

1. DEMAND DEPOSITS (GENERAL)

- a) All Current Deposits except from banks
- b) Demand Portion of Savings Deposits
- c) Overdue Fixed Deposits
- d) Call Deposits other than from banks (on Demand)
- e) Unclaimed balances Accounts
- f) Mark up/Interest accrued on all above Accounts
- g) All other Deposits payable to public on demand e.g. Payment Orders, Telegraphic/Mail Transfers, Outstanding Drafts, Demand Drafts, Certificates Payable, etc.

3. OTHER DEMAND LIABILITIES e.g

- i) Margin on LCs
- ii) Margin on Guarantees
- iii) Locker's Keys Security Deposits
- iv) Unclaimed Dividend/Dividend Payable
- v) Security Deposits Account (Amount deposited by Supplier of Stationary and Furniture etc., as security)
- vi) Sundry Deposits Account
- vii) Mark up/Interest accrued
- viii) Any other miscellaneous liabilities payable on demand

2. TIME DEPOSITS (GENERAL)

- a) Fixed Deposits from customers other than from banks
- b) Special Notice Deposits other than from banks
- c) Time portion of the Savings Deposits
- d) Short Term Deposits Accounts
- e) Mark up/Interest accrued on all above accounts

4. OTHER TIME LIABILITIES

- i) Provision for taxation, staff benefits and accrued expenses
- ii) Any other miscellaneous liabilities payable on notice or after a specified period