

ANNEXURE-A

A. DEMAND LIABILITIES

1. DEMAND LIABILITIES (GENERAL)

- a) All Current Deposits including customers, banks and other financial institutions
- b) All Savings Deposits including customers, banks and other financial institutions
- c) Special Notice Deposits including customers, banks and other financial institutions
- d) Short Term Deposits including customers, banks and other financial institutions with tenor of less than 1 year
- e) Overdue Fixed Deposits including those of customers, banks and other financial institutions
- f) Call Deposits including those of customers, banks and other financial institutions
- g) Unclaimed balances Accounts
- h) All other Deposits payable to public on demand e.g. Payment Orders, Telegraphic/Mail Transfers, Outstanding Drafts, Demand Drafts, Certificates Payable, etc. excluding deposits used to provide export finance as per SMED Circular No. 03 dated July 31, 2007.
- i) All borrowings (except borrowing from SBP, money at call & short notice and other inter-bank borrowings from scheduled banks)
- j) Mark up/Interest accrued on all above Accounts

2. 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

B. TIME LIABILITIES

1. TIME LIABILITIES (GENERAL)

- a) Fixed/Term Deposits including customers, banks and other financial institutions with tenor of 1 year and above.
- b) Return/Interest accrued on above accounts

2. OTHER TIME LIABILITIES

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