

3.1 Scheduled Banks' Liabilities and Assets

ITEMS	(End of Period: Million Rupees)			
	2012		2013	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	485,296.5	490,236.3	494,484.6	495,144.4
Reserves	298,588.3	327,524.1	328,627.7	364,036.8
Demand Deposits:	3,069,780.2	3,354,550.8	3,751,938.4	3,934,785.9
(a) Scheduled Banks	93,530.4	89,184.6	77,782.4	102,671.2
(b) Others	2,976,249.9	3,265,366.3	3,674,156.0	3,832,114.6
Time Deposits:	3,247,640.5	3,382,095.5	3,472,424.5	3,768,766.3
(a) Scheduled Banks	4,517.4	14,876.5	12,172.3	17,855.7
(b) Others	3,243,123.1	3,367,219.0	3,460,252.2	3,750,910.5
Borrowings from:	487,155.6	1,009,270.0	765,081.3	651,054.8
(a) State Bank of Pakistan	382,500.8	898,410.4	487,010.9	406,801.6
(b) Banks Abroad	20,074.4	21,276.0	42,987.6	49,729.1
(c) Other Scheduled Banks	84,580.4	89,583.7	235,082.8	194,524.1
Head Office and Inter-Bank Adjustment	79,589.6	117,918.1	67,154.8	136,191.7
Contingent Liabilities as per contra	2,873,008.1	4,845,232.9	2,921,203.0	3,740,296.3
Other Liabilities	2,390,701.8	2,501,374.7	4,285,201.8	2,403,186.5
TOTAL LIABILITIES / ASSETS	12,931,760.6	16,028,202.5	16,086,116.1	15,493,462.6
ASSETS				
Cash:	639,771.2	736,289.4	741,126.7	807,961.8
(a) Notes, Coins and Silver	129,080.6	156,136.0	130,014.7	160,925.4
(b) Balances with State Bank of Pakistan	394,845.5	451,683.8	489,678.2	490,116.6
(c) Balances with others Scheduled Banks	115,845.1	128,469.6	121,433.8	156,919.8
Balances held Abroad	117,694.9	173,900.6	102,963.2	183,420.5
Bills Purchased and Discounted	196,877.8	196,866.5	210,051.3	217,615.0
Advances to:	3,597,714.3	3,746,479.6	3,717,237.7	3,986,628.6
(a) Scheduled Banks	67,709.9	57,943.4	75,455.2	70,775.9
(b) Others	3,530,004.4	3,688,536.3	3,641,782.5	3,915,852.7
Investment in Securities and Shares:	3,273,388.4	3,990,768.5	4,213,708.4	4,278,997.8
(a) Federal Government Securities	493,252.4	622,729.9	720,936.0	743,493.0
(b) Treasury Bills	1,916,027.9	2,519,713.8	2,604,250.2	2,713,794.6
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	76,298.8	91,605.3	103,017.1	104,789.2
(e) Others	787,809.3	756,719.4	785,505.1	716,921.0
Bank Premises	169,010.4	178,619.3	182,822.4	154,579.7
Head Office and Inter-Bank Adjustment	223,177.0	344,691.6	150,832.3	144,076.1
Contingent Assets as per contra	2,873,008.1	4,845,232.9	2,921,203.0	3,740,296.3
Others Assets	1,841,118.4	1,815,354.1	3,846,171.0	1,979,886.7

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2014		2015	
	Jun.	Dec	Jun.	Dec.
LIABILITIES				
Capital	505,747.2	505,876.0	501,119.9	540,096.2
Reserves	381,542.0	463,359.4	615,757.0	641,746.7
Demand Deposits:	4,553,355.3	4,504,968.9	5,172,476.2	5,093,745.0
(a) Scheduled Banks	91,218.2	98,803.1	100,097.7	130,265.0
(b) Others	4,462,137.2	4,406,165.8	5,072,378.6	4,963,480.0
Time Deposits:	3,600,065.2	4,007,387.0	4,095,938.6	4,471,553.0
(a) Scheduled Banks	10,637.4	10,199.9	15,308.1	25,153.3
(b) Others	3,589,427.8	3,997,187.1	4,080,630.5	4,446,399.7
Borrowings from:	651,725.4	1,004,854.1	1,270,882.4	1,671,566.8
(a) State Bank of Pakistan	300,724.0	640,774.4	917,993.5	1,412,514.5
(b) Banks Abroad	53,492.3	78,326.8	107,372.1	129,203.3
(c) Other Scheduled Banks	297,509.1	285,753.0	245,516.8	129,849.0
Head Office and Inter-Bank Adjustment	112,117.6	133,203.2	169,715.1	262,859.0
Contingent Liabilities as per contra	3,143,416.0	3,810,594.3	4,193,278.7	4,196,427.7
Other Liabilities	3,571,160.9	3,286,848.8	3,115,490.3	3,435,634.1
TOTAL LIABILITIES / ASSETS	16,519,129.8	17,717,091.8	19,134,658.2	20,313,628.4
ASSETS				
Cash:	851,744.2	742,013.9	937,644.7	813,373.2
(a) Notes, Coins and Silver	163,766.0	165,758.7	187,997.8	190,966.5
(b) Balances with State Bank of Pakistan	525,276.6	316,856.2	405,453.1	415,475.4
(c) Balances with others Scheduled Banks	162,701.7	259,399.0	344,193.8	206,931.3
Balances held Abroad	202,003.6	194,060.3	186,453.2	226,193.8
Bills Purchased and Discounted	224,002.9	223,108.6	201,422.5	171,840.1
Advances to:	4,146,306.3	4,377,769.7	4,564,031.5	4,915,933.0
(a) Scheduled Banks	78,261.5	61,359.1	139,739.8	178,894.1
(b) Others	4,068,044.8	4,316,410.7	4,424,291.6	4,737,038.9
Investment in Securities and Shares:	4,490,304.3	5,191,601.1	6,011,774.8	6,752,158.1
(a) Federal Government Securities	2,125,727.2	2,640,857.0	3,017,006.1	3,377,903.4
(b) Treasury Bills	1,547,276.3	1,728,730.5	2,164,377.3	2,537,577.9
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	140,184.4	97,653.5	104,955.0	99,727.8
(e) Others	677,116.4	724,360.1	725,436.4	736,949.0
Bank Premises	214,081.1	201,254.3	238,727.9	244,496.3
Head Office and Inter-Bank Adjustment	734,753.5	629,373.4	615,872.8	933,679.9
Contingent Assets as per contra	3,143,416.0	3,810,594.3	4,193,278.7	4,196,427.7
Others Assets	2,512,517.9	2,347,316.1	2,185,452.0	2,059,526.3

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)							
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS		
					Less Than 6 months	For 6 months & over but less than 1 year	For 1 year & over but less than 2 years
2012							
June							
No. of Accounts.	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 Accounts.	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 Accounts.	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
December							
No. of Accounts.	17,033,295	199,003	67,410	17,968,908	973,933	199,978	317,726
Amount	2,274,177.4	89,507.7	21,111.9	3,136,170.9	901,418.6	217,627.4	647,012.0
2014							
June							
No. of Accounts.	18,591,497	238,267	101,487	17,658,751	463,919	133,640	262,272
Amount	2,729,229.6	186,686.0	29,436.0	3,157,078.9	804,948.5	219,971.8	624,941.0
December							
No. of Accounts.	19,132,914	197,449	90,829	19,030,449	570,058	128,670	295,272
Amount	2,594,857.4	116,129.2	30,785.3	3,540,017.9	885,259.1	268,300.8	675,266.2
2015							
June							
No. of Accounts.	20,598,144.0	182,792.0	99,822.0	19,505,796.0	546,727.0	141,129.0	271,520.0
Amount	3,019,555.7	152,290.1	37,169.0	3,924,882.7	770,072.2	273,575.6	687,394.3
December							
No. of Accounts.	21,746,238.0	177,924.0	89,994.0	20,084,727.0	394,043.0	229,338.0	248,744.0
Amount	2,972,133.4	125,084.7	44,294.5	4,088,784.0	849,875.5	347,019.8	688,204.7

Note: Accounts in Numbers.

3.2 Classification 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	
2012						
June						
No. of Accounts.	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 Accounts.	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 Accounts.	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
December						
No. of Accounts.	72,758	150,015	14,433	267,647	1,996,490	37,265,106
Amount	27,603.7	102,407.6	8,053.8	157,934.3	2,062,057.2	7,583,025.2
2014						
June						
No. of Accounts.	63,893	137,332	16,776	210,039	1,287,871	37,877,873
Amount	30,635.0	101,047.1	7,360.1	160,230.9	1,949,134.5	8,051,565.0
December						
No. of Accounts.	69,018	117,652	14,298	219,745	1,414,713	39,866,354
Amount	36,551.2	86,416.1	8,451.5	161,318.3	2,121,563.2	8,403,353.0
2015						
June						
No. of Accounts.	75,114	136,895	18,990	202,596	1,392,971	41,779,525
Amount	37,859.5	107,425.6	7,431.8	135,352.6	2,019,111.6	9,153,009.0
December						
No. of Accounts.	66,434	116,023	13,330	206,045	1,273,957	43,372,840
Amount	37,797.1	113,865.0	5,933.4	136,887.5	2,179,583.1	9,409,879.7

Note: Accounts in Numbers.

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2012		2013	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	89,414.7	82,376.0	78,851.0	84,766.1
I. Official	9,812.9	8,728.2	8,471.4	11,884.2
II. Business	48,270.1	41,744.4	39,202.7	37,056.3
III. Personal	31,331.6	31,903.4	31,176.9	35,825.6
B. DOMESTIC CONSTITUENTS :	6,129,958.3	6,550,209.3	7,055,557.2	7,498,259.1
I. Government :	664,880.8	679,537.7	696,173.4	731,611.4
A. Federal Government	410,078.7	404,445.0	413,874.5	416,959.4
B. Provincial Governments	228,021.0	254,139.0	259,995.3	292,179.4
C. Local Bodies (City Governments)	26,781.2	20,953.8	22,303.6	22,472.7
II. Non-Financial Public Sector Enterprises :	422,758.9	401,227.9	396,165.6	469,582.7
A. Agriculture, Forestry, Hunting & Fishing	320.6	298.0	325.8	300.0
B. Mining & Quarrying	87,572.2	74,258.8	64,805.8	101,918.6
C. Manufacturing	96,515.5	101,161.9	99,161.8	115,801.0
D. Construction	196.7	145.3	56.2	109.4
E. Utilities	74,926.8	66,300.5	64,195.0	78,223.9
F. Commerce	18,611.7	18,902.0	23,019.7	30,138.4
G. Transport, Storage & Communication	109,859.3	100,692.3	108,262.7	100,849.1
H. Services	26,397.4	26,732.0	24,567.2	25,011.6
I. Others	8,358.8	12,737.2	11,771.4	17,230.8
III. Non-Bank Financial Companies :	119,782.8	150,959.9	167,101.9	186,983.1
A. Co-operative Banks	2,194.9	1,120.0	2,002.9	1,624.4
B. Development Financial Institutions	485.2	1,077.2	2,411.7	813.7
C. Insurance Companies	32,197.8	43,068.6	49,853.5	58,483.5
D. Micro Finance Banks	1,880.7	2,867.9	3,396.9	3,087.3
E. Other NBFC's	83,024.2	102,826.2	109,436.9	122,974.2
IV. Private Sector Enterprises :	1,653,240.8	1,806,632.4	1,985,965.3	2,129,643.9
A. Agriculture, Hunting and Forestry	171,183.4	182,182.6	191,602.6	204,567.4
1- Growing of crops	155,491.8	164,775.0	173,759.7	184,051.7
2- Farming of animals	8,249.3	8,420.9	8,866.9	10,210.7
3- Agricultural and animal husbandry	5,293.4	6,015.0	5,404.5	5,730.2
4- Agricultural machinery and equipments	1,399.4	2,162.8	2,688.3	3,526.7
5- Hunting, trapping, forestry & logging	242.2	72.1	46.8	54.0
6- Forestry and Logging and Related Service	507.2	736.9	836.5	994.0
B. Fishing and fish farming etc.	1,332.5	1,703.1	1,711.6	1,797.3
C. Mining and Quarrying	41,617.0	44,030.1	61,934.7	57,156.7
1- Mining of coal	7,988.7	8,791.9	10,092.1	10,370.3
2- Crude petroleum & natural gas	27,410.6	26,839.4	44,164.5	41,173.3
3- Iron & non-ferrous metal ores	1,558.1	1,587.8	1,613.3	1,505.1
4- Quarrying of stone, sand and clay	261.8	224.8	271.5	328.7
5- Chemical, fertilizer, Salt etc.	4,397.8	6,586.2	5,793.3	3,779.4
D. Manufacturing	359,619.1	407,510.1	426,105.7	467,594.6
1- Food products and beverages	59,027.0	71,103.2	70,796.5	92,506.0
2- Tobacco products	1,613.4	1,790.9	2,045.1	1,693.7
3- Textiles	70,050.7	70,701.9	77,687.4	82,031.0
i) Spinning, weaving, finishing of textiles	53,702.8	55,334.3	60,027.8	64,929.8
a) Spinning of fibers	31,804.6	34,737.5	36,058.8	41,018.3
b) Weaving of textiles	13,132.9	11,915.2	13,543.9	13,200.6
c) Finishing of textiles	8,765.3	8,681.6	10,425.2	10,710.9
ii) Made-up textile articles	7,717.7	6,853.9	7,781.3	8,733.1
iii) Knit wear	3,093.2	3,371.7	3,474.6	3,224.8
iv) Carpets and rugs	1,312.8	1,531.6	1,617.0	1,634.2
v) Other textiles n.e.s.	4,224.2	3,610.4	4,786.7	3,509.1
4- Wearing apparel, readymade garments etc.	9,050.1	10,194.7	9,304.2	11,888.1

The category of deposits holders is classified as per international standard industrial classification (ISIC Rev 3.1)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2012		2013	
	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of luggage	6,923.2	7,382.0	7,858.7	9,693.1
i.) Tanning & dressing of leather, luggage, handbags etc.	2,496.6	2,461.6	2,869.6	3,194.1
ii.) Footwear	4,426.6	4,920.4	4,989.1	6,499.0
a) Leather wear	3,646.9	4,202.8	4,202.7	5,768.6
b) Rubber and Plastic wear	779.7	717.6	786.4	730.3
6- Wood and products of wood cork	1,583.3	1,677.5	1,805.1	1,989.4
7- Paper, paperboard and products	2,731.1	3,848.1	3,008.6	3,537.0
8- Printing, publishing and allied industries	6,555.4	8,065.6	9,229.5	9,509.0
9- Coke and refined petroleum products	45,781.6	45,162.4	32,707.7	46,756.4
10- Chemicals and chemical products	55,918.2	84,206.4	64,900.7	81,891.3
11- Rubber and plastics products	4,457.9	4,750.0	6,201.6	5,796.3
12- Other non-metallic mineral products	9,799.1	13,412.5	16,341.8	16,809.2
13- Basic metals	10,344.4	12,662.2	13,852.2	16,019.7
14- Fabricated metal products	4,258.4	5,214.1	5,189.6	5,299.2
15- Machinery and equipment	11,731.7	10,361.9	11,622.9	12,265.4
16- Office, accounting and computing machinery	1,995.5	1,821.0	1,863.3	1,149.3
17- Electrical machinery and apparatus	11,675.5	10,925.2	26,019.8	13,639.2
18- Radio, television and communication equipment and	1,320.9	1,529.8	1,889.2	1,724.6
19- Medical, precision and optical instruments, watches and	5,466.6	5,126.1	5,707.4	7,251.1
20- Motor vehicles, trailers and semi-trailers	19,232.2	14,477.4	17,834.1	17,806.0
21- Other transport equipments	2,686.7	4,378.1	4,752.0	4,482.2
22- Furniture and fixture	1,561.9	1,970.4	2,482.3	2,576.5
23- Jewellery and related articles	1,354.9	1,470.7	1,767.7	1,954.6
24- Sports goods	2,438.5	2,503.2	2,311.7	2,406.7
25- Handicrafts	160.2	140.2	125.8	168.5
26- Other manufacturing n.e.s.	11,900.7	12,634.7	28,800.7	16,750.8
E. Ship breaking and waste / scrape (junk) etc.	2,375.2	1,791.3	2,446.9	2,379.9
F. Electricity, gas and water supply	35,059.4	43,262.7	46,830.8	52,207.0
G. Construction	97,694.2	94,411.7	109,482.0	117,071.8
1- Building	72,722.7	66,353.0	80,017.2	89,693.0
2- Infrastructure	24,971.5	28,058.7	29,464.8	27,378.8
H. Commerce and Trade	254,628.0	259,449.9	302,111.3	333,900.3
1- Sale, maintenance and repair of motor vehicles and	12,202.6	12,566.9	14,364.2	14,003.3
2- Wholesale and commission trade	137,163.1	138,696.5	146,016.2	152,594.4
i) Exports	24,255.0	26,335.9	27,029.8	27,807.3
ii) Imports	15,018.1	14,668.1	15,591.2	16,790.3
iii) Domestic whole sales	97,889.9	97,692.6	103,395.2	107,996.7
3- Retail trade	105,262.3	108,186.5	141,730.9	167,302.7
I. Hotels, restaurants and clubs etc	12,103.4	12,286.4	11,951.4	12,421.0
J. Transport, storage and communications	102,885.1	123,025.0	126,796.7	144,821.0
K. Real estate, renting and business activities	206,381.1	237,902.3	275,621.7	266,196.6
1- Real estate activities	46,399.7	39,370.4	39,085.9	45,015.2
2- Renting of machinery and equipment	3,635.7	5,121.4	5,084.1	4,636.2
3- Computer and related activities	10,287.8	12,570.2	14,915.4	16,879.4
4- Research and development	6,656.8	7,377.9	6,232.7	5,895.1
5- Other business activities	139,401.2	173,462.5	210,303.6	193,770.7
L. Education	39,081.4	47,000.6	50,890.5	55,102.8
M. Health and social work	22,537.4	22,958.7	24,076.8	27,221.1
N. Other community, social and personal service activities	62,180.4	70,438.3	75,372.9	81,703.9
O. Other private business n.e.c	244,563.1	258,679.6	279,029.7	305,502.2
V. Trust Funds and Non-Profit Institutions	171,200.7	193,681.2	193,310.6	203,272.7
VI. Personal	3,030,641.2	3,247,694.6	3,516,099.8	3,693,162.6
VII. Others	67,453.0	70,475.6	100,740.5	84,002.7
TOTAL	6,219,372.9	6,632,585.2	7,134,408.2	7,583,025.2

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

(End of Period: Million Rupees)				
CATEGORY OF DEPOSIT HOLDERS	2014		2015	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	82,900.2	86,369.0	95,035.4	111,617.4
I. Official	10,615.2	12,755.8	14,747.2	15,298.4
II. Business	40,706.4	40,181.5	46,718.2	52,085.7
III. Personal	31,578.6	33,431.6	33,570.0	44,233.4
B. DOMESTIC CONSTITUENTS :	7,968,664.8	8,316,984.0	9,057,973.6	9,298,262.2
I. Government :	825,071.4	866,947.8	985,439.5	1,066,426.0
A. Federal Government	471,628.9	518,887.7	558,674.8	638,142.6
B. Provincial Governments	330,135.4	327,769.5	404,401.0	407,848.1
C. Local Bodies (City Governments)	23,307.0	20,290.5	22,363.6	20,435.3
II. Non-Financial Public Sector Enterprises :	467,075.8	493,245.1	480,793.8	489,923.1
A. Agriculture, Forestry, Hunting & Fishing	395.0	321.2	360.0	371.8
B. Mining & Quarrying	70,894.9	97,033.9	83,753.9	82,004.4
C. Manufacturing	117,532.7	110,123.1	117,012.4	126,644.6
D. Construction	152.3	225.7	245.5	196.3
E. Utilities	97,012.0	108,743.9	108,403.2	103,146.1
F. Commerce	38,596.2	38,681.7	29,925.7	24,757.5
G. Transport, Storage & Communication	103,364.5	102,914.6	106,746.8	115,648.7
H. Services	26,444.5	27,068.4	29,880.8	30,451.1
I. Others	12,683.7	8,132.5	4,465.5	6,702.5
III. Non-Bank Financial Companies :	173,316.1	163,181.9	191,283.2	278,431.2
A. Co-operative Banks	2,361.6	2,141.3	2,113.8	4,639.6
B. Development Financial Institutions	2,676.5	2,929.7	2,990.0	4,072.6
C. Insurance Companies	29,505.4	42,654.5	40,532.8	66,275.6
D. Micro Finance Banks	1,783.5	2,358.3	2,381.2	4,217.9
E. Other NBFC's	136,989.2	113,098.0	143,265.5	199,225.4
IV. Private Sector Enterprises :	2,295,565.9	2,346,704.5	2,511,456.1	2,432,551.6
A. Agriculture, Hunting and Forestry	209,173.5	215,626.7	211,740.3	225,085.0
1- Growing of crops	187,886.0	193,051.4	189,203.8	203,935.6
2- Farming of animals	11,669.6	12,177.2	11,368.6	9,811.9
3- Agricultural and animal husbandry	5,729.3	5,481.3	5,661.9	5,161.9
4- Agricultural machinery and equipments	2,868.9	3,651.4	4,023.4	4,527.4
5- Hunting, trapping, forestry & logging	49.1	85.8	113.1	111.0
6- Forestry and Logging and Related Service	970.7	1,179.6	1,369.5	1,537.2
B. Fishing and fish farming etc.	2,015.6	2,495.1	2,319.1	2,525.0
C. Mining and Quarrying	59,755.6	69,787.8	94,917.4	86,412.2
1- Mining of coal	11,073.8	11,975.6	12,441.6	13,903.6
2- Crude petroleum & natural gas	42,953.2	51,083.3	74,544.1	65,379.8
3- Iron & non-ferrous metal ores	2,259.5	1,022.9	2,526.2	2,444.0
4- Quarrying of stone, sand and clay	768.4	872.2	805.4	786.8
5- Chemical, fertilizer, Salt etc.	2,700.7	4,833.8	4,600.1	3,898.0
D. Manufacturing	490,406.9	606,901.6	686,520.2	690,441.1
1- Food products and beverages	90,117.7	108,231.0	120,480.0	133,919.8
2- Tobacco products	1,889.5	1,962.4	3,350.9	1,601.9
3- Textiles	92,186.6	108,616.2	118,801.4	103,897.1
i) Spinning, weaving, finishing of textiles	76,222.6	89,388.9	94,926.1	75,482.8
a) Spinning of fibers	46,103.2	48,170.5	53,589.8	44,691.2
b) Weaving of textiles	15,191.2	27,059.5	26,577.5	17,696.8
c) Finishing of textiles	14,928.3	14,158.8	14,758.8	13,094.8
ii) Made-up textile articles	7,096.4	8,430.0	11,193.4	11,808.1
iii) Knit wear	3,767.4	4,070.9	4,252.0	4,872.3
iv) Carpets and rugs	1,945.2	2,547.3	2,804.9	3,168.4
v) Other textiles n.e.s.	3,155.0	4,179.2	5,625.0	8,565.6
4- Wearing apparel, readymade garments etc.	10,021.4	13,514.0	14,637.4	14,948.4

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

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2014		2015	
	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of	10,028.7	12,360.2	12,147.3	13,917.8
i.) Tanning & dressing of leather, luggage, handbags	3,725.7	4,946.3	5,132.5	5,591.4
ii.) Footwear	6,303.0	7,413.9	7,014.8	8,326.4
a) Leather wear	5,483.3	6,688.2	5,922.9	7,308.8
b) Rubber and Plastic wear	819.7	725.7	1,091.9	1,017.6
6- Wood and products of wood cork	2,246.1	3,150.8	3,302.7	4,363.9
7- Paper, paperboard and products	4,303.8	4,162.7	4,902.3	6,044.9
8- Printing, publishing and allied industries	12,467.7	8,376.9	12,400.8	11,712.8
9- Coke and refined petroleum products	46,799.7	51,572.7	51,397.5	49,719.8
10- Chemicals and chemical products	68,513.0	125,018.0	106,329.8	118,203.8
11- Rubber and plastics products	7,817.7	7,498.9	8,082.6	7,048.7
12- Other non-metallic mineral products	15,418.9	23,383.6	33,144.6	38,938.9
13- Basic metals	20,073.8	21,375.2	21,574.0	20,944.1
14- Fabricated metal products	5,531.5	6,353.8	7,548.2	5,716.8
15- Machinery and equipment	16,503.2	18,997.0	41,772.8	24,717.2
16- Office, accounting and computing machinery	1,174.8	1,029.3	991.4	1,809.0
17- Electrical machinery and apparatus	17,147.5	14,803.9	18,926.4	25,530.6
18- Radio, television and communication equipment and	2,344.2	3,077.7	6,379.2	4,194.7
19- Medical, precision and optical instruments, watches	7,029.5	8,911.0	10,183.3	11,692.4
20- Motor vehicles, trailers and semi-trailers	23,617.9	26,025.0	49,017.5	48,425.0
21- Other transport equipments	3,377.1	6,242.2	8,538.1	7,793.0
22- Furniture and fixture	2,712.9	2,594.6	1,703.7	1,635.9
23- Jewellery and related articles	2,353.6	2,727.5	2,493.0	2,580.7
24- Sports goods	2,644.8	2,924.2	3,298.9	3,760.4
25- Handicrafts	113.8	133.9	169.5	158.2
26- Other manufacturing n.e.s.	23,971.6	23,858.9	24,946.8	27,165.2
E. Ship breaking and waste / scrape (junk) etc.	2,820.5	3,349.1	2,787.3	2,802.2
F. Electricity, gas and water supply	56,440.6	59,709.2	74,508.5	77,680.7
G. Construction	150,960.9	157,011.7	164,771.7	138,492.7
1- Building	114,391.1	114,225.3	119,438.5	100,134.3
2- Infrastructure	36,569.7	42,786.4	45,333.3	38,358.4
H. Commerce and trade	358,978.9	360,605.5	370,860.5	344,212.7
1- Sale, maintenance and repair of motor vehicles and	17,611.7	15,425.4	18,339.7	16,094.2
2- Wholesale and commission trade	169,028.9	175,577.4	178,224.3	164,578.8
i) Exports	53,844.9	51,409.2	48,426.9	46,668.6
ii) Imports	19,950.9	21,928.5	24,245.1	25,207.6
iii) Domestic whole sales	95,233.0	102,239.8	105,552.4	92,702.5
3- Retail trade	172,338.4	169,602.7	174,296.4	163,539.8
I. Hotels, restaurants and clubs etc	13,480.2	13,275.2	13,129.5	13,341.4
J. Transport, storage and communications	143,728.9	145,974.7	137,610.2	153,003.6
K. Real estate, renting and business activities	263,029.9	283,795.1	299,158.9	290,333.6
1- Real estate activities	44,638.3	44,444.9	38,179.6	36,940.5
2- Renting of machinery and equipment	4,477.0	4,994.3	1,946.5	1,747.9
3- Computer and related activities	18,488.3	21,652.3	25,760.4	26,852.0
4- Research and development	5,171.4	5,597.7	6,153.0	5,625.1
5- Other business activities	190,254.8	207,105.9	227,119.5	219,168.1
L. Education	59,927.7	56,297.7	55,926.7	58,067.1
M. Health and social work	30,027.7	28,622.4	41,024.4	39,395.5
N. Other community, social and personal service activities	83,497.2	78,450.4	82,055.9	73,437.1
O. Other private business n.e.c	371,321.8	264,802.2	274,125.4	237,321.5
V. Trust Funds and Non-Profit Institutions	183,929.5	200,413.5	190,314.0	205,780.2
VI. Personal	3,948,707.0	4,176,832.2	4,628,148.2	4,749,553.4
VII. Others	74,999.1	69,659.0	70,538.8	75,596.7
TOTAL	8,051,565.0	8,403,353.0	9,153,009.0	9,409,879.7

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 31st December, 2015

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		D O M E S T I C C O N S T I T U E N T S							
			Government		Non Financial Public Sector		NBFC's		Private Sector (Business)	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,482	3.9	30,288	71.6	484	0.9	2,383	5.2	481,029	1,176.7
5,000 to 10,000	4,518	31.0	17,523	126.9	351	2.5	560	3.9	840,164	6,412.9
10,000 to 20,000	5,417	69.1	60,482	890.5	226	3.1	1,501	21.3	1,071,467	15,245.2
20,000 to 25,000	1,056	23.9	17,104	383.0	168	4.0	251	5.6	446,234	9,918.4
25,000 to 30,000	1,670	45.5	58,553	1,625.6	58	1.5	377	10.5	415,162	11,419.8
30,000 to 40,000	1,816	63.9	19,541	683.8	118	4.1	644	23.4	670,290	23,418.2
40,000 to 50,000	1,349	62.1	21,442	948.9	349	15.6	1,415	65.3	526,162	23,602.5
50,000 to 60,000	2,773	145.1	20,313	1,099.7	119	6.8	1,773	96.4	552,507	30,260.7
60,000 to 70,000	8,682	573.6	9,175	580.7	107	7.1	2,722	174.3	451,266	29,269.8
70,000 to 80,000	11,207	831.8	4,329	322.8	50	3.8	204	15.4	447,536	33,565.3
80,000 to 90,000	368	31.5	2,878	243.8	66	5.5	275	23.2	342,401	29,054.9
90,000 to 100,000	22,259	2,137.8	3,194	303.3	34	3.2	599	58.3	271,925	25,842.6
100,000 to 200,000	19,312	3,037.5	36,532	5,171.0	571	84.4	1,165	167.1	1,485,382	206,525.6
200,000 to 300,000	4,521	1,134.3	22,281	5,200.6	201	49.8	574	136.8	491,679	119,992.3
300,000 to 400,000	5,865	2,070.5	5,748	2,024.1	134	45.6	386	132.9	236,020	81,350.4
400,000 to 500,000	7,185	3,400.7	4,283	1,916.8	86	38.9	213	95.5	127,260	56,276.7
500,000 to 600,000	4,837	2,605.6	3,119	1,700.8	121	66.3	189	102.2	84,431	45,816.1
600,000 to 700,000	1,785	1,160.8	6,513	4,146.3	1,189	781.5	189	121.2	64,420	41,795.9
700,000 to 800,000	4,503	3,363.7	4,441	3,317.5	122	89.8	254	188.3	40,934	30,615.7
800,000 to 900,000	1,318	1,110.6	1,542	1,306.2	81	68.6	134	115.6	32,871	28,022.7
900,000 to 1,000,000	832	794.4	1,225	1,166.0	193	185.5	142	135.1	24,305	23,126.8
1,000,000 to 2,000,000	5,342	7,079.1	10,123	13,868.4	564	793.3	1,109	1,588.4	104,579	142,777.4
2,000,000 to 3,000,000	1,819	4,557.3	3,518	8,538.6	858	2,155.1	689	1,666.8	35,336	86,157.4
3,000,000 to 4,000,000	875	3,012.1	2,679	9,113.9	220	766.3	273	931.3	15,370	52,629.7
4,000,000 to 5,000,000	936	4,007.8	7,482	36,164.8	377	1,785.0	198	876.1	8,562	37,935.9
5,000,000 to 6,000,000	346	1,861.8	1,346	7,208.8	217	1,201.1	294	1,542.7	6,772	36,642.5
6,000,000 to 7,000,000	188	1,230.1	926	5,960.1	110	714.4	182	1,188.3	4,330	27,877.9
7,000,000 to 8,000,000	148	1,092.1	765	5,788.0	48	363.3	98	745.3	3,173	23,702.1
8,000,000 to 9,000,000	231	1,972.2	941	7,832.9	71	597.1	117	997.9	2,851	24,172.4
9,000,000 to 10,000,000	83	798.1	782	7,390.7	54	503.5	97	919.6	1,876	17,764.1
10,000,000 and over	1,258	63,309.3	10,513	931,330.1	1,861	479,575.6	2,013	266,277.5	20,925	1,110,183.1
TOTAL	124,981	111,617.4	389,581	1,066,426.0	9,208	489,923.1	21,020	278,431.2	9,307,219	2,432,551.6

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 31st December, 2015

(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	28,873	63.6	2,008,617	4,676.5	30,747	49.3	2,582,421	6,043.9	2,584,903	6,047.8	
5,000 to 10,000	22,282	164.1	1,684,568	12,267.3	11,552	90.2	2,577,000	19,067.8	2,581,518	19,098.8	
10,000 to 20,000	15,146	223.4	2,435,018	36,782.4	26,362	362.3	3,610,202	53,528.1	3,615,619	53,597.2	
20,000 to 25,000	5,499	126.8	1,353,143	30,558.3	37,703	834.8	1,860,102	41,830.8	1,861,158	41,854.7	
25,000 to 30,000	5,744	159.3	1,257,786	34,486.6	29,201	814.0	1,766,881	48,517.4	1,768,551	48,562.9	
30,000 to 40,000	12,142	419.5	2,599,915	90,667.8	47,282	1,651.0	3,349,932	116,867.7	3,351,748	116,931.7	
40,000 to 50,000	11,300	487.9	2,197,428	98,515.8	58,223	2,642.9	2,816,319	126,279.0	2,817,668	126,341.2	
50,000 to 60,000	15,339	831.0	2,051,513	112,447.7	27,410	1,517.4	2,668,974	146,259.6	2,671,747	146,404.7	
60,000 to 70,000	2,887	185.5	1,674,454	108,403.9	35,334	2,294.8	2,175,945	140,916.2	2,184,627	141,489.7	
70,000 to 80,000	8,101	621.6	1,520,048	113,732.3	23,240	1,759.0	2,003,508	150,020.1	2,014,715	150,851.9	
80,000 to 90,000	5,530	461.2	1,357,660	115,202.3	20,079	1,686.1	1,728,889	146,677.2	1,729,257	146,708.7	
90,000 to 100,000	8,276	799.0	1,157,593	109,836.8	15,291	1,436.7	1,456,912	138,279.8	1,479,171	140,417.7	
100,000 to 200,000	33,775	4,581.0	6,833,197	959,078.1	34,768	4,637.6	8,425,390	1,180,244.8	8,444,702	1,183,282.3	
200,000 to 300,000	8,512	2,082.6	2,199,064	529,938.2	11,120	2,768.9	2,733,431	660,169.2	2,737,952	661,303.6	
300,000 to 400,000	7,705	2,582.0	935,275	321,680.4	8,381	3,104.1	1,193,649	410,919.5	1,199,514	412,990.0	
400,000 to 500,000	5,790	2,642.3	466,434	207,328.8	3,323	1,501.7	607,389	269,800.7	614,574	273,201.3	
500,000 to 600,000	3,420	1,901.6	276,478	150,736.6	1,573	874.9	369,331	201,198.4	374,168	203,804.1	
600,000 to 700,000	1,536	989.3	163,178	105,512.2	1,122	734.0	238,147	154,080.4	239,932	155,241.2	
700,000 to 800,000	2,502	1,916.7	123,088	91,738.4	1,943	1,439.2	173,284	129,305.6	177,787	132,669.4	
800,000 to 900,000	853	722.3	86,964	73,441.2	646	552.2	123,091	104,228.7	124,409	105,339.3	
900,000 to 1,000,000	986	927.5	63,899	60,524.3	502	482.2	91,252	86,547.4	92,084	87,341.9	
1,000,000 to 2,000,000	5,355	7,384.2	261,218	354,918.9	3,519	5,035.7	386,467	526,366.3	391,809	533,445.4	
2,000,000 to 3,000,000	2,249	5,650.7	72,918	175,357.3	384	947.5	115,952	280,473.4	117,771	285,030.7	
3,000,000 to 4,000,000	957	3,355.3	28,769	97,668.3	294	1,037.8	48,562	165,502.7	49,437	168,514.8	
4,000,000 to 5,000,000	1,093	4,886.7	19,708	90,372.6	112	496.3	37,532	172,517.4	38,468	176,525.2	
5,000,000 to 6,000,000	935	5,037.8	9,409	50,468.6	209	1,095.5	19,182	103,196.9	19,528	105,058.8	
6,000,000 to 7,000,000	366	2,381.0	5,173	33,352.1	75	484.7	11,162	71,958.5	11,350	73,188.6	
7,000,000 to 8,000,000	233	1,728.2	3,678	27,292.4	74	555.9	8,069	60,175.1	8,217	61,267.3	
8,000,000 to 9,000,000	250	2,127.7	2,668	22,528.5	61	500.6	6,959	58,757.0	7,190	60,729.2	
9,000,000 to 10,000,000	152	1,428.2	2,033	19,269.3	30	276.0	5,024	47,551.3	5,107	48,349.4	
10,000,000 and over	2,819	148,912.2	18,352	510,769.4	418	33,933.2	56,901	3,480,981.1	58,159	3,544,290.4	
TOTAL	220,607	205,780.2	32,869,246	4,749,553.4	430,978	75,596.7	43,247,859	9,298,262.2	43,372,840	9,409,879.7	

3.5 Classification of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2012				2013			
	Jun.		Dec.		Jun.		Dec.	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,479,683	7,384.9	2,112,432	5,016.9	2,030,954	5,342.4	2,074,895	5,129.0
5,000 to 10,000	1,693,763	12,486.5	2,028,997	14,966.4	2,126,113	15,612.9	2,193,033	16,470.6
10,000 to 20,000	3,256,295	48,695.3	3,131,511	46,833.9	3,278,245	48,986.8	3,268,311	49,547.8
20,000 to 25,000	1,476,430	33,265.1	1,559,406	35,073.2	1,707,358	38,354.8	1,706,830	38,429.2
25,000 to 30,000	1,451,055	39,793.3	1,561,989	42,895.7	1,528,015	41,942.1	1,657,735	45,602.6
30,000 to 40,000	2,537,380	88,476.3	2,724,899	95,324.6	2,732,520	95,180.8	2,892,123	101,267.7
40,000 to 50,000	2,230,738	100,264.3	2,286,902	102,481.8	2,347,089	105,524.9	2,535,268	114,082.6
50,000 to 60,000	2,006,791	110,124.8	2,047,566	112,136.3	2,100,936	115,282.7	2,432,064	133,232.0
60,000 to 70,000	1,735,006	112,361.5	1,816,416	117,881.9	1,853,130	120,169.7	2,153,545	139,755.1
70,000 to 80,000	1,455,464	108,958.9	1,606,194	120,171.8	1,634,576	122,497.3	1,822,184	136,474.9
80,000 to 90,000	1,193,775	101,446.9	1,364,519	116,033.5	1,472,751	124,837.8	1,572,404	133,428.3
90,000 to 100,000	1,067,111	101,334.9	1,155,766	109,552.3	1,321,200	125,295.4	1,356,282	128,647.9
100,000 to 200,000	5,394,449	742,525.4	5,723,875	790,765.9	6,392,857	882,695.8	6,815,589	944,784.3
200,000 to 300,000	1,499,008	362,880.0	1,850,168	450,029.3	1,955,945	472,489.2	2,048,122	495,614.0
300,000 to 400,000	638,983	218,306.2	932,791	318,325.9	893,159	306,488.8	939,297	324,205.7
400,000 to 500,000	339,814	150,955.2	383,333	170,572.0	430,406	190,570.5	460,770	205,117.8
500,000 to 600,000	253,621	138,739.9	288,163	157,160.5	270,708	147,132.9	264,131	143,728.5
600,000 to 700,000	202,614	130,710.3	159,023	102,784.7	175,402	113,479.2	170,904	110,595.6
700,000 to 800,000	134,506	100,689.7	142,508	106,519.2	133,152	99,252.4	127,048	94,785.9
800,000 to 900,000	97,295	82,484.9	95,078	80,566.1	99,072	83,940.3	108,787	92,189.2
900,000 to 1,000,000	76,728	72,572.8	73,332	69,527.4	75,154	71,408.5	77,791	73,863.7
1,000,000 to 2,000,000	303,371	409,681.2	295,071	397,562.7	324,194	443,896.6	322,548	442,950.0
2,000,000 to 3,000,000	85,059	204,225.3	83,839	201,419.8	107,421	257,943.3	96,077	228,370.5
3,000,000 to 4,000,000	35,973	123,331.3	35,389	121,165.3	37,365	127,606.3	40,472	137,822.7
4,000,000 to 5,000,000	23,037	103,428.7	22,250	100,213.7	26,003	117,172.2	27,671	124,148.2
5,000,000 to 6,000,000	13,755	73,888.2	14,129	75,721.4	19,197	102,312.4	19,122	101,918.2
6,000,000 to 7,000,000	8,950	57,622.2	9,520	61,471.5	10,348	66,933.4	10,178	65,844.1
7,000,000 to 8,000,000	6,364	47,458.8	6,798	50,823.7	7,947	59,188.6	8,211	61,095.6
8,000,000 to 9,000,000	4,989	42,135.9	4,932	41,578.1	5,498	46,383.1	6,509	55,300.1
9,000,000 to 10,000,000	4,383	41,416.7	4,573	43,261.8	6,115	57,683.0	5,666	53,402.1
10,000,000 and over	39,983	2,251,727.3	40,858	2,374,747.9	45,071	2,528,804.3	51,539	2,785,221.6
TOTAL	31,746,373	6,219,372.9	33,562,227	6,632,585.2	35,147,901	7,134,408.2	37,265,106	7,583,025.2

3.5 Classification of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2014					2015			
	Jun.		Dec.			Jun.		Dec.	
	No of		No of			No of		No of	
	Accounts	Amount	Accounts	Amount		Accounts	Amount	Accounts	Amount
Less than 5,000	2,644,191	5,909.9	2,065,868	5,451.3	2,492,408	5,297.7	2,584,903	6,047.8	
5,000 to 10,000	2,111,649	15,552.7	2,145,830	15,874.6	2,242,578	17,103.7	2,581,518	19,098.8	
10,000 to 20,000	3,563,214	53,617.6	3,555,218	52,835.5	3,563,253	53,390.4	3,615,619	53,597.2	
20,000 to 25,000	1,805,586	40,690.5	1,692,567	37,926.1	1,937,730	43,385.0	1,861,158	41,854.7	
25,000 to 30,000	1,686,505	46,141.5	1,642,750	45,092.4	1,625,758	44,737.7	1,768,551	48,562.9	
30,000 to 40,000	2,947,747	102,714.5	3,201,286	111,618.8	3,194,767	111,114.0	3,351,748	116,931.7	
40,000 to 50,000	2,603,871	117,043.1	2,870,467	128,537.1	2,864,173	128,939.4	2,817,668	126,341.2	
50,000 to 60,000	2,377,818	130,328.9	2,712,269	148,513.6	2,484,582	136,760.2	2,671,747	146,404.7	
60,000 to 70,000	1,945,566	126,159.2	2,347,959	152,508.3	2,208,678	143,326.9	2,184,627	141,489.7	
70,000 to 80,000	1,659,475	124,033.4	1,930,062	144,510.2	1,956,863	146,692.3	2,014,715	150,851.9	
80,000 to 90,000	1,431,984	121,447.6	1,660,078	140,725.8	1,560,894	132,444.6	1,729,257	146,708.7	
90,000 to 100,000	1,297,114	123,064.5	1,439,979	136,731.8	1,460,946	138,725.4	1,479,171	140,417.7	
100,000 to 200,000	6,590,339	917,107.7	7,467,828	1,029,778.0	8,123,428	1,136,490.8	8,444,702	1,183,282.3	
200,000 to 300,000	2,088,214	504,305.6	2,162,717	521,381.5	2,573,060	624,342.8	2,737,952	661,303.6	
300,000 to 400,000	1,004,394	346,507.4	1,006,289	347,395.1	1,199,392	413,676.2	1,199,514	412,990.0	
400,000 to 500,000	528,094	234,403.7	484,428	215,112.3	608,817	271,746.8	614,574	273,201.3	
500,000 to 600,000	316,093	171,903.1	289,624	157,728.3	368,260	200,738.1	374,168	203,804.1	
600,000 to 700,000	206,230	133,409.8	178,399	115,503.1	216,946	140,307.8	239,932	155,241.2	
700,000 to 800,000	167,862	125,558.5	143,660	107,470.2	165,543	124,081.4	177,787	132,669.4	
800,000 to 900,000	117,977	99,611.1	105,635	89,275.0	111,802	94,580.8	124,409	105,339.3	
900,000 to 1,000,000	94,420	89,588.2	81,883	77,529.8	86,866	82,314.1	92,084	87,341.9	
1,000,000 to 2,000,000	383,550	516,826.8	373,546	512,369.1	392,471	539,469.0	391,809	533,445.4	
2,000,000 to 3,000,000	120,377	291,873.4	117,846	283,240.5	135,426	321,727.9	117,771	285,030.7	
3,000,000 to 4,000,000	46,219	157,998.3	46,874	159,682.1	47,416	161,435.3	49,437	168,514.8	
4,000,000 to 5,000,000	30,787	139,745.2	31,012	139,950.7	40,764	187,061.0	38,468	176,525.2	
5,000,000 to 6,000,000	22,020	117,474.2	24,060	129,149.3	22,462	120,304.2	19,528	105,058.8	
6,000,000 to 7,000,000	11,930	77,129.5	13,472	87,247.0	14,900	96,119.4	11,350	73,188.6	
7,000,000 to 8,000,000	10,125	75,576.6	8,883	65,976.4	9,214	68,507.8	8,217	61,267.3	
8,000,000 to 9,000,000	6,732	56,891.7	7,038	59,441.3	6,990	59,168.9	7,190	60,729.2	
9,000,000 to 10,000,000	5,573	52,829.1	5,190	49,066.5	5,711	54,051.2	5,107	48,349.4	
10,000,000 and over	52,217	2,936,121.6	53,637	3,135,731.2	57,427	3,354,968.6	58,159	3,544,290.4	
TOTAL	37,877,873	8,051,565.0	39,866,354	8,403,353.0	41,779,525	9,153,009.0	43,372,840	9,409,879.7	

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 account is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of account holder which falls 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 Province/Region and Categories of Deposits Holders*

(Billion Rupees)										
Provinces/Regions	Category	Dec-2014			Jun-2015			Dec-2015		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	0.59	85.78	86.37	2.04	92.99	95.04	1.0	110.6	111.6
	Govt.	31.96	834.99	866.95	39.04	946.40	985.44	38.6	1,027.9	1,066.4
	NFPSEs	2.07	491.18	493.25	3.10	477.69	480.79	2.3	487.6	489.9
	NBFCs & Fin Aux.	1.11	162.08	163.18	1.34	189.94	191.28	1.9	276.5	278.4
	Private Sector	214.93	2,131.78	2,346.70	229.80	2,281.65	2,511.46	223.4	2,209.2	2,432.6
	Trust Fund	7.16	193.25	200.41	4.92	185.39	190.31	5.5	200.3	205.8
	Personal	553.09	3,623.74	4,176.83	615.20	4,012.95	4,628.15	647.0	4,102.5	4,749.6
	Others	15.78	53.88	69.66	13.09	57.45	70.54	12.6	63.0	75.6
	Total	826.69	7,576.67	8,403.35	908.55	8,244.46	9,153.01	932.3	8,477.6	9,409.9
Punjab	Foreign	0.48	15.04	15.52	0.41	15.76	16.16	0.6	22.6	23.2
	Govt.	3.99	353.23	357.22	3.68	408.97	412.66	3.8	438.1	441.9
	NFPSEs	0.46	147.44	147.89	0.66	141.26	141.92	0.6	135.9	136.5
	NBFCs & Fin Aux.	0.24	17.51	17.75	0.36	16.98	17.34	0.3	31.7	32.0
	Private Sector	122.42	929.37	1,051.79	141.60	985.96	1,127.55	135.6	935.0	1,070.6
	Trust Fund	2.78	55.89	58.67	2.02	61.44	63.46	1.9	69.5	71.4
	Personal	306.22	1,702.07	2,008.30	338.09	1,904.07	2,242.16	346.0	1,956.3	2,302.3
	Others	1.63	14.52	16.16	0.93	12.85	13.79	0.8	12.8	13.7
	Total	438.22	3,235.07	3,673.29	487.76	3,547.29	4,035.04	489.8	3,601.7	4,091.5
Sindh	Foreign	0.02	45.27	45.30	0.03	58.57	58.60	0.1	58.1	58.2
	Govt.	12.15	147.72	159.86	13.83	165.42	179.25	13.4	187.7	201.1
	NFPSEs	1.46	212.16	213.62	2.09	216.82	218.91	1.5	238.2	239.7
	NBFCs & Fin Aux.	0.17	135.52	135.69	0.12	164.69	164.81	0.2	230.8	231.0
	Private Sector	40.03	766.71	806.74	39.11	873.92	913.04	41.2	872.7	913.9
	Trust Fund	1.61	83.94	85.55	1.15	79.20	80.35	1.2	83.7	84.9
	Personal	60.00	1,210.92	1,270.93	65.08	1,307.36	1,372.44	71.6	1,303.2	1,374.8
	Others	0.15	7.94	8.09	0.09	9.71	9.79	0.1	8.0	8.1
	Total	115.59	2,610.18	2,725.77	121.48	2,875.71	2,997.18	129.3	2,982.3	3,111.6
Khyber Pakhtunkhwa	Foreign	0.01	0.91	0.92	0.02	0.74	0.76	..	0.9	1.0
	Govt.	3.18	87.25	90.44	3.54	99.23	102.77	2.2	116.5	118.7
	NFPSEs	0.02	5.41	5.43	0.06	3.51	3.56	..	4.6	4.7
	NBFCs & Fin Aux.	0.05	1.76	1.81	0.02	0.72	0.73	0.1	0.9	1.0
	Private Sector	21.04	115.83	136.87	20.21	127.14	147.35	21.5	111.8	133.2
	Trust Fund	1.10	9.06	10.16	0.85	8.71	9.57	0.7	8.4	9.1
	Personal	84.22	248.76	332.97	95.11	298.61	393.73	104.5	300.1	404.6
	Others	1.83	13.87	15.69	1.47	15.64	17.12	0.6	12.7	13.4
	Total	111.46	482.84	594.30	121.28	554.30	675.58	129.8	555.9	685.7
Balochistan	Foreign	..	0.11	0.11	1.54	0.07	1.61	..	0.1	0.1
	Govt.	9.83	18.98	28.82	11.75	23.74	35.49	10.2	25.5	35.7
	NFPSEs	0.09	5.37	5.47	0.09	5.44	5.53	0.1	5.6	5.7
	NBFCs & Fin Aux.	..	0.06	0.06	0.02	0.05	0.07	..	0.1	0.1
	Private Sector	4.06	45.55	49.60	4.50	48.15	52.65	4.8	41.9	46.7
	Trust Fund	0.15	3.68	3.83	0.10	1.78	1.88	0.1	2.3	2.4
	Personal	7.22	72.33	79.54	9.17	82.53	91.69	9.8	88.1	97.9
	Others	11.27	4.48	15.75	9.72	4.95	14.66	10.2	4.6	14.8
	Total	32.62	150.56	183.18	36.88	166.71	203.59	35.2	168.1	203.3
Islamabad	Foreign	0.04	17.42	17.45	0.01	16.65	16.66	..	20.5	20.5
	Govt.	1.65	203.83	205.48	4.92	220.72	225.64	6.1	238.1	244.2
	NFPSEs	..	120.59	120.59	..	110.36	110.36	..	103.2	103.2
	NBFCs & Fin Aux.	..	4.72	4.72	..	5.37	5.37	..	8.3	8.3
	Private Sector	3.39	240.56	243.95	2.03	213.74	215.77	1.8	217.8	219.6
	Trust Fund	0.34	37.58	37.92	0.29	32.21	32.50	1.0	34.3	35.4
	Personal	11.72	288.65	300.37	13.52	306.88	320.40	13.0	336.4	349.5
	Others	0.11	12.13	12.24	0.08	12.92	13.00	0.1	24.2	24.3
	Total	17.25	925.48	942.72	20.84	918.85	939.69	22.2	982.9	1,005.1
FATA	Foreign	..	..	..	..	..	..	..	..	..
	Govt.	0.28	0.66	0.94	0.27	0.66	0.92	0.5	..	0.6
	NFPSEs	0.03	..	0.03	0.20	..	0.20	0.1	..	0.1
	NBFCs & Fin Aux.	..	0.03	0.03	..	0.04	0.04	..	..	..
	Private Sector	2.15	2.05	4.19	2.21	2.10	4.32	2.4	2.2	4.6
	Trust Fund	0.01	0.10	0.11	..	0.05	0.05	..	..	..
	Personal	6.65	3.49	10.14	7.66	3.86	11.52	9.0	4.1	13.1
	Others	0.68	0.44	1.12	0.69	0.55	1.24	0.6	0.2	0.8
	Total	9.81	6.76	16.56	11.04	7.25	18.29	12.5	6.6	19.2

* End Position.

3.6 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/Regions	Category	Dec-2014			Jun-2015			Dec-2015		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.04	0.05	0.08	0.04	0.03	0.08	..	..	0.1
	Govt.	0.48	13.08	13.56	0.70	13.38	14.07	1.8	8.1	9.9
	NFPSEs	..	0.05	0.06	..	0.02	0.03	..	..	..
	NBFCs & Fin Aux.	0.63	1.01	1.64	0.81	1.07	1.87	1.2	3.2	4.4
	Private Sector	2.96	5.47	8.43	2.09	5.35	7.44	3.6	7.6	11.2
	Trust Fund	0.35	0.41	0.75	0.15	0.37	0.52	0.2	0.4	0.6
	Personal	2.43	7.36	9.80	3.14	8.08	11.22	4.0	9.6	13.6
	Others	0.05	..	0.05	0.01	0.01	0.01	..	0.1	0.1
	Total	6.93	27.44	34.37	6.94	28.31	35.25	10.8	29.0	39.8
AJK	Foreign	..	6.98	6.99	0.01	1.17	1.18	0.2	8.4	8.6
	Govt.	0.40	10.23	10.63	0.36	14.28	14.64	0.4	13.9	14.3
	NFPSEs	..	0.15	0.15	..	0.28	0.28	..	0.2	0.2
	NBFCs & Fin Aux.	0.02	1.46	1.48	0.01	1.03	1.05	0.1	1.5	1.6
	Private Sector	18.88	26.26	45.13	18.05	25.29	43.34	12.5	20.2	32.7
	Trust Fund	0.83	2.60	3.42	0.37	1.62	1.99	0.4	1.7	2.0
	Personal	74.63	90.16	164.79	83.44	101.55	184.99	89.1	104.8	193.8
	Others	0.06	0.49	0.55	0.10	0.82	0.92	..	0.3	0.4
	Total	94.81	138.33	233.14	102.34	146.04	248.38	102.7	150.9	253.6

* 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.

3.7 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2011	2012		2013
	Dec.	Jun.	Dec.	Jun.
I. Government:	348,529.8	461,675.9	423,364.0	492,151.6
A. Federal Government:	163,614.0	218,910.7	248,365.5	253,023.8
(1) Commodity Operations	153,089.7	194,758.3	222,578.2	226,113.7
(2) Others	10,524.3	24,152.4	25,787.3	26,910.1
B. Provincial Governments:	184,915.8	242,765.2	174,998.5	239,127.8
(1) Commodity Operations	184,532.4	241,718.5	174,024.2	238,145.7
(2) Others	383.4	1,046.7	974.3	982.1
C. Local Bodies (City Governments)	-	-	-	..
II. Non-Financial Public Sector Enterprises :	135,888.4	312,301.8	349,623.1	350,227.1
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	..
(2) Mining & Quarrying	-	-	-	..
(3) Manufacturing	40,992.3	37,082.2	44,931.6	51,778.6
(4) Construction	-	-	-	..
(5) Utilities	14,426.7	13,898.5	15,607.3	16,805.7
(6) Commerce	14,246.1	41,068.4	43,516.4	25,450.5
(7) Transport, Storage & Communication	62,231.5	69,203.7	84,322.6	94,247.5
(8) Services	260.7	356.5	223.7	157.2
(9) Others	3,731.1	150,692.6	161,021.6	161,787.6
III. Non-Bank Financial Institutions :	43,447.7	44,209.7	45,324.4	47,626.0
(1) Co-operative Banks	-	-	-	..
(2) Development Financial Institutions	6,210.8	6,726.9	9,480.2	13,559.2
(3) Insurance Companies	718.0	660.0	335.9	372.9
(4) Micro Finance	200.0	100.0	100.0	100.0
(5) Other NBFC's	36,318.9	36,722.8	35,408.3	33,593.9
IV. Private Sector Enterprises :	2,459,754.2	2,393,109.2	2,539,961.3	2,436,423.4
A. Agriculture, Hunting and Forestry	187,134.8	199,001.6	212,539.3	220,943.4
(1) Growing of crops	135,777.3	144,465.8	153,318.1	161,157.4
(2) Farming of animals	28,530.7	30,214.5	34,231.0	34,271.5
(3) Agricultural and animal husbandry	410.4	432.3	880.1	532.3
(4) Agricultural machinery and equipments	22,258.6	23,666.9	23,494.6	24,410.0
(5) Hunting, trapping, forestry & logging	157.9	222.1	615.5	572.2
B. Fishing and fish farming etc.	613.8	505.3	443.8	726.6
C. Mining and quarrying	15,840.8	15,105.2	15,634.8	20,234.6
(1) Mining of coal	3,301.1	2,939.1	2,610.0	1,944.3
(2) Crude petroleum & natural gas	10,696.8	10,447.9	10,211.5	16,896.0
(3) Iron & non-ferrous metal ores	589.9	259.6	367.4	348.1
(4) Quarrying of stone, sand and clay	401.6	387.2	492.4	365.2
(5) Chemical, fertilizer, Salt etc.	851.4	1,071.4	1,953.5	681.0
D. Manufacturing	1,396,264.4	1,349,323.1	1,449,442.0	1,407,762.9
(1) Food products and beverages	258,737.4	280,928.2	294,238.3	312,840.1
(2) Tobacco products	3,301.5	3,537.7	3,336.8	3,355.1
(3) Textiles	524,555.2	478,094.8	545,064.6	499,667.8
i) Spinning, weaving, finishing of textiles	411,858.4	369,993.7	434,830.2	386,103.5
a) Spinning of fibers	239,874.6	210,915.3	254,135.5	211,726.4
b) Weaving of textiles	87,522.6	83,219.4	93,652.8	89,430.3
c) Finishing of textiles	84,461.2	75,859.0	87,041.9	84,946.8
ii) Made-up textile articles	46,017.5	43,283.2	51,053.4	48,335.4
iii) Knit wear	26,112.8	24,144.3	23,431.3	24,426.7
iv) Carpets and rugs	7,547.7	5,460.2	4,936.9	4,625.0
v) Other textiles n.e.s.	33,018.8	35,213.3	30,812.8	36,177.2
(4) Wearing apparel, readymade garments etc.	50,874.2	47,779.3	49,934.8	49,749.3

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

3.7 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2011	2012		2013
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,542.8	20,629.6	20,964.3	20,075.0
i.) Tanning & dressing of leather, luggage, handbags etc.	12,672.6	10,414.3	10,680.1	10,305.8
ii.) Footwear	9,870.2	10,215.2	10,284.3	9,769.2
6) Wood and products of wood cork	2,801.3	3,055.7	3,997.9	3,576.8
7) Paper, paperboard and products	24,033.5	22,463.7	28,395.1	25,409.4
8) Printing, publishing and allied industries	6,941.7	6,652.1	6,075.8	6,498.2
9) Coke and refined petroleum products	34,219.6	30,584.5	41,461.9	35,700.8
10) Chemicals and chemical products	161,646.2	174,768.7	165,771.7	170,740.4
11) Rubber and plastics products	16,430.0	15,777.3	22,578.1	22,028.9
12) Other non-metallic mineral products	95,215.2	75,154.0	68,641.3	59,630.3
13) Basic metals	52,141.6	56,891.9	61,824.2	62,723.8
14) Fabricated metal products	13,973.4	12,587.8	11,640.9	12,777.0
15) Machinery and equipment	20,436.8	14,213.5	18,281.6	16,204.4
16) Office, accounting and computing machinery	284.4	325.9	290.8	257.7
17) Electrical machinery and apparatus	43,434.7	41,071.5	43,398.6	40,939.7
18) Radio, television and communication equipment and apparatus	3,440.7	3,979.5	5,188.6	4,535.3
19) Medical, precision and optical instruments, watches and clocks	7,931.9	8,014.3	7,090.3	6,931.5
20) Motor vehicles, trailers and semi-trailers	19,978.7	18,707.1	17,406.1	15,357.4
21) Other transport equipments	2,917.6	3,424.6	3,803.6	3,320.7
22) Furniture and fixture	1,449.2	1,748.8	1,180.3	1,233.1
23) Jewellery and related articles	825.8	676.4	546.3	777.3
24) Sports goods	5,419.3	5,100.2	4,761.2	4,718.5
25) Handicrafts	94.6	106.1	91.5	69.3
26) Other manufacturing n.e.s.	22,637.0	23,049.8	23,477.5	28,645.1
E. Ship breaking and waste / scrape (junk)	9,392.3	12,620.1	17,715.5	14,806.0
F. Electricity, gas and water supply	292,414.9	271,860.4	280,953.2	218,793.0
G. Construction	66,669.3	53,026.8	52,959.4	52,251.5
1) Building	49,408.6	40,032.0	37,754.2	36,028.7
2) Infrastructure	17,260.7	12,994.9	15,205.2	16,222.8
H. Commerce and Trade	209,246.8	200,280.3	213,565.7	201,630.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,503.5	16,738.2	13,285.7	14,460.3
2) Wholesale and commission trade	105,951.5	100,931.0	107,221.6	99,327.2
i) Exports	34,044.1	27,810.9	30,964.0	27,597.3
ii) Imports	22,763.4	25,522.2	24,243.5	19,776.5
iii) Domestic whole sales	49,143.9	47,597.9	52,014.1	51,953.4
3) Retail trade	88,791.9	82,611.2	93,058.3	87,843.3
I. Hotels, restaurants and clubs etc	14,807.7	14,804.2	14,779.0	14,265.8
J. Transport, storage and communications	98,942.9	110,881.6	109,077.7	88,539.8
K. Real estate, renting and business activities	105,458.4	103,966.7	108,879.2	97,418.4
L. Education	5,350.6	6,204.8	6,160.7	6,012.3
M. Health and social work	5,266.4	5,658.1	5,987.5	5,448.6
N. Other community, social and personal service activities	17,302.5	14,473.0	13,063.3	12,748.5
O. Other private business n.e.s	35,048.7	35,398.0	38,760.4	74,841.3
V. Trust Funds and Non Profit Institutions	19,782.2	18,003.6	18,015.7	17,024.6
VI. Personal	285,931.9	285,133.7	295,181.1	306,362.3
A. Bank Employees	75,370.2	72,975.9	80,518.4	83,216.3
B. Consumer Financing	205,025.0	204,943.7	206,358.5	213,742.0
i) House building	44,692.9	40,967.7	40,197.6	39,011.7
ii) Transport	46,480.7	45,352.1	45,847.4	50,661.3
iii) Credit cards	23,142.0	22,934.1	24,372.8	21,796.7
iv) Consumer durable	395.3	452.2	334.8	225.4
v) Personal loans	90,314.1	95,237.6	95,605.8	102,047.0
C. Other Personal	5,536.8	7,214.1	8,304.2	9,404.1
VII. Others	16,858.3	15,570.5	17,066.6	14,667.2
TOTAL	3,310,192.5	3,530,004.4	3,688,536.3	3,664,482.2

3.7 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2013	2014		2015
	Dec.	Jun.	Dec.	Jun.
I. Government:	406,799.9	514,534.7	482,693.4	580,458.9
A. Federal Government:	229,162.1	243,577.4	227,450.5	220,061.2
(1) Commodity Operations	204,802.7	220,793.6	211,873.2	201,290.7
(2) Others	24,359.4	22,783.7	15,577.2	18,770.5
B. Provincial Governments:	177,637.8	270,957.3	255,242.9	360,397.7
(1) Commodity Operations	176,527.1	269,121.4	254,046.2	359,042.4
(2) Others	1,110.6	1,835.9	1,196.8	1,355.3
C. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	427,909.1	452,405.2	530,560.2	533,401.5
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(2) Mining & Quarrying	-	-	-	-
(3) Manufacturing	70,731.1	48,954.4	59,478.1	43,868.6
(4) Construction	0.0	..	..	..
(5) Utilities	16,935.2	27,561.4	26,442.9	46,091.1
(6) Commerce	79,968.7	91,072.2	122,699.4	97,183.4
(7) Transport, Storage & Communication	87,365.9	91,398.7	95,717.2	93,192.3
(8) Services	297.9	300.9	477.0	788.0
(9) Others	172,610.3	193,117.6	225,745.6	252,278.0
III. Non-Bank Financial Institutions :	42,605.8	46,506.1	44,546.0	47,684.3
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	12,304.6	10,984.1	4,916.7	11,162.9
(3) Insurance Companies	418.0	851.9	1,660.0	921.9
(4) Micro Finance	-	-	500.0	900.0
(5) Other NBFC's	29,883.2	34,670.1	37,469.3	34,699.5
IV. Private Sector Enterprises :	2,763,136.2	2,758,032.8	2,975,071.9	2,930,255.9
A. Agriculture, Hunting and Forestry	238,176.4	252,679.1	270,245.7	285,362.9
(1) Growing of crops	171,731.6	177,356.2	185,726.3	196,409.9
(2) Farming of animals	38,258.2	44,789.5	54,115.9	58,582.8
(3) Agricultural and animal husbandry	1,242.6	1,601.6	1,480.3	633.1
(4) Agricultural machinery and equipments	26,369.0	28,010.7	28,471.8	28,932.5
(5) Hunting, trapping, forestry & logging	575.0	921.1	451.4	804.7
B. Fishing and fish farming etc.	749.5	994.5	1,153.6	922.5
C. Mining and Quarrying	21,028.9	18,726.0	21,073.2	20,342.3
(1) Mining of coal	1,583.2	1,554.0	2,450.3	1,708.8
(2) Crude petroleum & natural gas	18,161.4	15,834.1	17,013.5	16,747.5
(3) Iron & non-ferrous metal ores	322.8	216.9	364.7	321.1
(4) Quarrying of stone, sand and clay	364.6	170.5	239.7	265.8
(5) Chemical, fertilizer, Salt etc.	597.0	950.6	1,005.0	1,299.1
D. Manufacturing	1,582,138.9	1,595,278.9	1,711,165.7	1,652,390.7
(1) Food products and beverages	338,725.0	410,762.4	424,599.7	425,347.5
(2) Tobacco products	4,035.7	3,093.4	2,429.7	1,721.9
(3) Textiles	602,165.5	535,565.7	600,856.7	533,052.1
i) Spinning, weaving, finishing of textiles	475,332.0	424,244.4	470,957.8	412,498.5
a) Spinning of fibers	265,027.8	232,145.9	258,119.6	233,402.1
b) Weaving of textiles	107,994.5	96,619.6	106,719.7	91,133.7
c) Finishing of textiles	102,309.8	95,478.9	106,118.5	87,962.7
ii) Made-up textile articles	53,779.0	48,485.3	54,369.4	54,923.2
iii) Knit wear	23,467.6	27,797.0	30,771.9	27,979.4
iv) Carpets and rugs	5,055.5	3,714.1	4,174.1	3,143.5
v) Other textiles n.e.s.	44,531.3	31,325.0	40,583.4	34,507.4
(4) Wearing apparel, readymade garments etc.	53,168.1	53,528.1	57,098.3	50,807.0

3.7 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2013	2014		2015
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	23,684.9	20,568.9	22,474.7	21,892.2
i.) Tanning & dressing of leather, luggage, handbags etc.	12,699.2	8,885.0	10,677.1	9,304.5
ii.) Footwear	10,985.7	11,684.0	11,797.6	12,587.7
6) Wood and products of wood cork	3,212.2	2,350.2	2,308.3	1,911.5
7) Paper, paperboard and products	31,029.5	33,093.3	31,749.3	31,058.3
8) Printing, publishing and allied industries	7,137.8	6,855.3	8,371.7	6,465.8
9) Coke and refined petroleum products	41,831.2	40,133.4	53,343.4	57,380.6
10) Chemicals and chemical products	172,102.8	194,931.1	192,124.0	204,690.8
11) Rubber and plastics products	26,450.4	25,057.2	25,863.0	24,845.5
12) Other non-metallic mineral products	64,796.1	51,821.7	56,731.1	74,575.7
13) Basic metals	68,439.9	72,508.2	81,619.2	76,618.3
14) Fabricated metal products	15,470.0	12,493.9	12,613.8	10,243.0
15) Machinery and equipment	17,748.8	18,710.5	23,680.2	27,749.1
16) Office, accounting and computing machinery	376.8	609.7	641.3	966.2
17) Electrical machinery and apparatus	53,809.0	54,077.2	48,141.1	44,861.2
18) Radio, television and communication equipment and apparatus	4,058.3	3,542.0	3,671.4	3,209.7
19) Medical, precision and optical instruments, watches and clocks	4,102.8	3,727.1	5,314.8	5,013.3
20) Motor vehicles, trailers and semi-trailers	16,214.6	18,212.5	20,541.0	17,526.3
21) Other transport equipments	3,963.5	3,541.4	4,429.8	3,972.8
22) Furniture and fixture	1,317.3	2,104.1	1,817.1	1,576.0
23) Jewellery and related articles	519.8	549.3	615.4	660.0
24) Sports goods	4,805.5	5,192.3	5,428.6	4,674.7
25) Handicrafts	73.2	88.5	412.8	101.2
26) Other manufacturing n.e.s.	22,900.0	22,161.4	24,289.3	21,470.2
E. Ship breaking and waste / scrape (junk) etc.	17,840.9	14,765.9	22,174.6	25,781.5
F. Electricity, gas and water supply	253,154.5	267,296.9	257,949.6	256,015.3
G. Construction	54,705.5	48,293.0	60,192.5	64,370.8
1) Building	38,315.0	36,701.6	38,443.7	44,715.9
2) Infrastructure	16,390.5	11,591.3	21,748.7	19,654.9
H. Commerce and Trade	234,292.0	215,865.4	233,198.6	228,458.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,399.7	13,209.2	13,256.8	13,315.7
2) Wholesale and commission trade	115,188.8	103,295.0	117,675.6	118,584.0
i) Exports	27,412.0	22,999.4	29,545.0	27,423.8
ii) Imports	28,212.2	21,549.2	23,541.1	20,404.4
iii) Domestic whole sales	59,564.5	58,746.4	64,589.4	70,755.8
3) Retail trade	104,703.5	99,361.1	102,266.2	96,558.6
I. Hotels, restaurants and clubs etc	14,938.5	15,291.7	18,954.5	21,254.3
J. Transport, storage and communications	88,731.3	113,862.4	121,968.3	138,405.1
K. Real estate, renting and business activities	104,542.8	87,916.5	101,132.7	96,141.4
L. Education	6,025.7	7,364.3	8,454.5	9,540.4
M. Health and social work	6,253.2	6,420.7	5,822.3	4,680.4
N. Other community, social and personal service activities	15,155.4	15,563.5	19,319.4	18,541.2
O. Other private business n.e.s	125,402.8	97,714.1	122,266.8	108,048.7
V. Trust Funds and Non-Profit Institutions	14,042.4	8,217.0	11,289.1	13,957.9
VI. Personal	324,325.1	338,110.7	356,867.1	383,106.4
A. Bank Employees	85,186.5	86,426.3	92,984.2	98,552.7
B. Consumer Financing	229,141.0	242,246.0	249,059.1	275,316.6
i) House building	39,420.5	39,511.1	39,762.1	41,261.6
ii) Transport	56,389.2	63,804.8	71,062.5	83,442.7
iii) Credit cards	21,195.9	22,782.0	22,681.6	23,857.0
iv) Consumer durable	260.8	280.8	212.1	210.9
v) Personal loans	111,874.6	115,867.3	115,340.9	126,544.4
C. Other Personal	9,997.7	9,438.4	14,823.8	9,237.1
VII. Others	16,925.4	15,169.0	11,391.7	14,991.0
TOTAL	3,995,743.9	4,132,975.4	4,412,419.5	4,503,855.8

(Contd.)

3.7 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)			
BORROWERS	Dec-2015		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	537,517.2	536,678.1	839.1
A. Federal Government:	226,317.2	226,317.2	-
(1) Commodity Operations	212,303.8	212,303.8	-
(2) Others	14,013.4	14,013.4	-
B. Provincial Governments:	311,200.0	310,360.9	839.1
(1) Commodity Operations	310,202.1	309,363.0	839.1
(2) Others	998.0	998.0	-
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	570,609.2	570,609.2	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	57,342.5	57,342.5	-
(4) Construction	-	-	-
(5) Utilities	25,990.3	25,990.3	-
(6) Commerce	109,637.5	109,637.5	-
(7) Transport, Storage & Communication	165,476.7	165,476.7	-
(8) Services	672.0	672.0	-
(9) Others	211,490.3	211,490.3	-
III. Non-Bank Financial Institutions :	50,334.3	50,207.4	126.8
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	13,593.8	13,593.8	-
(3) Insurance Companies	1,187.5	1,187.5	-
(4) Micro Finance	2,732.4	2,732.4	-
(5) Other NBFC's	32,820.6	32,693.7	126.8
IV. Private Sector Enterprises :	3,174,992.8	3,019,634.8	155,358.0
A. Agriculture, Hunting and Forestry	302,948.3	162,186.5	140,761.8
(1) Growing of crops	204,793.2	125,494.1	79,299.1
(2) Farming of animals	65,035.4	29,593.3	35,442.1
(3) Agricultural and animal husbandry	1,668.7	1,668.7	-
(4) Agricultural machinery and equipments	31,169.3	5,151.3	26,018.0
(5) Hunting, trapping, forestry & logging	281.7	279.1	2.6
B. Fishing and fish farming etc.	1,024.6	982.4	42.2
C. Mining and Quarrying	23,562.3	23,485.3	77.0
(1) Mining of coal	1,965.9	1,911.5	54.3
(2) Crude petroleum & natural gas	18,642.5	18,642.5	-
(3) Iron & non-ferrous metal ores	424.9	424.9	-
(4) Quarrying of stone, sand and clay	391.8	376.5	15.3
(5) Chemical, fertilizer, Salt etc.	2,137.3	2,129.9	7.3
D. Manufacturing	1,830,017.6	1,821,837.0	8,180.6
(1) Food products and beverages	446,443.1	444,932.2	1,510.8
(2) Tobacco products	6,083.5	6,066.4	17.1
(3) Textiles	606,856.4	603,950.0	2,906.4
i) Spinning, weaving, finishing of textiles	458,416.4	456,072.3	2,344.1
a) Spinning of fibers	255,248.1	253,735.3	1,512.8
b) Weaving of textiles	102,913.5	102,792.3	121.2
c) Finishing of textiles	100,254.9	99,544.7	710.1
ii) Made-up textile articles	69,995.8	69,986.1	9.8
iii) Knit wear	27,279.7	26,793.0	486.7
iv) Carpets and rugs	3,157.4	3,144.7	12.7
v) Other textiles n.e.s.	48,007.0	47,953.8	53.2
(4) Wearing apparel, readymade garments etc.	52,309.4	52,086.5	223.0

3.7 Classification of Scheduled Banks' Advances by Borrowers

(Concl.)			
(End of Period: Million Rupees)			
BORROWERS	Dec-2015		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	19,995.4	19,816.2	179.3
(i) Tanning & dressing of leather, luggage, handbags etc.	9,392.6	9,310.8	81.8
(ii) Footwear	10,602.8	10,505.3	97.5
(6) Wood and products of wood cork	1,382.0	1,328.3	53.7
(7) Paper, paperboard and products	32,615.8	32,463.8	152.0
(8) Printing, publishing and allied industries	7,487.8	7,393.7	94.0
(9) Coke and refined petroleum products	77,452.5	77,441.0	11.4
(10) Chemicals and chemical products	262,235.3	261,127.2	1,108.1
(11) Rubber and plastics products	25,071.4	24,787.8	283.6
(12) Other non-metallic mineral products	75,530.7	74,835.7	695.0
(13) Basic metals	77,415.5	77,065.6	349.9
(14) Fabricated metal products	9,847.8	9,757.4	90.3
(15) Machinery and equipment	20,496.6	20,432.4	64.2
(16) Office, accounting and computing machinery	984.2	982.2	1.9
(17) Electrical machinery and apparatus	51,094.6	51,067.0	27.6
(18) Radio, television and communication equipment and apparatus	3,910.7	3,903.8	6.9
(19) Medical, precision and optical instruments, watches and clocks	4,801.0	4,760.6	40.4
(20) Motor vehicles, trailers and semi-trailers	18,982.0	18,863.6	118.3
(21) Other transport equipments	4,017.7	4,001.7	16.0
(22) Furniture and fixture	1,183.1	1,101.6	81.4
(23) Jewellery and related articles	631.0	584.9	46.1
(24) Sports goods	4,443.3	4,429.7	13.6
(25) Handicrafts	61.7	45.8	15.9
(26) Other manufacturing n.e.s.	18,685.2	18,611.9	73.3
E. Ship breaking and waste / scrape (junk) etc.	19,810.1	19,810.1	-
F. Electricity, gas and water supply	277,759.9	277,750.2	9.6
G. Construction	85,328.6	84,965.8	362.8
(1) Building	50,747.7	50,483.7	264.0
(2) Infrastructure	34,580.9	34,482.1	98.8
H. Commerce and Trade	252,366.7	248,699.1	3,667.6
(1) Sale, maintenance and repair of motor vehicles and motorcycles	6,609.9	6,231.7	378.2
(2) Wholesale and commission trade	130,468.1	130,223.6	244.5
(i) Exports	22,160.5	22,160.5	0.0
(ii) Imports	26,325.6	26,319.3	6.3
(iii) Domestic whole sales	81,982.0	81,743.7	238.3
(3) Retail trade	115,288.7	112,243.8	3,044.9
I. Hotels, restaurants and clubs etc	24,673.4	24,511.9	161.6
J. Transport, storage and communications	156,077.8	155,303.4	774.4
K. Real estate, renting and business activities	111,955.1	111,729.4	225.7
L. Education	11,042.1	10,843.3	198.8
M. Health and social work	4,271.5	4,197.7	73.8
N. Other community, social and personal service activities	24,838.8	24,719.2	119.7
O. Other private business n.e.s	49,316.0	48,613.5	702.5
V. Trust Funds and Non Profit Institutions	12,695.1	12,647.4	47.7
VI. Personal	392,134.9	389,643.8	2,491.2
(1) Bank Employees	99,187.6	96,723.1	2,464.6
(2) Consumer Financing	285,064.5	285,037.9	26.6
(i) House building	43,246.5	43,246.5	-
(ii) Transport	97,117.0	97,114.6	2.4
(iii) Credit cards	24,705.9	24,705.9	-
(iv) Consumer durable	710.4	698.7	11.7
(v) Personal loans	119,284.7	119,272.1	12.5
(3) Other Personal	7,882.8	7,882.8	-
VII. Others	5,767.3	5,188.5	578.8
TOTAL	4,744,050.8	4,584,609.2	159,441.6

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2012		2013		2014		2015
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	56,825.1	65,181.1	69,668.4	74,698.9	88,710.7	60,943.4	56,515.5
II. Securities, Shares and other Financial Instruments:	76,412.1	193,207.2	166,151.2	98,105.2	104,073.7	108,613.4	111,103.2
A. Quoted on the Stock Exchange:	37,049.3	81,433.0	77,117.5	74,384.6	82,523.0	84,026.5	74,914.4
1. To Stock Brokers and Dealers:	23,332.6	20,935.2	18,113.6	19,286.0	23,968.5	30,126.8	34,708.4
(a) Government and other Trustee Securities	5,070.3	2,223.4	3,305.9	4,505.4	4,160.3	13,589.4	16,503.4
(b) Shares and Debentures	16,676.6	17,010.1	13,593.1	13,163.8	19,317.9	16,325.4	17,927.8
(c) Participation Term Certificates	39.4	12.0	12.0	138.0	97.7	15.1	73.7
(d) Others	1,546.3	1,689.6	1,202.7	1,478.8	392.6	196.9	203.6
2. To others:	13,716.7	60,497.8	59,003.9	55,098.6	58,554.5	53,899.7	40,206.0
(a) Government and other Trustee Securities	2,747.4	41,450.9	43,310.9	39,991.3	39,542.4	35,802.0	21,726.5
(b) Shares and Debentures	8,955.2	12,236.7	10,679.3	10,590.0	14,347.9	9,955.8	12,279.1
(c) Participation Term Certificates	-	0.5	0.5	6.8	0.1	-	-
(d) Others	2,014.1	6,809.8	5,013.1	4,510.5	4,664.2	8,141.9	6,200.4
B. Unquoted on the Stock Exchange:	39,362.8	111,774.2	89,033.8	23,720.6	21,550.6	24,586.9	36,188.8
1. To Stock Brokers and Dealers:	3,940.5	81,967.3	61,804.2	3,533.9	1,855.0	1,407.0	4,664.3
(a) Government and other Trustee Securities	2,405.7	37,479.5	34,473.6	6.1	3.4	3.8	3,361.2
(b) Shares and Debentures	1,187.0	42,774.8	26,949.9	2,952.3	1,502.9	1,291.5	1,104.7
(c) Participation Term Certificates	28.1	6.0	29.0	17.2	6.0	7.1	7.2
(d) Others	319.8	1,707.0	351.7	558.2	342.7	104.6	191.3
2. To others:	35,422.2	29,806.9	27,229.6	20,186.8	19,695.6	23,179.9	31,524.5
(a) Government and other Trustee Securities	30,593.0	26,338.3	24,882.7	17,360.8	18,775.9	19,038.0	29,290.3
(b) Shares and Debentures	3,323.0	420.6	2.4	604.7	653.6	1,477.0	1,218.4
(c) Participation Term Certificates	-	1,500.5	21.1	27.8	15.1	-	-
(d) Others	1,506.2	1,547.5	2,323.5	2,193.5	251.0	2,664.9	1,015.8
III. Merchandise	994,519.4	1,146,876.0	1,046,231.2	1,210,524.7	1,190,253.4	1,456,877.6	1,381,310.5
A. Food Items	324,779.4	313,777.3	298,533.9	353,567.6	383,978.1	442,193.4	512,672.2
1. Wheat	145,360.7	88,745.5	99,902.1	93,917.1	110,030.9	170,070.3	244,959.8
2. Rice and paddy	53,377.9	96,191.6	62,211.5	91,004.6	74,122.8	105,870.6	78,633.1
3. Other Grains & Pulses:	4,154.6	6,295.9	6,167.5	7,975.9	8,117.7	10,456.8	10,032.1
(a) Indigenous	2,383.6	4,209.8	3,005.7	5,353.2	3,598.3	4,847.7	3,502.1
(b) Imported	1,771.1	2,086.1	3,161.8	2,622.6	4,519.3	5,609.1	6,530.0
4. Edible Oils:	21,176.2	22,040.1	17,952.4	60,572.9	58,936.2	31,721.4	25,353.6
(a) Indigenous	13,052.2	14,743.2	11,885.4	53,404.8	51,111.8	20,051.4	16,773.4
(b) Imported	8,124.0	7,296.9	6,067.0	7,168.0	7,824.4	11,670.0	8,580.2
5. Sugar:	69,650.0	73,410.5	78,438.0	64,906.6	106,066.6	84,964.6	113,177.7
(a) Indigenous	60,937.1	62,126.8	70,062.8	62,007.4	96,456.8	79,770.0	93,796.3
(b) Imported	8,712.9	11,283.8	8,375.2	2,899.2	9,609.9	5,194.6	19,381.4
6. Kariana and Spices	2,016.7	2,454.3	2,174.1	2,008.3	1,452.7	2,700.8	2,198.4
7. Fish and Fish preparations	599.6	1,141.3	656.7	1,302.9	634.0	2,340.1	3,617.8
8. Other Food Items:	28,443.7	23,498.1	31,031.6	31,879.4	24,617.2	34,069.0	34,699.8
(a) Indigenous	21,958.4	19,322.9	27,466.5	28,320.7	18,075.8	27,671.3	28,709.2
(b) Imported	6,485.4	4,175.2	3,565.1	3,558.7	6,541.4	6,397.7	5,990.6
B. Raw Materials:	263,746.5	320,644.6	300,212.0	331,729.6	294,870.9	418,837.4	354,513.8
1. Cotton Raw:	74,747.6	107,155.8	63,722.7	96,883.2	64,283.9	121,273.8	105,324.7
(a) Indigenous	65,970.1	89,808.2	43,320.3	87,058.6	57,105.9	103,522.3	98,437.3
(b) Imported	8,777.5	17,347.6	20,402.4	9,824.6	7,178.0	17,751.6	6,887.5
2. Synthetic Fibers:	18,575.2	21,361.1	21,064.1	25,582.8	19,451.6	18,829.2	14,837.2
(a) Indigenous	15,378.8	19,487.2	19,106.1	18,783.5	17,439.4	17,386.5	13,857.8
(b) Imported	3,196.4	1,873.9	1,958.0	6,799.3	2,012.3	1,442.7	979.4
3. Fertilizers:	35,316.2	36,670.4	39,211.9	36,301.9	36,743.0	51,109.0	54,621.2
(a) Indigenous	27,710.9	24,095.8	30,451.0	26,961.4	27,769.3	39,887.0	38,130.5
(b) Imported	7,605.3	12,574.6	8,760.9	9,340.5	8,973.7	11,222.1	16,490.7

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2012		2013		2014		2015
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude	40,184.8	49,456.1	54,346.9	52,938.5	44,376.0	64,160.0	35,570.7
(a) Indigenous	17,943.6	25,778.2	43,036.9	31,456.7	21,983.1	49,338.3	25,627.2
(b) Imported	22,241.2	23,677.8	11,310.0	21,481.8	22,393.0	14,821.7	9,943.4
5. Iron & Steel:	37,955.7	37,260.3	43,858.4	49,006.0	45,142.1	59,000.1	61,116.9
(a) Indigenous	25,279.6	22,305.1	28,547.1	27,202.1	31,711.4	35,222.9	35,575.9
(b) Imported	12,676.0	14,955.2	15,311.4	21,803.9	13,430.7	23,777.2	25,541.0
6. Wool & Goat Hair	662.9	1,158.0	1,058.0	598.9	621.9	813.8	768.9
7. Hides & Skins	5,371.5	6,496.9	7,244.1	5,331.6	18,056.3	5,599.9	7,270.1
8. Oil Seeds	9,968.3	7,570.3	8,149.3	9,285.1	8,339.9	16,644.0	12,061.6
9. Pesticides & Insecticides:	4,615.2	4,191.6	6,420.0	2,850.3	4,853.3	4,867.1	3,155.1
(a) Indigenous	3,875.3	3,809.1	5,388.0	2,088.6	4,175.0	4,615.4	2,896.1
(b) Imported	739.9	382.5	1,032.0	761.7	678.3	251.7	258.9
10. Other Raw Materials:	36,349.2	49,324.2	55,136.7	52,951.3	53,002.8	76,540.3	59,787.3
(a) Indigenous	31,576.0	40,401.6	52,455.3	44,168.2	45,577.6	65,204.6	50,405.6
(b) Imported	4,773.2	8,922.6	2,681.4	8,783.1	7,425.2	11,335.8	9,381.7
C. Finished / Manufactured Goods:	405,993.6	512,454.1	447,485.4	525,227.4	511,404.4	595,846.8	514,124.4
1. Cotton Textiles:	81,882.0	88,157.8	79,122.5	91,511.2	82,923.2	127,636.1	119,089.1
(a) Indigenous	69,821.0	78,338.0	74,144.4	84,822.8	60,247.1	96,716.9	97,569.6
(b) Imported	12,061.0	9,819.8	4,978.1	6,688.4	22,676.1	30,919.2	21,519.5
2. Cotton Yarn:	44,331.9	51,218.6	51,374.1	64,419.0	55,207.0	54,874.6	47,497.2
(a) Indigenous	37,877.5	47,714.7	47,942.4	60,721.7	50,701.6	50,808.7	43,764.9
(b) Imported	6,454.4	3,503.9	3,431.7	3,697.3	4,505.3	4,065.9	3,732.3
3. Other Textiles:	62,576.8	72,013.0	75,186.4	70,268.1	67,783.0	97,971.0	85,111.3
(a) Indigenous	52,001.2	60,435.4	67,749.3	62,626.2	62,407.5	90,709.9	75,091.3
(b) Imported	10,575.5	11,577.7	7,437.1	7,641.9	5,375.5	7,261.0	10,020.0
4. Machinery:	28,305.9	28,049.8	28,121.9	24,113.0	32,762.3	17,650.1	22,668.4
(a) Indigenous	15,137.9	10,618.0	12,968.6	10,030.3	18,255.1	8,643.7	16,158.7
(b) Imported	13,168.0	17,431.8	15,153.4	14,082.7	14,507.2	9,006.4	6,509.7
5. Handloom Products	21.2	6,103.9	27.7	20.3	9.4	10.8	31.3
6. Carpets & Rugs	7,622.7	6,292.4	1,993.0	925.1	1,732.2	4,708.4	1,501.2
7. Readymade Garments	12,338.6	31,357.2	25,129.4	32,300.6	26,100.2	28,484.6	25,790.5
8. Cement and Cement Products:	32,362.3	31,035.9	28,255.9	18,895.6	21,057.0	40,485.3	44,526.3
(a) Indigenous	27,546.1	30,968.0	28,068.7	18,457.3	20,935.0	39,739.4	42,534.5
(b) Imported	4,816.2	67.9	187.2	438.3	122.0	746.0	1,991.8
9. Sports Goods	2,759.4	2,753.5	2,705.5	997.2	2,281.2	3,384.1	3,189.6
10. Surgical Instruments	2,029.3	2,457.5	5,471.2	1,668.9	2,529.8	2,633.3	2,463.6
11. Chemicals and Dyes	24,713.4	33,968.3	27,273.3	29,172.6	32,395.3	43,370.5	29,287.7
12. Other Finished Goods:	107,049.9	159,046.1	122,824.5	190,935.8	186,623.7	174,637.9	132,968.1
(a) Indigenous	92,382.5	142,843.8	87,059.5	179,979.1	178,552.9	165,655.1	116,037.9
(b) Imported	14,667.4	16,202.3	35,765.0	10,956.7	8,070.8	8,982.8	16,930.2
IV. Fixed Assets Including Machinery	645,616.7	466,433.3	551,974.3	592,808.4	631,164.9	705,855.8	698,993.6
V. Real Estate:	523,695.6	505,515.9	526,846.1	577,306.2	567,428.2	530,633.3	617,664.3
(a) Land	182,790.5	184,577.8	225,719.2	222,429.6	194,563.3	224,293.2	262,623.5
(b) Buildings:	340,905.1	320,938.1	301,126.9	354,876.6	372,864.9	306,340.2	355,040.8
1. Residential	162,994.0	142,674.1	114,150.3	177,084.7	116,618.0	74,819.7	113,977.9
2. Non-Residential	177,911.1	178,264.0	186,976.6	177,792.0	256,246.8	231,520.4	241,062.9
VI. Fixed Deposits and Insurance Policies :	32,736.0	51,292.2	49,830.1	39,428.4	32,070.7	63,289.7	63,060.8
(a) Bank Deposits	27,655.9	43,537.8	44,310.0	31,354.7	16,949.4	53,537.0	47,535.0
(b) Insurance Policies	5,080.2	7,754.5	5,520.1	8,073.6	15,121.3	9,752.6	15,525.8
VII. Others:	1,200,199.5	1,260,030.7	1,253,780.8	1,402,872.2	1,519,273.8	1,486,206.2	1,575,208.0
(a) Other Secured Advances	887,474.4	934,929.4	863,426.9	997,787.8	1,118,604.5	1,050,764.8	1,080,217.5
(b) Advances Secured by Guarantee(s)	251,493.6	263,500.9	294,849.0	268,660.4	279,215.7	274,359.4	341,870.5
(c) Unsecured Advances	61,231.4	61,600.4	95,504.9	136,424.0	121,453.6	161,082.0	153,120.0
TOTAL	3,530,004.4	3,688,536.3	3,664,482.2	3,995,743.9	4,132,975.4	4,412,419.5	4,503,855.8

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Dec -2015		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	45,829.6	45,829.6	-
II. Securities, Shares and other Financial Instruments:	226,479.5	226,479.5	-
A. Quoted on the Stock Exchange:	98,599.3	98,599.3	-
1. To Stock Brokers and Dealers:	28,017.8	28,017.8	-
(a) Government and other Trustee Securities	14,404.2	14,404.2	-
(b) Shares and Debentures	13,309.8	13,309.8	-
(c) Participation Term Certificates	9.8	9.8	-
(d) Others	294.1	294.1	-
2. To others:	70,581.5	70,581.5	-
(a) Government and other Trustee Securities	50,807.9	50,807.9	-
(b) Shares and Debentures	15,045.7	15,045.7	-
(c) Participation Term Certificates	-	-	-
(d) Others	4,727.9	4,727.9	-
B. Unquoted on the Stock Exchange:	127,880.2	127,880.2	-
1. To Stock Brokers and Dealers:	39,120.6	39,120.6	-
(a) Government and other Trustee Securities	37,777.4	37,777.4	-
(b) Shares and Debentures	1,146.8	1,146.8	-
(c) Participation Term Certificates	4.8	4.8	-
(d) Others	191.6	191.6	-
2. To others:	88,759.5	88,759.5	-
(a) Government and other Trustee Securities	30,445.0	30,445.0	-
(b) Shares and Debentures	1,141.8	1,141.8	-
(c) Participation Term Certificates	-	-	-
(d) Others	57,172.8	57,172.8	-
III. Merchandise	1,379,768.5	1,379,512.5	256.0
A. Food Items	404,202.5	404,177.7	24.8
1. Wheat	123,032.5	123,032.5	-
2. Rice and paddy	87,637.9	87,634.3	3.6
3. Other Grains & Pulses:	12,563.2	12,554.2	9.0
(a) Indigenous	6,297.7	6,288.7	9.0
(b) Imported	6,265.5	6,265.5	0.0
4. Edible Oils:	30,515.2	30,509.8	5.4
(a) Indigenous	20,096.8	20,091.5	5.4
(b) Imported	10,418.4	10,418.4	-
5. Sugar:	97,241.7	97,241.7	-
(a) Indigenous	93,191.7	93,191.7	-
(b) Imported	4,050.1	4,050.1	-
6. Kariana and Spices	3,229.5	3,229.5	-
7. Fish and Fish preparations	1,025.6	1,025.6	-
8. Other Food Items:	48,956.8	48,950.0	6.8
(a) Indigenous	42,780.7	42,773.9	6.8
(b) Imported	6,176.2	6,176.2	-
B. Raw Materials:	452,512.1	452,368.5	143.6
1. Cotton Raw:	121,354.0	121,354.0	-
(a) Indigenous	110,394.8	110,394.8	-
(b) Imported	10,959.2	10,959.2	-
2. Synthetic Fibers:	15,930.0	15,858.7	71.3
(a) Indigenous	12,701.3	12,630.0	71.3
(b) Imported	3,228.7	3,228.7	-
3. Fertilizers:	66,172.9	66,172.9	-
(a) Indigenous	47,909.6	47,909.6	-
(b) Imported	18,263.4	18,263.4	-

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Dec- 2015		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	83,359.5	83,359.5	-
(a) Indigenous	63,112.7	63,112.7	-
(b) Imported	20,246.8	20,246.8	-
5. Iron & Steel:	85,743.7	85,714.5	29.2
(a) Indigenous	62,583.1	62,553.8	29.2
(b) Imported	23,160.7	23,160.7	-
6. Wool & Goat Hair	897.0	897.0	-
7. Hides & Skins	5,815.1	5,776.2	38.8
8. Oil Seeds	11,372.5	11,372.5	-
9. Pesticides & Insecticides:	2,222.3	2,218.0	4.3
(a) Indigenous	1,862.4	1,858.1	4.3
(b) Imported	359.9	359.9	-
10. Other Raw Materials:	59,645.3	59,645.3	-
(a) Indigenous	52,694.5	52,694.5	-
(b) Imported	6,950.8	6,950.8	-
C. Finished / Manufactured Goods:	523,054.0	522,966.3	87.7
1. Cotton Textiles:	109,023.7	109,018.1	5.6
(a) Indigenous	102,198.2	102,192.6	5.6
(b) Imported	6,825.5	6,825.5	-
2. Cotton Yarn:	54,185.7	54,185.7	-
(a) Indigenous	50,987.7	50,987.7	-
(b) Imported	3,198.0	3,198.0	-
3. Other Textiles:	89,018.4	88,987.1	31.2
(a) Indigenous	82,160.3	82,129.1	31.2
(b) Imported	6,858.1	6,858.1	-
4. Machinery:	23,912.3	23,912.3	-
(a) Indigenous	8,994.9	8,994.9	-
(b) Imported	14,917.5	14,917.5	-
5. Handloom Products	2,287.7	2,287.7	-
6. Carpets & Rugs	2,889.2	2,889.2	-
7. Readymade Garments	19,657.4	19,657.4	-
8. Cement and Cement Products:	53,619.4	53,615.7	3.7
(a) Indigenous	51,464.4	51,460.7	3.7
(b) Imported	2,155.0	2,155.0	-
9. Sports Goods	3,528.8	3,528.8	-
10. Surgical Instruments	3,126.3	3,125.0	1.3
11. Chemicals and Dyes	29,638.0	29,634.5	3.6
12. Other Finished Goods:	132,167.1	132,124.9	42.2
(a) Indigenous	113,569.0	113,526.8	42.2
(b) Imported	18,598.0	18,598.0	-
IV. Fixed Assets Including Machinery	716,287.9	713,244.2	3,043.8
V. Real Estate:	655,310.6	516,788.7	138,521.9
(a) Land	213,570.4	79,926.5	133,643.9
(b) Buildings:	441,740.2	436,862.2	4,878.0
1. Residential	163,026.7	161,900.3	1,126.4
2. Non-Residential	278,713.5	274,961.9	3,751.6
VI. Fixed Deposits and Insurance Policies :	65,130.1	65,115.2	15.0
(a) Bank Deposits	52,995.0	52,987.5	7.5
(b) Insurance Policies	12,135.1	12,127.7	7.4
VII. Others:	1,655,244.5	1,637,639.5	17,605.1
(a) Other Secured Advances	1,286,884.7	1,281,735.3	5,149.4
(b) Advances Secured by Guarantee(s)	303,799.4	295,380.1	8,419.3
(c) Unsecured Advances	64,560.4	60,524.1	4,036.3
TOTAL	4,744,050.8	4,584,609.2	159,441.6

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2012				2013			
			Jun.		Dec		Jun		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	45,163	55.2	23,193	42.2	22,791	39.8	39,270	72.0
5,000	to	10,000	30,695	223.2	19,872	132.4	17,536	132.799	13,759	99.306
10,000	to	20,000	572,248	8,693.5	227,161	3,214.1	543,078	8,025.3	468,816	6,711.4
20,000	to	25,000	27,781	650.4	334,976	6,915.5	34,161	749.826	15,429	343.629
25,000	to	30,000	236,295	6,633.3	240,265	6,609.3	247,490	7,037.5	197,283	5,663.8
30,000	to	40,000	80,431	2,794.8	81,988	2,768.0	51,204	1,774.6	134,307	4,611.9
40,000	to	50,000	79,871	3,670.6	125,186	5,589.8	105,199	4,678.1	124,738	5,676.5
50,000	to	60,000	123,352	6,896.8	74,577	4,170.9	65,579	3,570.4	63,414	3,459.8
60,000	to	70,000	146,307	9,579.6	153,884	10,025.2	133,882	8,747.5	60,894	3,985.8
70,000	to	80,000	177,469	13,229.6	149,009	11,145.2	162,937	12,183.2	96,583	7,289.4
80,000	to	90,000	131,109	11,229.3	118,364	9,990.5	83,799	7,171.3	130,830	11,211.2
90,000	to	100,000	150,662	14,387.0	141,764	13,367.8	77,766	7,351.3	122,880	11,623.3
100,000	to	200,000	998,760	141,412.7	925,283	133,250.5	940,881	135,450.1	913,463	136,571.6
200,000	to	300,000	238,823	56,617.4	320,025	74,888.6	383,824	91,453.9	410,662	96,464.3
300,000	to	400,000	83,981	28,559.9	106,862	36,644.4	111,749	38,333.7	110,172	38,111.8
400,000	to	500,000	68,755	31,236.4	59,471	26,552.1	60,976	26,751.6	62,392	27,334.1
500,000	to	600,000	38,167	20,497.3	38,689	20,754.5	38,399	20,956.1	60,911	33,619.0
600,000	to	700,000	21,973	14,464.1	25,956	16,865.0	30,846	20,022.7	40,565	26,113.0
700,000	to	800,000	13,903	10,452.0	17,407	13,067.0	25,377	18,584.6	17,246	12,860.3
800,000	to	900,000	9,312	7,874.2	10,074	8,563.6	10,236	8,665.5	10,042	8,502.7
900,000	to	1,000,000	7,834	7,418.5	8,495	8,085.1	8,720	8,279.6	9,417	8,931.5
1,000,000	to	2,000,000	49,437	69,685.1	51,441	73,985.3	47,706	69,613.8	45,891	65,953.1
2,000,000	to	3,000,000	21,054	51,177.4	23,626	57,933.3	21,598	52,061.7	23,815	56,607.5
3,000,000	to	4,000,000	12,338	42,013.7	10,781	37,616.2	11,229	38,844.5	11,558	40,352.8
4,000,000	to	5,000,000	7,074	31,927.2	6,975	31,336.4	6,595	29,680.5	7,425	33,519.3
5,000,000	to	6,000,000	5,682	31,122.5	5,838	31,963.1	5,082	27,387.4	36,833	190,150.6
6,000,000	to	7,000,000	4,209	27,476.4	3,233	20,948.6	3,468	22,264.1	3,632	23,567.7
7,000,000	to	8,000,000	2,998	22,621.1	2,325	17,373.4	3,047	22,975.1	2,799	20,904.7
8,000,000	to	9,000,000	2,679	22,670.0	2,434	20,646.6	1,994	17,004.7	2,463	20,860.1
9,000,000	to	10,000,000	2,063	19,575.1	1,827	17,467.5	2,077	19,887.1	2,285	21,839.2
10,000,000	and over		26,257	2,815,160.2	26,900	2,966,624.3	24,519	2,934,803.6	29,088	3,072,732.5
TOTAL			3,416,682	3,530,004.4	3,337,881	3,688,536.3	3,283,745	3,664,482.2	3,268,862	3,995,743.9

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2014				2015			
			Jun.		Dec		Jun		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	28,838	64.1	29,424	40.7	148,043	174.0	15,036	29.5
5,000	to	10,000	11,316	82.052	12,258	87.938	20,566	155.007	11,817	87.297
10,000	to	20,000	455,365	6,710.6	469,651	7,034.5	468,205	7,179.1	470,266	7,352.9
20,000	to	25,000	24,006	552.349	26,617	610.522	26,339	612.189	16,928	385.13
25,000	to	30,000	38,588	1,067.6	50,158	1,377.4	32,091	859.0	31,733	894.2
30,000	to	40,000	295,925	9,862.2	230,564	8,005.8	212,128	7,300.8	238,444	8,328.8
40,000	to	50,000	133,539	6,080.8	145,772	6,381.4	82,065	3,683.1	137,551	6,004.7
50,000	to	60,000	52,399	2,880.5	57,659	3,125.4	42,471	2,305.3	44,459	2,471.7
60,000	to	70,000	64,735	4,250.9	67,585	4,382.3	49,616	3,247.6	40,306	2,616.4
70,000	to	80,000	91,543	6,882.3	70,460	5,282.1	62,488	4,697.9	37,321	2,785.9
80,000	to	90,000	127,703	10,898.1	84,573	7,218.6	64,167	5,510.7	66,454	5,664.9
90,000	to	100,000	86,061	8,071.6	126,812	12,090.7	68,446	6,543.4	67,926	6,386.8
100,000	to	200,000	880,480	132,752.3	946,848	141,006.4	942,829	141,030.9	983,478	147,498.6
200,000	to	300,000	435,258	104,260.3	448,489	107,591.8	458,529	110,674.8	435,392	104,731.7
300,000	to	400,000	129,675	44,247.2	109,302	36,990.9	117,293	39,969.6	136,259	46,189.1
400,000	to	500,000	66,191	29,556.3	57,757	25,811.0	85,208	38,503.9	68,410	30,364.2
500,000	to	600,000	58,635	32,196.3	55,947	30,315.3	45,199	24,518.7	108,759	61,264.2
600,000	to	700,000	35,652	22,828.0	52,456	33,249.1	75,221	48,165.3	52,740	34,532.2
700,000	to	800,000	36,950	28,033.1	23,167	17,264.3	27,398	20,668.2	28,485	21,440.9
800,000	to	900,000	12,307	10,413.6	19,046	16,357.6	14,393	12,255.6	29,594	25,527.7
900,000	to	1,000,000	11,151	10,675.1	17,244	16,573.1	19,335	18,532.6	14,012	13,405.8
1,000,000	to	2,000,000	64,176	89,623.5	65,560	92,471.3	59,859	84,793.4	70,372	98,219.0
2,000,000	to	3,000,000	22,765	54,488.7	31,130	74,534.2	21,190	51,431.8	26,172	62,546.2
3,000,000	to	4,000,000	10,821	37,625.8	12,597	43,105.4	12,129	42,046.7	14,808	51,481.7
4,000,000	to	5,000,000	9,383	41,544.8	8,721	39,365.2	10,219	45,861.2	9,361	42,172.9
5,000,000	to	6,000,000	9,052	49,067.1	7,524	40,685.2	6,170	33,658.6	6,124	33,325.6
6,000,000	to	7,000,000	4,077	26,560.2	4,862	31,478.4	3,383	21,930.0	4,282	27,553.6
7,000,000	to	8,000,000	2,987	22,404.4	3,985	29,684.2	3,015	22,436.9	3,098	23,184.5
8,000,000	to	9,000,000	6,337	52,162.8	3,117	26,162.3	2,221	18,934.6	2,577	21,876.0
9,000,000	to	10,000,000	3,661	35,388.1	2,372	22,668.0	2,473	23,550.9	2,500	23,866.8
10,000,000	and over		29,635	3,251,744.5	31,426	3,531,468.4	27,595	3,662,624.1	29,709	3,831,861.9
TOTAL			3,239,211	4,132,975.4	3,273,083	4,412,419.5	3,210,284	4,503,855.8	3,204,373	4,744,050.8

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.

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2012				2013			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	43,477	50.7	21,660	38.2	21,862	37.2	35,485	65.4
5,000	to	10,000	26,539	194.7	15,809	105.2	16,387	124.2	8,422	61.2
10,000	to	20,000	569,233	8,646.4	223,327	3,152.0	539,708	7,973.2	460,656	6,581.3
20,000	to	25,000	24,139	569.9	328,231	6,764.3	29,146	640.2	9,200	208.0
25,000	to	30,000	232,944	6,539.9	238,016	6,546.4	245,528	6,984.0	192,694	5,535.9
30,000	to	40,000	71,538	2,477.7	69,800	2,328.9	39,620	1,355.9	112,426	3,836.3
40,000	to	50,000	64,019	2,965.4	106,579	4,755.5	79,945	3,538.2	61,903	2,812.7
50,000	to	60,000	88,814	4,973.9	29,908	1,653.4	32,638	1,730.6	16,525	904.4
60,000	to	70,000	42,663	2,769.1	48,482	3,122.8	28,794	1,889.8	25,255	1,656.3
70,000	to	80,000	76,275	5,680.3	56,595	4,278.9	45,771	3,456.6	36,320	2,741.6
80,000	to	90,000	83,886	7,240.9	73,247	6,211.6	42,993	3,693.0	48,903	4,217.0
90,000	to	100,000	112,001	10,706.2	110,501	10,437.3	50,664	4,785.4	70,675	6,706.9
100,000	to	200,000	620,678	88,699.6	551,107	81,527.3	578,959	85,493.7	558,303	85,599.0
200,000	to	300,000	162,319	38,011.3	236,464	55,014.7	283,984	68,047.9	309,425	72,895.2
300,000	to	400,000	60,383	20,852.0	82,064	28,480.3	86,081	29,693.5	96,871	33,524.3
400,000	to	500,000	66,733	30,324.5	56,337	25,144.1	57,967	25,397.5	54,052	23,606.3
500,000	to	600,000	36,722	19,728.6	37,029	19,866.4	37,057	20,235.0	55,562	30,772.5
600,000	to	700,000	21,087	13,886.9	25,096	16,308.1	30,238	19,631.6	37,686	24,249.4
700,000	to	800,000	13,289	9,982.9	16,565	12,444.3	24,534	17,966.0	16,561	12,367.5
800,000	to	900,000	8,759	7,414.1	9,342	7,957.6	9,427	7,995.6	9,668	8,191.3
900,000	to	1,000,000	7,352	6,974.9	8,354	7,950.7	8,546	8,113.5	9,079	8,613.4
1,000,000	to	2,000,000	48,728	68,663.9	50,656	72,846.1	46,730	68,175.0	44,862	64,496.3
2,000,000	to	3,000,000	20,859	50,707.6	23,405	57,404.1	21,415	51,626.8	23,670	56,260.5
3,000,000	to	4,000,000	12,157	41,419.9	10,598	37,014.6	11,025	38,170.5	11,331	39,601.6
4,000,000	to	5,000,000	7,013	31,645.5	6,917	31,068.4	6,502	29,259.6	7,360	33,224.9
5,000,000	to	6,000,000	5,650	30,949.5	5,796	31,737.4	5,046	27,195.8	36,799	189,972.4
6,000,000	to	7,000,000	4,195	27,387.3	3,212	20,811.6	3,438	22,072.4	3,617	23,472.3
7,000,000	to	8,000,000	2,976	22,454.5	2,297	17,160.9	2,973	22,431.9	2,775	20,721.7
8,000,000	to	9,000,000	2,669	22,584.3	2,420	20,527.0	1,981	16,893.4	2,447	20,724.3
9,000,000	to	10,000,000	2,049	19,441.1	1,811	17,314.3	2,066	19,782.4	2,268	21,677.7
10,000,000	and over		26,119	2,808,200.5	26,763	2,959,764.8	24,373	2,927,904.5	28,938	3,064,772.6
TOTAL			2,565,265	3,412,143.9	2,478,388	3,569,737.1	2,415,398	3,542,295.0	2,389,738	3,870,070.1

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2014				2015			
			Jun.		Dec		Jun.		Dec	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	25,724	55.6	28,850	38.9	143,684	165.6	10,759	21.4
5,000	to	10,000	5,678	42.2	6,457	49.0	14,578	113.5	6,652	52.0
10,000	to	20,000	451,748	6,656.3	464,940	6,967.3	462,175	7,086.4	461,554	7,216.1
20,000	to	25,000	15,413	361.2	17,374	399.3	19,763	465.3	9,041	208.5
25,000	to	30,000	34,622	956.8	43,871	1,201.5	22,356	589.0	23,713	673.3
30,000	to	40,000	266,485	8,805.8	196,560	6,798.7	186,966	6,412.6	216,552	7,557.7
40,000	to	50,000	69,960	3,211.7	98,620	4,254.4	45,899	2,061.2	103,969	4,507.4
50,000	to	60,000	14,971	824.8	24,969	1,332.8	16,054	864.1	25,597	1,435.1
60,000	to	70,000	20,801	1,366.8	32,079	2,084.2	32,827	2,149.6	29,111	1,894.2
70,000	to	80,000	29,084	2,208.6	28,315	2,109.3	46,244	3,482.1	22,985	1,708.1
80,000	to	90,000	35,764	3,083.8	37,505	3,188.0	41,841	3,596.2	47,525	4,041.4
90,000	to	100,000	41,957	3,904.6	70,711	6,747.7	38,127	3,641.7	39,857	3,736.1
100,000	to	200,000	513,120	79,221.0	520,179	79,920.8	470,598	72,570.3	516,827	78,913.7
200,000	to	300,000	331,971	79,742.2	338,412	81,189.5	323,672	78,145.5	284,924	68,552.5
300,000	to	400,000	113,411	38,721.0	89,122	30,144.3	84,317	28,776.2	94,903	32,324.1
400,000	to	500,000	56,533	25,300.7	46,631	20,893.1	72,661	32,882.7	55,310	24,467.1
500,000	to	600,000	53,134	29,167.1	48,504	26,198.1	36,478	19,656.6	100,097	56,448.2
600,000	to	700,000	31,270	20,011.3	46,109	29,155.6	65,095	41,684.0	41,728	27,538.7
700,000	to	800,000	36,264	27,528.5	22,518	16,784.6	26,181	19,772.9	27,126	20,429.2
800,000	to	900,000	11,753	9,935.8	18,838	16,180.0	14,105	12,011.4	28,998	25,023.8
900,000	to	1,000,000	10,967	10,499.3	17,035	16,376.2	19,125	18,334.4	13,822	13,224.6
1,000,000	to	2,000,000	63,469	88,644.8	64,704	91,288.4	58,851	83,439.6	69,520	97,033.7
2,000,000	to	3,000,000	22,511	53,872.2	30,822	73,792.7	20,934	50,818.7	25,801	61,591.2
3,000,000	to	4,000,000	10,626	36,990.0	12,402	42,467.7	11,929	41,399.8	14,671	51,022.9
4,000,000	to	5,000,000	9,319	41,258.2	8,659	39,087.8	10,170	45,640.0	9,298	41,896.4
5,000,000	to	6,000,000	9,020	48,898.2	7,502	40,566.9	6,139	33,493.1	6,073	33,044.0
6,000,000	to	7,000,000	4,069	26,507.9	4,842	31,349.4	3,365	21,811.6	4,266	27,449.6
7,000,000	to	8,000,000	2,913	21,826.5	3,950	29,423.0	2,994	22,279.3	3,076	23,019.2
8,000,000	to	9,000,000	6,327	52,075.7	3,106	26,068.1	2,205	18,798.5	2,560	21,730.4
9,000,000	to	10,000,000	3,640	35,187.8	2,353	22,487.9	2,453	23,361.5	2,484	23,715.4
10,000,000	and over		29,496	3,244,103.1	31,288	3,523,972.2	27,456	3,654,826.6	29,569	3,824,133.3
TOTAL			2,332,020	4,000,969.7	2,367,227	4,272,517.7	2,329,242	4,350,330.0	2,328,368	4,584,609.2

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

As on 31st December 2015

(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	-	-	-	-	-	-	9,001	16.6
5,000	to	10,000	-	-	-	-	-	-	9,035	66.3
10,000	to	20,000	-	-	-	-	-	-	33,873	4,30.7
20,000	to	25,000	-	-	-	-	-	-	10,665	239.6
25,000	to	30,000	-	-	-	-	-	-	11,219	311.4
30,000	to	40,000	-	-	-	-	1	..	26,300	928.4
40,000	to	50,000	1	..	-	-	-	-	37,629	1,673.8
50,000	to	60,000	-	-	-	-	-	-	22,360	1,226.2
60,000	to	70,000	-	-	-	-	-	-	19,774	1,282.4
70,000	to	80,000	-	-	-	-	-	-	22,370	1,679.6
80,000	to	90,000	-	-	-	-	-	-	28,788	2,467.0
90,000	to	100,000	-	-	1	0.1	-	-	35,721	3,376.5
100,000	to	200,000	-	-	1	0.2	11	1.6	711,780	107,978.1
200,000	to	300,000	1	0.2	4	1.0	20	4.2	265,605	62,985.3
300,000	to	400,000	1	0.4	0	..	10	3.3	65,341	22,097.8
400,000	to	500,000	-	-	17	8.5	15	6.7	34,154	15,316.1
500,000	to	600,000	-	-	1	0.5	5	2.7	63,590	36,957.1
600,000	to	700,000	-	-	-	-	4	2.6	22,907	14,718.4
700,000	to	800,000	-	-	45	33.8	5	3.8	12,076	9,050.9
800,000	to	900,000	-	-	15	13.0	4	3.3	9,130	7,723.1
900,000	to	1,000,000	-	-	-	-	2	1.9	8,219	7,882.8
1,000,000	to	2,000,000	9	16.1	3	4.1	52	72.2	37,517	51,849.1
2,000,000	to	3,000,000	-	..	9	21.8	25	59.0	11,889	29,132.4
3,000,000	to	4,000,000	1	3.5	-	-	10	34.9	7,925	27,700.4
4,000,000	to	5,000,000	17	82.2	3	12.6	8	35.5	6,366	28,790.8
5,000,000	to	6,000,000	1	5.0	-	..	9	48.1	4,229	23,022.2
6,000,000	to	7,000,000	-	-	1	6.0	7	44.5	2,837	18,389.6
7,000,000	to	8,000,000	-	-	12	90.8	7	52.0	2,686	20,129.6
8,000,000	to	9,000,000	2	16.4	-	-	3	25.3	2,377	20,167.6
9,000,000	to	10,000,000	-	-	-	-	2	19.9	2,259	21,596.9
10,000,000	and over		205	537,393.4	238	570,416.7	265	49,912.8	27,938	2,635,806.3
TOTAL			238	537,517.2	350	570,609.2	465	50,334.3	1,565,560	3,174,992.8

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

As on 31st December 2015

(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	..	5,972	12.8	59	0.2	15,036	29.5
5,000	to	10,000	-	-	2,472	18.6	310	2.4	11,817	87.3
10,000	to	20,000	-	-	435,814	6,914.7	579	7.5	470,266	7,352.9
20,000	to	25,000	-	-	6,238	145.0	25	0.6	16,928	385.1
25,000	to	30,000	-	-	20,388	579.4	126	3.3	31,733	894.2
30,000	to	40,000	-	-	212,045	7,397.0	98	3.4	238,444	8,328.8
40,000	to	50,000	-	-	99,724	4,321.8	197	8.9	137,551	6,004.7
50,000	to	60,000	-	-	22,070	1,244.0	29	1.5	44,459	2,471.7
60,000	to	70,000	-	-	20,513	1,332.8	19	1.3	40,306	2,616.4
70,000	to	80,000	-	-	14,925	1,104.4	26	1.9	37,321	2,785.9
80,000	to	90,000	7	0.6	37,494	3,183.3	165	14.1	66,454	5,664.9
90,000	to	100,000	-	-	32,150	3,005.0	54	5.2	67,926	6,386.8
100,000	to	200,000	9	1.7	269,397	39,093.3	2,280	423.8	983,478	147,498.6
200,000	to	300,000	3	0.7	169,490	41,669.3	269	71.0	435,392	104,731.7
300,000	to	400,000	-	-	70,729	24,025.5	178	62.2	136,259	46,189.1
400,000	to	500,000	7	3.2	34,073	14,966.1	144	63.6	68,410	30,364.2
500,000	to	600,000	8	4.7	45,036	24,233.6	119	65.6	108,759	61,264.2
600,000	to	700,000	4	2.6	29,786	19,782.9	39	25.8	52,740	34,532.2
700,000	to	800,000	1	0.7	16,335	12,334.3	23	17.4	28,485	21,440.9
800,000	to	900,000	1	0.8	20,394	17,744.5	50	43.0	29,594	25,527.7
900,000	to	1,000,000	3	3.0	5,771	5,501.9	17	16.1	14,012	13,405.8
1,000,000	to	2,000,000	21	32.1	32,595	45,987.5	175	258.0	70,372	98,219.0
2,000,000	to	3,000,000	5	12.3	14,053	32,850.9	191	469.9	26,172	62,546.2
3,000,000	to	4,000,000	-	..	6,834	23,611.9	38	131.0	14,808	51,481.7
4,000,000	to	5,000,000	20	92.3	2,931	13,087.1	16	72.2	9,361	42,172.9
5,000,000	to	6,000,000	2	11.4	1,871	10,171.5	12	67.5	6,124	33,325.6
6,000,000	to	7,000,000	-	-	1,407	8,907.4	30	206.1	4,282	27,553.6
7,000,000	to	8,000,000	3	21.1	369	2,739.6	21	151.5	3,098	23,184.5
8,000,000	to	9,000,000	-	-	193	1,649.3	2	17.4	2,577	21,876.0
9,000,000	to	10,000,000	-	-	234	2,201.2	5	48.8	2,500	23,866.8
10,000,000	and	over	95	12,508.0	882	22,318.4	86	3,506.3	29,709	3,831,861.9
TOTAL			193	12,695.1	1,632,185	39,2134.9	5,382	5,767.3	3,204,373	4,744,050.8

3.12 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
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.	1,625,763	41,133	52,053	21,669	1,124,184	138,375	38,295	27,191	2,904	66,718	1,181
Amount	1,121,866.1	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
December											
No. of A/Cs.	2,233,158	44,953	100,451	16,894	351,300	169,754	84,496	124	3,230	77,327	1,296
Amount	1,273,520.6	151,067.9	394,395.3	138,050.8	235,394.7	919,689.1	277,520.3	579.3	39,601.4	242,901.7	17,837.4
2014											
June											
No. of A/Cs.	2,056,338	120,175	108,420	13,102	346,461	187,024	86,571	72	15,389	94,391	839
Amount	1,188,494.5	250,197.6	417,378.9	191,835.2	232,096.2	936,852.5	196,876.2	602.3	33,233.5	337,323.4	15,440.8
December											
No. of A/Cs.	1,489,055	54,447	85,212	10,618	1,150,136	116,374	102,019	69	3,871	76,623	1,139
Amount	1,259,761.1	151,066.5	470,205.5	141,626.7	392,420.2	1,027,925.2	272,960.9	597.4	27,664.1	322,960.1	12,755.6
2015											
June											
No. of A/Cs.	1,534,147	51,751	96,970	7,888	823,331	107,209	69,055	70	8,119	355,662	1,923
Amount	1,387,915.3	165,113.3	379,784.4	161,563.0	484,082.6	993,187.6	188,714.7	592.3	39,769.8	187,712.4	18,010.3
December											
No. of A/Cs.	1,425,304	56,504	93,563	28,280	841,359	183,765	50,058	69	8,275	357,661	1,646
Amount	1,227,353.8	222,844.2	603,752.8	396,080.4	490,626.4	1,013,096.8	168,555.8	585.8	35,988.0	114,512.7	22,439.2

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

END OF PERIOD	R A T E S O F M A R G I N (%)											
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	TOTAL
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	3,283,745
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	3,664,482.2
												(18.20)
December												
No. of A/Cs.	174,512	876	2,682	948	1,149	1,527	1,337	846	930	644	428	3,268,862
Amount	201,045.3	12,124.6	24,712.5	13,526.9	11,360.8	10,957.8	10,250.2	6,742.9	8,363.2	4,490.4	1,610.9	3,995,743.9
												(18.06)
2014												
June												
No. of A/Cs.	202,263	680	1,780	740	1,317	847	681	677	526	537	381	3,239,211
Amount	244,827.1	10,967.3	18,806.7	11,312.0	9,856.0	9,152.5	6,058.7	9,304.0	6,881.6	3,874.1	1,604.1	4,132,975.4
												(18.43)
December												
No. of A/Cs.	175,502	710	2,231	1,082	992	667	615	524	339	528	330	3,273,083
Amount	221,042.5	11,236.1	26,999.1	23,007.3	17,778.5	9,511.6	5,791.8	6,281.7	4,597.5	4,984.1	1,246.1	4,412,419.5
												(18.71)
2015												
June												
No. of A/Cs.	140,523	841	1,970	1,417	836	3,024	832	643	722	1,408	1,943	3,210,284
Amount	161,181.5	13,170.1	34,133.3	29,242.3	16,025.4	105,994.5	29,524.8	14,887.7	12,295.6	8,384.1	72,570.9	4,503,855.8
												(20.32)
December												
No. of A/Cs.	138,651	634	1,795	1,242	2,161	3,958	1,283	817	958	6,155	235	3,204,373
Amount	134,984.7	13,344.7	34,969.4	20,441.9	26,589.9	144,286.4	34,699.2	15,808.9	10,650.6	11,511.9	927.4	4,744,050.8
												(18.97)

() Figures in parenthesis are weighted average rates of margin

3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	Apr-16	May-16	Jun-16	Jul-16	Aug-16 ^P
A. Agriculture, hunting and forestry	283,623	294,265	293,136	300,012	297,514
Trade finance	1,616	2,573	2,426	2,275	1,457
Working capital	204,157	213,625	210,827	218,229	217,615
Fixed investment	77,634	77,867	79,645	79,269	78,210
Other	217	200	237	238	231
B. Fishing, fish farming, aquaculture and related service activities	928	905	823	904	861
Trade finance	85	85	88	88	68
Working capital	463	450	359	436	421
Fixed investment	380	370	375	380	371
Other	-	-	-	-	-
C. Mining and Quarrying	25,672	26,213	26,534	28,707	29,937
Trade finance	3,681	4,220	5,956	9,194	6,210
Working capital	7,054	6,030	6,370	6,888	7,007
Fixed investment	14,915	15,922	14,132	12,595	15,663
Other	22	41	76	30	1,057
D. Manufacturing	1,892,104	1,873,788	1,915,286	1,839,298	1,780,164
Trade finance	428,640	419,596	427,487	428,174	405,785
Working capital	830,486	812,472	848,471	767,086	736,565
Fixed investment	587,219	593,457	589,853	602,164	599,119
Other	45,759	48,264	49,474	41,874	38,696
E. Ship breaking and waste / scrape (junk) etc.	21,656	27,276	25,890	24,784	24,411
Trade finance	17,105	18,849	18,487	17,705	17,657
Working capital	4,031	5,528	4,920	4,697	4,339
Fixed investment	519	2,108	2,482	2,382	2,415
Other	-	791	-	-	-
F. Electricity, gas and water supply	336,987	311,220	312,794	308,707	319,634
Trade finance	441	722	440	614	674
Working capital	140,847	105,140	109,027	99,676	104,542
Fixed investment	188,270	195,531	194,983	202,315	206,965
Other	7,429	9,826	8,343	6,102	7,454
G. Construction	96,469	92,257	97,550	93,817	93,187
Trade finance	2,008	1,327	1,324	734	607
Working capital	38,339	30,847	29,612	28,041	25,546
Fixed investment	54,657	57,596	65,672	64,260	65,731
Other	1,465	2,487	942	782	1,303
H. Commerce and Trade	242,351	250,574	266,256	253,740	255,563
Trade finance	39,115	38,958	37,474	35,362	32,305
Working capital	164,296	172,370	181,622	176,146	174,958
Fixed investment	32,919	33,037	39,570	35,181	38,772
Other	6,021	6,209	7,589	7,051	9,528
I. Services	64,570	69,260	77,401	69,192	70,734
Trade finance	1,902	1,791	1,992	1,830	1,863
Working capital	23,417	24,421	25,655	22,855	22,477
Fixed investment	36,541	40,361	46,895	41,573	43,470
Other	2,709	2,688	2,858	2,934	2,924
J. Transport, storage and communications	170,313	168,343	182,154	178,982	175,387
Trade finance	1,199	1,363	1,364	1,473	1,160
Working capital	32,894	29,580	38,557	34,927	31,664
Fixed investment	132,149	133,257	137,888	138,210	138,042
Other	4,071	4,144	4,345	4,371	4,521
K. Real estate, renting and business activities	107,643	108,304	114,125	105,566	119,452
Trade finance	11,653	11,227	11,518	9,945	22,635
Working capital	64,756	64,727	68,965	62,769	63,486
Fixed investment	29,680	30,317	31,438	30,786	31,292
Other	1,555	2,032	2,205	2,066	2,039
L. Other private business n.e.c	36,466	30,014	35,884	33,339	32,897
Trade finance	1,679	1,045	1,716	1,410	645
Working capital	24,010	18,955	23,434	21,828	20,637
Fixed investment	8,422	7,484	7,429	6,679	7,011
Other	2,355	2,530	3,305	3,421	4,604
Total	3,278,784	3,252,419	3,347,831	3,237,049	3,199,740

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
- Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
- Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	Apr-16	May-16	Jun-16	Jul-16	Aug-16 ^P
A. Mining and Quarrying	572	738	662	653	667
Trade finance	70	70	70	70	70
Working capital	297	461	354	322	299
Fixed investment	205	207	237	261	293
Other	-	-	-	1	5
B. Manufacturing	93,841	93,580	100,582	94,141	101,589
Trade finance	14,165	13,703	15,999	15,888	17,142
Working capital	65,780	65,588	71,878	66,020	67,973
Fixed investment	13,323	13,727	11,850	11,238	15,485
Other	572	562	855	995	989
C. Ship breaking and waste / scrape (junk) etc.	272	399	189	201	419
Trade finance	83	205	5	5	219
Working capital	189	193	183	196	200
Fixed investment	-	-	-	-	-
Other	-	-	-	-	-
D. Electricity, gas and water supply	2,058	2,050	2,013	2,060	8,451
Trade finance	39	9	19	19	17
Working capital	1,266	425	1,280	460	1,557
Fixed investment	753	1,616	715	1,580	6,877
Other	-	-	-	-	-
E. Construction	6,652	6,990	7,033	6,856	8,164
Trade finance	48	12	14	14	26
Working capital	5,007	4,686	5,180	4,988	5,230
Fixed investment	1,580	2,275	1,817	1,837	2,891
Other	17	17	21	17	17
F. Commerce and Trade	80,132	84,655	88,357	84,464	87,877
Trade finance	5,161	5,819	5,963	5,923	7,008
Working capital	66,680	70,369	72,835	70,344	70,591
Fixed investment	6,904	6,757	7,600	6,233	8,280
Other	1,387	1,710	1,959	1,964	1,997
G. Services	9,970	10,256	11,568	11,605	12,773
Trade finance	470	375	188	132	350
Working capital	6,869	7,100	8,690	8,975	9,424
Fixed investment	2,581	2,732	2,635	2,443	2,942
Other	50	50	55	56	57
H. Transport, storage and communications	41,192	41,508	40,734	40,292	41,665
Trade finance	26	29	131	300	45
Working capital	3,301	4,057	3,949	3,647	4,014
Fixed investment	37,407	36,904	36,134	35,800	37,019
Other	458	518	520	545	587
I. Real estate, renting and business activities	21,394	23,315	23,663	22,684	22,288
Trade finance	1,023	1,043	1,071	1,110	867
Working capital	18,382	19,634	20,221	19,308	19,073
Fixed investment	1,948	2,596	2,324	2,140	2,298
Other	40	41	47	126	50
J. Other private business n.e.c	10,077	8,017	8,046	8,026	7,905
Trade finance	391	131	126	115	159
Working capital	7,941	6,172	6,642	6,592	6,318
Fixed investment	1,560	1,531	1,094	1,118	1,226
Other	186	183	184	200	202
Total	266,160	271,507	282,846	270,982	291,797

Notes:

1. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
2. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
3. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.15 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

		(Billion Rupees)								
Provinces/Regions	Borrower	Dec-2014			Jun-2015			Dec-2015		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	..	..
	Govt.	0.08	482.62	482.69	0.00	580.46	580.46	0.00	537.52	537.52
	NFPSEs	0.00	530.56	530.56	0.00	533.40	533.40	0.00	570.61	570.61
	NBFCs & Fin Aux.	0.00	44.55	44.55	0.00	47.68	47.68	0.00	50.33	50.33
	Private Sector	159.41	2,815.66	2,975.07	159.34	2,770.92	2,930.26	174.20	3,000.80	3,174.99
	Trust Fund	0.07	11.22	11.29	0.08	13.88	13.96	0.08	12.62	12.70
	Personal	39.78	317.08	356.87	41.36	341.75	383.11	41.70	350.43	392.13
	Others	1.43	9.96	11.39	0.75	14.24	14.99	0.29	5.48	5.77
	Total	200.77	4,211.65	4,412.42	201.53	4,302.33	4,503.86	216.27	4,527.79	4,744.05
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	291.71	291.71	-	386.18	386.18	-	353.17	353.17
	NFPSEs	-	54.15	54.15	-	61.21	61.21	-	65.35	65.35
	NBFCs & Fin Aux.	-	10.83	10.83	-	4.06	4.06	-	5.10	5.10
	Private Sector	113.23	1,412.04	1,525.27	118.83	1,368.90	1,487.73	127.28	1,505.37	1,632.65
	Trust Fund	0.05	3.79	3.84	0.06	4.17	4.23	0.06	3.51	3.57
	Personal	6.42	92.23	98.64	6.96	103.56	110.53	6.46	103.39	109.85
	Others	0.54	5.32	5.86	0.54	4.32	4.86	0.26	2.69	2.94
	Total	120.23	1,870.07	1,990.30	126.39	1,932.40	2,058.79	134.05	2,038.57	2,172.62
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.08	179.42	179.50	-	179.19	179.19	-	173.90	173.90
	NFPSEs	-	360.51	360.51	-	324.01	324.01	-	392.89	392.89
	NBFCs & Fin Aux.	-	32.32	32.32	-	38.27	38.27	-	40.96	40.96
	Private Sector	37.07	1,145.47	1,182.53	31.02	1,125.29	1,156.31	36.63	1,214.72	1,251.36
	Trust Fund	0.01	3.13	3.14	0.01	4.59	4.61	0.01	2.90	2.92
	Personal	27.79	191.43	219.23	28.52	205.22	233.74	28.98	212.33	241.32
	Others	0.82	3.16	3.98	0.17	8.69	8.86	0.02	2.20	2.22
	Total	65.77	1,915.44	1,981.21	59.72	1,885.27	1,944.99	65.65	2,039.91	2,105.56
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1.80	1.80	-	3.20	3.20	-	..	..
	NFPSEs	-	0.35	0.35	-	0.40	0.40	-	0.40	0.40
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	4.08	27.38	31.46	4.25	26.88	31.13	4.77	31.40	36.17
	Trust Fund	0.01	0.00	0.01	0.01	-	0.01	0.01	0.05	0.05
	Personal	2.02	12.66	14.68	2.07	12.94	15.01	2.49	12.25	14.74
	Others	0.05	0.26	0.31	0.01	0.09	0.10	0.00	0.15	0.16
	Total	6.16	42.52	48.67	6.33	43.57	49.90	7.27	44.31	51.58
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.12	3.12	-	3.41	3.41	-	4.03	4.03
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.47	2.62	6.10	3.43	2.95	6.39	3.51	3.08	6.59
	Trust Fund	-	..	..	-	-	-	-	-	..
	Personal	1.93	1.53	3.46	1.91	1.66	3.58	1.92	1.81	3.73
	Others	-	0.12	0.12	0.02	0.00	0.02	-	0.00	0.00
	Total	5.40	7.39	12.79	5.37	8.02	13.39	5.43	8.92	14.35
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	6.43	6.43	-	8.34	8.34	-	6.26	6.26
	NFPSEs	-	115.55	115.55	-	147.62	147.62	-	111.81	111.81
	NBFCs & Fin Aux.	-	1.33	1.33	-	5.30	5.30	-	4.21	4.21
	Private Sector	0.13	222.48	222.61	0.32	241.76	242.08	0.45	240.55	241.00
	Trust Fund	0.00	4.30	4.30	0.00	5.11	5.11	-	6.16	6.16
	Personal	0.25	14.94	15.19	0.29	14.23	14.51	0.31	16.26	16.56
	Others	0.01	1.08	1.09	-	1.11	1.11	-	0.39	0.39
	Total	0.39	366.12	366.51	0.61	423.46	424.07	0.76	385.63	386.40
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.45	0.08	0.54	0.44	0.10	0.53	0.40	0.44	0.84
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.14	0.17	0.03	0.13	0.17	0.03	0.15	0.19
	Others	-	-	-	-	-	-	-	-	-
	Total	0.49	0.22	0.71	0.47	0.23	0.70	0.44	0.59	1.03

* End Position.

3.15 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

(Billion Rupees)										
Provinces/Regions	Borrower	Dec-2014			Jun-2015			Dec-2015		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	0.17	0.17	-	0.17	0.17
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.32	0.61	0.94	0.37	0.75	1.11	0.39	0.83	1.22
	Trust Fund	..	..	..	..	..	..	-	-	-
	Personal	0.23	1.12	1.35	0.24	0.95	1.20	0.36	1.25	1.61
	Others	-	-	-	-	-	-	-	-	-
	Total	0.56	1.73	2.29	0.61	1.87	2.48	0.75	2.25	3.00
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.13	0.13	-	0.15	0.15	-	0.16	0.16
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.66	4.97	5.63	0.68	4.28	4.97	0.76	4.40	5.17
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.11	3.03	4.15	1.34	3.04	4.37	1.15	2.98	4.13
	Others	0.01	0.02	0.03	0.01	0.03	0.04	0.00	0.05	0.05
	Total	1.78	8.16	9.93	2.03	7.50	9.53	1.92	7.59	9.51

* 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.

3.16 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY15									
Punjab	1,134,892	123,806	120,568	83,891	47,306	34,600	20,562	61,186	20,845
Sindh	125,056	15,865	20,023	21,520	13,455	10,127	2,654	4,913	2,807
Khyber Pakhtunkhwa	35,890	4,853	5,085	4,248	1,530	1,163	793	696	290
Balochistan	2,989	323	519	80	37	131	42	25	135
Azad Jammu Kashmir	763	119	186	1	..	2	-	-	2
Gilgit Baltistan	2,010	169	231	96	34	29	5	1	1
All Pakistan	1,301,600	145,135	146,614	109,836	62,362	46,052	24,056	66,820	24,080
FY 16									
Jul-Sep									
Punjab	122,686	15,390	112,093	13,630	7,017	33,416	4,561	9,496	19,202
Sindh	23,074	3,787	19,014	3,796	1,950	9,393	586	602	2,501
Khyber Pakhtunkhwa	6,593	957	4,689	826	329	1,158	152	119	287
Balochistan	514	62	482	21	12	127	16	14	144
Azad Jammu Kashmir	97	32	176	-	-	6	-	-	1
Gilgit Baltistan	126	26	203	11	3	26	-	-	1
All Pakistan	153,090	20,255	136,657	18,284	9,311	44,126	5,315	10,231	22,137
Jul-Dec									
Punjab	535,733	52,631	117,325	32,149	17,501	34,755	9,388	33,155	19,059
Sindh	52,341	8,129	19,045	8,181	4,940	9,511	1,193	2,541	3,064
Khyber Pakhtunkhwa	13,866	1,935	4,702	1,789	713	1,236	447	328	337
Balochistan	727	129	479	30	17	126	26	21	149
Azad Jammu Kashmir	185	71	183	-	-	6	-	-	1
Gilgit Baltistan	280	48	164	65	13	26	1	..	1
All Pakistan	603,132	62,943	141,896	42,214	23,184	45,660	11,055	36,045	22,611
Jul-Mar									
Punjab	768,603	83,760	119,899	57,559	31,922	35,629	14,091	42,943	17,827
Sindh	82,167	12,128	18,355	13,577	8,088	9,105	1,805	3,943	2,691
Khyber Pakhtunkhwa	21,939	3,201	4,465	3,019	1,192	1,114	666	477	295
Balochistan	1,038	203	428	50	27	126	30	26	149
Azad Jammu Kashmir	377	103	176	-	-	6	-	-	1
Gilgit Baltistan	924	78	178	73	16	25	2	1	1
All Pakistan	875,048	99,472	143,502	74,278	41,245	46,005	16,594	47,389	20,963
Jul-Jun									
Punjab	1,164,605	131,433	122,876	86,963	49,072	36,918	18,071	83,772	16,623
Sindh	114,117	16,238	18,589	18,786	11,558	9,518	2,372	6,215	2,645
Khyber Pakhtunkhwa	30,226	4,654	4,585	4,220	1,653	1,114	875	867	309
Balochistan	1,872	316	436	82	47	119	45	46	144
Azad Jammu Kashmir	560	138	189	-	-	5	-	-	1
Gilgit Baltistan	1,220	112	178	89	20	22	3	1	1
All Pakistan	1,312,600	152,890	146,853	110,140	62,350	47,697	21,366	90,901	19,722

Source: Agricultural Credit & Microfinance Department

3.16 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Non Farm Sector						Over all		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY15									
Punjab	470,479	71,597	69,524	21,431	134,703	36,182	1,731,255	438,598	281,720
Sindh	49,716	7,018	6,825	2,180	24,376	1,888	201,126	65,627	41,670
Khyber Pakhtunkhwa	21,173	2,715	2,616	497	229	191	62,601	10,023	9,345
Balochistan	260	57	59	-	-	4	3,371	442	849
Azad Jammu Kashmir	11,215	530	610	392	54	76	12,371	704	877
Gilgit Baltistan	1,842	264	472	60	13	24	4,013	481	757
All Pakistan	554,685	82,182	80,107	24,560	159,376	38,365	2,014,737	515,875	335,218
FY 16									
Jul-Sep									
Punjab	85,943	13,880	67,816	5,056	35,994	37,348	231,876	81,778	269,875
Sindh	9,555	1,277	6,643	307	3,213	2,003	37,318	10,830	39,554
Khyber Pakhtunkhwa	4,504	505	2,446	66	35	181	12,141	1,944	8,761
Balochistan	58	6	57	-	-	3	609	93	813
Azad Jammu Kashmir	1,642	85	555	24	7	71	1,763	124	810
Gilgit Baltistan	573	76	481	1	..	18	711	105	729
All Pakistan	102,275	15,828	77,998	5,454	39,248	39,624	284,418	94,874	320,542
Jul-Dec									
Punjab	287,656	37,491	69,840	9,824	78,177	40,909	874,750	218,956	281,889
Sindh	31,081	3,233	7,244	450	4,543	1,959	93,246	23,387	40,822
Khyber Pakhtunkhwa	10,805	1,246	2,523	144	106	180	27,051	4,328	8,978
Balochistan	102	15	62	-	-	3	885	182	818
Azad Jammu Kashmir	4,700	226	568	42	11	62	4,927	307	820
Gilgit Baltistan	1,056	142	512	3	1	13	1,405	205	716
All Pakistan	335,400	42,354	80,750	10,463	82,839	43,126	1,002,264	247,365	334,043
Jul-Mar									
Punjab	466,374	61,061	72,098	15,854	121,926	36,977	1,322,481	341,611	282,430
Sindh	60,895	6,090	8,317	627	5,505	1,851	159,071	35,754	40,319
Khyber Pakhtunkhwa	16,175	1,991	2,600	298	210	179	42,097	7,071	8,653
Balochistan	449	31	73	-	-	1	1,567	288	777
Azad Jammu Kashmir	6,502	340	552	161	39	68	7,662	474	824
Gilgit Baltistan	1,623	235	562	10	3	11	2,632	332	777
All Pakistan	552,018	69,748	84,202	16,950	127,683	39,087	1,534,888	385,537	333,759
Jul-Jun									
Punjab	661,265	87,792	75,747	21,841	184,603	39,710	1,952,745	536,673	291,874
Sindh	82,895	9,371	9,522	824	6,698	2,230	218,994	50,080	42,504
Khyber Pakhtunkhwa	21,059	2,498	2,647	394	305	181	56,774	9,977	8,836
Balochistan	520	38	77	-	-	1	2,519	446	777
Azad Jammu Kashmir	9,118	477	565	252	60	78	9,930	675	837
Gilgit Baltistan	2,052	300	587	16	4	12	3,380	437	800
All Pakistan	776,909	100,476	89,144	23,327	191,670	42,211	2,244,342	598,287	345,627

Source: Agricultural Credit & Microfinance Department

3.17 Province/Region and Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Dec 2014	Punjab	2,183.79	2,096.09	95.98	87.69	4.02	162.81	2,258.90	35.29	103.44
	Sindh	3,460.69	3,144.63	90.87	316.05	9.13	40.68	3,185.31	49.76	92.04
	KPK	289.67	289.59	99.97	0.07	0.03	45.65	335.24	5.24	115.73
	Balochistan	8.35	8.34	99.85	0.01	0.15	41.84	50.17	0.78	601.02
	Islamabad	444.48	411.55	92.59	32.93	7.41	145.67	557.22	8.71	125.36
	FATA	0.07	0.07	100.00	-	-	-	0.07	..	100.00
	Gilgit-Baltistan	2.11	2.11	99.99	..	0.01	-	2.11	0.03	99.99
	AJK	11.72	11.68	99.73	0.03	0.27	0.15	11.84	0.18	101.05
Total		6,400.87	5,964.07	93.18	436.80	6.82	436.80	6,400.87	100.00	
Jan-Jun 2015	Punjab	2,548.37	2,448.84	96.09	99.53	3.91	166.28	2,615.12	39.86	102.62
	Sindh	3,245.90	3,021.87	93.10	224.03	6.90	61.15	3,083.02	46.99	94.98
	KPK	205.91	205.84	99.97	0.07	0.03	39.46	245.30	3.74	119.13
	Balochistan	8.09	8.08	99.91	0.01	0.09	30.94	39.02	0.59	482.56
	Islamabad	541.11	501.73	92.72	39.38	7.28	62.88	564.61	8.61	104.34
	FATA	0.15	0.15	100.00	-	-	0.00	0.15	0.00	101.32
	Gilgit Baltistan	2.30	2.30	100.00	-	-	0.00	2.30	0.04	100.02
	AJK	8.76	8.76	99.95	..	0.05	2.30	11.06	0.17	126.23
Total		6,560.59	6,197.57	94.47	363.02	5.53	363.02	6,560.59	100.00	
Jul-Dec 2015	Punjab	2,689.86	2,572.87	95.65	117.00	4.35	232.46	2,805.33	40.64	104.29
	Sindh	3,656.32	3,334.59	91.20	321.73	8.80	63.85	3,398.45	49.23	92.95
	KPK	34.21	34.18	99.89	0.04	0.11	38.02	72.19	1.05	211.00
	Balochistan	8.55	8.55	100.00	0.00	0.00	36.57	45.12	0.65	527.73
	Islamabad	503.43	468.43	93.05	34.99	6.95	101.26	569.69	8.25	113.16
	FATA	0.07	0.07	100.00	0.00	0.00	0.00	0.07	0.00	100.00
	Gilgit Baltistan	2.21	2.17	98.24	0.04	1.76	0.00	2.17	0.03	98.44
	AJK	8.63	8.63	99.98	0.00	0.02	1.63	10.26	0.15	118.92
Total		6,903.28	6,429.48	93.14	473.80	6.86	473.80	6,903.28	100	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

- : Value is zero; 0.00 : Amount in less than 5.0 million

“Gross disbursements” mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.”

“Place of Disbursements” refers to the place from where the funds are being issued by scheduled banks to the borrowers.

“Place of Utilization” refers to the place where the funds are being utilized by borrower.

3.18 Province/Region and place of Disbursement & Utilization

(Billion Rupees)							
Place of disbursement	Place of Utilization	Jul-Dec 2014		Jan-Jun 2015		Jul-Dec 2015	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,096.09	95.98	2,448.84	96.09	2,572.87	95.65
	Sindh	37.68	1.73	61.05	2.40	60.08	2.23
	KPK	5.96	0.27	8.19	0.32	10.50	0.39
	Balochistan	-	-	0.01	..	-	-
	Islamabad	43.98	2.01	28.05	1.10	44.94	1.67
	AJK	0.07	-	2.23	0.09	1.48	0.05
Punjab Total		2,183.79	100.00	2,548.37	100.00	2,689.86	100.00
Sindh	Punjab	139.48	4.03	136.63	4.21	205.42	5.62
	Sindh	3,144.63	90.87	3,021.87	93.10	3,334.59	91.20
	KPK	33.11	0.96	21.62	0.67	23.37	0.64
	Balochistan	41.80	1.21	30.92	0.95	36.55	1.00
	Islamabad	101.65	2.94	34.83	1.07	56.28	1.54
	FATA	-	-	-	-	-	-
	AJK	0.01	-	0.02	-	0.11	..
Sindh Total		3,460.69	100.00	3,245.90	100.00	3,656.32	100.00
KPK	Punjab	0.05	0.02	0.07	0.03	0.04	0.11
	Sindh	-	-	-	-	-	-
	KPK	289.59	99.97	205.84	99.97	34.18	99.89
	Islamabad	0.03	0.01	-	-	-	-
	FATA	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
KPK Total		289.67	100.00	205.91	100.00	34.21	100.00
Balochistan	Punjab	-	-	-	-	-	-
	Sindh	0.01	0.15	0.01	0.09	-	-
	Balochistan	8.34	99.85	8.08	99.91	8.55	100.00
	Islamabad	-	-	-	-	-	-
Balochistan Total		8.35	100.00	8.09	100.00	8.55	100.00
Islamabad	Punjab	23.26	5.23	29.58	5.47	27.00	5.36
	Sindh	2.98	0.67	0.09	0.02	3.77	0.75
	KPK	6.58	1.48	9.65	1.78	4.15	0.82
	Balochistan	0.04	0.01	0.01	..	0.02	..
	Islamabad	411.55	92.59	501.73	92.72	468.43	93.05
	Gilgit-Baltistan	-	-	..	..	..	..
	AJK	0.08	0.02	0.05	0.01	0.05	0.01
Islamabad Total		444.48	100.00	541.11	100.00	503.43	100.00
FATA	FATA	0.07	100.00	0.15	100.00	0.07	100.00
FATA Total		0.07	100.00	0.15	100.00	0.07	100.00
Gilgit-Baltistan	Punjab	2.11	100.00	2.30	100.00	-	-
	Islamabad	-	-	-	-	0.04	1.76
	Gilgit-Baltistan	-	-	-	-	2.17	98.24
Gilgit-Baltistan Total		2.11	100.00	2.30	100.00	2.21	100.00
AJK	Punjab	0.03	0.26	-	-	-	-
	Sindh	-	-	-	-	..	0.02
	KPK	-	-	-	-	-	-
	AJK	11.68	99.74	8.76	100.00	8.63	99.98
AJK Total		11.71	100.00	8.76	100.00	8.63	100.00
Grand Total		6,400.88		6,560.59		6,903.28	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

3.19 Province/Region and Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jul-Dec 2014		Jan-Jun 2015		Jul-Dec 2015	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,096.09	92.79	2,448.84	93.64	2,572.87	91.72
	Sindh	139.48	6.17	136.63	5.22	205.42	7.32
	KPK	0.05	..	0.07	..	0.04	..
	Balochistan	-	-	-	-	-	-
	Islamabad	23.26	1.03	29.58	1.13	27.00	0.96
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	0.03	..	..	..	-	-
Punjab Total		2,258.90	100.00	2,615.12	100.00	2,805.33	100.00
Sindh	Punjab	37.68	1.18	61.05	1.98	60.08	1.77
	Sindh	3,144.63	98.72	3,021.87	98.02	3,334.59	98.12
	KPK	..	..	-	-	-	-
	Balochistan	0.01	..	0.01	..	-	-
	Islamabad	2.98	0.09	0.09	..	3.77	0.11
Sindh Total		3,185.31	100.00	3,083.02	100.00	3,398.45	100.00
KPK	Punjab	5.96	1.78	8.19	3.34	10.50	14.54
	Sindh	33.11	9.88	21.62	8.81	23.37	32.37
	KPK	289.59	86.38	205.84	83.91	34.18	47.34
	Islamabad	6.58	1.96	9.65	3.93	4.15	5.75
	AJK	-	-	-	-	-	-
KPK Total		335.24	100.00	245.30	100.00	72.19	100.00
Balochistan	Punjab	..	0.01	0.01	0.03	-	-
	Sindh	41.80	83.30	30.92	79.24	36.55	81.01
	Balochistan	8.34	16.61	8.08	20.70	8.55	18.95
	Islamabad	0.04	0.08	0.01	0.02	0.02	0.04
Balochistan Total		50.17	100.00	39.02	100.00	45.12	100.00
Islamabad	Punjab	43.98	7.89	28.05	4.97	44.94	7.88
	Sindh	101.65	18.24	34.83	6.17	56.28	9.87
	KPK	0.03	0.01	..	..	-	-
	Balochistan	..	..	-	-	-	-
	Islamabad	411.55	73.86	501.73	88.86	468.43	82.25
	Gilgit-Baltistan	..	..	-	-	0.04	0.01
	AJK	..	..	-	-	-	-
Islamabad Total		557.22	100.00	564.61	100.00	569.69	100.00
FATA	Sindh	-	-	..	0.13	-	-
	KPK	-	-	-	-	-	-
	FATA	0.07	100.00	0.15	99.87	0.07	100.00
FATA Total		0.07	100.00	0.15	100.00	0.07	100.00
Gilgit Baltistan	Punjab	-	-	-	-	..	0.06
	Islamabad	-	-	..	0.02	..	0.14
	FATA	-	-	-	-	-	-
	Gilgit Baltistan	2.11	100.00	2.30	99.98	2.17	99.80
Gilgit-Baltistan Total		2.11	100.00	2.30	100.00	2.17	100.00
AJK	Punjab	0.07	0.59	2.23	20.16	1.48	14.37
	Sindh	0.01	0.08	0.02	0.18	0.11	1.12
	KPK	-	-	-	-	-	-
	Islamabad	0.08	0.68	0.05	0.45	0.05	0.44
	AJK	11.68	98.65	8.76	79.20	8.63	84.07
AJK Total		11.84	100.00	11.06	100.00	10.26	100.00
Grand Total		6,400.88		6,560.59		6,903.28	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

- : Value is zero; 0.00 : Amount in less than 5.0 million

3.20 Classification of Scheduled Banks' Investments in Securities and Shares

SECURITIES / SHARES	(End of Period: Million Rupees)			
	2012		2013	
	Jun.	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	493,252.4	622,729.9	720,936.0	743,493.0
(i) Prize Bonds	-	-	-	-
(ii) National Savings Schemes	-	-	-	-
(ii) Compensation Bonds	4,489.2	5,918.5	3,838.5	1,838.5
(vi) Federal Investment Bonds	-	-	-	-
(v) Pakistan Investment Bonds	488,763.2	616,811.4	717,097.5	741,654.5
(vii) Un-classified	-	-	-	-
B. TREASURY BILLS	1,916,027.9	2,519,713.8	2,604,250.2	2,713,794.6
C. FOREIGN SECURITIES AND SHARES	76,298.8	91,605.3	103,017.1	104,789.2
D. OTHERS:	787,809.3	756,719.4	785,505.1	716,921.0
1. Shares :	255,194.0	228,138.7	233,412.0	270,764.6
(i) Financial Institutions	8,460.2	17,121.5	8,028.6	15,191.3
(ii) Public Sector Enterprises	10,814.2	10,197.2	11,345.2	16,828.8
(iii) Private Sector	235,919.6	200,820.0	214,038.2	238,744.5
2. Debentures :	431.7	417.1	413.4	397.7
(i) Financial Institutions	0.8	0.8	0.8	0.8
(ii) Public Sector Enterprises	329.5	329.5	329.5	319.7
(iii) Private Sector	101.4	86.8	83.1	77.2
3. National Investment Trust (Unit)	6,496.4	6,951.7	6,463.0	2,043.2
4. Participation Term Certificates	96.7	89.8	89.8	311.1
5. Term Finance Certificate (TFC's)	71,481.3	70,190.9	63,054.8	60,344.0
6. Sukuk	363,746.5	393,448.2	433,021.8	339,912.2
7. Certificate of Investment (COI's)	1,809.2	1,538.1	3,089.0	959.5
8. Modaraba Certificate	60,104.5	42,186.4	399.6	33,960.6
9. Mutual Funds	399.6	399.6	26,627.2	357.6
10. Others	28,049.4	13,358.9	18,934.4	7,870.6
TOTAL	3,273,388.4	3,990,768.4	4,213,708.4	4,278,997.8

3.20 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2014		2015
	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	2,125,727.2	2,640,857.0	3,017,006.1
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	-	-	-
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	2,125,727.2	2,640,857.0	3,017,006.1
Un-classified	-	-	-
B. TREASURY BILLS	1,547,276.3	1,728,730.5	2,164,377.3
C. FOREIGN SECURITIES AND SHARES	140,184.4	97,653.5	104,955.0
D. OTHERS:	677,116.4	724,360.1	725,436.8
1. Shares :	251,971.4	289,379.6	278,501.3
(i) Financial Institutions	10,087.8	12,126.4	17,549.6
(ii) Public Sector Enterprises	18,930.0	20,523.5	16,235.2
(iii) Private Sector	222,953.6	256,729.7	244,716.5
2. Debentures :	237.7	235.5	217.0
(i) Financial Institutions	0.8	0.8	0.8
(ii) Public Sector Enterprises	163.7	163.7	163.7
(iii) Private Sector	73.2	71.0	52.5
3. National Investment Trust (Unit)	4,664.6	7,041.3	6,159.3
4. Participation Term Certificates	309.8	274.6	274.6
5. Term Finance Certificate (TFC's)	60,876.3	57,478.7	84,477.3
6. Sukuk	311,504.4	319,494.2	316,497.9
7. Certificate of Investment (COI's)	1,179.6	2,136.7	6,338.1
8. Modaraba Certificate	31,173.7	24,552.7	13,697.7
9. Mutual Funds	1,335.8	297.0	257.8
10. Others	13,863.2	23,469.7	19,015.8
TOTAL	4,490,304.3	5,191,601.1	6,011,775.2

3.20 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)			
SECURITIES / SHARES	Dec-2015		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	136,953.7	159,894.9	159,912.7
B. FEDERAL GOVERNMENT BONDS	3,240,949.7	3,182,282.5	3,317,097.7
(i) Prize Bonds	-	-	-
(ii) National Savings Schemes	-	-	-
(ii) Compensation Bonds	-	-	-
(vi) Federal Investment Bonds	-	-	-
(v) Pakistan Investment Bonds	3,240,949.7	3,182,282.5	3,317,097.7
(vii) Un-classified	-	-	-
C. TREASURY BILLS	2,537,577.9	2,558,116.2	2,538,751.0
D. FOREIGN SECURITIES AND SHARES	99,727.8	99,656.4	99,538.4
E. OTHERS:	736,949.0	637,019.4	763,713.7
1. Shares :	290,417.7	218,295.1	336,150.2
(i) Financial Institutions	19,187.8	14,876.5	19,446.9
(ii) Public Sector Enterprises	15,567.1	7,052.7	14,764.1
(iii) Private Sector	255,662.8	196,365.9	301,939.2
2. Debentures :	217.0	217.0	216.2
(i) Financial Institutions	0.8	0.8	-
(ii) Public Sector Enterprises	163.7	163.7	163.7
(iii) Private Sector	52.5	52.5	52.5
3. National Investment Trust (Unit)	8,401.7	7,476.7	8,404.8
4. Participation Term Certificates	241.5	241.5	241.5
5. Term Finance Certificate (TFC's)	91,082.2	91,191.8	91,560.4
6. Sukuk	314,949.5	288,862.8	292,763.1
7. Certificate of Investment (COI's)	5,888.1	5,888.1	5,888.1
8. Modaraba Certificate	16,276.3	15,369.7	19,016.4
9. Mutual Funds	250.9	250.9	250.9
10. Others	9,224.2	9,225.9	9,222.2
TOTAL	6,752,158.1	6,636,969.4	6,879,013.5

Note:-As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk.

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	948.6	3,287.0	1,650.7	31.5	8.6	9.8
(a) Business	943.2	3,287.0	1,632.1	-	-	-
(b) Other Foreign Constituents	5.4	-	18.6	31.5	8.6	9.8
B. Domestic Constituents:	195,929.2	193,579.5	208,400.6	217,583.5	223,994.4	223,098.8
I. Government:	6,625.8	5,551.0	1,339.9	16,628.1	8,550.6	1,151.9
II. Public Sector Enterprises:	20,265.5	19,823.6	14,961.3	15,591.9	26,126.2	9,839.1
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-
(b) Mining and Quarrying	67.0	-	-	-	-	-
(c) Manufacturing	54.6	60.3	3.1	-	668.6	854.6
(d) Construction	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	989.9	989.9	2,389.9	2,654.0	700.0	2,337.0
(f) Commerce:	19,149.2	17,535.5	8,563.3	4,196.3	19,757.6	6,647.5
1. Export Bills :	6,968.0	4,857.2	4,160.7	1,625.0	5,728.5	3,336.8
i. Cotton Raw	-	5.0	-	-	-	-
ii. Rice	1,857.7	2,393.6	2,497.9	-	-	41.8
iii. Cotton Textiles (Local)	155.6	378.9	98.9	-	-	-
iv. Cement & Cement products	-	-	-	-	-	-
v. Petroleum & Petroleum products	1,268.4	1,907.7	1,299.7	1,625.0	5,728.5	3,295.0
vi. Machinery & Transport Equipments	3,488.6	-	-	-	-	-
vii. Other Export Bills	197.7	172.0	264.1	-	-	-
2. Imports Bills Payable in Pakistan	10,587.8	10,709.7	3,093.0	-	7,897.4	2,094.7
3. Inland Bills (to include Local Bills)	1,593.4	1,968.6	1,309.7	2,571.3	6,131.6	1,216.0
4. Non-Bank Financial Companies	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	9.5	-	-
(h) Services	-	-	0.2	-	-	-
(i) Other Public Sector Enterprises	4.8	1,237.9	4,004.8	8,732.0	5,000.0	-
III. Private Sector (Business):	166,711.3	159,907.1	187,230.0	185,283.6	185,858.8	211,095.7
(a) Agriculture, Forestry ,Hunting & Fishing	7,722.6	11,088.2	9,713.0	12,340.1	5,503.9	1,153.9
1. Primary Products :	7,523.6	10,937.0	9,437.6	12,329.9	5,400.0	1,143.5
i. Cotton	1,503.7	6,236.7	6,995.7	9,973.9	3,709.9	239.5
ii. Rice	2,649.3	1,434.7	531.8	687.3	507.3	655.6
iii. Sugarcane	-	26.5	58.6	78.0	2.9	-
iv. Tobacco	0.3	0.3	-	-	-	-
v. Other Primary Products	3,370.2	3,238.8	1,851.5	1,590.7	1,180.0	248.3
(b). Other Agriculture, Forestry, Hunting and Fishing	199.0	151.2	275.4	10.2	103.9	10.5

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
2. Mining and Quarrying	578.9	44.9	5.5	1.5	183.7	520.9
3. Manufacturing	24,847.4	35,960.5	41,380.1	45,864.0	70,602.0	89,156.2
4. Construction	26.8	139.9	32.5	40.2	5,023.5	4,152.4
5. Electricity, Gas, Water & Sanitary Services	2,156.7	-	-	2,727.0	8,726.5	16,113.4
6. Commerce:	129,514.3	107,774.6	134,265.4	117,695.9	81,298.5	89,475.8
(a). Export Bills-Traditional Export	52,226.5	38,246.9	33,215.1	43,506.5	35,557.7	39,518.9
i. Wool & Goat Hair	44.7	180.7	145.5	160.5	124.3	50.2
ii. Hides & Skins	-	11.3	7.1	22.8	14.6	55.1
iii. Cotton Textiles (Local)	37,362.2	24,985.9	22,077.9	29,491.9	24,712.1	28,638.6
iv. Cotton Yarn (Local)	14,156.9	12,534.0	10,353.1	13,196.0	9,721.4	10,310.4
v. Sports Goods	160.1	185.1	278.2	467.0	633.1	251.6
vi. Surgical Instruments	502.5	350.0	353.3	168.3	352.1	212.9
(b). Export Bills-Non-Traditional Exports	27,935.5	27,815.3	38,558.5	23,534.7	14,677.0	13,433.9
i. Brassware & Handicrafts	-	9.0	44.3	29.8	67.0	6.7
ii. Carpets & Rugs	1,726.0	115.6	102.0	32.4	36.0	243.1
iii. Footwear & Leather goods	2,441.4	2,279.2	2,817.8	1,725.4	2,133.5	3,223.2
iv. Handloom products, Towels & Hosiery	1,330.5	1,070.6	741.7	1,206.9	1,408.7	798.0
v. Readymade Garments	6,332.9	8,132.5	15,541.0	9,213.0	8,140.7	5,774.6
vi. Electrical goods (Cable & Wire RA)	189.1	3,183.4	5,102.7	524.5	185.6	927.7
vii. Other Export Bills	15,915.7	13,025.1	14,209.0	10,802.7	2,705.5	2,460.7
(c). Import Bills Payable in Pakistan	30,450.2	20,633.5	31,717.3	20,031.5	12,701.5	23,430.6
(d). Inland Bills (to include Local Bills)	13,054.9	15,021.4	23,047.8	23,378.1	15,859.0	13,058.7
(e). Non-Bank Financial Companies	-	-	-	139.9	-	-
(f). Other Foreign Bills (clean outward)	5,847.1	6,057.5	7,726.7	7,105.2	2,503.2	33.8
7. Transport, Storage & Communication	-	473.5	147.4	1,103.5	1,964.7	3,624.4
8. Services	31.7	450.2	33.6	122.6	625.9	2,317.4
9. Other Private (Business)	1,833.0	3,975.4	1,652.4	5,388.7	11,930.2	4,581.2
IV. Trust Funds and Non-Profit Institutions	29.1	-	-	2.1	-	-
V. Others	2,297.6	8,297.8	4,869.4	77.8	3,458.8	1,012.1
TOTAL	196,877.8	196,866.5	210,051.3	217,615.0	224,002.9	223,108.6

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2015			
	Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	6	26.1	72	7.8
(a) Business	1	13.4	-	-
(b) Other Foreign Constituents	5	12.7	72	7.8
B. Domestic Constituents:	19,570	201,396.4	17,932	171,832.2
I. Government:	5	868.2	6	241.4
II. Public Sector Enterprises:	41	8,044.7	79	11,314.1
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	1	864.1	-	-
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	11	3,753.0	12	8,568.0
(f) Commerce:	29	3,427.6	21	416.2
1. Export Bills :	25	3,257.5	1	26.8
i. Cotton Raw	-	-	-	-
ii. Rice	-	-	-	-
iii. Cotton Textiles (Local)	-	-	-	-
iv. Cement & Cement products	-	-	-	-
v. Petroleum & Petroleum products	25	3,257.5	1	26.8
vi. Machinery & Transport Equipments	-	-	-	-
vii. Other Export Bills	-	-	-	-
2. Imports Bills Payable in Pakistan	1	54.6	19	11.9
3. Inland Bills (to include Local Bills)	3	115.4	1	377.5
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-
(h) Services	-	-	-	-
(i) Other Public Sector Enterprises	-	-	46	2,330.0
III. Private Sector (Business):	18,645	192,247.3	17,847	160,276.7
1. Agriculture, Forestry ,Hunting & Fishing	152	1,009.4	27	326.0
(a). Primary Products :	126	710.0	25	261.3
i. Cotton	11	49.7	3	107.9
ii. Rice	75	356.2	22	153.4
iii. Sugarcane	3	3.0	-	-
iv. Tobacco	-	-	-	-
v. Other Primary Products	37	301.1	-	-
(b). Other Agriculture, Forestry, Hunting and Fishing	26	299.5	2	64.7

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

(End of Period : Million Rupees)

ECONOMIC GROUPS	2015			
	Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	37	737.4	64	502.5
3. Manufacturing	11,894	121,505.2	13,892	120,801.0
4. Construction	164	1,593.2	153	1,500.3
5. Electricity, Gas, Water & Sanitary Services	204	11,189.4	92	9,798.4
6. Commerce:	5,031	47,963.5	2,419	15,972.0
(a). Export Bills-Traditional Export	2,717	21,617.1	1,227	7,265.7
i. Wool & Goat Hair	9	117.0	1	2.6
ii. Hides & Skins	2	3.9	-	-
iii. Cotton Textiles (Local)	1,626	15,822.7	813	6,313.9
iv. Cotton Yarn (Local)	958	5,159.2	340	511.6
v. Sports Goods	78	422.7	59	381.8
vi. Surgical Instruments	44	91.7	14	55.7
(b). Export Bills-Non-Traditional Exports	840	6,176.3	571	3,505.2
i. Brassware & Handicrafts	-	-	-	-
ii. Carpets & Rugs	-	-	-	-
iii. Footwear & Leather goods	220	2,507.3	32	294.5
iv. Handloom products, Towels & Hosiery	75	286.0	46	158.5
v. Readymade Garments	320	1,885.2	263	1,321.3
vi. Electrical goods (Cable & Wire RA)	-	-	-	-
vii. Other Export Bills	225	1,497.8	230	1,730.9
(c). Import Bills Payable in Pakistan	1,054	11,365.0	478	4,763.6
(d). Inland Bills (to include Local Bills)	400	8,624.8	139	399.1
(e). Non-Bank Financial Companies	1	27.0	-	-
(f). Other Foreign Bills (clean outward)	19	153.3	4	38.5
7. Transport, Storage & Communication	786	4,320.8	23	3,722.6
8. Services	68	335.5	25	2,685.7
9. Other Private (Business)	309	3,593.0	1,152	4,968.2
IV. Trust Funds and Non-Profit Institutions	-	-	-	-
V. Others	879	236.3	-	-
TOTAL	19,576	201,422.5	18,004	171,840.1

3.22 Co-operative Banks' Liabilities and Assets

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

3.22 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2013	2014		2015	
	Dec.	Jun.	Dec	Jun.	Dec
LI A B I L I T I E S					
Paid-up Capital	522,352	2,022,424	2,022,443	2,022,457	2,022,475
Reserves	9,831,510	5,306,093	5,384,972	5,389,040	5,340,091
Demand Deposits:	4,649,868	4,868,566	5,085,582	3,207,693	5,303,493
Time Deposits:	4,359,409	3,797,905	4,154,252	6,318,196	4,050,580
Borrowings from:	556,290	503,878	503,878	503,878	503,878
(a) State Bank of Pakistan	17,072	10,287	10,287	10,287	10,287
(b) Other Banks	539,218	493,591	493,591	493,591	493,591
Head Office & Inter-Bank Adjustment	486,830	7,210,257	7,587,277	7,363,684	7,843,755
Contingent Liabilities as per contra	3,367,139	2,867,157	3,001,905	3,055,800	3,100,888
Other Liabilities	12,742,070	11,269,323	7,024,670	7,810,194	7,644,862
TOTAL LIABILITIES / ASSETS	36,515,468	37,845,603	34,764,979	35,670,942	35,810,022
ASSETS					
Cash and Balances :	6,095,658	4,874,755	4,887,374	4,996,814	4,662,575
(a) Notes, Coins and Silver	887,451	545,024	689,122	614,610	800,321
(b) Balances with State Bank of Pakistan	838,524	866,335	860,292	893,189	948,456
(c) Balances with other Banks	4,369,683	3,463,396	3,337,960	3,489,015	2,913,798
Loans and Advances to:	11,613,534	12,084,494	12,593,730	13,304,263	13,343,381
Bill Purchased & Discounted:	184	184	184	184	184
Investment in Securities and Shares:	1,574,578	2,215,047	2,397,971	1,962,816	2,244,314
(a) Federal Government	1,224,069	1,864,013	1,968,374	1,483,331	1,765,557
(i) Treasury Bills	1,224,069	1,364,013	966,304	481,261	767,953
(ii) Investment Bonds	-	500,000	1,002,070	1,002,070	997,604
(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	253,851	254,376	332,939	382,827	382,099
(f) Others	93,073	93,073	93,073	93,073	93,073
Bank Premises	4,609,128	4,657,813	4,661,584	4,662,330	4,671,230
Head Office and Inter-Bank Adjustment	2,766,235	2,404,276	2,404,276	1,917,446	1,917,446
Contingent Assets as per contra	3,367,139	2,867,157	3,001,905	3,055,800	3,100,888
Other Assets	6,489,012	8,741,877	4,817,955	5,771,289	5,870,004

3.23 Classification of Co-operative Banks' Deposits by Type of Accounts

(End of Period: Thousand Rupees)													
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS							All DEPOSITS	
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total		
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	
December													
No. of A/Cs.	78,229	4,909	6,879	205,265	256	3,389	3,788	2,187	6,016	3,857	19,493	314,775	
Amount	2,164,229	84,023	44,241	5,021,665	6,135	220,353	603,962	102,750	576,489	185,430	1,695,119	9,009,277	
2014													
June													
No. of A/Cs.	70,756	4,982	6,585	175,925	-	141	2,830	2,960	2,454	9,683	18,068	276,316	
Amount	2,345,804	100,427	38,675	4,462,946	-	3,532	186,583	610,976	109,952	807,576	1,718,619	8,666,471	
December													
No. of A/Cs.	66,922	4,479	3,632	176,180		147	3,634	3,987	1,694	12,581	22,043	273,256	
Amount	2,225,451	74,951	152,743	4,912,433	-	6,511	232,369	779,639	99,334	756,403	1,874,256	9,239,834	
2015													
June													
No. of A/Cs.	67,344	4,510	4,021	178,537	-	155	3,651	4,019	1,759	12,694	22,278	276,690	
Amount	2,263,462	75,387	382,589	4,828,623	-	5,848	234,869	815,006	100,538	819,567	1,975,828	9,525,889	
December													
No. of A/Cs.	64,404	4,506	3,271	175,844	-	147	3,200	3,985	1,699	12,023	21,054	269,079	
Amount	2,310,888	74,685	71,116	5,139,189	-	6,198	234,800	688,623	100,288	728,286	1,758,195	9,354,073	

3.24 Classification of Co-operative Banks' Deposits by Category of Deposits Holders

(End of Period: Thousand Rupees)								
CATEGORY OF DEPOSITORS	2012		2013		2014		2015	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Govt. and Govt. Agencies	2,255	3,171	6,514	5,287	5,501	5,211	5,479	5,251
II. Business:	661,862	725,443	641,249	731,173	725,779	843,346	825,712	828,355
1 Agriculture, Forestry, Hunting and Fishing	127	-	-	-	127	127	127	127
2 Manufacturing	1,038	6,424	4,098	7,976	13,395	17,181	15,036	14,185
3 Construction	1,672	2,949	5,314	10,532	14,483	18,022	17,311	-
4 Commerce	-	-	-	-	-	-	-	-
5 Other Business	659,025	716,070	631,837	712,665	697,774	808,016	793,238	814,043
								-
III. Trust Funds, Non-Profit Institutions and others	64,331	48,169	51,954	86,652	98,327	118,446	98,016	84,586
IV. Personal	6,325,611	6,276,377	5,872,748	6,658,319	6,290,559	6,548,204	6,570,254	6,555,233
V. Others	830,149	1,288,358	1,133,995	1,527,846	1,546,305	1,724,627	2,026,428	1,880,648
TOTAL	7,884,208	8,341,518	7,706,460	9,009,277	8,666,471	9,239,834	9,525,889	9,354,073

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

ECONOMIC GROUPS		(End of Period: Thousand Rupees)							
		2012		2013		2014		2015	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A.	Agriculture, Forestry, Hunting and Fishing	11,291,998	10,939,426	10,644,086	10,377,044	10,369,057	10,939,652	11,203,675	11,535,656
B.	Mining and Quarrying	-	-	-	-	-	-	-	-
C.	Manufacturing	8,968	11,500	8,968	8,838	943	943	943	943
D.	Construction	-	-	-	-	-	-	-	-
E.	Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i)	Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii)	Water and Sanitary Services	-	-	-	-	-	-	-	-
F.	Commerce	9,578	8,496	9,578	9,578	9,578	9,578	9,578	9,578
G.	Transport, Storage and Communication	56,432	55,166	56,424	56,432	56,432	56,432	56,432	56,432
H.	Services	-	-	-	-	-	-	-	-
I.	Employees and activities not adequately described	363,621	348,860	330,172	310,949	296,445	307,193	303,690	323,124
J.	Others	476,648	421,862	922,126	850,693	1,352,039	1,279,932	1,729,945	1,417,648
TOTAL		12,207,245	11,785,310	11,971,354	11,613,534	12,084,494	12,593,730	13,304,263	13,343,381

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

(End of Period: Thousand Rupees)

SECURITIES	2012		2013		2014		2015	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	56,270	55,472	51,803	2,110	2,110	2,110	2,110	2,110
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	1,932	2,730	6,391	56,092	56,092	56,092	56,092	56,092
E. Real Estate:	268,131	259,131	258,191	259,131	259,131	259,131	259,131	259,131
(i) Land & Building	-	-	-	-	-	-	-	-
(ii) Agricultural Land	268,131	259,131	258,191	259,131	259,131	259,131	259,131	259,131
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	-	-	-	-	-	-	-	-
G. Others :	11,880,912	11,467,977	11,654,969	11,296,201	11,767,161	12,276,397	12,986,930	13,026,048
(i) Other Secured Advance	5,750,226	5,381,621	5,288,480	4,963,524	5,528,976	5,467,205	6,026,089	6,373,232
(ii) Advances Secured by Guarantee(s)	62,232	81,528	275,139	2,134,752	46,180	86,109	2,197,081	2,213,558
(iii) Clean Advances and advances against personal Securities	6,068,454	6,004,828	6,091,350	4,197,925	6,192,005	6,723,083	4,763,760	4,439,258
TOTAL	12,207,245	11,785,310	11,971,354	11,613,534	12,084,494	12,593,730	13,304,263	13,343,381

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

(End of Period : Thousand Rupees)						
SECURITIES / SHARES	2012	2013		2014		2015
	Dec.	Jun.	Dec.	June	Dec.	Jun
A. Federal Government Securities	575,360	569,371	1,224,069	1,864,013	1,968,374	1,483,331
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	575,360	569,371	1,224,069	1,364,013	966,304	481,261
Investment Bonds	-	-	-	500,000	1,002,070	1,002,070
B. Local Bodies Bonds	34	34	34	34	34	34
C. Shares	157,988	204,856	257,402	257,927	336,490	386,378
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	154,437	201,305	253,851	254,376	332,939	382,827
D. Others*	93073	93073	93,073	93,073	93,073	93,073
TOTAL	826,455	867,334	1,574,578	2,215,047	2,397,971	1,962,816

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

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

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2015		
	Dec		
	Book Value	Face Value	Market Value
A. Federal Government Securities	1,765,557	1,802,070	1,765,557
National Savings Schemes			
Treasury Bills	767,953	800,000	767,953
Investment Bonds	997,604	1,002,070	997,604
B. Local Bodies Bonds	34	34	34
C. Shares	385,650	48,786	385,650
Co-operative Banks/ Institutions	3,551	3,551	3,551
Other Enterprises	382,099	45,235	382,099
D. Others	93,073	93,073	93,073
TOTAL	2,244,314	1,943,963	2,244,314

3.28 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		
2010												
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	
Dec.	-	0.35	-	2.60	6.00	8.50	3.20	0.22	0.55	2.18	1.74	
2014												
Jun.	-	1.99	-	3.25	-	7.25	1.57	0.32	1.35	2.70	2.03	
Dec.	-	0.27	-	3.60	-	8.00	3.01	2.12	0.76	2.58	2.39	
2015												
Jun.	-	0.23	-	2.27	-	5.50	2.14	1.69	0.61	2.20	1.55	
Dec.	-	0.18	-	2.14		5.00	1.95	0.83	0.53	1.51	1.41	

3.29 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
2010								
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
Dec.	4.08	-	-	3.27	8.45	-	11.99	11.87
2014								
Jun.	4.08	-	-	3.27	8.45	-	12.41	12.28
Dec.	4.08	-	-	3.27	8.45	-	12.41	12.29
2015								
Jun.	4.08	-	-	3.27	8.45	-	12.57	12.45
Dec.	4.08			3.27	8.45		12.49	12.37

3.30 Scheduled Banks' Deposits by Rates of Interest

RATE OF RETURN	(Million Rupees)					
	2013		2014		2015	
	Jun.	Dec	Jun.	Dec	Jun	Dec
0.00	405,009.5	449,881.9	497,478.4	375,203.1	451,471.5	497,535.0
0.25*	128,479.4	155,927.3	132,098.9	212,820.5	190,184.7	186,360.3
0.50*	26,591.0	35,911.7	36,848.2	35,354.4	57,584.0	88,555.7
0.75*	3,969.5	7,020.6	3,426.2	4,609.5	88,951.4	33,152.4
1.00	22,824.2	17,628.2	45,453.6	58,228.9	42,448.1	50,477.2
1.25	7,773.9	6,011.5	8,514.8	7,999.3	17,089.0	74,003.8
1.50	21,092.5	23,827.9	13,481.8	57,075.0	44,424.7	17,930.3
1.75	9,080.2	1,825.2	1,452.6	1,355.9	828.0	3,233.6
2.00	2,283.5	5,227.5	3,381.5	17,628.3	11,199.5	14,926.2
2.25	763.4	745.7	441.1	409.1	56.6	75.0
2.50	3,590.4	2,523.0	1,580.3	1,688.3	1,796.8	1,338.4
2.75	1,541.0	629.3	145.4	356.2	32.8	247.1
3.00	600.6	978.0	492.1	18,668.5	1,073.3	1,691.7
3.25	99.9	325.9	-	795.3	213.0	2,147.3
3.50	1.8	796.9	-	2,985.6	67.7	1,878.7
3.75	-	141.1	-	399.6	-	-
4.00	333.9	4,988.8	-	488.5	-	-
4.25	49.8	87.7	-	1,184.5	-	-
4.50	-	18,584.8	-	-	-	-
4.75	-	173.6	-	-	-	-
5.00	-	1,285.2	-	301.4	-	-
5.25	-	-	-	2,533.7	-	-
5.50	-	-	-	-	-	-
5.75	-	-	-	-	-	-
6.00	-	-	-	-	-	-
6.25	-	-	-	-	-	-
6.50	-	-	-	0.7	-	-
6.75	-	-	-	-	-	-
7.00	-	-	-	-	-	-
7.25	0.6	-	-	-	-	-
7.50	-	-	-	-	-	-
7.75	-	-	-	-	-	-
8.00	-	-	-	-	-	-
8.25	-	-	-	-	-	-
8.50	-	-	-	-	-	-
8.75	-	-	-	-	-	-
9.00	-	-	-	-	-	-
9.25	-	-	-	-	-	-
9.50	-	-	-	-	-	-
9.75	-	-	-	-	-	-
10.00	-	-	-	-	-	-
10.25	-	-	-	-	-	-
10.50	-	-	-	-	-	-
10.75	-	-	-	-	-	-
11.00	-	-	-	-	-	-
Over 11.00	-	-	-	-	-	-
Total	634,085.1	734,521.8	744,794.9	800,086.3	907,420.9	973,552.7

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

RATE OF RETURN	(Million Rupees)					
	2013		2014		2015	
	Jun.	Dec	Jun.	Dec	Jun.	Dec
0.00	1,908,752.4	2,027,373.1	2,505,822.5	2,317,288.4	2,708,079.8	2,603,157.6
0.25*	1,353.1	5,084.0	216.0	21,965.5	22,723.0	32,486.8
0.50*	0.2	1,515.5	3,469.7	2,372.6	3,544.6	13,638.8
0.75*	-	11.8	5.1	58.7	125.8	-
1.00	848.0	4.8	17.5	-	35.2	-
1.25	550.3	599.7	1,052.5	-	1,616.0	1,123.9
1.50	673.7	826.1	1,141.6	905.2	421.5	129.7
1.75	1,339.6	6,113.1	-	-	-	-
2.00	1.0	2.8	-	11.8	-	16,660.6
2.25	-	-	-	-	-	2,097.2
2.50	-	5.1	-	-	10,559.3	9,102.9
2.75	-	-	-	-	-	90,357.7
3.00	643.3	18.0	682.9	3,787.7	9,840.4	29,124.2
3.25	900.1	-	859.5	11,338.4	16,146.8	19,026.5
3.50	52,446.6	21,118.2	25,699.4	63,178.9	77,766.0	94,985.8
3.75	5,914.0	1,729.0	3,176.5	1,149.3	12,501.6	33,168.8
4.00	11,015.1	5,402.5	211.3	9,264.9	38,304.1	1,986,849.2
4.25	97.4	3,414.2	11,903.0	14,677.3	21,073.5	251,733.6
4.50	154,703.3	119,869.6	215,126.8	192,335.4	1,615,828.5	352,762.9
4.75	761.1	3,954.2	3,700.0	4,714.9	253,040.0	248,888.4
5.00	153,841.9	161,853.8	183,590.9	221,497.6	1,071,723.7	940,888.8
5.25	2,778.6	17,566.8	5,773.7	8,666.1	78,073.9	84,478.3
5.50	21,031.6	18,392.3	32,097.0	36,937.1	156,382.6	247,139.8
5.75	2,251.0	22,974.6	8,033.7	6,981.2	53,024.5	106,372.8
6.00	1,763,482.1	139,561.1	54,572.0	92,457.3	343,068.2	215,506.1
6.25	301,609.4	21,922.9	117,179.6	123,326.2	209,251.4	47,632.5
6.50	380,669.9	33,626.8	17,634.6	2,582,681.9	238,289.6	235,279.0
6.75	156,566.9	16,367.1	31,080.1	196,453.3	119,445.2	55,223.9
7.00	179,081.1	2,558,677.1	2,454,144.8	590,439.3	631,729.4	340,576.9
7.25	77,741.0	290,600.0	315,666.6	86,576.1	71,608.9	87,020.0
7.50	53,785.4	386,189.9	357,210.3	101,335.3	34,859.2	42,132.0
7.75	67,839.5	69,064.0	78,932.6	32,441.1	13,635.1	40,665.6
8.00	237,617.1	136,134.1	104,312.3	85,863.3	69,922.7	86,064.9
8.25	52,844.2	41,474.0	34,323.4	53,979.1	37,445.5	11,687.6
8.50	486,195.0	203,516.1	171,186.8	160,346.1	68,950.1	21,237.6
8.75	52,490.5	123,868.0	104,814.5	104,340.2	71,639.9	37,227.0
9.00	56,474.9	72,928.2	103,380.0	102,105.1	48,375.0	20,320.1
9.25	46,507.7	65,540.4	74,642.0	65,471.1	19,417.4	6,922.1
9.50	38,266.1	58,143.8	64,496.5	102,900.2	23,105.0	3,510.1
9.75	47,262.9	28,579.5	42,372.2	46,423.2	5,304.1	940.7
10.00	29,067.1	45,535.2	47,072.2	53,499.0	35,294.3	1,739.8
10.25	18,362.2	14,467.0	17,289.0	15,908.8	5,009.6	558.6
10.50	31,105.3	23,722.7	42,249.6	13,468.8	5,985.1	10,995.8
10.75	18,208.1	24,353.2	11,878.6	6,733.2	233.0	58.1
11.00	27,300.2	11,602.7	27,017.7	18,972.0	2,411.5	1,126.3
Over-11.00	57,944.3	64,800.5	32,735.7	50,415.1	39,797.0	5,728.1
Total	6,500,323.2	6,848,503.4	7,306,770.1	7,603,266.6	8,245,588.1	8,436,327.0

*00.25 stands for 00.05 to 00.25

*00.50 stands for 00.30 to 00.50

*00.75 stands for 00.55 to 00.75

3.32 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

RATE OF RETURN	2012				2013			
	Jun.		Dec		Jun.		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	17,871.5	17,005.0	31,467.5	27,243.5	35,285.2	34,399.9	37,515.7	33,290.4
1.00*	384.0	384.0	527.3	527.3	1,111.5	1,111.5	3,120.9	3,120.9
2.00*	3,498.5	3,498.5	2,953.3	2,953.3	5,839.7	5,839.7	3,195.9	3,195.9
3.00*	9,751.5	9,751.5	8,392.9	8,392.9	13,226.1	13,226.1	10,749.7	8,503.5
3.25	1,158.8	1,158.8	281.6	281.6	18.2	18.2	-	-
3.50	945.9	945.9	619.6	619.6	384.9	384.9	226.0	226.0
3.75	142.8	142.8	511.6	511.6	11.2	11.2	26.5	26.5
4.00	4,498.7	4,498.7	8,443.8	8,443.8	7,202.3	7,202.3	7,314.9	7,314.9
4.25	509.4	509.4	192.5	192.5	6.9	6.9	119.2	119.2
4.50	183.0	183.0	157.6	157.6	151.0	151.0	88.8	88.8
4.75	484.7	484.7	66.8	66.8	95.7	95.7	67.0	67.0
5.00	1,586.1	1,586.1	940.5	940.5	458.0	458.0	429.2	429.2
5.25	141.1	141.1	180.2	180.2	-	-	3.9	3.9
5.50	228.1	228.1	92.9	92.9	92.9	92.9	136.7	136.7
5.75	10.3	10.3	-	-	-	-	-	-
6.00	700.6	700.6	687.6	687.6	172.0	23.8	1,618.0	1,618.0
6.25	-	-	-	-	-	-	103.8	103.8
6.50	119.5	119.5	-	-	160.1	160.1	-	-
6.75	-	-	-	-	-	-	-	-
7.00	3,504.4	1,233.6	1,259.0	1,259.0	291.7	291.7	1,161.8	1,161.8
7.25	-	-	-	-	-	-	6.3	6.3
7.50	240.3	240.3	19.5	19.5	-	-	0.8	0.8
7.75	0.1	0.1	-	-	-	-	-	-
8.00	962.8	962.8	868.5	868.5	199.3	199.3	46.5	46.5
8.25	243.5	243.5	-	-	-	-	-	-
8.50	10.3	10.3	379.6	379.6	1,731.4	1,731.4	98.4	98.4
8.75	-	-	2,737.0	2,737.0	745.2	745.2	-	-
9.00	32,390.5	28,311.8	10,763.7	9,696.9	19,310.2	18,243.4	19,038.9	17,873.9
9.25	-	-	7,371.6	7,371.6	4,497.6	4,497.6	1,804.6	1,804.6
9.50	-	-	12,881.9	12,881.9	5,333.4	5,333.4	6,627.6	6,627.6
9.75	85.7	85.7	5,150.1	4,671.8	127.8	127.8	1,201.8	1,201.8
10.00	109.0	109.0	3,973.3	3,973.3	2,857.5	2,857.5	8,125.5	8,125.5
10.25	1,005.1	1,005.1	2,833.2	2,833.2	781.3	781.3	4,658.6	4,658.6
10.50	5.5	5.5	8,751.8	1,491.7	2,260.3	2,123.7	2,474.3	2,474.3
10.75	761.6	761.6	1,464.8	1,464.8	580.7	438.6	326.7	190.1
11.00	11,353.6	11,353.6	5,519.2	5,472.3	8,038.0	6,005.1	36,294.4	24,295.2
11.25	-	-	3,086.9	3,086.9	2,380.4	2,380.4	5,036.5	4,911.0
11.50	241.8	241.8	1,118.6	1,118.6	3,132.6	3,132.6	5,227.4	5,227.4
11.75	142.0	142.0	241.5	241.5	2,485.8	2,485.8	809.2	809.2
12.00	11,601.1	11,601.1	20,085.3	17,085.3	36,043.0	24,722.7	42,890.7	36,659.9
12.25	3,889.2	3,889.2	1,592.7	1,592.7	5,010.8	5,010.8	720.4	720.4
12.50	2,691.4	2,691.4	3,475.4	3,475.4	5,077.2	5,077.2	4,338.7	4,338.7
12.75	5,838.0	5,838.0	7,998.2	2,812.6	2,380.8	2,380.8	2,710.3	2,710.3
13.00	18,259.9	11,124.5	12,134.7	11,976.0	4,447.6	4,447.6	16,179.0	8,746.2
13.25	2,275.2	2,275.2	1,807.7	1,807.7	2,129.5	2,129.5	1,311.6	1,311.6
13.50	5,220.1	5,220.1	2,997.1	2,883.0	1,367.8	1,367.8	2,170.3	2,170.3
13.75	1,537.9	1,289.6	847.7	649.4	1,886.6	1,886.6	1,345.0	1,345.0
14.00	19,269.4	18,220.6	9,923.0	9,304.3	11,152.7	10,176.3	13,682.7	12,706.2
14.25	1,486.9	1,486.9	1,299.5	1,299.5	1,292.5	1,292.5	1,021.1	1,021.1
14.50	12,110.5	5,299.9	7,264.1	671.0	1,167.1	1,167.1	1,005.1	1,005.1
14.75	4,306.4	4,306.4	1,254.0	1,254.0	639.3	639.3	2,754.4	2,754.4
15.00	30,933.1	30,933.1	15,128.5	15,128.5	13,274.4	13,132.5	17,699.5	17,699.5
15.25	1,627.4	1,627.4	622.3	622.3	94.5	94.5	539.0	539.0
15.50	11,734.9	11,734.9	10,560.8	10,556.4	7,612.4	7,612.4	14,964.6	14,964.6
15.75	1,965.0	1,965.0	876.2	876.2	426.2	426.2	1,445.4	1,445.4
16.00 & over	63,946.9	48,531.8	32,923.6	32,888.2	25,653.8	25,643.6	42,793.0	42,770.8
TOTAL	291,964.0	254,089.7	254,726.0	225,741.9	238,625.0	221,764.3	325,226.2	290,666.3

* 01.00 stands for 00.25 to 01.00

* 02.00 stands for 01.25 to 02.00

* 03.00 stands for 02.25 to 03.00

3.32 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2014				2015			
	Jun.		Dec		Jun.		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	24,004.7	24,004.7	24,017.6	24,017.6	21,327.7	21,327.8	25,157.9	24,252.8
1.00*	479.8	479.8	436.0	436.0	760.6	760.6	318.8	318.8
2.00*	7,580.7	7,580.7	7,106.5	7,106.5	4,923.9	4,923.9	4,614.3	4,614.3
3.00*	16,255.4	16,255.4	14,959.2	14,959.2	16,097.8	16,097.8	7,395.0	7,395.0
3.25	116.2	116.2	409.0	409.0	19.0	19.0	181.0	181.0
3.50	416.1	416.1	527.8	527.8	762.9	762.9	1,426.6	1,426.6
3.75	613.4	613.4	903.8	903.8	79.6	79.6	0.1	0.1
4.00	6,275.0	6,275.0	11,532.2	11,532.2	10,645.2	10,645.2	4,275.9	4,275.9
4.25	710.6	710.6	663.0	663.0	76.5	76.5	1,727.7	1,727.7
4.50	193.0	193.0	-	-	1,838.0	1,838.0	931.8	931.8
4.75	35.6	35.6	12.7	12.7	34.2	34.2	239.7	239.7
5.00	324.6	324.6	1,270.6	1,270.6	722.2	722.2	2,170.1	2,170.1
5.25	42.2	42.2	1,197.9	1,197.9	120.0	120.0	-	-
5.50	173.3	173.3	735.5	735.5	1,166.4	1,166.4	92.9	92.9
5.75	35.0	35.0	-	-	117.1	117.1	135.4	135.4
6.00	1,700.5	1,700.5	3,224.1	3,224.1	9,707.1	9,707.1	4,196.6	4,196.6
6.25	175.7	175.7	145.5	145.5	369.4	369.4	226.0	226.0
6.50	-	-	296.2	296.2	616.2	616.2	10,681.7	10,681.7
6.75	-	-	-	-	1,424.9	1,424.9	3,330.6	3,330.6
7.00	1,158.3	1,158.3	1,705.9	1,705.9	14,758.4	14,758.4	18,949.5	9,539.3
7.25	-	-	-	-	5,240.4	5,240.4	46.7	46.7
7.50	126.9	126.9	6,422.1	6,422.1	1,567.9	1,567.9	839.9	839.9
7.75	-	-	-	-	4,776.5	4,776.5	262.1	262.1
8.00	431.2	431.2	1,086.3	1,086.3	1,624.6	1,624.6	13,551.6	2,053.7
8.25	414.2	414.2	-	-	5,026.8	5,026.8	147.8	147.8
8.50	5.7	5.7	12.7	12.7	766.8	766.8	6,529.3	6,529.3
8.75	-	-	-	-	5,074.4	5,074.4	226.7	226.7
9.00	15,607.7	14,541.0	6,683.2	5,616.5	13,908.0	5,301.9	13,175.0	13,164.4
9.25	270.8	270.8	769.6	769.6	811.1	810.4	2,742.2	2,742.2
9.50	6,930.7	6,930.7	1,378.5	1,378.5	4,828.8	4,828.8	1,717.2	1,717.2
9.75	12.8	12.8	1,357.5	1,357.5	495.4	495.4	151.4	151.4
10.00	1,102.3	1,102.3	4,186.2	4,186.2	5,662.6	5,662.6	11,283.3	11,283.3
10.25	10,317.6	10,317.6	20,337.4	20,337.4	476.9	476.9	574.7	574.7
10.50	503.3	503.3	3,280.7	3,280.7	408.3	408.3	101.6	101.6
10.75	2,334.5	2,334.5	13,336.8	5,287.1	524.1	524.1	272.5	272.5
11.00	16,189.1	16,189.1	4,647.9	4,647.9	18,770.5	11,798.2	5,517.1	5,517.1
11.25	12,538.9	4,112.8	1,573.6	1,573.6	441.3	441.3	2,999.6	2,999.6
11.50	758.4	758.4	1,837.4	1,837.4	1,390.5	1,390.5	654.7	654.7
11.75	139.8	139.8	6,273.9	6,273.9	49.1	49.1	93.7	93.7
12.00	15,139.4	14,842.7	19,554.8	10,206.2	38,726.0	28,326.6	36,284.4	25,885.0
12.25	2,706.1	2,706.1	5,009.3	4,529.4	1,288.0	1,288.0	468.6	468.6
12.50	2,885.2	2,885.2	3,334.2	3,334.2	2,015.8	2,015.8	1,113.2	1,113.2
12.75	8,358.6	8,358.6	5,421.5	5,421.5	131.9	131.9	149.7	149.7
13.00	16,177.1	5,010.5	13,042.6	2,075.3	4,187.6	4,187.6	1,921.4	1,921.4
13.25	5,460.9	5,460.9	7,758.5	7,758.5	544.1	544.1	354.4	354.4
13.50	8,158.1	8,158.1	2,384.1	2,384.1	596.4	596.4	961.8	961.8
13.75	1,062.3	1,062.3	797.7	797.7	170.5	170.5	230.6	230.6
14.00	16,524.2	14,174.8	15,800.9	13,020.0	10,304.6	7,594.3	4,844.8	4,844.8
14.25	1,459.9	1,459.9	2,889.3	2,889.3	5,379.4	5,379.4	66.0	66.0
14.50	1,986.4	1,986.4	1,398.4	1,398.4	212.6	212.6	162.2	162.2
14.75	1,677.9	1,677.9	1,390.6	1,390.6	316.1	316.1	87.4	87.4
15.00	14,788.6	14,788.6	15,905.4	15,905.4	11,768.6	11,768.6	9,081.9	9,081.9
15.25	1,321.3	1,321.3	883.1	883.1	130.5	130.6	183.4	183.4
15.50	17,506.2	17,506.2	15,523.6	15,523.6	5,084.3	5,084.3	3,597.1	3,597.1
15.75	828.5	828.5	816.2	816.2	4.1	4.1	2.0	2.0
16.00 & over	40,387.9	40,365.7	51,419.0	51,396.8	39,870.4	38,283.6	33,260.2	33,260.2
TOTAL	284,402.1	261,074.3	305,656.4	272,941.0	278,142.1	247,866.5	239,708.0	207,484.8

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

(End of Period: Million Rupees)

RATE OF RETURN	2012				2013			
	Jun.		Dec		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	210,478.1	182,915.6	212,510.5	207,580.5	140,442.2	127,590.1	178,714.4	168,360.0
1.00*	1,706.2	642.1	2,162.3	1,055.3	4,019.5	3,974.5	6,950.9	5,624.3
2.00*	9,741.5	9,738.4	10,465.1	10,444.3	11,698.2	11,698.2	19,770.7	13,533.1
3.00*	26,163.1	25,525.6	26,461.9	26,461.7	28,857.1	28,856.9	41,775.2	27,086.3
4.00*	22,502.1	22,500.5	26,183.7	26,182.3	21,337.4	21,336.2	28,367.2	28,366.3
5.00*	32,119.8	32,054.8	29,124.9	29,054.7	27,647.0	27,645.5	40,115.1	33,355.1
6.00*	12,806.3	12,806.3	6,089.7	6,089.7	9,159.1	9,159.1	14,810.9	5,864.6
7.00*	16,342.9	16,342.9	13,899.8	13,899.8	55,656.3	54,164.9	43,502.2	43,473.8
8.00*	27,933.6	17,161.5	8,393.3	8,393.3	29,362.1	29,075.2	19,944.1	19,944.1
8.25	1,272.1	1,272.1	415.9	178.9	494.9	494.9	736.0	736.0
8.50	6,680.0	6,680.0	2,058.5	2,058.5	2,067.3	2,067.3	4,443.9	4,443.9
8.75	1,081.2	1,081.2	3,916.4	3,916.4	7,139.8	7,139.8	5,603.1	5,603.1
9.00	297,500.1	227,416.6	72,759.7	66,865.4	108,845.5	93,477.6	274,873.2	187,480.1
9.25	2,531.9	2,531.9	16,189.5	16,189.4	78,228.2	78,228.2	70,374.7	70,374.7
9.50	3,669.4	3,669.4	240,628.5	199,021.1	80,498.2	76,188.2	112,726.7	108,324.3
9.75	1,058.8	1,058.8	40,112.6	31,300.4	29,703.8	26,948.8	44,626.4	37,806.3
10.00	34,790.0	34,790.0	107,614.5	59,724.3	174,594.0	116,740.7	223,443.7	173,023.0
10.25	2,390.6	2,390.6	75,395.7	36,568.9	73,825.4	42,507.7	80,215.9	68,285.9
10.50	7,459.6	7,459.6	84,068.7	54,585.6	110,464.3	66,965.2	153,428.4	94,616.4
10.75	6,526.2	6,526.2	59,864.1	47,496.0	61,250.2	49,045.3	134,333.2	57,525.5
11.00	133,224.1	133,179.1	191,319.6	140,111.0	291,477.7	185,255.2	405,607.3	192,419.9
11.25	2,603.9	2,603.9	78,624.1	74,208.1	133,479.4	46,286.0	177,705.0	83,262.4
11.50	3,493.1	3,424.3	47,597.1	46,288.3	116,826.2	63,422.2	118,708.1	87,681.9
11.75	4,343.7	4,241.7	60,350.4	54,144.9	102,496.5	32,931.9	59,225.0	56,454.4
12.00	63,876.3	57,206.6	133,352.3	116,333.3	459,317.0	296,153.5	168,153.2	138,940.3
12.25	21,313.5	14,452.0	99,973.5	65,608.3	42,845.4	38,553.6	53,775.9	50,891.6
12.50	43,226.8	35,074.7	236,340.5	115,990.4	81,238.6	80,598.8	78,831.4	78,152.0
12.75	87,992.0	26,626.6	164,943.6	42,663.0	28,854.6	26,668.1	59,099.0	39,314.1
13.00	141,718.8	116,637.0	157,678.4	116,424.9	162,637.8	90,508.3	87,859.4	87,097.9
13.25	85,061.0	67,308.7	48,024.0	43,727.4	19,017.6	16,936.7	19,629.7	19,317.2
13.50	107,218.3	87,501.7	58,757.5	45,640.4	80,975.5	80,975.5	92,995.0	79,968.3
13.75	69,247.8	66,347.8	29,057.4	28,956.0	10,268.5	10,267.2	17,521.5	17,520.3
14.00	188,104.2	150,604.3	123,287.7	109,378.8	131,494.8	123,671.4	120,305.6	116,127.2
14.25	122,401.5	47,115.9	25,502.7	18,501.9	16,468.5	15,130.3	16,390.9	15,432.0
14.50	217,344.9	80,873.8	35,511.2	32,615.1	17,475.8	17,436.5	30,480.3	29,804.5
14.75	121,087.3	63,454.5	18,029.5	18,028.0	13,506.8	13,505.4	6,282.5	6,281.2
15.00	279,102.4	178,254.5	354,911.3	256,530.1	191,769.1	127,933.9	201,354.3	158,353.9
15.25	45,917.7	43,912.3	28,958.8	28,958.8	11,311.4	11,311.4	8,816.1	8,816.1
15.50	86,947.8	83,693.2	76,145.8	75,508.8	69,103.2	68,852.4	79,470.0	73,133.6
15.75	69,251.9	27,767.8	26,631.6	16,644.9	12,599.9	12,599.6	9,758.1	9,757.9
16.00	136,170.7	132,767.1	78,003.0	75,066.5	65,866.9	65,759.1	44,063.8	43,552.6
16.25	19,918.3	17,768.0	10,728.9	10,723.3	8,645.6	8,640.7	4,059.3	4,054.8
16.50	31,602.7	31,602.2	17,531.7	17,495.4	8,711.0	8,711.0	12,255.2	11,255.2
16.75	13,347.4	11,730.3	6,485.0	5,484.0	13,590.7	3,604.4	3,243.0	3,243.0
17.00	174,508.1	145,217.0	54,784.8	54,086.6	57,080.9	42,820.5	22,779.5	22,619.2
17.25	9,460.9	9,442.2	6,821.5	6,803.3	4,225.4	4,225.4	10,314.0	10,314.0
17.50	26,712.9	26,710.4	23,770.0	15,168.4	7,272.5	7,271.6	5,243.4	5,242.6
17.75	5,050.3	5,047.4	3,784.8	3,782.2	1,919.3	1,917.1	4,725.8	4,724.0
18.00	45,337.2	41,487.0	55,101.5	46,343.7	53,175.0	53,175.0	45,220.6	40,637.9
18.25	4,584.4	4,579.6	2,497.7	2,493.3	2,091.5	2,087.5	2,728.2	2,696.7
18.50	14,979.0	14,975.9	14,552.0	14,549.2	14,923.6	14,920.1	5,590.0	5,587.9
18.75	4,954.4	4,954.4	2,629.1	2,629.1	997.8	997.8	675.8	675.8
19.00	42,863.3	42,863.3	52,734.2	52,529.3	48,815.6	48,315.6	49,169.4	48,669.4
19.25	665.3	665.3	472.7	472.7	242.2	242.2	253.0	253.0
19.50	5,123.7	5,123.7	6,303.6	6,303.6	3,641.5	3,641.5	2,289.7	2,289.7
19.75	1,401.8	1,401.8	1,093.8	1,093.8	305.0	305.0	759.8	759.8
20.00 & over	83,129.8	82,343.9	63,203.8	61,992.4	63,198.2	60,932.3	66,531.6	66,531.6
TOTAL	3,238,040.4	2,483,523.8	3,433,810.3	2,670,345.4	3,403,157.5	2,559,869.2	3,590,626.5	2,775,660.9

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

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

(End of Period: Million Rupees)

RATE OF RETURN	2014				2015			
	Jun.		Dec		Jun.		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	269,310.9	131,789.1	132,670.6	131,344.8	231,563.7	189,518.0	284,017.3	265,194.7
1.00*	8,747.2	8,677.7	8,139.0	6,909.6	9,755.5	8,526.1	9,590.4	9,530.4
2.00*	23,429.6	23,429.6	13,971.9	13,971.9	13,858.0	13,858.0	13,439.9	13,439.9
3.00*	37,210.0	37,209.9	41,020.1	41,020.1	35,857.1	35,857.1	79,302.8	57,860.1
4.00*	26,996.7	26,996.2	43,517.7	43,510.4	261,178.0	120,432.5	177,773.6	141,184.1
5.00*	65,413.8	52,278.1	38,427.6	37,555.9	43,321.4	38,721.4	201,843.9	198,463.9
6.00*	10,095.5	6,595.2	35,393.5	7,153.9	227,239.4	222,589.6	148,031.0	100,377.2
7.00*	49,064.4	49,064.2	100,228.6	100,200.2	203,183.0	151,617.9	832,603.8	455,799.5
8.00*	16,361.9	16,361.9	125,225.3	125,144.3	421,467.4	291,890.3	930,470.0	537,098.1
8.25	203.7	203.7	1,121.9	1,121.9	83,831.6	66,261.0	55,588.5	45,162.1
8.50	5,385.9	5,385.9	2,595.1	2,595.1	249,252.3	78,337.5	75,420.0	73,058.2
8.75	6,045.8	6,045.8	3,181.5	3,181.5	166,151.2	42,903.5	19,275.8	18,524.0
9.00	212,234.5	199,774.0	381,751.6	219,931.9	295,962.6	186,376.7	337,359.4	262,758.3
9.25	51,004.9	49,504.9	8,135.8	8,135.8	105,429.5	52,684.9	23,954.4	23,954.4
9.50	79,005.1	74,836.9	38,016.3	36,011.3	109,758.6	91,387.7	106,717.0	102,920.7
9.75	7,115.9	4,975.2	44,297.5	31,699.0	125,351.1	79,871.0	60,999.8	27,322.0
10.00	168,532.2	70,183.2	240,642.9	147,796.4	167,263.7	137,563.4	178,757.3	165,569.0
10.25	78,953.6	54,286.7	83,061.9	68,951.8	108,777.1	41,389.8	12,144.9	12,144.9
10.50	101,027.4	74,731.0	107,487.6	58,635.5	65,184.2	64,800.7	24,897.2	24,897.2
10.75	106,598.3	63,374.6	170,999.6	73,155.0	65,682.1	60,230.2	26,096.0	24,965.3
11.00	429,123.6	168,522.1	635,673.6	258,466.9	143,090.5	107,715.5	118,006.5	87,510.0
11.25	192,693.8	114,426.3	96,432.7	92,142.2	43,053.3	42,135.4	22,064.2	21,424.4
11.50	89,014.4	81,435.7	83,809.3	68,563.9	49,369.6	38,337.8	26,310.8	26,304.7
11.75	92,059.8	84,057.7	67,241.2	63,803.7	23,562.0	19,597.7	8,713.1	8,713.1
12.00	285,024.0	236,018.6	290,704.4	239,583.2	87,002.2	85,548.8	110,852.0	92,832.1
12.25	85,203.6	81,064.4	69,360.6	64,124.4	26,455.7	17,193.2	27,575.0	27,575.0
12.50	74,417.0	69,619.6	80,429.7	69,457.7	28,665.2	28,665.2	24,305.1	24,299.1
12.75	52,926.6	52,313.5	63,606.6	56,216.6	29,504.7	29,504.7	12,873.3	12,871.5
13.00	170,839.7	127,167.8	199,249.6	184,162.8	64,518.3	64,518.3	46,041.0	41,691.2
13.25	69,379.5	69,379.5	50,787.4	44,584.5	17,898.2	17,898.2	4,914.4	4,914.4
13.50	98,685.7	98,685.7	90,978.2	90,978.2	87,582.5	87,582.5	58,134.9	58,134.9
13.75	37,491.9	25,742.5	20,355.5	20,355.5	13,178.9	13,178.9	1,789.7	1,789.1
14.00	83,899.3	70,811.2	99,123.8	98,491.8	54,034.7	53,387.9	46,727.9	46,569.0
14.25	46,338.8	46,338.8	53,451.2	53,451.2	51,215.8	51,215.8	57,808.8	57,808.8
14.50	80,697.0	68,294.4	21,621.0	20,621.0	44,650.8	43,986.7	4,182.7	4,182.0
14.75	15,301.3	15,300.2	7,671.4	7,671.4	8,768.4	8,768.4	1,336.1	1,335.5
15.00	100,803.5	71,927.7	81,788.0	77,306.6	43,899.6	43,524.5	30,399.9	30,349.9
15.25	12,925.8	12,925.8	11,039.6	11,039.6	5,909.8	5,909.8	2,627.5	2,627.5
15.50	109,735.1	88,079.9	77,935.1	73,935.1	65,287.8	61,287.8	60,723.3	60,723.3
15.75	6,456.5	6,456.5	8,607.9	8,607.9	8,241.5	8,241.5	5,306.5	5,306.5
16.00	50,210.7	48,065.7	65,066.2	64,561.1	54,905.9	53,939.8	52,315.7	51,476.6
16.25	3,680.7	3,676.8	1,511.5	1,511.5	2,597.0	2,597.0	636.8	635.2
16.50	28,136.5	27,742.0	15,068.9	15,068.9	6,916.3	6,916.3	2,553.3	2,553.3
16.75	2,430.3	2,430.3	3,033.0	3,033.0	2,117.4	2,117.4	492.2	492.2
17.00	29,572.8	22,267.2	30,757.0	26,518.3	30,626.6	24,328.7	19,803.6	19,803.4
17.25	4,573.8	4,573.8	2,981.7	2,977.4	2,389.3	2,389.3	1,564.6	1,564.6
17.50	6,012.1	6,011.3	3,907.8	3,907.8	3,843.2	3,843.2	2,038.0	2,038.0
17.75	1,991.7	1,990.1	524.2	524.2	580.3	580.3	329.6	329.6
18.00	62,480.4	42,174.4	28,572.3	28,569.4	32,905.6	32,825.8	31,715.8	31,715.8
18.25	3,810.9	3,729.0	2,919.5	2,892.0	2,009.5	2,009.5	313.0	311.9
18.50	14,454.0	7,443.9	1,779.2	1,778.0	1,404.0	1,403.4	562.5	562.5
18.75	1,626.2	1,626.2	450.9	450.9	598.0	598.0	416.6	416.6
19.00	51,382.8	51,382.8	54,958.9	54,958.9	55,664.7	55,664.7	58,394.0	58,394.0
19.25	283.4	283.4	205.9	205.9	317.0	317.0	143.6	143.6
19.50	1,761.1	1,761.1	1,216.6	1,216.6	653.0	653.0	967.6	967.6
19.75	1,427.2	1,427.2	339.2	339.2	389.9	389.9	49.6	49.6
20.00 & over	64,054.1	58,203.1	67,709.0	62,448.5	62,274.6	62,274.7	56,058.6	56,058.6
TOTAL	3,783,642.7	2,829,059.6	4,010,754.3	3,032,552.4	4,146,149.6	3,055,863.9	4,497,330.9	3,404,699.1

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

TYPE OF DEPOSITS		(Percent per annum)							
		2012		2013		2014		2015	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I.	Call Deposits	5.26 (1.59)	5.20 (1.42)	4.65 (1.91)	5.13 (1.69)	3.93 (3.53)	5.49 (2.01)	3.59 (2.50)	3.73 (1.96)
II.	Saving Deposits	5.68 (54.80)	5.69 (56.63)	5.90 (58.86)	6.32 (59.31)	6.34 (59.65)	5.94 (61.27)	4.69 (64.38)	4.09 (63.95)
III.	Term or Fixed Deposits								
	(a) Less than 3 months	5.13 (9.61)	5.95 (9.51)	5.38 (9.48)	5.80 (9.87)	5.76 (8.65)	5.62 (9.25)	5.16 (6.70)	4.94 (7.38)
	(b) 3 months and over								
	but less than 6 months	6.62 (7.67)	6.51 (6.29)	6.08 (6.43)	6.68 (7.18)	6.47 (6.56)	6.59 (6.07)	5.34 (5.93)	4.56 (5.92)
	(c) 6 months and over								
	but less than 1 year	7.17 (4.89)	6.88 (5.18)	6.44 (4.21)	6.93 (4.12)	6.87 (4.16)	6.77 (4.64)	5.88 (4.49)	5.17 (5.43)
	(d) 1 year and over but								
	less than 2 years	8.71 (15.38)	8.20 (14.94)	7.73 (13.40)	7.76 (12.24)	7.72 (11.81)	7.39 (11.69)	6.26 (11.28)	5.56 (10.76)
	(e) 2 years and over but								
	less than 3 years	8.40 (0.63)	8.16 (0.58)	7.93 (0.53)	8.29 (0.52)	8.04 (0.58)	7.87 (0.63)	7.18 (0.62)	5.87 (0.59)
	(f) 3 years and over but								
	less than 4 years	10.73 (1.94)	10.34 (2.03)	8.65 (1.95)	8.95 (1.94)	8.19 (1.91)	7.79 (1.50)	7.02 (1.76)	7.10 (1.78)
	(g) 4 years and over but								
	less than 5 years	9.20 (0.15)	8.93 (0.16)	8.31 (0.14)	8.98 (0.15)	8.78 (0.14)	8.00 (0.15)	8.15 (0.12)	6.67 (0.09)
	(h) 5 years and over	9.21 (3.34)	9.88 (3.26)	9.50 (3.09)	9.50 (2.99)	8.98 (3.03)	8.76 (2.79)	8.62 (2.22)	7.05 (2.14)
IV.	Overall								
	(i) Excluding current and other deposits	6.47	6.45	6.28	6.64	6.53	6.27	5.11	4.52
	(ii) Including current and other deposits	4.56	4.61	4.38	4.63	4.29	4.31	3.41	3.07

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

3.35 Scheduled Banks' Weighted Average Rates of Return on Deposits Profit & Loss Sharing – All Banks

		(Percent per annum)							
TYPE OF DEPOSITS		2012		2013		2014		2015	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I.	Call Deposits	6.32 (1.44)	5.34 (1.49)	4.73 (2.02)	5.23 (1.81)	4.06 (3.70)	5.49 (2.01)	3.73 (2.61)	3.89 (2.04)
II.	Saving Deposits	6.14 (54.68)	6.18 (55.91)	6.38 (58.22)	6.87 (59.18)	6.86 (59.31)	5.94 (61.27)	5.04 (64.87)	4.41 (64.04)
III.	Term or Fixed Deposits								
	(a) Less than 3 months	5.55 (9.34)	6.45 (9.45)	5.83 (9.39)	6.53 (9.49)	6.12 (8.79)	5.62 (9.25)	5.43 (6.91)	5.04 (7.84)
	(b) 3 months and over but less than 6 months	7.70 (7.02)	7.39 (5.91)	6.71 (6.22)	7.64 (6.54)	7.54 (6.05)	6.59 (6.07)	6.25 (5.38)	5.48 (5.20)
	(c) 6 months and over but less than 1 year	7.95 (4.74)	7.62 (5.00)	7.15 (4.02)	7.67 (4.02)	7.78 (3.95)	6.77 (4.64)	6.65 (4.23)	5.60 (5.38)
	(d) 1 year and over but less than 2 years	8.93 (16.26)	8.38 (15.76)	7.94 (14.00)	7.97 (12.92)	7.98 (12.31)	7.39 (11.69)	6.77 (11.22)	6.00 (10.71)
	(e) 2 years and over but less than 3 years	8.48 (0.68)	8.32 (0.61)	7.98 (0.57)	8.36 (0.56)	8.07 (0.62)	7.87 (0.63)	7.18 (0.68)	5.95 (0.63)
	(f) 3 years and over but less than 4 years	10.77 (2.10)	10.35 (2.19)	8.65 (2.10)	9.10 (2.07)	8.58 (1.97)	7.79 (1.50)	7.91 (1.69)	7.30 (1.88)
	(g) 4 years and over but less than 5 years	9.25 (0.16)	9.05 (0.17)	8.31 (0.15)	8.98 (0.17)	9.00 (0.15)	8.00 (0.15)	8.17 (0.13)	7.07 (0.09)
	(h) 5 years and over	9.31 (3.59)	9.92 (3.50)	9.53 (3.32)	9.55 (3.23)	9.31 (3.14)	8.76 (2.79)	9.03 (2.28)	7.39 (2.19)
IV.	Overall								
	(i) Excluding current and other deposits	6.97	6.92	6.73	7.18	7.03	6.27	5.52	4.87
	(ii) Including current and other deposits	5.02	5.04	4.79	5.09	4.71	4.31	3.75	3.39

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

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

(Percent per annum)								
TYPE OF DEPOSITS	2012		2013		2014		2015	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	0.16 (3.32)	0.19 (0.53)	0.07 (0.46)	0.07 (0.42)	0.01 (1.41)	0.05 (0.81)	0.11 (1.21)	0.19 (1.05)
II. Saving Deposits	0.73 (56.25)	0.53 (65.56)	0.35 (67.28)	0.32 (60.76)	0.31 (63.80)	0.52 (56.06)	0.36 (58.92)	0.45 (62.99)
III. Term or Fixed Deposits								
(a) Less than 3 months	1.66 (12.64)	0.29 (10.32)	0.10 (10.64)	0.30 (14.09)	0.19 (6.88)	0.36 (11.20)	0.42 (4.34)	0.66 (2.19)
(b) 3 months and over but less than 6 months	0.89 (14.92)	0.58 (10.93)	0.49 (9.21)	1.80 (14.32)	0.25 (12.78)	1.35 (9.77)	0.79 (12.09)	0.71 (13.93)
(c) 6 months and over but less than 1 year	0.87 (6.63)	0.69 (7.44)	0.86 (6.73)	0.55 (5.18)	0.33 (6.70)	1.58 (10.08)	0.97 (7.40)	0.85 (6.01)
(d) 1 year and over but less than 2 years	1.56 (5.55)	1.12 (4.80)	0.60 (5.49)	0.98 (4.55)	0.73 (5.60)	0.92 (9.22)	0.93 (11.91)	0.91 (11.35)
(e) 2 years and over but less than 3 years	2.87 (0.12)	0.16 (0.15)	0.30 (0.05)	0.77 (0.05)	0.89 (0.04)	0.48 (0.08)	0.30 (..)	1.00 (0.11)
(f) 3 years and over but less than 4 years	2.42 (0.10)	1.11 (0.02)	0.91 (0.02)	0.91 (0.43)	0.15 (1.17)	0.13 (1.07)	0.37 (2.54)	1.13 (0.69)
(g) 4 years and over but less than 5 years	0.22 (0.01)	1.17 (0.03)	- -	0.76 -	0.07 (0.05)	1.48 (0.08)	1.54 (..)	1.25 (0.08)
(h) 5 years and over	0.71 (0.47)	1.86 (0.22)	0.19 (0.12)	0.63 (0.21)	0.99 (1.59)	2.44 (1.63)	1.94 (1.59)	1.80 (1.61)
IV. Overall								
(i) Excluding current and other deposits	0.91	0.55	0.39	0.58	0.33	0.75	0.55	0.59
(ii) Including current and other deposits	0.52	0.32	0.22	0.34	0.17	0.43	0.30	0.32

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

3.37 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									
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	11.87	11.59
	Dec.	13.58	10.88	10.54	11.05	11.21	9.00	11.10	10.96
2014	Jun.	14.43	11.38	10.12	9.51	11.99	10.35	11.73	11.00
	Dec.	14.12	11.21	10.31	10.68	11.51	10.09	11.20	10.88
2015	Jun.	11.71	9.37	8.51	8.23	10.45	10.02	9.60	9.20
	Dec.	13.23	8.54	7.37	8.18	9.13	9.60	8.89	8.41
II. INTEREST BEARING - ALL BANKS									
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
	Dec.	9.66	11.65	10.77	9.67	11.11	7.79	11.49	10.91
2014	Jun.	15.46	12.03	10.11	9.92	11.61	7.10	11.72	11.20
	Dec.	15.32	11.93	9.58	9.64	11.65	7.39	12.33	11.30
2015	Jun.	12.99	11.15	9.13	8.64	9.91	7.32	11.51	10.27
	Dec.	14.45	9.44	8.69	8.79	9.29	6.65	11.38	9.90
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
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	11.97	11.70
	Dec.	14.20	10.80	10.52	11.14	11.22	9.10	11.06	10.96
2014	Jun.	14.22	11.27	10.12	9.48	12.03	10.65	11.73	10.99
	Dec.	13.73	11.00	10.35	10.72	11.50	10.22	11.11	10.85
2015	Jun.	11.59	8.83	8.48	8.22	10.49	10.19	9.48	9.13
	Dec.	13.15	8.42	7.32	8.16	9.12	9.70	8.76	8.33

3.38 State Bank of Pakistan Rates for Banks

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme		Export Finance Facility for Locally Manufactured Machinery		Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
	Corporate	SME	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 5 Years to 10 Years	
01/05/2014		8.4	8.3	8.4	8.8	8.4	8.4	9.9791
01/06/2014		8.4	8.3	8.4	8.8	8.4	8.4	9.9716
01/07/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9685
01/08/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9791
01/09/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9791
01/10/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9791
01/11/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9541
01/12/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.4665
01/01/2015	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.4734
02/02/2015	5.0	4.0	8.3	8.4	6.0	5.0	4.5	8.9582
23/02/2015	5.0	4.0	5.5	5.0	6.0	5.0	4.5	8.3377
01/03/2015	5.0	4.0	5.5	5.0	6.0	5.0	4.5	8.3377
01/04/2015	5.0	4.0	5.5	5.0	6.0	5.0	4.5	7.8919
01/05/2015	5.0	4.0	5.5	5.0	6.0	5.0	4.5	7.2639
01/06/2015	5.0	4.0	5.5	5.0	6.0	5.0	4.5	6.6350
01/07/2015	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.9355
01/08/2015	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.9452
01/09/2015	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.9478
01/10/2015	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.4800
01/11/2015	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.3035
01/12/2015	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.3837
01/01/2016	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.3637
01/02/2016	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.1662
01/03/2016	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.2239
01/04/2016	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.1812
01/05/2016	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.1720
01/06/2016	3.5	2.5	4.0	3.5	4.5	3.5	3.0	5.9992
01/07/2016	2.0	1.0	4.0	3.5	4.5	3.5	3.0	5.8910
01/08/2016	2.0	1.0	4.0	3.5	4.5	3.5	3.0	5.8214

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.

3.39 Scheduled Banks' Rates of Return on Export Finance and Commodity Operations

(Percent per annum)

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	
01/05/2014	9.4	10.3	10.9	-
01/06/2014	9.4	10.3	10.9	-
01/07/2014	7.5	10.3	10.9	-
01/08/2014	7.5	10.3	10.9	-
01/09/2014	7.5	10.3	10.9	-
01/10/2014	7.5	10.3	10.9	-
01/11/2014	7.5	10.3	10.9	-
01/12/2014	7.5	10.3	10.9	-
01/01/2015	7.5	10.3	10.9	-
02/02/2015	6.0	10.3	10.9	-
23/02/2015	6.0	7.5	7.5	-
01/03/2015	6.0	7.5	7.5	-
01/04/2015	6.0	7.5	7.5	-
01/05/2015	6.0	7.5	7.5	-
01/06/2015	6.0	7.5	7.5	-
01/07/2015	4.5	6.0	6.0	-
01/08/2015	4.5	6.0	6.0	-
01/09/2015	4.5	6.0	6.0	-
01/10/2015	4.5	6.0	6.0	-
02/11/2015*	4.5	6.0	6.0	-
01/12/2015	4.5	6.0	6.0	-
01/01/2016	4.5	6.0	6.0	-
01/02/2016	4.5	6.0	6.0	-
01/03/2016	4.5	6.0	6.0	-
01/04/2016	4.5	6.0	6.0	-
01/05/2016	4.5	6.0	6.0	-
01/06/2016	4.5	6.0	6.0	-
01/07/2016	3.0	6.0	6.0	-
01/08/2016	3.0	6.0	6.0	-

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.

*Effective November 2, 2015 Rate for textile sector is 3.5% under EFS and 5 % for LTFF.

3.40 Weighted Average Lending & Deposit Rates

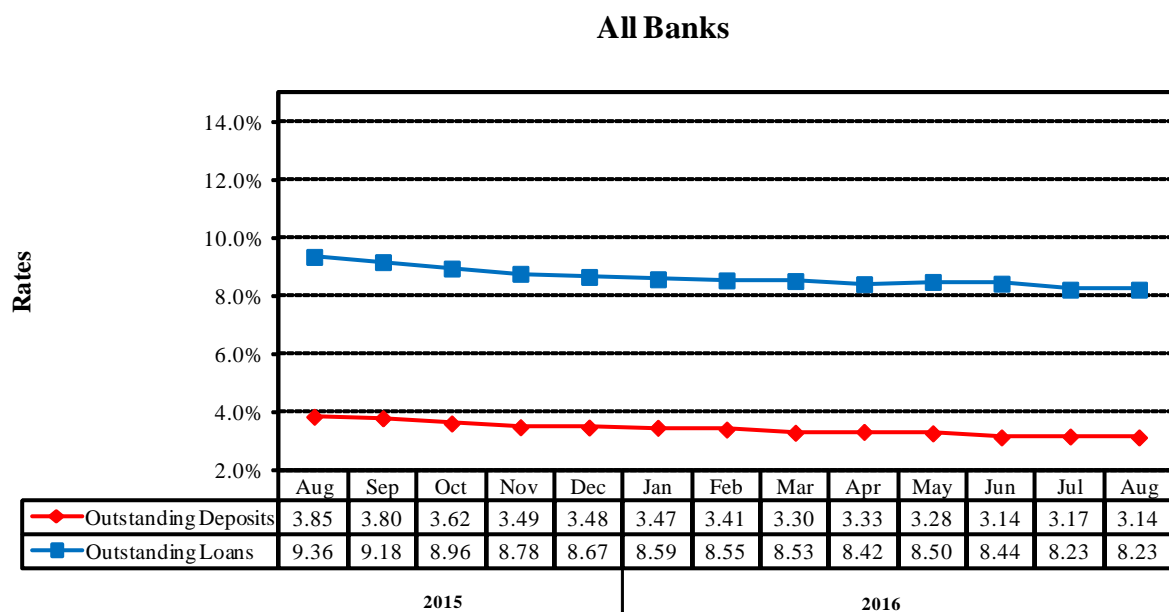
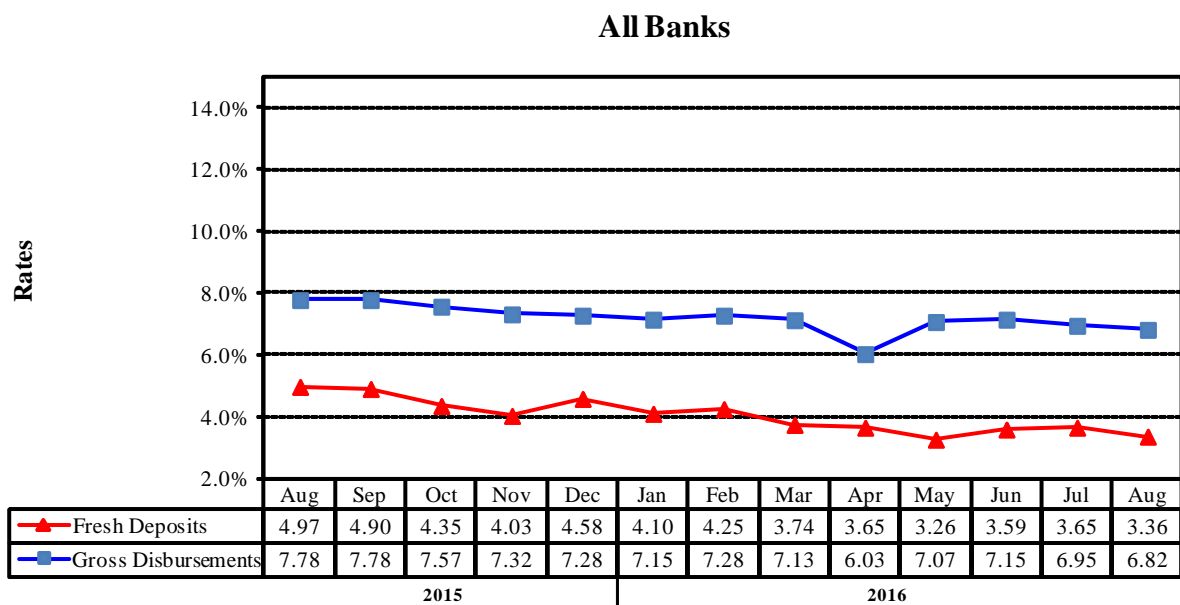
(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Apr -2016																
Public	8.35	9.47	8.41	9.57	9.99	10.03	10.24	10.25	5.60	5.63	6.60	6.63	3.82	3.94	5.47	5.47
Private	7.34	7.51	7.58	7.79	7.86	7.89	8.32	8.35	3.63	3.45	5.10	5.01	3.23	3.21	4.87	4.86
Foreign	2.00	6.92	2.01	6.92	4.59	6.81	4.81	7.41	2.22	2.31	4.51	4.95	2.79	2.93	4.23	4.57
Specialized	14.44	14.44	14.48	14.48	12.93	12.93	13.96	13.96	2.60	2.60	5.24	5.24	3.59	3.57	5.19	5.17
All Banks	6.03	7.57	6.18	7.84	8.42	8.49	8.86	8.93	3.65	3.53	5.23	5.20	3.33	3.34	4.98	4.97
May -2016																
Public	7.55	7.83	7.66	7.96	10.09	10.17	10.36	10.38	4.14	4.35	5.05	5.02	3.81	3.87	5.51	5.44
Private	7.36	7.53	7.56	7.76	7.90	7.93	8.34	8.38	3.30	3.20	4.92	4.86	3.16	3.15	4.82	4.81
Foreign	2.91	6.89	3.05	6.89	6.21	6.75	6.75	7.41	2.36	2.63	3.77	4.58	2.67	3.02	3.72	4.48
Specialized	14.46	14.46	14.48	14.48	13.02	13.02	14.06	14.06	2.36	2.36	5.46	5.46	3.60	3.58	5.17	5.15
All Banks	7.07	7.60	7.27	7.82	8.50	8.55	8.94	8.98	3.26	3.24	4.81	4.85	3.28	3.28	4.94	4.93
Jun -2016																
Public	7.34	9.32	7.39	9.45	9.89	10.07	10.22	10.26	3.73	3.98	4.45	4.42	3.53	3.78	5.29	5.30
Private	7.09	7.29	7.31	7.54	7.86	7.89	8.30	8.33	3.63	3.59	4.52	4.49	3.04	3.02	4.71	4.70
Foreign	5.91	6.75	6.08	6.75	6.32	6.38	6.87	6.93	2.53	2.55	4.45	4.53	3.06	3.10	4.23	4.30
Specialized	14.48	14.48	14.49	14.49	13.22	13.22	14.12	14.12	4.17	4.14	5.05	5.03	3.83	3.82	5.11	5.10
All Banks	7.15	7.41	7.36	7.65	8.44	8.49	8.87	8.90	3.59	3.58	4.51	4.48	3.14	3.17	4.82	4.82
Jul -2016																
Public	6.53	9.61	6.55	9.77	9.83	9.91	10.10	10.12	5.10	5.21	5.57	5.57	3.67	3.81	5.26	5.26
Private	7.02	7.18	7.22	7.42	7.60	7.63	8.07	8.10	3.55	3.46	4.72	4.67	3.05	3.04	4.63	4.62
Foreign	6.02	6.70	6.09	6.70	6.55	6.58	7.07	7.12	2.46	3.00	4.55	4.55	2.68	3.14	4.34	4.34
Specialized	13.74	13.74	13.78	13.78	13.23	13.23	14.13	14.13	4.22	4.22	5.50	5.50	4.03	4.02	5.13	5.13
All Banks	6.95	7.22	7.14	7.45	8.23	8.26	8.68	8.71	3.65	3.65	4.84	4.80	3.17	3.19	4.75	4.74
Aug -2016																
Public	7.38	8.83	7.39	8.86	9.61	9.70	9.87	9.90	4.49	4.50	4.99	4.98	3.54	3.68	5.12	5.12
Private	6.80	7.05	6.96	7.26	7.66	7.68	8.10	8.13	3.33	3.20	4.77	4.69	3.04	3.02	4.61	4.59
Foreign	5.97	6.65	6.12	6.65	6.52	6.56	7.08	7.08	2.66	3.12	4.61	4.61	2.79	3.23	4.38	4.38
Specialized	13.81	13.81	13.87	13.87	13.23	13.23	14.13	14.13	3.05	3.05	5.87	5.87	4.02	4.01	5.13	5.12
All Banks	6.82	7.12	6.97	7.33	8.23	8.27	8.65	8.69	3.36	3.30	4.79	4.72	3.14	3.15	4.71	4.70

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



Note: Including zero rate of markup

3.41 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of 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
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
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75	15.01 ³	15.01 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

3.42 Rates of Return on Advances by House Building Finance Company Ltd.¹

(Percent per annum)

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

INVESTMENT IN ²

From July, 2006

Location	Rural Areas	In all Urban Areas including District Head Quarters Tehsils & Small Towns	Urban Areas of FSD/MTN/HYD/PSH/ABTTD/QT	Urban Areas of KAR/LHR/ISL/RWP
Investment limit	Rs.100,000/-	Rs.1,000,000/-	Rs.2,500,000/-	Rs.7,500,000/-
Rent	5%	5%	5%	5%
Appreciation	2.5%	7.5%	7.5% & 10%	7.5% ,10% & 12.5%

From Sep, 2006

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

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%
(Offer/ask side) of one year for the last business day	
(Offer/ask side) of one year for the last business day	

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.

3.43 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2015						2016			
	1 st Feb	1 st Apr	1 st Jun	1 st Aug	1 st Oct	1 st Dec	1 st Feb	1 st Apr	1 st Jun	1 st Aug
1. Saving Accounts										
(i) With cheque facilities	4.75	4.10	4.50	4.75	4.25	4.15	4.00	4.00	4.00	3.84
(ii) Without cheque facilities	4.75	4.10	4.50	4.75	4.25	4.15	4.00	4.00	4.00	3.84
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	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
(ii) 10 years(Compound rate)	9.50	8.92	8.68	9.15	8.87	8.68	8.40	7.80	7.70	7.33
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	8.20	7.60	6.80	7.40	6.80	6.40	6.00	6.00	6.00	5.80
(ii) Last period of complete 6 months	9.70	8.80	8.00	8.80	8.00	7.60	6.80	6.40	6.80	6.00
(b) Special Saving Certificates (Bearer)⁵										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates⁶	8.952	8.232	7.608	8.52	7.848	7.536	7.104	6.632	6.552	6.312
8. Pensioner's Benefit Accounts⁷	11.28	10.80	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12
9. Behhood Saving Certificate⁸	11.28	10.80	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12
10. Short Term Saving Certificate⁹										
(i) 3 Months	7.44	6.96	6.28	6.56	6.12	6.04	5.84	5.84	5.68	5.52
(ii) 6 Months	7.50	7.02	6.34	6.60	6.16	6.06	5.86	5.86	5.70	5.54
(iii) 1 year	7.55	7.07	6.38	6.65	6.20	6.08	5.88	5.88	5.72	5.56

Notes:

Source: Central Directorate of National Savings

- Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7 (1) AFA (DM)/96-726-727.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
- Defence Saving Certificates introduced w.e.f. 08-11-1966.
- National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U .O.No. referred above.
- Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- Regular Income certificates introduced w.e.f. 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f.20-01-2003.
- The scheme has been introduced w.e.f.30-07-2003 specially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- Short Term Certificates (STSC) introduced w.e.f 1st July 2012

3.44 Branchless Banking: Key Indicators

Indicators	2013		2014			
	Q3	Q4	Q1	Q2	Q3	Q4
Number of Agents	110,214	125,027	148,324	168,615	186,618	204,073
Number of Accounts	2,966,306	3,475,458	3,831,868	4,238,178	4,713,145	5,414,655
Deposits as of date (Rs. in millions)	2,319	2,639	4,911	6,219	5,652	6,668
Number of transactions during the quarter (No. in thousands)	51,911	54,100	68,535	71,194	66,806	71,818
Value of transactions during the quarter (Rs. in millions)	224,024	234,646	278,348	326,131	375,945	372,093
Average Size of Transaction (in Rs.)	4,316	4,337	4,061	4,581	5,627	5,181
Average number of Transaction per day	576,789	601,113	761,501	791,041	742,293	797,980

Indicators	2015				2016	
	Q1	Q2	Q3	Q4	Q1	Q2
Number of Agents	229,645	251,865	267,914	301,823	341,403	346,716
Number of Accounts	7,538,025	10,881,378	13,192,396	15,322,171	13,673,442	14,576,387
Deposits as of date (Rs. in millions)	6,890	8,553	6,890	8,827	10,885	13,734
Number of transactions during the quarter (No. in thousands)	72,520	99,523	100,862	101,636	115,927	118,772
Value of transactions during the quarter (Rs. in millions)	354,135	505,879	526,406	486,031	509,126	543,609
Average Size of Transaction (in Rs.)	4,883	5,083	5,219	4,782	4,392	4,577
Average number of Transaction per day	805,774	1,105,815	1,120,687	1,129,288	1,288,083	1,319,684

Source: Agricultural Credit & Microfinance Department SBP

Branchless Banking or “BB” means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI's to their existing customers using channels like, phone, internet, SMS etc.

Branchless Banking account or “BB Account” means an account maintained by a consumer in a Financial Institution in which credits and debits may be affected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in SBP Branchless Banking Regulations.

Branchless Banking Agent means agent providing basic banking services, as described in SBP Branchless Banking Regulations to the customers of an FI on behalf of the FI under a valid agency agreement.

3.45 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

(Million Rupees)																
PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed
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
2014	534,750	1,227,668	593,173	597,883	179,024	124,786	26,411	49,177	91,471	82,859	137,787	188,788	22,291	19,502	146,040	448,704
2015	821,069	1,212,252	616,676	665,384	166,565	136,806	22,173	72,825	83,279	102,932	113,176	147,202	14,548	43,579	205,872	426,716
2015 Aug.	79,570	97,963	11,648	68,431	14,123	7,813	3,046	3,726	6,412	19,836	7,907	10,940	500	450	20,150	8,427
2015 Sep.	116,253	95,616	20,788	98,950	2,306	30,765	1,920	15,416	15,106	5,917	11,896	17,479	610	12,252	22,550	40,138
2015 Oct.	34,809	124,103	72,517	11,201	15,266	1,545	1,785	2,263	10,456	4,461	6,743	13,113	1,000	2,320	14,950	15,344
2015 Nov.	39,585	104,546	45,400	24,901	20,547	3,297	1,219	6,585	5,999	4,243	9,320	8,406	700	2,315	22,000	15,976
2015 Dec.	51,337	153,492	66,928	47,360	20,802	9,643	2,560	5,655	10,331	5,221	27,633	9,728	1,080	4,412	16,660	43,767
2016 Jan.	48,721	52,397	33,492	56,020	11,426	16,060	810	5,517	3,730	8,434	5,325	13,015	900	4,245	3,560	16,674
2016 Feb.	63,636	83,928	41,625	55,546	6,829	6,090	2,100	4,912	3,410	16,640	23,122	10,235	600	3,309	7,450	14,427
2016 Mar.	60,713	158,792	48,278	21,706	17,214	8,724	2,791	5,215	16,474	7,305	14,009	9,989	900	2,733	45,950	26,062
2016 Apr.	56,239	78,363	41,497	23,000	18,123	15,358	340	5,770	5,623	5,098	9,388	10,632	1,200	4,160	700	23,999
2016 May	109,602	60,924	14,770	64,350	12,124	32,684	1,203	5,095	4,833	9,907	9,110	9,611	900	1,840	19,050	37,831
2016 Jun.	150,851	128,853	31,326	42,900	25,862	17,609	2,775	11,758	2,665	14,347	22,080	12,802	1995	8,507	42,130	80,199
2016 Jul.	60,297	161,541	59,649	34,000	27,504	12,488	2,587	4,770	6,372	8,546	11,670	11,870	1,900	3,187	13,251	14,785
2016 Aug.	102,952	115,326	49,928	7,600	10,828	6,256	1,205	5,532	9,585	18,369	9,307	15,225	900	4,223	33,665	12,184

3.45 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

(Million Rupees)

(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
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	745,234	1,009,699
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	1,256,794
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
2014		27,134	47,290	8,130	73,571	8,103	17,592	11,885	5,644	4,484	17,034	48,068	5,094	11,648	32,567	1,850,398	2,938,159
2015		16,366	69,989	7,643	94,301	8,408	35,111	14,138	10,811	2,608	17,979	45,227	7,068	8,940	55,280	2,146,683	3,098,228
2015	Aug.	1,452	1,771	970	4,263	44	1,311	1,641	105	35	414	2,410	5	301	4,899	150,208	230,353
	Sep.	1,179	9,401	912	13,053	50	3,831	820	1,350	7	1,230	9,214	263	817	8,061	204,427	353,722
	Oct.	1,095	3,252	62	4,494	253	3,172	990	35	-	1,322	625	2,108	299	3,466	160,848	192,198
	Nov.	1,200	1,973	500	6,102	921	3,415	900	61	740	956	2,015	105	107	4,606	151,154	187,487
	Dec.	2,139	8,141	1,650	8,257	1,905	6,444	1,029	30	414	2,025	5,560	166	2,025	4,059	212,052	308,400
2016	Jan.	352	4,903	-	7,022	-	3,165	500	2,135	25	2,364	1,915	318	614	4,558	111,369	196,827
	Feb.	305	3,582	152	6,081	11	1,235	230	2,595	40	2,328	4,639	122	294	3,397	154,442	214,426
	Mar	1,710	5,698	1,772	8,232	54	1,854	1,190	2,365	323	2,327	9,512	320	870	5,799	221,759	267,120
	Apr.	474	3,829	521	9,318	2,084	4,179	800	590	23	2,075	2,011	613	397	4,171	139,420	191,155
	May	502	8,460	15	10,624	13	3,407	450	494	13	5,933	4,338	171	47	4,615	176,969	255,946
	Jun.	2,294	12,818	130	15,909	829	5,298	500	1,108	681	4,448	5,750	547	445	10,539	290,313	367,642
	Jul.	1,825	4,670	2,740	9,718	1,220	3,445	920	769	542	1,160	2,300	900	47	4,556	192,824	276,405
	Aug.	15	4,229	1,525	7,761	14	4,428	800	172	706	896	3,625	216	37	6,684	225,092	209,101

3.46 Clearing House Statistics

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD	
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
(Thousand Cheques) (Million Rupees)														
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
2014	32,994	11,520,638	11,784	4,352,834	2,040	1,103,054	1,570	877,856	2,930	1,201,384	3,165	1,872,549	1,116	73,623
2015	32,189	10,101,209	11,805	4,538,245	1,882	972,390	1,329	723,999	3,088	1,229,680	2,972	1,665,050	65	51,615
2015 Aug.	2,312	787,121	813	318,608	124	57,788	84	43,136	212	84,023	203	104,827	3	3,129
Sep.	2,397	789,746	863	323,924	129	62,694	90	46,914	220	92,536	226	129,889	5	3,521
Oct.	2,391	809,687	832	329,186	124	58,070	74	45,446	212	89,607	215	112,501	4	3,275
Nov.	2,777	921,398	866	341,211	139	59,235	87	46,760	219	93,878	231	122,053	5	3,752
Dec.	2,958	948,609	923	371,510	143	70,987	89	49,204	244	107,268	237	148,156	6	3,886
2016 Jan.	2,775	853,395	862	368,583	136	64,439	90	51,335	232	100,521	227	123,906	7	3,583
Feb.	2,753	845,049	857	365,009	134	68,198	81	46,990	226	95,139	224	113,987	7	4,264
Mar.	3,018	976,846	958	399,918	145	73,304	87	47,483	242	106,470	240	136,758	8	5,401
Apr.	2,905	938,311	928	391,303	142	78,231	88	53,839	230	98,816	237	124,822	8	4,532
May	3,103	994,659	986	444,204	148	80,884	91	54,457	281	140,622	249	12,113	9	8,019
Jun.	2,928	1,093,974	979	504,797	174	115,211	97	76,597	259	124,202	263	205,056	15	10,774
Jul.	2,138	779,101	680	309,921	101	62,998	60	40,837	169	87,137	163	93,357	3	2,218
Aug.	2,859	950,437	887	356,294	144	104,126	81	47,696	237	104,630	226	126,940	6	4,599

3.46 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL	
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
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
2014	4,285	3,797,246	1,403	826,903	810	258,397	2,157	374,960	12	6,013	3,243	1,265,862	67,508	27,531,320
2015	4,337	3,311,375	1,321	812,528	764	256,679	2,044	415,159	11	6,559	3,574	1,282,800	65,383	25,367,283
2015 Aug.	306	239,658	87	56,785	50	14,933	98	26,274	1	281	183	76,057	4,476	1,812,620
Sep.	355	288,200	96	58,859	59	17,402	108	20,384	1	503	201	82,840	4,751	1,917,413
Oct.	324	254,249	91	58,412	54	21,432	116	23,614	1	339	195	86,341	4,634	1,892,157
Nov.	345	231,153	92	64,753	60	22,854	133	24,203	1	1,194	199	86,507	5,154	2,018,952
Dec.	357	317,152	97	66,275	63	24,695	158	23,389	1	862	217	94,853	5,494	2,226,844
2016 Jan.	345	245,355	92	63,463	60	23,541	144	40,289	1	891	209	96,403	5,180	2,035,703
Feb.	343	241,296	92	58,747	64	23,019	139	23,467	1	944	207	90,581	5,129	1,976,689
Mar.	373	317,500	100	62,913	67	26,838	151	29,185	1	876	223	101,909	5,613	2,285,401
Apr.	365	274,370	94	67,527	63	24,209	148	25,331	1	1,220	214	99,062	5,423	2,181,572
May	386	304,251	109	72,384	78	30,785	153	29,345	1	1,172	289	130,736	5,882	2,303,633
Jun.	424	446,563	104	84,702	70	31,041	154	35,627	4	1,901	271	148,279	5,742	2,878,724
Jul.	249	206,077	71	57,158	50	19,733	92	28,819	..	765	152	84,379	3,928	1,772,500
Aug.	353	301,666	93	72,041	64	24,171	125	30,135	1	912	211	101,966	5,286	2,225,613

Source: SBP-BSC (Bank) and NBP

3.47 Electronic Banking Statistics

Product / Item	Unit	FY15		FY16			
		Q3	Q4	Q1	Q2	Q3	Q4 ^P
1. E-Banking Infrastructure (As on Position)							
Real Time Online Branches (RTOBs)	Number	11,174	11,315	11,437	12,442	12,527	12,674
Automated Teller Machines (ATMs)	Number	9,312	9,597	10,099	10,736	11,100	11,381
Point of Sale (POS)	Number	37,286	41,183	44,383	50,072	52,501	50,769
2. Credit Cards							
Credit Cards	Thousands	1,346	1,370	1,392	1,394	1,433	1,450
Outstanding Amount ¹	Million Rs.	22,312	23,857	24,094	24,704	24,714	25,566
3. Debit Cards ²							
	Thousands	24,279	25,024	25,871	26,489	27,426	27,411
4. E-Banking (Financial Transactions)							
4.1 ATMs							
Number of Transactions	Thousands	73,932	84,229	84,337	82,486	84,506	91,548
Amount	Million Rs.	804,015	892,604	889,699	859,126	915,943	1,017,505
i. Cash Withdrawal							
Number of Transactions	Thousands	71,156	81,136	81,669	79,460	81,240	87,947
Amount	Million Rs.	672,561	745,044	794,547	756,865	805,806	891,170
ii. Cash Deposit							
Number of Transactions	Thousands	1	1	1	4	5	5
Amount	Million Rs.	10	9	9	41	49	60
iii. Deposit of Payment Instrument							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rs.	-	-	-	-	-	-
iv. Utility Bills Payment							
Number of Transactions	Thousands	210	250	293	313	287	350
Amount	Million Rs.	523	1,030	1,294	1,254	614	1,350
v. A/c to A/c Funds Transfer							
Number of Transactions	Thousands	1,101	1,226	1,089	1,148	1,224	1,578
Amount	Million Rs.	52,034	57,936	39,255	40,885	42,984	46,995
vi. Third Party A/c to A/c Funds Transfer							
Number of Transactions	Thousands	1,465	1,617	1,284	1,561	1,750	1,668
Amount	Million Rs.	78,887	88,585	54,594	60,082	66,490	77,930
4.2 Points of Sale (POS)							
Number of Transactions	Thousands	7,570	9,133	9,272	9,450	9,907	10,593
Amount	Million Rs.	40,262	47,105	47,116	47,842	50,660	54,133
4.3 Real Time online Branches (RTOB)							
Number of Transactions	Thousands	28,581	32,206	29,587	32,865	35,025	37,886
Amount	Million Rs.	7,750,897	8,590,163	7,243,239	8,220,150	7,846,596	9,029,787
i. Real Time Cash Withdrawals other than the branch							
Number of Transactions	Thousands	6,338	6,803	6,896	7,470	8,204	8,793
Amount	Million Rs.	519,766	560,973	650,325	718,151	781,708	862,496
ii. Real Time Cash Deposits other than the branch where							
Number of Transactions	Thousands	10,183	10,110	10,539	11,527	12,980	12,811
Amount	Million Rs.	775,323	815,200	1,014,902	1,128,132	1,183,234	1,290,855
iii. Real Time A/c to A/c Funds Transfer							
Number of Transactions	Thousands	7,807	10,140	7,720	9,435	9,425	11,323
Amount	Million Rs.	4,506,477	4,989,106	3,868,587	4,696,239	4,192,503	5,061,904
iv. Real Time 3rd Party A/c to A/c Funds Transfer							
Number of Transactions	Thousands	4,252	5,152	4,432	4,434	4,416	4,959
Amount	Million Rs.	1,949,332	2,224,884	1,709,425	1,677,628	1,689,152	1,814,532

1-Source:-Statistics & DWH Department

2-Does not include ATM only cards

Note:-Serial number 1 to 3 as on quarter end whereas serial no 4 during the quarter.

Source: Payment System Department SBP

3.48 Real Time Gross Settlement Systems and Paper Based Transactions

Items/Products	Unit	FY15		FY16			
		Q3	Q4	Q1	Q2	Q3	Q4 ^P
Interbank Settlement Through PRISM (RTGS)							
1. Securities Settlement							
Volume	Numbers	18,891	18,175	16,573	15,794	14,012	16,063
Value	Billion Rs.	35,056	35,955	36,950	43,684	35,823	35,752
2. Interbank Funds Transfer							
Volume	Numbers	168,321	184,596	188,102	198,050	204,875	219,293
Value	Billion Rs.	13,814	15,732	14,117	17,441	17,846	17,297
3. Retails Cheques Clearing							
Volume	Numbers	11,038	11,431	10,161	11,754	16,387	15,434
Value	Billion Rs.	2,626	3,404	2,705	2,977	2,716	3,478
TOTAL (RTGS)							
Volume	Numbers	198,250	214,202	214,836	225,598	235,274	250,790
Value	Billion Rs.	51,496	55,092	53,771	64,102	56,385	56,528

Paper Based Transactions By Scheduled Banks

1. Cheques Transactions							
Volume	Thousands	79,355	86,921	79,724	81,785	77,328	79,412
Value	Billion Rs.	25,267	28,662	26,677	30,519	30,369	30,128
i) Cash withdrawals through Cheques							
Volume	Thousands	40,200	42,541	43,561	45,635	43,033	43,164
Value	Billion Rs.	3,864	4,930	5,008	4,555	4,345	4,787
ii) Transfer through Cheques							
Volume	Thousands	24,500	29,233	22,783	22,211	20,278	21,217
Value	Billion Rs.	15,247	17,467	15,818	19,811	19,654	18,189
iii) Clearing through Cheques							
Volume	Thousands	14,631	15,123	13,357	13,915	13,995	15,008
Value	Billion Rs.	6,086	6,221	5,804	6,104	6,324	7,106
iv) Refunds							
Volume	Thousands	24	24	23	24	22	23
Value	Billion Rs.	70	44	47	49	46	46
2. Pay Orders							
Volume	Thousands	2,141	2,438	2,268	2,512	2,511	2,671
Value	Billion Rs.	1,534	2,652	1,520	2,512	1,544	2,006
3. Demand Drafts							
Volume	Thousands	1,380	1,593	1,340	1,450	1,424	1,636
Value	Billion Rs.	589	685	570	585	528	692
4. Telegraphic Transfers							
Volume	Thousands	445	491	493	463	451	559
Value	Billion Rs.	594	780	690	727	646	707
5. Others **							
Volume	Thousands	2,259	1,037	956	941	792	1,005
Value	Billion Rs.	1,436	1,822	1,018	1,049	910	1,009
TOTAL (Paper Based)							
Volume	Thousands	85,579	92,480	84,781	87,153	82,507	85,283
Value	Billion Rs.	29,419	34,601	30,475	35,392	33,998	34,542

PRISM: Pakistan Real time Interbank Settlement Mechanism

Source: Payment System Department SBP

RTGS: Real Time Gross Settlement Systems

** Others include Income Tax Vouchers, Direct Debit, Mail Transfers, Dividend Warrants, Coupons etc.

3.49 Segment and Sector-wise Advances and Non Performing Loans (NPLs)

(Amount in millions)
Ratio in percent

Segment	2015					
	Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	3,281,330	440,592	13.4	3,533,889	433,657	12.3
SMEs Sector	273,746	86,507	31.6	318,298	82,966	26.1
Agriculture Sector	281,003	48,983	17.4	291,183	37,815	13.0
Consumer sector	328,949	34,072	10.4	335,583	29,047	8.7
<i>i. Credit Cards</i>	24,142	2,379	9.9	24,666	2,384	9.7
<i>ii. Auto loans</i>	89,987	3,632	4.0	95,089	2,686	2.8
<i>iii. Consumer durable</i>	323	69	21.4	326	69	21.0
<i>iv. Mortgage loans</i>	53,991	13,437	24.9	54,404	13,467	24.8
<i>v. Other personal loans</i>	160,505	14,554	9.1	161,099	10,441	6.5
Commodity Financing	636,885	6,988	1.1	594,121	7,015	1.2
Staff Loans	100,694	1,174	1.2	103,406	1,284	1.2
Others	148,235	11,541	7.8	153,659	13,660	8.9
Total	5,050,841	629,856	12.5	5,330,138	605,444	11.4

Sector	2015					
	Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	478,058	48,869	10.2	473,845	40,315	8.5
Automobile / Transportation	57,611	12,809	22.2	53,312	12,331	23.1
Cement	63,199	8,776	13.9	57,623	7,361	12.8
Chemical & Pharmaceuticals	216,774	17,298	8.0	223,608	13,517	6.0
Electronics	71,188	11,933	16.8	81,159	10,456	12.9
Financial	136,633	9,048	6.6	148,136	9,601	6.5
Individuals	429,195	48,071	11.2	454,622	45,779	10.1
Insurance	72	1	1.2	379	1	0.2
Others	2,102,233	220,921	10.5	2,223,916	215,255	9.7
Production/Transmission of Energy	659,147	36,784	5.6	681,463	40,698	6.0
Shoes & Leather garments	24,885	3,984	16.0	25,388	3,811	15.0
Sugar	135,632	9,378	6.9	144,716	8,549	5.9
Textile	676,215	201,985	29.9	761,973	197,771	26.0
Total	5,050,841	629,856	12.5	5,330,138	605,444	11.4

3.49 Segment and Sector-wise Advances and Non Performing Loans (NPLs)

(Amount in millions)
Ratio in percent

Segment	2016					
	Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	3,590,766	442,893	12.3	3,794,652	448,524	11.8
SMEs Sector	294,890	82,987	28.1	310,009	82,170	26.5
Agriculture Sector	284,320	34,866	12.3	296,641	45,949	15.5
Consumer sector	333,547	35,068	10.5	349,860	34,347	9.8
<i>i. Credit cards</i>	24,793	2,430	9.8	25,619	2,468	9.6
<i>ii. Auto loans</i>	102,006	2,749	2.7	109,752	2,628	2.4
<i>iii. Consumer durable</i>	311	71	22.8	283	68	24.0
<i>iv. Mortgage loans</i>	56,717	12,947	22.8	59,077	12,565	21.3
<i>v. Other personal loans</i>	149,722	16,871	11.3	155,129	16,618	10.7
Commodity financing	550,412	5,615	1.0	697,671	4,442	0.6
Staff Loans	99,878	1,336	1.3	102,035	1,365	1.3
Others	145,649	16,321	11.2	151,947	17,749	11.7
Total	5,299,462	619,086	11.7	5,702,816	634,546	11.1

Sector	2016					
	Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	417,359	42,872	10.3	504,205	58,082	11.5
Automobile/Transportation	70,919	12,177	17.2	81,750	12,335	15.1
Cement	61,757	7,111	11.5	62,406	6,992	11.2
Chemical & Pharmaceuticals	224,023	14,577	6.5	247,344	14,700	5.9
Electronics	70,098	10,573	15.1	69,105	10,730	15.5
Financial	142,779	10,177	7.1	162,359	9,445	5.8
Individuals	462,943	48,275	10.4	531,846	47,290	8.9
Insurance	1,383	1	0.1	1,713	1	..
Others	2,167,046	225,938	10.4	2,297,109	222,255	9.7
Production/Transmission of Energy	669,638	37,143	5.5	789,150	38,391	4.9
Shoes & Leather garments	23,396	3,815	16.3	24,365	3,781	15.5
Sugar	232,101	11,451	4.9	182,629	13,574	7.4
Textile	756,018	194,976	25.8	748,834	196,971	26.3
Total	5,299,462	619,086	11.7	5,702,816	634,546	11.1

Source: Financial Stability Department SBP

3.50 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	31-03-2016*			30-06-2016*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	633,437	105,469	2.18	649,057	115,108	2.20
All Banks	619,086	101,572	2.12	634,546	111,559	2.15
Commercial Banks	591,438	92,633	2.00	590,950	86,225	1.71
Public Sector Commercial Banks	201,311	48,689	5.50	200,911	43,304	4.46
Local Private Banks	387,104	43,955	1.18	387,335	43,235	1.07
Foreign Banks	3,023	(11)	(0.03)	3,006	(12)	(0.04)
Specialized Banks	27,648	8,939	6.25	43,294	25,033	17.23
DFIs	14,351	3,897	6.58	14,511	3,548	5.60

Cash Recovery against Non Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter ended March 2016	For the Quarter ended Jun 2016*
All Banks & DFIs	16,217	15,054
All Banks	15,963	14,811
Commercial Banks	14,157	12,410
Public Sector Commercial Banks	1,279	1,419
Local Private Banks	12,852	10,975
Foreign Banks	26	16
Specialized Banks	1,807	2,401
DFIs	254	243

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

Source: Financial Stability 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.”