

### 3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

Liabilities/Assets	2013	2014		2015		2016	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
<b>Liabilities</b>							
Capital	495,144.4	505,747.2	505,876.0	501,119.9	540,096.2	548,631.7	552,067.2
Reserves	364,036.8	381,542.0	463,359.4	615,757.0	641,746.7	620,448.7	670,241.5
<b>Demand Deposits</b>	<b>3,934,785.9</b>	<b>4,466,637.9</b>	<b>4,504,968.9</b>	<b>5,172,476.2</b>	<b>5,093,745.0</b>	<b>5,561,224.4</b>	<b>6,091,277.9</b>
(a) Scheduled Banks	102,671.2	91,218.2	98,803.1	100,097.7	130,265.0	125,696.4	156,691.2
(b) Others	3,832,114.6	4,375,419.7	4,406,165.8	5,072,378.6	4,963,480.0	5,435,528.0	5,934,586.7
<b>Time Deposits</b>	<b>3,768,766.3</b>	<b>3,686,782.7</b>	<b>4,007,387.0</b>	<b>4,095,938.6</b>	<b>4,471,553.0</b>	<b>4,735,749.1</b>	<b>4,922,988.5</b>
(a) Scheduled Banks	17,855.7	10,637.4	10,199.9	15,308.1	25,153.3	13,620.1	16,316.8
(b) Others	3,750,910.5	3,676,145.2	3,997,187.1	4,080,630.5	4,446,399.7	4,722,129.0	4,906,671.7
<b>Borrowings from</b>	<b>651,054.8</b>	<b>651,725.4</b>	<b>1,004,854.1</b>	<b>1,270,882.4</b>	<b>1,671,566.8</b>	<b>2,205,538.8</b>	<b>1,813,770.6</b>
(a). State Bank of Pakistan	406,801.6	300,724.0	640,774.4	917,993.5	1,412,514.5	1,787,927.8	1,196,829.5
(b) Banks Abroad	49,729.1	53,492.3	78,326.8	107,372.1	129,203.3	172,580.1	210,077.1
(c) Other Scheduled Banks	194,524.1	297,509.1	285,753.0	245,516.8	129,849.0	245,030.9	406,864.0
Head Office and Inter-Bank Adjustment	136,191.7	112,117.6	133,203.2	169,715.1	262,859.0	134,407.5	149,948.3
Contingent Liabilities as per contra	3,740,296.3	3,143,416.0	3,810,594.3	4,193,278.7	4,196,427.7	4,446,871.7	4,151,895.4
Other Liabilities	2,403,186.5	3,571,160.9	3,286,848.8	3,115,490.3	3,435,634.1	3,508,024.7	4,269,817.7
<b>Total Liabilities / Assets</b>	<b>15,493,462.6</b>	<b>16,519,129.8</b>	<b>17,717,091.8</b>	<b>19,134,658.2</b>	<b>20,313,628.4</b>	<b>21,760,896.7</b>	<b>22,622,007.3</b>
<b>Assets</b>							
<b>Cash</b>	<b>807,961.8</b>	<b>851,744.2</b>	<b>742,013.9</b>	<b>937,644.7</b>	<b>813,373.2</b>	<b>821,920.2</b>	<b>1,113,358.3</b>
(a) Notes, Coins and Silver	160,925.4	163,766.0	165,758.7	187,997.8	190,966.5	256,738.8	212,555.5
(b) Balances with State Bank of Pakistan	490,116.6	525,276.6	316,856.2	405,453.1	415,475.4	380,156.7	636,117.9
(c) Balances with Other Scheduled Banks	156,919.8	162,701.7	259,399.0	344,193.8	206,931.3	185,024.7	264,685.0
Balances held Abroad	183,420.5	202,003.6	194,060.3	186,453.2	226,193.8	188,926.2	175,738.3
Bills Purchased and Discounted	217,615.0	224,002.9	223,108.6	201,422.5	171,840.1	190,090.3	176,612.8
<b>Advances to</b>	<b>4,066,519.8</b>	<b>4,211,236.8</b>	<b>4,473,778.5</b>	<b>4,643,595.7</b>	<b>4,922,944.9</b>	<b>5,198,093.1</b>	<b>5,649,917.1</b>
(a) Scheduled Banks	70,775.9	78,261.5	61,359.1	139,739.8	178,894.1	119,901.1	246,686.9
(b) Others	3,995,743.9	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8	5,078,192.0	5,403,230.2
<b>Investment in Securities and Shares</b>	<b>4,279,084.1</b>	<b>4,490,304.3</b>	<b>5,191,601.1</b>	<b>6,011,774.8</b>	<b>6,752,158.1</b>	<b>7,610,278.2</b>	<b>7,268,792.7</b>
(a) Federal Government Securities	743,493.0	2,125,727.2	2,640,857.0	3,017,006.1	3,377,903.4	3,975,046.5	3,144,843.2
(b) Treasury Bills	2,713,794.6	1,547,276.3	1,728,730.5	2,164,377.3	2,537,577.9	2,666,090.3	3,145,702.9
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	104,789.2	140,184.4	97,653.5	104,955.0	99,727.8	185,504.3	121,077.1
(e) Others	717,007.3	677,116.4	724,360.1	725,436.4	736,949.0	783,637.1	857,169.5
<b>Bank Premises</b>	<b>154,579.7</b>	<b>214,081.1</b>	<b>201,254.3</b>	<b>238,727.9</b>	<b>244,496.3</b>	<b>268,335.0</b>	<b>256,711.9</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>144,076.1</b>	<b>734,753.5</b>	<b>629,373.4</b>	<b>615,872.8</b>	<b>933,679.9</b>	<b>791,734.1</b>	<b>1,340,189.5</b>
<b>Contingent Assets as per contra</b>	<b>3,740,296.3</b>	<b>3,143,416.0</b>	<b>3,810,594.3</b>	<b>4,193,278.7</b>	<b>4,196,427.7</b>	<b>4,446,871.7</b>	<b>4,151,895.4</b>
<b>Other Assets</b>	<b>1,899,909.4</b>	<b>2,447,587.3</b>	<b>2,251,307.2</b>	<b>2,105,887.8</b>	<b>2,052,514.4</b>	<b>2,244,647.9</b>	<b>2,488,791.4</b>

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			
	Dec		Jun		Dec		Jun		Dec	
	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount
<b>Current Deposits</b>	<b>19,132,914</b>	<b>2,594,857.4</b>	<b>20,598,144</b>	<b>3,019,555.7</b>	<b>21,746,238</b>	<b>2,972,133.4</b>	<b>22,952,066</b>	<b>3,320,845.1</b>	<b>24,611,041</b>	<b>3,529,662.3</b>
<b>Call Deposits</b>	<b>197,449</b>	<b>116,129.2</b>	<b>182,792</b>	<b>152,290.1</b>	<b>177,924</b>	<b>125,084.7</b>	<b>236,955</b>	<b>160,330.3</b>	<b>234,823</b>	<b>165,902.0</b>
<b>Other Deposits Accounts</b>	<b>90,829</b>	<b>30,785.3</b>	<b>99,822</b>	<b>37,169.0</b>	<b>89,994</b>	<b>44,294.5</b>	<b>105,047</b>	<b>50,630.9</b>	<b>93,342</b>	<b>73,615.7</b>
<b>Saving Deposits</b>	<b>19,030,449</b>	<b>3,540,017.9</b>	<b>19,505,796</b>	<b>3,924,882.7</b>	<b>20,084,727</b>	<b>4,088,784.0</b>	<b>20,201,900</b>	<b>4,369,175.0</b>	<b>20,083,575</b>	<b>4,601,833.5</b>
<b>FIXED DEPOSITS</b>	<b>1,414,713</b>	<b>2,121,563.2</b>	<b>1,392,971</b>	<b>2,019,111.6</b>	<b>1,273,957</b>	<b>2,179,583.1</b>	<b>1,522,806</b>	<b>2,256,675.7</b>	<b>1,468,461</b>	<b>2,470,244.9</b>
Less Than 6 months	570,058	885,259.1	546,727	770,072.2	394,043	849,875.5	550,535	803,367.1	694,075	883,283.2
For 6 months & over but less than 1 year	128,670	268,300.8	141,129	273,575.6	229,338	347,019.8	165,884	381,503.8	141,162	425,611.3
For 1 year & over but less than 2 years	295,272	675,266.2	271,520	687,394.3	248,744	688,204.7	378,983	763,505.4	263,495	862,236.8
For 2 years & over but less than 3 years	69,018	36,551.2	75,114	37,859.5	66,434	37,797.1	74,840	42,660.2	61,992	36,237.5
For 3 years & over but less than 4 years	117,652	86,416.1	136,895	107,425.6	116,023	113,865.0	108,288	83,077.2	98,244	82,679.0
For 4 years & over but less than 5 years	14,298	8,451.5	18,990	7,431.8	13,330	5,933.4	14,901	4,978.7	11,067	3,534.9
For 5 years & over	219,745	161,318.3	202,596	135,352.6	206,045	136,887.5	229,375	177,583.3	198,426	176,662.2
<b>All Deposits</b>	<b>39,866,354</b>	<b>8,403,353.0</b>	<b>41,779,525</b>	<b>9,153,009.0</b>	<b>43,372,840</b>	<b>9,409,879.7</b>	<b>45,018,774</b>	<b>10,157,657.0</b>	<b>46,491,242</b>	<b>10,841,258.4</b>

Note: Accounts in Numbers.

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2013	2014		2015		2016	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>84,766.1</b>	<b>82,900.2</b>	<b>86,369.0</b>	<b>95,035.4</b>	<b>111,617.4</b>	<b>111,990.1</b>	<b>112,132.7</b>
I. Official	11,884.2	10,615.2	12,755.8	14,747.2	15,298.4	17,335.5	17,549.5
II. Business	37,056.3	40,706.4	40,181.5	46,718.2	52,085.7	51,543.7	54,678.7
III. Personal	35,825.6	31,578.6	33,431.6	33,570.0	44,233.4	43,110.9	39,904.4
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>7,498,259.1</b>	<b>7,968,664.8</b>	<b>8,316,984.0</b>	<b>9,057,973.6</b>	<b>9,298,262.2</b>	<b>10,045,666.9</b>	<b>10,729,125.7</b>
<b>I. Government :</b>	<b>731,611.4</b>	<b>825,071.4</b>	<b>866,947.8</b>	<b>985,439.5</b>	<b>1,066,426.0</b>	<b>1,235,250.1</b>	<b>1,344,112.1</b>
A. Federal Government	416,959.4	471,628.9	518,887.7	558,674.8	638,142.6	744,874.3	783,981.2
B. Provincial Governments	292,179.4	330,135.4	327,769.5	404,401.0	407,848.1	467,303.5	533,566.7
C. Local Bodies ( City Governments )	22,472.7	23,307.0	20,290.5	22,363.6	20,435.3	23,072.3	26,564.2
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>469,582.7</b>	<b>467,075.8</b>	<b>493,245.1</b>	<b>480,793.8</b>	<b>489,923.1</b>	<b>561,827.1</b>	<b>634,300.3</b>
A. Agriculture, Forestry, Hunting & Fishing	300.0	395.0	321.2	360.0	371.8	494.8	508.2
B. Mining & Quarrying	101,918.6	70,894.9	97,033.9	83,753.9	82,004.4	85,082.9	116,736.3
C. Manufacturing	115,801.0	117,532.7	110,123.1	117,012.4	126,644.6	139,875.4	145,948.1
D. Construction	109.4	152.3	225.7	245.5	196.3	345.9	347.6
E. Utilities	78,223.9	97,012.0	108,743.9	108,403.2	103,146.1	138,209.5	135,456.0
F. Commerce	30,138.4	38,596.2	38,681.7	29,925.7	24,757.5	18,431.6	20,196.5
G. Transport, Storage & Communication	100,849.1	103,364.5	102,914.6	106,746.8	115,648.7	130,185.9	123,937.7
H. Services	25,011.6	26,444.5	27,068.4	29,880.8	30,451.1	37,782.7	38,836.5
I. Others	17,230.8	12,683.7	8,132.5	4,465.5	6,702.5	11,418.4	52,333.4
<b>III. Non-Bank Financial Companies :</b>	<b>186,983.1</b>	<b>173,316.1</b>	<b>163,181.9</b>	<b>191,283.2</b>	<b>278,431.2</b>	<b>281,417.0</b>	<b>352,725.1</b>
A. Co-operative Banks	1,624.4	2,361.6	2,141.3	2,113.8	4,639.6	7,883.7	5,604.3
B. Development Financial Institutions	813.7	2,676.5	2,929.7	2,990.0	4,072.6	2,912.4	5,673.5
C. Insurance Companies	58,483.5	29,505.4	42,654.5	40,532.8	66,275.6	58,678.9	85,423.0
D. Micro Finance Banks	3,087.3	1,783.5	2,358.3	2,381.2	4,217.9	4,860.0	3,305.2
E. Other NBFC's	122,974.2	136,989.2	113,098.0	143,265.5	199,225.4	207,082.1	252,719.1
<b>IV. Private Sector Enterprises :</b>	<b>2,129,643.9</b>	<b>2,295,565.9</b>	<b>2,346,704.5</b>	<b>2,511,456.1</b>	<b>2,432,551.6</b>	<b>2,540,568.5</b>	<b>2,772,566.3</b>
A. Agriculture, Hunting and Forestry	204,567.4	209,173.5	215,626.7	211,740.3	225,085.0	242,061.3	263,887.5
1- Growing of crops	184,051.7	187,886.0	193,051.4	189,203.8	203,935.6	222,149.1	243,732.3
2- Farming of animals	10,210.7	11,669.6	12,177.2	11,368.6	9,811.9	10,598.6	10,033.3
3- Agricultural and animal husbandry	5,730.2	5,729.3	5,481.3	5,661.9	5,161.9	4,200.8	3,921.6
4- Agricultural machinery and equipments	3,526.7	2,868.9	3,651.4	4,023.4	4,527.4	3,382.2	4,020.6
5- Hunting, trapping, forestry & logging	54.0	49.1	85.8	113.1	111.0	49.5	108.4
6- Forestry and Logging and Related Service	994.0	970.7	1,179.6	1,369.5	1,537.2	1,681.2	2,071.3
B. Fishing and fish farming etc.	1,797.3	2,015.6	2,495.1	2,319.1	2,525.0	2,356.1	1,903.4
C. Mining and Quarrying	57,156.7	59,755.6	69,787.8	94,917.4	86,412.2	71,833.7	17,138.2
1- Mining of coal	10,370.3	11,073.8	11,975.6	12,441.6	13,903.6	13,764.8	45,671.6
2- Crude petroleum & natural gas	41,173.3	42,953.2	51,083.3	74,544.1	65,379.8	48,731.8	11,546.9
3- Iron & non-ferrous metal ores	1,505.1	2,259.5	1,022.9	2,526.2	2,444.0	4,969.4	3,494.4
4- Quarrying of stone, sand and clay	328.7	768.4	872.2	805.4	786.8	902.3	882.2
5- Chemical, fertilizer, Salt etc.	3,779.4	2,700.7	4,833.8	4,600.1	3,898.0	3,465.5	4,312.7
D. Manufacturing	467,594.6	490,406.9	606,901.6	686,520.2	690,441.1	687,258.8	767,446.4
1- Food products and beverages	92,506.0	90,117.7	108,231.0	120,480.0	133,919.8	107,758.8	139,921.9
2- Tobacco products	1,693.7	1,889.5	1,962.4	3,350.9	1,601.9	2,137.8	2,327.3
3- Textiles	82,031.0	92,186.6	108,616.2	118,801.4	103,897.1	110,513.4	122,866.0
i) Spinning, weaving, finishing of textiles	64,929.8	76,222.6	89,388.9	94,926.1	75,482.8	78,527.3	83,049.6
a) Spinning of fibers	41,018.3	46,103.2	48,170.5	53,589.8	44,691.2	45,236.4	48,840.3
b) Weaving of textiles	13,200.6	15,191.2	27,059.5	26,577.5	17,696.8	17,232.0	18,462.7
c) Finishing of textiles	10,710.9	14,928.3	14,158.8	14,758.8	13,094.8	16,058.8	15,746.7
ii) Made-up textile articles	8,733.1	7,096.4	8,430.0	11,193.4	11,808.1	12,941.0	15,302.6
iii) Knit wear	3,224.8	3,767.4	4,070.9	4,252.0	4,872.3	5,136.4	5,608.0
iv) Carpets and rugs	1,634.2	1,945.2	2,547.3	2,804.9	3,168.4	3,134.3	4,025.0
v) Other textiles n.e.s.	3,509.1	3,155.0	4,179.2	5,625.0	8,565.6	10,774.5	14,880.8
4- Wearing apparel, readymade garments etc.	11,888.1	10,021.4	13,514.0	14,637.4	14,948.4	17,020.8	20,216.8

### 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	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of luggage and footwear	9,693.1	10,028.7	12,360.2	12,147.3	13,917.8	13,822.8	16,746.5
i.) Tanning & dressing of leather, luggage, handbags etc.	3,194.1	3,725.7	4,946.3	5,132.5	5,591.4	6,381.0	8,638.0
ii.) Footwear	6,499.0	6,303.0	7,413.9	7,014.8	8,326.4	7,441.7	8,108.5
a) Leather wear	5,768.6	5,483.3	6,688.2	5,922.9	7,308.8	6,166.4	6,657.6
b) Rubber and Plastic wear	730.3	819.7	725.7	1,091.9	1,017.6	1,275.4	1,450.9
6- Wood and products of wood cork	1,989.4	2,246.1	3,150.8	3,302.7	4,363.9	4,546.9	4,364.2
7- Paper, paperboard and products	3,537.0	4,303.8	4,162.7	4,902.3	6,044.9	6,029.1	6,601.0
8- Printing, publishing and allied industries	9,509.0	12,467.7	8,376.9	12,400.8	11,712.8	12,018.7	12,738.1
9- Coke and refined petroleum products	46,756.4	46,799.7	51,572.7	51,397.5	49,719.8	43,039.3	50,623.7
10- Chemicals and chemical products	81,891.3	68,513.0	125,018.0	106,329.8	118,203.8	106,029.9	131,913.9
11- Rubber and plastics products	5,796.3	7,817.7	7,498.9	8,082.6	7,048.7	7,041.9	8,932.9
12- Other non-metallic mineral products	16,809.2	15,418.9	23,383.6	33,144.6	38,938.9	49,877.0	34,937.2
13- Basic metals	16,019.7	20,073.8	21,375.2	21,574.0	20,944.1	19,304.6	20,879.5
14- Fabricated metal products	5,299.2	5,531.5	6,353.8	7,548.2	5,716.8	6,579.7	7,780.0
15- Machinery and equipment	12,265.4	16,503.2	18,997.0	41,772.8	24,717.2	24,700.6	26,636.5
16- Office, accounting and computing machinery	1,149.3	1,174.8	1,029.3	991.4	1,809.0	1,278.5	2,135.5
17- Electrical machinery and apparatus	13,639.2	17,147.5	14,803.9	18,926.4	25,530.6	23,341.5	24,490.5
18- Radio, television and communication equipment and apparatus	1,724.6	2,344.2	3,077.7	6,379.2	4,194.7	4,023.4	4,392.2
19- Medical, precision and optical instruments, watches and clocks	7,251.1	7,029.5	8,911.0	10,183.3	11,692.4	12,653.6	13,302.3
20- Motor vehicles, trailers and semi-trailers	17,806.0	23,617.9	26,025.0	49,017.5	48,425.0	69,982.8	65,282.1
21- Other transport equipments	4,482.2	3,377.1	6,242.2	8,538.1	7,793.0	8,163.5	10,762.0
22- Furniture and fixture	2,576.5	2,712.9	2,594.6	1,703.7	1,635.9	1,551.7	1,878.1
23- Jewellery and related articles	1,954.6	2,353.6	2,727.5	2,493.0	2,580.7	2,795.2	2,979.1
24- Sports goods	2,406.7	2,644.8	2,924.2	3,298.9	3,760.4	4,215.2	4,945.4
25- Handicrafts	168.5	113.8	133.9	169.5	158.2	361.0	199.2
26- Other manufacturing n.e.s.	16,750.8	23,971.6	23,858.9	24,946.8	27,165.2	28,471.1	29,594.5
E. Ship breaking and waste / scrape (junk) etc.	2,379.9	2,820.5	3,349.1	2,787.3	2,802.2	2,290.4	2,904.5
F. Electricity, gas and water supply	52,207.0	56,440.6	59,709.2	74,508.5	77,680.7	93,722.9	108,039.7
G. Construction	117,071.8	150,960.9	157,011.7	164,771.7	138,492.7	184,763.7	179,137.0
1- Building	89,693.0	114,391.1	114,225.3	119,438.5	100,134.3	125,032.7	121,625.6
2- Infrastructure	27,378.8	36,569.7	42,786.4	45,333.3	38,358.4	59,731.1	57,511.4
H. Commerce and Trade	333,900.3	358,978.9	360,605.5	370,860.5	344,212.7	352,878.9	382,537.7
1- Sale, maintenance and repair of motor vehicles and motorcycles	14,003.3	17,611.7	15,425.4	18,339.7	16,094.2	17,989.5	17,937.7
2- Wholesale and commission trade	152,594.4	169,028.9	175,577.4	178,224.3	164,578.8	174,820.9	193,214.6
i) Exports	27,807.3	53,844.9	51,409.2	48,426.9	46,668.6	47,502.2	49,448.9
ii) Imports	16,790.3	19,950.9	21,928.5	24,245.1	25,207.6	30,402.7	33,131.0
iii) Domestic whole sales	107,996.7	95,233.0	102,239.8	105,552.4	92,702.5	96,916.0	110,634.7
3- Retail trade	167,302.7	172,338.4	169,602.7	174,296.4	163,539.8	160,068.4	171,385.4
I. Hotels, restaurants and clubs etc	12,421.0	13,480.2	13,275.2	13,129.5	13,341.4	14,429.0	19,118.0
J. Transport, storage and communications	144,821.0	143,728.9	145,974.7	137,610.2	153,003.6	170,768.1	186,582.6
K. Real estate, renting and business activities	266,196.6	263,029.9	283,795.1	299,158.9	290,333.6	285,563.3	300,098.0
1- Real estate activities	45,015.2	44,638.3	44,444.9	38,179.6	36,940.5	48,193.5	49,505.6
2- Renting of machinery and equipment	4,636.2	4,477.0	4,994.3	1,946.5	1,747.9	2,189.6	2,201.9
3- Computer and related activities	16,879.4	18,488.3	21,652.3	25,760.4	26,852.0	29,928.2	30,461.9
4- Research and development	5,895.1	5,171.4	5,597.7	6,153.0	5,625.1	6,254.8	7,260.4
5- Other business activities	193,770.7	190,254.8	207,105.9	227,119.5	219,168.1	198,997.2	210,668.2
L. Education	55,102.8	59,927.7	56,297.7	55,926.7	58,067.1	59,689.5	86,467.4
M. Health and social work	27,221.1	30,027.7	28,622.4	41,024.4	39,395.5	37,405.5	45,195.7
N. Other community, social and personal service activities	81,703.9	83,497.2	78,450.4	82,055.9	73,437.1	98,330.2	108,334.9
O. Other private business n.e.c	305,502.2	371,321.8	264,802.2	274,125.4	237,321.5	237,216.8	237,867.6
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>203,272.7</b>	<b>183,929.5</b>	<b>200,413.5</b>	<b>190,314.0</b>	<b>205,780.2</b>	<b>237,140.9</b>	<b>267,292.5</b>
<b>VI. Personal</b>	<b>3,693,162.6</b>	<b>3,948,707.0</b>	<b>4,176,832.2</b>	<b>4,628,148.2</b>	<b>4,749,553.4</b>	<b>5,099,019.7</b>	<b>5,282,286.6</b>
<b>VII. Others</b>	<b>84,002.7</b>	<b>74,999.1</b>	<b>69,659.0</b>	<b>70,538.8</b>	<b>75,596.7</b>	<b>90,443.6</b>	<b>75,842.8</b>
<b>TOTAL</b>	<b>7,583,025.2</b>	<b>8,051,565.0</b>	<b>8,403,353.0</b>	<b>9,153,009.0</b>	<b>9,409,879.7</b>	<b>10,157,657.0</b>	<b>10,841,258.4</b>

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

As on 31<sup>st</sup> Dec, 2016

(Million Rupees)

(in million Rupees)												
SIZE OF ACCOUNTS  (Rs.)	FOREIGN CONSTITUENTS		D O M E S T I C   C O N S T I T U E N T S									
			Government		Non Financial  Public Sector		NBFC's		Private Sector  (Business)			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount		
Less than 5,000	2,354	3.8	30,871	65.1	548	1.0	1,930	3.9	479,429	1,146.9		
5,000 to 10,000	1248	8.9	21,123	151.7	415	3.2	1434	9.9	644,160	4,886.3		
10,000 to 20,000	1,946	28.9	32,919	473.0	188	2.6	1,637	24.6	1,091,112	15,450.1		
20,000 to 25,000	762	17.2	14,069	317.3	8556	210.3	541	12.1	362,943	8,190.7		
25,000 to 30,000	811	22.2	12,447	334.8	233	6.5	335	9.1	401,947	11,042.4		
30,000 to 40,000	774	27.2	26,748	934.7	272	9.2	726	23.6	621,486	21,840.5		
40,000 to 50,000	2253	101.7	22,045	984.9	81	3.7	1,762	82.4	572,431	25,693.3		
50,000 to 60,000	2,400	128.7	15,037	825.2	212	11.4	1,597	83.5	526,572	28,878.4		
60,000 to 70,000	479	30.8	13,388	872.2	2305	144.2	2,510	161.6	474,656	30,934.8		
70,000 to 80,000	333	25.2	12,117	915.5	62	4.5	151	11.5	387,488	28,878.9		
80,000 to 90,000	724	61.3	8,304	701.8	46	3.9	236	19.6	370,998	31,373.7		
90,000 to 100,000	423	40.6	7,388	702.1	45	4.3	614	58.4	335,873	32,025.5		
100,000 to 200,000	6,378	939.0	36,109	5,172.0	883	142.4	1,296	183.8	1,619,103	229,136.6		
200,000 to 300,000	4,850	1,167.5	18,551	4,466.7	10950	2,526.2	597	146.9	506,999	123,566.7		
300,000 to 400,000	4,316	1,489.9	13,307	4,714.1	174	61.1	619	208.0	238,315	82,520.3		
400,000 to 500,000	7,830	3,551.3	6,064	2,710.6	152	68.4	302	133.0	134,321	59,593.9		
500,000 to 600,000	2,751	1,489.1	5,595	3,025.7	450	233.4	228	125.2	85,303	46,880.0		
600,000 to 700,000	1,719	1,094.2	3,902	2,556.1	78	50.6	204	131.2	59,101	38,306.8		
700,000 to 800,000	1,450	1,090.3	6,449	4,796.8	52	38.7	128	95.2	42,252	31,552.3		
800,000 to 900,000	1,299	1,105.3	3,105	2,649.9	78	66.7	149	123.9	30,569	25,890.2		
900,000 to 1,000,000	1105	1,047.9	2,524	2,402.1	61	57.8	211	199.7	25,024	23,638.7		
1,000,000 to 2,000,000	6,935	9,590.3	13,844	19,741.6	944	1,448.9	1,082	1,538.9	120,555	164,927.2		
2,000,000 to 3,000,000	2,651	6,620.1	5,238	12,642.8	317	776.7	615	1,468.5	42,789	104,211.0		
3,000,000 to 4,000,000	1367	4,645.6	2,997	10,371.9	1067	3,460.5	452	1,535.1	17,803	61,128.0		
4,000,000 to 5,000,000	845	3,907.3	3,085	14,005.8	820	3,918.1	357	1,559.4	10,641	47,166.9		
5,000,000 to 6,000,000	708	3,778.5	2,087	11,326.7	122	658.1	183	1,010.3	7,532	40,539.4		
6,000,000 to 7,000,000	415	2,711.9	1649	10,580.6	422	2,804.4	156	1,023.0	4,974	32,083.5		
7,000,000 to 8,000,000	239	1,818.4	892	6,726.9	106	802.1	173	1,300.2	3,554	26,511.7		
8,000,000 to 9,000,000	263	2,274.0	915	7,740.7	71	604.5	81	688.9	2,889	24,513.2		
9,000,000 to 10,000,000	105	985.3	990	9,324.5	64	597.7	55	528.3	2,103	19,906.1		
10,000,000 and over	1,473	62,330.4	11,936	1,201,878.2	2,065	615,579.3	2,691	340,225.7	23,215	1,350,152.0		
TOTAL	61,206	112,132.7	355,695	1,344,112.1	31,839	634,300.3	23,052	352,725.1	9,246,137	2,772,566.3		

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

As on 31<sup>st</sup> Dec, 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	23,725	54.0	2,211,586	5,386.3	24,910	39.4	2,772,999	6,696.6	2,775,353	6,700.3	
5,000 to 10,000	22,128	161.1	1,306,291	9,597.4	16,983	123.7	2,012,534	14,933.3	2,013,782	14,942.2	
10,000 to 20,000	25,391	361.3	2,189,029	32,881.4	44,411	681.8	3,384,687	49,874.8	3,386,633	49,903.7	
20,000 to 25,000	7,145	162.6	1,329,878	30,011.3	22,746	513.4	1,745,878	39,417.7	1,746,640	39,434.9	
25,000 to 30,000	16,433	449.4	1,370,013	37,647.3	14,526	409.4	1,815,934	49,898.9	1,816,745	49,921.1	
30,000 to 40,000	17,370	627.1	2,681,363	93,974.4	53,487	1,855.6	3,401,452	119,265.1	3,402,226	119,292.3	
40,000 to 50,000	21,676	972.5	2,533,954	113,875.5	25,188	1,120.8	3,177,137	142,733.2	3,179,390	142,834.9	
50,000 to 60,000	22,092	1,208.8	2,222,824	122,102.3	25,746	1,414.1	2,814,080	154,523.7	2,816,480	154,652.4	
60,000 to 70,000	4,701	303.6	2,055,427	133,626.9	16,268	1,068.5	2,569,255	167,111.8	2,569,734	167,142.5	
70,000 to 80,000	5,870	442.8	1,790,309	133,874.3	12,027	898.7	2,208,024	165,026.1	2,208,357	165,051.3	
80,000 to 90,000	4,712	390.5	1,607,411	136,270.5	21,135	1,807.1	2,012,842	170,567.2	2,013,566	170,628.5	
90,000 to 100,000	5,759	562.3	1,409,885	133,738.0	25,494	2,463.7	1,785,058	169,554.2	1,785,481	169,594.8	
100,000 to 200,000	40,546	5,550.6	8,003,173	1,122,780.7	97,601	14,364.7	9,798,711	1,377,330.8	9,805,089	1,378,269.9	
200,000 to 300,000	9,908	2,517.9	2,508,437	606,657.6	33,763	8,739.7	3,089,205	748,621.8	3,094,055	749,789.2	
300,000 to 400,000	7,452	2,491.6	1,032,256	355,049.2	8,632	2,949.3	1,300,755	447,993.6	1,305,071	449,483.4	
400,000 to 500,000	3,728	1,688.7	522,219	233,073.0	3,935	1,663.8	670,721	298,931.4	678,551	302,482.7	
500,000 to 600,000	2,379	1,324.2	294,087	160,551.7	820	445.9	388,862	212,586.1	391,613	214,075.2	
600,000 to 700,000	3,617	2,377.4	199,310	128,874.3	273	174.5	266,485	172,470.8	268,204	173,564.9	
700,000 to 800,000	884	670.6	147,420	110,246.9	738	557.1	197,923	147,957.7	199,373	149,048.0	
800,000 to 900,000	1119	958.7	105,724	89,432.3	124	106.3	140,868	119,227.9	142,167	120,333.2	
900,000 to 1,000,000	2104	2,008.2	83,906	79,267.1	748	720.4	114,578	108,293.9	115,683	109,341.9	
1,000,000 to 2,000,000	5,708	7,992.4	295,841	395,459.3	6,142	7,905.3	444,116	599,013.6	451,051	608,603.9	
2,000,000 to 3,000,000	2,692	6,620.3	69,457	166,771.1	229	512.1	121,337	293,002.4	123,988	299,622.6	
3,000,000 to 4,000,000	1360	4,712.0	24,515	83,622.5	510	1,738.0	48,704	166,567.9	50,071	171,213.5	
4,000,000 to 5,000,000	780	3,447.1	13,341	58,676.9	38	169.5	29,062	128,943.6	29,907	132,850.9	
5,000,000 to 6,000,000	752	4,005.3	10,039	54,035.9	15	77.9	20,730	111,653.6	21,438	115,432.1	
6,000,000 to 7,000,000	461	2,999.3	6,356	40,925.4	47	300.7	14,065	90,716.9	14,480	93,428.8	
7,000,000 to 8,000,000	279	2,090.8	3,933	29,267.6	9	67.8	8,946	66,766.9	9,185	68,585.3	
8,000,000 to 9,000,000	320	2,697.6	2,497	21,023.7	14	117.1	6,787	57,385.7	7,050	59,659.7	
9,000,000 to 10,000,000	364	3,464.1	2,360	22,320.9	86	792.1	6,022	56,933.7	6,127	57,919.0	
10,000,000 and over	3,311	203,980.0	18,756	541,264.9	305	22,044.4	62,279	4,275,124.6	63,752	4,337,455.0	
TOTAL	264,766	267,292.5	36,051,597	5,282,286.6	456,950	75,842.8	46,430,036	10,729,125.7	46,491,242	10,841,258.4	

### 3.5 Province/Region and Categories of Deposits Holders\*

(Billion Rupees)										
Provinces/Regions	Category	Dec-2015			Jun-2016			Dec-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	1.00	110.60	111.60	1.25	110.74	111.99	1.03	111.11	112.13
	Govt.	38.60	1,027.90	1,066.40	39.69	1,195.56	1,235.25	41.61	1,302.50	1,344.11
	NFPSEs	2.30	487.60	489.90	2.34	559.49	561.83	24.89	609.41	634.30
	NBFCs & Fin Aux.	1.90	276.50	278.40	1.79	279.63	281.42	1.66	351.06	352.72
	Private Sector	223.40	2,209.20	2,432.60	219.70	2,320.87	2,540.57	243.08	2,529.48	2,772.57
	Trust Fund	5.50	200.30	205.80	5.41	231.73	237.14	5.84	261.45	267.29
	Personal	647.00	4,102.50	4,749.60	701.56	4,397.46	5,099.02	782.21	4,500.08	5,282.29
	Others	12.60	63.00	75.60	19.76	70.68	90.44	17.40	58.44	75.84
	Total	932.30	8,477.60	9,409.90	991.50	9,166.16	10,157.66	1,117.72	9,723.54	10,841.26
Punjab	Foreign	0.60	22.60	23.20	0.71	18.97	19.68	0.49	20.81	21.30
	Govt.	3.80	438.10	441.90	4.83	541.54	546.37	6.04	548.09	554.13
	NFPSEs	0.60	135.90	136.50	0.67	170.38	171.04	0.59	170.25	170.84
	NBFCs & Fin Aux.	0.30	31.70	32.00	0.25	34.77	35.02	0.42	42.28	42.70
	Private Sector	135.60	935.00	1,070.60	132.02	969.50	1,101.52	145.88	1,072.20	1,218.08
	Trust Fund	1.90	69.50	71.40	2.33	75.42	77.76	3.13	80.15	83.28
	Personal	346.00	1,956.30	2,302.30	384.89	2,126.06	2,510.95	423.61	2,175.85	2,599.46
	Others	0.80	12.80	13.70	1.10	10.23	11.34	0.36	6.14	6.50
	Total	489.80	3,601.70	4,091.50	526.81	3,946.87	4,473.68	580.53	4,115.78	4,696.31
Sindh	Foreign	0.10	58.10	58.20	0.21	62.87	63.08	0.11	69.18	69.28
	Govt.	13.40	187.70	201.10	12.12	187.96	200.08	13.85	205.17	219.02
	NFPSEs	1.50	238.20	239.70	1.43	269.83	271.26	24.14	258.91	283.05
	NBFCs & Fin Aux.	0.20	230.80	231.00	0.13	231.16	231.29	0.19	291.52	291.71
	Private Sector	41.20	872.70	913.90	40.05	939.68	979.72	46.76	995.04	1,041.80
	Trust Fund	1.20	83.70	84.90	0.87	114.26	115.13	0.80	131.09	131.90
	Personal	71.60	1,303.20	1,374.80	70.86	1,367.43	1,438.29	89.80	1,431.59	1,521.39
	Others	0.10	8.00	8.10	0.11	8.74	8.85	0.13	7.12	7.25
	Total	129.30	2,982.30	3,111.60	125.78	3,181.92	3,307.70	175.77	3,389.62	3,565.40
Khyber Pakhtunkhwa	Foreign	..	0.90	1.00	0.07	1.81	1.88	0.13	2.40	2.53
	Govt.	2.20	116.50	118.70	3.84	130.71	134.55	3.24	197.35	200.59
	NFPSEs	..	4.60	4.70	0.04	5.13	5.17	0.04	11.71	11.74
	NBFCs & Fin Aux.	0.10	0.90	1.00	0.12	0.65	0.76	0.12	0.78	0.90
	Private Sector	21.50	111.80	133.20	19.63	103.67	123.30	22.05	105.74	127.79
	Trust Fund	0.70	8.40	9.10	0.78	7.05	7.83	0.96	7.41	8.37
	Personal	104.50	300.10	404.60	113.14	337.89	451.04	126.54	346.59	473.12
	Others	0.60	12.70	13.40	1.22	32.15	33.38	1.33	5.91	7.23
	Total	129.80	555.90	685.70	138.84	619.06	757.90	154.40	677.88	832.28
Balochistan	Foreign	..	0.10	0.10	..	0.12	0.12	0.03	0.23	0.27
	Govt.	10.20	25.50	35.70	13.61	29.60	43.21	12.19	40.87	53.05
	NFPSEs	0.10	5.60	5.70	0.07	6.87	6.94	0.07	5.43	5.50
	NBFCs & Fin Aux.	..	0.10	0.10	..	0.04	0.05	..	0.07	0.08
	Private Sector	4.80	41.90	46.70	4.78	36.12	40.90	4.46	40.68	45.13
	Trust Fund	0.10	2.30	2.40	0.21	1.04	1.26	0.20	1.68	1.88
	Personal	9.80	88.10	97.90	11.63	95.60	107.23	12.41	98.78	111.20
	Others	10.20	4.60	14.80	16.61	5.03	21.64	15.52	4.60	20.12
	Total	35.20	168.10	203.30	46.92	174.42	221.34	44.89	192.34	237.22
Islamabad	Foreign	..	20.50	20.50	..	22.03	22.04	..	15.61	15.62
	Govt.	6.10	238.10	244.20	2.73	288.81	291.54	1.91	291.93	293.84
	NFPSEs	..	103.20	103.20	..	106.92	106.92	-	160.37	160.37
	NBFCs & Fin Aux.	..	8.30	8.30	..	6.96	6.96	-	8.98	8.98
	Private Sector	1.80	217.80	219.60	2.22	236.76	238.97	3.11	279.88	282.99
	Trust Fund	1.00	34.30	35.40	0.19	31.76	31.95	0.26	39.37	39.62
	Personal	13.00	336.40	349.50	13.90	343.30	357.20	14.38	313.13	327.51
	Others	0.10	24.20	24.30	0.10	14.17	14.27	0.01	34.36	34.37
	Total	22.20	982.90	1,005.10	19.15	1,050.70	1,069.85	19.67	1,143.63	1,163.31
FATA	Foreign	..	..	..	0.02	..	0.02	..	..	..
	Govt.	0.50	..	0.60	0.18	0.07	0.26	0.62	0.09	0.71
	NFPSEs	0.10	..	0.10	0.12	0.05	0.17	0.06	0.07	0.13
	NBFCs & Fin Aux.	..	..	..	0.02	0.04	0.06	..	0.03	0.04
	Private Sector	2.40	2.20	4.60	2.79	1.34	4.12	2.88	1.38	4.25
	Trust Fund	..	..	..	..	0.05	0.05	..	0.05	0.05
	Personal	9.00	4.10	13.10	10.40	6.97	17.37	10.85	7.56	18.41
	Others	0.60	0.20	0.80	0.58	0.05	0.64	0.02	0.20	0.22
	Total	12.50	6.60	19.20	14.11	8.57	22.68	14.43	9.39	23.82

\* End Position.

### 3.5 Province/Region and Categories of Deposits Holders\*

(Billion Rupees)

Provinces/Regions	Category	Dec-2015			Jun-2016			Dec-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	..	..	0.10	0.04	0.07	0.11	0.06	0.06	0.11
	Govt.	1.80	8.10	9.90	2.03	6.30	8.33	3.37	8.32	11.69
	NFPSEs	..	..	..	..	0.02	0.02	..	0.13	0.13
	NBFCs & Fin Aux.	1.20	3.20	4.40	1.14	4.85	6.00	0.76	5.72	6.48
	Private Sector	3.60	7.60	11.20	3.66	9.38	13.04	3.33	10.53	13.86
	Trust Fund	0.20	0.40	0.60	0.69	0.45	1.14	0.16	0.30	0.45
	Personal	4.00	9.60	13.60	7.64	11.17	18.82	9.63	9.99	19.62
	Others	..	0.10	0.10	0.01	0.17	0.18	..	0.04	0.04
	<b>Total</b>	<b>10.80</b>	<b>29.00</b>	<b>39.80</b>	<b>15.21</b>	<b>32.43</b>	<b>47.64</b>	<b>17.31</b>	<b>35.08</b>	<b>52.39</b>
AJK	Foreign	0.20	8.40	8.60	0.20	4.86	5.06	0.20	2.82	3.02
	Govt.	0.40	13.90	14.30	0.34	10.58	10.92	0.38	10.69	11.07
	NFPSEs	..	0.20	0.20	..	0.31	0.31	..	2.53	2.53
	NBFCs & Fin Aux.	0.10	1.50	1.60	0.13	1.16	1.29	0.17	1.67	1.83
	Private Sector	12.50	20.20	32.70	14.57	24.42	38.99	14.62	24.04	38.66
	Trust Fund	0.40	1.70	2.00	0.32	1.69	2.02	0.33	1.41	1.74
	Personal	89.10	104.80	193.80	89.09	109.04	198.13	94.99	116.59	211.58
	Others	..	0.30	0.40	0.02	0.14	0.17	0.02	0.08	0.11
	<b>Total</b>	<b>102.70</b>	<b>150.90</b>	<b>253.60</b>	<b>104.68</b>	<b>152.19</b>	<b>256.87</b>	<b>110.72</b>	<b>159.81</b>	<b>270.53</b>

\* 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			
	Dec.		Jun.		Dec.		Jun.		Dec.	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,065,868	5,451.3	2,492,408	5,297.7	2,584,903	6,047.8	2,543,223	6,198.5	2,775,353	6,700.3
5,000 to 10,000	2,145,830	15,874.6	2,242,578	17,103.7	2,581,518	19,098.8	2,295,370	16,925.9	2,013,782	14,942.2
10,000 to 20,000	3,555,218	52,835.5	3,563,253	53,390.4	3,615,619	53,597.2	3,825,056	56,101.4	3,386,633	49,903.7
20,000 to 25,000	1,692,567	37,926.1	1,937,730	43,385.0	1,861,158	41,854.7	1,789,422	40,191.1	1,746,640	39,434.9
25,000 to 30,000	1,642,750	45,092.4	1,625,758	44,737.7	1,768,551	48,562.9	1,790,856	49,404.6	1,816,745	49,921.1
30,000 to 40,000	3,201,286	111,618.8	3,194,767	111,114.0	3,351,748	116,931.7	3,482,351	122,189.2	3,402,226	119,292.3
40,000 to 50,000	2,870,467	128,537.1	2,864,173	128,939.4	2,817,668	126,341.2	3,109,516	139,660.8	3,179,390	142,834.9
50,000 to 60,000	2,712,269	148,513.6	2,484,582	136,760.2	2,671,747	146,404.7	2,635,927	144,583.6	2,816,480	154,652.4
60,000 to 70,000	2,347,959	152,508.3	2,208,678	143,326.9	2,184,627	141,489.7	2,409,470	156,269.2	2,569,734	167,142.5
70,000 to 80,000	1,930,062	144,510.2	1,956,863	146,692.3	2,014,715	150,851.9	2,108,622	158,472.8	2,208,357	165,051.3
80,000 to 90,000	1,660,078	140,725.8	1,560,894	132,444.6	1,729,257	146,708.7	1,756,075	148,754.3	2,013,566	170,628.5
90,000 to 100,000	1,439,979	136,731.8	1,460,946	138,725.4	1,479,171	140,417.7	1,693,565	160,794.6	1,785,481	169,594.8
100,000 to 200,000	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	9,805,089	1,378,269.9
200,000 to 300,000	2,162,717	521,381.5	2,573,060	624,342.8	2,737,952	661,303.6	2,992,210	721,302.8	3,094,055	749,789.2
300,000 to 400,000	1,006,289	347,395.1	1,199,392	413,676.2	1,199,514	412,990.0	1,245,381	428,777.9	1,305,071	449,483.4
400,000 to 500,000	484,428	215,112.3	608,817	271,746.8	614,574	273,201.3	644,203	286,919.9	678,551	302,482.7
500,000 to 600,000	289,624	157,728.3	368,260	200,738.1	374,168	203,804.1	415,083	226,916.3	391,613	214,075.2
600,000 to 700,000	178,399	115,503.1	216,946	140,307.8	239,932	155,241.2	258,625	167,341.1	268,204	173,564.9
700,000 to 800,000	143,660	107,470.2	165,543	124,081.4	177,787	132,669.4	168,640	126,186.7	199,373	149,048.0
800,000 to 900,000	105,635	89,275.0	111,802	94,580.8	124,409	105,339.3	138,588	117,714.1	142,167	120,333.2
900,000 to 1,000,000	81,883	77,529.8	86,866	82,314.1	92,084	87,341.9	93,798	88,857.6	115,683	109,341.9
1,000,000 to 2,000,000	373,546	512,369.1	392,471	539,469.0	391,809	533,445.4	426,747	582,162.2	451,051	608,603.9
2,000,000 to 3,000,000	117,846	283,240.5	135,426	321,727.9	117,771	285,030.7	122,840	299,636.4	123,988	299,622.6
3,000,000 to 4,000,000	46,874	159,682.1	47,416	161,435.3	49,437	168,514.8	52,689	180,806.0	50,071	171,213.5
4,000,000 to 5,000,000	31,012	139,950.7	40,764	187,061.0	38,468	176,525.2	32,070	141,372.6	29,907	132,850.9
5,000,000 to 6,000,000	24,060	129,149.3	22,462	120,304.2	19,528	105,058.8	21,883	117,391.2	21,438	115,432.1
6,000,000 to 7,000,000	13,472	87,247.0	14,900	96,119.4	11,350	73,188.6	12,787	82,212.6	14,480	93,428.8
7,000,000 to 8,000,000	8,883	65,976.4	9,214	68,507.8	8,217	61,267.3	8,490	63,339.2	9,185	68,585.3
8,000,000 to 9,000,000	7,038	59,441.3	6,990	59,168.9	7,190	60,729.2	7,947	67,209.2	7,050	59,659.7
9,000,000 to 10,000,000	5,190	49,066.5	5,711	54,051.2	5,107	48,349.4	6,046	57,164.6	6,127	57,919.0
10,000,000 and over	53,637	3,135,731.2	57,427	3,354,968.6	58,159	3,544,290.4	61,843	3,958,310.8	63,752	4,337,455.0
<b>TOTAL</b>	<b>39,866,354</b>	<b>8,403,353.0</b>	<b>41,779,525</b>	<b>9,153,009.0</b>	<b>43,372,840</b>	<b>9,409,879.7</b>	<b>45,018,774</b>	<b>10,157,657.0</b>	<b>46,491,242</b>	<b>10,841,258.4</b>

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			
			Dec		Jun		Dec.		Jun		Dec	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	10,000		41,682	128.6	168,609	329.0	26,853	116.8	110,332	479.4	84,309	393.9
10,000	20,000		469,651	7,034.5	468,205	7,179.1	470,266	7,352.9	388,845	5,593.4	356,315	5,438.8
20,000	to 25,000		26,617	610.5	26,339	612.2	16,928	385.1	130,131	2,770.1	115,804	2,462.1
25,000	to 30,000		50,158	1,377.4	32,091	859.0	31,733	894.2	115,081	3,037.4	26,175	727.4
30,000	to 40,000		230,564	8,005.8	212,128	7,300.8	238,444	8,328.8	150,810	5,394.3	264,419	9,033.4
40,000	to 50,000		145,772	6,381.4	82,065	3,683.1	137,551	6,004.7	140,869	6,053.9	193,513	8,665.5
50,000	to 60,000		57,659	3,125.4	42,471	2,305.3	44,459	2,471.7	79,332	4,560.0	48,851	2,630.0
60,000	to 70,000		67,585	4,382.3	49,616	3,247.6	40,306	2,616.4	54,238	3,559.3	35,575	2,307.0
70,000	to 80,000		70,460	5,282.1	62,488	4,697.9	37,321	2,785.9	33,904	2,544.6	48,854	3,673.5
80,000	to 90,000		84,573	7,218.6	64,167	5,510.7	66,454	5,664.9	61,547	5,278.1	70,296	6,039.0
90,000	to 100,000		126,812	12,090.7	68,446	6,543.4	67,926	6,386.8	73,310	6,945.6	134,989	12,590.2
100,000	to 200,000		946,848	141,006.4	942,829	141,030.9	983,478	147,498.6	949,670	139,372.5	849,100	125,925.0
200,000	to 300,000		448,489	107,591.8	458,529	110,674.8	435,392	104,731.7	442,308	106,478.4	457,135	110,138.1
300,000	to 400,000		109,302	36,990.9	117,293	39,969.6	136,259	46,189.1	141,094	47,476.4	157,273	53,006.4
400,000	to 500,000		57,757	25,811.0	85,208	38,503.9	68,410	30,364.2	83,638	37,716.8	95,243	43,657.0
500,000	to 600,000		55,947	30,315.3	45,199	24,518.7	108,759	61,264.2	119,590	66,402.8	119,285	63,428.7
600,000	to 700,000		52,456	33,249.1	75,221	48,165.3	52,740	34,532.2	32,737	21,283.1	43,388	27,780.6
700,000	to 800,000		23,167	17,264.3	27,398	20,668.2	28,485	21,440.9	47,606	34,825.5	48,317	35,743.2
800,000	to 900,000		19,046	16,357.6	14,393	12,255.6	29,594	25,527.7	23,395	19,764.7	28,609	24,484.9
900,000	to 1,000,000		17,244	16,573.1	19,335	18,532.6	14,012	13,405.8	17,744	16,925.4	21,338	20,289.0
1,000,000	to 2,000,000		65,560	92,471.3	59,859	84,793.4	70,372	98,219.0	72,200	97,550.1	84,426	113,773.6
2,000,000	to 3,000,000		31,130	74,534.2	21,190	51,431.8	26,172	62,546.2	27,606	67,259.7	27,368	65,981.5
3,000,000	to 4,000,000		12,597	43,105.4	12,129	42,046.7	14,808	51,481.7	12,129	42,412.2	12,544	43,822.3
4,000,000	to 5,000,000		8,721	39,365.2	10,219	45,861.2	9,361	42,172.9	9,396	42,140.8	10,557	47,469.5
5,000,000	to 6,000,000		7,524	40,685.2	6,170	33,658.6	6,124	33,325.6	6,241	33,677.7	6,032	32,706.5
6,000,000	to 7,000,000		4,862	31,478.4	3,383	21,930.0	4,282	27,553.6	5,718	37,499.5	5,336	34,850.7
7,000,000	to 8,000,000		3,985	29,684.2	3,015	22,436.9	3,098	23,184.5	3,255	24,349.7	3,959	29,699.8
8,000,000	to 9,000,000		3,117	26,162.3	2,221	18,934.6	2,577	21,876.0	2,559	21,586.5	2,936	24,884.4
9,000,000	to 10,000,000		2,372	22,668.0	2,473	23,550.9	2,500	23,866.8	2,655	25,284.6	3,434	32,814.5
10,000,000	to 100,000,000		25,608	772,315.2	21,818	674,615.9	23,755	726,077.9	24,653	753,035.3	27,584	841,364.3
100,000,000	to 500,000,000		4,759	958,086.5	4,662	971,354.0	4,721	992,161.2	5,093	1,069,236.8	5,406	1,128,167.4
500,000,000	to above		1,059	1,801,066.7	1,115	2,016,654.2	1,233	2,113,622.8	1,301	2,327,697.5	1,407	2,449,281.8
<b>TOTAL</b>			<b>3,273,083</b>	<b>4,412,419.5</b>	<b>3,210,284</b>	<b>4,503,855.8</b>	<b>3,204,373</b>	<b>4,744,050.8</b>	<b>3,368,987</b>	<b>5,078,192.0</b>	<b>3,389,777</b>	<b>5,403,230.2</b>

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			
		Dec		Jun.		Dec		Jun		Dec	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
than	10,000	35,307	88.0	158,262	279.1	17,411	73.4	96,819	415.0	71,309	337.4
10,000	20,000	464,940	6,967.3	462,175	7,086.4	461,554	7,216.1	379,805	5,451.6	347,508	5,303.5
20,000	to 25,000	17,374	399.3	19,763	465.3	9,041	208.5	124,479	2,644.4	110,485	2,343.2
25,000	to 30,000	43,871	1,201.5	22,356	589.0	23,713	673.3	108,306	2,849.9	19,968	557.1
30,000	to 40,000	196,560	6,798.7	186,966	6,412.6	216,552	7,557.7	129,855	4,659.2	254,026	8,401.9
40,000	to 50,000	98,620	4,254.4	45,899	2,061.2	103,969	4,507.4	119,993	5,137.0	181,458	8,127.8
50,000	to 60,000	24,969	1,332.8	16,054	864.1	25,597	1,435.1	66,180	3,848.5	38,815	2,093.7
60,000	to 70,000	32,079	2,084.2	32,827	2,149.6	29,111	1,894.2	42,531	2,792.2	24,342	1,587.0
70,000	80,000	28,315	2,109.3	46,244	3,482.1	22,985	1,708.1	24,312	1,822.4	35,729	2,679.3
80,000	to 90,000	37,505	3,188.0	41,841	3,596.2	47,525	4,041.4	40,404	3,478.7	48,118	4,146.4
90,000	to 100,000	70,711	6,747.7	38,127	3,641.7	39,857	3,736.1	43,434	4,096.8	97,829	9,772.2
100,000	to 200,000	520,179	79,920.8	470,598	72,570.3	516,827	78,913.7	547,389	79,800.8	483,489	71,233.8
200,000	to 300,000	338,412	81,189.5	323,672	78,145.5	284,924	68,552.5	248,720	60,066.7	248,667	59,839.0
300,000	to 400,000	89,122	30,144.3	84,317	28,776.2	94,903	32,324.1	91,101	30,705.4	99,887	33,595.3
400,000	500,000	46,631	20,893.1	72,661	32,882.7	55,310	24,467.1	70,691	31,939.3	80,190	37,022.5
500,000	to 600,000	48,504	26,198.1	36,478	19,656.6	100,097	56,448.2	105,146	58,291.4	102,984	54,457.8
600,000	to 700,000	46,109	29,155.6	65,095	41,684.0	41,728	27,538.7	28,082	18,335.4	39,738	25,438.4
700,000	to 800,000	22,518	16,784.6	26,181	19,772.9	27,126	20,429.2	45,543	33,299.4	46,012	34,005.9
800,000	to 900,000	18,838	16,180.0	14,105	12,011.4	28,998	25,023.8	22,381	18,920.4	27,444	23,506.6
900,000	to 1,000,000	17,035	16,376.2	19,125	18,334.4	13,822	13,224.6	17,095	16,321.4	20,855	19,827.0
1,000,000	2,000,000	64,704	91,288.4	58,851	83,439.6	69,520	97,033.7	71,142	96,080.7	83,376	112,312.0
2,000,000	to 3,000,000	30,822	73,792.7	20,934	50,818.7	25,801	61,591.2	27,157	66,118.6	26,912	64,819.7
3,000,000	to 4,000,000	12,402	42,467.7	11,929	41,399.8	14,671	51,022.9	11,974	41,892.3	12,389	43,305.0
4,000,000	to 5,000,000	8,659	39,087.8	10,170	45,640.0	9,298	41,896.4	9,329	41,838.0	10,466	47,067.9
5,000,000	to 6,000,000	7,502	40,566.9	6,139	33,493.1	6,073	33,044.0	6,211	33,515.2	5,995	32,506.4
6,000,000	to 7,000,000	4,842	31,349.4	3,365	21,811.6	4,266	27,449.6	5,700	37,383.9	5,321	34,754.9
7,000,000	8,000,000	3,950	29,423.0	2,994	22,279.3	3,076	23,019.2	3,227	24,139.5	3,938	29,540.6
8,000,000	to 9,000,000	3,106	26,068.1	2,205	18,798.5	2,560	21,730.4	2,546	21,473.9	2,919	24,737.6
9,000,000	to 10,000,000	2,353	22,487.9	2,453	23,361.5	2,484	23,715.4	2,641	25,152.3	3,413	32,615.1
10,000,000	to 100,000,000	25,486	769,259.6	21,694	671,515.2	23,630	722,916.6	24,529	749,939.4	27,465	838,226.5
100,000,000	to 500,000,000	4,746	955,403.3	4,650	968,849.8	4,709	989,663.3	5,081	1,066,799.8	5,394	1,125,748.6
500,000,000	to above	1,056	1,799,309.3	1,112	2,014,461.7	1,230	2,111,553.4	1,298	2,325,473.4	1,404	2,447,325.1
<b>TOTAL</b>		<b>2,367,227</b>	<b>4,272,517.7</b>	<b>2,329,242</b>	<b>4,350,330.0</b>	<b>2,328,368</b>	<b>4,584,609.2</b>	<b>2,523,101</b>	<b>4,914,682.8</b>	<b>2,567,845</b>	<b>5,237,235.1</b>

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

As on 31<sup>st</sup> Dec 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	..	71,257	334.4	13	..	12,261	58.0	776	1.5	84,308	393.9
10,000	20,000	14	0.2	..	-	..	-	15,173	227.6	..	-	340,984	5,208.4	144	2.6	356,315	5,438.8
20,000	to 25,000	..	-	..	-	..	-	8,837	198.6	..	-	106,926	2,262.6	41	0.9	115,804	2,462.1
25,000	to 30,000	..	-	..	-	..	-	9,704	262.3	..	-	16,371	462.5	100	2.6	26,175	727.4
30,000	to 40,000	..	-	..	-	..	-	23,465	834.4	1	..	248,183	8,194.7	120	4.2	271,769	9,033.4
40,000	to 50,000	..	-	..	-	..	-	17,452	790.8	2	0.1	175,996	7,871.8	63	2.7	193,513	8,665.5
50,000	to 60,000	..	-	..	-	..	-	20,745	1,132.5	..	-	28,066	1,495.3	40	2.1	48,851	2,630.0
60,000	to 70,000	..	-	..	-	..	-	19,936	1,287.8	..	-	15,546	1,013.3	93	5.9	35,575	2,307.0
70,000	80,000	1	0.1	..	-	7	0.5	22,278	1,675.9	..	-	26,493	1,991.4	75	5.6	48,854	3,673.5
80,000	to 90,000	..	-	13	1	..	-	38,958	3,327.5	2	0.2	31,273	2,706.0	50	4.2	70,296	6,039.0
90,000	to 100,000	..	-	..	-	..	-	47,158	5,190.5	..	-	80,464	7,398.1	17	1.6	127,639	12,590.2
100,000	to 200,000	..	-	12	1	3	0.5	616,297	92,269.3	3	0.3	232,554	33,620.0	231	33.6	849,100	125,925.0
200,000	to 300,000	..	-	..	-	25	6.3	281,725	67,701.2	1	0.3	175,263	42,401.8	121	28.5	457,135	110,138.1
300,000	to 400,000	..	-	..	-	6	2.0	95,154	31,923.4	3	1.0	61,950	21,022.9	160	57.1	157,273	53,006.4
400,000	500,000	..	-	36	16	11	4.6	33,226	14,855.8	8	3.8	61,688	28,651.9	274	124.7	95,243	43,657.0
500,000	to 600,000	..	-	..	-	6	3.2	79,904	41,788.9	5	2.7	38,960	21,416.6	410	217.4	119,285	63,428.7
600,000	to 700,000	67	41.4	1	1	16	10.7	14,193	9,223.9	3	2.0	29,045	18,460.5	63	41.4	43,388	27,780.6
700,000	to 800,000	..	-	1	1	4	3.1	14,053	10,576.5	3	2.1	34,241	25,149.3	15	11.5	48,317	35,743.2
800,000	to 900,000	..	-	20	17	3	2.6	11,249	9,543.5	1	0.8	17,273	14,867.7	63	53.1	28,609	24,484.9
900,000	to 1,000,000	..	-	..	-	35	33.9	12,037	11,462.9	..	-	9,231	8,757.3	35	34.7	21,338	20,289.0
1,000,000	2,000,000	10	18.6	46	64	152	223.2	37,559	51,300.8	19	26.2	46,512	61,970.5	128	170.3	84,426	113,773.6
2,000,000	to 3,000,000	..	-	5	13	24	56.5	13,357	32,755.5	6	13.5	13,949	33,074.9	27	67.7	27,368	65,981.5
3,000,000	to 4,000,000	..	-	..	-	22	76.9	7,760	27,137.9	1	3.5	4,743	16,541.8	18	62.2	12,544	43,822.3
4,000,000	to 5,000,000	..	-	..	-	17	76.7	6,789	30,420.9	4	16.6	3,732	16,889.3	15	65.9	10,557	47,469.5
5,000,000	to 6,000,000	..	-	..	-	10	54.1	4,768	25,895.3	2	10.6	1,246	6,712.9	6	33.6	6,032	32,706.5
6,000,000	to 7,000,000	1	6.9	..	-	9	58.2	3,714	24,125.6	2	13.6	1,605	10,613.2	5	33.2	5,336	34,850.7
7,000,000	8,000,000	16	121.5	..	-	4	29.9	3,052	22,867.6	1	7.1	879	6,622.1	7	51.6	3,959	29,699.8
8,000,000	to 9,000,000	..	-	..	-	1	8.6	2,375	20,175.3	..	-	551	4,622.4	9	78.1	2,936	24,884.4
9,000,000	to 10,000,000	..	-	..	-	1	9.3	2,431	23,287.5	3	28.1	992	9,422.0	7	67.5	3,434	32,814.5
10,000,000	to 100,000,000	71	4,064.7	71	4,911	175	7,028.8	26,012	794,012.3	50	2,007.1	1146	27,468.3	59	1,872.5	27,584	841,364.3
100,000,000	to 500,000,000	12	2,909.6	73	20,216	148	34,279.3	5,121	1,059,564.5	31	6,939.5	15	3,235.2	6	1,023.5	5,406	1,128,167.4
500,000,000	to above	97	564,389.3	161	658,706	39	36,983.6	1100	1,181,299.1	8	6,466.6	2	1,436.9	0	-	1,407	2,449,281.8
TOTAL		289	571,552.2	439	683,948	719	78,952.7	1,566,839	3,597,450.0	172	15,545.9	1,818,140	451,619.7	3178	4,162.1	3,389,776	5,403,230.2

### 3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2014	2015		2016			
	Dec.	Jun.	Dec.	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
<b>I. Government:</b>	<b>482,693.4</b>	<b>580,458.9</b>	<b>537,517.2</b>	<b>644,901.6</b>	<b>571,552.2</b>	<b>570,804.1</b>	<b>748.1</b>
A. Federal Government:	227,450.5	220,061.2	226,317.2	232,274.3	212,050.5	212,050.5	-
(1) Commodity Operations	211,873.2	201,290.7	212,303.8	211,398.1	204,921.3	204,921.3	-
(2) Others	15,577.2	18,770.5	14,013.4	20,876.2	7,129.2	7,129.2	-
B. Provincial Governments:	255,242.9	360,397.7	311,200.0	412,627.3	359,501.7	358,753.6	748.1
(1) Commodity Operations	254,046.2	359,042.4	310,202.1	401,675.9	348,488.4	347,740.3	748.1
(2) Others	1,196.8	1,355.3	998.0	10,951.4	11,013.3	11,013.3	-
C. Local Bodies ( City Governments )	-	-	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>530,560.2</b>	<b>533,401.5</b>	<b>570,609.2</b>	<b>649,245.6</b>	<b>683,947.6</b>	<b>683,947.6</b>	<b>-</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	614.8	-	-	-
(2) Mining & Quarrying	-	-	-	56,086.2	56,086.2	56,086.2	-
(3) Manufacturing	59,478.1	43,868.6	57,342.5	51,139.1	42,757.4	42,757.4	-
(4) Construction	..	..	-	-	-	-	-
(5) Utilities	26,442.9	46,091.1	25,990.3	99,289.9	50,571.0	50,571.0	-
(6) Commerce	122,699.4	97,183.4	109,637.5	105,858.9	116,919.1	116,919.1	-
(7) Transport, Storage & Communication	95,717.2	93,192.3	165,476.7	134,173.7	160,938.6	160,938.6	-
(8) Services	477.0	788.0	672.0	539.7	482.8	482.8	-
(9) Others	225,745.6	252,278.0	211,490.3	201,543.4	256,192.5	256,192.5	-
<b>III. Non-Bank Financial Institutions :</b>	<b>44,546.0</b>	<b>47,684.3</b>	<b>50,334.3</b>	<b>68,593.1</b>	<b>78,952.7</b>	<b>78,826.1</b>	<b>126.6</b>
(1) Co-operative Banks	-	-	-	-	-	-	-
(2) Development Financial Institutions	4,916.7	11,162.9	13,593.8	18,299.2	24,187.8	24,187.8	-
(3) Insurance Companies	1,660.0	921.9	1,187.5	3,080.4	4,410.0	4,410.0	-
(4) Micro Finance	500.0	900.0	2,732.4	2,795.7	3,357.5	3,357.5	-
(5) Other NBFC's	37,469.3	34,699.5	32,820.6	44,417.8	46,997.5	46,870.9	126.6
<b>IV. Private Sector Enterprises :</b>	<b>2,975,071.9</b>	<b>2,930,255.9</b>	<b>3,174,992.8</b>	<b>3,270,052.4</b>	<b>3,597,450.0</b>	<b>3,435,320.1</b>	<b>162,129.9</b>
A. Agriculture, Hunting and Forestry	270,245.7	285,362.9	302,948.3	292,926.6	302,654.6	155,249.4	147,405.3
(1) Growing of crops	185,726.3	196,409.9	204,793.2	191,551.0	201,253.5	119,996.9	81,256.7
(2) Farming of animals	54,115.9	58,582.8	65,035.4	73,180.4	73,423.1	29,917.1	43,506.1
(3) Agricultural and animal husbandry	1,480.3	633.1	1,668.7	1,476.8	2,853.9	2,853.9	-
(4) Agricultural machinery and equipments	28,471.8	28,932.5	31,169.3	26,549.5	24,885.0	2,244.9	22,640.1
(5) Hunting, trapping, forestry & logging	451.4	804.7	281.7	168.8	239.1	236.7	2.4
B. Fishing and fish farming etc.	1,153.6	922.5	1,024.6	822.5	853.5	821.5	32.0
C. Mining and Quarrying	21,073.2	20,342.3	23,562.3	26,457.6	35,596.4	35,518.3	78.0
(1) Mining of coal	2,450.3	1,708.8	1,965.9	9,247.5	9,267.0	9,211.6	55.4
(2) Crude petroleum & natural gas	17,013.5	16,747.5	18,642.5	12,177.3	18,411.0	18,411.0	-
(3) Iron & non-ferrous metal ores	364.7	321.1	424.9	553.6	643.4	643.4	-
(4) Quarrying of stone, sand and clay	239.7	265.8	391.8	776.0	361.5	346.2	15.3
(5) Chemical, fertilizer, Salt etc.	1,005.0	1,299.1	2,137.3	3,703.2	6,913.5	6,906.2	7.3
D. Manufacturing	1,711,165.7	1,652,390.7	1,830,017.6	1,865,799.0	2,050,137.7	2,041,698.6	8,439.1
(1) Food products and beverages	424,599.7	425,347.5	446,443.1	460,374.1	495,040.6	493,161.2	1,879.4
(2) Tobacco products	2,429.7	1,721.9	6,083.5	3,227.6	4,002.2	3,977.6	24.7
(3) Textiles	600,856.7	533,052.1	606,856.4	613,275.7	709,083.0	706,258.7	2,824.3
i) Spinning, weaving, finishing of textiles	470,957.8	412,498.5	458,416.4	462,988.6	554,597.4	552,326.8	2,270.7
a) Spinning of fibers	258,119.6	233,402.1	255,248.1	258,394.4	326,614.1	325,148.8	1,465.3
b) Weaving of textiles	106,719.7	91,133.7	102,913.5	108,611.1	120,791.3	120,674.3	116.9
c) Finishing of textiles	106,118.5	87,962.7	100,254.9	95,983.1	107,192.1	106,503.6	688.4
ii) Made-up textile articles	54,369.4	54,923.2	69,995.8	60,613.0	61,503.4	61,497.7	5.7
iii) Knit wear	30,771.9	27,979.4	27,279.7	24,246.0	31,766.8	31,290.3	476.5
iv) Carpets and rugs	4,174.1	3,143.5	3,157.4	11,241.8	8,921.3	8,908.7	12.7
v) Other textiles n.e.s.	40,583.4	34,507.4	48,007.0	54,186.3	52,294.1	52,235.3	58.8
(4) Wearing apparel, readymade garments etc.	57,098.3	50,807.0	52,309.4	59,356.9	69,769.8	69,552.9	216.9
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,474.7	21,892.2	19,995.4	21,377.7	23,819.1	23,655.6	163.5
i.) Tanning & dressing of leather, luggage, handbags etc.	10,677.1	9,304.5	9,392.6	9,036.2	9,375.6	9,295.0	80.6
ii.) Footwear	11,797.6	12,587.7	10,602.8	12,341.5	14,443.5	14,360.6	82.9

### 3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2014	2015		2016			
	Dec.	Jun.	Dec.	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
6) Wood and products of wood cork	2,308.3	1,911.5	1,382.0	1,906.1	1,958.7	1,903.7	54.9
7) Paper, paperboard and products	31,749.3	31,058.3	32,615.8	39,817.2	39,346.8	39,189.4	157.4
8) Printing, publishing and allied industries	8,371.7	6,465.8	7,487.8	7,502.2	7,473.0	7,372.2	100.8
9) Coke and refined petroleum products	53,343.4	57,380.6	77,452.5	58,174.1	75,801.8	75,784.8	17.0
10) Chemicals and chemical products	192,124.0	204,690.8	262,235.3	269,891.1	273,378.7	272,272.5	1,106.2
11) Rubber and plastics products	25,863.0	24,845.5	25,071.4	29,936.9	27,381.1	27,108.5	272.6
12) Other non-metallic mineral products	56,731.1	74,575.7	75,530.7	72,205.0	82,333.2	81,636.0	697.1
13) Basic metals	81,619.2	76,618.3	77,415.5	83,560.7	82,343.5	81,995.1	348.4
14) Fabricated metal products	12,613.8	10,243.0	9,847.8	18,775.8	15,052.1	14,970.6	81.5
15) Machinery and equipment	23,680.2	27,749.1	20,496.6	21,947.5	23,279.9	23,216.9	63.0
16) Office, accounting and computing machinery	641.3	966.2	984.2	768.4	316.5	314.5	1.9
17) Electrical machinery and apparatus	48,141.1	44,861.2	51,094.6	43,319.8	52,648.4	52,623.3	25.1
18) Radio, television and communication equipment and apparatus	3,671.4	3,209.7	3,910.7	5,940.4	5,024.0	5,016.1	7.9
19) Medical, precision and optical instruments, watches and clocks	5,314.8	5,013.3	4,801.0	5,862.2	6,427.4	6,385.4	42.0
20) Motor vehicles, trailers and semi-trailers	20,541.0	17,526.3	18,982.0	17,721.2	20,313.8	20,200.3	113.5
21) Other transport equipments	4,429.8	3,972.8	4,017.7	4,608.2	3,317.3	3,309.1	8.1
22) Furniture and fixture	1,817.1	1,576.0	1,183.1	2,265.3	2,311.8	2,231.6	80.2
23) Jewellery and related articles	615.4	660.0	631.0	566.5	645.5	594.8	50.7
24) Sports goods	5,428.6	4,674.7	4,443.3	4,502.1	4,765.9	4,752.5	13.4
25) Handicrafts	412.8	101.2	61.7	73.9	64.5	49.1	15.4
26) Other manufacturing n.e.s.	24,289.3	21,470.2	18,685.2	18,842.5	24,239.3	24,166.2	73.1
E. Ship breaking and waste / scrape (junk) etc.	22,174.6	25,781.5	19,810.1	25,890.0	27,447.6	27,447.6	-
F. Electricity, gas and water supply	257,949.6	256,015.3	277,759.9	304,465.6	352,064.8	352,029.3	35.5
G. Construction	60,192.5	64,370.8	85,328.6	96,347.2	106,781.2	106,438.0	343.1
1) Building	38,443.7	44,715.9	50,747.7	49,023.7	48,342.2	48,093.2	249.0
2) Infrastructure	21,748.7	19,654.9	34,580.9	47,323.5	58,439.0	58,344.8	94.1
H. Commerce and Trade	233,198.6	228,458.4	252,366.7	259,619.5	281,236.7	277,578.8	3,657.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,256.8	13,315.7	6,609.9	15,797.7	26,003.8	25,627.4	376.3
2) Wholesale and commission trade	117,675.6	118,584.0	130,468.1	132,008.4	130,766.7	130,530.6	236.2
i) Exports	29,545.0	27,423.8	22,160.5	27,144.3	20,302.1	20,302.1	..
ii) Imports	23,541.1	20,404.4	26,325.6	24,347.7	28,028.4	28,027.1	1.3
iii) Domestic whole sales	64,589.4	70,755.8	81,982.0	80,516.5	82,436.3	82,201.4	234.9
3) Retail trade	102,266.2	96,558.6	115,288.7	111,813.4	124,466.2	121,420.7	3,045.4
I. Hotels, restaurants and clubs etc	18,954.5	21,254.3	24,673.4	27,961.5	35,815.2	35,649.1	166.1
J. Transport, storage and communications	121,968.3	138,405.1	156,077.8	178,268.5	174,544.3	173,924.8	619.5
K. Real estate, renting and business activities	101,132.7	96,141.4	111,955.1	111,947.1	128,504.0	128,296.0	208.1
L. Education	8,454.5	9,540.4	11,042.1	17,694.2	11,335.6	11,168.5	167.1
M. Health and social work	5,822.3	4,680.4	4,271.5	4,975.4	5,345.8	5,261.9	83.9
N. Other community, social and personal service activities	19,319.4	18,541.2	24,838.8	23,961.2	26,664.8	26,491.9	172.9
O. Other private business n.e.s	122,266.8	108,048.7	49,316.0	32,916.4	58,467.9	57,746.5	721.4
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>11,289.1</b>	<b>13,957.9</b>	<b>12,695.1</b>	<b>14,207.9</b>	<b>15,545.9</b>	<b>15,487.0</b>	<b>58.9</b>
<b>VI. Personal</b>	<b>356,867.1</b>	<b>383,106.4</b>	<b>392,134.9</b>	<b>422,962.3</b>	<b>451,619.7</b>	<b>449,083.1</b>	<b>2,536.5</b>
A. Bank Employees	92,984.2	98,552.7	99,187.6	106,511.2	108,583.4	106,073.7	2,509.8
B. Consumer Financing	249,059.1	275,316.6	285,064.5	308,958.4	338,244.6	338,217.8	26.8
i) House building	39,762.1	41,261.6	43,246.5	48,587.3	53,187.0	53,187.0	-
ii) Transport	71,062.5	83,442.7	97,117.0	109,703.4	126,845.6	126,841.5	4.1
iii) Credit cards	22,681.6	23,857.0	24,705.9	25,566.5	28,331.6	28,331.6	-
iv) Consumer durable	212.1	210.9	710.4	594.0	1,567.7	1,556.1	11.5
v) Personal loans	115,340.9	126,544.4	119,284.7	124,507.2	128,312.8	128,301.6	11.1
C. Other Personal	14,823.8	9,237.1	7,882.8	7,492.7	4,791.7	4,791.7	-
<b>VII. Others</b>	<b>11,391.7</b>	<b>14,991.0</b>	<b>5,767.3</b>	<b>8,229.1</b>	<b>4,162.1</b>	<b>3,766.9</b>	<b>395.1</b>
<b>TOTAL</b>	<b>4,412,419.5</b>	<b>4,503,855.8</b>	<b>4,744,050.8</b>	<b>5,078,192.0</b>	<b>5,403,230.2</b>	<b>5,237,235.1</b>	<b>165,995.1</b>

### 3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2014	2015		2016			
	Dec.	Jun.	Dec.	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	<b>60,943.4</b>	<b>56,515.5</b>	<b>45,829.6</b>	<b>69,850.9</b>	<b>69,327.1</b>	<b>69,327.1</b>	-
<b>II. Securities, Shares and other Financial Instruments:</b>	<b>108,613.4</b>	<b>111,103.2</b>	<b>226,479.5</b>	<b>312,031.4</b>	<b>182,340.4</b>	<b>182,340.4</b>	-
A. Quoted on the Stock Exchange:	84,026.5	74,914.4	98,599.3	163,624.7	143,503.9	143,503.9	-
1. To Stock Brokers and Dealers:	30,126.8	34,708.4	28,017.8	23,020.9	27,986.1	27,986.1	-
(a) Government and other Trustee Securities	13,589.4	16,503.4	14,404.2	2,567.4	7,646.7	7,646.7	-
(b) Shares and Debentures	16,325.4	17,927.8	13,309.8	20,183.2	19,994.3	19,994.3	-
(c) Participation Term Certificates	15.1	73.7	9.8	-	-	-	-
(d) Others	196.9	203.6	294.1	270.2	345.1	345.1	-
2. To others:	53,899.7	40,206.0	70,581.5	140,603.8	115,517.8	115,517.8	-
(a) Government and other Trustee Securities	35,802.0	21,726.5	50,807.9	121,789.8	93,862.3	93,862.3	-
(b) Shares and Debentures	9,955.8	12,279.1	15,045.7	16,098.7	20,843.3	20,843.3	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	8,141.9	6,200.4	4,727.9	2,715.4	812.2	812.2	-
B. Unquoted on the Stock Exchange:	24,586.9	36,188.8	127,880.2	148,406.7	38,836.5	38,836.5	-
1. To Stock Brokers and Dealers:	1,407.0	4,664.3	39,120.6	101,351.3	4,554.9	4,554.9	-
(a) Government and other Trustee Securities	3.8	3,361.2	37,777.4	92,203.0	2,377.2	2,377.2	-
(b) Shares and Debentures	1,291.5	1,104.7	1,146.8	1,602.3	2,015.4	2,015.4	-
(c) Participation Term Certificates	7.1	7.2	4.8	7.2	7.2	7.2	-
(d) Others	104.6	191.3	191.6	7,538.8	155.0	155.0	-
2. To others:	23,179.9	31,524.5	88,759.5	47,055.4	34,281.6	34,281.6	-
(a) Government and other Trustee Securities	19,038.0	29,290.3	30,445.0	38,094.3	29,447.8	29,447.8	-
(b) Shares and Debentures	1,477.0	1,218.4	1,141.8	1,169.0	1,882.2	1,882.2	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	2,664.9	1,015.8	57,172.8	7,792.1	2,951.7	2,951.7	-
<b>III. Merchandise</b>	<b>1,456,877.6</b>	<b>1,381,310.5</b>	<b>1,379,768.5</b>	<b>1,404,067.4</b>	<b>1,518,628.3</b>	<b>1,518,373.5</b>	<b>254.7</b>
A. Food Items	442,193.4	512,672.2	404,202.5	403,076.5	464,359.7	464,336.2	23.5
1. Wheat	170,070.3	244,959.8	123,032.5	104,798.4	123,359.1	123,359.1	-
2. Rice and paddy	105,870.6	78,633.1	87,637.9	71,353.8	75,400.0	75,397.7	2.4
3. Other Grains & Pulses:	10,456.8	10,032.1	12,563.2	11,772.8	8,405.8	8,396.8	9.0
(a) Indigenous	4,847.7	3,502.1	6,297.7	5,893.4	5,043.4	5,034.4	9.0
(b) Imported	5,609.1	6,530.0	6,265.5	5,879.4	3,362.5	3,362.5	-
4. Edible Oils:	31,721.4	25,353.6	30,515.2	30,774.4	31,049.0	31,043.6	5.4
(a) Indigenous	20,051.4	16,773.4	20,096.8	21,295.9	22,340.2	22,334.9	5.4
(b) Imported	11,670.0	8,580.2	10,418.4	9,478.6	8,708.8	8,708.8	-
5. Sugar:	84,964.6	113,177.7	97,241.7	117,537.1	105,697.6	105,697.6	-
(a) Indigenous	79,770.0	93,796.3	93,191.7	108,534.4	102,451.3	102,451.3	-
(b) Imported	5,194.6	19,381.4	4,050.1	9,002.7	3,246.3	3,246.3	-
6. Kariana and Spices	2,700.8	2,198.4	3,229.5	2,098.8	2,035.4	2,035.4	-
7. Fish and Fish preparations	2,340.1	3,617.8	1,025.6	1,690.6	1,813.6	1,813.6	-
8. Other Food Items:	34,069.0	34,699.8	48,956.8	63,050.6	116,599.2	116,592.4	6.8
(a) Indigenous	27,671.3	28,709.2	42,780.7	61,345.2	113,974.9	113,968.1	6.8
(b) Imported	6,397.7	5,990.6	6,176.2	1,705.4	2,624.3	2,624.3	-
B. Raw Materials:	418,837.4	354,513.8	452,512.1	422,351.1	388,040.5	387,896.9	143.6
1. Cotton Raw:	121,273.8	105,324.7	121,354.0	107,550.0	123,717.8	123,717.8	-
(a) Indigenous	103,522.3	98,437.3	110,394.8	97,104.8	117,479.7	117,479.7	-
(b) Imported	17,751.6	6,887.5	10,959.2	10,445.2	6,238.1	6,238.1	-
2. Synthetic Fibers:	18,829.2	14,837.2	15,930.0	21,053.1	16,151.6	16,080.3	71.3
(a) Indigenous	17,386.5	13,857.8	12,701.3	16,900.8	14,472.9	14,401.6	71.3
(b) Imported	1,442.7	979.4	3,228.7	4,152.2	1,678.7	1,678.7	-
3. Fertilizers:	51,109.0	54,621.2	66,172.9	79,528.3	60,492.4	60,492.4	-
(a) Indigenous	39,887.0	38,130.5	47,909.6	61,432.4	47,195.9	47,195.9	-
(b) Imported	11,222.1	16,490.7	18,263.4	18,095.9	13,296.5	13,296.5	-

### 3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2014	2015		2016			
	Dec.	Jun.	Dec.	Jun	Dec.		
					All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude	64,160.0	35,570.7	83,359.5	58,913.7	43,741.8	43,741.8	-
(a) Indigenous	49,338.3	25,627.2	63,112.7	48,946.5	32,353.9	32,353.9	-
(b) Imported	14,821.7	9,943.4	20,246.8	9,967.1	11,387.9	11,387.9	-
5. Iron & Steel:	59,000.1	61,116.9	85,743.7	67,299.5	64,146.5	64,117.2	29.2
(a) Indigenous	35,222.9	35,575.9	62,583.1	37,762.7	36,887.6	36,858.4	29.2
(b) Imported	23,777.2	25,541.0	23,160.7	29,536.8	27,258.8	27,258.8	-
6. Wool & Goat Hair	813.8	768.9	897.0	1,046.7	989.3	989.3	-
7. Hides & Skins	5,599.9	7,270.1	5,815.1	6,490.6	3,771.5	3,732.7	38.8
8. Oil Seeds	16,644.0	12,061.6	11,372.5	14,767.4	8,534.0	8,534.0	-
9. Pesticides & Insecticides:	4,867.1	3,155.1	2,222.3	5,218.1	6,051.8	6,047.6	4.3
(a) Indigenous	4,615.4	2,896.1	1,862.4	5,019.0	5,934.9	5,930.7	4.3
(b) Imported	251.7	258.9	359.9	199.1	116.9	116.9	-
10. Other Raw Materials:	76,540.3	59,787.3	59,645.3	60,483.9	60,443.8	60,443.8	-
(a) Indigenous	65,204.6	50,405.6	52,694.5	52,760.0	57,520.1	57,520.1	-
(b) Imported	11,335.8	9,381.7	6,950.8	7,723.9	2,923.7	2,923.7	-
C. Finished / Manufactured Goods:	595,846.8	514,124.4	523,054.0	578,639.8	666,228.1	666,140.4	87.7
1. Cotton Textiles:	127,636.1	119,089.1	109,023.7	107,977.3	126,732.3	126,726.6	5.6
(a) Indigenous	96,716.9	97,569.6	102,198.2	96,314.9	118,882.9	118,877.3	5.6
(b) Imported	30,919.2	21,519.5	6,825.5	11,662.4	7,849.4	7,849.4	-
2. Cotton Yarn:	54,874.6	47,497.2	54,185.7	60,548.7	67,872.0	67,872.0	-
(a) Indigenous	50,808.7	43,764.9	50,987.7	53,763.6	62,869.5	62,869.5	-
(b) Imported	4,065.9	3,732.3	3,198.0	6,785.1	5,002.5	5,002.5	-
3. Other Textiles:	97,971.0	85,111.3	89,018.4	87,027.1	102,006.8	101,975.6	31.2
(a) Indigenous	90,709.9	75,091.3	82,160.3	74,027.5	90,025.9	89,994.6	31.2
(b) Imported	7,261.0	10,020.0	6,858.1	12,999.6	11,980.9	11,980.9	-
4. Machinery:	17,650.1	22,668.4	23,912.3	32,365.5	21,335.4	21,335.4	-
(a) Indigenous	8,643.7	16,158.7	8,994.9	15,384.0	8,724.5	8,724.5	-
(b) Imported	9,006.4	6,509.7	14,917.5	16,981.5	12,610.9	12,610.9	-
5. Handloom Products	10.8	31.3	2,287.7	17.7	84.7	84.7	-
6. Carpets & Rugs	4,708.4	1,501.2	2,889.2	10,235.4	9,843.6	9,843.6	-
7. Readymade Garments	28,484.6	25,790.5	19,657.4	34,305.1	30,087.4	30,087.4	-
8. Cement and Cement Products:	40,485.3	44,526.3	53,619.4	37,177.0	35,258.0	35,254.2	3.7
(a) Indigenous	39,739.4	42,534.5	51,464.4	35,396.3	33,732.6	33,728.9	3.7
(b) Imported	746.0	1,991.8	2,155.0	1,780.7	1,525.3	1,525.3	-
9. Sports Goods	3,384.1	3,189.6	3,528.8	3,831.3	3,605.2	3,605.2	-
10. Surgical Instruments	2,633.3	2,463.6	3,126.3	2,659.6	3,114.9	3,113.6	1.3
11. Chemicals and Dyes	43,370.5	29,287.7	29,638.0	36,223.8	27,829.7	27,826.1	3.6
12. Other Finished Goods:	174,637.9	132,968.1	132,167.1	166,271.2	238,458.2	238,416.0	42.2
(a) Indigenous	165,655.1	116,037.9	113,569.0	150,123.8	216,627.4	216,585.2	42.2
(b) Imported	8,982.8	16,930.2	18,598.0	16,147.4	21,830.8	21,830.8	-
<b>IV. Fixed Assets Including Machinery</b>	<b>705,855.8</b>	<b>698,993.6</b>	<b>716,287.9</b>	<b>899,593.8</b>	<b>1,038,532.0</b>	<b>1,035,624.1</b>	<b>2,907.9</b>
<b>V. Real Estate:</b>	<b>530,633.3</b>	<b>617,664.3</b>	<b>655,310.6</b>	<b>626,710.6</b>	<b>741,137.4</b>	<b>596,121.7</b>	<b>145,015.7</b>
(a) Land	224,293.2	262,623.5	213,570.4	221,217.9	253,339.6	113,153.2	140,186.4
(b) Buildings:	306,340.2	355,040.8	441,740.2	405,492.7	487,797.8	482,968.5	4,829.3
1. Residential	74,819.7	113,977.9	163,026.7	171,792.6	163,653.6	162,388.2	1,265.4
2. Non-Residential	231,520.4	241,062.9	278,713.5	233,700.0	324,144.2	320,580.4	3,563.9
<b>VI. Fixed Deposits and Insurance Policies :</b>	<b>63,289.7</b>	<b>63,060.8</b>	<b>65,130.1</b>	<b>90,794.4</b>	<b>95,459.2</b>	<b>95,439.3</b>	<b>19.9</b>
(a) Bank Deposits	53,537.0	47,535.0	52,995.0	66,640.0	71,504.5	71,497.5	7.0
(b) Insurance Policies	9,752.6	15,525.8	12,135.1	24,154.4	23,954.7	23,941.8	12.9
<b>VII. Others:</b>	<b>1,486,206.2</b>	<b>1,575,208.0</b>	<b>1,655,244.5</b>	<b>1,675,143.6</b>	<b>1,757,805.8</b>	<b>1,740,008.9</b>	<b>17,796.9</b>
(a) Other Secured Advances	1,050,764.8	1,080,217.5	1,286,884.7	1,170,170.4	1,307,528.2	1,302,367.5	5,160.7
(b) Advances Secured by Guarantee(s)	274,359.4	341,870.5	303,799.4	437,812.4	380,166.7	371,576.4	8,590.3
(c) Unsecured Advances	161,082.0	153,120.0	64,560.4	67,160.8	70,111.0	66,065.0	4,046.0
<b>TOTAL</b>	<b>4,412,419.5</b>	<b>4,503,855.8</b>	<b>4,744,050.8</b>	<b>5,078,192.0</b>	<b>5,403,230.2</b>	<b>5,237,235.1</b>	<b>165,995.1</b>



### 3.12 Classification of Scheduled Banks' Advances by Rates of Margin

( Million Rupees )

RATES OF MARGIN (%)	2014		2015				2016			
	Dec		Jun		Dec		Jun		Dec	
	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	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	1,617,945	1,476,414.0
5	54,447	151,066.5	51,751	165,113.3	56,504	222,844.2	66,287	188,010.8	70,219	211,465.3
10	85,212	470,205.5	96,970	379,784.4	93,563	603,752.8	35,113	536,909.3	44,079	652,413.5
15	10,618	141,626.7	7,888	161,563.0	28,280	396,080.4	35,150	368,208.2	36,447	271,493.7
20	1,150,136	392,420.2	823,331	484,082.6	841,359	490,626.4	814,105	563,253.4	776,912	538,671.5
25	116,374	1,027,925.2	107,209	993,187.6	183,765	1,013,096.8	229,373	1,210,605.9	235,568	1,493,464.6
30	102,019	272,960.9	69,055	188,714.7	50,058	168,555.8	63,537	233,100.5	34,184	177,661.6
33.33	69	597.4	70	592.3	69	585.8	69	577.8	19,479	4,153.0
35	3,871	27,664.1	8,119	39,769.8	8,275	35,988.0	11,171	66,274.9	8,793	68,151.7
40	76,623	322,960.1	355,662	187,712.4	357,661	114,512.7	422,353	200,171.6	400,053	170,916.6
45	1,139	12,755.6	1,923	18,010.3	1,646	22,439.2	1,431	14,832.8	1,688	28,178.3
50	175,502	221,042.5	140,523	161,181.5	138,651	134,984.7	120,276	129,910.8	135,530	214,605.8
55	710	11,236.1	841	13,170.1	634	13,344.7	1182	23,041.1	2,620	15,773.6
60	2,231	26,999.1	1,970	34,133.3	1,795	34,969.4	1,300	27,906.4	1,431	14,859.5
65	1,082	23,007.3	1,417	29,242.3	1,242	20,441.9	711	17,764.5	1,060	21,193.9
70	992	17,778.5	836	16,025.4	2,161	26,589.9	811	20,307.2	776	10,880.1
75	667	9,511.6	3,024	105,994.5	3,958	144,286.4	689	8,319.0	718	6,425.6
80	615	5,791.8	832	29,524.8	1,283	34,699.2	814	9,147.2	676	7,589.0
85	524	6,281.7	643	14,887.7	817	15,808.9	631	7,541.6	356	3,438.7
90	339	4,597.5	722	12,295.6	958	10,650.6	786	9,080.2	507	6,022.2
95	528	4,984.1	1,408	8,384.1	6,155	11,511.9	963	13,515.7	694	8,782.2
99.99	330	1,246.1	1,943	72,570.9	235	927.4	163	9,700.8	42	676.0
<b>TOTAL</b>	<b>3,273,083</b>	<b>4,412,419.5</b>	<b>3,210,284</b>	<b>4,503,855.8</b>	<b>3,204,373</b>	<b>4,744,050.8</b>	<b>3,368,987</b>	<b>5,078,192.0</b>	<b>3,389,777</b>	<b>5,403,230.2</b>

### 3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-16	Feb-16	Mar-16	Dec-16	Jan-17	Feb-17	Mar-17 <sup>P</sup>
<b>A. Agriculture, hunting and forestry</b>	<b>293,136</b>	<b>291,823</b>	<b>283,975</b>	<b>302,715</b>	<b>294,348</b>	<b>290,024</b>	<b>293,223</b>
1-Trade finance	2,426	1,902	2,120	1,823	1,854	2,067	2,222
2-Working capital	210,827	213,736	204,206	223,552	215,955	211,109	213,547
3-Fixed investment	79,645	76,147	77,419	77,252	76,436	76,794	77,240
4-Other	237	38	231	87	103	53	214
<b>B. Fishing, fish farming, aquaculture and</b>	<b>823</b>	<b>946</b>	<b>919</b>	<b>853</b>	<b>850</b>	<b>841</b>	<b>750</b>
1-Trade finance	88	80	85	47	47	47	52
2-Working capital	359	468	457	483	479	480	392
3-Fixed investment	375	397	377	323	325	315	306
4-Other	-	-	-	-	-	-	-
<b>C. Mining and Quarrying</b>	<b>26,534</b>	<b>20,258</b>	<b>19,527</b>	<b>35,628</b>	<b>33,594</b>	<b>31,942</b>	<b>38,288</b>
1-Trade finance	5,956	3,800	5,685	6,885	6,064	6,365	8,632
2-Working capital	6,370	6,222	4,705	5,630	4,633	4,656	6,258
3-Fixed investment	14,132	10,037	12,066	23,082	22,867	20,887	23,389
4-Other	76	200	71	30	30	34	9
<b>D. Manufacturing</b>	<b>1,915,286</b>	<b>1,892,323</b>	<b>1,910,791</b>	<b>2,094,562</b>	<b>2,082,485</b>	<b>2,122,512</b>	<b>2,174,973</b>
1-Trade finance	427,487	428,647	435,745	452,938	468,049	473,903	484,880
2-Working capital	848,471	844,626	842,237	924,023	887,477	918,094	950,650
3-Fixed investment	589,853	577,442	593,049	673,184	683,274	682,883	687,718
4-Other	49,474	41,609	39,761	44,417	43,685	47,632	51,724
<b>E. Ship breaking and waste / scrape (junk) etc.</b>	<b>25,890</b>	<b>19,969</b>	<b>20,871</b>	<b>27,447</b>	<b>27,439</b>	<b>28,746</b>	<b>26,721</b>
1-Trade finance	18,487	15,395	16,202	20,346	19,640	18,925	17,666
2-Working capital	4,920	4,184	4,289	4,684	5,394	6,817	6,137
3-Fixed investment	2,482	389	380	2,417	2,405	2,925	2,918
4-Other	-	-	-	-	-	79	-
<b>F. Electricity, gas and water supply</b>	<b>312,794</b>	<b>297,973</b>	<b>307,035</b>	<b>354,364</b>	<b>353,519</b>	<b>349,742</b>	<b>351,075</b>
1-Trade finance	440	4,726	2,003	1,805	1,269	3,090	2,852
2-Working capital	109,027	99,954	110,175	132,745	121,117	123,756	133,608
3-Fixed investment	194,983	186,781	188,145	217,515	224,767	216,318	209,185
4-Other	8,343	6,511	6,712	2,299	6,365	6,578	5,430
<b>G. Construction</b>	<b>97,550</b>	<b>88,166</b>	<b>92,666</b>	<b>109,665</b>	<b>108,260</b>	<b>109,182</b>	<b>119,963</b>
1-Trade finance	1,324	4,378	3,395	221	201	573	553
2-Working capital	29,612	32,024	24,456	29,584	28,888	28,910	35,368
3-Fixed investment	65,672	50,361	62,547	76,974	76,671	76,900	81,465
4-Other	942	1,403	2,268	2,886	2,500	2,800	2,578
<b>H. Commerce and Trade</b>	<b>266,256</b>	<b>247,610</b>	<b>248,269</b>	<b>293,486</b>	<b>285,938</b>	<b>281,286</b>	<b>285,577</b>
1-Trade finance	37,474	37,295	37,671	35,771	36,548	36,912	36,032
2-Working capital	181,622	167,637	163,120	203,608	194,329	191,600	198,555
3-Fixed investment	39,570	33,015	36,741	37,605	38,560	38,485	39,796
4-Other	7,589	9,663	10,737	16,502	16,501	14,290	11,192
<b>I. Services</b>	<b>77,401</b>	<b>59,481</b>	<b>67,461</b>	<b>82,004</b>	<b>79,186</b>	<b>78,058</b>	<b>77,468</b>
1-Trade finance	1,992	1,029	1,085	666	665	734	921
2-Working capital	25,655	20,792	27,355	30,605	27,394	27,212	30,293
3-Fixed investment	46,895	34,983	36,300	47,668	48,344	47,197	45,177
4-Other	2,858	2,677	2,720	3,067	2,782	2,915	1,077
<b>J. Transport, storage and communications</b>	<b>182,154</b>	<b>163,147</b>	<b>167,488</b>	<b>179,373</b>	<b>175,654</b>	<b>177,126</b>	<b>181,551</b>
1-Trade finance	1,364	1,485	1,826	500	650	724	1,311
2-Working capital	38,557	25,839	28,570	33,392	29,506	26,346	28,008
3-Fixed investment	137,888	131,918	133,618	140,051	140,304	144,657	146,684
4-Other	4,345	3,905	3,473	5,430	5,194	5,399	5,547
<b>K. Real estate, renting and business activities</b>	<b>114,125</b>	<b>105,997</b>	<b>104,814</b>	<b>130,572</b>	<b>122,867</b>	<b>123,192</b>	<b>121,703</b>
1-Trade finance	11,518	8,793	9,955	16,386	13,822	14,827	15,213
2-Working capital	68,965	66,792	64,658	74,617	68,981	68,027	66,271
3-Fixed investment	31,438	28,992	28,561	37,428	37,277	37,444	37,798
4-Other	2,205	1,420	1,640	2,141	2,787	2,893	2,420
<b>L. Other private business n.e.c</b>	<b>43,519</b>	<b>54,093</b>	<b>40,667</b>	<b>62,491</b>	<b>59,944</b>	<b>58,547</b>	<b>52,616</b>
1-Trade finance	1,716	2,893	1,507	1,246	1,486	2,258	2,386
2-Working capital	23,434	37,281	27,649	29,661	26,433	27,128	23,006
3-Fixed investment	7,429	12,283	9,098	10,594	10,483	8,456	8,315
4-Other	10,940	1,636	2,414	20,990	21,542	20,705	18,909
<b>Total (A+B+C+...+L=1+2+3+4)</b>	<b>3,355,466</b>	<b>3,241,785</b>	<b>3,264,483</b>	<b>3,673,161</b>	<b>3,624,083</b>	<b>3,651,197</b>	<b>3,723,908</b>
1-Trade finance	510,274	510,423	514,278	538,634	550,295	560,425	572,721
2-Working capital	1,547,821	1,519,556	1,501,877	1,692,585	1,610,586	1,634,133	1,692,095
3-Fixed investment	1,210,363	1,142,746	1,178,301	1,344,094	1,361,713	1,353,261	1,359,992
4-Other	87,008	69,060	70,027	97,848	101,489	103,378	99,100

**Notes:**

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

## 3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-16	Feb-16	Mar-16	Dec-16	Jan-17	Feb-17	Mar-17 <sup>P</sup>
<b>A. Mining and Quarrying</b>	<b>662</b>	<b>670</b>	<b>607</b>	<b>963</b>	<b>1,059</b>	<b>886</b>	<b>930</b>
1-Trade finance	70	170	74	109	90	70	71
2-Working capital	354	344	343	424	411	336	326
3-Fixed investment	237	154	189	430	558	480	533
4-Other	-	2	-	-	-	-	-
<b>B. Manufacturing</b>	<b>100,582</b>	<b>97,098</b>	<b>97,594</b>	<b>123,294</b>	<b>134,647</b>	<b>131,053</b>	<b>131,329</b>
1-Trade finance	15,999	13,626	14,602	20,332	19,102	19,146	19,239
2-Working capital	71,878	71,414	69,450	89,305	98,983	97,390	96,739
3-Fixed investment	11,850	11,587	13,061	12,620	15,233	13,281	14,330
4-Other	855	471	481	1,038	1,329	1,237	1,020
<b>C. Ship breaking and waste / scrape (junk) etc.</b>	<b>189</b>	<b>457</b>	<b>330</b>	<b>471</b>	<b>772</b>	<b>820</b>	<b>1,117</b>
1-Trade finance	5	255	151	202	527	521	818
2-Working capital	183	202	179	269	245	286	285
3-Fixed investment	-	-	-	-	-	14	14
4-Other	-	-	-	-	-	-	-
<b>D. Electricity, gas and water supply</b>	<b>2,013</b>	<b>1,232</b>	<b>1,170</b>	<b>1,222</b>	<b>3,432</b>	<b>3,809</b>	<b>2,381</b>
1-Trade finance	19	11	39	-	18	28	32
2-Working capital	1,280	677	413	473	2,674	3,047	606
3-Fixed investment	715	544	718	749	740	734	1,743
4-Other	-	-	-	-	-	-	-
<b>E. Construction</b>	<b>7,033</b>	<b>6,413</b>	<b>6,225</b>	<b>7,497</b>	<b>7,757</b>	<b>7,764</b>	<b>7,959</b>
1-Trade finance	14	52	50	24	39	39	39
2-Working capital	5,180	4,752	4,565	5,685	5,650	5,719	6,077
3-Fixed investment	1,817	1,457	1,520	1,765	1,761	1,703	1,821
4-Other	21	152	90	23	307	303	22
<b>F. Commerce and Trade</b>	<b>88,357</b>	<b>80,627</b>	<b>77,257</b>	<b>95,406</b>	<b>103,303</b>	<b>103,057</b>	<b>104,868</b>
1-Trade finance	5,963	4,951	4,650	8,285	8,888	8,710	8,571
2-Working capital	72,835	66,743	63,626	77,996	83,220	83,678	85,270
3-Fixed investment	7,600	6,192	5,855	7,115	9,022	8,101	8,583
4-Other	1,959	2,741	3,126	2,010	2,173	2,568	2,445
<b>G. Services</b>	<b>11,568</b>	<b>9,091</b>	<b>10,791</b>	<b>12,807</b>	<b>13,307</b>	<b>12,817</b>	<b>12,465</b>
1-Trade finance	188	101	113	157	133	250	147
2-Working capital	8,690	6,526	8,064	9,222	9,457	8,835	8,593
3-Fixed investment	2,635	2,420	2,564	3,193	3,615	3,514	3,563
4-Other	55	44	49	234	101	218	163
<b>H. Transport, storage and communications</b>	<b>40,734</b>	<b>40,292</b>	<b>41,360</b>	<b>41,208</b>	<b>40,698</b>	<b>40,974</b>	<b>41,271</b>
1-Trade finance	131	29	33	41	72	89	106
2-Working capital	3,949	3,156	3,555	4,666	4,259	4,237	4,311
3-Fixed investment	36,134	36,670	37,749	35,844	35,696	35,985	36,158
4-Other	520	437	23	656	672	663	696
<b>I. Real estate, renting and business activities</b>	<b>23,663</b>	<b>23,949</b>	<b>21,822</b>	<b>26,698</b>	<b>27,551</b>	<b>27,982</b>	<b>27,565</b>
1-Trade finance	1,071	1,044	1,033	1,019	1,088	1,128	1,102
2-Working capital	20,221	20,483	18,928	22,810	22,642	23,775	23,360
3-Fixed investment	2,324	2,373	1,825	2,816	3,718	2,877	2,947
4-Other	47	50	36	53	103	202	156
<b>J. Other private business n.e.c</b>	<b>15,681</b>	<b>12,736</b>	<b>12,956</b>	<b>16,998</b>	<b>27,457</b>	<b>25,174</b>	<b>23,364</b>
1-Trade finance	126	341	367	118	119	87	122
2-Working capital	6,642	9,141	9,629	6,814	8,705	7,657	7,943
3-Fixed investment	1,094	3,002	2,917	1,544	2,036	1,477	1,347
4-Other	7,819	252	43	8,522	16,597	15,952	13,952
<b>Total (A+B+C+...+J=1+2+3+4)</b>	<b>290,481</b>	<b>272,567</b>	<b>270,112</b>	<b>326,563</b>	<b>359,983</b>	<b>354,335</b>	<b>353,248</b>
1-Trade finance	23,586	20,580	21,112	30,287	30,076	30,068	30,247
2-Working capital	191,212	183,438	178,753	217,665	236,246	234,959	233,509
3-Fixed investment	64,405	64,399	66,399	66,076	72,379	68,165	71,038
4-Other	11,278	4,149	3,848	12,536	21,282	21,143	18,453

### Notes:

- Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
- Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
- Details of the changes/revisions are available in "Revision note" on SBP web at [www.sbp.org.pk/ecodata/Revision\\_Monetary\\_Stats.pdf](http://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	(%)	
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
<b>Total</b>		<b>6,903.28</b>	<b>6,429.48</b>	<b>93.14</b>	<b>473.80</b>	<b>6.86</b>	<b>473.80</b>	<b>6,903.28</b>	<b>100</b>	
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
<b>Total</b>		<b>8,023.98</b>	<b>7,681.95</b>	<b>95.74</b>	<b>342.03</b>	<b>4.26</b>	<b>342.03</b>	<b>8,023.98</b>	<b>100.00</b>	
Jul-Dec 2016	Punjab	3,495.28	3,405.94	97.44	89.34	2.56	180.43	3,586.38	41.54	102.61
	Sindh	4,456.22	4,224.95	94.81	231.27	5.19	65.25	4,290.21	49.69	96.27
	KPK	50.02	48.46	96.89	1.56	3.11	42.15	90.61	1.05	181.16
	Balochistan	11.52	11.50	99.89	0.01	0.11	40.64	52.15	0.60	452.76
	Islamabad	609.76	548.06	89.88	61.71	10.12	52.91	600.97	6.96	98.56
	FATA	0.06	0.06	100.00	-	-	..	0.06	..	100.79
	Gilgit Baltistan	2.40	2.40	100.00	-	-	0.01	2.41	0.03	100.48
	AJK	8.45	8.07	95.52	0.38	4.48	2.85	10.93	0.13	129.29
<b>Total</b>		<b>8,633.72</b>	<b>8,249.46</b>	<b>95.55</b>	<b>384.26</b>	<b>4.45</b>	<b>384.26</b>	<b>8,633.72</b>	<b>100.00</b>	

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	Jul-Dec 2015		Jan-Jun 2016		Jul-Dec 2016	
		Amount	(%)	Amount	(%)	Amount	(%)
<b>Punjab</b>	Punjab	2,572.87	95.65	3206.04	97.30	3,405.94	97.44
	Sindh	60.08	2.23	65.58	1.99	51.89	1.48
	KPK	10.50	0.39	10.29	0.31	8.13	0.23
	Balochistan	-	-	0.02	..	0.17	..
	Islamabad	44.94	1.67	12.48	0.38	26.69	0.76
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	0.01	..
	AJK	1.48	0.05	0.46	0.01	2.45	0.07
<b>Punjab Total</b>		<b>2,689.86</b>	<b>100.00</b>	<b>3,294.86</b>	<b>100.00</b>	<b>3,495.28</b>	<b>100.00</b>
<b>Sindh</b>	Punjab	205.42	5.62	109.29	2.73	140.05	3.14
	Sindh	3,334.59	91.20	3794.60	94.66	4,224.95	94.81
	KPK	23.37	0.64	23.89	0.60	25.53	0.57
	Balochistan	36.55	1.00	29.94	0.75	40.02	0.90
	Islamabad	56.28	1.54	50.91	1.27	25.53	0.57
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	0.11	..	0.05	..	0.14	..
<b>Sindh Total</b>		<b>3,656.32</b>	<b>100.00</b>	<b>4,008.67</b>	<b>100.00</b>	<b>4,456.22</b>	<b>100.00</b>
<b>KPK</b>	Punjab	0.04	0.11	0.14	0.24	0.70	1.40
	Sindh	-	-	0.02	0.04	0.19	0.37
	KPK	34.18	99.89	56.58	99.55	48.46	96.89
	Islamabad	-	-	..	..	0.67	1.34
	FATA	-	-	0.10	0.17	-	-
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	-	-	..	..	..	..
<b>KPK Total</b>		<b>34.21</b>	<b>100.00</b>	<b>56.83</b>	<b>100.00</b>	<b>50.02</b>	<b>100.00</b>
<b>Balochistan</b>	Punjab	-	-	0.01	0.07	..	0.04
	Sindh	-	-	..	0.01	0.01	0.05
	KPK	-	-	-	-	..	0.02
	Balochistan	8.55	100.00	9.48	99.92	11.50	99.89
	Islamabad	-	-	-	-	-	-
<b>Balochistan Total</b>		<b>8.55</b>	<b>100.00</b>	<b>9.48</b>	<b>100.00</b>	<b>11.52</b>	<b>100.00</b>
<b>Islamabad</b>	Punjab	27.00	5.36	28.63	4.49	39.53	6.48
	Sindh	3.77	0.75	3.91	0.61	13.15	2.16
	KPK	4.15	0.82	4.98	0.78	8.31	1.36
	Balochistan	0.02	..	0.10	0.02	0.45	0.07
	Islamabad	468.43	93.05	598.97	93.93	548.06	89.88
	FATA	-	-	0.38	0.06	-	-
	Gilgit-Baltistan	..	..	..	..	-	-
	AJK	0.05	0.01	0.74	0.12	0.26	0.04
<b>Islamabad Total</b>		<b>503.43</b>	<b>100.00</b>	<b>637.70</b>	<b>100.00</b>	<b>609.76</b>	<b>100.00</b>
<b>FATA</b>	FATA	0.07	100.00	0.14	100.00	0.06	100.00
<b>FATA Total</b>		<b>0.07</b>	<b>100.00</b>	<b>0.14</b>	<b>100</b>	<b>0.06</b>	<b>100.00</b>
<b>Gilgit-Baltistan</b>	Punjab	-	-	-	-	-	-
	Islamabad	0.04	1.76	-	-	-	-
	Gilgit-Baltistan	2.17	98.24	6.53	100.00	2.40	100.00
<b>Gilgit-Baltistan Total</b>		<b>2.21</b>	<b>100.00</b>	<b>6.53</b>	<b>100.00</b>	<b>2.40</b>	<b>100.00</b>
<b>AJK</b>	Punjab	-	-	0.01	0.14	0.16	1.84
	Sindh	..	0.02	..	..	0.02	0.27
	KPK	-	-	0.12	1.19	0.18	2.08
	Islamabad	-	-	..	0.02	0.02	0.29
	AJK	8.63	99.98	9.62	98.65	8.07	95.52
<b>AJK Total</b>		<b>8.63</b>	<b>100.00</b>	<b>9.76</b>	<b>100.00</b>	<b>8.45</b>	<b>100.00</b>
<b>Grand Total</b>		<b>6,903.28</b>		<b>8,023.98</b>		<b>8,633.72</b>	

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	Jul-Dec 2015		Jan-Jun 2016		Jul-Dec 2016	
		Amount	(%)	Amount	(%)	Amount	(%)
<b>Punjab</b>	Punjab	2,572.87	91.72	3206.04	95.87	3,405.94	94.97
	Sindh	205.42	7.32	109.29	3.27	140.05	3.90
	KPK	0.04	..	0.14	..	0.70	0.02
	Balochistan	-	-	0.01	..	..	..
	Islamabad	27.00	0.96	28.63	0.86	39.53	1.10
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	0.01	..	0.16	..
<b>Punjab Total</b>		<b>2,805.33</b>	<b>100.00</b>	<b>3,344.11</b>	<b>100.00</b>	<b>3,586.38</b>	<b>100.00</b>
<b>Sindh</b>	Punjab	60.08	1.77	65.58	1.70	51.89	1.21
	Sindh	3,334.59	98.12	3794.60	98.20	4,224.95	98.48
	KPK	-	-	0.02	..	0.19	..
	Balochistan	-	-	..	..	0.01	..
	Islamabad	3.77	0.11	3.91	0.10	13.15	0.31
	AJK	-	-	..	..	0.02	..
<b>Sindh Total</b>		<b>3,398.45</b>	<b>100.00</b>	<b>3,864.10</b>	<b>100.00</b>	<b>4,290.21</b>	<b>100.00</b>
<b>KPK</b>	Punjab	10.50	14.54	10.29	10.74	8.13	8.97
	Sindh	23.37	32.37	23.89	24.92	25.53	28.18
	KPK	34.18	47.34	56.58	59.02	48.46	53.48
	Islamabad	4.15	5.75	4.98	5.19	8.31	9.17
	AJK	-	-	0.12	0.12	0.18	0.19
<b>KPK Total</b>		<b>72.19</b>	<b>100.00</b>	<b>95.85</b>	<b>100.00</b>	<b>90.61</b>	<b>100.00</b>
<b>Balochistan</b>	Punjab	-	-	0.02	0.04	0.17	0.32
	Sindh	36.55	81.01	29.94	75.74	40.02	76.75
	KPK	-	-	..	..	-	-
	Balochistan	8.55	18.95	9.48	23.97	11.50	22.06
	Islamabad	0.02	0.04	0.10	0.24	0.45	0.87
<b>Balochistan Total</b>		<b>45.12</b>	<b>100.00</b>	<b>39.53</b>	<b>100.00</b>	<b>52.15</b>	<b>100.00</b>
<b>Islamabad</b>	Punjab	44.94	7.88	12.48	1.88	26.69	4.44
	Sindh	56.28	9.87	50.91	7.69	25.53	4.25
	KPK	-	-	0.10	0.01	0.67	0.11
	Balochistan	-	-	-	-	-	-
	Islamabad	468.43	82.25	598.97	90.42	548.06	91.20
	Gilgit-Baltistan	0.04	0.01	-	-	-	-
	AJK	-	-	..	..	0.02	..
<b>Islamabad Total</b>		<b>569.69</b>	<b>100.00</b>	<b>662.46</b>	<b>100.00</b>	<b>600.97</b>	<b>100.00</b>
<b>FATA</b>	Punjab	-	-	-	-	..	0.79
	Sindh	-	-	-	-	-	-
	KPK	-	-	..	0.46	-	-
	Islamabad	-	-	0.38	72.93	-	-
	FATA	0.07	100.00	0.14	26.61	0.06	99.21
<b>FATA Total</b>		<b>0.07</b>	<b>100.00</b>	<b>0.52</b>	<b>100.00</b>	<b>0.06</b>	<b>100.00</b>
<b>Gilgit Baltistan</b>	Punjab	..	0.06	-	-	0.01	0.45
	Sindh	-	-	-	-	..	0.01
	KPK	-	-	-	-	..	0.02
	Islamabad	..	0.14	..	0.04	-	-
	FATA	-	-	-	-	-	-
	Gilgit Baltistan	2.17	99.80	6.53	99.96	2.40	99.52
<b>Gilgit-Baltistan Total</b>		<b>2.17</b>	<b>100.00</b>	<b>6.53</b>	<b>100.00</b>	<b>2.41</b>	<b>100.00</b>
<b>AJK</b>	Punjab	1.48	14.37	0.46	4.24	2.45	22.39
	Sindh	0.11	1.12	0.05	0.49	0.14	1.31
	KPK	-	-	-	-	..	0.01
	Islamabad	0.05	0.44	0.74	6.77	0.26	2.40
	AJK	8.63	84.07	9.62	88.50	8.07	73.89
<b>AJK Total</b>		<b>10.26</b>	<b>100.00</b>	<b>10.87</b>	<b>100.00</b>	<b>10.93</b>	<b>100.00</b>
<b>Grand Total</b>		<b>6,903.28</b>		<b>8,023.98</b>		<b>8,633.72</b>	

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	Dec-2015			Jun-2016			Dec-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	-	..	..	-	-	-	-	-	-
	Govt.	-	537.52	537.52	0.09	644.81	644.90	0.13	571.42	571.55
	NFPSEs	-	570.61	570.61	-	649.25	649.25	-	683.95	683.95
	NBFCs & Fin Aux.	-	50.33	50.33	-	68.59	68.59	-	78.95	78.95
	Private Sector	174.20	3,000.80	3,174.99	165.15	3,104.90	3,270.05	193.23	3,404.22	3,597.45
	Trust Fund	0.08	12.62	12.70	0.02	14.19	14.21	0.02	15.53	15.55
	Personal	41.70	350.43	392.13	40.96	382.01	422.96	38.17	413.45	451.62
	Others	0.29	5.48	5.77	1.62	6.61	8.23	0.23	3.93	4.16
	<b>Total</b>	<b>216.27</b>	<b>4,527.79</b>	<b>4,744.05</b>	<b>207.84</b>	<b>4,870.36</b>	<b>5,078.19</b>	<b>231.78</b>	<b>5,171.45</b>	<b>5,403.23</b>
<b>Punjab</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	353.17	353.17	-	449.46	449.46	-	390.62	390.62
	NFPSEs	-	65.35	65.35	-	115.56	115.56	-	127.57	127.57
	NBFCs & Fin Aux.	-	5.10	5.10	-	8.86	8.86	-	9.09	9.09
	Private Sector	127.28	1,505.37	1,632.65	125.00	1,584.33	1,709.33	138.61	1,676.85	1,815.46
	Trust Fund	0.06	3.51	3.57	-	3.63	3.63	-	3.46	3.46
	Personal	6.46	103.39	109.85	6.48	116.93	123.41	6.81	118.59	125.40
	Others	0.26	2.69	2.94	1.16	2.47	3.63	0.11	1.30	1.41
	<b>Total</b>	<b>134.05</b>	<b>2,038.57</b>	<b>2,172.62</b>	<b>132.64</b>	<b>2,281.24</b>	<b>2,413.87</b>	<b>145.53</b>	<b>2,327.47</b>	<b>2,473.00</b>
<b>Sindh</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	173.90	173.90	0.09	179.38	179.47	0.13	177.41	177.54
	NFPSEs	-	392.89	392.89	-	402.77	402.77	-	417.55	417.55
	NBFCs & Fin Aux.	-	40.96	40.96	-	57.20	57.20	-	65.25	65.25
	Private Sector	36.63	1,214.72	1,251.36	33.33	1,236.68	1,270.02	45.70	1,411.23	1,456.93
	Trust Fund	0.01	2.90	2.92	0.01	2.61	2.62	0.02	3.72	3.74
	Personal	28.98	212.33	241.32	28.85	231.72	260.57	25.68	257.18	282.86
	Others	0.02	2.20	2.22	-	1.99	1.99	..	1.83	1.83
	<b>Total</b>	<b>65.65</b>	<b>2,039.91</b>	<b>2,105.56</b>	<b>62.29</b>	<b>2,112.36</b>	<b>2,174.64</b>	<b>71.52</b>	<b>2,334.16</b>	<b>2,405.69</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	..	..	-	0.05	0.05	-	-	-
	NFPSEs	-	0.40	0.40	-	0.92	0.92	-	0.40	0.40
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.09	0.09	-	0.06	0.06
	Private Sector	4.77	31.40	36.17	3.45	28.87	32.32	3.87	33.44	37.31
	Trust Fund	0.01	0.05	0.05	0.01	-	0.01	-	0.05	0.05
	Personal	2.49	12.25	14.74	1.76	10.63	12.40	1.73	11.30	13.03
	Others	-	0.15	0.16	0.44	1.56	2.01	0.01	0.35	0.35
	<b>Total</b>	<b>7.27</b>	<b>44.31</b>	<b>51.58</b>	<b>5.66</b>	<b>42.12</b>	<b>47.78</b>	<b>5.61</b>	<b>45.59</b>	<b>51.20</b>
<b>Balochistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	4.03	4.03	-	5.30	5.30	-	3.17	3.17
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.51	3.08	6.59	1.47	3.22	4.70	2.84	3.00	5.84
	Trust Fund	-	-	..	-	-	-	-	-	-
	Personal	1.92	1.81	3.73	1.99	1.42	3.41	1.98	1.50	3.47
	Others	-	-	-	-	-	-	-	..	..
	<b>Total</b>	<b>5.43</b>	<b>8.92</b>	<b>14.35</b>	<b>3.46</b>	<b>9.95</b>	<b>13.41</b>	<b>4.82</b>	<b>7.67</b>	<b>12.49</b>
<b>Islamabad</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	6.26	6.26	-	10.44	10.44	-	0.06	0.06
	NFPSEs	-	111.81	111.81	-	129.72	129.72	-	138.29	138.29
	NBFCs & Fin Aux.	-	4.21	4.21	-	2.44	2.44	-	4.56	4.56
	Private Sector	0.45	240.55	241.00	0.44	245.78	246.22	0.63	273.41	274.03
	Trust Fund	-	6.16	6.16	-	7.95	7.95	..	8.30	8.30
	Personal	0.31	16.26	16.56	0.28	16.88	17.15	0.32	20.38	20.70
	Others	-	0.39	0.39	-	0.52	0.52	0.10	0.41	0.51
	<b>Total</b>	<b>0.76</b>	<b>385.63</b>	<b>386.40</b>	<b>0.72</b>	<b>413.73</b>	<b>414.45</b>	<b>1.05</b>	<b>445.41</b>	<b>446.46</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	0.13	0.13	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.40	0.44	0.84	0.34	0.11	0.45	0.32	0.25	0.57
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.15	0.19	0.03	0.01	0.03	0.03	0.01	0.04
	Others	-	-	-	0.01	0.01	0.02	-	-	-
	<b>Total</b>	<b>0.44</b>	<b>0.59</b>	<b>1.03</b>	<b>0.38</b>	<b>0.26</b>	<b>0.64</b>	<b>0.34</b>	<b>0.26</b>	<b>0.60</b>

\* End Position.

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

(Billion Rupees)

Provinces/Regions	Borrower	Dec-2015			Jun-2016			Dec-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.17	0.17	-	0.15	0.15	-	0.15	0.15
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.39	0.83	1.22	0.35	1.06	1.41	0.43	1.22	1.64
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.36	1.25	1.61	0.40	1.40	1.80	0.44	1.49	1.92
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.75</b>	<b>2.25</b>	<b>3.00</b>	<b>0.74</b>	<b>2.61</b>	<b>3.36</b>	<b>0.86</b>	<b>2.86</b>	<b>3.72</b>
A.JK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.16	0.16	-	0.18	0.18	-	0.16	0.16
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.76	4.40	5.17	0.76	4.86	5.62	0.84	4.81	5.65
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.15	2.98	4.13	1.18	3.01	4.19	1.19	3.01	4.20
	Others	-	0.05	0.05	0.01	0.05	0.06	0.01	0.05	0.05
	<b>Total</b>	<b>1.92</b>	<b>7.59</b>	<b>9.51</b>	<b>1.95</b>	<b>8.09</b>	<b>10.04</b>	<b>2.04</b>	<b>8.03</b>	<b>10.07</b>

\* 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
<b>FY15</b>									
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
<b>All Pakistan</b>	<b>1,301,600</b>	<b>145,135</b>	<b>146,614</b>	<b>109,836</b>	<b>62,362</b>	<b>46,052</b>	<b>24,056</b>	<b>66,820</b>	<b>24,080</b>
<b>FY 16</b>									
<b>Jul-Mar</b>									
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
<b>All Pakistan</b>	<b>875,048</b>	<b>99,472</b>	<b>143,502</b>	<b>74,278</b>	<b>41,245</b>	<b>46,005</b>	<b>16,594</b>	<b>47,389</b>	<b>20,963</b>
<b>Jul-Jun</b>									
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
<b>All Pakistan</b>	<b>1,312,600</b>	<b>152,890</b>	<b>146,853</b>	<b>110,140</b>	<b>62,350</b>	<b>47,697</b>	<b>21,366</b>	<b>90,901</b>	<b>19,722</b>
<b>FY17</b>									
<b>Jul-Sep</b>									
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
<b>All Pakistan</b>	<b>177,847</b>	<b>21,294</b>	<b>147,945</b>	<b>21,143</b>	<b>10,265</b>	<b>48,643</b>	<b>4,991</b>	<b>13,121</b>	<b>22,019</b>
<b>Jul-Dec</b>									
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	-	-	..
<b>All Pakistan</b>	<b>721,681</b>	<b>64,038</b>	<b>152,411</b>	<b>46,514</b>	<b>26,918</b>	<b>49,210</b>	<b>9,174</b>	<b>52,250</b>	<b>23,451</b>

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
<b>FY15</b>									
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
<b>All Pakistan</b>	<b>554,685</b>	<b>82,182</b>	<b>80,107</b>	<b>24,560</b>	<b>159,376</b>	<b>38,365</b>	<b>2,014,737</b>	<b>515,875</b>	<b>335,218</b>
<b>FY 16</b>									
<b>Jul-Mar</b>									
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
<b>All Pakistan</b>	<b>552,018</b>	<b>69,748</b>	<b>84,202</b>	<b>16,950</b>	<b>127,683</b>	<b>39,087</b>	<b>1,534,888</b>	<b>385,537</b>	<b>333,759</b>
<b>Jul-Jun</b>									
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
<b>All Pakistan</b>	<b>776,909</b>	<b>100,476</b>	<b>89,144</b>	<b>23,327</b>	<b>191,670</b>	<b>42,211</b>	<b>2,244,342</b>	<b>598,287</b>	<b>345,627</b>
<b>FY17</b>									
<b>Jul-Sep</b>									
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
<b>All Pakistan</b>	<b>161,749</b>	<b>18,314</b>	<b>90,662</b>	<b>4,507</b>	<b>40,866</b>	<b>37,117</b>	<b>370,237</b>	<b>103,860</b>	<b>346,385</b>
<b>Jul-Dec</b>									
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
<b>All Pakistan</b>	<b>649,134</b>	<b>56,182</b>	<b>101,384</b>	<b>9,402</b>	<b>102,343</b>	<b>44,778</b>	<b>1,435,905</b>	<b>301,731</b>	<b>371,234</b>

Source: Agricultural Credit & Microfinance Department

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2015				2016			
	Jun		Dec		Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>A. Foreign Constituents:</b>	<b>6</b>	<b>26.1</b>	<b>72</b>	<b>7.8</b>	<b>331</b>	<b>10.4</b>	<b>-</b>	<b>-</b>
(a) Business	1	13.4	-	-	-	-	-	-
(b) Other Foreign Constituents	5	12.7	72	7.8	331	10.4	-	-
<b>B. Domestic Constituents:</b>	<b>19,570</b>	<b>201,396.4</b>	<b>17,932</b>	<b>171,832.2</b>	<b>25,214</b>	<b>190,079.9</b>	<b>20,838</b>	<b>176,612.8</b>
<b>I. Government:</b>	<b>5</b>	<b>868.2</b>	<b>6</b>	<b>241.4</b>	<b>11</b>	<b>1,546.3</b>	<b>20</b>	<b>1,467.5</b>
<b>II. Public Sector Enterprises:</b>	<b>41</b>	<b>8,044.7</b>	<b>79</b>	<b>11,314.1</b>	<b>59</b>	<b>7,195.3</b>	<b>101</b>	<b>3,544.5</b>
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	-	-
(b) Mining and Quarrying	-	-	-	-	-	-	-	-
(c) Manufacturing	1	864.1	-	-	-	-	-	-
(d) Construction	-	-	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	11	3,753.0	12	8,568.0	42	6,743.1	-	-
(f) Commerce:	29	3,427.6	21	416.2	17	452.2	52	51.7
1. Export Bills :	25	3,257.5	1	26.8	-	-	33	44.0
i. Cotton Raw	-	-	-	-	-	-	-	-
ii. Rice	-	-	-	-	-	-	-	-
iii. Cotton Textiles (Local)	-	-	-	-	-	-	-	-
iv. Cement & Cement products	-	-	-	-	-	-	-	-
v. Petroleum & Petroleum products	25	3,257.5	1	26.8	-	-	1	14.4
vi. Machinery & Transport Equipments	-	-	-	-	-	-	-	-
vii. Other Export Bills	-	-	-	-	-	-	32	29.6
2. Imports Bills Payable in Pakistan	1	54.6	19	11.9	16	245.2	19	7.7
3. Inland Bills (to include Local Bills)	3	115.4	1	377.5	1	207.0	-	-
4. Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-	-	-
(h) Services	-	-	-	-	-	-	1	0.4
(i) Other Public Sector Enterprises	-	-	46	2,330.0	-	-	48	3,492.4
<b>III. Private Sector (Business):</b>	<b>18,645</b>	<b>192,247.3</b>	<b>17,847</b>	<b>160,276.7</b>	<b>25,144</b>	<b>181,338.3</b>	<b>20,714</b>	<b>170,355.8</b>
(a) Agriculture, Forestry ,Hunting & Fishing	152	1,009.4	27	326.0	181	1,296.6	57	762.9
1. Primary Products :	126	710.0	25	261.3	145	367.4	57	762.9
i. Cotton	11	49.7	3	107.9	31	1.5	9	47.8
ii. Rice	75	356.2	22	153.4	37	291.7	25	634.6
iii. Sugarcane	3	3.0	-	-	-	-	-	-
iv. Tobacco	-	-	-	-	-	-	-	-
v. Other Primary Products	37	301.1	-	-	77	74.2	23	80.5
(b). Other Agriculture, Forestry, Hunting and Fishing	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	2015				2016			
	Jun		Dec		Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	37	737.4	64	502.5	62	442.1	34	322.5
3. Manufacturing	11,894	121,505.2	13,892	120,801.0	18,683	140,774.5	15,185	123,732.1
4. Construction	164	1,593.2	153	1,500.3	430	788.1	1553	2,903.8
5. Electricity, Gas, Water & Sanitary Services	204	11,189.4	92	9,798.4	29	8,343.0	7	2,298.7
6. Commerce:	5,031	47,963.5	2,419	15,972.0	2,375	14,825.5	2,311	25,956.1
(a). Export Bills-Traditional Export	2,717	21,617.1	1,227	7,265.7	827	4,969.5	802	9,142.5
i. Wool & Goat Hair	9	117.0	1	2.6	-	-	-	-
ii. Hides & Skins	2	3.9	-	-	-	-	-	-
iii. Cotton Textiles (Local)	1,626	15,822.7	813	6,313.9	485	3,204.7	592	7,491.5
iv. Cotton Yarn (Local)	958	5,159.2	340	511.6	308	1,640.0	194	1,557.2
v. Sports Goods	78	422.7	59	381.8	34	124.7	3	4.8
vi. Surgical Instruments	44	91.7	14	55.7	-	-	13	89.0
(b). Export Bills-Non-Traditional Exports	840	6,176.3	571	3,505.2	283	1,460.6	524	4,126.5
i. Brassware & Handicrafts	-	-	-	-	-	-	4	6.5
ii. Carpets & Rugs	-	-	-	-	2	29.1	2	27.0
iii. Footwear & Leather goods	220	2,507.3	32	294.5	27	87.3	86	684.3
iv. Handloom products, Towels & Hosiery	75	286.0	46	158.5	17	29.9	44	314.9
v. Readymade Garments	320	1,885.2	263	1,321.3	79	534.4	195	2,095.7
vi. Electrical goods (Cable & Wire RA)	-	-	-	-	-	-	-	-
vii. Other Export Bills	225	1,497.8	230	1,730.9	158	779.9	193	998.2
(c). Import Bills Payable in Pakistan	1,054	11,365.0	478	4,763.6	759	6,479.7	833	10,874.7
(d). Inland Bills (to include Local Bills)	400	8,624.8	139	399.1	434	1,653.0	151	1,794.3
(e). Non-Bank Financial Companies	1	27.0	-	-	-	-	1	18.0
(f). Other Foreign Bills (clean outward)	19	153.3	4	38.5	72	262.6	-	-
7. Transport, Storage & Communication	786	4,320.8	23	3,722.6	75	3,902.6	378	4,859.9
8. Services	68	335.5	25	2,685.7	18	2,722.6	432	5,771.3
9. Other Private (Business)	309	3,593.0	1,152	4,968.2	3,291	8,243.3	757	3,748.3
<b>IV. Trust Funds and Non-Profit Institutions</b>	-	-	-	-	-	-	-	-
<b>V. Others</b>	<b>879</b>	<b>236.3</b>	-	-	-	-	<b>3</b>	<b>1,245.0</b>
<b>TOTAL</b>	<b>19,576</b>	<b>201,422.5</b>	<b>18,004</b>	<b>171,840.1</b>	<b>25,545</b>	<b>190,090.3</b>	<b>20,838</b>	<b>176,612.8</b>

### 3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2014	2015		2016			
	Dec.	Jun.	Dec.	Jun	Dec		
	Book Value	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>			<b>136,953.7</b>	<b>190,726.2</b>	-	-	-
<b>B. FEDERAL GOVERNMENT BONDS</b>	<b>2,640,857.0</b>	<b>3,017,006.1</b>	<b>3,240,949.7</b>	<b>3,784,320.3</b>	<b>3,144,843.2</b>	<b>3,064,465.7</b>	<b>3,194,709.3</b>
(i) Prize Bonds	-	-	-	-	-	-	-
(ii) National Savings Schemes	-	-	-	-	-	-	-
(ii) Compensation Bonds	-	-	-	-	-	-	-
(vi) Federal Investment Bonds	-	-	-	-	-	-	-
(v) Pakistan Investment Bonds	2,640,857.0	3,017,006.1	3,240,949.7	3,784,320.3	3,144,843.2	3,064,465.7	3,194,709.3
(vii) Un-classified	-	-	-	-	-	-	-
<b>C. TREASURY BILLS</b>	<b>1,728,730.5</b>	<b>2,164,377.3</b>	<b>2,537,577.9</b>	<b>2,666,090.3</b>	<b>3,145,702.9</b>	<b>3,181,270.4</b>	<b>3,159,277.0</b>
<b>D. FOREIGN SECURITIES AND SHARES</b>	<b>97,653.5</b>	<b>104,955.0</b>	<b>99,727.8</b>	<b>185,504.3</b>	<b>121,077.1</b>	<b>120,914.1</b>	<b>122,199.2</b>
<b>E. OTHERS:</b>	<b>724,360.1</b>	<b>725,436.8</b>	<b>736,949.0</b>	<b>783,637.1</b>	<b>857,169.5</b>	<b>788,849.6</b>	<b>930,904.8</b>
1. Shares :	289,379.6	278,501.3	290,417.7	308,983.1	303,996.6	237,862.5	373,674.4
(i) Financial Institutions	12,126.4	17,549.6	19,187.8	19,387.3	21,655.6	16,379.9	23,360.2
(ii) Public Sector Enterprises	20,523.5	16,235.2	15,567.1	14,678.3	10,821.3	8,505.4	14,476.5
(iii) Private Sector	256,729.7	244,716.5	255,662.8	274,917.5	271,519.7	212,977.2	335,837.7
2. Debentures :	235.5	217.0	217.0	213.4	207.7	207.7	207.7
(i) Financial Institutions	0.8	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	71.0	52.5	52.5	48.9	43.2	43.2	43.2
3. National Investment Trust (Unit)	7,041.3	6,159.3	8,401.7	2,140.0	3,399.6	1,480.0	5,576.0
4. Participation Term Certificates	274.6	274.6	241.5	241.5	1,557.2	1,763.3	1,571.9
5. Term Finance Certificate (TFC's)	57,478.7	84,477.3	91,082.2	86,362.0	77,417.2	78,781.6	77,401.3
6. Sukuk	319,494.2	316,497.9	314,949.5	352,958.2	446,253.3	444,356.3	446,961.0
7. Certificate of Investment (COI's)	2,136.7	6,338.1	5,888.1	7,738.1	3,788.1	3,788.1	3,788.1
8. Modaraba Certificate	24,552.7	13,697.7	16,276.3	12,248.4	19,572.2	19,632.4	20,795.0
9. Mutual Funds	297.0	257.8	250.9	297.0	297.0	297.0	250.9
10. Others	23,469.7	19,015.8	9,224.2	12,455.5	680.5	680.7	678.5
<b>TOTAL</b>	<b>5,191,601.1</b>	<b>6,011,775.2</b>	<b>6,752,158.1</b>	<b>7,610,278.2</b>	<b>7,268,792.7</b>	<b>7,155,499.8</b>	<b>7,407,090.3</b>

\* 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	2013	2014		2015		2016	
	Dec	Jun.	Dec	Jun	Dec	Jun	Dec
0.00	449,881.9	497,478.4	375,203.1	451,471.5	497,535.0	625,953.7	593,783.2
0.25*	155,927.3	132,098.9	212,820.5	190,184.7	186,360.3	185,445.9	147,727.9
0.50*	35,911.7	36,848.2	35,354.4	57,584.0	88,555.7	26,279.3	47,594.2
0.75*	7,020.6	3,426.2	4,609.5	88,951.4	33,152.4	18,426.5	29,889.6
1.00	17,628.2	45,453.6	58,228.9	42,448.1	50,477.2	25,437.0	79,419.0
1.25	6,011.5	8,514.8	7,999.3	17,089.0	74,003.8	17,332.9	35,090.8
1.50	23,827.9	13,481.8	57,075.0	44,424.7	17,930.3	41,096.3	52,427.9
1.75	1,825.2	1,452.6	1,355.9	828.0	3,233.6	18,675.1	31,165.7
2.00	5,227.5	3,381.5	17,628.3	11,199.5	14,926.2	35,359.0	20,163.0
2.25	745.7	441.1	409.1	56.6	75.0	6,113.0	742.6
2.50	2,523.0	1,580.3	1,688.3	1,796.8	1,338.4	404.3	223.2
2.75	629.3	145.4	356.2	32.8	247.1	2,755.9	1,291.1
3.00	978.0	492.1	18,668.5	1,073.3	1,691.7	12,911.4	476.8
3.25	325.9	-	795.3	213.0	2,147.3	184.9	-
3.50	796.9	-	2,985.6	67.7	1,878.7	401.2	-
3.75	141.1	-	399.6	-	-	19.1	-
4.00	4,988.8	-	488.5	-	-	13,032.6	-
4.25	87.7	-	1,184.5	-	-	-	-
4.50	18,584.8	-	-	-	-	-	-
4.75	173.6	-	-	-	-	-	-
5.00	1,285.2	-	301.4	-	-	-	-
5.25	-	-	2,533.7	-	-	-	-
5.50	-	-	-	-	-	-	-
5.75	-	-	-	-	-	-	-
6.00	-	-	-	-	-	-	-
6.25	-	-	-	-	-	-	-
6.50	-	-	0.7	-	-	-	-
6.75	-	-	-	-	-	-	-
7.00	-	-	-	-	-	-	-
7.25	-	-	-	-	-	-	-
7.50	-	-	-	-	-	-	-
7.75	-	-	-	-	-	-	-
8.00	-	-	-	-	-	-	-
8.25	-	-	-	-	-	-	-
8.50	-	-	-	-	-	-	-
8.75	-	-	-	-	-	-	-
9.00	-	-	-	-	-	-	-
9.25	-	-	-	-	-	-	-
9.50	-	-	-	-	-	-	-
9.75	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-
Over 11.00	-	-	-	-	-	-	-
<b>Total</b>	<b>734,521.8</b>	<b>744,794.9</b>	<b>800,086.3</b>	<b>907,420.9</b>	<b>973,552.7</b>	<b>1,029,828.1</b>	<b>1,039,995.2</b>

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

(Million Rupees)							
RATE OF RETURN	2013	2014		2015		2016	
	Dec	Jun.	Dec	Jun.	Dec	Jun	Dec
<b>0.00</b>	2,027,373.1	2,505,822.5	2,317,288.4	2,708,079.8	2,603,157.6	2,956,607.9	3,125,513.5
<b>0.25*</b>	5,084.0	216.0	21,965.5	22,723.0	32,486.8	41,047.8	52,143.0
<b>0.50*</b>	1,515.5	3,469.7	2,372.6	3,544.6	13,638.8	15,881.9	18,404.4
<b>0.75*</b>	11.8	5.1	58.7	125.8	-	-	723.6
<b>1.00</b>	4.8	17.5	-	35.2	-	13,779.4	264.1
<b>1.25</b>	599.7	1,052.5	-	1,616.0	1,123.9	1,774.5	2,391.1
<b>1.50</b>	826.1	1,141.6	905.2	421.5	129.7	129.7	1,112.4
<b>1.75</b>	6,113.1	-	-	-	-	11,069.9	12,871.7
<b>2.00</b>	2.8	-	11.8	-	16,660.6	3,531.1	8,629.7
<b>2.25</b>	-	-	-	-	2,097.2	5,903.2	11,212.3
<b>2.50</b>	5.1	-	-	10,559.3	9,102.9	9,955.7	9,408.6
<b>2.75</b>	-	-	-	-	90,357.7	113,002.3	178,473.2
<b>3.00</b>	18.0	682.9	3,787.7	9,840.4	29,124.2	33,903.3	73,827.3
<b>3.25</b>	-	859.5	11,338.4	16,146.8	19,026.5	24,095.9	31,939.0
<b>3.50</b>	21,118.2	25,699.4	63,178.9	77,766.0	94,985.8	115,955.5	208,393.1
<b>3.75</b>	1,729.0	3,176.5	1,149.3	12,501.6	33,168.8	2,840,034.8	2,648,667.6
<b>4.00</b>	5,402.5	211.3	9,264.9	38,304.1	1,986,849.2	428,541.8	973,463.5
<b>4.25</b>	3,414.2	11,903.0	14,677.3	21,073.5	251,733.6	412,213.4	603,233.0
<b>4.50</b>	119,869.6	215,126.8	192,335.4	1,615,828.5	352,762.9	221,421.0	332,180.5
<b>4.75</b>	3,954.2	3,700.0	4,714.9	253,040.0	248,888.4	118,679.7	201,782.8
<b>5.00</b>	161,853.8	183,590.9	221,497.6	1,071,723.7	940,888.8	233,744.6	210,709.2
<b>5.25</b>	17,566.8	5,773.7	8,666.1	78,073.9	84,478.3	230,190.0	233,877.5
<b>5.50</b>	18,392.3	32,097.0	36,937.1	156,382.6	247,139.8	141,649.4	145,864.9
<b>5.75</b>	22,974.6	8,033.7	6,981.2	53,024.5	106,372.8	113,889.7	104,254.5
<b>6.00</b>	139,561.1	54,572.0	92,457.3	343,068.2	215,506.1	161,712.6	142,461.7
<b>6.25</b>	21,922.9	117,179.6	123,326.2	209,251.4	47,632.5	86,007.3	89,839.1
<b>6.50</b>	33,626.8	17,634.6	2,582,681.9	238,289.6	235,279.0	179,276.7	73,497.5
<b>6.75</b>	16,367.1	31,080.1	196,453.3	119,445.2	55,223.9	60,398.8	57,549.5
<b>7.00</b>	2,558,677.1	2,454,144.8	590,439.3	631,729.4	340,576.9	342,400.0	84,657.1
<b>7.25</b>	290,600.0	315,666.6	86,576.1	71,608.9	87,020.0	62,189.3	77,510.5
<b>7.50</b>	386,189.9	357,210.3	101,335.3	34,859.2	42,132.0	27,936.4	49,243.9
<b>7.75</b>	69,064.0	78,932.6	32,441.1	13,635.1	40,665.6	41,731.8	4,883.3
<b>8.00</b>	136,134.1	104,312.3	85,863.3	69,922.7	86,064.9	18,769.5	10,113.5
<b>8.25</b>	41,474.0	34,323.4	53,979.1	37,445.5	11,687.6	2,763.7	1,886.7
<b>8.50</b>	203,516.1	171,186.8	160,346.1	68,950.1	21,237.6	12,981.0	3,621.2
<b>8.75</b>	123,868.0	104,814.5	104,340.2	71,639.9	37,227.0	4,051.7	2,140.7
<b>9.00</b>	72,928.2	103,380.0	102,105.1	48,375.0	20,320.1	10,938.4	8,838.0
<b>9.25</b>	65,540.4	74,642.0	65,471.1	19,417.4	6,922.1	3,627.4	2,024.6
<b>9.50</b>	58,143.8	64,496.5	102,900.2	23,105.0	3,510.1	2,186.2	1,845.2
<b>9.75</b>	28,579.5	42,372.2	46,423.2	5,304.1	940.7	5.0	-
<b>10.00</b>	45,535.2	47,072.2	53,499.0	35,294.3	1,739.8	5,839.6	11.7
<b>10.25</b>	14,467.0	17,289.0	15,908.8	5,009.6	558.6	330.7	7.7
<b>10.50</b>	23,722.7	42,249.6	13,468.8	5,985.1	10,995.8	325.6	20.0
<b>10.75</b>	24,353.2	11,878.6	6,733.2	233.0	58.1	6,643.9	17.6
<b>11.00</b>	11,602.7	27,017.7	18,972.0	2,411.5	1,126.3	1,437.8	744.2
<b>Over-11.00</b>	64,800.5	32,735.7	50,415.1	39,797.0	5,728.1	9,273.0	1,009.0
<b>Total</b>	<b>6,848,503.4</b>	<b>7,306,770.1</b>	<b>7,603,266.6</b>	<b>8,245,588.1</b>	<b>8,436,327.0</b>	<b>9,127,829.0</b>	<b>9,801,263.2</b>

\*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			
	Dec		Jun.		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	24,017.6	24,017.6	21,327.8	21,327.8	25,157.9	24,252.8	15,217.8	15,217.8	27,833.6	27,833.6
1.00*	436.0	436.0	760.6	760.6	318.8	318.8	3,845.2	3,845.2	2,010.5	2,010.5
2.00*	7,106.5	7,106.5	4,923.9	4,923.9	4,614.3	4,614.3	7,811.7	7,811.7	10,266.6	10,266.6
3.00*	14,959.2	14,959.2	16,097.8	16,097.8	7,395.0	7,395.0	15,228.9	8,620.5	13,031.5	9,996.8
3.25	409.0	409.0	19.0	19.0	181.0	181.0	365.8	365.8	2,876.8	2,876.8
3.50	527.8	527.8	762.9	762.9	1,426.6	1,426.6	3,069.6	3,069.6	403.0	403.0
3.75	903.8	903.8	79.6	79.6	0.1	0.1	191.8	191.8	230.9	230.9
4.00	11,532.2	11,532.2	10,645.2	10,645.2	4,275.9	4,275.9	11,161.0	11,161.0	6,000.5	6,000.5
4.25	663.0	663.0	76.5	76.5	1,727.7	1,727.7	1,288.5	1,288.5	532.1	532.1
4.50	-	-	1,838.0	1,838.0	931.8	931.8	3,294.1	3,294.1	126.2	126.2
4.75	12.7	12.7	34.2	34.2	239.7	239.7	-	-	543.5	543.5
5.00	1,270.6	1,270.6	722.2	722.2	2,170.1	2,170.1	5,879.4	5,879.4	1,748.8	1,748.8
5.25	1,197.9	1,197.9	120.0	120.0	-	-	-	-	32.3	32.3
5.50	735.6	735.6	1,166.4	1,166.4	92.9	92.9	92.9	92.9	93.1	93.1
5.75	-	-	117.1	117.1	135.4	135.4	108.9	108.9	11.6	11.6
6.00	3,224.1	3,224.1	9,707.1	9,707.1	4,196.6	4,196.6	15,013.6	15,013.6	23,559.2	17,313.3
6.25	145.5	145.5	369.4	369.4	226.0	226.0	2,527.8	2,527.8	6,297.7	6,297.7
6.50	296.2	296.2	616.2	616.2	10,681.7	10,681.7	12,349.1	12,349.1	7,439.5	7,439.5
6.75	-	-	1,424.9	1,424.9	3,330.6	3,330.6	2,015.2	2,015.2	715.0	715.0
7.00	1,705.9	1,705.9	14,758.4	14,758.4	18,949.5	9,539.3	37,510.0	17,248.4	14,808.5	14,808.5
7.25	-	-	5,240.4	5,240.4	46.7	46.7	357.0	357.0	176.1	176.1
7.50	6,422.1	6,422.1	1,567.9	1,567.9	839.9	839.9	114.2	114.2	862.2	862.2
7.75	-	-	4,776.5	4,776.5	262.1	262.1	155.6	155.6	628.7	628.7
8.00	1,086.3	1,086.3	1,624.6	1,624.6	13,551.6	2,053.7	28,389.7	27,939.7	14,173.7	14,173.7
8.25	-	-	5,026.8	5,026.8	147.8	147.8	6,642.9	6,642.9	876.4	876.4
8.50	12.7	12.7	766.8	766.8	6,529.3	6,529.3	384.5	384.5	296.1	296.1
8.75	-	-	5,074.4	5,074.4	226.8	226.8	2,191.4	2,190.5	237.1	237.1
9.00	6,683.2	5,616.5	13,908.0	5,301.9	13,175.0	13,164.4	45,409.3	45,409.3	27,316.5	27,316.5
9.25	769.6	769.6	811.1	810.4	2,742.2	2,742.2	1,188.0	1,188.0	144.3	144.3
9.50	1,378.5	1,378.5	4,828.8	4,828.8	1,717.3	1,717.3	1,880.9	1,880.9	1,187.9	1,187.9
9.75	1,357.5	1,357.5	495.4	495.4	151.4	151.4	570.3	570.3	362.8	362.8
10.00	4,186.2	4,186.2	5,662.6	5,662.6	11,283.3	11,283.3	10,291.4	10,291.4	8,458.8	8,458.8
10.25	20,337.4	20,337.4	476.9	476.9	574.7	574.7	331.2	331.2	272.2	272.2
10.50	3,280.7	3,280.7	408.3	408.3	101.6	101.6	53.6	53.6	152.3	152.3
10.75	13,336.8	5,287.1	524.1	524.1	272.5	272.5	296.2	296.2	160.6	160.6
11.00	4,647.9	4,647.9	18,770.5	11,798.2	5,517.1	5,517.1	22,732.4	8,757.3	4,661.5	4,661.5
11.25	1,573.7	1,573.7	441.3	441.3	2,999.6	2,999.6	2,128.6	2,128.6	1,790.3	1,790.3
11.50	1,837.4	1,837.4	1,390.5	1,390.5	654.7	654.7	476.4	476.4	170.0	170.0
11.75	6,273.9	6,273.9	49.1	49.1	93.7	93.7	178.6	178.6	539.4	539.4
12.00	19,554.8	10,206.2	38,726.0	28,326.6	36,284.4	25,885.0	18,502.7	18,055.1	20,022.5	13,624.3
12.25	5,009.3	4,529.4	1,288.0	1,288.0	468.6	468.6	295.4	295.4	1,704.2	1,704.2
12.50	3,334.2	3,334.2	2,015.8	2,015.8	1,113.2	1,113.2	996.5	996.5	852.5	852.5
12.75	5,421.6	5,421.6	131.9	131.9	149.7	149.7	443.8	443.8	348.2	348.2
13.00	13,042.6	2,075.3	4,187.6	4,187.6	1,921.4	1,921.4	1,294.4	1,294.4	1,030.9	1,030.9
13.25	7,758.5	7,758.5	544.1	544.1	354.4	354.4	1,336.4	1,336.4	548.8	548.8
13.50	2,384.1	2,384.1	596.4	596.4	961.8	961.8	698.5	698.5	2,173.0	2,173.0
13.75	797.7	797.7	170.5	170.5	230.6	230.6	398.1	398.1	474.5	474.5
14.00	15,800.9	13,020.0	10,304.6	7,594.3	4,844.8	4,844.8	5,231.0	4,272.8	3,616.9	3,616.9
14.25	2,889.3	2,889.3	5,379.4	5,379.4	66.1	66.1	2,694.3	2,694.3	30.5	30.5
14.50	1,398.4	1,398.4	212.6	212.6	162.2	162.2	154.7	154.7	175.8	175.8
14.75	1,390.6	1,390.6	316.1	316.1	87.4	87.4	55.8	55.8	15.3	15.3
15.00	15,905.4	15,905.4	11,768.6	11,768.6	9,081.9	9,081.9	8,374.5	8,374.5	14,026.2	14,026.2
15.25	883.1	883.1	130.6	130.6	183.4	183.4	18.0	18.0	35.6	35.6
15.50	15,523.6	15,523.6	5,084.3	5,084.3	3,597.1	3,597.1	3,678.8	3,678.8	6,351.2	6,351.2
15.75	816.2	816.2	4.1	4.1	2.0	2.0	0.4	0.4	39.0	39.0
16.00 & over	51,419.0	51,396.8	39,870.4	38,283.6	33,260.3	33,260.3	36,638.6	36,015.8	36,644.5	36,644.5
<b>TOTAL</b>	<b>305,656.4</b>	<b>272,941.0</b>	<b>278,142.1</b>	<b>247,866.5</b>	<b>239,708.0</b>	<b>207,484.8</b>	<b>341,555.0</b>	<b>298,230.5</b>	<b>269,117.4</b>	<b>253,438.7</b>

\* 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			
	Dec		Jun.		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	228,679.4	211,945.1	311,127.9	261,711.5	291,029.2	271,759.1	234,643.2	159,218.1	461,671.7	282,150.8
1.00*	8,139.1	6,909.7	9,755.5	8,526.1	9,590.4	9,530.4	12,429.2	11,102.1	14,051.4	13,991.4
2.00*	13,971.9	13,971.9	13,858.0	13,858.0	13,440.0	13,440.0	17,516.4	17,516.5	37,461.9	37,461.9
3.00*	41,020.1	41,020.1	35,857.1	35,857.1	79,302.8	57,860.1	73,792.5	71,889.8	278,824.2	264,282.2
4.00*	43,517.7	43,510.4	261,178.0	120,432.5	177,773.7	141,184.1	182,294.6	158,046.6	146,866.7	126,150.0
5.00*	38,427.7	37,555.9	43,321.4	38,721.4	201,843.9	198,463.9	133,021.8	123,517.5	96,433.0	91,891.1
6.00*	35,393.5	7,153.9	227,239.4	222,589.6	148,031.0	100,377.2	129,645.9	87,163.4	495,397.1	188,170.0
7.00*	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	1,216,676.5	752,680.3
8.00*	125,225.3	125,144.3	421,467.4	291,890.3	930,470.0	537,098.1	902,834.0	631,743.8	824,681.6	642,839.2
8.25	1,121.9	1,121.9	83,831.6	66,261.0	55,588.5	45,162.1	150,562.1	134,728.9	53,478.0	45,148.8
8.50	2,595.1	2,595.1	249,252.3	78,337.5	75,420.0	73,058.2	90,606.3	77,679.4	107,598.4	94,795.9
8.75	3,181.5	3,181.5	166,151.2	42,903.5	19,275.8	18,524.0	60,211.0	59,032.2	46,112.3	45,125.0
9.00	381,751.6	219,931.9	295,962.6	186,376.7	337,359.4	262,758.3	267,859.3	181,233.1	299,736.4	285,068.5
9.25	8,135.8	8,135.8	105,429.5	52,684.9	23,954.4	23,954.4	91,509.0	80,889.7	56,109.9	56,109.9
9.50	38,016.3	36,011.3	109,758.6	91,387.7	106,717.0	102,920.7	38,387.0	37,915.8	46,648.1	46,093.4
9.75	44,297.5	31,699.1	125,351.1	79,871.0	60,999.8	27,322.0	47,855.2	45,855.2	29,771.0	27,771.0
10.00	240,642.9	147,796.4	167,263.8	137,563.4	178,757.3	165,569.0	58,244.4	56,663.1	91,494.5	66,260.4
10.25	83,061.9	68,951.8	108,777.1	41,389.8	12,144.9	12,144.9	26,022.1	26,022.1	19,662.3	19,515.0
10.50	107,487.6	58,635.5	65,184.2	64,800.7	24,897.2	24,897.2	26,953.9	26,953.9	23,582.5	23,582.5
10.75	170,999.6	73,155.0	65,682.1	60,230.2	26,096.0	24,965.3	49,765.8	48,870.0	19,200.1	18,135.1
11.00	635,673.6	258,466.9	143,090.5	107,715.5	118,006.5	87,510.0	90,860.6	52,004.8	80,299.1	75,278.4
11.25	96,432.7	92,142.2	43,053.3	42,135.4	22,064.2	21,424.4	35,616.1	35,042.2	10,266.8	10,266.8
11.50	83,809.3	68,563.9	49,369.6	38,337.8	26,310.8	26,304.7	75,545.6	41,078.4	36,242.0	36,242.0
11.75	67,241.2	63,803.7	23,562.0	19,597.7	8,713.2	8,713.2	14,076.8	14,076.8	10,146.6	10,146.6
12.00	290,704.4	239,583.2	87,002.2	85,548.8	110,852.0	92,832.1	58,309.3	58,015.1	74,990.4	51,741.1
12.25	69,360.6	64,124.4	26,455.7	17,193.2	27,575.0	27,575.0	13,589.8	10,904.8	9,934.1	7,934.1
12.50	80,429.7	69,457.7	28,665.2	28,665.2	24,305.1	24,299.1	24,174.5	24,174.0	32,191.3	32,191.3
12.75	63,606.6	56,216.7	29,504.7	29,504.7	12,873.3	12,871.5	12,506.4	12,506.1	8,095.7	8,095.7
13.00	199,249.6	184,162.8	64,518.3	64,518.3	46,041.0	41,691.2	41,356.3	41,356.3	15,309.8	15,309.8
13.25	50,787.4	44,584.5	17,898.2	17,898.2	4,914.4	4,914.4	5,372.4	5,372.4	4,323.9	4,323.9
13.50	90,978.2	90,978.2	87,582.5	87,582.5	58,134.9	58,134.9	49,236.6	49,236.6	62,146.0	62,146.0
13.75	20,355.5	20,355.5	13,178.9	13,178.9	1,789.7	1,789.1	4,072.1	4,071.6	1,944.4	1,944.4
14.00	99,123.8	98,491.8	54,034.7	53,387.9	46,727.9	46,569.0	48,236.1	48,105.6	45,022.7	45,022.7
14.25	53,451.2	53,451.2	51,215.8	51,215.8	57,808.8	57,808.8	37,195.3	37,195.3	32,333.3	32,333.3
14.50	21,621.0	20,621.0	44,650.8	43,986.7	4,182.8	4,182.0	4,081.1	4,080.6	7,311.9	7,311.9
14.75	7,671.4	7,671.4	8,768.4	8,768.4	1,336.1	1,335.5	3,838.0	3,837.6	11,322.5	11,322.5
15.00	81,788.0	77,306.6	43,899.6	43,524.5	30,399.9	30,349.9	71,120.9	71,095.9	70,752.4	70,752.4
15.25	11,039.6	11,039.6	5,909.8	5,909.8	2,627.5	2,627.5	3,391.6	3,391.6	2,631.5	2,631.5
15.50	77,935.1	73,935.1	65,287.8	61,287.8	60,723.3	60,723.3	64,037.2	64,037.2	27,310.2	27,310.2
15.75	8,607.9	8,607.9	8,241.5	8,241.5	5,306.5	5,306.5	20,457.1	20,457.1	19,260.0	19,260.0
16.00	65,066.2	64,561.1	54,905.9	53,939.8	52,315.7	51,476.6	32,211.8	31,216.2	23,484.7	22,736.6
16.25	1,511.5	1,511.5	2,597.0	2,597.0	636.8	635.2	1,209.8	1,208.9	801.9	801.9
16.50	15,068.9	15,068.9	6,916.3	6,916.3	2,553.3	2,553.3	3,494.0	3,494.0	2,253.4	2,253.4
16.75	3,033.0	3,033.0	2,117.4	2,117.4	492.2	492.2	2,171.6	2,171.6	1,788.9	1,788.9
17.00	30,757.0	26,518.3	30,626.6	24,328.7	19,803.6	19,803.4	6,696.6	6,696.3	7,602.0	7,601.8
17.25	2,981.8	2,977.4	2,389.3	2,389.3	1,564.6	1,564.6	1,357.2	1,357.2	2,656.9	2,656.9
17.50	3,907.8	3,907.8	3,843.2	3,843.2	2,038.0	2,038.0	3,071.7	3,071.7	1,460.8	1,460.8
17.75	524.2	524.2	580.3	580.3	329.6	329.6	1,039.1	1,039.1	752.1	752.1
18.00	28,572.3	28,569.5	32,905.6	32,825.8	31,715.8	31,715.8	26,696.8	26,281.3	29,640.9	29,640.9
18.25	2,919.5	2,892.0	2,009.5	2,009.5	313.1	311.9	847.7	847.6	1,177.8	1,177.8
18.50	1,779.2	1,778.0	1,404.0	1,403.4	562.5	562.5	803.7	803.7	673.1	673.1
18.75	450.9	450.9	598.0	598.0	416.6	416.6	440.5	440.5	500.3	500.3
19.00	54,958.9	54,958.9	55,664.7	55,664.7	58,394.0	58,394.0	69,763.5	69,763.5	55,607.2	55,607.2
19.25	205.9	205.9	317.0	317.0	143.6	143.6	409.4	409.4	233.3	233.3
19.50	1,216.6	1,216.6	653.0	653.0	967.6	967.6	989.1	989.1	817.5	817.5
19.75	339.3	339.3	389.9	389.9	49.6	49.6	403.8	403.8	344.9	344.9
20.00 & over	67,709.0	62,448.5	62,274.7	62,274.7	56,058.6	56,058.6	71,227.9	71,228.0	77,024.7	77,024.7
<b>TOTAL</b>	<b>4,106,763.2</b>	<b>3,113,152.7</b>	<b>4,225,713.8</b>	<b>3,128,057.4</b>	<b>4,504,342.9</b>	<b>3,411,263.5</b>	<b>4,736,637.1</b>	<b>3,463,341.2</b>	<b>5,134,112.8</b>	<b>3,864,859.1</b>

### 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	
		Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I.	Call Deposits	5.13 (1.69)	3.93 (3.53)	5.49 (2.01)	3.59 (2.50)	3.73 (1.96)	2.88 (2.36)	3.30 (2.29)
II.	Saving Deposits	6.32 (59.31)	6.34 (59.65)	5.94 (61.27)	4.69 (64.38)	4.09 (63.95)	3.73 (64.38)	3.57 (63.58)
III.	Term or Fixed Deposits							
51	(a) Less than 3 months	5.8 (9.87)	5.76 (8.65)	5.62 (9.25)	5.16 (6.70)	4.94 (7.38)	4.80 (5.69)	4.36 (5.75)
52	(b) 3 months and over but less than 6 months	6.68 (7.18)	6.47 (6.56)	6.59 (6.07)	5.34 (5.93)	4.56 (5.92)	4.52 (6.14)	4.26 (6.46)
53	(c) 6 months and over but less than 1 year	6.93 (4.12)	6.87 (4.16)	6.77 (4.64)	5.88 (4.49)	5.17 (5.43)	4.70 (5.62)	4.32 (5.88)
54	(d) 1 year and over but less than 2 years	7.76 (12.24)	7.72 (11.81)	7.39 (11.69)	6.26 (11.28)	5.56 (10.76)	4.89 (11.25)	4.70 (11.91)
55	(e) 2 years and over but less than 3 years	8.29 (0.52)	8.04 (0.58)	7.87 (0.63)	7.18 (0.62)	5.87 (0.59)	5.62 (0.63)	5.29 (0.50)
56	(f) 3 years and over but less than 4 years	8.95 (1.94)	8.19 (1.91)	7.79 (1.50)	7.02 (1.76)	7.1 (1.78)	5.48 (1.22)	5.46 (1.14)
57	(g) 4 years and over but less than 5 years	8.98 (0.15)	8.78 (0.14)	8 (0.15)	8.15 (0.12)	6.67 (0.09)	5.84 (0.07)	5.68 (0.05)
58	(h) 5 years and over	9.5 (2.99)	8.98 (3.03)	8.76 (2.79)	8.62 (2.22)	7.05 (2.14)	6.42 (2.62)	5.83 (2.44)
IV.	Overall							
	(i) Excluding current and other deposits	6.64	6.53	6.27	5.11	4.52	4.11	3.92
	(ii) Including current and other deposits	4.63	4.29	4.31	3.41	3.07	2.75	2.62

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	
		Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I.	Call Deposits	5.23 (1.81)	4.06 (3.70)	5.49 (2.01)	3.73 (2.61)	3.89 (2.04)	3.02 (2.43)	3.42 (2.38)
II.	Saving Deposits	6.87 (59.18)	6.86 (59.31)	5.94 (61.27)	5.04 (64.87)	4.41 (64.04)	3.98 (64.56)	3.80 (63.74)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	6.53 (9.49)	6.12 (8.79)	5.62 (9.25)	5.43 (6.91)	5.04 (7.84)	4.99 (5.87)	4.66 (5.68)
	(b) 3 months and over but less than 6 months	7.64 (6.54)	7.54 (6.05)	6.59 (6.07)	6.25 (5.38)	5.48 (5.20)	5.02 (5.81)	4.67 (6.16)
	(c) 6 months and over but less than 1 year	7.67 (4.02)	7.78 (3.95)	6.77 (4.64)	6.65 (4.23)	5.60 (5.38)	5.15 (5.41)	4.67 (5.71)
	(d) 1 year and over but less than 2 years	7.97 (12.92)	7.98 (12.31)	7.39 (11.69)	6.77 (11.22)	6.00 (10.71)	5.17 (11.31)	4.90 (12.14)
	(e) 2 years and over but less than 3 years	8.36 (0.56)	8.07 (0.62)	7.87 (0.63)	7.18 (0.68)	5.95 (0.63)	5.67 (0.67)	5.35 (0.53)
	(f) 3 years and over but less than 4 years	9.10 (2.07)	8.58 (1.97)	7.79 (1.50)	7.91 (1.69)	7.30 (1.88)	5.86 (1.22)	5.68 (1.17)
	(g) 4 years and over but less than 5 years	8.98 (0.17)	9.00 (0.15)	8.00 (0.15)	8.17 (0.13)	7.07 (0.09)	5.88 (0.08)	5.68 (0.05)
	(h) 5 years and over	9.55 (3.23)	9.31 (3.14)	8.76 (2.79)	9.03 (2.28)	7.39 (2.19)	6.77 (2.63)	6.14 (2.44)
IV.	Overall							
	(i) Excluding current and other deposits	7.18	7.03	6.27	5.52	4.87	4.39	4.16
	(ii) Including current and other deposits	5.09	4.71	4.31	3.75	3.39	3.01	2.86

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

		(Percent per annum)						
TYPE OF DEPOSITS		2013	2014		2015		2016	
		Dec.	Jun.	Dec.	Jun.	Dec.	Jun	Dec
I.	<b>Call Deposits</b>	0.07 (0.42)	0.01 (1.41)	0.05 (0.81)	0.11 (1.21)	0.19 (1.05)	0.07 (1.48)	0.10 (1.09)
II.	<b>Saving Deposits</b>	0.32 (60.76)	0.31 (63.80)	0.52 (56.06)	0.36 (58.92)	0.45 (62.99)	0.52 (62.25)	0.49 (61.44)
III.	<b>Term or Fixed Deposits</b>							
	(a) Less than 3 months	0.3 (14.09)	0.19 (6.88)	0.36 (11.20)	0.42 (4.34)	0.66 (2.19)	0.91 (3.57)	1.01 (6.68)
	(b) 3 months and over but less than 6 months	1.8 (14.32)	0.25 (12.78)	1.35 (9.77)	0.79 (12.09)	0.71 (13.93)	1.04 (10.16)	1.06 (10.33)
	(c) 6 months and over but less than 1 year	0.55 (5.18)	0.33 (6.70)	1.58 (10.08)	0.97 (7.40)	0.85 (6.01)	1.10 (8.19)	1.07 (8.12)
	(d) 1 year and over but less than 2 years	0.98 (4.55)	0.73 (5.60)	0.92 (9.22)	0.93 (11.91)	0.91 (11.35)	1.20 (10.56)	1.10 (8.91)
	(e) 2 years and over but less than 3 years	0.77 (0.05)	0.89 (0.04)	0.48 (0.08)	0.3 (..)	1 (0.11)	0.96 (0.10)	1.26 (0.11)
	(f) 3 years and over but less than 4 years	0.91 (0.43)	0.15 (1.17)	0.13 (1.07)	0.37 (2.54)	1.13 (0.69)	0.94 (1.24)	1.28 (0.83)
	(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)	1.48 (..)
	(h) 5 years and over	0.63 (0.21)	0.99 (1.59)	2.44 (1.63)	1.94 (1.59)	1.8 (1.61)	1.79 (2.43)	1.81 (2.49)
IV.	<b>Overall</b>							
	(i) Excluding current and other deposits	0.58	0.33	0.75	0.55	0.59	0.74	0.72
	(ii) Including current and other deposits	0.34	0.17	0.43	0.3	0.32	0.37	0.35

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	Dec.	13.58	10.88	10.54	11.05	11.21	9.00	11.1	10.96
2014	Jun.	14.43	11.38	10.12	9.51	11.99	10.35	11.73	11.00
	Dec.	14.12	11.21	10.31	10.68	11.51	10.09	11.2	10.88
2015	Jun.	11.71	9.37	8.51	8.23	10.45	10.02	9.60	9.20
	Dec.	13.23	8.54	7.37	8.18	9.13	9.60	8.89	8.41
2016	Jun.	11.33	6.82	7.51	8.04	9.48	10.16	9.02	8.40
	Dec	11.21	7.90	6.52	7.14	8.11	4.84	8.55	7.59
II. INTEREST BEARING - ALL BANKS									
2013	Dec.	9.66	11.65	10.77	9.67	11.11	7.79	11.49	10.91
2014	Jun.	15.46	12.03	10.11	9.92	11.61	7.10	11.72	11.20
	Dec.	15.32	11.93	9.58	9.64	11.65	7.39	12.33	11.30
2015	Jun.	12.99	11.15	9.13	8.64	9.91	7.32	11.51	10.27
	Dec.	14.45	9.44	8.69	8.79	9.29	6.65	11.38	9.90
2016	Jun.	11.6	8.3	8.76	8.59	8.8	9.58	10.03	9.25
	Dec	11.35	9.18	7.94	8.44	8.49	4.76	10.92	9.28
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2013	Dec.	14.20	10.8	10.52	11.14	11.22	9.10	11.06	10.96
2014	Jun.	14.22	11.27	10.12	9.48	12.03	10.65	11.73	10.99
	Dec	13.73	11.00	10.35	10.72	11.5	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	9.70	8.76	8.33
2016	Jun.	11.28	6.73	7.44	8.01	9.56	10.17	8.94	8.34
	Dec	11.18	7.75	6.47	7.10	8.07	4.84	8.42	7.51

### 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				
01/12/2014	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
01/02/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9258
01/03/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9896

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)

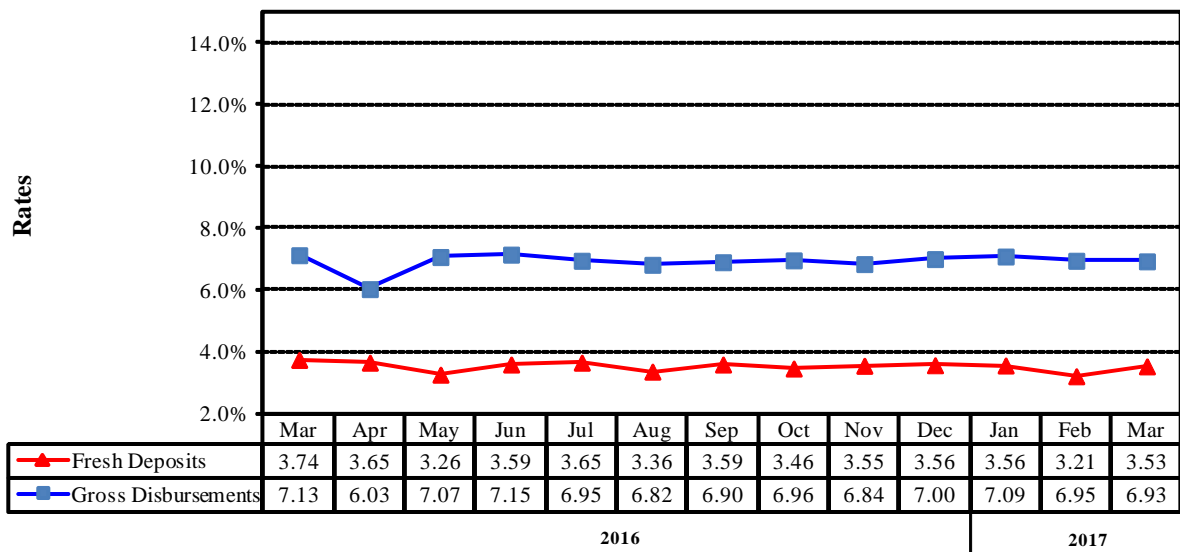
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
<b>Nov-2016</b>																
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
<b>All Banks</b>	<b>6.84</b>	<b>7.12</b>	<b>7.08</b>	<b>7.41</b>	<b>8.06</b>	<b>8.11</b>	<b>8.50</b>	<b>8.54</b>	<b>3.55</b>	<b>3.40</b>	<b>4.83</b>	<b>4.77</b>	<b>3.09</b>	<b>3.10</b>	<b>4.64</b>	<b>4.63</b>
<b>Dec-2016</b>																
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
<b>All Banks</b>	<b>7.00</b>	<b>7.25</b>	<b>7.29</b>	<b>7.60</b>	<b>8.04</b>	<b>8.09</b>	<b>8.45</b>	<b>8.50</b>	<b>3.56</b>	<b>3.54</b>	<b>5.07</b>	<b>5.09</b>	<b>3.02</b>	<b>3.04</b>	<b>4.64</b>	<b>4.63</b>
<b>Jan-2017</b>																
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
<b>All Banks</b>	<b>7.09</b>	<b>7.33</b>	<b>7.33</b>	<b>7.61</b>	<b>8.01</b>	<b>8.05</b>	<b>8.39</b>	<b>8.43</b>	<b>3.56</b>	<b>3.49</b>	<b>4.70</b>	<b>4.70</b>	<b>3.05</b>	<b>3.05</b>	<b>4.59</b>	<b>4.58</b>
<b>Feb-2017</b>																
Public	7.68	8.86	7.87	9.22	9.53	9.58	9.75	9.76	4.36	4.72	5.18	5.18	3.61	3.71	5.02	4.98
Private	6.99	7.09	7.29	7.41	7.39	7.41	7.80	7.83	3.16	2.89	4.60	4.42	2.87	2.84	4.43	4.40
Foreign	5.80	6.61	5.86	6.61	6.10	6.35	6.51	6.98	2.26	2.48	3.81	4.72	2.57	2.79	3.82	4.45
Specialized	13.41	13.41	13.46	13.46	13.16	13.16	14.04	14.04	3.53	3.53	5.00	5.00	4.00	3.99	4.85	4.84
<b>All Banks</b>	<b>6.95</b>	<b>7.19</b>	<b>7.22</b>	<b>7.50</b>	<b>7.99</b>	<b>8.03</b>	<b>8.38</b>	<b>8.42</b>	<b>3.21</b>	<b>3.07</b>	<b>4.61</b>	<b>4.57</b>	<b>3.02</b>	<b>3.02</b>	<b>4.55</b>	<b>4.53</b>
<b>Mar-2017</b>																
Public	7.68	8.68	8.14	9.54	9.57	9.60	9.77	9.79	4.06	4.42	5.20	5.16	3.55	3.70	5.01	4.97
Private	6.92	7.05	7.14	7.30	7.26	7.29	7.64	7.68	3.56	3.47	4.73	4.67	2.85	2.83	4.41	4.39
Foreign	5.90	6.62	5.97	6.62	6.26	6.32	6.87	6.96	2.45	2.78	3.58	4.52	2.46	2.68	3.83	4.51
Specialized	13.41	13.41	13.42	13.42	13.12	13.12	13.99	13.99	1.64	1.37	5.40	5.11	3.93	3.92	4.79	4.78
<b>All Banks</b>	<b>6.93</b>	<b>7.12</b>	<b>7.14</b>	<b>7.37</b>	<b>7.89</b>	<b>7.93</b>	<b>8.26</b>	<b>8.30</b>	<b>3.53</b>	<b>3.52</b>	<b>4.71</b>	<b>4.72</b>	<b>2.99</b>	<b>3.00</b>	<b>4.53</b>	<b>4.52</b>

#### Notes:

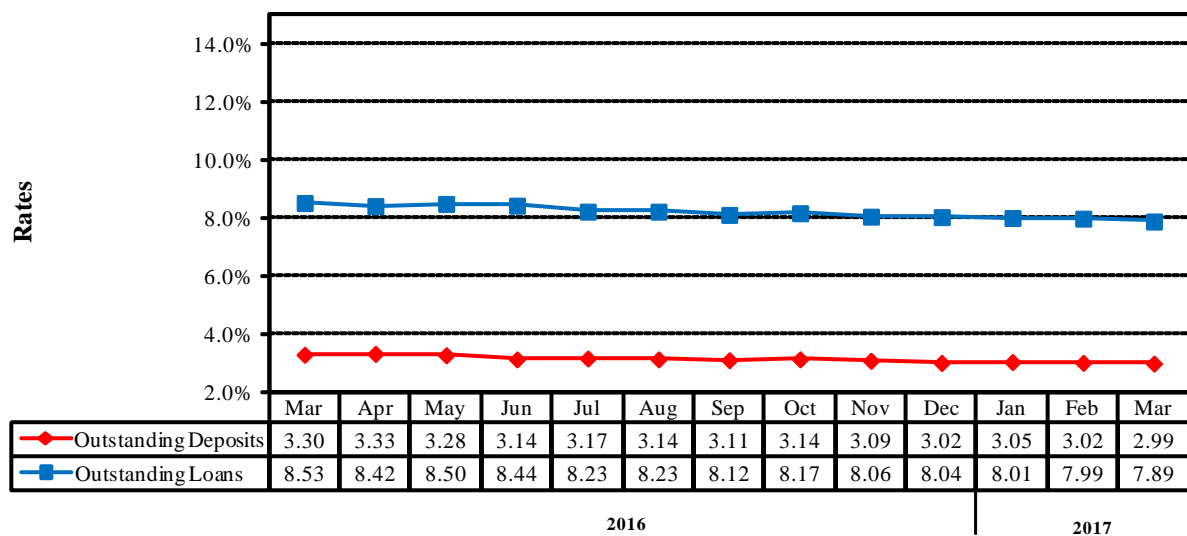
1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
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 <sup>1</sup>	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2006-07	9.00 <sup>2</sup>	9.00 <sup>2</sup>	12.00	16.00	-	-
					-	-
2007-08	9.00 <sup>2</sup>	9.00 <sup>2</sup>	12.50	17.00	15.00 <sup>3</sup>	15.00 <sup>3</sup>
2008-09	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2009-10	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2010-11	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2011-12	12.00 <sup>4</sup>	13.80 <sup>4</sup>	17.00	18.00	17.00 <sup>3</sup>	16.00 <sup>3</sup>
2012-13	12.00 <sup>4</sup>	13.80 <sup>4</sup>	19.00	18.00	16.00 <sup>3</sup>	16.00 <sup>3</sup>
2013-14	12.00 <sup>4</sup>	13.80 <sup>4</sup>	19.00	18.00	16.00 <sup>3</sup>	16.50 <sup>3</sup>
2014-15	12.90 <sup>4</sup>	12.90 <sup>4</sup>	17.75	17.75	15.01 <sup>3</sup>	15.01 <sup>3</sup>
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					2017
	1 <sup>st</sup> Jun	1 <sup>st</sup> Aug	1 <sup>st</sup> Oct	1 <sup>st</sup> Dec	1 <sup>st</sup> Feb	1 <sup>st</sup> Apr	1 <sup>st</sup> Jun	1 <sup>st</sup> Aug	1 <sup>st</sup> Oct	1 <sup>st</sup> Feb
<b>1. Saving Accounts</b>										
(i) With cheque facilities	4.50	4.75	4.25	4.15	4.00	4.00	4.00	3.84	3.90	3.95
(ii) Without cheque facilities	4.50	4.75	4.25	4.15	4.00	4.00	4.00	3.84	3.90	3.95
<b>2. Khas Deposit Accounts or Certificates<sup>1</sup></b>										
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
<b>3. Mahana Amdani Accounts<sup>2</sup></b>										
(i) 1 <sup>st</sup> year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 <sup>nd</sup> year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 <sup>rd</sup> year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 <sup>th</sup> year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 <sup>th</sup> year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 <sup>th</sup> year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 <sup>th</sup> 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
<b>4. Defence Saving Certificates<sup>3</sup></b>										
(i) 1 <sup>st</sup> 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)	8.68	9.15	8.87	8.68	8.40	7.80	7.70	7.33	7.44	7.54
<b>5. National Deposit Certificates / Accounts<sup>4</sup></b>										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.0
<b>6 (a) Special Saving Certificates (Reg)<sup>5</sup></b> <b>or Special Saving Accounts</b>										
(i) First 5 periods of complete 6 months	6.80	7.40	6.80	6.40	6.00	6.00	6.00	5.80	5.80	6.00
(ii) Last period of complete 6 months	8.00	8.80	8.00	7.60	6.80	6.40	6.80	6.00	6.20	6.20
<b>(b) Special Saving Certificates (Bearer)<sup>5</sup></b>										
(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
<b>7. Regular Income Certificates<sup>6</sup></b>	7.608	8.52	7.848	7.536	7.104	6.632	6.552	6.312	6.360	6.540
<b>8. Pensioner's Benefit Accounts<sup>7</sup></b>	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36	9.36
<b>9. Behbood Saving Certificate<sup>8</sup></b>	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36	9.36
<b>10. Short Term Saving Certificate<sup>9</sup></b>										
(i) 3 Months	6.28	6.56	6.12	6.04	5.84	5.84	5.68	5.52	5.56	5.60
(ii) 6 Months	6.34	6.60	6.16	6.06	5.86	5.86	5.70	5.54	5.60	5.62
(iii) 1 year	6.38	6.65	6.20	6.08	5.88	5.88	5.72	5.56	5.62	5.64

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.1<sup>st</sup> July 2012

### 3.34 Branchless Banking: Key Indicators

Indicators	2014				2015	
	Q1	Q2	Q3	Q4	Q1	Q2
Number of Agents	148,324	168,615	186,618	204,073	229,645	251,865
Number of Accounts	3,831,868	4,238,178	4,713,145	5,414,655	7,538,025	10,881,378
Deposits as of date (Rs. in millions)	4,911	6,219	5,652	6,668	6,890	8,553
Number of transactions during the quarter (No. in thousands)	68,535	71,194	66,806	71,818	72,520	99,523
Value of transactions during the quarter (Rs. in millions)	278,348	326,131	375,945	372,093	354,135	505,879
Average Size of Transaction (in Rs.)	4,061	4,581	5,627	5,181	4,883	5,083
Average number of Transaction per day	761,501	791,041	742,293	797,980	805,774	1,105,815

Indicators	2015		2016			
	Q3	Q4	Q1	Q2	Q3	Q4
Number of Agents	267,914	301,823	341,403	346,716	351,912	359,806
Number of Accounts	13,192,396	15,322,171	13,673,442	14,576,387	16,905,696	19,964,900
Deposits as of date (Rs. in millions)	6,890	8,827	10,885	13,734	8,457	11,717
Number of transactions during the quarter (No. in thousands)	100,862	101,636	115,927	118,772	110,041	133,741
Value of transactions during the quarter (Rs. in millions)	526,406	486,031	509,126	543,609	519,820	596,986
Average Size of Transaction (in Rs.)	5,219	4,782	4,392	4,577	4,724	4,464
Average number of Transaction per day	1,120,687	1,129,288	1,288,083	1,319,684	1,222,678	1,486,007

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	2016			2017		
					Feb	Mar	Dec	Jan	Feb	Mar
Karachi	Issued	534,750	821,069	910,456	63,636	60,713	55,573	43,029	58,262	104,721
	En-cashed	1,227,668	1,212,252	1,290,400	83,928	158,792	106,621	77,486	105,395	123,069
Lahore	Issued	593,173	616,676	690,070	41,625	48,278	99,418	76,330	54,122	88,051
	En-cashed	597,883	665,384	461,122	55,546	21,706	46,000	31,000	15,000	24,160
Peshawar	Issued	179,024	166,565	179,090	6,829	17,214	10,541	7,559	6,829	15,371
	En-cashed	124,786	136,806	155,507	6,090	8,724	4,704	10,424	5,890	9,400
Quetta	Issued	26,411	22,173	25,093	2,100	2,791	5,121	170	411	2,000
	En-cashed	49,177	72,825	70,434	4,912	5,215	3,870	3,215	5,335	4,924
Faisalabad	Issued	91,471	83,279	91,785	3,410	16,474	4,444	6,442	4,881	12,683
	En-cashed	82,859	102,932	112,253	16,640	7,305	8,694	6,481	16,928	6,558
Rawalpindi	Issued	137,787	113,176	139,243	23,122	14,009	11,460	10,360	22,313	12,891
	En-cashed	188,788	147,202	135,748	10,235	9,989	8,421	9,341	3,944	12,122
Hyderabad	Issued	22,291	14,548	10,010	600	900	-	-	1,600	500
	En-cashed	19,502	43,579	49,230	3,309	2,733	3,089	4,400	3,955	4,493
Islamabad	Issued	146,040	205,872	251,120	7,450	45,950	17,850	5,057	26,415	13,672
	En-cashed	448,704	426,716	345,000	14,427	26,062	39,877	24,529	9,849	27,649
Multan	Issued	27,134	16,366	9,612	305	1,710	12	-	-	1,209
	En-cashed	47,290	69,989	73,131	3,582	5,698	8,395	3,958	4,232	6,066
Sialkot	Issued	8,130	7,643	12,438	152	1,772	1,305	40	134	3,551
	En-cashed	73,571	94,301	110,444	6,081	8,232	6,028	7,121	7,836	9,989
Sukkur	Issued	8,103	8,408	11,677	11	54	2,410	-	2,789	184
	En-cashed	17,592	35,111	48,575	1,235	1,854	10,282	5,948	1,800	4,594
D.I. Khan	Issued	11,885	14,138	7,410	230	1,190	720	600	500	600
	En-cashed	5,644	10,811	12,454	2,595	2,365	1,110	2,125	1,606	2,606
Bahawalpur	Issued	4,484	2,608	3,203	40	323	91	170	67	595
	En-cashed	17,034	17,979	41,131	2,328	2,327	2,460	2,119	1,912	2,210
Muzaffarabad	Issued	48,068	45,227	47,735	4,639	9,512	3,910	6,500	3,656	4,016
	En-cashed	5,094	7,068	4,382	122	320	330	476	315	279
Gujranwala	Issued	11,648	8,940	6,348	294	870	106	40	76	129
	En-cashed	32,567	55,280	62,864	3,397	5,799	4,197	4,503	4,470	4,778
TOTAL	Issued	1,850,398	2,146,683	2,395,286	154,442	221,759	212,961	156,297	182,055	260,173
	En-cashed	2,938,159	3,098,228	2,972,671	214,426	267,120	254,078	193,126	188,467	242,897

### 3.36 Clearing House Statistics

( Thousand Cheques )  
( Million Rupees )

PERIOD		2014	2015	2016	2016			2017		
					Feb	Mar	Dec	Jan	Feb	Mar
Karachi	No. of Cheques Cleared	32,994	32,189	33,175	2,753	3,018	2,857	3,711	5,290	3,728
	Amount	11,520,638	10,101,209	11,158,634	845,049	976,846	1,059,741	1,336,814	1,910,888	1,364,799
Lahore	No. of Cheques Cleared	11,784	11,805	10,512	857	958	889	890	814	930
	Amount	4,352,834	4,538,245	4,647,395	365,009	399,918	415,143	401,442	370,574	439,946
Peshawar	No. of Cheques Cleared	2,040	1,882	1,645	134	145	141	138	130	143
	Amount	1,103,054	972,390	933,308	68,198	73,304	83,525	76,105	69,910	81,465
Quetta	No. of Cheques Cleared	1,570	1,329	961	81	87	75	77	68	77
	Amount	877,856	723,999	600,350	46,990	47,483	47,439	57,207	44,739	57,077
Faisalabad	No. of Cheques Cleared	2,930	3,088	2,576	226	242	215	216	193	226
	Amount	1,201,384	1,229,680	1,193,693	95,139	106,470	106,892	107,896	93,718	119,926
Rawalpindi	No. of Cheques Cleared	3,165	2,972	2,693	224	240	226	222	217	237
	Amount	1,872,549	1,665,050	1,444,595	113,987	136,758	148,094	121,673	121,123	146,274
Hyderabad	No. of Cheques Cleared	1,116	65	92	7	8	8	9	9	9
	Amount	73,623	51,615	62,345	4,264	5,401	4,821	4,642	5,498	6,133
Islamabad	No. of Cheques Cleared	4,285	4,337	4,139	343	373	341	339	328	367
	Amount	3,797,246	3,311,375	3,511,905	241,296	317,500	316,422	277,197	282,997	340,103
Multan	No. of Cheques Cleared	1,403	1,321	1,115	92	100	95	94	87	101
	Amount	826,903	812,528	814,818	58,747	62,913	78,865	79,433	67,238	75,847
Sialkot	No. of Cheques Cleared	810	764	756	64	67	64	62	58	66
	Amount	258,397	256,679	305,575	23,019	26,838	30,034	27,555	24,579	30,413
Sukkur	No. of Cheques Cleared	2,157	2,044	1,658	139	151	159	155	143	153
	Amount	374,960	415,159	360,066	23,467	29,185	28,037	39,760	31,365	37,672
D.I. Khan	No. of Cheques Cleared	12	11	15	1	1	1	1	1	1
	Amount	6,013	6,559	12,570	944	876	901	1,078	877	872
Others	No. of Cheques Cleared	3,243	3,574	2,591	207	223	219	207	187	191
	Amount	1,265,862	1,282,800	1,255,483	90,581	101,909	114,320	123,628	104,357	121,702
TOTAL	No. of Cheques Cleared	67,508	65,383	61,926	5,129	5,613	5,291	6,121	7,525	6,228
	Amount	27,531,320	25,367,283	26,300,736	1,976,689	2,285,401	2,434,234	2,654,430	3,127,863	2,822,228

Source: SBP-BSC (Bank) and NBP

### 3.37 Electronic Banking Statistics

Product / Item	Unit	FY15		FY16			
		Q3	Q4	Q1	Q2	Q3	Q4 <sup>P</sup>
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 <sup>1</sup>	Million Rs.	22,312	23,857	24,094	24,704	24,714	25,566
3. Debit Cards <sup>2</sup>							
	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 <sup>P</sup>
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

<b>1. Cheques Transactions</b>							
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
<b>i) Cash withdrawals through Cheques</b>							
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
<b>ii) Transfer through Cheques</b>							
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
<b>iii) Clearing through Cheques</b>							
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
<b>iv) Refunds</b>							
Volume	Thousands	24	24	23	24	22	23
Value	Billion Rs.	70	44	47	49	46	46
<b>2. Pay Orders</b>							
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
<b>3. Demand Drafts</b>							
Volume	Thousands	1,380	1,593	1,340	1,450	1,424	1,636
Value	Billion Rs.	589	685	570	585	528	692
<b>4. Telegraphic Transfers</b>							
Volume	Thousands	445	491	493	463	451	559
Value	Billion Rs.	594	780	690	727	646	707
<b>5. Others **</b>							
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
<b>TOTAL (Paper Based)</b>							
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
<b>Total</b>	<b>5,299,462</b>	<b>619,086</b>	<b>11.7</b>	<b>5,702,816</b>	<b>634,546</b>	<b>11.1</b>	<b>5,574,287</b>	<b>631,326</b>	<b>11.3</b>	<b>6,013,080</b>	<b>604,666</b>	<b>10.1</b>

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
<b>Total</b>	<b>5,299,462</b>	<b>619,086</b>	<b>11.7</b>	<b>5,702,816</b>	<b>634,546</b>	<b>11.1</b>	<b>5,574,287</b>	<b>631,326</b>	<b>11.3</b>	<b>6,013,080</b>	<b>604,666</b>	<b>10.1</b>

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 (%)
<b>All Banks &amp; DFIs</b>	<b>646,230</b>	<b>112,947</b>	<b>2.21</b>	<b>618,550</b>	<b>93,497</b>	<b>1.68</b>
<b>All Banks</b>	<b>631,326</b>	<b>109,123</b>	<b>2.16</b>	<b>604,666</b>	<b>90,399</b>	<b>1.64</b>
<b>Commercial Banks</b>	<b>591,777</b>	<b>88,837</b>	<b>1.81</b>	<b>568,446</b>	<b>72,323</b>	<b>1.35</b>
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
<b>DFIs</b>	<b>14,904</b>	<b>3,825</b>	<b>6.15</b>	<b>13,884</b>	<b>3,098</b>	<b>4.51</b>

### Cash Recovery against Non Performing Loans

( Million Rupees)

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

\* 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.”