.4	2,536,508.4	2,628,794.4
Time Deposits:	2,629,614.8	2,806,655.8	2,962,349.4	3,077,140.6
(a) Scheduled Banks	14,035.0	17,311.7	9,542.7	17,679.1
(b) Others	2,615,579.8	2,789,344.1	2,952,806.7	3,059,461.5
Borrowings from:	542,593.3	537,556.5	535,520.0	662,826.9
(a) State Bank of Pakistan	334,012.7	367,362.9	365,034.4	516,154.1
(b) Banks Abroad	5,841.2	10,571.9	12,175.9	18,103.7
(c) Other Scheduled Banks	202,739.4	159,621.7	158,309.7	128,569.1
Head Office and Inter-Bank Adjustment	66,520.4	47,286.3	49,673.3	194,631.1
Contingent Liabilities as per contra	2,745,971.7	2,952,493.5	2,925,935.0	3,338,830.5
Other Liabilities	1,923,029.6	2,440,583.0	1,997,144.2	2,155,631.2
TOTAL LIABILITIES / ASSETS	10,688,798.7	11,704,819.9	11,778,590.8	12,951,135.6
ASSETS				
Cash:	493,148.3	531,006.7	571,556.9	623,759.7
(a) Notes, Coins and Silver	100,029.2	103,012.7	119,123.9	126,072.2
(b) Balances with State Bank of Pakistan	288,525.9	326,048.1	341,735.8	368,991.1
(c) Balances with others Scheduled Banks	104,593.2	101,945.9	110,697.2	128,696.4
Balances held Abroad	124,043.3	125,011.9	115,519.8	126,936.1
Bills Purchased and Discounted	163,113.4	185,076.6	188,779.4	175,019.5
Advances to:	3,262,088.2	3,368,243.3	3,377,231.1	3,362,417.2
(a) Scheduled Banks	87,624.8	61,881.1	66,409.1	52,224.7
(b) Others	3,174,463.4	3,306,362.2	3,310,822.0	3,310,192.5
Investment in Securities and Shares:	1,949,440.5	2,207,914.4	2,654,112.5	3,075,526.3
(a) Federal Government Securities	208,318.5	206,292.0	260,886.2	457,495.2
(b) Treasury Bills	1,119,504.0	1,266,001.8	1,572,278.4	1,932,569.3
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	77,314.9	51,883.1	62,564.9	68,147.3
(e) Others	544,303.1	683,737.5	758,383.0	617,314.5
Bank Premises	171,649.0	171,407.2	161,190.7	167,284.8
Head Office and Inter-Bank Adjustment	208,987.6	485,515.7	147,331.4	284,858.2
Contingent Assets as per contra	2,745,971.7	2,952,493.5	2,925,935.0	3,338,830.5
Others Assets	1,570,356.7	1,678,150.6	1,636,934.0	1,796,503.3

3.2 Distribution of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS		
					Less Than 6 months	For 6 months & over but less than 1 year	For 1 year & over but less than 2 years
2008							
June							
No. of A/Cs.	8,415,561	122,994	125,511	15,043,354	493,662	78,149	196,070
Amount	965,431.1	32,991.2	29,556.9	1,572,662.2	545,932.1	190,725.6	254,373.3
December							
No. of A/Cs.	8,943,013	129,618	114,967	14,507,663	632,408	134,418	252,024
Amount	1,018,241.2	38,192.6	18,693.2	1,408,136.5	597,114.9	213,409.0	304,636.6
2009							
June							
No. of A/Cs.	9,106,189	115,682	153,514	14,153,979	653,380	156,046	259,461
Amount	1,129,661.8	44,230.1	20,697.1	1,605,626.5	563,048.4	183,462.4	376,643.5
December							
No. of A/Cs.	9,530,237	151,069	80,842	14,504,259	317,716	88,261	219,682
Amount	1,165,771.1	40,151.1	17,872.7	1,669,820.2	652,056.3	163,301.1	440,286.2
2010							
June							
No. of A/Cs.	10,422,699	151,503	99,897	14,657,234	484,295	91,709	262,060
Amount	1,307,916.6	44,972.5	12,798.5	1,844,027.9	637,367.4	162,242.3	480,548.0
December							
No. of A/Cs.	11,397,109	146,356	97,120	15,183,357	378,680	117,218	319,486
Amount	1,361,158.4	48,545.9	21,056.2	1,954,602.2	708,592.1	148,475.5	515,544.9
2011							
June							
No. of A/Cs.	12,114,523	186,684	84,350	14,964,234	470,924	134,576	323,944
Amount	1,605,317.7	61,550.6	13,967.8	2,087,579.2	711,607.5	200,849.1	567,555.0
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

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						
June						
No. of A/Cs.	41,979	102,317	28,892	167,186	1,108,255	24,815,675
Amount	32,632.5	71,826.6	19,162.7	96,866.7	1,211,519.3	3,812,160.9
December						
No. of A/Cs.	45,633	103,321	20,488	207,816	1,396,108	25,091,369
Amount	25,464.2	58,217.8	6,952.9	102,430.8	1,308,226.0	3,791,489.4
2009						
June						
No. of A/Cs.	68,765	107,313	155,766	232,971	1,633,702	25,163,066
Amount	36,344.9	51,377.6	23,130.0	103,381.4	1,337,388.2	4,137,603.7
December						
No. of A/Cs.	44,391	80,797	17,923	203,360	972,130	25,238,537
Amount	26,652.1	55,228.2	8,758.4	112,764.4	1,459,046.6	4,352,661.8
2010						
June						
No. of A/Cs.	61,817	86,522	26,206	23,1912	1,244,521	26,575,854
Amount	25,398.2	53,442.2	7,932.2	116,471.3	1,483,402.0	4,693,117.1
December						
No. of A/Cs.	94,637	101,636	15,892	298,969	1,326,518	28,150,460
Amount	23,062.7	56,950.1	5,774.2	140,153.4	1,598,552.8	4,983,915.5
2011						
June						
No. of A/Cs.	52,142	121,707	31,335	257,524	1,392,152	28,741,943
Amount	26,010.2	65,162.8	7,225.3	142,490.0	1,720,899.8	5,489,315.2
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

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2008		2009	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	94,274.2	37,564.2	43,637.7	43,033.7
I. Official	10,184.9	2,787.9	2,222.6	5,874.4
II. Business	17,432.0	10,782.6	14,062.7	15,756.7
III. Personal	66,657.2	23,993.7	27,352.4	21,402.5
B. DOMESTIC CONSTITUENTS :	3,717,886.7	3,753,925.2	4,093,966.0	4,309,628.1
I. Government :	393,163.8	413,590.7	454,489.2	507,269.4
A. Federal Government	225,216.7	228,651.9	233,226.4	279,557.6
B. Provincial Governments	148,412.7	158,640.1	187,486.0	198,481.4
C. Local Bodies (City Governments)	19,534.4	26,298.6	33,776.8	29,230.4
II. Non-Financial Public Sector Enterprises :	290,103.5	254,754.8	279,336.4	309,846.1
A. Agriculture, Forestry, Hunting & Fishing	1,145.5	524.0	19.8	82.9
B. Mining & Quarrying	20,555.2	19,333.4	28,567.6	36,600.9
C. Manufacturing	70,322.5	55,177.7	54,358.9	59,996.4
D. Construction	230.7	129.1	182.3	39.6
E. Utilities	61,774.7	55,451.9	60,032.4	59,268.8
F. Commerce	27,339.5	8,751.2	15,415.0	19,304.4
G. Transport, Storage & Communication	85,765.8	87,004.7	92,991.6	102,838.7
H. Services	22,645.2	22,895.8	22,448.8	24,062.7
I. Others	324.5	5,487.0	5,319.9	7,651.8
III. Non-Bank Financial Companies :	111,520.8	89,666.3	92,689.4	94,285.0
A. Co-operative Banks	350.9	379.6	560.8	1,373.6
B. Development Financial Institutions	8,384.9	7,951.0	5,178.8	6,955.3
C. Insurance Companies	21,662.3	27,265.6	18,862.0	23,435.5
D. Micro Finance Banks	368.7	1,362.4	679.0	772.7
E. Other NBFC's	80,754.0	52,707.8	67,408.9	61,747.9
IV. Private Sector Enterprises :	1,057,142.9	1,098,433.3	1,167,055.2	1,225,606.3
A. Agriculture, Hunting and Forestry	121,034.8	113,157.1	131,945.7	125,476.1
1- Growing of crops	108,678.2	102,896.3	121,217.9	115,696.6
2- Farming of animals	4,679.8	4,215.4	4,636.2	5,835.7
3- Agricultural and animal husbandry	1,917.5	1,920.8	1,646.0	1,863.8
4- Agricultural machinery and equipments	4,935.6	3,510.2	4,020.3	1,712.2
5- Hunting, trapping, forestry & logging	823.7	614.5	45.6	14.3
6- Forestry and Logging and Related Service	-	-	379.7	353.5
B. Fishing and fish farming etc.	555.0	554.7	500.2	980.1
C. Mining and Quarrying	33,500.0	34,012.4	28,076.9	31,607.8
1- Mining of coal	5,248.5	5,317.4	6,288.8	6,835.5
2- Crude petroleum & natural gas	25,255.5	25,191.0	19,525.0	23,201.0
3- Iron & non-ferrous metal ores	789.8	452.4	803.8	566.4
4- Quarrying of stone, sand and clay	679.2	1,789.7	394.5	148.0
5- Chemical, fertilizer, Salt etc.	1,527.1	1,261.9	1,064.7	856.9
D. Manufacturing	224,208.5	218,629.0	252,000.8	267,363.7
1- Food products and beverages	30,669.5	30,332.4	27,974.5	34,058.1
2- Tobacco products	2,753.9	1,602.6	2,488.4	2,023.2
3- Textiles	41,380.9	38,605.6	44,843.8	48,657.9
i) Spinning, weaving, finishing of textiles	31,793.7	30,679.4	33,811.8	38,584.6
a) Spinning of fibers	17,419.8	19,079.4	20,023.6	23,454.6
b) Weaving of textiles	6,448.7	5,599.5	6,418.8	7,934.6
c) Finishing of textiles	7,925.1	6,000.5	7,369.4	7,195.3
ii) Made-up textile articles	3,929.2	4,175.2	4,779.8	4,103.7
iii) Knit wear	2,219.5	1,768.6	1,917.4	2,632.1
iv) Carpets and rugs	841.6	613.1	1,359.0	840.3
v) Other textiles n.e.s.	2,597.0	1,369.4	2,975.7	2,497.3
4- Wearing apparel, readymade garments etc.	5,132.5	5,952.2	5,001.0	7,281.8

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	
	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of luggage and	5,258.3	5,874.1	5,785.4	7,072.8
i.) Tanning & dressing of leather, luggage, handbags etc.	1,491.8	1,167.5	1,260.7	1,439.7
ii.) Footwear	3,766.5	4,706.6	4,524.7	5,633.1
a) Leather wear	3,057.5	3,169.6	3,065.2	4,158.3
b) Rubber and Plastic wear	709.0	1,537.1	1,459.5	1,474.8
6- Wood and products of wood cork	1,142.0	1,155.9	2,054.3	2,109.5
7- Paper, paperboard and products	1,461.1	1,548.3	1,470.4	2,018.7
8- Printing, publishing and allied industries	4,631.3	3,037.7	3,323.1	4,624.7
9- Coke and refined petroleum products	27,720.8	28,294.7	28,668.9	21,906.1
10- Chemicals and chemical products	32,012.2	38,415.2	50,690.9	60,176.0
11- Rubber and plastics products	1,228.2	1,523.5	1,612.4	1,900.6
12- Other non-metallic mineral products	9,880.7	8,169.4	8,897.5	8,452.1
13- Basic metals	10,562.5	10,308.0	9,926.0	10,279.4
14- Fabricated metal products	1,675.9	1,572.6	2,461.9	2,242.9
15- Machinery and equipment	8,106.4	7,841.0	9,418.0	8,474.6
16- Office, accounting and computing machinery	367.3	481.3	419.8	446.0
17- Electrical machinery and apparatus	5,586.7	7,476.8	7,434.8	8,449.5
18- Radio, television and communication equipment and	1,812.7	2,193.7	2,412.2	3,653.0
19- Medical, precision and optical instruments, watches and	1,948.3	3,435.2	5,559.4	3,544.1
20- Motor vehicles, trailers and semi-trailers	16,543.4	8,905.5	15,521.0	16,010.5
21- Other transport equipments	2,423.9	1,012.2	2,718.7	2,627.6
22- Furniture and fixture	2,028.4	1,645.4	2,141.6	1,599.5
23- Jewellery and related articles	543.4	498.2	717.0	1,230.7
24- Sports goods	938.3	791.0	927.5	1,014.9
25- Handicrafts	357.2	253.3	257.2	170.1
26- Other manufacturing n.e.s.	8,042.8	7,703.2	9,275.0	7,339.5
E. Ship breaking and waste / scrape (junk) etc.	1,875.8	2,155.3	2,455.2	2,448.7
F. Electricity, gas and water supply	26,483.1	38,759.9	30,963.7	41,911.4
G. Construction	50,453.9	48,637.2	55,384.0	60,884.2
1- Building	34,695.1	33,919.7	40,152.2	41,001.6
2- Infrastructure	15,758.8	14,717.5	15,231.8	19,882.6
H. Commerce and Trade	173,016.8	194,620.4	179,137.8	179,864.2
1- Sale, maintenance and repair of motor vehicles and	7,352.8	11,180.8	10,600.6	9,955.7
2- Wholesale and commission trade	109,709.5	117,282.2	104,410.2	110,964.8
i) Exports	13,707.92	20,307.5	20,988.4	19,275.7
ii) Imports	10,734.73	15,229.5	12,338.0	12,921.3
iii) Domestic whole sales	85,266.9	81,745.2	71,083.8	78,767.9
3- Retail trade	55,954.5	66,157.4	64,127.0	58,943.7
I. Hotels, restaurants and clubs etc	9,504.9	8,138.9	8,709.3	7,882.4
J. Transport, storage and communications	98,597.8	86,563.9	112,650.7	118,538.3
K. Real estate, renting and business activities	109,937.3	128,330.3	126,594.5	130,941.7
1- Real estate activities	19,417.9	18,747.4	20,126.8	23,516.0
2- Renting of machinery and equipment	563.2	2,140.6	1,508.2	3,007.2
3- Computer and related activities	3,272.0	4,967.0	5,167.2	6,805.0
4- Research and development	3,370.8	3,320.8	3,138.4	2,860.2
5- Other business activities	83,313.4	99,154.4	96,653.9	94,753.3
L. Education	25,595.1	26,893.3	26,763.4	32,361.4
M. Health and social work	11,771.9	14,519.1	12,698.6	14,451.7
N. Other community, social and personal service activities	38,820.2	43,053.3	45,283.2	41,617.3
O. Other private business n.e.c	131,787.8	140,408.6	153,891.2	169,277.2
V. Trust Funds and Non-Profit Institutions	88,704.5	103,335.2	123,415.6	118,234.0
VI. Personal	1,713,676.5	1,729,118.2	1,907,566.0	2,010,811.8
VII. Others	63,574.6	65,026.7	69,414.2	43,575.4
TOTAL	3,812,160.9	3,791,489.4	4,137,603.7	4,352,661.8

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2010		2011	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	49,871.9	52,848.4	59,606.7	73,878.6
I. Official	6,872.2	9,264.0	9,966.8	9,739.0
II. Business	17,246.8	16,540.4	20,721.3	34,567.1
III. Personal	25,752.9	27,044.0	28,918.5	29,572.5
B. DOMESTIC CONSTITUENTS :	4,643,245.2	4,931,067.1	5,429,708.4	5,614,377.4
I. Government :	551,724.3	569,925.0	642,813.5	604,920.8
A. Federal Government	308,576.5	321,156.2	383,638.5	348,240.2
B. Provincial Governments	208,547.2	214,766.3	221,787.9	227,132.2
C. Local Bodies (City Governments)	34,600.6	34,002.5	37,387.1	29,548.4
II. Non-Financial Public Sector Enterprises :	318,649.9	342,935.8	382,098.2	400,839.5
A. Agriculture, Forestry, Hunting & Fishing	79.6	81.3	68.4	70.1
B. Mining & Quarrying	33,844.9	32,005.4	74,410.0	72,431.3
C. Manufacturing	60,224.7	73,936.2	70,079.3	91,846.9
D. Construction	105.3	64.4	272.7	43.9
E. Utilities	68,878.0	68,942.6	65,891.9	55,170.7
F. Commerce	19,093.4	18,384.2	22,139.3	27,438.6
G. Transport, Storage & Communication	100,213.5	114,560.1	110,352.6	113,489.0
H. Services	24,524.5	26,999.2	30,733.7	29,916.1
I. Others	11,685.9	7,962.4	8,150.3	10,433.0
III. Non-Bank Financial Companies :	98,152.7	106,348.9	97,479.8	133,178.0
A. Co-operative Banks	1,491.6	1,969.9	2,191.1	4,128.2
B. Development Financial Institutions	3,395.9	2,584.5	305.1	1,650.3
C. Insurance Companies	21,887.1	30,942.3	26,129.7	40,420.4
D. Micro Finance Banks	957.2	1,242.0	1,740.6	2,141.9
E. Other NBFC's	70,420.9	69,610.1	67,113.3	84,837.2
IV. Private Sector Enterprises :	1,321,616.7	1,365,070.8	1,500,601.2	1,491,484.0
A. Agriculture, Hunting and Forestry	133,822.2	146,349.8	162,544.3	158,797.6
1- Growing of crops	124,158.2	134,469.4	149,591.2	145,165.3
2- Farming of animals	5,627.3	6,312.7	6,911.8	7,212.9
3- Agricultural and animal husbandry	2,461.4	3,107.2	3,924.4	4,639.5
4- Agricultural machinery and equipments	1,007.9	1,627.8	1,443.1	1,145.6
5- Hunting, trapping, forestry & logging	55.8	33.2	17.0	38.4
6- Forestry and Logging and Related Service	511.6	799.5	656.9	595.8
B. Fishing and fish farming etc.	645.9	753.6	873.0	910.0
C. Mining and Quarrying	32,189.0	44,438.2	40,964.2	50,174.0
1- Mining of coal	5,182.2	6,847.8	9,242.8	7,248.7
2- Crude petroleum & natural gas	23,865.7	33,013.2	28,349.1	37,090.6
3- Iron & non-ferrous metal ores	1,258.1	1,140.5	527.0	354.3
4- Quarrying of stone, sand and clay	166.8	211.1	491.2	441.3
5- Chemical, fertilizer, Salt etc.	1,716.2	3,225.7	2,354.0	5,039.1
D. Manufacturing	263,996.0	276,199.5	310,925.8	325,761.2
1- Food products and beverages	35,275.8	40,597.5	57,516.8	65,290.4
2- Tobacco products	1,310.2	885.9	555.0	1,446.1
3- Textiles	46,509.3	51,905.1	61,697.0	60,799.2
i) Spinning, weaving, finishing of textiles	37,936.0	41,662.2	47,333.9	46,854.1
a) Spinning of fibers	22,188.9	26,611.4	29,182.2	27,849.8
b) Weaving of textiles	9,326.8	9,921.2	12,426.1	11,382.1
c) Finishing of textiles	6,420.2	5,129.5	5,725.6	7,622.3
ii) Made-up textile articles	3,457.5	4,286.3	5,914.7	6,078.0
iii) Knit wear	1,719.1	1,787.1	2,498.1	3,261.5
iv) Carpets and rugs	934.3	876.9	1,128.6	1,057.4
v) Other textiles n.e.s.	2,462.4	3,292.6	4,821.7	3,548.2
4- Wearing apparel, readymade garments etc.	7,293.8	8,638.4	10,726.3	8,920.4

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

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

CATEGORY OF DEPOSIT HOLDERS	(Conld.) (End of Period: Million Rupees)			
	2010		2011	
	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of	5,434.0	5,156.7	5,335.0	5,987.5
i.) Tanning & dressing of leather, luggage, handbags	1,398.1	1,632.7	1,887.0	2,265.0
ii.) Footwear	4,035.9	3,524.0	3,448.0	3,722.6
a) Leather wear	3,516.5	3,070.3	3,036.7	3,321.0
b) Rubber and Plastic wear	519.4	453.7	411.3	401.6
6- Wood and products of wood cork	1,401.6	967.4	1,276.7	1,074.3
7- Paper, paperboard and products	2,297.1	2,484.3	2,699.9	2,238.9
8- Printing, publishing and allied industries	5,376.2	5,005.2	5,644.9	5,315.7
9- Coke and refined petroleum products	28,278.5	26,549.9	25,042.4	35,202.7
10- Chemicals and chemical products	49,215.4	65,890.4	60,539.8	65,057.3
11- Rubber and plastics products	2,709.3	2,741.0	3,333.8	3,300.6
12- Other non-metallic mineral products	6,200.3	7,611.6	8,167.8	7,070.5
13- Basic metals	12,334.6	8,056.0	8,795.4	8,230.3
14- Fabricated metal products	3,236.3	2,547.6	2,885.9	3,207.5
15- Machinery and equipment	9,095.9	8,172.3	9,083.2	8,856.8
16- Office, accounting and computing machinery	729.6	966.3	1,349.0	1,996.4
17- Electrical machinery and apparatus	6,807.5	6,881.6	9,331.3	9,184.5
18- Radio, television and communication equipment and	1,479.3	814.7	1,309.7	943.3
19- Medical, precision and optical instruments, watches	2,845.3	3,660.4	4,196.5	3,866.6
20- Motor vehicles, trailers and semi-trailers	21,140.9	11,092.7	15,124.4	11,653.1
21- Other transport equipments	3,213.7	2,942.0	3,809.8	2,228.1
22- Furniture and fixture	1,463.1	1,868.6	1,509.0	1,663.4
23- Jewellery and related articles	1,014.1	760.9	979.8	864.2
24- Sports goods	1,967.5	1,652.7	2,011.3	2,049.0
25- Handicrafts	138.7	178.4	180.4	198.7
26- Other manufacturing n.e.s.	7,228.2	8,171.8	7,824.8	9,115.6
E. Ship breaking and waste / scrape (junk) etc.	2,240.9	1,556.8	1,690.1	2,291.2
F. Electricity, gas and water supply	41,780.6	30,929.6	29,732.6	35,052.0
G. Construction	65,883.1	64,990.2	77,808.6	75,141.7
1- Building	50,773.1	48,091.1	56,641.1	58,668.8
2- Infrastructure	15,110.0	16,899.2	21,167.5	16,472.9
H. Commerce and Trade	198,778.5	205,808.0	221,600.1	226,686.4
1- Sale, maintenance and repair of motor vehicles and	9,819.4	9,819.4	9,887.5	10,338.1
2- Wholesale and commission trade	120,114.1	122,152.0	130,750.2	130,919.3
i) Exports	19,401.0	19,912.7	22,149.1	22,322.1
ii) Imports	13,153.3	12,161.2	14,155.2	13,378.5
iii) Domestic whole sales	87,559.8	90,078.2	94,445.9	95,218.7
3- Retail trade	68,845.0	73,836.6	80,962.4	85,429.0
I. Hotels, restaurants and clubs etc	5,660.6	6,840.7	8,851.3	8,744.3
J. Transport, storage and communications	116,513.4	111,695.3	120,759.6	108,537.0
K. Real estate, renting and business activities	148,654.0	155,649.2	176,738.7	166,821.1
1- Real estate activities	27,100.4	32,971.8	34,339.3	32,084.9
2- Renting of machinery and equipment	1,807.7	1,668.6	2,284.9	2,446.4
3- Computer and related activities	6,702.3	6,898.2	7,474.1	7,954.7
4- Research and development	3,558.3	2,873.4	5,211.0	4,939.9
5- Other business activities	109,485.4	111,237.2	127,429.5	119,395.2
L. Education	35,949.0	36,235.2	35,743.6	34,390.0
M. Health and social work	15,604.3	16,611.1	19,044.7	20,288.2
N. Other community, social and personal service activities	46,175.1	52,683.0	57,329.0	57,762.3
O. Other private business n.e.c	213,724.1	214,330.6	235,995.6	220,127.0
V. Trust Funds and Non-Profit Institutions	115,731.4	144,640.7	145,118.4	152,792.8
VI. Personal	2,189,300.9	2,357,475.2	2,604,422.6	2,759,765.1
VII. Others	48,069.2	44,670.8	57,174.7	71,397.2
TOTAL	4,693,117.1	4,983,915.5	5,489,315.1	5,688,255.9

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

As on 31th Dec, 2011

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		D O M E S T I C C O N S T I T U E N T S							
			Government		Non Financial Public Sector		NBFC's		Private Sector (Business)	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,703	3.9	18,461	37.2	1,045	0.8	823	1.2	1,016,509	2,726.6
5,000 to 10,000	1,458	10.0	30,184	234.4	530	3.6	337	2.3	764,660	5,429.4
10,000 to 20,000	1,916	28.2	28,687	419.9	678	7.9	382	4.9	983,665	14,737.9
20,000 to 25,000	190	4.2	10,910	244.0	56	1.3	192	4.3	390,245	8,731.7
25,000 to 30,000	908	24.1	13,859	383.8	33	0.9	98	2.6	360,366	9,908.3
30,000 to 40,000	296	10.4	15,042	514.5	986	37.0	186	6.3	629,334	21,976.0
40,000 to 50,000	919	43.4	11,540	521.6	178	8.1	739	34.3	521,617	23,259.0
50,000 to 60,000	639	35.5	10,457	579.4	259	13.9	128	6.9	437,435	24,112.7
60,000 to 70,000	669	44.0	4,353	282.7	165	11.0	78	5.0	401,065	26,090.7
70,000 to 80,000	809	60.7	4,958	371.5	75	5.7	77	5.7	353,580	26,546.4
80,000 to 90,000	296	25.3	2,579	219.7	454	39.4	62	5.2	279,249	23,687.8
90,000 to 100,000	1,150	112.7	2,658	254.4	529	49.3	98	9.3	240,461	22,784.7
100,000 to 200,000	5,832	826.6	20,023	2,732.5	3,409	508.9	625	89.2	1,250,944	172,411.0
200,000 to 300,000	3,365	843.7	9,196	2,206.1	647	168.5	246	60.3	366,855	89,227.8
300,000 to 400,000	2,823	981.3	5,649	1,957.1	403	140.9	338	122.6	175,182	60,204.3
400,000 to 500,000	2,702	1,218.8	4,135	1,844.4	209	94.0	248	113.8	92,876	41,236.6
500,000 to 600,000	2,282	1,238.6	5,254	2,784.4	87	47.2	167	89.7	52,411	28,402.8
600,000 to 700,000	1,750	1,148.8	1,741	1,099.8	48	31.3	121	78.6	35,923	23,247.6
700,000 to 800,000	3,351	2,535.2	2,654	1,957.3	95	69.8	460	335.7	28,812	21,577.1
800,000 to 900,000	1,487	1,263.8	1,698	1,431.1	44	37.5	108	92.9	22,363	18,844.6
900,000 to 1,000,000	1,184	1,138.4	3,479	3,299.4	133	126.8	193	187.8	14,947	14,168.5
1,000,000 to 2,000,000	3,751	5,186.3	9,510	13,752.6	1,092	1,343.5	715	932.1	61,916	84,073.3
2,000,000 to 3,000,000	1,534	3,764.9	4,439	10,735.1	392	952.2	330	820.5	18,604	44,747.2
3,000,000 to 4,000,000	393	1,371.0	2,712	9,330.2	175	604.4	320	1,114.9	8,835	30,396.0
4,000,000 to 5,000,000	234	1,022.9	2,054	9,339.9	132	592.1	167	741.6	5,923	26,360.3
5,000,000 to 6,000,000	449	2,461.8	1,449	7,798.6	143	751.3	108	580.7	3,902	20,908.5
6,000,000 to 7,000,000	155	1,009.9	798	5,125.3	62	396.1	86	554.5	2,668	17,204.2
7,000,000 to 8,000,000	107	796.7	985	7,353.6	81	616.0	66	505.3	1,844	13,696.7
8,000,000 to 9,000,000	138	1,158.0	648	5,514.2	66	550.6	69	592.4	1,300	10,960.8
9,000,000 to 10,000,000	172	1,654.3	551	5,245.0	17	161.5	66	633.5	1,076	10,186.8
10,000,000 and over	700	43,855.1	6,720	507,351.1	1,646	393,468.0	1,120	125,443.9	10,969	553,638.9
TOTAL	44,362	73,878.5	237,383	604,920.8	13,869	400,839.8	8,753	133,178.0	8,535,536	1,491,484.1

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2008				2009			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	3,358,865	6,579.9	2,656,449	6,615.3	2,242,637	4,996.9	2,143,896	5,626.0
5,000 to 10,000	1,846,059	13,784.0	1,698,624	12,573.7	1,751,942	13,151.6	1,748,893	12,972.8
10,000 to 20,000	3,519,363	51,746.8	3,021,996	45,208.1	3,053,654	45,142.8	2,950,492	43,714.2
20,000 to 25,000	1,452,064	32,695.6	1,438,724	32,065.7	1,349,438	30,373.5	1,288,767	28,728.3
25,000 to 30,000	1,219,016	33,338.5	1,270,197	34,808.3	1,182,249	32,304.2	1,174,474	32,134.8
30,000 to 40,000	1,965,307	68,374.2	2,356,866	82,326.9	2,042,522	71,048.7	2,230,906	77,722.1
40,000 to 50,000	1,574,035	70,797.5	1,886,844	84,804.6	1,851,989	83,091.3	1,850,142	82,937.1
50,000 to 60,000	1,206,620	65,923.9	1,636,511	89,606.3	1,576,819	86,505.5	1,547,683	84,915.3
60,000 to 70,000	1,007,111	65,129.0	1,260,067	82,346.6	1,278,646	82,872.5	1,227,122	79,529.5
70,000 to 80,000	778,991	58,237.4	1,035,219	77,485.6	1,018,791	76,170.3	1,034,442	77,370.4
80,000 to 90,000	676,727	57,463.9	850,679	72,093.1	978,994	83,178.1	1,036,422	87,855.4
90,000 to 100,000	640,893	60,674.6	702,272	66,802.1	759,387	71,961.5	821,445	77,952.3
100,000 to 200,000	3,223,077	450,413.4	3,088,161	424,918.5	3,633,409	499,882.7	3,716,517	507,882.1
200,000 to 300,000	1,009,471	244,601.1	914,428	221,464.7	1,037,757	249,031.0	1,026,476	248,185.9
300,000 to 400,000	449,023	153,951.4	407,794	140,140.4	455,744	157,272.6	416,128	141,943.0
400,000 to 500,000	222,798	99,503.8	196,424	87,656.5	223,602	99,805.7	236,139	105,417.8
500,000 to 600,000	148,041	80,351.7	138,746	75,157.9	144,961	78,606.0	150,451	81,934.9
600,000 to 700,000	80,292	51,920.6	89,366	57,540.6	94,613	61,218.1	96,849	62,718.4
700,000 to 800,000	51,506	38,587.5	68,130	50,722.9	71,812	53,626.7	74,300	55,446.3
800,000 to 900,000	47,491	40,200.6	48,369	40,838.0	55,688	47,182.7	67,309	56,967.5
900,000 to 1,000,000	43,036	40,707.7	39,089	37,080.9	41,347	39,300.3	42,811	40,459.6
1,000,000 to 2,000,000	161,866	219,550.7	150,526	205,109.8	170,409	228,987.8	199,078	269,145.5
2,000,000 to 3,000,000	46,677	112,531.5	43,830	106,165.6	54,309	130,978.6	56,509	135,525.9
3,000,000 to 4,000,000	25,037	86,655.9	25,215	87,367.1	24,811	85,411.8	24,435	83,250.5
4,000,000 to 5,000,000	18,329	83,435.2	15,669	69,282.1	14,802	66,308.3	22,293	102,236.0
5,000,000 to 6,000,000	8,402	44,813.5	11,726	63,011.3	11,226	60,077.6	10,689	57,069.2
6,000,000 to 7,000,000	5,515	35,843.7	5,523	35,811.2	5,936	38,431.5	6,630	42,620.1
7,000,000 to 8,000,000	3,883	28,847.3	4,141	30,982.6	4,400	32,776.1	4,116	30,811.0
8,000,000 to 9,000,000	2,491	20,992.8	3,108	26,380.5	3,306	27,813.1	3,437	28,960.3
9,000,000 to 10,000,000	2,351	22,103.0	2,253	21,408.1	2,681	25,365.7	2,560	24,190.7
10,000,000 and over	21,338	1,372,404.3	24,423	1,323,714.6	25,185	1,474,730.5	27,126	1,586,439.0
TOTAL	24,815,675	3,812,160.9	25,091,369	3,791,489.4	25,163,066	4,137,603.7	25,238,537	4,352,661.8

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2010				2011			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	2,106,978	5,473.4	2,189,524	5,542.6	1,976,179	5,538.8	2,204,424	5,823.9
5,000 to 10,000	1,567,334	11,541.3	1,710,008	12,551.1	1,581,826	11,759.6	1,860,895	13,631.6
10,000 to 20,000	2,936,061	43,168.1	2,978,020	44,560.5	2,980,938	44,611.6	3,400,190	50,320.0
20,000 to 25,000	1,360,187	30,523.0	1,458,278	32,775.6	1,454,397	32,729.5	1,464,250	32,872.6
25,000 to 30,000	1,153,990	31,703.1	1,279,311	35,068.8	1,191,206	32,720.5	1,558,733	42,818.0
30,000 to 40,000	2,198,623	76,913.4	2,532,621	88,567.6	2,245,416	78,464.0	2,443,279	85,642.8
40,000 to 50,000	1,943,396	87,355.3	2,057,770	92,199.4	2,006,164	90,050.4	2,213,312	99,052.2
50,000 to 60,000	1,707,144	93,560.0	1,736,437	95,297.1	1,831,175	100,464.4	1,812,063	99,488.0
60,000 to 70,000	1,444,347	93,852.4	1,501,747	97,347.9	1,560,749	101,271.6	1,649,554	107,085.7
70,000 to 80,000	1,200,320	89,812.3	1,277,652	95,704.7	1,401,319	104,962.2	1,431,104	107,215.6
80,000 to 90,000	984,078	83,388.2	1,123,753	95,286.3	1,103,125	93,753.9	1,203,210	101,998.5
90,000 to 100,000	926,782	88,039.5	963,847	91,513.2	1,003,464	95,357.4	1,031,518	97,602.7
100,000 to 200,000	4,301,145	588,944.3	4,394,881	605,365.7	5,005,844	690,957.4	4,877,701	666,873.4
200,000 to 300,000	1,160,828	279,085.1	1,237,950	299,315.1	1,426,686	346,244.5	1,334,685	322,587.4
300,000 to 400,000	503,419	173,612.9	501,272	172,478.0	609,718	210,305.0	591,112	202,740.8
400,000 to 500,000	251,979	112,097.2	290,437	128,907.1	326,306	146,116.1	329,271	146,789.9
500,000 to 600,000	163,672	88,917.5	184,513	100,550.3	204,200	111,394.1	208,459	113,157.3
600,000 to 700,000	116,229	74,718.7	123,805	79,980.2	132,133	85,560.9	139,218	89,972.3
700,000 to 800,000	81,683	61,094.9	93,913	70,331.5	107,834	80,452.2	115,739	86,654.3
800,000 to 900,000	63,361	53,543.3	68,024	57,731.6	86,809	73,601.0	79,994	67,673.4
900,000 to 1,000,000	47,466	44,863.6	46,634	44,137.0	65,062	61,809.2	62,492	59,258.4
1,000,000 to 2,000,000	199,478	270,661.2	227,933	309,498.3	246,040	333,547.5	246,118	331,574.7
2,000,000 to 3,000,000	56,206	134,937.3	65,014	156,756.7	67,239	162,820.5	69,908	168,220.8
3,000,000 to 4,000,000	23,432	80,654.2	28,053	96,732.8	32,303	110,233.6	32,900	112,859.1
4,000,000 to 5,000,000	18,616	82,702.7	16,615	74,214.7	19,729	88,546.5	21,616	96,736.5
5,000,000 to 6,000,000	13,444	71,924.2	12,046	64,741.0	16,699	90,111.0	13,982	75,171.5
6,000,000 to 7,000,000	6,085	39,261.6	7,188	46,422.1	8,558	55,336.8	9,044	58,145.9
7,000,000 to 8,000,000	3,961	29,448.0	5,330	39,576.5	6,088	45,389.7	6,640	49,442.3
8,000,000 to 9,000,000	3,879	32,796.4	4,086	34,483.0	4,844	40,976.2	4,885	41,365.2
9,000,000 to 10,000,000	2,673	25,217.1	2,958	27,835.0	4,274	40,498.7	3,923	37,126.3
10,000,000 and over	29,058	1,713,306.9	30,840	1,788,444.0	35,619	1,923,730.6	36,509	2,118,354.9
TOTAL	26,575,854	4,693,117.1	28,150,460	4,983,915.5	28,741,943	5,489,315.2	30,456,728	5,688,255.9

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	
	Jun.	Dec.	Jun.	Dec.
I. Government:	133,084.5	150,461.0	341,698.8	333,440.8
A. Federal Government:	87,575.8	128,837.2	163,055.6	186,794.6
(1) Commodity Operations	81,887.1	123,445.0	158,453.9	181,725.3
(2) Others	5,688.7	5,392.2	4,601.6	5,069.3
B. Provincial Governments:	45,508.7	21,623.8	178,603.3	146,646.3
(1) Commodity Operations	44,371.5	20,670.7	176,965.6	146,307.4
(2) Others	1,137.2	953.0	1,637.7	338.8
C. Local Bodies (City Governments)	-	-	40.0	-
II. Non-Financial Public Sector Enterprises :	107,911.8	186,902.4	216,717.0	225,365.8
(1) Agriculture, Forestry, Hunting & Fishing	-	9,387.8	-	-
(2) Mining & Quarrying	-	-	-	-
(3) Manufacturing	22,119.3	53,715.8	53,203.5	73,437.2
(4) Construction	-	-	-	-
(5) Utilities	48,267.9	60,304.7	63,781.1	65,329.8
(6) Commerce	8,166.8	24,559.9	18,509.4	17,488.6
(7) Transport, Storage & Communication	29,137.7	38,783.7	45,241.9	34,876.8
(8) Services	220.1	150.4	1.0	3.6
(9) Others	-	-	35,980.2	34,229.9
III. Non-Bank Financial Institutions :	44,579.6	45,733.5	39,369.7	49,030.0
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	1,250.0	2,566.9	6,235.3	6,098.0
(3) Insurance Companies	2,717.9	2,516.1	1,660.0	1,369.8
(4) Micro Finance	-	-	-	-
(5) Other NBFC's	40,611.7	40,650.5	31,474.4	41,562.2
IV. Private Sector Enterprises :	2,074,977.9	2,240,767.9	2,096,078.9	2,221,542.0
A. Agriculture, Hunting and Forestry	154,438.3	170,607.4	157,163.2	165,826.2
(1) Growing of crops	110,779.2	120,035.9	113,890.7	120,137.4
(2) Farming of animals	21,061.4	26,291.7	21,150.6	20,611.7
(3) Agricultural and animal husbandry	695.9	1,108.4	599.8	633.2
(4) Agricultural machinery and equipments	21,837.8	22,670.4	21,166.5	24,259.1
(5) Hunting, trapping, forestry & logging	64.0	501.0	355.6	184.8
B. Fishing and fish farming etc.	1,249.7	804.8	513.0	670.7
C. Mining and Quarrying	16,824.5	16,929.7	17,492.6	17,002.7
(1) Mining of coal	2,509.9	2,748.6	2,634.5	2,465.0
(2) Crude petroleum & natural gas	12,716.8	10,684.1	12,133.8	11,923.3
(3) Iron & non-ferrous metal ores	60.1	85.1	432.3	928.0
(4) Quarrying of stone, sand and clay	191.1	183.4	339.9	374.9
(5) Chemical, fertilizer, Salt etc.	1,346.7	3,228.5	1,952.0	1,311.4
D. Manufacturing	1,177,764.1	1,299,410.2	1,186,757.8	1,282,352.6
(1) Food products and beverages	183,018.5	216,289.8	197,478.2	190,828.4
(2) Tobacco products	586.6	893.0	285.2	2,040.1
(3) Textiles	515,111.5	516,595.0	464,471.9	526,332.6
i) Spinning, weaving, finishing of textiles	413,325.2	410,374.1	368,092.7	424,046.0
a) Spinning of fibers	235,998.4	246,284.8	211,995.7	255,267.8
b) Weaving of textiles	97,231.5	86,216.2	85,543.7	89,230.0
c) Finishing of textiles	80,095.3	77,873.1	70,553.3	79,548.3
ii) Made-up textile articles	46,112.7	44,915.0	43,073.9	46,306.3
iii) Knit wear	21,839.7	20,156.7	23,370.0	23,683.8
iv) Carpets and rugs	8,905.5	5,801.8	5,906.9	4,617.7
v) Other textiles n.e.s.	24,928.4	35,347.4	24,028.4	27,678.8
(4) Wearing apparel, readymade garments etc.	46,519.2	46,678.4	48,250.9	49,456.7

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	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,019.0	19,876.1	18,173.0	18,026.8
i.) Tanning & dressing of leather, luggage, handbags etc.	8,794.5	10,310.0	9,978.4	9,895.0
ii.) Footwear	9,224.6	9,566.1	8,194.7	8,131.7
6) Wood and products of wood cork	2,304.5	1,921.9	2,023.0	1,919.3
7) Paper, paperboard and products	18,646.1	23,763.0	18,079.3	17,528.3
8) Printing, publishing and allied industries	6,688.2	8,936.0	9,197.9	8,397.5
9) Coke and refined petroleum products	19,031.1	22,763.3	20,522.7	21,737.1
10) Chemicals and chemical products	106,643.7	145,275.6	131,890.6	154,646.7
11) Rubber and plastics products	9,984.8	11,644.5	12,746.4	12,405.3
12) Other non-metallic mineral products	90,159.1	105,576.1	100,385.8	102,842.3
13) Basic metals	37,006.3	40,679.4	39,393.2	39,596.0
14) Fabricated metal products	11,295.0	10,138.9	8,730.6	9,528.5
15) Machinery and equipment	17,436.2	18,714.7	14,598.0	16,073.4
16) Office, accounting and computing machinery	127.7	317.2	111.2	128.1
17) Electrical machinery and apparatus	31,480.6	43,158.2	40,079.0	48,342.3
18) Radio, television and communication equipment and apparatus	4,489.6	3,091.9	3,108.3	3,693.3
19) Medical, precision and optical instruments, watches and clocks	9,074.7	9,122.4	5,565.0	5,555.0
20) Motor vehicles, trailers and semi-trailers	14,079.7	20,073.9	18,413.4	18,825.1
21) Other transport equipments	5,870.6	4,862.5	3,667.4	4,445.4
22) Furniture and fixture	2,964.8	1,951.6	1,539.4	1,941.3
23) Jewellery and related articles	1,644.2	1,873.8	994.5	1,277.1
24) Sports goods	3,986.3	4,422.5	5,094.8	4,638.1
25) Handicrafts	130.0	201.0	94.9	144.8
26) Other manufacturing n.e.s.	21,466.3	20,589.4	21,863.4	22,003.2
E. Ship breaking and waste / scrape (junk)	2,135.9	2,659.4	4,928.0	3,380.2
F. Electricity, gas and water supply	107,031.1	146,983.2	152,197.2	179,560.4
G. Construction	79,293.2	78,450.4	68,892.1	64,985.6
1) Building	59,541.3	59,870.0	53,902.2	51,799.3
2) Infrastructure	19,751.8	18,580.3	14,989.9	13,186.3
H. Commerce and Trade	245,093.6	244,713.5	226,381.2	231,335.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	15,399.1	13,080.1	16,257.0	14,475.7
2) Wholesale and commission trade	157,276.0	146,162.7	129,310.3	129,131.3
i) Exports	48,123.7	41,944.9	33,547.5	39,468.0
ii) Imports	35,954.5	37,552.7	30,380.3	28,876.1
iii) Domestic whole sales	73,197.8	66,665.2	65,382.5	60,787.2
3) Retail trade	72,418.5	85,470.8	80,814.0	87,728.7
I. Hotels, restaurants and clubs etc	13,381.9	14,358.9	13,476.2	14,042.1
J. Transport, storage and communications	94,182.2	99,544.3	98,136.5	96,700.7
K. Real estate, renting and business activities	102,763.0	104,090.2	107,453.1	108,810.1
L. Education	5,756.1	6,027.6	5,389.5	5,773.5
M. Health and social work	6,830.5	6,340.9	6,192.9	5,950.3
N. Other community, social and personal service activities	14,569.2	14,937.8	20,858.6	18,342.1
O. Other private business n.e.s	53,664.6	34,909.6	30,246.9	26,809.1
V. Trust Funds and Non Profit Institutions	15,320.2	13,606.1	12,258.5	13,223.6
VI. Personal	421,195.8	396,088.0	364,458.2	339,887.8
A. Bank Employees	61,004.9	65,286.4	69,451.3	74,017.5
B. Consumer Financing	356,784.3	327,067.4	291,924.7	262,635.4
i) House building	66,919.5	64,191.0	61,151.6	58,713.0
ii) Transport	104,464.6	93,877.4	79,592.9	69,634.3
iii) Credit cards	44,428.4	41,092.8	35,535.1	31,257.4
iv) Consumer durable	1,656.3	5,537.8	546.6	176.7
v) Personal loans	139,315.5	122,368.4	115,098.4	102,853.9
C. Other Personal	3,406.6	3,734.3	3,082.2	3,235.0
VII. Others	18,568.4	22,835.1	9,765.2	9,401.3
TOTAL	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2010		2011
	Jun.	Dec.	Jun.
I. Government:	423,866.8	372,547.0	406,735.0
A. Federal Government:	183,015.4	169,578.5	192,151.0
(1) Commodity Operations	175,612.5	160,783.0	183,252.8
(2) Others	7,402.9	8,795.4	8,898.2
B. Provincial Governments:	240,851.4	202,968.5	214,584.0
(1) Commodity Operations	240,620.7	202,724.5	214,235.2
(2) Others	230.7	244.0	348.7
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	166,137.7	165,357.7	171,002.7
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	55,045.0	47,972.6	39,008.0
(4) Construction	-	-	-
(5) Utilities	29,292.0	32,220.7	33,718.3
(6) Commerce	12,822.5	14,780.5	18,197.6
(7) Transport, Storage & Communication	34,753.0	39,235.4	46,714.6
(8) Services	32.6	59.8	314.6
(9) Others	34,192.6	31,088.7	33,049.6
III. Non-Bank Financial Institutions :	44,302.7	42,047.8	40,181.7
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	6,429.3	5,624.9	4,928.1
(3) Insurance Companies	1,428.4	1,173.0	1,029.0
(4) Micro Finance	200.0	200.0	200.0
(5) Other NBFC's	36,244.9	35,049.9	34,024.7
IV. Private Sector Enterprises :	2,193,624.0	2,386,470.9	2,364,473.6
A. Agriculture, Hunting and Forestry	165,206.6	178,212.5	179,946.5
(1) Growing of crops	114,912.1	125,848.1	127,897.6
(2) Farming of animals	22,968.6	24,906.7	26,648.8
(3) Agricultural and animal husbandry	476.2	570.8	401.1
(4) Agricultural machinery and equipments	26,772.2	26,786.7	24,812.0
(5) Hunting, trapping, forestry & logging	77.4	100.1	187.0
B. Fishing and fish farming etc.	767.6	637.1	470.6
C. Mining and Quarrying	14,979.1	14,475.0	16,298.4
(1) Mining of coal	2,742.4	3,161.1	3,177.5
(2) Crude petroleum & natural gas	10,460.5	9,508.0	11,629.1
(3) Iron & non-ferrous metal ores	580.4	249.7	488.4
(4) Quarrying of stone, sand and clay	325.8	572.9	460.2
(5) Chemical, fertilizer, Salt etc.	870.1	983.2	543.2
D. Manufacturing	1,228,536.4	1,366,476.0	1,343,695.1
(1) Food products and beverages	214,265.2	222,018.1	274,994.8
(2) Tobacco products	2,278.8	4,236.6	3,136.5
(3) Textiles	456,139.9	554,403.8	492,062.0
i) Spinning, weaving, finishing of textiles	351,567.5	435,407.9	377,929.4
a) Spinning of fibers	202,128.3	248,974.4	213,381.9
b) Weaving of textiles	82,154.9	99,361.9	89,351.1
c) Finishing of textiles	67,284.3	87,071.6	75,196.5
ii) Made-up textile articles	51,329.2	53,405.8	47,131.1
iii) Knit wear	21,245.7	24,009.8	25,598.8
iv) Carpets and rugs	6,754.9	6,469.3	6,800.5
v) Other textiles n.e.s.	25,242.7	35,110.9	34,602.2
(4) Wearing apparel, readymade garments etc.	48,150.6	49,888.2	49,473.4

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2010		2011
	Jun.	Dec	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,121.6	18,452.7	22,091.0
i.) Tanning & dressing of leather, luggage, handbags etc.	9,288.3	9,769.0	12,030.1
ii.) Footwear	7,833.3	8,683.7	10,060.8
6) Wood and products of wood cork	1,890.1	2,673.2	3,307.9
7) Paper, paperboard and products	18,591.4	19,504.2	23,543.5
8) Printing, publishing and allied industries	7,586.4	6,969.7	7,165.1
9) Coke and refined petroleum products	23,652.9	26,761.5	31,284.1
10) Chemicals and chemical products	152,153.2	156,047.5	154,521.0
11) Rubber and plastics products	13,584.5	13,953.4	14,126.3
12) Other non-metallic mineral products	99,994.9	107,354.1	93,440.1
13) Basic metals	40,885.5	45,463.4	43,158.9
14) Fabricated metal products	11,371.5	12,961.0	12,382.3
15) Machinery and equipment	15,729.3	20,610.2	19,175.0
16) Office, accounting and computing machinery	38.2	32.7	31.1
17) Electrical machinery and apparatus	44,963.3	42,194.0	37,980.0
18) Radio, television and communication equipment and apparatus	3,045.1	3,394.0	3,207.2
19) Medical, precision and optical instruments, watches and clocks	7,555.6	7,836.6	8,214.2
20) Motor vehicles, trailers and semi-trailers	16,042.4	17,971.7	16,308.2
21) Other transport equipments	3,789.5	3,541.4	3,120.5
22) Furniture and fixture	2,206.9	1,784.5	2,203.7
23) Jewellery and related articles	1,031.9	923.1	864.0
24) Sports goods	4,220.4	4,410.1	5,178.3
25) Handicrafts	149.6	119.0	164.1
26) Other manufacturing n.e.s.	22,097.7	22,971.2	22,561.8
E. Ship breaking and waste / scrape (junk) etc.	4,906.3	7,111.1	7,212.4
F. Electricity, gas and water supply	209,776.8	231,997.6	263,825.7
G. Construction	65,825.6	69,536.2	66,211.1
1) Building	51,131.0	51,943.8	50,019.9
2) Infrastructure	14,694.6	17,592.4	16,191.2
H. Commerce and Trade	220,443.9	228,189.1	203,351.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,694.9	13,845.1	10,351.1
2) Wholesale and commission trade	120,150.7	123,438.5	108,050.5
i) Exports	33,432.4	40,330.2	34,826.4
ii) Imports	29,565.7	29,492.4	24,083.7
iii) Domestic whole sales	57,152.6	53,615.9	49,140.4
3) Retail trade	87,598.3	90,905.5	84,950.2
I. Hotels, restaurants and clubs etc	14,830.4	15,311.3	14,026.0
J. Transport, storage and communications	102,505.1	108,629.4	106,391.5
K. Real estate, renting and business activities	103,215.7	107,312.8	103,374.8
L. Education	8,202.7	7,397.2	6,308.9
M. Health and social work	5,516.6	5,765.1	5,529.6
N. Other community, social and personal service activities	21,519.3	17,954.1	16,004.3
O. Other private business n.e.s	27,391.8	27,466.6	31,826.9
V. Trust Funds and Non-Profit Institutions	13,309.6	16,363.8	18,028.7
VI. Personal	322,138.0	305,983.5	294,017.6
A. Bank Employees	76,326.0	74,572.0	76,409.8
B. Consumer Financing	240,292.6	224,828.2	213,153.6
i) House building	54,140.5	50,812.3	47,671.0
ii) Transport	64,679.8	57,354.5	50,672.7
iii) Credit cards	28,280.5	25,797.3	24,625.7
iv) Consumer durable	512.8	473.4	309.0
v) Personal loans	92,679.0	90,390.8	89,875.2
C. Other Personal	5,519.4	6,583.3	4,454.1
VII. Others	11,084.7	17,591.6	16,382.8
TOTAL	3,174,463.4	3,306,362.2	3,310,822.0

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	Dec. 2011		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	348,529.8	348,529.8	-
A. Federal Government:	163,614.0	163,614.0	-
(1) Commodity Operations	153,089.7	153,089.7	-
(2) Others	10,524.3	10,524.3	-
B. Provincial Governments:	184,915.8	184,915.8	-
(1) Commodity Operations	184,532.4	184,532.4	-
(2) Others	383.4	383.4	-
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	135,888.4	135,888.4	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	40,992.3	40,992.3	-
(4) Construction	-	-	-
(5) Utilities	14,426.7	14,426.7	-
(6) Commerce	14,246.1	14,246.1	-
(7) Transport, Storage & Communication	62,231.5	62,231.5	-
(8) Services	260.7	260.7	-
(9) Others	3,731.1	3,731.1	-
III. Non-Bank Financial Institutions :	43,447.7	43,332.4	115.3
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	6,210.8	6,210.8	-
(3) Insurance Companies	718.0	718.0	-
(4) Micro Finance	200.0	200.0	-
(5) Other NBFC's	36,318.9	36,203.6	115.3
IV. Private Sector Enterprises :	2,459,754.2	2,350,319.7	109,434.5
A. Agriculture, Hunting and Forestry	187,134.8	92,054.5	95,080.3
(1) Growing of crops	135,777.3	78,239.3	57,538.0
(2) Farming of animals	28,530.7	10,320.0	18,210.7
(3) Agricultural and animal husbandry	410.4	410.4	-
(4) Agricultural machinery and equipments	22,258.6	2,929.2	19,329.4
(5) Hunting, trapping, forestry & logging	157.9	155.6	2.2
B. Fishing and fish farming etc.	613.8	586.4	27.4
C. Mining and Quarrying	15,840.8	15,752.7	88.1
(1) Mining of coal	3,301.1	3,235.6	65.4
(2) Crude petroleum & natural gas	10,696.8	10,696.8	-
(3) Iron & non-ferrous metal ores	589.9	589.9	-
(4) Quarrying of stone, sand and clay	401.6	386.3	15.3
(5) Chemical, fertilizer, Salt etc.	851.4	844.0	7.3
D. Manufacturing	1,396,264.4	1,388,247.3	8,017.1
(1) Food products and beverages	258,737.4	257,738.1	999.3
(2) Tobacco products	3,301.5	3,301.3	0.2
(3) Textiles	524,555.2	521,540.6	3,014.6
i) Spinning, weaving, finishing of textiles	411,858.4	409,406.3	2,452.1
a) Spinning of fibers	239,874.6	238,280.7	1,593.9
b) Weaving of textiles	87,522.6	87,384.3	138.3
c) Finishing of textiles	84,461.2	83,741.3	719.9
ii) Made-up textile articles	46,017.5	46,001.9	15.6
iii) Knit wear	26,112.8	25,626.8	486.0
iv) Carpets and rugs	7,547.7	7,543.2	4.5
v) Other textiles n.e.s.	33,018.8	32,962.4	56.4
(4) Wearing apparel, readymade garments etc.	50,874.2	50,625.3	248.8

3.6 Classification of Scheduled Banks' Advances by Borrowers

(Concltd.)

(End of Period: Million Rupees)

BORROWERS	Dec. 2011		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	22,542.8	22,379.2	163.7
(i) Tanning & dressing of leather, luggage, handbags etc.	12,672.6	12,590.2	82.4
(ii) Footwear	9,870.2	9,789.0	81.2
(6) Wood and products of wood cork	2,801.3	2,741.5	59.8
(7) Paper, paperboard and products	24,033.5	23,798.5	235.0
(8) Printing, publishing and allied industries	6,941.7	6,837.1	104.7
(9) Coke and refined petroleum products	34,219.6	34,203.6	16.0
(10) Chemicals and chemical products	161,646.2	160,530.4	1,115.9
(11) Rubber and plastics products	16,430.0	16,123.4	306.6
(12) Other non-metallic mineral products	95,215.2	94,468.1	747.1
(13) Basic metals	52,141.6	51,779.4	362.3
(14) Fabricated metal products	13,973.4	13,873.0	100.4
(15) Machinery and equipment	20,436.8	20,362.6	74.2
(16) Office, accounting and computing machinery	284.4	282.4	1.9
(17) Electrical machinery and apparatus	43,434.7	43,390.5	44.3
(18) Radio, television and communication equipment and apparatus	3,440.7	3,428.7	12.0
(19) Medical, precision and optical instruments, watches and clocks	7,931.9	7,886.9	45.0
(20) Motor vehicles, trailers and semi-trailers	19,978.7	19,854.4	124.3
(21) Other transport equipments	2,917.6	2,911.1	6.6
(22) Furniture and fixture	1,449.2	1,368.3	80.9
(23) Jewellery and related articles	825.8	773.8	52.0
(24) Sports goods	5,419.3	5,397.8	21.5
(25) Handicrafts	94.6	78.9	15.7
(26) Other manufacturing n.e.s.	22,637.0	22,572.7	64.4
E. Ship breaking and waste / scrape (junk) etc.	9,392.3	9,392.0	0.3
F. Electricity, gas and water supply	292,414.9	292,403.4	11.4
G. Construction	66,669.3	66,353.7	315.6
(1) Building	49,408.6	49,158.4	250.2
(2) Infrastructure	17,260.7	17,195.3	65.4
H. Commerce and Trade	209,246.8	205,551.7	3,695.1
(1) Sale, maintenance and repair of motor vehicles and motorcycles	14,503.5	14,138.5	365.0
(2) Wholesale and commission trade	105,951.5	105,695.7	255.8
(i) Exports	34,044.1	34,043.5	0.6
(ii) Imports	22,763.4	22,755.3	8.1
(iii) Domestic whole sales	49,143.9	48,896.9	247.0
(3) Retail trade	88,791.9	85,717.6	3,074.3
I. Hotels, restaurants and clubs etc	14,807.7	14,616.6	191.1
J. Transport, storage and communications	98,942.9	98,540.9	402.0
K. Real estate, renting and business activities	105,458.4	104,821.3	637.1
L. Education	5,350.6	5,215.6	135.0
M. Health and social work	5,266.4	5,214.0	52.4
N. Other community, social and personal service activities	17,302.5	17,277.5	25.0
O. Other private business n.e.s	35,048.7	34,292.1	756.6
V. Trust Funds and Non Profit Institutions	19,782.2	19,762.3	19.9
VI. Personal	285,931.9	282,740.3	3,191.6
(1) Bank Employees	75,370.2	72,233.1	3,137.1
(2) Consumer Financing	205,025.0	204,970.4	54.6
(i) House building	44,692.9	44,692.9	-
(ii) Transport	46,480.7	46,477.4	3.3
(iii) Credit cards	23,142.0	23,142.0	-
(iv) Consumer durable	395.3	375.6	19.7
(v) Personal loans	90,314.1	90,282.5	31.6
(3) Other Personal	5,536.8	5,536.8	-
VII. Others	16,858.3	16,589.0	269.3
TOTAL	3,310,192.5	3,197,161.8	113,030.7

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Dec. 2011		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	42,200.3	42,165.7	34.6
II. Securities, Shares and other Financial Instruments:	65,397.7	65,397.7	-
A. Quoted on the Stock Exchange:	46,906.9	46,906.9	-
1. To Stock Brokers and Dealers:	26,253.4	26,253.4	-
(a) Government and other Trustee Securities	9,143.7	9,143.7	-
(b) Shares and Debentures	15,023.5	15,023.5	-
(c) Participation Term Certificates	12.3	12.3	-
(d) Others	2,073.9	2,073.9	-
2. To others:	20,653.5	20,653.5	-
(a) Government and other Trustee Securities	4,011.9	4,011.9	-
(b) Shares and Debentures	8,346.9	8,346.9	-
(c) Participation Term Certificates	1,500.0	1,500.0	-
(d) Others	6,794.7	6,794.7	-
B. Unquoted on the Stock Exchange:	18,490.9	18,490.9	1.0
1. To Stock Brokers and Dealers:	1,573.1	1,573.1	-
(a) Government and other Trustee Securities	8.8	8.8	-
(b) Shares and Debentures	1,161.6	1,161.6	-
(c) Participation Term Certificates	17.4	17.4	-
(d) Others	385.3	385.3	-
2. To others:	16,917.8	16,917.8	-
(a) Government and other Trustee Securities	16,119.6	16,119.6	-
(b) Shares and Debentures	386.4	386.4	-
(c) Participation Term Certificates	0.3	0.3	-
(d) Others	411.5	411.5	-
III. Merchandise	1,176,328.2	1,175,983.6	344.6
A. Food Items	297,112.3	297,042.7	69.7
1. Wheat	68,255.5	68,220.6	34.9
2. Rice and paddy	115,191.6	115,188.0	3.6
3. Other Grains & Pulses:	2,810.5	2,810.2	0.3
(a) Indigenous	2,381.1	2,380.7	0.3
(b) Imported	429.5	429.5	-
4. Edible Oils:	20,721.6	20,716.4	5.2
(a) Indigenous	14,959.1	14,953.9	5.2
(b) Imported	5,762.4	5,762.4	-
5. Sugar:	55,670.6	55,670.6	-
(a) Indigenous	49,178.2	49,178.2	-
(b) Imported	6,492.4	6,492.4	-
6. Kariana and Spices	2,539.0	2,537.9	1.1
7. Fish and Fish preparations	1,239.4	1,237.4	2.0
8. Other Food Items:	30,684.1	30,661.6	22.5
(a) Indigenous	25,029.6	25,007.9	21.7
(b) Imported	5,654.5	5,653.7	0.8
B. Raw Materials:	325,264.1	325,122.2	141.9
1. Cotton Raw:	105,605.5	105,605.5	-
(a) Indigenous	92,619.5	92,619.5	-
(b) Imported	12,986.0	12,986.0	-
2. Synthetic Fibers:	15,933.3	15,933.3	-
(a) Indigenous	14,353.4	14,353.4	-
(b) Imported	1,579.9	1,579.9	-
3. Fertilizers:	49,888.6	49,888.6	-
(a) Indigenous	38,420.1	38,420.1	-
(b) Imported	11,468.5	11,468.5	-

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

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

SECURITIES	Dec. 2011		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	43,595.5	43,595.5	-
(a) Indigenous	24,886.6	24,886.6	-
(b) Imported	18,708.9	18,708.9	-
5. Iron & Steel:	50,180.2	50,041.0	139.2
(a) Indigenous	41,305.9	41,166.6	139.2
(b) Imported	8,874.3	8,874.3	-
6. Wool & Goat Hair	631.9	631.9	-
7. Hides & Skins	5,306.4	5,306.4	-
8. Oil Seeds	10,140.8	10,140.8	-
9. Pesticides & Insecticides:	4,921.4	4,918.7	2.7
(a) Indigenous	4,442.0	4,439.3	2.7
(b) Imported	479.4	479.4	-
10. Other Raw Materials:	39,060.7	39,060.7	-
(a) Indigenous	37,736.6	37,736.6	-
(b) Imported	1,324.1	1,324.1	-
C. Finished / Manufactured Goods:	553,951.7	553,818.7	133.1
1. Cotton Textiles:	111,570.3	111,547.4	22.9
(a) Indigenous	88,532.3	88,509.4	22.9
(b) Imported	23,038.0	23,038.0	-
2. Cotton Yarn:	55,402.2	55,402.2	-
(a) Indigenous	50,825.2	50,825.2	-
(b) Imported	4,577.0	4,577.0	-
3. Other Textiles:	74,897.5	74,897.5	-
(a) Indigenous	61,161.6	61,161.6	-
(b) Imported	13,735.9	13,735.9	-
4. Machinery:	27,426.2	27,426.2	-
(a) Indigenous	13,034.8	13,034.8	-
(b) Imported	14,391.4	14,391.4	-
5. Handloom Products	961.0	961.0	-
6. Carpets & Rugs	4,431.4	4,431.4	-
7. Readymade Garments	24,974.5	24,966.8	7.8
8. Cement and Cement Products:	54,101.7	54,101.7	-
(a) Indigenous	53,996.6	53,996.6	-
(b) Imported	105.1	105.1	-
9. Sports Goods	2,984.4	2,984.4	-
10. Surgical Instruments	2,279.7	2,278.4	1.3
11. Chemicals and Dyes	31,484.9	31,475.2	9.7
12. Other Finished Goods:	163,437.8	163,346.5	91.3
(a) Indigenous	151,300.7	151,219.9	80.7
(b) Imported	12,137.2	12,126.6	10.6
IV. Fixed Assets Including Machinery	478,364.6	475,058.4	3,306.2
V. Real Estate:	530,187.5	437,428.0	92,759.5
(a) Land	204,846.9	115,790.4	89,056.5
(b) Buildings:	325,340.6	321,637.6	3,703.0
1. Residential	150,577.1	149,354.4	1,222.6
2. Non-Residential	174,763.5	172,283.2	2,480.3
VI. Fixed Deposits and Insurance Policies :	30,897.0	30,856.4	40.6
(a) Bank Deposits	25,276.5	25,235.9	40.6
(b) Insurance Policies	5,620.5	5,620.5	-
VII. Others:	986,817.2	970,272.1	16,545.1
(a) Other Secured Advances	688,742.8	684,500.0	4,242.7
(b) Advances Secured by Guarantee(s)	218,804.3	211,929.9	6,874.4
(c) Unsecured Advances	79,270.2	73,842.2	5,428.0
TOTAL	3,310,192.5	3,197,161.8	113,030.7

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2008				2009			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	121,047	317.5	223,624	461.1	42,312	124.1	97,668	122.2
5,000	to	10,000	71,699	545.1	134,818	951.5	29,106	213.9	100,480	837.9
10,000	to	20,000	347,408	4,972.7	847,886	12,546.6	346,680	4,832.8	803,313	13,990.5
20,000	to	25,000	530,339	11,701.8	37,905	862.5	584,799	13,329.8	18,790	419.6
25,000	to	30,000	48,051	1,320.2	280,879	7,433.3	58,341	1,624.9	56,768	1,546.0
30,000	to	40,000	273,152	8,977.4	472,981	16,040.0	379,354	13,631.8	293,224	10,263.4
40,000	to	50,000	405,281	18,207.0	373,684	17,486.5	215,805	9,569.5	221,649	9,926.8
50,000	to	60,000	405,388	21,442.3	199,209	10,975.1	325,207	17,714.6	260,821	14,456.9
60,000	to	70,000	217,306	14,221.4	260,306	16,943.6	247,024	16,112.9	185,811	12,076.4
70,000	to	80,000	313,614	23,555.9	267,126	20,083.3	223,208	16,674.6	249,786	18,666.4
80,000	to	90,000	346,689	29,590.6	339,208	28,723.9	252,435	21,494.8	272,934	23,252.9
90,000	to	100,000	283,015	26,506.1	229,410	21,712.4	329,669	31,006.6	281,650	26,543.3
100,000	to	200,000	856,764	112,902.3	866,463	115,824.9	811,587	107,233.2	761,136	100,012.2
200,000	to	300,000	189,390	47,340.9	165,764	40,459.2	226,214	56,658.2	248,098	60,752.4
300,000	to	400,000	152,083	51,867.5	179,541	60,269.9	111,285	39,433.1	109,132	36,868.5
400,000	to	500,000	108,557	48,130.4	69,598	31,566.5	44,657	19,913.1	52,139	23,759.2
500,000	to	600,000	45,777	24,443.8	50,033	27,331.7	46,425	25,038.3	28,317	15,293.9
600,000	to	700,000	22,218	14,571.7	18,623	12,069.2	16,044	10,393.5	16,666	10,781.1
700,000	to	800,000	16,621	12,573.3	14,993	11,256.1	12,277	9,150.9	14,143	10,574.1
800,000	to	900,000	10,873	9,233.2	12,134	10,374.2	10,135	8,641.4	12,288	10,399.2
900,000	to	1,000,000	10,899	10,394.1	12,670	12,106.9	11,421	10,807.1	13,138	12,661.5
1,000,000	to	2,000,000	51,595	72,932.7	64,916	93,329.7	62,109	87,317.0	57,791	81,604.7
2,000,000	to	3,000,000	26,009	63,438.4	23,716	58,127.4	26,675	66,708.0	25,692	62,578.1
3,000,000	to	4,000,000	17,559	61,685.2	14,582	51,167.7	14,664	51,364.2	18,400	62,852.8
4,000,000	to	5,000,000	9,782	44,640.1	9,658	43,050.5	11,035	49,439.6	10,077	44,751.2
5,000,000	to	6,000,000	6,710	35,989.3	8,422	45,840.3	5,496	29,880.8	5,330	29,054.0
6,000,000	to	7,000,000	3,410	22,227.1	4,541	29,402.5	4,503	29,527.9	4,643	30,275.4
7,000,000	to	8,000,000	3,231	24,073.3	4,070	30,190.8	2,357	17,629.5	3,038	22,653.2
8,000,000	to	9,000,000	2,828	24,011.9	2,418	20,626.5	2,104	17,788.6	2,304	19,586.5
9,000,000	to	10,000,000	2,112	20,210.5	1,924	18,301.2	2,577	24,713.2	2,206	21,094.0
10,000,000	and over		26,660	1,953,614.4	28,236	2,190,879.1	25,803	2,272,378.3	27,612	2,404,237.0
TOTAL			4,926,067	2,815,638.2	5,219,338	3,056,394.0	4,481,308	3,080,346.3	4,255,044	3,191,891.3

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2010				2011			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	228,649	127.8	60,885	102.6	88,232	149.5	102,511	88.6
5,000	to	10,000	34,474	258.6	72,792	487.5	46,350	325.0	18,254	136.6
10,000	to	20,000	675,185	11,025.1	686,312	10,223.8	635,333	9,533.3	597,986	9,306.7
20,000	to	25,000	47,673	1,082.6	15,653	438.8	10,845	248.4	66,950	1,558.5
25,000	to	30,000	218,265	6,363.1	205,670	5,872.0	202,167	5,615.4	116,243	3,339.8
30,000	to	40,000	178,572	6,231.0	167,893	5,792.0	149,434	4,861.0	153,485	4,971.8
40,000	to	50,000	136,942	6,145.1	112,127	5,243.6	70,093	3,102.7	129,398	5,906.2
50,000	to	60,000	178,198	9,991.0	98,606	5,596.7	151,421	8,425.8	53,089	2,955.2
60,000	to	70,000	202,519	13,124.7	218,090	14,190.7	168,152	11,039.2	95,159	6,264.8
70,000	to	80,000	224,578	16,811.5	188,358	14,273.4	164,012	12,373.6	168,958	12,818.1
80,000	to	90,000	227,594	19,328.0	244,460	20,672.3	142,817	12,154.9	256,465	21,832.9
90,000	to	100,000	239,916	22,800.5	241,439	23,344.9	159,088	15,177.9	176,314	16,702.7
100,000	to	200,000	811,435	106,354.5	950,604	127,862.3	1,089,351	147,448.7	1,039,000	142,537.8
200,000	to	300,000	215,530	51,477.8	158,208	39,524.2	160,758	39,669.1	176,376	42,538.7
300,000	to	400,000	101,479	34,285.9	93,123	31,971.5	94,218	32,325.7	78,094	26,704.0
400,000	to	500,000	67,215	29,845.9	66,751	29,856.5	67,413	31,270.0	55,841	25,684.1
500,000	to	600,000	24,006	13,007.8	31,538	17,067.2	22,903	12,367.4	25,519	13,797.0
600,000	to	700,000	14,656	9,434.5	13,408	8,623.3	13,966	9,075.8	19,250	12,741.1
700,000	to	800,000	11,186	8,398.3	11,098	8,261.0	13,087	9,837.4	17,346	12,989.9
800,000	to	900,000	9,771	8,263.6	11,741	8,952.9	14,655	12,370.7	8,570	7,233.1
900,000	to	1,000,000	11,896	11,426.8	8,873	8,343.6	9,670	9,192.8	8,121	7,729.3
1,000,000	to	2,000,000	58,598	83,962.9	53,749	74,482.6	53,203	74,634.7	47,315	65,696.6
2,000,000	to	3,000,000	23,492	57,736.8	27,501	66,774.0	24,693	60,477.3	24,825	59,664.2
3,000,000	to	4,000,000	13,452	46,650.9	16,591	56,340.3	15,983	55,331.2	11,555	40,157.2
4,000,000	to	5,000,000	8,091	36,124.4	8,765	37,785.9	7,721	34,464.6	7,957	36,050.8
5,000,000	to	6,000,000	5,521	30,163.9	7,085	34,079.2	6,509	35,978.2	5,608	30,502.3
6,000,000	to	7,000,000	4,022	25,896.6	5,794	36,886.8	3,810	24,766.7	3,314	21,426.2
7,000,000	to	8,000,000	2,567	19,160.5	3,808	28,417.5	2,910	21,805.5	2,601	19,461.2
8,000,000	to	9,000,000	2,266	19,138.8	3,426	27,839.4	2,178	18,506.3	1,963	16,648.9
9,000,000	to	10,000,000	1,771	16,892.2	2,853	24,703.2	1,944	18,526.8	2,086	19,901.0
10,000,000	and over		24,825	2,452,952.4	59,160	2,532,352.6	26,872	2,579,766.5	26,299	2,622,847.5
TOTAL			4,004,344	3,174,463.4	3,846,361	3,306,362.2	3,619,788	3,310,822.0	3,496,452	3,310,192.5

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			
			Jun.		Dec.		Jun.		Dec.	
			No. of		No. of		No. of		No. of	
			Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less	than	5,000	112,251	298.7	218,640	453.5	34,443	99.9	96,903	119.2
5,000	to	10,000	65,868	501.6	131,450	925.6	23,642	169.9	99,149	828.2
10,000	to	20,000	328,434	4,668.6	843,793	12,487.5	336,473	4,676.3	798,999	13,923.4
20,000	to	25,000	515,565	11,362.7	29,606	671.3	579,079	13,197.5	14,434	320.0
25,000	to	30,000	29,034	793.7	273,397	7,228.8	53,231	1,486.9	38,144	1,056.3
30,000	to	40,000	241,693	7,860.2	443,213	14,970.3	360,117	12,930.0	279,777	9,777.0
40,000	to	50,000	358,446	16,048.1	337,307	15,821.6	149,372	6,641.9	165,222	7,385.8
50,000	to	60,000	351,901	18,517.4	149,307	8,225.9	254,739	13,804.6	204,638	11,313.2
60,000	to	70,000	169,700	11,102.7	199,798	13,069.2	188,218	12,267.9	114,883	7,499.0
70,000	to	80,000	258,129	19,369.7	212,578	15,985.5	177,560	13,253.3	163,849	12,292.7
80,000	to	90,000	228,097	19,436.5	248,236	20,960.4	193,843	16,485.5	230,480	19,575.6
90,000	to	100,000	223,295	20,908.0	141,476	13,443.2	246,802	23,176.6	218,960	20,609.9
100,000	to	200,000	494,630	64,381.0	501,237	66,447.8	444,988	57,979.6	393,468	50,049.1
200,000	to	300,000	166,380	42,003.1	133,522	33,220.5	170,037	43,527.4	171,988	42,247.7
300,000	to	400,000	146,763	50,043.9	173,398	58,193.0	104,882	37,254.7	99,150	33,599.4
400,000	to	500,000	105,134	46,610.4	67,139	30,470.3	43,029	19,192.7	50,767	23,150.4
500,000	to	600,000	45,243	24,157.9	49,176	26,865.9	45,409	24,485.1	27,562	14,884.3
600,000	to	700,000	21,954	14,401.0	18,180	11,780.9	15,464	10,015.4	16,158	10,454.3
700,000	to	800,000	16,501	12,483.6	14,678	11,024.2	11,961	8,915.0	13,806	10,322.6
800,000	to	900,000	10,766	9,144.0	12,020	10,278.9	9,870	8,415.6	12,004	10,157.0
900,000	to	1,000,000	10,805	10,305.3	12,553	11,994.7	11,284	10,677.0	12,931	12,463.4
1,000,000	to	2,000,000	50,836	71,968.0	64,045	92,200.1	61,137	85,964.2	56,868	80,321.4
2,000,000	to	3,000,000	25,665	62,575.1	23,418	57,394.9	26,426	66,080.8	25,403	61,866.4
3,000,000	to	4,000,000	17,464	61,358.5	14,493	50,859.4	14,507	50,824.6	18,298	62,499.8
4,000,000	to	5,000,000	9,724	44,377.3	9,582	42,706.1	10,859	48,686.0	10,023	44,503.1
5,000,000	to	6,000,000	6,653	35,678.3	8,372	45,567.0	5,447	29,619.0	5,295	28,868.9
6,000,000	to	7,000,000	3,381	22,038.9	4,512	29,216.4	4,468	29,299.8	4,628	30,177.6
7,000,000	to	8,000,000	3,201	23,847.7	4,043	29,989.7	2,323	17,373.7	3,014	22,471.8
8,000,000	to	9,000,000	2,806	23,825.0	2,398	20,457.9	2,079	17,576.0	2,289	19,459.2
9,000,000	to	10,000,000	2,095	20,048.9	1,898	18,053.9	2,550	24,455.5	2,192	20,961.0
10,000,000	and over		26,462	1,947,939.6	28,031	2,184,553.3	25,611	2,266,399.9	27,437	2,397,420.2
TOTAL			4,048,876	2,718,055.4	4,371,496	2,955,517.4	3,609,850	2,974,932.4	3,378,719	3,080,577.6

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2010				2011			
			Jun.		Dec.		Jun.		Dec.	
			No. of		No. of		No. of		No. of	
			Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less	than	5,000	226,832	123.3	57,623	90.8	67,258	82.3	100,192	81.8
5,000	to	10,000	25,976	189.2	64,275	418.1	35,026	254.5	13,562	103.4
10,000	to	20,000	645,884	10,640.0	680,121	10,129.0	627,902	9,435.7	594,715	9,255.8
20,000	to	25,000	19,732	448.8	13,809	396.5	7,395	168.7	64,574	1,504.8
25,000	to	30,000	204,374	5,994.6	196,271	5,601.3	189,636	5,259.4	112,167	3,228.3
30,000	to	40,000	164,568	5,716.8	149,994	5,160.1	142,354	4,615.1	148,017	4,780.4
40,000	to	50,000	119,191	5,363.3	88,997	4,228.7	60,555	2,666.5	122,477	5,595.0
50,000	to	60,000	145,296	8,144.9	62,301	3,544.7	115,520	6,431.1	37,298	2,071.4
60,000	to	70,000	134,774	8,733.4	153,394	9,973.6	96,042	6,309.6	53,780	3,511.3
70,000	to	80,000	154,722	11,636.4	120,222	9,205.1	88,683	6,710.0	87,052	6,633.2
80,000	to	90,000	197,042	16,743.8	187,882	15,878.5	105,606	8,988.8	139,450	11,906.1
90,000	to	100,000	194,476	18,554.0	188,719	18,284.8	112,767	10,765.8	109,290	10,351.0
100,000	to	200,000	436,931	55,202.9	560,665	75,272.3	691,319	93,173.1	652,296	90,419.1
200,000	to	300,000	132,991	31,445.0	88,044	22,075.0	88,673	21,904.7	111,416	26,617.6
300,000	to	400,000	75,845	25,877.9	68,380	23,768.0	73,233	25,408.9	62,975	21,744.7
400,000	to	500,000	64,374	28,574.2	64,627	28,899.2	64,913	30,139.7	54,185	24,953.1
500,000	to	600,000	22,638	12,247.1	30,602	16,555.7	21,672	11,695.6	24,631	13,314.9
600,000	to	700,000	13,890	8,942.0	12,703	8,173.2	13,241	8,606.6	18,579	12,309.1
700,000	to	800,000	10,498	7,886.2	10,779	8,027.5	12,653	9,518.1	16,841	12,613.8
800,000	to	900,000	9,416	7,956.7	11,411	8,671.6	14,044	11,852.1	7,897	6,670.6
900,000	to	1,000,000	11,700	11,240.3	8,522	8,015.0	9,396	8,933.9	7,872	7,492.3
1,000,000	to	2,000,000	57,765	82,818.5	53,053	73,512.1	52,191	73,250.2	46,576	64,627.9
2,000,000	to	3,000,000	23,070	56,714.5	27,306	66,311.1	24,508	60,020.3	24,570	59,074.9
3,000,000	to	4,000,000	13,251	45,956.0	16,392	55,645.2	15,802	54,727.9	11,338	39,437.1
4,000,000	to	5,000,000	8,041	35,895.6	8,710	37,534.3	7,677	34,262.9	7,910	35,836.6
5,000,000	to	6,000,000	5,488	29,988.9	7,060	33,947.2	6,480	35,824.6	5,582	30,365.5
6,000,000	to	7,000,000	3,988	25,677.8	5,774	36,757.8	3,792	24,652.7	3,300	21,335.7
7,000,000	to	8,000,000	2,548	19,017.5	3,778	28,192.8	2,887	21,631.6	2,582	19,316.9
8,000,000	to	9,000,000	2,256	19,052.9	3,412	27,719.6	2,162	18,368.2	1,946	16,503.6
9,000,000	to	10,000,000	1,757	16,759.4	2,838	24,561.2	1,927	18,365.2	2,063	19,682.6
10,000,000	and over		24,689	2,446,513.1	59,023	2,525,854.3	26,748	2,573,118.9	26,160	2,615,823.3
TOTAL			3,154,003	3,060,054.9	3,006,687	3,192,404.1	2,782,062	3,197,142.9	2,671,293	3,197,161.8

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

As on 31st Dec 2011

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)			Government		Non Financial Public Sector		NBFCs		Private Sector (Business)	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000			2		2		83,441	55.3
5,000	to	10,000					1		9,979	73.5
10,000	to	20,000					2		59,051	833.6
20,000	to	25,000							5,522	124.3
25,000	to	30,000							6,104	166.0
30,000	to	40,000					2	0.1	11,281	390.9
40,000	to	50,000					1		13,197	593.2
50,000	to	60,000							21,403	1,192.5
60,000	to	70,000			1	0.1			52,856	3,504.2
70,000	to	80,000			1	0.1			93,582	7,061.1
80,000	to	90,000							138,927	11,804.1
90,000	to	100,000					1	0.1	93,367	8,839.3
100,000	to	200,000	1,109	137.7	2	0.4	5	0.7	640,574	87,419.3
200,000	to	300,000			7	1.9	118	31.9	114,761	27,678.9
300,000	to	400,000			1	0.4	11	3.5	32,555	11,006.6
400,000	to	500,000			1	0.4	9	4.2	17,513	7,955.3
500,000	to	600,000	1	0.6			4	2.2	14,440	7,835.7
600,000	to	700,000			6	3.9	53	32.0	9,230	5,988.0
700,000	to	800,000			2	1.4	43	31.6	7,483	5,607.6
800,000	to	900,000	4	3.4	1	0.8	7	6.1	5,710	4,833.2
900,000	to	1,000,000			2	1.9	4	3.9	5,131	4,905.3
1,000,000	to	2,000,000	6	10.7	23	33.7	10	13.2	25,763	36,727.2
2,000,000	to	3,000,000	3	8.1	4	10.3	6	14.7	12,017	29,311.9
3,000,000	to	4,000,000	1	3.8			8	26.8	6,919	24,057.7
4,000,000	to	5,000,000	1	4.7	1	4.3	16	72.9	5,937	26,671.2
5,000,000	to	6,000,000			1	5.0	6	32.1	3,837	20,752.0
6,000,000	to	7,000,000	1	6.5			4	26.8	2,732	17,622.1
7,000,000	to	8,000,000	1	7.0	1	7.1	1	7.4	2,261	16,955.7
8,000,000	to	9,000,000	3	26.8	4	32.6	2	16.7	1,795	15,222.0
9,000,000	to	10,000,000	2	19.1	1	9.6	3	28.2	2,013	19,211.4
10,000,000	and over		127	348,301.3	144	135,774.4	257	43,092.7	25,252	2,055,355.1
TOTAL			1,259	348,529.8	205	135,888.4	576	43,447.7	1,524,633	2,459,754.2

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

As on 31st Dec 2011

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)			Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
			No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	6		18,150	30.9	910	2.4	102,511	88.6
5,000	to	10,000	1		7,890	60.0	383	3.1	18,254	136.6
10,000	to	20,000	52	1.0	538,340	8,464.5	541	7.5	597,986	9,306.7
20,000	to	25,000	1		60,926	1,423.3	501	10.8	66,950	1,558.5
25,000	to	30,000			110,067	3,171.8	72	2.0	116,243	3,339.8
30,000	to	40,000			142,075	4,576.3	127	4.5	153,485	4,971.8
40,000	to	50,000			115,929	5,301.1	271	11.8	129,398	5,906.2
50,000	to	60,000	1	0.1	29,785	1,653.2	1,900	109.4	53,089	2,955.2
60,000	to	70,000			41,049	2,676.3	1,253	84.3	95,159	6,264.8
70,000	to	80,000	3	0.2	74,075	5,657.6	1,297	99.2	168,958	12,818.1
80,000	to	90,000			109,682	9,373.4	7,856	655.4	256,465	21,832.9
90,000	to	100,000			77,246	7,313.5	5,700	549.9	176,314	16,702.7
100,000	to	200,000	7	1.0	373,284	51,753.9	24,019	3,224.9	1,039,000	142,537.8
200,000	to	300,000	5	1.3	59,213	14,288.4	2,272	536.2	176,376	42,538.7
300,000	to	400,000	1	0.3	43,215	14,889.0	2,311	804.2	78,094	26,704.0
400,000	to	500,000			38,284	17,708.5	34	15.8	55,841	25,684.1
500,000	to	600,000	6	3.4	11,055	5,948.1	13	6.9	25,519	13,797.0
600,000	to	700,000	12	7.5	9,855	6,649.7	94	59.9	19,250	12,741.1
700,000	to	800,000	12	8.9	9,781	7,321.7	25	18.7	17,346	12,989.9
800,000	to	900,000	5	4.3	2,829	2,373.0	14	12.3	8,570	7,233.1
900,000	to	1,000,000			2,943	2,779.0	41	39.3	8,121	7,729.3
1,000,000	to	2,000,000	8	9.7	21,314	28,626.8	191	275.3	47,315	65,696.6
2,000,000	to	3,000,000	7	15.7	12,541	29,706.1	247	597.3	24,825	59,664.2
3,000,000	to	4,000,000	1	3.2	4,550	15,803.6	76	262.0	11,555	40,157.2
4,000,000	to	5,000,000	9	40.3	1,903	8,847.9	90	409.5	7,957	36,050.8
5,000,000	to	6,000,000	5	27.5	1,734	9,555.5	25	130.1	5,608	30,502.3
6,000,000	to	7,000,000	1	6.5	573	3,745.0	3	19.2	3,314	21,426.2
7,000,000	to	8,000,000	1	7.6	326	2,401.2	10	75.2	2,601	19,461.2
8,000,000	to	9,000,000	1	8.7	152	1,291.0	6	51.2	1,963	16,648.9
9,000,000	to	10,000,00	4	37.6	61	576.7	2	18.5	2,086	19,901.0
10,000,000	and over		83	19,597.5	380	11,965.0	56	8,761.6	26,299	2,622,847.5
TOTAL			232	19,782.2	1,919,207	285,931.9	50,340	16,858.3	3,496,452	3,310,192.5

3.11 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)											
END OF PERIOD	R A T E S O F M A R G I N (%)										
	0.00	5.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
2008											
June											
No. of A/Cs.	2,911,601	1,949	63,922	53,243	1,016,119	492,248	85,373	593	35,026	80,703	1,642
Amount	505,239.0	13,306.2	113,680.9	96,777.1	304,237.1	1,064,439.0	239,174.6	5,213.3	50,038.9	263,740.7	5,678.5
December											
No. of A/Cs.	3,161,422	8,260	80,049	134,110	907,976	507,775	82,779	1,426	57,395	69,222	6,473
Amount	528,759.7	65,467.3	163,457.5	139,295.0	342,563.1	1,077,208.1	244,660.3	4,267.1	68,359.6	234,266.9	16,667.0
2009											
June											
No. of A/Cs.	2,342,657	3,078	52,546	42,504	843,441	530,720	72,091	603	19,166	61,710	2,115
Amount	629,056.6	13,634.4	134,533.7	180,205.7	277,868.8	1,108,009.6	264,974.0	1,955.2	39,730.4	264,461.2	9,930.7
December											
No. of A/Cs.	2,457,909	9,660	42,782	371,382	867,253	412,844	41,360	260	8,106	17,561	1,157
Amount	746,775.0	33,879.1	162,870.7	240,781.8	241,104.4	1,013,469.6	273,132.3	2,070.9	51,018.9	282,808.3	23,834.4
2010											
June											
No. of A/Cs.	2,218,472	4,451	82,425	33,347	879,565	492,247	54,053	253	9,072	50,470	1,709
Amount	648,478.9	28,745.7	293,035.5	112,136.8	264,519.5	1,123,295.0	225,427.3	616.6	46,061.4	276,160.0	12,459.5
December											
No. of A/Cs.	2,347,914	8,807	54,299	38,460	841,271	180,667	59,034	29,629	65,211	52,782	2,991
Amount	1,028,547.5	118,263.9	298,542.8	182,547.9	279,386.1	587,522.6	244,506.2	4,998.5	53,281.5	306,629.8	25,234.5
2011											
June											
No. of A/Cs.	2,181,453	11,192	56,370	21,119	791,769	268,127	49,221	157	14,851	59,869	2,439
Amount	1,131,307.6	116,347.3	219,144.7	138,778.9	234,670.5	748,209.4	196,758.7	269.1	46,975.2	289,567.8	22,252.1
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

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												
June												
No. of A/Cs.	167,300	1,169	2,669	510	1,692	7,924	221	507	1,402	254	-	4,926,067
Amount	76,491.7	1,490.3	6,918.1	1,361.0	14,484.7	5,854.0	1,985.8	14,671.0	25,280.9	5,575.3	-	2,815,638.2
												(23.20)
December												
No. of A/Cs.	189,271	925	2,546	3,490	2,130	1,525	282	787	522	973	-	5,219,338
Amount	122,288.5	5,511.1	11,034.1	9,072.5	11,073.7	4,511.2	1,677.8	2,097.3	1,527.4	2,628.9	-	3,056,394.0
												(22.02)
2009												
June												
No. of A/Cs.	262,729	1,264	2,842	1,593	874	2,519	246	945	236,700	650	315	4,481,308
Amount	85,293.5	4,016.5	7,469.4	9,351.8	3,967.7	5,692.8	1,644.8	2,802.7	31,835.7	2,710.6	1,200.6	3,080,346.3
												(21.97)
December												
No. of A/Cs.	18,063	590	2,242	438	1,152	960	257	353	315	398	2	4,255,044
Amount	75,891.2	14,735.9	11,016.8	3,789.7	4,609.8	4,255.7	1,970.2	1,589.9	758.9	1,516.7	11.0	3,191,891.3
												(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)

() 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	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	-	-	-	2,851.6	-	1,635.1
(a) Business	-	-	-	2,759.2	-	1,584.7
(b) Other Foreign Constituents	-	-	-	92.4	-	50.4
B. Domestic Constituents:	122,545.0	138,661.1	143,376.5	148,424.3	163,113.4	183,441.6
I. Government:	0.4	20.0	407.7	-	-	-
II. Public Sector Enterprises:	12,739.1	9,670.5	9,477.6	7,844.1	5,744.2	7,141.8
(a) Agriculture, Forestry, Hunting & Fishing	260.9	2,701.8	181.9	-	-	-
(b) Mining and Quarrying	139.3	-	-	-	-	-
(c) Manufacturing	949.9	5.2	1,990.1	192.2	-	1,799.3
(d) Construction	14.6	-	-	-	-	152.5
(e) Electricity Gas, Water & Sanitary Services	0.7	99.3	2,330.0	3,500.0	2,459.7	1,450.0
(f) Commerce:	11,332.3	6,846.8	4,947.0	4,139.7	1,962.3	3,735.2
1. Export Bills :	8,868.0	2,455.8	4,102.7	2,731.2	1,075.9	1,957.6
i. Cotton Raw	2,954.1	55.2	35.7	305.5	105.5	154.2
ii. Rice	1,137.1	156.0	2,543.0	624.5	109.4	140.7
iii. Cotton Textiles (Local)	3,673.1	1,111.4	696.8	1,318.1	598.9	1,348.2
iv. Cement & Cement products	212.4	733.6	14.8	-	-	137.7
v. Petroleum & Petroleum products	274.3	97.5	242.4	-	-	-
vi. Machinery & Transport Equipments	72.7	20.3	30.3	45.6	129.3	3.1
vii. Other Export Bills	544.3	281.9	539.6	437.5	132.8	173.6
2. Imports Bills Payable in Pakistan	347.0	2,125.7	213.0	463.7	78.4	78.7
3. Inland Bills (to include Local Bills)	2,117.2	2,265.3	567.1	944.8	808.0	1,698.9
4. Non-Bank Financial Companies	-	-	64.2	-	-	-
(g) Transport, Storage & Communication	39.1	-	6.0	-	10.1	-
(h) Services	1.2	0.9	-	-	1,311.6	-
(i) Other Public Sector Enterprises	1.2	16.6	22.7	12.3	0.6	4.8
III. Private Sector (Business):	108,631.6	127,615.4	132,342.3	137,352.7	155,866.6	168,127.3
(a) Agriculture, Forestry ,Hunting & Fishing	4,189.6	9,103.5	6,011.4	5,212.7	3,623.8	3,841.1
1. Primary Products :	3,963.4	8,583.2	5,821.5	4,958.3	3,210.7	3,468.5
i. Cotton	747.6	4,661.2	4,440.8	3,607.5	236.1	569.7
ii. Rice	2,512.7	3,599.8	973.1	1,252.2	1,859.9	2,004.5
iii. Sugarcane	132.1	157.2	189.4	-	-	-
iv. Tobacco	151.6	-	0.6	-	0.5	-
v. Other Primary Products	419.4	164.9	217.6	98.6	1,114.1	894.2

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun	Dec.
2. Other Agriculture, Forestry, Hunting and Fishing	226.2	520.3	190.0	254.5	413.1	372.6
(b) Mining and Quarrying	465.6	202.1	256.4	277.6	65.9	1,456.9
(c) Manufacturing	6,958.2	17,258.6	23,860.0	15,616.8	17,213.2	21,111.4
(d) Construction	8.6	26.4	423.7	361.3	755.6	304.5
(e) Electricity, Gas, Water & Sanitary Services	30.8	72.5	1,750.5	85.8	54.4	87.3
(f) Commerce:	96,402.7	97,568.3	98,511.0	110,793.8	132,880.6	139,991.4
1. Export Bills-Traditional Export	44,067.8	41,479.7	34,119.5	40,559.7	54,674.4	62,201.5
i. Wool & Goat Hair	0.6	1.6	42.3	1,029.0	0.1	-
ii. Hides & Skins	620.6	313.8	142.4	1,115.3	272.3	105.2
iii. Cotton Textiles (Local)	28,269.2	30,542.3	25,652.5	21,706.4	32,679.8	31,428.0
iv. Cotton Yarn (Local)	12,272.1	9,985.0	7,935.8	16,078.2	21,190.2	30,406.9
v. Sports Goods	2,665.7	376.3	240.4	230.6	415.3	197.1
vi. Surgical Instruments	239.7	260.7	106.0	400.1	116.6	64.4
2. Export Bills-Non-Traditional Exports	28,395.4	17,232.8	21,414.6	21,437.5	18,764.7	25,309.8
i. Brassware & Handicrafts	1,967.1	1,575.9	2,258.3	46.9	289.6	16.0
ii. Carpets & Rugs	2,317.5	726.0	450.2	1,050.8	1,513.0	899.8
iii. Footwear & Leather goods	2,799.7	2,534.4	1,876.8	1,605.2	2,174.8	1,989.5
iv. Handloom products, Towels & Hosiery	6,467.0	2,345.6	2,236.1	2,440.1	2,815.0	2,004.0
v. Readymade Garments	11,544.4	5,637.7	7,781.3	8563.7	7,226.5	13,005.8
vi. Electrical goods (Cable & Wire RA)	92.0	852.8	313.7	439.4	112.5	1,205.0
vii. Other Export Bills	3,207.8	3,560.4	6,498.1	7,291.4	4,633.2	6,189.7
3. Import Bills Payable in Pakistan	8,243.1	21,520.5	24,708.0	26,367.4	32,982.1	28,770.6
4. Inland Bills (to include Local Bills)	14,974.2	16,250.9	17,156.4	18,259.0	21,546.0	18,789.3
5. Non-Bank Financial Companies	46.0	-	-	-	-	-
6. Other Foreign Bills (clean outward)	676.2	1,084.4	1,112.6	4,170.1	4,913.4	4,920.2
(g) Transport, Storage & Communication	56.0	695.5	256.9	560.8	110.6	584.6
(h) Services	224.3	50.8	55.4	3,191.2	435.4	21.9
(i) Other Private (Business)	295.8	2,637.7	1,217.0	1,252.7	727.1	728.2
IV. Trust Funds and Non-Profit Institutions	77.4	19.8	-	-	-	2.1
V. Others	1,096.5	1,335.3	1,148.9	3,227.5	1,502.6	8,170.4
TOTAL	122,545.0	138,661.1	143,376.5	151,275.9	163,113.4	185,076.6

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2011			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	8	202.3	53	1,620.7
(a) Business	8	202.3	51	1,594.3
(b) Other Foreign Constituents	-	-	2	26.4
B. Domestic Constituents:	24,003	188,577.1	22,255	173,398.8
I. Government:	32	1,163.6	3	4,750.6
II. Public Sector Enterprises:	867	6,727.6	490	5,786.8
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	5	73.3	14	30.7
(d) Construction	7	68.9	-	-
(e) Electricity Gas, Water & Sanitary Services	5	2,600.0	5	1,400.0
(f) Commerce:	827	3,967.4	437	4,351.2
1. Export Bills :	601	2,808.4	213	3,270.2
i. Cotton Raw	1	0.8	-	-
ii. Rice	217	837.7	149	1,857.5
iii. Cotton Textiles (Local)	293	1,313.8	28	165.9
iv. Cement & Cement products	1	175.9	-	-
v. Petroleum & Petroleum products	-	-	4	702.4
vi. Machinery & Transport Equipments	1	3.1	1	3.1
vii. Other Export Bills	88	477.0	31	541.3
2. Imports Bills Payable in Pakistan	1	1.5	7	33.0
3. Inland Bills (to include Local Bills)	225	1,157.5	217	1,047.9
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-
(h) Services	-	-	1	-
(i) Other Public Sector Enterprises	23	18.0	33	4.8
III. Private Sector (Business):	22,243	177,099.0	20,371	157,812.0
(a) Agriculture, Forestry, Hunting & Fishing	530	2,899.1	719	4,591.8
1. Primary Products :	516	2,738.5	682	4,130.5
i. Cotton	57	517.7	196	1,462.9
ii. Rice	154	1,153.1	124	1,509.3
iii. Sugarcane	-	-	-	-
iv. Tobacco	1	0.5	1	0.3
v. Other Primary Products	304	1,067.2	361	1,158.0
2. Other Agriculture, Forestry, Hunting and Fishing	14	160.6	37	461.3

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

(Concl'd.)

(End of Period : Million Rupees)

ECONOMIC GROUPS	2011			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	8	97.1	11	1,143.8
(c) Manufacturing	3,993	21,465.5	3,334	16,342.8
(d) Construction	-	-	-	-
(e) Electricity, Gas, Water & Sanitary Services	3	1,450.0	7	682.9
(f) Commerce:	17,418	148,904.6	15,838	133,755.4
1. Export Bills-Traditional Export	8,870	70,143.6	6,651	47,444.6
i. Wool & Goat Hair	66	418.8	203	1,665.8
ii. Hides & Skins	11	301.1	14	105.9
iii. Cotton Textiles (Local)	4,441	45,943.1	3,711	30,728.2
iv. Cotton Yarn (Local)	4,250	23,144.5	2,612	14,485.6
v. Sports Goods	76	256.1	85	306.7
vi. Surgical Instruments	26	79.9	26	152.4
2. Export Bills-Non-Traditional Exports	2,787	21,494.8	2,650	23,771.2
i. Brassware & Handicrafts	4	6.3	1	3.0
ii. Carpets & Rugs	78	438.4	26	466.1
iii. Footwear & Leather goods	304	2,136.3	339	1,548.3
iv. Handloom products, Towels & Hosiery	282	1,933.1	207	1,871.2
v. Readymade Garments	1,296	6,913.7	1,333	8,397.1
vi. Electrical goods (Cable & Wire RA)	124	1,443.0	78	238.0
vii. Other Export Bills	699	8,623.9	666	11,247.5
3. Import Bills Payable in Pakistan	2,798	36,634.0	2,964	42,380.2
4. Inland Bills (to include Local Bills)	2,928	19,669.8	3,243	18,072.0
5. Non-Bank Financial Companies	-	-	-	-
6. Other Foreign Bills (clean outward)	35	962.4	330	2,087.3
(g) Transport, Storage & Communication	2	224.8	121	231.1
(h) Services	61	1,537.9	176	59.8
(i) Other Private (Business)	228	520.0	165	1,004.4
IV. Trust Funds and Non-Profit Institutions	5	49.2	2	6.6
V. Others	856	3,537.6	1,389	5,042.8
TOTAL	24,011	188,779.4	22,308	175,019.5

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2008		2009	
	Jun.	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	182,170.9	161,177.2	197,658.5	192,836.6
Prize Bonds	-	-	-	-
National Savings Schemes	-	-	-	-
Compensation Bonds	11,731.9	12,692.7	11,550.2	7,568.7
Federal Investment Bonds	8,370.5	4,347.6	8,638.3	-
Pakistan Investment Bonds	162,068.5	144,136.9	177,470.0	185,267.9
Un-classified	-	-	-	-
B. TREASURY BILLS	559,397.6	541,289.1	748,731.4	986,725.6
C. PROVINCIAL GOVERNMENTS SECURITIES	75.1	75.1	75.1	-
I. Balochistan	-	-	-	-
16.00 % 2003	-	-	-	-
15.50 % 2006	-	-	-	-
17.00 % 2007	-	-	-	-
II. Punjab	75.1	75.1	75.1	-
16.00 % 2004	-	-	-	-
17.50 % 2008	75.1	75.1	75.1	-
III. Sindh	-	-	-	-
16.00 % 2003	-	-	-	-
15.50 % 2006	-	-	-	-
17.00 % 2007	-	-	-	-
IV. Un-classified	-	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1.5	1.5	1,954.1
E. OTHERS:	295,090.6	318,446.8	412,726.2	538,179.3
1. Shares :	86,412.4	76,533.0	88,590.5	144,950.4
(i) Financial Institutions	8,165.1	6,855.6	9,859.3	5,987.2
(ii) Public Sector Enterprises	8,476.5	6,596.0	6,968.3	44,688.6
(iii) Private Sector	69,770.8	63,081.4	71,762.9	94,274.6
2. Debentures :	2,298.6	4,754.6	5,545.3	6,490.9
(i) Financial Institutions	40.5	2.1	3.4	301.8
(ii) Public Sector Enterprises	904.8	2,316.2	2,758.9	2,709.0
(iii) Private Sector	1,353.3	2,436.3	2,783.0	3,480.1
3. National Investment Trust (Unit)	33,928.6	28,419.2	20,761.5	12,061.0
4. Participation Term Certificates	34,511.1	33,097.7	63,853.2	121.0
5. Term Finance Certificate (TFC's)	..	..	..	244,934.1
6. Sukuk	..	..	..	87,823.0
7. Certificate of Investment (COI's)	..	..	..	1,825.0
8. Modaraba Certificate	388.5	357.8	28,409.5	27,173.6
9. Mutual Funds	35,107.8	25,590.2	416.9	1,464.2
10. Others	102,443.6	149,694.3	205,149.3	11,336.1
TOTAL	1,036,735.7	1,020,989.7	1,359,192.7	1,719,695.6

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2010		2011
	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	208,318.5	206,292.0	260,886.2
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	7,436.6	995.8	1,010.0
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	200,881.9	205,296.2	259,876.2
Un-classified	-	-	-
B. TREASURY BILLS	1,119,504.0	1,266,001.8	1,572,278.4
C. PROVINCIAL GOVERNMENTS SECURITIES	-	-	-
I. Balochistan	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
II. Punjab	-	-	-
16.00 % 2004	-	-	-
17.50 % 2008	-	-	-
III. Sindh	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
IV. Un-classified	-	-	-
D. FOREIGN SECURITIES AND SHARES	77,314.9	51,883.1	62,564.9
E. OTHERS:	544,303.1	683,737.5	758,383.0
1. Shares :	124,828.7	167,896.2	160,791.5
(i) Financial Institutions	8,601.2	11,789.3	7,164.6
(ii) Public Sector Enterprises	6,247.1	6,136.3	7,336.7
(iii) Private Sector	109,980.4	149,970.6	146,290.2
2. Debentures :	4,042.4	2,648.8	450.4
(i) Financial Institutions	373.7	0.8	0.8
(ii) Public Sector Enterprises	2,660.2	2,516.3	329.5
(iii) Private Sector	1,008.5	131.7	120.1
3. National Investment Trust (Unit)	6,942.8	8,883.1	10,386.9
4. Participation Term Certificates	125.3	121.9	117.0
5. Term Finance Certificate (TFC's)	281,415.1	279,764.1	280,688.2
6. Sukuk	96,587.3	180,477.8	246,264.8
7. Certificate of Investment (COI's)	1,905.0	2,556.5	2,976.0
8. Modaraba Certificate	24,611.0	540.1	35,781.7
9. Mutual Funds	539.3	32,244.9	519.3
10. Others	3,306.2	8,604.2	20,407.2
TOTAL	1,949,440.5	2,207,914.4	2,654,112.5

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

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

SECURITIES / SHARES	Dec. 2011		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	457,495.2	472,191.5	456,779.6
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	2,000.0	2,000.0	2,000.0
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	455,495.2	470,191.5	454,779.6
Un-classified	-	-	-
B. TREASURY BILLS	1,932,569.3	2,079,921.9	1,933,644.7
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	68,147.3	67,625.7	68,263.9
E. OTHERS:	617,314.5	566,736.6	611,384.9
1. Shares :	187,653.4	144,941.7	184,388.1
(i) Financial Institutions	9,891.3	7,755.6	9,467.9
(ii) Public Sector Enterprises	9,685.2	6,095.4	9,479.7
(iii) Private Sector	168,076.9	131,090.7	165,440.5
2. Debentures :	439.1	440.8	438.3
(i) Financial Institutions	0.8	0.8	-
(ii) Public Sector Enterprises	329.5	329.5	329.5
(iii) Private Sector	108.8	110.5	108.8
3. National Investment Trust (Unit)	5,631.2	3,286.3	5,582.7
4. Participation Term Certificates	103.3	103.6	103.4
5. Term Finance Certificate (TFC's)	70,209.3	73,119.6	69,265.7
6. Sukuk	283,684.3	283,951.7	284,245.5
7. Certificate of Investment (COI's)	3,385.9	3,385.9	3,385.9
8. Modaraba Certificate	46,057.9	37,352.9	46,211.5
9. Mutual Funds	357.6	352.5	365.3
10. Others	19,792.6	19,801.6	17,398.5
TOTAL	3,075,526.3	3,186,475.7	3,070,073.1

3.15 Scheduled Banks' Deposits by Rates of Interest

RATE OF RETURN	(Million Rupees)					
	2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	208,382.8	203,254.6	252,871.4	267,203.0	335,161.1	199,074.8
0.25*	52,048.7	67,363.3	60,974.5	74,206.4	73,265.5	142,543.5
0.50*	9,552.9	17,465.6	18,812.0	35,095.8	22,161.8	26,284.4
0.75*	4,344.0	7,978.4	12,676.8	2,805.9	1,606.3	4,016.9
1.00	25,730.4	19,640.6	25,749.3	20,933.9	16,193.7	32,285.9
1.25	6,272.9	8,247.2	1,686.6	2,098.1	2,886.8	2,277.1
1.50	6,593.9	4,629.1	17,731.6	9,197.2	5,617.6	6,725.6
1.75	1,585.6	786.8	1,731.8	12,317.6	947.3	2,042.7
2.00	4,423.2	3,661.6	20,485.0	4,645.2	6,529.8	10,235.4
2.25	1,685.5	3,400.6	6,510.8	11,623.7	4,465.2	731.5
2.50	10,702.4	9,169.9	4,335.0	4,881.7	4,369.3	2,238.8
2.75	1,205.5	660.8	1,805.8	1,697.2	1,084.0	974.8
3.00	10,808.3	3,598.7	2,985.4	2,972.6	5,978.6	4,321.1
3.25	277.2	607.7	1,271.0	420.6	6,179.2	571.0
3.50	6,732.2	1,232.1	2,604.6	1,304.9	1,496.9	8,651.0
3.75	1,115.4	420.0	1,200.1	940.4	259.5	549.6
4.00	4,511.6	1,570.3	1,658.7	1,845.8	2,320.4	1,963.2
4.25	1,716.7	805.0	1,407.7	1,016.6	51.6	84.6
4.50	1,794.1	277.0	378.4	571.7	507.4	15.6
4.75	2,668.0	82.6	131.6	205.1	-	-
5.00	11,109.3	12,267.6	10,949.3	12,003.8	12,129.0	15,621.5
5.25	166.5	593.2	349.5	849.7	252.6	4.3
5.50	3,798.1	75.7	1.1	34.8	431.5	452.6
5.75	2.0	-	5.1	5.5	-	-
6.00	668.9	500.3	45.4	11.3	45.8	-
6.25	139.3	80.0	-	0.7	0.3	-
6.50	177.8	0.4	2.3	16.8	1.1	-
6.75	50.3	0.1	-	-	-	-
7.00	390.2	106.7	11.9	-	37.5	-
7.25	4.6	40.5	0.7	54.2	19.9	-
7.50	213.8	394.9	1,041.1	75.4	98.8	-
7.75	2.5	-	-	-	-	-
8.00	6,650.4	4,005.4	3,865.2	4,503.3	4,476.7	-
8.25	4.6	-	-	-	600.0	-
8.50	851.4	3.7	3.7	27.6	5.0	-
8.75	-	-	-	-	0.5	-
9.00	215.8	3,598.4	4,165.3	4,078.0	-	-
9.25	0.1	-	-	-	0.1	-
9.50	138.0	-	98.6	-	-	-
9.75	4.1	-	-	-	117.8	-
10.00	368.7	1,090.0	1,637.2	2,093.7	174.3	-
10.25	3,974.3	60.0	68.0	-	500.2	-
10.50	1,848.5	7,995.4	8,275.6	6,510.6	334.8	-
10.75	57.7	-	0.6	27.6	2.9	-
11.00	680.2	562.6	491.7	411.4	327.5	-
Over 11.00	9,360.6	13,372.6	2,915.1	8,695.8	26,276.5	-
Total	403,029.1	399,599.2	470,935.2	495,383.7	536,914.8	461,665.90

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

RATE OF RETURN	(Million Rupees)					
	2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	1,037,696.4	1,087,714.1	1,160,797.8	1,203,188.3	1,435,328.9	1,493,689.5
0.25*	1,253.5	2,123.3	2,230.0	2,276.3	2,911.1	-
0.50*	82,006.3	100,734.8	102,212.1	101,350.1	117,525.0	89,485.7
0.75*	12,987.3	3,378.6	698.4	762.5	1,670.4	-
1.00	10,152.2	7,148.6	3,716.5	3,315.6	2,632.5	1,433.5
1.25	5,114.3	5,568.1	6,354.0	10,525.2	649.9	812.1
1.50	3,572.4	2,860.4	5,678.1	4,111.7	813.3	605.2
1.75	14,690.7	9,427.6	8,893.5	13,977.1	2,011.7	1,344.6
2.00	7,020.3	2,724.6	3,138.5	3,266.4	989.9	586.2
2.25	0.0	2.2	-	0.6	1.4	1.4
2.50	2,990.9	3,109.0	1,015.0	1,064.3	162.0	149.8
2.75	0.2	58.0	-	-	-	-
3.00	9,979.5	5,924.0	1,262.1	2,529.1	36.2	246.6
3.25	35.2	172.5	0.5	0.5	-	-
3.50	162.4	7,017.3	4.4	1,236.9	0.1	338.8
3.75	675.0	143.7	379.8	2.3	-	133.3
4.00	19,791.0	9,821.2	8,639.5	10,269.4	10,979.7	20,356.6
4.25	2,199.8	3,766.9	22.6	2,345.8	179.6	157.7
4.50	46,716.0	43,988.9	19,213.7	41,534.9	23,005.1	26,951.2
4.75	715.8	242.5	262.7	-	3.4	-
5.00	1,212,680.3	1,315,929.8	1,337,918.8	1,547,595.3	1,537,883.8	1,613,930.1
5.25	53,180.7	86,393.1	195,366.3	48,742.1	83,237.1	65,972.0
5.50	92,774.2	109,644.2	94,412.2	129,160.7	117,109.3	205,724.1
5.75	32,350.7	33,784.2	35,146.0	42,052.6	29,179.2	29,683.5
6.00	103,146.5	119,387.1	167,635.0	182,538.9	150,538.0	194,598.0
6.25	9,038.4	19,753.5	15,081.6	15,406.7	28,089.3	44,334.5
6.50	54,058.4	49,970.8	42,322.7	39,979.5	45,995.0	39,016.4
6.75	10,460.2	2,750.9	7,841.7	2,703.2	2,246.3	19,922.0
7.00	38,038.5	79,628.6	52,858.9	83,857.5	45,937.0	85,408.5
7.25	29,594.0	55,105.0	58,120.8	10,135.6	61,579.9	40,413.5
7.50	55,934.5	48,144.3	69,605.3	94,043.1	108,750.0	127,119.0
7.75	11,422.3	22,611.7	23,029.8	32,528.5	4,401.8	20,792.2
8.00	79,078.3	80,725.6	75,296.6	107,742.1	92,327.8	123,828.8
8.25	16,146.3	24,082.2	39,973.2	26,512.0	55,800.1	43,212.7
8.50	52,308.6	54,878.9	38,998.1	46,049.2	34,180.6	32,630.6
8.75	47,737.4	15,926.6	17,674.6	14,144.4	10,848.7	19,121.0
9.00	50,810.9	37,436.8	38,899.9	47,396.9	57,902.2	44,341.7
9.25	7,227.1	33,560.3	42,056.5	13,010.7	35,176.3	31,000.1
9.50	41,226.7	42,058.0	53,662.7	38,847.9	74,915.4	72,439.1
9.75	8,656.9	13,966.9	21,710.2	9,451.5	4,386.8	20,204.1
10.00	52,809.2	78,661.3	74,038.8	74,555.7	117,321.1	89,361.0
10.25	18,207.1	30,761.3	34,281.0	32,922.4	51,769.6	45,344.3
10.50	23,828.8	42,673.4	45,659.7	55,197.0	52,003.7	73,591.5
10.75	7,842.9	20,856.5	31,319.1	30,719.3	5,908.6	16,760.2
11.00	78,174.3	64,998.5	80,628.4	72,550.0	90,491.7	108,164.4
Over-11.00	290,082.5	173,446.7	204,125.0	288,932.1	455,520.9	383,384.5
Total	3,734,574.6	3,953,062.6	4,222,181.9	4,488,531.9	4,952,400.3	5,226,590.0

*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

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

(Percent per annum)

TYPE OF DEPOSITS	2008		2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	3.89 (1.17)	6.45 (1.39)	5.73 (1.48)	6.05 (1.27)	5.84 (1.33)	6.86 (1.27)	6.06 (1.59)	6.14 (1.32)
II. Saving Deposits	4.93 (55.82)	4.99 (51.12)	5.08 (53.75)	4.95 (52.69)	5.02 (54.68)	5.02 (52.69)	5.25 (53.94)	5.14 (53.71)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.88 (12.75)	5.26 (14.69)	5.57 (11.41)	4.56 (11.15)	4.83 (10.69)	5.00 (11.15)	5.29 (9.77)	4.79 (9.14)
(b) 3 months and over but less than 6	5.77 (6.63)	6.76 (6.98)	6.49 (7.44)	6.57 (9.42)	6.87 (8.21)	7.28 (9.42)	7.42 (8.62)	6.72 (7.92)
(c) 6 months and over but less than 1 year	6.99 (6.77)	7.64 (7.75)	7.57 (6.14)	7.05 (5.15)	7.21 (4.81)	7.41 (5.15)	7.72 (5.19)	7.83 (5.57)
(d) 1 year and over but less than 2 years	7.33 (9.03)	8.38 (11.06)	8.52 (12.60)	8.18 (13.89)	8.25 (14.25)	8.28 (13.89)	8.99 (14.67)	8.82 (16.27)
(e) 2 years and over but less than 3 years	6.34 (1.16)	8.41 (0.92)	9.34 (1.22)	8.49 (0.84)	8.71 (0.75)	8.35 (0.84)	9.30 (0.67)	8.28 (0.56)
(f) 3 years and over but less than 4 years	8.60 (2.55)	8.53 (2.11)	9.56 (1.72)	9.12 (1.74)	9.67 (1.58)	10.35 (1.74)	11.31 (1.68)	11.17 (1.63)
(g) 4 years and over but less than 5 years	7.33 (0.68)	8.51 (0.25)	6.08 (0.77)	7.92 (0.28)	9.05 (0.24)	9.46 (0.28)	9.61 (0.19)	8.62 (0.16)
(h) 5 years and over	8.67 (3.44)	9.05 (3.72)	9.06 (3.46)	8.92 (3.56)	8.90 (3.45)	8.89 (3.56)	9.37 (3.68)	9.93 (3.71)
IV. Overall								
(i) Excluding current and other deposits	5.58	6.02	6.11	5.88	5.97	6.07	6.42	6.29
(ii) Including current and other deposits	4.13	4.38	4.44	4.29	4.29	4.39	4.53	4.51

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	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	4.58 (1.04)	7.38 (1.30)	6.86 (1.32)	7.21 (1.14)	6.99 (1.20)	8.05 (1.25)	6.94 (1.49)	6.33 (1.39)
II. Saving Deposits	5.25 (54.99)	5.40 (49.89)	5.48 (53.13)	5.39 (51.70)	5.47 (54.06)	5.48 (53.22)	5.61 (52.66)	5.61 (52.70)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.08 (12.60)	5.41 (14.71)	5.68 (11.55)	4.63 (11.47)	5.04 (10.55)	5.10 (10.80)	5.50 (10.02)	5.39 (8.72)
(b) 3 months and over but less than 6 months	5.95 (6.68)	7.14 (6.86)	6.85 (7.08)	6.89 (9.44)	7.41 (7.94)	7.82 (8.70)	7.92 (8.53)	7.31 (7.74)
(c) 6 months and over but less than 1 year	7.23 (6.83)	7.85 (7.96)	7.87 (6.13)	7.14 (5.31)	7.49 (4.90)	7.71 (4.18)	8.17 (5.24)	8.40 (5.57)
(d) 1 year and over but less than 2 years	7.51 (9.42)	8.51 (11.73)	8.59 (13.12)	8.21 (14.14)	8.38 (14.92)	8.37 (15.11)	9.15 (15.42)	8.93 (17.40)
(e) 2 years and over but less than 3 years	6.34 (1.26)	8.42 (1.01)	9.40 (1.31)	8.73 (0.85)	9.15 (0.75)	8.29 (0.68)	9.21 (0.69)	8.34 (0.61)
(f) 3 years and over but less than 4 years	8.63 (2.75)	8.61 (2.26)	9.65 (1.81)	9.36 (1.84)	9.78 (1.70)	10.36 (1.71)	11.28 (1.80)	11.24 (1.76)
(g) 4 years and over but less than 5 years	7.33 (0.74)	8.60 (0.27)	6.11 (0.84)	7.92 (0.29)	9.47 (0.24)	9.54 (0.17)	9.68 (0.19)	8.73 (0.17)
(h) 5 years and over	8.70 (3.71)	9.11 (4.01)	9.16 (3.71)	9.00 (3.82)	8.97 (3.74)	8.86 (4.19)	9.39 (3.97)	10.14 (3.94)
IV. Overall								
(i) Excluding current and other deposits	5.87	6.37	6.44	6.21	6.37	6.45	6.78	6.77
(ii) Including current and other deposits	4.41	4.71	4.76	4.59	4.66	4.76	4.90	4.86

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

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

(Percent per annum)

TYPE OF DEPOSITS	2008		2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	0.89 (2.67)	1.08 (2.27)	0.69 (3.36)	0.57 (2.80)	0.41 (2.77)	0.16 (2.50)	0.22 (2.79)	0.20 (0.52)
II. Saving Deposits	1.84 (65.16)	1.71 (63.56)	1.04 (60.79)	0.80 (64.20)	0.71 (61.41)	0.81 (66.12)	1.91 (69.67)	0.71 (65.42)
III. Term or Fixed Deposits								
(a) Less than 3 months	2.90 (14.51)	3.69 (14.50)	4.08 (9.81)	3.28 (7.45)	2.84 (12.17)	3.70 (9.17)	1.52 (6.70)	0.42 (14.01)
(b) 3 months and over but less than 6 months	3.50 (6.01)	3.53 (8.28)	3.95 (11.49)	2.74 (9.26)	2.74 (11.13)	3.03 (12.48)	2.10 (9.77)	1.44 (10.09)
(c) 6 months and over but less than 1 year	3.95 (6.14)	4.62 (5.62)	4.19 (6.24)	5.22 (3.28)	3.30 (0.84)	3.22 (3.43)	1.39 (4.60)	1.11 (5.58)
(d) 1 year and over but less than 2 years	3.19 (4.69)	4.85 (4.26)	6.84 (6.74)	7.77 (11.04)	5.37 (7.04)	5.55 (5.39)	3.52 (5.41)	1.25 (3.12)
(e) 2 years and over but less than 3 years	4.07 (0.04)	5.06 (0.04)	4.36 (0.18)	5.12 (0.70)	4.08 (0.76)	10.73 (0.20)	10.79 (0.48)	0.51 (0.06)
(f) 3 years and over but less than 4 years	5.01 (0.37)	5.47 (0.61)	6.92 (0.71)	1.58 (0.66)	2.82 (0.31)	7.84 (0.12)	13.47 (0.29)	0.91 (0.15)
(g) 4 years and over but less than 5 years	5.50 -	5.58 (0.08)	2.72 (0.07)	7.99 (0.11)	2.12 (0.16)	1.58 (0.02)	7.99 (0.10)	0.51 (0.03)
(h) 5 years and over	6.08 (0.44)	5.98 (0.78)	2.50 (0.63)	2.42 (0.51)	1.39 (0.41)	11.41 (0.57)	4.69 (0.19)	0.26 (1.02)
IV. Overall								
(i) Excluding current and other deposits	2.29	2.49	2.31	2.13	1.65	1.77	2.01	0.77
(ii) Including current and other deposits	1.43	1.57	1.39	1.33	1.00	1.05	1.09	0.54

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	Jun.	11.77	12.81	11.54	12.34	12.12	11.29	13.83	12.49
	Dec.	15.01	15.61	14.39	14.48	13.52	15.06	15.70	14.63
2009	Jun.	14.34	14.84	14.16	14.04	13.37	15.78	14.93	14.25
	Dec.	14.18	13.40	12.12	12.72	12.81	11.97	14.67	13.18
2010	Jun.	15.06	14.21	13.05	13.64	12.31	13.46	14.71	13.63
	Dec.	15.15	13.77	12.93	13.06	12.26	12.90	14.49	13.36
2011	Jun.	16.19	11.14	12.71	13.62	12.53	12.76	14.61	13.46
	Dec.	13.74	12.93	13.25	13.88	12.40	12.47	14.85	13.68
II. INTEREST BEARING - ALL BANKS									
2008	Jun.	13.62	12.37	11.78	13.16	12.21	13.32	13.02	12.53
	Dec.	14.64	13.88	13.83	12.05	13.60	16.55	13.74	13.60
2009	Jun.	14.86	12.15	13.45	11.91	14.14	15.30	13.21	13.54
	Dec.	14.07	11.62	12.38	12.78	13.70	12.43	12.35	12.66
2010	Jun.	14.85	13.86	10.90	9.63	12.77	12.07	13.02	12.20
	Dec.	14.72	13.36	11.69	12.02	12.48	13.45	12.92	12.36
2011	Jun.	15.78	12.42	11.33	11.11	12.01	11.04	12.85	12.01
	Dec.	14.78	10.20	11.53	8.89	11.46	13.12	12.90	11.81
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2008	Jun.	11.75	12.87	11.53	12.26	12.11	11.23	13.90	12.48
	Dec.	15.02	15.76	14.42	14.62	13.51	15.00	15.89	14.72
2009	Jun.	14.18	15.01	14.19	14.20	13.27	15.83	15.08	14.31
	Dec.	14.18	13.61	12.10	12.72	12.71	11.93	14.88	13.22
2010	Jun.	15.08	14.26	13.16	13.81	12.25	13.59	14.83	13.73
	Dec.	15.20	13.80	13.01	13.10	12.24	12.86	14.59	13.43
2011	Jun.	16.24	11.04	12.81	13.74	12.57	12.81	14.73	13.55
	Dec.	13.50	13.06	13.40	14.18	12.46	12.42	15.04	13.83

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

(Billion Rupees)

Provinces/Regions	Borrower / Category	Dec.2010		Jun-2011		Dec.2011	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Gilgit-Baltistan	Foreign	..	-	..	-	-	-
	Govt.	0.84	-	1.39	-	1.76	-
	NFPSEs	0.02	-	0.02	-	0.01	-
	NBFCs & Fin Aux.	0.36	-	0.77	-	0.74	-
	Private Sector	4.70	0.76	7.64	0.79	5.58	0.77
	Trust Fund	1.38	-	0.67	..	0.43	-
	Personal	3.35	0.21	5.38	0.25	6.48	0.25
	Others	0.28	-	0.37	..	0.02	0.01
	Total	10.94	0.97	16.23	1.03	15.02	1.02
AJK	Foreign	0.50	-	0.65	-	1.19	-
	Govt.	20.56	-	19.24	0.11	16.85	0.13
	NFPSEs	0.72	0.03	1.45	-	0.75	-
	NBFCs & Fin Aux.	1.01	..	1.26	-	0.59	-
	Private Sector	26.86	3.99	28.56	4.11	32.22	4.26
	Trust Fund	3.93	..	1.00	..	1.06	-
	Personal	103.95	2.50	117.13	2.71	120.63	2.65
	Others	0.21	0.03	0.29	0.04	0.44	0.17
	Total	157.73	6.55	169.59	6.97	173.75	7.21

Data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilisation is under process and will be disseminated as and when collected from banks and compiled by SBP.

"**Outstanding deposits**" show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

"**Outstanding Advances**" mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local). Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

NBFCs & Fin Aux.: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

3.24 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

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

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	Jul.	328	6,582	-	4,085	1,027	10	118	70	550	112	46	800	5	1,309	39,736	78,278
	Aug.	310	7,005	220	7,626	1,027	10	995	584	15	161	4,600	77	2	5,638	87,126	130,699
	Sep.	623	5,334	-	1,895	1,778	22	1,051	10	1,065	7	1,203	37	1,474	382	81,917	180,340
	Oct.	45	5,042	1,000	5,005	17	52	238	208	20	1,149	2,300	34	6	781	50,247	77,679
	Nov.	4,000	5,650	100	6,921	103	370	447	108	650	1,071	2,000	93	3	3,290	74,445	121,713
	Dec.	567	5,545	-	4,381	180	1,800	663	8	530	873	2,303	87	500	960	84,436	131,107
2012	Jan.	1,601	3,580	250	2,155	171	1,762	250	-	-	531	1,780	567	54	684	56,451	74,394
	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

3.25 Clearing House Statistics

(Thousand Cheques) (Million Rupees)														
PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD	
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
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 Jul.	2,667	1,070,346	1,167	343,045	185	89,535	141	65,507	308	102,026	331	101,916	284	3,151
Aug.	2,673	1,055,055	1,199	334,880	182	73,117	142	63,215	316	103,309	326	92,627	265	4,197
Sep.	2,446	978,281	976	305,004	146	59,270	100	49,262	316	103,309	259	96,338	270	6,382
Oct.	2,760	1,035,608	1,115	325,846	184	69,993	120	64,225	287	97,278	301	109,033	271	6,318
Nov.	2,626	974,261	1,076	311,827	161	62,690	106	53,667	268	88,619	238	129,602	273	6,681
Dec.	2,712	1,038,268	1,134	325,085	164	76,213	115	69,320	226	103,519	265	155,327	275	4,615
2012 Jan.	2,894	1,086,375	1,166	344,544	175	86,619	127	74,267	294	102,478	278	139,908	280	5,306
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

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 Jul.	348	331,029	118	63,788	75	16,350	163	15,914	1	795	452	109,893	6,240	2,313,295
Aug.	367	262,615	121	60,892	83	18,188	153	16,444	1	831	418	117,564	6,246	2,202,934
Sep.	306	286,568	98	56,309	61	12,608	126	15,700	6	639	383	115,378	5,493	2,085,048
Oct.	349	255,104	108	57,997	63	14,319	170	17,838	1	833	442	136,119	6,171	2,190,511
Nov.	320	249,649	106	59,398	64	13,880	169	17,521	1	938	436	141,699	5,844	2,110,432
Dec.	353	259,614	113	70,893	64	14,998	181	19,091	1	1,024	473	152,136	6,076	2,290,103
2012 Jan.	378	256,019	121	67,204	68	16,200	211	23,075	1	751	377	113,112	6,370	2,315,858
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

Source: SBP-BSC (Bank) and NBP

3.26 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)				
I T E M S	2007	2008		2009
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	544,152	531,798	522,276	522,711
Reserves	1,940,176	2,164,438	2,073,487	2,073,333
Demand Deposits:	2,248,694	2,311,090	4,544,914	4,418,051
Time Deposits:	2,851,070	2,973,926	1,516,404	1,494,375
Borrowings from:	15,369,054	8,716,080	8,663,873	8,611,770
(a) State Bank of Pakistan	14,662,279	8,018,246	8,018,447	8,018,447
(b) Other Banks	706,775	697,834	645,426	593,323
Head Office & Inter-Bank Adjustment	1,548,387	1,605,706	1,720,339	1,720,339
Contingent Liabilities as per contra	3,797,549	3,580,746	4,351,003	3,604,925
Other Liabilities	5,053,519	4,683,986	5,649,930	6,039,912
TOTAL LIABILITIES / ASSETS	33,352,601	26,567,770	29,042,226	28,485,416
ASSETS				
Cash and Balances :	9,633,536	3,949,869	5,047,332	4,409,874
(a) Notes, Coins and Silver	320,085	320,070	240,621	173,751
(b) Balances with State Bank of Pakistan	415,210	408,877	229,058	230,510
(c) Balances with other Banks	8,898,241	3,220,922	4,577,653	4,005,613
Loans and Advances to:	11,411,452	10,892,865	11,224,489	10,711,189
Bill Purchased & Discounted:	-	-	184	184
Investment in Securities and Shares:	608,371	561,718	452,004	459,600
(a) Federal Government	336,605	334,805	300,000	300,000
(i) Treasury Bills	26,215	24,715	-	300,000
(ii) Investment Bonds	310,390	310,090	300,000	-
(b) Provincial Governments	12,155	12,051	-	-
(c) Local Bodies	84	34	34	34
(d) Shares of Co-operative Institutions	3,654	3,554	3,551	3,551
(e) Shares of Other Enterprises	255,873	211,274	148,416	156,012
(f) Others	-	-	3	3
Bank Premises	3,153,823	2,158,799	3,666,572	3,666,858
Head Office and Inter-Bank Adjustment	1,315,806	1,315,779	1,873,480	1,785,712
Contingent Assets as per contra	3,797,549	3,580,746	4,351,003	3,604,925
Other Assets	3,432,064	4,107,994	2,427,162	3,847,074

3.26 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2009	2010		2011	
	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES					
Paid-up Capital	522,896	523,128	545,602	519,798	520,137
Reserves	1,906,843	2,504,449	6,302,001	5,749,744	7,590,504
Demand Deposits:	4,707,287	5,761,146	6,373,338	6,254,622	6,759,875
Time Deposits:	1,521,316	3,533,082	1,588,287	1,663,610	1,672,945
Borrowings from:	7,313,726	5,812,986	4,389,805	2,507,428	840,760
(a) State Bank of Pakistan	6,768,447	5,268,447	3,629,557	1,962,889	296,221
(b) Other Banks	545,279	544,539	760,248	544,539	544,539
Head Office & Inter-Bank Adjustment	1,720,339	32,274	1,720,339	1,630,162	486,830
Contingent Liabilities as per contra	2,825,751	2,925,030	2,694,509	2,754,256	2,821,530
Other Liabilities	5,974,661	4,851,518	3,707,169	6,521,125	10,215,136
TOTAL LIABILITIES / ASSETS	26,492,819	25,943,613	27,321,050	27,600,745	30,907,717
ASSETS					
Cash and Balances :	4,839,740	4,627,641	5,080,182	4,981,744	5,097,451
(a) Notes, Coins and Silver	239,807	213,895	402,830	303,042	560,111
(b) Balances with State Bank of Pakistan	191,454	583,079	169,302	825,348	823,750
(c) Balances with other Banks	4,408,479	3,830,667	4,508,050	3,853,354	3,713,590
Loans and Advances to:	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371
Bill Purchased & Discounted:	184	184	184	184	184
Investment in Securities and Shares:	456,630	441,202	797,934	1,487,756	898,577
(a) Federal Government	300,000	300,000	400,000	1,129,528	535,413
(i) Treasury Bills	300,000	300,000	400,000	1,129,528	535,413
(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	153,042	137,614	140,048	121,571	106,506
(f) Others	3	3	254,301	233,072	253,073
Bank Premises	3,668,189	3,760,370	3,613,066	3,728,424	3,900,193
Head Office and Inter-Bank Adjustment	1,817,387	1,069,371	1,785,324	1,533,709	2,594,085
Contingent Assets as per contra	2,825,751	2,925,030	2,694,509	2,754,256	2,821,530
Other Assets	2,610,808	2,943,052	3,196,314	2,713,576	4,240,326

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

(End of Period: Thousand Rupees)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS							All DEPOSITS
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total	
2008												
June												
No. of A/Cs.	69,278	3,010	10,366	238,964	9,170	11,709	5,074	1,631	1,259	6,518	35,361	356,979
Amount	1,161,564	50,703	189,761	2,749,317	204,252	59,650	163,405	175,051	75,643	455,670	1,133,671	5,285,016
December												
No. of A/Cs.	68,236	3,039	5,102	196,879	295	39	556	1,455	963	3,963	7,271	280,527
Amount	1,309,977	50,981	77,722	3,106,234	41,990	5,392	122,423	655,367	84,355	606,877	1,516,404	6,061,318
2009												
June												
No. of A/Cs.	69,649	3,065	1,426	194,831	-	13	555	1,197	988	4,034	6,787	275,758
Amount	1,233,739	52,217	18,743	3,113,352	-	31,270	119,664	655,478	83,669	604,294	1,494,375	5,912,426
December												
No. of A/Cs.	66,227	3,011	222	193,386	-	1,945	903	1,365	1,030	5,598	10,841	273,687
Amount	1,309,283	52,940	2,073	3,342,991	-	27,369	123,621	655,997	84,104	630,225	1,521,316	6,228,603
2010												
June												
No. of A/Cs.	68,154	5,051	5,037	201,028	-	19	1,876	2,444	1,492	5,701	11,532	290,802
Amount	1,645,229	77,660	51,515	3,986,742	-	1,864	2,110,681	687,655	90,608	642,274	3,533,082	9,294,228
December												
No. of A/Cs.	67,524	5,322	222	202,532	-	2	1,866	2,677	3,185	7,776	15,506	291,106
Amount	1,772,812	80,744	2,120	4,517,662	-	130	148,674	688,308	111,196	639,979	1,588,287	7,961,625
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

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	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Govt. and Govt. Agencies	18,398	1,152	1,152	1,152	1,152	5,476	1,152	2,330
II. Business:	1,613,041	996,067	953,795	957,714	2,509,333	551,860	675,233	719,959
1 Agriculture, Forestry, Hunting and Fishing	134,681	25,127	23,936	737	15,629	9,448	127	127
2 Manufacturing	273,720	-	-	-	-	-	2,751	1,853
3 Construction	-	-	-	-	-	-	-	2,449
4 Commerce	1,062,847	441,541	441,541	441,541	14,266	374,467	-	-
5 Other Business	141,793	529,399	488,318	515,436	2,479,438	167,945	672,355	715,530
III. Trust Funds, Non-Profit Institutions and others	57,446	3,696	5,519	17,154	219	295	73,565	86,087
IV. Personal	3,596,131	4,821,022	4,699,928	4,894,419	6,522,999	6,814,668	6,457,442	6,744,434
V. Others	-	239,381	252,032	358,164	260,525	589,326	710,840	880,010
TOTAL	5,285,016	6,061,318	5,912,426	6,228,603	9,294,228	7,961,625	7,918,232	8,432,820

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

		(End of Period: Thousand Rupees)							
ECONOMIC GROUPS		2008		2009		2010		2011	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A.	Agriculture, Forestry, Hunting and Fishing	8,133,213	6,915,895	6,335,899	5,662,589	5,912,178	9,483,733	9,674,053	10,626,341
B.	Mining and Quarrying	-	402	-	-	-	8,992	995	-
C.	Manufacturing	83,909	7,509	6,270	9	9	2,442	11,306	9,373
D.	Construction	-	-	-	-	-	-	-	-
E.	Electricity, Gas ,Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i)	Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii)	Water and Sanitary Services	-	-	-	-	-	-	-	-
F.	Commerce	503,677	85,859	68,614	94,167	12,647	9,578	9,578	10,128
G.	Transport, Storage and Communication	231,786	57,344	57,344	57,344	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	1,940,280	922,230	547,580	571,972	393,029	398,479	397,777	384,205
J.	Others	-	838,847	241,744	93,080	292,235	193,881	250,955	268,892
TOTAL		10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371

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

(End of Period: Thousand Rupees)

SECURITIES	2008		2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	261,491	261,491	261,491	65,847	56,270	56,270	90,909
B. Stock Exchange Securities	2,005	-	-	-	-	-	-	-
C. Merchandise:	22,939	-	-	-	-	-	-	-
(i) Export Commodities	21,692	-	-	-	-	-	-	-
(ii) Imported goods other than Industrial Machinery	138	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	1,109	-	-	-	-	-	-	-
D. Machinery and other fixed Assets	110,802	2,349	2,319	2,711	1,932	1,932	1,932	1,932
E. Real Estate:	3,315,048	2,772,711	2,685,729	2,601,615	395,014	268,131	268,131	268,131
(i) Land & Building	3,011,204	216,213	142,490	168,945	126,943	-	-	-
(ii) Agricultural Land	303,844	2,556,498	2,543,239	2,432,670	268,071	268,131	268,131	268,131
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	108,325	299,861	104,518	115,692	66,182	-	-	-
G. Others :	7,333,746	7,888,077	7,657,132	7,292,621	9,647,788	9,827,204	10,074,763	10,994,399
(i) Other Secured Advance	3,392,763	3,342,609	3,379,050	3,474,225	4,532,609	4,197,657	4,255,545	5,083,092
(ii) Advances Secured by Guarantee(s)	109,810	526,185	259,719	305,060	236,098	1,482,515	409,096	62,013
(iii) Clean Advances and advances against personal Securities	3,831,173	4,019,283	4,018,363	3,513,336	4,879,081	4,147,032	5,410,122	5,849,294
TOTAL	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371

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

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Federal Government Securities	334,805	300,000	300,000	300,000	300,000	400,000
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	24,715	-	-	-	-	400,000
Investment Bonds	310,090	300,000	300,000	300,000	300,000	-
B. Provincial Governments Securities	12,051	-	-	-	-	-
Punjab						
17.5% 2008	12,051	-	-	-	-	-
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	214,828	151,967	159,563	156,593	141,165	143,599
Co-operative Banks/ Institutions	3,554	3,551	3,551	3,551	3,551	3,551
Other Enterprises	211,274	148,416	156,012	153,042	137,614	140,048
E. Others	-	3	3	3	3	254,301
TOTAL	561,718	452,004	459,600	456,630	441,202	797,934

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

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2011					
	Jun.			Dec.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	1,129,528	1,200,000	1,129,528	535,413	600,000	535,413
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	1,129,528	1,200,000	1,129,528	535,413	600,000	535,413
Investment Bonds	-	-	-	-	-	-
B. Provincial Governments Securities	-	-	-	-	-	-
Punjab						
17.5% 2008	-	-	-	-	-	-
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	125,122	35,724	125,122	110,057	35,724	110,057
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	121,571	32,173	121,571	106,506	32,173	106,506
E. Others*	233,072	233,072	233,072	253,073	253,073	253,073
TOTAL	1,487,756	1,468,830	1,487,756	898,577	888,831	898,577

* 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												
Jun.	-	0.09	-	1.90	2.09	2.78	2.86	2.86	2.89	3.73	1.65	
Dec.	-	0.10	-	1.92	2.20	2.81	2.91	2.89	3.00	3.78	1.68	
2008												
Jun.	-	0.32	-	2.07	2.32	3.21	3.38	3.61	3.92	4.16	1.85	
Dec.	-	0.43	-	1.90	-	5.30	0.24	0.03	0.05	1.26	1.12	
2009												
Jun.	-	0.54	0.02	1.91	-	5.00	0.10	0.02	0.40	1.06	1.15	
Dec.	-	0.19	-	2.21	-	1.25	0.087	0.01	0.14	0.52	1.20	
2010												
Jun.	-	0.13	-	1.66	-	1.25	1.40	-	-	0.42	1.06	
Dec.	-	0.16	-	2.06	-	1.25	0.01	0.01	0.32	0.41	1.21	
2011												
Jun.	-	0.27	-	1.97		8.00	2.99	0.13	0.05	0.74	1.24	
Dec.	-	0.99	-	2.13		8.25	2.85	0.18	0.17	0.87	1.34	

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								
Jun.	-	14.00	8.78	11.90	11.90	11.81	10.36	10.84
Dec.	-	14.04	8.88	11.95	11.90	11.87	10.37	10.86
2008								
Jun.	-	15.00	8.26	11.95	11.90	11.87	10.42	10.89
Dec.	3.22	-	-	10.36	12.03	12.58	9.76	10.24
2009								
Jun.	3.22	-	-	10.33	12.13	12.97	9.61	10.12
Dec.	3.22	-	-	10.57	12.09	13.18	9.71	10.19
2010								
Jun.	3.11	-	-	10.00	9.73	12.14	10.48	10.41
Dec.	3.07	-	-	10.00	8.38	-	10.77	10.66
2011								
Jun.	3.07	-	-	10.00	8.38	-	11.59	11.47
Dec.	7.93	-	-	10.00	8.38	-	11.87	11.76

3.34 State Bank of Pakistan Rates for Banks

(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 5 Years to 10 Years		
		Pre-Shipment	Post-Shipment					
01-07-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.0059	
01-08-2009	6.50	6.50	6.50	6.50	6.50	7.00	11.3847	
01-09-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.4425	
01-10-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.5816	
01-11-2009	7.00	7.00	7.00	7.70	7.20	7.25	12.5942	
01-12-2009	7.00	7.00	7.00	7.70	7.20	7.25	12.3222	
01-01-2010	7.50	7.50	7.50	7.70	7.20	7.25	12.1009	
01-02-2010	7.50	7.50	7.50	7.70	7.20	7.25	11.8970	
01-03-2010	7.50	7.50	7.50	7.70	7.20	7.25	12.2150	
01-04-2010	8.00	8.00	8.00	8.80	7.90	7.50	12.3351	
01-05-2010	8.00	8.00	8.00	8.80	7.90	7.50	12.2577	
01-06-2010	8.00	8.00	8.00	8.80	7.90	7.50	12.0884	
01-07-2010	8.50	8.50	8.50	8.80	7.90	7.50	12.2705	
01-08-2010	8.50	8.50	8.50	8.80	7.90	7.50	12.3440	
01-09-2010	8.50	8.50	8.50	8.80	7.90	7.50	12.6512	
01-10-2010	9.00	9.00	9.00	9.50	8.60	8.20	12.8226	
01-11-2010	9.00	9.00	9.00	9.50	8.60	8.20	13.0785	
01-12-2010	9.00	9.00	9.00	9.50	8.60	8.20	13.1833	
01-01-2011	10.00	10.00	10.00	9.50	8.60	8.20	13.4073	
01-02-2011	10.00	10.00	10.00	9.50	8.60	8.20	13.6195	
01-03-2011	10.00	10.00	10.00	9.50	8.60	8.20	13.6195	
01-04-2011	10.00	10.00	10.00	9.50	8.60	8.20	13.6098	
01-05-2011	10.00	10.00	10.00	9.50	8.60	8.20	13.5421	
01-06-2011	10.00	10.00	10.00	9.50	8.60	8.20	13.7283	
01-07-2011	10.00	10.00	10.00	11.00	10.10	9.70	13.7283	
01-08-2011	10.00	10.00	10.00	11.00	10.10	9.70	13.7623	
01-09-2011	10.00	10.00	10.00	11.00	10.10	9.70	13.2772	
01-10-2011	10.00	10.00	10.00	11.00	10.10	9.70	13.1965	
01-11-2011	10.00	10.00	10.00	11.00	10.10	9.70	11.8978	
01-12-2011	10.00	10.00	10.00	11.00	10.10	9.70	11.6718	
01-01-2012	10.00	10.00	10.00	11.00	10.10	9.70	11.6718	
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	

Source: IH & SME Finance Department SBP

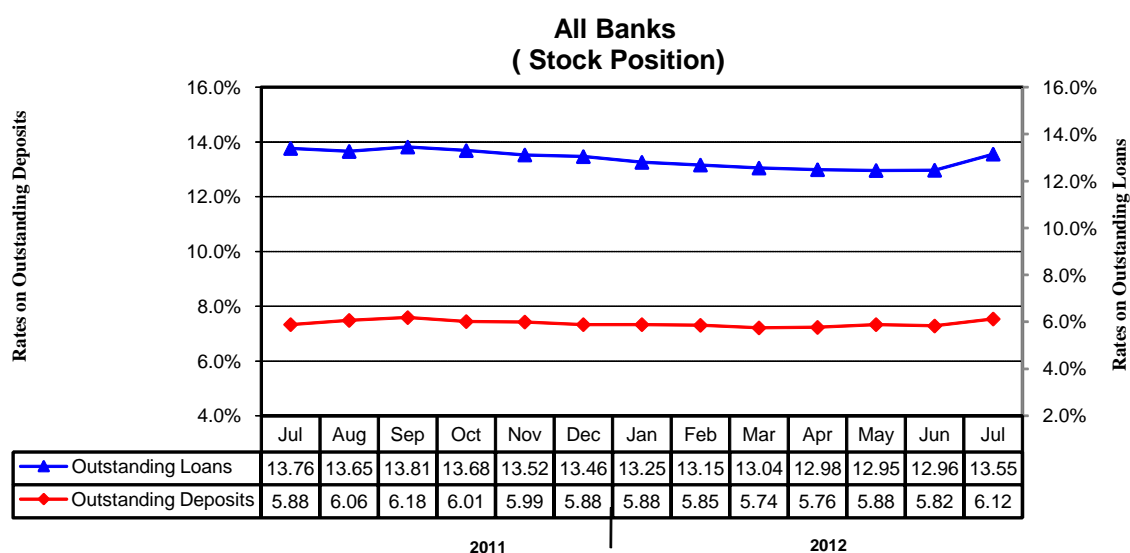
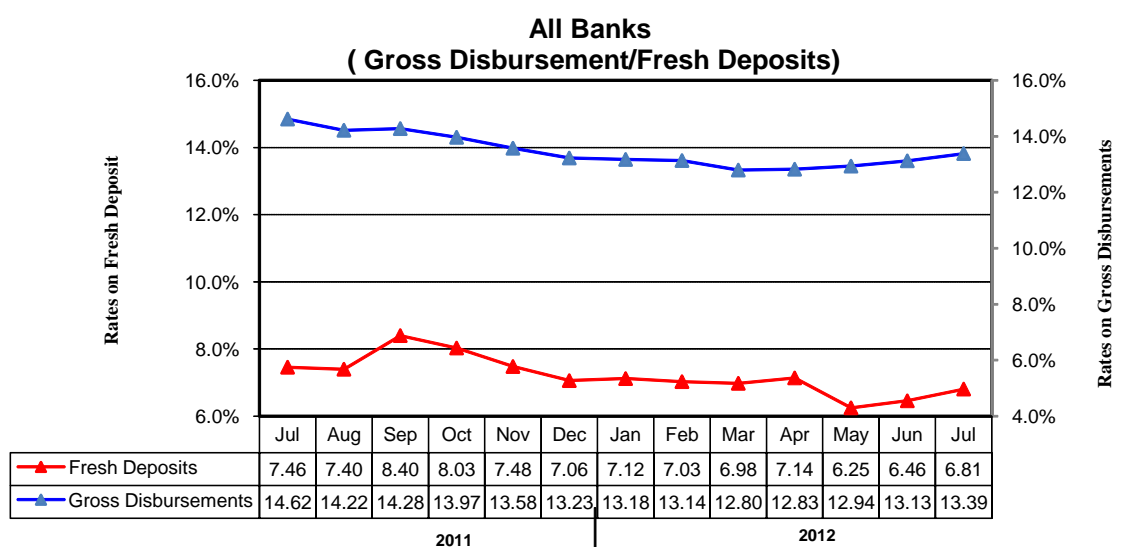
3.35 Scheduled Banks' Rates of Return on Advances

(Percent per annum)			
EFFECTIVE FROM	Ceiling Rates		
	Export Finance Scheme	Locally Manufactured Machinery (Export Sales)	Government Commodity Operations
01-10-2009	7.50	7.50	-
01-11-2009	8.00	8.00	-
01-12-2009	8.00	8.00	-
01-01-2010	8.50	8.50	-
01-02-2010	8.50	8.50	-
01-03-2010	8.50	8.50	-
01-04-2010	9.00	9.00	-
01-05-2010	9.00	9.00	-
01-06-2010	9.00	9.00	-
01-07-2010	9.50	9.50	-
01-08-2010	9.50	9.50	-
01-09-2010	9.50	9.50	-
01-10-2010	10.00	10.00	-
01-11-2010	10.00	10.00	-
01-12-2010	10.00	10.00	-
01-01-2011	11.00	11.00	-
01-02-2011	11.00	11.00	-
01-03-2011	11.00	11.00	-
01-04-2011	11.00	11.00	-
01-05-2011	11.00	11.00	-
01-06-2011	11.00	11.00	-
01-07-2011	11.00	11.00	-
01-08-2011	11.00	11.00	-
01-09-2011	11.00	11.00	-
01-10-2011	11.00	11.00	-
01-11-2011	11.00	11.00	-
01-12-2011	11.00	11.00	-
01-01-2012	11.00	11.00	-
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	-

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.

Weighted Average Lending and Deposits Rates



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	Medium and Long-term			
	Loans upto Rs.5000	Loans Exceeding Rs.5000	Loans upto Rs.5000	Loans Exceeding Rs.5000						
				Loans upto Rs.5000	Loans Exceeding Rs.5000					
1994-95	13.50	13.50	13.50	13.50	8.00S.F. ³ 11.00 (others) 9.00S.F. ⁴ 13.00 (others)	13.50(Tractors) 13.00 (others) 13.50(Tractors) 13.00 (others)	1.50	1.50		
1995-96	14.00	14.00	14.00	14.00	14.00	14.00	1.79	1.79		
1996-97	14.00	14.00	14.00	14.00	14.00	14.00	1.69	1.69		
1997-98	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84		
1998-99	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84		
1999-00	14.00	14.00	14.00	14.00	14.00	14.00	1.73	1.73		
2000-01	14.00	14.00	14.00	14.00	14.00	14.00	3.02	3.02		
2001-02	14.00	14.00	14.00	14.00	14.00	14.00	1.82	1.82		
2002-03	14.00	14.00	14.00	14.00	9.00 ⁵	14.00	0.70	0.70		
2003-04	9.00 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/QTA	Urban Areas of KAR/LHR/ISL/RWP
Investment limit	Rs.100,000/-	Rs.1,000,000/-	Rs.2,500,000/-	Rs.7,500,000/-
Rent	5%	5%	5%	5%
Appreciation	2.5%	7.5%	7.5% & 10%	7.5% ,10% & 12.5%

From Sep, 2006

Location	Rural Areas	In all Urban Areas including District Head Quarters Tehsils & Small Towns	Urban Areas of SUK/LAR/ATK/ SWL/KSR/SKP/ BWP/GRT/SGD	Urban Areas of ABTTD/GRW/ SKT/ R.Y.KHAN/ WAH CANTT	Urban Areas of HYD/ QTA/PSH	Urban Areas of KAR/LHR/MTN/ISL/RWP/ FSBD
Investment limit	Rs.150,000/-	Rs.100,000/-	1,500,000/-	2,500,000/-	5,000,000/-	7,500,000/-
Rent	5%	5%	5%	5%	5%	5%
Appreciation	2.5%	7.5%	7.5% & 10%	7.5% & 10% 12.5%	7.5%,10%&12.5%	7.5%,10%&12.5%

From 27 July, 2009

Fixed Installment Plan (amortization) with yearly re-pricing

1- For Salaried Persons

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

2- For Business Persons

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

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

Source: House Building Finance Company Ltd.

- The House Building Finance Company Ltd. commenced granting interest-free loans during 1979-80 in view of Government policy Joint to eliminate interest from the economic system in Pakistan. The Company finances for purchase and construction of houses flats on co-owner ship basis and shares a portion of the imputed rent as a return on the finances provided by it till the beneficiary repays the entire amount of the Company.
- Since July 2000 approval of new investment was suspended due to judgment of Shariat appellate Bench of Supreme Court of Pakistan, After promulgation of Ordinance 2001 by the President of Pakistan on 23rd November, 2001. HBFC prepared its Ghar Aasan Scheme based on diminishing Musharaka and implemented it from March, 2002 all over the country.

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

(Percent per annum)

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

Source: Pakistan Industrial Credit & Investment Corporation

- PICIC charges a project examination fee equal to half of one % (3 / 8 of one % for projects in less –developed areas upto a loan amount of Rs. 2.50 million) of the loan sanctioned
- With effect from 27-08-1980 including 3.00 % per annum as foreign exchange risk fee charged by the Government
- Includes exchange risk fee 5.00% payable to the Government in respect of DEG line of Credit
- On the mark-up basis w.e.f. 1st August,1991
- On the mark-up basis w.e.f. 15-08-1993 & 02-03-1994
- On the mark-up basis w.e.f. 13th November,1994.
- 2% above SBP discount rate on BMR financing (SBP discount rate at present is 14%)
- 3% above SBP discount rate on BMR financing (SBP discount rate at present is 9%
- 1% above SBP Discount rate on Project Financing ((SBP discount rate at present is 7%)
- Rate of return on PICIC's Long Term project financing presently lies in the range of 7.5% p.a to 10.0% p.a. floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our margin subject to a floor rate in range of 7.5% p.a. to 10.0% p.a. The rate of return/mark-up is conditional upon our internal tiering criteria of companies. However, our weighted 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 Jan.	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.
1. Saving Accounts										
(i) With cheque facilities	9.50	8.50	8.00	8.00	8.00	8.00	8.00	8.40	8.65	7.40
(ii) Without cheque facilities	10.00	9.00	8.50	8.50	9.00	8.50	8.25	8.40	8.65	7.40
2. Khas Deposit Accounts or Certificates ¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts ²										
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates ³										
(i) 1st year	9.00	8.00	8.00	8.00	8.00	7.00	5.50	7.00	7.00	7.00
(ii) 10 years (Compound rate)	12.15	12.15	12.15	12.60	13.55	12.68	11.90	12.33	12.68	11.50
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	14.40	13.00	11.60	12.00	13.20	12.40	11.60	11.80	11.90	10.70
(ii) Last period of complete 6 months	15.20	14.20	12.00	12.80	14.00	13.00	12.00	12.20	12.60	11.30
(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	15.00	13.60	12.00	12.36	13.44	12.60	11.76	12.12	12.36	11.04
8. Pensioner's Benefit Accounts ⁷	16.80	16.10	14.16	14.64	15.36	14.40	13.86	14.28	14.64	13.50
9. Behbood Saving Certificate ⁸	16.80	16.10	14.16	14.64	15.36	14.40	13.86	14.28	14.64	13.50

Notes:

Source: Central Directorate of National Savings

1. Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7 (1) AFA (DM)/96-726-727.
2. Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
3. Defence Saving Certificates introduced w.e.f. 08-11-1966.
4. National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U.O.No. referred above.
5. Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. 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.
6. Regular Income certificates introduced w.e.f. 02-02-1993.
7. Pensioner's Benefit Accounts introduced w.e.f.20-01-2003.
8. 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