

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

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

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEM	2006		2007	
	Jun.	Dec.	Jun.	Jun.
LIABILITIES				
Capital	121,197.6	165,858.0	206,116.7	
Reserves	112,685.6	109,050.9	143,720.4	
Demand Deposits:	1,340,765.2	1,293,955.3	1,507,255.2	
(a) Scheduled Banks	22,308.4	22,784.9	27,922.5	
(b) Others	1,318,456.9	1,271,170.3	1,479,332.7	
Time Deposits:	1,516,967.6	1,673,230.4	1,907,015.4	
(a) Scheduled Banks	18,073.8	17,756.1	13,796.6	
(b) Others	1,498,893.8	1,655,474.3	1,893,218.8	
Borrowings from:	367,395.9	415,605.2	487,553.8	
(a) State Bank of Pakistan	200,334.1	255,828.6	268,908.1	
(b) Banks Abroad	4,244.5	4,996.2	7,116.2	
(c) Other Scheduled Banks	162,817.3	154,780.4	211,529.5	
Head Office and Inter-Bank Adjustment	47,995.5	40,020.8	20,478.1	
Contingent Liabilities as per contra	2,317,353.6	2,608,246.5	3,075,742.0	
Other Liabilities	1,125,978.0	1,100,663.3	1,396,018.4	
TOTAL LIABILITIES / ASSETS	6,950,339.0	7,406,630.5	8,743,900.0	
ASSETS				
Cash:	333,119.6	420,747.7	521,411.0	
(a) Notes, Coins and Silver	59,169.8	62,516.3	70,451.6	
(b) Balances with State Bank of Pakistan	202,317.7	258,653.3	306,023.1	
(c) Balances with Others Scheduled Banks	71,632.0	99,578.1	144,936.3	
Balances held Abroad	94,005.9	95,886.9	171,112.2	
Bills Purchased and Discounted	122,205.1	124,277.0	125,281.5	
Advances to:	2,123,048.1	2,363,983.2	2,470,902.1	
(a) Scheduled Banks	51,856.7	63,450.0	94,719.8	
(b) Others	2,071,191.4	2,300,533.2	2,376,182.3	
Investment in Securities and Shares:	866,618.3	764,792.1	1,107,829.4	
(a) Federal Government Securities	181,663.0	161,732.3	169,333.2	
(b) Treasury Bills	409,361.9	382,108.1	657,161.3	
(c) Provincial Governments Securities	75.1	75.1	75.1	
(d) Foreign Securities	1.5	1.5	1.5	
(e) Others	275,516.8	220,875.1	281,258.3	
Bank Premises	78,862.0	111,553.1	106,304.1	
Head Office and Inter-Bank Adjustment	81,519.8	81,999.4	271,596.1	
Contingent Assets as per contra	2,317,353.6	2,608,246.5	3,075,742.0	
Others Assets	933,606.6	835,144.6	893,721.6	

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS		
					Less Than 6 months	For 6 months & over but less than 1 year	For 1 year & over but less than 2 years
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
2007							
June							
No. of A/Cs.	7,870,576	142,521	157,310	15,712,009	247,506	94,944	146,439
Amount	847,886.8	40,487.7	29,944.7	1,456,922.6	438,021.9	178,727.2	206,933.0

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

END OF PERIOD	FIXED DEPOSITS					All DEPOSITS
	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years & over	Total	
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
2007						
June						
No. of A/Cs.	29,204	177,286	13,649	491,595	1,200,623	25,083,039
Amount	22,809.7	51,062.6	5,098.3	94,656.9	997,309.7	3,372,551.5

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2004		2005	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	64,167.6	67,265.2	53,073.4	71,875.2
I. Official	10,681.2	11,396.3	12,518.0	14,987.1
II. Business	5,787.2	10,975.0	6,240.1	16,356.2
III. Personal	47,699.2	44,893.9	34,315.3	40,531.9
B. DOMESTIC CONSTITUENTS :	1,938,140.2	2,134,546.4	2,375,220.5	2,541,589.6
I. Government :	190,739.6	185,815.7	211,225.8	230,637.9
A. Federal Government	122,650.7	114,479.6	121,245.2	148,523.0
B. Provincial Governments	53,576.1	57,306.8	79,526.3	67,227.3
C. Local Bodies (City Governments)	14,512.9	14,029.4	10,454.3	14,887.6
II. Non-Financial Public Sector Enterprises :	170,298.0	199,483.0	191,682.5	244,782.8
A. Agriculture, Forestry, Hunting & Fishing	172.9	139.7	148.2	9,101.2
B. Mining & Quarrying	23,797.9	36,971.3	28,798.5	32,787.7
C. Manufacturing	30,464.9	42,461.9	51,830.6	48,927.6
D. Construction	8.7	5.0	33.4	119.9
E. Utilities	38,904.2	50,667.5	46,910.9	83,655.9
F. Commerce	6,162.2	2,670.6	9,807.8	3,465.1
G. Transport, Storage & Communication	63,921.6	55,297.0	42,962.4	54,787.1
H. Services	6,809.1	11,269.9	11,189.6	11,623.6
I. Others	56.6	0.0	1.1	314.8
III. Non-Bank Financial Institutions :	27,353.1	27,510.7	23,404.5	39,889.3
A. Co-operative Banks	216.6	157.6	204.5	248.0
B. Development Financial Institutions	7,549.3	5,835.9	9,037.3	10,652.2
C. Insurance Companies	6,553.3	11,326.2	7,495.5	16,487.7
D. Micro Finance	1,313.1	1,264.1	661.7	1,750.3
E. Other NBFIs	11,720.9	8,926.9	6,005.5	10,751.2
IV. Private Sector Enterprises :	686,197.9	715,052.3	781,436.1	818,056.9
A. Agriculture, Hunting and Forestry	99,027.7	101,067.6	114,645.7	105,474.9
(1) Growing of crops	93,797.8	93,628.6	108,990.8	93,998.7
(2) Farming of animals	2,306.5	1,741.8	2,662.3	2,838.5
(3) Agricultural and animal husbandry	1,259.8	1,299.5	1,051.6	3,823.0
(4) Agricultural machinery and equipments	701.7	669.9	1,252.4	1,314.8
(5) Hunting, trapping, forestry & logging	961.8	3,727.7	688.6	3,499.8
B. Fishing and fish farming etc.	1,472.5	2,109.7	201.0	457.5
C. Mining and Quarrying	17,614.4	12,800.6	20,655.0	23,143.8
(1) Mining of coal	3,009.3	961.6	1,108.5	5,424.4
(2) Crude petroleum & natural gas	12,473.3	10,659.7	18,207.0	15,068.5
(3) Iron & non-ferrous metal ores	641.8	624.4	535.5	962.8
(4) Quarrying of stone, sand and clay	89.2	94.9	67.1	228.6
(5) Chemical, fertilizer, Salt etc.	1,400.7	460.1	737.0	1,459.5
D. Manufacturing	155,559.3	167,204.2	168,361.3	171,553.1
1) Food products and beverages	26,374.9	28,415.7	24,403.1	23,295.5
2) Tobacco products	1,810.7	1,418.9	1,731.6	989.6
3) Textiles	33,651.0	31,729.3	33,911.9	33,908.0
i) Spinning, weaving, finishing of textiles	27,746.1	26,124.1	24,103.5	26,250.4
a) Spinning of fibers	18,637.5	18,017.2	16,683.0	18,813.8
b) Weaving of textiles	7,149.1	4,260.1	5,260.0	4,407.1
c) Finishing of textiles	1,959.5	3,846.8	2,160.5	3,029.5
ii) Made-up textile articles	2,551.6	2,150.4	2,697.7	2,163.1
iii) Knit wear	451.3	884.9	942.6	1,252.6
iv) Carpets and rugs	1,322.0	1,048.6	951.7	842.8
v) Other textiles n.e.s.	1,580.0	1,521.3	5,216.4	3,399.1
4) Wearing apparel, readymade garments etc.	3,447.2	4,346.1	4,341.9	4,757.2

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2004		2005	
	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
i.) Tanning & dressing of leather, luggage, handbags etc.	1,343.1	1,443.2	1,719.6	1,719.6
ii.) Footwear	1,568.5	2,321.3	2,099.9	2,099.9
a) Leather wear	1,138.4	1,900.8	2,196.3	1,788.5
b) Rubber and Plastic wear	430.0	420.5	1,005.6	311.4
6) Wood and products of wood cork	404.4	315.2	774.2	1,578.9
7) Paper, paperboard and products	946.9	1,420.8	2,783.2	2,983.2
8) Printing, publishing and allied industries	2,677.5	3,872.4	2,916.4	2,080.8
9) Coke and refined petroleum products	5,051.3	8,115.6	5,005.8	6,621.1
10) Chemicals and chemical products	21,186.4	28,718.0	30,308.6	35,033.1
11) Rubber and plastics products	1,804.1	1,301.9	1,006.3	1,209.5
12) Other non-metallic mineral products	5,271.8	4,758.0	5,321.8	6,251.1
13) Basic metals	3,808.3	5,870.3	4,828.5	4,333.6
14) Fabricated metal products	1,044.4	741.9	1,340.2	822.0
15) Machinery and equipment	4,576.3	3,302.9	4,085.8	3,876.1
16) Office, accounting and computing machinery	190.5	7.2	65.2	138.1
17) Electrical machinery and apparatus	7,897.3	7,064.8	9,964.8	7,607.4
18) Radio, television and communication equipment and apparatus	547.6	409.3	455.1	682.9
19) Medical, precision and optical instruments, watches and clocks	1,993.1	1,090.8	1,279.4	1,351.3
20) Motor vehicles, trailers and semi-trailers	15,506.6	18,507.8	15,937.0	17,455.2
21) Other transport equipments	4,519.8	4,281.9	3,977.0	1,966.3
22) Furniture and fixture	469.4	782.5	886.0	890.0
23) Jewellery and related articles	191.8	185.8	338.0	587.9
24) Sports goods	1,088.5	1,302.9	1,022.2	787.4
25) Handicrafts	261.0	76.1	127.0	223.2
26) Other manufacturing n.e.s.	7,927.1	5,403.7	7,028.7	8,304.3
E. Ship breaking and waste / scrape (junk) etc.	1,105.8	1,259.0	2,303.3	2,926.4
F. Electricity, gas and water supply	31,852.1	24,558.2	25,086.4	16,511.6
G. Construction	26,403.5	30,346.2	34,646.5	32,910.6
1) Building	17,820.1	21,388.9	24,524.0	23,138.7
2) Infrastructure	8,583.4	8,957.3	10,122.4	9,771.9
H. Commerce and Trade	136,855.2	153,943.3	152,696.7	173,114.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	4,673.9	3,353.1	3,852.9	6,781.2
2) Wholesale and commission trade	92,761.3	104,796.7	98,963.9	110,799.8
i) Exports	13,109.0	18,036.9	15,029.0	16,339.3
ii) Imports	8,658.2	7,922.1	9,198.6	8,409.2
iii) Domestic whole sales	70,994.1	78,837.8	74,736.3	86,051.3
3) Retail trade	39,420.1	45,793.5	49,879.9	55,533.3
I. Hotels, restaurants and clubs etc	6,484.8	5,287.4	5,167.3	7,824.9
J. Transport, storage and communications	29,836.1	22,236.9	34,812.8	42,549.9
K. Real estate, renting and business activities	54,700.3	58,458.2	65,363.9	71,170.6
1) Real estate activities	7,504.4	9,279.1	12,442.0	10,315.3
2) Renting of machinery and equipment	318.8	155.5	453.3	209.6
3) Computer and related activities	1,968.1	1,064.6	1,149.3	1,548.0
4) Research and development	3,929.6	1,189.8	1,639.4	1,324.8
5) Other business activities	40,979.5	46,769.2	49,679.9	57,773.0
L. Education	12,669.0	10,541.7	12,484.3	12,515.2
M. Health and social work	6,665.0	7,418.8	9,739.8	7,356.2
N. Other community, social and personal service activities	19,653.8	27,163.6	28,409.0	26,153.9
O. Other private business n.e.c	86,298.6	90,656.9	106,863.0	124,394.0
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	46,799.9	54,003.4	60,482.3	63,924.2
VI. PERSONAL	778,905.3	928,075.3	1,066,813.8	1,106,858.5
VII. OTHERS	37,846.4	24,605.9	40,175.5	37,439.9
TOTAL	2,002,307.8	2,201,811.6	2,428,294.0	2,613,464.8

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2006		2007
	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	77,628.8	78,030.0	73,216.7
I. Official	11,157.3	7,452.8	9,657.6
II. Business	15,277.5	13,807.4	11,355.9
III. Personal	51,194.0	56,769.8	52,203.3
B. DOMESTIC CONSTITUENTS :	2,739,721.8	2,848,614.6	3,299,334.7
I. Government :	270,395.7	278,627.7	337,335.6
A. Federal Government	167,403.7	168,364.4	208,845.9
B. Provincial Governments	86,237.8	93,941.8	108,537.5
C. Local Bodies (City Governments)	16,754.2	16,321.5	19,952.2
II. Non-Financial Public Sector Enterprises :	252,187.0	203,218.2	263,807.7
A. Agriculture, Forestry, Hunting & Fishing	2,803.0	1,257.8	911.6
B. Mining & Quarrying	36,212.1	18,019.9	18,373.9
C. Manufacturing	70,771.7	55,632.5	76,952.3
D. Construction	38.7	65.1	988.1
E. Utilities	44,436.3	41,337.2	63,452.5
F. Commerce	4,683.4	3,059.1	5,890.8
G. Transport, Storage & Communication	80,003.9	70,185.8	79,120.3
H. Services	13,237.4	13,660.5	18,118.1
I. Others	0.5	0.4	0.2
III. Non-Bank Financial Institutions :	45,595.3	50,459.8	62,114.8
A. Co-operative Banks	236.3	199.6	1,108.6
B. Development Financial Institutions	11,555.4	15,289.6	20,246.4
C. Insurance Companies	23,479.6	20,535.8	20,731.8
D. Micro Finance	1,112.4	717.6	1,447.5
E. Other NBFT's	9,211.6	13,717.2	18,580.4
IV. Private Sector Enterprises :	850,499.7	886,561.8	1,041,684.7
A. Agriculture, Hunting and Forestry	115,249.7	114,427.0	113,371.3
(1) Growing of crops	108,832.3	108,585.4	104,166.0
(2) Farming of animals	3,499.7	2,225.9	2,950.8
(3) Agricultural and animal husbandry	1,505.0	1,624.9	1,671.5
(4) Agricultural machinery and equipments	950.6	1,550.2	3,621.2
(5) Hunting, trapping, forestry & logging	462.1	440.7	961.7
B. Fishing and fish farming etc.	455.3	440.9	756.6
C. Mining and Quarrying	18,948.0	20,412.5	33,877.7
(1) Mining of coal	4,210.5	3,042.9	2,932.6
(2) Crude petroleum & natural gas	12,250.1	13,572.2	26,721.3
(3) Iron & non-ferrous metal ores	700.4	2,084.2	866.6
(4) Quarrying of stone, sand and clay	144.4	138.5	1,819.0
(5) Chemical, fertilizer, Salt etc.	1,642.6	1,574.7	1,538.1
D. Manufacturing	188,699.7	189,965.2	219,447.5
1) Food products and beverages	26,800.9	28,109.4	28,531.9
2) Tobacco products	3,287.8	2,268.7	1,994.9
3) Textiles	33,877.2	34,862.6	31,863.6
i) Spinning, weaving, finishing of textiles	27,566.5	28,019.1	25,625.2
a) Spinning of fibers	18,931.7	21,232.1	16,930.0
b) Weaving of textiles	5,537.8	4,320.2	4,674.8
c) Finishing of textiles	3,096.9	2,466.9	4,020.5
ii) Made-up textile articles	2,691.4	2,395.5	2,749.6
iii) Knit wear	1,251.2	1,178.7	1,098.3
iv) Carpets and rugs	617.4	784.5	768.1
v) Other textiles n.e.s.	1,750.7	2,484.8	1,622.4
4) Wearing apparel, readymade garments etc.	5,434.9	4,536.0	6,051.1

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

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

(Concl'd.)

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2006		2007
	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	5,010.5	5,082.6	5,448.4
i.) Tanning & dressing of leather, luggage, handbags etc.	1,467.1	2,530.1	1,674.6
ii.) Footwear	3,543.4	2,552.5	3,773.8
a) Leather wear	2,625.2	1,963.6	2,761.8
b) Rubber and Plastic wear	918.1	588.9	1,012.0
6) Wood and products of wood cork	1,314.9	964.6	944.7
7) Paper, paperboard and products	1,776.4	1,526.2	2,642.8
8) Printing, publishing and allied industries	2,139.8	2,949.4	3,258.5
9) Coke and refined petroleum products	9,471.5	4,697.1	19,782.7
10) Chemicals and chemical products	29,397.5	33,215.7	35,610.4
11) Rubber and plastics products	1,315.6	1,820.4	1,158.6
12) Other non-metallic mineral products	7,863.8	4,759.3	9,297.7
13) Basic metals	8,054.1	13,720.8	12,810.4
14) Fabricated metal products	1,937.5	2,545.0	1,950.2
15) Machinery and equipment	4,076.9	3,722.0	5,069.8
16) Office, accounting and computing machinery	53.2	29.0	107.9
17) Electrical machinery and apparatus	8,163.9	11,487.4	11,128.7
18) Radio, television and communication equipment and apparatus	1,072.5	1,275.7	1,637.3
19) Medical, precision and optical instruments, watches and clocks	1,437.2	2,052.9	1,825.7
20) Motor vehicles, trailers and semi-trailers	21,575.1	16,453.1	19,179.8
21) Other transport equipments	4,686.3	4,286.0	4,517.0
22) Furniture and fixture	1,043.0	712.2	1,776.5
23) Jewellery and related articles	363.6	364.5	564.8
24) Sports goods	994.1	789.4	978.2
25) Handicrafts	184.4	123.1	548.1
26) Other manufacturing n.e.s.	7,367.0	7,612.1	10,767.8
E. Ship breaking and waste / scrape (junk) etc.	1,891.7	983.3	3,023.7
F. Electricity, gas and water supply	29,352.7	16,756.6	25,809.0
G. Construction	43,601.4	42,600.0	51,336.5
1) Building	30,549.1	27,700.2	33,612.1
2) Infrastructure	13,052.3	14,899.8	17,724.3
H. Commerce and Trade	168,208.9	175,891.0	191,199.2
1) Sale, maintenance and repair of motor vehicles and motorcycles	6,205.1	4,664.7	6,926.9
2) Wholesale and commission trade	111,593.6	120,431.6	128,216.9
i) Exports	14,660.6	16,071.2	12,106.3
ii) Imports	10,060.0	11,044.8	10,927.7
iii) Domestic whole sales	86,873.0	93,315.6	105,182.9
3) Retail trade	50,410.2	50,794.7	56,055.5
I. Hotels, restaurants and clubs etc	9,196.3	6,286.5	9,980.9
J. Transport, storage and communications	39,858.6	60,079.7	97,039.1
K. Real estate, renting and business activities	70,356.2	83,171.7	102,388.7
1) Real estate activities	18,323.4	12,856.2	17,166.1
2) Renting of machinery and equipment	1,761.5	2,341.2	611.3
3) Computer and related activities	1,915.7	2,995.6	4,103.7
4) Research and development	1,403.9	1,294.4	1,787.0
5) Other business activities	46,951.7	63,684.3	78,720.6
L. Education	16,280.8	16,206.0	23,390.2
M. Health and social work	9,294.8	8,825.5	11,040.6
N. Other community, social and personal service activities	24,682.9	24,604.4	31,111.9
O. Other private business n.e.c	114,422.7	125,911.7	127,911.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	64,071.0	68,822.3	74,756.6
VI. PERSONAL	1,196,144.2	1,299,508.3	1,426,998.0
VII. OTHERS	60,828.9	61,416.5	92,637.4
TOTAL	2,817,350.6	2,926,644.7	3,372,551.5

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

As on 30th June, 2007

(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	No of Accounts	Amount
Less than	5,000	1,383	2.6	14,787	31.9	155	0.2	244	0.4	1,948,209	3,185.8		
5,000	to 10,000	976	7.3	16,555	117.6	65	0.5	117	0.8	630,928	4,726.8		
10,000	to 20,000	2,717	37.8	16,805	258.7	88	1.2	109	1.5	1,276,080	18,814.1		
20,000	to 25,000	949	20.5	5,361	121.9	37	0.8	71	1.5	449,577	10,124.5		
25,000	to 30,000	3,499	89.5	5,420	144.5	67	1.8	35	0.9	364,357	10,034.1		
30,000	to 40,000	1,652	60.1	9,522	321.8	2,801	100.0	312	11.8	571,659	19,832.0		
40,000	to 50,000	5,674	258.2	6,468	293.1	81	3.5	42	1.9	473,512	21,134.7		
50,000	to 60,000	4,458	253.8	3,353	179.0	22	1.2	29	1.6	377,540	20,669.9		
60,000	to 70,000	5,881	381.2	4,979	325.8	27	1.7	32	2.0	299,236	19,470.8		
70,000	to 80,000	4,536	336.0	3,246	240.0	40	3.0	65	4.8	251,167	18,798.9		
80,000	to 90,000	2,112	178.3	3,727	321.3	90	7.7	428	35.6	229,990	19,537.2		
90,000	to 100,000	4,461	416.2	2,012	190.3	14	1.3	13	1.2	184,041	17,453.6		
100,000	to 200,000	34,651	4,843.8	11,598	1,599.8	1,275	204.0	533	74.5	842,675	116,164.0		
200,000	to 300,000	27,628	6,684.3	6,565	1,645.4	182	46.6	757	207.4	212,095	51,468.1		
300,000	to 400,000	8,141	2,866.0	3,692	1,227.8	246	86.7	195	69.2	82,684	28,547.8		
400,000	to 500,000	6,595	2,906.8	2,134	922.9	276	129.0	39	17.9	48,491	21,752.2		
500,000	to 600,000	3,495	1,929.3	1,520	829.5	71	38.6	43	22.5	28,984	15,715.2		
600,000	to 700,000	3,809	2,511.4	971	626.1	34	21.5	85	53.9	24,033	15,586.1		
700,000	to 800,000	609	464.3	674	502.0	84	63.6	97	69.7	13,465	10,059.3		
800,000	to 900,000	3,815	3,239.6	379	323.7	345	284.9	33	27.3	11,202	9,521.2		
900,000	to 1,000,000	1,571	1,499.8	876	826.9	39	36.7	17	15.7	7,358	7,005.1		
1,000,000	to 2,000,000	4,017	5,933.6	3,891	5,314.7	1,592	2,047.3	154	230.3	39,287	53,910.0		
2,000,000	to 3,000,000	837	2,065.7	1,160	2,864.5	254	673.0	81	189.2	11,391	27,433.1		
3,000,000	to 4,000,000	641	2,211.1	1,471	5,071.2	754	2,529.9	41	143.5	6,166	21,272.7		
4,000,000	to 5,000,000	600	2,650.9	1,079	4,708.0	81	353.6	36	159.4	3,835	16,953.6		
5,000,000	to 6,000,000	131	729.8	1,005	5,352.0	378	2,052.7	40	206.3	2,205	11,896.0		
6,000,000	to 7,000,000	143	926.4	548	3,544.6	131	835.1	30	193.3	1,453	9,393.9		
7,000,000	to 8,000,000	49	369.3	636	4,742.6	76	552.5	55	408.9	1,033	7,588.9		
8,000,000	to 9,000,000	290	2,419.2	278	2,346.1	64	539.0	28	241.8	639	5,379.0		
9,000,000	to 10,000,000	194	1,849.4	205	1,953.7	63	605.7	14	132.7	804	7,584.7		
10,000,000	and over	507	25,074.6	4,012	290,388.1	1,538	252,584.4	411	59,587.2	8,100	420,671.8		
TOTAL		136,021	73,216.7	134,929	337,335.6	10,970	263,807.7	4,186	62,114.8	8,402,196	1,041,684.7		

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

As on 30th June, 2007

(Million Rupees)

D O M E S T I C C O N S T I T U E N T S											
SIZE OF ACCOUNT (Rs.)	Trust Funds		Personal		Others		Sub Total		TOTAL		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	5,000	12,399	22.8	3,796,801	6,112.5	24,463	64.3	5,797,058	9,417.9	5,798,441	9,420.5
5,000 to	10,000	11,083	88.0	1,345,318	10,070.8	25,345	196.0	2,029,411	15,200.4	2,030,387	15,207.7
10,000 to	20,000	10,022	150.9	2,127,950	31,368.6	55,421	804.9	3,486,475	51,400.0	3,489,192	51,437.8
20,000 to	25,000	3,159	70.3	801,581	17,937.1	26,340	603.7	1,286,126	28,859.8	1,287,075	28,880.3
25,000 to	30,000	1,665	46.1	712,846	19,499.1	8,664	238.9	1,093,054	29,965.4	1,096,553	30,054.9
30,000 to	40,000	4,470	154.1	1,262,972	43,802.7	24,266	833.0	1,876,002	65,055.4	1,877,654	65,115.5
40,000 to	50,000	2,471	110.7	925,626	41,327.2	12,166	553.6	1,420,366	63,424.6	1,426,040	63,682.8
50,000 to	60,000	3,369	187.6	712,402	39,073.5	42,050	2,289.3	1,138,765	62,401.9	1,143,223	62,655.7
60,000 to	70,000	1,265	82.2	566,290	36,582.1	12,100	801.4	883,929	57,266.0	889,810	57,647.2
70,000 to	80,000	1,947	145.1	514,602	38,488.4	9,615	720.0	780,682	58,400.2	785,218	58,736.2
80,000 to	90,000	2,523	214.9	340,386	28,971.9	4,302	370.4	581,446	49,458.8	583,558	49,637.1
90,000 to	100,000	566	53.7	312,110	29,583.1	11,312	1,084.5	510,068	48,367.7	514,529	48,783.9
100,000 to	200,000	7,669	1,059.8	1,528,371	209,491.1	37,427	5,387.4	2,429,548	333,980.7	2,464,199	338,824.5
200,000 to	300,000	2,582	625.3	404,158	97,604.1	16,368	3,711.8	642,707	155,308.7	670,335	161,993.0
300,000 to	400,000	1,722	593.2	172,151	59,251.9	9,353	3,239.3	270,043	93,015.7	278,184	95,881.7
400,000 to	500,000	984	439.8	101,206	45,450.1	4,288	1,929.1	157,418	70,641.1	164,013	73,547.9
500,000 to	600,000	886	480.8	66,261	36,141.4	3,841	2,050.9	101,606	55,279.0	105,101	57,208.3
600,000 to	700,000	615	401.8	47,015	30,570.6	668	426.6	73,421	47,686.7	77,230	50,198.1
700,000 to	800,000	690	514.5	41,697	30,864.3	1,234	911.2	57,941	42,984.6	58,550	43,448.9
800,000 to	900,000	598	505.2	32,712	27,689.2	307	258.2	45,576	38,609.7	49,391	41,849.3
900,000 to	1,000,000	308	294.9	19,091	17,995.9	101	94.6	27,790	26,269.9	29,361	27,769.7
1,000,000 to	2,000,000	2,384	3,374.2	82,211	113,145.1	2,084	2,963.0	131,603	180,984.5	135,620	186,918.1
2,000,000 to	3,000,000	1,328	3,208.7	25,999	63,156.1	729	1,881.5	40,942	99,406.0	41,779	101,471.7
3,000,000 to	4,000,000	1,086	3,794.0	14,024	48,334.5	105	368.6	23,647	81,514.5	24,288	83,725.6
4,000,000 to	5,000,000	697	3,079.5	7,323	32,714.8	162	740.5	13,213	58,709.5	13,813	61,360.4
5,000,000 to	6,000,000	336	1,803.6	5,060	27,880.2	108	572.7	9,132	49,763.4	9,263	50,493.2
6,000,000 to	7,000,000	238	1,519.9	3,871	25,054.8	31	202.1	6,302	40,743.5	6,445	41,669.9
7,000,000 to	8,000,000	112	831.3	1,809	13,532.7	23	175.5	3,744	27,832.5	3,793	28,201.8
8,000,000 to	9,000,000	60	507.8	1,553	13,138.6	30	257.3	2,652	22,409.6	2,942	24,828.8
9,000,000 to	10,000,000	63	604.6	1,107	10,438.0	10	95.4	2,266	21,414.7	2,460	23,264.1
10,000,000 and over		1,198	49,791.2	8,063	181,727.7	763	58,811.7	24,085	1,313,562.1	24,592	1,338,636.7
TOTAL		78,495	74,756.6	15,982,566	1,426,998.0	333,676	92,637.4	24,947,018	3,299,335.0	25,083,039	3,372,551.5

3.5 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2004				2005			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	5,640,892	9,252.2	4,875,987	8,505.5	5,013,652	7,656.3	5,096,433	7,880.0	
5,000	to 10,000	3,652,522	27,887.7	3,023,093	22,912.5	2,523,665	19,438.9	2,430,554	18,454.7	
10,000	to 20,000	6,365,784	92,577.8	5,621,259	82,474.1	4,884,795	72,252.0	4,715,117	69,184.5	
20,000	to 25,000	2,057,401	45,902.3	2,030,073	45,310.9	1,714,637	38,471.8	1,562,179	34,996.7	
25,000	to 30,000	1,502,802	41,353.4	1,407,661	38,635.2	1,443,414	39,553.3	1,214,206	33,335.4	
30,000	to 40,000	2,111,012	73,453.5	2,185,637	75,725.1	2,133,459	74,098.8	2,143,025	74,507.3	
40,000	to 50,000	1,431,231	63,927.5	1,618,331	72,364.4	1,564,656	70,028.9	1,579,817	70,775.0	
50,000	to 60,000	1,037,892	56,569.9	1,105,963	60,734.4	1,191,414	65,083.7	1,298,272	70,957.5	
60,000	to 70,000	687,176	44,448.4	951,229	61,455.2	1,049,455	67,858.3	983,207	63,724.1	
70,000	to 80,000	583,238	43,470.1	644,240	48,090.5	775,878	58,185.2	784,475	58,510.2	
80,000	to 90,000	441,889	37,456.4	566,332	47,983.9	647,909	54,979.0	594,985	50,534.1	
90,000	to 100,000	465,501	44,048.3	433,762	41,148.0	511,010	48,453.9	526,662	49,901.0	
100,000	to 200,000	1,476,044	202,823.7	1,756,097	238,250.3	2,226,374	301,929.3	2,165,897	296,833.6	
200,000	to 300,000	413,905	100,412.6	481,072	115,492.2	553,522	133,304.5	546,474	131,869.9	
300,000	to 400,000	197,424	68,291.6	204,026	69,944.3	228,579	78,659.0	225,422	76,714.7	
400,000	to 500,000	93,905	41,877.4	122,958	54,217.1	126,804	56,426.7	124,752	55,728.2	
500,000	to 600,000	65,575	35,767.4	76,775	41,697.5	75,208	40,889.1	82,286	44,799.7	
600,000	to 700,000	38,541	25,008.5	59,180	38,374.0	67,342	43,946.6	59,061	38,159.1	
700,000	to 800,000	33,946	25,237.7	34,433	25,775.5	52,189	38,779.3	45,866	33,977.6	
800,000	to 900,000	25,427	21,544.3	23,532	19,826.9	30,584	25,704.0	31,084	26,358.4	
900,000	to 1,000,000	18,636	17,592.4	19,179	18,180.1	18,388	17,505.9	22,822	21,648.5	
1,000,000	to 2,000,000	73,517	102,587.1	79,751	110,227.4	84,127	116,802.8	95,152	127,840.3	
2,000,000	to 3,000,000	24,390	58,257.7	23,098	56,306.0	26,239	63,000.2	27,443	66,224.0	
3,000,000	to 4,000,000	11,035	37,925.2	11,238	38,958.3	11,020	37,890.3	14,239	48,786.8	
4,000,000	to 5,000,000	6,310	28,245.7	5,982	26,710.3	5,776	25,745.4	7,914	35,431.5	
5,000,000	to 6,000,000	3,624	19,733.9	4,173	22,496.5	3,897	21,141.6	5,113	27,569.2	
6,000,000	to 7,000,000	3,194	20,722.0	2,338	15,074.4	3,203	20,688.9	2,910	18,725.5	
7,000,000	to 8,000,000	1,719	12,836.8	1,831	13,590.8	2,141	15,982.6	2,137	15,913.0	
8,000,000	to 9,000,000	1,345	11,412.1	1,602	13,651.4	1,354	11,546.2	1,690	14,400.1	
9,000,000	to 10,000,000	1,117	10,617.1	1,389	13,263.7	1,439	13,639.4	1,541	14,635.4	
10,000,000	and over	9,909	581,067.2	11,116	664,435.3	12,489	748,651.9	15,097	915,089.0	
TOTAL		28,476,903	2,002,307.8	27,383,337	2,201,811.6	26,984,61	2,428,294.0	26,405,832	2,613,464.8	

3.5 Scheduled Banks' Distribution of Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2006				2007	
		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of	Amount
Less than	5,000	4,691,605	7,264.2	6,809,342	14,516.6	5,798,441	9,420.5
5,000	to 10,000	2,189,719	16,751.0	2,442,781	18,161.8	2,030,387	15,207.7
10,000	to 20,000	4,440,870	66,022.2	4,386,736	63,859.5	3,489,192	51,437.8
20,000	to 25,000	1,525,531	34,267.6	1,337,281	29,843.4	1,287,075	28,880.3
25,000	to 30,000	1,380,382	37,888.5	1,131,957	30,948.0	1,096,553	30,054.9
30,000	to 40,000	2,156,181	74,846.0	1,703,140	58,893.1	1,877,654	65,115.5
40,000	to 50,000	1,698,688	75,980.4	1,217,393	54,340.0	1,426,040	63,682.8
50,000	to 60,000	1,329,772	72,793.3	1,009,507	55,454.2	1,143,223	62,655.7
60,000	to 70,000	1,024,035	66,516.2	770,654	50,039.6	889,810	57,647.2
70,000	to 80,000	911,595	68,095.5	623,889	46,790.7	785,218	58,736.2
80,000	to 90,000	651,772	55,301.2	513,790	43,588.5	583,558	49,637.1
90,000	to 100,000	569,868	54,086.5	505,573	48,062.6	514,529	48,783.9
100,000	to 200,000	2,307,029	313,729.3	2,447,598	342,462.1	2,464,199	338,824.5
200,000	to 300,000	613,533	147,587.6	723,336	174,755.9	670,335	161,993.0
300,000	to 400,000	233,006	80,604.3	299,859	103,709.2	278,184	95,881.7
400,000	to 500,000	141,134	62,636.3	150,904	67,313.5	164,013	73,547.9
500,000	to 600,000	83,331	45,405.4	89,168	48,744.9	105,101	57,208.3
600,000	to 700,000	68,067	44,125.6	77,809	50,525.1	77,230	50,198.1
700,000	to 800,000	47,276	35,388.0	57,227	42,976.8	58,550	43,448.9
800,000	to 900,000	31,598	26,830.3	34,085	28,811.5	49,391	41,849.3
900,000	to 1,000,000	26,509	25,237.0	31,171	29,573.3	29,361	27,769.7
1,000,000	to 2,000,000	107,811	145,532.0	131,273	175,911.8	135,620	186,918.1
2,000,000	to 3,000,000	35,614	86,076.8	35,598	86,271.3	41,779	101,471.7
3,000,000	to 4,000,000	14,841	51,195.4	16,846	57,725.3	24,288	83,725.6
4,000,000	to 5,000,000	9,099	40,344.5	9,702	43,681.9	13,813	61,360.4
5,000,000	to 6,000,000	6,566	35,891.1	8,581	46,428.0	9,263	50,493.2
6,000,000	to 7,000,000	3,308	21,628.8	4,490	29,207.0	6,445	41,669.9
7,000,000	to 8,000,000	2,685	20,070.7	2,883	21,558.7	3,793	28,201.8
8,000,000	to 9,000,000	2,084	17,564.6	2,403	20,277.4	2,942	24,828.8
9,000,000	to 10,000,000	1,575	14,954.2	1,473	13,939.5	2,460	23,264.1
10,000,000	and over	16,604	972,736.3	19,136	1,028,273.5	24,592	1,338,636.7
TOTAL		26,321,688	2,817,350.6	26,595,585	2,926,644.7	25,083,039	3,372,551.5

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	2004		2005
	Jun.	Dec.	Jun.
I. Government:	50,817.4	58,255.7	83,770.2
1. Federal Government:	20,212.8	36,207.0	50,107.6
(i) Commodity Operations	19,839.0	34,667.3	47,393.1
(ii) Others	373.7	1,539.7	2,714.4
2. Provincial Governments:	30,604.7	22,048.7	33,662.6
(i) Commodity Operations	29,710.9	20,596.5	32,654.4
(ii) Others	893.8	1,452.2	1,008.2
3. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	81,770.6	80,929.9	82,960.1
A. Agriculture, Forestry, Hunting & Fishing	-	-	5.0
B. Mining & Quarrying	1,192.1	-	-
C. Manufacturing	49,587.1	50,015.2	47,823.8
D. Construction	58.2	-	-
E. Utilities	4,598.3	197.3	235.3
F. Commerce	4,018.5	5,921.9	4,363.7
G. Transport, Storage & Communication	21,762.5	24,465.8	22,579.5
H. Services	554.0	329.7	70.8
I. Others	-	-	7,882.1
III. Non-Bank Financial Institutions :	24,759.9	35,444.3	38,457.9
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	3,966.9	6,740.0	5,450.1
C. Insurance Companies	122.1	338.0	607.0
D. Micro Finance	-	-	-
E. Other NBFIs	20,671.0	28,366.3	32,400.8
IV. Private Sector Enterprises :	909,148.8	1,135,797.3	1,201,390.7
A. Agriculture, Hunting and Forestry	113,457.5	118,759.7	127,106.1
(1) Growing of crops	62,211.5	68,329.4	75,253.6
(2) Farming of animals	10,127.1	12,353.8	13,120.9
(3) Agricultural and animal husbandry	2,877.0	577.1	455.2
(4) Agricultural machinery and equipments	37,760.0	37,334.6	38,118.3
(5) Hunting, trapping, forestry & logging	482.0	164.8	158.2
B. Fishing and fish farming etc.	1,455.4	2,596.0	2,380.8
C. Mining and Quarrying	15,034.2	8,836.3	8,112.7
(1) Mining of coal	352.4	555.5	666.2
(2) Crude petroleum & natural gas	9,123.5	6,389.4	5,921.3
(3) Iron & non-ferrous metal ores	2,918.0	859.7	341.9
(4) Quarrying of stone, sand and clay	338.1	192.2	152.8
(5) Chemical, fertilizer, Salt etc.	2,302.2	839.5	1,030.4
D. Manufacturing	572,835.1	698,301.5	735,867.6
1) Food products and beverages	101,937.3	108,077.2	121,339.5
2) Tobacco products	2,280.6	1,279.1	660.9
3) Textiles	281,387.2	367,518.9	366,503.9
i) Spinning, weaving, finishing of textiles	238,661.3	314,647.3	302,374.6
a) Spinning of fibers	143,447.4	201,206.8	199,193.7
b) Weaving of textiles	43,521.3	46,404.4	52,745.3
c) Finishing of textiles	51,692.6	67,036.1	50,435.7
ii) Made-up textile articles	22,566.5	25,599.1	39,210.4
iii) Knit wear	6,436.7	8,821.8	9,944.6
iv) Carpets and rugs	6,277.8	4,385.2	3,886.7
v) Other textiles n.e.s.	7,444.9	14,065.5	11,087.6
4) Wearing apparel, readymade garments etc.	33,899.4	25,756.9	29,709.2

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

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	2004		2005
	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	12,634.7	15,060.0	15,417.9
i.) Tanning & dressing of leather, luggage, handbags etc.	6,773.2	8,364.0	7,776.7
ii.) Footwear	5,861.4	6,696.6	7,641.2
6) Wood and products of wood cork	973.4	839.1	1,322.6
7) Paper, paperboard and products	6,551.7	5,767.0	8,888.1
8) Printing, publishing and allied industries	2,118.7	2,337.8	2,515.2
9) Coke and refined petroleum products	2,574.3	10,173.9	12,741.0
10) Chemicals and chemical products	41,126.4	50,503.7	51,617.6
11) Rubber and plastics products	4,064.5	5,038.7	6,275.7
12) Other non-metallic mineral products	24,005.5	32,922.8	38,630.6
13) Basic metals	11,621.1	9,984.7	12,024.9
14) Fabricated metal products	3,259.6	5,706.7	5,793.3
15) Machinery and equipment	6,673.3	9,420.5	10,505.9
16) Office, accounting and computing machinery	484.9	395.9	649.1
17) Electrical machinery and apparatus	9,864.2	12,547.4	12,655.8
18) Radio, television and communication equipment and apparatus	3,279.8	2,698.6	3,342.5
19) Medical, precision and optical instruments, watches and clocks	3,190.7	4,957.5	3,743.5
20) Motor vehicles, trailers and semi-trailers	6,226.6	7,787.1	10,383.4
21) Other transport equipments	868.5	2,207.5	3,272.3
22) Furniture and fixture	1,836.1	1,208.0	1,064.5
23) Jewellery and related articles	168.4	370.5	440.4
24) Sports goods	4,459.1	4,255.7	4,549.5
25) Handicrafts	89.1	84.0	121.7
26) Other manufacturing n.e.s.	7,260.0	11,402.2	11,698.5
E. Ship breaking and waste / scrape (junk) etc.	1,506.6	3,016.5	2,517.3
F. Electricity, gas and water supply	9,068.0	12,450.4	14,176.8
G. Construction	17,286.5	22,543.5	29,846.3
1) Building	12,794.5	17,088.4	23,544.2
2) Infrastructure	4,492.0	5,455.2	6,302.1
H. Commerce and Trade	97,818.0	128,217.5	124,817.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	1,343.8	3,289.7	3,279.5
2) Wholesale and commission trade	80,329.7	92,525.2	94,259.7
i) Exports	37,583.8	34,334.8	29,514.1
ii) Imports	16,251.5	19,650.5	23,725.3
iii) Domestic whole sales	26,494.3	38,539.8	41,020.3
3) Retail trade	16,144.6	32,402.6	27,278.2
I. Hotels, restaurants and clubs etc	5,207.0	6,336.6	8,448.0
J. Transport, storage and communications	24,740.9	39,458.4	52,225.6
K. Real estate, renting and business activities	19,204.5	39,772.0	48,025.4
L. Education	2,514.2	2,588.0	3,473.6
M. Health and social work	2,228.0	4,225.5	3,755.9
N. Other community, social and personal service activities	6,945.9	9,316.5	9,175.4
O. Other private business n.e.s	19,846.8	39,379.0	31,462.0
V. Trust Funds and Non Profit Organizations	11,861.6	13,029.2	11,998.1
VI. Personal	158,064.7	203,725.3	258,004.7
A. Bank Employees	35,700.2	42,522.1	44,169.2
B. Consumer Financing	103,752.9	145,695.3	208,911.9
i) House building	9,698.5	18,304.0	28,998.4
ii) Transport	31,554.1	49,261.2	66,142.0
iii) Credit cards	12,376.1	13,155.8	19,544.9
iv) Consumer durable	1,997.7	3,190.5	2,358.4
v) Personal loans	48,126.6	61,783.9	91,868.1
C. Other Personal	18,611.6	15,507.9	4,923.6
VII. Others	5,961.1	8,709.8	17,571.2
TOTAL	1,242,384.1	1,535,891.5	1,694,152.9

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	2005		2006	
		Dec.		Jun.
I. Government:		71,128.2		107,132.8
1. Federal Government:		36,203.6		53,822.8
(i) Commodity Operations		32,713.4		49,249.8
(ii) Others		3,490.2		4,573.0
2. Provincial Governments:		34,924.7		53,310.0
(i) Commodity Operations		33,907.9		52,473.7
(ii) Others		1,016.8		836.4
3. Local Bodies (City Governments)		-		-
II. Non-Financial Public Sector Enterprises :		86,429.4		95,021.3
A. Agriculture, Forestry, Hunting & Fishing		-		-
B. Mining & Quarrying		-		175.4
C. Manufacturing		47,603.6		47,353.2
D. Construction		-		-
E. Utilities		2,586.5		7,125.8
F. Commerce		8,860.4		7,921.3
G. Transport, Storage & Communication		24,582.2		32,414.6
H. Services		473.7		31.0
I. Others		2,323.0		-
III. Non-Bank Financial Institutions :		42,959.5		53,442.8
A. Co-operative Banks		-		-
B. Development Financial Institutions		3,900.0		5,872.6
C. Insurance Companies		1,092.7		775.2
D. Micro Finance		-		200.0
E. Other NBFIs		37,966.8		46,595.0
IV. Private Sector Enterprises :		1,404,194.2		1,445,360.0
A. Agriculture, Hunting and Forestry		137,860.4		131,542.3
(1) Growing of crops		85,645.5		85,535.8
(2) Farming of animals		13,580.4		14,328.1
(3) Agricultural and animal husbandry		924.3		565.4
(4) Agricultural machinery and equipments		37,529.1		31,020.6
(5) Hunting, trapping, forestry & logging		181.1		92.3
B. Fishing and fish farming etc.		1,784.8		1,184.0
C. Mining and Quarrying		9,484.5		10,412.4
(1) Mining of coal		3,619.4		4,573.1
(2) Crude petroleum & natural gas		5,246.8		5,101.9
(3) Iron & non-ferrous metal ores		142.1		63.9
(4) Quarrying of stone, sand and clay		126.1		44.8
(5) Chemical, fertilizer, Salt etc.		350.2		628.8
D. Manufacturing		848,064.1		865,087.2
1) Food products and beverages		129,271.0		141,615.2
2) Tobacco products		735.0		715.8
3) Textiles		435,599.0		416,346.7
i) Spinning, weaving, finishing of textiles		355,956.9		344,821.4
a) Spinning of fibers		237,100.9		210,736.6
b) Weaving of textiles		60,683.2		66,325.8
c) Finishing of textiles		58,172.8		67,759.0
ii) Made-up textile articles		45,062.0		39,030.4
iii) Knit wear		14,804.1		15,094.0
iv) Carpets and rugs		4,904.1		4,682.1
v) Other textiles n.e.s.		14,871.9		12,718.7
4) Wearing apparel, readymade garments etc.		28,525.9		29,650.4

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	2005	2006
	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,314.2	16,540.4
i.) Tanning & dressing of leather, luggage, handbags etc.	7,385.6	7,956.7
ii.) Footwear	9,928.6	8,583.7
6) Wood and products of wood cork	1,201.9	1,913.6
7) Paper, paperboard and products	9,680.4	9,945.2
8) Printing, publishing and allied industries	3,011.1	2,708.3
9) Coke and refined petroleum products	11,605.2	7,972.6
10) Chemicals and chemical products	56,133.4	65,613.6
11) Rubber and plastics products	7,776.2	7,169.8
12) Other non-metallic mineral products	52,949.7	70,324.0
13) Basic metals	15,841.5	16,039.8
14) Fabricated metal products	7,500.4	6,398.3
15) Machinery and equipment	12,548.2	12,408.3
16) Office, accounting and computing machinery	362.6	193.7
17) Electrical machinery and apparatus	15,284.5	13,551.3
18) Radio, television and communication equipment and apparatus	3,908.4	3,713.5
19) Medical, precision and optical instruments, watches and clocks	3,989.4	5,325.6
20) Motor vehicles, trailers and semi-trailers	12,927.3	15,557.7
21) Other transport equipments	4,085.0	6,078.2
22) Furniture and fixture	1,655.4	1,549.4
23) Jewellery and related articles	652.9	817.6
24) Sports goods	3,920.4	4,195.2
25) Handicrafts	111.3	107.6
26) Other manufacturing n.e.s.	11,473.6	8,635.5
E. Ship breaking and waste / scrape (junk) etc.	2,936.7	1,350.0
F. Electricity, gas and water supply	17,254.2	20,530.2
G. Construction	36,138.1	37,164.6
1) Building	27,926.0	29,310.5
2) Infrastructure	8,212.1	7,854.2
H. Commerce and Trade	164,437.3	179,568.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	8,725.2	12,323.7
2) Wholesale and commission trade	113,688.2	132,427.3
i) Exports	34,693.5	42,825.1
ii) Imports	27,912.8	32,500.2
iii) Domestic whole sales	51,081.8	57,102.0
3) Retail trade	42,023.9	34,817.3
I. Hotels, restaurants and clubs etc	9,385.7	6,884.7
J. Transport, storage and communications	57,451.3	62,983.7
K. Real estate, renting and business activities	65,019.2	74,466.2
L. Education	2,879.3	3,633.9
M. Health and social work	3,361.9	3,545.1
N. Other community, social and personal service activities	9,132.4	10,656.7
O. Other private business n.e.s	39,004.5	36,350.7
V. Trust Funds and Non Profit Organizations	15,073.6	13,671.4
VI. Personal	302,764.5	343,745.8
A. Bank Employees	45,735.9	46,990.1
B. Consumer Financing	255,868.5	294,628.1
i) House building	32,996.7	41,791.5
ii) Transport	83,599.0	97,281.5
iii) Credit cards	27,253.1	33,522.9
iv) Consumer durable	1,697.6	1,559.9
v) Personal loans	110,322.1	120,472.3
C. Other Personal	1,160.1	2,127.6
VII. Others	12,599.7	12,817.3
TOTAL	1,935,149.1	2,071,191.4

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	Dec. 2006	Jun.2007		
	All Banks	All Banks	Commercial Banks	Specialized Banks
I. Government:	93,722.1	100,302.8	100,212.8	90.0
1. Federal Government:	58,476.4	59,449.3	59,449.3	-
(i) Commodity Operations	53,178.7	54,665.0	54,665.0	-
(ii) Others	5,297.8	4,784.4	4,784.4	-
2. Provincial Governments:	35,245.6	40,853.4	40,763.4	90.0
(i) Commodity Operations	34,378.3	39,712.9	39,712.9	-
(ii) Others	867.4	1,140.5	1,050.5	90.0
3. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	96,936.2	115,343.6	115,343.6	-
A. Agriculture, Forestry, Hunting & Fishing	-	336.2	336.2	-
B. Mining & Quarrying	1,279.7	100.6	100.6	-
C. Manufacturing	43,662.2	35,693.6	35,693.6	-
D. Construction	-	-	-	-
E. Utilities	5,872.0	25,599.1	25,599.1	-
F. Commerce	10,702.1	8,670.2	8,670.2	-
G. Transport, Storage & Communication	35,388.0	44,905.5	44,905.5	-
H. Services	32.2	38.3	38.3	-
I. Others	-	-	-	-
III. Non-Bank Financial Institutions :	55,217.4	47,986.9	47,986.9	-
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	8,005.9	6,923.1	6,923.1	-
C. Insurance Companies	743.3	2,417.4	2,417.4	-
D. Micro Finance	315.0	-	-	-
E. Other NBFI's	46,153.2	38,646.5	38,646.5	-
IV. Private Sector Enterprises :	1,646,615.4	1,669,727.6	1,587,419.0	82,308.6
A. Agriculture, Hunting and Forestry	142,867.9	144,057.9	73,656.3	70,401.6
(1) Growing of crops	99,083.4	103,440.4	55,730.7	47,709.6
(2) Farming of animals	14,434.4	15,727.8	8,425.9	7,301.9
(3) Agricultural and animal husbandry	1,356.4	580.2	580.2	0.0
(4) Agricultural machinery and equipments	27,765.5	24,208.9	8,820.0	15,388.9
(5) Hunting, trapping, forestry & logging	228.1	100.6	99.4	1.2
B. Fishing and fish farming etc.	1,346.9	1,661.5	1,614.7	46.8
C. Mining and Quarrying	11,255.6	11,691.7	11,618.2	73.5
(1) Mining of coal	4,665.7	2,607.1	2,607.1	0.0
(2) Crude petroleum & natural gas	3,866.9	6,583.1	6,582.5	0.6
(3) Iron & non-ferrous metal ores	367.9	411.7	411.7	-
(4) Quarrying of stone, sand and clay	103.0	102.3	102.3	-
(5) Chemical, fertilizer, Salt etc.	2,252.0	1,987.5	1,914.6	72.9
D. Manufacturing	969,769.4	954,641.2	947,896.1	6,745.1
1) Food products and beverages	143,851.9	159,129.1	157,789.6	1,339.5
2) Tobacco products	2,154.0	1,044.4	1,044.4	0.0
3) Textiles	466,644.9	421,786.8	419,976.4	1,810.4
i) Spinning, weaving, finishing of textiles	386,123.0	337,631.6	335,826.2	1,805.4
a) Spinning of fibers	236,159.8	201,418.8	201,271.0	147.9
b) Weaving of textiles	75,009.7	77,703.9	76,075.7	1,628.2
c) Finishing of textiles	74,953.5	58,508.8	58,479.5	29.3
ii) Made-up textile articles	44,334.3	44,569.1	44,568.5	0.6
iii) Knit wear	16,760.2	18,401.3	18,401.2	0.1
iv) Carpets and rugs	4,206.1	4,233.3	4,233.3	0.0
v) Other textiles n.e.s.	15,221.3	16,951.6	16,947.3	4.3
4) Wearing apparel, readymade garments etc.	32,511.8	40,197.6	40,115.8	81.8

3.6 Scheduled Banks' Classification of Advances by Borrower

(Concl.)

(End of Period: Million Rupees)

BORROWER	Dec.2006	Jun. 2007		
	All Banks	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,330.5	15,307.4	15,063.6	243.8
i.) Tanning & dressing of leather, luggage, handbags etc.	8,873.5	6,872.9	6,782.9	89.9
ii.) Footwear	7,457.1	8,434.5	8,280.7	153.8
6) Wood and products of wood cork	1,306.4	1,848.6	1,801.9	46.7
7) Paper, paperboard and products	16,882.8	16,349.9	16,159.7	190.2
8) Printing, publishing and allied industries	3,890.6	5,213.0	5,192.5	20.5
9) Coke and refined petroleum products	17,741.7	9,484.5	9,148.6	335.9
10) Chemicals and chemical products	68,440.1	72,731.6	71,754.0	977.7
11) Rubber and plastics products	7,325.6	7,677.9	7,451.2	226.7
12) Other non-metallic mineral products	78,308.8	89,214.0	88,714.1	499.9
13) Basic metals	20,884.9	24,859.6	24,504.4	355.3
14) Fabricated metal products	7,706.6	6,931.7	6,918.4	13.3
15) Machinery and equipment	14,133.5	15,169.6	15,111.7	57.9
16) Office, accounting and computing machinery	588.4	478.8	478.8	0.0
17) Electrical machinery and apparatus	18,705.5	18,767.4	18,723.4	43.9
18) Radio, television and communication equipment and apparatus	4,723.0	3,740.5	3,740.5	0.0
19) Medical, precision and optical instruments, watches and clocks	7,196.9	5,022.8	4,931.8	91.0
20) Motor vehicles, trailers and semi-trailers	16,171.2	14,766.5	14,737.4	29.1
21) Other transport equipments	5,229.6	5,489.5	5,405.3	84.2
22) Furniture and fixture	1,435.5	1,848.6	1,833.3	15.4
23) Jewellery and related articles	1,389.0	1,195.5	1,173.0	22.5
24) Sports goods	5,587.4	5,590.1	5,573.6	16.5
25) Handicrafts	112.9	94.5	94.5	0.0
26) Other manufacturing n.e.s.	10,515.9	10,701.4	10,458.3	243.1
E. Ship breaking and waste / scrape (junk) etc.	1,195.2	1,696.2	1,696.2	0.0
F. Electricity, gas and water supply	26,579.7	42,934.3	42,869.2	65.2
G. Construction	49,829.2	51,628.8	51,518.2	110.6
1) Building	39,591.2	41,062.9	41,042.9	20.0
2) Infrastructure	10,238.0	10,565.9	10,475.3	90.6
H. Commerce and Trade	210,886.3	209,529.0	208,881.1	647.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,989.6	14,184.9	14,155.0	29.9
2) Wholesale and commission trade	143,488.8	139,563.9	139,483.9	79.9
i) Exports	38,058.7	42,205.7	42,199.0	6.7
ii) Imports	36,164.5	29,842.7	29,835.7	6.9
iii) Domestic whole sales	69,265.6	67,515.5	67,449.2	66.3
3) Retail trade	50,407.9	55,780.2	55,242.1	538.1
I. Hotels, restaurants and clubs etc	12,136.0	13,683.9	13,607.0	76.9
J. Transport, storage and communications	79,700.8	78,982.8	78,725.0	257.8
K. Real estate, renting and business activities	75,004.2	92,285.8	91,957.9	328.0
L. Education	4,075.1	4,484.4	4,442.2	42.3
M. Health and social work	5,289.3	5,395.0	5,354.9	40.0
N. Other community, social and personal service activities	9,995.0	15,539.6	12,194.2	3,345.4
O. Other private business n.e.s	46,684.8	41,515.5	41,387.9	127.6
V. Trust Funds and Non Profit Organizations	14,573.9	14,572.3	14,481.0	91.3
VI. Personal	377,117.5	400,771.4	396,582.1	4,189.3
A. Bank Employees	49,469.7	52,852.6	48,889.9	3,962.6
B. Consumer Financing	324,699.9	345,584.2	345,425.3	158.9
i) House building	48,188.2	53,832.7	53,830.8	1.9
ii) Transport	106,168.5	105,396.4	105,390.2	6.2
iii) Credit cards	39,153.5	42,802.9	42,802.9	0.0
iv) Consumer durable	1,632.8	1,019.1	972.9	46.1
v) Personal loans	129,556.9	142,533.1	142,428.5	104.7
C. Other Personal	2,948.0	2,334.7	2,266.9	67.8
VII. Others	16,350.7	27,477.7	26,779.6	698.1
TOTAL	2,300,533.2	2,376,182.3	2,288,805.0	87,377.3

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2004		2005	
	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	997.0	723.1	487.6	686.5
II. Securities, Shares and Other Financial Instruments:	83,476.4	103,123.5	94,665.9	70,258.4
A. Quoted on The Stock Exchange:	38,771.1	54,929.4	60,984.2	50,708.3
1. To Stock Brokers and Dealers:	21,079.5	33,705.3	38,038.8	34,111.7
(a) Government and other Trustee Securities	6,093.2	5,884.3	2,475.6	5,269.8
(b) Shares and Debentures	14,017.6	25,879.5	30,614.6	26,579.7
(c) Participation Term Certificates	293.4	9.5	41.0	706.4
(d) Others	675.3	1,931.9	4,907.6	1,555.8
2. To Others:	17,691.7	21,224.1	22,945.4	16,596.6
(a) Government and other Trustee Securities	11,219.5	10,902.8	7,335.2	1,797.6
(b) Shares and Debentures	5,901.8	9,626.7	13,188.3	12,292.6
(c) Participation Term Certificates	214.2	220.1	248.5	7.1
(d) Others	356.2	474.5	2,173.4	2,499.3
B. Unquoted on the Stock Exchange:	44,705.2	48,194.1	33,681.7	19,550.1
1. To Stock Brokers and Dealers:	8,765.1	13,851.2	9,195.2	5,523.0
(a) Government and other Trustee Securities	8,218.6	12,793.8	7,252.3	3,517.7
(b) Shares and Debentures	140.2	843.1	1,692.6	1,817.4
(c) Participation Term Certificates	30.0	51.0	16.5	140.1
(d) Others	376.3	163.2	233.8	47.8
2. To Others:	35,940.1	34,342.8	24,486.4	14,027.1
(a) Government and other Trustee Securities	34,172.1	32,773.2	22,876.8	10,579.2
(b) Shares and Debentures	454.7	363.5	445.3	1,332.7
(c) Participation Term Certificates	239.7	241.2	69.2	1.9
(d) Others	1,073.7	965.0	1,095.1	2,113.2
III. Merchandise	406,791.7	470,285.4	519,488.4	558,384.0
A. Food Items:	100,566.8	99,442.0	113,316.5	118,644.0
1. Wheat	41,895.5	32,075.6	41,614.4	36,481.0
2. Rice and paddy	18,291.6	32,319.6	26,205.5	43,400.4
3. Other Grains & Pulses:	1,587.7	1,932.8	3,527.7	1,677.9
(a) Indigenous	834.4	1,698.5	3,288.5	1,519.0
(b) Imported	753.3	234.3	239.2	158.9
4. Edible Oils:	8,348.3	8,276.2	8,530.6	7,729.9
(a) Indigenous	4,217.1	3,314.7	4,405.1	3,579.9
(b) Imported	4,131.1	4,961.5	4,125.5	4,150.0
5. Sugar:	21,467.0	16,179.1	23,731.9	14,900.0
(a) Indigenous	20,641.2	15,440.7	21,586.4	13,787.1
(b) Imported	825.8	738.5	2,145.5	1,112.9
6. Kariana and Spices	1,484.6	1,580.4	5,853.1	7,257.4
7. Fish and Fish preparations	2,133.2	1,916.5	1,784.4	2,313.7
8. Other Food Items:	5,359.0	5,161.8	5,853.1	4,883.7
(a) Indigenous	2,873.7	2,936.1	3,892.8	3,172.7
(b) Imported	2,485.3	2,225.7	1,960.3	1,711.0
B. Raw Materials:	119,475.5	128,466.8	140,624.4	169,032.2
1. Cotton Raw:	70,530.7	74,358.2	74,905.9	95,801.3
(a) Indigenous	61,971.1	67,264.3	65,471.3	83,579.0
(b) Imported	8,559.6	7,093.8	9,434.6	12,222.3
2. Synthetic Fibers:	6,432.0	13,361.9	18,275.5	26,346.9
(a) Indigenous	4,221.9	6,779.1	9,419.5	9,963.2
(b) Imported	2,210.1	6,582.7	8,856.1	16,383.7
3. Fertilizers:	5,497.2	4,567.7	6,905.4	6,323.5
(a) Indigenous	3,484.0	2,159.2	4,336.2	5,412.5
(b) Imported	2,013.2	2,408.6	2,569.2	911.0

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

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

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2006		Jun. 2007		
	All Banks	All Banks	All	Commercial	Specialized
	Jun.	Dec.	Banks	Banks	Banks
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	2,006.5	6,028.6	12,371.0	12,371.0	-
II. Securities, Shares and Other Financial Instruments:	98,524.0	117,843.3	97,957.1	97,845.0	112.1
A. Quoted on The Stock Exchange:	73,665.9	90,081.5	78,539.2	78,427.1	112.1
1. To Stock Brokers and Dealers:	48,687.4	60,210.6	55,025.8	55,003.7	22.1
(a) Government and other Trustee Securities	2,559.4	8,584.9	6,601.3	6,580.4	20.9
(b) Shares and Debentures	43,604.8	51,146.0	47,763.4	47,763.4	-
(c) Participation Term Certificates	-	6.8	7.7	7.7	-
(d) Others	2,523.2	472.8	653.4	652.2	1.2
2. To Others:	24,978.5	29,870.8	23,513.4	23,423.4	90.0
(a) Government and other Trustee Securities	5,250.2	3,816.3	2,076.7	2,076.7	-
(b) Shares and Debentures	16,196.6	17,715.8	18,238.9	18,238.9	-
(c) Participation Term Certificates	9.9	87.7	-	-	-
(d) Others	3,521.8	8,251.0	3,197.9	3,107.9	90.0
B. Unquoted on the Stock Exchange:	24,858.0	27,761.8	19,417.9	19,417.9	-
1. To Stock Brokers and Dealers:	5,130.3	7,697.6	8,629.5	8,629.5	-
(a) Government and other Trustee Securities	3,124.0	2,673.4	2,519.0	2,519.0	-
(b) Shares and Debentures	1,540.7	4,619.0	4,838.6	4,838.6	-
(c) Participation Term Certificates	3.9	0.9	339.6	339.6	-
(d) Others	461.7	404.2	932.3	932.3	-
2. To Others:	19,727.7	20,064.2	10,788.4	10,788.4	-
(a) Government and other Trustee Securities	11,350.5	16,303.6	8,637.3	8,637.3	-
(b) Shares and Debentures	2,980.4	1,874.9	612.9	612.9	-
(c) Participation Term Certificates	2.2	15.3	3.7	3.7	-
(d) Others	5,394.6	1,870.3	1,534.5	1,534.5	-
III. Merchandise	626,098.1	647,612.4	688,697.9	688,419.9	278.1
A. Food Items	161,268.1	151,678.1	166,794.2	166,751.0	43.2
1. Wheat	64,063.6	47,265.9	61,181.6	61,181.6	-
2. Rice and paddy	35,780.3	42,296.0	34,033.5	34,028.8	4.7
3. Other Grains & Pulses:	1,624.0	8,260.1	5,742.5	5,742.5	-
(a) Indigenous	1,173.4	8,005.7	5,443.7	5,443.7	-
(b) Imported	450.7	254.4	298.7	298.7	-
4. Edible Oils:	10,945.2	11,107.1	9,903.7	9,893.3	10.4
(a) Indigenous	5,399.1	5,310.3	5,951.2	5,940.8	10.4
(b) Imported	5,546.1	5,796.8	3,952.5	3,952.5	-
5. Sugar:	37,179.5	26,635.1	41,348.1	41,348.1	-
(a) Indigenous	27,400.6	25,508.3	35,517.0	35,517.0	-
(b) Imported	9,778.9	1,126.8	5,831.1	5,831.1	-
6. Kariana and Spices	3,528.7	4,212.0	2,666.2	2,662.0	4.2
7. Fish and Fish preparations	1,511.3	2,461.2	1,780.2	1,780.2	-
8. Other Food Items:	6,635.4	9,440.7	10,138.5	10,114.6	23.9
(a) Indigenous	5,404.4	7,886.6	8,989.4	8,965.6	23.9
(b) Imported	1,231.0	1,554.1	1,149.1	1,149.1	-
B. Raw Materials:	158,488.1	173,080.1	159,059.4	159,014.6	44.8
1. Cotton Raw:	80,711.6	100,190.0	86,460.7	86,460.7	-
(a) Indigenous	72,186.1	75,057.5	73,895.4	73,895.4	-
(b) Imported	8,525.6	25,132.6	12,565.3	12,565.3	-
2. Synthetic Fibers:	17,409.0	12,280.5	9,308.7	9,308.7	-
(a) Indigenous	6,216.4	10,493.6	8,280.6	8,280.6	-
(b) Imported	11,192.6	1,786.9	1,028.1	1,028.1	-
3. Fertilizers:	10,345.4	8,089.0	9,124.6	9,124.6	-
(a) Indigenous	7,527.1	6,651.6	7,280.9	7,280.9	-
(b) Imported	2,818.3	1,437.5	1,843.6	1,843.6	-

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

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

SECURITY	2006		Jun.2007		
	All Banks	All Banks	All Banks	Commercial Banks	Specialised Banks
	Jun.	Dec.			
4. Petroleum Crude :	10,745.0	13,739.5	9,477.5	9,472.5	5.0
(a) Indigenous	5,571.0	6,397.0	3,825.1	3,820.1	5.0
(b) Imported	5,174.1	7,342.6	5,652.4	5,652.4	-
5. Iron & Steel:	10,237.3	11,950.4	16,177.7	16,157.1	20.6
(a) Indigenous	5,312.4	8,649.2	10,898.5	10,877.9	20.6
(b) Imported	4,925.0	3,301.1	5,279.2	5,279.2	-
6. Wool & Goat Hair	449.1	257.3	527.5	527.5	-
7. Hides & Skins	4,036.6	5,381.5	3,929.2	3,929.2	-
8. Oil Seeds	3,210.1	3,967.0	4,352.0	4,352.0	-
9. Pesticides & Insecticides:	3,436.2	2,578.7	1,567.3	1,567.3	-
(a) Indigenous	1,311.6	1,310.5	475.3	475.3	-
(b) Imported	2,124.6	1,268.3	1,091.9	1,091.9	-
10. Other Raw Materials:	17,907.7	14,646.2	18,134.4	18,115.1	19.3
(a) Indigenous	11,804.9	8,485.2	10,743.6	10,743.6	-
(b) Imported	6,102.8	6,161.0	7,390.8	7,371.5	19.3
C. Finished / Manufactured Goods:	306,341.9	322,854.2	362,844.3	362,654.3	190.1
1. Cotton Textiles:	73,907.6	77,465.3	89,646.6	89,615.2	31.4
(a) Indigenous	50,793.0	70,413.2	82,939.9	82,913.2	26.7
(b) Imported	23,114.6	7,052.0	6,706.6	6,702.0	4.6
2. Cotton Yarn:	30,644.8	27,873.5	37,534.0	37,534.0	-
(a) Indigenous	24,146.3	26,174.4	35,947.8	35,947.8	-
(b) Imported	6,498.5	1,699.2	1,586.3	1,586.3	-
3. Other Textiles:	43,079.1	49,918.9	48,719.7	48,718.5	1.2
(a) Indigenous	21,189.7	39,943.2	32,519.2	32,517.9	1.2
(b) Imported	21,889.5	9,975.7	16,200.5	16,200.5	-
4. Machinery:	18,680.3	29,279.2	20,031.9	20,031.7	0.3
(a) Indigenous	4,887.0	9,559.2	7,809.5	7,809.3	0.3
(b) Imported	13,793.3	19,720.0	12,222.4	12,222.4	-
5. Handloom Products	757.5	1,105.4	966.6	966.6	-
6. Carpets & Rugs	2,851.1	1,138.6	2,540.0	2,540.0	-
7. Readymade Garments	25,021.3	21,935.7	28,221.2	28,217.9	3.3
8. Cement and Cement Products:	25,636.0	25,894.4	27,018.2	27,013.9	4.3
(a) Indigenous	24,787.6	24,954.5	26,561.2	26,556.9	4.3
(b) Imported	848.4	939.9	457.0	457.0	-
9. Sports Goods	4,378.1	2,931.9	2,145.5	2,141.8	3.6
10. Surgical Instruments	2,103.9	1,920.1	2,513.0	2,504.4	8.6
11. Chemicals and Dyes	12,864.2	12,451.6	11,074.1	11,063.0	11.1
12. Other Finished Goods:	66,418.0	70,939.6	92,433.5	92,307.3	126.2
(a) Indigenous	32,882.5	56,310.2	82,009.2	81,883.0	126.2
(b) Imported	33,535.5	14,629.5	10,424.3	10,424.3	0.0
IV. Fixed Assets Including Machinery	280,022.1	273,662.2	260,888.0	257,248.8	3,639.2
V. Real Estate:	406,423.4	469,704.7	460,562.0	385,173.0	75,389.0
(a) Land	153,666.5	182,497.4	153,111.0	80,638.2	72,472.7
(b) Buildings:	252,756.8	287,207.4	307,451.0	304,534.7	2,916.2
1. Residential	160,863.2	174,694.5	181,976.5	180,907.8	1,068.7
2. Non-Residential	91,893.6	112,512.9	125,474.5	123,627.0	1,847.5
VI. Fixed Deposits and Insurance Policies :	56,633.9	49,818.9	47,260.6	47,140.1	120.5
(a) Bank Deposits	47,721.1	45,528.1	38,943.2	38,822.7	120.5
(b) Insurance Policies	8,912.8	4,290.8	8,317.4	8,317.4	-
VII. Others:	601,483.4	735,863.1	808,445.8	800,607.3	7,838.4
(a) Other Secured Advances	316,204.1	448,619.3	560,054.1	556,200.7	3,853.4
(b) Advances Secured by Guarantee(s)	177,237.0	189,332.6	125,505.1	125,118.0	387.1
(c) Unsecured Advances	108,042.3	97,911.1	122,886.6	119,288.6	3,598.0
TOTAL	2,071,191.4	2,300,533.2	2,376,182.3	2,288,805.0	87,377.3

3.8 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2004				2005			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	43,226	104.3	32,687	93.5	67,229	214.8	135,019	486.0	
5,000	to	10,000	44,890	335.2	178,610	1,599.6	56,169	416.5	76,727	525.8
10,000	to	20,000	381,438	5,390.0	260,476	4,625.5	395,535	7,247.7	408,470	6,783.1
20,000	to	25,000	247,007	5,885.3	296,887	7,041.8	201,973	4,419.5	369,400	8,231.0
25,000	to	30,000	244,917	6,623.3	266,481	7,250.1	414,130	11,660.5	189,814	5,438.4
30,000	to	40,000	502,873	17,440.0	492,992	17,360.6	422,537	14,748.8	723,990	24,645.3
40,000	to	50,000	424,499	19,169.4	432,869	19,500.6	414,130	18,538.5	346,707	15,557.8
50,000	to	60,000	327,752	17,918.9	354,106	19,435.8	335,585	18,390.3	319,163	17,669.8
60,000	to	70,000	189,697	12,247.6	264,454	17,179.1	351,832	22,922.5	401,178	26,203.0
70,000	to	80,000	121,174	9,019.6	162,033	11,984.7	337,555	25,013.4	276,368	20,618.7
80,000	to	90,000	93,062	7,886.5	96,477	8,180.4	121,486	10,242.8	144,363	12,161.8
90,000	to	100,000	58,975	5,559.3	74,548	7,070.0	101,357	9,582.1	77,382	7,326.6
100,000	to	200,000	244,498	32,565.4	425,921	57,160.0	461,016	61,775.5	578,034	78,364.8
200,000	to	300,000	101,065	24,355.0	98,860	24,223.4	144,984	35,600.3	154,508	37,293.3
300,000	to	400,000	73,231	24,867.4	78,433	27,503.1	116,810	41,016.4	111,790	38,387.9
400,000	to	500,000	40,241	17,991.0	48,518	21,491.7	69,971	31,059.3	97,753	42,858.7
500,000	to	600,000	18,232	9,914.9	32,902	18,168.6	28,260	15,485.2	28,822	15,724.1
600,000	to	700,000	12,894	8,361.3	15,877	10,298.7	18,563	11,957.6	24,002	15,436.1
700,000	to	800,000	7,995	5,954.7	11,408	8,585.6	14,610	10,941.3	15,173	11,374.5
800,000	to	900,000	7,253	6,125.1	8,496	7,224.2	7,668	6,489.5	15,769	13,348.9
900,000	to	1,000,000	5,064	4,816.9	6,857	6,464.5	9,457	9,052.4	13,848	13,145.1
1,000,000	to	2,000,000	25,787	36,324.9	30,785	43,112.5	38,183	52,145.5	69,507	96,700.6
2,000,000	to	3,000,000	9,233	22,846.2	13,384	32,323.2	15,570	38,168.3	27,177	66,971.2
3,000,000	to	4,000,000	4,478	15,667.7	5,809	19,992.2	8,159	28,585.7	14,324	49,649.9
4,000,000	to	5,000,000	3,352	15,076.2	5,010	22,271.4	5,455	24,581.1	8,105	36,444.7
5,000,000	to	6,000,000	2,393	13,045.2	3,205	17,543.4	4,047	22,043.9	5,172	28,200.5
6,000,000	to	7,000,000	1,831	11,895.9	2,022	13,099.3	2,043	13,200.0	2,971	19,302.1
7,000,000	to	8,000,000	1,375	10,260.1	2,241	16,767.9	1,791	13,390.1	2,739	20,492.6
8,000,000	to	9,000,000	1,218	10,329.4	1,527	12,993.4	1,668	14,149.4	2,174	18,404.3
9,000,000	to	10,000,000	1,070	10,216.8	1,683	16,063.8	1,403	13,386.8	2,162	20,456.4
10,000,000	and over		13,861	854,190.8	17,300	1,039,282.7	17,243	1,107,727.2	19,356	1,166,946.0
TOTAL			3,254,581	1,242,384.1	3,722,858	1,535,891.5	4,186,419	1,694,152.9	4,661,967	1,935,149.1

3.8 Scheduled Banks' Classification of Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2006						2007	
	Jun.			Dec.			Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
Less than 5,000	55,642	172.3	46,030	126.5	66,889	184.1		
5,000 to 10,000	83,046	613.7	27,698	208.8	73,733	594.2		
10,000 to 20,000	592,029	9,603.1	359,178	4,439.5	436,465	5,644.8		
20,000 to 25,000	135,277	2,982.4	347,134	7,173.9	405,517	8,578.9		
25,000 to 30,000	250,805	7,318.0	57,718	1,579.6	229,859	6,423.6		
30,000 to 40,000	691,333	24,292.3	1,009,048	36,811.0	365,985	12,707.8		
40,000 to 50,000	335,174	15,085.5	265,827	11,928.7	628,152	27,938.1		
50,000 to 60,000	307,402	16,982.4	333,046	18,263.1	286,145	15,651.2		
60,000 to 70,000	423,442	27,316.8	347,612	22,677.2	237,171	15,403.2		
70,000 to 80,000	350,581	26,456.6	339,289	25,285.9	362,226	27,156.9		
80,000 to 90,000	195,273	16,439.7	282,386	23,999.9	286,259	24,284.3		
90,000 to 100,000	164,500	15,734.2	125,567	11,890.1	226,069	21,492.4		
100,000 to 200,000	571,702	76,891.4	714,818	96,789.1	851,407	112,363.0		
200,000 to 300,000	172,823	42,697.1	158,247	39,134.4	192,141	47,442.0		
300,000 to 400,000	100,889	35,204.9	155,559	54,387.9	206,661	73,971.8		
400,000 to 500,000	115,879	50,449.5	128,033	54,807.6	69,218	30,638.5		
500,000 to 600,000	53,068	28,595.7	39,853	21,973.8	43,303	23,561.6		
600,000 to 700,000	18,337	11,801.3	17,764	11,497.2	21,757	14,185.8		
700,000 to 800,000	16,732	12,537.9	12,826	9,590.3	15,067	11,266.7		
800,000 to 900,000	10,946	9,274.1	13,135	11,095.1	11,257	9,589.3		
900,000 to 1,000,000	16,259	15,572.6	16,736	15,970.2	12,447	11,853.7		
1,000,000 to 2,000,000	50,709	73,208.5	57,059	80,316.3	53,039	74,423.6		
2,000,000 to 3,000,000	20,031	50,064.5	23,042	57,040.6	24,671	60,723.7		
3,000,000 to 4,000,000	10,626	36,860.4	13,258	45,394.8	15,252	53,408.3		
4,000,000 to 5,000,000	7,369	32,603.8	9,647	42,640.6	9,199	41,122.7		
5,000,000 to 6,000,000	3,500	19,090.0	5,564	30,227.5	5,238	28,668.0		
6,000,000 to 7,000,000	2,606	16,794.9	3,561	23,014.1	3,438	22,279.6		
7,000,000 to 8,000,000	2,305	17,244.6	2,496	18,640.9	3,247	24,155.6		
8,000,000 to 9,000,000	1,581	13,425.0	2,041	17,332.7	2,033	17,185.6		
9,000,000 to 10,000,000	1,862	17,610.3	2,000	18,947.2	2,102	20,022.2		
10,000,000 and over	19,781	1,348,268.1	22,645	1,487,348.7	22,025	1,533,261.3		
TOTAL	4,781,509	2,071,191.4	4,938,817	2,300,533.2	5,167,972	2,376,182.3		

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.)	(End of Period : Million Rupees)							
	2004				2005			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	29,711	59.4	24,452	69.0	59,913	191.4	127,477	464.0
5,000 to 10,000	17,810	137.3	160,574	1,446.3	41,669	293.5	65,472	429.7
10,000 to 20,000	278,128	3,789.7	205,038	3,830.1	347,528	6,556.0	345,474	5,868.7
20,000 to 25,000	176,335	4,276.2	246,949	5,919.5	151,577	3,288.3	308,255	6,874.3
25,000 to 30,000	169,366	4,546.4	198,594	5,375.0	355,950	10,054.8	139,122	4,030.2
30,000 to 40,000	261,292	8,991.1	176,472	6,210.0	179,372	6,292.3	462,448	15,446.4
40,000 to 50,000	221,687	10,048.2	196,027	8,915.3	164,499	7,395.3	149,486	6,713.1
50,000 to 60,000	131,594	7,101.4	209,620	11,533.7	148,185	8,169.3	153,346	8,471.9
60,000 to 70,000	78,645	5,090.1	164,567	10,646.6	251,362	16,397.6	304,470	19,854.2
70,000 to 80,000	41,521	3,093.0	93,435	6,922.9	234,072	17,302.6	198,072	14,801.1
80,000 to 90,000	34,558	2,947.3	60,587	5,127.0	84,409	7,125.4	102,978	8,666.0
90,000 to 100,000	23,745	2,251.4	49,799	4,712.9	73,584	6,943.6	59,019	5,569.2
100,000 to 200,000	146,843	19,526.7	228,807	30,208.6	269,230	35,719.8	395,430	53,195.1
200,000 to 300,000	74,510	18,067.6	80,964	19,998.7	125,493	30,993.3	121,641	29,363.8
300,000 to 400,000	65,084	22,048.7	73,647	25,856.3	112,707	39,620.0	107,255	36,840.4
400,000 to 500,000	38,498	17,210.8	47,563	21,065.0	68,490	30,405.0	95,602	41,866.9
500,000 to 600,000	16,257	8,862.2	32,785	18,105.1	27,838	15,252.9	28,321	15,458.9
600,000 to 700,000	11,885	7,697.3	15,441	10,014.2	18,381	11,840.2	23,561	15,158.4
700,000 to 800,000	7,742	5,762.3	11,252	8,466.5	14,356	10,753.6	14,692	10,998.4
800,000 to 900,000	6,908	5,831.0	8,452	7,187.7	7,218	6,123.2	15,644	13,243.3
900,000 to 1,000,000	4,961	4,720.2	6,829	6,437.9	9,379	8,978.8	13,761	13,062.2
1,000,000 to 2,000,000	24,618	34,825.0	30,570	42,812.4	37,846	51,676.9	69,211	96,276.8
2,000,000 to 3,000,000	1,007	22,263.2	13,286	32,080.2	15,430	37,818.8	27,030	66,608.4
3,000,000 to 4,000,000	4,413	15,441.2	5,764	19,834.5	8,075	28,290.7	14,256	49,411.7
4,000,000 to 5,000,000	3,241	14,583.4	4,958	22,038.7	5,397	24,325.5	8,003	35,998.1
5,000,000 to 6,000,000	2,321	12,648.2	3,173	17,369.3	3,987	21,722.1	5,111	27,869.9
6,000,000 to 7,000,000	1,804	11,722.1	1,963	12,722.9	1,989	12,841.7	2,888	18,759.6
7,000,000 to 8,000,000	1,331	9,935.6	2,201	16,465.2	1,767	13,209.1	2,703	20,223.6
8,000,000 to 9,000,000	1,174	9,964.7	1,518	12,917.8	1,648	13,981.9	2,150	18,200.6
9,000,000 to 10,000,000	1,060	10,121.2	1,662	15,863.9	1,382	13,189.3	2,132	20,172.3
10,000,000 and over	13,607	843,113.8	17,064	1,026,526.9	17,019	1,097,167.2	19,090	1,157,460.8
TOTAL	1,899,644	1,146,676.1	2,374,013	1,436,680.1	2,839,752	1,593,919.9	3,384,100	1,837,358.0

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2006				2007	
		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	53,156	165.1	43,476	120.3	63,494	169.7
5,000 to	10,000	77,653	570.5	21,222	157.8	68,046	548.8
10,000 to	20,000	565,259	9,219.0	334,877	4,082.2	419,059	5,387.6
20,000 to	25,000	110,141	2,404.9	329,170	6,765.8	386,863	8,153.8
25,000 to	30,000	225,050	6,592.4	29,773	817.9	204,196	5,718.5
30,000 to	40,000	587,183	20,573.6	919,045	33,605.8	288,350	9,948.0
40,000 to	50,000	244,732	11,113.4	180,470	8,129.3	571,179	25,440.6
50,000 to	60,000	219,239	12,124.7	284,660	15,561.3	261,347	14,271.0
60,000 to	70,000	282,393	18,184.9	254,044	16,502.4	177,022	11,497.4
70,000 to	80,000	203,895	15,356.5	198,427	14,845.1	219,701	16,487.8
80,000 to	90,000	139,038	11,691.8	176,755	14,938.0	188,905	16,014.0
90,000 to	100,000	103,128	9,878.9	60,492	5,712.2	137,390	13,024.7
100,000 to	200,000	382,573	52,420.3	483,221	67,076.5	598,352	80,103.1
200,000 to	300,000	158,566	39,219.7	143,501	35,574.8	177,352	43,855.6
300,000 to	400,000	97,326	33,982.8	150,336	52,580.5	201,245	72,101.5
400,000 to	500,000	114,863	50,002.4	126,706	54,230.5	67,434	29,859.1
500,000 to	600,000	52,458	28,256.6	39,442	21,750.4	42,846	23,308.8
600,000 to	700,000	18,028	11,606.5	17,255	11,166.3	21,268	13,874.2
700,000 to	800,000	16,669	12,490.6	12,613	9,435.2	13,946	10,469.5
800,000 to	900,000	10,722	9,084.0	12,993	10,973.4	10,948	9,319.1
900,000 to	1,000,000	16,201	15,518.2	16,658	15,895.6	11,987	11,406.1
1,000,000 to	2,000,000	50,470	72,873.9	56,517	79,631.4	52,758	74,023.3
2,000,000 to	3,000,000	19,882	49,708.7	22,911	56,726.2	24,549	60,424.0
3,000,000 to	4,000,000	10,557	36,619.7	13,169	45,083.3	15,166	53,114.6
4,000,000 to	5,000,000	7,321	32,392.3	9,609	42,469.3	9,166	40,975.7
5,000,000 to	6,000,000	3,437	18,752.9	5,506	29,911.3	5,191	28,412.4
6,000,000 to	7,000,000	2,569	16,556.6	3,524	22,775.1	3,407	22,078.7
7,000,000 to	8,000,000	2,261	16,920.0	2,471	18,454.5	3,212	23,897.5
8,000,000 to	9,000,000	1,557	13,220.5	2,014	17,102.0	2,019	17,067.2
9,000,000 to	10,000,000	1,834	17,341.7	1,975	18,709.2	2,078	19,792.4
10,000,000 and over		19,568	1,340,356.9	22,431	1,480,017.1	21,875	1,528,060.6
TOTAL		3,797,729	1,985,200.0	3,975,263	2,210,800.6	4,270,351	2,288,805.0

3.10 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 30th June 2007

(Million Rupees)

SIZE OF ACCOUNT (Rs.)	Government		Non Financial Public Sector		NBFIs		Private Sector (Business)	
	No. of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less than 5,000	-	-	-	-	2	-	32,337	94.5
5,000 to 10,000	1	-	1	-	-	-	24,057	177.1
10,000 to 20,000	1	-	-	-	1	-	45,483	668.6
20,000 to 25,000	1	-	-	-	-	-	39,111	883.1
25,000 to 30,000	-	-	-	-	-	-	42,425	1,168.9
30,000 to 40,000	-	-	1	-	1	-	122,079	4,324.4
40,000 to 50,000	-	-	-	-	-	-	129,028	5,748.8
50,000 to 60,000	-	-	-	-	5	0.3	87,603	4,826.0
60,000 to 70,000	-	-	-	-	2	0.1	113,747	7,387.0
70,000 to 80,000	-	-	1	0.1	-	-	173,078	12,942.2
80,000 to 90,000	2	0.2	-	-	1	0.1	128,204	10,878.5
90,000 to 100,000	-	-	-	-	5	0.5	110,253	10,522.8
100,000 to 200,000	-	-	1	0.1	10	1.5	404,484	53,767.9
200,000 to 300,000	1	0.3	1	0.3	6	1.6	84,391	20,575.9
300,000 to 400,000	-	-	23	8.2	6	1.9	41,311	14,235.4
400,000 to 500,000	2	0.9	2	0.9	3	1.3	22,153	9,869.7
500,000 to 600,000	1	0.5	-	-	6	3.2	14,376	7,868.0
600,000 to 700,000	1	0.7	1	0.7	2	1.3	13,280	8,687.4
700,000 to 800,000	1	0.8	2	1.5	1	0.7	8,375	6,295.9
800,000 to 900,000	1	0.9	1	0.9	12	10.8	7,838	6,637.4
900,000 to 1,000,000	-	-	1	1.0	-	-	7,579	7,255.4
1,000,000 to 2,000,000	19	24.5	6	8.6	8	11.4	34,837	49,180.7
2,000,000 to 3,000,000	7	18.3	1	2.2	5	12.5	17,056	42,220.4
3,000,000 to 4,000,000	1	3.2	-	-	4	12.4	9,200	32,153.9
4,000,000 to 5,000,000	2	9.4	2	8.4	2	9.6	5,611	24,894.2
5,000,000 to 6,000,000	-	-	2	10.3	6	31.4	3,886	21,218.3
6,000,000 to 7,000,000	-	-	-	-	5	31.1	3,083	20,002.1
7,000,000 to 8,000,000	7	55.3	1	7.6	4	29.6	3,078	22,906.4
8,000,000 to 9,000,000	2	16.9	1	8.0	10	83.5	1,892	16,014.6
9,000,000 to 10,000,000	-	-	-	-	5	48.4	2,037	19,400.5
10,000,000 and over	72	100,170.9	159	115,284.7	309	47,693.7	20,858	1,226,921.8
TOTAL	122	100,302.8	207	115,343.6	421	47,986.9	1,752,730	1,669,727.6

3.10 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 30th June 2007

(Million Rupees)

SIZE OF ACCOUNT (Rs.)	Trust Funds and Non- Profit Organizations		Personal		Others		TOTAL	
	No of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less than 5,000	6	-	33,636	88.1	908	1.5	66,889	184.2
5,000 to 10,000	1	-	49,548	416.3	125	0.8	73,733	594.2
10,000 to 20,000	102	1.7	390,414	4,967.4	464	7.0	436,465	5,644.8
20,000 to 25,000	9	0.2	366,025	7,687.3	371	8.2	405,517	8,578.9
25,000 to 30,000	7	0.2	186,825	5,237.5	602	16.9	229,859	6,423.6
30,000 to 40,000	2	0.1	239,882	8,247.1	4,020	136.2	365,985	12,707.8
40,000 to 50,000	1	-	498,617	22,166.7	506	22.5	628,152	27,938.1
50,000 to 60,000	3	0.2	197,985	10,796.3	549	28.4	286,145	15,651.2
60,000 to 70,000	9	0.6	122,973	7,986.9	440	28.6	237,171	15,403.2
70,000 to 80,000	1	0.1	188,754	14,186.1	392	28.5	362,226	27,156.9
80,000 to 90,000	-	-	157,147	13,326.4	905	79.1	286,259	24,284.3
90,000 to 100,000	-	-	115,566	10,945.7	245	23.4	226,069	21,492.4
100,000 to 200,000	11	1.6	444,584	58,308.7	2,317	283.2	851,407	112,363.0
200,000 to 300,000	17	4.5	106,571	26,576.1	1,154	283.4	192,141	47,442.0
300,000 to 400,000	33	10.9	164,867	59,569.8	421	145.5	206,661	73,971.8
400,000 to 500,000	8	3.6	46,066	20,330.4	984	431.7	69,218	30,638.5
500,000 to 600,000	15	8.1	28,761	15,602.9	144	78.9	43,303	23,561.6
600,000 to 700,000	2	1.3	8,419	5,461.1	52	33.3	21,757	14,185.8
700,000 to 800,000	1	0.8	6,619	4,916.3	68	50.7	15,067	11,266.7
800,000 to 900,000	-	-	3,372	2,911.2	33	28.2	11,257	9,589.3
900,000 to 1,000,000	3	2.9	4,761	4,494.3	103	100.1	12,447	11,853.7
1,000,000 to 2,000,000	24	32.2	17,340	23,888.0	805	1,278.2	53,039	74,423.6
2,000,000 to 3,000,000	15	32.5	7,255	17,658.0	332	779.8	24,671	60,723.7
3,000,000 to 4,000,000	17	59.4	5,668	19,876.9	362	1,302.6	15,252	53,408.3
4,000,000 to 5,000,000	8	36.7	3,489	15,785.7	85	378.7	9,199	41,122.7
5,000,000 to 6,000,000	13	70.9	1,296	7,144.7	35	192.4	5,238	28,668.0
6,000,000 to 7,000,000	4	26.0	303	1,938.9	43	281.6	3,438	22,279.6
7,000,000 to 8,000,000	11	79.3	129	951.0	17	126.3	3,247	24,155.6
8,000,000 to 9,000,000	-	-	106	876.2	22	186.3	2,033	17,185.6
9,000,000 to 10,000,000	1	10.0	37	356.1	22	207.2	2,102	20,022.2
10,000,000 and over	92	14,188.6	358	8,073.3	177	20,928.5	22,025	1,533,261.3
TOTAL	416	14,572.3	3,397,373	400,771.4	16,703	27,477.7	5,167,972	2,376,182.3

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
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
2007											
June											
No. of A/Cs.	2,925,641	12,997	78,266	47,032	957,475	689,420	90,447	5,608	18,625	58,956	1,776
Amount	488,955.3	9,455.3	117,257.5	38,598.4	188,670.0	976,875.8	202,800.7	3,565.4	25,780.1	185,411.7	7,988.6

3.11 Scheduled Banks' Classification of Advances by Rates of Margin

(Million Rupees)

End of Period	R A T E S O F M A R G I N											TOTAL
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
												(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)
2007												
June												
No. of A/Cs.	274,148	318	2,563	319	1,752	2,056	99	51	330	93	-	5,167,972
Amount	112,129.6	1,980.3	9,543.3	1,364.2	1,839.0	2,349.3	88.6	247.1	467.1	815.0	-	2,376,182.3 (21.76)

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

(End of Period: Million Rupees)

ECONOMIC GROUP	2004		2005		2006
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	30.7	43.9	9.3	166.8	175.4
II. Public Sector Enterprises:	3,183.0	6,666.7	5,271.5	5,855.0	7,786.4
(a) Agriculture, Forestry, Hunting & Fishing	3.9	72.7	27.4	95.8	138.3
(b) Mining and Quarrying	-	-	139.9	74.3	23.3
(c) Manufacturing	272.8	170.8	701.4	61.9	360.4
(d) Construction	6.2	10.6	0.4	0.3	138.4
(e) Electricity Gas, Water & Sanitary Services	148.9	237.2	-	-	16.2
(f) Commerce:	2,747.9	5,803.6	3,913.2	5,610.6	7,058.6
1. Export Bills :	2,219.9	4,595.7	3,262.3	2,968.1	3,675.1
i. Cotton Raw	561.8	219.1	95.4	191.0	47.7
ii. Rice	222.4	460.4	334.2	350.6	443.1
iii. Cotton Textiles (Local)	739.0	1,618.4	975.7	1,250.9	1,756.8
iv. Cement & Cement products	0.3	439.6	94.8	49.9	225.8
v. Petroleum & Petroleum products	63.0	6.3	502.6	51.1	39.3
vi. Machinery & Transport Equipments	5.0	60.2	20.0	43.9	26.7
vii. Other Export Bills	628.4	1,791.6	1,239.5	1,030.8	1,135.7
2. Imports Bills Payable in Pakistan	-	280.7	95.8	246.9	446.7
3. Inland Bills (to include Local Bills)	528.0	640.0	365.6	2,395.5	2,936.4
4. Non-Bank Financial Institutions	-	287.1	189.5	-	0.4
(g) Transport, Storage & Communication	-	-	133.4	-	-
(h) Services	1.1	33.5	0.3	11.0	51.3
(i) Other Public Sector Enterprises	2.1	338.2	355.4	1.0	-
III. Private Sector (Business):	78,568.1	81,451.0	96,980.0	97,235.8	110,899.6
(a) Agriculture, Forestry, Hunting & Fishing	4,214.4	3,443.6	2,694.0	4,322.3	4,781.9
1. Primary Products :	3,678.4	2,719.9	2,285.7	3,620.1	4,347.4
i. Cotton	2,367.0	931.3	795.8	1,577.7	1,520.8
ii. Rice	1,218.5	1,725.6	1,360.4	1,823.7	2,275.0
iii. Sugarcane	14.8	-	37.8	55.3	151.3
iv. Tobacco	-	-	-	-	1.6
v. Other Primary Products	78.0	63.0	91.7	163.4	398.6
2. Other Agriculture, Forestry, Hunting and Fishing	536.0	723.8	408.4	702.2	434.5

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

(End of Period : Million Rupees)

ECONOMIC GROUP	2004		2005		2006
	Jun.	Dec.	Jun.	Dec.	Jun.
(b) Mining and Quarrying	98.4	653.9	768.7	113.5	75.4
(c) Manufacturing	2,705.9	5,176.7	14,681.0	14,481.3	13,305.2
(d) Construction	627.5	496.2	1,588.0	1,190.1	442.9
(e) Electricity, Gas, Water & Sanitary Services	322.0	26.1	13.5	3.3	162.8
(f) Commerce:	68,233.5	71,035.7	76,501.9	76,219.6	91,224.1
1. Export Bills-Traditional Export	32,164.8	35,509.3	34,847.2	37,701.5	40,791.8
i. Wool & Goat Hair	5.2	-	-	-	36.8
ii. Hides & Skins	237.0	138.4	490.5	3,410.4	2,678.6
iii. Cotton Textiles (Local)	24,060.4	26,525.9	25,628.0	21,878.8	23,766.5
iv. Cotton Yarn (Local)	7,048.4	7,969.1	7,716.6	10,918.7	12,444.5
v. Sports Goods	734.1	628.6	795.9	1,313.6	1,471.9
vi. Surgical Instruments	79.2	247.3	216.1	180.1	393.4
2. Export Bills-Non-Traditional Exports	16,056.5	17,215.6	16,576.0	15,783.6	17,771.9
i. Brassware & Handicrafts	142.1	72.3	32.1	78.5	323.3
ii. Carpets & Rugs	1,130.5	1,014.4	2,007.7	1,066.7	942.8
iii. Footwear & Leather goods	1,253.3	1,562.0	2,300.4	2,066.2	1,868.9
iv. Handloom products, Towels & Hosiery	2,316.1	3,040.1	4,487.2	3,513.2	3,785.0
v. Readymade Garments	5,013.9	6,102.7	4,164.3	4,644.1	7,121.4
vi. Electrical goods (Cable & Wire RA)	143.8	196.6	124.5	307.3	856.7
vii. Other Export Bills	6,056.8	5,227.7	3,459.8	4,107.6	2,874.0
3. Import Bills Payable in Pakistan	10,473.7	2,908.5	6,489.5	6,377.1	10,341.4
4. Inland Bills (to include Local Bills)	8,241.2	14,524.3	18,079.3	15,962.6	21,566.7
5. Non-Bank Financial Institutions	58.4	-	5.4	-	-
6. Other Foreign Bills (clean outward)	1,238.9	878.0	504.6	394.8	752.2
(g) Transport, Storage & Communication	210.5	5.7	25.6	176.9	120.9
(h) Services	30.8	11.1	4.8	371.1	0.0
(i) Other Private (Business)	2,125.2	602.0	702.4	357.5	786.4
IV. Trust Funds and Non-Profit Organisations	3.7	156.9	4.7	133.8	-
V. Others	2,461.1	2,344.9	1,955.8	1,197.5	3,343.7
TOTAL	84,246.5	90,663.3	104,221.3	104,588.8	122,205.1

(Contd.)

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

(End of Period: Million Rupees)

ECONOMIC GROUP	2006		2007	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
I. Government:	129	54.4	13	0.5
II. Public Sector Enterprises:	2,359	9,030.9	3167	6,163.3
(a) Agriculture, Forestry, Hunting & Fishing	2	5.0	12	34.2
(b) Mining and Quarrying	5	1.0	5	1.0
(c) Manufacturing	142	3,041.7	460	1,397.6
(d) Construction	17	43.0	-	-
(e) Electricity Gas, Water & Sanitary Services	22	2.7	-	-
(f) Commerce:	2,146	5,911.9	2,688	4,679.4
1. Export Bills :	1,257	2,458.6	961	2,497.0
i. Cotton Raw	123	156.8	66	109.1
ii. Rice	141	396.0	38	200.9
iii. Cotton Textiles (Local)	889	1,761.5	596	1,695.6
iv. Cement & Cement products	-	-	27	209.7
v. Petroleum & Petroleum products	32	32.2	62	252.2
vi. Machinery & Transport Equipments	10	3.6	11	9.3
vii. Other Export Bills	62	108.6	161	20.2
2. Imports Bills Payable in Pakistan	123	884.6	1	65.2
3. Inland Bills (to include Local Bills)	766	2,568.7	1,726	2,117.2
4. Non-Bank Financial Institutions	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-
(h) Services	12	1.4	2	51.1
(i) Other Public Sector Enterprises	13	24.2	-	-
III. Private Sector (Business):	43,905	113,421.5	34894	117,746.4
(a) Agriculture, Forestry ,Hunting & Fishing	2,190	6,807.7	882	3,767.2
1. Primary Products :	2,043	6,270.8	840	3,627.2
i. Cotton	815	2,217.7	312	680.4
ii. Rice	536	2,270.6	469	2,423.1
iii. Sugarcane	9	825.0	4	400.0
iv. Tobacco	1	0.5	1	0.5
v. Other Primary Products	682	957.0	54	123.1
2. Other Agriculture ,Forestry ,Hunting and Fishing	147	536.8	42	140.1

3.12 Scheduled Banks' Classification of Bills Purchased and Discounted

All Banks

(Concl.)

(End of Period : Million Rupees)

ECONOMIC GROUP	2006		2007	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	8	67.9	37	101.3
(c) Manufacturing	2,709	3,937.4	908	5,553.3
(d) Construction	27	331.6	73	281.9
(e) Electricity, Gas, Water & Sanitary Services	1	3.0	1	2.0
(f) Commerce:	38,413	101,656.3	32,682.	107,248.6
1. Export Bills-Traditional Export	21,479	46,628.1	14,122	42,746.5
i. Wool & Goat Hair	39	283.2	11	347.7
ii. Hides & Skins	129	676.7	254	618.7
iii. Cotton Textiles (Local)	9,328	28,915.0	7,368	24,802.5
iv. Cotton Yarn (Local)	5,800	14,181.0	6,054	15,895.6
v. Sports Goods	5,991	798.4	295	770.7
vi. Surgical Instruments	192	1,773.8	140	311.3
2. Export Bills-Non-Traditional Exports	7,574	21,879.5	7,919	21,818.3
i. Brassware & Handicrafts	23	43.9	33	198.4
ii. Carpets & Rugs	254	1,049.9	229	1,469.8
iii. Footwear & Leather goods	896	3,062.7	753	1,795.8
iv. Handloom products, Towels & Hosiery	2,140	5,650.3	2,819	7,572.3
v. Readymade Garments	3,116	8,025.4	2,767	7,130.7
vi. Electrical goods (Cable & Wire RA)	118	783.5	87	645.1
vii. Other Export Bills	1,027	3,263.8	1,231	3,006.1
3. Import Bills Payable in Pakistan	1,855	13,802.8	1,773	14,461.1
4. Inland Bills (to include Local Bills)	7,213	18,653.5	8,571	25,697.9
5. Non-Bank Financial Institutions	-	-	-	-
6. Other Foreign Bills (clean outward)	292	692.3	297	2,524.9
(g) Transport, Storage & Communication	46	142.2	7	134.4
(h) Services	24	41.7	18	41.6
(i) Other Private (Business)	487	433.9	286	616.2
IV. Trust Funds and Non-Profit Organisation	1	11.5	1	0.0
V. Others	6,434	1,758.6	6,472	1,371.2
TOTAL	52,828	124,277.0	44,547	125,281.5

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

SECURITY / SHARE	(End of Period: Million Rupees)			
	2004		2005	
	Jun. Book Value	Dec. Book Value	Jun. Book Value	Dec. Book Value
A. FEDERAL GOVERNMENT SECURITIES	259,194.1	230,730.2	187,486.4	
National Prize Bonds	153.0	154.1	391.5	
National Savings Schemes	-	-	-	
Compensation Bonds *	31,114.6	33,061.5	19,630.8	
Federal Investment Bonds	16,288.6	13,896.6	8,657.3	
Pakistan Investment Bonds	211,637.9	183,618.0	158,806.8	
Unclassified	-	-	-	
B. TREASURY BILLS	410,594.5	267,378.7	415,199.0	
C. PROVINCIAL GOVERNMENTS SECURITIES	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	
16.00% 2004	-	-	-	
17.50 % 2008	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	
E. OTHERS:	113,470.8	116,435.8	122,884.0	
1. Shares :	34,810.0	37,526.3	33,031.8	
(i) Financial Institutions	3,435.5	4,107.8	2,985.2	
(ii) Public Sector Enterprises	10,115.1	6,176.2	5,639.9	
(iii) Private Sector	21,259.4	27,242.3	24,406.7	
2. Debentures :	826.7	737.3	1,462.9	
(i) Financial Institutions	-	-	239.2	
(ii) Public Sector Enterprises	589.3	640.0	577.7	
(iii) Private Sector	237.4	97.3	646.0	
(iv) Other	-	-	-	
3. National Investment (Unit) Trust	13,375.5	14,287.5	25,362.8	
4. Participation Term Certificates	27,605.4	20,612.0	20,972.2	
5. Modarba Certificate	915.9	597.0	343.6	
6. Mutual Funds	4,924.1	4,533.7	6,148.7	
7. Others	31,013.2	38,142.1	35,562.0	
TOTAL	783,336.0	614,621.4	725,646.0	

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITY / SHARE	2005		2006	
	Dec. Book Value	Jun. Book Value	Dec. Book Value	Dec. Book Value
A. FEDERAL GOVERNMENT SECURITIES	186,193.5	181,663.0	161,732.3	
National Prize Bonds	92.5	-	-	
National Savings Schemes	-	-	-	
Compensation Bonds *	32,772.3	31,106.3	15,203.4	
Federal Investment Bonds	2,880.3	1,430.2	1,158.2	
Pakistan Investment Bonds	150,448.4	149,126.5	145,370.6	
Unclassified	-	-	-	
B. TREASURY BILLS	373,524.1	409,361.9	382,108.1	
C. PROVINCIAL GOVERNMENTS SECURITIES	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	
16.00% 2004	-	-	-	
17.50 % 2008	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	
E. OTHERS:	167,574.1	275,516.8	220,875.1	
1. Shares :	42,174.1	48,061.2	39,027.3	
(i) Financial Institutions	4,482.7	4,180.8	4,202.8	
(ii) Public Sector Enterprises	10,050.0	5,847.7	5,210.7	
(iii) Private Sector	27,641.4	38,032.7	29,613.9	
2. Debentures :	4,567.6	1,487.2	2,973.0	
(i) Financial Institutions	2,980.0	405.7	134.4	
(ii) Public Sector Enterprises	394.7	499.8	1,388.4	
(iii) Private Sector	1,192.9	581.7	1,450.2	
(iv) Other	-	-	-	
3. National Investment (Unit) Trust	30,821.8	28,457.4	28,797.3	
4. Participation Term Certificates	34,907.5	32,415.4	32,034.8	
5. Modarba Certificate	604.5	578.6	145.2	
6. Mutual Funds	7,723.0	13,695.1	14,991.7	
7. Others	46,775.6	150,821.9	102,905.8	
TOTAL	727,368.3	866,618.3	764,792.1	

(Contd.)

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

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

SECURITY / SHARE	2007		
	Book Value	Jun. Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	169,333.20	165,221.10	165,403.00
National Prize Bonds		-	-
National Savings Schemes			
Compensation Bonds *	15,071.20	17,826.50	15,071.20
Federal Investment Bonds	14,647.50	14,289.20	14,430.40
Pakistan Investment Bonds	139,614.50	133,105.40	135,901.40
Unclassified			
B. TREASURY BILLS	657,161.30	680,153.60	658,122.90
C. PROVINCIAL GOVERNMENTS SECURITIES	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
16.00% 2004			
17.50 % 2008	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	2.0	1.4
E. OTHERS:	281,258.30	253,093.00	287,989.10
1. Shares :	55,874.70	46,906.60	55,117.50
(i) Financial Institutions	6,858.20	3,778.50	5,166.60
(ii) Public Sector Enterprises	5,053.30	3,096.70	4,809.70
(iii) Private Sector	43,963.20	40,031.40	45,141.20
2. Debentures :	3,888.90	3,886.80	3,876.00
(i) Financial Institutions	1137	1135	1137
(ii) Public Sector Enterprises	641.20	640.50	641.20
(iii) Private Sector	2,110.70	2,111.30	2,097.80
(iv) Other	-	-	-
3. National Investment (Unit) Trust	39,122.80	19,086.60	46,479.70
4. Participation Term Certificates	32,083.90	32,875.50	32,192.70
5. Modarba Certificate	46181.5	45191.8	46474.7
6. Mutual Funds	164.30	164.30	164.30
7. Others	103,942.20	104,981.40	103,684.20
TOTAL	1,107,829.40	1,098,544.80	1,111,591.50

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	2004		2005		RATE OF RETURN	2004		2005	
	Jun.	Dec.	Jun.	Dec.		Jun.	Dec.	Jun.	Dec.
0.00	92,849.6	100,655.6	111,024.1	119,357.1	0.00	440,943.3	528,740.4	578,328.8	623,250.0
0.25*	23,576.3	36,459.4	13,757.4	32,916.4	0.25*	325,676.5	449,210.3	322,466.3	264,179.0
0.50*	32,804.9	32,855.4	35,793.6	13,846.7	0.50*	55,664.7	64,051.6	62,212.9	36,452.7
0.75	5,439.7	4,606.9	14,526.2	7,378.8	0.75	104,507.2	34,066.0	53,288.9	14,702.0
1.00	23,742.7	27,124.2	29,330.6	38,806.8	1.00	323,297.7	203,782.6	403,673.5	398,664.1
1.25	7,440.4	19,376.2	16,629.4	19,490.8	1.25	46,898.6	82,373.2	14,418.6	9,876.1
1.50	5,902.6	10,443.0	5,772.0	6,027.4	1.50	114,298.8	117,428.0	59,944.4	60,748.1
1.75	7,596.3	6,477.4	9,535.2	693.8	1.75	49,216.3	62,614.6	33,161.7	16,500.8
2.00	1,942.2	8,314.2	7,310.1	16,457.1	2.00	63,998.9	56,255.9	86,163.5	130,405.4
2.25	65.0	1,298.6	1,800.7	523.6	2.25	19,699.7	31,332.6	32,649.1	15,960.8
2.50	760.6	1,137.5	2,382.9	4,870.3	2.50	61,601.3	82,411.0	48,584.3	56,470.5
2.75	356.2	446.4	1,523.6	1,444.7	2.75	18,189.7	35,628.3	20,830.2	14,848.1
3.00	1,645.6	3,275.7	1,684.1	2,527.2	3.00	72,780.8	52,929.3	99,271.3	72,572.6
3.25	590.8	1,327.6	1,686.8	2,145.4	3.25	12,222.1	18,965.3	32,395.6	19,757.9
3.50	704.0	587.5	561.4	2,219.1	3.50	27,896.8	32,269.9	51,567.0	74,289.5
3.75	1,015.4	724.3	196.2	2,342.9	3.75	11,194.4	16,403.3	26,313.6	13,113.2
4.00	1,367.3	764.8	1,128.1	8,045.7	4.00	11,138.4	27,058.5	41,329.6	92,805.0
4.25	2,525.5	584.9	370.8	1,270.3	4.25	4,640.7	7,047.8	13,462.0	28,930.8
4.50	412.1	227.6	190.8	125.3	4.50	7,731.9	7,111.8	35,815.4	30,142.7
4.75	62.0	0.0	16.2	72.2	4.75	1,964.3	5,991.0	6,201.5	46,234.9
5.00	123.6	438.7	26.9	-	5.00	7,769.4	13,813.9	35,280.7	68,425.4
5.25	-	-	-	-	5.25	187.1	6,127.8	4,072.3	2,646.7
5.50	16.3	495.8	5.3	209.7	5.50	25.8	747.3	9,631.8	33,171.0
5.75	2.6	-	-	119.4	5.75	9.1	386.7	3,782.7	6,699.9
6.00	23.3	201.4	39.0	318.5	6.00	144.9	855.8	16,991.6	34,858.9
6.25	0.1	-	-	-	6.25	3.9	81.4	2,783.2	4,166.7
6.50	18.3	1.1	1.1	65.6	6.50	193.3	139.5	16,246.9	7,978.1
6.75	0.0	0.0	0.0	0.0	6.75	24.3	23.6	2,712.5	4,569.2
7.00	32.4	77.5	30.7	33.5	7.00	7,284.4	4,568.6	12,826.7	20,174.5
7.25	6.2	-	-	-	7.25	366.2	6.4	2,916.7	2,533.3
7.50	67.4	-	-	1,099.3	7.50	524.0	898.1	8,911.3	13,675.4
7.75	-	-	-	299.8	7.75	4.0	33.2	2,576.4	6,908.5
8.00	33.2	103.0	222.8	152.1	8.00	201.2	242.2	23,405.9	31,117.6
8.25	-	-	-	-	8.25	24.7	11.3	562.8	7,365.0
8.50	-	50.0	-	6.2	8.50	-	-	780.3	13,019.6
8.75	-	-	-	-	8.75	48.0	74.6	2,506.8	10,606.6
9.00	25.7	21.2	4.1	51.0	9.00	48.2 [@]	0.0	3,093.4	22,942.6
9.25	-	-	-	24.0	9.25	-	-	101.8	1,246.9
9.50	-	-	-	-	9.50	-	-	758.9	3,294.9
9.75	-	-	-	-	9.75	-	-	41.5	523.5
10.00	0.1	37.6	90.8 ^{**}	67.8	10.00	-	-	181.6	9,375.3
10.25	2.1	-	-	-	10.25	-	-	-	-
10.50	705.8	-	-	-	10.50	-	-	69.4	933.5
10.75	-	-	-	14.9	10.75	-	-	228.3	819.7
11.00	-	0.7	-	140.8	11.00	-	-	7.1	2,099.1
Over 11	31.1	15.7	-	305.3	Over-11	-	-	104.5	939.3
TOTAL	211,887.4	258,130.0	255,640.8	283,469.5	TOTAL	1,790,420.5	1,943,681.6	2,172,653.2	2,329,995.3

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3.15 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)				
RATE OF RETURN	2006		2007	
	Jun.	Dec.	Jun.	Jun.
0.00	136,696.0	130,390.0	131,049.3	
0.25*	40,924.6	32,721.5	24,066.0	
0.50*	3,464.4	9,413.0	7,390.3	
0.75	4,371.1	4,230.6	559.8	
1.00	31,361.9	22,892.8	15,052.7	
1.25	20,110.7	7,448.8	18,846.8	
1.50	27,258.9	5,448.1	4,524.5	
1.75	1,232.6	668.5	3,035.8	
2.00	10,285.0	11,106.6	15,281.3	
2.25	440.2	3,712.8	2,648.2	
2.50	7,009.9	2,909.6	16,818.2	
2.75	139.8	787.1	389.5	
3.00	4,021.5	25,050.1	20,755.1	
3.25	785.2	3,543.8	1,119.7	
3.50	1,285.0	6,020.1	8,026.5	
3.75	340.5	5,320.1	2,182.0	
4.00	3,986.5	3,897.3	4,863.0	
4.25	1,326.8	1,668.5	4,246.5	
4.50	2,531.3	7,353.7	1,977.6	
4.75	1,007.8	3,571.5	4,813.5	
5.00	1,662.1	2,386.0	2,984.1	
5.25	131.6	1,242.9	584.9	
5.50	685.6	1,032.8	3,307.4	
5.75	-	264.0	740.9	
6.00	402.6	2,437.9	612.2	
6.25	-	345.9	762.1	
6.50	607.2	224.8	2.6	
6.75	8.0	10.9	-	
7.00	8.5	208.0	56.9	
7.25	36.2	318.0	975.5	
7.50	489.7	86.7	371.0	
7.75	-	5.0	101.7	
8.00	151.4	10.5	2.8	
8.25	-	3.9	-	
8.50	-	0.3	32.5	
8.75	-	24.5	-	
9.00	10.1	68.5	8.4	
9.25	-	43.5	-	
9.50	-	0.7	-	
9.75	-	9.6	-	
10.00	54.4	-	23.3	
10.25	50.0	-	-	
10.50	-	-	-	
10.75	77.9	-	-	
11.00	-	318.2	-	
Over 11	3.7	13.0	227.7	
Total	302,958.6	297,209.8	298,440.3	

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

(Million Rupees)			
RATE OF	2006		2007
RETURN	Jun.	Dec.	Jun.
0.00	676,436.5	644,586.5	858,780.5
0.25*	342,219.3	268,408.0	117,718.4
0.50*	33,370.1	38,433.8	40,288.4
0.75	13,579.4	60,044.7	24,102.7
1.00	347,297.7	254,577.3	342,404.5
1.25	14,070.3	50,920.7	195,927.9
1.50	72,657.3	50,926.1	70,910.8
1.75	32,425.4	8,681.0	5,838.0
2.00	142,014.3	126,677.5	139,882.4
2.25	24,079.3	6,736.8	7,846.4
2.50	60,388.9	29,890.4	27,304.7
2.75	15,131.2	11,454.4	16,364.9
3.00	63,151.6	102,782.7	102,431.2
3.25	28,036.0	32,899.9	38,357.7
3.50	67,196.4	99,792.4	77,113.5
3.75	29,509.2	16,213.3	10,321.2
4.00	64,589.8	122,930.3	139,990.3
4.25	17,086.7	4,245.5	5,907.1
4.50	25,671.8	57,974.0	65,412.1
4.75	42,845.3	42,553.5	39,523.9
5.00	65,759.2	87,805.3	64,232.4
5.25	4,550.5	23,217.5	8,624.5
5.50	35,812.1	65,009.4	74,071.9
5.75	9,713.7	9,005.8	23,249.0
6.00	36,773.2	66,638.7	83,503.4
6.25	14,972.1	40,801.2	15,276.7
6.50	17,944.4	14,867.7	50,757.4
6.75	6,405.3	12,088.4	16,639.9
7.00	25,856.2	30,241.9	70,168.2
7.25	15,571.0	3,559.8	12,647.7
7.50	11,943.3	16,188.8	44,694.4
7.75	14,169.3	17,727.5	24,829.2
8.00	30,885.8	17,674.9	23,378.6
8.25	2,234.5	3,925.2	13,371.8
8.50	20,561.6	18,344.1	31,218.5
8.75	1,786.4	16,693.4	33,176.3
9.00	7,702.4	7,352.1	27,489.5
9.25	38,409.2	37,715.7	36,464.3
9.50	7,200.2	7,745.9	19,265.0
9.75	4,222.0	16,265.5	15,197.4
10.00	2,494.9	12,962.7	16,347.9
10.25	7,707.5	1,805.9	5,673.8
10.50	8,986.2	5,923.5	10,001.4
10.75	8,853.5	10,864.9	12,400.0
11.00	81.3	11,851.4	7,005.8
Over-11	2,039.7	42428.9	7,999.4
Total	2,514,392.0	2,629,434.9	3,074,111.2

3.17 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

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

* 01.00 stands for 00.25 to 01.00

* 02.00 stands for 01.25 to 02.00

* 03.00 stands for 02.25 to 03.00

3.17 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2005		2006				2007		
	Dec.		Jun.		Private		Jun.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	30,089.8	28,608.9	12,191.3	12,191.3	10,311.9	10,245.0	7,625.0	7,558.1	
01.00	*	56.4	56.4	0.5	0.5	-	-	5.5	5.5
02.00	*	-	-	6.5	6.5	25.3	25.3	13.6	13.6
03.00	*	4,227.9	3,084.8	3,505.2	3,505.2	3,651.8	3,651.8	4,043.8	4,043.8
03.25		-	-	0.2	0.2	-	-	50.3	50.3
03.50		0.5	0.5	90.3	90.3	1.1	1.1	0.2	0.2
03.75		-	-	-	-	-	-	-	-
04.00		3,171.5	2,916.2	1,145.6	1,145.6	1,237.1	1,237.1	5,875.0	5,375.0
04.25		811.2	811.2	8.5	8.5	-	-	-	-
04.50		3,598.4	3,598.4	226.6	226.6	8.3	8.3	47.9	47.9
04.75		1,655.8	1,655.8	-	-	33.3	33.3	3.2	3.2
05.00		2,007.7	1,877.4	858.7	858.7	835.3	835.3	343.1	343.1
05.25		737.6	737.6	459.3	459.3	79.2	79.2	1.6	1.6
05.50		1,490.3	1,490.3	1,780.4	1,780.4	394.5	394.5	355.6	355.6
05.75		457.4	457.4	2,073.4	2,073.4	1,656.5	1,656.5	2,338.6	2,338.6
06.00		1,639.5	1,639.5	4,208.2	4,208.2	4,511.3	4,511.3	1,876.0	1,876.0
06.25		2,159.0	2,159.0	2,491.7	691.7	2,539.0	739.0	1,426.3	1,426.3
06.50		514.4	514.4	522.8	522.8	945.8	695.8	1,495.8	1,308.3
06.75		97.1	97.1	466.2	466.2	290.0	290.0	277.4	277.4
07.00		2,467.9	2,467.9	2,420.9	2,420.9	2,231.2	2,231.2	2,818.0	2,817.3
07.25		104.2	104.2	155.1	155.1	626.2	626.2	68.2	68.2
07.50		1,007.7	1,007.7	1,365.0	1,365.0	4,890.9	4,890.9	9,037.5	9,037.5
07.75		18.9	18.9	43.4	43.4	123.0	123.0	85.3	85.3
08.00		3,047.9	2,797.9	2,848.9	2,598.6	1,231.1	1,225.9	2,477.6	2,477.6
08.25		775.4	775.4	667.7	667.7	112.3	112.3	1,663.3	1,663.3
08.50		612.7	612.7	893.7	893.7	960.5	960.5	800.1	800.1
08.75		179.2	179.2	1,854.0	1,569.8	72.0	72.0	241.0	240.5
09.00		8,025.7	7,863.9	7,129.2	7,091.6	5,428.5	3,434.1	5,955.1	3,988.6
09.25		203.5	203.5	737.0	737.0	105.0	105.0	199.5	199.5
09.50		4,512.3	929.0	6,271.0	3,440.7	415.9	415.9	3,922.8	3,922.8
09.75		451.9	451.9	569.7	569.7	161.4	161.4	491.8	491.8
10.00		5,374.1	5,274.1	3,820.9	3,818.3	6,490.1	6,490.1	8,182.0	7,243.3
10.25		241.1	146.0	527.8	427.8	80.8	80.8	371.6	371.6
10.50		2,175.2	1,999.1	1,272.7	1,069.3	3,100.9	860.0	1,557.1	1,557.1
10.75		32.6	32.6	280.7	230.7	15.6	15.6	16.4	16.4
11.00		16,738.2	16,532.9	11,515.1	11,465.1	6,480.9	6,480.9	8,305.5	8,039.3
11.25		1,569.4	1,569.4	219.2	219.2	17.2	17.2	331.7	331.7
11.50		966.0	966.0	2,374.3	2,374.3	1,560.4	1,560.4	4,738.9	3,222.0
11.75		609.8	609.8	1,450.8	1,450.8	1,172.1	1,128.4	800.7	720.4
12.00		11,583.9	11,509.4	13,902.5	13,901.0	12,735.1	12,735.1	17,610.8	16,621.6
12.25		546.1	546.1	602.8	602.8	1,027.3	1,027.3	2,365.1	2,365.1
12.50		1,460.0	1,460.0	3,527.8	3,527.8	4,078.1	4,078.1	5,835.0	5,835.0
12.75		159.6	159.6	653.1	653.1	1,338.6	1,338.6	3,126.7	3,126.7
13.00		15,873.9	15,873.9	16,332.4	16,328.2	17,910.7	17,910.7	13,286.1	13,169.5
13.25		1,575.0	1,575.0	603.2	603.2	974.5	974.5	3,092.5	3,092.5
13.50		1,163.2	1,163.2	1,231.8	1,231.8	4,923.8	4,923.8	6,002.8	6,002.8
13.75		347.8	347.8	150.2	150.2	1,333.9	1,333.9	5,723.8	5,723.8
14.00		8,135.7	8,130.4	5,127.6	4,938.3	10,509.3	10,505.3	13,046.1	13,040.8
14.25		44.2	44.2	142.0	142.0	828.9	828.9	1,918.6	1,918.6
14.50		249.7	249.7	3,906.4	3,906.4	4,549.8	4,549.8	2,677.2	2,657.2
14.75		8.5	8.5	0.1	0.1	584.0	584.0	409.6	404.6
15.00		1,077.1	1,077.1	1,284.9	1,284.9	4,621.3	4,613.4	9,699.2	9,699.2
15.25		2.0	2.0	7.1	7.1	74.6	74.6	2,178.2	2,173.9
15.50		1.1	1.1	28.1	28.1	3,242.2	3,242.2	2,643.0	2,637.5
15.75		0.3	0.3	35.0	35.0	84.4	84.4	200.8	200.8
16.00 & over		5,004.1	2,979.8	6,660.4	4,636.1	16,419.5	16,403.4	17,523.8	17,507.3
TOTAL		149,060.5	139,375.4	130,648.2	122,820.5	147,032.3	140,603.0	185,182.2	178,495.6

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

(End of Period: Million Rupees)

RATE OF RETURN	2004				2005	
	Jun.		Dec.		Jun..	
	Overall	Private Sector	Private Overall	Sector	Overall	Private Sector
00.00	32,246.7	31,618.7	74,200.6	72,742.9	90,365.5	89,383.5
01.00	*	1,177.8	813.8	571.1	207.2	656.6
02.00	*	62,845.5	22,996.7	8,221.7	4,956.6	6,069.4
03.00	*	143,855.7	122,298.0	46,065.5	35,195.0	19,022.2
04.00	*	188,008.0	155,468.7	160,741.0	115,346.9	33,003.9
05.00	*	99,503.2	91,120.1	265,452.3	212,689.3	66,898.0
06.00	*	90,638.9	79,622.7	188,980.1	169,947.5	77,515.8
07.00	*	65,397.1	65,047.7	132,669.9	127,529.0	143,759.4
08.00	*	81,677.5	71,516.8	124,608.9	123,964.2	266,967.8
08.25		1,769.0	1,169.0	5,957.9	5,357.9	24,729.5
08.50		17,225.1	17,225.1	36,792.4	36,313.7	36,981.8
08.75		1,285.5	1,285.5	3,845.0	3,843.4	42,204.9
09.00		36,946.2	35,546.9	49,004.6	48,162.3	136,610.3
09.25		775.8	775.8	1,275.1	1,275.1	18,779.4
09.50		4,659.9	4,659.9	19,239.9	19,234.9	29,282.9
09.75		2,976.6	2,976.6	1,013.4	1,013.4	14,551.1
10.00		42,056.6	41,784.4	49,701.7	49,542.5	113,555.3
10.25		145.2	145.2	1,132.5	1,132.5	9,456.6
10.50		6,544.6	6,544.6	4,503.7	4,501.1	17,143.9
10.75		171.4	171.4	194.1	194.1	6,610.4
11.00		53,493.9	52,050.5	59,481.6	59,461.1	121,330.2
11.25		65.2	65.2	1,405.9	1,404.6	4,858.0
11.50		1,377.1	1,334.3	6,480.2	6,458.2	14,604.3
11.75		913.4	913.4	180.1	180.1	9,131.5
12.00		28,418.4	28,415.6	15,587.6	15,584.5	43,832.5
12.25		27.1	27.1	273.5	273.5	4,740.3
12.50		1,387.3	1,387.3	3,161.5	3,161.5	6,875.1
12.75		104.7	104.7	507.3	507.3	2,013.6
13.00		10,588.3	10,588.3	10,451.5	9,827.2	24,626.1
13.25		5,200.8	5,200.8	540.1	540.1	1,644.0
13.50		1,198.8	1,198.8	900.5	900.5	1,820.6
13.75		5,745.7	5,745.7	4,049.6	4,019.6	6,891.9
14.00		111,770.9	110,352.1	87,380.8	87,378.2	111,134.8
14.25		15.0	15.0	665.8	658.6	814.6
14.50		642.8	642.8	1,101.5	1,101.1	943.1
14.75		51.7	51.7	39.5	39.5	241.9
15.00		7,961.2	7,935.9	7,607.1	7,607.1	13,208.1
15.25		0.0	0.0	102.3	102.3	75.7
15.50		300.3	300.3	76.9	76.9	113.1
15.75		275.5	275.5	203.3	203.3	82.3
16.00		11,018.5	8,670.1	7,375.5	7,375.5	6,189.0
16.25		-	-	126.0	126.0	59.7
16.50		1,481.1	219.5	3,842.4	3,839.7	5,761.2
16.75		881.7	881.7	924.2	924.2	461.9
17.00		4,097.5	4,097.5	348.4	348.4	379.2
17.25		8.4	8.4	75.9	75.9	45.0
17.50		180.7	180.7	55.8	55.8	96.2
17.75		0.9	0.9	62.6	62.6	48.9
18.00		6,018.4	6,017.4	4,626.3	4,625.9	10,050.2
18.25		10.1	10.1	57.6	57.6	179.5
18.50		285.5	285.5	34.1	34.1	13.5
18.75		3.3	3.3	26.2	26.2	23.1
19.00		4,074.0	4,073.6	6,370.3	6,348.9	10,371.1
19.25		5.2	5.2	92.2	92.2	46.1
19.50		98.3	98.3	251.4	251.4	3.8
19.75		-	-	75.1	75.1	69.6
20.00 & over		15,540.8	15,496.9	17,293.5	17,293.5	26,682.6
TOTAL		1,153,148.6	1,019,441.6	1,416,005.5	1,274,247.4	1,583,627.1
						1,414,863.6

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

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

(End of period: Million Rupees)

RATE OF RETURN	2005		2006				2007		
	Dec.		Jun.		Dec.		Jun.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	77,244.0	76,657.9	90,056.5	86,934.2	101,089.4	100,019.3	83,867.2	82,072.6	
01.00	*	3,074.6	1,307.8	1,766.2	1,252.2	1,545.5	1,049.3	1,616.7	1,092.3
02.00	*	8,033.6	4,928.0	4,128.6	4,128.6	5,349.9	5,350.0	7,600.7	7,600.7
03.00	*	15,256.0	15,256.0	17,928.6	17,928.6	8,554.2	8,554.2	12,779.2	12,779.2
04.00	*	23,790.0	23,781.1	16,849.0	16,843.8	25,963.8	25,963.8	29,517.3	29,517.3
05.00	*	16,500.2	15,201.5	22,772.9	15,484.0	12,904.5	12,902.9	14,662.2	14,662.2
06.00	*	62,194.2	49,009.1	89,220.6	82,803.4	81,265.5	78,915.3	45,104.4	43,992.0
07.00	*	52,929.0	52,424.1	20,024.7	20,020.4	47,810.8	47,189.9	66,447.4	66,395.4
08.00	*	67,710.1	63,349.6	74,058.7	69,004.8	129,349.4	127,366.2	135,613.1	134,667.6
08.25		8,833.6	7,833.6	3,991.7	3,957.2	605.7	605.7	595.0	595.0
08.50		21,217.5	19,191.4	30,146.2	29,185.8	28,573.3	27,787.9	19,137.4	8,560.5
08.75		18,626.8	14,331.8	14,575.2	6,928.7	3,103.7	1,137.3	5,181.9	431.3
09.00		250,872.1	216,190.4	140,904.2	118,689.5	68,714.7	61,918.4	41,255.0	35,721.9
09.25		22,301.5	14,461.9	18,587.9	15,949.3	5,978.8	2,541.8	5,447.3	2,980.3
09.50		67,538.7	33,066.9	82,869.0	36,135.1	61,980.9	12,535.0	35,327.9	26,740.9
09.75		29,845.8	23,386.1	39,714.4	26,237.9	14,707.6	10,951.9	20,461.7	20,240.1
10.00		159,949.9	134,497.9	182,168.6	149,422.5	135,173.3	110,666.2	143,174.9	112,842.1
10.25		22,594.8	21,695.0	39,295.1	22,428.0	24,940.4	20,876.6	26,620.4	13,875.5
10.50		48,650.7	46,860.5	87,250.3	64,892.7	58,597.3	42,157.4	36,264.9	31,791.7
10.75		20,291.6	18,621.6	31,106.6	27,329.2	43,205.3	39,525.5	40,822.0	34,443.0
11.00		156,235.5	154,342.2	154,033.1	144,161.6	192,503.1	156,435.3	169,596.6	124,066.5
11.25		10,251.2	10,020.5	27,749.6	26,599.9	35,560.2	24,404.1	44,639.3	35,066.8
11.50		27,138.5	27,089.5	39,806.2	39,793.1	76,329.5	69,080.3	104,195.4	51,440.4
11.75		12,525.3	12,521.5	37,686.5	37,195.1	28,119.3	24,480.7	37,339.4	30,300.8
12.00		150,963.5	145,103.4	133,828.2	133,771.4	195,503.8	185,826.4	197,235.2	194,990.3
12.25		6,538.1	6,538.1	23,269.6	22,622.6	22,137.8	21,337.8	30,248.2	28,607.5
12.50		37,187.1	37,187.1	37,140.5	37,140.5	67,980.6	63,970.3	74,828.2	72,467.8
12.75		2,816.0	2,816.0	22,122.6	21,902.6	15,416.8	15,200.7	27,788.6	23,430.4
13.00		121,817.1	121,277.4	123,219.4	122,304.5	177,160.6	176,232.0	162,426.3	161,286.1
13.25		1,112.6	1,112.6	9,632.7	9,632.7	10,358.3	10,358.3	13,949.8	13,949.8
13.50		10,971.9	10,943.5	20,037.4	20,037.4	34,645.2	34,638.2	42,098.9	42,092.4
13.75		4,628.7	4,628.7	4,971.3	4,971.3	15,857.5	15,857.5	9,362.9	9,201.1
14.00		132,267.6	132,265.6	145,121.4	145,120.8	178,144.5	177,723.1	197,794.5	196,910.3
14.25		1,805.6	1,805.6	2,887.8	2,887.8	6,741.8	6,741.8	4,058.5	4,058.5
14.50		3,886.3	3,886.3	11,680.9	11,680.9	24,216.9	24,216.9	27,934.0	27,899.5
14.75		2,885.2	2,885.2	708.6	708.6	10,715.4	10,715.4	2,126.2	2,126.2
15.00		24,845.0	24,845.0	25,381.0	25,381.0	55,591.0	55,591.0	88,985.3	87,795.3
15.25		232.3	232.3	1,397.9	1,397.9	3,484.5	3,484.5	1,110.5	1,110.5
15.50		9,333.4	9,333.4	352.9	352.9	6,147.5	6,147.5	7,848.8	7,848.8
15.75		80.6	80.6	206.0	206.0	958.9	958.9	2,096.6	2,096.6
16.00		17,334.8	17,334.8	8,029.3	7,875.5	16,132.2	16,132.2	39,213.2	39,213.2
16.25		93.6	93.6	162.0	162.0	649.3	649.3	833.2	833.2
16.50		1,667.5	1,667.5	1,461.1	1,461.1	3,118.1	3,118.1	7,880.3	7,877.1
16.75		89.3	89.3	10,002.0	10,002.0	13,545.3	13,545.3	3,939.2	3,939.2
17.00		3,660.0	3,660.0	4,993.1	4,993.1	13,283.0	13,283.0	8,364.8	8,364.8
17.25		47.5	47.5	158.2	158.2	12.2	12.2	30.8	30.8
17.50		76.5	76.5	4,168.9	4,168.9	7,182.5	7,182.5	94.8	94.8
17.75		46.6	46.6	36.3	36.3	47.6	47.6	86.3	86.3
18.00		9,628.2	9,628.2	15,365.0	15,365.0	15,021.6	15,021.6	15,360.0	15,360.0
18.25		38.6	38.6	183.0	183.0	151.5	131.3	788.2	788.2
18.50		48.9	48.9	49.9	49.9	201.5	201.5	1,270.6	1,270.6
18.75		7.9	7.9	321.1	321.1	3.5	3.5	606.5	606.5
19.00		828.3	828.3	15,078.7	15,078.7	4,806.3	4,806.3	9,960.7	9,960.7
19.25		49.0	49.0	919.5	919.5	3.4	3.4	0.3	0.3
19.50		2.3	2.3	8.9	8.9	52.2	52.2	165.7	165.7
19.75		17.8	17.8	908.0	908.0	96.3	96.3	220.9	220.9
20.00 & over		37,475.8	37,475.8	50,049.6	50,037.4	62,206.9	62,204.9	85,024.8	85,024.7
TOTAL		1,786,088.7	1,632,078.9	1,940,543.2	1,735,152.9	2,153,500.8	1,957,906.6	2,191,000.1	1,971,584.2

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

(Percent per annum)

Type of Deposits	2004		2005		2006		2007
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	1.12 (2.71)	1.33 (1.93)	1.39 (2.18)	1.34 (1.75)	1.45 (1.87)	1.68 (1.40)	1.73 (1.62)
II. Saving Deposits	0.98 (75.18)	0.93 (75.06)	1.24 (71.74)	1.66 (63.45)	1.67 (64.93)	1.92 (57.22)	2.07 (58.40)
III. Term or Fixed Deposits							
(a) Less than 3 months	1.15 (3.28)	1.93 (5.72)	2.98 (6.47)	3.62 (11.91)	4.24 (8.72)	4.32 (9.33)	4.30 (8.04)
(b) 3 months and over but less than 6 months	1.51 (4.56)	1.93 (4.26)	3.62 (6.50)	3.27 (6.98)	4.49 (7.56)	5.56 (9.90)	5.10 (9.51)
(c) 6 months and over but less than 1 year	2.20 (3.24)	2.63 (3.24)	4.21 (4.21)	4.78 (5.46)	4.64 (5.01)	5.88 (6.50)	5.93 (7.16)
(d) 1 year and over but less than 2 years	2.71 (3.57)	2.73 (3.24)	4.28 (3.39)	5.75 (5.18)	5.26 (6.11)	5.95 (7.41)	6.75 (8.29)
(e) 2 years and over but less than 3 years	2.80 (1.13)	2.87 (0.75)	3.99 (0.68)	5.27 (0.63)	5.44 (0.77)	5.67 (0.93)	6.46 (0.91)
(f) 3 years and over but less than 4 years	3.01 (1.58)	3.24 (1.55)	4.02 (1.14)	5.51 (0.99)	5.16 (1.30)	7.14 (2.05)	7.17 (2.05)
(g) 4 years and over but less than 5 years	2.98 (0.19)	3.06 (0.20)	3.84 (0.23)	6.19 (0.24)	4.90 (0.22)	7.08 (0.22)	7.01 (0.20)
(h) 5 years and over	3.23 (4.56)	3.57 (4.05)	3.98 (3.47)	4.96 (3.42)	5.57 (3.51)	6.01 (5.05)	6.30 (3.79)
IV. Overall							
(i) Excluding current and other deposits	1.28	1.32	1.89	2.57	2.69	3.42	3.51
(ii) Including current and other deposits	0.95	0.95	1.37	1.86	1.96	2.53	2.60

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	2004		2005		2006		2007
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	1.13 (2.94)	1.34 (2.12)	1.40 (2.35)	1.46 (1.76)	1.63 (1.78)	1.93 (1.32)	1.90 (1.57)
II. Saving Deposits	0.99 (74.23)	0.94 (74.35)	1.29 (70.65)	1.71 (63.16)	1.72 (64.15)	1.95 (56.39)	2.11 (57.90)
III. Term or Fixed Deposits							
(a) Less than 3 months	1.13 (2.86)	2.07 (5.56)	3.18 (6.33)	3.78 (12.04)	4.51 (8.59)	4.67 (8.75)	4.68 (7.38)
(b) 3 months and over but less than 6 months	1.52 (4.68)	1.96 (4.17)	3.75 (6.68)	3.85 (5.99)	4.80 (7.49)	5.78 (9.98)	5.25 (9.48)
(c) 6 months and over but less than 1 year	2.21 (3.39)	2.75 (3.38)	4.35 (4.39)	4.91 (5.68)	4.82 (5.16)	6.01 (6.81)	6.06 (7.42)
(d) 1 year and over but less than 2 years	2.78 (3.77)	2.84 (3.16)	4.37 (3.60)	5.83 (5.60)	5.32 (6.58)	6.01 (7.91)	6.81 (8.78)
(e) 2 years and over but less than 3 years	2.81 (1.24)	2.87 (0.83)	3.99 (0.75)	5.25 (0.69)	5.48 (0.83)	5.82 (0.94)	6.50 (0.97)
(f) 3 years and over but less than 4 years	3.01 (1.72)	3.26 (1.72)	4.03 (1.25)	5.52 (1.09)	5.18 (1.42)	7.16 (2.22)	7.19 (2.20)
(g) 4 years and over but less than 5 years	2.95 (0.20)	3.05 (0.22)	3.84 (0.25)	6.19 (0.27)	4.96 (0.24)	7.09 (0.24)	7.03 (0.22)
(h) 5 years and over	3.22 (4.96)	3.57 (4.48)	3.99 (3.76)	5.00 (3.72)	5.63 (3.75)	6.04 (5.45)	6.30 (4.07)
IV. Overall							
(i) Excluding current and other deposits	1.31	1.36	1.98	2.70	2.82	3.56	3.64
(ii) Including current and other deposits	0.99	0.99	1.46	1.99	2.10	2.69	2.73

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

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

(Percent per annum)

Type of Deposits	2004		2005		2006		2007
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	0.52 (0.33)	1.06 (0.30)	1.15 (0.48)	0.14 (1.67)	0.20 (2.73)	0.13 (2.33)	0.34 (2.23)
II. Saving Deposits	0.91 (84.80)	0.85 (80.98)	0.82 (82.40)	1.18 (66.22)	1.21 (73.16)	1.67 (66.27)	1.62 (64.54)
III. Term or Fixed Deposits							
(a) Less than 3 months	0.86 (7.54)	0.98 (6.99)	1.44 (7.86)	1.87 (10.65)	1.84 (10.01)	2.19 (15.76)	2.20 (16.26)
(b) 3 months and over but less than 6 months	1.36 (3.29)	1.78 (4.95)	1.75 (4.81)	1.24 (16.39)	1.48 (8.30)	2.87 (8.93)	3.33 (9.98)
(c) 6 months and over but less than 1 year	1.94 (1.76)	1.05 (2.10)	1.82 (2.46)	2.56 (3.29)	1.75 (3.41)	2.85 (3.19)	2.96 (3.96)
(d) 1 year and over but less than 2 years	1.03 (1.52)	1.94 (3.97)	1.68 (1.26)	2.03 (1.14)	1.64 (1.24)	3.34 (1.98)	3.61 (2.27)
(e) 2 years and over but less than 3 years	0.75 (0.06)	2.96 (0.07)	3.21 (0.02)	7.46 (0.07)	1.79 (0.07)	3.74 (0.81)	3.91 (0.20)
(f) 3 years and over but less than 4 years	2.60 (0.13)	1.28 (0.14)	2.13 (0.08)	2.91 (0.04)	1.37 (0.07)	4.00 (0.11)	4.06 (0.11)
(g) 4 years and over but less than 5 years	3.98 (0.06)	3.56 (0.03)	2.60 (0.00)	3.46 (0.00)	2.04 (0.05)	4.29 (0.01)	5.04 (0.02)
(h) 5 years and over	3.39 (0.51)	3.53 (0.46)	3.39 (0.63)	2.11 (0.53)	3.14 (0.96)	3.09 (0.61)	5.44 (0.41)
IV. Overall							
(i) Excluding current and other deposits	0.96	0.97	0.97	1.31	1.31	1.92	1.98
(ii) Including current and other deposits	0.61	0.63	0.62	0.83	0.78	1.17	1.24

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									
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
2007	Jun.	11.08	11.28	10.14	10.82	11.96	10.49	12.85	11.55
II. INTEREST BEARING - ALL BANKS									
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
2007	Jun.	10.87	11.37	10.73	11.07	12.30	11.05	10.76	11.25
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
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
2007	Jun.	12.04	11.26	10.11	10.80	11.92	10.43	13.02	11.57

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 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
Sep.	31,222	45,349	21,019	25,332	1,649	3,252	755	4,333	4,251	5,628	10,751	6,008	1,482	621	3,920	19,565
Oct.	35,315	66,695	30,217	127,414	2,922	5,547	1,472	4,100	5,663	4,801	10,935	6,245	1,855	1,384	7,860	24,405
Nov.	22,104	68,922	40,580	33,162	2,719	1,076	1,070	2,067	5,583	2,958	10,107	704	1,342	1,331	600	19,853

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 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	202,178	230,430
Sep.	4,428	3,124	20,000	2,884	1,034	426	100	100	544	519	2,705	2,006	441	1,659	104,300	120,805
Oct.	2,428	37,799	1,553	4,404	467	146	400	20	9	803	3,903	17	270	2,554	105,269	286,334
Nov.	5,022	2,316	516	3,544	94	275	340	200	423	1,656	3,041	927	-	3,271	93,540	142,261

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 Cleared		No. of Cheques Cleared		No. of Cheques Cleared		No. of Cheques Cleared		No. of Cheques Cleared		No. of Cheques Cleared		No. of Cheques Cleared	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
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
2007	36,538	12,491,693	10,428	2,689,217	1,634	413,390	978	264,366	3,081	630,476	2,353	693,896	1,456	155,119
2006 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
Sep.	3,014	1,104,602	54	17,489	135	33,688	84	21,232	263	51,613	94	24,472	113	2,916
Oct.	2,908	1,046,420	47	12,259	136	31,089	80	20,082	253	51,877	80	23,658	150	2,947
Nov.	3,252	1,160,171	-	-	147	49,586	92	24,179	269	54,902	24	9,603	138	2,812
Dec.	2,710	1,171,148	-	-	128	29,766	77	19,589	226	48,401	32	10,622	136	4,157

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
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
2007	4,398	2,466,769	1,189	341,853	869	115,055	1,428	67,927	103	34,295	5,418	900,019	69,875	21,264,075
2006 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
Sep.	338	192,287	126	35,674	70	9,668	108	5,694	8	2,696	450	79,328	4,857	1,581,359
Oct.	354	199,444	107	29,627	76	9,397	128	5,881	9	2,626	448	68,240	4,776	1,503,547
Nov.	381	218,097	-	-	72	10,341	144	6,397	9	3,329	475	83,577	5,005	1,622,994
Dec.	391	230,055	7	2,446	66	8,535	135	6,821	12	3,946	398	62,735	4,318	1,598,221

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
© 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	3 months to 6 months	6 months to 1 year	1 year to 2 years	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.
01-02-2005	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
01-10-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.1426
01-11-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.1426
01-12-2007	6.50	9.50 ¹	6.50	6.50	4.00	4.00	5.00	9.2084

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
01-09-2005	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
01-10-2007	7.50	7.50	9.50 ¹
01-11-2007	7.50	7.50	9.50 ¹
01-12-2007	7.50	7.50	9.50 ¹

Source: SMEs & Micro finance Department SBP

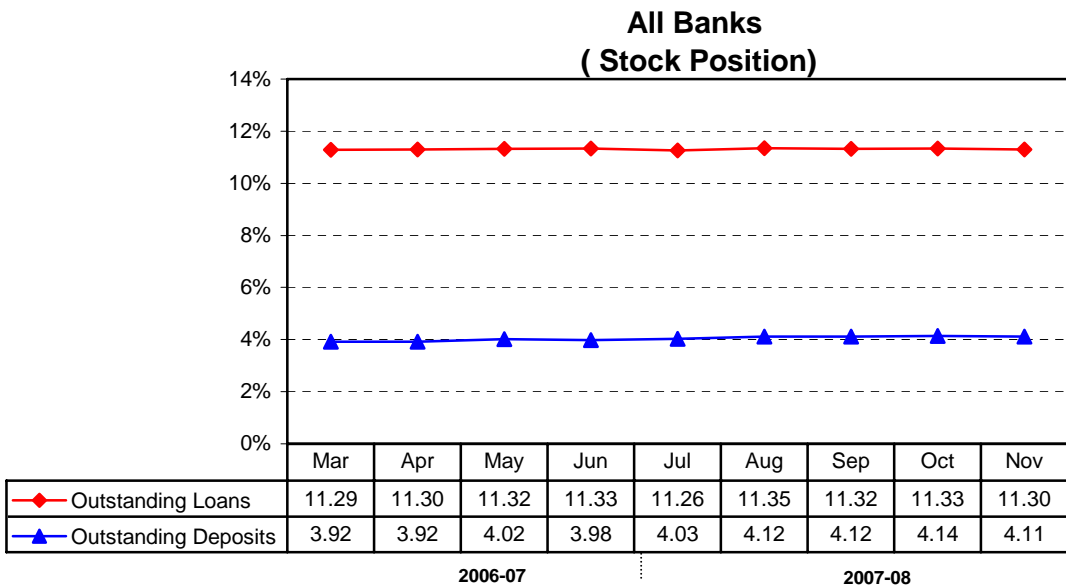
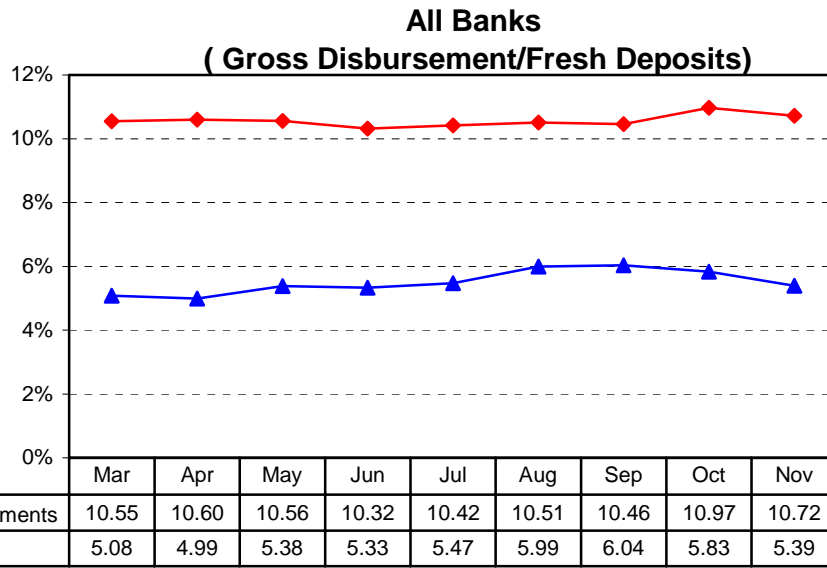
1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.

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	Excludin g Zero rate	Including Zero rate	Excluding Zero rate
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	10.35	10.37	11.24	11.69	5.63	7.06	4.06	5.40
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	10.42	10.44	11.26	11.72	5.47	6.83	4.03	5.32
August 2007								
Public	9.75	9.86	11.10	11.64	5.04	6.91	3.85	4.98
Private	10.49	10.51	11.31	11.76	6.15	7.46	4.11	5.51
Foreign	11.56	11.70	14.34	14.55	5.50	6.60	5.09	6.40
Specialized	9.73	9.73	9.01	9.58	5.04	6.46	5.60	7.27
All Banks	10.51	10.55	11.35	11.82	5.99	7.30	4.12	5.47
September 2007								
Public	10.43	10.49	11.05	11.67	4.28	6.38	3.86	4.99
Private	10.48	10.55	11.32	11.82	6.29	7.60	4.12	5.53
Foreign	10.25	10.31	15.16	15.39	5.17	6.53	5.24	6.82
Specialized	9.93	9.93	9.02	9.60	4.80	6.93	5.37	7.10
All Banks	10.46	10.52	11.32	11.84	6.04	7.41	4.12	5.48
October 2007								
Public	11.80	11.84	11.21	11.79	5.16	6.35	3.88	4.91
Private	10.97	11.00	11.30	11.74	5.88	7.28	4.13	5.51
Foreign	10.28	10.35	15.03	15.30	5.88	7.14	5.46	6.95
Specialized	10.05	10.05	9.03	9.60	9.21	10.48	5.72	7.45
All Banks	10.97	11.00	11.33	11.80	5.83	7.18	4.14	5.46
November 2007								
Public	10.92	11.03	11.24	11.88	4.08	5.65	3.81	4.84
Private	10.84	10.87	11.26	11.69	5.62	7.08	4.14	5.49
Foreign	9.61	9.64	14.58	14.80	4.55	6.13	5.05	6.60
Specialized	9.60	9.60	9.05	9.62	6.98	7.79	5.45	7.38
All Banks	10.72	10.75	11.30	11.77	5.39	6.89	4.11	5.41

1. 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.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits repriced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

Weighted Average Lending and Deposits Rates



Note: Including zero rate of markup

3.36 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)

PERIOD	Zarai Taraqiati Bank of Pakistan ¹				Co-operative Societies		Federal Bank for Co-operatives ²	
	Short-term		Medium and Long-term		Short-term	Medium and Long-term	Short-term	Medium and Long-term
	Loans upto Rs.5000	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	-	-
2006-07	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	(12.00) ⁶	16.00 ⁶	-	-
2007-08	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	(14.00) ⁶	16.00 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/IS L/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 from 9-07-90, 7.00% per annum from 10-07-90 to 30-07-91 ; 8.00 % per annum from 1-08-91 to 15-08-93, 11.00 % per annum from 16-08-93 to 1-03-94, 12.00 % per annum from 2-03-94 to 12-11-94, 13.00 % per annum from 13-11-94 to 28-10-95. the rate is 14.00 % per annum.	2.00 % per annum above the bank rate upto 30-06-78; 1.00 % per annum above the bank rate, upto 13-12-84; presently on non-interest basis from bank's own resources.	2.00 % per annum above the bank rate upto 30-06-78; 1.00 % per annum above the bank rate, upto 13-12-84; presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank upto 31-12-84; presently on non-interest basis from bank's own resources.	At Bank Rate
FOREIGN CURRENCY LOANS						
1972-75	8.50 % per annum excluding 0.50 % per annum exchange risk commission payable to Government of Pakistan of assuming exchange risk on credits beyond the period for which loans were extended by IDBP.					
1975-80	Maximum of 11.00 % per annum including 1.50 % per annum as exchange risk commission.					
1980-90 (April)	14.00 % per annum including 3.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
1990 to 18-08-97	14.00 % per annum including 5.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
19-08-97 to 2004	Interest rate of 8 percent per annum. In addition 6.00% per annum will be charged on account of exchange risk fee both on principle as well as interest separately. The maximum relending rate for the final borrowers will be 17.00 % per annum inclusive of exchange risk fee.					

Source: Industrial Development Bank of Pakistan

3.40 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2004		2005		2006		2007	
	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	23 rd Jun.
1. Saving Accounts								
(i) With chequing facilities	3.50	3.50	3.50	4.50	4.50	5.50	5.50	6.00
(ii) Without chequing facilities	4.00	4.00	4.00	5.00	5.00	6.00	6.00	6.50
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	4.00	4.00	4.00	5.00	5.00	6.00	6.00	7.00
(ii) 10 years(Compound rate)	7.96	8.15	8.15	9.46	9.46	10.00	10.00	10.15
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	7.00	6.80	6.80	8.40	8.40	9.00	9.00	9.00
(ii) Last period of complete 6 months	8.00	7.70	7.70	9.60	9.60	10.00	10.00	10.50
(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	6.96	6.84	6.84	8.88	8.88	9.24	9.24	9.54
8. Pensioner's Benefit Accounts⁸	10.08	10.08	10.08	11.04	11.04	11.52	11.52	11.64
9. Behbood Saving Certificate⁹	10.08	10.08	10.08	11.04	11.04	11.52	11.52	11.64

Notes:

Source: Central Directorate of National Savings

1 Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7(1) AFA(DM)/96-726-727.

2 Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.

3 Defence Saving Certificates introduced w.e.f. 08-11-1966

4 National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U.O.No. referred above.

5 Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990.

6 Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.

7 Regular Income certificates introduced w.e.f 02-02-1993

8 Pensioner's Benefit Accounts introduced w.e.f 20-01-2003

9 The scheme has been introduced w.e.f 30-07-2003 specially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

3.41 Non-Performing Loans

(Million Rupees)

BANKS/DFIs	30-09-2007			30-06-2007		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	215,075	64,940	2.6	201,470	53,166	2.1
All Banks	200,745	56,852	2.3	187,202	44,728	1.8
Commercial Banks	164,036	43,110	1.8	151,779	34,874	1.4
Public Sector Commercial Banks	44,344	8,947	2.0	41,390	6,420	1.4
Local Private Banks	118,690	34,991	1.9	109,467	30,091	1.6
Foreign Banks	1,002	(828)	(1.0)	921	(1,637)	(1.3)
Specialised Banks ¹	36,709	13,742	19.2	35,424	9,853	14.4
DFIs	14,330	8,088	16.3	14,267	8,439	15.7

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

Cash Recovery Against Non Performing Loans

BANKS/DFIs	Quarter ended September 2007	Quarter ended June 2007
All Banks & DFIs	5,695	12,708
All Banks	5,253	12,208
Commercial Banks	3,776	6,514
Public Sector Commercial Banks	901	2,397
Local Private Banks	2,793	4,068
Foreign Banks	81	49
Specialised Banks	1,477	5,694
DFIs	442	501

Source: Banking Surveillance Department SBP

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

3.42 Electronic Banking Statistics

Period	On-line Branches	No. of ATMs	ATM Transactions During the period (Million No.)	Value of ATM Transactions (Million Rs.)	Credit Card Amount Outstanding (Million Rs.)
31-03-2005	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	80,079	40,576
30-06-2007	4,179	2,294	14.39	88,186	42,822
30-09-2007	4,444	2,470	15.47	100,550	46,234 ^P

Source: Payments System Department SBP