

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

Liabilities/Assets	2013		2014		2015		2016
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
Liabilities							
Capital	494,484.6	495,144.4	505,747.2	505,876.0	501,119.9	540,096.2	548,631.7
Reserves	328,627.7	364,036.8	381,542.0	463,359.4	615,757.0	641,746.7	620,448.7
Demand Deposits	3,751,938.4	3,934,785.9	4,466,637.9	4,504,968.9	5,172,476.2	5,093,745.0	5,561,224.4
(a) Scheduled Banks	77,782.4	102,671.2	91,218.2	98,803.1	100,097.7	130,265.0	125,696.4
(b) Others	3,674,156.0	3,832,114.6	4,375,419.7	4,406,165.8	5,072,378.6	4,963,480.0	5,435,528.0
Time Deposits	3,472,424.5	3,768,766.3	3,686,782.7	4,007,387.0	4,095,938.6	4,471,553.0	4,735,749.1
(a) Scheduled Banks	12,172.3	17,855.7	10,637.4	10,199.9	15,308.1	25,153.3	13,620.1
(b) Others	3,460,252.2	3,750,910.5	3,676,145.2	3,997,187.1	4,080,630.5	4,446,399.7	4,722,129.0
Borrowings from	765,081.3	651,054.8	651,725.4	1,004,854.1	1,270,882.4	1,671,566.8	2,205,538.8
(a). State Bank of Pakistan	487,010.9	406,801.6	300,724.0	640,774.4	917,993.5	1,412,514.5	1,787,927.8
(b) Banks Abroad	42,987.6	49,729.1	53,492.3	78,326.8	107,372.1	129,203.3	172,580.1
(c) Other Scheduled Banks	235,082.8	194,524.1	297,509.1	285,753.0	245,516.8	129,849.0	245,030.9
Head Office and Inter-Bank Adjustment	67,154.8	136,191.7	112,117.6	133,203.2	169,715.1	262,859.0	134,407.5
Contingent Liabilities as per contra	2,921,203.0	3,740,296.3	3,143,416.0	3,810,594.3	4,193,278.7	4,196,427.7	4,446,871.7
Other Liabilities	4,285,201.8	2,403,186.5	3,571,160.9	3,286,848.8	3,115,490.3	3,435,634.1	3,508,024.7
Total Liabilities / Assets	16,086,116.1	15,493,462.6	16,519,129.8	17,717,091.8	19,134,658.2	20,313,628.4	21,760,896.7
	16,086,116.1	15,493,462.7	16,519,129.7	17,717,091.7	19,134,658.2	20,313,628.4	21,760,896.7
Assets							
Cash	740,751.1	807,961.8	851,744.2	742,013.9	937,644.7	813,373.2	821,920.2
(a) Notes, Coins and Silver	129,639.1	160,925.4	163,766.0	165,758.7	187,997.8	190,966.5	256,738.8
(b) Balances with State Bank of Pakistan	489,678.2	490,116.6	525,276.6	316,856.2	405,453.1	415,475.4	380,156.7
(c) Balances with Other Scheduled Banks	121,433.8	156,919.8	162,701.7	259,399.0	344,193.8	206,931.3	185,024.7
Balances held Abroad	102,963.2	183,420.5	202,003.6	194,060.3	186,453.2	226,193.8	188,926.2
Bills Purchased and Discounted	1,791,629.4	217,615.0	224,002.9	223,108.6	201,422.5	171,840.1	190,090.3
Advances to	3,739,937.4	4,066,519.8	4,211,236.8	4,473,778.5	4,643,595.7	4,922,944.9	5,198,093.1
(a) Scheduled Banks	75,455.2	70,775.9	78,261.5	61,359.1	139,739.8	178,894.1	119,901.1
(b) Others	3,664,482.2	3,995,743.9	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8	5,078,192.0
Investment in Securities and Shares	4,213,708.4	4,279,084.1	4,490,304.3	5,191,601.1	6,011,774.8	6,752,158.1	7,610,278.2
(a) Federal Government Securities	720,936.0	743,493.0	2,125,727.2	2,640,857.0	3,017,006.1	3,377,903.4	3,975,046.5
(b) Treasury Bills	2,604,250.2	2,713,794.6	1,547,276.3	1,728,730.5	2,164,377.3	2,537,577.9	2,666,090.3
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	103,017.1	104,789.2	140,184.4	97,653.5	104,955.0	99,727.8	185,504.3
(e) Others	785,505.1	717,007.3	677,116.4	724,360.1	725,436.4	736,949.0	783,637.1
Bank Premises	182,822.4	154,579.7	214,081.1	201,254.3	238,727.9	244,496.3	268,335.0
Head Office and Inter-Bank Adjustment	150,832.3	144,076.1	734,753.5	629,373.4	615,872.8	933,679.9	791,734.1
Contingent Assets as per contra	2,921,203.0	3,740,296.3	3,143,416.0	3,810,594.3	4,193,278.7	4,196,427.7	4,446,871.7
Other Assets	2,242,269.0	1,899,909.4	2,447,587.3	2,251,307.2	2,105,887.8	2,052,514.4	2,244,647.9

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits

by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2014				2015				2016	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount
Current Deposits	18,591,497	2,729,229.6	19,132,914	2,594,857.4	20,598,144	3,019,555.7	21,746,238	2,972,133.4	22,952,066	3,320,845.1
Call Deposits	238,267	186,686.0	197,449	116,129.2	182,792	152,290.1	177,924	125,084.7	236,955	160,330.3
Other Deposits Accounts	101,487	29,436.0	90,829	30,785.3	99,822	37,169.0	89,994	44,294.5	105,047	50,630.9
Saving Deposits	17,658,751	3,157,078.9	19,030,449	3,540,017.9	19,505,796	3,924,882.7	20,084,727	4,088,784.0	20,201,900	4,369,175.0
FIXED DEPOSITS										
Less Than 6 months	463,919	804,948.5	570,058	885,259.1	546,727	770,072.2	394,043	849,875.5	550,535	803,367.1
For 6 months & over but less than 1 year	133,640	219,971.8	128,670	268,300.8	141,129	273,575.6	229,338	347,019.8	165,884	381,503.8
For 1 year & over but less than 2 years	262,272	624,941.0	295,272	675,266.2	271,520	687,394.3	248,744	688,204.7	378,983	763,505.4
For 2 years & over but less than 3 years	63,893	30,635.0	69,018	36,551.2	75,114	37,859.5	66,434	37,797.1	74,840	42,660.2
For 3 years & over but less than 4 years	137,332	101,047.1	117,652	86,416.1	136,895	107,425.6	116,023	113,865.0	108,288	83,077.2
For 4 years & over but less than 5 years	16,776	7,360.1	14,298	8,451.5	18,990	7,431.8	13,330	5,933.4	14,901	4,978.7
For 5 years & over	210,039	160,230.9	219,745	161,318.3	202,596	135,352.6	206,045	136,887.5	229,375	177,583.3
Total	1,287,871	1,949,134.5	1,414,713	2,121,563.2	1,392,971	2,019,111.6	1,273,957	2,179,583.1	1,522,806	2,256,675.7
All Deposits	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	45,018,774	10,157,657.0

Note: Accounts in Numbers.

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

CATEGORY OF DEPOSIT HOLDERS	(End of Period: Million Rupees)						
	2013		2014		2015		2016
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	78,851.0	84,766.1	82,900.2	86,369.0	95,035.4	111,617.4	111,990.1
I. Official	8,471.4	11,884.2	10,615.2	12,755.8	14,747.2	15,298.4	17,335.5
II. Business	39,202.7	37,056.3	40,706.4	40,181.5	46,718.2	52,085.7	51,543.7
III. Personal	31,176.9	35,825.6	31,578.6	33,431.6	33,570.0	44,233.4	43,110.9
B. DOMESTIC CONSTITUENTS :	7,055,557.2	7,498,259.1	7,968,664.8	8,316,984.0	9,057,973.6	9,298,262.2	10,045,666.9
I. Government :	696,173.4	731,611.4	825,071.4	866,947.8	985,439.5	1,066,426.0	1,235,250.1
A. Federal Government	413,874.5	416,959.4	471,628.9	518,887.7	558,674.8	638,142.6	744,874.3
B. Provincial Governments	259,995.3	292,179.4	330,135.4	327,769.5	404,401.0	407,848.1	467,303.5
C. Local Bodies (City Governments)	22,303.6	22,472.7	23,307.0	20,290.5	22,363.6	20,435.3	23,072.3
II. Non-Financial Public Sector Enterprises :	396,165.6	469,582.7	467,075.8	493,245.1	480,793.8	489,923.1	561,827.1
A. Agriculture, Forestry, Hunting & Fishing	325.8	300.0	395.0	321.2	360.0	371.8	494.8
B. Mining & Quarrying	64,805.8	101,918.6	70,894.9	97,033.9	83,753.9	82,004.4	85,082.9
C. Manufacturing	99,161.8	115,801.0	117,532.7	110,123.1	117,012.4	126,644.6	139,875.4
D. Construction	56.2	109.4	152.3	225.7	245.5	196.3	345.9
E. Utilities	64,195.0	78,223.9	97,012.0	108,743.9	108,403.2	103,146.1	138,209.5
F. Commerce	23,019.7	30,138.4	38,596.2	38,681.7	29,925.7	24,757.5	18,431.6
G. Transport, Storage & Communication	108,262.7	100,849.1	103,364.5	102,914.6	106,746.8	115,648.7	130,185.9
H. Services	24,567.2	25,011.6	26,444.5	27,068.4	29,880.8	30,451.1	37,782.7
I. Others	11,771.4	17,230.8	12,683.7	8,132.5	4,465.5	6,702.5	11,418.4
III. Non-Bank Financial Companies :	167,101.9	186,983.1	173,316.1	163,181.9	191,283.2	278,431.2	281,417.0
A. Co-operative Banks	2,002.9	1,624.4	2,361.6	2,141.3	2,113.8	4,639.6	7,883.7
B. Development Financial Institutions	2,411.7	813.7	2,676.5	2,929.7	2,990.0	4,072.6	2,912.4
C. Insurance Companies	49,853.5	58,483.5	29,505.4	42,654.5	40,532.8	66,275.6	58,678.9
D. Micro Finance Banks	3,396.9	3,087.3	1,783.5	2,358.3	2,381.2	4,217.9	4,860.0
E. Other NBFC's	109,436.9	122,974.2	136,989.2	113,098.0	143,265.5	199,225.4	207,082.1
IV. Private Sector Enterprises :	1,985,965.3	2,129,643.9	2,295,565.9	2,346,704.5	2,511,456.1	2,432,551.6	2,540,568.5
A. Agriculture, Hunting and Forestry	191,602.6	204,567.4	209,173.5	215,626.7	211,740.3	225,085.0	242,061.3
1- Growing of crops	173,759.7	184,051.7	187,886.0	193,051.4	189,203.8	203,935.6	222,149.1
2- Farming of animals	8,866.9	10,210.7	11,669.6	12,177.2	11,368.6	9,811.9	10,598.6
3- Agricultural and animal husbandry	5,404.5	5,730.2	5,729.3	5,481.3	5,661.9	5,161.9	4,200.8
4- Agricultural machinery and equipments	2,688.3	3,526.7	2,868.9	3,651.4	4,023.4	4,527.4	3,382.2
5- Hunting, trapping, forestry & logging	46.8	54.0	49.1	85.8	113.1	111.0	49.5
6- Forestry and Logging and Related Service	836.5	994.0	970.7	1,179.6	1,369.5	1,537.2	1,681.2
B. Fishing and fish farming etc.	1,711.6	1,797.3	2,015.6	2,495.1	2,319.1	2,525.0	2,356.1
C. Mining and Quarrying	61,934.7	57,156.7	59,755.6	69,787.8	94,917.4	86,412.2	71,833.7
1- Mining of coal	10,092.1	10,370.3	11,073.8	11,975.6	12,441.6	13,903.6	13,764.8
2- Crude petroleum & natural gas	44,164.5	41,173.3	42,953.2	51,083.3	74,544.1	65,379.8	48,731.8
3- Iron & non-ferrous metal ores	1,613.3	1,505.1	2,259.5	1,022.9	2,526.2	2,444.0	4,969.4
4- Quarrying of stone, sand and clay	271.5	328.7	768.4	872.2	805.4	786.8	902.3
5- Chemical, fertilizer, Salt etc.	5,793.3	3,779.4	2,700.7	4,833.8	4,600.1	3,898.0	3,465.5
D. Manufacturing	426,105.7	467,594.6	490,406.9	606,901.6	686,520.2	690,441.1	687,258.8
1- Food products and beverages	70,796.5	92,506.0	90,117.7	108,231.0	120,480.0	133,919.8	107,758.8
2- Tobacco products	2,045.1	1,693.7	1,889.5	1,962.4	3,350.9	1,601.9	2,137.8
3- Textiles	77,687.4	82,031.0	92,186.6	108,616.2	118,801.4	103,897.1	110,513.4
i) Spinning, weaving, finishing of textiles	60,027.8	64,929.8	76,222.6	89,388.9	94,926.1	75,482.8	78,527.3
a) Spinning of fibers	36,058.8	41,018.3	46,103.2	48,170.5	53,589.8	44,691.2	45,236.4
b) Weaving of textiles	13,543.9	13,200.6	15,191.2	27,059.5	26,577.5	17,696.8	17,232.0
c) Finishing of textiles	10,425.2	10,710.9	14,928.3	14,158.8	14,758.8	13,094.8	16,058.8
ii) Made-up textile articles	7,781.3	8,733.1	7,096.4	8,430.0	11,193.4	11,808.1	12,941.0
iii) Knit wear	3,474.6	3,224.8	3,767.4	4,070.9	4,252.0	4,872.3	5,136.4
iv) Carpets and rugs	1,617.0	1,634.2	1,945.2	2,547.3	2,804.9	3,168.4	3,134.3
v) Other textiles n.e.s.	4,786.7	3,509.1	3,155.0	4,179.2	5,625.0	8,565.6	10,774.5
4- Wearing apparel, readymade garments etc.	9,304.2	11,888.1	10,021.4	13,514.0	14,637.4	14,948.4	17,020.8

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2013		2014		2015		2016
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of luggage and footwear	7,858.7	9,693.1	10,028.7	12,360.2	12,147.3	13,917.8	13,822.8
i.) Tanning & dressing of leather, luggage, handbags etc.	2,869.6	3,194.1	3,725.7	4,946.3	5,132.5	5,591.4	6,381.0
ii.) Footwear	4,989.1	6,499.0	6,303.0	7,413.9	7,014.8	8,326.4	7,441.7
a) Leather wear	4,202.7	5,768.6	5,483.3	6,688.2	5,922.9	7,308.8	6,166.4
b) Rubber and Plastic wear	786.4	730.3	819.7	725.7	1,091.9	1,017.6	1,275.4
6- Wood and products of wood cork	1,805.1	1,989.4	2,246.1	3,150.8	3,302.7	4,363.9	4,546.9
7- Paper, paperboard and products	3,008.6	3,537.0	4,303.8	4,162.7	4,902.3	6,044.9	6,029.1
8- Printing, publishing and allied industries	9,229.5	9,509.0	12,467.7	8,376.9	12,400.8	11,712.8	12,018.7
9- Coke and refined petroleum products	32,707.7	46,756.4	46,799.7	51,572.7	51,397.5	49,719.8	43,039.3
10- Chemicals and chemical products	64,900.7	81,891.3	68,513.0	125,018.0	106,329.8	118,203.8	106,029.9
11- Rubber and plastics products	6,201.6	5,796.3	7,817.7	7,498.9	8,082.6	7,048.7	7,041.9
12- Other non-metallic mineral products	16,341.8	16,809.2	15,418.9	23,383.6	33,144.6	38,938.9	49,877.0
13- Basic metals	13,852.2	16,019.7	20,073.8	21,375.2	21,574.0	20,944.1	19,304.6
14- Fabricated metal products	5,189.6	5,299.2	5,531.5	6,353.8	7,548.2	5,716.8	6,579.7
15- Machinery and equipment	11,622.9	12,265.4	16,503.2	18,997.0	41,772.8	24,717.2	24,700.6
16- Office, accounting and computing machinery	1,863.3	1,149.3	1,174.8	1,029.3	991.4	1,809.0	1,278.5
17- Electrical machinery and apparatus	26,019.8	13,639.2	17,147.5	14,803.9	18,926.4	25,530.6	23,341.5
18- Radio, television and communication equipment and apparatus	1,889.2	1,724.6	2,344.2	3,077.7	6,379.2	4,194.7	4,023.4
19- Medical, precision and optical instruments, watches and clocks	5,707.4	7,251.1	7,029.5	8,911.0	10,183.3	11,692.4	12,653.6
20- Motor vehicles, trailers and semi-trailers	17,834.1	17,806.0	23,617.9	26,025.0	49,017.5	48,425.0	69,982.8
21- Other transport equipments	4,752.0	4,482.2	3,377.1	6,242.2	8,538.1	7,793.0	8,163.5
22- Furniture and fixture	2,482.3	2,576.5	2,712.9	2,594.6	1,703.7	1,635.9	1,551.7
23- Jewellery and related articles	1,767.7	1,954.6	2,353.6	2,727.5	2,493.0	2,580.7	2,795.2
24- Sports goods	2,311.7	2,406.7	2,644.8	2,924.2	3,298.9	3,760.4	4,215.2
25- Handicrafts	125.8	168.5	113.8	133.9	169.5	158.2	361.0
26- Other manufacturing n.e.s.	28,800.7	16,750.8	23,971.6	23,858.9	24,946.8	27,165.2	28,471.1
E. Ship breaking and waste / scrape (junk) etc.	2,446.9	2,379.9	2,820.5	3,349.1	2,787.3	2,802.2	2,290.4
F. Electricity, gas and water supply	46,830.8	52,207.0	56,440.6	59,709.2	74,508.5	77,680.7	93,722.9
G. Construction	109,482.0	117,071.8	150,960.9	157,011.7	164,771.7	138,492.7	184,763.7
1- Building	80,017.2	89,693.0	114,391.1	114,225.3	119,438.5	100,134.3	125,032.7
2- Infrastructure	29,464.8	27,378.8	36,569.7	42,786.4	45,333.3	38,358.4	59,731.1
H. Commerce and Trade	302,111.3	333,900.3	358,978.9	360,605.5	370,860.5	344,212.7	352,878.9
1- Sale, maintenance and repair of motor vehicles and motorcycles	14,364.2	14,003.3	17,611.7	15,425.4	18,339.7	16,094.2	17,989.5
2- Wholesale and commission trade	146,016.2	152,594.4	169,028.9	175,577.4	178,224.3	164,578.8	174,820.9
i) Exports	27,029.8	27,807.3	53,844.9	51,409.2	48,426.9	46,668.6	47,502.2
ii) Imports	15,591.2	16,790.3	19,950.9	21,928.5	24,245.1	25,207.6	30,402.7
iii) Domestic whole sales	103,395.2	107,996.7	95,233.0	102,239.8	105,552.4	92,702.5	96,916.0
3- Retail trade	141,730.9	167,302.7	172,338.4	169,602.7	174,296.4	163,539.8	160,068.4
I. Hotels, restaurants and clubs etc	11,951.4	12,421.0	13,480.2	13,275.2	13,129.5	13,341.4	14,429.0
J. Transport, storage and communications	126,796.7	144,821.0	143,728.9	145,974.7	137,610.2	153,003.6	170,768.1
K. Real estate, renting and business activities	275,621.7	266,196.6	263,029.9	283,795.1	299,158.9	290,333.6	285,563.3
1- Real estate activities	39,085.9	45,015.2	44,638.3	44,444.9	38,179.6	36,940.5	48,193.5
2- Renting of machinery and equipment	5,084.1	4,636.2	4,477.0	4,994.3	1,946.5	1,747.9	2,189.6
3- Computer and related activities	14,915.4	16,879.4	18,488.3	21,652.3	25,760.4	26,852.0	29,928.2
4- Research and development	6,232.7	5,895.1	5,171.4	5,597.7	6,153.0	5,625.1	6,254.8
5- Other business activities	210,303.6	193,770.7	190,254.8	207,105.9	227,119.5	219,168.1	198,997.2
L. Education	50,890.5	55,102.8	59,927.7	56,297.7	55,926.7	58,067.1	59,689.5
M. Health and social work	24,076.8	27,221.1	30,027.7	28,622.4	41,024.4	39,395.5	37,405.5
N. Other community, social and personal service activities	75,372.9	81,703.9	83,497.2	78,450.4	82,055.9	73,437.1	98,330.2
O. Other private business n.e.c	279,029.7	305,502.2	371,321.8	264,802.2	274,125.4	237,321.5	237,216.8
V. Trust Funds and Non-Profit Institutions	193,310.6	203,272.7	183,929.5	200,413.5	190,314.0	205,780.2	237,140.9
VI. Personal	3,516,099.8	3,693,162.6	3,948,707.0	4,176,832.2	4,628,148.2	4,749,553.4	5,099,019.7
VII. Others	100,740.5	84,002.7	74,999.1	69,659.0	70,538.8	75,596.7	90,443.6
TOTAL	7,134,408.2	7,583,025.2	8,051,565.0	8,403,353.0	9,153,009.0	9,409,879.7	10,157,657.0

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

As on 30th June, 2016

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		D O M E S T I C C O N S T I T U E N T S							
			Government		Non Financial Public Sector		NBFC's		Private Sector (Business)	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	1,533	2.9	53,824	100.1	513	0.9	2,953	5.8	515,609	1,237.6
5,000 to 10,000	732	5.2	23,552	161.5	1080	9.1	542	3.7	722,592	5,499.6
10,000 to 20,000	3,241	53.2	67,957	932.6	741	9.2	1,642	24.0	1,034,501	15,031.6
20,000 to 25,000	638	14.3	16,778	370.7	227	5.2	573	13.3	415,492	9,315.7
25,000 to 30,000	546	15.0	21,371	571.5	49	1.3	340	9.4	403,501	11,186.0
30,000 to 40,000	842	28.1	26,026	882.3	302	10.1	495	16.6	632,866	22,073.6
40,000 to 50,000	838	37.1	22,784	1,008.0	206	9.6	1,520	65.4	548,307	24,761.6
50,000 to 60,000	2,349	127.3	17,554	967.6	54	2.9	1,537	85.8	473,724	26,019.6
60,000 to 70,000	444	28.4	14,426	930.8	156	10.3	1,584	97.9	468,059	30,341.2
70,000 to 80,000	333	24.8	14,226	1,043.0	75	5.4	141	10.4	398,202	29,949.7
80,000 to 90,000	415	35.6	9,611	808.8	30	2.5	1351	117.1	295,998	25,083.8
90,000 to 100,000	488	46.9	6,516	621.7	49	4.6	195	18.3	305,953	29,202.5
100,000 to 200,000	5,592	811.3	45,700	6,156.7	685	96.1	1,590	207.8	1,515,679	214,172.9
200,000 to 300,000	7,288	1,726.0	24,261	5,956.2	195	47.6	904	218.6	507,042	121,897.4
300,000 to 400,000	3,708	1,296.5	8,685	3,059.6	318	109.6	427	145.6	220,876	76,318.8
400,000 to 500,000	3,421	1,529.2	7,174	3,186.6	160	73.3	305	137.3	122,473	54,581.9
500,000 to 600,000	7,257	4,197.2	4,635	2,513.1	184	98.6	290	158.8	79,646	43,398.3
600,000 to 700,000	2,232	1,456.2	5,770	3,760.5	77	50.6	184	120.1	57,888	37,464.2
700,000 to 800,000	1,083	815.9	3,488	2,593.0	86	64.1	114	85.8	38,070	28,604.1
800,000 to 900,000	1,050	882.9	2,018	1,696.3	567	489.0	151	128.8	30,875	26,107.5
900,000 to 1,000,000	618	584.0	1,665	1,597.1	68	64.9	162	151.1	20,639	19,560.4
1,000,000 to 2,000,000	5,819	7,689.9	14,264	20,426.6	992	1,543.5	1,195	1,652.5	105,260	145,184.5
2,000,000 to 3,000,000	1,369	3,357.5	3,668	9,002.2	364	904.6	477	1,166.8	41,482	102,615.0
3,000,000 to 4,000,000	1280	4,258.2	3,239	11,080.4	246	868.6	552	1,919.6	16,981	58,218.1
4,000,000 to 5,000,000	595	2,639.4	1,721	7,580.4	145	660.4	401	1,853.0	12,811	55,886.0
5,000,000 to 6,000,000	584	3,128.2	2,445	12,933.2	152	821.9	183	977.3	7,402	39,941.8
6,000,000 to 7,000,000	176	1,139.2	1147	7,456.6	115	737.9	65	421.6	4,697	30,283.3
7,000,000 to 8,000,000	419	3,235.2	831	6,208.0	47	352.6	69	521.4	3,153	23,539.6
8,000,000 to 9,000,000	156	1,306.2	779	6,550.0	75	628.2	191	1,644.7	3,116	26,274.8
9,000,000 to 10,000,000	127	1,195.5	979	9,193.8	51	479.6	194	1,816.5	2,318	21,986.2
10,000,000 and over	1,638	70,323.0	11,669	1,105,901.4	1,932	553,664.7	2,270	267,622.1	22,582	1,184,831.1
TOTAL	56,811	111,990.1	438,763	1,235,250.1	9,941	561,827.1	22,597	281,417.0	9,027,794	2,540,568.5

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

As on 30th June, 2016

(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	26,426	52.8	1,917,635	4,757.2	24,730	41.1	2,541,690	6,195.5	2,543,223	6,198.5	
5,000 to 10,000	21,748	158.1	1,510,197	10,974.6	14,927	114.0	2,294,638	16,920.7	2,295,370	16,925.9	
10,000 to 20,000	22,913	316.2	2,647,598	39,060.9	46,463	673.5	3,821,815	56,048.2	3,825,056	56,101.4	
20,000 to 25,000	6,761	155.9	1,332,790	29,958.3	16,163	357.7	1,788,784	40,176.8	1,789,422	40,191.1	
25,000 to 30,000	9,242	260.6	1,336,057	36,798.3	19,750	562.5	1,790,310	49,389.5	1,790,856	49,404.6	
30,000 to 40,000	22,197	793.3	2,757,253	96,893.8	42,370	1,491.5	3,481,509	122,161.2	3,482,351	122,189.2	
40,000 to 50,000	16,836	717.2	2,488,235	111,679.6	30,790	1,382.3	3,108,678	139,623.7	3,109,516	139,660.8	
50,000 to 60,000	15,673	840.6	2,090,398	114,612.0	34,638	1,927.8	2,633,578	144,456.3	2,635,927	144,583.6	
60,000 to 70,000	3,415	223.6	1,880,910	121,978.9	40,476	2,658.1	2,409,026	156,240.8	2,409,470	156,269.2	
70,000 to 80,000	3,643	270.4	1,676,359	125,984.0	15,643	1,185.1	2,108,289	158,448.0	2,108,622	158,472.8	
80,000 to 90,000	4,265	355.1	1,428,444	120,994.9	15,961	1,356.4	1,755,660	148,718.7	1,756,075	148,754.3	
90,000 to 100,000	7,423	717.7	1,353,763	128,353.6	19,178	1,829.4	1,693,077	160,747.7	1,693,565	160,794.6	
100,000 to 200,000	35,502	4,726.8	7,216,424	1,011,205.8	48,279	7,112.7	8,863,859	1,243,678.8	8,869,451	1,244,490.1	
200,000 to 300,000	13,594	3,197.9	2,413,828	582,312.9	25,098	5,946.2	2,984,922	719,576.8	2,992,210	721,302.8	
300,000 to 400,000	8,404	2,808.8	985,753	339,018.2	17,210	6,020.8	1,241,673	427,481.4	1,245,381	428,777.9	
400,000 to 500,000	4,798	2,156.0	502,019	223,527.6	3,853	1,728.0	640,782	285,390.7	644,203	286,919.9	
500,000 to 600,000	3,215	1,794.1	312,217	170,490.5	7,639	4,265.8	407,826	222,719.2	415,083	226,916.3	
600,000 to 700,000	2,681	1,754.5	187,947	121,518.1	1,846	1,216.8	256,393	165,884.8	258,625	167,341.1	
700,000 to 800,000	1,430	1,059.7	122,395	91,504.4	1,974	1,459.7	167,557	125,370.8	168,640	126,186.7	
800,000 to 900,000	1038	884.4	101,223	86,102.0	1666	1,423.2	137,538	116,831.2	138,588	117,714.1	
900,000 to 1,000,000	2294	2,200.8	67,940	64,308.3	412	391.0	93,180	88,273.7	93,798	88,857.6	
1,000,000 to 2,000,000	6,273	9,106.3	286,888	388,777.7	6,056	7,781.0	420,928	574,472.3	426,747	582,162.2	
2,000,000 to 3,000,000	2,433	5,857.8	72,550	175,526.3	497	1,206.2	121,471	296,278.9	122,840	299,636.4	
3,000,000 to 4,000,000	1121	3,900.3	28,743	98,631.6	527	1,929.2	51,409	176,547.8	52,689	180,806.0	
4,000,000 to 5,000,000	821	3,705.9	15,478	68,623.8	98	423.7	31,475	138,733.2	32,070	141,372.6	
5,000,000 to 6,000,000	822	4,335.8	9,858	52,992.1	437	2,260.9	21,299	114,262.9	21,883	117,391.2	
6,000,000 to 7,000,000	365	2,352.8	6,154	39,381.7	68	439.3	12,611	81,073.3	12,787	82,212.6	
7,000,000 to 8,000,000	306	2,260.0	3,637	27,011.1	28	211.5	8,071	60,104.1	8,490	63,339.2	
8,000,000 to 9,000,000	311	2,650.5	3,261	27,679.1	58	475.7	7,791	65,903.0	7,947	67,209.2	
9,000,000 to 10,000,000	186	1,771.9	2,055	19,420.4	136	1,300.6	5,919	55,969.1	6,046	57,164.6	
10,000,000 and over	3,003	175,755.0	18,271	568,941.8	478	31,271.8	60,205	3,887,987.8	61,843	3,958,310.8	
TOTAL	249,139	237,140.9	34,776,280	5,099,019.7	437,449	90,443.6	44,961,963	10,045,666.9	45,018,774	10,157,657.0	

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)										
Provinces/Regions	Category	Jun-2015			Dec-2015			Jun-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	2.04	92.99	95.04	1.00	110.60	111.60	1.25	110.74	111.99
	Govt.	39.04	946.40	985.44	38.60	1,027.90	1,066.40	39.69	1,195.56	1,235.25
	NFPSEs	3.10	477.69	480.79	2.30	487.60	489.90	2.34	559.49	561.83
	NBFCs & Fin Aux.	1.34	189.94	191.28	1.90	276.50	278.40	1.79	279.63	281.42
	Private Sector	229.80	2,281.65	2,511.46	223.40	2,209.20	2,432.60	219.70	2,320.87	2,540.57
	Trust Fund	4.92	185.39	190.31	5.50	200.30	205.80	5.41	231.73	237.14
	Personal	615.20	4,012.95	4,628.15	647.00	4,102.50	4,749.60	701.56	4,397.46	5,099.02
	Others	13.09	57.45	70.54	12.60	63.00	75.60	19.76	70.68	90.44
	Total	908.55	8,244.46	9,153.01	932.30	8,477.60	9,409.90	991.50	9,166.16	10,157.66
Punjab	Foreign	0.41	15.76	16.16	0.60	22.60	23.20	0.71	18.97	19.68
	Govt.	3.68	408.97	412.66	3.80	438.10	441.90	4.83	541.54	546.37
	NFPSEs	0.66	141.26	141.92	0.60	135.90	136.50	0.67	170.38	171.04
	NBFCs & Fin Aux.	0.36	16.98	17.34	0.30	31.70	32.00	0.25	34.77	35.02
	Private Sector	141.60	985.96	1,127.55	135.60	935.00	1,070.60	132.02	969.50	1,101.52
	Trust Fund	2.02	61.44	63.46	1.90	69.50	71.40	2.33	75.42	77.76
	Personal	338.09	1,904.07	2,242.16	346.00	1,956.30	2,302.30	384.89	2,126.06	2,510.95
	Others	0.93	12.85	13.79	0.80	12.80	13.70	1.10	10.23	11.34
	Total	487.76	3,547.29	4,035.04	489.80	3,601.70	4,091.50	526.81	3,946.87	4,473.68
Sindh	Foreign	0.03	58.57	58.60	0.10	58.10	58.20	0.21	62.87	63.08
	Govt.	13.83	165.42	179.25	13.40	187.70	201.10	12.12	187.96	200.08
	NFPSEs	2.09	216.82	218.91	1.50	238.20	239.70	1.43	269.83	271.26
	NBFCs & Fin Aux.	0.12	164.69	164.81	0.20	230.80	231.00	0.13	231.16	231.29
	Private Sector	39.11	873.92	913.04	41.20	872.70	913.90	40.05	939.68	979.72
	Trust Fund	1.15	79.20	80.35	1.20	83.70	84.90	0.87	114.26	115.13
	Personal	65.08	1,307.36	1,372.44	71.60	1,303.20	1,374.80	70.86	1,367.43	1,438.29
	Others	0.09	9.71	9.79	0.10	8.00	8.10	0.11	8.74	8.85
	Total	121.48	2,875.71	2,997.18	129.30	2,982.30	3,111.60	125.78	3,181.92	3,307.70
Khyber Pakhtunkhwa	Foreign	0.02	0.74	0.76	..	0.90	1.00	0.07	1.81	1.88
	Govt.	3.54	99.23	102.77	2.20	116.50	118.70	3.84	130.71	134.55
	NFPSEs	0.06	3.51	3.56	..	4.60	4.70	0.04	5.13	5.17
	NBFCs & Fin Aux.	0.02	0.72	0.73	0.10	0.90	1.00	0.12	0.65	0.76
	Private Sector	20.21	127.14	147.35	21.50	111.80	133.20	19.63	103.67	123.30
	Trust Fund	0.85	8.71	9.57	0.70	8.40	9.10	0.78	7.05	7.83
	Personal	95.11	298.61	393.73	104.50	300.10	404.60	113.14	337.89	451.04
	Others	1.47	15.64	17.12	0.60	12.70	13.40	1.22	32.15	33.38
	Total	121.28	554.30	675.58	129.80	555.90	685.70	138.84	619.06	757.90
Balochistan	Foreign	1.54	0.07	1.61	..	0.10	0.10	..	0.12	0.12
	Govt.	11.75	23.74	35.49	10.20	25.50	35.70	13.61	29.60	43.21
	NFPSEs	0.09	5.44	5.53	0.10	5.60	5.70	0.07	6.87	6.94
	NBFCs & Fin Aux.	0.02	0.05	0.07	..	0.10	0.10	..	0.04	0.05
	Private Sector	4.50	48.15	52.65	4.80	41.90	46.70	4.78	36.12	40.90
	Trust Fund	0.10	1.78	1.88	0.10	2.30	2.40	0.21	1.04	1.26
	Personal	9.17	82.53	91.69	9.80	88.10	97.90	11.63	95.60	107.23
	Others	9.72	4.95	14.66	10.20	4.60	14.80	16.61	5.03	21.64
	Total	36.88	166.71	203.59	35.20	168.10	203.30	46.92	174.42	221.34
Islamabad	Foreign	0.01	16.65	16.66	..	20.50	20.50	..	22.03	22.04
	Govt.	4.92	220.72	225.64	6.10	238.10	244.20	2.73	288.81	291.54
	NFPSEs	110.36	110.36	110.36	103.20	103.20	103.20	..	106.92	106.92
	NBFCs & Fin Aux.	..	5.37	5.37	..	8.30	8.30	..	6.96	6.96
	Private Sector	2.03	213.74	215.77	1.80	217.80	219.60	2.22	236.76	238.97
	Trust Fund	0.29	32.21	32.50	1.00	34.30	35.40	0.19	31.76	31.95
	Personal	13.52	306.88	320.40	13.00	336.40	349.50	13.90	343.30	357.20
	Others	0.08	12.92	13.00	0.10	24.20	24.30	0.10	14.17	14.27
	Total	20.84	918.85	939.69	22.20	982.90	1,005.10	19.15	1,050.70	1,069.85
FATA	Foreign	..	..	..	..	..	..	0.02	..	0.02
	Govt.	0.27	0.66	0.92	0.50	..	0.60	0.18	0.07	0.26
	NFPSEs	0.20	..	0.20	0.10	..	0.10	0.12	0.05	0.17
	NBFCs & Fin Aux.	..	0.04	0.04	..	..	..	0.02	0.04	0.06
	Private Sector	2.21	2.10	4.32	2.40	2.20	4.60	2.79	1.34	4.12
	Trust Fund	..	0.05	0.05	..	..	..	..	0.05	0.05
	Personal	7.66	3.86	11.52	9.00	4.10	13.10	10.40	6.97	17.37
	Others	0.69	0.55	1.24	0.60	0.20	0.80	0.58	0.05	0.64
	Total	11.04	7.25	18.29	12.50	6.60	19.20	14.11	8.57	22.68

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)										
Provinces/Regions	Category	Jun-2015			Dec-2015			Jun-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.04	0.03	0.08	..	..	0.10	0.04	0.07	0.11
	Govt.	0.70	13.38	14.07	1.80	8.10	9.90	2.03	6.30	8.33
	NFPSEs	..	0.02	0.03	..	..	..	..	0.02	0.02
	NBFCs & Fin Aux.	0.81	1.07	1.87	1.20	3.20	4.40	1.14	4.85	6.00
	Private Sector	2.09	5.35	7.44	3.60	7.60	11.20	3.66	9.38	13.04
	Trust Fund	0.15	0.37	0.52	0.20	0.40	0.60	0.69	0.45	1.14
	Personal	3.14	8.08	11.22	4.00	9.60	13.60	7.64	11.17	18.82
	Others	0.01	0.01	0.01	..	0.10	0.10	0.01	0.17	0.18
	Total	6.94	28.31	35.25	10.80	29.00	39.80	15.21	32.43	47.64
AJK	Foreign	0.01	1.17	1.18	0.20	8.40	8.60	0.20	4.86	5.06
	Govt.	0.36	14.28	14.64	0.40	13.90	14.30	0.34	10.58	10.92
	NFPSEs	..	0.28	0.28	..	0.20	0.20	..	0.31	0.31
	NBFCs & Fin Aux.	0.01	1.03	1.05	0.10	1.50	1.60	0.13	1.16	1.29
	Private Sector	18.05	25.29	43.34	12.50	20.20	32.70	14.57	24.42	38.99
	Trust Fund	0.37	1.62	1.99	0.40	1.70	2.00	0.32	1.69	2.02
	Personal	83.44	101.55	184.99	89.10	104.80	193.80	89.09	109.04	198.13
	Others	0.10	0.82	0.92	..	0.30	0.40	0.02	0.14	0.17
	Total	102.34	146.04	248.38	102.70	150.90	253.60	104.68	152.19	256.87

* 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.

3.6 Classification of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2014				2015				2016	
	Jun.		Dec.		Jun.		Dec.		Jun.	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,644,191	5,909.9	2,065,868	5,451.3	2,492,408	5,297.7	2,584,903	6,047.8	2,543,223	6,198.5
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	2,295,370	16,925.9
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	3,825,056	56,101.4
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	1,789,422	40,191.1
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	1,790,856	49,404.6
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	3,482,351	122,189.2
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	3,109,516	139,660.8
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	2,635,927	144,583.6
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	2,409,470	156,269.2
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	2,108,622	158,472.8
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	1,756,075	148,754.3
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	1,693,565	160,794.6
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	8,869,451	1,244,490.1
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	2,992,210	721,302.8
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	1,245,381	428,777.9
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	644,203	286,919.9
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	415,083	226,916.3
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	258,625	167,341.1
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	168,640	126,186.7
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	138,588	117,714.1
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	93,798	88,857.6
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	426,747	582,162.2
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	122,840	299,636.4
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	52,689	180,806.0
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	32,070	141,372.6
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	21,883	117,391.2
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	12,787	82,212.6
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	8,490	63,339.2
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	7,947	67,209.2
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	6,046	57,164.6
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	61,843	3,958,310.8
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	45,018,774	10,157,657.0

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.

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2014				2015				2016	
			Jun.		Dec		Jun		Dec.		Jun	
			No. of		No. of		No. of		No. of		No. of	
			Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less than	10,000		40,154	146.2	41,682	128.6	168,609	329.0	26,853	116.8	110,332	479.4
10,000	20,000		455,365	6,710.6	469,651	7,034.5	468,205	7,179.1	470,266	7,352.9	388,845	5,593.4
20,000	to 25,000		24,006	552.3	26,617	610.5	26,339	612.2	16,928	385.1	130,131	2,770.1
25,000	to 30,000		38,588	1,067.6	50,158	1,377.4	32,091	859.0	31,733	894.2	115,081	3,037.4
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	150,810	5,394.3
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	140,869	6,053.9
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	79,332	4,560.0
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	54,238	3,559.3
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	33,904	2,544.6
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	61,547	5,278.1
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	73,310	6,945.6
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	949,670	139,372.5
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	442,308	106,478.4
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	141,094	47,476.4
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	83,638	37,716.8
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	119,590	66,402.8
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	32,737	21,283.1
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	47,606	34,825.5
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	23,395	19,764.7
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	17,744	16,925.4
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	72,200	97,550.1
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	27,606	67,259.7
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	12,129	42,412.2
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	9,396	42,140.8
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	6,241	33,677.7
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	5,718	37,499.5
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	3,255	24,349.7
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	2,559	21,586.5
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	2,655	25,284.6
10,000,000	to 100,000,000		24,375	698,341.6	25,608	772,315.2	21,818	674,615.9	23,755	726,077.9	24,653	753,035.3
100,000,000	to 500,000,000		4,276	860,186.4	4,759	958,086.5	4,662	971,354.0	4,721	992,161.2	5,093	1,069,236.8
500,000,000	to above		984	1,693,216.5	1,059	1,801,066.7	1,115	2,016,654.2	1,233	2,113,622.8	1,301	2,327,697.5
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	3,368,987	5,078,192.0

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 mount.
3. 'Amount' represents the total amount of all advances falling in the particular class.

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

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)		2014				2015				2016	
		Jun.		Dec		Jun.		Dec		Jun	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
less than	10,000	31402	97.7	35307	88.0	158262	279.1	17411	73.4	96819	415.0
10,000	20,000	451748	6,656.3	464940	6,967.3	462175	7,086.4	461554	7,216.1	379805	5,451.6
20,000	to 25,000	15413	361.2	17374	399.3	19763	465.3	9041	208.5	124479	2,644.4
25,000	to 30,000	34622	956.8	43871	1,201.5	22356	589.0	23713	673.3	108306	2,849.9
30,000	to 40,000	266485	8,805.8	196560	6,798.7	186966	6,412.6	216552	7,557.7	129855	4,659.2
40,000	to 50,000	69960	3,211.7	98620	4,254.4	45899	2,061.2	103969	4,507.4	119993	5,137.0
50,000	to 60,000	14971	824.8	24969	1,332.8	16054	864.1	25597	1,435.1	66180	3,848.5
60,000	to 70,000	20801	1,366.8	32079	2,084.2	32827	2,149.6	29111	1,894.2	42531	2,792.2
70,000	80,000	29084	2,208.6	28315	2,109.3	46244	3,482.1	22985	1,708.1	24312	1,822.4
80,000	to 90,000	35764	3,083.8	37505	3,188.0	41841	3,596.2	47525	4,041.4	40404	3,478.7
90,000	to 100,000	41957	3,904.6	70711	6,747.7	38127	3,641.7	39857	3,736.1	43434	4,096.8
100,000	to 200,000	513120	79,221.0	520179	79,920.8	470598	72,570.3	516827	78,913.7	547389	79,800.8
200,000	to 300,000	331971	79,742.2	338412	81,189.5	323672	78,145.5	284924	68,552.5	248720	60,066.7
300,000	to 400,000	113411	38,721.0	89122	30,144.3	84317	28,776.2	94903	32,324.1	91101	30,705.4
400,000	500,000	56533	25,300.7	46631	20,893.1	72661	32,882.7	55310	24,467.1	70691	31,939.3
500,000	to 600,000	53134	29,167.1	48504	26,198.1	36478	19,656.6	100097	56,448.2	105146	58,291.4
600,000	to 700,000	31270	20,011.3	46109	29,155.6	65095	41,684.0	41728	27,538.7	28082	18,335.4
700,000	to 800,000	36264	27,528.5	22518	16,784.6	26181	19,772.9	27126	20,429.2	45543	33,299.4
800,000	to 900,000	11753	9,935.8	18838	16,180.0	14105	12,011.4	28998	25,023.8	22381	18,920.4
900,000	to 1,000,000	10967	10,499.3	17035	16,376.2	19125	18,334.4	13822	13,224.6	17095	16,321.4
1,000,000	2,000,000	63469	88,644.8	64704	91,288.4	58851	83,439.6	69520	97,033.7	71142	96,080.7
2,000,000	to 3,000,000	22511	53,872.2	30822	73,792.7	20934	50,818.7	25801	61,591.2	27157	66,118.6
3,000,000	to 4,000,000	10626	36,990.0	12402	42,467.7	11929	41,399.8	14671	51,022.9	11974	41,892.3
4,000,000	to 5,000,000	9319	41,258.2	8659	39,087.8	10170	45,640.0	9298	41,896.4	9329	41,838.0
5,000,000	to 6,000,000	9020	48,898.2	7502	40,566.9	6139	33,493.1	6073	33,044.0	6211	33,515.2
6,000,000	to 7,000,000	4069	26,507.9	4842	31,349.4	3365	21,811.6	4266	27,449.6	5700	37,383.9
7,000,000	8,000,000	2913	21,826.5	3950	29,423.0	2994	22,279.3	3076	23,019.2	3227	24,139.5
8,000,000	to 9,000,000	6327	52,075.7	3106	26,068.1	2205	18,798.5	2560	21,730.4	2546	21,473.9
9,000,000	to 10,000,000	3640	35,187.8	2353	22,487.9	2453	23,361.5	2484	23,715.4	2641	25,152.3
10,000,000	to 100,000,000	24252	695,299.6	25486	769,259.6	21694	671,515.2	23630	722,916.6	24529	749,939.4
100,000,000	to 500,000,000	4263	857,505.9	4746	955,403.3	4650	968,849.8	4709	989,663.3	5081	1,066,799.8
500,000,000	to above	981	1,691,297.6	1056	1,799,309.3	1112	2,014,461.7	1230	2,111,553.4	1298	2,325,473.4
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	2,523,101.00	4,914,682.8

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

As on 30th June 2016

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)		Government		Non Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
		No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than	10,000	-	-	-	-	1	..	66,443	278.7	29	..	43,165	197.6	693	3.1	110,332	479.4
10,000	20,000	-	-	-	-	-	-	15,714	231.0	-	-	372,887	5,358.8	244	3.6	388,845	5,593.4
20,000	to 25,000	-	-	-	-	-	-	10,662	245.3	-	-	119,378	2,522.8	91	2.1	130,131	2,770.1
25,000	to 30,000	-	-	-	-	-	-	8,199	226.7	-	-	106,841	2,809.5	41	1.1	115,081	3,037.4
30,000	to 40,000	-	-	-	-	-	-	24,567	862.1	1	..	126,147	4,529.0	95	3.2	150,810	5,394.3
40,000	to 50,000	-	-	-	-	2	0.1	24,932	1,098.3	-	-	115,798	4,949.4	137	6.2	140,869	6,053.9
50,000	to 60,000	-	-	-	-	-	-	16,926	919.3	-	-	61,725	3,604.0	681	36.6	79,332	4,560.0
60,000	to 70,000	-	-	-	-	-	-	19,675	1,294.8	-	-	34,254	2,245.5	309	18.9	54,238	3,559.3
70,000	80,000	-	-	-	-	-	-	16,820	1,264.7	1	0.1	16,789	1,256.7	294	23.1	33,904	2,544.6
80,000	to 90,000	-	-	-	-	-	-	32,051	2,732.0	12	1.0	29,383	2,536.6	101	8.6	61,547	5,278.1
90,000	to 100,000	-	-	16	1.6	-	-	37,857	3,604.7	1	0.1	35,134	3,310.4	302	28.8	73,310	6,945.6
100,000	to 200,000	-	-	2	0.3	3	0.5	626,887	94,487.4	17	2.7	309,726	42,851.5	13,035	2,030.0	949,670	139,372.5
200,000	to 300,000	1	0.2	1	0.2	12	2.9	263,788	62,657.4	1	0.2	174,555	42,869.8	3,950	947.6	442,308	106,478.4
300,000	to 400,000	-	-	-	-	6	2.0	69,051	23,311.8	1	0.3	69,924	23,433.8	2,112	728.4	141,094	47,476.4
400,000	500,000	-	-	-	-	9	4.1	31,552	14,277.4	3	1.4	51,432	23,154.8	642	279.1	83,638	37,716.8
500,000	to 600,000	-	-	34	19.4	6	3.4	77,032	42,798.3	3	1.7	42,025	23,318.2	490	261.8	119,590	66,402.8
600,000	to 700,000	1	0.7	-	-	8	5.3	14,696	9,465.0	1	0.7	17,645	11,547.9	386	263.6	32,737	21,283.1
700,000	to 800,000	-	-	-	-	6	4.3	10,983	8,219.3	1	0.8	36,589	26,581.0	27	20.0	47,606	34,825.5
800,000	to 900,000	-	-	16	12.9	5	4.3	10,864	9,165.7	15	12.6	12,459	10,538.3	36	31.0	23,395	19,764.7
900,000	to 1,000,000	70	67.1	7	6.7	2	1.9	10,248	9,818.3	1	0.9	7,394	7,009.4	22	21.1	17,744	16,925.4
1,000,000	2,000,000	8	14.8	26	36.6	115	182.8	33,494	45,691.5	7	10.4	38,366	51,368.6	184	245.2	72,200	97,550.1
2,000,000	to 3,000,000	-	-	7	19.9	27	68.8	12,408	30,658.9	6	12.9	15,131	36,431.3	27	67.8	27,606	67,259.7
3,000,000	to 4,000,000	1	4.0	2	6.3	19	67.0	7,990	28,024.1	2	7.0	4,097	14,240.0	18	63.7	12,129	42,412.2
4,000,000	to 5,000,000	-	-	1	4.6	5	22.3	6,101	27,566.5	4	17.9	3,275	14,486.2	10	43.3	9,396	42,140.8
5,000,000	to 6,000,000	1	5.0	7	41.2	5	27.6	4,804	26,104.2	-	-	1,418	7,466.7	6	32.9	6,241	33,677.7
6,000,000	to 7,000,000	3	19.6	-	-	14	91.5	3,113	20,173.0	-	-	2,575	17,129.9	13	85.5	5,718	37,499.5
7,000,000	8,000,000	1	7.6	6	43.0	1	7.1	2,741	20,570.3	2	14.5	499	3,670.3	5	36.9	3,255	24,349.7
8,000,000	to 9,000,000	2	16.4	-	-	16	131.8	2,098	17,747.4	3	25.3	436	3,632.6	4	33.0	2,559	21,586.5
9,000,000	to 10,000,000	-	-	-	-	1	9.4	2,447	23,295.4	2	18.8	201	1,922.3	4	38.8	2,655	25,284.6
10,000,000	to 100,000,000	34	1,122.4	76	5,076.3	134	5,928.4	23,468	720,426.3	65	2,822.9	836	16,382.6	40	1,276.5	24,653	753,035.3
100,000,000	to 500,000,000	21	4,663.9	56	13,952.2	117	24,084.0	4,853	1,016,284.4	27	6,295.1	9	2,369.5	10	1,587.6	5,093	1,069,236.8
500,000,000	to above	112	638,980.0	157	630,024.2	39	37,943.6	978	1,006,551.9	7	4,960.6	8	9,237.2	-	-	1,301	2,327,697.5
TOTAL		255	644,901.60	414	649,245.57	553	68,593.11	1,493,442	3,270,052.41	212	14,207.91	1,850,101	422,962.31	24,009	8,229.13	3,368,987	5,078,192

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2014		2015		2016-Jun		
	Jun.	Dec.	Jun.	Dec.	All Banks	Commercial Banks	Specialized Banks
I. Government:	514,534.7	482,693.4	580,458.9	537,517.2	644,901.6	643,913.5	988.1
A. Federal Government:	243,577.4	227,450.5	220,061.2	226,317.2	232,274.3	232,274.3	-
(1) Commodity Operations	220,793.6	211,873.2	201,290.7	212,303.8	211,398.1	211,398.1	-
(2) Others	22,783.7	15,577.2	18,770.5	14,013.4	20,876.2	20,876.2	-
B. Provincial Governments:	270,957.3	255,242.9	360,397.7	311,200.0	412,627.3	411,639.2	988.1
(1) Commodity Operations	269,121.4	254,046.2	359,042.4	310,202.1	401,675.9	400,687.8	988.1
(2) Others	1,835.9	1,196.8	1,355.3	998.0	10,951.4	10,951.4	-
C. Local Bodies (City Governments)	-	-	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	452,405.2	530,560.2	533,401.5	570,609.2	649,245.6	649,245.6	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	614.8	614.8	-
(2) Mining & Quarrying	-	-	-	-	56,086.2	56,086.2	-
(3) Manufacturing	48,954.4	59,478.1	43,868.6	57,342.5	51,139.1	51,139.1	-
(4) Construction	..	..	..	-	-	-	-
(5) Utilities	27,561.4	26,442.9	46,091.1	25,990.3	99,289.9	99,289.9	-
(6) Commerce	91,072.2	122,699.4	97,183.4	109,637.5	105,858.9	105,858.9	-
(7) Transport, Storage & Communication	91,398.7	95,717.2	93,192.3	165,476.7	134,173.7	134,173.7	-
(8) Services	300.9	477.0	788.0	672.0	539.7	539.7	-
(9) Others	193,117.6	225,745.6	252,278.0	211,490.3	201,543.4	201,543.4	-
III. Non-Bank Financial Institutions :	46,506.1	44,546.0	47,684.3	50,334.3	68,593.1	68,466.0	127.1
(1) Co-operative Banks	-	-	-	-	-	-	-
(2) Development Financial Institutions	10,984.1	4,916.7	11,162.9	13,593.8	18,299.2	18,299.2	-
(3) Insurance Companies	851.9	1,660.0	921.9	1,187.5	3,080.4	3,080.4	-
(4) Micro Finance	-	500.0	900.0	2,732.4	2,795.7	2,795.7	-
(5) Other NBFC's	34,670.1	37,469.3	34,699.5	32,820.6	44,417.8	44,290.7	127.1
IV. Private Sector Enterprises :	2,758,032.8	2,975,071.9	2,930,255.9	3,174,992.8	3,270,052.4	3,110,661.6	159,390.8
A. Agriculture, Hunting and Forestry	252,679.1	270,245.7	285,362.9	302,948.3	292,926.6	147,991.5	144,935.0
(1) Growing of crops	177,356.2	185,726.3	196,409.9	204,793.2	191,551.0	111,548.4	80,002.6
(2) Farming of animals	44,789.5	54,115.9	58,582.8	65,035.4	73,180.4	32,417.6	40,762.8
(3) Agricultural and animal husbandry	1,601.6	1,480.3	633.1	1,668.7	1,476.8	1,476.8	-
(4) Agricultural machinery and equipments	28,010.7	28,471.8	28,932.5	31,169.3	26,549.5	2,382.4	24,167.2
(5) Hunting, trapping, forestry & logging	921.1	451.4	804.7	281.7	168.8	166.3	2.6
B. Fishing and fish farming etc.	994.5	1,153.6	922.5	1,024.6	822.5	788.5	34.0
C. Mining and Quarrying	18,726.0	21,073.2	20,342.3	23,562.3	26,457.6	26,379.9	77.7
(1) Mining of coal	1,554.0	2,450.3	1,708.8	1,965.9	9,247.5	9,192.4	55.1
(2) Crude petroleum & natural gas	15,834.1	17,013.5	16,747.5	18,642.5	12,177.3	12,177.3	-
(3) Iron & non-ferrous metal ores	216.9	364.7	321.1	424.9	553.6	553.6	-
(4) Quarrying of stone, sand and clay	170.5	239.7	265.8	391.8	776.0	760.7	15.3
(5) Chemical, fertilizer, Salt etc.	950.6	1,005.0	1,299.1	2,137.3	3,703.2	3,695.9	7.3
D. Manufacturing	1,595,278.9	1,711,165.7	1,652,390.7	1,830,017.6	1,865,799.0	1,857,522.1	8,276.9
(1) Food products and beverages	410,762.4	424,599.7	425,347.5	446,443.1	460,374.1	458,662.2	1,711.9
(2) Tobacco products	3,093.4	2,429.7	1,721.9	6,083.5	3,227.6	3,207.9	19.7
(3) Textiles	535,565.7	600,856.7	533,052.1	606,856.4	613,275.7	610,432.9	2,842.7
i) Spinning, weaving, finishing of textiles	424,244.4	470,957.8	412,498.5	458,416.4	462,988.6	460,704.7	2,283.9
a) Spinning of fibers	232,145.9	258,119.6	233,402.1	255,248.1	258,394.4	256,943.8	1,450.6
b) Weaving of textiles	96,619.6	106,719.7	91,133.7	102,913.5	108,611.1	108,493.6	117.5
c) Finishing of textiles	95,478.9	106,118.5	87,962.7	100,254.9	95,983.1	95,267.3	715.7
ii) Made-up textile articles	48,485.3	54,369.4	54,923.2	69,995.8	60,613.0	60,603.7	9.2
iii) Knit wear	27,797.0	30,771.9	27,979.4	27,279.7	24,246.0	23,759.5	486.6
iv) Carpets and rugs	3,714.1	4,174.1	3,143.5	3,157.4	11,241.8	11,229.1	12.7
v) Other textiles n.e.s.	31,325.0	40,583.4	34,507.4	48,007.0	54,186.3	54,135.9	50.4
(4) Wearing apparel, readymade garments etc.	53,528.1	57,098.3	50,807.0	52,309.4	59,356.9	59,136.8	220.1
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,568.9	22,474.7	21,892.2	19,995.4	21,377.7	21,197.4	180.3
i.) Tanning & dressing of leather, luggage, handbags etc.	8,885.0	10,677.1	9,304.5	9,392.6	9,036.2	8,953.9	82.3
ii.) Footwear	11,684.0	11,797.6	12,587.7	10,602.8	12,341.5	12,243.5	98.0

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2014		2015		2016-Jun		
	Jun.	Dec.	Jun.	Dec.	All Banks	Commercial Banks	Specialized Banks
6) Wood and products of wood cork	2,350.2	2,308.3	1,911.5	1,382.0	1,906.1	1,850.6	55.4
7) Paper, paperboard and products	33,093.3	31,749.3	31,058.3	32,615.8	39,817.2	39,658.5	158.8
8) Printing, publishing and allied industries	6,855.3	8,371.7	6,465.8	7,487.8	7,502.2	7,406.6	95.5
9) Coke and refined petroleum products	40,133.4	53,343.4	57,380.6	77,452.5	58,174.1	58,157.1	17.1
10) Chemicals and chemical products	194,931.1	192,124.0	204,690.8	262,235.3	269,891.1	268,791.7	1,099.4
11) Rubber and plastics products	25,057.2	25,863.0	24,845.5	25,071.4	29,936.9	29,656.0	280.9
12) Other non-metallic mineral products	51,821.7	56,731.1	74,575.7	75,530.7	72,205.0	71,513.3	691.7
13) Basic metals	72,508.2	81,619.2	76,618.3	77,415.5	83,560.7	83,219.4	341.2
14) Fabricated metal products	12,493.9	12,613.8	10,243.0	9,847.8	18,775.8	18,690.1	85.7
15) Machinery and equipment	18,710.5	23,680.2	27,749.1	20,496.6	21,947.5	21,895.4	52.1
16) Office, accounting and computing machinery	609.7	641.3	966.2	984.2	768.4	766.4	1.9
17) Electrical machinery and apparatus	54,077.2	48,141.1	44,861.2	51,094.6	43,319.8	43,295.4	24.5
18) Radio, television and communication equipment and apparatus	3,542.0	3,671.4	3,209.7	3,910.7	5,940.4	5,932.2	8.3
19) Medical, precision and optical instruments, watches and clocks	3,727.1	5,314.8	5,013.3	4,801.0	5,862.2	5,822.8	39.4
20) Motor vehicles, trailers and semi-trailers	18,212.5	20,541.0	17,526.3	18,982.0	17,721.2	17,604.4	116.8
21) Other transport equipments	3,541.4	4,429.8	3,972.8	4,017.7	4,608.2	4,597.1	11.1
22) Furniture and fixture	2,104.1	1,817.1	1,576.0	1,183.1	2,265.3	2,185.1	80.2
23) Jewellery and related articles	549.3	615.4	660.0	631.0	566.5	525.1	41.4
24) Sports goods	5,192.3	5,428.6	4,674.7	4,443.3	4,502.1	4,488.9	13.2
25) Handicrafts	88.5	412.8	101.2	61.7	73.9	58.3	15.6
26) Other manufacturing n.e.s.	22,161.4	24,289.3	21,470.2	18,685.2	18,842.5	18,770.6	71.9
E. Ship breaking and waste / scrape (junk) etc.	14,765.9	22,174.6	25,781.5	19,810.1	25,890.0	25,890.0	-
F. Electricity, gas and water supply	267,296.9	257,949.6	256,015.3	277,759.9	304,465.6	304,455.1	10.5
G. Construction	48,293.0	60,192.5	64,370.8	85,328.6	96,347.2	95,995.1	352.1
1) Building	36,701.6	38,443.7	44,715.9	50,747.7	49,023.7	48,768.1	255.6
2) Infrastructure	11,591.3	21,748.7	19,654.9	34,580.9	47,323.5	47,227.0	96.5
H. Commerce and Trade	215,865.4	233,198.6	228,458.4	252,366.7	259,619.5	256,005.7	3,613.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,209.2	13,256.8	13,315.7	6,609.9	15,797.7	15,419.1	378.6
2) Wholesale and commission trade	103,295.0	117,675.6	118,584.0	130,468.1	132,008.4	131,766.0	242.4
i) Exports	22,999.4	29,545.0	27,423.8	22,160.5	27,144.3	27,144.3	0.0
ii) Imports	21,549.2	23,541.1	20,404.4	26,325.6	24,347.7	24,341.4	6.3
iii) Domestic whole sales	58,746.4	64,589.4	70,755.8	81,982.0	80,516.5	80,280.3	236.2
3) Retail trade	99,361.1	102,266.2	96,558.6	115,288.7	111,813.4	108,820.7	2,992.8
I. Hotels, restaurants and clubs etc	15,291.7	18,954.5	21,254.3	24,673.4	27,961.5	27,803.2	158.4
J. Transport, storage and communications	113,862.4	121,968.3	138,405.1	156,077.8	178,268.5	177,632.1	636.4
K. Real estate, renting and business activities	87,916.5	101,132.7	96,141.4	111,955.1	111,947.1	111,749.6	197.5
L. Education	7,364.3	8,454.5	9,540.4	11,042.1	17,694.2	17,509.0	185.2
M. Health and social work	6,420.7	5,822.3	4,680.4	4,271.5	4,975.4	4,897.1	78.3
N. Other community, social and personal service activities	15,563.5	19,319.4	18,541.2	24,838.8	23,961.2	23,834.0	127.2
O. Other private business n.e.s	97,714.1	122,266.8	108,048.7	49,316.0	32,916.4	32,208.7	707.8
V. Trust Funds and Non-Profit Institutions	8,217.0	11,289.1	13,957.9	12,695.1	14,207.9	14,157.6	50.3
VI. Personal	338,110.7	356,867.1	383,106.4	392,134.9	422,962.3	420,442.4	2,519.9
A. Bank Employees	86,426.3	92,984.2	98,552.7	99,187.6	106,511.2	104,017.4	2,493.8
B. Consumer Financing	242,246.0	249,059.1	275,316.6	285,064.5	308,958.4	308,932.4	26.1
i) House building	39,511.1	39,762.1	41,261.6	43,246.5	48,587.3	48,587.3	-
ii) Transport	63,804.8	71,062.5	83,442.7	97,117.0	109,703.4	109,701.1	2.3
iii) Credit cards	22,782.0	22,681.6	23,857.0	24,705.9	25,566.5	25,566.5	-
iv) Consumer durable	280.8	212.1	210.9	710.4	594.0	582.2	11.8
v) Personal loans	115,867.3	115,340.9	126,544.4	119,284.7	124,507.2	124,495.3	11.9
C. Other Personal	9,438.4	14,823.8	9,237.1	7,882.8	7,492.7	7,492.7	-
VII. Others	15,169.0	11,391.7	14,991.0	5,767.3	8,229.1	7,796.1	433.0
TOTAL	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8	5,078,192.0	4,914,682.8	163,509.3

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2014		2015		2016		
	Jun.	Dec.	Jun.	Dec.	Jun.		
					All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	88,710.7	60,943.4	56,515.5	45,829.6	69,850.9	69,850.9	-
II. Securities, Shares and other Financial Instruments:	104,073.7	108,613.4	111,103.2	226,479.5	312,031.4	312,031.4	-
A. Quoted on the Stock Exchange:	82,523.0	84,026.5	74,914.4	98,599.3	163,624.7	163,624.7	-
1. To Stock Brokers and Dealers:	23,968.5	30,126.8	34,708.4	28,017.8	23,020.9	23,020.9	-
(a) Government and other Trustee Securities	4,160.3	13,589.4	16,503.4	14,404.2	2,567.4	2,567.4	-
(b) Shares and Debentures	19,317.9	16,325.4	17,927.8	13,309.8	20,183.2	20,183.2	-
(c) Participation Term Certificates	97.7	15.1	73.7	9.8	-	-	-
(d) Others	392.6	196.9	203.6	294.1	270.2	270.2	-
2. To others:	58,554.5	53,899.7	40,206.0	70,581.5	140,603.8	140,603.8	-
(a) Government and other Trustee Securities	39,542.4	35,802.0	21,726.5	50,807.9	121,789.8	121,789.8	-
(b) Shares and Debentures	14,347.9	9,955.8	12,279.1	15,045.7	16,098.7	16,098.7	-
(c) Participation Term Certificates	0.1	-	-	-	-	-	-
(d) Others	4,664.2	8,141.9	6,200.4	4,727.9	2,715.4	2,715.4	-
B. Unquoted on the Stock Exchange:	21,550.6	24,586.9	36,188.8	127,880.2	148,406.7	148,406.7	-
1. To Stock Brokers and Dealers:	1,855.0	1,407.0	4,664.3	39,120.6	101,351.3	101,351.3	-
(a) Government and other Trustee Securities	3.4	3.8	3,361.2	37,777.4	92,203.0	92,203.0	-
(b) Shares and Debentures	1,502.9	1,291.5	1,104.7	1,146.8	1,602.3	1,602.3	-
(c) Participation Term Certificates	6.0	7.1	7.2	4.8	7.2	7.2	-
(d) Others	342.7	104.6	191.3	191.6	7,538.8	7,538.8	-
2. To others:	19,695.6	23,179.9	31,524.5	88,759.5	47,055.4	47,055.4	-
(a) Government and other Trustee Securities	18,775.9	19,038.0	29,290.3	30,445.0	38,094.3	38,094.3	-
(b) Shares and Debentures	653.6	1,477.0	1,218.4	1,141.8	1,169.0	1,169.0	-
(c) Participation Term Certificates	15.1	-	-	-	-	-	-
(d) Others	251.0	2,664.9	1,015.8	57,172.8	7,792.1	7,792.1	-
III. Merchandise	1,190,253.4	1,456,877.6	1,381,310.5	1,379,768.5	1,404,067.4	1,403,811.4	256.0
A. Food Items	383,978.1	442,193.4	512,672.2	404,202.5	403,076.5	403,051.8	24.8
1. Wheat	110,030.9	170,070.3	244,959.8	123,032.5	104,798.4	104,798.4	-
2. Rice and paddy	74,122.8	105,870.6	78,633.1	87,637.9	71,353.8	71,350.2	3.6
3. Other Grains & Pulses:	8,117.7	10,456.8	10,032.1	12,563.2	11,772.8	11,763.8	9.0
(a) Indigenous	3,598.3	4,847.7	3,502.1	6,297.7	5,893.4	5,884.4	9.0
(b) Imported	4,519.3	5,609.1	6,530.0	6,265.5	5,879.4	5,879.4	-
4. Edible Oils:	58,936.2	31,721.4	25,353.6	30,515.2	30,774.4	30,769.1	5.4
(a) Indigenous	51,111.8	20,051.4	16,773.4	20,096.8	21,295.9	21,290.5	5.4
(b) Imported	7,824.4	11,670.0	8,580.2	10,418.4	9,478.6	9,478.6	-
5. Sugar:	106,066.6	84,964.6	113,177.7	97,241.7	117,537.1	117,537.1	-
(a) Indigenous	96,456.8	79,770.0	93,796.3	93,191.7	108,534.4	108,534.4	-
(b) Imported	9,609.9	5,194.6	19,381.4	4,050.1	9,002.7	9,002.7	-
6. Kariana and Spices	1,452.7	2,700.8	2,198.4	3,229.5	2,098.8	2,098.8	-
7. Fish and Fish preparations	634.0	2,340.1	3,617.8	1,025.6	1,690.6	1,690.6	-
8. Other Food Items:	24,617.2	34,069.0	34,699.8	48,956.8	63,050.6	63,043.8	6.8
(a) Indigenous	18,075.8	27,671.3	28,709.2	42,780.7	61,345.2	61,338.4	6.8
(b) Imported	6,541.4	6,397.7	5,990.6	6,176.2	1,705.4	1,705.4	-
B. Raw Materials:	294,870.9	418,837.4	354,513.8	452,512.1	422,351.1	422,207.6	143.6
1. Cotton Raw:	64,283.9	121,273.8	105,324.7	121,354.0	107,550.0	107,550.0	-
(a) Indigenous	57,105.9	103,522.3	98,437.3	110,394.8	97,104.8	97,104.8	-
(b) Imported	7,178.0	17,751.6	6,887.5	10,959.2	10,445.2	10,445.2	-
2. Synthetic Fibers:	19,451.6	18,829.2	14,837.2	15,930.0	21,053.1	20,981.8	71.3
(a) Indigenous	17,439.4	17,386.5	13,857.8	12,701.3	16,900.8	16,829.6	71.3
(b) Imported	2,012.3	1,442.7	979.4	3,228.7	4,152.2	4,152.2	-
3. Fertilizers:	36,743.0	51,109.0	54,621.2	66,172.9	79,528.3	79,528.3	-
(a) Indigenous	27,769.3	39,887.0	38,130.5	47,909.6	61,432.4	61,432.4	-
(b) Imported	8,973.7	11,222.1	16,490.7	18,263.4	18,095.9	18,095.9	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2014		2015		2016		
	Jun.	Dec.	Jun.	Dec.	Jun.		
					All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude	44,376.0	64,160.0	35,570.7	83,359.5	58,913.7	58,913.7	-
(a) Indigenous	21,983.1	49,338.3	25,627.2	63,112.7	48,946.5	48,946.5	-
(b) Imported	22,393.0	14,821.7	9,943.4	20,246.8	9,967.1	9,967.1	-
5. Iron & Steel:	45,142.1	59,000.1	61,116.9	85,743.7	67,299.5	67,270.3	29.2
(a) Indigenous	31,711.4	35,222.9	35,575.9	62,583.1	37,762.7	37,733.4	29.2
(b) Imported	13,430.7	23,777.2	25,541.0	23,160.7	29,536.8	29,536.8	-
6. Wool & Goat Hair	621.9	813.8	768.9	897.0	1,046.7	1,046.7	-
7. Hides & Skins	18,056.3	5,599.9	7,270.1	5,815.1	6,490.6	6,451.7	38.8
8. Oil Seeds	8,339.9	16,644.0	12,061.6	11,372.5	14,767.4	14,767.4	-
9. Pesticides & Insecticides:	4,853.3	4,867.1	3,155.1	2,222.3	5,218.1	5,213.8	4.3
(a) Indigenous	4,175.0	4,615.4	2,896.1	1,862.4	5,019.0	5,014.7	4.3
(b) Imported	678.3	251.7	258.9	359.9	199.1	199.1	-
10. Other Raw Materials:	53,002.8	76,540.3	59,787.3	59,645.3	60,483.9	60,483.9	-
(a) Indigenous	45,577.6	65,204.6	50,405.6	52,694.5	52,760.0	52,760.0	-
(b) Imported	7,425.2	11,335.8	9,381.7	6,950.8	7,723.9	7,723.9	-
C. Finished / Manufactured Goods:	511,404.4	595,846.8	514,124.4	523,054.0	578,639.8	578,552.1	87.7
1. Cotton Textiles:	82,923.2	127,636.1	119,089.1	109,023.7	107,977.3	107,971.7	5.6
(a) Indigenous	60,247.1	96,716.9	97,569.6	102,198.2	96,314.9	96,309.3	5.6
(b) Imported	22,676.1	30,919.2	21,519.5	6,825.5	11,662.4	11,662.4	-
2. Cotton Yarn:	55,207.0	54,874.6	47,497.2	54,185.7	60,548.7	60,548.7	-
(a) Indigenous	50,701.6	50,808.7	43,764.9	50,987.7	53,763.6	53,763.6	-
(b) Imported	4,505.3	4,065.9	3,732.3	3,198.0	6,785.1	6,785.1	-
3. Other Textiles:	67,783.0	97,971.0	85,111.3	89,018.4	87,027.1	86,995.9	31.2
(a) Indigenous	62,407.5	90,709.9	75,091.3	82,160.3	74,027.5	73,996.3	31.2
(b) Imported	5,375.5	7,261.0	10,020.0	6,858.1	12,999.6	12,999.6	-
4. Machinery:	32,762.3	17,650.1	22,668.4	23,912.3	32,365.5	32,365.5	-
(a) Indigenous	18,255.1	8,643.7	16,158.7	8,994.9	15,384.0	15,384.0	-
(b) Imported	14,507.2	9,006.4	6,509.7	14,917.5	16,981.5	16,981.5	-
5. Handloom Products	9.4	10.8	31.3	2,287.7	17.7	17.7	-
6. Carpets & Rugs	1,732.2	4,708.4	1,501.2	2,889.2	10,235.4	10,235.4	-
7. Readymade Garments	26,100.2	28,484.6	25,790.5	19,657.4	34,305.1	34,305.1	-
8. Cement and Cement Products:	21,057.0	40,485.3	44,526.3	53,619.4	37,177.0	37,173.2	3.7
(a) Indigenous	20,935.0	39,739.4	42,534.5	51,464.4	35,396.3	35,392.6	3.7
(b) Imported	122.0	746.0	1,991.8	2,155.0	1,780.7	1,780.7	-
9. Sports Goods	2,281.2	3,384.1	3,189.6	3,528.8	3,831.3	3,831.3	-
10. Surgical Instruments	2,529.8	2,633.3	2,463.6	3,126.3	2,659.6	2,658.3	1.3
11. Chemicals and Dyes	32,395.3	43,370.5	29,287.7	29,638.0	36,223.8	36,220.3	3.6
12. Other Finished Goods:	186,623.7	174,637.9	132,968.1	132,167.1	166,271.2	166,229.0	42.2
(a) Indigenous	178,552.9	165,655.1	116,037.9	113,569.0	150,123.8	150,081.6	42.2
(b) Imported	8,070.8	8,982.8	16,930.2	18,598.0	16,147.4	16,147.4	-
IV. Fixed Assets Including Machinery	631,164.9	705,855.8	698,993.6	716,287.9	899,593.8	896,627.9	2,965.9
V. Real Estate:	567,428.2	530,633.3	617,664.3	655,310.6	626,710.6	484,318.0	142,392.6
(a) Land	194,563.3	224,293.2	262,623.5	213,570.4	221,217.9	83,497.7	137,720.2
(b) Buildings:	372,864.9	306,340.2	355,040.8	441,740.2	405,492.7	400,820.3	4,672.4
1. Residential	116,618.0	74,819.7	113,977.9	163,026.7	171,792.6	170,645.2	1,147.4
2. Non-Residential	256,246.8	231,520.4	241,062.9	278,713.5	233,700.0	230,175.0	3,525.0
VI. Fixed Deposits and Insurance Policies :	32,070.7	63,289.7	63,060.8	65,130.1	90,794.4	90,782.0	12.4
(a) Bank Deposits	16,949.4	53,537.0	47,535.0	52,995.0	66,640.0	66,633.0	7.0
(b) Insurance Policies	15,121.3	9,752.6	15,525.8	12,135.1	24,154.4	24,149.0	5.4
VII. Others:	1,519,273.8	1,486,206.2	1,575,208.0	1,655,244.5	1,675,143.6	1,657,261.2	17,882.4
(a) Other Secured Advances	1,118,604.5	1,050,764.8	1,080,217.5	1,286,884.7	1,170,170.4	1,164,838.0	5,332.4
(b) Advances Secured by Guarantee(s)	279,215.7	274,359.4	341,870.5	303,799.4	437,812.4	429,288.5	8,523.8
(c) Unsecured Advances	121,453.6	161,082.0	153,120.0	64,560.4	67,160.8	63,134.6	4,026.2
TOTAL	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8	5,078,192.0	4,914,682.8	163,509.3

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN	2014				2015				2016	
	Jun		Dec		Jun		Dec		Jun	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	2,056,338	1,188,494.5	1,489,055	1,259,761.1	1,534,147	1,387,915.3	1,425,304	1,227,353.8	1,562,072	1,420,012.4
5	120,175	250,197.6	54,447	151,066.5	51,751	165,113.3	56,504	222,844.2	66,287	188,010.8
10	108,420	417,378.9	85,212	470,205.5	96,970	379,784.4	93,563	603,752.8	35,113	536,909.3
15	13,102	191,835.2	10,618	141,626.7	7,888	161,563.0	28,280	396,080.4	35,150	368,208.2
20	346,461	232,096.2	1,150,136	392,420.2	823,331	484,082.6	841,359	490,626.4	814,105	563,253.4
25	187,024	936,852.5	116,374	1,027,925.2	107,209	993,187.6	183,765	1,013,096.8	229,373	1,210,605.9
30	86,571	196,876.2	102,019	272,960.9	69,055	188,714.7	50,058	168,555.8	63,537	233,100.5
33.33	72	602.3	69	597.4	70	592.3	69	585.8	69	577.8
35	15,389	33,233.5	3,871	27,664.1	8,119	39,769.8	8,275	35,988.0	11,171	66,274.9
40	94,391	337,323.4	76,623	322,960.1	355,662	187,712.4	357,661	114,512.7	422,353	200,171.6
45	839	15,440.8	1,139	12,755.6	1,923	18,010.3	1,646	22,439.2	1,431	14,832.8
50	202,263	244,827.1	175,502	221,042.5	140,523	161,181.5	138,651	134,984.7	120,276	129,910.8
55	680	10,967.3	710	11,236.1	841	13,170.1	634	13,344.7	1182	23,041.1
60	1,780	18,806.7	2,231	26,999.1	1,970	34,133.3	1,795	34,969.4	1,300	27,906.4
65	740	11,312.0	1,082	23,007.3	1,417	29,242.3	1,242	20,441.9	711	17,764.5
70	1,317	9,856.0	992	17,778.5	836	16,025.4	2,161	26,589.9	811	20,307.2
75	847	9,152.5	667	9,511.6	3,024	105,994.5	3,958	144,286.4	689	8,319.0
80	681	6,058.7	615	5,791.8	832	29,524.8	1,283	34,699.2	814	9,147.2
85	677	9,304.0	524	6,281.7	643	14,887.7	817	15,808.9	631	7,541.6
90	526	6,881.6	339	4,597.5	722	12,295.6	958	10,650.6	786	9,080.2
95	537	3,874.1	528	4,984.1	1,408	8,384.1	6,155	11,511.9	963	13,515.7
99.99	381	1,604.1	330	1,246.1	1,943	72,570.9	235	927.4	163	9,700.8
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	3,368,987	5,078,192.0

3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17 ^P
A. Agriculture, hunting and forestry	297,514	309,196	308,388	298,041	302,715	294,348
Trade finance	1,457	1,254	7,120	1,715	1,823	1,854
Working capital	217,615	226,095	220,182	215,079	223,552	215,955
Fixed investment	78,210	81,765	79,650	79,486	77,252	76,436
Other	231	83	1,437	1,760	87	103
B. Fishing, fish farming, aquaculture and related	861	831	791	783	853	850
Trade finance	68	61	30	30	47	47
Working capital	421	412	412	400	483	479
Fixed investment	371	358	349	353	323	325
Other	-	-	-	-	-	-
C. Mining and Quarrying	29,937	28,651	31,712	27,594	35,628	33,594
Trade finance	6,210	7,846	8,748	4,245	6,885	6,064
Working capital	7,007	5,065	5,204	5,017	5,630	4,633
Fixed investment	15,663	15,729	17,759	18,332	23,082	22,867
Other	1,057	10	1	-	30	30
D. Manufacturing	1,780,164	1,806,705	1,845,494	1,924,350	2,094,562	2,082,485
Trade finance	405,785	411,338	416,436	436,029	452,938	468,049
Working capital	736,565	730,418	761,909	792,911	924,023	887,477
Fixed investment	599,119	622,865	623,841	651,232	673,184	683,274
Other	38,696	42,083	43,308	44,178	44,417	43,685
E. Ship breaking and waste / scrape (junk) etc.	24,411	23,339	24,422	24,801	27,447	27,439
Trade finance	17,657	16,663	17,925	18,189	20,346	19,640
Working capital	4,339	4,295	3,787	4,164	4,684	5,394
Fixed investment	2,415	2,381	2,463	2,448	2,417	2,405
Other	-	-	247	-	-	-
F. Electricity, gas and water supply	319,634	316,324	319,937	336,045	354,364	353,519
Trade finance	674	922	1,525	1,655	1,805	1,269
Working capital	104,542	103,985	110,010	108,618	132,745	121,117
Fixed investment	206,965	205,711	203,314	220,265	217,515	224,767
Other	7,454	5,705	5,088	5,507	2,299	6,365
G. Construction	93,187	92,733	93,622	99,772	109,665	108,260
Trade finance	607	307	273	247	221	201
Working capital	25,546	25,453	26,278	26,696	29,584	28,888
Fixed investment	65,731	66,224	66,677	70,875	76,974	76,671
Other	1,303	749	395	1,954	2,886	2,500
H. Commerce and Trade	255,563	265,351	265,692	267,338	293,486	285,938
Trade finance	32,305	33,722	35,684	36,988	35,771	36,548
Working capital	174,958	182,806	183,974	182,131	203,608	194,329
Fixed investment	38,772	37,037	35,098	36,732	37,605	38,560
Other	9,528	11,787	10,936	11,487	16,502	16,501
I. Services	70,734	72,818	73,664	80,204	82,004	79,186
Trade finance	1,863	1,337	1,321	1,137	666	665
Working capital	22,477	25,564	25,645	27,478	30,605	27,394
Fixed investment	43,470	42,987	43,760	48,661	47,668	48,344
Other	2,924	2,930	2,938	2,928	3,067	2,782
J. Transport, storage and communications	175,387	176,884	184,024	177,751	179,373	175,654
Trade finance	1,160	869	800	797	500	650
Working capital	31,664	32,350	35,171	33,488	33,392	29,506
Fixed investment	138,042	137,704	143,059	138,520	140,051	140,304
Other	4,521	5,961	4,994	4,945	5,430	5,194
K. Real estate, renting and business activities	119,452	118,433	122,434	127,363	130,572	122,867
Trade finance	22,635	17,001	17,801	18,661	16,386	13,822
Working capital	63,486	67,090	68,541	71,754	74,617	68,981
Fixed investment	31,292	31,898	33,656	34,766	37,428	37,277
Other	2,039	2,444	2,436	2,182	2,141	2,787
L. Other private business n.e.c	32,897	33,900	41,350	38,249	45,990	43,492
Trade finance	645	696	908	1,059	1,246	1,486
Working capital	20,637	22,687	28,927	21,632	29,661	26,433
Fixed investment	7,011	7,014	6,333	10,495	10,594	10,483
Other	4,604	3,503	5,181	5,064	4,489	5,090
Total	3,199,740	3,245,164	3,311,532	3,402,291	3,656,660	294,348

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

3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17 ^P
A. Mining and Quarrying	667	845	963	821	1,064	1,059
Trade finance	70	114	109	108	90	90
Working capital	299	399	424	440	426	411
Fixed investment	293	331	430	272	548	558
Other	5	-	-	-	-	-
B. Manufacturing	101,589	112,681	123,294	141,125	146,054	134,647
Trade finance	17,142	18,982	20,332	19,567	19,598	19,102
Working capital	67,973	79,483	89,305	104,652	111,261	98,983
Fixed investment	15,485	13,183	12,620	16,003	13,985	15,233
Other	989	1,032	1,038	903	1,210	1,329
C. Ship breaking and waste / scrape (junk) etc.	419	510	471	423	370	772
Trade finance	219	238	202	149	125	527
Working capital	200	272	269	274	245	245
Fixed investment	-	-	-	-	-	-
Other	-	-	-	-	-	-
D. Electricity, gas and water supply	8,451	1,391	1,222	1,167	1,361	3,432
Trade finance	17	7	-	5	12	18
Working capital	1,557	621	473	432	597	2,674
Fixed investment	6,877	763	749	730	751	740
Other	-	-	-	-	-	-
E. Construction	8,164	7,806	7,497	7,730	8,526	7,757
Trade finance	26	24	24	18	39	39
Working capital	5,230	5,948	5,685	5,848	6,584	5,650
Fixed investment	2,891	1,810	1,765	1,818	1,850	1,761
Other	17	24	23	46	52	307
F. Commerce and Trade	87,877	96,276	95,406	98,878	108,748	103,303
Trade finance	7,008	8,255	8,285	8,053	8,511	8,888
Working capital	70,591	77,719	77,996	80,640	91,082	83,220
Fixed investment	8,280	7,318	7,115	8,172	6,903	9,022
Other	1,997	2,983	2,010	2,014	2,253	2,173
G. Services	12,773	12,916	12,807	13,122	13,377	13,307
Trade finance	350	196	157	155	125	133
Working capital	9,424	9,285	9,222	9,358	9,378	9,457
Fixed investment	2,942	3,200	3,193	3,399	3,705	3,615
Other	57	234	234	211	168	101
H. Transport, storage and communications	41,665	42,036	41,208	40,174	41,742	40,698
Trade finance	45	30	41	69	66	72
Working capital	4,014	4,452	4,666	4,324	4,261	4,259
Fixed investment	37,019	35,944	35,844	35,135	36,760	35,696
Other	587	1,611	656	646	654	672
I. Real estate, renting and business activities	22,288	25,736	26,698	27,018	29,557	27,551
Trade finance	867	952	1,019	984	1,143	1,088
Working capital	19,073	21,891	22,810	23,000	25,243	22,642
Fixed investment	2,298	2,818	2,816	2,948	3,095	3,718
Other	50	74	53	86	75	103
J. Other private business n.e.c	7,905	8,300	8,774	8,654	9,784	11,005
Trade finance	159	85	118	105	197	119
Working capital	6,318	6,574	6,814	6,383	7,879	8,705
Fixed investment	1,226	1,370	1,544	1,959	1,456	2,036
Other	202	271	298	207	252	145
Total	291,797	308,496	318,339	339,112	360,580	343,531

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 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	(%)	
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	-	-	..	0.15	..	101.32
	Gilgit-Baltistan	2.30	2.30	100.00	-	-	..	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	..	..	..	0.07	..	100.00
	Gilgit Baltistan	2.21	2.17	98.24	0.04	1.76	..	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	
Jan-Jun 2016	Punjab	3,294.86	3,206.04	97.30	88.83	2.70	138.07	3,344.11	41.68	101.49
	Sindh	4,008.67	3,794.60	94.66	214.08	5.34	69.51	3,864.11	48.16	96.39
	KPK	56.83	56.58	99.55	0.26	0.45	39.28	95.85	1.19	168.66
	Balochistan	9.48	9.48	99.92	0.01	0.08	30.05	39.53	0.49	416.78
	Islamabad	637.70	598.97	93.93	38.73	6.07	63.49	662.46	8.26	103.88
	FATA	0.14	0.14	100.00	-	-	0.38	0.52	0.01	375.87
	Gilgit Baltistan	6.53	6.53	100.00	-	-	..	6.53	0.08	100.04
	AJK	9.76	9.62	98.65	0.13	1.35	1.25	10.87	0.14	111.46
Total		8,023.98	7,681.95	95.74	342.03	4.26	342.03	8,023.98	100.00	

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.

3.16 Province/Region and place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jan-Jun 2015		Jul-Dec 2015		Jan-Jun 2016	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,448.84	96.09	2,572.87	95.65	3206.04	97.30
	Sindh	61.05	2.40	60.08	2.23	65.58	1.99
	KPK	8.19	0.32	10.50	0.39	10.29	0.31
	Balochistan	0.01	..	-	-	0.02	..
	Islamabad	28.05	1.10	44.94	1.67	12.48	0.38
	AJK	2.23	0.09	1.48	0.05	0.46	0.01
Punjab Total		2,548.37	100.00	2,689.86	100.00	3,294.86	100.00
Sindh	Punjab	136.63	4.21	205.42	5.62	109.29	2.73
	Sindh	3,021.87	93.10	3,334.59	91.20	3794.60	94.66
	KPK	21.62	0.67	23.37	0.64	23.89	0.60
	Balochistan	30.92	0.95	36.55	1.00	29.94	0.75
	Islamabad	34.83	1.07	56.28	1.54	50.91	1.27
	FATA	-	-	-	-	-	-
	AJK	0.02	-	0.11	..	0.05	..
Sindh Total		3,245.90	100.00	3,656.32	100.00	4,008.67	100.00
KPK	Punjab	0.07	0.03	0.04	0.11	0.14	0.24
	Sindh	-	-	-	-	0.02	0.04
	KPK	205.84	99.97	34.18	99.89	56.58	99.55
	Islamabad	-	-	-	-	..	..
	FATA	-	-	-	-	0.10	0.17
	AJK	-	-	-	-	..	..
KPK Total		205.91	100.00	34.21	100.00	56.83	100.00
Balochistan	Punjab	-	-	-	-	0.01	0.07
	Sindh	0.01	0.09	-	-	..	0.01
	Balochistan	8.08	99.91	8.55	100.00	9.48	99.92
	Islamabad	-	-	-	-	-	-
Balochistan Total		8.09	100.00	8.55	100.00	9.48	100.00
Islamabad	Punjab	29.58	5.47	27.00	5.36	28.63	4.49
	Sindh	0.09	0.02	3.77	0.75	3.91	0.61
	KPK	9.65	1.78	4.15	0.82	4.98	0.78
	Balochistan	0.01	..	0.02	..	0.10	0.02
	Islamabad	501.73	92.72	468.43	93.05	598.97	93.93
	FATA	-	-	-	-	0.38	0.06
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.05	0.01	0.05	0.01	0.74	0.12
Islamabad Total		541.11	100.00	503.43	100.00	637.70	100.00
FATA	FATA	0.15	100.00	0.07	100.00	0.14	100.00
FATA Total		0.15	100.00	0.07	100.00	0.14	100
Gilgit-Baltistan	Punjab	2.30	100.00	-	-	-	-
	Islamabad	-	-	0.04	1.76	-	-
	Gilgit-Baltistan	-	-	2.17	98.24	6.53	100.00
Gilgit-Baltistan Total		2.30	100.00	2.21	100.00	6.53	100.00
AJK	Punjab	-	-	-	-	0.01	0.14
	Sindh	-	-	..	0.02	..	..
	KPK	-	-	-	-	0.12	1.19
	Islamabad	-	-	-	-	..	0.02
	AJK	8.76	100.00	8.63	99.98	9.62	98.65
AJK Total		8.76	100.00	8.63	100.00	9.76	100.00
Grand Total		6,560.59		6,903.28		8,023.98	

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

3.17 Province/Region and Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun 2015		Jul-Dec 2015		Jan-Jun 2016	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,448.84	93.64	2,572.87	91.72	3206.04	95.87
	Sindh	136.63	5.22	205.42	7.32	109.29	3.27
	KPK	0.07	..	0.04	..	0.14	..
	Balochistan	-	-	-	-	0.01	..
	Islamabad	29.58	1.13	27.00	0.96	28.63	0.86
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	-	-	0.01	..
Punjab Total		2,615.12	100.00	2,805.33	100.00	3,344.11	100.00
Sindh	Punjab	61.05	1.98	60.08	1.77	65.58	1.70
	Sindh	3,021.87	98.02	3,334.59	98.12	3794.60	98.20
	KPK	-	-	-	-	0.02	..
	Balochistan	0.01	..	-	-	..	..
	Islamabad	0.09	..	3.77	0.11	3.91	0.10
	AJK	-	-	-	-	..	..
Sindh Total		3,083.02	100.00	3,398.45	100.00	3,864.10	100.00
KPK	Punjab	8.19	3.34	10.50	14.54	10.29	10.74
	Sindh	21.62	8.81	23.37	32.37	23.89	24.92
	KPK	205.84	83.91	34.18	47.34	56.58	59.02
	Islamabad	9.65	3.93	4.15	5.75	4.98	5.19
	AJK	-	-	-	-	0.12	0.12
KPK Total		245.30	100.00	72.19	100.00	95.85	100.00
Balochistan	Punjab	0.01	0.03	-	-	0.02	0.04
	Sindh	30.92	79.24	36.55	81.01	29.94	75.74
	KPK	-	-	-	-	..	..
	Balochistan	8.08	20.70	8.55	18.95	9.48	23.97
	Islamabad	0.01	0.02	0.02	0.04	0.10	0.24
Balochistan Total		39.02	100.00	45.12	100.00	39.53	100.00
Islamabad	Punjab	28.05	4.97	44.94	7.88	12.48	1.88
	Sindh	34.83	6.17	56.28	9.87	50.91	7.69
	KPK	..	..	-	-	0.10	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	501.73	88.86	468.43	82.25	598.97	90.42
	Gilgit-Baltistan	-	-	0.04	0.01	-	-
	AJK	-	-	-	-	..	..
Islamabad Total		564.61	100.00	569.69	100.00	662.46	100.00
FATA	Sindh	..	0.13	-	-	-	-
	KPK	-	-	-	-	..	0.46
	Islamabad	-	-	-	-	0.38	72.93
	FATA	0.15	99.87	0.07	100.00	0.14	26.61
FATA Total		0.15	100.00	0.07	100.00	0.52	100.00
Gilgit Baltistan	Punjab	-	-	..	0.06	-	-
	Islamabad	..	0.02	..	0.14	..	0.04
	FATA	-	-	-	-	-	-
	Gilgit Baltistan	2.30	99.98	2.17	99.80	6.53	99.96
Gilgit-Baltistan Total		2.30	100.00	2.17	100.00	6.53	100.00
AJK	Punjab	2.23	20.16	1.48	14.37	0.46	4.24
	Sindh	0.02	0.18	0.11	1.12	0.05	0.49
	KPK	-	-	-	-	-	-
	Islamabad	0.05	0.45	0.05	0.44	0.74	6.77
	AJK	8.76	79.20	8.63	84.07	9.62	88.50
AJK Total		11.06	100.00	10.26	100.00	10.87	100.00
Grand Total		6,560.59		6,903.28		8,023.98	

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

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

		(Billion Rupees)								
Provinces/Regions	Borrower	Jun-2015			Dec-2015			Jun-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	580.46	580.46	-	537.52	537.52	0.09	644.81	644.90
	NFPSEs	-	533.40	533.40	-	570.61	570.61	-	649.25	649.25
	NBFCs & Fin Aux.	-	47.68	47.68	-	50.33	50.33	-	68.59	68.59
	Private Sector	159.34	2,770.92	2,930.26	174.20	3,000.80	3,174.99	165.15	3,104.90	3,270.05
	Trust Fund	0.08	13.88	13.96	0.08	12.62	12.70	0.02	14.19	14.21
	Personal	41.36	341.75	383.11	41.70	350.43	392.13	40.96	382.01	422.96
	Others	0.75	14.24	14.99	0.29	5.48	5.77	1.62	6.61	8.23
	Total	201.53	4,302.33	4,503.86	216.27	4,527.79	4,744.05	207.84	4,870.36	5,078.19
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	386.18	386.18	-	353.17	353.17	-	449.46	449.46
	NFPSEs	-	61.21	61.21	-	65.35	65.35	-	115.56	115.56
	NBFCs & Fin Aux.	-	4.06	4.06	-	5.10	5.10	-	8.86	8.86
	Private Sector	118.83	1,368.90	1,487.73	127.28	1,505.37	1,632.65	125.00	1,584.33	1,709.33
	Trust Fund	0.06	4.17	4.23	0.06	3.51	3.57	-	3.63	3.63
	Personal	6.96	103.56	110.53	6.46	103.39	109.85	6.48	116.93	123.41
	Others	0.54	4.32	4.86	0.26	2.69	2.94	1.16	2.47	3.63
	Total	126.39	1,932.40	2,058.79	134.05	2,038.57	2,172.62	132.64	2,281.24	2,413.87
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	179.19	179.19	-	173.90	173.90	0.09	179.38	179.47
	NFPSEs	-	324.01	324.01	-	392.89	392.89	-	402.77	402.77
	NBFCs & Fin Aux.	-	38.27	38.27	-	40.96	40.96	-	57.20	57.20
	Private Sector	31.02	1,125.29	1,156.31	36.63	1,214.72	1,251.36	33.33	1,236.68	1,270.02
	Trust Fund	0.01	4.59	4.61	0.01	2.90	2.92	0.01	2.61	2.62
	Personal	28.52	205.22	233.74	28.98	212.33	241.32	28.85	231.72	260.57
	Others	0.17	8.69	8.86	0.02	2.20	2.22	-	1.99	1.99
	Total	59.72	1,885.27	1,944.99	65.65	2,039.91	2,105.56	62.29	2,112.36	2,174.64
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.20	3.20	-	-	-	-	0.05	0.05
	NFPSEs	-	0.40	0.40	-	0.40	0.40	-	0.92	0.92
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.09	0.09
	Private Sector	4.25	26.88	31.13	4.77	31.40	36.17	3.45	28.87	32.32
	Trust Fund	0.01	-	0.01	0.01	0.05	0.05	0.01	-	0.01
	Personal	2.07	12.94	15.01	2.49	12.25	14.74	1.76	10.63	12.40
	Others	0.01	0.09	0.10	-	0.15	0.16	0.44	1.56	2.01
	Total	6.33	43.57	49.90	7.27	44.31	51.58	5.66	42.12	47.78
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.41	3.41	-	4.03	4.03	-	5.30	5.30
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.43	2.95	6.39	3.51	3.08	6.59	1.47	3.22	4.70
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.91	1.66	3.58	1.92	1.81	3.73	1.99	1.42	3.41
	Others	0.02	-	0.02	-	-	-	-	-	-
	Total	5.37	8.02	13.39	5.43	8.92	14.35	3.46	9.95	13.41
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	8.34	8.34	-	6.26	6.26	-	10.44	10.44
	NFPSEs	-	147.62	147.62	-	111.81	111.81	-	129.72	129.72
	NBFCs & Fin Aux.	-	5.30	5.30	-	4.21	4.21	-	2.44	2.44
	Private Sector	0.32	241.76	242.08	0.45	240.55	241.00	0.44	245.78	246.22
	Trust Fund	-	5.11	5.11	-	6.16	6.16	-	7.95	7.95
	Personal	0.29	14.23	14.51	0.31	16.26	16.56	0.28	16.88	17.15
	Others	-	1.11	1.11	-	0.39	0.39	-	0.52	0.52
	Total	0.61	423.46	424.07	0.76	385.63	386.40	0.72	413.73	414.45
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	0.13	0.13
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.44	0.10	0.53	0.40	0.44	0.84	0.34	0.11	0.45
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.13	0.17	0.03	0.15	0.19	0.03	0.01	0.03
	Others	-	-	-	-	-	-	0.01	0.01	0.02
	Total	0.47	0.23	0.70	0.44	0.59	1.03	0.38	0.26	0.64

* End Position.

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

(Billion Rupees)										
Provinces/Regions	Borrower	Jun-2015			Dec-2015			Jun-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.17	0.17	-	0.17	0.17	-	0.15	0.15
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.37	0.75	1.11	0.39	0.83	1.22	0.35	1.06	1.41
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.24	0.95	1.20	0.36	1.25	1.61	0.40	1.40	1.80
	Others	-	-	-	-	-	-	-	-	-
	Total	0.61	1.87	2.48	0.75	2.25	3.00	0.74	2.61	3.36
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.15	0.15	-	0.16	0.16	-	0.18	0.18
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.68	4.28	4.97	0.76	4.40	5.17	0.76	4.86	5.62
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.34	3.04	4.37	1.15	2.98	4.13	1.18	3.01	4.19
	Others	0.01	0.03	0.04	-	0.05	0.05	0.01	0.05	0.06
	Total	2.03	7.50	9.53	1.92	7.59	9.51	1.95	8.09	10.04

* 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.

3.19 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-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
FY17									
Jul-Sep									
Punjab	151,928	17,193	123,894	16,580	8,149	38,049	4,196	11,803	18,654
Sindh	20,029	3,230	18,818	3,645	1,837	9,307	599	1,191	2,861
Khyber Pakhtunkhwa	5,549	793	4,438	873	269	1,136	191	125	360
Balochistan	153	38	433	12	6	123	5	1	142
Azad Jammu Kashmir	110	28	194	-	-	5	-	-	1
Gilgit Baltistan	78	12	168	33	5	22	-	-	1
All Pakistan	177,847	21,294	147,945	21,143	10,265	48,643	4,991	13,121	22,019
Jul-Dec									
Punjab	646,922	54,229	128,467	36,153	21,331	38,343	7,597	48,623	19,639
Sindh	60,653	7,880	18,768	8,439	4,964	9,463	1,159	3,169	3,068
Khyber Pakhtunkhwa	13,156	1,700	4,389	1,849	604	1,263	404	450	604
Balochistan	397	123	451	18	9	117	14	9	139
Azad Jammu Kashmir	360	74	201	-	-	1	-	-	1
Gilgit Baltistan	193	31	136	55	10	22	-	-	..
All Pakistan	721,681	64,038	152,411	46,514	26,918	49,210	9,174	52,250	23,451

Source: Agricultural Credit & Microfinance Department

3.19 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-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
FY17									
Jul-Sep									
Punjab	139,025	15,230	77,119	4,278	38,572	34,643	316,007	90,946	292,359
Sindh	15,502	2,378	9,552	174	2,278	2,238	39,949	10,915	42,776
Khyber Pakhtunkhwa	5,338	547	2,740	35	10	144	11,986	1,746	8,818
Balochistan	13	2	77	-	-	1	183	47	776
Azad Jammu Kashmir	1,423	88	557	17	4	81	1,550	121	837
Gilgit Baltistan	448	68	618	3	1	11	562	86	819
All Pakistan	161,749	18,314	90,662	4,507	40,866	37,117	370,237	103,860	346,385
Jul-Dec									
Punjab	539,370	47,081	85,263	8,884	97,633	42,318	1,238,926	268,896	314,030
Sindh	86,544	6,690	11,652	375	4,073	2,220	157,170	26,776	45,170
Khyber Pakhtunkhwa	13,055	1,758	2,934	85	620	151	28,549	5,133	9,341
Balochistan	283	69	74	-	-	1	712	211	781
Azad Jammu Kashmir	8,934	432	828	54	15	79	9,348	522	1,110
Gilgit Baltistan	948	152	634	4	1	9	1,200	194	802
All Pakistan	649,134	56,182	101,384	9,402	102,343	44,778	1,435,905	301,731	371,234

Source: Agricultural Credit & Microfinance Department

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2014		2015				2016	
			Jun		Dec		Jun	
	Jun	Dec	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	8.6	9.8	6	26.1	72	7.8	331	10.4
(a) Business	-	-	1	13.4	-	-	-	-
(b) Other Foreign Constituents	8.6	9.8	5	12.7	72	7.8	331	10.4
B. Domestic Constituents:	223,994.4	223,098.8	19,570	201,396.4	17,932	171,832.2	25,214	190,079.9
I. Government:	8,550.6	1,151.9	5	868.2	6	241.4	11	1,546.3
II. Public Sector Enterprises:	26,126.2	9,839.1	41	8,044.7	79	11,314.1	59	7,195.3
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	-	-
(b) Mining and Quarrying	-	-	-	-	-	-	-	-
(c) Manufacturing	668.6	854.6	1	864.1	-	-	-	-
(d) Construction	-	-	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	700.0	2,337.0	11	3,753.0	12	8,568.0	42	6,743.1
(f) Commerce:	19,757.6	6,647.5	29	3,427.6	21	416.2	17	452.2
1. Export Bills :	5,728.5	3,336.8	25	3,257.5	1	26.8	-	-
i. Cotton Raw	-	-	-	-	-	-	-	-
ii. Rice	-	41.8	-	-	-	-	-	-
iii. Cotton Textiles (Local)	-	-	-	-	-	-	-	-
iv. Cement & Cement products	-	-	-	-	-	-	-	-
v. Petroleum & Petroleum products	5,728.5	3,295.0	25	3,257.5	1	26.8	-	-
vi. Machinery & Transport Equipments	-	-	-	-	-	-	-	-
vii. Other Export Bills	-	-	-	-	-	-	-	-
2. Imports Bills Payable in Pakistan	7,897.4	2,094.7	1	54.6	19	11.9	16	245.2
3. Inland Bills (to include Local Bills)	6,131.6	1,216.0	3	115.4	1	377.5	1	207.0
4. Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-	-	-
(h) Services	-	-	-	-	-	-	-	-
(i) Other Public Sector Enterprises	5,000.0	-	-	-	46	2,330.0	-	-
III. Private Sector (Business):	185,858.8	211,095.7	18,645	192,247.3	17,847	160,276.7	25,144	181,338.3
(a) Agriculture, Forestry ,Hunting & Fishing	5,503.9	1,153.9	152	1,009.4	27	326.0	181	1,296.6
1. Primary Products :	5,400.0	1,143.5	126	710.0	25	261.3	145	367.4
i. Cotton	3,709.9	239.5	11	49.7	3	107.9	31	1.5
ii. Rice	507.3	655.6	75	356.2	22	153.4	37	291.7
iii. Sugarcane	2.9	-	3	3.0	-	-	-	-
iv. Tobacco	-	-	-	-	-	-	-	-
v. Other Primary Products	1,180.0	248.3	37	301.1	-	-	77	74.2
(b). Other Agriculture, Forestry, Hunting and Fishing	103.9	10.5	26	299.5	2	64.7	36	929.2

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2014		2015				2016	
	Jun	Dec	Jun		Dec		Jun	
	Amount	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	183.7	520.9	37	737.4	64	502.5	62	442.1
3. Manufacturing	70,602.0	89,156.2	11,894	121,505.2	13,892	120,801.0	18,683	140,774.5
4. Construction	5,023.5	4,152.4	164	1,593.2	153	1,500.3	430	788.1
5. Electricity, Gas, Water & Sanitary Services	8,726.5	16,113.4	204	11,189.4	92	9,798.4	29	8,343.0
6. Commerce:	81,298.5	89,475.8	5,031	47,963.5	2,419	15,972.0	2,375	14,825.5
(a). Export Bills-Traditional Export	35,557.7	39,518.9	2,717	21,617.1	1,227	7,265.7	827	4,969.5
i. Wool & Goat Hair	124.3	50.2	9	117.0	1	2.6	-	-
ii. Hides & Skins	14.6	55.1	2	3.9	-	-	-	-
iii. Cotton Textiles (Local)	24,712.1	28,638.6	1,626	15,822.7	813	6,313.9	485	3,204.7
iv. Cotton Yarn (Local)	9,721.4	10,310.4	958	5,159.2	340	511.6	308	1,640.0
v. Sports Goods	633.1	251.6	78	422.7	59	381.8	34	124.7
vi. Surgical Instruments	352.1	212.9	44	91.7	14	55.7	-	-
(b). Export Bills-Non-Traditional Exports	14,677.0	13,433.9	840	6,176.3	571	3,505.2	283	1,460.6
i. Brassware & Handicrafts	67.0	6.7	-	-	-	-	-	-
ii. Carpets & Rugs	36.0	243.1	-	-	-	-	2	29.1
iii. Footwear & Leather goods	2,133.5	3,223.2	220	2,507.3	32	294.5	27	87.3
iv. Handloom products, Towels & Hosiery	1,408.7	798.0	75	286.0	46	158.5	17	29.9
v. Readymade Garments	8,140.7	5,774.6	320	1,885.2	263	1,321.3	79	534.4
vi. Electrical goods (Cable & Wire RA)	185.6	927.7	-	-	-	-	-	-
vii. Other Export Bills	2,705.5	2,460.7	225	1,497.8	230	1,730.9	158	779.9
(c). Import Bills Payable in Pakistan	12,701.5	23,430.6	1,054	11,365.0	478	4,763.6	759	6,479.7
(d). Inland Bills (to include Local Bills)	15,859.0	13,058.7	400	8,624.8	139	399.1	434	1,653.0
(e). Non-Bank Financial Companies	-	-	1	27.0	-	-	-	-
(f). Other Foreign Bills (clean outward)	2,503.2	33.8	19	153.3	4	38.5	72	262.6
7. Transport, Storage & Communication	1,964.7	3,624.4	786	4,320.8	23	3,722.6	75	3,902.6
8. Services	625.9	2,317.4	68	335.5	25	2,685.7	18	2,722.6
9. Other Private (Business)	11,930.2	4,581.2	309	3,593.0	1,152	4,968.2	3,291	8,243.3
IV. Trust Funds and Non-Profit Institutions	-	-	-	-	-	-	-	-
V. Others	3,458.8	1,012.1	879	236.3	-	-	-	-
TOTAL	224,002.9	223,108.6	19,576	201,422.5	18,004	171,840.1	25,545	190,090.3

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2014		2015		2016		
	Jun.	Dec.	Jun.	Dec.	Jun.		
	Book Value	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES				136,953.7	190,726.2	189,863.8	190,777.6
B. FEDERAL GOVERNMENT BONDS	2,125,727.2	2,640,857.0	3,017,006.1	3,240,949.7	3,784,320.3	3,685,897.1	3,864,662.8
(i) Prize Bonds	-	-	-	-	-	-	-
(ii) National Savings Schemes	-	-	-	-	-	-	-
(ii) Compensation Bonds	-	-	-	-	-	-	-
(vi) Federal Investment Bonds	-	-	-	-	-	-	-
(v) Pakistan Investment Bonds	2,125,727.2	2,640,857.0	3,017,006.1	3,240,949.7	3,784,320.3	3,685,897.1	3,864,662.8
(vii) Un-classified	-	-	-	-	-	-	-
C. TREASURY BILLS	1,547,276.3	1,728,730.5	2,164,377.3	2,537,577.9	2,666,090.3	2,720,382.0	2,680,800.5
D. FOREIGN SECURITIES AND SHARES	140,184.4	97,653.5	104,955.0	99,727.8	185,504.3	184,014.1	185,975.6
E. OTHERS:	677,116.4	724,360.1	725,436.8	736,949.0	783,637.1	708,818.5	831,707.5
1. Shares :	251,971.4	289,379.6	278,501.3	290,417.7	308,983.1	236,603.5	357,071.0
(i) Financial Institutions	10,087.8	12,126.4	17,549.6	19,187.8	19,387.3	14,609.5	19,624.7
(ii) Public Sector Enterprises	18,930.0	20,523.5	16,235.2	15,567.1	14,678.3	8,642.9	15,833.4
(iii) Private Sector	222,953.6	256,729.7	244,716.5	255,662.8	274,917.5	213,351.1	321,612.9
2. Debentures :	237.7	235.5	217.0	217.0	213.4	213.4	212.6
(i) Financial Institutions	0.8	0.8	0.8	0.8	0.8	0.8	-
(ii) Public Sector Enterprises	163.7	163.7	163.7	163.7	163.7	163.7	163.7
(iii) Private Sector	73.2	71.0	52.5	52.5	48.9	48.9	48.9
3. National Investment Trust (Unit)	4,664.6	7,041.3	6,159.3	8,401.7	2,140.0	1,214.5	2,157.1
4. Participation Term Certificates	309.8	274.6	274.6	241.5	241.5	241.5	241.5
5. Term Finance Certificate (TFC's)	60,876.3	57,478.7	84,477.3	91,082.2	86,362.0	86,540.1	85,950.6
6. Sukuk	311,504.4	319,494.2	316,497.9	314,949.5	352,958.2	352,221.5	351,004.8
7. Certificate of Investment (COI's)	1,179.6	2,136.7	6,338.1	5,888.1	7,738.1	7,738.1	7,738.1
8. Modaraba Certificate	31,173.7	24,552.7	13,697.7	16,276.3	12,248.4	11,301.9	14,628.6
9. Mutual Funds	1,335.8	297.0	257.8	250.9	297.0	297.0	250.9
10. Others	13,863.2	23,469.7	19,015.8	9,224.2	12,455.5	12,447.0	12,452.4
TOTAL	4,490,304.3	5,191,601.1	6,011,775.2	6,752,158.1	7,610,278.2	7,488,975.5	7,753,924.0

* 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.

Totals may differ due to rounding off.

3.22 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)							
RATE OF RETURN (End of period : Million Rupees)	2013		2014		2015		2016
	Jun.	Dec	Jun.	Dec	Jun	Dec	Jun
0	405,009.5	449,881.9	497,478.4	375,203.1	451,471.5	497,535.0	625,953.7
0.25*	128,479.4	155,927.3	132,098.9	212,820.5	190,184.7	186,360.3	185,445.9
0.50*	26,591.0	35,911.7	36,848.2	35,354.4	57,584.0	88,555.7	26,279.3
0.75*	3,969.5	7,020.6	3,426.2	4,609.5	88,951.4	33,152.4	18,426.5
1	22,824.2	17,628.2	45,453.6	58,228.9	42,448.1	50,477.2	25,437.0
1.25	7,773.9	6,011.5	8,514.8	7,999.3	17,089.0	74,003.8	17,332.9
1.5	21,092.5	23,827.9	13,481.8	57,075.0	44,424.7	17,930.3	41,096.3
1.75	9,080.2	1,825.2	1,452.6	1,355.9	828.0	3,233.6	18,675.1
2	2,283.5	5,227.5	3,381.5	17,628.3	11,199.5	14,926.2	35,359.0
2.25	763.4	745.7	441.1	409.1	56.6	75.0	6,113.0
2.5	3,590.4	2,523.0	1,580.3	1,688.3	1,796.8	1,338.4	404.3
2.75	1,541.0	629.3	145.4	356.2	32.8	247.1	2,755.9
3	600.6	978.0	492.1	18,668.5	1,073.3	1,691.7	12,911.4
3.25	99.9	325.9	-	795.3	213.0	2,147.3	184.9
3.5	1.8	796.9	-	2,985.6	67.7	1,878.7	401.2
3.75	-	141.1	-	399.6	-	-	19.1
4	333.9	4,988.8	-	488.5	-	-	13,032.6
4.25	49.8	87.7	-	1,184.5	-	-	-
4.5	-	18,584.8	-	-	-	-	-
4.75	-	173.6	-	-	-	-	-
5	-	1,285.2	-	301.4	-	-	-
5.25	-	-	-	2,533.7	-	-	-
5.5	-	-	-	-	-	-	-
5.75	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-
6.25	-	-	-	-	-	-	-
6.5	-	-	-	0.7	-	-	-
6.75	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-
7.25	0.6	-	-	-	-	-	-
7.5	-	-	-	-	-	-	-
7.75	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-
8.25	-	-	-	-	-	-	-
8.5	-	-	-	-	-	-	-
8.75	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-
9.25	-	-	-	-	-	-	-
9.5	-	-	-	-	-	-	-
9.75	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-
10.5	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-
Over 11.00	-	-	-	-	-	-	-
Total	634,085.1	734,521.8	744,794.9	800,086.3	907,420.9	973,552.7	1,029,828.1

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

RATE OF RETURN (End of period : Million Rupees)	(Million Rupees)						
	2013		2014		2015		2016
	Jun.	Dec	Jun.	Dec	Jun.	Dec	Jun
0	1,908,752.4	2,027,373.1	2,505,822.5	2,317,288.4	2,708,079.8	2,603,157.6	2,956,607.9
0.25*	1,353.1	5,084.0	216.0	21,965.5	22,723.0	32,486.8	41,047.8
0.50*	0.2	1,515.5	3,469.7	2,372.6	3,544.6	13,638.8	15,881.9
0.75*	-	11.8	5.1	58.7	125.8	-	-
1	848.0	4.8	17.5	-	35.2	-	13,779.4
1.25	550.3	599.7	1,052.5	-	1,616.0	1,123.9	1,774.5
1.5	673.7	826.1	1,141.6	905.2	421.5	129.7	129.7
1.75	1,339.6	6,113.1	-	-	-	-	11,069.9
2	1.0	2.8	-	11.8	-	16,660.6	3,531.1
2.25	-	-	-	-	-	2,097.2	5,903.2
2.5	-	5.1	-	-	10,559.3	9,102.9	9,955.7
2.75	-	-	-	-	-	90,357.7	113,002.3
3	643.3	18.0	682.9	3,787.7	9,840.4	29,124.2	33,903.3
3.25	900.1	-	859.5	11,338.4	16,146.8	19,026.5	24,095.9
3.5	52,446.6	21,118.2	25,699.4	63,178.9	77,766.0	94,985.8	115,955.5
3.75	5,914.0	1,729.0	3,176.5	1,149.3	12,501.6	33,168.8	2,840,034.8
4	11,015.1	5,402.5	211.3	9,264.9	38,304.1	1,986,849.2	428,541.8
4.25	97.4	3,414.2	11,903.0	14,677.3	21,073.5	251,733.6	412,213.4
4.5	154,703.3	119,869.6	215,126.8	192,335.4	1,615,828.5	352,762.9	221,421.0
4.75	761.1	3,954.2	3,700.0	4,714.9	253,040.0	248,888.4	118,679.7
5	153,841.9	161,853.8	183,590.9	221,497.6	1,071,723.7	940,888.8	233,744.6
5.25	2,778.6	17,566.8	5,773.7	8,666.1	78,073.9	84,478.3	230,190.0
5.5	21,031.6	18,392.3	32,097.0	36,937.1	156,382.6	247,139.8	141,649.4
5.75	2,251.0	22,974.6	8,033.7	6,981.2	53,024.5	106,372.8	113,889.7
6	1,763,482.1	139,561.1	54,572.0	92,457.3	343,068.2	215,506.1	161,712.6
6.25	301,609.4	21,922.9	117,179.6	123,326.2	209,251.4	47,632.5	86,007.3
6.5	380,669.9	33,626.8	17,634.6	2,582,681.9	238,289.6	235,279.0	179,276.7
6.75	156,566.9	16,367.1	31,080.1	196,453.3	119,445.2	55,223.9	60,398.8
7	179,081.1	2,558,677.1	2,454,144.8	590,439.3	631,729.4	340,576.9	342,400.0
7.25	77,741.0	290,600.0	315,666.6	86,576.1	71,608.9	87,020.0	62,189.3
7.5	53,785.4	386,189.9	357,210.3	101,335.3	34,859.2	42,132.0	27,936.4
7.75	67,839.5	69,064.0	78,932.6	32,441.1	13,635.1	40,665.6	41,731.8
8	237,617.1	136,134.1	104,312.3	85,863.3	69,922.7	86,064.9	18,769.5
8.25	52,844.2	41,474.0	34,323.4	53,979.1	37,445.5	11,687.6	2,763.7
8.5	486,195.0	203,516.1	171,186.8	160,346.1	68,950.1	21,237.6	12,981.0
8.75	52,490.5	123,868.0	104,814.5	104,340.2	71,639.9	37,227.0	4,051.7
9	56,474.9	72,928.2	103,380.0	102,105.1	48,375.0	20,320.1	10,938.4
9.25	46,507.7	65,540.4	74,642.0	65,471.1	19,417.4	6,922.1	3,627.4
9.5	38,266.1	58,143.8	64,496.5	102,900.2	23,105.0	3,510.1	2,186.2
9.75	47,262.9	28,579.5	42,372.2	46,423.2	5,304.1	940.7	5.0
10	29,067.1	45,535.2	47,072.2	53,499.0	35,294.3	1,739.8	5,839.6
10.25	18,362.2	14,467.0	17,289.0	15,908.8	5,009.6	558.6	330.7
10.5	31,105.3	23,722.7	42,249.6	13,468.8	5,985.1	10,995.8	325.6
10.75	18,208.1	24,353.2	11,878.6	6,733.2	233.0	58.1	6,643.9
11	27,300.2	11,602.7	27,017.7	18,972.0	2,411.5	1,126.3	1,437.8
Over-11.00	57,944.3	64,800.5	32,735.7	50,415.1	39,797.0	5,728.1	9,273.0
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	9,127,829.0

*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

3.24 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2014				2015				2016	
	Jun.		Dec		Jun.		Dec		Jun	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0	24,004.8	24,004.8	24,017.6	24,017.6	21,327.8	21,327.8	25,157.9	24,252.8	15,217.8	15,217.8
1.00*	479.8	479.8	436.0	436.0	760.6	760.6	318.8	318.8	3,845.2	3,845.2
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	7,811.7	7,811.7
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	15,228.9	8,620.5
3.25	116.2	116.2	409.0	409.0	19.0	19.0	181.0	181.0	365.8	365.8
3.5	416.1	416.1	527.8	527.8	762.9	762.9	1,426.6	1,426.6	3,069.6	3,069.6
3.75	613.4	613.4	903.8	903.8	79.6	79.6	0.1	0.1	191.8	191.8
4	6,275.0	6,275.0	11,532.2	11,532.2	10,645.2	10,645.2	4,275.9	4,275.9	11,161.0	11,161.0
4.25	710.6	710.6	663.0	663.0	76.5	76.5	1,727.7	1,727.7	1,288.5	1,288.5
4.5	193.0	193.0	-	-	1,838.0	1,838.0	931.8	931.8	3,294.1	3,294.1
4.75	35.6	35.6	12.7	12.7	34.2	34.2	239.7	239.7	-	-
5	324.6	324.6	1,270.6	1,270.6	722.2	722.2	2,170.1	2,170.1	5,879.4	5,879.4
5.25	42.2	42.2	1,197.9	1,197.9	120.0	120.0	-	-	-	-
5.5	173.3	173.3	735.6	735.6	1,166.4	1,166.4	92.9	92.9	92.9	92.9
5.75	35.0	35.0	-	-	117.1	117.1	135.4	135.4	108.9	108.9
6	1,700.5	1,700.5	3,224.1	3,224.1	9,707.1	9,707.1	4,196.6	4,196.6	15,013.6	15,013.6
6.25	175.7	175.7	145.5	145.5	369.4	369.4	226.0	226.0	2,527.8	2,527.8
6.5	-	-	296.2	296.2	616.2	616.2	10,681.7	10,681.7	12,349.1	12,349.1
6.75	-	-	-	-	1,424.9	1,424.9	3,330.6	3,330.6	2,015.2	2,015.2
7	1,158.3	1,158.3	1,705.9	1,705.9	14,758.4	14,758.4	18,949.5	9,539.3	37,510.0	17,248.4
7.25	-	-	-	-	5,240.4	5,240.4	46.7	46.7	357.0	357.0
7.5	126.9	126.9	6,422.1	6,422.1	1,567.9	1,567.9	839.9	839.9	114.2	114.2
7.75	-	-	-	-	4,776.5	4,776.5	262.1	262.1	155.6	155.6
8	431.2	431.2	1,086.3	1,086.3	1,624.6	1,624.6	13,551.6	2,053.7	28,389.7	27,939.7
8.25	414.2	414.2	-	-	5,026.8	5,026.8	147.8	147.8	6,642.9	6,642.9
8.5	5.7	5.7	12.7	12.7	766.8	766.8	6,529.3	6,529.3	384.5	384.5
8.75	-	-	-	-	5,074.4	5,074.4	226.8	226.8	2,191.4	2,190.5
9	15,607.7	14,541.0	6,683.2	5,616.5	13,908.0	5,301.9	13,175.0	13,164.4	45,409.3	45,409.3
9.25	270.8	270.8	769.6	769.6	811.1	810.4	2,742.2	2,742.2	1,188.0	1,188.0
9.5	6,930.7	6,930.7	1,378.5	1,378.5	4,828.8	4,828.8	1,717.3	1,717.3	1,880.9	1,880.9
9.75	12.8	12.8	1,357.5	1,357.5	495.4	495.4	151.4	151.4	570.3	570.3
10	1,102.3	1,102.3	4,186.2	4,186.2	5,662.6	5,662.6	11,283.3	11,283.3	10,291.4	10,291.4
10.25	10,317.6	10,317.6	20,337.4	20,337.4	476.9	476.9	574.7	574.7	331.2	331.2
10.5	503.3	503.3	3,280.7	3,280.7	408.3	408.3	101.6	101.6	53.6	53.6
10.75	2,334.5	2,334.5	13,336.8	5,287.1	524.1	524.1	272.5	272.5	296.2	296.2
11	16,189.1	16,189.1	4,647.9	4,647.9	18,770.5	11,798.2	5,517.1	5,517.1	22,732.4	8,757.3
11.25	12,538.9	4,112.8	1,573.7	1,573.7	441.3	441.3	2,999.6	2,999.6	2,128.6	2,128.6
11.5	758.4	758.4	1,837.4	1,837.4	1,390.5	1,390.5	654.7	654.7	476.4	476.4
11.75	139.8	139.8	6,273.9	6,273.9	49.1	49.1	93.7	93.7	178.6	178.6
12	15,139.4	14,842.7	19,554.8	10,206.2	38,726.0	28,326.6	36,284.4	25,885.0	18,502.7	18,055.1
12.25	2,706.1	2,706.1	5,009.3	4,529.4	1,288.0	1,288.0	468.6	468.6	295.4	295.4
12.5	2,885.2	2,885.2	3,334.2	3,334.2	2,015.8	2,015.8	1,113.2	1,113.2	996.5	996.5
12.75	8,358.6	8,358.6	5,421.6	5,421.6	131.9	131.9	149.7	149.7	443.8	443.8
13	16,177.1	5,010.5	13,042.6	2,075.3	4,187.6	4,187.6	1,921.4	1,921.4	1,294.4	1,294.4
13.25	5,460.9	5,460.9	7,758.5	7,758.5	544.1	544.1	354.4	354.4	1,336.4	1,336.4
13.5	8,158.1	8,158.1	2,384.1	2,384.1	596.4	596.4	961.8	961.8	698.5	698.5
13.75	1,062.3	1,062.3	797.7	797.7	170.5	170.5	230.6	230.6	398.1	398.1
14	16,524.2	14,174.8	15,800.9	13,020.0	10,304.6	7,594.3	4,844.8	4,844.8	5,231.0	4,272.8
14.25	1,459.9	1,459.9	2,889.3	2,889.3	5,379.4	5,379.4	66.1	66.1	2,694.3	2,694.3
14.5	1,986.4	1,986.4	1,398.4	1,398.4	212.6	212.6	162.2	162.2	154.7	154.7
14.75	1,677.9	1,677.9	1,390.6	1,390.6	316.1	316.1	87.4	87.4	55.8	55.8
15	14,788.6	14,788.6	15,905.4	15,905.4	11,768.6	11,768.6	9,081.9	9,081.9	8,374.5	8,374.5
15.25	1,321.3	1,321.3	883.1	883.1	130.6	130.6	183.4	183.4	18.0	18.0
15.5	17,506.2	17,506.2	15,523.6	15,523.6	5,084.3	5,084.3	3,597.1	3,597.1	3,678.8	3,678.8
15.75	828.5	828.5	816.2	816.2	4.1	4.1	2.0	2.0	0.4	0.4
16.00 & over	40,388.0	40,365.7	51,419.0	51,396.8	39,870.4	38,283.6	33,260.3	33,260.3	36,638.6	36,015.8
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	341,555.0	298,230.5

* 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

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

(End of Period: Million Rupees)

RATE OF RETURN	2014				2015				2016	
	Jun.		Dec		Jun.		Dec		Jun	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0	334,241.5	194,833.2	228,679.4	211,945.1	311,127.9	261,711.5	291,029.2	271,759.1	234,643.2	159,218.1
1.00*	8,747.2	8,677.7	8,139.1	6,909.7	9,755.5	8,526.1	9,590.4	9,530.4	12,429.2	11,102.1
2.00*	23,429.6	23,429.6	13,971.9	13,971.9	13,858.0	13,858.0	13,440.0	13,440.0	17,516.4	17,516.5
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	73,792.5	71,889.8
4.00*	26,996.7	26,996.2	43,517.7	43,510.4	261,178.0	120,432.5	177,773.7	141,184.1	182,294.6	158,046.6
5.00*	65,413.8	52,278.1	38,427.7	37,555.9	43,321.4	38,721.4	201,843.9	198,463.9	133,021.8	123,517.5
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	129,645.9	87,163.4
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	1,242,575.0	605,838.3
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	902,834.0	631,743.8
8.25	203.7	203.7	1,121.9	1,121.9	83,831.6	66,261.0	55,588.5	45,162.1	150,562.1	134,728.9
8.5	5,385.9	5,385.9	2,595.1	2,595.1	249,252.3	78,337.5	75,420.0	73,058.2	90,606.3	77,679.4
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	60,211.0	59,032.2
9	212,234.5	199,774.0	381,751.6	219,931.9	295,962.6	186,376.7	337,359.4	262,758.3	267,859.3	181,233.1
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	91,509.0	80,889.7
9.5	79,005.1	74,836.9	38,016.3	36,011.3	109,758.6	91,387.7	106,717.0	102,920.7	38,387.0	37,915.8
9.75	7,115.9	4,975.2	44,297.5	31,699.1	125,351.1	79,871.0	60,999.8	27,322.0	47,855.2	45,855.2
10	168,532.2	70,183.2	240,642.9	147,796.4	167,263.8	137,563.4	178,757.3	165,569.0	58,244.4	56,663.1
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	26,022.1	26,022.1
10.5	101,027.4	74,731.0	107,487.6	58,635.5	65,184.2	64,800.7	24,897.2	24,897.2	26,953.9	26,953.9
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	49,765.8	48,870.0
11	429,123.6	168,522.1	635,673.6	258,466.9	143,090.5	107,715.5	118,006.5	87,510.0	90,860.6	52,004.8
11.25	192,693.8	114,426.4	96,432.7	92,142.2	43,053.3	42,135.4	22,064.2	21,424.4	35,616.1	35,042.2
11.5	89,014.4	81,435.7	83,809.3	68,563.9	49,369.6	38,337.8	26,310.8	26,304.7	75,545.6	41,078.4
11.75	92,059.8	84,057.7	67,241.2	63,803.7	23,562.0	19,597.7	8,713.2	8,713.2	14,076.8	14,076.8
12	285,024.0	236,018.6	290,704.4	239,583.2	87,002.2	85,548.8	110,852.0	92,832.1	58,309.3	58,015.1
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	13,589.8	10,904.8
12.5	74,417.0	69,619.6	80,429.7	69,457.7	28,665.2	28,665.2	24,305.1	24,299.1	24,174.5	24,174.0
12.75	52,926.6	52,313.5	63,606.6	56,216.7	29,504.7	29,504.7	12,873.3	12,871.5	12,506.4	12,506.1
13	170,839.7	127,167.8	199,249.6	184,162.8	64,518.3	64,518.3	46,041.0	41,691.2	41,356.3	41,356.3
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	5,372.4	5,372.4
13.5	98,685.8	98,685.8	90,978.2	90,978.2	87,582.5	87,582.5	58,134.9	58,134.9	49,236.6	49,236.6
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	4,072.1	4,071.6
14	83,899.3	70,811.2	99,123.8	98,491.8	54,034.7	53,387.9	46,727.9	46,569.0	48,236.1	48,105.6
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	37,195.3	37,195.3
14.5	80,697.0	68,294.4	21,621.0	20,621.0	44,650.8	43,986.7	4,182.8	4,182.0	4,081.1	4,080.6
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	3,838.0	3,837.6
15	100,803.5	71,927.7	81,788.0	77,306.6	43,899.6	43,524.5	30,399.9	30,349.9	71,120.9	71,095.9
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	3,391.6	3,391.6
15.5	109,735.1	88,079.9	77,935.1	73,935.1	65,287.8	61,287.8	60,723.3	60,723.3	64,037.2	64,037.2
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	20,457.1	20,457.1
16	50,210.7	48,065.7	65,066.2	64,561.1	54,905.9	53,939.8	52,315.7	51,476.6	32,211.8	31,216.2
16.25	3,680.7	3,676.8	1,511.5	1,511.5	2,597.0	2,597.0	636.8	635.2	1,209.8	1,208.9
16.5	28,136.5	27,742.0	15,068.9	15,068.9	6,916.3	6,916.3	2,553.3	2,553.3	3,494.0	3,494.0
16.75	2,430.3	2,430.3	3,033.0	3,033.0	2,117.4	2,117.4	492.2	492.2	2,171.6	2,171.6
17	29,572.8	22,267.2	30,757.0	26,518.3	30,626.6	24,328.7	19,803.6	19,803.4	6,696.6	6,696.3
17.25	4,573.8	4,573.8	2,981.8	2,977.4	2,389.3	2,389.3	1,564.6	1,564.6	1,357.2	1,357.2
17.5	6,012.1	6,011.3	3,907.8	3,907.8	3,843.2	3,843.2	2,038.0	2,038.0	3,071.7	3,071.7
17.75	1,991.7	1,990.1	524.2	524.2	580.3	580.3	329.6	329.6	1,039.1	1,039.1
18	62,480.4	42,174.4	28,572.3	28,569.5	32,905.6	32,825.8	31,715.8	31,715.8	26,696.8	26,281.3
18.25	3,810.9	3,729.1	2,919.5	2,892.0	2,009.5	2,009.5	313.1	311.9	847.7	847.6
18.5	14,454.0	7,443.9	1,779.2	1,778.0	1,404.0	1,403.4	562.5	562.5	803.7	803.7
18.75	1,626.2	1,626.2	450.9	450.9	598.0	598.0	416.6	416.6	440.5	440.5
19	51,382.8	51,382.8	54,958.9	54,958.9	55,664.7	55,664.7	58,394.0	58,394.0	69,763.5	69,763.5
19.25	283.4	283.4	205.9	205.9	317.0	317.0	143.6	143.6	409.4	409.4
19.5	1,761.1	1,761.1	1,216.6	1,216.6	653.0	653.0	967.6	967.6	989.1	989.1
19.75	1,427.2	1,427.2	339.3	339.3	389.9	389.9	49.6	49.6	403.8	403.8
20.00 & over	64,054.2	58,203.2	67,709.0	62,448.5	62,274.7	62,274.7	56,058.6	56,058.6	71,227.9	71,228.0
TOTAL	3,848,573.3	2,892,103.7	4,106,763.2	3,113,152.7	4,225,713.8	3,128,057.4	4,504,342.9	3,411,263.5	4,736,637.1	3,463,341.2

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

		(Percent per annum)						
TYPE OF DEPOSITS		2013		2014		2015		2016
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I.	Call Deposits	4.65 (1.91)	5.13 (1.69)	3.93 (3.53)	5.49 (2.01)	3.59 (2.50)	3.73 (1.96)	2.88 (2.36)
II.	Saving Deposits	5.9 (58.86)	6.32 (59.31)	6.34 (59.65)	5.94 (61.27)	4.69 (64.38)	4.09 (63.95)	3.73 (64.38)
III.	Term or Fixed Deposits							
51	(a) Less than 3 months	5.38 (9.48)	5.8 (9.87)	5.76 (8.65)	5.62 (9.25)	5.16 (6.70)	4.94 (7.38)	4.80 (5.69)
52	(b) 3 months and over but less than 6 months	6.08 (6.43)	6.68 (7.18)	6.47 (6.56)	6.59 (6.07)	5.34 (5.93)	4.56 (5.92)	4.52 (6.14)
53	(c) 6 months and over but less than 1 year	6.44 (4.21)	6.93 (4.12)	6.87 (4.16)	6.77 (4.64)	5.88 (4.49)	5.17 (5.43)	4.70 (5.62)
54	(d) 1 year and over but less than 2 years	7.73 (13.40)	7.76 (12.24)	7.72 (11.81)	7.39 (11.69)	6.26 (11.28)	5.56 (10.76)	4.89 (11.25)
55	(e) 2 years and over but less than 3 years	7.93 (0.53)	8.29 (0.52)	8.04 (0.58)	7.87 (0.63)	7.18 (0.62)	5.87 (0.59)	5.62 (0.63)
56	(f) 3 years and over but less than 4 years	8.65 (1.95)	8.95 (1.94)	8.19 (1.91)	7.79 (1.50)	7.02 (1.76)	7.1 (1.78)	5.48 (1.22)
57	(g) 4 years and over but less than 5 years	8.31 (0.14)	8.98 (0.15)	8.78 (0.14)	8 (0.15)	8.15 (0.12)	6.67 (0.09)	5.84 (0.07)
58	(h) 5 years and over	9.5 (3.09)	9.5 (2.99)	8.98 (3.03)	8.76 (2.79)	8.62 (2.22)	7.05 (2.14)	6.42 (2.62)
IV.	Overall							
	(i) Excluding current and other deposits	6.28	6.64	6.53	6.27	5.11	4.52	4.11
	(ii) Including current and other deposits	4.38	4.63	4.29	4.31	3.41	3.07	2.75

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

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

		(Percent per annum)						
TYPE OF DEPOSITS		2013		2014		2015		2016
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I.	Call Deposits	4.73 (2.02)	5.23 (1.81)	4.06 (3.70)	5.49 (2.01)	3.73 (2.61)	3.89 (2.04)	3.02 (2.43)
II.	Saving Deposits	6.38 (58.22)	6.87 (59.18)	6.86 (59.31)	5.94 (61.27)	5.04 (64.87)	4.41 (64.04)	3.98 (64.56)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	5.83 (9.39)	6.53 (9.49)	6.12 (8.79)	5.62 (9.25)	5.43 (6.91)	5.04 (7.84)	4.99 (5.87)
	(b) 3 months and over but less than 6 months	6.71 (6.22)	7.64 (6.54)	7.54 (6.05)	6.59 (6.07)	6.25 (5.38)	5.48 (5.20)	5.02 (5.81)
	(c) 6 months and over but less than 1 year	7.15 (4.02)	7.67 (4.02)	7.78 (3.95)	6.77 (4.64)	6.65 (4.23)	5.60 (5.38)	5.15 (5.41)
	(d) 1 year and over but less than 2 years	7.94 (14.00)	7.97 (12.92)	7.98 (12.31)	7.39 (11.69)	6.77 (11.22)	6.00 (10.71)	5.17 (11.31)
	(e) 2 years and over but less than 3 years	7.98 (0.57)	8.36 (0.56)	8.07 (0.62)	7.87 (0.63)	7.18 (0.68)	5.95 (0.63)	5.67 (0.67)
	(f) 3 years and over but less than 4 years	8.65 (2.10)	9.10 (2.07)	8.58 (1.97)	7.79 (1.50)	7.91 (1.69)	7.30 (1.88)	5.86 (1.22)
	(g) 4 years and over but less than 5 years	8.31 (0.15)	8.98 (0.17)	9.00 (0.15)	8.00 (0.15)	8.17 (0.13)	7.07 (0.09)	5.88 (0.08)
	(h) 5 years and over	9.53 (3.32)	9.55 (3.23)	9.31 (3.14)	8.76 (2.79)	9.03 (2.28)	7.39 (2.19)	6.77 (2.63)
IV.	Overall							
	(i) Excluding current and other deposits	6.73	7.18	7.03	6.27	5.52	4.87	4.39
	(ii) Including current and other deposits	4.79	5.09	4.71	4.31	3.75	3.39	3.01

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

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

TYPE OF DEPOSITS		(Percent per annum)						
		2013		2014		2015		2016
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun
I.	Call Deposits	0.07 (0.46)	0.07 (0.42)	0.01 (1.41)	0.05 (0.81)	0.11 (1.21)	0.19 (1.05)	0.07 (1.48)
II.	Saving Deposits	0.35 (67.28)	0.32 (60.76)	0.31 (63.80)	0.52 (56.06)	0.36 (58.92)	0.45 (62.99)	0.52 (62.25)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	0.1 (10.64)	0.3 (14.09)	0.19 (6.88)	0.36 (11.20)	0.42 (4.34)	0.66 (2.19)	0.91 (3.57)
	(b) 3 months and over but less than 6 months	0.49 (9.21)	1.8 (14.32)	0.25 (12.78)	1.35 (9.77)	0.79 (12.09)	0.71 (13.93)	1.04 (10.16)
	(c) 6 months and over but less than 1 year	0.86 (6.73)	0.55 (5.18)	0.33 (6.70)	1.58 (10.08)	0.97 (7.40)	0.85 (6.01)	1.10 (8.19)
	(d) 1 year and over but less than 2 years	0.6 (5.49)	0.98 (4.55)	0.73 (5.60)	0.92 (9.22)	0.93 (11.91)	0.91 (11.35)	1.20 (10.56)
	(e) 2 years and over but less than 3 years	0.3 (0.05)	0.77 (0.05)	0.89 (0.04)	0.48 (0.08)	0.3 (..)	1 (0.11)	0.96 (0.10)
	(f) 3 years and over but less than 4 years	0.91 (0.02)	0.91 (0.43)	0.15 (1.17)	0.13 (1.07)	0.37 (2.54)	1.13 (0.69)	0.94 (1.24)
	(g) 4 years and over but less than 5 years	- -	0.76 -	0.07 (0.05)	1.48 (0.08)	1.54 (..)	1.25 (0.08)	1.79 (0.01)
	(h) 5 years and over	0.19 (0.12)	0.63 (0.21)	0.99 (1.59)	2.44 (1.63)	1.94 (1.59)	1.8 (1.61)	1.79 (2.43)
IV.	Overall							
	(i) Excluding current and other deposits	0.39	0.58	0.33	0.75	0.55	0.59	0.74
	(ii) Including current and other deposits	0.22	0.34	0.17	0.43	0.3	0.32	0.37

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

3.29 Scheduled Banks' Weighted Average Rates of Return / Interest on Advances

(Percent per annum)

(Percent per annum)									
AS AT THE END OF		Precious Metals	Stock			Real Estate	Financial Obligations	Others	TOTAL ADVANCES
			Exchange Securities	Merchandise	Machinery				
I. INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS									
2013	Jun.	12.94	11.66	10.9	11.53	11.94	13.75	11.87	11.59
	Dec.	13.58	10.88	10.54	11.05	11.21	9	11.1	10.96
2014	Jun.	14.43	11.38	10.12	9.51	11.99	10.35	11.73	11
	Dec.	14.12	11.21	10.31	10.68	11.51	10.09	11.2	10.88
2015	Jun.	11.71	9.37	8.51	8.23	10.45	10.02	9.6	9.2
	Dec.	13.23	8.54	7.37	8.18	9.13	9.6	8.89	8.41
2016	Jun.	11.33	6.82	7.51	8.04	9.48	10.16	9.02	8.4
II. INTEREST BEARING - ALL BANKS									
2013	Jun.	14.86	11.72	8.71	8.45	10.8	9.4	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	7.1	11.72	11.2
	Dec.	15.32	11.93	9.58	9.64	11.65	7.39	12.33	11.3
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	9.9
2016	Jun.	11.6	8.3	8.76	8.59	8.8	9.58	10.03	9.25
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2013	Jun.	12.8	11.65	11.02	11.74	12.05	13.8	11.97	11.7
	Dec.	14.2	10.8	10.52	11.14	11.22	9.1	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	10.35	10.72	11.5	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	9.7	8.76	8.33
2016	Jun.	11.28	6.73	7.44	8.01	9.56	10.17	8.94	8.34

3.30 State Bank of Pakistan Rates for Banks and Scheduled Banks' Rates of Return on Export Finance

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme			Export Finance Facility for Locally Manufactured Machinery				Long Term Financing Facility(LTFF)			Punjab Provincial Co-operative Bank Ltd.
	State Bank of Pakistan		Scheduled Banks					For Plant & Machinery			
				State Bank of Pakistan		Scheduled Banks		Up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years to 10 Years	
	Corporate	SME		Up to 3 Year	Over 3 Year and up to 5Years	Up to 3 Year	Over 3 Year and up to 5Years				
01/10/2014	6.5	5.5	7.5	8.3	8.4	10.3	10.9	7.5	6.5	6.0	9.9791
01/11/2014	6.5	5.5	7.5	8.3	8.4	10.3	10.9	7.5	6.5	6.0	9.9541
01/12/2014	6.5	5.5	7.5	8.3	8.4	10.3	10.9	7.5	6.5	6.0	9.4665
01/01/2015	6.5	5.5	7.5	8.3	8.4	10.3	10.9	7.5	6.5	6.0	9.4734
02/02/2015	5.0	4.0	6.0	8.3	8.4	10.3	10.9	6.0	5.0	4.5	8.9582
23/02/2015	5.0	4.0	6.0	5.5	5.0	7.5	7.5	6.0	5.0	4.5	8.3377
01/03/2015	5.0	4.0	6.0	5.5	5.0	7.5	7.5	6.0	5.0	4.5	8.3377
01/04/2015	5.0	4.0	6.0	5.5	5.0	7.5	7.5	6.0	5.0	4.5	7.8919
01/05/2015	5.0	4.0	6.0	5.5	5.0	7.5	7.5	6.0	5.0	4.5	7.2639
01/06/2015	5.0	4.0	6.0	5.5	5.0	7.5	7.5	6.0	5.0	4.5	6.6350
01/07/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.9355
01/08/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.9452
01/09/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.9478
01/10/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.4800
01/11/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3035
01/12/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3837
01/01/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3637
01/02/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1662
01/03/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.2239
01/04/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1812
01/05/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1720
01/06/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9992
01/07/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8910
01/08/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8214
01/09/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8990
01/10/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9046
01/11/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9046
01/12/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9471
01/01/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109

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.

3.31 Weighted Average Lending & Deposit Rates

(Percent per annum)

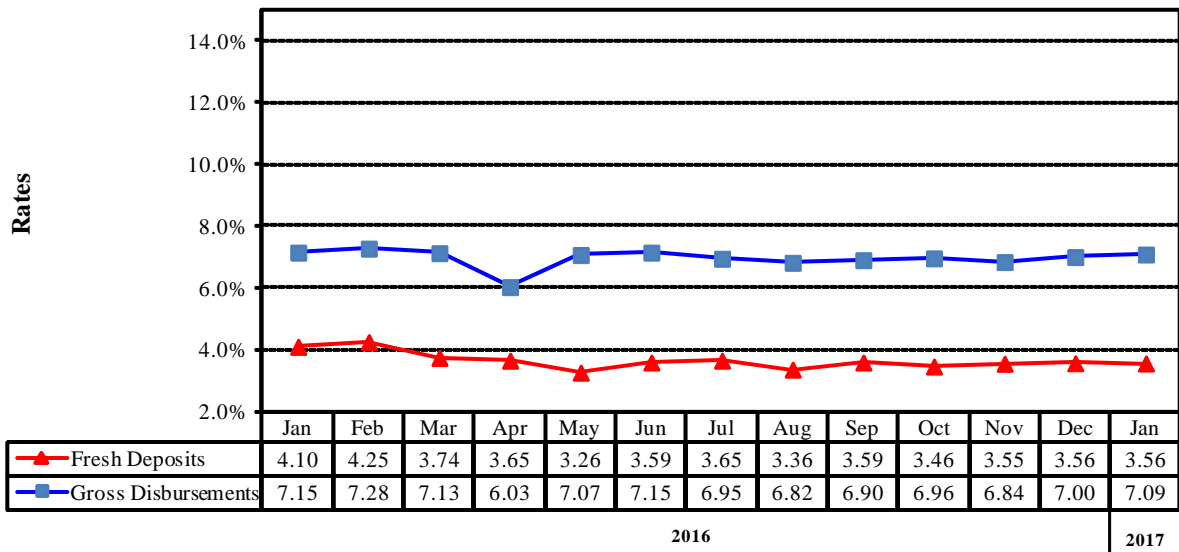
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
Sep -2016																
Public	7.25	9.07	7.46	9.71	9.45	9.53	9.69	9.73	3.72	4.33	4.90	4.89	3.48	3.68	5.10	5.10
Private	6.91	7.04	7.12	7.29	7.57	7.59	8.00	8.03	3.71	3.59	4.94	4.87	3.02	3.00	4.59	4.57
Foreign	6.00	6.59	6.26	6.59	6.44	6.50	7.03	7.09	2.55	2.75	4.04	4.61	2.96	3.21	3.87	4.34
Specialized	13.54	13.54	13.65	13.65	13.22	13.22	14.12	14.12	2.16	1.93	5.69	5.52	3.90	3.89	4.90	4.89
All Banks	6.90	7.09	7.12	7.33	8.12	8.16	8.54	8.57	3.59	3.55	4.86	4.85	3.11	3.13	4.68	4.68
Oct -2016																
Public	7.71	8.45	7.85	8.67	9.90	9.99	10.14	10.17	4.26	4.21	4.96	4.93	3.55	3.71	5.15	5.14
Private	6.97	7.16	7.17	7.39	7.52	7.55	7.93	7.96	3.52	3.39	4.69	4.60	3.03	3.00	4.58	4.55
Foreign	5.92	6.61	6.11	6.61	6.32	6.49	6.82	7.06	2.59	2.59	4.72	4.72	3.23	3.23	4.41	4.41
Specialized	13.62	13.62	13.62	13.62	13.22	13.22	14.12	14.12	4.30	4.30	4.83	4.83	3.92	3.91	4.89	4.88
All Banks	6.96	7.19	7.16	7.42	8.17	8.22	8.57	8.61	3.46	3.35	4.72	4.64	3.14	3.14	4.69	4.67
Nov-2016																
Public	7.57	8.57	7.64	8.69	9.69	9.80	9.96	10.00	4.22	4.40	4.73	4.71	3.41	3.57	5.06	5.05
Private	6.86	7.06	7.10	7.36	7.43	7.45	7.87	7.91	3.67	3.38	4.95	4.78	3.01	2.97	4.55	4.52
Foreign	5.69	6.61	5.89	6.62	6.26	6.48	6.71	7.07	2.45	2.60	4.26	4.80	3.01	3.30	3.94	4.48
Specialized	13.61	13.61	13.61	13.61	13.22	13.22	14.11	14.11	4.06	4.06	4.85	4.85	3.99	3.98	4.86	4.86
All Banks	6.84	7.12	7.08	7.41	8.06	8.11	8.50	8.54	3.55	3.40	4.83	4.77	3.09	3.10	4.64	4.63
Dec-2016																
Public	7.11	8.40	7.28	8.74	9.46	9.59	9.79	9.83	4.64	4.85	5.50	5.50	3.23	3.50	4.99	4.98
Private	7.00	7.17	7.31	7.52	7.46	7.49	7.87	7.91	3.62	3.54	5.09	5.05	2.95	2.92	4.56	4.54
Foreign	5.95	6.76	6.08	6.76	6.51	6.54	7.07	7.13	2.19	2.32	4.19	4.84	3.01	3.31	3.98	4.57
Specialized	13.85	13.85	13.87	13.87	13.21	13.21	14.11	14.11	2.20	2.04	5.53	5.41	3.79	3.78	4.85	4.85
All Banks	7.00	7.25	7.29	7.60	8.04	8.09	8.45	8.50	3.56	3.54	5.07	5.09	3.02	3.04	4.64	4.63
Jan-2017																
Public	7.51	8.26	7.56	8.34	9.74	9.80	9.97	10.01	5.12	5.15	5.46	5.45	3.45	3.57	4.99	4.98
Private	7.11	7.28	7.37	7.57	7.36	7.38	7.74	7.78	3.42	3.27	4.69	4.59	2.94	2.91	4.50	4.47
Foreign	5.64	6.64	5.73	6.64	6.22	6.54	6.71	7.10	3.31	3.65	4.06	4.63	2.57	2.76	3.84	4.39
Specialized	13.53	13.53	13.53	13.53	13.19	13.19	14.08	14.08	3.09	3.09	5.17	5.17	3.97	3.97	4.85	4.84
All Banks	7.09	7.33	7.33	7.61	8.01	8.05	8.39	8.43	3.56	3.49	4.70	4.70	3.05	3.05	4.59	4.58

Notes:

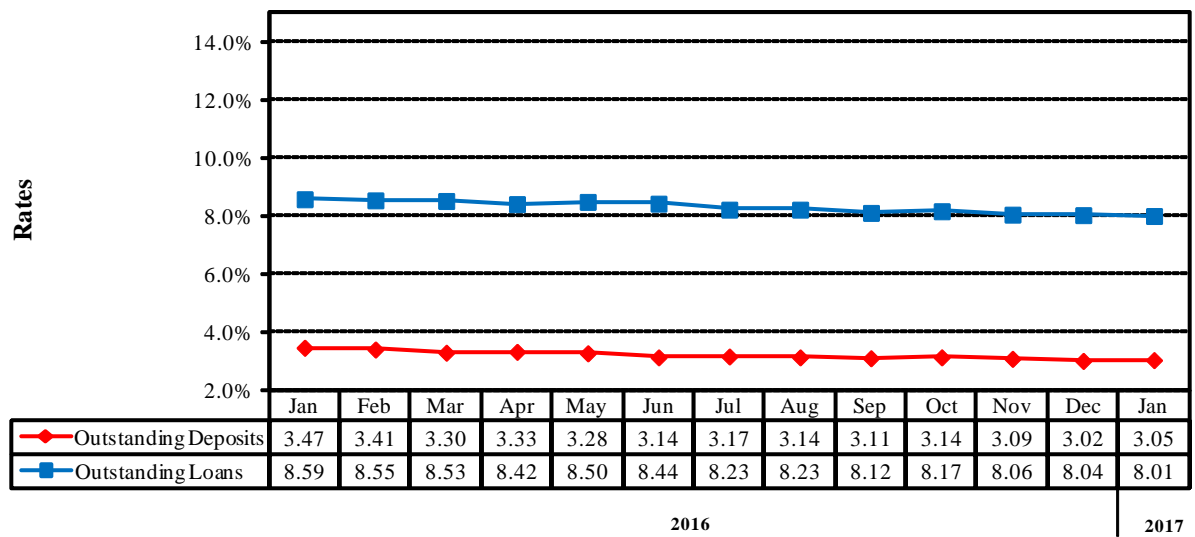
1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.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

Weighted Average Lending and Deposits Rates

All Banks



All Banks



Note: Including zero rate of markup

3.32 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
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
2015-16	15.21	15.21	17.50	17.50	11.60	12.52

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

3.33 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2015					2016				
	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 st Oct
1. Saving Accounts										
(i) With cheque facilities	4.10	4.50	4.75	4.25	4.15	4.00	4.00	4.00	3.84	3.90
(ii) Without cheque facilities	4.10	4.50	4.75	4.25	4.15	4.00	4.00	4.00	3.84	3.90
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)	8.92	8.68	9.15	8.87	8.68	8.40	7.80	7.70	7.33	7.44
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	7.60	6.80	7.40	6.80	6.40	6.00	6.00	6.00	5.80	5.80
(ii) Last period of complete 6 months	8.80	8.00	8.80	8.00	7.60	6.80	6.40	6.80	6.00	6.20
(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	8.232	7.608	8.52	7.848	7.536	7.104	6.632	6.552	6.312	6.360
8. Pensioner's Benefit Accounts⁷	10.80	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36
9. Behhood Saving Certificate⁸	10.80	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36
10. Short Term Saving Certificate⁹										
(i) 3 Months	6.96	6.28	6.56	6.12	6.04	5.84	5.84	5.68	5.52	5.56
(ii) 6 Months	7.02	6.34	6.60	6.16	6.06	5.86	5.86	5.70	5.54	5.60
(iii) 1 year	7.07	6.38	6.65	6.20	6.08	5.88	5.88	5.72	5.56	5.62

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

3.34 Branchless Banking: Key Indicators

Indicators	2013	2014				2015
	Q4	Q1	Q2	Q3	Q4	Q1
Number of Agents	125,027	148,324	168,615	186,618	204,073	229,645
Number of Accounts	3,475,458	3,831,868	4,238,178	4,713,145	5,414,655	7,538,025
Deposits as of date (Rs. in millions)	2,639	4,911	6,219	5,652	6,668	6,890
Number of transactions during the quarter (No. in thousands)	54,100	68,535	71,194	66,806	71,818	72,520
Value of transactions during the quarter (Rs. in millions)	234,646	278,348	326,131	375,945	372,093	354,135
Average Size of Transaction (in Rs.)	4,337	4,061	4,581	5,627	5,181	4,883
Average number of Transaction per day	601,113	761,501	791,041	742,293	797,980	805,774

Indicators	2015			2016		
	Q2	Q3	Q4	Q1	Q2	Q3
Number of Agents	251,865	267,914	301,823	341,403	346,716	351,912
Number of Accounts	10,881,378	13,192,396	15,322,171	13,673,442	14,576,387	16,905,696
Deposits as of date (Rs. in millions)	8,553	6,890	8,827	10,885	13,734	8,457
Number of transactions during the quarter (No. in thousands)	99,523	100,862	101,636	115,927	118,772	110,041
Value of transactions during the quarter (Rs. in millions)	505,879	526,406	486,031	509,126	543,609	519,820
Average Size of Transaction (in Rs.)	5,083	5,219	4,782	4,392	4,577	4,724
Average number of Transaction per day	1,105,815	1,120,687	1,129,288	1,288,083	1,319,684	1,222,678

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.

3.35 Telegraphic Transfers Issued and En-cashed by State Bank of Pakistan

(Million Rupees)										
PERIOD		2014	2015	2016	2015	2016				2017
					Dec	Jan	Oct	Nov	Dec	Jan
Karachi	Issued	534,750	821,069	910,456	51,337	48,721	37,739	47,117	55,573	43,029
	En-cashed	1,227,668	1,212,252	1,290,400	153,492	52,397	76,086	109,214	106,621	77,486
Lahore	Issued	593,173	616,676	690,070	66,928	33,492	63,991	69,087	99,418	76,330
	En-cashed	597,883	665,384	461,122	47,360	56,020	31,000	37,000	46,000	31,000
Peshawar	Issued	179,024	166,565	179,090	20,802	11,426	8,494	9,982	10,541	7,559
	En-cashed	124,786	136,806	155,507	9,643	16,060	2,970	6,729	4,704	10,424
Quetta	Issued	26,411	22,173	25,093	2,560	810	3,380	145	5,121	170
	En-cashed	49,177	72,825	70,434	5,655	5,517	3,641	6,645	3,870	3,215
Faisalabad	Issued	91,471	83,279	91,785	10,331	3,730	5,114	12,432	4,444	6,442
	En-cashed	82,859	102,932	112,253	5,221	8,434	3,561	4,896	8,694	6,481
Rawalpindi	Issued	137,787	113,176	139,243	27,633	5,325	9,200	11,782	11,460	10,360
	En-cashed	188,788	147,202	135,748	9,728	13,015	6,747	5,107	8,421	9,341
Hyderabad	Issued	22,291	14,548	10,010	1,080	900	-	715	-	-
	En-cashed	19,502	43,579	49,230	4,412	4,245	5,714	900	3,089	4,400
Islamabad	Issued	146,040	205,872	251,120	16,660	3,560	12,481	35,443	17,850	5,057
	En-cashed	448,704	426,716	345,000	43,767	16,674	11,072	20,200	39,877	24,529
Multan	Issued	27,134	16,366	9,612	2,139	352	1,014	502	12	-
	En-cashed	47,290	69,989	73,131	8,141	4,903	5,450	3,100	8,395	3,958
Sialkot	Issued	8,130	7,643	12,438	1,650	-	2,355	-	1,305	40
	En-cashed	73,571	94,301	110,444	8,257	7,022	5,434	7,989	6,028	7,121
Sukkur	Issued	8,103	8,408	11,677	1,905	-	835	4,118	2,410	-
	En-cashed	17,592	35,111	48,575	6,444	3,165	2,514	5,698	10,282	5,948
D.I. Khan	Issued	11,885	14,138	7,410	1,029	500	-	1,190	720	600
	En-cashed	5,644	10,811	12,454	30	2,135	162	160	1,110	2,125
Bahawalpur	Issued	4,484	2,608	3,203	414	25	574	130	91	170
	En-cashed	17,034	17,979	41,131	2,025	2,364	7,280	5,976	2,460	2,119
Muzaffarabad	Issued	48,068	45,227	47,735	5,560	1,915	3,425	3,500	3,910	6,500
	En-cashed	5,094	7,068	4,382	166	318	213	221	330	476
Gujranwala	Issued	11,648	8,940	6,348	2,025	614	713	2,115	106	40
	En-cashed	32,567	55,280	62,864	4,059	4,558	2,732	4,140	4,197	4,503
TOTAL	Issued	1,850,398	2,146,683	2,395,286	212,052	111,369	149,315	198,258	212,961	156,297
	En-cashed	2,938,159	3,098,228	2,972,671	308,400	196,827	164,576	217,975	254,078	193,126

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2014	2015	2016	2015	2016				2017
					Dec	Jan	Oct	Nov	Dec	Jan
Karachi	No. of Cheques Cleared	32,994	32,189	33,175	2,958	2,775	2,525	2,895	2,857	3,711
	Amount	11,520,638	10,101,209	11,158,634	948,609	853,395	854,533	996,381	1,059,741	1,336,814
Lahore	No. of Cheques Cleared	11,784	11,805	10,512	923	862	803	919	889	890
	Amount	4,352,834	4,538,245	4,647,395	371,510	368,583	361,781	402,049	415,143	401,442
Peshawar	No. of Cheques Cleared	2,040	1,882	1,645	143	136	123	141	141	138
	Amount	1,103,054	972,390	933,308	70,987	64,439	61,075	76,904	83,525	76,105
Quetta	No. of Cheques Cleared	1,570	1,329	961	89	90	67	80	75	77
	Amount	877,856	723,999	600,350	49,204	51,335	41,087	48,216	47,439	57,207
Faisalabad	No. of Cheques Cleared	2,930	3,088	2,576	244	232	190	115	215	216
	Amount	1,201,384	1,229,680	1,193,693	107,268	100,521	86,010	55,114	106,892	107,896
Rawalpindi	No. of Cheques Cleared	3,165	2,972	2,693	237	227	207	236	226	222
	Amount	1,872,549	1,665,050	1,444,595	148,156	123,906	121,111	123,490	148,094	121,673
Hyderabad	No. of Cheques Cleared	1,116	65	92	6	7	7	8	8	9
	Amount	73,623	51,615	62,345	3,886	3,583	4,313	4,594	4,821	4,642
Islamabad	No. of Cheques Cleared	4,285	4,337	4,139	357	345	310	353	341	339
	Amount	3,797,246	3,311,375	3,511,905	317,152	245,355	262,301	318,628	316,422	277,197
Multan	No. of Cheques Cleared	1,403	1,321	1,115	97	92	85	99	95	94
	Amount	826,903	812,528	814,818	66,275	63,463	62,635	73,246	78,865	79,433
Sialkot	No. of Cheques Cleared	810	764	756	63	60	55	64	64	62
	Amount	258,397	256,679	305,575	24,695	23,541	24,064	24,595	30,034	27,555
Sukkur	No. of Cheques Cleared	2,157	2,044	1,658	158	144	127	160	159	155
	Amount	374,960	415,159	360,066	23,389	40,289	30,665	28,402	28,037	39,760
D.I. Khan	No. of Cheques Cleared	12	11	15	1	1	1	1	1	1
	Amount	6,013	6,559	12,570	862	891	1,007	984	901	1,078
Others	No. of Cheques Cleared	3,243	3,574	2,591	217	209	195	223	219	207
	Amount	1,265,862	1,282,800	1,255,483	94,853	96,403	95,210	105,012	114,320	123,628
TOTAL	No. of Cheques Cleared	67,508	65,383	61,926	5,494	5,180	4,694	5,295	5,291	6,121
	Amount	27,531,320	25,367,283	26,300,736	2,226,844	2,035,703	2,005,792	2,257,616	2,434,234	2,654,430

Source: SBP-BSC (Bank) and NBP

3.37 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 where A/c is being maintained							
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 A/c is being maintained							
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

3.38 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.

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

(Amount in millions)
Ratio in percent

Segment	2016											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	3,590,766	442,893	12.3	3,794,652	448,524	11.8	3,689,535	443,632	12.0	4,056,705	431,280	10.6
SMEs Sector	294,890	82,987	28.1	310,009	82,170	26.5	335,266	84,746	25.3	404,618	82,078	20.3
Agriculture Sector	284,320	34,866	12.3	296,641	45,949	15.5	293,197	46,269	15.8	294,339	38,064	12.9
Consumer sector	333,547	35,068	10.5	349,860	34,347	9.8	359,903	33,295	9.3	371,804	30,159	8.1
<i>i. Credit Cards</i>	24,793	2,430	9.8	25,619	2,468	9.6	27,067	2,498	9.2	28,307	2,340	8.3
<i>ii. Auto loans</i>	102,006	2,749	2.7	109,752	2,628	2.4	116,824	2,667	2.3	125,898	2,600	2.1
<i>iii. Consumer durable</i>	311	71	22.8	283	68	24.0	303	69	22.6	318	67	21.2
<i>iv. Mortgage loans</i>	56,717	12,947	22.8	59,077	12,565	21.3	61,753	12,102	19.6	61,609	10,894	17.7
<i>v. Other personal loans</i>	149,722	16,871	11.3	155,129	16,618	10.7	153,955	15,960	10.4	155,671	14,258	9.2
Commodity Financing	550,412	5,615	1.0	697,671	4,442	0.6	635,649	4,611	0.7	619,347	4,571	0.7
Staff Loans	99,878	1,336	1.3	102,035	1,365	1.3	102,922	2,060	2.0	104,139	1,409	1.4
Others	145,649	16,321	11.2	151,947	17,749	11.7	157,815	16,715	10.6	162,128	17,104	10.5
Total	5,299,462	619,086	11.7	5,702,816	634,546	11.1	5,574,287	631,326	11.3	6,013,080	604,666	10.1

Sector	2016											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	417,359	42,872	10.3	504,205	58,082	11.5	571,671	51,613	9.0	548,099	41,706	7.6
Automobile / Transportation	70,919	12,177	17.2	81,750	12,335	15.1	82,498	12,211	14.8	95,274	12,604	13.2
Cement	61,757	7,111	11.5	62,406	6,992	11.2	60,254	6,894	11.4	71,722	6,789	9.5
Chemical & Pharmaceuticals	224,023	14,577	6.5	247,344	14,700	5.9	244,563	14,044	5.7	250,092	12,780	5.1
Electronics	70,098	10,573	15.1	69,105	10,730	15.5	70,781	12,187	17.2	78,173	13,326	17.0
Financial	142,779	10,177	7.1	162,359	9,445	5.8	168,200	10,527	6.3	182,648	10,544	5.8
Individuals	462,943	48,275	10.4	531,846	47,290	8.9	522,171	57,594	11.0	550,384	58,023	10.5
Insurance	1,383	1	0.1	1,713	1	..	3,480	1	-	3,013	1	..
Others	2,167,046	225,938	10.4	2,297,109	222,255	9.7	2,134,828	209,368	9.8	2,285,719	205,981	9.0
Production/Transmission of Energy	669,638	37,143	5.5	789,150	38,391	4.9	822,337	36,594	4.4	892,059	31,095	3.5
Shoes & Leather garments	23,396	3,815	16.3	24,365	3,781	15.5	24,369	3,728	15.3	27,171	3,770	13.9
Sugar	232,101	11,451	4.9	182,629	13,574	7.4	141,288	20,029	14.2	176,250	15,563	8.8
Textile	756,018	194,976	25.8	748,834	196,971	26.3	727,848	196,537	27.0	852,476	192,483	22.6
Total	5,299,462	619,086	11.7	5,702,816	634,546	11.1	5,574,287	631,326	11.3	6,013,080	604,666	10.1

Source: Financial Stability Department SBP

3.40 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	31-09-2016*			31-12-2016*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	646,230	112,947	2.21	618,550	93,497	1.68
All Banks	631,326	109,123	2.16	604,666	90,399	1.64
Commercial Banks	591,777	88,837	1.81	568,446	72,323	1.35
Public Sector Commercial Banks	205,011	47,148	5.00	189,091	35,111	3.39
Local Private Banks	383,764	41,697	1.06	376,391	37,219	0.87
Foreign Banks	3,002	(8)	(0.02)	2,963	(7)	(0.02)
Specialized Banks	39,550	20,286	13.98	36,220	18,076	12.23
DFIs	14,904	3,825	6.15	13,884	3,098	4.51

Cash Recovery against Non Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter ended Sep 2016*	For the Quarter ended Dec 2016*
All Banks & DFIs	15,490	29,894
All Banks	15,345	29,481
Commercial Banks	13,325	15,890
Public Sector Commercial Banks	2,069	5,350
Local Private Banks	11,253	10,501
Foreign Banks	4	39
Specialized Banks	2,020	13,592
DFIs	145	412

* 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.”