

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEM	2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.
LIABILITIES					
Capital	97,644.4	75,936.9	76,509.6	80,312.3	80,150.2
Reserves	43,584.1	53,241.5	45,498.9	48,843.1	63,310.1
Demand Deposits:	583,390.8	621,495.2	727,096.2	910,202.0	960,080.1
(a) Scheduled Banks	4,210.4	4,733.8	9,702.0	7,463.6	14,354.2
(b) Others	579,180.4	616,761.4	717,394.2	902,738.4	945,725.9
Time Deposits:	842,094.7	886,944.2	966,319.0	940,453.8	1,061,452.7
(a) Scheduled Banks	54.8	3,235.2	2,185.0	1,049.6	4,870.7
(b) Others	842,039.9	883,709.0	964,134.0	939,404.3	1,056,581.9
Borrowings from:	190,343.5	185,375.6	192,514.8	215,246.1	212,287.5
(a) State Bank of Pakistan	138,483.6	136,366.0	141,264.1	164,624.4	173,223.0
(b) Banks Abroad	16,972.5	19,828.0	21,806.1	22,950.2	9,265.1
(c) Other Scheduled Banks	34,887.4	29,181.6	29,444.6	27,671.5	29,799.4
Head Office and Inter-Bank Adjustment	25,598.8	77,557.5	71,585.4	35,927.4	41,774.5
Contingent Liabilities as per contra	991,492.4	1,351,309.1	1,143,545.	1,074,645.7	1,201,077.1
Other Liabilities	1,178,856.5	667,242.7	843,791.1	664,901.9	572,697.1
TOTAL LIABILITIES / ASSETS	3,953,005.1	3,919,103.2	4,066,860.	3,970,532.3	4,192,829.3
ASSETS					
Cash:	201,068.9	196,695.2	242,011.3	223,425.9	266,441.4
(a) Notes, Coins and Silver	28,789.9	31,964.8	44,992.8	34,160.1	43,275.4
(b) Balances with State Bank of Pakistan	124,436.9	124,469.2	141,210.4	144,679.8	161,831.5
(c) Balances with Others Scheduled Banks	47,842.1	40,261.2	55,808.2	44,586.0	61,334.5
Balances held Abroad	97,309.5	61,171.7	69,630.3	52,064.9	60,485.6
Bills Purchased and Discounted	63,278.1	60,477.3	72,971.1	73,609.9	84,246.5
Advances to:	899,846.8	941,907.0	974,669.5	1,111,780.9	1,254,135.8
(a) Scheduled Banks	14,839.3	5,712.3	4,797.8	16,032.0	11,751.7
(b) Others	885,007.5	936,194.7	969,871.7	1,095,749.0	1,242,384.1
Investment in Securities and Shares:	438,659.8	598,036.8	704,525.1	759,253.1	783,336.0
(a) Federal Government Securities	152,431.3	181,019.0	211,294.4	233,214.1	259,194.1
(b) Treasury Bills	221,674.3	341,029.6	404,619.0	418,329.3	410,594.5
(c) Provincial Governments Securities	1,796.0	1,573.4	1,332.2	180.3	75.1
(d) Foreign Securities	1.5	1.5	1.5	1.5	1.5
(e) Others	62,756.7	74,413.3	87,278.1	107,527.9	113,470.8
Bank Premises	28,211.7	25,449.0	39,669.5	38,620.0	49,089.9
Head Office and Inter-Bank Adjustment	149,501.5	174,677.4	318,437.6	150,107.3	77,697.1
Contingent Assets as per contra	991,492.4	1,351,309.1	1,143,545.	1,074,645.7	1,201,077.1
Others Assets	1,083,636.5	509,379.8	501,400.6	487,024.6	416,319.8

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEM	2004		2005		2006	
	Dec.		Jun.	Dec.	Jun.	Dec.
LIABILITIES						
Capital	84,835.8		98,086.4	106,250.4	121,197.6	165,858.0
Reserves	66,467.3		85,548.0	88,149.6	112,685.6	109,050.9
Demand Deposits:	1,096,353.3		1,167,260.3	1,261,575.4	1,340,765.2	1,293,955.3
(a) Scheduled Banks	10,700.0		19,168.8	17,904.5	22,308.4	22,784.9
(b) Others	1,085,653.3		1,148,091.5	1,243,670.8	1,318,456.9	1,271,170.3
Time Deposits:	1,123,515.8		1,282,555.6	1,387,998.2	1,516,967.6	1,673,230.4
(a) Scheduled Banks	7,357.5		2,353.1	18,204.2	18,073.8	17,756.1
(b) Others	1,116,158.3		1,280,202.5	1,369,794.0	1,498,893.8	1,655,474.3
Borrowings from:	220,450.1		220,756.2	243,010.1	367,395.9	415,605.2
(a) State Bank of Pakistan	176,864.6		189,678.6	192,710.0	200,334.1	255,828.6
(b) Banks Abroad	14,079.0		6,323.5	3,958.7	4,244.5	4,996.2
(c) Other Scheduled Banks	29,506.5		24,754.1	46,341.4	162,817.3	154,780.4
Head Office and Inter-Bank Adjustment	44,021.8		78,108.6	86,269.7	47,995.5	40,020.8
Contingent Liabilities as per contra	1,379,675.0		1,453,172.9	1,572,444.6	2,317,353.6	2,608,246.5
Other Liabilities	653,191.6		815,677.6	850,411.5	1,125,978.0	1,100,663.3
TOTAL LIABILITIES / ASSETS	4,668,510.7		5,201,165.6	5,596,109.4	6,950,339.0	7,406,630.5
ASSETS						
Cash:	320,122.1		305,335.8	376,163.7	333,119.6	420,747.7
(a) Notes, Coins and Silver	53,747.1		46,089.0	66,598.4	59,169.8	62,516.3
(b) Balances with State Bank of Pakistan	197,475.4		188,190.1	205,032.0	202,317.7	258,653.3
(c) Balances with Others Scheduled Banks	68,899.5		71,056.7	104,533.3	71,632.0	99,578.1
Balances held Abroad	147,028.9		117,129.4	69,954.2	94,005.9	95,886.9
Bills Purchased and Discounted	90,663.3		104,221.3	104,588.8	122,205.1	124,277.0
Advances to:	1,542,993.3		1,704,439.2	1,944,080.4	2,123,048.1	2,363,983.2
(a) Scheduled Banks	7,101.8		10,286.3	8,931	51,856.7	63,450.0
(b) Others	1,535,891.5		1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2
Investment in Securities and Shares:	614,621.4		725,646.0	727,368.3	866,618.3	764,792.1
(a) Federal Government Securities	230,730.2		187,486.4	186,193.5	181,663.0	161,732.3
(b) Treasury Bills	267,378.7		415,199.0	373,524.1	409,361.9	382,108.1
(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	116,435.9		122,884.0	167,574.1	275,516.8	220,875.1
Bank Premises	51,383.2		61,608.4	65,286.3	78,862.0	111,553.1
Head Office and Inter-Bank Adjustment	47,619.4		20,187.9	94,099.2	81,519.8	81,999.4
Contingent Assets as per contra	1,379,675.0		1,453,172.9	1,572,444.6	2,317,353.6	2,608,246.5
Others Assets	474,404.1		709,424.7	642,123.9	933,606.6	835,144.6

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
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
December							
No. of A/Cs.	7,689,055	145,360	200,264	17,844,700	230,323	89,225	109,916
Amount	722,053.0	30,375.0	35,868.6	1,240,838.5	417,038.8	141,060.3	160,714.1

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

END OF PERIOD	FIXED DEPOSITS					All DEPOSITS
	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years & over	Total	
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
December						
No. of A/Cs.	28,827	108,261	11,486	138,168	716,206	26,595,585
Amount	20,178.8	44,358.7	4,712.2	109,446.6	897,509.5	2,926,644.6

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.	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		

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	64,167.6	67,265.2	53,073.4	71,875.2	77,628.8	78,030.0
I. Official	10,681.2	11,396.3	12,518.0	14,987.1	11,157.3	7,452.8
II. Business	5,787.2	10,975.0	6,240.1	16,356.2	15,277.5	13,807.4
III. Personal	47,699.2	44,893.9	34,315.3	40,531.9	51,194.0	56,769.8
B. DOMESTIC CONSTITUENTS :	1,938,140.2	2,134,546.4	2,375,220.5	2,541,589.6	2,739,721.8	2,848,614.6
I. Government :	190,739.6	185,815.7	211,225.8	230,637.9	270,395.7	278,627.7
A. Federal Government	122,650.7	114,479.6	121,245.2	148,523.0	167,403.7	168,364.4
B. Provincial Governments	53,576.1	57,306.8	79,526.3	67,227.3	86,237.8	93,941.8
C. Local Bodies (City Governments)	14,512.9	14,029.4	10,454.3	14,887.6	16,754.2	16,321.5
II. Non-Financial Public Sector Enterprises :	170,298.0	199,483.0	191,682.5	244,782.8	252,187.0	203,218.2
A. Agriculture, Forestry, Hunting & Fishing	172.9	139.7	148.2	9,101.2	2,803.0	1,257.8
B. Mining & Quarrying	23,797.9	36,971.3	28,798.5	32,787.7	36,212.1	18,019.9
C. Manufacturing	30,464.9	42,461.9	51,830.6	48,927.6	70,771.7	55,632.5
D. Construction	8.7	5.0	33.4	119.9	38.7	65.1
E. Utilities	38,904.2	50,667.5	46,910.9	83,655.9	44,436.3	41,337.2
F. Commerce	6,162.2	2,670.6	9,807.8	3,465.1	4,683.4	3,059.1
G. Transport, Storage & Communication	63,921.6	55,297.0	42,962.4	54,787.1	80,003.9	70,185.8
H. Services	6,809.1	11,269.9	11,189.6	11,623.6	13,237.4	13,660.5
I. Others	56.6	0.0	1.1	314.8	0.5	0.4
III. Non-Bank Financial Institutions :	27,353.1	27,510.7	23,404.5	39,889.3	45,595.3	50,459.8
A. Co-operative Banks	216.6	157.6	204.5	248.0	236.3	199.6
B. Development Financial Institutions	7,549.3	5,835.9	9,037.3	10,652.2	11,555.4	15,289.6
C. Insurance Companies	6,553.3	11,326.2	7,495.5	16,487.7	23,479.6	20,535.8
D. Micro Finance	1,313.1	1,264.1	661.7	1,750.3	1,112.4	717.6
E. Other NBFIs	11,720.9	8,926.9	6,005.5	10,751.2	9,211.6	13,717.2
IV. Private Sector Enterprises :	686,197.9	715,052.3	781,436.1	818,056.9	850,499.7	886,561.8
A. Agriculture, Hunting and Forestry	99,027.7	101,067.6	114,645.7	105,474.9	115,249.7	114,427.0
(1) Growing of crops	93,797.8	93,628.6	108,990.8	93,998.7	108,832.3	108,585.4
(2) Farming of animals	2,306.5	1,741.8	2,662.3	2,838.5	3,499.7	2,225.9
(3) Agricultural and animal husbandry	1,259.8	1,299.5	1,051.6	3,823.0	1,505.0	1,624.9
(4) Agricultural machinery and equipments	701.7	669.9	1,252.4	1,314.8	950.6	1,550.2
(5) Hunting, trapping, forestry & logging	961.8	3,727.7	688.6	3,499.8	462.1	440.7
B. Fishing and fish farming etc.	1,472.5	2,109.7	201.0	457.5	455.3	440.9
C. Mining and Quarrying	17,614.4	12,800.6	20,655.0	23,143.8	18,948.0	20,412.5
(1) Mining of coal	3,009.3	961.6	1,108.5	5,424.4	4,210.5	3,042.9
(2) Crude petroleum & natural gas	12,473.3	10,659.7	18,207.0	15,068.5	12,250.1	13,572.2
(3) Iron & non-ferrous metal ores	641.8	624.4	535.5	962.8	700.4	2,084.2
(4) Quarrying of stone, sand and clay	89.2	94.9	67.1	228.6	144.4	138.5
(5) Chemical, fertilizer, Salt etc.	1,400.7	460.1	737.0	1,459.5	1,642.6	1,574.7
D. Manufacturing	155,559.3	167,204.2	168,361.3	171,553.1	188,699.7	189,965.2
1) Food products and beverages	26,374.9	28,415.7	24,403.1	23,295.5	26,800.9	28,109.4
2) Tobacco products	1,810.7	1,418.9	1,731.6	989.6	3,287.8	2,268.7
3) Textiles	33,651.0	31,729.3	33,911.9	33,908.0	33,877.2	34,862.6
i) Spinning, weaving, finishing of textiles	27,746.1	26,124.1	24,103.5	26,250.4	27,566.5	28,019.1
a) Spinning of fibers	18,637.5	18,017.2	16,683.0	18,813.8	18,931.7	21,232.1
b) Weaving of textiles	7,149.1	4,260.1	5,260.0	4,407.1	5,537.8	4,320.2
c) Finishing of textiles	1,959.5	3,846.8	2,160.5	3,029.5	3,096.9	2,466.9
ii) Made-up textile articles	2,551.6	2,150.4	2,697.7	2,163.1	2,691.4	2,395.5
iii) Knit wear	451.3	884.9	942.6	1,252.6	1,251.2	1,178.7
iv) Carpets and rugs	1,322.0	1,048.6	951.7	842.8	617.4	784.5
v) Other textiles n.e.s.	1,580.0	1,521.3	5,216.4	3,399.1	1,750.7	2,484.8

4) Wearing apparel, readymade garments etc.	3,447.2	4,346.1	4,341.9	4,757.2	5,434.9	4,536.0
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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	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	2,911.6	3,764.4	4,521.9	3,819.5	5,010.5	5,082.6
i.) Tanning & dressing of leather, luggage, handbags etc.	1,343.1	1,443.2	1,719.6	1,719.6	1,467.1	2,530.1
ii.) Footwear	1,568.5	2,321.3	2,099.9	2,099.9	3,543.4	2,552.5
a) Leather wear	1,138.4	1,900.8	2,196.3	1,788.5	2,625.2	1,963.6
b) Rubber and Plastic wear	430.0	420.5	1,005.6	311.4	918.1	588.9
6) Wood and products of wood cork	404.4	315.2	774.2	1,578.9	1,314.9	964.6
7) Paper, paperboard and products	946.9	1,420.8	2,783.2	2,983.2	1,776.4	1,526.2
8) Printing, publishing and allied industries	2,677.5	3,872.4	2,916.4	2,080.8	2,139.8	2,949.4
9) Coke and refined petroleum products	5,051.3	8,115.6	5,005.8	6,621.1	9,471.5	4,697.1
10) Chemicals and chemical products	21,186.4	28,718.0	30,308.6	35,033.1	29,397.5	33,215.7
11) Rubber and plastics products	1,804.1	1,301.9	1,006.3	1,209.5	1,315.6	1,820.4
12) Other non-metallic mineral products	5,271.8	4,758.0	5,321.8	6,251.1	7,863.8	4,759.3
13) Basic metals	3,808.3	5,870.3	4,828.5	4,333.6	8,054.1	13,720.8
14) Fabricated metal products	1,044.4	741.9	1,340.2	822.0	1,937.5	2,545.0
15) Machinery and equipment	4,576.3	3,302.9	4,085.8	3,876.1	4,076.9	3,722.0
16) Office, accounting and computing machinery	190.5	7.2	65.2	138.1	53.2	29.0
17) Electrical machinery and apparatus	7,897.3	7,064.8	9,964.8	7,607.4	8,163.9	11,487.4
18) Radio, television and communication equipment and apparatus	547.6	409.3	455.1	682.9	1,072.5	1,275.7
19) Medical, precision and optical instruments, watches and clocks	1,993.1	1,090.8	1,279.4	1,351.3	1,437.2	2,052.9
20) Motor vehicles, trailers and semi-trailers	15,506.6	18,507.8	15,937.0	17,455.2	21,575.1	16,453.1
21) Other transport equipments	4,519.8	4,281.9	3,977.0	1,966.3	4,686.3	4,286.0
22) Furniture and fixture	469.4	782.5	886.0	890.0	1,043.0	712.2
23) Jewellery and related articles	191.8	185.8	338.0	587.9	363.6	364.5
24) Sports goods	1,088.5	1,302.9	1,022.2	787.4	994.1	789.4
25) Handicrafts	261.0	76.1	127.0	223.2	184.4	123.1
26) Other manufacturing n.e.s.	7,927.1	5,403.7	7,028.7	8,304.3	7,367.0	7,612.1
E. Ship breaking and waste / scrape (junk) etc.	1,105.8	1,259.0	2,303.3	2,926.4	1,891.7	983.3
F. Electricity, gas and water supply	31,852.1	24,558.2	25,086.4	16,511.6	29,352.7	16,756.6
G. Construction	26,403.5	30,346.2	34,646.5	32,910.6	43,601.4	42,600.0
1) Building	17,820.1	21,388.9	24,524.0	23,138.7	30,549.1	27,700.2
2) Infrastructure	8,583.4	8,957.3	10,122.4	9,771.9	13,052.3	14,899.8
H. Commerce and Trade	136,855.2	153,943.3	152,696.7	173,114.3	168,208.9	175,891.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	4,673.9	3,353.1	3,852.9	6,781.2	6,205.1	4,664.7
2) Wholesale and commission trade	92,761.3	104,796.7	98,963.9	110,799.8	111,593.6	120,431.6
i) Exports	13,109.0	18,036.9	15,029.0	16,339.3	14,660.6	16,071.2
ii) Imports	8,658.2	7,922.1	9,198.6	8,409.2	10,060.0	11,044.8
iii) Domestic whole sales	70,994.1	78,837.8	74,736.3	86,051.3	86,873.0	93,315.6
3) Retail trade	39,420.1	45,793.5	49,879.9	55,533.3	50,410.2	50,794.7
I. Hotels, restaurants and clubs etc	6,484.8	5,287.4	5,167.3	7,824.9	9,196.3	6,286.5
J. Transport, storage and communications	29,836.1	22,236.9	34,812.8	42,549.9	39,858.6	60,079.7
K. Real estate, renting and business activities	54,700.3	58,458.2	65,363.9	71,170.6	70,356.2	83,171.7
1) Real estate activities	7,504.4	9,279.1	12,442.0	10,315.3	18,323.4	12,856.2
2) Renting of machinery and equipment	318.8	155.5	453.3	209.6	1,761.5	2,341.2
3) Computer and related activities	1,968.1	1,064.6	1,149.3	1,548.0	1,915.7	2,995.6
4) Research and development	3,929.6	1,189.8	1,639.4	1,324.8	1,403.9	1,294.4
5) Other business activities	40,979.5	46,769.2	49,679.9	57,773.0	46,951.7	63,684.3
L. Education	12,669.0	10,541.7	12,484.3	12,515.2	16,280.8	16,206.0
M. Health and social work	6,665.0	7,418.8	9,739.8	7,356.2	9,294.8	8,825.5
N. Other community, social and personal service activities	19,653.8	27,163.6	28,409.0	26,153.9	24,682.9	24,604.4
O. Other private business n.e.c	86,298.6	90,656.9	106,863.0	124,394.0	114,422.7	125,911.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	46,799.9	54,003.4	60,482.3	63,924.2	64,071.0	68,822.3
VI. PERSONAL	778,905.3	928,075.3	1,066,813.8	1,106,858.5	1,196,144.2	1,299,508.3
VII. OTHERS	37,846.4	24,605.9	40,175.5	37,439.9	60,828.9	61,416.5
TOTAL	2,002,307.8	2,201,811.6	2,428,294.0	2,613,464.8	2,817,350.6	2,926,644.7

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

As on 31st December, 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		Government		Non Financial Public Sector		NBFI's		Private Sector (Business)	
		No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than	5,000	4,398	12.1	16,376	31.6	188	0.3	235	0.5	2,234,663	4,047.8
5,000	to 10,000	2,427	18.3	18,266	124.6	654	3.9	115	0.7	1,016,314	7,619.2
10,000	to 20,000	11,110	180.6	15,933	232.3	103	1.5	106	1.4	1,712,877	24,843.7
20,000	to 25,000	1,450	32.3	6,905	151.4	28	0.6	27	0.6	514,704	11,552.1
25,000	to 30,000	1,647	44.7	5,504	149.2	114	3.2	35	0.9	366,729	10,030.2
30,000	to 40,000	5,458	187.9	9,005	311.0	598	22.2	293	11.0	527,504	18,310.7
40,000	to 50,000	6,110	267.1	7,303	329.7	42	1.9	29	1.3	358,618	15,986.1
50,000	to 60,000	2,363	130.5	8,601	474.2	28	1.5	33	1.8	316,511	17,374.6
60,000	to 70,000	3,005	193.4	5,353	351.5	44	2.9	29	1.9	252,469	16,413.2
70,000	to 80,000	1,749	132.5	2,594	196.0	55	4.2	35	2.5	204,396	15,288.9
80,000	to 90,000	1,717	148.8	4,166	357.0	109	9.3	9	0.8	170,304	14,426.0
90,000	to 100,000	2,445	234.3	1,618	152.7	25	2.4	203	18.5	164,983	15,674.7
100,000	to 200,000	35,174	5,210.5	13,197	1,834.1	876	115.2	210	31.8	777,481	107,605.0
200,000	to 300,000	22,128	5,493.9	4,848	1,172.3	348	85.8	180	43.2	182,547	43,826.8
300,000	to 400,000	14,094	4,974.9	2,447	844.0	187	66.5	168	59.3	77,318	26,580.6
400,000	to 500,000	8,132	3,673.6	2,032	904.1	142	63.9	60	27.0	38,837	17,209.1
500,000	to 600,000	4,852	2,662.9	1,680	894.1	236	130.8	46	24.4	23,422	12,734.9
600,000	to 700,000	2,467	1,621.9	1,316	844.4	61	39.9	21	13.3	18,187	11,791.8
700,000	to 800,000	1,702	1,292.7	794	599.1	32	23.7	46	34.1	14,095	10,581.6
800,000	to 900,000	658	566.5	871	734.2	30	25.0	35	29.4	10,458	8,846.7
900,000	to 1,000,000	1,342	1,283.4	806	770.1	412	384.9	18	17.1	8,820	8,380.0
1,000,000	to 2,000,000	5,028	6,220.1	4,040	5,615.5	571	807.7	176	257.7	40,580	55,583.9
2,000,000	to 3,000,000	1,085	2,656.9	1,465	3,578.5	100	239.8	81	199.2	12,348	29,614.8
3,000,000	to 4,000,000	662	2,210.4	1,158	3,905.3	177	573.4	59	200.2	6,299	21,721.6
4,000,000	to 5,000,000	404	1,736.8	662	2,992.5	121	539.4	43	195.4	3,175	14,100.3
5,000,000	to 6,000,000	104	586.3	1,028	5,413.8	91	485.8	81	445.4	2,861	15,521.7
6,000,000	to 7,000,000	61	403.3	330	2,144.3	61	387.0	21	136.2	1,359	8,818.6
7,000,000	to 8,000,000	72	555.1	271	2,005.7	110	828.0	25	184.4	982	7,346.9
8,000,000	to 9,000,000	59	503.2	293	2,478.8	56	469.9	11	91.7	833	7,000.5
9,000,000	to 10,000,000	77	714.2	199	1,888.9	39	372.5	9	84.3	569	5,367.8
10,000,000	and over	920	34,081.2	3,935	237,146.9	1,271	197,525.3	389	48,344.1	6,352	302,362.0
TOTAL		142,900	78,030.0	142,996	278,627.7	6,909	203,218.2	2,828	50,459.8	9,066,595	886,561.8

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

As on 31st December, 2006

(Million Rupees)

D O M E S T I C C O N S T I T U E N T S											
SIZE OF ACCOUNT (Rs.)	Trust Funds		Personal		Others		Sub Total		TOTAL		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	5,000	7,849	13.2	4,503,737	10,296.1	41,896	115.1	6,804,944	14,504.50	6,809,342	14,516.6
5,000 to	10,000	11,385	84.9	1,354,972	10,017.1	38,648	293.2	2,440,354	18,143.50	2,442,781	18,161.8
10,000 to	20,000	8,899	121.7	2,565,720	37,422.3	71,988	1,056.0	4,375,626	63,678.90	4,386,736	63,859.5
20,000 to	25,000	2,025	44.3	788,150	17,549.4	23,992	512.7	1,335,831	29,811.10	1,337,281	29,843.4
25,000 to	30,000	2,136	59.0	704,595	19,257.8	51,197	1,403.0	1,130,310	30,903.30	1,131,957	30,948.0
30,000 to	40,000	1,892	65.8	1,137,217	39,232.1	21,173	752.3	1,697,682	58,705.20	1,703,140	58,893.1
40,000 to	50,000	1,447	64.2	833,050	37,216.2	10,794	473.4	1,211,283	54,072.90	1,217,393	54,340.0
50,000 to	60,000	2,393	127.3	641,391	35,245.9	38,187	2,098.5	1,007,144	55,323.70	1,009,507	55,454.2
60,000 to	70,000	592	38.3	500,563	32,493.7	8,599	544.7	767,649	49,846.20	770,654	50,039.6
70,000 to	80,000	3,539	275.1	405,466	30,447.3	6,055	444.2	622,140	46,658.20	623,889	46,790.7
80,000 to	90,000	1,615	138.9	332,125	28,187.1	3,745	320.7	512,073	43,439.70	513,790	43,588.5
90,000 to	100,000	2,304	219.8	328,663	31,255.2	5,332	505.1	503,128	47,828.30	505,573	48,062.6
100,000 to	200,000	11,251	1,518.4	1,560,566	219,843.7	48,843	6,303.3	2,412,424	337,251.60	2,447,598	342,462.1
200,000 to	300,000	4,234	1,035.7	503,859	121,845.8	5,192	1,252.3	701,208	169,262.00	723,336	174,755.9
300,000 to	400,000	2,094	690.4	199,384	69,047.3	4,167	1,446.2	285,765	98,734.30	299,859	103,709.2
400,000 to	500,000	1,475	651.1	98,621	44,064.2	1,605	720.6	142,772	63,639.90	150,904	67,313.5
500,000 to	600,000	1,348	743.4	56,351	30,898.3	1,233	656.0	84,316	46,082.00	89,168	48,744.9
600,000 to	700,000	1,582	1,009.0	53,328	34,662.5	847	542.3	75,342	48,903.20	77,809	50,525.1
700,000 to	800,000	1,071	799.7	38,555	28,932.1	932	713.9	55,525	41,684.10	57,227	42,976.8
800,000 to	900,000	430	359.2	21,377	18,057.0	226	193.5	33,427	28,245.00	34,085	28,811.5
900,000 to	1,000,000	747	707.5	18,714	17,739.2	312	291.1	29,829	28,289.90	31,171	29,573.3
1,000,000 to	2,000,000	2,423	3,390.2	75,277	99,911.7	3,178	4,125.1	126,245	169,691.70	131,273	175,911.8
2,000,000 to	3,000,000	1,098	2,616.7	18,514	44,817.8	907	2,547.6	34,513	83,614.40	35,598	86,271.3
3,000,000 to	4,000,000	544	1,894.3	7,846	26,873.8	101	346.4	16,184	55,514.90	16,846	57,725.3
4,000,000 to	5,000,000	427	1,922.5	4,692	21,414.2	178	780.8	9,298	41,945.10	9,702	43,681.9
5,000,000 to	6,000,000	301	1,653.0	4,039	21,923.0	76	399.1	8,477	45,841.70	8,581	46,428.0
6,000,000 to	7,000,000	309	1,997.0	2,314	15,096.9	35	223.7	4,429	28,803.70	4,490	29,207.0
7,000,000 to	8,000,000	111	820.4	1,148	8,631.5	164	1,186.7	2,811	21,003.60	2,883	21,558.7
8,000,000 to	9,000,000	88	743.1	1,048	8,864.1	15	126.2	2,344	19,774.20	2,403	20,277.4
9,000,000 to	10,000,000	69	651.8	498	4,736.9	13	123.1	1,396	13,225.30	1,473	13,939.5
10,000,000	and over	1,058	44,366.4	4,626	133,528.0	585	30,919.7	18,216	994,192.30	19,136	1,028,273.5
TOTAL		76,736	68,822.3	16,766,406	1,299,508.3	390,215	61,416.5	26,452,685	2,848,614.70	26,595,585	2,926,644.7

3.5 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2003				2004			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	3,510,970	8,294.3	5,416,089	12,145.2	5,640,892	9,252.2	4,875,987	8,505.5	
5,000	to	10,000	4,409,379	33,413.2	5,067,212	37,228.6	3,652,522	27,887.7	3,023,093	22,912.5
10,000	to	20,000	8,439,267	123,207.2	6,440,776	93,295.3	6,365,784	92,577.8	5,621,259	82,474.1
20,000	to	25,000	2,542,976	56,903.6	2,195,139	49,093.7	2,057,401	45,902.3	2,030,073	45,310.9
25,000	to	30,000	2,010,152	54,731.4	1,338,473	36,725.5	1,502,802	41,353.4	1,407,661	38,635.2
30,000	to	40,000	2,230,855	76,939.8	2,053,519	71,740.6	2,111,012	73,453.5	2,185,637	75,725.1
40,000	to	50,000	1,282,655	57,044.9	1,107,421	49,390.3	1,431,231	63,927.5	1,618,331	72,364.4
50,000	to	60,000	793,179	43,215.7	845,254	46,265.3	1,037,892	56,569.9	1,105,963	60,734.4
60,000	to	70,000	583,356	37,678.4	591,415	38,311.2	687,176	44,448.4	951,229	61,455.2
70,000	to	80,000	342,666	25,554.6	485,242	36,369.3	583,238	43,470.1	644,240	48,090.5
80,000	to	90,000	321,167	27,246.2	397,496	33,611.9	441,889	37,456.4	566,332	47,983.9
90,000	to	100,000	243,846	23,139.5	309,728	29,295.9	465,501	44,048.3	433,762	41,148.0
100,000	to	200,000	1,137,940	157,436.2	1,299,069	178,461.3	1,476,044	202,823.7	1,756,097	238,250.3
200,000	to	300,000	451,339	109,551.6	395,653	96,370.1	413,905	100,412.6	481,072	115,492.2
300,000	to	400,000	159,836	54,574.4	167,713	57,406.1	197,424	68,291.6	204,026	69,944.3
400,000	to	500,000	98,731	44,638.7	97,337	44,008.7	93,905	41,877.4	122,958	54,217.1
500,000	to	600,000	55,695	30,176.2	68,051	37,027.8	65,575	35,767.4	76,775	41,697.5
600,000	to	700,000	43,962	28,661.5	37,682	24,486.5	38,541	25,008.5	59,180	38,374.0
700,000	to	800,000	23,165	17,269.2	31,500	23,464.1	33,946	25,237.7	34,433	25,775.5
800,000	to	900,000	18,426	15,630.8	21,604	18,150.3	25,427	21,544.3	23,532	19,826.9
900,000	to	1,000,000	18,615	17,547.4	18,327	17,195.4	18,636	17,592.4	19,179	18,180.1
1,000,000	to	2,000,000	61,610	82,928.9	74,741	101,794.2	73,517	102,587.1	79,751	110,227.4
2,000,000	to	3,000,000	19,131	45,731.3	30,891	74,815.2	24,390	58,257.7	23,098	56,306.0
3,000,000	to	4,000,000	9,093	30,515.6	8,551	29,396.7	11,035	37,925.2	11,238	38,958.3
4,000,000	to	5,000,000	4,817	21,117.0	5,271	23,491.4	6,310	28,245.7	5,982	26,710.3
5,000,000	to	6,000,000	2,786	15,080.2	3,863	20,995.8	3,624	19,733.9	4,173	22,496.5
6,000,000	to	7,000,000	2,277	14,836.3	2,572	16,666.4	3,194	20,722.0	2,338	15,074.4
7,000,000	to	8,000,000	1,544	11,526.8	1,656	12,436.8	1,719	12,836.8	1,831	13,590.8
8,000,000	to	9,000,000	1,293	10,875.1	1,181	9,987.2	1,345	11,412.1	1,602	13,651.4
9,000,000	to	10,000,000	565	5,359.9	990	9,321.2	1,117	10,617.1	1,389	13,263.7
10,000,000	and over		7,595	400,702.5	10,428	513,194.6	9,909	581,067.2	11,116	664,435.3
TOTAL			28,828,888	1,681,528.2	28,524,844	1,842,142.7	28,476,903	2,002,307.8	27,383,337	2,201,811.6

3.5 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2005				2006			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	5,013,652	7,656.3	5,096,433	7,880.0	4,691,605	7,264.2	6,809,342	14,516.6
5,000	to 10,000	2,523,665	19,438.9	2,430,554	18,454.7	2,189,719	16,751.0	2,442,781	18,161.8
10,000	to 20,000	4,884,795	72,252.0	4,715,117	69,184.5	4,440,870	66,022.2	4,386,736	63,859.5
20,000	to 25,000	1,714,637	38,471.8	1,562,179	34,996.7	1,525,531	34,267.6	1,337,281	29,843.4
25,000	to 30,000	1,443,414	39,553.3	1,214,206	33,335.4	1,380,382	37,888.5	1,131,957	30,948.0
30,000	to 40,000	2,133,459	74,098.8	2,143,025	74,507.3	2,156,181	74,846.0	1,703,140	58,893.1
40,000	to 50,000	1,564,656	70,028.9	1,579,817	70,775.0	1,698,688	75,980.4	1,217,393	54,340.0
50,000	to 60,000	1,191,414	65,083.7	1,298,272	70,957.5	1,329,772	72,793.3	1,009,507	55,454.2
60,000	to 70,000	1,049,455	67,858.3	983,207	63,724.1	1,024,035	66,516.2	770,654	50,039.6
70,000	to 80,000	775,878	58,185.2	784,475	58,510.2	911,595	68,095.5	623,889	46,790.7
80,000	to 90,000	647,909	54,979.0	594,985	50,534.1	651,772	55,301.2	513,790	43,588.5
90,000	to 100,000	511,010	48,453.9	526,662	49,901.0	569,868	54,086.5	505,573	48,062.6
100,000	to 200,000	2,226,374	301,929.3	2,165,897	296,833.6	2,307,029	313,729.3	2,447,598	342,462.1
200,000	to 300,000	553,522	133,304.5	546,474	131,869.9	613,533	147,587.6	723,336	174,755.9
300,000	to 400,000	228,579	78,659.0	225,422	76,714.7	233,006	80,604.3	299,859	103,709.2
400,000	to 500,000	126,804	56,426.7	124,752	55,728.2	141,134	62,636.3	150,904	67,313.5
500,000	to 600,000	75,208	40,889.1	82,286	44,799.7	83,331	45,405.4	89,168	48,744.9
600,000	to 700,000	67,342	43,946.6	59,061	38,159.1	68,067	44,125.6	77,809	50,525.1
700,000	to 800,000	52,189	38,779.3	45,866	33,977.6	47,276	35,388.0	57,227	42,976.8
800,000	to 900,000	30,584	25,704.0	31,084	26,358.4	31,598	26,830.3	34,085	28,811.5
900,000	to 1,000,000	18,388	17,505.9	22,822	21,648.5	26,509	25,237.0	31,171	29,573.3
1,000,000	to 2,000,000	84,127	116,802.8	95,152	127,840.3	107,811	145,532.0	131,273	175,911.8
2,000,000	to 3,000,000	26,239	63,000.2	27,443	66,224.0	35,614	86,076.8	35,598	86,271.3
3,000,000	to 4,000,000	11,020	37,890.3	14,239	48,786.8	14,841	51,195.4	16,846	57,725.3
4,000,000	to 5,000,000	5,776	25,745.4	7,914	35,431.5	9,099	40,344.5	9,702	43,681.9
5,000,000	to 6,000,000	3,897	21,141.6	5,113	27,569.2	6,566	35,891.1	8,581	46,428.0
6,000,000	to 7,000,000	3,203	20,688.9	2,910	18,725.5	3,308	21,628.8	4,490	29,207.0
7,000,000	to 8,000,000	2,141	15,982.6	2,137	15,913.0	2,685	20,070.7	2,883	21,558.7
8,000,000	to 9,000,000	1,354	11,546.2	1,690	14,400.1	2,084	17,564.6	2,403	20,277.4
9,000,000	to 10,000,000	1,439	13,639.4	1,541	14,635.4	1,575	14,954.2	1,473	13,939.5
10,000,000	and over	12,489	748,651.9	15,097	915,089.0	16,604	972,736.3	19,136	1,028,273.5
TOTAL		26,984,619	2,428,294.0	26,405,832	2,613,464.8	26,321,688	2,817,350.6	26,595,585	2,926,644.7

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-Metallic Minerals :	13,856.7	12,757.8	15,165.4	20,363.3		
a) Cement & Cement Products	11,997.4	11,323.3	13,694.9	18,550.5		
b) Clay,Marbles,Stone Products & Precious Metals	1,859.3	1,434.5	1,470.5	1,812.9		
(xiii) Petroleum Refining	8,872.2	7,057.2	1,375.9	2,790.4		
(xiv) Petroleum & Coal Products	2,307.2	1,890.6	3,417.0	2,035.9		
(xv) Chemicals, Chemical Materials & Products	27,074.3	26,201.9	15,402.4	14,747.9		
(xvi) Fertilizer	7,998.9	7,582.7	8,491.4	15,474.3		
(xvii) Printing, Publishing & Allied Industries	1,748.5	1,328.2	1,193.7	1,489.3		
(xviii) Medicinal & Pharmaceutical Products	4,811.7	6,910.3	6,613.6	6,288.4		
(xix) Surgical Goods & Dental Appliances	801.4	781.6	862.7	1,101.0		
(xx) Cosmetics & Detergents	1,619.3	2,060.1	2,108.0	1,820.5		
(xxi) Photographic Apparatus, Equipments & Optical Goods	425.3	700.7	1,013.4	586.8		
(xxii) Basic Metal Industries	8,274.7	8,299.7	9,693.7	10,754.6		
(xxiii) Electronic Equipments, Apparatus & Appliances	3,320.2	3,457.0	3,726.0	2,681.4		
(xxiv) Electrical Goods (household/industrial)	3,336.3	2,217.5	2,789.5	5,574.9		
(xxv) Scientific Equipments (excluding surgical instruments)	16.1	28.8	10.8	49.9		
(xxvi) Sports Goods	640.8	884.0	552.1	1,590.1		
(xxvii) Machinery	12,350.1	10,498.5	11,778.6	8,194.1		
(xxviii) Automobiles, Transport Machinery & Equipments	7,029.8	8,600.9	7,669.1	4,879.9		
(xxix) Miscellaneous Industries	22,305.1	13,792.5	10,494.9	8,373.6		
4. Ship Breaking & Waste etc.	1,918.7	1,329.3	2,094.3	1,329.0		
5. Construction	5,545.5	4,988.9	11,015.6	7,497.1		
6. Power (electricity), Gas, Water & Sanitary	12,166.0	15,613.2	6,396.1	5,492.7		
7. Commerce :	70,212.6	59,336.4	63,016.2	65,892.9		
(i) Wholesale & Retail Trade	32,540.7	26,221.5	28,547.5	34,133.7		
(ii) Exports / Imports	32,831.5	28,110.5	29,671.9	27,251.4		
(iii) Insurance	472.1	257.9	104.3	238.2		
(iv) Co-operative Societies	3,364.2	4,032.4	3,953.7	4,030.6		
(v) Real Estate	1,004.1	714.1	738.9	239.0		
8. Transport, Storage & Communication :	14,544.5	13,387.2	12,086.3	14,119.7		
9. Services	6,987.7	6,474.8	9,063.1	7,629.7		
10. Other Private Business	46,342.8	47,064.0	68,820.9	75,980.4		
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.	Jun.
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					
	Jun.	2003	2004	2005		
		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

(Concl.)

(End of Period: Million Rupees)

BORROWER	Jun.2006	Dec. 2006		
	All Banks	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,540.4	16,330.5	16,023.9	306.7
i.) Tanning & dressing of leather, luggage, handbags etc.	7,956.7	8,873.5	8,735.3	138.2
ii.) Footwear	8,583.7	7,457.1	7,288.6	168.4
6) Wood and products of wood cork	1,913.6	1,306.4	1,259.3	47.1
7) Paper, paperboard and products	9,945.2	16,882.8	16,536.9	345.9
8) Printing, publishing and allied industries	2,708.3	3,890.6	3,866.3	24.3
9) Coke and refined petroleum products	7,972.6	17,741.7	17,175.0	566.8
10) Chemicals and chemical products	65,613.6	68,440.1	67,169.1	1,271.0
11) Rubber and plastics products	7,169.8	7,325.6	6,986.1	339.5
12) Other non-metallic mineral products	70,324.0	78,308.8	77,386.5	922.3
13) Basic metals	16,039.8	20,884.9	20,528.1	356.8
14) Fabricated metal products	6,398.3	7,706.6	7,692.8	13.8
15) Machinery and equipment	12,408.3	14,133.5	14,064.4	69.1
16) Office, accounting and computing machinery	193.7	588.4	588.4	0.0
17) Electrical machinery and apparatus	13,551.3	18,705.5	18,627.2	78.4
18) Radio, television and communication equipment and apparatus	3,713.5	4,723.0	4,712.3	10.7
19) Medical, precision and optical instruments, watches and clocks	5,325.6	7,196.9	7,109.5	87.4
20) Motor vehicles, trailers and semi-trailers	15,557.7	16,171.2	16,134.4	36.8
21) Other transport equipments	6,078.2	5,229.6	5,145.3	84.2
22) Furniture and fixture	1,549.4	1,435.5	1,427.2	8.3
23) Jewellery and related articles	817.6	1,389.0	1,369.4	19.6
24) Sports goods	4,195.2	5,587.4	5,570.4	17.0
25) Handicrafts	107.6	112.9	112.9	-
26) Other manufacturing n.e.s.	8,635.5	10,515.9	10,296.0	220.0
E. Ship breaking and waste / scrape (junk) etc.	1,350.0	1,195.2	1,195.2	0.0
F. Electricity, gas and water supply	20,530.2	26,579.7	26,528.3	51.5
G. Construction	37,164.6	49,829.2	49,695.2	134.0
1) Building	29,310.5	39,591.2	39,576.8	14.4
2) Infrastructure	7,854.2	10,238.0	10,118.4	119.6
H. Commerce and Trade	179,568.4	210,886.3	210,358.7	527.6
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,323.7	16,989.6	16,968.1	21.5
2) Wholesale and commission trade	132,427.3	143,488.8	143,410.6	78.1
i) Exports	42,825.1	38,058.7	38,050.8	7.9
ii) Imports	32,500.2	36,164.5	36,157.2	7.3
iii) Domestic whole sales	57,102.0	69,265.6	69,202.6	62.9
3) Retail trade	34,817.3	50,407.9	49,980.0	427.9
I. Hotels, restaurants and clubs etc	6,884.7	12,136.0	12,054.0	82.0
J. Transport, storage and communications	62,983.7	79,700.8	79,372.0	328.9
K. Real estate, renting and business activities	74,466.2	75,004.2	74,628.7	375.5
L. Education	3,633.9	4,075.1	4,030.9	44.2
M. Health and social work	3,545.1	5,289.3	5,246.4	42.9
N. Other community, social and personal service activities	10,656.7	9,995.0	7,157.7	2,837.3
O. Other private business n.e.s	36,350.7	46,684.8	46,547.7	137.1
V. Trust Funds and Non Profit Organizations	13,671.4	14,573.9	14,509.9	64.1
VI. Personal	343,745.8	377,117.5	373,521.8	3,595.7
A. Bank Employees	46,990.1	49,469.7	46,402.2	3,067.5
B. Consumer Financing	294,628.1	324,699.9	324,231.6	468.4
i) House building	41,791.5	48,188.2	47,981.1	207.1
ii) Transport	97,281.5	106,168.5	106,087.0	81.6
iii) Credit cards	33,522.9	39,153.5	39,153.5	-
iv) Consumer durable	1,559.9	1,632.8	1,574.0	58.8
v) Personal loans	120,472.3	129,556.9	129,436.0	120.9
C. Other Personal	2,127.6	2,948.0	2,888.1	59.9
VII. Others	12,817.3	16,350.7	15,783.4	567.3
TOTAL	2,071,191.4	2,300,533.2	2,210,800.6	89,732.6

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	1,380.8	1,205.8	1,141.1	848.9	997.0	723.1
II. Securities, Shares and Other						
Financial Instruments:	37,252.7	39,472.1	72,701.4	73,214.0	83,476.4	103,123.5
A. Quoted on The Stock Exchange:	25,390.9	24,536.1	27,345.5	33,963.6	38,771.1	54,929.4
1. To Stock Brokers and Dealers:	5,499.9	8,603.8	9,694.9	16,066.9	21,079.5	33,705.3
(a) Government and other Trustee Securities	3,647.5	2,928.3	4,101.4	5,199.0	6,093.2	5,884.3
(b) Shares and Debentures	1,489.9	4,216.8	5,204.5	10,102.7	14,017.6	25,879.5
(c) Participation Term Certificates	23.9	141.3	268.2	79.4	293.4	9.5
(d) Others	338.6	1,317.5	120.8	685.8	675.3	1,931.9
2. To Others:	19,891.0	15,932.3	17,650.6	17,896.7	17,691.7	21,224.1
(a) Government and other Trustee Securities	13,088.9	12,271.2	14,330.1	11,295.0	11,219.5	10,902.8
(b) Shares and Debentures	3,208.3	3,154.0	3,252.3	3,290.3	5,901.8	9,626.7
(c) Participation Term Certificates	155.6	22.7	16.8	207.0	214.2	220.1
(d) Others	3,438.1	484.4	51.4	3,104.4	356.2	474.5
B. Unquoted on the Stock Exchange:	11,861.8	14,936.0	45,355.9	39,250.4	44,705.2	48,194.1
1. To Stock Brokers and Dealers:	1,906.7	0.0	8,031.6	5,400.8	8,765.1	13,851.2
(a) Government and other Trustee Securities	407.8	2,290.1	6,122.4	5,002.2	8,218.6	12,793.8
(b) Shares and Debentures	174.7	717.3	134.1	210.7	140.2	843.1
(c) Participation Term Certificates	5.8	280.2	-	4.9	30.0	51.0
(d) Others	1,318.5	0.9	1,775.2	182.9	376.3	163.2
2. To Others:	9,955.1	1,291.7	37,324.3	33,849.6	35,940.1	34,342.8
(a) Government and other Trustee Securities	9,084.4	12,645.9	36,583.3	30,279.9	34,172.1	32,773.2
(b) Shares and Debentures	123.1	11,957.0	76.2	503.1	454.7	363.5
(c) Participation Term Certificates	71.4	129.4	0.1	159.2	239.7	241.2
(d) Others	676.2	0.8	664.7	2,907.4	1,073.7	965.0
III. Merchandise	327,818.6	341,339.1	291,438.5	341,036.9	406,791.7	470,285.4
A. Food Items:	147,990.2	110,689.3	103,739.9	72,350.1	100,566.8	99,442.0
1. Wheat	109,272.2	59,051.2	54,910.7	26,429.9	41,895.5	32,075.6
2. Rice and paddy	13,201.5	19,317.1	6,916.4	19,131.9	18,291.6	32,319.6
3. Other Grains & Pulses:	1,506.5	1,265.2	1,175.9	3,814.2	1,587.7	1,932.8
(a) Indigenous	1,295.5	1,123.7	1,048.1	3,639.5	834.4	1,698.5
(b) Imported	211.0	141.5	127.8	174.7	753.3	234.3
4. Edible Oils:	7,803.2	11,107.6	9,530.0	7,680.1	8,348.3	8,276.2
(a) Indigenous	5,915.5	6,345.7	7,325.6	2,632.6	4,217.1	3,314.7
(b) Imported	1,887.7	4,761.9	2,204.4	5,047.4	4,131.1	4,961.5
5. Sugar:	11,748.2	11,552.3	19,447.8	8,332.0	21,467.0	16,179.1
(a) Indigenous	10,719.8	10,676.4	16,606.8	7,710.0	20,641.2	15,440.7
(b) Imported	1,028.4	875.9	2,840.9	622.0	825.8	738.5
6. Kariana and Spices	625.8	722.5	1,296.5	1,519.1	1,484.6	1,580.4
7. Fish and Fish preparations	851.4	352.5	1,799.3	1,648.9	2,133.2	1,916.5
8. Other Food Items:	2,981.9	7,321.0	8,663.3	3,794.2	5,359.0	5,161.8
(a) Indigenous	2,025.1	6,199.2	6,274.8	2,083.9	2,873.7	2,936.1
(b) Imported	956.5	1,121.7	2,388.5	1,710.3	2,485.3	2,225.7
B. Raw Materials:	63,371.7	85,361.7	69,072.9	104,768.7	119,475.5	128,466.8
1. Cotton Raw:	30,024.2	48,825.5	36,124.7	63,442.8	70,530.7	74,358.2
(a) Indigenous	27,649.2	45,639.7	32,461.2	59,294.1	61,971.1	67,264.3
(b) Imported	2,375.0	3,185.8	3,663.5	4,148.7	8,559.6	7,093.8
2. Synthetic Fibers:	3,150.9	2,839.9	3,208.7	4,106.5	6,432.0	13,361.9
(a) Indigenous	2,151.3	1,503.9	2,216.1	3,164.3	4,221.9	6,779.1
(b) Imported	999.6	1,336.0	992.6	942.3	2,210.1	6,582.7
3. Fertilizers:	1,241.7	6,015.9	6,286.7	3,893.9	5,497.2	4,567.7
(a) Indigenous	876.7	5,487.6	4,894.9	3,225.2	3,484.0	2,159.2
(b) Imported	364.9	528.3	1,391.8	668.7	2,013.2	2,408.6

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	Jun. 2006	Dec. 2006		
	All Banks	All Banks	Commercial Banks	Specialized Banks
I. Government:	107,132.8	93,722.1	93,722.1	-
1. Federal Government:	53,822.8	58,476.4	58,476.4	-
(i) Commodity Operations	49,249.8	53,178.7	53,178.7	-
(ii) Others	4,573.0	5,297.8	5,297.8	-
2. Provincial Governments:	53,310.0	35,245.6	35,245.6	-
(i) Commodity Operations	52,473.7	34,378.3	34,378.3	-
(ii) Others	836.4	867.4	867.4	-
3. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	95,021.3	96,936.2	96,936.2	-
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	-
B. Mining & Quarrying	175.4	1,279.7	1,279.7	-
C. Manufacturing	47,353.2	43,662.2	43,662.2	-
D. Construction	-	-	-	-
E. Utilities	7,125.8	5,872.0	5,872.0	-
F. Commerce	7,921.3	10,702.1	10,702.1	-
G. Transport, Storage & Communication	32,414.6	35,388.0	35,388.0	-
H. Services	31.0	32.2	32.2	-
I. Others	-	-	-	-
III. Non-Bank Financial Institutions :	53,442.8	55,217.4	55,217.4	-
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	5,872.6	8,005.9	8,005.9	-
C. Insurance Companies	775.2	743.3	743.3	-
D. Micro Finance	200.0	315.0	315.0	-
E. Other NBFIs	46,595.0	46,153.2	46,153.2	-
IV. Private Sector Enterprises :	1,445,360.0	1,646,615.4	1,561,109.9	85,505.5
A. Agriculture, Hunting and Forestry	131,542.3	142,867.9	71,240.2	71,627.7
(1) Growing of crops	85,535.8	99,083.4	52,295.1	46,788.3
(2) Farming of animals	14,328.1	14,434.4	6,737.7	7,696.8
(3) Agricultural and animal husbandry	565.4	1,356.4	1,356.2	0.2
(4) Agricultural machinery and equipments	31,020.6	27,765.5	10,723.5	17,042.1
(5) Hunting, trapping, forestry & logging	92.3	228.1	127.8	100.3
B. Fishing and fish farming etc.	1,184.0	1,346.9	1,292.3	54.6
C. Mining and Quarrying	10,412.4	11,255.6	11,177.4	78.2
(1) Mining of coal	4,573.1	4,665.7	4,665.7	-
(2) Crude petroleum & natural gas	5,101.9	3,866.9	3,866.9	-
(3) Iron & non-ferrous metal ores	63.9	367.9	367.9	-
(4) Quarrying of stone, sand and clay	44.8	103.0	103.0	-
(5) Chemical, fertilizer, Salt etc.	628.8	2,252.0	2,173.9	78.2
D. Manufacturing	865,087.2	969,769.4	960,585.2	9,184.2
1) Food products and beverages	141,615.2	143,851.9	141,786.2	2,065.7
2) Tobacco products	715.8	2,154.0	2,153.9	0.0
3) Textiles	416,346.7	466,644.9	464,428.2	2,216.7
i) Spinning, weaving, finishing of textiles	344,821.4	344,821.4	383,911.4	2,211.7
a) Spinning of fibers	210,736.6	236,159.8	235,951.7	208.1
b) Weaving of textiles	66,325.8	75,009.7	73,036.2	1,973.5
c) Finishing of textiles	67,759.0	74,953.5	74,923.5	30.0
ii) Made-up textile articles	39,030.4	44,334.3	44,333.7	0.6
iii) Knit wear	15,094.0	16,760.2	16,760.1	0.2
iv) Carpets and rugs	4,682.1	4,206.1	4,206.1	0.0
v) Other textiles n.e.s.	12,718.7	15,221.3	15,217.0	4.3
4) Wearing apparel, readymade garments etc.	29,650.4	32,511.8	32,435.4	76.3

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude :	9,541.9	8,711.4	6,522.4	7,997.0	10,965.2	14,260.6
(a) Indigenous	5,816.3	6,109.9	3,275.3	572.7	1,266.2	3,437.1
(b) Imported	3,725.6	2,601.5	3,247.1	7,424.3	9,699.0	10,823.5
5. Iron & Steel:	5,310.5	6,917.2	4,902.6	9,934.5	11,659.6	6,327.1
(a) Indigenous	3,321.1	4,358.9	3,781.1	7,362.9	8,175.3	3,865.8
(b) Imported	1,989.4	2,558.3	1,121.5	2,571.6	3,484.3	2,461.3
6. Wool & Goat Hair	380.8	543.9	468.9	2,038.1	913.2	341.2
7. Hides & Skins	2,095.3	2,384.3	2,864.2	4,899.1	5,179.4	4,230.2
8. Oil Seeds	338.0	1,031.5	901.6	1,374.0	1,932.2	1,955.1
9. Pesticides & Insecticides:	442.0	680.1	743.3	664.9	908.9	875.4
(a) Indigenous	87.5	69.9	272.0	243.5	349.8	289.1
(b) Imported	354.6	610.2	471.3	421.3	559.1	586.3
10. Other Raw Materials:	10,846.4	7,412.0	7,049.6	6,417.8	5,457.2	8,189.4
(a) Indigenous	6,512.1	4,776.4	3,971.4	3,547.3	2,174.0	2,415.4
(b) Imported	4,334.2	2,635.6	3,078.2	2,870.5	3,283.2	5,774.0
C. Finished / Manufactured Goods:	116,456.6	145,288.1	118,625.7	163,918.0	186,749.4	242,376.7
1. Cotton Textiles:	40,780.3	44,498.7	29,704.6	44,650.3	46,757.0	63,610.4
(a) Indigenous	39,515.3	34,335.8	22,006.6	36,025.4	37,522.1	48,391.2
(b) Imported	1,265.0	10,162.9	7,697.9	8,624.9	9,234.9	15,219.2
2. Cotton Yarn:	9,216.5	11,579.2	11,264.1	24,266.0	24,269.3	24,726.0
(a) Indigenous	7,726.5	10,063.9	10,931.0	23,107.1	22,479.0	23,027.6
(b) Imported	1,490.0	1,515.4	333.1	1,159.0	1,790.3	1,698.4
3. Other Textiles:	12,958.5	16,555.8	18,370.6	27,140.9	31,791.8	34,285.4
(a) Indigenous	12,670.5	16,418.3	16,632.0	25,868.4	25,922.8	24,124.8
(b) Imported	288.0	137.5	1,738.7	1,272.5	5,869.1	10,160.6
4. Machinery:	11,178.6	17,833.5	13,494.2	15,165.5	17,128.6	30,427.5
(a) Indigenous	5,091.4	7,652.2	3,376.2	5,806.4	6,299.8	7,278.0
(b) Imported	6,087.2	10,181.4	10,118.0	9,359.0	10,828.8	23,149.5
5. Handloom Products	217.1	269.3	542.1	743.7	911.2	241.2
6. Carpets & Rugs	759.1	848.3	836.8	1,704.9	1,948.9	1,911.9
7. Readymade Garments	7,079.0	7,926.9	8,327.6	8,991.9	12,874.0	16,264.7
8. Cement and Cement Products:	3,735.1	5,573.7	4,279.8	2,875.8	6,738.2	15,614.9
(a) Indigenous	3,734.8	5,475.6	3,859.9	2,854.0	6,713.1	15,588.4
(b) Imported	0.3	98.1	419.9	21.8	25.1	26.6
9. Sports Goods	1,289.9	625.4	893.4	1,518.7	2,995.9	3,726.2
10. Surgical Instruments	694.8	1,017.1	738.5	1,037.1	1,317.0	1,326.1
11. Chemicals and Dyes	5,956.9	6,312.7	5,064.6	7,007.0	8,840.8	7,972.9
12. Other Finished Goods:	22,590.8	32,247.7	25,109.5	28,816.2	31,176.9	42,269.3
(a) Indigenous	13,650.0	25,652.4	18,297.3	21,641.6	23,235.8	31,227.2
(b) Imported	8,940.8	6,595.3	6,812.2	7,174.6	7,941.1	11,042.2
IV. Fixed Assets Including Machinery	120,140.5	120,520.5	126,728.6	137,212.9	136,607.6	193,533.1
V. Real Estate:	196,847.0	205,361.7	210,113.1	257,045.7	275,883.4	311,015.2
(a) Land	113,710.3	116,575.4	118,558.4	133,787.9	132,460.2	137,628.1
(b) Buildings:	83,136.7	88,786.3	91,554.7	123,257.8	143,423.2	173,387.1
1. Residential	54,334.4	57,972.9	59,270.2	70,931.1	88,955.0	104,682.3
2. Non-Residential	28,802.3	30,813.3	32,284.5	52,326.8	54,468.2	68,704.8
VI. Fixed Deposits and Insurance Policies :	32,307.6	38,005.0	26,645.2	22,299.2	32,577.4	29,621.9
(a) Bank Deposits	31,349.5	37,099.1	23,566.2	21,655.6	31,709.2	25,780.3
(b) Insurance Policies	958.1	905.9	3,078.9	643.6	868.2	3,841.7
VII. Others:	169,260.4	190,290.5	241,103.9	264,091.3	306,050.7	427,589.2
(a) Other Secured Advances	108,663.7	132,851.3	172,342.4	185,276.4	205,514.3	275,658.1
(b) Advances Secured by Guarantee(s)	52,456.1	49,922.0	54,347.6	59,334.0	67,211.8	102,073.2
(c) Unsecured Advances	8,140.6	7,517.2	14,413.9	19,480.9	33,324.5	49,857.9
TOTAL	885,007.5	936,194.7	969,871.7	1,095,749.0	1,242,384.1	1,535,891.5

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2005		2006		Dec. 2006		Specialized Banks
	All Banks	All Banks	All Banks	All Commercial	Commercial	Specialized	
	Jun.	Dec.	Jun.	Banks	Banks	Banks	
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	487.6	686.5	2,006.5	6,028.6	6,028.6		-
II. Securities, Shares and Other Financial Instruments:	94,665.9	70,258.4	98,524.0	117,843.3	117,831.3		12.0
A. Quoted on The Stock Exchange:	60,984.2	50,708.3	73,665.9	90,081.5	90,069.5		12.0
1. To Stock Brokers and Dealers:	38,038.8	34,111.7	48,687.4	60,210.6	60,198.6		12.0
(a) Government and other Trustee Securities	2,475.6	5,269.8	2,559.4	8,584.9	8,573.4		11.5
(b) Shares and Debentures	30,614.6	26,579.7	43,604.8	51,146.0	51,146.0		-
(c) Participation Term Certificates	41.0	706.4	-	6.8	6.8		-
(d) Others	4,907.6	1,555.8	2,523.2	472.8	472.4		0.4
2. To Others:	22,945.4	16,596.6	24,978.5	29,870.8	29,870.8		-
(a) Government and other Trustee Securities	7,335.2	1,797.6	5,250.2	3,816.3	3,816.3		-
(b) Shares and Debentures	13,188.3	12,292.6	16,196.6	17,715.8	17,715.8		-
(c) Participation Term Certificates	248.5	7.1	9.9	87.7	87.7		-
(d) Others	2,173.4	2,499.3	3,521.8	8,251.0	8,251.0		-
B. Unquoted on the Stock Exchange:	33,681.7	19,550.1	24,858.0	27,761.8	27,761.8		-
1. To Stock Brokers and Dealers:	9,195.2	5,523.0	5,130.3	7,697.6	7,697.6		-
(a) Government and other Trustee Securities	7,252.3	3,517.7	3,124.0	2,673.4	2,673.4		-
(b) Shares and Debentures	1,692.6	1,817.4	1,540.7	4,619.0	4,619.0		-
(c) Participation Term Certificates	16.5	140.1	3.9	0.9	0.9		-
(d) Others	233.8	47.8	461.7	404.2	404.2		-
2. To Others:	24,486.4	14,027.1	19,727.7	20,064.2	20,064.2		-
(a) Government and other Trustee Securities	22,876.8	10,579.2	11,350.5	16,303.6	16,303.6		-
(b) Shares and Debentures	445.3	1,332.7	2,980.4	1,874.9	1,874.9		-
(c) Participation Term Certificates	69.2	1.9	2.2	15.3	15.3		-
(d) Others	1,095.1	2,113.2	5,394.6	1,870.3	1,870.3		-
III. Merchandise	519,488.4	558,384.0	626,098.1	647,612.4	647,299.4		312.9
A. Food Items	113,316.5	118,644.0	161,268.1	151,678.1	151,613.6		64.5
1. Wheat	41,614.4	36,481.0	64,063.6	47,265.9	47,265.9		-
2. Rice and paddy	26,205.5	43,400.4	35,780.3	42,296.0	42,291.2		4.8
3. Other Grains & Pulses:	3,527.7	1,677.9	1,624.0	8,260.1	8,260.1		-
(a) Indigenous	3,288.5	1,519.0	1,173.4	8,005.7	8,005.7		-
(b) Imported	239.2	158.9	450.7	254.4	254.4		-
4. Edible Oils:	23,731.9	7,729.9	10,945.2	11,107.1	11,096.7		10.4
(a) Indigenous	21,586.4	3,579.9	5,399.1	5,310.3	5,299.9		10.4
(b) Imported	2,145.5	4,150.0	5,546.1	5,796.8	5,796.8		-
5. Sugar:	2,068.9	14,900.0	37,179.5	26,635.1	26,635.1		-
(a) Indigenous	1,784.4	13,787.1	27,400.6	25,508.3	25,508.3		-
(b) Imported	5,853.1	1,112.9	9,778.9	1,126.8	1,126.8		-
6. Kariana and Spices	3,892.8	7,257.4	3,528.7	4,212.0	4,209.6		2.4
7. Fish and Fish preparations	1,960.3	2,313.7	1,511.3	2,461.2	2,461.2		-
8. Other Food Items:	23,731.9	4,883.7	6,635.4	9,440.7	9,394.0		46.8
(a) Indigenous	21,586.4	3,172.7	5,404.4	7,886.6	7,841.0		45.6
(b) Imported	2,145.5	1,711.0	1,231.0	1,554.1	1,553.0		1.1
B. Raw Materials:	140,624.4	169,032.2	158,488.1	173,080.1	173,018.5		61.6
1. Cotton Raw:	74,905.9	95,801.3	80,711.6	100,190.0	100,190.0		-
(a) Indigenous	65,471.3	83,579.0	72,186.1	75,057.5	75,057.5		-
(b) Imported	9,434.6	12,222.3	8,525.6	25,132.6	25,132.6		-
2. Synthetic Fibers:	18,275.5	26,346.9	17,409.0	12,280.5	12,256.4		24.1
(a) Indigenous	9,419.5	9,963.2	6,216.4	10,493.6	10,469.5		24.1
(b) Imported	8,856.1	16,383.7	11,192.6	1,786.9	1,786.9		-
3. Fertilizers:	6,905.4	6,323.5	10,345.4	8,089.0	8,089.0		-
(a) Indigenous	4,336.2	5,412.5	7,527.1	6,651.6	6,651.6		-
(b) Imported	2,569.2	911.0	2,818.3	1,437.5	1,437.5		-

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

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

SECURITY	2005		2006		Dec.2006		Specialised Banks
	All Banks	All Banks	All Banks	All	Commercial	Commercial Banks	
	Jun.	Dec.	Jun.	Banks	Banks		
4. Petroleum Crude :	11,515.8	11,208.7	10,745.0	13,739.5	13,738.6	0.9	
(a) Indigenous	3,051.2	5,489.6	5,571.0	6,397.0	6,396.0	0.9	
(b) Imported	8,464.6	5,719.1	5,174.1	7,342.6	7,342.6	-	
5. Iron & Steel:	8,805.5	6,195.5	10,237.3	11,950.4	11,929.3	20.4	
(a) Indigenous	4,925.3	3,101.4	5,312.4	8,649.2	8,628.8	20.4	
(b) Imported	3,880.2	3,094.1	4,925.0	3,301.1	3,301.1	-	
6. Wool & Goat Hair	325.0	246.6	449.1	257.3	257.3	-	
7. Hides & Skins	4,151.1	4,097.4	4,036.6	5,381.5	5,381.5	-	
8. Oil Seeds	2,894.1	3,098.0	3,210.1	3,967.0	3,967.0	-	
9. Pesticides & Insecticides:	1,583.9	2,360.2	3,436.2	2,578.7	2,578.7	-	
(a) Indigenous	794.5	993.1	1,311.6	1,310.5	1,310.5	-	
(b) Imported	789.3	1,367.0	2,124.6	1,268.3	1,268.3	-	
10. Other Raw Materials:	11,262.1	13,354.2	17,907.7	14,646.2	14,630.0	16.2	
(a) Indigenous	3,329.9	7,703.3	11,804.9	8,485.2	8,485.2	-	
(b) Imported	7,932.2	5,650.9	6,102.8	6,161.0	6,144.8	16.2	
C. Finished / Manufactured Goods:	265,547.5	270,707.7	306,341.9	322,854.2	322,667.3	186.9	
1. Cotton Textiles:	63,611.0	70,736.0	73,907.6	77,465.3	77,388.9	76.4	
(a) Indigenous	53,188.4	57,662.9	50,793.0	70,413.2	70,343.1	70.1	
(b) Imported	10,422.6	13,073.0	23,114.6	7,052.0	7,045.8	6.3	
2. Cotton Yarn:	23,643.0	30,151.9	30,644.8	27,873.5	27,873.5	-	
(a) Indigenous	21,905.2	28,399.6	24,146.3	26,174.4	26,174.4	-	
(b) Imported	1,737.8	1,752.3	6,498.5	1,699.2	1,699.2	-	
3. Other Textiles:	33,653.6	30,422.6	43,079.1	49,918.9	49,915.0	3.9	
(a) Indigenous	23,139.3	21,997.0	21,189.7	39,943.2	39,939.3	3.9	
(b) Imported	10,514.3	8,425.6	21,889.5	9,975.7	9,975.7	-	
4. Machinery:	36,798.1	37,234.5	18,680.3	29,279.2	29,278.9	0.3	
(a) Indigenous	7,576.5	6,381.3	4,887.0	9,559.2	9,558.9	0.3	
(b) Imported	29,221.6	30,853.2	13,793.3	19,720.0	19,720.0	-	
5. Handloom Products	198.8	778.5	757.5	1,105.4	1,105.4	-	
6. Carpets & Rugs	1,656.4	2,294.3	2,851.1	1,138.6	1,138.6	-	
7. Readymade Garments	20,834.6	23,973.2	25,021.3	21,935.7	21,935.2	0.5	
8. Cement and Cement Products:	20,001.6	19,123.2	25,636.0	25,894.4	25,894.4	-	
(a) Indigenous	19,768.9	18,594.5	24,787.6	24,954.5	24,954.5	-	
(b) Imported	232.7	528.7	848.4	939.9	939.9	-	
9. Sports Goods	3,755.7	1,755.1	4,378.1	2,931.9	2,929.3	2.6	
10. Surgical Instruments	1,866.6	988.4	2,103.9	1,920.1	1,915.0	5.1	
11. Chemicals and Dyes	9,827.3	8,206.9	12,864.2	12,451.6	12,440.4	11.2	
12. Other Finished Goods:	49,700.6	45,043.2	66,418.0	70,939.6	70,852.7	86.9	
(a) Indigenous	39,305.9	34,622.8	32,882.5	56,310.2	56,223.2	86.9	
(b) Imported	10,394.7	10,420.3	33,535.5	14,629.5	14,629.5	-	
IV. Fixed Assets Including Machinery	214,223.2	270,834.4	280,022.1	273,662.2	268,938.1	4,724.1	
V. Real Estate:	342,818.3	463,707.3	406,423.4	469,704.7	391,739.2	77,965.5	
(a) Land	144,098.3	201,835.4	153,666.5	182,497.4	107,831.8	74,665.5	
(b) Buildings:	198,720.0	261,871.8	252,756.8	287,207.4	283,907.4	3,300.0	
1. Residential	116,688.5	166,639.3	160,863.2	174,694.5	173,371.7	1,322.8	
2. Non-Residential	82,031.5	95,232.6	91,893.6	112,512.9	110,535.7	1,977.2	
VI. Fixed Deposits and Insurance Policies :	42,561.1	50,687.1	56,633.9	49,818.9	49,752.7	66.2	
(a) Bank Deposits	38,874.1	44,174.4	47,721.1	45,528.1	45,461.9	66.2	
(b) Insurance Policies	3,687.0	6,512.8	8,912.8	4,290.8	4,290.8	-	
VII. Others:	479,908.4	520,591.5	601,483.4	735,863.1	729,211.3	6,651.8	
(a) Other Secured Advances	288,219.1	307,465.3	316,204.1	448,619.3	445,619.4	2,999.9	
(b) Advances Secured by Guarantee(s)	134,321.1	134,985.4	177,237.0	189,332.6	188,981.5	351.2	
(c) Unsecured Advances	57,368.3	78,140.8	108,042.3	97,911.1	94,610.4	3,300.8	
TOTAL	1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2	2,210,800.6	89,732.6	

3.8 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2003				2004				
		Jun.		Dec.		Jun.		Dec.		
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	5,000	28,870	69.9	36,013	56.1	43,226	104.3	32,687	93.5	
5,000	to	10,000	23,115	174.7	24,326	192.1	44,890	335.2	178,610	1,599.6
10,000	to	20,000	192,837	2,779.3	241,298	3,590.6	381,438	5,390.0	260,476	4,625.5
20,000	to	25,000	73,887	1,648.4	315,515	7,072.8	247,007	5,885.3	296,887	7,041.8
25,000	to	30,000	230,605	6,143.1	172,905	4,746.8	244,917	6,623.3	266,481	7,250.1
30,000	to	40,000	282,581	9,970.0	322,212	11,561.5	502,873	17,440.0	492,992	17,360.6
40,000	to	50,000	275,805	12,494.7	362,491	16,340.8	424,499	19,169.4	432,869	19,500.6
50,000	to	60,000	233,910	12,991.9	250,613	13,744.5	327,752	17,918.9	354,106	19,435.8
60,000	to	70,000	231,712	15,023.9	220,424	14,244.1	189,697	12,247.6	264,454	17,179.1
70,000	to	80,000	147,774	11,031.7	197,204	14,717.8	121,174	9,019.6	162,033	11,984.7
80,000	to	90,000	101,160	8,540.9	99,765	8,553.2	93,062	7,886.5	96,477	8,180.4
90,000	to	100,000	78,890	7,461.9	74,857	7,091.9	58,975	5,559.3	74,548	7,070.0
100,000	to	200,000	204,749	26,942.6	213,276	28,713.5	244,498	32,565.4	425,921	57,160.0
200,000	to	300,000	88,620	21,751.4	101,640	24,896.3	101,065	24,355.0	98,860	24,223.4
300,000	to	400,000	53,562	18,295.4	62,274	21,291.2	73,231	24,867.4	78,433	27,503.1
400,000	to	500,000	26,500	11,686.7	26,770	11,922.8	40,241	17,991.0	48,518	21,491.7
500,000	to	600,000	11,142	6,046.2	17,442	9,453.0	18,232	9,914.9	32,902	18,168.6
600,000	to	700,000	6,302	4,118.1	11,142	7,290.7	12,894	8,361.3	15,877	10,298.7
700,000	to	800,000	4,452	3,335.4	7,755	5,750.7	7,995	5,954.7	11,408	8,585.6
800,000	to	900,000	3,407	2,888.8	4,734	4,001.6	7,253	6,125.1	8,496	7,224.2
900,000	to	1,000,000	4,508	4,301.7	3,896	3,690.1	5,064	4,816.9	6,857	6,464.5
1,000,000	to	2,000,000	15,227	21,401.9	20,926	29,019.9	25,787	36,324.9	30,785	43,112.5
2,000,000	to	3,000,000	6,075	14,701.4	8,196	19,965.6	9,233	22,846.2	13,384	32,323.2
3,000,000	to	4,000,000	3,583	12,389.9	4,149	14,463.5	4,478	15,667.7	5,809	19,992.2
4,000,000	to	5,000,000	2,931	13,380.7	2,927	13,164.3	3,352	15,076.2	5,010	22,271.4
5,000,000	to	6,000,000	1,896	10,243.0	2,390	13,028.9	2,393	13,045.2	3,205	17,543.4
6,000,000	to	7,000,000	1,134	7,389.7	1,367	8,861.1	1,831	11,895.9	2,022	13,099.3
7,000,000	to	8,000,000	991	7,402.2	1,235	9,254.8	1,375	10,260.1	2,241	16,767.9
8,000,000	to	9,000,000	896	7,626.2	1,144	9,714.9	1,218	10,329.4	1,527	12,993.4
9,000,000	to	10,000,000	978	9,316.3	967	9,224.0	1,070	10,216.8	1,683	16,063.8
10,000,000	and over		11,637	678,323.8	13,058	750,129.6	13,861	854,190.8	17,300	1,039,282.7
TOTAL			2,349,736	969,871.7	2,822,911	1,095,749.0	3,254,581	1,242,384.1	3,722,858	1,535,891.5

3.8 Scheduled Banks' Classification of Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2005								2006			
	Jun.				Dec.				Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
Less than 5,000	67,229	214.8	135,019	486.0	55,642	172.3	46,030	126.5				
5,000 to 10,000	56,169	416.5	76,727	525.8	83,046	613.7	27,698	208.8				
10,000 to 20,000	395,535	7,247.7	408,470	6,783.1	592,029	9,603.1	359,178	4,439.5				
20,000 to 25,000	201,973	4,419.5	369,400	8,231.0	135,277	2,982.4	347,134	7,173.9				
25,000 to 30,000	414,130	11,660.5	189,814	5,438.4	250,805	7,318.0	57,718	1,579.6				
30,000 to 40,000	422,537	14,748.8	723,990	24,645.3	691,333	24,292.3	1,009,048	36,811.0				
40,000 to 50,000	414,130	18,538.5	346,707	15,557.8	335,174	15,085.5	265,827	11,928.7				
50,000 to 60,000	335,585	18,390.3	319,163	17,669.8	307,402	16,982.4	333,046	18,263.1				
60,000 to 70,000	351,832	22,922.5	401,178	26,203.0	423,442	27,316.8	347,612	22,677.2				
70,000 to 80,000	337,555	25,013.4	276,368	20,618.7	350,581	26,456.6	339,289	25,285.9				
80,000 to 90,000	121,486	10,242.8	144,363	12,161.8	195,273	16,439.7	282,386	23,999.9				
90,000 to 100,000	101,357	9,582.1	77,382	7,326.6	164,500	15,734.2	125,567	11,890.1				
100,000 to 200,000	461,016	61,775.5	578,034	78,364.8	571,702	76,891.4	714,818	96,789.1				
200,000 to 300,000	144,984	35,600.3	154,508	37,293.3	172,823	42,697.1	158,247	39,134.4				
300,000 to 400,000	116,810	41,016.4	111,790	38,387.9	100,889	35,204.9	155,559	54,387.9				
400,000 to 500,000	69,971	31,059.3	97,753	42,858.7	115,879	50,449.5	128,033	54,807.6				
500,000 to 600,000	28,260	15,485.2	28,822	15,724.1	53,068	28,595.7	39,853	21,973.8				
600,000 to 700,000	18,563	11,957.6	24,002	15,436.1	18,337	11,801.3	17,764	11,497.2				
700,000 to 800,000	14,610	10,941.3	15,173	11,374.5	16,732	12,537.9	12,826	9,590.3				
800,000 to 900,000	7,668	6,489.5	15,769	13,348.9	10,946	9,274.1	13,135	11,095.1				
900,000 to 1,000,000	9,457	9,052.4	13,848	13,145.1	16,259	15,572.6	16,736	15,970.2				
1,000,000 to 2,000,000	38,183	52,145.5	69,507	96,700.6	50,709	73,208.5	57,059	80,316.3				
2,000,000 to 3,000,000	15,570	38,168.3	27,177	66,971.2	20,031	50,064.5	23,042	57,040.6				
3,000,000 to 4,000,000	8,159	28,585.7	14,324	49,649.9	10,626	36,860.4	13,258	45,394.8				
4,000,000 to 5,000,000	5,455	24,581.1	8,105	36,444.7	7,369	32,603.8	9,647	42,640.6				
5,000,000 to 6,000,000	4,047	22,043.9	5,172	28,200.5	3,500	19,090.0	5,564	30,227.5				
6,000,000 to 7,000,000	2,043	13,200.0	2,971	19,302.1	2,606	16,794.9	3,561	23,014.1				
7,000,000 to 8,000,000	1,791	13,390.1	2,739	20,492.6	2,305	17,244.6	2,496	18,640.9				
8,000,000 to 9,000,000	1,668	14,149.4	2,174	18,404.3	1,581	13,425.0	2,041	17,332.7				
9,000,000 to 10,000,000	1,403	13,386.8	2,162	20,456.4	1,862	17,610.3	2,000	18,947.2				
10,000,000 and over	17,243	1,107,727.2	19,356	1,166,946.0	19,781	1,348,268.1	22,645	1,487,348.7				
TOTAL	4,186,419	1,694,152.9	4,661,967	1,935,149.1	4,781,509	2,071,191.4	4,938,817	2,300,533.2				

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.)	2003								2004							
	Jun.				Dec.				Jun.				Dec.			
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
Less than	5,000	20,602	44.7	16,791	36.0	29,711	59.4	24,452	69.0							
5,000 to	10,000	17,561	134.8	17,984	137.1	17,810	137.3	160,574	1,446.3							
10,000 to	20,000	170,079	2,409.7	219,231	3,238.6	278,128	3,789.7	205,038	3,830.1							
20,000 to	25,000	52,563	1,181.1	281,061	6,305.6	176,335	4,276.2	246,949	5,919.5							
25,000 to	30,000	183,610	4,808.2	126,408	3,489.0	169,366	4,546.4	198,594	5,375.0							
30,000 to	40,000	112,691	3,884.0	136,151	4,824.8	261,292	8,991.1	176,472	6,210.0							
40,000 to	50,000	79,076	3,541.6	153,619	6,808.7	221,687	10,048.2	196,027	8,915.3							
50,000 to	60,000	47,025	2,560.9	59,800	3,234.2	131,594	7,101.4	209,620	11,533.7							
60,000 to	70,000	35,829	2,318.7	45,259	2,919.2	78,645	5,090.1	164,567	10,646.6							
70,000 to	80,000	17,395	1,291.2	28,334	2,122.7	41,521	3,093.0	93,435	6,922.9							
80,000 to	90,000	12,063	1,013.7	22,561	1,914.0	34,558	2,947.3	60,587	5,127.0							
90,000 to	100,000	13,769	1,321.1	16,005	1,523.2	23,745	2,251.4	49,799	4,712.9							
100,000 to	200,000	77,750	10,675.5	105,025	14,379.2	146,843	19,526.7	228,807	30,208.6							
200,000 to	300,000	64,484	15,803.7	66,804	16,380.9	74,510	18,067.6	80,964	19,998.7							
300,000 to	400,000	44,016	15,091.5	53,291	18,181.2	65,084	22,048.7	73,647	25,856.3							
400,000 to	500,000	21,722	9,624.1	22,773	10,127.0	38,498	17,210.8	47,563	21,065.0							
500,000 to	600,000	10,249	5,565.5	14,019	7,629.5	16,257	8,862.2	32,785	18,105.1							
600,000 to	700,000	5,983	3,902.7	8,635	5,657.7	11,885	7,697.3	15,441	10,014.2							
700,000 to	800,000	3,967	2,965.6	7,289	5,394.6	7,742	5,762.3	11,252	8,466.5							
800,000 to	900,000	3,012	2,566.6	4,499	3,806.2	6,908	5,831.0	8,452	7,187.7							
900,000 to	1,000,000	3,418	3,253.8	3,796	3,597.8	4,961	4,720.2	6,829	6,437.9							
1,000,000 to	2,000,000	14,777	20,809.2	19,607	27,384.0	24,618	34,825.0	30,570	42,812.4							
2,000,000 to	3,000,000	5,968	14,439.5	7,974	19,450.5	8,007	22,263.2	13,286	32,080.2							
3,000,000 to	4,000,000	3,510	12,136.1	4,072	14,198.2	4,413	15,441.2	5,764	19,834.5							
4,000,000 to	5,000,000	2,815	12,868.4	2,876	12,933.7	3,241	14,583.4	4,958	22,038.7							
5,000,000 to	6,000,000	1,824	9,851.1	2,330	12,699.9	2,321	12,648.2	3,173	17,369.3							
6,000,000 to	7,000,000	1,091	7,111.4	1,308	8,472.2	1,804	11,722.1	1,963	12,722.9							
7,000,000 to	8,000,000	954	7,127.1	1,192	8,937.5	1,331	9,935.6	2,201	16,465.2							
8,000,000 to	9,000,000	783	6,658.4	1,110	9,429.4	1,174	9,964.7	1,518	12,917.8							
9,000,000 to	10,000,000	965	9,193.7	931	8,877.3	1,060	10,121.2	1,662	15,863.9							
10,000,000 and over		11,142	647,842.1	12,551	728,664.6	13,607	843,113.8	17,064	1,026,526.9							
TOTAL		1,040,693	841,995.6	1,463,286	972,754.4	1,899,644	1,146,676.7	2,374,013	1,436,680.1							

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	(End of Period : Million Rupees)								
	2005				2006				
	Jun.		Dec.		Jun.		Dec.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	5,000	59,913	191.4	127,477	464.0	53,156	165.1	43,476	120.3
5,000 to	10,000	41,669	293.5	65,472	429.7	77,653	570.5	21,222	157.8
10,000 to	20,000	347,528	6,556.0	345,474	5,868.7	565,259	9,219.0	334,877	4,082.2
20,000 to	25,000	151,577	3,288.3	308,255	6,874.3	110,141	2,404.9	329,170	6,765.8
25,000 to	30,000	355,950	10,054.8	139,122	4,030.2	225,050	6,592.4	29,773	817.9
30,000 to	40,000	179,372	6,292.3	462,448	15,446.4	587,183	20,573.6	919,045	33,605.8
40,000 to	50,000	164,499	7,395.3	149,486	6,713.1	244,732	11,113.4	180,470	8,129.3
50,000 to	60,000	148,185	8,169.3	153,346	8,471.9	219,239	12,124.7	284,660	15,561.3
60,000 to	70,000	251,362	16,397.6	304,470	19,854.2	282,393	18,184.9	254,044	16,502.4
70,000 to	80,000	234,072	17,302.6	198,072	14,801.1	203,895	15,356.5	198,427	14,845.1
80,000 to	90,000	84,409	7,125.4	102,978	8,666.0	139,038	11,691.8	176,755	14,938.0
90,000 to	100,000	73,584	6,943.6	59,019	5,569.2	103,128	9,878.9	60,492	5,712.2
100,000 to	200,000	269,230	35,719.8	395,430	53,195.1	382,573	52,420.3	483,221	67,076.5
200,000 to	300,000	125,493	30,993.3	121,641	29,363.8	158,566	39,219.7	143,501	35,574.8
300,000 to	400,000	112,707	39,620.0	107,255	36,840.4	97,326	33,982.8	150,336	52,580.5
400,000 to	500,000	68,490	30,405.0	95,602	41,866.9	114,863	50,002.4	126,706	54,230.5
500,000 to	600,000	27,838	15,252.9	28,321	15,458.9	52,458	28,256.6	39,442	21,750.4
600,000 to	700,000	18,381	11,840.2	23,561	15,158.4	18,028	11,606.5	17,255	11,166.3
700,000 to	800,000	14,356	10,753.6	14,692	10,998.4	16,669	12,490.6	12,613	9,435.2
800,000 to	900,000	7,218	6,123.2	15,644	13,243.3	10,722	9,084.0	12,993	10,973.4
900,000 to	1,000,000	9,379	8,978.8	13,761	13,062.2	16,201	15,518.2	16,658	15,895.6
1,000,000 to	2,000,000	37,846	51,676.9	69,211	96,276.8	50,470	72,873.9	56,517	79,631.4
2,000,000 to	3,000,000	15,430	37,818.8	27,030	66,608.4	19,882	49,708.7	22,911	56,726.2
3,000,000 to	4,000,000	8,075	28,290.7	14,256	49,411.7	10,557	36,619.7	13,169	45,083.3
4,000,000 to	5,000,000	5,397	24,325.5	8,003	35,998.1	7,321	32,392.3	9,609	42,469.3
5,000,000 to	6,000,000	3,987	21,722.1	5,111	27,869.9	3,437	18,752.9	5,506	29,911.3
6,000,000 to	7,000,000	1,989	12,841.7	2,888	18,759.6	2,569	16,556.6	3,524	22,775.1
7,000,000 to	8,000,000	1,767	13,209.1	2,703	20,223.6	2,261	16,920.0	2,471	18,454.5
8,000,000 to	9,000,000	1,648	13,981.9	2,150	18,200.6	1,557	13,220.5	2,014	17,102.0
9,000,000 to	10,000,000	1,382	13,189.3	2,132	20,172.3	1,834	17,341.7	1,975	18,709.2
10,000,000 and over		17,019	1,097,167.2	19,090	1,157,460.0	19,568	1,340,356.9	22,431	1,480,017.1
TOTAL		2,839,752	1,593,919.9	3,384,100	1,837,358.0	3,797,729	1,985,200.0	3,975,263	2,210,800.6

3.10 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 31st December 2006

(Million Rupees)

SIZE OF ACCOUNT (Rs.)	Government		Non Financial Public Sector		NBFI's		Private Sector (Business)	
	No. of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less than 5,000	-	-	1	-	1	-	24,647	47.0
5,000 to 10,000	-	-	1	-	-	-	8,486	66.8
10,000 to 20,000	-	-	-	-	-	-	50,934	724.0
20,000 to 25,000	1	-	1	-	-	-	27,721	627.8
25,000 to 30,000	-	-	-	-	-	-	40,335	1,108.4
30,000 to 40,000	-	-	-	-	-	-	135,329	4,832.3
40,000 to 50,000	-	-	-	-	1	-	167,121	7,479.8
50,000 to 60,000	-	-	-	-	-	-	115,642	6,387.8
60,000 to 70,000	8	0.6	-	-	-	-	135,184	8,880.6
70,000 to 80,000	-	-	-	-	-	-	177,440	13,206.9
80,000 to 90,000	-	-	-	-	-	-	126,989	10,868.5
90,000 to 100,000	-	-	-	-	-	-	79,236	7,524.9
100,000 to 200,000	-	-	4	0.5	1	0.2	362,958	48,801.3
200,000 to 300,000	-	-	-	-	-	-	79,507	19,298.4
300,000 to 400,000	1	0.4	3	1.1	-	-	41,775	14,415.7
400,000 to 500,000	-	-	1	0.4	-	-	23,210	10,315.9
500,000 to 600,000	-	-	4	2.1	1	0.6	11,869	6,546.4
600,000 to 700,000	1	0.6	-	-	2	1.4	8,803	5,711.1
700,000 to 800,000	-	-	-	-	1	0.8	8,103	6,044.7
800,000 to 900,000	-	-	1	0.8	16	13.4	8,703	7,387.1
900,000 to 1,000,000	-	-	1	0.9	-	-	7,473	7,134.5
1,000,000 to 2,000,000	4	5.7	5	5.8	10	17.0	36,762	52,027.8
2,000,000 to 3,000,000	5	13.3	4	10.2	3	6.8	16,212	39,512.7
3,000,000 to 4,000,000	-	-	1	3.6	3	9.5	9,406	31,949.6
4,000,000 to 5,000,000	-	-	-	-	-	-	6,388	28,468.6
5,000,000 to 6,000,000	1	6.0	2	11.4	6	31.3	4,344	23,650.8
6,000,000 to 7,000,000	8	55.3	1	6.1	-	-	3,401	21,985.9
7,000,000 to 8,000,000	-	-	3	22.2	5	37.1	2,377	17,760.9
8,000,000 to 9,000,000	2	16.9	1	8.7	5	42.2	1,920	16,321.5
9,000,000 to 10,000,000	-	-	-	-	1	9.7	1,965	18,611.7
10,000,000 and over	81	93,623.2	157	96,862.3	341	55,047.3	21,529	1,208,915.9
TOTAL	112	93,722.1	191	96,936.2	397	55,217.4	1,745,769	1,646,615.4

3.10 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 31st December 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	4	-	20,902	78.2	475	1.4	46,030
5,000 to	10,000	-	-	19,182	141.8	29	0.1	27,698	208.7
10,000 to	20,000	2	-	307,761	3,707.7	481	7.8	359,178	4,439.5
20,000 to	25,000	-	-	318,744	6,531.1	667	15.0	347,134	7,173.9
25,000 to	30,000	60	1.7	16,762	454.1	561	15.4	57,718	1,579.6
30,000 to	40,000	4	0.1	873,074	31,957.0	641	21.6	1,009,048	36,811.0
40,000 to	50,000	1	-	97,864	4,410.5	840	38.4	265,827	11,928.7
50,000 to	60,000	152	8.0	216,783	11,842.5	469	24.9	333,046	18,263.2
60,000 to	70,000	-	-	212,087	13,774.3	333	21.8	347,612	22,677.3
70,000 to	80,000	1	0.1	161,188	12,028.2	660	50.8	339,289	25,286.0
80,000 to	90,000	-	-	155,009	13,098.4	388	32.9	282,386	23,999.8
90,000 to	100,000	1	0.1	46,050	4,339.0	280	26.1	125,567	11,890.1
100,000 to	200,000	9	1.2	349,040	47,623.1	2,806	362.8	714,818	96,789.1
200,000 to	300,000	8	1.9	77,781	19,604.7	951	229.3	158,247	39,134.3
300,000 to	400,000	8	2.9	113,305	39,806.4	467	161.4	155,559	54,387.9
400,000 to	500,000	9	4.0	104,334	44,268.4	479	218.9	128,033	54,807.6
500,000 to	600,000	11	6.0	27,775	15,312.1	193	106.7	39,853	21,973.9
600,000 to	700,000	-	-	8,713	5,621.5	245	162.6	17,764	11,497.2
700,000 to	800,000	1	0.7	4,674	3,508.6	47	35.5	12,826	9,590.3
800,000 to	900,000	2	1.7	4,339	3,630.5	74	61.4	13,135	11,094.9
900,000 to	1,000,000	1	0.9	9,232	8,806.2	29	27.7	16,736	15,970.2
1,000,000 to	2,000,000	8	11.8	19,209	26,753.1	1,061	1,495.0	57,059	80,316.3
2,000,000 to	3,000,000	6	16.1	6,346	16,313.0	466	1,168.6	23,042	57,040.7
3,000,000 to	4,000,000	-	-	3,733	13,012.9	115	419.3	13,258	45,394.9
4,000,000 to	5,000,000	6	26.9	3,129	13,602.5	124	542.5	9,647	42,640.5
5,000,000 to	6,000,000	8	45.4	1,125	6,079.6	78	403.1	5,564	30,227.6
6,000,000 to	7,000,000	-	-	134	858.3	17	108.5	3,561	23,014.1
7,000,000 to	8,000,000	5	37.1	71	518.8	35	264.8	2,496	18,640.9
8,000,000 to	9,000,000	3	24.6	101	845.6	9	73.2	2,041	17,332.7
9,000,000 to	10,000,000	3	28.3	27	259.8	4	37.6	2,000	18,947.1
10,000,000 and over		44	14,354.2	246	8,330.0	247	10,215.7	22,645	1,487,348.6
TOTAL		357	14,573.9	3,178,720	377,117.5	13,271	16,350.7	4,938,817	2,300,533.2

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
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
December											
No. of A/Cs.	2,686,212	23,244	95,458	48,162	966,717	766,412	64,006	2,432	20,010	45,128	1,738
Amount	465,775.2	15,596.8	95,469.2	37,696.0	201,386.9	912,787.8	182,321.9	9,031.7	31,436.2	208,262.5	5,989.1

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	
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)
December												
No. of A/Cs	212,533	313	2,158	170	529	3,146	74	77	273	25	-	4,938,817
Amount	117,579.4	2,395.2	7,870.1	1,417.3	1,182.8	3,367.5	61.3	279.5	421.9	204.8	-	2,300,533.2 (22.13)

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

(End of Period: Million Rupees)

ECONOMIC GROUP		2002		2003		2004		2005	
		Dec.	Jun.	Dec.	Jun.	Dec.	Jun.		
I.	Government:	49.7	157.3	24.3	30.7	43.9	9.3		
II.	Public Sector Enterprises:	1,566.2	2,478.9	3,148.4	3,183.0	6,666.7	5,271.5		
	(a) Agriculture, Forestry, Hunting & Fishing	1.6	48.1	2.2	3.9	72.7	27.4		
	(b) Mining and Quarrying	-	0.0	-	-	-	139.9		
	(c) Manufacturing	-	513.7	356.0	272.8	170.8	701.4		
	(d) Construction	2.6	0.0	-	6.2	10.6	0.4		
	(e) Electricity Gas, Water & Sanitary Services	0.1	3.4	60.0	148.9	237.2	-		
	(f) Commerce:	1,558.8	1,911.9	2,719.6	2,747.9	5,803.6	3,913.2		
	1. Export Bills :	1,102.8	1,372.2	1,982.4	2,219.9	4,595.7	3,262.3		
	i. Cotton Raw	153.5	-	8.8	561.8	219.1	95.4		
	ii. Rice	104.7	73.6	242.7	222.4	460.4	334.2		
	iii. Cotton Textiles (Local)	261.2	606.4	932.4	739.0	1,618.4	975.7		
	iv. Cement & Cement products	-	19.5	2.1	0.3	439.6	94.8		
	v. Petroleum & Petroleum products	0.1	8.3	79.4	63.0	6.3	502.6		
	vi. Machinery & Transport Equipments	-	0.0	2.2	5.0	60.2	20.0		
	vii. Other Export Bills	583.4	664.3	714.9	628.4	1,791.6	1,239.5		
	2. Imports Bills Payable in Pakistan	55.8	242.2	92.4	-	280.7	95.8		
	3. Inland Bills (to include Local Bills)	389.2	297.5	639.5	528.0	640.0	365.6		
	4. Non-Bank Financial Institutions	11.0	-	5.3	-	287.1	189.5		
	(g) Transport, Storage & Communication	-	-	-	-	-	133.4		
	(h) Services	1.8	0.9	1.2	1.1	33.5	0.3		
	(i) Other Public Sector Enterprises	1.5	0.9	9.5	2.1	338.2	355.4		
III.	Private Sector (Business):	55,486.5	67,096.0	68,727.5	78,568.1	81,451.0	96,980.0		
	(a) Agriculture, Forestry, Hunting & Fishing	3,256.6	3,125.4	1,884.9	4,214.4	3,443.6	2,694.0		
	1. Primary Products :	2,371.4	2,460.7	1,367.0	3,678.4	2,719.9	2,285.7		
	i. Cotton	1,170.1	1,137.2	741.0	2,367.0	931.3	795.8		
	ii. Rice	589.5	802.5	617.8	1,218.5	1,725.6	1,360.4		
	iii. Sugarcane	9.3	74.7	-	14.8	-	37.8		
	iv. Tobacco	35.5	0.0	0.0	-	-	-		
	v. Other Primary Products	567.0	446.2	8.1	78.0	63.0	91.7		
	2. Other Agriculture, Forestry, Hunting and Fishing	885.3	664.8	517.8	536.0	723.8	408.4		

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

(End of Period : Million Rupees)

ECONOMIC GROUP	2002		2003		2004		2005
	-	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
(b) Mining and Quarrying		63.9	183.0	116.6	98.4	653.9	768.7
(c) Manufacturing		1600.6	1,465.4	2,790.8	2,705.9	5,176.7	14,681.0
(d) Construction		187.6	492.4	144.9	627.5	496.2	1,588.0
(e) Electricity, Gas, Water & Sanitary Services		1.8	433.4	47.9	322.0	26.1	13.5
(f) Commerce:		49,187.4	59,506.7	61,189.2	68,233.5	71,035.7	76,501.9
1. Export Bills-Traditional Export		23,238.1	34,537.5	29,296.2	32,164.8	35,509.3	34,847.2
i. Wool & Goat Hair		73.3	44.6	18.8	5.2	-	-
ii. Hides & Skins		284.8	387.5	206.9	237.0	138.4	490.5
iii. Cotton Textiles (Local)		11,715.3	23,366.0	19,416.8	24,060.4	26,525.9	25,628.0
iv. Cotton Yarn (Local)		10,429.7	9,473.6	8,845.4	7,048.4	7,969.1	7,716.6
v. Sports Goods		606.4	1,126.4	570.7	734.1	628.6	795.9
vi. Surgical Instruments		128.6	139.3	237.7	79.2	247.3	216.1
2. Export Bills-Non-Traditional Exports		12,877.4	15,444.8	19,987.4	16,056.5	17,215.6	16,576.0
i. Brassware & Handicrafts		234.4	64.2	5,515.2	142.1	72.3	32.1
ii. Carpets & Rugs		424.1	715.2	871.2	1,130.5	1,014.4	2,007.7
iii. Footwear & Leather goods		770.4	819.7	1,410.7	1,253.3	1,562.0	2,300.4
iv. Handloom products, Towels & Hosiery		2,639.4	2,941.3	2,962.2	2,316.1	3,040.1	4,487.2
v. Readymade Garments		4,289.6	4,554.8	3,697.5	5,013.9	6,102.7	4,164.3
vi. Electrical goods (Cable & Wire RA)		113.9	273.4	443.7	143.8	196.6	124.5
vii. Other Export Bills		4,405.8	6,076.2	5,086.9	6,056.8	5,227.7	3,459.8
3. Import Bills Payable in Pakistan		4,858.8	1,408.1	2,486.4	10,473.7	2,908.5	6,489.5
4. Inland Bills (to include Local Bills)		7,608.7	7,708.0	8,520.6	8,241.2	14,524.3	18,079.3
5. Non-Bank Financial Institutions		-	30.2	31.3	58.4	-	5.4
6. Other Foreign Bills (clean outward)		604.5	378.1	867.3	1,238.9	878.0	504.6
(g) Transport, Storage & Communication		16.9	16.5	-	210.5	5.7	25.6
(h) Services		9.9	67.2	75.0	30.8	11.1	4.8
(i) Other Private (Business)		1,161.7	1,806.1	2,478.2	2,125.2	602.0	702.4
IV. Trust Funds and Non-Profit Organisations		29.7	2.0	18.1	3.7	156.9	4.7
V. Others		3,345.2	3,236.8	1,691.6	2,461.1	2,344.9	1,955.8
TOTAL		60,477.3	72,971.1	73,609.9	84,246.5	90,663.3	104,221.3

(Contd.)

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

(End of Period: Million Rupees)

ECONOMIC GROUP	2005		2006			
	Dec.		Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Government:	233	166.8	40	175.4	129	54.4
II. Public Sector Enterprises:	2,778	5,855.0	2,634	7,786.4	2,359	9,030.9
(a) Agriculture, Forestry, Hunting & Fishing	35	95.8	26	138.3	2	5.0
(b) Mining and Quarrying	13	74.3	6	23.3	5	1.0
(c) Manufacturing	29	61.9	191	360.4	142	3,041.7
(d) Construction	30	0.3	4	138.4	17	43.0
(e) Electricity Gas, Water & Sanitary Services	-	-	2	16.2	22	2.7
(f) Commerce:	2,649	5,610.6	2,376	7,058.6	2,146	5,911.9
1. Export Bills :	1,779	2,968.1	1,285	3,675.1	1,257	2,458.6
i. Cotton Raw	76	191.0	37	47.7	123	156.8
ii. Rice	280	350.6	46	443.1	141	396.0
iii. Cotton Textiles (Local)	804	1,250.9	696	1,756.8	889	1,761.5
iv. Cement & Cement products	4	49.9	11	225.8	-	-
v. Petroleum & Petroleum products	34	51.1	22	39.3	32	32.2
vi. Machinery & Transport Equipments	16	43.9	16	26.7	10	3.6
vii. Other Export Bills	565	1,030.8	457	1,135.7	62	108.6
2. Imports Bills Payable in Pakistan	108	246.9	63	446.7	123	884.6
3. Inland Bills (to include Local Bills)	762	2,395.5	1,025	2,936.4	766	2,568.7
4. Non-Bank Financial Institutions	-	-	3	0.4	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-
(h) Services	9	11.0	29	51.3	12	1.4
(i) Other Public Sector Enterprises	13	1.0	-	-	13	24.2
III. Private Sector (Business):	38,044	97,235.8	40,071	110,899.6	43,905	113,421.5
(a) Agriculture, Forestry ,Hunting & Fishing	1,335	4,322.3	1,356	4,781.9	2,190	6,807.7
1. Primary Products :	1,248	3,620.1	1,225	4,347.4	2,043	6,270.8
i. Cotton	677	1,577.7	495	1,520.8	815	2,217.7
ii. Rice	454	1,823.7	686	2,275.0	536	2,270.6
iii. Sugarcane	73	55.3	5	151.3	9	825.0
iv. Tobacco	-	-	2	1.6	1	0.5
v. Other Primary Products	44	163.4	37	398.6	682	957.0
2. Other Agriculture ,Forestry ,Hunting and Fishing	87	702.2	131	434.5	147	536.8

3.12 Scheduled Banks' Classification of Bills Purchased and Discounted

All Banks

(Concl.)

(End of Period : Million Rupees)

ECONOMIC GROUP	2005		2006			
	Dec.		Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	9	113.5	8	75.4	8	67.9
(c) Manufacturing	5,644	14,481.3	3,435	13,305.2	2,709	3,937.4
(d) Construction	63	1,190.1	20	442.9	27	331.6
(e) Electricity, Gas, Water & Sanitary Services	5	3.3	60	162.8	1	3.0
(f) Commerce:	30,112	76,219.6	34,653	91,224.1	38,413	101,656.3
1. Export Bills-Traditional Export	16,427	37,701.5	17,247	40,791.8	21,479	46,628.1
i. Wool & Goat Hair	-	-	12	36.8	39	283.2
ii. Hides & Skins	468	3,410.4	464	2,678.6	129	676.7
iii. Cotton Textiles (Local)	8,681	21,878.8	10,265	23,766.5	9,328	28,915.0
iv. Cotton Yarn (Local)	6,745	10,918.7	5,756	12,444.5	5,800	14,181.0
v. Sports Goods	388	1,313.6	579	1,471.9	5,991	798.4
vi. Surgical Instruments	145	180.1	171	393.4	192	1,773.8
2. Export Bills-Non-Traditional Exports	6,360	15,783.6	6,813	17,771.9	7,574	21,879.5
i. Brassware & Handicrafts	61	78.5	164	323.3	23	43.9
ii. Carpets & Rugs	255	1,066.7	194	942.8	254	1,049.9
iii. Footwear & Leather goods	685	2,066.2	650	1,868.9	896	3,062.7
iv. Handloom products, Towels & Hosiery	2,347	3,513.2	1,652	3,785.0	2,140	5,650.3
v. Readymade Garments	1,832	4,644.1	2,927	7,121.4	3,116	8,025.4
vi. Electrical goods (Cable & Wire RA)	104	307.3	191	856.7	118	783.5
vii. Other Export Bills	1,076	4,107.6	1,035	2,874.0	1,027	3,263.8
3. Import Bills Payable in Pakistan	1,103	6,377.1	1,742	10,341.4	1,855	13,802.8
4. Inland Bills (to include Local Bills)	5,876	15,962.6	8,653	21,566.7	7,213	18,653.5
5. Non-Bank Financial Institutions	-	-	-	-	-	-
6. Other Foreign Bills (clean outward)	346	394.8	198	752.2	292	692.3
(g) Transport, Storage & Communication	82	176.9	13	120.9	46	142.2
(h) Services	251	371.1	4	0.0	24	41.7
(i) Other Private (Business)	543	357.5	522	786.4	487	433.9
IV. Trust Funds and Non-Profit Organisation	20	133.8	-	-	1	11.5
V. Others	6,401	1,197.5	2,521	3,343.7	6,434	1,758.6
TOTAL	47,476	104,588.8	45,266	122,205.1	52,828	124,277.0

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

(End of Period: Million Rupees)

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

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

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

(End of Period: Million Rupees)

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

(Contd.)

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

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

SECURITY / SHARE	2004		2005		2006		
	Dec.	Jun.	Dec.	Jun.	Dec.		Market Value
	Book Value	Book Value	Book Value	Book Value	Book Value	Value	
A. FEDERAL GOVERNMENT SECURITIES	230,730.2	187,486.4	186,193.5	181,663.0	161,732.3	159,633.1	156,834.0
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	15,203.4	20,289.9	15,203.4
Federal Investment Bonds	13,896.6	8,657.3	2,880.3	1,430.2	1,158.2	1,156.7	1,158.8
Pakistan Investment Bonds	183,618.0	158,806.8	150,448.4	149,126.5	145,370.6	138,186.5	140,471.8
Unclassified	-	-	-	-	-	-	-
B. TREASURY BILLS	267,378.70	415,199.0	373,524.1	409,361.9	382,108.1	412,424.2	398,736.6
C. PROVINCIAL GOVERNMENTS SECURITIES	75.1	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	75.1
16.00% 2004	-	-	-	-	-	-	-
17.50 % 2008	75.1	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	1.5	2.0	1.4
E. OTHERS:	116,435.8	122,884.0	167,574.1	275,516.8	220,875.1	199,593.1	225,599.1
1. Shares :	37,526.30	33,031.8	42,174.1	48,061.2	39,027.3	32,345.3	39,294.3
(i) Financial Institutions	4,107.8	2,985.2	4,482.7	4,180.8	4,202.8	4,008.4	4,279.4
(ii) Public Sector Enterprises	6,176.2	5,639.9	10,050.0	5,847.7	5,210.7	3,060.4	4,975.2
(iii) Private Sector	27,242.3	24,406.7	27,641.4	38,032.7	29,613.9	25,276.5	30,039.7
2. Debentures :	737.3	1,462.9	4,567.6	1,487.2	2,973.0	2,970.4	2,973.0
(i) Financial Institutions	-	239.2	2,980.0	405.7	134.4	132.4	134.4
(ii) Public Sector Enterprises	640.0	577.7	394.7	499.8	1,388.4	1,387.7	1,388.4
(iii) Private Sector	97.3	646.0	1,192.9	581.7	1,450.2	1,450.3	1,450.2
(iv) Other	-	-	-	-	-	-	-
3. National Investment (Unit) Trust	14,287.5	25,362.8	30,821.8	28,457.4	28,797.3	13,925.6	33,594.7
4. Participation Term Certificates	20,612.0	20,972.2	34,907.5	32,415.4	32,034.8	32,644.9	32,070.9
5. Modarba Certificate	597.0	343.6	604.5	578.6	145.2	145.2	145.2
6. Mutual Funds	4,533.7	6,148.7	7,723.0	13,695.1	14,991.7	14,147.5	14,803.4
7. Others	38,142.1	35,562.0	46,775.6	150,821.9	102,905.8	103,414.2	102,717.6
TOTAL	614,621.40	725,646.0	727,368.3	866,618.3	764,792.1	771,727.4	781,246.2

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.	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.	Dec.	
0.00	74,226.6	92,849.6	100,655.6	111,024.1	119,357.1	136,696.0	130,390.0	
0.25*	21,473.2	23,576.3	36,459.4	13,757.4	32,916.4	40,924.6	32,721.5	
0.50*	32,611.0	32,804.9	32,855.4	35,793.6	13,846.7	3,464.4	9,413.0	
0.75	6,366.1	5,439.7	4,606.9	14,526.2	7,378.8	4,371.1	4,230.6	
1.00	22,260.6	23,742.7	27,124.2	29,330.6	38,806.8	31,361.9	22,892.8	
1.25	13,579.0	7,440.4	19,376.2	16,629.4	19,490.8	20,110.7	7,448.8	
1.50	2,581.3	5,902.6	10,443.0	5,772.0	6,027.4	27,258.9	5,448.1	
1.75	4,715.2	7,596.3	6,477.4	9,535.2	693.8	1,232.6	668.5	
2.00	2,791.9	1,942.2	8,314.2	7,310.1	16,457.1	10,285.0	11,106.6	
2.25	755.2	65.0	1,298.6	1,800.7	523.6	440.2	3,712.8	
2.50	282.9	760.6	1,137.5	2,382.9	4,870.3	7,009.9	2,909.6	
2.75	672.0	356.2	446.4	1,523.6	1,444.7	139.8	787.1	
3.00	1,353.0	1,645.6	3,275.7	1,684.1	2,527.2	4,021.5	25,050.1	
3.25	359.2	590.8	1,327.6	1,686.8	2,145.4	785.2	3,543.8	
3.50	565.7	704.0	587.5	561.4	2,219.1	1,285.0	6,020.1	
3.75	321.5	1,015.4	724.3	196.2	2,342.9	340.5	5,320.1	
4.00	1,042.3	1,367.3	764.8	1,128.1	8,045.7	3,986.5	3,897.3	
4.25	964.8	2,525.5	584.9	370.8	1,270.3	1,326.8	1,668.5	
4.50	104.9	412.1	227.6	190.8	125.3	2,531.3	7,353.7	
4.75	213.0	62.0	0.0	16.2	72.2	1,007.8	3,571.5	
5.00	40.6	123.6	438.7	26.9	-	1,662.1	2,386.0	
5.25	300.0	-	-	-	-	131.6	1,242.9	
5.50	204.0	16.3	495.8	5.3	209.7	685.6	1,032.8	
5.75	0.0	2.6	-	-	119.4	-	264.0	
6.00	154.7	23.3	201.4	39.0	318.5	402.6	2,437.9	
6.25	0.0	0.1	-	-	-	-	345.9	
6.50	23.8	18.3	1.1	1.1	65.6	607.2	224.8	
6.75	0.9	0.0	0.0	0.0	0.0	8.0	10.9	
7.00	0.0	32.4	77.5	30.7	33.5	8.5	208.0	
7.25	6.3	6.2	-	-	-	36.2	318.0	
7.50	57.5	67.4	-	-	1,099.3	489.7	86.7	
7.75	1.1	-	-	-	299.8	-	5.0	
8.00	20.2	33.2	103.0	222.8	152.1	151.4	10.5	
8.25	-	-	-	-	-	-	3.9	
8.50	-	-	50.0	-	6.2	-	0.3	
8.75	0.3	-	-	-	-	-	24.5	
9.00	2.4	25.7	21.2	4.1	51.0	10.1	68.5	
9.25	-	-	-	-	24.0	-	43.5	
9.50	2.7	-	-	-	-	-	0.7	
9.75	0.2	-	-	-	-	-	9.6	
10.00	7.2	0.1	37.6	90.8**	67.8	54.4	-	
10.25	2.6	2.1	-	-	-	50.0	-	
10.50	-	705.8	-	-	-	-	-	
10.75	-	-	-	-	14.9	77.9	-	
11.00	-	-	0.7	-	140.8	-	318.2	
Over 11	99.2	31.1	15.7	-	305.3	3.7	13.0	
Total	188,163.1	211,887.4	258,130.0	255,640.8	283,469.5	302,958.6	297,209.8	

** 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.	Dec.	
0.00	443,559.8	440,943.3	528,740.4	578,328.8	623,250.0	676,436.5	644,586.5	
0.25*	89,327.1	325,676.5	449,210.3	322,466.3	264,179.0	342,219.3	268,408.0	
0.50*	89,592.5	55,664.7	64,051.6	62,212.9	36,452.7	33,370.1	38,433.8	
0.75	57,638.0	104,507.2	34,066.0	53,288.9	14,702.0	13,579.4	60,044.7	
1.00	76,668.5	323,297.7	203,782.6	403,673.5	398,664.1	347,297.7	254,577.3	
1.25	310,016.7	46,898.6	82,373.2	14,418.6	9,876.1	14,070.3	50,920.7	
1.50	151,041.5	114,298.8	117,428.0	59,944.4	60,748.1	72,657.3	50,926.1	
1.75	25,353.6	49,216.3	62,614.6	33,161.7	16,500.8	32,425.4	8,681.0	
2.00	113,561.1	63,998.9	56,255.9	86,163.5	130,405.4	142,014.3	126,677.5	
2.25	23,656.4	19,699.7	31,332.6	32,649.1	15,960.8	24,079.3	6,736.8	
2.50	58,185.8	61,601.3	82,411.0	48,584.3	56,470.5	60,388.9	29,890.4	
2.75	49,782.4	18,189.7	35,628.3	20,830.2	14,848.1	15,131.2	11,454.4	
3.00	58,493.4	72,780.8	52,929.3	99,271.3	72,572.6	63,151.6	102,782.7	
3.25	12,622.7	12,222.1	18,965.3	32,395.6	19,757.9	28,036.0	32,899.9	
3.50	35,828.5	27,896.8	32,269.9	51,567.0	74,289.5	67,196.4	99,792.4	
3.75	4,650.9	11,194.4	16,403.3	26,313.6	13,113.2	29,509.2	16,213.3	
4.00	24,523.9	11,138.4	27,058.5	41,329.6	92,805.0	64,589.8	122,930.3	
4.25	3,916.1	4,640.7	7,047.8	13,462.0	28,930.8	17,086.7	4,245.5	
4.50	4,079.2	7,731.9	7,111.8	35,815.4	30,142.7	25,671.8	57,974.0	
4.75	5,049.6	1,964.3	5,991.0	6,201.5	46,234.9	42,845.3	42,553.5	
5.00	8,059.4	7,769.4	13,813.9	35,280.7	68,425.4	65,759.2	87,805.3	
5.25	184.8	187.1	6,127.8	4,072.3	2,646.7	4,550.5	23,217.5	
5.50	3,444.9	25.8	747.3	9,631.8	33,171.0	35,812.1	65,009.4	
5.75	0.0	9.1	386.7	3,782.7	6,699.9	9,713.7	9,005.8	
6.00	144.1	144.9	855.8	16,991.6	34,858.9	36,773.2	66,638.7	
6.25	0.0	3.9	81.4	2,783.2	4,166.7	14,972.1	40,801.2	
6.50	278.7	193.3	139.5	16,246.9	7,978.1	17,944.4	14,867.7	
6.75	48.1	24.3	23.6	2,712.5	4,569.2	6,405.3	12,088.4	
7.00	2,661.9	7,284.4	4,568.6	12,826.7	20,174.5	25,856.2	30,241.9	
7.25	241.3	366.2	6.4	2,916.7	2,533.3	15,571.0	3,559.8	
7.50	967.3	524.0	898.1	8,911.3	13,675.4	11,943.3	16,188.8	
7.75	0.0	4.0	33.2	2,576.4	6,908.5	14,169.3	17,727.5	
8.00	229.5	201.2	242.2	23,405.9	31,117.6	30,885.8	17,674.9	
8.25	49.0	24.7	11.3	562.8	7,365.0	2,234.5	3,925.2	
8.50	11.1	-	-	780.3	13,019.6	20,561.6	18,344.1	
8.75	0.0	48.0	74.6	2,506.8	10,606.6	1,786.4	16,693.4	
9.00	111.2 [@]	48.2 [@]	0.0	3,093.4	22,942.6	7,702.4	7,352.1	
9.25	-	-	-	101.8	1,246.9	38,409.2	37,715.7	
9.50	-	-	-	758.9	3,294.9	7,200.2	7,745.9	
9.75	-	-	-	41.5	523.5	4,222.0	16,265.5	
10.00	-	-	-	181.6	9,375.3	2,494.9	12,962.7	
10.25	-	-	-	-	-	7,707.5	1,805.9	
10.50	-	-	-	69.4	933.5	8,986.2	5,923.5	
10.75	-	-	-	228.3	819.7	8,853.5	10,864.9	
11.00	-	-	-	7.1	2,099.1	81.3	11,851.4	
Over-11	-	-	-	104.5	939.3	2,039.7	42428.9	
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	2,629,434.9	

[@] 9 and over

3.17 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

RATE OF RETURN	2003						2004			
	Jun.		Dec.		Jun.		Dec.		Sector	
	Private		Private		Private		Private			
	Overall	Sector	Overall	Sector	Overall	Sector	Overall	Sector		
00.00	844.2	630.5	3,126.3	3,125.2	1,338.7	1,338.7	32,380.8	32,380.8		
01.00	*	67.9	67.3	2,809.6	2,809.6	162.3	162.3	13.8	13.8	
02.00	*	585.7	585.5	3,702.8	2,278.1	5,662.2	3,971.1	3,735.0	3,402.2	
03.00	*	3,466.3	2,555.1	12,652.2	9,541.7	7,245.5	6,745.5	9,420.6	5,634.8	
03.25		922.7	172.9	188.6	188.6	116.7	116.7	84.6	84.6	
03.50		1,285.3	1,285.3	971.5	971.5	1,555.8	1,555.8	547.7	547.7	
03.75		460.4	460.4	38.2	38.2	163.8	163.8	396.5	396.5	
04.00		3,032.2	2,291.8	3,174.2	3,174.2	2,388.0	2,388.0	2,677.2	2,677.2	
04.25		135.3	135.3	298.2	298.2	209.2	209.2	439.3	439.3	
04.50		297.8	297.8	352.6	352.6	603.8	603.8	2,522.7	2,522.7	
04.75		17.4	17.4	285.2	285.2	90.0	90.0	4.2	4.2	
05.00		606.1	570.3	6,797.7	3,839.0	9,540.0	9,446.9	8,690.8	8,531.3	
05.25		0.0	0.0	1,000.5	1,000.5	-	-	106.9	85.0	
05.50		136.0	0.0	1,704.9	1,704.9	55.5	55.5	370.9	370.9	
05.75		295.0	295.0	544.0	544.0	2.0	2.0	159.2	159.2	
06.00		761.4	758.1	1,015.8	1,015.8	5,021.9	4,920.1	2,453.3	2,370.4	
06.25		0.2	0.2	44.2	44.2	22.8	22.8	22.1	22.1	
06.50		28.5	27.3	95.3	95.3	3,210.8	3,180.8	821.2	821.2	
06.75		100.0	100.0	21.4	21.4	125.0	125.0	1,403.5	1,403.5	
07.00		670.4	632.4	4,190.4	4,190.4	6,048.6	5,996.1	5,351.3	5,351.3	
07.25		9.9	9.9	1.1	1.1	123.7	123.7	74.9	74.9	
07.50		256.0	255.3	741.3	741.3	671.0	671.0	774.9	774.9	
07.75		1.7	1.7	2.1	2.1	-	-	2.8	2.8	
08.00		396.0	306.9	983.6	983.6	5,259.3	5,259.3	11,980.1	11,763.0	
08.25		1.3	1.3	31.5	31.5	-	-	59.1	59.1	
08.50		230.2	229.7	594.7	594.7	1,117.0	1,117.0	2,807.2	2,807.2	
08.75		12.1	12.1	43.1	43.1	-	-	83.3	83.3	
09.00		6,860.3	3,820.1	1,948.4	1,948.4	3,447.6	3,447.6	4,346.5	4,346.5	
09.25		0.5	0.5	27.3	27.3	7.7	7.7	104.9	104.9	
09.50		192.2	191.9	168.2	168.2	218.1	218.1	478.9	478.9	
09.75		80.5	77.2	20.3	20.3	-	-	44.5	44.5	
10.00		2,208.8	1,893.3	2,204.4	2,204.4	4,543.1	4,543.1	5,430.6	5,430.6	
10.25		181.3	180.0	31.5	31.5	7.5	7.5	19.6	19.6	
10.50		436.1	436.1	628.2	628.2	180.6	180.6	86.7	86.7	
10.75		5.2	4.3	13.8	13.8	14.4	14.4	24.4	24.4	
11.00		3,222.3	3,151.8	5,763.4	5,763.4	8,042.9	7,992.9	12,212.4	10,770.0	
11.25		0.4	0.4	5.4	5.4	1.5	1.5	8.6	8.6	
11.50		118.1	118.0	80.2	80.2	40.3	40.3	58.5	58.5	
11.75		17.3	0.8	51.8	51.8	21.6	21.6	82.8	82.8	
12.00		18,547.9	13,416.5	18,022.8	16,073.4	4,875.5	3,849.9	853.9	853.9	
12.25		1.1	1.1	7.7	7.7	5.3	5.3	2.0	2.0	
12.50		476.9	476.9	108.5	108.5	253.6	253.6	157.3	157.3	
12.75		7.9	7.9	28.7	28.7	74.6	74.6	84.9	84.9	
13.00		930.6	910.2	987.1	987.1	1,234.9	1,234.9	4,658.0	4,658.0	
13.25		26.7	26.7	46.7	46.7	58.1	58.1	79.8	79.8	
13.50		265.6	265.1	10.3	10.3	75.7	75.7	268.9	268.9	
13.75		30.2	28.4	40.9	40.9	133.2	133.2	29.6	29.6	
14.00		13,510.5	13,375.1	13,505.1	13,505.1	8,755.6	8,755.6	291.0	291.0	
14.25		0.0	0.0	1.6	1.6	-	-	-	-	
14.50		84.2	84.2	36.6	36.6	62.1	62.1	77.6	77.6	
14.75		8.7	8.7	40.3	40.3	26.3	26.3	-	-	
15.00		1,877.1	1,849.6	655.0	655.0	626.4	626.4	481.8	481.8	
15.25		0.0	0.0	1.4	1.4	22.5	22.5	-	-	
15.50		26.1	26.0	65.1	65.1	19.4	19.4	-	-	
15.75		1.3	1.3	2.1	2.1	36.0	36.0	-	-	
16.00 & over		12,914.3	12,523.0	8,099.7	8,032.7	5,717.6	5,709.6	2,619.1	2,611.4	
TOTAL		76,652.2	64,574.9	98,012.9	88,501.6	89,235.5	85,683.5	119,886.0	113,836.1	

* 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

3.17 Scheduled Banks' Advances by Rates of Interest

		(End of period : Million Rupees)							
		2005				2006			
RATE OF RETURN		Jun.		Dec.		Jun.		Dec.	
		Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00		27,634.2	27,619.3	30,089.8	28,608.9	12,191.3	12,191.3	10,311.9	10,245.0
01.00	*	0.6	0.6	56.4	56.4	0.5	0.5	-	-
02.00	*	0.0	0.0	-	-	6.5	6.5	25.3	25.3
03.00	*	2,887.7	2,387.7	4,227.9	3,084.8	3,505.2	3,505.2	3,651.8	3,651.8
03.25		-	-	-	-	0.2	0.2	-	-
03.50		135.0	135.0	0.5	0.5	90.3	90.3	1.1	1.1
03.75		432.1	432.1	-	-	-	-	-	-
04.00		2,303.7	2,303.7	3,171.5	2,916.2	1,145.6	1,145.6	1,237.1	1,237.1
04.25		316.5	316.5	811.2	811.2	8.5	8.5	-	-
04.50		639.2	448.7	3,598.4	3,598.4	226.6	226.6	8.3	8.3
04.75		652.6	652.6	1,655.8	1,655.8	-	-	33.3	33.3
05.00		1,900.9	1,900.9	2,007.7	1,877.4	858.7	858.7	835.3	835.3
05.25		-	-	737.6	737.6	459.3	459.3	79.2	79.2
05.50		666.7	666.7	1,490.3	1,490.3	1,780.4	1,780.4	394.5	394.5
05.75		-	-	457.4	457.4	2,073.4	2,073.4	1,656.5	1,656.5
06.00		4,524.4	2,332.7	1,639.5	1,639.5	4,208.2	4,208.2	4,511.3	4,511.3
06.25		929.7	29.0	2,159.0	2,159.0	2,491.7	691.7	2,539.0	739.0
06.50		113.4	113.4	514.4	514.4	522.8	522.8	945.8	695.8
06.75		112.8	112.8	97.1	97.1	466.2	466.2	290.0	290.0
07.00		3,363.4	3,363.5	2,467.9	2,467.9	2,420.9	2,420.9	2,231.2	2,231.2
07.25		1,013.3	48.7	104.2	104.2	155.1	155.1	626.2	626.2
07.50		3,720.4	2,267.1	1,007.7	1,007.7	1,365.0	1,365.0	4,890.9	4,890.9
07.75		770.2	770.2	18.9	18.9	43.4	43.4	123.0	123.0
08.00		5,788.1	5,690.3	3,047.9	2,797.9	2,848.9	2,598.6	1,231.1	1,225.9
08.25		9.2	9.3	775.4	775.4	667.7	667.7	112.3	112.3
08.50		1,286.0	1,286.0	612.7	612.7	893.7	893.7	960.5	960.5
08.75		265.2	265.2	179.2	179.2	1,854.0	1,569.8	72.0	72.0
09.00		8,236.9	6,198.7	8,025.7	7,863.9	7,129.2	7,091.6	5,428.5	3,434.1
09.25		486.1	486.1	203.5	203.5	737.0	737.0	105.0	105.0
09.50		1,601.1	1,601.1	4,512.3	929.0	6,271.0	3,440.7	415.9	415.9
09.75		1,089.6	1,089.7	451.9	451.9	569.7	569.7	161.4	161.4
10.00		4,202.4	4,202.4	5,374.1	5,274.1	3,820.9	3,818.3	6,490.1	6,490.1
10.25		298.8	298.8	241.1	146.0	527.8	427.8	80.8	80.8
10.50		501.3	501.3	2,175.2	1,999.1	1,272.7	1,069.3	3,100.9	860.0
10.75		141.4	141.4	32.6	32.6	280.7	230.7	15.6	15.6
11.00		15,584.3	15,454.8	16,738.2	16,532.9	11,515.1	11,465.1	6,480.9	6,480.9
11.25		103.0	103.0	1,569.4	1,569.4	219.2	219.2	17.2	17.2
11.50		226.1	226.1	966.0	966.0	2,374.3	2,374.3	1,560.4	1,560.4
11.75		6,838.9	6,838.9	609.8	609.8	1,450.8	1,450.8	1,172.1	1,128.4
12.00		2,873.3	2,873.2	11,583.9	11,509.4	13,902.5	13,901.0	12,735.1	12,735.1
12.25		60.0	60.0	546.1	546.1	602.8	602.8	1,027.3	1,027.3
12.50		163.6	163.6	1,460.0	1,460.0	3,527.8	3,527.8	4,078.1	4,078.1
12.75		142.1	142.1	159.6	159.6	653.1	653.1	1,338.6	1,338.6
13.00		1,712.0	1,712.0	15,873.9	15,873.9	16,332.4	16,328.2	17,910.7	17,910.7
13.25		218.6	218.6	1,575.0	1,575.0	603.2	603.2	974.5	974.5
13.50		677.1	677.1	1,163.2	1,163.2	1,231.8	1,231.8	4,923.8	4,923.8
13.75		64.3	64.3	347.8	347.8	150.2	150.2	1,333.9	1,333.9
14.00		2,233.5	2,233.5	8,135.7	8,130.4	5,127.6	4,938.3	10,509.3	10,505.3
14.25		-	-	44.2	44.2	142.0	142.0	828.9	828.9
14.50		257.3	257.4	249.7	249.7	3,906.4	3,906.4	4,549.8	4,549.8
14.75		18.3	18.3	8.5	8.5	0.1	0.1	584.0	584.0
15.00		509.5	509.5	1,077.1	1,077.1	1,284.9	1,284.9	4,621.3	4,613.4
15.25		1.1	1.1	2.0	2.0	7.1	7.1	74.6	74.6
15.50		24.5	24.6	1.1	1.1	28.1	28.1	3,242.2	3,242.2
15.75		3.4	3.4	0.3	0.3	35.0	35.0	84.4	84.4
16.00 & over		2,792.1	2,784.4	5,004.1	2,979.8	6,660.4	4,636.1	16,419.5	16,403.4
TOTAL		110,525.8	102,036.8	149,060.5	139,375.4	130,648.2	122,820.5	147,032.3	140,603.0

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

(End of Period: Million Rupees)

RATE OF RETURN	2003				2004				
	Jun.		Dec.		Jun.		Dec.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	29,132.5	23,397.7	31,532.6	31,254.3	32,246.7	31,618.7	74,200.6	72,742.9	
01.00	*	3,934.7	3,923.5	4,350.8	2,592.8	1,177.8	813.8	571.1	207.2
02.00	*	11,143.0	6,291.9	59,261.6	25,268.1	62,845.5	22,996.7	8,221.7	4,956.6
03.00	*	56,382.8	43,813.4	151,550.7	140,078.7	143,855.7	122,298.0	46,065.5	35,195.0
04.00	*	106,960.6	90,472.1	97,405.4	88,947.0	188,008.0	155,468.7	160,741.0	115,346.9
05.00	*	52,470.1	43,906.4	82,379.2	75,204.9	99,503.2	91,120.1	265,452.3	212,689.3
06.00	*	83,674.1	29,117.0	68,522.7	63,431.8	90,638.9	79,622.7	188,980.1	169,947.5
07.00	*	30,531.3	25,660.8	48,423.5	46,516.0	65,397.1	65,047.7	132,669.9	127,529.0
08.00	*	45,406.7	41,769.9	59,558.9	59,280.1	81,677.5	71,516.8	124,608.9	123,964.2
08.25		1,280.4	630.0	1,170.0	570.0	1,769.0	1,169.0	5,957.9	5,357.9
08.50		11,774.0	7,791.9	11,021.6	11,021.6	17,225.1	17,225.1	36,792.4	36,313.7
08.75		895.5	837.0	807.0	807.0	1,285.5	1,285.5	3,845.0	3,843.4
09.00		21,513.9	18,972.4	31,475.2	28,775.1	36,946.2	35,546.9	49,004.6	48,162.3
09.25		979.9	157.0	3,243.9	443.9	775.8	775.8	1,275.1	1,275.1
09.50		8,994.2	7,113.0	6,147.9	5,565.6	4,659.9	4,659.9	19,239.9	19,234.9
09.75		1,232.1	1,232.1	1,492.5	1,492.5	2,976.6	2,976.6	1,013.4	1,013.4
10.00		38,997.9	32,378.6	47,316.0	46,264.5	42,056.6	41,784.4	49,701.7	49,542.5
10.25		2,213.4	794.6	238.6	230.4	145.2	145.2	1,132.5	1,132.5
10.50		3,870.2	3,832.6	6,565.1	4,518.3	6,544.6	6,544.6	4,503.7	4,501.1
10.75		331.0	331.0	2,490.4	2,490.4	171.4	171.4	194.1	194.1
11.00		44,550.1	42,296.5	34,930.9	34,778.6	53,493.9	52,050.5	59,481.6	59,461.1
11.25		512.2	100.8	387.4	387.4	65.2	65.2	1,405.9	1,404.6
11.50		2,600.6	2,541.4	1,428.0	1,308.2	1,377.1	1,334.3	6,480.2	6,458.2
11.75		1,134.1	333.1	615.1	615.1	913.4	913.4	180.1	180.1
12.00		45,743.6	41,705.8	36,099.0	33,477.3	28,418.4	28,415.6	15,587.6	15,584.5
12.25		178.4	146.2	184.0	184.0	27.1	27.1	273.5	273.5
12.50		8,864.1	5,814.5	3,301.5	3,301.5	1,387.3	1,387.3	3,161.5	3,161.5
12.75		247.4	246.5	319.8	319.8	104.7	104.7	507.3	507.3
13.00		18,841.6	14,535.3	15,910.3	15,910.3	10,588.3	10,588.3	10,451.5	9,827.2
13.25		177.4	177.4	199.2	199.2	5,200.8	5,200.8	540.1	540.1
13.50		1,938.3	1,867.3	2,903.9	2,903.9	1,198.8	1,198.8	900.5	900.5
13.75		4,393.8	3,602.9	3,787.9	3,084.6	5,745.7	5,745.7	4,049.6	4,019.6
14.00		146,555.0	138,376.4	122,657.3	121,746.4	111,770.9	110,352.1	87,380.8	87,378.2
14.25		337.2	137.0	144.7	144.7	15.0	15.0	665.8	658.6
14.50		1,533.6	1,355.0	443.0	443.0	642.8	642.8	1,101.5	1,101.1
14.75		242.0	142.0	55.3	39.4	51.7	51.7	39.5	39.5
15.00		23,569.2	22,937.2	13,931.0	13,892.1	7,961.2	7,935.9	7,607.1	7,607.1
15.25		118.6	36.7	69.1	69.1	0.0	0.0	102.3	102.3
15.50		1,052.7	932.3	174.1	174.1	300.3	300.3	76.9	76.9
15.75		1,827.4	672.8	548.8	548.8	275.5	275.5	203.3	203.3
16.00		15,741.5	15,381.0	14,969.4	13,806.6	11,018.5	8,670.1	7,375.5	7,375.5
16.25		183.7	181.2	255.4	255.4	-	-	126.0	126.0
16.50		1,871.1	1,857.8	731.4	656.8	1,481.1	219.5	3,842.4	3,839.7
16.75		28,665.3	27,200.9	511.5	511.5	881.7	881.7	924.2	924.2
17.00		2,997.8	2,993.7	989.9	989.9	4,097.5	4,097.5	348.4	348.4
17.25		29.3	29.3	144.5	144.5	8.4	8.4	75.9	75.9
17.50		324.1	313.3	207.0	207.0	180.7	180.7	55.8	55.8
17.75		0.1	0.1	81.5	81.5	0.9	0.9	62.6	62.6
18.00		3,582.0	3,570.9	10,391.7	10,390.1	6,018.4	6,017.4	4,626.3	4,625.9
18.25		1,689.0	1,548.8	432.2	285.8	10.1	10.1	57.6	57.6
18.50		147.2	147.2	174.7	174.7	285.5	285.5	34.1	34.1
18.75		72.2	72.2	64.0	63.3	3.3	3.3	26.2	26.2
19.00		6,490.9	6,463.7	3,678.6	3,678.6	4,074.0	4,073.6	6,370.3	6,348.9
19.25		58.7	58.7	105.1	105.1	5.2	5.2	92.2	92.2
19.50		84.4	84.4	47.2	47.2	98.3	98.3	251.4	251.4
19.75		41.6	41.6	98.1	98.1	-	-	75.1	75.1
20.00 & over		15,105.1	15,043.0	11,810.0	11,810.2	15,540.8	15,496.9	17,293.5	17,293.5
TOTAL		893,219.5	735,368.1	997,736.1	911,586.6	1,153,148.6	1,019,441.6	1,416,005.5	1,274,247.4

* 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	2005				2006				
	Jun.		Dec.		Jun.		Dec.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	90,365.5	89,383.5	77,244.0	76,657.9	90,056.5	86,934.2	101,089.4	100,019.3	
01.00	*	656.6	203.2	3,074.6	1,307.8	1,766.2	1,252.2	1,545.5	1,049.3
02.00	*	6,069.4	2,804.5	8,033.6	4,928.0	4,128.6	4,128.6	5,349.9	5,350.0
03.00	*	19,022.2	19,022.2	15,256.0	15,256.0	17,928.6	17,928.6	8,554.2	8,554.2
04.00	*	33,003.9	29,450.4	23,790.0	23,781.1	16,849.0	16,843.8	25,963.8	25,963.8
05.00	*	66,898.0	51,841.6	16,500.2	15,201.5	22,772.9	15,484.0	12,904.5	12,902.9
06.00	*	77,515.8	66,453.8	62,194.2	49,009.1	89,220.6	82,803.4	81,265.5	78,915.3
07.00	*	143,759.4	112,673.5	52,929.0	52,424.1	20,024.7	20,020.4	47,810.8	47,189.9
08.00	*	266,967.8	227,966.2	67,710.1	63,349.6	74,058.7	69,004.8	129,349.4	127,366.2
08.25		24,729.5	20,581.0	8,833.6	7,833.6	3,991.7	3,957.2	605.7	605.7
08.50		36,981.8	35,317.2	21,217.5	19,191.4	30,146.2	29,185.8	28,573.3	27,787.9
08.75		42,204.9	25,474.8	18,626.8	14,331.8	14,575.2	6,928.7	3,103.7	1,137.3
09.00		136,610.3	101,770.4	250,872.1	216,190.4	140,904.2	118,689.5	68,714.7	61,918.4
09.25		18,779.4	17,423.1	22,301.5	14,461.9	18,587.9	15,949.3	5,978.8	2,541.8
09.50		29,282.9	28,511.1	67,538.7	33,066.9	82,869.0	36,135.1	61,980.9	12,535.0
09.75		14,551.1	13,315.9	29,845.8	23,386.1	39,714.4	26,237.9	14,707.6	10,951.9
10.00		113,555.3	111,385.0	159,949.9	134,497.9	182,168.6	149,422.5	135,173.3	110,666.2
10.25		9,456.6	8,958.0	22,594.8	21,695.0	39,295.1	22,428.0	24,940.4	20,876.6
10.50		17,143.9	16,885.0	48,650.7	46,860.5	87,250.3	64,892.7	58,597.3	42,157.4
10.75		6,610.4	6,610.5	20,291.6	18,621.6	31,106.6	27,329.2	43,205.3	39,525.5
11.00		121,330.2	121,320.3	156,235.5	154,342.2	154,033.1	144,161.6	192,503.1	156,435.3
11.25		4,858.0	4,857.1	10,251.2	10,020.5	27,749.6	26,599.9	35,560.2	24,404.1
11.50		14,604.3	14,603.3	27,138.5	27,089.5	39,806.2	39,793.1	76,329.5	69,080.3
11.75		9,131.5	9,125.8	12,525.3	12,521.5	37,686.5	37,195.1	28,119.3	24,480.7
12.00		43,832.5	43,823.9	150,963.5	145,103.4	133,828.2	133,771.4	195,503.8	185,826.4
12.25		4,740.3	4,735.3	6,538.1	6,538.1	23,269.6	22,622.6	22,137.8	21,337.8
12.50		6,875.1	6,860.3	37,187.1	37,187.1	37,140.5	37,140.5	67,980.6	63,970.3
12.75		2,013.6	2,013.6	2,816.0	2,816.0	22,122.6	21,902.6	15,416.8	15,200.7
13.00		24,626.1	24,043.5	121,817.1	121,277.4	123,219.4	122,304.5	177,160.6	176,232.0
13.25		1,644.0	1,644.0	1,112.6	1,112.6	9,632.7	9,632.7	10,358.3	10,358.3
13.50		1,820.6	1,820.6	10,971.9	10,943.5	20,037.4	20,037.4	34,645.2	34,638.2
13.75		6,891.9	6,891.9	4,628.7	4,628.7	4,971.3	4,971.3	15,857.5	15,857.5
14.00		111,134.8	111,134.8	132,267.6	132,265.6	145,121.4	145,120.8	178,144.5	177,723.1
14.25		814.6	814.6	1,805.6	1,805.6	2,887.8	2,887.8	6,741.8	6,741.8
14.50		943.1	943.1	3,886.3	3,886.3	11,680.9	11,680.9	24,216.9	24,216.9
14.75		241.9	241.8	2,885.2	2,885.2	708.6	708.6	10,715.4	10,715.4
15.00		13,208.1	13,207.7	24,845.0	24,845.0	25,381.0	25,381.0	55,591.0	55,591.0
15.25		75.7	75.7	232.3	232.3	1,397.9	1,397.9	3,484.5	3,484.5
15.50		113.1	113.1	9,333.4	9,333.4	352.9	352.9	6,147.5	6,147.5
15.75		82.3	82.3	80.6	80.6	206.0	206.0	958.9	958.9
16.00		6,189.0	6,189.0	17,334.8	17,334.8	8,029.3	7,875.5	16,132.2	16,132.2
16.25		59.7	59.7	93.6	93.6	162.0	162.0	649.3	649.3
16.50		5,761.2	5,760.7	1,667.5	1,667.5	1,461.1	1,461.1	3,118.1	3,118.1
16.75		461.9	461.9	89.3	89.3	10,002.0	10,002.0	13,545.3	13,545.3
17.00		379.2	379.2	3,660.0	3,660.0	4,993.1	4,993.1	13,283.0	13,283.0
17.25		45.0	45.0	47.5	47.5	158.2	158.2	12.2	12.2
17.50		96.2	96.2	76.5	76.5	4,168.9	4,168.9	7,182.5	7,182.5
17.75		48.9	48.9	46.6	46.6	36.3	36.3	47.6	47.6
18.00		10,050.2	10,050.2	9,628.2	9,628.2	15,365.0	15,365.0	15,021.6	15,021.6
18.25		179.5	179.5	38.6	38.6	183.0	183.0	151.5	131.3
18.50		13.5	13.5	48.9	48.9	49.9	49.9	201.5	201.5
18.75		23.1	23.1	7.9	7.9	321.1	321.1	3.5	3.5
19.00		10,371.1	10,371.1	828.3	828.3	15,078.7	15,078.7	4,806.3	4,806.3
19.25		46.1	46.1	49.0	49.0	919.5	919.5	3.4	3.4
19.50		3.8	3.8	2.3	2.3	8.9	8.9	52.2	52.2
19.75		69.6	69.6	17.8	17.8	908.0	908.0	96.3	96.3
20.00 & over		26,682.6	26,682.5	37,475.8	37,475.8	50,049.6	50,037.4	62,206.9	62,204.9
TOTAL		1,583,627.1	1,414,863.6	1,786,088.7	1,632,078.9	1,940,543.2	1,735,152.9	2,153,500.8	1,957,906.6

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

(Percent per annum)

Type of Deposits	2003		2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	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)	1.68 (1.40)
II. Saving Deposits	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)	1.92 (57.22)
III. Term or Fixed Deposits								
(a) Less than 3 months	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)	4.32 (9.33)
(b) 3 months and over but less than 6 months	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)	5.56 (9.90)
(c) 6 months and over but less than 1 year	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)	5.88 (6.50)
(d) 1 year and over but less than 2 years	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)	5.95 (7.41)
(e) 2 years and over but less than 3 years	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)	5.67 (0.93)
(f) 3 years and over but less than 4 years	3.84 (2.27)	3.10 (1.40)	3.01 (1.58)	3.24 (1.55)	4.02 (1.14)	5.51 (0.99)	5.16 (1.30)	7.14 (2.05)
(g) 4 years and over but less than 5 years	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)	7.08 (0.22)
(h) 5 years and over	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)	6.01 (5.05)
IV. Overall								
(i) Excluding current and other deposits	2.08	1.55	1.28	1.32	1.89	2.57	2.69	3.42
(ii) Including current and other deposits	1.61	1.13	0.95	0.95	1.37	1.86	1.96	2.53

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	2003		2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	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)	1.93 (1.32)
II. Saving Deposits	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)	1.95 (56.39)
III. Term or Fixed Deposits								
(a) Less than 3 months	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)	4.67 (8.75)
(b) 3 months and over but less than 6 months	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)	5.78 (9.98)
(c) 6 months and over but less than 1 year	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)	6.01 (6.81)
(d) 1 year and over but less than 2 years	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)	6.01 (7.91)
(e) 2 years and over but less than 3 years	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)	5.82 (0.94)
(f) 3 years and over but less than 4 years	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)	7.16 (2.22)
(g) 4 years and over but less than 5 years	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)	7.09 (0.24)
(h) 5 years and over	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)	6.04 (5.45)
IV. Overall								
(i) Excluding current and other deposits	2.17	1.63	1.31	1.36	1.98	2.70	2.82	3.56
(ii) Including current and other deposits	1.71	1.19	0.99	0.99	1.46	1.99	2.10	2.69

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	2003		2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	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)	0.13 (2.33)
II. Saving Deposits	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)	1.67 (66.27)
III. Term or Fixed Deposits								
(a) Less than 3 months	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)	2.19 (15.76)
(b) 3 months and over but less than 6 months	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)	2.87 (8.93)
(c) 6 months and over but less than 1 year	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)	2.85 (3.19)
(d) 1 year and over but less than 2 years	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)	3.34 (1.98)
(e) 2 years and over but less than 3 years	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)	3.74 (0.81)
(f) 3 years and over but less than 4 years	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)	4.00 (0.11)
(g) 4 years and over but less than 5 years	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)	4.29 (0.01)
(h) 5 years and over	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)	3.09 (0.61)
IV. Overall								
(i) Excluding current and other deposits	1.22	0.85	0.96	0.97	0.97	1.31	1.31	1.92
(ii) Including current and other deposits	0.79	0.59	0.61	0.63	0.62	0.83	0.78	1.17

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	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
	Dec.	10.16	10.67	9.99	10.56	11.28	9.76	12.40	11.12
II. INTEREST BEARING - ALL BANKS									
2002	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
	Dec.	11.50	11.73	9.41	9.7	11.9	10.09	11.43	11.00
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2002	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
	Dec.	10.04	10.56	10.02	10.60	11.21	9.73	12.46	11.13

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
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 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
Feb.	60,873	133,145	45,124	23,893	4,615	2,091	2,308	1,442	8,332	3,298	17,331	5,020	2,310	8	39,865	29,909
Mar.	75,625	153,336	60,605	31,009	7,886	3,853	1,797	1,823	10,658	4,964	15,290	9,931	2,327	22	29,385	41,947
Apr.	81,617	141,828	52,674	41,206	6,387	2,959	2,259	3,265	8,678	4,498	17,956	10,591	3,735	30	33,240	29,842
May	93,735	145,072	47,633	58,790	6,769	2,112	2,668	3,141	8,387	3,679	14,484	4,853	5,749	992	33,686	45,825
Jun.	103,992	196,731	68,126	53,089	7,670	1,912	5,156	2,343	11,071	4,943	19,044	8,988	4,943	600	64,961	67,955
Jul.	73,774	172,012	62,600	59,700	5,664	3,194	3,158	3,992	10,380	4,680	22,109	3,919	6,313	898	35,015	32,235
Aug.	59,512	143,000	45,402	32,071	6,456	2,009	3,411	2,218	9,243	4,220	13,497	2,430	2,790	15	47,910	35,277

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
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 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	209,394
Feb.	7,348	3,430	675	1,530	1,432	715	583	350	1,542	192	1,423	6,623	1,848	2,056	195,609	213,702
Mar.	7,244	3,701	2,133	1,265	2,016	63	860	393	943	56	6,312	3	2,533	1,613	225,614	253,979
Apr.	6,102	1,245	1,455	1,775	1,833	307	998	760	1,039	73	1,202	208	1,262	1,295	220,437	239,882
May	5,713	2,665	1,450	2,835	2,301	618	435	263	709	820	4,279	2,217	1,806	1,775	229,804	275,657
Jun.	5,376	3,298	2,148	2,051	2,074	10	850	340	2,078	571	9,395	8,748	1,739	2,148	308,623	353,727
Jul.	6,708	1,722	1,015	1,490	2,066	45	994	510	2,599	49	6,236	1,250	1,816	1,414	240,447	287,110
Aug.	4,708	1,881	1,558	2,137	1,588	190	605	541	1,798	155	2,705	2,006	995	2,280	202,176	230,429

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	1,451	332,391	831	217,126	2,744	532,360	3,098	895,327	1,248	185,057
2006 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
Feb.	2,867	902,487	1,271	313,421	115	25,614	73	21,350	237	47,784	261	68,224	111	16,661
Mar.	3,187	996,191	1,475	368,509	137	33,721	82	21,630	273	54,367	282	87,920	108	18,948
Apr.	3,152	935,714	1,403	340,684	132	30,726	78	21,624	258	54,516	275	77,324	109	22,595
May	3,372	1,050,078	1,447	355,667	145	36,142	93	25,134	285	54,086	293	74,998	110	20,607
Jun.	3,131	1,179,814	1,474	436,038	153	43,116	90	27,473	273	57,388	290	97,348	121	15,691
Jul.	3,204	1,084,201	1,410	367,346	141	36,413	85	21,766	262	56,599	304	97,676	138	23,722
Aug.	3,163	1,050,268	670	179,372	140	34,804	85	21,055	267	56,413	183	45,189	109	10,455

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 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
Feb.	315	172,040	99	33,703	69	9,563	107	5,296	6	1,354	443	82,192	5,974	1,699,689
Mar.	377	196,207	100	34,834	79	10,358	117	5,683	7	1,816	467	76,424	6,691	1,906,608
Apr.	350	178,900	91	32,541	71	9,362	118	5,329	6	3,355	467	73,561	6,510	1,786,231
May	398	210,042	148	40,957	80	10,426	135	5,911	10	2,255	520	77,865	7,036	1,964,168
Jun.	391	266,556	146	42,118	77	10,257	125	5,853	11	4,764	477	99,767	6,759	2,286,183
Jul.	420	213,278	136	36,807	76	9,910	109	5,329	9	2,396	443	71,089	6,737	2,026,532
Aug.	391	227,593	137	20,224	75	9,704	105	5,249	9	3,011	450	66,394	5,784	1,729,731

Source: SBP-BSc (Bank) and Commercial Banks

3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2003		2004	
	Jun.	Dec.	Jun.	Dec.
LI A B I L I T I E S				
Paid-up Capital	244,932	250,045	267,505	570,236
Reserves	1,127,661	1,140,014	1,163,435	1,190,494
Demand Deposits:	1,238,108	1,287,893	1,435,085	1,404,580
(a) Societies	164,085	165,014	163,035	103,677
(b) Others	1,074,023	1,122,879	1,272,050	1,300,903
Time Deposits:	2,220,982	2,392,184	2,654,630	2,429,153
(a) Societies	495,433	472,384	472,627	238,379
(b) Others	1,725,549	1,919,800	2,182,003	2,190,774
Borrowings from:	5,273,537	4,970,787	7,669,787	10,419,787
(a) State Bank of Pakistan	4,545,996	4,243,246	6,942,246	9,692,246
(b) Other Banks	727,541	727,541	727,541	727,541
Head Office & Inter-Bank Adjustment	4,941	161	27,975	294
Contingent Liabilities as per contra	903,359	932,450	1,097,526	1,239,766
Other Liabilities	1,838,333	2,275,705	2,340,432	2,355,643
TOTAL LIABILITIES / ASSETS	12,851,853	13,249,239	16,656,375	19,609,953
ASSETS				
Cash and Balances :	3,171,272	2,085,445	3,894,830	5,789,208
(a) Notes,Coins and Silver	100,266	178,142	160,199	201,144
(b) Balances with State Bank of Pakistan	253,630	125,706	237,176	174,437
(c) Balances with other Banks	2,817,376	1,781,597	3,497,455	5,413,627
Loans and Advances to:	5,869,708	6,790,117	8,002,496	8,920,932
(a) Societies	4,821,312	5,093,227	5,274,047	5,261,505
(b) Individuals	957,835	1,508,541	2,345,101	3,216,366
(c) Others	90,561	188,349	383,348	443,061
Investment in Securities and Shares:	552,860	582,548	618,634	669,998
(a) Federal Government	357,265	337,069	335,219	334,349
(b) Treasury Bills	-	26,105	26,105	26,105
(c) Provincial Governments	17,051	17,051	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	174,956	198,735	241,671	293,905
Bank Premises	338,114	1,287,351	1,291,356	1,288,578
Head Office and Inter-Bank Adjustment	51,054	34,892	62,523	50,514
Contingent Assets as per contra	903,359	932,450	1,097,526	1,239,766
Other Assets	1,965,486	1,536,436	1,689,010	1,650,957

3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2005		2006	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	528,180	532,093	534,605	536,380
Reserves	1,201,640	1,381,164	1,871,457	1,888,855
Demand Deposits:	1,567,329	1,460,717	2,033,293	2,049,187
(a) Societies	170,270	98,102	114,265	9,937
(b) Others	1,397,059	1,362,615	1,919,028	2,039,250
Time Deposits:	2,455,770	2,290,154	2,474,407	2,634,330
(a) Societies	268,463	198,258	197,786	112,877
(b) Others	2,187,307	2,091,896	2,276,621	2,521,453
Borrowings from:	10,273,787	14,231,999	12,725,021	13,725,021
(a) State Bank of Pakistan	9,546,246	13,438,022	12,018,246	13,018,246
(b) Other Banks	727,541	793,977	706,775	706,775
Head Office & Inter-Bank Adjustment	203	218,089	-	-
Contingent Liabilities as per contra	1,523,812	1,887,441	2,422,534	2,842,997
Other Liabilities	2,589,312	2,168,843	2,525,651	4,864,600
TOTAL LIABILITIES / ASSETS	20,140,033	24,170,500	24,586,968	28,541,370
ASSETS				
Cash and Balances:	5,118,281	8,957,413	8,002,087	8,341,947
(a) Notes, Coins and Silver	125,874	143,543	130,314	225,241
(b) Balances with State Bank of Pakistan	257,324	120,072	172,402	212,227
(c) Balances with other Banks	4,735,083	8,693,798	7,699,371	7,904,479
Loans and Advances to:	9,507,504	9,441,391	9,408,122	10,495,592
(a) Societies	5,302,147	5,141,925	5,284,220	654,075
(b) Individuals	3,829,705	3,733,091	3,760,577	1,118,340
(c) Others	375,652	566,375	363,325	8,723,177
Investment in Securities and Shares:	611,891	583,008	570,514	543,065
(a) Federal Government	335,149	324,149	321,758	300,500
(b) Treasury Bills	26,105	26,105	27,280	26,105
(c) Provincial Governments	12,051	12,051	12,051	12,051
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,554	3,554	3,554	3,554
(f) Shares of Other Enterprises	234,998	217,115	205,837	200,821
Bank Premises	1,291,792	1,330,459	1,314,515	2,776,587
Head Office and Inter-Bank Adjustment	110,727	77,179	322,964	744,436
Contingent Assets as per contra	1,523,812	1,887,441	2,422,534	2,842,997
Other Assets	1976,026	1,893,609	2,546,232	2,796,746

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

(End of Period: Thousand Rupees)

END OF PERIOD	FIXED DEPOSITS											All DEPOSITS
	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	Up to 3 months months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total	
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
December												
No. of A/Cs.	40,989	2,981	5,057	183,088	9,109	11,508	4,762	1,351	799	4,190	31,719	263,834
Amount	936,584	52,156	99,350	2,631,385	195,590	67,810	84,826	151,831	73,914	386,730	960,701	4,680,176

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	2003		2004		2005		2006	
	Jun	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Govt. and Govt. Agencies	20,623	21,983	23,200	21,227	21,182	21,348	21,500	19,359
II. Business:	1,354,722	1,449,925	1,588,924	1,523,003	1,700,203	1,176,412	1,345,819	1,917,194
1. Agriculture, Forestry, Hunting and Fishing	185,151	177,878	202,767	181,102	205,218	109,885	111,552	118,236
2. Manufacturing	9,845	11,375	14,188	11,577	10,506	7,044	8,579	128,349
3. Construction	-	-	-	-	-	-	-	-
4. Commerce	1,009,618	1,105,558	1,181,242	1,152,018	1,275,022	1,010,346	1,139,749	1,051,859
5. Other Business	150,108	155,114	190,727	178,306	209,457	49,137	85,939	618,750
III. Trust Funds, Non-Profit Organisations and Others	43,544	42,404	67,853	72,329	67,467	42,984	53,427	55,511
IV. Personal	2,040,201	2,165,765	2,409,738	2,217,174	2,234,247	2,510,127	3,086,954	2,688,112
TOTAL	3,459,090	3,680,077	4,089,715	3,833,733	4,023,099	3,750,871	4,507,700	4,680,176

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

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2003		2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	5,106,924	5,898,085	6,941,089	7,841,900	8,227,840	8,231,988	8,374,253	8,523,957
B. Mining and Quarrying	-	-	-	-	-	-	-	-
C. Manufacturing	104,359	139,102	133,254	152,248	159,984	98,389	119,624	126,500
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas ,Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	378,853	423,339	541,421	526,184	600,344	594,765	519,616	603,985
G. Transport, Storage and Communication	164,060	195,877	211,220	250,991	289,632	264,894	116,308	166,678
H. Services	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described	115,512	133,714	175,512	149,609	229,704	251,355	278,321	1,074,472
(i) Directors and their Associates	1,721	2,271	2,456	3,018	3,408	3,675	2,244	3,361
(ii) Employees and activities not adequately described	113,791	131,443	173,056	146,591	226,296	247,680	276,077	1,071,111
TOTAL	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504	9,441,391	9,408,122	10,495,592

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

(End of Period: Thousand Rupees)

SECURITY	2003		2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	5,107	7,619	9,060	10,927	13,028	13,323	13,402	43,745
C. Merchandise:	133,764	188,142	214,975	268,030	318,948	261,678	234,317	23,387
(i) Export Commodities	78,404	131,707	152,915	211,662	216,177	189,134	166,736	9,574
(ii) Imported goods Other than Industrial Machinery	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	55,360	56,435	62,060	56,368	102,771	72,544	67,581	13,813
D. Machinery and Other Fixed Assets	19,617	18,200	17,439	19,436	18,991	17,644	19,687	11,932
E. Real Estate:	1,657,242	1,792,865	2,241,287	2,344,985	2,513,733	2,351,367	2,549,503	2,902,500
(i) Land & Buildings	225,806	326,282	418,948	366,141	376,047	157,978	363,044	2,434,959
(ii) Agricultural Land	1,431,436	1,466,583	1,822,339	1,978,844	2,137,686	2,193,389	2,186,459	467,541
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	52,321	59,664	57,750	57,577	61,069	49,499	48,031	53,431
G. Others :	4,001,657	4,723,627	5,461,985	6,219,977	6,581,735	6,747,880	6,543,182	7,460,597
(i) Other Secured Advance	883,933	1,309,886	1,672,953	1,861,055	2,263,866	3,105,327	2,368,727	3,366,480
(ii) Advances Secured by Guarantee(s)	286,871	313,673	356,825	377,424	326,272	346,736	296,469	59,404
(iii) Clean Advances and advances against personal Securities	2,830,953	3,100,068	3,432,207	3,981,498	3,991,597	3,295,817	3,877,986	4,034,713
TOTAL	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504	9,441,391	9,408,122	10,495,592

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

(Book Value)

(End of Period : Thousand Rupees)

SECURITY / SHARE	2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Federal Government Securities	357,265	363,174	361,324	360,454	361,254	350,254
National Savings Schemes	57,265	37,069	35,219	34,349	35,149	24,149
Treasury Bills	-	26,105	26,105	26,105	26,105	26,105
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	17,051	17,051	12,051	12,051	12,051	12,051
Punjab	17,051	17,051	12,051	12,051	12,051	12,051
16.00% 2004	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	169,346	193,125	235,662	287,896	228,989	211,106
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,554	3,554
Other Enterprises	165,792	189,571	232,108	284,342	225,435	207,552
E. Others	9,164	9,164	9,563	9,563	9,563	9,563
TOTAL	552,860	582,548	618,634	669,998	611,891	583,008

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

(End of Period: Thousand Rupees)

SECURITY / SHARE	2006					
	Jun.			Dec.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	349,038	349,038	349,038	326,605	326,605	326,605
National Savings Schemes	21,758	21,758	21,758	500	500	500
Treasury Bills	27,280	27,280	27,280	26,105	26,105	26,105
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	12,051	12,051	12,051	12,051	12,051	12,051
Punjab	12,051	12,051	12,051	12,051	12,051	12,051
17.50% 2008	12,051	12,051	12,051	12,051	12,051	12,051
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	199,828	25,278	199,828	204,375	204,375	204,375
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,554	3,554
Other Enterprises	196,274	21,724	196,274	200,821	200,821	200,821
E. Others	9,563	9,563	9,563	-	-	-
TOTAL	570,514	395,964	570,514	543,065	543,065	543,065

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

(Percent per annum)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS						TOTAL DEPOSITS
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	
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
Dec.	0.00	0.12	0.00	1.85	2.09	2.57	2.76	2.86	2.93	3.10	1.61

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
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
Dec.	0.00	14.00	8.05	10.00	11.77	10.25	10.02	10.52

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.
01-11-2004	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
01-03-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8142
01-04-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.8250
01-05-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-06-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-07-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-08-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	8.9017
01-09-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.1426

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
01-06-2005	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
01-03-2007	7.50	7.50	9.50 ¹
01-04-2007	7.50	7.50	9.50 ¹
01-05-2007	7.50	7.50	9.50 ¹
01-06-2007	7.50	7.50	9.50 ¹
01-07-2007	7.50	7.50	9.50 ¹
01-08-2007	7.50	7.50	9.50 ¹
01-09-2007	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.

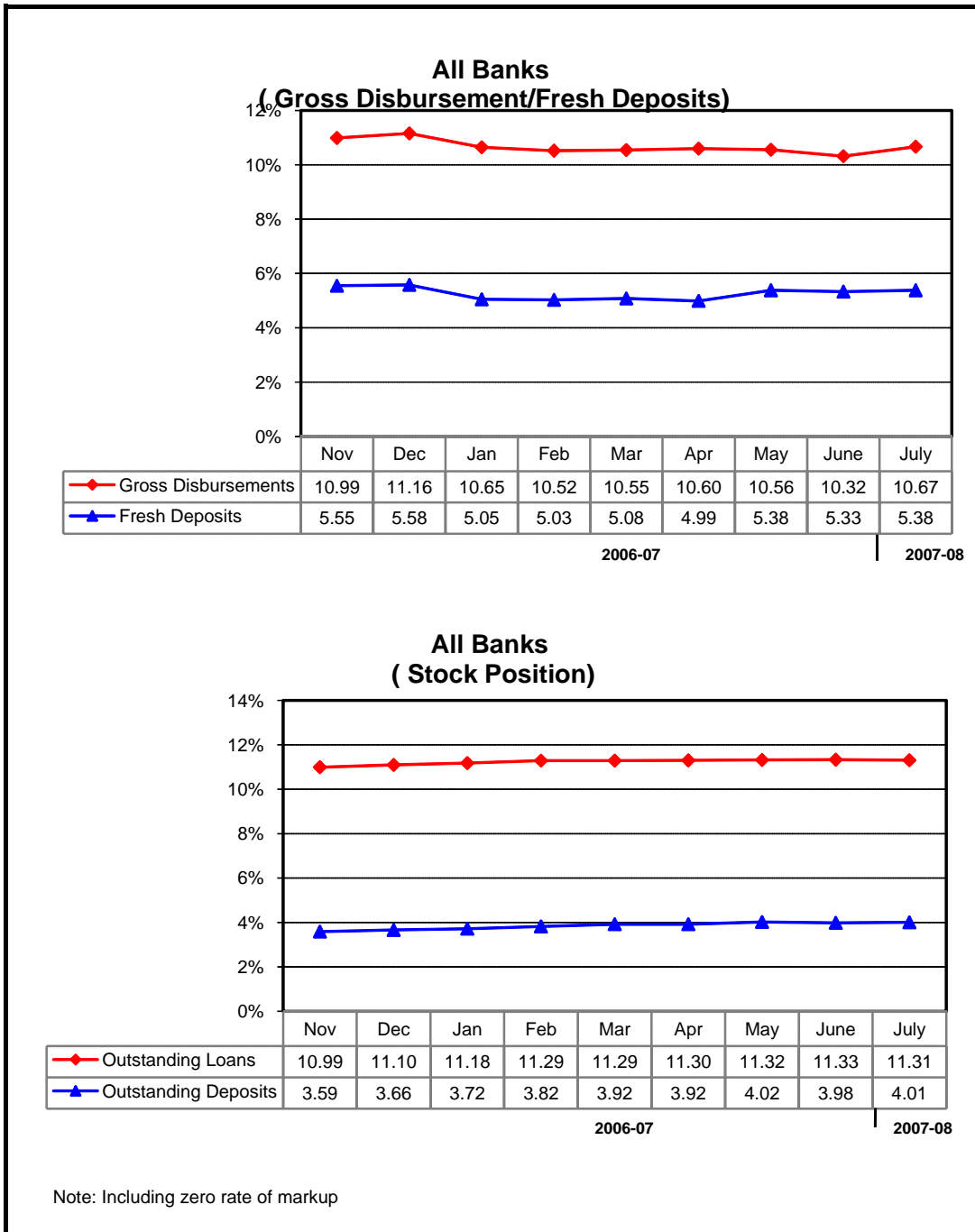
3.35 Weighted Average Lending & Deposit Rates

(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
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
January 2007								
Public	11.79	11.87	10.98	11.57	7.28	9.05	3.44	4.53
Private	11.00	11.03	11.14	11.59	4.99	6.50	3.68	4.96
Foreign	8.67	9.00	13.88	14.15	4.71	2.56	5.07	6.33
Specialized	9.82	9.82	8.94	9.60	3.57	5.17	5.32	7.42
All Banks	10.65	10.74	11.18	11.66	5.05	6.48	3.72	4.97
February 2007								
Public	10.47	10.61	10.96	11.56	5.27	6.87	3.50	4.57
Private	11.01	11.05	11.29	11.73	4.94	6.73	3.78	5.10
Foreign	8.65	8.95	13.76	13.94	5.42	6.03	5.26	6.34
Specialized	9.69	9.70	8.95	9.59	3.21	4.34	5.34	6.91
All Banks	10.52	10.62	11.29	11.75	5.03	6.59	3.82	5.09
March 2007								
Public	11.21	11.34	11.06	11.74	5.14	6.53	3.65	4.76
Private	10.85	10.90	11.28	11.72	4.98	6.70	3.86	5.19
Foreign	9.04	9.42	13.84	14.05	5.64	7.01	5.42	6.58
Specialized	9.52	9.53	8.93	9.56	6.98	8.95	4.91	7.02
All Banks	10.55	10.67	11.29	11.78	5.08	6.74	3.92	5.21
April 2007								
Public	11.13	11.15	10.98	11.70	5.13	7.31	3.75	4.87
Private	10.94	10.99	11.29	11.74	4.89	6.45	3.83	5.14
Foreign	9.15	9.24	13.86	14.10	5.41	6.78	5.44	6.58
Specialized	9.24	9.25	8.97	9.60	5.33	6.49	5.63	7.11
All Banks	10.60	10.66	11.30	11.79	4.99	6.54	3.92	5.19
May 2007								
Public	11.16	11.17	10.96	11.52	5.40	8.12	3.97	5.12
Private	10.81	10.92	11.33	11.75	5.40	6.91	3.92	5.23
Foreign	9.53	9.63	13.80	14.01	5.22	6.67	5.45	6.61
Specialized	9.31	9.31	8.99	9.57	7.07	9.12	5.68	7.16
All Banks	10.56	10.66	11.32	11.76	5.38	6.93	4.02	5.30
June 2007								
Public	10.22	10.26	10.95	11.61	4.39	7.60	3.55	4.75
Private	10.74	10.88	11.36	11.78	5.46	7.01	3.98	5.32
Foreign	8.85	8.92	13.83	14.04	5.09	6.47	5.42	6.56
Specialized	9.71	9.71	8.97	9.58	8.52	9.68	5.32	7.30
All Banks	10.32	10.43	11.33	11.80	5.33	6.98	3.98	5.30
July 2007								
Public	10.88	10.90	10.97	11.50	4.23	5.09	3.54	4.63
Private	10.72	10.77	11.32	11.77	5.52	6.97	4.03	5.38
Foreign	10.56	10.58	13.99	14.17	5.08	6.28	5.05	6.26
Specialized	10.19	10.19	8.98	9.57	7.27	8.32	5.79	7.40
All Banks	10.67	10.71	11.31	11.78	5.38	6.75	4.01	5.30

- Gross disbursements mean the amounts disbursed by banks either in pak rupees or in foreign currency against loans during the month. It also includes loans re-priced, renewed or rolled over during the month. In case of running finance, the disbursed amount means total amount availed by the borrower during the month (effective from July 2007) while previously (up to June 2007) it was maximum amount availed by the borrower at any time during the month.
- Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
- 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.
- Outstanding Deposits: The deposits held within the banks at the end of the month.
- Loans & advances and deposits include interbank placements as well.

Monthly Weighted Average Lending and Deposits Rates



All Banks (Stock Position)

3.36 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)

PERIOD	Zarai Taraqiati Bank of Pakistan ¹				Co-operative Societies		Federal Bank for Co-operatives ²	
	Short-term		Medium and Long-term		Short-term	Medium and Long-term	Short-term	Medium and Long-term
	Loans upto Rs.5000	Loans Exceeding Rs.5000	Loans upto Rs.5000	Loans Exceeding Rs.5000				
	Loans upto Rs.5000	Loans Exceeding Rs.5000	Loans upto Rs.5000	Loans Exceeding Rs.5000	Loans upto Rs.5000	Loans Exceeding Rs.5000	Short-term	Medium and Long-term
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.60,000 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

From July, 2006

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 Sep, 2006

Location	Rural Areas	In all Urban Areas including District Head Quarters Tehsils & Small Towns	Urban Areas of SUK/LAR/ATK/SWL/K SR/SKP/BWP/GRT/SGD	Urban Areas of ABTTD/GRW/SKT/R.Y.KHAN/WAH CANTT	Urban Areas of HYD/QTA/PSH	Urban Areas of KAR/LHR/MTN/ISL/RWP/FSBD
Investment limit	Rs.150,000/-	Rs.100,000/-	1,500,000/-	2,500,000/-	5,000,000/-	7,500,000/-
Rent	5%	5%	5%	5%	5%	5%
Appreciation	2.5%	7.5%	7.5% & 10%	7.5% & 10%	7.5%,10%&12.5	7.5%,10%&12.5

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

Source: House Building Finance Corporation

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

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

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

(Percent per annum)

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

Source: Pakistan Industrial Credit & Investment Corporation

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

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

PERIOD	Locally Fabricated Machinery 1972-73	Agro-based Projects 1976-77	Hotel Projects 1976-77	Non-repatriable Investment Project 1978-79	Mining Projects 1983-84	East Pakistan Displaced Scheme of the Federal Govt. 1972-73
LOCAL CURRENCY LOANS						
Up to 06-06-1977	1.00 % per annum below the foreign currency lending rate, return rate to IDBP borrower accordingly ranged from 7.50 to 10.00 % per annum.	3.00 to 4.00 % per annum above the bank rate.	3.00 to 4.00 % per annum above the bank rate.	-	-	At Bank Rate
From 07-06-1977 to-date	2.00 % per annum below the foreign currency lending rate, interest rate to IDBP borrower has been 8.50 % per annum upto 24-09-83; 9.00 % per annum from 25-09-83 to 31-12-84; on non-interest basis with maximum rate of 3.00 % per annum upto 26-06-88; 6.00 % per annum upto 9-07-90, 7.00% per annum from 10-07-90 to 30-07-91 ; 8.00 % per annum from 1-08-91 to 15-08-93,11.00 % per annum from 16-08-93 to 1-03-94, 12.00 % per annum from 2-03-94 to 12-11-94, 13.00 % per annum from 13-11-94 to 28-10-95. the rate is 14.00 % per annum.	2.00 % per annum above the bank rate upto 30-06-78;1.00 % per annum above the bank rate,upto 13-12-84;presently on non-interest basis from bank's own resources.	2.00 % per annum above the bank rate upto 30-06-78;1.00 % per annum above the bank rate,upto 13-12-84;presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank upto 31-12-84; presently on non-interest basis from bank's own resources.	At Bank Rate
FOREIGN CURRENCY LOANS						
1972-75	8.50 % per annum excluding 0.50 % per annum exchange risk commission payable to Government of Pakistan of assuming exchange risk on credits beyond the period for which loans were extended by IDBP.					
1975-80	Maximum of 11.00 % per annum including 1.50 % per annum as exchange risk commission.					
1980-90 (April)	14.00 % per annum including 3.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
1990 to 18-08-97	14.00 % per annum including 5.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
19-08-97 to 2004	Interest rate of 8 percent per annum. In addition 6.00% per annum will be charged on account of exchange risk fee both on principle as well as interest seperately. 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		2007
	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	
1. Saving Accounts									
(i) With chequing facilities	3.50	3.50	3.50	3.50	4.50	4.50	5.50	5.50	
(ii) Without chequing facilities	4.00	4.00	4.00	4.00	5.00	5.00	6.00	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	5.00	4.00	4.00	4.00	5.00	5.00	6.00	6.00	
(ii) 10 years(Compound rate)	8.50	7.96	8.15	8.15	9.46	9.46	10.00	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	7.50	7.00	6.80	6.80	8.40	8.40	9.00	9.00	
(ii) Last period of complete 6 months	8.50	8.00	7.70	7.70	9.60	9.60	10.00	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	7.68	6.96	6.84	6.84	8.88	8.88	9.24	9.24	
8. Pensioner's Benefit Accounts⁸	10.08	10.08	10.08	10.08	11.04	11.04	11.52	11.52	
9. Behbood Saving Certificate⁹	10.08	10.08	10.08	10.08	11.04	11.04	11.52	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	30-06-2007			31-03-2007		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	201,624	53,320	2.1	197,848	55,224	2.3
All Banks	187,356	44,882	1.8	184,154	46,999	2.0
Commercial Banks	151,930	35,025	1.5	142,823	29,648	1.3
Public Sector Commercial Banks	41,390	6,420	1.4	41,352	6,531	1.5
Local Private Banks	109,177	29,800	1.6	100,126	24,231	1.4
Foreign Banks	1,362	(1,195)	(1.0)	1,345	(1,114)	(0.9)
Specialised Banks ¹	35,427	9,856	14.4	41,331	17,352	25.0
DFIs	14,267	8,439	15.7	13,694	8,225	15.2

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

Cash Recovery Against Non Performing Loans

BANKS/DFIs	Quarter ended June 2007	Quarter ended March 2007
All Banks & DFIs	12,708	7,731
All Banks	12,208	7,157
Commercial Banks	6,514	5,582
Public Sector Commercial Banks	2,397	1,785
Local Private Banks	4,068	3,757
Foreign Banks	49	40
Specialised Banks	5,694	1,575
DFIs	501	574

Source: Banking Surveillance Department SBP

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

3.42 Electronic Banking Statistics

Period	On-line Branches	No. of ATMs	ATM Transactions During the period (Million No.)	Value of ATM Transactions (Million Rs.)	Credit Card Amount Outstanding (Million Rs.)
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
31-03-2007	4,091	2,174	13.17	88,079	40,576

Source: Payments System Department SBP