

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEM	2001		2002	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	83,949.5	88,575.7	97,644.4	75,936.9
Reserves	45,281.8	39,147.6	43,584.1	53,241.5
Demand Deposits:	501,378.2	535,660.3	583,390.8	621,495.2
(a) Scheduled Banks	6,260.2	7,136.2	4,210.4	4,733.8
(b) Others	495,118.0	528,524.1	579,180.4	616,761.4
Time Deposits:	781,649.7	781,767.5	842,094.7	886,944.2
(a) Scheduled Banks	671.3	1,026.8	54.8	3,235.2
(b) Others	780,978.4	780,740.7	842,039.9	883,709.0
Borrowings from:	193,870.7	176,341.6	190,343.5	185,375.6
(a) State Bank of Pakistan	141,058.9	118,760.9	138,483.6	136,366.0
(b) Banks Abroad	15,735.6	15,309.5	16,972.5	19,828.0
(c) Other Scheduled Banks	37,076.2	42,271.2	34,887.4	29,181.6
Head Office and Inter-Bank Adjustment	9,186.1	28,477.9	25,598.8	77,557.5
Contingent Liabilities as per contra	848,985.7	782,469.6	991,492.4	1,351,309.1
Other Liabilities	621,181.9	538,408.5	1,178,856.5	667,242.7
TOTAL LIABILITIES / ASSETS	3,085,483.6	2,970,848.6	3,953,005.1	3,919,103.2
ASSETS				
Cash:	215,013.8	209,201.8	201,068.9	196,695.2
(a) Notes, Coins and Silver	32,220.5	27,763.9	28,789.9	31,964.8
(b) Balances with State Bank of Pakistan	147,330.0	143,852.3	124,436.9	124,469.2
(c) Balances with Others Scheduled Banks	35,463.3	37,585.6	47,842.1	40,261.2
Balances held Abroad	74,669.9	70,769.9	97,309.5	61,171.7
Bills Purchased and Discounted	64,582.8	62,377.8	63,278.1	60,477.3
Advances to:	873,305.3	923,202.4	899,846.8	941,907.0
(a) Scheduled Banks	9,044.1	13,165.1	14,839.3	5,712.3
(b) Others	864,261.2	910,037.3	885,007.5	936,194.7
Investment in Securities and Shares:	314,463.1	303,782.4	438,659.8	598,036.8
(a) Federal Government Securities	126,147.9	138,480.8	152,431.3	181,019.0
(b) Treasury Bills	125,604.9	105,093.4	221,674.3	341,029.6
(c) Provincial Governments Securities	1,869.1	1,798.0	1,796.0	1,573.4
(d) Foreign Securities	1.5	2.4	1.5	1.5
(e) Others	60,839.7	58,407.8	62,756.7	74,413.3
Bank Premises	33,432.1	25,301.0	28,211.7	25,449.0
Head Office and Inter-Bank Adjustment	82,419.3	66,121.0	149,501.5	174,677.4
Contingent Assets as per contra	848,985.7	782,469.6	991,492.4	1,351,309.1
Others Assets	578,611.7	527,622.7	1,083,636.5	509,379.8

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEM	2003		2004	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	76,509.6	80,312.3	80,150.2	84,835.8
Reserves	45,498.9	48,843.1	63,310.1	66,467.3
Demand Deposits:	727,096.2	910,202.0	960,080.1	1,096,353.3
(a) Scheduled Banks	9,702.0	7,463.6	14,354.2	10,700.0
(b) Others	717,394.2	902,738.4	945,725.9	1,085,653.3
Time Deposits:	966,319.0	940,453.8	1,061,452.7	1,123,515.8
(a) Scheduled Banks	2,185.0	1,049.6	4,870.7	7,357.5
(b) Others	964,134.0	939,404.3	1,056,581.9	1,116,158.3
Borrowings from:	192,514.8	215,246.1	212,287.5	220,450.1
(a) State Bank of Pakistan	141,264.1	164,624.4	173,223.0	176,864.6
(b) Banks Abroad	21,806.1	22,950.2	9,265.1	14,079.0
(c) Other Scheduled Banks	29,444.6	27,671.5	29,799.4	29,506.5
Head Office and Inter-Bank Adjustment	71,585.4	35,927.4	41,774.5	44,021.8
Contingent Liabilities as per contra	1,143,545.7	1,074,645.7	1,201,077.1	1,379,675.0
Other Liabilities	843,791.1	664,901.9	572,697.1	653,191.6
TOTAL LIABILITIES / ASSETS	4,066,860.7	3,970,532.3	4,192,829.3	4,668,510.7
ASSETS				
Cash:	242,011.3	223,425.9	266,441.4	320,122.1
(a) Notes, Coins and Silver	44,992.8	34,160.1	43,275.4	53,747.1
(b) Balances with State Bank of Pakistan	141,210.4	144,679.8	161,831.5	197,475.4
(c) Balances with Others Scheduled Banks	55,808.2	44,586.0	61,334.5	68,899.5
Balances held Abroad	69,630.3	52,064.9	60,485.6	147,028.9
Bills Purchased and Discounted	72,971.1	73,609.9	84,246.5	90,663.3
Advances to:	974,669.5	1,111,780.9	1,254,135.8	1,542,993.3
(a) Scheduled Banks	4,797.8	16,032.0	11,751.7	7,101.8
(b) Others	969,871.7	1,095,749.0	1,242,384.1	1,535,891.5
Investment in Securities and Shares:	704,525.1	759,253.1	783,336.0	614,621.4
(a) Federal Government Securities	211,294.4	233,214.1	259,194.1	230,730.2
(b) Treasury Bills	404,619.0	418,329.3	410,594.5	267,378.7
(c) Provincial Governments Securities	1,332.2	180.3	75.1	75.1
(d) Foreign Securities	1.5	1.5	1.5	1.5
(e) Others	87,278.1	107,527.9	113,470.8	116,435.9
Bank Premises	39,669.5	38,620.0	49,089.9	51,383.2
Head Office and Inter-Bank Adjustment	318,437.6	150,107.3	77,697.1	47,619.4
Contingent Assets as per contra	1,143,545.7	1,074,645.7	1,201,077.1	1,379,675.0
Others Assets	501,400.6	487,024.6	416,319.8	474,404.1

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS		
					Less Than 6 months	For 6 months & over but less than 1 year	For 1 year & over but less than 2 years
2000							
June							
No. of A/Cs.	4,488,419	273,248	814,697	21,430,495	400,0844	133,611	225,985
Amount	167,990.5	17,251.5	48,068.8	583,492.0	109,035.7	37,708.9	40,865.5
December							
No. of A/Cs.	4,027,794	259,166	822,904	21,763,283	339,623	136,837	165,695
Amount	174,692.8	16,358.0	50,677.3	601,488.5	118,803.9	42,135.4	37,661.1
2001							
June							
No. of A/Cs.	4,084,429	238,340	894,950	21,370,280	276,022	104,502	106,810
Amount	232,902.1	18,796.4	38,335.2	644,810.8	124,817.8	33,222.5	37,771.6
December							
No. of A/Cs.	4,290,568	229,297	669,753	21,897,851	192,636	96,951	106,955
Amount	282,213.8	25,441.6	32,270.0	647,393.8	116,522.0	31,352.9	43,385.3
2002							
June							
No. of A/Cs.	4,716,798	230,667	430,232	21,991,819	248,191	75,352	80,545
Amount	288,695.5	23,301.8	27,518.2	747,021.3	115,915.2	32,710.1	43,398.0
December							
No. of A/Cs.	4,941,154	222,554	319,958	22,242,554	254,299	74,649	89,486
Amount	290,309.8	23,434.8	27,422.1	817,221.6	103,514.5	39,221.2	50,092.3
2003							
June							
No. of A/Cs.	5,724,668	295,800	267,886	21,669,535	257,493	74,047	83,954
Amount	352,132.0	22,398.8	33,674.0	957,910.0	98,103.7	38,269.0	43,691.3
December							
No. of A/Cs.	6,076,487	179,064	266,152	21,415,945	149,741	43,538	80,279
Amount	462,391.7	30,189.8	37,748.2	1,035,895.4	91,677.1	33,061.6	37,508.3
2004							
June							
No. of A/Cs.	6,095,166	180,877	176,129	21,434,645	138,022	51,820	94,312
Amount	481,745.0	40,298.5	33,278.2	1,118,162.6	116,527.4	48,169.0	53,114.4
December							
No. of A/Cs.	6,138,924	177,437	212,640	20,327,237	149,816	33,602	56,819
Amount	570,592.7	30,603.9	44,706.5	1,190,802.9	158,201.2	51,439.9	51,481.9

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

END OF PERIOD	FIXED DEPOSITS					All DEPOSITS
	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years & over	Total	
2000						
June						
No. of A/Cs.	109,257	199,720	127,988	596,267	1,793,672	28,800,531
Amount	15,751.9	25,635.9	14,050.1	80,463.7	323,501.6	1,140,304.2
December						
No. of A/Cs.	118,452	140,197	83,500	551,896	1,536,200	28,409,347
Amount	21,989.8	25,393.1	13,506.1	86,307.6	345,797.1	1,189,013.7
2001						
June						
No. of A/Cs.	73,119	97,577	50,928	449,330	1,158,288	27,751,287
Amount	21,784.1	27,214.2	11,204.8	85,237.1	341,252.1	1,276,096.4
December						
No. of A/Cs.	47,168	68,283	43,981	400,370	956,344	28,043,818
Amount	15,414.6	20,523.8	10,398.0	84,348.9	321,945.6	1,309,264.8
2002						
June						
No. of A/Cs.	59,275	78,886	38,515	324,222	904,986	28,274,502
Amount	16,597.9	22,656.4	15,682.1	87,723.7	334,683.5	1,421,220.3
December						
No. of A/Cs.	54,826	57,973	41,348	308,082	880,663	28,606,883
Amount	17,534.3	24,393.4	15,677.3	91,649.1	342,082.0	1,500,470.4
2003						
June						
No. of A/Cs.	43,523	64,920	56,169	290,893	870,999	28,828,888
Amount	13,955.3	29,382.7	19,072.5	72,938.9	315,413.3	1,681,528.2
December						
No. of A/Cs.	44,607	41,687	36,887	190,457	587,196	28,524,844
Amount	18,911.6	18,797.0	12,277.6	63,684.4	275,917.6	1,842,142.7
2004						
June						
No. of A/Cs.	48,177	49,901	16,534	191,320	590,086	28,476,903
Amount	16,854.7	23,505.0	2,848.9	67,804.1	328,823.5	2,002,307.8
December						
No. of A/Cs.	28,336	50,355	17,073	191,098	527,099	27,383,337
Amount	11,903.1	24,583.2	3,232.7	64,263.6	365,105.6	2,201,811.6

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDER	2000		2001
	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	50,479.8	56,636.7	55,093.0
I. Official	6,575.1	8,970.3	9,226.4
II. Business	23,996.4	28,293.2	28,665.9
III. Personal	19,908.3	19,373.2	17,200.7
B. DOMESTIC CONSTITUENTS:	1,089,824.3	1,132,377.0	1,221,003.4
I. Government:	70,184.1	71,678.2	95,225.3
1. Federal Government	45,810.7	39,604.0	59,073.9
2. Provincial Governments	18,385.0	26,185.2	32,095.5
3. Local Bodies	5,988.5	5,889.1	4,055.9
II. Public Sector Enterprises:	75,721.9	78,107.1	79,358.0
1. Agriculture, Forestry, Hunting and Fishing	472.3	1,304.8	686.8
2. Mining and Quarrying	882.9	579.8	949.5
3. Manufacturing:	19,793.4	19,376.7	22,513.4
(i) Food Industries	117.7	317.3	332.3
(ii) Textiles	578.1	432.0	341.0
(iii) Printing, Publishing & Allied Industries	413.6	709.5	165.8
(iv) Chemicals & Chemical Products	1,287.9	1,932.8	1,275.2
(v) Products of Petroleum & Coal	13,911.5	12,899.8	1,5850.8
(vi) Cement	336.4	339.0	284.9
(vii) Basic Metal Industries & Manufacturing of Metal Products	2,440.3	2,048.1	3,608.8
(viii) Machinery & Transport Equipments	165.7	251.4	186.9
(ix) Miscellaneous Industries	542.3	446.9	467.7
4. Construction	3,662.6	5,164.7	470.1
5. Electricity, Gas, Water and Sanitary Services	7,850.8	11,022.0	17,599.1
6. Commerce:	16,093.5	13,464.8	14,570.3
(i) Wholesale & Retail Trade	415.0	449.5	542.5
(ii) Exports / Imports	524.3	1,048.0	1,192.6
(iii) Co-operative Banks (Excl. PPCB)	518.4	802.5	580.8
(iv) Insurance	10,311.0	6,963.5	1,183.9
(v) Non-Bank Financial Institutions	4,324.9	4,201.3	1,1070.5
7. Transport, Storage & Communication	6,488.2	3,519.4	5,552.6
8. Services	3,590.0	3,671.4	2,183.3
9. Other Public Sector Enterprises	16,888.2	20,003.5	14,832.9

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDER	2000		2001
	Jun.	Dec.	Jun.
III. Private Sector (Business)	504,167.5	509,109.9	534,806.4
1. Agriculture, Forestry, Hunting and Fishing	61,238.5	51,651.6	60,965.8
2. Mining and Quarrying	5772.0	5,393.8	7,449.4
3. Manufacturing:	65,384.1	70,571.0	61,211.1
(i) Food Industries	9,801.4	9,641.1	9,830.1
(ii) Textile –Cotton	11,021.0	9,375.7	7,045.4
(iii) Textile –Woolen	3,478.4	1,110.3	1,207.4
(iv) Textile -Art Silk	542.2	375.5	650.0
(v) Textile –Others	10,009.7	5,977.9	5,338.6
(vi) Chemicals & Chemical Products	8,323.1	10,679.6	7,998.7
(vii) Cement	1,048.8	1,806.8	1,017.7
(viii) Machinery & Transport Equipments	3,196.2	2,583.9	3,264.8
(ix) Miscellaneous Industries	17,963.3	29,020.4	24,858.5
4. Construction	6,897.8	8,451.1	9,597.1
5. Electricity, Gas, Water and Sanitary Services	19,168.6	21,543.8	29,366.4
6. Commerce:	102,106.2	105,265.2	104,813.2
(i) Wholesale & Retail Trade	61,846.2	63,805.7	66,384.3
(ii) Exports / Imports	15,925.5	17,320.3	16,025.2
(iii) Non-Scheduled Banks & Other Financial Institutions	17,221.6	15,989.0	13,127.4
(iv) Co-operative Societies	2,901.3	3,559.3	3,765.4
(v) Insurance	2,380.2	2,626.2	3,531.9
(vi) Real Estate Dealers(Excl. item 4)	1,831.4	1,964.7	1,979.1
7. Transport, Storage & Communication	13,111.3	12,753.3	19,659.4
8. Services	17,096.7	16,524.4	36,160.6
9. Other Private Business	213,392.2	216,955.8	205,583.4
IV. Trust Funds and Non-Profit Organisations	16,325.1	16,812.0	19,641.3
V. Personal	404,912.8	435,489.2	471,090.8
VI. Other activities not adequately Described	18,512.9	21,180.5	20,881.5
TOTAL	1,140,304.2	1,189,013.7	1,276,096.4

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDER	2001		2002		2003	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :	59,006.1	54,947.0	66,107.8		47,123.8	
I. Official	6,327.4	4,689.3	13,743.1		3,324.2	
II. Business	28,829.9	25,458.6	14,523.5		6,079.1	
III. Personal	23,848.7	24,799.0	37,841.2		37,720.5	
B. DOMESTIC CONSTITUENTS :	1,250,258.7	1,366,273.4	1,434,362.6		1,634,404.4	
I. Government :	100,667.7	114,892.6	122,459.9		146,718.5	
1. Federal Government	61,031.1	67,256.1	74,531.4		92,359.9	
2. Provincial Governments	31,139.2	34,789.9	34,729.4		39,894.6	
3. Local Bodies (City Governments)	8,497.4	12,846.5	13,199.1		14,464.1	
II. Non-Financial Public Sector Enterprises :	78,734.8	68,306.0	78,207.3		109,269.5	
(i) Agriculture, Forestry, Hunting & Fishing	1,624.3	93.3	161.5		78.6	
(ii) Mining & Quarrying	14,624.2	11,585.0	15,198.1		23,230.8	
(iii) Manufacturing	14,980.4	18,513.7	18,072.8		23,144.8	
(iv) Construction	6.4	15.2	1.3		23.2	
(v) Utilities	16,547.4	17,090.6	19,637.1		23,926.5	
(vi) Commerce	4,358.3	2,458.0	3,127.7		2,355.5	
(vii) Transport, Storage & Communication	24,310.1	15,557.2	18,503.5		31,791.7	
(viii) Services	2,283.4	2,950.9	3,343.9		4,666.9	
(ix) Others		42.2	161.5		51.5	
III. Non-Bank Financial Institutions :	8,031.4	9,739.5	9,813.9		10,874.5	
(i) Co-operative Banks	1,092.1	336.3	290.9		271.4	
(ii) Development Financial Institutions	1,386.9	1,400.4	2,803.1		3,019.0	
(iii) Other NBFIs	5,552.4	8,002.7	6,719.9		7,584.2	
IV. Private Sector Enterprises :	519,576.5	537,357.8	578,563.7		616,743.7	
1. Agriculture, Forestry, Hunting & Fishing :	55,175.2	64,182.6	55,514.2		72,467.4	
2. Mining & Quarrying :	5,187.9	5,279.8	4,859.3		4,940.6	
(i) Coal, Stone, Sand & Gravel	1,012.8	1,505.4	1,748.8		1,124.3	
(ii) Metal Mining	87.6	507.6	56.7		61.0	
(iii) Non-Metal Mining	340.7	76.5	149.1		118.2	
(iv) Crude Petroleum, Petroleum Products & Gas	3,746.7	3,190.2	2,904.5		3,637.1	
3. Manufacturing :	65,473.5	67,142.8	85,540.7		90,260.2	
(i) Food	5,455.8	6,383.3	7,705.5		8,456.1	
(ii) Beverages & Tobacco	2,056.8	2,311.3	2,039.9		2,085.6	
(iii) Rice Processing	653.6	900.5	739.0		951.0	
(iv) Textiles :	13,429.7	10,709.6	16,983.3		14,681.4	
a) Cotton & Woolen	11,063.5	8,670.2	14,273.6		11,968.4	
b) Others	2,366.2	2,039.4	2,709.7		2,713.0	
(v) Textile Products	4,502.5	4,046.1	5,469.9		5,696.9	
(vi) Footwear	478.0	1,019.9	904.0		1,519.4	
(vii) Leather, Leather & Fur Products	399.5	790.1	643.4		653.7	
(viii) Rubber & Plastic Products	185.7	524.8	527.4		477.7	
(ix) Cork & Wood	52.6	64.2	197.8		90.8	

Note : New format adopted from Dec. 2001

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDER	2001		2002		2003	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
(x) Furniture & Fixture	215.2	128.6	865.2		843.0	
(xi) Paper, Paperboard & Products	390.8	883.4	693.1		1,493.6	
(xii) Non-Metallic Minerals :	1,060.4	2,080.4	2,484.2		2,358.8	
a) Cement & Cement Products	693.9	735.8	1,577.4		1,366.4	
b) Clay, Marbles, Stone Products and Precious Metals	366.5	1,344.6	906.7		992.4	
(xiii) Petroleum Refining	2,797.0	2,007.9	3,018.3		2,645.5	
(xiv) Petroleum & Coal Products	1,290.7	2,070.1	2,863.9		1,403.7	
(xv) Chemicals, Chemical Materials & Products	3,956.0	4,935.8	6,513.0		4,556.1	
(xvi) Fertilizer	3,066.2	5,140.7	5,133.8		2,060.9	
(xvii) Printing, Publishing & Allied Industries	450.9	745.0	926.5		919.2	
(xviii) Medicinal & Pharmaceutical Products	2,511.3	2,650.9	3,829.5		4,446.3	
(xix) Surgical Goods & Dental Appliances	594.7	319.9	428.9		395.5	
(xx) Cosmetics & Detergents	616.2	602.7	618.9		1,214.2	
(xxi) Photographic Apparatus, Equipments & Optical Goods	33.1	49.6	43.3		38.5	
(xxii) Basic Metal Industries	1,483.1	2,518.4	962.7		4,297.3	
(xxiii) Electrical Equipments, Apparatus & Equipment optional	461.5	648.6	1,142.9		424.2	
(xxiv) Electrical Goods (household/industrial)	114.4	469.4	894.1		766.9	
(xxv) Scientific Equipments (excluding surgical instruments)	13.9	209.5	44.2		120.9	
(xxvi) Sports Goods	1,074.8	101.6	189.2		306.0	
(xxvii) Machinery	2,420.9	3,231.7	3,104.1		3,276.9	
(xxviii) Automobiles, Transport Machinery & Equipments	1,840.2	5,677.9	8,777.6		14,061.9	
(xxix) Miscellaneous Industries	13,868.1	5,921.1	7,796.8		10,018.1	
4. Ship Breaking & Waste etc.	200.5	260.1	329.1		647.2	
5. Construction	7,890.3	8,257.6	8,695.0		12,773.2	
6. Power (electricity), Gas, Water & Sanitary	35,917.0	26,550.6	26,340.3		29,743.6	
7. Commerce :	110,361.5	113,112.8	133,456.8		108,336.7	
(i) Wholesale & Retail Trade	85,678.3	80,332.0	111,227.0		82,283.5	
(ii) Exports / Imports	16,130.8	17,559.7	12,918.2		16,112.7	
(iii) Insurance	3,717.2	2,174.5	2,748.2		3,516.8	
(iv) Co-operative Societies	3,596.8	2,964.4	3,665.0		3,440.7	
(v) Real Estate	1,238.4	1,587.5	2,898.5		2,983.0	
8. Transport, Storage & Communication :	10,955.6	11,600.2	15,330.9		16,002.6	
9. Services	20,339.2	20,616.6	23,785.6		26,218.6	
10. Other Private Business	208,075.7	220,354.6	224,711.9		255,353.5	
V. Trust Funds & Non-Profit Organizations	16,605.2	28,604.6	26,834.1		20,939.2	
VI. Personal	505,509.7	571,599.7	579,686.9		678,139.7	
VII. Others	21,153.5	35,773.3	38,796.7		51,719.3	
TOTAL	1,309,264.8	1,421,220.3	1,500,470.4		1,681,528.2	

3.4 Scheduled Banks' Distribution of Deposits by Category of Deposit Holder & Type of Account

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	Dec. 2003	Jun.2004	Dec. 2004					
	All Deposits	All Deposits	All Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Deposits
A. FOREIGN CONSTITUENTS:	67,290.3	64,167.6	67,265.2	13,840.2	24.8	307.3	35,808.0	17,284.9
I. Official	7,078.2	10,681.2	11,396.3	2,420.3	4.3	30.4	3,199.1	5,742.2
II. Business	7,118.6	5,787.2	10,975.0	2,624.3	1.9	1.2	5,154.9	3,192.8
III. Personal	53,093.5	47,699.2	44,893.9	8,795.6	18.7	275.7	27,454.0	8,349.9
B. DOMESTIC CONSTITUENTS :	1,774,852.4	1,938,140.2	2,134,546.4	556,752.5	30,579.1	44,399.2	1,154,994.9	347,820.7
I. Government :	158,041.6	190,739.6	185,815.7	32,055.2	1,102.5	9,105.2	89,769.4	53,783.4
A. Federal Government	101,051.0	122,650.7	114,479.6	22,583.3	275.2	8,312.0	58,614.1	24,695.0
B. Provincial Governments	50,330.4	53,576.1	57,306.8	7,586.0	819.2	726.9	25,118.9	23,055.8
C. Local Bodies (City Governments)	6,660.2	14,512.9	14,029.4	1,885.9	8.1	66.4	6,036.4	6,032.6
II. Non-Financial Public Sector Enterprises :	106,907.9	170,298.0	199,483.0	9,492.4	7,636.6	6,089.4	113,596.6	62,668.0
A. Agriculture, Forestry, Hunting & Fishing	66.4	172.9	139.7	137.0	0.0	0.0	2.7	0.0
B. Mining & Quarrying	23,921.6	23,797.9	36,971.3	2,302.4	2.4	21.3	22,205.1	12,440.2
C. Manufacturing	17,857.2	30,464.9	42,461.9	1,645.9	3,095.7	856.7	18,131.3	18,732.4
D. Construction	7.9	8.7	5.0	0.2	0.0	1.3	3.5	0.0
E. Utilities	23,919.2	38,904.2	50,667.5	1,927.4	2,950.1	745.2	36,167.0	8,877.9
F. Commerce	3,045.7	6,162.2	2,670.6	694.0	0.0	22.4	1,254.8	699.4
G. Transport, Storage & Communication	32,561.2	63,921.6	55,297.0	2,413.4	1,259.1	3,773.5	29,967.3	17,883.6
H. Services	5,365.7	6,809.1	11,269.9	372.1	329.3	669.1	5,864.9	4,034.5
I. Others	163.1	56.6	0.0	0.0	0.0	0.0	0.0	0.0
III. Non-Bank Financial Institutions :	24,855.5	27,353.1	27,510.7	1,608.0	732.2	2,722.8	17,817.5	4,630.3
A. Co-operative Banks	235.9	216.6	157.6	19.0	0.1	0.0	81.1	57.4
B. Development Financial Institutions	8,838.9	7,549.3	5,835.9	405.5	340.9	20.4	2,723.1	2,346.0
C. Insurance Companies	7,097.6	6,553.3	11,326.2	559.0	308.1	746.2	8,862.0	851.0
D. Micro Finance	472.4	1,313.1	1,264.1	41.1	0.0	0.0	1,222.7	0.0
E. Other NBFIs	8,210.7	11,720.9	8,926.9	583.2	83.1	1,956.2	4,928.6	1,375.9
IV. Private Sector Enterprises :	626,572.8	686,197.9	715,052.3	282,918.7	12,580.6	14,386.0	301,273.9	103,893.2
A. Agriculture, Hunting and Forestry	92,523.3	99,027.7	101,067.6	26,977.6	812.1	767.9	65,546.9	6,963.1
(1) Growing of crops	88,396.6	93,797.8	93,628.6	24,959.0	658.7	624.5	60,544.7	6,841.7
(2) Farming of animals	1,401.2	2,306.5	1,741.8	690.6	4.4	133.4	853.0	60.4
(3) Agricultural and animal husbandry	852.6	1,259.8	1,299.5	795.4	0.0	1.0	491.0	11.9
(4) Agricultural machinery and equipments	913.2	701.7	669.9	227.8	0.0	3.3	407.3	31.4
(5) Hunting, trapping, forestry & logging	959.7	961.8	3,727.7	304.9	148.9	5.6	3,250.6	17.7
B. Fishing and fish farming etc.	1,268.4	1,472.5	2,109.7	384.4	4.8	21.1	1,655.8	43.7
C. Mining and Quarrying	18,950.3	17,614.4	12,800.6	2,171.9	98.4	110.8	6,367.3	4,052.3
(1) Mining of coal	7,463.8	3,009.3	961.6	362.6	48.4	29.4	269.6	251.6
(2) Crude petroleum & natural gas	7,357.2	12,473.3	10,659.7	1,151.8	50.0	1.7	5,720.1	3,736.2
(3) Iron & non-ferrous metal ores	1,157.3	641.8	624.4	399.6	0.0	59.4	121.1	44.3
(4) Quarrying of stone, sand and clay	595.1	89.2	94.9	74.0	0.0	0.0	19.8	1.1
(5) Chemical, fertilizer, Salt etc.	2,376.8	1,400.7	460.1	183.9	0.0	20.4	236.6	19.1
D. Manufacturing	150,710.9	155,559.3	167,204.2	60,727.4	4,078.4	2,577.1	60,558.6	39,262.7
1) Food products and beverages	16,862.7	26,374.9	28,415.7	12,136.7	722.5	1,130.8	11,411.3	3,014.4
2) Tobacco products	1,182.1	1,810.7	1,418.9	232.5	36.7	11.5	453.5	684.7
3) Textiles	32,018.4	33,651.0	31,729.3	16,296.5	450.3	490.9	11,847.3	2,644.2
i) Spinning, weaving, finishing of textiles	27,180.6	27,746.1	26,124.1	12,188.0	395.7	411.6	10,967.1	2,161.7
a) Spinning of fibers	17,830.5	18,637.5	18,017.2	6,796.6	245.1	298.1	9,135.5	1,541.9
b) Weaving of textiles	7,451.9	7,149.1	4,260.1	2,549.7	36.1	40.8	1,181.2	452.3
c) Finishing of textiles	1,898.2	1,959.5	3,846.8	2,841.8	114.5	72.7	650.5	167.4
ii) Made-up textile articles	1,681.4	2,551.6	2,150.4	1,480.9	45.1	45.2	209.0	370.3
iii) Knit wear	316.0	451.3	884.9	716.3	0.0	20.0	97.1	51.5
iv) Carpets and rugs	1,462.7	1,322.0	1,048.6	794.0	7.1	9.0	201.0	37.4
v) Other textiles n.e.s.	1,377.8	1,580.0	1,521.3	1,117.3	2.5	5.0	373.2	23.4
4) Wearing apparel, readymade garments etc.	3,383.1	3,447.2	4,346.1	2,912.4	130.8	23.7	1,117.7	161.5

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

3.4 Scheduled Banks' Distribution of Deposits by Category of Deposit Holder & Type of Account

(Concl.)

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	Dec. 2003	Jun. 2004	Dec. 2004					
	All Deposits	All Deposits	All Deposits	Current Deposits	Call Deposits	Deposit Accounts	Saving Deposits	Fixed Deposits
5) Tanning and dressing of leather; manufacture of luggage and footwear	2,706.8	2,911.6	3,764.4	2,914.1	10.0	65.4	734.5	40.4
i.) Tanning & dressing of leather, luggage, handbags etc.	1,660.2	1,343.1	1,443.2	976.6	3.6	59.7	369.5	33.8
ii.) Footwear	1,046.6	1,568.5	2,321.3	1,937.5	6.4	5.7	365.0	6.6
a) Leather wear	641.2	1,138.4	1,900.8	1,659.4	6.4	5.7	222.7	6.6
b) Rubber and Plastic wear	405.4	430.0	420.5	278.1	0.0	0.0	142.4	0.0
6) Wood and products of wood cork	158.2	404.4	315.2	181.0	1.1	1.9	98.3	32.8
7) Paper, paperboard and products	1,221.0	946.9	1,420.8	867.1	61.3	18.6	421.2	52.7
8) Printing, publishing and allied industries	1,777.4	2,677.5	3,872.4	1,239.8	75.5	24.8	1,498.9	1,033.5
9) Coke and refined petroleum products	7,377.6	5,051.3	8,115.6	816.9	540.0	14.1	6,287.4	457.3
10) Chemicals and chemical products	19,143.4	21,186.4	28,718.0	5,947.8	1,476.9	111.8	9,197.6	11,983.8
11) Rubber and plastics products	1,318.7	1,804.1	1,301.9	578.4	4.3	36.7	350.2	332.3
12) Other non-metallic mineral products	2,588.0	5,271.8	4,758.0	1,402.2	17.3	102.3	2,572.1	664.1
13) Basic metals	2,268.3	3,808.3	5,870.3	4,034.4	7.5	37.4	1,605.2	185.7
14) Fabricated metal products	1,467.9	1,044.4	741.9	228.6	5.3	7.2	483.7	17.1
15) Machinery and equipment	3,095.9	4,576.3	3,302.9	1,817.4	85.0	93.3	740.5	566.8
16) Office, accounting and computing machinery	2.1	190.5	7.2	6.6	0.0	0.0	0.6	0.0
17) Electrical machinery and apparatus	9,434.4	7,897.3	7,064.8	1,340.1	36.0	99.2	5,056.9	532.6
18) Radio, television and communication equipment and apparatus	439.8	547.6	409.3	341.2	3.2	0.4	62.9	1.7
19) Medical, precision and optical instruments, watches and clocks	1,262.3	1,993.1	1,090.8	708.0	7.1	0.5	352.3	22.9
20) Motor vehicles, trailers and semi-trailers	12,227.0	15,506.6	18,507.8	1,375.1	294.3	253.8	2,990.8	13,593.7
21) Other transport equipments	4,234.3	4,519.8	4,281.9	1,006.9	1.4	0.5	819.7	2,453.4
22) Furniture and fixture	475.4	469.4	782.5	540.0	0.0	11.6	226.5	4.3
23) Jewellery and related articles	196.6	191.8	185.8	110.0	1.5	0.6	23.8	49.8
24) Sports goods	935.6	1,088.5	1,302.9	821.4	3.7	0.0	465.7	12.1
25) Handicrafts	183.6	261.0	76.1	24.9	0.0	0.0	31.0	20.2
26) Other manufacturing n.e.s.	24,750.1	7,927.1	5,403.7	2,847.3	106.9	40.1	1,709.0	700.4
E. Ship breaking and waste / scrape (junk) etc.	1,004.3	1,105.8	1,259.0	727.9	18.5	14.0	376.5	122.1
F. Electricity, gas and water supply	23,338.7	31,852.1	24,558.2	2,991.9	109.1	89.6	12,511.8	8,855.8
G. Construction	16,306.1	26,403.5	30,346.2	15,619.4	802.3	1,532.2	8,186.5	4,205.8
1) Building	12,178.5	17,820.1	21,388.9	10,718.0	523.3	1,227.9	5,454.1	3,465.6
2) Infrastructure	4,127.6	8,583.4	8,957.3	4,901.4	278.9	304.4	2,732.4	740.1
H. Commerce and Trade	140,166.2	136,855.2	153,943.3	88,689.1	2,034.4	2,841.5	51,141.7	9,236.6
1) Sale, maintenance and repair of motor vehicles and motorcycles	4,779.8	4,673.9	3,353.1	1,503.4	6.9	39.4	637.8	1,165.5
2) Wholesale and commission trade	91,943.5	92,761.3	104,796.7	64,628.3	1,077.4	2,505.4	31,073.3	5,512.4
i) Exports	19,681.9	13,109.0	18,036.9	10,325.4	392.8	1,097.2	4,637.3	1,584.1
ii) Imports	5,234.3	8,658.2	7,922.1	4,303.8	177.7	345.4	2,757.6	337.6
iii) Domestic whole sales	67,027.3	70,994.1	78,837.8	49,999.1	506.9	1,062.8	23,678.3	3,590.7
3) Retail trade	43,442.9	39,420.1	45,793.5	22,557.4	950.1	296.7	19,430.6	2,558.7
I. Hotels, restaurants and clubs etc	5,056.2	6,484.8	5,287.4	1,197.7	71.0	70.1	2,471.0	1,477.5
J. Transport, storage and communications	17,209.7	29,836.1	22,236.9	9,769.6	523.4	1,195.6	8,832.4	1,916.0
K. Real estate, renting and business activities	33,941.0	54,700.3	58,458.2	20,217.7	2,422.5	1,462.1	26,915.6	7,440.3
1) Real estate activities	4,077.7	7,504.4	9,279.1	5,486.8	28.3	8.2	3,540.9	214.9
2) Renting of machinery and equipment	1,011.3	318.8	155.5	47.2	0.0	0.1	64.1	44.1
3) Computer and related activities	1,170.3	1,968.1	1,064.6	482.8	46.4	74.7	356.5	104.1
4) Research and development	799.2	3,929.6	1,189.8	395.0	9.7	33.9	299.0	452.1
5) Other business activities	26,882.6	40,979.5	46,769.2	13,806.0	2,338.1	1,345.1	22,655.0	6,625.0
L. Education	10,664.6	12,669.0	10,541.7	2,706.4	292.7	136.4	5,053.3	2,352.8
M. Health and social work	3,865.5	6,665.0	7,418.8	1,750.4	20.7	68.4	4,937.5	641.9
N. Other community, social and personal service activities	11,213.3	19,653.8	27,163.6	7,515.8	183.7	440.2	13,384.8	5,639.1
O. Other private business n.e.c	100,354.4	86,298.6	90,656.9	41,471.5	1,108.6	3,059.1	33,334.1	11,683.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	35,371.7	46,799.9	54,003.4	12,579.8	1,499.1	291.3	27,617.7	12,015.5
VI. PERSONAL	768,781.5	778,905.3	928,075.3	209,310.6	6,743.0	10,277.9	594,874.4	106,869.5
VII. OTHERS	54,321.5	37,846.4	24,605.9	8,787.9	285.2	1,526.6	10,045.4	3,960.8
TOTAL	1,842,142.2	2,002,307.8	2,201,811.6	570,592.7	30,603.9	44,706.5	1,190,802.3	365,105.6

3.5 Scheduled Banks' Distribution of Deposits by Category of Deposit Holder & Size of Account

As on 31st December, 2004

(Million Rupees)

SIZE OF ACCOUNT (Rs.)		D O M E S T I C C O N S T I T U E N T S									
		FOREIGN CONSTITUENTS		Government		Non Financial Public Sector		NBFI's		Private Sector (Business)	
		No of		No. of		No. of		No. of		No of	
		Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less than	5,000	2,459	5.5	14,770	27.1	68	0.1	405	0.8	2,013,405	3,727.5
5000	to 10,000	6,307	43.6	21,775	143.4	174	1.3	167	1.2	1,340,506	10,183.9
10,000	to 20,000	17,671	263.9	20,618	296.0	376	5.1	293	4.0	2,118,600	30,412.2
20,000	to 25,000	5,663	124.9	5,548	126.5	91	2.0	73	1.6	642,034	14,356.2
25,000	to 30,000	4,782	131.1	5,702	157.1	43	1.2	40	1.1	446,442	12,255.6
30,000	to 40,000	8,966	318.6	7,164	251.5	154	5.5	323	10.5	602,971	20,970.7
40,000	to 50,000	6,756	310.5	6,307	279.3	185	8.6	38	1.7	493,779	22,109.5
50,000	to 60,000	7,581	413.7	4,110	226.1	66	3.6	363	20.5	334,976	18,324.4
60,000	to 70,000	5,646	363.7	3,248	210.5	115	7.4	30	1.9	311,577	19,954.3
70,000	to 80,000	4,818	364.0	2,368	179.1	77	5.9	162	12.1	248,439	18,542.5
80,000	to 90,000	4,158	345.0	1,863	153.5	52	4.4	32	2.8	173,469	14,762.3
90,000	to 100,000	2,791	261.0	2,662	250.0	24	2.2	24	2.3	146,980	13,941.0
100,000	to 200,000	34,516	5,320.1	13,658	1,898.9	387	58.7	265	36.5	596,272	79,774.7
200,000	to 300,000	17,558	4,468.4	3,639	899.8	470	118.5	174	44.7	168,703	40,282.7
300,000	to 400,000	12,152	4,186.2	2,137	746.5	539	181.2	326	109.5	72,306	24,614.0
400,000	to 500,000	3,615	1,579.6	2,235	969.9	189	84.1	62	27.1	30,304	13,480.1
500,000	to 600,000	4,623	2,553.7	2,415	1,345.6	148	79.9	65	36.5	24,166	13,144.7
600,000	to 700,000	4,048	2,687.2	1,197	785.1	205	129.0	27	17.4	13,219	8,534.8
700,000	to 800,000	1,502	1,124.0	838	630.2	85	63.9	46	34.5	10,818	8,095.9
800,000	to 900,000	1,431	1,194.8	1,216	1,030.8	48	40.4	21	17.6	8,721	7,358.2
900,000	to 1,000,000	916	841.8	542	508.6	52	48.7	102	100.4	5,327	5,041.1
1,000,000	to 2,000,000	5,106	7,744.4	3,582	5,006.2	474	660.9	585	717.3	30,064	40,405.2
2,000,000	to 3,000,000	1,527	3,623.4	990	2,378.9	146	364.8	79	193.0	9,479	23,352.8
3,000,000	to 4,000,000	762	2,654.7	1,411	4,865.2	219	736.9	82	283.8	3,858	13,161.9
4,000,000	to 5,000,000	273	1,218.0	691	3,128.7	115	525.3	52	231.5	2,501	11,116.1
5,000,000	to 6,000,000	81	445.9	584	3,118.5	115	612.2	44	239.8	1,869	10,129.3
6,000,000	to 7,000,000	199	1,296.8	289	1,876.3	104	661.1	12	78.5	1,080	6,954.8
7,000,000	to 8,000,000	99	735.4	336	2,485.3	69	510.7	28	209.1	682	5,086.9
8,000,000	to 9,000,000	158	1,347.3	215	1,841.9	46	388.2	11	92.4	594	5,004.1
9,000,000	to 10,000,000	79	760.7	176	1,675.5	78	732.9	21	193.5	468	4,459.1
10,000,000	and over	566	20,537.3	2,661	148,323.8	1,393	193,438.5	260	24,787.3	3,974	195,516.0
TOTAL		166,809	67,265.2	134,947	185,815.7	6,307	199,483.0	4,212	27,510.7	9,857,583	715,052.3

3.5 Scheduled Banks' Distribution of Deposits by Category of Deposit Holder & Size of Account

As on 31st December, 2004

(Million Rupees)

SIZE OF ACCOUNT (Rs.)		DOMESTIC CONSTITUENTS									
		Trust Funds		Personal		Others		Sub Total		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	7,445	12.7	2,801,579	4,640.5	35,856	91.3	4,873,528	8,500.0	4,875,987	8,505.5
5,000	to 10,000	11,669	83.0	1,600,563	12,128.0	41,932	328.1	3,016,786	22,868.9	3,023,093	22,912.5
10,000	to 20,000	14,923	215.9	3,307,647	49,211.1	141,131	2,065.7	5,603,588	82,210.0	5,621,259	82,474.1
20,000	to 25,000	4,073	91.5	1,351,168	30,125.2	21,423	483.1	2,024,410	45,186.1	2,030,073	45,310.9
25,000	to 30,000	4,320	118.0	922,055	25,314.0	24,277	657.2	1,402,879	38,504.2	1,407,661	38,635.2
30,000	to 40,000	5,915	210.3	1,522,394	52,672.1	37,750	1,285.9	2,176,671	75,406.5	2,185,637	75,725.1
40,000	to 50,000	3,666	166.1	1,080,428	48,228.5	27,172	1,260.3	1,611,575	72,054.0	1,618,331	72,364.4
50,000	to 60,000	3,661	200.4	743,021	40,868.8	12,185	677.1	1,098,382	60,320.9	1,105,963	60,734.4
60,000	to 70,000	2,810	181.3	620,309	40,243.6	7,494	492.5	945,583	61,091.5	951,229	61,455.2
70,000	to 80,000	2,362	172.5	383,727	28,647.4	2,287	167.1	639,422	47,726.6	644,240	48,090.5
80,000	to 90,000	3,203	273.8	381,283	32,254.1	2,272	188.1	562,174	47,639.0	566,332	47,983.9
90,000	to 100,000	1,335	125.6	274,970	26,087.2	4,976	478.7	430,971	40,887.0	433,762	41,148.0
100,000	to 200,000	8,590	1,237.4	1,094,002	148,750.8	8,407	1,173.2	1,721,581	232,930.2	1,756,097	238,250.3
200,000	to 300,000	3,564	917.2	282,007	67,471.5	4,957	1,289.4	463,514	111,023.8	481,072	115,492.2
300,000	to 400,000	1,862	635.6	113,199	38,980.3	1,505	491.0	191,874	65,758.1	204,026	69,944.3
400,000	to 500,000	850	377.6	85,432	37,578.0	271	120.7	119,343	52,637.5	122,958	54,217.1
500,000	to 600,000	1,051	566.2	43,625	23,575.6	682	395.3	72,152	39,143.8	76,775	41,697.5
600,000	to 700,000	654	431.1	39,577	25,631.6	253	157.9	55,132	35,686.9	59,180	38,374.0
700,000	to 800,000	549	409.3	20,423	15,290.2	172	127.4	32,931	24,651.4	34,433	25,775.5
800,000	to 900,000	352	299.3	11,636	9,797.4	107	88.5	22,101	18,632.2	23,532	19,826.9
900,000	to 1,000,000	1,175	1,090.8	10,996	10,485.9	69	62.9	18,263	17,338.4	19,179	18,180.1
1,000,000	to 2,000,000	2,085	2,855.8	37,520	52,351.2	335	486.4	74,645	102,483.0	79,751	110,227.4
2,000,000	to 3,000,000	1,080	2,645.9	9,380	22,674.4	417	1,073.0	21,571	52,682.8	23,098	56,306.0
3,000,000	to 4,000,000	537	1,830.7	4,121	14,626.2	248	799.0	10,476	36,303.7	11,238	38,958.3
4,000,000	to 5,000,000	204	915.9	2,119	9,453.5	27	121.4	5,709	25,492.4	5,982	26,710.3
5,000,000	to 6,000,000	246	1,305.6	1,218	6,565.1	16	80.1	4,092	22,050.6	4,173	22,496.5
6,000,000	to 7,000,000	129	820.1	495	3,188.8	30	197.9	2,139	13,777.5	2,338	15,074.4
7,000,000	to 8,000,000	169	1,235.7	415	3,081.7	33	246.0	1,732	12,855.4	1,831	13,590.8
8,000,000	to 9,000,000	101	853.3	471	4,074.2	6	49.9	1,444	12,304.0	1,602	13,651.4
9,000,000	to 10,000,000	205	1,951.7	353	3,402.2	9	88.0	1,310	12,502.9	1,389	13,263.7
10,000,000	and over	778	31,773.2	1,346	40,676.4	138	9,382.9	10,550	643,898.1	11,116	664,435.3
TOTAL		89,563	54,003.4	16,747,479	928,075.3	376,437	24,605.9	27,216,528	2,134,546.3	27,383,337	2,201,811.6

3.6 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2001								2002			
	Jun.		Dec.		Jun.		Dec.		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	3,939,610	9,879.8	4,332,085	10,668.4	3,719,133	9,144.7	4,075,304	9,776.6				
5,000 to 10,000	6,076,721	46,418.3	5,936,636	44,535.1	5,273,938	40,125.2	5,204,657	39,758.0				
10,000 to 20,000	8,842,127	127,085.4	8,824,401	126,871.5	8,703,361	126,008.6	8,651,349	125,648.4				
20,000 to 25,000	2,303,767	51,336.3	2,362,444	52,727.9	2,645,015	58,953.7	2,425,098	53,812.6				
25,000 to 30,000	1,364,194	37,321.1	1,366,571	37,337.7	1,787,910	48,817.0	1,621,733	44,048.7				
30,000 to 40,000	1,562,044	53,672.2	1,508,450	51,580.6	1,824,953	62,754.1	2,099,370	72,019.1				
40,000 to 50,000	746,297	33,394.1	764,785	34,154.6	944,521	42,049.5	988,797	44,136.9				
50,000 to 60,000	497,115	27,098.0	500,617	27,289.2	603,856	33,048.3	589,955	32,292.8				
60,000 to 70,000	374,946	24,323.7	309,381	19,994.8	410,803	26,453.1	436,332	28,327.7				
70,000 to 80,000	244,934	18,204.1	280,310	20,929.8	275,378	20,564.7	299,619	22,257.8				
80,000 to 90,000	196,547	16,770.8	181,439	15,376.8	227,513	19,262.4	212,016	17,968.9				
90,000 to 100,000	178,228	16,934.8	174,283	16,553.5	156,873	14,854.7	220,633	20,950.5				
100,000 to 200,000	798,767	111,595.5	812,535	113,482.0	939,115	132,793.8	927,178	129,156.7				
200,000 to 300,000	274,984	66,636.0	293,929	71,134.9	325,692	78,684.5	365,850	89,006.8				
300,000 to 400,000	112,619	38,703.8	120,000	41,355.1	136,316	47,113.4	138,719	47,935.8				
400,000 to 500,000	55,688	24,605.8	69,964	31,033.4	81,443	36,360.7	92,443	41,050.4				
500,000 to 600,000	40,256	21,868.8	50,380	27,267.4	49,235	26,777.0	62,042	33,968.1				
600,000 to 700,000	24,720	15,976.3	27,429	17,771.1	27,764	17,876.1	38,761	24,879.9				
700,000 to 800,000	22,981	17,157.1	19,470	14,512.0	24,618	18,446.8	21,391	15,905.3				
800,000 to 900,000	12,526	10,606.7	16,831	14,313.1	18,505	15,770.5	18,671	15,655.1				
900,000 to 1,000,000	10,501	9,945.0	9,889	9,350.3	10,872	10,314.2	11,976	11,376.5				
1,000,000 to 2,000,000	37,201	50,443.0	51,024	68,570.9	50,363	67,232.7	66,859	89,631.7				
2,000,000 to 3,000,000	12,401	30,701.1	11,802	29,246.5	14,182	34,239.7	14,625	35,790.5				
3,000,000 to 4,000,000	6,342	21,718.5	5,349	18,351.2	5,595	19,000.3	5,924	20,194.6				
4,000,000 to 5,000,000	2,842	12,605.1	2,533	11,340.3	3,332	14,729.8	3,215	14,255.9				
5,000,000 to 6,000,000	3,010	16,127.5	1,996	10,789.5	1,995	10,844.6	2,823	15,294.1				
6,000,000 to 7,000,000	1,391	8,907.1	1,396	9,038.8	2,827	18,670.7	1,483	9,568.9				
7,000,000 to 8,000,000	1,043	7,886.8	713	5,366.5	1,260	9,410.1	1,367	10,242.2				
8,000,000 to 9,000,000	660	5,559.2	583	4,952.0	807	6,807.6	922	7,826.6				
9,000,000 to 10,000,000	885	8,449.8	685	6,541.6	594	5,629.6	567	5,399.2				
10,000,000 and over	5,940	334,165.3	5,902	346,739.9	6,733	348,482.6	7,204	372,334.2				
TOTAL	27,751,287	1,276,096.4	28,043,813	1,309,264.8	28,274,502	1,421,220.3	28,606,883	1,500,470.4				

3.6 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2003				2004			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	3,510,970	8,294.3	5,416,089	12,145.2	5,640,892	9,252.2	4,875,987	8,505.5
5,000	to 10,000	4,409,379	33,413.2	5,067,212	37,228.6	3,652,522	27,887.7	3,023,093	22,912.5
10,000	to 20,000	8,439,267	123,207.2	6,440,776	93,295.3	6,365,784	92,577.8	5,621,259	82,474.1
20,000	to 25,000	2,542,976	56,903.6	2,195,139	49,093.7	2,057,401	45,902.3	2,030,073	45,310.9
25,000	to 30,000	2,010,152	54,731.4	1,338,473	36,725.5	1,502,802	41,353.4	1,407,661	38,635.2
30,000	to 40,000	2,230,855	76,939.8	2,053,519	71,740.6	2,111,012	73,453.5	2,185,637	75,725.1
40,000	to 50,000	1,282,655	57,044.9	1,107,421	49,390.3	1,431,231	63,927.5	1,618,331	72,364.4
50,000	to 60,000	793,179	43,215.7	845,254	46,265.3	1,037,892	56,569.9	1,105,963	60,734.4
60,000	to 70,000	583,356	37,678.4	591,415	38,311.2	687,176	44,448.4	951,229	61,455.2
70,000	to 80,000	342,666	25,554.6	485,242	36,369.3	583,238	43,470.1	644,240	48,090.5
80,000	to 90,000	321,167	27,246.2	397,496	33,611.9	441,889	37,456.4	566,332	47,983.9
90,000	to 100,000	243,846	23,139.5	309,728	29,295.9	465,501	44,048.3	433,762	41,148.0
100,000	to 200,000	1,137,940	157,436.2	1,299,069	178,461.3	1,476,044	202,823.7	1,756,097	238,250.3
200,000	to 300,000	451,339	109,551.6	395,653	96,370.1	413,905	100,412.6	481,072	115,492.2
300,000	to 400,000	159,836	54,574.4	167,713	57,406.1	197,424	68,291.6	204,026	69,944.3
400,000	to 500,000	98,731	44,638.7	97,337	44,008.7	93,905	41,877.4	122,958	54,217.1
500,000	to 600,000	55,695	30,176.2	68,051	37,027.8	65,575	35,767.4	76,775	41,697.5
600,000	to 700,000	43,962	28,661.5	37,682	24,486.5	38,541	25,008.5	59,180	38,374.0
700,000	to 800,000	23,165	17,269.2	31,500	23,464.1	33,946	25,237.7	34,433	25,775.5
800,000	to 900,000	18,426	15,630.8	21,604	18,150.3	25,427	21,544.3	23,532	19,826.9
900,000	to 1,000,000	18,615	17,547.4	18,327	17,195.4	18,636	17,592.4	19,179	18,180.1
1,000,000	to 2,000,000	61,610	82,928.9	74,741	101,794.2	73,517	102,587.1	79,751	110,227.4
2,000,000	to 3,000,000	19,131	45,731.3	30,891	74,815.2	24,390	58,257.7	23,098	56,306.0
3,000,000	to 4,000,000	9,093	30,515.6	8,551	29,396.7	11,035	37,925.2	11,238	38,958.3
4,000,000	to 5,000,000	4,817	21,117.0	5,271	23,491.4	6,310	28,245.7	5,982	26,710.3
5,000,000	to 6,000,000	2,786	15,080.2	3,863	20,995.8	3,624	19,733.9	4,173	22,496.5
6,000,000	to 7,000,000	2,277	14,836.3	2,572	16,666.4	3,194	20,722.0	2,338	15,074.4
7,000,000	to 8,000,000	1,544	11,526.8	1,656	12,436.8	1,719	12,836.8	1,831	13,590.8
8,000,000	to 9,000,000	1,293	10,875.1	1,181	9,987.2	1,345	11,412.1	1,602	13,651.4
9,000,000	to 10,000,000	565	5,359.9	990	9,321.2	1,117	10,617.1	1,389	13,263.7
10,000,000	and over	7,595	400,702.5	10,428	513,194.6	9,909	581,067.2	11,116	664,435.3
TOTAL		28,828,888	1,681,528.2	28,524,844	1,842,142.7	28,476,903	2,002,307.8	27,383,337	2,201,811.6

3.7 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

B O R R O W E R	2000		2001
	Jun.	Dec.	Jun.
I. Government	85,812.5	68,274.6	75,849.9
1. Federal Government	29,416.7	25,455.1	31,108.8
(i) Commodity Operations	29,416.7	25,455.1	30,431.6
(ii) Others	-	-	677.2
2. Provincial Governments	56,302.2	42,718.8	44,674.8
(i) Commodity Operations	56,302.2	40,421.8	42,401.0
(ii) Others	-	2,297.0	2,273.8
3. Local Bodies	93.6	100.6	66.3
II. Public Sector Enterprises	72,032.9	77,192.2	88,089.3
(a) Agriculture, Forestry, Hunting & Fishing	1,195.1	708.8	757.5
(b) Mining and Quarrying	6,600.0	7,773.2	11,145.3
(c) Manufacturing	21,136.3	22,697.6	28,046.4
(d) Construction	3,832.8	2,725.8	834.9
(e) Electricity Gas, Water & Sanitary Services	10,023.1	10,132.9	15,536.9
(f) Commerce:	8,486.1	10,734.6	11,236.9
(i) Wholesale & Retail Trade	1,228.1	1,357.2	1,859.5
(ii) Exports / Imports	3,890.9	6,162.9	6,728.6
(iii) Co-operative Banks (Excl. PPCB)	1,369.2	1,512.1	1,276.3
(iv) Insurance	0.5	1.2	0.7
(v) Non-Bank Financial Institutions	1,997.5	1,701.2	1,371.8
(g) Transport, Storage & Communication	16,736.8	18,185.3	14,769.0
(h) Services	386.7	255.3	432.1
(i) Other Public Sector Enterprises	3,635.9	3,978.6	5,330.2
III. Private Sector (Business)	556,690.6	632,137.2	611,508.1
(a) Agriculture, Forestry, Hunting & Fishing	97,444.6	97,351.1	96,497.6
(b) Mining and Quarrying	9,694.3	10,533.2	8,104.4
(c) Manufacturing:	304,721.8	363,705.4	354,847.0
(i) Food Industries	28,133.2	34,756.4	36,551.4
(ii) Beverage Industries	3,456.8	3,976.9	3,375.2

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

B O R R O W E R	2000		2001
	Jun.	Dec.	Jun.
(iii) Tobacco	2,555.1	3,502.8	3,514.5
(iv) Textiles	143,266.5	172,526.0	169,496.9
(v) Footwear, Other Wearing apparel & made up Textile goods	18,298.7	22,071.4	17,199.3
(vi) Wood & Cork except Furniture	271.5	314.9	287.5
(vii) Furniture and Fixture	1,346.4	1,497.9	540.3
(viii) Paper & Paper products	3,803.9	4,118.7	3,589.5
(ix) Printing, Publishing & Allied Industries	3,801.3	1,749.7	3,620.4
(x) Leather & Leather products except Footwear	6,138.8	7,664.2	8,243.5
(xi) Rubber products	935.1	1,070.5	1,270.3
(xii) Chemical & Chemical products	27,788.0	34,930.8	32,465.5
(xiii) Petroleum & Coal products	6,593.5	8,791.8	9,212.4
(xiv) Non-metallic Mineral products except Products of Petroleum & Coal	9,842.2	12,442.3	15,122.2
(xv) Basic Metal Industries	5,883.9	6,925.7	6,291.9
(xvi) Metal products except Machinery & Transport Equipment	2,227.9	2,719.9	2,355.2
(xvii) Machinery except Electrical Machinery	1,119.9	1,031.3	883.3
(xviii) Electrical Machinery Apparatus, Appliances & Supplies	8,798.5	10,220.7	11,112.2
(xix) Transport Equipment	3,756.5	4,547.6	3,173.5
(xx) Miscellaneous Industries	26,703.9	28,845.8	26,542.0
(d) Constructions	5,934.3	7,117.4	6,398.7
(e) Electricity Gas, Water & Sanitary Services	3,749.2	3,984.4	4,429.9
(f) Commerce:	78,169.5	81,871.6	76,831.8
(i) Wholesale & Retail Trade	31,380.4	35,528.3	31,718.2
(ii) Exports / Imports	33,418.1	32,419.2	30,960.1
(iii) Non-Scheduled Banks & Other Financial Institutions	7,353.1	8,049.1	8,199.7
(iv) Co-operative Banks (Excl. PPCB)	3,037.0	2,958.9	3,031.9
(v) Insurance	435.2	473.3	547.1
(vi) Real Estate Dealers(Excl.item d)	2,545.7	2,442.8	2,374.8
(g) Transport, Storage & Communication	11,614.6	12,283.3	10,653.7
(h) Services	6,645.0	8,014.1	6,869.4
(i) Other Private Business	38,717.3	47,276.8	46,875.6
IV. Trust Funds & Non-Profit Organisation	9,370.5	9,690.9	8,249.3
V. Personal	69,215.2	70,717.9	73,752.5
VI. Other activities not adequately described	4,352.4	4,544.7	6,812.2
TOTAL	797,474.1	862,557.5	864,261.2

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
I. Government :	85,082.4	95,077.6	74,689.2	56,639.8
1. Federal Government :	42,857.0	45,028.2	41,834.6	25,722.8
(i) Commodity Operations	40,708.9	44,184.5	39,378.0	25,250.5
(ii) Others	2,148.1	843.7	2,456.6	472.3
2. Provincial Governments :	42,166.5	50,049.3	32,854.4	30,917.1
(i) Commodity Operations	39,892.6	47,987.6	30,939.4	29,990.1
(ii) Others	2,273.8	2,061.7	1,915.0	927.0
3. Local Bodies (City Governments)	58.9	0.1	0.2	0.0
II. Non-Financial Public Sector Enterprises :	85,998.7	73,259.8	81,400.0	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	1,039.7	914.2	-	0.0
2. Mining & Quarrying	3,490.3	3,654.0	1,657.5	4,000.1
3. Manufacturing	38,607.3	34,235.7	48,325.2	39,576.5
4. Construction	99.1	99.1	749.5	50.0
5. Utilities	20,813.3	14,875.9	10,440.6	8,419.0
6. Commerce	6,968.7	4,832.8	1,330.1	2,236.3
7. Transport, Storage & Communication	14,432.4	14,295.3	18,816.9	11,637.8
8. Services	396.6	72.1	80.2	122.1
9. Others	151.2	280.6	-	0.0
III. Non-Bank Financial Institutions :	8,413.7	10,960.7	10,759.5	10,654.5
1. Co-operative Banks	884.1	819.4	-	0.0
2. Development Financial Institutions	688.0	320.0	820.4	175.0
3. Other NBFIs	6,841.6	9,821.3	9,939.1	10,479.5
IV. Private Sector Enterprises :	634,476.8	613,499.0	679,322.5	710,455.8
1. Agriculture, Forestry, Hunting & Fishing :	95,174.6	102,044.2	104,759.3	111,392.0
2. Mining & Quarrying :	4,404.4	3,532.5	5,194.0	5,255.2
3. Manufacturing :	377,179.9	359,728.6	396,876.5	415,867.0
(i) Food	36,864.8	41,042.6	41,335.5	56,961.2
(ii) Beverages & Tobacco	7,671.5	6,454.8	5,643.6	5,267.1
(iii) Rice Processing	9,946.3	7,505.4	14,726.0	11,203.7
(iv) Textiles :	134,711.3	126,718.1	166,736.3	162,170.1
a) Cotton & Woollen	117,648.6	109,311.0	149,452	143,047.8
b) Others	17,062.7	17,407.1	17,284.3	19,122.3
(v) Textile Products	40,087.9	41,402.9	48,272.6	50,574.7
(vi) Footwear	7,204.0	5,526.9	2,963.8	3,519.2
(vii) Leather, Leather & Fur Products	6,824.0	7,127.8	6,467.7	6,860.9

Note : New format adopted from Dec.2001

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	2001		2002		2003	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
(viii) Rubber & Plastic Products	2,850.5	3,415.3	2,304.8	2,287.5		
(ix) Cork & Wood	419.6	548.4	912.4	793.0		
(x) Furniture & Fixture	343.5	412.4	1,187.4	2,009.4		
(xi) Paper, Paperboard & Products	3,468.1	4,523.9	3,968.2	5,424.0		
(xii) Non-Metallic Minerals :	13,856.7	12,757.8	15,165.4	20,363.3		
a) Cement & Cement Products	11,997.4	11,323.3	13,694.9	18,550.5		
b) Clay,Marbles,Stone Products & Precious Metals	1,859.3	1,434.5	1,470.5	1,812.9		
(xiii) Petroleum Refining	8,872.2	7,057.2	1,375.9	2,790.4		
(xiv) Petroleum & Coal Products	2,307.2	1,890.6	3,417.0	2,035.9		
(xv) Chemicals, Chemical Materials & Products	27,074.3	26,201.9	15,402.4	14,747.9		
(xvi) Fertilizer	7,998.9	7,582.7	8,491.4	15,474.3		
(xvii) Printing, Publishing & Allied Industries	1,748.5	1,328.2	1,193.7	1,489.3		
(xviii) Medicinal & Pharmaceutical Products	4,811.7	6,910.3	6,613.6	6,288.4		
(xix) Surgical Goods & Dental Appliances	801.4	781.6	862.7	1,101.0		
(xx) Cosmetics & Detergents	1,619.3	2,060.1	2,108.0	1,820.5		
(xxi) Photographic Apparatus, Equipments & Optical Goods	425.3	700.7	1,013.4	586.8		
(xxii) Basic Metal Industries	8,274.7	8,299.7	9,693.7	10,754.6		
(xxiii) Electronic Equipments, Apparatus & Appliances	3,320.2	3,457.0	3,726.0	2,681.4		
(xxiv) Electrical Goods (household/industrial)	3,336.3	2,217.5	2,789.5	5,574.9		
(xxv) Scientific Equipments (excluding surgical instruments)	16.1	28.8	10.8	49.9		
(xxvi) Sports Goods	640.8	884.0	552.1	1,590.1		
(xxvii) Machinery	12,350.1	10,498.5	11,778.6	8,194.1		
(xxviii) Automobiles, Transport Machinery & Equipments	7,029.8	8,600.9	7,669.1	4,879.9		
(xxix) Miscellaneous Industries	22,305.1	13,792.5	10,494.9	8,373.6		
4. Ship Breaking & Waste etc.	1,918.7	1,329.3	2,094.3	1,329.0		
5. Construction	5,545.5	4,988.9	11,015.6	7,497.1		
6. Power (electricity), Gas, Water & Sanitary	12,166.0	15,613.2	6,396.1	5,492.7		
7. Commerce :	70,212.6	59,336.4	63,016.2	65,892.9		
(i) Wholesale & Retail Trade	32,540.7	26,221.5	28,547.5	34,133.7		
(ii) Exports / Imports	32,831.5	28,110.5	29,671.9	27,251.4		
(iii) Insurance	472.1	257.9	104.3	238.2		
(iv) Co-operative Societies	3,364.2	4,032.4	3,953.7	4,030.6		
(v) Real Estate	1,004.1	714.1	738.9	239.0		
8. Transport, Storage & Communication :	14,544.5	13,387.2	12,086.3	14,119.7		
9. Services	6,987.7	6,474.8	9,063.1	7,629.7		
10. Other Private Business	46,342.8	47,064.0	68,820.9	75,980.4		
V. Trust Funds & Non-Profit Organizations	9,419.7	8,499.3	8,482.9	13,334.3		
VI. Personal	78,367.3	76,017.9	77,324.2	107,258.3		
VII. Others	8,278.7	7,693.1	4,216.4	5,487.1		
TOTAL	910,037.3	885,007.5	936,194.7	969,871.7		

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	Dec. 2003	Jun. 2004	Dec. 2004		
	All Banks	All Banks	All Banks	Commercial Banks	Specialized Banks
I. Government:	37,455.8	50,817.4	58,255.7	58,255.7	-
1. Federal Government:	14,776.8	20,212.8	36,207.0	36,207.0	-
(i) Commodity Operations	14,055.1	19,839.0	34,667.3	34,667.3	-
(ii) Others	721.7	373.7	1,539.7	1,539.7	-
2. Provincial Governments:	22,679.0	30,604.7	22,048.7	22,048.7	-
(i) Commodity Operations	21,647.0	29,710.9	20,596.5	20,596.5	-
(ii) Others	1,031.9	893.8	1,452.2	1,452.2	-
3. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	53,163.7	81,770.6	80,929.9	80,929.9	-
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
B. Mining & Quarrying	2,309.2	1,192.1	-	-	-
C. Manufacturing	26,156.9	49,587.1	50,015.2	50,015.2	-
D. Construction	99.1	58.2	-	-	-
E. Utilities	6,699.6	4,598.3	197.3	197.3	-
F. Commerce	2,950.6	4,018.5	5,921.9	5,921.9	-
G. Transport, Storage & Communication	14,568.8	21,762.5	24,465.8	24,465.8	-
H. Services	379.5	554.0	329.7	329.7	-
I. Others	-	-	-	-	-
III. Non-Bank Financial Institutions :	21,487.1	24,759.9	35,444.3	35,444.3	-
A. Co-operative Banks	-	-	-	-	-
B. Development Financial Institutions	983.4	3,966.9	6,740.0	6,740.0	-
C. Insurance Companies	227.3	122.1	338.0	338.0	-
D. Micro Finance	-	-	-	-	-
E. Other NBFIs	20,276.5	20,671.0	28,366.3	28,366.3	-
IV. Private Sector Enterprises :	835,684.7	909,148.8	1,135,797.3	1,039,974.7	95,822.6
A. Agriculture, Hunting and Forestry	126,156.3	113,457.5	118,759.7	43,123.6	75,636.1
(1) Growing of crops	117,177.1	62,211.5	68,329.4	34,580.6	33,748.8
(2) Farming of animals	4,940.4	10,127.1	12,353.8	3,630.6	8,723.3
(3) Agricultural and animal husbandry	875.8	2,877.0	577.1	576.8	0.3
(4) Agricultural machinery and equipments	2,529.1	37,760.0	37,334.6	4,182.2	33,152.4
(5) Hunting, trapping, forestry & logging	633.9	482.0	164.8	153.5	11.2
B. Fishing and fish farming etc.	3,427.7	1,455.4	2,596.0	2,236.0	360.0
C. Mining and Quarrying	8,741.1	15,034.2	8,836.3	8,757.6	78.7
(1) Mining of coal	545.1	352.4	555.5	550.2	5.3
(2) Crude petroleum & natural gas	4,152.6	9,123.5	6,389.4	6,389.4	-
(3) Iron & non-ferrous metal ores	3,012.6	2,918.0	859.7	859.7	-
(4) Quarrying of stone, sand and clay	262.2	338.1	192.2	153.5	38.7
(5) Chemical, fertilizer, Salt etc.	768.7	2,302.2	839.5	804.8	34.7
D. Manufacturing	515,409.1	572,835.1	698,301.5	684,274.5	14,027.0
1) Food products and beverages	75,690.2	101,937.3	108,077.2	104,575.1	3,502.1
2) Tobacco products	2,124.9	2,280.6	1,279.1	1,278.9	0.2
3) Textiles	279,845.4	281,387.2	367,518.9	361,165.6	6,353.3
i) Spinning, weaving, finishing of textiles	250,702.8	238,661.3	314,647.3	308,452.5	6,194.7
a) Spinning of fibers	158,637.9	143,447.4	201,206.8	199,124.7	2,082.1
b) Weaving of textiles	43,466.2	43,521.3	46,404.4	43,048.5	3,355.9
c) Finishing of textiles	48,598.8	51,692.6	67,036.1	66,279.3	756.7
ii) Made-up textile articles	16,580.6	22,566.5	25,599.1	25,580.5	18.6
iii) Knit wear	4,351.4	6,436.7	8,821.8	8,776.5	45.4
iv) Carpets and rugs	3,847.3	6,277.8	4,385.2	4,315.7	69.5
v) Other textiles n.e.s.	4,363.3	7,444.9	14,065.5	14,040.3	25.2
4) Wearing apparel, readymade garments etc.	23,678.1	33,899.4	25,756.9	25,629.6	127.3

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

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Borrower

(Concl.d.)

(End of Period: Million Rupees)

BORROWER	Dec. 2003	Jun. 2004	Dec. 2004		
	All Banks	All Banks	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	11,169.8	12,634.7	15,060.0	14,738.0	322.0
i.) Tanning & dressing of leather, luggage, handbags etc.	6,512.5	6,773.2	8,364.0	8,253.5	110.5
ii.) Footwear	4,657.3	5,861.4	6,696.6	6,484.5	211.5
6) Wood and products of wood cork	434.3	973.4	839.1	691.5	147.6
7) Paper, paperboard and products	5,668.7	6,551.7	5,767.0	5,350.1	416.9
8) Printing, publishing and allied industries	1,213.0	2,118.7	2,337.8	2,271.4	66.4
9) Coke and refined petroleum products	5,785.4	2,574.3	10,173.9	10,173.9	-
10) Chemicals and chemical products	40,144.9	41,126.4	50,503.7	49,188.3	1,315.4
11) Rubber and plastics products	2,802.5	4,064.5	5,038.7	4,721.2	317.5
12) Other non-metallic mineral products	21,810.8	24,005.5	32,922.8	32,181.9	740.9
13) Basic metals	8,660.1	11,621.1	9,984.7	9,681.7	303.0
14) Fabricated metal products	2,197.9	3,259.6	5,706.7	5,705.2	1.5
15) Machinery and equipment	8,201.1	6,673.3	9,420.5	9,376.6	43.9
16) Office, accounting and computing machinery	272.3	484.9	395.9	395.9	-
17) Electrical machinery and apparatus	7,326.8	9,864.2	12,547.4	12,462.8	84.7
18) Radio, television and communication equipment and apparatus	2,307.3	3,279.8	2,698.6	2,698.6	-
19) Medical, precision and optical instruments, watches and clocks	2,602.3	3,190.7	4,957.5	4,938.9	18.6
20) Motor vehicles, trailers and semi-trailers	3,504.7	6,226.6	7,787.1	7,787.1	-
21) Other transport equipments	860.1	868.5	2,207.5	2,046.7	160.7
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,208.0	-
23) Jewellery and related articles	128.0	168.4	370.5	370.5	-
24) Sports goods	2,417.8	4,459.1	4,255.7	4,255.7	-
25) Handicrafts	147.9	89.1	84.0	84.0	-
26) Other manufacturing n.e.s.	4,505.3	7,260.0	11,402.2	11,297.4	104.8
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6	3,016.5	3,016.5	-
F. Electricity, gas and water supply	6,143.3	9,068.0	12,450.4	12,433.8	16.6
G. Construction	15,539.4	17,286.5	22,543.5	22,120.1	423.4
1) Building	12,138.3	12,794.5	17,088.4	17,077.4	10.9
2) Infrastructure	3,401.1	4,492.0	5,455.2	5,042.7	412.5
H. Commerce and Trade	89,395.3	97,818.0	128,217.5	127,907.5	309.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,289.7	-
2) Wholesale and commission trade	72,415.7	80,329.7	92,525.2	92,525.2	-
i) Exports	31,003.6	37,583.8	34,334.8	34,334.8	-
ii) Imports	14,078.9	16,251.5	19,650.5	19,650.5	-
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	38,539.8	-
3) Retail trade	16,032.8	16,144.6	32,402.6	32,092.7	309.9
I. Hotels, restaurants and clubs etc	3,124.1	5,207.0	6,336.6	6,336.6	-
J. Transport, storage and communications	17,577.5	24,740.9	39,458.4	39,124.3	334.1
K. Real estate, renting and business activities	13,639.0	19,204.5	39,772.0	39,054.2	717.9
L. Education	2,907.8	2,514.2	2,588.0	2,588.0	-
M. Health and social work	1,670.3	2,228.0	4,225.5	4,204.2	21.2
N. Other community, social and personal service activities	7,907.7	6,945.9	9,316.5	5,434.9	3,881.6
O. Other private business n.e.s	21,754.1	19,846.8	39,379.0	39,362.9	16.1
V. Trust Funds and Non Profit Organizations	14,391.0	11,861.6	13,029.2	13,020.9	8.3
VI. Personal	128,449.3	158,064.7	203,725.3	201,008.0	2,717.3
A. Bank Employees	32,774.0	35,700.2	42,522.1	39,946.9	2,575.2
B. Consumer Financing	95,675.3	122,364.5	161,203.2	161,061.1	142.1
i) House building	5,902.3	9,698.5	18,304.0	18,304.0	-
ii) Transport	18,646.1	31,554.1	49,261.2	49,253.4	7.8
iii) Credit cards	8,766.1	12,376.1	13,155.8	13,155.8	-
iv) Consumer durable	1,037.5	1,997.7	3,190.5	3,129.2	61.3
v) Personal loans	39,480.5	48,126.6	61,783.9	61,734.3	49.6
vi) Other	21,842.8	18,611.6	15,507.9	15,484.5	23.3
VII. Others	5,117.4	5,961.1	8,709.8	8,046.7	663.1
TOTAL	1,095,749.0	1,242,384.1	1,535,891.5	1,436,680.1	99,211.3

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	659.7	770.5	896.6	331.8	1,380.8	1,205.8
II. Securities, Shares and Other Financial Instruments:	30,822.8	37,044.8	41,974.3	39,179.0	37,252.7	39,472.1
A. Quoted on The Stock Exchange:	15,645.5	18,641.5	26,258.5	24,380.9	25,390.9	24,536.1
1. To Stock Brokers and Dealers:	4,472.4	6,676.6	6,892.3	4,517.4	5,499.9	8,603.8
(a) Government and other Trustee Securities	1,600.2	2,451.8	2,930.1	2,577.7	3,647.5	2,928.3
(b) Shares and Debentures	1,942.8	3,938.8	3,793.5	1,819.6	1,489.9	4,216.8
(c) Participation Term Certificates	15.0	11.3	13.9	43.0	23.9	141.3
(d) Others	914.5	274.7	154.8	77.1	338.6	1,317.5
2. To Others:	11,173.1	11,964.9	19,366.2	19,863.5	19,891.0	15,932.3
(a) Government and other Trustee Securities	7,724.6	8,444.4	14,238.0	14,522.5	13,088.9	12,271.2
(b) Shares and Debentures	3,039.2	3,316.2	3,188.3	2,778.5	3,208.3	3,154.0
(c) Participation Term Certificates	4.5	90.9	13.5	453.3	155.6	22.7
(d) Others	404.8	113.4	1,926.3	2,109.2	3,438.1	484.4
B. Unquoted on the Stock Exchange:	15,177.3	18,403.4	15,715.8	14,798.1	11,861.8	14,936.0
1. To Stock Brokers and Dealers:	2,555.3	840.3	1,491.5	2,280.3	1,906.7	0.0
(a) Government and other Trustee Securities	2,464.9	749.9	604.7	406.5	407.8	2,290.1
(b) Shares and Debentures	-	54.3	83.2	241.6	174.7	717.3
(c) Participation Term Certificates	57.6	0.4	0.4	0.6	5.8	280.2
(d) Others	32.8	35.7	803.1	1,631.6	1,318.5	0.9
2. To Others:	12,622.0	17,563.0	14,224.3	12,517.8	9,955.1	1,291.7
(a) Government and other Trustee Securities	10,145.1	14,894.2	12,434.5	10,981.1	9,084.4	12,645.9
(b) Shares and Debentures	203.3	178.2	84.1	135.9	123.1	11,957.0
(c) Participation Term Certificates	71.8	75.1	214.3	86.5	71.4	129.4
(d) Others	2,201.9	2,415.6	1,491.3	1,314.3	676.2	0.8
III. Merchandise	303,563.9	348,151.5	323,913.6	349,399.6	327,818.6	341,339.1
A. Food Items:	110,917.6	130,845.1	127,562.9	141,566.0	147,990.2	110,689.3
1. Wheat	79,048.3	99,664.0	95,213.9	103,466.6	109,272.2	59,051.2
2. Rice and paddy	5,251.7	6,438.1	6,321.2	11,790.9	13,201.5	19,317.1
3. Other Grains & Pulses:	2,186.8	1,115.2	788.4	863.0	1,506.5	1,265.2
(a) Indigenous	1,990.3	926.6	424.2	364.6	1,295.5	1,123.7
(b) Imported	196.5	188.6	364.2	498.4	211.0	141.5
4. Edible Oils:	4,963.0	4,625.5	6,463.4	8,619.4	7,803.2	11,107.6
(a) Indigenous	2,835.3	2,580.6	4,635.0	7,400.5	5,915.5	6,345.7
(b) Imported	2,127.7	2,044.9	1,828.4	1,218.9	1,887.7	4,761.9
5. Sugar:	11,877.6	11,297.9	11,737.3	12,044.7	11,748.2	11,552.3
(a) Indigenous	11,120.0	10,849.5	10,868.1	11,365.0	10,719.8	10,676.4
(b) Imported	757.6	448.3	869.2	679.8	1,028.4	875.9
6. Kariana and Spices	2,183.9	2,476.0	1,186.9	1,044.7	625.8	722.5
7. Fish and Fish preparations	1,041.2	1,023.0	1,200.6	654.3	851.4	352.5
8. Other Food Items:	4,365.0	4,205.3	4,651.1	3,082.3	2,981.9	7,321.0
(a) Indigenous	2,947.8	3,347.2	3,411.3	1,389.0	2,025.1	6,199.2
(b) Imported	1,417.1	858.0	1,239.7	1,693.2	956.5	1,121.7
B. Raw Materials:	57,598.5	69,833.6	62,366.7	83,643.7	63,371.7	85,361.7
1. Cotton Raw:	21,923.4	30,044.5	21,919.3	38,186.7	30,024.2	48,825.5
(a) Indigenous	19,928.7	26,417.1	19,438.0	34,200.9	27,649.2	45,639.7
(b) Imported	1,994.7	3,627.4	2,481.2	3,985.8	2,375.0	3,185.8
2. Synthetic Fibers:	3,807.0	4,716.8	3,965.2	5,280.5	3,150.9	2,839.9
(a) Indigenous	3,063.7	3,866.6	3,099.8	3,952.2	2,151.3	1,503.9
(b) Imported	743.4	850.2	865.4	1,328.3	999.6	1,336.0
3. Fertilizers:	4,221.9	2,854.1	3,127.5	2,408.4	1,241.7	6,015.9
(a) Indigenous	3,655.8	2,195.7	1,225.8	1,044.8	876.7	5,487.6
(b) Imported	566.1	658.4	1,901.8	1,363.6	364.9	528.3

(Contd.)

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude :	6,221.9	7,272.2	10,514.5	14,768.2	9,541.9	8,711.4
(a) Indigenous	3,036.0	3,704.3	7,104.6	10,192.0	5,816.3	6,109.9
(b) Imported	3,186.0	3,567.9	3,409.9	4,576.3	3,725.6	2,601.5
5. Iron & Steel:	5,899.6	5,370.5	3,973.2	5,531.6	5,310.5	6,917.2
(a) Indigenous	3,546.3	3,009.3	2,670.4	3,102.4	3,321.1	4,358.9
(b) Imported	2,353.2	2,361.3	1,302.8	2,429.2	1,989.4	2,558.3
6. Wool & Goat Hair	1,002.1	2,148.8	427.2	300.2	380.8	543.9
7. Hides & Skins	3,123.8	3,847.6	4,042.1	2,625.3	2,095.3	2,384.3
8. Oil Seeds	835.5	865.7	741.3	430.1	338.0	1,031.5
9. Pesticides & Insecticides:	729.3	904.8	1,071.8	642.1	442.0	680.1
(a) Indigenous	411.9	640.1	858.4	144.2	87.5	69.9
(b) Imported	317.4	264.8	213.4	497.9	354.6	610.2
10. Other Raw Materials:	9,833.9	11,808.7	12,584.6	13,470.6	10,846.4	7,412.0
(a) Indigenous	5,137.9	6,463.1	6,483.4	6,220.0	6,512.1	4,776.4
(b) Imported	4,696.0	5,345.5	6,101.2	7,250.6	4,334.2	2,635.6
C. Finished / Manufactured Goods:	135,047.9	147,472.8	133,984.0	124,189.8	116,456.6	145,288.1
1. Cotton Textiles:	37,464.5	38,660.1	38,963.7	40,090.0	40,780.3	44,498.7
(a) Indigenous	29,194.2	29,207.3	34,196.3	36,601.6	39,515.3	34,335.8
(b) Imported	8,270.2	9,452.8	4,767.4	3,488.4	1,265.0	10,162.9
2. Cotton Yarn:	6,528.1	9,307.1	11,103.4	9,241.4	9,216.5	11,579.2
(a) Indigenous	5,081.0	7,628.6	7,332.6	7,947.6	7,726.5	10,063.9
(b) Imported	1,447.1	1,678.5	3,770.7	1,293.9	1,490.0	1,515.4
3. Other Textiles:	16,296.0	17,891.4	16,323.3	15,192.2	12,958.5	16,555.8
(a) Indigenous	15,226.7	17,420.1	14,979.9	13,866.6	12,670.5	16,418.3
(b) Imported	1,069.3	471.3	1,343.4	1,325.6	288.0	137.5
4. Machinery:	14,860.0	15,661.9	10,091.1	11,605.7	11,178.6	17,833.5
(a) Indigenous	8,424.8	7,758.4	4,257.4	3,109.6	5,091.4	7,652.2
(b) Imported	6,435.2	7,903.5	5,833.7	8,496.0	6,087.2	10,181.4
5. Handloom Products	85.7	91.6	301.5	251.4	217.1	269.3
6. Carpets & Rugs	1,127.0	1,042.7	1,201.5	954.0	759.1	848.3
7. Readymade Garments	8,579.8	8,194.9	8,339.3	7,176.0	7,079.0	7,926.9
8. Cement and Cement Products:	4,478.2	4,879.2	2,873.1	3,134.4	3,735.1	5,573.7
(a) Indigenous	4,120.4	4,530.2	2,778.8	2,991.0	3,734.8	5,475.6
(b) Imported	357.8	349.0	94.3	143.4	0.3	98.1
9. Sports Goods	1,291.9	1,837.0	1,538.2	1,360.9	1,289.9	625.4
10. Surgical Instruments	485.0	602.7	653.2	560.8	694.8	1,017.1
11. Chemicals and Dyes	14,936.7	14,971.6	12,114.3	10,047.0	5,956.9	6,312.7
12. Other Finished Goods:	28,915.0	34,332.6	30,481.3	24,576.1	22,590.8	32,247.7
(a) Indigenous	19,985.7	24,545.8	20,182.4	13,477.8	13,650.0	25,652.4
(b) Imported	8,929.3	9,786.9	10,298.9	11,098.3	8,940.8	6,595.3
IV. Fixed Assets Including Machinery	97,701.4	107,740.6	120,135.6	115,062.9	120,140.5	120,520.5
V. Real Estate:	172,235.4	182,737.4	186,951.5	207,577.4	196,847.0	205,361.7
(a) Land	99,091.7	107,164.8	104,655.7	115,492.0	113,710.3	116,575.4
(b) Buildings:	73,143.7	75,572.6	82,295.8	92,085.3	83,136.7	88,786.3
1. Residential	46,603.2	49,635.1	50,572.3	51,060.7	54,334.4	57,972.9
2. Non-Residential	26,540.5	25,937.6	31,723.5	41,024.6	28,802.3	30,813.3
VI. Fixed Deposits and Insurance Policies :	45,121.3	43,165.7	38,808.6	35,133.2	32,307.6	38,005.0
(a) Bank Deposits	42,502.1	42,584.3	38,366.7	34,317.9	31,349.5	37,099.1
(b) Insurance Policies	2,619.2	581.4	441.9	815.3	958.1	905.9
VII. Others:	147,369.6	142,947.0	151,581.1	163,353.5	169,260.4	190,290.5
(a) Other Secured Advances	100,568.1	98,021.1	97,722.4	105,354.9	108,663.7	132,851.3
(b) Advances Secured by Guarantee(s)	39,392.4	36,644.8	46,793.3	49,581.6	52,456.1	49,922.0
(c) Unsecured Advances	7,409.2	8,281.1	7,065.4	8,416.9	8,140.6	7,517.2
TOTAL	797,474.1	862,557.5	864,261.2	910,037.3	885,007.5	936,194.7

(Contd.)

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2003		2004			
			Jun.		Dec.	
	All Banks		All Banks	All Banks	Commercial Banks	Specialised Banks
	Jun.	Dec.				
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	1,141.1	848.9	997.0	723.1	723.1	-
II. Securities, Shares and Other						
Financial Instruments:	72,701.4	73,214.0	83,476.4	103,123.5	103,122.3	1.2
A. Quoted on The Stock Exchange:	27,345.5	33,963.6	38,771.1	54,929.4	54,928.3	1.2
1. To Stock Brokers and Dealers:	9,694.9	16,066.9	21,079.5	33,705.3	33,704.1	1.2
(a) Government and other Trustee Securities	4,101.4	5,199.0	6,093.2	5,884.3	5,884.3	-
(b) Shares and Debentures	5,204.5	10,102.7	14,017.6	25,879.5	25,879.5	-
(c) Participation Term Certificates	268.2	79.4	293.4	9.5	9.5	-
(d) Others	120.8	685.8	675.3	1,931.9	1,930.8	1.2
2. To Others:	17,650.6	17,896.7	17,691.7	21,224.1	21,224.1	-
(a) Government and other Trustee Securities	14,330.1	11,295.0	11,219.5	10,902.8	10,902.8	-
(b) Shares and Debentures	3,252.3	3,290.3	5,901.8	9,626.7	9,626.7	-
(c) Participation Term Certificates	16.8	207.0	214.2	220.1	220.1	-
(d) Others	51.4	3,104.4	356.2	474.5	474.5	-
B. Unquoted on the Stock Exchange:	45,355.9	39,250.4	44,705.2	48,194.1	48,194.1	-
1. To Stock Brokers and Dealers:	8,031.6	5,400.8	8,765.1	13,851.2	13,851.2	-
(a) Government and other Trustee Securities	6,122.4	5,002.2	8,218.6	12,793.8	12,793.8	-
(b) Shares and Debentures	134.1	210.7	140.2	843.1	843.1	-
(c) Participation Term Certificates	-	4.9	30.0	51.0	51.0	-
(d) Others	1,775.2	182.9	376.3	163.2	163.2	-
2. To Others:	37,324.3	33,849.6	35,940.1	34,342.8	34,342.8	-
(a) Government and other Trustee Securities	36,583.3	30,279.9	34,172.1	32,773.2	32,773.2	-
(b) Shares and Debentures	76.2	503.1	454.7	363.5	363.5	-
(c) Participation Term Certificates	0.1	159.2	239.7	241.2	241.2	-
(d) Others	664.7	2,907.4	1,073.7	965.0	965.0	-
III. Merchandise	291,438.5	341,036.9	406,791.7	470,285.4	470,100.8	184.7
A. Food Items	103,739.9	72,350.1	100,566.8	99,442.0	99,399.2	42.8
1. Wheat	54,910.7	26,429.9	41,895.5	32,075.6	32,075.6	-
2. Rice and paddy	6,916.4	19,131.9	18,291.6	32,319.6	32,314.9	4.7
3. Other Grains & Pulses:	1,175.9	3,814.2	1,587.7	1,932.8	1,929.0	3.8
(a) Indigenous	1,048.1	3,639.5	834.4	1,698.5	1,694.7	3.8
(b) Imported	127.8	174.7	753.3	234.3	234.3	-
4. Edible Oils:	9,530.0	7,680.1	8,348.3	8,276.2	8,253.2	23.0
(a) Indigenous	7,325.6	2,632.6	4,217.1	3,314.7	3,291.7	23.0
(b) Imported	2,204.4	5,047.4	4,131.1	4,961.5	4,961.5	-
5. Sugar:	19,447.8	8,332.0	21,467.0	16,179.1	16,179.1	-
(a) Indigenous	16,606.8	7,710.0	20,641.2	15,440.7	15,440.7	-
(b) Imported	2,840.9	622.0	825.8	738.5	738.5	-
6. Kariana and Spices	1,296.5	1,519.1	1,484.6	1,580.4	1,580.4	-
7. Fish and Fish preparations	1,799.3	1,648.9	2,133.2	1,916.5	1,916.5	-
8. Other Food Items:	8,663.3	3,794.2	5,359.0	5,161.8	5,150.4	11.4
(a) Indigenous	6,274.8	2,083.9	2,873.7	2,936.1	2,924.7	11.4
(b) Imported	2,388.5	1,710.3	2,485.3	2,225.7	2,225.7	-
B. Raw Materials:	69,072.9	104,768.7	119,475.5	128,466.8	128,424.7	42.1
1. Cotton Raw:	36,124.7	63,442.8	70,530.7	74,358.2	74,358.2	-
(a) Indigenous	32,461.2	59,294.1	61,971.1	67,264.3	67,264.3	-
(b) Imported	3,663.5	4,148.7	8,559.6	7,093.8	7,093.8	-
2. Synthetic Fibers:	3,208.7	4,106.5	6,432.0	13,361.9	13,337.8	24.1
(a) Indigenous	2,216.1	3,164.3	4,221.9	6,779.1	6,755.1	24.1
(b) Imported	992.6	942.3	2,210.1	6,582.7	6,582.7	-
3. Fertilizers:	6,286.7	3,893.9	5,497.2	4,567.7	4,567.7	-
(a) Indigenous	4,894.9	3,225.2	3,484.0	2,159.2	2,159.2	-
(b) Imported	1,391.8	668.7	2,013.2	2,408.6	2,408.6	-

3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(Concl'd.)
(End of Period: Million Rupees)

SECURITY	2003		2004			
	All Banks		Jun.	Dec.		
	Jun.	Dec.	All Banks	All Banks	Commercial Banks	Specialised Banks
4. Petroleum Crude :	6,522.4	7,997.0	10,965.2	14,260.6	14,260.6	-
(a) Indigenous	3,275.3	572.7	1,266.2	3,437.1	3,437.1	-
(b) Imported	3,247.1	7,424.3	9,699.0	10,823.5	10,823.5	-
5. Iron & Steel:	4,902.6	9,934.5	11,659.6	6,327.1	6,309.0	18.1
(a) Indigenous	3,781.1	7,362.9	8,175.3	3,865.8	3,847.8	18.1
(b) Imported	1,121.5	2,571.6	3,484.3	2,461.3	2,461.3	-
6. Wool & Goat Hair	468.9	2,038.1	913.2	341.2	341.2	-
7. Hides & Skins	2,864.2	4,899.1	5,179.4	4,230.2	4,230.2	-
8. Oil Seeds	901.6	1,374.0	1,932.2	1,955.1	1,955.1	-
9. Pesticides & Insecticides:	743.3	664.9	908.9	875.4	875.4	-
(a) Indigenous	272.0	243.5	349.8	289.1	289.1	-
(b) Imported	471.3	421.3	559.1	586.3	586.3	-
10. Other Raw Materials:	7,049.6	6,417.8	5,457.2	8,189.4	8,189.4	-
(a) Indigenous	3,971.4	3,547.3	2,174.0	2,415.4	2,415.4	-
(b) Imported	3,078.2	2,870.5	3,283.2	5,774.0	5,774.0	-
C. Finished / Manufactured Goods:	118,625.7	163,918.0	186,749.4	242,376.7	242,277.0	99.7
1. Cotton Textiles:	29,704.6	44,650.3	46,757.0	63,610.4	63,548.1	62.3
(a) Indigenous	22,006.6	36,025.4	37,522.1	48,391.2	48,328.9	62.3
(b) Imported	7,697.9	8,624.9	9,234.9	15,219.2	15,219.2	-
2. Cotton Yarn:	11,264.1	24,266.0	24,269.3	24,726.0	24,726.0	-
(a) Indigenous	10,931.0	23,107.1	22,479.0	23,027.6	23,027.6	-
(b) Imported	333.1	1,159.0	1,790.3	1,698.4	1,698.4	-
3. Other Textiles:	18,370.6	27,140.9	31,791.8	34,285.4	34,280.9	4.5
(a) Indigenous	16,632.0	25,868.4	25,922.8	24,124.8	24,124.8	-
(b) Imported	1,738.7	1,272.5	5,869.1	10,160.6	10,156.1	4.5
4. Machinery:	13,494.2	15,165.5	17,128.6	30,427.5	30,427.2	0.3
(a) Indigenous	3,376.2	5,806.4	6,299.8	7,278.0	7,277.7	0.3
(b) Imported	10,118.0	9,359.0	10,828.8	23,149.5	23,149.5	-
5. Handloom Products	542.1	743.7	911.2	241.2	241.2	-
6. Carpets & Rugs	836.8	1,704.9	1,948.9	1,911.9	1,903.5	8.5
7. Readymade Garments	8,327.6	8,991.9	12,874.0	16,264.7	16,264.7	-
8. Cement and Cement Products:	4,279.8	2,875.8	6,738.2	15,614.9	15,614.9	-
(a) Indigenous	3,859.9	2,854.0	6,713.1	15,588.4	15,588.4	-
(b) Imported	419.9	21.8	25.1	26.6	26.6	-
9. Sports Goods	893.4	1,518.7	2,995.9	3,726.2	3,726.2	-
10. Surgical Instruments	738.5	1,037.1	1,317.0	1,326.1	1,324.4	1.7
11. Chemicals and Dyes	5,064.6	7,007.0	8,840.8	7,972.9	7,970.2	2.6
12. Other Finished Goods:	25,109.5	28,816.2	31,176.9	42,269.3	42,249.5	19.8
(a) Indigenous	18,297.3	21,641.6	23,235.8	31,227.2	31,207.3	19.8
(b) Imported	6,812.2	7,174.6	7,941.1	11,042.2	11,042.2	-
IV. Fixed Assets Including Machinery	126,728.6	137,212.9	136,607.6	193,533.1	185,606.0	7,927.1
V. Real Estate:	210,113.1	257,045.7	275,883.4	311,015.2	225,944.9	85,070.3
(a) Land	118,558.4	133,787.9	132,460.2	137,628.1	55,108.6	82,519.5
(b) Buildings:	91,554.7	123,257.8	143,423.2	173,387.1	170,836.4	2,550.8
1. Residential	59,270.2	70,931.1	88,955.0	104,682.3	104,149.6	532.7
2. Non-Residential	32,284.5	52,326.8	54,468.2	68,704.8	66,686.7	2,018.1
VI. Fixed Deposits and Insurance Policies :	26,645.2	22,299.2	32,577.4	29,621.9	29,429.1	192.8
(a) Bank Deposits	23,566.2	21,655.6	31,709.2	25,780.3	25,587.4	192.8
(b) Insurance Policies	3,078.9	643.6	868.2	3,841.7	3,841.7	-
VII. Others:	241,103.9	264,091.3	306,050.7	427,589.2	421,753.9	5,835.3
(a) Other Secured Advances	172,342.4	185,276.4	205,514.3	275,658.1	273,486.3	2,171.8
(b) Advances Secured by Guarantee(s)	54,347.6	59,334.0	67,211.8	102,073.2	101,589.7	483.5
(c) Unsecured Advances	14,413.9	19,480.9	33,324.5	49,857.9	46,677.9	3,180.0
TOTAL	969,871.7	1,095,749.0	1,242,384.1	1,535,891.5	1,436,680.1	99,211.3

3.9 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2001				2002			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	46,087	90.0	43,407	81.0	45,472	61.0	33,058	73.2	
5,000	to	10,000	55,494	448.3	33,376	249.7	61,995	458.6	46,310	329.9
10,000	to	20,000	243,024	3,966.8	243,573	4,123.9	126,322	1,896.6	120,209	1,834.3
20,000	to	25,000	105,240	2,413.2	174,811	3,958.3	137,027	3,131.8	77,862	1,739.3
25,000	to	30,000	246,271	6,628.1	165,675	4,498.5	208,491	5,796.3	194,467	5,243.0
30,000	to	40,000	239,871	8,294.6	241,897	8,605.7	275,138	9,778.8	226,222	7,878.5
40,000	to	50,000	271,439	12,238.8	184,508	8,324.2				
							230,842	10,343.6	251,205	11,115.5
50,000	to	60,000	185,028	10,057.1	217,635	11,972.2	245,280	13,479.7	229,889	12,835.1
60,000	to	70,000	175,315	11,275.2	201,005	13,156.4	139,210	8,979.7	212,310	13,669.5
70,000	to	80,000	135,020	10,087.3	218,880	16,431.5	154,361	11,528.6	164,354	12,302.1
80,000	to	90,000	113,156	9,566.3	123,839	10,455.7	116,107	9,854.2	126,150	10,682.8
90,000	to	100,000	65,277	6,158.9	52,383	5,021.3				
							105,769	10,029.1	114,286	10,803.0
100,000	to	200,000	185,608	25,274.5	169,940	22,160.6	199,801	26,330.6	171,457	23,144.3
200,000	to	300,000	88,576	22,235.6	84,800	21,366.7	86,922	20,877.6	76,219	18,867.8
300,000	to	400,000	41,937	14,430.2	40,634	14,040.8	48,712	16,699.2	60,128	20,499.4
400,000	to	500,000	21,012	9,447.8	22,161	10,011.3	24,239	10,969.1	17,030	7,503.3
500,000	to	600,000	14,829	8,078.7	12,465	6,746.3				
							16,663	9,217.8	9,529	5,161.7
600,000	to	700,000	6,091	3,907.5	8,952	5,753.8	8,928	5,783.5	8,544	5,503.5
700,000	to	800,000	4,620	3,394.6	6,801	4,998.7	4,330	3,239.5	4,214	3,186.4
800,000	to	900,000	4,096	3,468.2	3,509	3,003.2	4,790	4,093.2	2,457	2,080.8
900,000	to	1,000,000	2,863	2,749.6	2,672	2,540.7	4,963	4,747.6	2,820	2,682.4
1,000,000	to	2,000,000	16,736	23,341.7	13,633	19,616.2				
							27,522	37,949.3	14,040	19,719.3
2,000,000	to	3,000,000	7,419	17,659.0	7,717	18,677.1	8174	19,216.9	6,227	14,922.4
3,000,000	to	4,000,000	3,271	11,359.8	3,824	13,398.2	3091	10,751.6	3,994	13,664.1
4,000,000	to	5,000,000	2,404	10,867.2	2,050	9,250.2	1761	7,937.3	2,193	9,761.3
5,000,000	to	6,000,000	1,511	8,197.6	1,742	9,522.6	1666	9,082.9	1,940	10,571.5
6,000,000	to	7,000,000	1,272	8,275.4	2,087	13,305.2				
							987	6,471.8	1,331	8,535.1
7,000,000	to	8,000,000	1,676	12,553.9	1,076	8,022.9	865	6,478.2	1,272	9,549.8
8,000,000	to	9,000,000	721	6,128.1	837	7,080.5	648	5,492.8	750	6,394.3
9,000,000	to	10,000,000	545	5,163.9	743	7,087.2	677	6,451.9	802	7,598.9
10,000,000	and over		9511	586,503.2	9,601	626,576.6	8,877	587,879.1	10,795	658,342.4
TOTAL			2,295,920	864,261.2	2,296,233	910,037.3	2,299,630	885,007.5	2,192,064	936,194.7

3.9 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2003								2004			
	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	28,870	69.9	36,013	56.1	43,226	104.3	32,687	93.5				
5,000 to 10,000	23,115	174.7	24,326	192.1	44,890	335.2	178,610	1,595.5				
10,000 to 20,000	192,837	2,779.3	241,298	3,590.6	381,438	5,390.0	260,476	4,625.5				
20,000 to 25,000	73,887	1,648.4	315,515	7,072.8	247,007	5,885.3	296,887	7,041.8				
25,000 to 30,000	230,605	6,143.1	172,905	4,746.8	244,917	6,623.3	266,481	7,250.1				
30,000 to 40,000	282,581	9,970.0	322,212	11,561.5	502,873	17,440.0	492,992	17,360.6				
40,000 to 50,000	275,805	12,494.7	362,491	16,340.8	424,499	19,169.4	432,869	19,500.6				
50,000 to 60,000	233,910	12,991.9	250,613	13,744.5	327,752	17,918.9	354,106	19,435.8				
60,000 to 70,000	231,712	15,023.9	220,424	14,244.1	189,697	12,247.6	264,454	17,179.1				
70,000 to 80,000	147,774	11,031.7	197,204	14,717.8	121,174	9,019.6	162,033	11,984.7				
80,000 to 90,000	101,160	8,540.9	99,765	8,553.2	93,062	7,886.5	96,477	8,180.4				
90,000 to 100,000	78,890	7,461.9	74,857	7,091.9	58,975	5,559.3	74,548	7,070.0				
100,000 to 200,000	204,749	26,942.6	213,276	28,713.5	244,498	32,565.4	425,921	57,160.0				
200,000 to 300,000	88,620	21,751.4	101,640	24,896.3	101,065	24,355.0	98,860	24,223.4				
300,000 to 400,000	53,562	18,295.4	62,274	21,291.2	73,231	24,867.4	78,433	27,503.1				
400,000 to 500,000	26,500	11,686.7	26,770	11,922.8	40,241	17,991.0	48,518	21,491.7				
500,000 to 600,000	11,142	6,046.2	17,442	9,453.0	18,232	9,914.9	32,902	18,168.6				
600,000 to 700,000	6,302	4,118.1	11,142	7,290.7	12,894	8,361.3	15,877	10,298.7				
700,000 to 800,000	4,452	3,335.4	7,755	5,750.7	7,995	5,954.7	11,408	8,585.6				
800,000 to 900,000	3,407	2,888.8	4,734	4,001.6	7,253	6,125.1	8,496	7,224.2				
900,000 to 1,000,000	4,508	4,301.7	3,896	3,690.1	5,064	4,816.9	6,857	6,464.5				
1,000,000 to 2,000,000	15,227	21,401.9	20,926	29,019.9	25,787	36,324.9	30,785	43,112.5				
2,000,000 to 3,000,000	6,075	14,701.4	8,196	19,965.6	9,233	22,846.2	13,384	32,323.2				
3,000,000 to 4,000,000	3,583	12,389.9	4,149	14,463.5	4,478	15,667.7	5,809	19,992.2				
4,000,000 to 5,000,000	2,931	13,380.7	2,927	13,164.3	3,352	15,076.2	5,010	22,271.4				
5,000,000 to 6,000,000	1,896	10,243.0	2,390	13,028.9	2,393	13,045.2	3,205	17,543.4				
6,000,000 to 7,000,000	1,134	7,389.7	1,367	8,861.1	1,831	11,895.9	2,022	13,099.3				
7,000,000 to 8,000,000	991	7,402.2	1,235	9,254.8	1,375	10,260.1	2,241	16,767.9				
8,000,000 to 9,000,000	896	7,626.2	1,144	9,714.9	1,218	10,329.4	1,527	12,993.4				
9,000,000 to 10,000,000	978	9,316.3	967	9,224.0	1,070	10,216.8	1,683	16,063.8				
10,000,000 and over	11,637	678,323.8	13,058	750,129.6	13,861	854,190.8	17,300	1,039,282.7				
TOTAL	2,349,736	969,871.7	2,822,911	1,095,749.0	3,254,581	1,242,384.1	3,722,858	1,535,891.5				

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2001				2002				
		Jun.		Dec.		Jun.		Dec.		
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	5,000	30,600	43.5	32,758	52.4	38,994	42.7	28,137	63.8	
5,000	to	10,000	42,044	339.1	25,260	195.7	51,742	375.7	14,146	107.9
10,000	to	20,000	191,645	3,152.0	191,625	3,289.1	100,773	1,504.8	99,439	1,486.7
20,000	to	25,000	53,889	1,240.4	128,297	2,933.5	106,502	2,450.9	58,469	1,303.4
25,000	to	30,000	151,586	3,969.1	85,668	2,323.8	167,710	4,688.4	149,948	4,013.1
30,000	to	40,000	69,295	2,409.0	73,353	2,546.8	82,718	2,879.8	90,045	3,144.6
40,000	to	50,000	45,616	2,030.7	63,259	2,905.5	58,874	2,608.2	64,832	2,901.3
50,000	to	60,000	29,327	1,563.2	40,973	2,218.8	45,882	2,485.3	43,987	2,409.8
60,000	to	70,000	28,629	1,842.6	30,404	2,028.0	39,887	2,573.6	35,824	2,304.9
70,000	to	80,000	17,143	1,279.9	26,793	1,983.2	24,294	1,820.8	19,168	1,405.3
80,000	to	90,000	10,045	866.6	19,683	1,658.2	33,112	2,836.2	9,578	808.4
90,000	to	100,000	9,428	889.8	7,418	704.1	19,319	1,854.4	24,370	2,359.4
100,000	to	200,000	86,279	12,404.2	74,420	10,140.8	62,323	8,808.6	75,376	10,404.9
200,000	to	300,000	63,683	16,281.6	62,228	15,867.9	61,000	14,770.4	48,610	12,147.4
300,000	to	400,000	37,565	12,903.9	33,340	11,608.9	36,891	12,700.1	50,470	17,138.1
400,000	to	500,000	20,613	9,271.8	18,641	8,364.3	21,465	9,742.4	15,574	6,859.7
500,000	to	600,000	13,292	7,240.6	10,647	5,720.4	14,794	8,193.5	9,125	4,942.6
600,000	to	700,000	5,847	3,750.0	6,852	4,418.7	8,760	5,673.8	5,540	3,560.3
700,000	to	800,000	4,167	3,066.3	4,996	3,701.5	3,979	2,967.9	3,703	2,790.2
800,000	to	900,000	3,960	3,353.3	2,593	2,189.0	4,772	4,078.1	2,385	2,017.9
900,000	to	1,000,000	2,756	2,647.6	2,177	2,067.7	4,473	4,270.0	2,619	2,482.8
1,000,000	to	2,000,000	15,632	2,180.0	12,684	18,180.7	26,908	37,103.2	13,427	18,839.8
2,000,000	to	3,000,000	7,111	16,901.6	7,454	18,025.9	7,619	18,027.3	6,108	14,628.2
3,000,000	to	4,000,000	3,106	10,779.3	3,704	12,972.9	2,916	10,160.8	3,854	13,153.2
4,000,000	to	5,000,000	2,287	10,342.1	1,953	8,809.8	1,677	7,557.1	2,057	9,159.7
5,000,000	to	6,000,000	1,404	7,616.6	1,658	9,067.5	1,614	8,799.0	1,885	10,269.7
6,000,000	to	7,000,000	1,103	7,132.1	2,043	13,019.0	927	6,082.2	1,281	8,216.4
7,000,000	to	8,000,000	1,593	11,919.3	1,033	7,699.9	805	6,028.2	1,222	9,179.1
8,000,000	to	9,000,000	677	5,757.4	810	6,852.5	617	5,229.7	681	5,805.6
9,000,000	to	10,000,000	503	4,767.2	713	6,802.6	658	6,271.2	778	7,368.6
10,000,000	and over		8,870	559,079.0	9,041	602,023.4	8,311	558,965.9	10,305	628,836.2
TOTAL			959,695	746,640.0	982,478	790,372.5	1,040,326	761,550.0	892,943	810,111.1

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2003								2004			
	Jun.		Dec.		Jun.		Dec.		No. of		Amount	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	20,602	44.7	16,791	36.0	29,711	59.4	24,452	69.0			
5,000 to	10,000	17,561	134.8	17,984	137.1	17,810	137.3	160,574	1,446.3			
10,000 to	20,000	170,079	2,409.7	219,231	3,238.6	278,128	3,789.7	205,038	3,830.1			
20,000 to	25,000	52,563	1,181.1	281,061	6,305.6	176,335	4,276.2	246,949	5,919.5			
25,000 to	30,000	183,610	4,808.2	126,408	3,489.0	169,366	4,546.4	198,594	5,375.0			
30,000 to	40,000	112,691	3,884.0	136,151	4,824.8	261,292	8,991.1	176,472	6,210.0			
40,000 to	50,000	79,076	3,541.6	153,619	6,808.7	221,687	10,048.2	196,027	8,915.3			
50,000 to	60,000	47,025	2,560.9	59,800	3,234.2	131,594	7,101.4	209,620	11,533.7			
60,000 to	70,000	35,829	2,318.7	45,259	2,919.2	78,645	5,090.1	164,567	10,646.6			
70,000 to	80,000	17,395	1,291.2	28,334	2,122.7	41,521	3,093.0	93,435	6,922.9			
80,000 to	90,000	12,063	1,013.7	22,561	1,914.0	34,558	2,947.3	60,587	5,127.0			
90,000 to	100,000	13,769	1,321.1	16,005	1,523.2	23,745	2,251.4	49,799	4,712.9			
100,000 to	200,000	77,750	10,675.5	105,025	14,379.2	146,843	19,526.7	228,807	30,208.6			
200,000 to	300,000	64,484	15,803.7	66,804	16,380.9	74,510	18,067.6	80,964	19,998.7			
300,000 to	400,000	44,016	15,091.5	53,291	18,181.2	65,084	22,048.7	73,647	25,856.3			
400,000 to	500,000	21,722	9,624.1	22,773	10,127.0	38,498	17,210.8	47,563	21,065.0			
500,000 to	600,000	10,249	5,565.5	14,019	7,629.5	16,257	8,862.2	32,785	18,105.1			
600,000 to	700,000	5,983	3,902.7	8,635	5,657.7	11,885	7,697.3	15,441	10,014.2			
700,000 to	800,000	3,967	2,965.6	7,289	5,394.6	7,742	5,762.3	11,252	8,466.5			
800,000 to	900,000	3,012	2,566.6	4,499	3,806.2	6,908	5,831.0	8,452	7,187.7			
900,000 to	1,000,000	3,418	3,253.8	3,796	3,597.8	4,961	4,720.2	6,829	6,437.9			
1,000,000 to	2,000,000	14,777	20,809.2	19,607	27,384.0	24,618	34,825.0	30,570	42,812.4			
2,000,000 to	3,000,000	5,968	14,439.5	7,974	19,450.5	8,995	22,263.2	13,286	32,080.2			
3,000,000 to	4,000,000	3,510	12,136.1	4,072	14,198.2	4,413	15,441.2	5,764	19,834.5			
4,000,000 to	5,000,000	2,815	12,868.4	2,876	12,933.7	3,241	14,583.4	4,958	22,038.7			
5,000,000 to	6,000,000	1,824	9,851.1	2,330	12,699.9	2,321	12,648.2	3,173	17,369.3			
6,000,000 to	7,000,000	1,091	7,111.4	1,308	8,472.2	1,804	11,722.1	1,963	12,722.9			
7,000,000 to	8,000,000	954	7,127.1	1,192	8,937.5	1,331	9,935.6	2,201	16,465.2			
8,000,000 to	9,000,000	783	6,658.4	1,110	9,429.4	1,174	9,964.7	1,518	12,917.8			
9,000,000 to	10,000,000	965	9,193.7	931	8,877.3	1,060	10,121.2	1,662	15,863.9			
10,000,000 and over		11,142	647,842.1	12,551	728,664.6	13,607	843,113.8	17,064	1,026,526.9			
TOTAL		1,040,693	841,995.6	1,463,286	972,754.4	1,899,644	1,146,676.7	2,374,013	1,436,680.1			

3.11 Scheduled Banks' Classification of Advances
by Size of Account and Borrowers
As on 31st December, 2004

(Million Rupees)

SIZE OF ACCOUNT (Rs.)	Government		Non Financial Public Sector		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less than 5,000	-	-	1	-	6	0.0	16,987
5,000 to 10,000	-	-	-	-	-	-	19,604	159.9
10,000 to 20,000	-	-	-	-	1	0.0	60,321	889.7
20,000 to 25,000	-	-	-	-	-	-	69,880	1,580.5
25,000 to 30,000	-	-	-	-	-	-	95,661	2,644.0
30,000 to 40,000	-	-	-	-	-	-	403,846	14,209.0
40,000 to 50,000	-	-	-	-	-	-	295,535	13,214.6
50,000 to 60,000	-	-	-	-	-	-	204,839	11,190.4
60,000 to 70,000	-	-	-	-	-	-	130,701	8,509.8
70,000 to 80,000	-	-	-	-	-	-	91,745	6,780.2
80,000 to 90,000	-	-	-	-	-	-	52,223	4,433.8
90,000 to 100,000	-	-	-	-	-	-	37,700	3,585.2
100,000 to 200,000	-	-	-	-	4	0.6	253,278	34,644.4
200,000 to 300,000	-	-	1	0.2	3	0.8	53,017	12,628.4
300,000 to 400,000	-	-	-	-	5	1.8	20,639	7,089.9
400,000 to 500,000	-	-	1	0.4	6	2.7	9,728	4,366.4
500,000 to 600,000	-	-	2	1.1	-	-	6,638	3,650.7
600,000 to 700,000	-	-	-	-	2	1.2	5,796	3,781.6
700,000 to 800,000	-	-	-	-	-	-	4,405	3,290.9
800,000 to 900,000	-	-	1	0.8	1	0.9	3,784	3,194.2
900,000 to 1,000,000	-	-	-	-	-	-	3,237	3,076.3
1,000,000 to 2,000,000	1	1.0	9	13.2	12	16.1	18,020	25,666.5
2,000,000 to 3,000,000	2	5.3	3	7.6	8	19.8	9,251	22,875.5
3,000,000 to 4,000,000	1	3.9	-	-	2	6.7	4,597	15,846.8
4,000,000 to 5,000,000	-	-	5	22.0	4	17.2	4,279	19,113.5
5,000,000 to 6,000,000	1	5.1	1	5.0	2	10.0	3,072	16,836.4
6,000,000 to 7,000,000	1	6.9	-	-	3	19.9	1,977	12,805.1
7,000,000 to 8,000,000	1	8.0	1	7.6	4	30.2	2,127	15,924.8
8,000,000 to 9,000,000	-	-	9	75.0	2	17.3	1,494	12,716.2
9,000,000 to 10,000,000	-	-	1	9.5	1	9.9	1,614	15,421.2
10,000,000 and over	80	58,225.5	129	80,787.4	248	35,289.1	16,547	835,625.8
TOTAL	87	58,255.7	164	80,929.9	314	35,444.3	1,902,542	1,135,797.3

3.11 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 31st December, 2004

(Million Rupees)

SIZE OF ACCOUNT (Rs.)	Trust Funds and Non-							
	Profit Organizations		Personal		Others		TOTAL	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	6	0.0	15,174	46.2	513	1.4	32,687	93.5
5,000 to 10,000	-	-	158,927	1,439.2	79	0.4	178,610	1,599.6
10,000 to 20,000	1	0.0	199,023	3,718.0	1,130	17.8	260,476	4,625.5
20,000 to 25,000	-	-	224,877	5,414.6	2,130	46.7	296,887	7,041.8
25,000 to 30,000	83	2.1	168,566	4,545.0	2,171	59.0	266,481	7,250.1
30,000 to 40,000	1	0.0	81,980	2,907.0	7,165	244.6	492,992	17,360.6
40,000 to 50,000	-	-	135,942	6,227.1	1,392	59.0	432,869	19,500.6
50,000 to 60,000	4	0.2	147,510	8,150.1	1,753	95.1	354,106	19,435.8
60,000 to 70,000	3	0.2	133,496	8,652.8	254	16.2	264,454	17,179.1
70,000 to 80,000	404	32.2	69,066	5,113.6	818	58.8	162,033	11,984.7
80,000 to 90,000	-	-	44,123	3,735.4	131	11.2	96,477	8,180.4
90,000 to 100,000	-	-	35,764	3,384.4	1,084	100.4	74,548	7,070.0
100,000 to 200,000	26	3.9	171,562	22,360.5	1,051	150.6	425,921	57,160.0
200,000 to 300,000	21	5	45,367	11,475.5	451	113.4	98,860	24,223.4
300,000 to 400,000	8	2.9	57,327	20,263.0	454	145.6	78,433	27,503.1
400,000 to 500,000	12	5.4	38,580	17,027.8	191	89.0	48,518	21,491.7
500,000 to 600,000	10	5.5	26,157	14,457.4	95	53.9	32,902	18,168.6
600,000 to 700,000	3	2.1	9,994	6,462.9	82	50.9	15,877	10,298.7
700,000 to 800,000	6	4.6	6,917	5,231.0	80	59.2	11,408	8,585.6
800,000 to 900,000	-	-	4,620	3,950.3	90	78.0	8,496	7,224.2
900,000 to 1,000,000	6	5.6	3,593	3,362.9	21	19.8	6,857	6,464.5
1,000,000 to 2,000,000	25	34.4	12,628	17,235.1	90	146.2	30,785	43,112.5
2,000,000 to 3,000,000	8	20	4,077	9,308.7	35	86.3	13,384	32,323.2
3,000,000 to 4,000,000	3	10.8	1,185	4,046.7	21	77.2	5,809	19,992.2
4,000,000 to 5,000,000	2	8.5	666	2,878.1	54	232.2	5,010	22,271.4
5,000,000 to 6,000,000	8	44.5	119	632.2	2	10.3	3,205	17,543.4
6,000,000 to 7,000,000	1	6.4	35	229.3	5	31.7	2,022	13,099.3
7,000,000 to 8,000,000	5	36.8	99	730.6	4	29.8	2,241	16,767.9
8,000,000 to 9,000,000	2	17.1	19	159.8	1	8.1	1,527	12,993.4
9,000,000 to 10,000,000	3	29.4	63	583.9	1	9.9	1,683	16,063.8
10,000,000 and over	33	12,751.7	220	9,996.2	43	6,607.0	17,300	1,039,282.7
TOTAL	684	13,029.2	1,797,676	203,725.3	21,391	8,709.8	3,722,858	1,535,891.5

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

(Million Rupees)

End of Period	R A T E S O F M A R G I N										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
2000											
June											
No. of A/Cs.	701,185	528	22,099	2,821	1,226,553	113,786	29,427	252	2,816	30,600	4,458
Amount	153,040.5	1,452.6	47,097.6	14,269.0	101,292.7	258,328.1	29,029.0	11,263.4	6,053.2	63,194.5	4,444.7
December											
No. of A/Cs.	643,080	3,850	20,321	3,745	1,218,005	132,376	28,692	2,107	7,314	43,336	4,083
Amount	141,070.0	4,139.9	50,298.7	8,424.7	102,287.7	305,659.7	32,805.8	9,838.9	10,873.2	69,235.0	12,303.8
2001											
June											
No. of A/Cs.	675,704	1,740	13,521	2,395	1,253,539	175,754	16,658	1,902	9,255	27,926	1,545
Amount	172,936.6	2,376.6	41,811.7	11,089.1	97,295.3	314,209.8	36,194.5	9,548.6	10,852.4	60,917.0	4,184.7
December											
No. of A/Cs.	552,761	3,113	23,880	1,151	1,249,205	169,778	37,012	9	5,455	39,990	1,527
Amount	179,386.0	2,371.5	51,239.1	4,869.3	126,792.7	319,726.1	33,172.5	3.1	13,125.6	61,631.3	4,791.9
2002											
June											
No. of A/Cs.	539,775	7,970	28,322	4,458	1,186,612	263,645	30,237	8	7,254	22,102	503
Amount	231,087.7	2,775.5	30,408.0	5,004.6	100,878.5	299,909.2	38,077.6	10.6	142,986	53,839.2	5,934.9
December											
No. of A/Cs.	482,266	887	53,966	12,451	1,292,022	157,641	12,981	245	9,200	25,515	1,860
Amount	154,148.5	1,104.5	51,567.0	9,893.6	126,863.2	356,444.5	37,232.7	870.8	22,894.2	61,826.7	2,991.4
2003											
June											
No. of A/Cs.	550,851	2,029	11,105	18,886	1,310,306	212,519	15,852	344	14,192	32,018	2,054
Amount	151,929.1	1,539.1	44,764.0	11,571.5	126,218.0	421,009.7	34,591.4	368.3	12,137.0	60,004.4	3,362.6
December											
No. of A/Cs.	905,514	1,224	25,976	32,592	1,322,535	267,666	22,223	597	10,297	27,159	569
Amount	151,722.3	2,367.8	58,391.3	13,108.2	144,191.7	494,292.4	54,786.0	954.5	7,790.4	76,843.4	2,866.9
2004											
June											
No. of A/Cs.	1,277,175	1,127	23,577	20,339	1,351,570	244,661	26,539	1,270	8,952	58,126	1,872
Amount	213,803.0	4,426.6	72,483.5	15,184.2	141,500.2	516,257.5	95,679.7	1,503.1	7,672.5	84,558.9	3,125.0
December											
No. of A/Cs.	1,642,599	3,318	32,534	32,584	1,359,087	314,908	37,582	647	18,456	39,193	715
Amount	257,426.6	31,829.1	105,898.1	27,711.5	150,032.7	575,897.8	165,561.8	1,111.0	13,364.5	98,660.4	5,194.2

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

(Million Rupees)

End of Period	R A T E S O F M A R G I N											TOTAL
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
2000												
June												
No. of A/Cs	105,474	1,459	5,546	126	3,214	21,805	8,427	9	12	25	766	2,281,388
Amount	71,836.7	931.5	10,191.9	209.9	5,207.6	15,394.4	1,094.3	6.8	22.4	248.7	2,864.8	797,474.1 (24.51)
December												
No. of A/Cs	125,429	2,084	7,765	943	3,921	29,131	8,769	92	77	310	1,043	2,286,473
Amount	66,614.7	2,443.3	11,643.4	542.8	6,109.9	21,393.8	1,304.1	616.4	287.5	1,750.7	2,913.3	862,557.5 (25.77)
2001												
June												
No. of A/Cs	78,639	2,411	9,088	245	3,244	19,828	521	84	183	269	1,469	2,295,920
Amount	70,805.8	1,006.2	7,545.4	216.4	3,302.2	17,473.0	192.9	544.8	126.6	718.7	812.9	864,261.2 (23.89)
December												
No. of A/Cs	162,896	283	14,763	133	3,166	25,493	1,037	40	109	242	4,190	2,296,233
Amount	70,252.9	534.0	9,198.2	545.5	11,375.2	19,192.4	163.0	285.7	114.6	534.6	732.3	910,037.3 (23.95)
2002												
June												
No. of A/Cs	143,035	313	7,780	104	1,804	52,321	314	21	351	36	2,665	2,299,630
Amount	56,995.0	5,417.4	8,593.0	781.6	7,420.5	20,976.6	387.0	723.1	237.5	4,42.2	808.9	885,007.5 (22.62)
December												
No. of A/Cs	127,063	119	3,979	95	2,669	24,236	175	21	383	147	2,143	2,192,064
Amount	75,286.0	2,553.1	6,194.1	3,172.7	3,269.9	16,901.7	211.3	612.9	171.4	1,346.1	638.6	936,194.7 (24.49)
2003												
June												
No. of A/Cs	142,425	1,816	2,438	1,184	1,054	27,320	262	20	619	63	2,379	2,349,736
Amount	62,228.6	3,940.2	4,224.8	2,842.1	5,362.7	19,209.3	1,395.2	1,067.7	342.9	1,314.4	448.8	969,871.7 (24.43)
December												
No. of A/Cs.	187,296	206	2,811	397	3,631	9,572	64	31	55	17	2,479	2,822,911
Amount	61,951.4	1,111.9	4,862.8	1,308.1	6,194.8	9,736.9	374.7	549.1	151.8	1,796.6	396.0	1,095,749.0 (23.90)
2004												
June												
No. of A/Cs	219,776	208	3,252	101	3,557	9,947	106	23	314	23	2,066	3,254,581
Amount	64,735.8	1,026.2	2,387.3	519.7	6,270.7	9,366.7	275.3	301.2	486.2	546.5	274.4	1,242,384.1 (22.70)
December												
No. of A/Cs.	226,537	420	4,082	208	1,634	8,181	115	20	21	17	0	3,722,858
Amount	84,971.9	2,977.0	5,952.3	556.0	1,846.6	5,541.1	282.0	498.5	74.8	503.5	0	1,535,891.5 (22.44)

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

(End of Period: Million Rupees)

ECONOMIC GROUP		2000		2001		2002		2003	
		Dec.	Jun.	Dec.	Jun.	Dec.	Jun.		
I.	Government:	447.2	68.3	36.0	58.0	49.7	157.3		
II.	Public Sector Enterprises:	3,700.9	4,564.0	3,708.4	3,606.8	1,566.2	2,478.9		
	(a) Agriculture, Forestry, Hunting & Fishing	3.8	4.8	54.1	46.4	1.6	48.1		
	(b) Mining and Quarrying	0.1	0.1	0.1	-	-	0.0		
	(c) Manufacturing	462.6	532.5	21.8	84	-	513.7		
	(d) Construction	62.3	78.0	4.1	3.6	2.6	0.0		
	(e) Electricity Gas, Water & Sanitary Services	-	2.7	6.7	27.5	0.1	3.4		
	(f) Commerce:	3,050.2	3,829.8	3,436.6	3,098.7	1,558.8	1,911.9		
	1. Export Bills :	1,521.6	2,301.5	1,617.1	1,743.4	1,102.8	1,372.2		
	i. Cotton Raw	87.5	194.0	159.5	159.7	153.5	-		
	ii. Rice	30.8	194.3	161.0	157.1	104.7	73.6		
	iii. Cotton Textiles (Local)	382.0	1,024.4	674.6	807.1	261.2	606.4		
	iv. Cement & Cement products	51.4	11.4	-	-	-	19.5		
	v. Petroleum & Petroleum products	20.9	1.0	151.1	39.1	0.1	8.3		
	vi. Machinery & Transport Equipments	1.1	40.8	2.0	-	-	0.0		
	vii. Other Export Bills	948.0	835.7	468.7	580.3	583.4	664.3		
	2. Imports Bills Payable in Pakistan	1,122.6	1,102.7	1,065.8	1,082.8	55.8	242.2		
	3. Inland Bills (to include Local Bills)	393.5	420.8	753.6	270.6	389.2	297.5		
	4. Non-Bank Financial Institutions	12.4	4.9	0.1	1.9	11.0	-		
	(g) Transport, Storage & Communication	-	14.3	-	3.5	-	-		
	(h) Services	87.2	9.7	5.1	5.0	1.8	0.9		
	(i) Other Public Sector Enterprises	34.9	92.1	179.9	338.0	1.5	0.9		
III.	Private Sector (Business):	53,945.8	57,610.6	57,383.8	57,811.8	55,486.5	67,096.0		
	(a) Agriculture, Forestry ,Hunting & Fishing	3,075.5	3,595.6	3,509.9	2,423	3,256.6	3,125.4		
	1. Primary Products :	2,091.8	2,450	2,443.1	1,879.9	2,731.3	2,460.7		
	i. Cotton	1,120.9	1,235.3	1,077.3	1,004.1	1,170.1	1,137.2		
	ii. Rice	680.0	1,011.8	1,125.5	725.2	589.5	802.5		
	iii. Sugarcane	10.4	10.1	23.7	48.2	9.3	74.7		
	iv. Tobacco	10.0	-	-	-	35.5	0.0		
	v. Other Primary Products	270.6	192.8	216.7	102.3	567.0	446.2		
	2. Other Agriculture ,Forestry ,Hunting and Fishing	983.7	1,145.6	1,066.8	543.1	885.3	664.8		

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

(End of Period : Million Rupees)

ECONOMIC GROUP	2000		2001		2002		2003
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Jun.
(b) Mining and Quarrying	-	0.3	1.9	3.7	63.9	183.0	
(c) Manufacturing	1,501.2	2,685.7	2,606.3	3,196.8	1600.6	1,465.4	
(d) Construction	10.4	44.2	108.0	236.3	187.6	492.4	
(e) Electricity, Gas, Water & Sanitary Services	41.8	3.8	15.5	107.8	1.8	433.4	
(f) Commerce:	48,216.4	49,618.5	48,739.3	49,688.1	49,187.4	59,506.7	
1. Export Bills-Traditional Export	18,960.4	22,129.9	22,931.2	22,310.1	23,238.1	34,537.5	
i. Wool & Goat Hair	44.6	7.9	20.0	61.3	73.3	44.6	
ii. Hides & Skins	358.2	521.9	337.0	535.4	284.8	387.5	
iii. Cotton Textiles (Local)	10,347.6	9,905.6	10,458.9	11,642.4	11,715.3	23,366.0	
iv. Cotton Yarn (Local)	7,563.6	10,987.2	11,590.2	9,383.0	10,429.7	9,473.6	
v. Sports Goods	464.6	542.6	372.1	420.1	606.4	1,126.4	
vi. Surgical Instruments	181.9	164.6	153.1	267.8	128.6	139.3	
2. Export Bills-Non-Traditional Exports	16,037.0	15,935.3	16,174.7	14,900.9	12,877.4	15,444.8	
i. Brassware & Handicrafts	24.9	10.5	7.6	65.6	234.4	64.2	
ii. Carpets & Rugs	829.3	897.4	675.2	828.6	424.1	715.2	
iii. Footwear & Leather goods	1,944.5	1,996.2	1,079.1	1,061.7	770.4	819.7	
iv. Handloom products, Towels & Hosiery	2,766.8	3,019.6	2,762.2	2,037.8	2,639.4	2,941.3	
v. Readymade Garments	4,068.0	4,091.0	5,172.4	5,066.1	4,289.6	4,554.8	
vi. Electrical goods (Cable & Wire RA)	28.1	9.2	88.2	210.6	113.9	273.4	
vii. Other Export Bills	6,375.4	5,911.4	6,389.9	5,630.4	4,405.8	6,076.2	
3. Import Bills Payable in Pakistan	5,914.1	5,332.4	3,495.6	4,992.5	4,858.8	1,408.1	
4. Inland Bills (to include Local Bills)	5,521.9	4,770.5	5,425.6	6,736.9	7,608.7	7,708.0	
5. Non-Bank Financial Institutions	102.6	104.6	-	-	-	30.2	
6. Other Foreign Bills (clean outward)	1,680.5	1,346.0	712.2	747.8	604.5	378.1	
(g) Transport, Storage & Communication	75.3	129.9	41.9	5.8	16.9	16.5	
(h) Services	20.8	20.6	9.1	4.7	9.9	67.2	
(i) Other Private (Business)	1,004.4	1,511.9	2,351.9	2145.6	1,161.7	1,806.1	
IV. Trust Funds and Non-Profit Organisations	6.2	5.5	6.9	2.3	29.7	2.0	
V. Others	2,049.6	2,334.4	1,242.7	1,799.1	3,345.2	3,236.8	
TOTAL	60,149.7	64,582.8	62,377.8	63,278.1	60,477.3	72,971.1	

(Contd.)

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

(End of Period: Million Rupees)

ECONOMIC GROUP	2003		2004			
	Dec.		Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Government:	298	24.3	446	30.7	167	43.9
II. Public Sector Enterprises:	1,600	3,148.4	2,135	3,183.0	3,003	6,666.7
(a) Agriculture, Forestry, Hunting & Fishing	1	2.2	35	3.9	37	72.7
(b) Mining and Quarrying	-	-	-	-	-	-
(c) Manufacturing	49	356.0	34	272.8	108	170.8
(d) Construction	-	-	5	6.2	92	10.6
(e) Electricity Gas, Water & Sanitary Services	7	60.0	2	148.9	23	237.2
(f) Commerce:	1,497	2,719.6	2,027	2,747.9	2,618	5,803.6
1. Export Bills :	971	1,982.4	1,169	2,219.9	2,055	4,595.7
i. Cotton Raw	5	8.8	212	561.8	118	219.1
ii. Rice	54	242.7	105	222.4	257	460.4
iii. Cotton Textiles (Local)	282	932.4	251	739.0	1,059	1,618.4
iv. Cement & Cement products	4	2.1	1	0.3	176	439.6
v. Petroleum & Petroleum products	6	79.4	12	63.0	5	6.3
vi. Machinery & Transport Equipments	2	2.2	5	5.0	8	60.2
vii. Other Export Bills	618	714.9	583	628.4	432	1,791.6
2. Imports Bills Payable in Pakistan	60	92.4	-	-	98	280.7
3. Inland Bills (to include Local Bills)	435	639.5	858	528.0	464	640.0
4. Non-Bank Financial Institutions	31	5.3	-	-	1	287.1
(g) Transport, Storage & Communication	-	-	-	-	-	-
(h) Services	36	1.2	19	1.1	7	33.5
(i) Other Public Sector Enterprises	10	9.5	13	2.1	118	338.2
III. Private Sector (Business):	25,878	68,727.5	28,091	78,568.1	31,137	81,451.0
(a) Agriculture, Forestry, Hunting & Fishing	1,119	1,884.9	1,472	4,214.4	907	3,443.6
1. Primary Products :	964	1,367.0	1,306	3,678.4	764	2,719.9
i. Cotton	432	741.0	773	2,367.0	418	931.3
ii. Rice	521	617.8	525	1,218.5	333	1,725.6
iii. Sugarcane	-	-	1	14.8	-	-
iv. Tobacco	2	0.0	-	-	-	-
v. Other Primary Products	9	8.1	7	78.0	13	63.0
2. Other Agriculture, Forestry, Hunting and Fishing	155	517.8	166	536.0	143	723.8

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

(End of Period : Million Rupees)

ECONOMIC GROUP	2003		2004			
	Dec.		Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	18	116.6	16	98.4	66	653.9
(c) Manufacturing	648	2,790.8	966	2,705.9	2,267	5,176.7
(d) Construction	19	144.9	35	627.5	42	496.2
(e) Electricity, Gas, Water & Sanitary Services	20	47.9	19	322.0	1	26.1
(f) Commerce:	21,747	61,189.2	23,740	68,233.5	26,738	71,035.7
1. Export Bills-Traditional Export	10,233	29,296.2	11,222	32,164.8	11,576	35,509.3
i. Wool & Goat Hair	6	18.8	1	5.2	-	-
ii. Hides & Skins	79	206.9	88	237.6	24	138.4
iii. Cotton Textiles (Local)	6,528	19,416.8	7,572	24,060.4	7,830	26,525.9
iv. Cotton Yarn (Local)	3,213	8,845.4	3,150	7,048.4	3,356	7,969.1
v. Sports Goods	261	570.7	329	734.1	240	628.6
vi. Surgical Instruments	146	237.7	82	79.2	126	247.3
2. Export Bills-Non-Traditional Exports	6,956	19,987.4	5,750	16,056.5	5,687	17,215.6
i. Brassware & Handicrafts	1,282	5,515.2	336	142.1	11	72.3
ii. Carpets & Rugs	260	871.2	273	1,130.5	181	1,014.4
iii. Footwear & Leather goods	605	1,410.7	588	1,253.3	739	1,562.0
iv. Handloom products, Towels & Hosiery	1,290	2,962.2	935	2,316.1	882	3,040.1
v. Readymade Garments	1,627	3,697.5	1,783	5,013.9	2,361	6,102.7
vi. Electrical goods (Cable & Wire RA)	97	443.7	29	143.8	43	196.6
vii. Other Export Bills	1,795	5,086.9	1,806	6,056.8	1,470	5,227.7
3. Import Bills Payable in Pakistan	510	2,486.4	1,883	10,473.7	627	2,908.5
4. Inland Bills (to include Local Bills)	3,660	8,520.6	4,033	8,241.2	6,606	14,524.3
5. Non-Bank Financial Institutions	62	31.3	2	58.4	-	-
6. Other Foreign Bills (clean outward)	326	867.3	850	1,238.9	2,242	878.0
(g) Transport, Storage & Communication	-	-	11	210.5	1	5.7
(h) Services	71	75.0	66	30.8	110	11.1
(i) Other Private (Business)	2,236	2,478.2	1,766	2,125.2	1,005	602.0
IV. Trust Funds and Non-Profit Organisation	15	18.1	26	3.7	65	156.9
V. Others	8,591	1,691.6	11,321	2,461.1	10,528	2,344.9
TOTAL	36,382	73,609.9	42,019	84,246.5	44,900	90,663.3

3.14 Scheduled Banks' Classification of Investments in Securities and Shares (Book Value)

(End of Period: Million Rupees)

SECURITY / SHARE	2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. FEDERAL GOVERNMENT SECURITIES	147,799.3	146,963.4	126,147.9	138,480.8	152,431.5	181,019.0
11.75 % 2001	8,186.4	8,178.4	-	-	-	-
11.75 % 2002	1,128.3	1,125.6	1,123.0	1,120.3	-	-
National Prize Bonds	227.1	89.1	107.4	150.6	361.3	94.9
National Savings Schemes	37.7	36.0	35.8	35.7	121.5	81.8
Compensation Bonds*	54,603.9	47,001.4	41,028.2	32,276.2	16,814.3	15,608.5
Federal Investment Bonds	83,613.9	88,001.5	55,903.0	60,055.0	54,289.8	49,436.3
Pakistan Investment Bonds	-	2,531.4	27,950.4	44,843.0	80,839.6	115,792.5
Unclassified	2.0	-	0.1	-	0.5	5.0
B. TREASURY BILLS	105,761.3	139,195.0	125,604.9	105,093.4	221,674.3	341,029.6
C. PROVINCIAL GOVERNMENTS SECURITIES	1,869.1	1,869.1	1,869.1	1,798.0	1,795.8	1,573.4
I. Balochistan	598.7	598.7	598.7	563.9	563.9	518.5
15.00 % 2001	34.8	34.8	34.8	-	-	-
15.50 % 2002	40.3	40.3	40.3	40.3	-	-
16.00 % 2003	330.3	330.3	330.3	330.3	325.3	325.3
15.50 % 2006	189.2	189.2	189.2	189.2	189.2	189.2
17.00 % 2007	4.1	4.1	4.1	4.1	4.1	4.1

* Includes amount of bonds issued by the Federal Govt. to banks against advances extended for commodity operations to R.E.C.P. , G.C.P,T.C.P etc. from Dec. 1998

(Contd.)

3.14 Scheduled Banks' Classification of Investments in Securities and Shares (Book Value)

(End of Period: Million Rupees)

SECURITY / SHARE	2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
II. Punjab	228.6	228.6	228.6	216.7	216.7	216.7
15.00 % 2001	11.9	11.9	11.9	-	-	-
16.00 % 2004	141.6	141.6	141.6	141.6	141.6	141.6
17.50 % 2008	75.1	75.1	75.1	75.1	75.1	75.1
III. Sindh	1,040.5	1,040.5	1,040.5	1,015.1	1,015.2	827.2
15.00 % 2001	25.3	25.3	25.3	-	-	-
15.00 % 2002	182.9	182.9	182.9	182.9	182.9	-
16.00 % 2003	443.9	443.9	443.9	443.9	443.9	438.9
15.50 % 2006	377.7	377.7	377.7	377.7	377.7	377.7
17.00 % 2007	10.6	10.6	10.6	10.6	10.6	10.6
IV. Unclassified	1.2	1.2	1.2	2.3	-	10.9
D. FOREIGN SECURITIES AND SHARES	2.6	1.5	1.5	2.4	1.5	1.5
E. OTHERS :	55,311.9	50,767.6	60,839.7	58,407.8	62,756.7	74,413.4
1. Shares :	13,409.6	14,739.2	16,810.7	21,543.8	23,150.1	28,610.3
(i) Financial Institutions	1,747.8	1,758.8	946.3	974.8	1,810.9	1,830.2
(ii) Public Sector Enterprises	4,617.4	5,945.4	7,170.7	8,326.3	8,337.3	9,049.9
(iii) Private Sector	7,044.4	7,035.0	8,693.6	12,242.7	13,001.9	17,730.3
2. Debentures :	777.4	1,076.4	1,228.5	1,492.3	2,156.2	1,460.8
(i) Financial Institutions	-	-	-	-	-	-
(ii) Public Sector Enterprises	595.3	96.0	872.7	638.6	1,725.6	1,130.2
(iii) Private Sector	182.1	980.4	355.8	853.7	430.6	330.6
(iv) Other	-	-	-	-	-	-
3. National Investment (Unit) Trust	9,886.4	9,455.9	10,163.0	9,425.2	9,761.3	10,351.3
4. Participation Term Certificates	15,160.4	11,485.8	13,014.2	9,231.4	17,880.0	25,502.9
5. Modarba Certificate	106.0	106.0	5,225.7	1,021.0	635.4	600.3
6. Mutual Funds	2,403.6	1,960.3	1,636.5	253.1	257.1	233.0
7. Others	13,568.5	11,944.0	12,761.1	15,441.0	8,916.6	7,654.8
TOTAL	310,744.3	338,796.6	314,463.1	303,782.4	438,659.8	598,036.8

(Contd.)

3.14 Scheduled Banks' Classification of Investments in Securities and Shares

(Concl'd.)
(End of Period: Million Rupees)

SECURITY / SHARE	2003		2004			
	Jun.	Dec.	Jun.	Dec.		
	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT	211,294.4	233,214.1	259,194.1	230,730.2	226,414.8	225,894.6
SECURITIES						
National Prize Bonds	92.2	95.5	153.0	154.1	150.2	154.1
National Savings Schemes	-	-	-			
Compensation Bonds *	35,416.8	34,172.8	31,114.6	33,061.5	36,435.3	33,850.4
Federal Investment Bonds	30,019.6	19,151.6	16,288.6	13,896.6	13,335.2	13,871.2
Pakistan Investment Bonds	145,765.8	179,794.2	211,637.9	18,361.8	176,494.1	178,018.9
Unclassified	-	-	-			
B. TREASURY BILLS	404,619.0	418,329.3	410,594.5	267,378.70	269,459.90	276,611.30
C. PROVINCIAL GOVERNMENTS						
SECURITIES	1,332.2	180.3	75.1	75.2	75.2	75.2
I. Balochistan	277.3	-	-	-	-	-
16.00 % 2003	184.6	-	-	-	-	-
15.50 % 2006	88.7	-	-	-	-	-
17.00 % 2007	4.1	-	-	-	-	-
II. Punjab	216.7	180.3	75.1	75.1	75.1	75.1
16.00% 2004	141.7	105.2	-	-	-	-
17.50 % 2008	75.1	75.1	75.1	75.1	75.1	75.1
III. Sindh	827.3	-	-	-	-	-
16.00 % 2003	438.9	-	-	-	-	-
15.50 % 2006	377.7	-	-	-	-	-
17.00 % 2007	10.6	-	-	-	-	-
IV. Unclassified	10.9	-	-	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1.5	1.5	1.5	2.0	1.4
E. OTHERS:	87,278.1	107,527.9	113,470.8	116,435.8	98,094.2	128,591.3
1. Shares :	32,925.1	34,578.3	34,810.0	37,526.30	26,170.00	39,457.70
(i) Financial Institutions	1,943.3	2,199.9	3,435.5	4,107.8	3,989.9	4,496.9
(ii) Public Sector Enterprises	7,962.9	12,232.6	10,115.1	6,176.2	3,264.4	7,273.9
(iii) Private Sector	23,018.9	20,145.8	21,259.4	27,242.3	18,915.8	27,686.9
2. Debentures :	1,359.9	7,598.6	826.7	737.3	737.3	737.3
(i) Financial Institutions	-	1.3	-	-	-	-
(ii) Public Sector Enterprises	1,020.8	1,088.8	589.3	640	640	640
(iii) Private Sector	339.1	6,508.5	237.4	97.3	97.3	97.3
(iv) Other	-	-	-	-	-	-
3. National Investment (Unit) Trust	10,949.2	13,000.6	13,375.5	14,287.5	7,203.3	24,426.8
4. Participation Term Certificates	35,634.4	38,203.7	27,605.4	2,061.2	2,060.7	20,503.2
5. Modarba Certificate	588.7	620.2	915.9	597	619.4	597
6. Mutual Funds	236.9	952.1	4,924.1	45,33.7	4,111.7	4,594.9
7. Others	5,583.9	12,574.4	31,013.2	3,814.1	38,645.6	38,274.5
TOTAL	704,525.1	759,253.1	783,336.0	614,621.40	594,046.10	631,173.80

3.15 Scheduled Banks' Deposits by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2000		2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
	00.00	55,666.2	66,734.0	75,722.4	80,847.6	75,661.8	72,449.7
01.00 *	2,614.0	15,426.2	19,436.6	45,162.2	44,574.9	61,558.6	60,281.9
02.00*	20,948.7	15,497.0	15,127.3	24,669.9	13,512.2	19,289.0	22,317.1
03.00*	10,155.7	17,938.1	28,936.2	16,789.6	12,398.4	14,742.3	6,622.0
03.25	4,414.4	3,344.7	1,639.1	366.0	5,635.6	296.0	887.2
03.50	19,058.7	8,401.0	19,349.6	963.0	1,364.0	1,786.1	943.2
03.75	3,413.1	1,750.4	497.5	398.1	2,947.8	4,152.5	454.5
04.00	12,077.2	3,783.0	4,543.3	7,928.1	10,227.5	13,720.0	3,797.5
04.25	1,562.5	1,501.0	1,895.3	26.6	5.9	5,659.6	3.4
04.50	5,619.3	2,689.2	2,298.3	2,338.2	2,396.1	1,105.9	482.7
04.75	3,373.3	505.0	1,469.3	2,596.2	11,340.5	216.5	21.6
05.00	23,321.2	31,217.2	5,972.4	14,331.1	1,895.1	2,548.9	1,230.5
05.25	7,485.8	6,361.3	1,259.7	10,898.2	7,056.3	312.9	17.8
05.50	39,781.3	14,971.4	5,160.4	904.3	4,527.1	1,147.8	160.2
05.75	732.5	1,458.4	8,510.3	313.7	169.1	112.2	845.9
06.00	11,384.2	8,157.4	15,179.7	7,441.4	4,211.3	2,232.7	326.8
06.25	1,722.0	837.0	6,751.6	426.7	2,530.0	19.5	54.1
06.50	10,134.3	7,244.6	4,830.6	2,274.7	1,711.3	680.5	12.8
06.75	237.0	5,216.0	378.5	859.1	759.8	82.3	6.5
07.00	4,224.7	9,207.8	10,488.1	5,033.4	2,667.3	675.1	385.7
07.25	3428	4,577.2	56.0	723.4	1,791.8	35.7	20.1
07.50	2,366.5	4,553.1	18,416.8	2,830.9	1,001.4	3,806.0	527.0
07.75	6,400.2	3,419.5	2,259.3	2,119.5	1,326.0	354.6	38.4
08.00	2,354.4	3,377.2	3,722.9	2,644.6	5,132.9	318.9	925.4
08.25	660.8	442.0	131.7	242.0	101.8	61.0	-
08.50	686.8	944.9	576.1	432.5	960.3	2,199.3	33.3
08.75	1,806.5	446.2	215.1	1,225.6	4.5	421.1	-
09.00	4,057.0	5,300.2	4,961.6	5,849.3	2,637.9	1,332.1	123.4
09.25	135.9	243.5	334.2	81.8	17.4	3.2	-
09.50	283.5	361.3	973.4	1,174.4	145.3	83.9	0.1
09.75	497.8	405.1	235.9	163.7	53.5	39.3	0.7
10.00	2,110.9	2,623.3	1,110.4	844.3	459.2	282.1	323.3
10.25	2,520.6	762.5	5.5	11.2	6.0	-	-
10.50	1,834.0	589.8	325.8	109.4	27.0	260.1	1.3
10.75	123.2	193.5	27.7	0.3	15.8	6.6	2.7
11.00	1,088.7	1,161.3	1,229.4	353.4	236.2	63.6	0.3
11.25	253.5	394.8	302.3	28.1	132.9	0.1	-
11.50	126.7	94.5	54.4	69.6	213.3	9.1	0.4
11.75	115.7	5.6	0.2	6.7	167.2	-	0.1
12.00	230.9	1,026.7	3,116.3	906.7	61.6	32.6	8.1
12.25	24.4	22.6	16.6	2.1	0.1	0.1	0.1
12.50	147.4	40.0	1,296.2	123.0	545.7	1.1	1.8
12.75	124.0	3,605.4	1,510.2	350.7	254.0	-	9.9
13.00	5.5	32.1	2.0	28.3	467.2	1.6	1.5
13.25	-	-	-	2.0	-	0.3	-
13.50	10.1	4.0	0.7	2.6	0.2	-	-
13.75	-	0.2	-	4.2	-	-	-
14.00	13.4	156.1	28.9	76.2	130.2	224.8	58.7
14.25	-	-	-	3.9	-	-	-
14.50	-	-	2.5	0.1	-	-	0.1
14.75	2.2	-	-	0.2	-	-	-
15.00	6.9	-	-	23.8	29.4	-	-
15.25	-	-	-	-	-	-	-
15.50	-	-	-	0.3	-	-	-
15.75	-	-	-	-	-	-	-
16.00 & over	-	-	-	-	-	-	-
TOTAL	266,256.4	257,023.2	270,358.2	245,002.8	221,510.5	212,325.6	192,400.1

* 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

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

(End of period : Million Rupees)

RATE OF RETURN	2000		2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
00.00 *	142,582.3	149,107.3	186,937.6	231,442.1	245,218.7	248,636.1	317,098.2
03.50 **	-	-	-	48,950.0	484,125.0	421,966.5	1,012,544.4
03.75	-	-	-	11,696.1	8,056.9	3,590.2	30,546.9
04.00	0.5	210,128.1	144,614.2	270,530.9	22,429.5	163,779.1	22,318.0
04.25	98.2	-	-	7,776.4	7,958.4	5,990.2	2,632.6
04.50	-	6,061.8	16,306.7	81,815.8	7,794.8	59,658.3	43,202.6
04.75	-	-	10,209.5	15,406.2	15,867.8	48,179.4	19,130.8
05.00	157,342.0	20,118.2	90,391.7	18,997.7	36,061.0	31,329.4	16,606.0
05.25	66,972.9	36.5	-	691.4	9,093.9	29,906.3	5,294.2
05.50	91,046.7	1,549.5	10,713.2	18,079.1	8,574.5	20,307.1	2,263.0
05.75	1,371.1	14,650.1	2,228.5	215.1	28,766.6	26,410.0	264.2
06.00	30,752.1	27,845.7	9,418.4	9,329.5	28,768.6	30,194.3	3,016.3
06.25	1.1	57,337.9	58,381.9	10,078.6	10,189.6	5,519.7	1,358.5
06.50	72,353.5	11,424.4	11,273.5	11,472.9	16,649.6	54,259.2	392.8
06.75	3,145.5	1,748.6	67.6	6,084.3	9,771.0	6,782.4	-
07.00	16,238.9	21,174.5	15,342.3	23,287.2	42,895.2	53,260.9	8,133.5
07.25	2,622.9	116,163.2	126,315.0	17,329.0	6,484.4	7,197.3	891.7
07.50	33,966.7	25,350.3	30,771.6	39,037.1	27,760.5	11,677.9	2,523.5
07.75	31,562.3	22,318.2	39,111.5	9,450.3	12,628.5	18,636.2	-
08.00	26,617.6	24,774.9	27,917.2	50,985.3	54,633.6	2,166.6	-
08.25	2,896.0	4,041.2	2,133.2	4,168.0	1,624.1	4,405.9	-
08.50	21,646.6	20,443.2	23,760.0	11,572.3	28,026.1	4,364.2	-
08.75	7,355.8	14,250.3	110.1	3,422.0	4,019.4	661.7	-
09.00	22,243.6	47,224.5	41,971.4	29,787.7	15,313.7	2,318.9	-
09.25	3,114.0	5,257.6	3,166.2	26,261.5	205.3	2,085.8	-
09.50	18,464.0	43,454.0	51,460.8	32,175.8	30,577.8	7,853.5	244.4
09.75	23.6	609.0	1,182.5	6,801.0	705.0	147.4	-
10.00	31,580.9	20,722.1	23,521.1	5,821.4	7,072.2	863.9	666.5
10.25	440.5	1,502.2	2,744.7	3,771.3	701.4	535.5	-
10.50	30,281.3	4,865.2	3,437.9	13,685.4	2,814.4	571.5	-
10.75	308.9	332.7	1,039.9	347.9	1,745.7	2,418.8	-
11.00	36,027.9	24,372.3	39,759.9	24,272.8	7,424.9	-	-
11.25	1,659.3	5,808.9	2,929.2	955.6	273.8	2,055.6	-
11.50	568.6	674.6	1,027.3	1,627.3	4,640.8	3,821.6	-
11.75	184.0	187.2	1,043.8	963.1	841.4	1,789.6	-
12.00	12,275.6	3,992.9	4,258.1	4,547.5	1,709.3	-	-
12.25	24.7	2,230.9	3,336.9	1,884.0	-	-	-
12.50	1,025.0	3,544.1	2,520.6	1,531.7	2,076.2	2,006.0	-
12.75	172.9	1,138.7	470.1	500.3	-	-	-
13.00	2,104.1	4,149.1	4,550.1	2,965.9	419.5	523.0	-
13.25	17.4	790.5	777.6	72.1	-	-	-
13.50	136.8	1,067.3	1,376.2	120.1	-	-	-
13.75	414.4	5,537.9	3,699.1	3,829.5	5,790.4	5,714.6	-
14.00	1,226.3	5,736.1	5,461.4	396.0	-	-	-
14.25	316.8	230.2	-	122.2	-	-	-
14.50	-	-	-	-	-	-	-
14.75	2,787.4	-	-	-	-	-	-
15.00	77.0	38.7	-	-	-	-	-
15.25	-	-	-	-	-	-	-
15.50	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	-
16.00 & over	-	-	-	-	-	-	-
TOTAL	874,047.7	931,990.5	1,005,738.2	1,064,262.0	1,199,709.8	1,288,144.8	1,489,128.1

* 00.00 stands for "current and other deposits"

** Stands for 0.25 to 3.50

3.17 Scheduled Banks' Deposits by Rates of Interest / Return (PLS)

(Million Rupees)

(h) Deposits by Rates of Interest				(i) Deposits by Rates of Return (PLS)				
2003		2004		2003		2004		
Dec.	Jun.	Dec.	Dec.	Dec.	Jun.	Dec.	Dec.	
Rate	Amount		Rate	Amount		Rate	Amount	
0.00	74,226.6	92,849.6	100,655.6	0.00	443,559.8	440,943.3	528,740.4	
0.25*	21,473.2	23,576.3	36,459.4	0.25*	89,327.1	325,676.5	449,210.3	
0.50*	32,611.0	32,804.9	32,855.4	0.50*	89,592.5	55,664.7	64,051.6	
0.75	6,366.1	5,439.7	4,606.9	0.75	57,638.0	104,507.2	34,066.0	
1.00	22,260.6	23,742.7	27,124.2					
1.25	13,579.0	7,440.4	19,376.2	1.00	76,668.5	323,297.7	203,782.6	
1.50	2,581.3	5,902.6	10,443.0	1.25	310,016.7	46,898.6	82,373.2	
1.75	4,715.2	7,596.3	6,477.4	1.50	151,041.5	114,298.8	117,428.0	
2.00	2,791.9	1,942.2	8,314.2	1.75	25,353.6	49,216.3	62,614.6	
2.25	755.2	65.0	1,298.6					
2.50	282.9	760.6	1,137.5	2.00	113,561.1	63,998.9	56,255.9	
2.75	672.0	356.2	446.4	2.25	23,656.4	19,699.7	31,332.6	
3.00	1,353.0	1,645.6	3,275.7	2.50	58,185.8	61,601.3	82,411.0	
3.25	359.2	590.8	1,327.6	2.75	49,782.4	18,189.7	35,628.3	
3.50	565.7	704.0	587.5					
3.75	321.5	1,015.4	724.3	3.00	58,493.4	72,780.8	52,929.3	
4.00	1,042.3	1,367.3	764.8	3.25	12,622.7	12,222.1	18,965.3	
4.25	964.8	2,525.5	584.9	3.50	35,828.5	27,896.8	32,269.9	
4.50	104.9	412.1	227.6	3.75	4,650.9	11,194.4	16,403.3	
4.75	213.0	62.0	0.0					
5.00	40.6	123.6	438.7	4.00	24,523.9	11,138.4	27,058.5	
5.25	300.0	0.0	0.0	4.25	3,916.1	4,640.7	7,047.8	
5.50	204.0	16.3	495.8	4.50	4,079.2	7,731.9	7,111.8	
5.75	0.0	2.6	0.0	4.75	5,049.6	1,964.3	5,991.0	
6.00	154.7	23.3	201.4					
6.25	0.0	0.1	0.0	5.00	8,059.4	7,769.4	13,813.9	
6.50	23.8	18.3	1.1	5.25	184.8	187.1	6,127.8	
6.75	0.9	0.0	0.0	5.50	3,444.9	25.8	747.3	
7.00	0.0	32.4	77.5	5.75	0.0	9.1	386.7	
7.25	6.3	6.2	0.0					
7.50	57.5	67.4	0.0	6.00	144.1	144.9	855.8	
7.75	1.1	0.0	0.0	6.25	0.0	3.9	81.4	
8.00	20.2	33.2	103.0	6.50	278.7	193.3	139.5	
8.25	0.0	0.0	0.0	6.75	48.1	24.3	23.6	
8.50	0.0	0.0	50.0					
8.75	0.3	0.0	0.0	7.00	2,661.9	7,284.4	4,568.6	
9.00	2.4	25.7	21.2	7.25	241.3	366.2	6.4	
9.25	0.0	0.0	0.0	7.50	967.3	524.0	898.1	
9.50	2.7	0.0	0.0	7.75	0.0	4.0	33.2	
9.75	0.2	0.0	0.0					
10.00	7.2	0.1	37.6	8.00	229.5	201.2	242.2	
10.25	2.6	2.1	0.0	8.25	49.0	24.7	11.3	
10.50	0.0	705.8	0.0	8.50	11.1	0.0	0.0	
10.75	0.0	0.0	0.0	8.75	0.0	48.0	74.6	
11.00	0.0	0.0	0.7					
Over-11	99.2	31.1	15.7	9 and over	111.2	48.2	0.0	
Total	188,163.1	211,887.4	258,130.0	Total	1,653,979.6	1,790,420.5	1,943,681.6	

* 0.25 stands for rate from 0.05 to 0.25 , 0.50 stands for rate from 0.30 to 0.50 & so on.

3.18 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

RATE OF RETURN	2001				2002				
	Jun.		Dec.		Jun.		Dec.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	2,807.6	2,061.2	3,622.9	3,053.0	1,872.4	1,285.1	1,279	1,076	
01.00	*	-	-	-	-	-	-	-	
02.00	*	1,276.0	2.6	-	25.0	25.0	-	-	
03.00	*	664.6	4.9	788.5	781.5	6,76.2	668.0	75.3	52.5
03.25	-	-	-	-	32.2	32.2	274.8	274.8	
03.50	-	-	-	-	114.1	114.1	574.2	574.2	
03.75	-	-	-	-	-	-	208.0	208.0	
04.00	976.2	242.9	2,018.3	287.5	2,656.3	2314.9	1,485.2	1,363.1	
04.25	-	-	-	-	-	-	711.1	711.1	
04.50	4.6	4.6	-	-	39.8	39.8	1,244.6	1,244.6	
04.75	-	-	-	-	-	-	130.5	130.5	
05.00	340.7	291.3	31.0	0.5	330.0	295.1	798.2	770.6	
05.25	-	-	-	-	-	-	-	-	
05.50	-	-	30.0	30.0	174.8	174.8	229	184.0	
05.75	-	-	-	-	-	-	-	-	
06.00	116.1	115.9	43.5	43.5	88.2	88.2	666.1	604.6	
06.25	-	-	-	-	-	-	40.2	40.0	
06.50	225.4	218.6	-	-	9.7	8.1	68.6	66.8	
06.75	-	-	-	-	-	-	-	-	
07.00	1,349.3	1,348.9	386.7	386.7	870.5	870.5	174.6	174.6	
07.25	-	-	-	-	100.0	100.0	6.0	6.0	
07.50	235.0	201.6	197.6	197.6	515.2	515.2	188.2	188.2	
07.75	-	-	-	-	20.0	20.2	-	-	
08.00	996.1	980.9	928.3	783.8	1,598.1	1,433.6	519.2	504.7	
08.25	-	-	-	-	279.0	279.0	-	-	
08.50	114.6	114.6	12.0	12.0	178.4	178.4	111.0	110.4	
08.75	32.2	32.2	9.6	9.6	-	-	-	-	
09.00	583.3	581.6	408.2	408.2	65.1	65.1	1,223.3	1,223.3	
09.25	-	-	-	-	-	-	-	-	
09.50	168.1	168.1	278.0	278.0	200.1	200.1	6.0	5.5	
09.75	-	-	371.5	371.5	360.0	10.0	-	-	
10.00	739.5	588.2	1,665.7	1,582.8	1,608.0	1,037.0	5,252.9	2,827.0	
10.25	..	-	-	-	-	-	1,989.8	1,989.8	
10.50	679.2	678.9	374.3	374.3	1,445.6	1,111.7	713.7	713.7	
10.75	5.4	5.4	681.5	331.5	421.6	421.6	-	-	
11.00	1,658.4	1,559.9	993.9	588.7	964.9	457.6	2,974.8	2,941.3	
11.25	4.1	4.0	-	-	-	-	-	-	
11.50	63.6	63.6	353.2	352.9	79.2	75.2	81.3	77.3	
11.75	40.3	40.3	24.8	24.8	15.9	15.9	79.0	79.0	
12.00	841.2	810.9	2,670.0	3,614.7	4,551.8	4,269.3	9,641.7	9,434.9	
12.25	99.1	97.0	111.2	111.2	-	-	245.9	245.0	
12.50	496.1	493.9	590.1	590.1	316.3	286.6	631.1	622.7	
12.75	3.2	1.3	10.1	10.0	-	-	10.4	10.4	
13.00	4,340.9	2,569.8	2,678.0	2,673.8	2,477.6	1,360.4	1,450.7	1,323.0	
13.25	1,726.4	226.4	248.8	248.8	381.0	381.0	25.7	25.7	
13.50	498.2	492.4	281.1	281.1	574.7	574.7	568.7	568.7	
13.75	18.5	18.5	8.2	8.2	5.2	5.2	29.9	29.9	
14.00	15,224.3	14,335.4	12,076.7	11,948.1	11,239.9	10,527.0	14,267.7	8,785.9	
14.25	129.4	129.4	586.3	490.2	72.1	-	-	-	
14.50	519.7	519.7	203.1	203.1	242.8	242.8	144.6	144.6	
14.75	161.0	161.0	-	-	40.5	40.5	15.9	15.9	
15.00	4,391.0	3,682.1	2,368.3	2,354.5	1,026.5	972.2	693.2	656.6	
15.25	5.0	5.0	-	-	4.4	4.4	-	-	
15.50	677.1	12.2	33.5	33.5	27.3	27.3	10.8	1.2	
15.75	615.8	598.3	28.2	28.2	55.7	55.7	-	-	
16.00 & over	15,946.2	13,850.2	20,708.0	19,979.5	18,647.2	18,116.4	21,281.8	20,888.4	
TOTAL	58,773.2	47,310.9	56,823.5	52,473.2	54,403.4	48,699.6	70,122.6	60,895.2	

* 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

3.18 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2003				2004				
	Jun.		Dec.		Jun.		Dec.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	844.2	630.5	3,126.3	3,125.2	1,338.7	1,338.7	32,380.8	32,380.8	
01.00	*	67.9	67.3	2,809.6	2,809.6	162.3	162.3	13.8	13.8
02.00	*	585.7	585.5	3,702.8	2,278.1	5,662.2	3,971.1	3,735.0	3,402.2
03.00	*	3,466.3	2,555.1	12,652.2	9,541.7	7,245.5	6,745.5	9,420.6	5,634.8
03.25		922.7	172.9	188.6	188.6	116.7	116.7	84.6	84.6
03.50		1,285.3	1,285.3	971.5	971.5	1,555.8	1,555.8	547.7	547.7
03.75		460.4	460.4	38.2	38.2	163.8	163.8	396.5	396.5
04.00		3,032.2	2,291.8	3,174.2	3,174.2	2,388.0	2,388.0	2,677.2	2,677.2
04.25		135.3	135.3	298.2	298.2	209.2	209.2	439.3	439.3
04.50		297.8	297.8	352.6	352.6	603.8	603.8	2,522.7	2,522.7
04.75		17.4	17.4	285.2	285.2	90.0	90.0	4.2	4.2
05.00		606.1	570.3	6,797.7	3,839.0	9,540.0	9,446.9	8,690.8	8,531.3
05.25		0.0	0.0	1,000.5	1,000.5	-	-	106.9	85.0
05.50		136.0	0.0	1,704.9	1,704.9	55.5	55.5	370.9	370.9
05.75		295.0	295.0	544.0	544.0	2.0	2.0	159.2	159.2
06.00		761.4	758.1	1,015.8	1,015.8	5,021.9	4,920.1	2,453.3	2,370.4
06.25		0.2	0.2	44.2	44.2	22.8	22.8	22.1	22.1
06.50		28.5	27.3	95.3	95.3	3,210.8	3,180.8	821.2	821.2
06.75		100.0	100.0	21.4	21.4	125.0	125.0	1,403.5	1,403.5
07.00		670.4	632.4	4,190.4	4,190.4	6,048.6	5,996.1	5,351.3	5,351.3
07.25		9.9	9.9	1.1	1.1	123.7	123.7	74.9	74.9
07.50		256.0	255.3	741.3	741.3	671.0	671.0	774.9	774.9
07.75		1.7	1.7	2.1	2.1	-	-	2.8	2.8
08.00		396.0	306.9	983.6	983.6	5,259.3	5,259.3	11,980.1	11,763.0
08.25		1.3	1.3	31.5	31.5	-	-	59.1	59.1
08.50		230.2	229.7	594.7	594.7	1,117.0	1,117.0	2,807.2	2,807.2
08.75		12.1	12.1	43.1	43.1	-	-	83.3	83.3
09.00		6,860.3	3,820.1	1,948.4	1,948.4	3,447.6	3,447.6	4,346.5	4,346.5
09.25		0.5	0.5	27.3	27.3	7.7	7.7	104.9	104.9
09.50		192.2	191.9	168.2	168.2	218.1	218.1	478.9	478.9
09.75		80.5	77.2	20.3	20.3	-	-	44.5	44.5
10.00		2,208.8	1,893.3	2,204.4	2,204.4	4,543.1	4,543.1	5,430.6	5,430.6
10.25		181.3	180.0	31.5	31.5	7.5	7.5	19.6	19.6
10.50		436.1	436.1	628.2	628.2	180.6	180.6	86.7	86.7
10.75		5.2	4.3	13.8	13.8	14.4	14.4	24.4	24.4
11.00		3,222.3	3,151.8	5,763.4	5,763.4	8,042.9	7,992.9	12,212.4	10,770.0
11.25		0.4	0.4	5.4	5.4	1.5	1.5	8.6	8.6
11.50		118.1	118.0	80.2	80.2	40.3	40.3	58.5	58.5
11.75		17.3	0.8	51.8	51.8	21.6	21.6	82.8	82.8
12.00		18,547.9	13,416.5	18,022.8	16,073.4	4,875.5	3,849.9	853.9	853.9
12.25		1.1	1.1	7.7	7.7	5.3	5.3	2.0	2.0
12.50		476.9	476.9	108.5	108.5	253.6	253.6	157.3	157.3
12.75		7.9	7.9	28.7	28.7	74.6	74.6	84.9	84.9
13.00		930.6	910.2	987.1	987.1	1,234.9	1,234.9	4,658.0	4,658.0
13.25		26.7	26.7	46.7	46.7	58.1	58.1	79.8	79.8
13.50		265.6	265.1	10.3	10.3	75.7	75.7	268.9	268.9
13.75		30.2	28.4	40.9	40.9	133.2	133.2	29.6	29.6
14.00		13,510.5	13,375.1	13,505.1	13,505.1	8,755.6	8,755.6	291.0	291.0
14.25		0.0	0.0	1.6	1.6	-	-	-	-
14.50		84.2	84.2	36.6	36.6	62.1	62.1	77.6	77.6
14.75		8.7	8.7	40.3	40.3	26.3	26.3	-	-
15.00		1,877.1	1,849.6	655.0	655.0	626.4	626.4	481.8	481.8
15.25		0.0	0.0	1.4	1.4	22.5	22.5	-	-
15.50		26.1	26.0	65.1	65.1	19.4	19.4	-	-
15.75		1.3	1.3	2.1	2.1	36.0	36.0	-	-
16.00 & over		12,914.3	12,523.0	8,099.7	8,032.7	5,717.6	5,709.6	2,619.1	2,611.4
TOTAL		76,652.2	64,574.9	98,012.9	88,501.6	89,235.5	85,683.5	119,886.0	113,836.1

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

(End of Period: Million Rupees)

RATE OF RETURN	2001				2002			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	26,892.9	16,256.6	33,186.0	25,382.5	31,830.0	25,763.1	11,848.3	7,193.3
01.00	-	-	-	-	-	-	-	-
02.00	1,710.0	395.6	2,579.3	122.8	2,541.2	1,002.7	-	-
03.00	1,095.9	51.0	1,858.3	227.2	19,27.10	540.9	1,875.1	99.7
04.00	11,682.0	859.8	11,457.4	3,662.6	10,141.4	4,656.4	9,017.4	4,364.8
05.00	807.1	137.1	1,772.4	578.4	2,885.7	2,004.2	5,373.0	4,396.8
06.00	550.0	123.6	491.4	292.4	1,879.9	1,716.7	14,456.5	13,311.7
07.00	4,193.9	3,828.6	2,317.2	1,334.4	5,201.1	4,587.6	32,342.8	30,514.9
08.00	22,993.3	19,094.6	15,293.5	13,388.6	33,340.5	29,778.4	31,703.1	27,082.8
08.25	-	-	-	-	839.7	650.0	1,506.4	705.4
08.50	2,780.4	2,779.1	2,627.1	2,627.1	4,190.6	4,188.6	8,270.0	6,198.1
08.75	1,048.5	1,024.0	924.1	924.1	1,174.2	840.0	1,506.3	536.1
09.00	8,384.1	8,014.1	10,667.2	5,645.0	9,850.1	6,250.9	16,715.1	12,372.5
09.25	141.3	141.3	761.7	761.7	1,780.8	904.9	2,601.3	1,760.9
09.50	1,180.1	1,180.1	6,223.5	6,221.8	5,088.4	4,654.8	13,745.5	7,652.3
09.75	1,581.8	1,540.3	2,045.2	1,110.2	3,279.1	1,118.8	3,287.0	2,232.2
10.00	15,263.5	8,358.1	32,935.4	26,002.0	36,058.7	27,184.1	36,805.3	28,663.5
10.25	6.9	6.8	1,111.9	1,111.9	721.8	667.7	1,002.1	651.9
10.50	20,112.5	19,631.7	5,839.2	5,721.5	5,093.8	4,369.4	9,673.0	6,901.3
10.75	8,413.1	1,820.5	3,065.0	878.6	1,061.9	1,061.9	3,444.3	1,503.8
11.00	17,989.0	8,354.8	26,893.7	16,646.9	26,248.6	15,361.8	37,299.6	31,185.4
11.25	734.7	231.5	1,995.3	1,377.5	1,458.7	853.1	1,396.6	874.9
11.50	2,873.6	2,513.6	6,092.2	4,732.2	10,989.2	10,982.3	9,219.0	6,120.3
11.75	145.4	145.4	2,796.4	1,177.4	3,150.1	2,780.1	747.4	747.2
12.00	68,872.9	12,940.1	98,309.3	22,390.5	102,462.1	19,898.1	127,701.2	42,949.6
12.25	3,415.0	3,415.0	1,031.3	756.3	1,023.5	1,023.5	5,248.1	2,605.8
12.50	19,199.3	8,055.4	6,391.0	5,946.3	6,974.3	6,044.5	10,804.7	8,836.6
12.75	3,673.0	3,335.5	4,001.5	3,781.3	2,390.6	2,070.6	2,164.0	2,086.5
13.00	39,251.6	32,290.6	38,441.7	30,503.3	42,764.0	35,402.8	32,482.9	28,127.9
13.25	5,143.8	4,972.8	5,408.4	3,370.6	3,699.3	1,302.6	2,709.0	1,508.9
13.50	22,011.5	17,725.9	14,222.7	12,393.3	10,087.4	7,060.8	5,376.6	4,271.8
13.75	7,045.5	3,899.6	6,580.1	5,567.3	3,030.4	926.9	1,894.7	1,002.4
14.00	147,096.2	139,790.9	151,834.1	138,547.0	146,382.0	141,336.4	170,122.3	166,808.9
14.25	4,301.0	2,676.3	4,040.4	3,314.5	4,160.2	3,587.0	3,882.9	3,074.9
14.50	12,099.5	10,665.5	11,416.2	9,607.8	4,992.1	4,890.7	5,157.3	5,079.2
14.75	1,864.1	1,169.1	2,416.1	1,396.1	1,347.1	1,347.1	3,174.7	2,602.7
15.00	48,080.5	41,077.9	58,146.8	39,403.7	46,997.4	39,926.6	36,406.6	31,238.6
15.25	1,739.2	1,739.2	886.3	864.8	983.3	728.3	827.7	572.7
15.50	10,423.2	7,860.3	7,382.1	5,091.5	5,940.2	5,028.0	7,277.6	6,356.5
15.75	13,383.6	9,836.8	4,929.6	3,153.6	1,694.0	1,079.8	1,553.5	1,553.5
16.00	80,940.6	68,363.1	103,501.3	83,495.1	92,989.6	69,975.2	51,712.1	47,547.6
16.25	2,897.2	2,894.1	859.4	776.1	699.6	692.1	8,426.6	6,901.6
16.50	8,528.9	6,420.3	7,979.8	7,091.5	6,807.6	6,496.4	11,820.5	10,322.3
16.75	39,565.8	35,794.5	66,384.6	55,591.5	70,441.8	50,464.6	56,132.9	49,903.2
17.00	24,418.4	21,228.9	17,673.9	17,007.6	13,934.4	12,436.9	7,988.8	7,951.1
17.25	217.3	216.0	236.4	236.4	712.7	137.7	1,878.6	111.6
17.50	6,316.6	5,935.5	2,247.6	2,188.5	1,903.2	1,741.6	1,375.5	1,293.9
17.75	989.7	989.7	61.5	61.5	126.9	126.9	73.2	73.2
18.00	34,577.8	27,544.0	28,524.2	27,078.1	21,680.3	20,518.9	12,954.1	11,877.1
18.25	14,610.7	12,310.5	747.9	599.4	668.1	491.5	5,117.5	2,097.0
18.50	2,015.0	2,013.2	1,335.7	1,333.4	1,044.4	1,044.4	4,587.8	2,223.3
18.75	40.5	40.5	71.1	71.1	90.6	90.6	8,838.3	8,070.9
19.00	10,249.5	9,488.9	9,243.3	9,164.9	7,523.3	7,389.7	7,709.5	7,065.1
19.25	49.3	49.3	75.9	75.9	115.6	115.6	47.2	47.2
19.50	405.9	405.8	394.0	394.0	292.5	292.5	291.2	291.2
19.75	171.3	136.4	227.4	227.4	1,174.3	1,174.3	122.0	122.0
20.00 & over	21,179.6	20,638.4	25,278.5	25,168.8	24,736.9	23,217.5	16,377.1	16,365.8
TOTAL	805,488.1	612,628.7	853,213.9	636,576.2	830,604.1	619,977.6	866,072.1	676,010.7

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

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

(End of period: Million Rupees)

RATE OF RETURN	2003				2004			
	Jun.		Dec		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	29,132.5	23,397.7	31,532.6	31,254.3	32,246.7	31,618.7	74,200.6	72,742.9
01.00	3,934.7	3,923.5	4,350.8	2,592.8	1,177.8	813.8	571.1	207.2
02.00	11,143.0	6,291.9	59,261.6	25,268.1	62,845.5	22,996.7	8,221.7	4,956.6
03.00	56,382.8	43,813.4	151,550.7	140,078.7	143,855.7	122,298.0	46,065.5	35,195.0
04.00	106,960.6	90,472.1	97,405.4	88,947.0	188,008.0	155,468.7	160,741.0	115,346.9
05.00	52,470.1	43,906.4	82,379.2	75,204.9	99,503.2	91,120.1	265,452.3	212,689.3
06.00	83,674.1	29,117.0	68,522.7	63,431.8	90,638.9	79,622.7	188,980.1	169,947.5
07.00	30,531.3	25,660.8	48,423.5	46,516.0	65,397.1	65,047.7	132,669.9	127,529.0
08.00	26,756.4	25,704.6	59,558.9	59,280.1	81,677.5	71,516.8	124,608.9	123,964.2
08.25	1,280.4	630.0	1,170.0	570.0	1,769.0	1,169.0	5,957.9	5,357.9
08.50	11,774.0	7,791.9	11,021.6	11,021.6	17,225.1	17,225.1	36,792.4	36,313.7
08.75	895.5	837.0	807.0	807.0	1,285.5	1,285.5	3,845.0	3,843.4
09.00	21,513.9	18,972.4	31,475.2	28,775.1	36,946.2	35,546.9	49,004.6	48,162.3
09.25	979.9	157.0	3,243.9	443.9	775.8	775.8	1,275.1	1,275.1
09.50	8,994.2	7,113.0	6,147.9	5,565.6	4,659.9	4,659.9	19,239.9	19,234.9
09.75	1,232.1	1,232.1	1,492.5	1,492.5	2,976.6	2,976.6	1,013.4	1,013.4
10.00	38,997.9	32,378.6	47,316.0	46,264.5	42,056.6	41,784.4	49,701.7	49,542.5
10.25	2,213.4	794.6	238.6	230.4	145.2	145.2	1,132.5	1,132.5
10.50	3,870.2	3,832.6	6,565.1	4,518.3	6,544.6	6,544.6	4,503.7	4,501.1
10.75	331.0	331.0	2,490.4	2,490.4	171.4	171.4	194.1	194.1
11.00	44,550.1	42,296.5	34,930.9	34,778.6	53,493.9	52,050.5	59,481.6	59,461.1
11.25	512.2	100.8	387.4	387.4	65.2	65.2	1,405.9	1,404.6
11.50	2,600.6	2,541.4	1,428.0	1,308.2	1,377.1	1,334.3	6,480.2	6,458.2
11.75	1,134.1	333.1	615.1	615.1	913.4	913.4	180.1	180.1
12.00	45,743.6	41,705.8	36,099.0	33,477.3	28,418.4	28,415.6	15,587.6	15,584.5
12.25	178.4	146.2	184.0	184.0	27.1	27.1	273.5	273.5
12.50	8,864.1	5,814.5	3,301.5	3,301.5	1,387.3	1,387.3	3,161.5	3,161.5
12.75	247.4	246.5	319.8	319.8	104.7	104.7	507.3	507.3
13.00	18,841.6	14,535.3	15,910.3	15,910.3	10,588.3	10,588.3	10,451.5	9,827.2
13.25	177.4	177.4	199.2	199.2	5,200.8	5,200.8	540.1	540.1
13.50	1,938.3	1,867.3	2,903.9	2,903.9	1,198.8	1,198.8	900.5	900.5
13.75	4,393.8	3,602.9	3,787.9	3,084.6	5,745.7	5,745.7	4,049.6	4,019.6
14.00	146,555.0	138,376.4	122,657.3	121,746.4	111,770.9	110,352.1	87,380.8	87,378.2
14.25	337.2	137.0	144.7	144.7	15.0	15.0	665.8	658.6
14.50	1,533.6	1,355.0	443.0	443.0	642.8	642.8	1,101.5	1,101.1
14.75	242.0	142.0	55.3	39.4	51.7	51.7	39.5	39.5
15.00	23,569.2	22,937.2	13,931.0	13,892.1	7,961.2	7,935.9	7,607.1	7,607.1
15.25	118.6	36.7	69.1	69.1	0.0	0.0	102.3	102.3
15.50	1,052.7	932.3	174.1	174.1	300.3	300.3	76.9	76.9
15.75	1,827.4	672.8	548.8	548.8	275.5	275.5	203.3	203.3
16.00	15,741.5	15,381.0	14,969.4	13,806.6	11,018.5	8,670.1	7,375.5	7,375.5
16.25	183.7	181.2	255.4	255.4	-	-	126.0	126.0
16.50	1,871.1	1,857.8	731.4	656.8	1,481.1	219.5	3,842.4	3,839.7
16.75	28,665.3	27,200.9	511.5	511.5	881.7	881.7	924.2	924.2
17.00	2,997.8	2,993.7	989.9	989.9	4,097.5	4,097.5	348.4	348.4
17.25	29.3	29.3	144.5	144.5	8.4	8.4	75.9	75.9
17.50	324.1	313.3	207.0	207.0	180.7	180.7	55.8	55.8
17.75	0.1	0.1	81.5	81.5	0.9	0.9	62.6	62.6
18.00	3,582.0	3,570.9	10,391.7	10,390.1	6,018.4	6,017.4	4,626.3	4,625.9
18.25	1,689.0	1,548.8	432.2	285.8	10.1	10.1	57.6	57.6
18.50	147.2	147.2	174.7	174.7	285.5	285.5	34.1	34.1
18.75	72.2	72.2	64.0	63.3	3.3	3.3	26.2	26.2
19.00	6,490.9	6,463.7	3,678.6	3,678.6	4,074.0	4,073.6	6,370.3	6,348.9
19.25	58.7	58.7	105.1	105.1	5.2	5.2	92.2	92.2
19.50	84.4	84.4	47.2	47.2	98.3	98.3	251.4	251.4
19.75	41.6	41.6	98.1	98.1	-	-	75.1	75.1
20.00 & over	15,105.1	15,043.0	11,810.0	11,810.2	15,540.8	15,496.9	17,293.5	17,293.5
TOTAL	893,219.5	735,368.1	997,736.1	911,586.6	1,153,148.6	1,019,441.6	1,416,005.5	1,274,247.4

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

(Percent per annum)

Type of Deposits	2001		2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	5.19 (1.87)	5.14 (2.56)	4.84 (2.11)	3.28 (1.98)	2.13 (1.73)	1.23 (2.25)	1.12 (2.71)	1.33 (1.93)
II. Saving Deposits	5.71 (64.17)	4.55 (65.08)	3.49 (67.60)	3.48 (69.10)	1.69 (73.93)	1.33 (77.19)	0.98 (75.18)	0.93 (75.06)
III. Term or Fixed Deposits								
(a) Less than 3 months	7.06 (7.80)	5.56 (7.36)	4.92 (6.33)	4.07 (5.54)	1.84 (4.91)	0.99 (4.65)	1.15 (3.28)	1.93 (5.72)
(b) 3 months and over but less than 6 months	7.37 (4.62)	6.99 (4.36)	6.26 (4.16)	4.93 (3.21)	2.16 (2.66)	1.97 (2.18)	1.51 (4.56)	1.93 (4.26)
(c) 6 months and over but less than 1 year	8.12 (3.31)	7.44 (3.15)	6.65 (2.96)	5.53 (3.32)	2.95 (2.95)	2.44 (2.46)	2.20 (3.24)	2.63 (3.24)
(d) 1 year and over but less than 2 years	8.19 (3.76)	8.26 (4.36)	7.19 (3.93)	5.89 (4.24)	3.10 (3.37)	2.64 (2.79)	2.71 (3.57)	2.73 (3.24)
(e) 2 years and over but less than 3 years	7.99 (2.17)	8.65 (1.55)	7.61 (1.50)	6.61 (1.48)	3.45 (1.08)	2.87 (1.41)	2.80 (1.13)	2.87 (0.75)
(f) 3 years and over but less than 4 years	8.35 (2.71)	8.98 (2.06)	8.15 (2.05)	7.23 (2.06)	3.84 (2.27)	3.10 (1.40)	3.01 (1.58)	3.24 (1.55)
(g) 4 years and over but less than 5 years	9.12 (1.11)	9.11 (1.05)	8.46 (1.42)	7.31 (1.32)	4.36 (1.47)	2.78 (0.91)	2.98 (0.19)	3.06 (0.20)
(h) 5 years and over	9.99 (8.48)	9.43 (8.48)	8.65 (7.94)	7.66 (7.75)	4.69 (5.63)	3.43 (4.75)	3.23 (4.56)	3.57 (4.05)
IV. Overall								
(i) Excluding current and other deposits	6.58	5.62	4.60	4.22	2.08	1.55	1.28	1.32
(ii) Including current and other deposits	5.27	4.33	3.61	3.35	1.61	1.13	0.95	0.95

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

PLS : Profit and Loss Sharing

3.21 Scheduled Banks' Weighted Average Rates of Return on Deposits

Profit & Loss Sharing – All Banks

(Percent per annum)

Type of Deposits	2001		2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	5.47 (1.72)	5.27 (2.67)	4.97 (2.10)	3.19 (1.88)	2.13 (1.87)	1.25 (2.41)	1.13 (2.94)	1.34 (2.12)
II. Saving Deposits	6.13 (65.77)	4.98 (66.16)	3.69 (68.48)	3.77 (68.92)	1.76 (73.30)	1.40 (76.53)	0.99 (74.23)	0.94 (74.35)
III. Term or Fixed Deposits								
(a) Less than 3 months	8.12 (6.78)	6.40 (6.23)	5.38 (5.61)	4.44 (5.22)	2.05 (4.48)	1.01 (4.35)	1.13 (2.86)	2.07 (5.56)
(b) 3 months and over but less than 6 months	8.39 (4.09)	8.18 (3.86)	6.98 (3.77)	5.49 (3.02)	2.34 (2.55)	2.06 (2.11)	1.52 (4.68)	1.96 (4.17)
(c) 6 months and over but less than 1 year	8.80 (3.25)	8.29 (2.96)	7.24 (2.78)	5.74 (3.45)	3.01 (3.01)	2.52 (2.53)	2.21 (3.39)	2.75 (3.38)
(d) 1 year and over but less than 2 years	8.88 (3.69)	8.96 (4.20)	7.65 (3.81)	6.18 (4.18)	3.17 (3.53)	2.69 (2.93)	2.78 (3.77)	2.84 (3.16)
(e) 2 years and over but less than 3 years	8.99 (1.83)	9.15 (1.58)	7.84 (1.58)	6.78 (1.58)	3.44 (1.15)	2.86 (1.53)	2.81 (1.24)	2.87 (0.83)
(f) 3 years and over but less than 4 years	9.04 (2.54)	9.26 (2.16)	8.40 (2.15)	7.35 (2.24)	3.85 (2.45)	3.11 (1.50)	3.01 (1.72)	3.26 (1.72)
(g) 4 years and over but less than 5 years	9.44 (1.17)	9.38 (1.10)	8.63 (1.52)	7.41 (1.43)	4.36 (1.62)	2.77 (1.01)	2.95 (0.20)	3.05 (0.22)
(h) 5 years and over	10.04 (9.16)	9.56 (9.09)	8.72 (8.19)	7.72 (8.08)	4.71 (6.04)	3.44 (5.10)	3.22 (4.96)	3.57 (4.48)
IV. Overall								
(i) Excluding current and other deposits	7.06	6.09	4.84	4.51	2.17	1.63	1.31	1.36
(ii) Including current and other deposits	5.74	4.76	3.85	3.64	1.71	1.19	0.99	0.99

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

(Contd.)

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

(Percent per annum)

Type of Deposits	2001		2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	4.35 (2.52)	4.24 (2.00)	4.01 (2.14)	3.76 (2.67)	2.22 (0.43)	0.61 (0.75)	0.52 (0.33)	1.06 (0.30)
II. Saving Deposits	3.62 (57.12)	2.13 (59.52)	2.06 (62.04)	1.39 (70.38)	1.13 (79.85)	0.74 (83.35)	0.91 (84.80)	0.85 (80.98)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.47 (12.30)	3.51 (13.15)	3.45 (10.91)	2.26 (7.86)	0.86 (8.94)	0.86 (7.48)	0.86 (7.54)	0.98 (6.99)
(b) 3 months and over but less than 6 months	4.70 (6.93)	3.55 (6.88)	3.64 (6.63)	2.29 (4.61)	1.02 (3.73)	1.38 (2.78)	1.36 (3.29)	1.78 (4.95)
(c) 6 months and over but less than 1 year	5.39 (3.57)	4.31 (4.15)	4.10 (4.09)	3.31 (2.33)	2.28 (2.43)	1.47 (1.87)	1.94 (1.76)	1.05 (2.10)
(d) 1 year and over but less than 2 years	5.45 (4.07)	5.37 (5.21)	4.82 (4.66)	3.96 (4.62)	1.79 (1.83)	1.64 (1.50)	1.03 (1.52)	1.94 (3.97)
(e) 2 years and over but less than 3 years	5.79 (3.65)	5.74 (1.40)	5.34 (0.99)	4.19 (0.80)	3.47 (0.37)	3.16 (0.32)	0.75 (0.06)	2.96 (0.07)
(f) 3 years and over but less than 4 years	6.10 (3.44)	6.99 (1.57)	5.69 (1.41)	4.90 (0.80)	3.42 (0.57)	2.76 (0.50)	2.60 (0.13)	1.28 (0.14)
(g) 4 years and over but less than 5 years	7.27 (0.90)	7.17 (0.70)	6.33 (0.76)	5.42 (0.56)	4.20 (0.10)	4.42 (0.06)	3.98 (0.06)	3.56 (0.03)
(h) 5 years and over	9.55 (5.50)	8.26 (5.33)	8.08 (6.36)	7.00 (5.37)	4.15 (1.74)	3.24 (1.39)	3.39 (0.51)	3.53 (0.46)
IV. Overall								
(i) Excluding current and other deposits	4.48	3.20	3.07	2.10	1.22	0.85	0.96	0.97
(ii) Including current and other deposits	3.49	2.42	2.34	1.60	0.79	0.59	0.61	0.63

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

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

(Percent per annum)

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES	
I. INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS									
2000	Dec.	11.29	13.51	13.50	14.43	12.97	13.18	13.88	13.55
2001	Jun.	11.14	13.48	13.40	14.42	13.28	13.73	13.87	13.61
	Dec.	8.10	13.45	13.18	14.07	13.37	13.58	13.67	13.45
2002	Jun.	9.15	13.02	12.86	13.68	13.42	13.34	13.26	13.19
	Dec.	9.06	12.94	12.43	13.41	13.09	13.32	12.99	12.87
2003	Jun.	11.49	5.98	7.65	10.35	11.55	7.78	10.34	9.40
	Dec.	10.30	5.37	5.89	8.04	10.28	6.48	8.34	7.76
2004	Jun.	10.25	4.96	5.79	6.89	9.26	6.03	8.41	7.28
	Dec.	10.12	5.51	5.96	6.08	8.82	7.18	7.54	6.99
II. INTEREST BEARING - ALL BANKS									
2000	Dec.	11.53	13.57	12.88	13.82	12.90	13.49	12.93	13.08
2001	Jun.	11.75	13.54	13.69	13.50	12.84	13.07	12.05	13.07
	Dec.	11.00	11.35	13.28	13.81	12.50	14.72	12.42	13.00
2002	Jun.	8.10	11.27	13.12	13.56	12.72	13.88	12.47	13.00
	Dec.	8.07	11.12	13.51	13.67	12.58	13.79	12.42	12.99
2003	Jun.	12.01	11.97	9.39	15.66	12.63	7.74	10.66	11.87
	Dec.	10.61	7.56	7.21	11.99	12.15	7.68	6.95	8.95
2004	Jun.	9.20	6.01	6.89	11.21	9.08	7.08	9.04	8.41
	Dec.	10.55	6.42	6.74	4.66	7.42	7.76	4.51	5.60
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2000	Dec.	11.24	13.51	13.54	14.48	12.97	13.15	14.01	13.59
2001	Jun.	11.02	13.47	13.39	14.53	13.31	13.84	14.03	13.65
	Dec.	8.05	13.54	13.18	14.09	13.45	13.50	13.74	13.48
2002	Jun.	9.30	13.09	12.85	13.70	13.47	13.32	13.32	13.20
	Dec.	9.23	13.05	12.38	13.37	13.15	13.29	13.04	12.86
2003	Jun.	11.43	5.92	7.50	9.39	11.47	7.79	10.31	9.19
	Dec.	10.20	5.17	5.75	7.72	10.08	6.37	8.47	7.64
2004	Jun.	10.86	4.86	5.73	6.61	9.27	5.88	8.34	7.19
	Dec.	9.64	5.49	5.92	6.17	8.93	7.11	8.02	7.11

3.24 Telegraphic Transfers Issued and Encashed by the State Bank of Pakistan

PERIOD	(Million Rupees)															
	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed
1999	353,326	639,463	264,862	200,660	96,312	40,344	14,924	26,457	52,718	27,293	94,537	65,594	11,063	7,058	139,702	144,191
2000	332,147	657,160	279,621	228,945	85,585	50,229	16,544	17,219	47,853	23,625	64,775	40,102	7,556	6,577	151,864	163,649
2001	332,877	623,217	279,535	224,665	60,125	44,459	13,224	23,950	43,073	24,097	71,275	44,756	12,136	4,768	119,354	143,477
2002	450,044	737,094	313,846	265,744	57,182	49,928	18,975	30,608	50,507	25,418	94,666	54,256	15,945	3,833	157,256	187,116
2003	527,114	844,853	378,932	333,100	47,675	45,621	15,063	29,438	53,610	21,168	103,658	59,298	13,936	3,531	169,400	191,635
2004	678,570	1,063,789	430,791	383,736	58,782	43,549	17,202	25,758	66,354	30,082	138,755	73,999	19,557	3,817	282,876	347,262
2004 Jun.	62,880	104,574	46,027	27,909	5,695	4,438	2,146	1,452	5,251	1,981	11,862	4,823	1,946	3	24,487	39,891
Jul.	62,248	117,063	50,882	42,392	9,017	3,704	2,546	2,686	6,609	3,564	14,101	5,538	2,849	22	27,213	14,908
Aug.	59,519	88,383	36,253	37,572	3,505	2,978	1,759	1,947	7,497	3,965	9,197	5,027	1,614	-	20,741	15,960
Sep.	67,882	87,296	43,191	35,458	4,459	5,100	1,156	2,309	6,224	3,693	12,033	8,782	784	925	14,148	47,006
Oct.	67,229	87,738	28,493	41,831	2,341	4,558	1,737	2,989	7,136	3,686	10,821	10,900	947	1,184	35,218	46,938
Nov.	49,547	80,652	29,451	33,096	4,876	2,517	613	2,447	4,672	3,619	11,077	3,832	988	229	26,280	16,797
Dec.	91,792	128,283	47,597	41,659	6,206	2,812	1,999	2,050	7,675	2,948	18,888	10,654	2,588	-	38,180	70,024
2005 Jan.	60,077	88,456	35,481	36,025	4,073	6,050	1,847	3,061	5,276	3,287	7,672	6,552	1,122	10	29,775	28,709
Feb.	47,529	99,204	41,806	21,378	6,253	1,918	745	975	4,319	1,547	12,694	5,168	2,614	2	26,648	19,342
Mar.	65,597	111,486	52,890	36,387	6,616	3,116	1,919	1,846	5,826	4,029	12,593	6,075	2,494	24	17,959	27,585
Apr.	59,700	103,825	41,411	33,908	6,881	3,554	1,570	1,400	6,579	2,108	13,823	7,525	2,764	693	24,283	20,712
May	75,695	121,259	47,489	43,439	2,744	3,701	733	1,973	8,135	2,438	12,483	5,215	3,183	7	44,058	50,107
Jun.	74,619	141,388	51,550	39,170	7,197	3,900	2,257	2,112	7,363	3,029	25,834	7,361	2,761	28	38,483	43,485

3.24 Telegraphic Transfers Issued and Encashed by the State Bank of Pakistan

(Million Rupees)																
PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWALA		TOTAL	
	En-		En-		En-		En-		En-		En-		En-		Issued	Cashed
	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed		
1999	29,056	15,523	6,494	14,368	2,487	2,890	2,329	1,689	3,492	4,604	5,032	1,779	5,954	9,564	1,082,288	1,201,477
2000	22,596	15,833	4,112	13,706	2,820	1,491	1,679	987	3,826	7,054	5,969	1,768	3,062	6,067	1,030,009	1,234,412
2001	23,905	17,992	4,249	13,165	3,469	2,083	1,572	973	3,644	5,541	7,864	3,230	3,649	7,343	979,951	1,183,716
2002	28,903	16,700	5,545	16,002	4,966	4,118	2,154	403	4,740	6,724	8,163	2,916	4,476	8,646	1,217,368	1,409,506
2003	31,960	27,911	7,695	17,357	7,900	4,959	2,936	241	7,114	11,494	8,775	1,376	8,391	10,649	1,384,159	1,602,631
2004	40,860	21,273	6,304	15,405	7,567	6,053	2,672	270	9,209	9,618	10,810	1,401	9,578	11,994	1,779,887	2,038,006
2004 Jun.	4,602	2,414	1,008	887	1,191	388	136	70	632	415	1,110	-	1,192	1,018	170,165	190,263
Jul.	2,987	1,329	220	1,715	663	113	133	12	194	317	1,578	2	750	700	181,990	194,065
Aug.	4,349	1,608	615	1,456	736	70	312	-	1,621	250	528	90	782	1,950	149,028	161,256
Sep.	2,910	1,000	670	462	1,174	193	73	8	710	190	1,183	10	1,229	417	157,826	192,849
Oct.	812	2,249	122	1,947	197	223	82	40	496	2,344	986	3	1,006	1,560	157,623	208,190
Nov.	2,363	1,539	557	1,908	175	843	181	-	437	1,070	638	290	518	1,340	132,373	150,179
Dec.	4,867	1,810	432	750	280	392	539	-	448	780	1,919	-	773	1,518	224,183	263,680
2005 Jan.	3,172	865	705	1,905	154	1,172	380	45	2,060	153	1,293	11	714	708	153,801	177,009
Feb.	4,201	1,241	300	1,195	2,202	432	203	40	604	243	361	100	611	762	151,090	153,547
Mar.	5,189	1,183	1,442	318	866	245	232	110	1,614	395	1,250	-	1,119	1,291	177,606	194,090
Apr.	4,617	923	202	965	1,246	230	619	15	271	311	2,454	100	769	850	167,189	177,119
May	3,867	1,201	635	1,015	1,264	4,000	228	15	690	490	700	810	1,075	1,456	202,979	237,111
Jun.	4,406	983	905	1,168	2,010	229	175	30	1,486	95	144	-	1,080	850	220,270	243,828

3.25 Clearing House Statistics

(Cheques in Thousand)
(Million Rupees)

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD	
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
1999	13,898	2,593,916	6,813	806,007	502	93,171	338	47,835	736	121,362	1,382	156,411	1,013	53,411
2000	15,059	3,151,643	5,766	1,009,749	594	93,451	303	44,477	798	137,428	1,202	170,980	1,023	47,926
2001	15,981	3,422,118	6,046	1,080,093	635	95,127	355	51,870	972	175,020	1,288	181,268	968	44,210
2002	18,209	3,772,412	7,457	1,282,087	639	110,893	396	64,803	1,264	205,408	1,529	261,803	1,049	50,999
2003	21,275	4,940,910	9,100	1,720,576	734	128,442	465	83,588	1,566	275,097	1,837	353,871	1,308	61,784
2004	24,597	6,337,023	10,527	2,404,839	820	155,603	508	106,933	1,678	343,938	2,191	543,584	1,081	78,574
2004 Jun.	2,057	554,825	906	235,850	82	17,325	49	10,115	150	29,811	191	54,480	82	8,556
Jul.	2,136	527,375	916	229,766	69	13,701	44	9,937	137	29,515	203	51,358	69	6,668
Aug.	2,122	522,860	843	203,351	64	11,810	38	8,559	137	31,049	181	42,155	70	6,043
Sep.	2,170	592,709	878	223,648	76	14,938	40	8,698	142	31,535	190	54,608	68	6,961
Oct.	2,160	577,324	904	207,112	77	12,357	43	9,431	148	28,710	189	55,085	70	6,881
Nov.	1,900	510,963	880	195,638	66	10,148	40	7,535	133	24,865	173	41,581	66	6,145
Dec.	2,417	665,007	1,201	255,016	85	19,304	44	12,759	163	32,765	213	63,548	59	7,391
2005 Jan.	2,110	618,372	847	225,224	75	17,076	40	9,849	145	29,955	190	43,711	74	7,893
Feb.	2,105	609,320	882	217,665	69	11,249	34	8,914	129	26,856	170	50,003	69	7,189
Mar.	2,567	888,237	1,045	295,612	91	18,875	44	11,561	162	34,722	221	68,633	84	9,969
Apr.	2,375	701,097	999	276,429	90	19,966	45	11,765	158	33,296	213	67,698	81	9,847
May	2,443	641,583	1,055	282,587	93	23,795	46	11,412	162	35,625	225	60,251	88	9,797
Jun.	2,375	715,311	1,072	296,009	106	24,734	50	14,051	178	37,598	226	77,818	91	12,089

3.25 Clearing House Statistics

(Cheques in Thousand)
(Million Rupees)

PERIOD	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL	
	No. of		No. of		No. of		No. of		No. of		No. of		No. of	
	Cheques		Cheques		Cheques		Cheques		Cheques		Cheques		Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
1999	1,386	353,675	418	58,805	258	22,378	348	14,174	40	5,850	2,003	140,776	29,135	4,467,771
2000	1,577	429,994	465	76,007	270	26,228	379	13,206	36	8,118	2,107	148,378	29,579	5,357,585
2001	1,809	423,819	541	87,630	311	33,794	403	14,376	39	8,120	2,133	155,440	31,481	5,772,885
2002	1,953	594,947	622	107,474	360	40,155	465	16,370	50	9,547	2,611	194,934	36,604	6,711,832
2003	2,355	796,244	755	144,767	420	47,554	667	21,934	46	7,314	3,286	230,427	43,814	8,812,508
2004	3,045	1,215,586	828	182,394	452	59,247	723	27,164	49	8,469	3,464	335,818	49,963	11,799,172
2004 Jun.	272	130,051	73	15,463	38	5,435	68	2,328	5	913	314	31,029	4,287	1,096,181
Jul.	280	95,205	72	14,967	44	2,124	58	2,338	4	880	295	28,532	4,327	1,012,366
Aug.	258	104,294	66	16,216	37	5,359	54	1,877	4	658	286	26,205	4,160	980,436
Sep.	289	119,248	69	15,588	37	5,121	60	1,898	4	638	299	30,936	4,322	1,106,526
Oct.	265	116,811	74	15,631	39	5,159	60	1,992	5	580	346	34,669	4,380	1,071,742
Nov.	234	106,994	68	15,036	39	5,014	61	2,469	3	446	347	35,996	4,010	962,830
Dec.	309	147,081	82	19,891	41	7,735	66	2,678	4	705	354	35,721	5,038	1,269,601
2005 Jan.	255	104,786	73	17,370	41	6,501	66	3,086	4	745	312	28,827	4,232	1,113,395
Feb.	257	108,474	63	15,953	32	4,855	56	2,431	4	718	223	25,773	4,093	1,089,400
Mar.	327	135,925	76	17,956	44	7,015	67	2,609	1	677	292	37,324	5,021	1,529,115
Apr.	316	135,441	75	17,587	42	5,955	61	2,594	4	828	285	32,607	4,744	1,315,110
May	313	170,615	77	20,235	45	6,769	67	2,528	6	844	293	34,886	4,913	1,300,927
Jun.	319	164,563	89	20,831	44	6,880	73	3,644	6	950	324	42,135	4,953	1,416,613

3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2001		2002	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	257,500	228,034	238,092	241,631
Reserves	1,017,964	1,035,450	1,052,339	1,084,411
Demand Deposits:	840,902	812,626	1,028,894	943,233
(a) Societies	189,713	175,849	175,190	161,987
(b) Others	651,189	636,777	853,704	781,246
Time Deposits:	1,752,342	1,743,764	1,901,337	2,030,338
(a) Societies	528,872	515,784	508,479	498,940
(b) Others	1,223,470	1,227,980	1,392,858	1,531,398
Borrowings from:	4,132,738	3,265,307	4,609,702	3,582,799
(a) State Bank of Pakistan	18,246	18,246	18,246	18,246
(b) Federal Bank for Co-operatives	4,114,492	3,247,061	4,591,456	3,564,553
Head Office & Inter-Bank Adjustment	46,435	36,180	58,447	34,256
Contingent Liabilities as per contra	1,252,538	828,607	928,540	922,303
Other Liabilities	1,775,740	1,298,698	1,750,454	1,374,632
TOTAL LIABILITIES / ASSETS	11,076,159	9,248,666	11,567,805	10,213,603
ASSETS				
Cash and Balances :	2,318,508	1,543,033	2,849,505	1,451,961
(a) Notes, Coins and Silver	70,302	99,677	92,515	117,110
(b) Balances with State Bank of Pakistan	223,507	134,301	185,271	139,848
(c) Balances with other Banks	2,024,699	1,309,055	2,571,719	1,195,003
Loans and Advances to:	4,907,472	4,815,164	5,236,648	5,537,171
(a) Societies	4,282,407	4,294,493	4,467,040	4,614,887
(b) Individuals	615,593	462,941	726,415	896,627
(c) Others	9,472	56,530	43,193	25,657
Investment in Securities and Shares:	467,452	456,319	474,157	487,749
(a) Federal Government	387,648	381,494	360,022	359,205
(b) Provincial Governments	17,051	17,051	17,051	17,051
(c) Local Bodies	34	34	34	34
(d) Shares of Co-operative Institutions	3,965	3,554	3,554	3,554
(e) Shares of Other Enterprises	58,754	54,186	93,496	107,905
Bank Premises	345,891	343,570	343,916	345,679
Head Office and Inter-Bank Adjustment	26,223	22,051	27	46,978
Contingent Assets as per contra	1,252,538	828,607	928,540	922,303
Other Assets	1,758,075	1,239,922	1,735,012	1,421,762

3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2003		2004	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	244,932	250,045	267,505	570,236
Reserves	1,127,661	1,140,014	1,163,435	1,190,494
Demand Deposits:	1,238,108	1,287,893	1,435,085	1,404,580
(a) Societies	164,085	165,014	163,035	103,677
(b) Others	1,074,023	1,122,879	1,272,050	1,300,903
Time Deposits:	2,220,982	2,392,184	2,654,630	2,429,153
(a) Societies	495,433	472,384	472,627	238,379
(b) Others	1,725,549	1,919,800	2,182,003	2,190,774
Borrowings from:	5,273,537	4,970,787	7,699,787	10,419,787
(a) State Bank of Pakistan	4,545,996	4,243,246	6,942,246	9,692,246
(d) Federal Bank for Co-operatives	727,541	727,541	727,541	727,541
Head Office & Inter-Bank Adjustment	4,941	161	27,975	294
Contingent Liabilities as per contra	903,359	932,450	1,097,526	1,239,766
Other Liabilities	1,838,333	2,275,705	2,340,432	2,355,643
TOTAL LIABILITIES / ASSETS	12,851,853	13,249,239	16,656,375	19,609,953
ASSETS				
Cash and Balances:	3,171,272	2,085,445	3,894,830	5,789,208
(a) Notes,Coins and Silver	100,266	178,142	160,199	201,144
(b) Balances with State Bank of Pakistan	253,630	125,706	237,176	174,437
(c) Balances with other Banks	2,817,376	1,781,597	3,497,455	5,413,627
Loans and Advances to:	5,869,708	6,790,117	8,002,496	8,920,932
(a) Societies	4,821,312	5,093,227	5,274,047	5,261,505
(b) Individuals	957,835	1,508,541	2,345,101	3,216,366
(c) Others	90,561	188,349	383,348	443,061
Investment in Securities and Shares:	552,860	582,548	618,634	669,998
(a) Federal Government	357,265	363,174	361,324	360,454
(b) Provincial Governments	17,051	17,051	12,051	12,051
(c) Local Bodies	34	34	34	34
(d) Shares of Co-operative Institutions	3,554	3,554	3,554	3,554
(e) Shares of Other Enterprises	174,956	198,735	241,671	293,905
Bank Premises	338,114	1,287,351	1,291,356	1,288,578
Head Office and Inter-Bank Adjustment	51,054	34,892	62,523	50,514
Contingent Assets as per contra	903,359	932,450	1,097,526	1,239,766
Other Assets	1,965,486	1,536,436	1,689,010	1,650,957

3.27 Co-Operative Banks' Distribution of Deposits by Type of Accounts

(End of Period: Thousand Rupees)

END OF PERIOD	FIXED DEPOSITS											All DEPOSITS
	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total	
2000												
December												
No. of A/Cs.	46,560	1,191	7,325	198,070	2,369	1,793	1,718	428	949	3,946	11,203	264,349
Amount	373,417	10,283	91,637	1,423,921	25,964	41,750	105,793	40,265	24,529	239,468	477,769	2,377,027
2001												
June												
No. of A/Cs.	56,123	1,128	9,228	186,574	2,406	3,193	4,788	439	333	4,927	16,086	269,139
Amount	474,219	9,974	96,579	1,418,105	26,994	46,314	116,459	45,197	28,371	331,032	594,367	2,593,244
December												
No. of A/Cs.	49,524	1,401	3,461	185,673	2,427	3,432	4,809	576	559	4,786	16,589	256,648
Amount	377,162	9,809	91,600	1,485,657	27,065	48,137	117,839	42,972	26,458	329,691	592,162	2,556,390
2002												
June												
No. of A/Cs.	46,730	1,439	5,321	192,162	3,565	2,699	3,569	890	653	5,056	16,432	262,084
Amount	420,367	16,581	104,087	1,730,331	28,297	48,073	119,403	75,735	26,063	361,294	658,865	2,930,231
December												
No. of A/Cs.	44,496	3,583	5,664	197,549	3,517	4,037	4,041	804	580	5,064	18,043	269,335
Amount	424,502	15,844	107,653	1,752,962	27,800	48,258	124,796	84,279	31,339	356,138	672,610	2,973,571
2003												
June												
No. of A/Cs.	35,785	2,384	6,461	205,512	2,965	3,941	5,683	802	713	6,685	20,789	270,931
Amount	479,872	16,676	124,265	2,004,642	48,992	65,196	177,401	93,995	50,789	397,262	833,635	3,459,090
December												
No. of A/Cs.	37,187	1,996	7,080	191,355	4,815	7,612	8,297	879	916	9,283	31,802	269,420
Amount	532,852	19,763	150,972	2,080,483	56,458	78,120	187,408	92,017	62,812	419,192	896,007	3,680,077
2004												
June												
No. of A/Cs.	33,247	1,551	6,724	182,003	4,402	7,027	8,649	917	967	8,866	30,828	254,353
Amount	581,281	20,287	155,043	2,310,275	65,661	97,174	246,441	54,494	91,984	467,075	1,022,829	4,089,715
December												
No. of A/Cs.	34,968	1,578	4,038	181,998	6,255	6,233	7,631	682	927	8,266	29,994	252,576
Amount	555,974	22,018	155,142	2,164,206	63,305	85,966	197,644	97,959	57,178	434,341	936,393	3,833,733

3.28 Co-Operative Banks' Distribution of Deposits by Category of Deposits Holders

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	2001		2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Govt. and Govt. Agencies	28,585	27,392	27,900	18,879	20,623	21,983	23,200	21,227
II. Business:	1,046,149	1,026,499	1,203,258	1,208,084	1,354,722	1,449,925	1,588,924	1,523,003
1. Agriculture, Forestry, Hunting and Fishing	140,611	141,125	168,569	168,192	185,151	177,878	202,767	181,102
2. Manufacturing	7,782	7,536	8,398	8,768	9,845	11,375	14,188	11,577
3. Construction	207	-	-	-	-	-	-	-
4. Commerce	776,869	747,687	895,069	900,948	1,009,618	1,105,558	1,181,242	1,152,018
5. Other Business	130,680	130,151	131,222	130,176	150,108	155,114	190,727	178,306
III. Trust Funds, Non-Profit Organisations and Others	27,549	27,307	41,821	42,731	43,544	42,404	67,853	72,329
IV. Personal	1,480,961	1,475,192	1,657,252	1,703,877	2,040,201	1,944,778	2,409,738	2,217,174
TOTAL	2,593,244	2,556,390	2,930,231	2,973,571	3,459,090	3,459,090	4,089,715	3,833,733

3.29 Co-Operative Banks' Classification of Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2001		2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	4,381,908	4,292,278	4,588,194	4,592,601	5,106,924	5,898,085	6,941,089	7,841,900
B. Mining and Quarrying	-	-	-	-	-	-	-	-
C. Manufacturing	66,494	64,427	92,895	170,852	104,359	139,102	133,254	152,248
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	289,855	289,383	313,291	397,928	378,853	423,339	541,421	526,184
G. Transport, Storage and Communication	69,904	69,482	128,192	159,815	164,060	195,877	211,220	250,991
H. Services	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described	99,311	99,594	114,076	215,975	115,512	133,714	175,512	149,609
(i) Directors and their Associates	1,558	1,598	1,724	4,230	1,721	2,271	2,456	3,018
(ii) Employees and activities not adequately described	97,753	97,996	112,352	211,745	113,791	131,443	173,056	146,591
TOTAL	4,907,472	4,815,164	5,236,648	5,537,171	5,869,708	6,790,117	8,002,496	8,920,932

3.30 Co-Operative Banks' Classification of Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2001		2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	3,925	3,951	3,970	3,715	5,107	7,619	9,060	10,927
C. Merchandise:	120,307	121,940	128,425	137,223	133,764	188,142	214,975	268,030
(i) Export Commodities	75,057	78,215	75,333	80,682	78,404	131,707	152,915	211,662
(ii) Imported goods Other than Industrial Machinery	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	374	374	-	-	-	-	-	-
(iv) Other Merchandise	44,876	43,351	53,092	56,541	55,360	56,435	62,060	56,368
D. Machinery and Other Fixed Assets	15,803	15,651	16,124	18,206	19,617	18,200	17,439	19,436
E. Real Estate:	1,411,997	1,336,597	1,453,246	1,551,748	1,657,242	1,792,865	2,241,287	2,344,985
(i) Land & Buildings	187,062	154,601	186,963	186,852	225,806	326,282	418,948	366,141
(ii) Agricultural Land	1,224,935	1,181,996	1,266,283	1,364,896	1,431,436	1,466,583	1,822,339	1,978,844
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	36,488	36,190	38,911	39,148	52,321	59,664	57,750	57,577
G. Others :	3,318,952	3,300,835	3,595,972	3,787,131	4,001,657	4,723,627	5,461,985	6,219,977
(i) Other Secured Advance	545,697	543,909	750,966	812,644	883,933	1,309,886	1,672,953	1,861,055
(ii) Advances Secured by Guarantee(s)	373,789	357,299	299,956	392,007	286,871	313,673	356,825	377,424
(iii) Clean Advances and advances against personal Securities	2,399,466	2,399,627	2,545,050	2,582,480	2,830,853	3,100,068	3,432,207	3,981,498
TOTAL	4,907,472	4,815,164	5,236,648	5,537,171	5,869,708	6,790,117	8,002,496	8,920,932

3.31 Co-Operative Banks' Classification of Investments In Securities and Shares

(Book Value)

(End of Period : Thousand Rupees)

SECURITY / SHARE	2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Federal Government Securities	387,648	381,494	360,022	359,205	357,265	363,174
11.75 % 2002	2,355	2,355	-	-	-	-
National Savings Schemes	85,293	79,139	60,022	59,205	57,265	37,069
Treasury Bills	-	-	-	-	-	26,105
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	17,051	17,051	17,051	17,051	17,051	17,051
Punjab	17,051	17,051	17,051	17,051	17,051	17,051
16.00% 2004	5,000	5,000	5,000	5,000	5,000	5,000
17.50% 2008	12,051	12,051	12,051	12,051	12,051	12,051
C. Shares of Co-operative Institutions	3,965	3,554	3,554	3,554	3,554	3,554
D. Shares of Other Enterprises	58,788	54,220	93,530	107,939	174,990	198,769
4.00% KMC Bonds 1983	34	34	34	34	34	34
Others	58,754	54,186	93,496	-	174,956	198,735
TOTAL	467,452	456,319	474,157	487,749	552,860	582,548

3.31 Co-Operative Banks' Classification of Investments In Securities and Shares (Book Value)

SECURITY / SHARE	(End of Period: Thousand Rupees)					
	2004			2004		
	Jun.			Dec.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	361,324	361,324	361,324	360,454	360,454	360,454
National Savings Schemes	35,219	35,219	35,219	34,349	34,349	34,349
Treasury Bills	26,105	26,105	26,105	26,105	26,105	26,105
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	12,051	12,051	12,051	12,051	12,051	12,051
Punjab	12,051	12,051	12,051	12,051	12,051	12,051
17.50% 2008	12,051	12,051	12,051	12,051	12,051	12,051
C. Shares of Co-operative Institutions	3,554	3,554	3,554	3,554	3,554	3,554
D. Shares of Other Enterprises	241,705	29,002	241,905	293,939	26,042	293,939
4.00% KMC Bonds 1983	34	34	34	34	34	34
Others	241,671	28,968	241,671	293,905	26,008	293,905
TOTAL	618,634	405,931	618,634	669,998	402,101	669,998

3.32 Co-Operative Banks' Weighted Average Rates of Return on Deposits

(Percent per annum)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS						TOTAL DEPOSITS
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	
2000											
Dec.	0.00	6.93	7.30	7.40	8.09	8.24	9.01	10.56	11.27	12.11	6.89
2001											
Jun.	0.00	6.84	7.24	7.41	8.06	8.28	8.91	9.10	10.94	11.78	6.76
Dec.	0.00	6.62	6.79	7.40	7.85	8.43	8.99	9.60	10.93	11.64	7.00
2002											
Jun.	0.00	6.95	7.28	7.59	7.90	8.15	8.97	9.46	10.32	11.30	7.08
Dec.	0.00	4.84	5.94	5.43	6.59	7.02	7.94	8.11	9.18	10.15	5.50
2003											
Jun.	0.00	4.50	5.96	3.42	4.83	3.84	5.81	7.34	8.10	9.20	4.03
Dec.	0.00	0.28	5.14	1.20	1.12	1.22	2.24	2.01	2.64	2.84	1.47
2004											
Jun.	0.00	0.27	5.03	1.20	1.03	1.21	2.04	2.02	2.41	2.66	1.42
Dec.	0.00	0.32	4.61	0.69	1.13	1.19	1.80	1.97	2.26	2.80	1.12

3.33 Co-Operative Banks' Weighted Average Rates of Return on Advances

(Percent per annum)

END OF PERIOD	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
2000								
Dec.	0.00	13.76	13.86	13.48	12.81	12.30	13.49	13.29
2001								
Jun.	0.00	14.00	13.95	13.50	12.39	12.26	13.70	13.32
Dec.	0.00	14.00	13.69	13.29	12.80	12.54	13.60	13.37
2002								
Jun.	0.00	13.97	13.92	13.08	12.96	11.84	13.36	13.25
Dec.	0.00	13.58	13.15	13.07	12.91	11.82	13.30	13.18
2003								
Jun.	0.00	14.45	12.30	7.85	11.80	13.38	11.87	11.87
Dec.	0.00	14.00	13.09	7.95	10.66	11.32	10.44	10.58
2004								
Jun.	0.00	12.00	12.55	6.78	10.66	10.89	10.45	10.57
Dec.	0.00	12.23	12.07	7.74	10.96	11.06	10.54	10.70

3.34 State Bank of Pakistan Rates for Banks

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery			Long Term Financing of Export Oriented Projects(LTF-EOP)			Punjab
		Local Sales	Export Sales		Upto 2 Years	Over 2 Years but upto 3 Years	Over 3 Years to 7 -1/ 2 Years	Provincial
			Pre- Shipment	Post- Shipment				Co-operative Bank Ltd.
01-09-2002	6.50	9.00	6.50	6.50				6.3985
16-09-2002	6.50	8.00 #	6.50	6.50				6.3985
01-10-2002	6.50	8.00	6.50	6.50				6.3985
30-10-2002	6.50	8.00	6.50	6.50				6.3448
01-11-2002	6.50	8.00	6.50	6.50				6.3448
01-12-2002	5.50	8.00	5.50	5.50				6.3448
01-01-2003	4.50	8.00	4.50	4.50				6.3448
01-02-2003	4.00	8.00	4.00	4.00				6.3448
28-02-2003	4.00	8.00	4.00	4.00				3.1943
01-03-2003	3.50	8.00	3.50	3.50				3.1943
15-03-2003	3.50	5.00	3.50	3.50				3.1943
01-04-2003	2.50	5.00	2.50	2.50				3.1943
24-04-2003	2.50	5.00	2.50	2.50				1.6389
01-05-2003	2.00	5.00	2.00	2.00				1.6389
01-06-2003	2.00	5.00	2.00	2.00				1.6540
01-07-2003	2.00	5.00	2.00	2.00				1.6558
01-08-2003	1.50	5.00	1.50	1.50				1.2116
01-09-2003	1.50	5.00	1.50	1.50				1.2147
01-02-2004	1.50	5.00	1.50	1.50				1.6750
01-03-2004	1.50	5.00	1.50	1.50				1.7356
01-04-2004	1.50	5.00	1.50	1.50				1.8026
01-05-2004	1.50	5.00	1.50	1.50				1.8418
18-05-2004	1.50	5.00	1.50	1.50	2.00*	3.80*	4.90*	1.8418
01-07-2004	2.00	5.00	2.00	2.00	2.00	3.80	4.90	2.0756
01-08-2004	2.50	5.00 ^S	2.50	2.50	2.00	3.80	4.90	2.5529
01-09-2004	2.50	5.00	2.50	2.50	2.00	3.80	4.90	2.6164
01-10-2004	3.00	5.00	3.00	3.00	2.00	3.80	4.90	3.0005
01-11-2004	3.00	5.00	3.00	3.00	2.00	3.80	4.90	3.1889
01-12-2004	3.50	5.00	3.50	3.50	2.00	3.80	4.90	3.7321
01-01-2005	3.50	5.00	3.50	3.50	2.00	3.80	4.90	4.1611
01-02-2005	4.00	5.00	4.00	4.00	2.00	3.80	4.90	4.7948
01-03-2005	4.50	5.00	4.50	4.50	4.00	4.00	5.00	5.1845
01-04-2005	5.00	5.00	5.00	5.00	4.00	4.00	5.00	5.5070
01-05-2005	6.50	5.00	6.50	6.50	4.00	4.00	5.00	7.0762
01-06-2005	6.50	5.00	6.50	6.50	4.00	4.00	5.00	7.8234
01-07-2005	7.50	9.50 ^S	7.50	7.50	4.00	4.00	5.00	7.9564

For SME Bank SBP refinance rate is 7.00% w.e.f. 16-09-2002

* The rates are upto 30-06-2005

S Rate of refinance for 6 months is 8.00%, for 2 years 8.50% and above 2 years 9.50%

3.35 Scheduled Banks' Rates of Return on Advances

(Percent per annum)

EFFECTIVE FROM	Ceiling Rates					
	Export Finance Scheme *	Locally	Government	Commodity	For Other purposes	
		Manufactured	Operations		Minimum	Maximum
		Machinery (Export Sales)	Scheduled Banks' source			
28-07-1997	11.00	11.0		16.50	No Minimum	
01-07-1998	8.00	8.00		16.50		
01-04-2000	8.00	8.00		12.00		
17-01-2001	9.00 #	9.00		12.00		
01-04-2001	10.50 ###	10.50		12.00		
01-07-2001	13.00	13.00		12.00		
01-10-2001	12.00	12.00		12.00		
01-12-2001	10.00	10.00		12.00		
01-01-2002	9.50	9.50		12.00		
01-02-2002	8.50	8.50		12.00		
01-03-2002	7.50	7.50		12.00		
01-04-2002	8.00	8.00		12.00		
01-11-2002	8.00	8.00		12.00		
01-12-2002	7.00	7.00		12.00		
01-01-2003	6.00	6.00		12.00		
01-02-2003	5.50	5.50		9.50		
01-03-2003	5.00	5.00		9.50		
01-04-2003	4.00	4.00		9.50		
01-05-2003	3.50	3.50		9.50		
01-08-2003	3.00	3.00		9.50		
01-10-2003	3.00	3.00		9.50		
01-11-2003	3.00	3.00		9.50		
01-12-2003	3.00	3.00		9.50		
01-01-2004	3.00	3.00		9.50		
01-02-2004	3.00	3.00		9.50		
01-03-2004	3.00	3.00		9.50		
01-06-2004	3.50	3.50		9.50		
01-08-2004	4.00	4.00		9.50		
01-10-2004	4.50	4.50		9.00		
01-12-2004	5.00	5.00		9.50		
01-02-2005	5.00	5.50		9.50		
01-03-2005	6.00	6.00		9.50		
01-04-2005	6.50	6.50		9.50		
01-05-2005	8.00	8.00		9.50		
01-06-2005	8.00	8.00		9.50		
01-07-2005	9.00	9.00		9.50		

* On mark-up basis from July 1985

For bleached / unbleached cloth the rate of refinance from borrower is 11.00 %

For bleached / unbleached cloth the rate of refinance from borrower is 12.50 %

3.36 Weighted Average Lending & Deposit Rates

(Percent per annum)

	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero rate	Excluding Zero rate	Including Zero rate	Excluding Zero rate
September 2004								
Public	6.20	6.25	6.54	7.28	0.92	1.61	1.16	1.44
Private	6.11	6.18	5.84	6.34	1.57	2.32	1.19	1.58
Foreign	4.58	4.94	6.91	7.25	2.09	2.82	1.30	1.82
Specialised	13.42	13.42	11.93	14.18	3.85	4.10	4.03	4.51
All Banks	5.84	5.98	6.55	7.17	1.69	2.45	1.22	1.60
October 2004								
Public	6.12	6.21	6.55	7.15	0.33	1.01	1.15	1.46
Private	6.60	6.73	5.84	6.37	1.48	2.18	1.16	1.58
Foreign	4.03	4.25	6.90	7.19	1.72	2.44	1.17	1.67
Specialised	13.43	13.43	12.47	13.83	3.71	4.18	4.04	4.53
All Banks	6.01	6.18	6.53	7.10	1.53	2.26	1.18	1.59
November 2004								
Public	7.11	7.21	6.83	7.40	1.12	1.57	1.17	1.49
Private	6.22	6.34	5.93	6.44	1.48	2.10	1.17	1.59
Foreign	4.42	4.71	6.92	7.21	2.02	2.68	1.37	1.91
Specialised	13.87	13.87	12.45	13.80	0.57	1.65	4.18	4.71
All Banks	5.94	6.12	6.61	7.16	1.61	2.24	1.21	1.63
December 2004								
Public	7.07	7.17	6.88	7.47	1.89	2.16	1.30	1.69
Private	6.10	6.24	6.17	6.70	1.55	2.30	1.22	1.68
Foreign	4.68	4.91	6.70	6.99	2.14	2.86	1.63	2.28
Specialised	9.00	9.00	11.72	12.87	2.73	3.38	3.64	4.59
All Banks	5.92	6.08	6.69	7.23	1.78	2.41	1.30	1.77
January 2005								
Public	8.40	8.56	7.15	7.83	1.45	1.89	1.28	1.60
Private	6.91	7.05	6.41	6.92	1.46	1.74	1.28	1.74
Foreign	5.42	5.76	7.14	7.44	3.04	4.08	1.78	2.47
Specialised	9.07	9.08	11.57	12.70	2.73	2.95	3.92	4.54
All Banks	6.68	6.87	6.93	7.48	1.75	2.13	1.35	1.81
February 2005								
Public	6.06	6.15	7.23	7.90	1.32	1.65	1.31	1.66
Private	6.49	6.60	6.63	7.18	1.68	2.58	1.34	1.83
Foreign	4.97	5.30	7.16	7.48	2.03	3.06	1.56	2.25
Specialised	9.13	9.13	11.47	12.58	3.60	3.92	3.94	4.51
All Banks	6.17	6.34	7.08	7.65	1.74	2.58	1.37	1.86
March 2005								
Public	7.02	7.05	7.38	8.04	2.09	2.56	1.45	1.83
Private	6.93	7.07	6.80	7.33	1.96	2.89	1.35	1.87
Foreign	5.30	5.65	8.07	8.37	2.88	3.82	1.73	2.47
Specialised	9.24	9.24	11.37	12.45	3.56	4.02	3.93	4.52
All Banks	6.57	6.76	7.29	7.85	2.22	3.11	1.43	1.94
April 2005								
Public	8.01	8.34	7.86	8.54	1.89	2.34	1.50	1.91
Private	7.05	7.19	7.02	7.49	1.77	3.40	1.48	2.03
Foreign	5.74	6.08	8.09	8.41	3.32	4.28	1.94	2.66
Specialised	9.17	9.17	11.29	12.31	1.93	3.85	3.87	4.57
All Banks	6.78	6.98	7.49	8.00	2.20	3.62	1.55	2.10
May 2005^P								
Public	7.40	7.61	8.09	8.79	3.02	3.41	1.70	2.19
Private	7.78	7.96	7.53	8.12	3.31	4.39	1.60	2.19
Foreign	7.29	7.87	9.01	9.42	4.01	5.09	2.36	3.30
Specialised	9.00	9.01	11.05	12.06	6.62	6.73	4.14	4.89
All Banks	7.66	7.93	7.97	8.58	3.48	4.40	1.71	2.32

Note: New Format of Weighted Average Lending & Deposit Rates

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan repriced, 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 repriced 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.

GRAPH
LENDING DEPOSIT RATES

3.37 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)

PERIOD	Zarai Taraqati Bank of Pakistan [#]				Co-operative Societies		Federal Bank for Co-operatives ^β	
	Short-term		Medium and Long-term		Short-term	Medium and Long-term	Short-term	Medium and Long-term
	Loans upto Rs.5000	Exceeding Rs.5000	Loans upto Rs.5000	Exceeding Rs.5000				
	Loans upto Rs.5000	Exceeding Rs.5000	Loans upto Rs.5000	Exceeding Rs.5000	Loans upto Rs.5000	Exceeding Rs.5000	Short-term	Medium and Long-term
1992-93	13.50	13.50	13.50	13.50	7.00(S.F.) ^{@+} 10.00 (others)	8.00(Tractors) 11.00 (others)	1.20	1.20
1993-94	13.50	13.50	13.50	13.50	8.00(S.F.) ^{@+} 11.00 (others)	13.50(Tractors) 12.00 (others)	1.49	1.49
1994-95	13.50	13.50	13.50	13.50	8.00(S.F.) ^{S+} 11.00 (others) 9.00(S.F.) ^{SS+} 13.00 (others)	13.50(Tractors) 13.00 (others) 13.50(Tractors) 13.00 (others)	1.50	1.50
1995-96	14.00	14.00	14.00	14.00	14.00	14.00	1.79	1.79
1996-97	14.00	14.00	14.00	14.00	14.00	14.00	1.69	1.69
1997-98	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1998-99	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1999-00	14.00	14.00	14.00	14.00	14.00	14.00	1.73	1.73
2000-01	14.00	14.00	14.00	14.00	14.00	14.00	3.02	3.02
2001-02	14.00	14.00	14.00	14.00	14.00	14.00	1.82	1.82
2002-03	14.00	14.00	14.00	14.00	14.00 (9.00)*	14.00	0.70	0.70
2003-04	9.00	9.00	9.00	9.00 ^α	9.00	12.00 ^δ	-	-

Excludes Agro-based Industries

@ Reduced to 9 % w.e.f. 16th December,1989. 2 % subsidy (small farmers only) continued to be paid by Government.

+ For 8 months period

S.F. Small Farmers

\$ From 1st July,1994 to 11th December,1994

\$\$ From 12th December,1994 to 30th June,1995

* For Kharif 2003

β Federal Bank for Co-operatives liquidated w.e.f 31-10-2002

α 1 percent incentive is allowed to those borrowers who repay in time.

δ Rate of markup of Punjab Provincial Co-operative Bank Ltd.

3.38 Rates of Return on Financing by House Building Finance Corporation *

(Percent per annum)

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

INVESTMENT IN **					
	Rural Areas	Tehsil Areas	District Head Quarter Areas	Selected Localities of Major cities	Specified Locality Major cities
From July, 2003					
Investment limit	Rs.100,000/-	Rs.500,000/-	Rs.1,000,000/-	Rs.2,500,000/-	Rs.5,000,000/-
Rent	5%	5%	5%	5%	5%
Appreciation	2.5%	5%	7.5%	7.5% & 10%	7.5% ,10% & 12.5%
From 31 October 2003					
Investment limit	Rs.100,000/-	Rs.500,000/-	Rs.1,000,000/-	Rs.2,500,000/-	Rs.5,000,000/-
Rent	5%	5%	5%	5%	5%
Appreciation	2.5%	5%	7.5%	7.5% & 10%	7.5% ,10% & 12.5%
From July, 2004					
Investment limit	Rs.100,000/-	Rs.1,000,000/-	Rs.1,000,000/-	Rs.2,500,000/-	Rs.7,500,000/-
Rent	5%	5%	5%	5%	5%
Appreciation	2.5%	5%	7.5%	7.5% & 10%	7.5% ,10% & 12.5%

* The House Building Finance Corporation commenced granting interest-free loans during 1979-80 in view of Government policy to eliminate interest from the economic system in Pakistan. The Corporation finances purchase or construction of houses and flats on co-owner ship basis and receives a proportion of the imputed rent as a return on the finances provided by it till the beneficiary repays the entire amount of the Corporation.

** : Since July 2000 approval of new investment has been suspended due to judgment of Shariat appellate Bench of Supreme Court of Pakistan. After promulgation of Ordinance 2001 by the President of Pakistan on 23rd November, 2001, HBFC prepared its Ghar Aasan Scheme based on diminishing Musharaka and implemented it from March, 2002 all over the country.

Note: 25% increase in rental rate after every three months.

3.39 Rates of Return on Advances by Pakistan Industrial Credit & Investment Corporation

(Percent per annum)

PERIOD	Foreign Currency Loans	Local Currency Loans			
		Long term	Lease Financing	Short term	Consumer Financing
1990-91	15.00 @	7.00 B			
1991-92	15.00 @	8.00 C			
1992-93	18.20 δ	8.00 C			
1993-94	15.61 δ	11.00 & 12.00 ***		19.00	
1994-95	15.61 δ	13.00 D		17.50	
1995-96	15.61 δ	13.00 D		18.250	
1996-97	15.61 δ	13.00 D		21.900	
1997-98	15.61 δ	13.00 D		21.900	
1998-99	15.61 δ	13.00 D		20.805 to 21.900	
1999-2000	15.61 δ	13.00 D		18.250 to 20.805	
2000-2001	15.61 δ	16.00 E	17.50 to 24.00	16.060 to 18.250	
2001-2002	15.61 δ	16.00 F	14.50 to 24.00	14.965 to 19.345	
2002-2003	15.61 δ	8.50 G	10.50 to 20.00	10.585 to 16.060	11.00 to 12.00
2003-2004	15.61 δ	8.50 H	8.00 to 14.00	7.500 to 13.140	8.00 to 10.00

PICIC charges a project examination fee equal to half of one % (3 / 8 of one % for projects in less –developed areas upto a loan amount of Rs. 2.50 million) of the loan sanctioned

@ With effect from 27-08-1980 including 3.00 % per annum as foreign exchange risk fee charged by the Government

δ Includes exchange risk fee 5.00% payable to the Government in respect of DEG line of Credit

*** On the mark-up basis w.e.f. 15-08-1993 & 02-03-1994

A. On the mark-up basis w.e.f. 10th July,1990

B. On the mark-up basis w.e.f. 1st August,1991

C. On the mark-up basis w.e.f. 13th November,1994.

D. 2% above SBP discount rate on BMR financing (SBP discount rate at present is 14%)

E. 3% above SBP discount rate on BMR financing (SBP discount rate at present is 9%

F. 1% above SBP Discount rate on Project Financing ((SBP discount rate at present is 7%)

G. Rate of return on PICIC's Long Term project financing presently lies in the range of 7.5% p.a. to 10.0% p.a. floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our margin subject to a floor rate in range of 7.5% 7.5% p.a. to 10.0% p.a. The rate of return/mark-up is conditional upon our internal tiering criteria of companies. However, our average mark up rate as on July 31,2004 is 8.5% p.a.

3.40 Rates of Return on Advances by Industrial Development Bank of Pakistan

PERIOD	Locally Fabricated Machinery 1972-73	Agro-based Projects 1976-77	Hotel Projects 1976-77	Non-repatriable Investment Project 1978-79	Mining Projects 1983-84	East Pakistan Displaced Persons Scheme of the Federal Govt. 1972-73
LOCAL CURRENCY LOANS						
Up to 06-06-1977	1.00 % per annum below the foreign currency lending rate, return rate to IDBP borrower accordingly ranged from 7.50 to 10.00 % per annum.	3.00 to 4.00 % per annum above the bank rate.	3.00 to 4.00 % per annum above the bank rate.	-	-	At Bank Rate
From 07-06-1977 to-date	2.00 % per annum below the foreign currency lending rate, interest rate to IDBP borrower has been 8.50 % per annum upto 24-09-83; 9.00 % per annum from 25-09-83 to 31-12-84; on non-interest basis with maximum rate of 3.00 % per annum upto 26-06-88; 6.00 % per annum upto 9-07-90, 7.00% per annum from 10-07-90 to 30-07-91 ; 8.00 % per annum from 1-08-91 to 15-08-93,11.00 % per annum from 16-08-93 to 1-03-94, 12.00 % per annum from 2-03-94 to 12-11-94, 13.00 % per annum from 13-11-94 to 28-10-95. Presently the rate is 14.00 % per annum.	2.00 % per annum above the bank rate upto 30-06-78;1.00 % per annum above the bank rate,upto 13-12-84;presently on non-interest basis from bank's own resources.	2.00 % per annum above the bank rate upto 30-06-78;1.00 % per annum above the bank rate,upto 13-12-84;presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non-interest basis from bank's own resources.	At Bank Rate
FOREIGN CURRENCY LOANS						
1972-75	8.50 % per annum excluding 0.50 % per annum exchange risk commission payable to Government of Pakistan of assuming exchange risk on credits beyond the period for which loans were extended by IDBP.					
1975-80	Maximum of 11.00 % per annum including 1.50 % per annum as exchange risk commission.					
1980-90 (April)	14.00 % per annum including 3.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
1990 to 18-08-97	14.00 % per annum including 5.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
19-08-97 to date	Interest rate of 8 percent per annum. In addition 6.00% per annum will be charged on account of exchange risk fee both on principle as well as interest seperately. The maximum relending rate for the final borrowers will be 17.00 % per annum inclusive of exchange risk fee.					

3.41 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2002		2003		2004		2005	
	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.
1. Saving Accounts								
(i) With chequing facilities	7.30	6.50	4.50	3.50	3.50	3.50	3.50	3.50
(ii) Without chequing facilities	7.80	7.00	5.00	4.00	4.00	4.00	4.00	4.00
2. Khas Deposit Accounts or Certificates *								
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
(ii) Last period of complete 6 months	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
3. Mahana Amdani Accounts **								
(i) 1st year	9.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	9.54	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	10.52	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	11.58	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	11.84	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	12.25	9.77	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	-	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	12.25	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates #								
(i) 1st year	9.00	7.00	6.00	5.00	4.00	4.00	4.00	4.00
(ii) 10 years(Compound rate)	14.13	11.61	10.03	8.50	7.96	8.15	8.15	8.15
5. National Deposit Certificates / Accounts ^								
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Saving Certificates (Reg) ^α or Special Saving Accounts								
(i) First 5 periods of complete 6 months	12.20	10.30	8.50	7.50	7.00	6.80	6.80	6.80
(ii) Last period of complete 6 months	13.20	11.30	9.50	8.50	8.00	7.70	7.70	7.70
(b) Special Saving Certificates (Bearer) ^β								
(i) First 4 periods of complete 6 months	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
7. Regular Income Certificates ^φ	12.48	10.56	9.12	7.68	6.96	6.84	6.84	6.84
8. Pensioner's Benefit Accounts ^φ	0.00	0.00	11.04	10.08	10.08	10.08	10.08	10.08
9. Behbood Saving Certificate ^ρ	-	-	-	10.08	10.08	10.08	10.08	10.08

Notes:

Source: Central Directorate of National Savings

- (i) * Khas Deposit Accounts or Certificates introduced w.e.f. 15-03-1973 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.
- (ii) ** Mahana Amdani Accounts were introduced w.e.f. 02-03-1983
- (iii) # Defence Saving Certificates introduced w.e.f. 08-11-1966
- (iv) ^ 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
- (v) ^α Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990.
- (vi) ^β 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.
- (vii) ^φ Regular Income certificates introduced w.e.f. 02-02-1993
- (viii) ^φ Pensioner's Benefit Accounts introduced w.e.f. Jan,2003
- (xi) ^φ Profit on deposits exceeding Rs.300,000 earned on investment made in NSS Except RIC & MAA during the period from 01-07-2001 to 30-06-2002 is subject to deduction of 10% withholding tax.
- (x) ^φ Profit on deposits exceeding Rs.150,000 earned on investment made on or after 01-07-2002 is subject to 10% withholding tax at source.
- (XI) ^ρ The scheme has been introduced w.e.f. 01-07-2003 specially for widows.

3.42 Non-Performing Loans

(Million Rupees)

BANKS/DFIs	31-03-2005			31-12-2004 *		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	203,719	50,352	3.0	211,852	59,667	3.7
All Banks	191,927	48,170	2.9	199,794	56,809	3.6
Commercial Banks	142,815	37,245	2.3	146,113	39,960	2.6
Public Sector Commercial Banks	41,347	10,218	3.6	40,141	9,230	3.4
Local Private Banks	99,081	27,261	2.4	103,442	30,778	2.8
Foreign Banks	2,388	-234	-0.1	2,530	-48	0
Specialised Banks	49,111	10,925	17.7	53,681	16,849	27.0
DFIs	11,793	2,182	6.6	12,058	2,858	10.0

* Figures based on audited accounts

Cash Recovery Against Non Performing Loans

BANKS/DFIs	Quarter ended March 2005	Quarter ended December 2004
All Banks & DFIs	6,983	11,622
All Banks	6,849	11,312
Commercial Banks	5,162	8,725
Public Sector Commercial Banks	1,240	2,820
Local Private Banks	3,785	5,662
Foreign Banks	136	242
Specialised Banks	1,687	2,587
DFIs	134	310

"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 represent recovery made against principal amount of domestic plus overseas NPLs."

3.43 Electronic Banking Statistics

Period	On-line Branches	No. of ATMs	No. of ATM Transactions During the period	Value of ATM Transactions (Million Rs.)	Credit Card Amount Outstanding (Million Rs.)
30-06-2003	994	445	3,681,996	16,068	6,707
30-09-2003	1,172	485	4,173,983	18,614	7,958
31-12-2003	1,581	552	4,433,710	21,019	8,938
31-03-2004	1,738	630	4,773,409	23,102	9,743
30-06-2004	2,181	676	5,600,872	26,687	11,160
30-09-2004	2,348	723	6,530,725	32,610	12,728
31-12-2004	2,475	786	7,001,390	37,502	14,123
31-03-2005	2,582	842	7,622,122	39,812	15,494
