

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

| ITEM | 2001 | | 2002 | | 2003 | |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|------|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| LIABILITIES | | | | | | |
| Capital | 88,575.7 | 97,644.4 | 75,936.9 | 76,509.6 | 80,312.3 | |
| Reserves | 39,147.6 | 43,584.1 | 53,241.5 | 45,498.9 | 48,843.1 | |
| Demand Deposits: | 535,660.3 | 583,390.8 | 621,495.2 | 727,096.2 | 910,202.0 | |
| (a) Scheduled Banks | 7,136.2 | 4,210.4 | 4,733.8 | 9,702.0 | 7,463.6 | |
| (b) Others | 528,524.1 | 579,180.4 | 616,761.4 | 717,394.2 | 902,738.4 | |
| Time Deposits: | 781,767.5 | 842,094.7 | 886,944.2 | 966,319.0 | 940,453.8 | |
| (a) Scheduled Banks | 1,026.8 | 54.8 | 3,235.2 | 2,185.0 | 1,049.6 | |
| (b) Others | 780,740.7 | 842,039.9 | 883,709.0 | 964,134.0 | 939,404.3 | |
| Borrowings from: | 176,341.6 | 190,343.5 | 185,375.6 | 192,514.8 | 215,246.1 | |
| (a) State Bank of Pakistan | 118,760.9 | 138,483.6 | 136,366.0 | 141,264.1 | 164,624.4 | |
| (b) Banks Abroad | 15,309.5 | 16,972.5 | 19,828.0 | 21,806.1 | 22,950.2 | |
| (c) Other Scheduled Banks | 42,271.2 | 34,887.4 | 29,181.6 | 29,444.6 | 27,671.5 | |
| Head Office and Inter-Bank Adjustment | 28,477.9 | 25,598.8 | 77,557.5 | 71,585.4 | 35,927.4 | |
| Contingent Liabilities as per contra | 782,469.6 | 991,492.4 | 1,351,309.1 | 1,143,545.7 | 1,074,645.7 | |
| Other Liabilities | 538,408.5 | 1,178,856.5 | 667,242.7 | 843,791.1 | 664,901.9 | |
| TOTAL LIABILITIES / ASSETS | 2,970,848.6 | 3,953,005.1 | 3,919,103.2 | 4,066,860.7 | 3,970,532.3 | |
| ASSETS | | | | | | |
| Cash: | 209,201.8 | 201,068.9 | 196,695.2 | 242,011.3 | 223,425.9 | |
| (a) Notes, Coins and Silver | 27,763.9 | 28,789.9 | 31,964.8 | 44,992.8 | 34,160.1 | |
| (b) Balances with State Bank of Pakistan | 143,852.3 | 124,436.9 | 124,469.2 | 141,210.4 | 144,679.8 | |
| (c) Balances with Others Scheduled Banks | 37,585.6 | 47,842.1 | 40,261.2 | 55,808.2 | 44,586.0 | |
| Balances held Abroad | 70,769.9 | 97,309.5 | 61,171.7 | 69,630.3 | 52,064.9 | |
| Bills Purchased and Discounted | 62,377.8 | 63,278.1 | 60,477.3 | 72,971.1 | 73,609.9 | |
| Advances to: | 923,202.4 | 899,846.8 | 941,907.0 | 974,669.5 | 1,111,780.9 | |
| (a) Scheduled Banks | 13,165.1 | 14,839.3 | 5,712.3 | 4,797.8 | 16,032.0 | |
| (b) Others | 910,037.3 | 885,007.5 | 936,194.7 | 969,871.7 | 1,095,749.0 | |
| Investment in Securities and Shares: | 303,782.4 | 438,659.8 | 598,036.8 | 704,525.1 | 759,253.1 | |
| (a) Federal Government Securities | 138,480.8 | 152,431.3 | 181,019.0 | 211,294.4 | 233,214.1 | |
| (b) Treasury Bills | 105,093.4 | 221,674.3 | 341,029.6 | 404,619.0 | 418,329.3 | |
| (c) Provincial Governments Securities | 1,798.0 | 1,796.0 | 1,573.4 | 1,332.2 | 180.3 | |
| (d) Foreign Securities | 2.4 | 1.5 | 1.5 | 1.5 | 1.5 | |
| (e) Others | 58,407.8 | 62,756.7 | 74,413.3 | 87,278.1 | 107,527.9 | |
| Bank Premises | 25,301.0 | 28,211.7 | 25,449.0 | 39,669.5 | 38,620.0 | |
| Head Office and Inter-Bank Adjustment | 66,121.0 | 149,501.5 | 174,677.4 | 318,437.6 | 150,107.3 | |
| Contingent Assets as per contra | 782,469.6 | 991,492.4 | 1,351,309.1 | 1,143,545.7 | 1,074,645.7 | |
| Others Assets | 527,622.7 | 1,083,636.5 | 509,379.8 | 501,400.6 | 487,024.6 | |

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

| ITEM | 2004 | | 2005 | | 2006 |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. |
| LIABILITIES | | | | | |
| Capital | 80,150.2 | 84,835.8 | 98,086.4 | 106,250.4 | 121,197.6 |
| Reserves | 63,310.1 | 66,467.3 | 85,548.0 | 88,149.6 | 112,685.6 |
| Demand Deposits: | 960,080.1 | 1,096,353.3 | 1,167,260.3 | 1,261,575.4 | 1,340,765.2 |
| (a) Scheduled Banks | 14,354.2 | 10,700.0 | 19,168.8 | 17,904.5 | 22,308.4 |
| (b) Others | 945,725.9 | 1,085,653.3 | 1,148,091.5 | 1,243,670.8 | 1,318,456.9 |
| Time Deposits: | 1,061,452.7 | 1,123,515.8 | 1,282,555.6 | 1,387,998.2 | 1,516,967.6 |
| (a) Scheduled Banks | 4,870.7 | 7,357.5 | 2,353.1 | 18,204.2 | 18,073.8 |
| (b) Others | 1,056,581.9 | 1,116,158.3 | 1,280,202.5 | 1,369,794.0 | 1,498,893.8 |
| Borrowings from: | 212,287.5 | 220,450.1 | 220,756.2 | 243,010.1 | 367,395.9 |
| (a) State Bank of Pakistan | 173,223.0 | 176,864.6 | 189,678.6 | 192,710.0 | 200,334.1 |
| (b) Banks Abroad | 9,265.1 | 14,079.0 | 6,323.5 | 3,958.7 | 4,244.5 |
| (c) Other Scheduled Banks | 29,799.4 | 29,506.5 | 24,754.1 | 46,341.4 | 162,817.3 |
| Head Office and Inter-Bank Adjustment | 41,774.5 | 44,021.8 | 78,108.6 | 86,269.7 | 47,995.5 |
| Contingent Liabilities as per contra | 1,201,077.1 | 1,379,675.0 | 1,453,172.9 | 1,572,444.6 | 2,317,353.6 |
| Other Liabilities | 572,697.1 | 653,191.6 | 815,677.6 | 850,411.5 | 1,125,978.0 |
| TOTAL LIABILITIES / ASSETS | 4,192,829.3 | 4,668,510.7 | 5,201,165.6 | 5,596,109.4 | 6,950,339.0 |
| ASSETS | | | | | |
| Cash: | 266,441.4 | 320,122.1 | 305,335.8 | 376,163.7 | 333,119.6 |
| (a) Notes, Coins and Silver | 43,275.4 | 53,747.1 | 46,089.0 | 66,598.4 | 59,169.8 |
| (b) Balances with State Bank of Pakistan | 161,831.5 | 197,475.4 | 188,190.1 | 205,032.0 | 202,317.7 |
| (c) Balances with Others Scheduled Banks | 61,334.5 | 68,899.5 | 71,056.7 | 104,533.3 | 71,632.0 |
| Balances held Abroad | 60,485.6 | 147,028.9 | 117,129.4 | 69,954.2 | 94,005.9 |
| Bills Purchased and Discounted | 84,246.5 | 90,663.3 | 104,221.3 | 104,588.8 | 122,205.1 |
| Advances to: | 1,254,135.8 | 1,542,993.3 | 1,704,439.2 | 1,944,080.4 | 2,123,048.1 |
| (a) Scheduled Banks | 11,751.7 | 7,101.8 | 10,286.3 | 8,931 | 51,856.7 |
| (b) Others | 1,242,384.1 | 1,535,891.5 | 1,694,152.9 | 1,935,149.1 | 2,071,191.4 |
| Investment in Securities and Shares: | 783,336.0 | 614,621.4 | 725,646.0 | 727,368.3 | 866,618.3 |
| (a) Federal Government Securities | 259,194.1 | 230,730.2 | 187,486.4 | 186,193.5 | 181,663.0 |
| (b) Treasury Bills | 410,594.5 | 267,378.7 | 415,199.0 | 373,524.1 | 409,361.9 |
| (c) Provincial Governments Securities | 75.1 | 75.1 | 75.1 | 75.1 | 75.1 |
| (d) Foreign Securities | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 |
| (e) Others | 113,470.8 | 116,435.9 | 122,884.0 | 167,574.1 | 275,516.8 |
| Bank Premises | 49,089.9 | 51,383.2 | 61,608.4 | 65,286.3 | 78,862.0 |
| Head Office and Inter-Bank Adjustment | 77,697.1 | 47,619.4 | 20,187.9 | 94,099.2 | 81,519.8 |
| Contingent Assets as per contra | 1,201,077.1 | 1,379,675.0 | 1,453,172.9 | 1,572,444.6 | 2,317,353.6 |
| Others Assets | 416,319.8 | 474,404.1 | 709,424.7 | 642,123.9 | 933,606.6 |

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

| END OF PERIOD | FIXED DEPOSITS | | | | | | |
|-----------------|------------------|---------------|-------------------------|-----------------|--------------------|--|---|
| | Current Deposits | Call Deposits | Other Deposits Accounts | Saving Deposits | Less Than 6 months | For 6 months & over but less than 1 year | For 1 year & over but less than 2 years |
| 2001 | | | | | | | |
| December | | | | | | | |
| No. of A/Cs. | 4,290,568 | 229,297 | 669,753 | 21,897,851 | 192,636 | 96,951 | 106,955 |
| Amount | 282,213.8 | 25,441.6 | 32,270.0 | 647,393.8 | 116,522.0 | 31,352.9 | 43,385.3 |
| 2002 | | | | | | | |
| June | | | | | | | |
| No. of A/Cs. | 4,716,798 | 230,667 | 430,232 | 21,991,819 | 248,191 | 75,352 | 80,545 |
| Amount | 288,695.5 | 23,301.8 | 27,518.2 | 747,021.3 | 115,915.2 | 32,710.1 | 43,398.0 |
| December | | | | | | | |
| No. of A/Cs. | 4,941,154 | 222,554 | 319,958 | 22,242,554 | 254,299 | 74,649 | 89,486 |
| Amount | 290,309.8 | 23,434.8 | 27,422.1 | 817,221.6 | 103,514.5 | 39,221.2 | 50,092.3 |
| 2003 | | | | | | | |
| June | | | | | | | |
| No. of A/Cs. | 5,724,668 | 295,800 | 267,886 | 21,669,535 | 257,493 | 74,047 | 83,954 |
| Amount | 352,132.0 | 22,398.8 | 33,674.0 | 957,910.0 | 98,103.7 | 38,269.0 | 43,691.3 |
| December | | | | | | | |
| No. of A/Cs. | 6,076,487 | 179,064 | 266,152 | 21,415,945 | 149,741 | 43,538 | 80,279 |
| Amount | 462,391.7 | 30,189.8 | 37,748.2 | 1,035,895.4 | 91,677.1 | 33,061.6 | 37,508.3 |
| 2004 | | | | | | | |
| June | | | | | | | |
| No. of A/Cs. | 6,095,166 | 180,877 | 176,129 | 21,434,645 | 138,022 | 51,820 | 94,312 |
| Amount | 481,745.0 | 40,298.5 | 33,278.2 | 1,118,162.6 | 116,527.4 | 48,169.0 | 53,114.4 |
| December | | | | | | | |
| No. of A/Cs. | 6,138,924 | 177,437 | 212,640 | 20,327,237 | 149,816 | 33,602 | 56,819 |
| Amount | 570,592.7 | 30,603.9 | 44,706.5 | 1,190,802.9 | 158,201.2 | 51,439.9 | 51,481.9 |
| 2005 | | | | | | | |
| June | | | | | | | |
| No. of A/Cs. | 6,788,705 | 174,800 | 205,447 | 19,280,257 | 101,841 | 72,758 | 72,655 |
| Amount | 631,377.5 | 38,333.6 | 34,698.4 | 1,264,145.9 | 228,586.1 | 74,134.6 | 59,659.1 |
| December | | | | | | | |
| No. of A/Cs. | 6,960,155 | 162,571 | 167,172 | 18,517,167 | 192,824 | 68,907 | 79,756 |
| Amount | 681,322.6 | 33,245.4 | 35,807.7 | 1,203,183.7 | 358,142.1 | 103,461.3 | 98,277.0 |
| 2006 | | | | | | | |
| June | | | | | | | |
| No. of A/Cs. | 7,164,598 | 159,184 | 254,231 | 18,200,367 | 185,377 | 52,226 | 96,891 |
| Amount | 723,894.7 | 38,292.3 | 41,621.9 | 1,332,345.3 | 333,971.0 | 102,748.4 | 125,467.3 |

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

| END OF PERIOD | FIXED DEPOSITS | | | | Total | All DEPOSITS |
|-----------------|---|---|---|-----------------------|-----------|--------------------|
| | For 2 years & over but less than 3 years | For 3 years & over but less than 4 years | For 4 years & over but less than 5 years | For 5 years & over | | |
| 2001 | | | | | | |
| June | | | | | | |
| No. of A/Cs. | 73,119 | 97,577 | 50,928 | 449,330 | 1,158,288 | 27,751,287 |
| Amount | 21,784.1 | 27,214.2 | 11,204.8 | 85,237.1 | 341,252.1 | 1,276,096.4 |
| December | | | | | | |
| No. of A/Cs. | 47,168 | 68,283 | 43,981 | 400,370 | 956,344 | 28,043,818 |
| Amount | 15,414.6 | 20,523.8 | 10,398.0 | 84,348.9 | 321,945.6 | 1,309,264.8 |
| 2002 | | | | | | |
| June | | | | | | |
| No. of A/Cs. | 59,275 | 78,886 | 38,515 | 324,222 | 904,986 | 28,274,502 |
| Amount | 16,597.9 | 22,656.4 | 15,682.1 | 87,723.7 | 334,683.5 | 1,421,220.3 |
| December | | | | | | |
| No. of A/Cs. | 54,826 | 57,973 | 41,348 | 308,082 | 880,663 | 28,606,883 |
| Amount | 17,534.3 | 24,393.4 | 15,677.3 | 91,649.1 | 342,082.0 | 1,500,470.4 |
| 2003 | | | | | | |
| June | | | | | | |
| No. of A/Cs. | 43,523 | 64,920 | 56,169 | 290,893 | 870,999 | 28,828,888 |
| Amount | 13,955.3 | 29,382.7 | 19,072.5 | 72,938.9 | 315,413.3 | 1,681,528.2 |
| December | | | | | | |
| No. of A/Cs. | 44,607 | 41,687 | 36,887 | 190,457 | 587,196 | 28,524,844 |
| Amount | 18,911.6 | 18,797.0 | 12,277.6 | 63,684.4 | 275,917.6 | 1,842,142.7 |
| 2004 | | | | | | |
| June | | | | | | |
| No. of A/Cs. | 48,177 | 49,901 | 16,534 | 191,320 | 590,086 | 28,476,903 |
| Amount | 16,854.7 | 23,505.0 | 2,848.9 | 67,804.1 | 328,823.5 | 2,002,307.8 |
| December | | | | | | |
| No. of A/Cs. | 28,336 | 50,355 | 17,073 | 191,098 | 527,099 | 27,383,337 |
| Amount | 11,903.1 | 24,583.2 | 3,232.7 | 64,263.6 | 365,105.6 | 2,201,811.6 |
| 2005 | | | | | | |
| June | | | | | | |
| No. of A/Cs. | 34,595 | 45,417 | 25,667 | 182,477 | 535,410 | 26,984,619 |
| Amount | 11,992.6 | 20,127.8 | 4,077.1 | 61,161.2 | 459,738.5 | 2,428,294.0 |
| December | | | | | | |
| No. of A/Cs. | 32,942 | 47,483 | 12,935 | 163,920 | 598,767 | 26,405,832 |
| Amount | 11,926.1 | 18,708.0 | 4,617.2 | 64,773.8 | 659,905.5 | 2,613,464.8 |
| 2006 | | | | | | |
| June | | | | | | |
| No. of A/Cs. | 33,911 | 39,552 | 14,039 | 121,312 | 543,308 | 26,321,688 |
| Amount | 15,769.0 | 26,668.0 | 4,586.9 | 71,985.9 | 681,196.5 | 2,817,350.6 |

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

Note : New format adopted from Dec. 2001

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

(End of Period: Million Rupees)

| CATEGORY OF DEPOSIT HOLDER | 2001 | | 2002 | | 2003 | |
|---|--------------------|--------------------|--------------------|--------------------|------|------|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| (x) Furniture & Fixture | 215.2 | 128.6 | 865.2 | 843.0 | | |
| (xi) Paper, Paperboard & Products | 390.8 | 883.4 | 693.1 | 1,493.6 | | |
| (xii) Non-Metallic Minerals : | 1,060.4 | 2,080.4 | 2,484.2 | 2,358.8 | | |
| a) Cement & Cement Products | 693.9 | 735.8 | 1,577.4 | 1,366.4 | | |
| b) Clay, Marbles, Stone Products and Precious Metals | 366.5 | 1,344.6 | 906.7 | 992.4 | | |
| (xiii) Petroleum Refining | 2,797.0 | 2,007.9 | 3,018.3 | 2,645.5 | | |
| (xiv) Petroleum & Coal Products | 1,290.7 | 2,070.1 | 2,863.9 | 1,403.7 | | |
| (xv) Chemicals, Chemical Materials & Products | 3,956.0 | 4,935.8 | 6,513.0 | 4,556.1 | | |
| (xvi) Fertilizer | 3,066.2 | 5,140.7 | 5,133.8 | 2,060.9 | | |
| (xvii) Printing, Publishing & Allied Industries | 450.9 | 745.0 | 926.5 | 919.2 | | |
| (xviii) Medicinal & Pharmaceutical Products | 2,511.3 | 2,650.9 | 3,829.5 | 4,446.3 | | |
| (xix) Surgical Goods & Dental Appliances | 594.7 | 319.9 | 428.9 | 395.5 | | |
| (xx) Cosmetics & Detergents | 616.2 | 602.7 | 618.9 | 1,214.2 | | |
| (xxi) Photographic Apparatus, Equipments & Optical Goods | 33.1 | 49.6 | 43.3 | 38.5 | | |
| (xxii) Basic Metal Industries | 1,483.1 | 2,518.4 | 962.7 | 4,297.3 | | |
| (xxiii) Electrical Equipments, Apparatus & Equipment optional | 461.5 | 648.6 | 1,142.9 | 424.2 | | |
| (xxiv) Electrical Goods (household/industrial) | 114.4 | 469.4 | 894.1 | 766.9 | | |
| (xxv) Scientific Equipments (excluding surgical instruments) | 13.9 | 209.5 | 44.2 | 120.9 | | |
| (xxvi) Sports Goods | 1,074.8 | 101.6 | 189.2 | 306.0 | | |
| (xxvii) Machinery | 2,420.9 | 3,231.7 | 3,104.1 | 3,276.9 | | |
| (xxviii) Automobiles, Transport Machinery & Equipments | 1,840.2 | 5,677.9 | 8,777.6 | 14,061.9 | | |
| (xxix) Miscellaneous Industries | 13,868.1 | 5,921.1 | 7,796.8 | 10,018.1 | | |
| 4. Ship Breaking & Waste etc. | 200.5 | 260.1 | 329.1 | 647.2 | | |
| 5. Construction | 7,890.3 | 8,257.6 | 8,695.0 | 12,773.2 | | |
| 6. Power (electricity), Gas, Water & Sanitary | 35,917.0 | 26,550.6 | 26,340.3 | 29,743.6 | | |
| 7. Commerce : | 110,361.5 | 113,112.8 | 133,456.8 | 108,336.7 | | |
| (i) Wholesale & Retail Trade | 85,678.3 | 80,332.0 | 111,227.0 | 82,283.5 | | |
| (ii) Exports / Imports | 16,130.8 | 17,559.7 | 12,918.2 | 16,112.7 | | |
| (iii) Insurance | 3,717.2 | 2,174.5 | 2,748.2 | 3,516.8 | | |
| (iv) Co-operative Societies | 3,596.8 | 2,964.4 | 3,665.0 | 3,440.7 | | |
| (v) Real Estate | 1,238.4 | 1,587.5 | 2,898.5 | 2,983.0 | | |
| 8. Transport, Storage & Communication : | 10,955.6 | 11,600.2 | 15,330.9 | 16,002.6 | | |
| 9. Services | 20,339.2 | 20,616.6 | 23,785.6 | 26,218.6 | | |
| 10. Other Private Business | 208,075.7 | 220,354.6 | 224,711.9 | 255,353.5 | | |
| V. Trust Funds & Non-Profit Organizations | 16,605.2 | 28,604.6 | 26,834.1 | 20,939.2 | | |
| VI. Personal | 505,509.7 | 571,599.7 | 579,686.9 | 678,139.7 | | |
| VII. Others | 21,133.5 | 35,773.3 | 38,796.7 | 51,719.3 | | |
| TOTAL | 1,309,264.8 | 1,421,220.3 | 1,500,470.4 | 1,681,528.2 | | |

(Contd.)

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

(End of Period: Million Rupees)

| CATEGORY OF DEPOSIT HOLDERS | 2003 | | 2004 | | 2005 | | 2006 |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Jun. |
| A. FOREIGN CONSTITUENTS: | 67,290.3 | 64,167.6 | 67,265.2 | 53,073.4 | 71,875.2 | 77,628.8 | |
| I. Official | 7,078.2 | 10,681.2 | 11,396.3 | 12,518.0 | 14,987.1 | 11,157.3 | |
| II. Business | 7,118.6 | 5,787.2 | 10,975.0 | 6,240.1 | 16,356.2 | 15,277.5 | |
| III. Personal | 53,093.5 | 47,699.2 | 44,893.9 | 34,315.3 | 40,531.9 | 51,194.0 | |
| B. DOMESTIC CONSTITUENTS : | 1,774,852.4 | 1,938,140.2 | 2,134,546.4 | 2,375,220.5 | 2,541,589.6 | 2,739,721.8 | |
| I. Government : | 158,041.6 | 190,739.6 | 185,815.7 | 211,225.8 | 230,637.9 | 270,395.7 | |
| A. Federal Government | 101,151.0 | 122,650.7 | 114,479.6 | 121,245.2 | 148,523.0 | 167,403.7 | |
| B. Provincial Governments | 50,330.4 | 53,576.1 | 57,306.8 | 79,526.3 | 67,227.3 | 86,237.8 | |
| C. Local Bodies (City Governments) | 6,660.2 | 14,512.9 | 14,029.4 | 10,454.3 | 14,887.6 | 16,754.2 | |
| II. Non-Financial Public Sector Enterprises : | 106,907.9 | 170,298.0 | 199,483.0 | 191,682.5 | 244,782.8 | 252,187.0 | |
| A. Agriculture, Forestry, Hunting & Fishing | 66.4 | 172.9 | 139.7 | 148.2 | 9,101.2 | 2,803.0 | |
| B. Mining & Quarrying | 23,921.6 | 23,797.9 | 36,971.3 | 28,798.5 | 32,787.7 | 36,212.1 | |
| C. Manufacturing | 18,857.2 | 30,464.9 | 42,461.9 | 51,830.6 | 48,927.6 | 70,771.7 | |
| D. Construction | 7.9 | 8.7 | 5.0 | 33.4 | 119.9 | 38.7 | |
| E. Utilities | 23,919.2 | 38,904.2 | 50,667.5 | 46,910.9 | 83,655.9 | 44,436.3 | |
| F. Commerce | 3,045.7 | 6,162.2 | 2,670.6 | 9,807.8 | 3,465.1 | 4,683.4 | |
| G. Transport, Storage & Communication | 32,561.2 | 63,921.6 | 55,297.0 | 42,962.4 | 54,787.1 | 80,003.9 | |
| H. Services | 5,365.7 | 6,809.1 | 11,269.9 | 11,189.6 | 11,623.6 | 13,237.4 | |
| I. Others | 163.1 | 56.6 | 0.0 | 1.1 | 314.8 | 0.5 | |
| III. Non-Bank Financial Institutions : | 24,855.5 | 27,353.1 | 27,510.7 | 23,404.5 | 39,889.3 | 45,595.3 | |
| A. Co-operative Banks | 235.9 | 216.6 | 157.6 | 204.5 | 248.0 | 236.3 | |
| B. Development Financial Institutions | 8,838.9 | 7,549.3 | 5,835.9 | 9,037.3 | 10,652.2 | 11,555.4 | |
| C. Insurance Companies | 7,097.6 | 6,553.3 | 11,326.2 | 7,495.5 | 16,487.7 | 23,479.6 | |
| D. Micro Finance | 472.4 | 1,313.1 | 1,264.1 | 661.7 | 1,750.3 | 1,112.4 | |
| E. Other NBFIs | 8,210.7 | 11,720.9 | 8,926.9 | 6,005.5 | 10,751.2 | 9,211.6 | |
| IV. Private Sector Enterprises : | 626,572.8 | 686,197.9 | 715,052.3 | 781,436.1 | 818,056.9 | 850,499.7 | |
| A. Agriculture, Hunting and Forestry | 92,523.3 | 99,027.7 | 101,067.6 | 114,645.7 | 105,474.9 | 115,249.7 | |
| (1) Growing of crops | 88,396.6 | 93,797.8 | 93,628.6 | 108,990.8 | 93,998.7 | 108,832.3 | |
| (2) Farming of animals | 1,401.2 | 2,306.5 | 1,741.8 | 2,662.3 | 2,838.5 | 3,499.7 | |
| (3) Agricultural and animal husbandry | 852.6 | 1,259.8 | 1,299.5 | 1,051.6 | 3,823.0 | 1,505.0 | |
| (4) Agricultural machinery and equipments | 913.2 | 701.7 | 669.9 | 1,252.4 | 1,314.8 | 950.6 | |
| (5) Hunting, trapping, forestry & logging | 959.7 | 961.8 | 3,727.7 | 688.6 | 3,499.8 | 462.1 | |
| B. Fishing and fish farming etc. | 1,268.4 | 1,472.5 | 2,109.7 | 201.0 | 457.5 | 455.3 | |
| C. Mining and Quarrying | 18,950.3 | 17,614.4 | 12,800.6 | 20,655.0 | 23,143.8 | 18,948.0 | |
| (1) Mining of coal | 7,463.8 | 3,009.3 | 961.6 | 1,108.5 | 5,424.4 | 4,210.5 | |
| (2) Crude petroleum & natural gas | 7,357.2 | 12,473.3 | 10,659.7 | 18,207.0 | 15,068.5 | 12,250.1 | |
| (3) Iron & non-ferrous metal ores | 1,157.3 | 641.8 | 624.4 | 535.5 | 962.8 | 700.4 | |
| (4) Quarrying of stone, sand and clay | 595.1 | 89.2 | 94.9 | 67.1 | 228.6 | 144.4 | |
| (5) Chemical, fertilizer, Salt etc. | 2,376.8 | 1,400.7 | 460.1 | 737.0 | 1,459.5 | 1,642.6 | |
| D. Manufacturing | 150,710.9 | 155,559.3 | 167,204.2 | 168,361.3 | 171,553.1 | 188,699.7 | |
| 1) Food products and beverages | 16,862.7 | 26,374.9 | 28,415.7 | 24,403.1 | 23,295.5 | 26,800.9 | |
| 2) Tobacco products | 1,182.1 | 1,810.7 | 1,418.9 | 1,731.6 | 989.6 | 3,287.8 | |
| 3) Textiles | 32,018.4 | 33,651.0 | 31,729.3 | 33,911.9 | 33,908.0 | 33,877.2 | |
| i) Spinning, weaving, finishing of textiles | 27,180.6 | 27,746.1 | 26,124.1 | 24,103.5 | 26,250.4 | 27,566.5 | |
| a) Spinning of fibers | 17,830.5 | 18,637.5 | 18,017.2 | 16,683.0 | 18,813.8 | 18,931.7 | |
| b) Weaving of textiles | 7,451.9 | 7,149.1 | 4,260.1 | 5,260.0 | 4,407.1 | 5,537.8 | |
| c) Finishing of textiles | 1,898.2 | 1,959.5 | 3,846.8 | 2,160.5 | 3,029.5 | 3,096.9 | |
| ii) Made-up textile articles | 1,681.4 | 2,551.6 | 2,150.4 | 2,697.7 | 2,163.1 | 2,691.4 | |
| iii) Knit wear | 316.0 | 451.3 | 884.9 | 942.6 | 1,252.6 | 1,251.2 | |
| iv) Carpets and rugs | 1,462.7 | 1,322.0 | 1,048.6 | 951.7 | 842.8 | 617.4 | |
| v) Other textiles n.e.s. | 1,377.8 | 1,580.0 | 1,521.3 | 5,216.4 | 3,399.1 | 1,750.7 | |
| 4) Wearing apparel, readymade garments etc. | 3,383.1 | 3,447.2 | 4,346.1 | 4,341.9 | 4,757.2 | 5,434.9 | |

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

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

(Concl'd.)

(End of Period: Million Rupees)

| CATEGORY OF DEPOSIT HOLDERS | 2003 | | 2004 | | 2005 | | 2006 | |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------|------|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| 5) Tanning and dressing of leather; manufacture of luggage and footwear | 2,706.8 | 2,911.6 | 3,764.4 | 4,521.9 | 3,819.5 | 5,010.5 | | |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 1,660.2 | 1,343.1 | 1,443.2 | 1,719.6 | 1,719.6 | 1,467.1 | | |
| ii.) Footwear | 1,046.6 | 1,568.5 | 2,321.3 | 2,099.9 | 2,099.9 | 3,543.4 | | |
| a) Leather wear | 641.2 | 1,138.4 | 1,900.8 | 2,196.3 | 1,788.5 | 2,625.2 | | |
| b) Rubber and Plastic wear | 405.4 | 430.0 | 420.5 | 1,005.6 | 311.4 | 918.1 | | |
| 6) Wood and products of wood cork | 158.2 | 404.4 | 315.2 | 774.2 | 1,578.9 | 1,314.9 | | |
| 7) Paper, paperboard and products | 1,221.0 | 946.9 | 1,420.8 | 2,783.2 | 2,983.2 | 1,776.4 | | |
| 8) Printing, publishing and allied industries | 1,777.4 | 2,677.5 | 3,872.4 | 2,916.4 | 2,080.8 | 2,139.8 | | |
| 9) Coke and refined petroleum products | 7,377.6 | 5,051.3 | 8,115.6 | 5,005.8 | 6,621.1 | 9,471.5 | | |
| 10) Chemicals and chemical products | 19,143.4 | 21,186.4 | 28,718.0 | 30,308.6 | 35,033.1 | 29,397.5 | | |
| 11) Rubber and plastics products | 1,318.7 | 1,804.1 | 1,301.9 | 1,006.3 | 1,209.5 | 1,315.6 | | |
| 12) Other non-metallic mineral products | 2,588.0 | 5,271.8 | 4,758.0 | 5,321.8 | 6,251.1 | 7,863.8 | | |
| 13) Basic metals | 2,268.3 | 3,808.3 | 5,870.3 | 4,828.5 | 4,333.6 | 8,054.1 | | |
| 14) Fabricated metal products | 1,467.9 | 1,044.4 | 741.9 | 1,340.2 | 822.0 | 1,937.5 | | |
| 15) Machinery and equipment | 3,095.9 | 4,576.3 | 3,302.9 | 4,085.8 | 3,876.1 | 4,076.9 | | |
| 16) Office, accounting and computing machinery | 2.1 | 190.5 | 7.2 | 65.2 | 138.1 | 53.2 | | |
| 17) Electrical machinery and apparatus | 9,434.4 | 7,897.3 | 7,064.8 | 9,964.8 | 7,607.4 | 8,163.9 | | |
| 18) Radio, television and communication equipment and apparatus | 439.8 | 547.6 | 409.3 | 455.1 | 682.9 | 1,072.5 | | |
| 19) Medical, precision and optical instruments, watches and clocks | 1,262.3 | 1,993.1 | 1,090.8 | 1,279.4 | 1,351.3 | 1,437.2 | | |
| 20) Motor vehicles, trailers and semi-trailers | 12,227.0 | 15,506.6 | 18,507.8 | 15,937.0 | 17,455.2 | 21,575.1 | | |
| 21) Other transport equipments | 4,234.3 | 4,519.8 | 4,281.9 | 3,977.0 | 1,966.3 | 4,686.3 | | |
| 22) Furniture and fixture | 475.4 | 469.4 | 782.5 | 886.0 | 890.0 | 1,043.0 | | |
| 23) Jewellery and related articles | 196.6 | 191.8 | 185.8 | 338.0 | 587.9 | 363.6 | | |
| 24) Sports goods | 935.6 | 1,088.5 | 1,302.9 | 1,022.2 | 787.4 | 994.1 | | |
| 25) Handicrafts | 183.6 | 261.0 | 76.1 | 127.0 | 223.2 | 184.4 | | |
| 26) Other manufacturing n.e.s. | 24,750.1 | 7,927.1 | 5,403.7 | 7,028.7 | 8,304.3 | 7,367.0 | | |
| E. Ship breaking and waste / scrape (junk) etc. | 1,004.3 | 1,105.8 | 1,259.0 | 2,303.3 | 2,926.4 | 1,891.7 | | |
| F. Electricity, gas and water supply | 23,338.7 | 31,852.1 | 24,558.2 | 25,086.4 | 16,511.6 | 29,352.7 | | |
| G. Construction | 16,306.1 | 26,403.5 | 30,346.2 | 34,646.5 | 32,910.6 | 43,601.4 | | |
| 1) Building | 12,178.5 | 17,820.1 | 21,388.9 | 24,524.0 | 23,138.7 | 30,549.1 | | |
| 2) Infrastructure | 4,127.6 | 8,583.4 | 8,957.3 | 10,122.4 | 9,771.9 | 13,052.3 | | |
| H. Commerce and Trade | 140,166.2 | 136,855.2 | 153,943.3 | 152,696.7 | 173,114.3 | 168,208.9 | | |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles | 4,779.8 | 4,673.9 | 3,353.1 | 3,852.9 | 6,781.2 | 6,205.1 | | |
| 2) Wholesale and commission trade | 91,943.5 | 92,761.3 | 104,796.7 | 98,963.9 | 110,799.8 | 111,593.6 | | |
| i) Exports | 19,681.9 | 13,109.0 | 18,036.9 | 15,029.0 | 16,339.3 | 14,660.6 | | |
| ii) Imports | 5,234.3 | 8,658.2 | 7,922.1 | 9,198.6 | 8,409.2 | 10,060.0 | | |
| iii) Domestic whole sales | 67,027.3 | 70,994.1 | 78,837.8 | 74,736.3 | 86,051.3 | 86,873.0 | | |
| 3) Retail trade | 43,442.9 | 39,420.1 | 45,793.5 | 49,879.9 | 55,533.3 | 50,410.2 | | |
| I. Hotels, restaurants and clubs etc | 5,056.2 | 6,484.8 | 5,287.4 | 5,167.3 | 7,824.9 | 9,196.3 | | |
| J. Transport, storage and communications | 17,209.7 | 29,836.1 | 22,236.9 | 34,812.8 | 42,549.9 | 39,858.6 | | |
| K. Real estate, renting and business activities | 33,941.0 | 54,700.3 | 58,458.2 | 65,363.9 | 71,170.6 | 70,356.2 | | |
| 1) Real estate activities | 4,077.7 | 7,504.4 | 9,279.1 | 12,442.0 | 10,315.3 | 18,323.4 | | |
| 2) Renting of machinery and equipment | 1,011.3 | 318.8 | 155.5 | 453.3 | 209.6 | 1,761.5 | | |
| 3) Computer and related activities | 1,170.3 | 1,968.1 | 1,064.6 | 1,149.3 | 1,548.0 | 1,915.7 | | |
| 4) Research and development | 799.2 | 3,929.6 | 1,189.8 | 1,639.4 | 1,324.8 | 1,403.9 | | |
| 5) Other business activities | 26,882.6 | 40,979.5 | 46,769.2 | 49,679.9 | 57,773.0 | 46,951.7 | | |
| L. Education | 10,664.6 | 12,669.0 | 10,541.7 | 12,484.3 | 12,515.2 | 16,280.8 | | |
| M. Health and social work | 3,865.5 | 6,665.0 | 7,418.8 | 9,739.8 | 7,356.2 | 9,294.8 | | |
| N. Other community, social and personal service activities | 11,213.3 | 19,653.8 | 27,163.6 | 28,409.0 | 26,153.9 | 24,682.9 | | |
| O. Other private business n.e.c | 100,354.4 | 86,298.6 | 90,656.9 | 106,863.0 | 124,394.0 | 114,422.7 | | |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS | 35,371.7 | 46,799.9 | 54,003.4 | 60,482.3 | 63,924.2 | 64,071.0 | | |
| VI. PERSONAL | 768,781.5 | 778,905.3 | 928,075.3 | 1,066,813.8 | 1,106,858.5 | 1,196,144.2 | | |
| VII. OTHERS | 54,321.5 | 37,846.4 | 24,605.9 | 40,175.5 | 37,439.9 | 60,828.9 | | |
| TOTAL | 1,842,142.7 | 2,002,307.8 | 2,201,811.6 | 2,428,294.0 | 2,613,464.8 | 2,817,350.6 | | |

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

As on 30th June, 2006

(Million Rupees)

| SIZE OF ACCOUNT (Rs.) | | | D O M E S T I C C O N S T I T U E N T S | | | | | | | | | |
|--------------------------|---------------|----------------|---|----------------|--------------------|---------------|--------------------|--------------|--------------------|------------------|------------------------------|--------|
| | | | FOREIGN CONSTITUENTS | | Non Financial | | | | | | Private Sector (Business) | |
| | | | | | Government | | Public Sector | | NBFI's | | | |
| | | | No of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No of Accounts | Amount |
| Less than | 5,000 | 5,229 | 13.4 | 33,665 | 78.5 | 188 | 0.3 | 465 | 0.8 | 1,900,577 | 3,041.7 | |
| 5,000 | to 10,000 | 3,092 | 22.8 | 19,027 | 129.5 | 770 | 4.8 | 98 | 0.6 | 959,254 | 7,181.5 | |
| 10,000 | to 20,000 | 11,180 | 180.2 | 18,364 | 266.0 | 1,522 | 24.4 | 175 | 2.5 | 1,679,833 | 24,916.0 | |
| 20,000 | to 25,000 | 3,262 | 71.2 | 5,819 | 131.5 | 8,189 | 177.6 | 37 | 0.8 | 445,817 | 9,976.7 | |
| 25,000 | to 30,000 | 1,208 | 33.6 | 5,960 | 163.2 | 445 | 12.3 | 27 | 0.7 | 445,201 | 12,246.9 | |
| 30,000 | to 40,000 | 6,799 | 229.0 | 12,625 | 433.1 | 791 | 24.1 | 323 | 11.6 | 628,223 | 21,778.3 | |
| 40,000 | to 50,000 | 3,065 | 138.0 | 8,697 | 387.1 | 104 | 4.8 | 35 | 1.6 | 445,828 | 19,994.8 | |
| 50,000 | to 60,000 | 2,252 | 119.3 | 6,287 | 346.5 | 321 | 18.7 | 212 | 11.1 | 356,038 | 19,377.3 | |
| 60,000 | to 70,000 | 4,587 | 294.4 | 5,208 | 339.6 | 17 | 1.1 | 32 | 2.1 | 285,896 | 18,610.9 | |
| 70,000 | to 80,000 | 1,605 | 120.5 | 3,933 | 293.5 | 43 | 3.2 | 41 | 3.1 | 287,602 | 21,369.9 | |
| 80,000 | to 90,000 | 2,619 | 219.5 | 4,126 | 349.8 | 36 | 3.1 | 31 | 2.7 | 179,931 | 15,272.7 | |
| 90,000 | to 100,000 | 2,252 | 218.7 | 1,893 | 178.8 | 16 | 1.5 | 17 | 1.6 | 184,007 | 17,451.9 | |
| 100,000 | to 200,000 | 33,933 | 4,992.2 | 12,643 | 1,660.4 | 1,372 | 211.0 | 300 | 37.5 | 806,057 | 110,385.8 | |
| 200,000 | to 300,000 | 34,027 | 8,147.0 | 9,516 | 2,349.4 | 681 | 184.1 | 201 | 55.0 | 190,023 | 45,300.2 | |
| 300,000 | to 400,000 | 11,078 | 3,904.3 | 2,084 | 713.4 | 131 | 43.9 | 75 | 26.5 | 73,521 | 25,476.1 | |
| 400,000 | to 500,000 | 7,880 | 3,492.1 | 2,333 | 1,050.0 | 232 | 105.2 | 56 | 25.2 | 40,889 | 18,056.0 | |
| 500,000 | to 600,000 | 2,361 | 1,284.1 | 872 | 470.1 | 62 | 33.2 | 50 | 27.3 | 22,551 | 12,303.7 | |
| 600,000 | to 700,000 | 3,899 | 2,495.0 | 1,232 | 795.5 | 245 | 159.3 | 40 | 26.1 | 18,614 | 12,011.1 | |
| 700,000 | to 800,000 | 2,998 | 2,245.7 | 604 | 451.4 | 321 | 245.5 | 38 | 28.5 | 11,624 | 8,701.8 | |
| 800,000 | to 900,000 | 1,159 | 992.9 | 444 | 378.5 | 146 | 124.4 | 18 | 15.3 | 7,149 | 6,041.9 | |
| 900,000 | to 1,000,000 | 1,413 | 1,346.0 | 904 | 859.6 | 55 | 52.4 | 32 | 30.3 | 7,415 | 7,072.3 | |
| 1,000,000 | to 2,000,000 | 5,035 | 6,609.0 | 4,552 | 6,502.4 | 617 | 831.8 | 161 | 232.5 | 32,339 | 43,561.8 | |
| 2,000,000 | to 3,000,000 | 1,022 | 2,485.6 | 1,443 | 3,521.2 | 487 | 1,254.1 | 56 | 128.3 | 11,223 | 27,378.1 | |
| 3,000,000 | to 4,000,000 | 513 | 1,732.4 | 909 | 3,199.6 | 289 | 1,014.4 | 36 | 123.3 | 4,750 | 16,221.3 | |
| 4,000,000 | to 5,000,000 | 518 | 2,247.0 | 854 | 3,766.5 | 65 | 294.7 | 37 | 162.0 | 2,577 | 11,509.0 | |
| 5,000,000 | to 6,000,000 | 218 | 1,182.2 | 1,403 | 7,936.0 | 220 | 1,154.4 | 22 | 118.1 | 2,108 | 11,443.4 | |
| 6,000,000 | to 7,000,000 | 73 | 485.6 | 417 | 2,730.3 | 78 | 498.2 | 18 | 117.9 | 1,109 | 7,248.7 | |
| 7,000,000 | to 8,000,000 | 73 | 538.7 | 390 | 2,859.4 | 49 | 360.8 | 52 | 394.9 | 964 | 7,215.9 | |
| 8,000,000 | to 9,000,000 | 100 | 858.7 | 220 | 1,863.2 | 45 | 386.8 | 23 | 192.9 | 756 | 6,367.2 | |
| 9,000,000 | to 10,000,000 | 76 | 710.5 | 149 | 1,419.3 | 45 | 434.1 | 6 | 56.9 | 567 | 5,338.0 | |
| 10,000,000 | and over | 525 | 30,219.0 | 3,579 | 224,772.4 | 1,463 | 244,522.7 | 357 | 43,757.6 | 5,657 | 277,643.2 | |
| TOTAL | | 154,051 | 77,628.8 | 170,152 | 270,395.7 | 19,045 | 252,187.0 | 3,071 | 45,595.3 | 9,038,100 | 850,499.7 | |

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

As on 30th June, 2006

(Million Rupees)

| DOMESTIC CONSTITUENTS | | | | | | | | | | | |
|--------------------------|--------------------|-----------------|--------------------|--------------------|--------------------|-----------------|--------------------|---------------------|--------------------|--------------------|---------|
| SIZE OF ACCOUNT (Rs.) | Trust Funds | | Personal | | Others | | Sub Total | | TOTAL | | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | |
| | Less than 5,000 | 14,229 | 20.8 | 2,700,596 | 4,028.4 | 36,656 | 74.8 | 4,686,376 | 7,250.8 | 4,691,605 | 7,264.2 |
| 5,000 to 10,000 | 9,755 | 71.5 | 1,162,052 | 9,067.7 | 35,671 | 272.5 | 2,186.6 | 2,166.9 | 2,189,719 | 16,751.0 | |
| 10,000 to 20,000 | 15,579 | 210.0 | 2,635,194 | 39,289.5 | 79,023 | 1,133.6 | 4,429,690 | 65842 | 4,440,870 | 66,022.2 | |
| 20,000 to 25,000 | 3,368 | 75.3 | 1,024,428 | 23,071.9 | 34,611 | 762.5 | 1,522,269 | 34196.4 | 1,525,531 | 34,267.6 | |
| 25,000 to 30,000 | 3,837 | 105.0 | 911,290 | 24,982.6 | 12,414 | 344.1 | 1,379,174 | 37854.9 | 1,380,382 | 37,888.5 | |
| 30,000 to 40,000 | 5,397 | 189.5 | 1,433,102 | 49,715.9 | 68,921 | 2,464.5 | 2,149,382 | 74617 | 2,156,181 | 74,846.0 | |
| 40,000 to 50,000 | 4,734 | 214.8 | 1,211,332 | 54,176.1 | 24,893 | 1,063.1 | 1,695,623 | 75842.4 | 1,698,688 | 75,980.4 | |
| 50,000 to 60,000 | 2,830 | 155.5 | 937,727 | 51,434.1 | 24,105 | 1,330.7 | 1,327,520 | 72674 | 1,329,772 | 72,793.3 | |
| 60,000 to 70,000 | 2,761 | 181.8 | 716,588 | 46,508.6 | 8,946 | 577.7 | 1,019,448 | 66221.8 | 1,024,035 | 66,516.2 | |
| 70,000 to 80,000 | 2,057 | 155.3 | 609,049 | 45,607.0 | 7,265 | 543.0 | 909,990 | 67975 | 911,595 | 68,095.5 | |
| 80,000 to 90,000 | 1,609 | 137.0 | 458,342 | 38,891.4 | 5,078 | 425.0 | 649,153 | 55081.7 | 651,772 | 55,301.2 | |
| 90,000 to 100,000 | 1,093 | 101.9 | 370,499 | 35,159.7 | 10,091 | 972.4 | 567,616 | 53867.8 | 569,868 | 54,086.5 | |
| 100,000 to 200,000 | 9,311 | 1,265.4 | 1,416,912 | 191,558.3 | 26,501 | 3,618.7 | 2,273,096 | 308737.1 | 2,307,029 | 313,729.3 | |
| 200,000 to 300,000 | 3,810 | 970.6 | 367,766 | 88,733.3 | 7,509 | 1,847.9 | 579,506 | 139440.6 | 613,533 | 147,587.6 | |
| 300,000 to 400,000 | 2,297 | 809.7 | 138,492 | 47,624.5 | 5,328 | 2,005.9 | 221,928 | 76700 | 233,006 | 80,604.3 | |
| 400,000 to 500,000 | 862 | 387.1 | 88,044 | 39,129.1 | 838 | 391.4 | 133,254 | 59144.2 | 141,134 | 62,636.3 | |
| | 1,093 | 101.9 | 370,499 | 35,159.7 | 10,091 | 972.4 | 569,868 | 54086.5 | 569,868 | 54,086.5 | |
| 500,000 to 600,000 | 1,465 | 798.7 | 54,438 | 29,668.6 | 1,532 | 819.6 | 80,970 | 44121.3 | 83,331 | 45,405.4 | |
| 600,000 to 700,000 | 865 | 569.6 | 42,742 | 27,792.9 | 430 | 276.1 | 64,168 | 41630.6 | 68,067 | 44,125.6 | |
| 700,000 to 800,000 | 1,106 | 839.9 | 30,440 | 22,766.7 | 145 | 108.5 | 44,278 | 33142.3 | 47,276 | 35,388.0 | |
| 800,000 to 900,000 | 640 | 536.9 | 21,741 | 18,477.8 | 301 | 262.6 | 30,439 | 25837.4 | 31,598 | 26,830.3 | |
| 900,000 to 1,000,000 | 884 | 854.2 | 15,588 | 14,814.5 | 218 | 207.9 | 25,096 | 23891 | 26,509 | 25,237.0 | |
| 1,000,000 to 2,000,000 | 2,779 | 3,959.6 | 60,892 | 81,720.5 | 1,436 | 2,114.4 | 102,776 | 138923 | 107,811 | 145,532.0 | |
| 2,000,000 to 3,000,000 | 1,452 | 3,537.0 | 19,598 | 46,932.6 | 333 | 840.0 | 34,592 | 83591.2 | 35,614 | 86,076.8 | |
| 3,000,000 to 4,000,000 | 565 | 1,945.6 | 7,547 | 26,190.8 | 232 | 768.1 | 14,328 | 49463 | 14,841 | 51,195.4 | |
| 4,000,000 to 5,000,000 | 411 | 1,791.4 | 4,444 | 19,733.1 | 193 | 840.9 | 8,581 | 38097.5 | 9,099 | 40,344.5 | |
| 5,000,000 to 6,000,000 | 344 | 1,882.9 | 2,206 | 11,935.0 | 45 | 239.1 | 6,348 | 34708.9 | 6,566 | 35,891.1 | |
| 6,000,000 to 7,000,000 | 228 | 1,506.6 | 1,338 | 8,732.4 | 47 | 308.9 | 3,235 | 21143.2 | 3,308 | 21,628.8 | |
| 7,000,000 to 8,000,000 | 96 | 730.6 | 1,021 | 7,681.6 | 40 | 288.7 | 2,612 | 19532 | 2,685 | 20,070.7 | |
| 8,000,000 to 9,000,000 | 64 | 536.2 | 692 | 5,807.3 | 184 | 1,552.2 | 1,984 | 16705.9 | 2,084 | 17,564.6 | |
| 9,000,000 to 10,000,000 | 70 | 666.8 | 636 | 6,080.4 | 26 | 248.2 | 1,499 | 14243.7 | 1,575 | 14,954.2 | |
| 10,000,000 and over | 1,063 | 38,863.5 | 3,580 | 78,832.0 | 380 | 34,125.9 | 16,079 | 942517.3 | 16,604 | 972,736.3 | |
| TOTAL | 95,561 | 64,071.0 | 16,448,316 | 1,196,144.2 | 393,392 | 60,828.9 | 26,167,637 | 2,739,721.80 | 26,321,688 | 2,817,350.6 | |

3.5 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

| SIZE OF ACCOUNT (Rs.) | | | 2002 | | 2003 | | | | 2004 | |
|--------------------------|----------|------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | | Dec. | | Jun. | | Dec. | | Jun. | |
| | | | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Less than | 5,000 | 4,075,304 | 9,776.6 | 3,510,970 | 8,294.3 | 5,416,089 | 12,145.2 | 5,640,892 | 9,252.2 | |
| 5,000 | to | 10,000 | 5,204,657 | 39,758.0 | 4,409,379 | 33,413.2 | 5,067,212 | 37,228.6 | 3,652,522 | 27,887.7 |
| 10,000 | to | 20,000 | 8,651,349 | 125,648.4 | 8,439,267 | 123,207.2 | 6,440,776 | 93,295.3 | 6,365,784 | 92,577.8 |
| 20,000 | to | 25,000 | 2,425,098 | 53,812.6 | 2,542,976 | 56,903.6 | 2,195,139 | 49,093.7 | 2,057,401 | 45,902.3 |
| 25,000 | to | 30,000 | 1,621,733 | 44,048.7 | 2,010,152 | 54,731.4 | 1,338,473 | 36,725.5 | 1,502,802 | 41,353.4 |
| 30,000 | to | 40,000 | 2,099,370 | 72,019.1 | 2,230,855 | 76,939.8 | 2,053,519 | 71,740.6 | 2,111,012 | 73,453.5 |
| 40,000 | to | 50,000 | 988,797 | 44,136.9 | 1,282,655 | 57,044.9 | 1,107,421 | 49,390.3 | 1,431,231 | 63,927.5 |
| 50,000 | to | 60,000 | 589,955 | 32,292.8 | 793,179 | 43,215.7 | 845,254 | 46,265.3 | 1,037,892 | 56,569.9 |
| 60,000 | to | 70,000 | 436,332 | 28,327.7 | 583,356 | 37,678.4 | 591,415 | 38,311.2 | 687,176 | 44,448.4 |
| 70,000 | to | 80,000 | 299,619 | 22,257.8 | 342,666 | 25,554.6 | 485,242 | 36,369.3 | 583,238 | 43,470.1 |
| 80,000 | to | 90,000 | 212,016 | 17,968.9 | 321,167 | 27,246.2 | 397,496 | 33,611.9 | 441,889 | 37,456.4 |
| 90,000 | to | 100,000 | 220,633 | 20,950.5 | 243,846 | 23,139.5 | 309,728 | 29,295.9 | 465,501 | 44,048.3 |
| 100,000 | to | 200,000 | 927,178 | 129,156.7 | 1,137,940 | 157,436.2 | 1,299,069 | 178,461.3 | 1,476,044 | 202,823.7 |
| 200,000 | to | 300,000 | 365,850 | 89,006.8 | 451,339 | 109,551.6 | 395,653 | 96,370.1 | 413,905 | 100,412.6 |
| 300,000 | to | 400,000 | 138,719 | 47,935.8 | 159,836 | 54,574.4 | 167,713 | 57,406.1 | 197,424 | 68,291.6 |
| 400,000 | to | 500,000 | 92,443 | 41,050.4 | 98,731 | 44,638.7 | 97,337 | 44,008.7 | 93,905 | 41,877.4 |
| 500,000 | to | 600,000 | 62,042 | 33,968.1 | 55,695 | 30,176.2 | 68,051 | 37,027.8 | 65,575 | 35,767.4 |
| 600,000 | to | 700,000 | 38,761 | 24,879.9 | 43,962 | 28,661.5 | 37,682 | 24,486.5 | 38,541 | 25,008.5 |
| 700,000 | to | 800,000 | 21,391 | 15,905.3 | 23,165 | 17,269.2 | 31,500 | 23,464.1 | 33,946 | 25,237.7 |
| 800,000 | to | 900,000 | 18,671 | 15,655.1 | 18,426 | 15,630.8 | 21,604 | 18,150.3 | 25,427 | 21,544.3 |
| 900,000 | to | 1,000,000 | 11,976 | 11,376.5 | 18,615 | 17,547.4 | 18,327 | 17,195.4 | 18,636 | 17,592.4 |
| 1,000,000 | to | 2,000,000 | 66,859 | 89,631.7 | 61,610 | 82,928.9 | 74,741 | 101,794.2 | 73,517 | 102,587.1 |
| 2,000,000 | to | 3,000,000 | 14,625 | 35,790.5 | 19,131 | 45,731.3 | 30,891 | 74,815.2 | 24,390 | 58,257.7 |
| 3,000,000 | to | 4,000,000 | 5,924 | 20,194.6 | 9,093 | 30,515.6 | 8,551 | 29,396.7 | 11,035 | 37,925.2 |
| 4,000,000 | to | 5,000,000 | 3,215 | 14,255.9 | 4,817 | 21,117.0 | 5,271 | 23,491.4 | 6,310 | 28,245.7 |
| 5,000,000 | to | 6,000,000 | 2,823 | 15,294.1 | 2,786 | 15,080.2 | 3,863 | 20,995.8 | 3,624 | 19,733.9 |
| 6,000,000 | to | 7,000,000 | 1,483 | 9,568.9 | 2,277 | 14,836.3 | 2,572 | 16,666.4 | 3,194 | 20,722.0 |
| 7,000,000 | to | 8,000,000 | 1,367 | 10,242.2 | 1,544 | 11,526.8 | 1,656 | 12,436.8 | 1,719 | 12,836.8 |
| 8,000,000 | to | 9,000,000 | 922 | 7,826.6 | 1,293 | 10,875.1 | 1,181 | 9,987.2 | 1,345 | 11,412.1 |
| 9,000,000 | to | 10,000,000 | 567 | 5,399.2 | 565 | 5,359.9 | 990 | 9,321.2 | 1,117 | 10,617.1 |
| 10,000,000 | and over | | 7,204 | 372,334.2 | 7,595 | 400,702.5 | 10,428 | 513,194.6 | 9,909 | 581,067.2 |
| TOTAL | | | 28,606,883 | 1,500,470.4 | 28,828,888 | 1,681,528.2 | 28,524,844 | 1,842,142.7 | 28,476,903 | 2,002,307.8 |

3.5 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

| SIZE OF ACCOUNT (Rs.) | | 2004 | | 2005 | | | | 2006 | |
|--------------------------|---------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | Dec. | | Jun. | | Dec. | | Jun. | |
| | | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Less than | 5,000 | 4,875,987 | 8,505.5 | 5,013,652 | 7,656.3 | 5,096,433 | 7,880.0 | - | - |
| 5,000 | to 10,000 | 3,023,093 | 22,912.5 | 2,523,665 | 19,438.9 | 2,430,554 | 18,454.7 | 6,881,324 | 24,015.2 |
| 10,000 | to 20,000 | 5,621,259 | 82,474.1 | 4,884,795 | 72,252.0 | 4,715,117 | 69,184.5 | 4,440,870 | 66,022.2 |
| 20,000 | to 25,000 | 2,030,073 | 45,310.9 | 1,714,637 | 38,471.8 | 1,562,179 | 34,996.7 | 1,525,531 | 34,267.6 |
| 25,000 | to 30,000 | 1,407,661 | 38,635.2 | 1,443,414 | 39,553.3 | 1,214,206 | 33,335.4 | 1,380,382 | 37,888.5 |
| 30,000 | to 40,000 | 2,185,637 | 75,725.1 | 2,133,459 | 74,098.8 | 2,143,025 | 74,507.3 | 2,156,181 | 74,846.0 |
| 40,000 | to 50,000 | 1,618,331 | 72,364.4 | 1,564,656 | 70,028.9 | 1,579,817 | 70,775.0 | 1,698,688 | 75,980.4 |
| 50,000 | to 60,000 | 1,105,963 | 60,734.4 | 1,191,414 | 65,083.7 | 1,298,272 | 70,957.5 | 1,329,772 | 72,793.3 |
| 60,000 | to 70,000 | 951,229 | 61,455.2 | 1,049,455 | 67,858.3 | 983,207 | 63,724.1 | 1,024,035 | 66,516.2 |
| 70,000 | to 80,000 | 644,240 | 48,090.5 | 775,878 | 58,185.2 | 784,475 | 58,510.2 | 911,595 | 68,095.5 |
| 80,000 | to 90,000 | 566,332 | 47,983.9 | 647,909 | 54,979.0 | 594,985 | 50,534.1 | 651,772 | 55,301.2 |
| 90,000 | to 100,000 | 433,762 | 41,148.0 | 511,010 | 48,453.9 | 526,662 | 49,901.0 | 569,868 | 54,086.5 |
| 100,000 | to 200,000 | 1,756,097 | 238,250.3 | 2,226,374 | 301,929.3 | 2,165,897 | 296,833.6 | 2,307,029 | 313,729.3 |
| 200,000 | to 300,000 | 481,072 | 115,492.2 | 553,522 | 133,304.5 | 546,474 | 131,869.9 | 613,533 | 147,587.6 |
| 300,000 | to 400,000 | 204,026 | 69,944.3 | 228,579 | 78,659.0 | 225,422 | 76,714.7 | 233,006 | 80,604.3 |
| 400,000 | to 500,000 | 122,958 | 54,217.1 | 126,804 | 56,426.7 | 124,752 | 55,728.2 | 141,134 | 62,636.3 |
| 500,000 | to 600,000 | 76,775 | 41,697.5 | 75,208 | 40,889.1 | 82,286 | 44,799.7 | 83,331 | 45,405.4 |
| 600,000 | to 700,000 | 59,180 | 38,374.0 | 67,342 | 43,946.6 | 59,061 | 38,159.1 | 68,067 | 44,125.6 |
| 700,000 | to 800,000 | 34,433 | 25,775.5 | 52,189 | 38,779.3 | 45,866 | 33,977.6 | 47,276 | 35,388.0 |
| 800,000 | to 900,000 | 23,532 | 19,826.9 | 30,584 | 25,704.0 | 31,084 | 26,358.4 | 31,598 | 26,830.3 |
| 900,000 | to 1,000,000 | 19,179 | 18,180.1 | 18,388 | 17,505.9 | 22,822 | 21,648.5 | 26,509 | 25,237.0 |
| 1,000,000 | to 2,000,000 | 79,751 | 110,227.4 | 84,127 | 116,802.8 | 95,152 | 127,840.3 | 107,811 | 145,532.0 |
| 2,000,000 | to 3,000,000 | 23,098 | 56,306.0 | 26,239 | 63,000.2 | 27,443 | 66,224.0 | 35,614 | 86,076.8 |
| 3,000,000 | to 4,000,000 | 11,238 | 38,958.3 | 11,020 | 37,890.3 | 14,239 | 48,786.8 | 14,841 | 51,195.4 |
| 4,000,000 | to 5,000,000 | 5,982 | 26,710.3 | 5,776 | 25,745.4 | 7,914 | 35,431.5 | 9,099 | 40,344.5 |
| 5,000,000 | to 6,000,000 | 4,173 | 22,496.5 | 3,897 | 21,141.6 | 5,113 | 27,569.2 | 6,566 | 35,891.1 |
| 6,000,000 | to 7,000,000 | 2,338 | 15,074.4 | 3,203 | 20,688.9 | 2,910 | 18,725.5 | 3,308 | 21,628.8 |
| 7,000,000 | to 8,000,000 | 1,831 | 13,590.8 | 2,141 | 15,982.6 | 2,137 | 15,913.0 | 2,685 | 20,070.7 |
| 8,000,000 | to 9,000,000 | 1,602 | 13,651.4 | 1,354 | 11,546.2 | 1,690 | 14,400.1 | 2,084 | 17,564.6 |
| 9,000,000 | to 10,000,000 | 1,389 | 13,263.7 | 1,439 | 13,639.4 | 1,541 | 14,635.4 | 1,575 | 14,954.2 |
| 10,000,000 | and over | 11,116 | 664,435.3 | 12,489 | 748,651.9 | 15,097 | 915,089.0 | 16,604 | 972,736.3 |
| TOTAL | | 27,383,337 | 2,201,811.6 | 26,984,619 | 2,428,294.0 | 26,405,832 | 2,613,464.8 | 26,321,68 | 2,817,350.6 |

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

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

Note : New format adopted from Dec.2001

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

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

| BORROWER | All Banks | | | | |
|--|------------------|------------------|--------------------|--------------------|--------------------|
| | 2003 | 2004 | | 2005 | |
| | Dec. | Jun. | Dec. | Jun. | Dec. |
| I. Government: | 37,455.8 | 50,817.4 | 58,255.7 | 83,770.2 | 71,128.2 |
| 1. Federal Government: | 14,776.8 | 20,212.8 | 36,207.0 | 50,107.6 | 36,203.6 |
| (i) Commodity Operations | 14,055.1 | 19,839.0 | 34,667.3 | 47,393.1 | 32,713.4 |
| (ii) Others | 721.7 | 373.7 | 1,539.7 | 2,714.4 | 3,490.2 |
| 2. Provincial Governments: | 22,679.0 | 30,604.7 | 22,048.7 | 33,662.6 | 34,924.7 |
| (i) Commodity Operations | 21,647.0 | 29,710.9 | 20,596.5 | 32,654.4 | 33,907.9 |
| (ii) Others | 1,031.9 | 893.8 | 1,452.2 | 1,008.2 | 1,016.8 |
| 3. Local Bodies (City Governments) | - | - | - | - | - |
| II. Non-Financial Public Sector Enterprises : | 53,163.7 | 81,770.6 | 80,929.9 | 82,960.1 | 86,429.4 |
| A. Agriculture, Forestry, Hunting & Fishing | - | - | - | 5.0 | - |
| B. Mining & Quarrying | 2,309.2 | 1,192.1 | - | - | - |
| C. Manufacturing | 26,156.9 | 49,587.1 | 50,015.2 | 47,823.8 | 47,603.6 |
| D. Construction | 99.1 | 58.2 | - | - | - |
| E. Utilities | 6,699.6 | 4,598.3 | 197.3 | 235.3 | 2,586.5 |
| F. Commerce | 2,950.6 | 4,018.5 | 5,921.9 | 4,363.7 | 8,860.4 |
| G. Transport, Storage & Communication | 14,568.8 | 21,762.5 | 24,465.8 | 22,579.5 | 24,582.2 |
| H. Services | 379.5 | 554.0 | 329.7 | 70.8 | 473.7 |
| I. Others | - | - | - | 7,882.1 | 2,323.0 |
| III. Non-Bank Financial Institutions : | 21,487.1 | 24,759.9 | 35,444.3 | 38,457.9 | 42,959.5 |
| A. Co-operative Banks | - | - | - | - | - |
| B. Development Financial Institutions | 983.4 | 3,966.9 | 6,740.0 | 5,450.1 | 3,900.0 |
| C. Insurance Companies | 227.3 | 122.1 | 338.0 | 607.0 | 1,092.7 |
| D. Micro Finance | - | - | - | - | - |
| E. Other NBFIs | 20,276.5 | 20,671.0 | 28,366.3 | 32,400.8 | 37,966.8 |
| IV. Private Sector Enterprises : | 835,684.7 | 909,148.8 | 1,135,797.3 | 1,201,390.7 | 1,404,194.2 |
| A. Agriculture, Hunting and Forestry | 126,156.3 | 113,457.5 | 118,759.7 | 127,106.1 | 137,860.4 |
| (1) Growing of crops | 117,177.1 | 62,211.5 | 68,329.4 | 75,253.6 | 85,645.5 |
| (2) Farming of animals | 4,940.4 | 10,127.1 | 12,353.8 | 13,120.9 | 13,580.4 |
| (3) Agricultural and animal husbandry | 875.8 | 2,877.0 | 577.1 | 455.2 | 924.3 |
| (4) Agricultural machinery and equipments | 2,529.1 | 37,760.0 | 37,334.6 | 38,118.3 | 37,529.1 |
| (5) Hunting, trapping, forestry & logging | 633.9 | 482.0 | 164.8 | 158.2 | 181.1 |
| B. Fishing and fish farming etc. | 3,427.7 | 1,455.4 | 2,596.0 | 2,380.8 | 1,784.8 |
| C. Mining and Quarrying | 8,741.1 | 15,034.2 | 8,836.3 | 8,112.7 | 9,484.5 |
| (1) Mining of coal | 545.1 | 352.4 | 555.5 | 666.2 | 3,619.4 |
| (2) Crude petroleum & natural gas | 4,152.6 | 9,123.5 | 6,389.4 | 5,921.3 | 5,246.8 |
| (3) Iron & non-ferrous metal ores | 3,012.6 | 2,918.0 | 859.7 | 341.9 | 142.1 |
| (4) Quarrying of stone, sand and clay | 262.2 | 338.1 | 192.2 | 152.8 | 126.1 |
| (5) Chemical, fertilizer, Salt etc. | 768.7 | 2,302.2 | 839.5 | 1,030.4 | 350.2 |
| D. Manufacturing | 515,409.1 | 572,835.1 | 698,301.5 | 735,867.6 | 848,064.1 |
| 1) Food products and beverages | 75,690.2 | 101,937.3 | 108,077.2 | 121,339.5 | 129,271.0 |
| 2) Tobacco products | 2,124.9 | 2,280.6 | 1,279.1 | 660.9 | 735.0 |
| 3) Textiles | 279,845.4 | 281,387.2 | 367,518.9 | 366,503.9 | 435,599.0 |
| i) Spinning, weaving, finishing of textiles | 250,702.8 | 238,661.3 | 314,647.3 | 302,374.6 | 355,956.9 |
| a) Spinning of fibers | 158,637.9 | 143,447.4 | 201,206.8 | 199,193.7 | 237,100.9 |
| b) Weaving of textiles | 43,466.2 | 43,521.3 | 46,404.4 | 52,745.3 | 60,683.2 |
| c) Finishing of textiles | 48,598.8 | 51,692.6 | 67,036.1 | 50,435.7 | 58,172.8 |
| ii) Made-up textile articles | 16,580.6 | 22,566.5 | 25,599.1 | 39,210.4 | 45,062.0 |
| iii) Knit wear | 4,351.4 | 6,436.7 | 8,821.8 | 9,944.6 | 14,804.1 |
| iv) Carpets and rugs | 3,847.3 | 6,277.8 | 4,385.2 | 3,886.7 | 4,904.1 |
| v) Other textiles n.e.s. | 4,363.3 | 7,444.9 | 14,065.5 | 11,087.6 | 14,871.9 |
| 4) Wearing apparel, readymade garments etc. | 23,678.1 | 33,899.4 | 25,756.9 | 29,709.2 | 28,525.9 |

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

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

| BORROWER | All Banks | | | | | |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|------|
| | 2003 | | 2004 | | 2005 | |
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| 5) Tanning and dressing of leather; manufacture of luggage and footwear | 11,169.8 | 12,634.7 | 15,060.0 | 15,417.9 | 17,314.2 | |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 6,512.5 | 6,773.2 | 8,364.0 | 7,776.7 | 7,385.6 | |
| ii.) Footwear | 4,657.3 | 5,861.4 | 6,696.6 | 7,641.2 | 9,928.6 | |
| 6) Wood and products of wood cork | 434.3 | 973.4 | 839.1 | 1,322.6 | 1,201.9 | |
| 7) Paper, paperboard and products | 5,668.7 | 6,551.7 | 5,767.0 | 8,888.1 | 9,680.4 | |
| 8) Printing, publishing and allied industries | 1,213.0 | 2,118.7 | 2,337.8 | 2,515.2 | 3,011.1 | |
| 9) Coke and refined petroleum products | 5,785.4 | 2,574.3 | 10,173.9 | 12,741.0 | 11,605.2 | |
| 10) Chemicals and chemical products | 40,144.9 | 41,126.4 | 50,503.7 | 51,617.6 | 56,133.4 | |
| 11) Rubber and plastics products | 2,802.5 | 4,064.5 | 5,038.7 | 6,275.7 | 7,776.2 | |
| 12) Other non-metallic mineral products | 21,810.8 | 24,005.5 | 32,922.8 | 38,630.6 | 52,949.7 | |
| 13) Basic metals | 8,660.1 | 11,621.1 | 9,984.7 | 12,024.9 | 15,841.5 | |
| 14) Fabricated metal products | 2,197.9 | 3,259.6 | 5,706.7 | 5,793.3 | 7,500.4 | |
| 15) Machinery and equipment | 8,201.1 | 6,673.3 | 9,420.5 | 10,505.9 | 12,548.2 | |
| 16) Office, accounting and computing machinery | 272.3 | 484.9 | 395.9 | 649.1 | 362.6 | |
| 17) Electrical machinery and apparatus | 7,326.8 | 9,864.2 | 12,547.4 | 12,655.8 | 15,284.5 | |
| 18) Radio, television and communication equipment and apparatus | 2,307.3 | 3,279.8 | 2,698.6 | 3,342.5 | 3,908.4 | |
| 19) Medical, precision and optical instruments, watches and clocks | 2,602.3 | 3,190.7 | 4,957.5 | 3,743.5 | 3,989.4 | |
| 20) Motor vehicles, trailers and semi-trailers | 3,504.7 | 6,226.6 | 7,787.1 | 10,383.4 | 12,927.3 | |
| 21) Other transport equipments | 860.1 | 868.5 | 2,207.5 | 3,272.3 | 4,085.0 | |
| 22) Furniture and fixture | 1,909.4 | 1,836.1 | 1,208.0 | 1,064.5 | 1,655.4 | |
| 23) Jewellery and related articles | 128.0 | 168.4 | 370.5 | 440.4 | 652.9 | |
| 24) Sports goods | 2,417.8 | 4,459.1 | 4,255.7 | 4,549.5 | 3,920.4 | |
| 25) Handicrafts | 147.9 | 89.1 | 84.0 | 121.7 | 111.3 | |
| 26) Other manufacturing n.e.s. | 4,505.3 | 7,260.0 | 11,402.2 | 11,698.5 | 11,473.6 | |
| E. Ship breaking and waste / scrape (junk) etc. | 2,291.9 | 1,506.6 | 3,016.5 | 2,517.3 | 2,936.7 | |
| F. Electricity, gas and water supply | 6,143.3 | 9,068.0 | 12,450.4 | 14,176.8 | 17,254.2 | |
| G. Construction | 15,539.4 | 17,286.5 | 22,543.5 | 29,846.3 | 36,138.1 | |
| 1) Building | 12,138.3 | 12,794.5 | 17,088.4 | 23,544.2 | 27,926.0 | |
| 2) Infrastructure | 3,401.1 | 4,492.0 | 5,455.2 | 6,302.1 | 8,212.1 | |
| H. Commerce and Trade | 89,395.3 | 97,818.0 | 128,217.5 | 124,817.4 | 164,437.3 | |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles | 946.9 | 1,343.8 | 3,289.7 | 3,279.5 | 8,725.2 | |
| 2) Wholesale and commission trade | 72,415.7 | 80,329.7 | 92,525.2 | 94,259.7 | 113,688.2 | |
| i) Exports | 31,003.6 | 37,583.8 | 34,334.8 | 29,514.1 | 34,693.5 | |
| ii) Imports | 14,078.9 | 16,251.5 | 19,650.5 | 23,725.3 | 27,912.8 | |
| iii) Domestic whole sales | 27,333.1 | 26,494.3 | 38,539.8 | 41,020.3 | 51,081.8 | |
| 3) Retail trade | 16,032.8 | 16,144.6 | 32,402.6 | 27,278.2 | 42,023.9 | |
| I. Hotels, restaurants and clubs etc | 3,124.1 | 5,207.0 | 6,336.6 | 8,448.0 | 9,385.7 | |
| J. Transport, storage and communications | 17,577.5 | 24,740.9 | 39,458.4 | 52,225.6 | 57,451.3 | |
| K. Real estate, renting and business activities | 13,639.0 | 19,204.5 | 39,772.0 | 48,025.4 | 65,019.2 | |
| L. Education | 2,907.8 | 2,514.2 | 2,588.0 | 3,473.6 | 2,879.3 | |
| M. Health and social work | 1,670.3 | 2,228.0 | 4,225.5 | 3,755.9 | 3,361.9 | |
| N. Other community, social and personal service activities | 7,907.7 | 6,945.9 | 9,316.5 | 9,175.4 | 9,132.4 | |
| O. Other private business n.e.s | 21,754.1 | 19,846.8 | 39,379.0 | 31,462.0 | 39,004.5 | |
| V. Trust Funds and Non Profit Organizations | 14,391.0 | 11,861.6 | 13,029.2 | 11,998.1 | 15,073.6 | |
| VI. Personal | 128,449.3 | 158,064.7 | 203,725.3 | 258,004.7 | 302,764.5 | |
| A. Bank Employees | 32,774.0 | 35,700.2 | 42,522.1 | 44,169.2 | 45,735.9 | |
| B. Consumer Financing | 73,832.5 | 103,752.9 | 145,695.3 | 208,911.9 | 255,868.5 | |
| i) House building | 5,902.3 | 9,698.5 | 18,304.0 | 28,998.4 | 32,996.7 | |
| ii) Transport | 18,646.1 | 31,554.1 | 49,261.2 | 66,142.0 | 83,599.0 | |
| iii) Credit cards | 8,766.1 | 12,376.1 | 13,155.8 | 19,544.9 | 27,253.1 | |
| iv) Consumer durable | 1,037.5 | 1,997.7 | 3,190.5 | 2,358.4 | 1,697.6 | |
| v) Personal loans | 39,480.5 | 48,126.6 | 61,783.9 | 91,868.1 | 110,322.1 | |
| C. Other Personal | 21,842.8 | 18,611.6 | 15,507.9 | 4,923.6 | 1,160.1 | |
| VII. Others | 5,117.4 | 5,961.1 | 8,709.8 | 17,571.2 | 12,599.7 | |
| TOTAL | 1,095,749.0 | 1,242,384.1 | 1,535,891.5 | 1,694,152.9 | 1,935,149.1 | |

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

| BORROWER | Jun. 2006 | | |
|--|--------------------|---------------------|----------------------|
| | All Banks | Commercial Banks | Specialized Banks |
| I. Government: | 107,132.8 | 107,132.8 | - |
| 1. Federal Government: | 53,822.8 | 53,822.8 | - |
| (i) Commodity Operations | 49,249.8 | 49,249.8 | - |
| (ii) Others | 4,573.0 | 4,573.0 | - |
| 2. Provincial Governments: | 53,310.0 | 53,310.0 | - |
| (i) Commodity Operations | 52,473.7 | 52,473.7 | - |
| (ii) Others | 836.4 | 836.4 | - |
| 3. Local Bodies (City Governments) | - | - | - |
| II. Non-Financial Public Sector Enterprises : | 95,021.3 | 95,021.3 | - |
| A. Agriculture, Forestry, Hunting & Fishing | - | - | - |
| B. Mining & Quarrying | 175.4 | 175.4 | - |
| C. Manufacturing | 47,353.2 | 47,353.2 | - |
| D. Construction | - | - | - |
| E. Utilities | 7,125.8 | 7,125.8 | - |
| F. Commerce | 7,921.3 | 7,921.3 | - |
| G. Transport, Storage & Communication | 32,414.6 | 32,414.6 | - |
| H. Services | 31.0 | 31.0 | - |
| I. Others | - | - | - |
| III. Non-Bank Financial Institutions : | 53,442.8 | 53,442.8 | - |
| A. Co-operative Banks | - | - | - |
| B. Development Financial Institutions | 5,872.6 | 5,872.6 | - |
| C. Insurance Companies | 775.2 | 775.2 | - |
| D. Micro Finance | 200.0 | 200.0 | - |
| E. Other NBFIs | 46,595.0 | 46,595.0 | - |
| IV. Private Sector Enterprises : | 1,445,360.0 | 1,362,950.1 | 82,409.9 |
| A. Agriculture, Hunting and Forestry | 131,542.3 | 63,851.0 | 67,691.2 |
| (1) Growing of crops | 85,535.8 | 46,250.9 | 39,284.9 |
| (2) Farming of animals | 14,328.1 | 5,956.9 | 8,371.2 |
| (3) Agricultural and animal husbandry | 565.4 | 565.4 | 0.0 |
| (4) Agricultural machinery and equipments | 31,020.6 | 10,986.8 | 20,033.9 |
| (5) Hunting, trapping, forestry & logging | 92.3 | 91.0 | 1.3 |
| B. Fishing and fish farming etc. | 1,184.0 | 1,041.7 | 142.3 |
| C. Mining and Quarrying | 10,412.4 | 10,320.1 | 92.3 |
| (1) Mining of coal | 4,573.1 | 4,573.1 | - |
| (2) Crude petroleum & natural gas | 5,101.9 | 5,101.9 | - |
| (3) Iron & non-ferrous metal ores | 63.9 | 63.9 | - |
| (4) Quarrying of stone, sand and clay | 44.8 | 44.8 | - |
| (5) Chemical, fertilizer, Salt etc. | 628.8 | 536.5 | 92.3 |
| D. Manufacturing | 865,087.2 | 855,489.8 | 9,597.5 |
| 1) Food products and beverages | 141,615.2 | 139,660.5 | 1,954.7 |
| 2) Tobacco products | 715.8 | 715.7 | 0.1 |
| 3) Textiles | 416,346.7 | 413,807.3 | 2,539.4 |
| i) Spinning, weaving, finishing of textiles | 344,821.4 | 342,283.0 | 2,538.4 |
| a) Spinning of fibers | 210,736.6 | 210,561.2 | 175.3 |
| b) Weaving of textiles | 66,325.8 | 64,021.2 | 2,304.6 |
| c) Finishing of textiles | 67,759.0 | 67,700.6 | 58.5 |
| ii) Made-up textile articles | 39,030.4 | 39,030.0 | 0.5 |
| iii) Knit wear | 15,094.0 | 15,093.8 | 0.2 |
| iv) Carpets and rugs | 4,682.1 | 4,681.9 | 0.3 |
| v) Other textiles n.e.s. | 12,718.7 | 12,718.7 | - |
| 4) Wearing apparel, readymade garments etc. | 29,650.4 | 29,613.4 | 37.0 |

3.6 Scheduled Banks' Classification of Advances by Borrower

(Concl.)

| (End of Period: Million Rupees) | | | |
|--|---|---------------------|----------------------|
| BORROWER | Jun. 2006 | | |
| | All Banks | Commercial Banks | Specialized Banks |
| | 5) Tanning and dressing of leather; manufacture of luggage and footwear | 16,540.4 | 16,204.2 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 7,956.7 | 7,753.7 | 202.9 |
| ii.) Footwear | 8,583.7 | 8,450.4 | 133.3 |
| 6) Wood and products of wood cork | 1,913.6 | 1,866.4 | 47.1 |
| 7) Paper, paperboard and products | 9,945.2 | 9,438.2 | 507.0 |
| 8) Printing, publishing and allied industries | 2,708.3 | 2,685.7 | 22.6 |
| 9) Coke and refined petroleum products | 7,972.6 | 7,855.6 | 117.1 |
| 10) Chemicals and chemical products | 65,613.6 | 64,365.1 | 1,248.5 |
| 11) Rubber and plastics products | 7,169.8 | 6,486.8 | 683.0 |
| 12) Other non-metallic mineral products | 70,324.0 | 69,332.2 | 991.7 |
| 13) Basic metals | 16,039.8 | 15,656.5 | 383.2 |
| 14) Fabricated metal products | 6,398.3 | 6,388.5 | 9.8 |
| 15) Machinery and equipment | 12,408.3 | 12,251.9 | 156.4 |
| 16) Office, accounting and computing machinery | 193.7 | 193.7 | 0.0 |
| 17) Electrical machinery and apparatus | 13,551.3 | 13,439.2 | 112.2 |
| 18) Radio, television and communication equipment and apparatus | 3,713.5 | 3,713.5 | - |
| 19) Medical, precision and optical instruments, watches and clocks | 5,325.6 | 5,300.0 | 25.6 |
| 20) Motor vehicles, trailers and semi-trailers | 15,557.7 | 15,551.1 | 6.6 |
| 21) Other transport equipments | 6,078.2 | 5,954.5 | 123.7 |
| 22) Furniture and fixture | 1,549.4 | 1,543.3 | 6.2 |
| 23) Jewellery and related articles | 817.6 | 805.8 | 11.8 |
| 24) Sports goods | 4,195.2 | 4,182.1 | 13.1 |
| 25) Handicrafts | 107.6 | 107.6 | - |
| 26) Other manufacturing n.e.s. | 8,635.5 | 8,371.0 | 264.4 |
| E. Ship breaking and waste / scrape (junk) etc. | 1,350.0 | 1,350.0 | 0.0 |
| F. Electricity, gas and water supply | 20,530.2 | 20,470.0 | 60.2 |
| G. Construction | 37,164.6 | 36,989.3 | 175.3 |
| 1) Building | 29,310.5 | 29,291.0 | 19.4 |
| 2) Infrastructure | 7,854.2 | 7,698.3 | 155.9 |
| H. Commerce and Trade | 179,568.4 | 179,209.3 | 359.1 |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles | 12,323.7 | 12,307.0 | 16.7 |
| 2) Wholesale and commission trade | 132,427.3 | 132,386.1 | 41.3 |
| i) Exports | 42,825.1 | 42,821.3 | 3.8 |
| ii) Imports | 32,500.2 | 32,493.8 | 6.4 |
| iii) Domestic whole sales | 57,102.0 | 57,071.0 | 31.0 |
| 3) Retail trade | 34,817.3 | 34,516.2 | 301.1 |
| I. Hotels, restaurants and clubs etc | 6,884.7 | 6,809.0 | 75.7 |
| J. Transport, storage and communications | 62,983.7 | 62,537.4 | 446.3 |
| K. Real estate, renting and business activities | 74,466.2 | 74,035.7 | 430.5 |
| L. Education | 3,633.9 | 3,585.9 | 48.0 |
| M. Health and social work | 3,545.1 | 3,508.5 | 36.6 |
| N. Other community, social and personal service activities | 10,656.7 | 7,514.6 | 3,142.1 |
| O. Other private business n.e.s | 36,350.7 | 36,237.9 | 112.8 |
| V. Trust Funds and Non Profit Organizations | 13,671.4 | 13,631.0 | 40.4 |
| VI. Personal | 343,745.8 | 340,821.2 | 2,924.7 |
| A. Bank Employees | 46,990.1 | 44,204.7 | 2,785.3 |
| B. Consumer Financing | 294,628.1 | 294,530.5 | 97.6 |
| i) House building | 41,791.5 | 41,791.5 | - |
| ii) Transport | 97,281.5 | 97,277.7 | 3.8 |
| iii) Credit cards | 33,522.9 | 33,522.9 | - |
| iv) Consumer durable | 1,559.9 | 1,517.1 | 42.9 |
| v) Personal loans | 120,472.3 | 120,421.4 | 50.9 |
| vi) Other | 2,127.6 | 2,086.0 | 41.7 |
| VII. Others | 12,817.3 | 12,200.9 | 616.4 |
| TOTAL | 2,071,191.4 | 1,985,200.0 | 85,991.4 |

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

| SECURITY | 2001 | | 2002 | | 2003 | | 2004 |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | |
| I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals | 331.8 | 1,380.8 | 1,205.8 | 1,141.1 | 848.9 | 997.0 | |
| II. Securities, Shares and Other | | | | | | | |
| Financial Instruments: | 39,179.0 | 37,252.7 | 39,472.1 | 72,701.4 | 73,214.0 | 83,476.4 | |
| A. Quoted on The Stock Exchange: | 24,380.9 | 25,390.9 | 24,536.1 | 27,345.5 | 33,963.6 | 38,771.1 | |
| 1. To Stock Brokers and Dealers: | 4,517.4 | 5,499.9 | 8,603.8 | 9,694.9 | 16,066.9 | 21,079.5 | |
| (a) Government and other Trustee Securities | 2,577.7 | 3,647.5 | 2,928.3 | 4,101.4 | 5,199.0 | 6,093.2 | |
| (b) Shares and Debentures | 1,819.6 | 1,489.9 | 4,216.8 | 5,204.5 | 10,102.7 | 14,017.6 | |
| (c) Participation Term Certificates | 43.0 | 23.9 | 141.3 | 268.2 | 79.4 | 293.4 | |
| (d) Others | 77.1 | 338.6 | 1,317.5 | 120.8 | 685.8 | 675.3 | |
| 2. To Others: | 19,863.5 | 19,891.0 | 15,932.3 | 17,650.6 | 17,896.7 | 17,691.7 | |
| (a) Government and other Trustee Securities | 14,522.5 | 13,088.9 | 12,271.2 | 14,330.1 | 11,295.0 | 11,219.5 | |
| (b) Shares and Debentures | 2,778.5 | 3,208.3 | 3,154.0 | 3,252.3 | 3,290.3 | 5,901.8 | |
| (c) Participation Term Certificates | 453.3 | 155.6 | 22.7 | 16.8 | 207.0 | 214.2 | |
| (d) Others | 2,109.2 | 3,438.1 | 484.4 | 51.4 | 3,104.4 | 356.2 | |
| B. Unquoted on the Stock Exchange: | 14,798.1 | 11,861.8 | 14,936.0 | 45,355.9 | 39,250.4 | 44,705.2 | |
| 1. To Stock Brokers and Dealers: | 2,280.3 | 1,906.7 | 0.0 | 8,031.6 | 5,400.8 | 8,765.1 | |
| (a) Government and other Trustee Securities | 406.5 | 407.8 | 2,290.1 | 6,122.4 | 5,002.2 | 8,218.6 | |
| (b) Shares and Debentures | 241.6 | 174.7 | 717.3 | 134.1 | 210.7 | 140.2 | |
| (c) Participation Term Certificates | 0.6 | 5.8 | 280.2 | - | 4.9 | 30.0 | |
| (d) Others | 1,631.6 | 1,318.5 | 0.9 | 1,775.2 | 182.9 | 376.3 | |
| 2. To Others: | 12,517.8 | 9,955.1 | 1,291.7 | 37,324.3 | 33,849.6 | 35,940.1 | |
| (a) Government and other Trustee Securities | 10,981.1 | 9,084.4 | 12,645.9 | 36,583.3 | 30,279.9 | 34,172.1 | |
| (b) Shares and Debentures | 135.9 | 123.1 | 11,957.0 | 76.2 | 503.1 | 454.7 | |
| (c) Participation Term Certificates | 86.5 | 71.4 | 129.4 | 0.1 | 159.2 | 239.7 | |
| (d) Others | 1,314.3 | 676.2 | 0.8 | 664.7 | 2,907.4 | 1,073.7 | |
| III. Merchandise | 349,399.6 | 327,818.6 | 341,339.1 | 291,438.5 | 341,036.9 | 406,791.7 | |
| A. Food Items: | 141,566.0 | 147,990.2 | 110,689.3 | 103,739.9 | 72,350.1 | 100,566.8 | |
| 1. Wheat | 103,466.6 | 109,272.2 | 59,051.2 | 54,910.7 | 26,429.9 | 41,895.5 | |
| 2. Rice and paddy | 11,790.9 | 13,201.5 | 19,317.1 | 6,916.4 | 19,131.9 | 18,291.6 | |
| 3. Other Grains & Pulses: | 863.0 | 1,506.5 | 1,265.2 | 1,175.9 | 3,814.2 | 1,587.7 | |
| (a) Indigenous | 364.6 | 1,295.5 | 1,123.7 | 1,048.1 | 3,639.5 | 834.4 | |
| (b) Imported | 498.4 | 211.0 | 141.5 | 127.8 | 174.7 | 753.3 | |
| 4. Edible Oils: | 8,619.4 | 7,803.2 | 11,107.6 | 9,530.0 | 7,680.1 | 8,348.3 | |
| (a) Indigenous | 7,400.5 | 5,915.5 | 6,345.7 | 7,325.6 | 2,632.6 | 4,217.1 | |
| (b) Imported | 1,218.9 | 1,887.7 | 4,761.9 | 2,204.4 | 5,047.4 | 4,131.1 | |
| 5. Sugar: | 12,044.7 | 11,748.2 | 11,552.3 | 19,447.8 | 8,332.0 | 21,467.0 | |
| (a) Indigenous | 11,365.0 | 10,719.8 | 10,676.4 | 16,606.8 | 7,710.0 | 20,641.2 | |
| (b) Imported | 679.8 | 1,028.4 | 875.9 | 2,840.9 | 622.0 | 825.8 | |
| 6. Kariana and Spices | 1,044.7 | 625.8 | 722.5 | 1,296.5 | 1,519.1 | 1,484.6 | |
| 7. Fish and Fish preparations | 654.3 | 851.4 | 352.5 | 1,799.3 | 1,648.9 | 2,133.2 | |
| 8. Other Food Items: | 3,082.3 | 2,981.9 | 7,321.0 | 8,663.3 | 3,794.2 | 5,359.0 | |
| (a) Indigenous | 1,389.0 | 2,025.1 | 6,199.2 | 6,274.8 | 2,083.9 | 2,873.7 | |
| (b) Imported | 1,693.2 | 956.5 | 1,121.7 | 2,388.5 | 1,710.3 | 2,485.3 | |
| B. Raw Materials: | 83,643.7 | 63,371.7 | 85,361.7 | 69,072.9 | 104,768.7 | 119,475.5 | |
| 1. Cotton Raw: | 38,186.7 | 30,024.2 | 48,825.5 | 36,124.7 | 63,442.8 | 70,530.7 | |
| (a) Indigenous | 34,200.9 | 27,649.2 | 45,639.7 | 32,461.2 | 59,294.1 | 61,971.1 | |
| (b) Imported | 3,958.9 | 2,375.0 | 3,185.8 | 3,663.5 | 4,148.7 | 8,559.6 | |
| 2. Synthetic Fibers: | 5,280.5 | 3,150.9 | 2,839.9 | 3,208.7 | 4,106.5 | 6,432.0 | |
| (a) Indigenous | 3,952.2 | 2,151.3 | 1,503.9 | 2,216.1 | 3,164.3 | 4,221.9 | |
| (b) Imported | 1,328.3 | 999.6 | 1,336.0 | 992.6 | 942.3 | 2,210.1 | |
| 3. Fertilizers: | 2,408.4 | 1,241.7 | 6,015.9 | 6,286.7 | 3,893.9 | 5,497.2 | |
| (a) Indigenous | 1,044.8 | 876.7 | 5,487.6 | 4,894.9 | 3,225.2 | 3,484.0 | |
| (b) Imported | 1,363.6 | 364.9 | 528.3 | 1,391.8 | 668.7 | 2,013.2 | |

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

| SECURITY | 2001 | | 2002 | | 2003 | | 2004 | |
|--|------------------|------------------|------------------|------------------|--------------------|--------------------|------|------|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| 4. Petroleum Crude : | 14,768.2 | 9,541.9 | 8,711.4 | 6,522.4 | 7,997.0 | 10,965.2 | | |
| (a) Indigenous | 10,192.0 | 5,816.3 | 6,109.9 | 3,275.3 | 572.7 | 1,266.2 | | |
| (b) Imported | 4,576.3 | 3,725.6 | 2,601.5 | 3,247.1 | 7,424.3 | 9,699.0 | | |
| 5. Iron & Steel: | 5,531.6 | 5,310.5 | 6,917.2 | 4,902.6 | 9,934.5 | 11,659.6 | | |
| (a) Indigenous | 3,102.4 | 3,321.1 | 4,358.9 | 3,781.1 | 7,362.9 | 8,175.3 | | |
| (b) Imported | 2,429.2 | 1,989.4 | 2,558.3 | 1,121.5 | 2,571.6 | 3,484.3 | | |
| 6. Wool & Goat Hair | 300.2 | 380.8 | 543.9 | 468.9 | 2,038.1 | 913.2 | | |
| 7. Hides & Skins | 2,625.3 | 2,095.3 | 2,384.3 | 2,864.2 | 4,899.1 | 5,179.4 | | |
| 8. Oil Seeds | 430.1 | 338.0 | 1,031.5 | 901.6 | 1,374.0 | 1,932.2 | | |
| 9. Pesticides & Insecticides: | 642.1 | 442.0 | 680.1 | 743.3 | 664.9 | 908.9 | | |
| (a) Indigenous | 144.2 | 87.5 | 69.9 | 272.0 | 243.5 | 349.8 | | |
| (b) Imported | 497.9 | 354.6 | 610.2 | 471.3 | 421.3 | 559.1 | | |
| 10. Other Raw Materials: | 13,470.6 | 10,846.4 | 7,412.0 | 7,049.6 | 6,417.8 | 5,457.2 | | |
| (a) Indigenous | 6,220.0 | 6,512.1 | 4,776.4 | 3,971.4 | 3,547.3 | 2,174.0 | | |
| (b) Imported | 7,250.6 | 4,334.2 | 2,635.6 | 3,078.2 | 2,870.5 | 3,283.2 | | |
| C. Finished / Manufactured Goods: | 124,189.8 | 116,456.6 | 145,288.1 | 118,625.7 | 163,918.0 | 186,749.4 | | |
| 1. Cotton Textiles: | 40,090.0 | 40,780.3 | 44,498.7 | 29,704.6 | 44,650.3 | 46,757.0 | | |
| (a) Indigenous | 36,601.6 | 39,515.3 | 34,335.8 | 22,006.6 | 36,025.4 | 37,522.1 | | |
| (b) Imported | 3,488.4 | 1,265.0 | 10,162.9 | 7,697.9 | 8,624.9 | 9,234.9 | | |
| 2. Cotton Yarn: | 9,241.4 | 9,216.5 | 11,579.2 | 11,264.1 | 24,266.0 | 24,269.3 | | |
| (a) Indigenous | 7,947.6 | 7,726.5 | 10,063.9 | 10,931.0 | 23,107.1 | 22,479.0 | | |
| (b) Imported | 1,293.9 | 1,490.0 | 1,515.4 | 333.1 | 1,159.0 | 1,790.3 | | |
| 3. Other Textiles: | 15,192.2 | 12,958.5 | 16,555.8 | 18,370.6 | 27,140.9 | 31,791.8 | | |
| (a) Indigenous | 13,866.6 | 12,670.5 | 16,418.3 | 16,632.0 | 25,868.4 | 25,922.8 | | |
| (b) Imported | 1,325.6 | 288.0 | 137.5 | 1,738.7 | 1,272.5 | 5,869.1 | | |
| 4. Machinery: | 11,605.7 | 11,178.6 | 17,833.5 | 13,494.2 | 15,165.5 | 17,128.6 | | |
| (a) Indigenous | 3,109.6 | 5,091.4 | 7,652.2 | 3,376.2 | 5,806.4 | 6,299.8 | | |
| (b) Imported | 8,496.0 | 6,087.2 | 10,181.4 | 10,118.0 | 9,359.0 | 10,828.8 | | |
| 5. Handloom Products | 251.4 | 217.1 | 269.3 | 542.1 | 743.7 | 911.2 | | |
| 6. Carpets & Rugs | 954.0 | 759.1 | 848.3 | 836.8 | 1,704.9 | 1,948.9 | | |
| 7. Readymade Garments | 7,176.0 | 7,079.0 | 7,926.9 | 8,327.6 | 8,991.9 | 12,874.0 | | |
| 8. Cement and Cement Products: | 3,134.4 | 3,735.1 | 5,573.7 | 4,279.8 | 2,875.8 | 6,738.2 | | |
| (a) Indigenous | 2,991.0 | 3,734.8 | 5,475.6 | 3,859.9 | 2,854.0 | 6,713.1 | | |
| (b) Imported | 143.4 | 0.3 | 98.1 | 419.9 | 21.8 | 25.1 | | |
| 9. Sports Goods | 1,360.9 | 1,289.9 | 625.4 | 893.4 | 1,518.7 | 2,995.9 | | |
| 10. Surgical Instruments | 560.8 | 694.8 | 1,017.1 | 738.5 | 1,037.1 | 1,317.0 | | |
| 11. Chemicals and Dyes | 10,047.0 | 5,956.9 | 6,312.7 | 5,064.6 | 7,007.0 | 8,840.8 | | |
| 12. Other Finished Goods: | 24,576.1 | 22,590.8 | 32,247.7 | 25,109.5 | 28,816.2 | 31,176.9 | | |
| (a) Indigenous | 13,477.8 | 13,650.0 | 25,652.4 | 18,297.3 | 21,641.6 | 23,235.8 | | |
| (b) Imported | 11,098.3 | 8,940.8 | 6,595.3 | 6,812.2 | 7,174.6 | 7,941.1 | | |
| IV. Fixed Assets Including Machinery | 115,062.9 | 120,140.5 | 120,520.5 | 126,728.6 | 137,212.9 | 136,607.6 | | |
| V. Real Estate: | 207,577.4 | 196,847.0 | 205,361.7 | 210,113.1 | 257,045.7 | 275,883.4 | | |
| (a) Land | 115,492.0 | 113,710.3 | 116,575.4 | 118,558.4 | 133,787.9 | 132,460.2 | | |
| (b) Buildings: | 92,085.3 | 83,136.7 | 88,786.3 | 91,554.7 | 123,257.8 | 143,423.2 | | |
| 1. Residential | 51,060.7 | 54,334.4 | 57,972.9 | 59,270.2 | 70,931.1 | 88,955.0 | | |
| 2. Non-Residential | 41,024.6 | 28,802.3 | 30,813.3 | 32,284.5 | 52,326.8 | 54,468.2 | | |
| VI. Fixed Deposits and Insurance Policies : | 35,133.2 | 32,307.6 | 38,005.0 | 26,645.2 | 22,299.2 | 32,577.4 | | |
| (a) Bank Deposits | 34,317.9 | 31,349.5 | 37,099.1 | 23,566.2 | 21,655.6 | 31,709.2 | | |
| (b) Insurance Policies | 815.3 | 958.1 | 905.9 | 3,078.9 | 643.6 | 868.2 | | |
| VII. Others: | 163,353.5 | 169,260.4 | 190,290.5 | 241,103.9 | 264,091.3 | 306,050.7 | | |
| (a) Other Secured Advances | 105,354.9 | 108,663.7 | 132,851.3 | 172,342.4 | 185,276.4 | 205,514.3 | | |
| (b) Advances Secured by Guarantee(s) | 49,581.6 | 52,456.1 | 49,922.0 | 54,347.6 | 59,334.0 | 67,211.8 | | |
| (c) Unsecured Advances | 8,416.9 | 8,140.6 | 7,517.2 | 14,413.9 | 19,480.9 | 33,324.5 | | |
| TOTAL | 910,037.3 | 885,007.5 | 936,194.7 | 969,871.7 | 1,095,749.0 | 1,242,384.1 | | |

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

| SECURITY | 2004 | | 2005 | | Jun. 2006 | | Specialized Banks |
|---|------------------|------------------|------------------|------------------|------------------|--------------|----------------------|
| | All Banks | All Banks | All Banks | All Banks | Commercial | - | |
| | Dec. | Jun. | Dec. | Dec. | Banks | | |
| I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals | 723.1 | 487.6 | 686.5 | 2,006.5 | 2,006.5 | - | |
| II. Securities, Shares and Other Financial Instruments: | 103,123.5 | 94,665.9 | 70,258.4 | 98,524.0 | 98,522.7 | 1.3 | |
| A. Quoted on The Stock Exchange: | 54,929.4 | 60,984.2 | 50,708.3 | 73,665.9 | 73,664.7 | 1.3 | |
| 1. To Stock Brokers and Dealers: | 33,705.3 | 38,038.8 | 34,111.7 | 48,687.4 | 48,686.1 | 1.3 | |
| (a) Government and other Trustee Securities | 5,884.3 | 2,475.6 | 5,269.8 | 2,559.4 | 2,559.4 | - | |
| (b) Shares and Debentures | 25,879.5 | 30,614.6 | 26,579.7 | 43,604.8 | 43,604.8 | - | |
| (c) Participation Term Certificates | 9.5 | 41.0 | 706.4 | - | - | - | |
| (d) Others | 1,931.9 | 4,907.6 | 1,555.8 | 2,523.2 | 2,522.0 | 1.3 | |
| 2. To Others: | 21,224.1 | 22,945.4 | 16,596.6 | 24,978.5 | 24,978.5 | - | |
| (a) Government and other Trustee Securities | 10,902.8 | 7,335.2 | 1,797.6 | 5,250.2 | 5,250.2 | - | |
| (b) Shares and Debentures | 9,626.7 | 13,188.3 | 12,292.6 | 16,196.6 | 16,196.6 | - | |
| (c) Participation Term Certificates | 220.1 | 248.5 | 7.1 | 9.9 | 9.9 | - | |
| (d) Others | 474.5 | 2,173.4 | 2,499.3 | 3,521.8 | 3,521.8 | - | |
| B. Unquoted on the Stock Exchange: | 48,194.1 | 33,681.7 | 19,550.1 | 24,858.0 | 24,858.0 | - | |
| 1. To Stock Brokers and Dealers: | 13,851.2 | 9,195.2 | 5,523.0 | 5,130.3 | 5,130.3 | - | |
| (a) Government and other Trustee Securities | 12,793.8 | 7,252.3 | 3,517.7 | 3,124.0 | 3,124.0 | - | |
| (b) Shares and Debentures | 843.1 | 1,692.6 | 1,817.4 | 1,540.7 | 1,540.7 | - | |
| (c) Participation Term Certificates | 51.0 | 16.5 | 140.1 | 3.9 | 3.9 | - | |
| (d) Others | 163.2 | 233.8 | 47.8 | 461.7 | 461.7 | - | |
| 2. To Others: | 34,342.8 | 24,486.4 | 14,027.1 | 19,727.7 | 19,727.7 | - | |
| (a) Government and other Trustee Securities | 32,773.2 | 22,876.8 | 10,579.2 | 11,350.5 | 11,350.5 | - | |
| (b) Shares and Debentures | 363.5 | 445.3 | 1,332.7 | 2,980.4 | 2,980.4 | - | |
| (c) Participation Term Certificates | 241.2 | 69.2 | 1.9 | 2.2 | 2.2 | - | |
| (d) Others | 965.0 | 1,095.1 | 2,113.2 | 5,394.6 | 5,394.6 | - | |
| III. Merchandise | 470,285.4 | 519,488.4 | 558,384.0 | 626,098.1 | 625,591.8 | 506.3 | |
| A. Food Items | 99,442.0 | 113,316.5 | 118,644.0 | 161,268.1 | 161,127.6 | 140.5 | |
| 1. Wheat | 32,075.6 | 41,614.4 | 36,481.0 | 64,063.6 | 64,021.3 | 42.3 | |
| 2. Rice and paddy | 32,319.6 | 26,205.5 | 43,400.4 | 35,780.3 | 35,775.2 | 5.1 | |
| 3. Other Grains & Pulses: | 1,932.8 | 3,527.7 | 1,677.9 | 1,624.0 | 1,624.0 | - | |
| (a) Indigenous | 1,698.5 | 3,288.5 | 1,519.0 | 1,173.4 | 1,173.4 | - | |
| (b) Imported | 234.3 | 239.2 | 158.9 | 450.7 | 450.7 | - | |
| 4. Edible Oils: | 8,276.2 | 23,731.9 | 7,729.9 | 10,945.2 | 10,934.2 | 11.0 | |
| (a) Indigenous | 3,314.7 | 21,586.4 | 3,579.9 | 5,399.1 | 5,388.1 | 11.0 | |
| (b) Imported | 4,961.5 | 2,145.5 | 4,150.0 | 5,546.1 | 5,546.1 | - | |
| 5. Sugar: | 16,179.1 | 2,068.9 | 14,900.0 | 37,179.5 | 37,179.5 | - | |
| (a) Indigenous | 15,440.7 | 1,784.4 | 13,787.1 | 27,400.6 | 27,400.6 | - | |
| (b) Imported | 738.5 | 5,853.1 | 1,112.9 | 9,778.9 | 9,778.9 | - | |
| 6. Kariana and Spices | 1,580.4 | 3,892.8 | 7,257.4 | 3,528.7 | 3,524.7 | 4.0 | |
| 7. Fish and Fish preparations | 1,916.5 | 1,960.3 | 2,313.7 | 1,511.3 | 1,511.3 | - | |
| 8. Other Food Items: | 5,161.8 | 23,731.9 | 4,883.7 | 6,635.4 | 6,557.4 | 78.0 | |
| (a) Indigenous | 2,936.1 | 21,586.4 | 3,172.7 | 5,404.4 | 5,327.5 | 76.9 | |
| (b) Imported | 2,225.7 | 2,145.5 | 1,711.0 | 1,231.0 | 1,229.9 | 1.1 | |
| B. Raw Materials: | 128,466.8 | 140,624.4 | 169,032.2 | 158,488.1 | 158,380.3 | 107.8 | |
| 1. Cotton Raw: | 74,358.2 | 74,905.9 | 95,801.3 | 80,711.6 | 80,711.6 | - | |
| (a) Indigenous | 67,264.3 | 65,471.3 | 83,579.0 | 72,186.1 | 72,186.1 | - | |
| (b) Imported | 7,093.8 | 9,434.6 | 12,222.3 | 8,525.6 | 8,525.6 | - | |
| 2. Synthetic Fibers: | 13,361.9 | 18,275.5 | 26,346.9 | 17,409.0 | 17,384.9 | 24.1 | |
| (a) Indigenous | 6,779.1 | 9,419.5 | 9,963.2 | 6,216.4 | 6,192.3 | 24.1 | |
| (b) Imported | 6,582.7 | 8,856.1 | 16,383.7 | 11,192.6 | 11,192.6 | - | |
| 3. Fertilizers: | 4,567.7 | 6,905.4 | 6,323.5 | 10,345.4 | 10,345.4 | - | |
| (a) Indigenous | 2,159.2 | 4,336.2 | 5,412.5 | 7,527.1 | 7,527.1 | - | |
| (b) Imported | 2,408.6 | 2,569.2 | 911.0 | 2,818.3 | 2,818.3 | - | |

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(Concl'd.)

(End of Period: Million Rupees)

| SECURITY | 2004 | | 2005 | | Jun.2006 | | |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------|--|
| | All Banks | All Banks | All Banks | All | Commercial | Specialised | |
| | Dec. | Jun. | Dec. | Banks | Banks | Banks | |
| 4. Petroleum Crude : | 14,260.6 | 11,515.8 | 11,208.7 | 10,745.0 | 10,742.2 | 2.8 | |
| (a) Indigenous | 3,437.1 | 3,051.2 | 5,489.6 | 5,571.0 | 5,568.1 | 2.8 | |
| (b) Imported | 10,823.5 | 8,464.6 | 5,719.1 | 5,174.1 | 5,174.1 | - | |
| 5. Iron & Steel: | 6,327.1 | 8,805.5 | 6,195.5 | 10,237.3 | 10,184.7 | 52.7 | |
| (a) Indigenous | 3,865.8 | 4,925.3 | 3,101.4 | 5,312.4 | 5,259.7 | 52.7 | |
| (b) Imported | 2,461.3 | 3,880.2 | 3,094.1 | 4,925.0 | 4,925.0 | - | |
| 6. Wool & Goat Hair | 341.2 | 325.0 | 246.6 | 449.1 | 449.1 | - | |
| 7. Hides & Skins | 4,230.2 | 4,151.1 | 4,097.4 | 4,036.6 | 4,019.1 | 17.5 | |
| 8. Oil Seeds | 1,955.1 | 2,894.1 | 3,098.0 | 3,210.1 | 3,210.1 | - | |
| 9. Pesticides & Insecticides: | 875.4 | 1,583.9 | 2,360.2 | 3,436.2 | 3,436.2 | - | |
| (a) Indigenous | 289.1 | 794.5 | 993.1 | 1,311.6 | 1,311.6 | - | |
| (b) Imported | 586.3 | 789.3 | 1,367.0 | 2,124.6 | 2,124.6 | - | |
| 10. Other Raw Materials: | 8,189.4 | 11,262.1 | 13,354.2 | 17,907.7 | 17,897.0 | 10.7 | |
| (a) Indigenous | 2,415.4 | 3,329.9 | 7,703.3 | 11,804.9 | 11,804.9 | - | |
| (b) Imported | 5,774.0 | 7,932.2 | 5,650.9 | 6,102.8 | 6,092.0 | 10.7 | |
| C. Finished / Manufactured Goods: | 242,376.7 | 265,547.5 | 270,707.7 | 306,341.9 | 306,084.0 | 257.9 | |
| 1. Cotton Textiles: | 63,610.4 | 63,611.0 | 70,736.0 | 73,907.6 | 73,826.6 | 81.0 | |
| (a) Indigenous | 48,391.2 | 53,188.4 | 57,662.9 | 50,793.0 | 50,712.0 | 81.0 | |
| (b) Imported | 15,219.2 | 10,422.6 | 13,073.0 | 23,114.6 | 23,114.6 | - | |
| 2. Cotton Yarn: | 24,726.0 | 23,643.0 | 30,151.9 | 30,644.8 | 30,644.8 | - | |
| (a) Indigenous | 23,027.6 | 21,905.2 | 28,399.6 | 24,146.3 | 24,146.3 | - | |
| (b) Imported | 1,698.4 | 1,737.8 | 1,752.3 | 6,498.5 | 6,498.5 | - | |
| 3. Other Textiles: | 34,285.4 | 33,653.6 | 30,422.6 | 43,079.1 | 43,074.2 | 4.9 | |
| (a) Indigenous | 24,124.8 | 23,139.3 | 21,997.0 | 21,189.7 | 21,184.7 | 4.9 | |
| (b) Imported | 10,160.6 | 10,514.3 | 8,425.6 | 21,889.5 | 21,889.5 | - | |
| 4. Machinery: | 30,427.5 | 36,798.1 | 37,234.5 | 18,680.3 | 18,676.3 | 4.0 | |
| (a) Indigenous | 7,278.0 | 7,576.5 | 6,381.3 | 4,887.0 | 4,886.7 | 0.3 | |
| (b) Imported | 23,149.5 | 29,221.6 | 30,853.2 | 13,793.3 | 13,789.6 | 3.7 | |
| 5. Handloom Products | 241.2 | 198.8 | 778.5 | 757.5 | 757.5 | - | |
| 6. Carpets & Rugs | 1,911.9 | 1,656.4 | 2,294.3 | 2,851.1 | 2,851.1 | - | |
| 7. Readymade Garments | 16,264.7 | 20,834.6 | 23,973.2 | 25,021.3 | 25,017.3 | 4.0 | |
| 8. Cement and Cement Products: | 15,614.9 | 20,001.6 | 19,123.2 | 25,636.0 | 25,633.3 | 2.7 | |
| (a) Indigenous | 15,588.4 | 19,768.9 | 18,594.5 | 24,787.6 | 24,784.9 | 2.7 | |
| (b) Imported | 26.6 | 232.7 | 528.7 | 848.4 | 848.4 | - | |
| 9. Sports Goods | 3,726.2 | 3,755.7 | 1,755.1 | 4,378.1 | 4,376.1 | 2.0 | |
| 10. Surgical Instruments | 1,326.1 | 1,866.6 | 988.4 | 2,103.9 | 2,096.8 | 7.1 | |
| 11. Chemicals and Dyes | 7,972.9 | 9,827.3 | 8,206.9 | 12,864.2 | 12,848.1 | 16.1 | |
| 12. Other Finished Goods: | 42,269.3 | 49,700.6 | 45,043.2 | 66,418.0 | 66,281.9 | 136.1 | |
| (a) Indigenous | 31,227.2 | 39,305.9 | 34,622.8 | 32,882.5 | 32,746.4 | 136.1 | |
| (b) Imported | 11,042.2 | 10,394.7 | 10,420.3 | 33,535.5 | 33,535.5 | - | |
| IV. Fixed Assets Including Machinery | 193,533.1 | 214,223.2 | 270,834.4 | 280,022.1 | 275,046.2 | 4,975.9 | |
| V. Real Estate: | 311,015.2 | 342,818.3 | 463,707.3 | 406,423.4 | 332,125.9 | 74,297.5 | |
| (a) Land | 137,628.1 | 144,098.3 | 201,835.4 | 153,666.5 | 82,943.1 | 70,723.5 | |
| (b) Buildings: | 173,387.1 | 198,720.0 | 261,871.8 | 252,756.8 | 249,182.8 | 3,574.1 | |
| 1. Residential | 104,682.3 | 116,688.5 | 166,639.3 | 160,863.2 | 160,041.6 | 821.6 | |
| 2. Non-Residential | 68,704.8 | 82,031.5 | 95,232.6 | 91,893.6 | 89,141.1 | 2,752.5 | |
| VI. Fixed Deposits and Insurance Policies : | 29,621.9 | 42,561.1 | 50,687.1 | 56,633.9 | 56,552.4 | 81.5 | |
| (a) Bank Deposits | 25,780.3 | 38,874.1 | 44,174.4 | 47,721.1 | 47,639.6 | 81.5 | |
| (b) Insurance Policies | 3,841.7 | 3,687.0 | 6,512.8 | 8,912.8 | 8,912.8 | - | |
| VII. Others: | 427,589.2 | 479,908.4 | 520,591.5 | 601,483.4 | 595,354.5 | 6,128.9 | |
| (a) Other Secured Advances | 275,658.1 | 288,219.1 | 307,465.3 | 316,204.1 | 313,452.1 | 2,752.0 | |
| (b) Advances Secured by Guarantee(s) | 102,073.2 | 134,321.1 | 134,985.4 | 177,237.0 | 176,929.6 | 307.4 | |
| (c) Unsecured Advances | 49,857.9 | 57,368.3 | 78,140.8 | 108,042.3 | 104,972.8 | 3,069.5 | |
| TOTAL | 1,535,891.5 | 1,694,152.9 | 1,935,149.1 | 2,071,191.4 | 1,985,200.0 | 85,991.4 | |

3.8 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

| SIZE OF ACCOUNT (Rs.) | 2002 | | 2003 | | | | 2004 | |
|--------------------------|--------------------|------------------|--------------------|------------------|--------------------|--------------------|------------------|--------------------|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | Amount | |
| Less than 5,000 | 33,058 | 73.2 | 28,870 | 69.9 | 36,013 | 56.1 | 43,226 | 104.3 |
| 5,000 to 10,000 | 46,310 | 329.9 | 23,115 | 174.7 | 24,326 | 192.1 | 44,890 | 335.2 |
| 10,000 to 20,000 | 120,209 | 1,834.3 | 192,837 | 2,779.3 | 241,298 | 3,590.6 | 381,438 | 5,390.0 |
| 20,000 to 25,000 | 77,862 | 1,739.3 | 73,887 | 1,648.4 | 315,515 | 7,072.8 | 247,007 | 5,885.3 |
| 25,000 to 30,000 | 194,467 | 5,243.0 | 230,605 | 6,143.1 | 172,905 | 4,746.8 | 244,917 | 6,623.3 |
| 30,000 to 40,000 | 226,222 | 7,878.5 | 282,581 | 9,970.0 | 322,212 | 11,561.5 | 502,873 | 17,440.0 |
| 40,000 to 50,000 | 251,205 | 11,115.5 | 275,805 | 12,494.7 | 362,491 | 16,340.8 | 424,499 | 19,169.4 |
| 50,000 to 60,000 | 229,889 | 12,835.1 | 233,910 | 12,991.9 | 250,613 | 13,744.5 | 327,752 | 17,918.9 |
| 60,000 to 70,000 | 212,310 | 13,669.5 | 231,712 | 15,023.9 | 220,424 | 14,244.1 | 189,697 | 12,247.6 |
| 70,000 to 80,000 | 164,354 | 12,302.1 | 147,774 | 11,031.7 | 197,204 | 14,717.8 | 121,174 | 9,019.6 |
| 80,000 to 90,000 | 126,150 | 10,682.8 | 101,160 | 8,540.9 | 99,765 | 8,553.2 | 93,062 | 7,886.5 |
| 90,000 to 100,000 | 114,286 | 10,803.0 | 78,890 | 7,461.9 | 74,857 | 7,091.9 | 58,975 | 5,559.3 |
| 100,000 to 200,000 | 171,457 | 23,144.3 | 204,749 | 26,942.6 | 213,276 | 28,713.5 | 244,498 | 32,565.4 |
| 200,000 to 300,000 | 76,219 | 18,867.8 | 88,620 | 21,751.4 | 101,640 | 24,896.3 | 101,065 | 24,355.0 |
| 300,000 to 400,000 | 60,128 | 20,499.4 | 53,562 | 18,295.4 | 62,274 | 21,291.2 | 73,231 | 24,867.4 |
| 400,000 to 500,000 | 17,030 | 7,503.3 | 26,500 | 11,686.7 | 26,770 | 11,922.8 | 40,241 | 17,991.0 |
| 500,000 to 600,000 | 9,529 | 5,161.7 | 11,142 | 6,046.2 | 17,442 | 9,453.0 | 18,232 | 9,914.9 |
| 600,000 to 700,000 | 8,544 | 5,503.5 | 6,302 | 4,118.1 | 11,142 | 7,290.7 | 12,894 | 8,361.3 |
| 700,000 to 800,000 | 4,214 | 3,186.4 | 4,452 | 3,335.4 | 7,755 | 5,750.7 | 7,995 | 5,954.7 |
| 800,000 to 900,000 | 2,457 | 2,080.8 | 3,407 | 2,888.8 | 4,734 | 4,001.6 | 7,253 | 6,125.1 |
| 900,000 to 1,000,000 | 2,820 | 2,682.4 | 4,508 | 4,301.7 | 3,896 | 3,690.1 | 5,064 | 4,816.9 |
| 1,000,000 to 2,000,000 | 14,040 | 19,719.3 | 15,227 | 21,401.9 | 20,926 | 29,019.9 | 25,787 | 36,324.9 |
| 2,000,000 to 3,000,000 | 6,227 | 14,922.4 | 6,075 | 14,701.4 | 8,196 | 19,965.6 | 9,233 | 22,846.2 |
| 3,000,000 to 4,000,000 | 3,994 | 13,664.1 | 3,583 | 12,389.9 | 4,149 | 14,463.5 | 4,478 | 15,667.7 |
| 4,000,000 to 5,000,000 | 2,193 | 9,761.3 | 2,931 | 13,380.7 | 2,927 | 13,164.3 | 3,352 | 15,076.2 |
| 5,000,000 to 6,000,000 | 1,940 | 10,571.5 | 1,896 | 10,243.0 | 2,390 | 13,028.9 | 2,393 | 13,045.2 |
| 6,000,000 to 7,000,000 | 1,331 | 8,535.1 | 1,134 | 7,389.7 | 1,367 | 8,861.1 | 1,831 | 11,895.9 |
| 7,000,000 to 8,000,000 | 1,272 | 9,549.8 | 991 | 7,402.2 | 1,235 | 9,254.8 | 1,375 | 10,260.1 |
| 8,000,000 to 9,000,000 | 750 | 6,394.3 | 896 | 7,626.2 | 1,144 | 9,714.9 | 1,218 | 10,329.4 |
| 9,000,000 to 10,000,000 | 802 | 7,598.9 | 978 | 9,316.3 | 967 | 9,224.0 | 1,070 | 10,216.8 |
| 10,000,000 and over | 10,795 | 658,342.4 | 11,637 | 678,323.8 | 13,058 | 750,129.6 | 13,861 | 854,190.8 |
| TOTAL | 2,192,064 | 936,194.7 | 2,349,736 | 969,871.7 | 2,822,911 | 1,095,749.0 | 3,254,581 | 1,242,384.1 |

3.8 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

| SIZE OF ACCOUNT (Rs.) | 2004 | | 2005 | | | | 2006 | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Less than 5,000 | 32,687 | 93.5 | 67,229 | 214.8 | 135,019 | 486.0 | 55,642 | 172.3 |
| 5,000 to 10,000 | 178,610 | 1,599.6 | 56,169 | 416.5 | 76,727 | 525.8 | 83,046 | 613.7 |
| 10,000 to 20,000 | 260,476 | 4,625.5 | 395,535 | 7,247.7 | 408,470 | 6,783.1 | 592,029 | 9,603.1 |
| 20,000 to 25,000 | 296,887 | 7,041.8 | 201,973 | 4,419.5 | 369,400 | 8,231.0 | 135,277 | 2,982.4 |
| 25,000 to 30,000 | 266,481 | 7,250.1 | 414,130 | 11,660.5 | 189,814 | 5,438.4 | 250,805 | 7,318.0 |
| 30,000 to 40,000 | 492,992 | 17,360.6 | 422,537 | 14,748.8 | 723,990 | 24,645.3 | 691,333 | 24,292.3 |
| 40,000 to 50,000 | 432,869 | 19,500.6 | 414,130 | 18,538.5 | 346,707 | 15,557.8 | 335,174 | 15,085.5 |
| 50,000 to 60,000 | 354,106 | 19,435.8 | 335,585 | 18,390.3 | 319,163 | 17,669.8 | 307,402 | 16,982.4 |
| 60,000 to 70,000 | 264,454 | 17,179.1 | 351,832 | 22,922.5 | 401,178 | 26,203.0 | 423,442 | 27,316.8 |
| 70,000 to 80,000 | 162,033 | 11,984.7 | 337,555 | 25,013.4 | 276,368 | 20,618.7 | 350,581 | 26,456.6 |
| 80,000 to 90,000 | 96,477 | 8,180.4 | 121,486 | 10,242.8 | 144,363 | 12,161.8 | 195,273 | 16,439.7 |
| 90,000 to 100,000 | 74,548 | 7,070.0 | 101,357 | 9,582.1 | 77,382 | 7,326.6 | 164,500 | 15,734.2 |
| 100,000 to 200,000 | 425,921 | 57,160.0 | 461,016 | 61,775.5 | 578,034 | 78,364.8 | 571,702 | 76,891.4 |
| 200,000 to 300,000 | 98,860 | 24,223.4 | 144,984 | 35,600.3 | 154,508 | 37,293.3 | 172,823 | 42,697.1 |
| 300,000 to 400,000 | 78,433 | 27,503.1 | 116,810 | 41,016.4 | 111,790 | 38,387.9 | 100,889 | 35,204.9 |
| 400,000 to 500,000 | 48,518 | 21,491.7 | 69,971 | 31,059.3 | 97,753 | 42,858.7 | 115,879 | 50,449.5 |
| 500,000 to 600,000 | 32,902 | 18,168.6 | 28,260 | 15,485.2 | 28,822 | 15,724.1 | 53,068 | 28,595.7 |
| 600,000 to 700,000 | 15,877 | 10,298.7 | 18,563 | 11,957.6 | 24,002 | 15,436.1 | 18,337 | 11,801.3 |
| 700,000 to 800,000 | 11,408 | 8,585.6 | 14,610 | 10,941.3 | 15,173 | 11,374.5 | 16,732 | 12,537.9 |
| 800,000 to 900,000 | 8,496 | 7,224.2 | 7,668 | 6,489.5 | 15,769 | 13,348.9 | 10,946 | 9,274.1 |
| 900,000 to 1,000,000 | 6,857 | 6,464.5 | 9,457 | 9,052.4 | 13,848 | 13,145.1 | 16,259 | 15,572.6 |
| 1,000,000 to 2,000,000 | 30,785 | 43,112.5 | 38,183 | 52,145.5 | 69,507 | 96,700.6 | 50,709 | 73,208.5 |
| 2,000,000 to 3,000,000 | 13,384 | 32,323.2 | 15,570 | 38,168.3 | 27,177 | 66,971.2 | 20,031 | 50,064.5 |
| 3,000,000 to 4,000,000 | 5,809 | 19,992.2 | 8,159 | 28,585.7 | 14,324 | 49,649.9 | 10,626 | 36,860.4 |
| 4,000,000 to 5,000,000 | 5,010 | 22,271.4 | 5,455 | 24,581.1 | 8,105 | 36,444.7 | 7,369 | 32,603.8 |
| 5,000,000 to 6,000,000 | 3,205 | 17,543.4 | 4,047 | 22,043.9 | 5,172 | 28,200.5 | 3,500 | 19,090.0 |
| 6,000,000 to 7,000,000 | 2,022 | 13,099.3 | 2,043 | 13,200.0 | 2,971 | 19,302.1 | 2,606 | 16,794.9 |
| 7,000,000 to 8,000,000 | 2,241 | 16,767.9 | 1,791 | 13,390.1 | 2,739 | 20,492.6 | 2,305 | 17,244.6 |
| 8,000,000 to 9,000,000 | 1,527 | 12,993.4 | 1,668 | 14,149.4 | 2,174 | 18,404.3 | 1,581 | 13,425.0 |
| 9,000,000 to 10,000,000 | 1,683 | 16,063.8 | 1,403 | 13,386.8 | 2,162 | 20,456.4 | 1,862 | 17,610.3 |
| 10,000,000 and over | 17,300 | 1,039,282.7 | 17,243 | 1,107,727.2 | 19,356 | 1,166,946.0 | 19,781 | 1,348,268.1 |
| TOTAL | 3,722,858 | 1,535,891.5 | 4,186,419 | 1,694,152.9 | 4,661,967 | 1,935,149.1 | 4,781,509 | 2,071,191.4 |

3.9 Scheduled Banks' Classification of Advances by Size of Accounts

Commercial Banks

(End of Period : Million Rupees)

| SIZE OF ACCOUNT (Rs.) | 2002 | | 2003 | | | | 2004 | |
|--------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|--------------------|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Less than 5,000 | 28,137 | 63.8 | 20,602 | 44.7 | 16,791 | 36.0 | 29,711 | 59.4 |
| 5,000 to 10,000 | 14,146 | 107.9 | 17,561 | 134.8 | 17,984 | 137.1 | 17,810 | 137.3 |
| 10,000 to 20,000 | 99,439 | 1,486.7 | 170,079 | 2,409.7 | 219,231 | 3,238.6 | 278,128 | 3,789.7 |
| 20,000 to 25,000 | 58,469 | 1,303.4 | 52,563 | 1,181.1 | 281,061 | 6,305.6 | 176,335 | 4,276.2 |
| 25,000 to 30,000 | 149,948 | 4,013.1 | 183,610 | 4,808.2 | 126,408 | 3,489.0 | 169,366 | 4,546.4 |
| 30,000 to 40,000 | 90,045 | 3,144.6 | 112,691 | 3,884.0 | 136,151 | 4,824.8 | 261,292 | 8,991.1 |
| 40,000 to 50,000 | 64,832 | 2,901.3 | 79,076 | 3,541.6 | 153,619 | 6,808.7 | 221,687 | 10,048.2 |
| 50,000 to 60,000 | 43,987 | 2,409.8 | 47,025 | 2,560.9 | 59,800 | 3,234.2 | 131,594 | 7,101.4 |
| 60,000 to 70,000 | 35,824 | 2,306.9 | 35,829 | 2,318.7 | 45,259 | 2,919.2 | 78,645 | 5,090.1 |
| 70,000 to 80,000 | 19,168 | 1,405.3 | 17,395 | 1,291.2 | 28,334 | 2,122.7 | 41,521 | 3,093.0 |
| 80,000 to 90,000 | 9,578 | 808.4 | 12,063 | 1,013.7 | 22,561 | 1,914.0 | 34,558 | 2,947.3 |
| 90,000 to 100,000 | 24,370 | 2,359.4 | 13,769 | 1,321.1 | 16,005 | 1,523.2 | 23,745 | 2,251.4 |
| 100,000 to 200,000 | 75,376 | 10,404.9 | 77,750 | 10,675.5 | 105,025 | 14,379.2 | 146,843 | 19,526.7 |
| 200,000 to 300,000 | 48,610 | 12,147.4 | 64,484 | 15,803.7 | 66,804 | 16,380.9 | 74,510 | 18,067.6 |
| 300,000 to 400,000 | 50,470 | 17,138.1 | 44,016 | 15,091.5 | 53,291 | 18,181.2 | 65,084 | 22,048.7 |
| 400,000 to 500,000 | 15,574 | 6,859.7 | 21,722 | 9,624.1 | 22,773 | 10,127.0 | 38,498 | 17,210.8 |
| 500,000 to 600,000 | 9,125 | 4,942.6 | 10,249 | 5,565.5 | 14,019 | 7,629.5 | 16,257 | 8,862.2 |
| 600,000 to 700,000 | 5,540 | 3,560.3 | 5,983 | 3,902.7 | 8,635 | 5,657.7 | 11,885 | 7,697.3 |
| 700,000 to 800,000 | 3,703 | 2,790.2 | 3,967 | 2,965.6 | 7,289 | 5,394.6 | 7,742 | 5,762.3 |
| 800,000 to 900,000 | 2,385 | 2,017.9 | 3,012 | 2,566.6 | 4,499 | 3,806.2 | 6,908 | 5,831.0 |
| 900,000 to 1,000,000 | 2,619 | 2,482.8 | 3,418 | 3,253.8 | 3,796 | 3,597.8 | 4,961 | 4,720.2 |
| 1,000,000 to 2,000,000 | 13,427 | 18,839.8 | 14,777 | 20,809.2 | 19,607 | 27,384.0 | 24,618 | 34,825.0 |
| 2,000,000 to 3,000,000 | 6,108 | 14,628.2 | 5,968 | 14,439.5 | 7,974 | 19,450.5 | 8,995 | 22,263.2 |
| 3,000,000 to 4,000,000 | 3,854 | 13,153.2 | 3,510 | 12,136.1 | 4,072 | 14,198.2 | 4,413 | 15,441.2 |
| 4,000,000 to 5,000,000 | 2,057 | 9,159.7 | 2,815 | 12,868.4 | 2,876 | 12,933.7 | 3,241 | 14,583.4 |
| 5,000,000 to 6,000,000 | 1,885 | 10,269.7 | 1,824 | 9,851.1 | 2,330 | 12,699.9 | 2,321 | 12,648.2 |
| 6,000,000 to 7,000,000 | 1,281 | 8,216.4 | 1,091 | 7,111.4 | 1,308 | 8,472.2 | 1,804 | 11,722.1 |
| 7,000,000 to 8,000,000 | 1,222 | 9,179.1 | 954 | 7,127.1 | 1,192 | 8,937.5 | 1,331 | 9,935.6 |
| 8,000,000 to 9,000,000 | 681 | 5,805.6 | 783 | 6,658.4 | 1,110 | 9,429.4 | 1,174 | 9,964.7 |
| 9,000,000 to 10,000,000 | 778 | 7,368.6 | 965 | 9,193.7 | 931 | 8,877.3 | 1,060 | 10,121.2 |
| 10,000,000 and over | 10,305 | 628,836.2 | 11,142 | 647,842.1 | 12,551 | 728,664.6 | 13,607 | 843,113.8 |
| TOTAL | 892,943 | 810,111.1 | 1,040,693 | 841,995.6 | 1,463,286 | 972,754.4 | 1,899,644 | 1,146,676.7 |

3.9 Scheduled Banks' Classification of Advances by Size of Accounts

Commercial Banks

(End of Period : Million Rupees)

| SIZE OF ACCOUNT (Rs.) | 2004 | | 2005 | | | | 2006 | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Less than 5,000 | 24,452 | 69.0 | 59,913 | 191.4 | 127,477 | 464.0 | 53,156 | 165.1 |
| 5,000 to 10,000 | 160,574 | 1,446.3 | 41,669 | 293.5 | 65,472 | 429.7 | 77,653 | 570.5 |
| 10,000 to 20,000 | 205,038 | 3,830.1 | 347,528 | 6,556.0 | 345,474 | 5,868.7 | 565,259 | 9,219.0 |
| 20,000 to 25,000 | 246,949 | 5,919.5 | 151,577 | 3,288.3 | 308,255 | 6,874.3 | 110,141 | 2,404.9 |
| 25,000 to 30,000 | 198,594 | 5,375.0 | 355,950 | 10,054.8 | 139,122 | 4,030.2 | 225,050 | 6,592.4 |
| 30,000 to 40,000 | 176,472 | 6,210.0 | 179,372 | 6,292.3 | 462,448 | 15,446.4 | 587,183 | 20,573.6 |
| 40,000 to 50,000 | 196,027 | 8,915.3 | 164,499 | 7,395.3 | 149,486 | 6,713.1 | 244,732 | 11,113.4 |
| 50,000 to 60,000 | 209,620 | 11,533.7 | 148,185 | 8,169.3 | 153,346 | 8,471.9 | 219,239 | 12,124.7 |
| 60,000 to 70,000 | 164,567 | 10,646.6 | 251,362 | 16,397.6 | 304,470 | 19,854.2 | 282,393 | 18,184.9 |
| 70,000 to 80,000 | 93,435 | 6,922.9 | 234,072 | 17,302.6 | 198,072 | 14,801.1 | 203,895 | 15,356.5 |
| 80,000 to 90,000 | 60,587 | 5,127.0 | 84,409 | 7,125.4 | 102,978 | 8,666.0 | 139,038 | 11,691.8 |
| 90,000 to 100,000 | 49,799 | 4,712.9 | 73,584 | 6,943.6 | 59,019 | 5,569.2 | 103,128 | 9,878.9 |
| 100,000 to 200,000 | 228,807 | 30,208.6 | 269,230 | 35,719.8 | 395,430 | 53,195.1 | 382,573 | 52,420.3 |
| 200,000 to 300,000 | 80,964 | 19,998.7 | 125,493 | 30,993.3 | 121,641 | 29,363.8 | 158,566 | 39,219.7 |
| 300,000 to 400,000 | 73,647 | 25,856.3 | 112,707 | 39,620.0 | 107,255 | 36,840.4 | 97,326 | 33,982.8 |
| 400,000 to 500,000 | 47,563 | 21,065.0 | 68,490 | 30,405.0 | 95,602 | 41,866.9 | 114,863 | 50,002.4 |
| 500,000 to 600,000 | 32,785 | 18,105.1 | 27,838 | 15,252.9 | 28,321 | 15,458.9 | 52,458 | 28,256.6 |
| 600,000 to 700,000 | 15,441 | 10,014.2 | 18,381 | 11,840.2 | 23,561 | 15,158.4 | 18,028 | 11,606.5 |
| 700,000 to 800,000 | 11,252 | 8,466.5 | 14,356 | 10,753.6 | 14,692 | 10,998.4 | 16,669 | 12,490.6 |
| 800,000 to 900,000 | 8,452 | 7,187.7 | 7,218 | 6,123.2 | 15,644 | 13,243.3 | 10,722 | 9,084.0 |
| 900,000 to 1,000,000 | 6,829 | 6,437.9 | 9,379 | 8,978.8 | 13,761 | 13,062.2 | 16,201 | 15,518.2 |
| 1,000,000 to 2,000,000 | 30,570 | 42,812.4 | 37,846 | 51,676.9 | 69,211 | 96,276.8 | 50,470 | 72,873.9 |
| 2,000,000 to 3,000,000 | 13,286 | 32,080.2 | 15,430 | 37,818.8 | 27,030 | 66,608.4 | 19,882 | 49,708.7 |
| 3,000,000 to 4,000,000 | 5,764 | 19,834.5 | 8,075 | 28,290.7 | 14,256 | 49,411.7 | 10,557 | 36,619.7 |
| 4,000,000 to 5,000,000 | 4,958 | 22,038.7 | 5,397 | 24,325.5 | 8,003 | 35,998.1 | 7,321 | 32,392.3 |
| 5,000,000 to 6,000,000 | 3,173 | 17,369.3 | 3,987 | 21,722.1 | 5,111 | 27,869.9 | 3,437 | 18,752.9 |
| 6,000,000 to 7,000,000 | 1,963 | 12,722.9 | 1,989 | 12,841.7 | 2,888 | 18,759.6 | 2,569 | 16,556.6 |
| 7,000,000 to 8,000,000 | 2,201 | 16,465.2 | 1,767 | 13,209.1 | 2,703 | 20,223.6 | 2,261 | 16,920.0 |
| 8,000,000 to 9,000,000 | 1,518 | 12,917.8 | 1,648 | 13,981.9 | 2,150 | 18,200.6 | 1,557 | 13,220.5 |
| 9,000,000 to 10,000,000 | 1,662 | 15,863.9 | 1,382 | 13,189.3 | 2,132 | 20,172.3 | 1,834 | 17,341.7 |
| 10,000,000 and over | 17,064 | 1,026,526.9 | 17,019 | 1,097,167.2 | 19,090 | 1,157,460.8 | 19,568 | 1,340,356.9 |
| TOTAL | 2,374,013 | 1,436,680.1 | 2,839,752 | 1,593,919.9 | 3,384,100 | 1,837,358.0 | 3,797,729 | 1,985,200.0 |

3.10 Scheduled Banks' Classification of Advances by Size of Account and Borrowers

As on 30th June 2006

(Million Rupees)

| SIZE OF ACCOUNT (Rs.) | Government | | Non Financial Public Sector | | NBFI's | | Private Sector (Business) | |
|--------------------------|--------------------|------------------|--------------------------------|-----------------|--------------------|-----------------|------------------------------|--------------------|
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| | Less than 5,000 | - | - | - | - | - | - | 29,152 |
| 5,000 to 10,000 | - | - | 1 | - | - | - | 36,724 | 244.5 |
| 10,000 to 20,000 | - | - | - | - | - | - | 60,793 | 870.7 |
| 20,000 to 25,000 | 1 | - | - | - | - | - | 37,592 | 863.0 |
| 25,000 to 30,000 | 1 | - | - | - | - | - | 40,919 | 1,139.5 |
| 30,000 to 40,000 | 1 | - | - | - | - | - | 181,282 | 6,455.1 |
| 40,000 to 50,000 | 1 | - | - | - | - | - | 166,442 | 7,345.8 |
| 50,000 to 60,000 | - | - | 26 | 1.5 | - | - | 134,079 | 7,361.0 |
| 60,000 to 70,000 | 2 | 0.1 | - | - | - | - | 185,330 | 11,990.3 |
| 70,000 to 80,000 | - | - | - | - | 1 | 0.1 | 177,616 | 13,423.5 |
| 80,000 to 90,000 | - | - | - | - | - | - | 83,944 | 7,100.7 |
| 90,000 to 100,000 | - | - | - | - | - | - | 86,394 | 8,238.5 |
| 100,000 to 200,000 | 5 | 0.6 | 1 | 0.2 | 20 | 2.7 | 317,015 | 42,976.7 |
| 200,000 to 300,000 | 3 | 0.7 | - | - | 12 | 3.0 | 67,648 | 16,233.7 |
| 300,000 to 400,000 | 12 | 3.9 | 1 | 0.4 | 15 | 5.2 | 26,306 | 9,196.5 |
| 400,000 to 500,000 | 2 | 0.9 | 2 | 0.8 | 1 | 0.5 | 24,146 | 10,853.7 |
| 500,000 to 600,000 | 1 | 0.6 | - | - | 1 | 0.5 | 13,965 | 7,624.6 |
| 600,000 to 700,000 | 2 | 1.4 | 1 | 0.6 | 1 | 0.7 | 8,224 | 5,308.2 |
| 700,000 to 800,000 | 3 | 2.3 | 1 | 0.8 | - | - | 7,719 | 5,787.2 |
| 800,000 to 900,000 | 1 | 0.9 | - | - | 2 | 1.7 | 6,565 | 5,557.0 |
| 900,000 to 1,000,000 | - | - | 4 | 3.7 | - | - | 6,317 | 6,003.2 |
| 1,000,000 to 2,000,000 | 9 | 11.8 | 6 | 8.8 | 5 | 7.4 | 33,509 | 48,853.6 |
| 2,000,000 to 3,000,000 | 8 | 20.8 | 5 | 13.1 | 9 | 22.6 | 12,050 | 29,640.3 |
| 3,000,000 to 4,000,000 | 3 | 9.3 | 6 | 19.4 | 3 | 10.9 | 7,883 | 27,299.4 |
| 4,000,000 to 5,000,000 | 3 | 13.8 | - | - | 6 | 26.6 | 5,221 | 23,409.4 |
| 5,000,000 to 6,000,000 | 3 | 15.7 | 1 | 5.0 | - | - | 3,162 | 17,302.2 |
| 6,000,000 to 7,000,000 | - | - | 2 | 13.3 | 7 | 44.7 | 2,467 | 15,901.7 |
| 7,000,000 to 8,000,000 | 7 | 55.3 | 3 | 22.7 | 4 | 30.4 | 2,234 | 16,709.1 |
| 8,000,000 to 9,000,000 | 1 | 8.8 | - | - | 3 | 25.3 | 1,541 | 13,087.6 |
| 9,000,000 to 10,000,000 | - | - | - | - | 6 | 58.0 | 1,794 | 16,963.8 |
| 10,000,000 and over | 74 | 106,985.9 | 174 | 94,931.0 | 351 | 53,202.5 | 18,713 | 1,061,536.0 |
| TOTAL | 143 | 107,132.8 | 234 | 95,021.3 | 447 | 53,442.8 | 1,786,746 | 1,445,360.0 |

3.10 Scheduled Banks' Classification of Advances by Size of Account and Borrowers

As on 30th June 2006

(Million Rupees)

| SIZE OF ACCOUNT (Rs.) | Trust Funds and Non- Profit Organizations | | Personal | | Others | | TOTAL | | |
|--------------------------|--|------------|--------------------|------------------|--------------------|---------------|--------------------|------------------|--------------------|
| | No of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | |
| | Less than | 5,000 | 7 | - | 26,045 | 87.2 | 438 | 1.6 | 55,642 |
| 5,000 to | 10,000 | - | - | 46,169 | 368.0 | 152 | 1.2 | 83,046 | 613.7 |
| 10,000 to | 20,000 | - | - | 527,452 | 8,666.7 | 3,784 | 65.8 | 592,029 | 9,603.2 |
| 20,000 to | 25,000 | - | - | 96,763 | 2,098.4 | 921 | 21.0 | 135,277 | 2,982.4 |
| 25,000 to | 30,000 | - | - | 209,317 | 6,163.2 | 568 | 15.2 | 250,805 | 7,317.9 |
| 30,000 to | 40,000 | - | - | 507,463 | 17,741.1 | 2,587 | 96.2 | 691,333 | 24,292.4 |
| 40,000 to | 50,000 | 14 | 0.6 | 166,628 | 7,643.0 | 2,089 | 96.0 | 335,174 | 15,085.4 |
| 50,000 to | 60,000 | 1 | 0.1 | 170,678 | 9,480.5 | 2,618 | 139.4 | 307,402 | 16,982.5 |
| 60,000 to | 70,000 | 1 | 0.1 | 235,033 | 15,117.1 | 3,076 | 209.2 | 423,442 | 27,316.8 |
| 70,000 to | 80,000 | - | - | 169,324 | 12,752.9 | 3,640 | 280.1 | 350,581 | 26,456.6 |
| 80,000 to | 90,000 | 6 | 0.5 | 110,294 | 9,252.3 | 1,029 | 86.1 | 195,273 | 16,439.6 |
| 90,000 to | 100,000 | - | - | 77,023 | 7,393.7 | 1,083 | 102.0 | 164,500 | 15,734.2 |
| 100,000 to | 200,000 | 3 | 0.5 | 251,203 | 33,434.3 | 3,455 | 476.8 | 571,702 | 76,891.8 |
| 200,000 to | 300,000 | 3 | 0.7 | 104,564 | 26,308.6 | 593 | 150.4 | 172,823 | 42,697.1 |
| 300,000 to | 400,000 | 3 | 1.0 | 74,263 | 25,896.2 | 289 | 101.6 | 100,889 | 35,204.8 |
| 400,000 to | 500,000 | 4 | 1.9 | 91,536 | 39,506.8 | 188 | 84.8 | 115,879 | 50,449.4 |
| 500,000 to | 600,000 | 3 | 1.6 | 38,968 | 20,897.9 | 130 | 70.4 | 53,068 | 28,595.6 |
| 600,000 to | 700,000 | 3 | 1.9 | 9,819 | 6,310.1 | 287 | 178.3 | 18,337 | 11,801.2 |
| 700,000 to | 800,000 | - | - | 8,494 | 6,372.8 | 515 | 374.9 | 16,732 | 12,538.0 |
| 800,000 to | 900,000 | - | - | 4,336 | 3,678.2 | 42 | 36.3 | 10,946 | 9,274.1 |
| 900,000 to | 1,000,000 | 2 | 1.9 | 9,666 | 9,317.5 | 270 | 246.2 | 16,259 | 15,572.5 |
| 1,000,000 to | 2,000,000 | 16 | 28.2 | 16,632 | 23,517.8 | 532 | 781.0 | 50,709 | 73,208.6 |
| 2,000,000 to | 3,000,000 | 9 | 23.0 | 7,842 | 20,061.0 | 108 | 283.4 | 20,031 | 50,064.2 |
| 3,000,000 to | 4,000,000 | 4 | 12.4 | 2,474 | 8,641.6 | 253 | 867.4 | 10,626 | 36,860.4 |
| 4,000,000 to | 5,000,000 | 4 | 17.2 | 2,040 | 8,712.3 | 95 | 424.4 | 7,369 | 32,603.7 |
| 5,000,000 to | 6,000,000 | 2 | 11.0 | 319 | 1,685.8 | 13 | 70.3 | 3,500 | 19,090.0 |
| 6,000,000 to | 7,000,000 | 21 | 145.5 | 99 | 625.9 | 10 | 63.9 | 2,606 | 16,795.0 |
| 7,000,000 to | 8,000,000 | 1 | 7.9 | 50 | 372.4 | 6 | 46.8 | 2,305 | 17,244.6 |
| 8,000,000 to | 9,000,000 | - | - | 31 | 259.0 | 5 | 44.3 | 1,581 | 13,425.0 |
| 9,000,000 to | 10,000,000 | 2 | 18.6 | 52 | 495.2 | 8 | 74.6 | 1,862 | 17,610.2 |
| 10,000,000 and over | | 46 | 13,396.8 | 280 | 10,888.3 | 143 | 7,327.7 | 19,781 | 1,348,268.2 |
| TOTAL | | 155 | 13,671.4 | 2,964,857 | 343,745.8 | 28,927 | 12,817.3 | 4,781,509 | 2,071,191.4 |

3.11 Scheduled Banks' Classification of Advances by Rates 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 |
| 2001 | | | | | | | | | | | |
| December | | | | | | | | | | | |
| No. of A/Cs. | 552,761 | 3,113 | 23,880 | 1,151 | 1,249,205 | 169,778 | 37,012 | 9 | 5,455 | 39,990 | 1,527 |
| Amount | 179,386.0 | 2,371.5 | 51,239.1 | 4,869.3 | 126,792.7 | 319,726.1 | 33,172.5 | 3.1 | 13,125.6 | 61,631.3 | 4,791.9 |
| 2002 | | | | | | | | | | | |
| June | | | | | | | | | | | |
| No. of A/Cs. | 539,775 | 7,970 | 28,322 | 4,458 | 1,186,612 | 263,645 | 30,237 | 8 | 7,254 | 22,102 | 503 |
| Amount | 231,087.7 | 2,775.5 | 30,408.0 | 5,004.6 | 100,878.5 | 299,909.2 | 38,077.6 | 10.6 | 14,298.6 | 53,839.2 | 5,934.9 |
| December | | | | | | | | | | | |
| No. of A/Cs. | 482,266 | 887 | 35,966 | 12,451 | 1,292,022 | 157,641 | 12,981 | 245 | 9,200 | 25,515 | 1,860 |
| Amount | 154,148.5 | 1,104.5 | 51,567.0 | 9,893.6 | 126,863.2 | 356,444.5 | 37,232.7 | 870.8 | 22,894.2 | 61,826.7 | 2,991.4 |
| 2003 | | | | | | | | | | | |
| June | | | | | | | | | | | |
| No. of A/Cs. | 550,851 | 2,029 | 11,105 | 18,886 | 1,310,306 | 212,519 | 15,852 | 344 | 14,192 | 32,018 | 2,054 |
| Amount | 151,929.1 | 1,539.1 | 44,764.0 | 11,571.5 | 126,218.0 | 421,009.7 | 34,591.4 | 368.3 | 12,137.0 | 60,004.4 | 3,362.6 |
| December | | | | | | | | | | | |
| No. of A/Cs. | 905,514 | 1,224 | 25,976 | 32,592 | 1,322,535 | 267,666 | 22,223 | 597 | 10,297 | 27,159 | 569 |
| Amount | 151,722.3 | 2,367.8 | 58,391.3 | 13,108.2 | 144,191.7 | 494,292.4 | 54,786.0 | 954.5 | 7,790.4 | 76,843.4 | 2,866.9 |
| 2004 | | | | | | | | | | | |
| June | | | | | | | | | | | |
| No. of A/Cs. | 1,277,175 | 1,127 | 23,577 | 20,339 | 1,351,570 | 244,661 | 26,539 | 1,270 | 8,952 | 58,126 | 1,872 |
| Amount | 213,803.0 | 4,426.6 | 72,483.5 | 15,184.2 | 141,500.2 | 516,257.5 | 95,679.7 | 1,503.1 | 7,672.5 | 84,558.9 | 3,125.0 |
| December | | | | | | | | | | | |
| No. of A/Cs. | 1,642,599 | 3,318 | 32,534 | 32,584 | 1,359,087 | 314,908 | 37,582 | 647 | 18,456 | 39,193 | 715 |
| Amount | 257,426.6 | 31,829.1 | 105,898.1 | 27,711.5 | 150,032.7 | 575,897.8 | 165,561.8 | 1,111.0 | 13,364.5 | 98,660.4 | 5,194.2 |
| 2005 | | | | | | | | | | | |
| June | | | | | | | | | | | |
| No. of A/Cs. | 2,065,294 | 11,359 | 27,625 | 22,904 | 1,335,489 | 416,952 | 50,020 | 943 | 17,006 | 34,289 | 619 |
| Amount | 363,397.3 | 12,131.4 | 101,052.1 | 21,954.6 | 145,025.3 | 656,920.4 | 149,871.0 | 1,290.4 | 14,684.8 | 102,673.4 | 4,657.8 |
| December | | | | | | | | | | | |
| No. of A/Cs. | 2,266,561 | 13,451 | 54,865 | 41,421 | 1,263,856 | 663,647 | 65,390 | 1,306 | 19,283 | 27,447 | 823 |
| Amount | 364,744.7 | 16,540.9 | 133,470.2 | 44,204.5 | 157,934.5 | 806,480.2 | 143,100.8 | 1,009.4 | 24,732.8 | 111,222.0 | 3,947.2 |
| 2006 | | | | | | | | | | | |
| June | | | | | | | | | | | |
| No. of A/Cs. | 2,767,528 | 19,750 | 80,744 | 40,115 | 975,062 | 518,309 | 55,271 | 3,043 | 21,469 | 42,424 | 1,069 |
| Amount | 471,124.1 | 22,081.0 | 129,890.5 | 33,198.1 | 148,641.0 | 769,044.9 | 152,405.4 | 7,207.9 | 41,970.0 | 167,589.5 | 6,260.6 |

3.11 Scheduled Banks' Classification of Advances by Rates 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 | |
| 2001 | | | | | | | | | | | | |
| December | | | | | | | | | | | | |
| No. of A/Cs | 162,896 | 283 | 14,763 | 133 | 3,166 | 25,493 | 1,037 | 40 | 109 | 242 | 4,190 | 2,296,233 |
| Amount | 70,252.9 | 534.0 | 9,198.2 | 545.5 | 11,375.2 | 19,192.4 | 163.0 | 285.7 | 114.6 | 534.6 | 732.3 | 910,037.3 (23.95) |
| 2002 | | | | | | | | | | | | |
| June | | | | | | | | | | | | |
| No. of A/Cs | 143,035 | 313 | 7,780 | 104 | 1,804 | 52,321 | 314 | 21 | 351 | 36 | 2,665 | 2,299,630 |
| Amount | 56,995.0 | 5,417.4 | 8,593.0 | 781.6 | 7,420.5 | 20,976.6 | 387.0 | 723.1 | 237.5 | 442.2 | 808.9 | 885,007.5 (22.62) |
| December | | | | | | | | | | | | |
| No. of A/Cs | 127,063 | 119 | 3,979 | 95 | 2,669 | 24,236 | 175 | 21 | 383 | 147 | 2,143 | 2,192,064 |
| Amount | 75,286.0 | 2,553.1 | 6,194.1 | 3,172.7 | 3,269.9 | 16,901.7 | 211.3 | 612.9 | 171.4 | 1,346.1 | 638.6 | 936,194.7 (24.49) |
| 2003 | | | | | | | | | | | | |
| June | | | | | | | | | | | | |
| No. of A/Cs | 142,425 | 1,816 | 2,438 | 1,184 | 1,054 | 27,320 | 262 | 20 | 619 | 63 | 2,379 | 2,349,736 |
| Amount | 62,228.6 | 3,940.2 | 4,224.8 | 2,842.1 | 5,362.7 | 19,209.3 | 1,395.2 | 1,067.7 | 342.9 | 1,314.4 | 448.8 | 969,871.7 (24.43) |
| December | | | | | | | | | | | | |
| No. of A/Cs. | 187,296 | 206 | 2,811 | 397 | 3,631 | 9,572 | 64 | 31 | 55 | 17 | 2,479 | 2,822,911 |
| Amount | 61,951.4 | 1,111.9 | 4,862.8 | 1,308.1 | 6,194.8 | 9,736.9 | 374.7 | 549.1 | 151.8 | 1,796.6 | 396.0 | 1,095,749.0 (23.90) |
| 2004 | | | | | | | | | | | | |
| June | | | | | | | | | | | | |
| No. of A/Cs | 219,776 | 208 | 3,252 | 101 | 3,557 | 9,947 | 106 | 23 | 314 | 23 | 2,066 | 3,254,581 |
| Amount | 64,735.8 | 1,026.2 | 2,387.3 | 519.7 | 6,270.7 | 9,366.7 | 275.3 | 301.2 | 486.2 | 546.5 | 274.4 | 1,242,384.1 (22.70) |
| December | | | | | | | | | | | | |
| No. of A/Cs. | 226,537 | 420 | 4,082 | 208 | 1,634 | 8,181 | 115 | 20 | 21 | 17 | - | 3,722,858 |
| Amount | 84,971.9 | 2,977.0 | 5,952.3 | 556.0 | 1,846.6 | 5,541.1 | 282.0 | 498.5 | 74.8 | 503.5 | - | 1,535,891.5 (22.44) |
| 2005 | | | | | | | | | | | | |
| June | | | | | | | | | | | | |
| No. of A/Cs. | 188,964 | 1,693 | 4,155 | 755 | 1,835 | 6,075 | 388 | 14 | 40 | - | - | 4,186,419 |
| Amount | 90,899.1 | 6,737.9 | 9,950.3 | 3,264.5 | 3,257.6 | 5,830.5 | 159.1 | 223.1 | 172.5 | - | - | 1,694,152.9 (21.56) |
| December | | | | | | | | | | | | |
| No. of A/Cs. | 226,337 | 257 | 6,692 | 186 | 571 | 8,717 | 86 | 31 | 1,031 | 9 | - | 4,661,967 |
| Amount | 108,457.2 | 3,000.6 | 7,490.1 | 1,131.3 | 2,175.2 | 4,597.4 | 173.1 | 249.2 | 241.6 | 246.1 | - | 1,935,149.1 (21.66) |
| 2006 | | | | | | | | | | | | |
| June | | | | | | | | | | | | |
| No. of A/Cs. | 224,893 | 181 | 3,981 | 160 | 3,799 | 22,568 | 216 | 126 | 763 | 38 | - | 4,781,509 |
| Amount | 102,154.0 | 1,673.1 | 5,438.7 | 1,590.5 | 2,155.3 | 6,856.7 | 657.1 | 674.0 | 227.3 | 351.9 | - | 2,071,191.4 (21.16) |

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

(End of Period: Million Rupees)

| ECONOMIC GROUP | | 2002 | | 2003 | | 2004 | |
|----------------|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| I. | Government: | 58.0 | 49.7 | 157.3 | 24.3 | 30.7 | 43.9 |
| II. | Public Sector Enterprises: | 3,606.8 | 1,566.2 | 2,478.9 | 3,148.4 | 3,183.0 | 6,666.7 |
| | (a) Agriculture, Forestry, Hunting & Fishing | 46.4 | 1.6 | 48.1 | 2.2 | 3.9 | 72.7 |
| | (b) Mining and Quarrying | - | - | 0.0 | - | - | - |
| | (c) Manufacturing | 84 | - | 513.7 | 356.0 | 272.8 | 170.8 |
| | (d) Construction | 3.6 | 2.6 | 0.0 | - | 6.2 | 10.6 |
| | (e) Electricity Gas, Water & Sanitary Services | 27.5 | 0.1 | 3.4 | 60.0 | 148.9 | 237.2 |
| | (f) Commerce: | 3,098.7 | 1,558.8 | 1,911.9 | 2,719.6 | 2,747.9 | 5,803.6 |
| | 1. Export Bills : | 1,743.4 | 1,102.8 | 1,372.2 | 1,982.4 | 2,219.9 | 4,595.7 |
| | i. Cotton Raw | 159.7 | 153.5 | - | 8.8 | 561.8 | 219.1 |
| | ii. Rice | 157.1 | 104.7 | 73.6 | 242.7 | 222.4 | 460.4 |
| | iii. Cotton Textiles (Local) | 807.1 | 261.2 | 606.4 | 932.4 | 739.0 | 1,618.4 |
| | iv. Cement & Cement products | - | - | 19.5 | 2.1 | 0.3 | 439.6 |
| | v. Petroleum & Petroleum products | 39.1 | 0.1 | 8.3 | 79.4 | 63.0 | 6.3 |
| | vi. Machinery & Transport Equipments | - | - | 0.0 | 2.2 | 5.0 | 60.2 |
| | vii. Other Export Bills | 580.3 | 583.4 | 664.3 | 714.9 | 628.4 | 1,791.6 |
| | 2. Imports Bills Payable in Pakistan | 1,082.8 | 55.8 | 242.2 | 92.4 | - | 280.7 |
| | 3. Inland Bills (to include Local Bills) | 270.6 | 389.2 | 297.5 | 639.5 | 528.0 | 640.0 |
| | 4. Non-Bank Financial Institutions | 1.9 | 11.0 | - | 5.3 | - | 287.1 |
| | (g) Transport, Storage & Communication | 3.5 | - | - | - | - | - |
| | (h) Services | 5.0 | 1.8 | 0.9 | 1.2 | 1.1 | 33.5 |
| | (i) Other Public Sector Enterprises | 338.0 | 1.5 | 0.9 | 9.5 | 2.1 | 338.2 |
| III. | Private Sector (Business): | 57,811.8 | 55,486.5 | 67,096.0 | 68,727.5 | 78,568.1 | 81,451.0 |
| | (a) Agriculture, Forestry, Hunting & Fishing | 2,423 | 3,256.6 | 3,125.4 | 1,884.9 | 4,214.4 | 3,443.6 |
| | 1. Primary Products : | 1,879.9 | 2,371.4 | 2,460.7 | 1,367.0 | 3,678.4 | 2,719.9 |
| | i. Cotton | 1,004.1 | 1,170.1 | 1,137.2 | 741.0 | 2,367.0 | 931.3 |
| | ii. Rice | 725.2 | 589.5 | 802.5 | 617.8 | 1,218.5 | 1,725.6 |
| | iii. Sugarcane | 48.2 | 9.3 | 74.7 | - | 14.8 | - |
| | iv. Tobacco | - | 35.5 | 0.0 | 0.0 | - | - |
| | v. Other Primary Products | 102.3 | 567.0 | 446.2 | 8.1 | 78.0 | 63.0 |
| | 2. Other Agriculture, Forestry, Hunting and Fishing | 543.1 | 885.3 | 664.8 | 517.8 | 536.0 | 723.8 |

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

(End of Period : Million Rupees)

| ECONOMIC GROUP | 2002 | | 2003 | | 2004 | |
|---|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| | (b) Mining and Quarrying | 3.7 | 63.9 | 183.0 | 116.6 | 98.4 |
| (c) Manufacturing | 3,196.8 | 1,600.6 | 1,465.4 | 2,790.8 | 2,705.9 | 5,176.7 |
| (d) Construction | 236.3 | 187.6 | 492.4 | 144.9 | 627.5 | 496.2 |
| (e) Electricity, Gas, Water & Sanitary Services | 107.8 | 1.8 | 433.4 | 47.9 | 322.0 | 26.1 |
| (f) Commerce: | 49,688.1 | 49,187.4 | 59,506.7 | 61,189.2 | 68,233.5 | 71,035.7 |
| 1. Export Bills-Traditional Export | 22,310.1 | 23,238.1 | 34,537.5 | 29,296.2 | 32,164.8 | 35,509.3 |
| i. Wool & Goat Hair | 61.3 | 73.3 | 44.6 | 18.8 | 5.2 | - |
| ii. Hides & Skins | 535.4 | 284.8 | 387.5 | 206.9 | 237.0 | 138.4 |
| iii. Cotton Textiles (Local) | 11,642.4 | 11,715.3 | 23,366.0 | 19,416.8 | 24,060.4 | 26,525.9 |
| iv. Cotton Yarn (Local) | 9,383.0 | 10,429.7 | 9,473.6 | 8,845.4 | 7,048.4 | 7,969.1 |
| v. Sports Goods | 420.1 | 606.4 | 1,126.4 | 570.7 | 734.1 | 628.6 |
| vi. Surgical Instruments | 267.8 | 128.6 | 139.3 | 237.7 | 79.2 | 247.3 |
| 2. Export Bills-Non-Traditional Exports | 14,900.9 | 12,877.4 | 15,444.8 | 19,987.4 | 16,056.5 | 17,215.6 |
| i. Brassware & Handicrafts | 65.6 | 234.4 | 64.2 | 5,515.2 | 142.1 | 72.3 |
| ii. Carpets & Rugs | 828.6 | 424.1 | 715.2 | 871.2 | 1,130.5 | 1,014.4 |
| iii. Footwear & Leather goods | 1,061.7 | 770.4 | 819.7 | 1,410.7 | 1,253.3 | 1,562.0 |
| iv. Handloom products, Towels & Hosiery | 2,037.8 | 2,639.4 | 2,941.3 | 2,962.2 | 2,316.1 | 3,040.1 |
| v. Readymade Garments | 5,066.1 | 4,289.6 | 4,554.8 | 3,697.5 | 5,013.9 | 6,102.7 |
| vi. Electrical goods (Cable & Wire RA) | 210.6 | 113.9 | 273.4 | 443.7 | 143.8 | 196.6 |
| vii. Other Export Bills | 5,630.4 | 4,405.8 | 6,076.2 | 5,086.9 | 6,056.8 | 5,227.7 |
| 3. Import Bills Payable in Pakistan | 4,992.5 | 4,858.8 | 1,408.1 | 2,486.4 | 10,473.7 | 2,908.5 |
| 4. Inland Bills (to include Local Bills) | 6,736.9 | 7,608.7 | 7,708.0 | 8,520.6 | 8,241.2 | 14,524.3 |
| 5. Non-Bank Financial Institutions | - | - | 30.2 | 31.3 | 58.4 | - |
| 6. Other Foreign Bills (clean outward) | 747.8 | 604.5 | 378.1 | 867.3 | 1,238.9 | 878.0 |
| (g) Transport, Storage & Communication | 5.8 | 16.9 | 16.5 | - | 210.5 | 5.7 |
| (h) Services | 4.7 | 9.9 | 67.2 | 75.0 | 30.8 | 11.1 |
| (i) Other Private (Business) | 2145.6 | 1,161.7 | 1,806.1 | 2,478.2 | 2,125.2 | 602.0 |
| IV. Trust Funds and Non-Profit Organisations | 2.3 | 29.7 | 2.0 | 18.1 | 3.7 | 156.9 |
| V. Others | 1,799.1 | 3,345.2 | 3,236.8 | 1,691.6 | 2,461.1 | 2,344.9 |
| TOTAL | 63,278.1 | 60,477.3 | 72,971.1 | 73,609.9 | 84,246.5 | 90,663.3 |

(Contd.)

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

(End of Period: Million Rupees)

| ECONOMIC GROUP | 2005 | | 2006 | | 2006 | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|
| | Jun. | | Dec. | | Jun. | |
| | No. of Bills | Amount | No. of Bills | Amount | No. of Bills | Amount |
| I. Government: | 65 | 9.3 | 233 | 166.8 | 40 | 175.4 |
| II. Public Sector Enterprises: | 1,652 | 5,271.5 | 2,778 | 5,855.0 | 2,634 | 7,786.4 |
| (a) Agriculture, Forestry, Hunting & Fishing | 57 | 27.4 | 35 | 95.8 | 26 | 138.3 |
| (b) Mining and Quarrying | 12 | 139.9 | 13 | 74.3 | 6 | 23.3 |
| (c) Manufacturing | 34 | 701.4 | 29 | 61.9 | 191 | 360.4 |
| (d) Construction | 3 | 0.4 | 30 | 0.3 | 4 | 138.4 |
| (e) Electricity Gas, Water & Sanitary Services | - | - | - | - | 2 | 16.2 |
| (f) Commerce: | 1,525 | 3,913.2 | 2,649 | 5,610.6 | 2,376 | 7,058.6 |
| 1. Export Bills : | 1,025 | 3,262.3 | 1,779 | 2,968.1 | 1,285 | 3,675.1 |
| i. Cotton Raw | 30 | 95.4 | 76 | 191.0 | 37 | 47.7 |
| ii. Rice | 190 | 334.2 | 280 | 350.6 | 46 | 443.1 |
| iii. Cotton Textiles (Local) | 305 | 975.7 | 804 | 1,250.9 | 696 | 1,756.8 |
| iv. Cement & Cement products | 12 | 94.8 | 4 | 49.9 | 11 | 225.8 |
| v. Petroleum & Petroleum products | 24 | 502.6 | 34 | 51.1 | 22 | 39.3 |
| vi. Machinery & Transport Equipments | 13 | 20.0 | 16 | 43.9 | 16 | 26.7 |
| vii. Other Export Bills | 451 | 1,239.5 | 565 | 1,030.8 | 457 | 1,135.7 |
| 2. Imports Bills Payable in Pakistan | 45 | 95.8 | 108 | 246.9 | 63 | 446.7 |
| 3. Inland Bills (to include Local Bills) | 453 | 365.6 | 762 | 2,395.5 | 1,025 | 2,936.4 |
| 4. Non-Bank Financial Institutions | 2 | 189.5 | - | - | 3 | 0.4 |
| (g) Transport, Storage & Communication | 2 | 133.4 | - | - | - | - |
| (h) Services | 1 | 0.3 | 9 | 11.0 | 29 | 51.3 |
| (i) Other Public Sector Enterprises | 18 | 355.4 | 13 | 1.0 | - | - |
| III. Private Sector (Business): | 32,350 | 96,980.0 | 38,044 | 97,235.8 | 40,071 | 110,899.6 |
| (a) Agriculture, Forestry, Hunting & Fishing | 881 | 2,694.0 | 1,335 | 4,322.3 | 1,356 | 4,781.9 |
| 1. Primary Products : | 829 | 2,285.7 | 1,248 | 3,620.1 | 1,225 | 4,347.4 |
| i. Cotton | 390 | 795.8 | 677 | 1,577.7 | 495 | 1,520.8 |
| ii. Rice | 413 | 1,360.4 | 454 | 1,823.7 | 686 | 2,275.0 |
| iii. Sugarcane | 4 | 37.8 | 73 | 55.3 | 5 | 151.3 |
| iv. Tobacco | - | - | - | - | 2 | 1.6 |
| v. Other Primary Products | 22 | 91.7 | 44 | 163.4 | 37 | 398.6 |
| 2. Other Agriculture, Forestry, Hunting and Fishing | 52 | 408.4 | 87 | 702.2 | 131 | 434.5 |

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

(Concl'd.)

(End of Period : Million Rupees)

| ECONOMIC GROUP | 2005 | | | | 2006 | |
|--|-----------------|------------------|-----------------|------------------|-----------------|------------------|
| | Jun. | | Dec. | | Jun. | |
| | No. of Bills | Amount | No. of Bills | Amount | No. of Bills | Amount |
| (b) Mining and Quarrying | 894 | 768.7 | 9 | 113.5 | 8 | 75.4 |
| (c) Manufacturing | 4,390 | 14,681.0 | 5,644 | 14,481.3 | 3,435 | 13,305.2 |
| (d) Construction | 53 | 1,588.0 | 63 | 1,190.1 | 20 | 442.9 |
| (e) Electricity, Gas, Water & Sanitary Services | 10 | 13.5 | 5 | 3.3 | 60 | 162.8 |
| (f) Commerce: | 24,538 | 76,501.9 | 30,112 | 76,219.6 | 34,653 | 91,224.1 |
| 1. Export Bills-Traditional Export | 11,656 | 34,847.2 | 16,427 | 37,701.5 | 17,247 | 40,791.8 |
| i. Wool & Goat Hair | - | - | - | - | 12 | 36.8 |
| ii. Hides & Skins | 116 | 490.5 | 468 | 3,410.4 | 464 | 2,678.6 |
| iii. Cotton Textiles (Local) | 7,190 | 25,628.0 | 8,681 | 21,878.8 | 10,265 | 23,766.5 |
| iv. Cotton Yarn (Local) | 3,818 | 7,716.6 | 6,745 | 10,918.7 | 5,756 | 12,444.5 |
| v. Sports Goods | 390 | 795.9 | 388 | 1,313.6 | 579 | 1,471.9 |
| vi. Surgical Instruments | 142 | 216.1 | 145 | 180.1 | 171 | 393.4 |
| 2. Export Bills-Non-Traditional Exports | 5,733 | 16,576.0 | 6,360 | 15,783.6 | 6,813 | 17,771.9 |
| i. Brassware & Handicrafts | 15 | 32.1 | 61 | 78.5 | 164 | 323.3 |
| ii. Carpets & Rugs | 229 | 2,007.7 | 255 | 1,066.7 | 194 | 942.8 |
| iii. Footwear & Leather goods | 633 | 2,300.4 | 685 | 2,066.2 | 650 | 1,868.9 |
| iv. Handloom products, Towels & Hosiery | 1,920 | 4,487.2 | 2,347 | 3,513.2 | 1,652 | 3,785.0 |
| v. Readymade Garments | 1,771 | 4,164.3 | 1,832 | 4,644.1 | 2,927 | 7,121.4 |
| vi. Electrical goods (Cable & Wire RA) | 90 | 124.5 | 104 | 307.3 | 191 | 856.7 |
| vii. Other Export Bills | 1,075 | 3,459.8 | 1,076 | 4,107.6 | 1,035 | 2,874.0 |
| 3. Import Bills Payable in Pakistan | 736 | 6,489.5 | 1,103 | 6,377.1 | 1,742 | 10,341.4 |
| 4. Inland Bills (to include Local Bills) | 6,169 | 18,079.3 | 5,876 | 15,962.6 | 8,653 | 21,566.7 |
| 5. Non-Bank Financial Institutions | 1 | 5.4 | - | - | - | - |
| 6. Other Foreign Bills (clean outward) | 243 | 504.6 | 346 | 394.8 | 198 | 752.2 |
| (g) Transport, Storage & Communication | 5 | 25.6 | 82 | 176.9 | 13 | 120.9 |
| (h) Services | 62 | 4.8 | 251 | 371.1 | 4 | 0.0 |
| (i) Other Private (Business) | 1,517 | 702.4 | 543 | 357.5 | 522 | 786.4 |
| IV. Trust Funds and Non-Profit Organisation | 18 | 4.7 | 20 | 133.8 | - | - |
| V. Others | 9,984 | 1,955.8 | 6,401 | 1,197.5 | 2,521 | 3,343.7 |
| TOTAL | 44,069 | 104,221.3 | 47,476 | 104,588.8 | 45,266 | 122,205.1 |

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

(End of Period: Million Rupees)

| SECURITY / SHARE | 2001 | | 2002 | | 2003 | | 2004 | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------|------|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| A. FEDERAL GOVERNMENT SECURITIES | 138,480.8 | 152,431.5 | 181,019.0 | 211,294.4 | 233,214.1 | 259,194.1 | | |
| 11.75 % 2001 | - | - | - | - | - | - | | |
| 11.75 % 2002 | 1,120.3 | - | - | - | - | - | | |
| National Prize Bonds | 150.6 | 361.3 | 94.9 | 92.2 | 95.5 | 153.0 | | |
| National Savings Schemes | 35.7 | 121.5 | 81.8 | - | - | - | | |
| Compensation Bonds* | 32,276.2 | 16,814.3 | 15,608.5 | 35,416.8 | 34,172.8 | 31,114.6 | | |
| Federal Investment Bonds | 60,055.0 | 54,289.8 | 49,436.3 | 30,019.6 | 19,151.6 | 16,288.6 | | |
| Pakistan Investment Bonds | 44,843.0 | 80,839.6 | 115,792.5 | 145,765.8 | 179,794.2 | 211,637.9 | | |
| Unclassified | - | 5.0 | 5.0 | - | - | - | | |
| B. TREASURY BILLS | 105,093.4 | 221,674.3 | 341,029.6 | 404,619.0 | 418,329.3 | 410,594.5 | | |
| C. PROVINCIAL GOVERNMENTS SECURITIES | 1,798.0 | 1,795.8 | 1,573.4 | 1,332.2 | 180.3 | 75.1 | | |
| I. Balochistan | 563.9 | 563.9 | 518.5 | 277.3 | - | - | | |
| 15.00 % 2001 | - | - | - | - | - | - | | |
| 15.50 % 2002 | 40.3 | 40.3 | - | - | - | - | | |
| 16.00 % 2003 | 330.3 | 325.3 | 325.3 | 184.6 | - | - | | |
| 15.50 % 2006 | 189.2 | 189.2 | 189.2 | 88.7 | - | - | | |
| 17.00 % 2007 | 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

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

(End of Period: Million Rupees)

| SECURITY / SHARE | 2001 | | 2002 | | 2003 | | 2004 |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | |
| II. Punjab | 216.7 | 216.7 | 216.7 | 216.7 | 180.3 | 75.1 | |
| 15.00 % 2001 | - | - | - | - | - | - | |
| 16.00 % 2004 | 141.6 | 141.6 | 141.6 | 141.7 | 105.2 | - | |
| 17.50 % 2008 | 75.1 | 75.1 | 75.1 | 75.1 | 75.1 | 75.1 | |
| III. Sindh | 1,015.1 | 1,015.2 | 827.2 | 827.3 | - | - | |
| 15.00 % 2001 | - | - | - | - | - | - | |
| 15.00 % 2002 | 182.9 | 182.9 | - | - | - | - | |
| 16.00 % 2003 | 443.9 | 443.9 | 438.9 | 438.9 | - | - | |
| 15.50 % 2006 | 377.7 | 377.7 | 377.7 | 377.7 | - | - | |
| 17.00 % 2007 | 10.6 | 10.6 | 10.6 | 10.6 | - | - | |
| IV. Unclassified | 2.3 | - | 10.9 | 10.9 | - | - | |
| D. FOREIGN SECURITIES AND SHARES | 2.4 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 | |
| E. OTHERS : | 58,407.8 | 62,756.7 | 74,413.4 | 87,278.1 | 107,527.9 | 113,470.8 | |
| 1. Shares : | 21,543.8 | 23,150.1 | 28,610.3 | 32,925.1 | 34,578.3 | 34,810.0 | |
| (i) Financial Institutions | 974.8 | 1,810.9 | 1,830.2 | 1,943.3 | 2,199.9 | 3,435.5 | |
| (ii) Public Sector Enterprises | 8,326.3 | 8,337.3 | 9,049.9 | 7,962.9 | 12,232.6 | 10,115.1 | |
| (iii) Private Sector | 12,242.7 | 13,001.9 | 17,730.3 | 23,018.9 | 20,145.8 | 21,259.4 | |
| 2. Debentures : | 1,492.3 | 2,156.2 | 1,460.8 | 1,359.9 | 7,598.6 | 826.7 | |
| (i) Financial Institutions | - | - | - | - | 1.3 | - | |
| (ii) Public Sector Enterprises | 638.6 | 1,725.6 | 1,130.2 | 1,020.8 | 1,088.8 | 589.3 | |
| (iii) Private Sector | 853.7 | 430.6 | 330.6 | 339.1 | 6,508.5 | 237.4 | |
| (iv) Other | - | - | - | - | - | - | |
| 3. National Investment (Unit) Trust | 9,425.2 | 9,761.3 | 10,351.3 | 10,949.2 | 13,000.6 | 13,375.5 | |
| 4. Participation Term Certificates | 9,231.4 | 17,880.0 | 25,502.9 | 35,634.4 | 38,203.7 | 27,605.4 | |
| 5. Modarba Certificate | 1,021.0 | 635.4 | 600.3 | 588.7 | 620.2 | 915.9 | |
| 6. Mutual Funds | 253.1 | 257.1 | 233.0 | 236.9 | 952.1 | 4,924.1 | |
| 7. Others | 15,441.0 | 8,916.6 | 7,654.8 | 5,583.9 | 12,574.4 | 31,013.2 | |
| TOTAL | 303,782.4 | 438,659.8 | 598,036.8 | 704,525.1 | 759,253.1 | 783,336.0 | |

(Contd.)

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

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

| SECURITY / SHARE | 2004 | | 2005 | | 2006 | |
|---|-------------------|------------------|------------------|------------------|------------------|------------------|
| | Dec. | Jun. | Dec. | Jun. | Jun. | Market |
| | Book Value | Book Value | Book Value | Book Value | Face Value | Value |
| A. FEDERAL GOVERNMENT SECURITIES | 230,730.2 | 187,486.4 | 186,193.5 | 181,663.0 | 179,579.9 | 178,373.8 |
| National Prize Bonds | 154.1 | 391.5 | 92.5 | - | - | - |
| National Savings Schemes | - | - | - | - | - | - |
| Compensation Bonds * | 33,061.5 | 19,630.8 | 32,772.3 | 31,106.3 | 35,577.2 | 31,106.3 |
| Federal Investment Bonds | 13,896.6 | 8,657.3 | 2,880.3 | 1,430.2 | 1,427.9 | 1,430.0 |
| Pakistan Investment Bonds | 183,618.0 | 158,806.8 | 150,448.4 | 149,126.5 | 142,574.8 | 145,837.4 |
| Unclassified | - | - | - | - | - | - |
| B. TREASURY BILLS | 267,378.70 | 415,199.0 | 373,524.1 | 409,361.9 | 426,208.2 | 410,846.0 |
| C. PROVINCIAL GOVERNMENTS SECURITIES | 75.1 | 75.1 | 75.1 | 75.1 | 75.1 | 75.1 |
| I. Balochistan | - | - | - | - | - | - |
| 16.00 % 2003 | - | - | - | - | - | - |
| 15.50 % 2006 | - | - | - | - | - | - |
| 17.00 % 2007 | - | - | - | - | - | - |
| II. Punjab | 75.1 | 75.1 | 75.1 | 75.1 | 75.1 | 75.1 |
| 16.00% 2004 | - | - | - | - | - | - |
| 17.50 % 2008 | 75.1 | 75.1 | 75.1 | 75.1 | 75.1 | 75.1 |
| III. Sindh | - | - | - | - | - | - |
| 16.00 % 2003 | - | - | - | - | - | - |
| 15.50 % 2006 | - | - | - | - | - | - |
| 17.00 % 2007 | - | - | - | - | - | - |
| IV. Unclassified | - | - | - | - | - | - |
| D. FOREIGN SECURITIES AND SHARES | 1.5 | 1.5 | 1.5 | 1.5 | 2.0 | 1.4 |
| E. OTHERS: | 116,435.8 | 122,884.0 | 167,574.1 | 275,516.8 | 252,712.7 | 278,431.6 |
| 1. Shares : | 37,526.30 | 33,031.8 | 42,174.1 | 48,061.2 | 41,058.4 | 47,616.0 |
| (i) Financial Institutions | 4,107.8 | 2,985.2 | 4,482.7 | 4,180.8 | 4,005.7 | 3,983.6 |
| (ii) Public Sector Enterprises | 6,176.2 | 5,639.9 | 10,050.0 | 5,847.7 | 4,187.8 | 5,450.2 |
| (iii) Private Sector | 27,242.3 | 24,406.7 | 27,641.4 | 38,032.7 | 32,865.0 | 38,182.2 |
| 2. Debentures : | 737.3 | 1,462.9 | 4,567.6 | 1,487.2 | 1,481.0 | 1,487.2 |
| (i) Financial Institutions | - | 239.2 | 2,980.0 | 405.7 | 399.8 | 405.7 |
| (ii) Public Sector Enterprises | 640.0 | 577.7 | 394.7 | 499.8 | 499.5 | 499.8 |
| (iii) Private Sector | 97.3 | 646.0 | 1,192.9 | 581.7 | 581.7 | 581.7 |
| (iv) Other | - | - | - | - | - | - |
| 3. National Investment (Unit) Trust | 14,287.5 | 25,362.8 | 30,821.8 | 28,457.4 | 13,268.1 | 34,111.8 |
| 4. Participation Term Certificates | 20,612.0 | 20,972.2 | 34,907.5 | 32,415.4 | 32,726.1 | 32,259.0 |
| 5. Modarba Certificate | 597.0 | 343.6 | 604.5 | 578.6 | 578.6 | 578.6 |
| 6. Mutual Funds | 4,533.7 | 6,148.7 | 7,723.0 | 13,695.1 | 12,683.2 | 13,995.0 |
| 7. Others | 38,142.1 | 35,562.0 | 46,775.6 | 150,821.9 | 150,917.3 | 148,384.0 |
| TOTAL | 614,621.40 | 725,646.0 | 727,368.3 | 866,618.3 | 858,577.9 | 867,727.9 |

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

(End of period : Million Rupees)

| Deposits by Rates of Interest | | | | | Deposits by Rates of Return(PLS) | | | | | | |
|-------------------------------|------------------|------------------|------------------|------------------|----------------------------------|--------------------|--------------------|--------------------|--------------------|------|------|
| RATE OF RETURN | 2001 | | 2002 | | 2003 | RATE OF RETURN | 2001 | | 2002 | | 2003 |
| | Dec. | Jun. | Dec. | Jun. | Dec. | | Dec. | Jun. | Dec. | Jun. | |
| 00.00 | 80,847.6 | 75,661.8 | 72,449.7 | 91,472.2 | 00.00 ^a | 231,442.1 | 245,218.7 | 248,636.1 | 317,098.2 | | |
| 01.00* | 45,162.2 | 44,574.9 | 61,558.6 | 60,281.9 | 03.50 ^b | 48,950.0 | 484,125.0 | 421,966.5 | 1,012,544.4 | | |
| 02.00* | 24,669.9 | 13,512.2 | 19,289.0 | 22,317.1 | 03.75 | 11,696.1 | 8,056.9 | 3,590.2 | 30,546.9 | | |
| 03.00* | 16,789.6 | 12,398.4 | 14,742.3 | 6,622.0 | 04.00 | 270,530.9 | 22,429.5 | 163,779.1 | 22,318.0 | | |
| 03.25 | 366.0 | 5,635.6 | 296.0 | 887.2 | 04.25 | 7,776.4 | 7,958.4 | 5,990.2 | 2,632.6 | | |
| 03.50 | 963.0 | 1,364.0 | 1,786.1 | 943.2 | 04.50 | 81,815.8 | 7,794.8 | 59,658.3 | 43,202.6 | | |
| 03.75 | 398.1 | 2,947.8 | 4,152.5 | 454.5 | 04.75 | 15,406.2 | 15,867.8 | 48,179.4 | 19,130.8 | | |
| 04.00 | 7,928.1 | 10,227.5 | 13,720.0 | 3,797.5 | 05.00 | 18,997.7 | 36,061.0 | 31,329.4 | 16,606.0 | | |
| 04.25 | 26.6 | 5.9 | 5,659.6 | 3.4 | 05.25 | 691.4 | 9,093.9 | 29,906.3 | 5,294.2 | | |
| 04.50 | 2,338.2 | 2,396.1 | 1,105.9 | 482.7 | 05.50 | 18,079.1 | 8,574.5 | 20,307.1 | 2,263.0 | | |
| 04.75 | 2,596.2 | 11,340.5 | 216.5 | 21.6 | 05.75 | 215.1 | 28,766.6 | 26,410.0 | 264.2 | | |
| 05.00 | 14,331.1 | 1,895.1 | 2,548.9 | 1,230.5 | 06.00 | 9,329.5 | 28,768.6 | 30,194.3 | 3,016.3 | | |
| 05.25 | 10,898.2 | 7,056.3 | 312.9 | 17.8 | 06.25 | 10,078.6 | 10,189.6 | 5,519.7 | 1,358.5 | | |
| 05.50 | 904.3 | 4,527.1 | 1,147.8 | 160.2 | 06.50 | 11,472.9 | 16,649.6 | 54,259.2 | 392.8 | | |
| 05.75 | 313.7 | 169.1 | 112.2 | 845.9 | 06.75 | 6,084.3 | 9,771.0 | 6,782.4 | - | | |
| 06.00 | 7,441.4 | 4,211.3 | 2,232.7 | 326.8 | 07.00 | 23,287.2 | 42,895.2 | 53,260.9 | 8,133.5 | | |
| 06.25 | 426.7 | 2,530.0 | 19.5 | 54.1 | 07.25 | 17,329.0 | 6,484.4 | 7,197.3 | 891.7 | | |
| 06.50 | 2,274.7 | 1,711.3 | 680.5 | 12.8 | 07.50 | 39,037.1 | 27,760.5 | 11,677.9 | 2,523.5 | | |
| 06.75 | 859.1 | 759.8 | 82.3 | 6.5 | 07.75 | 9,450.3 | 12,628.5 | 18,636.2 | - | | |
| 07.00 | 5,033.4 | 2,667.3 | 675.1 | 385.7 | 08.00 | 50,985.3 | 54,633.6 | 2,166.6 | - | | |
| 07.25 | 723.4 | 1,791.8 | 35.7 | 20.1 | 08.25 | 4,168.0 | 1,624.1 | 4,405.9 | - | | |
| 07.50 | 2,830.9 | 1,001.4 | 3,806.0 | 527.0 | 08.50 | 11,572.3 | 28,026.1 | 4,364.2 | - | | |
| 07.75 | 2,119.5 | 1,326.0 | 354.6 | 38.4 | 08.75 | 3,422.0 | 4,019.4 | 661.7 | - | | |
| 08.00 | 2,644.6 | 5,132.9 | 318.9 | 925.4 | 09.00 | 29,787.7 | 15,313.7 | 2,318.9 | - | | |
| 08.25 | 242.0 | 101.8 | 61.0 | - | 09.25 | 26,261.5 | 205.3 | 2,085.8 | - | | |
| 08.50 | 432.5 | 960.3 | 2,199.3 | 33.3 | 09.50 | 32,175.8 | 30,577.8 | 7,853.5 | 244.4 | | |
| 08.75 | 1,225.6 | 4.5 | 421.1 | - | 09.75 | 6,801.0 | 705.0 | 147.4 | - | | |
| 09.00 | 5,849.3 | 2,637.9 | 1,332.1 | 123.4 | 10.00 | 5,821.4 | 7,072.2 | 863.9 | 666.5 | | |
| 09.25 | 81.8 | 17.4 | 3.2 | - | 10.25 | 3,771.3 | 701.4 | 535.5 | - | | |
| 09.50 | 1,174.4 | 145.3 | 83.9 | 0.1 | 10.50 | 13,685.4 | 2,814.4 | 571.5 | - | | |
| 09.75 | 163.7 | 53.5 | 39.3 | 0.7 | 10.75 | 347.9 | 1,745.7 | 2,418.8 | - | | |
| 10.00 | 844.3 | 459.2 | 282.1 | 323.3 | 11.00 | 24,272.8 | 7,424.9 | - | - | | |
| 10.25 | 11.2 | 6.0 | - | - | 11.25 | 955.6 | 273.8 | 2,055.6 | - | | |
| 10.50 | 109.4 | 27.0 | 260.1 | 1.3 | 11.50 | 1,627.3 | 4,640.8 | 382.1 | - | | |
| 10.75 | 0.3 | 15.8 | 6.6 | 2.7 | 11.75 | 963.1 | 841.4 | 1,789.6 | - | | |
| 11.00 | 353.4 | 236.2 | 63.6 | 0.3 | 12.00 | 4,547.5 | 1,709.3 | - | - | | |
| 11.25 | 28.1 | 132.9 | 0.1 | - | 12.25 | 1,888.4 | - | - | - | | |
| 11.50 | 69.6 | 213.3 | 9.1 | 0.4 | 12.50 | 1,531.7 | 2,076.2 | 2,006.0 | - | | |
| 11.75 | 6.7 | 167.2 | - | 0.1 | 12.75 | 500.3 | - | - | - | | |
| 12.00 | 906.7 | 61.6 | 32.6 | 8.1 | 13.00 | 2,965.9 | 419.5 | 523.0 | - | | |
| 12.25 | 2.1 | 0.1 | 0.1 | 0.1 | 13.25 | 72.1 | - | - | - | | |
| 12.50 | 123.0 | 545.7 | 1.1 | 1.8 | 13.50 | 120.1 | - | - | - | | |
| 12.75 | 350.7 | 254.0 | - | 9.9 | 13.75 | 3,829.5 | 5,790.4 | 5,714.6 | - | | |
| 13.00 | 28.3 | 467.2 | 1.6 | 1.5 | 14.00 | 396.0 | - | - | - | | |
| 13.25 | 2.0 | - | 0.3 | - | 14.25 | 122.2 | - | - | - | | |
| 13.50 | 2.6 | 0.2 | - | - | 14.50 | - | - | - | - | | |
| 13.75 | 4.2 | - | - | - | 14.75 | - | - | - | - | | |
| 14.00 | 76.2 | 130.2 | 224.8 | 58.7 | 15.00 | - | - | - | - | | |
| 14.25 | 3.9 | - | - | - | 15.25 | - | - | - | - | | |
| 14.50 | 0.1 | - | - | 0.1 | 15.50 | - | - | - | - | | |
| 14.75 | 0.2 | - | - | - | 15.75 | - | - | - | - | | |
| 15.00 | 23.8 | 29.4 | - | - | 16.00 & over | - | - | - | - | | |
| 15.25 | - | - | - | - | | | | | | | |
| 15.50 | 0.3 | - | - | - | | | | | | | |
| 15.75 | - | - | - | - | | | | | | | |
| 16.00 & over | - | - | - | - | | | | | | | |
| TOTAL | 245,002.8 | 221,510.5 | 212,325.6 | 192,400.1 | TOTAL | 1,064,262.0 | 1,199,709.8 | 1,288,144.8 | 1,489,128.1 | | |

* 01.00 stands for 00.25 to 01.00
 * 02.00 stands for 01.25 to 02.00
 * 03.00 stands for 02.25 to 03.00

a : 00.00 stands for "Current & Other Deposits"
 b : stands for 0.25 to 3.50

3.15 Scheduled Banks' Deposits by Rates of Interest

| (Million Rupees) | | | | | | | |
|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------|
| RATE OF RETURN | 2003 | | 2004 | | 2005 | | 2006 |
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Jun. |
| 0.00 | 74,226.6 | 92,849.6 | 100,655.6 | 111,024.1 | 119,357.1 | 136,696.0 | |
| 0.25* | 21,473.2 | 23,576.3 | 36,459.4 | 13,757.4 | 32,916.4 | 40,924.6 | |
| 0.50* | 32,611.0 | 32,804.9 | 32,855.4 | 35,793.6 | 13,846.7 | 3,464.4 | |
| 0.75 | 6,366.1 | 5,439.7 | 4,606.9 | 14,526.2 | 7,378.8 | 4,371.1 | |
| 1.00 | 22,260.6 | 23,742.7 | 27,124.2 | 29,330.6 | 38,806.8 | 31,361.9 | |
| 1.25 | 13,579.0 | 7,440.4 | 19,376.2 | 16,629.4 | 19,490.8 | 20,110.7 | |
| 1.50 | 2,581.3 | 5,902.6 | 10,443.0 | 5,772.0 | 6,027.4 | 27,258.9 | |
| 1.75 | 4,715.2 | 7,596.3 | 6,477.4 | 9,535.2 | 693.8 | 1,232.6 | |
| 2.00 | 2,791.9 | 1,942.2 | 8,314.2 | 7,310.1 | 16,457.1 | 10,285.0 | |
| 2.25 | 755.2 | 65.0 | 1,298.6 | 1,800.7 | 523.6 | 440.2 | |
| 2.50 | 282.9 | 760.6 | 1,137.5 | 2,382.9 | 4,870.3 | 7,009.9 | |
| 2.75 | 672.0 | 356.2 | 446.4 | 1,523.6 | 1,444.7 | 139.8 | |
| 3.00 | 1,353.0 | 1,645.6 | 3,275.7 | 1,684.1 | 2,527.2 | 4,021.5 | |
| 3.25 | 359.2 | 590.8 | 1,327.6 | 1,686.8 | 2,145.4 | 785.2 | |
| 3.50 | 565.7 | 704.0 | 587.5 | 561.4 | 2,219.1 | 1,285.0 | |
| 3.75 | 321.5 | 1,015.4 | 724.3 | 196.2 | 2,342.9 | 340.5 | |
| 4.00 | 1,042.3 | 1,367.3 | 764.8 | 1,128.1 | 8,045.7 | 3,986.5 | |
| 4.25 | 964.8 | 2,525.5 | 584.9 | 370.8 | 1,270.3 | 1,326.8 | |
| 4.50 | 104.9 | 412.1 | 227.6 | 190.8 | 125.3 | 2,531.3 | |
| 4.75 | 213.0 | 62.0 | 0.0 | 16.2 | 72.2 | 1,007.8 | |
| 5.00 | 40.6 | 123.6 | 438.7 | 26.9 | 0.0 | 1,662.1 | |
| 5.25 | 300.0 | 0.0 | 0.0 | 0.0 | 0.0 | 131.6 | |
| 5.50 | 204.0 | 16.3 | 495.8 | 5.3 | 209.7 | 685.6 | |
| 5.75 | 0.0 | 2.6 | 0.0 | 0.0 | 119.4 | - | |
| 6.00 | 154.7 | 23.3 | 201.4 | 39.0 | 318.5 | 402.6 | |
| 6.25 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | - | |
| 6.50 | 23.8 | 18.3 | 1.1 | 1.1 | 65.6 | 607.2 | |
| 6.75 | 0.9 | 0.0 | 0.0 | 0.0 | 0.0 | 8.0 | |
| 7.00 | 0.0 | 32.4 | 77.5 | 30.7 | 33.5 | 8.5 | |
| 7.25 | 6.3 | 6.2 | 0.0 | 0.0 | 0.0 | 36.2 | |
| 7.50 | 57.5 | 67.4 | 0.0 | 0.0 | 1,099.3 | 489.7 | |
| 7.75 | 1.1 | 0.0 | 0.0 | 0.0 | 299.8 | - | |
| 8.00 | 20.2 | 33.2 | 103.0 | 222.8 | 152.1 | 151.4 | |
| 8.25 | 0.0 | - | - | - | - | - | |
| 8.50 | 0.0 | - | 50.0 | - | 6.2 | - | |
| 8.75 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | - | |
| 9.00 | 2.4 | 25.7 | 21.2 | 4.1 | 51.0 | 10.1 | |
| 9.25 | 0.0 | - | - | - | 24.0 | - | |
| 9.50 | 2.7 | - | - | - | - | - | |
| 9.75 | 0.2 | - | - | - | - | - | |
| 10.00 | 7.2 | 0.1 | 37.6 | 90.8** | 67.8 | 54.4 | |
| 10.25 | 2.6 | 2.1 | - | - | - | 50.0 | |
| 10.50 | 0.0 | 705.8 | - | - | - | - | |
| 10.75 | 0.0 | - | - | - | 14.9 | 77.9 | |
| 11.00 | 0.0 | - | 0.7 | - | 140.8 | - | |
| 11.25 | 0.0 | - | - | - | - | - | |
| 11.50 | 1.4 | - | - | - | - | - | |
| 11.75 | 0.0 | - | - | - | - | - | |
| 12 and Over | 97.8 | 31.1 | 15.7 | - | 305.3 | 3.7 | |
| Total | 188,163.1 | 211,887.4 | 258,130.0 | 255,640.8 | 283,469.5 | 302,958.6 | |

** 10 & Over

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

| (Million Rupees) | | | | | | |
|-------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| RATE OF RETURN | 2003 | 2004 | | 2005 | | 2006 |
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. |
| 0.00 | 443,559.8 | 440,943.3 | 528,740.4 | 578,328.8 | 623,250.0 | 676,436.5 |
| 0.25* | 89,327.1 | 325,676.5 | 449,210.3 | 322,466.3 | 264,179.0 | 342,219.3 |
| 0.50* | 89,592.5 | 55,664.7 | 64,051.6 | 62,212.9 | 36,452.7 | 33,370.1 |
| 0.75 | 57,638.0 | 104,507.2 | 34,066.0 | 53,288.9 | 14,702.0 | 13,579.4 |
| 1.00 | 76,668.5 | 323,297.7 | 203,782.6 | 403,673.5 | 398,664.1 | 347,297.7 |
| 1.25 | 310,016.7 | 46,898.6 | 82,373.2 | 14,418.6 | 9,876.1 | 14,070.3 |
| 1.50 | 151,041.5 | 114,298.8 | 117,428.0 | 59,944.4 | 60,748.1 | 72,657.3 |
| 1.75 | 25,353.6 | 49,216.3 | 62,614.6 | 33,161.7 | 16,500.8 | 32,425.4 |
| 2.00 | 113,561.1 | 63,998.9 | 56,255.9 | 86,163.5 | 130,405.4 | 142,014.3 |
| 2.25 | 23,656.4 | 19,699.7 | 31,332.6 | 32,649.1 | 15,960.8 | 24,079.3 |
| 2.50 | 58,185.8 | 61,601.3 | 82,411.0 | 48,584.3 | 56,470.5 | 60,388.9 |
| 2.75 | 49,782.4 | 18,189.7 | 35,628.3 | 20,830.2 | 14,848.1 | 15,131.2 |
| 3.00 | 58,493.4 | 72,780.8 | 52,929.3 | 99,271.3 | 72,572.6 | 63,151.6 |
| 3.25 | 12,622.7 | 12,222.1 | 18,965.3 | 32,395.6 | 19,757.9 | 28,036.0 |
| 3.50 | 35,828.5 | 27,896.8 | 32,269.9 | 51,567.0 | 74,289.5 | 67,196.4 |
| 3.75 | 4,650.9 | 11,194.4 | 16,403.3 | 26,313.6 | 13,113.2 | 29,509.2 |
| 4.00 | 24,523.9 | 11,138.4 | 27,058.5 | 41,329.6 | 92,805.0 | 64,589.8 |
| 4.25 | 3,916.1 | 4,640.7 | 7,047.8 | 13,462.0 | 28,930.8 | 17,086.7 |
| 4.50 | 4,079.2 | 7,731.9 | 7,111.8 | 35,815.4 | 30,142.7 | 25,671.8 |
| 4.75 | 5,049.6 | 1,964.3 | 5,991.0 | 6,201.5 | 46,234.9 | 42,845.3 |
| 5.00 | 8,059.4 | 7,769.4 | 13,813.9 | 35,280.7 | 68,425.4 | 65,759.2 |
| 5.25 | 184.8 | 187.1 | 6,127.8 | 4,072.3 | 2,646.7 | 4,550.5 |
| 5.50 | 3,444.9 | 25.8 | 747.3 | 9,631.8 | 33,171.0 | 35,812.1 |
| 5.75 | 0.0 | 9.1 | 386.7 | 3,782.7 | 6,699.9 | 9,713.7 |
| 6.00 | 144.1 | 144.9 | 855.8 | 16,991.6 | 34,858.9 | 36,773.2 |
| 6.25 | 0.0 | 3.9 | 81.4 | 2,783.2 | 4,166.7 | 14,972.1 |
| 6.50 | 278.7 | 193.3 | 139.5 | 16,246.9 | 7,978.1 | 17,944.4 |
| 6.75 | 48.1 | 24.3 | 23.6 | 2,712.5 | 4,569.2 | 6,405.3 |
| 7.00 | 2,661.9 | 7,284.4 | 4,568.6 | 12,826.7 | 20,174.5 | 25,856.2 |
| 7.25 | 241.3 | 366.2 | 6.4 | 2,916.7 | 2,533.3 | 15,571.0 |
| 7.50 | 967.3 | 524.0 | 898.1 | 8,911.3 | 13,675.4 | 11,943.3 |
| 7.75 | 0.0 | 4.0 | 33.2 | 2,576.4 | 6,908.5 | 14,169.3 |
| 8.00 | 229.5 | 201.2 | 242.2 | 23,405.9 | 31,117.6 | 30,885.8 |
| 8.25 | 49.0 | 24.7 | 11.3 | 562.8 | 7,365.0 | 2,234.5 |
| 8.50 | 11.1 | - | - | 780.3 | 13,019.6 | 20,561.6 |
| 8.75 | 0.0 | 48.0 | 74.6 | 2,506.8 | 10,606.6 | 1,786.4 |
| 9.00 | 111.2 | 48.2 [@] | 0.0 | 3,093.4 | 22,942.6 | 7,702.4 |
| 9.25 | - | - | - | 101.8 | 1,246.9 | 38,409.2 |
| 9.50 | - | - | - | 758.9 | 3,294.9 | 7,200.2 |
| 9.75 | - | - | - | 41.5 | 523.5 | 4,222.0 |
| 10.00 | - | - | - | 181.6 | 9,375.3 | 2,494.9 |
| 10.25 | - | - | - | - | - | 7,707.5 |
| 10.50 | - | - | - | 69.4 | 933.5 | 8,986.2 |
| 10.75 | - | - | - | 228.3 | 819.7 | 8,853.5 |
| 11.00 | - | - | - | 7.1 | 2,099.1 | 81.3 |
| Over-11 | - | - | - | 104.5 | 939.3 | 2,039.7 |
| Total | 1,653,979.6 | 1,790,420.5 | 1,943,681.6 | 2,172,653.2 | 2,329,995.3 | 2,514,392.0 |

@ 9 and over

3.17 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

| RATE OF RETURN | 2002 | | 2003 | | | | 2004 | | |
|----------------|---------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | Dec. | | Jun. | | Dec. | | Jun. | | |
| | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector | |
| 00.00 | 1,279 | 1,076 | 844.2 | 630.5 | 3,126.3 | 3,125.2 | 1,338.7 | 1,338.7 | |
| 01.00 | * | - | 67.9 | 67.3 | 2,809.6 | 2,809.6 | 162.3 | 162.3 | |
| 02.00 | * | - | 585.7 | 585.5 | 3,702.8 | 2,278.1 | 5,662.2 | 3,971.1 | |
| 03.00 | * | 75.3 | 52.5 | 3,466.3 | 2,555.1 | 12,652.2 | 9,541.7 | 7,245.5 | |
| 03.25 | | 274.8 | 274.8 | 922.7 | 172.9 | 188.6 | 188.6 | 116.7 | |
| 03.50 | | 574.2 | 574.2 | 1,285.3 | 1,285.3 | 971.5 | 971.5 | 1,555.8 | |
| 03.75 | | 208.0 | 208.0 | 460.4 | 460.4 | 38.2 | 38.2 | 163.8 | |
| 04.00 | | 1,485.2 | 1,363.1 | 3,032.2 | 2,291.8 | 3,174.2 | 3,174.2 | 2,388.0 | |
| 04.25 | | 711.1 | 711.1 | 135.3 | 135.3 | 298.2 | 298.2 | 209.2 | |
| 04.50 | | 1,244.6 | 1,244.6 | 297.8 | 297.8 | 352.6 | 352.6 | 603.8 | |
| 04.75 | | 130.5 | 130.5 | 17.4 | 17.4 | 285.2 | 285.2 | 90.0 | |
| 05.00 | | 798.2 | 770.6 | 606.1 | 570.3 | 6,797.7 | 3,839.0 | 9,540.0 | |
| 05.25 | | - | - | 0.0 | 0.0 | 1,000.5 | 1,000.5 | - | |
| 05.50 | | 229 | 184.0 | 136.0 | 0.0 | 1,704.9 | 1,704.9 | 55.5 | |
| 05.75 | | - | - | 295.0 | 295.0 | 544.0 | 544.0 | 2.0 | |
| 06.00 | | 666.1 | 604.6 | 761.4 | 758.1 | 1,015.8 | 1,015.8 | 5,021.9 | |
| 06.25 | | 40.2 | 40.0 | 0.2 | 0.2 | 44.2 | 44.2 | 22.8 | |
| 06.50 | | 68.6 | 66.8 | 28.5 | 27.3 | 95.3 | 95.3 | 3,210.8 | |
| 06.75 | | - | - | 100.0 | 100.0 | 21.4 | 21.4 | 125.0 | |
| 07.00 | | 174.6 | 174.6 | 670.4 | 632.4 | 4,190.4 | 4,190.4 | 6,048.6 | |
| 07.25 | | 6.0 | 6.0 | 9.9 | 9.9 | 1.1 | 1.1 | 123.7 | |
| 07.50 | | 188.2 | 188.2 | 256.0 | 255.3 | 741.3 | 741.3 | 671.0 | |
| 07.75 | | - | - | 1.7 | 1.7 | 2.1 | 2.1 | - | |
| 08.00 | | 519.2 | 504.7 | 396.0 | 306.9 | 983.6 | 983.6 | 5,259.3 | |
| 08.25 | | - | - | 1.3 | 1.3 | 31.5 | 31.5 | - | |
| 08.50 | | 111.0 | 110.4 | 230.2 | 229.7 | 594.7 | 594.7 | 1,117.0 | |
| 08.75 | | - | - | 12.1 | 12.1 | 43.1 | 43.1 | - | |
| 09.00 | | 1,223.3 | 1,223.3 | 6,860.3 | 3,820.1 | 1,948.4 | 1,948.4 | 3,447.6 | |
| 09.25 | | - | - | 0.5 | 0.5 | 27.3 | 27.3 | 7.7 | |
| 09.50 | | 6.0 | 5.5 | 192.2 | 191.9 | 168.2 | 168.2 | 218.1 | |
| 09.75 | | - | - | 80.5 | 77.2 | 20.3 | 20.3 | - | |
| 10.00 | | 5,252.9 | 2,827.0 | 2,208.8 | 1,893.3 | 2,204.4 | 2,204.4 | 4,543.1 | |
| 10.25 | | 1,989.8 | 1,989.8 | 181.3 | 180.0 | 31.5 | 31.5 | 7.5 | |
| 10.50 | | 713.7 | 713.7 | 436.1 | 436.1 | 628.2 | 628.2 | 180.6 | |
| 10.75 | | - | - | 5.2 | 4.3 | 13.8 | 13.8 | 14.4 | |
| 11.00 | | 2,974.8 | 2,941.3 | 3,222.3 | 3,151.8 | 5,763.4 | 5,763.4 | 8,042.9 | |
| 11.25 | | - | - | 0.4 | 0.4 | 5.4 | 5.4 | 1.5 | |
| 11.50 | | 81.3 | 77.3 | 118.1 | 118.0 | 80.2 | 80.2 | 40.3 | |
| 11.75 | | 79.0 | 79.0 | 17.3 | 0.8 | 51.8 | 51.8 | 21.6 | |
| 12.00 | | 9,641.7 | 9,434.9 | 18,547.9 | 13,416.5 | 18,022.8 | 16,073.4 | 4,875.5 | |
| 12.25 | | 245.9 | 245.0 | 1.1 | 1.1 | 7.7 | 7.7 | 5.3 | |
| 12.50 | | 631.1 | 622.7 | 476.9 | 476.9 | 108.5 | 108.5 | 253.6 | |
| 12.75 | | 10.4 | 10.4 | 7.9 | 7.9 | 28.7 | 28.7 | 74.6 | |
| 13.00 | | 1,450.7 | 1,323.0 | 930.6 | 910.2 | 987.1 | 987.1 | 1,234.9 | |
| 13.25 | | 25.7 | 25.7 | 26.7 | 26.7 | 46.7 | 46.7 | 58.1 | |
| 13.50 | | 568.7 | 568.7 | 265.6 | 265.1 | 10.3 | 10.3 | 75.7 | |
| 13.75 | | 29.9 | 29.9 | 30.2 | 28.4 | 40.9 | 40.9 | 133.2 | |
| 14.00 | | 14,267.7 | 8,785.9 | 13,510.5 | 13,375.1 | 13,505.1 | 13,505.1 | 8,755.6 | |
| 14.25 | | - | - | 0.0 | 0.0 | 1.6 | 1.6 | - | |
| 14.50 | | 144.6 | 144.6 | 84.2 | 84.2 | 36.6 | 36.6 | 62.1 | |
| 14.75 | | 15.9 | 15.9 | 8.7 | 8.7 | 40.3 | 40.3 | 26.3 | |
| 15.00 | | 693.2 | 656.6 | 1,877.1 | 1,849.6 | 655.0 | 655.0 | 626.4 | |
| 15.25 | | - | - | 0.0 | 0.0 | 1.4 | 1.4 | 22.5 | |
| 15.50 | | 10.8 | 1.2 | 26.1 | 26.0 | 65.1 | 65.1 | 19.4 | |
| 15.75 | | - | - | 1.3 | 1.3 | 2.1 | 2.1 | 36.0 | |
| 16.00 & over | | 21,281.8 | 20,888.4 | 12,914.3 | 12,523.0 | 8,099.7 | 8,032.7 | 5,717.6 | |
| TOTAL | | 70,122.6 | 60,895.2 | 76,652.2 | 64,574.9 | 98,012.9 | 88,501.6 | 89,235.5 | 85,683.5 |

* 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

3.17 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

| RATE OF RETURN | 2004 | | 2005 | | | | 2006 | |
|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector |
| 00.00 | 32,380.8 | 32,380.8 | 27,634.2 | 27,619.3 | 30,089.8 | 28,608.9 | 12,191.3 | 12,191.3 |
| 01.00 | 13.8 | 13.8 | 0.6 | 0.6 | 56.4 | 56.4 | 0.5 | 0.5 |
| 02.00 | 3,735.0 | 3,402.2 | 0.0 | 0.0 | - | - | 6.5 | 6.5 |
| 03.00 | 9,420.6 | 5,634.8 | 2,887.7 | 2,387.7 | 4,227.9 | 3,084.8 | 3,505.2 | 3,505.2 |
| 03.25 | 84.6 | 84.6 | - | - | - | - | 0.2 | 0.2 |
| 03.50 | 547.7 | 547.7 | 135.0 | 135.0 | 0.5 | 0.5 | 90.3 | 90.3 |
| 03.75 | 396.5 | 396.5 | 432.1 | 432.1 | - | - | - | - |
| 04.00 | 2,677.2 | 2,677.2 | 2,303.7 | 2,303.7 | 3,171.5 | 2,916.2 | 1,145.6 | 1,145.6 |
| 04.25 | 439.3 | 439.3 | 316.5 | 316.5 | 811.2 | 811.2 | 8.5 | 8.5 |
| 04.50 | 2,522.7 | 2,522.7 | 639.2 | 448.7 | 3,598.4 | 3,598.4 | 226.6 | 226.6 |
| 04.75 | 4.2 | 4.2 | 652.6 | 652.6 | 1,655.8 | 1,655.8 | - | - |
| 05.00 | 8,690.8 | 8,531.3 | 1,900.9 | 1,900.9 | 2,007.7 | 1,877.4 | 858.7 | 858.7 |
| 05.25 | 106.9 | 85.0 | - | - | 737.6 | 737.6 | 459.3 | 459.3 |
| 05.50 | 370.9 | 370.9 | 666.7 | 666.7 | 1,490.3 | 1,490.3 | 1,780.4 | 1,780.4 |
| 05.75 | 159.2 | 159.2 | - | - | 457.4 | 457.4 | 2,073.4 | 2,073.4 |
| 06.00 | 2,453.3 | 2,370.4 | 4,524.4 | 2,332.7 | 1,639.5 | 1,639.5 | 4,208.2 | 4,208.2 |
| 06.25 | 22.1 | 22.1 | 929.7 | 29.0 | 2,159.0 | 2,159.0 | 2,491.7 | 691.7 |
| 06.50 | 821.2 | 821.2 | 113.4 | 113.4 | 514.4 | 514.4 | 522.8 | 522.8 |
| 06.75 | 1,403.5 | 1,403.5 | 112.8 | 112.8 | 97.1 | 97.1 | 466.2 | 466.2 |
| 07.00 | 5,351.3 | 5,351.3 | 3,363.4 | 3,363.5 | 2,467.9 | 2,467.9 | 2,420.9 | 2,420.9 |
| 07.25 | 74.9 | 74.9 | 1,013.3 | 48.7 | 104.2 | 104.2 | 155.1 | 155.1 |
| 07.50 | 774.9 | 774.9 | 3,720.4 | 2,267.1 | 1,007.7 | 1,007.7 | 1,365.0 | 1,365.0 |
| 07.75 | 2.8 | 2.8 | 770.2 | 770.2 | 18.9 | 18.9 | 43.4 | 43.4 |
| 08.00 | 11,980.1 | 11,763.0 | 5,788.1 | 5,690.3 | 3,047.9 | 2,797.9 | 2,848.9 | 2,598.6 |
| 08.25 | 59.1 | 59.1 | 9.2 | 9.3 | 775.4 | 775.4 | 667.7 | 667.7 |
| 08.50 | 2,807.2 | 2,807.2 | 1,286.0 | 1,286.0 | 612.7 | 612.7 | 893.7 | 893.7 |
| 08.75 | 83.3 | 83.3 | 265.2 | 265.2 | 179.2 | 179.2 | 1,854.0 | 1,569.8 |
| 09.00 | 4,346.5 | 4,346.5 | 8,236.9 | 6,198.7 | 8,025.7 | 7,863.9 | 7,129.2 | 7,091.6 |
| 09.25 | 104.9 | 104.9 | 486.1 | 486.1 | 203.5 | 203.5 | 737.0 | 737.0 |
| 09.50 | 478.9 | 478.9 | 1,601.1 | 1,601.1 | 4,512.3 | 929.0 | 6,271.0 | 3,440.7 |
| 09.75 | 44.5 | 44.5 | 1,089.6 | 1,089.7 | 451.9 | 451.9 | 569.7 | 569.7 |
| 10.00 | 5,430.6 | 5,430.6 | 4,202.4 | 4,202.4 | 5,374.1 | 5,274.1 | 3,820.9 | 3,818.3 |
| 10.25 | 19.6 | 19.6 | 298.8 | 298.8 | 241.1 | 146.0 | 527.8 | 427.8 |
| 10.50 | 86.7 | 86.7 | 501.3 | 501.3 | 2,175.2 | 1,999.1 | 1,272.7 | 1,069.3 |
| 10.75 | 24.4 | 24.4 | 141.4 | 141.4 | 32.6 | 32.6 | 280.7 | 230.7 |
| 11.00 | 12,212.4 | 10,770.0 | 15,584.3 | 15,454.8 | 16,738.2 | 16,532.9 | 11,515.1 | 11,465.1 |
| 11.25 | 8.6 | 8.6 | 103.0 | 103.0 | 1,569.4 | 1,569.4 | 219.2 | 219.2 |
| 11.50 | 58.5 | 58.5 | 226.1 | 226.1 | 966.0 | 966.0 | 2,374.3 | 2,374.3 |
| 11.75 | 82.8 | 82.8 | 6,838.9 | 6,838.9 | 609.8 | 609.8 | 1,450.8 | 1,450.8 |
| 12.00 | 853.9 | 853.9 | 2,873.3 | 2,873.2 | 11,583.9 | 11,509.4 | 13,902.5 | 13,901.0 |
| 12.25 | 2.0 | 2.0 | 60.0 | 60.0 | 546.1 | 546.1 | 602.8 | 602.8 |
| 12.50 | 157.3 | 157.3 | 163.6 | 163.6 | 1,460.0 | 1,460.0 | 3,527.8 | 3,527.8 |
| 12.75 | 84.9 | 84.9 | 142.1 | 142.1 | 159.6 | 159.6 | 653.1 | 653.1 |
| 13.00 | 4,658.0 | 4,658.0 | 1,712.0 | 1,712.0 | 15,873.9 | 15,873.9 | 16,332.4 | 16,328.2 |
| 13.25 | 79.8 | 79.8 | 218.6 | 218.6 | 1,575.0 | 1,575.0 | 603.2 | 603.2 |
| 13.50 | 268.9 | 268.9 | 677.1 | 677.1 | 1,163.2 | 1,163.2 | 1,231.8 | 1,231.8 |
| 13.75 | 29.6 | 29.6 | 64.3 | 64.3 | 347.8 | 347.8 | 150.2 | 150.2 |
| 14.00 | 291.0 | 291.0 | 2,233.5 | 2,233.5 | 8,135.7 | 8,130.4 | 5,127.6 | 4,938.3 |
| 14.25 | - | - | - | - | 44.2 | 44.2 | 142.0 | 142.0 |
| 14.50 | 77.6 | 77.6 | 257.3 | 257.4 | 249.7 | 249.7 | 3,906.4 | 3,906.4 |
| 14.75 | - | - | 18.3 | 18.3 | 8.5 | 8.5 | 0.1 | 0.1 |
| 15.00 | 481.8 | 481.8 | 509.5 | 509.5 | 1,077.1 | 1,077.1 | 1,284.9 | 1,284.9 |
| 15.25 | - | - | 1.1 | 1.1 | 2.0 | 2.0 | 7.1 | 7.1 |
| 15.50 | - | - | 24.5 | 24.6 | 1.1 | 1.1 | 28.1 | 28.1 |
| 15.75 | - | - | 3.4 | 3.4 | 0.3 | 0.3 | 35.0 | 35.0 |
| 16.00 & over | 2,619.1 | 2,611.4 | 2,792.1 | 2,784.4 | 5,004.1 | 2,979.8 | 6,660.4 | 4,636.1 |
| TOTAL | 119,886.0 | 113,836.1 | 110,525.8 | 102,036.8 | 149,060.5 | 139,375.4 | 130,648.2 | 122,820.5 |

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

(End of Period: Million Rupees)

| RATE OF RETURN | 2002 | | 2003 | | | | 2004 | |
|----------------|----------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| | Dec. | | Jun. | | Dec. | | Jun. | |
| | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector |
| 00.00 | 11,848.3 | 7,193.3 | 29,132.5 | 23,397.7 | 31,532.6 | 31,254.3 | 32,246.7 | 31,618.7 |
| 01.00 | * | - | 3,934.7 | 3,923.5 | 4,350.8 | 2,592.8 | 1,177.8 | 813.8 |
| 02.00 | * | - | 11,143.0 | 6,291.9 | 59,261.6 | 25,268.1 | 62,845.5 | 22,996.7 |
| 03.00 | * | 1,875.1 | 99.7 | 56,382.8 | 43,813.4 | 151,550.7 | 140,078.7 | 143,855.7 |
| 04.00 | * | 9,017.4 | 4,364.8 | 106,960.6 | 90,472.1 | 97,405.4 | 88,947.0 | 188,008.0 |
| 05.00 | * | 5,373.0 | 4,396.8 | 52,470.1 | 43,906.4 | 82,379.2 | 75,204.9 | 99,503.2 |
| 06.00 | * | 14,456.5 | 13,311.7 | 83,674.1 | 29,117.0 | 68,522.7 | 63,431.8 | 90,638.9 |
| 07.00 | * | 32,342.8 | 30,514.9 | 30,531.3 | 25,660.8 | 48,423.5 | 46,516.0 | 65,397.1 |
| 08.00 | * | 31,703.1 | 27,082.8 | 45,406.7 | 41,769.9 | 59,558.9 | 59,280.1 | 81,677.5 |
| 08.25 | | 1,506.4 | 705.4 | 1,280.4 | 630.0 | 1,170.0 | 570.0 | 1,769.0 |
| 08.50 | | 8,270.0 | 6,198.1 | 11,774.0 | 7,791.9 | 11,021.6 | 11,021.6 | 17,225.1 |
| 08.75 | | 1,506.3 | 536.1 | 895.5 | 837.0 | 807.0 | 807.0 | 1,285.5 |
| 09.00 | | 16,715.1 | 12,372.5 | 21,513.9 | 18,972.4 | 31,475.2 | 28,775.1 | 36,946.2 |
| 09.25 | | 2,601.3 | 1,760.9 | 979.9 | 157.0 | 3,243.9 | 443.9 | 775.8 |
| 09.50 | | 13,745.5 | 7,652.3 | 8,994.2 | 7,113.0 | 6,147.9 | 5,565.6 | 4,659.9 |
| 09.75 | | 3,287.0 | 2,232.2 | 1,232.1 | 1,232.1 | 1,492.5 | 1,492.5 | 2,976.6 |
| 10.00 | | 36,805.3 | 28,663.5 | 38,997.9 | 32,378.6 | 47,316.0 | 46,264.5 | 42,056.6 |
| 10.25 | | 1,002.1 | 651.9 | 2,213.4 | 794.6 | 238.6 | 230.4 | 145.2 |
| 10.50 | | 9,673.0 | 6,901.3 | 3,870.2 | 3,832.6 | 6,565.1 | 4,518.3 | 6,544.6 |
| 10.75 | | 3,444.3 | 1,503.8 | 331.0 | 331.0 | 2,490.4 | 2,490.4 | 171.4 |
| 11.00 | | 37,299.6 | 31,185.4 | 44,550.1 | 42,296.5 | 34,930.9 | 34,778.6 | 53,493.9 |
| 11.25 | | 1,396.6 | 874.9 | 512.2 | 100.8 | 387.4 | 387.4 | 65.2 |
| 11.50 | | 9,219.0 | 6,120.3 | 2,600.6 | 2,541.4 | 1,428.0 | 1,308.2 | 1,377.1 |
| 11.75 | | 747.4 | 747.2 | 1,134.1 | 333.1 | 615.1 | 615.1 | 913.4 |
| 12.00 | | 127,701.2 | 42,949.6 | 45,743.6 | 41,705.8 | 36,099.0 | 33,477.3 | 28,418.4 |
| 12.25 | | 5,248.1 | 2,605.8 | 178.4 | 146.2 | 184.0 | 184.0 | 27.1 |
| 12.50 | | 10,804.7 | 8,836.6 | 8,864.1 | 5,814.5 | 3,301.5 | 3,301.5 | 1,387.3 |
| 12.75 | | 2,164.0 | 2,086.5 | 247.4 | 246.5 | 319.8 | 319.8 | 104.7 |
| 13.00 | | 32,482.9 | 28,127.9 | 18,841.6 | 14,535.3 | 15,910.3 | 15,910.3 | 10,588.3 |
| 13.25 | | 2,709.0 | 1,508.9 | 177.4 | 177.4 | 199.2 | 199.2 | 5,200.8 |
| 13.50 | | 5,376.6 | 4,271.8 | 1,938.3 | 1,867.3 | 2,903.9 | 2,903.9 | 1,198.8 |
| 13.75 | | 1,894.7 | 1,002.4 | 4,393.8 | 3,602.9 | 3,787.9 | 3,084.6 | 5,745.7 |
| 14.00 | | 170,122.3 | 166,808.9 | 146,555.0 | 138,376.4 | 122,657.3 | 121,746.4 | 111,770.9 |
| 14.25 | | 3,882.9 | 3,074.9 | 337.2 | 137.0 | 144.7 | 144.7 | 15.0 |
| 14.50 | | 5,157.3 | 5,079.2 | 1,533.6 | 1,355.0 | 443.0 | 443.0 | 642.8 |
| 14.75 | | 3,174.7 | 2,602.7 | 242.0 | 142.0 | 55.3 | 39.4 | 51.7 |
| 15.00 | | 36,406.6 | 31,238.6 | 23,569.2 | 22,937.2 | 13,931.0 | 13,892.1 | 7,961.2 |
| 15.25 | | 827.7 | 572.7 | 118.6 | 36.7 | 69.1 | 69.1 | 0.0 |
| 15.50 | | 7,277.6 | 6,356.5 | 1,052.7 | 932.3 | 174.1 | 174.1 | 300.3 |
| 15.75 | | 1,553.5 | 1,553.5 | 1,827.4 | 672.8 | 548.8 | 548.8 | 275.5 |
| 16.00 | | 51,712.1 | 47,547.6 | 15,741.5 | 15,381.0 | 14,969.4 | 13,806.6 | 11,018.5 |
| 16.25 | | 8,426.6 | 6,901.6 | 183.7 | 181.2 | 255.4 | 255.4 | - |
| 16.50 | | 11,820.5 | 10,322.3 | 1,871.1 | 1,857.8 | 731.4 | 656.8 | 1,481.1 |
| 16.75 | | 56,132.9 | 49,903.2 | 28,665.3 | 27,200.9 | 511.5 | 511.5 | 881.7 |
| 17.00 | | 7,988.8 | 7,951.1 | 2,997.8 | 2,993.7 | 989.9 | 989.9 | 4,097.5 |
| 17.25 | | 1,878.6 | 111.6 | 29.3 | 29.3 | 144.5 | 144.5 | 8.4 |
| 17.50 | | 1,375.5 | 1,293.9 | 324.1 | 313.3 | 207.0 | 207.0 | 180.7 |
| 17.75 | | 73.2 | 73.2 | 0.1 | 0.1 | 81.5 | 81.5 | 0.9 |
| 18.00 | | 12,954.1 | 11,877.1 | 3,582.0 | 3,570.9 | 10,391.7 | 10,390.1 | 6,018.4 |
| 18.25 | | 5,117.5 | 2,097.0 | 1,689.0 | 1,548.8 | 432.2 | 285.8 | 10.1 |
| 18.50 | | 4,587.8 | 2,223.3 | 147.2 | 147.2 | 174.7 | 174.7 | 285.5 |
| 18.75 | | 8,838.3 | 8,070.9 | 72.2 | 72.2 | 64.0 | 63.3 | 3.3 |
| 19.00 | | 7,709.5 | 7,065.1 | 6,490.9 | 6,463.7 | 3,678.6 | 3,678.6 | 4,074.0 |
| 19.25 | | 47.2 | 47.2 | 58.7 | 58.7 | 105.1 | 105.1 | 5.2 |
| 19.50 | | 291.2 | 291.2 | 84.4 | 84.4 | 47.2 | 47.2 | 98.3 |
| 19.75 | | 122.0 | 122.0 | 41.6 | 41.6 | 98.1 | 98.1 | - |
| 20.00 & over | | 16,377.1 | 16,365.8 | 15,105.1 | 15,043.0 | 11,810.0 | 11,810.2 | 15,540.8 |
| TOTAL | | 866,072.1 | 676,010.7 | 893,219.5 | 735,368.1 | 997,736.1 | 911,586.6 | 1,153,148.6 |

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

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

(End of period: Million Rupees)

| RATE OF RETURN | 2004 | | 2005 | | | | 2006 | | |
|----------------|----------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Dec. | | Jun. | | Dec. | | Jun. | | |
| | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector | Overall | Private Sector | |
| 00.00 | 74,200.6 | 72,742.9 | 90,365.5 | 89,383.5 | 77,244.0 | 76,657.9 | 90,056.5 | 86,934.2 | |
| 01.00 | * | 571.1 | 207.2 | 656.6 | 203.2 | 3,074.6 | 1,307.8 | 1,766.2 | 1,252.2 |
| 02.00 | * | 8,221.7 | 4,956.6 | 6,069.4 | 2,804.5 | 8,033.6 | 4,928.0 | 4,128.6 | 4,128.6 |
| 03.00 | * | 46,065.5 | 35,195.0 | 19,022.2 | 19,022.2 | 15,256.0 | 15,256.0 | 17,928.6 | 17,928.6 |
| 04.00 | * | 160,741.0 | 115,346.9 | 33,003.9 | 29,450.4 | 23,790.0 | 23,781.1 | 16,849.0 | 16,843.8 |
| 05.00 | * | 265,452.3 | 212,689.3 | 66,898.0 | 51,841.6 | 16,500.2 | 15,201.5 | 22,772.9 | 15,484.0 |
| 06.00 | * | 188,980.1 | 169,947.5 | 77,515.8 | 66,453.8 | 62,194.2 | 49,009.1 | 89,220.6 | 82,803.4 |
| 07.00 | * | 132,669.9 | 127,529.0 | 143,759.4 | 112,673.5 | 52,929.0 | 52,424.1 | 20,024.7 | 20,020.4 |
| 08.00 | * | 124,608.9 | 123,964.2 | 266,967.8 | 227,966.2 | 67,710.1 | 63,349.6 | 74,058.7 | 69,004.8 |
| 08.25 | | 5,957.9 | 5,357.9 | 24,729.5 | 20,581.0 | 8,833.6 | 7,833.6 | 3,991.7 | 3,957.2 |
| 08.50 | | 36,792.4 | 36,313.7 | 36,981.8 | 35,317.2 | 21,217.5 | 19,191.4 | 30,146.2 | 29,185.8 |
| 08.75 | | 3,845.0 | 3,843.4 | 42,204.9 | 25,474.8 | 18,626.8 | 14,331.8 | 14,575.2 | 6,928.7 |
| 09.00 | | 49,004.6 | 48,162.3 | 136,610.3 | 101,770.4 | 250,872.1 | 216,190.4 | 140,904.2 | 118,689.5 |
| 09.25 | | 1,275.1 | 1,275.1 | 18,779.4 | 17,423.1 | 22,301.5 | 14,461.9 | 18,587.9 | 15,949.3 |
| 09.50 | | 19,239.9 | 19,234.9 | 29,282.9 | 28,511.1 | 67,538.7 | 33,066.9 | 82,869.0 | 36,135.1 |
| 09.75 | | 1,013.4 | 1,013.4 | 14,551.1 | 13,315.9 | 29,845.8 | 23,386.1 | 39,714.4 | 26,237.9 |
| 10.00 | | 49,701.7 | 49,542.5 | 113,555.3 | 111,385.0 | 159,949.9 | 134,497.9 | 182,168.6 | 149,422.5 |
| 10.25 | | 1,132.5 | 1,132.5 | 9,456.6 | 8,958.0 | 22,594.8 | 21,695.0 | 39,295.1 | 22,428.0 |
| 10.50 | | 4,503.7 | 4,501.1 | 17,143.9 | 16,885.0 | 48,650.7 | 46,860.5 | 87,250.3 | 64,892.7 |
| 10.75 | | 194.1 | 194.1 | 6,610.4 | 6,610.5 | 20,291.6 | 18,621.6 | 31,106.6 | 27,329.2 |
| 11.00 | | 59,481.6 | 59,461.1 | 121,330.2 | 121,320.3 | 156,235.5 | 154,342.2 | 154,033.1 | 144,161.6 |
| 11.25 | | 1,405.9 | 1,404.6 | 4,858.0 | 4,857.1 | 10,251.2 | 10,020.5 | 27,749.6 | 26,599.9 |
| 11.50 | | 6,480.2 | 6,458.2 | 14,604.3 | 14,603.3 | 27,138.5 | 27,089.5 | 39,806.2 | 39,793.1 |
| 11.75 | | 180.1 | 180.1 | 9,131.5 | 9,125.8 | 12,525.3 | 12,521.5 | 37,686.5 | 37,195.1 |
| 12.00 | | 15,587.6 | 15,584.5 | 43,832.5 | 43,823.9 | 150,963.5 | 145,103.4 | 133,828.2 | 133,771.4 |
| 12.25 | | 273.5 | 273.5 | 4,740.3 | 4,735.3 | 6,538.1 | 6,538.1 | 23,269.6 | 22,622.6 |
| 12.50 | | 3,161.5 | 3,161.5 | 6,875.1 | 6,860.3 | 37,187.1 | 37,187.1 | 37,140.5 | 37,140.5 |
| 12.75 | | 507.3 | 507.3 | 2,013.6 | 2,013.6 | 2,816.0 | 2,816.0 | 22,122.6 | 21,902.6 |
| 13.00 | | 10,451.5 | 9,827.2 | 24,626.1 | 24,043.5 | 121,817.1 | 121,277.4 | 123,219.4 | 122,304.5 |
| 13.25 | | 540.1 | 540.1 | 1,644.0 | 1,644.0 | 1,112.6 | 1,112.6 | 9,632.7 | 9,632.7 |
| 13.50 | | 900.5 | 900.5 | 1,820.6 | 1,820.6 | 10,971.9 | 10,943.5 | 20,037.4 | 20,037.4 |
| 13.75 | | 4,049.6 | 4,019.6 | 6,891.9 | 6,891.9 | 4,628.7 | 4,628.7 | 4,971.3 | 4,971.3 |
| 14.00 | | 87,380.8 | 87,378.2 | 111,134.8 | 111,134.8 | 132,267.6 | 132,265.6 | 145,121.4 | 145,120.8 |
| 14.25 | | 665.8 | 658.6 | 814.6 | 814.6 | 1,805.6 | 1,805.6 | 2,887.8 | 2,887.8 |
| 14.50 | | 1,101.5 | 1,101.1 | 943.1 | 943.1 | 3,886.3 | 3,886.3 | 11,680.9 | 11,680.9 |
| 14.75 | | 39.5 | 39.5 | 241.9 | 241.8 | 2,885.2 | 2,885.2 | 708.6 | 708.6 |
| 15.00 | | 7,607.1 | 7,607.1 | 13,208.1 | 13,207.7 | 24,845.0 | 24,845.0 | 25,381.0 | 25,381.0 |
| 15.25 | | 102.3 | 102.3 | 75.7 | 75.7 | 232.3 | 232.3 | 1,397.9 | 1,397.9 |
| 15.50 | | 76.9 | 76.9 | 113.1 | 113.1 | 9,333.4 | 9,333.4 | 352.9 | 352.9 |
| 15.75 | | 203.3 | 203.3 | 82.3 | 82.3 | 80.6 | 80.6 | 206.0 | 206.0 |
| 16.00 | | 7,375.5 | 7,375.5 | 6,189.0 | 6,189.0 | 17,334.8 | 17,334.8 | 8,029.3 | 7,875.5 |
| 16.25 | | 126.0 | 126.0 | 59.7 | 59.7 | 93.6 | 93.6 | 162.0 | 162.0 |
| 16.50 | | 3,842.4 | 3,839.7 | 5,761.2 | 5,760.7 | 1,667.5 | 1,667.5 | 1,461.1 | 1,461.1 |
| 16.75 | | 924.2 | 924.2 | 461.9 | 461.9 | 89.3 | 89.3 | 10,002.0 | 10,002.0 |
| 17.00 | | 348.4 | 348.4 | 379.2 | 379.2 | 3,660.0 | 3,660.0 | 4,993.1 | 4,993.1 |
| 17.25 | | 75.9 | 75.9 | 45.0 | 45.0 | 47.5 | 47.5 | 158.2 | 158.2 |
| 17.50 | | 55.8 | 55.8 | 96.2 | 96.2 | 76.5 | 76.5 | 4,168.9 | 4,168.9 |
| 17.75 | | 62.6 | 62.6 | 48.9 | 48.9 | 46.6 | 46.6 | 36.3 | 36.3 |
| 18.00 | | 4,626.3 | 4,625.9 | 10,050.2 | 10,050.2 | 9,628.2 | 9,628.2 | 15,365.0 | 15,365.0 |
| 18.25 | | 57.6 | 57.6 | 179.5 | 179.5 | 38.6 | 38.6 | 183.0 | 183.0 |
| 18.50 | | 34.1 | 34.1 | 13.5 | 13.5 | 48.9 | 48.9 | 49.9 | 49.9 |
| 18.75 | | 26.2 | 26.2 | 23.1 | 23.1 | 7.9 | 7.9 | 321.1 | 321.1 |
| 19.00 | | 6,370.3 | 6,348.9 | 10,371.1 | 10,371.1 | 828.3 | 828.3 | 15,078.7 | 15,078.7 |
| 19.25 | | 92.2 | 92.2 | 46.1 | 46.1 | 49.0 | 49.0 | 919.5 | 919.5 |
| 19.50 | | 251.4 | 251.4 | 3.8 | 3.8 | 2.3 | 2.3 | 8.9 | 8.9 |
| 19.75 | | 75.1 | 75.1 | 69.6 | 69.6 | 17.8 | 17.8 | 908.0 | 908.0 |
| 20.00 & over | | 17,293.5 | 17,293.5 | 26,682.6 | 26,682.5 | 37,475.8 | 37,475.8 | 50,049.6 | 50,037.4 |
| TOTAL | | 1,416,005.5 | 1,274,247.4 | 1,583,627.1 | 1,414,863.6 | 1,786,088.7 | 1,632,078.9 | 1,940,543.2 | 1,735,152.9 |

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

(Percent per annum)

| Type of Deposits | 2002 | | 2003 | | 2004 | | 2005 | | 2006 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | |
| I. Call Deposits | 3.28 (1.98) | 2.13 (1.73) | 1.23 (2.25) | 1.12 (2.71) | 1.33 (1.93) | 1.39 (2.18) | 1.34 (1.75) | 1.45 (1.87) | |
| II. Saving Deposits | 3.48 (69.10) | 1.69 (73.93) | 1.33 (77.19) | 0.98 (75.18) | 0.93 (75.06) | 1.24 (71.74) | 1.66 (63.45) | 1.67 (64.93) | |
| III. Term or Fixed Deposits | | | | | | | | | |
| (a) Less than 3 months | 4.07 (5.54) | 1.84 (4.91) | 0.99 (4.65) | 1.15 (3.28) | 1.93 (5.72) | 2.98 (6.47) | 3.62 (11.91) | 4.24 (8.72) | |
| (b) 3 months and over but less than 6 months | 4.93 (3.21) | 2.16 (2.66) | 1.97 (2.18) | 1.51 (4.56) | 1.93 (4.26) | 3.62 (6.50) | 3.27 (6.98) | 4.49 (7.56) | |
| (c) 6 months and over but less than 1 year | 5.53 (3.32) | 2.95 (2.95) | 2.44 (2.46) | 2.20 (3.24) | 2.63 (3.24) | 4.21 (4.21) | 4.78 (5.46) | 4.64 (5.01) | |
| (d) 1 year and over but less than 2 years | 5.89 (4.24) | 3.10 (3.37) | 2.64 (2.79) | 2.71 (3.57) | 2.73 (3.24) | 4.28 (3.39) | 5.75 (5.18) | 5.26 (6.11) | |
| (e) 2 years and over but less than 3 years | 6.61 (1.48) | 3.45 (1.08) | 2.87 (1.41) | 2.80 (1.13) | 2.87 (0.75) | 3.99 (0.68) | 5.27 (0.63) | 5.44 (0.77) | |
| (f) 3 years and over but less than 4 years | 7.23 (2.06) | 3.84 (2.27) | 3.10 (1.40) | 3.01 (1.58) | 3.24 (1.55) | 4.02 (1.14) | 5.51 (0.99) | 5.44 (0.77) | |
| (g) 4 years and over but less than 5 years | 7.31 (1.32) | 4.36 (1.47) | 2.78 (0.91) | 2.98 (0.19) | 3.06 (0.20) | 3.84 (0.23) | 6.19 (0.24) | 4.90 (0.22) | |
| (h) 5 years and over | 7.66 (7.75) | 4.69 (5.63) | 3.43 (4.75) | 3.23 (4.56) | 3.57 (4.05) | 3.98 (3.47) | 4.96 (3.42) | 5.57 (3.51) | |
| IV. Overall | | | | | | | | | |
| (i) Excluding current and other deposits | 4.22 | 2.08 | 1.55 | 1.28 | 1.32 | 1.89 | 2.57 | 2.69 | |
| (ii) Including current and other deposits | 3.35 | 1.61 | 1.13 | 0.95 | 0.95 | 1.37 | 1.86 | 1.96 | |

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

PLS : Profit and Loss Sharing

3.20 Scheduled Banks' Weighted Average Rates of Return on Deposits

Profit & Loss Sharing – All Banks

(Percent per annum)

| Type of Deposits | 2002 | | 2003 | | 2004 | | 2005 | | 2006 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | |
| I. Call Deposits | 3.19 (1.88) | 2.13 (1.87) | 1.25 (2.41) | 1.13 (2.94) | 1.34 (2.12) | 1.40 (2.35) | 1.46 (1.76) | 1.63 (1.78) | |
| II. Saving Deposits | 3.77 (68.92) | 1.76 (73.30) | 1.40 (76.53) | 0.99 (74.23) | 0.94 (74.35) | 1.29 (70.65) | 1.71 (63.16) | 1.72 (64.15) | |
| III. Term or Fixed Deposits | | | | | | | | | |
| (a) Less than 3 months | 4.44 (5.22) | 2.05 (4.48) | 1.01 (4.35) | 1.13 (2.86) | 2.07 (5.56) | 3.18 (6.33) | 3.78 (12.04) | 4.51 (8.59) | |
| (b) 3 months and over but less than 6 months | 5.49 (3.02) | 2.34 (2.55) | 2.06 (2.11) | 1.52 (4.68) | 1.96 (4.17) | 3.75 (6.68) | 3.85 (5.99) | 4.80 (7.49) | |
| (c) 6 months and over but less than 1 year | 5.74 (3.45) | 3.01 (3.01) | 2.52 (2.53) | 2.21 (3.39) | 2.75 (3.38) | 4.35 (4.39) | 4.91 (5.68) | 4.82 (5.16) | |
| (d) 1 year and over but less than 2 years | 6.18 (4.18) | 3.17 (3.53) | 2.69 (2.93) | 2.78 (3.77) | 2.84 (3.16) | 4.37 (3.60) | 5.83 (5.60) | 5.32 (6.58) | |
| (e) 2 years and over but less than 3 years | 6.78 (1.58) | 3.44 (1.15) | 2.86 (1.53) | 2.81 (1.24) | 2.87 (0.83) | 3.99 (0.75) | 5.25 (0.69) | 5.48 (0.83) | |
| (f) 3 years and over but less than 4 years | 7.35 (2.24) | 3.85 (2.45) | 3.11 (1.50) | 3.01 (1.72) | 3.26 (1.72) | 4.03 (1.25) | 5.52 (1.09) | 5.18 (1.42) | |
| (g) 4 years and over but less than 5 years | 7.41 (1.43) | 4.36 (1.62) | 2.77 (1.01) | 2.95 (0.20) | 3.05 (0.22) | 3.84 (0.25) | 6.19 (0.27) | 4.96 (0.24) | |
| (h) 5 years and over | 7.72 (8.08) | 4.71 (6.04) | 3.44 (5.10) | 3.22 (4.96) | 3.57 (4.48) | 3.99 (3.76) | 5.00 (3.72) | 5.63 (3.75) | |
| IV. Overall | | | | | | | | | |
| (i) Excluding current and other deposits | 4.51 | 2.17 | 1.63 | 1.31 | 1.36 | 1.98 | 2.70 | 2.82 | |
| (ii) Including current and other deposits | 3.64 | 1.71 | 1.19 | 0.99 | 0.99 | 1.46 | 1.99 | 2.10 | |

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

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

(Percent per annum)

| Type of Deposits | 2002 | | 2003 | | 2004 | | 2005 | | 2006 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------|
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | |
| I. Call Deposits | 3.76 (2.67) | 2.22 (0.43) | 0.61 (0.75) | 0.52 (0.33) | 1.06 (0.30) | 1.15 (0.48) | 0.14 (1.67) | 0.20 (2.73) | |
| II. Saving Deposits | 1.39 (70.38) | 1.13 (79.85) | 0.74 (83.35) | 0.91 (84.80) | 0.85 (80.98) | 0.82 (82.40) | 1.18 (66.22) | 1.21 (73.16) | |
| III. Term or Fixed Deposits | | | | | | | | | |
| (a) Less than 3 months | 2.26 (7.86) | 0.86 (8.94) | 0.86 (7.48) | 0.86 (7.54) | 0.98 (6.99) | 1.44 (7.86) | 1.87 (10.65) | 1.84 (10.01) | |
| (b) 3 months and over but less than 6 months | 2.29 (4.61) | 1.02 (3.73) | 1.38 (2.78) | 1.36 (3.29) | 1.78 (4.95) | 1.75 (4.81) | 1.24 (16.39) | 1.48 (8.30) | |
| (c) 6 months and over but less than 1 year | 3.31 (2.33) | 2.28 (2.43) | 1.47 (1.87) | 1.94 (1.76) | 1.05 (2.10) | 1.82 (2.46) | 2.56 (3.29) | 1.75 (3.41) | |
| (d) 1 year and over but less than 2 years | 3.96 (4.62) | 1.79 (1.83) | 1.64 (1.50) | 1.03 (1.52) | 1.94 (3.97) | 1.68 (1.26) | 2.03 (1.14) | 1.64 (1.24) | |
| (e) 2 years and over but less than 3 years | 4.19 (0.80) | 3.47 (0.37) | 3.16 (0.32) | 0.75 (0.06) | 2.96 (0.07) | 3.21 (0.02) | 7.46 (0.07) | 1.79 (0.07) | |
| (f) 3 years and over but less than 4 years | 4.90 (0.80) | 3.42 (0.57) | 2.76 (0.50) | 2.60 (0.13) | 1.28 (0.14) | 2.13 (0.08) | 2.91 (0.04) | 1.37 (0.07) | |
| (g) 4 years and over but less than 5 years | 5.42 (0.56) | 4.20 (0.10) | 4.42 (0.06) | 3.98 (0.06) | 3.56 (0.03) | 2.60 (0.00) | 3.46 (0.00) | 2.04 (0.05) | |
| (h) 5 years and over | 7.00 (5.37) | 4.15 (1.74) | 3.24 (1.39) | 3.39 (0.51) | 3.53 (0.46) | 3.39 (0.63) | 2.11 (0.53) | 3.14 (0.96) | |
| IV. Overall | | | | | | | | | |
| (i) Excluding current and other deposits | 2.10 | 1.22 | 0.85 | 0.96 | 0.97 | 0.97 | 1.31 | 1.31 | |
| (ii) Including current and other deposits | 1.60 | 0.79 | 0.59 | 0.61 | 0.63 | 0.62 | 0.83 | 0.78 | |

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

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

(Percent per annum)

| AS AT THE END OF | Precious Metals | Stock Exchange Securities | Merchandise | Machinery | Real Estate | Financial Obligations | Others | TOTAL ADVANCES | |
|---|--------------------|---------------------------------|-------------|-----------|----------------|--------------------------|--------|---------------------------|--------------|
| I. INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS | | | | | | | | | |
| 2002 | Jun. | 9.15 | 13.02 | 12.86 | 13.68 | 13.42 | 13.34 | 13.26 | 13.19 |
| | Dec. | 9.06 | 12.94 | 12.43 | 13.41 | 13.09 | 13.32 | 12.99 | 12.87 |
| 2003 | Jun. | 11.49 | 5.98 | 7.65 | 10.35 | 11.55 | 7.78 | 10.34 | 9.40 |
| | Dec. | 10.30 | 5.37 | 5.89 | 8.04 | 10.28 | 6.48 | 8.34 | 7.76 |
| 2004 | Jun. | 10.25 | 4.96 | 5.79 | 6.89 | 9.26 | 6.03 | 8.41 | 7.28 |
| | Dec. | 10.12 | 5.51 | 5.96 | 6.08 | 8.82 | 7.18 | 7.54 | 6.99 |
| 2005 | Jun. | 8.84 | 7.14 | 7.83 | 7.64 | 9.84 | 8.09 | 10.06 | 8.81 |
| | Dec. | 6.79 | 9.74 | 9.37 | 9.21 | 10.71 | 9.51 | 11.16 | 10.17 |
| 2006 | Jun. | 10.90 | 10.28 | 9.59 | 9.11 | 11.15 | 9.44 | 12.18 | 10.61 |
| II. INTEREST BEARING - ALL BANKS | | | | | | | | | |
| 2002 | Jun. | 8.10 | 11.27 | 13.12 | 13.56 | 12.72 | 13.88 | 12.47 | 13.00 |
| | Dec. | 8.07 | 11.12 | 13.51 | 13.67 | 12.58 | 13.79 | 12.42 | 12.99 |
| 2003 | Jun. | 12.01 | 11.97 | 9.39 | 15.66 | 12.63 | 7.74 | 10.66 | 11.87 |
| | Dec. | 10.61 | 7.56 | 7.21 | 11.99 | 12.15 | 7.68 | 6.95 | 8.95 |
| 2004 | Jun. | 9.20 | 6.01 | 6.89 | 11.21 | 9.08 | 7.08 | 9.04 | 8.41 |
| | Dec. | 10.55 | 6.42 | 6.74 | 4.66 | 7.42 | 7.76 | 4.51 | 5.60 |
| 2005 | Jun. | 8.51 | 6.86 | 6.09 | 4.59 | 6.68 | 6.76 | 8.86 | 7.01 |
| | Dec. | 5.98 | 8.01 | 5.76 | 7.53 | 8.47 | 9.69 | 9.79 | 8.18 |
| 2006 | Jun. | 11.58 | 14.84 | 8.68 | 8.55 | 10.23 | 10.31 | 9.59 | 9.71 |
| III. ISLAMIC MODES OF FINANCING-ALL BANKS | | | | | | | | | |
| 2002 | Jun. | 9.30 | 13.09 | 12.85 | 13.70 | 13.47 | 13.32 | 13.32 | 13.20 |
| | Dec. | 9.23 | 13.05 | 12.38 | 13.37 | 13.15 | 13.29 | 13.04 | 12.86 |
| 2003 | Jun. | 11.43 | 5.92 | 7.50 | 9.39 | 11.47 | 7.79 | 10.31 | 9.19 |
| | Dec. | 10.20 | 5.17 | 5.75 | 7.72 | 10.08 | 6.37 | 8.47 | 7.64 |
| 2004 | Jun. | 10.86 | 4.86 | 5.73 | 6.61 | 9.27 | 5.88 | 8.34 | 7.19 |
| | Dec. | 9.64 | 5.49 | 5.92 | 6.17 | 8.93 | 7.11 | 8.02 | 7.11 |
| 2005 | Jun. | 9.03 | 7.15 | 7.93 | 7.80 | 10.16 | 8.21 | 10.15 | 8.94 |
| | Dec. | 7.72 | 9.94 | 9.65 | 9.27 | 10.88 | 9.47 | 11.31 | 10.33 |
| 2006 | Jun. | 10.66 | 10.03 | 9.63 | 9.14 | 11.23 | 9.25 | 12.37 | 10.68 |

3.23 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 |
| 2000 | 332,147 | 657,160 | 279,621 | 228,945 | 85,585 | 50,229 | 16,544 | 17,219 | 47,853 | 23,625 | 64,775 | 40,102 | 7,556 | 6,577 | 151,864 | 163,649 |
| 2001 | 332,877 | 623,217 | 279,535 | 224,665 | 60,125 | 44,459 | 13,224 | 23,950 | 43,073 | 24,097 | 71,275 | 44,756 | 12,136 | 4,768 | 119,354 | 143,477 |
| 2002 | 450,044 | 737,094 | 313,846 | 265,744 | 57,182 | 49,928 | 18,975 | 30,608 | 50,507 | 25,418 | 94,666 | 54,256 | 15,945 | 3,833 | 157,256 | 187,116 |
| 2003 | 527,114 | 844,853 | 378,932 | 333,100 | 47,675 | 45,621 | 15,063 | 29,438 | 53,610 | 21,168 | 103,658 | 59,298 | 13,936 | 3,531 | 169,400 | 191,635 |
| 2004 | 678,570 | 1,063,789 | 430,791 | 383,736 | 58,782 | 43,549 | 17,202 | 25,758 | 66,354 | 30,082 | 138,755 | 73,999 | 19,557 | 3,817 | 282,876 | 347,262 |
| 2005 | 897,300 | 1,382,458 | 540,328 | 459,937 | 66,088 | 38,280 | 21,693 | 25,139 | 77,706 | 34,478 | 170,713 | 77,697 | 30,955 | 2,237 | 401,738 | 450,721 |
| 2005 Oct. | 83,208 | 98,350 | 42,969 | 52,313 | 4,272 | 4,445 | 1,755 | 2,871 | 6,427 | 3,520 | 12,799 | 10,745 | 533 | 200 | 27,531 | 30,755 |
| Nov. | 77,186 | 108,335 | 35,664 | 40,329 | 7,517 | 2,091 | 2,577 | 2,147 | 6,125 | 1,526 | 12,896 | 6,895 | 3,607 | - | 30,709 | 36,473 |
| Dec. | 97,810 | 129,250 | 49,133 | 45,944 | 9,002 | 1,509 | 1,949 | 1,288 | 5,929 | 1,997 | 11,601 | 5,777 | 3,642 | 8 | 40,656 | 52,655 |
| 2006 Jan. | 70,344 | 104,309 | 44,642 | 35,957 | 6,185 | 1,577 | 2,577 | 1,785 | 6,445 | 3,401 | 10,561 | 8,446 | 2,746 | 53 | 23,534 | 30,933 |
| Feb. | 64,644 | 104,446 | 35,655 | 24,283 | 4,416 | 958 | 892 | 2,092 | 5,332 | 2,240 | 16,013 | 8,053 | 1,756 | 2 | 31,617 | 33,232 |
| Mar. | 84,493 | 134,241 | 51,326 | 42,316 | 4,323 | 2,998 | 2,603 | 1,919 | 6,633 | 2,419 | 13,947 | 6,788 | 2,451 | 520 | 43,630 | 35,284 |
| Apr. | 79,834 | 111,784 | 49,304 | 33,452 | 4,703 | 2,115 | 2,848 | 2,220 | 7,764 | 2,438 | 12,468 | 3,729 | 3,017 | 18 | 30,951 | 36,675 |
| May | 82,386 | 129,804 | 53,559 | 55,741 | 5,300 | 1,417 | 1,301 | 2,443 | 6,916 | 3,755 | 15,000 | 4,652 | 4,118 | 1,129 | 37,257 | 25,253 |
| Jun. | 103,195 | 155,474 | 59,980 | 40,249 | 5,189 | 3,675 | 5,143 | 2,707 | 8,647 | 3,356 | 22,273 | 11,468 | 5,409 | 485 | 38,016 | 47,429 |
| Jul. | 106,062 | 147,695 | 43,897 | 41,142 | 5,789 | 2,290 | 2,403 | 3,275 | 8,827 | 3,677 | 23,068 | 5,928 | 7,117 | 701 | 52,827 | 61,234 |
| Aug. | 85,125 | 125,018 | 40,466 | 33,291 | 3,732 | 37,739 | 2,105 | 1,882 | 8,093 | 3,399 | 13,271 | 6,818 | 3,492 | 20 | 48,224 | 42,380 |
| Sep. | 114,001 | 109,156 | 42,147 | 37,890 | 2,788 | 5,284 | 1,946 | 2,218 | 6,693 | 3,049 | 14,815 | 8,648 | 2,275 | 918 | 37,225 | 64,295 |
| Oct. | 66,906 | 61,163 | 35,345 | 36,623 | 7,585 | 5,666 | 1,098 | 3,481 | 5,998 | 3,868 | 14,224 | 5,248 | 1,961 | 1,090 | 40,028 | 30,691 |

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

(Million Rupees)

| PERIOD | MULTAN | | SIALKOT | | SUKKUR | | D.I.KHAN | | BAHAWALPUR | | MUZAFFARABAD | | GUJRANWALA | | TOTAL | |
|------------------|--------|--------|---------|--------|--------|--------|----------|--------|------------|--------|--------------|--------|------------|--------|------------------|------------------|
| | En- | | En- | | En- | | En- | | En- | | En- | | En- | | En- | |
| | Issued | cashed | Issued | cashed | Issued | cashed | Issued | cashed | Issued | cashed | Issued | cashed | Issued | cashed | Issued | Cashed |
| 2000 | 22,596 | 15,833 | 4,112 | 13,706 | 2,820 | 1,491 | 1,679 | 987 | 3,826 | 7,054 | 5,969 | 1,768 | 3,062 | 6,067 | 1,030,009 | 1,234,412 |
| 2001 | 23,905 | 17,992 | 4,249 | 13,165 | 3,469 | 2,083 | 1,572 | 973 | 3,644 | 5,541 | 7,864 | 3,230 | 3,649 | 7,343 | 979,951 | 1,183,716 |
| 2002 | 28,903 | 16,700 | 5,545 | 16,002 | 4,966 | 4,118 | 2,154 | 403 | 4,740 | 6,724 | 8,163 | 2,916 | 4,476 | 8,646 | 1,217,368 | 1,409,506 |
| 2003 | 31,960 | 27,911 | 7,695 | 17,357 | 7,900 | 4,959 | 2,936 | 241 | 7,114 | 11,494 | 8,775 | 1,376 | 8,391 | 10,649 | 1,384,159 | 1,602,631 |
| 2004 | 40,860 | 21,273 | 6,304 | 15,405 | 7,567 | 6,053 | 2,672 | 270 | 9,209 | 9,618 | 10,810 | 1,401 | 9,578 | 11,994 | 1,779,887 | 2,038,006 |
| 2005 | 50,967 | 14,688 | 7,862 | 14,243 | 17,258 | 7,353 | 4,990 | 778 | 12,276 | 5,113 | 17,622 | 3,133 | 10,614 | 13,798 | 2,328,145 | 2,529,556 |
| 2005 Oct. | 2,975 | 2,588 | 408 | 2,465 | 1,319 | 139 | 158 | 125 | 522 | 681 | - | 4 | 437 | 1,599 | 185,312 | 210,800 |
| Nov. | 4,056 | 1,575 | 585 | 223 | 1,031 | 321 | 635 | 5 | 243 | 1,857 | 5,348 | 14 | 1,040 | 1,240 | 189,255 | 203,030 |
| Dec. | 5,916 | 1,061 | 366 | 825 | 939 | 158 | 572 | 248 | 735 | 578 | 3,440 | 223 | 863 | 846 | 232,553 | 242,366 |
| 2006 Jan. | 5,329 | 1,405 | 1,028 | 1,592 | 1,259 | 656 | 770 | 290 | 2,862 | 584 | 2,128 | - | 539 | 1,167 | 180,949 | 192,155 |
| Feb. | 5,146 | 1,865 | 830 | 1,050 | 1,556 | 204 | 349 | 240 | 1,033 | 178 | 1,970 | 1 | 1,108 | 620 | 172,318 | 179,465 |
| Mar. | 6,363 | 1,342 | 1,088 | 1,305 | 1,600 | 192 | 451 | 155 | 1,403 | 172 | 1,060 | 683 | 992 | 1,245 | 222,362 | 231,578 |
| Apr. | 4,896 | 2,132 | 657 | 1,454 | 1,109 | 55 | 727 | - | 1,002 | 119 | 608 | 9 | 925 | 1,211 | 200,812 | 197,409 |
| May | 4,373 | 2,816 | 1,020 | 1,445 | 2,342 | 119 | 1,051 | 720 | 1,317 | 718 | 680 | 1,530 | 947 | 940 | 217,566 | 232,481 |
| Jun. | 5,425 | 1,770 | 385 | 1,215 | 2,234 | 115 | 984 | 3 | 1,977 | 294 | 3,742 | 1,378 | 1,679 | 2,158 | 264,276 | 271,774 |
| Jul. | 4,388 | 1,240 | 1,270 | 1,188 | 1,844 | 123 | 1,160 | 657 | 1,832 | 30 | 1,934 | 13 | 913 | 1,589 | 261,671 | 270,782 |
| Aug. | 4,396 | 2,290 | 454 | 1,945 | 1,546 | 37,500 | 300 | 11,040 | 1,182 | 50 | 1,800 | 257 | 1,212 | 2,472 | 215,399 | 306,101 |
| Sep. | 4,068 | 2,091 | 900 | 1,392 | 2,099 | 195 | 946 | 363 | 461 | 48 | 1,904 | 532 | 1,256 | 1,152 | 233,524 | 237,230 |
| Oct. | 2,871 | 400 | 548 | 1,483 | 1,059 | 418 | 522 | 500 | 1,433 | 892 | 2,255 | 990 | 642 | 1,350 | 200,119 | 153,863 |

Source: SBP-BSc (Bank)

3.24 Clearing House Statistics

(Cheques in Thousand)
(Million Rupees)

| PERIOD | KARACHI | | LAHORE | | PESHAWAR | | QUETTA | | FAISALABAD | | RAWALPINDI | | HYDERABAD | |
|------------------|---------|-----------|---------|-----------|----------|---------|---------|---------|------------|---------|------------|---------|-----------|---------|
| | 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 |
| 2000 | 15,059 | 3,151,643 | 5,766 | 1,009,749 | 594 | 93,451 | 303 | 44,477 | 798 | 137,428 | 1,202 | 170,980 | 1,023 | 47,926 |
| 2001 | 15,981 | 3,422,118 | 6,046 | 1,080,093 | 635 | 95,127 | 355 | 51,870 | 972 | 175,020 | 1,288 | 181,268 | 968 | 44,210 |
| 2002 | 18,209 | 3,772,412 | 7,457 | 1,282,087 | 639 | 110,893 | 396 | 64,803 | 1,264 | 205,408 | 1,529 | 261,803 | 1,049 | 50,999 |
| 2003 | 21,275 | 4,940,910 | 9,100 | 1,720,576 | 734 | 128,442 | 465 | 83,588 | 1,566 | 275,097 | 1,837 | 353,871 | 1,308 | 61,784 |
| 2004 | 24,597 | 6,337,023 | 10,527 | 2,404,839 | 820 | 155,603 | 508 | 106,933 | 1,678 | 343,938 | 2,191 | 543,584 | 1,081 | 78,574 |
| 2005 | 29,767 | 8,559,910 | 12,630 | 3,267,039 | 1,103 | 239,509 | 577 | 147,251 | 2,075 | 475,915 | 2,767 | 759,516 | 1,026 | 118,061 |
| 2005 Oct. | 2,677 | 766,116 | 1,179 | 278,207 | 100 | 20,515 | 66 | 16,983 | 207 | 39,330 | 243 | 62,597 | 97 | 11,403 |
| Nov. | 2,380 | 697,951 | 1,036 | 251,271 | 83 | 18,497 | 50 | 12,122 | 176 | 33,429 | 200 | 60,262 | 85 | 9,494 |
| Dec. | 2,935 | 870,869 | 1,276 | 315,171 | 109 | 25,910 | 62 | 14,468 | 219 | 43,247 | 282 | 72,773 | 104 | 11,258 |
| 2006 Jan. | 2,476 | 754,454 | 1,066 | 270,180 | 97 | 19,210 | 52 | 13,057 | 185 | 36,548 | 249 | 63,461 | 92 | 10,924 |
| Feb. | 2,447 | 815,725 | 1,072 | 257,546 | 95 | 21,028 | 53 | 13,503 | 183 | 34,980 | 222 | 63,575 | 87 | 10,360 |
| Mar. | 3,000 | 984,380 | 1,264 | 302,571 | 112 | 24,716 | 64 | 17,028 | 221 | 43,555 | 256 | 77,907 | 110 | 13,909 |
| Apr. | 2,921 | 866,133 | 1,154 | 288,604 | 113 | 23,170 | 65 | 18,433 | 207 | 41,701 | 246 | 66,083 | 94 | 11,335 |
| May | 3,097 | 991,673 | 1,330 | 326,603 | 154 | 44,429 | 74 | 18,735 | 238 | 45,738 | 268 | 73,124 | 116 | 14,176 |
| Jun. | 2,957 | 971,573 | 1,271 | 327,992 | 129 | 35,969 | 77 | 21,300 | 233 | 50,369 | 275 | 94,588 | 117 | 23,562 |
| Jul. | 2,820 | 868,509 | 1,270 | 307,598 | 114 | 27,694 | 74 | 20,338 | 232 | 46,432 | 252 | 79,747 | 107 | 15,716 |
| Aug. | 2,814 | 894,821 | 1,322 | 301,398 | 117 | 26,102 | 67 | 17,555 | 243 | 47,124 | 258 | 70,406 | 100 | 13,589 |
| Sep. | 2,900 | 867,756 | 1,266 | 307,569 | 146 | 27,259 | 81 | 20,917 | 243 | 48,028 | 261 | 72,441 | 109 | 16,149 |
| Oct. | 2,643 | 775,344 | 1,236 | 282,575 | 115 | 26,238 | 69 | 16,648 | 227 | 42,540 | 255 | 69,118 | 107 | 17,489 |

3.24 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 |
| 2000 | 1,577 | 429,994 | 465 | 76,007 | 270 | 26,228 | 379 | 13,206 | 36 | 8,118 | 2,107 | 148,378 | 29,579 | 5,357,585 |
| 2001 | 1,809 | 423,819 | 541 | 87,630 | 311 | 33,794 | 403 | 14,376 | 39 | 8,120 | 2,133 | 155,440 | 31,481 | 5,772,885 |
| 2002 | 1,953 | 594,947 | 622 | 107,474 | 360 | 40,155 | 465 | 16,370 | 50 | 9,547 | 2,611 | 194,934 | 36,604 | 6,711,832 |
| 2003 | 2,355 | 796,244 | 755 | 144,767 | 420 | 47,554 | 667 | 21,934 | 46 | 7,314 | 3,286 | 230,427 | 43,814 | 8,812,508 |
| 2004 | 3,045 | 1,215,586 | 828 | 182,394 | 452 | 59,247 | 723 | 27,164 | 49 | 8,469 | 3,464 | 335,818 | 49,963 | 11,799,172 |
| 2005 | 4,142 | 1,767,947 | 995 | 272,950 | 540 | 80,389 | 798 | 35,681 | 54 | 21,092 | 4,057 | 500,628 | 60,531 | 16,254,888 |
| 2005 Oct. | 377 | 143,436 | 90 | 23,323 | 53 | 7,955 | 72 | 2,848 | 6 | 1,011 | 404 | 49,948 | 5,571 | 1,423,672 |
| Nov. | 267 | 134,729 | 90 | 22,108 | 47 | 6,450 | 65 | 2,480 | 4 | 796 | 382 | 56,021 | 4,865 | 1,305,610 |
| Dec. | 397 | 193,493 | 93 | 27,866 | 54 | 7,709 | 86 | 3,625 | 6 | 12,026 | 470 | 69,448 | 6,093 | 1,656,863 |
| 2006 Jan. | 399 | 139,405 | 88 | 23,335 | 49 | 6,908 | 77 | 3,649 | 5 | 970 | 303 | 39,990 | 5,138 | 1,382,019 |
| Feb. | 440 | 163,098 | 88 | 24,475 | 47 | 6,979 | 72 | 2,956 | 5 | 1,479 | 320 | 42,005 | 5,131 | 1,457,709 |
| Mar. | 345 | 205,372 | 96 | 30,331 | 47 | 6,243 | 80 | 3,405 | 6 | 1,282 | 390 | 49,290 | 5,991 | 1,759,989 |
| Apr. | 323 | 171,073 | 89 | 26,542 | 54 | 7,318 | 75 | 3,288 | 6 | 1,142 | 388 | 51,407 | 5,735 | 1,576,229 |
| May | 372 | 184,549 | 98 | 33,024 | 63 | 8,505 | 88 | 4,103 | 8 | 2,127 | 445 | 55,507 | 6,351 | 1,802,113 |
| Jun. | 399 | 212,727 | 100 | 36,669 | 62 | 8,649 | 87 | 4,131 | 10 | 450 | 475 | 66,709 | 6,192 | 1,854,688 |
| Jul. | 289 | 201,164 | 92 | 29,307 | 61 | 8,003 | 75 | 3,439 | 8 | 1,362 | 429 | 60,040 | 5,823 | 1,669,349 |
| Aug. | 341 | 185,804 | 92 | 29,730 | 65 | 8,243 | 75 | 2,925 | 8 | 1,537 | 474 | 62,744 | 5,976 | 1,661,977 |
| Sep. | 334 | 189,809 | 93 | 29,186 | 60 | 7,857 | 91 | 3,857 | 8 | 1,744 | 493 | 73,085 | 6,085 | 1,665,657 |
| Oct. | 327 | 169,852 | 89 | 25,889 | 64 | 7,729 | 94 | 4,209 | 9 | 5,220 | 543 | 69,588 | 5,778 | 1,512,439 |

Source: SBP-BSc (Bank) and Commercial Banks

3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

| I T E M | 2002 | | 2003 | |
|--|-------------------|-------------------|-------------------|-------------------|
| | Jun. | Dec. | Jun. | Dec. |
| LIABILITIES | | | | |
| Paid-up Capital | 238,092 | 241,631 | 244,932 | 250,045 |
| Reserves | 1,052,339 | 1,084,411 | 1,127,661 | 1,140,014 |
| Demand Deposits: | 1,028,894 | 943,233 | 1,238,108 | 1,287,893 |
| (a) Societies | 175,190 | 161,987 | 164,085 | 165,014 |
| (b) Others | 853,704 | 781,246 | 1,074,023 | 1,122,879 |
| Time Deposits: | 1,901,337 | 2,030,338 | 2,220,982 | 2,392,184 |
| (a) Societies | 508,479 | 498,940 | 495,433 | 472,384 |
| (b) Others | 1,392,858 | 1,531,398 | 1,725,549 | 1,919,800 |
| Borrowings from: | 4,609,702 | 3,582,799 | 5,273,537 | 4,970,787 |
| (a) State Bank of Pakistan | 18,246 | 18,246 | 4,545,996 | 4,243,246 |
| (b) Other Banks | 4,591,456 | 3,564,553 | 727,541 | 727,541 |
| Head Office & Inter-Bank Adjustment | 58,447 | 34,256 | 4,941 | 161 |
| Contingent Liabilities as per contra | 928,540 | 922,303 | 903,359 | 932,450 |
| Other Liabilities | 1,750,454 | 1,374,632 | 1,838,333 | 2,275,705 |
| TOTAL LIABILITIES / ASSETS | 11,567,805 | 10,213,603 | 12,851,853 | 13,249,239 |
| ASSETS | | | | |
| Cash and Balances : | 2,849,505 | 1,451,961 | 3,171,272 | 2,085,445 |
| (a) Notes,Coins and Silver | 92,515 | 117,110 | 100,266 | 178,142 |
| (b) Balances with State Bank of Pakistan | 185,271 | 139,848 | 253,630 | 125,706 |
| (c) Balances with other Banks | 2,571,719 | 1,195,003 | 2,817,376 | 1,781,597 |
| Loans and Advances to: | 5,236,648 | 5,537,171 | 5,869,708 | 6,790,117 |
| (a) Societies | 4,467,040 | 4,614,887 | 4,821,312 | 5,093,227 |
| (b) Individuals | 726,415 | 896,627 | 957,835 | 1,508,541 |
| (c) Others | 43,193 | 25,657 | 90,561 | 188,349 |
| Investment in Securities and Shares: | 474,157 | 487,749 | 552,860 | 582,548 |
| (a) Federal Government | 360,022 | 359,205 | 357,265 | 337,069 |
| (b) Treasury Bills | - | - | - | 26,105 |
| (c) Provincial Governments | 17,051 | 17,051 | 17,051 | 17,051 |
| (d) Local Bodies | 34 | 34 | 34 | 34 |
| (e) Shares of Co-operative Institutions | 3,554 | 3,554 | 3,554 | 3,554 |
| (f) Shares of Other Enterprises | 93,496 | 107,905 | 174,956 | 198,735 |
| Bank Premises | 343,916 | 345,679 | 338,114 | 1,287,351 |
| Head Office and Inter-Bank Adjustment | 27 | 46,978 | 51,054 | 34,892 |
| Contingent Assets as per contra | 928,540 | 922,303 | 903,359 | 932,450 |
| Other Assets | 1,735,012 | 1,421,762 | 1,965,486 | 1,536,436 |

3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

| I T E M | 2004 | | 2005 | |
|--|-------------------|-------------------|-------------------|-------------------|
| | Jun. | Dec. | Jun. | Dec. |
| LIABILITIES | | | | |
| Paid-up Capital | 267,505 | 570,236 | 528,180 | 532,093 |
| Reserves | 1,163,435 | 1,190,494 | 1,201,640 | 1,381,164 |
| Demand Deposits: | 1,435,085 | 1,404,580 | 1,567,329 | 1,460,717 |
| (a) Societies | 163,035 | 103,677 | 170,270 | 98,102 |
| (b) Others | 1,272,050 | 1,300,903 | 1,397,059 | 1,362,615 |
| Time Deposits: | 2,654,630 | 2,429,153 | 2,455,770 | 2,290,154 |
| (a) Societies | 472,627 | 238,379 | 268,463 | 198,258 |
| (b) Others | 2,182,003 | 2,190,774 | 2,187,307 | 2,091,896 |
| Borrowings from: | 7,669,787 | 10,419,787 | 10,273,787 | 14,231,999 |
| (a) State Bank of Pakistan | 6,942,246 | 9,692,246 | 9,546,246 | 13,438,022 |
| (b) Other Banks | 727,541 | 727,541 | 727,541 | 793,977 |
| Head Office & Inter-Bank Adjustment | 27,975 | 294 | 203 | 218,089 |
| Contingent Liabilities as per contra | 1,097,526 | 1,239,766 | 1,523,812 | 1,887,441 |
| Other Liabilities | 2,340,432 | 2,355,643 | 2,589,312 | 2,168,843 |
| TOTAL LIABILITIES / ASSETS | 16,656,375 | 19,609,953 | 20,140,033 | 24,170,500 |
| ASSETS | | | | |
| Cash and Balances: | 3,894,830 | 5,789,208 | 5,118,281 | 8,957,413 |
| (a) Notes, Coins and Silver | 160,199 | 201,144 | 125,874 | 143,543 |
| (b) Balances with State Bank of Pakistan | 237,176 | 174,437 | 257,324 | 120,072 |
| © Balances with other Banks | 3,497,455 | 5,413,627 | 4,735,083 | 8,693,798 |
| Loans and Advances to: | 8,002,496 | 8,920,932 | 9,507,504 | 9,441,391 |
| (a) Societies | 5,274,047 | 5,261,505 | 5,302,147 | 5,141,925 |
| (b) Individuals | 2,345,101 | 3,216,366 | 3,829,705 | 3,733,091 |
| (c) Others | 383,348 | 443,061 | 375,652 | 566,375 |
| Investment in Securities and Shares: | 618,634 | 669,998 | 611,891 | 583,008 |
| (a) Federal Government | 335,219 | 334,349 | 335,149 | 324,149 |
| (b) Treasury Bills | 26,105 | 26,105 | 26,105 | 26,105 |
| (c) Provincial Governments | 12,051 | 12,051 | 12,051 | 12,051 |
| (d) Local Bodies | 34 | 34 | 34 | 34 |
| (e) Shares of Co-operative Institutions | 3,554 | 3,554 | 3,554 | 3,554 |
| (f) Shares of Other Enterprises | 241,671 | 293,905 | 234,998 | 217,115 |
| Bank Premises | 1,291,356 | 1,288,578 | 1,291,792 | 1,330,459 |
| Head Office and Inter-Bank Adjustment | 62,523 | 50,514 | 110,727 | 77,179 |
| Contingent Assets as per contra | 1,097,526 | 1,239,766 | 1,523,812 | 1,887,441 |
| Other Assets | 1,689,010 | 1,650,957 | 1,976,026 | 1,893,609 |

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

(End of Period: Thousand Rupees)

| END OF PERIOD | FIXED DEPOSITS | | | | | | | | | | All DEPOSITS Total | |
|-----------------|------------------|---------------|----------------|-----------------|----------------|---------------------------|-------------------------|------------------------|-------------------------|--------------|-----------------------|------------------|
| | Current Deposits | Call Deposits | Other Deposits | 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 | | |
| 2001 | | | | | | | | | | | | |
| December | | | | | | | | | | | | |
| No. of A/Cs. | 49,524 | 1,401 | 3,461 | 185,673 | 2,427 | 3,432 | 4,809 | 576 | 559 | 4,786 | 16,589 | 256,648 |
| Amount | 377,162 | 9,809 | 91,600 | 1,485,657 | 27,065 | 48,137 | 117,839 | 42,972 | 26,458 | 329,691 | 592,162 | 2,556,390 |
| 2002 | | | | | | | | | | | | |
| June | | | | | | | | | | | | |
| No. of A/Cs. | 46,730 | 1,439 | 5,321 | 192,162 | 3,565 | 2,699 | 3,569 | 890 | 653 | 5,056 | 16,432 | 262,084 |
| Amount | 420,367 | 16,581 | 104,087 | 1,730,331 | 28,297 | 48,073 | 119,403 | 75,735 | 26,063 | 361,294 | 658,865 | 2,930,231 |
| December | | | | | | | | | | | | |
| No. of A/Cs. | 44,496 | 3,583 | 5,664 | 197,549 | 3,517 | 4,037 | 4,041 | 804 | 580 | 5,064 | 18,043 | 269,335 |
| Amount | 424,502 | 15,844 | 107,653 | 1,752,962 | 27,800 | 48,258 | 124,796 | 84,279 | 31,339 | 356,138 | 672,610 | 2,973,571 |
| 2003 | | | | | | | | | | | | |
| June | | | | | | | | | | | | |
| No. of A/Cs. | 35,785 | 2,384 | 6,461 | 205,512 | 2,965 | 3,941 | 5,683 | 802 | 713 | 6,685 | 20,789 | 270,931 |
| Amount | 479,872 | 16,676 | 124,265 | 2,004,642 | 48,992 | 65,196 | 177,401 | 93,995 | 50,789 | 397,262 | 833,635 | 3,459,090 |
| December | | | | | | | | | | | | |
| No. of A/Cs. | 37,187 | 1,996 | 7,080 | 191,355 | 4,815 | 7,612 | 8,297 | 879 | 916 | 9,283 | 31,802 | 269,420 |
| Amount | 532,852 | 19,763 | 150,972 | 2,080,483 | 56,458 | 78,120 | 187,408 | 92,017 | 62,812 | 419,192 | 896,007 | 3,680,077 |
| 2004 | | | | | | | | | | | | |
| June | | | | | | | | | | | | |
| No. of A/Cs. | 33,247 | 1,551 | 6,724 | 182,003 | 4,402 | 7,027 | 8,649 | 917 | 967 | 8,866 | 30,828 | 254,353 |
| Amount | 581,281 | 20,287 | 155,043 | 2,310,275 | 65,661 | 97,174 | 246,441 | 54,494 | 91,984 | 467,075 | 1,022,829 | 4,089,715 |
| December | | | | | | | | | | | | |
| No. of A/Cs. | 34,968 | 1,578 | 4,038 | 181,998 | 6,255 | 6,233 | 7,631 | 682 | 927 | 8,266 | 29,994 | 252,576 |
| Amount | 555,974 | 22,018 | 155,142 | 2,164,206 | 63,305 | 85,966 | 197,644 | 97,959 | 57,178 | 434,341 | 936,393 | 3,833,733 |
| 2005 | | | | | | | | | | | | |
| June | | | | | | | | | | | | |
| No. of A/Cs. | 33,125 | 1,573 | 4,010 | 180,695 | 5,968 | 6,139 | 6,900 | 815 | 931 | 8,433 | 29,186 | 248,589 |
| Amount | 575,698 | 23,736 | 150,162 | 2,239,618 | 83,625 | 108,987 | 228,026 | 100,251 | 64,062 | 448,934 | 1,033,885 | 4,023,099 |
| December | | | | | | | | | | | | |
| No. of A/Cs. | 35,181 | 1,166 | 5,027 | 168,055 | 4,787 | 5,122 | 3,326 | 719 | 536 | 4,633 | 19,123 | 228,552 |
| Amount | 567,312 | 25,535 | 79,526 | 2,151,739 | 83,818 | 78,312 | 232,805 | 140,636 | 41,988 | 349,200 | 926,759 | 3,750,871 |

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

(End of Period: Thousand Rupees)

| CATEGORY OF DEPOSITOR | 2002 | | 2003 | | 2004 | | 2005 | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| I. Govt. and Govt. Agencies | 27,900 | 18,879 | 20,623 | 21,983 | 23,200 | 21,227 | 21,182 | 21,348 |
| II. Business: | 1,203,258 | 1,208,084 | 1,354,722 | 1,449,925 | 1,588,924 | 1,523,003 | 1,700,203 | 1,176,412 |
| 1. Agriculture, Forestry, Hunting and Fishing | 168,569 | 168,192 | 185,151 | 177,878 | 202,767 | 181,102 | 205,218 | 109,885 |
| 2. Manufacturing | 8,398 | 8,768 | 9,845 | 11,375 | 14,188 | 11,577 | 10,506 | 7,044 |
| 3. Construction | - | - | - | - | - | - | - | - |
| 4. Commerce | 895,069 | 900,948 | 1,009,618 | 1,105,558 | 1,181,242 | 1,152,018 | 1,275,022 | 1,010,346 |
| 5. Other Business | 131,222 | 130,176 | 150,108 | 155,114 | 190,727 | 178,306 | 209,457 | 49,137 |
| III. Trust Funds, Non-Profit Organisations and Others | 41,821 | 42,731 | 43,544 | 42,404 | 67,853 | 72,329 | 67,467 | 42,984 |
| IV. Personal | 1,657,252 | 1,703,877 | 2,040,201 | 2,165,765 | 2,409,738 | 2,217,174 | 2,234,247 | 2,510,127 |
| TOTAL | 2,930,231 | 2,973,571 | 3,459,090 | 3,680,077 | 4,089,715 | 3,833,733 | 4,023,099 | 3,750,871 |

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

(End of Period: Thousand Rupees)

| ECONOMIC GROUP | 2002 | | 2003 | | 2004 | | 2005 | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| A. Agriculture, Forestry, Hunting and Fishing | 4,588,194 | 4,592,601 | 5,106,924 | 5,898,085 | 6,941,089 | 7,841,900 | 8,227,840 | 8,231,988 |
| B. Mining and Quarrying | - | - | - | - | - | - | - | - |
| C. Manufacturing | 92,895 | 170,852 | 104,359 | 139,102 | 133,254 | 152,248 | 159,984 | 98,389 |
| D. Construction | - | - | - | - | - | - | - | - |
| E. Electricity, Gas ,Water and Sanitary Services : | - | - | - | - | - | - | - | - |
| (i) Electricity, Gas and Steam | - | - | - | - | - | - | - | - |
| (ii) Water and Sanitary Services | - | - | - | - | - | - | - | - |
| F. Commerce | 313,291 | 397,928 | 378,853 | 423,339 | 541,421 | 526,184 | 600,344 | 594,765 |
| G. Transport, Storage and Communication | 128,192 | 159,815 | 164,060 | 195,877 | 211,220 | 250,991 | 289,632 | 264,894 |
| H. Services | - | - | - | - | - | - | - | - |
| I. Employees and activities not adequately described | 114,076 | 215,975 | 115,512 | 133,714 | 175,512 | 149,609 | 229,704 | 251,355 |
| (i) Directors and their Associates | 1,724 | 4,230 | 1,721 | 2,271 | 2,456 | 3,018 | 3,408 | 3,675 |
| (ii) Employees and activities not adequately described | 112,352 | 211,745 | 113,791 | 131,443 | 173,056 | 146,591 | 226,296 | 247,680 |
| TOTAL | 5,236,648 | 5,537,171 | 5,869,708 | 6,790,117 | 8,002,496 | 8,920,932 | 9,507,504 | 9,441,391 |

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

(End of Period: Thousand Rupees)

| SECURITY | 2002 | | 2003 | | 2004 | | 2005 | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals | - | - | - | - | - | - | - | - |
| B. Stock Exchange Securities | 3,970 | 3,715 | 5,107 | 7,619 | 9,060 | 10,927 | 13,028 | 13,323 |
| C. Merchandise: | 128,425 | 137,223 | 133,764 | 188,142 | 214,975 | 268,030 | 318,948 | 261,678 |
| (i) Export Commodities | 75,333 | 80,682 | 78,404 | 131,707 | 152,915 | 211,662 | 216,177 | 189,134 |
| (ii) Imported goods Other than Industrial Machinery | - | - | - | - | - | - | - | - |
| (iii) Industrial Machinery | - | - | - | - | - | - | - | - |
| (iv) Other Merchandise | 53,092 | 56,541 | 55,360 | 56,435 | 62,060 | 56,368 | 102,771 | 72,544 |
| D. Machinery and Other Fixed Assets | 16,124 | 18,206 | 19,617 | 18,200 | 17,439 | 19,436 | 18,991 | 17,644 |
| E. Real Estate: | 1,453,246 | 1,551,748 | 1,657,242 | 1,792,865 | 2,241,287 | 2,344,985 | 2,513,733 | 2,351,367 |
| (i) Land & Buildings | 186,963 | 186,852 | 225,806 | 326,282 | 418,948 | 366,141 | 376,047 | 157,978 |
| (ii) Agricultural Land | 1,266,283 | 1,364,896 | 1,431,436 | 1,466,583 | 1,822,339 | 1,978,844 | 2,137,686 | 2,193,389 |
| F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc. | 38,911 | 39,148 | 52,321 | 59,664 | 57,750 | 57,577 | 61,069 | 49,499 |
| G. Others : | 3,595,972 | 3,787,131 | 4,001,657 | 4,723,627 | 5,461,985 | 6,219,977 | 6,581,735 | 6,747,880 |
| (i) Other Secured Advance | 750,966 | 812,644 | 883,933 | 1,309,886 | 1,672,953 | 1,861,055 | 2,263,866 | 3,105,327 |
| (ii) Advances Secured by Guarantee(s) | 299,956 | 392,007 | 286,871 | 313,673 | 356,825 | 377,424 | 326,272 | 346,736 |
| (iii) Clean Advances and advances against personal Securities | 2,545,050 | 2,582,480 | 2,830,853 | 3,100,068 | 3,432,207 | 3,981,498 | 3,991,597 | 3,295,817 |
| TOTAL | 5,236,648 | 5,537,171 | 5,869,708 | 6,790,117 | 8,002,496 | 8,920,932 | 9,507,504 | 9,441,391 |

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

(Book Value)

(End of Period : Thousand Rupees)

| SECURITY / SHARE | 2002 | | 2003 | | 2004 | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| A. Federal Government Securities | 360,022 | 359,205 | 357,265 | 363,174 | 361,324 | 350,254 |
| National Savings Schemes | 60,022 | 59,205 | 57,265 | 37,069 | 35,219 | 24,149 |
| Treasury Bills | - | - | - | 26,105 | 26,105 | 26,105 |
| Federal Investment Bonds | 300,000 | 300,000 | 300,000 | 300,000 | 300,000 | 300,000 |
| B. Provincial Governments Securities | 17,051 | 17,051 | 17,051 | 17,051 | 12,051 | 12,051 |
| Punjab | 17,051 | 17,051 | 17,051 | 17,051 | 12,051 | 12,051 |
| 16.00% 2004 | 5,000 | 5,000 | 5,000 | 5,000 | - | - |
| 17.50% 2008 | 12,051 | 12,051 | 12,051 | 12,051 | 12,051 | 12,051 |
| C. Local Bodies Bonds | 34 | 34 | 34 | 34 | 34 | 34 |
| D. Shares | 88,403 | 102,295 | 169,346 | 193,125 | 235,662 | 211,106 |
| Co-operative Banks/ Institutions | 3,554 | 3,554 | 3,554 | 3,554 | 3,554 | 3,554 |
| Other Enterprises | 84,849 | 98,741 | 165,792 | 189,571 | 232,108 | 207,552 |
| E. Others | 8,647 | 9,164 | 9,164 | 9,164 | 9,563 | 9,563 |
| TOTAL | 474,157 | 487,749 | 552,860 | 582,548 | 618,634 | 583,008 |

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

(Book Value)

(End of Period: Thousand Rupees)

| SECURITY / SHARE | 2005 | | | 2005 | | |
|---|----------------|----------------|-----------------|----------------|----------------|-----------------|
| | Jun. | | | Dec. | | |
| | Book Value | Face Value | Market Value | Book Value | Face Value | Market Value |
| A. Federal Government Securities | 361,254 | 361,254 | 361,254 | 350,254 | 350,254 | 350,254 |
| National Savings Schemes | 35,149 | 35,149 | 35,149 | 24,149 | 24,149 | 24,149 |
| Treasury Bills | 26,105 | 26,105 | 26,105 | 26,105 | 26,105 | 26,105 |
| Federal Investment Bonds | 300,000 | 300,000 | 300,000 | 300,000 | 300,000 | 300,000 |
| B. Provincial Governments Securities | 12,051 | 12,051 | 12,051 | 12,051 | 12,051 | 12,051 |
| Punjab | 12,051 | 12,051 | 12,051 | 12,051 | 12,051 | 12,051 |
| 17.50% 2008 | 12,051 | 12,051 | 12,051 | 12,051 | 12,051 | 12,051 |
| C. Local Bodies Bonds | 34 | 34 | 34 | 34 | 34 | 34 |
| D. Shares | 228,989 | 19,973 | 228,989 | 211,106 | 24,973 | 211,106 |
| Co-operative Banks/ Institutions | 3,554 | 3,554 | 3,554 | 3,554 | 3,554 | 3,554 |
| Other Enterprises | 225,435 | 16,419 | 225,435 | 207,552 | 21,419 | 207,552 |
| E. Others | 9,563 | 9,563 | 9,563 | 9,563 | 9,563 | 9,563 |
| TOTAL | 611,891 | 402,875 | 611,891 | 583,008 | 396,875 | 583,008 |

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

(Percent per annum)

| END OF PERIOD | FIXED DEPOSITS | | | | | | | | | | | TOTAL DEPOSITS |
|------------------|---------------------|------------------|-------------------------------|--------------------|----------------------------------|----------------------|---------------------|--------------------|---------------------|-----------------|-------------|-------------------|
| | Current Deposits | Call Deposits | Other Deposits Accounts | Saving Deposits | Up to 3 months to 6 months | Over 3 | Over 6 | Over 1 | Over 2 | Over 3 years | | |
| | | | | | | months to 3 years | months to 1 year | year to 2 years | years to 3 years | | | |
| 2001 | | | | | | | | | | | | |
| Jun. | 0.00 | 6.84 | 7.24 | 7.41 | 8.06 | 8.28 | 8.91 | 9.10 | 10.94 | 11.78 | 6.76 | |
| Dec. | 0.00 | 6.62 | 6.79 | 7.40 | 7.85 | 8.43 | 8.99 | 9.60 | 10.93 | 11.64 | 7.00 | |
| 2002 | | | | | | | | | | | | |
| Jun. | 0.00 | 6.95 | 7.28 | 7.59 | 7.90 | 8.15 | 8.97 | 9.46 | 10.32 | 11.30 | 7.08 | |
| Dec. | 0.00 | 4.84 | 5.94 | 5.43 | 6.59 | 7.02 | 7.94 | 8.11 | 9.18 | 10.15 | 5.50 | |
| 2003 | | | | | | | | | | | | |
| Jun. | 0.00 | 4.50 | 5.96 | 3.42 | 4.83 | 3.84 | 5.81 | 7.34 | 8.10 | 9.20 | 4.03 | |
| Dec. | 0.00 | 0.28 | 5.14 | 1.20 | 1.12 | 1.22 | 2.24 | 2.01 | 2.64 | 2.84 | 1.47 | |
| 2004 | | | | | | | | | | | | |
| Jun. | 0.00 | 0.27 | 5.03 | 1.20 | 1.03 | 1.21 | 2.04 | 2.02 | 2.41 | 2.66 | 1.42 | |
| Dec. | 0.00 | 0.32 | 4.61 | 0.69 | 1.13 | 1.19 | 1.80 | 1.97 | 2.26 | 2.80 | 1.12 | |
| 2005 | | | | | | | | | | | | |
| Jun. | 0.00 | 0.27 | 4.36 | 0.70 | 1.99 | 1.17 | 1.84 | 1.96 | 2.25 | 2.73 | 1.12 | |
| Dec. | 0.00 | 0.19 | 8.71 | 1.47 | 3.08 | 3.66 | 3.36 | 3.83 | 4.62 | 5.40 | 2.08 | |

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

(Percent per annum)

| END OF PERIOD | Precious Metals | Stock Exchange Securities | Merchandise | Machinery | Real Estate | Financial Obligations | Others | TOTAL ADVANCES |
|------------------|--------------------|---------------------------------|-------------|-----------|----------------|--------------------------|--------|---------------------------|
| 2001 | | | | | | | | |
| Jun. | 0.00 | 14.00 | 13.95 | 13.50 | 12.39 | 12.26 | 13.70 | 13.32 |
| Dec. | 0.00 | 14.00 | 13.69 | 13.29 | 12.80 | 12.54 | 13.60 | 13.37 |
| 2002 | | | | | | | | |
| Jun. | 0.00 | 13.97 | 13.92 | 13.08 | 12.96 | 11.84 | 13.36 | 13.25 |
| Dec. | 0.00 | 13.58 | 13.15 | 13.07 | 12.91 | 11.82 | 13.30 | 13.18 |
| 2003 | | | | | | | | |
| Jun. | 0.00 | 14.45 | 12.30 | 7.85 | 11.80 | 13.38 | 11.87 | 11.87 |
| Dec. | 0.00 | 14.00 | 13.09 | 7.95 | 10.66 | 11.32 | 10.44 | 10.58 |
| 2004 | | | | | | | | |
| Jun. | 0.00 | 12.00 | 12.55 | 6.78 | 10.66 | 10.89 | 10.45 | 10.57 |
| Dec. | 0.00 | 12.23 | 12.07 | 7.74 | 10.96 | 11.06 | 10.54 | 10.70 |
| 2005 | | | | | | | | |
| Jun. | 0.00 | 12.21 | 11.81 | 6.75 | 11.00 | 11.37 | 10.68 | 10.80 |
| Dec. | 0.00 | 12.00 | 12.50 | 11.28 | 12.00 | 11.53 | 11.92 | 11.95 |

3.33 State Bank of Pakistan Rates for Banks

(Percent per annum)

| EFFECTIVE FROM | Export Finance Scheme | Locally Manufactured Machinery | | | Long Term Financing of | | | Punjab |
|-------------------|-----------------------------|--------------------------------|------------------|-------------------|-----------------------------------|-------------------------------------|-------------------------------------|---------------------------|
| | | Local Sales | Export Sales | | Export Oriented Projects(LTF-EOP) | | | Provincial |
| | | | Pre- Shipment | Post- Shipment | Upto 2 Years | Over 2 Years but upto 3 Years | Over 3 Years to 7 -1/ 2 Years | Co-operative Bank Ltd. |
| 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 ¹ | 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 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 7.9564 |
| 01-08-2005 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 7.9677 |
| 01-09-2005 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 8.1245 |
| 01-10-2005 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 8.1388 |
| 01-11-2005 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 8.1388 |
| 01-12-2005 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 8.2583 |
| 01-01-2006 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 8.2451 |
| 01-02-2006 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 8.2910 |
| 01-03-2006 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 8.2910 |
| 01-04-2006 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 8.2910 |
| 01-05-2006 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 8.2910 |
| 01-06-2006 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 8.2910 |
| 01-07-2006 | 7.50 | 9.50 ¹ | 7.50 | 7.50 | 4.00 | 4.00 | 5.00 | 8.4869 |
| 14-07-2006 | 6.50 | 9.50 ¹ | 6.50 | 6.50 | 4.00 | 4.00 | 5.00 | 8.4850 |
| 01-08-2006 | 6.50 | 9.50 ¹ | 6.50 | 6.50 | 4.00 | 4.00 | 5.00 | 8.4869 |
| 01-09-2006 | 6.50 | 9.50 ¹ | 6.50 | 6.50 | 4.00 | 4.00 | 5.00 | 8.8142 |
| 01-10-2006 | 6.50 | 9.50 ¹ | 6.50 | 6.50 | 4.00 | 4.00 | 5.00 | 8.8142 |
| 01-11-2006 | 6.50 | 9.50 ¹ | 6.50 | 6.50 | 4.00 | 4.00 | 5.00 | 8.8142 |

Source: SMEs& Micro finance Department SBP

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

3.34 Scheduled Banks' Rates of Return on Advances

(Percent per annum)

| EFFECTIVE FROM | Ceiling Rates | | |
|-------------------|-----------------------------|--|------------------------------------|
| | Export Finance Scheme | Locally Manufactured Machinery (Export Sales) | Government Commodity Operations |
| 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 |
| 01-10-2005 | 9.00 | 9.00 | 9.50 |
| 01-11-2005 | 9.00 | 9.00 | 9.50 |
| 01-12-2005 | 9.00 | 9.00 | 9.50 |
| 01-01-2006 | 9.00 | 9.00 | 9.50 ¹ |
| 01-02-2006 | 9.00 | 9.00 | 9.50 ¹ |
| 01-03-2006 | 9.00 | 9.00 | 9.50 ¹ |
| 01-04-2006 | 9.00 | 9.00 | 9.50 ¹ |
| 01-05-2006 | 9.00 | 9.00 | 9.50 ¹ |
| 01-06-2006 | 9.00 | 9.00 | 9.50 ¹ |
| 01-07-2006 | 9.00 | 9.00 | 9.50 ¹ |
| 14-07-2006 | 7.50 | 7.50 | 9.50 ¹ |
| 01-08-2006 | 7.50 | 7.50 | 9.50 ¹ |
| 01-09-2006 | 7.50 | 7.50 | 9.50 ¹ |
| 01-10-2006 | 7.50 | 7.50 | 9.50 ¹ |
| 01-11-2006 | 7.50 | 7.50 | 9.50 ¹ |

Source: SMEs& Micro finance Department SBP

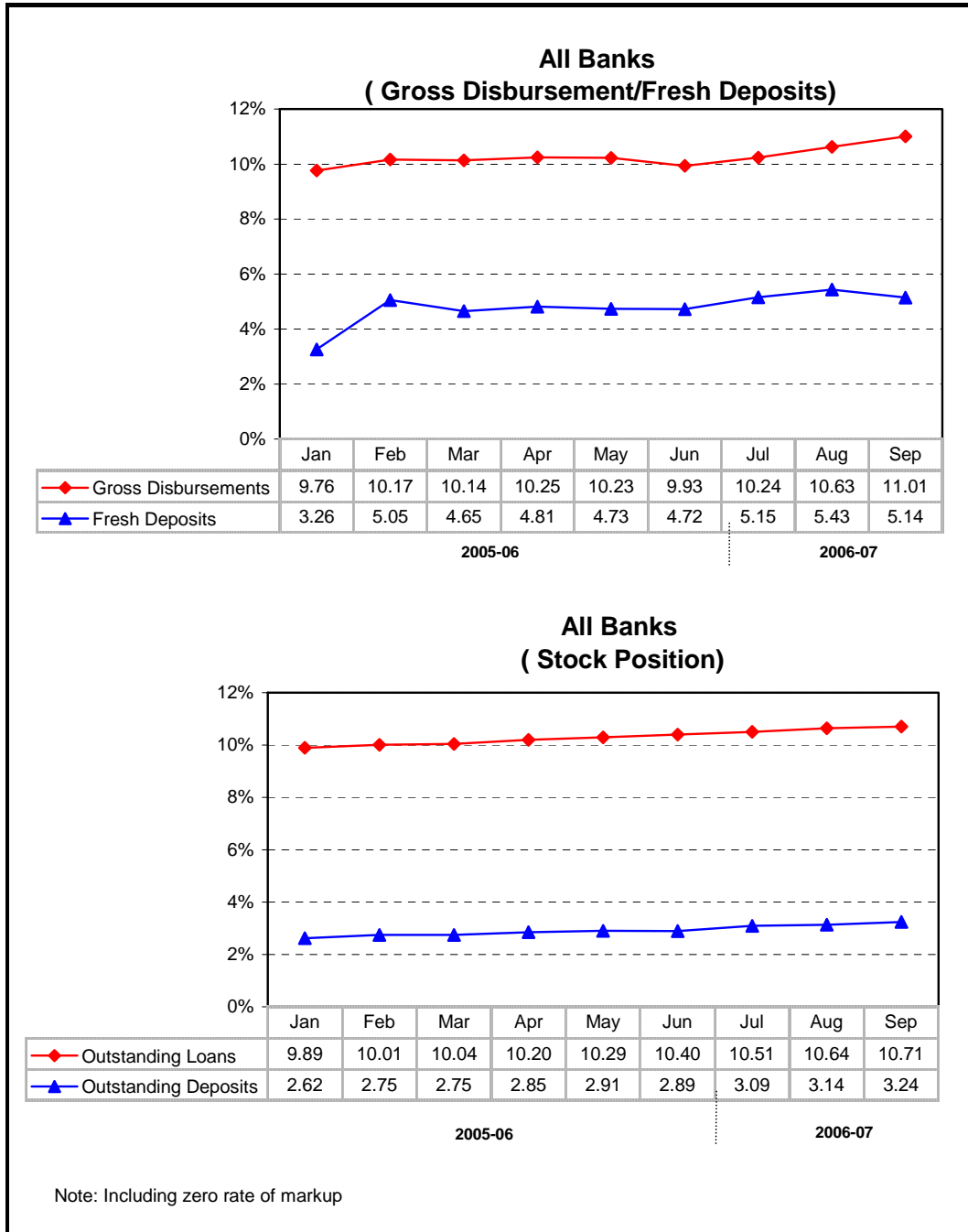
1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR Of relevant tenor.

3.35 Weighted Average Lending & Deposit Rates

| | (Percent per annum) | | | | | | | |
|-----------------------|--------------------------|--------------------------|--------------------------|--------------------------|------------------------|------------------------|------------------------|------------------------|
| | Gross Disbursements | | Outstanding Loans | | Fresh Deposits | | Outstanding Deposits | |
| | Including Zero Markup | Excluding Zero Markup | Including Zero Markup | Excluding Zero Markup | Including Zero rate | Excluding Zero rate | Including Zero rate | Excluding Zero rate |
| January 2006 | | | | | | | | |
| Public | 10.80 | 11.22 | 10.19 | 10.80 | 3.62 | 3.97 | 2.33 | 2.98 |
| Private | 10.18 | 10.28 | 9.66 | 10.19 | 3.06 | 3.63 | 2.64 | 3.69 |
| Foreign | 7.20 | 7.86 | 11.24 | 12.07 | 3.90 | 5.43 | 2.88 | 4.18 |
| Specialised | 10.03 | 10.03 | 9.93 | 10.74 | 7.58 | 8.02 | 5.24 | 6.21 |
| All Banks | 9.76 | 9.99 | 9.89 | 10.47 | 3.26 | 3.94 | 2.62 | 3.61 |
| February 2006 | | | | | | | | |
| Public | 10.84 | 11.24 | 10.22 | 10.84 | 4.43 | 5.36 | 2.56 | 3.24 |
| Private | 10.52 | 10.59 | 9.78 | 10.29 | 5.39 | 6.79 | 2.75 | 3.73 |
| Foreign | 8.03 | 8.78 | 11.47 | 11.95 | 4.39 | 6.18 | 3.00 | 4.35 |
| Specialised | 9.69 | 9.69 | 9.82 | 10.61 | 4.12 | 4.69 | 5.28 | 6.25 |
| All Banks | 10.17 | 10.39 | 10.01 | 10.55 | 5.05 | 6.51 | 2.75 | 3.71 |
| March 2006 | | | | | | | | |
| Public | 11.04 | 11.09 | 10.29 | 10.89 | 4.12 | 5.34 | 2.57 | 3.31 |
| Private | 10.46 | 10.65 | 9.82 | 10.33 | 4.92 | 6.47 | 2.73 | 3.72 |
| Foreign | 8.09 | 8.87 | 11.51 | 12.02 | 4.02 | 5.69 | 3.14 | 4.51 |
| Specialised | 9.27 | 9.27 | 9.68 | 10.46 | 9.39 | 10.23 | 5.05 | 6.16 |
| All Banks | 10.14 | 10.42 | 10.04 | 10.58 | 4.65 | 6.20 | 2.75 | 3.73 |
| April 2006 | | | | | | | | |
| Public | 11.43 | 11.52 | 10.40 | 10.97 | 4.79 | 5.56 | 2.64 | 3.38 |
| Private | 10.50 | 10.66 | 9.96 | 10.49 | 4.87 | 6.45 | 2.84 | 3.87 |
| Foreign | 8.52 | 9.29 | 11.87 | 12.38 | 4.64 | 5.76 | 3.20 | 4.52 |
| Specialised | 9.00 | 9.00 | 9.57 | 10.48 | 4.61 | 5.43 | 5.11 | 6.15 |
| All Banks | 10.25 | 10.52 | 10.20 | 10.75 | 4.81 | 6.22 | 2.85 | 3.85 |
| May 2006 | | | | | | | | |
| Public | 11.25 | 11.30 | 10.41 | 11.02 | 3.70 | 5.18 | 2.76 | 3.55 |
| Private | 10.53 | 10.61 | 10.09 | 10.58 | 5.02 | 6.55 | 2.88 | 3.95 |
| Foreign | 8.56 | 9.28 | 12.01 | 12.60 | 4.16 | 5.83 | 3.32 | 4.71 |
| Specialised | 9.09 | 9.09 | 9.36 | 10.25 | 3.47 | 6.54 | 4.94 | 6.31 |
| All Banks | 10.23 | 10.43 | 10.29 | 10.83 | 4.73 | 6.31 | 2.91 | 3.95 |
| June 2006 | | | | | | | | |
| Public | 10.91 | 11.20 | 10.70 | 11.21 | 3.30 | 4.68 | 2.51 | 3.47 |
| Private | 10.18 | 10.27 | 10.15 | 10.63 | 4.91 | 6.52 | 2.94 | 4.06 |
| Foreign | 8.26 | 8.91 | 12.23 | 12.78 | 4.43 | 5.40 | 3.22 | 4.56 |
| Specialised | 9.47 | 9.47 | 9.19 | 10.04 | 5.69 | 6.84 | 4.54 | 6.30 |
| All Banks | 9.93 | 10.14 | 10.40 | 10.91 | 4.72 | 6.17 | 2.89 | 4.01 |
| July 2006 | | | | | | | | |
| Public | 11.79 | 11.94 | 10.80 | 11.34 | 6.27 | 7.74 | 2.66 | 3.57 |
| Private | 10.48 | 10.56 | 10.25 | 10.73 | 5.35 | 6.64 | 3.15 | 4.27 |
| Foreign | 8.70 | 9.25 | 12.50 | 13.09 | 4.27 | 5.94 | 3.41 | 4.73 |
| Specialised | 9.44 | 9.44 | 9.14 | 9.91 | 8.00 | 9.28 | 4.48 | 6.43 |
| All Banks | 10.24 | 10.43 | 10.51 | 11.03 | 5.15 | 6.56 | 3.09 | 4.18 |
| August 2006 | | | | | | | | |
| Public | 11.86 | 11.98 | 10.89 | 11.42 | 4.50 | 6.03 | 2.66 | 3.56 |
| Private | 10.99 | 11.05 | 10.39 | 10.86 | 5.59 | 7.01 | 3.23 | 4.38 |
| Foreign | 8.84 | 9.51 | 12.74 | 13.35 | 5.02 | 5.94 | 3.43 | 4.78 |
| Specialised | 9.44 | 9.44 | 9.11 | 9.86 | 7.30 | 8.92 | 4.80 | 6.57 |
| All Banks | 10.63 | 10.83 | 10.64 | 11.15 | 5.43 | 6.74 | 3.14 | 4.27 |
| September 2006 | | | | | | | | |
| Public | 11.64 | 11.77 | 10.86 | 11.38 | 4.52 | 6.43 | 3.06 | 4.12 |
| Private | 11.58 | 11.64 | 10.47 | 10.96 | 5.27 | 6.75 | 3.25 | 4.50 |
| Foreign | 8.91 | 9.55 | 12.96 | 13.52 | 4.70 | 5.87 | 3.43 | 4.85 |
| Specialised | 9.39 | 9.39 | 9.05 | 9.80 | 9.74 | 10.56 | 5.17 | 6.99 |
| All Banks | 11.01 | 11.22 | 10.71 | 11.23 | 5.14 | 6.57 | 3.24 | 4.47 |

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.

Monthly Lending and Deposits Weighted Average Rates



All Banks (Stock Position)

3.36 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)

| PERIOD | Zarai Taraqiati Bank of Pakistan ¹ | | | | Co-operative Societies | | Federal Bank for Co-operatives ² | |
|---------|---|-------------------|----------------------|-------------------|--|--|---|----------------------|
| | Short-term | | Medium and Long-term | | Short-term | Medium and Long-term | Short-term | Medium and Long-term |
| | Loans upto Rs.5000 | Exceeding Rs.5000 | Loans upto Rs.5000 | Exceeding Rs.5000 | | | | |
| | Loans upto Rs.5000 | Exceeding Rs.5000 | Loans upto Rs.5000 | Exceeding Rs.5000 | Loans upto Rs.5000 | Exceeding Rs.5000 | Short-term | Medium and Long-term |
| 1994-95 | 13.50 | 13.50 | 13.50 | 13.50 | 8.00(S.F.) ³ 11.00 (others) 9.00(S.F.) ⁴ 13.00 (others) | 13.50(Tractors) 13.00 (others) 13.50(Tractors) 13.00 (others) | 1.50 | 1.50 |
| 1995-96 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 1.79 | 1.79 |
| 1996-97 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 1.69 | 1.69 |
| 1997-98 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 1.84 | 1.84 |
| 1998-99 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 1.84 | 1.84 |
| 1999-00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 1.73 | 1.73 |
| 2000-01 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 3.02 | 3.02 |
| 2001-02 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 1.82 | 1.82 |
| 2002-03 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 (9.00) ⁵ | 14.00 | 0.70 | 0.70 |
| 2003-04 | 9.00 | 9.00 | 9.00 | 9.00 ⁷ | 9.00 | 12.00 ⁶ | - | - |
| 2004-05 | 9.00 | 9.00 | 9.00 | 9.00 ⁷ | 9.00 | 12.00 ⁶ | - | - |
| 2005-06 | 9.00 ⁷ | 9.00 ⁷ | 9.00 ⁷ | 9.00 ⁷ | 9.00 (12.00) ⁸ | 12.00 ⁶ | - | - |

1. Excludes Agro-based Industries

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

3. From 1st July,1994 to 11th December,1994 (for 8 months period)

4. From 12th December,1994 to 30th June,1995 (for 8 months period)

5. For Kharif 2003

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

7. 1 percent incentive is allowed to those borrowers who repay in time.

8. Rate from 26th January, 2006 to 30th June,2006.

S.F. Small Farmers

Source: Agricultural Credit Department SBP

3.37 Rates of Return on Financing by House Building Finance Corporation ¹

(Percent per annum)

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

| INVESTMENT IN ² | | | | | |
|------------------------------------|--------------|--|-----------------------------------|---|---------------------------------------|
| Location | Rural Areas | Tehsil Areas | District Head Quarter Areas | Urban Areas of FSD/MTN/HYD/ PSH/ABTTD/QTA | Urban Areas of KAR/LHR/ISL/ RWP |
| <u>From October 31 2003</u> | | | | | |
| 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% |
| <u>From July 20, 2004</u> | | | | | |
| Location | Rural Areas | In all Urban Areas including District Head Quarters Tehsils & Small Towns | | Urban Areas of FSD/MTN/HYD/ PSH/ABTTD/QTA | Urban Areas of KAR/LHR/ISL/ 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% |
| <u>From July, 2005</u> | | | | | |
| 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% |
| <u>From July, 2006</u> | | | | | |
| 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% |

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

Source: House Building Finance Corporation

1. 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.

2. 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 23rd November, 2001, HBFC prepared its Ghar Aasan Scheme based on diminishing Musharaka and implemented it from March, 2002 all over the country.

3.38 Rates of Return on Advances by Pakistan Industrial Credit & Investment Corporation¹

(Percent per annum)

| PERIOD | Foreign Currency Loans | Local Currency Loans | | |
|-----------|------------------------|----------------------------|------------------|--------------------|
| | | Long term | Short term | Consumer Financing |
| 1991-92 | 15.00 ² | 8.00 ⁴ | | |
| 1992-93 | 18.20 ³ | 8.00 ⁴ | | |
| 1993-94 | 15.61 ³ | 11.00 & 12.00 ⁵ | | 19.00 |
| 1994-95 | “ | 13.00 ⁶ | | 17.50 |
| 1995-96 | “ | “ | | 18.250 |
| 1996-97 | “ | “ | | 21.900 |
| 1997-98 | “ | “ | | 21.900 |
| 1998-99 | “ | “ | 20.805 to 21.900 | |
| 1999-2000 | “ | 13.00 ⁶ | 18.250 to 20.805 | |
| 2000-2001 | “ | 16.00 ⁷ | 16.060 to 18.250 | |
| 2001-2002 | “ | 16.00 ⁸ | 14.965 to 19.345 | |
| 2002-2003 | “ | 8.50 ⁹ | 10.585 to 16.060 | 11.00 to 12.00 |
| 2003-2004 | “ | 8.50 ¹⁰ | 7.500 to 13.140 | 8.00 to 10.00 |
| 2004-2005 | 15.61 ³ | 11.4 ¹¹ | 8.000 to 13.770 | 7.50 to 16.00 |

Source: Pakistan Industrial Credit & Investment Corporation

- 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
- 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. 1st August,1991
- On the mark-up basis w.e.f. 15-08-1993 & 02-03-1994
- On the mark-up basis w.e.f. 13th November,1994.
- 2% above SBP discount rate on BMR financing (SBP discount rate at present is 14%)
- 3% above SBP discount rate on BMR financing (SBP discount rate at present is 9%
- 1% above SBP Discount rate on Project Financing ((SBP discount rate at present is 7%)
- 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.
- 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.

3.39 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 Scheme of the Federal Govt. 1972-73 |
|-------------------------------|--|---|---|--|---|---|
| LOCAL CURRENCY LOANS | | | | | | |
| Up to 06-06-1977 | 1.00 % per annum below the foreign currency lending rate, return rate to IDBP borrower accordingly ranged from 7.50 to 10.00 % per annum. | 3.00 to 4.00 % per annum above the bank rate. | 3.00 to 4.00 % per annum above the bank rate. | - | - | At Bank Rate |
| From 07-06-1977 to-date | 2.00 % per annum below the foreign currency lending rate, interest rate to IDBP borrower has been 8.50 % per annum upto 24-09-83; 9.00 % per annum from 25-09-83 to 31-12-84; on non-interest basis with maximum rate of 3.00 % per annum upto 26-06-88; 6.00 % per annum upto 9-07-90, 7.00% per annum from 10-07-90 to 30-07-91 ; 8.00 % per annum from 1-08-91 to 15-08-93, 11.00 % per annum from 16-08-93 to 1-03-94, 12.00 % per annum from 2-03-94 to 12-11-94, 13.00 % per annum from 13-11-94 to 28-10-95. 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 upto 31-12-84; presently on non-interest basis from bank's own resources. | At Bank Rate |
| FOREIGN CURRENCY LOANS | | | | | | |
| 1972-75 | 8.50 % per annum excluding 0.50 % per annum exchange risk commission payable to Government of Pakistan of assuming exchange risk on credits beyond the period for which loans were extended by IDBP. | | | | | |
| 1975-80 | Maximum of 11.00 % per annum including 1.50 % per annum as exchange risk commission. | | | | | |
| 1980-90 (April) | 14.00 % per annum including 3.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees. | | | | | |
| 1990 to 18-08-97 | 14.00 % per annum including 5.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees. | | | | | |
| 19-08-97 to 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 separately. The maximum relending rate for the final borrowers will be 17.00 % per annum inclusive of exchange risk fee. | | | | | |

Source: Industrial Development Bank of Pakistan

3.40 Rates of Profit on National Saving Schemes

(Percent per annum)

| S C H E M E | 2003 | | 2004 | | 2005 | | 2006 | |
|--|----------|----------|----------|----------|----------|----------|----------|----------|
| | Ist Jan. | Ist Jul. | Ist Jan. | Ist Jul. | Ist Jan. | Ist Jul. | Ist Jan. | Ist Jul. |
| 1. Saving Accounts | | | | | | | | |
| (i) With chequing facilities | 4.50 | 3.50 | 3.50 | 3.50 | 3.50 | 4.50 | 4.50 | 5.50 |
| (ii) Without chequing facilities | 5.00 | 4.00 | 4.00 | 4.00 | 4.00 | 5.00 | 5.00 | 6.00 |
| 2. Khas Deposit Accounts or Certificates¹ | | | | | | | | |
| 3 Years (Rollover) | | | | | | | | |
| (i) First 5 periods of complete 6 months | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 |
| (ii) Last period of complete 6 months | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 |
| (iii) Three Years (Compound rate) | 13.42 | 13.42 | 13.42 | 13.42 | 13.42 | 13.42 | 13.42 | 13.42 |
| 3. Mahana Amdani Accounts² | | | | | | | | |
| (i) 1st year | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 |
| (ii) 2nd year | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 |
| (iii) 3rd year | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 |
| (iv) 4th year | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 |
| (v) 5th year | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 |
| (vi) 6th year | 9.25 | 9.25 | 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 | 10.41 |
| (viii) Compound rate on maturity | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 | 10.41 |
| 4. Defence Saving Certificates³ | | | | | | | | |
| (i) 1st year | 6.00 | 5.00 | 4.00 | 4.00 | 4.00 | 5.00 | 5.00 | 6.00 |
| (ii) 10 years(Compound rate) | 10.03 | 8.50 | 7.96 | 8.15 | 8.15 | 9.46 | 9.46 | 10.00 |
| 5. National Deposit Certificates / Accounts⁴ | | | | | | | | |
| (i) 1 year (Rollover) | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 | 13.00 |
| 6. (a) Special Saving Certificates (Reg)⁵ or Special Saving Accounts | | | | | | | | |
| (i) First 5 periods of complete 6 months | 8.50 | 7.50 | 7.00 | 6.80 | 6.80 | 8.40 | 8.40 | 9.00 |
| (ii) Last period of complete 6 months | 9.50 | 8.50 | 8.00 | 7.70 | 7.70 | 9.60 | 9.60 | 10.00 |
| (b) Special Saving Certificates (Bearer)⁶ | | | | | | | | |
| (i) First 4 periods of complete 6 months | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 |
| (ii) Last 2 periods of complete 6 months | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 |
| 7. Regular Income Certificates⁷ | 9.12 | 7.68 | 6.96 | 6.84 | 6.84 | 8.88 | 8.88 | 9.24 |
| 8. Pensioner's Benefit Accounts⁸ | 11.04 | 10.08 | 10.08 | 10.08 | 10.08 | 11.04 | 11.04 | 11.52 |
| 9. Behbood Saving Certificate⁹ | - | 10.08 | 10.08 | 10.08 | 10.08 | 11.04 | 11.04 | 11.52 |

Notes:

Source: Central Directorate of National Savings

- 1 Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7(1) AFA(DM)/96-726-727.
- 2 Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
- 3 Defence Saving Certificates introduced w.e.f. 08-11-1966
- 4 National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U.O.No. referred above.
- 5 Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990.
- 6 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.
- 7 Regular Income certificates introduced w.e.f. 02-02-1993
- 8 Pensioner's Benefit Accounts introduced w.e.f 20-01-2003
- 9 The scheme has been introduced w.e.f 30-07-2003 specially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

3.41 Non-Performing Loans

(Million Rupees)

| BANKS/DFIs | 30-09-2006 | | | 30-06-2006 | | |
|---------------------------------------|----------------|---------------|------------------------------|----------------|---------------|------------------------------|
| | NPLs | Net NPLs | Net NPLs to Net Loans (%) | NPLs | Net NPLs | Net NPLs to Net Loans (%) |
| All Banks & DFIs | 187,858 | 43,859 | 2.0 | 189,418 | 48,313 | 2.2 |
| All Banks | 181,363 | 40,235 | 1.8 | 183,847 | 45,477 | 2.1 |
| Commercial Banks | 143,521 | 27,919 | 1.3 | 141,477 | 28,648 | 1.4 |
| Public Sector Commercial Banks | 40,571 | 6,240 | 1.6 | 39,599 | 5,922 | 1.5 |
| Local Private Banks | 101,033 | 23,084 | 1.5 | 99,846 | 23,934 | 1.6 |
| Foreign Banks | 1,916 | (1,405) | (0.7) | 2,031 | (1,208) | (0.6) |
| Specialised Banks ¹ | 37,841 | 12,315 | 17.3 | 42,370 | 16,829 | 25.3 |
| DFIs | 6,495 | 3,624 | 8.8 | 5,571 | 2,836 | 6.8 |

1: 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 September 2006 | Quarter ended June 2006 |
|--------------------------------|------------------------------|-------------------------|
| All Banks & DFIs | 6,618 | 8,191 |
| All Banks | 6,506 | 8,087 |
| Commercial Banks | 4,852 | 5,552 |
| Public Sector Commercial Banks | 1,024 | 1,545 |
| Local Private Banks | 3,772 | 3,899 |
| Foreign Banks | 56 | 109 |
| Specialised Banks | 1,654 | 2,535 |
| DFIs | 112 | 105 |

Source: Banking Surveillance Department SBP

“The data has been compiled as per revised methodology according to which unrealized mark- up does not become part of NPLs as it is kept in memorandum account. Besides, coverage of data has been enhanced by including overseas NPLs of Pakistan Banks having overseas branches in the total NPLs. Rescheduled and restructured NPLs are not excluded from the total NPLs unless they have become regular by meeting the criterion of one-year satisfactory performance. This condition however, will not apply in case the borrower has repaid or adjusted in cash at least 50% of the total restructured loan amount (principal + mark- up) either at the time of restructuring agreement or later on during the grace period if any. The cash recovery position represent recovery made against principal amount of domestic plus over seas NPLs.”

3.42 Electronic Banking Statistics

| Period | On-line Branches | No. of ATMs | ATM Transactions During the period (Million No.) | Value of ATM Transactions (Million Rs.) | Credit Card Amount Outstanding (Million Rs.) |
|------------|---------------------|-------------|--|---|---|
| 31-03-2004 | 1,738 | 630 | 4.77 | 23,102 | 9,743 |
| 30-06-2004 | 2,181 | 676 | 5.60 | 26,687 | 11,160 |
| 30-09-2004 | 2,348 | 723 | 6.53 | 32,610 | 12,728 |
| 31-12-2004 | 2,475 | 786 | 7.00 | 37,502 | 14,145 |
| 31-03-2005 | 2,582 | 842 | 7.62 | 39,812 | 15,515 |
| 30-06-2005 | 2,897 | 1,028 | 8.56 | 43,810 | 19,340 |
| 30-09-2005 | 3,030 | 1,178 | 8.16 | 51,760 | 23,626 |
| 31-12-2005 | 3,265 | 1,217 | 7.94 | 46,675 | 27,099 |
| 31-03-2006 | 3,424 | 1,363 | 8.90 | 53,156 | 29,679 |
| 30-06-2006 | 3,555 | 1,612 | 10.10 | 60,809 | 33,538 |
| 30-09-2006 | 3,761 | 1,729 | 11.40 | 70,295 | 36,643 |

Source: Payments System Department SBP