

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.	Dec.
LIABILITIES				
Capital	121,197.6	165,858.0	206,116.7	237,896.4
Reserves	112,685.6	109,050.9	143,720.4	137,655.3
Demand Deposits:	1,340,765.2	1,293,955.3	1,507,255.2	1,634,081.2
(a) Scheduled Banks	22,308.4	22,784.9	27,922.5	26,634.6
(b) Others	1,318,456.9	1,271,170.3	1,479,332.7	1,607,446.6
Time Deposits:	1,516,967.6	1,673,230.4	1,907,015.4	1,944,631.2
(a) Scheduled Banks	18,073.8	17,756.1	13,796.6	17,582.0
(b) Others	1,498,893.8	1,655,474.3	1,893,218.8	1,927,049.2
Borrowings from:	367,395.9	415,605.2	487,553.8	409,618.1
(a) State Bank of Pakistan	200,334.1	255,828.6	268,908.1	241,778.7
(b) Banks Abroad	4,244.5	4,996.2	7,116.2	20,075.2
(c) Other Scheduled Banks	162,817.3	154,780.4	211,529.5	147,764.2
Head Office and Inter-Bank Adjustment	47,995.5	40,020.8	20,478.1	14,010.8
Contingent Liabilities as per contra	2,317,353.6	2,608,246.5	3,075,742.0	3,505,919.4
Other Liabilities	1,125,978.0	1,100,663.3	1,396,018.4	1,389,486.5
TOTAL LIABILITIES / ASSETS	6,950,339.0	7,406,630.5	8,743,900.0	9,273,298.9
ASSETS				
Cash:	333,119.6	420,747.7	521,411.0	414,484.9
(a) Notes, Coins and Silver	59,169.8	62,516.3	70,451.6	77,831.2
(b) Balances with State Bank of Pakistan	202,317.7	258,653.3	306,023.1	276,735.4
(c) Balances with Others Scheduled Banks	71,632.0	99,578.1	144,936.3	59,918.3
Balances held Abroad	94,005.9	95,886.9	171,112.2	112,478.5
Bills Purchased and Discounted	122,205.1	124,277.0	125,281.5	107,394.1
Advances to:	2,123,048.1	2,363,983.2	2,470,902.1	2,671,834.8
(a) Scheduled Banks	51,856.7	63,450.0	94,719.8	58,629.9
(b) Others	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9
Investment in Securities and Shares:	866,618.3	764,792.1	1,107,829.4	1,204,558.6
(a) Federal Government Securities	181,663.0	161,732.3	169,333.2	181,854.6
(b) Treasury Bills	409,361.9	382,108.1	657,161.3	718,520.9
(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	275,516.8	220,875.1	281,258.3	304,106.5
Bank Premises	78,862.0	111,553.1	106,304.1	123,611.4
Head Office and Inter-Bank Adjustment	81,519.8	81,999.4	271,596.1	248,987.3
Contingent Assets as per contra	2,317,353.6	2,608,246.5	3,075,742.0	3,505,919.4
Others Assets	933,606.6	835,144.6	893,721.6	884,029.9

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	33,578.2	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
December							
No. of A/Cs.	7,903,659	110,034	171,225	15,262,657	212,744	63,333	311,321
Amount	893,189.9	37,668.9	34,887.3	1,485,578.0	499,808.8	178,086.8	233,362.0

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
December						
No. of A/Cs.	41,734	69,703	16,910	191,418	907,163	24,354,738
Amount	22,646.4	50,156.1	8,190.4	90,921.3	1,083,171.8	3,534,495.8

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 Holder

(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	1,320.0	1,719.6
ii.) Footwear	1,568.5	2,321.3	3,201.9	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.	Dec.
A. FOREIGN CONSTITUENTS:	77,628.8	78,030.0	73,216.7	85,854.2
I. Official	11,157.3	7,452.8	9,657.6	7,618.9
II. Business	15,277.5	13,807.4	11,355.9	19,207.5
III. Personal	51,194.0	56,769.8	52,203.3	59,027.9
B. DOMESTIC CONSTITUENTS :	2,739,721.8	2,848,614.6	3,299,334.7	3,448,641.5
I. Government :	270,395.7	278,627.7	337,335.6	382,218.3
A. Federal Government	167,403.7	168,364.4	208,845.9	251,523.7
B. Provincial Governments	86,237.8	93,941.8	108,537.5	110,172.3
C. Local Bodies (City Governments)	16,754.2	16,321.5	19,952.2	20,522.4
II. Non-Financial Public Sector Enterprises :	252,187.0	203,218.2	263,807.7	294,232.6
A. Agriculture, Forestry, Hunting & Fishing	2,803.0	1,257.8	911.6	833.6
B. Mining & Quarrying	36,212.1	18,019.9	18,373.9	24,985.9
C. Manufacturing	70,771.7	55,632.5	76,952.3	69,389.2
D. Construction	38.7	65.1	988.1	513.6
E. Utilities	44,436.3	41,337.2	63,452.5	75,691.5
F. Commerce	4,683.4	3,059.1	5,890.8	6,214.5
G. Transport, Storage & Communication	80,003.9	70,185.8	79,120.3	101,017.6
H. Services	13,237.4	13,660.5	18,118.1	15,586.6
I. Others	0.5	0.4	0.2	0.2
III. Non-Bank Financial Institutions :	45,595.3	50,459.8	62,114.8	98,903.1
A. Co-operative Banks	236.3	199.6	1,108.6	368.0
B. Development Financial Institutions	11,555.4	15,289.6	20,246.4	13,259.6
C. Insurance Companies	23,479.6	20,535.8	20,731.8	22,581.3
D. Micro Finance	1,112.4	717.6	1,447.5	681.7
E. Other NBFIs	9,211.6	13,717.2	18,580.4	62,012.5
IV. Private Sector Enterprises :	850,499.7	886,561.8	1,041,684.7	936,441.1
A. Agriculture, Hunting and Forestry	115,249.7	114,427.0	113,371.3	106,074.3
(1) Growing of crops	108,832.3	108,585.4	104,166.0	95,194.1
(2) Farming of animals	3,499.7	2,225.9	2,950.8	4,460.4
(3) Agricultural and animal husbandry	1,505.0	1,624.9	1,671.5	1,759.6
(4) Agricultural machinery and equipments	950.6	1,550.2	3,621.2	3,500.1
(5) Hunting, trapping, forestry & logging	462.1	440.7	961.7	1,160.2
B. Fishing and fish farming etc.	455.3	440.9	756.6	425.3
C. Mining and Quarrying	18,948.0	20,412.5	33,877.7	23,455.4
(1) Mining of coal	4,210.5	3,042.9	2,932.6	1,992.4
(2) Crude petroleum & natural gas	12,250.1	13,572.2	26,721.3	19,417.0
(3) Iron & non-ferrous metal ores	700.4	2,084.2	866.6	688.2
(4) Quarrying of stone, sand and clay	144.4	138.5	1,819.0	223.3
(5) Chemical, fertilizer, Salt etc.	1,642.6	1,574.7	1,538.1	1,134.5
D. Manufacturing	188,699.7	189,965.2	219,447.5	201,139.3
1) Food products and beverages	26,800.9	28,109.4	28,531.9	25,051.4
2) Tobacco products	3,287.8	2,268.7	1,994.9	810.5
3) Textiles	33,877.2	34,862.6	31,863.6	34,141.6
i) Spinning, weaving, finishing of textiles	27,566.5	28,019.1	25,625.2	25,046.0
a) Spinning of fibers	18,931.7	21,232.1	16,930.0	16,668.5
b) Weaving of textiles	5,537.8	4,320.2	4,674.8	4,595.9
c) Finishing of textiles	3,096.9	2,466.9	4,020.5	3,781.6
ii) Made-up textile articles	2,691.4	2,395.5	2,749.6	5,141.2
iii) Knit wear	1,251.2	1,178.7	1,098.3	1,158.3
iv) Carpets and rugs	617.4	784.5	768.1	635.4
v) Other textiles n.e.s.	1,750.7	2,484.8	1,622.4	2,160.8
4) Wearing apparel, readymade garments etc.	5,434.9	4,536.0	6,051.1	6,170.7

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.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	5,010.5	5,082.6	5,448.4	5,181.1
i.) Tanning & dressing of leather, luggage, handbags etc.	1,467.1	2,530.1	1,674.6	1,818.5
ii.) Footwear	3,543.4	2,552.5	3,773.8	3,362.6
a) Leather wear	2,625.2	1,963.6	2,761.8	3,051.6
b) Rubber and Plastic wear	918.1	588.9	1,012.0	311.0
6) Wood and products of wood cork	1,314.9	964.6	944.7	2,078.8
7) Paper, paperboard and products	1,776.4	1,526.2	2,642.8	1,818.8
8) Printing, publishing and allied industries	2,139.8	2,949.4	3,258.5	3,011.3
9) Coke and refined petroleum products	9,471.5	4,697.1	19,782.7	21,451.8
10) Chemicals and chemical products	29,397.5	33,215.7	35,610.4	30,006.4
11) Rubber and plastics products	1,315.6	1,820.4	1,158.6	1,033.3
12) Other non-metallic mineral products	7,863.8	4,759.3	9,297.7	8,964.0
13) Basic metals	8,054.1	13,720.8	12,810.4	10,118.5
14) Fabricated metal products	1,937.5	2,545.0	1,950.2	1,303.8
15) Machinery and equipment	4,076.9	3,722.0	5,069.8	6,794.5
16) Office, accounting and computing machinery	53.2	29.0	107.9	195.0
17) Electrical machinery and apparatus	8,163.9	11,487.4	11,128.7	9,641.6
18) Radio, television and communication equipment and apparatus	1,072.5	1,275.7	1,637.3	670.2
19) Medical, precision and optical instruments, watches and clocks	1,437.2	2,052.9	1,825.7	1,874.1
20) Motor vehicles, trailers and semi-trailers	21,575.1	16,453.1	19,179.8	11,868.9
21) Other transport equipments	4,686.3	4,286.0	4,517.0	3,246.9
22) Furniture and fixture	1,043.0	712.2	1,776.5	1,157.2
23) Jewellery and related articles	363.6	364.5	564.8	505.5
24) Sports goods	994.1	789.4	788.2	1,041.9
25) Handicrafts	184.4	123.1	548.1	581.9
26) Other manufacturing n.e.s.	7,367.0	7,612.1	10,767.8	12,419.6
E. Ship breaking and waste / scrape (junk) etc.	1,891.7	983.3	3,023.7	1,434.8
F. Electricity, gas and water supply	29,352.7	16,756.6	25,809.0	25,142.8
G. Construction	43,601.4	42,600.0	51,336.5	46,402.9
1) Building	30,549.1	27,700.2	33,612.1	30,955.7
2) Infrastructure	13,052.3	14,899.8	17,724.3	15,447.3
H. Commerce and Trade	168,208.9	175,891.0	191,199.2	161,207.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	6,205.1	4,664.7	6,926.9	6,449.4
2) Wholesale and commission trade	111,593.6	120,431.6	128,216.9	99,495.1
i) Exports	14,660.6	16,071.2	12,106.3	13,988.2
ii) Imports	10,060.0	11,044.8	10,927.7	10,100.0
iii) Domestic whole sales	86,873.0	93,315.6	105,182.9	75,406.9
3) Retail trade	50,410.2	50,794.7	56,055.5	55,263.4
I. Hotels, restaurants and clubs etc	9,196.3	6,286.5	9,980.9	8,413.3
J. Transport, storage and communications	39,858.6	60,079.7	97,039.1	82,618.7
K. Real estate, renting and business activities	70,356.2	83,171.7	102,388.7	97,473.2
1) Real estate activities	18,323.4	12,856.2	17,166.1	14,712.8
2) Renting of machinery and equipment	1,761.5	2,341.2	611.3	344.0
3) Computer and related activities	1,915.7	2,995.6	4,103.7	4,042.1
4) Research and development	1,403.9	1,294.4	1,787.0	2,546.7
5) Other business activities	46,951.7	63,684.3	78,720.6	75,827.6
L. Education	16,280.8	16,206.0	23,390.2	23,995.6
M. Health and social work	9,294.8	8,825.5	11,040.6	10,243.7
N. Other community, social and personal service activities	24,682.9	24,604.4	31,111.9	28,693.9
O. Other private business n.e.c	114,422.7	125,911.7	127,911.8	119,719.9
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	64,071.0	68,822.3	74,756.6	81,891.2
VI. PERSONAL	1,196,144.2	1,299,508.3	1,426,998.0	1,567,054.8
VII. OTHERS	60,828.9	61,416.5	92,637.4	87,900.5
TOTAL	2,817,350.6	2,926,644.7	3,372,551.5	3,534,495.8

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

As on 31st December, 2007

(Million Rupees)

SIZE OF ACCOUNT (Rs.)		FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
				Government		Non Financial Public Sector		NBFI's		Private Sector (Business)	
		No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than	5,000	9,012	16.7	31,017	61.2	295	0.4	768	1.0	1,672,789	3,275.0
5,000	to 10,000	3,305	24.8	15,330	107.9	80	0.6	972	6.1	488,568	3,588.9
10,000	to 20,000	10,833	141.8	17,777	257.9	85	1.2	170	2.4	868,840	12,865.5
20,000	to 25,000	2,027	44.7	13,454	293.8	121	2.7	142	3.3	435,333	9,737.6
25,000	to 30,000	624	17.4	7,693	206.5	103	2.7	42	1.1	375,905	10,336.6
30,000	to 40,000	3,350	115.3	10,566	374.3	262	9.3	288	10.8	570,445	19,787.2
40,000	to 50,000	3,059	136.3	10,602	478.6	63	2.9	52	2.4	388,282	17,391.5
50,000	to 60,000	13,145	730.8	7,712	426.5	91	4.8	735	41.7	301,011	16,478.9
60,000	to 70,000	11,181	714.3	7,853	513.5	165	10.2	44	2.8	256,895	16,721.7
70,000	to 80,000	1,575	116.8	2,874	212.2	30	2.2	135	9.7	236,913	17,750.3
80,000	to 90,000	2,870	239.2	3,555	298.6	429	35.9	795	64.4	191,194	16,266.4
90,000	to 100,000	1,421	133.9	5,638	543.1	104	9.5	60	5.6	171,377	16,246.7
100,000	to 200,000	20,022	3,010.6	16,840	2,390.2	1,161	181.0	807	94.3	727,932	100,159.0
200,000	to 300,000	18,584	4,540.6	6,897	1,683.7	596	145.7	102	24.3	208,315	49,585.7
300,000	to 400,000	9,884	3,376.9	3,479	1,178.8	401	145.2	236	78.3	83,776	28,725.9
400,000	to 500,000	5,994	2,691.2	2,744	1,280.3	390	178.9	73	33.9	44,105	19,640.9
500,000	to 600,000	8,467	4,573.7	3,670	2,011.3	195	103.7	50	26.7	28,341	15,405.1
600,000	to 700,000	4,732	3,021.4	1,510	992.7	156	94.8	52	34.0	16,469	10,599.3
700,000	to 800,000	3,484	2,671.4	1,236	925.0	322	238.4	27	20.2	14,263	10,647.7
800,000	to 900,000	3,411	2,937.5	1,463	1,214.1	47	39.0	20	16.9	8,633	7,298.8
900,000	to 1,000,000	980	917.6	729	707.0	42	40.8	28	26.8	8,748	8,317.4
1,000,000	to 2,000,000	5,582	7,878.6	5,887	7,572.2	1,780	2,377.2	434	543.8	33,843	45,820.9
2,000,000	to 3,000,000	1,920	4,896.8	2,341	6,007.2	466	1,198.7	76	189.0	10,008	24,310.0
3,000,000	to 4,000,000	626	2,190.1	1,590	5,565.6	167	555.7	37	127.1	4,404	15,100.7
4,000,000	to 5,000,000	620	2,841.1	750	3,314.1	267	1,174.4	36	159.5	3,046	13,547.9
5,000,000	to 6,000,000	101	553.5	1,058	5,641.2	143	768.6	132	710.5	2,209	11,839.5
6,000,000	to 7,000,000	418	2,664.8	259	1,687.4	89	587.6	30	195.2	1,493	9,589.5
7,000,000	to 8,000,000	184	1,414.3	916	6,769.1	443	3,316.6	19	141.4	1,084	8,068.5
8,000,000	to 9,000,000	152	1,336.2	300	2,526.3	43	368.3	18	153.3	792	6,753.9
9,000,000	to 10,000,000	166	1,565.7	409	3,834.1	102	980.7	20	191.9	566	5,328.2
10,000,000	and over	771	30,340.3	3,577	323,144.1	1,680	281,655.1	983	95,984.5	7,588	385,256.0
TOTAL		148,500	85,854.2	189,726	382,218.3	10,318	294,232.6	7,383	98,903.1	7,163,167	936,441.1

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

As on 31st December, 2007

(Million Rupees)

SIZE OF ACCOUNT (Rs.)	DOMESTIC CONSTITUENTS									TOTAL	
	Trust Funds		Personal		Others		Sub 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	24,379	42.8	2,273,976	3,905.0	45,438	100.4	4,048,662	7,385.9	4,057,674	7,402.6	
5,000 to 10,000	8,745	61.4	869,308	6,692.5	36,807	315.4	1,419,810	10,772.7	1,423,115	10,797.4	
10,000 to 20,000	11,806	163.3	1,882,124	27,964.7	84,337	1,159.1	2,865,139	42,414.0	2,875,972	42,555.8	
20,000 to 25,000	6,328	141.1	932,811	20,924.4	30,350	682.4	1,418,539	31,785.3	1,420,566	31,830.0	
25,000 to 30,000	4,048	109.7	767,622	21,085.4	20,200	557.0	1,175,613	32,299.0	1,176,237	32,316.4	
30,000 to 40,000	10,620	365.1	1,612,772	56,290.0	60,474	2,094.6	2,265,427	78,931.2	2,268,777	79,046.5	
40,000 to 50,000	11,434	517.7	1,347,843	60,392.0	28,100	1,302.7	1,786,376	80,087.7	1,789,435	80,224.0	
50,000 to 60,000	9,184	513.9	1,129,323	61,934.6	26,729	1,429.9	1,474,785	80,830.3	1,487,930	81,561.1	
60,000 to 70,000	4,490	291.9	859,651	55,776.0	6,752	433.1	1,135,850	73,749.2	1,147,031	74,463.5	
70,000 to 80,000	2,672	199.8	645,384	48,189.7	20,471	1,546.9	908,479	67,910.8	910,054	68,027.6	
80,000 to 90,000	4,242	361.2	562,268	47,749.3	5,322	460.4	767,805	65,236.0	770,675	65,475.2	
90,000 to 100,000	3,343	318.6	442,867	42,057.0	20,534	1,942.5	643,923	61,122.9	645,344	61,256.8	
100,000 to 200,000	20,631	2,916.3	1,788,530	241,952.2	68,483	10,016.8	2,624,384	357,709.8	2,644,406	360,720.4	
200,000 to 300,000	10,856	2,538.1	436,492	105,452.1	17,259	4,206.2	680,517	163,636.0	699,101	168,176.6	
300,000 to 400,000	5,313	1,796.5	192,532	65,858.4	6,960	2,356.4	292,697	100,139.5	302,581	103,516.4	
400,000 to 500,000	3,875	1,695.9	113,061	50,434.9	2,708	1,204.7	166,956	74,469.5	172,950	77,160.7	
500,000 to 600,000	2,397	1,264.8	64,724	35,282.4	1,328	694.0	100,705	54,787.9	109,172	59,361.6	
600,000 to 700,000	1,140	729.9	43,962	28,410.2	662	434.8	63,951	41,295.8	68,683	44,317.2	
700,000 to 800,000	765	565.4	30,651	22,863.2	3,334	2,599.6	50,598	37,859.5	54,082	40,530.8	
800,000 to 900,000	595	502.0	31,051	26,217.0	606	520.2	42,415	35,808.1	45,826	38,745.5	
900,000 to 1,000,000	504	478.6	17,639	16,711.5	795	737.5	28,485	27,019.5	29,465	27,937.1	
1,000,000 to 2,000,000	2,240	3,063.9	81,366	109,124.8	3,903	4,827.1	129,453	173,330.0	135,035	181,208.6	
2,000,000 to 3,000,000	1,266	3,089.2	25,354	60,627.0	910	2,284.7	40,421	97,705.9	42,341	102,602.7	
3,000,000 to 4,000,000	844	2,955.2	12,428	42,816.8	1,335	4,106.4	20,805	71,227.6	21,431	73,417.6	
4,000,000 to 5,000,000	305	1,342.2	7,953	36,244.1	570	2,629.9	12,927	58,412.3	13,547	61,253.4	
5,000,000 to 6,000,000	246	1,311.3	2,878	15,541.2	106	563.9	6,772	36,376.1	6,873	36,929.6	
6,000,000 to 7,000,000	203	1,304.9	2,081	13,485.9	229	1,515.4	4,384	28,365.9	4,802	31,030.7	
7,000,000 to 8,000,000	149	1,118.3	1,374	10,167.0	121	919.3	4,106	30,500.2	4,290	31,914.5	
8,000,000 to 9,000,000	140	1,196.2	901	7,575.6	158	1,374.6	2,352	19,948.1	2,504	21,284.3	
9,000,000 to 10,000,000	76	720.0	735	7,047.2	94	866.8	2,002	18,968.8	2,168	20,534.5	
10,000,000 and over	1,112	50,216.2	6,332	218,282.7	628	34,017.9	21,900	1,388,556.5	22,671	1,418,897.0	
TOTAL	153,948	81,891.2	16,185,993	1,567,054.8	495,703	87,900.5	24,206,238	3,448,641.6	24,354,738	3,534,495.8	

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	26,984,619	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.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	4,691,605	7,264.2	6,809,342	14,516.6	5,798,441	9,420.5	4,057,674	7,402.5
5,000	to 10,000	2,189,719	16,751.0	2,442,781	18,161.8	2,030,387	15,207.7	1,423,115	10,797.4
10,000	to 20,000	4,440,870	66,022.2	4,386,736	63,859.5	3,489,192	51,437.8	2,875,972	42,555.8
20,000	to 25,000	1,525,531	34,267.6	1,337,281	29,843.4	1,287,075	28,880.3	1,420,566	31,830.0
25,000	to 30,000	1,380,382	37,888.5	1,131,957	30,948.0	1,096,553	30,054.9	1,176,237	32,316.4
30,000	to 40,000	2,156,181	74,846.0	1,703,140	58,893.1	1,877,654	65,115.5	2,268,777	79,046.5
40,000	to 50,000	1,698,688	75,980.4	1,217,393	54,340.0	1,426,040	63,682.8	1,789,435	80,224.0
50,000	to 60,000	1,329,772	72,793.3	1,009,507	55,454.2	1,143,223	62,655.7	1,487,930	81,561.1
60,000	to 70,000	1,024,035	66,516.2	770,654	50,039.6	889,810	57,647.2	1,147,031	74,463.5
70,000	to 80,000	911,595	68,095.5	623,889	46,790.7	785,218	58,736.2	910,054	68,027.6
80,000	to 90,000	651,772	55,301.2	513,790	43,588.5	583,558	49,637.1	770,675	65,475.2
90,000	to 100,000	569,868	54,086.5	505,573	48,062.6	514,529	48,783.9	645,344	61,256.8
100,000	to 200,000	2,307,029	313,729.3	2,447,598	342,462.1	2,464,199	338,824.5	2,644,406	360,720.4
200,000	to 300,000	613,533	147,587.6	723,336	174,755.9	670,335	161,993.0	699,101	168,176.6
300,000	to 400,000	233,006	80,604.3	299,859	103,709.2	278,184	95,881.7	302,581	103,516.4
400,000	to 500,000	141,134	62,636.3	150,904	67,313.5	164,013	73,547.9	172,950	77,160.7
500,000	to 600,000	83,331	45,405.4	89,168	48,744.9	105,101	57,208.3	109,172	59,361.6
600,000	to 700,000	68,067	44,125.6	77,809	50,525.1	77,230	50,198.1	68,683	44,317.1
700,000	to 800,000	47,276	35,388.0	57,227	42,976.8	58,550	43,448.9	54,082	40,530.8
800,000	to 900,000	31,598	26,830.3	34,085	28,811.5	49,391	41,849.3	45,826	38,745.5
900,000	to 1,000,000	26,509	25,237.0	31,171	29,573.3	29,361	27,769.7	29,465	27,937.1
1,000,000	to 2,000,000	107,811	145,532.0	131,273	175,911.8	135,620	186,918.1	135,035	181,208.5
2,000,000	to 3,000,000	35,614	86,076.8	35,598	86,271.3	41,779	101,471.7	42,341	102,602.7
3,000,000	to 4,000,000	14,841	51,195.4	16,846	57,725.3	24,288	83,725.6	21,431	73,417.6
4,000,000	to 5,000,000	9,099	40,344.5	9,702	43,681.9	13,813	61,360.4	13,547	61,253.4
5,000,000	to 6,000,000	6,566	35,891.1	8,581	46,428.0	9,263	50,493.2	6,873	36,929.6
6,000,000	to 7,000,000	3,308	21,628.8	4,490	29,207.0	6,445	41,669.9	4,802	31,030.7
7,000,000	to 8,000,000	2,685	20,070.7	2,883	21,558.7	3,793	28,201.8	4,290	31,914.5
8,000,000	to 9,000,000	2,084	17,564.6	2,403	20,277.4	2,942	24,828.8	2,504	21,284.3
9,000,000	to 10,000,000	1,575	14,954.2	1,473	13,939.5	2,460	23,264.1	2,168	20,534.5
10,000,000	and over	16,604	972,736.3	19,136	1,028,273.5	24,592	1,338,636.7	22,671	1,418,897.0
TOTAL		26,321,688	2,817,350.6	26,595,585	2,926,644.6	25,083,039	3,372,551.5	24,354,738	3,534,495.8

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

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

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

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

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	2006		2007
	Jun.	Dec.	Jun.
I. Government:	107,132.8	93,722.1	100,302.8
1. Federal Government:	53,822.8	58,476.4	59,449.3
(i) Commodity Operations	49,249.8	53,178.7	54,665.0
(ii) Others	4,573.0	5,297.8	4,784.4
2. Provincial Governments:	53,310.0	35,245.6	40,853.4
(i) Commodity Operations	52,473.7	34,378.3	39,712.9
(ii) Others	836.4	867.4	1,140.5
3. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	95,021.3	96,936.2	115,343.6
A. Agriculture, Forestry, Hunting & Fishing	-	-	336.2
B. Mining & Quarrying	175.4	1,279.7	100.6
C. Manufacturing	47,353.2	43,662.2	35,693.6
D. Construction	-	-	-
E. Utilities	7,125.8	5,872.0	25,599.1
F. Commerce	7,921.3	10,702.1	8,670.2
G. Transport, Storage & Communication	32,414.6	35,388.0	44,905.5
H. Services	31.0	32.2	38.3
I. Others	-	-	-
III. Non-Bank Financial Institutions :	53,442.8	55,217.4	47,986.9
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	5,872.6	8,005.9	6,923.1
C. Insurance Companies	775.2	743.3	2,417.4
D. Micro Finance	200.0	315.0	-
E. Other NBFIs	46,595.0	46,153.2	38,646.5
IV. Private Sector Enterprises :	1,445,360.0	1,646,615.4	1,669,727.6
A. Agriculture, Hunting and Forestry	131,542.3	142,867.9	144,057.9
(1) Growing of crops	85,535.8	99,083.4	103,440.4
(2) Farming of animals	14,328.1	14,434.4	15,727.8
(3) Agricultural and animal husbandry	565.4	1,356.4	580.2
(4) Agricultural machinery and equipments	31,020.6	27,765.5	24,208.9
(5) Hunting, trapping, forestry & logging	92.3	228.1	100.6
B. Fishing and fish farming etc.	1,184.0	1,346.9	1,661.5
C. Mining and Quarrying	10,412.4	11,255.6	11,691.7
(1) Mining of coal	4,573.1	4,665.7	2,607.1
(2) Crude petroleum & natural gas	5,101.9	3,866.9	6,583.1
(3) Iron & non-ferrous metal ores	63.9	367.9	411.7
(4) Quarrying of stone, sand and clay	44.8	103.0	102.3
(5) Chemical, fertilizer, Salt etc.	628.8	2,252.0	1,987.5
D. Manufacturing	865,087.2	969,769.4	954,641.2
1) Food products and beverages	141,615.2	143,851.9	159,129.1
2) Tobacco products	715.8	2,154.0	1,044.4
3) Textiles	416,346.7	466,644.9	421,786.8
i) Spinning, weaving, finishing of textiles	344,821.4	386,123.0	337,631.6
a) Spinning of fibers	210,736.6	236,159.8	201,418.8
b) Weaving of textiles	66,325.8	75,009.7	77,703.9
c) Finishing of textiles	67,759.0	74,953.5	58,508.8
ii) Made-up textile articles	39,030.4	44,334.3	44,569.1
iii) Knit wear	15,094.0	16,760.2	18,401.3
iv) Carpets and rugs	4,682.1	4,206.1	4,233.3
v) Other textiles n.e.s.	12,718.7	15,221.3	16,951.6
4) Wearing apparel, readymade garments etc.	29,650.4	32,511.8	40,197.6

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	2006		2007
	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,540.4	16,330.5	15,307.4
i.) Tanning & dressing of leather, luggage, handbags etc.	7,956.7	8,873.5	6,872.9
ii.) Footwear	8,583.7	7,457.1	8,434.5
6) Wood and products of wood cork	1,913.6	1,306.4	1,848.6
7) Paper, paperboard and products	9,945.2	16,882.8	16,349.9
8) Printing, publishing and allied industries	2,708.3	3,890.6	5,213.0
9) Coke and refined petroleum products	7,972.6	17,741.7	9,484.5
10) Chemicals and chemical products	65,613.6	68,440.1	72,731.6
11) Rubber and plastics products	7,169.8	7,325.6	7,677.9
12) Other non-metallic mineral products	70,324.0	78,308.8	89,214.0
13) Basic metals	16,039.8	20,884.9	24,859.6
14) Fabricated metal products	6,398.3	7,706.6	6,931.7
15) Machinery and equipment	12,408.3	14,133.5	15,169.6
16) Office, accounting and computing machinery	193.7	588.4	478.8
17) Electrical machinery and apparatus	13,551.3	18,705.5	18,767.4
18) Radio, television and communication equipment and apparatus	3,713.5	4,723.0	3,740.5
19) Medical, precision and optical instruments, watches and clocks	5,325.6	7,196.9	5,022.8
20) Motor vehicles, trailers and semi-trailers	15,557.7	16,171.2	14,766.5
21) Other transport equipments	6,078.2	5,229.6	5,489.5
22) Furniture and fixture	1,549.4	1,435.5	1,848.6
23) Jewellery and related articles	817.6	1,389.0	1,195.5
24) Sports goods	4,195.2	5,587.4	5,590.1
25) Handicrafts	107.6	112.9	94.5
26) Other manufacturing n.e.s.	8,635.5	10,515.9	10,701.4
E. Ship breaking and waste / scrape (junk) etc.	1,350.0	1,195.2	1,696.2
F. Electricity, gas and water supply	20,530.2	26,579.7	42,934.3
G. Construction	37,164.6	49,829.2	51,628.8
1) Building	29,310.5	39,591.2	41,062.9
2) Infrastructure	7,854.2	10,238.0	10,565.9
H. Commerce and Trade	179,568.4	210,886.3	209,529.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,323.7	16,989.6	14,184.9
2) Wholesale and commission trade	132,427.3	143,488.8	139,563.9
i) Exports	42,825.1	38,058.7	42,205.7
ii) Imports	32,500.2	36,164.5	29,842.7
iii) Domestic whole sales	57,102.0	69,265.6	67,515.5
3) Retail trade	34,817.3	50,407.9	55,780.2
I. Hotels, restaurants and clubs etc	6,884.7	12,136.0	13,683.9
J. Transport, storage and communications	62,983.7	79,700.8	78,982.8
K. Real estate, renting and business activities	74,466.2	75,004.2	92,285.8
L. Education	3,633.9	4,075.1	4,484.4
M. Health and social work	3,545.1	5,289.3	5,395.0
N. Other community, social and personal service activities	10,656.7	9,995.0	15,539.6
O. Other private business n.e.s	36,350.7	46,684.8	41,515.5
V. Trust Funds and Non Profit Organizations	13,671.4	14,573.9	14,572.3
VI. Personal	343,745.8	377,117.5	400,771.4
A. Bank Employees	46,990.1	49,469.7	52,852.6
B. Consumer Financing	294,628.1	324,699.9	345,584.2
i) House building	41,791.5	48,188.2	53,832.7
ii) Transport	97,281.5	106,168.5	105,396.4
iii) Credit cards	33,522.9	39,153.5	42,802.9
iv) Consumer durable	1,559.9	1,632.8	1,019.1
v) Personal loans	120,472.3	129,556.9	142,533.1
C. Other Personal	2,127.6	2,948.0	2,334.7
VII. Others	12,817.3	16,350.7	27,477.7
TOTAL	2,071,191.4	2,300,533.2	2,376,182.3

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	Dec. 2007		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	77,701.5	77,611.5	90.0
1. Federal Government:	52,840.6	52,750.6	90.0
(i) Commodity Operations	47,238.9	47,238.9	-
(ii) Others	5,601.7	5,511.7	90.0
2. Provincial Governments:	24,860.9	24,860.9	-
(i) Commodity Operations	24,018.5	24,018.5	-
(ii) Others	842.4	842.4	-
3. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	125,398.9	125,398.9	-
A. Agriculture, Forestry, Hunting & Fishing	-	-	-
B. Mining & Quarrying	11.1	11.1	-
C. Manufacturing	36,366.1	36,366.1	-
D. Construction	-	-	-
E. Utilities	41,241.9	41,241.9	-
F. Commerce	16,832.6	16,832.6	-
G. Transport, Storage & Communication	30,268.8	30,268.8	-
H. Services	678.4	678.4	-
I. Others	-	-	-
III. Non-Bank Financial Institutions :	52,258.5	52,258.5	-
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	2,240.7	2,240.7	-
C. Insurance Companies	3,283.8	3,283.8	-
D. Micro Finance	209.7	209.7	-
E. Other NBFIs	46,524.2	46,524.2	-
IV. Private Sector Enterprises :	1,884,922.9	1,801,676.1	83,246.8
A. Agriculture, Hunting and Forestry	156,283.4	85,075.1	71,208.3
(1) Growing of crops	114,703.8	64,965.0	49,738.8
(2) Farming of animals	18,836.6	11,752.1	7,084.5
(3) Agricultural and animal husbandry	1,108.1	1,106.6	1.5
(4) Agricultural machinery and equipments	21,150.4	7,126.9	14,023.5
(5) Hunting, trapping, forestry & logging	484.5	124.4	360.1
B. Fishing and fish farming etc.	764.4	737.3	27.1
C. Mining and Quarrying	14,431.1	14,354.9	76.2
(1) Mining of coal	1,931.6	1,930.9	0.7
(2) Crude petroleum & natural gas	8,989.1	8,986.5	2.6
(3) Iron & non-ferrous metal ores	689.0	689.0	-
(4) Quarrying of stone, sand and clay	162.8	162.8	-
(5) Chemical, fertilizer, Salt etc.	2,658.6	2,585.7	72.9
D. Manufacturing	1,091,857.6	1,085,133.2	6,724.4
1) Food products and beverages	173,514.2	172,048.8	1,465.4
2) Tobacco products	1,718.7	1,718.7	-
3) Textiles	482,864.2	480,796.0	2,068.2
i) Spinning, weaving, finishing of textiles	382,684.1	380,631.6	2,052.5
a) Spinning of fibers	220,965.1	220,813.4	151.7
b) Weaving of textiles	85,116.4	83,261.6	1,854.8
c) Finishing of textiles	76,602.7	76,556.7	46.0
ii) Made-up textile articles	43,344.7	43,342.5	2.2
iii) Knit wear	19,984.8	19,984.7	0.1
iv) Carpets and rugs	7,024.9	7,024.7	0.2
v) Other textiles n.e.s.	29,825.7	29,812.6	13.1
4) Wearing apparel, readymade garments etc.	45,221.5	45,146.9	74.6

3.6 Scheduled Banks' Classification of Advances by Borrower

(Concl.)

(End of Period: Million Rupees)

BORROWER	Dec. 2007		
	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,160.2	17,895.4	264.8
i.) Tanning & dressing of leather, luggage, handbags etc.	9,936.2	9,833.7	102.5
ii.) Footwear	8,224.0	8,061.7	162.3
6) Wood and products of wood cork	1,580.1	1,509.8	70.3
7) Paper, paperboard and products	19,692.7	19,426.9	265.8
8) Printing, publishing and allied industries	5,847.4	5,823.9	23.5
9) Coke and refined petroleum products	15,158.2	14,947.3	210.9
10) Chemicals and chemical products	78,174.8	77,629.4	545.4
11) Rubber and plastics products	10,532.2	10,296.7	235.5
12) Other non-metallic mineral products	93,046.4	92,628.8	417.6
13) Basic metals	34,072.8	33,646.1	426.7
14) Fabricated metal products	9,944.3	9,925.1	19.2
15) Machinery and equipment	17,427.1	17,356.9	70.2
16) Office, accounting and computing machinery	124.1	124.1	-
17) Electrical machinery and apparatus	29,815.1	29,766.5	48.6
18) Radio, television and communication equipment and apparatus	2,397.6	2,397.6	-
19) Medical, precision and optical instruments, watches and clocks	5,826.0	5,733.9	92.1
20) Motor vehicles, trailers and semi-trailers	14,860.9	14,828.3	32.6
21) Other transport equipments	5,029.4	4,944.8	84.6
22) Furniture and fixture	2,954.4	2,937.8	16.6
23) Jewellery and related articles	1,435.1	1,411.0	24.1
24) Sports goods	3,676.8	3,661.5	15.3
25) Handicrafts	129.9	129.9	-
26) Other manufacturing n.e.s.	18,653.6	18,401.3	252.3
E. Ship breaking and waste / scrape (junk) etc.	1,910.6	1,910.6	-
F. Electricity, gas and water supply	67,671.9	67,603.8	68.1
G. Construction	64,169.6	64,069.0	100.6
1) Building	49,843.3	49,813.1	30.2
2) Infrastructure	14,326.3	14,255.9	70.4
H. Commerce and Trade	222,036.5	221,268.2	768.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,213.0	13,179.7	33.3
2) Wholesale and commission trade	146,993.0	146,902.1	90.9
i) Exports	41,337.0	41,330.3	6.7
ii) Imports	31,372.9	31,366.4	6.5
iii) Domestic whole sales	74,283.1	74,205.4	77.7
3) Retail trade	61,830.6	61,186.5	644.1
I. Hotels, restaurants and clubs etc	12,506.4	12,428.6	77.8
J. Transport, storage and communications	82,936.2	82,684.7	251.5
K. Real estate, renting and business activities	111,259.8	110,805.3	454.5
L. Education	5,447.2	5,403.3	43.9
M. Health and social work	5,444.8	5,403.2	41.6
N. Other community, social and personal service activities	16,515.4	13,235.8	3,279.6
O. Other private business n.e.s	31,688.0	31,563.1	124.9
V. Trust Funds and Non Profit Organizations	17,180.4	17,090.7	89.7
VI. Personal	422,807.2	418,548.8	4,258.4
A. Bank Employees	53,369.8	50,075.0	3,294.8
B. Consumer Financing	367,119.6	366,207.7	911.9
i) House building	63,619.5	63,524.8	94.7
ii) Transport	113,036.1	112,873.4	162.7
iii) Credit cards	47,237.9	47,237.9	-
iv) Consumer durable	1,111.2	1,046.3	64.9
v) Personal loans	142,114.9	141,525.2	589.7
C. Other Personal	2,317.9	2,266.3	51.6
VII. Others	32,935.5	32,113.8	821.7
TOTAL	2,613,204.9	2,524,698.4	88,506.5

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2004		2005		2006		2007
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	997.0	723.1	487.6	686.5	2,006.5	6,028.6	12,371.0
II. Securities, Shares and Other							
Financial Instruments:	83,476.4	103,123.5	94,665.9	70,258.4	98,524.0	117,843.3	97,957.1
A. Quoted on The Stock Exchange:	38,771.1	54,929.4	60,984.2	50,708.3	73,665.9	90,081.5	78,539.2
1. To Stock Brokers and Dealers:	21,079.5	33,705.3	38,038.8	34,111.7	48,687.4	60,210.6	55,025.8
(a) Government and other Trustee Securities	6,093.2	5,884.3	2,475.6	5,269.8	2,559.4	8,584.9	6,601.3
(b) Shares and Debentures	14,017.6	25,879.5	30,614.6	26,579.7	43,604.8	51,146.0	47,763.4
(c) Participation Term Certificates	293.4	9.5	41.0	706.4	-	6.8	7.7
(d) Others	675.3	1,931.9	4,907.6	1,555.8	2,523.2	472.8	653.4
2. To Others:	17,691.7	21,224.1	22,945.4	16,596.6	24,978.5	29,870.8	23,513.4
(a) Government and other Trustee Securities	11,219.5	10,902.8	7,335.2	1,797.6	5,250.2	3,816.3	2,076.7
(b) Shares and Debentures	5,901.8	9,626.7	13,188.3	12,292.6	16,196.6	17,715.8	18,238.9
(c) Participation Term Certificates	214.2	220.1	248.5	7.1	9.9	87.7	-
(d) Others	356.2	474.5	2,173.4	2,499.3	3,521.8	8,251.0	3,197.9
B. Unquoted on the Stock Exchange:	44,705.2	48,194.1	33,681.7	19,550.1	24,858.0	27,761.8	19,417.9
1. To Stock Brokers and Dealers:	8,765.1	13,851.2	9,195.2	5,523.0	5,130.3	7,697.6	8,629.5
(a) Government and other Trustee Securities	8,218.6	12,793.8	7,252.3	3,517.7	3,124.0	2,673.4	2,519.0
(b) Shares and Debentures	140.2	843.1	1,692.6	1,817.4	1,540.7	4,619.0	4,838.6
(c) Participation Term Certificates	30.0	51.0	16.5	140.1	3.9	0.9	339.6
(d) Others	376.3	163.2	233.8	47.8	461.7	404.2	932.3
2. To Others:	35,940.1	34,342.8	24,486.4	14,027.1	19,727.7	20,064.2	10,788.4
(a) Government and other Trustee Securities	34,172.1	32,773.2	22,876.8	10,579.2	11,350.5	16,303.6	8,637.3
(b) Shares and Debentures	454.7	363.5	445.3	1,332.7	2,980.4	1,874.9	612.9
(c) Participation Term Certificates	239.7	241.2	69.2	1.9	2.2	15.3	3.7
(d) Others	1,073.7	965.0	1,095.1	2,113.2	5,394.6	1,870.3	1,534.5
III. Merchandise	406,791.7	470,285.4	519,488.4	558,384.0	626,098.1	647,612.4	688,697.9
A. Food Items:	100,566.8	99,442.0	113,316.5	118,644.0	161,268.1	151,678.1	166,794.2
1. Wheat	41,895.5	32,075.6	41,614.4	36,481.0	64,063.6	47,265.9	61,181.6
2. Rice and paddy	18,291.6	32,319.6	26,205.5	43,400.4	35,780.3	42,296.0	34,033.5
3. Other Grains & Pulses:	1,587.7	1,932.8	3,527.7	1,677.9	1,624.0	8,260.1	5,742.5
(a) Indigenous	834.4	1,698.5	3,288.5	1,519.0	1,173.4	8,005.7	5,443.7
(b) Imported	753.3	234.3	239.2	158.9	450.7	254.4	298.7
4. Edible Oils:	8,348.3	8,276.2	8,530.6	7,729.9	10,945.2	11,107.1	9,903.7
(a) Indigenous	4,217.1	3,314.7	4,405.1	3,579.9	5,399.1	5,310.3	5,951.2
(b) Imported	4,131.1	4,961.5	4,125.5	4,150.0	5,546.1	5,796.8	3,952.5
5. Sugar:	21,467.0	16,179.1	23,731.9	14,900.0	37,179.5	26,635.1	41,348.1
(a) Indigenous	20,641.2	15,440.7	21,586.4	13,787.1	27,400.6	25,508.3	35,517.0
(b) Imported	825.8	738.5	2,145.5	1,112.9	9,778.9	1,126.8	5,831.1
6. Kariana and Spices	1,484.6	1,580.4	2,068.9	7,257.4	3,528.7	4,212.0	2,666.2
7. Fish and Fish preparations	2,133.2	1,916.5	1,784.4	2,313.7	1,511.3	2,461.2	1,780.2
8. Other Food Items:	5,359.0	5,161.8	5,853.1	4,883.7	6,635.4	9,440.7	10,138.5
(a) Indigenous	2,873.7	2,936.1	3,892.8	3,172.7	5,404.4	7,886.6	8,989.4
(b) Imported	2,485.3	2,225.7	1,960.3	1,711.0	1,231.0	1,554.1	1,149.1
B. Raw Materials:	119,475.5	128,466.8	140,624.4	169,032.2	158,488.1	173,080.1	159,059.4
1. Cotton Raw:	70,530.7	74,358.2	74,905.9	95,801.3	80,711.6	100,190.0	86,460.7
(a) Indigenous	61,971.1	67,264.3	65,471.3	83,579.0	72,186.1	75,057.5	73,895.4
(b) Imported	8,559.6	7,093.8	9,434.6	12,222.3	8,525.6	25,132.6	12,565.3
2. Synthetic Fibers:	6,432.0	13,361.9	18,275.5	26,346.9	17,409.0	12,280.5	9,308.7
(a) Indigenous	4,221.9	6,779.1	9,419.5	9,963.2	6,216.4	10,493.6	8,280.6
(b) Imported	2,210.1	6,582.7	8,856.1	16,383.7	11,192.6	1,786.9	1,028.1
3. Fertilizers:	5,497.2	4,567.7	6,905.4	6,323.5	10,345.4	8,089.0	9,124.6
(a) Indigenous	3,484.0	2,159.2	4,336.2	5,412.5	7,527.1	6,651.6	7,280.9
(b) Imported	2,013.2	2,408.6	2,569.2	911.0	2,818.3	1,437.5	1,843.6

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	2004		2005		2006		2007
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude :	10,965.2	14,260.6	11,515.8	11,208.7	10,745.0	13,739.5	9,477.5
(a) Indigenous	1,266.2	3,437.1	3,051.2	5,489.6	5,571.0	6,397.0	3,825.1
(b) Imported	9,699.0	10,823.5	8,464.6	5,719.1	5,174.1	7,342.6	5,652.4
5. Iron & Steel:	11,659.6	6,327.1	8,805.5	6,195.5	10,237.3	11,950.4	16,177.7
(a) Indigenous	8,175.3	3,865.8	4,925.3	3,101.4	5,312.4	8,649.2	10,898.5
(b) Imported	3,484.3	2,461.3	3,880.2	3,094.1	4,925.0	3,301.1	5,279.2
6. Wool & Goat Hair	913.2	341.2	325.0	246.6	449.1	257.3	527.5
7. Hides & Skins	5,179.4	4,230.2	4,151.1	4,097.4	4,036.6	5,381.5	3,929.2
8. Oil Seeds	1,932.2	1,955.1	2,894.1	3,098.0	3,210.1	3,967.0	4,352.0
9. Pesticides & Insecticides:	908.9	875.4	1,583.9	2,360.2	3,436.2	2,578.7	1,567.3
(a) Indigenous	349.8	289.1	794.5	993.1	1,311.6	1,310.5	475.3
(b) Imported	559.1	586.3	789.3	1,367.0	2,124.6	1,268.3	1,091.9
10. Other Raw Materials:	5,457.2	8,189.4	11,262.1	13,354.2	17,907.7	14,646.2	18,134.4
(a) Indigenous	2,174.0	2,415.4	3,329.9	7,703.3	11,804.9	8,485.2	10,743.6
(b) Imported	3,283.2	5,774.0	7,932.2	5,650.9	6,102.8	6,161.0	7,390.8
C. Finished / Manufactured Goods:	186,749.4	242,376.7	265,547.5	270,707.7	306,341.9	322,854.2	362,844.3
1. Cotton Textiles:	46,757.0	63,610.4	63,611.0	70,736.0	73,907.6	77,465.3	89,646.6
(a) Indigenous	37,522.1	48,391.2	53,188.4	57,662.9	50,793.0	70,413.2	82,939.9
(b) Imported	9,234.9	15,219.2	10,422.6	13,073.0	23,114.6	7,052.0	6,706.6
2. Cotton Yarn:	24,269.3	24,726.0	23,643.0	30,151.9	30,644.8	27,873.5	37,534.0
(a) Indigenous	22,479.0	23,027.6	21,905.2	28,399.6	24,146.3	26,174.4	35,947.8
(b) Imported	1,790.3	1,698.4	1,737.8	1,752.3	6,498.5	1,699.2	1,586.3
3. Other Textiles:	31,791.8	34,285.4	33,653.6	30,422.6	43,079.1	49,918.9	48,719.7
(a) Indigenous	25,922.8	24,124.8	23,139.3	21,997.0	21,189.7	39,943.2	32,519.2
(b) Imported	5,869.1	10,160.6	10,514.3	8,425.6	21,889.5	9,975.7	16,200.5
4. Machinery:	17,128.6	30,427.5	36,798.1	37,234.5	18,680.3	29,279.2	20,031.9
(a) Indigenous	6,299.8	7,278.0	7,576.5	6,381.3	4,887.0	9,559.2	7,809.5
(b) Imported	10,828.8	23,149.5	29,221.6	30,853.2	13,793.3	19,720.0	12,222.4
5. Handloom Products	911.2	241.2	198.8	778.5	757.5	1,105.4	966.6
6. Carpets & Rugs	1,948.9	1,911.9	1,656.4	2,294.3	2,851.1	1,138.6	2,540.0
7. Readymade Garments	12,874.0	16,264.7	20,834.6	23,973.2	25,021.3	21,935.7	28,221.2
8. Cement and Cement Products:	6,738.2	15,614.9	20,001.6	19,123.2	25,636.0	25,894.4	27,018.2
(a) Indigenous	6,713.1	15,588.4	19,768.9	18,594.5	24,787.6	24,954.5	26,561.2
(b) Imported	25.1	26.6	232.7	528.7	848.4	939.9	457.0
9. Sports Goods	2,995.9	3,726.2	3,755.7	1,755.1	4,378.1	2,931.9	2,145.5
10. Surgical Instruments	1,317.0	1,326.1	1,866.6	988.4	2,103.9	1,920.1	2,513.0
11. Chemicals and Dyes	8,840.8	7,972.9	9,827.3	8,206.9	12,864.2	12,451.6	11,074.1
12. Other Finished Goods:	31,176.9	42,269.3	49,700.6	45,043.2	66,418.0	70,939.6	92,433.5
(a) Indigenous	23,235.8	31,227.2	39,305.9	34,622.8	32,882.5	56,310.2	82,009.2
(b) Imported	7,941.1	11,042.2	10,394.7	10,420.3	33,535.5	14,629.5	10,424.3
IV. Fixed Assets Including Machinery	136,607.6	193,533.1	214,223.2	270,834.4	280,022.1	273,662.2	260,888.0
V. Real Estate:	275,883.4	311,015.2	342,818.3	463,707.3	406,423.4	469,704.7	460,562.0
(a) Land	132,460.2	137,628.1	144,098.3	201,835.4	153,666.5	182,497.4	153,111.0
(b) Buildings:	143,423.2	173,387.1	198,720.0	261,871.8	252,756.8	287,207.4	307,451.0
1. Residential	88,955.0	104,682.3	116,688.5	166,639.3	160,863.2	174,694.5	181,976.5
2. Non-Residential	54,468.2	68,704.8	82,031.5	95,232.6	91,893.6	112,512.9	125,474.5
VI. Fixed Deposits and Insurance Policies :	32,577.4	29,621.9	42,561.1	50,687.1	56,633.9	49,818.9	47,260.6
(a) Bank Deposits	31,709.2	25,780.3	38,874.1	44,174.4	47,721.1	45,528.1	38,943.2
(b) Insurance Policies	868.2	3,841.7	3,687.0	6,512.8	8,912.8	4,290.8	8,317.4
VII. Others:	306,050.7	427,589.2	479,908.4	520,591.5	601,483.4	735,863.1	808,445.8
(a) Other Secured Advances	205,514.3	275,658.1	288,219.1	307,465.3	316,204.1	448,619.3	560,054.1
(b) Advances Secured by Guarantee(s)	67,211.8	102,073.2	134,321.1	134,985.4	177,237.0	189,332.6	125,505.1
(c) Unsecured Advances	33,324.5	49,857.9	57,368.3	78,140.8	108,042.3	97,911.1	122,886.6
TOTAL	1,242,384.1	1,535,891.5	1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2	2,376,182.3

(Contd.)

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITY	Dec. 2007		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments, and Precious Metals	9,144.3	9,144.3	0.0
II. Securities, Shares and Other Financial Instruments:	116,642.2	116,550.7	91.5
A. Quoted on The Stock Exchange:	79,961.0	79,869.5	91.5
1. To Stock Brokers and Dealers:	55,359.7	55,358.2	1.5
(a) Government and other Trustee Securities	10,971.0	10,971.0	0.0
(b) Shares and Debentures	43,208.8	43,208.8	0.0
(c) Participation Term Certificates	567.5	567.5	0.0
(d) Others	612.5	611.0	1.5
2. To Others:	24,601.3	24,511.3	90.0
(a) Government and other Trustee Securities	5,920.0	5,920.0	0.0
(b) Shares and Debentures	15,137.8	15,137.8	0.0
(c) Participation Term Certificates	14.2	14.2	0.0
(d) Others	3,529.3	3,439.3	90.0
B. Unquoted on the Stock Exchange:	36,681.3	36,681.3	0.0
1. To Stock Brokers and Dealers:	10,220.9	10,220.9	0.0
(a) Government and other Trustee Securities	4,154.8	4,154.8	0.0
(b) Shares and Debentures	4,805.1	4,805.1	0.0
(c) Participation Term Certificates	330.1	330.1	0.0
(d) Others	930.9	930.9	0.0
2. To Others:	26,460.4	26,460.4	0.0
(a) Government and other Trustee Securities	17,167.9	17,167.9	0.0
(b) Shares and Debentures	2,971.8	2,971.8	0.0
(c) Participation Term Certificates	24.7	24.7	0.0
(d) Others	6,296.0	6,296.0	0.0
III. Merchandise	750,483.8	750,121.8	362.0
A. Food Items	174,071.3	174,024.0	47.3
1. Wheat	62,412.7	62,412.7	0.0
2. Rice and paddy	38,262.5	38,257.4	5.1
3. Other Grains & Pulses:	6,485.2	6,485.2	0.0
(a) Indigenous	5,407.8	5,407.8	0.0
(b) Imported	1,077.4	1,077.4	0.0
4. Edible Oils:	10,218.7	10,208.2	10.4
(a) Indigenous	5,968.6	5,958.2	10.4
(b) Imported	4,250.0	4,250.0	0.0
5. Sugar:	34,235.5	34,235.5	0.0
(a) Indigenous	28,235.6	28,235.6	0.0
(b) Imported	6,000.0	6,000.0	0.0
6. Kariana and Spices	3,055.6	3,049.1	6.4
7. Fish and Fish preparations	2,038.3	2,038.3	0.0
8. Other Food Items:	17,362.8	17,337.4	25.4
(a) Indigenous	15,744.2	15,718.8	25.4
(b) Imported	1,618.6	1,618.6	0.0
B. Raw Materials:	165,079.3	165,027.4	51.8
1. Cotton Raw:	91,319.5	91,319.5	0.0
(a) Indigenous	77,512.5	77,512.5	0.0
(b) Imported	13,807.0	13,807.0	0.0
2. Synthetic Fibers:	10,139.6	10,135.6	4.0
(a) Indigenous	8,423.9	8,419.9	4.0
(b) Imported	1,715.6	1,715.6	0.0
3. Fertilizers:	8,359.0	8,359.0	0.0
(a) Indigenous	6,443.5	6,443.5	0.0
(b) Imported	1,915.5	1,915.5	0.0

3.7 Scheduled Banks' Classification of Advances by Securities Pledged

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

SECURITY	Dec.2007		
	All Banks	Commercial Banks	Specialised Banks
4. Petroleum Crude :	12,361.6	12,357.1	4.5
(a) Indigenous	6,564.9	6,560.3	4.6
(b) Imported	5,796.7	5,796.7	0.0
5. Iron & Steel:	13,391.6	13,370.1	21.5
(a) Indigenous	11,465.8	11,444.3	21.5
(b) Imported	1,925.8	1,925.8	0.0
6. Wool & Goat Hair	841.2	841.2	0.0
7. Hides & Skins	4,757.3	4,757.3	0.0
8. Oil Seeds	3,999.8	3,999.8	0.0
9. Pesticides & Insecticides:	1,812.8	1,812.8	0.0
(a) Indigenous	865.5	865.5	0.0
(b) Imported	947.3	947.3	0.0
10. Other Raw Materials:	18,096.9	18,075.1	21.8
(a) Indigenous	13,049.3	13,049.3	0.0
(b) Imported	5,047.6	5,025.8	21.8
C. Finished / Manufactured Goods:	411,333.3	411,070.4	262.9
1. Cotton Textiles:	96,230.4	96,178.5	51.9
(a) Indigenous	88,232.8	88,203.4	29.4
(b) Imported	7,997.7	7,975.1	22.6
2. Cotton Yarn:	47,465.9	47,448.3	17.6
(a) Indigenous	43,544.1	43,526.5	17.6
(b) Imported	3,921.8	3,921.8	0.0
3. Other Textiles:	49,873.5	49,873.2	0.3
(a) Indigenous	39,201.4	39,201.0	0.4
(b) Imported	10,672.2	10,672.2	0.0
4. Machinery:	27,140.0	27,138.7	1.3
(a) Indigenous	8,891.3	8,890.0	1.3
(b) Imported	18,248.7	18,248.7	0.0
5. Handloom Products	1,596.3	1,596.3	0.0
6. Carpets & Rugs	3,146.4	3,146.4	0.0
7. Readymade Garments	30,365.0	30,360.8	4.2
8. Cement and Cement Products:	30,645.3	30,640.8	4.5
(a) Indigenous	30,573.9	30,569.4	4.5
(b) Imported	71.4	71.4	0.0
9. Sports Goods	3,386.7	3,383.2	3.5
10. Surgical Instruments	2,385.8	2,376.0	9.8
11. Chemicals and Dyes	15,822.9	15,809.1	13.8
12. Other Finished Goods:	103,274.9	103,119.1	155.8
(a) Indigenous	94,979.2	94,823.3	155.9
(b) Imported	8,295.7	8,295.7	0.0
IV. Fixed Assets Including Machinery	285,480.9	282,424.6	3,056.3
V. Real Estate:	563,782.1	486,437.8	77,344.3
(a) Land	167,265.9	93,243.5	74,022.4
(b) Buildings:	396,516.2	393,194.3	3,321.9
1. Residential	182,700.3	181,276.4	1,423.9
2. Non-Residential	213,815.9	211,917.9	1,898.0
VI. Fixed Deposits and Insurance Policies :	48,249.7	48,125.6	124.1
(a) Bank Deposits	40,006.4	39,882.3	124.1
(b) Insurance Policies	8,243.3	8,243.3	0.0
VII. Others:	839,421.8	831,893.5	7,528.3
(a) Other Secured Advances	516,366.7	513,276.7	3,090.0
(b) Advances Secured by Guarantee(s)	197,347.5	196,749.9	597.6
(c) Unsecured Advances	125,707.6	121,866.9	3,840.7
TOTAL	2,613,204.9	2,524,698.4	88,506.5

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.		Dec.	
	No. of Accounts	Amount	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	43,977	71.3
5,000 to 10,000	83,046	613.7	27,698	208.8	73,733	594.2	68,507	532.4
10,000 to 20,000	592,029	9,603.1	359,178	4,439.5	436,465	5,644.8	301,118	4,122.5
20,000 to 25,000	135,277	2,982.4	347,134	7,173.9	405,517	8,578.9	413,393	8,909.3
25,000 to 30,000	250,805	7,318.0	57,718	1,579.6	229,859	6,423.6	45,548	1,259.2
30,000 to 40,000	691,333	24,292.3	1,009,048	36,811.0	365,985	12,707.8	303,571	10,099.4
40,000 to 50,000	335,174	15,085.5	265,827	11,928.7	628,152	27,938.1	696,453	33,182.2
50,000 to 60,000	307,402	16,982.4	333,046	18,263.1	286,145	15,651.2	190,221	10,429.1
60,000 to 70,000	423,442	27,316.8	347,612	22,677.2	237,171	15,403.2	265,196	17,394.9
70,000 to 80,000	350,581	26,456.6	339,289	25,285.9	362,226	27,156.9	303,862	22,883.4
80,000 to 90,000	195,273	16,439.7	282,386	23,999.9	286,259	24,284.3	371,653	31,486.6
90,000 to 100,000	164,500	15,734.2	125,567	11,890.1	226,069	21,492.4	239,847	22,861.5
100,000 to 200,000	571,702	76,891.4	714,818	96,789.1	851,407	112,363.0	1,019,196	132,672.1
200,000 to 300,000	172,823	42,697.1	158,247	39,134.4	192,141	47,442.0	165,554	40,097.1
300,000 to 400,000	100,889	35,204.9	155,559	54,387.9	206,661	73,971.8	162,893	57,160.9
400,000 to 500,000	115,879	50,449.5	128,033	54,807.6	69,218	30,638.5	68,151	31,175.0
500,000 to 600,000	53,068	28,595.7	39,853	21,973.8	43,303	23,561.6	61,208	32,724.4
600,000 to 700,000	18,337	11,801.3	17,764	11,497.2	21,757	14,185.8	18,644	11,929.4
700,000 to 800,000	16,732	12,537.9	12,826	9,590.3	15,067	11,266.7	13,205	9,876.9
800,000 to 900,000	10,946	9,274.1	13,135	11,095.1	11,257	9,589.3	10,591	8,991.3
900,000 to 1,000,000	16,259	15,572.6	16,736	15,970.2	12,447	11,853.7	10,287	9,731.5
1,000,000 to 2,000,000	50,709	73,208.5	57,059	80,316.3	53,039	74,423.6	57,694	81,303.7
2,000,000 to 3,000,000	20,031	50,064.5	23,042	57,040.6	24,671	60,723.7	23,998	59,158.0
3,000,000 to 4,000,000	10,626	36,860.4	13,258	45,394.8	15,252	53,408.3	12,419	42,764.8
4,000,000 to 5,000,000	7,369	32,603.8	9,647	42,640.6	9,199	41,122.7	10,088	45,272.0
5,000,000 to 6,000,000	3,500	19,090.0	5,564	30,227.5	5,238	28,668.0	5,313	29,017.5
6,000,000 to 7,000,000	2,606	16,794.9	3,561	23,014.1	3,438	22,279.6	3,290	21,350.3
7,000,000 to 8,000,000	2,305	17,244.6	2,496	18,640.9	3,247	24,155.6	3,318	24,660.0
8,000,000 to 9,000,000	1,581	13,425.0	2,041	17,332.7	2,033	17,185.6	2,598	22,148.0
9,000,000 to 10,000,000	1,862	17,610.3	2,000	18,947.2	2,102	20,022.2	2,261	21,493.1
10,000,000 and over	19,781	1,348,268.1	22,645	1,487,348.7	22,025	1,533,261.3	25,780	1,768,446.9
TOTAL	4,781,509	2,071,191.4	4,938,817	2,300,533.2	5,167,972	2,376,182.3	4,919,834	2,613,204.9

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.)		2004				2005			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	29,711	59.4	24,452	69.0	59,913	191.4	127,477	464.0
5,000 to	10,000	17,810	137.3	160,574	1,446.3	41,669	293.5	65,472	429.7
10,000 to	20,000	278,128	3,789.7	205,038	3,830.1	347,528	6,556.0	345,474	5,868.7
20,000 to	25,000	176,335	4,276.2	246,949	5,919.5	151,577	3,288.3	308,255	6,874.3
25,000 to	30,000	169,366	4,546.4	198,594	5,375.0	355,950	10,054.8	139,122	4,030.2
30,000 to	40,000	261,292	8,991.1	176,472	6,210.0	179,372	6,292.3	462,448	15,446.4
40,000 to	50,000	221,687	10,048.2	196,027	8,915.3	164,499	7,395.3	149,486	6,713.1
50,000 to	60,000	131,594	7,101.4	209,620	11,533.7	148,185	8,169.3	153,346	8,471.9
60,000 to	70,000	78,645	5,090.1	164,567	10,646.6	251,362	16,397.6	304,470	19,854.2
70,000 to	80,000	41,521	3,093.0	93,435	6,922.9	234,072	17,302.6	198,072	14,801.1
80,000 to	90,000	34,558	2,947.3	60,587	5,127.0	84,409	7,125.4	102,978	8,666.0
90,000 to	100,000	23,745	2,251.4	49,799	4,712.9	73,584	6,943.6	59,019	5,569.2
100,000 to	200,000	146,843	19,526.7	228,807	30,208.6	269,230	35,719.8	395,430	53,195.1
200,000 to	300,000	74,510	18,067.6	80,964	19,998.7	125,493	30,993.3	121,641	29,363.8
300,000 to	400,000	65,084	22,048.7	73,647	25,856.3	112,707	39,620.0	107,255	36,840.4
400,000 to	500,000	38,498	17,210.8	47,563	21,065.0	68,490	30,405.0	95,602	41,866.9
500,000 to	600,000	16,257	8,862.2	32,785	18,105.1	27,838	15,252.9	28,321	15,458.9
600,000 to	700,000	11,885	7,697.3	15,441	10,014.2	18,381	11,840.2	23,561	15,158.4
700,000 to	800,000	7,742	5,762.3	11,252	8,466.5	14,356	10,753.6	14,692	10,998.4
800,000 to	900,000	6,908	5,831.0	8,452	7,187.7	7,218	6,123.2	15,644	13,243.3
900,000 to	1,000,000	4,961	4,720.2	6,829	6,437.9	9,379	8,978.8	13,761	13,062.2
1,000,000 to	2,000,000	24,618	34,825.0	30,570	42,812.4	37,846	51,676.9	69,211	96,276.8
2,000,000 to	3,000,000	8,995	22,263.2	13,286	32,080.2	15,430	37,818.8	27,030	66,608.4
3,000,000 to	4,000,000	4,413	15,441.2	5,764	19,834.5	8,075	28,290.7	14,256	49,411.7
4,000,000 to	5,000,000	3,241	14,583.4	4,958	22,038.7	5,397	24,325.5	8,003	35,998.1
5,000,000 to	6,000,000	2,321	12,648.2	3,173	17,369.3	3,987	21,722.1	5,111	27,869.9
6,000,000 to	7,000,000	1,804	11,722.1	1,963	12,722.9	1,989	12,841.7	2,888	18,759.6
7,000,000 to	8,000,000	1,331	9,935.6	2,201	16,465.2	1,767	13,209.1	2,703	20,223.6
8,000,000 to	9,000,000	1,174	9,964.7	1,518	12,917.8	1,648	13,981.9	2,150	18,200.6
9,000,000 to	10,000,000	1,060	10,121.2	1,662	15,863.9	1,382	13,189.3	2,132	20,172.3
10,000,000 and over		13,607	843,113.8	17,064	1,026,526.9	17,019	1,097,167.2	19,090	1,157,460.8
TOTAL		1,899,644	1,146,676.7	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.		Dec.	
		No. of Accounts	Amount	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	37,423	57.0
5,000 to	10,000	77,653	570.5	21,222	157.8	68,046	548.8	61,288	478.2
10,000 to	20,000	565,259	9,219.0	334,877	4,082.2	419,059	5,387.6	276,961	3,776.5
20,000 to	25,000	110,141	2,404.9	329,170	6,765.8	386,863	8,153.8	402,194	8,653.9
25,000 to	30,000	225,050	6,592.4	29,773	817.9	204,196	5,718.5	24,267	669.7
30,000 to	40,000	587,183	20,573.6	919,045	33,605.8	288,350	9,948.0	255,503	8,402.7
40,000 to	50,000	244,732	11,113.4	180,470	8,129.3	571,179	25,440.6	640,453	30,722.8
50,000 to	60,000	219,239	12,124.7	284,660	15,561.3	261,347	14,271.0	159,134	8,739.8
60,000 to	70,000	282,393	18,184.9	254,044	16,502.4	177,022	11,497.4	227,027	14,862.7
70,000 to	80,000	203,895	15,356.5	198,427	14,845.1	219,701	16,487.8	210,647	15,842.1
80,000 to	90,000	139,038	11,691.8	176,755	14,938.0	188,905	16,014.0	246,805	20,997.7
90,000 to	100,000	103,128	9,878.9	60,492	5,712.2	137,390	13,024.7	162,385	15,438.7
100,000 to	200,000	382,573	52,420.3	483,221	67,076.5	598,352	80,103.1	722,713	94,278.9
200,000 to	300,000	158,566	39,219.7	143,501	35,574.8	177,352	43,855.6	150,891	36,599.6
300,000 to	400,000	97,326	33,982.8	150,336	52,580.5	201,245	72,101.5	157,121	55,168.1
400,000 to	500,000	114,863	50,002.4	126,706	54,230.5	67,434	29,859.1	66,185	30,307.9
500,000 to	600,000	52,458	28,256.6	39,442	21,750.4	42,846	23,308.8	60,666	32,436.4
600,000 to	700,000	18,028	11,606.5	17,255	11,166.3	21,268	13,874.2	18,419	11,784.1
700,000 to	800,000	16,669	12,490.6	12,613	9,435.2	13,946	10,469.5	12,902	9,654.5
800,000 to	900,000	10,722	9,084.0	12,993	10,973.4	10,948	9,319.1	10,503	8,913.9
900,000 to	1,000,000	16,201	15,518.2	16,658	15,895.6	11,987	11,406.1	10,181	9,629.6
1,000,000 to	2,000,000	50,470	72,873.9	56,517	79,631.4	52,758	74,023.3	56,974	80,357.9
2,000,000 to	3,000,000	19,882	49,708.7	22,911	56,726.2	24,549	60,424.0	23,858	58,817.1
3,000,000 to	4,000,000	10,557	36,619.7	13,169	45,083.3	15,166	53,114.6	12,256	42,175.9
4,000,000 to	5,000,000	7,321	32,392.3	9,609	42,469.3	9,166	40,975.7	10,050	45,100.9
5,000,000 to	6,000,000	3,437	18,752.9	5,506	29,911.3	5,191	28,412.4	5,275	28,809.6
6,000,000 to	7,000,000	2,569	16,556.6	3,524	22,775.1	3,407	22,078.7	3,253	21,112.5
7,000,000 to	8,000,000	2,261	16,920.0	2,471	18,454.5	3,212	23,897.5	3,291	24,459.0
8,000,000 to	9,000,000	1,557	13,220.5	2,014	17,102.0	2,019	17,067.2	2,587	22,055.8
9,000,000 to	10,000,000	1,834	17,341.7	1,975	18,709.2	2,078	19,792.4	2,239	21,283.0
10,000,000 and over		19,568	1,340,356.9	22,431	1,480,017.1	21,875	1,528,060.6	25,604	1,763,111.8
TOTAL		3,797,729	1,985,200.0	3,975,263	2,210,800.6	4,270,351	2,288,805.0	4,059,055	2,524,698.3

3.10 Scheduled Banks' Classification of Advances
by Size of Account and Borrowers
As on 31st December 2007

(Million Rupees)

SIZE OF ACCOUNT (Rs.)		Government		Non Financial Public Sector		NBFI's		Private Sector (Business)	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	-	-	-	-	-	-	15,879	32.7
5,000 to	10,000	-	-	-	-	-	-	17,937	132.2
10,000 to	20,000	-	-	-	-	-	-	38,674	553.9
20,000 to	25,000	-	-	-	-	-	-	18,239	411.4
25,000 to	30,000	-	-	-	-	-	-	29,817	825.0
30,000 to	40,000	-	-	-	-	-	-	79,313	2,804.1
40,000 to	50,000	-	-	-	-	-	-	122,909	5,505.0
50,000 to	60,000	-	-	-	-	-	-	86,255	4,711.4
60,000 to	70,000	-	-	-	-	-	-	90,100	5,931.7
70,000 to	80,000	-	-	-	-	-	-	135,662	10,214.7
80,000 to	90,000	-	-	-	-	-	-	159,574	13,443.1
90,000 to	100,000	-	-	-	-	-	-	100,455	9,601.5
100,000 to	200,000	-	-	-	-	16	2.3	437,659	57,975.6
200,000 to	300,000	-	-	24	6.8	18	4.9	84,909	20,068.7
300,000 to	400,000	-	-	-	-	29	10.4	34,716	11,930.0
400,000 to	500,000	-	-	-	-	4	1.8	19,637	8,763.4
500,000 to	600,000	-	-	10	5.2	3	1.6	13,348	72,66.6
600,000 to	700,000	-	-	18	10.9	13	8.2	9,130	5,932.2
700,000 to	800,000	-	-	-	-	2	1.4	8,929	6,667.9
800,000 to	900,000	-	-	10	8.5	-	-	6,879	5,812.3
900,000 to	1,000,000	-	-	4	3.8	-	-	5,546	5,295.6
1,000,000 to	2,000,000	2	2.7	4	4.2	5	7.3	37,271	53,188.0
2,000,000 to	3,000,000	7	18.2	5	12.6	7	16.5	15,471	37,991.9
3,000,000 to	4,000,000	-	-	4	13.4	2	6.4	8,822	30,321.9
4,000,000 to	5,000,000	-	-	5	21.9	4	18.0	6,734	29,999.3
5,000,000 to	6,000,000	1	5.7	-	-	-	-	4,622	25,233.2
6,000,000 to	7,000,000	-	-	1	6.6	4	26.4	2,865	18,497.3
7,000,000 to	8,000,000	7	55.3	2	15.2	3	23.0	2,690	20,116.2
8,000,000 to	9,000,000	2	16.9	2	16.2	2	16.7	2,430	20,724.7
9,000,000 to	10,000,000	1	9.7	-	-	18	171.6	2,061	19,618.5
10,000,000 and over		94	77,592.8	180	125,273.5	244	51,942.1	24,435	1,445,352.8
TOTAL		114	77,701.5	269	125,398.9	374	52,258.5	1,622,968	1,884,922.9

**3.10 Scheduled Banks' Classification of Advances
by Size of Account and Borrowers**
As on 31st December 2007

(Million Rupees)

SIZE OF ACCOUNT (Rs.)		Trust Funds and Non- Profit Organizations		Personal		Others		TOTAL	
		No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	-	-	27,527	36.8	571	1.8	43,977	71.3
5,000 to	10,000	1	-	50,546	400.1	23	0.2	68,507	532.4
10,000 to	20,000	8	0.1	262,267	3,565.9	169	2.6	301,118	4,122.5
20,000 to	25,000	19	0.4	394,310	8,478.3	825	19.1	413,393	8,909.3
25,000 to	30,000	9	0.3	15,272	421.3	450	12.7	45,548	1,259.2
30,000 to	40,000	-	-	222,039	7,223.4	2,219	71.9	303,571	10,099.4
40,000 to	50,000	-	-	572,050	27,609.9	1,494	67.2	696,453	33,182.2
50,000 to	60,000	8	0.4	102,722	5,651.8	1,236	65.5	190,221	10,429.1
60,000 to	70,000	-	-	174,917	11,451.9	179	11.4	265,196	17,394.9
70,000 to	80,000	9	0.7	165,261	12,449.4	2,930	218.7	303,862	22,883.4
80,000 to	90,000	13	1.1	210,609	17,916.5	1,457	125.9	371,653	31,486.6
90,000 to	100,000	16	1.5	139,154	13,237.3	222	21.2	239,847	22,861.5
100,000 to	200,000	200	27.8	579,432	74,410.4	1,889	255.9	1,019,196	132,672.1
200,000 to	300,000	45	10.5	79,284	19,702.1	1,274	304.1	165,554	40,097.1
300,000 to	400,000	32	11.4	127,672	45,052.4	444	156.7	162,893	57,160.9
400,000 to	500,000	37	16.3	48,187	22,260.6	286	132.9	68,151	31,175.0
500,000 to	600,000	22	12.3	47,730	25,387.1	95	51.6	61,208	32,724.4
600,000 to	700,000	12	7.5	9,439	5,950.3	32	20.2	18,644	11,929.4
700,000 to	800,000	30	21.9	4,215	3,163.2	29	22.5	13,205	9,876.9
800,000 to	900,000	3	2.6	3,553	3,041.7	146	126.3	10,591	8,991.3
900,000 to	1,000,000	45	43.7	4,539	4,239.5	153	148.9	10,287	9,731.5
1,000,000 to	2,000,000	78	100.5	20,029	27,502.4	305	498.6	57,694	81,303.7
2,000,000 to	3,000,000	49	121.0	7,290	17,666.8	1,169	3,331.0	23,998	59,158.0
3,000,000 to	4,000,000	7	23.9	3,542	12,256.4	42	142.7	12,419	42,764.8
4,000,000 to	5,000,000	7	30.3	3,321	15,126.0	17	76.6	10,088	45,272.0
5,000,000 to	6,000,000	4	22.0	660	3,617.4	26	139.2	5,313	29,017.5
6,000,000 to	7,000,000	4	24.9	307	2,044.1	109	751.0	3,290	21,350.3
7,000,000 to	8,000,000	1	7.2	612	4,421.2	3	21.8	3,318	24,660.0
8,000,000 to	9,000,000	3	25.6	149	1,263.4	10	84.5	2,598	22,148.0
9,000,000 to	10,000,000	5	47.0	171	1,598.7	5	47.6	2,261	21,493.1
10,000,000 and over		85	16,619.6	409	25,660.7	333	26,005.4	25,780	1,768,446.9
TOTAL		752	17,180.4	3,277,215	422,807.2	18,142	32,935.5	4,919,834	2,613,204.9

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
December											
No. of A/Cs.	2,973,643	8,958	50,993	56,184	865,142	608,423	98,341	4,113	16,309	49,684	2,755
Amount	624,282.2	14,248.6	137,481.8	57,777.5	232,063.8	901,848.5	219,868.7	3,331.9	24,718.5	244,197.6	8,932.7

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	
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 (22.13)
December												
No. of A/Cs.	177,004	348	2,635	269	1,005	3,413	139	35	345	96	-	4,919,834
Amount	117,783.6	1,457.9	5,413.9	1,314.5	11,167.2	3,039.6	326.2	271.0	3,478.8	200.3	-	2,613,204.9 (21.05)

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.	Dec.
I. Government:	30.7	43.9	9.3	166.8	175.4	54.4
II. Public Sector Enterprises:	3,183.0	6,666.7	5,271.5	5,855.0	7,786.4	9,030.9
(a) Agriculture, Forestry, Hunting & Fishing	3.9	72.7	27.4	95.8	138.3	5.0
(b) Mining and Quarrying	-	-	139.9	74.3	23.3	1.0
(c) Manufacturing	272.8	170.8	701.4	61.9	360.4	3,041.7
(d) Construction	6.2	10.6	0.4	0.3	138.4	43.0
(e) Electricity Gas, Water & Sanitary Services	148.9	237.2	-	-	16.2	2.7
(f) Commerce:	2,747.9	5,803.6	3,913.2	5,610.6	7,058.6	5,911.9
1. Export Bills :	2,219.9	4,595.7	3,262.3	2,968.1	3,675.1	2,458.6
i. Cotton Raw	561.8	219.1	95.4	191.0	47.7	156.8
ii. Rice	222.4	460.4	334.2	350.6	443.1	396.0
iii. Cotton Textiles (Local)	739.0	1,618.4	975.7	1,250.9	1,756.8	1,761.5
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	32.2
vi. Machinery & Transport Equipments	5.0	60.2	20.0	43.9	26.7	3.6
vii. Other Export Bills	628.4	1,791.6	1,239.5	1,030.8	1,135.7	108.6
2. Imports Bills Payable in Pakistan	-	280.7	95.8	246.9	446.7	884.6
3. Inland Bills (to include Local Bills)	528.0	640.0	365.6	2,395.5	2,936.4	2,568.7
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	1.4
(i) Other Public Sector Enterprises	2.1	338.2	355.4	1.0	-	24.2
III. Private Sector (Business):	78,568.1	81,451.0	96,980.0	97,235.8	110,899.6	113,421.5
(a) Agriculture, Forestry, Hunting & Fishing	4,214.4	3,443.6	2,694.0	4,322.3	4,781.9	6,807.7
1. Primary Products :	3,678.4	2,719.9	2,285.7	3,620.1	4,347.4	6,270.8
i. Cotton	2,367.0	931.3	795.8	1,577.7	1,520.8	2,217.7
ii. Rice	1,218.5	1,725.6	1,360.4	1,823.7	2,275.0	2,270.6
iii. Sugarcane	14.8	-	37.8	55.3	151.3	825.0
iv. Tobacco	-	-	-	-	1.6	0.5
v. Other Primary Products	78.0	63.0	91.7	163.4	398.6	957.0
2. Other Agriculture, Forestry, Hunting and Fishing	536.0	723.8	408.4	702.2	434.5	536.8

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.	Dec.
(b) Mining and Quarrying	98.4	653.9	768.7	113.5	75.4	67.9
(c) Manufacturing	2,705.9	5,176.7	14,681.0	14,481.3	13,305.2	3,937.4
(d) Construction	627.5	496.2	1,588.0	1,190.1	442.9	331.6
(e) Electricity, Gas, Water & Sanitary Services	322.0	26.1	13.5	3.3	162.8	3.0
(f) Commerce:	68,233.5	71,035.7	76,501.9	76,219.6	91,224.1	101,656.3
1. Export Bills-Traditional Export	32,164.8	35,509.3	34,847.2	37,701.5	40,791.8	46,628.1
i. Wool & Goat Hair	5.2	-	-	-	36.8	283.2
ii. Hides & Skins	237.0	138.4	490.5	3,410.4	2,678.6	676.7
iii. Cotton Textiles (Local)	24,060.4	26,525.9	25,628.0	21,878.8	23,766.5	28,915.0
iv. Cotton Yarn (Local)	7,048.4	7,969.1	7,716.6	10,918.7	12,444.5	14,181.0
v. Sports Goods	734.1	628.6	795.9	1,313.6	1,471.9	798.4
vi. Surgical Instruments	79.2	247.3	216.1	180.1	393.4	1,773.8
2. Export Bills-Non-Traditional Exports	16,056.5	17,215.6	16,576.0	15,783.6	17,771.9	21,879.5
i. Brassware & Handicrafts	142.1	72.3	32.1	78.5	323.3	43.9
ii. Carpets & Rugs	1,130.5	1,014.4	2,007.7	1,066.7	942.8	1,049.9
iii. Footwear & Leather goods	1,253.3	1,562.0	2,300.4	2,066.2	1,868.9	3,062.7
iv. Handloom products, Towels & Hosiery	2,316.1	3,040.1	4,487.2	3,513.2	3,785.0	5,650.3
v. Readymade Garments	5,013.9	6,102.7	4,164.3	4,644.1	7,121.4	8,025.4
vi. Electrical goods (Cable & Wire RA)	143.8	196.6	124.5	307.3	856.7	783.5
vii. Other Export Bills	6,056.8	5,227.7	3,459.8	4,107.6	2,874.0	3,263.8
3. Import Bills Payable in Pakistan	10,473.7	2,908.5	6,489.5	6,377.1	10,341.4	13,802.8
4. Inland Bills (to include Local Bills)	8,241.2	14,524.3	18,079.3	15,962.6	21,566.7	18,653.5
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	692.3
(g) Transport, Storage & Communication	210.5	5.7	25.6	176.9	120.9	142.2
(h) Services	30.8	11.1	4.8	371.1	0.0	41.7
(i) Other Private (Business)	2,125.2	602.0	702.4	357.5	786.4	433.9
IV. Trust Funds and Non-Profit Organisations	3.7	156.9	4.7	133.8	-	11.5
V. Others	2,461.1	2,344.9	1,955.8	1,197.5	3,343.7	1,758.6
TOTAL	84,246.5	90,663.3	104,221.3	104,588.8	122,205.1	124,277.0

(Contd.)

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

(End of Period: Million Rupees)

ECONOMIC GROUP	2007			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
I. Government:	13	0.5	50	5.4
II. Public Sector Enterprises:	3167	6,163.3	3,307	6,168.6
(a) Agriculture, Forestry, Hunting & Fishing	12	34.2	1	1.3
(b) Mining and Quarrying	5	1.0	-	-
(c) Manufacturing	460	1,397.6	931	785.5
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	-	-	-	-
(f) Commerce:	2,688	4,679.4	2,365	5,381.5
1. Export Bills :	961	2,497.0	1,296	3,954.0
i. Cotton Raw	66	109.1	72	601.3
ii. Rice	38	200.9	160	430.0
iii. Cotton Textiles (Local)	596	1,695.6	705	2,405.5
iv. Cement & Cement products	27	209.7	2	200.0
v. Petroleum & Petroleum products	62	252.2	77	66.4
vi. Machinery & Transport Equipments	11	9.3	28	55.5
vii. Other Export Bills	161	20.2	252	195.4
2. Imports Bills Payable in Pakistan	1	65.2	3	114.0
3. Inland Bills (to include Local Bills)	1,726	2,117.2	1,066	1,313.4
4. Non-Bank Financial Institutions	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-
(h) Services	2	51.1	10.0	0.4
(i) Other Public Sector Enterprises	-	-	-	-
III. Private Sector (Business):	34894	117,746.4	35,858	100,310.0
(a) Agriculture, Forestry, Hunting & Fishing	882	3,767.2	790	4,428.4
1. Primary Products :	840	3,627.2	710	4,117.2
i. Cotton	312	680.4	390	1,333.6
ii. Rice	469	2,423.1	200	2,478.1
iii. Sugarcane	4	400.0	-	-
iv. Tobacco	1	0.5	-	-
v. Other Primary Products	54	123.1	120	305.5
2. Other Agriculture, Forestry, Hunting and Fishing	42	140.1	80	311.2

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

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

ECONOMIC GROUP	2007			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	37	101.3	459	91.1
(c) Manufacturing	908	5,553.3	4,486	5,685.5
(d) Construction	73	281.9	6	361.2
(e) Electricity, Gas, Water & Sanitary Services	1	2.0	3	4.0
(f) Commerce:	32,682.	107,248.6	29,853	89,041.7
1. Export Bills-Traditional Export	14,122	42,746.5	11,761	42,569.0
i. Wool & Goat Hair	11	347.7	7	19.7
ii. Hides & Skins	254	618.7	89	239.2
iii. Cotton Textiles (Local)	7,368	24,802.5	6,553	27,771.3
iv. Cotton Yarn (Local)	6,054	15,895.6	4,498	13,477.3
v. Sports Goods	295	770.7	547	818.7
vi. Surgical Instruments	140	311.3	67	242.8
2. Export Bills-Non-Traditional Exports	7,919	21,818.3	7,020	23,149.2
i. Brassware & Handicrafts	33	198.4	408	1,667.3
ii. Carpets & Rugs	229	1,469.8	766	1,890.3
iii. Footwear & Leather goods	753	1,795.8	482	2,225.9
iv. Handloom products, Towels & Hosiery	2,819	7,572.3	2,010	5,194.2
v. Readymade Garments	2,767	7,130.7	2,796	9,234.8
vi. Electrical goods (Cable & Wire RA)	87	645.1	52	420.4
vii. Other Export Bills	1,231	3,006.1	506	2,516.2
3. Import Bills Payable in Pakistan	1,773	14,461.1	3,166	8,220.7
4. Inland Bills (to include Local Bills)	8,571	25,697.9	7,780	14,137.8
5. Non-Bank Financial Institutions	-	-	-	-
6. Other Foreign Bills (clean outward)	297	2,524.9	126	965.0
(g) Transport, Storage & Communication	7	134.4	-	-
(h) Services	18	41.6	11	52.4
(i) Other Private (Business)	286	616.2	250	645.7
IV. Trust Funds and Non-Profit Organisation	1	--	10	111.3
V. Others	6,472	1,371.2	6,385	798.8
TOTAL	44,547	125,281.5	45,610	107,394.1

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITY / SHARE	2004		2005	
	Jun.	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	259,194.1	230,730.2	187,486.4	186,193.5
National Prize Bonds	153.0	154.1	391.5	92.5
National Savings Schemes	-	-	-	-
Compensation Bonds	31,114.6	33,061.5	19,630.8	32,772.3
Federal Investment Bonds	16,288.6	13,896.6	8,657.3	2,880.3
Pakistan Investment Bonds	211,637.9	183,618.0	158,806.8	150,448.4
Unclassified	-	-	-	-
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
I. Balochistan	-	-	-	-
16.00 % 2003	-	-	-	-
15.50 % 2006	-	-	-	-
17.00 % 2007	-	-	-	-
II. Punjab	75.1	75.1	75.1	75.1
16.00 % 2004	-	-	-	-
17.50 % 2008	75.1	75.1	75.1	75.1
III. Sindh	-	-	-	-
16.00 % 2003	-	-	-	-
15.50 % 2006	-	-	-	-
17.00 % 2007	-	-	-	-
IV. Unclassified	-	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1.5	1.5	1.5
E. OTHERS:	113,470.8	116,435.8	122,884.0	167,574.1
1. Shares :	34,810.0	37,526.3	33,031.8	42,174.1
(i) Financial Institutions	3,435.5	4,107.8	2,985.2	4,482.7
(ii) Public Sector Enterprises	10,115.1	6,176.2	5,639.9	10,050.0
(iii) Private Sector	21,259.4	27,242.3	24,406.7	27,641.4
2. Debentures :	826.7	737.3	1,462.9	4,567.6
(i) Financial Institutions	-	-	239.2	2,980.0
(ii) Public Sector Enterprises	589.3	640.0	577.7	394.7
(iii) Private Sector	237.4	97.3	646.0	1,192.9
(iv) Other	-	-	-	-
3. National Investment (Unit) Trust	13,375.5	14,287.5	25,362.8	30,821.8
4. Participation Term Certificates	27,605.4	20,612.0	20,972.2	34,907.5
5. Modarba Certificate	915.9	597.0	343.6	604.5
6. Mutual Funds	4,924.1	4,533.7	6,148.7	7,723.0
7. Others	31,013.2	38,142.1	35,562.0	46,775.6
TOTAL	783,336.0	614,621.4	725,646.0	727,368.3

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITY / SHARE	2006		2007	
	Jun.	Dec.	Jun.	
	Book Value	Book Value	Book Value	
A. FEDERAL GOVERNMENT SECURITIES	181,663.0	161,732.3	169,333.20	
National Prize Bonds	-	-	-	
National Savings Schemes	-	-	-	
Compensation Bonds	31,106.3	15,203.4	15,071.2	
Federal Investment Bonds	1,430.2	1,158.2	14,647.5	
Pakistan Investment Bonds	149,126.5	145,370.6	139,614.5	
Unclassified	-	-	-	
B. TREASURY BILLS	409,361.9	382,108.1	657,161.3	
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:	275,516.8	220,875.1	281,258.3	
1. Shares :	48,061.2	39,027.3	55,874.7	
(i) Financial Institutions	4,180.8	4,202.8	6,858.2	
(ii) Public Sector Enterprises	5,847.7	5,210.7	5,053.3	
(iii) Private Sector	38,032.7	29,613.9	43,963.2	
2. Debentures :	1,487.2	2,973.0	3,888.9	
(i) Financial Institutions	405.7	134.4	1137	
(ii) Public Sector Enterprises	499.8	1,388.4	641.2	
(iii) Private Sector	581.7	1,450.2	2,110.7	
(iv) Other	-	-	-	
3. National Investment (Unit) Trust	28,457.4	28,797.3	39,122.8	
4. Participation Term Certificates	32,415.4	32,034.8	32,083.9	
5. Modarba Certificate	578.6	145.2	46181.5	
6. Mutual Funds	13,695.1	14,991.7	164.3	
7. Others	150,821.9	102,905.8	103,942.2	
TOTAL	866,618.3	764,792.1	1,107,829.4	

(Contd.)

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

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

SECURITY / SHARE	December, 2007		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	181,854.6	176,141.3	178,504.0
National Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	11,715.0	11,715.0	11,715.0
Federal Investment Bonds	6,345.1	6,045.9	6,108.0
Pakistan Investment Bonds	163,794.5	158,380.4	160,681.0
Unclassified	-	-	-
B. TREASURY BILLS	718,520.9	753,643.5	723,793.0
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	2.0	1.4
E. OTHERS:	304,106.5	266,179.7	312,409.7
1. Shares :	106,449.8	97,236.4	109,481.1
(i) Financial Institutions	5,747.3	4,380.4	6,058.8
(ii) Public Sector Enterprises	5,440.9	3,618.7	5,060.6
(iii) Private Sector	95,261.6	89,237.3	98,361.7
2. Debentures :	4,872.0	4,867.7	4,872.0
(i) Financial Institutions	1,356.5	1,356.3	1,356.5
(ii) Public Sector Enterprises	742.9	742.2	742.9
(iii) Private Sector	2,772.6	2,769.2	2,772.6
(iv) Other	-	-	-
3. National Investment (Unit) Trust	36,883.6	9,474.2	42,678.5
4. Participation Term Certificates	38,671.6	39,430.7	38,580.3
5. Modarba Certificate	39,132.5	36,806.2	38,867.4
6. Mutual Funds	181.0	215.7	181.0
7. Others	77,916.0	78,148.8	77,749.4
TOTAL	1,204,558.6	1,196,041.6	1,214,783.2

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

(End of period : Million Rupees)

Deposits by Rates of Interest					Deposits by Rates of Return (PLS)				
RATE OF RETURN	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

** 10 & Over

@ 9 & over

3.15 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)

RATE OF RETURN	2006		2007	
	Jun.	Dec.	Jun.	Dec.
0.00	136,696.0	130,390.0	131,049.3	146,671.8
0.25*	40,924.6	32,721.5	24,066.0	19,617.3
0.50*	3,464.4	9,413.0	7,390.3	9,937.6
0.75*	4,371.1	4,230.6	559.8	1,140.8
1.00	31,361.9	22,892.8	15,052.7	42,286.2
1.25	20,110.7	7,448.8	18,846.8	7,100.9
1.50	27,258.9	5,448.1	4,524.5	7,992.5
1.75	1,232.6	668.5	3,035.8	1,287.5
2.00	10,285.0	11,106.6	15,281.3	6,200.3
2.25	440.2	3,712.8	2,648.2	3,508.2
2.50	7,009.9	2,909.6	16,818.2	16,975.6
2.75	139.8	787.1	389.5	1,123.2
3.00	4,021.5	25,050.1	20,755.1	20,509.3
3.25	785.2	3,543.8	1,119.7	2,049.7
3.50	1,285.0	6,020.1	8,026.5	6,595.6
3.75	340.5	5,320.1	2,182.0	4,706.9
4.00	3,986.5	3,897.3	4,863.0	7,750.5
4.25	1,326.8	1,668.5	4,246.5	2,402.9
4.50	2,531.3	7,353.7	1,977.6	2,922.8
4.75	1,007.8	3,571.5	4,813.5	361.8
5.00	1,662.1	2,386.0	2,984.1	6,198.8
5.25	131.6	1,242.9	584.9	1,580.6
5.50	685.6	1,032.8	3,307.4	946.8
5.75	-	264.0	740.9	3,036.9
6.00	402.6	2,437.9	612.2	5,403.5
6.25	-	345.9	762.1	2,249.2
6.50	607.2	224.8	2.6	7.9
6.75	8.0	10.9	-	75.0
7.00	8.5	208.0	56.9	147.5
7.25	36.2	318.0	975.5	186.4
7.50	489.7	86.7	371.0	49.5
7.75	-	5.0	101.7	0.0
8.00	151.4	10.5	2.8	701.9
8.25	-	3.9	-	0.0
8.50	-	0.3	32.5	114.5
8.75	-	24.5	-	136.5
9.00	10.1	68.5	8.4	62.9
9.25	-	43.5	-	370.5
9.50	-	0.7	-	28.2
9.75	-	9.6	-	0.0
10.00	54.4	-	23.3	1.0
10.25	50.0	-	-	0.0
10.50	-	-	-	0.0
10.75	77.9	-	-	0.0
11.00	-	318.2	-	0.0
Over 11	3.7	13.0	227.7	0.0
Total	302,958.6	297,209.8	298,440.3	332,438.6

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

(Million Rupees)

RATE OF RETURN	2006		2007	
	Jun.	Dec.	Jun.	Dec.
0.00	676,436.5	644,586.5	858,780.5	802,106.2
0.25*	342,219.3	268,408.0	117,718.4	135,401.4
0.50*	33,370.1	38,433.8	40,288.4	43,101.3
0.75*	13,579.4	60,044.7	24,102.7	131,150.0
1.00	347,297.7	254,577.3	342,404.5	363,526.2
1.25	14,070.3	50,920.7	195,927.9	231,482.4
1.50	72,657.3	50,926.1	70,910.8	54,421.9
1.75	32,425.4	8,681.0	5,838.0	16,283.0
2.00	142,014.3	126,677.5	139,882.4	129,270.2
2.25	24,079.3	6,736.8	7,846.4	14,574.3
2.50	60,388.9	29,890.4	27,304.7	33,633.6
2.75	15,131.2	11,454.4	16,364.9	7,402.8
3.00	63,151.6	102,782.7	102,431.2	82,878.8
3.25	28,036.0	32,899.9	38,357.7	7,649.7
3.50	67,196.4	99,792.4	77,113.5	53,887.3
3.75	29,509.2	16,213.3	10,321.2	8,302.6
4.00	64,589.8	122,930.3	139,990.3	87,288.4
4.25	17,086.7	4,245.5	5,907.1	9,289.6
4.50	25,671.8	57,974.0	65,412.1	84,963.6
4.75	42,845.3	42,553.5	39,523.9	32,469.2
5.00	65,759.2	87,805.3	64,232.4	74,229.2
5.25	4,550.5	23,217.5	8,624.5	32,992.9
5.50	35,812.1	65,009.4	74,071.9	76,718.9
5.75	9,713.7	9,005.8	23,249.0	37,528.5
6.00	36,773.2	66,638.7	83,503.4	135,655.1
6.25	14,972.1	40,801.2	15,276.7	33,091.6
6.50	17,944.4	14,867.7	50,757.4	28,427.9
6.75	6,405.3	12,088.4	16,639.9	10,235.4
7.00	25,856.2	30,241.9	70,168.2	36,406.3
7.25	15,571.0	3,559.8	12,647.7	14,002.4
7.50	11,943.3	16,188.8	44,694.4	30,657.3
7.75	14,169.3	17,727.5	24,829.2	5,683.2
8.00	30,885.8	17,674.9	23,378.6	104,490.4
8.25	2,234.5	3,925.2	13,371.8	28,288.4
8.50	20,561.6	18,344.1	31,218.5	42,109.0
8.75	1,786.4	16,693.4	33,176.3	11,420.1
9.00	7,702.4	7,352.1	27,489.5	32,210.1
9.25	38,409.2	37,715.7	36,464.3	18,741.9
9.50	7,200.2	7,745.9	19,265.0	13,748.8
9.75	4,222.0	16,265.5	15,197.4	7,445.7
10.00	2,494.9	12,962.7	16,347.9	42,162.1
10.25	7,707.5	1,805.9	5,673.8	15,727.1
10.50	8,986.2	5,923.5	10,001.4	17,782.2
10.75	8,853.5	10,864.9	12,400.0	5,306.9
11.00	81.3	11,851.4	7,005.8	5,238.3
Over-11	2,039.7	42428.9	7,999.4	12,675.3
Total	2,514,392.0	2,629,434.9	3,074,111.2	3,202,057.3

*00.25 stands for 00.05 to 00.25

*00.50 stands for 00.30 to 00.50

*00.75 stands for 00.55 to 00.75

3.17 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

RATE OF RETURN	2004				2005			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	1,338.7	1,338.7	32,380.8	32,380.8	27,634.2	27,619.3	30,089.8	28,608.9
01.00	162.3	162.3	13.8	13.8	0.6	0.6	56.4	56.4
02.00	5,662.2	3,971.1	3,735.0	3,402.2	0.0	0.0	-	-
03.00	7,245.5	6,745.5	9,420.6	5,634.8	2,887.7	2,387.7	4,227.9	3,084.8
03.25	116.7	116.7	84.6	84.6	-	-	-	-
03.50	1,555.8	1,555.8	547.7	547.7	135.0	135.0	0.5	0.5
03.75	163.8	163.8	396.5	396.5	432.1	432.1	-	-
04.00	2,388.0	2,388.0	2,677.2	2,677.2	2,303.7	2,303.7	3,171.5	2,916.2
04.25	209.2	209.2	439.3	439.3	316.5	316.5	811.2	811.2
04.50	603.8	603.8	2,522.7	2,522.7	639.2	448.7	3,598.4	3,598.4
04.75	90.0	90.0	4.2	4.2	652.6	652.6	1,655.8	1,655.8
05.00	9,540.0	9,446.9	8,690.8	8,531.3	1,900.9	1,900.9	2,007.7	1,877.4
05.25	-	-	106.9	85.0	-	-	737.6	737.6
05.50	55.5	55.5	370.9	370.9	666.7	666.7	1,490.3	1,490.3
05.75	2.0	2.0	159.2	159.2	-	-	457.4	457.4
06.00	5,021.9	4,920.1	2,453.3	2,370.4	4,524.4	2,332.7	1,639.5	1,639.5
06.25	22.8	22.8	22.1	22.1	929.7	29.0	2,159.0	2,159.0
06.50	3,210.8	3,180.8	821.2	821.2	113.4	113.4	514.4	514.4
06.75	125.0	125.0	1,403.5	1,403.5	112.8	112.8	97.1	97.1
07.00	6,048.6	5,996.1	5,351.3	5,351.3	3,363.4	3,363.5	2,467.9	2,467.9
07.25	123.7	123.7	74.9	74.9	1,013.3	48.7	104.2	104.2
07.50	671.0	671.0	774.9	774.9	3,720.4	2,267.1	1,007.7	1,007.7
07.75	-	-	2.8	2.8	770.2	770.2	18.9	18.9
08.00	5,259.3	5,259.3	11,980.1	11,763.0	5,788.1	5,690.3	3,047.9	2,797.9
08.25	-	-	59.1	59.1	9.2	9.3	775.4	775.4
08.50	1,117.0	1,117.0	2,807.2	2,807.2	1,286.0	1,286.0	612.7	612.7
08.75	-	-	83.3	83.3	265.2	265.2	179.2	179.2
09.00	3,447.6	3,447.6	4,346.5	4,346.5	8,236.9	6,198.7	8,025.7	7,863.9
09.25	7.7	7.7	104.9	104.9	486.1	486.1	203.5	203.5
09.50	218.1	218.1	478.9	478.9	1,601.1	1,601.1	4,512.3	929.0
09.75	-	-	44.5	44.5	1,089.6	1,089.7	451.9	451.9
10.00	4,543.1	4,543.1	5,430.6	5,430.6	4,202.4	4,202.4	5,374.1	5,274.1
10.25	7.5	7.5	19.6	19.6	298.8	298.8	241.1	146.0
10.50	180.6	180.6	86.7	86.7	501.3	501.3	2,175.2	1,999.1
10.75	14.4	14.4	24.4	24.4	141.4	141.4	32.6	32.6
11.00	8,042.9	7,992.9	12,212.4	10,770.0	15,584.3	15,454.8	16,738.2	16,532.9
11.25	1.5	1.5	8.6	8.6	103.0	103.0	1,569.4	1,569.4
11.50	40.3	40.3	58.5	58.5	226.1	226.1	966.0	966.0
11.75	21.6	21.6	82.8	82.8	6,838.9	6,838.9	609.8	609.8
12.00	4,875.5	3,849.9	853.9	853.9	2,873.3	2,873.2	11,583.9	11,509.4
12.25	5.3	5.3	2.0	2.0	60.0	60.0	546.1	546.1
12.50	253.6	253.6	157.3	157.3	163.6	163.6	1,460.0	1,460.0
12.75	74.6	74.6	84.9	84.9	142.1	142.1	159.6	159.6
13.00	1,234.9	1,234.9	4,658.0	4,658.0	1,712.0	1,712.0	15,873.9	15,873.9
13.25	58.1	58.1	79.8	79.8	218.6	218.6	1,575.0	1,575.0
13.50	75.7	75.7	268.9	268.9	677.1	677.1	1,163.2	1,163.2
13.75	133.2	133.2	29.6	29.6	64.3	64.3	347.8	347.8
14.00	8,755.6	8,755.6	291.0	291.0	2,233.5	2,233.5	8,135.7	8,130.4
14.25	-	-	-	-	-	-	44.2	44.2
14.50	62.1	62.1	77.6	77.6	257.3	257.4	249.7	249.7
14.75	26.3	26.3	-	-	18.3	18.3	8.5	8.5
15.00	626.4	626.4	481.8	481.8	509.5	509.5	1,077.1	1,077.1
15.25	22.5	22.5	-	-	1.1	1.1	2.0	2.0
15.50	19.4	19.4	-	-	24.5	24.6	1.1	1.1
15.75	36.0	36.0	-	-	3.4	3.4	0.3	0.3
16.00 & over	5,717.6	5,709.6	2,619.1	2,611.4	2,792.1	2,784.4	5,004.1	2,979.8
TOTAL	89,235.5	85,683.5	119,886.0	113,836.1	110,525.8	102,036.8	149,060.5	139,375.4

* 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	2006				2007				
	Jun.		Dec.		Jun.		Dec.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	12,191.3	12,191.3	10,311.9	10,245.0	7,625.0	7,558.1	8,694.9	8,630.0	
01.00	*	0.5	0.5	-	-	5.5	5.5	95.0	95.0
02.00	*	6.5	6.5	25.3	25.3	13.6	13.6	50.8	50.8
03.00	*	3,505.2	3,505.2	3,651.8	3,651.8	4,043.8	4,043.8	3,776.4	3,776.4
03.25		0.2	0.2	-	-	50.3	50.3	0.0	0.0
03.50		90.3	90.3	1.1	1.1	0.2	0.2	2.0	2.0
03.75		-	-	-	-	-	-	-	-
04.00		1,145.6	1,145.6	1,237.1	1,237.1	5,875.0	5,375.0	2,191.4	2,191.4
04.25		8.5	8.5	-	-	-	-	-	-
04.50		226.6	226.6	8.3	8.3	47.9	47.9	174.2	174.2
04.75		-	-	33.3	33.3	3.2	3.2	-	-
05.00		858.7	858.7	835.3	835.3	343.1	343.1	440.9	440.9
05.25		459.3	459.3	79.2	79.2	1.6	1.6	1,141.5	1,141.5
05.50		1,780.4	1,780.4	394.5	394.5	355.6	355.6	1,379.9	1,379.9
05.75		2,073.4	2,073.4	1,656.5	1,656.5	2,338.6	2,338.6	4,009.7	4,009.7
06.00		4,208.2	4,208.2	4,511.3	4,511.3	1,876.0	1,876.0	2,777.4	2,777.4
06.25		2,491.7	691.7	2,539.0	739.0	1,426.3	1,426.3	2,817.6	2,817.6
06.50		522.8	522.8	945.8	695.8	1,495.8	1,308.3	2,095.3	1,970.3
06.75		466.2	466.2	290.0	290.0	277.4	277.4	937.6	937.6
07.00		2,420.9	2,420.9	2,231.2	2,231.2	2,818.0	2,817.3	1,383.7	1,383.7
07.25		155.1	155.1	626.2	626.2	68.2	68.2	196.7	196.7
07.50		1,365.0	1,365.0	4,890.9	4,890.9	9,037.5	9,037.5	9,187.4	9,132.1
07.75		43.4	43.4	123.0	123.0	85.3	85.3	32.4	32.4
08.00		2,848.9	2,598.6	1,231.1	1,225.9	2,477.6	2,477.6	2,065.8	2,065.8
08.25		667.7	667.7	112.3	112.3	1,663.3	1,663.3	74.5	74.5
08.50		893.7	893.7	960.5	960.5	800.1	800.1	383.0	383.0
08.75		1,854.0	1,569.8	72.0	72.0	241.0	240.5	117.9	117.9
09.00		7,129.2	7,091.6	5,428.5	3,434.1	5,955.1	3,988.6	4,302.8	3,586.7
09.25		737.0	737.0	105.0	105.0	199.5	199.5	52.9	52.9
09.50		6,271.0	3,440.7	415.9	415.9	3,922.8	3,922.8	135.5	135.5
09.75		569.7	569.7	161.4	161.4	491.8	491.8	143.2	143.2
10.00		3,820.9	3,818.3	6,490.1	6,490.1	8,182.0	7,243.3	2,963.2	2,664.7
10.25		527.8	427.8	80.8	80.8	371.6	371.6	601.8	601.8
10.50		1,272.7	1,069.3	3,100.9	860.0	1,557.1	1,557.1	394.4	338.0
10.75		280.7	230.7	15.6	15.6	16.4	16.4	2,097.0	2,097.0
11.00		11,515.1	11,465.1	6,480.9	6,480.9	8,305.5	8,039.3	2,882.0	2,197.5
11.25		219.2	219.2	17.2	17.2	331.7	331.7	2,843.6	2,843.6
11.50		2,374.3	2,374.3	1,560.4	1,560.4	4,738.9	3,222.0	11,726.6	11,726.6
11.75		1,450.8	1,450.8	1,172.1	1,128.4	800.7	720.4	1,752.4	1,752.4
12.00		13,902.5	13,901.0	12,735.1	12,735.1	17,610.8	16,621.6	17,838.9	17,749.4
12.25		602.8	602.8	1,027.3	1,027.3	2,365.1	2,365.1	1,780.9	1,780.9
12.50		3,527.8	3,527.8	4,078.1	4,078.1	5,835.0	5,835.0	5,548.3	5,548.3
12.75		653.1	653.1	1,338.6	1,338.6	3,126.7	3,126.7	4,109.4	3,767.0
13.00		16,332.4	16,328.2	17,910.7	17,910.7	13,286.1	13,169.5	20,742.0	20,742.0
13.25		603.2	603.2	974.5	974.5	3,092.5	3,092.5	4,516.3	4,516.3
13.50		1,231.8	1,231.8	4,923.8	4,923.8	6,002.8	6,002.8	5,835.0	5,835.0
13.75		150.2	150.2	1,333.9	1,333.9	5,723.8	5,723.8	2,629.2	2,629.2
14.00		5,127.6	4,938.3	10,509.3	10,505.3	13,046.1	13,040.8	22,915.1	22,830.8
14.25		142.0	142.0	828.9	828.9	1,918.6	1,918.6	800.8	800.8
14.50		3,906.4	3,906.4	4,549.8	4,549.8	2,677.2	2,657.2	3,926.6	3,926.6
14.75		0.1	0.1	584.0	584.0	409.6	404.6	1,406.6	1,406.6
15.00		1,284.9	1,284.9	4,621.3	4,613.4	9,699.2	9,699.2	14,480.4	14,480.4
15.25		7.1	7.1	74.6	74.6	2,178.2	2,173.9	995.8	995.8
15.50		28.1	28.1	3,242.2	3,242.2	2,643.0	2,637.5	1,151.0	1,151.0
15.75		35.0	35.0	84.4	84.4	200.8	200.8	158.8	158.8
16.00 & over		6,660.4	4,636.1	16,419.5	16,403.4	17,523.8	17,507.3	21,106.2	21,098.5
TOTAL		130,648.2	122,820.5	147,032.3	140,603.0	185,182.2	178,495.6	203,862.5	201,338.0

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..		Dec.		
	Overall	Private Sector	Overall	Private Sector	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	77,244.0	76,657.9	
01.00	*	1,177.8	813.8	571.1	207.2	656.6	203.2	3,074.6	1,307.8
02.00	*	62,845.5	22,996.7	8,221.7	4,956.6	6,069.4	2,804.5	8,033.6	4,928.0
03.00	*	143,855.7	122,298.0	46,065.5	35,195.0	19,022.2	19,022.2	15,256.0	15,256.0
04.00	*	188,008.0	155,468.7	160,741.0	115,346.9	33,003.9	29,450.4	23,790.0	23,781.1
05.00	*	99,503.2	91,120.1	265,452.3	212,689.3	66,898.0	51,841.6	16,500.2	15,201.5
06.00	*	90,638.9	79,622.7	188,980.1	169,947.5	77,515.8	66,453.8	62,194.2	49,009.1
07.00	*	65,397.1	65,047.7	132,669.9	127,529.0	143,759.4	112,673.5	52,929.0	52,424.1
08.00	*	81,677.5	71,516.8	124,608.9	123,964.2	266,967.8	227,966.2	67,710.1	63,349.6
08.25		1,769.0	1,169.0	5,957.9	5,357.9	24,729.5	20,581.0	8,833.6	7,833.6
08.50		17,225.1	17,225.1	36,792.4	36,313.7	36,981.8	35,317.2	21,217.5	19,191.4
08.75		1,285.5	1,285.5	3,845.0	3,843.4	42,204.9	25,474.8	18,626.8	14,331.8
09.00		36,946.2	35,546.9	49,004.6	48,162.3	136,610.3	101,770.4	250,872.1	216,190.4
09.25		775.8	775.8	1,275.1	1,275.1	18,779.4	17,423.1	22,301.5	14,461.9
09.50		4,659.9	4,659.9	19,239.9	19,234.9	29,282.9	28,511.1	67,538.7	33,066.9
09.75		2,976.6	2,976.6	1,013.4	1,013.4	14,551.1	13,315.9	29,845.8	23,386.1
10.00		42,056.6	41,784.4	49,701.7	49,542.5	113,555.3	111,385.0	159,949.9	134,497.9
10.25		145.2	145.2	1,132.5	1,132.5	9,456.6	8,958.0	22,594.8	21,695.0
10.50		6,544.6	6,544.6	4,503.7	4,501.1	17,143.9	16,885.0	48,650.7	46,860.5
10.75		171.4	171.4	194.1	194.1	6,610.4	6,610.5	20,291.6	18,621.6
11.00		53,493.9	52,050.5	59,481.6	59,461.1	121,330.2	121,320.3	156,235.5	154,342.2
11.25		65.2	65.2	1,405.9	1,404.6	4,858.0	4,857.1	10,251.2	10,020.5
11.50		1,377.1	1,334.3	6,480.2	6,458.2	14,604.3	14,603.3	27,138.5	27,089.5
11.75		913.4	913.4	180.1	180.1	9,131.5	9,125.8	12,525.3	12,521.5
12.00		28,418.4	28,415.6	15,587.6	15,584.5	43,832.5	43,823.9	150,963.5	145,103.4
12.25		27.1	27.1	273.5	273.5	4,740.3	4,735.3	6,538.1	6,538.1
12.50		1,387.3	1,387.3	3,161.5	3,161.5	6,875.1	6,860.3	37,187.1	37,187.1
12.75		104.7	104.7	507.3	507.3	2,013.6	2,013.6	2,816.0	2,816.0
13.00		10,588.3	10,588.3	10,451.5	9,827.2	24,626.1	24,043.5	121,817.1	121,277.4
13.25		5,200.8	5,200.8	540.1	540.1	1,644.0	1,644.0	1,112.6	1,112.6
13.50		1,198.8	1,198.8	900.5	900.5	1,820.6	1,820.6	10,971.9	10,943.5
13.75		5,745.7	5,745.7	4,049.6	4,019.6	6,891.9	6,891.9	4,628.7	4,628.7
14.00		111,770.9	110,352.1	87,380.8	87,378.2	111,134.8	111,134.8	132,267.6	132,265.6
14.25		15.0	15.0	665.8	658.6	814.6	814.6	1,805.6	1,805.6
14.50		642.8	642.8	1,101.5	1,101.1	943.1	943.1	3,886.3	3,886.3
14.75		51.7	51.7	39.5	39.5	241.9	241.8	2,885.2	2,885.2
15.00		7,961.2	7,935.9	7,607.1	7,607.1	13,208.1	13,207.7	24,845.0	24,845.0
15.25		0.0	0.0	102.3	102.3	75.7	75.7	232.3	232.3
15.50		300.3	300.3	76.9	76.9	113.1	113.1	9,333.4	9,333.4
15.75		275.5	275.5	203.3	203.3	82.3	82.3	80.6	80.6
16.00		11,018.5	8,670.1	7,375.5	7,375.5	6,189.0	6,189.0	17,334.8	17,334.8
16.25		-	-	126.0	126.0	59.7	59.7	93.6	93.6
16.50		1,481.1	219.5	3,842.4	3,839.7	5,761.2	5,760.7	1,667.5	1,667.5
16.75		881.7	881.7	924.2	924.2	461.9	461.9	89.3	89.3
17.00		4,097.5	4,097.5	348.4	348.4	379.2	379.2	3,660.0	3,660.0
17.25		8.4	8.4	75.9	75.9	45.0	45.0	47.5	47.5
17.50		180.7	180.7	55.8	55.8	96.2	96.2	76.5	76.5
17.75		0.9	0.9	62.6	62.6	48.9	48.9	46.6	46.6
18.00		6,018.4	6,017.4	4,626.3	4,625.9	10,050.2	10,050.2	9,628.2	9,628.2
18.25		10.1	10.1	57.6	57.6	179.5	179.5	38.6	38.6
18.50		285.5	285.5	34.1	34.1	13.5	13.5	48.9	48.9
18.75		3.3	3.3	26.2	26.2	23.1	23.1	7.9	7.9
19.00		4,074.0	4,073.6	6,370.3	6,348.9	10,371.1	10,371.1	828.3	828.3
19.25		5.2	5.2	92.2	92.2	46.1	46.1	49.0	49.0
19.50		98.3	98.3	251.4	251.4	3.8	3.8	2.3	2.3
19.75		-	-	75.1	75.1	69.6	69.6	17.8	17.8
20.00 & over		15,540.6	15,496.9	17,293.5	17,293.5	26,682.6	26,682.5	37,475.8	37,475.8
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	1,786,088.7	1,632,078.9

* 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	2006				2007				
	Jun.		Dec.		Jun.		Dec.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	90,056.5	86,934.2	101,089.4	100,019.3	83,867.2	82,072.6	71,973.0	71,277.4	
01.00	*	1,766.2	1,252.2	1,545.5	1,049.3	1,616.7	1,092.3	3,618.6	2,632.0
02.00	*	4,128.6	4,128.6	5,349.9	5,350.0	7,600.7	7,600.7	9,695.0	9,695.0
03.00	*	17,928.6	17,928.6	8,554.2	8,554.2	12,779.2	12,779.2	11,318.3	11,318.3
04.00	*	16,849.0	16,843.8	25,963.8	25,963.8	29,517.3	29,517.3	26,124.4	26,124.4
05.00	*	22,772.9	15,484.0	12,904.5	12,902.9	14,662.2	14,662.2	19,976.8	19,959.0
06.00	*	89,220.6	82,803.4	81,265.5	78,915.3	45,104.4	43,992.0	34,509.1	33,298.3
07.00	*	20,024.7	20,020.4	47,810.8	47,189.9	66,447.4	66,395.4	70,870.3	70,708.0
08.00	*	74,058.7	69,004.8	129,349.4	127,366.2	135,613.1	134,667.6	163,975.5	162,943.6
08.25		3,991.7	3,957.2	605.7	605.7	595.0	595.0	259.4	259.4
08.50		30,146.2	29,185.8	28,573.3	27,787.9	19,137.4	8,560.5	6,636.6	6,043.5
08.75		14,575.2	6,928.7	3,103.7	1,137.3	5,181.9	431.3	443.0	442.0
09.00		140,904.2	118,689.5	68,714.7	61,918.4	41,255.0	35,721.9	58,163.4	51,565.8
09.25		18,587.9	15,949.3	5,978.8	2,541.8	5,447.3	2,980.3	10,526.5	9,838.6
09.50		82,869.0	36,135.1	61,980.9	12,535.0	35,327.9	26,740.9	26,065.5	9,709.1
09.75		39,714.4	26,237.9	14,707.6	10,951.9	20,461.7	20,240.1	36,151.4	22,642.9
10.00		182,168.6	149,422.5	135,173.3	110,666.2	143,174.9	112,842.1	131,781.9	84,927.2
10.25		39,295.1	22,428.0	24,940.4	20,876.6	26,620.4	13,875.5	41,028.6	33,592.0
10.50		87,250.3	64,892.7	58,597.3	42,157.4	36,264.9	31,791.7	72,475.8	62,690.5
10.75		31,106.6	27,329.2	43,205.3	39,525.5	40,822.0	34,443.0	66,800.6	51,431.0
11.00		154,033.1	144,161.6	192,503.1	156,435.3	169,596.6	124,066.5	162,740.5	108,830.8
11.25		27,749.6	26,599.9	35,560.2	24,404.1	44,639.3	35,066.8	46,360.5	45,167.1
11.50		39,806.2	39,793.1	76,329.5	69,080.3	104,195.4	51,440.4	72,335.8	58,400.3
11.75		37,686.5	37,195.1	28,119.3	24,480.7	37,339.4	30,300.8	32,078.3	29,712.7
12.00		133,828.2	133,771.4	195,503.8	185,826.4	197,235.2	194,990.3	200,708.6	196,237.8
12.25		23,269.6	22,622.6	22,137.8	21,337.8	30,248.2	28,607.5	32,610.1	31,578.4
12.50		37,140.5	37,140.5	67,980.6	63,970.3	74,828.2	72,467.8	56,000.4	55,998.6
12.75		22,122.6	21,902.6	15,416.8	15,200.7	27,788.6	23,430.4	51,602.8	51,602.8
13.00		123,219.4	122,304.5	177,160.6	176,232.0	162,426.3	161,286.1	164,192.4	161,099.1
13.25		9,632.7	9,632.7	10,358.3	10,358.3	13,949.8	13,949.8	11,774.1	11,773.9
13.50		20,037.4	20,037.4	34,645.2	34,638.2	42,098.9	42,092.4	48,648.5	47,948.5
13.75		4,971.3	4,971.3	15,857.5	15,857.5	9,362.9	9,201.1	13,073.8	12,758.4
14.00		145,121.4	145,120.8	178,144.5	177,723.1	197,794.5	196,910.3	340,896.6	337,880.7
14.25		2,887.8	2,887.8	6,741.8	6,741.8	4,058.5	4,058.5	5,339.2	5,339.2
14.50		11,680.9	11,680.9	24,216.9	24,216.9	27,934.0	27,899.5	24,205.0	24,195.4
14.75		708.6	708.6	10,715.4	10,715.4	2,126.2	2,126.2	5,491.3	5,491.3
15.00		25,381.0	25,381.0	55,591.0	55,591.0	88,985.3	87,795.3	107,074.7	105,146.3
15.25		1,397.9	1,397.9	3,484.5	3,484.5	1,110.5	1,110.5	5,403.5	5,403.5
15.50		352.9	352.9	6,147.5	6,147.5	7,848.8	7,848.8	5,605.8	5,605.8
15.75		206.0	206.0	958.9	958.9	2,096.6	2,096.6	3,413.5	3,413.5
16.00		8,029.3	7,875.5	16,132.2	16,132.2	39,213.2	39,213.2	24,428.5	24,273.1
16.25		162.0	162.0	649.3	649.3	833.2	833.2	128.7	128.7
16.50		1,461.1	1,461.1	3,118.1	3,118.1	7,880.3	7,877.1	8,203.6	8,203.6
16.75		10,002.0	10,002.0	13,545.3	13,545.3	3,939.2	3,939.2	4,129.8	4,129.8
17.00		4,993.1	4,993.1	13,283.0	13,283.0	8,364.8	8,364.8	6,144.9	6,144.9
17.25		158.2	158.2	12.2	12.2	30.8	30.8	74.3	74.3
17.50		4,168.9	4,168.9	7,182.5	7,182.5	94.8	94.8	547.6	547.6
17.75		36.3	36.3	47.6	47.6	86.3	86.3	695.8	695.8
18.00		15,365.0	15,365.0	15,021.6	15,021.6	15,360.0	15,360.0	22,402.4	22,402.4
18.25		183.0	183.0	151.5	131.3	788.2	788.2	967.1	967.1
18.50		49.9	49.9	201.5	201.5	1,270.6	1,270.6	76.6	76.6
18.75		321.1	321.1	3.5	3.5	606.5	606.5	1,105.8	1,105.8
19.00		15,078.7	15,078.7	4,806.3	4,806.3	9,960.7	9,960.7	6,949.0	6,949.0
19.25		919.5	919.5	3.4	3.4	0.3	0.3	7.2	7.2
19.50		8.9	8.9	52.2	52.2	165.7	165.7	34.2	34.2
19.75		908.0	908.0	96.3	96.3	220.9	220.9	10.2	10.2
20.00 & over		50,049.6	50,037.4	62,206.9	62,204.9	85,024.8	85,024.7	81,487.7	80,584.8
TOTAL		1,940,543.2	1,735,152.9	2,153,500.8	1,957,906.6	2,191,000.1	1,971,584.2	2,409,342.5	2,201,017.2

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.	Dec.
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)	1.62 (1.45)
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)	2.07 (57.00)
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)	4.64 (11.11)
(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)	5.14 (8.07)
(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)	5.87 (6.83)
(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)	6.85 (8.95)
(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)	6.55 (0.87)
(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)	6.70 (1.92)
(g) 4 years and over but less than 5 years	2.98 (0.09)	3.06 (0.20)	3.84 (0.23)	6.19 (0.24)	4.90 (0.22)	7.08 (0.22)	7.01 (0.20)	7.11 (0.31)
(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)	7.16 (3.49)
IV. Overall								
(i) Excluding current and other deposits	1.28	1.32	1.89	2.57	2.69	3.42	3.51	3.61
(ii) Including current and other deposits	0.95	0.95	1.37	1.86	1.96	2.53	2.60	2.66

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

Type of Deposits	(Percent per annum)							
	2004		2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
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)	1.86 (1.36)
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)	2.13 (56.39)
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)	4.84 (10.70)
(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)	5.23 (8.31)
(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)	6.15 (6.65)
(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)	6.92 (9.50)
(e) 2 years and over but less than 3 years	2.81 91.24)	2.87 (0.83)	3.99 (0.75)	5.25 (0.69)	5.48 (0.83)	5.82 (0.94)	6.50 (0.97)	6.56 (0.94)
(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)	6.73 (2.05)
(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)	7.16 (0.33)
(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)	7.17 (3.78)
IV. Overall								
(i) Excluding current and other deposits	1.31	1.36	1.98	2.70	2.82	3.56	3.64	3.74
(ii) Including current and other deposits	0.99	0.99	1.46	1.99	2.10	2.69	2.73	2.81

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.	Dec.
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)	0.09 (2.48)
II. Saving Deposits	0.91 (84.800)	0.85 (80.98)	0.82 (82.40)	1.18 (66.22)	1.21 (73.16)	1.67 (66.27)	1.62 (64.54)	1.51 (64.08)
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)	3.04 (15.96)
(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)	3.40 (5.23)
(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)	3.47 (9.01)
(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)	3.80 (2.53)
(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)	3.98 (0.04)
(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)	4.82 (0.46)
(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)	5.31 (0.10)
(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)	5.66 (0.11)
IV. Overall								
(i) Excluding current and other deposits	0.96	0.97	0.97	1.31	1.31	1.92	1.98	2.08
(ii) Including current and other deposits	0.61	0.63	0.62	0.83	0.78	1.17	1.24	1.28

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
	Dec.	11.20	11.15	10.24	10.79	11.92	10.54	12.87	11.56
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
	Dec.	11.45	10.36	9.82	11.09	12.85	10.02	11.93	11.64
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
	Dec.	9.70	11.27	10.26	10.76	11.80	10.58	12.93	11.55

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		
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
2007	739,386	1,424,945	538,551	561,094	60,866	37,746	25,993	35,947	94,696	50,752	177,367	74,121	37,007	8,402	323,590	403,348
2007 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
Dec.	37,726	30,558	15,295	50,807	1,396	8,214	595	5,387	3,188	3,541	5,163	5,535	531	2,477	1,038	23,327
2008 Jan.	6,274	44,805	25,050	3,441	4,881	59	-	358	3,553	2,310	20,700	9,897	612	575	180	14,305
Feb.	7,270	40,004	16,520	12,445	268	130	745	3,070	4,442	1,712	11,894	4,076	325	783	108	7,217
Mar.	10,398	42,382	24,221	7,740	2,716	158	7	2	3,427	3,727	4,531	3,203	898	1,234	45,000	18,348
Apr.	9,323	43,297	21,949	5,329	426	2,331	1,635	3,135	7,053	2,635	4,500	7,358	1,034	1,577	10	11,750

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

(Million Rupees)

PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWAL A		TOTAL	
	En-		En-		En-		En-		En-		En-		En-		En-	
	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	Issued	cashd	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
2007	63,953	64,834	34,223	28,732	16,036	4,823	7,653	3,954	13,352	5,383	44,925	24,976	13,462	23,026	2,191,060	2,752,083
2007 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	104,301	120,806
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	93,541	142,262
Dec.	2,100	1,373	10	4,012	100	1,378	660	12	121	369	2,170	25	10	1,785	70,103	138,800
2008 Jan.	1,215	2,806	115	990	5	626	103	210	13	597	3,781	-	40	121	66,522	81,100
Feb.	3,315	3,508	-	657	140	384	386	105	165	371	2,098	20	3	1,552	47,679	76,034
Mar.	3,805	3,700	-	1,403	620	17	142	180	1,762	340	2,503	520	-	1,664	100,030	84,618
Apr.	5,410	3,989	-	1,525	100	248	96	247	149	280	2,410	221	2	1,370	54,097	85,292

Source: SBP-BSc (Bank)

3.24 Clearing House Statistics

(Cheques in Thousand)
(Million Rupees)

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD	
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
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
2007 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
2008 Jan.	3,333	1,184,507	-	-	142	38,856	83	24,322	265	54,868	15	9,290	140	2,557
Feb.	2,912	1,039,746	-	-	132	36,676	78	27,832	237	50,356	22	7,212	143	2,952
Mar.	3,243	1,271,660	-	-	145	36,345	94	26,540	275	60,690	24	10,487	150	4,992
Apr.	3,411	1,309,801	-	-	150	42,238	99	29,834	278	62,268	26	9,459	150	3,669

3.24 Clearing House Statistics

(Cheques in Thousand)
(Million Rupees)

PERIOD	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL	
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
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	69,873	21,264,075
2007 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	5,003	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
2008 Jan.	317	207,869	138	37,991	71	9,768	150	6,583	13	4,934	448	78,105	5,115	1,659,650
Feb.	335	193,363	124	32,896	68	9,673	150	7,104	13	4,211	436	75,341	4,650	1,487,362
Mar.	437	267,514	136	39,990	76	11,663	149	8,060	14	4,586	469	85,548	5,212	1,828,075
Apr.	388	212,832	135	35,319	78	12,261	172	8,087	14	4,536	485	85,771	5,386	1,816,075

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	2005	
	Dec.	Jun.	Dec	Jun.
LI A B I L I T I E S				
Paid-up Capital	250,045	267,505	570,236	528,180
Reserves	1140,014	1,163,435	1,190,494	1,201,640
Demand Deposits:	1,287,893	1,435,085	1,404,580	1,567,329
(a) Societies	165,014	163,035	103,677	170,270
(b) Others	1,122,879	1,272,050	1,300,903	1,397,059
Time Deposits:	2,392,184	2,654,630	2,429,153	2,455,770
(a) Societies	472,384	472,627	238,379	268,463
(b) Others	1,919,800	2,182,003	2,190,774	2,187,307
Borrowings from:	4,970,787	7,669,787	10,419,787	10,273,787
(a) State Bank of Pakistan	4,243,246	6,942,246	9,692,246	9,546,246
(b) Other Banks	727,541	727,541	727,541	727,541
Head Office & Inter-Bank Adjustment	161	27,975	294	203
Contingent Liabilities as per contra	932,450	1,097,526	1,239,766	1,523,812
Other Liabilities	2,275,705	2,340,432	2,355,643	2,589,312
TOTAL LIABILITIES / ASSETS	13,249,239	16,656,375	19,609,953	20,140,033
ASSETS				
Cash and Balances :	2,085,445	3,894,830	5,789,208	5,118,281
(a) Notes, Coins and Silver	178,142	160,199	201,144	125,874
(b) Balances with State Bank of Pakistan	125,706	237,176	174,437	257,324
(c) Balances with other Banks	1,781,597	3,497,455	5,413,627	4,735,083
Loans and Advances to:	6,790,117	8,002,496	8,920,932	9,507,504
(a) Societies	5,093,227	5,274,047	5,261,505	5,302,147
(b) Individuals	1,508,541	2,345,101	3,216,366	3,829,705
(c) Others	188,349	383,348	443,061	375,652
Investment in Securities and Shares:	582,548	618,634	669,998	611,891
(a) Federal Government	337,069	335,219	334,349	335,149
(b) Treasury Bills	26,105	26,105	26,105	26,105
(c) Provincial Governments	17,051	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	198,735	241,671	293,905	234,998
Bank Premises	1,287,351	1,291,356	1,288,578	1,291,792
Head Office and Inter-Bank Adjustment	34,892	62,523	50,514	110,727
Contingent Assets as per contra	932,450	1,097,526	1,239,766	1,523,812
Other Assets	1,536,436	1,689,010	1,650,957	1,976,026

3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	509,993	534,605	536,380	540,818
Reserves	1,349,389	1,871,457	1,888,855	2,000,887
Demand Deposits:	1,462,386	2,033,293	2,045,975	2,226,514
(a) Societies	97,650	114,265	9,937	10,054
(b) Others	1,364,736	1,919,028	2,036,038	2,216,460
Time Deposits:	2,287,211	2,474,407	2,634,201	2,868,297
(a) Societies	198,246	197,786	112,877	151,117
(b) Others	2,088,965	2,276,621	2,521,324	2,717,180
Borrowings from:	14,017,030	12,725,021	13,725,021	14,874,105
(a) State Bank of Pakistan	13,438,022	12,018,246	13,018,246	14,167,330
(b) Other Banks	579,008	706,775	706,775	706,775
Head Office & Inter-Bank Adjustment	22,560	-	-	1,091,787
Contingent Liabilities as per contra	1,886,138	2,422,534	2,842,997	3,647,538
Other Liabilities	1,108,975	2,525,651	4,867,941	4,594,507
TOTAL LIABILITIES / ASSETS	22,643,682	24,586,968	28,541,370	31,844,453
ASSETS				
Cash and Balances:	8,934,671	8,002,087	8,341,947	9,401,912
(a) Notes, Coins and Silver	143,331	130,314	225,241	250,446
(b) Balances with State Bank of Pakistan	120,047	172,402	212,227	254,322
© Balances with other Banks	8,671,293	7,699,371	7,904,479	8,897,144
Loans and Advances to:	9,246,659	9,408,122	10,495,592	11,182,825
(a) Societies	4,949,526	5,284,220	654,075	657,784
(b) Individuals	3,730,854	3,760,577	1,118,340	1,187,789
(c) Others	566,279	363,325	8,723,177	9,337,252
Investment in Securities and Shares:	351,808	570,514	543,065	606,882
(a) Federal Government	322,768	321,758	300,500	308,168
(b) Treasury Bills	1,381	27,280	26,105	26,105
(c) Provincial Governments	12,051	12,051	12,051	12,051
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,554	3,554	3,554	3,554
(f) Shares of Other Enterprises	12,020	205,837	200,821	256,970
Bank Premises	347,284	1,314,515	2,776,587	3,098,268
Head Office and Inter-Bank Adjustment	70,183	322,964	744,436	1,336,991
Contingent Assets as per contra	1,886,138	2,422,534	2,842,997	3,647,538
Other Assets	1,806,939	2,546,232	2,796,746	2,570,037

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

(End of Period: Thousand Rupees)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS							All DEPOSITS
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total	
2003												
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
2007												
June												
No. of A/Cs.	67,143	2,968	9,391	228,096	9,109	11,511	4,845	1,387	1,154	5,547	33,553	341,151
Amount	1,105,710	51,208	189,364	2,662,621	195,590	49,699	152,200	152,152	75,978	460,289	1,085,908	5,094,811

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		2007
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Govt. and Govt. Agencies	21,983	23,200	21,227	21,182	75,708	21,500	19,359	20,512
II. Business:	1,449,925	1,588,924	1,523,003	1,700,203	284,317	1,345,819	1,917,194	1,430,088
1. Agriculture, Forestry, Hunting and Fishing	177,878	202,767	181,102	205,218	11,985	111,552	118,236	134,076
2. Manufacturing	11,375	14,188	11,577	10,506	-	8,579	128,349	125,648
3. Construction	-	-	-	-	-	-	-	-
4. Commerce	1,105,558	1,181,242	1,152,018	1,275,022	261,733	1,139,749	1,051,859	1,039,842
5. Other Business	155,114	190,727	178,306	209,457	10,599	85,939	618,750	130,522
III. Trust Funds, Non-Profit Organisations and Others	42,404	67,853	72,329	67,467	2,627	53,427	55,511	57,182
IV. Personal	2,165,765	2,409,738	2,217,174	2,234,247	3,381,311	3,086,954	2,688,112	3,587,029
TOTAL	3,680,077	4,089,715	3,833,733	4,023,099	3,743,963	4,507,700	4,680,176	5,094,811

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

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2003		2004		2005		2006		2007
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
A. Agriculture, Forestry, Hunting and Fishing	5,898,085	6,941,089	7,841,900	8,227,840	8,231,988	8,374,253	8,523,957	8,397,803	
B. Mining and Quarrying	-	-	-	-	-	-	-	-	
C. Manufacturing	139,102	133,254	152,248	159,984	98,389	119,624	126,500	168,123	
D. Construction	-	-	-	-	-	-	-	-	
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-	
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-	
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-	
F. Commerce	423,339	541,421	526,184	600,344	594,765	519,616	603,985	536,590	
G. Transport, Storage and Communication	195,877	211,220	250,991	289,632	264,894	116,308	166,678	197,734	
H. Services	-	-	-	-	-	-	-	-	
I. Employees and activities not adequately described	133,714	175,512	149,609	229,704	251,355	278,321	1,074,472	1,882,575	
(i) Directors and their Associates	2,271	2,456	3,018	3,408	3,675	2,244	3,361	5,020	
(ii) Employees and activities not adequately described	131,443	173,056	146,591	226,296	247,680	276,077	1,071,111	1,877,555	
TOTAL	6,790,117	8,002,496	8,920,932	9,507,504	9,441,391	9,408,122	10,495,592	11,182,825	

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

(End of Period: Thousand Rupees)

SECURITY	2003		2004		2005		2006		2007
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	7,619	9,060	10,927	13,028	13,323	13,402	43,745	43,745	
C. Merchandise:	188,142	214,975	268,030	318,948	261,678	234,317	23,387	44,156	
(i) Export Commodities	131,707	152,915	211,662	216,177	189,134	166,736	9,574	30,257	
(ii) Imported goods Other than Industrial Machinery	-	-	-	-	-	-	-	86	
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	
(iv) Other Merchandise	56,435	62,060	56,368	102,771	72,544	67,581	13,813	13,813	
D. Machinery and Other Fixed Assets	18,200	17,439	19,436	18,991	17,644	19,687	11,932	105,302	
E. Real Estate:	1,792,865	2,241,287	2,344,985	2,513,733	2,351,367	2,549,503	2,902,500	3,248,488	
(i) Land & Buildings	326,282	418,948	366,141	376,047	157,978	363,044	2,434,959	2,963,028	
(ii) Agricultural Land	1,466,583	1,822,339	1,978,844	2,137,686	2,193,389	2,186,459	467,541	285,460	
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	59,664	57,750	57,577	61,069	49,499	48,031	53,431	103,921	
G. Others :	4,723,627	5,461,985	6,219,977	6,581,735	6,747,880	6,543,182	7,460,597	7,637,213	
(i) Other Secured Advance	1,309,886	1,672,953	1,861,055	2,263,866	3,105,327	2,368,727	3,366,480	3,470,849	
(ii) Advances Secured by Guarantee(s)	313,673	356,825	377,424	326,272	346,736	296,469	59,404	117,530	
(iii) Clean Advances and advances against personal Securities	3,100,068	3,432,207	3,981,498	3,991,597	3,295,817	3,877,986	4,034,713	4,048,834	
TOTAL	6,790,117	8,002,496	8,920,932	9,507,504	9,441,391	9,408,122	10,495,592	11,182,825	

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

(End of Period : Thousand Rupees)

SECURITY / SHARE	2003	2004		2005		2006
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Federal Government Securities	363,174	361,324	360,454	361,254	350,254	349,038
National Savings Schemes	37,069	35,219	34,349	35,149	24,149	21,758
Treasury Bills	26,105	26,105	26,105	26,105	26,105	27,280
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	17,051	12,051	12,051	12,051	12,051	12,051
Punjab	17,051	12,051	12,051	12,051	12,051	12,051
16.00% 2004	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	193,125	235,662	287,896	228,989	211,106	199,828
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,554	3,554
Other Enterprises	189,571	232,108	284,342	225,435	207,552	196,274
E. Others	9,164	9,563	9,563	9,563	9,563	9,563
TOTAL	582,548	618,634	669,998	611,891	583,008	570,514

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

(End of Period: Thousand Rupees)

SECURITY / SHARE	2006			2007		
	Dec.			Jun.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	326,605	326,605	326,605	334,273	334,273	334,273
National Savings Schemes	500	500	500	0	0	0
Treasury Bills	26,105	26,105	26,105	26,105	26,105	26,105
Federal Investment Bonds	300,000	300,000	300,000	308,168	308,168	308,168
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	204,375	204,375	204,375	260,524	260,524	260,524
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,554	3,554
Other Enterprises	200,821	200,821	200,821	256,970	256,970	256,970
E. Others	-	-	-	-	-	-
TOTAL	543,065	543,065	543,065	606,882	606,882	606,882

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

(Percent per annum)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS						TOTAL DEPOSITS	
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years		
2003												
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	
2007												
Jun.	0.00	0.09	0.00	1.90	2.09	2.78	2.86	2.86	2.89	3.09	1.65	

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								
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
2007								
Jun.	0.00	14.00	8.78	11.90	11.90	11.81	10.36	10.84

3.33 State Bank of Pakistan Rates for Banks

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery			Long Term Financing Facility Imported for Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
		Local Sales	Export Sales		Upto 3 Years	Over 3 Years but upto 5 Years	Over 5 Years to 10 Years	
			Pre- Shipment	Post- Shipment				
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
01-01-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	9.2584
01-02-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	
01-03-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	
01-05-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	

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

Source: SMEs & Micro finance Department SBP

2 LFT-EOP scheme & LMM scheme (Local Sale) have been merged & new scheme viz Long term Financing Facility (LTFF) imported for Plant & Machinery has been Circulated vid MFD circular No. 7 dated Dec 31, 2007. Before that period of financing was upto 2 years, over 2 years but upto 3 years and over 5 years to 10 years.

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
01-01-2006	9.00	9.00	9.50
01-02-2006	9.00	9.00	-
01-03-2006	9.00	9.00	-
01-04-2006	9.00	9.00	-
01-05-2006	9.00	9.00	-
01-06-2006	9.00	9.00	-
01-07-2006	9.00	9.00	-
14-07-2006	7.50	7.50	-
01-08-2006	7.50	7.50	-
01-09-2006	7.50	7.50	-
01-10-2006	7.50	7.50	-
01-11-2006	7.50	7.50	-
01-12-2006	7.50	7.50	-
01-01-2007	7.50	7.50	-
01-02-2007	7.50	7.50	-
01-03-2007	7.50	7.50	-
01-04-2007	7.50	7.50	-
01-05-2007	7.50	7.50	-
01-06-2007	7.50	7.50	-
01-07-2007	7.50	7.50	-
01-08-2007	7.50	7.50	-
01-09-2007	7.50	7.50	-
01-10-2007	7.50	7.50	-
01-11-2007	7.50	7.50	-
01-12-2007	7.50	7.50	-
01-01-2008	7.50	7.50	-
01-02-2008	7.50	7.50	-
01-03-2008	7.50	7.50	-
01-05-2008	7.50	7.50	-

Source: SMEs & Micro finance Department SBP

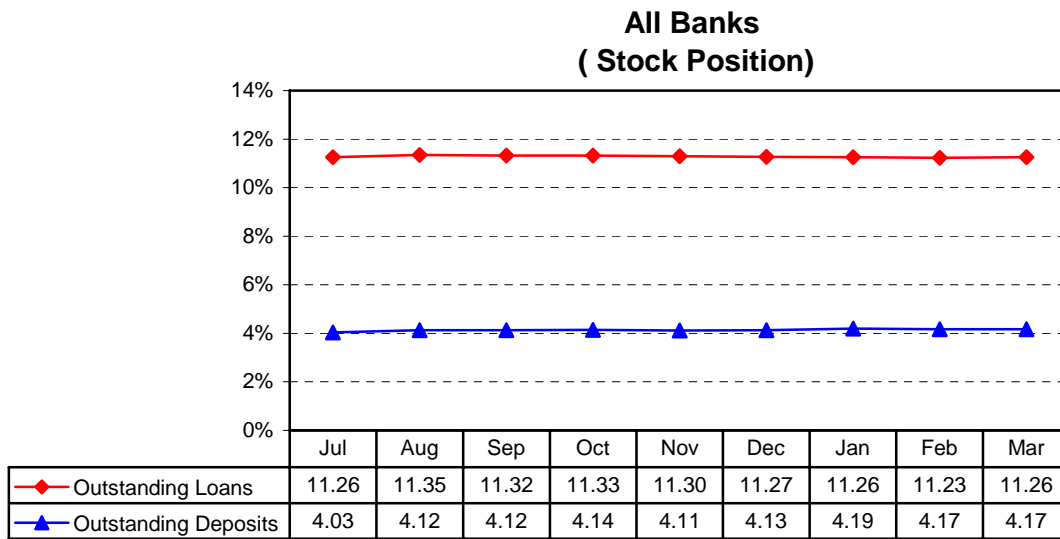
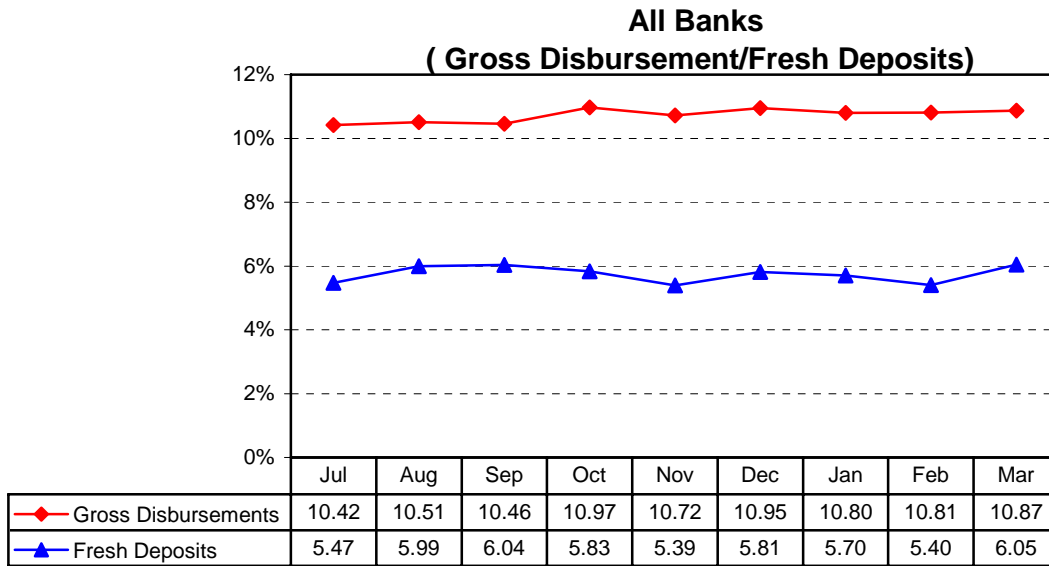
1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.

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
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
December 2007								
Public	11.66	11.72	11.15	11.82	6.43	7.44	3.96	5.11
Private	10.99	11.02	11.25	11.65	5.87	7.40	4.13	5.55
Foreign	10.06	10.09	14.52	14.74	4.62	5.93	4.89	6.44
Specialized	9.42	9.42	9.03	9.60	5.51	6.83	4.91	7.28
All Banks	10.95	10.98	11.27	11.73	5.81	7.25	4.13	5.50
January 2008								
Public	11.55	11.63	11.13	11.69	4.63	5.92	4.02	5.11
Private	10.94	10.97	11.25	11.64	5.98	7.31	4.20	5.57
Foreign	9.48	9.52	14.10	14.37	4.25	5.58	4.91	6.37
Specialized	10.35	10.35	9.04	9.62	3.28	4.53	5.21	7.17
All Banks	10.80	10.83	11.26	11.69	5.70	7.04	4.19	5.51
February 2008								
Public	10.71	10.78	11.15	11.69	5.00	6.47	3.93	5.03
Private	10.92	10.95	11.21	11.59	5.44	7.01	4.19	5.56
Foreign	10.06	10.10	14.28	14.59	5.36	6.63	5.12	6.55
Specialized	9.58	9.58	9.04	9.63	6.36	8.43	5.19	7.17
All Banks	10.81	10.85	11.23	11.65	5.40	6.93	4.17	5.50
March 2008								
Public	10.40	11.19	11.06	11.62	7.61	8.33	3.75	4.89
Private	10.94	10.99	11.29	11.68	6.06	7.44	4.23	5.64
Foreign	9.80	9.83	13.81	10.07	4.66	6.04	4.82	6.27
Specialized	9.11	9.11	9.02	9.62	0.98	2.61	4.99	7.24
All Banks	10.87	10.91	11.26	11.69	6.05	7.38	4.17	5.52

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



2007-08

Note: Including zero rate of markup

3.36 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)

PERIOD	Zarai Taraqati 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				
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.60,00	Rs.100,001	Rs.150,001	Rs.200,	Rs.300,001	Rs.400,001	Rs.500,001
	Rs.60,000	to Rs.100,0	to Rs.150,000	to Rs.200,000	to Rs.300,0	to Rs.400,000	to Rs.500,000	to Rs.2,000,000
1996-1997	10.00	10.00	12.00	15.00	15.00	15.00	17.00	
1997-1998	10.00	10.00	12.00	15.00	15.00	15.00	17.00	18.00 Upto Rs.1,000,000
1998-1999	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00
1999-2000	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00
2000-2001	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00

INVESTMENT IN 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/KSR/SKP/BWP/GRT/SGD	Urban Areas of ABTTD/GRW/SKT/R.Y.KHAN/ WAH CANTT	Urban Areas of HYD/QTA/PSH	Urban Areas of KAR/LHR/MTN/ISL/RWP/FSBD
Investment limit	Rs.150,000/-	Rs.100,000/-	1,500,000/-	2,500,000/-	5,000,000/-	7,500,000/-
Rent	5%	5%	5%	5%	5%	5%
Appreciation	2.5%	7.5%	7.5% & 10%	7.5% & 10%	7.5%,10%&12.5	7.5%,10%&12.5

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

Source: House Building Finance Corporation

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

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

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

(Percent per annum)

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

Source: Pakistan Industrial Credit & Investment Corporation

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

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

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

Source: Industrial Development Bank of Pakistan

3.40 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2004		2005		2006		2007		2008
	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jan.	23 rd Jun.	Ist Jan.
1. Saving Accounts									
(i) With chequing facilities	3.50	3.50	4.50	4.50	5.50	5.50	5.50	6.00	6.00
(ii) Without chequing facilities	4.00	4.00	5.00	5.00	6.00	6.00	6.00	6.50	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	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	13.00
(iii) Three Years (Compound rate)	13.42	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	7.00
(ii) 2nd year	7.24	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	7.43
(iv) 4th year	7.79	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	8.45
(vi) 6th year	9.25	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	10.41
(viii) Compound rate on maturity	10.41	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	5.00	5.00	6.00	6.00	6.00	7.00	7.00
(ii) 10 years(Compound rate)	8.15	8.15	9.46	9.46	10.00	10.00	10.00	10.15	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	13.00
6. (a) Special Saving Certificates (Reg)⁵ or Special Saving Accounts									
(i) First 5 periods of complete 6 months	6.80	6.80	8.40	8.40	9.00	9.00	9.00	9.00	9.25
(ii) Last period of complete 6 months	7.70	7.70	9.60	9.60	10.00	10.00	10.00	10.50	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	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	14.00
7. Regular Income Certificates⁷	6.84	6.84	8.88	8.88	9.24	9.24	9.24	9.54	9.54
8. Pensioner's Benefit Accounts⁸	10.08	10.08	11.04	11.04	11.52	11.52	11.52	11.64	11.64
9. Behbood Saving Certificate⁹	10.08	10.08	11.04	11.04	11.52	11.52	11.52	11.64	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	31-03-2008			31-12-2007		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	239,700	37,938	1.33	224,629	34,140	1.25
All Banks	231,423	36,185	1.29	216,447	31,795	1.18
Commercial Banks	199,190	25,551	0.93	183,702	21,805	0.83
Public Sector Commercial Banks	52,588	6,588	1.28	43,882	4,757	0.97
Local Private Banks	145,031	19,610	0.92	138,641	17,811	0.87
Foreign Banks	1,572	(647)	(0.73)	1,179	(764)	(0.86)
Specialised Banks ¹	32,232	10,634	14.69	32,745	9,991	13.84
DFIs	8,278	1,753	4.88	8,181	2,345	6.62

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

Cash Recovery Against Non Performing Loans

BANKS/DFIs	Quarter ended March 2008	Quarter ended December 2007
All Banks & DFIs	7,549	10,064
All Banks	7,189	9,752
Commercial Banks	5,186	5,985
Public Sector Commercial Banks	664	1,838
Local Private Banks	4,446	1,104
Foreign Banks	76	43
Specialised Banks	2,004	3,767
DFIs	360	312

Source: Off-site Supervision and Enforcement Department, SBP

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

3.42 Electronic Banking Statistics

Period	On-line Branches	No. of ATMs	ATM Transactions During the period (Million No.)	Value of ATM Transactions (Million Rs.)	Credit Card Amount Outstanding (Million Rs.)
30-09-2005	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	15.99	104,107	46,234
31-12-2007	4,979	2,618	16.50	109,490	46,844
31-03-2008	5,124	3,021	16.40	109,914	44,653

Source: Payments System Department SBP