

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

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

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

| ITEM   | 2003 |                    | 2004               |                    | 2005 |                    |
|--|------|--------------------|--------------------|--------------------|------|--------------------|
|  |      | Dec.               | Jun.               | Dec.               | Jun. | Jun.               |
| <b>LIABILITIES</b>                           |      |                    |                    |                    |      |                    |
| <b>Capital</b>                               |      | <b>80,312.3</b>    | <b>80,150.2</b>    | <b>84,835.8</b>    |      | <b>98,086.4</b>    |
| <b>Reserves</b>                              |      | <b>48,843.1</b>    | <b>63,310.1</b>    | <b>66,467.3</b>    |      | <b>85,548.0</b>    |
| <b>Demand Deposits:</b>                      |      | <b>910,202.0</b>   | <b>960,080.1</b>   | <b>1,096,353.3</b> |      | <b>1,166,944.2</b> |
| (a) Scheduled Banks                          |      | 7,463.6            | 14,354.2           | 10,700.0           |      | 19,168.8           |
| (b) Others                                   |      | 902,738.4          | 945,725.9          | 1,085,653.3        |      | 1,147,775.4        |
| <b>Time Deposits:</b>                        |      | <b>940,453.8</b>   | <b>1,061,452.7</b> | <b>1,123,515.8</b> |      | <b>1,282,871.7</b> |
| (a) Scheduled Banks                          |      | 1,049.6            | 4,870.7            | 7,357.5            |      | 2,353.1            |
| (b) Others                                   |      | 939,404.3          | 1,056,581.9        | 1,116,158.3        |      | 1,280,518.6        |
| <b>Borrowings from:</b>                      |      | <b>215,246.1</b>   | <b>212,287.5</b>   | <b>220,450.1</b>   |      | <b>220,756.2</b>   |
| (a) State Bank of Pakistan                   |      | 164,624.4          | 173,223.0          | 176,864.6          |      | 189,678.6          |
| (b) Banks Abroad                             |      | 22,950.2           | 9,265.1            | 14,079.0           |      | 6,323.5            |
| (c) Other Scheduled Banks                    |      | 27,671.5           | 29,799.4           | 29,506.5           |      | 24,754.1           |
| <b>Head Office and Inter-Bank Adjustment</b> |      | <b>35,927.4</b>    | <b>41,774.5</b>    | <b>44,021.8</b>    |      | <b>78,106.2</b>    |
| <b>Contingent Liabilities as per contra</b>  |      | <b>1,074,645.7</b> | <b>1,201,077.1</b> | <b>1,379,675.0</b> |      | <b>1,453,172.9</b> |
| <b>Other Liabilities</b>                     |      | <b>664,901.9</b>   | <b>572,697.1</b>   | <b>653,191.6</b>   |      | <b>815,663.0</b>   |
| <b>TOTAL LIABILITIES / ASSETS</b>            |      | <b>3,970,532.3</b> | <b>4,192,829.3</b> | <b>4,668,510.7</b> |      | <b>5,201,148.6</b> |
| <b>ASSETS</b>                                |      |                    |                    |                    |      |                    |
| <b>Cash:</b>                                 |      | <b>223,425.9</b>   | <b>266,441.4</b>   | <b>320,122.1</b>   |      | <b>305,335.8</b>   |
| (a) Notes, Coins and Silver                  |      | 34,160.1           | 43,275.4           | 53,747.1           |      | 46,089.0           |
| (b) Balances with State Bank of Pakistan     |      | 144,679.8          | 161,831.5          | 197,475.4          |      | 188,190.1          |
| (c) Balances with Others Scheduled Banks     |      | 44,586.0           | 61,334.5           | 68,899.5           |      | 71,056.7           |
| <b>Balances held Abroad</b>                  |      | <b>52,064.9</b>    | <b>60,485.6</b>    | <b>147,028.9</b>   |      | <b>117,129.4</b>   |
| <b>Bills Purchased and Discounted</b>        |      | <b>73,609.9</b>    | <b>84,246.5</b>    | <b>90,663.3</b>    |      | <b>104,221.3</b>   |
| <b>Advances to:</b>                          |      | <b>1,111,780.9</b> | <b>1,254,135.8</b> | <b>1,542,993.3</b> |      | <b>1,704,439.2</b> |
| (a) Scheduled Banks                          |      | 16,032.0           | 11,751.7           | 7,101.8            |      | 10,286.3           |
| (b) Others                                   |      | 1,095,749.0        | 1,242,384.1        | 1,535,891.5        |      | 1,694,152.9        |
| <b>Investment in Securities and Shares:</b>  |      | <b>759,253.1</b>   | <b>783,336.0</b>   | <b>614,621.4</b>   |      | <b>725,646.2</b>   |
| (a) Federal Government Securities            |      | 233,214.1          | 259,194.1          | 230,730.2          |      | 187,503.9          |
| (b) Treasury Bills                           |      | 418,329.3          | 410,594.5          | 267,378.7          |      | 415,199.0          |
| (c) Provincial Governments Securities        |      | 180.3              | 75.1               | 75.1               |      | 75.1               |
| (d) Foreign Securities                       |      | 1.5                | 1.5                | 1.5                |      | 1.5                |
| (e) Others                                   |      | 107,527.9          | 113,470.8          | 116,435.9          |      | 122,866.7          |
| <b>Bank Premises</b>                         |      | <b>38,620.0</b>    | <b>49,089.9</b>    | <b>51,383.2</b>    |      | <b>61,608.4</b>    |
| <b>Head Office and Inter-Bank Adjustment</b> |      | <b>150,107.3</b>   | <b>77,697.1</b>    | <b>47,619.4</b>    |      | <b>20,187.9</b>    |
| <b>Contingent Assets as per contra</b>       |      | <b>1,074,645.7</b> | <b>1,201,077.1</b> | <b>1,379,675.0</b> |      | <b>1,453,172.9</b> |
| <b>Others Assets</b>                         |      | <b>487,024.6</b>   | <b>416,319.8</b>   | <b>474,404.1</b>   |      | <b>709,407.5</b>   |

### 3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

| END OF PERIOD       | Current<br>Deposits | Call<br>Deposits | Other<br>Deposits<br>Accounts | Saving<br>Deposits | FIXED DEPOSITS        |   |  |
|---------------------|---------------------|------------------|-------------------------------|--------------------|-----------------------|---|--|
|                     |                     |                  |                               |                    | Less Than<br>6 months | For 6 months<br>& over but<br>less than<br>1 year | For 1 year<br>& over but<br>less than<br>2 years |
| <b>2000</b>         |                     |                  |                               |                    |                       |   |  |
| <b>December</b>     |                     |                  |                               |                    |                       |   |  |
| <b>No. of A/Cs.</b> | 4,027,794           | 259,166          | 822,904                       | 21,763,283         | 339,623               | 136,837   | 165,695  |
| <b>Amount</b>       | 174,692.8           | 16,358.0         | 50,677.3                      | 601,488.5          | 118,803.9             | 42,135.4  | 37,661.1   |
| <b>2001</b>         |                     |                  |                               |                    |                       |   |  |
| <b>June</b>         |                     |                  |                               |                    |                       |   |  |
| <b>No. of A/Cs.</b> | 4,089,429           | 238,340          | 894,950                       | 21,370,280         | 276,022               | 104,502   | 106,810  |
| <b>Amount</b>       | 232,902.1           | 18,796.4         | 38,335.2                      | 644,810.8          | 124,817.8             | 33,222.5  | 37,771.6   |
| <b>December</b>     |                     |                  |                               |                    |                       |   |  |
| <b>No. of A/Cs.</b> | 4,290,568           | 229,297          | 669,753                       | 21,897,851         | 192,636               | 96,951  | 106,955  |
| <b>Amount</b>       | 282,213.8           | 25,441.6         | 32,270.0                      | 647,393.8          | 116,522.0             | 31,352.9  | 43,385.3   |
| <b>2002</b>         |                     |                  |                               |                    |                       |   |  |
| <b>June</b>         |                     |                  |                               |                    |                       |   |  |
| <b>No. of A/Cs.</b> | 4,716,798           | 230,667          | 430,232                       | 21,991,819         | 248,191               | 75,352  | 80,545   |
| <b>Amount</b>       | 288,695.5           | 23,301.8         | 27,518.2                      | 747,021.3          | 115,915.2             | 32,710.1  | 43,398.0   |
| <b>December</b>     |                     |                  |                               |                    |                       |   |  |
| <b>No. of A/Cs.</b> | 4,941,154           | 222,554          | 319,958                       | 22,242,554         | 254,299               | 74,649  | 89,486   |
| <b>Amount</b>       | 290,309.8           | 23,434.8         | 27,422.1                      | 817,221.6          | 103,514.5             | 39,221.2  | 50,092.3   |
| <b>2003</b>         |                     |                  |                               |                    |                       |   |  |
| <b>June</b>         |                     |                  |                               |                    |                       |   |  |
| <b>No. of A/Cs.</b> | 5,724,668           | 295,800          | 267,886                       | 21,669,535         | 257,493               | 74,047  | 83,954   |
| <b>Amount</b>       | 352,132.0           | 22,398.8         | 33,674.0                      | 957,910.0          | 98,103.7              | 38,269.0  | 43,691.3   |
| <b>December</b>     |                     |                  |                               |                    |                       |   |  |
| <b>No. of A/Cs.</b> | 6,076,487           | 179,064          | 266,152                       | 21,415,945         | 149,741               | 43,538  | 80,279   |
| <b>Amount</b>       | 462,391.7           | 30,189.8         | 37,748.2                      | 1,035,895.4        | 91,677.1              | 33,061.6  | 37,508.3   |
| <b>2004</b>         |                     |                  |                               |                    |                       |   |  |
| <b>June</b>         |                     |                  |                               |                    |                       |   |  |
| <b>No. of A/Cs.</b> | 6,095,166           | 180,877          | 176,129                       | 21,434,645         | 138,022               | 51,820  | 94,312   |
| <b>Amount</b>       | 481,745.0           | 40,298.5         | 33,278.2                      | 1,118,162.6        | 116,527.4             | 48,169.0  | 53,114.4   |
| <b>December</b>     |                     |                  |                               |                    |                       |   |  |
| <b>No. of A/Cs.</b> | 6,138,924           | 177,437          | 212,640                       | 20,327,237         | 149,816               | 33,602  | 56,819   |
| <b>Amount</b>       | 570,592.7           | 30,603.9         | 44,706.5                      | 1,190,802.9        | 158,201.2             | 51,439.9  | 51,481.9   |
| <b>2005</b>         |                     |                  |                               |                    |                       |   |  |
| <b>June</b>         |                     |                  |                               |                    |                       |   |  |
| <b>No. of A/Cs.</b> | 6,788,705           | 174,800          | 205,447                       | 19,280,257         | 101,841               | 72,758  | 72,655   |
| <b>Amount</b>       | 631,377.5           | 38,333.6         | 34,698.4                      | 1,264,145.9        | 228,586.1             | 74,134.6  | 59,659.1   |

### 3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

| END OF PERIOD   | FIXED DEPOSITS                                    |   |   |                       | Total     | All<br>DEPOSITS    |
|-----------------|---|---|---|-----------------------|-----------|--------------------|
|                 | For 2 years<br>& over but<br>less than<br>3 years | For 3 years<br>& over but<br>less than<br>4 years | For 4 years<br>& over but<br>less than<br>5 years | For 5 years<br>& over |           |                    |
| <b>2000</b>     |   |   |   |                       |           |                    |
| <b>December</b> |   |   |   |                       |           |                    |
| No. of A/Cs.    | 118,452   | 140,197   | 83,500  | 551,896               | 1,536,200 | <b>28,409,347</b>  |
| Amount          | 21,989.8  | 25,393.1  | 13,506.1  | 86,307.6              | 345,797.1 | <b>1,189,013.7</b> |
| <b>2001</b>     |   |   |   |                       |           |                    |
| <b>June</b>     |   |   |   |                       |           |                    |
| No. of A/Cs.    | 73,119  | 97,577  | 50,928  | 449,330               | 1,158,288 | <b>27,751,287</b>  |
| Amount          | 21,784.1  | 27,214.2  | 11,204.8  | 85,237.1              | 341,252.1 | <b>1,276,096.4</b> |
| <b>December</b> |   |   |   |                       |           |                    |
| No. of A/Cs.    | 47,168  | 68,283  | 43,981  | 400,370               | 956,344   | <b>28,043,818</b>  |
| Amount          | 15,414.6  | 20,523.8  | 10,398.0  | 84,348.9              | 321,945.6 | <b>1,309,264.8</b> |
| <b>2002</b>     |   |   |   |                       |           |                    |
| <b>June</b>     |   |   |   |                       |           |                    |
| No. of A/Cs.    | 59,275  | 78,886  | 38,515  | 324,222               | 904,986   | <b>28,274,502</b>  |
| Amount          | 16,597.9  | 22,656.4  | 15,682.1  | 87,723.7              | 334,683.5 | <b>1,421,220.3</b> |
| <b>December</b> |   |   |   |                       |           |                    |
| No. of A/Cs.    | 54,826  | 57,973  | 41,348  | 308,082               | 880,663   | <b>28,606,883</b>  |
| Amount          | 17,534.3  | 24,393.4  | 15,677.3  | 91,649.1              | 342,082.0 | <b>1,500,470.4</b> |
| <b>2003</b>     |   |   |   |                       |           |                    |
| <b>June</b>     |   |   |   |                       |           |                    |
| No. of A/Cs.    | 43,523  | 64,920  | 56,169  | 290,893               | 870,999   | <b>28,828,888</b>  |
| Amount          | 13,955.3  | 29,382.7  | 19,072.5  | 72,938.9              | 315,413.3 | <b>1,681,528.2</b> |
| <b>December</b> |   |   |   |                       |           |                    |
| No. of A/Cs.    | 44,607  | 41,687  | 36,887  | 190,457               | 587,196   | <b>28,524,844</b>  |
| Amount          | 18,911.6  | 18,797.0  | 12,277.6  | 63,684.4              | 275,917.6 | <b>1,842,142.7</b> |
| <b>2004</b>     |   |   |   |                       |           |                    |
| <b>June</b>     |   |   |   |                       |           |                    |
| No. of A/Cs.    | 48,177  | 49,901  | 16,534  | 191,320               | 590,086   | <b>28,476,903</b>  |
| Amount          | 16,854.7  | 23,505.0  | 2,848.9   | 67,804.1              | 328,823.5 | <b>2,002,307.8</b> |
| <b>December</b> |   |   |   |                       |           |                    |
| No. of A/Cs.    | 28,336  | 50,355  | 17,073  | 191,098               | 527,099   | <b>27,383,337</b>  |
| Amount          | 11,903.1  | 24,583.2  | 3,232.7   | 64,263.6              | 365,105.6 | <b>2,201,811.6</b> |
| <b>2005</b>     |   |   |   |                       |           |                    |
| <b>June</b>     |   |   |   |                       |           |                    |
| No. of A/Cs.    | 34,595  | 45,417  | 25,667  | 182,477               | 535,410   | <b>26,984,619</b>  |
| Amount          | 11,992.6  | 20,127.8  | 4,077.1   | 61,161.2              | 459,738.5 | <b>2,428,294.0</b> |

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

(End of Period: Million Rupees)

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

(Contd.)

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

(End of Period: Million Rupees)

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

(Contd.)

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

(End of Period: Million Rupees)

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

Note : New format adopted from Dec. 2001

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

(End of Period: Million Rupees)

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



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

(End of Period: Million Rupees)

| CATEGORY OF DEPOSIT HOLDERS                          | All Deposits     |                    |                    |                   |                  | Jun.2005            |                  |                     |                    |                   |
|--|------------------|--------------------|--------------------|-------------------|------------------|---------------------|------------------|---------------------|--------------------|-------------------|
|  | 2003             |                    | 2004               |                   | All<br>Deposits  | Current<br>Deposits | Call<br>Deposits | Other               |                    |                   |
|  | Dec.             | Jun.               | Dec.               | Jun.              |                  |                     |                  | Deposit<br>Accounts | Saving<br>Deposits | Fixed<br>Deposits |
| <b>A. FOREIGN CONSTITUENTS:</b>                      | <b>67,290.3</b>  | <b>64,167.6</b>    | <b>67,265.2</b>    | <b>53,073.4</b>   | <b>8,253.2</b>   | <b>11.1</b>         | <b>203.0</b>     | <b>36,126.5</b>     | <b>8,479.7</b>     |                   |
| I. Official  | 7,078.2          | 10,681.2           | 11,396.3           | 12,518.0          | 1,561.7          | 1.7                 | 30.8             | 10,135.9            | 787.8              |                   |
| II. Business   | 7,118.6          | 5,787.2            | 10,975.0           | 6,240.1           | 1,255.9          | 0.0                 | 49.7             | 2,327.3             | 2,607.2            |                   |
| III. Personal  | 53,093.5         | 47,699.2           | 44,893.9           | 34,315.3          | 5,435.6          | 9.3                 | 122.5            | 23,663.3            | 5,084.6            |                   |
| <b>B. DOMESTIC CONSTITUENTS :</b>                    | <b>1,774,852</b> | <b>1,938,140.2</b> | <b>2,134,546.4</b> | <b>2,375,220.</b> | <b>623,124.3</b> | <b>38,322.5</b>     | <b>34,495.4</b>  | <b>1,228,019.4</b>  | <b>451,258.8</b>   |                   |
| <b>I. Government :</b>                               | <b>158,041.6</b> | <b>190,739.6</b>   | <b>185,815.7</b>   | <b>211,225.8</b>  | <b>38,795.7</b>  | <b>536.1</b>        | <b>1,942.7</b>   | <b>102,907.1</b>    | <b>67,044.1</b>    |                   |
| A. Federal Government                                | 101,051.0        | 122,650.7          | 114,479.6          | 121,245.2         | 21,098.4         | 235.0               | 1,149.4          | 63,207.8            | 35,554.6           |                   |
| B. Provincial Governments                            | 50,330.4         | 53,576.1           | 57,306.8           | 79,526.3          | 16,313.5         | 290.6               | 610.9            | 35,345.8            | 26,965.5           |                   |
| C. Local Bodies ( City Governments )                 | 6,660.2          | 14,512.9           | 14,029.4           | 10,454.3          | 1,383.9          | 10.5                | 182.4            | 4,353.5             | 4,524.0            |                   |
| <b>II. Non-Financial Public Sector Enterprises :</b> | <b>106,907.9</b> | <b>170,298.0</b>   | <b>199,483.0</b>   | <b>191,682.5</b>  | <b>9,610.8</b>   | <b>6,931.7</b>      | <b>11,223.6</b>  | <b>80,471.6</b>     | <b>83,444.9</b>    |                   |
| A. Agriculture, Forestry, Hunting &                  | 66.4             | 172.9              | 139.7              | 148.2             | 30.7             | 0.0                 | 95.0             | 22.5                | 0.0                |                   |
| B. Mining & Quarrying                                | 23,921.6         | 23,797.9           | 36,971.3           | 28,798.5          | 147.4            | 0.6                 | 21.2             | 8,337.9             | 20,291.4           |                   |
| C. Manufacturing                                     | 17,857.2         | 30,464.9           | 42,461.9           | 51,830.6          | 1,718.6          | 3,473.8             | 1,469.6          | 16,257.5            | 28,911.1           |                   |
| D. Construction                                      | 7.9              | 8.7                | 5.0                | 33.4              | 0.1              | 0.0                 | 0.0              | 33.3                | 0.0                |                   |
| E. Utilities   | 23,919.2         | 38,904.2           | 50,667.5           | 46,910.9          | 3,264.7          | 643.1               | 3,297.0          | 29,610.3            | 10,095.7           |                   |
| F. Commerce  | 3,045.7          | 6,162.2            | 2,670.6            | 9,807.8           | 1,275.6          | 1,840.3             | 4,765.3          | 1,214.2             | 712.4              |                   |
| G. Transport, Storage & Communication                | 32,561.2         | 63,921.6           | 55,297.0           | 42,962.4          | 2,468.3          | 802.5               | 1,575.4          | 20,176.5            | 17,939.7           |                   |
| H. Services  | 5,365.7          | 6,809.1            | 11,269.9           | 11,189.6          | 705.0            | 171.4               | 0.0              | 4,819.1             | 5,494.1            |                   |
| I. Others  | 163.1            | 56.6               | 0.0                | 1.1               | 0.4              | 0.0                 | 0.0              | 0.2                 | 0.5                |                   |
| <b>III. Non-Bank Financial Institutions :</b>        | <b>24,855.5</b>  | <b>27,353.1</b>    | <b>27,510.7</b>    | <b>23,404.5</b>   | <b>1,905.0</b>   | <b>385.0</b>        | <b>85.3</b>      | <b>12,644.6</b>     | <b>8,384.6</b>     |                   |
| A. Co-operative Banks                                | 235.9            | 216.6              | 157.6              | 204.5             | 21.9             | 0.0                 | 0.0              | 125.8               | 56.8               |                   |
| B. Development Financial Institutions                | 8,838.9          | 7,549.3            | 5,835.9            | 9,037.3           | 801.3            | 35.4                | 0.0              | 2,816.0             | 5,384.6            |                   |
| C. Insurance Companies                               | 7,097.6          | 6,553.3            | 11,326.2           | 7,495.5           | 514.0            | 115.2               | 75.2             | 5,535.6             | 1,255.5            |                   |
| D. Micro Finance                                     | 472.4            | 1,313.1            | 1,264.1            | 661.7             | 24.0             | 0.0                 | 0.0              | 347.7               | 290.0              |                   |
| E. Other NBFIs                                       | 8,210.7          | 11,720.9           | 8,926.9            | 6,005.5           | 543.9            | 234.3               | 10.1             | 3,819.4             | 1,397.8            |                   |
| <b>IV. Private Sector Enterprises :</b>              | <b>626,572.8</b> | <b>686,197.9</b>   | <b>715,052.3</b>   | <b>781,436.1</b>  | <b>301,526.5</b> | <b>17,007.7</b>     | <b>11,655.0</b>  | <b>318,502.3</b>    | <b>132,744.6</b>   |                   |
| A. Agriculture, Hunting and Forestry                 | 92,523.3         | 99,027.7           | 101,067.6          | 114,645.7         | 33,705.2         | 980.5               | 1,264.3          | 68,499.5            | 10,196.2           |                   |
| (1) Growing of crops                                 | 88,396.6         | 93,797.8           | 93,628.6           | 108,990.8         | 31,289.7         | 954.4               | 1,220.7          | 65,780.4            | 9,745.6            |                   |
| (2) Farming of animals                               | 1,401.2          | 2,306.5            | 1,741.8            | 2,662.3           | 1,144.6          | 24.3                | 42.2             | 1,308.9             | 142.3              |                   |
| (3) Agricultural and animal husbandry                | 852.6            | 1,259.8            | 1,299.5            | 1,051.6           | 679.6            | 1.7                 | 1.1              | 322.5               | 46.6               |                   |
| (4) Agricultural machinery and                       | 913.2            | 701.7              | 669.9              | 1,252.4           | 341.8            | 0.1                 | 0.2              | 697.1               | 213.2              |                   |
| (5) Hunting, trapping, forestry & logging            | 959.7            | 961.8              | 3,727.7            | 688.6             | 249.5            | 0.0                 | 0.0              | 390.6               | 48.5               |                   |
| B. Fishing and fish farming etc.                     | 1,268.4          | 1,472.5            | 2,109.7            | 201.0             | 138.9            | 0.0                 | 0.8              | 58.2                | 3.1                |                   |
| C. Mining and Quarrying                              | 18,950.3         | 17,614.4           | 12,800.6           | 20,655.0          | 3,553.6          | 400.9               | 54.5             | 9,721.3             | 6,924.7            |                   |
| (1) Mining of coal                                   | 7,463.8          | 3,009.3            | 961.6              | 1,108.5           | 627.1            | 2.1                 | 48.8             | 200.7               | 229.8              |                   |
| (2) Crude petroleum & natural gas                    | 7,357.2          | 12,473.3           | 10,659.7           | 18,207.0          | 2,400.9          | 397.4               | 4.5              | 9,046.9             | 6,357.4            |                   |
| (3) Iron & non-ferrous metal ores                    | 1,157.3          | 641.8              | 624.4              | 535.5             | 287.2            | 0.0                 | 0.1              | 29.2                | 219.0              |                   |
| (4) Quarrying of stone, sand and clay                | 595.1            | 89.2               | 94.9               | 67.1              | 55.8             | 0.0                 | 0.0              | 10.7                | 0.5                |                   |
| (5) Chemical, fertilizer, Salt etc.                  | 2,376.8          | 1,400.7            | 460.1              | 737.0             | 182.7            | 1.4                 | 1.2              | 433.8               | 118.0              |                   |
| D. Manufacturing                                     | 150,710.9        | 155,559.3          | 167,204.2          | 168,361.3         | 63,102.5         | 5,763.5             | 2,041.8          | 54,654.7            | 42,798.9           |                   |
| 1) Food products and beverages                       | 16,862.7         | 26,374.9           | 28,415.7           | 24,403.1          | 11,454.1         | 712.6               | 319.4            | 9,261.7             | 2,655.3            |                   |
| 2) Tobacco products                                  | 1,182.1          | 1,810.7            | 1,418.9            | 1,731.6           | 192.7            | 0.0                 | 0.0              | 379.0               | 1,160.0            |                   |
| 3) Textiles  | 32,018.4         | 33,651.0           | 31,729.3           | 33,911.9          | 18,978.0         | 425.9               | 841.6            | 10,566.1            | 3,100.3            |                   |
| i) Spinning, weaving, finishing of textiles          | 27,180.6         | 27,746.1           | 26,124.1           | 24,103.5          | 13,597.8         | 356.4               | 755.7            | 7,512.4             | 1,881.2            |                   |
| a) Spinning of fibers                                | 17,830.5         | 18,637.5           | 18,017.2           | 16,683.0          | 9,535.1          | 270.8               | 528.4            | 5,230.4             | 1,118.4            |                   |
| b) Weaving of textiles                               | 7,451.9          | 7,149.1            | 4,260.1            | 5,260.0           | 2,649.7          | 77.7                | 119.5            | 1,878.9             | 534.1              |                   |
| c) Finishing of textiles                             | 1,898.2          | 1,959.5            | 3,846.8            | 2,160.5           | 1,413.0          | 7.9                 | 107.8            | 403.1               | 228.7              |                   |
| ii) Made-up textile articles                         | 1,681.4          | 2,551.6            | 2,150.4            | 2,697.7           | 1,953.1          | 43.6                | 5.6              | 380.1               | 315.3              |                   |
| iii) Knit wear                                       | 316.0            | 451.3              | 884.9              | 942.6             | 458.9            | 0.0                 | 29.9             | 396.2               | 57.5               |                   |
| iv) Carpets and rugs                                 | 1,462.7          | 1,322.0            | 1,048.6            | 951.7             | 625.0            | 25.9                | 26.9             | 256.0               | 18.1               |                   |
| v) Other textiles n.e.s.                             | 1,377.8          | 1,580.0            | 1,521.3            | 5,216.4           | 2,343.2          | 0.0                 | 23.5             | 2,021.4             | 828.3              |                   |
| 4) Wearing apparel, readymade garments               | 3,383.1          | 3,447.2            | 4,346.1            | 4,341.9           | 2,544.6          | 43.7                | 36.7             | 1,647.1             | 69.8               |                   |

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

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

(Concl'd.)

(End of Period: Million Rupees)

| CATEGORY OF DEPOSIT HOLDERS   | All Deposits       |                    |                    | Jun.2005           |                     |                  |                     |                    |                   |
|---|--------------------|--------------------|--------------------|--------------------|---------------------|------------------|---------------------|--------------------|-------------------|
|   | 2003               |                    | 2004               | All<br>Deposits    | Current<br>Deposits | Call<br>Deposits | Other               |                    |                   |
|   | Dec.               | Jun.               | Dec.               |                    |                     |                  | Deposit<br>Accounts | Saving<br>Deposits | Fixed<br>Deposits |
|   |                    |                    |                    |                    |                     |                  |                     |                    |                   |
| 5) Tanning and dressing of leather; manufacture of luggage and footwear | 2,706.8            | 2,911.6            | 3,764.4            | 4,521.9            | 2,868.5             | 59.6             | 64.2                | 1,206.6            | 322.9             |
| i.) Tanning & dressing of leather, luggage, handbags etc.               | 1,660.2            | 1,343.1            | 1,443.2            | 1,320.0            | 698.7               | 56.9             | 56.5                | 437.0              | 70.9              |
| ii.) Footwear   | 1,046.6            | 1,568.5            | 2,321.3            | 3,201.9            | 2,169.8             | 2.7              | 7.7                 | 769.6              | 252.0             |
| a) Leather wear   | 641.2              | 1,138.4            | 1,900.8            | 2,196.3            | 1,668.0             | 2.7              | 7.7                 | 423.5              | 94.3              |
| b) Rubber and Plastic wear  | 405.4              | 430.0              | 420.5              | 1,005.6            | 501.8               | 0.0              | 0.0                 | 346.1              | 157.7             |
| 6) Wood and products of wood cork                                       | 158.2              | 404.4              | 315.2              | 774.2              | 630.3               | 0.8              | 19.0                | 76.3               | 47.7              |
| 7) Paper, paperboard and products                                       | 1,221.0            | 946.9              | 1,420.8            | 2,783.2            | 1,078.1             | 15.0             | 25.2                | 154.6              | 1,510.3           |
| 8) Printing, publishing and allied industries                           | 1,777.4            | 2,677.5            | 3,872.4            | 2,916.4            | 1,047.5             | 8.2              | 52.8                | 1,036.3            | 771.5             |
| 9) Coke and refined petroleum products                                  | 7,377.6            | 5,051.3            | 8,115.6            | 5,005.8            | 603.5               | 119.3            | 0.3                 | 3,280.4            | 1,002.4           |
| 10) Chemicals and chemical products                                     | 19,143.4           | 21,186.4           | 28,718.0           | 30,308.6           | 5,896.4             | 696.4            | 220.6               | 12,573.4           | 10,921.9          |
| 11) Rubber and plastics products  | 1,318.7            | 1,804.1            | 1,301.9            | 1,006.3            | 664.8               | 21.6             | 80.3                | 205.9              | 33.8              |
| 12) Other non-metallic mineral products                                 | 2,588.0            | 5,271.8            | 4,758.0            | 5,321.8            | 1,965.3             | 27.2             | 25.0                | 1,887.2            | 1,417.1           |
| 13) Basic metals  | 2,268.3            | 3,808.3            | 5,870.3            | 4,828.5            | 2,567.5             | 77.1             | 86.5                | 739.8              | 1,357.6           |
| 14) Fabricated metal products   | 1,467.9            | 1,044.4            | 741.9              | 1,340.2            | 711.6               | 3.1              | 13.9                | 243.8              | 367.8             |
| 15) Machinery and equipment   | 3,095.9            | 4,576.3            | 3,302.9            | 4,085.8            | 1,867.3             | 504.7            | 7.6                 | 753.9              | 952.3             |
| 16) Office, accounting and computing machinery                          | 2.1                | 190.5              | 7.2                | 65.2               | 27.7                | 0.0              | 0.0                 | 27.5               | 10.0              |
| 17) Electrical machinery and apparatus                                  | 9,434.4            | 7,897.3            | 7,064.8            | 9,964.8            | 1,951.9             | 382.9            | 65.2                | 4,623.5            | 2,941.3           |
| 18) Radio, television and communication equipment and apparatus         | 439.8              | 547.6              | 409.3              | 455.1              | 325.6               | 0.0              | 7.7                 | 108.0              | 13.8              |
| 19) Medical, precision and optical instruments, watches and clocks      | 1,262.3            | 1,993.1            | 1,090.8            | 1,279.4            | 646.0               | 3.6              | 4.3                 | 284.6              | 340.9             |
| 20) Motor vehicles, trailers and semi-trailers                          | 12,227.0           | 15,506.6           | 18,507.8           | 15,937.0           | 1,422.0             | 1,707.2          | 19.6                | 1,957.0            | 10,831.3          |
| 21) Other transport equipments  | 4,234.3            | 4,519.8            | 4,281.9            | 3,977.0            | 678.2               | 800.3            | 99.2                | 292.2              | 2,107.1           |
| 22) Furniture and fixture   | 475.4              | 469.4              | 782.5              | 886.0              | 654.8               | 2.0              | 4.9                 | 221.6              | 2.7               |
| 23) Jewellery and related articles                                      | 196.6              | 191.8              | 185.8              | 338.0              | 180.5               | 0.0              | 7.2                 | 115.3              | 35.0              |
| 24) Sports goods  | 935.6              | 1,088.5            | 1,302.9            | 1,022.2            | 860.4               | 0.0              | 19.5                | 138.6              | 3.8               |
| 25) Handicrafts   | 183.6              | 261.0              | 76.1               | 127.0              | 82.1                | 0.0              | 0.2                 | 41.5               | 3.2               |
| 26) Other manufacturing n.e.s.  | 24,750.1           | 7,927.1            | 5,403.7            | 7,028.7            | 3,203.4             | 152.5            | 21.1                | 2,832.7            | 819.0             |
| E. Ship breaking and waste / scrape (junk) etc.                         | 1,004.3            | 1,105.8            | 1,259.0            | 2,303.3            | 1,179.9             | 19.8             | 0.0                 | 830.3              | 273.3             |
| F. Electricity, gas and water supply                                    | 23,338.7           | 31,852.1           | 24,558.2           | 25,086.4           | 4,763.0             | 3.2              | 15.8                | 8,480.3            | 11,824.0          |
| G. Construction   | 16,306.1           | 26,403.5           | 30,346.2           | 34,646.5           | 15,283.4            | 1,252.9          | 853.2               | 14,033.6           | 3,223.4           |
| 1) Building   | 12,178.5           | 17,820.1           | 21,388.9           | 24,524.0           | 11,577.1            | 869.7            | 528.9               | 8,923.0            | 2,625.3           |
| 2) Infrastructure   | 4,127.6            | 8,583.4            | 8,957.3            | 10,122.4           | 3,706.3             | 383.2            | 324.3               | 5,110.6            | 598.1             |
| H. Commerce and Trade   | 140,166.2          | 136,855.2          | 153,943.3          | 152,696.7          | 84,000.9            | 2,541.1          | 3,614.8             | 49,309.1           | 13,230.9          |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles       | 4,779.8            | 4,673.9            | 3,353.1            | 3,852.9            | 2,001.7             | 29.1             | 35.9                | 1,213.8            | 572.5             |
| 2) Wholesale and commission trade                                       | 91,943.5           | 92,761.3           | 104,796.7          | 98,963.9           | 58,762.8            | 1,393.7          | 1,496.5             | 31,414.9           | 5,896.0           |
| i) Exports  | 19,681.9           | 13,109.0           | 18,036.9           | 15,029.0           | 7,960.2             | 689.1            | 246.4               | 4,855.4            | 1,277.9           |
| ii) Imports   | 5,234.3            | 8,658.2            | 7,922.1            | 9,198.6            | 5,329.9             | 147.8            | 312.6               | 2,803.9            | 604.4             |
| iii) Domestic whole sales   | 67,027.3           | 70,994.1           | 78,837.8           | 74,736.3           | 45,472.7            | 556.8            | 937.5               | 23,755.5           | 4,013.7           |
| 3) Retail trade   | 43,442.9           | 39,420.1           | 45,793.5           | 49,879.9           | 23,236.3            | 1,118.4          | 2,082.4             | 16,680.4           | 6,762.4           |
| I. Hotels, restaurants and clubs etc                                    | 5,056.2            | 6,484.8            | 5,287.4            | 5,167.3            | 1,522.6             | 26.3             | 82.0                | 2,049.0            | 1,487.4           |
| J. Transport, storage and communications                                | 17,209.7           | 29,836.1           | 22,236.9           | 34,812.8           | 12,259.8            | 146.8            | 122.1               | 16,398.1           | 5,886.0           |
| K. Real estate, renting and business activities                         | 33,941.0           | 54,700.3           | 58,458.2           | 65,363.9           | 23,174.6            | 2,834.1          | 967.9               | 28,683.9           | 9,703.5           |
| 1) Real estate activities   | 4,077.7            | 7,504.4            | 9,279.1            | 12,442.0           | 5,900.4             | 85.0             | 114.7               | 5,308.3            | 1,033.7           |
| 2) Renting of machinery and equipment                                   | 1,011.3            | 318.8              | 155.5              | 453.3              | 175.4               | 0.3              | 7.2                 | 265.4              | 5.0               |
| 3) Computer and related activities                                      | 1,170.3            | 1,968.1            | 1,064.6            | 1,149.3            | 605.0               | 13.6             | 69.1                | 320.9              | 140.7             |
| 4) Research and development   | 799.2              | 3,929.6            | 1,189.8            | 1,639.4            | 438.7               | 8.8              | 18.8                | 256.6              | 916.6             |
| 5) Other business activities  | 26,882.6           | 40,979.5           | 46,769.2           | 49,679.9           | 16,055.2            | 2,726.4          | 758.2               | 22,532.6           | 7,607.5           |
| L. Education  | 10,664.6           | 12,669.0           | 10,541.7           | 12,484.3           | 4,088.3             | 299.2            | 73.5                | 5,548.0            | 2,475.3           |
| M. Health and social work   | 3,865.5            | 6,665.0            | 7,418.8            | 9,739.8            | 3,042.8             | 437.5            | 76.9                | 4,332.6            | 1,850.0           |
| N. Other community, social and personal service activities              | 11,213.3           | 19,653.8           | 27,163.6           | 28,409.0           | 7,825.0             | 304.2            | 351.0               | 13,660.0           | 6,268.9           |
| O. Other private business n.e.c   | 100,354.4          | 86,298.6           | 90,656.9           | 106,863.0          | 43,886.1            | 1,997.6          | 2,136.4             | 42,243.8           | 16,599.1          |
| <b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>                      | <b>35,371.7</b>    | <b>46,799.9</b>    | <b>54,003.4</b>    | <b>60,482.3</b>    | <b>11,716.2</b>     | <b>2,373.1</b>   | <b>24.6</b>         | <b>29,016.8</b>    | <b>17,351.7</b>   |
| <b>VI. PERSONAL</b>   | <b>768,781.5</b>   | <b>778,905.3</b>   | <b>928,075.3</b>   | <b>1,066,813.8</b> | <b>245,335.1</b>    | <b>9,000.4</b>   | <b>6,536.3</b>      | <b>670,433.3</b>   | <b>135,508.8</b>  |
| <b>VII. OTHERS</b>  | <b>54,321.5</b>    | <b>37,846.4</b>    | <b>24,605.9</b>    | <b>40,175.5</b>    | <b>14,234.9</b>     | <b>2,088.6</b>   | <b>3,028.0</b>      | <b>14,043.9</b>    | <b>6,780.1</b>    |
| <b>TOTAL</b>  | <b>1,842,142.7</b> | <b>2,002,307.8</b> | <b>2,201,811.6</b> | <b>2,428,294.0</b> | <b>631,377.5</b>    | <b>38,333.6</b>  | <b>34,698.4</b>     | <b>1,264,145.9</b> | <b>459,738.5</b>  |

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

As on 30<sup>th</sup> June, 2005

(Million Rupees)

| SIZE OF ACCOUNT<br>(Rs.) |               | D O M E S T I C C O N S T I T U E N T S |                 |                    |                  |                                |                  |                    |                 |                              |                  |
|--------------------------|---------------|---|-----------------|--------------------|------------------|--------------------------------|------------------|--------------------|-----------------|------------------------------|------------------|
|                          |               | FOREIGN<br>CONSTITUENTS                 |                 | Government         |                  | Non Financial<br>Public Sector |                  | NBFI's             |                 | Private Sector<br>(Business) |                  |
|                          |               | No of<br>Accounts                       | Amount          | No. of<br>Accounts | Amount           | No. of<br>Accounts             | Amount           | No. of<br>Accounts | Amount          | No of<br>Accounts            | Amount           |
| Less than                | 5,000         | 5,229                                   | 9.1             | 32,348             | 49.7             | 205                            | 0.3              | 379                | 0.5             | 2,080,777                    | 3,011.0          |
| 5,000                    | to 10,000     | 2,575                                   | 17.3            | 25,046             | 175.2            | 79                             | 0.6              | 124                | 0.8             | 1,096,760                    | 8,386.9          |
| 10,000                   | to 20,000     | 7,912                                   | 109.0           | 21,356             | 317.5            | 267                            | 3.7              | 105                | 1.4             | 2,040,347                    | 29,535.0         |
| 20,000                   | to 25,000     | 1,978                                   | 43.6            | 6,853              | 153.4            | 59                             | 1.3              | 125                | 3.0             | 523,676                      | 11,681.1         |
| 25,000                   | to 30,000     | 2,644                                   | 72.7            | 3,066              | 84.5             | 333                            | 9.5              | 86                 | 2.3             | 467,375                      | 12,824.9         |
| 30,000                   | to 40,000     | 7,966                                   | 265.4           | 7,512              | 266.0            | 93                             | 3.2              | 50                 | 1.7             | 587,380                      | 20,339.4         |
| 40,000                   | to 50,000     | 2,146                                   | 96.9            | 6,389              | 285.8            | 327                            | 14.7             | 50                 | 2.3             | 414,192                      | 18,522.7         |
| 50,000                   | to 60,000     | 3,665                                   | 200.7           | 4,072              | 222.2            | 72                             | 3.9              | 268                | 15.1            | 329,924                      | 17,985.1         |
| 60,000                   | to 70,000     | 2,078                                   | 135.8           | 3,575              | 230.9            | 53                             | 3.5              | 51                 | 3.3             | 279,451                      | 18,132.0         |
| 70,000                   | to 80,000     | 1,210                                   | 91.4            | 3,218              | 237.6            | 183                            | 13.9             | 28                 | 2.1             | 236,161                      | 17,676.9         |
| 80,000                   | to 90,000     | 1,047                                   | 91.2            | 3,615              | 307.6            | 481                            | 40.6             | 27                 | 2.3             | 184,438                      | 15,655.2         |
| 90,000                   | to 100,000    | 2,552                                   | 247.6           | 1,890              | 176.1            | 26                             | 2.5              | 50                 | 4.6             | 163,785                      | 15,533.5         |
| 100,000                  | to 200,000    | 28,972                                  | 4,368.4         | 12,118             | 1,658.0          | 1,286                          | 154.6            | 206                | 29.6            | 724,240                      | 99,464.5         |
| 200,000                  | to 300,000    | 15,114                                  | 3,702.5         | 5,419              | 1,286.3          | 442                            | 112.6            | 122                | 30.0            | 193,584                      | 46,524.5         |
| 300,000                  | to 400,000    | 9,613                                   | 3,278.0         | 1,365              | 476.6            | 159                            | 56.5             | 225                | 81.5            | 71,142                       | 24,382.6         |
| 400,000                  | to 500,000    | 5,322                                   | 2,386.0         | 1,284              | 562.7            | 124                            | 55.8             | 45                 | 20.4            | 37,722                       | 16,729.5         |
| 500,000                  | to 600,000    | 2,060                                   | 1,144.4         | 1,074              | 575.6            | 263                            | 145.0            | 40                 | 20.8            | 16,783                       | 9,169.3          |
| 600,000                  | to 700,000    | 4,396                                   | 2,871.6         | 1,397              | 876.5            | 113                            | 72.2             | 31                 | 19.8            | 18,093                       | 11,816.0         |
| 700,000                  | to 800,000    | 2,392                                   | 1,770.2         | 975                | 735.7            | 98                             | 74.7             | 32                 | 23.5            | 12,768                       | 9,550.3          |
| 800,000                  | to 900,000    | 1,890                                   | 1,598.1         | 386                | 331.9            | 47                             | 39.7             | 37                 | 31.1            | 8,655                        | 7,305.0          |
| 900,000                  | to 1,000,000  | 2,160                                   | 2,076.1         | 544                | 520.0            | 84                             | 79.7             | 27                 | 25.0            | 5,332                        | 5,089.5          |
| 1,000,000                | to 2,000,000  | 3,579                                   | 5,117.5         | 3,732              | 5,135.8          | 680                            | 1,040.4          | 190                | 263.9           | 30,459                       | 42,333.8         |
| 2,000,000                | to 3,000,000  | 663                                     | 1,637.2         | 1,333              | 3,294.7          | 180                            | 444.3            | 90                 | 222.1           | 8,090                        | 19,686.2         |
| 3,000,000                | to 4,000,000  | 518                                     | 1,821.9         | 990                | 3,347.1          | 142                            | 471.1            | 45                 | 157.7           | 3,929                        | 13,423.4         |
| 4,000,000                | to 5,000,000  | 161                                     | 747.3           | 688                | 3,077.5          | 120                            | 533.1            | 43                 | 193.2           | 2,067                        | 9,200.3          |
| 5,000,000                | to 6,000,000  | 37                                      | 202.7           | 646                | 3,537.1          | 244                            | 1,326.3          | 46                 | 245.1           | 1,715                        | 9,271.8          |
| 6,000,000                | to 7,000,000  | 55                                      | 356.1           | 348                | 2,250.7          | 36                             | 231.1            | 11                 | 71.8            | 1,431                        | 9,155.3          |
| 7,000,000                | to 8,000,000  | 28                                      | 212.5           | 248                | 1,852.7          | 45                             | 341.8            | 16                 | 118.9           | 894                          | 6,712.9          |
| 8,000,000                | to 9,000,000  | 82                                      | 700.2           | 232                | 1,991.4          | 58                             | 499.5            | 9                  | 77.4            | 511                          | 4,324.2          |
| 9,000,000                | to 10,000,000 | 12                                      | 113.2           | 171                | 1,612.5          | 36                             | 343.1            | 14                 | 132.1           | 428                          | 4,051.4          |
| 10,000,000               | and over      | 264                                     | 17,588.9        | 3,049              | 175,596.6        | 1,129                          | 185,563.4        | 239                | 21,601.2        | 4,238                        | 243,962.0        |
| <b>TOTAL</b>             |               | <b>118,320</b>                          | <b>53,073.4</b> | <b>154,939</b>     | <b>211,225.8</b> | <b>7,464</b>                   | <b>191,682.5</b> | <b>2,811</b>       | <b>23,404.5</b> | <b>9,546,347</b>             | <b>781,436.1</b> |

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

As on 30<sup>th</sup> June, 2005

(Million Rupees)

| D O M E S T I C   C O N S T I T U E N T S |               |                    |                 |                    |                    |                    |                 |                    |                    |                    |                    |
|---|---------------|--------------------|-----------------|--------------------|--------------------|--------------------|-----------------|--------------------|--------------------|--------------------|--------------------|
| SIZE OF ACCOUNT<br>(Rs.)                  |               | Trust Funds        |                 | Personal           |                    | Others             |                 | Sub Total          |                    | TOTAL              |                    |
|   |               | No. of<br>Accounts | Amount          | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount          | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| Less than                                 | 5,000         | 9,239              | 15.9            | 2,841,154          | 4,447.1            | 44,321             | 122.8           | 5,008,423          | 7,647.3            | 5,013,652          | 7,656.3            |
| 5,000                                     | to 10,000     | 5,948              | 40.9            | 1,355,620          | 10,519.2           | 37,513             | 298.0           | 2,521,090          | 19,421.6           | 2,523,665          | 19,438.9           |
| 10,000                                    | to 20,000     | 11,743             | 164.9           | 2,715,918          | 40,912.8           | 87,147             | 1,207.7         | 4,876,883          | 72,143.0           | 4,884,795          | 72,252.0           |
| 20,000                                    | to 25,000     | 1,387              | 31.0            | 1,147,909          | 25,845.6           | 32,650             | 712.7           | 1,712,659          | 38,428.1           | 1,714,637          | 38,471.8           |
| 25,000                                    | to 30,000     | 2,188              | 60.3            | 951,290            | 26,056.5           | 16,432             | 442.6           | 1,440,770          | 39,480.6           | 1,443,414          | 39,553.3           |
| 30,000                                    | to 40,000     | 3,419              | 124.1           | 1,482,798          | 51,460.7           | 44,241             | 1,638.3         | 2,125,493          | 73,833.4           | 2,133,459          | 74,098.8           |
| 40,000                                    | to 50,000     | 1,975              | 89.5            | 1,108,844          | 49,656.1           | 30,733             | 1,360.8         | 1,562,510          | 69,931.9           | 1,564,656          | 70,028.9           |
| 50,000                                    | to 60,000     | 1,695              | 92.2            | 840,492            | 45,923.7           | 11,226             | 640.9           | 1,187,749          | 64,883.1           | 1,191,414          | 65,083.7           |
| 60,000                                    | to 70,000     | 3,754              | 243.7           | 757,045            | 48,888.0           | 3,448              | 221.3           | 1,047,377          | 67,722.7           | 1,049,455          | 67,858.3           |
| 70,000                                    | to 80,000     | 1,263              | 95.1            | 528,150            | 39,643.2           | 5,665              | 425.0           | 774,668            | 58,093.8           | 775,878            | 58,185.2           |
| 80,000                                    | to 90,000     | 826                | 69.2            | 449,040            | 38,101.8           | 8,435              | 711.1           | 646,862            | 54,887.8           | 647,909            | 54,979.0           |
| 90,000                                    | to 100,000    | 1,025              | 98.0            | 338,332            | 32,074.2           | 3,350              | 317.5           | 508,458            | 48,206.4           | 511,010            | 48,453.9           |
| 100,000                                   | to 200,000    | 7,202              | 1,055.9         | 1,425,966          | 191,253.4          | 26,384             | 3,944.9         | 2,197,402          | 297,560.9          | 2,226,374          | 301,929.3          |
| 200,000                                   | to 300,000    | 4,644              | 1,114.8         | 329,381            | 79,386.3           | 4,816              | 1,147.4         | 538,408            | 129,601.9          | 553,522            | 133,304.5          |
| 300,000                                   | to 400,000    | 1,760              | 610.7           | 142,125            | 49,051.8           | 2,190              | 721.4           | 218,966            | 75,381.1           | 228,579            | 78,659.0           |
| 400,000                                   | to 500,000    | 1,901              | 853.8           | 78,538             | 35,028.3           | 1,868              | 790.2           | 121,482            | 54,040.7           | 126,804            | 56,426.7           |
| 500,000                                   | to 600,000    | 1,064              | 565.5           | 53,246             | 28,907.7           | 678                | 360.8           | 73,148             | 39,744.7           | 75,208             | 40,889.1           |
| 600,000                                   | to 700,000    | 829                | 539.1           | 42,265             | 27,614.7           | 218                | 136.6           | 62,946             | 41,074.9           | 67,342             | 43,946.6           |
| 700,000                                   | to 800,000    | 692                | 514.9           | 35,084             | 26,001.3           | 148                | 108.9           | 49,797             | 37,009.3           | 52,189             | 38,779.3           |
| 800,000                                   | to 900,000    | 960                | 808.6           | 16,908             | 14,196.9           | 1,701              | 1,392.8         | 28,694             | 24,106.0           | 30,584             | 25,704.0           |
| 900,000                                   | to 1,000,000  | 297                | 277.2           | 9,661              | 9,171.1            | 283                | 267.3           | 16,228             | 15,429.8           | 18,388             | 17,505.9           |
| 1,000,000                                 | to 2,000,000  | 1,732              | 2,457.1         | 41,608             | 57,307.2           | 2,147              | 3,147.1         | 80,548             | 111,685.3          | 84,127             | 116,802.8          |
| 2,000,000                                 | to 3,000,000  | 1,152              | 2,917.0         | 14,363             | 33,847.3           | 368                | 951.4           | 25,576             | 61,363.0           | 26,239             | 63,000.2           |
| 3,000,000                                 | to 4,000,000  | 710                | 2,519.7         | 4,537              | 15,673.9           | 149                | 475.7           | 10,502             | 36,068.6           | 11,020             | 37,890.3           |
| 4,000,000                                 | to 5,000,000  | 354                | 1,591.6         | 2,274              | 10,090.9           | 69                 | 311.5           | 5,615              | 24,998.1           | 5,776              | 25,745.4           |
| 5,000,000                                 | to 6,000,000  | 284                | 1,537.0         | 880                | 4,780.7            | 45                 | 241.0           | 3,860              | 20,939.0           | 3,897              | 21,141.6           |
| 6,000,000                                 | to 7,000,000  | 427                | 2,776.8         | 871                | 5,691.5            | 24                 | 155.5           | 3,148              | 20,332.7           | 3,203              | 20,688.9           |
| 7,000,000                                 | to 8,000,000  | 268                | 1,978.1         | 623                | 4,624.7            | 19                 | 141.0           | 2,113              | 15,770.1           | 2,141              | 15,982.6           |
| 8,000,000                                 | to 9,000,000  | 91                 | 791.2           | 352                | 3,000.9            | 19                 | 161.4           | 1,272              | 10,846.0           | 1,354              | 11,546.2           |
| 9,000,000                                 | to 10,000,000 | 120                | 1,126.1         | 573                | 5,452.4            | 85                 | 808.7           | 1,427              | 13,526.3           | 1,439              | 13,639.4           |
| 10,000,000                                | and over      | 1,069              | 35,322.3        | 2,235              | 52,204.0           | 266                | 16,813.5        | 12,225             | 731,063.0          | 12,489             | 748,651.9          |
| <b>TOTAL</b>                              |               | <b>70,018</b>      | <b>60,482.3</b> | <b>16,718,082</b>  | <b>1,066,813.8</b> | <b>366,638</b>     | <b>40,175.5</b> | <b>26,866,299</b>  | <b>2,375,220.5</b> | <b>26,984,619</b>  | <b>2,428,294.0</b> |

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

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) | 2001               |                   | 2002               |                   |                    |                   | 2003               |                   |                    |
|--------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|
|                          | Dec.               |                   | Jun.               |                   | Dec.               |                   | Jun.               |                   |                    |
|                          | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |                    |
| Less than                | 5,000              | 4,332,085         | 10,668.4           | 3,719,133         | 9,144.7            | 4,075,304         | 9,776.6            | 3,510,970         | 8,294.3            |
| 5,000 to                 | 10,000             | 5,936,636         | 44,535.1           | 5,273,938         | 40,125.2           | 5,204,657         | 39,758.0           | 4,409,379         | 33,413.2           |
| 10,000 to                | 20,000             | 8,824,401         | 126,871.5          | 8,703,361         | 126,008.6          | 8,651,349         | 125,648.4          | 8,439,267         | 123,207.2          |
| 20,000 to                | 25,000             | 2,362,444         | 52,727.9           | 2,645,015         | 58,953.7           | 2,425,098         | 53,812.6           | 2,542,976         | 56,903.6           |
| 25,000 to                | 30,000             | 1,366,571         | 37,337.7           | 1,787,910         | 48,817.0           | 1,621,733         | 44,048.7           | 2,010,152         | 54,731.4           |
| 30,000 to                | 40,000             | 1,508,450         | 51,580.6           | 1,824,953         | 62,754.1           | 2,099,370         | 72,019.1           | 2,230,855         | 76,939.8           |
| 40,000 to                | 50,000             | 764,785           | 34,154.6           | 944,521           | 42,049.5           | 988,797           | 44,136.9           | 1,282,655         | 57,044.9           |
| 50,000 to                | 60,000             | 500,617           | 27,289.2           | 603,856           | 33,048.3           | 589,955           | 32,292.8           | 793,179           | 43,215.7           |
| 60,000 to                | 70,000             | 309,381           | 19,994.8           | 410,803           | 26,453.1           | 436,332           | 28,327.7           | 583,356           | 37,678.4           |
| 70,000 to                | 80,000             | 280,310           | 20,929.8           | 275,378           | 20,564.7           | 299,619           | 22,257.8           | 342,666           | 25,554.6           |
| 80,000 to                | 90,000             | 181,439           | 15,376.8           | 227,513           | 19,262.4           | 212,016           | 17,968.9           | 321,167           | 27,246.2           |
| 90,000 to                | 100,000            | 174,283           | 16,553.5           | 156,873           | 14,854.7           | 220,633           | 20,950.5           | 243,846           | 23,139.5           |
| 100,000 to               | 200,000            | 812,535           | 113,482.0          | 939,115           | 132,793.8          | 927,178           | 129,156.7          | 1,137,940         | 157,436.2          |
| 200,000 to               | 300,000            | 293,929           | 71,134.9           | 325,692           | 78,684.5           | 365,850           | 89,006.8           | 451,339           | 109,551.6          |
| 300,000 to               | 400,000            | 120,000           | 41,355.1           | 136,316           | 47,113.4           | 138,719           | 47,935.8           | 159,836           | 54,574.4           |
| 400,000 to               | 500,000            | 69,964            | 31,033.4           | 81,443            | 36,360.7           | 92,443            | 41,050.4           | 98,731            | 44,638.7           |
| 500,000 to               | 600,000            | 50,380            | 27,267.4           | 49,235            | 26,777.0           | 62,042            | 33,968.1           | 55,695            | 30,176.2           |
| 600,000 to               | 700,000            | 27,429            | 17,771.1           | 27,764            | 17,876.1           | 38,761            | 24,879.9           | 43,962            | 28,661.5           |
| 700,000 to               | 800,000            | 19,470            | 14,512.0           | 24,618            | 18,446.8           | 21,391            | 15,905.3           | 23,165            | 17,269.2           |
| 800,000 to               | 900,000            | 16,831            | 14,313.1           | 18,505            | 15,770.5           | 18,671            | 15,655.1           | 18,426            | 15,630.8           |
| 900,000 to               | 1,000,000          | 9,889             | 9,350.3            | 10,872            | 10,314.2           | 11,976            | 11,376.5           | 18,615            | 17,547.4           |
| 1,000,000 to             | 2,000,000          | 51,024            | 68,570.9           | 50,363            | 67,232.7           | 66,859            | 89,631.7           | 61,610            | 82,928.9           |
| 2,000,000 to             | 3,000,000          | 11,802            | 29,246.5           | 14,182            | 34,239.7           | 14,625            | 35,790.5           | 19,131            | 45,731.3           |
| 3,000,000 to             | 4,000,000          | 5,349             | 18,351.2           | 5,595             | 19,000.3           | 5,924             | 20,194.6           | 9,093             | 30,515.6           |
| 4,000,000 to             | 5,000,000          | 2,533             | 11,430.3           | 3,332             | 14,729.8           | 3,215             | 14,255.9           | 4,817             | 21,117.0           |
| 5,000,000 to             | 6,000,000          | 1,996             | 10,789.5           | 1,995             | 10,844.6           | 2,823             | 15,294.1           | 2,786             | 15,080.2           |
| 6,000,000 to             | 7,000,000          | 1,396             | 9,038.8            | 2,827             | 18,670.7           | 1,483             | 9,568.9            | 2,277             | 14,836.3           |
| 7,000,000 to             | 8,000,000          | 713               | 5,366.5            | 1,260             | 9,410.1            | 1,367             | 10,242.2           | 1,544             | 11,526.8           |
| 8,000,000 to             | 9,000,000          | 583               | 4,952.0            | 807               | 6,807.6            | 922               | 7,826.6            | 1,293             | 10,875.1           |
| 9,000,000 to             | 10,000,000         | 685               | 6,541.6            | 594               | 5,629.6            | 567               | 5,399.2            | 565               | 5,359.9            |
| 10,000,000 and over      |                    | 5,902             | 346,739.9          | 6,733             | 348,482.6          | 7,204             | 372,334.2          | 7,595             | 400,702.5          |
| <b>TOTAL</b>             |                    | <b>28,043,813</b> | <b>1,309,264.8</b> | <b>28,274,502</b> | <b>1,421,220.3</b> | <b>28,606,883</b> | <b>1,500,470.4</b> | <b>28,828,888</b> | <b>1,681,528.2</b> |

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

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) |               | 2003               |                    | 2004               |                    |                    |                    | 2005               |                    |
|--------------------------|---------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                          |               | Dec.               |                    | Jun.               |                    | Dec.               |                    | Jun.               |                    |
|                          |               | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| Less than                | 5,000         | 5,416,089          | 12,145.2           | 5,640,892          | 9,252.2            | 4,875,987          | 8,505.5            | 5,013,652          | 7,656.3            |
| 5,000                    | to 10,000     | 5,067,212          | 37,228.6           | 3,652,522          | 27,887.7           | 3,023,093          | 22,912.5           | 2,523,665          | 19,438.9           |
| 10,000                   | to 20,000     | 6,440,776          | 93,295.3           | 6,365,784          | 92,577.8           | 5,621,259          | 82,474.1           | 4,884,795          | 72,252.0           |
| 20,000                   | to 25,000     | 2,195,139          | 49,093.7           | 2,057,401          | 45,902.3           | 2,030,073          | 45,310.9           | 1,714,637          | 38,471.8           |
| 25,000                   | to 30,000     | 1,338,473          | 36,725.5           | 1,502,802          | 41,353.4           | 1,407,661          | 38,635.2           | 1,443,414          | 39,553.3           |
| 30,000                   | to 40,000     | 2,053,519          | 71,740.6           | 2,111,012          | 73,453.5           | 2,185,637          | 75,725.1           | 2,133,459          | 74,098.8           |
| 40,000                   | to 50,000     | 1,107,421          | 49,390.3           | 1,431,231          | 63,927.5           | 1,618,331          | 72,364.4           | 1,564,656          | 70,028.9           |
| 50,000                   | to 60,000     | 845,254            | 46,265.3           | 1,037,892          | 56,569.9           | 1,105,963          | 60,734.4           | 1,191,414          | 65,083.7           |
| 60,000                   | to 70,000     | 591,415            | 38,311.2           | 687,176            | 44,448.4           | 951,229            | 61,455.2           | 1,049,455          | 67,858.3           |
| 70,000                   | to 80,000     | 485,242            | 36,369.3           | 583,238            | 43,470.1           | 644,240            | 48,090.5           | 775,878            | 58,185.2           |
| 80,000                   | to 90,000     | 397,496            | 33,611.9           | 441,889            | 37,456.4           | 566,332            | 47,983.9           | 647,909            | 54,979.0           |
| 90,000                   | to 100,000    | 309,728            | 29,295.9           | 465,501            | 44,048.3           | 433,762            | 41,148.0           | 511,010            | 48,453.9           |
| 100,000                  | to 200,000    | 1,299,069          | 178,461.3          | 1,476,044          | 202,823.7          | 1,756,097          | 238,250.3          | 2,226,374          | 301,929.3          |
| 200,000                  | to 300,000    | 395,653            | 96,370.1           | 413,905            | 100,412.6          | 481,072            | 115,492.2          | 553,522            | 133,304.5          |
| 300,000                  | to 400,000    | 167,713            | 57,406.1           | 197,424            | 68,291.6           | 204,026            | 69,944.3           | 228,579            | 78,659.0           |
| 400,000                  | to 500,000    | 97,337             | 44,008.7           | 93,905             | 41,877.4           | 122,958            | 54,217.1           | 126,804            | 56,426.7           |
| 500,000                  | to 600,000    | 68,051             | 37,027.8           | 65,575             | 35,767.4           | 76,775             | 41,697.5           | 75,208             | 40,889.1           |
| 600,000                  | to 700,000    | 37,682             | 24,486.5           | 38,541             | 25,008.5           | 59,180             | 38,374.0           | 67,342             | 43,946.6           |
| 700,000                  | to 800,000    | 31,500             | 23,464.1           | 33,946             | 25,237.7           | 34,433             | 25,775.5           | 52,189             | 38,779.3           |
| 800,000                  | to 900,000    | 21,604             | 18,150.3           | 25,427             | 21,544.3           | 23,532             | 19,826.9           | 30,584             | 25,704.0           |
| 900,000                  | to 1,000,000  | 18,327             | 17,195.4           | 18,636             | 17,592.4           | 19,179             | 18,180.1           | 18,388             | 17,505.9           |
| 1,000,000                | to 2,000,000  | 74,741             | 101,794.2          | 73,517             | 102,587.1          | 79,751             | 110,227.4          | 84,127             | 116,802.8          |
| 2,000,000                | to 3,000,000  | 30,891             | 74,815.2           | 24,390             | 58,257.7           | 23,098             | 56,306.0           | 26,239             | 63,000.2           |
| 3,000,000                | to 4,000,000  | 8,551              | 29,396.7           | 11,035             | 37,925.2           | 11,238             | 38,958.3           | 11,020             | 37,890.3           |
| 4,000,000                | to 5,000,000  | 5,271              | 23,491.4           | 6,310              | 28,245.7           | 5,982              | 26,710.3           | 5,776              | 25,745.4           |
| 5,000,000                | to 6,000,000  | 3,863              | 20,995.8           | 3,624              | 19,733.9           | 4,173              | 22,496.5           | 3,897              | 21,141.6           |
| 6,000,000                | to 7,000,000  | 2,572              | 16,666.4           | 3,194              | 20,722.0           | 2,338              | 15,074.4           | 3,203              | 20,688.9           |
| 7,000,000                | to 8,000,000  | 1,656              | 12,436.8           | 1,719              | 12,836.8           | 1,831              | 13,590.8           | 2,141              | 15,982.6           |
| 8,000,000                | to 9,000,000  | 1,181              | 9,987.2            | 1,345              | 11,412.1           | 1,602              | 13,651.4           | 1,354              | 11,546.2           |
| 9,000,000                | to 10,000,000 | 990                | 9,321.2            | 1,117              | 10,617.1           | 1,389              | 13,263.7           | 1,439              | 13,639.4           |
| 10,000,000               | and over      | 10,428             | 513,194.6          | 9,909              | 581,067.2          | 11,116             | 664,435.3          | 12,489             | 748,651.9          |
| <b>TOTAL</b>             |               | <b>28,524,844</b>  | <b>1,842,142.7</b> | <b>28,476,903</b>  | <b>2,002,307.8</b> | <b>27,383,337</b>  | <b>2,201,811.6</b> | <b>26,984,619</b>  | <b>2,428,294.0</b> |

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

(End of Period: Million Rupees)

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

(Contd.)

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

(End of Period: Million Rupees)

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

(Contd.)



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

(End of Period: Million Rupees)

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

Note : New format adopted from Dec.2001

(Contd.)

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

(End of Period: Million Rupees)

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

(Contd.)

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

(End of Period: Million Rupees)

| BORROWER   | Dec. 2003        | 2004             |                    | Jun. 2005          |                    |                 |
|--|------------------|------------------|--------------------|--------------------|--------------------|-----------------|
|  | All Banks        | All Banks        | All Banks          | All Banks          | Commercial         | Specialized     |
|  |                  | Jun.             | Dec.               | Banks              | Banks              | Banks           |
| <b>I. Government:</b>                                | <b>37,455.8</b>  | <b>50,817.4</b>  | <b>58,255.7</b>    | <b>83,770.2</b>    | <b>83,770.2</b>    | -               |
| 1. Federal Government:                               | 14,776.8         | 20,212.8         | 36,207.0           | 50,107.6           | 50,107.6           | -               |
| (i) Commodity Operations                             | 14,055.1         | 19,839.0         | 34,667.3           | 47,393.1           | 47,393.1           | -               |
| (ii) Others  | 721.7            | 373.7            | 1,539.7            | 2,714.4            | 2,714.4            | -               |
| 2. Provincial Governments:                           | 22,679.0         | 30,604.7         | 22,048.7           | 33,662.6           | 33,662.6           | -               |
| (i) Commodity Operations                             | 21,647.0         | 29,710.9         | 20,596.5           | 32,654.4           | 32,654.4           | -               |
| (ii) Others  | 1,031.9          | 893.8            | 1,452.2            | 1,008.2            | 1,008.2            | -               |
| 3. Local Bodies ( City Governments )                 | -                | -                | -                  | -                  | -                  | -               |
| <b>II. Non-Financial Public Sector Enterprises :</b> | <b>53,163.7</b>  | <b>81,770.6</b>  | <b>80,929.9</b>    | <b>82,960.1</b>    | <b>82,960.1</b>    | -               |
| A. Agriculture, Forestry, Hunting & Fishing          | -                | -                | -                  | 5.0                | 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           | 47,823.8           | -               |
| D. Construction                                      | 99.1             | 58.2             | -                  | -                  | -                  | -               |
| E. Utilities   | 6,699.6          | 4,598.3          | 197.3              | 235.3              | 235.3              | -               |
| F. Commerce  | 2,950.6          | 4,018.5          | 5,921.9            | 4,363.7            | 4,363.7            | -               |
| G. Transport, Storage & Communication                | 14,568.8         | 21,762.5         | 24,465.8           | 22,579.5           | 22,579.5           | -               |
| H. Services  | 379.5            | 554.0            | 329.7              | 70.8               | 70.8               | -               |
| I. Others  | -                | -                | -                  | 7,882.1            | 7,882.1            | -               |
| <b>III. Non-Bank Financial Institutions :</b>        | <b>21,487.1</b>  | <b>24,759.9</b>  | <b>35,444.3</b>    | <b>38,457.9</b>    | <b>38,457.9</b>    | -               |
| A. Co-operative Banks                                | -                | -                | -                  | -                  | -                  | -               |
| B. Development Financial Institutions                | 983.4            | 3,966.9          | 6,740.0            | 5,450.1            | 5,450.1            | -               |
| C. Insurance Companies                               | 227.3            | 122.1            | 338.0              | 607.0              | 607.0              | -               |
| D. Micro Finance                                     | -                | -                | -                  | -                  | -                  | -               |
| E. Other NBFIs                                       | 20,276.5         | 20,671.0         | 28,366.3           | 32,400.8           | 32,400.8           | -               |
| <b>IV. Private Sector Enterprises :</b>              | <b>835,684.7</b> | <b>909,148.8</b> | <b>1,135,797.3</b> | <b>1,201,390.7</b> | <b>1,104,798.7</b> | <b>96,592.0</b> |
| A. Agriculture, Hunting and Forestry                 | 126,156.3        | 113,457.5        | 118,759.7          | 127,106.1          | 49,240.0           | 77,866.1        |
| (1) Growing of crops                                 | 117,177.1        | 62,211.5         | 68,329.4           | 75,253.6           | 37,509.5           | 37,744.1        |
| (2) Farming of animals                               | 4,940.4          | 10,127.1         | 12,353.8           | 13,120.9           | 4,490.6            | 8,630.3         |
| (3) Agricultural and animal husbandry                | 875.8            | 2,877.0          | 577.1              | 455.2              | 453.2              | 2.1             |
| (4) Agricultural machinery and equipments            | 2,529.1          | 37,760.0         | 37,334.6           | 38,118.3           | 6,640.0            | 31,478.3        |
| (5) Hunting, trapping, forestry & logging            | 633.9            | 482.0            | 164.8              | 158.2              | 146.9              | 11.3            |
| B. Fishing and fish farming etc.                     | 3,427.7          | 1,455.4          | 2,596.0            | 2,380.8            | 2,019.7            | 361.1           |
| C. Mining and Quarrying                              | 8,741.1          | 15,034.2         | 8,836.3            | 8,112.7            | 7,997.0            | 115.7           |
| (1) Mining of coal                                   | 545.1            | 352.4            | 555.5              | 666.2              | 666.2              | -               |
| (2) Crude petroleum & natural gas                    | 4,152.6          | 9,123.5          | 6,389.4            | 5,921.3            | 5,918.6            | 2.7             |
| (3) Iron & non-ferrous metal ores                    | 3,012.6          | 2,918.0          | 859.7              | 341.9              | 341.9              | -               |
| (4) Quarrying of stone, sand and clay                | 262.2            | 338.1            | 192.2              | 152.8              | 152.8              | -               |
| (5) Chemical, fertilizer, Salt etc.                  | 768.7            | 2,302.2          | 839.5              | 1,030.4            | 917.4              | 113.0           |
| D. Manufacturing                                     | 515,409.1        | 572,835.1        | 698,301.5          | 735,867.6          | 723,555.2          | 12,312.3        |
| 1) Food products and beverages                       | 75,690.2         | 101,937.3        | 108,077.2          | 121,339.5          | 117,727.5          | 3,612.0         |
| 2) Tobacco products                                  | 2,124.9          | 2,280.6          | 1,279.1            | 660.9              | 660.5              | 0.3             |
| 3) Textiles  | 279,845.4        | 281,387.2        | 367,518.9          | 366,503.9          | 363,854.9          | 2,649.0         |
| i) Spinning, weaving, finishing of textiles          | 250,702.8        | 238,661.3        | 314,647.3          | 302,374.6          | 299,738.9          | 2,635.7         |
| a) Spinning of fibers                                | 158,637.9        | 143,447.4        | 201,206.8          | 199,193.7          | 198,936.9          | 256.8           |
| b) Weaving of textiles                               | 43,466.2         | 43,521.3         | 46,404.4           | 52,745.3           | 50,468.1           | 2,277.2         |
| c) Finishing of textiles                             | 48,598.8         | 51,692.6         | 67,036.1           | 50,435.7           | 50,334.0           | 101.7           |
| ii) Made-up textile articles                         | 16,580.6         | 22,566.5         | 25,599.1           | 39,210.4           | 39,210.3           | 0.1             |
| iii) Knit wear                                       | 4,351.4          | 6,436.7          | 8,821.8            | 9,944.6            | 9,942.8            | 1.8             |
| iv) Carpets and rugs                                 | 3,847.3          | 6,277.8          | 4,385.2            | 3,886.7            | 3,877.6            | 9.2             |
| v) Other textiles n.e.s.                             | 4,363.3          | 7,444.9          | 14,065.5           | 11,087.6           | 11,085.4           | 2.2             |
| 4) Wearing apparel, readymade garments etc.          | 23,678.1         | 33,899.4         | 25,756.9           | 29,709.2           | 29,648.1           | 61.1            |

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

(Contd.)

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

(Concl'd.)

(End of Period: Million Rupees)

| BORROWER  | 2003               |                    | 2004               |                    | June 2005          |                   |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|-------------------|
|   | All Banks          | All Banks          | All Banks          | All Banks          | Commercial Banks   | Specialized Banks |
|   | 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           | 15,026.2           | 391.7             |
| i.) Tanning & dressing of leather, luggage, handbags etc.               | 6,512.5            | 6,773.2            | 8,364.0            | 7,776.7            | 7,658.0            | 118.6             |
| ii.) Footwear   | 4,657.3            | 5,861.4            | 6,696.6            | 7,641.2            | 7,368.2            | 273.0             |
| 6) Wood and products of wood cork                                       | 434.3              | 973.4              | 839.1              | 1,322.6            | 1,214.8            | 107.8             |
| 7) Paper, paperboard and products                                       | 5,668.7            | 6,551.7            | 5,767.0            | 8,888.1            | 8,377.7            | 510.5             |
| 8) Printing, publishing and allied industries                           | 1,213.0            | 2,118.7            | 2,337.8            | 2,515.2            | 2,458.3            | 56.9              |
| 9) Coke and refined petroleum products                                  | 5,785.4            | 2,574.3            | 10,173.9           | 12,741.0           | 12,164.7           | 576.3             |
| 10) Chemicals and chemical products                                     | 40,144.9           | 41,126.4           | 50,503.7           | 51,617.6           | 50,168.0           | 1,449.6           |
| 11) Rubber and plastics products  | 2,802.5            | 4,064.5            | 5,038.7            | 6,275.7            | 5,705.7            | 570.0             |
| 12) Other non-metallic mineral products                                 | 21,810.8           | 24,005.5           | 32,922.8           | 38,630.6           | 37,470.8           | 1,159.9           |
| 13) Basic metals  | 8,660.1            | 11,621.1           | 9,984.7            | 12,024.9           | 11,698.0           | 326.9             |
| 14) Fabricated metal products   | 2,197.9            | 3,259.6            | 5,706.7            | 5,793.3            | 5,785.5            | 7.7               |
| 15) Machinery and equipment   | 8,201.1            | 6,673.3            | 9,420.5            | 10,505.9           | 10,420.6           | 85.3              |
| 16) Office, accounting and computing machinery                          | 272.3              | 484.9              | 395.9              | 649.1              | 649.1              | 0.0               |
| 17) Electrical machinery and apparatus                                  | 7,326.8            | 9,864.2            | 12,547.4           | 12,655.8           | 12,549.2           | 106.6             |
| 18) Radio, television and communication equipment and apparatus         | 2,307.3            | 3,279.8            | 2,698.6            | 3,342.5            | 3,337.5            | 5.0               |
| 19) Medical, precision and optical instruments, watches and clocks      | 2,602.3            | 3,190.7            | 4,957.5            | 3,743.5            | 3,648.5            | 95.0              |
| 20) Motor vehicles, trailers and semi-trailers                          | 3,504.7            | 6,226.6            | 7,787.1            | 10,383.4           | 10,378.6           | 4.8               |
| 21) Other transport equipments  | 860.1              | 868.5              | 2,207.5            | 3,272.3            | 3,096.4            | 175.8             |
| 22) Furniture and fixture   | 1,909.4            | 1,836.1            | 1,208.0            | 1,064.5            | 1,050.7            | 13.8              |
| 23) Jewellery and related articles                                      | 128.0              | 168.4              | 370.5              | 440.4              | 423.2              | 17.2              |
| 24) Sports goods  | 2,417.8            | 4,459.1            | 4,255.7            | 4,549.5            | 4,501.1            | 48.4              |
| 25) Handicrafts   | 147.9              | 89.1               | 84.0               | 121.7              | 121.5              | 0.2               |
| 26) Other manufacturing n.e.s.  | 4,505.3            | 7,260.0            | 11,402.2           | 11,698.5           | 11,418.0           | 280.4             |
| E. Ship breaking and waste / scrape (junk) etc.                         | 2,291.9            | 1,506.6            | 3,016.5            | 2,517.3            | 2,517.3            | 0.0               |
| F. Electricity, gas and water supply                                    | 6,143.3            | 9,068.0            | 12,450.4           | 14,176.8           | 14,168.2           | 8.5               |
| G. Construction   | 15,539.4           | 17,286.5           | 22,543.5           | 29,846.3           | 29,426.1           | 420.2             |
| 1) Building   | 12,138.3           | 12,794.5           | 17,088.4           | 23,544.2           | 23,532.8           | 11.3              |
| 2) Infrastructure   | 3,401.1            | 4,492.0            | 5,455.2            | 6,302.1            | 5,893.2            | 408.8             |
| H. Commerce and Trade   | 89,395.3           | 97,818.0           | 128,217.5          | 124,817.4          | 124,631.0          | 186.4             |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles       | 946.9              | 1,343.8            | 3,289.7            | 3,279.5            | 3,270.8            | 8.7               |
| 2) Wholesale and commission trade                                       | 72,415.7           | 80,329.7           | 92,525.2           | 94,259.7           | 94,235.8           | 23.8              |
| i) Exports  | 31,003.6           | 37,583.8           | 34,334.8           | 29,514.1           | 29,512.7           | 1.4               |
| ii) Imports   | 14,078.9           | 16,251.5           | 19,650.5           | 23,725.3           | 23,725.1           | 0.1               |
| iii) Domestic whole sales   | 27,333.1           | 26,494.3           | 38,539.8           | 41,020.3           | 40,998.0           | 22.3              |
| 3) Retail trade   | 16,032.8           | 16,144.6           | 32,402.6           | 27,278.2           | 27,124.4           | 153.8             |
| I. Hotels, restaurants and clubs etc                                    | 3,124.1            | 5,207.0            | 6,336.6            | 8,448.0            | 8,361.5            | 86.5              |
| J. Transport, storage and communications                                | 17,577.5           | 24,740.9           | 39,458.4           | 52,225.6           | 51,693.9           | 531.7             |
| K. Real estate, renting and business activities                         | 13,639.0           | 19,204.5           | 39,772.0           | 48,025.4           | 46,897.2           | 1,128.2           |
| L. Education  | 2,907.8            | 2,514.2            | 2,588.0            | 3,473.6            | 3,423.3            | 50.3              |
| M. Health and social work   | 1,670.3            | 2,228.0            | 4,225.5            | 3,755.9            | 3,713.9            | 42.0              |
| N. Other community, social and personal service activities              | 7,907.7            | 6,945.9            | 9,316.5            | 9,175.4            | 5,884.8            | 3,290.6           |
| O. Other private business n.e.s.  | 21,754.1           | 19,846.8           | 39,379.0           | 31,462.0           | 31,269.7           | 192.3             |
| <b>V. Trust Funds and Non Profit Organizations</b>                      | <b>14,391.0</b>    | <b>11,861.6</b>    | <b>13,029.2</b>    | <b>11,998.1</b>    | <b>11,986.6</b>    | <b>11.6</b>       |
| <b>VI. Personal</b>   | <b>128,449.3</b>   | <b>158,064.7</b>   | <b>203,725.3</b>   | <b>258,004.7</b>   | <b>255,163.6</b>   | <b>2,841.1</b>    |
| A. Bank Employees   | 32,774.0           | 35,700.2           | 42,522.1           | 44,169.2           | 41,420.2           | 2,749.0           |
| B. Consumer Financing   | 95,675.3           | 122,364.5          | 161,203.2          | 213,835.4          | 213,743.4          | 92.1              |
| i) House building   | 5,902.3            | 9,698.5            | 18,304.0           | 28,998.4           | 28,998.4           | 0.0               |
| ii) Transport   | 18,646.1           | 31,554.1           | 49,261.2           | 66,142.0           | 66,136.5           | 5.5               |
| iii) Credit cards   | 8,766.1            | 12,376.1           | 13,155.8           | 19,544.9           | 19,544.8           | 0.0               |
| iv) Consumer durable  | 1,037.5            | 1,997.7            | 3,190.5            | 2,358.4            | 2,297.2            | 61.2              |
| v) Personal loans   | 39,480.5           | 48,126.6           | 61,783.9           | 91,868.1           | 91,848.3           | 19.9              |
| vi) Other   | 21,842.8           | 18,611.6           | 15,507.9           | 4,923.6            | 4,918.2            | 5.4               |
| <b>VII. Others</b>  | <b>5,117.4</b>     | <b>5,961.1</b>     | <b>8,709.8</b>     | <b>17,571.2</b>    | <b>16,782.9</b>    | <b>788.3</b>      |
| <b>TOTAL</b>  | <b>1,095,749.0</b> | <b>1,242,384.1</b> | <b>1,535,891.5</b> | <b>1,694,152.9</b> | <b>1,593,919.9</b> | <b>100,233.0</b>  |

### 3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

| SECURITY  | 2000             |                  | 2001             |                  | 2002             |                  | 2003 |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------|
|   | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             | Jun. |
| <b>I. Gold, Bullion, Gold &amp; Silver Ornaments,<br/>and Precious Metals</b> | <b>770.5</b>     | <b>896.6</b>     | <b>331.8</b>     | <b>1,380.8</b>   | <b>1,205.8</b>   | <b>1,141.1</b>   |      |
| <b>II. Securities, Shares and Other<br/>Financial Instruments:</b>            | <b>37,044.8</b>  | <b>41,974.3</b>  | <b>39,179.0</b>  | <b>37,252.7</b>  | <b>39,472.1</b>  | <b>72,701.4</b>  |      |
| A. Quoted on The Stock Exchange:  | 18,641.5         | 26,258.5         | 24,380.9         | 25,390.9         | 24,536.1         | 27,345.5         |      |
| 1. To Stock Brokers and Dealers:  | 6,676.6          | 6,892.3          | 4,517.4          | 5,499.9          | 8,603.8          | 9,694.9          |      |
| (a) Government and other Trustee Securities                                   | 2,451.8          | 2,930.1          | 2,577.7          | 3,647.5          | 2,928.3          | 4,101.4          |      |
| (b) Shares and Debentures   | 3,938.8          | 3,793.5          | 1,819.6          | 1,489.9          | 4,216.8          | 5,204.5          |      |
| (c) Participation Term Certificates   | 11.3             | 13.9             | 43.0             | 23.9             | 141.3            | 268.2            |      |
| (d) Others  | 274.7            | 154.8            | 77.1             | 338.6            | 1,317.5          | 120.8            |      |
| 2. To Others:   | 11,964.9         | 19,366.2         | 19,863.5         | 19,891.0         | 15,932.3         | 17,650.6         |      |
| (a) Government and other Trustee Securities                                   | 8,444.4          | 14,238.0         | 14,522.5         | 13,088.9         | 12,271.2         | 14,330.1         |      |
| (b) Shares and Debentures   | 3,316.2          | 3,188.3          | 2,778.5          | 3,208.3          | 3,154.0          | 3,252.3          |      |
| (c) Participation Term Certificates   | 90.9             | 13.5             | 453.3            | 155.6            | 22.7             | 16.8             |      |
| (d) Others  | 113.4            | 1,926.3          | 2,109.2          | 3,438.1          | 484.4            | 51.4             |      |
| B. Unquoted on the Stock Exchange:  | 18,403.4         | 15,715.8         | 14,798.1         | 11,861.8         | 14,936.0         | 45,355.9         |      |
| 1. To Stock Brokers and Dealers:  | 840.3            | 1,491.5          | 2,280.3          | 1,906.7          | 0.0              | 8,031.6          |      |
| (a) Government and other Trustee Securities                                   | 749.9            | 604.7            | 406.5            | 407.8            | 2,290.1          | 6,122.4          |      |
| (b) Shares and Debentures   | 54.3             | 83.2             | 241.6            | 174.7            | 717.3            | 134.1            |      |
| (c) Participation Term Certificates   | 0.4              | 0.4              | 0.6              | 5.8              | 280.2            | -                |      |
| (d) Others  | 35.7             | 803.1            | 1,631.6          | 1,318.5          | 0.9              | 1,775.2          |      |
| 2. To Others:   | 17,563.0         | 14,224.3         | 12,517.8         | 9,955.1          | 1,291.7          | 37,324.3         |      |
| (a) Government and other Trustee Securities                                   | 14,894.2         | 12,434.5         | 10,981.1         | 9,084.4          | 12,645.9         | 36,583.3         |      |
| (b) Shares and Debentures   | 178.2            | 84.1             | 135.9            | 123.1            | 11,957.0         | 76.2             |      |
| (c) Participation Term Certificates   | 75.1             | 214.3            | 86.5             | 71.4             | 129.4            | 0.1              |      |
| (d) Others  | 2,415.6          | 1,491.3          | 1,314.3          | 676.2            | 0.8              | 664.7            |      |
| <b>III. Merchandise</b>   | <b>348,151.5</b> | <b>323,913.6</b> | <b>349,399.6</b> | <b>327,818.6</b> | <b>341,339.1</b> | <b>291,438.5</b> |      |
| A. Food Items:  | 130,845.1        | 127,562.9        | 141,566.0        | 147,990.2        | 110,689.3        | 103,739.9        |      |
| 1. Wheat  | 99,664.0         | 95,213.9         | 103,466.6        | 109,272.2        | 59,051.2         | 54,910.7         |      |
| 2. Rice and paddy   | 6,438.1          | 6,321.2          | 11,790.9         | 13,201.5         | 19,317.1         | 6,916.4          |      |
| 3. Other Grains & Pulses:   | 1,115.2          | 788.4            | 863.0            | 1,506.5          | 1,265.2          | 1,175.9          |      |
| (a) Indigenous  | 926.6            | 424.2            | 364.6            | 1,295.5          | 1,123.7          | 1,048.1          |      |
| (b) Imported  | 188.6            | 364.2            | 498.4            | 211.0            | 141.5            | 127.8            |      |
| 4. Edible Oils:   | 4,625.5          | 6,463.4          | 8,619.4          | 7,803.2          | 11,107.6         | 9,530.0          |      |
| (a) Indigenous  | 2,580.6          | 4,635.0          | 7,400.5          | 5,915.5          | 6,345.7          | 7,325.6          |      |
| (b) Imported  | 2,044.9          | 1,828.4          | 1,218.9          | 1,887.7          | 4,761.9          | 2,204.4          |      |
| 5. Sugar:   | 11,297.9         | 11,737.3         | 12,044.7         | 11,748.2         | 11,552.3         | 19,447.8         |      |
| (a) Indigenous  | 10,849.5         | 10,868.1         | 11,365.0         | 10,719.8         | 10,676.4         | 16,606.8         |      |
| (b) Imported  | 448.3            | 869.2            | 679.8            | 1,028.4          | 875.9            | 2,840.9          |      |
| 6. Kariana and Spices   | 2,476.0          | 1,186.9          | 1,044.7          | 625.8            | 722.5            | 1,296.5          |      |
| 7. Fish and Fish preparations   | 1,023.0          | 1,200.6          | 654.3            | 851.4            | 352.5            | 1,799.3          |      |
| 8. Other Food Items:  | 4,205.3          | 4,651.1          | 3,082.3          | 2,981.9          | 7,321.0          | 8,663.3          |      |
| (a) Indigenous  | 3,347.2          | 3,411.3          | 1,389.0          | 2,025.1          | 6,199.2          | 6,274.8          |      |
| (b) Imported  | 858.0            | 1,239.7          | 1,693.2          | 956.5            | 1,121.7          | 2,388.5          |      |
| B. Raw Materials:   | 69,833.6         | 62,366.7         | 83,643.7         | 63,371.7         | 85,361.7         | 69,072.9         |      |
| 1. Cotton Raw:  | 30,044.5         | 21,919.3         | 38,186.7         | 30,024.2         | 48,825.5         | 36,124.7         |      |
| (a) Indigenous  | 26,417.1         | 19,438.0         | 34,200.9         | 27,649.2         | 45,639.7         | 32,461.2         |      |
| (b) Imported  | 3,627.4          | 2,481.2          | 3,985.9          | 2,375.0          | 3,185.8          | 3,663.5          |      |
| 2. Synthetic Fibers:  | 4,716.8          | 3,965.2          | 5,280.5          | 3,150.9          | 2,839.9          | 3,208.7          |      |
| (a) Indigenous  | 3,866.6          | 3,099.8          | 3,952.2          | 2,151.3          | 1,503.9          | 2,216.1          |      |
| (b) Imported  | 850.2            | 865.4            | 1,328.3          | 999.6            | 1,336.0          | 992.6            |      |
| 3. Fertilizers:   | 2,854.1          | 3,127.5          | 2,408.4          | 1,241.7          | 6,015.9          | 6,286.7          |      |
| (a) Indigenous  | 2,195.7          | 1,225.8          | 1,044.8          | 876.7            | 5,487.6          | 4,894.9          |      |
| (b) Imported  | 658.4            | 1,901.8          | 1,363.6          | 364.9            | 528.3            | 1,391.8          |      |

(Contd.)

### 3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

| SECURITY   | 2000             |                  | 2001             |                  | 2002             |                  | 2003 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------|
|  | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             |      |
| 4. Petroleum Crude :                               | 7,272.2          | 10,514.5         | 14,768.2         | 9,541.9          | 8,711.4          | 6,522.4          |      |
| (a) Indigenous                                     | 3,704.3          | 7,104.6          | 10,192.0         | 5,816.3          | 6,109.9          | 3,275.3          |      |
| (b) Imported                                       | 3,567.9          | 3,409.9          | 4,576.3          | 3,725.6          | 2,601.5          | 3,247.1          |      |
| 5. Iron & Steel:                                   | 5,370.5          | 3,973.2          | 5,531.6          | 5,310.5          | 6,917.2          | 4,902.6          |      |
| (a) Indigenous                                     | 3,009.3          | 2,670.4          | 3,102.4          | 3,321.1          | 4,358.9          | 3,781.1          |      |
| (b) Imported                                       | 2,361.3          | 1,302.8          | 2,429.2          | 1,989.4          | 2,558.3          | 1,121.5          |      |
| 6. Wool & Goat Hair                                | 2,148.8          | 427.2            | 300.2            | 380.8            | 543.9            | 468.9            |      |
| 7. Hides & Skins                                   | 3,847.6          | 4,042.1          | 2,625.3          | 2,095.3          | 2,384.3          | 2,864.2          |      |
| 8. Oil Seeds                                       | 865.7            | 741.3            | 430.1            | 338.0            | 1,031.5          | 901.6            |      |
| 9. Pesticides & Insecticides:                      | 904.8            | 1,071.8          | 642.1            | 442.0            | 680.1            | 743.3            |      |
| (a) Indigenous                                     | 640.1            | 858.4            | 144.2            | 87.5             | 69.9             | 272.0            |      |
| (b) Imported                                       | 264.8            | 213.4            | 497.9            | 354.6            | 610.2            | 471.3            |      |
| 10. Other Raw Materials:                           | 11,808.7         | 12,584.6         | 13,470.6         | 10,846.4         | 7,412.0          | 7,049.6          |      |
| (a) Indigenous                                     | 6,463.1          | 6,483.4          | 6,220.0          | 6,512.1          | 4,776.4          | 3,971.4          |      |
| (b) Imported                                       | 5,345.5          | 6,101.2          | 7,250.6          | 4,334.2          | 2,635.6          | 3,078.2          |      |
| <b>C. Finished / Manufactured Goods:</b>           | <b>147,472.8</b> | <b>133,984.0</b> | <b>124,189.8</b> | <b>116,456.6</b> | <b>145,288.1</b> | <b>118,625.7</b> |      |
| 1. Cotton Textiles:                                | 38,660.1         | 38,963.7         | 40,090.0         | 40,780.3         | 44,498.7         | 29,704.6         |      |
| (a) Indigenous                                     | 29,207.3         | 34,196.3         | 36,601.6         | 39,515.3         | 34,335.8         | 22,006.6         |      |
| (b) Imported                                       | 9,452.8          | 4,767.4          | 3,488.4          | 1,265.0          | 10,162.9         | 7,697.9          |      |
| 2. Cotton Yarn:                                    | 9,307.1          | 11,103.4         | 9,241.4          | 9,216.5          | 11,579.2         | 11,264.1         |      |
| (a) Indigenous                                     | 7,628.6          | 7,332.6          | 7,947.6          | 7,726.5          | 10,063.9         | 10,931.0         |      |
| (b) Imported                                       | 1,678.5          | 3,770.7          | 1,293.9          | 1,490.0          | 1,515.4          | 333.1            |      |
| 3. Other Textiles:                                 | 17,891.4         | 16,323.3         | 15,192.2         | 12,958.5         | 16,555.8         | 18,370.6         |      |
| (a) Indigenous                                     | 17,420.1         | 14,979.9         | 13,866.6         | 12,670.5         | 16,418.3         | 16,632.0         |      |
| (b) Imported                                       | 471.3            | 1,343.4          | 1,325.6          | 288.0            | 137.5            | 1,738.7          |      |
| 4. Machinery:                                      | 15,661.9         | 10,091.1         | 11,605.7         | 11,178.6         | 17,833.5         | 13,494.2         |      |
| (a) Indigenous                                     | 7,758.4          | 4,257.4          | 3,109.6          | 5,091.4          | 7,652.2          | 3,376.2          |      |
| (b) Imported                                       | 7,903.5          | 5,833.7          | 8,496.0          | 6,087.2          | 10,181.4         | 10,118.0         |      |
| 5. Handloom Products                               | 91.6             | 301.5            | 251.4            | 217.1            | 269.3            | 542.1            |      |
| 6. Carpets & Rugs                                  | 1,042.7          | 1,201.5          | 954.0            | 759.1            | 848.3            | 836.8            |      |
| 7. Readymade Garments                              | 8,194.9          | 8,339.3          | 7,176.0          | 7,079.0          | 7,926.9          | 8,327.6          |      |
| 8. Cement and Cement Products:                     | 4,879.2          | 2,873.1          | 3,134.4          | 3,735.1          | 5,573.7          | 4,279.8          |      |
| (a) Indigenous                                     | 4,530.2          | 2,778.8          | 2,991.0          | 3,734.8          | 5,475.6          | 3,859.9          |      |
| (b) Imported                                       | 349.0            | 94.3             | 143.4            | 0.3              | 98.1             | 419.9            |      |
| 9. Sports Goods                                    | 1,837.0          | 1,538.2          | 1,360.9          | 1,289.9          | 625.4            | 893.4            |      |
| 10. Surgical Instruments                           | 602.7            | 653.2            | 560.8            | 694.8            | 1,017.1          | 738.5            |      |
| 11. Chemicals and Dyes                             | 14,971.6         | 12,114.3         | 10,047.0         | 5,956.9          | 6,312.7          | 5,064.6          |      |
| 12. Other Finished Goods:                          | 34,332.6         | 30,481.3         | 24,576.1         | 22,590.8         | 32,247.7         | 25,109.5         |      |
| (a) Indigenous                                     | 24,545.8         | 20,182.4         | 13,477.8         | 13,650.0         | 25,652.4         | 18,297.3         |      |
| (b) Imported                                       | 9,786.9          | 10,298.9         | 11,098.3         | 8,940.8          | 6,595.3          | 6,812.2          |      |
| <b>IV. Fixed Assets Including Machinery</b>        | <b>107,740.6</b> | <b>120,135.6</b> | <b>115,062.9</b> | <b>120,140.5</b> | <b>120,520.5</b> | <b>126,728.6</b> |      |
| <b>V. Real Estate:</b>                             | <b>182,737.4</b> | <b>186,951.5</b> | <b>207,577.4</b> | <b>196,847.0</b> | <b>205,361.7</b> | <b>210,113.1</b> |      |
| (a) Land   | 107,164.8        | 104,655.7        | 115,492.0        | 113,710.3        | 116,575.4        | 118,558.4        |      |
| (b) Buildings:                                     | 75,572.6         | 82,295.8         | 92,085.3         | 83,136.7         | 88,786.3         | 91,554.7         |      |
| 1. Residential                                     | 49,635.1         | 50,572.3         | 51,060.7         | 54,334.4         | 57,972.9         | 59,270.2         |      |
| 2. Non-Residential                                 | 25,937.6         | 31,723.5         | 41,024.6         | 28,802.3         | 30,813.3         | 32,284.5         |      |
| <b>VI. Fixed Deposits and Insurance Policies :</b> | <b>43,165.7</b>  | <b>38,808.6</b>  | <b>35,133.2</b>  | <b>32,307.6</b>  | <b>38,005.0</b>  | <b>26,645.2</b>  |      |
| (a) Bank Deposits                                  | 42,584.3         | 38,366.7         | 34,317.9         | 31,349.5         | 37,099.1         | 23,566.2         |      |
| (b) Insurance Policies                             | 581.4            | 441.9            | 815.3            | 958.1            | 905.9            | 3,078.9          |      |
| <b>VII. Others:</b>                                | <b>142,947.0</b> | <b>151,581.1</b> | <b>163,353.5</b> | <b>169,260.4</b> | <b>190,290.5</b> | <b>241,103.9</b> |      |
| (a) Other Secured Advances                         | 98,021.1         | 97,722.4         | 105,354.9        | 108,663.7        | 132,851.3        | 172,342.4        |      |
| (b) Advances Secured by Guarantee(s)               | 36,644.8         | 46,793.3         | 49,581.6         | 52,456.1         | 49,922.0         | 54,347.6         |      |
| (c) Unsecured Advances                             | 8,281.1          | 7,065.4          | 8,416.9          | 8,140.6          | 7,517.2          | 14,413.9         |      |
| <b>TOTAL</b>                                       | <b>862,557.5</b> | <b>864,261.2</b> | <b>910,037.3</b> | <b>885,007.5</b> | <b>936,194.7</b> | <b>969,871.7</b> |      |

(Contd.)

### 3.8 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

| SECURITY  | 2003             |                  | 2004              |                  | 2005             |              |
|---|------------------|------------------|-------------------|------------------|------------------|--------------|
|   | All Banks        |                  | All Banks         |                  | All Banks        |              |
|   | Dec.             | Jun.             | Dec.              | Jun.             | Dec.             | Jun.         |
|   | All Banks        | Commercial Banks | Specialised Banks |                  |                  |              |
| <b>I. Gold, Bullion, Gold &amp; Silver Ornaments, and Precious Metals</b> | <b>848.9</b>     | <b>997.0</b>     | <b>723.1</b>      | <b>487.6</b>     | <b>487.6</b>     | -            |
| <b>II. Securities, Shares and Other</b>                                   |                  |                  |                   |                  |                  |              |
| <b>Financial Instruments:</b>   | <b>73,214.0</b>  | <b>83,476.4</b>  | <b>103,123.5</b>  | <b>94,665.9</b>  | <b>94,664.8</b>  | <b>1.1</b>   |
| A. Quoted on The Stock Exchange:  | 33,963.6         | 38,771.1         | 54,929.4          | 60,984.2         | 60,983.1         | 1.1          |
| 1. To Stock Brokers and Dealers:  | 16,066.9         | 21,079.5         | 33,705.3          | 38,038.8         | 38,037.7         | 1.1          |
| (a) Government and other Trustee Securities                               | 5,199.0          | 6,093.2          | 5,884.3           | 2,475.6          | 2,475.6          | -            |
| (b) Shares and Debentures   | 10,102.7         | 14,017.6         | 25,879.5          | 30,614.6         | 30,614.6         | -            |
| (c) Participation Term Certificates                                       | 79.4             | 293.4            | 9.5               | 41.0             | 41.0             | -            |
| (d) Others  | 685.8            | 675.3            | 1,931.9           | 4,907.6          | 4,906.5          | 1.1          |
| 2. To Others:   | 17,896.7         | 17,691.7         | 21,224.1          | 22,945.4         | 22,945.4         | -            |
| (a) Government and other Trustee Securities                               | 11,295.0         | 11,219.5         | 10,902.8          | 7,335.2          | 7,335.2          | -            |
| (b) Shares and Debentures   | 3,290.3          | 5,901.8          | 9,626.7           | 13,188.3         | 13,188.3         | -            |
| (c) Participation Term Certificates                                       | 207.0            | 214.2            | 220.1             | 248.5            | 248.5            | -            |
| (d) Others  | 3,104.4          | 356.2            | 474.5             | 2,173.4          | 2,173.4          | -            |
| B. Unquoted on the Stock Exchange:  | 39,250.4         | 44,705.2         | 48,194.1          | 33,681.7         | 33,681.7         | -            |
| 1. To Stock Brokers and Dealers:  | 5,400.8          | 8,765.1          | 13,851.2          | 9,195.2          | 9,195.2          | -            |
| (a) Government and other Trustee Securities                               | 5,002.2          | 8,218.6          | 12,793.8          | 7,252.3          | 7,252.3          | -            |
| (b) Shares and Debentures   | 210.7            | 140.2            | 843.1             | 1,692.6          | 1,692.6          | -            |
| (c) Participation Term Certificates                                       | 4.9              | 30.0             | 51.0              | 16.5             | 16.5             | -            |
| (d) Others  | 182.9            | 376.3            | 163.2             | 233.8            | 233.8            | -            |
| 2. To Others:   | 33,849.6         | 35,940.1         | 34,342.8          | 24,486.4         | 24,486.4         | -            |
| (a) Government and other Trustee Securities                               | 30,279.9         | 34,172.1         | 32,773.2          | 22,876.8         | 22,876.8         | -            |
| (b) Shares and Debentures   | 503.1            | 454.7            | 363.5             | 445.3            | 445.3            | -            |
| (c) Participation Term Certificates                                       | 159.2            | 239.7            | 241.2             | 69.2             | 69.2             | -            |
| (d) Others  | 2,907.4          | 1,073.7          | 965.0             | 1,095.1          | 1,095.1          | -            |
| <b>III. Merchandise</b>   | <b>341,036.9</b> | <b>406,791.7</b> | <b>470,285.4</b>  | <b>519,488.4</b> | <b>519,036.7</b> | <b>451.7</b> |
| A. Food Items   | 72,350.1         | 100,566.8        | 99,442.0          | 113,316.5        | 113,202.2        | 114.3        |
| 1. Wheat  | 26,429.9         | 41,895.5         | 32,075.6          | 41,614.4         | 41,612.7         | 1.6          |
| 2. Rice and paddy   | 19,131.9         | 18,291.6         | 32,319.6          | 26,205.5         | 26,192.8         | 12.8         |
| 3. Other Grains & Pulses:   | 3,814.2          | 1,587.7          | 1,932.8           | 3,527.7          | 3,527.7          | -            |
| (a) Indigenous  | 3,639.5          | 834.4            | 1,698.5           | 3,288.5          | 3,288.5          | -            |
| (b) Imported  | 174.7            | 753.3            | 234.3             | 239.2            | 239.2            | -            |
| 4. Edible Oils:   | 7,680.1          | 8,348.3          | 8,276.2           | 23,731.9         | 23,731.9         | -            |
| (a) Indigenous  | 2,632.6          | 4,217.1          | 3,314.7           | 21,586.4         | 21,586.4         | -            |
| (b) Imported  | 5,047.4          | 4,131.1          | 4,961.5           | 2,145.5          | 2,145.5          | -            |
| 5. Sugar:   | 8,332.0          | 21,467.0         | 16,179.1          | 2,068.9          | 2,048.1          | 20.8         |
| (a) Indigenous  | 7,710.0          | 20,641.2         | 15,440.7          | 1,784.4          | 1,784.2          | 0.2          |
| (b) Imported  | 622.0            | 825.8            | 738.5             | 5,853.1          | 5,797.2          | 55.9         |
| 6. Kariana and Spices   | 1,519.1          | 1,484.6          | 1,580.4           | 3,892.8          | 3,881.5          | 11.4         |
| 7. Fish and Fish preparations   | 1,648.9          | 2,133.2          | 1,916.5           | 1,960.3          | 1,915.8          | 44.5         |
| 8. Other Food Items:  | 3,794.2          | 5,359.0          | 5,161.8           | 23,731.9         | 23,731.9         | -            |
| (a) Indigenous  | 2,083.9          | 2,873.7          | 2,936.1           | 21,586.4         | 21,586.4         | -            |
| (b) Imported  | 1,710.3          | 2,485.3          | 2,225.7           | 2,145.5          | 2,145.5          | -            |
| B. Raw Materials:   | 104,768.7        | 119,475.5        | 128,466.8         | 140,624.4        | 140,443.3        | 181.1        |
| 1. Cotton Raw:  | 63,442.8         | 70,530.7         | 74,358.2          | 74,905.9         | 74,905.9         | -            |
| (a) Indigenous  | 59,294.1         | 61,971.1         | 67,264.3          | 65,471.3         | 65,471.3         | -            |
| (b) Imported  | 4,148.7          | 8,559.6          | 7,093.8           | 9,434.6          | 9,434.6          | -            |
| 2. Synthetic Fibers:  | 4,106.5          | 6,432.0          | 13,361.9          | 18,275.5         | 18,251.5         | 24.1         |
| (a) Indigenous  | 3,164.3          | 4,221.9          | 6,779.1           | 9,419.5          | 9,395.4          | 24.1         |
| (b) Imported  | 942.3            | 2,210.1          | 6,582.7           | 8,856.1          | 8,856.1          | -            |
| 3. Fertilizers:   | 3,893.9          | 5,497.2          | 4,567.7           | 6,905.4          | 6,905.4          | -            |
| (a) Indigenous  | 3,225.2          | 3,484.0          | 2,159.2           | 4,336.2          | 4,336.2          | -            |
| (b) Imported  | 668.7            | 2,013.2          | 2,408.6           | 2,569.2          | 2,569.2          | -            |

### 3.8 Scheduled Banks' Classification of Advances by Securities Pledged

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

| SECURITY   | 2003               |                    | 2004               |                    | 2005               |                   |  |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|-------------------|--|
|  | All Banks          | All Banks          | All Banks          | Jun.               |                    |                   |  |
|  | Dec.               | Dec.               | Jun.               | All Banks          | Commercial Banks   | Specialised Banks |  |
| 4. Petroleum Crude :                               | 7,997.0            | 10,965.2           | 14,260.6           | 11,515.8           | 11,515.8           | -                 |  |
| (a) Indigenous                                     | 572.7              | 1,266.2            | 3,437.1            | 3,051.2            | 3,051.2            | -                 |  |
| (b) Imported                                       | 7,424.3            | 9,699.0            | 10,823.5           | 8,464.6            | 8,464.6            | -                 |  |
| 5. Iron & Steel:                                   | 9,934.5            | 11,659.6           | 6,327.1            | 8,805.5            | 8,752.4            | 53.0              |  |
| (a) Indigenous                                     | 7,362.9            | 8,175.3            | 3,865.8            | 4,925.3            | 4,907.2            | 18.1              |  |
| (b) Imported                                       | 2,571.6            | 3,484.3            | 2,461.3            | 3,880.2            | 3,845.2            | 35.0              |  |
| 6. Wool & Goat Hair                                | 2,038.1            | 913.2              | 341.2              | 325.0              | 325.0              | -                 |  |
| 7. Hides & Skins                                   | 4,899.1            | 5,179.4            | 4,230.2            | 4,151.1            | 4,067.0            | 84.1              |  |
| 8. Oil Seeds                                       | 1,374.0            | 1,932.2            | 1,955.1            | 2,894.1            | 2,894.1            | -                 |  |
| 9. Pesticides & Insecticides:                      | 664.9              | 908.9              | 875.4              | 1,583.9            | 1,583.5            | 0.3               |  |
| (a) Indigenous                                     | 243.5              | 349.8              | 289.1              | 794.5              | 794.5              | -                 |  |
| (b) Imported                                       | 421.3              | 559.1              | 586.3              | 789.3              | 789.0              | 0.3               |  |
| 10. Other Raw Materials:                           | 6,417.8            | 5,457.2            | 8,189.4            | 11,262.1           | 11,242.6           | 19.5              |  |
| (a) Indigenous                                     | 3,547.3            | 2,174.0            | 2,415.4            | 3,329.9            | 3,329.9            | -                 |  |
| (b) Imported                                       | 2,870.5            | 3,283.2            | 5,774.0            | 7,932.2            | 7,912.7            | 19.5              |  |
| C. Finished / Manufactured Goods:                  | 163,918.0          | 186,749.4          | 242,376.7          | 265,547.5          | 265,391.2          | 156.3             |  |
| 1. Cotton Textiles:                                | 44,650.3           | 46,757.0           | 63,610.4           | 63,611.0           | 63,545.6           | 65.5              |  |
| (a) Indigenous                                     | 36,025.4           | 37,522.1           | 48,391.2           | 53,188.4           | 53,126.2           | 62.3              |  |
| (b) Imported                                       | 8,624.9            | 9,234.9            | 15,219.2           | 10,422.6           | 10,419.4           | 3.2               |  |
| 2. Cotton Yarn:                                    | 24,266.0           | 24,269.3           | 24,726.0           | 23,643.0           | 23,643.0           | -                 |  |
| (a) Indigenous                                     | 23,107.1           | 22,479.0           | 23,027.6           | 21,905.2           | 21,905.2           | -                 |  |
| (b) Imported                                       | 1,159.0            | 1,790.3            | 1,698.4            | 1,737.8            | 1,737.8            | -                 |  |
| 3. Other Textiles:                                 | 27,140.9           | 31,791.8           | 34,285.4           | 33,653.6           | 33,642.0           | 11.6              |  |
| (a) Indigenous                                     | 25,868.4           | 25,922.8           | 24,124.8           | 23,139.3           | 23,139.3           | -                 |  |
| (b) Imported                                       | 1,272.5            | 5,869.1            | 10,160.6           | 10,514.3           | 10,502.7           | 11.6              |  |
| 4. Machinery:                                      | 15,165.5           | 17,128.6           | 30,427.5           | 36,798.1           | 36,797.8           | 0.3               |  |
| (a) Indigenous                                     | 5,806.4            | 6,299.8            | 7,278.0            | 7,576.5            | 7,576.2            | 0.3               |  |
| (b) Imported                                       | 9,359.0            | 10,828.8           | 23,149.5           | 29,221.6           | 29,221.6           | -                 |  |
| 5. Handloom Products                               | 743.7              | 911.2              | 241.2              | 198.8              | 198.8              | -                 |  |
| 6. Carpets & Rugs                                  | 1,704.9            | 1,948.9            | 1,911.9            | 1,656.4            | 1,648.0            | 8.5               |  |
| 7. Readymade Garments                              | 8,991.9            | 12,874.0           | 16,264.7           | 20,834.6           | 20,818.4           | 16.2              |  |
| 8. Cement and Cement Products:                     | 2,875.8            | 6,738.2            | 15,614.9           | 20,001.6           | 19,999.7           | 1.9               |  |
| (a) Indigenous                                     | 2,854.0            | 6,713.1            | 15,588.4           | 19,768.9           | 19,767.0           | 1.9               |  |
| (b) Imported                                       | 21.8               | 25.1               | 26.6               | 232.7              | 232.7              | -                 |  |
| 9. Sports Goods                                    | 1,518.7            | 2,995.9            | 3,726.2            | 3,755.7            | 3,755.7            | -                 |  |
| 10. Surgical Instruments                           | 1,037.1            | 1,317.0            | 1,326.1            | 1,866.6            | 1,864.9            | 1.7               |  |
| 11. Chemicals and Dyes                             | 7,007.0            | 8,840.8            | 7,972.9            | 9,827.3            | 9,806.2            | 21.1              |  |
| 12. Other Finished Goods:                          | 28,816.2           | 31,176.9           | 42,269.3           | 49,700.6           | 49,671.0           | 29.6              |  |
| (a) Indigenous                                     | 21,641.6           | 23,235.8           | 31,227.2           | 39,305.9           | 39,303.9           | 2.0               |  |
| (b) Imported                                       | 7,174.6            | 7,941.1            | 11,042.2           | 10,394.7           | 10,367.1           | 27.6              |  |
| <b>IV. Fixed Assets Including Machinery</b>        | <b>137,212.9</b>   | <b>136,607.6</b>   | <b>193,533.1</b>   | <b>214,223.2</b>   | <b>208,792.4</b>   | <b>5,430.7</b>    |  |
| <b>V. Real Estate:</b>                             | <b>257,045.7</b>   | <b>275,883.4</b>   | <b>311,015.2</b>   | <b>342,818.3</b>   | <b>254,903.7</b>   | <b>87,914.6</b>   |  |
| (a) Land   | 133,787.9          | 132,460.2          | 137,628.1          | 144,098.3          | 59,790.5           | 84,307.8          |  |
| (b) Buildings:                                     | 123,257.8          | 143,423.2          | 173,387.1          | 198,720.0          | 195,113.2          | 3,606.8           |  |
| 1. Residential                                     | 70,931.1           | 88,955.0           | 104,682.3          | 116,688.5          | 115,778.3          | 910.2             |  |
| 2. Non-Residential                                 | 52,326.8           | 54,468.2           | 68,704.8           | 82,031.5           | 79,334.9           | 2,696.6           |  |
| <b>VI. Fixed Deposits and Insurance Policies :</b> | <b>22,299.2</b>    | <b>32,577.4</b>    | <b>29,621.9</b>    | <b>42,561.1</b>    | <b>42,471.3</b>    | <b>89.8</b>       |  |
| (a) Bank Deposits                                  | 21,655.6           | 31,709.2           | 25,780.3           | 38,874.1           | 38,784.3           | 89.8              |  |
| (b) Insurance Policies                             | 643.6              | 868.2              | 3,841.7            | 3,687.0            | 3,687.0            | -                 |  |
| <b>VII. Others:</b>                                | <b>264,091.3</b>   | <b>306,050.7</b>   | <b>427,589.2</b>   | <b>479,908.4</b>   | <b>473,563.4</b>   | <b>6,345.0</b>    |  |
| (a) Other Secured Advances                         | 185,276.4          | 205,514.3          | 275,658.1          | 288,219.1          | 285,822.1          | 2,397.0           |  |
| (b) Advances Secured by Guarantee(s)               | 59,334.0           | 67,211.8           | 102,073.2          | 134,321.1          | 133,857.0          | 464.1             |  |
| (c) Unsecured Advances                             | 19,480.9           | 33,324.5           | 49,857.9           | 57,368.3           | 53,884.3           | 3,484.0           |  |
| <b>TOTAL</b>                                       | <b>1,095,749.0</b> | <b>1,242,384.1</b> | <b>1,535,891.5</b> | <b>1,694,152.9</b> | <b>1,593,919.9</b> | <b>100,233.0</b>  |  |



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

All Banks

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) |          |            | 2001               |                  | 2002               |                  |                    |                  | 2003               |                  |
|--------------------------|----------|------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                          |          |            | Dec.               |                  | Jun.               |                  | Dec.               |                  | Jun.               |                  |
|                          |          |            | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
| Less than                | 5,000    | 43,407     | 81.0               | 45,472           | 61.0               | 33,058           | 73.2               | 28,870           | 69.9               |                  |
| 5,000                    | to       | 10,000     | 33,376             | 249.7            | 61,995             | 458.6            | 46,310             | 329.9            | 23,115             | 174.7            |
| 10,000                   | to       | 20,000     | 243,573            | 4,123.9          | 126,322            | 1,896.6          | 120,209            | 1,834.3          | 192,837            | 2,779.3          |
| 20,000                   | to       | 25,000     | 174,811            | 3,958.3          | 137,027            | 3,131.8          | 77,862             | 1,739.3          | 73,887             | 1,648.4          |
| 25,000                   | to       | 30,000     | 165,675            | 4,498.5          | 208,491            | 5,796.3          | 194,467            | 5,243.0          | 230,605            | 6,143.1          |
| 30,000                   | to       | 40,000     | 241,897            | 8,605.7          | 275,138            | 9,778.8          | 226,222            | 7,878.5          | 282,581            | 9,970.0          |
| 40,000                   | to       | 50,000     | 184,508            | 8,324.2          | 230,842            | 10,343.6         | 251,205            | 11,115.5         | 275,805            | 12,494.7         |
| 50,000                   | to       | 60,000     | 217,635            | 11,972.2         | 245,280            | 13,479.7         | 229,889            | 12,835.1         | 233,910            | 12,991.9         |
| 60,000                   | to       | 70,000     | 201,005            | 13,156.4         | 139,210            | 8,979.7          | 212,310            | 13,669.5         | 231,712            | 15,023.9         |
| 70,000                   | to       | 80,000     | 218,880            | 16,431.5         | 154,361            | 11,528.6         | 164,354            | 12,302.1         | 147,774            | 11,031.7         |
| 80,000                   | to       | 90,000     | 123,839            | 10,455.7         | 116,107            | 9,854.2          | 126,150            | 10,682.8         | 101,160            | 8,540.9          |
| 90,000                   | to       | 100,000    | 52,383             | 5,021.3          | 105,769            | 10,029.1         | 114,286            | 10,803.0         | 78,890             | 7,461.9          |
| 100,000                  | to       | 200,000    | 169,940            | 22,160.6         | 199,801            | 26,330.6         | 171,457            | 23,144.3         | 204,749            | 26,942.6         |
| 200,000                  | to       | 300,000    | 84,800             | 21,366.7         | 86,922             | 20,877.6         | 76,219             | 18,867.8         | 88,620             | 21,751.4         |
| 300,000                  | to       | 400,000    | 40,634             | 14,040.8         | 48,712             | 16,699.2         | 60,128             | 20,499.4         | 53,562             | 18,295.4         |
| 400,000                  | to       | 500,000    | 22,161             | 10,011.3         | 24,239             | 10,969.1         | 17,030             | 7,503.3          | 26,500             | 11,686.7         |
| 500,000                  | to       | 600,000    | 12,465             | 6,746.3          | 16,663             | 9,217.8          | 9,529              | 5,161.7          | 11,142             | 6,046.2          |
| 600,000                  | to       | 700,000    | 8,952              | 5,753.8          | 8,928              | 5,783.5          | 8,544              | 5,503.5          | 6,302              | 4,118.1          |
| 700,000                  | to       | 800,000    | 6,801              | 4,998.7          | 4,330              | 3,239.5          | 4,214              | 3,186.4          | 4,452              | 3,335.4          |
| 800,000                  | to       | 900,000    | 3,509              | 3,003.2          | 4,790              | 4,093.2          | 2,457              | 2,080.8          | 3,407              | 2,888.8          |
| 900,000                  | to       | 1,000,000  | 2,672              | 2,540.7          | 4,963              | 4,747.6          | 2,820              | 2,682.4          | 4,508              | 4,301.7          |
| 1,000,000                | to       | 2,000,000  | 13,633             | 19,616.2         | 27,522             | 37,949.3         | 14,040             | 19,719.3         | 15,227             | 21,401.9         |
| 2,000,000                | to       | 3,000,000  | 7,717              | 18,677.1         | 8174               | 19,216.9         | 6,227              | 14,922.4         | 6,075              | 14,701.4         |
| 3,000,000                | to       | 4,000,000  | 3,824              | 13,398.2         | 3091               | 10,751.6         | 3,994              | 13,664.1         | 3,583              | 12,389.9         |
| 4,000,000                | to       | 5,000,000  | 2,050              | 9,250.2          | 1761               | 7,937.3          | 2,193              | 9,761.3          | 2,931              | 13,380.7         |
| 5,000,000                | to       | 6,000,000  | 1,742              | 9,522.6          | 1666               | 9,082.9          | 1,940              | 10,571.5         | 1,896              | 10,243.0         |
| 6,000,000                | to       | 7,000,000  | 2,087              | 13,305.2         | 987                | 6,471.8          | 1,331              | 8,535.1          | 1,134              | 7,389.7          |
| 7,000,000                | to       | 8,000,000  | 1,076              | 8,022.9          | 865                | 6,478.2          | 1,272              | 9,549.8          | 991                | 7,402.2          |
| 8,000,000                | to       | 9,000,000  | 837                | 7,080.5          | 648                | 5,492.8          | 750                | 6,394.3          | 896                | 7,626.2          |
| 9,000,000                | to       | 10,000,000 | 743                | 7,087.2          | 677                | 6,451.9          | 802                | 7,598.9          | 978                | 9,316.3          |
| 10,000,000               | and over |            | 9,601              | 626,576.6        | 8,877              | 587,879.1        | 10,795             | 658,342.4        | 11,637             | 678,323.8        |
| <b>TOTAL</b>             |          |            | <b>2,296,233</b>   | <b>910,037.3</b> | <b>2,299,630</b>   | <b>885,007.5</b> | <b>2,192,064</b>   | <b>936,194.7</b> | <b>2,349,736</b>   | <b>969,871.7</b> |

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

All Banks

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) | 2003               |                  | 2004               |                  |                    |                  | 2005               |                  |                    |
|--------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|
|                          | Dec.               |                  | Jun.               |                  | Dec.               |                  | Jun.               |                  |                    |
|                          | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |                    |
| Less than                | 5,000              | 36,013           | 56.1               | 43,226           | 104.3              | 32,687           | 93.5               | 67,229           | 214.8              |
| 5,000 to                 | 10,000             | 24,326           | 192.1              | 44,890           | 335.2              | 178,610          | 1,599.6            | 56,169           | 416.5              |
| 10,000 to                | 20,000             | 241,298          | 3,590.6            | 381,438          | 5,390.0            | 260,476          | 4,625.5            | 395,535          | 7,247.7            |
| 20,000 to                | 25,000             | 315,515          | 7,072.8            | 247,007          | 5,885.3            | 296,887          | 7,041.8            | 201,973          | 4,419.5            |
| 25,000 to                | 30,000             | 172,905          | 4,746.8            | 244,917          | 6,623.3            | 266,481          | 7,250.1            | 414,130          | 11,660.5           |
| 30,000 to                | 40,000             | 322,212          | 11,561.5           | 502,873          | 17,440.0           | 492,992          | 17,360.6           | 422,537          | 14,748.8           |
| 40,000 to                | 50,000             | 362,491          | 16,340.8           | 424,499          | 19,169.4           | 432,869          | 19,500.6           | 414,130          | 18,538.5           |
| 50,000 to                | 60,000             | 250,613          | 13,744.5           | 327,752          | 17,918.9           | 354,106          | 19,435.8           | 335,585          | 18,390.3           |
| 60,000 to                | 70,000             | 220,424          | 14,244.1           | 189,697          | 12,247.6           | 264,454          | 17,179.1           | 351,832          | 22,922.5           |
| 70,000 to                | 80,000             | 197,204          | 14,717.8           | 121,174          | 9,019.6            | 162,033          | 11,984.7           | 337,555          | 25,013.4           |
| 80,000 to                | 90,000             | 99,765           | 8,553.2            | 93,062           | 7,886.5            | 96,477           | 8,180.4            | 121,486          | 10,242.8           |
| 90,000 to                | 100,000            | 74,857           | 7,091.9            | 58,975           | 5,559.3            | 74,548           | 7,070.0            | 101,357          | 9,582.1            |
| 100,000 to               | 200,000            | 213,276          | 28,713.5           | 244,498          | 32,565.4           | 425,921          | 57,160.0           | 461,016          | 61,775.5           |
| 200,000 to               | 300,000            | 101,640          | 24,896.3           | 101,065          | 24,355.0           | 98,860           | 24,223.4           | 144,984          | 35,600.3           |
| 300,000 to               | 400,000            | 62,274           | 21,291.2           | 73,231           | 24,867.4           | 78,433           | 27,503.1           | 116,810          | 41,016.4           |
| 400,000 to               | 500,000            | 26,770           | 11,922.8           | 40,241           | 17,991.0           | 48,518           | 21,491.7           | 69,971           | 31,059.3           |
| 500,000 to               | 600,000            | 17,442           | 9,453.0            | 18,232           | 9,914.9            | 32,902           | 18,168.6           | 28,260           | 15,485.2           |
| 600,000 to               | 700,000            | 11,142           | 7,290.7            | 12,894           | 8,361.3            | 15,877           | 10,298.7           | 18,563           | 11,957.6           |
| 700,000 to               | 800,000            | 7,755            | 5,750.7            | 7,995            | 5,954.7            | 11,408           | 8,585.6            | 14,610           | 10,941.3           |
| 800,000 to               | 900,000            | 4,734            | 4,001.6            | 7,253            | 6,125.1            | 8,496            | 7,224.2            | 7,668            | 6,489.5            |
| 900,000 to               | 1,000,000          | 3,896            | 3,690.1            | 5,064            | 4,816.9            | 6,857            | 6,464.5            | 9,457            | 9,052.4            |
| 1,000,000 to             | 2,000,000          | 20,926           | 29,019.9           | 25,787           | 36,324.9           | 30,785           | 43,112.5           | 38,183           | 52,145.5           |
| 2,000,000 to             | 3,000,000          | 8,196            | 19,965.6           | 9,233            | 22,846.2           | 13,384           | 32,323.2           | 15,570           | 38,168.3           |
| 3,000,000 to             | 4,000,000          | 4,149            | 14,463.5           | 4,478            | 15,667.7           | 5,809            | 19,992.2           | 8,159            | 28,585.7           |
| 4,000,000 to             | 5,000,000          | 2,927            | 13,164.3           | 3,352            | 15,076.2           | 5,010            | 22,271.4           | 5,455            | 24,581.1           |
| 5,000,000 to             | 6,000,000          | 2,390            | 13,028.9           | 2,393            | 13,045.2           | 3,205            | 17,543.4           | 4,047            | 22,043.9           |
| 6,000,000 to             | 7,000,000          | 1,367            | 8,861.1            | 1,831            | 11,895.9           | 2,022            | 13,099.3           | 2,043            | 13,200.0           |
| 7,000,000 to             | 8,000,000          | 1,235            | 9,254.8            | 1,375            | 10,260.1           | 2,241            | 16,767.9           | 1,791            | 13,390.1           |
| 8,000,000 to             | 9,000,000          | 1,144            | 9,714.9            | 1,218            | 10,329.4           | 1,527            | 12,993.4           | 1,668            | 14,149.4           |
| 9,000,000 to             | 10,000,000         | 967              | 9,224.0            | 1,070            | 10,216.8           | 1,683            | 16,063.8           | 1,403            | 13,386.8           |
| 10,000,000 and over      |                    | 13,058           | 750,129.6          | 13,861           | 854,190.8          | 17,300           | 1,039,282.7        | 17,243           | 1,107,727.2        |
| <b>TOTAL</b>             |                    | <b>2,822,911</b> | <b>1,095,749.0</b> | <b>3,254,581</b> | <b>1,242,384.1</b> | <b>3,722,858</b> | <b>1,535,891.5</b> | <b>4,186,419</b> | <b>1,694,152.9</b> |

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

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) | 2001               |                | 2002               |                  |                    |                | 2003               |                  |                  |
|--------------------------|--------------------|----------------|--------------------|------------------|--------------------|----------------|--------------------|------------------|------------------|
|                          | Dec.               |                | Jun.               |                  | Dec.               |                | Jun.               |                  |                  |
|                          | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount           |                  |
| Less than                | 5,000              | 32,758         | 52.4               | 39,004           | 42.7               | 28,137         | 63.8               | 20,602           | 44.7             |
| 5,000 to                 | 10,000             | 25,260         | 195.7              | 51,742           | 375.7              | 14,146         | 107.9              | 17,561           | 134.8            |
| 10,000 to                | 20,000             | 191,625        | 3,289.1            | 100,773          | 1,504.8            | 99,439         | 1,486.7            | 170,079          | 2,409.7          |
| 20,000 to                | 25,000             | 128,297        | 2,933.5            | 106,502          | 2,450.9            | 58,469         | 1,303.4            | 52,563           | 1,181.1          |
| 25,000 to                | 30,000             | 85,668         | 2,323.8            | 167,710          | 4,688.4            | 149,948        | 4,013.1            | 183,610          | 4,808.2          |
| 30,000 to                | 40,000             | 73,353         | 2,546.8            | 82,718           | 2,879.8            | 90,045         | 3,144.6            | 112,691          | 3,884.0          |
| 40,000 to                | 50,000             | 63,259         | 2,905.5            | 58,874           | 2,608.2            | 64,832         | 2,901.3            | 79,076           | 3,541.6          |
| 50,000 to                | 60,000             | 40,973         | 2,218.8            | 45,882           | 2,485.3            | 43,987         | 2,409.8            | 47,025           | 2,560.9          |
| 60,000 to                | 70,000             | 30,404         | 2,028.0            | 39,887           | 2,573.6            | 35,824         | 2,304.9            | 35,829           | 2,318.7          |
| 70,000 to                | 80,000             | 26,793         | 1,983.2            | 24,294           | 1,820.8            | 19,168         | 1,405.3            | 17,395           | 1,291.2          |
| 80,000 to                | 90,000             | 19,683         | 1,658.2            | 33,112           | 2,836.2            | 9,578          | 808.4              | 12,063           | 1,013.7          |
| 90,000 to                | 100,000            | 7,418          | 704.1              | 19,319           | 1,854.4            | 24,370         | 2,359.4            | 13,769           | 1,321.1          |
| 100,000 to               | 200,000            | 74,420         | 10,140.8           | 62,323           | 8,808.6            | 75,376         | 10,404.9           | 77,750           | 10,675.5         |
| 200,000 to               | 300,000            | 62,228         | 15,867.9           | 61,000           | 14,770.4           | 48,610         | 12,147.4           | 64,484           | 15,803.7         |
| 300,000 to               | 400,000            | 33,340         | 11,608.9           | 36,891           | 12,700.1           | 50,470         | 17,138.1           | 44,016           | 15,091.5         |
| 400,000 to               | 500,000            | 18,641         | 8,364.3            | 21,465           | 9,742.4            | 15,574         | 6,859.7            | 21,722           | 9,624.1          |
| 500,000 to               | 600,000            | 10,647         | 5,720.4            | 14,794           | 8,193.5            | 9,125          | 4,942.6            | 10,249           | 5,565.5          |
| 600,000 to               | 700,000            | 6,852          | 4,418.7            | 8,760            | 5,673.8            | 5,540          | 3,560.3            | 5,983            | 3,902.7          |
| 700,000 to               | 800,000            | 4,996          | 3,701.5            | 3,979            | 2,967.9            | 3,703          | 2,790.2            | 3,967            | 2,965.6          |
| 800,000 to               | 900,000            | 2,593          | 2,189.0            | 4,772            | 4,078.1            | 2,385          | 2,017.9            | 3,012            | 2,566.6          |
| 900,000 to               | 1,000,000          | 2,177          | 2,067.7            | 4,473            | 4,270.0            | 2,619          | 2,482.8            | 3,418            | 3,253.8          |
| 1,000,000 to             | 2,000,000          | 12,684         | 18,180.7           | 26,908           | 37,103.2           | 13,427         | 18,839.8           | 14,777           | 20,809.2         |
| 2,000,000 to             | 3,000,000          | 7,454          | 18,025.9           | 7,619            | 18,027.3           | 6,108          | 14,628.2           | 5,968            | 14,439.5         |
| 3,000,000 to             | 4,000,000          | 3,704          | 12,972.9           | 2,916            | 10,160.8           | 3,854          | 13,153.2           | 3,510            | 12,136.1         |
| 4,000,000 to             | 5,000,000          | 1,953          | 8,809.8            | 1,677            | 7,557.1            | 2,057          | 9,159.7            | 2,815            | 12,868.4         |
| 5,000,000 to             | 6,000,000          | 1,658          | 9,067.5            | 1,614            | 8,799.0            | 1,885          | 10,269.7           | 1,824            | 9,851.1          |
| 6,000,000 to             | 7,000,000          | 2,043          | 13,019.0           | 927              | 6,082.2            | 1,281          | 8,216.4            | 1,091            | 7,111.4          |
| 7,000,000 to             | 8,000,000          | 1,033          | 7,699.9            | 805              | 6,028.2            | 1,222          | 9,179.1            | 954              | 7,127.1          |
| 8,000,000 to             | 9,000,000          | 810            | 6,852.5            | 617              | 5,229.7            | 681            | 5,805.6            | 783              | 6,658.4          |
| 9,000,000 to             | 10,000,000         | 713            | 6,802.6            | 658              | 6,271.2            | 778            | 7,368.6            | 965              | 9,193.7          |
| 10,000,000 and over      |                    | 9,041          | 602,023.4          | 8,311            | 558,965.9          | 10,305         | 628,836.2          | 11,142           | 647,842.1        |
| <b>TOTAL</b>             |                    | <b>982,478</b> | <b>790,372.5</b>   | <b>1,040,326</b> | <b>761,550.0</b>   | <b>892,943</b> | <b>810,111.1</b>   | <b>1,040,693</b> | <b>841,995.6</b> |

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

#### Commercial Banks

( End of Period : Million Rupees )

| SIZE OF ACCOUNT<br>(Rs.) | 2003               |                  | 2004               |                    |                    |                    | 2005               |                    |
|--------------------------|--------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                          | Dec.               |                  | Jun.               |                    | Dec.               |                    | Jun.               |                    |
|                          | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| Less than 5,000          | 16,791             | 36.0             | 29,711             | 59.4               | 24,452             | 69.0               | 59,913             | 191.4              |
| 5,000 to 10,000          | 17,984             | 137.1            | 17,810             | 137.3              | 160,574            | 1,446.3            | 41,669             | 293.5              |
| 10,000 to 20,000         | 219,231            | 3,238.6          | 278,128            | 3,789.7            | 205,038            | 3,830.1            | 347,528            | 6,556.0            |
| 20,000 to 25,000         | 281,061            | 6,305.6          | 176,335            | 4,276.2            | 246,949            | 5,919.5            | 151,577            | 3,288.3            |
| 25,000 to 30,000         | 126,408            | 3,489.0          | 169,366            | 4,546.4            | 198,594            | 5,375.0            | 355,950            | 10,054.8           |
| 30,000 to 40,000         | 136,151            | 4,824.8          | 261,292            | 8,991.1            | 176,472            | 6,210.0            | 179,372            | 6,292.3            |
| 40,000 to 50,000         | 153,619            | 6,808.7          | 221,687            | 10,048.2           | 196,027            | 8,915.3            | 164,499            | 7,395.3            |
| 50,000 to 60,000         | 59,800             | 3,234.2          | 131,594            | 7,101.4            | 209,620            | 11,533.7           | 148,185            | 8,169.3            |
| 60,000 to 70,000         | 45,259             | 2,919.2          | 78,645             | 5,090.1            | 164,567            | 10,646.6           | 251,362            | 16,397.6           |
| 70,000 to 80,000         | 28,334             | 2,122.7          | 41,521             | 3,093.0            | 93,435             | 6,922.9            | 234,072            | 17,302.6           |
| 80,000 to 90,000         | 22,561             | 1,914.0          | 34,558             | 2,947.3            | 60,587             | 5,127.0            | 84,409             | 7,125.4            |
| 90,000 to 100,000        | 16,005             | 1,523.2          | 23,745             | 2,251.4            | 49,799             | 4,712.9            | 73,584             | 6,943.6            |
| 100,000 to 200,000       | 105,025            | 14,379.2         | 146,843            | 19,526.7           | 228,807            | 30,208.6           | 269,230            | 35,719.8           |
| 200,000 to 300,000       | 66,804             | 16,380.9         | 74,510             | 18,067.6           | 80,964             | 19,998.7           | 125,493            | 30,993.3           |
| 300,000 to 400,000       | 53,291             | 18,181.2         | 65,084             | 22,048.7           | 73,647             | 25,856.3           | 112,707            | 39,620.0           |
| 400,000 to 500,000       | 22,773             | 10,127.0         | 38,498             | 17,210.8           | 47,563             | 21,065.0           | 68,490             | 30,405.0           |
| 500,000 to 600,000       | 14,019             | 7,629.5          | 16,257             | 8,862.2            | 32,785             | 18,105.1           | 27,838             | 15,252.9           |
| 600,000 to 700,000       | 8,635              | 5,657.7          | 11,885             | 7,697.3            | 15,441             | 10,014.2           | 18,381             | 11,840.2           |
| 700,000 to 800,000       | 7,289              | 5,394.6          | 7,742              | 5,762.3            | 11,252             | 8,466.5            | 14,356             | 10,753.6           |
| 800,000 to 900,000       | 4,499              | 3,806.2          | 6,908              | 5,831.0            | 8,452              | 7,187.7            | 7,218              | 6,123.2            |
| 900,000 to 1,000,000     | 3,796              | 3,597.8          | 4,961              | 4,720.2            | 6,829              | 6,437.9            | 9,379              | 8,978.8            |
| 1,000,000 to 2,000,000   | 19,607             | 27,384.0         | 24,618             | 34,825.0           | 30,570             | 42,812.4           | 37,846             | 51,676.9           |
| 2,000,000 to 3,000,000   | 7,974              | 19,450.5         | 8,995              | 22,263.2           | 13,286             | 32,080.2           | 15,430             | 37,818.8           |
| 3,000,000 to 4,000,000   | 4,072              | 14,198.2         | 4,413              | 15,441.2           | 5,764              | 19,834.5           | 8,075              | 28,290.7           |
| 4,000,000 to 5,000,000   | 2,876              | 12,933.7         | 3,241              | 14,583.4           | 4,958              | 22,038.7           | 5,397              | 24,325.5           |
| 5,000,000 to 6,000,000   | 2,330              | 12,699.9         | 2,321              | 12,648.2           | 3,173              | 17,369.3           | 3,987              | 21,722.1           |
| 6,000,000 to 7,000,000   | 1,308              | 8,472.2          | 1,804              | 11,722.1           | 1,963              | 12,722.9           | 1,989              | 12,841.7           |
| 7,000,000 to 8,000,000   | 1,192              | 8,937.5          | 1,331              | 9,935.6            | 2,201              | 16,465.2           | 1,767              | 13,209.1           |
| 8,000,000 to 9,000,000   | 1,110              | 9,429.4          | 1,174              | 9,964.7            | 1,518              | 12,917.8           | 1,648              | 13,981.9           |
| 9,000,000 to 10,000,000  | 931                | 8,877.3          | 1,060              | 10,121.2           | 1,662              | 15,863.9           | 1,382              | 13,189.3           |
| 10,000,000 and over      | 12,551             | 728,664.6        | 13,607             | 843,113.8          | 17,064             | 1,026,526.9        | 17,019             | 1,097,167.2        |
| <b>TOTAL</b>             | <b>1,463,286</b>   | <b>972,754.4</b> | <b>1,899,644</b>   | <b>1,146,676.7</b> | <b>2,374,013</b>   | <b>1,436,680.1</b> | <b>2,839,752</b>   | <b>1,593,919.9</b> |

**3.11 Scheduled Banks' Classification of Advances**  
**by Size of Account and Borrowers**  
As on 30<sup>th</sup> June, 2005

(Million Rupees)

| SIZE OF ACCOUNT<br>(Rs.) | Government         |           | Non Financial<br>Public Sector |            | NBFI's             |            | Private Sector<br>(Business) |                  |                    |
|--------------------------|--------------------|-----------|--------------------------------|------------|--------------------|------------|------------------------------|------------------|--------------------|
|                          | No. of<br>Accounts | Amount    | No. of<br>Accounts             | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts           | Amount           |                    |
|                          | Less than          | 5,000     | -                              | -          | 1                  | -          | 6                            | -                | 18,694             |
| 5,000 to                 | 10,000             | -         | -                              | -          | -                  | 2          | -                            | 28,702           | 211.8              |
| 10,000 to                | 20,000             | -         | -                              | -          | -                  | -          | -                            | 74,750           | 1,149.0            |
| 20,000 to                | 25,000             | -         | -                              | -          | -                  | -          | -                            | 82,596           | 1,843.1            |
| 25,000 to                | 30,000             | -         | -                              | -          | -                  | -          | -                            | 82,659           | 2,281.6            |
| 30,000 to                | 40,000             | -         | -                              | -          | -                  | -          | -                            | 314,976          | 10,934.4           |
| 40,000 to                | 50,000             | -         | -                              | -          | -                  | -          | -                            | 312,434          | 13,955.5           |
| 50,000 to                | 60,000             | -         | -                              | -          | -                  | 2          | 0.1                          | 229,532          | 12,528.3           |
| 60,000 to                | 70,000             | -         | -                              | -          | -                  | -          | -                            | 131,026          | 8,496.7            |
| 70,000 to                | 80,000             | -         | -                              | 2          | 0.2                | -          | -                            | 125,372          | 9,341.9            |
| 80,000 to                | 90,000             | -         | -                              | -          | -                  | 1          | 0.1                          | 63,447           | 5,348.9            |
| 90,000 to                | 100,000            | -         | -                              | -          | -                  | 1          | 0.1                          | 45,328           | 4,310.3            |
| 100,000 to               | 200,000            | -         | -                              | 1          | 0.1                | 3          | 0.5                          | 285,784          | 39,214.5           |
| 200,000 to               | 300,000            | -         | -                              | 2          | 0.5                | 2          | 0.5                          | 70,125           | 16,864.1           |
| 300,000 to               | 400,000            | -         | -                              | -          | -                  | 7          | 2.4                          | 23,598           | 8,091.7            |
| 400,000 to               | 500,000            | -         | -                              | 1          | 0.5                | 1          | 0.4                          | 13,105           | 5,825.3            |
| 500,000 to               | 600,000            | -         | -                              | 1          | 0.5                | 1          | 0.5                          | 10,198           | 5,555.2            |
| 600,000 to               | 700,000            | -         | -                              | -          | -                  | 5          | 3.2                          | 6,594            | 4,264.4            |
| 700,000 to               | 800,000            | -         | -                              | 1          | 0.8                | 1          | 0.8                          | 7,570            | 5,649.4            |
| 800,000 to               | 900,000            | -         | -                              | -          | -                  | 1          | 0.9                          | 3,996            | 3,378.4            |
| 900,000 to               | 1,000,000          | 1         | 0.9                            | 2          | 1.9                | -          | -                            | 4,423            | 4,221.8            |
| 1,000,000 to             | 2,000,000          | -         | -                              | 6          | 8.2                | 13         | 16.5                         | 22,530           | 31,478.4           |
| 2,000,000 to             | 3,000,000          | -         | -                              | 7          | 18.5               | 9          | 20.8                         | 9,617            | 23,528.1           |
| 3,000,000 to             | 4,000,000          | 1         | 3.1                            | 2          | 7.1                | 2          | 6.5                          | 6,002            | 20,982.4           |
| 4,000,000 to             | 5,000,000          | -         | -                              | 1          | 4.9                | 4          | 19.3                         | 3,834            | 17,173.6           |
| 5,000,000 to             | 6,000,000          | -         | -                              | 4          | 20.4               | 6          | 31.9                         | 3,421            | 18,702.6           |
| 6,000,000 to             | 7,000,000          | 1         | 6.9                            | 4          | 26.0               | 1          | 6.2                          | 1,937            | 12,511.4           |
| 7,000,000 to             | 8,000,000          | -         | -                              | -          | -                  | 4          | 30.1                         | 1,716            | 12,827.0           |
| 8,000,000 to             | 9,000,000          | -         | -                              | -          | -                  | 1          | 8.3                          | 1,621            | 13,755.8           |
| 9,000,000 to             | 10,000,000         | -         | -                              | 2          | 19.5               | 2          | 19.4                         | 1,353            | 12,902.8           |
| 10,000,000 and over      |                    | 74        | 83,759.3                       | 144        | 82,851.0           | 260        | 38,289.5                     | 16,323           | 874,013.6          |
| <b>TOTAL</b>             |                    | <b>77</b> | <b>83,770.2</b>                | <b>181</b> | <b>82,960.1</b>    | <b>335</b> | <b>38,457.9</b>              | <b>2,003,263</b> | <b>1,201,390.8</b> |

### 3.11 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 30<sup>th</sup> June, 2005

(Million Rupees)

| SIZE OF ACCOUNT<br>(Rs.) | Trust Funds and Non-<br>Profit Organizations |            | Personal           |                  | Others             |               | TOTAL              |                  |                    |
|--------------------------|--|------------|--------------------|------------------|--------------------|---------------|--------------------|------------------|--------------------|
|                          | No of<br>Accounts                            | Amount     | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount        | No. of<br>Accounts | Amount           |                    |
|                          | Less than                                    | 5,000      | 6                  | 0.0              | 48,409             | 165.5         | 113                | 0.3              | 67,229             |
| 5,000 to                 | 10,000                                       | 1          | 0.0                | 27,324           | 203.7              | 140           | 1.1                | 56,169           | 416.5              |
| 10,000 to                | 20,000                                       | 26         | 0.4                | 319,373          | 6,077.0            | 1,386         | 21.3               | 395,535          | 7,247.7            |
| 20,000 to                | 25,000                                       | 2          | 0.0                | 118,115          | 2,546.7            | 1,260         | 29.6               | 201,973          | 4,419.5            |
| 25,000 to                | 30,000                                       | 476        | 13.3               | 329,070          | 9,311.8            | 1,925         | 53.9               | 414,130          | 11,660.5           |
| 30,000 to                | 40,000                                       | -          | -                  | 100,794          | 3,575.9            | 6,767         | 238.5              | 422,537          | 14,748.8           |
| 40,000 to                | 50,000                                       | 115        | 4.9                | 95,241           | 4,292.3            | 6,340         | 285.8              | 414,130          | 18,538.5           |
| 50,000 to                | 60,000                                       | 6          | 0.3                | 104,946          | 5,800.9            | 1,099         | 60.7               | 335,585          | 18,390.3           |
| 60,000 to                | 70,000                                       | -          | -                  | 217,304          | 14,193.0           | 3,502         | 232.8              | 351,832          | 22,922.5           |
| 70,000 to                | 80,000                                       | 3          | 0.2                | 196,814          | 14,521.9           | 15,364        | 1,149.2            | 337,555          | 25,013.4           |
| 80,000 to                | 90,000                                       | 4          | 0.3                | 55,652           | 4,693.9            | 2,382         | 199.6              | 121,486          | 10,242.8           |
| 90,000 to                | 100,000                                      | 9          | 0.9                | 53,565           | 5,041.1            | 2,454         | 229.9              | 101,357          | 9,582.2            |
| 100,000 to               | 200,000                                      | 34         | 5.0                | 172,920          | 22,223.9           | 2,274         | 331.4              | 461,016          | 61,775.5           |
| 200,000 to               | 300,000                                      | 26         | 6.4                | 73,830           | 18,475.5           | 999           | 253.3              | 144,984          | 35,600.3           |
| 300,000 to               | 400,000                                      | 4          | 1.4                | 92,809           | 32,787.4           | 392           | 133.6              | 116,810          | 41,016.4           |
| 400,000 to               | 500,000                                      | 11         | 4.8                | 56,590           | 25,109.8           | 263           | 118.6              | 69,971           | 31,059.3           |
| 500,000 to               | 600,000                                      | 6          | 3.5                | 17,778           | 9,766.5            | 276           | 158.9              | 28,260           | 15,485.2           |
| 600,000 to               | 700,000                                      | 24         | 15.7               | 11,820           | 7,597.1            | 120           | 77.3               | 18,563           | 11,957.6           |
| 700,000 to               | 800,000                                      | 4          | 3.1                | 6,753            | 5,081.2            | 281           | 206.0              | 14,610           | 10,941.3           |
| 800,000 to               | 900,000                                      | 6          | 5.1                | 3,618            | 3,065.4            | 47            | 39.8               | 7,668            | 6,489.5            |
| 900,000 to               | 1,000,000                                    | 4          | 3.8                | 4,674            | 4,481.9            | 353           | 342.1              | 9,457            | 9,052.4            |
| 1,000,000 to             | 2,000,000                                    | 12         | 15.8               | 14,970           | 19,654.0           | 652           | 972.6              | 38,183           | 52,145.5           |
| 2,000,000 to             | 3,000,000                                    | 9          | 21.8               | 5,773            | 14,189.9           | 155           | 389.4              | 15,570           | 38,168.3           |
| 3,000,000 to             | 4,000,000                                    | -          | -                  | 2,123            | 7,490.7            | 29            | 95.9               | 8,159            | 28,585.7           |
| 4,000,000 to             | 5,000,000                                    | 13         | 53.3               | 1,369            | 6,342.0            | 234           | 988.2              | 5,455            | 24,581.1           |
| 5,000,000 to             | 6,000,000                                    | 4          | 22.7               | 506              | 2,663.0            | 106           | 603.3              | 4,047            | 22,043.9           |
| 6,000,000 to             | 7,000,000                                    | 4          | 26.2               | 76               | 496.7              | 20            | 126.5              | 2,043            | 13,200.0           |
| 7,000,000 to             | 8,000,000                                    | 2          | 15.7               | 24               | 178.3              | 45            | 339.0              | 1,791            | 13,390.1           |
| 8,000,000 to             | 9,000,000                                    | 2          | 16.3               | 27               | 226.7              | 17            | 142.3              | 1,668            | 14,149.4           |
| 9,000,000 to             | 10,000,000                                   | 1          | 10.0               | 21               | 201.8              | 24            | 233.4              | 1,403            | 13,386.9           |
| 10,000,000 and over      |  | 34         | 11,747.4           | 173              | 7,549.4            | 235           | 9,517.1            | 17,243           | 1,107,727.2        |
| <b>TOTAL</b>             |  | <b>848</b> | <b>11,998.1</b>    | <b>2,132,461</b> | <b>258,004.7</b>   | <b>49,254</b> | <b>17,571.2</b>    | <b>4,186,419</b> | <b>1,694,152.9</b> |

### 3.12 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    |
| <b>2000</b>     |                           |          |           |          |           |           |           |         |          |          |          |
| <b>December</b> |                           |          |           |          |           |           |           |         |          |          |          |
| No. of A/Cs.    | 643,080                   | 3,850    | 20,321    | 3,745    | 1,218,005 | 132,376   | 28,692    | 2,107   | 7,314    | 43,336   | 4,083    |
| Amount          | 141,070.0                 | 4,139.9  | 50,298.7  | 8,424.7  | 102,287.7 | 305,659.7 | 32,805.8  | 9,838.9 | 10,873.2 | 69,235.0 | 12,303.8 |
| <b>2001</b>     |                           |          |           |          |           |           |           |         |          |          |          |
| <b>June</b>     |                           |          |           |          |           |           |           |         |          |          |          |
| No. of A/Cs.    | 675,704                   | 1,740    | 13,521    | 2,395    | 1,253,539 | 175,754   | 16,658    | 1,902   | 9,255    | 27,926   | 1,545    |
| Amount          | 172,936.6                 | 2,376.6  | 41,811.7  | 11,089.1 | 97,295.3  | 314,209.8 | 36,194.5  | 9,548.6 | 10,852.4 | 60,917.0 | 4,184.7  |
| <b>December</b> |                           |          |           |          |           |           |           |         |          |          |          |
| No. of A/Cs.    | 552,761                   | 3,113    | 23,880    | 1,151    | 1,249,205 | 169,778   | 37,012    | 9       | 5,455    | 39,990   | 1,527    |
| Amount          | 179,386.0                 | 2,371.5  | 51,239.1  | 4,869.3  | 126,792.7 | 319,726.1 | 33,172.5  | 3.1     | 13,125.6 | 61,631.3 | 4,791.9  |
| <b>2002</b>     |                           |          |           |          |           |           |           |         |          |          |          |
| <b>June</b>     |                           |          |           |          |           |           |           |         |          |          |          |
| No. of A/Cs.    | 539,775                   | 7,970    | 28,322    | 4,458    | 1,186,612 | 263,645   | 30,237    | 8       | 7,254    | 22,102   | 503      |
| Amount          | 231,087.7                 | 2,775.5  | 30,408.0  | 5,004.6  | 100,878.5 | 299,909.2 | 38,077.6  | 10.6    | 14,298.6 | 53,839.2 | 5,934.9  |
| <b>December</b> |                           |          |           |          |           |           |           |         |          |          |          |
| 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  |
| <b>2003</b>     |                           |          |           |          |           |           |           |         |          |          |          |
| <b>June</b>     |                           |          |           |          |           |           |           |         |          |          |          |
| No. of A/Cs.    | 550,851                   | 2,029    | 11,105    | 18,886   | 1,310,306 | 212,519   | 15,852    | 344     | 14,192   | 32,018   | 2,054    |
| Amount          | 151,929.1                 | 1,539.1  | 44,764.0  | 11,571.5 | 126,218.0 | 421,009.7 | 34,591.4  | 368.3   | 12,137.0 | 60,004.4 | 3,362.6  |
| <b>December</b> |                           |          |           |          |           |           |           |         |          |          |          |
| No. of A/Cs.    | 905,514                   | 1,224    | 25,976    | 32,592   | 1,322,535 | 267,666   | 22,223    | 597     | 10,297   | 27,159   | 569      |
| Amount          | 151,722.3                 | 2,367.8  | 58,391.3  | 13,108.2 | 144,191.7 | 494,292.4 | 54,786.0  | 954.5   | 7,790.4  | 76,843.4 | 2,866.9  |
| <b>2004</b>     |                           |          |           |          |           |           |           |         |          |          |          |
| <b>June</b>     |                           |          |           |          |           |           |           |         |          |          |          |
| No. of A/Cs.    | 1,277,175                 | 1,127    | 23,577    | 20,339   | 1,351,570 | 244,661   | 26,539    | 1,270   | 8,952    | 58,126   | 1,872    |
| Amount          | 213,803.0                 | 4,426.6  | 72,483.5  | 15,184.2 | 141,500.2 | 516,257.5 | 95,679.7  | 1,503.1 | 7,672.5  | 84,558.9 | 3,125.0  |
| <b>December</b> |                           |          |           |          |           |           |           |         |          |          |          |
| No. of A/Cs.    | 1,642,599                 | 3,318    | 32,534    | 32,584   | 1,359,087 | 314,908   | 37,582    | 647     | 18,456   | 39,193   | 715      |
| Amount          | 257,426.6                 | 31,829.1 | 105,898.1 | 27,711.5 | 150,032.7 | 575,897.8 | 165,561.8 | 1,111.0 | 13,364.5 | 98,660.4 | 5,194.2  |
| <b>2005</b>     |                           |          |           |          |           |           |           |         |          |          |          |
| <b>June</b>     |                           |          |           |          |           |           |           |         |          |          |          |
| 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. | 4,657.8  |

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

(Million Rupees)

| End of Period   | R A T E S O F M A R G I N |         |          |         |          |          |         |         |       |         |        | TOTAL                         |
|-----------------|---------------------------|---------|----------|---------|----------|----------|---------|---------|-------|---------|--------|-------------------------------|
|                 | 50.00                     | 55.00   | 60.00    | 65.00   | 70.00    | 75.00    | 80.00   | 85.00   | 90.00 | 95.00   | 99.99  |                               |
| <b>2000</b>     |                           |         |          |         |          |          |         |         |       |         |        |                               |
| <b>December</b> |                           |         |          |         |          |          |         |         |       |         |        |                               |
| No. of A/Cs     | 125,429                   | 2,084   | 7,765    | 943     | 3,921    | 29,131   | 8,769   | 92      | 77    | 310     | 1,043  | <b>2,286,473</b>              |
| Amount          | 66,614.7                  | 2,443.3 | 11,643.4 | 542.8   | 6,109.9  | 21,393.8 | 1,304.1 | 616.4   | 287.5 | 1,750.7 | 2913.3 | <b>862,557.5</b><br>(25.77)   |
| <b>2001</b>     |                           |         |          |         |          |          |         |         |       |         |        |                               |
| <b>June</b>     |                           |         |          |         |          |          |         |         |       |         |        |                               |
| No. of A/Cs     | 78,639                    | 2,411   | 9,088    | 245     | 3,244    | 19,828   | 521     | 84      | 183   | 269     | 1,469  | <b>2,295,920</b>              |
| Amount          | 70,805.8                  | 1,006.2 | 7,545.4  | 216.4   | 3,302.2  | 17,473.0 | 192.9   | 544.8   | 126.6 | 718.7   | 912.9  | <b>864,261.2</b><br>(23.89)   |
| <b>December</b> |                           |         |          |         |          |          |         |         |       |         |        |                               |
| No. of A/Cs     | 162,896                   | 283     | 14,763   | 133     | 3,166    | 25,493   | 1,037   | 40      | 109   | 242     | 4,190  | <b>2,296,233</b>              |
| Amount          | 70,252.9                  | 534.0   | 9,198.2  | 545.5   | 11,375.2 | 19,192.4 | 163.0   | 285.7   | 114.6 | 534.6   | 732.3  | <b>910,037.3</b><br>(23.95)   |
| <b>2002</b>     |                           |         |          |         |          |          |         |         |       |         |        |                               |
| <b>June</b>     |                           |         |          |         |          |          |         |         |       |         |        |                               |
| No. of A/Cs     | 143,035                   | 313     | 7,780    | 104     | 1,804    | 52,321   | 314     | 21      | 351   | 36      | 2,665  | <b>2,299,630</b>              |
| Amount          | 56,995.0                  | 5,417.4 | 8,593.0  | 781.6   | 7,420.5  | 20,976.6 | 387.0   | 723.1   | 237.5 | 4,42.2  | 808.9  | <b>885,007.5</b><br>(22.62)   |
| <b>December</b> |                           |         |          |         |          |          |         |         |       |         |        |                               |
| No. of A/Cs     | 127,063                   | 119     | 3,979    | 95      | 2,669    | 24,236   | 175     | 21      | 383   | 147     | 2,143  | <b>2,192,064</b>              |
| Amount          | 75,286.0                  | 2,553.1 | 6,194.1  | 3,172.7 | 3,269.9  | 16,901.7 | 211.3   | 612.9   | 171.4 | 1,346.1 | 638.6  | <b>936,194.7</b><br>(24.49)   |
| <b>2003</b>     |                           |         |          |         |          |          |         |         |       |         |        |                               |
| <b>June</b>     |                           |         |          |         |          |          |         |         |       |         |        |                               |
| No. of A/Cs     | 142,425                   | 1,816   | 2,438    | 1,184   | 1,054    | 27,320   | 262     | 20      | 619   | 63      | 2,379  | <b>2,349,736</b>              |
| Amount          | 62,228.6                  | 3,940.2 | 4,224.8  | 2,842.1 | 5,362.7  | 19,209.3 | 1,395.2 | 1,067.7 | 342.9 | 1,314.4 | 448.8  | <b>969,871.7</b><br>(24.43)   |
| <b>December</b> |                           |         |          |         |          |          |         |         |       |         |        |                               |
| No. of A/Cs.    | 187,296                   | 206     | 2,811    | 397     | 3,631    | 9,572    | 64      | 31      | 55    | 17      | 2,479  | <b>2,822,911</b>              |
| Amount          | 61,951.4                  | 1,111.9 | 4,862.8  | 1,308.1 | 6,194.8  | 9,736.9  | 374.7   | 549.1   | 151.8 | 1,796.6 | 396.0  | <b>1,095,749.0</b><br>(23.90) |
| <b>2004</b>     |                           |         |          |         |          |          |         |         |       |         |        |                               |
| <b>June</b>     |                           |         |          |         |          |          |         |         |       |         |        |                               |
| No. of A/Cs     | 219,776                   | 208     | 3,252    | 101     | 3,557    | 9,947    | 106     | 23      | 314   | 23      | 2,066  | <b>3,254,581</b>              |
| Amount          | 64,735.8                  | 1,026.2 | 2,387.3  | 519.7   | 6,270.7  | 9,366.7  | 275.3   | 301.2   | 486.2 | 546.5   | 274.4  | <b>1,242,384.1</b><br>(22.70) |
| <b>December</b> |                           |         |          |         |          |          |         |         |       |         |        |                               |
| No. of A/Cs.    | 226,537                   | 420     | 4,082    | 208     | 1,634    | 8,181    | 115     | 20      | 21    | 17      | -      | <b>3,722,858</b>              |
| Amount          | 84,971.9                  | 2,977.0 | 5,952.3  | 556.0   | 1,846.6  | 5,541.1  | 282.0   | 498.5   | 74.8  | 503.5   | -      | <b>1,535,891.5</b><br>(22.44) |
| <b>2005</b>     |                           |         |          |         |          |          |         |         |       |         |        |                               |
| <b>June</b>     |                           |         |          |         |          |          |         |         |       |         |        |                               |
| No. of A/Cs.    | 188,964                   | 1,693   | 4,155    | 755     | 1,835    | 6,075    | 388     | 14      | 40    | -       | -      | <b>4,186,419</b>              |
| 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 | -       | -      | <b>1,694,152.9</b><br>(21.56) |



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

(End of Period: Million Rupees)

| ECONOMIC GROUP                                      | 2001            |                 | 2002            |                 | 2003            |                 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|   | Jun.            | Dec.            | Jun.            | Dec.            | Jun.            | Dec.            |
| <b>I. Government:</b>                               | <b>68.3</b>     | <b>36.0</b>     | <b>58.0</b>     | <b>49.7</b>     | <b>157.3</b>    | <b>24.3</b>     |
| <b>II. Public Sector Enterprises:</b>               | <b>4,564.0</b>  | <b>3,708.4</b>  | <b>3,606.8</b>  | <b>1,566.2</b>  | <b>2,478.9</b>  | <b>3,148.4</b>  |
| (a) Agriculture, Forestry, Hunting & Fishing        | 4.8             | 54.1            | 46.4            | 1.6             | 48.1            | 2.2             |
| (b) Mining and Quarrying                            | 0.1             | 0.1             | -               | -               | 0.0             | -               |
| (c) Manufacturing                                   | 532.5           | 21.8            | 84              | -               | 513.7           | 356.0           |
| (d) Construction                                    | 78.0            | 4.1             | 3.6             | 2.6             | 0.0             | -               |
| (e) Electricity Gas, Water & Sanitary Services      | 2.7             | 6.7             | 27.5            | 0.1             | 3.4             | 60.0            |
| (f) Commerce:                                       | 3,829.8         | 3,436.6         | 3,098.7         | 1,558.8         | 1,911.9         | 2,719.6         |
| 1. Export Bills :                                   | 2,301.5         | 1,617.1         | 1,743.4         | 1,102.8         | 1,372.2         | 1,982.4         |
| i. Cotton Raw                                       | 194.0           | 159.5           | 159.7           | 153.5           | -               | 8.8             |
| ii. Rice  | 194.3           | 161.0           | 157.1           | 104.7           | 73.6            | 242.7           |
| iii. Cotton Textiles (Local)                        | 1,024.4         | 674.6           | 807.1           | 261.2           | 606.4           | 932.4           |
| iv. Cement & Cement products                        | 11.4            | -               | -               | -               | 19.5            | 2.1             |
| v. Petroleum & Petroleum products                   | 1.0             | 151.1           | 39.1            | 0.1             | 8.3             | 79.4            |
| vi. Machinery & Transport Equipments                | 40.8            | 2.0             | -               | -               | 0.0             | 2.2             |
| vii. Other Export Bills                             | 835.7           | 468.7           | 580.3           | 583.4           | 664.3           | 714.9           |
| 2. Imports Bills Payable in Pakistan                | 1,102.7         | 1,065.8         | 1,082.8         | 55.8            | 242.2           | 92.4            |
| 3. Inland Bills (to include Local Bills)            | 420.8           | 753.6           | 270.6           | 389.2           | 297.5           | 639.5           |
| 4. Non-Bank Financial Institutions                  | 4.9             | 0.1             | 1.9             | 11.0            | -               | 5.3             |
| (g) Transport, Storage & Communication              | 14.3            | -               | 3.5             | -               | -               | -               |
| (h) Services  | 9.7             | 5.1             | 5.0             | 1.8             | 0.9             | 1.2             |
| (i) Other Public Sector Enterprises                 | 92.1            | 179.9           | 338.0           | 1.5             | 0.9             | 9.5             |
| <b>III. Private Sector (Business):</b>              | <b>57,610.6</b> | <b>57,383.8</b> | <b>57,811.8</b> | <b>55,486.5</b> | <b>67,096.0</b> | <b>68,727.5</b> |
| (a) Agriculture, Forestry, Hunting & Fishing        | 3,595.6         | 3,509.9         | 2,423           | 3,256.6         | 3,125.4         | 1,884.9         |
| 1. Primary Products :                               | 2,450           | 2,443.1         | 1,879.9         | 2,731.3         | 2,460.7         | 1,367.0         |
| i. Cotton   | 1,235.3         | 1,077.3         | 1,004.1         | 1,170.1         | 1,137.2         | 741.0           |
| ii. Rice  | 1,011.8         | 1,125.5         | 725.2           | 589.5           | 802.5           | 617.8           |
| iii. Sugarcane                                      | 10.1            | 23.7            | 48.2            | 9.3             | 74.7            | -               |
| iv. Tobacco   | -               | -               | -               | 35.5            | 0.0             | 0.0             |
| v. Other Primary Products                           | 192.8           | 216.7           | 102.3           | 567.0           | 446.2           | 8.1             |
| 2. Other Agriculture, Forestry, Hunting and Fishing | 1,145.6         | 1,066.8         | 543.1           | 885.3           | 664.8           | 517.8           |

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

( End of Period : Million Rupees )

| ECONOMIC GROUP                                      | 2001            |                 | 2002            |                 | 2003            |                 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|   | Jun.            | Dec.            | Jun.            | Dec.            | Jun.            | Dec.            |
| (b) Mining and Quarrying                            | 0.3             | 1.9             | 3.7             | 63.9            | 183.0           | 116.6           |
| (c) Manufacturing                                   | 2,685.7         | 2,606.3         | 3,196.8         | 1600.6          | 1,465.4         | 2,790.8         |
| (d) Construction                                    | 44.2            | 108.0           | 236.3           | 187.6           | 492.4           | 144.9           |
| (e) Electricity, Gas, Water & Sanitary Services     | 3.8             | 15.5            | 107.8           | 1.8             | 433.4           | 47.9            |
| (f) Commerce:                                       | 49,618.5        | 48,739.3        | 49,688.1        | 49,187.4        | 59,506.7        | 61,189.2        |
| 1. Export Bills-Traditional Export                  | 22,129.9        | 22,931.2        | 22,310.1        | 23,238.1        | 34,537.5        | 29,296.2        |
| i. Wool & Goat Hair                                 | 7.9             | 20.0            | 61.3            | 73.3            | 44.6            | 18.8            |
| ii. Hides & Skins                                   | 521.9           | 337.0           | 535.4           | 284.8           | 387.5           | 206.9           |
| iii. Cotton Textiles (Local)                        | 9,905.6         | 10,458.9        | 11,642.4        | 11,715.3        | 23,366.0        | 19,416.8        |
| iv. Cotton Yarn (Local)                             | 10,987.2        | 11,590.2        | 9,383.0         | 10,429.7        | 9,473.6         | 8,845.4         |
| v. Sports Goods                                     | 542.6           | 372.1           | 420.1           | 606.4           | 1,126.4         | 570.7           |
| vi. Surgical Instruments                            | 164.6           | 153.1           | 267.8           | 128.6           | 139.3           | 237.7           |
| 2. Export Bills-Non-Traditional Exports             | 15,935.3        | 16,174.7        | 14,900.9        | 12,877.4        | 15,444.8        | 19,987.4        |
| i. Brassware & Handicrafts                          | 10.5            | 7.6             | 65.6            | 234.4           | 64.2            | 5,515.2         |
| ii. Carpets & Rugs                                  | 897.4           | 675.2           | 828.6           | 424.1           | 715.2           | 871.2           |
| iii. Footwear & Leather goods                       | 1,996.2         | 1,079.1         | 1,061.7         | 770.4           | 819.7           | 1,410.7         |
| iv. Handloom products, Towels & Hosiery             | 3,019.6         | 2,762.2         | 2,037.8         | 2,639.4         | 2,941.3         | 2,962.2         |
| v. Readymade Garments                               | 4,091.0         | 5,172.4         | 5,066.1         | 4,289.6         | 4,554.8         | 3,697.5         |
| vi. Electrical goods (Cable & Wire RA)              | 9.2             | 88.2            | 210.6           | 113.9           | 273.4           | 443.7           |
| vii. Other Export Bills                             | 5,911.4         | 6,389.9         | 5,630.4         | 4,405.8         | 6,076.2         | 5,086.9         |
| 3. Import Bills Payable in Pakistan                 | 5,332.4         | 3,495.6         | 4,992.5         | 4,858.8         | 1,408.1         | 2,486.4         |
| 4. Inland Bills (to include Local Bills)            | 4,770.5         | 5,425.6         | 6,736.9         | 7,608.7         | 7,708.0         | 8,520.6         |
| 5. Non-Bank Financial Institutions                  | 104.6           | -               | -               | -               | 30.2            | 31.3            |
| 6. Other Foreign Bills (clean outward)              | 1,346.0         | 712.2           | 747.8           | 604.5           | 378.1           | 867.3           |
| (g) Transport, Storage & Communication              | 129.9           | 41.9            | 5.8             | 16.9            | 16.5            | -               |
| (h) Services  | 20.6            | 9.1             | 4.7             | 9.9             | 67.2            | 75.0            |
| (i) Other Private (Business)                        | 1,511.9         | 2,351.9         | 2145.6          | 1,161.7         | 1,806.1         | 2,478.2         |
| <b>IV. Trust Funds and Non-Profit Organisations</b> | <b>5.5</b>      | <b>6.9</b>      | <b>2.3</b>      | <b>29.7</b>     | <b>2.0</b>      | <b>18.1</b>     |
| <b>V. Others</b>                                    | <b>2,334.4</b>  | <b>1,242.7</b>  | <b>1,799.1</b>  | <b>3,345.2</b>  | <b>3,236.8</b>  | <b>1,691.6</b>  |
| <b>TOTAL</b>  | <b>64,582.8</b> | <b>62,377.8</b> | <b>63,278.1</b> | <b>60,477.3</b> | <b>72,971.1</b> | <b>73,609.9</b> |

(Contd.)

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

(End of Period: Million Rupees)

| ECONOMIC GROUP                                      | 2004            |                 |                 |                 | 2005            |                 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|   | Jun.            |                 | Dec.            |                 | Jun.            |                 |
|   | No. of<br>Bills | Amount          | No. of<br>Bills | Amount          | No. of<br>Bills | Amount          |
| <b>I. Government:</b>                               | <b>446</b>      | <b>30.7</b>     | <b>167</b>      | <b>43.9</b>     | 65              | 9.3             |
| <b>II. Public Sector Enterprises:</b>               | <b>2,135</b>    | <b>3,183.0</b>  | <b>3,003</b>    | <b>6,666.7</b>  | <b>1,652</b>    | <b>5,271.5</b>  |
| (a) Agriculture, Forestry, Hunting & Fishing        | 35              | 3.9             | 37              | 72.7            | 57              | 27.4            |
| (b) Mining and Quarrying                            | -               | -               | -               | -               | 12              | 139.9           |
| (c) Manufacturing                                   | 34              | 272.8           | 108             | 170.8           | 34              | 701.4           |
| (d) Construction                                    | 5               | 6.2             | 92              | 10.6            | 3               | 0.4             |
| (e) Electricity Gas, Water & Sanitary Services      | 2               | 148.9           | 23              | 237.2           | -               | -               |
| (f) Commerce:                                       | 2,027           | 2,747.9         | 2,618           | 5,803.6         | 1,525           | 3,913.2         |
| 1. Export Bills :                                   | 1,169           | 2,219.9         | 2,055           | 4,595.7         | 1,025           | 3,262.3         |
| i. Cotton Raw                                       | 212             | 561.8           | 118             | 219.1           | 30              | 95.4            |
| ii. Rice  | 105             | 222.4           | 257             | 460.4           | 190             | 334.2           |
| iii. Cotton Textiles (Local)                        | 251             | 739.0           | 1,059           | 1,618.4         | 305             | 975.7           |
| iv. Cement & Cement products                        | 1               | 0.3             | 176             | 439.6           | 12              | 94.8            |
| v. Petroleum & Petroleum products                   | 12              | 63.0            | 5               | 6.3             | 24              | 502.6           |
| vi. Machinery & Transport Equipments                | 5               | 5.0             | 8               | 60.2            | 13              | 20.0            |
| vii. Other Export Bills                             | 583             | 628.4           | 432             | 1,791.6         | 451             | 1,239.5         |
| 2. Imports Bills Payable in Pakistan                | -               | -               | 98              | 280.7           | 45              | 95.8            |
| 3. Inland Bills (to include Local Bills)            | 858             | 528.0           | 464             | 640.0           | 453             | 365.6           |
| 4. Non-Bank Financial Institutions                  | -               | -               | 1               | 287.1           | 2               | 189.5           |
| (g) Transport, Storage & Communication              | -               | -               | -               | -               | 2               | 133.4           |
| (h) Services  | 19              | 1.1             | 7               | 33.5            | 1               | 0.3             |
| (i) Other Public Sector Enterprises                 | 13              | 2.1             | 118             | 338.2           | 18              | 355.4           |
| <b>III. Private Sector (Business):</b>              | <b>28,091</b>   | <b>78,568.1</b> | <b>31,137</b>   | <b>81,451.0</b> | <b>32,350</b>   | <b>96,980.0</b> |
| (a) Agriculture, Forestry, Hunting & Fishing        | 1,472           | 4,214.4         | 907             | 3,443.6         | 881             | 2,694.0         |
| 1. Primary Products :                               | 1,306           | 3,678.4         | 764             | 2,719.9         | 829             | 2,285.7         |
| i. Cotton   | 773             | 2,367.0         | 418             | 931.3           | 390             | 795.8           |
| ii. Rice  | 525             | 1,218.5         | 333             | 1,725.6         | 413             | 1,360.4         |
| iii. Sugarcane                                      | 1               | 14.8            | -               | -               | 4               | 37.8            |
| iv. Tobacco   | -               | -               | -               | -               | -               | -               |
| v. Other Primary Products                           | 7               | 78.0            | 13              | 63.0            | 22              | 91.7            |
| 2. Other Agriculture, Forestry, Hunting and Fishing | 166             | 536.0           | 143             | 723.8           | 52              | 408.4           |

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

( End of Period : Million Rupees )

| ECONOMIC GROUP                                     | 2004          |                 |               |                 | 2005          |                  |
|--|---------------|-----------------|---------------|-----------------|---------------|------------------|
|  | Jun.          |                 | Dec.          |                 | Jun.          |                  |
|  | No. of Bills  | Amount          | No. of Bills  | Amount          | No. of Bills  | Amount           |
| (b) Mining and Quarrying                           | 16            | 98.4            | 66            | 653.9           | 894           | 768.7            |
| (c) Manufacturing                                  | 966           | 2,705.9         | 2,267         | 5,176.7         | 4,390         | 14,681.0         |
| (d) Construction                                   | 35            | 627.5           | 42            | 496.2           | 53            | 1,588.0          |
| (e) Electricity, Gas, Water & Sanitary Services    | 19            | 322.0           | 1             | 26.1            | 10            | 13.5             |
| (f) Commerce:                                      | 23,740        | 68,233.5        | 26,738        | 71,035.7        | 24,538        | 76,501.9         |
| 1. Export Bills-Traditional Export                 | 11,222        | 32,164.8        | 11,576        | 35,509.3        | 11,656        | 34,847.2         |
| i. Wool & Goat Hair                                | 1             | 5.2             | -             | -               | -             | -                |
| ii. Hides & Skins                                  | 88            | 237.6           | 24            | 138.4           | 116           | 490.5            |
| iii. Cotton Textiles (Local)                       | 7,572         | 24,060.4        | 7,830         | 26,525.9        | 7,190         | 25,628.0         |
| iv. Cotton Yarn (Local)                            | 3,150         | 7,048.4         | 3,356         | 7,969.1         | 3,818         | 7,716.6          |
| v. Sports Goods                                    | 329           | 734.1           | 240           | 628.6           | 390           | 795.9            |
| vi. Surgical Instruments                           | 82            | 79.2            | 126           | 247.3           | 142           | 216.1            |
| 2. Export Bills-Non-Traditional Exports            | 5,750         | 16,056.5        | 5,687         | 17,215.6        | 5,733         | 16,576.0         |
| i. Brassware & Handicrafts                         | 336           | 142.1           | 11            | 72.3            | 15            | 32.1             |
| ii. Carpets & Rugs                                 | 273           | 1,130.5         | 181           | 1,014.4         | 229           | 2,007.7          |
| iii. Footwear & Leather goods                      | 588           | 1,253.3         | 739           | 1,562.0         | 633           | 2,300.4          |
| iv. Handloom products, Towels & Hosiery            | 935           | 2,316.1         | 882           | 3,040.1         | 1,920         | 4,487.2          |
| v. Readymade Garments                              | 1,783         | 5,013.9         | 2,361         | 6,102.7         | 1,771         | 4,164.3          |
| vi. Electrical goods (Cable & Wire RA)             | 29            | 143.8           | 43            | 196.6           | 90            | 124.5            |
| vii. Other Export Bills                            | 1,806         | 6,056.8         | 1,470         | 5,227.7         | 1,075         | 3,459.8          |
| 3. Import Bills Payable in Pakistan                | 1,883         | 10,473.7        | 627           | 2,908.5         | 736           | 6,489.5          |
| 4. Inland Bills (to include Local Bills)           | 4,033         | 8,241.2         | 6,606         | 14,524.3        | 6,169         | 18,079.3         |
| 5. Non-Bank Financial Institutions                 | 2             | 58.4            | -             | -               | 1             | 5.4              |
| 6. Other Foreign Bills (clean outward)             | 850           | 1,238.9         | 2,242         | 878.0           | 243           | 504.6            |
| (g) Transport, Storage & Communication             | 11            | 210.5           | 1             | 5.7             | 5             | 25.6             |
| (h) Services                                       | 66            | 30.8            | 110           | 11.1            | 62            | 4.8              |
| (i) Other Private (Business)                       | 1,766         | 2,125.2         | 1,005         | 602.0           | 1,517         | 702.4            |
| <b>IV. Trust Funds and Non-Profit Organisation</b> | <b>26</b>     | <b>3.7</b>      | <b>65</b>     | <b>156.9</b>    | <b>18</b>     | <b>4.7</b>       |
| <b>V. Others</b>                                   | <b>11,321</b> | <b>2,461.1</b>  | <b>10,528</b> | <b>2,344.9</b>  | <b>9,984</b>  | <b>1,955.8</b>   |
| <b>TOTAL</b>                                       | <b>42,019</b> | <b>84,246.5</b> | <b>44,900</b> | <b>90,663.3</b> | <b>44,069</b> | <b>104,221.3</b> |

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

(End of Period: Million Rupees)

| SECURITY / SHARE                            | 2000             |                  | 2001             |                  | 2002             |                  | 2003 |      |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------|------|
|   | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             | Dec. | Jun. |
| <b>A. FEDERAL GOVERNMENT SECURITIES</b>     | <b>146,963.4</b> | <b>126,147.9</b> | <b>138,480.8</b> | <b>152,431.5</b> | <b>181,019.0</b> | <b>211,294.4</b> |      |      |
| 11.75 % 2001                                | 8,178.4          | -                | -                | -                | -                | -                | -    | -    |
| 11.75 % 2002                                | 1,125.6          | 1,123.0          | 1,120.3          | -                | -                | -                | -    | -    |
| National Prize Bonds                        | 89.1             | 107.4            | 150.6            | 361.3            | 94.9             | 92.2             |      |      |
| National Savings Schemes                    | 36.0             | 35.8             | 35.7             | 121.5            | 81.8             | -                |      |      |
| Compensation Bonds*                         | 47,001.4         | 41,028.2         | 32,276.2         | 16,814.3         | 15,608.5         | 35,416.8         |      |      |
| Federal Investment Bonds                    | 88,001.5         | 55,903.0         | 60,055.0         | 54,289.8         | 49,436.3         | 30,019.6         |      |      |
| Pakistan Investment Bonds                   | 2,531.4          | 27,950.4         | 44,843.0         | 80,839.6         | 115,792.5        | 145,765.8        |      |      |
| Unclassified                                | -                | 0.1              | -                | 0.5              | 5.0              | -                |      |      |
| <b>B. TREASURY BILLS</b>                    | <b>139,195.0</b> | <b>125,604.9</b> | <b>105,093.4</b> | <b>221,674.3</b> | <b>341,029.6</b> | <b>404,619.0</b> |      |      |
| <b>C. PROVINCIAL GOVERNMENTS SECURITIES</b> | <b>1,869.1</b>   | <b>1869.1</b>    | <b>1,798.0</b>   | <b>1,795.8</b>   | <b>1,573.4</b>   | <b>1,332.2</b>   |      |      |
| <b>I. Balochistan</b>                       | <b>598.7</b>     | <b>598.7</b>     | <b>563.9</b>     | <b>563.9</b>     | <b>518.5</b>     | <b>277.3</b>     |      |      |
| 15.00 % 2001                                | 34.8             | 34.8             | -                | -                | -                | -                | -    | -    |
| 15.50 % 2002                                | 40.3             | 40.3             | 40.3             | -                | -                | -                | -    | -    |
| 16.00 % 2003                                | 330.3            | 330.3            | 330.3            | 325.3            | 325.3            | 184.6            |      |      |
| 15.50 % 2006                                | 189.2            | 189.2            | 189.2            | 189.2            | 189.2            | 88.7             |      |      |
| 17.00 % 2007                                | 4.1              | 4.1              | 4.1              | 4.1              | 4.1              | 4.1              |      |      |

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

(Contd.)

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

(End of Period: Million Rupees)

| SECURITY / SHARE                        | 2000             |                  | 2001             |                  | 2002             |                  | 2003             |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|   | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             |                  |
| <b>II. Punjab</b>                       | <b>228.6</b>     | <b>228.6</b>     | <b>216.7</b>     | <b>216.7</b>     | <b>216.7</b>     | <b>216.7</b>     | <b>216.7</b>     |
| 15.00 % 2001                            | 11.9             | 11.9             | -                | -                | -                | -                | -                |
| 16.00 % 2004                            | 141.6            | 141.6            | 141.6            | 141.6            | 141.6            | 141.6            | 141.7            |
| 17.50 % 2008                            | 75.1             | 75.1             | 75.1             | 75.1             | 75.1             | 75.1             | 75.1             |
| <b>III. Sindh</b>                       | <b>1,040.5</b>   | <b>1,040.5</b>   | <b>1,015.1</b>   | <b>1,015.2</b>   | <b>827.2</b>     | <b>827.3</b>     | <b>827.3</b>     |
| 15.00 % 2001                            | 25.3             | 25.3             | -                | -                | -                | -                | -                |
| 15.00 % 2002                            | 182.9            | 182.9            | 182.9            | 182.9            | -                | -                | -                |
| 16.00 % 2003                            | 443.9            | 443.9            | 443.9            | 443.9            | 438.9            | 438.9            | 438.9            |
| 15.50 % 2006                            | 377.7            | 377.7            | 377.7            | 377.7            | 377.7            | 377.7            | 377.7            |
| 17.00 % 2007                            | 10.6             | 10.6             | 10.6             | 10.6             | 10.6             | 10.6             | 10.6             |
| <b>IV. Unclassified</b>                 | <b>1.2</b>       | <b>1.2</b>       | <b>2.3</b>       | <b>-</b>         | <b>10.9</b>      | <b>10.9</b>      | <b>10.9</b>      |
| <b>D. FOREIGN SECURITIES AND SHARES</b> | <b>1.5</b>       | <b>1.5</b>       | <b>2.4</b>       | <b>1.5</b>       | <b>1.5</b>       | <b>1.5</b>       | <b>1.5</b>       |
| <b>E. OTHERS :</b>                      | <b>50,767.6</b>  | <b>60,839.7</b>  | <b>58,407.8</b>  | <b>62,756.7</b>  | <b>74,413.4</b>  | <b>87,278.1</b>  | <b>87,278.1</b>  |
| 1. Shares :                             | 14,739.2         | 16,810.7         | 21,543.8         | 23,150.1         | 28,610.3         | 32,925.1         | 32,925.1         |
| (i) Financial Institutions              | 1,758.8          | 946.3            | 974.8            | 1,810.9          | 1,830.2          | 1,943.3          | 1,943.3          |
| (ii) Public Sector Enterprises          | 5,945.4          | 7,170.7          | 8,326.3          | 8,337.3          | 9,049.9          | 7,962.9          | 7,962.9          |
| (iii) Private Sector                    | 7,035.0          | 8,693.6          | 12,242.7         | 13,001.9         | 17,730.3         | 23,018.9         | 23,018.9         |
| 2. Debentures :                         | 1,076.4          | 1,228.5          | 1,492.3          | 2,156.2          | 1,460.8          | 1,359.9          | 1,359.9          |
| (i) Financial Institutions              | -                | -                | -                | -                | -                | -                | -                |
| (ii) Public Sector Enterprises          | 96.0             | 872.7            | 638.6            | 1,725.6          | 1,130.2          | 1,020.8          | 1,020.8          |
| (iii) Private Sector                    | 980.4            | 355.8            | 853.7            | 430.6            | 330.6            | 339.1            | 339.1            |
| (iv) Other                              | -                | -                | -                | -                | -                | -                | -                |
| 3. National Investment (Unit) Trust     | 9,455.9          | 10,163.0         | 9,425.2          | 9,761.3          | 10,351.3         | 10,949.2         | 10,949.2         |
| 4. Participation Term Certificates      | 11,485.8         | 13,014.2         | 9,231.4          | 17,880.0         | 25,502.9         | 35,634.4         | 35,634.4         |
| 5. Modarba Certificate                  | 106.0            | 5,225.7          | 1,021.0          | 635.4            | 600.3            | 588.7            | 588.7            |
| 6. Mutual Funds                         | 1,960.3          | 1,636.5          | 253.1            | 257.1            | 233.0            | 236.9            | 236.9            |
| 7. Others                               | 11,944.0         | 12,761.1         | 15,441.0         | 8,916.6          | 7,654.8          | 5,583.9          | 5,583.9          |
| <b>TOTAL</b>                            | <b>338,796.6</b> | <b>314,463.1</b> | <b>303,782.4</b> | <b>438,659.8</b> | <b>598,036.8</b> | <b>704,525.1</b> | <b>704,525.1</b> |

(Contd.)

### 3.14 Scheduled Banks' Classification of Investments in Securities and Shares

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

| SECURITY / SHARE                            | 2003             |                  | 2004              |                  | 2005             |                  |
|---|------------------|------------------|-------------------|------------------|------------------|------------------|
|   | Dec.             | Jun.             | Dec.              | Jun.             | Face Value       | Market Value     |
|   | Book Value       | Book Value       | Book Value        | Book Value       | Book Value       | Book Value       |
| <b>A. FEDERAL GOVERNMENT SECURITIES</b>     | <b>233,214.1</b> | <b>259,194.1</b> | <b>230,730.2</b>  | <b>187,503.9</b> | <b>182,287.4</b> | <b>184,954.3</b> |
| National Prize Bonds                        | 95.5             | 153.0            | 154.1             | 145.7            | 128.2            | 128.2            |
| National Savings Schemes                    | -                | -                | -                 | 263.3            | 263.3            | 263.3            |
| Compensation Bonds *                        | 34,172.8         | 31,114.6         | 33,061.5          | 19,630.8         | 23,486.1         | 20,046.8         |
| Federal Investment Bonds                    | 19,151.6         | 16,288.6         | 13,896.6          | 8,657.3          | 6,825.6          | 8,657.3          |
| Pakistan Investment Bonds                   | 179,794.2        | 211,637.9        | 183,618.0         | 158,806.8        | 151,584.2        | 155,858.7        |
| Unclassified                                | -                | -                | -                 | -                | -                | -                |
| <b>B. TREASURY BILLS</b>                    | <b>418,329.3</b> | <b>410,594.5</b> | <b>267,378.70</b> | <b>415,199.0</b> | <b>418,144.4</b> | <b>41,5061.4</b> |
| <b>C. PROVINCIAL GOVERNMENTS SECURITIES</b> | <b>180.3</b>     | <b>75.1</b>      | <b>75.1</b>       | <b>75.1</b>      | <b>75.1</b>      | <b>75.1</b>      |
| <b>I. Balochistan</b>                       | -                | -                | -                 | -                | -                | -                |
| 16.00 % 2003                                | -                | -                | -                 | -                | -                | -                |
| 15.50 % 2006                                | -                | -                | -                 | -                | -                | -                |
| 17.00 % 2007                                | -                | -                | -                 | -                | -                | -                |
| <b>II. Punjab</b>                           | <b>180.3</b>     | <b>75.1</b>      | <b>75.1</b>       | <b>75.1</b>      | <b>75.1</b>      | <b>75.1</b>      |
| 16.00% 2004                                 | 105.2            | -                | -                 | -                | -                | -                |
| 17.50 % 2008                                | 75.1             | 75.1             | 75.1              | 75.1             | 75.1             | 75.1             |
| <b>III. Sindh</b>                           | -                | -                | -                 | -                | -                | -                |
| 16.00 % 2003                                | -                | -                | -                 | -                | -                | -                |
| 15.50 % 2006                                | -                | -                | -                 | -                | -                | -                |
| 17.00 % 2007                                | -                | -                | -                 | -                | -                | -                |
| <b>IV. Unclassified</b>                     | -                | -                | -                 | -                | -                | -                |
| <b>D. FOREIGN SECURITIES AND SHARES</b>     | <b>1.5</b>       | <b>1.5</b>       | <b>1.5</b>        | <b>1.5</b>       | <b>2.0</b>       | <b>1.4</b>       |
| <b>E. OTHERS:</b>                           | <b>107,527.9</b> | <b>113,470.8</b> | <b>116,435.8</b>  | <b>122,866.7</b> | <b>9,3687.3</b>  | <b>11,6987.9</b> |
| 1. Shares :                                 | 34,578.3         | 34,810.0         | 37,526.30         | 33,031.8         | 21,465.5         | 34,347.0         |
| (i) Financial Institutions                  | 2,199.9          | 3,435.5          | 4,107.8           | 2,985.2          | 2,763.2          | 3,174.0          |
| (ii) Public Sector Enterprises              | 12,232.6         | 10,115.1         | 6,176.2           | 5,639.9          | 2,182.4          | 6,893.6          |
| (iii) Private Sector                        | 20,145.8         | 21,259.4         | 27,242.3          | 24,406.7         | 16,519.9         | 24,279.4         |
| 2. Debentures :                             | 7,598.6          | 826.7            | 737.3             | 1,462.9          | 1,454.4          | 1,462.5          |
| (i) Financial Institutions                  | 1.3              | -                | -                 | <b>239.2</b>     | <b>231.4</b>     | <b>238.8</b>     |
| (ii) Public Sector Enterprises              | 1,088.8          | 589.3            | 640               | 577.7            | 577.7            | 577.7            |
| (iii) Private Sector                        | 6,508.5          | 237.4            | 97.3              | 646.0            | 645.3            | 646.0            |
| (iv) Other                                  | -                | -                | -                 | -                | -                | -                |
| 3. National Investment (Unit) Trust         | 13,000.6         | 13,375.5         | 14,287.5          | 2,5362.8         | 7,434.3          | 18,107.5         |
| 4. Participation Term Certificates          | 38,203.7         | 27,605.4         | 2,0612            | 20,972.2         | 21,022.5         | 20,944.0         |
| 5. Modarba Certificate                      | 620.2            | 915.9            | 597               | 343.6            | 631.7            | 343.6            |
| 6. Mutual Funds                             | 952.1            | 4,924.1          | 4,533.7           | 6,148.7          | 5,849.7          | 6,184.4          |
| 7. Others                                   | 12,574.4         | 31,013.2         | 3,814.1           | 35,544.6         | 35,829.3         | 35,598.8         |
| <b>TOTAL</b>                                | <b>759,253.1</b> | <b>783,336.0</b> | <b>614,621.40</b> | <b>725,646.2</b> | <b>694,196.2</b> | <b>717,080.1</b> |

### 3.15 Scheduled Banks' Deposits by Rates of Interest

(End of period : Million Rupees)

| RATE OF RETURN | 2000             |                  | 2001             |                  | 2002             |                  | 2003             |
|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             |
| 00.00          | 55,666.2         | 66,734.0         | 75,722.4         | 80,847.6         | 75,661.8         | 72,449.7         | 91,472.2         |
| 01.00 *        | 2,614.0          | 15,426.2         | 19,436.6         | 45,162.2         | 44,574.9         | 61,558.6         | 60,281.9         |
| 02.00*         | 20,948.7         | 15,497.0         | 15,127.3         | 24,669.9         | 13,512.2         | 19,289.0         | 22,317.1         |
| 03.00*         | 10,155.7         | 17,938.1         | 28,936.2         | 16,789.6         | 12,398.4         | 14,742.3         | 6,622.0          |
| 03.25          | 4,414.4          | 3,344.7          | 1,639.1          | 366.0            | 5,635.6          | 296.0            | 887.2            |
| 03.50          | 19,058.7         | 8,401.0          | 19,349.6         | 963.0            | 1,364.0          | 1,786.1          | 943.2            |
| 03.75          | 3,413.1          | 1,750.4          | 497.5            | 398.1            | 2,947.8          | 4,152.5          | 454.5            |
| 04.00          | 12,077.2         | 3,783.0          | 4,543.3          | 7,928.1          | 10,227.5         | 13,720.0         | 3,797.5          |
| 04.25          | 1,562.5          | 1,501.0          | 1,895.3          | 26.6             | 5.9              | 5,659.6          | 3.4              |
| 04.50          | 5,619.3          | 2,689.2          | 2,298.3          | 2,338.2          | 2,396.1          | 1,105.9          | 482.7            |
| 04.75          | 3,373.3          | 505.0            | 1,469.3          | 2,596.2          | 11,340.5         | 216.5            | 21.6             |
| 05.00          | 23,321.2         | 31,217.2         | 5,972.4          | 14,331.1         | 1,895.1          | 2,548.9          | 1,230.5          |
| 05.25          | 7,485.8          | 6,361.3          | 1,259.7          | 10,898.2         | 7,056.3          | 312.9            | 17.8             |
| 05.50          | 39,781.3         | 14,971.4         | 5,160.4          | 904.3            | 4,527.1          | 1,147.8          | 160.2            |
| 05.75          | 732.5            | 1,458.4          | 8,510.3          | 313.7            | 169.1            | 112.2            | 845.9            |
| 06.00          | 11,384.2         | 8,157.4          | 15,179.7         | 7,441.4          | 4,211.3          | 2,232.7          | 326.8            |
| 06.25          | 1,722.0          | 837.0            | 6,751.6          | 426.7            | 2,530.0          | 19.5             | 54.1             |
| 06.50          | 10,134.3         | 7,244.6          | 4,830.6          | 2,274.7          | 1,711.3          | 680.5            | 12.8             |
| 06.75          | 237.0            | 5,216.0          | 378.5            | 859.1            | 759.8            | 82.3             | 6.5              |
| 07.00          | 4,224.7          | 9,207.8          | 10,488.1         | 5,033.4          | 2,667.3          | 675.1            | 385.7            |
| 07.25          | 342.8            | 4,577.2          | 56.0             | 723.4            | 1,791.8          | 35.7             | 20.1             |
| 07.50          | 2,366.5          | 4,553.1          | 18,416.8         | 2,830.9          | 1,001.4          | 3,806.0          | 527.0            |
| 07.75          | 6,400.2          | 3,419.5          | 2,259.3          | 2,119.5          | 1,326.0          | 354.6            | 38.4             |
| 08.00          | 2,354.4          | 3,377.2          | 3,722.9          | 2,644.6          | 5,132.9          | 318.9            | 925.4            |
| 08.25          | 660.8            | 442.0            | 131.7            | 242.0            | 101.8            | 61.0             | -                |
| 08.50          | 686.8            | 944.9            | 576.1            | 432.5            | 960.3            | 2,199.3          | 33.3             |
| 08.75          | 1,806.5          | 446.2            | 215.1            | 1,225.6          | 4.5              | 421.1            | -                |
| 09.00          | 4,057.0          | 5,300.2          | 4,961.6          | 5,849.3          | 2,637.9          | 1,332.1          | 123.4            |
| 09.25          | 135.9            | 243.5            | 334.2            | 81.8             | 17.4             | 3.2              | -                |
| 09.50          | 283.5            | 361.3            | 973.4            | 1,174.4          | 145.3            | 83.9             | 0.1              |
| 09.75          | 497.8            | 405.1            | 235.9            | 163.7            | 53.5             | 39.3             | 0.7              |
| 10.00          | 2,110.9          | 2,623.3          | 1,110.4          | 844.3            | 459.2            | 282.1            | 323.3            |
| 10.25          | 2,520.6          | 762.5            | 5.5              | 11.2             | 6.0              | -                | -                |
| 10.50          | 1,834.0          | 589.8            | 325.8            | 109.4            | 27.0             | 260.1            | 1.3              |
| 10.75          | 123.2            | 193.5            | 27.7             | 0.3              | 15.8             | 6.6              | 2.7              |
| 11.00          | 1,088.7          | 1,161.3          | 1,229.4          | 353.4            | 236.2            | 63.6             | 0.3              |
| 11.25          | 253.5            | 394.8            | 302.3            | 28.1             | 132.9            | 0.1              | -                |
| 11.50          | 126.7            | 94.5             | 54.4             | 69.6             | 213.3            | 9.1              | 0.4              |
| 11.75          | 115.7            | 5.6              | 0.2              | 6.7              | 167.2            | -                | 0.1              |
| 12.00          | 230.9            | 1,026.7          | 3,116.3          | 906.7            | 61.6             | 32.6             | 8.1              |
| 12.25          | 24.4             | 22.6             | 16.6             | 2.1              | 0.1              | 0.1              | 0.1              |
| 12.50          | 147.4            | 40.0             | 1,296.2          | 123.0            | 545.7            | 1.1              | 1.8              |
| 12.75          | 124.0            | 3,605.4          | 1,510.2          | 350.7            | 254.0            | -                | 9.9              |
| 13.00          | 5.5              | 32.1             | 2.0              | 28.3             | 467.2            | 1.6              | 1.5              |
| 13.25          | -                | -                | -                | 2.0              | -                | 0.3              | -                |
| 13.50          | 10.1             | 4.0              | 0.7              | 2.6              | 0.2              | -                | -                |
| 13.75          | -                | 0.2              | -                | 4.2              | -                | -                | -                |
| 14.00          | 13.4             | 156.1            | 28.9             | 76.2             | 130.2            | 224.8            | 58.7             |
| 14.25          | -                | -                | -                | 3.9              | -                | -                | -                |
| 14.50          | -                | -                | 2.5              | 0.1              | -                | -                | 0.1              |
| 14.75          | 2.2              | -                | -                | 0.2              | -                | -                | -                |
| 15.00          | 6.9              | -                | -                | 23.8             | 29.4             | -                | -                |
| 15.25          | -                | -                | -                | -                | -                | -                | -                |
| 15.50          | -                | -                | -                | 0.3              | -                | -                | -                |
| 15.75          | -                | -                | -                | -                | -                | -                | -                |
| 16.00 & over   | -                | -                | -                | -                | -                | -                | -                |
| <b>TOTAL</b>   | <b>266,256.4</b> | <b>257,023.2</b> | <b>270,358.2</b> | <b>245,002.8</b> | <b>221,510.5</b> | <b>212,325.6</b> | <b>192,400.1</b> |

\* 01.00 stands for 00.25 to 01.00

\* 02.00 stands for 01.25 to 02.00

\* 03.00 stands for 02.25 to 03.00



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

( End of period : Million Rupees )

| RATE OF RETURN | 2000             |                  | 2001               |                    | 2002               |                    | 2003               |
|----------------|------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                | Jun.             | Dec.             | Jun.               | Dec.               | Jun.               | Dec.               | Jun.               |
| 00.00 *        | 142,582.3        | 149,107.3        | 186,937.6          | 231,442.1          | 245,218.7          | 248,636.1          | 317,098.2          |
| 03.50 **       | -                | -                | -                  | 48,950.0           | 484,125.0          | 421,966.5          | 1,012,544.4        |
| 03.75          | -                | -                | -                  | 11,696.1           | 8,056.9            | 3,590.2            | 30,546.9           |
| 04.00          | 0.5              | 210,128.1        | 144,614.2          | 270,530.9          | 22,429.5           | 163,779.1          | 22,318.0           |
| 04.25          | 98.2             | -                | -                  | 7,776.4            | 7,958.4            | 5,990.2            | 2,632.6            |
| 04.50          | -                | 6,061.8          | 16,306.7           | 81,815.8           | 7,794.8            | 59,658.3           | 43,202.6           |
| 04.75          | -                | -                | 10,209.5           | 15,406.2           | 15,867.8           | 48,179.4           | 19,130.8           |
| 05.00          | 157,342.0        | 20,118.2         | 90,391.7           | 18,997.7           | 36,061.0           | 31,329.4           | 16,606.0           |
| 05.25          | 66,972.9         | 36.5             | -                  | 691.4              | 9,093.9            | 29,906.3           | 5,294.2            |
| 05.50          | 91,046.7         | 1,549.5          | 10,713.2           | 18,079.1           | 8,574.5            | 20,307.1           | 2,263.0            |
| 05.75          | 1,371.1          | 14,650.1         | 2,228.5            | 215.1              | 28,766.6           | 26,410.0           | 264.2              |
| 06.00          | 30,752.1         | 27,845.7         | 9,418.4            | 9,329.5            | 28,768.6           | 30,194.3           | 3,016.3            |
| 06.25          | 1.1              | 57,337.9         | 58,381.9           | 10,078.6           | 10,189.6           | 5,519.7            | 1,358.5            |
| 06.50          | 72,353.5         | 11,424.4         | 11,273.5           | 11,472.9           | 16,649.6           | 54,259.2           | 392.8              |
| 06.75          | 3,145.5          | 1,748.6          | 67.6               | 6,084.3            | 9,771.0            | 6,782.4            | -                  |
| 07.00          | 16,238.9         | 21,174.5         | 15,342.3           | 23,287.2           | 42,895.2           | 53,260.9           | 8,133.5            |
| 07.25          | 2,622.9          | 116,163.2        | 126,315.0          | 17,329.0           | 6,484.4            | 7,197.3            | 891.7              |
| 07.50          | 33,966.7         | 25,350.3         | 30,771.6           | 39,037.1           | 27,760.5           | 11,677.9           | 2,523.5            |
| 07.75          | 31,562.3         | 22,318.2         | 39,111.5           | 9,450.3            | 12,628.5           | 18,636.2           | -                  |
| 08.00          | 26,617.6         | 24,774.9         | 27,917.2           | 50,985.3           | 54,633.6           | 2,166.6            | -                  |
| 08.25          | 2,896.0          | 4,041.2          | 2,133.2            | 4,168.0            | 1,624.1            | 4,405.9            | -                  |
| 08.50          | 21,646.6         | 20,443.2         | 23,760.0           | 11,572.3           | 28,026.1           | 4,364.2            | -                  |
| 08.75          | 7,355.8          | 14,250.3         | 110.1              | 3,422.0            | 4,019.4            | 661.7              | -                  |
| 09.00          | 22,243.6         | 47,224.5         | 41,971.4           | 29,787.7           | 15,313.7           | 2,318.9            | -                  |
| 09.25          | 3,114.0          | 5,257.6          | 3,166.2            | 26,261.5           | 205.3              | 2,085.8            | -                  |
| 09.50          | 18,464.0         | 43,454.0         | 51,460.8           | 32,175.8           | 30,577.8           | 7,853.5            | 244.4              |
| 09.75          | 23.6             | 609.0            | 1,182.5            | 6,801.0            | 705.0              | 147.4              | -                  |
| 10.00          | 31,580.9         | 20,722.1         | 23,521.1           | 5,821.4            | 7,072.2            | 863.9              | 666.5              |
| 10.25          | 440.5            | 1,502.2          | 2,744.7            | 3,771.3            | 701.4              | 535.5              | -                  |
| 10.50          | 30,281.3         | 4,865.2          | 3,437.9            | 13,685.4           | 2,814.4            | 571.5              | -                  |
| 10.75          | 308.9            | 332.7            | 1,039.9            | 347.9              | 1,745.7            | 2,418.8            | -                  |
| 11.00          | 36,027.9         | 24,372.3         | 39,759.9           | 24,272.8           | 7,424.9            | -                  | -                  |
| 11.25          | 1,659.3          | 5,808.9          | 2,929.2            | 955.6              | 273.8              | 2,055.6            | -                  |
| 11.50          | 568.6            | 674.6            | 1,027.3            | 1,627.3            | 4,640.8            | 382.1              | -                  |
| 11.75          | 184.0            | 187.2            | 1,043.8            | 963.1              | 841.4              | 1,789.6            | -                  |
| 12.00          | 12,275.6         | 3,992.9          | 4,258.1            | 4,547.5            | 1,709.3            | -                  | -                  |
| 12.25          | 24.7             | 2,230.9          | 3,336.9            | 1,888.4            | -                  | -                  | -                  |
| 12.50          | 1,025.0          | 3,544.1          | 2,520.6            | 1,531.7            | 2,076.2            | 2,006.0            | -                  |
| 12.75          | 172.9            | 1,138.7          | 470.1              | 500.3              | -                  | -                  | -                  |
| 13.00          | 2,104.1          | 4,149.1          | 4,550.1            | 2,965.9            | 419.5              | 523.0              | -                  |
| 13.25          | 17.4             | 790.5            | 777.6              | 72.1               | -                  | -                  | -                  |
| 13.50          | 136.8            | 1,067.3          | 1,376.2            | 120.1              | -                  | -                  | -                  |
| 13.75          | 414.4            | 5,537.9          | 3,699.1            | 3,829.5            | 5,790.4            | 5,714.6            | -                  |
| 14.00          | 1,226.3          | 5,736.1          | 5,461.4            | 396.0              | -                  | -                  | -                  |
| 14.25          | 316.8            | 230.2            | -                  | 122.2              | -                  | -                  | -                  |
| 14.50          | -                | -                | -                  | -                  | -                  | -                  | -                  |
| 14.75          | 2,787.4          | -                | -                  | -                  | -                  | -                  | -                  |
| 15.00          | 77.0             | 38.7             | -                  | -                  | -                  | -                  | -                  |
| 15.25          | -                | -                | -                  | -                  | -                  | -                  | -                  |
| 15.50          | -                | -                | -                  | -                  | -                  | -                  | -                  |
| 15.75          | -                | -                | -                  | -                  | -                  | -                  | -                  |
| 16.00 & over   | -                | -                | -                  | -                  | -                  | -                  | -                  |
| <b>TOTAL</b>   | <b>874,047.7</b> | <b>931,990.5</b> | <b>1,005,738.2</b> | <b>1,064,262.0</b> | <b>1,199,709.8</b> | <b>1,288,144.8</b> | <b>1,489,128.1</b> |

\* 00.00 stands for "current and other deposits"

\*\* Stands for 0.25 to 3.50

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

(Million Rupees)

| (h) Deposits by Rates of Interest |                  |                  |                  |                    | (i) Deposits by Rates of Return(PLS) |                    |                    |                    |                    |
|-----------------------------------|------------------|------------------|------------------|--------------------|--------------------------------------|--------------------|--------------------|--------------------|--------------------|
| 2003                              |                  | 2004             |                  | 2005               | 2003                                 |                    | 2004               |                    | 2005               |
| Dec.                              | Jun.             | Dec.             | Jun.             |                    | Dec.                                 | Jun.               | Dec.               | Jun.               |                    |
| Rate                              | Amount           |                  |                  |                    | Rate                                 | Amount             |                    |                    |                    |
| 0.00                              | 74,226.6         | 92,849.6         | 100,655.6        | 111,024.1          | 0.00                                 | 443,559.8          | 440,943.3          | 528,740.4          | 578,328.8          |
| 0.25*                             | 21,473.2         | 23,576.3         | 36,459.4         | 13,757.4           | 0.25*                                | 89,327.1           | 325,676.5          | 449,210.3          | 322,466.3          |
| 0.50*                             | 32,611.0         | 32,804.9         | 32,855.4         | 35,793.6           | 0.50*                                | 89,592.5           | 55,664.7           | 64,051.6           | 62,212.9           |
| 0.75                              | 6,366.1          | 5,439.7          | 4,606.9          | 14,526.2           | 0.75                                 | 57,638.0           | 104,507.2          | 34,066.0           | 53,288.9           |
| 1.00                              | 22,260.6         | 23,742.7         | 27,124.2         | 29,330.6           | 1.00                                 | 76,668.5           | 323,297.7          | 203,782.6          | 403,673.5          |
| 1.25                              | 13,579.0         | 7,440.4          | 19,376.2         | 16,629.4           | 1.25                                 | 310,017.7          | 46,898.6           | 82,373.2           | 14,418.6           |
| 1.50                              | 2,581.3          | 5,902.6          | 10,443.0         | 5,772.0            | 1.50                                 | 151,041.5          | 114,298.8          | 117,428.0          | 59,944.4           |
| 1.75                              | 4,715.2          | 7,596.3          | 6,477.4          | 9,535.2            | 1.75                                 | 25,353.6           | 49,216.3           | 62,614.6           | 33,161.7           |
| 2.00                              | 2,791.9          | 1,942.2          | 8,314.2          | 7,310.1            | 2.00                                 | 113,561.1          | 63,998.9           | 56,255.9           | 86,163.5           |
| 2.25                              | 755.2            | 65.0             | 1,298.6          | 1,800.7            | 2.25                                 | 23,656.4           | 19,699.7           | 31,332.6           | 32,649.1           |
| 2.50                              | 282.9            | 760.6            | 1,137.5          | 2,382.9            | 2.50                                 | 58,185.8           | 61,601.3           | 82,411.0           | 48,584.3           |
| 2.75                              | 672.0            | 356.2            | 446.4            | 1,523.6            | 2.75                                 | 49,782.4           | 18,189.7           | 35,628.3           | 20,830.2           |
| 3.00                              | 1,353.0          | 1,645.6          | 3,275.7          | 1,684.1            | 3.00                                 | 58,493.4           | 72,780.8           | 52,929.3           | 99,271.3           |
| 3.25                              | 359.2            | 590.8            | 1,327.6          | 1,686.8            | 3.25                                 | 12,622.7           | 12,222.1           | 18,965.3           | 32,395.6           |
| 3.50                              | 565.7            | 704.0            | 587.5            | 561.4              | 3.50                                 | 35,828.5           | 27,896.8           | 32,269.9           | 51,567.0           |
| 3.75                              | 321.5            | 1,015.4          | 724.3            | 196.2              | 3.75                                 | 4,650.9            | 11,194.4           | 16,403.3           | 26,313.6           |
| 4.00                              | 1,042.3          | 1,367.3          | 764.8            | 1,128.1            | 4.00                                 | 24,523.9           | 11,138.4           | 27,058.5           | 41,329.6           |
| 4.25                              | 964.8            | 2,525.5          | 584.9            | 370.8              | 4.25                                 | 3,916.1            | 4,640.7            | 7,047.8            | 13,462.0           |
| 4.50                              | 104.9            | 412.1            | 227.6            | 190.8              | 4.50                                 | 4,079.2            | 7,731.9            | 7,111.8            | 35,815.4           |
| 4.75                              | 213.0            | 62.0             | 0.0              | 16.2               | 4.75                                 | 5,049.6            | 1,964.3            | 5,991.0            | 6,201.5            |
| 5.00                              | 40.6             | 123.6            | 438.7            | 26.9               | 5.00                                 | 8,059.4            | 7,769.4            | 13,813.9           | 35,280.7           |
| 5.25                              | 300.0            | 0.0              | 0.0              | 0.0                | 5.25                                 | 184.8              | 187.1              | 6,127.8            | 4,072.3            |
| 5.50                              | 204.0            | 16.3             | 495.8            | 5.3                | 5.50                                 | 3,444.9            | 25.8               | 747.3              | 9,631.8            |
| 5.75                              | 0.0              | 2.6              | 0.0              | 0.0                | 5.75                                 | 0.0                | 9.1                | 386.7              | 3,782.7            |
| 6.00                              | 154.7            | 23.3             | 201.4            | 39.0               | 6.00                                 | 144.1              | 144.9              | 855.8              | 16,991.6           |
| 6.25                              | 0.0              | 0.1              | 0.0              | 0.0                | 6.25                                 | 0.0                | 3.9                | 81.4               | 2,783.2            |
| 6.50                              | 23.8             | 18.3             | 1.1              | 1.1                | 6.50                                 | 278.7              | 193.3              | 139.5              | 16,246.9           |
| 6.75                              | 0.9              | 0.0              | 0.0              | 0.0                | 6.75                                 | 48.1               | 24.3               | 23.6               | 2,712.5            |
| 7.00                              | 0.0              | 32.4             | 77.5             | 30.7               | 7.00                                 | 2,661.9            | 7,284.4            | 4,568.6            | 12,826.7           |
| 7.25                              | 6.3              | 6.2              | 0.0              | 0.0                | 7.25                                 | 241.3              | 366.2              | 6.4                | 2,916.7            |
| 7.50                              | 57.5             | 67.4             | 0.0              | 0.0                | 7.50                                 | 967.3              | 524.0              | 898.1              | 8,911.3            |
| 7.75                              | 1.1              | 0.0              | 0.0              | 0.0                | 7.75                                 | 0.0                | 4.0                | 33.2               | 2,576.4            |
| 8.00                              | 20.2             | 33.2             | 103.0            | 222.8              | 8.00                                 | 229.5              | 201.2              | 242.2              | 23,405.9           |
| 8.25                              | -                | -                | -                | -                  | 8.25                                 | 49.0               | 24.7               | 11.3               | 562.8              |
| 8.50                              | -                | -                | 50.0             | -                  | 8.50                                 | 11.1               | -                  | -                  | 780.3              |
| 8.75                              | 0.3              | 0.0              | 0.0              | 0.0                | 8.75                                 | 0.0                | 48.0               | 74.6               | 2,506.8            |
| 9.00                              | 2.4              | 25.7             | 21.2             | 4.1                | 9.00                                 | 111.2 <sup>@</sup> | 48.2 <sup>@</sup>  | 0.0                | 3,093.4            |
| 9.25                              | -                | -                | -                | -                  | - 9.25                               | -                  | -                  | -                  | 101.8              |
| 9.50                              | 2.7              | -                | -                | -                  | 9.50                                 | -                  | -                  | -                  | 758.9              |
| 9.75                              | 0.2              | -                | -                | -                  | 9.75                                 | -                  | -                  | -                  | 41.5               |
| 10.00                             | 7.2              | 0.1              | 37.6             | 90.8 <sup>**</sup> | 10.00                                | -                  | -                  | -                  | 181.6              |
| 10.25                             | 2.6              | 2.1              | -                | -                  | 10.50                                | -                  | -                  | -                  | 69.4               |
| 10.50                             | 0.0              | 705.8            | -                | -                  | 10.75                                | -                  | -                  | -                  | 228.3              |
| 10.75                             | -                | -                | -                | -                  | 11.00                                | -                  | -                  | -                  | 7.1                |
| 11.00                             | -                | -                | 0.7              | -                  |                                      |                    |                    |                    |                    |
| Over-11                           | 99.2             | 31.1             | 15.7             | -                  | Over-11                              | -                  | -                  | -                  | 104.5              |
| <b>Total</b>                      | <b>188,163.1</b> | <b>211,887.4</b> | <b>258,130.0</b> | <b>255,640.8</b>   | <b>Total</b>                         | <b>1,653,979.6</b> | <b>1,790,420.5</b> | <b>1,943,681.6</b> | <b>2,172,653.2</b> |

\*\* 10 & Over

@ 9 and over

### 3.18 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

| RATE OF RETURN | 2001            |                 | 2002            |                 |                 |                 | 2003            |                 |         |
|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------|
|                | Dec.            |                 | Jun.            | Dec.            |                 | Jun.            |                 |                 |         |
|                | Overall         | Private Sector  | Overall         | Private Sector  | Overall         | Private Sector  | Overall         | Private Sector  |         |
| 00.00          | 3,622.9         | 3,053.0         | 1,872.4         | 1285.1          | 1,279           | 1,076           | 844.2           | 630.5           |         |
| 01.00          | *               | -               | -               | -               | -               | -               | 67.9            | 67.3            |         |
| 02.00          | *               | 2.6             | 25.0            | 25.0            | -               | -               | 585.7           | 585.5           |         |
| 03.00          | *               | 788.5           | 781.5           | 676.2           | 668.0           | 75.3            | 52.5            | 3,466.3         | 2,555.1 |
| 03.25          | -               | -               | 32.2            | 32.2            | 274.8           | 274.8           | 922.7           | 172.9           |         |
| 03.50          | -               | -               | 114.1           | 114.1           | 574.2           | 574.2           | 1,285.3         | 1,285.3         |         |
| 03.75          | -               | -               | -               | -               | 208.0           | 208.0           | 460.4           | 460.4           |         |
| 04.00          | 2,018.3         | 287.5           | 2,656.3         | 2314.9          | 1,485.2         | 1,363.1         | 3,032.2         | 2,291.8         |         |
| 04.25          | -               | -               | -               | -               | 711.1           | 711.1           | 135.3           | 135.3           |         |
| 04.50          | -               | -               | 39.8            | 39.8            | 1,244.6         | 1,244.6         | 297.8           | 297.8           |         |
| 04.75          | -               | -               | -               | -               | 130.5           | 130.5           | 17.4            | 17.4            |         |
| 05.00          | 31.0            | 0.5             | 330.0           | 295.1           | 798.2           | 770.6           | 606.1           | 570.3           |         |
| 05.25          | -               | -               | -               | -               | -               | -               | 0.0             | 0.0             |         |
| 05.50          | 30.0            | 30.0            | 174.8           | 174.8           | 229             | 184.0           | 136.0           | 0.0             |         |
| 05.75          | -               | -               | -               | -               | -               | -               | 295.0           | 295.0           |         |
| 06.00          | 43.5            | 43.5            | 88.2            | 88.2            | 666.1           | 604.6           | 761.4           | 758.1           |         |
| 06.25          | -               | -               | -               | -               | 40.2            | 40.0            | 0.2             | 0.2             |         |
| 06.50          | -               | -               | 9.7             | 8.1             | 68.6            | 66.8            | 28.5            | 27.3            |         |
| 06.75          | -               | -               | -               | -               | -               | -               | 100.0           | 100.0           |         |
| 07.00          | 386.7           | 386.7           | 870.5           | 870.5           | 174.6           | 174.6           | 670.4           | 632.4           |         |
| 07.25          | -               | -               | 100.0           | 100.0           | 6.0             | 6.0             | 9.9             | 9.9             |         |
| 07.50          | 197.6           | 197.6           | 515.2           | 515.2           | 188.2           | 188.2           | 256.0           | 255.3           |         |
| 07.75          | -               | -               | 20.0            | 20.2            | -               | -               | 1.7             | 1.7             |         |
| 08.00          | 928.3           | 783.8           | 1,598.1         | 1433.6          | 519.2           | 504.7           | 396.0           | 306.9           |         |
| 08.25          | -               | -               | 279.0           | 279.0           | -               | -               | 1.3             | 1.3             |         |
| 08.50          | 12.0            | 12.0            | 178.4           | 178.4           | 111.0           | 110.4           | 230.2           | 229.7           |         |
| 08.75          | 9.6             | 9.6             | -               | -               | -               | -               | 12.1            | 12.1            |         |
| 09.00          | 408.2           | 408.2           | 65.1            | 65.1            | 1,223.3         | 1,223.3         | 6,860.3         | 3,820.1         |         |
| 09.25          | -               | -               | -               | -               | -               | -               | 0.5             | 0.5             |         |
| 09.50          | 278.0           | 278.0           | 200.1           | 200.1           | 6.0             | 5.5             | 192.2           | 191.9           |         |
| 09.75          | 371.5           | 371.5           | 360.0           | 10.0            | -               | -               | 80.5            | 77.2            |         |
| 10.00          | 1,665.7         | 1,582.8         | 1,608.0         | 1037.0          | 5,252.9         | 2,827.0         | 2,208.8         | 1,893.3         |         |
| 10.25          | -               | -               | -               | -               | 1,989.8         | 1,989.8         | 181.3           | 180.0           |         |
| 10.50          | 374.3           | 374.3           | 1,445.6         | 1111.7          | 713.7           | 713.7           | 436.1           | 436.1           |         |
| 10.75          | 681.5           | 331.5           | 421.6           | 421.6           | -               | -               | 5.2             | 4.3             |         |
| 11.00          | 993.9           | 588.7           | 964.9           | 457.6           | 2,974.8         | 2,941.3         | 3,222.3         | 3,151.8         |         |
| 11.25          | -               | -               | -               | -               | -               | -               | 0.4             | 0.4             |         |
| 11.50          | 353.2           | 352.9           | 79.2            | 75.2            | 81.3            | 77.3            | 118.1           | 118.0           |         |
| 11.75          | 24.8            | 24.8            | 15.9            | 15.9            | 79.0            | 79.0            | 17.3            | 0.8             |         |
| 12.00          | 3,670.0         | 3,614.7         | 4,551.8         | 4269.3          | 9,641.7         | 9,434.9         | 18,547.9        | 13,416.5        |         |
| 12.25          | 111.2           | 111.2           | -               | -               | 245.9           | 245.0           | 1.1             | 1.1             |         |
| 12.50          | 590.1           | 590.1           | 316.3           | 286.6           | 631.1           | 622.7           | 476.9           | 476.9           |         |
| 12.75          | 10.1            | 10.0            | -               | -               | 10.4            | 10.4            | 7.9             | 7.9             |         |
| 13.00          | 2,678.0         | 2,673.8         | 2,477.6         | 1360.4          | 1,450.7         | 1,323.0         | 930.6           | 910.2           |         |
| 13.25          | 248.8           | 248.8           | 381.0           | 381.0           | 25.7            | 25.7            | 26.7            | 26.7            |         |
| 13.50          | 281.1           | 281.1           | 574.7           | 574.7           | 568.7           | 568.7           | 265.6           | 265.1           |         |
| 13.75          | 8.2             | 8.2             | 5.2             | 5.2             | 29.9            | 29.9            | 30.2            | 28.4            |         |
| 14.00          | 12,076.7        | 11,948.1        | 11,239.9        | 10527.0         | 14,267.7        | 8,785.9         | 13,510.5        | 13,375.1        |         |
| 14.25          | 586.3           | 490.2           | 72.1            | -               | -               | -               | 0.0             | 0.0             |         |
| 14.50          | 203.1           | 203.1           | 242.8           | 242.8           | 144.6           | 144.6           | 84.2            | 84.2            |         |
| 14.75          | -               | -               | 40.5            | 40.5            | 15.9            | 15.9            | 8.7             | 8.7             |         |
| 15.00          | 2,368.3         | 2,354.5         | 1,026.5         | 972.2           | 693.2           | 656.6           | 1,877.1         | 1,849.6         |         |
| 15.25          | -               | -               | 4.4             | 4.4             | -               | -               | 0.0             | 0.0             |         |
| 15.50          | 33.5            | 33.5            | 27.3            | 27.3            | 10.8            | 1.2             | 26.1            | 26.0            |         |
| 15.75          | 28.2            | 28.2            | 55.7            | 55.7            | -               | -               | 1.3             | 1.3             |         |
| 16.00 & over   | 20,708.0        | 19,979.5        | 18,647.2        | 18,116.4        | 21,281.8        | 20,888.4        | 12,914.3        | 12,523.0        |         |
| <b>TOTAL</b>   | <b>56,823.5</b> | <b>52,473.2</b> | <b>54,403.4</b> | <b>48,699.6</b> | <b>70,122.6</b> | <b>60,895.2</b> | <b>76,652.2</b> | <b>64,574.9</b> |         |

\* 01.00 stands for 00.25 to 01.00

\* 02.00 stands for 01.25 to 02.00

\* 03.00 stands for 02.25 to 03.00

### 3.18 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

| RATE OF RETURN | 2003    |                 | 2004            |                 |                 |                  | 2005             |                  |                  |
|----------------|---------|-----------------|-----------------|-----------------|-----------------|------------------|------------------|------------------|------------------|
|                | Dec.    |                 | Jun.            |                 | Dec.            |                  | Jun.             |                  |                  |
|                | Overall | Private Sector  | Overall         | Private Sector  | Overall         | Private Sector   | Overall          | Private Sector   |                  |
| 00.00          | 3,126.3 | 3,125.2         | 1,338.7         | 1,338.7         | 32,380.8        | 32,380.8         | 27,634.2         | 27,619.3         |                  |
| 01.00          | *       | 2,809.6         | 2,809.6         | 162.3           | 162.3           | 13.8             | 13.8             | 0.6              | 0.6              |
| 02.00          | *       | 3,702.8         | 2,278.1         | 5,662.2         | 3,971.1         | 3,735.0          | 3,402.2          | 0.0              | 0.0              |
| 03.00          | *       | 12,652.2        | 9,541.7         | 7,245.5         | 6,745.5         | 9,420.6          | 5,634.8          | 2,887.7          | 2,387.7          |
| 03.25          |         | 188.6           | 188.6           | 116.7           | 116.7           | 84.6             | 84.6             | -                | -                |
| 03.50          |         | 971.5           | 971.5           | 1,555.8         | 1,555.8         | 547.7            | 547.7            | 135.0            | 135.0            |
| 03.75          |         | 38.2            | 38.2            | 163.8           | 163.8           | 396.5            | 396.5            | 432.1            | 432.1            |
| 04.00          |         | 3,174.2         | 3,174.2         | 2,388.0         | 2,388.0         | 2,677.2          | 2,677.2          | 2,303.7          | 2,303.7          |
| 04.25          |         | 298.2           | 298.2           | 209.2           | 209.2           | 439.3            | 439.3            | 316.5            | 316.5            |
| 04.50          |         | 352.6           | 352.6           | 603.8           | 603.8           | 2,522.7          | 2,522.7          | 639.2            | 448.7            |
| 04.75          |         | 285.2           | 285.2           | 90.0            | 90.0            | 4.2              | 4.2              | 652.6            | 652.6            |
| 05.00          |         | 6,797.7         | 3,839.0         | 9,540.0         | 9,446.9         | 8,690.8          | 8,531.3          | 1,900.9          | 1,900.9          |
| 05.25          |         | 1,000.5         | 1,000.5         | -               | -               | 106.9            | 85.0             | -                | -                |
| 05.50          |         | 1,704.9         | 1,704.9         | 55.5            | 55.5            | 370.9            | 370.9            | 666.7            | 666.7            |
| 05.75          |         | 544.0           | 544.0           | 2.0             | 2.0             | 159.2            | 159.2            | -                | -                |
| 06.00          |         | 1,015.8         | 1,015.8         | 5,021.9         | 4,920.1         | 2,453.3          | 2,370.4          | 4,524.4          | 2,332.7          |
| 06.25          |         | 44.2            | 44.2            | 22.8            | 22.8            | 22.1             | 22.1             | 929.7            | 29.0             |
| 06.50          |         | 95.3            | 95.3            | 3,210.8         | 3,180.8         | 821.2            | 821.2            | 113.4            | 113.4            |
| 06.75          |         | 21.4            | 21.4            | 125.0           | 125.0           | 1,403.5          | 1,403.5          | 112.8            | 112.8            |
| 07.00          |         | 4,190.4         | 4,190.4         | 6,048.6         | 5,996.1         | 5,351.3          | 5,351.3          | 3,363.4          | 3,363.5          |
| 07.25          |         | 1.1             | 1.1             | 123.7           | 123.7           | 74.9             | 74.9             | 1,013.3          | 48.7             |
| 07.50          |         | 741.3           | 741.3           | 671.0           | 671.0           | 774.9            | 774.9            | 3,720.4          | 2,267.1          |
| 07.75          |         | 2.1             | 2.1             | -               | -               | 2.8              | 2.8              | 770.2            | 770.2            |
| 08.00          |         | 983.6           | 983.6           | 5,259.3         | 5,259.3         | 11,980.1         | 11,763.0         | 5,788.1          | 5,690.3          |
| 08.25          |         | 31.5            | 31.5            | -               | -               | 59.1             | 59.1             | 9.2              | 9.3              |
| 08.50          |         | 594.7           | 594.7           | 1,117.0         | 1,117.0         | 2,807.2          | 2,807.2          | 1,286.0          | 1,286.0          |
| 08.75          |         | 43.1            | 43.1            | -               | -               | 83.3             | 83.3             | 265.2            | 265.2            |
| 09.00          |         | 1,948.4         | 1,948.4         | 3,447.6         | 3,447.6         | 4,346.5          | 4,346.5          | 8,236.9          | 6,198.7          |
| 09.25          |         | 27.3            | 27.3            | 7.7             | 7.7             | 104.9            | 104.9            | 486.1            | 486.1            |
| 09.50          |         | 168.2           | 168.2           | 218.1           | 218.1           | 478.9            | 478.9            | 1,601.1          | 1,601.1          |
| 09.75          |         | 20.3            | 20.3            | -               | -               | 44.5             | 44.5             | 1,089.6          | 1,089.7          |
| 10.00          |         | 2,204.4         | 2,204.4         | 4,543.1         | 4,543.1         | 5,430.6          | 5,430.6          | 4,202.4          | 4,202.4          |
| 10.25          |         | 31.5            | 31.5            | 7.5             | 7.5             | 19.6             | 19.6             | 298.8            | 298.8            |
| 10.50          |         | 628.2           | 628.2           | 180.6           | 180.6           | 86.7             | 86.7             | 501.3            | 501.3            |
| 10.75          |         | 13.8            | 13.8            | 14.4            | 14.4            | 24.4             | 24.4             | 141.4            | 141.4            |
| 11.00          |         | 5,763.4         | 5,763.4         | 8,042.9         | 7,992.9         | 12,212.4         | 10,770.0         | 15,584.3         | 15,454.8         |
| 11.25          |         | 5.4             | 5.4             | 1.5             | 1.5             | 8.6              | 8.6              | 103.0            | 103.0            |
| 11.50          |         | 80.2            | 80.2            | 40.3            | 40.3            | 58.5             | 58.5             | 226.1            | 226.1            |
| 11.75          |         | 51.8            | 51.8            | 21.6            | 21.6            | 82.8             | 82.8             | 6,838.9          | 6,838.9          |
| 12.00          |         | 18,022.8        | 16,073.4        | 4,875.5         | 3,849.9         | 853.9            | 853.9            | 2,873.3          | 2,873.2          |
| 12.25          |         | 7.7             | 7.7             | 5.3             | 5.3             | 2.0              | 2.0              | 60.0             | 60.0             |
| 12.50          |         | 108.5           | 108.5           | 253.6           | 253.6           | 157.3            | 157.3            | 163.6            | 163.6            |
| 12.75          |         | 28.7            | 28.7            | 74.6            | 74.6            | 84.9             | 84.9             | 142.1            | 142.1            |
| 13.00          |         | 987.1           | 987.1           | 1,234.9         | 1,234.9         | 4,658.0          | 4,658.0          | 1,712.0          | 1,712.0          |
| 13.25          |         | 46.7            | 46.7            | 58.1            | 58.1            | 79.8             | 79.8             | 218.6            | 218.6            |
| 13.50          |         | 10.3            | 10.3            | 75.7            | 75.7            | 268.9            | 268.9            | 677.1            | 677.1            |
| 13.75          |         | 40.9            | 40.9            | 133.2           | 133.2           | 29.6             | 29.6             | 64.3             | 64.3             |
| 14.00          |         | 13,505.1        | 13,505.1        | 8,755.6         | 8,755.6         | 291.0            | 291.0            | 2,233.5          | 2,233.5          |
| 14.25          |         | 1.6             | 1.6             | -               | -               | -                | -                | -                | -                |
| 14.50          |         | 36.6            | 36.6            | 62.1            | 62.1            | 77.6             | 77.6             | 257.3            | 257.4            |
| 14.75          |         | 40.3            | 40.3            | 26.3            | 26.3            | -                | -                | 18.3             | 18.3             |
| 15.00          |         | 655.0           | 655.0           | 626.4           | 626.4           | 481.8            | 481.8            | 509.5            | 509.5            |
| 15.25          |         | 1.4             | 1.4             | 22.5            | 22.5            | -                | -                | 1.1              | 1.1              |
| 15.50          |         | 65.1            | 65.1            | 19.4            | 19.4            | -                | -                | 24.5             | 24.6             |
| 15.75          |         | 2.1             | 2.1             | 36.0            | 36.0            | -                | -                | 3.4              | 3.4              |
| 16.00 & over   |         | 8,099.7         | 8,032.7         | 5,717.6         | 5,709.6         | 2,619.1          | 2,611.4          | 2,792.1          | 2,784.4          |
| <b>TOTAL</b>   |         | <b>98,012.9</b> | <b>88,501.6</b> | <b>89,235.5</b> | <b>85,683.5</b> | <b>119,886.0</b> | <b>113,836.1</b> | <b>110,525.8</b> | <b>102,036.8</b> |

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

(End of Period: Million Rupees)

| RATE OF RETURN | 2001             |                  | 2002             |                  |                  |                  | 2003             |                  |
|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                | Dec.             |                  | Jun.             |                  | Dec.             |                  | Jun.             |                  |
|                | Overall          | Private Sector   | Overall          | Private Sector   | Overall          | Private Sector   | Overall          | Private Sector   |
| 00.00          | 33,186.0         | 25,382.5         | 31,830.0         | 25,763.1         | 11,848.3         | 7,193.3          | 29,132.5         | 23,397.7         |
| 01.00          | -                | -                | -                | -                | -                | -                | 3,934.7          | 3,923.5          |
| 02.00          | 2,579.3          | 122.8            | 2,541.2          | 1,002.7          | -                | -                | 11,143.0         | 6,291.9          |
| 03.00          | 1,858.3          | 227.2            | 1,927.1          | 540.9            | 1,875.1          | 99.7             | 56,382.8         | 43,813.4         |
| 04.00          | 11,457.4         | 3,662.6          | 10,141.5         | 4,656.4          | 9,017.4          | 4,364.8          | 106,960.6        | 90,472.1         |
| 05.00          | 1,772.4          | 578.4            | 2,885.8          | 2,004.2          | 5,373.0          | 4,396.8          | 52,470.1         | 43,906.4         |
| 06.00          | 491.4            | 292.4            | 1,879.9          | 1,716.7          | 14,456.5         | 13,311.7         | 83,674.1         | 29,117.0         |
| 07.00          | 2,317.2          | 1,334.4          | 5,201.1          | 4,587.6          | 32,342.8         | 30,514.9         | 30,531.3         | 25,660.8         |
| 08.00          | 15,293.5         | 13,388.6         | 33,340.5         | 29,778.4         | 31,703.1         | 27,082.8         | 45,406.7         | 41,769.9         |
| 08.25          | -                | -                | 839.7            | 650.0            | 1,506.4          | 705.4            | 1,280.4          | 630.0            |
| 08.50          | 2,627.1          | 2,627.1          | 4,190.6          | 4,188.6          | 8,270.0          | 6,198.1          | 11,774.0         | 7,791.9          |
| 08.75          | 924.1            | 924.1            | 1,174.2          | 840.0            | 1,506.3          | 536.1            | 895.5            | 837.0            |
| 09.00          | 10,667.2         | 5,645.0          | 9,850.1          | 6,250.9          | 16,715.1         | 12,372.5         | 21,513.9         | 18,972.4         |
| 09.25          | 761.7            | 761.7            | 1,780.8          | 904.9            | 2,601.3          | 1,760.9          | 979.9            | 157.0            |
| 09.50          | 6,223.5          | 6,221.8          | 5,088.4          | 4,654.8          | 13,745.5         | 7,652.3          | 8,994.2          | 7,113.0          |
| 09.75          | 2,045.2          | 1,110.2          | 3,279.1          | 1,118.8          | 3,287.0          | 2,232.2          | 1,232.1          | 1,232.1          |
| 10.00          | 32,935.4         | 26,002.0         | 36,058.7         | 27,184.1         | 36,805.3         | 28,663.5         | 38,997.9         | 32,378.6         |
| 10.25          | 1,111.9          | 1,111.9          | 721.8            | 667.7            | 1,002.1          | 651.9            | 2,213.4          | 794.6            |
| 10.50          | 5,839.2          | 5,721.5          | 5,093.8          | 4,369.4          | 9,673.0          | 6,901.3          | 3,870.2          | 3,832.6          |
| 10.75          | 3,065.0          | 878.6            | 1,061.9          | 1,061.9          | 3,444.3          | 1,503.8          | 331.0            | 331.0            |
| 11.00          | 26,893.7         | 16,646.9         | 26,248.6         | 15,361.8         | 37,299.6         | 31,185.4         | 44,550.1         | 42,296.5         |
| 11.25          | 1,995.3          | 1,377.5          | 1,458.7          | 853.1            | 1,396.6          | 874.9            | 512.2            | 100.8            |
| 11.50          | 6,092.2          | 4,732.2          | 10,989.2         | 10,982.3         | 9,219.0          | 6,120.3          | 2,600.6          | 2,541.4          |
| 11.75          | 2,796.4          | 1,177.4          | 3,150.1          | 2,780.1          | 747.4            | 747.2            | 1,134.1          | 333.1            |
| 12.00          | 98,309.3         | 22,390.5         | 102,462.1        | 19,898.1         | 127,701.2        | 42,949.6         | 45,743.6         | 41,705.8         |
| 12.25          | 1,031.3          | 756.3            | 1,023.5          | 1,023.5          | 5,248.1          | 2,605.8          | 178.4            | 146.2            |
| 12.50          | 6,391.0          | 5,946.3          | 6,974.3          | 6,044.5          | 10,804.7         | 8,836.6          | 8,864.1          | 5,814.5          |
| 12.75          | 4,001.5          | 3,781.3          | 2,390.6          | 2,070.6          | 2,164.0          | 2,086.5          | 247.4            | 246.5            |
| 13.00          | 38,441.7         | 30,503.3         | 42,764.0         | 35,402.8         | 32,482.9         | 28,127.9         | 18,841.6         | 14,535.3         |
| 13.25          | 5,408.4          | 3,370.6          | 3,699.3          | 1,302.6          | 2,709.0          | 1,508.9          | 177.4            | 177.4            |
| 13.50          | 14,222.7         | 12,393.3         | 10,087.4         | 7,060.8          | 5,376.6          | 4,271.8          | 1,938.3          | 1,867.3          |
| 13.75          | 6,580.1          | 5,567.3          | 3,030.4          | 926.9            | 1,894.7          | 1,002.4          | 4,393.8          | 3,602.9          |
| 14.00          | 151,834.1        | 138,547.0        | 146,382.0        | 141,336.4        | 170,122.3        | 166,808.9        | 146,555.0        | 138,376.4        |
| 14.25          | 4,040.4          | 3,314.5          | 4,160.2          | 3,587.0          | 3,882.9          | 3,074.9          | 337.2            | 137.0            |
| 14.50          | 11,416.2         | 9,607.8          | 4,992.1          | 4,890.7          | 5,157.3          | 5,079.2          | 1,533.6          | 1,355.0          |
| 14.75          | 2,416.1          | 1,396.1          | 1,347.1          | 1,347.1          | 3,174.7          | 2,602.7          | 242.0            | 142.0            |
| 15.00          | 58,146.8         | 39,403.7         | 46,997.4         | 39,926           | 36,406.6         | 31,238.6         | 23,569.2         | 22,937.2         |
| 15.25          | 886.3            | 864.8            | 983.3            | 728.3            | 827.7            | 572.7            | 118.6            | 36.7             |
| 15.50          | 7,382.1          | 5,091.5          | 5,940.2          | 5,028.0          | 7,277.6          | 6,356.5          | 1,052.7          | 932.3            |
| 15.75          | 4,929.6          | 3,153.6          | 1,694.0          | 1,079.8          | 1,553.5          | 1,553.5          | 1,827.4          | 672.8            |
| 16.00          | 103,501.3        | 83,495.1         | 92,989.6         | 69,975.2         | 51,712.1         | 47,547.6         | 15,741.5         | 15,381.0         |
| 16.25          | 859.4            | 776.1            | 699.6            | 692.1            | 8,426.6          | 6,901.6          | 183.7            | 181.2            |
| 16.50          | 7,979.8          | 7,091.5          | 6,807.6          | 6,496.4          | 11,820.5         | 10,322.3         | 1,871.1          | 1,857.8          |
| 16.75          | 66,384.6         | 55,591.5         | 70,441.8         | 50,464.6         | 56,132.9         | 49,903.2         | 28,665.3         | 27,200.9         |
| 17.00          | 17,673.9         | 17,007.6         | 13,936.4         | 12,436.9         | 7,988.8          | 7,951.1          | 2,997.8          | 2,993.7          |
| 17.25          | 236.4            | 236.4            | 712.7            | 137.7            | 1,878.6          | 111.6            | 29.3             | 29.3             |
| 17.50          | 2,247.6          | 2,188.5          | 1,903.2          | 1,741.6          | 1,375.5          | 1,293.9          | 324.1            | 313.3            |
| 17.75          | 61.5             | 61.5             | 126.9            | 126.9            | 73.2             | 73.2             | 0.1              | 0.1              |
| 18.00          | 28,524.2         | 27,078.1         | 21,680.3         | 20,518.9         | 12,954.1         | 11,877.1         | 3,582.0          | 3,570.9          |
| 18.25          | 747.9            | 599.4            | 668.1            | 491.5            | 5,117.5          | 2,097.0          | 1,689.0          | 1,548.8          |
| 18.50          | 1,335.7          | 1,333.4          | 1,044.4          | 1,044.4          | 4,587.8          | 2,223.3          | 147.2            | 147.2            |
| 18.75          | 71.1             | 71.1             | 90.6             | 90.6             | 8,838.3          | 8,070.9          | 72.2             | 72.2             |
| 19.00          | 9,243.3          | 9,164.9          | 7,523.3          | 7,389.7          | 7,709.5          | 7,065.1          | 6,490.9          | 6,463.7          |
| 19.25          | 75.9             | 75.9             | 115.6            | 115.6            | 47.2             | 47.2             | 58.7             | 58.7             |
| 19.50          | 394.0            | 394.0            | 292.5            | 292.5            | 291.2            | 291.2            | 84.4             | 84.4             |
| 19.75          | 227.4            | 227.4            | 1,174.3          | 1,174.3          | 122.0            | 122.0            | 41.6             | 41.6             |
| 20.00 & over   | 25,278.5         | 25,168.8         | 24,736.9         | 23,217.5         | 16,377.1         | 16,365.8         | 15,105.1         | 15,043.0         |
| <b>TOTAL</b>   | <b>853,213.9</b> | <b>636,576.2</b> | <b>830,604.1</b> | <b>619,977.6</b> | <b>866,072.1</b> | <b>676,010.7</b> | <b>893,219.5</b> | <b>735,368.1</b> |

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

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

(End of period: Million Rupees)

| RATE OF RETURN | 2003     |                  | 2004             |                    |                    |                    | 2005               |                    |                    |
|----------------|----------|------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                | Dec      |                  | Jun.             |                    | Dec.               |                    | Jun.               |                    |                    |
|                | Overall  | Private Sector   | Overall          | Private Sector     | Overall            | Private Sector     | Overall            | Private Sector     |                    |
| 00.00          | 31,532.6 | 31,254.3         | 32,246.7         | 31,618.7           | 74,200.6           | 72,742.9           | 90,365.5           | 89,383.5           |                    |
| 01.00          | *        | 4,350.8          | 2,592.8          | 1,177.8            | 813.8              | 571.1              | 207.2              | 656.6              | 203.2              |
| 02.00          | *        | 59,261.6         | 25,268.1         | 62,845.5           | 22,996.7           | 8,221.7            | 4,956.6            | 6,069.4            | 2,804.5            |
| 03.00          | *        | 151,550.7        | 140,078.7        | 143,855.7          | 122,298.0          | 46,065.5           | 35,195.0           | 19,022.2           | 19,022.2           |
| 04.00          | *        | 97,405.4         | 88,947.0         | 188,008.0          | 155,468.7          | 160,741.0          | 115,346.9          | 33,003.9           | 29,450.4           |
| 05.00          | *        | 82,379.2         | 75,204.9         | 99,503.2           | 91,120.1           | 265,452.3          | 212,689.3          | 66,898.0           | 51,841.6           |
| 06.00          | *        | 68,522.7         | 63,431.8         | 90,638.9           | 79,622.7           | 188,980.1          | 169,947.5          | 77,515.8           | 66,453.8           |
| 07.00          | *        | 48,423.5         | 46,516.0         | 65,397.1           | 65,047.7           | 132,669.9          | 127,529.0          | 143,759.4          | 112,673.5          |
| 08.00          | *        | 59,558.9         | 59,280.1         | 81,677.5           | 71,516.8           | 124,608.9          | 123,964.2          | 266,967.8          | 227,966.2          |
| 08.25          |          | 1,170.0          | 570.0            | 1,769.0            | 1,169.0            | 5,957.9            | 5,357.9            | 24,729.5           | 20,581.0           |
| 08.50          |          | 11,021.6         | 11,021.6         | 17,225.1           | 17,225.1           | 36,792.4           | 36,313.7           | 36,981.8           | 35,317.2           |
| 08.75          |          | 807.0            | 807.0            | 1,285.5            | 1,285.5            | 3,845.0            | 3,843.4            | 42,204.9           | 25,474.8           |
| 09.00          |          | 31,475.2         | 28,775.1         | 36,946.2           | 35,546.9           | 49,004.6           | 48,162.3           | 136,610.3          | 101,770.4          |
| 09.25          |          | 3,243.9          | 443.9            | 775.8              | 775.8              | 1,275.1            | 1,275.1            | 18,779.4           | 17,423.1           |
| 09.50          |          | 6,147.9          | 5,565.6          | 4,659.9            | 4,659.9            | 19,239.9           | 19,234.9           | 29,282.9           | 28,511.1           |
| 09.75          |          | 1,492.5          | 1,492.5          | 2,976.6            | 2,976.6            | 1,013.4            | 1,013.4            | 14,551.1           | 13,315.9           |
| 10.00          |          | 47,316.0         | 46,264.5         | 42,056.6           | 41,784.4           | 49,701.7           | 49,542.5           | 113,555.3          | 111,385.0          |
| 10.25          |          | 238.6            | 230.4            | 145.2              | 145.2              | 1,132.5            | 1,132.5            | 9,456.6            | 8,958.0            |
| 10.50          |          | 6,565.1          | 4,518.3          | 6,544.6            | 6,544.6            | 4,503.7            | 4,501.1            | 17,143.9           | 16,885.0           |
| 10.75          |          | 2,490.4          | 2,490.4          | 171.4              | 171.4              | 194.1              | 194.1              | 6,610.4            | 6,610.5            |
| 11.00          |          | 34,930.9         | 34,778.6         | 53,493.9           | 52,050.5           | 59,481.6           | 59,461.1           | 121,330.2          | 121,320.3          |
| 11.25          |          | 387.4            | 387.4            | 65.2               | 65.2               | 1,405.9            | 1,404.6            | 4,858.0            | 4,857.1            |
| 11.50          |          | 1,428.0          | 1,308.2          | 1,377.1            | 1,334.3            | 6,480.2            | 6,458.2            | 14,604.3           | 14,603.3           |
| 11.75          |          | 615.1            | 615.1            | 913.4              | 913.4              | 180.1              | 180.1              | 9,131.5            | 9,125.8            |
| 12.00          |          | 36,099.0         | 33,477.3         | 28,418.4           | 28,415.6           | 15,587.6           | 15,584.5           | 43,832.5           | 43,823.9           |
| 12.25          |          | 184.0            | 184.0            | 27.1               | 27.1               | 273.5              | 273.5              | 4,740.3            | 4,735.3            |
| 12.50          |          | 3,301.5          | 3,301.5          | 1,387.3            | 1,387.3            | 3,161.5            | 3,161.5            | 6,875.1            | 6,860.3            |
| 12.75          |          | 319.8            | 319.8            | 104.7              | 104.7              | 507.3              | 507.3              | 2,013.6            | 2,013.6            |
| 13.00          |          | 15,910.3         | 15,910.3         | 10,588.3           | 10,588.3           | 10,451.5           | 9,827.2            | 24,626.1           | 24,043.5           |
| 13.25          |          | 199.2            | 199.2            | 5,200.8            | 5,200.8            | 540.1              | 540.1              | 1,644.0            | 1,644.0            |
| 13.50          |          | 2,903.9          | 2,903.9          | 1,198.8            | 1,198.8            | 900.5              | 900.5              | 1,820.6            | 1,820.6            |
| 13.75          |          | 3,787.9          | 3,084.6          | 5,745.7            | 5,745.7            | 4,049.6            | 4,019.6            | 6,891.9            | 6,891.9            |
| 14.00          |          | 122,657.3        | 121,746.4        | 111,770.9          | 110,352.1          | 87,380.8           | 87,378.2           | 111,134.8          | 111,134.8          |
| 14.25          |          | 144.7            | 144.7            | 15.0               | 15.0               | 665.8              | 658.6              | 814.6              | 814.6              |
| 14.50          |          | 443.0            | 443.0            | 642.8              | 642.8              | 1,101.5            | 1,101.1            | 943.1              | 943.1              |
| 14.75          |          | 55.3             | 39.4             | 51.7               | 51.7               | 39.5               | 39.5               | 241.9              | 241.8              |
| 15.00          |          | 13,931.0         | 13,892.1         | 7,961.2            | 7,935.9            | 7,607.1            | 7,607.1            | 13,208.1           | 13,207.7           |
| 15.25          |          | 69.1             | 69.1             | 0.0                | 0.0                | 102.3              | 102.3              | 75.7               | 75.7               |
| 15.50          |          | 174.1            | 174.1            | 300.3              | 300.3              | 76.9               | 76.9               | 113.1              | 113.1              |
| 15.75          |          | 548.8            | 548.8            | 275.5              | 275.5              | 203.3              | 203.3              | 82.3               | 82.3               |
| 16.00          |          | 14,969.4         | 13,806.6         | 11,018.5           | 8,670.1            | 7,375.5            | 7,375.5            | 6,189.0            | 6,189.0            |
| 16.25          |          | 255.4            | 255.4            | -                  | -                  | 126.0              | 126.0              | 59.7               | 59.7               |
| 16.50          |          | 731.4            | 656.8            | 1,481.1            | 219.5              | 3,842.4            | 3,839.7            | 5,761.2            | 5,760.7            |
| 16.75          |          | 511.5            | 511.5            | 881.7              | 881.7              | 924.2              | 924.2              | 461.9              | 461.9              |
| 17.00          |          | 989.9            | 989.9            | 4,097.5            | 4,097.5            | 348.4              | 348.4              | 379.2              | 379.2              |
| 17.25          |          | 144.5            | 144.5            | 8.4                | 8.4                | 75.9               | 75.9               | 45.0               | 45.0               |
| 17.50          |          | 207.0            | 207.0            | 180.7              | 180.7              | 55.8               | 55.8               | 96.2               | 96.2               |
| 17.75          |          | 81.5             | 81.5             | 0.9                | 0.9                | 62.6               | 62.6               | 48.9               | 48.9               |
| 18.00          |          | 10,391.7         | 10,390.1         | 6,018.4            | 6,017.4            | 4,626.3            | 4,625.9            | 10,050.2           | 10,050.2           |
| 18.25          |          | 432.2            | 285.8            | 10.1               | 10.1               | 57.6               | 57.6               | 179.5              | 179.5              |
| 18.50          |          | 174.7            | 174.7            | 285.5              | 285.5              | 34.1               | 34.1               | 13.5               | 13.5               |
| 18.75          |          | 64.0             | 63.3             | 3.3                | 3.3                | 26.2               | 26.2               | 23.1               | 23.1               |
| 19.00          |          | 3,678.6          | 3,678.6          | 4,074.0            | 4,073.6            | 6,370.3            | 6,348.9            | 10,371.1           | 10,371.1           |
| 19.25          |          | 105.1            | 105.1            | 5.2                | 5.2                | 92.2               | 92.2               | 46.1               | 46.1               |
| 19.50          |          | 47.2             | 47.2             | 98.3               | 98.3               | 251.4              | 251.4              | 3.8                | 3.8                |
| 19.75          |          | 98.1             | 98.1             | -                  | -                  | 75.1               | 75.1               | 69.6               | 69.6               |
| 20.00 & over   |          | 11,810.0         | 11,810.2         | 15,540.8           | 15,496.9           | 17,293.5           | 17,293.5           | 26,682.6           | 26,682.5           |
| <b>TOTAL</b>   |          | <b>997,736.1</b> | <b>911,586.6</b> | <b>1,153,148.6</b> | <b>1,019,441.6</b> | <b>1,416,005.5</b> | <b>1,274,247.4</b> | <b>1,583,627.1</b> | <b>1,414,863.6</b> |

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

(Percent per annum)

| Type of Deposits                                | 2001            |                 | 2002            |                 | 2003            |                 | 2004            |                 | 2005 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------|
|   | Dec.            | Jun.            | Dec.            | Jun.            | Dec.            | Jun.            | Dec.            | Jun.            |      |
| I. Call Deposits                                | 5.14<br>(2.56)  | 4.84<br>(2.11)  | 3.28<br>(1.98)  | 2.13<br>(1.73)  | 1.23<br>(2.25)  | 1.12<br>(2.71)  | 1.33<br>(1.93)  | 1.39<br>(2.18)  |      |
| II. Saving Deposits                             | 4.55<br>(65.08) | 3.49<br>(67.60) | 3.48<br>(69.10) | 1.69<br>(73.93) | 1.33<br>(77.19) | 0.98<br>(75.18) | 0.93<br>(75.06) | 1.24<br>(71.74) |      |
| III. Term or Fixed Deposits                     |                 |                 |                 |                 |                 |                 |                 |                 |      |
| (a) Less than 3 months                          | 5.56<br>(7.36)  | 4.92<br>(6.33)  | 4.07<br>(5.54)  | 1.84<br>(4.91)  | 0.99<br>(4.65)  | 1.15<br>(3.28)  | 1.93<br>(5.72)  | 2.98<br>(6.47)  |      |
| (b) 3 months and over<br>but less than 6 months | 6.99<br>(4.36)  | 6.26<br>(4.16)  | 4.93<br>(3.21)  | 2.16<br>(2.66)  | 1.97<br>(2.18)  | 1.51<br>(4.56)  | 1.93<br>(4.26)  | 3.62<br>(6.50)  |      |
| (c) 6 months and over<br>but less than 1 year   | 7.44<br>(3.15)  | 6.65<br>(2.96)  | 5.53<br>(3.32)  | 2.95<br>(2.95)  | 2.44<br>(2.46)  | 2.20<br>(3.24)  | 2.63<br>(3.24)  | 4.21<br>(4.21)  |      |
| (d) 1 year and over but<br>less than 2 years    | 8.26<br>(4.36)  | 7.19<br>(3.93)  | 5.89<br>(4.24)  | 3.10<br>(3.37)  | 2.64<br>(2.79)  | 2.71<br>(3.57)  | 2.73<br>(3.24)  | 4.28<br>(3.39)  |      |
| (e) 2 years and over but<br>less than 3 years   | 8.65<br>(1.55)  | 7.61<br>(1.50)  | 6.61<br>(1.48)  | 3.45<br>(1.08)  | 2.87<br>(1.41)  | 2.80<br>(1.13)  | 2.87<br>(0.75)  | 3.99<br>(0.68)  |      |
| (f) 3 years and over but<br>less than 4 years   | 8.98<br>(2.06)  | 8.15<br>(2.05)  | 7.23<br>(2.06)  | 3.84<br>(2.27)  | 3.10<br>(1.40)  | 3.01<br>(1.58)  | 3.24<br>(1.55)  | 4.02<br>(1.14)  |      |
| (g) 4 years and over but<br>less than 5 years   | 9.11<br>(1.05)  | 8.46<br>(1.42)  | 7.31<br>(1.32)  | 4.36<br>(1.47)  | 2.78<br>(0.91)  | 2.98<br>(0.19)  | 3.06<br>(0.20)  | 3.84<br>(0.23)  |      |
| (h) 5 years and over                            | 9.43<br>(8.48)  | 8.65<br>(7.94)  | 7.66<br>(7.75)  | 4.69<br>(5.63)  | 3.43<br>(4.75)  | 3.23<br>(4.56)  | 3.57<br>(4.05)  | 3.98<br>(3.47)  |      |
| IV. Overall                                     |                 |                 |                 |                 |                 |                 |                 |                 |      |
| (i) Excluding current<br>and other deposits     | 5.62            | 4.60            | 4.22            | 2.08            | 1.55            | 1.28            | 1.32            | 1.89            |      |
| (ii) Including current<br>and other deposits    | 4.33            | 3.61            | 3.35            | 1.61            | 1.13            | 0.95            | 0.95            | 1.37            |      |

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

PLS : Profit and Loss Sharing

**3.21 Scheduled Banks' Weighted Average Rates  
of Return on Deposits  
Profit & Loss Sharing – All Banks**

(Percent per annum)

| Type of Deposits                                | 2001            |                 | 2002            |                 | 2003            |                 | 2004            |                 | 2005 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------|
|   | Dec.            | Jun.            | Dec.            | Jun.            | Dec.            | Jun.            | Dec.            | Jun.            |      |
| I. Call Deposits                                | 5.27<br>(2.67)  | 4.97<br>(2.10)  | 3.19<br>(1.88)  | 2.13<br>(1.87)  | 1.25<br>(2.41)  | 1.13<br>(2.94)  | 1.34<br>(2.12)  | 1.40<br>(2.35)  |      |
| II. Saving Deposits                             | 4.98<br>(66.16) | 3.69<br>(68.48) | 3.77<br>(68.92) | 1.76<br>(73.30) | 1.40<br>(76.53) | 0.99<br>(74.23) | 0.94<br>(74.35) | 1.29<br>(70.65) |      |
| III. Term or Fixed Deposits                     |                 |                 |                 |                 |                 |                 |                 |                 |      |
| (a) Less than 3 months                          | 6.40<br>(6.23)  | 5.38<br>(5.61)  | 4.44<br>(5.22)  | 2.05<br>(4.48)  | 1.01<br>(4.35)  | 1.13<br>(2.86)  | 2.07<br>(5.56)  | 3.18<br>(6.33)  |      |
| (b) 3 months and over<br>but less than 6 months | 8.18<br>(3.86)  | 6.98<br>(3.77)  | 5.49<br>(3.02)  | 2.34<br>(2.55)  | 2.06<br>(2.11)  | 1.52<br>(4.68)  | 1.96<br>(4.17)  | 3.75<br>(6.68)  |      |
| (c) 6 months and over<br>but less than 1 year   | 8.29<br>(2.96)  | 7.24<br>(2.78)  | 5.74<br>(3.45)  | 3.01<br>(3.01)  | 2.52<br>(2.53)  | 2.21<br>(3.39)  | 2.75<br>(3.38)  | 4.35<br>(4.39)  |      |
| (d) 1 year and over but<br>less than 2 years    | 8.96<br>(4.20)  | 7.65<br>(3.81)  | 6.18<br>(4.18)  | 3.17<br>(3.53)  | 2.69<br>(2.93)  | 2.78<br>(3.77)  | 2.84<br>(3.16)  | 4.37<br>(3.60)  |      |
| (e) 2 years and over but<br>less than 3 years   | 9.15<br>(1.58)  | 7.84<br>(1.58)  | 6.78<br>(1.58)  | 3.44<br>(1.15)  | 2.86<br>(1.53)  | 2.81<br>(1.24)  | 2.87<br>(0.83)  | 3.99<br>(0.75)  |      |
| (f) 3 years and over but<br>less than 4 years   | 9.26<br>(2.16)  | 8.40<br>(2.15)  | 7.35<br>(2.24)  | 3.85<br>(2.45)  | 3.11<br>(1.50)  | 3.01<br>(1.72)  | 3.26<br>(1.72)  | 4.03<br>(1.25)  |      |
| (g) 4 years and over but<br>less than 5 years   | 9.38<br>(1.10)  | 8.63<br>(1.52)  | 7.41<br>(1.43)  | 4.36<br>(1.62)  | 2.77<br>(1.01)  | 2.95<br>(0.20)  | 3.05<br>(0.22)  | 3.84<br>(0.25)  |      |
| (h) 5 years and over                            | 9.56<br>(9.09)  | 8.72<br>(8.19)  | 7.72<br>(8.08)  | 4.71<br>(6.04)  | 3.44<br>(5.10)  | 3.22<br>(4.96)  | 3.57<br>(4.48)  | 3.99<br>(3.76)  |      |
| IV. Overall                                     |                 |                 |                 |                 |                 |                 |                 |                 |      |
| (i) Excluding current<br>and other deposits     | 6.09            | 4.84            | 4.51            | 2.17            | 1.63            | 1.31            | 1.36            | 1.98            |      |
| (ii) Including current<br>and other deposits    | 4.76            | 3.85            | 3.64            | 1.71            | 1.19            | 0.99            | 0.99            | 1.46            |      |

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



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

(Percent per annum)

| Type of Deposits                                | 2001            |                 | 2002            |                 | 2003            |                 | 2004            |                 | 2005 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------|
|   | Dec.            | Jun.            | Dec.            | Jun.            | Dec.            | Jun.            | Dec.            | Jun.            |      |
| I. Call Deposits                                | 4.24<br>(2.00)  | 4.01<br>(2.14)  | 3.76<br>(2.67)  | 2.22<br>(0.43)  | 0.61<br>(0.75)  | 0.52<br>(0.33)  | 1.06<br>(0.30)  | 1.15<br>(0.48)  |      |
| II. Saving Deposits                             | 2.13<br>(59.52) | 2.06<br>(62.04) | 1.39<br>(70.38) | 1.13<br>(79.85) | 0.74<br>(83.35) | 0.91<br>(84.80) | 0.85<br>(80.98) | 0.82<br>(82.40) |      |
| III. Term or Fixed Deposits                     |                 |                 |                 |                 |                 |                 |                 |                 |      |
| (a) Less than 3 months                          | 3.51<br>(13.15) | 3.45<br>(10.91) | 2.26<br>(7.86)  | 0.86<br>(8.94)  | 0.86<br>(7.48)  | 0.86<br>(7.54)  | 0.98<br>(6.99)  | 1.44<br>(7.86)  |      |
| (b) 3 months and over<br>but less than 6 months | 3.55<br>(6.88)  | 3.64<br>(6.63)  | 2.29<br>(4.61)  | 1.02<br>(3.73)  | 1.38<br>(2.78)  | 1.36<br>(3.29)  | 1.78<br>(4.95)  | 1.75<br>(4.81)  |      |
| (c) 6 months and over<br>but less than 1 year   | 4.31<br>(4.15)  | 4.10<br>(4.09)  | 3.31<br>(2.33)  | 2.28<br>(2.43)  | 1.47<br>(1.87)  | 1.94<br>(1.76)  | 1.05<br>(2.10)  | 1.82<br>(2.46)  |      |
| (d) 1 year and over but<br>less than 2 years    | 5.37<br>(5.21)  | 4.82<br>(4.66)  | 3.96<br>(4.62)  | 1.79<br>(1.83)  | 1.64<br>(1.50)  | 1.03<br>(1.52)  | 1.94<br>(3.97)  | 1.68<br>(1.26)  |      |
| (e) 2 years and over but<br>less than 3 years   | 5.74<br>(1.40)  | 5.34<br>(0.99)  | 4.19<br>(0.80)  | 3.47<br>(0.37)  | 3.16<br>(0.32)  | 0.75<br>(0.06)  | 2.96<br>(0.07)  | 3.21<br>(0.02)  |      |
| (f) 3 years and over but<br>less than 4 years   | 6.99<br>(1.57)  | 5.69<br>(1.41)  | 4.90<br>(0.80)  | 3.42<br>(0.57)  | 2.76<br>(0.50)  | 2.60<br>(0.13)  | 1.28<br>(0.14)  | 2.13<br>(0.08)  |      |
| (g) 4 years and over but<br>less than 5 years   | 7.17<br>(0.70)  | 6.33<br>(0.76)  | 5.42<br>(0.56)  | 4.20<br>(0.10)  | 4.42<br>(0.06)  | 3.98<br>(0.06)  | 3.56<br>(0.03)  | 2.60<br>(0.04)  |      |
| (h) 5 years and over                            | 8.26<br>(5.33)  | 8.08<br>(6.36)  | 7.00<br>(5.37)  | 4.15<br>(1.74)  | 3.24<br>(1.39)  | 3.39<br>(0.51)  | 3.53<br>(0.46)  | 3.39<br>(0.63)  |      |
| IV. Overall                                     |                 |                 |                 |                 |                 |                 |                 |                 |      |
| (i) Excluding current<br>and other deposits     | 3.20            | 3.07            | 2.10            | 1.22            | 0.85            | 0.96            | 0.97            | 0.97            |      |
| (ii) Including current<br>and other deposits    | 2.42            | 2.34            | 1.60            | 0.79            | 0.59            | 0.61            | 0.63            | 0.62            |      |

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

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

(Percent per annum)

| AS AT THE<br>END OF   |      | Precious<br>Metals | Stock<br>Exchange<br>Securities | Merchandise | Machinery | Real<br>Estate | Financial<br>Obligations | Others | TOTAL<br>ADVANCES |
|---|------|--------------------|---------------------------------|-------------|-----------|----------------|--------------------------|--------|-------------------|
| <b>I. INTEREST BEARING &amp; ISLAMIC MODES OF FINANCING - ALL BANKS</b> |      |                    |                                 |             |           |                |                          |        |                   |
| 2001  | Jun. | 11.14              | 13.48                           | 13.40       | 14.42     | 13.28          | 13.73                    | 13.87  | <b>13.61</b>      |
|   | Dec. | 8.10               | 13.45                           | 13.18       | 14.07     | 13.37          | 13.58                    | 13.67  | <b>13.45</b>      |
| 2002  | Jun. | 9.15               | 13.02                           | 12.86       | 13.68     | 13.42          | 13.34                    | 13.26  | <b>13.19</b>      |
|   | Dec. | 9.06               | 12.94                           | 12.43       | 13.41     | 13.09          | 13.32                    | 12.99  | <b>12.87</b>      |
| 2003  | Jun. | 11.49              | 5.98                            | 7.65        | 10.35     | 11.55          | 7.78                     | 10.34  | <b>9.40</b>       |
|   | Dec. | 10.30              | 5.37                            | 5.89        | 8.04      | 10.28          | 6.48                     | 8.34   | <b>7.76</b>       |
| 2004  | Jun. | 10.25              | 4.96                            | 5.79        | 6.89      | 9.26           | 6.03                     | 8.41   | <b>7.28</b>       |
|   | Dec. | 10.12              | 5.51                            | 5.96        | 6.08      | 8.82           | 7.18                     | 7.54   | <b>6.99</b>       |
| 2005  | Jun. | 8.84               | 7.14                            | 7.83        | 7.64      | 9.84           | 8.09                     | 10.06  | <b>8.81</b>       |
| <b>II. INTEREST BEARING - ALL BANKS</b>                                 |      |                    |                                 |             |           |                |                          |        |                   |
| 2001  | Jun. | 11.75              | 13.54                           | 13.69       | 13.50     | 12.84          | 13.07                    | 12.05  | <b>13.07</b>      |
|   | Dec. | 11.00              | 11.35                           | 13.28       | 13.81     | 12.50          | 14.72                    | 12.42  | <b>13.00</b>      |
| 2002  | Jun. | 8.10               | 11.27                           | 13.12       | 13.56     | 12.72          | 13.88                    | 12.47  | <b>13.00</b>      |
|   | Dec. | 8.07               | 11.12                           | 13.51       | 13.67     | 12.58          | 13.79                    | 12.42  | <b>12.99</b>      |
| 2003  | Jun. | 12.01              | 11.97                           | 9.39        | 15.66     | 12.63          | 7.74                     | 10.66  | <b>11.87</b>      |
|   | Dec. | 10.61              | 7.56                            | 7.21        | 11.99     | 12.15          | 7.68                     | 6.95   | <b>8.95</b>       |
| 2004  | Jun. | 9.20               | 6.01                            | 6.89        | 11.21     | 9.08           | 7.08                     | 9.04   | <b>8.41</b>       |
|   | Dec. | 10.55              | 6.42                            | 6.74        | 4.66      | 7.42           | 7.76                     | 4.51   | <b>5.60</b>       |
| 2005  | Jun. | 8.51               | 6.86                            | 6.09        | 4.59      | 6.68           | 6.76                     | 8.86   | <b>7.01</b>       |
| <b>III. ISLAMIC MODES OF FINANCING-ALL BANKS</b>                        |      |                    |                                 |             |           |                |                          |        |                   |
| 2001  | Jun. | 11.02              | 13.47                           | 13.39       | 14.53     | 13.31          | 13.84                    | 14.03  | <b>13.65</b>      |
|   | Dec. | 8.05               | 13.54                           | 13.18       | 14.09     | 13.45          | 13.50                    | 13.74  | <b>13.48</b>      |
| 2002  | Jun. | 9.30               | 13.09                           | 12.85       | 13.70     | 13.47          | 13.32                    | 13.32  | <b>13.20</b>      |
|   | Dec. | 9.23               | 13.05                           | 12.38       | 13.37     | 13.15          | 13.29                    | 13.04  | <b>12.86</b>      |
| 2003  | Jun. | 11.43              | 5.92                            | 7.50        | 9.39      | 11.47          | 7.79                     | 10.31  | <b>9.19</b>       |
|   | Dec. | 10.20              | 5.17                            | 5.75        | 7.72      | 10.08          | 6.37                     | 8.47   | <b>7.64</b>       |
| 2004  | Jun. | 10.86              | 4.86                            | 5.73        | 6.61      | 9.27           | 5.88                     | 8.34   | <b>7.19</b>       |
|   | Dec. | 9.64               | 5.49                            | 5.92        | 6.17      | 8.93           | 7.11                     | 8.02   | <b>7.11</b>       |
| 2005  | Jun. | 9.03               | 7.15                            | 7.93        | 7.80      | 10.16          | 8.21                     | 10.15  | <b>8.94</b>       |

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

( Million Rupees )

| PERIOD           | KARACHI |           | LAHORE  |         | PESHAWAR |        | QUETTA |        | FAISALABAD |        | RAWALPINDI |        | HYDERABAD |        | ISLAMABAD |         |
|------------------|---------|-----------|---------|---------|----------|--------|--------|--------|------------|--------|------------|--------|-----------|--------|-----------|---------|
|                  | Issued  | En-       | Issued  | En-     | Issued   | En-    | Issued | En-    | Issued     | En-    | Issued     | En-    | Issued    | Cashed | Issued    | En-     |
|                  |         | cashed    |         | cashed  |          | cashed |        | cashed |            | cashed |            | cashed |           | cashed |           | cashed  |
| <b>2000</b>      | 332,147 | 657,160   | 279,621 | 228,945 | 85,585   | 50,229 | 16,544 | 17,219 | 47,853     | 23,625 | 64,775     | 40,102 | 7,556     | 6,577  | 151,864   | 163,649 |
| <b>2001</b>      | 332,877 | 623,217   | 279,535 | 224,665 | 60,125   | 44,459 | 13,224 | 23,950 | 43,073     | 24,097 | 71,275     | 44,756 | 12,136    | 4,768  | 119,354   | 143,477 |
| <b>2002</b>      | 450,044 | 737,094   | 313,846 | 265,744 | 57,182   | 49,928 | 18,975 | 30,608 | 50,507     | 25,418 | 94,666     | 54,256 | 15,945    | 3,833  | 157,256   | 187,116 |
| <b>2003</b>      | 527,114 | 844,853   | 378,932 | 333,100 | 47,675   | 45,621 | 15,063 | 29,438 | 53,610     | 21,168 | 103,658    | 59,298 | 13,936    | 3,531  | 169,400   | 191,635 |
| <b>2004</b>      | 678,570 | 1,063,789 | 430,791 | 383,736 | 58,782   | 43,549 | 17,202 | 25,758 | 66,354     | 30,082 | 138,755    | 73,999 | 19,557    | 3,817  | 282,876   | 347,262 |
| <b>2005</b>      | 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 |
| <b>2004 Dec.</b> | 91,792  | 128,283   | 47,597  | 41,659  | 6,206    | 2,812  | 1,999  | 2,050  | 7,675      | 2,948  | 18,888     | 10,654 | 2,588     | -      | 38,180    | 70,024  |
| <b>2005 Jan.</b> | 60,077  | 88,456    | 35,481  | 36,025  | 4,073    | 6,050  | 1,847  | 3,061  | 5,276      | 3,287  | 7,672      | 6,552  | 1,122     | 10     | 29,775    | 28,709  |
| <b>Feb.</b>      | 47,529  | 99,204    | 41,806  | 21,378  | 6,253    | 1,918  | 745    | 975    | 4,319      | 1,547  | 12,694     | 5,168  | 2,614     | 2      | 26,648    | 19,342  |
| <b>Mar.</b>      | 65,597  | 111,486   | 52,890  | 36,387  | 6,616    | 3,116  | 1,919  | 1,846  | 5,826      | 4,029  | 12,593     | 6,075  | 2,494     | 24     | 17,959    | 27,585  |
| <b>Apr.</b>      | 59,700  | 103,825   | 41,411  | 33,908  | 6,881    | 3,554  | 1,570  | 1,400  | 6,579      | 2,108  | 13,823     | 7,525  | 2,764     | 693    | 24,283    | 20,712  |
| <b>May</b>       | 75,695  | 121,259   | 47,489  | 43,439  | 2,744    | 3,701  | 733    | 1,973  | 8,135      | 2,438  | 12,483     | 5,215  | 3,183     | 7      | 44,058    | 50,107  |
| <b>Jun.</b>      | 74,619  | 141,388   | 51,550  | 39,170  | 7,197    | 3,900  | 2,257  | 2,112  | 7,363      | 3,029  | 25,834     | 7,361  | 2,761     | 28     | 38,483    | 43,485  |
| <b>Jul.</b>      | 82,121  | 132,695   | 48,019  | 36,944  | 3,555    | 2,522  | 2,337  | 2,504  | 7,393      | 3,440  | 19,902     | 4,353  | 3,458     | -      | 41,038    | 57,510  |
| <b>Aug.</b>      | 86,106  | 129,257   | 48,354  | 38,304  | 4,923    | 3,794  | 1,322  | 1,677  | 8,509      | 4,296  | 14,572     | 4,260  | 3,368     | 42     | 39,551    | 40,075  |
| <b>Sep.</b>      | 87,652  | 118,953   | 45,562  | 35,796  | 3,055    | 1,680  | 2,682  | 3,285  | 5,825      | 3,261  | 13,844     | 7,771  | 1,409     | 1,223  | 41,047    | 43,313  |
| <b>Oct.</b>      | 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  |
| <b>Nov.</b>      | 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  |
| <b>Dec.</b>      | 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  |

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

| ( Million Rupees ) |        |        |         |        |        |        |          |        |            |        |              |        |            |        |                  |                  |
|--------------------|--------|--------|---------|--------|--------|--------|----------|--------|------------|--------|--------------|--------|------------|--------|------------------|------------------|
| PERIOD             | MULTAN |        | SIALKOT |        | SUKKUR |        | D.I.KHAN |        | BAHAWALPUR |        | MUZAFFARABAD |        | GUJRANWALA |        | TOTAL            |                  |
|                    | Issued | En-    | Issued  | En-    | Issued | En-    | Issued   | En-    | Issued     | En-    | Issued       | En-    | Issued     | En-    | Issued           | En-              |
|                    |        | cashed |         | cashed |        | cashed |          | cashed |            | cashed |              | cashed |            | cashed |                  | cashed           |
| <b>2000</b>        | 22,596 | 15,833 | 4,112   | 13,706 | 2,820  | 1,491  | 1,679    | 987    | 3,826      | 7,054  | 5,969        | 1,768  | 3,062      | 6,067  | <b>1,030,009</b> | <b>1,234,412</b> |
| <b>2001</b>        | 23,905 | 17,992 | 4,249   | 13,165 | 3,469  | 2,083  | 1,572    | 973    | 3,644      | 5,541  | 7,864        | 3,230  | 3,649      | 7,343  | <b>979,951</b>   | <b>1,183,716</b> |
| <b>2002</b>        | 28,903 | 16,700 | 5,545   | 16,002 | 4,966  | 4,118  | 2,154    | 403    | 4,740      | 6,724  | 8,163        | 2,916  | 4,476      | 8,646  | <b>1,217,368</b> | <b>1,409,506</b> |
| <b>2003</b>        | 31,960 | 27,911 | 7,695   | 17,357 | 7,900  | 4,959  | 2,936    | 241    | 7,114      | 11,494 | 8,775        | 1,376  | 8,391      | 10,649 | <b>1,384,159</b> | <b>1,602,631</b> |
| <b>2004</b>        | 40,860 | 21,273 | 6,304   | 15,405 | 7,567  | 6,053  | 2,672    | 270    | 9,209      | 9,618  | 10,810       | 1,401  | 9,578      | 11,994 | <b>1,779,887</b> | <b>2,038,006</b> |
| <b>2005</b>        | 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        |
| <b>2004 Dec.</b>   | 4,867  | 1,810  | 432     | 750    | 280    | 392    | 539      | -      | 448        | 780    | 1,919        | -      | 773        | 1,518  | <b>224,183</b>   | <b>263,680</b>   |
| <b>2005 Jan.</b>   | 3,172  | 865    | 705     | 1,905  | 154    | 1,172  | 380      | 45     | 2,060      | 153    | 1,293        | 11     | 714        | 708    | <b>153,801</b>   | <b>177,009</b>   |
| <b>Feb.</b>        | 4,201  | 1,241  | 300     | 1,195  | 2,202  | 432    | 203      | 40     | 604        | 243    | 361          | 100    | 611        | 762    | <b>151,090</b>   | <b>153,547</b>   |
| <b>Mar.</b>        | 5,189  | 1,183  | 1,442   | 318    | 866    | 245    | 232      | 110    | 1,614      | 395    | 1,250        | -      | 1,119      | 1,291  | <b>177,606</b>   | <b>194,090</b>   |
| <b>Apr.</b>        | 4,617  | 923    | 202     | 965    | 1,246  | 230    | 619      | 15     | 271        | 311    | 2,454        | 100    | 769        | 850    | <b>167,189</b>   | <b>177,119</b>   |
| <b>May</b>         | 3,867  | 1,201  | 635     | 1,015  | 1,264  | 4,000  | 228      | 15     | 690        | 490    | 700          | 810    | 1,075      | 1,456  | <b>202,979</b>   | <b>237,111</b>   |
| <b>Jun.</b>        | 4,406  | 983    | 905     | 1,168  | 2,010  | 229    | 175      | 30     | 1,486      | 95     | 144          | -      | 1,080      | 850    | <b>220,270</b>   | <b>243,828</b>   |
| <b>Jul.</b>        | 4,792  | 1,060  | 898     | 1,191  | 2,858  | 251    | 925      | 60     | 1,511      | 72     | 805          | 185    | 1,048      | 1,204  | <b>220,660</b>   | <b>243,991</b>   |
| <b>Aug.</b>        | 3,563  | 1,410  | 232     | 1,620  | 2,034  | 44     | 307      | 85     | 1,070      | 111    | 797          | -      | 509        | 2,512  | <b>215,217</b>   | <b>227,487</b>   |
| <b>Sep.</b>        | 4,213  | 598    | 1,184   | 1,353  | 1,335  | 132    | 556      | -      | 1,470      | 127    | 1,030        | 1,686  | 1,349      | 480    | <b>212,213</b>   | <b>219,178</b>   |
| <b>Oct.</b>        | 2,975  | 2,588  | 408     | 2,465  | 1,319  | 139    | 158      | 125    | 522        | 681    | -            | 4      | 437        | 1,599  | <b>185,312</b>   | <b>210,800</b>   |
| <b>Nov.</b>        | 4,056  | 1,575  | 585     | 223    | 1,031  | 321    | 635      | 5      | 243        | 1,857  | 5,348        | 14     | 1,040      | 1,240  | <b>189,255</b>   | <b>203,030</b>   |
| <b>Dec.</b>        | 5,916  | 1,061  | 366     | 825    | 939    | 158    | 572      | 248    | 735        | 578    | 3,440        | 223    | 863        | 846    | <b>232,553</b>   | <b>242,366</b>   |

### 3.25 Clearing House Statistics

(Cheques in Thousand)  
(Million Rupees)

| PERIOD           | KARACHI        |           | LAHORE         |           | PESHAWAR       |         | QUETTA         |         | FAISALABAD     |         | RAWALPINDI     |         | HYDERABAD      |         |
|------------------|----------------|-----------|----------------|-----------|----------------|---------|----------------|---------|----------------|---------|----------------|---------|----------------|---------|
|                  | No. of Cheques |           | No. of Cheques |           | No. of Cheques |         | No. of Cheques |         | No. of Cheques |         | No. of Cheques |         | No. of Cheques |         |
|                  | Cleared        | Amount    | Cleared        | Amount    | Cleared        | Amount  | Cleared        | Amount  | Cleared        | Amount  | Cleared        | Amount  | Cleared        | Amount  |
| <b>2000</b>      | 15,059         | 3,151,643 | 5,766          | 1,009,749 | 594            | 93,451  | 303            | 44,477  | 798            | 137,428 | 1,202          | 170,980 | 1,023          | 47,926  |
| <b>2001</b>      | 15,981         | 3,422,118 | 6,046          | 1,080,093 | 635            | 95,127  | 355            | 51,870  | 972            | 175,020 | 1,288          | 181,268 | 968            | 44,210  |
| <b>2002</b>      | 18,209         | 3,772,412 | 7,457          | 1,282,087 | 639            | 110,893 | 396            | 64,803  | 1,264          | 205,408 | 1,529          | 261,803 | 1,049          | 50,999  |
| <b>2003</b>      | 21,275         | 4,940,910 | 9,100          | 1,720,576 | 734            | 128,442 | 465            | 83,588  | 1,566          | 275,097 | 1,837          | 353,871 | 1,308          | 61,784  |
| <b>2004</b>      | 24,597         | 6,337,023 | 10,527         | 2,404,839 | 820            | 155,603 | 508            | 106,933 | 1,678          | 343,938 | 2,191          | 543,584 | 1,081          | 78,574  |
| <b>2005</b>      | 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 |
| <b>2004 Dec.</b> | 2,417          | 665,007   | 1,201          | 255,016   | 85             | 19,304  | 44             | 12,759  | 163            | 32,765  | 213            | 63,548  | 59             | 7,391   |
| <b>2005 Jan.</b> | 2,110          | 618,372   | 847            | 225,224   | 75             | 17,076  | 40             | 9,849   | 145            | 29,955  | 190            | 43,711  | 74             | 7,893   |
| <b>Feb.</b>      | 2,105          | 609,320   | 882            | 217,665   | 69             | 11,249  | 34             | 8,914   | 129            | 26,856  | 170            | 50,003  | 69             | 7,189   |
| <b>Mar.</b>      | 2,567          | 888,237   | 1,045          | 295,612   | 91             | 18,875  | 44             | 11,561  | 162            | 34,722  | 221            | 68,633  | 84             | 9,969   |
| <b>Apr.</b>      | 2,375          | 701,097   | 999            | 276,429   | 90             | 19,966  | 45             | 11,765  | 158            | 33,296  | 213            | 67,698  | 81             | 9,847   |
| <b>May</b>       | 2,443          | 641,583   | 1,055          | 282,587   | 93             | 23,795  | 46             | 11,412  | 162            | 35,625  | 225            | 60,251  | 88             | 9,797   |
| <b>Jun.</b>      | 2,375          | 715,311   | 1,072          | 296,009   | 106            | 24,734  | 50             | 14,051  | 178            | 37,598  | 226            | 77,818  | 91             | 12,089  |
| <b>Jul.</b>      | 2,377          | 643,749   | 1,040          | 267,282   | 95             | 21,160  | 53             | 13,609  | 166            | 41,758  | 234            | 67,525  | 82             | 9,566   |
| <b>Aug.</b>      | 2,518          | 669,505   | 1,062          | 276,971   | 93             | 17,778  | 28             | 7,057   | 178            | 80,569  | 232            | 58,025  | 84             | 9,549   |
| <b>Sep.</b>      | 2,905          | 737,800   | 1,137          | 284,611   | 99             | 19,954  | 59             | 15,460  | 195            | 39,530  | 331            | 70,220  | 87             | 10,007  |
| <b>Oct.</b>      | 2,677          | 766,116   | 1,179          | 278,207   | 100            | 20,515  | 66             | 16,983  | 207            | 39,330  | 243            | 62,597  | 97             | 11,403  |
| <b>Nov.</b>      | 2,380          | 697,951   | 1,036          | 251,271   | 83             | 18,497  | 50             | 12,122  | 176            | 33,429  | 200            | 60,262  | 85             | 9,494   |
| <b>Dec.</b>      | 2,935          | 870,869   | 1,276          | 315,171   | 109            | 25,910  | 62             | 14,468  | 219            | 43,247  | 282            | 72,773  | 104            | 11,258  |

### 3.25 Clearing House Statistics

(Cheques in Thousand)  
(Million Rupees)

| PERIOD           | ISLAMABAD      |           | MULTAN         |         | SIALKOT        |        | SUKKUR         |        | D.I.KHAN       |        | OTHERS         |         | TOTAL          |                   |                  |
|------------------|----------------|-----------|----------------|---------|----------------|--------|----------------|--------|----------------|--------|----------------|---------|----------------|-------------------|------------------|
|                  | No. of Cheques |           | No. of Cheques |         | No. of Cheques |        | No. of Cheques |        | No. of Cheques |        | No. of Cheques |         | No. of Cheques |                   |                  |
|                  | Cleared        | Amount    | Cleared        | Amount  | Cleared        | Amount | Cleared        | Amount | Cleared        | Amount | Cleared        | Amount  | Cleared        | Amount            |                  |
| <b>2000</b>      | 1,577          | 429,994   | 465            | 76,007  | 270            | 26,228 | 379            | 13,206 | 36             | 8,118  | 2,107          | 148,378 | <b>29,579</b>  | <b>5,357,585</b>  |                  |
| <b>2001</b>      | 1,809          | 423,819   | 541            | 87,630  | 311            | 33,794 | 403            | 14,376 | 39             | 8,120  | 2,133          | 155,440 | <b>31,481</b>  | <b>5,772,885</b>  |                  |
| <b>2002</b>      | 1,953          | 594,947   | 622            | 107,474 | 360            | 40,155 | 465            | 16,370 | 50             | 9,547  | 2,611          | 194,934 | <b>36,604</b>  | <b>6,711,832</b>  |                  |
| <b>2003</b>      | 2,355          | 796,244   | 755            | 144,767 | 420            | 47,554 | 667            | 21,934 | 46             | 7,314  | 3,286          | 230,427 | <b>43,814</b>  | <b>8,812,508</b>  |                  |
| <b>2004</b>      | 3,045          | 1,215,586 | 828            | 182,394 | 452            | 59,247 | 723            | 27,164 | 49             | 8,469  | 3,464          | 335,818 | <b>49,963</b>  | <b>11,799,172</b> |                  |
| <b>2005</b>      | 4,142          | 1,767,947 | 995            | 272,950 | 540            | 80,389 | 0              | 798    | 35,681         | 54     | 21,092         | 4,057   | 500,628        | 60,531            | 16,254,888       |
| <b>2004 Dec.</b> | 309            | 147,081   | 82             | 19,891  | 41             | 7,735  |                | 66     | 2,678          | 4      | 705            | 354     | 35,721         | <b>5,038</b>      | <b>1,269,601</b> |
| <b>2005 Jan.</b> | 255            | 104,786   | 73             | 17,370  | 41             | 6,501  |                | 66     | 3,086          | 4      | 745            | 312     | 28,827         | <b>4,232</b>      | <b>1,113,395</b> |
| <b>Feb.</b>      | 257            | 108,474   | 63             | 15,953  | 32             | 4,855  |                | 56     | 2,431          | 4      | 718            | 223     | 25,773         | <b>4,093</b>      | <b>1,089,400</b> |
| <b>Mar.</b>      | 327            | 135,925   | 76             | 17,956  | 44             | 7,015  |                | 67     | 2,609          | 1      | 677            | 292     | 37,324         | <b>5,021</b>      | <b>1,529,115</b> |
| <b>Apr.</b>      | 316            | 135,441   | 75             | 17,587  | 42             | 5,955  |                | 61     | 2,594          | 4      | 828            | 285     | 32,607         | <b>4,744</b>      | <b>1,315,110</b> |
| <b>May</b>       | 313            | 170,615   | 77             | 20,235  | 45             | 6,769  |                | 67     | 2,528          | 6      | 844            | 293     | 34,886         | <b>4,913</b>      | <b>1,300,927</b> |
| <b>Jun.</b>      | 319            | 164,563   | 89             | 20,831  | 44             | 6,880  |                | 73     | 3,644          | 6      | 950            | 324     | 42,135         | <b>4,953</b>      | <b>1,416,613</b> |
| <b>Jul.</b>      | 317            | 160,125   | 86             | 20,473  | 46             | 7,317  |                | 58     | 4,026          | 4      | 782            | 336     | 39,776         | <b>4,894</b>      | <b>1,297,148</b> |
| <b>Aug.</b>      | 380            | 150,123   | 87             | 19,806  | 46             | 6,705  |                | 62     | 2,958          | 4      | 892            | 328     | 39,607         | <b>5,102</b>      | <b>1,359,545</b> |
| <b>Sep.</b>      | 617            | 166,237   | 96             | 49,442  | 46             | 6,278  |                | 65     | 2,852          | 5      | 823            | 408     | 44,276         | <b>6,050</b>      | <b>1,447,490</b> |
| <b>Oct.</b>      | 377            | 143,436   | 90             | 23,323  | 53             | 7,955  |                | 72     | 2,848          | 6      | 1,011          | 404     | 49,948         | <b>5,571</b>      | <b>1,423,672</b> |
| <b>Nov.</b>      | 267            | 134,729   | 90             | 22,108  | 47             | 6,450  |                | 65     | 2,480          | 4      | 796            | 382     | 56,021         | <b>4,865</b>      | <b>1,305,610</b> |
| <b>Dec.</b>      | 397            | 193,493   | 93             | 27,866  | 54             | 7,709  |                | 86     | 3,625          | 6      | 12,026         | 470     | 69,448         | <b>6,093</b>      | <b>1,656,863</b> |

## 3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

| ITEM   | 2001 |                  | 2002 |                   | 2003 |                   |
|--|------|------------------|------|-------------------|------|-------------------|
|  |      | Dec.             |      | Jun.              |      | Jun.              |
| <b>LIABILITIES</b>                             |      |                  |      |                   |      |                   |
| <b>Paid-up Capital</b>                         |      | <b>228,034</b>   |      | <b>238,092</b>    |      | <b>241,631</b>    |
| <b>Reserves</b>                                |      | <b>1,035,450</b> |      | <b>1,052,339</b>  |      | <b>1,084,411</b>  |
|  |      |                  |      |                   |      | <b>244,932</b>    |
|  |      |                  |      |                   |      | <b>1,127,661</b>  |
| <b>Demand Deposits:</b>                        |      | <b>812,626</b>   |      | <b>1,028,894</b>  |      | <b>943,233</b>    |
| (a) Societies                                  |      | 175,849          |      | 175,190           |      | 161,987           |
| (b) Others                                     |      | 636,777          |      | 853,704           |      | 781,246           |
|  |      |                  |      |                   |      | 1,074,023         |
| <b>Time Deposits:</b>                          |      | <b>1,743,764</b> |      | <b>1,901,337</b>  |      | <b>2,030,338</b>  |
| (a) Societies                                  |      | 515,784          |      | 508,479           |      | 498,940           |
| (b) Others                                     |      | 1,227,980        |      | 1,392,858         |      | 1,531,398         |
|  |      |                  |      |                   |      | 1,725,549         |
| <b>Borrowings from:</b>                        |      | <b>3,265,307</b> |      | <b>4,609,702</b>  |      | <b>3,582,799</b>  |
| (a) State Bank of Pakistan                     |      | 18,246           |      | 18,246            |      | 18,246            |
| (b) Federal Bank for Co-operatives             |      | 3,247,061        |      | 4,591,456         |      | 3,564,553         |
|  |      |                  |      |                   |      | 4,545,996         |
|  |      |                  |      |                   |      | 727,541           |
| <b>Head Office &amp; Inter-Bank Adjustment</b> |      | <b>36,180</b>    |      | <b>58,447</b>     |      | <b>34,256</b>     |
|  |      |                  |      |                   |      | <b>4,941</b>      |
| <b>Contingent Liabilities as per contra</b>    |      | <b>828,607</b>   |      | <b>928,540</b>    |      | <b>922,303</b>    |
|  |      |                  |      |                   |      | <b>903,359</b>    |
| <b>Other Liabilities</b>                       |      | <b>1,298,698</b> |      | <b>1,750,454</b>  |      | <b>1,374,632</b>  |
|  |      |                  |      |                   |      | <b>1,838,333</b>  |
| <b>TOTAL LIABILITIES / ASSETS</b>              |      | <b>9,248,666</b> |      | <b>11,567,805</b> |      | <b>10,213,603</b> |
|  |      |                  |      |                   |      | <b>12,851,853</b> |
| <b>ASSETS</b>                                  |      |                  |      |                   |      |                   |
| <b>Cash and Balances :</b>                     |      | <b>1,543,033</b> |      | <b>2,849,505</b>  |      | <b>1,451,961</b>  |
| (a) Notes, Coins and Silver                    |      | 99,677           |      | 92,515            |      | 117,110           |
| (b) Balances with State Bank of Pakistan       |      | 134,301          |      | 185,271           |      | 139,848           |
| (c) Balances with other Banks                  |      | 1,309,055        |      | 2,571,719         |      | 1,195,003         |
|  |      |                  |      |                   |      | 2,817,376         |
| <b>Loans and Advances to:</b>                  |      | <b>4,815,164</b> |      | <b>5,236,648</b>  |      | <b>5,537,171</b>  |
| (a) Societies                                  |      | 4,294,493        |      | 4,467,040         |      | 4,614,887         |
| (b) Individuals                                |      | 462,941          |      | 726,415           |      | 896,627           |
| (c) Others                                     |      | 56,530           |      | 43,193            |      | 25,657            |
|  |      |                  |      |                   |      | 90,561            |
| <b>Investment in Securities and Shares:</b>    |      | <b>456,319</b>   |      | <b>474,157</b>    |      | <b>487,749</b>    |
| (a) Federal Government                         |      | 381,494          |      | 360,022           |      | 359,205           |
| (b) Provincial Governments                     |      | 17,051           |      | 17,051            |      | 17,051            |
| (c) Local Bodies                               |      | 34               |      | 34                |      | 34                |
| (d) Shares of Co-operative Institutions        |      | 3,554            |      | 3,554             |      | 3,554             |
| (e) Shares of Other Enterprises                |      | 54,186           |      | 93,496            |      | 107,905           |
|  |      |                  |      |                   |      | 174,956           |
| <b>Bank Premises</b>                           |      | <b>343,570</b>   |      | <b>343,916</b>    |      | <b>345,679</b>    |
| <b>Head Office and Inter-Bank Adjustment</b>   |      | <b>22,051</b>    |      | <b>27</b>         |      | <b>46,978</b>     |
|  |      |                  |      |                   |      | <b>51,054</b>     |
| <b>Contingent Assets as per contra</b>         |      | <b>828,607</b>   |      | <b>928,540</b>    |      | <b>922,303</b>    |
|  |      |                  |      |                   |      | <b>903,359</b>    |
| <b>Other Assets</b>                            |      | <b>1,239,922</b> |      | <b>1,735,012</b>  |      | <b>1,421,762</b>  |
|  |      |                  |      |                   |      | <b>1,965,486</b>  |

## 3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

| I T E M  | 2003              |                   | 2004              |                   | 2005 |      |
|--|-------------------|-------------------|-------------------|-------------------|------|------|
|  | Dec.              | Jun.              | Dec.              | Jun.              | Dec. | Jun. |
| <b>LIABILITIES</b>                             |                   |                   |                   |                   |      |      |
| <b>Paid-up Capital</b>                         | <b>250,045</b>    | <b>267,505</b>    | <b>570,236</b>    | <b>528,180</b>    |      |      |
| <b>Reserves</b>                                | <b>1140,014</b>   | <b>1,163,435</b>  | <b>1,190,494</b>  | <b>1,201,640</b>  |      |      |
| <b>Demand Deposits:</b>                        | <b>1,287,893</b>  | <b>1,435,085</b>  | <b>1,404,580</b>  | <b>1,567,329</b>  |      |      |
| (a) Societies                                  | 165,014           | 163,035           | 103,677           | 170,270           |      |      |
| (b) Others                                     | 1,122,879         | 1,272,050         | 1,300,903         | 1,397,059         |      |      |
| <b>Time Deposits:</b>                          | <b>2,392,184</b>  | <b>2,654,630</b>  | <b>2,429,153</b>  | <b>2,455,770</b>  |      |      |
| (a) Societies                                  | 472,384           | 472,627           | 238,379           | 268,463           |      |      |
| (b) Others                                     | 1,919,800         | 2,182,003         | 2,190,774         | 2,187,307         |      |      |
| <b>Borrowings from:</b>                        | <b>4,970,787</b>  | <b>7,669,787</b>  | <b>10,419,787</b> | <b>10,273,787</b> |      |      |
| (a) State Bank of Pakistan                     | 4,243,246         | 6,942,246         | 9,692,246         | 9,546,246         |      |      |
| (d) Federal Bank for Co-operatives             | 727,541           | 727,541           | 727,541           | 727,541           |      |      |
| <b>Head Office &amp; Inter-Bank Adjustment</b> | <b>161</b>        | <b>27,975</b>     | <b>294</b>        | <b>203</b>        |      |      |
| <b>Contingent Liabilities as per contra</b>    | <b>932,450</b>    | <b>1,097,526</b>  | <b>1,239,766</b>  | <b>1,523,812</b>  |      |      |
| <b>Other Liabilities</b>                       | <b>2,275,705</b>  | <b>2,340,432</b>  | <b>2,355,643</b>  | <b>2,589,312</b>  |      |      |
| <b>TOTAL LIABILITIES / ASSETS</b>              | <b>13,249,239</b> | <b>16,656,375</b> | <b>19,609,953</b> | <b>20,140,033</b> |      |      |
| <b>ASSETS</b>                                  |                   |                   |                   |                   |      |      |
| <b>Cash and Balances:</b>                      | <b>2,085,445</b>  | <b>3,894,830</b>  | <b>5,789,208</b>  | <b>5,118,281</b>  |      |      |
| (a) Notes, Coins and Silver                    | 178,142           | 160,199           | 201,144           | 125,874           |      |      |
| (b) Balances with State Bank of Pakistan       | 125,706           | 237,176           | 174,437           | 257,324           |      |      |
| (c) Balances with other Banks                  | 1,781,597         | 3,497,455         | 5,413,627         | 4,735,083         |      |      |
| <b>Loans and Advances to:</b>                  | <b>6,790,117</b>  | <b>8,002,496</b>  | <b>8,920,932</b>  | <b>9,507,504</b>  |      |      |
| (a) Societies                                  | 5,093,227         | 5,274,047         | 5,261,505         | 5,302,147         |      |      |
| (b) Individuals                                | 1,508,541         | 2,345,101         | 3,216,366         | 3,829,705         |      |      |
| (c) Others                                     | 188,349           | 383,348           | 443,061           | 375,652           |      |      |
| <b>Investment in Securities and Shares:</b>    | <b>582,548</b>    | <b>618,634</b>    | <b>669,998</b>    | <b>611,891</b>    |      |      |
| (a) Federal Government                         | 363,174           | 361,324           | 360,454           | 361,254           |      |      |
| (b) Provincial Governments                     | 17,051            | 12,051            | 12,051            | 12,051            |      |      |
| (c) Local Bodies                               | 34                | 34                | 34                | 34                |      |      |
| (d) Shares of Co-operative Institutions        | 3,554             | 3,554             | 3,554             | 3,554             |      |      |
| (e) Shares of Other Enterprises                | 198,735           | 241,671           | 293,905           | 234,998           |      |      |
| <b>Bank Premises</b>                           | <b>1,287,351</b>  | <b>1,291,356</b>  | <b>1,288,578</b>  | <b>1,291,792</b>  |      |      |
| <b>Head Office and Inter-Bank Adjustment</b>   | <b>34,892</b>     | <b>62,523</b>     | <b>50,514</b>     | <b>110,727</b>    |      |      |
| <b>Contingent Assets as per contra</b>         | <b>932,450</b>    | <b>1,097,526</b>  | <b>1,239,766</b>  | <b>1,523,812</b>  |      |      |
| <b>Other Assets</b>                            | <b>1,536,436</b>  | <b>1,689,010</b>  | <b>1,650,957</b>  |                   |      |      |



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

(End of Period: Thousand Rupees)

| END OF PERIOD   | FIXED DEPOSITS   |               |                         |                 |                |                           |                         |                        |                         |              |              | All DEPOSITS<br>Total |
|-----------------|------------------|---------------|-------------------------|-----------------|----------------|---------------------------|-------------------------|------------------------|-------------------------|--------------|--------------|-----------------------|
|                 | Current Deposits | Call Deposits | Other Deposits Accounts | Saving Deposits | Up to 3 months | Over 3 months to 6 months | Over 6 months to 1 year | Over 1 year to 2 years | Over 2 years to 3 years | Over 3 years | Over 3 years |                       |
| <b>2001</b>     |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| <b>June</b>     |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| No. of A/Cs.    | 56,123           | 1,128         | 9,228                   | 186,574         | 2,406          | 3,193                     | 4,788                   | 439                    | 333                     | 4,927        | 16,086       | <b>269,139</b>        |
| Amount          | 474,219          | 9,974         | 96,579                  | 1,418,105       | 26,994         | 46,314                    | 116,459                 | 45,197                 | 28,371                  | 331,032      | 594,367      | <b>2,593,244</b>      |
| <b>December</b> |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| No. of A/Cs.    | 49,524           | 1,401         | 3,461                   | 185,673         | 2,427          | 3,432                     | 4,809                   | 576                    | 559                     | 4,786        | 16,589       | <b>256,648</b>        |
| Amount          | 377,162          | 9,809         | 91,600                  | 1,485,657       | 27,065         | 48,137                    | 117,839                 | 42,972                 | 26,458                  | 329,691      | 592,162      | <b>2,556,390</b>      |
| <b>2002</b>     |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| <b>June</b>     |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| No. of A/Cs.    | 46,730           | 1,439         | 5,321                   | 192,162         | 3,565          | 2,699                     | 3,569                   | 890                    | 653                     | 5,056        | 16,432       | <b>262,084</b>        |
| Amount          | 420,367          | 16,581        | 104,087                 | 1,730,331       | 28,297         | 48,073                    | 119,403                 | 75,735                 | 26,063                  | 361,294      | 658,865      | <b>2,930,231</b>      |
| <b>December</b> |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| No. of A/Cs.    | 44,496           | 3,583         | 5,664                   | 197,549         | 3,517          | 4,037                     | 4,041                   | 804                    | 580                     | 5,064        | 18,043       | <b>269,335</b>        |
| Amount          | 424,502          | 15,844        | 107,653                 | 1,752,962       | 27,800         | 48,258                    | 124,796                 | 84,279                 | 31,339                  | 356,138      | 672,610      | <b>2,973,571</b>      |
| <b>2003</b>     |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| <b>June</b>     |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| No. of A/Cs.    | 35,785           | 2,384         | 6,461                   | 205,512         | 2,965          | 3,941                     | 5,683                   | 802                    | 713                     | 6,685        | 20,789       | <b>270,931</b>        |
| Amount          | 479,872          | 16,676        | 124,265                 | 2,004,642       | 48,992         | 65,196                    | 177,401                 | 93,995                 | 50,789                  | 397,262      | 833,635      | <b>3,459,090</b>      |
| <b>December</b> |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| No. of A/Cs.    | 37,187           | 1,996         | 7,080                   | 191,355         | 4,815          | 7,612                     | 8,297                   | 879                    | 916                     | 9,283        | 31,802       | <b>269,420</b>        |
| Amount          | 532,852          | 19,763        | 150,972                 | 2,080,483       | 56,458         | 78,120                    | 187,408                 | 92,017                 | 62,812                  | 419,192      | 896,007      | <b>3,680,077</b>      |
| <b>2004</b>     |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| <b>June</b>     |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| No. of A/Cs.    | 33,247           | 1,551         | 6,724                   | 182,003         | 4,402          | 7,027                     | 8,649                   | 917                    | 967                     | 8,866        | 30,828       | <b>254,353</b>        |
| Amount          | 581,281          | 20,287        | 155,043                 | 2,310,275       | 65,661         | 97,174                    | 246,441                 | 54,494                 | 91,984                  | 467,075      | 1,022,829    | <b>4,089,715</b>      |
| <b>December</b> |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| No. of A/Cs.    | 34,968           | 1,578         | 4,038                   | 181,998         | 6,255          | 6,233                     | 7,631                   | 682                    | 927                     | 8,266        | 29,994       | <b>252,576</b>        |
| Amount          | 555,974          | 22,018        | 155,142                 | 2,164,206       | 63,305         | 85,966                    | 197,644                 | 97,959                 | 57,178                  | 434,341      | 936,393      | <b>3,833,733</b>      |
| <b>2005</b>     |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| <b>June</b>     |                  |               |                         |                 |                |                           |                         |                        |                         |              |              |                       |
| No. of A/Cs.    | 33,125           | 1,573         | 4,010                   | 180,695         | 5,968          | 6,139                     | 6,900                   | 815                    | 931                     | 8,433        | 29,186       | <b>248,589</b>        |
| 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    | <b>4,023,099</b>      |

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

(End of Period: Thousand Rupees)

| CATEGORY<br>OF<br>DEPOSITOR                                    | 2001             |                  | 2002             |                  | 2003             |                  | 2004             |                  | 2005 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------|
|  | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             |      |
| I. Govt. and Govt.<br>Agencies                                 | 27,392           | 27,900           | 18,879           | 20,623           | 21,983           | 23,200           | 21,227           | 21,182           |      |
| II. Business:  | 1,026,499        | 1,203,258        | 1,208,084        | 1,354,722        | 1,449,925        | 1,588,924        | 1,523,003        | 1,700,203        |      |
| 1. Agriculture,<br>Forestry, Hunting<br>and Fishing            | 141,125          | 168,569          | 168,192          | 185,151          | 177,878          | 202,767          | 181,102          | 205,218          |      |
| 2. Manufacturing   | 7,536            | 8,398            | 8,768            | 9,845            | 11,375           | 14,188           | 11,577           | 10,506           |      |
| 3. Construction  | -                | -                | -                | -                | -                | -                | -                | -                |      |
| 4. Commerce  | 747,687          | 895,069          | 900,948          | 1,009,618        | 1,105,558        | 1,181,242        | 1,152,018        | 1,275,022        |      |
| 5. Other Business  | 130,151          | 131,222          | 130,176          | 150,108          | 155,114          | 190,727          | 178,306          | 209,457          |      |
| III. Trust Funds,<br>Non-Profit<br>Organisations<br>and Others | 27,307           | 41,821           | 42,731           | 43,544           | 42,404           | 67,853           | 72,329           | 67,467           |      |
| IV. Personal   | 1,475,192        | 1,657,252        | 1,703,877        | 2,040,201        | 2,165,765        | 2,409,738        | 2,217,174        | 2,234,247        |      |
| <b>TOTAL</b>   | <b>2,556,390</b> | <b>2,930,231</b> | <b>2,973,571</b> | <b>3,459,090</b> | <b>3,680,077</b> | <b>4,089,715</b> | <b>3,833,733</b> | <b>4,023,099</b> |      |

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

(End of Period: Thousand Rupees)

| ECONOMIC GROUP   | 2001             |                  | 2002             |                  | 2003             |                  | 2004             |                  | 2005 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------|
|  | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             |      |
| A. Agriculture, Forestry, Hunting and Fishing          | 4,292,278        | 4,588,194        | 4,592,601        | 5,106,924        | 5,898,085        | 6,941,089        | 7,841,900        | 8,227,840        |      |
| B. Mining and Quarrying                                | -                | -                | -                | -                | -                | -                | -                | -                |      |
| C. Manufacturing                                       | 64,427           | 92,895           | 170,852          | 104,359          | 139,102          | 133,254          | 152,248          | 159,984          |      |
| D. Construction  | -                | -                | -                | -                | -                | -                | -                | -                |      |
| E. Electricity, Gas, Water and Sanitary Services :     | -                | -                | -                | -                | -                | -                | -                | -                |      |
| (i) Electricity, Gas and Steam                         | -                | -                | -                | -                | -                | -                | -                | -                |      |
| (ii) Water and Sanitary Services                       | -                | -                | -                | -                | -                | -                | -                | -                |      |
| F. Commerce  | 289,383          | 313,291          | 397,928          | 378,853          | 423,339          | 541,421          | 526,184          | 600,344          |      |
| G. Transport, Storage and Communication                | 69,482           | 128,192          | 159,815          | 164,060          | 195,877          | 211,220          | 250,991          | 289,632          |      |
| H. Services  | -                | -                | -                | -                | -                | -                | -                | -                |      |
| I. Employees and activities not adequately described   | 99,594           | 114,076          | 215,975          | 115,512          | 133,714          | 175,512          | 149,609          | 229,704          |      |
| (i) Directors and their Associates                     | 1,598            | 1,724            | 4,230            | 1,721            | 2,271            | 2,456            | 3,018            | 3,408            |      |
| (ii) Employees and activities not adequately described | 97,996           | 112,352          | 211,745          | 113,791          | 131,443          | 173,056          | 146,591          | 226,296          |      |
| <b>TOTAL</b>   | <b>4,815,164</b> | <b>5,236,648</b> | <b>5,537,171</b> | <b>5,869,708</b> | <b>6,790,117</b> | <b>8,002,496</b> | <b>8,920,932</b> | <b>9,507,504</b> |      |

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

(End of Period: Thousand Rupees)

| SECURITY  | 2001             |                  | 2002             |                  | 2003             |                  | 2004             |                  | 2005 |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------|
|   | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             | Dec.             | Jun.             |      |
| A. Gold, Bullion,<br>Gold & Silver<br>Ornaments and<br>Precious Metals              | -                | -                | -                | -                | -                | -                | -                | -                | -    |
| B. Stock Exchange<br>Securities   | 3,951            | 3,970            | 3,715            | 5,107            | 7,619            | 9,060            | 10,927           | 13,028           |      |
| C. Merchandise:   | 121,940          | 128,425          | 137,223          | 133,764          | 188,142          | 214,975          | 268,030          | 318,948          |      |
| (i) Export<br>Commodities   | 78,215           | 75,333           | 80,682           | 78,404           | 131,707          | 152,915          | 211,662          | 216,177          |      |
| (ii) Imported<br>goods Other<br>than Industrial<br>Machinery                        | -                | -                | -                | -                | -                | -                | -                | -                |      |
| (iii) Industrial<br>Machinery   | 374              | -                | -                | -                | -                | -                | -                | -                |      |
| (iv) Other<br>Merchandise   | 43,351           | 53,092           | 56,541           | 55,360           | 56,435           | 62,060           | 56,368           | 102,771          |      |
| D. Machinery and<br>Other Fixed<br>Assets   | 15,651           | 16,124           | 18,206           | 19,617           | 18,200           | 17,439           | 19,436           | 18,991           |      |
| E. Real Estate:   | 1,336,597        | 1,453,246        | 1,551,748        | 1,657,242        | 1,792,865        | 2,241,287        | 2,344,985        | 2,513,733        |      |
| (i) Land &<br>Buildings   | 154,601          | 186,963          | 186,852          | 225,806          | 326,282          | 418,948          | 366,141          | 376,047          |      |
| (ii) Agricultural<br>Land   | 1,181,996        | 1,266,283        | 1,364,896        | 1,431,436        | 1,466,583        | 1,822,339        | 1,978,844        | 2,137,686        |      |
| F. Financial<br>Obligations,<br>e.g., Insurance<br>Policies, Bank<br>Deposits, etc. | 36,190           | 38,911           | 39,148           | 52,321           | 59,664           | 57,750           | 57,577           | 61,069           |      |
| G. Others :   | 3,300,835        | 3,595,972        | 3,787,131        | 4,001,657        | 4,723,627        | 5,461,985        | 6,219,977        | 6,581,735        |      |
| (i) Other Secured<br>Advance  | 543,909          | 750,966          | 812,644          | 883,933          | 1,309,886        | 1,672,953        | 1,861,055        | 2,263,866        |      |
| (ii) Advances<br>Secured by<br>Guarantee(s)   | 357,299          | 299,956          | 392,007          | 286,871          | 313,673          | 356,825          | 377,424          | 326,272          |      |
| (iii) Clean Advances<br>and advances<br>against personal<br>Securities              | 2,399,627        | 2,545,050        | 2,582,480        | 2,830,853        | 3,100,068        | 3,432,207        | 3,981,498        | 3,991,597        |      |
| <b>TOTAL</b>  | <b>4,815,164</b> | <b>5,236,648</b> | <b>5,537,171</b> | <b>5,869,708</b> | <b>6,790,117</b> | <b>8,002,496</b> | <b>8,920,932</b> | <b>9,507,504</b> |      |

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

(Book Value)

(End of Period : Thousand Rupees)

| SECURITY / SHARE                              | 2001           | 2002           |                | 2003           |                | 2004           |
|---|----------------|----------------|----------------|----------------|----------------|----------------|
|   | Dec.           | Jun.           | Dec.           | Jun.           | Dec.           | Jun.           |
| <b>A. Federal Government Securities</b>       | <b>381,494</b> | <b>360,022</b> | <b>359,205</b> | <b>357,265</b> | <b>363,174</b> | <b>361,324</b> |
| 11.75 % 2002                                  | 2,355          | -              | -              | -              | -              | -              |
| National Savings Schemes                      | 79,139         | 60,022         | 59,205         | 57,265         | 37,069         | 35,219         |
| Treasury Bills                                | -              | -              | -              | -              | 26,105         | 26,105         |
| Federal Investment Bonds                      | 300,000        | 300,000        | 300,000        | 300,000        | 300,000        | 300,000        |
| <b>B. Provincial Governments Securities</b>   | <b>17,051</b>  | <b>17,051</b>  | <b>17,051</b>  | <b>17,051</b>  | <b>17,051</b>  | <b>12,051</b>  |
| Punjab  | 17,051         | 17,051         | 17,051         | 17,051         | 17,051         | 12,051         |
| 16.00% 2004                                   | 5,000          | 5,000          | 5,000          | 5,000          | 5,000          | -              |
| 17.50% 2008                                   | 12,051         | 12,051         | 12,051         | 12,051         | 12,051         | 12,051         |
| <b>C. Shares of Co-operative Institutions</b> | <b>3,554</b>   | <b>3,554</b>   | <b>3,554</b>   | <b>3,554</b>   | <b>3,554</b>   | <b>3,554</b>   |
| <b>D. Shares of Other Enterprises</b>         | <b>54,220</b>  | <b>93,530</b>  | <b>107,939</b> | <b>174,990</b> | <b>198,769</b> | <b>241,705</b> |
| 4.00% KMC Bonds 1983                          | 34             | 34             | 34             | 34             | 34             | 34             |
| Others  | 54,186         | 93,496         | -              | 174,956        | 198,735        | 241,671        |
| <b>TOTAL</b>                                  | <b>456,319</b> | <b>474,157</b> | <b>487,749</b> | <b>552,860</b> | <b>582,548</b> | <b>618,634</b> |

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

(Book Value)

(End of Period: Thousand Rupees)

| SECURITY / SHARE                              | 2004           |                |                 | 2005           |                |                 |
|---|----------------|----------------|-----------------|----------------|----------------|-----------------|
|   | Dec.           |                |                 | Jun.           |                |                 |
|   | Book<br>Value  | Face<br>Value  | Market<br>Value | Book<br>Value  | Face<br>Value  | Market<br>Value |
| <b>A. Federal Government Securities</b>       | <b>360,454</b> | <b>360,454</b> | <b>360,454</b>  | <b>361,254</b> | <b>361,254</b> | <b>361,254</b>  |
| National Savings Schemes                      | 34,349         | 34,349         | 34,349          | 35,149         | 35,149         | 35,149          |
| 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>B. Provincial Governments Securities</b>   | <b>12,051</b>  | <b>12,051</b>  | <b>12,051</b>   | <b>12,051</b>  | <b>12,051</b>  | <b>12,051</b>   |
| Punjab  | 12,051         | 12,051         | 12,051          | 12,051         | 12,051         | 12,051          |
| 17.50% 2008                                   | 12,051         | 12,051         | 12,051          | 12,051         | 12,051         | 12,051          |
| <b>C. Shares of Co-operative Institutions</b> | <b>3,554</b>   | <b>3,554</b>   | <b>3,554</b>    | <b>3,554</b>   | <b>3,554</b>   | <b>3,554</b>    |
| <b>D. Shares of Other Enterprises</b>         | <b>293,939</b> | <b>26,042</b>  | <b>293,939</b>  | <b>235,032</b> | <b>26,016</b>  | <b>235,032</b>  |
| 4.00% KMC Bonds 1983                          | 34             | 34             | 34              | 34             | 34             | 34              |
| Others  | 293,905        | 26,008         | 293,905         | 234,998        | 25,982         | 234,998         |
| <b>TOTAL</b>                                  | <b>669,998</b> | <b>402,101</b> | <b>669,998</b>  | <b>611,891</b> | <b>402,875</b> | <b>611,891</b>  |

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

(Percent per annum)

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

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

(Percent per annum)

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



### 3.34 State Bank of Pakistan Rates for Banks

(Percent per annum)

| EFFECTIVE<br>FROM | Export<br>Finance<br>Scheme | Locally Manufactured Machinery |                  |                   | Long Term Financing of<br>Export Oriented Projects(LTF-EOP) |                                     |                                     | Punjab                                  |
|-------------------|-----------------------------|--------------------------------|------------------|-------------------|---|-------------------------------------|-------------------------------------|---|
|                   |                             | Local Sales                    | Export Sales     |                   | Upto<br>2 Years   | Over 2 Years<br>but upto 3<br>Years | Over 3 Years<br>to 7 -1/ 2<br>Years | Provincial<br>Co-operative<br>Bank Ltd. |
|                   |                             |                                | Pre-<br>Shipment | Post-<br>Shipment |   |                                     |                                     |   |
| 01-01-2003        | 4.50                        | 8.00                           | 4.50             | 4.50              |   |                                     | 6.3448                              |   |
| 01-02-2003        | 4.00                        | 8.00                           | 4.00             | 4.00              |   |                                     | 6.3448                              |   |
| 28-02-2003        | 4.00                        | 8.00                           | 4.00             | 4.00              |   |                                     | 3.1943                              |   |
| 01-03-2003        | 3.50                        | 8.00                           | 3.50             | 3.50              |   |                                     | 3.1943                              |   |
| 15-03-2003        | 3.50                        | 5.00                           | 3.50             | 3.50              |   |                                     | 3.1943                              |   |
| 01-04-2003        | 2.50                        | 5.00                           | 2.50             | 2.50              |   |                                     | 3.1943                              |   |
| 24-04-2003        | 2.50                        | 5.00                           | 2.50             | 2.50              |   |                                     | 1.6389                              |   |
| 01-05-2003        | 2.00                        | 5.00                           | 2.00             | 2.00              |   |                                     | 1.6389                              |   |
| 01-06-2003        | 2.00                        | 5.00                           | 2.00             | 2.00              |   |                                     | 1.6540                              |   |
| 01-07-2003        | 2.00                        | 5.00                           | 2.00             | 2.00              |   |                                     | 1.6558                              |   |
| 01-08-2003        | 1.50                        | 5.00                           | 1.50             | 1.50              |   |                                     | 1.2116                              |   |
| 01-09-2003        | 1.50                        | 5.00                           | 1.50             | 1.50              |   |                                     | 1.2147                              |   |
| 01-02-2004        | 1.50                        | 5.00                           | 1.50             | 1.50              |   |                                     | 1.6750                              |   |
| 01-03-2004        | 1.50                        | 5.00                           | 1.50             | 1.50              |   |                                     | 1.7356                              |   |
| 01-04-2004        | 1.50                        | 5.00                           | 1.50             | 1.50              |   |                                     | 1.8026                              |   |
| 01-05-2004        | 1.50                        | 5.00                           | 1.50             | 1.50              |   |                                     | 1.8418                              |   |
| 18-05-2004        | 1.50                        | 5.00                           | 1.50             | 1.50              | 2.00  | 3.80                                | 4.90                                | 1.8418                                  |
| 01-07-2004        | 2.00                        | 5.00                           | 2.00             | 2.00              | 2.00  | 3.80                                | 4.90                                | 2.0756                                  |
| 01-08-2004        | 2.50                        | 5.00 <sup>\$</sup>             | 2.50             | 2.50              | 2.00  | 3.80                                | 4.90                                | 2.5529                                  |
| 01-09-2004        | 2.50                        | 5.00                           | 2.50             | 2.50              | 2.00  | 3.80                                | 4.90                                | 2.6164                                  |
| 01-10-2004        | 3.00                        | 5.00                           | 3.00             | 3.00              | 2.00  | 3.80                                | 4.90                                | 3.0005                                  |
| 01-11-2004        | 3.00                        | 5.00                           | 3.00             | 3.00              | 2.00  | 3.80                                | 4.90                                | 3.1889                                  |
| 01-12-2004        | 3.50                        | 5.00                           | 3.50             | 3.50              | 2.00  | 3.80                                | 4.90                                | 3.7321                                  |
| 01-01-2005        | 3.50                        | 5.00                           | 3.50             | 3.50              | 2.00  | 3.80                                | 4.90                                | 4.1611                                  |
| 01-02-2005        | 4.00                        | 5.00                           | 4.00             | 4.00              | 2.00  | 3.80                                | 4.90                                | 4.7948                                  |
| 01-03-2005        | 4.50                        | 5.00                           | 4.50             | 4.50              | 4.00  | 4.00                                | 5.00                                | 5.1845                                  |
| 01-04-2005        | 5.00                        | 5.00                           | 5.00             | 5.00              | 4.00  | 4.00                                | 5.00                                | 5.5070                                  |
| 01-05-2005        | 6.50                        | 5.00                           | 6.50             | 6.50              | 4.00  | 4.00                                | 5.00                                | 7.0762                                  |
| 01-06-2005        | 6.50                        | 5.00                           | 6.50             | 6.50              | 4.00  | 4.00                                | 5.00                                | 7.8234                                  |
| 01-07-2005        | 7.50                        | 9.50 <sup>\$</sup>             | 7.50             | 7.50              | 4.00  | 4.00                                | 5.00                                | 7.9564                                  |
| 01-08-2005        | 7.50                        | 9.50 <sup>\$</sup>             | 7.50             | 7.50              | 4.00  | 4.00                                | 5.00                                | 7.9677                                  |
| 01-09-2005        | 7.50                        | 9.50 <sup>\$</sup>             | 7.50             | 7.50              | 4.00  | 4.00                                | 5.00                                | 8.1245                                  |
| 01-10-2005        | 7.50                        | 9.50 <sup>\$</sup>             | 7.50             | 7.50              | 4.00  | 4.00                                | 5.00                                | 8.1388                                  |
| 01-11-2005        | 7.50                        | 9.50 <sup>\$</sup>             | 7.50             | 7.50              | 4.00  | 4.00                                | 5.00                                | 8.1388                                  |
| 01-12-2005        | 7.50                        | 9.50 <sup>\$</sup>             | 7.50             | 7.50              | 4.00  | 4.00                                | 5.00                                | 8.2583                                  |
| 01-01-2006        | 7.50                        | 9.50 <sup>\$</sup>             | 7.50             | 7.50              | 4.00  | 4.00                                | 5.00                                | 8.2583                                  |

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

### 3.35 Scheduled Banks' Rates of Return on Advances

(Percent per annum)

| EFFECTIVE<br>FROM | Ceiling Rates                 |  |                                    |
|-------------------|-------------------------------|--|------------------------------------|
|                   | Export<br>Finance<br>Scheme * | Locally<br>Manufactured<br>Machinery<br>(Export Sales) | Government Commodity<br>Operations |
| 01-12-2001        | 10.00                         | 10.00  | 12.00                              |
| 01-01-2002        | 9.50                          | 9.50   | 12.00                              |
| 01-02-2002        | 8.50                          | 8.50   | 12.00                              |
| 01-03-2002        | 7.50                          | 7.50   | 12.00                              |
| 01-04-2002        | 8.00                          | 8.00   | 12.00                              |
| 01-11-2002        | 8.00                          | 8.00   | 12.00                              |
| 01-12-2002        | 7.00                          | 7.00   | 12.00                              |
| 01-01-2003        | 6.00                          | 6.00   | 12.00                              |
| 01-02-2003        | 5.50                          | 5.50   | 9.50                               |
| 01-03-2003        | 5.00                          | 5.00   | 9.50                               |
| 01-04-2003        | 4.00                          | 4.00   | 9.50                               |
| 01-05-2003        | 3.50                          | 3.50   | 9.50                               |
| 01-08-2003        | 3.00                          | 3.00   | 9.50                               |
| 01-10-2003        | 3.00                          | 3.00   | 9.50                               |
| 01-11-2003        | 3.00                          | 3.00   | 9.50                               |
| 01-12-2003        | 3.00                          | 3.00   | 9.50                               |
| 01-01-2004        | 3.00                          | 3.00   | 9.50                               |
| 01-02-2004        | 3.00                          | 3.00   | 9.50                               |
| 01-03-2004        | 3.00                          | 3.00   | 9.50                               |
| 01-06-2004        | 3.50                          | 3.50   | 9.50                               |
| 01-08-2004        | 4.00                          | 4.00   | 9.50                               |
| 01-10-2004        | 4.50                          | 4.50   | 9.00                               |
| 01-12-2004        | 5.00                          | 5.00   | 9.50                               |
| 01-02-2005        | 5.00                          | 5.50   | 9.50                               |
| 01-03-2005        | 6.00                          | 6.00   | 9.50                               |
| 01-04-2005        | 6.50                          | 6.50   | 9.50                               |
| 01-05-2005        | 8.00                          | 8.00   | 9.50                               |
| 01-06-2005        | 8.00                          | 8.00   | 9.50                               |
| 01-07-2005        | 9.00                          | 9.00   | 9.50                               |
| 01-08-2005        | 9.00                          | 9.00   | 9.50                               |
| 01-09-2005        | 9.00                          | 9.00   | 9.50                               |
| 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                               |

\* On mark-up basis from July 1985

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

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

### 3.36 Weighted Average Lending & Deposit Rates

(Percent per annum)

|                                  | Gross Disbursements |             | Outstanding Loans |             | Fresh Deposits |           | Outstanding Deposits |           |
|----------------------------------|---------------------|-------------|-------------------|-------------|----------------|-----------|----------------------|-----------|
|                                  | Including           | Excluding   | Including         | Excluding   | Including      | Excluding | Including            | Excluding |
|                                  | Zero Markup         | Zero Markup | Zero Markup       | Zero Markup | Zero rate      | Zero rate | Zero rate            | Zero rate |
| <b>April 2005</b>                |                     |             |                   |             |                |           |                      |           |
| Public                           | 8.01                | 8.34        | 7.86              | 8.54        | 1.89           | 2.34      | 1.50                 | 1.91      |
| Private                          | 7.05                | 7.19        | 7.02              | 7.49        | 1.77           | 3.40      | 1.48                 | 2.03      |
| Foreign                          | 5.74                | 6.08        | 8.09              | 8.41        | 3.32           | 4.28      | 1.94                 | 2.66      |
| Specialised                      | 9.17                | 9.17        | 11.29             | 12.31       | 1.93           | 3.85      | 3.87                 | 4.57      |
| All Banks                        | 6.78                | 6.98        | 7.49              | 8.00        | 2.20           | 3.62      | 1.55                 | 2.10      |
| <b>May 2005</b>                  |                     |             |                   |             |                |           |                      |           |
| Public                           | 7.40                | 7.61        | 8.09              | 8.79        | 3.02           | 3.41      | 1.70                 | 2.19      |
| Private                          | 7.78                | 7.96        | 7.53              | 8.11        | 3.31           | 4.39      | 1.59                 | 2.19      |
| Foreign                          | 7.29                | 7.87        | 9.01              | 9.42        | 4.01           | 5.09      | 2.36                 | 3.30      |
| Specialised                      | 9.00                | 9.01        | 11.07             | 12.08       | 6.62           | 6.73      | 4.23                 | 4.98      |
| All Banks                        | 7.66                | 7.93        | 7.97              | 8.58        | 3.48           | 4.40      | 1.71                 | 2.32      |
| <b>June 2005</b>                 |                     |             |                   |             |                |           |                      |           |
| Public                           | 8.84                | 9.07        | 8.54              | 9.17        | 3.06           | 4.44      | 1.84                 | 2.45      |
| Private                          | 8.33                | 8.47        | 8.01              | 8.55        | 3.23           | 4.31      | 1.75                 | 2.43      |
| Foreign                          | 7.30                | 7.86        | 9.57              | 10.06       | 3.83           | 4.87      | 2.42                 | 3.45      |
| Specialised                      | 9.02                | 9.02        | 10.96             | 11.93       | 7.39           | 7.74      | 4.39                 | 5.17      |
| All Banks                        | 8.21                | 8.43        | 8.41              | 8.98        | 3.38           | 4.49      | 1.85                 | 2.55      |
| <b>July 2005</b>                 |                     |             |                   |             |                |           |                      |           |
| Public                           | 9.95                | 10.05       | 9.30              | 9.95        | 3.26           | 3.71      | 2.02                 | 2.60      |
| Private                          | 9.32                | 9.49        | 8.57              | 9.16        | 2.64           | 3.01      | 1.99                 | 2.69      |
| Foreign                          | 7.58                | 8.22        | 10.04             | 10.59       | 4.11           | 5.26      | 2.47                 | 3.49      |
| Specialised                      | 9.42                | 9.44        | 10.93             | 11.85       | 1.84           | 5.97      | 4.28                 | 5.06      |
| All Banks                        | 9.07                | 9.33        | 8.96              | 9.58        | 2.97           | 3.47      | 2.06                 | 2.77      |
| <b>August 2005</b>               |                     |             |                   |             |                |           |                      |           |
| Public                           | 10.11               | 10.28       | 9.53              | 10.20       | 3.07           | 3.93      | 2.15                 | 2.76      |
| Private                          | 9.30                | 9.49        | 8.80              | 9.41        | 3.91           | 5.24      | 2.10                 | 2.86      |
| Foreign                          | 7.38                | 8.07        | 10.32             | 10.89       | 4.31           | 5.57      | 2.52                 | 3.58      |
| Specialised                      | 9.18                | 9.19        | 10.87             | 11.77       | 7.72           | 7.86      | 4.92                 | 5.71      |
| All Banks                        | 9.00                | 9.30        | 9.19              | 9.82        | 3.98           | 5.25      | 2.16                 | 2.93      |
| <b>September 2005</b>            |                     |             |                   |             |                |           |                      |           |
| Public                           | 10.43               | 10.57       | 9.64              | 10.28       | 3.36           | 4.00      | 2.17                 | 2.80      |
| Private                          | 9.72                | 10.00       | 9.05              | 9.67        | 3.64           | 5.00      | 2.15                 | 2.95      |
| Foreign                          | 7.90                | 8.65        | 10.86             | 11.42       | 4.03           | 5.24      | 2.57                 | 3.74      |
| Specialised                      | 9.21                | 9.21        | 10.83             | 11.68       | 5.41           | 7.90      | 4.93                 | 5.82      |
| All Banks                        | 9.46                | 9.82        | 9.41              | 10.04       | 3.74           | 5.01      | 2.21                 | 3.02      |
| <b>October 2005</b>              |                     |             |                   |             |                |           |                      |           |
| Public                           | 10.51               | 10.81       | 9.80              | 10.46       | 2.73           | 3.43      | 2.28                 | 2.91      |
| Private                          | 10.09               | 10.36       | 9.23              | 9.86        | 3.77           | 4.82      | 2.26                 | 3.06      |
| Foreign                          | 7.89                | 8.64        | 11.10             | 11.69       | 3.97           | 5.68      | 2.60                 | 3.80      |
| Specialised                      | 9.24                | 9.24        | 10.74             | 11.56       | 8.82           | 9.03      | 5.37                 | 6.31      |
| All Banks                        | 9.74                | 10.11       | 9.57              | 10.21       | 3.78           | 4.98      | 2.31                 | 3.12      |
| <b>November 2005</b>             |                     |             |                   |             |                |           |                      |           |
| Public                           | 11.06               | 11.26       | 9.94              | 10.56       | 3.02           | 3.87      | 2.28                 | 2.98      |
| Private                          | 10.01               | 10.25       | 9.39              | 10.00       | 4.28           | 5.56      | 2.33                 | 3.16      |
| Foreign                          | 8.00                | 8.68        | 11.13             | 11.73       | 3.55           | 5.44      | 2.63                 | 3.80      |
| Specialised                      | 9.27                | 9.27        | 10.59             | 11.41       | 5.38           | 6.10      | 5.23                 | 6.27      |
| All Banks                        | 9.77                | 10.09       | 9.69              | 10.31       | 3.98           | 5.36      | 2.37                 | 3.20      |
| <b>December 2005<sup>P</sup></b> |                     |             |                   |             |                |           |                      |           |
| Public                           | 11.08               | 11.23       | 10.15             | 10.73       | 3.17           | 4.92      | 2.31                 | 3.07      |
| Private                          | 9.79                | 9.87        | 9.54              | 10.07       | 4.34           | 5.88      | 2.56                 | 3.56      |
| Foreign                          | 7.46                | 8.17        | 11.26             | 11.84       | 4.36           | 5.89      | 2.82                 | 4.15      |
| Specialised                      | 9.74                | 9.74        | 10.06             | 10.88       | 6.14           | 6.68      | 4.69                 | 5.97      |
| All Banks                        | 9.53                | 9.74        | 9.81              | 10.36       | 4.23           | 5.80      | 2.55                 | 3.53      |

Note: New Format of Weighted Average Lending & Deposit Rates

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan repriced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.

2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.

3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits repriced or rolled over during the month.

4. Outstanding Deposits: The deposits held within the banks at the end of the month.

5. Loans & advances and deposits include interbank placements as well.

**GRAPH**  
**LENDING DEPOSIT RATES**

### 3.37 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)

| PERIOD  | Zarai Taraqati Bank of Pakistan <sup>#</sup> |                         |                      |                         | Co-operative Societies   |  | Federal Bank for Co-operatives <sup>β</sup> |                      |
|---------|--|-------------------------|----------------------|-------------------------|--|--|---|----------------------|
|         | Short-term                                   |                         | Medium and Long-term |                         | Short-term   | Medium and Long-term   | Short-term                                  | Medium and Long-term |
|         | Loans upto Rs.5000                           | Loans Exceeding Rs.5000 | Loans upto Rs.5000   | Loans Exceeding Rs.5000 |  |  |   |                      |
|         | Loans upto Rs.5000                           | Loans Exceeding Rs.5000 | Loans upto Rs.5000   | Loans Exceeding Rs.5000 | Loans upto Rs.5000   | Loans Exceeding Rs.5000  |   |                      |
| 1993-94 | 13.50  | 13.50                   | 13.50                | 13.50                   | 8.00(S.F.) <sup>@+</sup><br>11.00 (others)   | 13.50(Tractors)<br>12.00 (others)                                      | 1.49  | 1.49                 |
| 1994-95 | 13.50  | 13.50                   | 13.50                | 13.50                   | 8.00(S.F.) <sup>\$+</sup><br>11.00 (others)<br>9.00(S.F.) <sup>\$\$+</sup><br>13.00 (others) | 13.50(Tractors)<br>13.00 (others)<br>13.50(Tractors)<br>13.00 (others) | 1.50  | 1.50                 |
| 1995-96 | 14.00  | 14.00                   | 14.00                | 14.00                   | 14.00  | 14.00  | 1.79  | 1.79                 |
| 1996-97 | 14.00  | 14.00                   | 14.00                | 14.00                   | 14.00  | 14.00  | 1.69  | 1.69                 |
| 1997-98 | 14.00  | 14.00                   | 14.00                | 14.00                   | 14.00  | 14.00  | 1.84  | 1.84                 |
| 1998-99 | 14.00  | 14.00                   | 14.00                | 14.00                   | 14.00  | 14.00  | 1.84  | 1.84                 |
| 1999-00 | 14.00  | 14.00                   | 14.00                | 14.00                   | 14.00  | 14.00  | 1.73  | 1.73                 |
| 2000-01 | 14.00  | 14.00                   | 14.00                | 14.00                   | 14.00  | 14.00  | 3.02  | 3.02                 |
| 2001-02 | 14.00  | 14.00                   | 14.00                | 14.00                   | 14.00  | 14.00  | 1.82  | 1.82                 |
| 2002-03 | 14.00  | 14.00                   | 14.00                | 14.00                   | 14.00 (9.00)*  | 14.00  | 0.70  | 0.70                 |
| 2003-04 | 9.00   | 9.00                    | 9.00                 | 9.00 <sup>α</sup>       | 9.00   | 12.00 <sup>δ</sup>   | -   | -                    |
| 2004-05 | 9.00   | 9.00                    | 9.00                 | 9.00 <sup>α</sup>       | 9.00   | 12.00 <sup>δ</sup>   | -   | -                    |

# Excludes Agro-based Industries

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

+ For 8 months period

S.F. Small Farmers

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

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

\* For Kharif 2003

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

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

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

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

(Percent per annum)

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

| INVESTMENT IN **            |              |  |                                   |   |                                       |
|-----------------------------|--------------|--|-----------------------------------|---|---------------------------------------|
| Location                    | Rural Areas  | Tehsil Areas   | District<br>Head Quarter<br>Areas | Urban Areas of<br>FSD/MTN/HYD/<br>PSH/ABTTD/QTA | Urban Areas of<br>KAR/LHR/ISL/<br>RWP |
| <b>From October 31 2003</b> |              |  |                                   |   |                                       |
| Investment limit            | Rs.100,000/- | Rs.500,000/-   | Rs.1,000,000/-                    | Rs.2,500,000/-                                  | Rs.7,500,000/-                        |
| Rent                        | 5%           | 5%   | 5%                                | 5%  | 5%                                    |
| Appreciation                | 2.5%         | 5%   | 7.5%                              | 7.5% & 10%                                      | 7.5% ,10% & 12.5%                     |
| <b>From July 20, 2004</b>   |              |  |                                   |   |                                       |
| Location                    | Rural Areas  | In all Urban Areas including District<br>Head Quarters Tehsils & Small Towns |                                   | Urban Areas of<br>FSD/MTN/HYD/<br>PSH/ABTTD/QTA | Urban Areas of<br>KAR/LHR/ISL/<br>RWP |
| Investment limit            | Rs.100,000/- | Rs.1,000,000/-   |                                   | Rs.2,500,000/-                                  | Rs.7,500,000/-                        |
| Rent                        | 5%           | 5%   |                                   | 5%  | 5%                                    |
| Appreciation                | 2.5%         | 7.5%   |                                   | 7.5% & 10%                                      | 7.5% ,10% & 12.5%                     |
| <b>From July, 2005</b>      |              |  |                                   |   |                                       |
| Investment limit            | Rs.100,000/- | Rs.1,000,000/-   |                                   | Rs.2,500,000/-                                  | Rs.7,500,000/-                        |
| Rent                        | 5%           | 5%   |                                   | 5%  | 5%                                    |
| Appreciation                | 2.5%         | 7.5%   |                                   | 7.5% & 10%                                      | 7.5% ,10% & 12.5%                     |

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

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

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

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

(Percent per annum)

| PERIOD    | Foreign Currency Loans | Local Currency Loans |                 |                  |                    |
|-----------|------------------------|----------------------|-----------------|------------------|--------------------|
|           |                        | Long term            | Lease Financing | Short term       | Consumer Financing |
| 1991-92   | 15.00 @                | 8.00 C               |                 |                  |                    |
| 1992-93   | 18.20 δ                | 8.00 C               |                 |                  |                    |
| 1993-94   | 15.61 δ                | 11.00 & 12.00 ***    |                 | 19.00            |                    |
| 1994-95   | 15.61 δ                | 13.00 D              |                 | 17.50            |                    |
| 1995-96   | 15.61 δ                | 13.00 D              |                 | 18.250           |                    |
| 1996-97   | 15.61 δ                | 13.00 D              |                 | 21.900           |                    |
| 1997-98   | 15.61 δ                | 13.00 D              |                 | 21.900           |                    |
| 1998-99   | 15.61 δ                | 13.00 D              |                 | 20.805 to 21.900 |                    |
| 1999-2000 | 15.61 δ                | 13.00 D              |                 | 18.250 to 20.805 |                    |
| 2000-2001 | 15.61 δ                | 16.00 E              | 17.50 to 24.00  | 16.060 to 18.250 |                    |
| 2001-2002 | 15.61 δ                | 16.00 F              | 14.50 to 24.00  | 14.965 to 19.345 |                    |
| 2002-2003 | 15.61 δ                | 8.50 G               | 10.50 to 20.00  | 10.585 to 16.060 | 11.00 to 12.00     |
| 2003-2004 | 15.61 δ                | 8.50 H               | 8.00 to 14.00   | 7.500 to 13.140  | 8.00 to 10.00      |
| 2004-2005 | 15.61 δ                | 11.4 I               | 6.00 to 20.00   | 8.000 to 13.770  | 7.50 to 16.00      |

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

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

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

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

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

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

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

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

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

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

I. Rate of return on PICIC,s Long Term financing from July 01,2004 to June 30,2005 lies in the range of 8% to 15.18% floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our spread subject to a floor rate in the range of 8% p.a. to 11%p.a. The rate of return /mark-up is conditional upon our internal tiering criteria of the companies. However, our weighted average mark up rate as on June 30,2005 is 11.4 p.a.

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

| PERIOD                        | Locally Fabricated Machinery 1972-73  | Agro-based Projects 1976-77  | Hotel Projects 1976-77   | Non-repatriable Investment Project 1978-79   | Mining Projects 1983-84  | East Pakistan Displaced Persons Scheme of the Federal Govt. 1972-73 |
|-------------------------------|---|--|--|--|--|---|
| <b>LOCAL CURRENCY LOANS</b>   |   |  |  |  |  |   |
| Up to 06-06-1977              | 1.00 % per annum below the foreign currency lending rate, return rate to IDBP borrower accordingly ranged from 7.50 to 10.00 % per annum.   | 3.00 to 4.00 % per annum above the bank rate.  | 3.00 to 4.00 % per annum above the bank rate.  | -  | -  | At Bank Rate  |
| From 07-06-1977 to-date       | 2.00 % per annum below the foreign currency lending rate, interest rate to IDBP borrower has been 8.50 % per annum upto 24-09-83; 9.00 % per annum from 25-09-83 to 31-12-84; on non-interest basis with maximum rate of 3.00 % per annum upto 26-06-88; 6.00 % per annum upto 9-07-90, 7.00% per annum from 10-07-90 to 30-07-91 ; 8.00 % per annum from 1-08-91 to 15-08-93,11.00 % per annum from 16-08-93 to 1-03-94, 12.00 % per annum from 2-03-94 to 12-11-94, 13.00 % per annum from 13-11-94 to 28-10-95. Presently the rate is 14.00 % per annum. | 2.00 % per annum above the bank rate upto 30-06-78;1.00 % per annum above the bank rate,upto 13-12-84;presently on non-interest basis from bank's own resources. | 2.00 % per annum above the bank rate upto 30-06-78;1.00 % per annum above the bank rate,upto 13-12-84;presently on non-interest basis from bank's own resources. | 1.00 % per annum above the bank rate upto 31-12-84; presently on non-interest basis from bank's own resources. | 1.00 % per annum above the bank rate upto 31-12-84; presently on non-interest basis from bank's own resources. | At Bank Rate  |
| <b>FOREIGN CURRENCY LOANS</b> |   |  |  |  |  |   |
| 1972-75                       | 8.50 % per annum excluding 0.50 % per annum exchange risk commission payable to Government of Pakistan of assuming exchange risk on credits beyond the period for which loans were extended by IDBP.  |  |  |  |  |   |
| 1975-80                       | Maximum of 11.00 % per annum including 1.50 % per annum as exchange risk commission.  |  |  |  |  |   |
| 1980-90 (April)               | 14.00 % per annum including 3.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.  |  |  |  |  |   |
| 1990 to 18-08-97              | 14.00 % per annum including 5.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.  |  |  |  |  |   |
| 19-08-97 to 2004              | Interest rate of 8 percent per annum. In addition 6.00% per annum will be charged on account of exchange risk fee both on principle as well as interest seperately. The maximum relending rate for the final borrowers will be 17.00 % per annum inclusive of exchange risk fee.  |  |  |  |  |   |



### 3.41 Rates of Profit on National Saving Schemes

(Percent per annum)

| S C H E M E   | 2002     |          | 2003     |          | 2004     |          | 2005     |          |
|---|----------|----------|----------|----------|----------|----------|----------|----------|
|   | Ist Jan. | Ist Jul. | Ist Jan. | Ist Jul. | Ist Jan. | Ist Jul. | Ist Jan. | Ist Jul. |
| <b>1. Saving Accounts</b>   |          |          |          |          |          |          |          |          |
| (i) With chequing facilities  | 7.30     | 6.50     | 4.50     | 3.50     | 3.50     | 3.50     | 3.50     | 4.50     |
| (ii) Without chequing facilities  | 7.80     | 7.00     | 5.00     | 4.00     | 4.00     | 4.00     | 4.00     | 5.00     |
| <b>2. Khas Deposit Accounts or Certificates *</b>   |          |          |          |          |          |          |          |          |
| 3 Years (Rollover)  |          |          |          |          |          |          |          |          |
| (i) First 5 periods of complete 6 months  | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    |
| (ii) Last period of complete 6 months   | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    |
| (iii) Three Years (Compound rate)   | 13.42    | 13.42    | 13.42    | 13.42    | 13.42    | 13.42    | 13.42    | 13.42    |
| <b>3. Mahana Amdani Accounts **</b>   |          |          |          |          |          |          |          |          |
| (i) 1st year  | 9.00     | 7.00     | 7.00     | 7.00     | 7.00     | 7.00     | 7.00     | 7.00     |
| (ii) 2nd year   | 9.54     | 7.24     | 7.24     | 7.24     | 7.24     | 7.24     | 7.24     | 7.24     |
| (iii) 3rd year  | 10.52    | 7.43     | 7.43     | 7.43     | 7.43     | 7.43     | 7.43     | 7.43     |
| (iv) 4th year   | 11.58    | 7.79     | 7.79     | 7.79     | 7.79     | 7.79     | 7.79     | 7.79     |
| (v) 5th year  | 11.84    | 8.45     | 8.45     | 8.45     | 8.45     | 8.45     | 8.45     | 8.45     |
| (vi) 6th year   | 12.25    | 9.77     | 9.25     | 9.25     | 9.25     | 9.25     | 9.25     | 9.25     |
| (vii) 7th year  | -        | 10.41    | 10.41    | 10.41    | 10.41    | 10.41    | 10.41    | 10.41    |
| (viii) Compound rate on maturity  | 12.25    | 10.41    | 10.41    | 10.41    | 10.41    | 10.41    | 10.41    | 10.41    |
| <b>4. Defence Saving Certificates #</b>   |          |          |          |          |          |          |          |          |
| (i) 1st year  | 9.00     | 7.00     | 6.00     | 5.00     | 4.00     | 4.00     | 4.00     | 5.00     |
| (ii) 10 years(Compound rate)  | 14.13    | 11.61    | 10.03    | 8.50     | 7.96     | 8.15     | 8.15     | 9.46     |
| <b>5. National Deposit Certificates / Accounts ^</b>  |          |          |          |          |          |          |          |          |
| (i) 1 year (Rollover)   | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    | 13.00    |
| <b>6. (a) Special Saving Certificates (Reg) <sup>α</sup></b><br><b>or Special Saving Accounts</b> |          |          |          |          |          |          |          |          |
| (i) First 5 periods of complete 6 months  | 12.20    | 10.30    | 8.50     | 7.50     | 7.00     | 6.80     | 6.80     | 8.40     |
| (ii) Last period of complete 6 months   | 13.20    | 11.30    | 9.50     | 8.50     | 8.00     | 7.70     | 7.70     | 9.60     |
| <b>(b) Special Saving Certificates (Bearer) <sup>β</sup></b>                                      |          |          |          |          |          |          |          |          |
| (i) First 4 periods of complete 6 months  | 12.00    | 12.00    | 12.00    | 12.00    | 12.00    | 12.00    | 12.00    | 12.00    |
| (ii) Last 2 periods of complete 6 months  | 14.00    | 14.00    | 14.00    | 14.00    | 14.00    | 14.00    | 14.00    | 14.00    |
| <b>7. Regular Income Certificates <sup>φ</sup></b>  | 12.48    | 10.56    | 9.12     | 7.68     | 6.96     | 6.84     | 6.84     | 8.88     |
| <b>8. Pensioner's Benefit Accounts <sup>φ</sup></b>   | 0.00     | 0.00     | 11.04    | 10.08    | 10.08    | 10.08    | 10.08    | 11.04    |
| <b>9. Behbood Saving Certificate <sup>ρ</sup></b>   | -        | -        | -        | 10.08    | 10.08    | 10.08    | 10.08    | 11.04    |

Notes:

Source: Central Directorate of National Savings

- (i) \* Khas Deposit Accounts or Certificates introduced w.e.f. 15-03-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source.
- (ii) \*\* Mahana Amdani Accounts were introduced w.e.f. 02-03-1983
- (iii) # Defence Saving Certificates introduced w.e.f. 08-11-1966
- (iv) ^ National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax
- (v) <sup>α</sup> Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990.
- (vi) <sup>β</sup> Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- (vii) <sup>φ</sup> Regular Income certificates introduced w.e.f. 02-02-1993
- (viii) <sup>φ</sup> Pensioner's Benefit Accounts introduced w.e.f. Jan,2003
- (xi) Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- (x) <sup>ρ</sup> The scheme has been introduced w.e.f. 01-07-2003 specially for widows.

### 3.42 Non-Performing Loans

( Million Rupees)

| BANKS/DFIs                     | 30-09-2005     |               |                              | 30-06-2005     |               |                              |
|--------------------------------|----------------|---------------|------------------------------|----------------|---------------|------------------------------|
|                                | NPLs           | Net NPLs      | Net NPLs to<br>Net Loans (%) | NPLs           | Net NPLs      | Net NPLs to<br>Net Loans (%) |
| <b>All Banks &amp; DFIs</b>    | <b>204,984</b> | <b>49,523</b> | <b>2.7</b>                   | <b>205,448</b> | <b>55,200</b> | <b>3.1</b>                   |
| <b>All Banks</b>               | <b>201,192</b> | <b>47,853</b> | <b>2.7</b>                   | <b>201,382</b> | <b>53,242</b> | <b>3.0</b>                   |
| <b>Commercial Banks</b>        | <b>141,591</b> | <b>33,287</b> | <b>1.9</b>                   | <b>139,461</b> | <b>33,875</b> | <b>2.0</b>                   |
| Public Sector Commercial Banks | 39,539         | 7,474         | 2.4                          | 39,795         | 8,546         | 2.8                          |
| Local Private Banks            | 99,663         | 26,519        | 2.1                          | 97,274         | 25,773        | 2.1                          |
| Foreign Banks                  | 2,390          | (706)         | (0.4)                        | 2,393          | -445          | -0.3                         |
| <b>Specialised Banks #</b>     | <b>59,601</b>  | <b>14,566</b> | <b>22.6</b>                  | <b>61,921</b>  | <b>19,367</b> | <b>29.9</b>                  |
| <b>DFIs</b>                    | <b>3,792</b>   | <b>1,670</b>  | <b>4.4</b>                   | <b>4,065</b>   | <b>1,958</b>  | <b>5.7</b>                   |

\* Figures based on audited accounts

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

### Cash Recovery Against Non Performing Loans

| BANKS/DFIs                     | Quarter ended September 2005 | Quarter ended June 2005 |
|--------------------------------|------------------------------|-------------------------|
| <b>All Banks &amp; DFIs</b>    | <b>5,990</b>                 | <b>8,554</b>            |
| <b>All Banks</b>               | <b>5,906</b>                 | <b>8,435</b>            |
| <b>Commercial Banks</b>        | <b>4,135</b>                 | <b>5,680</b>            |
| Public Sector Commercial Banks | 632                          | 1,314                   |
| Local Private Banks            | 3,443                        | 4,306                   |
| Foreign Banks                  | 60                           | 60                      |
| <b>Specialised Banks</b>       | <b>1,771</b>                 | <b>2,755</b>            |
| <b>DFIs</b>                    | <b>85</b>                    | <b>119</b>              |

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

### 3.43 Electronic Banking Statistics

| Period     | On-line<br>Branches | No. of ATMs | No. of ATM<br>Transactions<br>During the<br>period | Value of ATM<br>Transactions<br>(Million Rs.) | Credit Card<br>Amount<br>Outstanding<br>(Million Rs.) |
|------------|---------------------|-------------|--|---|---|
| 30-06-2003 | 994                 | 445         | 3,681,996  | 16,068  | 6,707   |
| 30-09-2003 | 1,172               | 485         | 4,173,983  | 18,614  | 7,958   |
| 31-12-2003 | 1,581               | 552         | 4,433,710  | 21,019  | 8,938   |
| 31-03-2004 | 1,738               | 630         | 4,773,409  | 23,102  | 9,743   |
| 30-06-2004 | 2,181               | 676         | 5,600,872  | 26,687  | 11,160  |
| 30-09-2004 | 2,348               | 723         | 6,530,725  | 32,610  | 12,728  |
| 31-12-2004 | 2,475               | 786         | 7,001,390  | 37,502  | 14,123  |
| 31-03-2005 | 2,582               | 842         | 7,622,122  | 39,812  | 15,494  |
| 30-06-2005 | 2,897               | 1,028       | 8,561,854  | 43,810  | 19,340  |
| 30-09-2005 | 3,030               | 1,178       | 10,587,850   | 60,788  | 23,627 <sup>P</sup>                                   |