

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2006	2007		2008
	Dec.	Jun.	Dec.	Jun.
<b>LIABILITIES</b>	<b>165,858.0</b>	<b>206,116.7</b>	<b>237,896.4</b>	<b>255,542.0</b>
Capital	109,050.9	143,720.4	137,655.3	154,518.2
Reserves				
<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>				
Cash:	420,747.7	521,411.0	414,484.9	549,296.5
(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>

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2008	2009		2010
	Dec.	Jun.	Dec.	Jun.
<b>LIABILITIES</b>				
<b>Capital</b>	<b>278,012.4</b>	<b>341,741.2</b>	<b>345,150.6</b>	<b>380,782.8</b>
<b>Reserves</b>	<b>197,285.0</b>	<b>226,247.2</b>	<b>292,706.5</b>	<b>265,124.0</b>
<b>Demand Deposits:</b>	<b>1,642,811.1</b>	<b>1,607,774.6</b>	<b>1,967,682.4</b>	<b>2,135,162.1</b>
(a) Scheduled Banks	39,546.0	37,872.4	46,205.5	57,624.8
(b) Others	1,603,265.1	1,569,902.2	1,921,476.9	2,077,537.3
<b>Time Deposits:</b>	<b>2,202,071.5</b>	<b>2,593,261.5</b>	<b>2,447,642.0</b>	<b>2,629,614.8</b>
(a) Scheduled Banks	13,847.2	25,560.0	16,457.2	14,035.0
(b) Others	2,188,224.3	2,567,701.5	2,431,184.8	2,615,579.8
<b>Borrowings from:</b>	<b>373,667.1</b>	<b>470,217.8</b>	<b>655,818.20</b>	<b>542,593.30</b>
(a) State Bank of Pakistan	254,895.7	290,600.2	442,347.2	334,012.7
(b) Banks Abroad	10,458.4	8,859.5	32,914.1	5,841.2
(c) Other Scheduled Banks	108,313.0	170,758.1	180,556.9	202,739.4
<b>Head Office and Inter-Bank Adjustment</b>	<b>601,648.1</b>	<b>99,305.2</b>	<b>1,058,005.1</b>	<b>66,520.4</b>
<b>Contingent Liabilities as per contra</b>	<b>2,828,730.2</b>	<b>2,943,691.2</b>	<b>2,791,735.7</b>	<b>2,745,971.7</b>
<b>Other Liabilities</b>	<b>1,253,727.8</b>	<b>1,153,890.9</b>	<b>1,522,858.4</b>	<b>1,923,029.6</b>
<b>TOTAL LIABILITIES / ASSETS</b>	<b>9,377,953.2</b>	<b>9,436,129.6</b>	<b>11,081,598.9</b>	<b>10,688,798.7</b>
<b>ASSETS</b>				
<b>Cash:</b>	<b>431,225.3</b>	<b>462,874.1</b>	<b>469,537.4</b>	<b>493,148.3</b>
(a) Notes, Coins and Silver	98,729.0	88,762.8	91,556.3	100,029.2
(b) Balances with State Bank of Pakistan	237,583.8	266,611.2	290,256.1	288,525.9
(c) Balances with others Scheduled Banks	94,912.5	107,500.1	87,725.0	104,593.2
<b>Balances held Abroad</b>	<b>122,247.0</b>	<b>150,648.1</b>	<b>177,121.7</b>	<b>124,043.3</b>
<b>Bills Purchased and Discounted</b>	<b>138,661.1</b>	<b>143,376.5</b>	<b>151,275.9</b>	<b>163,113.4</b>
<b>Advances to:</b>	<b>3,088,175.4</b>	<b>3,122,103.9</b>	<b>3,251,770.8</b>	<b>3,262,088.2</b>
(a) Scheduled Banks	31,781.4	41,757.6	59,879.5	87,624.8
(b) Others	3,056,394.0	3,080,346.3	3,191,891.3	3,174,463.4
<b>Investment in Securities and Shares:</b>	<b>1,020,989.7</b>	<b>1,359,192.7</b>	<b>1,719,695.6</b>	<b>1,949,440.5</b>
(a) Federal Government Securities	161,177.2	197,658.5	192,836.6	208,318.5
(b) Treasury Bills	541,289.1	748,731.4	986,725.6	1,119,504.0
(c) Provincial Governments Securities	75.1	75.1	-	-
(d) Foreign Securities	1.5	1.5	1,954.1	77,314.9
(e) Others	318,446.8	412,726.2	538,179.3	544,303.1
<b>Bank Premises</b>	<b>147,456.2</b>	<b>189,341.9</b>	<b>147,025.9</b>	<b>171,649.0</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>61,330.1</b>	<b>55,600.1</b>	<b>54,498.2</b>	<b>208,987.6</b>
<b>Contingent Assets as per contra</b>	<b>2,828,730.2</b>	<b>2,943,691.2</b>	<b>2,791,735.7</b>	<b>2,745,971.7</b>
<b>Others Assets</b>	<b>1,539,138.0</b>	<b>1,009,301.1</b>	<b>2,318,937.7</b>	<b>1,570,356.7</b>

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

(Amount in 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>2006</b>							
<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
<b>December</b>							
<b>No. of A/Cs.</b>	8,943,013	129,618	114,967	14,507,663	632,408	134,418	252,024
<b>Amount</b>	1,018,241.2	38,192.6	18,693.2	1,408,136.5	597,114.9	213,409.0	304,636.6
<b>2009</b>							
<b>June</b>							
<b>No. of A/Cs.</b>	9,106,189	115,682	153,514	14,153,979	653,380	156,046	259,461
<b>Amount</b>	1,129,661.8	44,230.1	20,697.1	1,605,626.5	563,048.4	183,462.4	376,643.5
<b>December</b>							
<b>No. of A/Cs.</b>	9,530,237	151,069	80,842	14,504,259	317,716	88,261	219,682
<b>Amount</b>	1,165,771.1	40,151.1	17,872.7	1,669,820.2	652,056.3	163,301.1	440,286.2
<b>2010</b>							
<b>June</b>							
<b>No. of A/Cs.</b>	10,422,699	151,503	99,897	14,657,234	484,295	91,709	262,060
<b>Amount</b>	1,307,916.6	44,972.5	12,798.5	1,844,027.9	637,367.4	162,242.3	480,548.0

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

(Amount in 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>2006</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>
<b>December</b>						
<b>No. of A/Cs.</b>	45,633	103,321	20,488	207,816	1,396,108	<b>25,091,369</b>
<b>Amount</b>	25,464.2	58,217.8	6,952.9	102,430.8	1,308,226.0	<b>3,791,489.4</b>
<b>2009</b>						
<b>June</b>						
<b>No. of A/Cs.</b>	68,765	107,313	155,766	232,971	1,633,702	<b>25,163,066</b>
<b>Amount</b>	36,344.9	51,377.6	23,130.0	103,381.4	1,337,388.2	<b>4,137,603.7</b>
<b>December</b>						
<b>No. of A/Cs.</b>	44,391	80,797	17,923	203,360	972,130	<b>25,238,537</b>
<b>Amount</b>	26,652.1	55,228.2	8,758.4	112,764.4	1,459,046.6	<b>4,352,661.8</b>
<b>2010</b>						
<b>June</b>						
<b>No. of A/Cs.</b>	61,817	86,522	26,206	23,1912	1,244,521	<b>26,575,854</b>
<b>Amount</b>	25,398.2	53,442.2	7,932.2	116,471.3	1,483,402.0	<b>4,693,117.1</b>

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

(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 Companies :</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 Banks	717.6	1,447.5	681.7	368.7
E. Other NBFC'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
6- Forestry and Logging and Related Service	-	-	-	-
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 Distribution of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2006		2007		2008	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of luggage	5,082.6	5,448.4	5,181.1	5,258.3	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	1,818.5	1,491.8
ii.) Footwear	2,552.5	3,773.8	3,362.6	3,766.5	3,362.6	3,766.5
a) Leather wear	1,963.6	2,761.8	3,051.6	3,057.5	3,051.6	3,057.5
b) Rubber and Plastic wear	588.9	1,012.0	311.0	709.0	311.0	709.0
6- Wood and products of wood cork	964.6	944.7	2,078.8	1,142.0	2,078.8	1,142.0
7- Paper, paperboard and products	1,526.2	2,642.8	1,818.8	1,461.1	1,818.8	1,461.1
8- Printing, publishing and allied industries	2,949.4	3,258.5	3,011.3	4,631.3	3,011.3	4,631.3
9- Coke and refined petroleum products	4,697.1	19,782.7	21,451.8	27,720.8	21,451.8	27,720.8
10- Chemicals and chemical products	33,215.7	35,610.4	30,006.4	32,012.2	30,006.4	32,012.2
11- Rubber and plastics products	1,820.4	1,158.6	1,033.3	1,228.2	1,033.3	1,228.2
12- Other non-metallic mineral products	4,759.3	9,297.7	8,964.0	9,880.7	8,964.0	9,880.7
13- Basic metals	13,720.8	12,810.4	10,118.5	10,562.5	10,118.5	10,562.5
14- Fabricated metal products	2,545.0	1,950.2	1,303.8	1,675.9	1,303.8	1,675.9
15- Machinery and equipment	3,722.0	5,069.8	6,794.5	8,106.4	6,794.5	8,106.4
16- Office, accounting and computing machinery	29.0	107.9	195.0	367.3	195.0	367.3
17- Electrical machinery and apparatus	11,487.4	11,128.7	9,641.6	5,586.7	9,641.6	5,586.7
18- Radio, television and communication equipment and	1,275.7	1,637.3	670.2	1,812.7	670.2	1,812.7
19- Medical, precision and optical instruments, watches and	2,052.9	1,825.7	1,874.1	1,948.3	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	11,868.9	16,543.4
21- Other transport equipments	4,286.0	4,517.0	3,246.9	2,423.9	3,246.9	2,423.9
22- Furniture and fixture	712.2	1,776.5	1,157.2	2,028.4	1,157.2	2,028.4
23- Jewellery and related articles	364.5	564.8	505.5	543.4	505.5	543.4
24- Sports goods	789.4	978.2	1,041.9	938.3	1,041.9	938.3
25- Handicrafts	123.1	548.1	581.9	357.2	581.9	357.2
26- Other manufacturing n.e.s.	7,612.1	10,767.8	12,419.6	8,042.8	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	1,434.8	1,875.8
F. Electricity, gas and water supply	16,756.6	25,809.0	25,142.8	26,483.1	25,142.8	26,483.1
G. Construction	42,600.0	51,336.5	46,402.9	50,453.9	46,402.9	50,453.9
1- Building	27,700.2	33,612.1	30,955.7	34,695.1	30,955.7	34,695.1
2- Infrastructure	14,899.8	17,724.3	15,447.3	15,758.8	15,447.3	15,758.8
H. Commerce and Trade	175,891.0	191,199.2	161,207.9	173,016.8	161,207.9	173,016.8
1- Sale, maintenance and repair of motor vehicles and	4,664.7	6,926.9	6,449.4	7,352.8	6,449.4	7,352.8
2- Wholesale and commission trade	120,431.6	128,216.9	99,495.1	109,709.5	99,495.1	109,709.5
i) Exports	16,071.2	12,106.3	13,988.2	13,707.92	13,988.2	13,707.92
ii) Imports	11,044.8	10,927.7	10,100.0	10,734.73	10,100.0	10,734.73
iii) Domestic whole sales	93,315.6	105,182.9	75,406.9	85,266.9	75,406.9	85,266.9
3- Retail trade	50,794.7	56,055.5	55,263.4	55,954.5	55,263.4	55,954.5
I. Hotels, restaurants and clubs etc	6,286.5	9,980.9	8,413.3	9,504.9	8,413.3	9,504.9
J. Transport, storage and communications	60,079.7	97,039.1	82,618.7	98,597.8	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	97,473.2	109,937.3
1- Real estate activities	12,856.2	17,166.1	14,712.8	19,417.9	14,712.8	19,417.9
2- Renting of machinery and equipment	2,341.2	611.3	344.0	563.2	344.0	563.2
3- Computer and related activities	2,995.6	4,103.7	4,042.1	3,272.0	4,042.1	3,272.0
4- Research and development	1,294.4	1,787.0	2,546.7	3,370.8	2,546.7	3,370.8
5- Other business activities	63,684.3	78,720.6	75,827.6	83,313.4	75,827.6	83,313.4
L. Education	16,206.0	23,390.2	23,995.6	25,595.1	23,995.6	25,595.1
M. Health and social work	8,825.5	11,040.6	10,243.7	11,771.9	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	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	119,719.9	131,787.8
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>68,822.3</b>	<b>74,756.6</b>	<b>81,891.2</b>	<b>88,704.5</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>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>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>	<b>3,534,495.8</b>	<b>3,812,160.9</b>

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2008	2009		2010
	Dec.	Jun.	Dec.	Jun.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>37,564.2</b>	<b>43,637.7</b>	<b>43,033.7</b>	<b>49,871.9</b>
I. Official	2,787.9	2,222.6	5,874.4	6,872.2
II. Business	10,782.6	14,062.7	15,756.7	17,246.8
III. Personal	23,993.7	27,352.4	21,402.5	25,752.9
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>3,753,925.2</b>	<b>4,093,966.0</b>	<b>4,309,628.1</b>	<b>4,643,245.2</b>
<b>I. Government :</b>	<b>413,590.7</b>	<b>454,489.2</b>	<b>507,269.4</b>	<b>551,724.3</b>
A. Federal Government	228,651.9	233,226.4	279,557.6	308,576.5
B. Provincial Governments	158,640.1	187,486.0	198,481.4	208,547.2
C. Local Bodies ( City Governments )	26,298.6	33,776.8	29,230.4	34,600.6
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>254,754.8</b>	<b>279,336.4</b>	<b>309,846.1</b>	<b>318,649.9</b>
A. Agriculture, Forestry, Hunting & Fishing	524.0	19.8	82.9	79.6
B. Mining & Quarrying	19,333.4	28,567.6	36,600.9	33,844.9
C. Manufacturing	55,177.7	54,358.9	59,996.4	60,224.7
D. Construction	129.1	182.3	39.6	105.3
E. Utilities	55,451.9	60,032.4	59,268.8	68,878.0
F. Commerce	8,751.2	15,415.0	19,304.4	19,093.4
G. Transport, Storage & Communication	87,004.7	92,991.6	102,838.7	100,213.5
H. Services	22,895.8	22,448.8	24,062.7	24,524.5
I. Others	5,487.0	5,319.9	7,651.8	11,685.9
<b>III. Non-Bank Financial Companies :</b>	<b>89,666.3</b>	<b>92,689.4</b>	<b>94,285.0</b>	<b>98,152.7</b>
A. Co-operative Banks	379.6	560.8	1,373.6	1,491.6
B. Development Financial Institutions	7,951.0	5,178.8	6,955.3	3,395.9
C. Insurance Companies	27,265.6	18,862.0	23,435.5	21,887.1
D. Micro Finance Banks	1,362.4	679.0	772.7	957.2
E. Other NBFC's	52,707.8	67,408.9	61,747.9	70,420.9
<b>IV. Private Sector Enterprises :</b>	<b>1,098,433.3</b>	<b>1,167,055.2</b>	<b>1,225,606.3</b>	<b>1,321,616.7</b>
A. Agriculture, Hunting and Forestry	113,157.1	131,945.7	125,476.1	133,822.2
1- Growing of crops	102,896.3	121,217.9	115,696.6	124,158.2
2- Farming of animals	4,215.4	4,636.2	5,835.7	5,627.3
3- Agricultural and animal husbandry	1,920.8	1,646.0	1,863.8	2,461.4
4- Agricultural machinery and equipments	3,510.2	4,020.3	1,712.2	1,007.9
5- Hunting, trapping, forestry & logging	614.5	45.6	14.3	55.8
6- Forestry and Logging and Related Service	-	379.7	353.5	511.6
B. Fishing and fish farming etc.	554.7	500.2	980.1	645.9
C. Mining and Quarrying	34,012.4	28,076.9	31,607.8	32,189.0
1- Mining of coal	5,317.4	6,288.8	6,835.5	5,182.2
2- Crude petroleum & natural gas	25,191.0	19,525.0	23,201.0	23,865.7
3- Iron & non-ferrous metal ores	452.4	803.8	566.4	1,258.1
4- Quarrying of stone, sand and clay	1,789.7	394.5	148.0	166.8
5- Chemical, fertilizer, Salt etc.	1,261.9	1,064.7	856.9	1,716.2
D. Manufacturing	218,629.0	252,000.8	267,363.7	263,996.0
1- Food products and beverages	30,332.4	27,974.5	34,058.1	35,275.8
2- Tobacco products	1,602.6	2,488.4	2,023.2	1,310.2
3- Textiles	38,605.6	44,843.8	48,657.9	46,509.3
i) Spinning, weaving, finishing of textiles	30,679.4	33,811.8	38,584.6	37,936.0
a) Spinning of fibers	19,079.4	20,023.6	23,454.6	22,188.9
b) Weaving of textiles	5,599.5	6,418.8	7,934.6	9,326.8
c) Finishing of textiles	6,000.5	7,369.4	7,195.3	6,420.2
ii) Made-up textile articles	4,175.2	4,779.8	4,103.7	3,457.5
iii) Knit wear	1,768.6	1,917.4	2,632.1	1,719.1
iv) Carpets and rugs	613.1	1,359.0	840.3	934.3
v) Other textiles n.e.s.	1,369.4	2,975.7	2,497.3	2,462.4
4- Wearing apparel, readymade garments etc.	5,952.2	5,001.0	7,281.8	7,293.8

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

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

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

CATEGORY OF DEPOSIT HOLDERS	2008	2009		2010
	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of luggage and	5,874.1	5,785.4	7,072.8	5,434.0
i.) Tanning & dressing of leather, luggage, handbags etc.	1,167.5	1,260.7	1,439.7	1,398.1
ii.) Footwear	4,706.6	4,524.7	5,633.1	4,035.9
a) Leather wear	3,169.6	3,065.2	4,158.3	3,516.5
b) Rubber and Plastic wear	1,537.1	1,459.5	1,474.8	519.4
6- Wood and products of wood cork	1,155.9	2,054.3	2,109.5	1,401.6
7- Paper, paperboard and products	1,548.3	1,470.4	2,018.7	2,297.1
8- Printing, publishing and allied industries	3,037.7	3,323.1	4,624.7	5,376.2
9- Coke and refined petroleum products	28,294.7	28,668.9	21,906.1	28,278.5
10- Chemicals and chemical products	38,415.2	50,690.9	60,176.0	49,215.4
11- Rubber and plastics products	1,523.5	1,612.4	1,900.6	2,709.3
12- Other non-metallic mineral products	8,169.4	8,897.5	8,452.1	6,200.3
13- Basic metals	10,308.0	9,926.0	10,279.4	12,334.6
14- Fabricated metal products	1,572.6	2,461.9	2,242.9	3,236.3
15- Machinery and equipment	7,841.0	9,418.0	8,474.6	9,095.9
16- Office, accounting and computing machinery	481.3	419.8	446.0	729.6
17- Electrical machinery and apparatus	7,476.8	7,434.8	8,449.5	6,807.5
18- Radio, television and communication equipment and apparatus	2,193.7	2,412.2	3,653.0	1,479.3
19- Medical, precision and optical instruments, watches and clocks	3,435.2	5,559.4	3,544.1	2,845.3
20- Motor vehicles, trailers and semi-trailers	8,905.5	15,521.0	16,010.5	21,140.9
21- Other transport equipments	1,012.2	2,718.7	2,627.6	3,213.7
22- Furniture and fixture	1,645.4	2,141.6	1,599.5	1,463.1
23- Jewellery and related articles	498.2	717.0	1,230.7	1,014.1
24- Sports goods	791.0	927.5	1,014.9	1,967.5
25- Handicrafts	253.3	257.2	170.1	138.7
26- Other manufacturing n.e.s.	7,703.2	9,275.0	7,339.5	7,228.2
E. Ship breaking and waste / scrape (junk) etc.	2,155.3	2,455.2	2,448.7	2,240.9
F. Electricity, gas and water supply	38,759.9	30,963.7	41,911.4	41,780.6
G. Construction	48,637.2	55,384.0	60,884.2	65,883.1
1- Building	33,919.7	40,152.2	41,001.6	50,773.1
2- Infrastructure	14,717.5	15,231.8	19,882.6	15,110.0
H. Commerce and Trade	194,620.4	179,137.8	179,864.2	198,778.5
1- Sale, maintenance and repair of motor vehicles and motorcycles	11,180.8	10,600.6	9,955.7	9,819.4
2- Wholesale and commission trade	117,282.2	104,410.2	110,964.8	120,114.1
i) Exports	20,307.5	20,988.4	19,275.7	19,401.0
ii) Imports	15,229.5	12,338.0	12,921.3	13,153.3
iii) Domestic whole sales	81,745.2	71,083.8	78,767.9	87,559.8
3- Retail trade	66,157.4	64,127.0	58,943.7	68,845.0
I. Hotels, restaurants and clubs etc	8,138.9	8,709.3	7,882.4	5,660.6
J. Transport, storage and communications	86,563.9	112,650.7	118,538.3	116,513.4
K. Real estate, renting and business activities	128,330.3	126,594.5	130,941.7	148,654.0
1- Real estate activities	18,747.4	20,126.8	23,516.0	27,100.4
2- Renting of machinery and equipment	2,140.6	1,508.2	3,007.2	1,807.7
3- Computer and related activities	4,967.0	5,167.2	6,805.0	6,702.3
4- Research and development	3,320.8	3,138.4	2,860.2	3,558.3
5- Other business activities	99,154.4	96,653.9	94,753.3	109,485.4
L. Education	26,893.3	26,763.4	32,361.4	35,949.0
M. Health and social work	14,519.1	12,698.6	14,451.7	15,604.3
N. Other community, social and personal service activities	43,053.3	45,283.2	41,617.3	46,175.1
O. Other private business n.e.c	140,408.6	153,891.2	169,277.2	213,724.1
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>103,335.2</b>	<b>123,415.6</b>	<b>118,234.0</b>	<b>115,731.4</b>
<b>VI. Personal</b>	<b>1,729,118.2</b>	<b>1,907,566.0</b>	<b>2,010,811.8</b>	<b>2,189,300.9</b>
<b>VII. Others</b>	<b>65,026.7</b>	<b>69,414.2</b>	<b>43,575.4</b>	<b>48,069.2</b>
<b>TOTAL</b>	<b>3,791,489.4</b>	<b>4,137,603.7</b>	<b>4,352,661.8</b>	<b>4,693,117.1</b>



### 3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 30<sup>th</sup> June, 2010

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non Financial Public Sector		NBFC'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	727	1.7	14,838	29.6	696	1.4	1,926	3.2	1,102,668	2,994.1
5,000 to 10,000	1,070	8.0	14,464	101.4	541	3.8	225	1.6	612,181	4,439.0
10,000 to 20,000	990	16.0	25,457	370.3	794	10.9	443	5.7	944,321	13,603.2
20,000 to 25,000	906	20.8	8,668	192.6	119	2.6	93	2.1	400,907	8,954.2
25,000 to 30,000	233	6.4	9,087	250.8	22	0.6	60	1.6	359,099	9,860.8
30,000 to 40,000	696	24.6	13,091	457.1	424	15.2	101	3.5	572,431	19,845.9
40,000 to 50,000	1,388	61.1	7,968	347.9	51	2.2	86	3.8	502,650	22,658.7
50,000 to 60,000	1,259	65.3	6,196	335.7	28	1.5	85	4.7	406,375	22,231.4
60,000 to 70,000	525	35.1	5,031	323.1	35	2.3	48	3.1	340,426	22,192.7
70,000 to 80,000	308	23.0	2,126	157.5	26	2.0	135	10.3	322,208	24,065.5
80,000 to 90,000	633	52.8	5,154	439.3	13	1.1	38	3.2	274,426	23,262.4
90,000 to 100,000	512	47.4	2,106	201.2	57	5.3	38	3.6	231,548	21,966.4
100,000 to 200,000	5,881	830.1	18,780	2,609.7	287	44.0	340	49.0	1,175,617	162,069.6
200,000 to 300,000	6,849	1,757.9	11,396	2,757.5	103	24.6	199	49.3	337,219	80,969.0
300,000 to 400,000	4,714	1,644.2	3,910	1,367.3	261	90.0	137	48.0	138,008	47,648.4
400,000 to 500,000	2,608	1,178.8	4,651	2,064.1	100	45.0	118	54.0	67,778	30,179.0
50,000 to 600,000	2,061	1,104.3	3,058	1,652.7	67	36.1	237	130.2	40,601	22,187.0
600,000 to 700,000	4,415	2,770.1	1,970	1,261.2	63	40.8	108	72.1	27,431	17,720.6
700,000 to 800,000	862	656.8	1,367	1,013.5	57	42.4	72	53.6	22,376	16,773.5
800,000 to 900,000	1,152	984.8	1,374	1,177.6	28	23.7	56	47.6	12,998	11,050.2
900,000 to 1,000,000	803	771.7	1,377	1,300.6	52	49.4	46	43.7	13,460	12,719.7
1,000,000 to 2,000,000	4,712	6,352.8	7,510	10,471.4	1,000	1,475.3	656	956.8	51,752	69,996.0
2,000,000 to 3,000,000	2,065	4,888.4	3,176	7,475.7	335	839.7	321	753.9	16,497	39,564.1
3,000,000 to 4,000,000	498	1,763.5	1,564	5,424.2	153	520.5	176	603.4	7,067	24,145.7
4,000,000 to 5,000,000	448	2,002.4	1,978	8,931.4	95	429.1	96	428.4	5,449	24,156.8
5,000,000 to 6,000,000	200	1,083.4	2,468	13,195.5	143	765.3	104	562.9	3,264	17,675.4
6,000,000 to 7,000,000	203	1,310.5	726	4,677.9	63	406.3	92	591.2	1,730	11,206.5
7,000,000 to 8,000,000	65	492.9	526	3,916.5	37	273.6	60	447.2	1,161	8,629.5
8,000,000 to 9,000,000	98	832.6	374	3,143.4	38	323.2	30	253.0	1,490	12,677.2
9,000,000 to 10,000,000	73	669.4	430	4,068.0	47	446.7	20	190.9	953	9,015.7
10,000,000 and over	499	18,415.0	5,757	472,009.7	1,591	312,725.2	1,026	92,771.2	9,687	507,158.3
<b>TOTAL</b>	<b>47,453</b>	<b>49,871.9</b>	<b>186,578</b>	<b>551,724.3</b>	<b>7,326</b>	<b>318,649.9</b>	<b>7,172</b>	<b>98,152.7</b>	<b>8,003,778</b>	<b>1,321,616.7</b>

### 3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 30<sup>th</sup> June, 2010

(Million Rupees)

SIZE OF ACCOUNTS (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	16,037	37.2	942,244	2,359.0	27,842	47.2	2,106,251	5,471.7	2,106,978	5,473.4
5,000 to 10,000	11,409	84.5	910,960	6,785.2	16,484	117.8	1,566,264	11,533.3	1,567,334	11,541.3
10,000 to 20,000	9,900	149.9	1,887,536	28,037.2	66,620	974.8	2,935,071	43,152.1	2,936,061	43,168.1
20,000 to 25,000	2,225	50.1	919,148	20,666.4	28,121	634.1	1,359,281	30,502.2	1,360,187	30,523.0
25,000 to 30,000	4,312	117.9	757,739	20,829.7	23,438	635.1	1,153,757	31,696.7	1,153,990	31,703.1
30,000 to 40,000	7,192	247.0	1,551,062	54,453.8	53,626	1,866.3	2,197,927	76,888.8	2,198,623	76,913.4
40,000 to 50,000	4,907	223.0	1,383,424	62,164.6	42,922	1,893.8	1,942,008	87,294.2	1,943,396	87,355.3
50,000 to 60,000	2,630	143.3	1,257,341	68,939.4	33,230	1,838.9	1,705,885	93,494.7	1,707,144	93,560.0
60,000 to 70,000	2,738	175.6	1,051,157	68,338.5	44,387	2,781.9	1,443,822	93,817.3	1,444,347	93,852.4
70,000 to 80,000	2,918	215.0	861,175	64,480.4	11,424	858.8	1,200,012	89,789.3	1,200,320	89,812.3
80,000 to 90,000	2,691	226.0	690,836	58,523.7	10,287	879.7	983,445	83,335.4	984,078	83,388.2
90,000 to 100,000	5,074	474.6	669,525	63,632.2	17,922	1,708.6	926,270	87,992.0	926,782	88,039.5
100,000 to 200,000	15,154	2,054.5	3,045,286	415,771.2	39,800	5,516.3	4,295,264	588,114.2	4,301,145	588,944.3
200,000 to 300,000	5,055	1,202.6	786,511	189,019.5	13,496	3,304.6	1,153,979	277,327.2	1,160,828	279,085.1
300,000 to 400,000	4,110	1,430.8	344,028	118,343.9	8,251	3,040.2	498,705	171,968.7	503,419	173,612.9
400,000 to 500,000	2,880	1,232.1	171,182	76,093.5	2,662	1,250.6	249,371	110,918.4	251,979	112,097.2
50,000 to 600,000	1,522	815.1	115,465	62,627.5	661	364.7	161,611	87,813.2	163,672	88,917.5
600,000 to 700,000	660	425.4	81,009	52,061.1	573	367.4	111,814	71,948.5	116,229	74,718.7
700,000 to 800,000	1,160	849.0	55,137	41,228.3	652	477.9	80,821	60,438.1	81,683	61,094.9
800,000 to 900,000	866	731.8	46,466	39,177.0	421	350.5	62,209	52,558.5	63,361	53,543.3
900,000 to 1,000,000	439	416.1	30,324	28,634.9	965	927.3	46,663	44,091.8	47,466	44,863.6
1,000,000 to 2,000,000	3,285	4,425.9	128,567	174,017.8	1,996	2,965.3	194,766	264,308.5	199,478	270,661.2
2,000,000 to 3,000,000	1,635	3,969.1	31,568	75,903.6	609	1,542.7	54,141	130,048.9	56,206	134,937.3
3,000,000 to 4,000,000	813	2,845.5	12,983	44,720.5	178	631.0	22,934	78,890.7	23,432	80,654.2
4,000,000 to 5,000,000	500	2,189.3	8,937	39,706.0	1,113	4,859.3	18,168	80,700.3	18,616	82,702.7
5,000,000 to 6,000,000	561	3,031.8	6,669	35,428.2	35	181.8	13,244	70,840.9	13,444	71,924.2
6,000,000 to 7,000,000	385	2,541.9	2,834	18,203.6	52	323.9	5,882	37,951.1	6,085	39,261.6
7,000,000 to 8,000,000	199	1,476.4	1,908	14,174.0	5	38.0	3,896	28,955.1	3,961	29,448.0
8,000,000 to 9,000,000	245	2,045.2	1,579	13,313.5	25	208.3	3,781	31,963.8	3,879	32,796.4
9,000,000 to 10,000,000	156	1,468.6	983	9,255.5	11	102.2	2,600	24,547.7	2,673	25,217.1
10,000,000 and over	1,873	80,436.3	8,428	222,410.9	197	7,380.3	28,559	1,694,891.9	29,058	1,713,306.9
<b>TOTAL</b>	<b>113,531</b>	<b>115,731.4</b>	<b>17,762,011</b>	<b>2,189,300.9</b>	<b>448,005</b>	<b>48,069.2</b>	<b>26,528,401</b>	<b>4,643,245.2</b>	<b>26,575,854</b>	<b>4,693,117.1</b>

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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (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
50,000 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>

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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2008		2009				2010	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	2,656,449	6,615.3	2,242,637	4,996.9	2,143,896	5,626.0	2,106,978	5,473.4
5,000 to 10,000	1,698,624	12,573.7	1,751,942	13,151.6	1,748,893	12,972.8	1,567,334	11,541.3
10,000 to 20,000	3,021,996	45,208.1	3,053,654	45,142.8	2,950,492	43,714.2	2,936,061	43,168.1
20,000 to 25,000	1,438,724	32,065.7	1,349,438	30,373.5	1,288,767	28,728.3	1,360,187	30,523.0
25,000 to 30,000	1,270,197	34,808.3	1,182,249	32,304.2	1,174,474	32,134.8	1,153,990	31,703.1
30,000 to 40,000	2,356,866	82,326.9	2,042,522	71,048.7	2,230,906	77,722.1	2,198,623	76,913.4
40,000 to 50,000	1,886,844	84,804.6	1,851,989	83,091.3	1,850,142	82,937.1	1,943,396	87,355.3
50,000 to 60,000	1,636,511	89,606.3	1,576,819	86,505.5	1,547,683	84,915.3	1,707,144	93,560.0
60,000 to 70,000	1,260,067	82,346.6	1,278,646	82,872.5	1,227,122	79,529.5	1,444,347	93,852.4
70,000 to 80,000	1,035,219	77,485.6	1,018,791	76,170.3	1,034,442	77,370.4	1,200,320	89,812.3
80,000 to 90,000	850,679	72,093.1	978,994	83,178.1	1,036,422	87,855.4	984,078	83,388.2
90,000 to 100,000	702,272	66,802.1	759,387	71,961.5	821,445	77,952.3	926,782	88,039.5
100,000 to 200,000	3,088,161	424,918.5	3,633,409	499,882.7	3,716,517	507,882.1	4,301,145	588,944.3
200,000 to 300,000	914,428	221,464.7	1,037,757	249,031.0	1,026,476	248,185.9	1,160,828	279,085.1
300,000 to 400,000	407,794	140,140.4	455,744	157,272.6	416,128	141,943.0	503,419	173,612.9
400,000 to 500,000	196,424	87,656.5	223,602	99,805.7	236,139	105,417.8	251,979	112,097.2
50,000 to 600,000	138,746	75,157.9	144,961	78,606.0	150,451	81,934.9	163,672	88,917.5
600,000 to 700,000	89,366	57,540.6	94,613	61,218.1	96,849	62,718.4	116,229	74,718.7
700,000 to 800,000	68,130	50,722.9	71,812	53,626.7	74,300	55,446.3	81,683	61,094.9
800,000 to 900,000	48,369	40,838.0	55,688	47,182.7	67,309	56,967.5	63,361	53,543.3
900,000 to 1,000,000	39,089	37,080.9	41,347	39,300.3	42,811	40,459.6	47,466	44,863.6
1,000,000 to 2,000,000	150,526	205,109.8	170,409	228,987.8	199,078	269,145.5	199,478	270,661.2
2,000,000 to 3,000,000	43,830	106,165.6	54,309	130,978.6	56,509	135,525.9	56,206	134,937.3
3,000,000 to 4,000,000	25,215	87,367.1	24,811	85,411.8	24,435	83,250.5	23,432	80,654.2
4,000,000 to 5,000,000	15,669	69,282.1	14,802	66,308.3	22,293	102,236.0	18,616	82,702.7
5,000,000 to 6,000,000	11,726	63,011.3	11,226	60,077.6	10,689	57,069.2	13,444	71,924.2
6,000,000 to 7,000,000	5,523	35,811.2	5,936	38,431.5	6,630	42,620.1	6,085	39,261.6
7,000,000 to 8,000,000	4,141	30,982.6	4,400	32,776.1	4,116	30,811.0	3,961	29,448.0
8,000,000 to 9,000,000	3,108	26,380.5	3,306	27,813.1	3,437	28,960.3	3,879	32,796.4
9,000,000 to 10,000,000	2,253	21,408.1	2,681	25,365.7	2,560	24,190.7	2,673	25,217.1
10,000,000 and over	24,423	1,323,714.6	25,185	1,474,730.5	27,126	1,586,439.0	29,058	1,713,306.9
<b>TOTAL</b>	<b>25,091,369</b>	<b>3,791,489.4</b>	<b>25,163,066</b>	<b>4,137,603.7</b>	<b>25,238,537</b>	<b>4,352,661.8</b>	<b>26,575,854</b>	<b>4,693,117.1</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 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2006	2007		2008
	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>93,722.1</b>	<b>100,302.8</b>	<b>77,701.5</b>	<b>133,084.5</b>
A. Federal Government:	58,476.4	59,449.3	52,840.6	87,575.8
(1) Commodity Operations	53,178.7	54,665.0	47,238.9	81,887.1
(2) Others	5,297.8	4,784.4	5,601.7	5,688.7
B. Provincial Governments:	35,245.6	40,853.4	24,860.9	45,508.7
(1) Commodity Operations	34,378.3	39,712.9	24,018.5	44,371.5
(2) Others	867.4	1,140.5	842.4	1,137.2
C. 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>	<b>107,911.8</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	336.2	-	-
(2) Mining & Quarrying	1,279.7	100.6	11.1	-
(3) Manufacturing	43,662.2	35,693.6	36,366.1	22,119.3
(4) Construction	-	-	-	-
(5) Utilities	5,872.0	25,599.1	41,241.9	48,267.9
(6) Commerce	10,702.1	8,670.2	16,832.6	8,166.8
(7) Transport, Storage & Communication	35,388.0	44,905.5	30,268.8	29,137.7
(8) Services	32.2	38.3	678.4	220.1
(9) Others	-	-	-	-
<b>III. Non-Bank Financial Institutions :</b>	<b>55,217.4</b>	<b>47,986.9</b>	<b>52,258.5</b>	<b>44,579.6</b>
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	8,005.9	6,923.1	2,240.7	1,250.0
(3) Insurance Companies	743.3	2,417.4	3,283.8	2,717.9
(4) Micro Finance	315.0	-	209.7	-
(5) Other NBFC's	46,153.2	38,646.5	46,524.2	40,611.7
<b>IV. Private Sector Enterprises :</b>	<b>1,646,615.4</b>	<b>1,669,727.6</b>	<b>1,884,922.9</b>	<b>2,074,977.9</b>
A. Agriculture, Hunting and Forestry	142,867.9	144,057.9	156,283.4	154,438.3
(1) Growing of crops	99,083.4	103,440.4	114,703.8	110,779.2
(2) Farming of animals	14,434.4	15,727.8	18,836.6	21,061.4
(3) Agricultural and animal husbandry	1,356.4	580.2	1,108.1	695.9
(4) Agricultural machinery and equipments	27,765.5	24,208.9	21,150.4	21,837.8
(5) Hunting, trapping, forestry & logging	228.1	100.6	484.5	64.0
B. Fishing and fish farming etc.	1,346.9	1,661.5	764.4	1,249.7
C. Mining and Quarrying	11,255.6	11,691.7	14,431.1	16,824.5
(1) Mining of coal	4,665.7	2,607.1	1,931.6	2,509.9
(2) Crude petroleum & natural gas	3,866.9	6,583.1	8,989.1	12,716.8
(3) Iron & non-ferrous metal ores	367.9	411.7	689.0	60.1
(4) Quarrying of stone, sand and clay	103.0	102.3	162.8	191.1
(5) Chemical, fertilizer, Salt etc.	2,252.0	1,987.5	2,658.6	1,346.7
D. Manufacturing	969,769.4	954,641.2	1,091,857.6	1,177,764.1
(1) Food products and beverages	143,851.9	159,129.1	173,514.2	183,018.5
(2) Tobacco products	2,154.0	1,044.4	1,718.7	586.6
(3) Textiles	466,644.9	421,786.8	482,864.2	515,111.5
i) Spinning, weaving, finishing of textiles	386,123.0	337,631.6	382,684.1	413,325.2
a) Spinning of fibers	236,159.8	201,418.8	220,965.1	235,998.4
b) Weaving of textiles	75,009.7	77,703.9	85,116.4	97,231.5
c) Finishing of textiles	74,953.5	58,508.8	76,602.7	80,095.3
ii) Made-up textile articles	44,334.3	44,569.1	43,344.7	46,112.7
iii) Knit wear	16,760.2	18,401.3	19,984.8	21,839.7
iv) Carpets and rugs	4,206.1	4,233.3	7,024.9	8,905.5
v) Other textiles n.e.s.	15,221.3	16,951.6	29,825.7	24,928.4
(4) Wearing apparel, readymade garments etc.	32,511.8	40,197.6	45,221.5	46,519.2

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

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

(End of Period: Million Rupees)				
BORROWERS	2006	2007		2008
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,330.5	15,307.4	18,160.2	18,019.0
i.) Tanning & dressing of leather, luggage, handbags etc.	8,873.5	6,872.9	9,936.2	8,794.5
ii.) Footwear	7,457.1	8,434.5	8,224.0	9,224.6
6) Wood and products of wood cork	1,306.4	1,848.6	1,580.1	2,304.5
7) Paper, paperboard and products	16,882.8	16,349.9	19,692.7	18,646.1
8) Printing, publishing and allied industries	3,890.6	5,213.0	5,847.4	6,688.2
9) Coke and refined petroleum products	17,741.7	9,484.5	15,158.2	19,031.1
10) Chemicals and chemical products	68,440.1	72,731.6	78,174.8	106,643.7
11) Rubber and plastics products	7,325.6	7,677.9	10,532.2	9,984.8
12) Other non-metallic mineral products	78,308.8	89,214.0	93,046.4	90,159.1
13) Basic metals	20,884.9	24,859.6	34,072.8	37,006.3
14) Fabricated metal products	7,706.6	6,931.7	9,944.3	11,295.0
15) Machinery and equipment	14,133.5	15,169.6	17,427.1	17,436.2
16) Office, accounting and computing machinery	588.4	478.8	124.1	127.7
17) Electrical machinery and apparatus	18,705.5	18,767.4	29,815.1	31,480.6
18) Radio, television and communication equipment and apparatus	4,723.0	3,740.5	2,397.6	4,489.6
19) Medical, precision and optical instruments, watches and clocks	7,196.9	5,022.8	5,826.0	9,074.7
20) Motor vehicles, trailers and semi-trailers	16,171.2	14,766.5	14,860.9	14,079.7
21) Other transport equipments	5,229.6	5,489.5	5,029.4	5,870.6
22) Furniture and fixture	1,435.5	1,848.6	2,954.4	2,964.8
23) Jewellery and related articles	1,389.0	1,195.5	1,435.1	1,644.2
24) Sports goods	5,587.4	5,590.1	3,676.8	3,986.3
25) Handicrafts	112.9	94.5	129.9	130.0
26) Other manufacturing n.e.s.	10,515.9	10,701.4	18,653.6	21,466.3
E. Ship breaking and waste / scrape (junk) etc.1	1,195.2	1,696.2	1,910.6	2,135.9
F. Electricity, gas and water supply	26,579.7	42,934.3	67,671.9	107,031.1
G. Construction	49,829.2	51,628.8	64,169.6	79,293.2
1) Building	39,591.2	41,062.9	49,843.3	59,541.3
2) Infrastructure	10,238.0	10,565.9	14,326.3	19,751.8
H. Commerce and Trade	210,886.3	209,529.0	222,036.5	245,093.6
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,989.6	14,184.9	13,213.0	15,399.1
2) Wholesale and commission trade	143,488.8	139,563.9	146,993.0	157,276.0
i) Exports	38,058.7	42,205.7	41,337.0	48,123.7
ii) Imports	36,164.5	29,842.7	31,372.9	35,954.5
iii) Domestic whole sales	69,265.6	67,515.5	74,283.1	73,197.8
3) Retail trade	50,407.9	55,780.2	61,830.6	72,418.5
I. Hotels, restaurants and clubs etc	12,136.0	13,683.9	12,506.4	13,381.9
J. Transport, storage and communications	79,700.8	78,982.8	82,936.2	94,182.2
K. Real estate, renting and business activities	75,004.2	92,285.8	111,259.8	102,763.0
L. Education	4,075.1	4,484.4	5,447.2	5,756.1
M. Health and social work	5,289.3	5,395.0	5,444.8	6,830.5
N. Other community, social and personal service activities	9,995.0	15,539.6	16,515.4	14,569.2
O. Other private business n.e.s	46,684.8	41,515.5	31,688.0	53,664.6
<b>V. Trust Funds and Non Profit Institutions</b>	<b>14,573.9</b>	<b>14,572.3</b>	<b>17,180.4</b>	<b>15,320.2</b>
<b>VI. Personal</b>	<b>377,117.5</b>	<b>400,771.4</b>	<b>422,807.2</b>	<b>421,195.8</b>
A. Bank Employees	49,469.7	52,852.6	53,369.8	61,004.9
B. Consumer Financing	324,699.9	345,584.2	367,119.6	356,784.3
i) House building	48,188.2	53,832.7	63,619.5	66,919.5
ii) Transport	106,168.5	105,396.4	113,036.1	104,464.6
iii) Credit cards	39,153.5	42,802.9	47,237.9	44,428.4
iv) Consumer durable	1,632.8	1,019.1	1,111.2	1,656.3
v) Personal loans	129,556.9	142,533.1	142,114.9	139,315.5
C. Other Personal	2,948.0	2,334.7	2,317.9	3,406.6
<b>VII. Others</b>	<b>16,350.7</b>	<b>27,477.7</b>	<b>32,935.5</b>	<b>18,568.4</b>
<b>TOTAL</b>	<b>2,300,533.2</b>	<b>2,376,182.3</b>	<b>2,613,204.9</b>	<b>2,815,638.2</b>

(Contd.)

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

(End of Period: Million Rupees)

BORROWERS	2008	2009	
	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>150,461.0</b>	<b>341,698.8</b>	333,440.8
A. Federal Government:	128,837.2	163,055.6	186,794.6
(1) Commodity Operations	123,445.0	158,453.9	181,725.3
(2) Others	5,392.2	4,601.6	5,069.3
B. Provincial Governments:	21,623.8	178,603.3	146,646.3
(1) Commodity Operations	20,670.7	176,965.6	146,307.4
(2) Others	953.0	1,637.7	338.8
C. Local Bodies ( City Governments )	-	40.0	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>186,902.4</b>	<b>216,717.0</b>	<b>225,365.8</b>
(1) Agriculture, Forestry, Hunting & Fishing	9,387.8	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	53,715.8	53,203.5	73,437.2
(4) Construction	-	-	-
(5) Utilities	60,304.7	63,781.1	65,329.8
(6) Commerce	24,559.9	18,509.4	17,488.6
(7) Transport, Storage & Communication	38,783.7	45,241.9	34,876.8
(8) Services	150.4	1.0	3.6
(9) Others	-	35,980.2	34,229.9
<b>III. Non-Bank Financial Institutions :</b>	<b>45,733.5</b>	<b>39,369.7</b>	<b>49,030.0</b>
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	2,566.9	6,235.3	6,098.0
(3) Insurance Companies	2,516.1	1,660.0	1,369.8
(4) Micro Finance	-	-	-
(5) Other NBFC's	40,650.5	31,474.4	41,562.2
<b>IV. Private Sector Enterprises :</b>	<b>2,240,767.9</b>	<b>2,096,078.9</b>	<b>2,221,542.0</b>
A. Agriculture, Hunting and Forestry	170,607.4	157,163.2	165,826.2
(1) Growing of crops	120,035.9	113,890.7	120,137.4
(2) Farming of animals	26,291.7	21,150.6	20,611.7
(3) Agricultural and animal husbandry	1,108.4	599.8	633.2
(4) Agricultural machinery and equipments	22,670.4	21,166.5	24,259.1
(5) Hunting, trapping, forestry & logging	501.0	355.6	184.8
B. Fishing and fish farming etc.	804.8	513.0	670.7
C. Mining and Quarrying	16,929.7	17,492.6	17,002.7
(1) Mining of coal	2,748.6	2,634.5	2,465.0
(2) Crude petroleum & natural gas	10,684.1	12,133.8	11,923.3
(3) Iron & non-ferrous metal ores	85.1	432.3	928.0
(4) Quarrying of stone, sand and clay	183.4	339.9	374.9
(5) Chemical, fertilizer, Salt etc.	3,228.5	1,952.0	1,311.4
D. Manufacturing	1,299,410.2	1,186,757.8	1,282,352.6
(1) Food products and beverages	216,289.8	197,478.2	190,828.4
(2) Tobacco products	893.0	285.2	2,040.1
(3) Textiles	516,595.0	464,471.9	526,332.6
i) Spinning, weaving, finishing of textiles	410,374.1	368,092.7	424,046.0
a) Spinning of fibers	246,284.8	211,995.7	255,267.8
b) Weaving of textiles	86,216.2	85,543.7	89,230.0
c) Finishing of textiles	77,873.1	70,553.3	79,548.3
ii) Made-up textile articles	44,915.0	43,073.9	46,306.3
iii) Knit wear	20,156.7	23,370.0	23,683.8
iv) Carpets and rugs	5,801.8	5,906.9	4,617.7
v) Other textiles n.e.s.	35,347.4	24,028.4	27,678.8
(4) Wearing apparel, readymade garments etc.	46,678.4	48,250.9	49,456.7

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

(End of Period: Million Rupees)

BORROWERS	2008	2009	
	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	19,876.1	18,173.0	18,026.8
i.) Tanning & dressing of leather, luggage, handbags etc.	10,310.0	9,978.4	9,895.0
ii.) Footwear	9,566.1	8,194.7	8,131.7
6) Wood and products of wood cork	1,921.9	2,023.0	1,919.3
7) Paper, paperboard and products	23,763.0	18,079.3	17,528.3
8) Printing, publishing and allied industries	8,936.0	9,197.9	8,397.5
9) Coke and refined petroleum products	22,763.3	20,522.7	21,737.1
10) Chemicals and chemical products	145,275.6	131,890.6	154,646.7
11) Rubber and plastics products	11,644.5	12,746.4	12,405.3
12) Other non-metallic mineral products	105,576.1	100,385.8	102,842.3
13) Basic metals	40,679.4	39,393.2	39,596.0
14) Fabricated metal products	10,138.9	8,730.6	9,528.5
15) Machinery and equipment	18,714.7	14,598.0	16,073.4
16) Office, accounting and computing machinery	317.2	111.2	128.1
17) Electrical machinery and apparatus	43,158.2	40,079.0	48,342.3
18) Radio, television and communication equipment and apparatus	3,091.9	3,108.3	3,693.3
19) Medical, precision and optical instruments, watches and clocks	9,122.4	5,565.0	5,555.0
20) Motor vehicles, trailers and semi-trailers	20,073.9	18,413.4	18,825.1
21) Other transport equipments	4,862.5	3,667.4	4,445.4
22) Furniture and fixture	1,951.6	1,539.4	1,941.3
23) Jewellery and related articles	1,873.8	994.5	1,277.1
24) Sports goods	4,422.5	5,094.8	4,638.1
25) Handicrafts	201.0	94.9	144.8
26) Other manufacturing n.e.s.	20,589.4	21,863.4	22,003.2
E. Ship breaking and waste / scrape (junk) etc.	2,659.4	4,928.0	3,380.2
F. Electricity, gas and water supply	146,983.2	152,197.2	179,560.4
G. Construction	78,450.4	68,892.1	64,985.6
1) Building	59,870.0	53,902.2	51,799.3
2) Infrastructure	18,580.3	14,989.9	13,186.3
H. Commerce and Trade	244,713.5	226,381.2	231,335.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,080.1	16,257.0	14,475.7
2) Wholesale and commission trade	146,162.7	129,310.3	129,131.3
i) Exports	41,944.9	33,547.5	39,468.0
ii) Imports	37,552.7	30,380.3	28,876.1
iii) Domestic whole sales	66,665.2	65,382.5	60,787.2
3) Retail trade	85,470.8	80,814.0	87,728.7
I. Hotels, restaurants and clubs etc	14,358.9	13,476.2	14,042.1
J. Transport, storage and communications	99,544.3	98,136.5	96,700.7
K. Real estate, renting and business activities	104,090.2	107,453.1	108,810.1
L. Education	6,027.6	5,389.5	5,773.5
M. Health and social work	6,340.9	6,192.9	5,950.3
N. Other community, social and personal service activities	14,937.8	20,858.6	18,342.1
O. Other private business n.e.s	34,909.6	30,246.9	26,809.1
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>13,606.1</b>	<b>12,258.5</b>	<b>13,223.6</b>
<b>VI. Personal</b>	<b>396,088.0</b>	<b>364,458.2</b>	<b>339,887.8</b>
A. Bank Employees	65,286.4	69,451.3	74,017.5
B. Consumer Financing	327,067.4	291,924.7	262,635.4
i) House building	64,191.0	61,151.6	58,713.0
ii) Transport	93,877.4	79,592.9	69,634.3
iii) Credit cards	41,092.8	35,535.1	31,257.4
iv) Consumer durable	5,537.8	546.6	176.7
v) Personal loans	122,368.4	115,098.4	102,853.9
C. Other Personal	3,734.3	3,082.2	3,235.0
<b>VII. Others</b>	<b>22,835.1</b>	<b>9,765.2</b>	<b>9,401.3</b>
<b>TOTAL</b>	<b>3,056,394.0</b>	<b>3,080,346.3</b>	<b>3,191,891.3</b>

(Contd.)



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

(End of Period: Million Rupees)

BORROWERS	Jun. 2010		
	All Banks	Commercial Banks	Specialized Banks
<b>I. Government:</b>	<b>423,866.8</b>	<b>423,866.8</b>	-
A. Federal Government:	<b>183,015.4</b>	<b>183,015.4</b>	-
(1) Commodity Operations	175,612.5	175,612.5	-
(2) Others	7,402.9	7,402.9	-
B. Provincial Governments:	<b>240,851.4</b>	<b>240,851.4</b>	-
(1) Commodity Operations	240,620.7	240,620.7	-
(2) Others	230.7	230.7	-
C. Local Bodies ( City Governments )	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>166,137.7</b>	<b>166,137.7</b>	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	55,045.0	55,045.0	-
(4) Construction	-	-	-
(5) Utilities	29,292.0	29,292.0	-
(6) Commerce	12,822.5	12,822.5	-
(7) Transport, Storage & Communication	34,753.0	34,753.0	-
(8) Services	32.6	32.6	-
(9) Others	34,192.6	34,192.6	-
<b>III. Non-Bank Financial Institutions :</b>	<b>44,302.7</b>	<b>44,182.7</b>	<b>120.0</b>
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	6,429.3	6,429.3	-
(3) Insurance Companies	1,428.4	1,428.4	-
(4) Micro Finance	200.0	200.0	-
(5) Other NBFC's	36,244.9	36,124.9	120.0
<b>IV. Private Sector Enterprises :</b>	<b>2,193,624.0</b>	<b>2,083,098.6</b>	<b>110,525.4</b>
A. Agriculture, Hunting and Forestry	165,206.6	72,476.4	92,730.2
(1) Growing of crops	114,912.1	58,437.7	56,474.4
(2) Farming of animals	22,968.6	9,357.5	13,611.1
(3) Agricultural and animal husbandry	476.2	473.6	2.6
(4) Agricultural machinery and equipments	26,772.2	4,131.8	22,640.4
(5) Hunting, trapping, forestry & logging	77.4	75.7	1.7
B. Fishing and fish farming etc.	767.6	740.2	27.4
C. Mining and Quarrying	14,979.1	14,889.5	89.6
(1) Mining of coal	2,742.4	2,680.4	62.0
(2) Crude petroleum & natural gas	10,460.5	10,455.5	5.0
(3) Iron & non-ferrous metal ores	580.4	580.4	-
(4) Quarrying of stone, sand and clay	325.8	310.5	15.3
(5) Chemical, fertilizer, Salt etc.	870.1	862.8	7.3
D. Manufacturing	1,228,536.4	1,220,550.6	7,985.8
(1) Food products and beverages	214,265.2	213,212.1	1,053.1
(2) Tobacco products	2,278.8	2,276.9	1.9
(3) Textiles	456,139.9	453,354.0	2,785.9
i) Spinning, weaving, finishing of textiles	351,567.5	349,245.7	2,321.8
a) Spinning of fibers	202,128.3	200,677.5	1,450.8
b) Weaving of textiles	82,154.9	81,921.1	233.8
c) Finishing of textiles	67,284.3	66,647.1	637.2
ii) Made-up textile articles	51,329.2	51,321.4	7.8
iii) Knit wear	21,245.7	20,849.8	395.9
iv) Carpets and rugs	6,754.9	6,750.6	4.3
v) Other textiles n.e.s.	25,242.7	25,186.6	56.1
(4) Wearing apparel, readymade garments etc.	48,150.6	47,872.5	278.1

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

(Concl'd.)

(End of Period: Million Rupees)

BORROWERS	Jun. 2010		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	17,121.6	16,958.3	163.3
(i) Tanning & dressing of leather, luggage, handbags etc.	9,288.3	9,203.6	84.7
(ii) Footwear	7,833.3	7,754.7	78.6
(6) Wood and products of wood cork	1,890.1	1,822.4	67.7
(7) Paper, paperboard and products	18,591.4	18,390.0	201.4
(8) Printing, publishing and allied industries	7,586.4	7,509.3	77.1
(9) Coke and refined petroleum products	23,652.9	23,605.9	47.0
(10) Chemicals and chemical products	152,153.2	150,980.5	1,172.7
(11) Rubber and plastics products	13,584.5	13,295.7	288.8
(12) Other non-metallic mineral products	99,994.9	99,269.5	725.4
(13) Basic metals	40,885.5	40,529.4	356.1
(14) Fabricated metal products	11,371.5	11,310.5	61.0
(15) Machinery and equipment	15,729.3	15,641.2	88.1
(16) Office, accounting and computing machinery	38.2	36.3	1.9
(17) Electrical machinery and apparatus	44,963.3	44,919.9	43.4
(18) Radio, television and communication equipment and apparatus	3,045.1	3,027.0	18.1
(19) Medical, precision and optical instruments, watches and clocks	7,555.6	7,528.6	27.0
(20) Motor vehicles, trailers and semi-trailers	16,042.4	15,867.4	175.0
(21) Other transport equipments	3,789.5	3,789.5	-
(22) Furniture and fixture	2,206.9	2,046.6	160.3
(23) Jewellery and related articles	1,031.9	968.8	63.1
(24) Sports goods	4,220.4	4,197.5	22.9
(25) Handicrafts	149.6	135.2	14.4
(26) Other manufacturing n.e.s.	22,097.7	22,005.4	92.3
E. Ship breaking and waste / scrap (junk) etc.	4,906.3	4,906.1	0.2
F. Electricity, gas and water supply	209,776.8	209,654.6	122.2
G. Construction	65,825.6	65,651.2	174.4
(1) Building	51,131.0	50,994.6	136.4
(2) Infrastructure	14,694.6	14,656.7	37.9
H. Commerce and Trade	220,443.9	216,685.8	3,758.1
(1) Sale, maintenance and repair of motor vehicles and motorcycles	12,694.9	12,313.6	381.3
(2) Wholesale and commission trade	120,150.7	119,907.4	243.3
(i) Exports	33,432.4	33,431.8	0.6
(ii) Imports	29,565.7	29,565.7	-
(iii) Domestic whole sales	57,152.6	56,910.0	242.6
(3) Retail trade	87,598.3	84,464.7	3,133.6
I. Hotels, restaurants and clubs etc	14,830.4	14,403.9	426.5
J. Transport, storage and communications	102,505.1	102,261.2	243.9
K. Real estate, renting and business activities	103,215.7	102,732.3	483.4
L. Education	8,202.7	8,113.6	89.1
M. Health and social work	5,516.6	5,376.8	139.8
N. Other community, social and personal service activities	21,519.3	17,963.3	3,556.0
O. Other private business n.e.s	27,391.8	26,693.0	698.8
<b>V. Trust Funds and Non Profit Institutions</b>	<b>13,309.6</b>	<b>13,299.6</b>	<b>10.0</b>
<b>VI. Personal</b>	<b>322,138.0</b>	<b>318,678.3</b>	<b>3,459.7</b>
(1) Bank Employees	76,326.0	73,014.6	3,311.4
(2) Consumer Financing	240,292.6	240,154.4	138.2
(i) House building	54,140.5	54,139.0	1.5
(ii) Transport	64,679.8	64,657.6	22.2
(iii) Credit cards	28,280.5	28,280.2	0.3
(iv) Consumer durable	512.8	472.5	40.3
(v) Personal loans	92,679.0	92,605.0	74.0
(3) Other Personal	5,519.4	5,509.4	10.0
<b>VII. Others</b>	<b>11,084.7</b>	<b>10,791.4</b>	<b>293.3</b>
<b>TOTAL</b>	<b>3,174,463.4</b>	<b>3,060,054.9</b>	<b>114,408.5</b>

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

(End of Period: Million Rupees)

SECURITIES	2006		2007		2008		2009	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	<b>6,028.6</b>	<b>12,371.0</b>	<b>9,144.3</b>	<b>19,453.1</b>	<b>18,088.9</b>	<b>7,275.6</b>	<b>18,452.2</b>	
<b>II. Securities, Shares and other Financial Instruments:</b>	<b>117,843.3</b>	<b>97,957.1</b>	<b>116,642.2</b>	<b>98,852.1</b>	<b>95,457.5</b>	<b>73,902.3</b>	<b>80,386.9</b>	
A. Quoted on the Stock Exchange:	90,081.5	78,539.2	79,961.0	74,401.0	75,503.3	57,255.4	60,939.5	
1. To Stock Brokers and Dealers:	60,210.6	55,025.8	55,359.7	59,407.5	49,824.4	34,181.7	34,179.1	
(a) Government and other Trustee Securities	8,584.9	6,601.3	10,971.0	10,163.2	8,376.3	5,863.3	6,617.9	
(b) Shares and Debentures	51,146.0	47,763.4	43,208.8	48,084.6	37,244.4	25,502.3	26,311.1	
(c) Participation Term Certificates	6.8	7.7	567.5	262.0	433.1	1,002.4	148.7	
(d) Others	472.8	653.4	612.5	897.8	3,770.5	1,813.8	1,101.5	
2. To others:	29,870.8	23,513.4	24,601.3	14,993.5	25,678.9	23,073.6	26,760.4	
(a) Government and other Trustee Securities	3,816.3	2,076.7	5,920.0	3,022.0	6,709.7	3,693.5	2,444.5	
(b) Shares and Debentures	17,715.8	18,238.9	15,137.8	11,062.9	15,815.4	16,491.8	15,075.6	
(c) Participation Term Certificates	87.7	-	14.2	26.8	665.4	33.4	61.5	
(d) Others	8,251.0	3,197.9	3,529.3	881.9	2,488.5	2,855.0	9,178.7	
B. Unquoted on the Stock Exchange:	27,761.8	19,417.9	36,681.3	24,451.1	19,954.2	16,647.0	19,447.4	
1. To Stock Brokers and Dealers:	7,697.6	8,629.5	10,220.9	8,079.1	3,170.2	7,923.4	3,838.8	
(a) Government and other Trustee Securities	2,673.4	2,519.0	4,154.8	2,217.3	1,275.1	2,177.7	2,013.4	
(b) Shares and Debentures	4,619.0	4,838.6	4,805.1	5,321.9	1,509.3	5,521.1	1,547.3	
(c) Participation Term Certificates	0.9	339.6	330.1	45.9	74.2	0.4	7.3	
(d) Others	404.2	932.3	930.9	494.0	311.6	224.2	270.8	
2. To others:	20,064.2	10,788.4	26,460.4	16,372.0	16,784.0	8,723.5	15,608.6	
(a) Government and other Trustee Securities	16,303.6	8,637.3	17,167.9	13,688.6	14,186.0	6,897.8	7,890.3	
(b) Shares and Debentures	1,874.9	612.9	2,971.8	418.4	2,067.6	542.3	4,232.4	
(c) Participation Term Certificates	15.3	3.7	24.7	9.2	2.4	1.9	1,270.6	
(d) Others	1,870.3	1,534.5	6,296.0	2,255.8	528.0	1,281.5	2,215.3	
<b>III. Merchandise</b>	<b>647,612.4</b>	<b>688,697.9</b>	<b>750,483.8</b>	<b>806,832.0</b>	<b>883,796.7</b>	<b>929,847.4</b>	<b>1,061,674.9</b>	
A. Food Items	151,678.1	166,794.2	174,071.3	191,977.1	196,116.1	361,525.8	264,894.7	
1. Wheat	47,265.9	61,181.6	62,412.7	64,990.2	71,825.7	192,293.9	64,939.9	
2. Rice and paddy	42,296.0	34,033.5	38,262.5	41,256.0	40,353.6	89,830.2	119,123.3	
3. Other Grains & Pulses:	8,260.1	5,742.5	6,485.2	9,337.0	1,560.7	1,651.7	3,816.8	
(a) Indigenous	8,005.7	5,443.7	5,407.8	9,029.6	1,426.7	1,405.7	3,572.1	
(b) Imported	254.4	298.7	1,077.4	307.4	134.0	246.0	244.7	
4. Edible Oils:	11,107.1	9,903.7	10,218.7	8,985.0	12,452.0	9,946.4	21,032.9	
(a) Indigenous	5,310.3	5,951.2	5,968.6	6,666.1	8,805.9	5,857.4	16,670.5	
(b) Imported	5,796.8	3,952.5	4,250.0	2,318.9	3,646.1	4,089.0	4,362.4	
5. Sugar:	26,635.1	41,348.1	34,235.5	35,406.7	41,047.2	37,648.2	35,018.5	
(a) Indigenous	25,508.3	35,517.0	28,235.6	28,226.2	31,206.9	31,723.9	28,872.2	
(b) Imported	1,126.8	5,831.1	6,000.0	7,180.5	9,840.3	5,924.3	6,146.3	
6. Kariana and Spices	4,212.0	2,666.2	3,055.6	2,324.5	4,543.2	14,643.0	2,781.5	
7. Fish and Fish preparations	2,461.2	1,780.2	2,038.3	1,364.5	5,109.8	837.1	489.0	
8. Other Food Items:	9,440.7	10,138.5	17,362.8	28,313.3	19,223.8	14,675.4	17,692.7	
(a) Indigenous	7,886.6	8,989.4	15,744.2	27,024.5	17,198.3	13,940.2	16,741.5	
(b) Imported	1,554.1	1,149.1	1,618.6	1,288.7	2,025.5	735.1	951.2	
B. Raw Materials:	173,080.1	159,059.4	165,079.3	180,743.8	212,137.9	184,621.9	270,248.8	
1. Cotton Raw:	100,190.0	86,460.7	91,319.5	81,929.8	86,186.7	64,100.9	105,001.5	
(a) Indigenous	75,057.5	73,895.4	77,512.5	62,768.2	71,014.0	57,322.4	89,500.0	
(b) Imported	25,132.6	12,565.3	13,807.0	19,161.6	15,172.7	6,778.5	15,501.5	
2. Synthetic Fibers:	12,280.5	9,308.7	10,139.6	12,192.6	11,104.1	10,455.3	10,533.9	
(a) Indigenous	10,493.6	8,280.6	8,423.9	10,524.8	9,475.1	8,952.7	9,509.4	
(b) Imported	1,786.9	1,028.1	1,715.6	1,667.9	1,629.0	1,502.5	1,024.5	
3. Fertilizers:	8,089.0	9,124.6	8,359.0	14,123.6	22,886.6	22,759.4	33,950.0	
(a) Indigenous	6,651.6	7,280.9	6,443.5	8,764.3	12,582.1	13,294.6	21,347.6	
(b) Imported	1,437.5	1,843.6	1,915.5	5,359.3	10,304.5	9,464.7	12,602.4	

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

(End of Period: Million Rupees)

SECURITIES	2006	2007		2008		2009	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude :	13,739.5	9,477.5	12,361.6	18,571.7	35,915.1	33,497.8	38,360.1
(a) Indigenous	6,397.0	3,825.1	6,564.9	12,729.7	18,385.6	14,859.9	26,676.7
(b) Imported	7,342.6	5,652.4	5,796.7	5,842.0	17,529.5	18,637.9	11,683.4
5. Iron & Steel:	11,950.4	16,177.7	13,391.6	16,750.0	18,982.4	18,974.8	36,825.6
(a) Indigenous	8,649.2	10,898.5	11,465.8	14,249.3	11,267.5	12,566.0	18,927.2
(b) Imported	3,301.1	5,279.2	1,925.8	2,500.8	7,714.9	6,408.7	17,898.5
6. Wool & Goat Hair	257.3	527.5	841.2	737.0	557.7	905.5	535.6
7. Hides & Skins	5,381.5	3,929.2	4,757.3	6,020.9	4,853.7	5,858.3	4,932.6
8. Oil Seeds	3,967.0	4,352.0	3,999.8	5,588.1	5,243.7	4,267.3	6,027.2
9. Pesticides & Insecticides:	2,578.7	1,567.3	1,812.8	2,641.8	4,959.0	3,956.4	4,428.9
(a) Indigenous	1,310.5	475.3	865.5	2,218.6	4,105.5	3,248.5	2,995.2
(b) Imported	1,268.3	1,091.9	947.3	423.1	853.5	707.9	1,433.7
10. Other Raw Materials:	14,646.2	18,134.4	18,096.9	22,188.3	21,448.8	19,846.3	29,653.5
(a) Indigenous	8,485.2	10,743.6	13,049.3	15,398.4	14,719.5	12,473.6	15,355.0
(b) Imported	6,161.0	7,390.8	5,047.6	6,790.0	6,729.3	7,372.8	14,298.5
<b>C. Finished / Manufactured Goods:</b>	<b>322,854.2</b>	<b>362,844.3</b>	<b>411,333.3</b>	<b>434,111.2</b>	<b>475,542.6</b>	<b>383,699.7</b>	<b>526,531.4</b>
1. Cotton Textiles:	77,465.3	89,646.6	96,230.4	114,871.4	126,839.3	83,491.8	124,807.6
(a) Indigenous	70,413.2	82,939.9	88,232.8	106,660.4	103,885.7	64,060.4	102,135.0
(b) Imported	7,052.0	6,706.6	7,997.7	8,211.1	22,953.6	19,431.5	22,672.6
2. Cotton Yarn:	27,873.5	37,534.0	47,465.9	38,379.1	44,440.5	47,730.6	58,202.7
(a) Indigenous	26,174.4	35,947.8	43,544.1	35,654.8	40,551.4	46,277.4	55,683.3
(b) Imported	1,699.2	1,586.3	3,921.8	2,724.3	3,889.1	1,453.2	2,519.4
3. Other Textiles:	49,918.9	48,719.7	49,873.5	53,611.3	61,934.6	43,643.1	66,123.5
(a) Indigenous	39,943.2	32,519.2	39,201.4	43,450.4	50,350.8	36,782.8	54,540.7
(b) Imported	9,975.7	16,200.5	10,672.2	10,160.9	11,583.8	6,860.3	11,582.8
4. Machinery:	29,279.2	20,031.9	27,140.0	27,575.9	26,231.6	24,774.8	45,156.7
(a) Indigenous	9,559.2	7,809.5	8,891.3	8,848.2	11,116.5	9,091.1	33,557.1
(b) Imported	19,720.0	12,222.4	18,248.7	18,727.7	15,115.1	15,683.7	11,599.6
5. Handloom Products	1,105.4	966.6	1,596.3	797.4	552.0	626.4	423.5
6. Carpets & Rugs	1,138.6	2,540.0	3,146.4	3,094.3	4,977.3	3,727.2	4,770.6
7. Readymade Garments	21,935.7	28,221.2	30,365.0	29,773.1	19,043.6	21,045.6	21,877.8
8. Cement and Cement Products:	25,894.4	27,018.2	30,645.3	31,399.0	31,993.9	33,927.5	49,023.8
(a) Indigenous	24,954.5	26,561.2	30,573.9	31,328.2	31,860.0	33,742.9	48,712.0
(b) Imported	939.9	457.0	71.4	70.8	133.9	184.6	311.8
9. Sports Goods	2,931.9	2,145.5	3,386.7	3,280.6	3,611.9	2,061.8	2,287.6
10. Surgical Instruments	1,920.1	2,513.0	2,385.8	2,473.5	5,052.7	2,344.2	2,433.7
11. Chemicals and Dyes	12,451.6	11,074.1	15,822.9	14,654.5	23,114.0	13,026.5	24,042.9
12. Other Finished Goods:	70,939.6	92,433.5	103,274.9	114,201.0	127,751.2	107,300.2	127,381.0
(a) Indigenous	56,310.2	82,009.2	94,979.2	101,105.5	107,449.2	93,565.0	99,061.0
(b) Imported	14,629.5	10,424.3	8,295.7	13,095.5	20,302.1	13,735.3	28,320.0
<b>IV. Fixed Assets Including Machinery</b>	<b>273,662.2</b>	<b>260,888.0</b>	<b>285,480.9</b>	<b>340,040.8</b>	<b>392,647.4</b>	<b>289,457.6</b>	<b>432,808.5</b>
<b>V. Real Estate:</b>	<b>469,704.7</b>	<b>460,562.0</b>	<b>563,782.1</b>	<b>621,302.4</b>	<b>711,833.5</b>	<b>759,809.7</b>	<b>508,890.9</b>
(a) Land	182,497.4	153,111.0	167,265.9	218,026.5	201,178.9	265,377.8	173,460.3
(b) Buildings:	287,207.4	307,451.0	396,516.2	403,275.9	510,654.6	494,432.0	335,430.6
1. Residential	174,694.5	181,976.5	182,700.3	220,475.7	297,516.3	275,530.8	149,332.0
2. Non-Residential	112,512.9	125,474.5	213,815.9	182,800.2	213,138.4	218,901.2	186,098.6
<b>VI. Fixed Deposits and Insurance</b>	<b>49,818.9</b>	<b>47,260.6</b>	<b>48,249.7</b>	<b>89,859.8</b>	<b>104,864.6</b>	<b>81,683.3</b>	<b>57,043.6</b>
(a) Bank Deposits	45,528.1	38,943.2	40,006.4	81,660.5	79,807.2	74,562.1	51,752.3
(b) Insurance Policies	4,290.8	8,317.4	8,243.3	8,199.3	25,057.4	7,121.2	5,291.3
<b>VII. Others:</b>	<b>735,863.1</b>	<b>808,445.8</b>	<b>839,421.8</b>	<b>839,297.9</b>	<b>849,705.4</b>	<b>938,370.3</b>	<b>1,032,634.3</b>
(a) Other Secured Advances	448,619.3	560,054.1	516,366.7	600,673.0	568,272.7	692,208.7	709,612.5
(b) Advances Secured by Guarantee(s)	189,332.6	125,505.1	197,347.5	120,751.8	149,904.9	142,008.1	240,614.4
(c) Unsecured Advances	97,911.1	122,886.6	125,707.6	117,873.1	131,527.7	104,153.6	82,407.4
<b>TOTAL</b>	<b>2,300,533.2</b>	<b>2,376,182.3</b>	<b>2,613,204.9</b>	<b>2,815,638.2</b>	<b>3,056,394.0</b>	<b>3,080,346.3</b>	<b>3,191,891.3</b>

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

(End of Period: Million Rupees)

SECURITIES	Jun. 2010		
	All Banks	Commercial Banks	Specialized Banks
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	<b>20,686.3</b>	<b>20,686.3</b>	-
<b>II. Securities, Shares and other Financial Instruments:</b>	<b>83,218.0</b>	<b>83,217.9</b>	<b>0.1</b>
A. Quoted on the Stock Exchange:	70,941.9	70,941.9	-
1. To Stock Brokers and Dealers:	50,741.6	50,741.6	-
(a) Government and other Trustee Securities	10,249.9	10,249.9	-
(b) Shares and Debentures	39,569.3	39,569.3	-
(c) Participation Term Certificates	10.7	10.7	-
(d) Others	911.7	911.7	-
2. To others:	20,200.3	20,200.3	-
(a) Government and other Trustee Securities	1,755.0	1,755.0	-
(b) Shares and Debentures	11,205.2	11,205.2	-
(c) Participation Term Certificates	45.3	45.3	-
(d) Others	7,194.9	7,194.9	-
B. Unquoted on the Stock Exchange:	12,276.1	12,276.0	0.1
1. To Stock Brokers and Dealers:	2,428.1	2,428.1	-
(a) Government and other Trustee Securities	990.3	990.3	-
(b) Shares and Debentures	1,188.8	1,188.8	-
(c) Participation Term Certificates	1.4	1.4	-
(d) Others	247.7	247.7	-
2. To others:	9,847.9	9,847.8	0.1
(a) Government and other Trustee Securities	7,573.1	7,573.1	-
(b) Shares and Debentures	598.1	598.1	-
(c) Participation Term Certificates	517.4	517.4	-
(d) Others	1,159.4	1,159.3	0.1
<b>III. Merchandise</b>	<b>1,016,613.8</b>	<b>1,015,958.3</b>	<b>655.5</b>
A. Food Items	339,450.0	339,384.9	65.1
1. Wheat	132,340.7	132,330.1	10.6
2. Rice and paddy	107,032.5	107,027.8	4.7
3. Other Grains & Pulses:	2,745.9	2,745.9	-
(a) Indigenous	2,487.2	2,487.2	-
(b) Imported	258.7	258.7	-
4. Edible Oils:	14,076.4	14,062.6	13.8
(a) Indigenous	9,127.6	9,113.8	13.8
(b) Imported	4,948.8	4,948.8	-
5. Sugar:	49,719.3	49,719.3	-
(a) Indigenous	41,223.2	41,223.2	-
(b) Imported	8,496.1	8,496.1	-
6. Kariana and Spices	3,180.8	3,179.8	1.0
7. Fish and Fish preparations	4,731.8	4,731.8	-
8. Other Food Items:	25,622.7	25,587.8	34.9
(a) Indigenous	20,077.9	20,044.5	33.4
(b) Imported	5,544.8	5,543.3	1.5
B. Raw Materials:	269,140.5	269,011.5	129.0
1. Cotton Raw:	100,054.0	100,054.0	-
(a) Indigenous	80,166.7	80,166.7	-
(b) Imported	19,887.2	19,887.2	-
2. Synthetic Fibers:	11,694.8	11,694.8	-
(a) Indigenous	10,815.3	10,815.3	-
(b) Imported	879.6	879.6	-
3. Fertilizers:	41,629.6	41,629.6	-
(a) Indigenous	24,680.5	24,680.5	-
(b) Imported	16,949.1	16,949.1	-

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

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

SECURITIES	Jun. 2010		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	33,811.6	33,803.8	7.8
(a) Indigenous	16,917.5	16,909.7	7.8
(b) Imported	16,894.1	16,894.1	-
5. Iron & Steel:	31,826.7	31,708.3	118.4
(a) Indigenous	22,371.4	22,348.1	23.3
(b) Imported	9,455.3	9,360.1	95.2
6. Wool & Goat Hair	1,219.8	1,219.8	-
7. Hides & Skins	4,412.7	4,412.7	-
8. Oil Seeds	6,937.1	6,937.1	-
9. Pesticides & Insecticides:	4,625.6	4,622.9	2.7
(a) Indigenous	4,041.7	4,039.0	2.7
(b) Imported	583.9	583.9	-
10. Other Raw Materials:	32,928.6	32,928.6	-
(a) Indigenous	14,488.0	14,488.0	-
(b) Imported	18,440.5	18,440.5	-
<b>C. Finished / Manufactured Goods:</b>	<b>408,023.3</b>	<b>407,562.0</b>	<b>461.3</b>
1. Cotton Textiles:	84,360.7	84,294.9	65.8
(a) Indigenous	61,116.3	61,092.4	23.9
(b) Imported	23,244.4	23,202.5	41.9
2. Cotton Yarn:	45,282.5	45,282.5	-
(a) Indigenous	43,110.5	43,110.5	-
(b) Imported	2,172.0	2,172.0	-
3. Other Textiles:	52,955.2	52,953.4	1.8
(a) Indigenous	39,485.4	39,483.6	1.8
(b) Imported	13,469.9	13,469.9	-
4. Machinery:	15,540.7	15,540.7	-
(a) Indigenous	6,136.1	6,136.1	-
(b) Imported	9,404.6	9,404.6	-
5. Handloom Products	513.7	513.7	-
6. Carpets & Rugs	3,040.9	3,040.9	-
7. Readymade Garments	18,807.1	18,799.6	7.5
8. Cement and Cement Products:	49,706.3	49,703.6	2.7
(a) Indigenous	49,192.7	49,190.0	2.7
(b) Imported	513.5	513.5	-
9. Sports Goods	2,421.0	2,421.0	-
10. Surgical Instruments	2,599.8	2,598.1	1.7
11. Chemicals and Dyes	27,811.1	27,790.7	20.4
12. Other Finished Goods:	104,984.2	104,622.8	361.4
(a) Indigenous	88,235.5	87,882.6	352.9
(b) Imported	16,748.7	16,740.1	8.6
<b>IV. Fixed Assets Including Machinery</b>	<b>429,761.8</b>	<b>426,189.3</b>	<b>3,572.5</b>
<b>V. Real Estate:</b>	<b>494,262.1</b>	<b>397,569.2</b>	<b>96,692.9</b>
(a) Land	199,958.2	103,983.5	95,974.7
(b) Buildings:	294,303.9	293,585.6	718.3
1. Residential	152,070.5	151,715.6	354.9
2. Non-Residential	142,233.4	141,870.0	363.4
<b>VI. Fixed Deposits and Insurance Policies :</b>	<b>52,319.1</b>	<b>52,202.2</b>	<b>116.9</b>
(a) Bank Deposits	44,677.4	44,561.1	116.3
(b) Insurance Policies	7,641.7	7,641.1	0.6
<b>VII. Others:</b>	<b>1,077,602.2</b>	<b>1,064,231.6</b>	<b>13,370.6</b>
(a) Other Secured Advances	790,570.8	786,157.8	4,413.0
(b) Advances Secured by Guarantee(s)	224,385.9	218,596.3	5,789.6
(c) Unsecured Advances	62,645.5	59,477.5	3,168.0
<b>TOTAL</b>	<b>3,174,463.4</b>	<b>3,060,054.9</b>	<b>114,408.5</b>

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

All Banks

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (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>

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

All Banks

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2008		2009				2010	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	223,624	461.1	42,312	124.1	97,668	122.2	228,649	127.8
5,000 to 10,000	134,818	951.5	29,106	213.9	100,480	837.9	34,474	258.6
10,000 to 20,000	847,886	12,546.6	346,680	4,832.8	803,313	13,990.5	675,185	11,025.1
20,000 to 25,000	37,905	862.5	584,799	13,329.8	18,790	419.6	47,673	1,082.6
25,000 to 30,000	280,879	7,433.3	58,341	1,624.9	56,768	1,546.0	218,265	6,363.1
30,000 to 40,000	472,981	16,040.0	379,354	13,631.8	293,224	10,263.4	178,572	6231.
40,000 to 50,000	373,684	17,486.5	215,805	9,569.5	221,649	9,926.8	136,942	6,145.1
50,000 to 60,000	199,209	10,975.1	325,207	17,714.6	260,821	14,456.9	178,198	9991.0
60,000 to 70,000	260,306	16,943.6	247,024	16,112.9	185,811	12,076.4	202,519	13,124.7
70,000 to 80,000	267,126	20,083.3	223,208	16,674.6	249,786	18,666.4	224,578	16,811.5
80,000 to 90,000	339,208	28,723.9	252,435	21,494.8	272,934	23,252.9	227,594	19328.0
90,000 to 100,000	229,410	21,712.4	329,669	31,006.6	281,650	26,543.3	239,916	22,800.5
100,000 to 200,000	866,463	115,824.9	811,587	107,233.2	761,136	100,012.2	811,435	106,354.5
200,000 to 300,000	165,764	40,459.2	226,214	56,658.2	248,098	60,752.4	215,530	51,477.8
300,000 to 400,000	179,541	60,269.9	111,285	39,433.1	109,132	36,868.5	101,479	34,285.9
400,000 to 500,000	69,598	31,566.5	44,657	19,913.1	52,139	23,759.2	67,215	29,845.9
500,000 to 600,000	50,033	27,331.7	46,425	25,038.3	28,317	15,293.9	24,006	13,007.8
600,000 to 700,000	18,623	12,069.2	16,044	10,393.5	16,666	10,781.1	14,656	9,434.5
700,000 to 800,000	14,993	11,256.1	12,277	9,150.9	14,143	10,574.1	11,186	8,398.3
800,000 to 900,000	12,134	10,374.2	10,135	8,641.4	12,288	10,399.2	9,771	8,263.6
900,000 to 1,000,000	12,670	12,106.9	11,421	10,807.1	13,138	12,661.5	11,896	11,426.8
1,000,000 to 2,000,000	64,916	93,329.7	62,109	87,317.0	57,791	81,604.7	58,598	83,962.9
2,000,000 to 3,000,000	23,716	58,127.4	26,675	66,708.0	25,692	62,578.1	23,492	57,736.8
3,000,000 to 4,000,000	14,582	51,167.7	14,664	51,364.2	18,400	62,852.8	13,452	46,650.9
4,000,000 to 5,000,000	9,658	43,050.5	11,035	49,439.6	10,077	44,751.2	8,091	36,124.4
5,000,000 to 6,000,000	8,422	45,840.3	5,496	29,880.8	5,330	29,054.0	5,521	30,163.9
6,000,000 to 7,000,000	4,541	29,402.5	4,503	29,527.9	4,643	30,275.4	4,022	25,896.6
7,000,000 to 8,000,000	4,070	30,190.8	2,357	17,629.5	3,038	22,653.2	2,567	19,160.5
8,000,000 to 9,000,000	2,418	20,626.5	2,104	17,788.6	2,304	19,586.5	2,266	19,138.8
9,000,000 to 10,000,000	1,924	18,301.2	2,577	24,713.2	2,206	21,094.0	1,771	16,892.2
10,000,000 and over	28,236	2,190,879.1	25,803	2,272,378.3	27,612	2,404,237.0	24,825	2,452,952.4
<b>TOTAL</b>	<b>5,219,338</b>	<b>3,056,394.0</b>	<b>4,481,308</b>	<b>3,080,346.3</b>	<b>4,255,044</b>	<b>3,191,891.3</b>	<b>4,004,344</b>	<b>3,174,463.4</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 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (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>

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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)		2008		2009				2010	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	218,640	453.5	34,443	99.9	96,903	119.2	226,832	123.3
5,000 to	10,000	131,450	925.6	23,642	169.9	99,149	828.2	25,976	189.2
10,000 to	20,000	843,793	12,487.5	336,473	4,676.3	798,999	13,923.4	645,884	10,640.0
20,000 to	25,000	29,606	671.3	579,079	13,197.5	14,434	320.0	19,732	448.8
25,000 to	30,000	273,397	7,228.8	53,231	1,486.9	38,144	1,056.3	204,374	5,994.6
30,000 to	40,000	443,213	14,970.3	360,117	12,930.0	279,777	9,777.0	164,568	5,716.8
40,000 to	50,000	337,307	15,821.6	149,372	6,641.9	165,222	7,385.8	119,191	5,363.3
50,000 to	60,000	149,307	8,225.9	254,739	13,804.6	204,638	11,313.2	145,296	8,144.9
60,000 to	70,000	199,798	13,069.2	188,218	12,267.9	114,883	7,499.0	134,774	8,733.4
70,000 to	80,000	212,578	15,985.5	177,560	13,253.3	163,849	12,292.7	154,722	11,636.4
80,000 to	90,000	248,236	20,960.4	193,843	16,485.5	230,480	19,575.6	197,042	16,743.8
90,000 to	100,000	141,476	13,443.2	246,802	23,176.6	218,960	20,609.9	19,4476	18,554.0
100,000 to	200,000	501,237	66,447.8	444,988	57,979.6	393,468	50,049.1	436,931	55,202.9
200,000 to	300,000	133,522	33,220.5	170,037	43,527.4	171,988	42,247.7	132,991	31,445.0
300,000 to	400,000	173,398	58,193.0	104,882	37,254.7	99,150	33,599.4	75,845	25,877.9
400,000 to	500,000	67,139	30,470.3	43,029	19,192.7	50,767	23,150.4	64,374	28,574.2
500,000 to	600,000	49,176	26,865.9	45,409	24,485.1	27,562	14,884.3	22,638	12,247.1
600,000 to	700,000	18,180	11,780.9	15,464	10,015.4	16,158	10,454.3	13,890	8,942.0
700,000 to	800,000	14,678	11,024.2	11,961	8,915.0	13,806	10,322.6	10,498	7,886.2
800,000 to	900,000	12,020	10,278.9	9,870	8,415.6	12,004	10,157.0	9,416	7,956.7
900,000 to	1,000,000	12,553	11,994.7	11,284	10,677.0	12,931	12,463.4	11,700	11,240.3
1,000,000 to	2,000,000	64,045	92,200.1	61,137	85,964.2	56,868	80,321.4	57,765	82,818.5
2,000,000 to	3,000,000	23,418	57,394.9	26,426	66,080.8	25,403	61,866.4	23,070	56,714.5
3,000,000 to	4,000,000	14,493	50,859.4	14,507	50,824.6	18,298	62,499.8	13,251	45,956.0
4,000,000 to	5,000,000	9,582	42,706.1	10,859	48,686.0	10,023	44,503.1	8,041	35,895.6
5,000,000 to	6,000,000	8,372	45,567.0	5,447	29,619.0	5,295	28,868.9	5,488	29,988.9
6,000,000 to	7,000,000	4,512	29,216.4	4,468	29,299.8	4,628	30,177.6	3,988	25,677.8
7,000,000 to	8,000,000	4,043	29,989.7	2,323	17,373.7	3,014	22,471.8	2,548	19,017.5
8,000,000 to	9,000,000	2,398	20,457.9	2,079	17,576.0	2,289	19,459.2	2,256	19,052.9
9,000,000 to	10,000,000	1,898	18,053.9	2,550	24,455.5	2,192	20,961.0	1,757	16,759.4
10,000,000 and over		28,031	2,184,553.3	25,611	2,266,399.9	27,437	2,397,420.2	24,689	2,446,513.1
<b>TOTAL</b>		<b>4,371,496</b>	<b>2,955,517.4</b>	<b>3,609,850</b>	<b>2,974,932.4</b>	<b>3,378,719</b>	<b>3,080,577.6</b>	<b>3,154,003</b>	<b>3,060,054.9</b>

### 3.10 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers

As on 30<sup>th</sup> June 2010

SIZE OF ACCOUNTS (Rs.)			(Million Rupees)							
			Government		Non Financial Public Sector		NBFCs		Private Sector (Business)	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	28.0	...	-	-	-	-	189,200.0	96.8
5,000	to	10,000	-	-	-	-	-	-	22,903.0	168.5
10,000	to	20,000	-	-	-	-	-	-	43,340.0	588.9
20,000	to	25,000	2.0	...	-	-	-	-	36,890.0	835.7
25,000	to	30,000	-	-	-	-	1.0	...	22,627.0	605.8
30,000	to	40,000	-	-	-	-	-	-	24,326.0	874.1
40,000	to	50,000	17.0	0.7	-	-	-	-	40,459.0	1,814.8
50,000	to	60,000	-	-	-	-	-	-	65,208.0	3,630.4
60,000	to	70,000	-	-	1.0	0.1	3.0	0.2	124,770.0	8,077.1
70,000	to	80,000	-	-	-	-	-	-	121,076.0	9,005.6
80,000	to	90,000	-	-	-	-	1.0	0.1	83,436.0	7,111.9
90,000	to	100,000	1.0	0.1	-	-	-	-	87,456.0	8,222.6
100,000	to	200,000	-	-	8.0	1.3	10.0	1.4	503,841.0	68,127.7
200,000	to	300,000	3.0	0.7	1.0	0.3	19.0	4.1	115,093.0	28,026.8
300,000	to	400,000	5.0	1.9	39.0	12.0	6.0	2.3	43,454.0	14,599.0
400,000	to	500,000	2.0	0.9	1.0	0.5	9.0	4.1	17,186.0	7,680.6
500,000	to	600,000	2.0	1.2	-	-	5.0	2.7	15,383.0	8,310.4
600,000	to	700,000	-	-	13.0	8.9	1.0	0.7	8,489.0	5,464.0
700,000	to	800,000	-	-	5.0	3.6	7.0	5.2	7,690.0	5,777.9
800,000	to	900,000	-	-	1.0	0.9	11.0	9.4	6,500.0	5,496.1
900,000	to	1,000,000	2.0	1.9	-	-	5.0	4.7	6,083.0	5,798.6
1,000,000	to	2,000,000	7.0	11.7	26.0	45.0	72.0	78.0	32,384.0	46,092.5
2,000,000	to	3,000,000	3.0	6.8	-	-	18.0	42.6	13,737.0	33,796.1
3,000,000	to	4,000,000	1.0	3.1	2.0	6.3	7.0	24.8	8,676.0	30,071.4
4,000,000	to	5,000,000	2.0	8.6	-	-	5.0	23.2	5,715.0	25,609.9
5,000,000	to	6,000,000	1.0	5.8	1.0	5.8	14.0	75.7	3,613.0	19,700.4
6,000,000	to	7,000,000	-	-	-	-	5.0	32.0	2,699.0	17,428.6
7,000,000	to	8,000,000	-	-	1.0	7.6	7.0	52.8	2,282.0	17,015.2
8,000,000	to	9,000,000	4.0	35.1	2.0	17.7	9.0	76.0	1,942.0	16,413.4
9,000,000	to	10,000,000	-	-	1.0	9.8	5.0	47.1	1,579.0	15,072.0
10,000,000	and over		182.0	423,788.1	167.0	166,018.0	295.0	43,815.7	23,477.0	1,782,111.2
<b>TOTAL</b>			<b>262</b>	<b>423,866.8</b>	<b>269</b>	<b>166,137.7</b>	<b>515</b>	<b>44,302.7</b>	<b>1,681,514</b>	<b>219,3624.0</b>

### 3.10 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers

As on 30<sup>th</sup> June 2010

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)			Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
			No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		29	...	38,981	29.6	411	1.3	228,649	127.8
5,000 to	10,000		1	...	11,542	89.9	28	0.2	34,474	258.6
10,000 to	20,000		15	0.2	631,726	10,434.6	104	1.4	675,185	11,025.1
20,000 to	25,000		-	-	10,763	246.4	18	0.4	47,673	1,082.6
25,000 to	30,000		-	-	195,602	5,756.3	35	1.0	218,265	6,363.1
30,000 to	40,000		5	0.2	154,137	5,353.5	104	3.3	178,572	6,231.0
40,000 to	50,000		2	0.1	96,176	4,316.2	288	13.3	136,942	6,145.1
50,000 to	60,000				112,617	6,339.7	373	20.9	178,198	9,991.0
60,000 to	70,000		22	1.3	77,069	5,002.9	654	43.1	202,519	13,124.7
70,000 to	80,000		1	0.1	98,328	7,404.4	5,173	401.5	224,578	16,811.5
80,000 to	90,000		1	0.1	137,953	11,695.7	6,203	520.2	227,594	19,328.0
90,000 to	100,000		1	0.1	148,032	14,162.4	4,426	415.3	239,916	22,800.5
100,000 to	200,000		4	0.6	275,479	34,522.1	32,093	3,701.4	811,435	106,354.5
200,000 to	300,000		7	1.6	99,020	23,094.0	1,387	350.3	215,530	51,477.8
300,000 to	400,000		4	1.5	56,846	19,262.1	1,125	407.2	101,479	34,285.9
400,000 to	500,000		10	4.6	47,652	21,191.4	2,355	963.9	67,215	29,845.9
500,000 to	600,000		3	1.7	8,486	4,621.3	127	70.5	24,006	13,007.8
600,000 to	700,000		9	5.9	5,855	3,764.4	289	190.7	14,656	9,434.5
700,000 to	800,000		8	6.3	3,400	2,547.9	76	57.4	11,186	8,398.3
800,000 to	900,000		1	0.9	3,204	2,710.1	54	46.3	9,771	8,263.6
900,000 to	1,000,000		4	3.9	5,723	5,543.1	79	74.5	11,896	11,426.8
1,000,000 to	2,000,000		14	24.7	25,714	37,216.9	381	494.2	58,598	83,962.9
2,000,000 to	3,000,000		18	45.8	9,623	23,634.6	93	210.8	23,492	57,736.8
3,000,000 to	4,000,000		-	-	4,737	16,445.3	29	100.0	13,452	46,650.9
4,000,000 to	5,000,000		3	12.6	2,337	10,338.1	29	132.0	8,091	36,124.4
5,000,000 to	6,000,000		1	5.2	1,885	10,339.4	6	31.5	5,521	30,163.9
6,000,000 to	7,000,000		1	6.1	1,307	8,367.8	10	62.1	4,022	25,896.6
7,000,000 to	8,000,000		2	14.6	267	2,010.1	8	60.2	2,567	19,160.5
8,000,000 to	9,000,000		1	8.5	305	2,561.9	3	26.2	2,266	19,138.8
9,000,000 to	10,000,000		2	19.3	172	1,630.8	12	113.2	1,771	16,892.2
10,000,000 and over			76	13,143.7	556	21,505.2	72	2,570.5	24,825	2,452,952.4
<b>TOTAL</b>			<b>245</b>	<b>13,309.6</b>	<b>2,265,494</b>	<b>322,138.0</b>	<b>56,045</b>	<b>11,084.7</b>	<b>4,004,344</b>	<b>3,174,463.4</b>

### 3.11 Classification of Scheduled Banks' Advances by Rates of Margin

( Million Rupees )

END OF PERIOD	R A T E S O F M A R G I N										
	0.00	5.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
<b>2006</b>											
<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	1,064,439.0	239,174.6	5,213.3	50,038.9	263,740.7	5,678.5
<b>December</b>											
No. of A/Cs.	3,161,422	8,260	80,049	134,110	907,976	507,775	82,779	1,426	57,395	69,222	6,473
Amount	528,759.7	65,467.3	163,457.5	139,295.0	342,563.1	1,077,208.1	244,660.3	4,267.1	68,359.6	234,266.9	16,667.0
<b>2009</b>											
<b>June</b>											
No. of A/Cs.	2,342,657	3,078	52,546	42,504	843,441	530,720	72,091	603	19,166	61,710	2,115
Amount	629,056.6	13,634.4	134,533.7	180,205.7	277,868.8	1,108,009.6	264,974.0	1,955.2	39,730.4	264,461.2	9,930.7
<b>December</b>											
No. of A/Cs.	2,457,909	9,660	42,782	371,382	867,253	412,844	41,360	260	8,106	17,561	1,157
Amount	746,775.0	33,879.1	162,870.7	240,781.8	241,104.4	1,013,469.6	273,132.3	2,070.9	51,018.9	282,808.3	23,834.4
<b>2010</b>											
<b>June</b>											
No. of A/Cs.	2,218,472	4,451	82,425	33,347	879,565	492,247	54,053	253	9,072	50,470	1,709
Amount	648,478.9	28,745.7	293,035.5	112,136.8	264,519.5	1,123,295.0	225,427.3	616.6	46,061.4	276,160.0	12,459.5

### 3.11 Classification of Scheduled Banks' 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>2006</b>												
<b>December</b>												
No. of A/Cs.	212,533	313	2,158	170	529	3,146	74	77	273	25	-	<b>4,938,817</b>
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	-	<b>2,300,533.2</b> (22.13)
<b>2007</b>												
<b>June</b>												
No. of A/Cs.	274,148	318	2,563	319	1,752	2,056	99	51	330	93	-	<b>5,167,972</b>
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	-	<b>2,376,182.3</b> (22.13)
<b>December</b>												
No. of A/Cs.	177,004	348	2,635	269	1,005	3,413	139	35	345	96	-	<b>4,919,834</b>
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	-	<b>2,613,204.9</b> (21.05)
<b>2008</b>												
<b>June</b>												
No. of A/Cs.	167,300	1,169	2,669	510	1,692	7,924	221	507	1,402	254	-	<b>4,926,067</b>
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	-	<b>2,815,638.2</b> (23.20)
<b>December</b>												
No. of A/Cs.	189,271	925	2,546	3,490	2,130	1,525	282	787	522	973	-	<b>5,219,338</b>
Amount	122,288.5	5,511.1	11,034.1	9,072.5	11,073.7	4,511.2	1,677.8	2,097.3	1,527.4	2,628.9	-	<b>3,056,394.0</b> (22.02)
<b>2009</b>												
<b>June</b>												
No. of A/Cs.	262,729	1,264	2,842	1,593	874	2,519	246	945	236,700	650	315	<b>4,481,308</b>
Amount	85,293.5	4,016.5	7,469.4	9,351.8	3,967.7	5,692.8	1,644.8	2,802.7	31,835.7	2,710.6	1,200.6	<b>3,080,346.3</b> (21.97)
<b>December</b>												
No. of A/Cs.	18,063	590	2,242	438	1,152	960	257	353	315	398	2	<b>4,255,044</b>
Amount	75,891.2	14,735.9	11,016.8	3,789.7	4,609.8	4,255.7	1,970.2	1,589.9	758.9	1,516.7	11.0	<b>3,191,891.2</b> (20.26)
<b>2010</b>												
<b>June</b>												
No. of A/Cs.	159,374	1,661	5,099	2,912	3,364	3,786	820	469	453	279	63	<b>4,004,344</b>
Amount	93,056.5	6,072.8	12,559.7	8,312.4	9,036.2	6,336.7	3,091.5	1,673.3	1,797.3	1,122.3	468.8	<b>3,174,463.4</b> (20.86)

( ) Figures in parenthesis are weighted average rates of margin

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

(End of Period: Million Rupees)

	2006	2007		2008		2009
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>54.40</b>	<b>0.50</b>	<b>5.40</b>	<b>0.40</b>	<b>20.00</b>	<b>407.70</b>
<b>II. Public Sector Enterprises:</b>	<b>9,030.90</b>	<b>6,163.30</b>	<b>6,168.60</b>	<b>12,739.10</b>	<b>9,670.50</b>	<b>9,477.60</b>
(a) Agriculture, Forestry, Hunting & Fishing	5.00	34.20	1.30	260.90	2,701.80	181.90
(b) Mining and Quarrying	1.00	1.00	-	139.30	-	-
(c) Manufacturing	3,041.70	1,397.60	785.50	949.90	5.20	1,990.10
(d) Construction	43.00	-	-	14.60	-	-
(e) Electricity Gas, Water & Sanitary Services	2.70	-	-	0.70	99.30	2,330.00
(f) Commerce:	5,911.90	4,679.40	5,381.50	11,332.30	6,846.80	4,947.00
1. Export Bills :	2,458.60	2,497.00	3,954.00	8,868.00	2,455.80	4,102.70
i. Cotton Raw	156.80	109.10	601.30	2,954.10	55.20	35.70
ii. Rice	396.00	200.90	430.00	1,137.10	156.00	2,543.00
iii. Cotton Textiles (Local)	1,761.50	1,695.60	2,405.50	3,673.10	1,111.40	696.80
iv. Cement & Cement products	-	209.70	200.00	212.40	733.60	14.80
v. Petroleum & Petroleum products	32.20	252.20	66.40	274.30	97.50	242.40
vi. Machinery & Transport Equipments	3.60	9.30	55.50	72.70	20.30	30.30
vii. Other Export Bills	108.60	20.20	195.40	544.30	281.90	539.60
2. Imports Bills Payable in Pakistan	884.60	65.20	114.00	347.00	2,125.70	213.00
3. Inland Bills (to include Local Bills)	2,568.70	2,117.20	1,313.40	2,117.20	2,265.30	567.10
4. Non-Bank Financial Companies	-	-	-	-	-	64.20
(g) Transport, Storage & Communication	-	-	-	39.10	-	6.00
(h) Services	1.40	51.10	0.40	1.20	0.90	-
(i) Other Public Sector Enterprises	24.20	-	-	1.20	16.60	22.70
<b>III. Private Sector (Business):</b>	<b>113,421.50</b>	<b>117,746.40</b>	<b>100,310.00</b>	<b>108,631.60</b>	<b>127,615.40</b>	<b>132,342.30</b>
(a) Agriculture, Forestry, Hunting & Fishing	6,807.70	3,767.20	4,428.40	4,189.60	9,103.50	6,011.40
1. Primary Products :	6,270.80	3,627.10	4,117.20	3,963.40	8,583.20	5,821.50
i. Cotton	2,217.70	680.40	1,333.60	747.60	4,661.20	4,440.80
ii. Rice	2,270.60	2,423.10	2,478.10	2,512.70	3,599.80	973.10
iii. Sugarcane	825.00	400.00	-	132.10	157.20	189.40
iv. Tobacco	0.50	0.50	-	151.60	-	0.60
v. Other Primary Products	957.00	123.10	305.50	419.40	164.90	217.60
2. Other Agriculture, Forestry, Hunting and Fishing	536.80	140.10	311.20	226.20	520.30	190.00

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

	(End of Period: Million Rupees)					
	2006	2007		2008		2009
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
(b) Mining and Quarrying	67.9	101.3	91.1	465.6	202.1	256.4
(c) Manufacturing	3,937.4	5,553.3	5,685.5	6,958.2	17,258.6	23,860.0
(d) Construction	331.6	281.9	361.2	8.6	26.4	423.7
(e) Electricity, Gas, Water & Sanitary Services	3.0	2.0	4.0	30.8	72.5	1,750.5
(f) Commerce:	101,656.3	107,248.6	89,041.7	96,402.7	97,568.3	98,511.0
1. Export Bills-Traditional Export	46,628.1	42,746.5	42,569.0	44,067.8	41,479.7	34,119.5
i. Wool & Goat Hair	283.2	347.7	19.7	0.6	1.6	42.3
ii. Hides & Skins	676.7	618.7	239.2	620.6	313.8	142.4
iii. Cotton Textiles (Local)	28,915.0	24,802.5	27,771.3	28,269.2	30,542.3	25,652.5
iv. Cotton Yarn (Local)	14,181.0	15,895.6	13,477.3	12,272.1	9,985.0	7,935.8
v. Sports Goods	798.4	770.7	818.7	2,665.7	376.3	240.4
vi. Surgical Instruments	1,773.8	311.3	242.8	239.7	260.7	106.0
2. Export Bills-Non-Traditional Exports	21,879.5	21,818.3	23,149.2	28,395.4	17,232.8	21,414.6
i. Brassware & Handicrafts	43.9	198.4	1,667.3	1,967.1	1,575.9	2,258.3
ii. Carpets & Rugs	1,049.9	1,469.8	1,890.3	2,317.5	726.0	450.2
iii. Footwear & Leather goods	3,062.7	1,795.8	2,225.9	2,799.7	2,534.4	1,876.8
iv. Handloom products, Towels & Hosiery	5,650.3	7,572.3	5,194.2	6,467.0	2,345.6	2,236.1
v. Readymade Garments	8,025.4	7,130.7	9,234.8	11,544.4	5,637.7	7,781.3
vi. Electrical goods (Cable & Wire RA)	783.5	645.1	420.4	92.0	852.8	313.7
vii. Other Export Bills	3,263.8	3,006.1	2,516.2	3,207.8	3,560.4	6,498.1
3. Import Bills Payable in Pakistan	13,802.8	14,461.1	8,220.7	8,243.1	21,520.5	24,708.0
4. Inland Bills (to include Local Bills)	18,653.5	25,697.9	14,137.8	14,974.2	16,250.9	17,156.4
5. Non-Bank Financial Companies	-	-	-	46.0	-	-
6. Other Foreign Bills (clean outward)	692.3	2,524.9	965.0	676.2	1,084.4	1,112.6
(g) Transport, Storage & Communication	142.2	134.4	-	56.0	695.5	256.9
(h) Services	41.7	41.6	52.4	224.3	50.8	55.4
(i) Other Private (Business)	433.9	616.2	645.7	295.8	2,637.7	1,217.0
<b>IV. Trust Funds and Non-Profit Institutions</b>	<b>11.5</b>	<b>-</b>	<b>111.3</b>	<b>77.4</b>	<b>19.8</b>	<b>-</b>
<b>V. Others</b>	<b>1,758.6</b>	<b>1,371.2</b>	<b>798.8</b>	<b>1,096.5</b>	<b>1,335.3</b>	<b>1,148.9</b>
<b>TOTAL</b>	<b>124,277.0</b>	<b>125,281.5</b>	<b>107,394.1</b>	<b>122,545.0</b>	<b>138,661.1</b>	<b>143,376.5</b>



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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2009		2010	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
<b>I. Government:</b>	-	-	-	-
<b>II. Public Sector Enterprises:</b>	<b>700</b>	<b>7,844.1</b>	<b>872</b>	<b>5,744.2</b>
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	36	192.2	-	-
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	4	3,500.0	7	2,459.7
(f) Commerce:	638	4,139.7	425	1,962.3
1. Export Bills :	402	2,731.2	222	1,075.9
i. Cotton Raw	33	305.5	6	105.5
ii. Rice	55	624.5	16	109.4
iii. Cotton Textiles (Local)	210	1,318.1	140	598.9
iv. Cement & Cement products	-	-	-	-
v. Petroleum & Petroleum products	-	-	-	-
vi. Machinery & Transport Equipments	16	45.6	4	129.3
vii. Other Export Bills	88	437.5	56	132.8
2. Imports Bills Payable in Pakistan	34	463.7	12	78.4
3. Inland Bills (to include Local Bills)	202	944.8	191	808.0
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	-	-	3	10.1
(h) Services	-	-	416	1,311.6
(i) Other Public Sector Enterprises	22	12.3	21	0.6
<b>III. Private Sector (Business):</b>	<b>25,436</b>	<b>137,352.7</b>	<b>23,126</b>	<b>155,866.6</b>
(a) Agriculture, Forestry, Hunting & Fishing	336	5,212.7	336	3,623.8
1. Primary Products :	300	4,958.3	257	3,210.7
i. Cotton	133	3,607.5	42	236.1
ii. Rice	157	1,252.2	131	1,859.9
iii. Sugarcane	-	-	-	-
iv. Tobacco	-	-	1	0.5
v. Other Primary Products	10	98.6	83	1,114.1
2. Other Agriculture, Forestry, Hunting and Fishing	36	254.5	79	413.1

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

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

ECONOMIC GROUPS	2009		2010	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	34	277.6	3	65.9
(c) Manufacturing	3,986	15,616.8	3,649	17,213.2
(d) Construction	50	361.3	90	755.6
(e) Electricity, Gas, Water & Sanitary Services	3	85.8	2	54.4
(f) Commerce:	20,844	110,793.8	18,625	132,880.6
1. Export Bills-Traditional Export	7,986	40,559.7	7,372	54,674.4
i. Wool & Goat Hair	30	1,029.0	1	0.1
ii. Hides & Skins	199	1,115.3	63	272.3
iii. Cotton Textiles (Local)	3,782	21,706.4	4,310	32,679.8
iv. Cotton Yarn (Local)	3,800	16,078.2	2,856	21,190.2
v. Sports Goods	132	230.6	104	415.3
vi. Surgical Instruments	43	400.1	38	116.6
2. Export Bills-Non-Traditional Exports	3,783	21,437.5	3,059	18,764.7
i. Brassware & Handicrafts	10	46.9	45	289.6
ii. Carpets & Rugs	150	1,050.8	247	1,513.0
iii. Footwear & Leather goods	469	1,605.2	416	2,174.8
iv. Handloom products, Towels & Hosiery	629	2,440.1	587	2,815.0
v. Readymade Garments	1,780	8563.7	1,084	7,226.5
vi. Electrical goods (Cable & Wire RA)	64	439.4	17	112.5
vii. Other Export Bills	681	7,291.4	663	4,633.2
3. Import Bills Payable in Pakistan	2,725	26,367.4	2,237	32,982.1
4. Inland Bills (to include Local Bills)	5,211	18,259.0	4,995	21,546.0
5. Non-Bank Financial Companies	-	-	-	-
6. Other Foreign Bills (clean outward)	1,139	4,170.1	962	4,913.4
(g) Transport, Storage & Communication	2	560.8	2	110.6
(h) Services	13	3,191.2	365	435.4
(i) Other Private (Business)	168	1,252.7	54	727.1
<b>IV. Trust Funds and Non-Profit Institutions</b>	-	-	-	-
<b>V. Others</b>	<b>1,394</b>	<b>6,079.1</b>	<b>359</b>	<b>1,502.6</b>
<b>TOTAL</b>	<b>27,530</b>	<b>151,275.9</b>	<b>24,357</b>	<b>163,113.4</b>

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

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

SECURITIES / SHARES	2006		2007		2008
	Dec.		Jun.		Jun.
	Book Value	Book Value	Book Value	Book Value	Book Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>161,732.3</b>	<b>169,333.2</b>	<b>181,854.6</b>	<b>182,170.9</b>	
Prize Bonds	-	-	-	-	
National Savings Schemes	-	-	-	-	
Compensation Bonds	15,203.4	15,071.2	11,715.0	11,731.9	
Federal Investment Bonds	1,158.2	14,647.5	6,345.1	8,370.5	
Pakistan Investment Bonds	145,370.6	139,614.5	163,794.5	162,068.5	
Un-classified	-	-	-	-	
<b>B. TREASURY BILLS</b>	<b>382,108.1</b>	<b>657,161.3</b>	<b>718,520.9</b>	<b>559,397.6</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	-	
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. Un-classified</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>220,875.1</b>	<b>281,258.3</b>	<b>304,106.5</b>	<b>295,090.6</b>	
1. Shares :	39,027.3	55,874.7	106,449.8	86,412.4	
(i) Financial Institutions	4,202.8	6,858.2	5,747.3	8,165.1	
(ii) Public Sector Enterprises	5,210.7	5,053.3	5,440.9	8,476.5	
(iii) Private Sector	29,613.9	43,963.2	95,261.6	69,770.8	
2. Debentures :	2,973.0	3,888.9	4,872.0	2,298.6	
(i) Financial Institutions	134.4	1,137.0	1,356.5	40.5	
(ii) Public Sector Enterprises	1,388.4	641.2	742.9	904.8	
(iii) Private Sector	1,450.2	2,110.7	2,772.6	1,353.3	
(iv) Other	-	-	-	-	
3. National Investment Trust (Unit)	28,797.3	39,122.8	36,883.6	33,928.6	
4. Participation Term Certificates	32,034.8	32,083.9	38,671.6	34,511.1	
5. Modaraba Certificate	145.2	164.3	181.0	388.5	
6. Mutual Funds	14,991.7	46,181.5	39,132.5	35,107.8	
7. Others	102,905.8	103,942.2	77,916.0	102,443.6	
<b>TOTAL</b>	<b>764,792.1</b>	<b>1,107,829.4</b>	<b>1,036,735.7</b>	<b>1,036,735.7</b>	

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

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

SECURITIES / SHARES	2008	2009	
	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>161,177.2</b>	<b>197,658.5</b>	<b>192,836.6</b>
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	12,692.7	11,550.2	7,568.7
Federal Investment Bonds	4,347.6	8,638.3	-
Pakistan Investment Bonds	144,136.9	177,470.0	185,267.9
Un-classified	-	-	-
<b>B. TREASURY BILLS</b>	<b>541,289.1</b>	<b>748,731.4</b>	<b>986,725.6</b>
<b>C. PROVINCIAL GOVERNMENTS SECURITIES</b>	<b>75.1</b>	<b>75.1</b>	<b>-</b>
<b>I. Balochistan</b>	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
<b>II. Punjab</b>	75.1	75.1	-
16.00 % 2004	-	-	-
17.50 % 2008	75.1	75.1	-
<b>III. Sindh</b>	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
<b>IV. Un-classified</b>	-	-	-
<b>D. FOREIGN SECURITIES AND SHARES</b>	<b>1.5</b>	<b>1.5</b>	<b>1,954.1</b>
<b>E. OTHERS:</b>	<b>318,446.8</b>	<b>412,726.2</b>	<b>538,179.3</b>
1. Shares :	76,533.0	88,590.5	144,950.4
(i) Financial Institutions	6,855.6	9,859.3	5,987.2
(ii) Public Sector Enterprises	6,596.0	6,968.3	44,688.6
(iii) Private Sector	63,081.4	71,762.9	94,274.6
2. Debentures :	4,754.6	5,545.3	6,490.9
(i) Financial Institutions	2.1	3.4	301.8
(ii) Public Sector Enterprises	2,316.2	2,758.9	2,709.0
(iii) Private Sector	2,436.3	2,783.0	3,480.1
(iv) Other	-	-	-
3. National Investment Trust (Unit)	28,419.2	20,761.5	12,061.0
4. Participation Term Certificates	33,097.7	63,853.2	334,703.1
5. Modaraba Certificate	357.8	28,409.5	1,464.2
6. Mutual Funds	25,590.2	416.9	27,173.6
7. Others	149,694.3	205,149.3	11,336.1
<b>TOTAL</b>	<b>1,020,989.7</b>	<b>1,359,192.7</b>	<b>1,719,695.6</b>

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

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

SECURITIES / SHARES	June 2010		
	Book Value	Face Value	Market Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>208,318.5</b>	<b>210,505.8</b>	<b>204,739.7</b>
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	7,436.6	7,493.0	7,436.6
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	200,881.9	203,012.8	197,303.1
Un-classified	-	-	-
<b>B. TREASURY BILLS</b>	<b>1,119,504.0</b>	<b>1,179,578.1</b>	<b>1,120,450.0</b>
<b>C. PROVINCIAL GOVERNMENTS SECURITIES</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>I. Balochistan</b>	<b>-</b>	<b>-</b>	<b>-</b>
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
<b>II. Punjab</b>	<b>-</b>	<b>-</b>	<b>-</b>
16.00 % 2004	-	-	-
17.50 % 2008	-	-	-
<b>III. Sindh</b>	<b>-</b>	<b>-</b>	<b>-</b>
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
<b>IV. Un-classified</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>D. FOREIGN SECURITIES AND SHARES</b>	<b>77,314.9</b>	<b>77,235.6</b>	<b>77,331.4</b>
<b>E. OTHERS:</b>	<b>544,303.1</b>	<b>520,876.2</b>	<b>540,448.7</b>
1. Shares :	124,828.7	98,530.9	120,823.3
(i) Financial Institutions	8,601.2	11,889.3	8,075.1
(ii) Public Sector Enterprises	6,247.1	3,531.6	5,919.7
(iii) Private Sector	109,980.4	83,110.0	106,828.5
2. Debentures :	4,042.4	4,197.8	4,041.7
(i) Financial Institutions	373.7	374.8	373.0
(ii) Public Sector Enterprises	2,660.2	2,811.9	2,660.2
(iii) Private Sector	1,008.5	1,011.1	1,008.5
(iv) Other	-	-	-
3. National Investment Trust (Unit)	6,942.8	3,533.1	6,673.8
4. Participation Term Certificates	380,032.7	385,317.3	380,636.4
5. Modaraba Certificate	24,611.0	25,359.3	24,374.1
6. Mutual Funds	539.3	529.7	545.5
7. Others	3,306.2	3,408.1	3,353.9
<b>TOTAL</b>	<b>1,949,440.5</b>	<b>1,988,195.7</b>	<b>1,942,969.8</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)			
	2006		2007			2006		2007	
	Jun.	Dec.	Jun.	Dec.		Jun.	Dec.	Jun.	Dec.
<b>0.00</b>	136,696.0	130,390.0	131,049.3	146,671.8	<b>0.00</b>	676,436.5	644,586.5	858,780.5	802,106.2
<b>0.25*</b>	40,924.6	32,721.5	24,066.0	19,617.3	<b>0.25*</b>	342,219.3	268,408.0	117,718.4	135,401.4
<b>0.50*</b>	3,464.4	9,413.0	7,390.3	9,937.6	<b>0.50*</b>	33,370.1	38,433.8	40,288.4	43,101.3
<b>0.75</b>	4,371.1	4,230.6	559.8	1,140.8	<b>0.75</b>	13,579.4	60,044.7	24,102.7	131,150.0
<b>1.00</b>	31,361.9	22,892.8	15,052.7	42,286.2	<b>1.00</b>	347,297.7	254,577.3	342,404.5	363,526.2
<b>1.25</b>	20,110.7	7,448.8	18,846.8	7,100.9	<b>1.25</b>	14,070.3	50,920.7	195,927.9	231,482.4
<b>1.50</b>	27,258.9	5,448.1	4,524.5	7,992.5	<b>1.50</b>	72,657.3	50,926.1	70,910.8	54,421.9
<b>1.75</b>	1,232.6	668.5	3,035.8	1,287.5	<b>1.75</b>	32,425.4	8,681.0	5,838.0	16,283.0
<b>2.00</b>	10,285.0	11,106.6	15,281.3	6,200.3	<b>2.00</b>	142,014.3	126,677.5	139,882.4	129,270.2
<b>2.25</b>	440.2	3,712.8	2,648.2	3,508.2	<b>2.25</b>	24,079.3	6,736.8	7,846.4	14,574.3
<b>2.50</b>	7,009.9	2,909.6	16,818.2	16,975.6	<b>2.50</b>	60,388.9	29,890.4	27,304.7	33,633.6
<b>2.75</b>	139.8	787.1	389.5	1,123.2	<b>2.75</b>	15,131.2	11,454.4	16,364.9	7,402.8
<b>3.00</b>	4,021.5	25,050.1	20,755.1	20,509.3	<b>3.00</b>	63,151.6	102,782.7	102,431.2	82,878.8
<b>3.25</b>	785.2	3,543.8	1,119.7	2,049.7	<b>3.25</b>	28,036.0	32,899.9	38,357.7	7,649.7
<b>3.50</b>	1,285.0	6,020.1	8,026.5	6,595.6	<b>3.50</b>	67,196.4	99,792.4	77,113.5	53,887.3
<b>3.75</b>	340.5	5,320.1	2,182.0	4,706.9	<b>3.75</b>	29,509.2	16,213.3	10,321.2	8,302.6
<b>4.00</b>	3,986.5	3,897.3	4,863.0	7,750.5	<b>4.00</b>	64,589.8	122,930.3	139,990.3	87,288.4
<b>4.25</b>	1,326.8	1,668.5	4,246.5	2,402.9	<b>4.25</b>	17,086.7	4,245.5	5,907.1	9,289.6
<b>4.50</b>	2,531.3	7,353.7	1,977.6	2,922.8	<b>4.50</b>	25,671.8	57,974.0	65,412.1	84,963.6
<b>4.75</b>	1,007.8	3,571.5	4,813.5	361.8	<b>4.75</b>	42,845.3	42,553.5	39,523.9	32,469.2
<b>5.00</b>	1,662.1	2,386.0	2,984.1	6,198.8	<b>5.00</b>	65,759.2	87,805.3	64,232.4	74,229.2
<b>5.25</b>	131.6	1,242.9	584.9	1,580.6	<b>5.25</b>	4,550.5	23,217.5	8,624.5	32,992.9
<b>5.50</b>	685.6	1,032.8	3,307.4	946.8	<b>5.50</b>	35,812.1	65,009.4	74,071.9	76,718.9
<b>5.75</b>	-	264.0	740.9	3,036.9	<b>5.75</b>	9,713.7	9,005.8	23,249.0	37,528.5
<b>6.00</b>	402.6	2,437.9	612.2	5,403.5	<b>6.00</b>	36,773.2	66,638.7	83,503.4	135,655.1
<b>6.25</b>	-	345.9	762.1	2,249.2	<b>6.25</b>	14,972.1	40,801.2	15,276.7	33,091.6
<b>6.50</b>	607.2	224.8	2.6	7.9	<b>6.50</b>	17,944.4	14,867.7	50,757.4	28,427.9
<b>6.75</b>	8.0	10.9	-	75.0	<b>6.75</b>	6,405.3	12,088.4	16,639.9	10,235.4
<b>7.00</b>	8.5	208.0	56.9	147.5	<b>7.00</b>	25,856.2	30,241.9	70,168.2	36,406.3
<b>7.25</b>	36.2	318.0	975.5	186.4	<b>7.25</b>	15,571.0	3,559.8	12,647.7	14,002.4
<b>7.50</b>	489.7	86.7	371.0	49.5	<b>7.50</b>	11,943.3	16,188.8	44,694.4	30,657.3
<b>7.75</b>	-	5.0	101.7	-	<b>7.75</b>	14,169.3	17,727.5	24,829.2	5,683.2
<b>8.00</b>	151.4	10.5	2.8	701.9	<b>8.00</b>	30,885.8	17,674.9	23,378.6	104,490.4
<b>8.25</b>	-	3.9	-	-	<b>8.25</b>	2,234.5	3,925.2	13,371.8	28,288.4
<b>8.50</b>	-	0.3	32.5	114.5	<b>8.50</b>	20,561.6	18,344.1	31,218.5	42,109.0
<b>8.75</b>	-	24.5	-	136.5	<b>8.75</b>	1,786.4	16,693.4	33,176.3	11,420.1
<b>9.00</b>	10.1	68.5	8.4	62.9	<b>9.00</b>	7,702.4	7,352.1	27,489.5	32,210.1
<b>9.25</b>	-	43.5	-	370.5	<b>9.25</b>	38,409.2	37,715.7	36,464.3	18,741.9
<b>9.50</b>	-	0.7	-	28.2	<b>9.50</b>	7,200.2	7,745.9	19,265.0	13,748.8
<b>9.75</b>	-	9.6	-	-	<b>9.75</b>	4,222.0	16,265.5	15,197.4	7,445.7
<b>10.00</b>	54.4	-	23.3	1.0	<b>10.00</b>	2,494.9	12,962.7	16,347.9	42,162.1
<b>10.25</b>	50.0	-	-	-	<b>10.25</b>	7,707.5	1,805.9	5,673.8	15,727.1
<b>10.50</b>	-	-	-	-	<b>10.50</b>	8,986.2	5,923.5	10,001.4	17,782.2
<b>10.75</b>	77.9	-	-	-	<b>10.75</b>	8,853.5	10,864.9	12,400.0	5,306.9
<b>11.00</b>	-	318.2	-	-	<b>11.00</b>	81.3	11,851.4	7,005.8	5,238.3
<b>Over 11.00</b>	3.7	13.0	227.7	-	<b>Over-11.00</b>	2,039.7	42,428.9	7,999.4	12,675.3
<b>TOTAL</b>	<b>302,958.6</b>	<b>297,209.8</b>	<b>298,440.3</b>	<b>332,438.6</b>	<b>TOTAL</b>	<b>2,514,392.0</b>	<b>2,629,434.9</b>	<b>3,074,111.2</b>	<b>3,202,057.3</b>

\*00.25 stands for 00.05 to 00.25

\*00.50 stands for 00.30 to 00.50

\*\* 10 & Over

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

(Million Rupees)

RATE OF RETURN	2008		2009		2010
	Jun.	Dec.	Jun.	Dec.	Jun.
0.00	153,519.6	179,341.4	208,382.8	203,254.6	252,871.4
0.25*	35,360.4	5,518.3	52,048.7	67,363.3	60,974.5
0.50*	9,662.3	18,244.6	9,552.9	17,465.6	18,812.0
0.75*	6,922.2	27,179.4	4,344.0	7,978.4	12,676.8
1.00	21,934.8	25,649.2	25,730.4	19,640.6	25,749.3
1.25	9,021.6	2,389.3	6,272.9	8,247.2	1,686.6
1.50	14,908.5	18,876.3	6,593.9	4,629.1	17,731.6
1.75	3,984.4	1,244.4	1,585.6	786.8	1,731.8
2.00	17,795.1	13,142.2	4,423.2	3,661.6	20,485.0
2.25	4,622.7	3,991.9	1,685.5	3,400.6	6,510.8
2.50	4,183.4	2,368.8	10,702.4	9,169.9	4,335.0
2.75	652.0	4,034.3	1,205.5	660.8	1,805.8
3.00	12,775.5	17,987.4	10,808.3	3,598.7	2,985.4
3.25	1,528.2	587.6	277.2	607.7	1,271.0
3.50	1,862.5	1,540.2	6,732.2	1,232.1	2,604.6
3.75	583.3	585.6	1,115.4	420.0	1,200.1
4.00	17,464.6	10,246.0	4,511.6	1,570.3	1,658.7
4.25	1,959.7	3,591.8	1,716.7	805.0	1,407.7
4.50	1,483.7	2,143.2	1,794.1	277.0	378.4
4.75	523.6	510.4	2,668.0	82.6	131.6
5.00	31,468.2	21,343.4	11,109.3	12,267.6	10,949.3
5.25	605.9	6,674.6	166.5	593.2	349.5
5.50	2,774.3	1,537.0	3,798.1	75.7	1.1
5.75	763.4	2,094.8	2.0	0.0	5.1
6.00	9,389.5	1,149.0	668.9	500.3	45.4
6.25	1,030.1	65.4	139.3	80.0	-
6.50	335.4	266.1	177.8	0.4	2.3
6.75	-	1,800.9	50.3	0.1	-
7.00	484.0	6,910.9	390.2	106.7	11.9
7.25	169.9	3,489.1	4.6	40.5	0.7
7.50	264.1	929.8	213.8	394.9	1,041.1
7.75	-	1,052.7	2.5	-	-
8.00	187.0	661.2	6,650.4	4,005.4	3,865.2
8.25	-	0.0	4.6	-	-
8.50	3.7	104.2	851.4	3.7	3.7
8.75	-	-	-	-	-
9.00	447.1	5,077.9	215.8	3,598.4	4,165.3
9.25	2.0	0.0	0.1	-	-
9.50	0.3	11.5	138.0	-	98.6
9.75	1.9	0.0	4.1	-	-
10.00	13.8	210.2	368.7	1,090.0	1,637.2
10.25	-	0.0	3,974.3	60.0	68.0
10.50	0.1	0.0	1,848.5	7,995.4	8,275.6
10.75	-	6.1	57.7	-	0.6
11.00	-	0.0	680.2	562.6	491.7
Over 11.00	27.0	2,172.9	9,360.6	13,372.6	2,915.1
<b>Total</b>	<b>368,715.8</b>	<b>394,729.9</b>	<b>403,029.1</b>	<b>399,599.2</b>	<b>470,935.2</b>

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

(Concl'd.)  
(Million Rupees)

RATE OF RETURN	2008		2009		2010
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>0.00</b>	856,117.5	886,785.8	1,037,696.4	1,087,714.1	1,160,797.8
<b>0.25*</b>	236.7	908.0	1,253.5	2,123.3	2,230.0
<b>0.50*</b>	2,890.3	65,691.9	82,006.3	100,734.8	102,212.1
<b>0.75*</b>	526.0	203.7	12,987.3	3,378.6	698.4
<b>1.00</b>	7,154.0	6,159.6	10,152.2	7,148.6	3,716.5
<b>1.25</b>	29,838.8	2,234.2	5,114.3	5,568.1	6,354.0
<b>1.50</b>	28,296.1	3,755.3	3,572.4	2,860.4	5,678.1
<b>1.75</b>	9,664.3	6,998.6	14,690.7	9,427.6	8,893.5
<b>2.00</b>	13,310.6	17,722.4	7,020.3	2,724.6	3,138.5
<b>2.25</b>	6,292.4	0.0	0.0	2.2	-
<b>2.50</b>	9,989.3	14,111.0	2,990.9	3,109.0	1,015.0
<b>2.75</b>	4,879.7	146.6	0.2	58.0	-
<b>3.00</b>	9,622.0	27,980.0	9,979.5	5,924.0	1,262.1
<b>3.25</b>	1,724.6	23.0	35.2	172.5	0.5
<b>3.50</b>	3,647.8	2,058.6	162.4	7,017.3	4.4
<b>3.75</b>	11,578.6	383.3	675.0	143.7	379.8
<b>4.00</b>	25,275.8	26,048.7	19,791.0	9,821.2	8,639.5
<b>4.25</b>	5,562.2	1,513.8	2,199.8	3,766.9	22.6
<b>4.50</b>	66,318.1	58,199.0	46,716.0	43,988.9	19,213.7
<b>4.75</b>	415.0	568.8	715.8	242.5	262.7
<b>5.00</b>	1,287,587.0	1,132,550.4	1,212,680.3	1,315,929.8	1,337,918.8
<b>5.25</b>	83,524.9	97,875.2	53,180.7	86,393.1	195,366.3
<b>5.50</b>	108,447.9	81,199.4	92,774.2	109,644.2	94,412.2
<b>5.75</b>	54,203.1	45,788.2	32,350.7	33,784.2	35,146.0
<b>6.00</b>	122,997.9	121,388.1	103,146.5	119,387.1	167,635.0
<b>6.25</b>	20,875.4	31,105.4	9,038.4	19,753.5	15,081.6
<b>6.50</b>	49,223.2	77,859.6	54,058.4	49,970.8	42,322.7
<b>6.75</b>	14,134.8	18,392.3	10,460.2	2,750.9	7,841.7
<b>7.00</b>	53,591.6	40,234.0	38,038.5	79,628.6	52,858.9
<b>7.25</b>	44,988.5	34,021.0	29,594.0	55,105.0	58,120.8
<b>7.50</b>	27,698.7	29,470.4	55,934.5	48,144.3	69,605.3
<b>7.75</b>	17,504.2	4,709.6	11,422.3	22,611.7	23,029.8
<b>8.00</b>	46,524.1	52,477.2	79,078.3	80,725.6	75,296.6
<b>8.25</b>	83,325.3	18,955.7	16,146.3	24,082.2	39,973.2
<b>8.50</b>	38,048.5	48,804.3	52,308.6	54,878.9	38,998.1
<b>8.75</b>	10,189.0	2,237.4	47,737.4	15,926.6	17,674.6
<b>9.00</b>	46,958.7	24,346.4	50,810.9	37,436.8	38,899.9
<b>9.25</b>	16,517.9	17,734.4	7,227.1	33,560.3	42,056.5
<b>9.50</b>	38,674.7	37,004.3	41,226.7	42,058.0	53,662.7
<b>9.75</b>	14,431.8	4,553.4	8,656.9	13,966.9	21,710.2
<b>10.00</b>	46,405.9	41,814.7	52,809.2	78,661.3	74,038.8
<b>10.25</b>	13,684.9	9,314.8	18,207.1	30,761.3	34,281.0
<b>10.50</b>	13,118.2	27,963.5	23,828.8	42,673.4	45,659.7
<b>10.75</b>	8,796.8	7,807.2	7,842.9	20,856.5	31,319.1
<b>11.00</b>	20,631.1	28,115.4	78,174.3	64,998.5	80,628.4
<b>Over-11.00</b>	68,021.2	239,545.0	290,082.5	173,446.7	204,125.0
<b>Total</b>	<b>3,443,445.1</b>	<b>3,396,759.6</b>	<b>3,734,574.6</b>	<b>3,953,062.6</b>	<b>4,222,181.9</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	2006		2007				2008	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	10,311.9	10,245.0	7,625.0	7,558.1	8,694.9	8,630.0	8,782.6	8,782.6
1.00*	-	-	5.5	5.5	95.0	95.0	-	-
2.00*	25.3	25.3	13.6	13.6	50.8	50.8	75.7	75.7
3.00*	3,651.8	3,651.8	4,043.8	4,043.8	3,776.4	3,776.4	4,617.0	4,617.0
3.25	-	-	50.3	50.3	-	-	225.1	225.1
3.50	1.1	1.1	0.2	0.2	2.0	2.0	182.0	182.0
3.75	-	-	-	-	-	-	629.9	629.9
4.00	1,237.1	1,237.1	5,875.0	5,375.0	2,191.4	2,191.4	3,386.2	3,386.2
4.25	-	-	-	-	-	-	33.5	33.4
4.50	8.3	8.3	47.9	47.9	174.2	174.2	184.3	184.3
4.75	33.3	33.3	3.2	3.2	-	-	1,006.8	1,006.8
5.00	835.3	835.3	343.1	343.1	440.9	440.9	1,616.8	1,616.8
5.25	79.2	79.2	1.6	1.6	1,141.5	1,141.5	211.7	211.7
5.50	394.5	394.5	355.6	355.6	1,379.9	1,379.9	205.4	205.4
5.75	1,656.5	1,656.5	2,338.6	2,338.6	4,009.7	4,009.7	1,009.8	1,009.8
6.00	4,511.3	4,511.3	1,876.0	1,876.0	2,777.4	2,777.4	2,225.2	2,225.2
6.25	2,539.0	739.0	1,426.3	1,426.3	2,817.6	2,817.6	837.4	837.4
6.50	945.8	695.8	1,495.8	1,308.3	2,095.3	1,970.3	622.9	560.4
6.75	290.0	290.0	277.4	277.4	937.6	937.6	346.2	346.2
7.00	2,231.2	2,231.2	2,818.0	2,817.3	1,383.7	1,383.7	1,345.1	1,345.1
7.25	626.2	626.2	68.2	68.2	196.7	196.7	825.1	825.1
7.50	4,890.9	4,890.9	9,037.5	9,037.5	9,187.4	9,132.1	9,976.3	9,921.0
7.75	123.0	123.0	85.3	85.3	32.4	32.4	12.1	12.1
8.00	1,231.1	1,225.9	2,477.6	2,477.6	2,065.8	2,065.8	465.7	465.7
8.25	112.3	112.3	1,663.3	1,663.3	74.5	74.5	19.3	19.3
8.50	960.5	960.5	800.1	800.1	383.0	383.0	525.9	525.9
8.75	72.0	72.0	241.0	240.5	117.9	117.9	14.6	14.6
9.00	5,428.5	3,434.1	5,955.1	3,988.6	4,302.8	3,586.7	5,861.2	5,799.0
9.25	105.0	105.0	199.5	199.5	52.9	52.9	23.2	23.2
9.50	415.9	415.9	3,922.8	3,922.8	135.5	135.5	4,086.1	3,436.1
9.75	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>

\* 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	2008		2009				2010	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	20,472.7	20,415.8	22,695.6	22,643.8	19,323.0	19,273.2	26,976.3	25,825.3
1.00*	5.7	5.7	-	-	117.6	117.6	207.3	207.3
2.00*	106.2	106.2	210.9	210.9	375.8	375.8	3,301.9	3,301.9
3.00*	5,913.1	5,913.1	7,285.4	7,285.4	9,605.7	9,605.7	8,851.2	8,851.2
3.25	-	-	39.1	39.1	164.7	164.7	1,233.3	1,233.3
3.50	12.4	12.4	90.3	90.3	773.2	773.2	813.6	813.6
3.75	-	-	77.2	77.2	343.4	343.4	613.9	613.9
4.00	4,030.0	4,030.0	5,167.0	5,167.0	4,935.1	4,935.1	5,001.5	5,001.5
4.25	-	-	220.1	220.1	91.3	91.3	27.2	27.2
4.50	-	-	62.0	62.0	251.2	251.2	2,411.4	2,411.4
4.75	1.1	1.1	36.9	36.9	52.7	52.7	6.6	6.6
5.00	749.0	749.0	1,289.5	1,289.5	2,545.3	2,545.3	396.9	396.9
5.25	339.5	339.5	133.5	133.5	59.8	59.8	9.9	9.9
5.50	407.6	407.6	316.7	316.7	95.7	95.7	37.3	37.3
5.75	71.2	71.2	411.2	411.2	277.7	277.7	-	-
6.00	805.0	805.0	2,510.6	2,510.6	530.9	530.9	1,152.8	1,152.8
6.25	50.5	50.5	108.0	108.0	639.8	639.8	849.5	849.5
6.50	1,394.1	1,394.1	50.0	50.0	1,109.0	1,109.0	1,360.2	1,360.2
6.75	136.3	136.3	-	-	-	-	218.8	218.8
7.00	1,258.9	1,258.9	970.2	970.2	1,440.4	1,440.4	1,438.9	1,438.9
7.25	1,079.6	1,079.6	129.0	129.0	1,146.7	1,146.7	-	-
7.50	21,135.4	21,135.4	11,596.2	11,596.2	14,780.5	14,780.5	2,066.7	2,066.7
7.75	11.6	11.6	0.5	0.5	0.4	0.4	0.4	0.4
8.00	648.1	648.1	1,684.1	1,684.1	3,194.9	3,194.9	1,220.6	1,220.6
8.25	100.4	100.4	51.5	51.5	14.2	14.2	12.4	12.4
8.50	194.2	194.2	60.6	60.6	151.8	151.8	4,842.1	4,842.1
8.75	1,082.0	1,082.0	20.1	20.1	0.4	0.4	0.4	0.4
9.00	270.6	270.6	591.5	591.5	2,449.1	2,449.1	3,644.7	2,577.9
9.25	15.8	15.8	8.5	8.5	4.1	4.1	132.2	132.2
9.50	98.5	98.5	13.4	13.4	12.1	12.1	26.6	26.6
9.75	32.5	32.5	10.8	10.8	105.5	105.5	167.4	167.4
10.00	695.6	648.9	512.5	512.5	1,342.5	1,342.5	705.0	705.0
10.25	22.7	22.7	5.4	5.4	1.1	1.1	1.3	1.3
10.50	81.0	76.1	45.9	45.9	13.2	13.2	126.7	126.7
10.75	49.7	49.7	1.3	1.3	1.8	1.8	4.8	4.8
11.00	3,979.7	3,654.7	906.6	906.6	3,851.2	3,851.2	4,577.2	4,233.6
11.25	808.3	208.3	4.1	4.1	2.4	2.4	2.2	2.2
11.50	330.7	327.3	250.4	250.4	619.7	619.7	50.1	50.1
11.75	1,138.7	1,138.7	403.6	403.6	0.4	0.4	10.1	10.1
12.00	2,772.1	2,429.2	2,504.3	1,709.1	1,652.1	1,652.1	2,103.7	1,200.4
12.25	248.5	248.5	29.9	29.9	127.6	127.6	447.9	447.9
12.50	786.8	786.8	278.5	278.5	435.0	435.0	88.9	88.9
12.75	1,167.5	1,167.5	182.8	182.8	867.7	867.7	307.9	307.9
13.00	5,989.7	5,309.7	7,463.6	7,040.6	4,529.2	4,529.2	6,483.5	6,032.8
13.25	1,259.5	1,259.5	638.7	638.7	4,647.0	2,615.8	2,191.8	1,991.8
13.50	1,342.4	1,342.4	877.2	877.2	8,403.0	4,489.6	1,593.7	1,593.7
13.75	182.9	182.9	135.1	135.1	1,533.0	1,033.0	1,480.1	1,480.1
14.00	14,671.8	14,257.6	9,334.9	8,268.1	7,147.6	6,557.6	8,241.0	7,738.6
14.25	87.3	87.3	127.0	127.0	5,461.3	2,836.4	2,880.0	2,480.0
14.50	1,294.8	1,294.8	1,845.4	1,344.5	4,340.8	3,590.8	1,755.5	1,704.5
14.75	467.6	445.4	1,703.8	1,703.8	11,237.4	8,955.5	3,676.8	3,676.8
15.00	21,838.6	18,925.9	29,900.0	17,646.8	20,496.9	14,180.6	29,385.4	14,784.6
15.25	1,399.1	1,399.1	1,181.9	1,181.9	5,668.9	5,668.9	2,632.0	2,632.0
15.50	10,504.8	10,504.8	13,072.9	12,072.9	8,017.3	8,017.3	9,470.4	9,470.4
15.75	837.2	837.2	2,542.6	2,542.6	8,669.8	8,669.8	3,541.6	3,541.6
16.00 & over	121,026.4	116,065.4	104,758.7	98,551.2	83,282.8	80,641.2	69,098.9	67,253.5
<b>TOTAL</b>	<b>253,405.4</b>	<b>243,035.7</b>	<b>234,547.4</b>	<b>212,249.2</b>	<b>246,941.7</b>	<b>225,237.4</b>	<b>217,878.1</b>	<b>196,363.3</b>

### 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
0.00	101,089.4	100,019.3	83,867.2	82,072.6	71,973.0	71,277.4	68,442.4	68,395.8
1.00*	1,545.5	1,049.3	1,616.7	1,092.3	3,618.6	2,632.0	4,323.5	3,534.9
2.00*	5,349.9	5,350.0	7,600.7	7,600.7	9,695.0	9,695.0	6,353.2	6,353.2
3.00*	8,554.2	8,554.2	12,779.2	12,779.2	11,318.3	11,318.3	11,125.2	11,125.2
4.00*	25,963.8	25,963.8	29,517.3	29,517.3	26,124.4	26,124.4	30,801.7	29,775.8
5.00*	12,904.5	12,902.9	14,662.2	14,662.2	19,976.8	19,959.0	20,985.5	20,985.5
6.00*	81,265.5	78,915.3	45,104.4	43,992.0	34,509.1	33,298.3	32,397.8	31,491.6
7.00*	47,810.8	47,189.9	66,447.4	66,395.4	70,870.3	70,708.0	57,718.3	57,717.2
8.00*	129,349.4	127,366.2	135,613.1	134,667.6	163,975.5	162,943.6	151,380.8	150,900.5
8.25	605.7	605.7	595.0	595.0	259.4	259.4	88.1	88.1
8.50	28,573.3	27,787.9	19,137.4	8,560.5	6,636.6	6,043.5	2,116.0	2,115.8
8.75	3,103.7	1,137.3	5,181.9	431.3	443.0	442.0	170.9	90.0
9.00	68,714.7	61,918.4	41,255.0	35,721.9	58,163.4	51,565.8	101,011.7	98,097.8
9.25	5,978.8	2,541.8	5,447.3	2,980.3	10,526.5	9,838.6	1,643.0	1,643.0
9.50	61,980.9	12,535.0	35,327.9	26,740.9	26,065.5	9,709.1	14,281.0	14,281.0
9.75	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	30,477.5	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>

\* 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	2008		2009				2010	
	Dec.		Jun..		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	72,155.1	72,145.1	96,578.0	91,811.4	217,290.6	181,752.3	87,250.9	86,101.0
1.00*	868.1	868.1	349.4	349.4	1,094.2	324.6	1,522.0	738.4
2.00*	9,050.7	8,257.8	6,467.8	5,706.8	7,834.4	7,834.4	8,875.4	8,875.4
3.00*	12,442.4	12,442.4	15,066.3	13,844.4	16,658.3	15,394.7	22,978.5	21,695.8
4.00*	22,599.0	22,599.0	23,902.8	23,894.7	24,766.1	24,718.3	25,524.7	25,524.7
5.00*	17,161.7	16,427.4	23,321.7	22,696.2	10,347.8	10,347.8	16,284.1	16,284.1
6.00*	21,749.5	20,399.4	10,010.1	10,010.1	14,245.2	14,245.2	5,492.8	5,492.8
7.00*	38,727.7	38,727.0	33,053.1	33,052.9	46,744.3	46,744.3	29,866.4	29,866.4
8.00*	163,923.4	163,674.9	194,205.2	194,204.2	194,022.1	194,022.1	76,269.1	76,269.1
8.25	1,851.9	1,851.9	878.9	878.9	289.9	289.9	3,819.3	3,819.3
8.50	3,245.9	3,243.3	10,607.2	10,562.1	13,272.2	13,272.0	50,670.3	50,670.3
8.75	1,051.9	1,051.2	74.1	73.7	339.5	339.5	5,738.9	3,938.9
9.00	79,344.0	79,344.0	84,828.3	84,188.4	92,403.7	92,403.7	185,612.7	185,525.3
9.25	2,691.7	891.7	1,881.1	81.1	3,087.2	1,287.2	2,095.1	2,095.1
9.50	8,176.7	8,176.7	7,342.0	7,342.0	7,511.5	7,511.5	8,502.5	8,502.5
9.75	2,541.9	408.9	1,576.6	509.2	485.5	485.5	810.6	810.6
10.00	31,506.6	25,130.5	14,019.4	12,953.7	10,346.0	10,346.0	13,494.8	13,067.8
10.25	3,967.0	3,967.0	1,548.6	1,548.6	3,242.1	3,242.1	10,126.6	10,126.6
10.50	11,217.3	11,158.8	8,139.7	8,139.7	6,040.5	5,715.6	5,203.7	5,203.7
10.75	8,000.8	7,912.8	3,669.4	3,669.4	2,266.4	2,206.4	805.1	805.1
11.00	27,530.2	27,429.4	15,199.1	14,683.8	16,138.7	16,136.7	19,315.3	19,315.3
11.25	9,134.8	9,134.8	6,176.5	6,176.5	3,863.1	3,863.1	829.0	827.8
11.50	18,096.1	18,096.1	7,045.5	7,045.5	8,903.5	6,653.5	12,848.8	7,113.5
11.75	5,463.7	4,604.2	2,283.3	2,145.1	2,425.2	2,421.1	1,627.9	1,407.0
12.00	33,181.8	32,656.6	33,214.0	31,113.0	28,259.2	28,258.6	29,670.7	27,720.7
12.25	4,756.3	4,755.2	1,818.6	1,818.6	11,750.1	10,249.3	15,722.8	14,277.6
12.50	10,222.1	10,222.1	3,044.1	3,041.3	13,157.9	11,410.0	23,458.5	18,566.0
12.75	9,081.7	9,081.7	9,850.7	7,551.1	19,668.1	14,562.8	31,647.4	15,703.7
13.00	39,825.8	36,822.3	68,837.4	46,841.9	79,249.9	61,035.5	73,314.8	61,703.3
13.25	5,116.1	5,062.1	12,094.7	8,551.9	36,448.7	30,433.4	61,323.9	54,220.9
13.50	35,871.7	35,871.7	8,000.0	7,229.9	97,639.0	65,031.2	69,210.6	58,325.4
13.75	9,095.8	8,909.1	28,919.0	19,557.4	93,176.8	59,431.9	96,408.5	72,625.4
14.00	85,252.3	82,781.6	171,234.8	134,964.1	175,736.3	137,051.6	229,980.6	176,456.7
14.25	19,187.5	12,187.5	41,061.3	29,068.1	54,324.0	52,583.4	89,388.4	78,885.1
14.50	30,884.9	25,293.9	60,853.3	46,303.8	111,408.0	98,322.8	79,341.5	53,377.0
14.75	33,351.2	24,891.3	115,180.3	49,691.0	107,044.6	50,132.5	55,260.1	52,856.0
15.00	259,097.7	186,852.0	389,125.6	241,128.0	283,499.5	165,594.9	490,882.4	165,505.3
15.25	45,101.6	39,808.5	84,424.9	35,542.4	99,307.9	47,106.6	166,842.6	103,655.3
15.50	86,010.3	77,328.4	64,463.1	59,349.5	202,379.2	118,388.7	75,103.1	74,159.8
15.75	58,415.9	38,795.1	126,349.0	73,198.7	77,227.8	75,781.9	53,927.8	53,927.8
16.00	275,315.2	229,253.2	238,642.8	182,775.8	177,784.6	136,836.8	244,086.5	235,842.6
16.25	51,879.3	39,261.1	50,588.3	31,679.0	23,600.4	22,902.1	44,097.9	42,606.0
16.50	151,307.5	84,041.5	42,355.5	39,782.5	56,697.1	56,567.1	42,368.1	37,919.5
16.75	40,888.1	40,800.8	41,308.6	39,305.3	16,423.7	16,093.8	9,700.3	9,700.3
17.00	303,816.6	261,199.0	262,519.9	231,636.9	227,174.3	222,221.8	141,446.7	139,418.8
17.25	80,555.9	70,456.2	36,919.7	36,919.7	12,759.7	12,759.7	7,218.4	7,218.4
17.50	63,797.9	63,247.7	27,572.6	27,227.8	20,601.3	20,596.8	26,904.1	26,904.1
17.75	26,366.8	24,165.4	32,066.7	32,066.7	14,329.1	14,289.6	8,745.9	8,745.1
18.00	126,367.6	125,779.5	80,332.3	76,152.3	63,405.4	63,376.9	72,897.0	72,893.7
18.25	23,321.7	22,762.6	16,187.8	16,187.8	5,635.5	5,635.5	2,651.4	2,651.4
18.50	38,268.1	36,267.5	20,887.2	20,879.2	15,382.8	15,382.8	20,474.4	20,473.2
18.75	11,920.9	11,920.9	14,503.8	14,503.8	2,455.1	2,455.1	751.9	751.9
19.00	86,597.2	86,427.4	57,928.5	56,965.0	20,013.0	20,013.0	19,192.7	19,192.7
19.25	10,012.2	10,012.2	4,102.9	4,102.9	2,529.6	2,529.6	287.8	287.8
19.50	25,938.0	25,938.0	6,685.2	6,685.2	1,587.1	1,587.1	2,402.9	2,402.9
19.75	2,255.6	2,253.6	3,210.9	3,210.6	303.4	303.4	5,972.3	5,972.3
20.00 & over	147,429.6	147,004.9	123,291.2	123,287.7	90,372.2	90,372.2	70,338.8	70,338.8
<b>TOTAL</b>	<b>2,802,988.6</b>	<b>2,470,052.9</b>	<b>2,845,798.9</b>	<b>2,293,886.9</b>	<b>2,944,949.6</b>	<b>2,390,855.9</b>	<b>2,956,585.4</b>	<b>2,369,362.0</b>

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

(Percent per annum)

TYPE OF DEPOSITS	2006	2007		2008		2009		2010
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	1.68 (1.40)	1.73 (1.62)	1.62 (1.45)	3.89 (1.17)	6.45 (1.39)	5.73 (1.48)	6.05 (1.27)	5.84 (1.33)
II. Saving Deposits	1.92 (57.22)	2.07 (58.40)	2.07 (57.00)	4.93 (55.82)	4.99 (51.12)	5.08 (53.75)	4.95 (52.69)	5.02 (54.68)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.32 (9.33)	4.30 (8.04)	4.64 (11.11)	4.88 (12.75)	5.26 (14.69)	5.57 (11.41)	4.56 (11.15)	4.83 (10.69)
(b) 3 months and over but less than 6 months	5.56 (9.90)	5.10 (9.51)	5.14 (8.07)	5.77 (6.63)	6.76 (6.98)	6.49 (7.44)	6.57 (9.42)	6.87 (8.21)
(c) 6 months and over but less than 1 year	5.88 (6.50)	5.93 (7.16)	5.87 (6.83)	6.99 (6.77)	7.64 (7.75)	7.57 (6.14)	7.05 (5.15)	7.21 (4.81)
(d) 1 year and over but less than 2 years	5.95 (7.41)	6.75 (8.29)	6.85 (8.95)	7.33 (9.03)	8.38 (11.06)	8.52 (12.60)	8.18 (13.89)	8.25 (14.25)
(e) 2 years and over but less than 3 years	5.67 (0.93)	6.46 (0.91)	6.55 (0.87)	6.34 (1.16)	8.41 (0.92)	9.34 (1.22)	8.49 (0.84)	8.71 (0.75)
(f) 3 years and over but less than 4 years	7.14 (2.05)	7.17 (2.05)	6.70 (1.92)	8.60 (2.55)	8.53 (2.11)	9.56 (1.72)	9.12 (1.74)	9.67 (1.58)
(g) 4 years and over but less than 5 years	7.08 (0.22)	7.01 (0.20)	7.11 (0.31)	7.33 (0.68)	8.51 (0.25)	6.08 (0.77)	7.92 (0.28)	9.05 (0.24)
(h) 5 years and over	6.01 (5.05)	6.30 (3.79)	7.16 (3.49)	8.67 (3.44)	9.05 (3.72)	9.06 (3.46)	8.92 (3.56)	8.90 (3.45)
IV. Overall								
(i) Excluding current and other deposits	3.42	3.51	3.61	5.58	6.02	6.11	5.88	5.97
(ii) Including current and other deposits	2.53	2.60	2.66	4.13	4.38	4.44	4.29	4.29

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	2006	2007		2008		2009		2010
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	1.93 (1.32)	1.90 (1.57)	1.86 (1.36)	4.58 (1.04)	7.38 (1.30)	6.86 (1.32)	7.21 (1.14)	6.99 (1.20)
II. Saving Deposits	1.95 (56.39)	2.11 (57.90)	2.13 (56.39)	5.25 (54.99)	5.40 (49.89)	5.48 (53.13)	5.39 (51.70)	5.47 (54.06)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.67 (8.75)	4.68 (7.38)	4.84 (10.70)	5.08 (12.60)	5.41 (14.71)	5.68 (11.55)	4.63 (11.47)	5.04 (10.55)
(b) 3 months and over but less than 6 months	5.78 (9.98)	5.25 (9.48)	5.23 (8.31)	5.95 (6.68)	7.14 (6.86)	6.85 (7.08)	6.89 (9.44)	7.41 (7.94)
(c) 6 months and over but less than 1 year	6.01 (6.81)	6.06 (7.42)	6.15 (6.65)	7.23 (6.83)	7.85 (7.96)	7.87 (6.13)	7.14 (5.31)	7.49 (4.90)
(d) 1 year and over but less than 2 years	6.01 (7.91)	6.81 (8.78)	6.92 (9.50)	7.51 (9.42)	8.51 (11.73)	8.59 (13.12)	8.21 (14.14)	8.38 (14.92)
(e) 2 years and over but less than 3 years	5.82 (0.94)	6.50 (0.97)	6.56 (0.94)	6.34 (1.26)	8.42 (1.01)	9.40 (1.31)	8.73 (0.85)	9.15 (0.75)
(f) 3 years and over but less than 4 years	7.16 (2.22)	7.19 (2.20)	6.73 (2.05)	8.63 (2.75)	8.61 (2.26)	9.65 (1.81)	9.36 (1.84)	9.78 (1.70)
(g) 4 years and over but less than 5 years	7.09 (0.24)	7.03 (0.22)	7.16 (0.33)	7.33 (0.74)	8.60 (0.27)	6.11 (0.84)	7.92 (0.29)	9.47 (0.24)
(h) 5 years and over	6.04 (5.45)	6.30 (4.07)	7.17 (3.78)	8.70 (3.71)	9.11 (4.01)	9.16 (3.71)	9.00 (3.82)	8.97 (3.74)
IV. Overall								
(i) Excluding current and other deposits	3.56	3.64	3.74	5.87	6.37	6.44	6.21	6.37
(ii) Including current and other deposits	2.69	2.73	2.81	4.41	4.71	4.76	4.59	4.66

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	2006	2007		2008		2009		2010
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	0.13 (2.33)	0.34 (2.23)	0.09 (2.48)	0.89 (2.67)	1.08 (2.27)	0.69 (3.36)	0.57 (2.80)	0.4127 (2.77)
II. Saving Deposits	1.67 (66.27)	1.62 (64.54)	1.51 (64.08)	1.84 (65.16)	1.71 (63.56)	1.04 (60.79)	0.80 (64.20)	0.7125 (61.41)
III. Term or Fixed Deposits								
(a) Less than 3 months	2.19 (15.76)	2.20 (16.26)	3.04 (15.96)	2.90 (14.51)	3.69 (14.50)	4.08 (9.81)	3.28 (7.45)	2.8369 (12.17)
(b) 3 months and over but less than 6 months	2.87 (8.93)	3.33 (9.98)	3.40 (5.23)	3.50 (6.01)	3.53 (8.28)	3.95 (11.49)	2.74 (9.26)	2.7396 (11.13)
(c) 6 months and over but less than 1 year	2.85 (3.19)	2.96 (3.96)	3.47 (9.01)	3.95 (6.14)	4.62 (5.62)	4.19 (6.24)	5.22 (3.28)	3.3011 (.84)
(d) 1 year and over but less than 2 years	3.34 (1.98)	3.61 (2.27)	3.80 (2.53)	3.19 (4.69)	4.85 (4.26)	6.84 (6.74)	7.77 (11.04)	5.365 (7.04)
(e) 2 years and over but less than 3 years	3.74 (0.81)	3.91 (0.20)	3.98 (0.04)	4.07 (0.04)	5.06 (0.04)	4.36 (0.18)	5.12 (0.70)	4.0801 (0.76)
(f) 3 years and over but less than 4 years	4.00 (0.11)	4.06 (0.11)	4.82 (0.46)	5.01 (0.37)	5.47 (0.61)	6.92 (0.71)	1.58 (0.66)	2.8219 (0.31)
(g) 4 years and over but less than 5 years	4.29 (0.01)	5.04 (0.02)	5.31 (0.10)	5.50 (0.00)	5.58 (0.08)	2.72 (0.07)	7.99 (0.11)	2.1246 (0.16)
(h) 5 years and over	3.09 (0.61)	5.44 (0.41)	5.66 (0.11)	6.08 (0.44)	5.98 (0.78)	2.50 (0.63)	2.42 (0.51)	1.3899 (0.41)
IV. Overall								
(i) Excluding current and other deposits	1.92	1.98	2.08	2.29	2.49	2.31	2.13	1.65
(ii) Including current and other deposits	1.17	1.24	1.28	1.43	1.57	1.39	1.33	1.00

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>									
2006	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	12.12	11.29	13.83	<b>12.49</b>
	Dec.	15.01	15.61	14.39	14.48	13.52	15.06	15.70	<b>14.63</b>
2009	Jun.	14.34	14.84	14.16	14.04	13.37	15.78	14.93	<b>14.25</b>
	Dec.	14.18	13.40	12.12	12.72	12.81	11.97	14.67	<b>13.18</b>
2010	Jun.	15.06	14.21	13.05	13.64	12.31	13.46	14.71	<b>13.63</b>
<b>II. INTEREST BEARING - ALL BANKS</b>									
2006	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>
	Dec.	14.64	13.88	13.83	12.05	13.60	16.55	13.74	<b>13.60</b>
2009	Jun.	14.86	12.15	13.45	11.91	14.14	15.30	13.21	<b>13.54</b>
	Dec.	14.07	11.62	12.38	12.78	13.70	12.43	12.35	<b>12.66</b>
2010	Jun.	14.85	13.86	10.90	9.63	12.77	12.07	13.02	<b>12.20</b>
<b>III. ISLAMIC MODES OF FINANCING-ALL BANKS</b>									
2006	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>
	Dec.	15.02	15.76	14.42	14.62	13.51	15.00	15.89	<b>14.72</b>
2009	Jun.	14.18	15.01	14.19	14.20	13.27	15.83	15.08	<b>14.31</b>
	Dec.	14.18	13.61	12.10	12.72	12.71	11.93	14.88	<b>13.22</b>
2010	Jun.	15.08	14.26	13.16	13.81	12.25	13.59	14.83	<b>13.73</b>



### 3.23 Province/Region Wise Advances by Borrowers and Deposits by Categories (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower / Category	Jun.2009		Dec.2009		Jun.2010	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
<b>Overall</b>	Foreign	43.64	-	43.03	-	49.87	-
	Govt.	454.49	341.70	507.27	333.44	551.72	423.87
	NFPSEs	279.34	216.72	309.85	225.37	318.65	166.14
	NBFCs & Fin Aux.	92.69	39.37	94.29	49.03	98.15	44.30
	Private Sector	1167.06	2096.08	1225.61	2221.54	1,321.62	2,193.62
	Trust Fund	123.42	12.26	118.23	13.22	115.73	13.31
	Personal	1907.57	364.46	2010.81	339.89	2,189.30	322.14
	Others	69.41	9.77	43.58	9.40	48.07	11.08
	<b>Total</b>	<b>4137.60</b>	<b>3080.35</b>	<b>4352.66</b>	<b>3191.89</b>	<b>4,693.12</b>	<b>3,174.46</b>
<b>Punjab</b>	Foreign	13.18	-	14.01	-	16.20	-
	Govt.	182.05	224.17	185.48	199.01	196.12	269.15
	NFPSEs	81.93	94.32	95.47	94.02	95.99	56.64
	NBFCs & Fin Aux.	5.70	7.25	8.36	7.28	7.39	5.75
	Private Sector	498.36	1119.71	529.10	1168.49	573.91	1,115.82
	Trust Fund	31.52	8.43	32.52	8.83	35.02	9.14
	Personal	902.70	97.97	950.88	92.02	1,029.80	89.77
	Others	24.14	2.77	16.97	5.26	17.48	2.54
	<b>Total</b>	<b>1739.58</b>	<b>1554.62</b>	<b>1832.79</b>	<b>1574.91</b>	<b>1,971.91</b>	<b>1,548.82</b>
<b>Sindh</b>	Foreign	17.50	-	17.91	-	19.63	-
	Govt.	117.40	114.55	149.54	131.47	154.00	139.47
	NFPSEs	147.01	118.13	155.22	127.25	167.69	105.21
	NBFCs & Fin Aux.	80.13	29.65	80.41	39.09	86.88	35.71
	Private Sector	394.83	751.53	413.22	815.83	442.90	828.22
	Trust Fund	68.84	0.28	58.86	0.65	55.06	0.90
	Personal	600.37	225.95	638.45	213.16	700.29	201.73
	Others	22.18	5.42	6.80	2.23	5.73	5.57
	<b>Total</b>	<b>1448.25</b>	<b>1245.51</b>	<b>1520.42</b>	<b>1329.68</b>	<b>1,632.17</b>	<b>1,316.80</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	0.88	-	0.71	-	1.24	-
	Govt.	30.49	0.98	33.66	0.32	38.24	6.94
	NFPSEs	6.22	1.11	5.00	1.70	4.82	2.00
	NBFCs & Fin Aux.	1.08	-	0.57	0.06	0.55	0.06
	Private Sector	57.52	36.14	62.95	34.70	71.17	29.88
	Trust Fund	3.14	-	2.73	0.01	4.27	0.00
	Personal	143.01	12.21	150.82	12.86	170.79	11.49
	Others	3.37	0.52	4.45	1.10	3.33	0.56
	<b>Total</b>	<b>245.72</b>	<b>50.96</b>	<b>260.89</b>	<b>50.75</b>	<b>294.42</b>	<b>50.93</b>
<b>Balochistan</b>	Foreign	0.13	-	0.11	-	0.23	-
	Govt.	13.03	0.13	12.20	0.13	12.19	1.13
	NFPSEs	2.64	-	1.95	-	1.86	-
	NBFCs & Fin Aux.	0.10	-	0.03	-	0.02	-
	Private Sector	26.79	7.61	24.16	8.21	32.61	6.96
	Trust Fund	1.14	-	1.39	-	1.00	-
	Personal	34.11	5.20	36.38	4.81	40.20	3.45
	Others	6.37	0.04	6.33	0.33	9.44	1.48
	<b>Total</b>	<b>84.30</b>	<b>12.98</b>	<b>82.55</b>	<b>13.49</b>	<b>97.54</b>	<b>13.03</b>
<b>Islamabad</b>	Foreign	10.96	-	10.13	-	12.28	-
	Govt.	86.83	1.87	103.47	2.51	128.59	7.17
	NFPSEs	39.81	3.16	51.12	2.40	47.34	2.29
	NBFCs & Fin Aux.	5.07	2.46	3.96	2.60	2.31	2.78
	Private Sector	159.76	175.53	166.33	188.78	166.15	207.23
	Trust Fund	17.34	3.55	21.45	3.73	18.86	3.26
	Personal	123.58	19.70	127.50	13.25	134.73	12.80
	Others	12.24	0.88	8.14	0.42	11.36	0.71
	<b>Total</b>	<b>455.59</b>	<b>207.15</b>	<b>492.11</b>	<b>213.69</b>	<b>521.63</b>	<b>236.24</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-
	Govt.	0.38	-	0.54	-	0.50	-
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	1.77	0.43	2.08	0.47	1.94	0.20
	Trust Fund	-	-	-	-	0.05	-
	Personal	4.08	0.16	4.23	0.13	5.94	0.13
	Others	0.10	-	0.20	-	0.13	-
	<b>Total</b>	<b>6.33</b>	<b>0.59</b>	<b>7.05</b>	<b>0.59</b>	<b>8.57</b>	<b>0.32</b>

### 3.23 Province/Region Wise Advances by Borrowers and Deposits by Categories (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower / Category	Jun.2009		Dec.2009		Jun.2010	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
<b>Gilgit-Baltistan</b>	Foreign	0.01	-	0.01	-	0.00	-
	Govt.	0.59	-	0.68	-	1.04	-
	NFPSEs	0.02	-	0.04	-	0.01	-
	NBFCs & Fin Aux.	0.13	-	0.33	-	0.49	-
	Private Sector	3.25	1.58	3.62	1.58	5.09	1.58
	Trust Fund	0.70	-	0.56	-	0.64	-
	Personal	2.61	0.45	2.85	0.39	3.67	0.34
	Others	0.10	-	0.20	-	0.07	-
	<b>Total</b>	<b>7.41</b>	<b>2.02</b>	<b>8.30</b>	<b>1.97</b>	<b>11.00</b>	<b>1.91</b>
	<b>AJK</b>	Foreign	0.99	-	0.14	-	0.29
Govt.		23.72	-	21.70	-	21.05	-
NFPSEs		1.72	-	1.05	-	0.94	-
NBFCs & Fin Aux.		0.47	-	0.62	-	0.51	-
Private Sector		24.78	3.56	24.13	3.48	27.86	3.75
Trust Fund		0.73	-	0.72	-	0.83	-
Personal		97.11	2.82	99.70	3.27	103.88	2.43
Others		0.92	0.13	0.50	0.06	0.53	0.22
<b>Total</b>		<b>150.43</b>	<b>6.52</b>	<b>148.55</b>	<b>6.81</b>	<b>155.88</b>	<b>6.41</b>

Data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilisation is under process and will be disseminated as and when collected from banks and compiled by SBP.

"Outstanding deposits" show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

"Outstanding Advances" mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

**Foreign Constituents:** This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

**Government:** This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local). Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

**NFPSEs (Non-financial Public Sector Enterprises):** These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

**NBFCs & Fin Aux.:** NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies, and insurance companies etc.

**Private Sector:** This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

**Trust Fund:** This includes the Private Trusts and Non-profit Organization, Non-government Institution (NGOs)/ Community Based and Organizations (CBOs).

**Personal:** This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

**Others:** This includes all those which are not classified elsewhere.

### 3.24 Non-Performing Loans

( Million Rupees)

BANKS/DFIs	30-06-2010**			31-03-2010*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
<b>All Banks &amp; DFIs</b>	<b>473,891</b>	<b>128,369</b>	<b>3.92</b>	<b>471,984</b>	<b>138,339</b>	<b>4.31</b>
<b>All Banks</b>	<b>459,840</b>	<b>123,094</b>	<b>3.81</b>	<b>457,244</b>	<b>133,277</b>	<b>4.20</b>
<b>Commercial Banks</b>	<b>431,352</b>	<b>113,563</b>	<b>3.62</b>	<b>429,865</b>	<b>124,544</b>	<b>4.05</b>
Public Sector Commercial Banks	115,996	32,104	5.19	120,286	38,517	6.41
Local Private Banks	307,630	79,811	3.28	302,948	84,577	3.54
Foreign Banks	7,726	1,648	1.96	6,631	1,450	1.70
<b>Specialised Banks</b>	<b>28,488</b>	<b>9,531</b>	<b>10.00</b>	<b>27,379</b>	<b>8,733</b>	<b>9.26</b>
<b>DFIs</b>	<b>14,051</b>	<b>5,276</b>	<b>11.74</b>	<b>14,740</b>	<b>5,062</b>	<b>11.78</b>

### Cash Recovery Against Non Performing Loans

BANKS/DFIs	For The Quarter ended March 2010*	For The Quarter ended December 2009**
<b>All Banks &amp; DFIs</b>	<b>14,375</b>	<b>14,769</b>
<b>All Banks</b>	<b>14,012</b>	<b>14,533</b>
<b>Commercial Banks</b>	<b>12,708</b>	<b>11,451</b>
Public Sector Commercial Banks	1,462	1,668
Local Private Banks	10,758	9,336
Foreign Banks	489	447
<b>Specialised Banks</b>	<b>1,304</b>	<b>3,082</b>
<b>DFIs</b>	<b>363</b>	<b>236</b>

\* Based on un-audited data submitted by the banks and DFIs

Source: Off-site Supervision and Enforcement Department, SBP

\*\* Audit adjustments incorporated.

“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.”

### 3.25 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2007		2008		2009		2010	
	1 <sup>st</sup> Jan.	23 <sup>rd</sup> Jun.	1 <sup>st</sup> Jan.	24 <sup>th</sup> Jun.	1 <sup>st</sup> Jan.	1 <sup>st</sup> Jul.	1 <sup>st</sup> Jan.	1 <sup>st</sup> Jul.
<b>1. Saving Accounts</b>								
(i) With cheque facilities	5.5	6	6	8	9.5	8	8	8
(ii) Without cheque facilities	6	6.5	6.5	8.5	10	8.5	8.5	8.5
<b>2. Khas Deposit Accounts or Certificates<sup>1</sup></b>								
3 Years (Rollover)								
(i) First 5 periods of complete 6 months	13	13	13	13	13	13	13	13
(ii) Last period of complete 6 months	13	13	13	13	13	13	13	13
(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	7	7	7	7	7	7	7
(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	6	7	7	9	9	8	8	8
(ii) 10 years(Compound rate)	10	10.15	10.15	12.15	12.15	12.15	12.15	12.15
<b>5. National Deposit Certificates / Accounts<sup>4</sup></b>								
(i) 1 year (Rollover)	13	13	13	13	13	13	13	13
<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	9	9	9.25	11	14.4	11.6	11.6	11.6
(ii) Last period of complete 6 months	10	10.5	10.5	12.5	15.2	12	12	12
<b>(b) Special Saving Certificates (Bearer)<sup>6</sup></b>								
(i) First 4 periods of complete 6 months	12	12	12	12	12	12	12	12
(ii) Last 2 periods of complete 6 months	14	14	14	14	14	14	14	14
<b>7. Regular Income Certificates<sup>7</sup></b>	9.24	9.54	9.54	11.52	15	12	12	12
<b>8. Pensioner's Benefit Accounts<sup>8</sup></b>	11.52	11.64	11.64	13.56	16.8	14.16	14.16	14.16
<b>9. Behood Saving Certificate<sup>9</sup></b>	11.52	11.64	11.64	13.56	16.8	14.16	14.16	14.16

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.
10. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

### 3.26 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

(Million Rupees)

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
	Issued	En-	Issued	En-	Issued	En-	Issued	En-	Issued	En-	Issued	En-	Issued	Cashed	Issued	En-
		cashed		cashed		cashed		cashed		cashed		cashed		cashed		cashed
<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>2009</b>	144,450	625,253	334,422	104,519	41,125	29,011	7,383	28,991	68,679	38,592	53,757	18,487	20,441	2,847	34,379	114,799
<b>2009 Oct.</b>	6,890	81,895	41,921	305	6,784	806	300	330	11,066	2,335	7,267	56	2,125	52	4,275	10,594
<b>Nov.</b>	19,534	12,742	4,172	1,822	1,188	9,338	320	5,459	3,508	3,741	1,518	808	668	1852	3,195	2,490
<b>Dec.</b>	7,742	68,810	33,432	1,205	10,308	2,637	350	485	7,111	3,400	7,738	2120	1,702	25	2,200	5,289
<b>2010 Jan.</b>	7,489	78,578	50,533	785	3,137	2,271	30	1,140	4,774	2,560	6,787	270	1,995	570	3,397	4,121
<b>Feb.</b>	6,661	33,721	17,048	895	5,384	1,162	125	1,224	4,056	3,060	762	291	1,667	422	1,787	7,836
<b>Mar.</b>	13,127	59,853	28,042	1,648	5,000	3,967	1,997	1,139	7,691	3,730	3,617	247	2,478	76	999	13,638
<b>Apr.</b>	9,826	46,087	14,500	25,034	4,337	3,409	920	1,565	6,145	3,101	1,546	218	2,314	98	3,746	4,000
<b>May</b>	26,941	29,982	12,152	8,668	6,275	3,502	100	1,385	5,647	4,346	1,510	483	1,067	74	392	1,771
<b>Jun.</b>	14,178	50,516	31,475	919	7,578	3,916	361	2,628	6,118	5,390	2	1,302	1,518	124	3,812	25,768
<b>Jul.</b>	15,793	26,703	8,490	7,574	3,762	3,846	245	1,628	4,910	4,031	100	667	2,908	92	648	6,613
<b>Aug.</b>	34,334	16,914	3,000	4,040	3,023	9,377	125	3,730	4,283	4,055	102	3,529	1,095	129	117	8,920
<b>Sep.</b>	28,102	40,712	6,333	10,314	3,428	7,350	925	3,929	8,549	4,943	72	7,692	837	1,700	245	9,545
<b>Oct.</b>	19,120	29,321	13,051	5,517	5,959	3,207	1,020	2,819	3,879	3,755	165	1,247	846	4,072	95	2,327

### 3.26 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

( Million Rupees )

PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWAL A		TOTAL	
	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>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>678,482</b>	<b>1,043,910</b>
<b>2009</b>	47,020	78,688	4,669	25,295	5,986	14,829	2,265	1,027	6,614	9,210	24,909	857	4,503	33,489	<b>800,602</b>	<b>1,125,894</b>
<b>2009 Oct.</b>	6,279	4,279	525	1,287	1,235	13,500	636	20	150	1,058	727	38	30	1,632	<b>90,210</b>	<b>118,187</b>
<b>Nov.</b>	55	5,744	25	4,122	15	886	77	25	37	2009	1,743	89	2710	-	<b>38,765</b>	<b>51,127</b>
<b>Dec.</b>	5,731	4,691	569	2,267	21	-	141	147	53	1286	2,267	46	143	1650	<b>79,508</b>	<b>94,058</b>
<b>2010 Jan.</b>	7,873	3,591	19	1,648	22	562	127	660	209	156	1,878	63	35	1,730	<b>88,305</b>	<b>98,705</b>
<b>Feb.</b>	5,193	2,952	517	1,216	22	252	142	809	430	804	1,619	59	100	1,508	<b>45,513</b>	<b>56,211</b>
<b>Mar.</b>	3,334	3,557	1,500	1,695	1,043	25	587	767	781	746	2,513	72	146	2,113	<b>72,855</b>	<b>93,273</b>
<b>Apr.</b>	1,993	4,701	660	2,805	90	185	426	25	482	960	2,272	91	98	1,104	<b>49,355</b>	<b>93,383</b>
<b>May</b>	3,633	4,843	50	2,331	1,041	173	267	300	44	1,550	2,419	71	125	905	<b>61,663</b>	<b>60,384</b>
<b>Jun.</b>	5,276	4,182	500	2,722	1,463	30	178	670	21	600	2,405	84	155	2,512	<b>75,040</b>	<b>101,363</b>
<b>Jul.</b>	1,005	3,711	200	2,977	1,678	12	289	52	1,326	240	1,983	126	41	613	<b>43,378</b>	<b>58,885</b>
<b>Aug.</b>	1,385	4,237	50	3,772	1,044	46	101	27	162	345	1,884	87	17	5,899	<b>50,722</b>	<b>65,107</b>
<b>Sep.</b>	3,750	2,029	45	4,472	1,440	43	637	27	2,017	500	1,937	63	980	2,850	<b>59,297</b>	<b>96,169</b>
<b>Oct.</b>	2,528	3,480	430	1,993	27	312	110	110	53	4,555	3231	46	544	1,765	<b>51,058</b>	<b>64,546</b>

Source: Off-site Supervision and Enforcement Department, SBP

### 3.27 Clearing House Statistics

PERIOD	(Thousand Cheques) (Million Rupees)													
	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD	
	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount	No. of Cheques Cleared	Amount
2005	29,767	8,559,910	12,630	3,267,039	1,103	239,509	577	147,251	2,075	475,915	2,767	759,516	1,026	118,061
2006	34,411	10,669,273	15,150	3,629,014	1,451	332,391	831	217,126	2,744	532,360	3,098	895,327	1,248	185,057
2007	36,538	12,491,693	10,428	2,689,217	1,634	413,390	978	264,366	3,081	630,476	2,353	693,896	1,456	155,119
2008	36,660	14,005,935	7,539	1,733,530	1,706	480,361	1,146	450,772	3,181	732,129	2,421	857,134	1,684	174,247
2009	31,690	11,575,126	14,599	3,585,189	1,925	589,161	1,244	465,404	3,291	811,523	3,583	1,203,682	1,743	54,006
2009 Oct.,	2,902	1,070,795	1,250	312,434	163	50,467	106	39,393	301	74,129	267	67,119	135	3,412
Nov.	2,452	884,884	1,098	256,601	155	45,815	101	37,575	260	63,440	283	75,002	142	4,577
Dec.	2,640	995,380	1,192	302,309	156	51,911	94	37,447	278	73,513	284	92,639	145	3,262
2010 Jan.	2,822	1,063,511	1,207	316,148	165	55,537	112	47,145	288	96,546	319	86,220	135	6,300
Feb.	2,461	887,607	1,074	267,971	150	48,615	95	35,837	258	67,327	275	61,301	149	4,268
Mar.	3,034	1,163,502	1,290	335,309	175	61,910	113	55,979	314	82,220	327	84,194	150	4,453
Apr.	2,942	1,078,195	1,221	320,244	170	68,169	113	44,297	299	86,800	317	80,535	153	5,970
May	2,733	1,074,667	1,161	302,326	158	54,042	105	36,016	290	81,581	291	79,614	153	5,290
Jun.	2,871	1,279,391	1,241	344,427	192	75,763	137	52,593	311	290,696	338	97,649	158	12,673
Jul.	2,550	1,002,031	1,112	309,556	155	60,040	113	47,304	280	78,050	304	70,814	168	2,630
Aug.	2,496	1,023,030	1,103	294,016	145	47,195	112	45,839	269	75,482	288	79,922	173	4,207
Sep.	2,412	965,857	1,009	280,090	140	47,284	89	39,190	249	77,135	267	81,256	171	6,469
Oct.,	2,715	1,014,970	1,143	315,127	140	47,284	106	44,435	275	82,140	293	92,753	197	3,511

### 3.27 Clearing House Statistics

( Thousand Cheques )  
( 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>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	63	20,077	5,801	1,026,131	<b>68,145</b>	<b>22,887,604</b>
<b>2009</b>	3512	2,551,541	1,508	575,079	869	152,938	2,100	123,804	13	3,371	4,995	1,067,540	<b>71,072</b>	<b>22,758,364</b>
<b>2009 Oct.</b>	298	224,059	130	51,990	68	12,040	192	11,253	1	178	432	86,389	<b>6,245</b>	<b>2,003,658</b>
<b>Nov.</b>	262	170,086	118	50,268	64	12,325	177	11,235	1	457	424	83,684	<b>5,537</b>	<b>1,695,949</b>
<b>Dec.</b>	280	236,840	130	52,014	63	11,576	203	11,316	1	133	469	92,343	<b>5,935</b>	<b>1,960,683</b>
<b>2010 Jan.</b>	296	249,428	128	54,186	68	13,880	199	12,374	1	304	402	92,065	<b>6,142</b>	<b>2,093,644</b>
<b>Feb.</b>	258	184,403	114	50,837	64	12,098	159	10,515	1	344	373	82,929	<b>5,431</b>	<b>1,714,052</b>
<b>Mar.</b>	308	249,654	129	55,637	75	14,502	173	12,177	1	306	390	86,341	<b>6,479</b>	<b>2,206,184</b>
<b>Apr.</b>	296	225,023	129	57,107	74	14,819	229	14,823	1	467	386	90,632	<b>6,330</b>	<b>2087081</b>
<b>May</b>	294	239,095	127	54,639	73	14,007	203	15,358	1	267	409	108,326	<b>5,998</b>	<b>2,065,228</b>
<b>Jun.</b>	434	328,056	134	58,334	76	15,888	189	16,355	2	875	421	112,321	<b>6,504</b>	<b>2,685,021</b>
<b>Jul.</b>	346	244,271	121	48,278	69	14,344	144	10,935	1	251	372	95,095	<b>5,735</b>	<b>1,983,599</b>
<b>Aug.</b>	332	254,064	107	42,325	68	13,561	118	9,404	1	762	356	119,071	<b>5,568</b>	<b>2,008,878</b>
<b>Sep.</b>	316	281,718	105	45,619	66	12,641	140	12,112	1	516	359	98,926	<b>5,324</b>	<b>1,948,813</b>
<b>Oct.</b>	346	274,515	116	50,689	65	13,981	185	15,041	1	624	400	164,718	<b>5,982</b>	<b>2,119,788</b>

Source: SBP-BSC (Bank) and NBP



## 3.28 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)				
I T E M S	2006	2007		2008
	Dec.	Jun.	Dec.	Jun.
<b>LIABILITIES</b>				
<b>Paid-up Capital</b>	536,380	540,818	544,152	531,798
<b>Reserves</b>	1,888,855	2,000,887	1,940,176	2,164,438
<b>Demand Deposits:</b>	2,045,975	2,226,514	2,248,694	2,311,090
<b>Time Deposits:</b>	2,634,201	2,868,297	2,851,070	2,973,926
<b>Borrowings from:</b>	13,725,021	14,874,105	15,369,054	8,716,080
(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>	-	1,091,787	1,548,387	1,605,706
<b>Contingent Liabilities as per contra</b>	2,842,997	3,647,538	3,797,549	3,580,746
<b>Other Liabilities</b>	4,867,941	4,594,507	5,053,519	4,683,986
<b>TOTAL LIABILITIES / ASSETS</b>	28,541,370	31,844,453	33,352,601	26,567,770
<b>ASSETS</b>				
<b>Cash and Balances :</b>	8,341,947	9,401,912	9,633,536	3,949,869
(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>	10,495,592	11,182,825	11,411,452	10,892,865
<b>Bill Purchased &amp; Discounted:</b>	-	-	-	-
<b>Investment in Securities and Shares:</b>	543,065	606,882	608,371	561,718
(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
(g) Others	-	-	-	-
<b>Bank Premises</b>	2,776,587	3,098,268	3,153,823	2,158,799
<b>Head Office and Inter-Bank Adjustment</b>	744,436	1,336,991	1,315,806	1,315,779
<b>Contingent Assets as per contra</b>	2,842,997	3,647,538	3,797,549	3,580,746
<b>Other Assets</b>	2,796,746	2,570,037	3,432,064	4,107,994

### 3.28 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

ITEMS	2008	2009		2010
	Dec.	Jun.	Dec.	Jun.
<b>LIABILITIES</b>				
Paid-up Capital	522,276	522,711	522,896	523,128
Reserves	2,073,487	2,073,333	1,906,843	2,504,449
<b>Demand Deposits:</b>	<b>4,544,914</b>	<b>4,418,051</b>	<b>4,707,287</b>	<b>5,761,146</b>
<b>Time Deposits:</b>	<b>1,516,404</b>	<b>1,494,375</b>	<b>1,521,316</b>	<b>3,533,082</b>
<b>Borrowings from:</b>	<b>8,663,873</b>	<b>8,611,770</b>	<b>7,313,726</b>	<b>5,812,986</b>
(a) State Bank of Pakistan	8,018,447	8,018,447	6,768,447	5,268,447
(b) Other Banks	645,426	593,323	545,279	544,539
Head Office & Inter-Bank Adjustment	1,720,339	1,720,339	1,720,339	32,274
Contingent Liabilities as per contra	4,351,003	3,604,925	2,825,751	2,925,030
Other Liabilities	5,649,930	6,039,912	5,974,661	4,851,518
<b>TOTAL LIABILITIES / ASSETS</b>	<b>29,042,226</b>	<b>28,485,416</b>	<b>26,492,819</b>	<b>25,943,613</b>
<b>ASSETS</b>				
<b>Cash and Balances :</b>	<b>5,047,332</b>	<b>4,409,874</b>	<b>4,839,740</b>	<b>4,627,641</b>
(a) Notes,Coins and Silver	240,621	173,751	239,807	213,895
(b) Balances with State Bank of Pakistan	229,058	230,510	191,454	583,079
(c) Balances with other Banks	4,577,653	4,005,613	4,408,479	3,830,667
<b>Loans and Advances to:</b>	<b>11,224,489</b>	<b>10,711,189</b>	<b>10,274,130</b>	<b>10,176,763</b>
<b>Bill Purchased &amp; Discounted:</b>	<b>184</b>	<b>184</b>	<b>184</b>	<b>184</b>
<b>Investment in Securities and Shares:</b>	<b>452,004</b>	<b>459,600</b>	<b>456,630</b>	<b>441,202</b>
(a) Federal Government	300,000	300,000	300,000	300,000
(b) Treasury Bills	-	-	-	-
(c) Provincial Governments	-	-	-	-
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,551	3,551	3,551	3,551
(f) Shares of Other Enterprises	148,416	156,012	153,042	137,614
(g) Others	3	3	3	3
<b>Bank Premises</b>	<b>3,666,572</b>	<b>3,666,858</b>	<b>3,668,189</b>	<b>3,760,370</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>1,873,480</b>	<b>1,785,712</b>	<b>1,817,387</b>	<b>1,069,371</b>
<b>Contingent Assets as per contra</b>	<b>4,351,003</b>	<b>3,604,925</b>	<b>2,825,751</b>	<b>2,925,030</b>
<b>Other Assets</b>	<b>2,427,162</b>	<b>3,847,074</b>	<b>2,610,808</b>	<b>2,943,052</b>

### 3.29 Distribution of Co-operative Banks' 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>2006</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>
<b>December</b>												
No. of A/Cs.	68,236	3,039	5,102	196,879	295	39	556	1,455	963	3,963	7,271	<b>280,527</b>
Amount	1,309,977	50,981	77,722	3,106,234	41,990	5,392	122,423	655,367	84,355	606,877	1,516,404	<b>6,061,318</b>
<b>2009</b>												
<b>June</b>												
No. of A/Cs.	69,649	3,065	1,426	194,831	-	13	555	1,197	988	4,034	6,787	<b>275,758</b>
Amount	1,233,739	52,217	18,743	3,113,352	-	31,270	119,664	655,478	83,669	604,294	1,494,375	<b>5,912,426</b>
<b>December</b>												
No. of A/Cs.	66,227	3,011	222	193,386	-	1,945	903	1,365	1,030	5,598	10,841	<b>273,687</b>
Amount	1,309,283	52,940	2,073	3,342,991	-	27,369	123,621	655,997	84,104	630,225	1,521,316	<b>6,228,603</b>
<b>2010</b>												
<b>June</b>												
No. of A/Cs.	68,154	5,051	5,037	201,028	-	19	1,876	2,444	1,492	5,701	11,532	<b>290,802</b>
Amount	1,645,229	77,660	51,515	3,986,742	-	1,864	2,110,681	687,655	90,608	642,274	3,533,082	<b>9,294,228</b>

### 3.30 Distribution of Co-operative Banks' Deposits by Category of Deposits Holders

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITORS	2006	2007		2008		2009		2010
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Govt. and Govt. Agencies	19,359	20,512	20,567	18,398	1,152	1,152	1,152	1,152
II. Business:	1,917,194	1,430,088	1,434,167	1,613,041	996,067	953,795	957,714	2,509,333
1 Agriculture, Forestry, Hunting and Fishing	118,236	134,076	134,743	134,681	25,127	23,936	737	15,629
2 Manufacturing	128,349	125,648	125,681	273,720	-	-	-	-
3 Construction	-	-	-	-	-	-	-	-
4 Commerce	1,051,859	1,039,842	1,043,020	1,062,847	441,541	441,541	441,541	14,266
5 Other Business	618,750	130,522	130,723	141,793	529,399	488,318	515,436	2,479,438
III. Trust Funds, Non-Profit Institutions and others	55,511	57,182	57,446	57,446	3,696	5,519	17,154	219
IV. Personal	2,688,112	3,587,029	3,587,584	3,596,131	4,821,022	4,699,928	4,894,419	6,522,999
V. Others	-	-	-	-	239,381	252,032	358,164	260,525
<b>TOTAL</b>	<b>4,680,176</b>	<b>5,094,811</b>	<b>5,099,764</b>	<b>5,285,016</b>	<b>6,061,318</b>	<b>5,912,426</b>	<b>6,228,603</b>	<b>9,294,228</b>

### 3.31 Classification of Co-operative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUPS	2006	2007		2008		2009		2010
	Dec.	Jun	Dec.	Jun	Dec.	Jun.	Dec.	Jun.
A. Agriculture, Forestry, Hunting and Fishing	8,523,957	8,397,803	8,478,316	8,133,213	6,915,895	6,335,899	5,662,589	5,912,178
B. Mining and Quarrying	-	-	-	-	402	-	-	-
C. Manufacturing	126,500	168,123	201,134	83,909	7,509	6,270	9	9
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	603,985	536,590	547,441	503,677	85,859	68,614	94,167	12,647
G. Transport, Storage and Communication	166,678	197,734	231,967	231,786	57,344	57,344	57,344	56,432
H. Services	-	-	-	-	2,396,403	3,453,738	3,794,969	3,510,233
I. Employees and activities not adequately described	1,074,472	1,882,575	1,952,594	1,940,280	922,230	547,580	571,972	393,029
(i) Directors and their Associates	3,361	5,020	6,029	6,029	431,466	296,118	309,208	307,900
(ii) Employees and activities not adequately described	1,071,111	1,877,555	1,946,565	1,934,251	490,764	251,462	262,764	85,129
J. Others	-	-	-	-	838,847	241,744	93,080	292,235
<b>TOTAL</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>	<b>11,224,489</b>	<b>10,711,189</b>	<b>10,274,130</b>	<b>10,176,763</b>

### 3.32 Classification of Co-operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITIES	2006	2007		2008		2009		2010
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	261,491	261,491	261,491	65,847
B. Stock Exchange Securities	43,745	43,745	45,750	2,005	-	-	-	-
C. Merchandise:	23,387	44,156	46,326	22,939	-	-	-	-
(i) Export Commodities	9,574	30,257	31,266	21,692	-	-	-	-
(ii) Imported goods other than Industrial Machinery	-	86	138	138	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	13,813	13,813	14,922	1,109	-	-	-	-
D. Machinery and other fixed Assets	11,932	105,302	110,802	110,802	2,349	2,319	2,711	1,932
E. Real Estate:	2,902,500	3,248,488	3,358,507	3,315,048	2,772,711	2,685,729	2,601,615	395,014
(i) Land & Building	2,434,959	2,963,028	3,040,036	3,011,204	216,213	142,490	168,945	126,943
(ii) Agricultural Land	467,541	285,460	318,471	303,844	2,556,498	2,543,239	2,432,670	268,071
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	53,431	103,921	109,220	108,325	299,861	104,518	115,692	66,182
G. Others :	7,460,597	7,637,213	7,740,847	7,333,746	7,888,077	7,657,132	7,292,621	9,647,788
(i) Other Secured Advance	3,366,480	3,470,849	3,503,973	3,392,763	3,342,609	3,379,050	3,474,225	4,532,609
(ii) Advances Secured by Guarantee(s)	59,404	117,530	121,035	109,810	526,185	259,719	305,060	236,098
(iii) Clean Advances and advances against personal Securities	4,034,713	4,048,834	4,115,839	3,831,173	4,019,283	4,018,363	3,513,336	4,879,081
<b>TOTAL</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>	<b>11,224,489</b>	<b>10,711,189</b>	<b>10,274,130</b>	<b>10,176,763</b>

**3.33 Classification of Co-operative Banks'  
Investments in Securities and Shares**  
(Book Value)

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2006	2007		2008		2009
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>A. Federal Government Securities</b>	<b>326,605</b>	<b>334,273</b>	<b>336,605</b>	<b>334,805</b>	<b>300,000</b>	<b>300,000</b>
National Savings Schemes	500	-	-	-	-	-
Treasury Bills	26,105	26,105	26,215	24,715	-	-
Investment Bonds	300,000	308,168	310,390	310,090	300,000	300,000
<b>B. Provincial Governments Securities</b>	<b>12,051</b>	<b>12,051</b>	<b>12,051</b>	<b>12,051</b>	<b>-</b>	<b>-</b>
Punjab						
17.5%      2008	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>204,375</b>	<b>260,524</b>	<b>259,681</b>	<b>214,828</b>	<b>151,967</b>	<b>159,563</b>
Co-operative Banks/ Institutions	3,554	3,554	3,654	3,554	3,551	3,551
Other Enterprises	200,821	256,970	256,027	211,274	148,416	156,012
<b>E. Others</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>3</b>
<b>TOTAL</b>	<b>543,065</b>	<b>606,882</b>	<b>608,371</b>	<b>561,718</b>	<b>452,008</b>	<b>459,600</b>

### 3.33 Classification of Co-operative Banks' Investments in Securities and Shares

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2009			2010		
	Dec.			Jun.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
<b>A. Federal Government Securities</b>	<b>300,000</b>	<b>300,000</b>	<b>300,000</b>	<b>300,000</b>	<b>300,000</b>	<b>300,000</b>
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	-	-	-	-	-	-
Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
<b>B. Provincial Governments Securities</b>	-	-	-	-	-	-
Punjab						
17.5% 2008	-	-	-	-	-	-
<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>156,593</b>	<b>40,724</b>	<b>156,593</b>	<b>141,165</b>	<b>40,735</b>	<b>141,165</b>
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	153,042	37,173	153,042	137,614	37,184	137,614
<b>E. Others</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>
<b>TOTAL</b>	<b>456,630</b>	<b>340,761</b>	<b>456,630</b>	<b>441,202</b>	<b>340,772</b>	<b>441,202</b>



### 3.34 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>2006</b>											
Dec.	-	0.12	-	1.85	2.09	2.57	2.76	2.86	2.93	3.10	<b>1.61</b>
<b>2007</b>											
Jun.	-	0.09	-	1.90	2.09	2.78	2.86	2.86	2.89	3.73	<b>1.65</b>
Dec.	-	0.10	-	1.92	2.20	2.81	2.91	2.89	3.00	3.78	<b>1.68</b>
<b>2008</b>											
Jun.	-	0.32	-	2.07	2.32	3.21	3.38	3.61	3.92	4.16	<b>1.85</b>
Dec.	-	0.43	-	1.90	-	5.30	0.24	0.03	0.05	1.26	<b>1.12</b>
<b>2009</b>											
Jun.	-	0.54	0.02	1.91	-	5.00	0.10	0.02	0.40	1.06	<b>1.15</b>
Dec.	-	0.19	-	2.21	-	1.25	0.087	0.01	0.14	0.52	<b>1.20</b>
<b>2010</b>											
Jun.	-	0.13	-	1.66	-	1.25	1.40	-	-	0.42	<b>1.06</b>

### 3.35 Co-operative Banks' Weighted Average Rates of Return on Advances

(Percent per annum)

END OF PERIOD	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
<b>2006</b>								
<b>Dec.</b>	-	14.00	8.05	10.00	11.77	10.25	10.02	<b>10.52</b>
<b>2007</b>								
<b>Jun.</b>	-	14.00	8.78	11.90	11.90	11.81	10.36	<b>10.84</b>
<b>Dec.</b>	-	14.04	8.88	11.95	11.90	11.87	10.37	<b>10.86</b>
<b>2008</b>								
<b>Jun.</b>	-	15.00	8.26	11.95	11.90	11.87	10.42	<b>10.89</b>
<b>Dec.</b>	3.22	-	-	10.36	12.03	12.58	9.76	<b>10.24</b>
<b>2009</b>								
<b>Jun.</b>	3.22	-	-	10.33	12.13	12.97	9.61	<b>10.12</b>
<b>Dec.</b>	3.22	-	-	10.57	12.09	13.18	9.71	<b>10.19</b>
<b>2010</b>								
<b>Jun.</b>	3.11	-	-	10.00	9.73	12.14	10.48	<b>10.41</b>

### 3.36 State Bank of Pakistan Rates for Banks

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery			Long Term Financing Facility			Punjab Provincial Co-operative Bank Ltd.
		Local Sales	Export Sales		Export Oriented Project(LTF-EOP)			
			Pre- Shipment	Post- Shipment	Upto 2 Years	Over 2 Years but upto 5 Years	Over 3Years to 7-1/2 Years	
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	9.50 <sup>1</sup>	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

EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery			Long Term Financing Facility(LTFF) 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				
01-03-2008	6.50	6.50	6.50	6.50	6.50	7.00	9.7359	
01-04-2008	6.50	6.50	6.50	6.50	6.50	7.00	9.8223	
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	
01-05-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.9524	
01-06-2009	6.50	6.50	6.50	6.50	6.50	7.00	13.1423	
01-07-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.0059	
01-08-2009	6.50	6.50	6.50	6.50	6.50	7.00	11.3847	
01-09-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.4425	
01-10-2009	6.50	6.50	6.50	6.50	6.50	7.00	12.5816	
01-11-2009	7.00	7.00	7.00	7.70	7.20	7.25	12.5942	
01-12-2009	7.00	7.00	7.00	7.70	7.20	7.25	12.3222	
01-01-2010	7.50	7.50	7.50	7.70	7.20	7.25	12.1009	
01-02-2010	7.50	7.50	7.50	7.70	7.20	7.25	11.8970	
01-03-2010	7.50	7.50	7.50	7.70	7.20	7.25	12.2150	
01-04-2010	8.00	8.00	8.00	8.80	7.90	7.50	12.3351	
01-05-2010	8.00	8.00	8.00	8.80	7.90	7.50	12.2577	
01-06-2010	8.00	8.00	8.00	8.80	7.90	7.50	12.0884	
01-07-2010	8.50	8.50	8.50	8.80	7.90	7.50	12.2705	
01-08-2010	8.50	8.50	8.50	8.80	7.90	7.50	12.3440	
01-09-2010	8.50	8.50	8.50	8.80	7.90	7.50	12.6512	
01-10-2010	9.00	9.00	9.00	9.50	8.60	8.20	12.8226	

Source: SME Finance Department SBP

1. Rate of refinance for 6 months is 8.00%, for 2 years 8.50% and above 2 years 9.50%
2. LFT-EOP scheme & LMM scheme (Local Sale) have been merged & new scheme viz Long term Financing Facility (LTFF) for Plant & Machinery has been Circulated vide 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.

### 3.37 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
01-07-2008	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	-
01-05-2009	7.50	7.50	-
01-05-2009	7.50	7.50	-
01-06-2009	7.50	7.50	-
01-07-2009	7.50	7.50	-
01-08-2009	7.50	7.50	-
01-09-2009	7.50	7.50	-
01-10-2009	7.50	7.50	-
01-11-2009	8.00	8.00	-
01-12-2009	8.00	8.00	-
01-01-2010	8.50	8.50	-
01-02-2010	8.50	8.50	-
01-03-2010	8.50	8.50	-
01-04-2010	9.00	9.00	-
01-05-2010	9.00	9.00	-
01-06-2010	9.00	9.00	-
01-07-2010	9.50	9.50	-
01-08-2010	9.50	9.50	-
01-09-2010	9.50	9.50	-
01-10-2010	10.00	10.00	-

Source: SME 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.

### 3.38 Weighted Average Lending & Deposit Rates

(Percent per annum)

ITEMS	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Zero Markup	Zero Markup	Zero Markup	Zero Markup	Zero Rate	Zero Rate	Zero Rate	Zero Rate
<b>February 2010</b>								
Public	13.80	13.85	13.45	14.06	8.61	9.80	6.26	8.05
Private	13.50	13.64	13.51	14.06	7.21	8.88	6.01	8.11
Foreign	13.28	13.52	14.50	15.22	7.15	9.53	6.57	9.07
Specialized	10.07	10.07	9.15	9.65	2.34	5.12	4.89	8.01
<b>All Banks</b>	<b>13.46</b>	<b>13.61</b>	<b>13.38</b>	<b>13.95</b>	<b>7.18</b>	<b>8.99</b>	<b>6.07</b>	<b>8.13</b>
<b>March 2010</b>								
Public	14.99	15.02	13.44	14.10	8.65	9.66	6.38	8.14
Private	13.45	13.58	13.54	14.07	7.21	9.00	6.02	8.13
Foreign	13.19	13.25	14.60	15.30	7.54	9.24	6.53	8.90
Specialised	9.54	9.54	9.16	9.65	2.57	6.24	4.71	7.87
<b>All Banks</b>	<b>13.44</b>	<b>13.56</b>	<b>13.40</b>	<b>13.96</b>	<b>7.37</b>	<b>9.09</b>	<b>6.10</b>	<b>8.16</b>
<b>April 2010</b>								
Public	12.63	13.79	13.49	14.12	7.22	8.57	6.22	8.06
Private	13.38	13.49	13.55	14.10	7.48	9.41	5.97	8.07
Foreign	12.95	12.98	14.36	14.98	7.15	9.05	6.55	8.86
Specialised	9.57	9.59	9.13	9.62	2.57	6.41	4.67	7.84
<b>All Banks</b>	<b>13.30</b>	<b>13.43</b>	<b>13.42</b>	<b>13.98</b>	<b>7.37</b>	<b>9.24</b>	<b>6.03</b>	<b>8.10</b>
<b>May 2010</b>								
Public	13.94	14.51	13.63	14.22	6.35	8.64	6.32	8.00
Private	13.27	13.33	13.49	14.05	7.43	9.61	5.96	8.09
Foreign	13.17	13.17	14.36	14.96	7.65	9.50	6.63	9.02
Specialised	9.33	9.36	9.13	9.61	1.79	5.90	4.66	7.78
<b>All Banks</b>	<b>13.25</b>	<b>13.32</b>	<b>13.40</b>	<b>13.96</b>	<b>7.37</b>	<b>9.52</b>	<b>6.05</b>	<b>8.10</b>
<b>June 2010</b>								
Public	13.75	14.06	13.70	14.29	4.49	7.97	5.56	7.44
Private	13.27	13.29	13.49	14.04	6.96	9.61	5.82	8.07
Foreign	12.83	12.83	13.58	14.29	7.86	9.31	6.57	8.85
Specialised	9.98	10.00	9.14	9.62	4.58	8.85	4.63	7.78
<b>All Banks</b>	<b>13.22</b>	<b>13.26</b>	<b>13.39</b>	<b>13.95</b>	<b>6.80</b>	<b>9.42</b>	<b>5.79</b>	<b>7.98</b>
<b>July 2010</b>								
Public	14.46	14.48	13.58	14.23	7.39	8.68	6.46	8.34
Private	14.23	14.32	13.98	14.52	7.36	9.36	6.42	8.64
Foreign	12.61	12.77	15.11	15.76	7.20	9.42	6.83	9.56
Specialised	10.52	10.53	9.11	9.64	3.52	6.02	5.45	8.30
<b>All Banks</b>	<b>14.01</b>	<b>14.12</b>	<b>13.79</b>	<b>14.35</b>	<b>7.31</b>	<b>9.30</b>	<b>6.44</b>	<b>8.62</b>
<b>August 2010</b>								
Public	13.53	14.34	13.77	14.34	6.15	7.95	5.81	7.42
Private	13.21	13.37	13.46	14.04	7.48	9.70	5.80	8.01
Foreign	13.59	13.63	13.87	14.82	6.39	8.07	6.38	8.90
Specialised	10.63	10.65	9.14	9.62	2.29	5.62	4.51	7.78
<b>All Banks</b>	<b>13.24</b>	<b>13.41</b>	<b>13.38</b>	<b>13.97</b>	<b>7.15</b>	<b>9.24</b>	<b>5.82</b>	<b>7.92</b>
<b>September 2010</b>								
Public	14.48	14.50	13.55	14.20	6.76	7.85	6.41	8.19
Private	13.98	14.12	13.84	14.39	7.48	9.34	6.23	8.47
Foreign	12.77	12.82	15.23	15.84	7.42	9.61	6.83	9.39
Specialized	9.81	9.84	9.10	9.62	1.84	6.27	5.28	8.18
<b>All Banks</b>	<b>13.85</b>	<b>13.98</b>	<b>13.67</b>	<b>14.24</b>	<b>7.39</b>	<b>9.28</b>	<b>6.29</b>	<b>8.45</b>
<b>October 2010</b>								
Public	13.55	14.18	13.71	14.44	9.16	10.34	5.77	7.38
Private	13.46	13.57	13.40	14.04	7.13	9.22	5.82	8.02
Foreign	13.24	13.24	13.66	14.63	5.51	7.10	6.42	8.95
Specialized	9.27	9.30	9.14	9.63	5.57	10.00	4.78	7.75
<b>All Banks</b>	<b>13.43</b>	<b>13.55</b>	<b>13.32</b>	<b>13.98</b>	<b>6.88</b>	<b>8.83</b>	<b>5.83</b>	<b>7.93</b>

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

# **G r a p h**

### 3.39 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				
					Loans upto Rs.5000	Exceeding Rs.5000	Loans upto Rs.5000	Exceeding Rs.5000
1994-95	13.50	13.50	13.50	13.50	8.00S.F. <sup>3</sup> 11.00 (others) 9.00S.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	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>	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>	-	-
2008-09	9.00	9.00	9.00	9.00	15.00	16.00	-	-

1. Excludes Agro-based Industries

Source: Agricultural Credit Department SBP

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

### 3.40 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.



### 3.41 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% 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.

### 3.42 Rates of Return on Advances by Industrial Development Bank of Pakistan

PERIOD	Locally Fabricated Machinery 1972-73	Agro-based Projects 1976-77	Hotel Projects 1976-77	Non-repatriable Investment Project 1978-79	Mining Projects 1983-84	East Pakistan Displaced Scheme of the Federal Govt. 1972-73
<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. the rate is 14.00 % per annum.	2.00 % per annum above the bank rate upto 30-06-78;1.00 % per annum above the bank rate,upto 13-12-84;presently on non-interest basis from bank's own resources.	2.00 % per annum above the bank rate upto 30-06-78;1.00 % per annum above the bank rate,upto 13-12-84;presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank upto 31-12-84; presently on non-interest basis from bank's own resources.	At Bank Rate
<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

### 3.43 Electronic Banking Statistics

Item	Unit	FY08		FY09		
		Q3	Q4	Q1	Q2	Q3
<b>E-banking Infrastructure</b>						
Real Time Online Branches (RTOB)	Number	5,124	5,282	5,421	5,857	5,961
Automated Teller Machines (ATM)	Number	3,021	3,121	3,275	3,523	3,783
Point of Sale (POS)	Number	42,860	43,903	46,666	48,944	48,399
<b>Credit Cards Transactions</b>						
Credit Cards	Thousand	1,551	1,777	1,753	1,785	1,674
Outstanding Amount <sup>1</sup>	Million Rs.	44,563	44,427	43,860	40,523	37,587
<b>Debit Cards<sup>2</sup></b>	Thousand	4,680	4,905	5,145	5,985	5,834
<b>E-banking Transactions</b>						
No of transactions	Thousand	30,456	33,773	37,662	37,588	40,039
Value of Transactions	Billion Rs.	3,352	4,119	3,646	3,235	3,605
<b>ATM Transactions</b>						
No of transactions	Thousand	16,385	19,020	21,948	21,409	22,529
Value of Transactions	Billion Rs.	110	129	158	153	168
<b>POS Transactions</b>						
No of transactions	Thousand	4,373	4,264	4,557	4,670	4,388
Value of Transactions	Billion Rs.	17	20	23	22	22
<b>RTOB Transactions</b>						
No of transactions	Thousand	9,121	9,888	10,452	10,764	12,362
Value of Transactions	Billion Rs.	3,210	3,954	3,448	3,043	3,397
<b>Other E-banking Channels<sup>3</sup></b>						
No of transactions	Thousand	577	601	705	745	759
Value of Transactions	Billion Rs.	15	15	17	18	18

1. Statistics & DWH Department
2. Does not include ATM only Cards
3. Internet, Call Centre & Mobile Banking

### 3.43 Electronic Banking Statistics

Item	Unit	FY09	FY10			
		Q4	Q1	Q2	Q3	Q4
<b>1-E-banking Infrastructure</b>						
Real Time Online Branches (RTOB)	Number	6,040	6,119	6,587	6,634	6,671
Automated Teller Machines (ATM)	Number	3,999	4,055	4,217	4,375	4,465
Point of Sale (POS)	Number	49,715	51,685	50,920	51,577	52,049
<b>2- Credit Cards Transactions</b>						
Credit Cards	Thousand	1,664	1,645	1,632	1,606	1,613
Outstanding Amount <sup>1</sup>	Million Rs.	35,533	33,828	31,257	29,345	28,280
<b>3-Debit Cards<sup>2</sup></b>						
	Thousand	6,395	6,898	7,555	8,086	8,140
<b>4-E-banking Transactions</b>						
No of transactions	Thousand	44,494	46,282	46,381	50,270	53,367
Value of Transactions	Billion Rs.	3,886	3,898	4,136	4,477	4,821
<b>5-ATM Transactions</b>						
No of transactions	Thousand	25,239	27,881	27,255	29,398	31,142
Value of Transactions	Billion Rs.	189	212	211	233	250
<b>6-POS Transactions</b>						
No of transactions	Thousand	4,665	4,417	3,895	3,697	3,664
Value of Transactions	Billion Rs.	24	23	18	17	17
<b>7-RTOB Transactions</b>						
No of transactions	Thousand	13,701	13,079	14,224	15,943	17,369
Value of Transactions	Billion Rs.	3,650	3,634	3,867	4,185	4,517
<b>8-Other E-banking Channels<sup>3</sup></b>						
No of transactions	Thousand	889	906	1,007	1,232	1,192
Value of Transactions	Billion Rs.	24	30	40	42	38

1-Source:- Statistics & DWH Department

2-Does not include ATM Cards

3-Internet, Call Centre & Mobile Banking

Sources : Payment System Department SBP

Note:- Serial Number 1 to 3 as on quarter End Whereas Serial No 4 to 8 during the quarter