

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

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

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

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

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

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

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

END OF PERIOD	FIXED DEPOSITS				Total	All DEPOSITS
	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years & over		
2001						
December						
No. of A/Cs.	47,168	68,283	43,981	400,370	956,344	28,043,813
Amount	15,414.6	20,523.8	10,398.0	84,348.9	321,945.6	1,309,264.8
2002						
June						
No. of A/Cs.	59,275	78,886	38,515	324,222	904,986	28,274,502
Amount	16,597.9	22,656.4	15,682.1	87,723.7	334,683.5	1,421,220.3
December						
No. of A/Cs.	54,826	57,973	41,348	308,082	880,663	28,606,883
Amount	17,534.3	24,393.4	15,677.3	91,649.1	342,082.0	1,500,470.4
2003						
June						
No. of A/Cs.	43,523	64,920	56,169	290,893	870,999	28,828,888
Amount	13,955.3	29,382.7	19,072.5	72,938.9	315,413.3	1,681,528.2
December						
No. of A/Cs.	44,607	41,687	36,887	190,457	587,196	28,524,844
Amount	18,911.6	18,797.0	12,277.6	63,684.4	275,917.6	1,842,142.7
2004						
June						
No. of A/Cs.	48,177	49,901	16,534	191,320	590,086	28,476,903
Amount	16,854.7	23,505.0	2,848.9	67,804.1	328,823.5	2,002,307.8
December						
No. of A/Cs.	28,336	50,355	17,073	191,098	527,099	27,383,337
Amount	11,903.1	24,583.2	3,232.7	64,263.6	365,105.6	2,201,811.6
2005						
June						
No. of A/Cs.	34,595	45,417	25,667	182,477	535,410	26,984,619
Amount	11,992.6	20,127.8	4,077.1	61,161.2	459,738.5	2,428,294.0
December						
No. of A/Cs.	32,942	47,483	12,935	163,920	598,767	26,405,832
Amount	11,926.1	18,708.0	4,617.2	64,773.8	659,905.5	2,613,464.8
2006						
June						
No. of A/Cs.	33,911	39,552	14,039	121,312	543,308	26,321,688
Amount	15,769.0	26,668.0	4,586.9	71,985.9	681,196.5	2,817,350.6

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

(End of Period: Million Rupees)

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

Note : New format adopted from Dec. 2001

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

(End of Period: Million Rupees)

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

(Contd.)

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

(End of Period: Million Rupees)

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

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

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

(Concl.)

(End of Period: Million Rupees)

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

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

As on 30th June, 2006

(Million Rupees)

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

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

As on 30th June, 2006

(Million Rupees)

DOMESTIC CONSTITUENTS											
SIZE OF ACCOUNT (Rs.)	Trust Funds		Personal		Others		Sub Total		TOTAL		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
	Less than 5,000	14,229	20.8	2,700,596	4,028.4	36,656	74.8	4,686,376	7,250.8	4,691,605	7,264.2
5,000 to 10,000	9,755	71.5	1,162,052	9,067.7	35,671	272.5	2,186,627	16,728.1	2,189,719	16,751.0	
10,000 to 20,000	15,579	210.0	2,635,194	39,289.5	79,023	1,133.6	4,429,690	65,842	4,440,870	66,022.2	
20,000 to 25,000	3,368	75.3	1,024,428	23,071.9	34,611	762.5	1,522,269	34,196.4	1,525,531	34,267.6	
25,000 to 30,000	3,837	105.0	911,290	24,982.6	12,414	344.1	1,379,174	37,854.9	1,380,382	37,888.5	
30,000 to 40,000	5,397	189.5	1,433,102	49,715.9	68,921	2,464.5	2,149,382	74,617	2,156,181	74,846.0	
40,000 to 50,000	4,734	214.8	1,211,332	54,176.1	24,893	1,063.1	1,695,623	75,842.4	1,698,688	75,980.4	
50,000 to 60,000	2,830	155.5	937,727	51,434.1	24,105	1,330.7	1,327,520	72,674	1,329,772	72,793.3	
60,000 to 70,000	2,761	181.8	716,588	46,508.6	8,946	577.7	1,019,448	66,221.8	1,024,035	66,516.2	
70,000 to 80,000	2,057	155.3	609,049	45,607.0	7,265	543.0	909,990	67,975	911,595	68,095.5	
80,000 to 90,000	1,609	137.0	458,342	38,891.4	5,078	425.0	649,153	55,081.7	651,772	55,301.2	
90,000 to 100,000	1,093	101.9	370,499	35,159.7	10,091	972.4	567,616	53,867.8	569,868	54,086.5	
100,000 to 200,000	9,311	1,265.4	1,416,912	191,558.3	26,501	3,618.7	2,273,096	308,737.1	2,307,029	313,729.3	
200,000 to 300,000	3,810	970.6	367,766	88,733.3	7,509	1,847.9	579,506	139,440.6	613,533	147,587.6	
300,000 to 400,000	2,297	809.7	138,492	47,624.5	5,328	2,005.9	221,928	76,700	233,006	80,604.3	
400,000 to 500,000	862	387.1	88,044	39,129.1	838	391.4	133,254	59,144.2	141,134	62,636.3	
500,000 to 600,000	1,465	798.7	54,438	29,668.6	1,532	819.6	80,970	44,121.3	83,331	45,405.4	
600,000 to 700,000	865	569.6	42,742	27,792.9	430	276.1	64,168	41,630.6	68,067	44,125.6	
700,000 to 800,000	1,106	839.9	30,440	22,766.7	145	108.5	44,278	33,142.3	47,276	35,388.0	
800,000 to 900,000	640	536.9	21,741	18,477.8	301	262.6	30,439	25,837.4	31,598	26,830.3	
900,000 to 1,000,000	884	854.2	15,588	14,814.5	218	207.9	25,096	23,891	26,509	25,237.0	
1,000,000 to 2,000,000	2,779	3,959.6	60,892	81,720.5	1,436	2,114.4	102,776	138,923	107,811	145,532.0	
2,000,000 to 3,000,000	1,452	3,537.0	19,598	46,932.6	333	840.0	34,592	83,591.2	35,614	86,076.8	
3,000,000 to 4,000,000	565	1,945.6	7,547	26,190.8	232	768.1	14,328	49,463	14,841	51,195.4	
4,000,000 to 5,000,000	411	1,791.4	4,444	19,733.1	193	840.9	8,581	38,097.5	9,099	40,344.5	
5,000,000 to 6,000,000	344	1,882.9	2,206	11,935.0	45	239.1	6,348	34,708.9	6,566	35,891.1	
6,000,000 to 7,000,000	228	1,506.6	1,338	8,732.4	47	308.9	3,235	21,143.2	3,308	21,628.8	
7,000,000 to 8,000,000	96	730.6	1,021	7,681.6	40	288.7	2,612	19,532	2,685	20,070.7	
8,000,000 to 9,000,000	64	536.2	692	5,807.3	184	1,552.2	1,984	16,705.9	2,084	17,564.6	
9,000,000 to 10,000,000	70	666.8	636	6,080.4	26	248.2	1,499	14,243.7	1,575	14,954.2	
10,000,000 and over	1,063	38,863.5	3,580	78,832.0	380	34,125.9	16,079	94,251.3	16,604	972,736.3	
TOTAL	95,561	64,071.0	16,448,316	1,196,144.2	393,392	60,828.9	26,167,637.0	2,739,721.80	26,321,688	2,817,350.6	

3.5 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

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

3.5 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

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

Note:-

1. 'Size of Account' represents different classes constituted for classification of all deposits on the basis of the average amount of Deposits. Each Deposit is then classified in these classes according to its average amount.
2. 'No. of Accounts' represents the total number of deposits which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all deposits falling in the particular class.

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

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

Note : New format adopted from Dec.2001

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

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

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

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

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

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

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

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

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

3.6 Scheduled Banks' Classification of Advances by Borrower

(Concl.)

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

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

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

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

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

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

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

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(Concl'd.)

(End of Period: Million Rupees)

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

3.8 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

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

3.8 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

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

Note:-

1. 'Size of Account' represents different classes constituted for classification of all advances on the basis of the average amount of advances. Each loan is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of advances which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all advances falling in the particular class.

3.9 Scheduled Banks' Classification of Advances by Size of Accounts

Commercial Banks

(End of Period : Million Rupees)

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

3.9 Scheduled Banks' Classification of Advances by Size of Accounts

Commercial Banks

(End of Period : Million Rupees)

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

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

As on 30th June 2006

(Million Rupees)

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

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

As on 30th June 2006

(Million Rupees)

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

3.11 Scheduled Banks' Classification of Advances by Rates of Margin

(Million Rupees)

End of Period	R A T E S O F M A R G I N										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
2001											
December											
No. of A/Cs.	552,761	3,113	23,880	1,151	1,249,205	169,778	37,012	9	5,455	39,990	1,527
Amount	179,386.0	2,371.5	51,239.1	4,869.3	126,792.7	319,726.1	33,172.5	3.1	13,125.6	61,631.3	4,791.9
2002											
June											
No. of A/Cs.	539,775	7,970	28,322	4,458	1,186,612	263,645	30,237	8	7,254	22,102	503
Amount	231,087.7	2,775.5	30,408.0	5,004.6	100,878.5	299,909.2	38,077.6	10.6	14,298.6	53,839.2	5,934.9
December											
No. of A/Cs.	482,266	887	35,966	12,451	1,292,022	157,641	12,981	245	9,200	25,515	1,860
Amount	154,148.5	1,104.5	51,567.0	9,893.6	126,863.2	356,444.5	37,232.7	870.8	22,894.2	61,826.7	2,991.4
2003											
June											
No. of A/Cs.	550,851	2,029	11,105	18,886	1,310,306	212,519	15,852	344	14,192	32,018	2,054
Amount	151,929.1	1,539.1	44,764.0	11,571.5	126,218.0	421,009.7	34,591.4	368.3	12,137.0	60,004.4	3,362.6
December											
No. of A/Cs.	905,514	1,224	25,976	32,592	1,322,535	267,666	22,223	597	10,297	27,159	569
Amount	151,722.3	2,367.8	58,391.3	13,108.2	144,191.7	494,292.4	54,786.0	954.5	7,790.4	76,843.4	2,866.9
2004											
June											
No. of A/Cs.	1,277,175	1,127	23,577	20,339	1,351,570	244,661	26,539	1,270	8,952	58,126	1,872
Amount	213,803.0	4,426.6	72,483.5	15,184.2	141,500.2	516,257.5	95,679.7	1,503.1	7,672.5	84,558.9	3,125.0
December											
No. of A/Cs.	1,642,599	3,318	32,534	32,584	1,359,087	314,908	37,582	647	18,456	39,193	715
Amount	257,426.6	31,829.1	105,898.1	27,711.5	150,032.7	575,897.8	165,561.8	1,111.0	13,364.5	98,660.4	5,194.2
2005											
June											
No. of A/Cs.	2,065,294	11,359	27,625	22,904	1,335,489	416,952	50,020	943	17,006	34,289	619
Amount	363,397.3	12,131.4	101,052.1	21,954.6	145,025.3	656,920.4	149,871.0	1,290.4	14,684.8	102,673.4	4,657.8
December											
No. of A/Cs.	2,266,561	13,451	54,865	41,421	1,263,856	663,647	65,390	1,306	19,283	27,447	823
Amount	364,744.7	16,540.9	133,470.2	44,204.5	157,934.5	806,480.2	143,100.8	1,009.4	24,732.8	111,222.0	3,947.2
2006											
June											
No. of A/Cs.	2,767,528	19,750	80,744	40,115	975,062	518,309	55,271	3,043	21,469	42,424	1,069
Amount	471,124.1	22,081.0	129,890.5	33,198.1	148,641.0	769,044.9	152,405.4	7,207.9	41,970.0	167,589.5	6,260.6

3.11 Scheduled Banks' Classification of Advances by Rates of Margin

(Million Rupees)

End of Period	R A T E S O F M A R G I N											TOTAL
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
2001												
December												
No. of A/Cs	162,896	283	14,763	133	3,166	25,493	1,037	40	109	242	4,190	2,296,233
Amount	70,252.9	534.0	9,198.2	545.5	11,375.2	19,192.4	163.0	285.7	114.6	534.6	732.3	910,037.3 (23.95)
2002												
June												
No. of A/Cs	143,035	313	7,780	104	1,804	52,321	314	21	351	36	2,665	2,299,630
Amount	56,995.0	5,417.4	8,593.0	781.6	7,420.5	20,976.6	387.0	723.1	237.5	442.2	808.9	885,007.5 (22.62)
December												
No. of A/Cs	127,063	119	3,979	95	2,669	24,236	175	21	383	147	2,143	2,192,064
Amount	75,286.0	2,553.1	6,194.1	3,172.7	3,269.9	16,901.7	211.3	612.9	171.4	1,346.1	638.6	936,194.7 (24.49)
2003												
June												
No. of A/Cs	142,425	1,816	2,438	1,184	1,054	27,320	262	20	619	63	2,379	2,349,736
Amount	62,228.6	3,940.2	4,224.8	2,842.1	5,362.7	19,209.3	1,395.2	1,067.7	342.9	1,314.4	448.8	969,871.7 (24.43)
December												
No. of A/Cs	187,296	206	2,811	397	3,631	9,572	64	31	55	17	2,479	2,822,911
Amount	61,951.4	1,111.9	4,862.8	1,308.1	6,194.8	9,736.9	374.7	549.1	151.8	1,796.6	396.0	1,095,749.0 (23.90)
2004												
June												
No. of A/Cs	219,776	208	3,252	101	3,557	9,947	106	23	314	23	2,066	3,254,581
Amount	64,735.8	1,026.2	2,387.3	519.7	6,270.7	9,366.7	275.3	301.2	486.2	546.5	274.4	1,242,384.1 (22.70)
December												
No. of A/Cs	226,537	420	4,082	208	1,634	8,181	115	20	21	17	-	3,722,858
Amount	84,971.9	2,977.0	5,952.3	556.0	1,846.6	5,541.1	282.0	498.5	74.8	503.5	-	1,535,891.5 (22.44)
2005												
June												
No. of A/Cs	188,964	1,693	4,155	755	1,835	6,075	388	14	40	-	-	4,186,419
Amount	90,899.1	6,737.9	9,950.3	3,264.5	3,257.6	5,830.5	159.1	223.1	172.5	-	-	1,694,152.9 (21.56)
December												
No. of A/Cs	226,337	257	6,692	186	571	8,717	86	31	1,031	9	-	4,661,967
Amount	108,457.2	3,000.6	7,490.1	1,131.3	2,175.2	4,597.4	173.1	249.2	241.6	246.1	-	1,935,149.1 (21.66)
2006												
June												
No. of A/Cs	224,893	181	3,981	160	3,799	22,568	216	126	763	38	-	4,781,509
Amount	102,154.0	1,673.1	5,438.7	1,590.5	2,155.3	6,856.7	657.1	674.0	227.3	351.9	-	2,071,191.4 (21.16)

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

(End of Period: Million Rupees)

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

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

(End of Period : Million Rupees)

ECONOMIC GROUP	2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
	(b) Mining and Quarrying	3.7	63.9	183.0	116.6	98.4
(c) Manufacturing	3,196.8	1600.6	1,465.4	2,790.8	2,705.9	5,176.7
(d) Construction	236.3	187.6	492.4	144.9	627.5	496.2
(e) Electricity, Gas, Water & Sanitary Services	107.8	1.8	433.4	47.9	322.0	26.1
(f) Commerce:	49,688.1	49,187.4	59,506.7	61,189.2	68,233.5	71,035.7
1. Export Bills-Traditional Export	22,310.1	23,238.1	34,537.5	29,296.2	32,164.8	35,509.3
i. Wool & Goat Hair	61.3	73.3	44.6	18.8	5.2	-
ii. Hides & Skins	535.4	284.8	387.5	206.9	237.0	138.4
iii. Cotton Textiles (Local)	11,642.4	11,715.3	23,366.0	19,416.8	24,060.4	26,525.9
iv. Cotton Yarn (Local)	9,383.0	10,429.7	9,473.6	8,845.4	7,048.4	7,969.1
v. Sports Goods	420.1	606.4	1,126.4	570.7	734.1	628.6
vi. Surgical Instruments	267.8	128.6	139.3	237.7	79.2	247.3
2. Export Bills-Non-Traditional Exports	14,900.9	12,877.4	15,444.8	19,987.4	16,056.5	17,215.6
i. Brassware & Handicrafts	65.6	234.4	64.2	5,515.2	142.1	72.3
ii. Carpets & Rugs	828.6	424.1	715.2	871.2	1,130.5	1,014.4
iii. Footwear & Leather goods	1,061.7	770.4	819.7	1,410.7	1,253.3	1,562.0
iv. Handloom products, Towels & Hosiery	2,037.8	2,639.4	2,941.3	2,962.2	2,316.1	3,040.1
v. Readymade Garments	5,066.1	4,289.6	4,554.8	3,697.5	5,013.9	6,102.7
vi. Electrical goods (Cable & Wire RA)	210.6	113.9	273.4	443.7	143.8	196.6
vii. Other Export Bills	5,630.4	4,405.8	6,076.2	5,086.9	6,056.8	5,227.7
3. Import Bills Payable in Pakistan	4,992.5	4,858.8	1,408.1	2,486.4	10,473.7	2,908.5
4. Inland Bills (to include Local Bills)	6,736.9	7,608.7	7,708.0	8,520.6	8,241.2	14,524.3
5. Non-Bank Financial Institutions	-	-	30.2	31.3	58.4	-
6. Other Foreign Bills (clean outward)	747.8	604.5	378.1	867.3	1,238.9	878.0
(g) Transport, Storage & Communication	5.8	16.9	16.5	-	210.5	5.7
(h) Services	4.7	9.9	67.2	75.0	30.8	11.1
(i) Other Private (Business)	2145.6	1,161.7	1,806.1	2,478.2	2,125.2	602.0
IV. Trust Funds and Non-Profit Organisations	2.3	29.7	2.0	18.1	3.7	156.9
V. Others	1,799.1	3,345.2	3,236.8	1,691.6	2,461.1	2,344.9
TOTAL	63,278.1	60,477.3	72,971.1	73,609.9	84,246.5	90,663.3

(Contd.)

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

(End of Period: Million Rupees)

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

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

(Concl'd.)

(End of Period : Million Rupees)

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

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

(End of Period: Million Rupees)

SECURITY / SHARE	2001		2002		2003		2004
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
A. FEDERAL GOVERNMENT SECURITIES	138,480.8	152,431.5	181,019.0	211,294.4	233,214.1	259,194.1	
11.75 % 2001	-	-	-	-	-	-	
11.75 % 2002	1,120.3	-	-	-	-	-	
National Prize Bonds	150.6	361.3	94.9	92.2	95.5	153.0	
National Savings Schemes	35.7	121.5	81.8	-	-	-	
Compensation Bonds*	32,276.2	16,814.3	15,608.5	35,416.8	34,172.8	31,114.6	
Federal Investment Bonds	60,055.0	54,289.8	49,436.3	30,019.6	19,151.6	16,288.6	
Pakistan Investment Bonds	44,843.0	80,839.6	115,792.5	145,765.8	179,794.2	211,637.9	
Unclassified	-	5.0	5.0	-	-	-	
B. TREASURY BILLS	105,093.4	221,674.3	341,029.6	404,619.0	418,329.3	410,594.5	
C. PROVINCIAL GOVERNMENTS SECURITIES	1,798.0	1,795.8	1,573.4	1,332.2	180.3	75.1	
I. Balochistan	563.9	563.9	518.5	277.3	-	-	
15.00 % 2001	-	-	-	-	-	-	
15.50 % 2002	40.3	40.3	-	-	-	-	
16.00 % 2003	330.3	325.3	325.3	184.6	-	-	
15.50 % 2006	189.2	189.2	189.2	88.7	-	-	
17.00 % 2007	4.1	4.1	4.1	4.1	-	-	

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

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

(End of Period: Million Rupees)

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

(Contd.)

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

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

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

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

(End of period : Million Rupees)

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

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

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

3.15 Scheduled Banks' Deposits by Rates of Interest

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

** 10 & Over

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

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

@ 9 and over

3.17 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

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

* 01.00 stands for 00.25 to 01.00

* 02.00 stands for 01.25 to 02.00

* 03.00 stands for 02.25 to 03.00

3.17 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

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

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

(End of Period: Million Rupees)

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

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

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

(End of period: Million Rupees)

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

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

(Percent per annum)

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

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

PLS : Profit and Loss Sharing

3.20 Scheduled Banks' Weighted Average Rates of Return on Deposits

Profit & Loss Sharing – All Banks

(Percent per annum)

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

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

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

(Percent per annum)

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

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

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

(Percent per annum)

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

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

(Million Rupees)																
PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
	Issued	En-	Issued	En-	Issued	En-	Issued	En-	Issued	En-	Issued	En-	Issued	Cashed	Issued	En-
		cashed		cashed		cashed		cashed		cashed		cashed		cashed		cashed
2002	450,044	737,094	313,846	265,744	57,182	49,928	18,975	30,608	50,507	25,418	94,666	54,256	15,945	3,833	157,256	187,116
2003	527,114	844,853	378,932	333,100	47,675	45,621	15,063	29,438	53,610	21,168	103,658	59,298	13,936	3,531	169,400	191,635
2004	678,570	1,063,789	430,791	383,736	58,782	43,549	17,202	25,758	66,354	30,082	138,755	73,999	19,557	3,817	282,876	347,262
2005	897,300	1,382,458	540,328	459,937	66,088	38,280	21,693	25,139	77,706	34,478	170,713	77,697	30,955	2,237	401,738	450,721
2006	1,032,891	1,480,225	570,024	453,015	65,876	71,785	25,818	28,319	92,552	37,727	194,657	89,532	43,215	6,596	448,402	497,360
2006 Jan.	70,344	104,309	44,642	35,957	6,185	1,577	2,577	1,785	6,445	3,401	10,561	8,446	2,746	53	23,534	30,933
Feb.	64,644	104,446	35,655	24,283	4,416	958	892	2,092	5,332	2,240	16,013	8,053	1,756	2	31,617	33,232
Mar.	84,493	134,241	51,326	42,316	4,323	2,998	2,603	1,919	6,633	2,419	13,947	6,788	2,451	520	43,630	35,284
Apr.	79,834	111,784	49,304	33,452	4,703	2,115	2,848	2,220	7,764	2,438	12,468	3,729	3,017	18	30,951	36,675
May	82,386	129,804	53,559	55,741	5,300	1,417	1,301	2,443	6,916	3,755	15,000	4,652	4,118	1,129	37,257	25,253
Jun.	103,195	155,474	59,980	40,249	5,189	3,675	5,143	2,707	8,647	3,356	22,273	11,468	5,409	485	38,016	47,429
Jul.	106,062	147,695	43,897	41,142	5,789	2,290	2,403	3,275	8,827	3,677	23,068	5,928	7,117	701	52,827	61,234
Aug.	85,125	125,018	40,466	33,291	3,732	37,739	2,105	1,882	8,093	3,399	13,271	6,818	3,492	20	48,224	42,380
Sep.	114,001	109,156	42,147	37,890	2,788	5,284	1,946	2,218	6,693	3,049	14,815	8,648	2,275	918	37,225	64,295
Oct.	66,906	61,163	35,345	36,623	7,585	5,666	1,098	3,481	5,998	3,868	14,224	5,248	1,961	1,090	40,028	30,691
Nov.	77,227	148,808	54,303	28,702	10,549	2,416	1,678	1,741	10,900	2,922	18,619	9,284	4,970	1,035	30,085	30,150
Dec.	98,674	148,327	59,400	43,369	5,317	5,650	1,224	2,556	10,304	3,203	20,398	10,470	3,903	625	35,008	59,804
2007 Jan.	63,891	128,297	49,276	24,621	6,733	1,527	1,344	1,836	9,262	3,542	20,700	9,897	3,630	24	26,110	33,208

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

(Million Rupees)

PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWALA		TOTAL	
	En-		En-		En-		En-		En-		En-		En-		En-	
	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	Cashed
2002	28,903	16,700	5,545	16,002	4,966	4,118	2,154	403	4,740	6,724	8,163	2,916	4,476	8,646	1,217,368	1,409,506
2003	31,960	27,911	7,695	17,357	7,900	4,959	2,936	241	7,114	11,494	8,775	1,376	8,391	10,649	1,384,159	1,602,631
2004	40,860	21,273	6,304	15,405	7,567	6,053	2,672	270	9,209	9,618	10,810	1,401	9,578	11,994	1,779,887	2,038,006
2005	50,967	14,688	7,862	14,243	17,258	7,353	4,990	763	12,276	5,113	17,622	3,133	10,614	13,798	2,328,110	2,530,038
2006	57,531	24,016	10,005	17,982	18,496	40,102	9,695	14,768	15,554	7,174	22,576	9,196	12,901	17,850	2,620,193	2,795,647
2006 Jan.	5,329	1,405	1,028	1,592	1,259	656	770	290	2,862	584	2,128	-	539	1,167	180,949	192,155
Feb.	5,146	1,865	830	1,050	1,556	204	349	240	1,033	178	1,970	1	1,108	620	172,317	179,464
Mar.	6,363	1,342	1,088	1,305	1,600	192	451	155	1,403	172	1,060	683	992	1,245	222,363	231,579
Apr.	4,896	2,132	657	1,454	1,109	55	727	-	1,002	119	608	9	925	1,211	200,813	197,411
May	4,373	2,816	1,020	1,445	2,342	119	1,051	720	1,317	718	680	1,530	947	940	217,567	232,482
Jun.	5,425	1,770	385	1,215	2,234	115	984	3	1,977	294	3,742	1,378	1,679	2,158	264,278	271,776
Jul.	4,388	1,240	1,270	1,188	1,844	123	1,160	657	1,832	30	1,934	13	913	1,589	263,331	270,782
Aug.	4,396	2,290	454	1,945	1,546	37,500	300	11,040	1,182	50	1,800	257	1,212	2,472	215,398	306,101
Sep.	4,068	2,091	900	1,392	2,099	195	946	363	461	48	1,904	532	1,256	1,152	233,524	237,231
Oct.	2,871	400	548	1,483	1,059	418	522	500	1,433	892	2,255	990	642	1,350	182,475	153,863
Nov.	5,505	5,000	1,045	1,460	1,054	39	950	-	162	3,483	2,720	2,000	1,376	2,283	221,143	239,323
Dec.	4,771	1,665	780	2,453	794	486	1,485	800	890	606	1,775	1,803	1,312	1,663	246,035	283,480
2007 Jan.	6,776	2,280	1,710	805	1,031	650	828	465	1,547	120	1,554	946	742	1,176	195,134	209,395

Source: SBP-BSc (Bank)

3.24 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
2002	18,209	3,772,412	7,457	1,282,087	639	110,893	396	64,803	1,264	205,408	1,529	261,803	1,049	50,999
2003	21,275	4,940,910	9,100	1,720,576	734	128,442	465	83,588	1,566	275,097	1,837	353,871	1,308	61,784
2004	24,597	6,337,023	10,527	2,404,839	820	155,603	508	106,933	1,678	343,938	2,191	543,584	1,081	78,574
2005	29,767	8,559,910	12,630	3,267,039	1,103	239,509	577	147,251	2,075	475,915	2,767	759,516	1,026	118,061
2006	34,411	10,669,273	15,150	3,629,014	1451	332,391	831	217,126	2,744	532,360	3,098	895,327	1,248	185,057
2006 Jan.	2,476	754,454	1,066	270,108	97	19,210	52	13,057	185	36,548	249	63,461	92	10,924
Feb.	2,447	815,725	1,072	257,546	95	21,028	53	13,503	183	34,980	222	63,575	87	10,360
Mar.	3,000	984,380	1,264	302,571	112	24,716	64	17,028	221	43,555	256	77,907	110	13,909
Apr.	2,921	866,133	1,154	288,604	113	23,170	65	18,433	207	41,701	246	66,083	94	11,335
May	3,097	991,673	1,330	326,603	154	44,249	74	18,735	238	45,738	268	73,124	116	14,176
Jun.	2,957	971,573	1,271	327,992	129	35,969	77	21,300	233	50,369	275	94,588	117	23,562
Jul.	2,820	868,509	1,270	307,598	114	27,694	74	20,338	232	46,432	252	79,747	107	15,716
Aug.	2,814	894,821	1,322	301,398	117	26,102	67	17,555	243	47,124	258	70,406	100	13,589
Sep.	2,900	867,756	1,266	307,569	146	27,259	81	20,917	243	48,028	261	72,441	109	16,149
Oct.	2,643	775,344	1,236	282,575	115	26,238	69	16,648	227	42,540	255	69,118	107	17,489
Nov.	3,135	910,108	1,397	316,331	121	26,818	72	18,067	257	46,138	257	76,364	100	16,251
Dec.	3,201	968,797	1,502	340,119	138	29,938	83	21,545	275	49,207	299	88,513	109	21,597
2007 Jan.	2,578	810,599	1,177	298,432	125	28,725	59	19,252	215	42,530	235	76,862	113	13,608

3.24 Clearing House Statistics

(Cheques in Thousand)
(Million Rupees)

PERIOD	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL		
	No. of		No. of		No. of		No. of		No. of		No. of		No. of		
	Cheques		Cheques		Cheques		Cheques		Cheques		Cheques		Cheques		
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	
2002	1,953	594,947	622	107,474	360	40,155	465	16,370	50	9,547	2,611	194,934	36,604	6,711,832	
2003	2,355	796,244	755	144,767	420	47,554	667	21,934	46	7,314	3,286	230,427	43,814	8,812,508	
2004	3,045	1,215,586	828	182,394	452	59,247	723	27,164	49	8,469	3,464	335,818	49,963	11,799,172	
2005	4,142	1,767,947	995	272,950	540	80,389	798	35,681	54	21,092	4,057	500,628	60,531	16,245,888	
2006	4,276	2,220,325	1,116	363,477	707	94,237	1,048	45,631	90	26,546	5,450	731,148	71,620	19,941,911	
2006	Jan.	399	139,405	88	23,335	49	6,908	77	3,649	5	970	303	39,990	5,138	1,382,019
	Feb.	440	163,098	88	24,475	47	6,979	72	2,956	5	1,479	320	42,005	5,131	1,457,709
	Mar.	345	205,372	96	30,331	47	6,243	80	3,405	6	1,282	390	49,290	5,991	1,759,989
	Apr.	323	171,073	89	26,542	54	7,318	75	3,288	6	1,142	388	51,407	5,735	1,576,229
	May	372	184,549	98	33,024	63	8,505	88	4,103	8	2,127	445	55,507	6,351	1,802,113
	Jun.	399	212,727	100	36,669	62	8,649	87	4,131	10	450	475	66,709	6,192	1,854,688
	Jul.	289	201,164	92	29,307	61	8,003	75	3,439	8	1,362	429	60,040	5,823	1,669,349
	Aug.	341	185,804	92	29,730	65	8,243	75	2,925	8	1,537	474	62,744	5,976	1,661,977
	Sep.	334	189,809	93	29,186	60	7,857	91	3,857	8	1,744	493	73,085	6,085	1,665,657
	Oct.	327	169,852	89	25,889	64	7,729	94	4,209	9	5,220	543	69,588	5,778	1,512,439
	Nov.	331	172,023	98	40,300	60	8,013	111	4,511	8	1,787	566	74,420	6,513	1,711,131
	Dec.	376	225,449	93	34,689	75	9,790	123	5,158	9	7,446	624	86,363	6,907	1,888,611
2007	Jan.	292	162,270	92	32,922	58	7,534	97	4,484	7	2,747	380	58,847	5,428	1,558,812

Source: SBP-BSc (Bank) and Commercial Banks

3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2002	2003		2004
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	241,631	244,932	250,045	267,505
Reserves	1,084,411	1,127,661	1,140,014	1,163,435
Demand Deposits:	943,233	1,238,108	1,287,893	1,435,085
(a) Societies	161,987	164,085	165,014	163,035
(b) Others	781,246	1,074,023	1,122,879	1,272,050
Time Deposits:	2,030,338	2,220,982	2,392,184	2,654,630
(a) Societies	498,940	495,433	472,384	472,627
(b) Others	1,531,398	1,725,549	1,919,800	2,182,003
Borrowings from:	3,582,799	5,273,537	4,970,787	7,669,787
(a) State Bank of Pakistan	18,246	4,545,996	4,243,246	6,942,246
(b) Other Banks	3,564,553	727,541	727,541	727,541
Head Office & Inter-Bank Adjustment	34,256	4,941	161	27,975
Contingent Liabilities as per contra	922,303	903,359	932,450	1,097,526
Other Liabilities	1,374,632	1,838,333	2,275,705	2,340,432
TOTAL LIABILITIES / ASSETS	10,213,603	12,851,853	13,249,239	16,656,375
ASSETS				
Cash and Balances :	1,451,961	3,171,272	2,085,445	3,894,830
(a) Notes,Coins and Silver	117,110	100,266	178,142	160,199
(b) Balances with State Bank of Pakistan	139,848	253,630	125,706	237,176
(c) Balances with other Banks	1,195,003	2,817,376	1,781,597	3,497,455
Loans and Advances to:	5,537,171	5,869,708	6,790,117	8,002,496
(a) Societies	4,614,887	4,821,312	5,093,227	5,274,047
(b) Individuals	896,627	957,835	1,508,541	2,345,101
(c) Others	25,657	90,561	188,349	383,348
Investment in Securities and Shares:	487,749	552,860	582,548	618,634
(a) Federal Government	359,205	357,265	337,069	335,219
(b) Treasury Bills	-	-	26,105	26,105
(c) Provincial Governments	17,051	17,051	17,051	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	107,905	174,956	198,735	241,671
Bank Premises	345,679	338,114	1,287,351	1,291,356
Head Office and Inter-Bank Adjustment	46,978	51,054	34,892	62,523
Contingent Assets as per contra	922,303	903,359	932,450	1,097,526
Other Assets	1,421,762	1,965,486	1,536,436	1,689,010

3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2004	2005		2006
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	570,236	528,180	532,093	534,605
Reserves	1,190,494	1,201,640	1,381,164	1,871,457
Demand Deposits:	1,404,580	1,567,329	1,460,717	2,033,293
(a) Societies	103,677	170,270	98,102	114,265
(b) Others	1,300,903	1,397,059	1,362,615	1,919,028
Time Deposits:	2,429,153	2,455,770	2,290,154	2,474,407
(a) Societies	238,379	268,463	198,258	197,786
(b) Others	2,190,774	2,187,307	2,091,896	2,276,621
Borrowings from:	10,419,787	10,273,787	14,231,999	12,725,021
(a) State Bank of Pakistan	9,692,246	9,546,246	13,438,022	12,018,246
(b) Other Banks	727,541	727,541	793,977	706,775
Head Office & Inter-Bank Adjustment	294	203	218,089	-
Contingent Liabilities as per contra	1,239,766	1,523,812	1,887,441	2,422,534
Other Liabilities	2,355,643	2,589,312	2,168,843	2,525,651
TOTAL LIABILITIES / ASSETS	19,609,953	20,140,033	24,170,500	24,586,968
ASSETS				
Cash and Balances:	5,789,208	5,118,281	8,957,413	8,002,087
(a) Notes,Coins and Silver	201,144	125,874	143,543	130,314
(b) Balances with State Bank of Pakistan	174,437	257,324	120,072	172,402
© Balances with other Banks	5,413,627	4,735,083	8,693,798	7,699,371
Loans and Advances to:	8,920,932	9,507,504	9,441,391	9,408,122
(a) Societies	5,261,505	5,302,147	5,141,925	5,284,220
(b) Individuals	3,216,366	3,829,705	3,733,091	3,760,577
(c) Others	443,061	375,652	566,375	363,325
Investment in Securities and Shares:	669,998	611,891	583,008	570,514
(a) Federal Government	334,349	335,149	324,149	321,758
(b) Treasury Bills	26,105	26,105	26,105	27,280
(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	293,905	234,998	217,115	205,837
Bank Premises	1,288,578	1,291,792	1,330,459	1,314,515
Head Office and Inter-Bank Adjustment	50,514	110,727	77,179	322,964
Contingent Assets as per contra	1,239,766	1,523,812	1,887,441	2,422,534
Other Assets	1,650,957	1,976,026	1,893,609	2,546,232

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

(End of Period: Thousand Rupees)

END OF PERIOD	FIXED DEPOSITS											All DEPOSIT S
	Current Deposits	Other Call Deposits	Other Savings Deposits								Total	
				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			
2002												
December												
No. of A/Cs.	44,496	3,583	5,664	197,549	3,517	4,037	4,041	804	580	5,064	18,043	269,335
Amount	424,502	15,844	107,653	1,752,962	27,800	48,258	124,796	84,279	31,339	356,138	672,610	2,973,571
2003												
June												
No. of A/Cs.	35,785	2,384	6,461	205,512	2,965	3,941	5,683	802	713	6,685	20,789	270,931
Amount	479,872	16,676	124,265	2,004,642	48,992	65,196	177,401	93,995	50,789	397,262	833,635	3,459,090
December												
No. of A/Cs.	37,187	1,996	7,080	191,355	4,815	7,612	8,297	879	916	9,283	31,802	269,420
Amount	532,852	19,763	150,972	2,080,483	56,458	78,120	187,408	92,017	62,812	419,192	896,007	3,680,077
2004												
June												
No. of A/Cs.	33,247	1,551	6,724	182,003	4,402	7,027	8,649	917	967	8,866	30,828	254,353
Amount	581,281	20,287	155,043	2,310,275	65,661	97,174	246,441	54,494	91,984	467,075	1,022,829	4,089,715
December												
No. of A/Cs.	34,968	1,578	4,038	181,998	6,255	6,233	7,631	682	927	8,266	29,994	252,576
Amount	555,974	22,018	155,142	2,164,206	63,305	85,966	197,644	97,959	57,178	434,341	936,393	3,833,733
2005												
June												
No. of A/Cs.	33,125	1,573	4,010	180,695	5,968	6,139	6,900	815	931	8,433	29,186	248,589
Amount	575,698	23,736	150,162	2,239,618	83,625	108,987	228,026	100,251	64,062	448,934	1,033,885	4,023,099
December												
No. of A/Cs.	35,181	1,166	5,027	168,055	4,787	5,122	3,326	719	536	4,633	19,123	228,552
Amount	567,312	25,535	79,526	2,151,739	83,818	78,312	232,805	140,636	41,988	349,200	926,759	3,750,871
2006												
June												
No. of A/Cs.	39,645	1,499	5,939	171,994	3,982	4,822	5,829	3,641	870	638	19,782	238,859
Amount	709,575	85,363	80,994	2,437,118	358,925	144,324	143,064	256,843	249,843	41,651	1,194,650	4,507,700

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	2002		2003		2004		2005		2006
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
I. Govt. and Govt. Agencies	18,879	20,623	21,983	23,200	21,227	21,182	21,348	21,500	
II. Business:	1,208,084	1,354,722	1,449,925	1,588,924	1,523,003	1,700,203	1,176,412	1,345,819	
1. Agriculture, Forestry, Hunting and Fishing	168,192	185,151	177,878	202,767	181,102	205,218	109,885	111,552	
2. Manufacturing	8,768	9,845	11,375	14,188	11,577	10,506	7,044	8,579	
3. Construction	-	-	-	-	-	-	-	-	
4. Commerce	900,948	1,009,618	1,105,558	1,181,242	1,152,018	1,275,022	1,010,346	1,139,749	
5. Other Business	130,176	150,108	155,114	190,727	178,306	209,457	49,137	85,939	
III. Trust Funds, Non-Profit Organisations and Others	42,731	43,544	42,404	67,853	72,329	67,467	42,984	53,427	
IV. Personal	1,703,877	2,040,201	2,165,765	2,409,738	2,217,174	2,234,247	2,510,127	3,086,954	
TOTAL	2,973,571	3,459,090	3,680,077	4,089,715	3,833,733	4,023,099	3,750,871	4,507,700	

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

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2002	2003		2004		2005		2006
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Agriculture, Forestry, Hunting and Fishing	4,592,601	5,106,924	5,898,085	6,941,089	7,841,900	8,227,840	8,231,988	8,374,253
B. Mining and Quarrying	-	-	-	-	-	-	-	-
C. Manufacturing	170,852	104,359	139,102	133,254	152,248	159,984	98,389	119,624
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	397,928	378,853	423,339	541,421	526,184	600,344	594,765	519,616
G. Transport, Storage and Communication	159,815	164,060	195,877	211,220	250,991	289,632	264,894	116,308
H. Services	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described	215,975	115,512	133,714	175,512	149,609	229,704	251,355	278,321
(i) Directors and their Associates	4,230	1,721	2,271	2,456	3,018	3,408	3,675	2,244
(ii) Employees and activities not adequately described	211,745	113,791	131,443	173,056	146,591	226,296	247,680	276,077
TOTAL	5,537,171	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504	9,441,391	9,408,122

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

(End of Period: Thousand Rupees)

SECURITY	2002		2003		2004		2005		2006
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	3,715	5,107	7,619	9,060	10,927	13,028	13,323	13,402	
C. Merchandise:	137,223	133,764	188,142	214,975	268,030	318,948	261,678	234,317	
(i) Export Commodities	80,682	78,404	131,707	152,915	211,662	216,177	189,134	166,736	
(ii) Imported goods Other than Industrial Machinery	-	-	-	-	-	-	-	-	
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	
(iv) Other Merchandise	56,541	55,360	56,435	62,060	56,368	102,771	72,544	67,581	
D. Machinery and Other Fixed Assets	18,206	19,617	18,200	17,439	19,436	18,991	17,644	19,687	
E. Real Estate:	1,551,748	1,657,242	1,792,865	2,241,287	2,344,985	2,513,733	2,351,367	2,549,503	
(i) Land & Buildings	186,852	225,806	326,282	418,948	366,141	376,047	157,978	363,044	
(ii) Agricultural Land	1,364,896	1,431,436	1,466,583	1,822,339	1,978,844	2,137,686	2,193,389	2,186,459	
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	39,148	52,321	59,664	57,750	57,577	61,069	49,499	48,031	
G. Others :	3,787,131	4,001,657	4,723,627	5,461,985	6,219,977	6,581,735	6,747,880	6,543,182	
(i) Other Secured Advance	812,644	883,933	1,309,886	1,672,953	1,861,055	2,263,866	3,105,327	2,368,727	
(ii) Advances Secured by Guarantee(s)	392,007	286,871	313,673	356,825	377,424	326,272	346,736	296,469	
(iii) Clean Advances and advances against personal Securities	2,582,480	2,830,853	3,100,068	3,432,207	3,981,498	3,991,597	3,295,817	3,877,986	
TOTAL	5,537,171	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504	9,441,391	9,408,122	

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

(Book Value)

(End of Period : Thousand Rupees)

SECURITY / SHARE	2002	2003		2004		2005
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Federal Government Securities	359,205	357,265	363,174	361,324	360,454	361,254
National Savings Schemes	59,205	57,265	37,069	35,219	34,349	35,149
Treasury Bills	-	-	26,105	26,105	26,105	26,105
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	17,051	17,051	17,051	12,051	12,051	12,051
Punjab	17,051	17,051	17,051	12,051	12,051	12,051
16.00% 2004	5,000	5,000	5,000	-	-	-
17.50% 2008	12,051	12,051	12,051	12,051	12,051	12,051
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	102,295	169,346	193,125	235,662	287,896	228,989
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,554	3,554
Other Enterprises	98,741	165,792	189,571	232,108	284,342	225,435
E. Others	9,164	9,164	9,164	9,563	9,563	9,563
TOTAL	487,749	552,860	582,548	618,634	669,998	611,891

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

(Book Value)

(End of Period: Thousand Rupees)

SECURITY / SHARE	2005			2006		
	Dec.			Jun.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	350,254	350,254	350,254	349,038	349,038	349,038
National Savings Schemes	24,149	24,149	24,149	21,758	21,758	21,758
Treasury Bills	26,105	26,105	26,105	27,280	27,280	27,280
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	12,051	12,051	12,051	12,051	12,051	12,051
Punjab	12,051	12,051	12,051	12,051	12,051	12,051
17.50% 2008	12,051	12,051	12,051	12,051	12,051	12,051
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	211,106	24,973	211,106	199,828	25,278	199,828
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,554	3,554
Other Enterprises	207,552	21,419	207,552	196,274	21,724	196,274
E. Others	9,563	9,563	9,563	9,563	9,563	9,563
TOTAL	583,008	396,875	583,008	570,514	395,964	570,514

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

(Percent per annum)

END OF PERIOD	FIXED DEPOSITS											TOTAL DEPOSITS
	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	Over 3 months to 6 months						Over 3 years	
					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			
2002												
Dec.	0.00	4.84	5.94	5.43	6.59	7.02	7.94	8.11	9.18	10.15	5.50	
2003												
Jun.	0.00	4.50	5.96	3.42	4.83	3.84	5.81	7.34	8.10	9.20	4.03	
Dec.	0.00	0.28	5.14	1.20	1.12	1.22	2.24	2.01	2.64	2.84	1.47	
2004												
Jun.	0.00	0.27	5.03	1.20	1.03	1.21	2.04	2.02	2.41	2.66	1.42	
Dec.	0.00	0.32	4.61	0.69	1.13	1.19	1.80	1.97	2.26	2.80	1.12	
2005												
Jun.	0.00	0.27	4.36	0.70	1.99	1.17	1.84	1.96	2.25	2.73	1.12	
Dec.	0.00	0.19	8.71	1.47	3.08	3.66	3.36	3.83	4.62	5.40	2.08	
2006												
Jun.	0.00	0.05	5.17	1.36	2.84	3.54	3.71	3.93	4.40	5.06	1.90	

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

(Percent per annum)

END OF PERIOD	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
2002								
Dec.	0.00	13.58	13.15	13.07	12.91	11.82	13.30	13.18
2003								
Jun.	0.00	14.45	12.30	7.85	11.80	13.38	11.87	11.87
Dec.	0.00	14.00	13.09	7.95	10.66	11.32	10.44	10.58
2004								
Jun.	0.00	12.00	12.55	6.78	10.66	10.89	10.45	10.57
Dec.	0.00	12.23	12.07	7.74	10.96	11.06	10.54	10.70
2005								
Jun.	0.00	12.21	11.81	6.75	11.00	11.37	10.68	10.80
Dec.	0.00	12.00	12.50	11.28	12.00	11.53	11.92	11.95
2006								
Jun.	0.00	12.00	10.26	12.00	12.09	11.65	10.33	10.82

3.33 State Bank of Pakistan Rates for Banks

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery			Long Term Financing of			Punjab
		Local Sales	Export Sales		Export Oriented Projects(LTF-EOP)			Provincial
			Pre- Shipment	Post- Shipment	Upto 2 Years	Over 2 Years but upto 3 Years	Over 3 Years to 7 -1/ 2 Years	Co-operative Bank Ltd.
01-04-2004	1.50	5.00	1.50	1.50				1.8026
01-05-2004	1.50	5.00	1.50	1.50				1.8418
18-05-2004	1.50	5.00	1.50	1.50	2.00	3.80	4.90	1.8418
01-07-2004	2.00	5.00	2.00	2.00	2.00	3.80	4.90	2.0756
01-08-2004	2.50	5.00 ¹	2.50	2.50	2.00	3.80	4.90	2.5529
01-09-2004	2.50	5.00	2.50	2.50	2.00	3.80	4.90	2.6164
01-10-2004	3.00	5.00	3.00	3.00	2.00	3.80	4.90	3.0005
01-11-2004	3.00	5.00	3.00	3.00	2.00	3.80	4.90	3.1889
01-12-2004	3.50	5.00	3.50	3.50	2.00	3.80	4.90	3.7321
01-01-2005	3.50	5.00	3.50	3.50	2.00	3.80	4.90	4.1611
01-02-2005	4.00	5.00	4.00	4.00	2.00	3.80	4.90	4.7948
01-03-2005	4.50	5.00	4.50	4.50	4.00	4.00	5.00	5.1845
01-04-2005	5.00	5.00	5.00	5.00	4.00	4.00	5.00	5.5070
01-05-2005	6.50	5.00	6.50	6.50	4.00	4.00	5.00	7.0762
01-06-2005	6.50	5.00	6.50	6.50	4.00	4.00	5.00	7.8234
01-07-2005	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	7.9564
01-08-2005	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	7.9677
01-09-2005	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	8.1245
01-10-2005	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	8.1388
01-11-2005	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	8.1388
01-12-2005	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	8.2583
01-01-2006	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	8.2451
01-02-2006	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	8.2910
01-03-2006	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	8.2910
01-04-2006	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	8.2910
01-05-2006	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	8.2910
01-06-2006	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	8.2910
01-07-2006	7.50	9.50 ¹	7.50	7.50	4.00	4.00	5.00	8.4869
14-07-2006	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.4850
01-08-2006	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.4869
01-09-2006	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-10-2006	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-11-2006	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-12-2006	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-01-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-02-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142

Source: SMEs & Micro finance Department SBP

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

3.34 Scheduled Banks' Rates of Return on Advances

(Percent per annum)

EFFECTIVE FROM	Ceiling Rates		
	Export Finance Scheme	Locally Manufactured Machinery (Export Sales)	Government Commodity Operations
01-06-2004	3.50	3.50	9.50
01-08-2004	4.00	4.00	9.50
01-10-2004	4.50	4.50	9.00
01-12-2004	5.00	5.00	9.50
01-02-2005	5.00	5.50	9.50
01-03-2005	6.00	6.00	9.50
01-04-2005	6.50	6.50	9.50
01-05-2005	8.00	8.00	9.50
01-06-2005	8.00	8.00	9.50
01-07-2005	9.00	9.00	9.50
01-08-2005	9.00	9.00	9.50
01-09-2005	9.00	9.00	9.50
01-10-2005	9.00	9.00	9.50
01-11-2005	9.00	9.00	9.50
01-12-2005	9.00	9.00	9.50
01-01-2006	9.00	9.00	9.50 ¹
01-02-2006	9.00	9.00	9.50 ¹
01-03-2006	9.00	9.00	9.50 ¹
01-04-2006	9.00	9.00	9.50 ¹
01-05-2006	9.00	9.00	9.50 ¹
01-06-2006	9.00	9.00	9.50 ¹
01-07-2006	9.00	9.00	9.50 ¹
14-07-2006	7.50	7.50	9.50 ¹
01-08-2006	7.50	7.50	9.50 ¹
01-09-2006	7.50	7.50	9.50 ¹
01-10-2006	7.50	7.50	9.50 ¹
01-11-2006	7.50	7.50	9.50 ¹
01-12-2006	7.50	7.50	9.50 ¹
01-01-2007	7.50	7.50	9.50 ¹
01-02-2007	7.50	7.50	9.50 ¹

Source: SMEs & Micro finance Department SBP

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

3.35 Weighted Average Lending & Deposit Rates

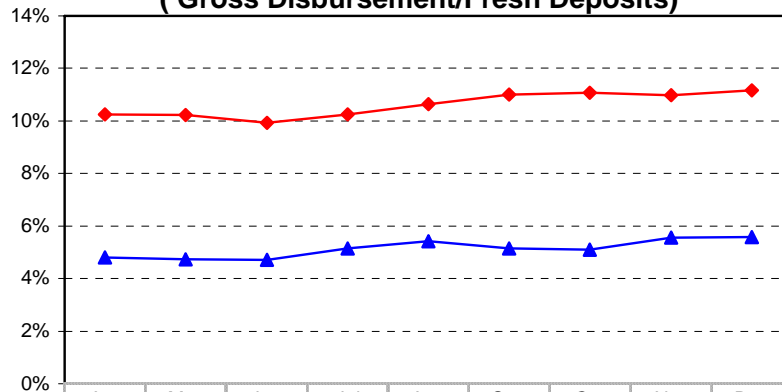
	(Percent per annum)							
	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero rate	Excluding Zero rate	Including Zero rate	Excluding Zero rate
April 2006								
Public	11.43	11.52	10.40	10.97	4.79	5.56	2.64	3.38
Private	10.50	10.66	9.96	10.49	4.87	6.45	2.84	3.87
Foreign	8.52	9.29	11.87	12.38	4.64	5.76	3.20	4.52
Specialised	9.00	9.00	9.57	10.48	4.61	5.43	5.11	6.15
All Banks	10.25	10.52	10.20	10.75	4.81	6.22	2.85	3.85
May 2006								
Public	11.25	11.30	10.41	11.02	3.70	5.18	2.76	3.55
Private	10.53	10.61	10.09	10.58	5.02	6.55	2.88	3.95
Foreign	8.56	9.28	12.01	12.60	4.16	5.83	3.32	4.71
Specialised	9.09	9.09	9.36	10.25	3.47	6.54	4.94	6.31
All Banks	10.23	10.43	10.29	10.83	4.73	6.31	2.91	3.95
June 2006								
Public	10.91	11.20	10.70	11.21	3.30	4.68	2.51	3.47
Private	10.18	10.27	10.15	10.63	4.91	6.52	2.94	4.06
Foreign	8.26	8.91	12.23	12.78	4.43	5.40	3.22	4.56
Specialised	9.47	9.47	9.19	10.04	5.69	6.84	4.54	6.30
All Banks	9.93	10.14	10.40	10.91	4.72	6.17	2.89	4.01
July 2006								
Public	11.79	11.94	10.80	11.34	6.27	7.74	2.66	3.57
Private	10.48	10.56	10.25	10.73	5.35	6.64	3.15	4.27
Foreign	8.70	9.25	12.50	13.09	4.27	5.94	3.41	4.73
Specialised	9.44	9.44	9.14	9.91	8.00	9.28	4.48	6.43
All Banks	10.24	10.43	10.51	11.03	5.15	6.56	3.09	4.18
August 2006								
Public	11.86	11.98	10.89	11.42	4.50	6.03	2.66	3.56
Private	10.99	11.05	10.39	10.86	5.59	7.01	3.23	4.38
Foreign	8.84	9.51	12.74	13.35	5.02	5.94	3.43	4.78
Specialised	9.44	9.44	9.11	9.86	7.30	8.92	4.80	6.57
All Banks	10.63	10.83	10.64	11.15	5.43	6.74	3.14	4.27
September 2006								
Public	11.64	11.77	10.86	11.38	4.52	6.43	3.06	4.12
Private	11.58	11.64	10.47	10.96	5.27	6.75	3.25	4.50
Foreign	8.91	9.55	12.96	13.52	4.70	5.87	3.43	4.85
Specialised	9.39	9.39	9.05	9.80	9.74	10.56	5.17	6.99
All Banks	11.01	11.22	10.71	11.23	5.14	6.57	3.24	4.47
October 2006								
Public	12.18	12.36	10.86	11.39	5.24	7.22	3.03	3.96
Private	11.35	11.47	10.64	11.13	5.16	6.65	3.39	4.61
Foreign	9.09	9.39	13.10	13.35	4.63	5.89	3.66	5.28
Specialised	9.16	9.16	9.02	9.72	5.90	8.63	5.28	6.97
All Banks	11.08	11.23	10.81	11.31	5.09	6.56	3.35	4.55
November 2006								
Public	11.22	11.50	10.98	11.54	7.10	8.07	3.19	4.15
Private	11.59	11.74	10.77	11.28	5.67	7.29	3.67	4.94
Foreign	8.90	9.11	13.75	13.92	4.13	5.23	3.76	5.27
Specialized	9.30	9.30	9.07	9.76	6.15	7.82	6.09	6.91
All Banks	10.99	11.16	10.99	11.49	5.55	7.06	3.59	4.82
December 2006								
Public	11.34	11.55	11.04	11.58	6.32	8.51	3.30	4.39
Private	11.74	11.81	11.03	11.46	5.62	7.20	3.66	4.98
Foreign	8.73	8.96	13.62	13.82	5.05	6.16	4.89	6.13
Specialized	9.19	9.19	9.02	9.72	4.83	7.71	4.19	6.73
All Banks	11.16	11.27	11.10	11.55	5.58	7.12	3.66	4.94

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan repriced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits repriced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

Monthly Lending and Deposits Weighted Average Rates

All Banks

(Gross Disbursement/Fresh Deposits)

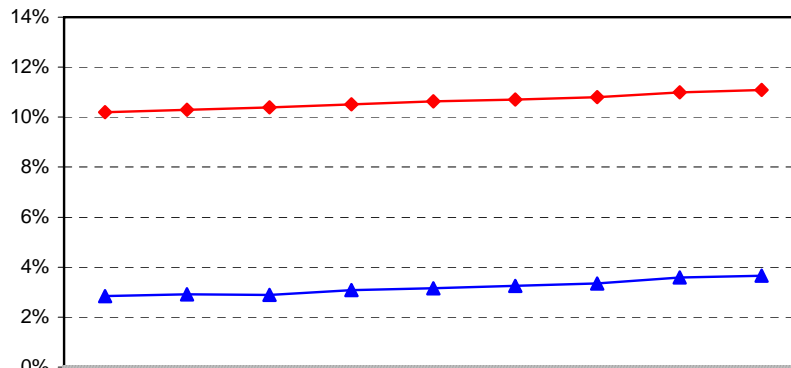


	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
◆ Gross Disbursements	10.25	10.23	9.93	10.24	10.63	11.01	11.08	10.99	11.16
▲ Fresh Deposits	4.81	4.73	4.72	5.15	5.43	5.14	5.09	5.55	5.58

2005-06

2006-07

All Banks (Stock Position)



	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
◆ Outstanding Loans	10.20	10.29	10.40	10.51	10.64	10.71	10.81	10.99	11.10
▲ Outstanding Deposits	2.85	2.91	2.89	3.09	3.14	3.24	3.35	3.59	3.66

2005-06

2006-07

Note: Including zero rate of markup

3.36 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)

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

1. Excludes Agro-based Industries

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

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

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

5. For Kharif 2003

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

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

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

S.F. Small Farmers

Source: Agricultural Credit Department SBP

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

(Percent per annum)

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

INVESTMENT IN ²					
Location	Rural Areas	Tehsil Areas	District Head Quarter Areas	Urban Areas of FSD/MTN/HYD/ PSH/ABTTD/QTA	Urban Areas of KAR/LHR/ISL/ RWP
From October 31 2003					
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%
From July 20, 2004					
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%
From July, 2005					
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%
From July, 2006					
Investment limit	Rs.100,000/-	Rs.1,000,000/-		Rs.2,500,000/-	Rs.7,500,000/-
Rent	5%	5%		5%	5%
Appreciation	2.5%	7.5%		7.5% & 10%	7.5% ,10% & 12.5%

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

Source: House Building Finance Corporation

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

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

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

(Percent per annum)

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

Source: Pakistan Industrial Credit & Investment Corporation

- PICIC charges a project examination fee equal to half of one % (3 / 8 of one % for projects in less –developed areas upto a loan amount of Rs. 2.50 million) of the loan sanctioned
- With effect from 27-08-1980 including 3.00 % per annum as foreign exchange risk fee charged by the Government
- Includes exchange risk fee 5.00% payable to the Government in respect of DEG line of Credit
- On the mark-up basis w.e.f. 1st August,1991
- On the mark-up basis w.e.f. 15-08-1993 & 02-03-1994
- On the mark-up basis w.e.f. 13th November,1994.
- 2% above SBP discount rate on BMR financing (SBP discount rate at present is 14%)
- 3% above SBP discount rate on BMR financing (SBP discount rate at present is 9%
- 1% above SBP Discount rate on Project Financing ((SBP discount rate at present is 7%)
- Rate of return on PICIC's Long Term project financing presently lies in the range of 7.5% p.a to 10.0% p.a. floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our margin subject to a floor rate in range of 7.5% 7.5% p.a. to 10.0% p.a. The rate of return/mark-up is conditional upon our internal tiering criteria of companies. However, our weighted average mark up rate as on July 31,2004 is 8.5% p.a.
- Rate of return on PICIC,s Long Term financing from July 01,2004 to June 30,2005 lies in the range of 8% to 15.18% floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our spread subject to a floor rate in the range of 8% p.a. to 11%p.a. The rate of return/mark-up is conditional upon our internal tiering criteria of the companies. However, our weighted average mark up rate as on June 30,2005 is 11.4 p.a.

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

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

Source: Industrial Development Bank of Pakistan

3.40 Rates of Profit on National Saving Schemes

(Percent per annum)

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

Notes:

Source: Central Directorate of National Savings

- 1 Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7(1) AFA(DM)/96-726-727.
- 2 Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
- 3 Defence Saving Certificates introduced w.e.f. 08-11-1966
- 4 National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U.O.No. referred above.
- 5 Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990.
- 6 Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- 7 Regular Income certificates introduced w.e.f. 02-02-1993
- 8 Pensioner's Benefit Accounts introduced w.e.f 20-01-2003
- 9 The scheme has been introduced w.e.f 30-07-2003 specially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

3.41 Non-Performing Loans

(Million Rupees)

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

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

Cash Recovery Against Non Performing Loans

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

Source: Banking Surveillance Department SBP

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

3.42 Electronic Banking Statistics

Period	On-line Branches	No. of ATMs	ATM Transactions During the period (Million No.)	Value of ATM Transactions (Million Rs.)	Credit Card Amount Outstanding (Million Rs.)
30-06-2004	2,181	676	5.60	26,687	11,160
30-09-2004	2,348	723	6.53	32,610	12,728
31-12-2004	2,475	786	7.00	37,502	14,145
31-03-2005	2,582	842	7.62	39,812	15,515
30-06-2005	2,897	1,028	8.56	43,810	19,340
30-09-2005	3,030	1,178	8.16	51,760	23,626
31-12-2005	3,265	1,217	7.94	46,675	27,099
31-03-2006	3,424	1,363	8.90	53,156	29,679
30-06-2006	3,555	1,612	10.10	60,809	33,538
30-09-2006	3,761	1,729	11.40	70,295	36,643
31-12-2006	3,947	1,948	12.50	77,656	39,198

Source: Payments System Department SBP