

3.1 Scheduled Banks' Liabilities and Assets

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

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)				
ITEMS	2011	2012		2013
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Capital	479,214.1	485,296.5	490,236.3	494,484.6
Reserves	301,070.0	298,588.3	327,524.1	328,627.7
Demand Deposits:	2,741,791.2	3,069,780.2	3,354,550.8	3,751,938.4
(a) Scheduled Banks	112,996.7	93,530.4	89,184.6	77,782.4
(b) Others	2,628,794.4	2,976,249.9	3,265,366.3	3,674,156.0
Time Deposits:	3,077,140.6	3,247,640.5	3,382,095.5	3,472,424.5
(a) Scheduled Banks	17,679.1	4,517.4	14,876.5	12,172.3
(b) Others	3,059,461.5	3,243,123.1	3,367,219.0	3,460,252.2
Borrowings from:	662,826.9	487,155.6	1,009,270.0	765,081.3
(a) State Bank of Pakistan	516,154.1	382,500.8	898,410.4	487,010.9
(b) Banks Abroad	18,103.7	20,074.4	21,276.0	42,987.6
(c) Other Scheduled Banks	128,569.1	84,580.4	89,583.7	235,082.8
Head Office and Inter-Bank Adjustment	194,631.1	79,589.6	117,918.1	67,154.8
Contingent Liabilities as per contra	3,338,830.5	2,873,008.1	4,845,232.9	2,921,203.0
Other Liabilities	2,155,631.2	2,390,701.8	2,501,374.7	4,285,201.8
TOTAL LIABILITIES / ASSETS	12,951,135.6	12,931,760.6	16,028,202.5	16,086,116.1
ASSETS				
Cash:	623,759.7	639,771.2	736,289.4	741,126.7
(a) Notes, Coins and Silver	126,072.2	129,080.6	156,136.0	130,014.7
(b) Balances with State Bank of Pakistan	368,991.1	394,845.5	451,683.8	489,678.2
(c) Balances with others Scheduled Banks	128,696.4	115,845.1	128,469.6	121,433.8
Balances held Abroad	126,936.1	117,694.9	173,900.6	102,963.2
Bills Purchased and Discounted	175,019.5	196,877.8	196,866.5	210,051.3
Advances to:	3,362,417.2	3,597,714.3	3,746,479.6	3,717,237.7
(a) Scheduled Banks	52,224.7	67,709.9	57,943.4	75,455.2
(b) Others	3,310,192.5	3,530,004.4	3,688,536.3	3,641,782.5
Investment in Securities and Shares:	3,075,526.3	3,273,388.4	3,990,768.5	4,213,708.4
(a) Federal Government Securities	457,495.2	493,252.4	622,729.9	720,936.0
(b) Treasury Bills	1,932,569.3	1,916,027.9	2,519,713.8	2,604,250.2
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	68,147.3	76,298.8	91,605.3	103,017.1
(e) Others	617,314.5	787,809.3	756,719.4	785,505.1
Bank Premises	167,284.8	169,010.4	178,619.3	182,822.4
Head Office and Inter-Bank Adjustment	284,858.2	223,177.0	344,691.6	150,832.3
Contingent Assets as per contra	3,338,830.5	2,873,008.1	4,845,232.9	2,921,203.0
Others Assets	1,796,503.3	1,841,118.4	1,815,354.1	3,846,171.0

3.2 Distribution of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)

(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
2009							
December							
No. of A/Cs.	9,530,237	151,069	80,842	14,504,259	317,716	88,261	219,682
Amount	1,165,771.1	40,151.1	17,872.7	1,669,820.2	652,056.3	163,301.1	440,286.2
2010							
June							
No. of A/Cs.	10,422,699	151,503	99,897	14,657,234	484,295	91,709	262,060
Amount	1,307,916.6	44,972.5	12,798.5	1,844,027.9	637,367.4	162,242.3	480,548.0
December							
No. of A/Cs.	11,397,109	146,356	97,120	15,183,357	378,680	117,218	319,486
Amount	1,361,158.4	48,545.9	21,056.2	1,954,602.2	708,592.1	148,475.5	515,544.9
2011							
June							
No. of A/Cs.	12,114,523	186,684	84,350	14,964,234	470,924	134,576	323,944
Amount	1,605,317.7	61,550.6	13,967.8	2,087,579.2	711,607.5	200,849.1	567,555.0
December							
No. of A/Cs.	12,847,176	166,181	86,273	15,703,397	649,037	143,716	372,767
Amount	1,602,362.5	53,683.6	15,101.4	2,186,326.0	694,714.0	226,624.5	662,506.7
2012							
June							
No. of A/Cs.	13,994,488	171,396	79,593	15,991,376	559,435	142,647	316,887
Amount	1,828,006.3	69,799.8	11,501.4	2,400,372.5	756,645.1	214,208.7	673,732.2
December							
No. of A/Cs.	14,812,829	189,873	98,450	16,486,901	838,832	188,500	349,532
Amount	1,915,286.6	66,838.3	20,735.0	2,659,591.4	742,032.2	243,193.3	701,886.8
2013							
June							
No. of A/Cs.	16,239,187	207,863	103,225	16,971,364	760,262	107,435	293,726
Amount	2,137,424.8	94,879.1	17,874.2	2,930,689.0	792,273.2	209,467.1	666,975.0

3.2 Distribution of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)						
END OF PERIOD	FIXED DEPOSITS					All DEPOSITS
	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years & over	Total	
2009						
December						
No. of A/Cs.	44,391	80,797	17,923	203,360	972,130	25,238,537
Amount	26,652.1	55,228.2	8,758.4	112,764.4	1,459,046.6	4,352,661.8
2010						
June						
No. of A/Cs.	61,817	86,522	26,206	23,1912	1,244,521	26,575,854
Amount	25,398.2	53,442.2	7,932.2	116,471.3	1,483,402.0	4,693,117.1
December						
No. of A/Cs.	94,637	101,636	15,892	298,969	1,326,518	28,150,460
Amount	23,062.7	56,950.1	5,774.2	140,153.4	1,598,552.8	4,983,915.5
2011						
June						
No. of A/Cs.	52,142	121,707	31,335	257,524	1,392,152	28,741,943
Amount	26,010.2	65,162.8	7,225.3	142,490.0	1,720,899.8	5,489,315.2
December						
No. of A/Cs.	48,087	133,652	24,220	282,222	1,653,701	30,456,728
Amount	22,994.9	66,452.3	6,468.1	151,021.9	1,830,782.4	5,688,255.9
2012						
June						
No. of A/Cs.	58,225	149,568	18,171	264,587	1,509,520	31,746,373
Amount	27,720.8	84,802.4	6,480.0	146,103.7	1,909,692.9	6,219,372.9
December						
No. of A/Cs.	75,335	169,803	38,512	313,660	1,974,174	33,562,227
Amount	27,227.9	95,453.2	7,364.6	152,976.0	1,970,134.0	6,632,585.3
2013						
June						
No. of A/Cs.	55,712	151,488	19,075	238,564	1,626,262	35,147,901
Amount	26,491.5	97,326.9	6,997.0	154,010.5	1,953,541.2	7,134,408.2

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

(End of Period: Million Rupees)

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

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

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2009	2010		2011
	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of luggage and	7,072.8	5,434.0	5,156.7	5,335.0
i.) Tanning & dressing of leather, luggage, handbags etc.	1,439.7	1,398.1	1,632.7	1,887.0
ii.) Footwear	5,633.1	4,035.9	3,524.0	3,448.0
a) Leather wear	4,158.3	3,516.5	3,070.3	3,036.7
b) Rubber and Plastic wear	1,474.8	519.4	453.7	411.3
6- Wood and products of wood cork	2,109.5	1,401.6	967.4	1,276.7
7- Paper, paperboard and products	2,018.7	2,297.1	2,484.3	2,699.9
8- Printing, publishing and allied industries	4,624.7	5,376.2	5,005.2	5,644.9
9- Coke and refined petroleum products	21,906.1	28,278.5	26,549.9	25,042.4
10- Chemicals and chemical products	60,176.0	49,215.4	65,890.4	60,539.8
11- Rubber and plastics products	1,900.6	2,709.3	2,741.0	3,333.8
12- Other non-metallic mineral products	8,452.1	6,200.3	7,611.6	8,167.8
13- Basic metals	10,279.4	12,334.6	8,056.0	8,795.4
14- Fabricated metal products	2,242.9	3,236.3	2,547.6	2,885.9
15- Machinery and equipment	8,474.6	9,095.9	8,172.3	9,083.2
16- Office, accounting and computing machinery	446.0	729.6	966.3	1,349.0
17- Electrical machinery and apparatus	8,449.5	6,807.5	6,881.6	9,331.3
18- Radio, television and communication equipment and	3,653.0	1,479.3	814.7	1,309.7
19- Medical, precision and optical instruments, watches and	3,544.1	2,845.3	3,660.4	4,196.5
20- Motor vehicles, trailers and semi-trailers	16,010.5	21,140.9	11,092.7	15,124.4
21- Other transport equipments	2,627.6	3,213.7	2,942.0	3,809.8
22- Furniture and fixture	1,599.5	1,463.1	1,868.6	1,509.0
23- Jewellery and related articles	1,230.7	1,014.1	760.9	979.8
24- Sports goods	1,014.9	1,967.5	1,652.7	2,011.3
25- Handicrafts	170.1	138.7	178.4	180.4
26- Other manufacturing n.e.s.	7,339.5	7,228.2	8,171.8	7,824.8
E. Ship breaking and waste / scrape (junk) etc.	2,448.7	2,240.9	1,556.8	1,690.1
F. Electricity, gas and water supply	41,911.4	41,780.6	30,929.6	29,732.6
G. Construction	60,884.2	65,883.1	64,990.2	77,808.6
1- Building	41,001.6	50,773.1	48,091.1	56,641.1
2- Infrastructure	19,882.6	15,110.0	16,899.2	21,167.5
H. Commerce and Trade	179,864.2	198,778.5	205,808.0	221,600.1
1- Sale, maintenance and repair of motor vehicles and	9,955.7	9,819.4	9,819.4	9,887.5
2- Wholesale and commission trade	110,964.8	120,114.1	122,152.0	130,750.2
i) Exports	19,275.7	19,401.0	19,912.7	22,149.1
ii) Imports	12,921.3	13,153.3	12,161.2	14,155.2
iii) Domestic whole sales	78,767.9	87,559.8	90,078.2	94,445.9
3- Retail trade	58,943.7	68,845.0	73,836.6	80,962.4
I. Hotels, restaurants and clubs etc	7,882.4	5,660.6	6,840.7	8,851.3
J. Transport, storage and communications	118,538.3	116,513.4	111,695.3	120,759.6
K. Real estate, renting and business activities	130,941.7	148,654.0	155,649.2	176,738.7
1- Real estate activities	23,516.0	27,100.4	32,971.8	34,339.3
2- Renting of machinery and equipment	3,007.2	1,807.7	1,668.6	2,284.9
3- Computer and related activities	6,805.0	6,702.3	6,898.2	7,474.1
4- Research and development	2,860.2	3,558.3	2,873.4	5,211.0
5- Other business activities	94,753.3	109,485.4	111,237.2	127,429.5
L. Education	32,361.4	35,949.0	36,235.2	35,743.6
M. Health and social work	14,451.7	15,604.3	16,611.1	19,044.7
N. Other community, social and personal service activities	41,617.3	46,175.1	52,683.0	57,329.0
O. Other private business n.e.c	169,277.2	213,724.1	214,330.6	235,995.6
V. Trust Funds and Non-Profit Institutions	118,234.0	115,731.4	144,640.7	145,118.4
VI. Personal	2,010,811.8	2,189,300.9	2,357,475.2	2,604,422.6
VII. Others	43,575.4	48,069.2	44,670.8	57,174.7
TOTAL	4,352,661.8	4,693,117.1	4,983,915.5	5,489,315.1

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2011	2012		2013
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	73,878.6	89,414.7	82,376.0	78,851.0
I. Official	9,739.0	9,812.9	8,728.2	8,471.4
II. Business	34,567.1	48,270.1	41,744.4	39,202.7
III. Personal	29,572.5	31,331.6	31,903.4	31,176.9
B. DOMESTIC CONSTITUENTS :	5,614,377.4	6,129,958.3	6,550,209.3	7,055,557.2
I. Government :	604,920.8	664,880.8	679,537.7	696,173.4
A. Federal Government	348,240.2	410,078.7	404,445.0	413,874.5
B. Provincial Governments	227,132.2	228,021.0	254,139.0	259,995.3
C. Local Bodies (City Governments)	29,548.4	26,781.2	20,953.8	22,303.6
II. Non-Financial Public Sector Enterprises :	400,839.5	422,758.9	401,227.9	396,165.6
A. Agriculture, Forestry, Hunting & Fishing	70.1	320.6	298.0	325.8
B. Mining & Quarrying	72,431.3	87,572.2	74,258.8	64,805.8
C. Manufacturing	91,846.9	96,515.5	101,161.9	99,161.8
D. Construction	43.9	196.7	145.3	56.2
E. Utilities	55,170.7	74,926.8	66,300.5	64,195.0
F. Commerce	27,438.6	18,611.7	18,902.0	23,019.7
G. Transport, Storage & Communication	113,489.0	109,859.3	100,692.3	108,262.7
H. Services	29,916.1	26,397.4	26,732.0	24,567.2
I. Others	10,433.0	8,358.8	12,737.2	11,771.4
III. Non-Bank Financial Companies :	133,178.0	119,782.8	150,959.9	167,101.9
A. Co-operative Banks	4,128.2	2,194.9	1,120.0	2,002.9
B. Development Financial Institutions	1,650.3	485.2	1,077.2	2,411.7
C. Insurance Companies	40,420.4	32,197.8	43,068.6	49,853.5
D. Micro Finance Banks	2,141.9	1,880.7	2,867.9	3,396.9
E. Other NBFC's	84,837.2	83,024.2	102,826.2	109,436.9
IV. Private Sector Enterprises :	1,491,484.0	1,653,240.8	1,806,632.4	1,985,965.3
A. Agriculture, Hunting and Forestry	158,797.6	171,183.4	182,182.6	191,602.6
1- Growing of crops	145,165.3	155,491.8	164,775.0	173,759.7
2- Farming of animals	7,212.9	8,249.3	8,420.9	8,866.9
3- Agricultural and animal husbandry	4,639.5	5,293.4	6,015.0	5,404.5
4- Agricultural machinery and equipments	1,145.6	1,399.4	2,162.8	2,688.3
5- Hunting, trapping, forestry & logging	38.4	242.2	72.1	46.8
6- Forestry and Logging and Related Service	595.8	507.2	736.9	836.5
B. Fishing and fish farming etc.	910.0	1,332.5	1,703.1	1,711.6
C. Mining and Quarrying	50,174.0	41,617.0	44,030.1	61,934.7
1- Mining of coal	7,248.7	7,988.7	8,791.9	10,092.1
2- Crude petroleum & natural gas	37,090.6	27,410.6	26,839.4	44,164.5
3- Iron & non-ferrous metal ores	354.3	1,558.1	1,587.8	1,613.3
4- Quarrying of stone, sand and clay	441.3	261.8	224.8	271.5
5- Chemical, fertilizer, Salt etc.	5,039.1	4,397.8	6,586.2	5,793.3
D. Manufacturing	325,761.2	359,619.1	407,510.1	426,105.7
1- Food products and beverages	65,290.4	59,027.0	71,103.2	70,796.5
2- Tobacco products	1,446.1	1,613.4	1,790.9	2,045.1
3- Textiles	60,799.2	70,050.7	70,701.9	77,687.4
i) Spinning, weaving, finishing of textiles	46,854.1	53,702.8	55,334.3	60,027.8
a) Spinning of fibers	27,849.8	31,804.6	34,737.5	36,058.8
b) Weaving of textiles	11,382.1	13,132.9	11,915.2	13,543.9
c) Finishing of textiles	7,622.3	8,765.3	8,681.6	10,425.2
ii) Made-up textile articles	6,078.0	7,717.7	6,853.9	7,781.3
iii) Knit wear	3,261.5	3,093.2	3,371.7	3,474.6
iv) Carpets and rugs	1,057.4	1,312.8	1,531.6	1,617.0
v) Other textiles n.e.s.	3,548.2	4,224.2	3,610.4	4,786.7
4- Wearing apparel, readymade garments etc.	8,920.4	9,050.1	10,194.7	9,304.2

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

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2011	2012		2013
	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of	5,987.5	6,923.2	7,382.0	7,858.7
i.) Tanning & dressing of leather, luggage, handbags	2,265.0	2,496.6	2,461.6	2,869.6
ii.) Footwear	3,722.6	4,426.6	4,920.4	4,989.1
a) Leather wear	3,321.0	3,646.9	4,202.8	4,202.7
b) Rubber and Plastic wear	401.6	779.7	717.6	786.4
6- Wood and products of wood cork	1,074.3	1,583.3	1,677.5	1,805.1
7- Paper, paperboard and products	2,238.9	2,731.1	3,848.1	3,008.6
8- Printing, publishing and allied industries	5,315.7	6,555.4	8,065.6	9,229.5
9- Coke and refined petroleum products	35,202.7	45,781.6	45,162.4	32,707.7
10- Chemicals and chemical products	65,057.3	55,918.2	84,206.4	64,900.7
11- Rubber and plastics products	3,300.6	4,457.9	4,750.0	6,201.6
12- Other non-metallic mineral products	7,070.5	9,799.1	13,412.5	16,341.8
13- Basic metals	8,230.3	10,344.4	12,662.2	13,852.2
14- Fabricated metal products	3,207.5	4,258.4	5,214.1	5,189.6
15- Machinery and equipment	8,856.8	11,731.7	10,361.9	11,622.9
16- Office, accounting and computing machinery	1,996.4	1,995.5	1,821.0	1,863.3
17- Electrical machinery and apparatus	9,184.5	11,675.5	10,925.2	26,019.8
18- Radio, television and communication equipment and	943.3	1,320.9	1,529.8	1,889.2
19- Medical, precision and optical instruments, watches	3,866.6	5,466.6	5,126.1	5,707.4
20- Motor vehicles, trailers and semi-trailers	11,653.1	19,232.2	14,477.4	17,834.1
21- Other transport equipments	2,228.1	2,686.7	4,378.1	4,752.0
22- Furniture and fixture	1,663.4	1,561.9	1,970.4	2,482.3
23- Jewellery and related articles	864.2	1,354.9	1,470.7	1,767.7
24- Sports goods	2,049.0	2,438.5	2,503.2	2,311.7
25- Handicrafts	198.7	160.2	140.2	125.8
26- Other manufacturing n.e.s.	9,115.6	11,900.7	12,634.7	28,800.7
E. Ship breaking and waste / scrape (junk) etc.	2,291.2	2,375.2	1,791.3	2,446.9
F. Electricity, gas and water supply	35,052.0	35,059.4	43,262.7	46,830.8
G. Construction	75,141.7	97,694.2	94,411.7	109,482.0
1- Building	58,668.8	72,722.7	66,353.0	80,017.2
2- Infrastructure	16,472.9	24,971.5	28,058.7	29,464.8
H. Commerce and Trade	226,686.4	254,628.0	259,449.9	302,111.3
1- Sale, maintenance and repair of motor vehicles and	10,338.1	12,202.6	12,566.9	14,364.2
2- Wholesale and commission trade	130,919.3	137,163.1	138,696.5	146,016.2
i) Exports	22,322.1	24,255.0	26,335.9	27,029.8
ii) Imports	13,378.5	15,018.1	14,668.1	15,591.2
iii) Domestic whole sales	95,218.7	97,889.9	97,692.6	103,395.2
3- Retail trade	85,429.0	105,262.3	108,186.5	141,730.9
I. Hotels, restaurants and clubs etc	8,744.3	12,103.4	12,286.4	11,951.4
J. Transport, storage and communications	108,537.0	102,885.1	123,025.0	126,796.7
K. Real estate, renting and business activities	166,821.1	206,381.1	237,902.3	275,621.7
1- Real estate activities	32,084.9	46,399.7	39,370.4	39,085.9
2- Renting of machinery and equipment	2,446.4	3,635.7	5,121.4	5,084.1
3- Computer and related activities	7,954.7	10,287.8	12,570.2	14,915.4
4- Research and development	4,939.9	6,656.8	7,377.9	6,232.7
5- Other business activities	119,395.2	139,401.2	173,462.5	210,303.6
L. Education	34,390.0	39,081.4	47,000.6	50,890.5
M. Health and social work	20,288.2	22,537.4	22,958.7	24,076.8
N. Other community, social and personal service activities	57,762.3	62,180.4	70,438.3	75,372.9
O. Other private business n.e.c	220,127.0	244,563.1	258,679.6	279,029.7
V. Trust Funds and Non-Profit Institutions	152,792.8	171,200.7	193,681.2	193,310.6
VI. Personal	2,759,765.1	3,030,641.2	3,247,694.6	3,516,099.8
VII. Others	71,397.2	67,453.0	70,475.6	100,740.5
TOTAL	5,688,255.9	6,219,372.9	6,632,585.2	7,134,408.2

3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 30th June, 2013

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		D O M E S T I C C O N S T I T U E N T S							
			Government		Non Financial Public Sector		NBFC's		Private Sector (Business)	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	1,145	2.3	31,639	54.3	649	0.6	541	0.9	774,477	2,232.4
5,000 to 10,000	525	3.7	17,609	131.8	307	1.9	309	2.2	884,672	6,226.1
10,000 to 20,000	995	14.8	37,233	543.5	2,258	33.3	323	4.4	957,505	14,434.8
20,000 to 25,000	415	9.1	14,446	322.3	236	5.7	102	2.2	453,498	10,186.8
25,000 to 30,000	318	8.7	19,439	546.7	44	1.2	110	3.0	380,822	10,545.5
30,000 to 40,000	470	16.1	23,187	791.0	337	10.9	1,011	32.3	664,504	23,223.0
40,000 to 50,000	323	14.1	11,378	507.4	2,211	104.0	149	6.7	566,980	25,586.5
50,000 to 60,000	1,771	93.4	11,699	637.9	906	47.9	80	4.3	536,457	29,217.6
60,000 to 70,000	370	22.9	6,627	430.6	461	29.7	96	6.2	439,032	28,369.3
70,000 to 80,000	203	15.0	9,282	689.6	71	5.4	166	12.0	349,991	26,206.3
80,000 to 90,000	521	43.2	6,665	565.3	132	10.9	52	4.4	342,926	29,115.4
90,000 to 100,000	585	54.8	2,859	271.6	900	82.5	70	6.6	300,456	28,525.0
100,000 to 200,000	6,398	928.4	26,178	3,558.1	2,257	285.4	1,314	208.4	1,583,552	216,934.7
200,000 to 300,000	2,805	677.9	13,618	3,338.3	1,055	238.5	416	105.8	502,270	121,743.8
300,000 to 400,000	2,556	879.6	8,471	2,939.5	805	287.6	266	97.0	241,491	83,394.4
400,000 to 500,000	1,907	840.3	6,448	2,911.9	510	229.2	214	94.2	113,422	50,544.2
500,000 to 600,000	1,929	1,065.8	7,776	4,032.0	363	195.0	245	135.6	85,197	46,611.2
600,000 to 700,000	480	307.4	3,235	2,163.6	83	53.2	69	44.3	50,483	32,725.3
700,000 to 800,000	1,596	1,211.8	4,171	3,096.7	1,512	1,134.5	107	81.7	37,265	27,752.0
800,000 to 900,000	761	654.8	2,572	2,176.9	48	40.8	106	89.5	26,205	22,258.8
900,000 to 1,000,000	1,238	1,169.0	1,635	1,558.7	546	532.4	53	50.7	20,256	19,235.0
1,000,000 to 2,000,000	3,277	4,355.7	12,875	18,974.5	2,543	3,273.9	730	1,000.9	89,117	120,926.9
2,000,000 to 3,000,000	1,166	2,878.3	4,444	10,803.5	491	1,168.8	378	901.5	27,372	67,111.3
3,000,000 to 4,000,000	436	1,527.0	2,245	7,768.9	172	578.9	201	671.3	12,814	43,955.8
4,000,000 to 5,000,000	477	2,156.3	1,556	6,961.3	147	671.3	144	646.5	6,555	29,018.2
5,000,000 to 6,000,000	207	1,135.9	1,414	7,563.2	197	1,081.8	235	1,300.6	5,655	30,227.7
6,000,000 to 7,000,000	128	842.9	913	5,940.9	103	655.5	77	493.0	2,860	18,540.2
7,000,000 to 8,000,000	66	497.5	627	4,734.1	35	265.1	92	699.0	2,545	19,024.6
8,000,000 to 9,000,000	58	487.7	505	4,297.2	74	617.2	64	545.6	1,870	15,683.1
9,000,000 to 10,000,000	77	737.5	402	3,809.0	41	390.6	34	317.9	2,020	19,053.6
10,000,000 and over	1,016	56,199.3	7,550	594,053.1	1,545	384,131.9	1,294	159,533.2	15,507	767,355.8
TOTAL	34,219	78,851.0	298,698	696,173.4	21,039	396,165.6	9,048	167,101.9	9,477,776	1,985,965.3

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

As on 30th June, 2013

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	D O M E S T I C C O N S T I T U E N T S									TOTAL	
	Trust Funds		Personal		Others		Sub Total				
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount	
Less than 5,000	23,539	50.8	1,173,917	2,938.3	25,047	62.7	2,029,809	5,340.0	2,030,954	5,342.4	
5,000 to 10,000	10,416	72.8	1,193,676	9,044.7	18,599	129.8	2,125,588	15,609.3	2,126,113	15,612.9	
10,000 to 20,000	17,555	262.6	2,174,700	32,348.3	87,676	1,345.2	3,277,250	48,972.0	3,278,245	48,986.8	
20,000 to 25,000	7,521	169.4	1,211,294	27,217.3	19,846	442.0	1,706,943	38,345.7	1,707,358	38,354.8	
25,000 to 30,000	9,156	247.6	1,096,520	29,978.5	21,606	611.1	1,527,697	41,933.5	1,528,015	41,942.1	
30,000 to 40,000	5,811	198.5	2,001,290	69,649.4	35,910	1,259.5	2,732,050	95,164.6	2,732,520	95,180.8	
40,000 to 50,000	7,450	335.8	1,712,628	76,935.4	45,970	2,035.0	2,346,766	105,510.8	2,347,089	105,524.9	
50,000 to 60,000	10,257	569.3	1,512,630	83,238.4	27,136	1,473.8	2,099,165	115,189.3	2,100,936	115,282.7	
60,000 to 70,000	12,894	850.3	1,350,126	87,632.1	43,524	2,828.6	1,852,760	120,146.8	1,853,130	120,169.7	
70,000 to 80,000	9,147	705.4	1,238,448	92,788.9	27,268	2,074.6	1,634,373	122,482.3	1,634,576	122,497.3	
80,000 to 90,000	4,533	381.2	1,091,484	92,476.5	26,438	2,241.0	1,472,230	124,794.6	1,472,751	124,837.8	
90,000 to 100,000	5,831	551.6	984,788	93,359.3	25,711	2,444.1	1,320,615	125,240.7	1,321,200	125,295.4	
100,000 to 200,000	27,598	3,939.8	4,649,049	644,566.1	96,511	12,274.9	6,386,459	881,767.4	6,392,857	882,695.8	
200,000 to 300,000	13,386	3,308.7	1,407,005	339,351.1	15,390	3,725.1	1,953,140	471,811.3	1,955,945	472,489.2	
300,000 to 400,000	8,787	2,991.5	619,032	211,831.4	11,751	4,067.9	890,603	305,609.2	893,159	306,488.8	
400,000 to 500,000	4,632	2,079.1	294,996	130,184.4	8,277	3,687.2	428,499	189,730.2	430,406	190,570.5	
500,000 to 600,000	2,668	1,419.0	166,337	90,227.2	6,193	3,447.1	268,779	146,067.1	270,708	147,132.9	
600,000 to 700,000	1,800	1,167.4	115,655	74,690.7	3,597	2,327.4	174,922	113,171.8	175,402	113,479.2	
700,000 to 800,000	1,625	1,239.9	85,040	63,382.6	1,836	1,353.2	131,556	98,040.6	133,152	99,252.4	
800,000 to 900,000	1,653	1,384.4	67,014	56,728.6	713	606.5	98,311	83,285.5	99,072	83,940.3	
900,000 to 1,000,000	818	772.4	48,618	46,160.3	1,990	1,929.9	73,916	70,239.4	75,154	71,408.5	
1,000,000 to 2,000,000	4,486	6,394.2	207,709	284,116.7	3,457	4,853.8	320,917	439,540.8	324,194	443,896.6	
2,000,000 to 3,000,000	2,478	5,951.0	65,414	155,609.7	5,678	13,519.3	106,255	255,065.0	107,421	257,943.3	
3,000,000 to 4,000,000	1,037	3,579.1	20,149	68,404.7	311	1,120.5	36,929	126,079.3	37,365	127,606.3	
4,000,000 to 5,000,000	896	4,037.4	14,759	67,500.8	1,469	6,180.4	25,526	115,015.9	26,003	117,172.2	
5,000,000 to 6,000,000	721	3,890.6	10,532	55,864.0	236	1,248.7	18,990	101,176.6	19,197	102,312.4	
6,000,000 to 7,000,000	417	2,713.8	5,707	36,811.0	143	936.1	10,220	66,090.5	10,348	66,933.4	
7,000,000 to 8,000,000	277	2,060.6	3,671	27,389.1	634	4,518.7	7,881	58,691.1	7,947	59,188.6	
8,000,000 to 9,000,000	288	2,438.5	2,600	21,985.1	39	328.8	5,440	45,895.4	5,498	46,383.1	
9,000,000 to 10,000,000	293	2,788.2	2,806	26,241.6	442	4,344.7	6,038	56,945.5	6,115	57,683.0	
10,000,000 and over	2,293	136,759.8	15,557	417,448.0	309	13,323.3	44,055	2,472,605.0	45,071	2,528,804.3	
TOTAL	200,263	193,310.6	24,543,151	3,516,099.8	563,707	100,740.5	35,113,682	7,055,557.2	35,147,901	7,134,408.2	

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2009		2010				2011	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	2,143,896	5,626.0	2,106,978	5,473.4	2,189,524	5,542.6	1,976,179	5,538.8
5,000 to 10,000	1,748,893	12,972.8	1,567,334	11,541.3	1,710,008	12,551.1	1,581,826	11,759.6
10,000 to 20,000	2,950,492	43,714.2	2,936,061	43,168.1	2,978,020	44,560.5	2,980,938	44,611.6
20,000 to 25,000	1,288,767	28,728.3	1,360,187	30,523.0	1,458,278	32,775.6	1,454,397	32,729.5
25,000 to 30,000	1,174,474	32,134.8	1,153,990	31,703.1	1,279,311	35,068.8	1,191,206	32,720.5
30,000 to 40,000	2,230,906	77,722.1	2,198,623	76,913.4	2,532,621	88,567.6	2,245,416	78,464.0
40,000 to 50,000	1,850,142	82,937.1	1,943,396	87,355.3	2,057,770	92,199.4	2,006,164	90,050.4
50,000 to 60,000	1,547,683	84,915.3	1,707,144	93,560.0	1,736,437	95,297.1	1,831,175	100,464.4
60,000 to 70,000	1,227,122	79,529.5	1,444,347	93,852.4	1,501,747	97,347.9	1,560,749	101,271.6
70,000 to 80,000	1,034,442	77,370.4	1,200,320	89,812.3	1,277,652	95,704.7	1,401,319	104,962.2
80,000 to 90,000	1,036,422	87,855.4	984,078	83,388.2	1,123,753	95,286.3	1,103,125	93,753.9
90,000 to 100,000	821,445	77,952.3	926,782	88,039.5	963,847	91,513.2	1,003,464	95,357.4
100,000 to 200,000	3,716,517	507,882.1	4,301,145	588,944.3	4,394,881	605,365.7	5,005,844	690,957.4
200,000 to 300,000	1,026,476	248,185.9	1,160,828	279,085.1	1,237,950	299,315.1	1,426,686	346,244.5
300,000 to 400,000	416,128	141,943.0	503,419	173,612.9	501,272	172,478.0	609,718	210,305.0
400,000 to 500,000	236,139	105,417.8	251,979	112,097.2	290,437	128,907.1	326,306	146,116.1
500,000 to 600,000	150,451	81,934.9	163,672	88,917.5	184,513	100,550.3	204,200	111,394.1
600,000 to 700,000	96,849	62,718.4	116,229	74,718.7	123,805	79,980.2	132,133	85,560.9
700,000 to 800,000	74,300	55,446.3	81,683	61,094.9	93,913	70,331.5	107,834	80,452.2
800,000 to 900,000	67,309	56,967.5	63,361	53,543.3	68,024	57,731.6	86,809	73,601.0
900,000 to 1,000,000	42,811	40,459.6	47,466	44,863.6	46,634	44,137.0	65,062	61,809.2
1,000,000 to 2,000,000	199,078	269,145.5	199,478	270,661.2	227,933	309,498.3	246,040	333,547.5
2,000,000 to 3,000,000	56,509	135,525.9	56,206	134,937.3	65,014	156,756.7	67,239	162,820.5
3,000,000 to 4,000,000	24,435	83,250.5	23,432	80,654.2	28,053	96,732.8	32,303	110,233.6
4,000,000 to 5,000,000	22,293	102,236.0	18,616	82,702.7	16,615	74,214.7	19,729	88,546.5
5,000,000 to 6,000,000	10,689	57,069.2	13,444	71,924.2	12,046	64,741.0	16,699	90,111.0
6,000,000 to 7,000,000	6,630	42,620.1	6,085	39,261.6	7,188	46,422.1	8,558	55,336.8
7,000,000 to 8,000,000	4,116	30,811.0	3,961	29,448.0	5,330	39,576.5	6,088	45,389.7
8,000,000 to 9,000,000	3,437	28,960.3	3,879	32,796.4	4,086	34,483.0	4,844	40,976.2
9,000,000 to 10,000,000	2,560	24,190.7	2,673	25,217.1	2,958	27,835.0	4,274	40,498.7
10,000,000 and over	27,126	1,586,439.0	29,058	1,713,306.9	30,840	1,788,444.0	35,619	1,923,730.6
TOTAL	25,238,537	4,352,661.8	26,575,854	4,693,117.1	28,150,460	4,983,915.5	28,741,943	5,489,315.2

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2011		2012				2013	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,204,424	5,823.9	2,479,683	7,384.9	2,112,432	5,016.9	2,030,954	5,342.4
5,000 to 10,000	1,860,895	13,631.6	1,693,763	12,486.5	2,028,997	14,966.4	2,126,113	15,612.9
10,000 to 20,000	3,400,190	50,320.0	3,256,295	48,695.3	3,131,511	46,833.9	3,278,245	48,986.8
20,000 to 25,000	1,464,250	32,872.6	1,476,430	33,265.1	1,559,406	35,073.2	1,707,358	38,354.8
25,000 to 30,000	1,558,733	42,818.0	1,451,055	39,793.3	1,561,989	42,895.7	1,528,015	41,942.1
30,000 to 40,000	2,443,279	85,642.8	2,537,380	88,476.3	2,724,899	95,324.6	2,732,520	95,180.8
40,000 to 50,000	2,213,312	99,052.2	2,230,738	100,264.3	2,286,902	102,481.8	2,347,089	105,524.9
50,000 to 60,000	1,812,063	99,488.0	2,006,791	110,124.8	2,047,566	112,136.3	2,100,936	115,282.7
60,000 to 70,000	1,649,554	107,085.7	1,735,006	112,361.5	1,816,416	117,881.9	1,853,130	120,169.7
70,000 to 80,000	1,431,104	107,215.6	1,455,464	108,958.9	1,606,194	120,171.8	1,634,576	122,497.3
80,000 to 90,000	1,203,210	101,998.5	1,193,775	101,446.9	1,364,519	116,033.5	1,472,751	124,837.8
90,000 to 100,000	1,031,518	97,602.7	1,067,111	101,334.9	1,155,766	109,552.3	1,321,200	125,295.4
100,000 to 200,000	4,877,701	666,873.4	5,394,449	742,525.4	5,723,875	790,765.9	6,392,857	882,695.8
200,000 to 300,000	1,334,685	322,587.4	1,499,008	362,880.0	1,850,168	450,029.3	1,955,945	472,489.2
300,000 to 400,000	591,112	202,740.8	638,983	218,306.2	932,791	318,325.9	893,159	306,488.8
400,000 to 500,000	329,271	146,789.9	339,814	150,955.2	383,333	170,572.0	430,406	190,570.5
500,000 to 600,000	208,459	113,157.3	253,621	138,739.9	288,163	157,160.5	270,708	147,132.9
600,000 to 700,000	139,218	89,972.3	202,614	130,710.3	159,023	102,784.7	175,402	113,479.2
700,000 to 800,000	115,739	86,654.3	134,506	100,689.7	142,508	106,519.2	133,152	99,252.4
800,000 to 900,000	79,994	67,673.4	97,295	82,484.9	95,078	80,566.1	99,072	83,940.3
900,000 to 1,000,000	62,492	59,258.4	76,728	72,572.8	73,332	69,527.4	75,154	71,408.5
1,000,000 to 2,000,000	246,118	331,574.7	303,371	409,681.2	295,071	397,562.7	324,194	443,896.6
2,000,000 to 3,000,000	69,908	168,220.8	85,059	204,225.3	83,839	201,419.8	107,421	257,943.3
3,000,000 to 4,000,000	32,900	112,859.1	35,973	123,331.3	35,389	121,165.3	37,365	127,606.3
4,000,000 to 5,000,000	21,616	96,736.5	23,037	103,428.7	22,250	100,213.7	26,003	117,172.2
5,000,000 to 6,000,000	13,982	75,171.5	13,755	73,888.2	14,129	75,721.4	19,197	102,312.4
6,000,000 to 7,000,000	9,044	58,145.9	8,950	57,622.2	9,520	61,471.5	10,348	66,933.4
7,000,000 to 8,000,000	6,640	49,442.3	6,364	47,458.8	6,798	50,823.7	7,947	59,188.6
8,000,000 to 9,000,000	4,885	41,365.2	4,989	42,135.9	4,932	41,578.1	5,498	46,383.1
9,000,000 to 10,000,000	3,923	37,126.3	4,383	41,416.7	4,573	43,261.8	6,115	57,683.0
10,000,000 and over	36,509	2,118,354.9	39,983	2,251,727.3	40,858	2,374,747.9	45,071	2,528,804.3
TOTAL	30,456,728	5,688,255.9	31,746,373	6,219,372.9	33,562,227	6,632,585.2	35,147,901	7,134,408.2

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 All Banks

(End of Period: Million Rupees)				
BORROWERS	2009	2010		2011
	Dec.	Jun.	Dec.	Jun.
I. Government:	333,440.8	423,866.8	372,547.0	406,735.0
A. Federal Government:	186,794.6	183,015.4	169,578.5	192,151.0
(1) Commodity Operations	181,725.3	175,612.5	160,783.0	183,252.8
(2) Others	5,069.3	7,402.9	8,795.4	8,898.2
B. Provincial Governments:	146,646.3	240,851.4	202,968.5	214,584.0
(1) Commodity Operations	146,307.4	240,620.7	202,724.5	214,235.2
(2) Others	338.8	230.7	244.0	348.7
C. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	225,365.8	166,137.7	165,357.7	171,002.7
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(2) Mining & Quarrying	-	-	-	-
(3) Manufacturing	73,437.2	55,045.0	47,972.6	39,008.0
(4) Construction	-	-	-	-
(5) Utilities	65,329.8	29,292.0	32,220.7	33,718.3
(6) Commerce	17,488.6	12,822.5	14,780.5	18,197.6
(7) Transport, Storage & Communication	34,876.8	34,753.0	39,235.4	46,714.6
(8) Services	3.6	32.6	59.8	314.6
(9) Others	34,229.9	34,192.6	31,088.7	33,049.6
III. Non-Bank Financial Institutions :	49,030.0	44,302.7	42,047.8	40,181.7
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	6,098.0	6,429.3	5,624.9	4,928.1
(3) Insurance Companies	1,369.8	1,428.4	1,173.0	1,029.0
(4) Micro Finance	-	200.0	200.0	200.0
(5) Other NBFC's	41,562.2	36,244.9	35,049.9	34,024.7
IV. Private Sector Enterprises :	2,221,542.0	2,193,624.0	2,386,470.9	2,364,473.6
A. Agriculture, Hunting and Forestry	165,826.2	165,206.6	178,212.5	179,946.5
(1) Growing of crops	120,137.4	114,912.1	125,848.1	127,897.6
(2) Farming of animals	20,611.7	22,968.6	24,906.7	26,648.8
(3) Agricultural and animal husbandry	633.2	476.2	570.8	401.1
(4) Agricultural machinery and equipments	24,259.1	26,772.2	26,786.7	24,812.0
(5) Hunting, trapping, forestry & logging	184.8	77.4	100.1	187.0
B. Fishing and fish farming etc.	670.7	767.6	637.1	470.6
C. Mining and Quarrying	17,002.7	14,979.1	14,475.0	16,298.4
(1) Mining of coal	2,465.0	2,742.4	3,161.1	3,177.5
(2) Crude petroleum & natural gas	11,923.3	10,460.5	9,508.0	11,629.1
(3) Iron & non-ferrous metal ores	928.0	580.4	249.7	488.4
(4) Quarrying of stone, sand and clay	374.9	325.8	572.9	460.2
(5) Chemical, fertilizer, Salt etc.	1,311.4	870.1	983.2	543.2
D. Manufacturing	1,282,352.6	1,228,536.4	1,366,476.0	1,343,695.1
(1) Food products and beverages	190,828.4	214,265.2	222,018.1	274,994.8
(2) Tobacco products	2,040.1	2,278.8	4,236.6	3,136.5
(3) Textiles	526,332.6	456,139.9	554,403.8	492,062.0
i) Spinning, weaving, finishing of textiles	424,046.0	351,567.5	435,407.9	377,929.4
a) Spinning of fibers	255,267.8	202,128.3	248,974.4	213,381.9
b) Weaving of textiles	89,230.0	82,154.9	99,361.9	89,351.1
c) Finishing of textiles	79,548.3	67,284.3	87,071.6	75,196.5
ii) Made-up textile articles	46,306.3	51,329.2	53,405.8	47,131.1
iii) Knit wear	23,683.8	21,245.7	24,009.8	25,598.8
iv) Carpets and rugs	4,617.7	6,754.9	6,469.3	6,800.5
v) Other textiles n.e.s.	27,678.8	25,242.7	35,110.9	34,602.2
(4) Wearing apparel, readymade garments etc.	49,456.7	48,150.6	49,888.2	49,473.4

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

3.6 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2009	2010		2011
	Dec.	Jun.	Dec	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,026.8	17,121.6	18,452.7	22,091.0
i.) Tanning & dressing of leather, luggage, handbags etc.	9,895.0	9,288.3	9,769.0	12,030.1
ii.) Footwear	8,131.7	7,833.3	8,683.7	10,060.8
6) Wood and products of wood cork	1,919.3	1,890.1	2,673.2	3,307.9
7) Paper, paperboard and products	17,528.3	18,591.4	19,504.2	23,543.5
8) Printing, publishing and allied industries	8,397.5	7,586.4	6,969.7	7,165.1
9) Coke and refined petroleum products	21,737.1	23,652.9	26,761.5	31,284.1
10) Chemicals and chemical products	154,646.7	152,153.2	156,047.5	154,521.0
11) Rubber and plastics products	12,405.3	13,584.5	13,953.4	14,126.3
12) Other non-metallic mineral products	102,842.3	99,994.9	107,354.1	93,440.1
13) Basic metals	39,596.0	40,885.5	45,463.4	43,158.9
14) Fabricated metal products	9,528.5	11,371.5	12,961.0	12,382.3
15) Machinery and equipment	16,073.4	15,729.3	20,610.2	19,175.0
16) Office, accounting and computing machinery	128.1	38.2	32.7	31.1
17) Electrical machinery and apparatus	48,342.3	44,963.3	42,194.0	37,980.0
18) Radio, television and communication equipment and apparatus	3,693.3	3,045.1	3,394.0	3,207.2
19) Medical, precision and optical instruments, watches and clocks	5,555.0	7,555.6	7,836.6	8,214.2
20) Motor vehicles, trailers and semi-trailers	18,825.1	16,042.4	17,971.7	16,308.2
21) Other transport equipments	4,445.4	3,789.5	3,541.4	3,120.5
22) Furniture and fixture	1,941.3	2,206.9	1,784.5	2,203.7
23) Jewellery and related articles	1,277.1	1,031.9	923.1	864.0
24) Sports goods	4,638.1	4,220.4	4,410.1	5,178.3
25) Handicrafts	144.8	149.6	119.0	164.1
26) Other manufacturing n.e.s.	22,003.2	22,097.7	22,971.2	22,561.8
E. Ship breaking and waste / scrape (junk)	3,380.2	4,906.3	7,111.1	7,212.4
F. Electricity, gas and water supply	179,560.4	209,776.8	231,997.6	263,825.7
G. Construction	64,985.6	65,825.6	69,536.2	66,211.1
1) Building	51,799.3	51,131.0	51,943.8	50,019.9
2) Infrastructure	13,186.3	14,694.6	17,592.4	16,191.2
H. Commerce and Trade	231,335.7	220,443.9	228,189.1	203,351.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,475.7	12,694.9	13,845.1	10,351.1
2) Wholesale and commission trade	129,131.3	120,150.7	123,438.5	108,050.5
i) Exports	39,468.0	33,432.4	40,330.2	34,826.4
ii) Imports	28,876.1	29,565.7	29,492.4	24,083.7
iii) Domestic whole sales	60,787.2	57,152.6	53,615.9	49,140.4
3) Retail trade	87,728.7	87,598.3	90,905.5	84,950.2
I. Hotels, restaurants and clubs etc	14,042.1	14,830.4	15,311.3	14,026.0
J. Transport, storage and communications	96,700.7	102,505.1	108,629.4	106,391.5
K. Real estate, renting and business activities	108,810.1	103,215.7	107,312.8	103,374.8
L. Education	5,773.5	8,202.7	7,397.2	6,308.9
M. Health and social work	5,950.3	5,516.6	5,765.1	5,529.6
N. Other community, social and personal service activities	18,342.1	21,519.3	17,954.1	16,004.3
O. Other private business n.e.s	26,809.1	27,391.8	27,466.6	31,826.9
V. Trust Funds and Non Profit Institutions	13,223.6	13,309.6	16,363.8	18,028.7
VI. Personal	339,887.8	322,138.0	305,983.5	294,017.6
A. Bank Employees	74,017.5	76,326.0	74,572.0	76,409.8
B. Consumer Financing	262,635.4	240,292.6	224,828.2	213,153.6
i) House building	58,713.0	54,140.5	50,812.3	47,671.0
ii) Transport	69,634.3	64,679.8	57,354.5	50,672.7
iii) Credit cards	31,257.4	28,280.5	25,797.3	24,625.7
iv) Consumer durable	176.7	512.8	473.4	309.0
v) Personal loans	102,853.9	92,679.0	90,390.8	89,875.2
C. Other Personal	3,235.0	5,519.4	6,583.3	4,454.1
VII. Others	9,401.3	11,084.7	17,591.6	16,382.8
TOTAL	3,191,891.3	3,174,463.4	3,306,362.2	3,310,822.0

3.6 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2011	2012	
	Dec.	Jun.	Dec.
I. Government:	348,529.8	461,675.9	423,364.0
A. Federal Government:	163,614.0	218,910.7	248,365.5
(1) Commodity Operations	153,089.7	194,758.3	222,578.2
(2) Others	10,524.3	24,152.4	25,787.3
B. Provincial Governments:	184,915.8	242,765.2	174,998.5
(1) Commodity Operations	184,532.4	241,718.5	174,024.2
(2) Others	383.4	1,046.7	974.3
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	135,888.4	312,301.8	349,623.1
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	40,992.3	37,082.2	44,931.6
(4) Construction	-	-	-
(5) Utilities	14,426.7	13,898.5	15,607.3
(6) Commerce	14,246.1	41,068.4	43,516.4
(7) Transport, Storage & Communication	62,231.5	69,203.7	84,322.6
(8) Services	260.7	356.5	223.7
(9) Others	3,731.1	150,692.6	161,021.6
III. Non-Bank Financial Institutions :	43,447.7	44,209.7	45,324.4
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	6,210.8	6,726.9	9,480.2
(3) Insurance Companies	718.0	660.0	335.9
(4) Micro Finance	200.0	100.0	100.0
(5) Other NBFC's	36,318.9	36,722.8	35,408.3
IV. Private Sector Enterprises :	2,459,754.2	2,393,109.2	2,539,961.3
A. Agriculture, Hunting and Forestry	187,134.8	199,001.6	212,539.3
(1) Growing of crops	135,777.3	144,465.8	153,318.1
(2) Farming of animals	28,530.7	30,214.5	34,231.0
(3) Agricultural and animal husbandry	410.4	432.3	880.1
(4) Agricultural machinery and equipments	22,258.6	23,666.9	23,494.6
(5) Hunting, trapping, forestry & logging	157.9	222.1	615.5
B. Fishing and fish farming etc.	613.8	505.3	443.8
C. Mining and Quarrying	15,840.8	15,105.2	15,634.8
(1) Mining of coal	3,301.1	2,939.1	2,610.0
(2) Crude petroleum & natural gas	10,696.8	10,447.9	10,211.5
(3) Iron & non-ferrous metal ores	589.9	259.6	367.4
(4) Quarrying of stone, sand and clay	401.6	387.2	492.4
(5) Chemical, fertilizer, Salt etc.	851.4	1,071.4	1,953.5
D. Manufacturing	1,396,264.4	1,349,323.1	1,449,442.0
(1) Food products and beverages	258,737.4	280,928.2	294,238.3
(2) Tobacco products	3,301.5	3,537.7	3,336.8
(3) Textiles	524,555.2	478,094.8	545,064.6
i) Spinning, weaving, finishing of textiles	411,858.4	369,993.7	434,830.2
a) Spinning of fibers	239,874.6	210,915.3	254,135.5
b) Weaving of textiles	87,522.6	83,219.4	93,652.8
c) Finishing of textiles	84,461.2	75,859.0	87,041.9
ii) Made-up textile articles	46,017.5	43,283.2	51,053.4
iii) Knit wear	26,112.8	24,144.3	23,431.3
iv) Carpets and rugs	7,547.7	5,460.2	4,936.9
v) Other textiles n.e.s.	33,018.8	35,213.3	30,812.8
(4) Wearing apparel, readymade garments etc.	50,874.2	47,779.3	49,934.8

3.6 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2011	2012	
	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,542.8	20,629.6	20,964.3
i.) Tanning & dressing of leather, luggage, handbags etc.	12,672.6	10,414.3	10,680.1
ii.) Footwear	9,870.2	10,215.2	10,284.3
6) Wood and products of wood cork	2,801.3	3,055.7	3,997.9
7) Paper, paperboard and products	24,033.5	22,463.7	28,395.1
8) Printing, publishing and allied industries	6,941.7	6,652.1	6,075.8
9) Coke and refined petroleum products	34,219.6	30,584.5	41,461.9
10) Chemicals and chemical products	161,646.2	174,768.7	165,771.7
11) Rubber and plastics products	16,430.0	15,777.3	22,578.1
12) Other non-metallic mineral products	95,215.2	75,154.0	68,641.3
13) Basic metals	52,141.6	56,891.9	61,824.2
14) Fabricated metal products	13,973.4	12,587.8	11,640.9
15) Machinery and equipment	20,436.8	14,213.5	18,281.6
16) Office, accounting and computing machinery	284.4	325.9	290.8
17) Electrical machinery and apparatus	43,434.7	41,071.5	43,398.6
18) Radio, television and communication equipment and apparatus	3,440.7	3,979.5	5,188.6
19) Medical, precision and optical instruments, watches and clocks	7,931.9	8,014.3	7,090.3
20) Motor vehicles, trailers and semi-trailers	19,978.7	18,707.1	17,406.1
21) Other transport equipments	2,917.6	3,424.6	3,803.6
22) Furniture and fixture	1,449.2	1,748.8	1,180.3
23) Jewellery and related articles	825.8	676.4	546.3
24) Sports goods	5,419.3	5,100.2	4,761.2
25) Handicrafts	94.6	106.1	91.5
26) Other manufacturing n.e.s.	22,637.0	23,049.8	23,477.5
E. Ship breaking and waste / scrape (junk) etc.	9,392.3	12,620.1	17,715.5
F. Electricity, gas and water supply	292,414.9	271,860.4	280,953.2
G. Construction	66,669.3	53,026.8	52,959.4
1) Building	49,408.6	40,032.0	37,754.2
2) Infrastructure	17,260.7	12,994.9	15,205.2
H. Commerce and Trade	209,246.8	200,280.3	213,565.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,503.5	16,738.2	13,285.7
2) Wholesale and commission trade	105,951.5	100,931.0	107,221.6
i) Exports	34,044.1	27,810.9	30,964.0
ii) Imports	22,763.4	25,522.2	24,243.5
iii) Domestic whole sales	49,143.9	47,597.9	52,014.1
3) Retail trade	88,791.9	82,611.2	93,058.3
I. Hotels, restaurants and clubs etc	14,807.7	14,804.2	14,779.0
J. Transport, storage and communications	98,942.9	110,881.6	109,077.7
K. Real estate, renting and business activities	105,458.4	103,966.7	108,879.2
L. Education	5,350.6	6,204.8	6,160.7
M. Health and social work	5,266.4	5,658.1	5,987.5
N. Other community, social and personal service activities	17,302.5	14,473.0	13,063.3
O. Other private business n.e.s	35,048.7	35,398.0	38,760.4
V. Trust Funds and Non-Profit Institutions	19,782.2	18,003.6	18,015.7
VI. Personal	285,931.9	285,133.7	295,181.1
A. Bank Employees	75,370.2	72,975.9	80,518.4
B. Consumer Financing	205,025.0	204,943.7	206,358.5
i) House building	44,692.9	40,967.7	40,197.6
ii) Transport	46,480.7	45,352.1	45,847.4
iii) Credit cards	23,142.0	22,934.1	24,372.8
iv) Consumer durable	395.3	452.2	334.8
v) Personal loans	90,314.1	95,237.6	95,605.8
C. Other Personal	5,536.8	7,214.1	8,304.2
VII. Others	16,858.3	15,570.5	17,066.6
TOTAL	3,310,192.5	3,530,004.4	3,688,536.3

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	Jun-2013		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	492,151.6	492,151.6	-
A. Federal Government:	253,023.8	253,023.8	-
(1) Commodity Operations	226,113.7	226,113.7	-
(2) Others	26,910.1	26,910.1	-
B. Provincial Governments:	239,127.8	239,127.8	-
(1) Commodity Operations	238,145.7	238,145.7	-
(2) Others	982.1	982.1	-
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	350,227.1	350,227.1	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	51,778.6	51,778.6	-
(4) Construction	-	-	-
(5) Utilities	16,805.7	16,805.7	-
(6) Commerce	25,450.5	25,450.5	-
(7) Transport, Storage & Communication	94,247.5	94,247.5	-
(8) Services	157.2	157.2	-
(9) Others	161,787.6	161,787.6	-
III. Non-Bank Financial Institutions :	47,626.0	47,595.9	30.1
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	11,124.6	11,124.6	-
(3) Insurance Companies	372.9	372.9	-
(4) Micro Finance	100.0	100.0	-
(5) Other NBFC's	36,028.5	35,998.4	30.1
IV. Private Sector Enterprises :	2,414,242.4	2,295,685.6	118,556.8
A. Agriculture, Hunting and Forestry	220,943.4	117,490.9	103,452.5
(1) Growing of crops	161,157.4	98,942.9	62,214.5
(2) Farming of animals	34,271.5	13,321.5	20,950.0
(3) Agricultural and animal husbandry	532.3	532.3	-
(4) Agricultural machinery and equipments	24,410.0	4,125.4	20,284.6
(5) Hunting, trapping, forestry & logging	572.2	568.8	3.4
B. Fishing and fish farming etc.	726.6	698.7	27.9
C. Mining and Quarrying	20,234.6	20,146.6	88.0
(1) Mining of coal	1,944.3	1,878.9	65.4
(2) Crude petroleum & natural gas	16,896.0	16,896.0	-
(3) Iron & non-ferrous metal ores	348.1	348.1	-
(4) Quarrying of stone, sand and clay	365.2	349.9	15.3
(5) Chemical, fertilizer, Salt etc.	681.0	673.7	7.3
D. Manufacturing	1,407,762.9	1,399,824.8	7,938.1
(1) Food products and beverages	312,840.1	311,840.1	1,000.0
(2) Tobacco products	3,355.1	3,355.0	0.1
(3) Textiles	499,667.8	496,631.1	3,036.7
i) Spinning, weaving, finishing of textiles	386,103.5	383,631.5	2,472.0
a) Spinning of fibers	211,726.4	210,163.8	1,562.6
b) Weaving of textiles	89,430.3	89,308.0	122.3
c) Finishing of textiles	84,946.8	84,159.7	787.1
ii) Made-up textile articles	48,335.4	48,322.0	13.4
iii) Knit wear	24,426.7	23,940.1	486.6
iv) Carpets and rugs	4,625.0	4,620.5	4.5
v) Other textiles n.e.s.	36,177.2	36,117.1	60.1
(4) Wearing apparel, readymade garments etc.	49,749.3	49,509.8	239.5

3.6 Classification of Scheduled Banks' Advances by Borrowers

(Concl.)

(End of Period: Million Rupees)

BORROWERS	Jun-2013		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	20,075.0	19,912.5	162.5
(i) Tanning & dressing of leather, luggage, handbags etc.	10,305.8	10,222.2	83.6
(ii) Footwear	9,769.2	9,690.3	78.9
(6) Wood and products of wood cork	3,576.8	3,520.5	56.3
(7) Paper, paperboard and products	25,409.4	25,180.8	228.6
(8) Printing, publishing and allied industries	6,498.2	6,401.9	96.3
(9) Coke and refined petroleum products	35,700.8	35,684.6	16.2
(10) Chemicals and chemical products	170,740.4	169,628.4	1,112.0
(11) Rubber and plastics products	22,028.9	21,727.2	301.7
(12) Other non-metallic mineral products	59,630.3	58,921.7	708.6
(13) Basic metals	62,723.8	62,364.2	359.6
(14) Fabricated metal products	12,777.0	12,673.8	103.2
(15) Machinery and equipment	16,204.4	16,130.6	73.8
(16) Office, accounting and computing machinery	257.7	255.8	1.9
(17) Electrical machinery and apparatus	40,939.7	40,902.9	36.8
(18) Radio, television and communication equipment and apparatus	4,535.3	4,528.3	7.0
(19) Medical, precision and optical instruments, watches and clocks	6,931.5	6,888.6	42.9
(20) Motor vehicles, trailers and semi-trailers	15,357.4	15,246.9	110.5
(21) Other transport equipments	3,320.7	3,297.7	23.0
(22) Furniture and fixture	1,233.1	1,153.6	79.5
(23) Jewellery and related articles	777.3	731.0	46.3
(24) Sports goods	4,718.5	4,699.8	18.7
(25) Handicrafts	69.3	53.8	15.5
(26) Other manufacturing n.e.s.	28,645.1	28,584.3	60.8
E. Ship breaking and waste / scrape (junk) etc.	14,806.0	14,805.9	0.1
F. Electricity, gas and water supply	218,793.0	218,774.7	18.3
G. Construction	52,251.5	51,911.4	340.1
(1) Building	36,028.7	35,746.3	282.4
(2) Infrastructure	16,222.8	16,165.2	57.6
H. Commerce and Trade	201,630.8	197,840.9	3,789.9
(1) Sale, maintenance and repair of motor vehicles and motorcycles	14,460.3	14,079.9	380.4
(2) Wholesale and commission trade	99,327.2	99,078.3	248.9
(i) Exports	27,597.3	27,597.3	-
(ii) Imports	19,776.5	19,768.6	7.9
(iii) Domestic whole sales	51,953.4	51,712.4	241.0
(3) Retail trade	87,843.3	84,682.7	3,160.6
I. Hotels, restaurants and clubs etc	14,265.8	14,082.5	183.3
J. Transport, storage and communications	88,539.8	87,789.8	750.0
K. Real estate, renting and business activities	97,418.4	96,507.4	911.0
L. Education	6,012.3	5,832.5	179.8
M. Health and social work	5,448.6	5,390.1	58.5
N. Other community, social and personal service activities	12,748.5	12,676.4	72.1
O. Other private business n.e.s	52,660.4	51,913.2	747.2
V. Trust Funds and Non Profit Institutions	17,024.6	17,003.7	20.9
VI. Personal	305,843.6	303,186.5	2,657.1
(1) Bank Employees	83,214.1	80,581.5	2,632.6
(2) Consumer Financing	213,742.0	213,717.4	24.6
(i) House building	39,011.7	39,011.7	-
(ii) Transport	50,661.3	50,658.8	2.5
(iii) Credit cards	21,796.7	21,796.7	-
(iv) Consumer durable	225.4	211.9	13.5
(v) Personal loans	102,047.0	102,038.4	8.6
(3) Other Personal	8,887.6	8,887.6	-
VII. Others	14,667.2	13,744.9	922.3
TOTAL	3,641,782.5	3,519,595.3	122,187.2

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2009	2010		2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	18,452.2	20,686.3	22,990.1	32,560.1	42,200.3	56,825.1	65,181.1
II. Securities, Shares and other Financial Instruments:	80,386.9	83,218.0	72,475.0	55,869.9	65,397.7	76,412.1	193,207.2
A. Quoted on the Stock Exchange:	60,939.5	70,941.9	46,568.1	43,085.6	46,906.9	37,049.3	81,433.0
1. To Stock Brokers and Dealers:	34,179.1	50,741.6	30,605.0	23,934.7	26,253.4	23,332.6	20,935.2
(a) Government and other Trustee Securities	6,617.9	10,249.9	7,400.1	9,451.6	9,143.7	5,070.3	2,223.4
(b) Shares and Debentures	26,311.1	39,569.3	22,229.1	12,900.0	15,023.5	16,676.6	17,010.1
(c) Participation Term Certificates	148.7	10.7	5.5	51.0	12.3	39.4	12.0
(d) Others	1,101.5	911.7	970.2	1,532.1	2,073.9	1,546.3	1,689.6
2. To others:	26,760.4	20,200.3	15,963.2	19,150.9	20,653.5	13,716.7	60,497.8
(a) Government and other Trustee Securities	2,444.5	1,755.0	2,397.6	5,641.1	4,011.9	2,747.4	41,450.9
(b) Shares and Debentures	15,075.6	11,205.2	8,739.3	8,172.0	8,346.9	8,955.2	12,236.7
(c) Participation Term Certificates	61.5	45.3	100.5	-	1,500.0	-	0.5
(d) Others	9,178.7	7,194.9	4,725.8	5,337.7	6,794.7	2,014.1	6,809.8
B. Unquoted on the Stock Exchange:	19,447.4	12,276.1	25,906.9	12,784.3	18,490.9	39,362.8	111,774.2
1. To Stock Brokers and Dealers:	3,838.8	2,428.1	17,357.8	5,384.9	1,573.1	3,940.5	81,967.3
(a) Government and other Trustee Securities	2,013.4	990.3	1,231.2	1,748.0	8.8	2,405.7	37,479.5
(b) Shares and Debentures	1,547.3	1,188.8	15,887.6	1,258.9	1,161.6	1,187.0	42,774.8
(c) Participation Term Certificates	7.3	1.4	-	1,500.0	17.4	28.1	6.0
(d) Others	270.8	247.7	239.0	878.1	385.3	319.8	1,707.0
2. To others:	15,608.6	9,847.9	8,549.1	7,399.4	16,917.8	35,422.2	29,806.9
(a) Government and other Trustee Securities	7,890.3	7,573.1	6,667.1	5,060.2	16,119.6	30,593.0	26,338.3
(b) Shares and Debentures	4,232.4	598.1	496.8	381.2	386.4	3,323.0	420.6
(c) Participation Term Certificates	1,270.6	517.4	32.9	-	0.3	-	1,500.5
(d) Others	2,215.3	1,159.4	1,352.3	1,957.9	411.5	1,506.2	1,547.5
III. Merchandise	1,061,674.9	1,016,613.8	1,220,265.5	1,114,954.8	1,176,328.2	994,519.4	1,146,876.0
A. Food Items	264,894.7	339,450.0	298,234.2	335,710.2	297,112.3	324,779.4	313,777.3
1. Wheat	64,939.9	132,340.7	100,806.1	104,859.2	68,255.5	145,360.7	88,745.5
2. Rice and paddy	119,123.3	107,032.5	78,751.3	89,520.4	115,191.6	53,377.9	96,191.6
3. Other Grains & Pulses:	3,816.8	2,745.9	30,489.8	2,324.1	2,810.5	4,154.6	6,295.9
(a) Indigenous	3,572.1	2,487.2	2,444.3	1,635.8	2,381.1	2,383.6	4,209.8
(b) Imported	244.7	258.7	28,045.4	688.3	429.5	1,771.1	2,086.1
4. Edible Oils:	21,032.9	14,076.4	17,370.7	17,674.3	20,721.6	21,176.2	22,040.1
(a) Indigenous	16,670.5	9,127.6	10,307.6	10,540.4	14,959.1	13,052.2	14,743.2
(b) Imported	4,362.4	4,948.8	7,063.1	7,133.8	5,762.4	8,124.0	7,296.9
5. Sugar:	35,018.5	49,719.3	39,481.5	83,584.9	55,670.6	69,650.0	73,410.5
(a) Indigenous	28,872.2	41,223.2	31,051.1	68,396.2	49,178.2	60,937.1	62,126.8
(b) Imported	6,146.3	8,496.1	8,430.4	15,188.7	6,492.4	8,712.9	11,283.8
6. Kariana and Spices	2,781.5	3,180.8	3,670.4	2,857.6	2,539.0	2,016.7	2,454.3
7. Fish and Fish preparations	489.0	4,731.8	1,319.0	1,604.6	1,239.4	599.6	1,141.3
8. Other Food Items:	17,692.7	25,622.7	26,345.5	33,285.3	30,684.1	28,443.7	23,498.1
(a) Indigenous	16,741.5	20,077.9	21,127.4	25,769.0	25,029.6	21,958.4	19,322.9
(b) Imported	951.2	5,544.8	5,218.1	7,516.3	5,654.5	6,485.4	4,175.2
B. Raw Materials:	270,248.8	269,140.5	315,705.6	275,740.2	325,264.1	263,746.5	320,644.6
1. Cotton Raw:	105,001.5	100,054.0	109,636.5	82,291.7	105,605.5	74,747.6	107,155.8
(a) Indigenous	89,500.0	80,166.7	60,248.2	56,207.6	92,619.5	65,970.1	89,808.2
(b) Imported	15,501.5	19,887.2	49,388.3	26,084.1	12,986.0	8,777.5	17,347.6
2. Synthetic Fibers:	10,533.9	11,694.8	18,115.2	13,973.4	15,933.3	18,575.2	21,361.1
(a) Indigenous	9,509.4	10,815.3	16,978.7	12,267.5	14,353.4	15,378.8	19,487.2
(b) Imported	1,024.5	879.6	1,136.5	1,705.9	1,579.9	3,196.4	1,873.9
3. Fertilizers:	33,950.0	41,629.6	57,802.0	39,842.3	49,888.6	35,316.2	36,670.4
(a) Indigenous	21,347.6	24,680.5	47,741.2	28,902.5	38,420.1	27,710.9	24,095.8
(b) Imported	12,602.4	16,949.1	10,060.8	10,939.8	11,468.5	7,605.3	12,574.6

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2009	2010		2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude :	38,360.1	33,811.6	38,485.9	54,994.0	43,595.5	40,184.8	49,456.1
(a) Indigenous	26,676.7	16,917.5	21,177.8	32,537.3	24,886.6	17,943.6	25,778.2
(b) Imported	11,683.4	16,894.1	17,308.1	22,456.6	18,708.9	22,241.2	23,677.8
5. Iron & Steel:	36,825.6	31,826.7	34,247.0	32,312.1	50,180.2	37,955.7	37,260.3
(a) Indigenous	18,927.2	22,371.4	24,207.5	21,744.3	41,305.9	25,279.6	22,305.1
(b) Imported	17,898.5	9,455.3	10,039.6	10,567.9	8,874.3	12,676.0	14,955.2
6. Wool & Goat Hair	535.6	1,219.8	1,062.1	649.9	631.9	662.9	1,158.0
7. Hides & Skins	4,932.6	4,412.7	4,983.4	4,637.4	5,306.4	5,371.5	6,496.9
8. Oil Seeds	6,027.2	6,937.1	8,090.9	8,767.5	10,140.8	9,968.3	7,570.3
9. Pesticides & Insecticides:	4,428.9	4,625.6	4,769.2	4,598.9	4,921.4	4,615.2	4,191.6
(a) Indigenous	2,995.2	4,041.7	3,384.6	4,059.7	4,442.0	3,875.3	3,809.1
(b) Imported	1,433.7	583.9	1,384.6	539.2	479.4	739.9	382.5
10. Other Raw Materials:	29,653.5	32,928.6	38,513.4	33,673.1	39,060.7	36,349.2	49,324.2
(a) Indigenous	15,355.0	14,488.0	30,548.5	27,557.0	37,736.6	31,576.0	40,401.6
(b) Imported	14,298.5	18,440.5	7,964.9	6,116.1	1,324.1	4,773.2	8,922.6
C. Finished / Manufactured Goods:	526,531.4	408,023.3	606,325.8	503,504.4	553,951.7	405,993.6	512,454.1
1. Cotton Textiles:	124,807.6	84,360.7	106,273.4	103,442.6	111,570.3	81,882.0	88,157.8
(a) Indigenous	102,135.0	61,116.3	82,468.6	69,892.7	88,532.3	69,821.0	78,338.0
(b) Imported	22,672.6	23,244.4	23,804.8	33,549.9	23,038.0	12,061.0	9,819.8
2. Cotton Yarn:	58,202.7	45,282.5	65,252.9	50,694.4	55,402.2	44,331.9	51,218.6
(a) Indigenous	55,683.3	43,110.5	54,000.8	46,516.3	50,825.2	37,877.5	47,714.7
(b) Imported	2,519.4	2,172.0	11,252.1	4,178.1	4,577.0	6,454.4	3,503.9
3. Other Textiles:	66,123.5	52,955.2	91,265.6	67,637.4	74,897.5	62,576.8	72,013.0
(a) Indigenous	54,540.7	39,485.4	73,257.4	59,554.0	61,161.6	52,001.2	60,435.4
(b) Imported	11,582.8	13,469.9	18,008.1	8,083.4	13,735.9	10,575.5	11,577.7
4. Machinery:	45,156.7	15,540.7	22,570.2	22,396.5	27,426.2	28,305.9	28,049.8
(a) Indigenous	33,557.1	6,136.1	9,909.0	13,751.9	13,034.8	15,137.9	10,618.0
(b) Imported	11,599.6	9,404.6	12,661.2	8,644.6	14,391.4	13,168.0	17,431.8
5. Handloom Products	423.5	513.7	655.3	557.4	961.0	21.2	6,103.9
6. Carpets & Rugs	4,770.6	3,040.9	2,293.1	2,011.9	4,431.4	7,622.7	6,292.4
7. Readymade Garments	21,877.8	18,807.1	30,270.9	25,486.7	24,974.5	12,338.6	31,357.2
8. Cement and Cement Products:	49,023.8	49,706.3	59,889.9	60,037.8	54,101.7	32,362.3	31,035.9
(a) Indigenous	48,712.0	49,192.7	52,615.0	59,898.3	53,996.6	27,546.1	30,968.0
(b) Imported	311.8	513.5	7,274.8	139.5	105.1	4,816.2	67.9
9. Sports Goods	2,287.6	2,421.0	2,650.4	3,326.3	2,984.4	2,759.4	2,753.5
10. Surgical Instruments	2,433.7	2,599.8	2,234.6	2,089.6	2,279.7	2,029.3	2,457.5
11. Chemicals and Dyes	24,042.9	27,811.1	36,198.6	29,550.6	31,484.9	24,713.4	33,968.3
12. Other Finished Goods:	127,381.0	104,984.2	186,771.0	136,273.2	163,437.8	107,049.9	159,046.1
(a) Indigenous	99,061.0	88,235.5	173,274.8	122,262.4	151,300.7	92,382.5	142,843.8
(b) Imported	28,320.0	16,748.7	13,496.2	14,010.9	12,137.2	14,667.4	16,202.3
IV. Fixed Assets Including Machinery	432,808.5	429,761.8	469,556.5	480,293.8	478,364.6	645,616.7	466,433.3
V. Real Estate:	508,890.9	494,262.1	475,202.7	491,359.7	530,187.5	523,695.6	505,515.9
(a) Land	173,460.3	199,958.2	180,720.4	198,256.9	204,846.9	182,790.5	184,577.8
(b) Buildings:	335,430.6	294,303.9	294,482.3	293,102.8	325,340.6	340,905.1	320,938.1
1. Residential	149,332.0	152,070.5	157,850.5	118,950.1	150,577.1	162,994.0	142,674.1
2. Non-Residential	186,098.6	142,233.4	136,631.8	174,152.6	174,763.5	177,911.1	178,264.0
VI. Fixed Deposits and Insurance	57,043.6	52,319.1	31,434.6	35,068.2	30,897.0	32,736.0	51,292.2
(a) Bank Deposits	51,752.3	44,677.4	24,588.2	29,134.5	25,276.5	27,655.9	43,537.8
(b) Insurance Policies	5,291.3	7,641.7	6,846.4	5,933.7	5,620.5	5,080.2	7,754.5
VII. Others:	1,032,634.3	1,077,602.2	1,014,437.8	1,100,715.5	986,817.2	1,200,199.5	1,260,030.7
(a) Other Secured Advances	709,612.5	790,570.8	709,213.1	831,671.1	688,742.8	887,474.4	934,929.4
(b) Advances Secured by Guarantee(s)	240,614.4	224,385.9	247,957.7	212,811.1	218,804.3	251,493.6	263,500.9
(c) Unsecured Advances	82,407.4	62,645.5	57,267.0	56,233.3	79,270.2	61,231.4	61,600.4
TOTAL	3,191,891.3	3,174,463.4	3,306,362.2	3,310,822.0	3,310,192.5	3,530,004.4	3,688,536.3

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Jun-2013		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	69,668.4	69,668.4	-
II. Securities, Shares and other Financial Instruments:	166,151.2	166,151.2	-
A. Quoted on the Stock Exchange:	77,117.5	77,117.5	-
1. To Stock Brokers and Dealers:	18,113.6	18,113.6	-
(a) Government and other Trustee Securities	3,305.9	3,305.9	-
(b) Shares and Debentures	13,593.1	13,593.1	-
(c) Participation Term Certificates	12.0	12.0	-
(d) Others	1,202.7	1,202.7	-
2. To others:	59,003.9	59,003.9	-
(a) Government and other Trustee Securities	43,310.9	43,310.9	-
(b) Shares and Debentures	10,679.3	10,679.3	-
(c) Participation Term Certificates	0.5	0.5	-
(d) Others	5,013.1	5,013.1	-
B. Unquoted on the Stock Exchange:	89,033.8	89,033.8	-
1. To Stock Brokers and Dealers:	61,804.2	61,804.2	-
(a) Government and other Trustee Securities	34,473.6	34,473.6	-
(b) Shares and Debentures	26,949.9	26,949.9	-
(c) Participation Term Certificates	29.0	29.0	-
(d) Others	351.7	351.7	-
2. To others:	27,229.6	27,229.6	-
(a) Government and other Trustee Securities	24,882.7	24,882.7	-
(b) Shares and Debentures	2.4	2.4	-
(c) Participation Term Certificates	21.1	21.1	-
(d) Others	2,323.5	2,323.5	-
III. Merchandise	1,046,231.2	1,045,980.5	250.7
A. Food Items	298,533.9	298,467.7	66.2
1. Wheat	99,902.1	99,867.2	34.9
2. Rice and paddy	62,211.5	62,207.9	3.6
3. Other Grains & Pulses:	6,167.5	6,158.5	9.0
(a) Indigenous	3,005.7	2,996.7	9.0
(b) Imported	3,161.8	3,161.8	-
4. Edible Oils:	17,952.4	17,947.0	5.4
(a) Indigenous	11,885.4	11,880.0	5.4
(b) Imported	6,067.0	6,067.0	-
5. Sugar:	78,438.0	78,438.0	-
(a) Indigenous	70,062.8	70,062.8	-
(b) Imported	8,375.2	8,375.2	-
6. Kariana and Spices	2,174.1	2,174.1	-
7. Fish and Fish preparations	656.7	656.7	-
8. Other Food Items:	31,031.6	31,018.3	13.3
(a) Indigenous	27,466.5	27,453.2	13.3
(b) Imported	3,565.1	3,565.1	-
B. Raw Materials:	300,212.0	300,086.7	125.3
1. Cotton Raw:	63,722.7	63,722.7	-
(a) Indigenous	43,320.3	43,320.3	-
(b) Imported	20,402.4	20,402.4	-
2. Synthetic Fibers:	21,064.1	21,011.2	52.9
(a) Indigenous	19,106.1	19,053.2	52.9
(b) Imported	1,958.0	1,958.0	-
3. Fertilizers:	39,211.9	39,211.9	-
(a) Indigenous	30,451.0	30,451.0	-
(b) Imported	8,760.9	8,760.9	-

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

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

SECURITIES	Jun-2013		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	54,346.9	54,346.9	-
(a) Indigenous	43,036.9	43,036.9	-
(b) Imported	11,310.0	11,310.0	-
5. Iron & Steel:	43,858.4	43,829.0	29.4
(a) Indigenous	28,547.1	28,517.7	29.4
(b) Imported	15,311.4	15,311.4	-
6. Wool & Goat Hair	1,058.0	1,058.0	-
7. Hides & Skins	7,244.1	7,205.3	38.8
8. Oil Seeds	8,149.3	8,149.3	-
9. Pesticides & Insecticides:	6,420.0	6,415.7	4.3
(a) Indigenous	5,388.0	5,383.7	4.3
(b) Imported	1,032.0	1,032.0	-
10. Other Raw Materials:	55,136.7	55,136.7	-
(a) Indigenous	52,455.3	52,455.3	-
(b) Imported	2,681.4	2,681.4	-
C. Finished / Manufactured Goods:	447,485.4	447,426.2	59.2
1. Cotton Textiles:	79,122.5	79,116.0	6.5
(a) Indigenous	74,144.4	74,137.9	6.5
(b) Imported	4,978.1	4,978.1	-
2. Cotton Yarn:	51,374.1	51,374.1	-
(a) Indigenous	47,942.4	47,942.4	-
(b) Imported	3,431.7	3,431.7	-
3. Other Textiles:	75,186.4	75,184.4	2.0
(a) Indigenous	67,749.3	67,747.3	2.0
(b) Imported	7,437.1	7,437.1	-
4. Machinery:	28,121.9	28,121.9	-
(a) Indigenous	12,968.6	12,968.6	-
(b) Imported	15,153.4	15,153.4	-
5. Handloom Products	27.7	27.7	-
6. Carpets & Rugs	1,993.0	1,993.0	-
7. Readymade Garments	25,129.4	25,129.4	-
8. Cement and Cement Products:	28,255.9	28,252.1	3.8
(a) Indigenous	28,068.7	28,064.9	3.8
(b) Imported	187.2	187.2	-
9. Sports Goods	2,705.5	2,705.5	-
10. Surgical Instruments	5,471.2	5,469.9	1.3
11. Chemicals and Dyes	27,273.3	27,269.1	4.2
12. Other Finished Goods:	122,824.5	122,783.3	41.2
(a) Indigenous	87,059.5	87,018.3	41.2
(b) Imported	35,765.0	35,765.0	-
IV. Fixed Assets Including Machinery	551,974.3	548,810.8	3,163.5
V. Real Estate:	526,846.1	424,336.0	102,510.1
(a) Land	225,719.2	128,225.2	97,494.0
(b) Buildings:	301,126.9	296,110.7	5,016.2
1. Residential	114,150.3	112,631.8	1,518.5
2. Non-Residential	186,976.6	183,478.9	3,497.7
VI. Fixed Deposits and Insurance Policies :	49,830.1	49,814.7	15.4
(a) Bank Deposits	44,310.0	44,300.9	9.1
(b) Insurance Policies	5,520.1	5,513.9	6.2
VII. Others:	1,231,081.1	1,214,833.7	16,247.4
(a) Other Secured Advances	863,426.9	859,476.2	3,950.7
(b) Advances Secured by Guarantee(s)	294,849.0	288,241.8	6,607.2
(c) Unsecured Advances	72,805.3	67,115.7	5,689.6
TOTAL	3,641,782.5	3,519,595.3	122,187.2

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2009		2010				2011	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	97,668	122.2	228,649	127.8	60,885	102.6	88,232	149.5
5,000	to	10,000	100,480	837.9	34,474	258.6	72,792	487.5	46,350	325.0
10,000	to	20,000	803,313	13,990.5	675,185	11,025.1	686,312	10,223.8	635,333	9,533.3
20,000	to	25,000	18,790	419.6	47,673	1,082.6	15,653	438.8	10,845	248.4
25,000	to	30,000	56,768	1,546.0	218,265	6,363.1	205,670	5,872.0	202,167	5,615.4
30,000	to	40,000	293,224	10,263.4	178,572	6,231.0	167,893	5,792.0	149,434	4,861.0
40,000	to	50,000	221,649	9,926.8	136,942	6,145.1	112,127	5,243.6	70,093	3,102.7
50,000	to	60,000	260,821	14,456.9	178,198	9,991.0	98,606	5,596.7	151,421	8,425.8
60,000	to	70,000	185,811	12,076.4	202,519	13,124.7	218,090	14,190.7	168,152	11,039.2
70,000	to	80,000	249,786	18,666.4	224,578	16,811.5	188,358	14,273.4	164,012	12,373.6
80,000	to	90,000	272,934	23,252.9	227,594	19,328.0	244,460	20,672.3	142,817	12,154.9
90,000	to	100,000	281,650	26,543.3	239,916	22,800.5	241,439	23,344.9	159,088	15,177.9
100,000	to	200,000	761,136	100,012.2	811,435	106,354.5	950,604	127,862.3	1,089,351	147,448.7
200,000	to	300,000	248,098	60,752.4	215,530	51,477.8	158,208	39,524.2	160,758	39,669.1
300,000	to	400,000	109,132	36,868.5	101,479	34,285.9	93,123	31,971.5	94,218	32,325.7
400,000	to	500,000	52,139	23,759.2	67,215	29,845.9	66,751	29,856.5	67,413	31,270.0
500,000	to	600,000	28,317	15,293.9	24,006	13,007.8	31,538	17,067.2	22,903	12,367.4
600,000	to	700,000	16,666	10,781.1	14,656	9,434.5	13,408	8,623.3	13,966	9,075.8
700,000	to	800,000	14,143	10,574.1	11,186	8,398.3	11,098	8,261.0	13,087	9,837.4
800,000	to	900,000	12,288	10,399.2	9,771	8,263.6	11,741	8,952.9	14,655	12,370.7
900,000	to	1,000,000	13,138	12,661.5	11,896	11,426.8	8,873	8,343.6	9,670	9,192.8
1,000,000	to	2,000,000	57,791	81,604.7	58,598	83,962.9	53,749	74,482.6	53,203	74,634.7
2,000,000	to	3,000,000	25,692	62,578.1	23,492	57,736.8	27,501	66,774.0	24,693	60,477.3
3,000,000	to	4,000,000	18,400	62,852.8	13,452	46,650.9	16,591	56,340.3	15,983	55,331.2
4,000,000	to	5,000,000	10,077	44,751.2	8,091	36,124.4	8,765	37,785.9	7,721	34,464.6
5,000,000	to	6,000,000	5,330	29,054.0	5,521	30,163.9	7,085	34,079.2	6,509	35,978.2
6,000,000	to	7,000,000	4,643	30,275.4	4,022	25,896.6	5,794	36,886.8	3,810	24,766.7
7,000,000	to	8,000,000	3,038	22,653.2	2,567	19,160.5	3,808	28,417.5	2,910	21,805.5
8,000,000	to	9,000,000	2,304	19,586.5	2,266	19,138.8	3,426	27,839.4	2,178	18,506.3
9,000,000	to	10,000,000	2,206	21,094.0	1,771	16,892.2	2,853	24,703.2	1,944	18,526.8
10,000,000	and	over	27,612	2,404,237.0	24,825	2,452,952.4	59,160	2,532,352.6	26,872	2,579,766.5
TOTAL			4,255,044	3,191,891.3	4,004,344	3,174,463.4	3,846,361	3,306,362.2	3,619,788	3,310,822.0

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2011		2012				2013	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		102,511	88.6	45,163	55.2	23,193	42.2	22,791	39.8
5,000 to	10,000		18,254	136.6	30,695	223.2	19,872	132.4	17,536	132.8
10,000 to	20,000		597,986	9,306.7	572,248	8,693.5	227,161	3,214.1	543,078	8,025.3
20,000 to	25,000		66,950	1,558.5	27,781	650.4	334,976	6,915.5	34,161	749.8
25,000 to	30,000		116,243	3,339.8	236,295	6,633.3	240,265	6,609.3	247,490	7,037.5
30,000 to	40,000		153,485	4,971.8	80,431	2,794.8	81,988	2,768.0	51,204	1,774.6
40,000 to	50,000		129,398	5,906.2	79,871	3,670.6	125,186	5,589.8	105,199	4,678.1
50,000 to	60,000		53,089	2,955.2	123,352	6,896.8	74,577	4,170.9	65,579	3,570.4
60,000 to	70,000		95,159	6,264.8	146,307	9,579.6	153,884	10,025.2	133,882	8,747.5
70,000 to	80,000		168,958	12,818.1	177,469	13,229.6	149,009	11,145.2	162,937	12,183.2
80,000 to	90,000		256,465	21,832.9	131,109	11,229.3	118,364	9,990.5	83,799	7,171.3
90,000 to	100,000		176,314	16,702.7	150,662	14,387.0	141,764	13,367.8	77,766	7,351.3
100,000 to	200,000		1,039,000	142,537.8	998,760	141,412.7	925,283	133,250.5	940,881	135,450.1
200,000 to	300,000		176,376	42,538.7	238,823	56,617.4	320,025	74,888.6	383,824	91,453.9
300,000 to	400,000		78,094	26,704.0	83,981	28,559.9	106,862	36,644.4	111,749	38,333.7
400,000 to	500,000		55,841	25,684.1	68,755	31,236.4	59,471	26,552.1	60,976	26,751.6
500,000 to	600,000		25,519	13,797.0	38,167	20,497.3	38,689	20,754.5	38,399	20,956.1
600,000 to	700,000		19,250	12,741.1	21,973	14,464.1	25,956	16,865.0	30,827	20,009.7
700,000 to	800,000		17,346	12,989.9	13,903	10,452.0	17,407	13,067.0	25,374	18,582.4
800,000 to	900,000		8,570	7,233.1	9,312	7,874.2	10,074	8,563.6	10,077	8,532.9
900,000 to	1,000,000		8,121	7,729.3	7,834	7,418.5	8,495	8,085.1	8,720	8,279.6
1,000,000 to	2,000,000		47,315	65,696.6	49,437	69,685.1	51,441	73,985.3	47,596	69,485.7
2,000,000 to	3,000,000		24,825	59,664.2	21,054	51,177.4	23,626	57,933.3	21,598	52,061.7
3,000,000 to	4,000,000		11,555	40,157.2	12,338	42,013.7	10,781	37,616.2	11,226	38,834.9
4,000,000 to	5,000,000		7,957	36,050.8	7,074	31,927.2	6,975	31,336.4	6,564	29,545.4
5,000,000 to	6,000,000		5,608	30,502.3	5,682	31,122.5	5,838	31,963.1	5,082	27,387.4
6,000,000 to	7,000,000		3,314	21,426.2	4,209	27,476.4	3,233	20,948.6	3,451	22,156.4
7,000,000 to	8,000,000		2,601	19,461.2	2,998	22,621.1	2,325	17,373.4	3,046	22,967.2
8,000,000 to	9,000,000		1,963	16,648.9	2,679	22,670.0	2,434	20,646.6	1,993	16,996.5
9,000,000 to	10,000,000		2,086	19,901.0	2,063	19,575.1	1,827	17,467.5	2,074	19,859.5
10,000,000 and over			26,299	2,622,847.5	26,257	2,815,160.2	26,900	2,966,624.3	24,437	2,912,676.1
TOTAL			3,496,452	3,310,192.5	3,416,682	3,530,004.4	3,337,881	3,688,536.3	3,283,316	3,641,782.5

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.)			2009		2010				2011	
			Dec.		Jun.		Dec.		Jun.	
			No. of		No. of		No. of		No. of	
			Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less	than	5,000	96,903	119.2	226,832	123.3	57,623	90.8	67,258	82.3
5,000	to	10,000	99,149	828.2	25,976	189.2	64,275	418.1	35,026	254.5
10,000	to	20,000	798,999	13,923.4	645,884	10,640.0	680,121	10,129.0	627,902	9,435.7
20,000	to	25,000	14,434	320.0	19,732	448.8	13,809	396.5	7,395	168.7
25,000	to	30,000	38,144	1,056.3	204,374	5,994.6	196,271	5,601.3	189,636	5,259.4
30,000	to	40,000	279,777	9,777.0	164,568	5,716.8	149,994	5,160.1	142,354	4,615.1
40,000	to	50,000	165,222	7,385.8	119,191	5,363.3	88,997	4,228.7	60,555	2,666.5
50,000	to	60,000	204,638	11,313.2	145,296	8,144.9	62,301	3,544.7	115,520	6,431.1
60,000	to	70,000	114,883	7,499.0	134,774	8,733.4	153,394	9,973.6	96,042	6,309.6
70,000	to	80,000	163,849	12,292.7	154,722	11,636.4	120,222	9,205.1	88,683	6,710.0
80,000	to	90,000	230,480	19,575.6	197,042	16,743.8	187,882	15,878.5	105,606	8,988.8
90,000	to	100,000	218,960	20,609.9	194,476	18,554.0	188,719	18,284.8	112,767	10,765.8
100,000	to	200,000	393,468	50,049.1	436,931	55,202.9	560,665	75,272.3	691,319	93,173.1
200,000	to	300,000	171,988	42,247.7	132,991	31,445.0	88,044	22,075.0	88,673	21,904.7
300,000	to	400,000	99,150	33,599.4	75,845	25,877.9	68,380	23,768.0	73,233	25,408.9
400,000	to	500,000	50,767	23,150.4	64,374	28,574.2	64,627	28,899.2	64,913	30,139.7
500,000	to	600,000	27,562	14,884.3	22,638	12,247.1	30,602	16,555.7	21,672	11,695.6
600,000	to	700,000	16,158	10,454.3	13,890	8,942.0	12,703	8,173.2	13,241	8,606.6
700,000	to	800,000	13,806	10,322.6	10,498	7,886.2	10,779	8,027.5	12,653	9,518.1
800,000	to	900,000	12,004	10,157.0	9,416	7,956.7	11,411	8,671.6	14,044	11,852.1
900,000	to	1,000,000	12,931	12,463.4	11,700	11,240.3	8,522	8,015.0	9,396	8,933.9
1,000,000	to	2,000,000	56,868	80,321.4	57,765	82,818.5	53,053	73,512.1	52,191	73,250.2
2,000,000	to	3,000,000	25,403	61,866.4	23,070	56,714.5	27,306	66,311.1	24,508	60,020.3
3,000,000	to	4,000,000	18,298	62,499.8	13,251	45,956.0	16,392	55,645.2	15,802	54,727.9
4,000,000	to	5,000,000	10,023	44,503.1	8,041	35,895.6	8,710	37,534.3	7,677	34,262.9
5,000,000	to	6,000,000	5,295	28,868.9	5,488	29,988.9	7,060	33,947.2	6,480	35,824.6
6,000,000	to	7,000,000	4,628	30,177.6	3,988	25,677.8	5,774	36,757.8	3,792	24,652.7
7,000,000	to	8,000,000	3,014	22,471.8	2,548	19,017.5	3,778	28,192.8	2,887	21,631.6
8,000,000	to	9,000,000	2,289	19,459.2	2,256	19,052.9	3,412	27,719.6	2,162	18,368.2
9,000,000	to	10,000,000	2,192	20,961.0	1,757	16,759.4	2,838	24,561.2	1,927	18,365.2
10,000,000	and over		27,437	2,397,420.2	24,689	2,446,513.1	59,023	2,525,854.3	26,748	2,573,118.9
TOTAL			3,378,719	3,080,577.6	3,154,003	3,060,054.9	3,006,687	3,192,404.1	2,782,062	3,197,142.9

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2011		2012				2013	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	100,192	81.8	43,477	50.7	21,660	38.2	21,862	37.2
5,000	to	10,000	13,562	103.4	26,539	194.7	15,809	105.2	16,387	124.2
10,000	to	20,000	594,715	9,255.8	569,233	8,646.4	223,327	3,152.0	539,708	7,973.2
20,000	to	25,000	64,574	1,504.8	24,139	569.9	328,231	6,764.3	29,146	640.2
25,000	to	30,000	112,167	3,228.3	232,944	6,539.9	238,016	6,546.4	245,528	6,984.0
30,000	to	40,000	148,017	4,780.4	71,538	2,477.7	69,800	2,328.9	39,620	1,355.9
40,000	to	50,000	122,477	5,595.0	64,019	2,965.4	106,579	4,755.5	79,945	3,538.2
50,000	to	60,000	37,298	2,071.4	88,814	4,973.9	29,908	1,653.4	32,638	1,730.6
60,000	to	70,000	53,780	3,511.3	42,663	2,769.1	48,482	3,122.8	28,794	1,889.8
70,000	to	80,000	87,052	6,633.2	76,275	5,680.3	56,595	4,278.9	45,771	3,456.6
80,000	to	90,000	139,450	11,906.1	83,886	7,240.9	73,247	6,211.6	42,993	3,693.0
90,000	to	100,000	109,290	10,351.0	112,001	10,706.2	110,501	10,437.3	50,664	4,785.4
100,000	to	200,000	652,296	90,419.1	620,678	88,699.6	551,107	81,527.3	578,959	85,493.7
200,000	to	300,000	111,416	26,617.6	162,319	38,011.3	236,464	55,014.7	283,984	68,047.9
300,000	to	400,000	62,975	21,744.7	60,383	20,852.0	82,064	28,480.3	86,081	29,693.5
400,000	to	500,000	54,185	24,953.1	66,733	30,324.5	56,337	25,144.1	57,967	25,397.5
500,000	to	600,000	24,631	13,314.9	36,722	19,728.6	37,029	19,866.4	37,057	20,235.0
600,000	to	700,000	18,579	12,309.1	21,087	13,886.9	25,096	16,308.1	30,219	19,618.5
700,000	to	800,000	16,841	12,613.8	13,289	9,982.9	16,565	12,444.3	24,531	17,963.8
800,000	to	900,000	7,897	6,670.6	8,759	7,414.1	9,342	7,957.6	9,268	7,863.0
900,000	to	1,000,000	7,872	7,492.3	7,352	6,974.9	8,354	7,950.7	8,546	8,113.5
1,000,000	to	2,000,000	46,576	64,627.9	48,728	68,663.9	50,656	72,846.1	46,620	68,047.0
2,000,000	to	3,000,000	24,570	59,074.9	20,859	50,707.6	23,405	57,404.1	21,415	51,626.8
3,000,000	to	4,000,000	11,338	39,437.1	12,157	41,419.9	10,598	37,014.6	11,022	38,160.9
4,000,000	to	5,000,000	7,910	35,836.6	7,013	31,645.5	6,917	31,068.4	6,471	29,124.5
5,000,000	to	6,000,000	5,582	30,365.5	5,650	30,949.5	5,796	31,737.4	5,046	27,195.8
6,000,000	to	7,000,000	3,300	21,335.7	4,195	27,387.3	3,212	20,811.6	3,421	21,964.7
7,000,000	to	8,000,000	2,582	19,316.9	2,976	22,454.5	2,297	17,160.9	2,972	22,424.0
8,000,000	to	9,000,000	1,946	16,503.6	2,669	22,584.3	2,420	20,527.0	1,980	16,885.2
9,000,000	to	10,000,000	2,063	19,682.6	2,049	19,441.1	1,811	17,314.3	2,063	19,754.8
10,000,000	and over		26,160	2,615,823.3	26,119	2,808,200.5	26,763	2,959,764.8	24,291	2,905,777.0
TOTAL			2,671,293	3,197,161.8	2,565,265	3,412,143.9	2,478,388	3,569,737.1	2,414,969	3,519,595.3

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

As on 30th June 2013

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)			Government		Non Financial Public Sector		NBFCs		Private Sector (Business)	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	1	-	1	-	-	-	14,390	17.5
5,000	to	10,000	-	-	-	-	-	-	3,072	21.8
10,000	to	20,000	-	-	-	-	1	-	28,509	347.9
20,000	to	25,000	-	-	-	-	1	-	7,006	154.8
25,000	to	30,000	-	-	-	-	-	-	3,276	89.0
30,000	to	40,000	-	-	4,518	138.2	-	-	23,835	840.3
40,000	to	50,000	1	-	1	-	1	-	31,542	1,429.7
50,000	to	60,000	1	0.1	-	-	-	-	37,623	2,090.7
60,000	to	70,000	-	-	1	0.1	-	-	111,519	7,270.2
70,000	to	80,000	-	-	-	-	1	0.1	127,239	9,480.1
80,000	to	90,000	-	-	-	-	-	-	52,086	4,441.9
90,000	to	100,000	-	-	-	-	20	1.9	39,034	3,709.6
100,000	to	200,000	-	-	3,652	367.2	38	4.9	593,523	86,049.0
200,000	to	300,000	1	0.3	-	-	4	1.1	247,134	58,154.2
300,000	to	400,000	-	-	6	2.1	44	15.5	64,788	22,493.7
400,000	to	500,000	2	0.9	-	-	4	1.7	28,733	12,751.0
500,000	to	600,000	-	-	5	2.8	8	4.6	15,442	8,342.8
600,000	to	700,000	5	3.1	2,420	1,501.3	4	2.7	8,543	5,523.6
700,000	to	800,000	-	-	-	-	3	2.2	7,940	5,942.0
800,000	to	900,000	-	-	32	27.1	5	4.3	6,205	5,258.3
900,000	to	1,000,000	-	-	-	-	-	-	6,534	6,203.8
1,000,000	to	2,000,000	5	9.0	-	-	15	20.0	27,158	38,886.8
2,000,000	to	3,000,000	-	-	3	6.2	9	23.3	10,578	26,258.5
3,000,000	to	4,000,000	1	3.7	1	3.4	11	36.7	6,564	22,830.4
4,000,000	to	5,000,000	-	-	-	-	5	22.5	4,737	21,426.5
5,000,000	to	6,000,000	-	-	-	-	4	21.5	3,426	18,608.3
6,000,000	to	7,000,000	-	-	-	-	8	52.9	2,883	18,500.7
7,000,000	to	8,000,000	-	-	-	-	3	22.3	2,603	19,599.6
8,000,000	to	9,000,000	3	26.8	-	-	6	49.8	1,841	15,718.8
9,000,000	to	10,000,000	-	-	1	9.8	5	46.9	1,843	17,637.2
10,000,000	and over		283	492,107.7	580	348,169.1	269	47,291.1	22,272	1,974,163.5
TOTAL			303	492,151.6	11,221	350,227.1	469	47,626.0	1,541,878	2,414,242.4

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

As on 30th June 2013

(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	4	-	7,524	19.2	871	3.0	22,791	39.8
5,000	to	10,000	7	-	14,200	109.0	257	1.9	17,536	132.8
10,000	to	20,000	-	-	514,384	7,674.8	184	2.6	543,078	8,025.3
20,000	to	25,000	-	-	26,988	591.3	166	3.7	34,161	749.8
25,000	to	30,000	-	-	244,141	6,946.5	73	2.0	247,490	7,037.5
30,000	to	40,000	-	-	22,736	792.4	115	3.8	51,204	1,774.6
40,000	to	50,000	-	-	73,550	3,243.4	104	4.9	105,199	4,678.1
50,000	to	60,000	-	-	27,502	1,454.8	453	24.8	65,579	3,570.4
60,000	to	70,000	-	-	22,248	1,469.9	114	7.3	133,882	8,747.5
70,000	to	80,000	-	-	35,665	2,700.7	32	2.4	162,937	12,183.2
80,000	to	90,000	-	-	31,645	2,723.8	68	5.6	83,799	7,171.3
90,000	to	100,000	-	-	38,664	3,635.4	48	4.5	77,766	7,351.3
100,000	to	200,000	12	1.6	342,943	48,929.6	713	97.8	940,881	135,450.1
200,000	to	300,000	8	2.0	136,521	33,255.9	156	40.6	383,824	91,453.9
300,000	to	400,000	13	4.8	46,648	15,734.2	250	83.5	111,749	38,333.7
400,000	to	500,000	8	3.6	32,126	13,946.8	103	47.5	60,976	26,751.6
500,000	to	600,000	39	20.8	22,731	12,493.1	174	92.0	38,399	20,956.1
600,000	to	700,000	8	5.6	19,811	12,950.6	36	22.9	30,827	20,009.7
700,000	to	800,000	-	-	17,199	12,465.7	232	172.6	25,374	18,582.4
800,000	to	900,000	27	22.0	3,762	3,180.9	46	40.3	10,077	8,532.9
900,000	to	1,000,000	1	0.9	2,135	2,026.8	50	48.1	8,720	8,279.6
1,000,000	to	2,000,000	37	50.1	19,555	29,221.1	826	1,298.7	47,596	69,485.7
2,000,000	to	3,000,000	59	155.8	10,396	24,429.4	553	1,188.5	21,598	52,061.7
3,000,000	to	4,000,000	70	250.6	4,501	15,441.2	78	268.9	11,226	38,834.9
4,000,000	to	5,000,000	5	23.5	1,676	7,441.5	141	631.3	6,564	29,545.4
5,000,000	to	6,000,000	4	21.4	1,604	8,505.3	44	230.9	5,082	27,387.4
6,000,000	to	7,000,000	1	6.5	513	3,308.0	46	288.4	3,451	22,156.4
7,000,000	to	8,000,000	1	7.8	364	2,750.1	75	587.3	3,046	22,967.2
8,000,000	to	9,000,000	3	25.0	135	1,134.2	5	42.0	1,993	16,996.5
9,000,000	to	10,000,000	1	9.1	174	1,688.9	50	467.6	2,074	19,859.5
10,000,000	and over		73	16,413.4	747	25,579.5	213	8,951.8	24,437	2,912,676.1
TOTAL			381	17,024.6	1,722,788	305,843.6	6,276	14,667.2	3,283,316	3,641,782.5

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
2009											
December											
No. of A/Cs.	2,457,909	9,660	42,782	371,382	867,253	412,844	41,360	260	8,106	17,561	1,157
Amount	746,775.0	33,879.1	162,870.7	240,781.8	241,104.4	1,013,469.6	273,132.3	2,070.9	51,018.9	282,808.3	23,834.4
2010											
June											
No. of A/Cs.	2,218,472	4,451	82,425	33,347	879,565	492,247	54,053	253	9,072	50,470	1,709
Amount	648,478.9	28,745.7	293,035.5	112,136.8	264,519.5	1,123,295.0	225,427.3	616.6	46,061.4	276,160.0	12,459.5
December											
No. of A/Cs.	2,347,914	8,807	54,299	38,460	841,271	180,667	59,034	29,629	65,211	52,782	2,991
Amount	1,028,547.5	118,263.9	298,542.8	182,547.9	279,386.1	587,522.6	244,506.2	4,998.5	53,281.5	306,629.8	25,234.5
2011											
June											
No. of A/Cs.	2,181,453	11,192	56,370	21,119	791,769	268,127	49,221	157	14,851	59,869	2,439
Amount	1,131,307.6	116,347.3	219,144.7	138,778.9	234,670.5	748,209.4	196,758.7	269.1	46,975.2	289,567.8	22,252.1
December											
No. of A/Cs.	2,220,562	50,892	47,603	20,234	763,330	110,779	48,120	718	10,690	48,009	3,065
Amount	987,795.3	176,293.6	243,442.0	147,553.3	231,574.6	710,314.7	198,770.1	493.9	48,692.8	361,167.3	15,423.2
2012											
June											
No. of A/Cs.	1,953,734	48,192	185,463	16,802	780,084	168,559	40,290	290	20,773	58,568	2,793
Amount	1,101,092.7	106,871.7	323,238.0	165,023.4	214,354.2	757,118.7	241,468.3	654.9	49,835.3	330,626.5	24,687.2
December											
No. of A/Cs.	1,663,714	39,332	43,582	21,300	1,134,737	142,080	47,912	276	6,621	50,859	1,840
Amount	1,021,936.4	164,263.1	270,975.5	160,006.5	342,203.1	848,295.3	228,952.5	1,537.6	40,506.2	324,533.6	18,671.8
2013											
June											
No. of A/Cs.	1,625,334	41,133	52,053	21,669	1,124,184	138,375	38,295	27,191	2,904	66,718	1,181
Amount	1,099,166.5	110,460.7	302,548.2	173,164.9	284,495.6	964,454.8	150,328.1	7,223.5	34,611.2	310,732.4	17,233.5

3.11 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

END OF PERIOD	R A T E S O F M A R G I N (%)											TOTAL
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
2009												
December												
No. of A/Cs.	18,063	590	2,242	438	1,152	960	257	353	315	398	2	4,255,044
Amount	75,891.2	14,735.9	11,016.8	3,789.7	4,609.8	4,255.7	1,970.2	1,589.9	758.9	1,516.7	11.0	3,191,891.3
												(20.26)
2010												
June												
No. of A/Cs.	159,374	1,661	5,099	2,912	3,364	3,786	820	469	453	279	63	4,004,344
Amount	93,056.5	6,072.8	12,559.7	8,312.4	9,036.2	6,336.7	3,091.5	1,673.3	1,797.3	1,122.3	468.8	3,174,463.4
												(20.86)
December												
No. of A/Cs.	122,231	2,960	5,688	2,880	2,347	24,624	1,901	777	862	799	227	3,846,361
Amount	93,615.1	8,960.8	21,318.5	8,691.5	12,854.0	10,178.6	6,692.8	6,074.6	4,151.8	3,504.9	858.3	3,306,362.2
												(18.11)
2011												
June												
No. of A/Cs.	137,151	2,457	4,012	896	2,245	12,158	1,235	821	1,035	445	766	3,619,788
Amount	69,712.6	12,502.2	17,460.3	11,943.5	10,111.6	11,312.7	8,204.0	6,086.8	9,860.9	7,117.4	2,228.8	3,310,822.0
												(17.79)
December												
No. of A/Cs.	151,239	1,561	6,847	1,072	1,109	7,696	581	675	521	436	713	3,496,452
Amount	109,939.9	9,159.1	16,303.5	11,724.0	10,087.8	7,563.5	6,697.9	6,577.4	3,705.1	4,250.5	2,663.2	3,310,192.5
												(18.70)
2012												
June												
No. of A/Cs.	130,358	984	2,121	1,691	1,098	1,254	782	798	813	506	729	3,416,682
Amount	83,963.7	11,304.9	47,319.8	17,720.6	11,611.9	8,162.1	9,691.3	8,876.2	7,005.5	6,597.2	2,780.4	3,530,004.4
												(18.73)
December												
No. of A/Cs.	175,018	964	2,019	1,070	1,059	1,901	856	701	912	675	453	3,337,881
Amount	162,078.7	13,517.6	20,064.4	16,099.2	10,086.3	10,949.8	10,004.1	7,737.3	7,346.5	6,538.4	2,232.5	3,688,536.30
												(19.45)
2013												
June												
No. of A/Cs.	133,377	786	2,052	959	1,131	1,389	935	830	1,191	1,362	267	3,283,316
Amount	86,605.0	12,318.5	19,877.7	12,420.4	13,176.7	9,965.6	8,916.3	9,217.3	7,425.1	6,573.3	867.1	3,641,782.5
												(18.31)

() 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	2009	2010		2011		2012
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Foreign Constituents:	2,851.6	-	1,635.1	202.3	1,620.7	948.6
(a) Business	2,759.2	-	1,584.7	202.3	1,594.3	943.2
(b) Other Foreign Constituents	92.4	-	50.4	-	26.4	5.4
B. Domestic Constituents:	148,424.3	163,113.4	183,441.6	188,577.1	173,398.8	195,929.2
I. Government:	-	-	-	1,163.6	4,750.6	6,625.8
II. Public Sector Enterprises:	7,844.1	5,744.2	7,141.8	6,727.6	5,786.8	20,265.5
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-
(b) Mining and Quarrying	-	-	-	-	-	67.0
(c) Manufacturing	192.2	-	1,799.3	73.3	30.7	54.6
(d) Construction	-	-	152.5	68.9	-	-
(e) Electricity Gas, Water & Sanitary Services	3,500.0	2,459.7	1,450.0	2,600.0	1,400.0	989.9
(f) Commerce:	4,139.7	1,962.3	3,735.2	3,967.4	4,351.2	19,149.2
1. Export Bills :	2,731.2	1,075.9	1,957.6	2,808.4	3,270.2	6,968.0
i. Cotton Raw	305.5	105.5	154.2	0.8	-	-
ii. Rice	624.5	109.4	140.7	837.7	1,857.5	1,857.7
iii. Cotton Textiles (Local)	1,318.1	598.9	1,348.2	1,313.8	165.9	155.6
iv. Cement & Cement products	-	-	137.7	175.9	-	-
v. Petroleum & Petroleum products	-	-	-	-	702.4	1,268.4
vi. Machinery & Transport Equipments	45.6	129.3	3.1	3.1	3.1	3,488.6
vii. Other Export Bills	437.5	132.8	173.6	477.0	541.3	197.7
2. Imports Bills Payable in Pakistan	463.7	78.4	78.7	1.5	33.0	10,587.8
3. Inland Bills (to include Local Bills)	944.8	808.0	1,698.9	1,157.5	1,047.9	1,593.4
4. Non-Bank Financial Companies	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	10.1	-	-	-	-
(h) Services	-	1,311.6	-	-	-	-
(i) Other Public Sector Enterprises	12.3	0.6	4.8	18.0	4.8	4.8
III. Private Sector (Business):	137,352.7	155,866.6	168,127.3	177,099.0	157,812.0	166,711.3
(a) Agriculture, Forestry, Hunting & Fishing	5,212.7	3,623.8	3,841.1	2,899.1	4,591.8	7,722.6
1. Primary Products :	4,958.3	3,210.7	3,468.5	2,738.5	4,130.5	7,523.6
i. Cotton	3,607.5	236.1	569.7	517.7	1,462.9	1,503.7
ii. Rice	1,252.2	1,859.9	2,004.5	1,153.1	1,509.3	2,649.3
iii. Sugarcane	-	-	-	-	-	-
iv. Tobacco	-	0.5	-	0.5	0.3	0.3
v. Other Primary Products	98.6	1,114.1	894.2	1,067.2	1,158.0	3,370.2
(b). Other Agriculture, Forestry, Hunting and Fishing	254.5	413.1	372.6	160.6	461.3	199.0

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2009	2010		2011		2012
	Dec.	Jun	Dec.	Jun.	Dec.	Jun.
2. Mining and Quarrying	277.6	65.9	1,456.9	97.1	1,143.8	578.9
3. Manufacturing	15,616.8	17,213.2	21,111.4	21,465.5	16,342.8	24,847.4
4. Construction	361.3	755.6	304.5	-	-	26.8
5. Electricity, Gas, Water & Sanitary Services	85.8	54.4	87.3	1,450.0	682.9	2,156.7
6. Commerce:	110,793.8	132,880.6	139,991.4	148,904.6	133,755.4	129,514.3
(a). Export Bills-Traditional Export	40,559.7	54,674.4	62,201.5	70,143.6	47,444.6	52,226.5
i. Wool & Goat Hair	1,029.0	0.1	-	418.8	1,665.8	44.7
ii. Hides & Skins	1,115.3	272.3	105.2	301.1	105.9	-
iii. Cotton Textiles (Local)	21,706.4	32,679.8	31,428.0	45,943.1	30,728.2	37,362.2
iv. Cotton Yarn (Local)	16,078.2	21,190.2	30,406.9	23,144.5	14,485.6	14,156.9
v. Sports Goods	230.6	415.3	197.1	256.1	306.7	160.1
vi. Surgical Instruments	400.1	116.6	64.4	79.9	152.4	502.5
(b). Export Bills-Non-Traditional Exports	21,437.5	18,764.7	25,309.8	21,494.8	23,771.2	27,935.5
i. Brassware & Handicrafts	46.9	289.6	16.0	6.3	3.0	-
ii. Carpets & Rugs	1,050.8	1,513.0	899.8	438.4	466.1	1,726.0
iii. Footwear & Leather goods	1,605.2	2,174.8	1,989.5	2,136.3	1,548.3	2,441.4
iv. Handloom products, Towels & Hosiery	2,440.1	2,815.0	2,004.0	1,933.1	1,871.2	1,330.5
v. Readymade Garments	8563.7	7,226.5	13,005.8	6,913.7	8,397.1	6,332.9
vi. Electrical goods (Cable & Wire RA)	439.4	112.5	1,205.0	1,443.0	238.0	189.1
vii. Other Export Bills	7,291.4	4,633.2	6,189.7	8,623.9	11,247.5	15,915.7
(c). Import Bills Payable in Pakistan	26,367.4	32,982.1	28,770.6	36,634.0	42,380.2	30,450.2
(d). Inland Bills (to include Local Bills)	18,259.0	21,546.0	18,789.3	19,669.8	18,072.0	13,054.9
(e). Non-Bank Financial Companies	-	-	-	-	-	-
(f). Other Foreign Bills (clean outward)	4,170.1	4,913.4	4,920.2	962.4	2,087.3	5,847.1
7. Transport, Storage & Communication	560.8	110.6	584.6	224.8	231.1	-
8. Services	3,191.2	435.4	21.9	1,537.9	59.8	31.7
9. Other Private (Business)	1,252.7	727.1	728.2	520.0	1,004.4	1,833.0
IV. Trust Funds and Non-Profit Institutions	-	-	2.1	49.2	6.6	29.1
V. Others	3,227.5	1,502.6	8,170.4	3,537.6	5,042.8	2,297.6
TOTAL	151,275.9	163,113.4	185,076.6	188,779.4	175,019.5	196,877.8

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2012		2013	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	435	3,287.0	17	1,650.7
(a) Business	434	3,287.0	10	1,632.1
(b) Other Foreign Constituents	1	-	7	18.6
B. Domestic Constituents:	21,231	193,579.5	20,773	208,400.6
I. Government:	7	5,551.0	4	1,339.9
II. Public Sector Enterprises:	627	19,823.6	525	14,961.3
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	22	60.3	5	3.1
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	1	989.9	7	2,389.9
(f) Commerce:	570	17,535.5	446	8,563.3
1. Export Bills :	190	4,857.2	184	4,160.7
i. Cotton Raw	1	5.0	1	-
ii. Rice	109	2,393.6	110	2,497.9
iii. Cotton Textiles (Local)	28	378.9	14	98.9
iv. Cement & Cement products	-	-	-	-
v. Petroleum & Petroleum products	9	1,907.7	14	1,299.7
vi. Machinery & Transport Equipments	-	-	-	-
vii. Other Export Bills	43	172.0	45	264.1
2. Imports Bills Payable in Pakistan	38	10,709.7	30	3,093.0
3. Inland Bills (to include Local Bills)	342	1,968.6	232	1,309.7
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-
(h) Services	-	-	5	0.2
(i) Other Public Sector Enterprises	34	1,237.9	62	4,004.8
III. Private Sector (Business):	19,306	159,907.1	19,101	187,230.0
1. Agriculture, Forestry ,Hunting & Fishing	741	11,088.2	837	9,713.0
(a). Primary Products :	723	10,937.0	820	9,437.6
i. Cotton	175	6,236.7	262	6,995.7
ii. Rice	50	1,434.7	98	531.8
iii. Sugarcane	1	26.5	1	58.6
iv. Tobacco	1	0.3	-	-
v. Other Primary Products	496	3,238.8	459	1,851.5
(b). Other Agriculture, Forestry, Hunting and Fishing	18	151.2	17	275.4

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

(Concl'd.)

ECONOMIC GROUPS	(End of Period : Million Rupees)			
	2012		2013	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	7	44.9	2	5.5
3. Manufacturing	5,988	35,960.5	6,472	41,380.1
4. Construction	5	139.9	6	32.5
5. Electricity, Gas, Water & Sanitary Services	-	-	-	-
6. Commerce:	12,158	107,774.6	11,405	134,265.4
(a). Export Bills-Traditional Export	5,273	38,246.9	4,292	33,215.1
i. Wool & Goat Hair	19	180.7	15	145.5
ii. Hides & Skins	4	11.3	3	7.1
iii. Cotton Textiles (Local)	3,115	24,985.9	2,641	22,077.9
iv. Cotton Yarn (Local)	2,062	12,534.0	1,476	10,353.1
v. Sports Goods	49	185.1	71	278.2
vi. Surgical Instruments	24	350.0	86	353.3
(b). Export Bills-Non-Traditional Exports	2,354	27,815.3	1,903	38,558.5
i. Brassware & Handicrafts	4	9.0	5	44.3
ii. Carpets & Rugs	32	115.6	30	102.0
iii. Footwear & Leather goods	259	2,279.2	192	2,817.8
iv. Handloom products, Towels & Hosiery	218	1,070.6	177	741.7
v. Readymade Garments	1,153	8,132.5	958	15,541.0
vi. Electrical goods (Cable & Wire RA)	66	3,183.4	97	5,102.7
vii. Other Export Bills	622	13,025.1	444	14,209.0
(c). Import Bills Payable in Pakistan	1,650	20,633.5	2,095	31,717.3
(d). Inland Bills (to include Local Bills)	1,718	15,021.4	1,885	23,047.8
(e). Non-Bank Financial Companies	-	-	-	-
(f). Other Foreign Bills (clean outward)	1,163	6,057.5	1,230	7,726.7
7. Transport, Storage & Communication	1	473.5	3	147.4
8. Services	165	450.2	162	33.6
9. Other Private (Business)	241	3,975.4	214	1,652.4
IV. Trust Funds and Non-Profit Institutions	-	-	-	-
V. Others	1,291	8,297.8	1,143	4,869.4
TOTAL	21,666	196,866.5	20,790	210,051.3

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2009	2010		2011
	Dec.	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	192,836.6	208,318.5	206,292.0	260,886.2
Prize Bonds	-	-	-	-
National Savings Schemes	-	-	-	-
Compensation Bonds	7,568.7	7,436.6	995.8	1,010.0
Federal Investment Bonds	-	-	-	-
Pakistan Investment Bonds	185,267.9	200,881.9	205,296.2	259,876.2
Un-classified	-	-	-	-
B. TREASURY BILLS	986,725.6	1,119,504.0	1,266,001.8	1,572,278.4
C. FOREIGN SECURITIES AND SHARES	1,954.1	77,314.9	51,883.1	62,564.9
D. OTHERS:	538,179.3	544,303.1	683,737.5	758,383.0
1. Shares :	144,950.4	124,828.7	167,896.2	160,791.5
(i) Financial Institutions	5,987.2	8,601.2	11,789.3	7,164.6
(ii) Public Sector Enterprises	44,688.6	6,247.1	6,136.3	7,336.7
(iii) Private Sector	94,274.6	109,980.4	149,970.6	146,290.2
2. Debentures :	6,490.9	4,042.4	2,648.8	450.4
(i) Financial Institutions	301.8	373.7	0.8	0.8
(ii) Public Sector Enterprises	2,709.0	2,660.2	2,516.3	329.5
(iii) Private Sector	3,480.1	1,008.5	131.7	120.1
3. National Investment Trust (Unit)	12,061.0	6,942.8	8,883.1	10,386.9
4. Participation Term Certificates	121.0	125.3	121.9	117.0
5. Term Finance Certificate (TFC's)	244,934.1	281,415.1	279,764.1	280,688.2
6. Sukuk	87,823.0	96,587.3	180,477.8	246,264.8
7. Certificate of Investment (COI's)	1,825.0	1,905.0	2,556.5	2,976.0
8. Modaraba Certificate	27,173.6	24,611.0	540.1	35,781.7
9. Mutual Funds	1,464.2	539.3	32,244.9	519.3
10. Others	11,336.1	3,306.2	8,604.2	20,407.2
TOTAL	1,719,695.6	1,949,440.5	2,207,914.4	2,654,112.5

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)			
SECURITIES / SHARES	2011	2012	
	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	457,495.2	493,252.4	622,729.9
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	2,000.0	4,489.2	5,918.5
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	455,495.2	488,763.2	616,811.4
Un-classified	-	-	-
B. TREASURY BILLS	1,932,569.3	1,916,027.9	2,519,713.8
C. FOREIGN SECURITIES AND SHARES	68,147.3	76,298.8	91,605.3
D. OTHERS:	617,314.5	787,809.3	756,719.4
1. Shares :	187,653.4	255,194.0	228,138.7
(i) Financial Institutions	9,891.3	8,460.2	17,121.5
(ii) Public Sector Enterprises	9,685.2	10,814.2	10,197.2
(iii) Private Sector	168,076.9	235,919.6	200,820.0
2. Debentures :	439.1	431.7	417.1
(i) Financial Institutions	0.8	0.8	0.8
(ii) Public Sector Enterprises	329.5	329.5	329.5
(iii) Private Sector	108.8	101.4	86.8
3. National Investment Trust (Unit)	5,631.2	6,496.4	6,951.7
4. Participation Term Certificates	103.3	96.7	89.8
5. Term Finance Certificate (TFC's)	70,209.3	71,481.3	70,190.9
6. Sukuk	283,684.3	363,746.5	393,448.2
7. Certificate of Investment (COI's)	3,385.9	1,809.2	1,538.1
8. Modaraba Certificate	46,057.9	60,104.5	42,186.4
9. Mutual Funds	357.6	399.6	399.6
10. Others	19,792.6	28,049.4	13,358.9
TOTAL	3,075,526.3	3,273,388.4	3,990,768.4

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

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

SECURITIES / SHARES	Jun-2013		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	720,936.0	720,135.2	736,020.8
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	3,838.5	3,838.5	3,841.1
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	717,097.5	716,296.7	732,179.7
Un-classified	-	-	-
B. TREASURY BILLS	2,604,250.2	2,699,148.2	2,603,295.0
C. FOREIGN SECURITIES AND SHARES	103,017.1	98,707.7	102,580.4
D. OTHERS:	785,505.1	722,790.8	795,711.8
1. Shares :	233,412.0	172,203.2	244,853.1
(i) Financial Institutions	8,028.6	7,699.0	7,968.1
(ii) Public Sector Enterprises	11,345.2	3,737.1	11,659.7
(iii) Private Sector	214,038.2	160,767.1	225,225.3
2. Debentures :	413.4	415.1	412.6
(i) Financial Institutions	0.8	0.8	-
(ii) Public Sector Enterprises	329.5	329.5	329.5
(iii) Private Sector	83.1	84.8	83.1
3. National Investment Trust (Unit)	6,463.0	2,806.4	6,566.6
4. Participation Term Certificates	89.8	89.8	89.8
5. Term Finance Certificate (TFC's)	63,054.8	66,071.5	62,837.2
6. Sukuk	433,021.8	434,057.0	430,368.1
7. Certificate of Investment (COI's)	3,089.0	3,089.0	3,089.0
8. Modaraba Certificate	399.6	394.5	411.8
9. Mutual Funds	26,627.2	24,001.7	26,985.2
10. Others	18,934.4	19,662.5	20,098.4
TOTAL	4,213,708.4	4,240,781.9	4,237,608.0

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

(End of period : Million Rupees)

RATE OF RETURN	Deposits by Rates of Interest				RATE OF RETURN	Deposits by Rates of Return(PLS)			
	2008	2009		2010		2008	2009		2010
	Dec.	Jun.	Dec.	Jun.		Dec.	Jun.	Dec.	Jun.
0.00	179,341.4	208,382.8	203,254.6	252,871.4	0.00	886,785.8	1,037,696.4	1,087,714.1	1,160,797.8
0.25*	5,518.3	52,048.7	67,363.3	60,974.5	0.25*	908.0	1,253.5	2,123.3	2,230.0
0.50*	18,244.6	9,552.9	17,465.6	18,812.0	0.50*	65,691.9	82,006.3	100,734.8	102,212.1
0.75	27,179.4	4,344.0	7,978.4	12,676.8	0.75	203.7	12,987.3	3,378.6	698.4
1.00	25,649.2	25,730.4	19,640.6	25,749.3	1.00	6,159.6	10,152.2	7,148.6	3,716.5
1.25	2,389.3	6,272.9	8,247.2	1,686.6	1.25	2,234.2	5,114.3	5,568.1	6,354.0
1.50	18,876.3	6,593.9	4,629.1	17,731.6	1.50	3,755.3	3,572.4	2,860.4	5,678.1
1.75	1,244.4	1,585.6	786.8	1,731.8	1.75	6,998.6	14,690.7	9,427.6	8,893.5
2.00	13,142.2	4,423.2	3,661.6	20,485.0	2.00	17,722.4	7,020.3	2,724.6	3,138.5
2.25	3,991.9	1,685.5	3,400.6	6,510.8	2.25	0.0	0.0	2.2	-
2.50	2,368.8	10,702.4	9,169.9	4,335.0	2.50	14,111.0	2,990.9	3,109.0	1,015.0
2.75	4,034.3	1,205.5	660.8	1,805.8	2.75	146.6	0.2	58.0	-
3.00	17,987.4	10,808.3	3,598.7	2,985.4	3.00	27,980.0	9,979.5	5,924.0	1,262.1
3.25	587.6	277.2	607.7	1,271.0	3.25	23.0	35.2	172.5	0.5
3.50	1,540.2	6,732.2	1,232.1	2,604.6	3.50	2,058.6	162.4	7,017.3	4.4
3.75	585.6	1,115.4	420.0	1,200.1	3.75	383.3	675.0	143.7	379.8
4.00	10,246.0	4,511.6	1,570.3	1,658.7	4.00	26,048.7	19,791.0	9,821.2	8,639.5
4.25	3,591.8	1,716.7	805.0	1,407.7	4.25	1,513.8	2,199.8	3,766.9	22.6
4.50	2,143.2	1,794.1	277.0	378.4	4.50	58,199.0	46,716.0	43,988.9	19,213.7
4.75	510.4	2,668.0	82.6	131.6	4.75	568.8	715.8	242.5	262.7
5.00	21,343.4	11,109.3	12,267.6	10,949.3	5.00	1,132,550.4	1,212,680.3	1,315,929.8	1,337,918.8
5.25	6,674.6	166.5	593.2	349.5	5.25	97,875.2	53,180.7	86,393.1	195,366.3
5.50	1,537.0	3,798.1	75.7	1.1	5.50	81,199.4	92,774.2	109,644.2	94,412.2
5.75	2,094.8	2.0	-	5.1	5.75	45,788.2	32,350.7	33,784.2	35,146.0
6.00	1,149.0	668.9	500.3	45.4	6.00	121,388.1	103,146.5	119,387.1	167,635.0
6.25	65.4	139.3	80.0	-	6.25	31,105.4	9,038.4	19,753.5	15,081.6
6.50	266.1	177.8	0.4	2.3	6.50	77,859.6	54,058.4	49,970.8	42,322.7
6.75	1,800.9	50.3	0.1	-	6.75	18,392.3	10,460.2	2,750.9	7,841.7
7.00	6,910.9	390.2	106.7	11.9	7.00	40,234.0	38,038.5	79,628.6	52,858.9
7.25	3,489.1	4.6	40.5	0.7	7.25	34,021.0	29,594.0	55,105.0	58,120.8
7.50	929.8	213.8	394.9	1,041.1	7.50	29,470.4	55,934.5	48,144.3	69,605.3
7.75	1,052.7	2.5	-	-	7.75	4,709.6	11,422.3	22,611.7	23,029.8
8.00	661.2	6,650.4	4,005.4	3,865.2	8.00	52,477.2	79,078.3	80,725.6	75,296.6
8.25	0.0	4.6	-	-	8.25	18,955.7	16,146.3	24,082.2	39,973.2
8.50	104.2	851.4	3.7	3.7	8.50	48,804.3	52,308.6	54,878.9	38,998.1
8.75	-	-	-	-	8.75	2,237.4	47,737.4	15,926.6	17,674.6
9.00	5,077.9	215.8	3,598.4	4,165.3	9.00	24,346.4	50,810.9	37,436.8	38,899.9
9.25	0.0	0.1	-	-	9.25	17,734.4	7,227.1	33,560.3	42,056.5
9.50	11.5	138.0	-	98.6	9.50	37,004.3	41,226.7	42,058.0	53,662.7
9.75	0.0	4.1	-	-	9.75	4,553.4	8,656.9	13,966.9	21,710.2
10.00	210.2	368.7	1,090.0	1,637.2	10.00	41,814.7	52,809.2	78,661.3	74,038.8
10.25	0.0	3,974.3	60.0	68.0	10.25	9,314.8	18,207.1	30,761.3	34,281.0
10.50	0.0	1,848.5	7,995.4	8,275.6	10.50	27,963.5	23,828.8	42,673.4	45,659.7
10.75	6.1	57.7	-	0.6	10.75	7,807.2	7,842.9	20,856.5	31,319.1
11.00	0.0	680.2	562.6	491.7	11.00	28,115.4	78,174.3	64,998.5	80,628.4
Over 11.00	2,172.9	9,360.6	13,372.6	2,915.1	Over 11.00	239,545.0	290,082.5	173,446.7	204,125.0
TOTAL	394,729.9	403,029.1	399,599.2	470,935.2	TOTAL	3,396,759.6	3,734,574.6	3,953,062.6	4,222,181.9

*00.25 stands for 00.05 to 00.25

*00.50 stands for 00.30 to 00.50

3.15 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)						
RATE OF RETURN	2010	2011		2012		2013
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
0.00	267,203.0	335,161.1	199,074.8	346,757.0	351,124.1	405,009.5
0.25*	74,206.4	73,265.5	142,543.5	135,214.8	134,833.6	128,479.4
0.50*	35,095.8	22,161.8	26,284.4	35,791.9	43,835.0	26,591.0
0.75*	2,805.9	1,606.3	4,016.9	3,483.6	8,006.8	3,969.5
1.00	20,933.9	16,193.7	32,285.9	38,016.9	16,975.4	22,824.2
1.25	2,098.1	2,886.8	2,277.1	1,526.4	6,012.8	7,773.9
1.50	9,197.2	5,617.6	6,725.6	3,547.9	15,335.0	21,092.5
1.75	12,317.6	947.3	2,042.7	5,904.7	2,385.5	9,080.2
2.00	4,645.2	6,529.8	10,235.4	14,902.9	7,944.0	2,283.5
2.25	11,623.7	4,465.2	731.5	974.9	1,036.8	763.4
2.50	4,881.7	4,369.3	2,238.8	7,332.1	2,672.1	3,590.4
2.75	1,697.2	1,084.0	974.8	2,368.3	2,424.7	1,541.0
3.00	2,972.6	5,978.6	4,321.1	12,159.9	778.5	600.6
3.25	420.6	6,179.2	571.0	227.0	136.5	99.9
3.50	1,304.9	1,496.9	8,651.0	2,561.6	201.2	1.8
3.75	940.4	259.5	549.6	39.4	-	-
4.00	1,845.8	2,320.4	1,963.2	7,538.7	352.7	333.9
4.25	1,016.6	51.6	84.6	1,008.4	48.6	49.8
4.50	571.7	507.4	15.6	3,954.9	-	-
4.75	205.1	-	-	3.0	-	-
5.00	12,003.8	12,129.0	15,621.5	1,289.3	2,773.7	-
5.25	849.7	252.6	4.3	10.2	-	-
5.50	34.8	431.5	452.6	1,618.0	-	-
5.75	5.5	-	-	-	-	-
6.00	11.3	45.8	-	7,915.5	7,440.6	-
6.25	0.7	0.3	-	-	-	-
6.50	16.8	1.1	-	-	31.3	-
6.75	-	-	-	-	-	-
7.00	-	37.5	-	-	-	-
7.25	54.2	19.9	-	-	-	0.6
7.50	75.4	98.8	-	-	-	-
7.75	-	-	-	-	-	-
8.00	4,503.3	4,476.7	-	-	-	-
8.25	-	600.0	-	-	-	-
8.50	27.6	5.0	-	-	-	-
8.75	-	0.5	-	-	-	-
9.00	4,078.0	-	-	-	-	-
9.25	-	0.1	-	-	-	-
9.50	-	-	-	-	-	-
9.75	-	117.8	-	-	-	-
10.00	2,093.7	174.3	-	-	18.2	-
10.25	-	500.2	-	-	1.0	-
10.50	6,510.6	334.8	-	-	6.1	-
10.75	27.6	2.9	-	-	-	-
11.00	411.4	327.5	-	-	6.1	-
Over 11.00	8,695.8	26,276.5	-	1,406.7	1.9	-
Total	495,383.7	536,914.8	461,665.90	635,553.9	604,382.2	634,085.1

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

(Million Rupees)						
RATE OF RETURN	2010	2011		2012		2013
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
0.00	1,203,188.3	1,435,328.9	1,493,689.5	1,599,418.8	1,650,173.2	1,908,752.4
0.25*	2,276.3	2,911.1	-	1,256.7	6.8	1,353.1
0.50*	101,350.1	117,525.0	89,485.7	103,596.5	992.0	0.2
0.75*	762.5	1,670.4	-	-	-	-
1.00	3,315.6	2,632.5	1,433.5	1,975.8	8.2	848.0
1.25	10,525.2	649.9	812.1	442.3	927.8	550.3
1.50	4,111.7	813.3	605.2	736.2	628.4	673.7
1.75	13,977.1	2,011.7	1,344.6	1,515.4	986.2	1,339.6
2.00	3,266.4	989.9	586.2	1.2	2.1	1.0
2.25	0.6	1.4	1.4	1.4	-	-
2.50	1,064.3	162.0	149.8	0.1	0.8	-
2.75	-	-	-	-	-	-
3.00	2,529.1	36.2	246.6	308.4	8.5	643.3
3.25	0.5	-	-	-	-	900.1
3.50	1,236.9	0.1	338.8	765.0	21,431.8	52,446.6
3.75	2.3	-	133.3	107.2	20,650.1	5,914.0
4.00	10,269.4	10,979.7	20,356.6	572.5	106.8	11,015.1
4.25	2,345.8	179.6	157.7	173.5	2,550.3	97.4
4.50	41,534.9	23,005.1	26,951.2	18,093.1	23,079.3	154,703.3
4.75	-	3.4	-	366.7	-	761.1
5.00	1,547,595.3	1,537,883.8	1,613,930.1	610,853.0	6,593.6	153,841.9
5.25	48,742.1	83,237.1	65,972.0	26,217.8	53,511.0	2,778.6
5.50	129,160.7	117,109.3	205,724.1	66,346.9	9,069.2	21,031.6
5.75	42,052.6	29,179.2	29,683.5	24,351.1	107.5	2,251.0
6.00	182,538.9	150,538.0	194,598.0	1,453,163.6	2,398,558.2	1,763,482.1
6.25	15,406.7	28,089.3	44,334.5	114,299.2	236,448.0	301,609.4
6.50	39,979.5	45,995.0	39,016.4	80,340.3	114,444.3	380,669.9
6.75	2,703.2	2,246.3	19,922.0	20,835.3	139,536.9	156,566.9
7.00	83,857.5	45,937.0	85,408.5	144,265.5	146,334.9	179,081.1
7.25	10,135.6	61,579.9	40,413.5	94,233.0	36,060.9	77,741.0
7.50	94,043.1	108,750.0	127,119.0	54,739.2	90,463.6	53,785.4
7.75	32,528.5	4,401.8	20,792.2	19,519.3	57,918.6	67,839.5
8.00	107,742.1	92,327.8	123,828.8	113,024.4	139,477.4	237,617.1
8.25	26,512.0	55,800.1	43,212.7	45,659.9	81,361.6	52,844.2
8.50	46,049.2	34,180.6	32,630.6	38,920.1	86,018.6	486,195.0
8.75	14,144.4	10,848.7	19,121.0	13,650.4	45,347.8	52,490.5
9.00	47,396.9	57,902.2	44,341.7	41,628.8	124,401.3	56,474.9
9.25	13,010.7	35,176.3	31,000.1	64,174.7	57,390.6	46,507.7
9.50	38,847.9	74,915.4	72,439.1	83,432.1	80,638.0	38,266.1
9.75	9,451.5	4,386.8	20,204.1	13,623.7	19,321.6	47,262.9
10.00	74,555.7	117,321.1	89,361.0	81,815.8	33,078.4	29,067.1
10.25	32,922.4	51,769.6	45,344.3	71,883.7	66,070.1	18,362.2
10.50	55,197.0	52,003.7	73,591.5	72,900.5	43,176.6	31,105.3
10.75	30,719.3	5,908.6	16,760.2	31,532.9	41,804.1	18,208.1
11.00	72,550.0	90,491.7	108,164.4	129,157.2	32,199.0	27,300.2
Over-11.00	288,932.1	455,520.9	383,384.5	343,919.8	167,319.0	57,944.3
Total	4,488,531.9	4,952,400.3	5,226,590.0	5,583,819.0	6,028,203.1	6,500,323.2

*00.25 stands for 00.05 to 00.25

*00.50 stands for 00.30 to 00.50

*00.75 stands for 00.55 to 00.75

3.17 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

RATE OF RETURN	2009		2010				2011	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	19,323.0	19,273.2	26,976.3	25,825.3	24,341.3	24,341.3	25,925.1	25,925.1
1.00*	117.6	117.6	207.3	207.3	38.7	38.7	328.4	328.4
2.00*	375.8	375.8	3,301.9	3,301.9	8,658.7	8,658.7	2,792.0	2,792.0
3.00*	9,605.7	9,605.7	8,851.2	8,851.2	5,485.2	5,485.2	9,298.5	9,298.5
3.25	164.7	164.7	1,233.3	1,233.3	561.1	561.1	3,342.0	3,342.0
3.50	773.2	773.2	813.6	813.6	1,210.4	1,210.4	882.5	882.5
3.75	343.4	343.4	613.9	613.9	639.9	639.9	1,446.1	1,446.1
4.00	4,935.1	4,935.1	5,001.5	5,001.5	3,544.0	3,544.0	4,349.0	4,349.0
4.25	91.3	91.3	27.2	27.2	290.2	290.2	1,730.7	1,730.7
4.50	251.2	251.2	2,411.4	2,411.4	2,516.2	2,516.2	3,252.8	3,252.8
4.75	52.7	52.7	6.6	6.6	-	-	96.6	96.6
5.00	2,545.3	2,545.3	396.9	396.9	283.7	283.7	1,079.0	1,079.0
5.25	59.8	59.8	9.9	9.9	-	-	185.7	185.7
5.50	95.7	95.7	37.3	37.3	-	-	769.6	769.6
5.75	277.7	277.7	-	-	-	-	114.0	114.0
6.00	530.9	530.9	1,152.8	1,152.8	1,110.8	1,110.8	1,794.8	1,794.8
6.25	639.8	639.8	849.5	849.5	767.0	767.0	1,013.0	1,013.0
6.50	1,109.0	1,109.0	1,360.2	1,360.2	197.7	197.7	1,212.7	1,212.7
6.75	-	-	218.8	218.8	-	-	-	-
7.00	1,440.4	1,440.4	1,438.9	1,438.9	2,055.4	2,055.4	342.5	342.5
7.25	1,146.7	1,146.7	-	-	-	-	-	-
7.50	14,780.5	14,780.5	2,066.7	2,066.7	10.8	10.8	22.4	22.4
7.75	0.4	0.4	0.4	0.4	-	-	-	-
8.00	3,194.9	3,194.9	1,220.6	1,220.6	350.0	350.0	143.2	143.2
8.25	14.2	14.2	12.4	12.4	-	-	-	-
8.50	151.8	151.8	4,842.1	4,842.1	582.0	582.0	416.0	416.0
8.75	0.4	0.4	0.4	0.4	13.1	13.1	-	-
9.00	2,449.1	2,443.9	3,644.7	2,577.9	3,009.5	1,937.5	1,309.6	242.8
9.25	4.1	4.1	132.2	132.2	535.3	535.3	-	-
9.50	12.1	12.1	26.6	26.6	2,328.0	2,328.0	-	-
9.75	105.5	105.5	167.4	167.4	266.5	266.5	89.4	89.4
10.00	1,342.5	1,342.5	705.0	705.0	4,180.0	4,180.0	421.8	421.8
10.25	1.1	1.1	1.3	1.3	3.4	3.4	440.2	440.2
10.50	13.2	13.2	126.7	126.7	61.0	61.0	237.4	50.0
10.75	1.8	1.8	4.8	4.8	2.4	2.4	200.0	200.0
11.00	3,851.2	3,851.2	4,577.2	4,233.6	1,919.2	1,919.2	5,825.5	5,825.5
11.25	2.4	2.4	2.2	2.2	128.3	128.3	-	-
11.50	619.7	619.7	50.1	50.1	1.7	1.7	1.4	1.4
11.75	0.4	0.4	10.1	10.1	1.0	1.0	6.0	6.0
12.00	1,652.1	1,652.1	2,103.7	1,200.4	583.9	583.9	549.5	549.5
12.25	127.6	127.6	447.9	447.9	627.1	627.1	91.5	91.5
12.50	435.0	435.0	88.9	88.9	797.6	797.6	1,323.1	1,323.1
12.75	867.7	867.7	307.9	307.9	9.6	9.6	9.4	9.4
13.00	4,529.2	4,529.2	6,483.5	6,032.8	6,035.9	6,035.9	4,389.0	4,389.0
13.25	4,647.0	2,615.8	2,191.8	1,991.8	524.3	524.3	472.3	472.3
13.50	8,403.0	4,489.6	1,593.7	1,593.7	1,006.2	1,006.2	2,809.6	2,809.6
13.75	1,533.0	1,033.0	1,480.1	1,480.1	1,031.7	1,031.7	1,741.5	1,741.5
14.00	7,147.6	6,557.6	8,241.0	7,738.6	7,454.1	6,397.3	5,700.2	5,433.2
14.25	5,461.3	2,836.4	2,880.0	2,480.0	2,901.1	2,427.0	2,850.1	2,850.1
14.50	4,340.8	3,590.8	1,755.5	1,704.5	1,627.1	1,627.1	1,497.1	1,497.1
14.75	11,237.4	8,955.5	3,676.8	3,676.8	2,564.6	2,564.6	3,984.9	3,535.6
15.00	20,496.9	14,180.6	29,385.4	14,784.6	35,043.7	23,634.4	29,221.9	19,891.9
15.25	5,668.9	5,668.9	2,632.0	2,632.0	2,224.8	2,173.8	3,765.8	3,414.9
15.50	8,017.3	8,017.3	9,470.4	9,470.4	4,478.8	4,478.8	11,616.9	11,526.2
15.75	8,669.8	8,669.8	3,541.6	3,541.6	3,080.8	3,080.8	4,106.8	4,106.8
16.00 & over	83,282.8	80,641.2	69,098.9	67,253.5	72,382.8	71,543.3	66,163.4	59,456.9
TOTAL	246,941.7	225,237.4	217,878.1	196,363.3	207,466.7	192,564.0	209,360.5	190,911.8

* 01.00 stands for 00.25 to 01.00

* 02.00 stands for 01.25 to 02.00

* 03.00 stands for 02.25 to 03.00

3.17 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2011		2012				2013	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	29,578.0	28,405.0	17,871.5	17,005.0	31,467.5	27,243.5	35,285.2	34,399.9
1.00*	454.9	454.9	384.0	384.0	527.3	527.3	1,111.5	1,111.5
2.00*	498.1	498.1	3,498.5	3,498.5	2,953.3	2,953.3	5,839.7	5,839.7
3.00*	11,293.7	11,293.7	9,751.5	9,751.5	8,392.9	8,392.9	13,226.1	13,226.1
3.25	2,413.6	2,413.6	1,158.8	1,158.8	281.6	281.6	18.2	18.2
3.50	466.2	466.2	945.9	945.9	619.6	619.6	384.9	384.9
3.75	1,904.4	1,904.4	142.8	142.8	511.6	511.6	11.2	11.2
4.00	7,608.5	7,608.5	4,498.7	4,498.7	8,443.8	8,443.8	7,202.3	7,202.3
4.25	1,016.4	1,016.4	509.4	509.4	192.5	192.5	6.9	6.9
4.50	2,510.5	2,510.5	183.0	183.0	157.6	157.6	151.0	151.0
4.75	136.3	136.3	484.7	484.7	66.8	66.8	95.7	95.7
5.00	3,267.9	3,267.9	1,586.1	1,586.1	940.5	940.5	458.0	458.0
5.25	290.9	290.9	141.1	141.1	180.2	180.2	-	-
5.50	129.8	129.8	228.1	228.1	92.9	92.9	92.9	92.9
5.75	-	-	10.3	10.3	-	-	-	-
6.00	1,830.1	1,830.1	700.6	700.6	687.6	687.6	172.0	23.8
6.25	156.3	156.3	-	-	-	-	-	-
6.50	1,325.7	1,325.7	119.5	119.5	-	-	160.1	160.1
6.75	2.7	2.7	-	-	-	-	-	-
7.00	1,115.1	1,115.1	3,504.4	1,233.6	1,259.0	1,259.0	291.7	291.7
7.25	-	-	-	-	-	-	-	-
7.50	339.5	339.5	240.3	240.3	19.5	19.5	-	-
7.75	-	-	0.1	0.1	-	-	-	-
8.00	1,085.9	1,085.9	962.8	962.8	868.5	868.5	199.3	199.3
8.25	1,028.6	1,028.6	243.5	243.5	-	-	-	-
8.50	1,244.8	1,244.8	10.3	10.3	379.6	379.6	1,731.4	1,731.4
8.75	-	-	-	-	2,737.0	2,737.0	745.2	745.2
9.00	1,655.7	630.7	32,390.5	28,311.8	10,763.7	9,696.9	19,310.2	18,243.4
9.25	-	-	-	-	7,371.6	7,371.6	4,497.6	4,497.6
9.50	44.4	44.4	-	-	12,881.9	12,881.9	5,333.4	5,333.4
9.75	76.6	76.6	85.7	85.7	5,150.1	4,671.8	127.8	127.8
10.00	2,502.7	2,502.7	109.0	109.0	3,973.3	3,973.3	2,857.5	2,857.5
10.25	555.7	555.7	1,005.1	1,005.1	2,833.2	2,833.2	781.3	781.3
10.50	610.0	610.0	5.5	5.5	8,751.8	1,491.7	2,260.3	2,123.7
10.75	996.6	996.6	761.6	761.6	1,464.8	1,464.8	580.7	438.6
11.00	11,803.3	11,803.3	11,353.6	11,353.6	5,519.2	5,472.3	8,038.0	6,005.1
11.25	-	-	-	-	3,086.9	3,086.9	2,380.4	2,380.4
11.50	1.2	1.2	241.8	241.8	1,118.6	1,118.6	3,132.6	3,132.6
11.75	292.9	292.9	142.0	142.0	241.5	241.5	2,485.8	2,485.8
12.00	3,844.8	3,844.8	11,601.1	11,601.1	20,085.3	17,085.3	36,043.0	24,722.7
12.25	1,601.1	1,601.1	3,889.2	3,889.2	1,592.7	1,592.7	5,010.8	5,010.8
12.50	4,375.2	4,375.2	2,691.4	2,691.4	3,475.4	3,475.4	5,077.2	5,077.2
12.75	4,223.4	4,223.4	5,838.0	5,838.0	7,998.2	2,812.6	2,380.8	2,380.8
13.00	9,145.8	8,670.7	18,259.9	11,124.5	12,134.7	11,976.0	4,447.6	4,447.6
13.25	1,782.8	1,782.8	2,275.2	2,275.2	1,807.7	1,807.7	2,129.5	2,129.5
13.50	2,479.2	2,479.2	5,220.1	5,220.1	2,997.1	2,883.0	1,367.8	1,367.8
13.75	2,077.5	1,242.8	1,537.9	1,289.6	847.7	649.4	1,886.6	1,886.6
14.00	7,618.3	7,607.5	19,269.4	18,220.6	9,923.0	9,304.3	11,152.7	10,176.3
14.25	1,236.0	1,236.0	1,486.9	1,486.9	1,299.5	1,299.5	1,292.5	1,292.5
14.50	2,007.8	2,007.8	12,110.5	5,299.9	7,264.1	671.0	1,167.1	1,167.1
14.75	2,878.4	2,878.4	4,306.4	4,306.4	1,254.0	1,254.0	639.3	639.3
15.00	27,352.0	20,953.6	30,933.1	30,933.1	15,128.5	15,128.5	13,274.4	13,132.5
15.25	3,595.7	3,595.7	1,627.4	1,627.4	622.3	622.3	94.5	94.5
15.50	15,990.9	15,952.6	11,734.9	11,734.9	10,560.8	10,556.4	7,612.4	7,612.4
15.75	2,563.1	2,563.1	1,965.0	1,965.0	876.2	876.2	426.2	426.2
16.00 & over	69,208.1	63,675.0	63,946.9	48,531.8	32,923.6	32,888.2	25,653.8	25,643.6
TOTAL	250,217.6	234,728.9	291,964.0	254,089.7	254,726.0	225,741.9	238,625.0	221,764.3

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

(End of Period: Million Rupees)

RATE OF RETURN	2009		2010				2011	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	217,290.6	181,752.3	87,250.9	86,101.0	209,942.3	186,830.2	259,165.3	224,338.5
1.00*	1,094.2	324.6	1,522.0	738.4	2,019.7	1,141.5	1,583.2	682.2
2.00*	7,834.4	7,834.4	8,875.4	8,875.4	14,811.8	14,811.8	10,376.9	10,376.9
3.00*	16,658.3	15,394.7	22,978.5	21,695.8	21,777.3	20,492.7	25,778.4	25,778.4
4.00*	24,766.1	24,718.3	25,524.7	25,524.7	30,096.2	30,096.2	33,058.8	33,058.8
5.00*	10,347.8	10,347.8	16,284.1	16,284.1	22,416.8	22,416.8	25,825.7	25,824.3
6.00*	14,245.2	14,245.2	5,492.8	5,492.8	15,643.4	15,643.4	6,148.2	6,148.2
7.00*	46,744.3	46,744.3	29,866.4	29,866.4	22,554.6	22,554.6	21,994.2	21,994.2
8.00*	194,022.1	194,022.1	76,269.1	76,269.1	27,253.1	27,253.1	25,378.0	20,377.9
8.25	289.9	289.9	3,819.3	3,819.3	865.8	865.8	892.8	892.8
8.50	13,272.2	13,272.0	50,670.3	50,670.3	9,136.2	9,136.2	4,832.4	4,832.4
8.75	339.5	339.5	5,738.9	3,938.9	2,367.1	2,367.1	825.7	825.7
9.00	92,403.7	92,403.7	185,612.7	185,525.3	124,819.5	124,819.5	109,620.1	109,620.1
9.25	3,087.2	1,287.2	2,095.1	2,095.1	4,731.1	4,731.1	821.5	821.5
9.50	7,511.5	7,511.5	8,502.5	8,502.5	80,604.2	80,604.2	3,873.9	3,873.9
9.75	485.5	485.5	810.6	810.6	4,620.5	4,620.5	1,439.3	1,439.3
10.00	10,346.0	10,346.0	13,494.8	13,067.8	103,406.1	103,406.1	46,522.0	46,500.1
10.25	3,242.1	3,242.1	10,126.6	10,126.6	4,583.6	4,553.6	4,475.9	4,475.9
10.50	6,040.5	5,715.6	5,203.7	5,203.7	4,392.2	4,392.2	10,853.7	10,853.2
10.75	2,266.4	2,206.4	805.1	805.1	939.7	939.7	7,009.9	7,009.9
11.00	16,138.7	16,136.7	19,315.3	19,315.3	13,954.5	13,926.0	142,992.9	142,859.5
11.25	3,863.1	3,863.1	829.0	827.8	1,567.0	1,567.0	1,933.5	1,933.5
11.50	8,903.5	6,653.5	12,848.8	7,113.5	5,929.7	3,901.7	1,732.1	1,732.1
11.75	2,425.2	2,421.1	1,627.9	1,407.0	626.7	624.3	598.5	598.5
12.00	28,259.2	28,258.6	29,670.7	27,720.7	15,482.5	13,348.2	18,093.4	15,960.2
12.25	11,750.1	10,249.3	15,722.8	14,277.6	2,974.3	2,972.0	3,079.2	2,432.7
12.50	13,157.9	11,410.0	23,458.5	18,566.0	8,410.8	6,650.0	5,502.4	2,826.9
12.75	19,668.1	14,562.8	31,647.4	15,703.7	13,754.5	13,753.1	9,344.1	3,527.9
13.00	79,249.9	61,035.5	73,314.8	61,703.3	59,842.5	40,860.3	38,942.0	35,730.2
13.25	36,448.7	30,433.4	61,323.9	54,220.9	23,680.6	19,644.9	5,209.0	5,209.0
13.50	97,639.0	65,031.2	69,210.6	58,325.4	63,244.4	47,275.1	24,996.3	23,263.8
13.75	93,176.8	59,431.9	96,408.5	72,625.4	74,267.1	59,018.5	32,053.6	27,585.3
14.00	175,736.3	137,051.6	229,980.6	176,456.7	193,600.0	159,000.9	162,510.1	135,901.7
14.25	54,324.0	52,583.4	89,388.4	78,885.1	77,314.2	61,362.1	43,352.4	38,989.2
14.50	111,408.0	98,322.8	79,341.5	53,377.0	91,638.8	81,950.0	71,930.2	54,013.1
14.75	107,044.6	50,132.5	55,260.1	52,856.0	75,201.1	68,613.5	62,098.4	54,184.6
15.00	283,499.5	165,594.9	490,882.4	165,505.3	378,483.9	205,176.9	313,347.8	215,400.4
15.25	99,307.9	47,106.6	166,842.6	103,655.3	82,269.0	74,121.3	67,265.0	61,997.1
15.50	202,379.2	118,388.7	75,103.1	74,159.8	74,147.0	71,911.4	148,152.4	138,260.9
15.75	77,227.8	75,781.9	53,927.8	53,927.8	148,696.1	71,936.4	57,675.0	49,225.0
16.00	177,784.6	136,836.8	244,086.5	235,842.6	374,511.3	257,800.0	368,577.8	251,378.9
16.25	23,600.4	22,902.1	44,097.9	42,606.0	40,929.2	39,027.9	220,179.4	36,805.5
16.50	56,697.1	56,567.1	42,368.1	37,919.5	73,124.5	69,407.5	94,208.6	64,336.2
16.75	16,423.7	16,093.8	9,700.3	9,700.3	32,502.5	32,502.5	25,859.6	25,582.4
17.00	227,174.3	222,221.8	141,446.7	139,418.8	183,136.7	180,938.2	260,693.1	256,622.1
17.25	12,759.7	12,759.7	7,218.4	7,218.4	9,235.0	9,235.0	14,444.0	14,444.0
17.50	20,601.3	20,596.8	26,904.1	26,904.1	34,578.2	34,575.3	44,099.2	44,099.2
17.75	14,329.1	14,289.6	8,745.9	8,745.1	8,213.3	8,213.3	15,188.7	15,182.7
18.00	63,405.4	63,376.9	72,897.0	72,893.7	109,987.9	106,734.1	83,308.7	81,647.8
18.25	5,635.5	5,635.5	2,651.4	2,651.4	4,088.0	4,088.0	6,704.9	6,700.9
18.50	15,382.8	15,382.8	20,474.4	20,473.2	23,398.7	23,373.5	15,509.5	15,509.5
18.75	2,455.1	2,455.1	751.9	751.9	2,304.3	2,304.3	5,454.5	5,454.1
19.00	20,013.0	20,013.0	19,192.7	19,192.7	14,918.9	14,918.9	62,306.8	62,303.1
19.25	2,529.6	2,529.6	287.8	287.8	787.5	787.5	2,472.5	2,472.5
19.50	1,587.1	1,587.1	2,402.9	2,402.9	1,305.8	1,305.8	2,492.3	2,492.3
19.75	303.4	303.4	5,972.3	5,972.3	691.9	691.9	2,095.7	2,095.7
20.00 & over	90,372.2	90,372.2	70,338.8	70,338.8	73,115.5	73,115.5	66,582.6	66,582.6
TOTAL	2,944,949.6	2,390,855.9	2,956,585.4	2,369,362.0	3,098,895.5	2,558,309.5	3,101,461.6	2,525,065.1

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

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

(End of Period: Million Rupees)

RATE OF RETURN	2011		2012				2013	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	124,245.6	123,403.3	210,478.1	182,915.6	212,510.5	207,580.5	140,442.2	127,590.1
1.00*	2,360.1	1,432.7	1,706.2	642.1	2,162.3	1,055.3	4,019.5	3,974.5
2.00*	4,565.2	4,565.2	9,741.5	9,738.4	10,465.1	10,444.3	11,698.2	11,698.2
3.00*	21,589.1	21,187.3	26,163.1	25,525.6	26,461.9	26,461.7	28,857.1	28,856.9
4.00*	26,142.9	26,141.0	22,502.1	22,500.5	26,183.7	26,182.3	21,337.4	21,336.2
5.00*	31,117.0	31,116.7	32,119.8	32,054.8	29,124.9	29,054.7	27,647.0	27,645.5
6.00*	12,731.3	12,731.3	12,806.3	12,806.3	6,089.7	6,089.7	9,159.1	9,159.1
7.00*	19,269.2	19,269.2	16,342.9	16,342.9	13,899.8	13,899.8	55,656.3	54,164.9
8.00*	20,937.4	14,390.3	27,933.6	17,161.5	8,393.3	8,393.3	29,362.1	29,075.2
8.25	587.3	587.3	1,272.1	1,272.1	415.9	178.9	494.9	494.9
8.50	5,518.9	5,518.9	6,680.0	6,680.0	2,058.5	2,058.5	2,067.3	2,067.3
8.75	939.4	939.4	1,081.2	1,081.2	3,916.4	3,916.4	7,139.8	7,139.8
9.00	100,456.3	100,456.3	297,500.1	227,416.6	72,759.7	66,865.4	108,845.5	93,477.6
9.25	712.4	712.4	2,531.9	2,531.9	16,189.5	16,189.4	78,228.2	78,228.2
9.50	2,426.7	2,426.7	3,669.4	3,669.4	240,628.5	199,021.1	80,498.2	76,188.2
9.75	2,812.4	2,812.4	1,058.8	1,058.8	40,112.6	31,300.4	29,703.8	26,948.8
10.00	37,561.2	37,551.3	34,790.0	34,790.0	107,614.5	59,724.3	174,594.0	116,740.7
10.25	6,313.8	6,313.8	2,390.6	2,390.6	75,395.7	36,568.9	73,825.4	42,507.7
10.50	12,253.1	12,193.1	7,459.6	7,459.6	84,068.7	54,585.6	110,464.3	66,965.2
10.75	6,232.2	6,232.2	6,526.2	6,526.2	59,864.1	47,496.0	61,250.2	49,045.3
11.00	271,617.3	248,695.4	133,224.1	133,179.1	191,319.6	140,111.0	291,477.7	185,255.2
11.25	2,940.3	2,940.3	2,603.9	2,603.9	78,624.1	74,208.1	133,479.4	46,286.0
11.50	3,290.7	3,290.7	3,493.1	3,424.3	47,597.1	46,288.3	116,826.2	63,422.2
11.75	11,089.9	5,917.7	4,343.7	4,241.7	60,350.4	54,144.9	102,496.5	32,931.9
12.00	36,082.3	32,665.6	63,876.3	57,206.6	133,352.3	116,333.3	459,317.0	296,153.5
12.25	26,314.4	17,506.3	21,313.5	14,452.0	99,973.5	65,608.3	42,845.4	38,553.6
12.50	26,140.0	24,372.4	43,226.8	35,074.7	236,340.5	115,990.4	81,238.6	80,598.8
12.75	30,307.9	23,547.3	87,992.0	26,626.6	164,943.6	42,663.0	28,854.6	26,668.1
13.00	84,141.3	67,803.9	141,718.8	116,637.0	157,678.4	116,424.9	162,637.8	90,508.3
13.25	66,419.3	61,496.6	85,061.0	67,308.7	48,024.0	43,727.4	19,017.6	16,936.7
13.50	41,498.0	37,701.6	107,218.3	87,501.7	58,757.5	45,640.4	80,975.5	80,975.5
13.75	71,761.4	65,055.5	69,247.8	66,347.8	29,057.4	28,956.0	10,268.5	10,267.2
14.00	135,521.8	122,961.0	188,104.2	150,604.3	123,287.7	109,378.8	131,494.8	123,671.4
14.25	56,703.9	54,201.9	122,401.5	47,115.9	25,502.7	18,501.9	16,468.5	15,130.3
14.50	72,170.7	69,497.2	217,344.9	80,873.8	35,511.2	32,615.1	17,475.8	17,436.5
14.75	78,820.2	78,143.5	121,087.3	63,454.5	18,029.5	18,028.0	13,506.8	13,505.4
15.00	226,841.7	167,001.9	279,102.4	178,254.5	354,911.3	256,530.1	191,769.1	127,933.9
15.25	87,240.3	84,339.2	45,917.7	43,912.3	28,958.8	28,958.8	11,311.4	11,311.4
15.50	124,302.9	90,568.7	86,947.8	83,693.2	76,145.8	75,508.8	69,103.2	68,852.4
15.75	182,395.2	64,195.7	69,251.9	27,767.8	26,631.6	16,644.9	12,599.9	12,599.6
16.00	296,347.6	162,702.4	136,170.7	132,767.1	78,003.0	75,066.5	65,866.9	65,759.1
16.25	71,884.6	65,788.7	19,918.3	17,768.0	10,728.9	10,723.3	8,645.6	8,640.7
16.50	61,454.5	48,078.4	31,602.7	31,602.2	17,531.7	17,495.4	8,711.0	8,711.0
16.75	44,640.0	43,630.1	13,347.4	11,730.3	6,485.0	5,484.0	13,590.7	3,604.4
17.00	169,591.3	163,733.0	174,508.1	145,217.0	54,784.8	54,086.6	57,080.9	42,820.5
17.25	29,592.5	29,592.5	9,460.9	9,442.2	6,821.5	6,803.3	4,225.4	4,225.4
17.50	30,077.6	30,053.3	26,712.9	26,710.4	23,770.0	15,168.4	7,272.5	7,271.6
17.75	18,046.1	18,042.7	5,050.3	5,047.4	3,784.8	3,782.2	1,919.3	1,917.1
18.00	87,868.0	83,482.7	45,337.2	41,487.0	55,101.5	46,343.7	53,175.0	53,175.0
18.25	18,859.4	18,854.2	4,584.4	4,579.6	2,497.7	2,493.3	2,091.5	2,087.5
18.50	19,390.1	19,386.7	14,979.0	14,975.9	14,552.0	14,549.2	14,923.6	14,920.1
18.75	8,664.1	8,664.1	4,954.4	4,954.4	2,629.1	2,629.1	997.8	997.8
19.00	47,781.4	47,781.4	42,863.3	42,863.3	52,734.2	52,529.3	48,815.6	48,315.6
19.25	3,745.4	3,745.4	665.3	665.3	472.7	472.7	242.2	242.2
19.50	3,709.7	3,709.7	5,123.7	5,123.7	6,303.6	6,303.6	3,641.5	3,641.5
19.75	1,370.1	1,370.1	1,401.8	1,401.8	1,093.8	1,093.8	305.0	305.0
20.00 & over	72,581.5	72,581.5	83,129.8	82,343.9	63,203.8	61,992.4	63,198.2	60,932.3
TOTAL	3,059,974.9	2,573,079.9	3,238,040.4	2,483,523.8	3,433,810.3	2,670,345.4	3,403,157.5	2,559,869.2

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

(Percent per annum)

TYPE OF DEPOSITS	2009	2010		2011		2012		2013
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	6.05 (1.27)	5.84 (1.33)	6.86 (1.27)	6.06 (1.59)	6.14 (1.32)	5.26 (1.59)	5.20 (1.42)	4.65 (1.91)
II. Saving Deposits	4.95 (52.69)	5.02 (54.68)	5.02 (52.69)	5.25 (53.94)	5.14 (53.71)	5.68 (54.80)	5.69 (56.63)	5.90 (58.86)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.56 (11.15)	4.83 (10.69)	5.00 (11.15)	5.29 (9.77)	4.79 (9.14)	5.13 (9.61)	5.95 (9.51)	5.38 (9.48)
(b) 3 months and over but less than 6	6.57 (9.42)	6.87 (8.21)	7.28 (9.42)	7.42 (8.62)	6.72 (7.92)	6.62 (7.67)	6.51 (6.29)	6.08 (6.43)
(c) 6 months and over but less than 1 year	7.05 (5.15)	7.21 (4.81)	7.41 (5.15)	7.72 (5.19)	7.83 (5.57)	7.17 (4.89)	6.88 (5.18)	6.44 (4.21)
(d) 1 year and over but less than 2 years	8.18 (13.89)	8.25 (14.25)	8.28 (13.89)	8.99 (14.67)	8.82 (16.27)	8.71 (15.38)	8.20 (14.94)	7.73 (13.40)
(e) 2 years and over but less than 3 years	8.49 (0.84)	8.71 (0.75)	8.35 (0.84)	9.30 (0.67)	8.28 (0.56)	8.40 (0.63)	8.16 (0.58)	7.93 (0.53)
(f) 3 years and over but less than 4 years	9.12 (1.74)	9.67 (1.58)	10.35 (1.74)	11.31 (1.68)	11.17 (1.63)	10.73 (1.94)	10.34 (2.03)	8.65 (1.95)
(g) 4 years and over but less than 5 years	7.92 (0.28)	9.05 (0.24)	9.46 (0.28)	9.61 (0.19)	8.62 (0.16)	9.20 (0.15)	8.93 (0.16)	8.31 (0.14)
(h) 5 years and over	8.92 (3.56)	8.90 (3.45)	8.89 (3.56)	9.37 (3.68)	9.93 (3.71)	9.21 (3.34)	9.88 (3.26)	9.50 (3.09)
IV. Overall								
(i) Excluding current and other deposits	5.88	5.97	6.07	6.42	6.29	6.47	6.45	6.28
(ii) Including current and other deposits	4.29	4.29	4.39	4.53	4.51	4.56	4.61	4.38

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	2009	2010		2011		2012		2013
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	7.21 (1.14)	6.99 (1.20)	8.05 (1.25)	6.94 (1.49)	6.33 (1.39)	6.32 (1.44)	5.34 (1.49)	4.73 (2.02)
II. Saving Deposits	5.39 (51.70)	5.47 (54.06)	5.48 (53.22)	5.61 (52.66)	5.61 (52.70)	6.14 (54.68)	6.18 (55.91)	6.38 (58.22)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.63 (11.47)	5.04 (10.55)	5.10 (10.80)	5.50 (10.02)	5.39 (8.72)	5.55 (9.34)	6.45 (9.45)	5.83 (9.39)
(b) 3 months and over but less than 6 months	6.89 (9.44)	7.41 (7.94)	7.82 (8.70)	7.92 (8.53)	7.31 (7.74)	7.70 (7.02)	7.39 (5.91)	6.71 (6.22)
(c) 6 months and over but less than 1 year	7.14 (5.31)	7.49 (4.90)	7.71 (4.18)	8.17 (5.24)	8.40 (5.57)	7.95 (4.74)	7.62 (5.00)	7.15 (4.02)
(d) 1 year and over but less than 2 years	8.21 (14.14)	8.38 (14.92)	8.37 (15.11)	9.15 (15.42)	8.93 (17.40)	8.93 (16.26)	8.38 (15.76)	7.94 (14.00)
(e) 2 years and over but less than 3 years	8.73 (0.85)	9.15 (0.75)	8.29 (0.68)	9.21 (0.69)	8.34 (0.61)	8.48 (0.68)	8.32 (0.61)	7.98 (0.57)
(f) 3 years and over but less than 4 years	9.36 (1.84)	9.78 (1.70)	10.36 (1.71)	11.28 (1.80)	11.24 (1.76)	10.77 (2.10)	10.35 (2.19)	8.65 (2.10)
(g) 4 years and over but less than 5 years	7.92 (0.29)	9.47 (0.24)	9.54 (0.17)	9.68 (0.19)	8.73 (0.17)	9.25 (0.16)	9.05 (0.17)	8.31 (0.15)
(h) 5 years and over	9.00 (3.82)	8.97 (3.74)	8.86 (4.19)	9.39 (3.97)	10.14 (3.94)	9.31 (3.59)	9.92 (3.50)	9.53 (3.32)
IV. Overall								
(i) Excluding current and other deposits	6.21	6.37	6.45	6.78	6.77	6.97	6.92	6.73
(ii) Including current and other deposits	4.59	4.66	4.76	4.90	4.86	5.02	5.04	4.79

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

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

TYPE OF DEPOSITS	(Percent per annum)							
	2009	2010		2011		2012		2013
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	0.57 (2.80)	0.41 (2.77)	0.16 (2.50)	0.22 (2.79)	0.20 (0.52)	0.16 (3.32)	0.19 (0.53)	0.07 (0.46)
II. Saving Deposits	0.80 (64.20)	0.71 (61.41)	0.81 (66.12)	1.91 (69.67)	0.71 (65.42)	0.73 (56.25)	0.53 (65.56)	0.35 (67.28)
III. Term or Fixed Deposits								
(a) Less than 3 months	3.28 (7.45)	2.84 (12.17)	3.70 (9.17)	1.52 (6.70)	0.42 (14.01)	1.66 (12.64)	0.29 (10.32)	0.10 (10.64)
(b) 3 months and over but less than 6 months	2.74 (9.26)	2.74 (11.13)	3.03 (12.48)	2.10 (9.77)	1.44 (10.09)	0.89 (14.92)	0.58 (10.93)	0.49 (9.21)
(c) 6 months and over but less than 1 year	5.22 (3.28)	3.30 (0.84)	3.22 (3.43)	1.39 (4.60)	1.11 (5.58)	0.87 (6.63)	0.69 (7.44)	0.86 (6.73)
(d) 1 year and over but less than 2 years	7.77 (11.04)	5.37 (7.04)	5.55 (5.39)	3.52 (5.41)	1.25 (3.12)	1.56 (5.55)	1.12 (4.80)	0.60 (5.49)
(e) 2 years and over but less than 3 years	5.12 (0.70)	4.08 (0.76)	10.73 (0.20)	10.79 (0.48)	0.51 (0.06)	2.87 (0.12)	0.16 (0.15)	0.30 (0.05)
(f) 3 years and over but less than 4 years	1.58 (0.66)	2.82 (0.31)	7.84 (0.12)	13.47 (0.29)	0.91 (0.15)	2.42 (0.10)	1.11 (0.02)	0.91 (0.02)
(g) 4 years and over but less than 5 years	7.99 (0.11)	2.12 (0.16)	1.58 (0.02)	7.99 (0.10)	0.51 (0.03)	0.22 (0.01)	1.17 (0.03)	- -
(h) 5 years and over	2.42 (0.51)	1.39 (0.41)	11.41 (0.57)	4.69 (0.19)	0.26 (1.02)	0.71 (0.47)	1.86 (0.22)	0.19 (0.12)
IV. Overall								
(i) Excluding current and other deposits	2.13	1.65	1.77	2.01	0.77	0.91	0.55	0.39
(ii) Including current and other deposits	1.33	1.00	1.05	1.09	0.54	0.52	0.32	0.22

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									
2009	Dec.	14.18	13.40	12.12	12.72	12.81	11.97	14.67	13.18
2010	Jun.	15.06	14.21	13.05	13.64	12.31	13.46	14.71	13.63
	Dec.	15.15	13.77	12.93	13.06	12.26	12.90	14.49	13.36
2011	Jun.	16.19	11.14	12.71	13.62	12.53	12.76	14.61	13.46
	Dec.	13.74	12.93	13.25	13.88	12.40	12.47	14.85	13.68
2012	Jun.	9.61	11.81	12.75	12.43	11.90	14.00	13.64	12.81
	Dec.	10.08	11.15	11.15	11.88	12.27	13.21	12.69	11.93
2013	Jun.	12.94	11.66	10.90	11.53	11.94	13.75	12.09	11.66
II. INTEREST BEARING - ALL BANKS									
2009	Dec.	14.07	11.62	12.38	12.78	13.70	12.43	12.35	12.66
2010	Jun.	14.85	13.86	10.90	9.63	12.77	12.07	13.02	12.20
	Dec.	14.72	13.36	11.69	12.02	12.48	13.45	12.92	12.36
2011	Jun.	15.78	12.42	11.33	11.11	12.01	11.04	12.85	12.01
	Dec.	14.78	10.20	11.53	8.89	11.46	13.12	12.90	11.81
2012	Jun.	12.80	12.86	11.89	11.07	12.49	12.30	13.29	12.43
	Dec.	15.40	12.28	10.55	8.31	10.2	8.4	11.41	10.77
2013	Jun.	14.86	11.72	8.71	8.45	10.80	9.40	10.64	9.97
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2009	Dec.	14.18	13.61	12.10	12.72	12.71	11.93	14.88	13.22
2010	Jun.	15.08	14.26	13.16	13.81	12.25	13.59	14.83	13.73
	Dec.	15.20	13.80	13.01	13.10	12.24	12.86	14.59	13.43
2011	Jun.	16.24	11.04	12.81	13.74	12.57	12.81	14.73	13.55
	Dec.	13.50	13.06	13.40	14.18	12.46	12.42	15.04	13.83
2012	Jun.	9.46	11.63	12.84	12.51	11.84	14.11	13.68	12.84
	Dec.	9.53	11.10	11.19	12.10	12.43	13.30	12.80	12.02
2013	Jun.	12.80	11.65	11.02	11.74	12.05	13.80	12.20	11.78

3.23 Province/Region Wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Category	Jun- 2012			Dec-2012			Jun-2013		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	0.61	88.80	89.41	0.70	81.68	82.38	0.15	78.70	78.85
	Govt.	15.22	649.66	664.88	15.80	663.73	679.54	15.22	680.95	696.17
	NFPSEs	2.31	420.45	422.76	4.55	396.68	401.23	0.70	395.47	396.17
	NBFCs & Fin Aux.	0.61	119.17	119.78	0.53	150.43	150.96	0.89	166.21	167.10
	Private Sector	151.90	1,501.34	1,653.24	162.37	1,644.27	1,806.63	191.34	1,794.62	1,985.97
	Trust Fund	4.28	166.93	171.20	6.03	187.65	193.68	6.66	186.65	193.31
	Personal	356.96	2,673.69	3,030.64	401.08	2,846.62	3,247.69	430.97	3,085.13	3,516.10
	Others	14.78	52.68	67.45	13.17	57.31	70.48	16.44	84.30	100.74
	Total	546.66	5,672.71	6,219.37	604.22	6,028.36	6,632.59	662.38	6,472.02	7,134.41
Punjab	Foreign	0.47	17.29	17.77	0.53	17.55	18.07	0.11	16.24	16.35
	Govt.	2.55	269.00	271.55	2.56	272.48	275.04	2.98	280.32	283.31
	NFPSEs	0.44	114.94	115.38	2.70	97.85	100.54	0.31	111.96	112.28
	NBFCs & Fin Aux.	0.38	12.31	12.69	0.09	13.66	13.74	0.61	15.33	15.94
	Private Sector	86.63	668.40	755.03	93.16	724.93	818.09	107.19	776.92	884.12
	Trust Fund	2.22	59.69	61.91	3.00	58.43	61.44	3.21	72.61	75.82
	Personal	187.85	1,240.37	1,428.22	211.54	1,328.45	1,539.99	234.72	1,443.42	1,678.13
	Others	4.10	21.55	25.65	2.54	25.26	27.80	2.78	30.13	32.91
	Total	284.65	2,403.57	2,688.21	316.12	2,538.60	2,854.72	351.91	2,746.94	3,098.85
Sindh	Foreign	0.06	51.97	52.03	0.13	43.01	43.14	0.01	42.44	42.44
	Govt.	6.11	139.19	145.30	6.02	123.10	129.12	5.67	117.67	123.34
	NFPSEs	1.63	190.38	192.01	1.61	195.85	197.46	0.18	181.84	182.02
	NBFCs & Fin Aux.	0.03	101.35	101.38	0.04	130.61	130.65	0.02	142.07	142.09
	Private Sector	32.02	519.23	551.25	35.16	553.13	588.29	39.36	619.36	658.72
	Trust Fund	0.49	69.32	69.81	0.96	80.25	81.21	1.06	66.18	67.24
	Personal	36.65	915.78	952.44	40.64	982.00	1,022.64	44.77	1,065.73	1,110.50
	Others	0.98	13.41	14.40	0.09	10.39	10.48	0.09	12.26	12.35
	Total	77.98	2,000.63	2,078.61	84.64	2,118.34	2,202.98	91.16	2,247.54	2,338.70
Khyber Pakhtunkhwa	Foreign	0.05	0.96	1.01	0.02	0.86	0.88	0.01	0.55	0.56
	Govt.	1.92	60.32	62.24	3.16	66.12	69.28	2.78	72.43	75.21
	NFPSEs	0.03	10.10	10.13	0.06	10.57	10.63	0.03	11.62	11.65
	NBFCs & Fin Aux.	0.02	2.21	2.24	0.03	2.05	2.08	0.02	0.67	0.69
	Private Sector	13.44	79.03	92.47	15.18	84.03	99.21	16.50	94.30	110.80
	Trust Fund	0.62	6.35	6.96	0.61	6.41	7.03	1.15	12.64	13.78
	Personal	57.03	188.46	245.49	63.52	195.04	258.56	67.13	206.07	273.19
	Others	0.96	2.25	3.21	0.99	3.62	4.61	1.34	6.27	7.61
	Total	74.08	349.67	423.75	83.57	368.70	452.27	88.96	404.54	493.50
Balochistan	Foreign	0.03	0.09	0.12	0.02	0.13	0.15	0.02	0.11	0.13
	Govt.	3.09	15.27	18.36	2.66	18.84	21.49	2.30	15.36	17.66
	NFPSEs	0.07	5.85	5.92	0.09	5.49	5.58	0.07	6.80	6.87
	NBFCs & Fin Aux.	-	0.03	0.03	..	0.05	0.06	..	0.05	0.05
	Private Sector	2.76	37.89	40.65	3.94	34.83	38.76	3.50	41.41	44.91
	Trust Fund	0.11	2.24	2.35	0.07	5.25	5.32	0.06	1.35	1.41
	Personal	3.72	56.06	59.78	4.42	65.76	70.18	5.12	62.92	68.03
	Others	7.37	3.59	10.96	8.70	4.08	12.78	10.44	5.36	15.80
	Total	17.15	121.02	138.17	19.90	134.42	154.32	21.52	133.37	154.89
Islamabad	Foreign	..	18.33	18.33	..	19.58	19.58	..	19.03	19.03
	Govt.	0.89	148.44	149.34	0.96	162.36	163.33	0.97	176.19	177.15
	NFPSEs	..	98.60	98.60	0.01	86.42	86.43	..	82.79	82.79
	NBFCs & Fin Aux.	0.10	2.12	2.22	0.11	3.51	3.62	..	6.81	6.81
	Private Sector	1.60	164.22	165.82	1.13	217.76	218.89	3.02	229.33	232.35
	Trust Fund	0.03	28.65	28.68	0.12	36.09	36.20	0.64	32.70	33.34
	Personal	6.31	198.19	204.50	7.25	193.33	200.57	9.14	219.76	228.90
	Others	0.70	11.36	12.06	0.83	13.49	14.32	1.10	29.60	30.70
	Total	9.63	669.91	679.54	10.41	732.53	742.94	14.88	796.20	811.08
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.18	1.12	1.30	0.12	1.08	1.20	0.25	1.38	1.63
	NFPSEs	0.06	..	0.06	0.02	..	0.02	0.05	..	0.05
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.99	1.31	3.30	1.88	1.83	3.71	1.32	2.23	3.56
	Trust Fund	0.11	0.05	0.16	0.11	0.05	0.15	0.14	0.05	0.18
	Personal	4.86	2.65	7.51	5.59	2.38	7.97	5.45	2.75	8.20
	Others	..	0.19	0.19	..	0.17	0.17	0.68	0.38	1.07
	Total	7.19	5.32	12.52	7.72	5.51	13.23	7.88	6.80	14.68

* End Position.

3.23 Province/Region Wise Deposits by Categories *

(Billion Rupees)

Provinces/Regions	Category	Jun- 2012			Dec-2012			Jun-2013		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.29	2.75	3.05	0.15	1.76	1.91	0.16	1.88	2.05
	NFPSEs	0.01	0.13	0.14	0.01	0.01	0.02	0.01	0.01	0.02
	NBFCs & Fin Aux.	0.07	0.72	0.79	0.07	0.32	0.39	0.14	0.90	1.04
	Private Sector	1.34	7.21	8.55	1.34	5.33	6.67	1.63	6.39	8.01
	Trust Fund	0.12	0.22	0.34	0.17	0.32	0.49	0.16	0.41	0.57
	Personal	1.72	5.38	7.10	1.41	5.54	6.95	1.89	5.43	7.32
	Others	-	-	-	-	0.07	0.07	-	0.09	0.09
	Total	3.56	16.42	19.98	3.15	13.35	16.50	3.99	15.11	19.10
AJK	Foreign	-	0.16	0.16	-	0.56	0.56	-	0.33	0.33
	Govt.	0.18	13.57	13.74	0.18	17.98	18.16	0.11	15.71	15.82
	NFPSEs	0.08	0.45	0.53	0.06	0.49	0.55	0.04	0.45	0.49
	NBFCs & Fin Aux.	-	0.42	0.43	0.17	0.24	0.41	0.11	0.37	0.48
	Private Sector	12.12	24.04	36.17	10.58	22.42	33.00	18.81	24.68	43.49
	Trust Fund	0.57	0.41	0.98	0.99	0.85	1.84	0.25	0.71	0.96
	Personal	58.81	66.79	125.60	66.71	74.13	140.84	62.75	79.06	141.81
	Others	0.67	0.31	0.98	0.01	0.24	0.25	-	0.21	0.21
	Total	72.42	106.17	178.59	78.72	116.90	195.62	82.07	121.53	203.60

* End Position.

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"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).

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 Province/Region Wise Advances by Borrowers* (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Jun- 2012			Dec-2012			Jun-2013		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.07	461.60	461.68	0.10	423.26	423.36	0.04	492.11	492.15
	NFPSEs	-	312.30	312.30	0.21	349.42	349.62	-	350.23	350.23
	NBFCs & Fin Aux.	-	44.21	44.21	0.11	45.22	45.32	0.01	47.62	47.63
	Private Sector	103.61	2,289.50	2,393.11	122.59	2,417.37	2,539.96	118.26	2,295.99	2,414.24
	Trust Fund	0.01	18.00	18.00	0.03	17.99	18.02	0.08	16.94	17.02
	Personal	28.80	256.34	285.13	28.37	266.81	295.18	31.45	274.40	305.84
	Others	0.15	15.42	15.57	1.18	15.89	17.07	0.57	14.10	14.67
	Total	132.63	3,397.37	3,530.00	152.58	3,535.96	3,688.54	150.41	3,491.38	3,641.78
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.07	294.13	294.20	0.10	252.66	252.76	0.01	301.48	301.49
	NFPSEs	-	64.12	64.12	0.21	51.33	51.53	-	43.13	43.13
	NBFCs & Fin Aux.	-	4.77	4.77	0.11	4.63	4.73	-	5.95	5.95
	Private Sector	72.31	1,143.74	1,216.04	84.11	1,240.01	1,324.11	83.26	1,177.19	1,260.45
	Trust Fund	-	9.83	9.83	0.02	9.15	9.17	..	8.93	8.93
	Personal	6.39	73.26	79.65	6.81	76.12	82.93	7.04	78.83	85.87
	Others	0.05	12.60	12.65	0.11	10.99	11.11	0.21	9.63	9.84
	Total	78.82	1,602.44	1,681.27	91.46	1,644.89	1,736.35	90.51	1,625.14	1,715.66
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	..	148.84	148.84	-	159.62	159.62	0.04	181.30	181.33
	NFPSEs	-	191.88	191.88	-	241.27	241.27	-	252.31	252.31
	NBFCs & Fin Aux.	-	37.40	37.40	..	38.77	38.78	0.01	40.49	40.50
	Private Sector	23.82	918.98	942.81	30.66	955.68	986.34	28.26	924.50	952.76
	Trust Fund	0.01	1.40	1.41	0.01	1.20	1.21	0.08	1.57	1.65
	Personal	17.67	159.71	177.38	17.00	164.27	181.27	19.54	165.39	184.93
	Others	..	2.18	2.18	0.89	3.17	4.06	0.01	3.25	3.26
	Total	41.51	1,460.39	1,501.90	48.56	1,563.99	1,612.55	47.93	1,568.80	1,616.73
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	8.78	8.78	-	2.70	2.70	-	0.86	0.86
	NFPSEs	-	..	..	-	0.86	0.86	-	0.30	0.30
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	3.47	29.46	32.94	3.36	26.88	30.24	3.63	25.88	29.51
	Trust Fund	-	..	..	-	..	..	-	..	..
	Personal	1.58	9.91	11.49	1.75	11.67	13.42	1.91	12.55	14.46
	Others	0.06	0.34	0.39	0.09	0.18	0.27	0.07	0.21	0.28
	Total	5.11	48.55	53.67	5.20	42.35	47.55	5.60	39.86	45.47
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2.27	2.27	-	1.72	1.72	-	2.53	2.53
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.87	3.39	6.26	3.31	3.42	6.73	2.26	3.07	5.33
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2.08	1.38	3.47	1.63	1.42	3.05	1.61	1.44	3.04
	Others	0.02	..	0.02	0.02	..	0.02	0.02	..	0.02
	Total	4.97	7.04	12.01	4.96	6.56	11.53	3.89	7.04	10.92
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	7.39	7.39	-	6.42	6.42	-	5.80	5.80
	NFPSEs	-	56.31	56.31	-	55.10	55.10	-	54.49	54.49
	NBFCs & Fin Aux.	-	1.98	1.98	-	1.76	1.76	-	1.13	1.13
	Private Sector	0.10	189.68	189.78	0.07	185.72	185.79	0.09	159.83	159.91
	Trust Fund	-	6.76	6.76	-	7.63	7.63	-	6.43	6.43
	Personal	0.21	9.43	9.64	0.16	10.34	10.50	0.20	12.86	13.06
	Others	0.01	0.29	0.29	0.06	0.75	0.80	0.05	0.98	1.03
	Total	0.31	271.84	272.15	0.29	267.71	268.00	0.35	241.51	241.85
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.34	0.07	0.41	0.32	0.07	0.39	0.04	0.06	0.10
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.11	0.14	0.08	0.11	0.19	0.07	0.11	0.18
	Others	-	-	-	-	-	-	0.21	-	0.21
	Total	0.37	0.18	0.56	0.40	0.18	0.58	0.32	0.18	0.50

* End Position.

3.24 Province/Region Wise Advances by Borrowers* (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Jun- 2012			Dec-2012			Jun-2013		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.24	0.59	0.83	0.19	0.59	0.78	0.19	0.55	0.74
	Trust Fund	-	-	-	-	-	-	..	0.01	0.01
	Personal	0.02	0.19	0.21	0.05	0.37	0.42	0.08	0.55	0.63
	Others	-	-	-	-	-	-	-	-	-
	Total	0.26	0.78	1.04	0.25	0.96	1.20	0.27	1.11	1.38
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.19	0.19	-	0.14	0.14	-	0.14	0.14
	NFPSEs	-	-	-	-	0.87	0.87	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.45	3.59	4.04	0.57	5.01	5.58	0.53	4.91	5.44
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.81	2.35	3.15	0.87	2.51	3.39	1.01	2.67	3.67
	Others	0.01	0.02	0.03	0.01	0.79	0.80	..	0.02	0.03
	Total	1.27	6.14	7.41	1.46	9.32	10.77	1.54	7.74	9.28

* End Position.

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

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 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.

3.25 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

(Million Rupees)																	
PERIOD		KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
		En-		En-		En-		En-		En-		En-		En-			
		Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	Cashed	Issued	cashed
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		191,584	597,443	294,049	206,466	80,451	23,804	26,580	29,212	55,866	47,100	28,423	38,750	23,374	5,482	20,038	149,294
2012		353,487	892,263	425,199	319,563	102,329	79,421	23,342	29,417	75,970	75,153	69,130	106,534	21,825	7,790	97,023	197,573
2013		503,468	1,149,309	605,610	498,671	177,410	112,024	19,825	47,762	78,620	79,812	115,852	146,553	18,535	10,816	100,346	297,078
2013 Jan.		22,294	86,592	39,244	45,508	14,074	8,229	605	1,940	3,912	3,347	12,568	9,800	1,290	640	12,040	14,907
Feb.		17,939	75,807	39,613	22,820	12,106	9,070	1,705	2,065	2,597	3,245	8,182	12,112	1,730	992	7,050	18,277
Mar.		47,971	103,130	59,412	42,131	10,893	6,094	4,100	3,907	6,913	9,503	11,017	9,650	136	695	8,325	25,498
Apr.		19,549	83,996	43,011	19,424	12,980	6,833	1,155	1,962	7,350	3,266	10,793	6,357	2,161	576	4,300	4,546
May		53,355	84,910	41,235	62,536	19,978	7,391	1,700	3,816	6,143	2,869	13,299	10,150	2,744	381	2,600	19,744
Jun.		29,090	116,637	50,414	30,368	14,967	8,407	2,111	8,230	6,659	3,972	13,871	13,060	4,420	458	17,900	33,630
Jul		60,533	61,663	34,815	68,433	12,231	13,646	440	5,028	4,428	7,223	6,046	14,182	1,714	455	1,950	79,095
Aug.		95,299	108,177	67,551	66,708	18,469	12,550	1,328	6,121	6,502	23,379	6,616	15,524	1,725	2,550	5,775	13,596
Sep.		27,549	116,457	74,144	32,015	11,246	9,484	1,597	4,404	16,111	4,815	7,560	10,865	119	1,206	2,500	26,500
Oct.		72,584	75,114	41,899	58,417	13,006	15,760	1,305	4,752	6,535	9,442	2,901	15,773	743	2,396	4,931	18,284
Nov.		28,015	111,132	35,816	16,824	17,442	7,010	1,305	2,601	4,970	4,125	10,945	15,745	1,515	97	29,725	11,670
Dec.		29,290	125,694	78,456	33,487	20,018	7,550	2,474	2,936	6,500	4,626	12,054	13,335	238	370	3,250	31,331
2014 Jan.		27,699	86,745	45,293	44,184	15,925	8,520	200	1,775	2,961	7,135	8,542	10,162	102	1,100	11,629	11,365

3.25 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
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	13,631	70,666	2,125	45,541	8,057	5,826	6,122	6,503	3,879	7,682	27,633	1,625	2,902	21,400	784,714	1,256,793
2012	21,262	45,992	5,326	64,525	9,236	8,118	7,305	4,231	3,942	9,932	35,176	1,795	2,076	26,052	1,252,628	1,868,359
2013	8,920	47,679	6,736	70,710	10,595	13,088	8,384	4,533	3,670	18,601	37,331	1,667	10,158	33,664	1,705,460	2,531,967
2013 Jan.	1,230	1,931	1,260	4,580	111	2,870	276	-	100	840	3,907	163	182	1,230	113,093	182,577
Feb.	860	3,242	280	3,466	1,293	95	388	1,120	-	887	3,008	118	190	2,043	96,941	155,359
Mar.	1,288	3,932	1,390	4,001	1,610	190	361	665	610	562	3,015	116	82	1,473	157,124	211,546
Apr.	300	2,750	42	4,955	625	1,120	305	440	30	492	3,411	126	1,056	1,473	107,068	138,316
May	500	2,519	110	5,205	846	1,581	178	1,085	15	1,146	2,903	108	323	1,708	145,929	205,149
Jun.	2,520	5,110	-	4,910	2,305	127	653	55	1,450	749	3,365	107	945	1,452	150,670	227,272
Jul	500	3,731	-	8,050	11	1,848	1,285	313	-	1,074	2,809	218	80	2,972	126,842	267,931
Aug.	138	4,807	690	6,301	2,420	389	584	141	800	753	2,156	158	43	6,961	210,096	268,115
Sep.	222	3,660	216	6,105	861	253	1,003	123	505	216	3,269	109	884	990	147,786	217,202
Oct.	140	6,927	2,635	9,841	431	482	837	429	10	4,293	3,355	137	357	7,438	151,669	229,485
Nov.	632	5,397	113	7,429	4	302	1,544	17	130	5,284	3,868	135	4,754	3,551	140,778	191,319
Dec.	590	3,673	-	5,867	78	3,831	970	145	20	2,305	2,265	172	1,262	2,373	157,465	237,695
2014 Jan.	1,600	3,933	20	4,260	153	2,335	268	1,100	10	950	3,114	180	15	860	117,531	184,604

3.26 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
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	33,122	13,242,115	13,837	3,959,461	2,089	1,308,744	1,456	726,356	3,378	1,182,566	3,617	1,290,342	3,218	69,219
2012	31,064	12,304,027	13,459	4,152,972	2,046	1,002,116	1,426	837,819	3,521	1,267,414	3,161	1,723,891	3,490	103,300
2013	32,567	12,494,400	13,194	4,571,158	2,004	1,036,274	1,474	816,003	3,114	1,663,763	3,274	2,040,450	3,194	88,216
2013 Jan.	2,842	1,068,873	1,144	390,384	183	97,043	136	80,060	310	117,576	277	158,824	299	6,338
Feb.	2,532	958,105	1,036	347,228	157	80,881	113	62,524	269	559,517	238	126,457	300	6,669
Mar.	2,772	1,066,047	1,133	385,117	175	91,674	121	68,076	292	116,912	281	153,320	300	8,466
Apr.	2,896	1,099,030	1,195	391,784	175	85,480	131	71,921	310	116,136	295	154,058	301	8,213
May	2,934	1,133,343	1,158	397,061	167	79,937	126	67,359	282	103,676	274	174,615	302	8,679
Jun.	2,574	1,122,497	1,090	392,868	179	115,494	130	76,901	301	114,803	271	201,415	302	11,102
Jul	2,836	1,074,378	1,167	402,844	160	82,482	136	71,781	185	70,180	273	170,238	298	4,482
Aug.	2,344	940,377	933	324,006	137	69,826	100	54,761	153	56,930	219	120,978	245	5,300
Sep.	2,726	1,072,264	1,095	387,991	166	83,267	127	68,389	155	61,310	271	167,292	230	9,818
Oct.	2,724	1,000,009	1,064	373,794	171	86,212	113	59,124	286	111,550	265	172,356	210	6,600
Nov.	2,518	931,086	1,026	368,236	156	74,254	115	66,805	273	110,579	325	258,654	205	5,702
Dec.	2,869	1,028,391	1,153	409,845	178	89,724	126	68,302	298	124,594	285	182,243	202	6,847
2014 Jan.	2,873	984,073	1,147	415,136	186	99,122	142	80,428	325	128,478	284	165,045	201	5,942

3.26 Clearing House Statistics

PERIOD	(Thousand Cheques) (Million Rupees)													
	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL	
	No. of Cheques Cleared Amount		No. of Cheques Cleared Amount		No. of Cheques Cleared Amount		No. of Cheques Cleared Amount		No. of Cheques Cleared Amount		No. of Cheques Cleared Amount		No. of Cheques Cleared Amount	
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	4,220	3,497,811	1,412	760,739	853	190,056	2,154	334,239	18	10,132	5,224	1,477,778	74,598	28,049,558
2012	4,342	3,282,325	1,452	847,568	819	204,478	2,513	304,234	13	12,573	3,890	1,255,153	71,196	27,297,870
2013	4,320	3,398,004	1,431	837,954	800	231,971	2,167	313,531	17	10,974	3,415	1,195,016	70,971	28,697,714
2013 Jan.	361	272,429	126	78,090	68	19,303	207	29,224	1	1,184	308	106,316	6,262	2,425,644
Feb.	331	234,353	112	64,538	61	17,816	168	23,506	1	1,387	271	95,732	5,589	2,578,713
Mar.	384	287,200	121	71,629	66	20,992	201	29,010	4	1,794	276	107,634	6,125	2,407,873
Apr.	395	275,620	128	71,477	71	19,996	193	26,290	1	964	285	104,134	6,376	2,425,103
May	382	299,297	133	75,237	76	21,819	222	29,826	1	1,050	333	117,775	6,390	2,509,674
Jun.	395	348,515	121	79,261	65	19,921	172	27,329	4	1,146	289	104,688	5,893	2,615,940
Jul	363	287,899	123	70,767	72	20,476	172	24,573	-	421	287	96,590	6,072	2,377,111
Aug.	297	239,451	101	57,319	61	16,767	136	22,861	1	1,061	281	78,349	5,008	1,987,986
Sep.	354	280,845	114	63,215	64	18,146	153	25,901	1	284	261	94,864	5,717	2,333,586
Oct.	349	288,346	114	66,511	66	18,973	172	21,621	1	418	256	93,103	5,790	2,298,617
Nov.	325	258,654	111	68,522	59	18,042	182	26,358	1	600	264	94,526	5,560	2,282,018
Dec.	384	325,395	127	71,388	71	19,720	189	27,032	1	665	304	101,305	6,187	2,455,451
2014 Jan.	373	301,400	127	72,481	66	20,203	203	35,074	1	506	310	111,468	6,238	2,419,356

Source: SBP-BSC (Bank) and NBP

3.27 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

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

3.27 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2011		2012		2013
	Jun.	Dec.	Jun.	Dec.	Jun.
LIABILITIES					
Paid-up Capital	519,798	520,137	520,361	520,485	520,624
Reserves	5,749,744	7,590,504	8,315,725	8,473,517	8,881,793
Demand Deposits:	6,254,622	6,759,875	3,798,389	3,896,155	3,825,738
Time Deposits:	1,663,610	1,672,945	4,085,819	4,445,363	3,880,722
Borrowings from:	2,507,428	840,760	562,986	556,290	503,878
(a) State Bank of Pakistan	1,962,889	296,221	18,447	17,072	10,287
(b) Other Banks	544,539	544,539	544,539	539,218	493,591
Head Office & Inter-Bank Adjustment	1,630,162	486,830	486,830	632,471	1,304,975
Contingent Liabilities as per contra	2,754,256	2,821,530	2,827,050	2,762,308	2,845,995
Other Liabilities	6,521,125	10,215,136	10,585,696	10,542,970	11,861,860
TOTAL LIABILITIES / ASSETS	27,600,745	30,907,717	31,182,856	31,829,559	33,625,585
ASSETS					
Cash and Balances :	4,981,744	5,097,451	4,116,499	5,415,816	4,980,625
(a) Notes, Coins and Silver	303,042	560,111	539,160	705,577	413,991
(b) Balances with State Bank of Pakistan	825,348	823,750	814,174	802,723	806,954
(c) Balances with other Banks	3,853,354	3,713,590	2,763,165	3,907,516	3,759,680
Loans and Advances to:	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354
Bill Purchased & Discounted:	184	184	184	184	184
Investment in Securities and Shares:	1,487,756	898,577	1,148,286	826,455	867,334
(a) Federal Government	1,129,528	535,413	918,168	575,360	569,371
(i) Treasury Bills	1,129,528	535,413	918,168	575,360	569,371
(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	121,571	106,506	133,460	154,437	201,305
(f) Others	233,072	253,073	93,073	93,073	93,073
Bank Premises	3,728,424	3,900,193	3,536,226	3,483,003	4,611,278
Head Office and Inter-Bank Adjustment	1,533,709	2,594,085	2,847,090	2,542,769	2,404,276
Contingent Assets as per contra	2,754,256	2,821,530	2,827,050	2,762,308	2,845,995
Other Assets	2,713,576	4,240,326	4,500,276	5,013,714	5,944,539

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

(End of Period: Thousand Rupees)

(End of Period: Thousand Rupees)													
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS							All DEPOSITS	
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total		
2009													
December													
No. of A/Cs.	66,227	3,011	222	193,386	-	1,945	903	1,365	1,030	5,598	10,841	273,687	
Amount	1,309,283	52,940	2,073	3,342,991	-	27,369	123,621	655,997	84,104	630,225	1,521,316	6,228,603	
2010													
June													
No. of A/Cs.	68,154	5,051	5,037	201,028	-	19	1,876	2,444	1,492	5,701	11,532	290,802	
Amount	1,645,229	77,660	51,515	3,986,742	-	1,864	2,110,681	687,655	90,608	642,274	3,533,082	9,294,228	
December													
No. of A/Cs.	67,524	5,322	222	202,532	-	2	1,866	2,677	3,185	7,776	15,506	291,106	
Amount	1,772,812	80,744	2,120	4,517,662	-	130	148,674	688,308	111,196	639,979	1,588,287	7,961,625	
2011													
June													
No. of A/Cs.	68,137	5,080	4,890	201,685	-	3	1,870	2,451	1,494	7,720	13,538	293,330	
Amount	1,719,365	78,069	73,775	4,383,413	-	190	210,524	694,045	90,976	667,875	1,663,610	7,918,232	
December													
No. of A/Cs.	70,795	5,268	5,043	205,914	-	83	2,003	2,494	1,501	9,662	15,743	302,763	
Amount	1,927,167	106,206	86,887	4,639,615	-	530	211,025	697,568	92,038	671,784	1,672,945	8,432,820	
2012													
June													
No. of A/Cs.	70,137	4,844	4,875	205,622	-	91	2,134	2,559	1,521	10,198	16,503	301,981	
Amount	1,777,832	100,822	65,411	4,269,686	-	631	216,177	699,111	92,563	661,975	1,670,457	7,884,208	
December													
No. of A/Cs.	70,299	4,690	2,687	205,528	7	119	4,745	2,506	1,603	9,804	18,784	301,988	
Amount	1,996,961	96,209	33,096	4,627,494	2,359	1,548	218,462	596,156	98,081	671,152	1,587,758	8,341,518	
2013													
June													
No. of A/Cs.	70,743	4,626	2,752	201,582	32	130	3,646	3,427	2,042	12,601	21,878	301,581	
Amount	1,753,126	76,207	53,287	4,217,439	5,493	1,685	233,392	599,323	96,333	670,175	1,606,401	7,706,460	

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITORS	2009	2010		2011		2012		2013
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Govt. and Govt. Agencies	1,152	1,152	5,476	1,152	2,330	2,255	3,171	6,514
II. Business:	957,714	2,509,333	551,860	675,233	719,959	661,862	725,443	641,249
1 Agriculture, Forestry, Hunting and Fishing	737	15,629	9,448	127	127	127	-	-
2 Manufacturing	-	-	-	2,751	1,853	1,038	6,424	4,098
3 Construction	-	-	-	-	2,449	1,672	2,949	5,314
4 Commerce	441,541	14,266	374,467	-	-	-	-	-
5 Other Business	515,436	2,479,438	167,945	672,355	715,530	659,025	716,070	631,837
III. Trust Funds, Non-Profit Institutions and others	17,154	219	295	73,565	86,087	64,331	48,169	51,954
IV. Personal	4,894,419	6,522,999	6,814,668	6,457,442	6,744,434	6,325,611	6,276,377	5,872,748
V. Others	358,164	260,525	589,326	710,840	880,010	830,149	1,288,358	1,133,995
TOTAL	6,228,603	9,294,228	7,961,625	7,918,232	8,432,820	7,884,208	8,341,518	7,706,460

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

(End of Period: Thousand Rupees)

ECONOMIC GROUPS	2009	2010		2011		2012		2013
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Agriculture, Forestry, Hunting and Fishing	5,662,589	5,912,178	9,483,733	9,674,053	10,626,341	11,291,998	10,939,426	10,644,086
B. Mining and Quarrying	-	-	8,992	995	-	-	-	-
C. Manufacturing	9	9	2,442	11,306	9,373	8,968	11,500	8,968
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	94,167	12,647	9,578	9,578	10,128	9,578	8,496	9,578
G. Transport, Storage and Communication	57,344	56,432	56,432	56,432	56,432	56,432	55,166	56,424
H. Services	3,794,969	3,510,233	-	-	-	-	-	-
I. Employees and activities not adequately described	571,972	393,029	398,479	397,777	384,205	363,621	348,860	330,172
J. Others	93,080	292,235	193,881	250,955	268,892	476,648	421,862	922,126
TOTAL	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354

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

(End of Period: Thousand Rupees)

SECURITIES	2009	2010		2011		2012		2013
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	261,491	65,847	56,270	56,270	90,909	56,270	55,472	51,803
B. Stock Exchange Securities	-	-	-	-	-	-	-	-
C. Merchandise:	-	-	-	-	-	-	-	-
(i) Export Commodities	-	-	-	-	-	-	-	-
(ii) Imported goods other than Industrial Machinery	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	-	-	-	-	-	-	-	-
D. Machinery and other fixed Assets	2,711	1,932	1,932	1,932	1,932	1,932	2,730	6,391
E. Real Estate:	2,601,615	395,014	268,131	268,131	268,131	268,131	259,131	258,191
(i) Land & Building	168,945	126,943	-	-	-	-	-	-
(ii) Agricultural Land	2,432,670	268,071	268,131	268,131	268,131	268,131	259,131	258,191
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	115,692	66,182	-	-	-	-	-	-
G. Others :	7,292,621	9,647,788	9,827,204	10,074,763	10,994,399	11,880,912	11,467,977	11,654,969
(i) Other Secured Advance	3,474,225	4,532,609	4,197,657	4,255,545	5,083,092	5,750,226	5,381,621	5,288,480
(ii) Advances Secured by Guarantee(s)	305,060	236,098	1,482,515	409,096	62,013	62,232	81,528	275,139
(iii) Clean Advances and advances against personal Securities	3,513,336	4,879,081	4,147,032	5,410,122	5,849,294	6,068,454	6,004,828	6,091,350
TOTAL	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354

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

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2009	2010		2011		2012
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Federal Government Securities	300,000	300,000	400,000	1,129,528	535,413	918,168
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	-	-	400,000	1,129,528	535,413	918,168
Investment Bonds	300,000	300,000	-	-	-	-
B. Local Bodies Bonds	34	34	34	34	34	34
C. Shares	156,593	141,165	143,599	125,122	110,057	137,011
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	153,042	137,614	140,048	121,571	106,506	133,460
D. Others*	3	3	254,301	233,072	253,073	93073
TOTAL	456,630	441,202	797,934	1,487,756	898,577	1,148,286

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

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

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2012			2013		
	Dec.			Jun.		
	Book	Face	Market	Book	Face	Market
	Value	Value	Value	Value	Value	Value
A. Federal Government Securities	575,360	600,000	575,360	569,371	600,000	569,371
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	575,360	600,000	575,360	569,371	600,000	569,371
Investment Bonds	-	-	-	-	-	-
B. Local Bodies Bonds	34	34	34	34	34	34
C. Shares	157,988	35,724	157,988	204,856	35,724	204,856
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	154,437	32,173	154,437	201,305	32,173	201,305
D. Others	93073	93073	93073	93073	93073	93073
TOTAL	826,455	728,831	826,455	867,334	728,831	867,334

3.33 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		
2008												
Dec.	-	0.43	-	1.90	-	5.30	0.24	0.03	0.05	1.26	1.12	
2009												
Jun.	-	0.54	0.02	1.91	-	5.00	0.10	0.02	0.40	1.06	1.15	
Dec.	-	0.19	-	2.21	-	1.25	0.087	0.01	0.14	0.52	1.20	
2010												
Jun.	-	0.13	-	1.66	-	1.25	1.40	-	-	0.42	1.06	
Dec.	-	0.16	-	2.06	-	1.25	0.01	0.01	0.32	0.41	1.21	
2011												
Jun.	-	0.27	-	1.97	-	8.00	2.99	0.13	0.05	0.74	1.24	
Dec.	-	0.99	-	2.13	-	8.25	2.85	0.18	0.17	0.87	1.34	
2012												
Jun.	-	0.05	-	2.26	-	8.50	2.76	0.17	0.20	2.04	1.49	
Dec.	-	1.52	-	2.90	0.10	8.50	2.82	0.17	0.71	2.20	1.90	
2013												
Jun.	-	0.35	-	2.60	0.15	8.29	3.20	0.22	0.55	2.18	1.74	

3.34 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
2008								
Dec.	3.22	-	-	10.36	12.03	12.58	9.76	10.24
2009								
Jun.	3.22	-	-	10.33	12.13	12.97	9.61	10.12
Dec.	3.22	-	-	10.57	12.09	13.18	9.71	10.19
2010								
Jun.	3.11	-	-	10.00	9.73	12.14	10.48	10.41
Dec.	3.07	-	-	10.00	8.38	-	10.77	10.66
2011								
Jun.	3.07	-	-	10.00	8.38	-	11.59	11.47
Dec.	7.93	-	-	10.00	8.38	-	11.87	11.76
2012								
Jun.	3.07	-	-	10.00	8.38	-	12.07	11.95
Dec.	3.06	-	-	10.00	8.45	-	12.33	11.93
2013								
Jun.	4.52	-	-	8.26	8.48	-	12.31	12.18

3.35 State Bank of Pakistan Rates for Banks

(Percent per annum)							
EFFECTIVE FROM	Export	Locally Manufactured Machinery		Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab
		Export Sales					Provincial
	Finance Scheme	Pre-Shipment	Post-Shipment	Up to 3 Years	Over 3 Years but up to 5 Years	Over 5Years to 10 Years	Co- operative Bank Ltd.
1/08/2011	10.0	10.0	10.0	11.0	10.1	9.7	13.7623
1/09/2011	10.0	10.0	10.0	11.0	10.1	9.7	13.2772
1/10/2011	10.0	10.0	10.0	11.0	10.1	9.7	13.1965
1/11/2011	10.0	10.0	10.0	11.0	10.1	9.7	11.8978
1/12/2011	10.0	10.0	10.0	11.0	10.1	9.7	11.6718
1/01/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.6718
1/02/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.6264
1/03/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.8070
1/04/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9288
1/05/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9414
1/06/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9420
1/07/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9419
1/08/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.8424
1/09/2012	8.5	8.5	8.5	9.5	8.6	8.2	10.4314
1/10/2012	8.5	8.5	8.5	9.5	8.6	8.2	10.2307
1/11/2012	8.5	8.5	8.5	9.5	8.6	8.2	9.6467
1/12/2012	8.5	8.5	8.5	9.5	8.6	8.2	9.3192
EFFECTIVE FROM	Export	Export Finance Facility for Locally Manufactured Machinery		Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab
		Up to 3 Year	Over 3 Year and up to 5 Years	Up to 3 Years	Over 3 Years and up to 5 Years	Over 5Years to 10 Years	Provincial
	Finance Scheme						Co-operative Bank Ltd.
1/01/2013	8.3	8.3	8.4	8.8	8.4	8.4	9.2840
1/02/2013	8.2	8.3	8.4	8.8	8.4	8.4	9.1446
1/03/2013	8.2	8.3	8.4	8.8	8.4	8.4	9.3374
1/04/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4185
1/05/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4280
1/06/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.3320
1/07/2013	8.4	8.3	8.4	8.8	8.4	8.4	8.9161
1/08/2013	8.4	8.3	8.4	8.8	8.4	8.4	8.9597
1/09/2013	8.4	8.3	8.4	8.8	8.4	8.4	8.9892
1/10/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4500
1/11/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4640
1/12/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4640
1/01/2014	8.4	8.3	8.4	8.8	8.4	8.4	9.9791

Source: IH & SME Finance Department SBP

Note: LMM Scheme (Export Sales) has been replaced with the Export Finance Facility for Locally Manufactured Machinery (EFF-LMM) vide I.H. & SMEFD Circular No. 04 dated Jan 03, 2013.

3.36 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
1/07/2011	11.0	11.0	-
1/08/2011	11.0	11.0	-
1/09/2011	11.0	11.0	-
1/10/2011	11.0	11.0	-
1/11/2011	11.0	11.0	-
1/12/2011	11.0	11.0	-
1/01/2012	11.0	11.0	-
1/02/2012	11.0	11.0	-
1/03/2012	11.0	11.0	-
1/04/2012	11.0	11.0	-
1/05/2012	11.0	11.0	-
1/06/2012	11.0	11.0	-
1/07/2012	11.0	11.0	-
1/08/2012	11.0	11.0	-
1/09/2012	9.5	9.5	-
1/10/2012	9.5	9.5	-
1/11/2012	9.5	9.5	-
1/12/2012	9.5	9.5	-

EFFECTIVE FROM	Export Finance Scheme	Export Finance Facility for Locally Manufactured Machinery		Government Commodity Operations
		Up to 3 Years	Over 3 Year and up to 5 Years	
1/02/2013	9.2	10.3	10.9	-
1/03/2013	9.2	10.3	10.9	-
1/04/2013	9.4	10.3	10.9	-
1/05/2013	9.4	10.3	10.9	-
1/06/2013	9.4	10.3	10.9	-
1/07/2013	9.4	10.3	10.9	-
1/08/2013	9.4	10.3	10.9	-
1/09/2013	9.4	10.3	10.9	-
1/10/2013	9.4	10.3	10.9	-
1/11/2013	9.4	10.3	10.9	-
1/12/2013	9.4	10.3	10.9	-
1/01/2014	9.4	10.3	10.9	-

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.
2. LMM Scheme (Export Sales) has been replaced with the Export Finance Facility for Locally Manufactured Machinery (EFF-LMM) vide I.H. & SMEFD Circular No. 04 dated Jan 03, 2013.

3.37 Weighted Average Lending & Deposit Rates

(Percent per annum)

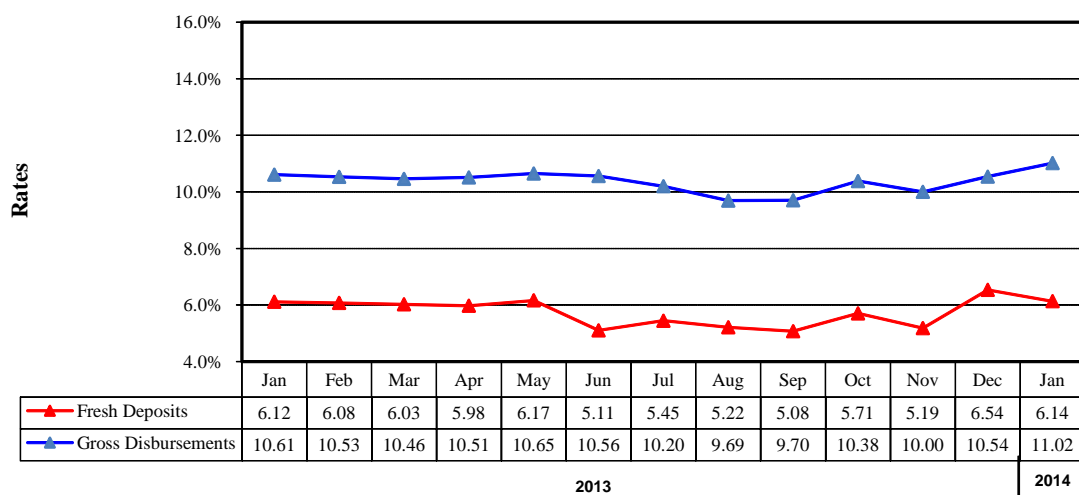
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Aug-2013																
Public	11.19	12.92	11.32	13.11	12.08	12.11	12.64	12.65	5.96	6.62	7.67	7.67	5.66	5.84	7.27	7.27
Private	9.68	10.00	10.11	10.57	10.79	10.83	11.45	11.51	5.24	4.88	7.10	6.93	4.65	4.63	7.01	7.00
Foreign	8.93	10.23	8.96	10.26	8.76	8.93	9.79	10.11	4.56	4.43	6.67	6.58	4.30	4.32	6.63	6.60
Specialised	13.92	13.92	13.93	13.93	12.47	12.47	13.67	13.67	4.12	4.07	6.26	6.27	4.02	4.02	7.06	7.06
All Banks	9.69	10.06	10.10	10.61	11.11	11.16	11.78	11.83	5.22	4.99	7.11	6.97	4.83	4.85	7.06	7.05
Sep-2013																
Public	11.32	12.04	11.42	12.17	11.95	11.97	12.32	12.32	6.22	6.73	7.76	7.70	5.71	5.83	7.26	7.25
Private	9.70	10.08	10.00	10.45	10.81	10.84	11.47	11.50	5.04	4.67	7.18	7.03	4.60	4.58	6.71	6.69
Foreign	8.33	9.74	8.44	9.82	8.67	8.86	9.77	10.01	4.53	4.36	6.38	6.24	4.34	4.39	6.24	6.24
Specialised	13.90	13.90	13.90	13.90	12.47	12.47	13.67	13.67	1.35	1.35	7.08	7.08	3.84	3.84	7.15	7.15
All Banks	9.70	10.14	9.98	10.50	11.10	11.13	11.72	11.75	5.08	4.79	7.14	7.00	4.79	4.80	6.81	6.80
Oct-2013																
Public	11.68	13.29	11.74	13.35	11.83	11.86	12.47	12.48	6.32	6.65	7.44	7.38	5.56	5.75	7.23	7.23
Private	10.38	10.53	10.66	10.85	10.85	10.89	11.51	11.54	5.74	5.48	7.20	7.01	4.76	4.75	6.94	6.93
Foreign	9.33	10.29	9.48	10.39	8.75	8.97	9.80	10.20	4.63	4.26	7.07	6.78	4.39	4.43	6.49	6.49
Specialised	13.92	13.92	13.92	13.92	12.47	12.47	13.68	13.68	4.34	4.34	6.16	6.16	4.12	4.12	7.00	7.00
All Banks	10.38	10.59	10.66	10.90	11.10	11.14	11.77	11.81	5.71	5.51	7.21	7.04	4.90	4.92	6.99	6.98
Nov-2013																
Public	11.62	11.90	11.70	11.98	11.83	11.86	12.44	12.44	6.20	6.72	7.82	7.83	5.60	5.76	7.23	7.23
Private	9.99	10.24	10.32	10.64	10.90	10.93	11.51	11.54	5.25	4.90	7.37	7.17	4.75	4.72	6.88	6.85
Foreign	9.15	10.10	9.21	10.30	8.84	8.95	9.93	10.17	4.35	4.26	7.13	7.08	4.34	4.37	6.81	6.81
Specialised	13.83	13.83	13.83	13.83	12.47	12.47	13.67	13.67	3.37	3.37	6.42	6.42	3.99	3.99	7.11	7.11
All Banks	10.00	10.30	10.31	10.68	11.13	11.16	11.77	11.80	5.19	4.92	7.37	7.21	4.89	4.89	6.95	6.93
Dec-2013																
Public	12.08	12.83	12.30	13.13	11.95	12.01	12.53	12.53	7.49	7.62	8.43	8.38	5.48	5.79	7.33	7.33
Private	10.48	10.63	10.72	10.90	10.81	10.84	11.48	11.52	6.52	5.87	8.05	7.63	4.96	4.91	7.21	7.18
Foreign	9.87	10.39	9.89	10.40	8.95	9.09	9.98	10.19	5.64	5.30	7.70	7.42	4.94	4.92	6.99	6.95
Specialised	14.12	14.12	14.16	14.16	11.69	11.69	12.80	12.80	3.57	3.57	7.61	7.61	4.08	4.08	7.46	7.46
All Banks	10.54	10.72	10.76	10.99	11.07	11.11	11.73	11.77	6.54	6.00	8.06	7.71	5.05	5.06	7.23	7.20
Jan- 2014																
Public	12.82	13.46	12.94	13.60	12.00	12.05	12.58	12.60	7.58	8.09	9.05	9.04	5.93	6.08	7.52	7.51
Private	11.01	11.19	11.28	11.50	10.93	10.96	11.65	11.67	6.17	5.01	8.20	7.59	5.03	4.98	7.22	7.17
Foreign	9.69	10.94	9.81	10.94	9.09	9.24	10.03	10.22	5.25	5.21	7.69	7.65	5.17	5.20	7.08	7.08
Specialised	13.58	13.58	13.58	13.58	11.73	11.73	12.84	12.84	3.49	3.49	7.46	7.46	4.19	4.19	7.64	7.64
All Banks	11.02	11.26	11.28	11.56	11.17	11.20	11.87	11.89	6.14	5.21	8.20	7.71	5.19	5.17	7.28	7.24

Notes:

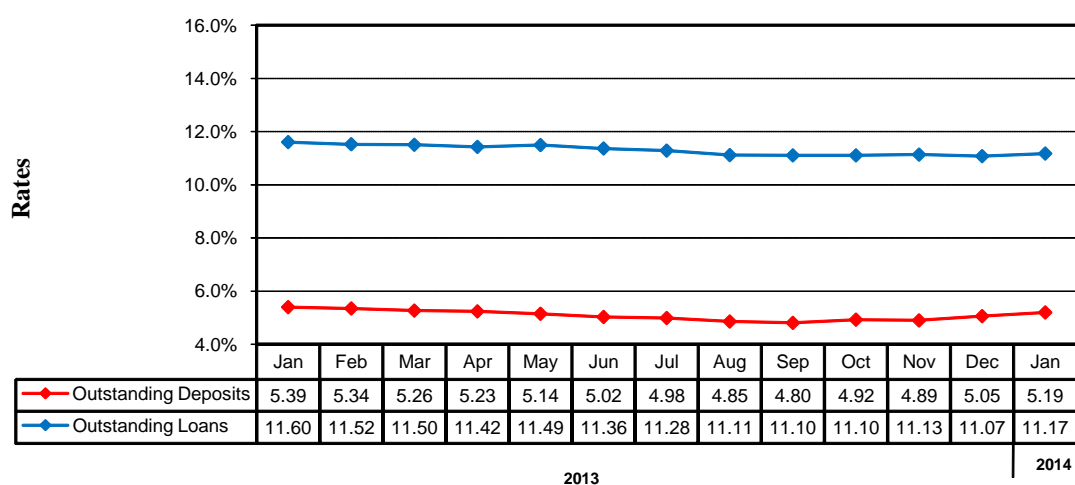
1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits re-priced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

Weighted Average Lending and Deposits Rates

All Banks



All Banks



Note: Including zero rate of markup

3.38 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agri. Lending Commercial Banks

(Percent per annum)

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2003-04	9.00 ²	9.00 ²	9.00	12.00	-	-
					-	-
2004-05	9.00 ²	9.00 ²	9.00	12.00	-	-
					-	-
2005-06	9.00 ²	9.00 ²	12.00	12.00	-	-
					-	-
2006-07	9.00 ²	9.00 ²	12.00	16.00	-	-
					-	-
2007-08	9.00 ²	9.00 ²	12.50	17.00	15.00 ³	15.00 ³
2008-09	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2009-10	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2010-11	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2011-12	12.00 ⁴	13.80 ⁴	17.00	18.00	17.00 ³	16.00 ³
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³

Source: Agricultural Credit and Micro Finance Department SBP

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs
2. 1 percent incentive is allowed to those borrowers who repay in time.
3. Mark up rates of comm. Banks are available since 2007-08
4. ZTBL revised mark up rates (average) in FY 2011-12

3.39 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.

3.40 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.

3.41 Rates of Return on Advances by Industrial Development Bank Ltd.

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 Ltd.

3.42 Rates of Profit on National Saving Schemes

(Percent per annum)											
S C H E M E	2011		2012					2013			
	1 st Jan.	1 st Oct.	1 st Jan.	1 st Apr.	1 st Jul.	27 th Aug.	12 th Oct.	1 st Jan.	1 st July	1 st Oct.	
1. Saving Accounts											
(i) With cheque facilities	8.00	8.00	8.00	8.40	8.65	7.40	6.85	6.65	6.00	7.25	
(ii) Without cheque facilities	9.00	8.50	8.25	8.40	8.65	7.40	6.85	6.65	6.00	7.25	
2. Khas Deposit Accounts or Certificates¹											
3 Years (Rollover)											
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	
3. Mahana Amdani Accounts²											
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	
4. Defence Saving Certificates³											
(i) 1 st year	8.00	7.00	5.50	7.00	7.00	7.00	6.00	6.00	6.00	6.00	
(ii) 10 years (Compound rate)	13.55	12.68	11.90	12.33	12.68	11.50	11.04	10.84	10.36	11.61	
5. National Deposit Certificates / Accounts⁴											
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	
6 (a) Special Saving Certificates (Reg)⁵											
or Special Saving Accounts											
(i) First 5 periods of complete 6 months	13.20	12.40	11.60	11.80	11.90	10.70	9.90	9.70	8.80	10.60	
(ii) Last period of complete 6 months	14.00	13.00	12.00	12.20	12.60	11.30	10.50	10.30	9.50	11.50	
(b) Special Saving Certificates (Bearer)⁵											
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	
7. Regular Income Certificates⁶	13.44	12.60	11.76	12.12	12.36	11.04	10.56	10.36	9.48	11.22	
8. Pensioner's Benefit Accounts⁷	15.36	14.40	13.86	14.28	14.64	13.50	12.96	12.72	12.24	13.44	
9. Behbood Saving Certificate⁸	15.36	14.40	13.86	14.28	14.64	13.50	12.96	12.72	12.24	13.44	
10. Short Term Saving Certificate⁹											
(i) 3 Months					11.28	9.90	9.20	8.85	8.45	8.85	
(ii) 6 Months					11.34	10.00	9.25	8.90	8.50	8.95	
(iii) 1 year					11.40	10.10	9.30	8.95	8.55	9.00	

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.
9. Short Term Certificates (STSC) introduced w.e.f. 1st July 2012

3.43 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	30-09-2013*			31-12-2013*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	620,978	148,056	3.90	602,179	131,844	3.22
All Banks	603,770	142,038	3.79	585,124	126,216	3.12
Commercial Banks	568,249	127,616	3.50	553,040	114,128	2.90
Public Sector Commercial Banks	163,182	49,486	5.81	164,003	47,289	5.58
Local Private Banks	398,651	77,957	2.84	382,802	66,910	2.20
Foreign Banks	6,415	174	0.34	6,235	(71)	(0.13)
Specialized Banks	35,521	14,422	14.09	32,084	12,088	11.44
DFIs	17,208	6,018	13.73	17,055	5,628	12.41

Cash Recovery against Non Performing Loans

Banks / DFIs	For the Quarter ended September 2013*	For the Quarter ended December 2013*
All Banks & DFIs	17,825	24,027
All Banks	17,626	23,865
Commercial Banks	14,855	18,713
Public Sector Commercial Banks	1,571	4,317
Local Private Banks	13,054	14,226
Foreign Banks	230	170
Specialized Banks	2,770	5,152
DFIs	199	162

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

Source: Off-site Supervision and Enforcement Department, SBP

“The data has been compiled as per revised methodology according to which unrealized mark- up does not become part of NPLs as it is kept in memorandum account. Besides, coverage of data has been enhanced by including overseas NPLs of Pakistan Banks having overseas branches in the total NPLs. Rescheduled and restructured NPLs are not excluded from the total NPLs unless they have become regular by meeting the criterion of one-year satisfactory performance. This condition however, will not apply in case the borrower has repaid or adjusted in cash at least 50% of the total restructured loan amount (principal + mark- up) either at the time of restructuring agreement or later on during the grace period if any. The cash recovery position represents recovery made against principal amount of domestic plus overseas NPLs.”

3.44 Electronic Banking Statistics

Item	Unit	FY13 ^P	FY12			FY13
			Q2	Q3	Q4	Q1
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	10,013	8,905	9,099	9,291	9,412
Automated Teller Machines (ATM)	Number	6,757	5,409	5,548	5,745	5,987
Point of Sale (POS)	Number	33,748	35,703	35,292	34,879	34,229
2- Credit Cards						
Credit Cards	Thousand	1,088	1,278	1,266	1,231	1,274
Outstanding Amount ¹	Million Rs.		23,112	22,907	22,934	24,207
3-Debit Cards²	Thousand	20,267	13,321	14,674	15,984	17,588
4-E-banking Transactions						
No of transactions	Thousand	320,526	66,962	70,593	74,562	71,377
Value of Transactions	Billion Rs.	29,692	6,454	6,858	6,555	6,415
4.1- ATM Transactions						
No of transactions	Thousand	199,779	40,054	42,096	45,203	43,877
Value of Transactions	Billion Rs.	1,979	383	414	438	430
4.2- POS Transactions						
No of transactions	Thousand	17,311	4,197	4,457	4,656	4,329
Value of Transactions	Billion Rs.	87	20	21	21	21
4.3- RTOB Transactions						
No of transactions	Thousand	89,058	20,256	21,415	21,800	20,181
Value of Transactions	Billion Rs.	27,091	5,968	6,324	5,983	5,847
4.4- Other Ebanking Channels³						
No of transactions	Thousand	14,378	2,455	2,624	2,904	2,990
Value of Transactions	Billion Rs.	534	83	99	113	116

3.44 Electronic Banking Statistics

Item	Unit	FY13			FY14	
		Q2	Q3	Q4	Q1	Q2 ^P
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	9,896	9,946	10,013	10,135	10,596
Automated Teller Machines (ATM)	Number	6,232	6,449	6,757	6,974	7,684
Point of Sale (POS)	Number	34,724	33,189	33,748	33,749	33,734
2- Credit Cards						
Credit Cards	Thousand	1,271	1,271	1,088	1,508	1,336
Outstanding Amount ¹	Million Rs.	24,360	21,042	21,795	22,346	21,180
3-Debit Cards ²	Thousand	18,572	19,575	20,267	20,872	20,048
4-E-banking Transactions						
No of transactions	Thousand	79,451	82,209	87,489	92,768	97,484
Value of Transactions	Billion Rs.	7,571	7,901	7,805	7,662	8,324
4.1- ATM Transactions						
No of transactions	Thousand	48,561	51,607	55,734	59,416	61,671
Value of Transactions	Billion Rs.	475	516	558	591	635
4.2- POS Transactions						
No of transactions	Thousand	4,548	4,047	4,387	5,365	5,708
Value of Transactions	Billion Rs.	22	21	23	27	29
4.3- RTOB Transactions						
No of transactions	Thousand	23,065	22,853	22,959	22,735	24,540
Value of Transactions	Billion Rs.	6,948	7,228	7,068	6,870	7,481
4.4- Other Ebanking Channels ³						
No of transactions	Thousand	3,277	3,702	4,409	5,252	5,564
Value of Transactions	Billion Rs.	126	136	156	173	179

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 during the quarter.