

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

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

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

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

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

(Million Rupees)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS		
					Less Than 6 months	For 6 months & over but less than 1 year	For 1 year & over but less than 2 years
<b>2001</b>							
<b>June</b>							
No. of A/Cs.	4,089,429	238,340	894,950	21,370,280	276,022	104,502	106,810
Amount	232,902.1	18,796.4	38,335.2	644,810.8	124,817.8	33,222.5	37,771.6
<b>December</b>							
No. of A/Cs.	4,290,568	229,297	669,753	21,897,851	192,636	96,951	106,955
Amount	282,213.8	25,441.6	32,270.0	647,393.8	116,522.0	31,352.9	43,385.3
<b>2002</b>							
<b>June</b>							
No. of A/Cs.	4,716,798	230,667	430,232	21,991,819	248,191	75,352	80,545
Amount	288,695.5	23,301.8	27,518.2	747,021.3	115,915.2	32,710.1	43,398.0
<b>December</b>							
No. of A/Cs.	4,941,154	222,554	319,958	22,242,554	254,299	74,649	89,486
Amount	290,309.8	23,434.8	27,422.1	817,221.6	103,514.5	39,221.2	50,092.3
<b>2003</b>							
<b>June</b>							
No. of A/Cs.	5,724,668	295,800	267,886	21,669,535	257,493	74,047	83,954
Amount	352,132.0	22,398.8	33,674.0	957,910.0	98,103.7	38,269.0	43,691.3
<b>December</b>							
No. of A/Cs.	6,076,487	179,064	266,152	21,415,945	149,741	43,538	80,279
Amount	462,391.7	30,189.8	37,748.2	1,035,895.4	91,677.1	33,061.6	37,508.3
<b>2004</b>							
<b>June</b>							
No. of A/Cs.	6,095,166	180,877	176,129	21,434,645	138,022	51,820	94,312
Amount	481,745.0	40,298.5	33,278.2	1,118,162.6	116,527.4	48,169.0	53,114.4
<b>December</b>							
No. of A/Cs.	6,138,924	177,437	212,640	20,327,237	149,816	33,602	56,819
Amount	570,592.7	30,603.9	44,706.5	1,190,802.9	158,201.2	51,439.9	51,481.9
<b>2005</b>							
<b>June</b>							
No. of A/Cs.	6,788,705	174,800	205,447	19,280,257	101,841	72,758	72,655
Amount	631,377.5	38,333.6	34,698.4	1,264,145.9	228,586.1	74,134.6	59,659.1
<b>December</b>							
No. of A/Cs.	6,960,155	162,571	167,172	18,517,167	192,824	68,907	79,756
Amount	681,322.6	33,245.4	35,807.7	1,203,183.7	358,142.1	103,461.3	98,277.0

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

(Million Rupees)

END OF PERIOD	FIXED DEPOSITS					All DEPOSITS
	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years & over	Total	
<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>
<b>December</b>						
No. of A/Cs.	32,942	47,483	12,935	163,920	598,767	<b>26,405,832</b>
Amount	11,926.1	18,708.0	4,617.2	64,773.8	659,905.5	<b>2,613,464.8</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 and Fishing	472.3	1,304.8	686.8
2. Mining and Quarrying	882.9	579.8	949.5
3. Manufacturing:	19,793.4	19,376.7	22,513.4
(i) Food Industries	117.7	317.3	332.3
(ii) Textiles	578.1	432.0	341.0
(iii) Printing, Publishing & Allied Industries	413.6	709.5	165.8
(iv) Chemicals & Chemical Products	1,287.9	1,932.8	1,275.2
(v) Products of Petroleum & Coal	13,911.5	12,899.8	15,850.8
(vi) Cement	336.4	339.0	284.9
(vii) Basic Metal Industries & Manufacturing of Metal Products	2,440.3	2,048.1	3,608.8
(viii) Machinery & Transport Equipments	165.7	251.4	186.9
(ix) Miscellaneous Industries	542.3	446.9	467.7
4. Construction	3,662.6	5,164.7	470.1
5. Electricity, Gas, Water and Sanitary Services	7,850.8	11,022.0	17,599.1
6. Commerce:	16,093.5	13,464.8	14,570.3
(i) Wholesale & Retail Trade	415.0	449.5	542.5
(ii) Exports / Imports	524.3	1,048.0	1,192.6
(iii) Co-operative Banks (Excl. PPCB)	518.4	802.5	580.8
(iv) Insurance	10,311.0	6,963.5	1,183.9
(v) Non-Bank Financial Institutions	4,324.9	4,201.3	1,1070.5
7. Transport, Storage & Communication Services	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

### 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.	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

(Concl'd.)

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDER	2001		2002	
	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			Dec.2005					
	2004		2005	All Deposits	Current Deposits	Call Deposits	Other		
	Jun.	Dec.	Jun.				Accounts Deposits	Saving Deposits	Fixed Deposits
<b>A. FOREIGN CONSTITUENTS:</b>	<b>64,167.6</b>	<b>67,265.2</b>	<b>53,073.4</b>	<b>71,875.2</b>	<b>12,004.0</b>	<b>22.7</b>	<b>880.4</b>	<b>37,238.7</b>	<b>21,729.5</b>
I. Official	10,681.2	11,396.3	12,518.0	14,987.1	1,864.4	6.4	117.5	9,378.3	3,620.5
II. Business	5,787.2	10,975.0	6,240.1	16,356.2	3,368.7	1.3	644.5	3,993.1	8,348.5
III. Personal	47,699.2	44,893.9	34,315.3	40,531.9	6,770.8	15.0	118.4	23,867.2	9,760.4
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>1,938,140.2</b>	<b>2,134,546.4</b>	<b>2,375,220.8</b>	<b>2,541,589.6</b>	<b>669,318.6</b>	<b>33,222.7</b>	<b>34,927.2</b>	<b>1,165,945.0</b>	<b>638,175.9</b>
<b>I. Government :</b>	<b>190,739.6</b>	<b>185,815.7</b>	<b>211,225.8</b>	<b>230,637.9</b>	<b>41,896.8</b>	<b>3,392.1</b>	<b>1,855.4</b>	<b>97,931.4</b>	<b>85,562.3</b>
A. Federal Government	122,650.7	114,479.6	121,245.2	148,523.0	28,649.9	3,056.7	1,248.1	68,319.6	47,248.8
B. Provincial Governments	53,576.1	57,306.8	79,526.3	67,227.3	9,955.9	329.4	523.2	23,885.2	32,533.5
C. Local Bodies ( City Governments )	14,512.9	14,029.4	10,454.3	14,887.6	3,291.0	5.9	84.1	5,726.5	5,780.0
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>170,298.0</b>	<b>199,483.0</b>	<b>191,682.5</b>	<b>244,782.8</b>	<b>31,110.5</b>	<b>6,352.3</b>	<b>3,621.5</b>	<b>76,967.9</b>	<b>126,730.6</b>
A. Agriculture, Forestry, Hunting &	172.9	139.7	148.2	9,101.2	4,544.7	30.0	636.5	750.5	3,139.6
B. Mining & Quarrying	23,797.9	36,971.3	28,798.5	32,787.7	163.3	26.3	0.0	4,014.9	28,583.3
C. Manufacturing	30,464.9	42,461.9	51,830.6	48,927.6	1,421.1	2,444.5	804.9	13,834.3	30,422.8
D. Construction	8.7	5.0	33.4	119.9	4.6	50.3	0.0	65.0	0.0
E. Utilities	38,904.2	50,667.5	46,910.9	83,655.9	21,894.4	734.0	133.3	31,292.9	29,601.3
F. Commerce	6,162.2	2,670.6	9,807.8	3,465.1	789.6	1,094.2	133.1	775.9	672.3
G. Transport, Storage & Communication	63,921.6	55,297.0	42,962.4	54,787.1	1,972.7	1,163.2	1,775.7	21,771.8	28,103.6
H. Services	6,809.1	11,269.9	11,189.6	11,623.6	210.3	809.9	138.1	4,462.6	6,002.7
I. Others	56.6	0.0	1.1	314.8	109.7	0.0	0.0	0.0	205.0
<b>III. Non-Bank Financial Institutions :</b>	<b>27,353.1</b>	<b>27,510.7</b>	<b>23,404.5</b>	<b>39,889.3</b>	<b>1,323.7</b>	<b>828.3</b>	<b>286.4</b>	<b>25,100.5</b>	<b>12,350.4</b>
A. Co-operative Banks	216.6	157.6	204.5	248.0	34.6	0.0	0.0	135.8	77.6
B. Development Financial Institutions	7,549.3	5,835.9	9,037.3	10,652.2	272.5	422.8	0.0	5,124.3	4,832.6
C. Insurance Companies	6,553.3	11,326.2	7,495.5	16,487.7	427.5	265.1	114.7	13,932.2	1,748.1
D. Micro Finance	1,313.1	1,264.1	661.7	1,750.3	15.4	0.0	0.0	1,309.9	425.0
E. Other NBFIs	11,720.9	8,926.9	6,005.5	10,751.2	573.7	140.5	171.7	4,598.2	5,267.2
<b>IV. Private Sector Enterprises :</b>	<b>686,197.9</b>	<b>715,052.3</b>	<b>781,436.1</b>	<b>818,056.9</b>	<b>310,962.6</b>	<b>12,498.3</b>	<b>12,933.3</b>	<b>298,560.3</b>	<b>183,102.5</b>
A. Agriculture, Hunting and Forestry	99,027.7	101,067.6	114,645.7	105,474.9	29,956.0	955.4	870.2	59,675.3	14,018.0
(1) Growing of crops	93,797.8	93,628.6	108,990.8	93,998.7	26,423.1	628.1	818.3	56,123.1	10,006.1
(2) Farming of animals	2,306.5	1,741.8	2,662.3	2,838.5	779.3	13.1	40.6	1,475.1	530.4
(3) Agricultural and animal husbandry	1,259.8	1,299.5	1,051.6	3,823.0	2,228.9	11.6	0.8	1,246.0	335.7
(4) Agricultural machinery and	701.7	669.9	1,252.4	1,314.8	341.7	302.3	1.5	661.2	8.1
(5) Hunting, trapping, forestry &	961.8	3,727.7	688.6	3,499.8	183.0	0.3	9.0	170.0	3,137.7
B. Fishing and fish farming etc.	1,472.5	2,109.7	201.0	457.5	363.7	0.3	0.9	54.2	38.3
C. Mining and Quarrying	17,614.4	12,800.6	20,655.0	23,143.8	4,967.2	179.1	374.2	8,495.5	9,127.8
(1) Mining of coal	3,009.3	961.6	1,108.5	5,424.4	2,135.4	157.0	328.4	583.5	2,220.0
(2) Crude petroleum & natural gas	12,473.3	10,659.7	18,207.0	15,068.5	1,903.5	11.8	26.2	6,995.8	6,131.1
(3) Iron & non-ferrous metal ores	641.8	624.4	535.5	962.8	521.5	0.0	11.4	229.9	200.0
(4) Quarrying of stone, sand and clay	89.2	94.9	67.1	228.6	61.0	0.0	0.0	167.2	0.5
(5) Chemical, fertilizer, Salt etc.	1,400.7	460.1	737.0	1,459.5	345.8	10.4	8.2	519.0	576.1
D. Manufacturing	155,559.3	167,204.2	168,361.1	171,553.1	60,397.1	4,200.0	3,587.3	49,135.7	54,233.1
1) Food products and beverages	26,374.9	28,415.7	24,403.1	23,295.5	8,098.5	164.3	82.8	8,513.9	6,436.1
2) Tobacco products	1,810.7	1,418.9	1,731.6	989.6	101.8	1.0	5.2	201.6	680.1
3) Textiles	33,651.0	31,729.3	33,911.9	33,908.0	18,207.6	506.7	688.4	8,838.0	5,667.2
i) Spinning, weaving, finishing of textiles	27,746.1	26,124.1	24,103.5	26,250.4	13,316.2	455.3	631.3	7,949.1	3,898.5
a) Spinning of fibers	18,637.5	18,017.2	16,683.0	18,813.8	9,196.8	310.9	461.3	6,387.1	2,457.7
b) Weaving of textiles	7,149.1	4,260.1	5,260.0	4,407.1	2,252.1	75.8	104.8	1,187.7	786.7
c) Finishing of textiles	1,959.5	3,846.8	2,160.5	3,029.5	1,867.3	68.6	65.3	374.3	654.0
ii) Made-up textile articles	2,551.6	2,150.4	2,697.7	2,163.1	1,220.3	13.3	20.6	245.2	663.6
iii) Knit wear	451.3	884.9	942.6	1,252.6	568.7	12.9	4.4	160.6	506.0
iv) Carpets and rugs	1,322.0	1,048.6	951.7	842.8	647.8	20.2	3.1	134.7	36.9
v) Other textiles n.e.s.	1,580.0	1,521.3	5,216.4	3,399.1	2,454.6	5.0	28.9	348.4	562.3
4) Wearing apparel, readymade garments	3,447.2	4,346.1	4,341.9	4,757.2	3,119.0	45.7	20.1	1,427.0	145.4

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			Dec.2005					
	2004		2005	All	Current	Call	Other		
	Jun.	Dec.	Jun.	Deposits	Deposits	Deposits	Deposit	Saving	Fixed
							Accounts	Deposits	Deposits
5) Tanning and dressing of leather; manufacture of luggage and footwear	2,911.6	3,764.4	4,521.9	3,819.5	2,176.7	20.8	57.0	1,364.9	200.2
i.) Tanning & dressing of leather, luggage, handbags etc.	1,343.1	1,443.2	1,719.6	1,719.6	751.2	8.3	35.6	842.0	82.6
ii.) Footwear	1,568.5	2,321.3	2,099.9	2,099.9	1,425.5	12.5	21.4	522.9	117.6
a) Leather wear	1,138.4	1,900.8	2,196.3	1,788.5	1,243.7	8.2	20.3	398.6	117.6
b) Rubber and Plastic wear	430.0	420.5	1,005.6	311.4	181.8	4.3	1.1	124.3	0.0
6) Wood and products of wood cork	404.4	315.2	774.2	1,578.9	1,079.1	8.5	6.2	288.9	196.2
7) Paper, paperboard and products	946.9	1,420.8	2,783.2	2,983.2	1,374.5	1.9	7.1	516.3	1,083.5
8) Printing, publishing and allied industries	2,677.5	3,872.4	2,916.4	2,080.8	1,021.7	7.9	8.2	789.9	253.1
9) Coke and refined petroleum products	5,051.3	8,115.6	5,005.8	6,621.1	453.1	261.8	756.5	2,110.4	3,039.2
10) Chemicals and chemical products	21,186.4	28,718.0	30,308.6	35,033.1	6,571.0	567.6	1,122.9	9,432.5	17,339.1
11) Rubber and plastics products	1,804.1	1,301.9	1,006.3	1,209.5	604.5	0.0	14.1	120.2	470.8
12) Other non-metallic mineral products	5,271.8	4,758.0	5,321.8	6,251.1	3,019.1	66.4	49.9	1,438.4	1,677.3
13) Basic metals	3,808.3	5,870.3	4,828.5	4,333.6	1,986.9	2.3	148.4	666.0	1,530.0
14) Fabricated metal products	1,044.4	741.9	1,340.2	822.0	573.5	0.1	13.6	157.4	77.5
15) Machinery and equipment	4,576.3	3,302.9	4,085.8	3,876.1	1,708.7	18.8	19.6	926.9	1,202.1
16) Office, accounting and computing machinery	190.5	7.2	65.2	138.1	86.8	0.6	0.0	0.7	50.0
17) Electrical machinery and apparatus	7,897.3	7,064.8	9,964.8	7,607.4	1,485.3	93.7	71.6	5,125.6	831.2
18) Radio, television and communication equipment and apparatus	547.6	409.3	455.1	682.9	420.9	1.8	0.6	116.4	143.3
19) Medical, precision and optical instruments, watches and clocks	1,993.1	1,090.8	1,279.4	1,351.3	721.3	0.1	22.6	187.3	419.8
20) Motor vehicles, trailers and semi-trailers	15,506.6	18,507.8	15,937.0	17,455.2	2,372.0	2,356.4	276.3	2,511.7	9,938.8
21) Other transport equipments	4,519.8	4,281.9	3,977.0	1,966.3	656.6	17.0	15.0	478.2	799.5
22) Furniture and fixture	469.4	782.5	886.0	890.0	457.8	41.7	93.2	290.6	6.7
23) Jewellery and related articles	191.8	185.8	338.0	587.9	189.3	0.0	0.0	373.4	25.3
24) Sports goods	1,088.5	1,302.9	1,022.2	787.4	598.5	0.0	2.1	121.9	64.9
25) Handicrafts	261.0	76.1	127.0	223.2	157.2	0.0	1.6	58.1	6.4
26) Other manufacturing n.e.s.	7,927.1	5,403.7	7,028.7	8,304.3	3,155.6	14.9	104.7	3,079.6	1,949.5
E. Ship breaking and waste / scrape (junk) etc.	1,105.8	1,259.0	2,303.3	2,926.4	1,252.0	368.1	72.2	940.2	293.9
F. Electricity, gas and water supply	31,852.1	24,558.2	25,086.4	16,511.6	1,912.5	22.8	44.7	7,447.8	7,083.7
G. Construction	26,403.5	30,346.2	34,646.5	32,910.6	15,689.5	1,139.0	660.6	9,248.0	6,173.5
1) Building	17,820.1	21,388.9	24,524.0	23,138.7	10,977.4	608.6	387.9	6,605.5	4,559.3
2) Infrastructure	8,583.4	8,957.3	10,122.4	9,771.9	4,712.1	530.4	272.7	2,642.5	1,614.2
H. Commerce and Trade	136,855.2	153,943.3	152,696.7	173,114.3	100,965.1	1,544.6	1,863.5	47,214.2	21,526.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	4,673.9	3,353.1	3,852.9	6,781.2	3,272.5	8.7	16.4	1,588.8	1,894.8
2) Wholesale and commission trade	92,761.3	104,796.7	98,963.9	110,799.8	72,656.5	1,286.0	1,451.6	27,104.7	8,301.1
i) Exports	13,109.0	18,036.9	15,029.0	16,339.3	8,727.1	394.3	288.3	4,227.3	2,702.3
ii) Imports	8,658.2	7,922.1	9,198.6	8,409.2	4,514.4	100.0	349.0	2,781.8	664.0
iii) Domestic whole sales	70,994.1	78,837.8	74,736.3	86,051.3	59,415.0	791.7	814.3	20,095.6	4,934.7
3) Retail trade	39,420.1	45,793.5	49,879.9	55,533.3	25,036.1	250.0	395.5	18,520.7	11,331.0
I. Hotels, restaurants and clubs etc	6,484.8	5,287.4	5,167.3	7,824.9	1,852.4	17.2	158.1	3,256.1	2,541.1
J. Transport, storage and communications	29,836.1	22,236.9	34,812.8	42,549.9	12,694.2	705.1	397.9	11,898.2	16,854.5
K. Real estate, renting and business activities	54,700.3	58,458.2	65,363.9	71,170.6	21,380.8	1,287.7	1,939.3	32,399.6	14,163.2
1) Real estate activities	7,504.4	9,279.1	12,442.0	10,315.3	4,604.7	42.6	308.3	3,477.0	1,882.7
2) Renting of machinery and equipment	318.8	155.5	453.3	209.6	120.7	0.0	4.1	73.3	11.4
3) Computer and related activities	1,968.1	1,064.6	1,149.3	1,548.0	1,124.7	5.2	37.6	238.9	141.6
4) Research and development	3,929.6	1,189.8	1,639.4	1,324.8	410.6	10.7	25.8	139.8	737.9
5) Other business activities	40,979.5	46,769.2	49,679.9	57,773.0	15,120.1	1,229.3	1,563.6	28,470.6	11,389.6
L. Education	12,669.0	10,541.7	12,484.3	12,515.2	2,767.9	381.7	24.7	4,468.1	4,872.9
M. Health and social work	6,665.0	7,418.8	9,739.8	7,356.2	2,255.0	56.0	85.9	2,927.1	2,032.2
N. Other community, social and personal service activities	19,653.8	27,163.6	28,409.0	26,153.9	8,371.8	345.9	271.2	10,724.0	6,440.9
O. Other private business n.e.c	86,298.6	90,656.9	106,863.0	124,394.0	46,137.3	1,295.4	2,582.4	50,676.6	23,702.3
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>46,799.9</b>	<b>54,003.4</b>	<b>60,482.3</b>	<b>63,924.2</b>	<b>10,973.5</b>	<b>1,262.7</b>	<b>134.0</b>	<b>21,598.3</b>	<b>29,955.8</b>
<b>VI. PERSONAL</b>	<b>778,905.3</b>	<b>928,075.3</b>	<b>1,066,813.8</b>	<b>1,106,858.5</b>	<b>265,068.8</b>	<b>7,367.4</b>	<b>12,191.3</b>	<b>634,311.4</b>	<b>187,919.6</b>
<b>VII. OTHERS</b>	<b>37,846.4</b>	<b>24,605.9</b>	<b>40,175.5</b>	<b>37,439.9</b>	<b>7,982.9</b>	<b>1,521.6</b>	<b>3,905.4</b>	<b>11,475.2</b>	<b>12,554.7</b>
<b>TOTAL</b>	<b>2,002,307.8</b>	<b>2,201,811.6</b>	<b>2,428,294.0</b>	<b>2,613,464.8</b>	<b>681,322.6</b>	<b>33,245.4</b>	<b>35,807.6</b>	<b>1,203,183.7</b>	<b>659,905.4</b>

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

As on 31<sup>st</sup> December, 2005

(Million Rupees)

SIZE OF ACCOUNT (Rs.)		DOMESTIC CONSTITUENTS									
		FOREIGN CONSTITUENTS		Government		Non Financial Public Sector		NBFI's		Private Sector (Business)	
		No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than	5,000	4,911	10.6	27,594	47.4	302	0.3	1,192	2.8	2,124,129	3,652.6
5,000	to 10,000	5,991	44.4	15,984	115.2	906	5.6	358	2.5	1,027,906	7,782.7
10,000	to 20,000	8,127	120.0	18,487	259.4	164	2.4	410	5.9	1,832,713	26,562.5
20,000	to 25,000	2,113	47.6	6,549	146.9	445	9.4	41	0.9	501,481	11,322.8
25,000	to 30,000	1,561	41.5	3,553	94.4	92	2.4	46	1.2	305,642	8,410.7
30,000	to 40,000	3,072	105.8	8,059	277.9	821	27.0	83	2.8	537,388	18,641.6
40,000	to 50,000	1,393	61.9	7,022	312.2	49	2.2	59	2.6	361,668	16,256.2
50,000	to 60,000	3,610	196.5	5,162	274.5	113	6.1	38	2.1	298,604	16,275.3
60,000	to 70,000	2,695	179.0	3,293	211.6	94	6.2	228	15.6	227,654	14,761.7
70,000	to 80,000	1,558	113.3	4,377	329.5	156	11.7	277	20.3	202,549	15,127.5
80,000	to 90,000	2,683	232.6	2,523	211.2	375	32.4	26	2.2	182,118	15,439.0
90,000	to 100,000	1,663	158.1	2,304	218.4	52	5.0	27	2.6	162,876	15,471.2
100,000	to 200,000	28,718	4,550.3	13,306	1,863.8	806	114.7	221	30.8	693,446	95,874.1
200,000	to 300,000	20,937	5,075.1	5,227	1,219.7	263	64.3	80	18.7	195,509	47,190.2
300,000	to 400,000	7,350	2,535.8	2,697	938.5	148	49.3	259	96.3	60,586	20,777.0
400,000	to 500,000	8,473	3,776.3	1,849	854.6	103	45.9	78	35.0	36,065	16,008.1
500,000	to 600,000	3,642	1,994.1	952	515.8	61	34.5	68	36.7	20,451	11,126.0
600,000	to 700,000	3,340	2,160.6	1,557	975.3	80	51.7	58	37.7	15,010	9,660.2
700,000	to 800,000	2,024	1,490.1	858	632.5	66	49.8	41	30.7	12,583	9,396.9
800,000	to 900,000	1,037	866.4	459	388.3	181	149.1	44	36.3	9,007	7,625.7
900,000	to 1,000,000	411	383.1	363	344.5	58	54.2	35	33.4	5,838	5,522.9
1,000,000	to 2,000,000	4,428	6,153.9	2,898	3,924.1	729	1,027.3	166	220.7	33,062	44,541.1
2,000,000	to 3,000,000	1,026	2,464.9	1,545	3,751.4	225	532.6	106	262.5	9,793	23,514.2
3,000,000	to 4,000,000	697	2,332.8	868	2,955.0	245	818.2	51	171.2	4,415	15,284.9
4,000,000	to 5,000,000	263	1,231.9	562	2,519.5	86	379.6	52	234.1	2,882	13,034.3
5,000,000	to 6,000,000	122	654.4	754	4,020.1	227	1,216.1	38	199.2	2,037	10,928.5
6,000,000	to 7,000,000	25	160.0	488	3,126.7	41	260.5	50	321.9	1,267	8,140.5
7,000,000	to 8,000,000	141	1,058.6	263	1,949.2	38	280.7	40	302.6	979	7,289.2
8,000,000	to 9,000,000	102	895.6	203	1,708.3	53	459.1	17	144.0	589	5,020.1
9,000,000	to 10,000,000	22	210.2	280	2,711.7	19	177.5	3	28.1	474	4,501.5
10,000,000	and over	608	32,569.8	2,881	193,740.3	1,128	238,907.3	304	37,588.2	6,147	292,917.7
<b>TOTAL</b>		<b>122,743</b>	<b>71,875.2</b>	<b>142,917</b>	<b>230,637.9</b>	<b>8,126</b>	<b>244,782.8</b>	<b>4,496</b>	<b>39,889.3</b>	<b>8,874,868</b>	<b>818,056.9</b>

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

As on 31<sup>st</sup> December, 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 (Rs.)		Trust Funds		Personal		Others		Sub Total		TOTAL	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	12,554	21.7	2,893,137	4,073.8	32,614	70.9	5,091,522	7,870	<b>5,096,433</b>	<b>7,880.0</b>
5,000	to 10,000	12,050	83.1	1,351,163	10,299.1	16,196	122.0	2,424,563	18,410	<b>2,430,554</b>	<b>18,454.7</b>
10,000	to 20,000	16,409	222.3	2,815,598	41,651.1	23,209	360.9	4,706,990	69,065	<b>4,715,117</b>	<b>69,184.5</b>
20,000	to 25,000	6,210	139.0	1,041,081	23,234.2	4,259	95.9	1,560,066	34,949	<b>1,562,179</b>	<b>34,996.7</b>
25,000	to 30,000	2,597	69.9	897,232	24,617.7	3,483	97.6	1,212,645	33,294	<b>1,214,206</b>	<b>33,335.4</b>
30,000	to 40,000	9,613	341.1	1,579,297	54,947.6	4,692	163.5	2,139,953	74,402	<b>2,143,025</b>	<b>74,507.3</b>
40,000	to 50,000	4,005	178.0	1,199,703	53,699.5	5,918	262.5	1,578,424	70,713	<b>1,579,817</b>	<b>70,775.0</b>
50,000	to 60,000	2,435	131.1	982,497	53,765.4	5,813	306.5	1,294,662	70,761	<b>1,298,272</b>	<b>70,957.5</b>
60,000	to 70,000	3,014	195.9	742,740	48,125.8	3,489	228.3	980,512	63,545	<b>983,207</b>	<b>63,724.1</b>
70,000	to 80,000	1,805	134.5	571,056	42,569.7	2,697	203.8	782,917	58,397	<b>784,475</b>	<b>58,510.2</b>
80,000	to 90,000	2,419	204.2	403,385	34,291.9	1,456	120.6	592,302	50,302	<b>594,985</b>	<b>50,534.1</b>
90,000	to 100,000	987	94.8	355,804	33,672.6	2,949	278.4	524,999	49,743	<b>526,662</b>	<b>49,901.0</b>
100,000	to 200,000	12,807	1,822.1	1,404,527	190,871.8	12,066	1,706.0	2,137,179	292,283	<b>2,165,897</b>	<b>296,833.6</b>
200,000	to 300,000	3,430	828.5	311,096	75,027.3	9,932	2,446.0	525,537	126,795	<b>546,474</b>	<b>131,869.9</b>
300,000	to 400,000	2,196	751.5	150,873	51,131.9	1,313	434.3	218,072	74,179	<b>225,422</b>	<b>76,714.7</b>
400,000	to 500,000	1,543	689.2	75,961	34,031.8	680	287.3	116,279	51,952	<b>124,752</b>	<b>55,728.2</b>
500,000	to 600,000	1,460	791.2	55,328	30,128.2	324	173.2	78,644	42,806	<b>82,286</b>	<b>44,799.7</b>
600,000	to 700,000	1,127	725.3	37,371	24,207.7	518	340.6	55,721	35,999	<b>59,061</b>	<b>38,159.1</b>
700,000	to 800,000	665	491.7	29,415	21,728.1	214	157.9	43,842	32,488	<b>45,866</b>	<b>33,977.6</b>
800,000	to 900,000	683	570.8	19,179	16,306.0	494	415.7	30,047	25,492	<b>31,084</b>	<b>26,358.4</b>
900,000	to 1,000,000	441	418.8	15,486	14,713.4	190	178.3	22,411	21,266	<b>22,822</b>	<b>21,648.5</b>
1,000,000	to 2,000,000	3,020	4,147.6	49,809	66,323.6	1,040	1,502.1	90,724	121,687	<b>95,152</b>	<b>127,840.3</b>
2,000,000	to 3,000,000	1,106	2,735.7	13,285	32,157.0	357	805.8	26,417	63,759	<b>27,443</b>	<b>66,224.0</b>
3,000,000	to 4,000,000	817	2,845.4	6,783	23,040.9	363	1,338.4	13,542	46,454	<b>14,239</b>	<b>48,786.8</b>
4,000,000	to 5,000,000	336	1,498.9	3,655	16,188.9	78	344.3	7,651	34,200	<b>7,914</b>	<b>35,431.5</b>
5,000,000	to 6,000,000	324	1,786.9	1,555	8,459.9	56	304.1	4,991	26,915	<b>5,113</b>	<b>27,569.2</b>
6,000,000	to 7,000,000	172	1,083.9	838	5,444.8	29	187.2	2,885	18,566	<b>2,910</b>	<b>18,725.5</b>
7,000,000	to 8,000,000	100	743.9	567	4,224.5	9	64.4	1,996	14,855	<b>2,137</b>	<b>15,913.0</b>
8,000,000	to 9,000,000	122	1,022.7	575	4,907.3	29	243.0	1,588	13,505	<b>1,690</b>	<b>14,400.1</b>
9,000,000	to 10,000,000	203	1,870.3	485	4,605.5	55	530.7	1,519	14,425	<b>1,541</b>	<b>14,635.4</b>
10,000,000	and over	1,132	37,284.3	2,533	58,411.6	364	23,669.8	14,489	882,519	<b>15,097</b>	<b>915,089.0</b>
<b>TOTAL</b>		<b>105,782</b>	<b>63,924.2</b>	<b>17,012,014</b>	<b>1,106,858.5</b>	<b>134,886</b>	<b>37,439.9</b>	<b>26,283,089</b>	<b>2,541,590</b>	<b>26,405,832</b>	<b>2,613,464.8</b>

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

( End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)	2002								2003							
	Jun.				Dec.				Jun.				Dec.			
			No. of Accounts	Amount			No. of Accounts	Amount			No. of Accounts	Amount			No. of Accounts	Amount
Less than	5,000	3,719,133	9,144.7	4,075,304	9,776.6	3,510,970	8,294.3	5,416,089	12,145.2							
5,000 to	10,000	5,273,938	40,125.2	5,204,657	39,758.0	4,409,379	33,413.2	5,067,212	37,228.6							
10,000 to	20,000	8,703,361	126,008.6	8,651,349	125,648.4	8,439,267	123,207.2	6,440,776	93,295.3							
20,000 to	25,000	2,645,015	58,953.7	2,425,098	53,812.6	2,542,976	56,903.6	2,195,139	49,093.7							
25,000 to	30,000	1,787,910	48,817.0	1,621,733	44,048.7	2,010,152	54,731.4	1,338,473	36,725.5							
30,000 to	40,000	1,824,953	62,754.1	2,099,370	72,019.1	2,230,855	76,939.8	2,053,519	71,740.6							
40,000 to	50,000	944,521	42,049.5	988,797	44,136.9	1,282,655	57,044.9	1,107,421	49,390.3							
50,000 to	60,000	603,856	33,048.3	589,955	32,292.8	793,179	43,215.7	845,254	46,265.3							
60,000 to	70,000	410,803	26,453.1	436,332	28,327.7	583,356	37,678.4	591,415	38,311.2							
70,000 to	80,000	275,378	20,564.7	299,619	22,257.8	342,666	25,554.6	485,242	36,369.3							
80,000 to	90,000	227,513	19,262.4	212,016	17,968.9	321,167	27,246.2	397,496	33,611.9							
90,000 to	100,000	156,873	14,854.7	220,633	20,950.5	243,846	23,139.5	309,728	29,295.9							
100,000 to	200,000	939,115	132,793.8	927,178	129,156.7	1,137,940	157,436.2	1,299,069	178,461.3							
200,000 to	300,000	325,692	78,684.5	365,850	89,006.8	451,339	109,551.6	395,653	96,370.1							
300,000 to	400,000	136,316	47,113.4	138,719	47,935.8	159,836	54,574.4	167,713	57,406.1							
400,000 to	500,000	81,443	36,360.7	92,443	41,050.4	98,731	44,638.7	97,337	44,008.7							
500,000 to	600,000	49,235	26,777.0	62,042	33,968.1	55,695	30,176.2	68,051	37,027.8							
600,000 to	700,000	27,764	17,876.1	38,761	24,879.9	43,962	28,661.5	37,682	24,486.5							
700,000 to	800,000	24,618	18,446.8	21,391	15,905.3	23,165	17,269.2	31,500	23,464.1							
800,000 to	900,000	18,505	15,770.5	18,671	15,655.1	18,426	15,630.8	21,604	18,150.3							
900,000 to	1,000,000	10,872	10,314.2	11,976	11,376.5	18,615	17,547.4	18,327	17,195.4							
1,000,000 to	2,000,000	50,363	67,232.7	66,859	89,631.7	61,610	82,928.9	74,741	101,794.2							
2,000,000 to	3,000,000	14,182	34,239.7	14,625	35,790.5	19,131	45,731.3	30,891	74,815.2							
3,000,000 to	4,000,000	5,595	19,000.3	5,924	20,194.6	9,093	30,515.6	8,551	29,396.7							
4,000,000 to	5,000,000	3,332	14,729.8	3,215	14,255.9	4,817	21,117.0	5,271	23,491.4							
5,000,000 to	6,000,000	1,995	10,844.6	2,823	15,294.1	2,786	15,080.2	3,863	20,995.8							
6,000,000 to	7,000,000	2,827	18,670.7	1,483	9,568.9	2,277	14,836.3	2,572	16,666.4							
7,000,000 to	8,000,000	1,260	9,410.1	1,367	10,242.2	1,544	11,526.8	1,656	12,436.8							
8,000,000 to	9,000,000	807	6,807.6	922	7,826.6	1,293	10,875.1	1,181	9,987.2							
9,000,000 to	10,000,000	594	5,629.6	567	5,399.2	565	5,359.9	990	9,321.2							
10,000,000 and over		6,733	348,482.6	7,204	372,334.2	7,595	400,702.5	10,428	513,194.6							
<b>TOTAL</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>	<b>28,524,844</b>	<b>1,842,142.7</b>							

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

( End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)		2004				2005			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	5,640,892	9,252.2	4,875,987	8,505.5	5,013,652	7,656.3	5,096,433	7,880.0
5,000	to 10,000	3,652,522	27,887.7	3,023,093	22,912.5	2,523,665	19,438.9	2,430,554	18,454.7
10,000	to 20,000	6,365,784	92,577.8	5,621,259	82,474.1	4,884,795	72,252.0	4,715,117	69,184.5
20,000	to 25,000	2,057,401	45,902.3	2,030,073	45,310.9	1,714,637	38,471.8	1,562,179	34,996.7
25,000	to 30,000	1,502,802	41,353.4	1,407,661	38,635.2	1,443,414	39,553.3	1,214,206	33,335.4
30,000	to 40,000	2,111,012	73,453.5	2,185,637	75,725.1	2,133,459	74,098.8	2,143,025	74,507.3
40,000	to 50,000	1,431,231	63,927.5	1,618,331	72,364.4	1,564,656	70,028.9	1,579,817	70,775.0
50,000	to 60,000	1,037,892	56,569.9	1,105,963	60,734.4	1,191,414	65,083.7	1,298,272	70,957.5
60,000	to 70,000	687,176	44,448.4	951,229	61,455.2	1,049,455	67,858.3	983,207	63,724.1
70,000	to 80,000	583,238	43,470.1	644,240	48,090.5	775,878	58,185.2	784,475	58,510.2
80,000	to 90,000	441,889	37,456.4	566,332	47,983.9	647,909	54,979.0	594,985	50,534.1
90,000	to 100,000	465,501	44,048.3	433,762	41,148.0	511,010	48,453.9	526,662	49,901.0
100,000	to 200,000	1,476,044	202,823.7	1,756,097	238,250.3	2,226,374	301,929.3	2,165,897	296,833.6
200,000	to 300,000	413,905	100,412.6	481,072	115,492.2	553,522	133,304.5	546,474	131,869.9
300,000	to 400,000	197,424	68,291.6	204,026	69,944.3	228,579	78,659.0	225,422	76,714.7
400,000	to 500,000	93,905	41,877.4	122,958	54,217.1	126,804	56,426.7	124,752	55,728.2
500,000	to 600,000	65,575	35,767.4	76,775	41,697.5	75,208	40,889.1	82,286	44,799.7
600,000	to 700,000	38,541	25,008.5	59,180	38,374.0	67,342	43,946.6	59,061	38,159.1
700,000	to 800,000	33,946	25,237.7	34,433	25,775.5	52,189	38,779.3	45,866	33,977.6
800,000	to 900,000	25,427	21,544.3	23,532	19,826.9	30,584	25,704.0	31,084	26,358.4
900,000	to 1,000,000	18,636	17,592.4	19,179	18,180.1	18,388	17,505.9	22,822	21,648.5
1,000,000	to 2,000,000	73,517	102,587.1	79,751	110,227.4	84,127	116,802.8	95,152	127,840.3
2,000,000	to 3,000,000	24,390	58,257.7	23,098	56,306.0	26,239	63,000.2	27,443	66,224.0
3,000,000	to 4,000,000	11,035	37,925.2	11,238	38,958.3	11,020	37,890.3	14,239	48,786.8
4,000,000	to 5,000,000	6,310	28,245.7	5,982	26,710.3	5,776	25,745.4	7,914	35,431.5
5,000,000	to 6,000,000	3,624	19,733.9	4,173	22,496.5	3,897	21,141.6	5,113	27,569.2
6,000,000	to 7,000,000	3,194	20,722.0	2,338	15,074.4	3,203	20,688.9	2,910	18,725.5
7,000,000	to 8,000,000	1,719	12,836.8	1,831	13,590.8	2,141	15,982.6	2,137	15,913.0
8,000,000	to 9,000,000	1,345	11,412.1	1,602	13,651.4	1,354	11,546.2	1,690	14,400.1
9,000,000	to 10,000,000	1,117	10,617.1	1,389	13,263.7	1,439	13,639.4	1,541	14,635.4
10,000,000	and over	9,909	581,067.2	11,116	664,435.3	12,489	748,651.9	15,097	915,089.0
<b>TOTAL</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>	<b>26,405,832</b>	<b>2,613,464.8</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.	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	All Banks			
	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>37,455.8</b>	<b>50,817.4</b>	<b>58,255.7</b>	<b>83,770.2</b>
1. Federal Government:	14,776.8	20,212.8	36,207.0	50,107.6
(i) Commodity Operations	14,055.1	19,839.0	34,667.3	47,393.1
(ii) Others	721.7	373.7	1,539.7	2,714.4
2. Provincial Governments:	22,679.0	30,604.7	22,048.7	33,662.6
(i) Commodity Operations	21,647.0	29,710.9	20,596.5	32,654.4
(ii) Others	1,031.9	893.8	1,452.2	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>
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	5.0
B. Mining & Quarrying	2,309.2	1,192.1	-	-
C. Manufacturing	26,156.9	49,587.1	50,015.2	47,823.8
D. Construction	99.1	58.2	-	-
E. Utilities	6,699.6	4,598.3	197.3	235.3
F. Commerce	2,950.6	4,018.5	5,921.9	4,363.7
G. Transport, Storage & Communication	14,568.8	21,762.5	24,465.8	22,579.5
H. Services	379.5	554.0	329.7	70.8
I. Others	-	-	-	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>
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	983.4	3,966.9	6,740.0	5,450.1
C. Insurance Companies	227.3	122.1	338.0	607.0
D. Micro Finance	-	-	-	-
E. Other NBFIs	20,276.5	20,671.0	28,366.3	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>
A. Agriculture, Hunting and Forestry	126,156.3	113,457.5	118,759.7	127,106.1
(1) Growing of crops	117,177.1	62,211.5	68,329.4	75,253.6
(2) Farming of animals	4,940.4	10,127.1	12,353.8	13,120.9
(3) Agricultural and animal husbandry	875.8	2,877.0	577.1	455.2
(4) Agricultural machinery and equipments	2,529.1	37,760.0	37,334.6	38,118.3
(5) Hunting, trapping, forestry & logging	633.9	482.0	164.8	158.2
B. Fishing and fish farming etc.	3,427.7	1,455.4	2,596.0	2,380.8
C. Mining and Quarrying	8,741.1	15,034.2	8,836.3	8,112.7
(1) Mining of coal	545.1	352.4	555.5	666.2
(2) Crude petroleum & natural gas	4,152.6	9,123.5	6,389.4	5,921.3
(3) Iron & non-ferrous metal ores	3,012.6	2,918.0	859.7	341.9
(4) Quarrying of stone, sand and clay	262.2	338.1	192.2	152.8
(5) Chemical, fertilizer, Salt etc.	768.7	2,302.2	839.5	1,030.4
D. Manufacturing	515,409.1	572,835.1	698,301.5	735,867.6
1) Food products and beverages	75,690.2	101,937.3	108,077.2	121,339.5
2) Tobacco products	2,124.9	2,280.6	1,279.1	660.9
3) Textiles	279,845.4	281,387.2	367,518.9	366,503.9
i) Spinning, weaving, finishing of textiles	250,702.8	238,661.3	314,647.3	302,374.6
a) Spinning of fibers	158,637.9	143,447.4	201,206.8	199,193.7
b) Weaving of textiles	43,466.2	43,521.3	46,404.4	52,745.3
c) Finishing of textiles	48,598.8	51,692.6	67,036.1	50,435.7
ii) Made-up textile articles	16,580.6	22,566.5	25,599.1	39,210.4
iii) Knit wear	4,351.4	6,436.7	8,821.8	9,944.6
iv) Carpets and rugs	3,847.3	6,277.8	4,385.2	3,886.7
v) Other textiles n.e.s.	4,363.3	7,444.9	14,065.5	11,087.6
4) Wearing apparel, readymade garments etc.	23,678.1	33,899.4	25,756.9	29,709.2

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

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

(End of Period: Million Rupees)

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

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

(End of Period: Million Rupees)

BORROWER	Dec. 2005		
	All Banks	Commercial Banks	Specialized Banks
<b>I. Government:</b>	<b>71,128.2</b>	<b>71,123.2</b>	<b>5.0</b>
1. Federal Government:	36,203.6	36,198.6	5.0
(i) Commodity Operations	32,713.4	32,713.4	-
(ii) Others	3,490.2	3,485.1	5.0
2. Provincial Governments:	34,924.7	34,924.7	-
(i) Commodity Operations	33,907.9	33,907.9	-
(ii) Others	1,016.8	1,016.8	-
3. Local Bodies ( City Governments )	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>86,429.4</b>	<b>86,429.4</b>	<b>-</b>
A. Agriculture, Forestry, Hunting & Fishing	-	-	-
B. Mining & Quarrying	-	-	-
C. Manufacturing	47,603.6	47,603.6	-
D. Construction	-	-	-
E. Utilities	2,586.5	2,586.5	-
F. Commerce	8,860.4	8,860.4	-
G. Transport, Storage & Communication	24,582.2	24,582.2	-
H. Services	473.7	473.7	-
I. Others	2,323.0	2,323.0	-
<b>III. Non-Bank Financial Institutions :</b>	<b>42,959.5</b>	<b>42,959.5</b>	<b>-</b>
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	3,900.0	3,900.0	-
C. Insurance Companies	1,092.7	1,092.7	-
D. Micro Finance	-	-	-
E. Other NBFIs	37,966.8	37,966.8	-
<b>IV. Private Sector Enterprises :</b>	<b>1,404,194.2</b>	<b>1,310,960.4</b>	<b>93,233.8</b>
A. Agriculture, Hunting and Forestry	137,860.4	62,216.5	75,643.9
(1) Growing of crops	85,645.5	48,376.0	37,269.5
(2) Farming of animals	13,580.4	4,465.6	9,114.8
(3) Agricultural and animal husbandry	924.3	923.1	1.2
(4) Agricultural machinery and equipments	37,529.1	8,278.3	29,250.8
(5) Hunting, trapping, forestry & logging	181.1	173.6	7.5
B. Fishing and fish farming etc.	1,784.8	1,244.1	540.7
C. Mining and Quarrying	9,484.5	9,484.5	-
(1) Mining of coal	3,619.4	3,619.4	-
(2) Crude petroleum & natural gas	5,246.8	5,246.8	-
(3) Iron & non-ferrous metal ores	142.1	142.1	-
(4) Quarrying of stone, sand and clay	126.1	126.1	-
(5) Chemical, fertilizer, Salt etc.	350.2	350.2	-
D. Manufacturing	848,064.1	836,718.6	11,345.5
1) Food products and beverages	129,271.0	125,782.7	3,488.3
2) Tobacco products	735.0	734.8	0.2
3) Textiles	435,599.0	432,536.9	3,062.1
i) Spinning, weaving, finishing of textiles	355,956.9	352,910.4	3,046.5
a) Spinning of fibers	237,100.9	236,906.7	194.2
b) Weaving of textiles	60,683.2	58,516.9	2,166.3
c) Finishing of textiles	58,172.8	57,486.8	686.0
ii) Made-up textile articles	45,062.0	45,061.9	0.2
iii) Knit wear	14,804.1	14,802.3	1.8
iv) Carpets and rugs	4,904.1	4,895.6	8.5
v) Other textiles n.e.s.	14,871.9	14,866.7	5.2
4) Wearing apparel, readymade garments etc.	28,525.9	28,478.0	47.9

(Contd.)

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

(Concl'd.)

(End of Period: Million Rupees)

BORROWER	Dec. 2005		
	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,314.2	16,965.3	348.9
i.) Tanning & dressing of leather, luggage, handbags etc.	7,385.6	7,266.9	118.7
ii.) Footwear	9,928.6	9,698.4	230.2
6) Wood and products of wood cork	1,201.9	1,153.8	48.1
7) Paper, paperboard and products	9,680.4	9,188.6	491.7
8) Printing, publishing and allied industries	3,011.1	2,947.4	63.7
9) Coke and refined petroleum products	11,605.2	11,144.6	460.6
10) Chemicals and chemical products	56,133.4	55,386.3	747.2
11) Rubber and plastics products	7,776.2	7,177.4	598.8
12) Other non-metallic mineral products	52,949.7	51,959.7	990.1
13) Basic metals	15,841.5	15,505.1	336.4
14) Fabricated metal products	7,500.4	7,488.9	11.5
15) Machinery and equipment	12,548.2	12,451.0	97.2
16) Office, accounting and computing machinery	362.6	362.6	-
17) Electrical machinery and apparatus	15,284.5	15,158.7	125.8
18) Radio, television and communication equipment and apparatus	3,908.4	3,908.4	-
19) Medical, precision and optical instruments, watches and clocks	3,989.4	3,902.2	87.3
20) Motor vehicles, trailers and semi-trailers	12,927.3	12,923.3	4.1
21) Other transport equipments	4,085.0	3,994.6	90.5
22) Furniture and fixture	1,655.4	1,645.8	9.6
23) Jewellery and related articles	652.9	639.8	13.1
24) Sports goods	3,920.4	3,895.7	24.7
25) Handicrafts	111.3	111.3	0.0
26) Other manufacturing n.e.s.	11,473.6	11,275.7	198.0
E. Ship breaking and waste / scrape (junk) etc.	2,936.7	2,936.7	-
F. Electricity, gas and water supply	17,254.2	17,246.1	8.0
G. Construction	36,138.1	35,759.5	378.6
1) Building	27,926.0	27,914.1	11.9
2) Infrastructure	8,212.1	7,845.4	366.7
H. Commerce and Trade	164,437.3	164,126.8	310.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	8,725.2	8,696.8	28.4
2) Wholesale and commission trade	113,688.2	113,657.9	30.3
i) Exports	34,693.5	34,692.1	1.4
ii) Imports	27,912.8	27,912.8	-
iii) Domestic whole sales	51,081.8	51,052.9	28.9
3) Retail trade	42,023.9	41,772.1	251.8
I. Hotels, restaurants and clubs etc	9,385.7	9,309.2	76.5
J. Transport, storage and communications	57,451.3	56,947.3	504.0
K. Real estate, renting and business activities	65,019.2	63,862.5	1,156.7
L. Education	2,879.3	2,830.5	48.9
M. Health and social work	3,361.9	3,325.1	36.7
N. Other community, social and personal service activities	9,132.4	6,071.8	3,060.5
O. Other private business n.e.s	39,004.5	38,881.1	123.4
<b>V. Trust Funds and Non Profit Organizations</b>	<b>15,073.6</b>	<b>15,046.2</b>	<b>27.4</b>
<b>VI. Personal</b>	<b>302,764.5</b>	<b>299,536.7</b>	<b>3,227.8</b>
A. Bank Employees	45,735.9	42,805.1	2,930.8
B. Consumer Financing	257,028.6	256,731.6	297.0
i) House building	32,996.7	32,877.4	119.3
ii) Transport	83,599.0	83,561.3	37.7
iii) Credit cards	27,253.1	27,253.1	-
iv) Consumer durable	1,697.6	1,647.8	49.8
v) Personal loans	110,322.1	110,238.1	84.0
vi) Other	1,160.1	1,154.0	6.1
<b>VII. Others</b>	<b>12,599.7</b>	<b>11,302.6</b>	<b>1,297.1</b>
<b>TOTAL</b>	<b>1,935,149.1</b>	<b>1,837,358.0</b>	<b>97,791.1</b>

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

(End of Period: Million Rupees)

SECURITY	2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments, and Precious Metals</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>848.9</b>
<b>II. Securities, Shares and Other Financial Instruments:</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>	<b>73,214.0</b>
A. Quoted on The Stock Exchange:	26,258.5	24,380.9	25,390.9	24,536.1	27,345.5	33,963.6
1. To Stock Brokers and Dealers:	6,892.3	4,517.4	5,499.9	8,603.8	9,694.9	16,066.9
(a) Government and other Trustee Securities	2,930.1	2,577.7	3,647.5	2,928.3	4,101.4	5,199.0
(b) Shares and Debentures	3,793.5	1,819.6	1,489.9	4,216.8	5,204.5	10,102.7
(c) Participation Term Certificates	13.9	43.0	23.9	141.3	268.2	79.4
(d) Others	154.8	77.1	338.6	1,317.5	120.8	685.8
2. To Others:	19,366.2	19,863.5	19,891.0	15,932.3	17,650.6	17,896.7
(a) Government and other Trustee Securities	14,238.0	14,522.5	13,088.9	12,271.2	14,330.1	11,295.0
(b) Shares and Debentures	3,188.3	2,778.5	3,208.3	3,154.0	3,252.3	3,290.3
(c) Participation Term Certificates	13.5	453.3	155.6	22.7	16.8	207.0
(d) Others	1,926.3	2,109.2	3,438.1	484.4	51.4	3,104.4
B. Unquoted on the Stock Exchange:	15,715.8	14,798.1	11,861.8	14,936.0	45,355.9	39,250.4
1. To Stock Brokers and Dealers:	1,491.5	2,280.3	1,906.7	0.0	8,031.6	5,400.8
(a) Government and other Trustee Securities	604.7	406.5	407.8	2,290.1	6,122.4	5,002.2
(b) Shares and Debentures	83.2	241.6	174.7	717.3	134.1	210.7
(c) Participation Term Certificates	0.4	0.6	5.8	280.2	-	4.9
(d) Others	803.1	1,631.6	1,318.5	0.9	1,775.2	182.9
2. To Others:	14,224.3	12,517.8	9,955.1	1,291.7	37,324.3	33,849.6
(a) Government and other Trustee Securities	12,434.5	10,981.1	9,084.4	12,645.9	36,583.3	30,279.9
(b) Shares and Debentures	84.1	135.9	123.1	11,957.0	76.2	503.1
(c) Participation Term Certificates	214.3	86.5	71.4	129.4	0.1	159.2
(d) Others	1,491.3	1,314.3	676.2	0.8	664.7	2,907.4
<b>III. Merchandise</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>	<b>341,036.9</b>
A. Food Items:	127,562.9	141,566.0	147,990.2	110,689.3	103,739.9	72,350.1
1. Wheat	95,213.9	103,466.6	109,272.2	59,051.2	54,910.7	26,429.9
2. Rice and paddy	6,321.2	11,790.9	13,201.5	19,317.1	6,916.4	19,131.9
3. Other Grains & Pulses:	788.4	863.0	1,506.5	1,265.2	1,175.9	3,814.2
(a) Indigenous	424.2	364.6	1,295.5	1,123.7	1,048.1	3,639.5
(b) Imported	364.2	498.4	211.0	141.5	127.8	174.7
4. Edible Oils:	6,463.4	8,619.4	7,803.2	11,107.6	9,530.0	7,680.1
(a) Indigenous	4,635.0	7,400.5	5,915.5	6,345.7	7,325.6	2,632.6
(b) Imported	1,828.4	1,218.9	1,887.7	4,761.9	2,204.4	5,047.4
5. Sugar:	11,737.3	12,044.7	11,748.2	11,552.3	19,447.8	8,332.0
(a) Indigenous	10,868.1	11,365.0	10,719.8	10,676.4	16,606.8	7,710.0
(b) Imported	869.2	679.8	1,028.4	875.9	2,840.9	622.0
6. Kariana and Spices	1,186.9	1,044.7	625.8	722.5	1,296.5	1,519.1
7. Fish and Fish preparations	1,200.6	654.3	851.4	352.5	1,799.3	1,648.9
8. Other Food Items:	4,651.1	3,082.3	2,981.9	7,321.0	8,663.3	3,794.2
(a) Indigenous	3,411.3	1,389.0	2,025.1	6,199.2	6,274.8	2,083.9
(b) Imported	1,239.7	1,693.2	956.5	1,121.7	2,388.5	1,710.3
B. Raw Materials:	62,366.7	83,643.7	63,371.7	85,361.7	69,072.9	104,768.7
1. Cotton Raw:	21,919.3	38,186.7	30,024.2	48,825.5	36,124.7	63,442.8
(a) Indigenous	19,438.0	34,200.9	27,649.2	45,639.7	32,461.2	59,294.1
(b) Imported	2,481.2	3,985.9	2,375.0	3,185.8	3,663.5	4,148.7
2. Synthetic Fibers:	3,965.2	5,280.5	3,150.9	2,839.9	3,208.7	4,106.5
(a) Indigenous	3,099.8	3,952.2	2,151.3	1,503.9	2,216.1	3,164.3
(b) Imported	865.4	1,328.3	999.6	1,336.0	992.6	942.3
3. Fertilizers:	3,127.5	2,408.4	1,241.7	6,015.9	6,286.7	3,893.9
(a) Indigenous	1,225.8	1,044.8	876.7	5,487.6	4,894.9	3,225.2
(b) Imported	1,901.8	1,363.6	364.9	528.3	1,391.8	668.7

(Contd.)

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

(End of Period: Million Rupees)

SECURITY	2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude :	10,514.5	14,768.2	9,541.9	8,711.4	6,522.4	7,997.0
(a) Indigenous	7,104.6	10,192.0	5,816.3	6,109.9	3,275.3	572.7
(b) Imported	3,409.9	4,576.3	3,725.6	2,601.5	3,247.1	7,424.3
5. Iron & Steel:	3,973.2	5,531.6	5,310.5	6,917.2	4,902.6	9,934.5
(a) Indigenous	2,670.4	3,102.4	3,321.1	4,358.9	3,781.1	7,362.9
(b) Imported	1,302.8	2,429.2	1,989.4	2,558.3	1,121.5	2,571.6
6. Wool & Goat Hair	427.2	300.2	380.8	543.9	468.9	2,038.1
7. Hides & Skins	4,042.1	2,625.3	2,095.3	2,384.3	2,864.2	4,899.1
8. Oil Seeds	741.3	430.1	338.0	1,031.5	901.6	1,374.0
9. Pesticides & Insecticides:	1,071.8	642.1	442.0	680.1	743.3	664.9
(a) Indigenous	858.4	144.2	87.5	69.9	272.0	243.5
(b) Imported	213.4	497.9	354.6	610.2	471.3	421.3
10. Other Raw Materials:	12,584.6	13,470.6	10,846.4	7,412.0	7,049.6	6,417.8
(a) Indigenous	6,483.4	6,220.0	6,512.1	4,776.4	3,971.4	3,547.3
(b) Imported	6,101.2	7,250.6	4,334.2	2,635.6	3,078.2	2,870.5
<b>C. Finished / Manufactured Goods:</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>	<b>163,918.0</b>
1. Cotton Textiles:	38,963.7	40,090.0	40,780.3	44,498.7	29,704.6	44,650.3
(a) Indigenous	34,196.3	36,601.6	39,515.3	34,335.8	22,006.6	36,025.4
(b) Imported	4,767.4	3,488.4	1,265.0	10,162.9	7,697.9	8,624.9
2. Cotton Yarn:	11,103.4	9,241.4	9,216.5	11,579.2	11,264.1	24,266.0
(a) Indigenous	7,332.6	7,947.6	7,726.5	10,063.9	10,931.0	23,107.1
(b) Imported	3,770.7	1,293.9	1,490.0	1,515.4	333.1	1,159.0
3. Other Textiles:	16,323.3	15,192.2	12,958.5	16,555.8	18,370.6	27,140.9
(a) Indigenous	14,979.9	13,866.6	12,670.5	16,418.3	16,632.0	25,868.4
(b) Imported	1,343.4	1,325.6	288.0	137.5	1,738.7	1,272.5
4. Machinery:	10,091.1	11,605.7	11,178.6	17,833.5	13,494.2	15,165.5
(a) Indigenous	4,257.4	3,109.6	5,091.4	7,652.2	3,376.2	5,806.4
(b) Imported	5,833.7	8,496.0	6,087.2	10,181.4	10,118.0	9,359.0
5. Handloom Products	301.5	251.4	217.1	269.3	542.1	743.7
6. Carpets & Rugs	1,201.5	954.0	759.1	848.3	836.8	1,704.9
7. Readymade Garments	8,339.3	7,176.0	7,079.0	7,926.9	8,327.6	8,991.9
8. Cement and Cement Products:	2,873.1	3,134.4	3,735.1	5,573.7	4,279.8	2,875.8
(a) Indigenous	2,778.8	2,991.0	3,734.8	5,475.6	3,859.9	2,854.0
(b) Imported	94.3	143.4	0.3	98.1	419.9	21.8
9. Sports Goods	1,538.2	1,360.9	1,289.9	625.4	893.4	1,518.7
10. Surgical Instruments	653.2	560.8	694.8	1,017.1	738.5	1,037.1
11. Chemicals and Dyes	12,114.3	10,047.0	5,956.9	6,312.7	5,064.6	7,007.0
12. Other Finished Goods:	30,481.3	24,576.1	22,590.8	32,247.7	25,109.5	28,816.2
(a) Indigenous	20,182.4	13,477.8	13,650.0	25,652.4	18,297.3	21,641.6
(b) Imported	10,298.9	11,098.3	8,940.8	6,595.3	6,812.2	7,174.6
<b>IV. Fixed Assets Including Machinery</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>137,212.9</b>
<b>V. Real Estate:</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>	<b>257,045.7</b>
(a) Land	104,655.7	115,492.0	113,710.3	116,575.4	118,558.4	133,787.9
(b) Buildings:	82,295.8	92,085.3	83,136.7	88,786.3	91,554.7	123,257.8
1. Residential	50,572.3	51,060.7	54,334.4	57,972.9	59,270.2	70,931.1
2. Non-Residential	31,723.5	41,024.6	28,802.3	30,813.3	32,284.5	52,326.8
<b>VI. Fixed Deposits and Insurance Policies :</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>	<b>22,299.2</b>
(a) Bank Deposits	38,366.7	34,317.9	31,349.5	37,099.1	23,566.2	21,655.6
(b) Insurance Policies	441.9	815.3	958.1	905.9	3,078.9	643.6
<b>VII. Others:</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>	<b>264,091.3</b>
(a) Other Secured Advances	97,722.4	105,354.9	108,663.7	132,851.3	172,342.4	185,276.4
(b) Advances Secured by Guarantee(s)	46,793.3	49,581.6	52,456.1	49,922.0	54,347.6	59,334.0
(c) Unsecured Advances	7,065.4	8,416.9	8,140.6	7,517.2	14,413.9	19,480.9
<b>TOTAL</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>	<b>1,095,749.0</b>

(Contd.)



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

(End of Period: Million Rupees)

SECURITY	2004		2005		Dec. 2005	
	All Banks	All Banks	All Banks	All Banks	Commercial	Specialized
	Jun.	Dec.	Jun.	All Banks	Banks	Banks
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments, and Precious Metals</b>	<b>997.0</b>	<b>723.1</b>	<b>487.6</b>	<b>686.5</b>	<b>686.5</b>	-
<b>II. Securities, Shares and Other</b>						
<b>Financial Instruments:</b>	<b>83,476.4</b>	<b>103,123.5</b>	<b>94,665.9</b>	<b>70,258.4</b>	<b>70,257.6</b>	<b>0.8</b>
A. Quoted on The Stock Exchange:	38,771.1	54,929.4	60,984.2	50,708.3	50,707.5	0.8
1. To Stock Brokers and Dealers:	21,079.5	33,705.3	38,038.8	34,111.7	34,110.9	0.8
(a) Government and other Trustee Securities	6,093.2	5,884.3	2,475.6	5,269.8	5,269.8	-
(b) Shares and Debentures	14,017.6	25,879.5	30,614.6	26,579.7	26,579.7	-
(c) Participation Term Certificates	293.4	9.5	41.0	706.4	706.4	-
(d) Others	675.3	1,931.9	4,907.6	1,555.8	1,555.0	0.8
2. To Others:	17,691.7	21,224.1	22,945.4	16,596.6	16,596.6	-
(a) Government and other Trustee Securities	11,219.5	10,902.8	7,335.2	1,797.6	1,797.6	-
(b) Shares and Debentures	5,901.8	9,626.7	13,188.3	12,292.6	12,292.6	-
(c) Participation Term Certificates	214.2	220.1	248.5	7.1	7.1	-
(d) Others	356.2	474.5	2,173.4	2,499.3	2,499.3	-
B. Unquoted on the Stock Exchange:	44,705.2	48,194.1	33,681.7	19,550.1	19,550.1	-
1. To Stock Brokers and Dealers:	8,765.1	13,851.2	9,195.2	5,523.0	5,523.0	-
(a) Government and other Trustee Securities	8,218.6	12,793.8	7,252.3	3,517.7	3,517.7	-
(b) Shares and Debentures	140.2	843.1	1,692.6	1,817.4	1,817.4	-
(c) Participation Term Certificates	30.0	51.0	16.5	140.1	140.1	-
(d) Others	376.3	163.2	233.8	47.8	47.8	-
2. To Others:	35,940.1	34,342.8	24,486.4	14,027.1	14,027.1	-
(a) Government and other Trustee Securities	34,172.1	32,773.2	22,876.8	10,579.2	10,579.2	-
(b) Shares and Debentures	454.7	363.5	445.3	1,332.7	1,332.7	-
(c) Participation Term Certificates	239.7	241.2	69.2	1.9	1.9	-
(d) Others	1,073.7	965.0	1,095.1	2,113.2	2,113.2	-
<b>III. Merchandise</b>	<b>406,791.7</b>	<b>470,285.4</b>	<b>519,488.4</b>	<b>558,384.0</b>	<b>557,143.6</b>	<b>1,240.5</b>
A. Food Items	100,566.8	99,442.0	113,316.5	118,644.0	118,473.7	170.3
1. Wheat	41,895.5	32,075.6	41,614.4	36,481.0	36,481.0	-
2. Rice and paddy	18,291.6	32,319.6	26,205.5	43,400.4	43,395.7	4.7
3. Other Grains & Pulses:	1,587.7	1,932.8	3,527.7	1,677.9	1,677.8	0.1
(a) Indigenous	834.4	1,698.5	3,288.5	1,519.0	1,518.9	0.1
(b) Imported	753.3	234.3	239.2	158.9	158.9	-
4. Edible Oils:	8,348.3	8,276.2	23,731.9	7,729.9	7,706.2	23.7
(a) Indigenous	4,217.1	3,314.7	21,586.4	3,579.9	3,556.2	23.7
(b) Imported	4,131.1	4,961.5	2,145.5	4,150.0	4,150.0	-
5. Sugar:	21,467.0	16,179.1	2,068.9	14,900.0	14,900.0	-
(a) Indigenous	20,641.2	15,440.7	1,784.4	13,787.1	13,787.1	-
(b) Imported	825.8	738.5	5,853.1	1,112.9	1,112.9	-
6. Kariana and Spices	1,484.6	1,580.4	3,892.8	7,257.4	7,239.7	17.7
7. Fish and Fish preparations	2,133.2	1,916.5	1,960.3	2,313.7	2,313.5	0.2
8. Other Food Items:	5,359.0	5,161.8	23,731.9	4,883.7	4,759.7	124.0
(a) Indigenous	2,873.7	2,936.1	21,586.4	3,172.7	3,161.4	11.4
(b) Imported	2,485.3	2,225.7	2,145.5	1,711.0	1,598.4	112.6
B. Raw Materials:	119,475.5	128,466.8	140,624.4	169,032.2	168,791.4	240.8
1. Cotton Raw:	70,530.7	74,358.2	74,905.9	95,801.3	95,769.7	31.6
(a) Indigenous	61,971.1	67,264.3	65,471.3	83,579.0	83,579.0	-
(b) Imported	8,559.6	7,093.8	9,434.6	12,222.3	12,190.8	31.6
2. Synthetic Fibers:	6,432.0	13,361.9	18,275.5	26,346.9	26,312.9	34.0
(a) Indigenous	4,221.9	6,779.1	9,419.5	9,963.2	9,939.1	24.1
(b) Imported	2,210.1	6,582.7	8,856.1	16,383.7	16,373.8	9.9
3. Fertilizers:	5,497.2	4,567.7	6,905.4	6,323.5	6,323.5	-
(a) Indigenous	3,484.0	2,159.2	4,336.2	5,412.5	5,412.5	-
(b) Imported	2,013.2	2,408.6	2,569.2	911.0	911.0	-

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

(Concl.)

(End of Period: Million Rupees)

SECURITY	2004		2005		Dec.2005	
	All Banks	All Banks	All Banks	All	Commercial	Specialised
	Jun	Dec.	Jun	Banks	Banks	Banks
4. Petroleum Crude :	10,965.2	14,260.6	11,515.8	11,208.7	11,208.7	-
(a) Indigenous	1,266.2	3,437.1	3,051.2	5,489.6	5,489.6	-
(b) Imported	9,699.0	10,823.5	8,464.6	5,719.1	5,719.1	-
5. Iron & Steel:	11,659.6	6,327.1	8,805.5	6,195.5	6,164.5	31.1
(a) Indigenous	8,175.3	3,865.8	4,925.3	3,101.4	3,082.5	18.9
(b) Imported	3,484.3	2,461.3	3,880.2	3,094.1	3,082.0	12.1
6. Wool & Goat Hair	913.2	341.2	325.0	246.6	246.6	-
7. Hides & Skins	5,179.4	4,230.2	4,151.1	4,097.4	4,091.1	6.3
8. Oil Seeds	1,932.2	1,955.1	2,894.1	3,098.0	2,976.1	121.9
9. Pesticides & Insecticides:	908.9	875.4	1,583.9	2,360.2	2,359.9	0.3
(a) Indigenous	349.8	289.1	794.5	993.1	992.8	0.3
(b) Imported	559.1	586.3	789.3	1,367.0	1,367.0	-
10. Other Raw Materials:	5,457.2	8,189.4	11,262.1	13,354.2	13,338.5	15.7
(a) Indigenous	2,174.0	2,415.4	3,329.9	7,703.3	7,703.3	-
(b) Imported	3,283.2	5,774.0	7,932.2	5,650.9	5,635.2	15.7
C. Finished / Manufactured Goods:	186,749.4	242,376.7	265,547.5	270,707.7	269,878.4	829.3
1. Cotton Textiles:	46,757.0	63,610.4	63,611.0	70,736.0	70,648.5	87.5
(a) Indigenous	37,522.1	48,391.2	53,188.4	57,662.9	57,600.7	62.3
(b) Imported	9,234.9	15,219.2	10,422.6	13,073.0	13,047.8	25.2
2. Cotton Yarn:	24,269.3	24,726.0	23,643.0	30,151.9	30,151.9	-
(a) Indigenous	22,479.0	23,027.6	21,905.2	28,399.6	28,399.6	-
(b) Imported	1,790.3	1,698.4	1,737.8	1,752.3	1,752.3	-
3. Other Textiles:	31,791.8	34,285.4	33,653.6	30,422.6	30,422.6	-
(a) Indigenous	25,922.8	24,124.8	23,139.3	21,997.0	21,997.0	-
(b) Imported	5,869.1	10,160.6	10,514.3	8,425.6	8,425.6	-
4. Machinery:	17,128.6	30,427.5	36,798.1	37,234.5	36,681.4	553.1
(a) Indigenous	6,299.8	7,278.0	7,576.5	6,381.3	6,381.0	0.3
(b) Imported	10,828.8	23,149.5	29,221.6	30,853.2	30,300.4	552.8
5. Handloom Products	911.2	241.2	198.8	778.5	777.7	0.8
6. Carpets & Rugs	1,948.9	1,911.9	1,656.4	2,294.3	2,281.0	13.3
7. Readymade Garments	12,874.0	16,264.7	20,834.6	23,973.2	23,973.2	-
8. Cement and Cement Products:	6,738.2	15,614.9	20,001.6	19,123.2	19,121.3	1.9
(a) Indigenous	6,713.1	15,588.4	19,768.9	18,594.5	18,592.9	1.7
(b) Imported	25.1	26.6	232.7	528.7	528.4	0.3
9. Sports Goods	2,995.9	3,726.2	3,755.7	1,755.1	1,755.1	-
10. Surgical Instruments	1,317.0	1,326.1	1,866.6	988.4	986.6	1.7
11. Chemicals and Dyes	8,840.8	7,972.9	9,827.3	8,206.9	8,174.5	32.4
12. Other Finished Goods:	31,176.9	42,269.3	49,700.6	45,043.2	44,904.6	138.5
(a) Indigenous	23,235.8	31,227.2	39,305.9	34,622.8	34,620.8	2.0
(b) Imported	7,941.1	11,042.2	10,394.7	10,420.3	10,283.8	136.5
<b>IV. Fixed Assets Including Machinery</b>	<b>136,607.6</b>	<b>193,533.1</b>	<b>214,223.2</b>	<b>270,834.4</b>	<b>265,610.5</b>	<b>5,223.9</b>
<b>V. Real Estate:</b>	<b>275,883.4</b>	<b>311,015.2</b>	<b>342,818.3</b>	<b>463,707.3</b>	<b>378,755.9</b>	<b>84,951.3</b>
(a) Land	132,460.2	137,628.1	144,098.3	201,835.4	121,024.1	80,811.3
(b) Buildings:	143,423.2	173,387.1	198,720.0	261,871.8	257,731.8	4,140.0
1. Residential	88,955.0	104,682.3	116,688.5	166,639.3	165,145.7	1,493.6
2. Non-Residential	54,468.2	68,704.8	82,031.5	95,232.6	92,586.1	2,646.5
<b>VI. Fixed Deposits and Insurance Policies :</b>	<b>32,577.4</b>	<b>29,621.9</b>	<b>42,561.1</b>	<b>50,687.1</b>	<b>50,619.7</b>	<b>67.5</b>
(a) Bank Deposits	31,709.2	25,780.3	38,874.1	44,174.4	44,106.9	67.5
(b) Insurance Policies	868.2	3,841.7	3,687.0	6,512.8	6,512.8	-
<b>VII. Others:</b>	<b>306,050.7</b>	<b>427,589.2</b>	<b>479,908.4</b>	<b>520,591.5</b>	<b>514,284.3</b>	<b>6,307.2</b>
(a) Other Secured Advances	205,514.3	275,658.1	288,219.1	307,465.3	304,740.8	2,724.5
(b) Advances Secured by Guarantee(s)	67,211.8	102,073.2	134,321.1	134,985.4	134,657.5	327.9
(c) Unsecured Advances	33,324.5	49,857.9	57,368.3	78,140.8	74,886.0	3,254.8
<b>TOTAL</b>	<b>1,242,384.1</b>	<b>1,535,891.5</b>	<b>1,694,152.9</b>	<b>1,935,149.1</b>	<b>1,837,358.0</b>	<b>97,791.1</b>

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

All Banks

( End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)			2002				2003			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	45,472	61.0	33,058	73.2	28,870	69.9	36,013	56.1	
5,000	to	10,000	61,995	458.6	46,310	329.9	23,115	174.7	24,326	192.1
10,000	to	20,000	126,322	1,896.6	120,209	1,834.3	192,837	2,779.3	241,298	3,590.6
20,000	to	25,000	137,027	3,131.8	77,862	1,739.3	73,887	1,648.4	315,515	7,072.8
25,000	to	30,000	208,491	5,796.3	194,467	5,243.0	230,605	6,143.1	172,905	4,746.8
30,000	to	40,000	275,138	9,778.8	226,222	7,878.5	282,581	9,970.0	322,212	11,561.5
40,000	to	50,000	230,842	10,343.6	251,205	11,115.5	275,805	12,494.7	362,491	16,340.8
50,000	to	60,000	245,280	13,479.7	229,889	12,835.1	233,910	12,991.9	250,613	13,744.5
60,000	to	70,000	139,210	8,979.7	212,310	13,669.5	231,712	15,023.9	220,424	14,244.1
70,000	to	80,000	154,361	11,528.6	164,354	12,302.1	147,774	11,031.7	197,204	14,717.8
80,000	to	90,000	116,107	9,854.2	126,150	10,682.8	101,160	8,540.9	99,765	8,553.2
90,000	to	100,000	105,769	10,029.1	114,286	10,803.0	78,890	7,461.9	74,857	7,091.9
100,000	to	200,000	199,801	26,330.6	171,457	23,144.3	204,749	26,942.6	213,276	28,713.5
200,000	to	300,000	86,922	20,877.6	76,219	18,867.8	88,620	21,751.4	101,640	24,896.3
300,000	to	400,000	48,712	16,699.2	60,128	20,499.4	53,562	18,295.4	62,274	21,291.2
400,000	to	500,000	24,239	10,969.1	17,030	7,503.3	26,500	11,686.7	26,770	11,922.8
500,000	to	600,000	16,663	9,217.8	9,529	5,161.7	11,142	6,046.2	17,442	9,453.0
600,000	to	700,000	8,928	5,783.5	8,544	5,503.5	6,302	4,118.1	11,142	7,290.7
700,000	to	800,000	4,330	3,239.5	4,214	3,186.4	4,452	3,335.4	7,755	5,750.7
800,000	to	900,000	4,790	4,093.2	2,457	2,080.8	3,407	2,888.8	4,734	4,001.6
900,000	to	1,000,000	4,963	4,747.6	2,820	2,682.4	4,508	4,301.7	3,896	3,690.1
1,000,000	to	2,000,000	27,522	37,949.3	14,040	19,719.3	15,227	21,401.9	20,926	29,019.9
2,000,000	to	3,000,000	8174	19,216.9	6,227	14,922.4	6,075	14,701.4	8,196	19,965.6
3,000,000	to	4,000,000	3091	10,751.6	3,994	13,664.1	3,583	12,389.9	4,149	14,463.5
4,000,000	to	5,000,000	1761	7,937.3	2,193	9,761.3	2,931	13,380.7	2,927	13,164.3
5,000,000	to	6,000,000	1666	9,082.9	1,940	10,571.5	1,896	10,243.0	2,390	13,028.9
6,000,000	to	7,000,000	987	6,471.8	1,331	8,535.1	1,134	7,389.7	1,367	8,861.1
7,000,000	to	8,000,000	865	6,478.2	1,272	9,549.8	991	7,402.2	1,235	9,254.8
8,000,000	to	9,000,000	648	5,492.8	750	6,394.3	896	7,626.2	1,144	9,714.9
9,000,000	to	10,000,000	677	6,451.9	802	7,598.9	978	9,316.3	967	9,224.0
10,000,000	and over		8,877	587,879.1	10,795	658,342.4	11,637	678,323.8	13,058	750,129.6
<b>TOTAL</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>	<b>2,822,911</b>	<b>1,095,749.0</b>

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

( End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)		2004				2005				
		Jun.		Dec.		Jun.		Dec.		
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	5,000	43,226	104.3	32,687	93.5	67,229	214.8	135,019	486.0	
5,000	to	10,000	44,890	335.2	178,610	1,599.6	56,169	416.5	76,727	525.8
10,000	to	20,000	381,438	5,390.0	260,476	4,625.5	395,535	7,247.7	408,470	6,783.1
20,000	to	25,000	247,007	5,885.3	296,887	7,041.8	201,973	4,419.5	369,400	8,231.0
25,000	to	30,000	244,917	6,623.3	266,481	7,250.1	414,130	11,660.5	189,814	5,438.4
30,000	to	40,000	502,873	17,440.0	492,992	17,360.6	422,537	14,748.8	723,990	24,645.3
40,000	to	50,000	424,499	19,169.4	432,869	19,500.6	414,130	18,538.5	346,707	15,557.8
50,000	to	60,000	327,752	17,918.9	354,106	19,435.8	335,585	18,390.3	319,163	17,669.8
60,000	to	70,000	189,697	12,247.6	264,454	17,179.1	351,832	22,922.5	401,178	26,203.0
70,000	to	80,000	121,174	9,019.6	162,033	11,984.7	337,555	25,013.4	276,368	20,618.7
80,000	to	90,000	93,062	7,886.5	96,477	8,180.4	121,486	10,242.8	144,363	12,161.8
90,000	to	100,000	58,975	5,559.3	74,548	7,070.0	101,357	9,582.1	77,382	7,326.6
100,000	to	200,000	244,498	32,565.4	425,921	57,160.0	461,016	61,775.5	578,034	78,364.8
200,000	to	300,000	101,065	24,355.0	98,860	24,223.4	144,984	35,600.3	154,508	37,293.3
300,000	to	400,000	73,231	24,867.4	78,433	27,503.1	116,810	41,016.4	111,790	38,387.9
400,000	to	500,000	40,241	17,991.0	48,518	21,491.7	69,971	31,059.3	97,753	42,858.7
500,000	to	600,000	18,232	9,914.9	32,902	18,168.6	28,260	15,485.2	28,822	15,724.1
600,000	to	700,000	12,894	8,361.3	15,877	10,298.7	18,563	11,957.6	24,002	15,436.1
700,000	to	800,000	7,995	5,954.7	11,408	8,585.6	14,610	10,941.3	15,173	11,374.5
800,000	to	900,000	7,253	6,125.1	8,496	7,224.2	7,668	6,489.5	15,769	13,348.9
900,000	to	1,000,000	5,064	4,816.9	6,857	6,464.5	9,457	9,052.4	13,848	13,145.1
1,000,000	to	2,000,000	25,787	36,324.9	30,785	43,112.5	38,183	52,145.5	69,507	96,700.6
2,000,000	to	3,000,000	9,233	22,846.2	13,384	32,323.2	15,570	38,168.3	27,177	66,971.2
3,000,000	to	4,000,000	4,478	15,667.7	5,809	19,992.2	8,159	28,585.7	14,324	49,649.9
4,000,000	to	5,000,000	3,352	15,076.2	5,010	22,271.4	5,455	24,581.1	8,105	36,444.7
5,000,000	to	6,000,000	2,393	13,045.2	3,205	17,543.4	4,047	22,043.9	5,172	28,200.5
6,000,000	to	7,000,000	1,831	11,895.9	2,022	13,099.3	2,043	13,200.0	2,971	19,302.1
7,000,000	to	8,000,000	1,375	10,260.1	2,241	16,767.9	1,791	13,390.1	2,739	20,492.6
8,000,000	to	9,000,000	1,218	10,329.4	1,527	12,993.4	1,668	14,149.4	2,174	18,404.3
9,000,000	to	10,000,000	1,070	10,216.8	1,683	16,063.8	1,403	13,386.8	2,162	20,456.4
10,000,000	and over		13,861	854,190.8	17,300	1,039,282.7	17,243	1,107,727.2	19,356	1,166,946.0
<b>TOTAL</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>	<b>4,661,967</b>	<b>1,935,149.1</b>

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

#### Commercial Banks

( End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)	2002								2003			
	Jun.		Dec.		Jun.		Dec.					
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount				
Less than	5,000	39,004	42.7	28,137	63.8	20,602	44.7	16,791	36.0			
5,000 to	10,000	51,742	375.7	14,146	107.9	17,561	134.8	17,984	137.1			
10,000 to	20,000	100,773	1,504.8	99,439	1,486.7	170,079	2,409.7	219,231	3,238.6			
20,000 to	25,000	106,502	2,450.9	58,469	1,303.4	52,563	1,181.1	281,061	6,305.6			
25,000 to	30,000	167,710	4,688.4	149,948	4,013.1	183,610	4,808.2	126,408	3,489.0			
30,000 to	40,000	82,718	2,879.8	90,045	3,144.6	112,691	3,884.0	136,151	4,824.8			
40,000 to	50,000	58,874	2,608.2	64,832	2,901.3	79,076	3,541.6	153,619	6,808.7			
50,000 to	60,000	45,882	2,485.3	43,987	2,409.8	47,025	2,560.9	59,800	3,234.2			
60,000 to	70,000	39,887	2,573.6	35,824	2,306.9	35,829	2,318.7	45,259	2,919.2			
70,000 to	80,000	24,294	1,820.8	19,168	1,405.3	17,395	1,291.2	28,334	2,122.7			
80,000 to	90,000	33,112	2,836.2	9,578	808.4	12,063	1,013.7	22,561	1,914.0			
90,000 to	100,000	19,319	1,854.4	24,370	2,359.4	13,769	1,321.1	16,005	1,523.2			
100,000 to	200,000	62,323	8,808.6	75,376	10,404.9	77,750	10,675.5	105,025	14,379.2			
200,000 to	300,000	61,000	14,770.4	48,610	12,147.4	64,484	15,803.7	66,804	16,380.9			
300,000 to	400,000	36,891	12,700.1	50,470	17,138.1	44,016	15,091.5	53,291	18,181.2			
400,000 to	500,000	21,465	9,742.4	15,574	6,859.7	21,722	9,624.1	22,773	10,127.0			
500,000 to	600,000	14,794	8,193.5	9,125	4,942.6	10,249	5,565.5	14,019	7,629.5			
600,000 to	700,000	8,760	5,673.8	5,540	3,560.3	5,983	3,902.7	8,635	5,657.7			
700,000 to	800,000	3,979	2,967.9	3,703	2,790.2	3,967	2,965.6	7,289	5,394.6			
800,000 to	900,000	4,772	4,078.1	2,385	2,017.9	3,012	2,566.6	4,499	3,806.2			
900,000 to	1,000,000	4,473	4,270.0	2,619	2,482.8	3,418	3,253.8	3,796	3,597.8			
1,000,000 to	2,000,000	26,908	37,103.2	13,427	18,839.8	14,777	20,809.2	19,607	27,384.0			
2,000,000 to	3,000,000	7,619	18,027.3	6,108	14,628.2	5,968	14,439.5	7,974	19,450.5			
3,000,000 to	4,000,000	2,916	10,160.8	3,854	13,153.2	3,510	12,136.1	4,072	14,198.2			
4,000,000 to	5,000,000	1,677	7,557.1	2,057	9,159.7	2,815	12,868.4	2,876	12,933.7			
5,000,000 to	6,000,000	1,614	8,799.0	1,885	10,269.7	1,824	9,851.1	2,330	12,699.9			
6,000,000 to	7,000,000	927	6,082.2	1,281	8,216.4	1,091	7,111.4	1,308	8,472.2			
7,000,000 to	8,000,000	805	6,028.2	1,222	9,179.1	954	7,127.1	1,192	8,937.5			
8,000,000 to	9,000,000	617	5,229.7	681	5,805.6	783	6,658.4	1,110	9,429.4			
9,000,000 to	10,000,000	658	6,271.2	778	7,368.6	965	9,193.7	931	8,877.3			
10,000,000 and over		8,311	558,965.9	10,305	628,836.2	11,142	647,842.1	12,551	728,664.6			
<b>TOTAL</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>	<b>1,463,286</b>	<b>972,754.4</b>			

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

#### Commercial Banks

( End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)	( End of Period : Million Rupees )							
	2004				2005			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	29,711	59.4	24,452	69.0	59,913	191.4	127,477	464.0
5,000 to 10,000	17,810	137.3	160,574	1,446.3	41,669	293.5	65,472	429.7
10,000 to 20,000	278,128	3,789.7	205,038	3,830.1	347,528	6,556.0	345,474	5,868.7
20,000 to 25,000	176,335	4,276.2	246,949	5,919.5	151,577	3,288.3	308,255	6,874.3
25,000 to 30,000	169,366	4,546.4	198,594	5,375.0	355,950	10,054.8	139,122	4,030.2
30,000 to 40,000	261,292	8,991.1	176,472	6,210.0	179,372	6,292.3	462,448	15,446.4
40,000 to 50,000	221,687	10,048.2	196,027	8,915.3	164,499	7,395.3	149,486	6,713.1
50,000 to 60,000	131,594	7,101.4	209,620	11,533.7	148,185	8,169.3	153,346	8,471.9
60,000 to 70,000	78,645	5,090.1	164,567	10,646.6	251,362	16,397.6	304,470	19,854.2
70,000 to 80,000	41,521	3,093.0	93,435	6,922.9	234,072	17,302.6	198,072	14,801.1
80,000 to 90,000	34,558	2,947.3	60,587	5,127.0	84,409	7,125.4	102,978	8,666.0
90,000 to 100,000	23,745	2,251.4	49,799	4,712.9	73,584	6,943.6	59,019	5,569.2
100,000 to 200,000	146,843	19,526.7	228,807	30,208.6	269,230	35,719.8	395,430	53,195.1
200,000 to 300,000	74,510	18,067.6	80,964	19,998.7	125,493	30,993.3	121,641	29,363.8
300,000 to 400,000	65,084	22,048.7	73,647	25,856.3	112,707	39,620.0	107,255	36,840.4
400,000 to 500,000	38,498	17,210.8	47,563	21,065.0	68,490	30,405.0	95,602	41,866.9
500,000 to 600,000	16,257	8,862.2	32,785	18,105.1	27,838	15,252.9	28,321	15,458.9
600,000 to 700,000	11,885	7,697.3	15,441	10,014.2	18,381	11,840.2	23,561	15,158.4
700,000 to 800,000	7,742	5,762.3	11,252	8,466.5	14,356	10,753.6	14,692	10,998.4
800,000 to 900,000	6,908	5,831.0	8,452	7,187.7	7,218	6,123.2	15,644	13,243.3
900,000 to 1,000,000	4,961	4,720.2	6,829	6,437.9	9,379	8,978.8	13,761	13,062.2
1,000,000 to 2,000,000	24,618	34,825.0	30,570	42,812.4	37,846	51,676.9	69,211	96,276.8
2,000,000 to 3,000,000	8,995	22,263.2	13,286	32,080.2	15,430	37,818.8	27,030	66,608.4
3,000,000 to 4,000,000	4,413	15,441.2	5,764	19,834.5	8,075	28,290.7	14,256	49,411.7
4,000,000 to 5,000,000	3,241	14,583.4	4,958	22,038.7	5,397	24,325.5	8,003	35,998.1
5,000,000 to 6,000,000	2,321	12,648.2	3,173	17,369.3	3,987	21,722.1	5,111	27,869.9
6,000,000 to 7,000,000	1,804	11,722.1	1,963	12,722.9	1,989	12,841.7	2,888	18,759.6
7,000,000 to 8,000,000	1,331	9,935.6	2,201	16,465.2	1,767	13,209.1	2,703	20,223.6
8,000,000 to 9,000,000	1,174	9,964.7	1,518	12,917.8	1,648	13,981.9	2,150	18,200.6
9,000,000 to 10,000,000	1,060	10,121.2	1,662	15,863.9	1,382	13,189.3	2,132	20,172.3
10,000,000 and over	13,607	843,113.8	17,064	1,026,526.9	17,019	1,097,167.2	19,090	1,157,460.8
<b>TOTAL</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>	<b>3,384,100</b>	<b>1,837,358.0</b>

**3.11 Scheduled Banks' Classification of Advances**  
**by Size of Account and Borrowers**  
As on 31<sup>st</sup> December 2005

(Million Rupees)

SIZE OF ACCOUNT (Rs.)	Government		Non Financial Public Sector		NBFI's		Private Sector (Business)		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
	Less than	5,000	-	-	1	-	-	-	15,779
5,000 to	10,000	-	-	-	-	-	-	14,726	118.9
10,000 to	20,000	-	-	-	-	-	-	74,977	1,101.5
20,000 to	25,000	-	-	-	-	-	-	71,964	1,603.9
25,000 to	30,000	-	-	-	-	-	-	71,262	1,983.1
30,000 to	40,000	-	-	-	-	-	-	330,017	11,591.0
40,000 to	50,000	-	-	-	-	-	-	263,843	11,837.8
50,000 to	60,000	-	-	-	-	-	-	207,070	11,452.6
60,000 to	70,000	-	-	-	-	-	-	126,428	8,273.6
70,000 to	80,000	-	-	-	-	-	-	105,693	7,879.5
80,000 to	90,000	-	-	-	-	-	-	64,337	5,445.9
90,000 to	100,000	-	-	-	-	-	-	38,902	3,700.5
100,000 to	200,000	-	-	1	0.1	3	0.4	295,724	41,406.0
200,000 to	300,000	-	-	1	0.3	8	2.0	96,479	23,133.8
300,000 to	400,000	-	-	1	0.4	-	-	26,094	9,018.6
400,000 to	500,000	-	-	2	0.9	1	0.5	17,256	7,713.7
500,000 to	600,000	-	-	-	-	-	-	10,686	5,786.1
600,000 to	700,000	-	-	-	-	1	0.7	11,735	7,665.1
700,000 to	800,000	-	-	-	-	-	-	9,094	6,836.1
800,000 to	900,000	1	0.8	1	0.9	1	0.8	9,581	8,119.2
900,000 to	1,000,000	-	-	1	1.0	-	-	9,212	8,766.1
1,000,000 to	2,000,000	-	-	11	16.1	14	18.0	47,142	67,352.5
2,000,000 to	3,000,000	2	5.3	3	7.5	1	2.1	20,114	49,391.9
3,000,000 to	4,000,000	3	9.7	3	9.7	1	3.6	9,832	34,004.7
4,000,000 to	5,000,000	-	-	1	4.7	4	17.6	6,432	28,992.3
5,000,000 to	6,000,000	1	5.0	11	61.9	3	16.7	4,896	26,711.7
6,000,000 to	7,000,000	-	-	2	13.0	6	38.2	2,789	18,136.2
7,000,000 to	8,000,000	6	43.7	1	7.6	1	7.2	2,551	19,093.1
8,000,000 to	9,000,000	1	8.8	1	8.4	2	16.7	2,104	17,815.0
9,000,000 to	10,000,000	-	-	1	9.5	-	-	2,124	20,099.6
10,000,000 and over		87	71,054.9	160	86,287.4	280	42,835.0	18,541	939,124.1
<b>TOTAL</b>		<b>101</b>	<b>71,128.2</b>	<b>202</b>	<b>86,429.4</b>	<b>326</b>	<b>42,959.5</b>	<b>1,987,384</b>	<b>1,404,194.2</b>

### 3.11 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 31<sup>st</sup> December 2005

(Million Rupees)

SIZE OF ACCOUNT (Rs.)	Trust Funds and Non- Profit Organizations		Personal		Others		TOTAL		
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
	Less than	5,000	4	-	119,031	445.7	204	0.4	135,019
5,000 to	10,000	13	0.1	61,717	404.7	271	2.0	76,727	525.8
10,000 to	20,000	3	-	326,757	5,590.2	6,733	91.3	408,470	6,783.1
20,000 to	25,000	2	-	289,134	6,426.5	8,300	200.5	369,400	8,231.0
25,000 to	30,000	68	1.8	116,326	3,393.4	2,158	60.2	189,814	5,438.4
30,000 to	40,000	1	-	390,462	12,931.0	3,510	123.3	723,990	24,645.3
40,000 to	50,000	-	-	81,154	3,645.9	1,710	74.1	346,707	15,557.8
50,000 to	60,000	5	0.3	111,047	6,159.6	1,041	57.3	319,163	17,669.8
60,000 to	70,000	-	-	273,043	17,819.9	1,707	109.4	401,178	26,203.0
70,000 to	80,000	-	-	169,085	12,624.4	1,590	114.8	276,368	20,618.7
80,000 to	90,000	-	-	79,422	6,664.8	604	51.1	144,363	12,161.8
90,000 to	100,000	-	-	37,411	3,524.8	1,069	101.3	77,382	7,326.6
100,000 to	200,000	25	3.9	275,852	36,010.4	6,429	943.9	578,034	78,364.8
200,000 to	300,000	25	6.2	55,770	13,616.8	2,225	534.2	154,508	37,293.3
300,000 to	400,000	29	10.1	84,964	29,105.5	702	253.4	111,790	38,387.9
400,000 to	500,000	6	2.8	79,769	34,817.4	719	323.4	97,753	42,858.7
500,000 to	600,000	14	7.6	17,986	9,855.1	136	75.3	28,822	15,724.1
600,000 to	700,000	16	10.0	12,165	7,706.2	85	54.1	24,002	15,436.1
700,000 to	800,000	11	8.0	6,012	4,489.0	56	41.4	15,173	11,374.5
800,000 to	900,000	9	7.4	6,032	5,098.5	144	121.2	15,769	13,348.9
900,000 to	1,000,000	8	7.7	4,394	4,146.9	233	223.5	13,848	13,145.1
1,000,000 to	2,000,000	22	32.2	22,109	28,973.8	209	307.9	69,507	96,700.6
2,000,000 to	3,000,000	4	9.7	6,950	17,301.4	103	253.3	27,177	66,971.2
3,000,000 to	4,000,000	5	18.3	4,189	14,624.3	291	979.7	14,324	49,649.9
4,000,000 to	5,000,000	14	65.8	1,596	7,099.9	58	264.3	8,105	36,444.7
5,000,000 to	6,000,000	3	15.7	230	1,236.1	28	153.5	5,172	28,200.5
6,000,000 to	7,000,000	3	18.6	135	871.9	36	224.3	2,971	19,302.1
7,000,000 to	8,000,000	2	15.1	19	143.8	159	1,182.1	2,739	20,492.6
8,000,000 to	9,000,000	1	8.9	47	397.2	18	149.3	2,174	18,404.3
9,000,000 to	10,000,000	1	9.3	29	272.0	7	66.0	2,162	20,456.4
10,000,000 and over		46	14,814.2	136	7,367.2	106	5,463.2	19,356	1,166,946.0
<b>TOTAL</b>		<b>340</b>	<b>15,073.6</b>	<b>2,632,973</b>	<b>302,764.5</b>	<b>40,641</b>	<b>12,599.7</b>	<b>4,661,967</b>	<b>1,935,149.1</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>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
<b>December</b>											
No. of A/Cs.	2,266,561	13,451	54,865	41,421	1,263,856	663,647	65,390	1,306	19,283	27,447	823
Amount	364,744.7	16,540.9	133,470.2	44,204.5	157,934.5	806,480.2	143,100.8	1,009.4	24,732.8	111,222.	3,947.2

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

( Million Rupees )

End of Period	R A T E S      O F      M A R G I N											TOTAL
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
<b>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> (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> (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	442.2	808.9	<b>885,007.5</b> (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> (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> (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> (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> (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> (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> (21.56)
<b>December</b>												
No. of A/Cs.	226,337	257	6,692	186	571	8,717	86	31	1,031	9	-	<b>4,661,967</b>
Amount	108,457.2	3,000.6	7,490.1	1,131.3	2,175.2	4,597.4	173.1	249.2	241.6	246.1	-	<b>1,935,149.1</b> (21.66)

### 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.</b>	<b>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.</b>	<b>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.</b>	<b>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	2,145.6	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			
	Dec.		Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>I. Government:</b>	<b>167</b>	<b>43.9</b>	<b>65</b>	<b>9.3</b>	<b>233</b>	<b>166.8</b>
<b>II. Public Sector Enterprises:</b>	<b>3,003</b>	<b>6,666.7</b>	<b>1,652</b>	<b>5,271.5</b>	<b>2,778</b>	<b>5,855.0</b>
(a) Agriculture, Forestry, Hunting & Fishing	37	72.7	57	27.4	35	95.8
(b) Mining and Quarrying	-	-	12	139.9	13	74.3
(c) Manufacturing	108	170.8	34	701.4	29	61.9
(d) Construction	92	10.6	3	0.4	30	0.3
(e) Electricity Gas, Water & Sanitary Services	23	237.2	-	-	-	-
(f) Commerce:	2,618	5,803.6	1,525	3,913.2	2,649	5,610.6
1. Export Bills :	2,055	4,595.7	1,025	3,262.3	1,779	2,968.1
i. Cotton Raw	118	219.1	30	95.4	76	191.0
ii. Rice	257	460.4	190	334.2	280	350.6
iii. Cotton Textiles (Local)	1,059	1,618.4	305	975.7	804	1,250.9
iv. Cement & Cement products	176	439.6	12	94.8	4	49.9
v. Petroleum & Petroleum products	5	6.3	24	502.6	34	51.1
vi. Machinery & Transport Equipments	8	60.2	13	20.0	16	43.9
vii. Other Export Bills	432	1,791.6	451	1,239.5	565	1,030.8
2. Imports Bills Payable in Pakistan	98	280.7	45	95.8	108	246.9
3. Inland Bills (to include Local Bills)	464	640.0	453	365.6	762	2,395.5
4. Non-Bank Financial Institutions	1	287.1	2	189.5	-	-
(g) Transport, Storage & Communication	-	-	2	133.4	-	-
(h) Services	7	33.5	1	0.3	9	11.0
(i) Other Public Sector Enterprises	118	338.2	18	355.4	13	1.0
<b>III. Private Sector (Business):</b>	<b>31,137</b>	<b>81,451.0</b>	<b>32,350</b>	<b>96,980.0</b>	<b>38,044</b>	<b>97,235.8</b>
(a) Agriculture, Forestry, Hunting & Fishing	907	3,443.6	881	2,694.0	1,335	4,322.3
1. Primary Products :	764	2,719.9	829	2,285.7	1,248	3,620.1
i. Cotton	418	931.3	390	795.8	677	1,577.7
ii. Rice	333	1,725.6	413	1,360.4	454	1,823.7
iii. Sugarcane	-	-	4	37.8	73	55.3
iv. Tobacco	-	-	-	-	-	-
v. Other Primary Products	13	63.0	22	91.7	44	163.4
2. Other Agriculture, Forestry, Hunting and Fishing	143	723.8	52	408.4	87	702.2

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

( End of Period : Million Rupees )

ECONOMIC GROUP	2004		2005			
	Dec.		Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	66	653.9	894	768.7	9	113.5
(c) Manufacturing	2,267	5,176.7	4,390	14,681.0	5,644	14,481.3
(d) Construction	42	496.2	53	1,588.0	63	1,190.1
(e) Electricity, Gas, Water & Sanitary Services	1	26.1	10	13.5	5	3.3
(f) Commerce:	26,738	71,035.7	24,538	76,501.9	30,112	76,219.6
1. Export Bills-Traditional Export	11,576	35,509.3	11,656	34,847.2	16,427	37,701.5
i. Wool & Goat Hair	-	-	-	-	-	-
ii. Hides & Skins	24	138.4	116	490.5	468	3,410.4
iii. Cotton Textiles (Local)	7,830	26,525.9	7,190	25,628.0	8,681	21,878.8
iv. Cotton Yarn (Local)	3,356	7,969.1	3,818	7,716.6	6,745	10,918.7
v. Sports Goods	240	628.6	390	795.9	388	1,313.6
vi. Surgical Instruments	126	247.3	142	216.1	145	180.1
2. Export Bills-Non-Traditional Exports	5,687	17,215.6	5,733	16,576.0	6,360	15,783.6
i. Brassware & Handicrafts	11	72.3	15	32.1	61	78.5
ii. Carpets & Rugs	181	1,014.4	229	2,007.7	255	1,066.7
iii. Footwear & Leather goods	739	1,562.0	633	2,300.4	685	2,066.2
iv. Handloom products, Towels & Hosiery	882	3,040.1	1,920	4,487.2	2,347	3,513.2
v. Readymade Garments	2,361	6,102.7	1,771	4,164.3	1,832	4,644.1
vi. Electrical goods (Cable & Wire RA)	43	196.6	90	124.5	104	307.3
vii. Other Export Bills	1,470	5,227.7	1,075	3,459.8	1,076	4,107.6
3. Import Bills Payable in Pakistan	627	2,908.5	736	6,489.5	1,103	6,377.1
4. Inland Bills (to include Local Bills)	6,606	14,524.3	6,169	18,079.3	5,876	15,962.6
5. Non-Bank Financial Institutions	-	-	1	5.4	-	-
6. Other Foreign Bills (clean outward)	2,242	878.0	243	504.6	346	394.8
(g) Transport, Storage & Communication	1	5.7	5	25.6	82	176.9
(h) Services	110	11.1	62	4.8	251	371.1
(i) Other Private (Business)	1,005	602.0	1,517	702.4	543	357.5
<b>IV. Trust Funds and Non-Profit Organisation</b>	<b>65</b>	<b>156.9</b>	<b>18</b>	<b>4.7</b>	<b>20</b>	<b>133.8</b>
<b>V. Others</b>	<b>10,528</b>	<b>2,344.9</b>	<b>9,984</b>	<b>1,955.8</b>	<b>6,401</b>	<b>1,197.5</b>
<b>TOTAL</b>	<b>44,900</b>	<b>90,663.3</b>	<b>44,069</b>	<b>104,221.3</b>	<b>47,476</b>	<b>104,588.8</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>1,869.1</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	2004		2005			
	Jun.	Dec.	Jun.		Dec.	
	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>259,194.1</b>	<b>230,730.2</b>	<b>187,486.4</b>	<b>186,193.5</b>	<b>182,227.7</b>	<b>178,017.4</b>
National Prize Bonds	153.0	154.1	391.5	92.5	92.5	92.5
National Savings Schemes	-	-	-	-	-	-
Compensation Bonds *	31,114.6	33,061.5	19,630.8	32,772.3	37,243.2	32,772.3
Federal Investment Bonds	16,288.6	13,896.6	8,657.3	2,880.3	2,594.2	2,751.7
Pakistan Investment Bonds	211,637.9	183,618.0	158,806.8	150,448.4	142,297.8	142,400.9
Unclassified	-	-	-	-	-	-
<b>B. TREASURY BILLS</b>	<b>410,594.5</b>	<b>267,378.70</b>	<b>415,199.0</b>	<b>373,524.1</b>	<b>381,578.9</b>	<b>375,450.0</b>
<b>C. PROVINCIAL GOVERNMENTS SECURITIES</b>	<b>75.1</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>	75.1	75.1	75.1	75.1	75.1	75.1
16.00% 2004	-	-	-	-	-	-
17.50 % 2008	75.1	75.1	75.1	75.1	75.1	75.1
<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>113,470.8</b>	<b>116,435.8</b>	<b>122,884.0</b>	<b>167,574.1</b>	<b>139,103.9</b>	<b>176,298.8</b>
1. Shares :	34,810.0	37,526.30	33,031.8	42,174.1	31,353.0	44,550.4
(i) Financial Institutions	3,435.5	4,107.8	2,985.2	4,482.7	4,114.2	4,797.1
(ii) Public Sector Enterprises	10,115.1	6,176.2	5,639.9	10,050.0	6,440.2	10,988.7
(iii) Private Sector	21,259.4	27,242.3	24,406.7	27,641.4	20,798.6	28,764.6
2. Debentures :	826.7	737.3	1,462.9	4,567.6	4,564.6	4,567.6
(i) Financial Institutions	-	-	239.2	2,980.0	2,977.0	2,980.0
(ii) Public Sector Enterprises	589.3	640.0	577.7	394.7	394.7	394.7
(iii) Private Sector	237.4	97.3	646.0	1,192.9	1,192.9	1,192.9
(iv) Other	-	-	-	-	-	-
3. National Investment (Unit) Trust	13,375.5	14,287.5	25,362.8	30,821.8	14,020.1	36,731.9
4. Participation Term Certificates	27,605.4	20,612.0	20,972.2	34,907.5	34,827.2	34,816.7
5. Modarba Certificate	915.9	597.0	343.6	604.5	604.5	604.5
6. Mutual Funds	4,924.1	4,533.7	6,148.7	7,723.0	6,908.8	8,270.8
7. Others	31,013.2	38,142.1	35,562.0	46,775.6	46,825.7	46,756.9
<b>TOTAL</b>	<b>783,336.0</b>	<b>614,621.40</b>	<b>725,646.0</b>	<b>727,368.3</b>	<b>702,987.6</b>	<b>729,842.7</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)				
2004		2005			2004		2005		
Rate	Jun.	Dec.	Jun.	Dec.	Rate	Jun.	Dec.	Jun.	Dec.
	Amount					Amount			
0.00	92,849.6	100,655.6	111,024.1	119,357.1	0.00	440,943.3	528,740.4	578,328.8	623,250.0
0.25*	23,576.3	36,459.4	13,757.4	32,916.4	0.25*	325,676.5	449,210.3	322,466.3	264,179.0
0.50*	32,804.9	32,855.4	35,793.6	13,846.7	0.50*	55,664.7	64,051.6	62,212.9	36,452.7
0.75	5,439.7	4,606.9	14,526.2	7,378.8	0.75	104,507.2	34,066.0	53,288.9	14,702.0
1.00	23,742.7	27,124.2	29,330.6	38,806.8	1.00	323,297.7	203,782.6	403,673.5	398,664.1
1.25	7,440.4	19,376.2	16,629.4	19,490.8	1.25	46,898.6	82,373.2	14,418.6	9,876.1
1.50	5,902.6	10,443.0	5,772.0	6,027.4	1.50	114,298.8	117,428.0	59,944.4	60,748.1
1.75	7,596.3	6,477.4	9,535.2	693.8	1.75	49,216.3	62,614.6	33,161.7	16,500.8
2.00	1,942.2	8,314.2	7,310.1	16,457.1	2.00	63,998.9	56,255.9	86,163.5	130,405.4
2.25	65.0	1,298.6	1,800.7	523.6	2.25	19,699.7	31,332.6	32,649.1	15,960.8
2.50	760.6	1,137.5	2,382.9	4,870.3	2.50	61,601.3	82,411.0	48,584.3	56,470.5
2.75	356.2	446.4	1,523.6	1,444.7	2.75	18,189.7	35,628.3	20,830.2	14,848.1
3.00	1,645.6	3,275.7	1,684.1	2,527.2	3.00	72,780.8	52,929.3	99,271.3	72,572.6
3.25	590.8	1,327.6	1,686.8	2,145.4	3.25	12,222.1	18,965.3	32,395.6	19,757.9
3.50	704.0	587.5	561.4	2,219.1	3.50	27,896.8	32,269.9	51,567.0	74,289.5
3.75	1,015.4	724.3	196.2	2,342.9	3.75	11,194.4	16,403.3	26,313.6	13,113.2
4.00	1,367.3	764.8	1,128.1	8,045.7	4.00	11,138.4	27,058.5	41,329.6	92,805.0
4.25	2,525.5	584.9	370.8	1,270.3	4.25	4,640.7	7,047.8	13,462.0	28,930.8
4.50	412.1	227.6	190.8	125.3	4.50	7,731.9	7,111.8	35,815.4	30,142.7
4.75	62.0	0.0	16.2	72.2	4.75	1,964.3	5,991.0	6,201.5	46,234.9
5.00	123.6	438.7	26.9	0.0	5.00	7,769.4	13,813.9	35,280.7	68,425.4
5.25	0.0	0.0	0.0	0.0	5.25	187.1	6,127.8	4,072.3	2,646.7
5.50	16.3	495.8	5.3	209.7	5.50	25.8	747.3	9,631.8	33,171.0
5.75	2.6	0.0	0.0	119.4	5.75	9.1	386.7	3,782.7	6,699.9
6.00	23.3	201.4	39.0	318.5	6.00	144.9	855.8	16,991.6	34,858.9
6.25	0.1	0.0	0.0	0.0	6.25	3.9	81.4	2,783.2	4,166.7
6.50	18.3	1.1	1.1	65.6	6.50	193.3	139.5	16,246.9	7,978.1
6.75	0.0	0.0	0.0	0.0	6.75	24.3	23.6	2,712.5	4,569.2
7.00	32.4	77.5	30.7	33.5	7.00	7,284.4	4,568.6	12,826.7	20,174.5
7.25	6.2	0.0	0.0	0.0	7.25	366.2	6.4	2,916.7	2,533.3
7.50	67.4	0.0	0.0	1,099.3	7.50	524.0	898.1	8,911.3	13,675.4
7.75	0.0	0.0	0.0	299.8	7.75	4.0	33.2	2,576.4	6,908.5
8.00	33.2	103.0	222.8	152.1	8.00	201.2	242.2	23,405.9	31,117.6
8.25	-	-	-	-	8.25	24.7	11.3	562.8	7,365.0
8.50	-	50.0	-	6.2	8.50	-	-	780.3	13,019.6
8.75	0.0	0.0	0.0	0.0	8.75	48.0	74.6	2,506.8	10,606.6
9.00	25.7	21.2	4.1	51.0	9.00	48.2 <sup>@</sup>	0.0	3,093.4	22,942.6
9.25	-	-	-	24.0	9.25	-	-	101.8	1,246.9
9.50	-	-	-	-	9.50	-	-	758.9	3,294.9
9.75	-	-	-	-	9.75	-	-	41.5	523.5
10.00	0.1	37.6	90.8 <sup>**</sup>	67.8	10.00	-	-	181.6	9,375.3
10.25	2.1	-	-	-	10.50	-	-	69.4	933.5
10.50	705.8	-	-	-	10.75	-	-	228.3	819.7
10.75	-	-	-	14.9	11.00	-	-	7.1	2,099.1
11.00	-	0.7	-	140.8					
Over-11	31.1	15.7	-	305.3	Over-11	-	-	104.5	939.3
<b>Total</b>	<b>211,887.4</b>	<b>258,130.0</b>	<b>255,640.8</b>	<b>283,469.5</b>	<b>Total</b>	<b>1,790,420.5</b>	<b>1,943,681.6</b>	<b>2,172,653.2</b>	<b>2,329,995.3</b>

<sup>@</sup> 9 and over

<sup>\*\*</sup> 10 & Over

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

(End of Period: Million Rupees)

RATE OF RETURN	2002				2003			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	1,872.4	1285.1	1,279	1,076	844.2	630.5	3,126.3	3,125.2
01.00	-	-	-	-	67.9	67.3	2,809.6	2,809.6
02.00	25.0	25.0	-	-	585.7	585.5	3,702.8	2,278.1
03.00	676.2	668.0	75.3	52.5	3,466.3	2,555.1	12,652.2	9,541.7
03.25	32.2	32.2	274.8	274.8	922.7	172.9	188.6	188.6
03.50	114.1	114.1	574.2	574.2	1,285.3	1,285.3	971.5	971.5
03.75	-	-	208.0	208.0	460.4	460.4	38.2	38.2
04.00	2,656.3	2314.9	1,485.2	1,363.1	3,032.2	2,291.8	3,174.2	3,174.2
04.25	-	-	711.1	711.1	135.3	135.3	298.2	298.2
04.50	39.8	39.8	1,244.6	1,244.6	297.8	297.8	352.6	352.6
04.75	-	-	130.5	130.5	17.4	17.4	285.2	285.2
05.00	330.0	295.1	798.2	770.6	606.1	570.3	6,797.7	3,839.0
05.25	-	-	-	-	0.0	0.0	1,000.5	1,000.5
05.50	174.8	174.8	229	184.0	136.0	0.0	1,704.9	1,704.9
05.75	-	-	-	-	295.0	295.0	544.0	544.0
06.00	88.2	88.2	666.1	604.6	761.4	758.1	1,015.8	1,015.8
06.25	-	-	40.2	40.0	0.2	0.2	44.2	44.2
06.50	9.7	8.1	68.6	66.8	28.5	27.3	95.3	95.3
06.75	-	-	-	-	100.0	100.0	21.4	21.4
07.00	870.5	870.5	174.6	174.6	670.4	632.4	4,190.4	4,190.4
07.25	100.0	100.0	6.0	6.0	9.9	9.9	1.1	1.1
07.50	515.2	515.2	188.2	188.2	256.0	255.3	741.3	741.3
07.75	20.0	20.2	-	-	1.7	1.7	2.1	2.1
08.00	1,598.1	1433.6	519.2	504.7	396.0	306.9	983.6	983.6
08.25	279.0	279.0	-	-	1.3	1.3	31.5	31.5
08.50	178.4	178.4	111.0	110.4	230.2	229.7	594.7	594.7
08.75	-	-	-	-	12.1	12.1	43.1	43.1
09.00	65.1	65.1	1,223.3	1,223.3	6,860.3	3,820.1	1,948.4	1,948.4
09.25	-	-	-	-	0.5	0.5	27.3	27.3
09.50	200.1	200.1	6.0	5.5	192.2	191.9	168.2	168.2
09.75	360.0	10.0	-	-	80.5	77.2	20.3	20.3
10.00	1,608.0	1037.0	5,252.9	2,827.0	2,208.8	1,893.3	2,204.4	2,204.4
10.25	-	-	1,989.8	1,989.8	181.3	180.0	31.5	31.5
10.50	1,445.6	1111.7	713.7	713.7	436.1	436.1	628.2	628.2
10.75	421.6	421.6	-	-	5.2	4.3	13.8	13.8
11.00	964.9	457.6	2,974.8	2,941.3	3,222.3	3,151.8	5,763.4	5,763.4
11.25	-	-	-	-	0.4	0.4	5.4	5.4
11.50	79.2	75.2	81.3	77.3	118.1	118.0	80.2	80.2
11.75	15.9	15.9	79.0	79.0	17.3	0.8	51.8	51.8
12.00	4,551.8	4269.3	9,641.7	9,434.9	18,547.9	13,416.5	18,022.8	16,073.4
12.25	-	-	245.9	245.0	1.1	1.1	7.7	7.7
12.50	316.3	286.6	631.1	622.7	476.9	476.9	108.5	108.5
12.75	-	-	10.4	10.4	7.9	7.9	28.7	28.7
13.00	2,477.6	1360.4	1,450.7	1,323.0	930.6	910.2	987.1	987.1
13.25	381.0	381.0	25.7	25.7	26.7	26.7	46.7	46.7
13.50	574.7	574.7	568.7	568.7	265.6	265.1	10.3	10.3
13.75	5.2	5.2	29.9	29.9	30.2	28.4	40.9	40.9
14.00	11,239.9	10527.0	14,267.7	8,785.9	13,510.5	13,375.1	13,505.1	13,505.1
14.25	72.1	-	-	-	0.0	0.0	1.6	1.6
14.50	242.8	242.8	144.6	144.6	84.2	84.2	36.6	36.6
14.75	40.5	40.5	15.9	15.9	8.7	8.7	40.3	40.3
15.00	1,026.5	972.2	693.2	656.6	1,877.1	1,849.6	655.0	655.0
15.25	4.4	4.4	-	-	0.0	0.0	1.4	1.4
15.50	27.3	27.3	10.8	1.2	26.1	26.0	65.1	65.1
15.75	55.7	55.7	-	-	1.3	1.3	2.1	2.1
16.00 & over	18,647.2	18,116.4	21,281.8	20,888.4	12,914.3	12,523.0	8,099.7	8,032.7
<b>TOTAL</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>	<b>98,012.9</b>	<b>88,501.6</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	2004				2005				
	Jun.		Dec.		Jun.		Dec.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	1,338.7	1,338.7	32,380.8	32,380.8	27,634.2	27,619.3	30,089.8	28,608.9	
01.00	*	162.3	162.3	13.8	13.8	0.6	0.6	56.4	56.4
02.00	*	5,662.2	3,971.1	3,735.0	3,402.2	0.0	0.0	-	-
03.00	*	7,245.5	6,745.5	9,420.6	5,634.8	2,887.7	2,387.7	4,227.9	3,084.8
03.25		116.7	116.7	84.6	84.6	-	-	-	-
03.50		1,555.8	1,555.8	547.7	547.7	135.0	135.0	0.5	0.5
03.75		163.8	163.8	396.5	396.5	432.1	432.1	-	-
04.00		2,388.0	2,388.0	2,677.2	2,677.2	2,303.7	2,303.7	3,171.5	2,916.2
04.25		209.2	209.2	439.3	439.3	316.5	316.5	811.2	811.2
04.50		603.8	603.8	2,522.7	2,522.7	639.2	448.7	3,598.4	3,598.4
04.75		90.0	90.0	4.2	4.2	652.6	652.6	1,655.8	1,655.8
05.00		9,540.0	9,446.9	8,690.8	8,531.3	1,900.9	1,900.9	2,007.7	1,877.4
05.25		-	-	106.9	85.0	-	-	737.6	737.6
05.50		55.5	55.5	370.9	370.9	666.7	666.7	1,490.3	1,490.3
05.75		2.0	2.0	159.2	159.2	-	-	457.4	457.4
06.00		5,021.9	4,920.1	2,453.3	2,370.4	4,524.4	2,332.7	1,639.5	1,639.5
06.25		22.8	22.8	22.1	22.1	929.7	29.0	2,159.0	2,159.0
06.50		3,210.8	3,180.8	821.2	821.2	113.4	113.4	514.4	514.4
06.75		125.0	125.0	1,403.5	1,403.5	112.8	112.8	97.1	97.1
07.00		6,048.6	5,996.1	5,351.3	5,351.3	3,363.4	3,363.5	2,467.9	2,467.9
07.25		123.7	123.7	74.9	74.9	1,013.3	48.7	104.2	104.2
07.50		671.0	671.0	774.9	774.9	3,720.4	2,267.1	1,007.7	1,007.7
07.75		-	-	2.8	2.8	770.2	770.2	18.9	18.9
08.00		5,259.3	5,259.3	11,980.1	11,763.0	5,788.1	5,690.3	3,047.9	2,797.9
08.25		-	-	59.1	59.1	9.2	9.3	775.4	775.4
08.50		1,117.0	1,117.0	2,807.2	2,807.2	1,286.0	1,286.0	612.7	612.7
08.75		-	-	83.3	83.3	265.2	265.2	179.2	179.2
09.00		3,447.6	3,447.6	4,346.5	4,346.5	8,236.9	6,198.7	8,025.7	7,863.9
09.25		7.7	7.7	104.9	104.9	486.1	486.1	203.5	203.5
09.50		218.1	218.1	478.9	478.9	1,601.1	1,601.1	4,512.3	929.0
09.75		-	-	44.5	44.5	1,089.6	1,089.7	451.9	451.9
10.00		4,543.1	4,543.1	5,430.6	5,430.6	4,202.4	4,202.4	5,374.1	5,274.1
10.25		7.5	7.5	19.6	19.6	298.8	298.8	241.1	146.0
10.50		180.6	180.6	86.7	86.7	501.3	501.3	2,175.2	1,999.1
10.75		14.4	14.4	24.4	24.4	141.4	141.4	32.6	32.6
11.00		8,042.9	7,992.9	12,212.4	10,770.0	15,584.3	15,454.8	16,738.2	16,532.9
11.25		1.5	1.5	8.6	8.6	103.0	103.0	1,569.4	1,569.4
11.50		40.3	40.3	58.5	58.5	226.1	226.1	966.0	966.0
11.75		21.6	21.6	82.8	82.8	6,838.9	6,838.9	609.8	609.8
12.00		4,875.5	3,849.9	853.9	853.9	2,873.3	2,873.2	11,583.9	11,509.4
12.25		5.3	5.3	2.0	2.0	60.0	60.0	546.1	546.1
12.50		253.6	253.6	157.3	157.3	163.6	163.6	1,460.0	1,460.0
12.75		74.6	74.6	84.9	84.9	142.1	142.1	159.6	159.6
13.00		1,234.9	1,234.9	4,658.0	4,658.0	1,712.0	1,712.0	15,873.9	15,873.9
13.25		58.1	58.1	79.8	79.8	218.6	218.6	1,575.0	1,575.0
13.50		75.7	75.7	268.9	268.9	677.1	677.1	1,163.2	1,163.2
13.75		133.2	133.2	29.6	29.6	64.3	64.3	347.8	347.8
14.00		8,755.6	8,755.6	291.0	291.0	2,233.5	2,233.5	8,135.7	8,130.4
14.25		-	-	-	-	-	-	44.2	44.2
14.50		62.1	62.1	77.6	77.6	257.3	257.4	249.7	249.7
14.75		26.3	26.3	-	-	18.3	18.3	8.5	8.5
15.00		626.4	626.4	481.8	481.8	509.5	509.5	1,077.1	1,077.1
15.25		22.5	22.5	-	-	1.1	1.1	2.0	2.0
15.50		19.4	19.4	-	-	24.5	24.6	1.1	1.1
15.75		36.0	36.0	-	-	3.4	3.4	0.3	0.3
16.00 & over		5,717.6	5,709.6	2,619.1	2,611.4	2,792.1	2,784.4	5,004.1	2,979.8
<b>TOTAL</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>	<b>149,060.5</b>	<b>139,375.4</b>

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

(End of Period: Million Rupees)

RATE OF RETURN	2002				2003				
	Jun.		Dec.		Jun.		Dec.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	31,830.0	25,763.1	11,848.3	7,193.3	29,132.5	23,397.7	31,532.6	31,254.3	
01.00	*	-	-	-	3,934.7	3,923.5	4,350.8	2,592.8	
02.00	*	2,541.2	1,002.7	-	11,143.0	6,291.9	59,261.6	25,268.1	
03.00	*	1,927.1	540.9	1,875.1	99.7	56,382.8	43,813.4	151,550.7	
04.00	*	10,141.5	4,656.4	9,017.4	4,364.8	106,960.6	90,472.1	97,405.4	
05.00	*	2,885.8	2,004.2	5,373.0	4,396.8	52,470.1	43,906.4	82,379.2	
06.00	*	1,879.9	1,716.7	14,456.5	13,311.7	83,674.1	29,117.0	68,522.7	
07.00	*	5,201.1	4,587.6	32,342.8	30,514.9	30,531.3	25,660.8	48,423.5	
08.00	*	33,340.5	29,778.4	31,703.1	27,082.8	45,406.7	41,769.9	59,558.9	
08.25		839.7	650.0	1,506.4	705.4	1,280.4	630.0	1,170.0	
08.50		4,190.6	4,188.6	8,270.0	6,198.1	11,774.0	7,791.9	11,021.6	
08.75		1,174.2	840.0	1,506.3	536.1	895.5	837.0	807.0	
09.00		9,850.1	6,250.9	16,715.1	12,372.5	21,513.9	18,972.4	31,475.2	
09.25		1,780.8	904.9	2,601.3	1,760.9	979.9	157.0	3,243.9	
09.50		5,088.4	4,654.8	13,745.5	7,652.3	8,994.2	7,113.0	6,147.9	
09.75		3,279.1	1,118.8	3,287.0	2,232.2	1,232.1	1,232.1	1,492.5	
10.00		36,058.7	27,184.1	36,805.3	28,663.5	38,997.9	32,378.6	47,316.0	
10.25		721.8	667.7	1,002.1	651.9	2,213.4	794.6	238.6	
10.50		5,093.8	4,369.4	9,673.0	6,901.3	3,870.2	3,832.6	6,565.1	
10.75		1,061.9	1,061.9	3,444.3	1,503.8	331.0	331.0	2,490.4	
11.00		26,248.6	15,361.8	37,299.6	31,185.4	44,550.1	42,296.5	34,930.9	
11.25		1,458.7	853.1	1,396.6	874.9	512.2	100.8	387.4	
11.50		10,989.2	10,982.3	9,219.0	6,120.3	2,600.6	2,541.4	1,428.0	
11.75		3,150.1	2,780.1	747.4	747.2	1,134.1	333.1	615.1	
12.00		102,462.1	19,898.1	127,701.2	42,949.6	45,743.6	41,705.8	36,099.0	
12.25		1,023.5	1,023.5	5,248.1	2,605.8	178.4	146.2	184.0	
12.50		6,974.3	6,044.5	10,804.7	8,836.6	8,864.1	5,814.5	3,301.5	
12.75		2,390.6	2,070.6	2,164.0	2,086.5	247.4	246.5	319.8	
13.00		42,764.0	35,402.8	32,482.9	28,127.9	18,841.6	14,535.3	15,910.3	
13.25		3,699.3	1,302.6	2,709.0	1,508.9	177.4	177.4	199.2	
13.50		10,087.4	7,060.8	5,376.6	4,271.8	1,938.3	1,867.3	2,903.9	
13.75		3,030.4	926.9	1,894.7	1,002.4	4,393.8	3,602.9	3,787.9	
14.00		146,382.0	141,336.4	170,122.3	166,808.9	146,555.0	138,376.4	122,657.3	
14.25		4,160.2	3,587.0	3,882.9	3,074.9	337.2	137.0	144.7	
14.50		4,992.1	4,890.7	5,157.3	5,079.2	1,533.6	1,355.0	443.0	
14.75		1,347.1	1,347.1	3,174.7	2,602.7	242.0	142.0	55.3	
15.00		46,997.4	39,926	36,406.6	31,238.6	23,569.2	22,937.2	13,931.0	
15.25		983.3	728.3	827.7	572.7	118.6	36.7	69.1	
15.50		5,940.2	5,028.0	7,277.6	6,356.5	1,052.7	932.3	174.1	
15.75		1,694.0	1,079.8	1,553.5	1,553.5	1,827.4	672.8	548.8	
16.00		92,989.6	69,975.2	51,712.1	47,547.6	15,741.5	15,381.0	14,969.4	
16.25		699.6	692.1	8,426.6	6,901.6	183.7	181.2	255.4	
16.50		6,807.6	6,496.4	11,820.5	10,322.3	1,871.1	1,857.8	731.4	
16.75		70,441.8	50,464.6	56,132.9	49,903.2	28,665.3	27,200.9	511.5	
17.00		13,936.4	12,436.9	7,988.8	7,951.1	2,997.8	2,993.7	989.9	
17.25		712.7	137.7	1,878.6	111.6	29.3	29.3	144.5	
17.50		1,903.2	1,741.6	1,375.5	1,293.9	324.1	313.3	207.0	
17.75		126.9	126.9	73.2	73.2	0.1	0.1	81.5	
18.00		21,680.3	20,518.9	12,954.1	11,877.1	3,582.0	3,570.9	10,391.7	
18.25		668.1	491.5	5,117.5	2,097.0	1,689.0	1,548.8	432.2	
18.50		1,044.4	1,044.4	4,587.8	2,223.3	147.2	147.2	174.7	
18.75		90.6	90.6	8,838.3	8,070.9	72.2	72.2	64.0	
19.00		7,523.3	7,389.7	7,709.5	7,065.1	6,490.9	6,463.7	3,678.6	
19.25		115.6	115.6	47.2	47.2	58.7	58.7	105.1	
19.50		292.5	292.5	291.2	291.2	84.4	84.4	47.2	
19.75		1,174.3	1,174.3	122.0	122.0	41.6	41.6	98.1	
20.00 & over		24,736.9	23,217.5	16,377.1	16,365.8	15,105.1	15,043.0	11,810.0	
<b>TOTAL</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>	<b>997,736.1</b>	<b>911,586.6</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	2004				2005			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	32,246.7	31,618.7	74,200.6	72,742.9	90,365.5	89,383.5	77,244.0	76,657.9
01.00	1,177.8	813.8	571.1	207.2	656.6	203.2	3,074.6	1,307.8
02.00	62,845.5	22,996.7	8,221.7	4,956.6	6,069.4	2,804.5	8,033.6	4,928.0
03.00	143,855.7	122,298.0	46,065.5	35,195.0	19,022.2	19,022.2	15,256.0	15,256.0
04.00	188,008.0	155,468.7	160,741.0	115,346.9	33,003.9	29,450.4	23,790.0	23,781.1
05.00	99,503.2	91,120.1	265,452.3	212,689.3	66,898.0	51,841.6	16,500.2	15,201.5
06.00	90,638.9	79,622.7	188,980.1	169,947.5	77,515.8	66,453.8	62,194.2	49,009.1
07.00	65,397.1	65,047.7	132,669.9	127,529.0	143,759.4	112,673.5	52,929.0	52,424.1
08.00	81,677.5	71,516.8	124,608.9	123,964.2	266,967.8	227,966.2	67,710.1	63,349.6
08.25	1,769.0	1,169.0	5,957.9	5,357.9	24,729.5	20,581.0	8,833.6	7,833.6
08.50	17,225.1	17,225.1	36,792.4	36,313.7	36,981.8	35,317.2	21,217.5	19,191.4
08.75	1,285.5	1,285.5	3,845.0	3,843.4	42,204.9	25,474.8	18,626.8	14,331.8
09.00	36,946.2	35,546.9	49,004.6	48,162.3	136,610.3	101,770.4	250,872.1	216,190.4
09.25	775.8	775.8	1,275.1	1,275.1	18,779.4	17,423.1	22,301.5	14,461.9
09.50	4,659.9	4,659.9	19,239.9	19,234.9	29,282.9	28,511.1	67,538.7	33,066.9
09.75	2,976.6	2,976.6	1,013.4	1,013.4	14,551.1	13,315.9	29,845.8	23,386.1
10.00	42,056.6	41,784.4	49,701.7	49,542.5	113,555.3	111,385.0	159,949.9	134,497.9
10.25	145.2	145.2	1,132.5	1,132.5	9,456.6	8,958.0	22,594.8	21,695.0
10.50	6,544.6	6,544.6	4,503.7	4,501.1	17,143.9	16,885.0	48,650.7	46,860.5
10.75	171.4	171.4	194.1	194.1	6,610.4	6,610.5	20,291.6	18,621.6
11.00	53,493.9	52,050.5	59,481.6	59,461.1	121,330.2	121,320.3	156,235.5	154,342.2
11.25	65.2	65.2	1,405.9	1,404.6	4,858.0	4,857.1	10,251.2	10,020.5
11.50	1,377.1	1,334.3	6,480.2	6,458.2	14,604.3	14,603.3	27,138.5	27,089.5
11.75	913.4	913.4	180.1	180.1	9,131.5	9,125.8	12,525.3	12,521.5
12.00	28,418.4	28,415.6	15,587.6	15,584.5	43,832.5	43,823.9	150,963.5	145,103.4
12.25	27.1	27.1	273.5	273.5	4,740.3	4,735.3	6,538.1	6,538.1
12.50	1,387.3	1,387.3	3,161.5	3,161.5	6,875.1	6,860.3	37,187.1	37,187.1
12.75	104.7	104.7	507.3	507.3	2,013.6	2,013.6	2,816.0	2,816.0
13.00	10,588.3	10,588.3	10,451.5	9,827.2	24,626.1	24,043.5	121,817.1	121,277.4
13.25	5,200.8	5,200.8	540.1	540.1	1,644.0	1,644.0	1,112.6	1,112.6
13.50	1,198.8	1,198.8	900.5	900.5	1,820.6	1,820.6	10,971.9	10,943.5
13.75	5,745.7	5,745.7	4,049.6	4,019.6	6,891.9	6,891.9	4,628.7	4,628.7
14.00	111,770.9	110,352.1	87,380.8	87,378.2	111,134.8	111,134.8	132,267.6	132,265.6
14.25	15.0	15.0	665.8	658.6	814.6	814.6	1,805.6	1,805.6
14.50	642.8	642.8	1,101.5	1,101.1	943.1	943.1	3,886.3	3,886.3
14.75	51.7	51.7	39.5	39.5	241.9	241.8	2,885.2	2,885.2
15.00	7,961.2	7,935.9	7,607.1	7,607.1	13,208.1	13,207.7	24,845.0	24,845.0
15.25	0.0	0.0	102.3	102.3	75.7	75.7	232.3	232.3
15.50	300.3	300.3	76.9	76.9	113.1	113.1	9,333.4	9,333.4
15.75	275.5	275.5	203.3	203.3	82.3	82.3	80.6	80.6
16.00	11,018.5	8,670.1	7,375.5	7,375.5	6,189.0	6,189.0	17,334.8	17,334.8
16.25	-	-	126.0	126.0	59.7	59.7	93.6	93.6
16.50	1,481.1	219.5	3,842.4	3,839.7	5,761.2	5,760.7	1,667.5	1,667.5
16.75	881.7	881.7	924.2	924.2	461.9	461.9	89.3	89.3
17.00	4,097.5	4,097.5	348.4	348.4	379.2	379.2	3,660.0	3,660.0
17.25	8.4	8.4	75.9	75.9	45.0	45.0	47.5	47.5
17.50	180.7	180.7	55.8	55.8	96.2	96.2	76.5	76.5
17.75	0.9	0.9	62.6	62.6	48.9	48.9	46.6	46.6
18.00	6,018.4	6,017.4	4,626.3	4,625.9	10,050.2	10,050.2	9,628.2	9,628.2
18.25	10.1	10.1	57.6	57.6	179.5	179.5	38.6	38.6
18.50	285.5	285.5	34.1	34.1	13.5	13.5	48.9	48.9
18.75	3.3	3.3	26.2	26.2	23.1	23.1	7.9	7.9
19.00	4,074.0	4,073.6	6,370.3	6,348.9	10,371.1	10,371.1	828.3	828.3
19.25	5.2	5.2	92.2	92.2	46.1	46.1	49.0	49.0
19.50	98.3	98.3	251.4	251.4	3.8	3.8	2.3	2.3
19.75	-	-	75.1	75.1	69.6	69.6	17.8	17.8
20.00 & over	15,540.8	15,496.9	17,293.5	17,293.5	26,682.6	26,682.5	37,475.8	37,475.8
<b>TOTAL</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>	<b>1,786,088.7</b>	<b>1,632,078.9</b>



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

(Percent per annum)

Type of Deposits	2002		2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	4.84 (2.11)	3.28 (1.98)	2.13 (1.73)	1.23 (2.25)	1.12 (2.71)	1.33 (1.93)	1.39 (2.18)	1.34 (1.75)
II. Saving Deposits	3.49 (67.60)	3.48 (69.10)	1.69 (73.93)	1.33 (77.19)	0.98 (75.18)	0.93 (75.06)	1.24 (71.74)	1.66 (63.45)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.92 (6.33)	4.07 (5.54)	1.84 (4.91)	0.99 (4.65)	1.15 (3.28)	1.93 (5.72)	2.98 (6.47)	3.62 (11.91)
(b) 3 months and over but less than 6 months	6.26 (4.16)	4.93 (3.21)	2.16 (2.66)	1.97 (2.18)	1.51 (4.56)	1.93 (4.26)	3.62 (6.50)	3.27 (6.98)
(c) 6 months and over but less than 1 year	6.65 (2.96)	5.53 (3.32)	2.95 (2.95)	2.44 (2.46)	2.20 (3.24)	2.63 (3.24)	4.21 (4.21)	4.78 (5.46)
(d) 1 year and over but less than 2 years	7.19 (3.93)	5.89 (4.24)	3.10 (3.37)	2.64 (2.79)	2.71 (3.57)	2.73 (3.24)	4.28 (3.39)	5.75 (5.18)
(e) 2 years and over but less than 3 years	7.61 (1.50)	6.61 (1.48)	3.45 (1.08)	2.87 (1.41)	2.80 (1.13)	2.87 (0.75)	3.99 (0.68)	5.27 (0.63)
(f) 3 years and over but less than 4 years	8.15 (2.05)	7.23 (2.06)	3.84 (2.27)	3.10 (1.40)	3.01 (1.58)	3.24 (1.55)	4.02 (1.14)	5.51 (0.99)
(g) 4 years and over but less than 5 years	8.46 (1.42)	7.31 (1.32)	4.36 (1.47)	2.78 (0.91)	2.98 (0.19)	3.06 (0.20)	3.84 (0.23)	6.19 (0.24)
(h) 5 years and over	8.65 (7.94)	7.66 (7.75)	4.69 (5.63)	3.43 (4.75)	3.23 (4.56)	3.57 (4.05)	3.98 (3.47)	4.96 (3.42)
IV. Overall								
(i) Excluding current and other deposits	4.60	4.22	2.08	1.55	1.28	1.32	1.89	2.57
(ii) Including current and other deposits	3.61	3.35	1.61	1.13	0.95	0.95	1.37	1.86

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	2002		2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	4.97 (2.10)	3.19 (1.88)	2.13 (1.87)	1.25 (2.41)	1.13 (2.94)	1.34 (2.12)	1.40 (2.35)	1.46 (1.76)
II. Saving Deposits	3.69 (68.48)	3.77 (68.92)	1.76 (73.30)	1.40 (76.53)	0.99 (74.23)	0.94 (74.35)	1.29 (70.65)	1.71 (63.16)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.38 (5.61)	4.44 (5.22)	2.05 (4.48)	1.01 (4.35)	1.13 (2.86)	2.07 (5.56)	3.18 (6.33)	3.78 (12.04)
(b) 3 months and over but less than 6 months	6.98 (3.77)	5.49 (3.02)	2.34 (2.55)	2.06 (2.11)	1.52 (4.68)	1.96 (4.17)	3.75 (6.68)	3.85 (5.99)
(c) 6 months and over but less than 1 year	7.24 (2.78)	5.74 (3.45)	3.01 (3.01)	2.52 (2.53)	2.21 (3.39)	2.75 (3.38)	4.35 (4.39)	4.91 (5.68)
(d) 1 year and over but less than 2 years	7.65 (3.81)	6.18 (4.18)	3.17 (3.53)	2.69 (2.93)	2.78 (3.77)	2.84 (3.16)	4.37 (3.60)	5.83 (5.60)
(e) 2 years and over but less than 3 years	7.84 (1.58)	6.78 (1.58)	3.44 (1.15)	2.86 (1.53)	2.81 (1.24)	2.87 (0.83)	3.99 (0.75)	5.25 (0.69)
(f) 3 years and over but less than 4 years	8.40 (2.15)	7.35 (2.24)	3.85 (2.45)	3.11 (1.50)	3.01 (1.72)	3.26 (1.72)	4.03 (1.25)	5.52 (1.09)
(g) 4 years and over but less than 5 years	8.63 (1.52)	7.41 (1.43)	4.36 (1.62)	2.77 (1.01)	2.95 (0.20)	3.05 (0.22)	3.84 (0.25)	6.19 (0.27)
(h) 5 years and over	8.72 (8.19)	7.72 (8.08)	4.71 (6.04)	3.44 (5.10)	3.22 (4.96)	3.57 (4.48)	3.99 (3.76)	5.00 (3.72)
IV. Overall								
(i) Excluding current and other deposits	4.84	4.51	2.17	1.63	1.31	1.36	1.98	2.70
(ii) Including current and other deposits	3.85	3.64	1.71	1.19	0.99	0.99	1.46	1.99

Note : Figures in parentheses represent as percentage of total PLS 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	2002		2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	4.01 (2.14)	3.76 (2.67)	2.22 (0.43)	0.61 (0.75)	0.52 (0.33)	1.06 (0.30)	1.15 (0.48)	0.14 (1.67)
II. Saving Deposits	2.06 (62.04)	1.39 (70.38)	1.13 (79.85)	0.74 (83.35)	0.91 (84.80)	0.85 (80.98)	0.82 (82.40)	1.18 (66.22)
III. Term or Fixed Deposits								
(a) Less than 3 months	3.45 (10.91)	2.26 (7.86)	0.86 (8.94)	0.86 (7.48)	0.86 (7.54)	0.98 (6.99)	1.44 (7.86)	1.87 (10.65)
(b) 3 months and over but less than 6 months	3.64 (6.63)	2.29 (4.61)	1.02 (3.73)	1.38 (2.78)	1.36 (3.29)	1.78 (4.95)	1.75 (4.81)	1.24 (16.39)
(c) 6 months and over but less than 1 year	4.10 (4.09)	3.31 (2.33)	2.28 (2.43)	1.47 (1.87)	1.94 (1.76)	1.05 (2.10)	1.82 (2.46)	2.56 (3.29)
(d) 1 year and over but less than 2 years	4.82 (4.66)	3.96 (4.62)	1.79 (1.83)	1.64 (1.50)	1.03 (1.52)	1.94 (3.97)	1.68 (1.26)	2.03 (1.14)
(e) 2 years and over but less than 3 years	5.34 (0.99)	4.19 (0.80)	3.47 (0.37)	3.16 (0.32)	0.75 (0.06)	2.96 (0.07)	3.21 (0.02)	7.46 (0.07)
(f) 3 years and over but less than 4 years	5.69 (1.41)	4.90 (0.80)	3.42 (0.57)	2.76 (0.50)	2.60 (0.13)	1.28 (0.14)	2.13 (0.08)	2.91 (0.04)
(g) 4 years and over but less than 5 years	6.33 (0.76)	5.42 (0.56)	4.20 (0.10)	4.42 (0.06)	3.98 (0.06)	3.56 (0.03)	2.60 (0.00)	3.46 (0.00)
(h) 5 years and over	8.08 (6.36)	7.00 (5.37)	4.15 (1.74)	3.24 (1.39)	3.39 (0.51)	3.53 (0.46)	3.39 (0.63)	2.11 (0.53)
IV. Overall								
(i) Excluding current and other deposits	3.07	2.10	1.22	0.85	0.96	0.97	0.97	1.31
(ii) Including current and other deposits	2.34	1.60	0.79	0.59	0.61	0.63	0.62	0.83

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

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

(Percent per annum)

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES	
<b>I. INTEREST BEARING &amp; ISLAMIC MODES OF FINANCING - ALL BANKS</b>									
2001	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>
	Dec.	6.79	9.74	9.37	9.21	10.71	9.51	11.16	<b>10.17</b>
<b>II. INTEREST BEARING - ALL BANKS</b>									
2001	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>
	Dec.	5.98	8.01	5.76	7.53	8.47	9.69	9.79	<b>8.18</b>
<b>III. ISLAMIC MODES OF FINANCING-ALL BANKS</b>									
2001	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>
	Dec.	7.72	9.94	9.65	9.27	10.88	9.47	11.31	<b>10.33</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	
	En-		En-		En-		En-		En-		En-		En-		En-	
	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	Cashed	Issued	cashd
<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>2005 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
<b>2006 Jan.</b>	70,344	104,309	44,642	35,957	6,185	1,577	2,577	1,785	6,445	3,401	10,561	8,446	2,746	53	23,534	30,933
<b>Feb.</b>	64,644	104,446	35,655	24,283	4,416	958	892	2,092	5,332	2,240	16,013	8,053	1,756	2	31,617	33,232
<b>Mar.</b>	84,493	134,241	51,326	42,316	4,323	2,998	2,603	1,919	6,633	2,419	13,947	6,788	2,451	520	43,630	35,284
<b>Apr.</b>	79,834	111,784	49,304	33,452	4,703	2,115	2,848	2,220	7,764	2,438	12,468	3,729	3,017	18	30,951	36,675
<b>May</b>	82,386	129,804	53,559	55,741	5,300	1,417	1,301	2,443	6,916	3,755	15,000	4,652	4,118	1,129	37,257	25,253

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

( Million Rupees )

PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABA D		GUJRANWALA		TOTAL	
	En-		En-		En-		En-		En-		En-		En-		En-	
	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	Cashed
<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	<b>2,328,145</b>	<b>2,529,556</b>
<b>2005 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>
<b>2006 Jan.</b>	5,329	1,405	1,028	1,592	1,259	656	770	290	2,862	584	2,128	-	539	1,167	<b>180,949</b>	<b>192,155</b>
<b>Feb.</b>	5,146	1,865	830	1,050	1,556	204	349	240	1,033	178	1,970	1	1,108	620	<b>172,318</b>	<b>179,465</b>
<b>Mar.</b>	6,363	1,342	1,088	1,305	1,600	192	451	155	1,403	172	1,060	683	992	1,245	<b>222,362</b>	<b>231,578</b>
<b>Apr.</b>	4,896	2,132	657	1,454	1,109	55	727	-	1,002	119	608	9	925	1,211	<b>200,812</b>	<b>197,409</b>
<b>May</b>	4,373	2,816	1,020	1,445	2,342	119	1,051	720	1,317	718	680	1,530	947	940	<b>217,566</b>	<b>232,481</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>2005 May</b>	2,443	641,583	1,055	282,587	93	23,795	46	11,412	162	35,625	225	60,251	88	9,797
<b>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
<b>2006 Jan.</b>	2,476	754,454	1,066	270,180	97	19,210	52	13,057	185	36,548	249	63,461	92	10,924
<b>Feb.</b>	2,447	815,725	1,072	257,546	95	21,028	53	13,503	183	34,980	222	63,575	87	10,360
<b>Mar.</b>	3,000	984,380	1,264	302,571	112	24,716	64	17,028	221	43,555	256	77,907	110	13,909
<b>Apr.</b>	2,921	866,133	1,154	288,604	113	23,170	65	18,433	207	41,701	246	66,083	94	11,335
<b>May</b>	3,097	991,673	1,330	326,603	154	44,429	74	18,735	238	45,738	268	73,124	116	14,176

### 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	798	35,681	54	21,092	4,057	500,628	<b>60,531</b>	<b>16,254,888</b>
<b>2005 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>
<b>2006 Jan.</b>	399	139,405	88	23,335	49	6,908	77	3,649	5	970	303	39,990	<b>5,138</b>	<b>1,382,019</b>
<b>Feb.</b>	440	163,098	88	24,475	47	6,979	72	2,956	5	1,479	320	42,005	<b>5,131</b>	<b>1,457,709</b>
<b>Mar.</b>	345	205,372	96	30,331	47	6,243	80	3,405	6	1,282	390	49,290	<b>5,991</b>	<b>1,759,989</b>
<b>Apr.</b>	323	171,073	89	26,542	54	7,318	75	3,288	6	1,142	388	51,407	<b>5,735</b>	<b>1,576,229</b>
<b>May</b>	372	184,549	98	33,024	63	8,505	88	4,103	8	2,127	445	55,507	<b>6,351</b>	<b>1,802,113</b>



## 3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

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

## 3.26 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

ITEM	2004		2005	
	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>				
<b>Paid-up Capital</b>	<b>267,505</b>	<b>570,236</b>	<b>528,180</b>	<b>532,093</b>
<b>Reserves</b>	<b>1,163,435</b>	<b>1,190,494</b>	<b>1,201,640</b>	<b>1,381,164</b>
<b>Demand Deposits:</b>	<b>1,435,085</b>	<b>1,404,580</b>	<b>1,567,329</b>	<b>1,460,717</b>
(a) Societies	163,035	103,677	170,270	98,102
(b) Others	1,272,050	1,300,903	1,397,059	1,362,615
<b>Time Deposits:</b>	<b>2,654,630</b>	<b>2,429,153</b>	<b>2,455,770</b>	<b>2,290,154</b>
(a) Societies	472,627	238,379	268,463	198,258
(b) Others	2,182,003	2,190,774	2,187,307	2,091,896
<b>Borrowings from:</b>	<b>7,669,787</b>	<b>10,419,787</b>	<b>10,273,787</b>	<b>14,231,999</b>
(a) State Bank of Pakistan	6,942,246	9,692,246	9,546,246	13,438,022
(b) Other Banks	727,541	727,541	727,541	793,977
<b>Head Office &amp; Inter-Bank Adjustment</b>	<b>27,975</b>	<b>294</b>	<b>203</b>	<b>218,089</b>
<b>Contingent Liabilities as per contra</b>	<b>1,097,526</b>	<b>1,239,766</b>	<b>1,523,812</b>	<b>1,887,441</b>
<b>Other Liabilities</b>	<b>2,340,432</b>	<b>2,355,643</b>	<b>2,589,312</b>	<b>2,168,843</b>
<b>TOTAL LIABILITIES / ASSETS</b>	<b>16,656,375</b>	<b>19,609,953</b>	<b>20,140,033</b>	<b>24,170,500</b>
<b>ASSETS</b>				
<b>Cash and Balances:</b>	<b>3,894,830</b>	<b>5,789,208</b>	<b>5,118,281</b>	<b>8,957,413</b>
(a) Notes, Coins and Silver	160,199	201,144	125,874	143,543
(b) Balances with State Bank of Pakistan	237,176	174,437	257,324	120,072
© Balances with other Banks	3,497,455	5,413,627	4,735,083	8,693,798
<b>Loans and Advances to:</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,441,391</b>
(a) Societies	5,274,047	5,261,505	5,302,147	5,141,925
(b) Individuals	2,345,101	3,216,366	3,829,705	3,733,091
(c) Others	383,348	443,061	375,652	566,375
<b>Investment in Securities and Shares:</b>	<b>618,634</b>	<b>669,998</b>	<b>611,891</b>	<b>583,008</b>
(a) Federal Government	335,219	334,349	335,149	324,149
(b) Treasury Bills	26,105	26,105	26,105	26,105
(c) Provincial Governments	12,051	12,051	12,051	12,051
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,554	3,554	3,554	3,554
(f) Shares of Other Enterprises	241,671	293,905	234,998	217,115
<b>Bank Premises</b>	<b>1,291,356</b>	<b>1,288,578</b>	<b>1,291,792</b>	<b>1,330,459</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>62,523</b>	<b>50,514</b>	<b>110,727</b>	<b>77,179</b>
<b>Contingent Assets as per contra</b>	<b>1,097,526</b>	<b>1,239,766</b>	<b>1,523,812</b>	<b>1,887,441</b>
<b>Other Assets</b>	<b>1,689,010</b>	<b>1,650,957</b>	<b>1,976,026</b>	<b>1,893,609</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 Total
	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	Over 3		Over 6	Over 1	Over 2	Over 3 years	Over 3 years	
					Up to 3 months	months to 6 months	months to 1 year	year to 2 years	years to 3 years			
<b>2001</b>												
<b>December</b>												
<b>No. of A/Cs.</b>	49,524	1,401	3,461	185,673	2,427	3,432	4,809	576	559	4,786	16,589	<b>256,648</b>
<b>Amount</b>	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>												
<b>No. of A/Cs.</b>	46,730	1,439	5,321	192,162	3,565	2,699	3,569	890	653	5,056	16,432	<b>262,084</b>
<b>Amount</b>	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>												
<b>No. of A/Cs.</b>	44,496	3,583	5,664	197,549	3,517	4,037	4,041	804	580	5,064	18,043	<b>269,335</b>
<b>Amount</b>	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>												
<b>No. of A/Cs.</b>	35,785	2,384	6,461	205,512	2,965	3,941	5,683	802	713	6,685	20,789	<b>270,931</b>
<b>Amount</b>	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>												
<b>No. of A/Cs.</b>	37,187	1,996	7,080	191,355	4,815	7,612	8,297	879	916	9,283	31,802	<b>269,420</b>
<b>Amount</b>	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>												
<b>No. of A/Cs.</b>	33,247	1,551	6,724	182,003	4,402	7,027	8,649	917	967	8,866	30,828	<b>254,353</b>
<b>Amount</b>	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>												
<b>No. of A/Cs.</b>	34,968	1,578	4,038	181,998	6,255	6,233	7,631	682	927	8,266	29,994	<b>252,576</b>
<b>Amount</b>	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>												
<b>No. of A/Cs.</b>	33,125	1,573	4,010	180,695	5,968	6,139	6,900	815	931	8,433	29,186	<b>248,589</b>
<b>Amount</b>	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>
<b>December</b>												
<b>No. of A/Cs.</b>	35,181	1,166	5,027	168,055	4,787	5,122	3,326	719	536	4,633	19,123	<b>228,552</b>
<b>Amount</b>	567,312	25,535	79,526	2,151,739	83,818	78,312	232,805	140,636	41,988	349,200	926,759	<b>3,750,871</b>

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

(End of Period: Thousand Rupees)

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

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

(End of Period: Thousand Rupees)

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

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

(End of Period: Thousand Rupees)

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

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

(Book Value)

(End of Period : Thousand Rupees)

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

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

(End of Period: Thousand Rupees)

SECURITY / SHARE	2005			2005		
	Jun.			Dec.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
<b>A. Federal Government Securities</b>	<b>361,254</b>	<b>361,254</b>	<b>361,254</b>	<b>350,254</b>	<b>350,254</b>	<b>350,254</b>
National Savings Schemes	35,149	35,149	35,149	24,149	24,149	24,149
Treasury Bills	26,105	26,105	26,105	26,105	26,105	26,105
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
<b>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. Local Bodies Bonds</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>
<b>D. Shares</b>	<b>228,989</b>	<b>19,973</b>	<b>228,989</b>	<b>211,106</b>	<b>24,973</b>	<b>211,106</b>
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,554	3,554
Other Enterprises	225,435	16,419	225,435	207,552	21,419	207,552
<b>E. Others</b>	<b>9,563</b>	<b>9,563</b>	<b>9,563</b>	<b>9,563</b>	<b>9,563</b>	<b>9,563</b>
<b>TOTAL</b>	<b>611,891</b>	<b>402,875</b>	<b>611,891</b>	<b>583,008</b>	<b>396,875</b>	<b>583,008</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 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	
					months	6 months	1 year	2 years	3 years	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>
<b>Dec.</b>	0.00	0.19	8.71	1.47	3.08	3.66	3.36	3.83	4.62	5.40	<b>2.08</b>

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

(Percent per annum)

END OF PERIOD	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	<b>TOTAL 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>
<b>Dec.</b>	0.00	12.00	12.50	11.28	12.00	11.53	11.92	<b>11.95</b>

### 3.34 State Bank of Pakistan Rates for Banks

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery			Long Term Financing of			Punjab
		Local Sales	Export Sales		Export Oriented Projects(LTF-EOP)			Provincial
			Pre- Shipment	Post- Shipment	Upto 2 Years	Over 2 Years but upto 3 Years	Over 3 Years to 7 -1/ 2 Years	Co-operative Bank Ltd.
01-04-2003	2.50	5.00	2.50	2.50				3.1943
24-04-2003	2.50	5.00	2.50	2.50				1.6389
01-05-2003	2.00	5.00	2.00	2.00				1.6389
01-06-2003	2.00	5.00	2.00	2.00				1.6540
01-07-2003	2.00	5.00	2.00	2.00				1.6558
01-08-2003	1.50	5.00	1.50	1.50				1.2116
01-09-2003	1.50	5.00	1.50	1.50				1.2147
01-02-2004	1.50	5.00	1.50	1.50				1.6750
01-03-2004	1.50	5.00	1.50	1.50				1.7356
01-04-2004	1.50	5.00	1.50	1.50				1.8026
01-05-2004	1.50	5.00	1.50	1.50				1.8418
18-05-2004	1.50	5.00	1.50	1.50	2.00	3.80	4.90	1.8418
01-07-2004	2.00	5.00	2.00	2.00	2.00	3.80	4.90	2.0756
01-08-2004	2.50	5.00 <sup>s</sup>	2.50	2.50	2.00	3.80	4.90	2.5529
01-09-2004	2.50	5.00	2.50	2.50	2.00	3.80	4.90	2.6164
01-10-2004	3.00	5.00	3.00	3.00	2.00	3.80	4.90	3.0005
01-11-2004	3.00	5.00	3.00	3.00	2.00	3.80	4.90	3.1889
01-12-2004	3.50	5.00	3.50	3.50	2.00	3.80	4.90	3.7321
01-01-2005	3.50	5.00	3.50	3.50	2.00	3.80	4.90	4.1611
01-02-2005	4.00	5.00	4.00	4.00	2.00	3.80	4.90	4.7948
01-03-2005	4.50	5.00	4.50	4.50	4.00	4.00	5.00	5.1845
01-04-2005	5.00	5.00	5.00	5.00	4.00	4.00	5.00	5.5070
01-05-2005	6.50	5.00	6.50	6.50	4.00	4.00	5.00	7.0762
01-06-2005	6.50	5.00	6.50	6.50	4.00	4.00	5.00	7.8234
01-07-2005	7.50	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	7.9564
01-08-2005	7.50	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	7.9677
01-09-2005	7.50	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	8.1245
01-10-2005	7.50	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	8.1388
01-11-2005	7.50	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	8.1388
01-12-2005	7.50	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	8.2583
01-01-2006	7.50	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	8.2451
01-02-2006	7.50	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	8.2910
01-03-2006	7.5	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	8.2910
01-04-2006	7.5	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	8.2910
01-05-2006	7.5	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	8.2910
01-06-2006	7.5	9.50 <sup>s</sup>	7.50	7.50	4.00	4.00	5.00	8.2910

<sup>s</sup> Rate of refinance for 6 months is 8.00%, for 2 years 8.50% and above 2 years 9.50%

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

(Percent per annum)

EFFECTIVE FROM	Ceiling Rates		
	Export Finance Scheme *	Locally Manufactured Machinery (Export Sales)	Government Commodity Operations
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 <sup>@</sup>
01-02-2006	9.00	9.00	9.50 <sup>@</sup>
01-03-2006	9.00	9.00	9.50 <sup>@</sup>
01-04-2006	9.00	9.00	9.50 <sup>@</sup>
01-05-2006	9.00	9.00	9.50 <sup>@</sup>
01-06-2006	9.00	9.00	9.50 <sup>@</sup>

\* 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 %

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

### 3.36 Weighted Average Lending & Deposit Rates

	(Percent per annum)							
	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero rate	Excluding Zero rate	Including Zero rate	Excluding Zero rate
<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</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
<b>January 2006</b>								
Public	10.80	11.22	10.19	10.80	3.62	3.97	2.33	2.98
Private	10.18	10.28	9.66	10.19	3.06	3.63	2.64	3.69
Foreign	7.20	7.86	11.24	12.07	3.90	5.43	2.88	4.18
Specialised	10.03	10.03	9.93	10.74	7.58	8.02	5.24	6.21
All Banks	9.76	9.99	9.89	10.47	3.26	3.94	2.62	3.61
<b>February 2006</b>								
Public	10.84	11.24	10.22	10.84	4.43	5.36	2.56	3.24
Private	10.52	10.59	9.78	10.29	5.39	6.79	2.75	3.73
Foreign	8.03	8.78	11.47	11.95	4.39	6.18	3.00	4.35
Specialised	9.69	9.69	9.82	10.61	4.12	4.69	5.28	6.25
All Banks	10.17	10.39	10.01	10.55	5.05	6.51	2.75	3.71
<b>March 2006</b>								
Public	11.04	11.09	10.29	10.89	4.12	5.34	2.57	3.31
Private	10.46	10.65	9.82	10.33	4.92	6.47	2.73	3.72
Foreign	8.09	8.87	11.51	12.02	4.02	5.69	3.14	4.51
Specialised	9.27	9.27	9.68	10.46	9.39	10.23	5.05	6.16
All Banks	10.14	10.42	10.04	10.58	4.65	6.20	2.75	3.73
<b>April 2006</b>								
Public	11.43	11.52	10.40	10.97	4.79	5.56	2.64	3.38
Private	10.50	10.66	9.96	10.49	4.87	6.45	2.84	3.87
Foreign	8.52	9.29	11.87	12.38	4.64	5.76	3.20	4.52
Specialised	9.00	9.00	9.57	10.48	4.61	5.43	5.11	6.15
All Banks	10.25	10.52	10.20	10.75	4.81	6.22	2.85	3.85
<b>May 2006<sup>P</sup></b>								
Public	11.25	11.30	10.41	11.02	3.70	5.18	2.76	3.55
Private	10.53	10.61	10.09	10.58	5.02	6.55	2.88	3.95
Foreign	8.56	9.28	12.01	12.60	4.16	5.83	3.32	4.71
Specialised	9.09	9.09	9.36	10.25	3.47	6.54	4.94	6.31
All Banks	10.23	10.43	10.29	10.83	4.73	6.31	2.91	3.95

Source: Statistics Department

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.

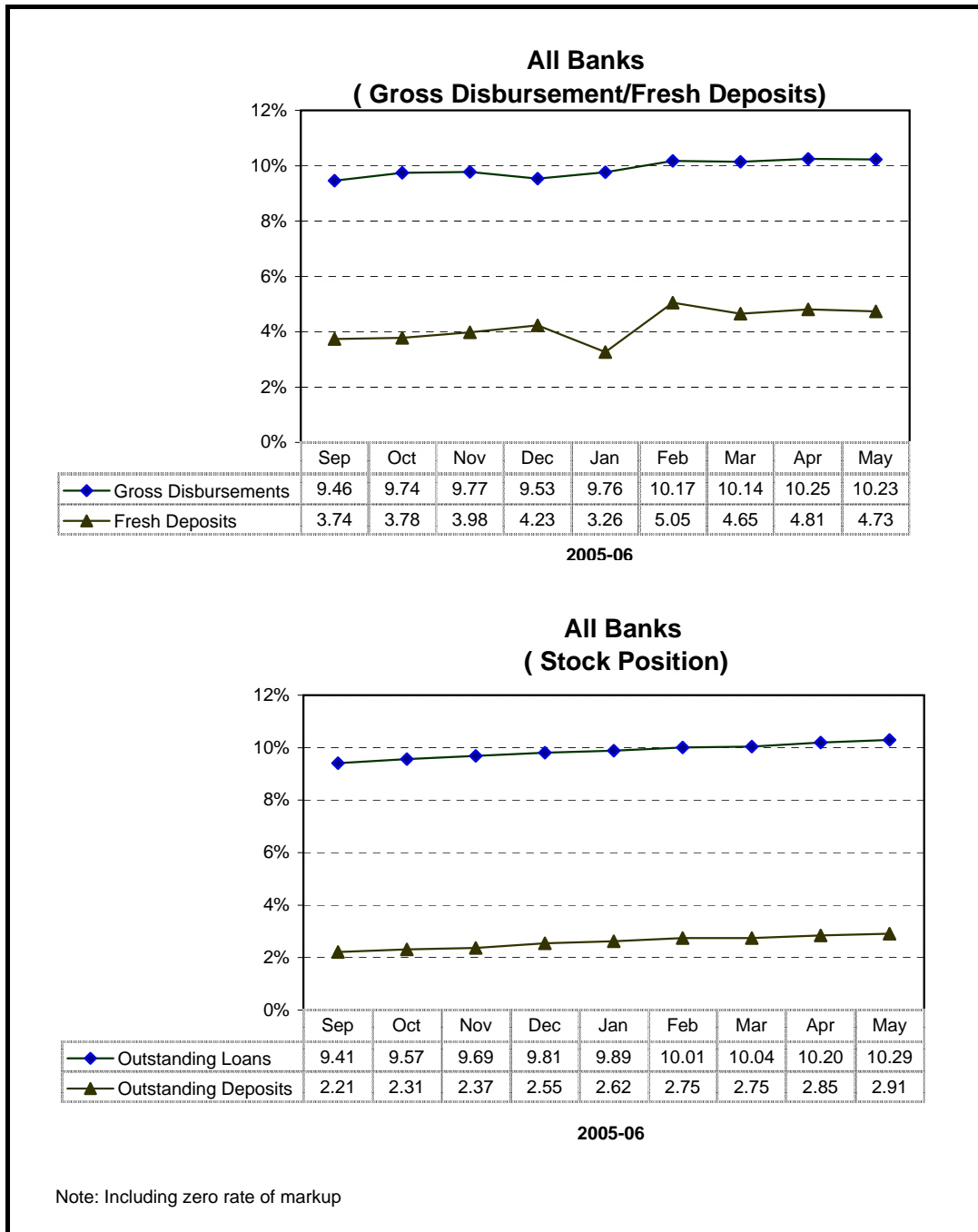
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.

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.

## Monthly Lending and Deposits Weighted Average Rates



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

(Percent per annum)

PERIOD	Zarai Taraqiati 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	Short-term	Medium and Long-term
1993-94	13.50	13.50	13.50	13.50	8.00(S.F.) <sup>@+</sup> 11.00 (others)	13.50(Tractors) 12.00 (others)	1.49	1.49
1994-95	13.50	13.50	13.50	13.50	8.00(S.F.) <sup>\$+</sup> 11.00 (others) 9.00(S.F.) <sup>\$\$+</sup> 13.00 (others)	13.50(Tractors) 13.00 (others) 13.50(Tractors) 13.00 (others)	1.50	1.50
1995-96	14.00	14.00	14.00	14.00	14.00	14.00	1.79	1.79
1996-97	14.00	14.00	14.00	14.00	14.00	14.00	1.69	1.69
1997-98	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1998-99	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1999-00	14.00	14.00	14.00	14.00	14.00	14.00	1.73	1.73
2000-01	14.00	14.00	14.00	14.00	14.00	14.00	3.02	3.02
2001-02	14.00	14.00	14.00	14.00	14.00	14.00	1.82	1.82
2002-03	14.00	14.00	14.00	14.00	14.00 (9.00)*	14.00	0.70	0.70
2003-04	9.00	9.00	9.00	9.00 <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 Rs.100,000	to Rs.150,000	to Rs.200,000	to Rs.300,000	to Rs.400,000	to Rs.500,000	to Rs.2,000,000
1996-1997	10.00	10.00	12.00	15.00	15.00	15.00	17.00	
1997-1998	10.00	10.00	12.00	15.00	15.00	15.00	17.00	18.00 Upto Rs.1,000,000
1998-1999	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00
1999-2000	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00
2000-2001	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00

INVESTMENT IN **					
Location	Rural Areas	Tehsil Areas	District Head Quarter Areas	Urban Areas of FSD/MTN/HYD/ PSH/ABTTD/QTA	Urban Areas of KAR/LHR/ISL/ RWP
<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 Head Quarters Tehsils & Small Towns		Urban Areas of FSD/MTN/HYD/ PSH/ABTTD/QTA	Urban Areas of KAR/LHR/ISL/ RWP
Investment limit	Rs.100,000/-	Rs.1,000,000/-		Rs.2,500,000/-	Rs.7,500,000/-
Rent	5%	5%		5%	5%
Appreciation	2.5%	7.5%		7.5% & 10%	7.5% ,10% & 12.5%
<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. 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% p.a.(effective) 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 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. the rate is 14.00 % per annum.	2.00 % per annum above the bank rate upto 30-06-78;1.00 % per annum above the bank rate,upto 13-12-84;presently on non-interest basis from bank's own resources.	2.00 % per annum above the bank rate upto 30-06-78;1.00 % per annum above the bank rate,upto 13-12-84;presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank upto 31-12-84; presently on non-interest basis from bank's own resources.	At Bank Rate
<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		2006
	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	
<b>1. Saving Accounts</b>									
(i) With chequing facilities	6.50	4.50	3.50	3.50	3.50	3.50	4.50	4.50	
(ii) Without chequing facilities	7.00	5.00	4.00	4.00	4.00	4.00	5.00	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	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	
(vi) 6th year	9.77	9.25	9.25	9.25	9.25	9.25	9.25	9.25	
(vii) 7th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	
<b>4. Defence Saving Certificates #</b>									
(i) 1st year	7.00	6.00	5.00	4.00	4.00	4.00	5.00	5.00	
(ii) 10 years(Compound rate)	11.61	10.03	8.50	7.96	8.15	8.15	9.46	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> <b>or Special Saving Accounts</b>									
(i) First 5 periods of complete 6 months	10.30	8.50	7.50	7.00	6.80	6.80	8.40	8.40	
(ii) Last period of complete 6 months	11.30	9.50	8.50	8.00	7.70	7.70	9.60	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>	10.56	9.12	7.68	6.96	6.84	6.84	8.88	8.88	
<b>8. Pensioner's Benefit Accounts <sup>ϕ</sup></b>	0.00	11.04	10.08	10.08	10.08	10.08	11.04	11.04	
<b>9. Behbood Saving Certificate <sup>ρ</sup></b>	-	-	10.08	10.08	10.08	10.08	11.04	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	31-03-2006			31-12-2005		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
<b>All Banks &amp; DFIs</b>	<b>181,781</b>	<b>42,356</b>	<b>2.0</b>	<b>195,719</b>	<b>48,972</b>	<b>2.4</b>
<b>All Banks</b>	<b>176,714</b>	<b>39,946</b>	<b>2.0</b>	<b>191,602</b>	<b>47,217</b>	<b>2.4</b>
<b>Commercial Banks</b>	<b>139,126</b>	<b>29,321</b>	<b>1.5</b>	<b>136,369</b>	<b>27,843</b>	<b>1.4</b>
Public Sector Commercial Banks	39,040	5,787	1.6	37,315	4,171	1.2
Local Private Banks	98,090	24,634	1.7	96,664	24,670	1.8
Foreign Banks	1,995	(1,100)	(0.6)	2,390	(998)	(0.6)
<b>Specialised Banks #</b>	<b>37,588</b>	<b>10,625</b>	<b>17.2</b>	<b>55,233</b>	<b>19,374</b>	<b>28.5</b>
<b>DFIs</b>	<b>5,067</b>	<b>2,410</b>	<b>5.7</b>	<b>4,118</b>	<b>1,756</b>	<b>4.2</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 March 2006	Quarter ended December 2005
<b>All Banks &amp; DFIs</b>	<b>7,312</b>	<b>8,794</b>
<b>All Banks</b>	<b>7,153</b>	<b>8,636</b>
<b>Commercial Banks</b>	<b>5,322</b>	<b>5,728</b>
Public Sector Commercial Banks	268	1,085
Local Private Banks	5,012	4,422
Foreign Banks	42	221
<b>Specialised Banks</b>	<b>1,831</b>	<b>2,908</b>
<b>DFIs</b>	<b>160</b>	<b>158</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 over seas NPLs.”

### 3.43 Electronic Banking Statistics

Period	On-line Branches	No. of ATMs	ATM Transactions During the period (Million No.)	Value of ATM Transactions (Million Rs.)	Credit Card Amount Outstanding (Million Rs.)
30-09-2003	1,172	485	4.17	18,614	7,958
31-12-2003	1,581	552	4.43	21,019	8,938
31-03-2004	1,738	630	4.77	23,102	9,743
30-06-2004	2,181	676	5.60	26,687	11,160
30-09-2004	2,348	723	6.53	32,610	12,728
31-12-2004	2,475	786	7.00	37,502	14,123
31-03-2005	2,582	842	7.62	39,812	15,494
30-06-2005	2,897	1,028	8.56	43,810	19,340
30-09-2005	3,030	1,178	8.16	51,760	23,627
31-12-2005	3,265	1,217	7.94	46,675	27,099
31-03-2006	3,424	1,363	8.90	53,156	29,694