

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

| ITEM   | 2001               |                    | 2002               |                    |
|--|--------------------|--------------------|--------------------|--------------------|
|  | Jun.               | Dec.               | Jun.               | Dec.               |
| <b>LIABILITIES</b>                           |                    |                    |                    |                    |
| <b>Capital</b>                               | <b>83,949.5</b>    | <b>88,575.7</b>    | <b>97,644.4</b>    | <b>75,936.9</b>    |
| <b>Reserves</b>                              | <b>45,281.8</b>    | <b>39,147.6</b>    | <b>43,584.1</b>    | <b>53,241.5</b>    |
| <b>Demand Deposits:</b>                      | <b>501,378.2</b>   | <b>535,660.3</b>   | <b>583,390.8</b>   | <b>621,495.2</b>   |
| (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          |
| <b>Time Deposits:</b>                        | <b>781,649.7</b>   | <b>781,767.5</b>   | <b>842,094.7</b>   | <b>886,944.2</b>   |
| (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          |
| <b>Borrowings from:</b>                      | <b>193,870.7</b>   | <b>176,341.6</b>   | <b>190,343.5</b>   | <b>185,375.6</b>   |
| (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           |
| <b>Head Office and Inter-Bank Adjustment</b> | <b>9,186.1</b>     | <b>28,477.9</b>    | <b>25,598.8</b>    | <b>77,557.5</b>    |
| <b>Contingent Liabilities as per contra</b>  | <b>848,985.7</b>   | <b>782,469.6</b>   | <b>991,492.4</b>   | <b>1,351,309.1</b> |
| <b>Other Liabilities</b>                     | <b>621,181.9</b>   | <b>538,408.5</b>   | <b>1,178,856.5</b> | <b>667,242.7</b>   |
| <b>TOTAL LIABILITIES / ASSETS</b>            | <b>3,085,483.6</b> | <b>2,970,848.6</b> | <b>3,953,005.1</b> | <b>3,919,103.2</b> |
| <b>ASSETS</b>                                |                    |                    |                    |                    |
| <b>Cash:</b>                                 | <b>215,013.8</b>   | <b>209,201.8</b>   | <b>201,068.9</b>   | <b>196,695.2</b>   |
| (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           |
| <b>Balances held Abroad</b>                  | <b>74,669.9</b>    | <b>70,769.9</b>    | <b>97,309.5</b>    | <b>61,171.7</b>    |
| <b>Bills Purchased and Discounted</b>        | <b>64,582.8</b>    | <b>62,377.8</b>    | <b>63,278.1</b>    | <b>60,477.3</b>    |
| <b>Advances to:</b>                          | <b>873,305.3</b>   | <b>923,202.4</b>   | <b>899,846.8</b>   | <b>941,907.0</b>   |
| (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          |
| <b>Investment in Securities and Shares:</b>  | <b>314,463.1</b>   | <b>303,782.4</b>   | <b>438,659.8</b>   | <b>598,036.8</b>   |
| (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           |
| <b>Bank Premises</b>                         | <b>33,432.1</b>    | <b>25,301.0</b>    | <b>28,211.7</b>    | <b>25,449.0</b>    |
| <b>Head Office and Inter-Bank Adjustment</b> | <b>82,419.3</b>    | <b>66,121.0</b>    | <b>149,501.5</b>   | <b>174,677.4</b>   |
| <b>Contingent Assets as per contra</b>       | <b>848,985.7</b>   | <b>782,469.6</b>   | <b>991,492.4</b>   | <b>1,351,309.1</b> |
| <b>Others Assets</b>                         | <b>578,611.7</b>   | <b>527,622.7</b>   | <b>1,083,636.5</b> | <b>509,379.8</b>   |

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

| ITEM   | 2003               |                    | 2004               |                    |
|--|--------------------|--------------------|--------------------|--------------------|
|  | Jun.               | Dec.               | Jun.               | Dec.               |
| <b>LIABILITIES</b>                           |                    |                    |                    |                    |
| <b>Capital</b>                               | <b>76,509.6</b>    | <b>80,312.3</b>    | <b>80,150.2</b>    | <b>84,835.8</b>    |
| <b>Reserves</b>                              | <b>45,498.9</b>    | <b>48,843.1</b>    | <b>63,310.1</b>    | <b>66,467.3</b>    |
| <b>Demand Deposits:</b>                      | <b>727,096.2</b>   | <b>910,202.0</b>   | <b>960,080.1</b>   | <b>1,096,353.3</b> |
| (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        |
| <b>Time Deposits:</b>                        | <b>966,319.0</b>   | <b>940,453.8</b>   | <b>1,061,452.7</b> | <b>1,123,515.8</b> |
| (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        |
| <b>Borrowings from:</b>                      | <b>192,514.8</b>   | <b>215,246.1</b>   | <b>212,287.5</b>   | <b>220,450.1</b>   |
| (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           |
| <b>Head Office and Inter-Bank Adjustment</b> | <b>71,585.4</b>    | <b>35,927.4</b>    | <b>41,774.5</b>    | <b>44,021.8</b>    |
| <b>Contingent Liabilities as per contra</b>  | <b>1,143,545.7</b> | <b>1,074,645.7</b> | <b>1,201,077.1</b> | <b>1,379,675.0</b> |
| <b>Other Liabilities</b>                     | <b>843,791.1</b>   | <b>664,901.9</b>   | <b>572,697.1</b>   | <b>653,191.6</b>   |
| <b>TOTAL LIABILITIES / ASSETS</b>            | <b>4,066,860.7</b> | <b>3,970,532.3</b> | <b>4,192,829.3</b> | <b>4,668,510.7</b> |
| <b>ASSETS</b>                                |                    |                    |                    |                    |
| <b>Cash:</b>                                 | <b>242,011.3</b>   | <b>223,425.9</b>   | <b>266,441.4</b>   | <b>320,122.1</b>   |
| (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           |
| <b>Balances held Abroad</b>                  | <b>69,630.3</b>    | <b>52,064.9</b>    | <b>60,485.6</b>    | <b>147,028.9</b>   |
| <b>Bills Purchased and Discounted</b>        | <b>72,971.1</b>    | <b>73,609.9</b>    | <b>84,246.5</b>    | <b>90,663.3</b>    |
| <b>Advances to:</b>                          | <b>974,669.5</b>   | <b>1,111,780.9</b> | <b>1,254,135.8</b> | <b>1,542,993.3</b> |
| (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        |
| <b>Investment in Securities and Shares:</b>  | <b>704,525.1</b>   | <b>759,253.1</b>   | <b>783,336.0</b>   | <b>614,621.4</b>   |
| (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          |
| <b>Bank Premises</b>                         | <b>39,669.5</b>    | <b>38,620.0</b>    | <b>49,089.9</b>    | <b>51,383.2</b>    |
| <b>Head Office and Inter-Bank Adjustment</b> | <b>318,437.6</b>   | <b>150,107.3</b>   | <b>77,697.1</b>    | <b>47,619.4</b>    |
| <b>Contingent Assets as per contra</b>       | <b>1,143,545.7</b> | <b>1,074,645.7</b> | <b>1,201,077.1</b> | <b>1,379,675.0</b> |
| <b>Others Assets</b>                         | <b>501,400.6</b>   | <b>487,024.6</b>   | <b>416,319.8</b>   | <b>474,404.1</b>   |

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

### 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.               |
| <b>A. FOREIGN CONSTITUENTS:</b>                                   | <b>50,479.8</b>    | <b>56,636.7</b>    | <b>55,093.0</b>    |
| <b>I. Official</b>  | 6,575.1            | 8,970.3            | 9,226.4            |
| <b>II. Business</b>   | 23,996.4           | 28,293.2           | 28,665.9           |
| <b>III. Personal</b>  | 19,908.3           | 19,373.2           | 17,200.7           |
| <b>B. DOMESTIC CONSTITUENTS:</b>                                  | <b>1,089,824.3</b> | <b>1,132,377.0</b> | <b>1,221,003.4</b> |
| <b>I. Government:</b>   | <b>70,184.1</b>    | <b>71,678.2</b>    | <b>95,225.3</b>    |
| 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            |
| <b>II. Public Sector Enterprises:</b>                             | <b>75,721.9</b>    | <b>78,107.1</b>    | <b>79,358.0</b>    |
| 1. Agriculture, Forestry, Hunting<br>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<br>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 &<br>Manufacturing of Metal Products | 2,440.3            | 2,048.1            | 3,608.8            |
| (viii) Machinery & Transport<br>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<br>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.               |
| <b>III. Private Sector (Business)</b>                    | <b>504,167.5</b>   | <b>509,109.9</b>   | <b>534,806.4</b>   |
| 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          |
| <b>IV. Trust Funds and Non-Profit Organisations</b>      | <b>16,325.1</b>    | <b>16,812.0</b>    | <b>19,641.3</b>    |
| <b>V. Personal</b>                                       | <b>404,912.8</b>   | <b>435,489.2</b>   | <b>471,090.8</b>   |
| <b>VI. Other activities not adequately Described</b>     | <b>18,512.9</b>    | <b>21,180.5</b>    | <b>20,881.5</b>    |
| <b>TOTAL</b>   | <b>1,140,304.2</b> | <b>1,189,013.7</b> | <b>1,276,096.4</b> |

(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. |
| <b>A. FOREIGN CONSTITUENTS :</b>                     | <b>59,006.1</b>    | <b>54,947.0</b>    | <b>66,107.8</b>    |      | <b>47,123.8</b>    |      |
| 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>B. DOMESTIC CONSTITUENTS :</b>                    | <b>1,250,258.7</b> | <b>1,366,273.4</b> | <b>1,434,362.6</b> |      | <b>1,634,404.4</b> |      |
| <b>I. Government :</b>                               | <b>100,667.7</b>   | <b>114,892.6</b>   | <b>122,459.9</b>   |      | <b>146,718.5</b>   |      |
| 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           |      |
| <b>II. Non-Financial Public Sector Enterprises :</b> | <b>78,734.8</b>    | <b>68,306.0</b>    | <b>78,207.3</b>    |      | <b>109,269.5</b>   |      |
| (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               |      |
| <b>III. Non-Bank Financial Institutions :</b>        | <b>8,031.4</b>     | <b>9,739.5</b>     | <b>9,813.9</b>     |      | <b>10,874.5</b>    |      |
| (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            |      |
| <b>IV. Private Sector Enterprises :</b>              | <b>519,576.5</b>   | <b>537,357.8</b>   | <b>578,563.7</b>   |      | <b>616,743.7</b>   |      |
| 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          |      |      |
| <b>V. Trust Funds &amp; Non-Profit Organizations</b>          | <b>16,605.2</b>    | <b>28,604.6</b>    | <b>26,834.1</b>    | <b>20,939.2</b>    |      |      |
| <b>VI. Personal</b>   | <b>505,509.7</b>   | <b>571,599.7</b>   | <b>579,686.9</b>   | <b>678,139.7</b>   |      |      |
| <b>VII. Others</b>  | <b>21,153.5</b>    | <b>35,773.3</b>    | <b>38,796.7</b>    | <b>51,719.3</b>    |      |      |
| <b>TOTAL</b>  | <b>1,309,264.8</b> | <b>1,421,220.3</b> | <b>1,500,470.4</b> | <b>1,681,528.2</b> |      |      |



### 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   |
| <b>A. FOREIGN CONSTITUENTS:</b>                      | <b>67,290.3</b>    | <b>64,167.6</b>    | <b>67,265.2</b>    | <b>13,840.2</b>  | <b>24.8</b>     | <b>307.3</b>           | <b>35,808.0</b>    | <b>17,284.9</b>  |
| 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>B. DOMESTIC CONSTITUENTS :</b>                    | <b>1,774,852.4</b> | <b>1,938,140.2</b> | <b>2,134,546.4</b> | <b>556,752.5</b> | <b>30,579.1</b> | <b>44,399.2</b>        | <b>1,154,994.9</b> | <b>347,820.7</b> |
| <b>I. Government :</b>                               | <b>158,041.6</b>   | <b>190,739.6</b>   | <b>185,815.7</b>   | <b>32,055.2</b>  | <b>1,102.5</b>  | <b>9,105.2</b>         | <b>89,769.4</b>    | <b>53,783.4</b>  |
| 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          |
| <b>II. Non-Financial Public Sector Enterprises :</b> | <b>106,907.9</b>   | <b>170,298.0</b>   | <b>199,483.0</b>   | <b>9,492.4</b>   | <b>7,636.6</b>  | <b>6,089.4</b>         | <b>113,596.6</b>   | <b>62,668.0</b>  |
| 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              |
| <b>III. Non-Bank Financial Institutions :</b>        | <b>24,855.5</b>    | <b>27,353.1</b>    | <b>27,510.7</b>    | <b>1,608.0</b>   | <b>732.2</b>    | <b>2,722.8</b>         | <b>17,817.5</b>    | <b>4,630.3</b>   |
| 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          |
| <b>IV. Private Sector Enterprises :</b>              | <b>626,572.8</b>   | <b>686,197.9</b>   | <b>715,052.3</b>   | <b>282,918.7</b> | <b>12,580.6</b> | <b>14,386.0</b>        | <b>301,273.9</b>   | <b>103,893.2</b> |
| 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               | 44.8             |
| 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         |
| <b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>                      | <b>35,371.7</b>    | <b>46,799.9</b>    | <b>54,003.4</b>    | <b>12,579.8</b>  | <b>1,499.1</b>  | <b>291.3</b>     | <b>27,617.7</b>    | <b>12,015.5</b>  |
| <b>VI. PERSONAL</b>   | <b>768,781.5</b>   | <b>778,905.3</b>   | <b>928,075.3</b>   | <b>209,310.6</b> | <b>6,743.0</b>  | <b>10,277.9</b>  | <b>594,874.4</b>   | <b>106,869.5</b> |
| <b>VII. OTHERS</b>  | <b>54,321.5</b>    | <b>37,846.4</b>    | <b>24,605.9</b>    | <b>8,787.9</b>   | <b>285.2</b>    | <b>1,526.6</b>   | <b>10,045.4</b>    | <b>3,960.8</b>   |
| <b>TOTAL</b>  | <b>1,842,142.2</b> | <b>2,002,307.8</b> | <b>2,201,811.6</b> | <b>570,592.7</b> | <b>30,603.9</b> | <b>44,706.5</b>  | <b>1,190,802.3</b> | <b>365,105.6</b> |

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

As on 31<sup>st</sup> December, 2004

(Million Rupees)

| SIZE OF ACCOUNT<br>(Rs.) |               | D O M E S T I C C O N S T I T U E N T S |                 |                    |                  |                                |                  |                    |                 |                              |                  |
|--------------------------|---------------|---|-----------------|--------------------|------------------|--------------------------------|------------------|--------------------|-----------------|------------------------------|------------------|
|                          |               | FOREIGN<br>CONSTITUENTS                 |                 | Government         |                  | Non Financial<br>Public Sector |                  | NBFI's             |                 | Private Sector<br>(Business) |                  |
|                          |               | No of<br>Accounts                       | Amount          | No. of<br>Accounts | Amount           | No. of<br>Accounts             | Amount           | No. of<br>Accounts | Amount          | No of<br>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        |
| <b>TOTAL</b>             |               | <b>166,809</b>                          | <b>67,265.2</b> | <b>134,947</b>     | <b>185,815.7</b> | <b>6,307</b>                   | <b>199,483.0</b> | <b>4,212</b>       | <b>27,510.7</b> | <b>9,857,583</b>             | <b>715,052.3</b> |

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

As on 31<sup>st</sup> December, 2004

(Million Rupees)

| SIZE OF ACCOUNT<br>(Rs.) |               | DOMESTIC CONSTITUENTS |                 |                    |                  |                    |                 |                    |                    |                    |                    |
|--------------------------|---------------|-----------------------|-----------------|--------------------|------------------|--------------------|-----------------|--------------------|--------------------|--------------------|--------------------|
|                          |               | Trust Funds           |                 | Personal           |                  | Others             |                 | Sub Total          |                    | TOTAL              |                    |
|                          |               | No. of<br>Accounts    | Amount          | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount          | No. of<br>Accounts | Amount             | No. of<br>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          |
| <b>TOTAL</b>             |               | <b>89,563</b>         | <b>54,003.4</b> | <b>16,747,479</b>  | <b>928,075.3</b> | <b>376,437</b>     | <b>24,605.9</b> | <b>27,216,528</b>  | <b>2,134,546.3</b> | <b>27,383,337</b>  | <b>2,201,811.6</b> |

### 3.6 Scheduled Banks' Distribution of Deposits by Size of Account

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) |            | 2001               |                    |                    |                    | 2002               |                    |                    |                    |
|--------------------------|------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                          |            | Jun.               |                    | Dec.               |                    | Jun.               |                    | Dec.               |                    |
|                          |            | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>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          |
| <b>TOTAL</b>             |            | <b>27,751,287</b>  | <b>1,276,096.4</b> | <b>28,043,813</b>  | <b>1,309,264.8</b> | <b>28,274,502</b>  | <b>1,421,220.3</b> | <b>28,606,883</b>  | <b>1,500,470.4</b> |

### 3.6 Scheduled Banks' Distribution of Deposits by Size of Account

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) |               | 2003               |                    |                    |                    | 2004               |                    |                    |                    |
|--------------------------|---------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                          |               | Jun.               |                    | Dec.               |                    | Jun.               |                    | Dec.               |                    |
|                          |               | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>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          |
| <b>TOTAL</b>             |               | <b>28,828,888</b>  | <b>1,681,528.2</b> | <b>28,524,844</b>  | <b>1,842,142.7</b> | <b>28,476,903</b>  | <b>2,002,307.8</b> | <b>27,383,337</b>  | <b>2,201,811.6</b> |

### 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.             |
| <b>I. Government</b>                           | <b>85,812.5</b>  | <b>68,274.6</b>  | <b>75,849.9</b>  |
| 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             |
| <b>II. Public Sector Enterprises</b>           | <b>72,032.9</b>  | <b>77,192.2</b>  | <b>88,089.3</b>  |
| (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          |
| <b>III. Private Sector ( Business )</b>        | <b>556,690.6</b> | <b>632,137.2</b> | <b>611,508.1</b> |
| (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         |
| <b>IV. Trust Funds &amp; Non-Profit Organisation</b>                    | <b>9,370.5</b>   | <b>9,690.9</b>   | <b>8,249.3</b>   |
| <b>V. Personal</b>  | <b>69,215.2</b>  | <b>70,717.9</b>  | <b>73,752.5</b>  |
| <b>VI. Other activities not adequately described</b>                    | <b>4,352.4</b>   | <b>4,544.7</b>   | <b>6,812.2</b>   |
| <b>TOTAL</b>  | <b>797,474.1</b> | <b>862,557.5</b> | <b>864,261.2</b> |

(Contd.)



### 3.7 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

| BORROWER   | 2001             | 2002             |                  | 2003             |
|--|------------------|------------------|------------------|------------------|
|  | Dec.             | Jun.             | Dec.             | Jun.             |
| <b>I. Government :</b>                               | <b>85,082.4</b>  | <b>95,077.6</b>  | <b>74,689.2</b>  | <b>56,639.8</b>  |
| 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              |
| <b>II. Non-Financial Public Sector Enterprises :</b> | <b>85,998.7</b>  | <b>73,259.8</b>  | <b>81,400.0</b>  | <b>66,041.9</b>  |
| 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              |
| <b>III. Non-Bank Financial Institutions :</b>        | <b>8,413.7</b>   | <b>10,960.7</b>  | <b>10,759.5</b>  | <b>10,654.5</b>  |
| 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         |
| <b>IV. Private Sector Enterprises :</b>              | <b>634,476.8</b> | <b>613,499.0</b> | <b>679,322.5</b> | <b>710,455.8</b> |
| 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         |      |      |
| <b>V. Trust Funds &amp; Non-Profit Organizations</b>         | <b>9,419.7</b>   | <b>8,499.3</b>   | <b>8,482.9</b>   | <b>13,334.3</b>  |      |      |
| <b>VI. Personal</b>  | <b>78,367.3</b>  | <b>76,017.9</b>  | <b>77,324.2</b>  | <b>107,258.3</b> |      |      |
| <b>VII. Others</b>   | <b>8,278.7</b>   | <b>7,693.1</b>   | <b>4,216.4</b>   | <b>5,487.1</b>   |      |      |
| <b>TOTAL</b>   | <b>910,037.3</b> | <b>885,007.5</b> | <b>936,194.7</b> | <b>969,871.7</b> |      |      |

(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 |
| <b>I. Government:</b>                                | <b>37,455.8</b>  | <b>50,817.4</b>  | <b>58,255.7</b>    | <b>58,255.7</b>    | -                 |
| 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 )                 | -                | -                | -                  | -                  | -                 |
| <b>II. Non-Financial Public Sector Enterprises :</b> | <b>53,163.7</b>  | <b>81,770.6</b>  | <b>80,929.9</b>    | <b>80,929.9</b>    | -                 |
| 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  | -                | -                | -                  | -                  | -                 |
| <b>III. Non-Bank Financial Institutions :</b>        | <b>21,487.1</b>  | <b>24,759.9</b>  | <b>35,444.3</b>    | <b>35,444.3</b>    | -                 |
| 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           | -                 |
| <b>IV. Private Sector Enterprises :</b>              | <b>835,684.7</b> | <b>909,148.8</b> | <b>1,135,797.3</b> | <b>1,039,974.7</b> | <b>95,822.6</b>   |
| 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 Specialized |                 |
|   |                    |                    |                    | Banks                  | 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            |
| <b>V. Trust Funds and Non Profit Organizations</b>                      | <b>14,391.0</b>    | <b>11,861.6</b>    | <b>13,029.2</b>    | <b>13,020.9</b>        | <b>8.3</b>      |
| <b>VI. Personal</b>   | <b>128,449.3</b>   | <b>158,064.7</b>   | <b>203,725.3</b>   | <b>201,008.0</b>       | <b>2,717.3</b>  |
| 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            |
| <b>VII. Others</b>  | <b>5,117.4</b>     | <b>5,961.1</b>     | <b>8,709.8</b>     | <b>8,046.7</b>         | <b>663.1</b>    |
| <b>TOTAL</b>  | <b>1,095,749.0</b> | <b>1,242,384.1</b> | <b>1,535,891.5</b> | <b>1,436,680.1</b>     | <b>99,211.3</b> |

### 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.             |
| <b>I. Gold, Bullion, Gold &amp; Silver Ornaments,<br/>and Precious Metals</b> | <b>659.7</b>     | <b>770.5</b>     | <b>896.6</b>     | <b>331.8</b>     | <b>1,380.8</b>   | <b>1,205.8</b>   |
| <b>II. Securities, Shares and Other<br/>Financial Instruments:</b>            | <b>30,822.8</b>  | <b>37,044.8</b>  | <b>41,974.3</b>  | <b>39,179.0</b>  | <b>37,252.7</b>  | <b>39,472.1</b>  |
| 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              |
| <b>III. Merchandise</b>   | <b>303,563.9</b> | <b>348,151.5</b> | <b>323,913.6</b> | <b>349,399.6</b> | <b>327,818.6</b> | <b>341,339.1</b> |
| 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          |
| <b>C. Finished / Manufactured Goods:</b>           | <b>135,047.9</b> | <b>147,472.8</b> | <b>133,984.0</b> | <b>124,189.8</b> | <b>116,456.6</b> | <b>145,288.1</b> |
| 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          |
| <b>IV. Fixed Assets Including Machinery</b>        | <b>97,701.4</b>  | <b>107,740.6</b> | <b>120,135.6</b> | <b>115,062.9</b> | <b>120,140.5</b> | <b>120,520.5</b> |
| <b>V. Real Estate:</b>                             | <b>172,235.4</b> | <b>182,737.4</b> | <b>186,951.5</b> | <b>207,577.4</b> | <b>196,847.0</b> | <b>205,361.7</b> |
| (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         |
| <b>VI. Fixed Deposits and Insurance Policies :</b> | <b>45,121.3</b>  | <b>43,165.7</b>  | <b>38,808.6</b>  | <b>35,133.2</b>  | <b>32,307.6</b>  | <b>38,005.0</b>  |
| (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            |
| <b>VII. Others:</b>                                | <b>147,369.6</b> | <b>142,947.0</b> | <b>151,581.1</b> | <b>163,353.5</b> | <b>169,260.4</b> | <b>190,290.5</b> |
| (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          |
| <b>TOTAL</b>                                       | <b>797,474.1</b> | <b>862,557.5</b> | <b>864,261.2</b> | <b>910,037.3</b> | <b>885,007.5</b> | <b>936,194.7</b> |

(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<br>Banks | Specialised<br>Banks |
|   | Jun.             | Dec.             |                  |                  |                     |                      |
| <b>I. Gold, Bullion, Gold &amp; Silver Ornaments,<br/>and Precious Metals</b> | <b>1,141.1</b>   | <b>848.9</b>     | <b>997.0</b>     | <b>723.1</b>     | <b>723.1</b>        | -                    |
| <b>II. Securities, Shares and Other</b>                                       |                  |                  |                  |                  |                     |                      |
| <b>Financial Instruments:</b>   | <b>72,701.4</b>  | <b>73,214.0</b>  | <b>83,476.4</b>  | <b>103,123.5</b> | <b>103,122.3</b>    | <b>1.2</b>           |
| 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               | -                    |
| <b>III. Merchandise</b>   | <b>291,438.5</b> | <b>341,036.9</b> | <b>406,791.7</b> | <b>470,285.4</b> | <b>470,100.8</b>    | <b>184.7</b>         |
| 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            | -                 |
| <b>C. Finished / Manufactured Goods:</b>           | <b>118,625.7</b> | <b>163,918.0</b>   | <b>186,749.4</b>   | <b>242,376.7</b>   | <b>242,277.0</b>   | <b>99.7</b>       |
| 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           | -                 |
| <b>IV. Fixed Assets Including Machinery</b>        | <b>126,728.6</b> | <b>137,212.9</b>   | <b>136,607.6</b>   | <b>193,533.1</b>   | <b>185,606.0</b>   | <b>7,927.1</b>    |
| <b>V. Real Estate:</b>                             | <b>210,113.1</b> | <b>257,045.7</b>   | <b>275,883.4</b>   | <b>311,015.2</b>   | <b>225,944.9</b>   | <b>85,070.3</b>   |
| (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           |
| <b>VI. Fixed Deposits and Insurance Policies :</b> | <b>26,645.2</b>  | <b>22,299.2</b>    | <b>32,577.4</b>    | <b>29,621.9</b>    | <b>29,429.1</b>    | <b>192.8</b>      |
| (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            | -                 |
| <b>VII. Others:</b>                                | <b>241,103.9</b> | <b>264,091.3</b>   | <b>306,050.7</b>   | <b>427,589.2</b>   | <b>421,753.9</b>   | <b>5,835.3</b>    |
| (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           |
| <b>TOTAL</b>                                       | <b>969,871.7</b> | <b>1,095,749.0</b> | <b>1,242,384.1</b> | <b>1,535,891.5</b> | <b>1,436,680.1</b> | <b>99,211.3</b>   |



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

All Banks

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) |          |            | 2001               |                  |                    |                  | 2002               |                  |                    |                  |
|--------------------------|----------|------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                          |          |            | Jun.               |                  | Dec.               |                  | Jun.               |                  | Dec.               |                  |
|                          |          |            | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>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        |
| <b>TOTAL</b>             |          |            | <b>2,295,920</b>   | <b>864,261.2</b> | <b>2,296,233</b>   | <b>910,037.3</b> | <b>2,299,630</b>   | <b>885,007.5</b> | <b>2,192,064</b>   | <b>936,194.7</b> |

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

All Banks

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) | 2003               |                  |                    |                    |                    |                    |                    |                    | 2004               |        |      |  |
|--------------------------|--------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------|------|--|
|                          | Jun.               |                  |                    |                    | Dec.               |                    |                    |                    | Jun.               |        | Dec. |  |
|                          | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>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        |                    |        |      |  |
| <b>TOTAL</b>             | <b>2,349,736</b>   | <b>969,871.7</b> | <b>2,822,911</b>   | <b>1,095,749.0</b> | <b>3,254,581</b>   | <b>1,242,384.1</b> | <b>3,722,858</b>   | <b>1,535,891.5</b> |                    |        |      |  |

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

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) | 2001               |                |                    |                |                    |                  |                    |                | 2002               |        |
|--------------------------|--------------------|----------------|--------------------|----------------|--------------------|------------------|--------------------|----------------|--------------------|--------|
|                          | Jun.               |                | Dec.               |                | Jun.               |                  | Dec.               |                | No. of<br>Accounts | Amount |
|                          | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount           | No. of<br>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          |        |
| <b>TOTAL</b>             |                    | <b>959,695</b> | <b>746,640.0</b>   | <b>982,478</b> | <b>790,372.5</b>   | <b>1,040,326</b> | <b>761,550.0</b>   | <b>892,943</b> | <b>810,111.1</b>   |        |

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

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) | 2003               |                  |                    |                  |                    |                  |                    |                  | 2004               |        |                    |        |
|--------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|--------|--------------------|--------|
|                          | Jun.               |                  | Dec.               |                  | Jun.               |                  | Dec.               |                  | No. of             |        | Amount             |        |
|                          | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount | No. of<br>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        |        |                    |        |
| <b>TOTAL</b>             |                    | <b>1,040,693</b> | <b>841,995.6</b>   | <b>1,463,286</b> | <b>972,754.4</b>   | <b>1,899,644</b> | <b>1,146,676.7</b> | <b>2,374,013</b> | <b>1,436,680.1</b> |        |                    |        |

**3.11 Scheduled Banks' Classification of Advances**  
**by Size of Account and Borrowers**  
As on 31<sup>st</sup> December, 2004

(Million Rupees)

| SIZE OF ACCOUNT<br>(Rs.) | Government         |                 | Non Financial<br>Public Sector |                 | NBFI's             |                 | Private Sector<br>(Business) |                    |
|--------------------------|--------------------|-----------------|--------------------------------|-----------------|--------------------|-----------------|------------------------------|--------------------|
|                          | No. of<br>Accounts | Amount          | No. of<br>Accounts             | Amount          | No. of<br>Accounts | Amount          | No. of<br>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          |
| <b>TOTAL</b>             | <b>87</b>          | <b>58,255.7</b> | <b>164</b>                     | <b>80,929.9</b> | <b>314</b>         | <b>35,444.3</b> | <b>1,902,542</b>             | <b>1,135,797.3</b> |

### 3.11 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 31<sup>st</sup> December, 2004

(Million Rupees)

| SIZE OF ACCOUNT<br>(Rs.) | Trust Funds and Non- |                 |                    |                  |                    |                |                    |                    |
|--------------------------|----------------------|-----------------|--------------------|------------------|--------------------|----------------|--------------------|--------------------|
|                          | Profit Organizations |                 | Personal           |                  | Others             |                | TOTAL              |                    |
|                          | No of<br>Accounts    | Amount          | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount         | No. of<br>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        |
| <b>TOTAL</b>             | <b>684</b>           | <b>13,029.2</b> | <b>1,797,676</b>   | <b>203,725.3</b> | <b>21,391</b>      | <b>8,709.8</b> | <b>3,722,858</b>   | <b>1,535,891.5</b> |

### 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    |
| <b>2000</b>     |                           |          |           |          |           |           |           |          |          |          |          |
| <b>June</b>     |                           |          |           |          |           |           |           |          |          |          |          |
| 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  |
| <b>December</b> |                           |          |           |          |           |           |           |          |          |          |          |
| 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 |
| <b>2001</b>     |                           |          |           |          |           |           |           |          |          |          |          |
| <b>June</b>     |                           |          |           |          |           |           |           |          |          |          |          |
| 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  |
| <b>December</b> |                           |          |           |          |           |           |           |          |          |          |          |
| 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  |
| <b>2002</b>     |                           |          |           |          |           |           |           |          |          |          |          |
| <b>June</b>     |                           |          |           |          |           |           |           |          |          |          |          |
| 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  |
| <b>December</b> |                           |          |           |          |           |           |           |          |          |          |          |
| 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  |
| <b>2003</b>     |                           |          |           |          |           |           |           |          |          |          |          |
| <b>June</b>     |                           |          |           |          |           |           |           |          |          |          |          |
| 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  |
| <b>December</b> |                           |          |           |          |           |           |           |          |          |          |          |
| 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  |
| <b>2004</b>     |                           |          |           |          |           |           |           |          |          |          |          |
| <b>June</b>     |                           |          |           |          |           |           |           |          |          |          |          |
| 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  |
| <b>December</b> |                           |          |           |          |           |           |           |          |          |          |          |
| 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   |                               |
| <b>2000</b>     |                           |         |          |         |          |          |         |         |       |         |         |                               |
| <b>June</b>     |                           |         |          |         |          |          |         |         |       |         |         |                               |
| No. of A/Cs     | 105,474                   | 1,459   | 5,546    | 126     | 3,214    | 21,805   | 8,427   | 9       | 12    | 25      | 766     | <b>2,281,388</b>              |
| 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 | <b>797,474.1</b><br>(24.51)   |
| <b>December</b> |                           |         |          |         |          |          |         |         |       |         |         |                               |
| No. of A/Cs     | 125,429                   | 2,084   | 7,765    | 943     | 3,921    | 29,131   | 8,769   | 92      | 77    | 310     | 1,043   | <b>2,286,473</b>              |
| 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 | <b>862,557.5</b><br>(25.77)   |
| <b>2001</b>     |                           |         |          |         |          |          |         |         |       |         |         |                               |
| <b>June</b>     |                           |         |          |         |          |          |         |         |       |         |         |                               |
| No. of A/Cs     | 78,639                    | 2,411   | 9,088    | 245     | 3,244    | 19,828   | 521     | 84      | 183   | 269     | 1,469   | <b>2,295,920</b>              |
| 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   | <b>864,261.2</b><br>(23.89)   |
| <b>December</b> |                           |         |          |         |          |          |         |         |       |         |         |                               |
| No. of A/Cs     | 162,896                   | 283     | 14,763   | 133     | 3,166    | 25,493   | 1,037   | 40      | 109   | 242     | 4,190   | <b>2,296,233</b>              |
| 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   | <b>910,037.3</b><br>(23.95)   |
| <b>2002</b>     |                           |         |          |         |          |          |         |         |       |         |         |                               |
| <b>June</b>     |                           |         |          |         |          |          |         |         |       |         |         |                               |
| No. of A/Cs     | 143,035                   | 313     | 7,780    | 104     | 1,804    | 52,321   | 314     | 21      | 351   | 36      | 2,665   | <b>2,299,630</b>              |
| 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   | <b>885,007.5</b><br>(22.62)   |
| <b>December</b> |                           |         |          |         |          |          |         |         |       |         |         |                               |
| No. of A/Cs     | 127,063                   | 119     | 3,979    | 95      | 2,669    | 24,236   | 175     | 21      | 383   | 147     | 2,143   | <b>2,192,064</b>              |
| 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   | <b>936,194.7</b><br>(24.49)   |
| <b>2003</b>     |                           |         |          |         |          |          |         |         |       |         |         |                               |
| <b>June</b>     |                           |         |          |         |          |          |         |         |       |         |         |                               |
| No. of A/Cs     | 142,425                   | 1,816   | 2,438    | 1,184   | 1,054    | 27,320   | 262     | 20      | 619   | 63      | 2,379   | <b>2,349,736</b>              |
| 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   | <b>969,871.7</b><br>(24.43)   |
| <b>December</b> |                           |         |          |         |          |          |         |         |       |         |         |                               |
| No. of A/Cs.    | 187,296                   | 206     | 2,811    | 397     | 3,631    | 9,572    | 64      | 31      | 55    | 17      | 2,479   | <b>2,822,911</b>              |
| 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   | <b>1,095,749.0</b><br>(23.90) |
| <b>2004</b>     |                           |         |          |         |          |          |         |         |       |         |         |                               |
| <b>June</b>     |                           |         |          |         |          |          |         |         |       |         |         |                               |
| No. of A/Cs     | 219,776                   | 208     | 3,252    | 101     | 3,557    | 9,947    | 106     | 23      | 314   | 23      | 2,066   | <b>3,254,581</b>              |
| 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   | <b>1,242,384.1</b><br>(22.70) |
| <b>December</b> |                           |         |          |         |          |          |         |         |       |         |         |                               |
| No. of A/Cs.    | 226,537                   | 420     | 4,082    | 208     | 1,634    | 8,181    | 115     | 20      | 21    | 17      | 0       | <b>3,722,858</b>              |
| 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       | <b>1,535,891.5</b><br>(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.            |      |  |
| <b>I.</b>      | <b>Government:</b>                                  | <b>447.2</b>    | <b>68.3</b>     | <b>36.0</b>     | <b>58.0</b>     | <b>49.7</b>     | <b>157.3</b>    |      |  |
| <b>II.</b>     | <b>Public Sector Enterprises:</b>                   | <b>3,700.9</b>  | <b>4,564.0</b>  | <b>3,708.4</b>  | <b>3,606.8</b>  | <b>1,566.2</b>  | <b>2,478.9</b>  |      |  |
|                | (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             |      |  |
| <b>III.</b>    | <b>Private Sector (Business):</b>                   | <b>53,945.8</b> | <b>57,610.6</b> | <b>57,383.8</b> | <b>57,811.8</b> | <b>55,486.5</b> | <b>67,096.0</b> |      |  |
|                | (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         |      |
| <b>IV. Trust Funds and Non-Profit Organisations</b> | <b>6.2</b>      | <b>5.5</b>      | <b>6.9</b>      | <b>2.3</b>      | <b>29.7</b>     | <b>2.0</b>      |      |
| <b>V. Others</b>                                    | <b>2,049.6</b>  | <b>2,334.4</b>  | <b>1,242.7</b>  | <b>1,799.1</b>  | <b>3,345.2</b>  | <b>3,236.8</b>  |      |
| <b>TOTAL</b>  | <b>60,149.7</b> | <b>64,582.8</b> | <b>62,377.8</b> | <b>63,278.1</b> | <b>60,477.3</b> | <b>72,971.1</b> |      |

(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<br>Bills | Amount          | No. of<br>Bills | Amount          | No. of<br>Bills | Amount   |
| <b>I. Government:</b>                               | <b>298</b>      | <b>24.3</b>     | <b>446</b>      | <b>30.7</b>     | 167             | 43.9     |
| <b>II. Public Sector Enterprises:</b>               | <b>1,600</b>    | <b>3,148.4</b>  | <b>2,135</b>    | <b>3,183.0</b>  | 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    |
| <b>III. Private Sector (Business):</b>              | <b>25,878</b>   | <b>68,727.5</b> | <b>28,091</b>   | <b>78,568.1</b> | 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<br>Bills | Amount          | No. of<br>Bills | Amount          | No. of<br>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           |
| <b>IV. Trust Funds and Non-Profit Organisation</b> | <b>15</b>       | <b>18.1</b>     | <b>26</b>       | <b>3.7</b>      | <b>65</b>       | <b>156.9</b>    |
| <b>V. Others</b>                                   | <b>8,591</b>    | <b>1,691.6</b>  | <b>11,321</b>   | <b>2,461.1</b>  | <b>10,528</b>   | <b>2,344.9</b>  |
| <b>TOTAL</b>                                       | <b>36,382</b>   | <b>73,609.9</b> | <b>42,019</b>   | <b>84,246.5</b> | <b>44,900</b>   | <b>90,663.3</b> |

### 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.             |
| <b>A. FEDERAL GOVERNMENT SECURITIES</b>     | <b>147,799.3</b> | <b>146,963.4</b> | <b>126,147.9</b> | <b>138,480.8</b> | <b>152,431.5</b> | <b>181,019.0</b> |
| 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>B. TREASURY BILLS</b>                    | <b>105,761.3</b> | <b>139,195.0</b> | <b>125,604.9</b> | <b>105,093.4</b> | <b>221,674.3</b> | <b>341,029.6</b> |
| <b>C. PROVINCIAL GOVERNMENTS SECURITIES</b> | <b>1,869.1</b>   | <b>1,869.1</b>   | <b>1,869.1</b>   | <b>1,798.0</b>   | <b>1,795.8</b>   | <b>1,573.4</b>   |
| <b>I. Balochistan</b>                       | <b>598.7</b>     | <b>598.7</b>     | <b>598.7</b>     | <b>563.9</b>     | <b>563.9</b>     | <b>518.5</b>     |
| 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.             |
| <b>II. Punjab</b>                       | <b>228.6</b>     | <b>228.6</b>     | <b>228.6</b>     | <b>216.7</b>     | <b>216.7</b>     | <b>216.7</b>     |
| 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             |
| <b>III. Sindh</b>                       | <b>1,040.5</b>   | <b>1,040.5</b>   | <b>1,040.5</b>   | <b>1,015.1</b>   | <b>1,015.2</b>   | <b>827.2</b>     |
| 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             |
| <b>IV. Unclassified</b>                 | <b>1.2</b>       | <b>1.2</b>       | <b>1.2</b>       | <b>2.3</b>       | <b>-</b>         | <b>10.9</b>      |
| <b>D. FOREIGN SECURITIES AND SHARES</b> | <b>2.6</b>       | <b>1.5</b>       | <b>1.5</b>       | <b>2.4</b>       | <b>1.5</b>       | <b>1.5</b>       |
| <b>E. OTHERS :</b>                      | <b>55,311.9</b>  | <b>50,767.6</b>  | <b>60,839.7</b>  | <b>58,407.8</b>  | <b>62,756.7</b>  | <b>74,413.4</b>  |
| 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          |
| <b>TOTAL</b>                            | <b>310,744.3</b> | <b>338,796.6</b> | <b>314,463.1</b> | <b>303,782.4</b> | <b>438,659.8</b> | <b>598,036.8</b> |

(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      |
| <b>A. FEDERAL GOVERNMENT</b>            | <b>211,294.4</b> | <b>233,214.1</b> | <b>259,194.1</b> | <b>230,730.2</b>  | <b>226,414.8</b>  | <b>225,894.6</b>  |
| <b>SECURITIES</b>                       |                  |                  |                  |                   |                   |                   |
| 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>B. TREASURY BILLS</b>                | <b>404,619.0</b> | <b>418,329.3</b> | <b>410,594.5</b> | <b>267,378.70</b> | <b>269,459.90</b> | <b>276,611.30</b> |
| <b>C. PROVINCIAL GOVERNMENTS</b>        |                  |                  |                  |                   |                   |                   |
| <b>SECURITIES</b>                       | <b>1,332.2</b>   | <b>180.3</b>     | <b>75.1</b>      | <b>75.2</b>       | <b>75.2</b>       | <b>75.2</b>       |
| <b>I. Balochistan</b>                   | <b>277.3</b>     | -                | -                | -                 | -                 | -                 |
| 16.00 % 2003                            | 184.6            | -                | -                | -                 | -                 | -                 |
| 15.50 % 2006                            | 88.7             | -                | -                | -                 | -                 | -                 |
| 17.00 % 2007                            | 4.1              | -                | -                | -                 | -                 | -                 |
| <b>II. Punjab</b>                       | <b>216.7</b>     | <b>180.3</b>     | <b>75.1</b>      | <b>75.1</b>       | <b>75.1</b>       | <b>75.1</b>       |
| 16.00% 2004                             | 141.7            | 105.2            | -                | -                 | -                 | -                 |
| 17.50 % 2008                            | 75.1             | 75.1             | 75.1             | 75.1              | 75.1              | 75.1              |
| <b>III. Sindh</b>                       | <b>827.3</b>     | -                | -                | -                 | -                 | -                 |
| 16.00 % 2003                            | 438.9            | -                | -                | -                 | -                 | -                 |
| 15.50 % 2006                            | 377.7            | -                | -                | -                 | -                 | -                 |
| 17.00 % 2007                            | 10.6             | -                | -                | -                 | -                 | -                 |
| <b>IV. Unclassified</b>                 | <b>10.9</b>      | -                | -                | -                 | -                 | -                 |
| <b>D. FOREIGN SECURITIES AND SHARES</b> | <b>1.5</b>       | <b>1.5</b>       | <b>1.5</b>       | <b>1.5</b>        | <b>2.0</b>        | <b>1.4</b>        |
| <b>E. OTHERS:</b>                       | <b>87,278.1</b>  | <b>107,527.9</b> | <b>113,470.8</b> | <b>116,435.8</b>  | <b>98,094.2</b>   | <b>128,591.3</b>  |
| 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          |
| <b>TOTAL</b>                            | <b>704,525.1</b> | <b>759,253.1</b> | <b>783,336.0</b> | <b>614,621.40</b> | <b>594,046.10</b> | <b>631,173.80</b> |

### 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   | -                | -                | -                | -                | -                | -                | -                |
| <b>TOTAL</b>   | <b>266,256.4</b> | <b>257,023.2</b> | <b>270,358.2</b> | <b>245,002.8</b> | <b>221,510.5</b> | <b>212,325.6</b> | <b>192,400.1</b> |

\* 01.00 stands for 00.25 to 01.00

\* 02.00 stands for 01.25 to 02.00

\* 03.00 stands for 02.25 to 03.00



### 3.16 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   | -                | -                | -                  | -                  | -                  | -                  | -                  |
| <b>TOTAL</b>   | <b>874,047.7</b> | <b>931,990.5</b> | <b>1,005,738.2</b> | <b>1,064,262.0</b> | <b>1,199,709.8</b> | <b>1,288,144.8</b> | <b>1,489,128.1</b> |

\* 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                |  |
| <b>Total</b>                      | <b>188,163.1</b> | <b>211,887.4</b> | <b>258,130.0</b> | <b>Total</b>                          | <b>1,653,979.6</b> | <b>1,790,420.5</b> | <b>1,943,681.6</b> |  |

\* 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            |                 |
| 03.25          |         | -               | -               | -               | -               | 32.2            | 32.2            | 274.8           |                 |
| 03.50          |         | -               | -               | -               | -               | 114.1           | 114.1           | 574.2           |                 |
| 03.75          |         | -               | -               | -               | -               | -               | -               | 208.0           |                 |
| 04.00          |         | 976.2           | 242.9           | 2,018.3         | 287.5           | 2,656.3         | 2314.9          | 1,485.2         |                 |
| 04.25          |         | -               | -               | -               | -               | -               | -               | 711.1           |                 |
| 04.50          |         | 4.6             | 4.6             | -               | -               | 39.8            | 39.8            | 1,244.6         |                 |
| 04.75          |         | -               | -               | -               | -               | -               | -               | 130.5           |                 |
| 05.00          |         | 340.7           | 291.3           | 31.0            | 0.5             | 330.0           | 295.1           | 798.2           |                 |
| 05.25          |         | -               | -               | -               | -               | -               | -               | -               |                 |
| 05.50          |         | -               | -               | 30.0            | 30.0            | 174.8           | 174.8           | 229             |                 |
| 05.75          |         | -               | -               | -               | -               | -               | -               | -               |                 |
| 06.00          |         | 116.1           | 115.9           | 43.5            | 43.5            | 88.2            | 88.2            | 666.1           |                 |
| 06.25          |         | -               | -               | -               | -               | -               | -               | 40.2            |                 |
| 06.50          |         | 225.4           | 218.6           | -               | -               | 9.7             | 8.1             | 68.6            |                 |
| 06.75          |         | -               | -               | -               | -               | -               | -               | -               |                 |
| 07.00          |         | 1,349.3         | 1,348.9         | 386.7           | 386.7           | 870.5           | 870.5           | 174.6           |                 |
| 07.25          |         | -               | -               | -               | -               | 100.0           | 100.0           | 6.0             |                 |
| 07.50          |         | 235.0           | 201.6           | 197.6           | 197.6           | 515.2           | 515.2           | 188.2           |                 |
| 07.75          |         | -               | -               | -               | -               | 20.0            | 20.2            | -               |                 |
| 08.00          |         | 996.1           | 980.9           | 928.3           | 783.8           | 1,598.1         | 1433.6          | 519.2           |                 |
| 08.25          |         | -               | -               | -               | -               | 279.0           | 279.0           | -               |                 |
| 08.50          |         | 114.6           | 114.6           | 12.0            | 12.0            | 178.4           | 178.4           | 111.0           |                 |
| 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         |                 |
| 09.25          |         | -               | -               | -               | -               | -               | -               | -               |                 |
| 09.50          |         | 168.1           | 168.1           | 278.0           | 278.0           | 200.1           | 200.1           | 6.0             |                 |
| 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         | 1037.0          | 5,252.9         |                 |
| 10.25          |         | ..              | -               | -               | -               | -               | -               | 1,989.8         |                 |
| 10.50          |         | 679.2           | 678.9           | 374.3           | 374.3           | 1,445.6         | 1111.7          | 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         |                 |
| 11.25          |         | 4.1             | 4.0             | -               | -               | -               | -               | -               |                 |
| 11.50          |         | 63.6            | 63.6            | 353.2           | 352.9           | 79.2            | 75.2            | 81.3            |                 |
| 11.75          |         | 40.3            | 40.3            | 24.8            | 24.8            | 15.9            | 15.9            | 79.0            |                 |
| 12.00          |         | 841.2           | 810.9           | 2,670.0         | 3,614.7         | 4,551.8         | 4,269.3         | 9,641.7         |                 |
| 12.25          |         | 99.1            | 97.0            | 111.2           | 111.2           | -               | -               | 245.9           |                 |
| 12.50          |         | 496.1           | 493.9           | 590.1           | 590.1           | 316.3           | 286.6           | 631.1           |                 |
| 12.75          |         | 3.2             | 1.3             | 10.1            | 10.0            | -               | -               | 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         |                 |
| 13.25          |         | 1,726.4         | 226.4           | 248.8           | 248.8           | 381.0           | 381.0           | 25.7            |                 |
| 13.50          |         | 498.2           | 492.4           | 281.1           | 281.1           | 574.7           | 574.7           | 568.7           |                 |
| 13.75          |         | 18.5            | 18.5            | 8.2             | 8.2             | 5.2             | 5.2             | 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        |                 |
| 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           |                 |
| 14.75          |         | 161.0           | 161.0           | -               | -               | 40.5            | 40.5            | 15.9            |                 |
| 15.00          |         | 4,391.0         | 3,682.1         | 2,368.3         | 2,354.5         | 1,026.5         | 972.2           | 693.2           |                 |
| 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            |                 |
| 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        |                 |
| <b>TOTAL</b>   |         | <b>58,773.2</b> | <b>47,310.9</b> | <b>56,823.5</b> | <b>52,473.2</b> | <b>54,403.4</b> | <b>48,699.6</b> | <b>70,122.6</b> | <b>60,895.2</b> |

\* 01.00 stands for 00.25 to 01.00

\* 02.00 stands for 01.25 to 02.00

\* 03.00 stands for 02.25 to 03.00

### 3.18 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          |
| <b>TOTAL</b>   |         | <b>76,652.2</b> | <b>64,574.9</b> | <b>98,012.9</b> | <b>88,501.6</b> | <b>89,235.5</b> | <b>85,683.5</b> | <b>119,886.0</b> | <b>113,836.1</b> |

### 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          |                  |
| 04.00          | *        | 11,682.0         | 859.8            | 11,457.4         | 3,662.6          | 10,141.4         | 4,656.4          | 9,017.4          |                  |
| 05.00          | *        | 807.1            | 137.1            | 1,772.4          | 578.4            | 2,885.7          | 2,004.2          | 5,373.0          |                  |
| 06.00          | *        | 550.0            | 123.6            | 491.4            | 292.4            | 1,879.9          | 1,716.7          | 14,456.5         |                  |
| 07.00          | *        | 4,193.9          | 3,828.6          | 2,317.2          | 1,334.4          | 5,201.1          | 4,587.6          | 32,342.8         |                  |
| 08.00          | *        | 22,993.3         | 19,094.6         | 15,293.5         | 13,388.6         | 33,340.5         | 29,778.4         | 31,703.1         |                  |
| 08.25          |          | -                | -                | -                | -                | 839.7            | 650.0            | 1,506.4          |                  |
| 08.50          |          | 2,780.4          | 2,779.1          | 2,627.1          | 2,627.1          | 4,190.6          | 4,188.6          | 8,270.0          |                  |
| 08.75          |          | 1,048.5          | 1,024.0          | 924.1            | 924.1            | 1,174.2          | 840.0            | 1,506.3          |                  |
| 09.00          |          | 8,384.1          | 8,014.1          | 10,667.2         | 5,645.0          | 9,850.1          | 6,250.9          | 16,715.1         |                  |
| 09.25          |          | 141.3            | 141.3            | 761.7            | 761.7            | 1,780.8          | 904.9            | 2,601.3          |                  |
| 09.50          |          | 1,180.1          | 1,180.1          | 6,223.5          | 6,221.8          | 5,088.4          | 4,654.8          | 13,745.5         |                  |
| 09.75          |          | 1,581.8          | 1,540.3          | 2,045.2          | 1,110.2          | 3,279.1          | 1,118.8          | 3,287.0          |                  |
| 10.00          |          | 15,263.5         | 8,358.1          | 32,935.4         | 26,002.0         | 36,058.7         | 27,184.1         | 36,805.3         |                  |
| 10.25          |          | 6.9              | 6.8              | 1,111.9          | 1,111.9          | 721.8            | 667.7            | 1,002.1          |                  |
| 10.50          |          | 20,112.5         | 19,631.7         | 5,839.2          | 5,721.5          | 5,093.8          | 4,369.4          | 9,673.0          |                  |
| 10.75          |          | 8,413.1          | 1,820.5          | 3,065.0          | 878.6            | 1,061.9          | 1,061.9          | 3,444.3          |                  |
| 11.00          |          | 17,989.0         | 8,354.8          | 26,893.7         | 16,646.9         | 26,248.6         | 15,361.8         | 37,299.6         |                  |
| 11.25          |          | 734.7            | 231.5            | 1,995.3          | 1,377.5          | 1,458.7          | 853.1            | 1,396.6          |                  |
| 11.50          |          | 2,873.6          | 2,513.6          | 6,092.2          | 4,732.2          | 10,989.2         | 10,982.3         | 9,219.0          |                  |
| 11.75          |          | 145.4            | 145.4            | 2,796.4          | 1,177.4          | 3,150.1          | 2,780.1          | 747.4            |                  |
| 12.00          |          | 68,872.9         | 12,940.1         | 98,309.3         | 22,390.5         | 102,462.1        | 19,898.1         | 127,701.2        |                  |
| 12.25          |          | 3,415.0          | 3,415.0          | 1,031.3          | 756.3            | 1,023.5          | 1,023.5          | 5,248.1          |                  |
| 12.50          |          | 19,199.3         | 8,055.4          | 6,391.0          | 5,946.3          | 6,974.3          | 6,044.5          | 10,804.7         |                  |
| 12.75          |          | 3,673.0          | 3,335.5          | 4,001.5          | 3,781.3          | 2,390.6          | 2,070.6          | 2,164.0          |                  |
| 13.00          |          | 39,251.6         | 32,290.6         | 38,441.7         | 30,503.3         | 42,764.0         | 35,402.8         | 32,482.9         |                  |
| 13.25          |          | 5,143.8          | 4,972.8          | 5,408.4          | 3,370.6          | 3,699.3          | 1,302.6          | 2,709.0          |                  |
| 13.50          |          | 22,011.5         | 17,725.9         | 14,222.7         | 12,393.3         | 10,087.4         | 7,060.8          | 5,376.6          |                  |
| 13.75          |          | 7,045.5          | 3,899.6          | 6,580.1          | 5,567.3          | 3,030.4          | 926.9            | 1,894.7          |                  |
| 14.00          |          | 147,096.2        | 139,790.9        | 151,834.1        | 138,547.0        | 146,382.0        | 141,336.4        | 170,122.3        |                  |
| 14.25          |          | 4,301.0          | 2,676.3          | 4,040.4          | 3,314.5          | 4,160.2          | 3,587.0          | 3,882.9          |                  |
| 14.50          |          | 12,099.5         | 10,665.5         | 11,416.2         | 9,607.8          | 4,992.1          | 4,890.7          | 5,157.3          |                  |
| 14.75          |          | 1,864.1          | 1,169.1          | 2,416.1          | 1,396.1          | 1,347.1          | 1,347.1          | 3,174.7          |                  |
| 15.00          |          | 48,080.5         | 41,077.9         | 58,146.8         | 39,403.7         | 46,997.4         | 39,926.6         | 36,406.6         |                  |
| 15.25          |          | 1,739.2          | 1,739.2          | 886.3            | 864.8            | 983.3            | 728.3            | 827.7            |                  |
| 15.50          |          | 10,423.2         | 7,860.3          | 7,382.1          | 5,091.5          | 5,940.2          | 5,028.0          | 7,277.6          |                  |
| 15.75          |          | 13,383.6         | 9,836.8          | 4,929.6          | 3,153.6          | 1,694.0          | 1,079.8          | 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         |                  |
| 16.25          |          | 2,897.2          | 2,894.1          | 859.4            | 776.1            | 699.6            | 692.1            | 8,426.6          |                  |
| 16.50          |          | 8,528.9          | 6,420.3          | 7,979.8          | 7,091.5          | 6,807.6          | 6,496.4          | 11,820.5         |                  |
| 16.75          |          | 39,565.8         | 35,794.5         | 66,384.6         | 55,591.5         | 70,441.8         | 50,464.6         | 56,132.9         |                  |
| 17.00          |          | 24,418.4         | 21,228.9         | 17,673.9         | 17,007.6         | 13,934.4         | 12,436.9         | 7,988.8          |                  |
| 17.25          |          | 217.3            | 216.0            | 236.4            | 236.4            | 712.7            | 137.7            | 1,878.6          |                  |
| 17.50          |          | 6,316.6          | 5,935.5          | 2,247.6          | 2,188.5          | 1,903.2          | 1,741.6          | 1,375.5          |                  |
| 17.75          |          | 989.7            | 989.7            | 61.5             | 61.5             | 126.9            | 126.9            | 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         |                  |
| 18.25          |          | 14,610.7         | 12,310.5         | 747.9            | 599.4            | 668.1            | 491.5            | 5,117.5          |                  |
| 18.50          |          | 2,015.0          | 2,013.2          | 1,335.7          | 1,333.4          | 1,044.4          | 1,044.4          | 4,587.8          |                  |
| 18.75          |          | 40.5             | 40.5             | 71.1             | 71.1             | 90.6             | 90.6             | 8,838.3          |                  |
| 19.00          |          | 10,249.5         | 9,488.9          | 9,243.3          | 9,164.9          | 7,523.3          | 7,389.7          | 7,709.5          |                  |
| 19.25          |          | 49.3             | 49.3             | 75.9             | 75.9             | 115.6            | 115.6            | 47.2             |                  |
| 19.50          |          | 405.9            | 405.8            | 394.0            | 394.0            | 292.5            | 292.5            | 291.2            |                  |
| 19.75          |          | 171.3            | 136.4            | 227.4            | 227.4            | 1,174.3          | 1,174.3          | 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         |                  |
| <b>TOTAL</b>   |          | <b>805,488.1</b> | <b>612,628.7</b> | <b>853,213.9</b> | <b>636,576.2</b> | <b>830,604.1</b> | <b>619,977.6</b> | <b>866,072.1</b> | <b>676,010.7</b> |

\* 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           |
| <b>TOTAL</b>   | <b>893,219.5</b> | <b>735,368.1</b> | <b>997,736.1</b> | <b>911,586.6</b> | <b>1,153,148.6</b> | <b>1,019,441.6</b> | <b>1,416,005.5</b> | <b>1,274,247.4</b> |

### 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<br>(1.87)  | 5.14<br>(2.56)  | 4.84<br>(2.11)  | 3.28<br>(1.98)  | 2.13<br>(1.73)  | 1.23<br>(2.25)  | 1.12<br>(2.71)  | 1.33<br>(1.93)  |
| II. Saving Deposits                             | 5.71<br>(64.17) | 4.55<br>(65.08) | 3.49<br>(67.60) | 3.48<br>(69.10) | 1.69<br>(73.93) | 1.33<br>(77.19) | 0.98<br>(75.18) | 0.93<br>(75.06) |
| III. Term or Fixed Deposits                     |                 |                 |                 |                 |                 |                 |                 |                 |
| (a) Less than 3 months                          | 7.06<br>(7.80)  | 5.56<br>(7.36)  | 4.92<br>(6.33)  | 4.07<br>(5.54)  | 1.84<br>(4.91)  | 0.99<br>(4.65)  | 1.15<br>(3.28)  | 1.93<br>(5.72)  |
| (b) 3 months and over<br>but less than 6 months | 7.37<br>(4.62)  | 6.99<br>(4.36)  | 6.26<br>(4.16)  | 4.93<br>(3.21)  | 2.16<br>(2.66)  | 1.97<br>(2.18)  | 1.51<br>(4.56)  | 1.93<br>(4.26)  |
| (c) 6 months and over<br>but less than 1 year   | 8.12<br>(3.31)  | 7.44<br>(3.15)  | 6.65<br>(2.96)  | 5.53<br>(3.32)  | 2.95<br>(2.95)  | 2.44<br>(2.46)  | 2.20<br>(3.24)  | 2.63<br>(3.24)  |
| (d) 1 year and over but<br>less than 2 years    | 8.19<br>(3.76)  | 8.26<br>(4.36)  | 7.19<br>(3.93)  | 5.89<br>(4.24)  | 3.10<br>(3.37)  | 2.64<br>(2.79)  | 2.71<br>(3.57)  | 2.73<br>(3.24)  |
| (e) 2 years and over but<br>less than 3 years   | 7.99<br>(2.17)  | 8.65<br>(1.55)  | 7.61<br>(1.50)  | 6.61<br>(1.48)  | 3.45<br>(1.08)  | 2.87<br>(1.41)  | 2.80<br>(1.13)  | 2.87<br>(0.75)  |
| (f) 3 years and over but<br>less than 4 years   | 8.35<br>(2.71)  | 8.98<br>(2.06)  | 8.15<br>(2.05)  | 7.23<br>(2.06)  | 3.84<br>(2.27)  | 3.10<br>(1.40)  | 3.01<br>(1.58)  | 3.24<br>(1.55)  |
| (g) 4 years and over but<br>less than 5 years   | 9.12<br>(1.11)  | 9.11<br>(1.05)  | 8.46<br>(1.42)  | 7.31<br>(1.32)  | 4.36<br>(1.47)  | 2.78<br>(0.91)  | 2.98<br>(0.19)  | 3.06<br>(0.20)  |
| (h) 5 years and over                            | 9.99<br>(8.48)  | 9.43<br>(8.48)  | 8.65<br>(7.94)  | 7.66<br>(7.75)  | 4.69<br>(5.63)  | 3.43<br>(4.75)  | 3.23<br>(4.56)  | 3.57<br>(4.05)  |
| IV. Overall                                     |                 |                 |                 |                 |                 |                 |                 |                 |
| (i) Excluding current<br>and other deposits     | 6.58            | 5.62            | 4.60            | 4.22            | 2.08            | 1.55            | 1.28            | 1.32            |
| (ii) Including current<br>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<br>(1.72)  | 5.27<br>(2.67)  | 4.97<br>(2.10)  | 3.19<br>(1.88)  | 2.13<br>(1.87)  | 1.25<br>(2.41)  | 1.13<br>(2.94)  | 1.34<br>(2.12)  |
| II. Saving Deposits                             | 6.13<br>(65.77) | 4.98<br>(66.16) | 3.69<br>(68.48) | 3.77<br>(68.92) | 1.76<br>(73.30) | 1.40<br>(76.53) | 0.99<br>(74.23) | 0.94<br>(74.35) |
| III. Term or Fixed Deposits                     |                 |                 |                 |                 |                 |                 |                 |                 |
| (a) Less than 3 months                          | 8.12<br>(6.78)  | 6.40<br>(6.23)  | 5.38<br>(5.61)  | 4.44<br>(5.22)  | 2.05<br>(4.48)  | 1.01<br>(4.35)  | 1.13<br>(2.86)  | 2.07<br>(5.56)  |
| (b) 3 months and over<br>but less than 6 months | 8.39<br>(4.09)  | 8.18<br>(3.86)  | 6.98<br>(3.77)  | 5.49<br>(3.02)  | 2.34<br>(2.55)  | 2.06<br>(2.11)  | 1.52<br>(4.68)  | 1.96<br>(4.17)  |
| (c) 6 months and over<br>but less than 1 year   | 8.80<br>(3.25)  | 8.29<br>(2.96)  | 7.24<br>(2.78)  | 5.74<br>(3.45)  | 3.01<br>(3.01)  | 2.52<br>(2.53)  | 2.21<br>(3.39)  | 2.75<br>(3.38)  |
| (d) 1 year and over but<br>less than 2 years    | 8.88<br>(3.69)  | 8.96<br>(4.20)  | 7.65<br>(3.81)  | 6.18<br>(4.18)  | 3.17<br>(3.53)  | 2.69<br>(2.93)  | 2.78<br>(3.77)  | 2.84<br>(3.16)  |
| (e) 2 years and over but<br>less than 3 years   | 8.99<br>(1.83)  | 9.15<br>(1.58)  | 7.84<br>(1.58)  | 6.78<br>(1.58)  | 3.44<br>(1.15)  | 2.86<br>(1.53)  | 2.81<br>(1.24)  | 2.87<br>(0.83)  |
| (f) 3 years and over but<br>less than 4 years   | 9.04<br>(2.54)  | 9.26<br>(2.16)  | 8.40<br>(2.15)  | 7.35<br>(2.24)  | 3.85<br>(2.45)  | 3.11<br>(1.50)  | 3.01<br>(1.72)  | 3.26<br>(1.72)  |
| (g) 4 years and over but<br>less than 5 years   | 9.44<br>(1.17)  | 9.38<br>(1.10)  | 8.63<br>(1.52)  | 7.41<br>(1.43)  | 4.36<br>(1.62)  | 2.77<br>(1.01)  | 2.95<br>(0.20)  | 3.05<br>(0.22)  |
| (h) 5 years and over                            | 10.04<br>(9.16) | 9.56<br>(9.09)  | 8.72<br>(8.19)  | 7.72<br>(8.08)  | 4.71<br>(6.04)  | 3.44<br>(5.10)  | 3.22<br>(4.96)  | 3.57<br>(4.48)  |
| IV. Overall                                     |                 |                 |                 |                 |                 |                 |                 |                 |
| (i) Excluding current<br>and other deposits     | 7.06            | 6.09            | 4.84            | 4.51            | 2.17            | 1.63            | 1.31            | 1.36            |
| (ii) Including current<br>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<br>(2.52)  | 4.24<br>(2.00)  | 4.01<br>(2.14)  | 3.76<br>(2.67)  | 2.22<br>(0.43)  | 0.61<br>(0.75)  | 0.52<br>(0.33)  | 1.06<br>(0.30)  |
| II. Saving Deposits                             | 3.62<br>(57.12) | 2.13<br>(59.52) | 2.06<br>(62.04) | 1.39<br>(70.38) | 1.13<br>(79.85) | 0.74<br>(83.35) | 0.91<br>(84.80) | 0.85<br>(80.98) |
| III. Term or Fixed Deposits                     |                 |                 |                 |                 |                 |                 |                 |                 |
| (a) Less than 3 months                          | 4.47<br>(12.30) | 3.51<br>(13.15) | 3.45<br>(10.91) | 2.26<br>(7.86)  | 0.86<br>(8.94)  | 0.86<br>(7.48)  | 0.86<br>(7.54)  | 0.98<br>(6.99)  |
| (b) 3 months and over<br>but less than 6 months | 4.70<br>(6.93)  | 3.55<br>(6.88)  | 3.64<br>(6.63)  | 2.29<br>(4.61)  | 1.02<br>(3.73)  | 1.38<br>(2.78)  | 1.36<br>(3.29)  | 1.78<br>(4.95)  |
| (c) 6 months and over<br>but less than 1 year   | 5.39<br>(3.57)  | 4.31<br>(4.15)  | 4.10<br>(4.09)  | 3.31<br>(2.33)  | 2.28<br>(2.43)  | 1.47<br>(1.87)  | 1.94<br>(1.76)  | 1.05<br>(2.10)  |
| (d) 1 year and over but<br>less than 2 years    | 5.45<br>(4.07)  | 5.37<br>(5.21)  | 4.82<br>(4.66)  | 3.96<br>(4.62)  | 1.79<br>(1.83)  | 1.64<br>(1.50)  | 1.03<br>(1.52)  | 1.94<br>(3.97)  |
| (e) 2 years and over but<br>less than 3 years   | 5.79<br>(3.65)  | 5.74<br>(1.40)  | 5.34<br>(0.99)  | 4.19<br>(0.80)  | 3.47<br>(0.37)  | 3.16<br>(0.32)  | 0.75<br>(0.06)  | 2.96<br>(0.07)  |
| (f) 3 years and over but<br>less than 4 years   | 6.10<br>(3.44)  | 6.99<br>(1.57)  | 5.69<br>(1.41)  | 4.90<br>(0.80)  | 3.42<br>(0.57)  | 2.76<br>(0.50)  | 2.60<br>(0.13)  | 1.28<br>(0.14)  |
| (g) 4 years and over but<br>less than 5 years   | 7.27<br>(0.90)  | 7.17<br>(0.70)  | 6.33<br>(0.76)  | 5.42<br>(0.56)  | 4.20<br>(0.10)  | 4.42<br>(0.06)  | 3.98<br>(0.06)  | 3.56<br>(0.03)  |
| (h) 5 years and over                            | 9.55<br>(5.50)  | 8.26<br>(5.33)  | 8.08<br>(6.36)  | 7.00<br>(5.37)  | 4.15<br>(1.74)  | 3.24<br>(1.39)  | 3.39<br>(0.51)  | 3.53<br>(0.46)  |
| IV. Overall                                     |                 |                 |                 |                 |                 |                 |                 |                 |
| (i) Excluding current<br>and other deposits     | 4.48            | 3.20            | 3.07            | 2.10            | 1.22            | 0.85            | 0.96            | 0.97            |
| (ii) Including current<br>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<br>END OF   | Precious<br>Metals | Stock<br>Exchange<br>Securities | Merchandise | Machinery | Real<br>Estate | Financial<br>Obligations | Others | <b>TOTAL<br/>ADVANCES</b> |              |
|---|--------------------|---------------------------------|-------------|-----------|----------------|--------------------------|--------|---------------------------|--------------|
| <b>I. INTEREST BEARING &amp; ISLAMIC MODES OF FINANCING - ALL BANKS</b> |                    |                                 |             |           |                |                          |        |                           |              |
| 2000  | Dec.               | 11.29                           | 13.51       | 13.50     | 14.43          | 12.97                    | 13.18  | 13.88                     | <b>13.55</b> |
| 2001  | Jun.               | 11.14                           | 13.48       | 13.40     | 14.42          | 13.28                    | 13.73  | 13.87                     | <b>13.61</b> |
|   | Dec.               | 8.10                            | 13.45       | 13.18     | 14.07          | 13.37                    | 13.58  | 13.67                     | <b>13.45</b> |
| 2002  | Jun.               | 9.15                            | 13.02       | 12.86     | 13.68          | 13.42                    | 13.34  | 13.26                     | <b>13.19</b> |
|   | Dec.               | 9.06                            | 12.94       | 12.43     | 13.41          | 13.09                    | 13.32  | 12.99                     | <b>12.87</b> |
| 2003  | Jun.               | 11.49                           | 5.98        | 7.65      | 10.35          | 11.55                    | 7.78   | 10.34                     | <b>9.40</b>  |
|   | Dec.               | 10.30                           | 5.37        | 5.89      | 8.04           | 10.28                    | 6.48   | 8.34                      | <b>7.76</b>  |
| 2004  | Jun.               | 10.25                           | 4.96        | 5.79      | 6.89           | 9.26                     | 6.03   | 8.41                      | <b>7.28</b>  |
|   | Dec.               | 10.12                           | 5.51        | 5.96      | 6.08           | 8.82                     | 7.18   | 7.54                      | <b>6.99</b>  |
| <b>II. INTEREST BEARING - ALL BANKS</b>                                 |                    |                                 |             |           |                |                          |        |                           |              |
| 2000  | Dec.               | 11.53                           | 13.57       | 12.88     | 13.82          | 12.90                    | 13.49  | 12.93                     | <b>13.08</b> |
| 2001  | Jun.               | 11.75                           | 13.54       | 13.69     | 13.50          | 12.84                    | 13.07  | 12.05                     | <b>13.07</b> |
|   | Dec.               | 11.00                           | 11.35       | 13.28     | 13.81          | 12.50                    | 14.72  | 12.42                     | <b>13.00</b> |
| 2002  | Jun.               | 8.10                            | 11.27       | 13.12     | 13.56          | 12.72                    | 13.88  | 12.47                     | <b>13.00</b> |
|   | Dec.               | 8.07                            | 11.12       | 13.51     | 13.67          | 12.58                    | 13.79  | 12.42                     | <b>12.99</b> |
| 2003  | Jun.               | 12.01                           | 11.97       | 9.39      | 15.66          | 12.63                    | 7.74   | 10.66                     | <b>11.87</b> |
|   | Dec.               | 10.61                           | 7.56        | 7.21      | 11.99          | 12.15                    | 7.68   | 6.95                      | <b>8.95</b>  |
| 2004  | Jun.               | 9.20                            | 6.01        | 6.89      | 11.21          | 9.08                     | 7.08   | 9.04                      | <b>8.41</b>  |
|   | Dec.               | 10.55                           | 6.42        | 6.74      | 4.66           | 7.42                     | 7.76   | 4.51                      | <b>5.60</b>  |
| <b>III. ISLAMIC MODES OF FINANCING-ALL BANKS</b>                        |                    |                                 |             |           |                |                          |        |                           |              |
| 2000  | Dec.               | 11.24                           | 13.51       | 13.54     | 14.48          | 12.97                    | 13.15  | 14.01                     | <b>13.59</b> |
| 2001  | Jun.               | 11.02                           | 13.47       | 13.39     | 14.53          | 13.31                    | 13.84  | 14.03                     | <b>13.65</b> |
|   | Dec.               | 8.05                            | 13.54       | 13.18     | 14.09          | 13.45                    | 13.50  | 13.74                     | <b>13.48</b> |
| 2002  | Jun.               | 9.30                            | 13.09       | 12.85     | 13.70          | 13.47                    | 13.32  | 13.32                     | <b>13.20</b> |
|   | Dec.               | 9.23                            | 13.05       | 12.38     | 13.37          | 13.15                    | 13.29  | 13.04                     | <b>12.86</b> |
| 2003  | Jun.               | 11.43                           | 5.92        | 7.50      | 9.39           | 11.47                    | 7.79   | 10.31                     | <b>9.19</b>  |
|   | Dec.               | 10.20                           | 5.17        | 5.75      | 7.72           | 10.08                    | 6.37   | 8.47                      | <b>7.64</b>  |
| 2004  | Jun.               | 10.86                           | 4.86        | 5.73      | 6.61           | 9.27                     | 5.88   | 8.34                      | <b>7.19</b>  |
|   | Dec.               | 9.64                            | 5.49        | 5.92      | 6.17           | 8.93                     | 7.11   | 8.02                      | <b>7.11</b>  |

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

( Million Rupees )

| PERIOD           | KARACHI |           | LAHORE  |         | PESHAWAR |        | QUETTA |        | FAISALABAD |        | RAWALPINDI |        | HYDERABAD |        | ISLAMABAD |         |
|------------------|---------|-----------|---------|---------|----------|--------|--------|--------|------------|--------|------------|--------|-----------|--------|-----------|---------|
|                  | Issued  | En-       | Issued  | En-     | Issued   | En-    | Issued | En-    | Issued     | En-    | Issued     | En-    | Issued    | Cashed | Issued    | En-     |
|                  |         | cashed    |         | cashed  |          | cashed |        | cashed |            | cashed |            | cashed |           | cashed |           | cashed  |
| <b>1999</b>      | 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 |
| <b>2000</b>      | 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 |
| <b>2001</b>      | 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 |
| <b>2002</b>      | 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 |
| <b>2003</b>      | 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 |
| <b>2004</b>      | 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 |
| <b>2004 Aug.</b> | 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  |
| <b>Sep.</b>      | 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  |
| <b>Oct.</b>      | 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  |
| <b>Nov.</b>      | 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  |
| <b>Dec.</b>      | 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  |
| <b>2005 Jan.</b> | 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  |
| <b>Feb.</b>      | 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  |
| <b>Mar.</b>      | 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  |
| <b>Apr.</b>      | 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  |
| <b>May</b>       | 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  |
| <b>Jun.</b>      | 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  |
| <b>Jul.</b>      | 82,121  | 132,695   | 48,019  | 36,944  | 3,555    | 2,522  | 2,337  | 2,504  | 7,393      | 3,440  | 19,902     | 4,353  | 3,458     | -      | 41,038    | 57,510  |
| <b>Aug.</b>      | 86,106  | 129,257   | 48,354  | 38,304  | 4,923    | 3,794  | 1,322  | 1,677  | 8,509      | 4,296  | 14,572     | 4,260  | 3,368     | 42     | 39,551    | 40,075  |

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

| PERIOD           | ( Million Rupees ) |               |         |               |        |               |          |               |            |               |              |               |            |               |                  |                  |
|------------------|--------------------|---------------|---------|---------------|--------|---------------|----------|---------------|------------|---------------|--------------|---------------|------------|---------------|------------------|------------------|
|                  | MULTAN             |               | SIALKOT |               | SUKKUR |               | D.I.KHAN |               | BAHAWALPUR |               | MUZAFFARABAD |               | GUJRANWALA |               | TOTAL            |                  |
|                  | Issued             | En-<br>cashed | Issued  | En-<br>cashed | Issued | En-<br>cashed | Issued   | En-<br>cashed | Issued     | En-<br>cashed | Issued       | En-<br>cashed | Issued     | En-<br>cashed | Issued           | En-<br>Cashed    |
| <b>1999</b>      | 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         | <b>1,082,288</b> | <b>1,201,477</b> |
| <b>2000</b>      | 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         | <b>1,030,009</b> | <b>1,234,412</b> |
| <b>2001</b>      | 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         | <b>979,951</b>   | <b>1,183,716</b> |
| <b>2002</b>      | 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         | <b>1,217,368</b> | <b>1,409,506</b> |
| <b>2003</b>      | 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        | <b>1,384,159</b> | <b>1,602,631</b> |
| <b>2004</b>      | 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        | <b>1,779,887</b> | <b>2,038,006</b> |
| <b>2004 Aug.</b> | 4,349              | 1,608         | 615     | 1,456         | 736    | 70            | 312      | -             | 1,621      | 250           | 528          | 90            | 782        | 1,950         | <b>149,028</b>   | <b>161,256</b>   |
| <b>Sep.</b>      | 2,910              | 1,000         | 670     | 462           | 1,174  | 193           | 73       | 8             | 710        | 190           | 1,183        | 10            | 1,229      | 417           | <b>157,826</b>   | <b>192,849</b>   |
| <b>Oct.</b>      | 812                | 2,249         | 122     | 1,947         | 197    | 223           | 82       | 40            | 496        | 2,344         | 986          | 3             | 1,006      | 1,560         | <b>157,623</b>   | <b>208,190</b>   |
| <b>Nov.</b>      | 2,363              | 1,539         | 557     | 1,908         | 175    | 843           | 181      | -             | 437        | 1,070         | 638          | 290           | 518        | 1,340         | <b>132,373</b>   | <b>150,179</b>   |
| <b>Dec.</b>      | 4,867              | 1,810         | 432     | 750           | 280    | 392           | 539      | -             | 448        | 780           | 1,919        | -             | 773        | 1,518         | <b>224,183</b>   | <b>263,680</b>   |
| <b>2005 Jan.</b> | 3,172              | 865           | 705     | 1,905         | 154    | 1,172         | 380      | 45            | 2,060      | 153           | 1,293        | 11            | 714        | 708           | <b>153,801</b>   | <b>177,009</b>   |
| <b>Feb.</b>      | 4,201              | 1,241         | 300     | 1,195         | 2,202  | 432           | 203      | 40            | 604        | 243           | 361          | 100           | 611        | 762           | <b>151,090</b>   | <b>153,547</b>   |
| <b>Mar.</b>      | 5,189              | 1,183         | 1,442   | 318           | 866    | 245           | 232      | 110           | 1,614      | 395           | 1,250        | -             | 1,119      | 1,291         | <b>177,606</b>   | <b>194,090</b>   |
| <b>Apr.</b>      | 4,617              | 923           | 202     | 965           | 1,246  | 230           | 619      | 15            | 271        | 311           | 2,454        | 100           | 769        | 850           | <b>167,189</b>   | <b>177,119</b>   |
| <b>May</b>       | 3,867              | 1,201         | 635     | 1,015         | 1,264  | 4,000         | 228      | 15            | 690        | 490           | 700          | 810           | 1,075      | 1,456         | <b>202,979</b>   | <b>237,111</b>   |
| <b>Jun.</b>      | 4,406              | 983           | 905     | 1,168         | 2,010  | 229           | 175      | 30            | 1,486      | 95            | 144          | -             | 1,080      | 850           | <b>220,270</b>   | <b>243,828</b>   |
| <b>Jul.</b>      | 4,792              | 1,060         | 898     | 1,191         | 2,858  | 251           | 925      | 60            | 1,511      | 72            | 805          | 185           | 1,048      | 1,204         | <b>220,660</b>   | <b>243,991</b>   |
| <b>Aug.</b>      | 3,563              | 1,410         | 232     | 1,620         | 2,034  | 44            | 307      | 85            | 1,070      | 111           | 797          | -             | 509        | 2,512         | <b>215,217</b>   | <b>227,487</b>   |

### 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 |
| <b>1999</b>      | 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 |
| <b>2000</b>      | 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 |
| <b>2001</b>      | 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 |
| <b>2002</b>      | 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 |
| <b>2003</b>      | 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 |
| <b>2004</b>      | 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 |
| <b>2004 Aug.</b> | 2,122          | 522,860   | 843            | 203,351   | 64             | 11,810  | 38             | 8,559   | 137            | 31,049  | 181            | 42,155  | 70             | 6,043  |
| <b>2004 Sep.</b> | 2,170          | 592,709   | 878            | 223,648   | 76             | 14,938  | 40             | 8,698   | 142            | 31,535  | 190            | 54,608  | 68             | 6,961  |
| <b>2004 Oct.</b> | 2,160          | 577,324   | 904            | 207,112   | 77             | 12,357  | 43             | 9,431   | 148            | 28,710  | 189            | 55,085  | 70             | 6,881  |
| <b>2004 Nov.</b> | 1,900          | 510,963   | 880            | 195,638   | 66             | 10,148  | 40             | 7,535   | 133            | 24,865  | 173            | 41,581  | 66             | 6,145  |
| <b>2004 Dec.</b> | 2,417          | 665,007   | 1,201          | 255,016   | 85             | 19,304  | 44             | 12,759  | 163            | 32,765  | 213            | 63,548  | 59             | 7,391  |
| <b>2005 Jan.</b> | 2,110          | 618,372   | 847            | 225,224   | 75             | 17,076  | 40             | 9,849   | 145            | 29,955  | 190            | 43,711  | 74             | 7,893  |
| <b>2005 Feb.</b> | 2,105          | 609,320   | 882            | 217,665   | 69             | 11,249  | 34             | 8,914   | 129            | 26,856  | 170            | 50,003  | 69             | 7,189  |
| <b>2005 Mar.</b> | 2,567          | 888,237   | 1,045          | 295,612   | 91             | 18,875  | 44             | 11,561  | 162            | 34,722  | 221            | 68,633  | 84             | 9,969  |
| <b>2005 Apr.</b> | 2,375          | 701,097   | 999            | 276,429   | 90             | 19,966  | 45             | 11,765  | 158            | 33,296  | 213            | 67,698  | 81             | 9,847  |
| <b>2005 May</b>  | 2,443          | 641,583   | 1,055          | 282,587   | 93             | 23,795  | 46             | 11,412  | 162            | 35,625  | 225            | 60,251  | 88             | 9,797  |
| <b>2005 Jun.</b> | 2,375          | 715,311   | 1,072          | 296,009   | 106            | 24,734  | 50             | 14,051  | 178            | 37,598  | 226            | 77,818  | 91             | 12,089 |
| <b>2005 Jul.</b> | 2,377          | 643,749   | 1,040          | 267,282   | 95             | 21,160  | 53             | 13,609  | 166            | 41,758  | 234            | 67,525  | 82             | 9,566  |
| <b>2005 Aug.</b> | 2,518          | 669,505   | 1,062          | 276,971   | 93             | 17,778  | 28             | 7,057   | 178            | 80,569  | 232            | 58,025  | 84             | 9,549  |

### 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            |
| <b>1999</b>      | 1,386     | 353,675   | 418     | 58,805  | 258     | 22,378 | 348     | 14,174 | 40       | 5,850  | 2,003   | 140,776 | <b>29,135</b> | <b>4,467,771</b>  |
| <b>2000</b>      | 1,577     | 429,994   | 465     | 76,007  | 270     | 26,228 | 379     | 13,206 | 36       | 8,118  | 2,107   | 148,378 | <b>29,579</b> | <b>5,357,585</b>  |
| <b>2001</b>      | 1,809     | 423,819   | 541     | 87,630  | 311     | 33,794 | 403     | 14,376 | 39       | 8,120  | 2,133   | 155,440 | <b>31,481</b> | <b>5,772,885</b>  |
| <b>2002</b>      | 1,953     | 594,947   | 622     | 107,474 | 360     | 40,155 | 465     | 16,370 | 50       | 9,547  | 2,611   | 194,934 | <b>36,604</b> | <b>6,711,832</b>  |
| <b>2003</b>      | 2,355     | 796,244   | 755     | 144,767 | 420     | 47,554 | 667     | 21,934 | 46       | 7,314  | 3,286   | 230,427 | <b>43,814</b> | <b>8,812,508</b>  |
| <b>2004</b>      | 3,045     | 1,215,586 | 828     | 182,394 | 452     | 59,247 | 723     | 27,164 | 49       | 8,469  | 3,464   | 335,818 | <b>49,963</b> | <b>11,799,172</b> |
| <b>2004 Aug.</b> | 258       | 104,294   | 66      | 16,216  | 37      | 5,359  | 54      | 1,877  | 4        | 658    | 286     | 26,205  | <b>4,160</b>  | <b>980,436</b>    |
| <b>Sep.</b>      | 289       | 119,248   | 69      | 15,588  | 37      | 5,121  | 60      | 1,898  | 4        | 638    | 299     | 30,936  | <b>4,322</b>  | <b>1,106,526</b>  |
| <b>Oct.</b>      | 265       | 116,811   | 74      | 15,631  | 39      | 5,159  | 60      | 1,992  | 5        | 580    | 346     | 34,669  | <b>4,380</b>  | <b>1,071,742</b>  |
| <b>Nov.</b>      | 234       | 106,994   | 68      | 15,036  | 39      | 5,014  | 61      | 2,469  | 3        | 446    | 347     | 35,996  | <b>4,010</b>  | <b>962,830</b>    |
| <b>Dec.</b>      | 309       | 147,081   | 82      | 19,891  | 41      | 7,735  | 66      | 2,678  | 4        | 705    | 354     | 35,721  | <b>5,038</b>  | <b>1,269,601</b>  |
| <b>2005 Jan.</b> | 255       | 104,786   | 73      | 17,370  | 41      | 6,501  | 66      | 3,086  | 4        | 745    | 312     | 28,827  | <b>4,232</b>  | <b>1,113,395</b>  |
| <b>Feb.</b>      | 257       | 108,474   | 63      | 15,953  | 32      | 4,855  | 56      | 2,431  | 4        | 718    | 223     | 25,773  | <b>4,093</b>  | <b>1,089,400</b>  |
| <b>Mar.</b>      | 327       | 135,925   | 76      | 17,956  | 44      | 7,015  | 67      | 2,609  | 1        | 677    | 292     | 37,324  | <b>5,021</b>  | <b>1,529,115</b>  |
| <b>Apr.</b>      | 316       | 135,441   | 75      | 17,587  | 42      | 5,955  | 61      | 2,594  | 4        | 828    | 285     | 32,607  | <b>4,744</b>  | <b>1,315,110</b>  |
| <b>May</b>       | 313       | 170,615   | 77      | 20,235  | 45      | 6,769  | 67      | 2,528  | 6        | 844    | 293     | 34,886  | <b>4,913</b>  | <b>1,300,927</b>  |
| <b>Jun.</b>      | 319       | 164,563   | 89      | 20,831  | 44      | 6,880  | 73      | 3,644  | 6        | 950    | 324     | 42,135  | <b>4,953</b>  | <b>1,416,613</b>  |
| <b>Jul.</b>      | 317       | 160,125   | 86      | 20,473  | 46      | 7,317  | 58      | 4,026  | 4        | 782    | 336     | 39,776  | <b>4,894</b>  | <b>1,297,148</b>  |
| <b>Aug.</b>      | 380       | 150,123   | 87      | 19,806  | 46      | 6,705  | 62      | 2,958  | 4        | 892    | 328     | 39,607  | <b>5,102</b>  | <b>1,339,545</b>  |

## 3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

| I T E M  | 2001              |                  | 2002              |                   |
|--|-------------------|------------------|-------------------|-------------------|
|  | Jun.              | Dec.             | Jun.              | Dec.              |
| <b>LIABILITIES</b>                             |                   |                  |                   |                   |
| <b>Paid-up Capital</b>                         | <b>257,500</b>    | <b>228,034</b>   | <b>238,092</b>    | <b>241,631</b>    |
| <b>Reserves</b>                                | <b>1,017,964</b>  | <b>1,035,450</b> | <b>1,052,339</b>  | <b>1,084,411</b>  |
| <b>Demand Deposits:</b>                        | <b>840,902</b>    | <b>812,626</b>   | <b>1,028,894</b>  | <b>943,233</b>    |
| (a) Societies                                  | 189,713           | 175,849          | 175,190           | 161,987           |
| (b) Others                                     | 651,189           | 636,777          | 853,704           | 781,246           |
| <b>Time Deposits:</b>                          | <b>1,752,342</b>  | <b>1,743,764</b> | <b>1,901,337</b>  | <b>2,030,338</b>  |
| (a) Societies                                  | 528,872           | 515,784          | 508,479           | 498,940           |
| (b) Others                                     | 1,223,470         | 1,227,980        | 1,392,858         | 1,531,398         |
| <b>Borrowings from:</b>                        | <b>4,132,738</b>  | <b>3,265,307</b> | <b>4,609,702</b>  | <b>3,582,799</b>  |
| (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         |
| <b>Head Office &amp; Inter-Bank Adjustment</b> | <b>46,435</b>     | <b>36,180</b>    | <b>58,447</b>     | <b>34,256</b>     |
| <b>Contingent Liabilities as per contra</b>    | <b>1,252,538</b>  | <b>828,607</b>   | <b>928,540</b>    | <b>922,303</b>    |
| <b>Other Liabilities</b>                       | <b>1,775,740</b>  | <b>1,298,698</b> | <b>1,750,454</b>  | <b>1,374,632</b>  |
| <b>TOTAL LIABILITIES / ASSETS</b>              | <b>11,076,159</b> | <b>9,248,666</b> | <b>11,567,805</b> | <b>10,213,603</b> |
| <b>ASSETS</b>                                  |                   |                  |                   |                   |
| <b>Cash and Balances :</b>                     | <b>2,318,508</b>  | <b>1,543,033</b> | <b>2,849,505</b>  | <b>1,451,961</b>  |
| (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         |
| <b>Loans and Advances to:</b>                  | <b>4,907,472</b>  | <b>4,815,164</b> | <b>5,236,648</b>  | <b>5,537,171</b>  |
| (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            |
| <b>Investment in Securities and Shares:</b>    | <b>467,452</b>    | <b>456,319</b>   | <b>474,157</b>    | <b>487,749</b>    |
| (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           |
| <b>Bank Premises</b>                           | <b>345,891</b>    | <b>343,570</b>   | <b>343,916</b>    | <b>345,679</b>    |
| <b>Head Office and Inter-Bank Adjustment</b>   | <b>26,223</b>     | <b>22,051</b>    | <b>27</b>         | <b>46,978</b>     |
| <b>Contingent Assets as per contra</b>         | <b>1,252,538</b>  | <b>828,607</b>   | <b>928,540</b>    | <b>922,303</b>    |
| <b>Other Assets</b>                            | <b>1,758,075</b>  | <b>1,239,922</b> | <b>1,735,012</b>  | <b>1,421,762</b>  |

## 3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

| I T E M  | 2003              |                   | 2004              |                   |
|--|-------------------|-------------------|-------------------|-------------------|
|  | Jun.              | Dec.              | Jun.              | Dec.              |
| <b>LIABILITIES</b>                             |                   |                   |                   |                   |
| <b>Paid-up Capital</b>                         | <b>244,932</b>    | <b>250,045</b>    | <b>267,505</b>    | <b>570,236</b>    |
| <b>Reserves</b>                                | <b>1,127,661</b>  | <b>1,140,014</b>  | <b>1,163,435</b>  | <b>1,190,494</b>  |
| <b>Demand Deposits:</b>                        | <b>1,238,108</b>  | <b>1,287,893</b>  | <b>1,435,085</b>  | <b>1,404,580</b>  |
| (a) Societies                                  | 164,085           | 165,014           | 163,035           | 103,677           |
| (b) Others                                     | 1,074,023         | 1,122,879         | 1,272,050         | 1,300,903         |
| <b>Time Deposits:</b>                          | <b>2,220,982</b>  | <b>2,392,184</b>  | <b>2,654,630</b>  | <b>2,429,153</b>  |
| (a) Societies                                  | 495,433           | 472,384           | 472,627           | 238,379           |
| (b) Others                                     | 1,725,549         | 1,919,800         | 2,182,003         | 2,190,774         |
| <b>Borrowings from:</b>                        | <b>5,273,537</b>  | <b>4,970,787</b>  | <b>7,699,787</b>  | <b>10,419,787</b> |
| (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           |
| <b>Head Office &amp; Inter-Bank Adjustment</b> | <b>4,941</b>      | <b>161</b>        | <b>27,975</b>     | <b>294</b>        |
| <b>Contingent Liabilities as per contra</b>    | <b>903,359</b>    | <b>932,450</b>    | <b>1,097,526</b>  | <b>1,239,766</b>  |
| <b>Other Liabilities</b>                       | <b>1,838,333</b>  | <b>2,275,705</b>  | <b>2,340,432</b>  | <b>2,355,643</b>  |
| <b>TOTAL LIABILITIES / ASSETS</b>              | <b>12,851,853</b> | <b>13,249,239</b> | <b>16,656,375</b> | <b>19,609,953</b> |
| <b>ASSETS</b>                                  |                   |                   |                   |                   |
| <b>Cash and Balances:</b>                      | <b>3,171,272</b>  | <b>2,085,445</b>  | <b>3,894,830</b>  | <b>5,789,208</b>  |
| (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         |
| <b>Loans and Advances to:</b>                  | <b>5,869,708</b>  | <b>6,790,117</b>  | <b>8,002,496</b>  | <b>8,920,932</b>  |
| (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           |
| <b>Investment in Securities and Shares:</b>    | <b>552,860</b>    | <b>582,548</b>    | <b>618,634</b>    | <b>669,998</b>    |
| (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           |
| <b>Bank Premises</b>                           | <b>338,114</b>    | <b>1,287,351</b>  | <b>1,291,356</b>  | <b>1,288,578</b>  |
| <b>Head Office and Inter-Bank Adjustment</b>   | <b>51,054</b>     | <b>34,892</b>     | <b>62,523</b>     | <b>50,514</b>     |
| <b>Contingent Assets as per contra</b>         | <b>903,359</b>    | <b>932,450</b>    | <b>1,097,526</b>  | <b>1,239,766</b>  |
| <b>Other Assets</b>                            | <b>1,965,486</b>  | <b>1,536,436</b>  | <b>1,689,010</b>  | <b>1,650,957</b>  |



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

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

(End of Period: Thousand Rupees)

| CATEGORY<br>OF<br>DEPOSITOR                                    | 2001             |                  | 2002             |                  | 2003             |                  | 2004             |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|  | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             |
| I. Govt. and Govt.<br>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,<br>Forestry, Hunting<br>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,<br>Non-Profit<br>Organisations<br>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        |
| <b>TOTAL</b>   | <b>2,593,244</b> | <b>2,556,390</b> | <b>2,930,231</b> | <b>2,973,571</b> | <b>3,459,090</b> | <b>3,459,090</b> | <b>4,089,715</b> | <b>3,833,733</b> |

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

(End of Period: Thousand Rupees)

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

### 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,<br>Gold & Silver<br>Ornaments and<br>Precious Metals              | -                | -                | -                | -                | -                | -                | -                | -                |
| B. Stock Exchange<br>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<br>Commodities   | 75,057           | 78,215           | 75,333           | 80,682           | 78,404           | 131,707          | 152,915          | 211,662          |
| (ii) Imported<br>goods Other<br>than Industrial<br>Machinery                        | -                | -                | -                | -                | -                | -                | -                | -                |
| (iii) Industrial<br>Machinery   | 374              | 374              | -                | -                | -                | -                | -                | -                |
| (iv) Other<br>Merchandise   | 44,876           | 43,351           | 53,092           | 56,541           | 55,360           | 56,435           | 62,060           | 56,368           |
| D. Machinery and<br>Other Fixed<br>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 &<br>Buildings   | 187,062          | 154,601          | 186,963          | 186,852          | 225,806          | 326,282          | 418,948          | 366,141          |
| (ii) Agricultural<br>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<br>Obligations,<br>e.g., Insurance<br>Policies, Bank<br>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<br>Advance  | 545,697          | 543,909          | 750,966          | 812,644          | 883,933          | 1,309,886        | 1,672,953        | 1,861,055        |
| (ii) Advances<br>Secured by<br>Guarantee(s)   | 373,789          | 357,299          | 299,956          | 392,007          | 286,871          | 313,673          | 356,825          | 377,424          |
| (iii) Clean Advances<br>and advances<br>against personal<br>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        |
| <b>TOTAL</b>  | <b>4,907,472</b> | <b>4,815,164</b> | <b>5,236,648</b> | <b>5,537,171</b> | <b>5,869,708</b> | <b>6,790,117</b> | <b>8,002,496</b> | <b>8,920,932</b> |

### 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.           |
| <b>A. Federal Government Securities</b>       | <b>387,648</b> | <b>381,494</b> | <b>360,022</b> | <b>359,205</b> | <b>357,265</b> | <b>363,174</b> |
| 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>B. Provincial Governments Securities</b>   | <b>17,051</b>  | <b>17,051</b>  | <b>17,051</b>  | <b>17,051</b>  | <b>17,051</b>  | <b>17,051</b>  |
| 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         |
| <b>C. Shares of Co-operative Institutions</b> | <b>3,965</b>   | <b>3,554</b>   | <b>3,554</b>   | <b>3,554</b>   | <b>3,554</b>   | <b>3,554</b>   |
| <b>D. Shares of Other Enterprises</b>         | <b>58,788</b>  | <b>54,220</b>  | <b>93,530</b>  | <b>107,939</b> | <b>174,990</b> | <b>198,769</b> |
| 4.00% KMC Bonds 1983                          | 34             | 34             | 34             | 34             | 34             | 34             |
| Others  | 58,754         | 54,186         | 93,496         | -              | 174,956        | 198,735        |
| <b>TOTAL</b>                                  | <b>467,452</b> | <b>456,319</b> | <b>474,157</b> | <b>487,749</b> | <b>552,860</b> | <b>582,548</b> |

### 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<br>Value                    | Face<br>Value  | Market<br>Value | Book<br>Value  | Face<br>Value  | Market<br>Value |
| <b>A. Federal Government Securities</b>       | <b>361,324</b>                   | <b>361,324</b> | <b>361,324</b>  | <b>360,454</b> | <b>360,454</b> | <b>360,454</b>  |
| 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>B. Provincial Governments Securities</b>   | <b>12,051</b>                    | <b>12,051</b>  | <b>12,051</b>   | <b>12,051</b>  | <b>12,051</b>  | <b>12,051</b>   |
| 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          |
| <b>C. Shares of Co-operative Institutions</b> | <b>3,554</b>                     | <b>3,554</b>   | <b>3,554</b>    | <b>3,554</b>   | <b>3,554</b>   | <b>3,554</b>    |
| <b>D. Shares of Other Enterprises</b>         | <b>241,705</b>                   | <b>29,002</b>  | <b>241,905</b>  | <b>293,939</b> | <b>26,042</b>  | <b>293,939</b>  |
| 4.00% KMC Bonds 1983                          | 34                               | 34             | 34              | 34             | 34             | 34              |
| Others  | 241,671                          | 28,968         | 241,671         | 293,905        | 26,008         | 293,905         |
| <b>TOTAL</b>                                  | <b>618,634</b>                   | <b>405,931</b> | <b>618,634</b>  | <b>669,998</b> | <b>402,101</b> | <b>669,998</b>  |

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

(Percent per annum)

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

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

(Percent per annum)

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



### 3.34 State Bank of Pakistan Rates for Banks

(Percent per annum)

| EFFECTIVE<br>FROM | Export<br>Finance<br>Scheme | Locally Manufactured Machinery |                  |                   | Long Term Financing of<br>Export Oriented Projects(LTF-EOP) |                                     |                                     | Punjab                    |
|-------------------|-----------------------------|--------------------------------|------------------|-------------------|---|-------------------------------------|-------------------------------------|---------------------------|
|                   |                             | Local Sales                    | Export Sales     |                   | Upto<br>2 Years   | Over 2 Years<br>but upto 3<br>Years | Over 3 Years<br>to 7 -1/ 2<br>Years | Provincial                |
|                   |                             |                                | Pre-<br>Shipment | Post-<br>Shipment |   |                                     |                                     | Co-operative<br>Bank Ltd. |
| 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 <sup>S</sup>              | 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 <sup>S</sup>              | 7.50             | 7.50              | 4.00  | 4.00                                | 5.00                                | 7.9564                    |
| 01-08-2005        | 7.50                        | 9.50 <sup>S</sup>              | 7.50             | 7.50              | 4.00  | 4.00                                | 5.00                                | 7.9677                    |
| 01-09-2005        | 7.50                        | 9.50 <sup>S</sup>              | 7.50             | 7.50              | 4.00  | 4.00                                | 5.00                                | 8.1056                    |

<sup>S</sup> 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<br>FROM | Ceiling Rates                 |  |                                    |
|-------------------|-------------------------------|--|------------------------------------|
|                   | Export<br>Finance<br>Scheme * | Locally<br>Manufactured<br>Machinery<br>(Export Sales) | Government Commodity<br>Operations |
|                   |                               | Scheduled Banks' source                                |                                    |
| 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                               |
| 01-08-2005        | 9.00                          | 9.00   | 9.50                               |
| 01-09-2005        | 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<br>Zero Markup | Excluding<br>Zero Markup | Including<br>Zero Markup | Excluding<br>Zero Markup | Including<br>Zero rate | Excluding<br>Zero rate | Including<br>Zero rate | Excluding<br>Zero rate |
| <b>December 2004</b>           |                          |                          |                          |                          |                        |                        |                        |                        |
| 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                   |
| <b>January 2005</b>            |                          |                          |                          |                          |                        |                        |                        |                        |
| 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                   |
| <b>February 2005</b>           |                          |                          |                          |                          |                        |                        |                        |                        |
| 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                   |
| <b>March 2005</b>              |                          |                          |                          |                          |                        |                        |                        |                        |
| 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                   |
| <b>April 2005</b>              |                          |                          |                          |                          |                        |                        |                        |                        |
| 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                   |
| <b>May 2005<sup>p</sup></b>    |                          |                          |                          |                          |                        |                        |                        |                        |
| Public                         | 7.40                     | 7.61                     | 8.09                     | 8.79                     | 3.02                   | 3.41                   | 1.70                   | 2.19                   |
| Private                        | 7.78                     | 7.96                     | 7.53                     | 8.11                     | 3.31                   | 4.39                   | 1.59                   | 2.19                   |
| Foreign                        | 7.29                     | 7.87                     | 9.01                     | 9.42                     | 4.01                   | 5.09                   | 2.36                   | 3.30                   |
| Specialised                    | 9.00                     | 9.01                     | 11.07                    | 12.08                    | 6.62                   | 6.73                   | 4.23                   | 4.98                   |
| All Banks                      | 7.66                     | 7.93                     | 7.97                     | 8.58                     | 3.48                   | 4.40                   | 1.71                   | 2.32                   |
| <b>June 2005</b>               |                          |                          |                          |                          |                        |                        |                        |                        |
| Public                         | 8.84                     | 9.07                     | 8.54                     | 9.17                     | 3.06                   | 4.44                   | 1.84                   | 2.45                   |
| Private                        | 8.33                     | 8.47                     | 8.01                     | 8.55                     | 3.23                   | 4.31                   | 1.75                   | 2.43                   |
| Foreign                        | 7.30                     | 7.86                     | 9.57                     | 10.06                    | 3.83                   | 4.87                   | 2.42                   | 3.45                   |
| Specialised                    | 9.02                     | 9.02                     | 10.96                    | 11.93                    | 7.39                   | 7.74                   | 4.39                   | 5.17                   |
| All Banks                      | 8.21                     | 8.43                     | 8.41                     | 8.98                     | 3.38                   | 4.49                   | 1.85                   | 2.55                   |
| <b>July 2005</b>               |                          |                          |                          |                          |                        |                        |                        |                        |
| Public                         | 9.95                     | 10.05                    | 9.30                     | 9.95                     | 3.26                   | 3.71                   | 2.02                   | 2.60                   |
| Private                        | 9.32                     | 9.49                     | 8.57                     | 9.16                     | 2.64                   | 3.01                   | 1.99                   | 2.69                   |
| Foreign                        | 7.58                     | 8.22                     | 10.04                    | 10.59                    | 4.11                   | 5.26                   | 2.47                   | 3.49                   |
| Specialised                    | 9.42                     | 9.44                     | 10.93                    | 11.85                    | 1.84                   | 5.97                   | 4.28                   | 5.06                   |
| All Banks                      | 9.07                     | 9.33                     | 8.96                     | 9.58                     | 2.97                   | 3.47                   | 2.06                   | 2.77                   |
| <b>August 2005<sup>p</sup></b> |                          |                          |                          |                          |                        |                        |                        |                        |
| Public                         | 10.11                    | 10.28                    | 9.53                     | 10.20                    | 3.07                   | 3.93                   | 2.15                   | 2.76                   |
| Private                        | 9.30                     | 9.49                     | 8.80                     | 9.41                     | 3.91                   | 5.24                   | 2.10                   | 2.86                   |
| Foreign                        | 7.38                     | 8.07                     | 10.32                    | 10.89                    | 4.31                   | 5.57                   | 2.52                   | 3.58                   |
| Specialised                    | 9.18                     | 9.19                     | 10.87                    | 11.77                    | 7.72                   | 7.86                   | 4.92                   | 5.71                   |
| All Banks                      | 9.00                     | 9.30                     | 9.19                     | 9.82                     | 3.94                   | 5.25                   | 2.16                   | 2.93                   |

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 <sup>#</sup> |                   |                      |                   | Co-operative Societies   |  | Federal Bank for Co-operatives <sup>β</sup> |                      |
|---------|--|-------------------|----------------------|-------------------|--|--|---|----------------------|
|         | Short-term                                   |                   | Medium and Long-term |                   | Short-term   | Medium and Long-term   | Short-term                                  | Medium and Long-term |
|         | Loans  |                   | Loans                |                   |  |  |   |                      |
|         | Loans upto Rs.5000                           | Exceeding Rs.5000 | Loans upto Rs.5000   | Exceeding Rs.5000 | Loans upto Rs.5000   | Exceeding Rs.5000  |   |                      |
| 1993-94 | 13.50  | 13.50             | 13.50                | 13.50             | 8.00(S.F.) <sup>@+</sup><br>11.00 (others)   | 13.50(Tractors)<br>12.00 (others)                                      | 1.49  | 1.49                 |
| 1994-95 | 13.50  | 13.50             | 13.50                | 13.50             | 8.00(S.F.) <sup>\$+</sup><br>11.00 (others)<br>9.00(S.F.) <sup>\$\$+</sup><br>13.00 (others) | 13.50(Tractors)<br>13.00 (others)<br>13.50(Tractors)<br>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 <sup>α</sup> | 9.00   | 12.00 <sup>δ</sup>   | -   | -                    |
| 2004-05 | 9.00   | 9.00              | 9.00                 | 9.00 <sup>α</sup> | 9.00   | 12.00 <sup>δ</sup>   | -   | -                    |

- # 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<br>Rs.100,000 | to<br>Rs.150,000 | to<br>Rs.200,000 | to<br>Rs.300,000 | to<br>Rs.400,000 | to<br>Rs.500,000 | to<br>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<br>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 **            |              |  |                                   |   |                                       |
|-----------------------------|--------------|--|-----------------------------------|---|---------------------------------------|
| Location                    | Rural Areas  | Tehsil Areas   | District<br>Head Quarter<br>Areas | Urban Areas of<br>FSD/MTN/HYD/<br>PSH/ABTTD/QTA | Urban Areas of<br>KAR/LHR/ISL/<br>RWP |
| <b>From October 31 2003</b> |              |  |                                   |   |                                       |
| Investment limit            | Rs.100,000/- | Rs.500,000/-   | 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%                     |
| <b>From July 20, 2004</b>   |              |  |                                   |   |                                       |
| Location                    | Rural Areas  | In all Urban Areas including District<br>Head Quarters Tehsils & Small Towns |                                   | Urban Areas of<br>FSD/MTN/HYD/<br>PSH/ABTTD/QTA | Urban Areas of<br>KAR/LHR/ISL/<br>RWP |
| Investment limit            | Rs.100,000/- | Rs.1,000,000/-   |                                   | Rs.2,500,000/-                                  | Rs.7,500,000/-                        |
| Rent                        | 5%           | 5%   |                                   | 5%  | 5%                                    |
| Appreciation                | 2.5%         | 7.5%   |                                   | 7.5% & 10%                                      | 7.5% ,10% & 12.5%                     |
| <b>From July, 2005</b>      |              |  |                                   |   |                                       |
| Investment limit            | Rs.100,000/- | Rs.1,000,000/-   |                                   | Rs.2,500,000/-                                  | Rs.7,500,000/-                        |
| Rent                        | 5%           | 5%   |                                   | 5%  | 5%                                    |
| Appreciation                | 2.5%         | 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 Joint to eliminate interest from the economic system in Pakistan. The Corporation finances for purchase and construction of houses flats on co-owner ship basis and shares a portion 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 was suspended due to judgment of Shariat appellate Bench of Supreme Court of Pakistan, After promulgation of Ordinance 2001 by the President of Pakistan on 23<sup>rd</sup> 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 |
| 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      |
| 2004-2005 | 15.61 δ                | 11.4 I               | 6.00 to 20.00   | 8.000 to 13.770  | 7.50 to 16.00      |

# 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

C. On the mark-up basis w.e.f. 1<sup>st</sup> August,1991

D. On the mark-up basis w.e.f. 13<sup>th</sup> November,1994.

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

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

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

H. 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 weighted average mark up rate as on July 31,2004 is 8.5% p.a.

I. Rate of return on PICIC.s Long Term financing from July 01,2004 to June 30,2005 lies in the range of 8% to 15.18% floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our spread subject to a floor rate in the range of 8% p.a. to 11%p.a. The rate of return /mark-up is conditional upon our internal tiering criteria of the companies. However, our weighted average mark up rate as on June 30,2005 is 11.4 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 |
|-------------------------------|---|--|--|--|--|---|
| <b>LOCAL CURRENCY LOANS</b>   |   |  |  |  |  |   |
| 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  |
| <b>FOREIGN CURRENCY LOANS</b> |   |  |  |  |  |   |
| 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 2004              | 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. |
| <b>1. Saving Accounts</b>   |          |          |          |          |          |          |          |          |
| (i) With chequing facilities  | 7.30     | 6.50     | 4.50     | 3.50     | 3.50     | 3.50     | 3.50     | 4.50     |
| (ii) Without chequing facilities  | 7.80     | 7.00     | 5.00     | 4.00     | 4.00     | 4.00     | 4.00     | 5.00     |
| <b>2. Khas Deposit Accounts or Certificates *</b>   |          |          |          |          |          |          |          |          |
| 3 Years (Rollover)  |          |          |          |          |          |          |          |          |
| (i) First 5 periods of complete 6 months  | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    |
| (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    |
| <b>3. Mahana Amdani Accounts **</b>   |          |          |          |          |          |          |          |          |
| (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    |
| <b>4. Defence Saving Certificates #</b>   |          |          |          |          |          |          |          |          |
| (i) 1st year  | 9.00     | 7.00     | 6.00     | 5.00     | 4.00     | 4.00     | 4.00     | 5.00     |
| (ii) 10 years(Compound rate)  | 14.13    | 11.61    | 10.03    | 8.50     | 7.96     | 8.15     | 8.15     | 9.46     |
| <b>5. National Deposit Certificates / Accounts ^</b>  |          |          |          |          |          |          |          |          |
| (i) 1 year (Rollover)   | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    |
| <b>6. (a) Special Saving Certificates (Reg) <sup>α</sup></b><br><b>or Special Saving Accounts</b> |          |          |          |          |          |          |          |          |
| (i) First 5 periods of complete 6 months  | 12.20    | 10.30    | 8.50     | 7.50     | 7.00     | 6.80     | 6.80     | 8.40     |
| (ii) Last period of complete 6 months   | 13.20    | 11.30    | 9.50     | 8.50     | 8.00     | 7.70     | 7.70     | 9.60     |
| <b>(b) Special Saving Certificates (Bearer) <sup>β</sup></b>                                      |          |          |          |          |          |          |          |          |
| (i) First 4 periods of complete 6 months  | 12.00    | 12.00    | 12.00    | 12.00    | 12.00    | 12.00    | 12.00    | 12.00    |
| (ii) Last 2 periods of complete 6 months  | 14.00    | 14.00    | 14.00    | 14.00    | 14.00    | 14.00    | 14.00    | 14.00    |
| <b>7. Regular Income Certificates <sup>φ</sup></b>  | 12.48    | 10.56    | 9.12     | 7.68     | 6.96     | 6.84     | 6.84     | 8.88     |
| <b>8. Pensioner's Benefit Accounts <sup>φ</sup></b>   | 0.00     | 0.00     | 11.04    | 10.08    | 10.08    | 10.08    | 10.08    | 11.04    |
| <b>9. Behbood Saving Certificate <sup>ρ</sup></b>   | -        | -        | -        | 10.08    | 10.08    | 10.08    | 10.08    | 11.04    |

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 earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- (x) ρ The scheme has been introduced w.e.f 01-07-2003 specially for widows.

### 3.42 Non-Performing Loans

( Million Rupees)

| BANKS/DFIs                     | 30-06-2005     |               |                           | 31-03-2005     |               |                           |
|--------------------------------|----------------|---------------|---------------------------|----------------|---------------|---------------------------|
|                                | NPLs           | Net NPLs      | Net NPLs to Net Loans (%) | NPLs           | Net NPLs      | Net NPLs to Net Loans (%) |
| <b>All Banks &amp; DFIs</b>    | <b>205,448</b> | <b>55,200</b> | <b>3.1</b>                | <b>203,719</b> | <b>50,352</b> | <b>3.0</b>                |
| <b>All Banks</b>               | <b>201,382</b> | <b>53,242</b> | <b>3.0</b>                | <b>199,441</b> | <b>48,273</b> | <b>2.9</b>                |
| <b>Commercial Banks</b>        | <b>139,461</b> | <b>33,875</b> | <b>2.0</b>                | <b>142,815</b> | <b>37,245</b> | <b>2.3</b>                |
| Public Sector Commercial Banks | 39,795         | 8,546         | 2.8                       | 41,347         | 10,218        | 3.6                       |
| Local Private Banks            | 97,274         | 25,773        | 2.1                       | 99,081         | 27,261        | 2.4                       |
| Foreign Banks                  | 2,393          | -445          | -0.3                      | 2,388          | -234          | -0.1                      |
| <b>Specialised Banks #</b>     | <b>61,921</b>  | <b>19,367</b> | <b>29.9</b>               | <b>56,625</b>  | <b>11,028</b> | <b>17.6</b>               |
| <b>DFIs</b>                    | <b>4,065</b>   | <b>1,958</b>  | <b>5.7</b>                | <b>4,279</b>   | <b>2,079</b>  | <b>6.5</b>                |

\* Figures based on audited accounts

# SME Bank has been transferred from DFIs to Specialised Banks from June 05 quarter. For consistency purposes the Bank has been taken in Specialised Banks in the previous quarter as well.

### Cash Recovery Against Non Performing Loans

| BANKS/DFIs                     | Quarter ended June 2005 | Quarter ended March 2005 |
|--------------------------------|-------------------------|--------------------------|
| <b>All Banks &amp; DFIs</b>    | <b>8,554</b>            | <b>6,983</b>             |
| <b>All Banks</b>               | <b>8,435</b>            | <b>6,950</b>             |
| <b>Commercial Banks</b>        | <b>5,680</b>            | <b>5,162</b>             |
| Public Sector Commercial Banks | 1,314                   | 1,240                    |
| Local Private Banks            | 4,306                   | 3,785                    |
| Foreign Banks                  | 60                      | 136                      |
| <b>Specialised Banks</b>       | <b>2,755</b>            | <b>1,788</b>             |
| <b>DFIs</b>                    | <b>119</b>              | <b>33</b>                |

"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<br>Branches | No. of ATMs | No. of ATM<br>Transactions<br>During the<br>period | Value of ATM<br>Transactions<br>(Million Rs.) | Credit Card<br>Amount<br>Outstanding<br>(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  |
| 30-06-2005 | 2,897               | 1,028       | 8,561,854  | 43,810  | 19,340  |