

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

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

### 3.1 Scheduled Banks' Liabilities and Assets\*

(End of Period: Million Rupees)

ITEM	2006	2007		2008
	Dec.	Jun.	Dec.	Jun.
<b>LIABILITIES</b>				
<b>Capital</b>	<b>165,858.0</b>	<b>206,116.7</b>	<b>237,896.4</b>	<b>255,542.0</b>
<b>Reserves</b>	<b>109,050.9</b>	<b>143,720.4</b>	<b>137,655.3</b>	<b>154,518.2</b>
<b>Demand Deposits:</b>	<b>1,293,955.3</b>	<b>1,507,255.2</b>	<b>1,634,081.2</b>	<b>1,681,986.5</b>
(a) Scheduled Banks	22,784.9	27,922.5	26,634.6	32,237.8
(b) Others	1,271,170.3	1,479,332.7	1,607,446.6	1,649,748.7
<b>Time Deposits:</b>	<b>1,673,230.4</b>	<b>1,907,015.4</b>	<b>1,944,631.2</b>	<b>2,180,193.0</b>
(a) Scheduled Banks	17,756.1	13,796.6	17,582.0	17,780.8
(b) Others	1,655,474.3	1,893,218.8	1,927,049.2	2,162,412.2
<b>Borrowings from:</b>	<b>415,605.2</b>	<b>487,553.8</b>	<b>409,618.1</b>	<b>329,542.3</b>
(a) State Bank of Pakistan	255,828.6	268,908.1	241,778.7	216,494.5
(b) Banks Abroad	4,996.2	7,116.2	20,075.2	6,897.2
(c) Other Scheduled Banks	154,780.4	211,529.5	147,764.2	106,150.6
<b>Head Office and Inter-Bank Adjustment</b>	<b>40,020.8</b>	<b>20,478.1</b>	<b>14,010.8</b>	<b>66,703.4</b>
<b>Contingent Liabilities as per contra</b>	<b>2,608,246.5</b>	<b>3,075,742.0</b>	<b>3,505,919.4</b>	<b>3,071,939.0</b>
<b>Other Liabilities</b>	<b>1,100,663.3</b>	<b>1,396,018.4</b>	<b>1,389,486.5</b>	<b>1,120,945.8</b>
<b>TOTAL LIABILITIES / ASSETS</b>	<b>7,406,630.5</b>	<b>8,743,900.0</b>	<b>9,273,298.9</b>	<b>8,861,370.2</b>
<b>ASSETS</b>				
<b>Cash:</b>	<b>420,747.7</b>	<b>521,411.0</b>	<b>414,484.9</b>	<b>549,296.5</b>
(a) Notes, Coins and Silver	62,516.3	70,451.6	77,831.2	76,352.0
(b) Balances with State Bank of Pakistan	258,653.3	306,023.1	276,735.4	421,757.5
(c) Balances with Others Scheduled Banks	99,578.1	144,936.3	59,918.3	51,187.0
<b>Balances held Abroad</b>	<b>95,886.9</b>	<b>171,112.2</b>	<b>112,478.5</b>	<b>159,548.8</b>
<b>Bills Purchased and Discounted</b>	<b>124,277.0</b>	<b>125,281.5</b>	<b>107,394.1</b>	<b>122,545.0</b>
<b>Advances to:</b>	<b>2,363,983.2</b>	<b>2,470,902.1</b>	<b>2,671,834.8</b>	<b>2,873,791.8</b>
(a) Scheduled Banks	63,450.0	94,719.8	58,629.9	58,153.6
(b) Others	2,300,533.2	2,376,182.3	2,613,204.9	2,815,638.2
<b>Investment in Securities and Shares:</b>	<b>764,792.1</b>	<b>1,107,829.4</b>	<b>1,204,558.6</b>	<b>1,036,735.7</b>
(a) Federal Government Securities	161,732.3	169,333.2	181,854.6	182,170.9
(b) Treasury Bills	382,108.1	657,161.3	718,520.9	559,397.6
(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	220,875.1	281,258.3	304,106.5	295,090.6
<b>Bank Premises</b>	<b>111,553.1</b>	<b>106,304.1</b>	<b>123,611.4</b>	<b>148,493.4</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>81,999.4</b>	<b>271,596.1</b>	<b>248,987.3</b>	<b>25,739.2</b>
<b>Contingent Assets as per contra</b>	<b>2,608,246.5</b>	<b>3,075,742.0</b>	<b>3,505,919.4</b>	<b>3,071,939.0</b>
<b>Others Assets</b>	<b>835,144.6</b>	<b>893,721.6</b>	<b>884,029.9</b>	<b>873,280.8</b>

\*Scheduled Banks data pertains to half yearly.

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

(Million Rupees)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS		
					Less Than 6 months	For 6 months & over but less than 1 year	For 1 year & over but less than 2 years
<b>2004</b>							
<b>December</b>							
<b>No. of A/Cs.</b>	6,138,924	177,437	212,640	20,327,237	149,816	33,602	56,819
<b>Amount</b>	570,592.7	30,603.9	44,706.5	1,190,802.9	158,201.2	51,439.9	51,481.9
<b>2005</b>							
<b>June</b>							
<b>No. of A/Cs.</b>	6,788,705	174,800	205,447	19,280,257	101,841	72,758	72,655
<b>Amount</b>	631,377.5	38,333.6	34,698.4	1,264,145.9	228,586.1	74,134.6	59,659.1
<b>December</b>							
<b>No. of A/Cs.</b>	6,960,155	162,571	167,172	18,517,167	192,824	68,907	79,756
<b>Amount</b>	681,322.6	33,245.4	35,807.7	1,203,183.7	358,142.1	103,461.3	98,277.0
<b>2006</b>							
<b>June</b>							
<b>No. of A/Cs.</b>	7,164,598	159,184	254,231	18,200,367	185,377	52,226	96,891
<b>Amount</b>	723,894.7	38,292.3	41,621.9	1,332,345.3	333,971.0	102,748.4	125,467.3
<b>December</b>							
<b>No. of A/Cs.</b>	7,689,055	145,360	200,264	17,844,700	230,323	89,225	109,916
<b>Amount</b>	722,053.0	30,375.0	35,868.6	1,240,838.5	417,038.8	141,060.3	160,714.1
<b>2007</b>							
<b>June</b>							
<b>No. of A/Cs.</b>	7,870,576	142,521	157,310	15,712,009	247,506	94,944	146,439
<b>Amount</b>	847,886.8	40,487.7	29,944.7	1,456,922.6	438,021.9	178,727.2	206,933.0
<b>December</b>							
<b>No. of A/Cs.</b>	7,903,659	110,034	171,225	15,262,657	212,744	63,333	311,321
<b>Amount</b>	893,189.9	37,668.9	34,887.3	1,485,578.0	499,808.8	178,086.8	233,362.0
<b>2008</b>							
<b>June</b>							
<b>No. of A/Cs.</b>	8,415,561	122,994	125,511	15,043,354	493,662	78,149	196,070
<b>Amount</b>	965,431.1	32,991.2	29,556.9	1,572,662.2	545,932.1	190,725.6	254,373.3

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

(Million Rupees)

END OF PERIOD	FIXED DEPOSITS					All DEPOSITS
	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years & over	Total	
<b>2004</b>						
<b>December</b>						
<b>No. of A/Cs.</b>	28,336	50,355	17,073	191,098	527,099	<b>27,383,337</b>
<b>Amount</b>	11,903.1	24,583.2	3,232.7	64,263.6	365,105.6	<b>2,201,811.6</b>
<b>2005</b>						
<b>June</b>						
<b>No. of A/Cs.</b>	34,595	45,417	25,667	182,477	535,410	<b>26,984,619</b>
<b>Amount</b>	11,992.6	20,127.8	4,077.1	61,161.2	459,738.5	<b>2,428,294.0</b>
<b>December</b>						
<b>No. of A/Cs.</b>	32,942	47,483	12,935	163,920	598,767	<b>26,405,832</b>
<b>Amount</b>	11,926.1	18,708.0	4,617.2	64,773.8	659,905.5	<b>2,613,464.8</b>
<b>2006</b>						
<b>June</b>						
<b>No. of A/Cs.</b>	33,911	39,552	14,039	121,312	543,308	<b>26,321,688</b>
<b>Amount</b>	15,769.0	26,668.0	4,586.9	71,985.9	681,196.5	<b>2,817,350.6</b>
<b>December</b>						
<b>No. of A/Cs.</b>	28,827	108,261	11,486	138,168	716,206	<b>26,595,585</b>
<b>Amount</b>	20,178.8	44,358.7	4,712.2	109,446.6	897,509.5	<b>2,926,644.6</b>
<b>2007</b>						
<b>June</b>						
<b>No. of A/Cs.</b>	29,204	177,286	13,649	491,595	1,200,623	<b>25,083,039</b>
<b>Amount</b>	22,809.7	51,062.6	5,098.3	94,656.9	997,309.7	<b>3,372,551.5</b>
<b>December</b>						
<b>No. of A/Cs.</b>	41,734	69,703	16,910	191,418	907,163	<b>24,354,738</b>
<b>Amount</b>	22,646.4	50,156.1	8,190.4	90,921.3	1,083,171.8	<b>3,534,495.8</b>
<b>2008</b>						
<b>June</b>						
<b>No. of A/Cs.</b>	41,979	102,317	28,892	167,186	1,108,255	<b>24,815,675</b>
<b>Amount</b>	32,632.5	71,826.6	19,162.7	96,866.7	1,211,519.3	<b>3,812,160.9</b>

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2004	2005		2006
	Dec.	Jun.	Dec.	Jun.
<b>A. FOREIGN CONSTITUENTS</b>	<b>67,265.2</b>	<b>53,073.4</b>	<b>71,875.2</b>	<b>77,628.8</b>
I. Official	11,396.3	12,518.0	14,987.1	11,157.3
II. Business	10,975.0	6,240.1	16,356.2	15,277.5
III. Personal	44,893.9	34,315.3	40,531.9	51,194.0
<b>B. DOMESTIC CONSTITUENTS</b>	<b>2,134,546.4</b>	<b>2,375,220.5</b>	<b>2,541,589.6</b>	<b>2,739,721.8</b>
<b>I. Government</b>	<b>185,815.7</b>	<b>211,225.8</b>	<b>230,637.9</b>	<b>270,395.7</b>
A. Federal Government	114,479.6	121,245.2	148,523.0	167,403.7
B. Provincial Governments	57,306.8	79,526.3	67,227.3	86,237.8
C. Local Bodies ( City Governments )	14,029.4	10,454.3	14,887.6	16,754.2
<b>II. Non-Financial Public Sector Enterprises</b>	<b>199,483.0</b>	<b>191,682.5</b>	<b>244,782.8</b>	<b>252,187.0</b>
A. Agriculture, Forestry, Hunting & Fishing	139.7	148.2	9,101.2	2,803.0
B. Mining & Quarrying	36,971.3	28,798.5	32,787.7	36,212.1
C. Manufacturing	42,461.9	51,830.6	48,927.6	70,771.7
D. Construction	5.0	33.4	119.9	38.7
E. Utilities	50,667.5	46,910.9	83,655.9	44,436.3
F. Commerce	2,670.6	9,807.8	3,465.1	4,683.4
G. Transport, Storage & Communication	55,297.0	42,962.4	54,787.1	80,003.9
H. Services	11,269.9	11,189.6	11,623.6	13,237.4
I. Others	0.0	1.1	314.8	0.5
<b>III. Non-Bank Financial Institutions</b>	<b>27,510.7</b>	<b>23,404.5</b>	<b>39,889.3</b>	<b>45,595.3</b>
A. Co-operative Banks	157.6	204.5	248.0	236.3
B. Development Financial Institutions	5,835.9	9,037.3	10,652.2	11,555.4
C. Insurance Companies	11,326.2	7,495.5	16,487.7	23,479.6
D. Micro Finance	1,264.1	661.7	1,750.3	1,112.4
E. Other NBFIs	8,926.9	6,005.5	10,751.2	9,211.6
<b>IV. Private Sector Enterprises :</b>	<b>715,052.3</b>	<b>781,436.1</b>	<b>818,056.9</b>	<b>850,499.7</b>
A. Agriculture, Hunting and Forestry	101,067.6	114,645.7	105,474.9	115,249.7
(1) Growing of crops	93,628.6	108,990.8	93,998.7	108,832.3
(2) Farming of animals	1,741.8	2,662.3	2,838.5	3,499.7
(3) Agricultural and animal husbandry	1,299.5	1,051.6	3,823.0	1,505.0
(4) Agricultural machinery and equipments	669.9	1,252.4	1,314.8	950.6
(5) Hunting, trapping, forestry & logging	3,727.7	688.6	3,499.8	462.1
B. Fishing and fish farming etc.	2,109.7	201.0	457.5	455.3
C. Mining and Quarrying	12,800.6	20,655.0	23,143.8	18,948.0
(1) Mining of coal	961.6	1,108.5	5,424.4	4,210.5
(2) Crude petroleum & natural gas	10,659.7	18,207.0	15,068.5	12,250.1
(3) Iron & non-ferrous metal ores	624.4	535.5	962.8	700.4
(4) Quarrying of stone, sand and clay	94.9	67.1	228.6	144.4
(5) Chemical, fertilizer, Salt etc.	460.1	737.0	1,459.5	1,642.6
D. Manufacturing	167,204.2	168,361.3	171,553.1	188,699.7
1) Food products and beverages	28,415.7	24,403.1	23,295.5	26,800.9
2) Tobacco products	1,418.9	1,731.6	989.6	3,287.8
3) Textiles	31,729.3	33,911.9	33,908.0	33,877.2
i) Spinning, weaving, finishing of textiles	26,124.1	24,103.5	26,250.4	27,566.5
a) Spinning of fibers	18,017.2	16,683.0	18,813.8	18,931.7
b) Weaving of textiles	4,260.1	5,260.0	4,407.1	5,537.8
c) Finishing of textiles	3,846.8	2,160.5	3,029.5	3,096.9
ii) Made-up textile articles	2,150.4	2,697.7	2,163.1	2,691.4
iii) Knit wear	884.9	942.6	1,252.6	1,251.2
iv) Carpets and rugs	1,048.6	951.7	842.8	617.4
v) Other textiles n.e.s.	1,521.3	5,216.4	3,399.1	1,750.7
4) Wearing apparel, readymade garments etc.	4,346.1	4,341.9	4,757.2	5,434.9

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

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2004	2005		2006
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	3,764.4	4,521.9	3,819.5	5,010.5
i.) Tanning & dressing of leather, luggage, handbags etc.	1,443.2	1,320.0	1,719.6	1,467.1
ii.) Footwear	2,321.3	3,201.9	2,099.9	3,543.4
a) Leather wear	1,900.8	2,196.3	1,788.5	2,625.2
b) Rubber and Plastic wear	420.5	1,005.6	311.4	918.1
6) Wood and products of wood cork	315.2	774.2	1,578.9	1,314.9
7) Paper, paperboard and products	1,420.8	2,783.2	2,983.2	1,776.4
8) Printing, publishing and allied industries	3,872.4	2,916.4	2,080.8	2,139.8
9) Coke and refined petroleum products	8,115.6	5,005.8	6,621.1	9,471.5
10) Chemicals and chemical products	28,718.0	30,308.6	35,033.1	29,397.5
11) Rubber and plastics products	1,301.9	1,006.3	1,209.5	1,315.6
12) Other non-metallic mineral products	4,758.0	5,321.8	6,251.1	7,863.8
13) Basic metals	5,870.3	4,828.5	4,333.6	8,054.1
14) Fabricated metal products	741.9	1,340.2	822.0	1,937.5
15) Machinery and equipment	3,302.9	4,085.8	3,876.1	4,076.9
16) Office, accounting and computing machinery	7.2	65.2	138.1	53.2
17) Electrical machinery and apparatus	7,064.8	9,964.8	7,607.4	8,163.9
18) Radio, television and communication equipment and apparatus	409.3	455.1	682.9	1,072.5
19) Medical, precision and optical instruments, watches and clocks	1,090.8	1,279.4	1,351.3	1,437.2
20) Motor vehicles, trailers and semi-trailers	18,507.8	15,937.0	17,455.2	21,575.1
21) Other transport equipments	4,281.9	3,977.0	1,966.3	4,686.3
22) Furniture and fixture	782.5	886.0	890.0	1,043.0
23) Jewellery and related articles	185.8	338.0	587.9	363.6
24) Sports goods	1,302.9	1,022.2	787.4	994.1
25) Handicrafts	76.1	127.0	223.2	184.4
26) Other manufacturing n.e.s.	5,403.7	7,028.7	8,304.3	7,367.0
E. Ship breaking and waste / scrape (junk) etc.	1,259.0	2,303.3	2,926.4	1,891.7
F. Electricity, gas and water supply	24,558.2	25,086.4	16,511.6	29,352.7
G. Construction	30,346.2	34,646.5	32,910.6	43,601.4
1) Building	21,388.9	24,524.0	23,138.7	30,549.1
2) Infrastructure	8,957.3	10,122.4	9,771.9	13,052.3
H. Commerce and Trade	153,943.3	152,696.7	173,114.3	168,208.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	3,353.1	3,852.9	6,781.2	6,205.1
2) Wholesale and commission trade	104,796.7	98,963.9	110,799.8	111,593.6
i) Exports	18,036.9	15,029.0	16,339.3	14,660.6
ii) Imports	7,922.1	9,198.6	8,409.2	10,060.0
iii) Domestic whole sales	78,837.8	74,736.3	86,051.3	86,873.0
3) Retail trade	45,793.5	49,879.9	55,533.3	50,410.2
I. Hotels, restaurants and clubs etc	5,287.4	5,167.3	7,824.9	9,196.3
J. Transport, storage and communications	22,236.9	34,812.8	42,549.9	39,858.6
K. Real estate, renting and business activities	58,458.2	65,363.9	71,170.6	70,356.2
1) Real estate activities	9,279.1	12,442.0	10,315.3	18,323.4
2) Renting of machinery and equipment	155.5	453.3	209.6	1,761.5
3) Computer and related activities	1,064.6	1,149.3	1,548.0	1,915.7
4) Research and development	1,189.8	1,639.4	1,324.8	1,403.9
5) Other business activities	46,769.2	49,679.9	57,773.0	46,951.7
L. Education	10,541.7	12,484.3	12,515.2	16,280.8
M. Health and social work	7,418.8	9,739.8	7,356.2	9,294.8
N. Other community, social and personal service activities	27,163.6	28,409.0	26,153.9	24,682.9
O. Other private business n.e.c	90,656.9	106,863.0	124,394.0	114,422.7
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>54,003.4</b>	<b>60,482.3</b>	<b>63,924.2</b>	<b>64,071.0</b>
<b>VI. PERSONAL</b>	<b>928,075.3</b>	<b>1,066,813.8</b>	<b>1,106,858.5</b>	<b>1,196,144.2</b>
<b>VII. OTHERS</b>	<b>24,605.9</b>	<b>40,175.5</b>	<b>37,439.9</b>	<b>60,828.9</b>
<b>TOTAL</b>	<b>2,201,811.6</b>	<b>2,428,294.0</b>	<b>2,613,464.8</b>	<b>2,817,350.6</b>

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2006	2007		2008
	Dec.	Jun.	Dec.	Jun.
<b>A. FOREIGN CONSTITUENTS</b>	<b>78,030.0</b>	<b>73,216.7</b>	<b>85,854.2</b>	<b>94,274.2</b>
I. Official	7,452.8	9,657.6	7,618.9	10,184.9
II. Business	13,807.4	11,355.9	19,207.5	17,432.0
III. Personal	56,769.8	52,203.3	59,027.9	66,657.2
<b>B. DOMESTIC CONSTITUENTS</b>	<b>2,848,614.6</b>	<b>3,299,334.7</b>	<b>3,448,641.5</b>	<b>3,717,886.7</b>
<b>I. Government :</b>	<b>278,627.7</b>	<b>337,335.6</b>	<b>382,218.3</b>	<b>393,163.8</b>
A. Federal Government	168,364.4	208,845.9	251,523.7	225,216.7
B. Provincial Governments	93,941.8	108,537.5	110,172.3	148,412.7
C. Local Bodies ( City Governments )	16,321.5	19,952.2	20,522.4	19,534.4
<b>II. Non-Financial Public Sector Enterprises</b>	<b>203,218.2</b>	<b>263,807.7</b>	<b>294,232.6</b>	<b>290,103.5</b>
A. Agriculture, Forestry, Hunting & Fishing	1,257.8	911.6	833.6	1,145.5
B. Mining & Quarrying	18,019.9	18,373.9	24,985.9	20,555.2
C. Manufacturing	55,632.5	76,952.3	69,389.2	70,322.5
D. Construction	65.1	988.1	513.6	230.7
E. Utilities	41,337.2	63,452.5	75,691.5	61,774.7
F. Commerce	3,059.1	5,890.8	6,214.5	27,339.5
G. Transport, Storage & Communication	70,185.8	79,120.3	101,017.6	85,765.8
H. Services	13,660.5	18,118.1	15,586.6	22,645.2
I. Others	0.4	0.2	0.2	324.5
<b>III. Non-Bank Financial Institutions</b>	<b>50,459.8</b>	<b>62,114.8</b>	<b>98,903.1</b>	<b>111,520.8</b>
A. Co-operative Banks	199.6	1,108.6	368.0	350.9
B. Development Financial Institutions	15,289.6	20,246.4	13,259.6	8,384.9
C. Insurance Companies	20,535.8	20,731.8	22,581.3	21,662.3
D. Micro Finance	717.6	1,447.5	681.7	368.7
E. Other NBFI's	13,717.2	18,580.4	62,012.5	80,754.0
<b>IV. Private Sector Enterprises</b>	<b>886,561.8</b>	<b>1,041,684.7</b>	<b>936,441.1</b>	<b>1,057,142.9</b>
A. Agriculture, Hunting and Forestry	114,427.0	113,371.3	106,074.3	121,034.8
(1) Growing of crops	108,585.4	104,166.0	95,194.1	108,678.2
(2) Farming of animals	2,225.9	2,950.8	4,460.4	4,679.8
(3) Agricultural and animal husbandry	1,624.9	1,671.5	1,759.6	1,917.5
(4) Agricultural machinery and equipments	1,550.2	3,621.2	3,500.1	4,935.6
(5) Hunting, trapping, forestry & logging	440.7	961.7	1,160.2	823.7
B. Fishing and fish farming etc.	440.9	756.6	425.3	555.0
C. Mining and Quarrying	20,412.5	33,877.7	23,455.4	33,500.0
(1) Mining of coal	3,042.9	2,932.6	1,992.4	5,248.5
(2) Crude petroleum & natural gas	13,572.2	26,721.3	19,417.0	25,255.5
(3) Iron & non-ferrous metal ores	2,084.2	866.6	688.2	789.8
(4) Quarrying of stone, sand and clay	138.5	1,819.0	223.3	679.2
(5) Chemical, fertilizer, Salt etc.	1,574.7	1,538.1	1,134.5	1,527.1
D. Manufacturing	189,965.2	219,447.5	201,139.3	224,208.5
1) Food products and beverages	28,109.4	28,531.9	25,051.4	30,669.5
2) Tobacco products	2,268.7	1,994.9	810.5	2,753.9
3) Textiles	34,862.6	31,863.6	34,141.6	41,380.9
i) Spinning, weaving, finishing of textiles	28,019.1	25,625.2	25,046.0	31,793.7
a) Spinning of fibers	21,232.1	16,930.0	16,668.5	17,419.8
b) Weaving of textiles	4,320.2	4,674.8	4,595.9	6,448.7
c) Finishing of textiles	2,466.9	4,020.5	3,781.6	7,925.1
ii) Made-up textile articles	2,395.5	2,749.6	5,141.2	3,929.2
iii) Knit wear	1,178.7	1,098.3	1,158.3	2,219.5
iv) Carpets and rugs	784.5	768.1	635.4	841.6
v) Other textiles n.e.s.	2,484.8	1,622.4	2,160.8	2,597.0
4) Wearing apparel, readymade garments etc.	4,536.0	6,051.1	6,170.7	5,132.5

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		2008
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	5,082.6	5,448.4	5,181.1	5,258.3
i.) Tanning & dressing of leather, luggage, handbags etc.	2,530.1	1,674.6	1,818.5	1,491.8
ii.) Footwear	2,552.5	3,773.8	3,362.6	3,766.5
a) Leather wear	1,963.6	2,761.8	3,051.6	3,057.5
b) Rubber and Plastic wear	588.9	1,012.0	311.0	709.0
6) Wood and products of wood cork	964.6	944.7	2,078.8	1,142.0
7) Paper, paperboard and products	1,526.2	2,642.8	1,818.8	1,461.1
8) Printing, publishing and allied industries	2,949.4	3,258.5	3,011.3	4,631.3
9) Coke and refined petroleum products	4,697.1	19,782.7	21,451.8	27,720.8
10) Chemicals and chemical products	33,215.7	35,610.4	30,006.4	32,012.2
11) Rubber and plastics products	1,820.4	1,158.6	1,033.3	1,228.2
12) Other non-metallic mineral products	4,759.3	9,297.7	8,964.0	9,880.7
13) Basic metals	13,720.8	12,810.4	10,118.5	10,562.5
14) Fabricated metal products	2,545.0	1,950.2	1,303.8	1,675.9
15) Machinery and equipment	3,722.0	5,069.8	6,794.5	8,106.4
16) Office, accounting and computing machinery	29.0	107.9	195.0	367.3
17) Electrical machinery and apparatus	11,487.4	11,128.7	9,641.6	5,586.7
18) Radio, television and communication equipment and apparatus	1,275.7	1,637.3	670.2	1,812.7
19) Medical, precision and optical instruments, watches and clocks	2,052.9	1,825.7	1,874.1	1,948.3
20) Motor vehicles, trailers and semi-trailers	16,453.1	19,179.8	11,868.9	16,543.4
21) Other transport equipments	4,286.0	4,517.0	3,246.9	2,423.9
22) Furniture and fixture	712.2	1,776.5	1,157.2	2,028.4
23) Jewellery and related articles	364.5	564.8	505.5	543.4
24) Sports goods	789.4	978.2	1,041.9	938.3
25) Handicrafts	123.1	548.1	581.9	357.2
26) Other manufacturing n.e.s.	7,612.1	10,767.8	12,419.6	8,042.8
E. Ship breaking and waste / scrape (junk) etc.	983.3	3,023.7	1,434.8	1,875.8
F. Electricity, gas and water supply	16,756.6	25,809.0	25,142.8	26,483.1
G. Construction	42,600.0	51,336.5	46,402.9	50,453.9
1) Building	27,700.2	33,612.1	30,955.7	34,695.1
2) Infrastructure	14,899.8	17,724.3	15,447.3	15,758.8
H. Commerce and Trade	175,891.0	191,199.2	161,207.9	173,016.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	4,664.7	6,926.9	6,449.4	7,352.8
2) Wholesale and commission trade	120,431.6	128,216.9	99,495.1	109,709.5
i) Exports	16,071.2	12,106.3	13,988.2	13,707.92
ii) Imports	11,044.8	10,927.7	10,100.0	10,734.73
iii) Domestic whole sales	93,315.6	105,182.9	75,406.9	85,266.9
3) Retail trade	50,794.7	56,055.5	55,263.4	55,954.5
I. Hotels, restaurants and clubs etc	6,286.5	9,980.9	8,413.3	9,504.9
J. Transport, storage and communications	60,079.7	97,039.1	82,618.7	98,597.8
K. Real estate, renting and business activities	83,171.7	102,388.7	97,473.2	109,937.3
1) Real estate activities	12,856.2	17,166.1	14,712.8	19,417.9
2) Renting of machinery and equipment	2,341.2	611.3	344.0	563.2
3) Computer and related activities	2,995.6	4,103.7	4,042.1	3,272.0
4) Research and development	1,294.4	1,787.0	2,546.7	3,370.8
5) Other business activities	63,684.3	78,720.6	75,827.6	83,313.4
L. Education	16,206.0	23,390.2	23,995.6	25,595.1
M. Health and social work	8,825.5	11,040.6	10,243.7	11,771.9
N. Other community, social and personal service activities	24,604.4	31,111.9	28,693.9	38,820.2
O. Other private business n.e.c	125,911.7	127,911.8	119,719.9	131,787.8
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>68,822.3</b>	<b>74,756.6</b>	<b>81,891.2</b>	<b>88,704.5</b>
<b>VI. PERSONAL</b>	<b>1,299,508.3</b>	<b>1,426,998.0</b>	<b>1,567,054.8</b>	<b>1,713,676.5</b>
<b>VII. OTHERS</b>	<b>61,416.5</b>	<b>92,637.4</b>	<b>87,900.5</b>	<b>63,574.6</b>
<b>TOTAL</b>	<b>2,926,644.7</b>	<b>3,372,551.5</b>	<b>3,534,495.8</b>	<b>3,812,160.9</b>



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

As on 30<sup>th</sup> June, 2008

(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	6,592	11.9	23,072	41.9	610	1.3	633	2.0	1,481,598	3,168.9
5,000	to 10,000	2,307	17.6	25,478	184.2	119	0.9	144	1.0	470,749	3,458.6
10,000	to 20,000	13,761	199.9	27,160	384.6	1,514	19.1	196	3.0	939,071	14,040.6
20,000	to 25,000	1,984	45.1	12,588	279.4	4,203	100.8	42	0.9	402,721	9,076.1
25,000	to 30,000	4,755	127.4	6,616	180.6	20	0.5	22	0.6	371,628	10,207.3
30,000	to 40,000	2,386	80.9	31,446	1,066.1	184	5.9	53	1.8	564,588	19,664.8
40,000	to 50,000	14,649	683.5	10,323	467.9	69	3.1	300	13.3	445,528	19,981.9
50,000	to 60,000	5,841	313.4	13,126	690.3	42	2.3	35	1.9	339,009	18,477.7
60,000	to 70,000	3,509	227.2	4,756	306.4	1,042	69.6	38	2.5	283,208	18,403.1
70,000	to 80,000	2,821	214.1	3,928	295.2	688	51.7	915	69.6	218,263	16,353.2
80,000	to 90,000	5,617	471.4	2,751	238.3	108	9.2	18	1.5	204,072	17,311.8
90,000	to 100,000	3,283	310.1	1,718	162.1	16	1.5	13	1.2	177,284	16,814.6
100,000	to 200,000	35,859	4,914.1	14,454	1,989.9	299	47.4	201	26.9	981,656	136,293.9
200,000	to 300,000	20,058	5,025.8	5,856	1,440.7	207	49.7	109	26.8	255,768	61,616.5
300,000	to 400,000	21,102	7,181.2	7,561	2,661.0	103	34.8	218	74.6	93,947	32,155.1
400,000	to 500,000	8,446	3,800.8	8,365	3,916.0	108	48.2	73	32.9	53,423	23,834.7
500,000	to 600,000	10,405	5,926.0	2,062	1,129.9	47	25.6	65	34.3	36,535	19,804.8
600,000	to 700,000	4,195	2,730.8	854	556.4	87	57.9	47	30.3	22,419	14,491.6
700,000	to 800,000	2,311	1,726.2	950	703.5	138	106.5	45	33.7	13,103	9,814.1
800,000	to 900,000	2,787	2,349.8	1,021	854.1	49	42.3	16	13.8	12,557	10,601.6
900,000	to 1,000,000	2,284	2,140.2	808	774.6	159	149.1	21	19.9	11,016	10,357.2
1,000,000	to 2,000,000	6,024	8,208.9	7,480	10,468.6	629	892.3	226	312.5	43,855	58,469.3
2,000,000	to 3,000,000	2,115	4,674.4	1,952	4,704.8	248	610.2	106	261.8	14,638	35,641.1
3,000,000	to 4,000,000	1,066	3,778.4	2,001	7,251.4	174	603.7	73	247.3	7,123	24,476.4
4,000,000	to 5,000,000	551	2,439.6	1,513	6,853.7	141	651.7	33	147.1	6,285	28,002.9
5,000,000	to 6,000,000	537	2,750.7	1,131	6,007.8	166	907.6	63	334.2	2,008	10,785.2
6,000,000	to 7,000,000	83	547.8	657	4,263.6	80	516.9	9	59.6	1,833	11,994.8
7,000,000	to 8,000,000	89	668.6	382	2,820.9	58	429.8	21	155.2	1,471	10,823.5
8,000,000	to 9,000,000	52	446.4	371	3,158.8	24	205.3	11	94.5	634	5,358.9
9,000,000	to 10,000,000	23	216.7	261	2,479.3	105	993.8	20	191.0	801	7,483.8
10,000,000	and over	678	32,045.6	4,062	326,831.7	1,862	283,464.7	767	109,325.1	6,567	378,179.2
<b>TOTAL</b>		<b>186,170</b>	<b>94,274.2</b>	<b>224,703</b>	<b>393,163.8</b>	<b>13,299</b>	<b>290,103.5</b>	<b>4,533</b>	<b>111,520.8</b>	<b>7,463,358</b>	<b>1,057,142.9</b>

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

As on 30<sup>th</sup> June, 2008

(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	19,956	38.3	1,792,082	3,243.0	34,322	72.6	3,352,273	6,568.1	<b>3,358,865</b>	<b>6,579.9</b>	
5,000 to 10,000	10,863	80.5	1,290,961	9,735.9	45,438	305.2	1,843,752	13,766.4	<b>1,846,059</b>	<b>13,784.0</b>	
10,000 to 20,000	9,818	140.5	2,468,139	36,088.8	59,704	870.2	3,505,602	51,546.9	<b>3,519,363</b>	<b>51,746.8</b>	
20,000 to 25,000	3,265	70.3	998,325	22,489.3	28,936	633.7	1,450,080	32,650.6	<b>1,452,064</b>	<b>32,695.6</b>	
25,000 to 30,000	2,130	57.2	811,724	22,164.6	22,121	600.4	1,214,261	33,211.1	<b>1,219,016</b>	<b>33,338.5</b>	
30,000 to 40,000	6,145	211.8	1,328,473	46,286.4	32,032	1,056.4	1,962,921	68,293.3	<b>1,965,307</b>	<b>68,374.2</b>	
40,000 to 50,000	4,246	189.7	1,064,289	47,934.6	34,631	1,523.5	1,559,386	70,114.0	<b>1,574,035</b>	<b>70,797.5</b>	
50,000 to 60,000	3,661	204.9	816,225	44,643.0	28,681	1,590.4	1,200,779	65,610.5	<b>1,206,620</b>	<b>65,923.9</b>	
60,000 to 70,000	1,612	102.9	704,515	45,477.3	8,431	540.0	1,003,602	64,901.8	<b>1,007,111</b>	<b>65,129.0</b>	
70,000 to 80,000	2,519	191.2	541,417	40,423.5	8,440	639.0	776,170	58,023.4	<b>778,991</b>	<b>58,237.4</b>	
80,000 to 90,000	1,517	128.1	436,759	37,056.9	25,885	2,246.6	671,110	56,992.5	<b>676,727</b>	<b>57,463.9</b>	
90,000 to 100,000	1,699	160.1	441,805	41,800.6	15,075	1,424.4	637,610	60,364.6	<b>640,893</b>	<b>60,674.6</b>	
100,000 to 200,000	13,447	1,768.3	2,139,435	299,976.8	37,726	5,396.3	3,187,218	445,499.4	<b>3,223,077</b>	<b>450,413.4</b>	
200,000 to 300,000	5,891	1,510.6	704,280	170,743.9	17,302	4,187.1	989,413	239,575.3	<b>1,009,471</b>	<b>244,601.1</b>	
300,000 to 400,000	3,205	1,147.8	316,845	108,717.1	6,042	1,979.8	427,921	146,770.2	<b>449,023</b>	<b>153,951.4</b>	
400,000 to 500,000	1,445	630.7	149,214	66,475.9	1,724	764.7	214,352	95,703.0	<b>222,798</b>	<b>99,503.8</b>	
500,000 to 600,000	2,974	1,564.6	94,005	50,790.8	1,948	1,075.6	137,636	74,425.7	<b>148,041</b>	<b>80,351.7</b>	
600,000 to 700,000	604	394.9	50,787	32,857.2	1,299	801.5	76,097	49,189.8	<b>80,292</b>	<b>51,920.6</b>	
700,000 to 800,000	323	242.3	32,744	24,538.2	1,892	1,423.1	49,195	36,861.4	<b>51,506</b>	<b>38,587.5</b>	
800,000 to 900,000	361	309.2	29,911	25,338.5	789	691.3	44,704	37,850.7	<b>47,491</b>	<b>40,200.6</b>	
900,000 to 1,000,000	390	369.1	28,099	26,652.9	259	244.7	40,752	38,567.5	<b>43,036</b>	<b>40,707.7</b>	
1,000,000 to 2,000,000	2,965	4,034.9	97,816	132,849.6	2,871	4,314.5	155,842	211,341.8	<b>161,866</b>	<b>219,550.7</b>	
2,000,000 to 3,000,000	1,530	3,680.0	25,234	60,859.1	854	2,100.1	44,562	107,857.1	<b>46,677</b>	<b>112,531.5</b>	
3,000,000 to 4,000,000	781	2,642.4	13,537	46,669.4	282	986.9	23,971	82,877.5	<b>25,037</b>	<b>86,655.9</b>	
4,000,000 to 5,000,000	695	2,990.3	8,587	39,850.3	524	2,499.7	17,778	80,995.6	<b>18,329</b>	<b>83,435.2</b>	
5,000,000 to 6,000,000	287	1,549.9	4,129	22,050.5	81	427.5	7,865	42,062.7	<b>8,402</b>	<b>44,813.5</b>	
6,000,000 to 7,000,000	94	612.8	2,682	17,345.5	77	502.7	5,432	35,295.9	<b>5,515</b>	<b>35,843.7</b>	
7,000,000 to 8,000,000	100	758.9	1,704	12,768.7	58	421.8	3,794	28,178.6	<b>3,883</b>	<b>28,847.3</b>	
8,000,000 to 9,000,000	180	1,544.7	1,112	9,314.8	107	869.3	2,439	20,546.4	<b>2,491</b>	<b>20,992.8</b>	
9,000,000 to 10,000,000	135	1,306.7	987	9,257.5	19	174.2	2,328	21,886.2	<b>2,351</b>	<b>22,103.0</b>	
10,000,000 and over	1,179	60,070.9	5,763	159,276.0	460	23,211.3	20,660	1,340,358.8	<b>21,338</b>	<b>1,372,404.3</b>	
<b>TOTAL</b>	<b>104,017</b>	<b>88,704.5</b>	<b>16,401,585</b>	<b>1,713,676.5</b>	<b>418,010</b>	<b>63,574.6</b>	<b>24,629,505</b>	<b>3,717,886.7</b>	<b>24,815,675</b>	<b>3,812,160.9</b>	

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

( End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)			2004		2005				2006	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	4,875,987	8,505.5	5,013,652	7,656.3	5,096,433	7,880.0	4,691,605	7,264.2	
5,000	to 10,000	3,023,093	22,912.5	2,523,665	19,438.9	2,430,554	18,454.7	2,189,719	16,751.0	
10,000	to 20,000	5,621,259	82,474.1	4,884,795	72,252.0	4,715,117	69,184.5	4,440,870	66,022.2	
20,000	to 25,000	2,030,073	45,310.9	1,714,637	38,471.8	1,562,179	34,996.7	1,525,531	34,267.6	
25,000	to 30,000	1,407,661	38,635.2	1,443,414	39,553.3	1,214,206	33,335.4	1,380,382	37,888.5	
30,000	to 40,000	2,185,637	75,725.1	2,133,459	74,098.8	2,143,025	74,507.3	2,156,181	74,846.0	
40,000	to 50,000	1,618,331	72,364.4	1,564,656	70,028.9	1,579,817	70,775.0	1,698,688	75,980.4	
50,000	to 60,000	1,105,963	60,734.4	1,191,414	65,083.7	1,298,272	70,957.5	1,329,772	72,793.3	
60,000	to 70,000	951,229	61,455.2	1,049,455	67,858.3	983,207	63,724.1	1,024,035	66,516.2	
70,000	to 80,000	644,240	48,090.5	775,878	58,185.2	784,475	58,510.2	911,595	68,095.5	
80,000	to 90,000	566,332	47,983.9	647,909	54,979.0	594,985	50,534.1	651,772	55,301.2	
90,000	to 100,000	433,762	41,148.0	511,010	48,453.9	526,662	49,901.0	569,868	54,086.5	
100,000	to 200,000	1,756,097	238,250.3	2,226,374	301,929.3	2,165,897	296,833.6	2,307,029	313,729.3	
200,000	to 300,000	481,072	115,492.2	553,522	133,304.5	546,474	131,869.9	613,533	147,587.6	
300,000	to 400,000	204,026	69,944.3	228,579	78,659.0	225,422	76,714.7	233,006	80,604.3	
400,000	to 500,000	122,958	54,217.1	126,804	56,426.7	124,752	55,728.2	141,134	62,636.3	
500,000	to 600,000	76,775	41,697.5	75,208	40,889.1	82,286	44,799.7	83,331	45,405.4	
600,000	to 700,000	59,180	38,374.0	67,342	43,946.6	59,061	38,159.1	68,067	44,125.6	
700,000	to 800,000	34,433	25,775.5	52,189	38,779.3	45,866	33,977.6	47,276	35,388.0	
800,000	to 900,000	23,532	19,826.9	30,584	25,704.0	31,084	26,358.4	31,598	26,830.3	
900,000	to 1,000,000	19,179	18,180.1	18,388	17,505.9	22,822	21,648.5	26,509	25,237.0	
1,000,000	to 2,000,000	79,751	110,227.4	84,127	116,802.8	95,152	127,840.3	107,811	145,532.0	
2,000,000	to 3,000,000	23,098	56,306.0	26,239	63,000.2	27,443	66,224.0	35,614	86,076.8	
3,000,000	to 4,000,000	11,238	38,958.3	11,020	37,890.3	14,239	48,786.8	14,841	51,195.4	
4,000,000	to 5,000,000	5,982	26,710.3	5,776	25,745.4	7,914	35,431.5	9,099	40,344.5	
5,000,000	to 6,000,000	4,173	22,496.5	3,897	21,141.6	5,113	27,569.2	6,566	35,891.1	
6,000,000	to 7,000,000	2,338	15,074.4	3,203	20,688.9	2,910	18,725.5	3,308	21,628.8	
7,000,000	to 8,000,000	1,831	13,590.8	2,141	15,982.6	2,137	15,913.0	2,685	20,070.7	
8,000,000	to 9,000,000	1,602	13,651.4	1,354	11,546.2	1,690	14,400.1	2,084	17,564.6	
9,000,000	to 10,000,000	1,389	13,263.7	1,439	13,639.4	1,541	14,635.4	1,575	14,954.2	
10,000,000	and over	11,116	664,435.3	12,489	748,651.9	15,097	915,089.0	16,604	972,736.3	
<b>TOTAL</b>		<b>27,383,337</b>	<b>2,201,811.6</b>	<b>26,984,619</b>	<b>2,428,294.0</b>	<b>26,405,832</b>	<b>2,613,464.8</b>	<b>26,321,688</b>	<b>2,817,350.6</b>	

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

( End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)		2006		2007				2008	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	6,809,342	14,516.6	5,798,441	9,420.5	4,057,674	7,402.5	3,358,865	6,579.9
5,000	to 10,000	2,442,781	18,161.8	2,030,387	15,207.7	1,423,115	10,797.4	1,846,059	13,784.0
10,000	to 20,000	4,386,736	63,859.5	3,489,192	51,437.8	2,875,972	42,555.8	3,519,363	51,746.8
20,000	to 25,000	1,337,281	29,843.4	1,287,075	28,880.3	1,420,566	31,830.0	1,452,064	32,695.6
25,000	to 30,000	1,131,957	30,948.0	1,096,553	30,054.9	1,176,237	32,316.4	1,219,016	33,338.5
30,000	to 40,000	1,703,140	58,893.1	1,877,654	65,115.5	2,268,777	79,046.5	1,965,307	68,374.2
40,000	to 50,000	1,217,393	54,340.0	1,426,040	63,682.8	1,789,435	80,224.0	1,574,035	70,797.5
50,000	to 60,000	1,009,507	55,454.2	1,143,223	62,655.7	1,487,930	81,561.1	1,206,620	65,923.9
60,000	to 70,000	770,654	50,039.6	889,810	57,647.2	1,147,031	74,463.5	1,007,111	65,129.0
70,000	to 80,000	623,889	46,790.7	785,218	58,736.2	910,054	68,027.6	778,991	58,237.4
80,000	to 90,000	513,790	43,588.5	583,558	49,637.1	770,675	65,475.2	676,727	57,463.9
90,000	to 100,000	505,573	48,062.6	514,529	48,783.9	645,344	61,256.8	640,893	60,674.6
100,000	to 200,000	2,447,598	342,462.1	2,464,199	338,824.5	2,644,406	360,720.4	3,223,077	450,413.4
200,000	to 300,000	723,336	174,755.9	670,335	161,993.0	699,101	168,176.6	1,009,471	244,601.1
300,000	to 400,000	299,859	103,709.2	278,184	95,881.7	302,581	103,516.4	449,023	153,951.4
400,000	to 500,000	150,904	67,313.5	164,013	73,547.9	172,950	77,160.7	222,798	99,503.8
500,000	to 600,000	89,168	48,744.9	105,101	57,208.3	109,172	59,361.6	148,041	80,351.7
600,000	to 700,000	77,809	50,525.1	77,230	50,198.1	68,683	44,317.1	80,292	51,920.6
700,000	to 800,000	57,227	42,976.8	58,550	43,448.9	54,082	40,530.8	51,506	38,587.5
800,000	to 900,000	34,085	28,811.5	49,391	41,849.3	45,826	38,745.5	47,491	40,200.6
900,000	to 1,000,000	31,171	29,573.3	29,361	27,769.7	29,465	27,937.1	43,036	40,707.7
1,000,000	to 2,000,000	131,273	175,911.8	135,620	186,918.1	135,035	181,208.5	161,866	219,550.7
2,000,000	to 3,000,000	35,598	86,271.3	41,779	101,471.7	42,341	102,602.7	46,677	112,531.5
3,000,000	to 4,000,000	16,846	57,725.3	24,288	83,725.6	21,431	73,417.6	25,037	86,655.9
4,000,000	to 5,000,000	9,702	43,681.9	13,813	61,360.4	13,547	61,253.4	18,329	83,435.2
5,000,000	to 6,000,000	8,581	46,428.0	9,263	50,493.2	6,873	36,929.6	8,402	44,813.5
6,000,000	to 7,000,000	4,490	29,207.0	6,445	41,669.9	4,802	31,030.7	5,515	35,843.7
7,000,000	to 8,000,000	2,883	21,558.7	3,793	28,201.8	4,290	31,914.5	3,883	28,847.3
8,000,000	to 9,000,000	2,403	20,277.4	2,942	24,828.8	2,504	21,284.3	2,491	20,992.8
9,000,000	to 10,000,000	1,473	13,939.5	2,460	23,264.1	2,168	20,534.5	2,351	22,103.0
10,000,000	and over	19,136	1,028,273.5	24,592	1,338,636.7	22,671	1,418,897.0	21,338	1,372,404.3
<b>TOTAL</b>		<b>26,595,585</b>	<b>2,926,644.6</b>	<b>25,083,039</b>	<b>3,372,551.5</b>	<b>24,354,738</b>	<b>3,534,495.8</b>	<b>24,815,675</b>	<b>3,812,160.9</b>

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		2006
	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>58,255.7</b>	<b>83,770.2</b>	<b>71,128.2</b>	<b>107,132.8</b>
1. Federal Government:	36,207.0	50,107.6	36,203.6	53,822.8
(i) Commodity Operations	34,667.3	47,393.1	32,713.4	49,249.8
(ii) Others	1,539.7	2,714.4	3,490.2	4,573.0
2. Provincial Governments:	22,048.7	33,662.6	34,924.7	53,310.0
(i) Commodity Operations	20,596.5	32,654.4	33,907.9	52,473.7
(ii) Others	1,452.2	1,008.2	1,016.8	836.4
3. Local Bodies ( City Governments )	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>80,929.9</b>	<b>82,960.1</b>	<b>86,429.4</b>	<b>95,021.3</b>
A. Agriculture, Forestry, Hunting & Fishing	-	5.0	-	-
B. Mining & Quarrying	-	-	-	175.4
C. Manufacturing	50,015.2	47,823.8	47,603.6	47,353.2
D. Construction	-	-	-	-
E. Utilities	197.3	235.3	2,586.5	7,125.8
F. Commerce	5,921.9	4,363.7	8,860.4	7,921.3
G. Transport, Storage & Communication	24,465.8	22,579.5	24,582.2	32,414.6
H. Services	329.7	70.8	473.7	31.0
I. Others	-	7,882.1	2,323.0	-
<b>III. Non-Bank Financial Institutions :</b>	<b>35,444.3</b>	<b>38,457.9</b>	<b>42,959.5</b>	<b>53,442.8</b>
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	6,740.0	5,450.1	3,900.0	5,872.6
C. Insurance Companies	338.0	607.0	1,092.7	775.2
D. Micro Finance	-	-	-	200.0
E. Other NBFIs	28,366.3	32,400.8	37,966.8	46,595.0
<b>IV. Private Sector Enterprises :</b>	<b>1,135,797.3</b>	<b>1,201,390.7</b>	<b>1,404,194.2</b>	<b>1,445,360.0</b>
A. Agriculture, Hunting and Forestry	118,759.7	127,106.1	137,860.4	131,542.3
(1) Growing of crops	68,329.4	75,253.6	85,645.5	85,535.8
(2) Farming of animals	12,353.8	13,120.9	13,580.4	14,328.1
(3) Agricultural and animal husbandry	577.1	455.2	924.3	565.4
(4) Agricultural machinery and equipments	37,334.6	38,118.3	37,529.1	31,020.6
(5) Hunting, trapping, forestry & logging	164.8	158.2	181.1	92.3
B. Fishing and fish farming etc.	2,596.0	2,380.8	1,784.8	1,184.0
C. Mining and Quarrying	8,836.3	8,112.7	9,484.5	10,412.4
(1) Mining of coal	555.5	666.2	3,619.4	4,573.1
(2) Crude petroleum & natural gas	6,389.4	5,921.3	5,246.8	5,101.9
(3) Iron & non-ferrous metal ores	859.7	341.9	142.1	63.9
(4) Quarrying of stone, sand and clay	192.2	152.8	126.1	44.8
(5) Chemical, fertilizer, Salt etc.	839.5	1,030.4	350.2	628.8
D. Manufacturing	698,301.5	735,867.6	848,064.1	865,087.2
1) Food products and beverages	108,077.2	121,339.5	129,271.0	141,615.2
2) Tobacco products	1,279.1	660.9	735.0	715.8
3) Textiles	367,518.9	366,503.9	435,599.0	416,346.7
i) Spinning, weaving, finishing of textiles	314,647.3	302,374.6	355,956.9	344,821.4
a) Spinning of fibers	201,206.8	199,193.7	237,100.9	210,736.6
b) Weaving of textiles	46,404.4	52,745.3	60,683.2	66,325.8
c) Finishing of textiles	67,036.1	50,435.7	58,172.8	67,759.0
ii) Made-up textile articles	25,599.1	39,210.4	45,062.0	39,030.4
iii) Knit wear	8,821.8	9,944.6	14,804.1	15,094.0
iv) Carpets and rugs	4,385.2	3,886.7	4,904.1	4,682.1
v) Other textiles n.e.s.	14,065.5	11,087.6	14,871.9	12,718.7
4) Wearing apparel, readymade garments etc.	25,756.9	29,709.2	28,525.9	29,650.4

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

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

(End of Period: Million Rupees)

BORROWER	2004	2005		2006
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	15,060.0	15,417.9	17,314.2	16,540.4
i.) Tanning & dressing of leather, luggage, handbags etc.	8,364.0	7,776.7	7,385.6	7,956.7
ii.) Footwear	6,696.6	7,641.2	9,928.6	8,583.7
6) Wood and products of wood cork	839.1	1,322.6	1,201.9	1,913.6
7) Paper, paperboard and products	5,767.0	8,888.1	9,680.4	9,945.2
8) Printing, publishing and allied industries	2,337.8	2,515.2	3,011.1	2,708.3
9) Coke and refined petroleum products	10,173.9	12,741.0	11,605.2	7,972.6
10) Chemicals and chemical products	50,503.7	51,617.6	56,133.4	65,613.6
11) Rubber and plastics products	5,038.7	6,275.7	7,776.2	7,169.8
12) Other non-metallic mineral products	32,922.8	38,630.6	52,949.7	70,324.0
13) Basic metals	9,984.7	12,024.9	15,841.5	16,039.8
14) Fabricated metal products	5,706.7	5,793.3	7,500.4	6,398.3
15) Machinery and equipment	9,420.5	10,505.9	12,548.2	12,408.3
16) Office, accounting and computing machinery	395.9	649.1	362.6	193.7
17) Electrical machinery and apparatus	12,547.4	12,655.8	15,284.5	13,551.3
18) Radio, television and communication equipment and apparatus	2,698.6	3,342.5	3,908.4	3,713.5
19) Medical, precision and optical instruments, watches and clocks	4,957.5	3,743.5	3,989.4	5,325.6
20) Motor vehicles, trailers and semi-trailers	7,787.1	10,383.4	12,927.3	15,557.7
21) Other transport equipments	2,207.5	3,272.3	4,085.0	6,078.2
22) Furniture and fixture	1,208.0	1,064.5	1,655.4	1,549.4
23) Jewellery and related articles	370.5	440.4	652.9	817.6
24) Sports goods	4,255.7	4,549.5	3,920.4	4,195.2
25) Handicrafts	84.0	121.7	111.3	107.6
26) Other manufacturing n.e.s.	11,402.2	11,698.5	11,473.6	8,635.5
E. Ship breaking and waste / scrape (junk) etc.	3,016.5	2,517.3	2,936.7	1,350.0
F. Electricity, gas and water supply	12,450.4	14,176.8	17,254.2	20,530.2
G. Construction	22,543.5	29,846.3	36,138.1	37,164.6
1) Building	17,088.4	23,544.2	27,926.0	29,310.5
2) Infrastructure	5,455.2	6,302.1	8,212.1	7,854.2
H. Commerce and Trade	128,217.5	124,817.4	164,437.3	179,568.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	3,289.7	3,279.5	8,725.2	12,323.7
2) Wholesale and commission trade	92,525.2	94,259.7	113,688.2	132,427.3
i) Exports	34,334.8	29,514.1	34,693.5	42,825.1
ii) Imports	19,650.5	23,725.3	27,912.8	32,500.2
iii) Domestic whole sales	38,539.8	41,020.3	51,081.8	57,102.0
3) Retail trade	32,402.6	27,278.2	42,023.9	34,817.3
I. Hotels, restaurants and clubs etc	6,336.6	8,448.0	9,385.7	6,884.7
J. Transport, storage and communications	39,458.4	52,225.6	57,451.3	62,983.7
K. Real estate, renting and business activities	39,772.0	48,025.4	65,019.2	74,466.2
L. Education	2,588.0	3,473.6	2,879.3	3,633.9
M. Health and social work	4,225.5	3,755.9	3,361.9	3,545.1
N. Other community, social and personal service activities	9,316.5	9,175.4	9,132.4	10,656.7
O. Other private business n.e.s	39,379.0	31,462.0	39,004.5	36,350.7
<b>V. Trust Funds and Non Profit Organizations</b>	<b>13,029.2</b>	<b>11,998.1</b>	<b>15,073.6</b>	<b>13,671.4</b>
<b>VI. Personal</b>	<b>203,725.3</b>	<b>258,004.7</b>	<b>302,764.5</b>	<b>343,745.8</b>
A. Bank Employees	42,522.1	44,169.2	45,735.9	46,990.1
B. Consumer Financing	145,695.3	208,911.9	255,868.5	294,628.1
i) House building	18,304.0	28,998.4	32,996.7	41,791.5
ii) Transport	49,261.2	66,142.0	83,599.0	97,281.5
iii) Credit cards	13,155.8	19,544.9	27,253.1	33,522.9
iv) Consumer durable	3,190.5	2,358.4	1,697.6	1,559.9
v) Personal loans	61,783.9	91,868.1	110,322.1	120,472.3
C. Other Personal	15,507.9	4,923.6	1,160.1	2,127.6
<b>VII. Others</b>	<b>8,709.8</b>	<b>17,571.2</b>	<b>12,599.7</b>	<b>12,817.3</b>
<b>TOTAL</b>	<b>1,535,891.5</b>	<b>1,694,152.9</b>	<b>1,935,149.1</b>	<b>2,071,191.4</b>

(Contd.)

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

(End of Period: Million Rupees)

BORROWER	2006		2007	
	Dec.	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>93,722.1</b>	<b>100,302.8</b>	<b>77,701.5</b>	
1. Federal Government:	58,476.4	59,449.3	52,840.6	
(i) Commodity Operations	53,178.7	54,665.0	47,238.9	
(ii) Others	5,297.8	4,784.4	5,601.7	
2. Provincial Governments:	35,245.6	40,853.4	24,860.9	
(i) Commodity Operations	34,378.3	39,712.9	24,018.5	
(ii) Others	867.4	1,140.5	842.4	
3. Local Bodies ( City Governments )	-	-	-	
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>96,936.2</b>	<b>115,343.6</b>	<b>125,398.9</b>	
A. Agriculture, Forestry, Hunting & Fishing	-	336.2	-	
B. Mining & Quarrying	1,279.7	100.6	11.1	
C. Manufacturing	43,662.2	35,693.6	36,366.1	
D. Construction	-	-	-	
E. Utilities	5,872.0	25,599.1	41,241.9	
F. Commerce	10,702.1	8,670.2	16,832.6	
G. Transport, Storage & Communication	35,388.0	44,905.5	30,268.8	
H. Services	32.2	38.3	678.4	
I. Others	-	-	-	
<b>III. Non-Bank Financial Institutions :</b>	<b>55,217.4</b>	<b>47,986.9</b>	<b>52,258.5</b>	
A. Co-operative Banks	-	-	-	
B. Development Financial Institutions	8,005.9	6,923.1	2,240.7	
C. Insurance Companies	743.3	2,417.4	3,283.8	
D. Micro Finance	315.0	-	209.7	
E. Other NBFIs	46,153.2	38,646.5	46,524.2	
<b>IV. Private Sector Enterprises :</b>	<b>1,646,615.4</b>	<b>1,669,727.6</b>	<b>1,884,922.9</b>	
A. Agriculture, Hunting and Forestry	142,867.9	144,057.9	156,283.4	
(1) Growing of crops	99,083.4	103,440.4	114,703.8	
(2) Farming of animals	14,434.4	15,727.8	18,836.6	
(3) Agricultural and animal husbandry	1,356.4	580.2	1,108.1	
(4) Agricultural machinery and equipments	27,765.5	24,208.9	21,150.4	
(5) Hunting, trapping, forestry & logging	228.1	100.6	484.5	
B. Fishing and fish farming etc.	1,346.9	1,661.5	764.4	
C. Mining and Quarrying	11,255.6	11,691.7	14,431.1	
(1) Mining of coal	4,665.7	2,607.1	1,931.6	
(2) Crude petroleum & natural gas	3,866.9	6,583.1	8,989.1	
(3) Iron & non-ferrous metal ores	367.9	411.7	689.0	
(4) Quarrying of stone, sand and clay	103.0	102.3	162.8	
(5) Chemical, fertilizer, Salt etc.	2,252.0	1,987.5	2,658.6	
D. Manufacturing	969,769.4	954,641.2	1,091,857.6	
1) Food products and beverages	143,851.9	159,129.1	173,514.2	
2) Tobacco products	2,154.0	1,044.4	1,718.7	
3) Textiles	466,644.9	421,786.8	482,864.2	
i) Spinning, weaving, finishing of textiles	386,123.0	337,631.6	382,684.1	
a) Spinning of fibers	236,159.8	201,418.8	220,965.1	
b) Weaving of textiles	75,009.7	77,703.9	85,116.4	
c) Finishing of textiles	74,953.5	58,508.8	76,602.7	
ii) Made-up textile articles	44,334.3	44,569.1	43,344.7	
iii) Knit wear	16,760.2	18,401.3	19,984.8	
iv) Carpets and rugs	4,206.1	4,233.3	7,024.9	
v) Other textiles n.e.s.	15,221.3	16,951.6	29,825.7	
4) Wearing apparel, readymade garments etc.	32,511.8	40,197.6	45,221.5	

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	
	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,330.5	15,307.4	18,160.2
i.) Tanning & dressing of leather, luggage, handbags etc.	8,873.5	6,872.9	9,936.2
ii.) Footwear	7,457.1	8,434.5	8,224.0
6) Wood and products of wood cork	1,306.4	1,848.6	1,580.1
7) Paper, paperboard and products	16,882.8	16,349.9	19,692.7
8) Printing, publishing and allied industries	3,890.6	5,213.0	5,847.4
9) Coke and refined petroleum products	17,741.7	9,484.5	15,158.2
10) Chemicals and chemical products	68,440.1	72,731.6	78,174.8
11) Rubber and plastics products	7,325.6	7,677.9	10,532.2
12) Other non-metallic mineral products	78,308.8	89,214.0	93,046.4
13) Basic metals	20,884.9	24,859.6	34,072.8
14) Fabricated metal products	7,706.6	6,931.7	9,944.3
15) Machinery and equipment	14,133.5	15,169.6	17,427.1
16) Office, accounting and computing machinery	588.4	478.8	124.1
17) Electrical machinery and apparatus	18,705.5	18,767.4	29,815.1
18) Radio, television and communication equipment and apparatus	4,723.0	3,740.5	2,397.6
19) Medical, precision and optical instruments, watches and clocks	7,196.9	5,022.8	5,826.0
20) Motor vehicles, trailers and semi-trailers	16,171.2	14,766.5	14,860.9
21) Other transport equipments	5,229.6	5,489.5	5,029.4
22) Furniture and fixture	1,435.5	1,848.6	2,954.4
23) Jewellery and related articles	1,389.0	1,195.5	1,435.1
24) Sports goods	5,587.4	5,590.1	3,676.8
25) Handicrafts	112.9	94.5	129.9
26) Other manufacturing n.e.s.	10,515.9	10,701.4	18,653.6
E. Ship breaking and waste / scrape (junk) etc.	1,195.2	1,696.2	1,910.6
F. Electricity, gas and water supply	26,579.7	42,934.3	67,671.9
G. Construction	49,829.2	51,628.8	64,169.6
1) Building	39,591.2	41,062.9	49,843.3
2) Infrastructure	10,238.0	10,565.9	14,326.3
H. Commerce and Trade	210,886.3	209,529.0	222,036.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,989.6	14,184.9	13,213.0
2) Wholesale and commission trade	143,488.8	139,563.9	146,993.0
i) Exports	38,058.7	42,205.7	41,337.0
ii) Imports	36,164.5	29,842.7	31,372.9
iii) Domestic whole sales	69,265.6	67,515.5	74,283.1
3) Retail trade	50,407.9	55,780.2	61,830.6
I. Hotels, restaurants and clubs etc	12,136.0	13,683.9	12,506.4
J. Transport, storage and communications	79,700.8	78,982.8	82,936.2
K. Real estate, renting and business activities	75,004.2	92,285.8	111,259.8
L. Education	4,075.1	4,484.4	5,447.2
M. Health and social work	5,289.3	5,395.0	5,444.8
N. Other community, social and personal service activities	9,995.0	15,539.6	16,515.4
O. Other private business n.e.s	46,684.8	41,515.5	31,688.0
<b>V. Trust Funds and Non Profit Organizations</b>	<b>14,573.9</b>	<b>14,572.3</b>	<b>17,180.4</b>
<b>VI. Personal</b>	<b>377,117.5</b>	<b>400,771.4</b>	<b>422,807.2</b>
A. Bank Employees	49,469.7	52,852.6	53,369.8
B. Consumer Financing	324,699.9	345,584.2	367,119.6
i) House building	48,188.2	53,832.7	63,619.5
ii) Transport	106,168.5	105,396.4	113,036.1
iii) Credit cards	39,153.5	42,802.9	47,237.9
iv) Consumer durable	1,632.8	1,019.1	1,111.2
v) Personal loans	129,556.9	142,533.1	142,114.9
C. Other Personal	2,948.0	2,334.7	2,317.9
<b>VII. Others</b>	<b>16,350.7</b>	<b>27,477.7</b>	<b>32,935.5</b>
<b>TOTAL</b>	<b>2,300,533.2</b>	<b>2,376,182.3</b>	<b>2,613,204.9</b>

(Contd.)



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

(End of Period: Million Rupees)

BORROWER	Jun. 2008		
	All Banks	Commercial Banks	Specialized Banks
<b>I. Government:</b>	<b>133,084.5</b>	<b>133,084.3</b>	<b>0.3</b>
1. Federal Government:	87,575.8	87,575.5	0.3
(i) Commodity Operations	81,887.1	81,886.8	0.3
(ii) Others	5,688.7	5,688.7	-
2. Provincial Governments:	45,508.7	45,508.7	-
(i) Commodity Operations	44,371.5	44,371.5	-
(ii) Others	1,137.2	1,137.2	-
3. Local Bodies ( City Governments )	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>107,911.8</b>	<b>107,911.8</b>	<b>-</b>
A. Agriculture, Forestry, Hunting & Fishing	-	-	-
B. Mining & Quarrying	-	-	-
C. Manufacturing	22,119.3	22,119.3	-
D. Construction	-	-	-
E. Utilities	48,267.9	48,267.9	-
F. Commerce	8,166.8	8,166.8	-
G. Transport, Storage & Communication	29,137.7	29,137.7	-
H. Services	220.1	220.1	-
I. Others	-	-	-
<b>III. Non-Bank Financial Institutions :</b>	<b>44,579.6</b>	<b>44,579.6</b>	<b>-</b>
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	1,250.0	1,250.0	-
C. Insurance Companies	2,717.9	2,717.9	-
D. Micro Finance	-	-	-
E. Other NBFIs	40,611.7	40,611.7	-
<b>IV. Private Sector Enterprises :</b>	<b>2,074,977.9</b>	<b>1,982,770.5</b>	<b>92,207.4</b>
<b>A. Agriculture, Hunting and Forestry</b>	154,438.3	79,809.9	74,628.5
(1) Growing of crops	110,779.2	58,955.5	51,823.7
(2) Farming of animals	21,061.4	12,379.6	8,681.8
(3) Agricultural and animal husbandry	695.9	694.7	1.3
(4) Agricultural machinery and equipments	21,837.8	7,717.3	14,120.5
(5) Hunting, trapping, forestry & logging	64.0	62.8	1.2
B. Fishing and fish farming etc.	1,249.7	682.7	567.0
C. Mining and Quarrying	16,824.5	16,732.8	91.8
(1) Mining of coal	2,509.9	2,509.9	-
(2) Crude petroleum & natural gas	12,716.8	12,716.8	-
(3) Iron & non-ferrous metal ores	60.1	60.1	-
(4) Quarrying of stone, sand and clay	191.1	191.1	-
(5) Chemical, fertilizer, Salt etc.	1,346.7	1,254.9	91.8
D. Manufacturing	1,177,764.1	1,170,025.3	7,738.8
1) Food products and beverages	183,018.5	181,889.0	1,129.5
2) Tobacco products	586.6	585.5	1.0
3) Textiles	515,111.5	512,712.6	2,398.9
i) Spinning, weaving, finishing of textiles	413,325.2	410,950.1	2,375.1
a) Spinning of fibers	235,998.4	235,865.3	133.0
b) Weaving of textiles	97,231.5	95,277.2	1,954.4
c) Finishing of textiles	80,095.3	79,807.6	287.7
ii) Made-up textile articles	46,112.7	46,112.1	0.6
iii) Knit wear	21,839.7	21,839.7	-
iv) Carpets and rugs	8,905.5	8,905.2	0.2
v) Other textiles n.e.s.	24,928.4	24,905.5	22.9
4) Wearing apparel, readymade garments etc.	46,519.2	46,433.3	85.9

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

(Concl.)

BORROWER	(End of Period: Million Rupees)		
	Jun. 2008		
	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,019.0	17,689.7	329.3
i.) Tanning & dressing of leather, luggage, handbags etc.	8,794.5	8,692.3	102.2
ii.) Footwear	9,224.6	8,997.4	227.1
6) Wood and products of wood cork	2,304.5	2,239.0	65.5
7) Paper, paperboard and products	18,646.1	18,367.7	278.4
8) Printing, publishing and allied industries	6,688.2	6,656.8	31.3
9) Coke and refined petroleum products	19,031.1	18,909.3	121.8
10) Chemicals and chemical products	106,643.7	106,154.0	489.7
11) Rubber and plastics products	9,984.8	9,751.7	233.1
12) Other non-metallic mineral products	90,159.1	89,668.5	490.6
13) Basic metals	37,006.3	36,572.8	433.5
14) Fabricated metal products	11,295.0	11,280.8	14.1
15) Machinery and equipment	17,436.2	17,377.5	58.7
16) Office, accounting and computing machinery	127.7	127.7	0.0
17) Electrical machinery and apparatus	31,480.6	31,428.3	52.2
18) Radio, television and communication equipment and apparatus	4,489.6	4,489.6	-
19) Medical, precision and optical instruments, watches and clocks	9,074.7	8,978.0	96.7
20) Motor vehicles, trailers and semi-trailers	14,079.7	14,049.0	30.7
21) Other transport equipments	5,870.6	5,792.9	77.7
22) Furniture and fixture	2,964.8	2,852.0	112.8
23) Jewellery and related articles	1,644.2	1,609.3	34.9
24) Sports goods	3,986.3	3,970.6	15.7
25) Handicrafts	130.0	130.0	-
26) Other manufacturing n.e.s.	21,466.3	20,309.5	1,156.8
E. Ship breaking and waste / scrape (junk) etc.	2,135.9	2,135.9	-
F. Electricity, gas and water supply	107,031.1	106,920.5	110.7
G. Construction	79,293.2	79,109.9	183.3
1) Building	59,541.3	59,403.5	137.8
2) Infrastructure	19,751.8	19,706.4	45.5
H. Commerce and Trade	245,093.6	241,188.5	3,905.1
1) Sale, maintenance and repair of motor vehicles and motorcycles	15,399.1	15,383.9	15.1
2) Wholesale and commission trade	157,276.0	157,118.1	157.9
i) Exports	48,123.7	48,093.7	29.9
ii) Imports	35,954.5	35,948.4	6.1
iii) Domestic whole sales	73,197.8	73,075.9	121.9
3) Retail trade	72,418.5	68,686.5	3,732.1
I. Hotels, restaurants and clubs etc	13,381.9	13,181.8	200.2
J. Transport, storage and communications	94,182.2	93,926.4	255.7
K. Real estate, renting and business activities	102,763.0	102,264.9	498.1
L. Education	5,756.1	5,673.7	82.4
M. Health and social work	6,830.5	6,764.6	65.8
N. Other community, social and personal service activities	14,569.2	11,147.0	3,422.2
O. Other private business n.e.s	53,664.6	53,206.8	457.8
<b>V. Trust Funds and Non Profit Organizations</b>	<b>15,320.2</b>	<b>15,209.6</b>	<b>110.6</b>
<b>VI. Personal</b>	<b>421,195.8</b>	<b>416,679.8</b>	<b>4,516.0</b>
A. Bank Employees	61,004.9	56,769.4	4,235.6
B. Consumer Financing	356,784.3	356,548.7	235.5
i) House building	66,919.5	66,918.3	1.2
ii) Transport	104,464.6	104,452.5	12.2
iii) Credit cards	44,428.4	44,428.4	-
iv) Consumer durable	1,656.3	1,599.6	56.7
v) Personal loans	139,315.5	139,149.9	165.5
C. Other Personal	3,406.6	3,361.7	44.9
<b>VII. Others</b>	<b>18,568.4</b>	<b>17,819.9</b>	<b>748.5</b>
<b>TOTAL</b>	<b>2,815,638.2</b>	<b>2,718,055.4</b>	<b>97,582.8</b>

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

(End of Period: Million Rupees)

SECURITY	2004	2005		2006		2007	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments, and Precious Metals</b>	<b>723.1</b>	<b>487.6</b>	<b>686.5</b>	<b>2,006.5</b>	<b>6,028.6</b>	<b>12,371.0</b>	<b>9,144.3</b>
<b>II. Securities, Shares and Other</b>							
<b>Financial Instruments:</b>	<b>103,123.5</b>	<b>94,665.9</b>	<b>70,258.4</b>	<b>98,524.0</b>	<b>117,843.3</b>	<b>97,957.1</b>	<b>116,642.2</b>
A. Quoted on The Stock Exchange:	54,929.4	60,984.2	50,708.3	73,665.9	90,081.5	78,539.2	79,961.0
1. To Stock Brokers and Dealers:	33,705.3	38,038.8	34,111.7	48,687.4	60,210.6	55,025.8	55,359.7
(a) Government and other Trustee Securities	5,884.3	2,475.6	5,269.8	2,559.4	8,584.9	6,601.3	10,971.0
(b) Shares and Debentures	25,879.5	30,614.6	26,579.7	43,604.8	51,146.0	47,763.4	43,208.8
(c) Participation Term Certificates	9.5	41.0	706.4	-	6.8	7.7	567.5
(d) Others	1,931.9	4,907.6	1,555.8	2,523.2	472.8	653.4	612.5
2. To Others:	21,224.1	22,945.4	16,596.6	24,978.5	29,870.8	23,513.4	24,601.3
(a) Government and other Trustee Securities	10,902.8	7,335.2	1,797.6	5,250.2	3,816.3	2,076.7	5,920.0
(b) Shares and Debentures	9,626.7	13,188.3	12,292.6	16,196.6	17,715.8	18,238.9	15,137.8
(c) Participation Term Certificates	220.1	248.5	7.1	9.9	87.7	-	14.2
(d) Others	474.5	2,173.4	2,499.3	3,521.8	8,251.0	3,197.9	3,529.3
B. Unquoted on the Stock Exchange:	48,194.1	33,681.7	19,550.1	24,858.0	27,761.8	19,417.9	36,681.3
1. To Stock Brokers and Dealers:	13,851.2	9,195.2	5,523.0	5,130.3	7,697.6	8,629.5	10,220.9
(a) Government and other Trustee Securities	12,793.8	7,252.3	3,517.7	3,124.0	2,673.4	2,519.0	4,154.8
(b) Shares and Debentures	843.1	1,692.6	1,817.4	1,540.7	4,619.0	4,838.6	4,805.1
(c) Participation Term Certificates	51.0	16.5	140.1	3.9	0.9	339.6	330.1
(d) Others	163.2	233.8	47.8	461.7	404.2	932.3	930.9
2. To Others:	34,342.8	24,486.4	14,027.1	19,727.7	20,064.2	10,788.4	26,460.4
(a) Government and other Trustee Securities	32,773.2	22,876.8	10,579.2	11,350.5	16,303.6	8,637.3	17,167.9
(b) Shares and Debentures	363.5	445.3	1,332.7	2,980.4	1,874.9	612.9	2,971.8
(c) Participation Term Certificates	241.2	69.2	1.9	2.2	15.3	3.7	24.7
(d) Others	965.0	1,095.1	2,113.2	5,394.6	1,870.3	1,534.5	6,296.0
<b>III. Merchandise</b>	<b>470,285.4</b>	<b>519,488.4</b>	<b>558,384.0</b>	<b>626,098.1</b>	<b>647,612.4</b>	<b>688,697.9</b>	<b>750,483.8</b>
A. Food Items:	99,442.0	113,316.5	118,644.0	161,268.1	151,678.1	166,794.2	174,071.3
1. Wheat	32,075.6	41,614.4	36,481.0	64,063.6	47,265.9	61,181.6	62,412.7
2. Rice and paddy	32,319.6	26,205.5	43,400.4	35,780.3	42,296.0	34,033.5	38,262.5
3. Other Grains & Pulses:	1,932.8	3,527.7	1,677.9	1,624.0	8,260.1	5,742.5	6,485.2
(a) Indigenous	1,698.5	3,288.5	1,519.0	1,173.4	8,005.7	5,443.7	5,407.8
(b) Imported	234.3	239.2	158.9	450.7	254.4	298.7	1,077.4
4. Edible Oils:	8,276.2	8,530.6	7,729.9	10,945.2	11,107.1	9,903.7	10,218.7
(a) Indigenous	3,314.7	4,405.1	3,579.9	5,399.1	5,310.3	5,951.2	5,968.6
(b) Imported	4,961.5	4,125.5	4,150.0	5,546.1	5,796.8	3,952.5	4,250.0
5. Sugar:	16,179.1	23,731.9	14,900.0	37,179.5	26,635.1	41,348.1	34,235.5
(a) Indigenous	15,440.7	21,586.4	13,787.1	27,400.6	25,508.3	35,517.0	28,235.6
(b) Imported	738.5	2,145.5	1,112.9	9,778.9	1,126.8	5,831.1	6,000.0
6. Kariana and Spices	1,580.4	2,068.9	7,257.4	3,528.7	4,212.0	2,666.2	3,055.6
7. Fish and Fish preparations	1,916.5	1,784.4	2,313.7	1,511.3	2,461.2	1,780.2	2,038.3
8. Other Food Items:	5,161.8	5,853.1	4,883.7	6,635.4	9,440.7	10,138.5	17,362.8
(a) Indigenous	2,936.1	3,892.8	3,172.7	5,404.4	7,886.6	8,989.4	15,744.2
(b) Imported	2,225.7	1,960.3	1,711.0	1,231.0	1,554.1	1,149.1	1,618.6
B. Raw Materials:	128,466.8	140,624.4	169,032.2	158,488.1	173,080.1	159,059.4	165,079.3
1. Cotton Raw:	74,358.2	74,905.9	95,801.3	80,711.6	100,190.0	86,460.7	91,319.5
(a) Indigenous	67,264.3	65,471.3	83,579.0	72,186.1	75,057.5	73,895.4	77,512.5
(b) Imported	7,093.8	9,434.6	12,222.3	8,525.6	25,132.6	12,565.3	13,807.0
2. Synthetic Fibers:	13,361.9	18,275.5	26,346.9	17,409.0	12,280.5	9,308.7	10,139.6
(a) Indigenous	6,779.1	9,419.5	9,963.2	6,216.4	10,493.6	8,280.6	8,423.9
(b) Imported	6,582.7	8,856.1	16,383.7	11,192.6	1,786.9	1,028.1	1,715.6
3. Fertilizers:	4,567.7	6,905.4	6,323.5	10,345.4	8,089.0	9,124.6	8,359.0
(a) Indigenous	2,159.2	4,336.2	5,412.5	7,527.1	6,651.6	7,280.9	6,443.5
(b) Imported	2,408.6	2,569.2	911.0	2,818.3	1,437.5	1,843.6	1,915.5

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

(End of Period: Million Rupees)

SECURITY	2004	2005		2006		2007	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude :	14,260.6	11,515.8	11,208.7	10,745.0	13,739.5	9,477.5	12,361.6
(a) Indigenous	3,437.1	3,051.2	5,489.6	5,571.0	6,397.0	3,825.1	6,564.9
(b) Imported	10,823.5	8,464.6	5,719.1	5,174.1	7,342.6	5,652.4	5,796.7
5. Iron & Steel:	6,327.1	8,805.5	6,195.5	10,237.3	11,950.4	16,177.7	13,391.6
(a) Indigenous	3,865.8	4,925.3	3,101.4	5,312.4	8,649.2	10,898.5	11,465.8
(b) Imported	2,461.3	3,880.2	3,094.1	4,925.0	3,301.1	5,279.2	1,925.8
6. Wool & Goat Hair	341.2	325.0	246.6	449.1	257.3	527.5	841.2
7. Hides & Skins	4,230.2	4,151.1	4,097.4	4,036.6	5,381.5	3,929.2	4,757.3
8. Oil Seeds	1,955.1	2,894.1	3,098.0	3,210.1	3,967.0	4,352.0	3,999.8
9. Pesticides & Insecticides:	875.4	1,583.9	2,360.2	3,436.2	2,578.7	1,567.3	1,812.8
(a) Indigenous	289.1	794.5	993.1	1,311.6	1,310.5	475.3	865.5
(b) Imported	586.3	789.3	1,367.0	2,124.6	1,268.3	1,091.9	947.3
10. Other Raw Materials:	8,189.4	11,262.1	13,354.2	17,907.7	14,646.2	18,134.4	18,096.9
(a) Indigenous	2,415.4	3,329.9	7,703.3	11,804.9	8,485.2	10,743.6	13,049.3
(b) Imported	5,774.0	7,932.2	5,650.9	6,102.8	6,161.0	7,390.8	5,047.6
C. Finished / Manufactured Goods:	242,376.7	265,547.5	270,707.7	306,341.9	322,854.2	362,844.3	411,333.3
1. Cotton Textiles:	63,610.4	63,611.0	70,736.0	73,907.6	77,465.3	89,646.6	96,230.4
(a) Indigenous	48,391.2	53,188.4	57,662.9	50,793.0	70,413.2	82,939.9	88,232.8
(b) Imported	15,219.2	10,422.6	13,073.0	23,114.6	7,052.0	6,706.6	7,997.7
2. Cotton Yarn:	24,726.0	23,643.0	30,151.9	30,644.8	27,873.5	37,534.0	47,465.9
(a) Indigenous	23,027.6	21,905.2	28,399.6	24,146.3	26,174.4	35,947.8	43,544.1
(b) Imported	1,698.4	1,737.8	1,752.3	6,498.5	1,699.2	1,586.3	3,921.8
3. Other Textiles:	34,285.4	33,653.6	30,422.6	43,079.1	49,918.9	48,719.7	49,873.5
(a) Indigenous	24,124.8	23,139.3	21,997.0	21,189.7	39,943.2	32,519.2	39,201.4
(b) Imported	10,160.6	10,514.3	8,425.6	21,889.5	9,975.7	16,200.5	10,672.2
4. Machinery:	30,427.5	36,798.1	37,234.5	18,680.3	29,279.2	20,031.9	27,140.0
(a) Indigenous	7,278.0	7,576.5	6,381.3	4,887.0	9,559.2	7,809.5	8,891.3
(b) Imported	23,149.5	29,221.6	30,853.2	13,793.3	19,720.0	12,222.4	18,248.7
5. Handloom Products	241.2	198.8	778.5	757.5	1,105.4	966.6	1,596.3
6. Carpets & Rugs	1,911.9	1,656.4	2,294.3	2,851.1	1,138.6	2,540.0	3,146.4
7. Readymade Garments	16,264.7	20,834.6	23,973.2	25,021.3	21,935.7	28,221.2	30,365.0
8. Cement and Cement Products:	15,614.9	20,001.6	19,123.2	25,636.0	25,894.4	27,018.2	30,645.3
(a) Indigenous	15,588.4	19,768.9	18,594.5	24,787.6	24,954.5	26,561.2	30,573.9
(b) Imported	26.6	232.7	528.7	848.4	939.9	457.0	71.4
9. Sports Goods	3,726.2	3,755.7	1,755.1	4,378.1	2,931.9	2,145.5	3,386.7
10. Surgical Instruments	1,326.1	1,866.6	988.4	2,103.9	1,920.1	2,513.0	2,385.8
11. Chemicals and Dyes	7,972.9	9,827.3	8,206.9	12,864.2	12,451.6	11,074.1	15,822.9
12. Other Finished Goods:	42,269.3	49,700.6	45,043.2	66,418.0	70,939.6	92,433.5	103,274.9
(a) Indigenous	31,227.2	39,305.9	34,622.8	32,882.5	56,310.2	82,009.2	94,979.2
(b) Imported	11,042.2	10,394.7	10,420.3	33,535.5	14,629.5	10,424.3	8,295.7
<b>IV. Fixed Assets Including Machinery</b>	<b>193,533.1</b>	<b>214,223.2</b>	<b>270,834.4</b>	<b>280,022.1</b>	<b>273,662.2</b>	<b>260,888.0</b>	<b>285,480.9</b>
<b>V. Real Estate:</b>	<b>311,015.2</b>	<b>342,818.3</b>	<b>463,707.3</b>	<b>406,423.4</b>	<b>469,704.7</b>	<b>460,562.0</b>	<b>563,782.1</b>
(a) Land	137,628.1	144,098.3	201,835.4	153,666.5	182,497.4	153,111.0	167,265.9
(b) Buildings:	173,387.1	198,720.0	261,871.8	252,756.8	287,207.4	307,451.0	396,516.2
1. Residential	104,682.3	116,688.5	166,639.3	160,863.2	174,694.5	181,976.5	182,700.3
2. Non-Residential	68,704.8	82,031.5	95,232.6	91,893.6	112,512.9	125,474.5	213,815.9
<b>VI. Fixed Deposits and Insurance Policies :</b>	<b>29,621.9</b>	<b>42,561.1</b>	<b>50,687.1</b>	<b>56,633.9</b>	<b>49,818.9</b>	<b>47,260.6</b>	<b>48,249.7</b>
(a) Bank Deposits	25,780.3	38,874.1	44,174.4	47,721.1	45,528.1	38,943.2	40,006.4
(b) Insurance Policies	3,841.7	3,687.0	6,512.8	8,912.8	4,290.8	8,317.4	8,243.3
<b>VII. Others:</b>	<b>427,589.2</b>	<b>479,908.4</b>	<b>520,591.5</b>	<b>601,483.4</b>	<b>735,863.1</b>	<b>808,445.8</b>	<b>839,421.8</b>
(a) Other Secured Advances	275,658.1	288,219.1	307,465.3	316,204.1	448,619.3	560,054.1	516,366.7
(b) Advances Secured by Guarantee(s)	102,073.2	134,321.1	134,985.4	177,237.0	189,332.6	125,505.1	197,347.5
(c) Unsecured Advances	49,857.9	57,368.3	78,140.8	108,042.3	97,911.1	122,886.6	125,707.6
<b>TOTAL</b>	<b>1,535,891.5</b>	<b>1,694,152.9</b>	<b>1,935,149.1</b>	<b>2,071,191.4</b>	<b>2,300,533.2</b>	<b>2,376,182.3</b>	<b>2,613,204.9</b>

(Contd.)

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

(End of Period: Million Rupees)

SECURITY	Jun. 2008		
	All Banks	Commercial Banks	Specialized Banks
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments, and Precious Metals</b>	<b>19,453.1</b>	<b>19,453.1</b>	<b>0.0</b>
<b>II. Securities, Shares and Other Financial Instruments:</b>	<b>98,852.1</b>	<b>98,851.0</b>	<b>1.1</b>
A. Quoted on The Stock Exchange:	74,401.0	74,400.2	0.8
1. To Stock Brokers and Dealers:	59,407.5	59,406.7	0.8
(a) Government and other Trustee Securities	10,163.2	10,163.2	0.0
(b) Shares and Debentures	48,084.6	48,084.6	0.0
(c) Participation Term Certificates	262.0	262.0	0.0
(d) Others	897.8	897.0	0.8
2. To Others:	14,993.5	14,993.5	0.0
(a) Government and other Trustee Securities	3,022.0	3,022.0	0.0
(b) Shares and Debentures	11,062.9	11,062.9	0.0
(c) Participation Term Certificates	26.8	26.8	0.0
(d) Others	881.9	881.9	0.0
B. Unquoted on the Stock Exchange:	24,451.1	24,450.8	0.3
1. To Stock Brokers and Dealers:	8,079.1	8,079.1	0.0
(a) Government and other Trustee Securities	2,217.3	2,217.3	0.0
(b) Shares and Debentures	5,321.9	5,321.9	0.0
(c) Participation Term Certificates	45.9	45.9	0.0
(d) Others	494.0	494.0	0.0
2. To Others:	16,372.0	16,371.7	0.3
(a) Government and other Trustee Securities	13,688.6	13,688.6	0.0
(b) Shares and Debentures	418.4	418.4	0.0
(c) Participation Term Certificates	9.2	9.2	0.0
(d) Others	2,255.8	2,255.5	0.3
<b>III. Merchandise</b>	<b>806,832.0</b>	<b>804,760.8</b>	<b>2,071.3</b>
A. Food Items	191,977.1	191,654.2	322.9
1. Wheat	64,990.2	64,870.3	119.8
2. Rice and paddy	41,256.0	41,247.3	8.7
3. Other Grains & Pulses:	9,337.0	9,306.3	30.7
(a) Indigenous	9,029.6	8,998.9	30.7
(b) Imported	307.4	307.4	0.0
4. Edible Oils:	8,985.0	8,964.7	20.3
(a) Indigenous	6,666.1	6,645.8	20.3
(b) Imported	2,318.9	2,318.9	0.0
5. Sugar:	35,406.7	35,406.7	0.0
(a) Indigenous	28,226.2	28,226.2	0.0
(b) Imported	7,180.5	7,180.5	0.0
6. Kariana and Spices	2,324.5	2,324.3	0.2
7. Fish and Fish preparations	1,364.5	1,364.5	0.0
8. Other Food Items:	28,313.3	28,170.1	143.2
(a) Indigenous	27,024.5	26,884.5	140.1
(b) Imported	1,288.7	1,285.6	3.1
B. Raw Materials:	180,743.8	179,701.2	1,042.6
1. Cotton Raw:	81,929.8	81,695.1	234.8
(a) Indigenous	62,768.2	62,533.4	234.8
(b) Imported	19,161.6	19,161.6	0.0
2. Synthetic Fibers:	12,192.6	11,926.4	266.2
(a) Indigenous	10,524.8	10,383.7	141.1
(b) Imported	1,667.9	1,542.7	125.1
3. Fertilizers:	14,123.6	13,694.0	429.6
(a) Indigenous	8,764.3	8,498.1	266.2
(b) Imported	5,359.3	5,196.0	163.3

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

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

SECURITY	Jun. 2008		
	All Banks	Commercial Banks	Specialised Banks
4. Petroleum Crude :	18,571.7	18,564.4	7.3
(a) Indigenous	12,729.7	12,722.4	7.3
(b) Imported	5,842.0	5,842.0	0.0
5. Iron & Steel:	16,750.0	16,678.5	71.5
(a) Indigenous	14,249.3	14,227.7	21.6
(b) Imported	2,500.8	2,450.8	50.0
6. Wool & Goat Hair	737.0	733.6	3.3
7. Hides & Skins	6,020.9	6,005.1	15.9
8. Oil Seeds	5,588.1	5,580.3	7.7
9. Pesticides & Insecticides:	2,641.8	2,641.8	0.0
(a) Indigenous	2,218.6	2,218.6	0.0
(b) Imported	423.1	423.1	0.0
10. Other Raw Materials:	22,188.3	22,182.0	6.4
(a) Indigenous	15,398.4	15,392.0	6.4
(b) Imported	6,790.0	6,790.0	0.0
<b>C. Finished / Manufactured Goods:</b>	<b>434,111.2</b>	<b>433,405.4</b>	<b>705.7</b>
1. Cotton Textiles:	114,871.4	114,768.1	103.3
(a) Indigenous	106,660.4	106,593.2	67.2
(b) Imported	8,211.1	8,175.0	36.1
2. Cotton Yarn:	38,379.1	38,379.1	0.0
(a) Indigenous	35,654.8	35,654.8	0.0
(b) Imported	2,724.3	2,724.3	0.0
3. Other Textiles:	53,611.3	53,503.6	107.7
(a) Indigenous	43,450.4	43,345.4	105.0
(b) Imported	10,160.9	10,158.2	2.7
4. Machinery:	27,575.9	27,575.9	0.0
(a) Indigenous	8,848.2	8,848.2	0.0
(b) Imported	18,727.7	18,727.7	0.0
5. Handloom Products	797.4	797.4	0.0
6. Carpets & Rugs	3,094.3	3,092.9	1.4
7. Readymade Garments	29,773.1	29,760.8	12.3
8. Cement and Cement Products:	31,399.0	31,396.4	2.5
(a) Indigenous	31,328.2	31,325.6	2.5
(b) Imported	70.8	70.8	0.0
9. Sports Goods	3,280.6	3,280.3	0.3
10. Surgical Instruments	2,473.5	2,471.5	2.0
11. Chemicals and Dyes	14,654.5	14,601.0	53.5
12. Other Finished Goods:	114,201.0	113,778.3	422.7
(a) Indigenous	101,105.5	100,803.0	302.4
(b) Imported	13,095.5	12,975.3	120.3
<b>IV. Fixed Assets Including Machinery</b>	<b>340,040.8</b>	<b>336,748.6</b>	<b>3,292.2</b>
<b>V. Real Estate:</b>	<b>621,302.4</b>	<b>541,763.4</b>	<b>79,539.0</b>
(a) Land	218,026.5	141,405.0	76,621.5
(b) Buildings:	403,275.9	400,358.4	2,917.5
1. Residential	220,475.7	219,264.4	1,211.3
2. Non-Residential	182,800.2	181,094.0	1,706.2
<b>VI. Fixed Deposits and Insurance Policies :</b>	<b>89,859.8</b>	<b>89,567.0</b>	<b>292.8</b>
(a) Bank Deposits	81,660.5	81,367.7	292.8
(b) Insurance Policies	8,199.3	8,199.3	0.0
<b>VII. Others:</b>	<b>839,297.9</b>	<b>826,911.5</b>	<b>12,386.3</b>
(a) Other Secured Advances	600,673.0	596,981.3	3,691.7
(b) Advances Secured by Guarantee(s)	120,751.8	115,717.0	5,034.8
(c) Unsecured Advances	117,873.1	114,213.1	3,659.9
<b>TOTAL</b>	<b>2,815,638.2</b>	<b>2,718,055.4</b>	<b>97,582.8</b>

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

All Banks

( End of Period : Million Rupees )

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

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

( End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)	2006		2007				2008	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	46,030	126.5	66,889	184.1	43,977	71.3	121,047	317.5
5,000 to 10,000	27,698	208.8	73,733	594.2	68,507	532.4	71,699	545.1
10,000 to 20,000	359,178	4,439.5	436,465	5,644.8	301,118	4,122.5	347,408	4,972.7
20,000 to 25,000	347,134	7,173.9	405,517	8,578.9	413,393	8,909.3	530,339	11,701.8
25,000 to 30,000	57,718	1,579.6	229,859	6,423.6	45,548	1,259.2	48,051	1,320.2
30,000 to 40,000	1,009,048	36,811.0	365,985	12,707.8	303,571	10,099.4	273,152	8,977.4
40,000 to 50,000	265,827	11,928.7	628,152	27,938.1	696,453	33,182.2	405,281	18,207.0
50,000 to 60,000	333,046	18,263.1	286,145	15,651.2	190,221	10,429.1	405,388	21,442.3
60,000 to 70,000	347,612	22,677.2	237,171	15,403.2	265,196	17,394.9	217,306	14,221.4
70,000 to 80,000	339,289	25,285.9	362,226	27,156.9	303,862	22,883.4	313,614	23,555.9
80,000 to 90,000	282,386	23,999.9	286,259	24,284.3	371,653	31,486.6	346,689	29,590.6
90,000 to 100,000	125,567	11,890.1	226,069	21,492.4	239,847	22,861.5	283,015	26,506.1
100,000 to 200,000	714,818	96,789.1	851,407	112,363.0	1,019,196	132,672.1	856,764	112,902.3
200,000 to 300,000	158,247	39,134.4	192,141	47,442.0	165,554	40,097.1	189,390	47,340.9
300,000 to 400,000	155,559	54,387.9	206,661	73,971.8	162,893	57,160.9	152,083	51,867.5
400,000 to 500,000	128,033	54,807.6	69,218	30,638.5	68,151	31,175.0	108,557	48,130.4
500,000 to 600,000	39,853	21,973.8	43,303	23,561.6	61,208	32,724.4	45,777	24,443.8
600,000 to 700,000	17,764	11,497.2	21,757	14,185.8	18,644	11,929.4	22,218	14,571.7
700,000 to 800,000	12,826	9,590.3	15,067	11,266.7	13,205	9,876.9	16,621	12,573.3
800,000 to 900,000	13,135	11,095.1	11,257	9,589.3	10,591	8,991.3	10,873	9,233.2
900,000 to 1,000,000	16,736	15,970.2	12,447	11,853.7	10,287	9,731.5	10,899	10,394.1
1,000,000 to 2,000,000	57,059	80,316.3	53,039	74,423.6	57,694	81,303.7	51,595	72,932.7
2,000,000 to 3,000,000	23,042	57,040.6	24,671	60,723.7	23,998	59,158.0	26,009	63,438.4
3,000,000 to 4,000,000	13,258	45,394.8	15,252	53,408.3	12,419	42,764.8	17,559	61,685.2
4,000,000 to 5,000,000	9,647	42,640.6	9,199	41,122.7	10,088	45,272.0	9,782	44,640.1
5,000,000 to 6,000,000	5,564	30,227.5	5,238	28,668.0	5,313	29,017.5	6,710	35,989.3
6,000,000 to 7,000,000	3,561	23,014.1	3,438	22,279.6	3,290	21,350.3	3,410	22,227.1
7,000,000 to 8,000,000	2,496	18,640.9	3,247	24,155.6	3,318	24,660.0	3,231	24,073.3
8,000,000 to 9,000,000	2,041	17,332.7	2,033	17,185.6	2,598	22,148.0	2,828	24,011.9
9,000,000 to 10,000,000	2,000	18,947.2	2,102	20,022.2	2,261	21,493.1	2,112	20,210.5
10,000,000 and over	22,645	1,487,348.7	22,025	1,533,261.3	25,780	1,768,446.9	26,660	1,953,614.4
<b>TOTAL</b>	<b>4,938,817</b>	<b>2,300,533.2</b>	<b>5,167,972</b>	<b>2,376,182.3</b>	<b>4,919,834</b>	<b>2,613,204.9</b>	<b>4,926,067</b>	<b>2,815,638.2</b>

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

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

( End of Period : Million Rupees )

SIZE OF ACCOUNT (Rs.)		2006		2007				2008	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	43,476	120.3	63,494	169.7	37,423	57.0	112,251	298.7
5,000 to	10,000	21,222	157.8	68,046	548.8	61,288	478.2	65,868	501.6
10,000 to	20,000	334,877	4,082.2	419,059	5,387.6	276,961	3,776.5	328,434	4,668.6
20,000 to	25,000	329,170	6,765.8	386,863	8,153.8	402,194	8,653.9	515,565	11,362.7
25,000 to	30,000	29,773	817.9	204,196	5,718.5	24,267	669.7	29,034	793.7
30,000 to	40,000	919,045	33,605.8	288,350	9,948.0	255,503	8,402.7	241,693	7,860.2
40,000 to	50,000	180,470	8,129.3	571,179	25,440.6	640,453	30,722.8	358,446	16,048.1
50,000 to	60,000	284,660	15,561.3	261,347	14,271.0	159,134	8,739.8	351,901	18,517.4
60,000 to	70,000	254,044	16,502.4	177,022	11,497.4	227,027	14,862.7	169,700	11,102.7
70,000 to	80,000	198,427	14,845.1	219,701	16,487.8	210,647	15,842.1	258,129	19,369.7
80,000 to	90,000	176,755	14,938.0	188,905	16,014.0	246,805	20,997.7	228,097	19,436.5
90,000 to	100,000	60,492	5,712.2	137,390	13,024.7	162,385	15,438.7	223,295	20,908.0
100,000 to	200,000	483,221	67,076.5	598,352	80,103.1	722,713	94,278.9	494,630	64,381.0
200,000 to	300,000	143,501	35,574.8	177,352	43,855.6	150,891	36,599.6	166,380	42,003.1
300,000 to	400,000	150,336	52,580.5	201,245	72,101.5	157,121	55,168.1	146,763	50,043.9
400,000 to	500,000	126,706	54,230.5	67,434	29,859.1	66,185	30,307.9	105,134	46,610.4
500,000 to	600,000	39,442	21,750.4	42,846	23,308.8	60,666	32,436.4	45,243	24,157.9
600,000 to	700,000	17,255	11,166.3	21,268	13,874.2	18,419	11,784.1	21,954	14,401.0
700,000 to	800,000	12,613	9,435.2	13,946	10,469.5	12,902	9,654.5	16,501	12,483.6
800,000 to	900,000	12,993	10,973.4	10,948	9,319.1	10,503	8,913.9	10,766	9,144.0
900,000 to	1,000,000	16,658	15,895.6	11,987	11,406.1	10,181	9,629.6	10,805	10,305.3
1,000,000 to	2,000,000	56,517	79,631.4	52,758	74,023.3	56,974	80,357.9	50,836	71,968.0
2,000,000 to	3,000,000	22,911	56,726.2	24,549	60,424.0	23,858	58,817.1	25,665	62,575.1
3,000,000 to	4,000,000	13,169	45,083.3	15,166	53,114.6	12,256	42,175.9	17,464	61,358.5
4,000,000 to	5,000,000	9,609	42,469.3	9,166	40,975.7	10,050	45,100.9	9,724	44,377.3
5,000,000 to	6,000,000	5,506	29,911.3	5,191	28,412.4	5,275	28,809.6	6,653	35,678.3
6,000,000 to	7,000,000	3,524	22,775.1	3,407	22,078.7	3,253	21,112.5	3,381	22,038.9
7,000,000 to	8,000,000	2,471	18,454.5	3,212	23,897.5	3,291	24,459.0	3,201	23,847.7
8,000,000 to	9,000,000	2,014	17,102.0	2,019	17,067.2	2,587	22,055.8	2,806	23,825.0
9,000,000 to	10,000,000	1,975	18,709.2	2,078	19,792.4	2,239	21,283.0	2,095	20,048.9
10,000,000 and over		22,431	1,480,017.1	21,875	1,528,060.6	25,604	1,763,111.8	26,462	1,947,939.6
<b>TOTAL</b>		<b>3,975,263</b>	<b>2,210,800.6</b>	<b>4,270,351</b>	<b>2,288,805.0</b>	<b>4,059,055</b>	<b>2,524,698.3</b>	<b>4,048,876</b>	<b>2,718,055.4</b>

**3.10 Scheduled Banks' Classification of Advances**  
**by Size of Account and Borrowers**  
As on 30<sup>th</sup> June 2008

(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	-	-	-	-	-	-	101,430	259.1
5,000 to	10,000	-	-	-	-	-	-	15,152	113.9
10,000 to	20,000	-	-	1	-	2	-	68,911	1,063.8
20,000 to	25,000	1	-	-	-	1	-	31,279	696.9
25,000 to	30,000	-	-	-	-	-	-	32,121	883.4
30,000 to	40,000	-	-	-	-	-	-	61,281	2,162.7
40,000 to	50,000	-	-	1	-	-	-	107,493	4,909.9
50,000 to	60,000	1	0.1	-	-	1	0.1	147,285	8,100.5
60,000 to	70,000	16	1.0	-	-	-	-	105,975	6,885.6
70,000 to	80,000	-	-	-	-	3	0.2	113,288	8,542.9
80,000 to	90,000	-	-	-	-	2	0.2	171,229	14,667.2
90,000 to	100,000	-	-	-	-	1	0.1	100,457	9,475.0
100,000 to	200,000	-	-	5	0.6	15	2.8	511,757	68,720.9
200,000 to	300,000	1	0.3	17	4.8	42	11.0	62,548	14,879.8
300,000 to	400,000	3	1.1	-	0.0	3	1.0	33,544	11,689.7
400,000 to	500,000	-	-	10	4.8	108	48.1	21,251	9,405.7
500,000 to	600,000	4	2.4	18	10.6	25	12.9	12,771	6,905.6
600,000 to	700,000	1	0.6	1	0.7	4	2.8	9,245	5,983.2
700,000 to	800,000	-	-	11	8.5	4	3.0	8,309	6,217.3
800,000 to	900,000	171	142.9	2	1.7	8	6.6	6,703	5,669.2
900,000 to	1,000,000	2	1.9	-	-	-	-	6,375	6,049.5
1,000,000 to	2,000,000	103	144.2	14	20.4	276	541.7	31,357	43,928.4
2,000,000 to	3,000,000	8	21.4	2	4.7	6	14.3	17,021	41,823.2
3,000,000 to	4,000,000	6	19.9	1	3.7	3	10.5	9,894	34,710.0
4,000,000 to	5,000,000	-	-	-	-	2	8.5	6,355	28,516.5
5,000,000 to	6,000,000	-	-	-	-	1	5.4	5,343	28,875.1
6,000,000 to	7,000,000	35	228.6	-	-	20	129.7	2,895	18,859.0
7,000,000 to	8,000,000	7	55.3	2	15.1	9	67.0	2,368	17,669.9
8,000,000 to	9,000,000	3	26.8	1	8.0	1	8.5	2,657	22,544.7
9,000,000 to	10,000,000	2	18.7	-	-	3	28.1	2,040	19,527.6
10,000,000 and over		96	132,419.5	132	107,828.2	549	43,677.0	25,239	1,625,242.5
<b>TOTAL</b>		<b>460</b>	<b>133,084.5</b>	<b>218</b>	<b>107,911.8</b>	<b>1,089</b>	<b>44,579.6</b>	<b>1,833,573</b>	<b>2,074,977.9</b>

### 3.10 Scheduled Banks' Classification of Advances by Size of Account and Borrowers As on 30<sup>th</sup> June 2008

(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	-	-	11,833	23.1	7,784	35.3	121,047	317.5
5,000 to	10,000	8	0.1	56,454	430.5	85	0.6	71,699	545.1
10,000 to	20,000	27	0.5	278,127	3,904.0	340	4.4	347,408	4,972.7
20,000 to	25,000	-	-	498,540	10,992.7	518	12.1	530,339	11,701.8
25,000 to	30,000	8	0.2	15,444	423.2	478	13.4	48,051	1,320.2
30,000 to	40,000	35	1.2	211,115	6,789.1	721	24.4	273,152	8,977.4
40,000 to	50,000	8	0.4	296,527	13,243.0	1,252	53.7	405,281	18,207.0
50,000 to	60,000	8	0.4	257,650	13,317.2	443	24.0	405,388	21,442.3
60,000 to	70,000	4	0.2	107,746	7,100.0	3,565	234.6	217,306	14,221.4
70,000 to	80,000	3	0.2	199,768	14,971.5	552	41.0	313,614	23,555.9
80,000 to	90,000	16	1.4	173,905	14,792.8	1,537	129.0	346,689	29,590.6
90,000 to	100,000	-	-	182,317	17,007.7	240	23.3	283,015	26,506.1
100,000 to	200,000	33	4.3	341,322	43,709.7	3,632	464.0	856,764	112,902.3
200,000 to	300,000	66	17.1	126,052	32,263.7	664	164.1	189,390	47,340.9
300,000 to	400,000	45	16.4	117,965	39,980.1	523	179.2	152,083	51,867.5
400,000 to	500,000	13	5.5	86,422	38,347.6	753	318.7	108,557	48,130.4
500,000 to	600,000	59	30.9	32,483	17,246.4	417	235.1	45,777	24,443.8
600,000 to	700,000	31	20.2	12,881	8,529.4	55	34.9	22,218	14,571.7
700,000 to	800,000	27	20.2	8,217	6,285.0	53	39.3	16,621	12,573.3
800,000 to	900,000	29	24.6	3,826	3,272.7	134	115.6	10,873	9,233.2
900,000 to	1,000,000	19	18.4	4,444	4,267.5	59	56.7	10,899	10,394.1
1,000,000 to	2,000,000	91	123.5	19,407	27,667.7	347	506.9	51,595	72,932.7
2,000,000 to	3,000,000	12	32.4	8,691	20,900.1	269	642.3	26,009	63,438.4
3,000,000 to	4,000,000	15	46.5	7,511	26,453.6	129	441.0	17,559	61,685.2
4,000,000 to	5,000,000	4	18.5	3,118	14,645.8	303	1,450.8	9,782	44,640.1
5,000,000 to	6,000,000	8	44.0	1,301	6,738.8	57	326.0	6,710	35,989.3
6,000,000 to	7,000,000	10	68.3	425	2,775.1	25	166.3	3,410	22,227.1
7,000,000 to	8,000,000	9	65.0	818	6,064.6	18	137.4	3,231	24,073.3
8,000,000 to	9,000,000	12	104.4	148	1,269.1	6	50.5	2,828	24,011.9
9,000,000 to	10,000,000	4	39.7	58	548.4	5	48.0	2,112	20,210.5
10,000,000 and over		99	14,615.8	353	17,235.7	192	12,595.7	26,660	1,953,614.4
<b>TOTAL</b>		<b>703</b>	<b>15,320.2</b>	<b>3,064,868</b>	<b>421,195.8</b>	<b>25,156</b>	<b>18,568.4</b>	<b>4,926,067</b>	<b>2,815,638.2</b>

### 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
<b>2004</b>											
<b>December</b>											
No. of A/Cs.	1,642,599	3,318	32,534	32,584	1,359,087	314,908	37,582	647	18,456	39,193	715
Amount	257,426.6	31,829.1	105,898.1	27,711.5	150,032.7	575,897.8	165,561.8	1,111.0	13,364.5	98,660.4	5,194.2
<b>2005</b>											
<b>June</b>											
No. of A/Cs.	2,065,294	11,359	27,625	22,904	1,335,489	416,952	50,020	943	17,006	34,289	619
Amount	363,397.3	12,131.4	101,052.1	21,954.6	145,025.3	656,920.4	149,871.0	1,290.4	14,684.8	102,673.4	4,657.8
<b>December</b>											
No. of A/Cs.	2,266,561	13,451	54,865	41,421	1,263,856	663,647	65,390	1,306	19,283	27,447	823
Amount	364,744.7	16,540.9	133,470.2	44,204.5	157,934.5	806,480.2	143,100.8	1,009.4	24,732.8	111,222.0	3,947.2
<b>2006</b>											
<b>June</b>											
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
<b>December</b>											
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
<b>2007</b>											
<b>June</b>											
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
<b>December</b>											
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
<b>2008</b>											
<b>June</b>											
No. of A/Cs.	2,911,601	1,949	63,922	53,243	1,016,119	492,248	85,373	593	35,026	80,703	1,642
Amount	505,239.0	13,306.2	113,680.9	96,777.1	304,237.1	1,064,439	239,174.6	5,213.3	50,038.9	263,740.7	5,678.5

### 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
<b>2004</b>												
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)
<b>2005</b>												
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)
<b>2006</b>												
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)
<b>2007</b>												
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)
<b>2008</b>												
June												
No. of A/Cs.	167,300	1,169	2,669	510	1,692	7,924	221	507	1,402	254	-	4,926,067
Amount	76,491.7	1,490.3	6,918.1	1,361.0	14,484.7	5,854.0	1,985.8	14,671.0	25,280.9	5,575.3	-	2,815,638.2 (23.20)

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

(End of Period: Million Rupees)

ECONOMIC GROUP	2004	2005		2006		2007
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Government</b>	<b>43.9</b>	<b>9.3</b>	<b>166.8</b>	<b>175.4</b>	<b>54.4</b>	<b>0.5</b>
<b>II. Public Sector Enterprises</b>	<b>6,666.7</b>	<b>5,271.5</b>	<b>5,855.0</b>	<b>7,786.4</b>	<b>9,030.9</b>	<b>6,163.3</b>
(a) Agriculture, Forestry, Hunting & Fishing	72.7	27.4	95.8	138.3	5.0	34.2
(b) Mining and Quarrying	-	139.9	74.3	23.3	1.0	1.0
(c) Manufacturing	170.8	701.4	61.9	360.4	3,041.7	1,397.6
(d) Construction	10.6	0.4	0.3	138.4	43.0	-
(e) Electricity Gas, Water & Sanitary Services	237.2	-	-	16.2	2.7	-
(f) Commerce:	5,803.6	3,913.2	5,610.6	7,058.6	5,911.9	4,679.4
1. Export Bills	4,595.7	3,262.3	2,968.1	3,675.1	2,458.6	2,497.0
i. Cotton Raw	219.1	95.4	191.0	47.7	156.8	109.1
ii. Rice	460.4	334.2	350.6	443.1	396.0	200.9
iii. Cotton Textiles (Local)	1,618.4	975.7	1,250.9	1,756.8	1,761.5	1,695.6
iv. Cement & Cement products	439.6	94.8	49.9	225.8	-	209.7
v. Petroleum & Petroleum products	6.3	502.6	51.1	39.3	32.2	252.2
vi. Machinery & Transport Equipments	60.2	20.0	43.9	26.7	3.6	9.3
vii. Other Export Bills	1,791.6	1,239.5	1,030.8	1,135.7	108.6	20.2
2. Imports Bills Payable in Pakistan	280.7	95.8	246.9	446.7	884.6	65.2
3. Inland Bills (to include Local Bills)	640.0	365.6	2,395.5	2,936.4	2,568.7	2,117.2
4. Non-Bank Financial Institutions	287.1	189.5	-	0.4	-	-
(g) Transport, Storage & Communication	-	133.4	-	-	-	-
(h) Services	33.5	0.3	11.0	51.3	1.4	51.1
(i) Other Public Sector Enterprises	338.2	355.4	1.0	-	24.2	-
<b>III. Private Sector (Business)</b>	<b>81,451.0</b>	<b>96,980.0</b>	<b>97,235.8</b>	<b>110,899.6</b>	<b>113,421.5</b>	<b>117,746.4</b>
(a) Agriculture, Forestry, Hunting & Fishing	3,443.6	2,694.0	4,322.3	4,781.9	6,807.7	3,767.2
1. Primary Products :	2,719.9	2,285.7	3,620.1	4,347.4	6,270.8	3,627.2
i. Cotton	931.3	795.8	1,577.7	1,520.8	2,217.7	680.4
ii. Rice	1,725.6	1,360.4	1,823.7	2,275.0	2,270.6	2,423.1
iii. Sugarcane	-	37.8	55.3	151.3	825.0	400.0
iv. Tobacco	-	-	-	1.6	0.5	0.5
v. Other Primary Products	63.0	91.7	163.4	398.6	957.0	123.1
2. Other Agriculture, Forestry, Hunting and Fishing	723.8	408.4	702.2	434.5	536.8	140.1

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

(End of Period : Million Rupees )

ECONOMIC GROUP	2004	2005		2006		2007
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
(b) Mining and Quarrying	653.9	768.7	113.5	75.4	67.9	101.3
(c) Manufacturing	5,176.7	14,681.0	14,481.3	13,305.2	3,937.4	5,553.3
(d) Construction	496.2	1,588.0	1,190.1	442.9	331.6	281.9
(e) Electricity, Gas, Water & Sanitary Services	26.1	13.5	3.3	162.8	3.0	2.0
(f) Commerce:	71,035.7	76,501.9	76,219.6	91,224.1	101,656.3	107,248.6
1. Export Bills-Traditional Export	35,509.3	34,847.2	37,701.5	40,791.8	46,628.1	42,746.5
i. Wool & Goat Hair	-	-	-	36.8	283.2	347.7
ii. Hides & Skins	138.4	490.5	3,410.4	2,678.6	676.7	618.7
iii. Cotton Textiles (Local)	26,525.9	25,628.0	21,878.8	23,766.5	28,915.0	24,802.5
iv. Cotton Yarn (Local)	7,969.1	7,716.6	10,918.7	12,444.5	14,181.0	15,895.6
v. Sports Goods	628.6	795.9	1,313.6	1,471.9	798.4	770.7
vi. Surgical Instruments	247.3	216.1	180.1	393.4	1,773.8	311.3
2. Export Bills-Non-Traditional Exports	17,215.6	16,576.0	15,783.6	17,771.9	21,879.5	21,818.3
i. Brassware & Handicrafts	72.3	32.1	78.5	323.3	43.9	198.4
ii. Carpets & Rugs	1,014.4	2,007.7	1,066.7	942.8	1,049.9	1,469.8
iii. Footwear & Leather goods	1,562.0	2,300.4	2,066.2	1,868.9	3,062.7	1,795.8
iv. Handloom products, Towels & Hosiery	3,040.1	4,487.2	3,513.2	3,785.0	5,650.3	7,572.3
v. Readymade Garments	6,102.7	4,164.3	4,644.1	7,121.4	8,025.4	7,130.7
vi. Electrical goods (Cable & Wire RA)	196.6	124.5	307.3	856.7	783.5	645.1
vii. Other Export Bills	5,227.7	3,459.8	4,107.6	2,874.0	3,263.8	3,006.1
3. Import Bills Payable in Pakistan	2,908.5	6,489.5	6,377.1	10,341.4	13,802.8	14,461.1
4. Inland Bills (to include Local Bills)	14,524.3	18,079.3	15,962.6	21,566.7	18,653.5	25,697.9
5. Non-Bank Financial Institutions	-	5.4	-	-	-	-
6. Other Foreign Bills (clean outward)	878.0	504.6	394.8	752.2	692.3	2,524.9
(g) Transport, Storage & Communication	5.7	25.6	176.9	120.9	142.2	134.4
(h) Services	11.1	4.8	371.1	0.0	41.7	41.6
(i) Other Private (Business)	602.0	702.4	357.5	786.4	433.9	616.2
<b>IV. Trust Funds and Non-Profit Organisations</b>	<b>156.9</b>	<b>4.7</b>	<b>133.8</b>	<b>-</b>	<b>11.5</b>	<b>--</b>
<b>V. Others</b>	<b>2,344.9</b>	<b>1,955.8</b>	<b>1,197.5</b>	<b>3,343.7</b>	<b>1,758.6</b>	<b>1,371.2</b>
<b>TOTAL</b>	<b>90,663.3</b>	<b>104,221.3</b>	<b>104,588.8</b>	<b>122,205.1</b>	<b>124,277.0</b>	<b>125,281.5</b>

(Contd.)



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

(End of Period: Million Rupees)

ECONOMIC GROUP	2007		2008	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
<b>I. Government:</b>	<b>50</b>	<b>5.4</b>	<b>24</b>	<b>0.4</b>
<b>II. Public Sector Enterprises:</b>	<b>3,307</b>	<b>6,168.6</b>	<b>2,354</b>	<b>12,739.1</b>
(a) Agriculture, Forestry, Hunting & Fishing	1	1.3	74	260.9
(b) Mining and Quarrying	-	-	29	139.3
(c) Manufacturing	931	785.5	28	949.9
(d) Construction	-	-	4	14.6
(e) Electricity Gas, Water & Sanitary Services	-	-	20	0.7
(f) Commerce:	2,365	5,381.5	2,189	11,332.3
1. Export Bills :	1,296	3,954.0	1,652	8,868.0
i. Cotton Raw	72	601.3	179	2,954.1
ii. Rice	160	430.0	75	1,137.1
iii. Cotton Textiles (Local)	705	2,405.5	1,058	3,673.1
iv. Cement & Cement products	2	200.0	87	212.4
v. Petroleum & Petroleum products	77	66.4	64	274.3
vi. Machinery & Transport Equipments	28	55.5	36	72.7
vii. Other Export Bills	252	195.4	153	544.3
2. Imports Bills Payable in Pakistan	3	114.0	25	347.0
3. Inland Bills (to include Local Bills)	1,066	1,313.4	509	2,117.2
4. Non-Bank Financial Institutions	-	-	3	0.0
(g) Transport, Storage & Communication	-	-	5	39.1
(h) Services	10.0	0.4	1	1.2
(i) Other Public Sector Enterprises	-	-	4	1.2
<b>III. Private Sector (Business):</b>	<b>35,858</b>	<b>100,310.0</b>	<b>29,981</b>	<b>108,631.6</b>
(a) Agriculture, Forestry ,Hunting & Fishing	790	4,428.4	982	4,189.6
1. Primary Products :	710	4,117.2	903	3,963.4
i. Cotton	390	1,333.6	383	747.6
ii. Rice	200	2,478.1	352	2,512.7
iii. Sugarcane	-	-	40	132.1
iv. Tobacco	-	-	31	151.6
v. Other Primary Products	120	305.5	97	419.4
2. Other Agriculture ,Forestry ,Hunting and Fishing	80	311.2	79	226.2

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

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

ECONOMIC GROUP	2007		2008	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	459	91.1	38	465.6
(c) Manufacturing	4,486	5,685.5	3,163	6,958.2
(d) Construction	6	361.2	28	8.6
(e) Electricity, Gas, Water & Sanitary Services	3	4.0	105	30.8
(f) Commerce:	29,853	89,041.7	25,377	96,402.7
1. Export Bills-Traditional Export	11,761	42,569.0	11,909	44,067.8
i. Wool & Goat Hair	7	19.7	5	0.6
ii. Hides & Skins	89	239.2	270	620.6
iii. Cotton Textiles (Local)	6,553	27,771.3	6,670	28,269.2
iv. Cotton Yarn (Local)	4,498	13,477.3	4,360	12,272.1
v. Sports Goods	547	818.7	492	2,665.7
vi. Surgical Instruments	67	242.8	112	239.7
2. Export Bills-Non-Traditional Exports	7,020	23,149.2	7,391	28,395.4
i. Brassware & Handicrafts	408	1,667.3	291	1,967.1
ii. Carpets & Rugs	766	1,890.3	508	2,317.5
iii. Footwear & Leather goods	482	2,225.9	520	2,799.7
iv. Handloom products, Towels & Hosiery	2,010	5,194.2	2,364	6,467.0
v. Readymade Garments	2,796	9,234.8	2,788	11,544.4
vi. Electrical goods (Cable & Wire RA)	52	420.4	61	92.0
vii. Other Export Bills	506	2,516.2	859	3,207.8
3. Import Bills Payable in Pakistan	3,166	8,220.7	1,390	8,243.1
4. Inland Bills (to include Local Bills)	7,780	14,137.8	4,574	14,974.2
5. Non-Bank Financial Institutions	-	-	1	46.0
6. Other Foreign Bills (clean outward)	126	965.0	112	676.2
(g) Transport, Storage & Communication	-	-	150	56.0
(h) Services	11	52.4	37	224.3
(i) Other Private (Business)	250	645.7	101	295.8
<b>IV. Trust Funds and Non-Profit Organisation</b>	<b>10</b>	<b>111.3</b>	<b>15</b>	<b>77.4</b>
<b>V. Others</b>	<b>6,385</b>	<b>798.8</b>	<b>468</b>	<b>1,096.5</b>
<b>TOTAL</b>	<b>45,610</b>	<b>107,394.1</b>	<b>32,842</b>	<b>122,545.0</b>

### 3.13 Scheduled Banks' Classification of Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITY / SHARE	2004	2005		2006
	Dec.	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value	Book Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>230,730.2</b>	<b>187,486.4</b>	<b>186,193.5</b>	<b>181,663.0</b>
National Prize Bonds	154.1	391.5	92.5	-
National Savings Schemes	-	-	-	-
Compensation Bonds	33,061.5	19,630.8	32,772.3	31,106.3
Federal Investment Bonds	13,896.6	8,657.3	2,880.3	1,430.2
Pakistan Investment Bonds	183,618.0	158,806.8	150,448.4	149,126.5
Unclassified	-	-	-	-
<b>B. TREASURY BILLS</b>	<b>267,378.7</b>	<b>415,199.0</b>	<b>373,524.1</b>	<b>409,361.9</b>
<b>C. PROVINCIAL GOVERNMENTS SECURITIES</b>	<b>75.1</b>	<b>75.1</b>	<b>75.1</b>	<b>75.1</b>
<b>I. Balochistan</b>	-	-	-	-
16.00 % 2003	-	-	-	-
15.50 % 2006	-	-	-	-
17.00 % 2007	-	-	-	-
<b>II. Punjab</b>	75.1	75.1	75.1	75.1
16.00 % 2004	-	-	-	-
17.50 % 2008	75.1	75.1	75.1	75.1
<b>III. Sindh</b>	-	-	-	-
16.00 % 2003	-	-	-	-
15.50 % 2006	-	-	-	-
17.00 % 2007	-	-	-	-
<b>IV. Unclassified</b>	-	-	-	-
<b>D. FOREIGN SECURITIES AND SHARES</b>	<b>1.5</b>	<b>1.5</b>	<b>1.5</b>	<b>1.5</b>
<b>E. OTHERS</b>	<b>116,435.8</b>	<b>122,884.0</b>	<b>167,574.1</b>	<b>275,516.8</b>
1. Shares :	37,526.3	33,031.8	42,174.1	48,061.2
(i) Financial Institutions	4,107.8	2,985.2	4,482.7	4,180.8
(ii) Public Sector Enterprises	6,176.2	5,639.9	10,050.0	5,847.7
(iii) Private Sector	27,242.3	24,406.7	27,641.4	38,032.7
2. Debentures :	737.3	1,462.9	4,567.6	1,487.2
(i) Financial Institutions	-	239.2	2,980.0	405.7
(ii) Public Sector Enterprises	640.0	577.7	394.7	499.8
(iii) Private Sector	97.3	646.0	1,192.9	581.7
(iv) Other	-	-	-	-
3. National Investment (Unit) Trust	14,287.5	25,362.8	30,821.8	28,457.4
4. Participation Term Certificates	20,612.0	20,972.2	34,907.5	32,415.4
5. Modarba Certificate	597.0	343.6	604.5	578.6
6. Mutual Funds	4,533.7	6,148.7	7,723.0	13,695.1
7. Others	38,142.1	35,562.0	46,775.6	150,821.9
<b>TOTAL</b>	<b>614,621.4</b>	<b>725,646.0</b>	<b>727,368.3</b>	<b>866,618.3</b>

### 3.13 Scheduled Banks' Classification of Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITY / SHARE	2006			2007		
	Dec.			Jun.		
	Book Value	Book Value	Book Value	Book Value	Book Value	Book Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>161,732.3</b>	<b>169,333.20</b>	<b>181,854.6</b>			
National Prize Bonds	-	-	-			
National Savings Schemes	-	-	-			
Compensation Bonds	15,203.4	15,071.2	11,715.0			
Federal Investment Bonds	1,158.2	14,647.5	6,345.1			
Pakistan Investment Bonds	145,370.6	139,614.5	163,794.5			
Unclassified	-	-	-			
<b>B. TREASURY BILLS</b>	<b>382,108.1</b>	<b>657,161.3</b>	<b>718,520.9</b>			
<b>C. PROVINCIAL GOVERNMENTS SECURITIES</b>	<b>75.1</b>	<b>75.1</b>	<b>75.1</b>			
<b>I. Balochistan</b>	-	-	-			
16.00 % 2003	-	-	-			
15.50 % 2006	-	-	-			
17.00 % 2007	-	-	-			
<b>II. Punjab</b>	75.1	75.1	75.1			
16.00 % 2004	-	-	-			
17.50 % 2008	75.1	75.1	75.1			
<b>III. Sindh</b>	-	-	-			
16.00 % 2003	-	-	-			
15.50 % 2006	-	-	-			
17.00 % 2007	-	-	-			
<b>IV. Unclassified</b>	-	-	-			
<b>D. FOREIGN SECURITIES AND SHARES</b>	<b>1.5</b>	<b>1.5</b>	<b>1.5</b>			
<b>E. OTHERS</b>	<b>220,875.1</b>	<b>281,258.3</b>	<b>304,106.5</b>			
1. Shares	39,027.3	55,874.7	106,449.8			
(i) Financial Institutions	4,202.8	6,858.2	5,747.3			
(ii) Public Sector Enterprises	5,210.7	5,053.3	5,440.9			
(iii) Private Sector	29,613.9	43,963.2	95,261.6			
2. Debentures	2,973.0	3,888.9	4,872.0			
(i) Financial Institutions	134.4	1137	1,356.5			
(ii) Public Sector Enterprises	1,388.4	641.2	742.9			
(iii) Private Sector	1,450.2	2,110.7	2,772.6			
(iv) Other	-	-	-			
3. National Investment (Unit) Trust	28,797.3	39,122.8	36,883.6			
4. Participation Term Certificates	32,034.8	32,083.9	38,671.6			
5. Modarba Certificate	145.2	164.3	181.0			
6. Mutual Funds	14,991.7	46181.5	39,132.5			
7. Others	102,905.8	103,942.2	77,916.0			
<b>TOTAL</b>	<b>764,792.1</b>	<b>1,107,829.4</b>	<b>1,204,558.6</b>			

(Contd.)

### 3.13 Scheduled Banks' Classification of Investments in Securities and Shares

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

SECURITY / SHARE	June. 2008		
	Book Value	Face Value	Market Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>182,170.90</b>	<b>176,009.90</b>	<b>174,340.90</b>
National Prize Bonds	-	-	-
National Savings Schemes			
Compensation Bonds	11,731.90	11,731.90	11,731.90
Federal Investment Bonds	8,370.50	4,728.50	8,370.50
Pakistan Investment Bonds	162,068.50	159,549.50	154,238.50
Unclassified	-	-	-
<b>B. TREASURY BILLS</b>	<b>559,397.60</b>	<b>568,234.20</b>	<b>559,982.50</b>
<b>C. PROVINCIAL GOVERNMENTS SECURITIES</b>	<b>75.1</b>	<b>75.1</b>	<b>75.1</b>
<b>I. Balochistan</b>	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
<b>II. Punjab</b>	75.1	75.1	75.1
16.00 % 2004			
17.50 % 2008	75.1	75.1	75.1
<b>III. Sindh</b>	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
<b>IV. Unclassified</b>	-	-	-
<b>D. FOREIGN SECURITIES AND SHARES</b>	<b>1.5</b>	<b>2.0</b>	<b>1.4</b>
<b>E. OTHERS</b>	<b>295,090.6</b>	<b>256,036.0</b>	<b>302,329.4</b>
1. Shares :	86,412.4	75,794.5	91,785.3
(i) Financial Institutions	8,165.1	7,033.5	8,180.1
(ii) Public Sector Enterprises	8,476.5	5,692.4	8,550.9
(iii) Private Sector	69,770.8	63,068.6	75,054.3
2. Debentures :	2,298.6	2,286.5	2,276.5
(i) Financial Institutions	40.5	40.1	18.4
(ii) Public Sector Enterprises	904.8	904.8	904.8
(iii) Private Sector	1,353.3	1,341.6	1,353.3
(iv) Other	0.0	0.0	0.0
3. National Investment (Unit) Trust	33,928.6	7,850.2	37,093.4
4. Participation Term Certificates	34,511.1	35,175.1	34,543.2
5. Modarba Certificate	388.5	398.8	375.0
6. Mutual Funds	35,107.8	30,265.8	34,535.6
7. Others	102,443.6	104,265.1	101,720.4
<b>TOTAL</b>	<b>1,036,735.7</b>	<b>1,000,357.2</b>	<b>1,036,729.3</b>

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

(End of period : Million Rupees)

RATE OF RETURN	Deposits by Rates of Interest				RATE OF RETURN.	Deposits by Rates of Return(PLS)			
	2004	2005		2006		2004	2005		2006
	Dec.	Jun.	Dec.	Jun.		Dec.	Jun.	Dec.	Jun.
0.00	100,655.6	111,024.1	119,357.1	136,696.0	0.00	528,740.4	578,328.8	623,250.0	676,436.5
0.25*	36,459.4	13,757.4	32,916.4	40,924.6	0.25*	449,210.3	322,466.3	264,179.0	342,219.3
0.50*	32,855.4	35,793.6	13,846.7	3,464.4	0.50*	64,051.6	62,212.9	36,452.7	33,370.1
0.75	4,606.9	14,526.2	7,378.8	4,371.1	0.75	34,066.0	53,288.9	14,702.0	13,579.4
1.00	27,124.2	29,330.6	38,806.8	31,361.9	1.00	203,782.6	403,673.5	398,664.1	347,297.7
1.25	19,376.2	16,629.4	19,490.8	20,110.7	1.25	82,373.2	14,418.6	9,876.1	14,070.3
1.50	10,443.0	5,772.0	6,027.4	27,258.9	1.50	117,428.0	59,944.4	60,748.1	72,657.3
1.75	6,477.4	9,535.2	693.8	1,232.6	1.75	62,614.6	33,161.7	16,500.8	32,425.4
2.00	8,314.2	7,310.1	16,457.1	10,285.0	2.00	56,255.9	86,163.5	130,405.4	142,014.3
2.25	1,298.6	1,800.7	523.6	440.2	2.25	31,332.6	32,649.1	15,960.8	24,079.3
2.50	1,137.5	2,382.9	4,870.3	7,009.9	2.50	82,411.0	48,584.3	56,470.5	60,388.9
2.75	446.4	1,523.6	1,444.7	139.8	2.75	35,628.3	20,830.2	14,848.1	15,131.2
3.00	3,275.7	1,684.1	2,527.2	4,021.5	3.00	52,929.3	99,271.3	72,572.6	63,151.6
3.25	1,327.6	1,686.8	2,145.4	785.2	3.25	18,965.3	32,395.6	19,757.9	28,036.0
3.50	587.5	561.4	2,219.1	1,285.0	3.50	32,269.9	51,567.0	74,289.5	67,196.4
3.75	724.3	196.2	2,342.9	340.5	3.75	16,403.3	26,313.6	13,113.2	29,509.2
4.00	764.8	1,128.1	8,045.7	3,986.5	4.00	27,058.5	41,329.6	92,805.0	64,589.8
4.25	584.9	370.8	1,270.3	1,326.8	4.25	7,047.8	13,462.0	28,930.8	17,086.7
4.50	227.6	190.8	125.3	2,531.3	4.50	7,111.8	35,815.4	30,142.7	25,671.8
4.75	0.0	16.2	72.2	1,007.8	4.75	5,991.0	6,201.5	46,234.9	42,845.3
5.00	438.7	26.9	-	1,662.1	5.00	13,813.9	35,280.7	68,425.4	65,759.2
5.25	-	-	-	131.6	5.25	6,127.8	4,072.3	2,646.7	4,550.5
5.50	495.8	5.3	209.7	685.6	5.50	747.3	9,631.8	33,171.0	35,812.1
5.75	-	-	119.4	-	5.75	386.7	3,782.7	6,699.9	9,713.7
6.00	201.4	39.0	318.5	402.6	6.00	855.8	16,991.6	34,858.9	36,773.2
6.25	-	-	-	-	6.25	81.4	2,783.2	4,166.7	14,972.1
6.50	1.1	1.1	65.6	607.2	6.50	139.5	16,246.9	7,978.1	17,944.4
6.75	0.0	0.0	0.0	8.0	6.75	23.6	2,712.5	4,569.2	6,405.3
7.00	77.5	30.7	33.5	8.5	7.00	4,568.6	12,826.7	20,174.5	25,856.2
7.25	-	-	-	36.2	7.25	6.4	2,916.7	2,533.3	15,571.0
7.50	-	-	1,099.3	489.7	7.50	898.1	8,911.3	13,675.4	11,943.3
7.75	-	-	299.8	-	7.75	33.2	2,576.4	6,908.5	14,169.3
8.00	103.0	222.8	152.1	151.4	8.00	242.2	23,405.9	31,117.6	30,885.8
8.25	-	-	-	-	8.25	11.3	562.8	7,365.0	2,234.5
8.50	50.0	-	6.2	-	8.50	-	780.3	13,019.6	20,561.6
8.75	-	-	-	-	8.75	74.6	2,506.8	10,606.6	1,786.4
9.00	21.2	4.1	51.0	10.1	9.00	0.0	3,093.4	22,942.6	7,702.4
9.25	-	-	24.0	-	9.25	-	101.8	1,246.9	38,409.2
9.50	-	-	-	-	9.50	-	758.9	3,294.9	7,200.2
9.75	-	-	-	-	9.75	-	41.5	523.5	4,222.0
10.00	37.6	90.8**	67.8	54.4	10.00	-	181.6	9,375.3	2,494.9
10.25	-	-	-	50.0	10.25	-	-	-	7,707.5
10.50	-	-	-	-	10.50	-	69.4	933.5	8,986.2
10.75	-	-	14.9	77.9	10.75	-	228.3	819.7	8,853.5
11.00	0.7	-	140.8	-	11.00	-	7.1	2,099.1	81.3
Over 11	15.7	-	305.3	3.7	Over-11	-	104.5	939.3	2,039.7
<b>TOTAL</b>	<b>258,130.0</b>	<b>255,640.8</b>	<b>283,469.5</b>	<b>302,958.6</b>	<b>TOTAL</b>	<b>1,943,681.6</b>	<b>2,172,653.2</b>	<b>2,329,995.3</b>	<b>2,514,392.0</b>

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### 3.15 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)

RATE OF RETURN	2006	2007		2008
	Dec.	Jun.	Dec.	Jun.
0.00	130,390.0	131,049.3	146,671.8	153,519.6
0.25*	32,721.5	24,066.0	19,617.3	35,360.4
0.50*	9,413.0	7,390.3	9,937.6	9,662.3
0.75*	4,230.6	559.8	1,140.8	6,922.2
1.00	22,892.8	15,052.7	42,286.2	21,934.8
1.25	7,448.8	18,846.8	7,100.9	9,021.6
1.50	5,448.1	4,524.5	7,992.5	14,908.5
1.75	668.5	3,035.8	1,287.5	3,984.4
2.00	11,106.6	15,281.3	6,200.3	17,795.1
2.25	3,712.8	2,648.2	3,508.2	4,622.7
2.50	2,909.6	16,818.2	16,975.6	4,183.4
2.75	787.1	389.5	1,123.2	652.0
3.00	25,050.1	20,755.1	20,509.3	12,775.5
3.25	3,543.8	1,119.7	2,049.7	1,528.2
3.50	6,020.1	8,026.5	6,595.6	1,862.5
3.75	5,320.1	2,182.0	4,706.9	583.3
4.00	3,897.3	4,863.0	7,750.5	17,464.6
4.25	1,668.5	4,246.5	2,402.9	1,959.7
4.50	7,353.7	1,977.6	2,922.8	1,483.7
4.75	3,571.5	4,813.5	361.8	523.6
5.00	2,386.0	2,984.1	6,198.8	31,468.2
5.25	1,242.9	584.9	1,580.6	605.9
5.50	1,032.8	3,307.4	946.8	2,774.3
5.75	264.0	740.9	3,036.9	763.4
6.00	2,437.9	612.2	5,403.5	9,389.5
6.25	345.9	762.1	2,249.2	1,030.1
6.50	224.8	2.6	7.9	335.4
6.75	10.9	-	75.0	-
7.00	208.0	56.9	147.5	484.0
7.25	318.0	975.5	186.4	169.9
7.50	86.7	371.0	49.5	264.1
7.75	5.0	101.7	-	-
8.00	10.5	2.8	701.9	187.0
8.25	3.9	-	-	-
8.50	0.3	32.5	114.5	3.7
8.75	24.5	-	136.5	-
9.00	68.5	8.4	62.9	447.1
9.25	43.5	-	370.5	2.0
9.50	0.7	-	28.2	0.3
9.75	9.6	-	-	1.9
10.00	-	23.3	1.0	13.8
10.25	-	-	-	-
10.50	-	-	-	0.1
10.75	-	-	-	-
11.00	318.2	-	-	-
Over 11	13.0	227.7	-	27.0
<b>Total</b>	<b>297,209.8</b>	<b>298,440.3</b>	<b>332,438.6</b>	<b>368,715.8</b>

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

(Million Rupees)

RATE OF RETURN	2006		2007		2008
	Dec.		Jun.	Dec.	Jun.
0.00	644,586.5		858,780.5	802,106.2	856,117.5
0.25*	268,408.0		117,718.4	135,401.4	236.7
0.50*	38,433.8		40,288.4	43,101.3	2,890.3
0.75*	60,044.7		24,102.7	131,150.0	526.0
1.00	254,577.3		342,404.5	363,526.2	7,154.0
1.25	50,920.7		195,927.9	231,482.4	29,838.8
1.50	50,926.1		70,910.8	54,421.9	28,296.1
1.75	8,681.0		5,838.0	16,283.0	9,664.3
2.00	126,677.5		139,882.4	129,270.2	13,310.6
2.25	6,736.8		7,846.4	14,574.3	6,292.4
2.50	29,890.4		27,304.7	33,633.6	9,989.3
2.75	11,454.4		16,364.9	7,402.8	4,879.7
3.00	102,782.7		102,431.2	82,878.8	9,622.0
3.25	32,899.9		38,357.7	7,649.7	1,724.6
3.50	99,792.4		77,113.5	53,887.3	3,647.8
3.75	16,213.3		10,321.2	8,302.6	11,578.6
4.00	122,930.3		139,990.3	87,288.4	25,275.8
4.25	4,245.5		5,907.1	9,289.6	5,562.2
4.50	57,974.0		65,412.1	84,963.6	66,318.1
4.75	42,553.5		39,523.9	32,469.2	415.0
5.00	87,805.3		64,232.4	74,229.2	1,287,587.0
5.25	23,217.5		8,624.5	32,992.9	83,524.9
5.50	65,009.4		74,071.9	76,718.9	108,447.9
5.75	9,005.8		23,249.0	37,528.5	54,203.1
6.00	66,638.7		83,503.4	135,655.1	122,997.9
6.25	40,801.2		15,276.7	33,091.6	20,875.4
6.50	14,867.7		50,757.4	28,427.9	49,223.2
6.75	12,088.4		16,639.9	10,235.4	14,134.8
7.00	30,241.9		70,168.2	36,406.3	53,591.6
7.25	3,559.8		12,647.7	14,002.4	44,988.5
7.50	16,188.8		44,694.4	30,657.3	27,698.7
7.75	17,727.5		24,829.2	5,683.2	17,504.2
8.00	17,674.9		23,378.6	104,490.4	46,524.1
8.25	3,925.2		13,371.8	28,288.4	83,325.3
8.50	18,344.1		31,218.5	42,109.0	38,048.5
8.75	16,693.4		33,176.3	11,420.1	10,189.0
9.00	7,352.1		27,489.5	32,210.1	46,958.7
9.25	37,715.7		36,464.3	18,741.9	16,517.9
9.50	7,745.9		19,265.0	13,748.8	38,674.7
9.75	16,265.5		15,197.4	7,445.7	14,431.8
10.00	12,962.7		16,347.9	42,162.1	46,405.9
10.25	1,805.9		5,673.8	15,727.1	13,684.9
10.50	5,923.5		10,001.4	17,782.2	13,118.2
10.75	10,864.9		12,400.0	5,306.9	8,796.8
11.00	11,851.4		7,005.8	5,238.3	20,631.1
Over-11	42428.9		7,999.4	12,675.3	68,021.2
<b>Total</b>	<b>2,629,434.9</b>		<b>3,074,111.2</b>	<b>3,202,057.3</b>	<b>3,443,445.1</b>

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

\* 01.00 stands for 00.25 to 01.00

\* 02.00 stands for 01.25 to 02.00

\* 03.00 stands for 02.25 to 03.00

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

(End of period : Million Rupees)

RATE OF RETURN	2006		2007				2008		
	Dec.		Jun.		Dec.		Jun.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	10,311.9	10,245.0	7,625.0	7,558.1	8,694.9	8,630.0	8,782.6	8,782.6	
01.00	*	-	-	5.5	5.5	95.0	95.0	0.0	0.0
02.00	*	25.3	25.3	13.6	13.6	50.8	50.8	75.7	75.7
03.00	*	3,651.8	3,651.8	4,043.8	4,043.8	3,776.4	3,776.4	4,617.0	4,617.0
03.25		-	-	50.3	50.3	0.0	0.0	225.1	225.1
03.50		1.1	1.1	0.2	0.2	2.0	2.0	182.0	182.0
03.75		-	-	-	-	-	-	629.9	629.9
04.00		1,237.1	1,237.1	5,875.0	5,375.0	2,191.4	2,191.4	3,386.2	3,386.2
04.25		-	-	-	-	-	-	33.5	33.4
04.50		8.3	8.3	47.9	47.9	174.2	174.2	184.3	184.3
04.75		33.3	33.3	3.2	3.2	-	-	1,006.8	1,006.8
05.00		835.3	835.3	343.1	343.1	440.9	440.9	1,616.8	1,616.8
05.25		79.2	79.2	1.6	1.6	1,141.5	1,141.5	211.7	211.7
05.50		394.5	394.5	355.6	355.6	1,379.9	1,379.9	205.4	205.4
05.75		1,656.5	1,656.5	2,338.6	2,338.6	4,009.7	4,009.7	1,009.8	1,009.8
06.00		4,511.3	4,511.3	1,876.0	1,876.0	2,777.4	2,777.4	2,225.2	2,225.2
06.25		2,539.0	739.0	1,426.3	1,426.3	2,817.6	2,817.6	837.4	837.4
06.50		945.8	695.8	1,495.8	1,308.3	2,095.3	1,970.3	622.9	560.4
06.75		290.0	290.0	277.4	277.4	937.6	937.6	346.2	346.2
07.00		2,231.2	2,231.2	2,818.0	2,817.3	1,383.7	1,383.7	1,345.1	1,345.1
07.25		626.2	626.2	68.2	68.2	196.7	196.7	825.1	825.1
07.50		4,890.9	4,890.9	9,037.5	9,037.5	9,187.4	9,132.1	9,976.3	9,921.0
07.75		123.0	123.0	85.3	85.3	32.4	32.4	12.1	12.1
08.00		1,231.1	1,225.9	2,477.6	2,477.6	2,065.8	2,065.8	465.7	465.7
08.25		112.3	112.3	1,663.3	1,663.3	74.5	74.5	19.3	19.3
08.50		960.5	960.5	800.1	800.1	383.0	383.0	525.9	525.9
08.75		72.0	72.0	241.0	240.5	117.9	117.9	14.6	14.6
09.00		5,428.5	3,434.1	5,955.1	3,988.6	4,302.8	3,586.7	5,861.2	5,799.0
09.25		105.0	105.0	199.5	199.5	52.9	52.9	23.2	23.2
09.50		415.9	415.9	3,922.8	3,922.8	135.5	135.5	4,086.1	3,436.1
09.75		161.4	161.4	491.8	491.8	143.2	143.2	108.1	108.1
10.00		6,490.1	6,490.1	8,182.0	7,243.3	2,963.2	2,664.7	4,238.9	2,065.8
10.25		80.8	80.8	371.6	371.6	601.8	601.8	19.9	19.9
10.50		3,100.9	860.0	1,557.1	1,557.1	394.4	338.0	335.3	239.2
10.75		15.6	15.6	16.4	16.4	2,097.0	2,097.0	2.5	2.5
11.00		6,480.9	6,480.9	8,305.5	8,039.3	2,882.0	2,197.5	4,274.8	4,274.8
11.25		17.2	17.2	331.7	331.7	2,843.6	2,843.6	274.5	274.5
11.50		1,560.4	1,560.4	4,738.9	3,222.0	11,726.6	11,726.6	3,311.5	2,759.2
11.75		1,172.1	1,128.4	800.7	720.4	1,752.4	1,752.4	1,177.4	1,177.4
12.00		12,735.1	12,735.1	17,610.8	16,621.6	17,838.9	17,749.4	7,392.9	7,075.6
12.25		1,027.3	1,027.3	2,365.1	2,365.1	1,780.9	1,780.9	2,251.0	2,251.0
12.50		4,078.1	4,078.1	5,835.0	5,835.0	5,548.3	5,548.3	6,450.3	5,753.2
12.75		1,338.6	1,338.6	3,126.7	3,126.7	4,109.4	3,767.0	3,024.0	3,024.0
13.00		17,910.7	17,910.7	13,286.1	13,169.5	20,742.0	20,742.0	22,712.7	20,284.7
13.25		974.5	974.5	3,092.5	3,092.5	4,516.3	4,516.3	4,790.3	4,790.3
13.50		4,923.8	4,923.8	6,002.8	6,002.8	5,835.0	5,835.0	15,662.3	15,662.3
13.75		1,333.9	1,333.9	5,723.8	5,723.8	2,629.2	2,629.2	2,043.3	2,043.3
14.00		10,509.3	10,505.3	13,046.1	13,040.8	22,915.1	22,830.8	12,769.0	12,718.7
14.25		828.9	828.9	1,918.6	1,918.6	800.8	800.8	1,861.8	1,824.2
14.50		4,549.8	4,549.8	2,677.2	2,657.2	3,926.6	3,926.6	3,351.6	3,351.6
14.75		584.0	584.0	409.6	404.6	1,406.6	1,406.6	229.6	229.6
15.00		4,621.3	4,613.4	9,699.2	9,699.2	14,480.4	14,480.4	25,450.3	25,450.3
15.25		74.6	74.6	2,178.2	2,173.9	995.8	995.8	2,073.4	2,073.4
15.50		3,242.2	3,242.2	2,643.0	2,637.5	1,151.0	1,151.0	5,250.5	5,250.5
15.75		84.4	84.4	200.8	200.8	158.8	158.8	1,194.6	1,194.6
16.00 & over		16,419.5	16,403.4	17,523.8	17,507.3	21,106.2	21,098.5	41,407.5	41,391.0
<b>TOTAL</b>		<b>147,032.3</b>	<b>140,603.0</b>	<b>185,182.2</b>	<b>178,495.6</b>	<b>203,862.5</b>	<b>201,338.0</b>	<b>221,011.1</b>	<b>213,812.7</b>

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

(End of Period: Million Rupees)

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

\* 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				2008		
	Dec.		Jun.		Dec.		Jun.		
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	
00.00	101,089.4	100,019.3	83,867.2	82,072.6	71,973.0	71,277.4	68,442.4	68,395.8	
01.00	*	1,545.5	1,049.3	1,616.7	1,092.3	3,618.6	2,632.0	4,323.5	3,534.9
02.00	*	5,349.9	5,350.0	7,600.7	7,600.7	9,695.0	9,695.0	6,353.2	6,353.2
03.00	*	8,554.2	8,554.2	12,779.2	12,779.2	11,318.3	11,318.3	11,125.2	11,125.2
04.00	*	25,963.8	25,963.8	29,517.3	29,517.3	26,124.4	26,124.4	30,801.7	29,775.8
05.00	*	12,904.5	12,902.9	14,662.2	14,662.2	19,976.8	19,959.0	20,985.5	20,985.5
06.00	*	81,265.5	78,915.3	45,104.4	43,992.0	34,509.1	33,298.3	32,397.8	31,491.6
07.00	*	47,810.8	47,189.9	66,447.4	66,395.4	70,870.3	70,708.0	57,718.3	57,717.2
08.00	*	129,349.4	127,366.2	135,613.1	134,667.6	163,975.5	162,943.6	151,380.8	150,900.5
08.25		605.7	605.7	595.0	595.0	259.4	259.4	88.1	88.1
08.50		28,573.3	27,787.9	19,137.4	8,560.5	6,636.6	6,043.5	2,116.0	2,115.8
08.75		3,103.7	1,137.3	5,181.9	431.3	443.0	442.0	170.9	90.0
09.00		68,714.7	61,918.4	41,255.0	35,721.9	58,163.4	51,565.8	101,011.7	98,097.8
09.25		5,978.8	2,541.8	5,447.3	2,980.3	10,526.5	9,838.6	1,643.0	1,643.0
09.50		61,980.9	12,535.0	35,327.9	26,740.9	26,065.5	9,709.1	14,281.0	14,281.0
09.75		14,707.6	10,951.9	20,461.7	20,240.1	36,151.4	22,642.9	10,058.5	9,705.5
10.00		135,173.3	110,666.2	143,174.9	112,842.1	131,781.9	84,927.2	52,239.5	35,120.8
10.25		24,940.4	20,876.6	26,620.4	13,875.5	41,028.6	33,592.0	11,828.8	9,923.9
10.50		58,597.3	42,157.4	36,264.9	31,791.7	72,475.8	62,690.5	30,473.9	26,887.4
10.75		43,205.3	39,525.5	40,822.0	34,443.0	66,800.6	51,431.0	39,228.7	22,790.6
11.00		192,503.1	156,435.3	169,596.6	124,066.5	162,740.5	108,830.8	169,020.1	94,252.5
11.25		35,560.2	24,404.1	44,639.3	35,066.8	46,360.5	45,167.1	54,634.9	54,064.4
11.50		76,329.5	69,080.3	104,195.4	51,440.4	72,335.8	58,400.3	82,040.0	74,605.8
11.75		28,119.3	24,480.7	37,339.4	30,300.8	32,078.3	29,712.7	26,060.7	25,411.0
12.00		195,503.8	185,826.4	197,235.2	194,990.3	200,708.6	196,237.8	140,906.4	124,535.3
12.25		22,137.8	21,337.8	30,248.2	28,607.5	32,610.1	31,578.4	28,332.7	26,330.0
12.50		67,980.6	63,970.3	74,828.2	72,467.8	56,000.4	55,998.6	50,296.6	42,313.1
12.75		15,416.8	15,200.7	27,788.6	23,430.4	51,602.8	51,602.8	34,077.5	30,117.6
13.00		177,160.6	176,232.0	162,426.3	161,286.1	164,192.4	161,099.1	243,388.4	196,764.7
13.25		10,358.3	10,358.3	13,949.8	13,949.8	11,774.1	11,773.9	27,075.9	24,402.0
13.50		34,645.2	34,638.2	42,098.9	42,092.4	48,648.5	47,948.5	82,395.6	80,395.6
13.75		15,857.5	15,857.5	9,362.9	9,201.1	13,073.8	12,758.4	23,229.7	19,018.5
14.00		178,144.5	177,723.1	197,794.5	196,910.3	340,896.6	337,880.7	295,117.4	282,252.0
14.25		6,741.8	6,741.8	4,058.5	4,058.5	5,339.2	5,339.2	18,998.6	17,998.6
14.50		24,216.9	24,216.9	27,934.0	27,899.5	24,205.0	24,195.4	43,687.5	43,450.4
14.75		10,715.4	10,715.4	2,126.2	2,126.2	5,491.3	5,491.3	11,833.9	11,189.5
15.00		55,591.0	55,591.0	88,985.3	87,795.3	107,074.7	105,146.3	200,373.1	199,862.6
15.25		3,484.5	3,484.5	1,110.5	1,110.5	5,403.5	5,403.5	10,874.8	10,874.8
15.50		6,147.5	6,147.5	7,848.8	7,848.8	5,605.8	5,605.8	21,369.2	18,540.6
15.75		958.9	958.9	2,096.6	2,096.6	3,413.5	3,413.5	6,031.7	4,986.7
16.00		16,132.2	16,132.2	39,213.2	39,213.2	24,428.5	24,273.1	114,542.8	109,314.4
16.25		649.3	649.3	833.2	833.2	128.7	128.7	2,268.8	2,268.8
16.50		3,118.1	3,118.1	7,880.3	7,877.1	8,203.6	8,203.6	18,538.9	18,538.9
16.75		13,545.3	13,545.3	3,939.2	3,939.2	4,129.8	4,129.8	9,205.7	9,205.7
17.00		13,283.0	13,283.0	8,364.8	8,364.8	6,144.9	6,144.9	60,479.0	60,479.0
17.25		12.2	12.2	30.8	30.8	74.3	74.3	7,399.4	7,399.4
17.50		7,182.5	7,182.5	94.8	94.8	547.6	547.6	4,313.5	4,313.5
17.75		47.6	47.6	86.3	86.3	695.8	695.8	1,018.8	1,018.8
18.00		15,021.6	15,021.6	15,360.0	15,360.0	22,402.4	22,402.4	52,474.3	52,474.3
18.25		151.5	131.3	788.2	788.2	967.1	967.1	189.9	189.9
18.50		201.5	201.5	1,270.6	1,270.6	76.6	76.6	1,329.3	1,329.3
18.75		3.5	3.5	606.5	606.5	1,105.8	1,105.8	61.3	61.3
19.00		4,806.3	4,806.3	9,960.7	9,960.7	6,949.0	6,949.0	11,168.4	11,168.4
19.25		3.4	3.4	0.3	0.3	7.2	7.2	93.1	93.1
19.50		52.2	52.2	165.7	165.7	34.2	34.2	27.5	27.5
19.75		96.3	96.3	220.9	220.9	10.2	10.2	23.7	23.7
20.00 & over		62,206.9	62,204.9	85,024.8	85,024.7	81,487.7	80,584.8	95,079.8	95,077.1
<b>TOTAL</b>		<b>2,153,500.8</b>	<b>1,957,906.6</b>	<b>2,191,000.1</b>	<b>1,971,584.2</b>	<b>2,409,342.5</b>	<b>2,201,017.2</b>	<b>2,594,627.1</b>	<b>2,355,372.5</b>

### 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		2008
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	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)	3.89 (1.17)
II. Saving Deposits	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)	4.93 (55.82)
III. Term or Fixed Deposits								
(a) Less than 3 months	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)	4.88 (12.75)
(b) 3 months and over but less than 6 months	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)	5.77 (6.63)
(c) 6 months and over but less than 1 year	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)	6.99 (6.77)
(d) 1 year and over but less than 2 years	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)	7.33 (9.03)
(e) 2 years and over but less than 3 years	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)	6.34 (1.16)
(f) 3 years and over but less than 4 years	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)	8.60 (2.55)
(g) 4 years and over but less than 5 years	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)	7.33 (0.68)
(h) 5 years and over	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)	8.67 (3.44)
IV. Overall								
(i) Excluding current and other deposits	1.32	1.89	2.57	2.69	3.42	3.51	3.61	5.58
(ii) Including current and other deposits	0.95	1.37	1.86	1.96	2.53	2.60	2.66	4.13

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

PLS : Profit and Loss Sharing

## 3.20 Scheduled Banks' Weighted Average Rates of Return on Deposits

### Profit & Loss Sharing – All Banks

(Percent per annum)								
Type of Deposits	2004	2005		2006		2007		2008
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	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)	4.58 (1.04)
II. Saving Deposits	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)	5.25 (54.99)
III. Term or Fixed Deposits								
(a) Less than 3 months	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)	5.08 (12.60)
(b) 3 months and over but less than 6 months	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)	5.95 (6.68)
(c) 6 months and over but less than 1 year	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)	7.23 (6.83)
(d) 1 year and over but less than 2 years	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)	7.51 (9.42)
(e) 2 years and over but less than 3 years	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)	6.34 (1.26)
(f) 3 years and over but less than 4 years	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)	8.63 (2.75)
(g) 4 years and over but less than 5 years	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)	7.33 (0.74)
(h) 5 years and over	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)	8.70 (3.71)
IV. Overall								
(i) Excluding current and other deposits	1.36	1.98	2.70	2.82	3.56	3.64	3.74	5.87
(ii) Including current and other deposits	0.99	1.46	1.99	2.10	2.69	2.73	2.81	4.41

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		2008
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	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)	0.89 (2.67)
II. Saving Deposits	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)	1.84 (65.16)
III. Term or Fixed Deposits								
(a) Less than 3 months	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)	2.90 (14.51)
(b) 3 months and over but less than 6 months	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)	3.50 (6.01)
(c) 6 months and over but less than 1 year	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)	3.95 (6.14)
(d) 1 year and over but less than 2 years	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)	3.19 (4.69)
(e) 2 years and over but less than 3 years	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)	4.07 (0.04)
(f) 3 years and over but less than 4 years	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)	5.01 (0.37)
(g) 4 years and over but less than 5 years	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)	5.50 (0.00)
(h) 5 years and over	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)	6.08 (0.44)
IV. Overall								
(i) Excluding current and other deposits	0.97	0.97	1.31	1.31	1.92	1.98	2.08	2.29
(ii) Including current and other deposits	0.63	0.62	0.83	0.78	1.17	1.24	1.28	1.43

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	<b>TOTAL ADVANCES</b>	
<b>I. INTEREST BEARING &amp; ISLAMIC MODES OF FINANCING - ALL BANKS</b>									
2004	Dec.	10.12	5.51	5.96	6.08	8.82	7.18	7.54	<b>6.99</b>
2005	Jun.	8.84	7.14	7.83	7.64	9.84	8.09	10.06	<b>8.81</b>
	Dec.	6.79	9.74	9.37	9.21	10.71	9.51	11.16	<b>10.17</b>
2006	Jun.	10.90	10.28	9.59	9.11	11.15	9.44	12.18	<b>10.61</b>
	Dec.	10.16	10.67	9.99	10.56	11.28	9.76	12.40	<b>11.12</b>
2007	Jun.	11.08	11.28	10.14	10.82	11.96	10.49	12.85	<b>11.55</b>
	Dec.	11.20	11.15	10.24	10.79	11.92	10.54	12.87	<b>11.56</b>
2008	Jun.	11.77	12.81	11.54	12.34	121.12	11.29	13.83	<b>12.49</b>
<b>II. INTEREST BEARING - ALL BANKS</b>									
2004	Dec.	10.55	6.42	6.74	4.66	7.42	7.76	4.51	<b>5.60</b>
2005	Jun.	8.51	6.86	6.09	4.59	6.68	6.76	8.86	<b>7.01</b>
	Dec.	5.98	8.01	5.76	7.53	8.47	9.69	9.79	<b>8.18</b>
2006	Jun.	11.58	14.84	8.68	8.55	10.23	10.31	9.59	<b>9.71</b>
	Dec.	11.50	11.73	9.41	9.7	11.9	10.09	11.43	<b>11.00</b>
2007	Jun.	10.87	11.37	10.73	11.07	12.30	11.05	10.76	<b>11.25</b>
	Dec.	11.45	10.36	9.82	11.09	12.85	10.02	11.93	<b>11.64</b>
2008	Jun.	13.62	12.37	11.78	13.16	12.21	13.32	13.02	<b>12.53</b>
<b>III. ISLAMIC MODES OF FINANCING-ALL BANKS</b>									
2004	Dec.	9.64	5.49	5.92	6.17	8.93	7.11	8.02	<b>7.11</b>
2005	Jun.	9.03	7.15	7.93	7.80	10.16	8.21	10.15	<b>8.94</b>
	Dec.	7.72	9.94	9.65	9.27	10.88	9.47	11.31	<b>10.33</b>
2006	Jun.	10.66	10.03	9.63	9.14	11.23	9.25	12.37	<b>10.68</b>
	Dec.	10.04	10.56	10.02	10.60	11.21	9.73	12.46	<b>11.13</b>
2007	Jun.	12.04	11.26	10.11	10.80	11.92	10.43	13.02	<b>11.57</b>
	Dec.	9.70	11.27	10.26	10.76	11.80	10.58	12.93	<b>11.55</b>
2008	Jun.	11.75	12.87	11.53	12.26	12.11	11.23	13.90	<b>12.48</b>



### 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-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed
<b>2004</b>	678,570	1,063,789	430,791	383,736	58,782	43,549	17,202	25,758	66,354	30,082	138,755	73,999	19,557	3,817	282,876	347,262
<b>2005</b>	897,300	1,382,458	540,328	459,937	66,088	38,280	21,693	25,139	77,706	34,478	170,713	77,697	30,955	2,237	401,738	450,721
<b>2006</b>	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
<b>2007</b>	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
<b>2008</b>	117,430	485,456	266,471	111,649	19,788	18,850	12,543	32,851	68,795	33,361	89,429	49,596	15,422	11,699	1,148	208,073
<b>2008 Mar.</b>	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	18,348
<b>Apr.</b>	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
<b>May.</b>	9,323	43,297	15,809	16,439	2,805	377	167	2,856	4,518	2,305	6,941	4,600	995	622	-	17,360
<b>Jun.</b>	6,973	5,529	30,716	9,009	3,233	68	1,328	4,070	4,333	3,507	8,454	8,178	1,464	409	50	46,375
<b>Jul.</b>	7,322	41,750	25,489	3,182	253	2,892	43	3,383	4,635	1,243	4,585	2,221	175	146	70	6,010
<b>Aug.</b>	11,736	39,073	18,185	5,142	318	129	223	2,385	3,849	2,811	9,989	4,857	4,350	917	30	12,854
<b>Sep.</b>	17,801	22,911	5,967	17,981	1,142	7,821	1,025	5,708	6,219	5,012	2,700	1,241	1,985	3,177	223	31,283
<b>Oct.</b>	13,215	50,030	17,402	10,280	895	943	1,025	828	9,010	3,952	9,463	316	1,447	1,155	90	12,260
<b>Nov.</b>	6,835	67,371	40,867	12,281	2,284	1,206	4,255	2,879	9,448	1,970	5,663	60	1,629	1,002	245	3,201
<b>Dec.</b>	10,960	45,007	24,296	8,380	567	2,736	2,090	4,177	8,308	2,177	9	3,589	508	102	97	27,110
<b>2009 Jan.</b>	6,494	70,854	45,657	16,017	5,119	277	1,055	1,916	4,133	3,251	7,046	81	1,036	2	218	10,935
<b>Feb.</b>	7,371	59,572	26,610	7,293	615	522	2,293	1,923	7,419	2,628	2,580	428	1,933	104	4,175	1,813
<b>Mar.</b>	9,144	55,221	32,203	6,040	1,812	273	485	1,408	5,444	3,491	6,053	9,798	2,919	14	710	9,867

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

( Million Rupees )

PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWALA		TOTAL	
	En- Issued	En- Cashed	En- Issued	En- Cashed	En- Issued	En- Cashed	En- Issued	En- Cashed	En- Issued	En- Cashed	En- Issued	En- Cashed	En- Issued	En- Cashed	En- Issued	En- Cashed
<b>2004</b>	40,860	21,273	6,304	15,405	7,567	6,053	2,672	270	9,209	9,618	10,810	1,401	9,578	11,994	<b>1,779,887</b>	<b>2,038,006</b>
<b>2005</b>	50,967	14,688	7,862	14,243	17,258	7,353	4,990	763	12,276	5,113	17,622	3,133	10,614	13,798	<b>2,328,110</b>	<b>2,530,038</b>
<b>2006</b>	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	<b>2,620,193</b>	<b>2,795,647</b>
<b>2007</b>	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	<b>2,191,060</b>	<b>2,752,083</b>
<b>2008</b>	38,515	44,194	4,573	18,632	4,866	1,898	2,609	2,359	5,986	5,286	24,783	6,405	6,124	13,601	<b>678,463</b>	<b>1,043,910</b>
<b>2008 Mar.</b>	3,805	3,700	-	1,403	620	17	142	180	1,762	340	2,503	520	-	1,664	<b>55,075</b>	<b>84,618</b>
<b>Apr.</b>	5,410	3,989	-	1,525	100	248	96	247	149	280	2,410	221	2	1,370	<b>54,097</b>	<b>85,292</b>
<b>May.</b>	2,432	4,710	1,720	1,230	202	8	343	425	179	317	2,469	32	-	780	<b>47,903</b>	<b>95,358</b>
<b>Jun.</b>	3,815	1,517	30	1,493	124	7	857	17	43	151	2,842	20	5	759	<b>64,267</b>	<b>81,109</b>
<b>Jul.</b>	2,720	2,667	800	924	200	22	110	51	88	189	2,629	46	65	1,265	<b>49,184</b>	<b>65,991</b>
<b>Aug.</b>	1,134	2,702	-	1,223	140	32	113	212	328	150	-	2,840	2,430	36	<b>52,825</b>	<b>75,363</b>
<b>Sep.</b>	1,910	4,768	40	3,598	120	77	131	213	-	312	397	2,408	3,489	57	<b>43,149</b>	<b>106,567</b>
<b>Oct.</b>	4,300	5,138	-	1,375	3,215	167	65	354	3,015	675	1,298	14	5	1,346	<b>64,445</b>	<b>88,833</b>
<b>Nov.</b>	2,903	4,898	971	1,830	-	155	127	307	233	1,092	2,001	251	31	2,841	<b>77,492</b>	<b>101,344</b>
<b>Dec.</b>	5,556	3,791	897	2,384	-	155	136	38	11	812	2,355	33	54	1,810	<b>55,844</b>	<b>102,301</b>
<b>2009 Jan.</b>	5,266	2,200	10	1,605	837	202	102	206	323	17	1,740	46	4	3,330	<b>79,040</b>	<b>110,939</b>
<b>Feb.</b>	2,534	3,321	100	1,351	91	12	60	300	2,706	361	1,742	32	57	2,640	<b>60,286</b>	<b>82,300</b>
<b>Mar.</b>	3,797	20,184	800	1,361	30	18	202	17	24	424	2,135	55	117	5,157	<b>65,875</b>	<b>113,328</b>

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
<b>2004</b>	24,597	6,337,023	10,527	2,404,839	820	155,603	508	106,933	1,678	343,938	2,191	543,584	1,081	78,574
<b>2005</b>	29,767	8,559,910	12,630	3,267,039	1,103	239,509	577	147,251	2,075	475,915	2,767	759,516	1,026	118,061
<b>2006</b>	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
<b>2007</b>	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
<b>2008</b>	36,660	14,005,935	461	193,905	1,706	480,361	1,146	450,772	3,181	732,129	1,616	501,805	1,684	174,247
<b>2008 Mar.</b>	3,243	1,271,660	43	20,082	145	36,345	94	26,540	275	60,690	24	10,487	150	4,992
<b>Apr.</b>	3,411	1,309,801	45	16,278	150	42,238	99	29,834	278	62,268	26	9,459	150	3,669
<b>May.</b>	3,457	1,429,575	45	17,887	156	46,752	103	32,889	289	63,909	24	16,783	150	5,253
<b>Jun.</b>	3,107	1,420,058	54	24,272	161	50,294	99	31,569	276	64,050	29	25,831	154	11,937
<b>Jul.</b>	3,335	1,263,647	35	13,993	152	45,036	107	34,552	286	69,886	1	250	148	1,982
<b>Aug.</b>	3,079	1,152,567	33	15,713	128	37,945	105	116,223	255	60,624	302	98,233	151	2,484
<b>Sep.</b>	3,247	1,235,039	46	17,372	142	37,570	110	36,270	293	71,099	341	105	154	4,507
<b>Oct.</b>	2,542	1,013,001	34	17,150	124	35,652	86	30,699	240	63,485	259	105,304	149	1,512
<b>Nov.</b>	2,641	869,785	23	10,533	147	40,387	96	31,093	258	56,968	288	105,237	159	3,291
<b>Dec.</b>	2,353	816,549	29	12,635	127	32,610	86	28,949	229	53,926	285	113,614	36	129,111
<b>2009 Jan.</b>	2,714	915,798	43	19,275	158	48,859	97	38,688	247	59,005	307	103,601	145	3,773
<b>Feb.</b>	2,497	801,634	41	18,504	143	41,609	93	33,952	226	54,956	275	91,987	150	3,459
<b>Mar.</b>	2,740	1,050,010	43	23,402	156	44,259	100	36,890	253	58,384	292	130,162	144	5,754

### 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
<b>2004</b>	3,045	1,215,586	828	182,394	452	59,247	723	27,164	49	8,469	3,464	335,818	<b>49,963</b>	<b>11,799,172</b>
<b>2005</b>	4,142	1,767,947	995	272,950	540	80,389	798	35,681	54	21,092	4,057	500,628	<b>60,531</b>	<b>16,245,888</b>
<b>2006</b>	4,276	2,220,325	1,116	363,477	707	94,237	1,048	45,631	90	26,546	5,450	731,148	<b>71,620</b>	<b>19,941,912</b>
<b>2007</b>	4,398	2,466,769	1,189	341,853	869	115,055	1,428	67,927	103	34,295	5,418	900,019	<b>69,873</b>	<b>21,264,075</b>
<b>2008</b>	3,579	2,153,434	1,563	1,024,104	896	139,908	1,906	89,842	75	23,686	5,801	1,026,131	<b>60,274</b>	<b>20,996,259</b>
<b>2008 Mar.</b>	437	267,514	136	39,990	76	11,663	149	8,060	14	4,586	469	85,548	<b>5,255</b>	<b>1,848,157</b>
<b>Apr.</b>	388	212,832	135	35,319	78	12,261	172	8,087	14	4,536	485	85,771	<b>5,431</b>	<b>1,832,353</b>
<b>May.</b>	392	279,732	147	52,053	85	13,593	187	8,414	1	257	510	93,973	<b>5,546</b>	<b>2,061,070</b>
<b>Jun.</b>	420	294,025	129	55,615	77	11,309	163	8,602	2	343	479	90,392	<b>5,150</b>	<b>2,088,297</b>
<b>Jul.</b>	385	231,989	139	52,266	81	12,569	161	8,389	1	171	520	97,553	<b>5,351</b>	<b>1,832,283</b>
<b>Aug.</b>	392	245,424	126	47,636	73	11,811	138	6,190	1	118	559	83,004	<b>5,342</b>	<b>1,877,972</b>
<b>Sep.</b>	426	149,605	137	535,422	85	13,307	155	7,294	13	3,958	540	95,858	<b>5,689</b>	<b>2,207,406</b>
<b>Oct.</b>	29	26,861	119	51,879	65	10,911	158	6,472	1	60	480	86,401	<b>4,286</b>	<b>1,449,387</b>
<b>Nov.</b>	29	22,110	121	43,264	71	11,732	168	7,584	1	247	466	76,657	<b>4,468</b>	<b>1,278,888</b>
<b>Dec.</b>	29	22,110	112	39,773	66	11,311	155	7,063	1	265	409	77,528	<b>3,917</b>	<b>1,345,444</b>
<b>2009 Jan.</b>	31	16,191	126	44,529	72	12,945	170	8,824	1	218	495	102,780	<b>4,606</b>	<b>1,374,486</b>
<b>Feb.</b>	25	28,076	112	38,456	67	11,203	150	8,099	1	235	422	87,147	<b>4,202</b>	<b>1,219,317</b>
<b>Mar.</b>	29	37,852	119	42,454	75	12,010	164	10,015	1	268	442	97,754	<b>4,558</b>	<b>1,549,214</b>

Source: SBP-BSc (Bank) and Commercial Banks

### 3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2004	2005		2006
	Dec	Jun.	Dec.	Jun.
<b>LIABILITIES</b>				
<b>Paid-up Capital</b>	<b>570,236</b>	<b>528,180</b>	<b>532,093</b>	<b>534,605</b>
<b>Reserves</b>	<b>1,190,494</b>	<b>1,201,640</b>	<b>1,381,164</b>	<b>1,871,457</b>
<b>Demand Deposits:</b>	<b>1,404,580</b>	<b>1,567,329</b>	<b>1,460,717</b>	<b>2,033,293</b>
(a) Societies	103,677	170,270	98,102	114,265
(b) Others	1,300,903	1,397,059	1,362,615	1,919,028
<b>Time Deposits:</b>	<b>2,429,153</b>	<b>2,455,770</b>	<b>2,290,154</b>	<b>2,474,407</b>
(a) Societies	238,379	268,463	198,258	197,786
(b) Others	2,190,774	2,187,307	2,091,896	2,276,621
<b>Borrowings from:</b>	<b>10,419,787</b>	<b>10,273,787</b>	<b>14,231,999</b>	<b>12,725,021</b>
(a) State Bank of Pakistan	9,692,246	9,546,246	13,438,022	12,018,246
(b) Other Banks	727,541	727,541	793,977	706,775
<b>Head Office &amp; Inter-Bank Adjustment</b>	<b>294</b>	<b>203</b>	<b>218,089</b>	<b>-</b>
<b>Contingent Liabilities as per contra</b>	<b>1,239,766</b>	<b>1,523,812</b>	<b>1,887,441</b>	<b>2,422,534</b>
<b>Other Liabilities</b>	<b>2,355,643</b>	<b>2,589,312</b>	<b>2,168,843</b>	<b>2,525,651</b>
<b>TOTAL LIABILITIES / ASSETS</b>	<b>19,609,953</b>	<b>20,140,033</b>	<b>24,170,500</b>	<b>24,586,968</b>
<b>ASSETS</b>				
<b>Cash and Balances :</b>	<b>5,789,208</b>	<b>5,118,281</b>	<b>8,957,413</b>	<b>8,002,087</b>
(a) Notes, Coins and Silver	201,144	125,874	143,543	130,314
(b) Balances with State Bank of Pakistan	174,437	257,324	120,072	172,402
(c) Balances with other Banks	5,413,627	4,735,083	8,693,798	7,699,371
<b>Loans and Advances to:</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,441,391</b>	<b>9,408,122</b>
(a) Societies	5,261,505	5,302,147	5,141,925	5,284,220
(b) Individuals	3,216,366	3,829,705	3,733,091	3,760,577
(c) Others	443,061	375,652	566,375	363,325
<b>Investment in Securities and Shares:</b>	<b>669,998</b>	<b>611,891</b>	<b>583,008</b>	<b>570,514</b>
(a) Federal Government	334,349	335,149	324,149	321,758
(b) Treasury Bills	26,105	26,105	26,105	27,280
(c) Provincial Governments	12,051	12,051	12,051	12,051
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,554	3,554	3,554	3,554
(f) Shares of Other Enterprises	293,905	234,998	217,115	205,837
<b>Bank Premises</b>	<b>1,288,578</b>	<b>1,291,792</b>	<b>1,330,459</b>	<b>1,314,515</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>50,514</b>	<b>110,727</b>	<b>77,179</b>	<b>322,964</b>
<b>Contingent Assets as per contra</b>	<b>1,239,766</b>	<b>1,523,812</b>	<b>1,887,441</b>	<b>2,422,534</b>
<b>Other Assets</b>	<b>1,650,957</b>	<b>1,976,026</b>	<b>1,893,609</b>	<b>2,546,232</b>

### 3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M	2006	2007		2008
	Dec.	Jun.	Dec.	Jun.
<b>LIABILITIES</b>				
<b>Paid-up Capital</b>	<b>536,380</b>	<b>540,818</b>	<b>544,152</b>	<b>531,798</b>
<b>Reserves</b>	<b>1,888,855</b>	<b>2,000,887</b>	<b>1,940,176</b>	<b>2,164,438</b>
<b>Demand Deposits:</b>	<b>2,045,975</b>	<b>2,226,514</b>	<b>2,248,694</b>	<b>2,311,090</b>
(a) Societies	9,937	10,054	10,054	9,854
(b) Others	2,036,038	2,216,460	2,238,640	2,301,236
<b>Time Deposits:</b>	<b>2,634,201</b>	<b>2,868,297</b>	<b>2,851,070</b>	<b>2,973,926</b>
(a) Societies	112,877	151,117	151,117	149,697
(b) Others	2,521,324	2,717,180	2,699,953	2,824,229
<b>Borrowings from:</b>	<b>13,725,021</b>	<b>14,874,105</b>	<b>15,369,054</b>	<b>8,716,080</b>
(a) State Bank of Pakistan	13,018,246	14,167,330	14,662,279	8,018,246
(b) Other Banks	706,775	706,775	706,775	697,834
<b>Head Office &amp; Inter-Bank Adjustment</b>	<b>-</b>	<b>1,091,787</b>	<b>1,548,387</b>	<b>1,605,706</b>
<b>Contingent Liabilities as per contra</b>	<b>2,842,997</b>	<b>3,647,538</b>	<b>3,797,549</b>	<b>3,580,746</b>
<b>Other Liabilities</b>	<b>4,867,941</b>	<b>4,594,507</b>	<b>5,053,519</b>	<b>4,683,986</b>
<b>TOTAL LIABILITIES / ASSETS</b>	<b>28,541,370</b>	<b>31,844,453</b>	<b>33,352,601</b>	<b>26,567,770</b>
<b>ASSETS</b>				
<b>Cash and Balances:</b>	<b>8,341,947</b>	<b>9,401,912</b>	<b>9,633,536</b>	<b>3,949,869</b>
(a) Notes, Coins and Silver	225,241	250,446	320,085	320,070
(b) Balances with State Bank of Pakistan	212,227	254,322	415,210	408,877
(c) Balances with other Banks	7,904,479	8,897,144	8,898,241	3,220,922
<b>Loans and Advances to:</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>
(a) Societies	654,075	657,784	657,784	569,987
(b) Individuals	1,118,340	1,187,789	1,187,789	1,187,278
(c) Others	8,723,177	9,337,252	9,565,879	9,135,600
<b>Investment in Securities and Shares:</b>	<b>543,065</b>	<b>606,882</b>	<b>608,371</b>	<b>561,718</b>
(a) Federal Government	300,500	308,168	310,390	310,090
(b) Treasury Bills	26,105	26,105	26,215	24,715
(c) Provincial Governments	12,051	12,051	12,155	12,051
(d) Local Bodies	34	34	84	34
(e) Shares of Co-operative Institutions	3,554	3,554	3,654	3,554
(f) Shares of Other Enterprises	200,821	256,970	255,873	211,274
<b>Bank Premises</b>	<b>2,776,587</b>	<b>3,098,268</b>	<b>3,153,823</b>	<b>2,158,799</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>744,436</b>	<b>1,336,991</b>	<b>1,315,806</b>	<b>1,315,779</b>
<b>Contingent Assets as per contra</b>	<b>2,842,997</b>	<b>3,647,538</b>	<b>3,797,549</b>	<b>4,215,563</b>
<b>Other Assets</b>	<b>2,796,746</b>	<b>2,570,037</b>	<b>3,432,064</b>	<b>3,473,177</b>

### 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
<b>2004</b>												
<b>December</b>												
No. of A/Cs.	34,968	1,578	4,038	181,998	6,255	6,233	7,631	682	927	8,266	29,994	<b>252,576</b>
Amount	555,974	22,018	155,142	2,164,206	63,305	85,966	197,644	97,959	57,178	434,341	936,393	<b>3,833,733</b>
<b>2005</b>												
<b>June</b>												
No. of A/Cs.	33,125	1,573	4,010	180,695	5,968	6,139	6,900	815	931	8,433	29,186	<b>248,589</b>
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	<b>4,023,099</b>
<b>December</b>												
No. of A/Cs.	35,181	1,166	5,027	168,055	4,787	5,122	3,326	719	536	4,633	19,123	<b>228,552</b>
Amount	567,312	25,535	79,526	2,151,739	83,818	78,312	232,805	140,636	41,988	349,200	926,759	<b>3,750,871</b>
<b>2006</b>												
<b>June</b>												
No. of A/Cs.	39,645	1,499	5,939	171,994	3,982	4,822	5,829	3,641	870	638	19,782	<b>238,859</b>
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	<b>4,507,700</b>
<b>December</b>												
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	<b>263,834</b>
Amount	936,584	52,156	99,350	2,631,385	195,590	67,810	84,826	151,831	73,914	386,730	960,701	<b>4,680,176</b>
<b>2007</b>												
<b>June</b>												
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	<b>341,151</b>
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	<b>5,094,811</b>
<b>December</b>												
No. of A/Cs.	68,031	3,023	10,388	230,609	9,120	11,609	4,949	1,431	1,261	6,548	34,918	<b>346,969</b>
Amount	1,105,935	51,263	190,031	2,665,607	195,791	49,800	152,551	152,255	76,043	460,488	1,086,928	<b>5,099,764</b>
<b>2008</b>												
<b>June</b>												
No. of A/Cs.	69,278	3,010	10,366	238,964	9,170	11,709	5,074	1,631	1,259	6,518	35,361	<b>356,979</b>
Amount	1,161,564	50,703	189,761	2,749,317	204,252	59,650	163,405	175,051	75,643	455,670	1,133,671	<b>5,285,016</b>

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	2004	2005		2006		2007		2008
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Govt. and Govt. Agencies	21,227	21,182	21,348	21,500	19,359	20,512	20,567	18,398
II. Business:	1,523,003	1,700,203	1,176,412	1,345,819	1,917,194	1,430,088	1,434,167	1,613,041
1. Agriculture, Forestry, Hunting and Fishing	181,102	205,218	109,885	111,552	118,236	134,076	134,743	134,681
2. Manufacturing	11,577	10,506	7,044	8,579	128,349	125,648	125,681	273,720
3. Construction	-	-	-	-	-	-	-	-
4. Commerce	1,152,018	1,275,022	1,010,346	1,139,749	1,051,859	1,039,842	1,043,020	1,062,847
5. Other Business	178,306	209,457	49,137	85,939	618,750	130,522	130,723	141,793
III. Trust Funds, Non-Profit Organisations and Others	72,329	67,467	42,984	53,427	55,511	57,182	57,446	57,446
IV. Personal	2,217,174	2,234,247	2,510,127	3,086,954	2,688,112	3,587,029	3,587,584	3,596,131
<b>TOTAL</b>	<b>3,833,733</b>	<b>4,023,099</b>	<b>3,750,871</b>	<b>4,507,700</b>	<b>4,680,176</b>	<b>5,094,811</b>	<b>5,099,764</b>	<b>5,285,016</b>



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

(End of Period: Thousand Rupees)

ECONOMIC GROUP	2004	2005		2006		2007		2008
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Agriculture, Forestry, Hunting and Fishing	7,841,900	8,227,840	8,231,988	8,374,253	8,523,957	8,397,803	8,478,316	8,133,213
B. Mining and Quarrying	-	-	-	-	-	-	-	-
C. Manufacturing	152,248	159,984	98,389	119,624	126,500	168,123	201,134	83,909
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	526,184	600,344	594,765	519,616	603,985	536,590	547,441	503,677
G. Transport, Storage and Communication	250,991	289,632	264,894	116,308	166,678	197,734	231,967	231,786
H. Services	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described	149,609	229,704	251,355	278,321	1,074,472	1,882,575	1,952,594	1,940,280
(i) Directors and their Associates	3,018	3,408	3,675	2,244	3,361	5,020	6,029	6,029
(ii) Employees and activities not adequately described	146,591	226,296	247,680	276,077	1,071,111	1,877,555	1,946,565	1,934,251
<b>TOTAL</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,441,391</b>	<b>9,408,122</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>

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

(End of Period: Thousand Rupees)

SECURITY	2004	2005		2006		2007		2008
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	10,927	13,028	13,323	13,402	43,745	43,745	45,750	2,005
C. Merchandise:	268,030	318,948	261,678	234,317	23,387	44,156	46,326	22,939
(i) Export Commodities	211,662	216,177	189,134	166,736	9,574	30,257	31,266	21,692
(ii) Imported goods Other than Industrial Machinery	-	-	-	-	-	86	138	138
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	56,368	102,771	72,544	67,581	13,813	13,813	14,922	1,109
D. Machinery and Other Fixed Assets	19,436	18,991	17,644	19,687	11,932	105,302	110,802	110,802
E. Real Estate:	2,344,985	2,513,733	2,351,367	2,549,503	2,902,500	3,248,488	3,358,507	3,315,048
(i) Land & Buildings	366,141	376,047	157,978	363,044	2,434,959	2,963,028	3,040,036	3,011,204
(ii) Agricultural Land	1,978,844	2,137,686	2,193,389	2,186,459	467,541	285,460	318,471	303,844
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	57,577	61,069	49,499	48,031	53,431	103,921	109,220	108,325
G. Others :	6,219,977	6,581,735	6,747,880	6,543,182	7,460,597	7,637,213	7,740,847	7,333,746
(i) Other Secured Advance	1,861,055	2,263,866	3,105,327	2,368,727	3,366,480	3,470,849	3,503,973	3,392,763
(ii) Advances Secured by Guarantee(s)	377,424	326,272	346,736	296,469	59,404	117,530	121,035	109,810
(iii) Clean Advances and advances against personal Securities	3,981,498	3,991,597	3,295,817	3,877,986	4,034,713	4,048,834	4,115,839	3,831,173
<b>TOTAL</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,441,391</b>	<b>9,408,122</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>

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

(End of Period : Thousand Rupees)

SECURITY / SHARE	2004	2005		2006		2007
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>A. Federal Government Securities</b>	<b>360,454</b>	<b>361,254</b>	<b>350,254</b>	<b>349,038</b>	<b>326,605</b>	<b>334,273</b>
National Savings Schemes	34,349	35,149	24,149	21,758	500	-
Treasury Bills	26,105	26,105	26,105	27,280	26,105	26,105
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	308,168
<b>B. Provincial Governments Securities</b>	<b>12,051</b>	<b>12,051</b>	<b>12,051</b>	<b>12,051</b>	<b>12,051</b>	<b>12,051</b>
Punjab	12,051	12,051	12,051	12,051	12,051	12,051
17.50% 2008	12,051	12,051	12,051	12,051	12,051	12,051
<b>C. Local Bodies Bonds</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>
<b>D. Shares</b>	<b>287,896</b>	<b>228,989</b>	<b>211,106</b>	<b>199,828</b>	<b>204,375</b>	<b>260,524</b>
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,554	3,554
Other Enterprises	284,342	225,435	207,552	196,274	200,821	256,970
<b>E. Others</b>	<b>9,563</b>	<b>9,563</b>	<b>9,563</b>	<b>9,563</b>	<b>-</b>	<b>-</b>
<b>TOTAL</b>	<b>669,998</b>	<b>611,891</b>	<b>583,008</b>	<b>570,514</b>	<b>543,065</b>	<b>606,882</b>

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

(Book Value)

(End of Period: Thousand Rupees)

SECURITY / SHARE	2007			2008		
	Dec.			Jun		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
<b>A. Federal Government Securities</b>	<b>336,605</b>	<b>336,605</b>	<b>336,605</b>	<b>334,805</b>	<b>334,805</b>	<b>334,805</b>
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	26,215	26,215	26,215	24,715	24,715	24,715
Federal Investment Bonds	310,390	310,390	310,390	310,090	310,090	310,090
<b>B. Provincial Governments Securities</b>	<b>12,155</b>	<b>12,155</b>	<b>12,155</b>	<b>12,051</b>	<b>12,051</b>	<b>12,051</b>
Punjab	12,155	12,155	12,155	12,051	12,051	12,051
17.50%      2008	12,155	12,155	12,155	12,051	12,051	12,051
<b>C. Local Bodies Bonds</b>	<b>84</b>	<b>84</b>	<b>84</b>	<b>34</b>	<b>34</b>	<b>34</b>
<b>D. Shares</b>	<b>259,527</b>	<b>259,527</b>	<b>259,527</b>	<b>214,828</b>	<b>214,828</b>	<b>214,828</b>
Co-operative Banks/ Institutions	3,654	3,654	3,654	3,554	3,554	3,554
Other Enterprises	255,873	255,873	255,873	211,274	211,274	211,274
<b>E. Others</b>	-	-	-	-	-	-
<b>TOTAL</b>	<b>608,371</b>	<b>608,371</b>	<b>608,371</b>	<b>561,718</b>	<b>561,718</b>	<b>561,718</b>

### 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	
<b>2004</b>											
<b>Dec.</b>	0.00	0.32	4.61	0.69	1.13	1.19	1.80	1.97	2.26	2.80	<b>1.12</b>
<b>2005</b>											
<b>Jun.</b>	0.00	0.27	4.36	0.70	1.99	1.17	1.84	1.96	2.25	2.73	<b>1.12</b>
<b>Dec.</b>	0.00	0.19	8.71	1.47	3.08	3.66	3.36	3.83	4.62	5.40	<b>2.08</b>
<b>2006</b>											
<b>Jun.</b>	0.00	0.05	5.17	1.36	2.84	3.54	3.71	3.93	4.40	5.06	<b>1.90</b>
<b>Dec.</b>	0.00	0.12	0.00	1.85	2.09	2.57	2.76	2.86	2.93	3.10	<b>1.61</b>
<b>2007</b>											
<b>Jun.</b>	0.00	0.09	0.00	1.90	2.09	2.78	2.86	2.86	2.89	3.73	<b>1.65</b>
<b>Dec.</b>	0.00	0.10	0.00	1.92	2.20	2.81	2.91	2.89	3.00	3.78	<b>1.68</b>
<b>2008</b>											
<b>Jun.</b>	0.00	0.32	0.00	2.07	2.32	3.21	3.38	3.61	3.92	4.16	<b>1.85</b>

### 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	<b>TOTAL ADVANCES</b>
<b>2004</b>								
<b>Dec.</b>	0.00	12.23	12.07	7.74	10.96	11.06	10.54	<b>10.70</b>
<b>2005</b>								
<b>Jun.</b>	0.00	12.21	11.81	6.75	11.00	11.37	10.68	<b>10.80</b>
<b>Dec.</b>	0.00	12.00	12.50	11.28	12.00	11.53	11.92	<b>11.95</b>
<b>2006</b>								
<b>Jun.</b>	0.00	12.00	10.26	12.00	12.09	11.65	10.33	<b>10.82</b>
<b>Dec.</b>	0.00	14.00	8.05	10.00	11.77	10.25	10.02	<b>10.52</b>
<b>2007</b>								
<b>Jun.</b>	0.00	14.00	8.78	11.90	11.90	11.81	10.36	<b>10.84</b>
<b>Dec.</b>	0.00	14.04	8.88	11.95	11.90	11.87	10.37	<b>10.86</b>
<b>2008</b>								
<b>Jun.</b>	0.00	15.00	8.26	11.95	11.90	11.87	10.42	<b>10.89</b>

### 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				
01-06-2006	7.50	9.50 <sup>1</sup>	7.50	7.50	4.00	4.00	5.00	8.2910
01-07-2006	7.50	9.50 <sup>1</sup>	7.50	7.50	4.00	4.00	5.00	8.4869
14-07-2006	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.4850
01-08-2006	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.4869
01-09-2006	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.8142
01-10-2006	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.8142
01-11-2006	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.8142
01-12-2006	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.8142
01-01-2007	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.8142
01-02-2007	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.8142
01-03-2007	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.8142
01-04-2007	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.8250
01-05-2007	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.9017
01-06-2007	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.9017
01-07-2007	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.9017
01-08-2007	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	8.9017
01-09-2007	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	9.1426
01-10-2007	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	9.1426
01-11-2007	6.50	9.50 <sup>1</sup>	6.50	6.50	4.00	4.00	5.00	9.1426
01-12-2007	6.50	9.50 <sup>1</sup>	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	9.2962
01-03-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	9.7359
01-05-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	9.8686
01-06-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	9.8931
01-07-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	11.4723
01-08-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	11.4723
01-09-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	11.4723
01-10-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	12.6876
01-11-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	12.6649
01-12-2008	6.50	-	6.50	6.50	6.50	6.50	7.00	14.0108
01-01-2009	6.50	-	6.50	6.50	6.50	6.50	7.00	14.0108
01-02-2009	6.50	-	6.50	6.50	6.50	6.50	7.00	13.9958
01-03-2009	6.50	-	6.50	6.50	6.50	6.50	7.00	12.9600
01-04-2009	6.50	-	6.50	6.50	6.50	6.50	7.00	11.7665

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 (LTF) 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
01-11-2006	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	-
01-06-2008	7.50	7.50	-
01-07-2008	7.50	7.50	-
01-08-2008	7.50	7.50	-
01-09-2008	7.50	7.50	-
01-10-2008	7.50	7.50	-
01-11-2008	7.50	7.50	-
01-12-2008	7.50	7.50	-
01-01-2009	7.50	7.50	-
01-02-2009	7.50	7.50	-
01-03-2009	7.50	7.50	-
01-04-2009	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.

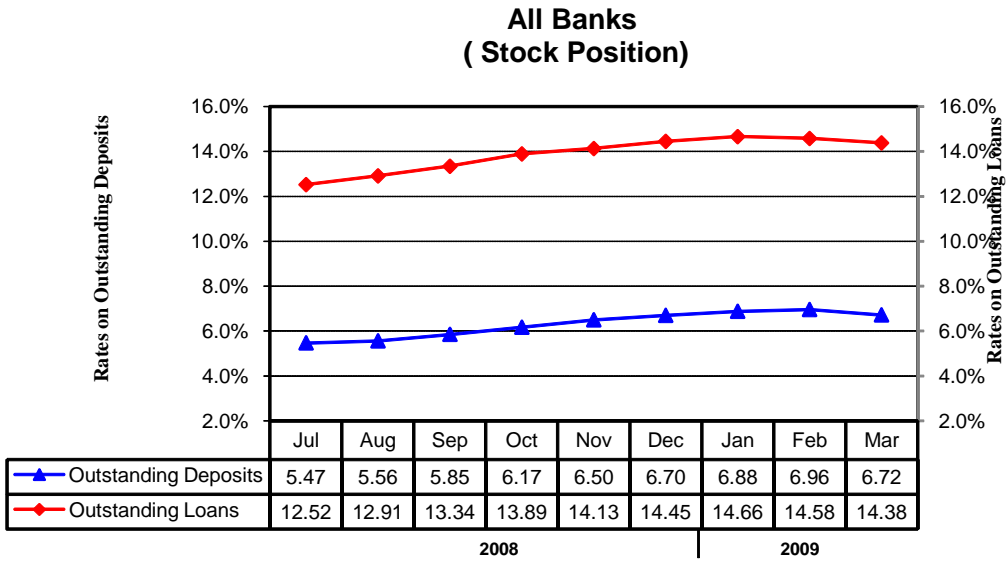
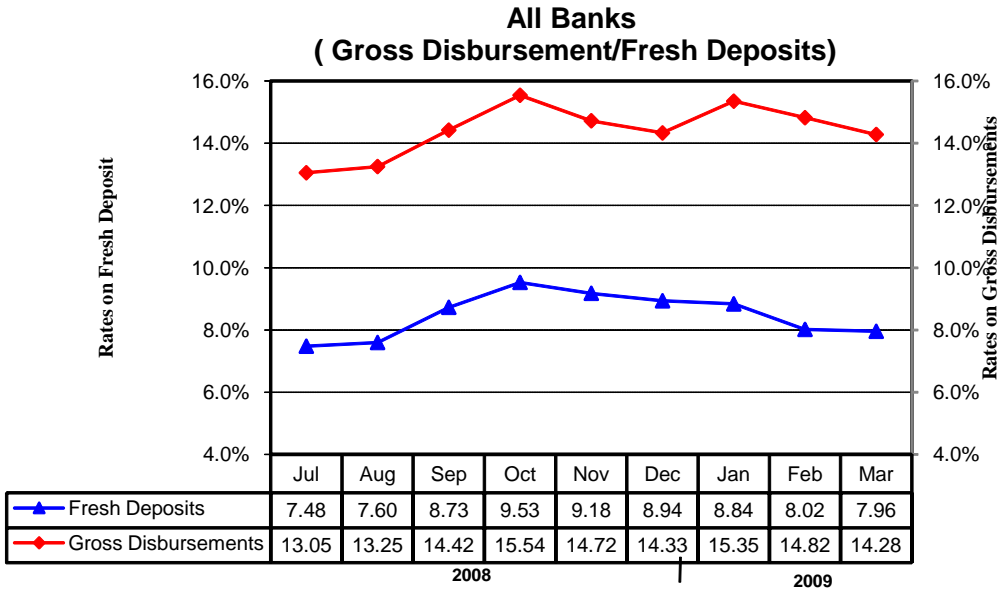


### 3.35 Weighted Average Lending & Deposit Rates

Items	(Percent per annum)							
	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Rate	Excluding Zero Rate	Including Zero Rate	Excluding Zero Rate
<b>July 2008</b>								
Public	12.85	12.86	12.35	12.99	10.59	11.36	5.33	6.89
Private	13.36	13.41	12.59	13.04	7.33	9.01	5.46	7.31
Foreign	11.01	11.10	15.20	15.20	6.11	8.28	6.28	8.17
Specialized	10.50	10.50	9.06	9.64	4.90	8.21	5.66	8.21
<b>All Banks</b>	<b>13.05</b>	<b>13.10</b>	<b>12.52</b>	<b>13.01</b>	<b>7.48</b>	<b>9.19</b>	<b>5.47</b>	<b>7.27</b>
<b>August 2008</b>								
Public	12.78	13.14	13.10	13.63	10.47	12.16	5.58	7.31
Private	13.36	13.42	12.90	13.37	7.67	9.49	5.52	7.49
Foreign	12.67	12.71	15.82	16.08	6.12	8.90	6.27	8.64
Specialized	9.99	10.01	9.07	9.65	2.48	6.64	5.57	8.34
<b>All Banks</b>	<b>13.25</b>	<b>13.32</b>	<b>12.91</b>	<b>13.40</b>	<b>7.60</b>	<b>9.57</b>	<b>5.56</b>	<b>7.51</b>
<b>September 2008</b>								
Public	14.80	15.47	13.03	13.65	10.34	12.29	5.65	7.50
Private	14.51	14.57	13.47	13.92	9.02	10.70	5.85	7.86
Foreign	13.35	13.42	15.81	16.11	6.42	8.83	6.66	8.75
Specialized	9.57	9.59	9.11	9.69	2.80	6.95	5.68	8.30
<b>All Banks</b>	<b>14.42</b>	<b>14.52</b>	<b>13.34</b>	<b>13.82</b>	<b>8.73</b>	<b>10.57</b>	<b>5.85</b>	<b>7.83</b>
<b>October 2008</b>								
Public	17.23	17.28	13.65	14.27	12.97	14.34	5.82	7.64
Private	16.09	16.13	14.04	14.45	9.88	11.70	6.22	8.24
Foreign	11.88	12.04	16.05	16.65	6.00	8.66	6.75	8.97
Specialized	9.70	9.79	9.05	9.66	3.03	6.62	5.70	8.42
<b>All Banks</b>	<b>15.54</b>	<b>15.60</b>	<b>13.89</b>	<b>14.35</b>	<b>9.53</b>	<b>11.52</b>	<b>6.17</b>	<b>8.17</b>
<b>November 2008</b>								
Public	15.07	15.21	13.93	14.67	11.96	13.73	6.16	8.05
Private	15.58	15.65	14.30	14.70	9.39	11.46	6.54	8.67
Foreign	9.67	9.73	15.97	16.47	6.96	9.80	7.08	9.51
Specialized	9.53	9.56	9.09	9.66	1.50	7.11	5.87	8.81
<b>All Banks</b>	<b>14.72</b>	<b>14.79</b>	<b>14.13</b>	<b>14.60</b>	<b>9.18</b>	<b>11.40</b>	<b>6.50</b>	<b>8.60</b>
<b>December 2008</b>								
Public	15.66	15.77	14.10	14.82	10.27	13.35	6.40	8.54
Private	15.25	15.36	14.64	15.01	9.26	11.73	6.75	9.09
Foreign	9.42	9.49	16.55	17.11	6.50	9.87	7.20	9.70
Specialized	9.64	9.69	9.08	9.69	2.27	7.20	5.33	8.81
<b>All Banks</b>	<b>14.33</b>	<b>14.43</b>	<b>14.45</b>	<b>14.90</b>	<b>8.94</b>	<b>11.62</b>	<b>6.70</b>	<b>9.02</b>
<b>January 2009</b>								
Public	16.00	16.15	14.30	14.96	9.38	11.45	6.50	8.45
Private	16.00	16.16	14.91	15.37	9.03	11.05	6.92	9.17
Foreign	11.86	12.10	16.20	17.09	7.77	10.33	7.55	10.26
Specialized	9.51	9.65	9.09	9.66	5.72	6.63	6.49	9.09
<b>All Banks</b>	<b>15.35</b>	<b>15.53</b>	<b>14.66</b>	<b>15.18</b>	<b>8.84</b>	<b>10.95</b>	<b>6.88</b>	<b>9.09</b>
<b>February 2009</b>								
Public	15.79	15.80	14.07	14.73	6.44	8.06	6.77	8.71
Private	14.97	15.10	14.87	15.34	8.36	10.13	6.98	9.20
Foreign	13.59	13.68	16.12	16.87	6.80	10.03	7.44	10.24
Specialized	9.30	9.50	9.10	9.66	2.68	7.29	6.46	9.16
<b>All Banks</b>	<b>14.82</b>	<b>14.95</b>	<b>14.58</b>	<b>15.10</b>	<b>8.02</b>	<b>9.99</b>	<b>6.96</b>	<b>9.15</b>
<b>March 2009</b>								
Public	14.91	14.95	13.95	14.69	8.09	10.37	6.64	8.51
Private	14.50	14.60	14.64	15.16	8.11	10.07	6.69	8.89
Foreign	12.83	12.87	16.01	16.55	7.27	10.44	7.64	10.37
Specialized	9.42	9.46	9.11	9.67	2.74	7.02	6.27	9.25
<b>All Banks</b>	<b>14.28</b>	<b>14.37</b>	<b>14.38</b>	<b>14.95</b>	<b>7.96</b>	<b>10.11</b>	<b>6.72</b>	<b>8.88</b>

- 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 repriced, renewed or rolled over during the month. In case of running finance, the disbursed amount means total amount availed by the borrower during the month(effective from July 2007) while previously (up to June 2007) it was maximum amount availed by the borrower at any time during the month.
- Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
- Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits repriced or rolled over during the month.
- Outstanding Deposits: The deposits held within the banks at the end of the month.
- Loans & advances and deposits include interbank placements as well.

## Weighted Average Lending and Deposits Rates



Note: Including zero rate of markup

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

(Percent per annum)

PERIOD	Zarai Taraqati Bank of Pakistan <sup>1</sup>				Co-operative Societies		Federal Bank for Co-operatives <sup>2</sup>	
	Short-term		Medium and Long-term		Short-term	Medium and Long-term	Short-term	Medium and Long-term
	Loans upto Rs.5000	Exceeding Rs.5000	Loans upto Rs.5000	Exceeding Rs.5000				
1994-95	13.50	13.50	13.50	13.50	8.00(S.F.) <sup>3</sup> 11.00 (others) 9.00(S.F.) <sup>4</sup> 13.00 (others)	13.50(Tractors) 13.00 (others) 13.50(Tractors) 13.00 (others)	1.50	1.50
1995-96	14.00	14.00	14.00	14.00	14.00	14.00	1.79	1.79
1996-97	14.00	14.00	14.00	14.00	14.00	14.00	1.69	1.69
1997-98	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1998-99	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1999-00	14.00	14.00	14.00	14.00	14.00	14.00	1.73	1.73
2000-01	14.00	14.00	14.00	14.00	14.00	14.00	3.02	3.02
2001-02	14.00	14.00	14.00	14.00	14.00	14.00	1.82	1.82
2002-03	14.00	14.00	14.00	14.00	14.00 (9.00) <sup>5</sup>	14.00	0.70	0.70
2003-04	9.00	9.00	9.00	9.00 <sup>7</sup>	9.00	12.00 <sup>6</sup>	-	-
2004-05	9.00	9.00	9.00	9.00 <sup>7</sup>	9.00	12.00 <sup>6</sup>	-	-
2005-06	9.00 <sup>7</sup>	9.00 <sup>7</sup>	9.00 <sup>7</sup>	9.00 <sup>7</sup>	9.00 (12.00) <sup>8</sup>	12.00 <sup>6</sup>	-	-
2006-07	9.00 <sup>7</sup>	9.00 <sup>7</sup>	9.00 <sup>7</sup>	9.00 <sup>7</sup>	(12.00) <sup>6</sup>	16.00 <sup>6</sup>	-	-
2007-08	9.00 <sup>7</sup>	9.00 <sup>7</sup>	9.00 <sup>7</sup>	9.00 <sup>7</sup>	(12.50) <sup>6</sup>	17.00 <sup>6</sup>	-	-

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 <sup>1</sup>

(Percent per annum)

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

#### INVESTMENT IN <sup>2</sup>

##### 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 23<sup>rd</sup> November, 2001. HBFC prepared its Ghar Aasan Scheme based on diminishing Musharaka and implemented it from March, 2002 all over the country.

### 3.38 Rates of Return on Advances by Pakistan Industrial Credit & Investment Corporation<sup>1</sup>

(Percent per annum)

PERIOD	Foreign Currency Loans	Local Currency Loans		
		Long term	Short term	Consumer Financing
1991-92	15.00 <sup>2</sup>	8.00 <sup>4</sup>		
1992-93	18.20 <sup>3</sup>	8.00 <sup>4</sup>		
1993-94	15.61 <sup>3</sup>	11.00 & 12.00 <sup>5</sup>		19.00
1994-95	“	13.00 <sup>6</sup>		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 <sup>6</sup>	18.250 to 20.805	
2000-2001	“	16.00 <sup>7</sup>	16.060 to 18.250	
2001-2002	“	16.00 <sup>8</sup>	14.965 to 19.345	
2002-2003	“	8.50 <sup>9</sup>	10.585 to 16.060	11.00 to 12.00
2003-2004	“	8.50 <sup>10</sup>	7.500 to 13.140	8.00 to 10.00
2004-2005	15.61 <sup>3</sup>	11.4 <sup>11</sup>	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. 1<sup>st</sup> August,1991
- On the mark-up basis w.e.f. 15-08-1993 & 02-03-1994
- On the mark-up basis w.e.f. 13<sup>th</sup> 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 Persons Scheme of the Federal Govt. 1972-73
<b>LOCAL CURRENCY LOANS</b>						
Up to 06-06-1977	1.00 % per annum below the foreign currency lending rate, return rate to IDBP borrower accordingly ranged from 7.50 to 10.00 % per annum.	3.00 to 4.00 % per annum above the bank rate.	3.00 to 4.00 % per annum above the bank rate.	-	-	At Bank Rate
From 07-06-1977 to-date	2.00 % per annum below the foreign currency lending rate, interest rate to IDBP borrower has been 8.50 % per annum upto 24-09-83; 9.00 % per annum from 25-09-83 to 31-12-84; on non-interest basis with maximum rate of 3.00 % per annum upto 26-06-88; 6.00 % per annum upto 9-07-90, 7.00% per annum from 10-07-90 to 30-07-91 ; 8.00 % per annum from 1-08-91 to 15-08-93,11.00 % per annum from 16-08-93 to 1-03-94, 12.00 % per annum from 2-03-94 to 12-11-94, 13.00 % per annum from 13-11-94 to 28-10-95. Presently 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 rate upto 31-12-84; presently on non-interest basis from bank's own resources.	At Bank Rate
<b>FOREIGN CURRENCY LOANS</b>						
1972-75	8.50 % per annum excluding 0.50 % per annum exchange risk commission payable to Government of Pakistan of assuming exchange risk on credits beyond the period for which loans were extended by IDBP.					
1975-80	Maximum of 11.00 % per annum including 1.50 % per annum as exchange risk commission.					
1980-90 (April)	14.00 % per annum including 3.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
1990 to 18-08-97	14.00 % per annum including 5.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
19-08-97 to 2004	Interest rate of 8 percent per annum. In addition 6.00% per annum will be charged on account of exchange risk fee both on principle as well as interest seperately. The maximum relending rate for the final borrowers will be 17.00 % per annum inclusive of exchange risk fee.					

Source: Industrial Development Bank of Pakistan

### 3.40 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2005	2006		2007		2008		2009
	1 <sup>st</sup> Jul.	1 <sup>st</sup> Jan.	1 <sup>st</sup> Jul.	1 <sup>st</sup> Jan.	23 <sup>rd</sup> Jun.	1 <sup>st</sup> Jan.	24 <sup>rd</sup> Jun.	1 <sup>st</sup> Jan.
<b>1. Saving Accounts</b>								
(i) With chequing facilities	4.50	4.50	5.50	5.50	6.00	6.00	8.00	9.50
(ii) Without chequing facilities	5.00	5.00	6.00	6.00	6.50	6.50	8.50	10.00
<b>2. Khas Deposit Accounts or Certificates <sup>1</sup></b>								
3 Years (Rollover)								
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
<b>3. Mahana Amdani Accounts <sup>2</sup></b>								
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
<b>4. Defence Saving Certificates <sup>3</sup></b>								
(i) 1st year	5.00	5.00	6.00	6.00	7.00	7.00	9.00	9.00
(ii) 10 years(Compound rate)	9.46	9.46	10.00	10.00	10.15	10.15	12.15	12.15
<b>5. National Deposit Certificates / Accounts <sup>4</sup></b>								
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
<b>6. (a) Special Saving Certificates (Reg) <sup>5</sup></b> <b>or Special Saving Accounts</b>								
(i) First 5 periods of complete 6 months	8.40	8.40	9.00	9.00	9.00	9.25	11.00	14.40
(ii) Last period of complete 6 months	9.60	9.60	10.00	10.00	10.50	10.50	12.50	15.20
<b>(b) Special Saving Certificates (Bearer) <sup>6</sup></b>								
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
<b>7. Regular Income Certificates <sup>7</sup></b>	<b>8.88</b>	<b>8.88</b>	<b>9.24</b>	<b>9.24</b>	<b>9.54</b>	<b>9.54</b>	<b>11.52</b>	<b>15.00</b>
<b>8. Pensioner's Benefit Accounts <sup>8</sup></b>	<b>11.04</b>	<b>11.04</b>	<b>11.52</b>	<b>11.52</b>	<b>11.64</b>	<b>11.64</b>	<b>13.56</b>	<b>16.80</b>
<b>9. Behbood Saving Certificate <sup>9</sup></b>	<b>11.04</b>	<b>11.04</b>	<b>11.52</b>	<b>11.52</b>	<b>11.64</b>	<b>11.64</b>	<b>13.56</b>	<b>16.80</b>

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	31-12-2008			30-09-2008		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
<b>All Banks &amp; DFIs</b>	<b>325,380</b>	<b>82,787</b>	<b>2.56</b>	<b>288,343</b>	<b>60,904</b>	<b>1.95</b>
<b>All Banks</b>	<b>313,657</b>	<b>79,427</b>	<b>2.48</b>	<b>278,122</b>	<b>58,201</b>	<b>1.89</b>
<b>Commercial Banks</b>	<b>284,515</b>	<b>71,282</b>	<b>2.28</b>	<b>245,057</b>	<b>46,040</b>	<b>1.53</b>
Public Sector Commercial Banks	77,607	16,424	2.88	70,720	13,340	2.47
Local Private Banks	203,905	54,683	2.23	172,640	33,142	1.40
Foreign Banks	3,003	175	0.17	1,698	(442)	(0.45)
<b>Specialised Banks <sup>1</sup></b>	<b>29,143</b>	<b>8,145</b>	<b>10.20</b>	<b>33,065</b>	<b>12,161</b>	<b>15.59</b>
<b>DFIs</b>	<b>11,722</b>	<b>3,359</b>	<b>9.27</b>	<b>10,221</b>	<b>2,703</b>	<b>7.37</b>

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

### Cash Recovery Against Non Performing Loans

BANKS/DFIs	Quarter ended December 2008	Quarter ended September 2008
<b>All Banks &amp; DFIs</b>	<b>12,382</b>	<b>6,970</b>
<b>All Banks</b>	<b>12,049</b>	<b>6,669</b>
<b>Commercial Banks</b>	<b>8,567</b>	<b>5,446</b>
Public Sector Commercial Banks	1,971	290
Local Private Banks	6,477	4,979
Foreign Banks	119	177
<b>Specialised Banks</b>	<b>3,482</b>	<b>1,223</b>
<b>DFIs</b>	<b>333</b>	<b>301</b>

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.)
30-06-2006	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
30-06-2008	5,282	3,121	19.00	129,461	44,427
30-09-2008	5,421	3,275	21.90	158,283	43,860
31-12-2008	5,857	3,523	21.40	152,855	40,523

Source: Payments System Department SBP