

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2010		2011	
	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>				
<b>Capital</b>	<b>380,782.8</b>	<b>394,151.1</b>	<b>390,234.1</b>	<b>479,214.1</b>
<b>Reserves</b>	<b>265,124.0</b>	<b>281,610.0</b>	<b>316,748.9</b>	<b>301,070.0</b>
<b>Demand Deposits:</b>	<b>2,135,162.1</b>	<b>2,244,483.7</b>	<b>2,600,985.9</b>	<b>2,741,791.2</b>
(a) Scheduled Banks	57,624.8	49,912.3	64,477.5	112,996.7
(b) Others	2,077,537.3	2,194,571.4	2,536,508.4	2,628,794.4
<b>Time Deposits:</b>	<b>2,629,614.8</b>	<b>2,806,655.8</b>	<b>2,962,349.4</b>	<b>3,077,140.6</b>
(a) Scheduled Banks	14,035.0	17,311.7	9,542.7	17,679.1
(b) Others	2,615,579.8	2,789,344.1	2,952,806.7	3,059,461.5
<b>Borrowings from:</b>	<b>542,593.3</b>	<b>537,556.5</b>	<b>535,520.0</b>	<b>662,826.9</b>
(a) State Bank of Pakistan	334,012.7	367,362.9	365,034.4	516,154.1
(b) Banks Abroad	5,841.2	10,571.9	12,175.9	18,103.7
(c) Other Scheduled Banks	202,739.4	159,621.7	158,309.7	128,569.1
<b>Head Office and Inter-Bank Adjustment</b>	<b>66,520.4</b>	<b>47,286.3</b>	<b>49,673.3</b>	<b>194,631.1</b>
<b>Contingent Liabilities as per contra</b>	<b>2,745,971.7</b>	<b>2,952,493.5</b>	<b>2,925,935.0</b>	<b>3,338,830.5</b>
<b>Other Liabilities</b>	<b>1,923,029.6</b>	<b>2,440,583.0</b>	<b>1,997,144.2</b>	<b>2,155,631.2</b>
<b>TOTAL LIABILITIES / ASSETS</b>	<b>10,688,798.7</b>	<b>11,704,819.9</b>	<b>11,778,590.8</b>	<b>12,951,135.6</b>
<b>ASSETS</b>				
<b>Cash:</b>	<b>493,148.3</b>	<b>531,006.7</b>	<b>571,556.9</b>	<b>623,759.7</b>
(a) Notes, Coins and Silver	100,029.2	103,012.7	119,123.9	126,072.2
(b) Balances with State Bank of Pakistan	288,525.9	326,048.1	341,735.8	368,991.1
(c) Balances with others Scheduled Banks	104,593.2	101,945.9	110,697.2	128,696.4
<b>Balances held Abroad</b>	<b>124,043.3</b>	<b>125,011.9</b>	<b>115,519.8</b>	<b>126,936.1</b>
<b>Bills Purchased and Discounted</b>	<b>163,113.4</b>	<b>185,076.6</b>	<b>188,779.4</b>	<b>175,019.5</b>
<b>Advances to:</b>	<b>3,262,088.2</b>	<b>3,368,243.3</b>	<b>3,377,231.1</b>	<b>3,362,417.2</b>
(a) Scheduled Banks	87,624.8	61,881.1	66,409.1	52,224.7
(b) Others	3,174,463.4	3,306,362.2	3,310,822.0	3,310,192.5
<b>Investment in Securities and Shares:</b>	<b>1,949,440.5</b>	<b>2,207,914.4</b>	<b>2,654,112.5</b>	<b>3,075,526.3</b>
(a) Federal Government Securities	208,318.5	206,292.0	260,886.2	457,495.2
(b) Treasury Bills	1,119,504.0	1,266,001.8	1,572,278.4	1,932,569.3
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	77,314.9	51,883.1	62,564.9	68,147.3
(e) Others	544,303.1	683,737.5	758,383.0	617,314.5
<b>Bank Premises</b>	<b>171,649.0</b>	<b>171,407.2</b>	<b>161,190.7</b>	<b>167,284.8</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>208,987.6</b>	<b>485,515.7</b>	<b>147,331.4</b>	<b>284,858.2</b>
<b>Contingent Assets as per contra</b>	<b>2,745,971.7</b>	<b>2,952,493.5</b>	<b>2,925,935.0</b>	<b>3,338,830.5</b>
<b>Others Assets</b>	<b>1,570,356.7</b>	<b>1,678,150.6</b>	<b>1,636,934.0</b>	<b>1,796,503.3</b>

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2012		2013	
	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>				
<b>Capital</b>	<b>485,296.5</b>	<b>490,236.3</b>	<b>494,484.6</b>	<b>495,144.4</b>
<b>Reserves</b>	<b>298,588.3</b>	<b>327,524.1</b>	<b>328,627.7</b>	<b>364,036.8</b>
<b>Demand Deposits:</b>	<b>3,069,780.2</b>	<b>3,354,550.8</b>	<b>3,751,938.4</b>	<b>3,934,785.9</b>
(a) Scheduled Banks	93,530.4	89,184.6	77,782.4	102,671.2
(b) Others	2,976,249.9	3,265,366.3	3,674,156.0	3,832,114.6
<b>Time Deposits:</b>	<b>3,247,640.5</b>	<b>3,382,095.5</b>	<b>3,472,424.5</b>	<b>3,768,766.3</b>
(a) Scheduled Banks	4,517.4	14,876.5	12,172.3	17,855.7
(b) Others	3,243,123.1	3,367,219.0	3,460,252.2	3,750,910.5
<b>Borrowings from:</b>	<b>487,155.6</b>	<b>1,009,270.0</b>	<b>765,081.3</b>	<b>651,054.8</b>
(a) State Bank of Pakistan	382,500.8	898,410.4	487,010.9	406,801.6
(b) Banks Abroad	20,074.4	21,276.0	42,987.6	49,729.1
(c) Other Scheduled Banks	84,580.4	89,583.7	235,082.8	194,524.1
<b>Head Office and Inter-Bank Adjustment</b>	<b>79,589.6</b>	<b>117,918.1</b>	<b>67,154.8</b>	<b>136,191.7</b>
<b>Contingent Liabilities as per contra</b>	<b>2,873,008.1</b>	<b>4,845,232.9</b>	<b>2,921,203.0</b>	<b>3,740,296.3</b>
<b>Other Liabilities</b>	<b>2,390,701.8</b>	<b>2,501,374.7</b>	<b>4,285,201.8</b>	<b>6,583,308.0</b>
<b>TOTAL LIABILITIES / ASSETS</b>	<b>12,931,760.6</b>	<b>16,028,202.5</b>	<b>16,086,116.1</b>	<b>19,673,584.0</b>
<b>ASSETS</b>				
<b>Cash:</b>	<b>639,771.2</b>	<b>736,289.4</b>	<b>741,126.7</b>	<b>807,961.8</b>
(a) Notes, Coins and Silver	129,080.6	156,136.0	130,014.7	160,925.4
(b) Balances with State Bank of Pakistan	394,845.5	451,683.8	489,678.2	490,116.6
(c) Balances with others Scheduled Banks	115,845.1	128,469.6	121,433.8	156,919.8
<b>Balances held Abroad</b>	<b>117,694.9</b>	<b>173,900.6</b>	<b>102,963.2</b>	<b>183,420.5</b>
<b>Bills Purchased and Discounted</b>	<b>196,877.8</b>	<b>196,866.5</b>	<b>210,051.3</b>	<b>217,615.0</b>
<b>Advances to:</b>	<b>3,597,714.3</b>	<b>3,746,479.6</b>	<b>3,717,237.7</b>	<b>3,986,628.6</b>
(a) Scheduled Banks	67,709.9	57,943.4	75,455.2	70,775.9
(b) Others	3,530,004.4	3,688,536.3	3,641,782.5	3,915,852.7
<b>Investment in Securities and Shares:</b>	<b>3,273,388.4</b>	<b>3,990,768.5</b>	<b>4,213,708.4</b>	<b>4,278,997.8</b>
(a) Federal Government Securities	493,252.4	622,729.9	720,936.0	743,493.0
(b) Treasury Bills	1,916,027.9	2,519,713.8	2,604,250.2	2,713,794.6
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	76,298.8	91,605.3	103,017.1	104,789.2
(e) Others	787,809.3	756,719.4	785,505.1	716,921.0
<b>Bank Premises</b>	<b>169,010.4</b>	<b>178,619.3</b>	<b>182,822.4</b>	<b>154,579.7</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>223,177.0</b>	<b>344,691.6</b>	<b>150,832.3</b>	<b>144,076.1</b>
<b>Contingent Assets as per contra</b>	<b>2,873,008.1</b>	<b>4,845,232.9</b>	<b>2,921,203.0</b>	<b>3,740,296.3</b>
<b>Others Assets</b>	<b>1,841,118.4</b>	<b>1,815,354.1</b>	<b>3,846,171.0</b>	<b>6,160,008.2</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>2010</b>							
<b>June</b>							
No. of A/Cs.	10,422,699	151,503	99,897	14,657,234	484,295	91,709	262,060
Amount	1,307,916.6	44,972.5	12,798.5	1,844,027.9	637,367.4	162,242.3	480,548.0
<b>December</b>							
No. of A/Cs.	11,397,109	146,356	97,120	15,183,357	378,680	117,218	319,486
Amount	1,361,158.4	48,545.9	21,056.2	1,954,602.2	708,592.1	148,475.5	515,544.9
<b>2011</b>							
<b>June</b>							
No. of A/Cs.	12,114,523	186,684	84,350	14,964,234	470,924	134,576	323,944
Amount	1,605,317.7	61,550.6	13,967.8	2,087,579.2	711,607.5	200,849.1	567,555.0
<b>December</b>							
No. of A/Cs.	12,847,176	166,181	86,273	15,703,397	649,037	143,716	372,767
Amount	1,602,362.5	53,683.6	15,101.4	2,186,326.0	694,714.0	226,624.5	662,506.7
<b>2012</b>							
<b>June</b>							
No. of A/Cs.	13,994,488	171,396	79,593	15,991,376	559,435	142,647	316,887
Amount	1,828,006.3	69,799.8	11,501.4	2,400,372.5	756,645.1	214,208.7	673,732.2
<b>December</b>							
No. of A/Cs.	14,812,829	189,873	98,450	16,486,901	838,832	188,500	349,532
Amount	1,915,286.6	66,838.3	20,735.0	2,659,591.4	742,032.2	243,193.3	701,886.8
<b>2013</b>							
<b>June</b>							
No. of A/Cs.	16,239,187	207,863	103,225	16,971,364	760,262	107,435	293,726
Amount	2,137,424.8	94,879.1	17,874.2	2,930,689.0	792,273.2	209,467.1	666,975.0
<b>December</b>							
No. of A/Cs.	17,033,295	199,003	67,410	17,968,908	973,933	199,978	317,726
Amount	2,274,177.4	89,507.7	21,111.9	3,136,170.9	901,418.6	217,627.4	647,012.0

### 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>2010</b>						
<b>June</b>						
No. of A/Cs.	61,817	86,522	26,206	23,1912	1,244,521	<b>26,575,854</b>
Amount	25,398.2	53,442.2	7,932.2	116,471.3	1,483,402.0	<b>4,693,117.1</b>
<b>December</b>						
No. of A/Cs.	94,637	101,636	15,892	298,969	1,326,518	<b>28,150,460</b>
Amount	23,062.7	56,950.1	5,774.2	140,153.4	1,598,552.8	<b>4,983,915.5</b>
<b>2011</b>						
<b>June</b>						
No. of A/Cs.	52,142	121,707	31,335	257,524	1,392,152	<b>28,741,943</b>
Amount	26,010.2	65,162.8	7,225.3	142,490.0	1,720,899.8	<b>5,489,315.2</b>
<b>December</b>						
No. of A/Cs.	48,087	133,652	24,220	282,222	1,653,701	<b>30,456,728</b>
Amount	22,994.9	66,452.3	6,468.1	151,021.9	1,830,782.4	<b>5,688,255.9</b>
<b>2012</b>						
<b>June</b>						
No. of A/Cs.	58,225	149,568	18,171	264,587	1,509,520	<b>31,746,373</b>
Amount	27,720.8	84,802.4	6,480.0	146,103.7	1,909,692.9	<b>6,219,372.9</b>
<b>December</b>						
No. of A/Cs.	75,335	169,803	38,512	313,660	1,974,174	<b>33,562,227</b>
Amount	27,227.9	95,453.2	7,364.6	152,976.0	1,970,134.0	<b>6,632,585.3</b>
<b>2013</b>						
<b>June</b>						
No. of A/Cs.	55,712	151,488	19,075	238,564	1,626,262	<b>35,147,901</b>
Amount	26,491.5	97,326.9	6,997.0	154,010.5	1,953,541.2	<b>7,134,408.2</b>
<b>December</b>						
No. of A/Cs.	72,758	150,015	14,433	267,647	1,996,490	<b>37,265,106</b>
Amount	27,603.7	102,407.6	8,053.8	157,934.3	2,062,057.2	<b>7,583,025.2</b>

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2010		2011	
	Jun.	Dec.	Jun.	Dec.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>49,871.9</b>	<b>52,848.4</b>	<b>59,606.7</b>	<b>73,878.6</b>
I. Official	6,872.2	9,264.0	9,966.8	9,739.0
II. Business	17,246.8	16,540.4	20,721.3	34,567.1
III. Personal	25,752.9	27,044.0	28,918.5	29,572.5
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>4,643,245.2</b>	<b>4,931,067.1</b>	<b>5,429,708.4</b>	<b>5,614,377.4</b>
<b>I. Government :</b>	<b>551,724.3</b>	<b>569,925.0</b>	<b>642,813.5</b>	<b>604,920.8</b>
A. Federal Government	308,576.5	321,156.2	383,638.5	348,240.2
B. Provincial Governments	208,547.2	214,766.3	221,787.9	227,132.2
C. Local Bodies ( City Governments )	34,600.6	34,002.5	37,387.1	29,548.4
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>318,649.9</b>	<b>342,935.8</b>	<b>382,098.2</b>	<b>400,839.5</b>
A. Agriculture, Forestry, Hunting & Fishing	79.6	81.3	68.4	70.1
B. Mining & Quarrying	33,844.9	32,005.4	74,410.0	72,431.3
C. Manufacturing	60,224.7	73,936.2	70,079.3	91,846.9
D. Construction	105.3	64.4	272.7	43.9
E. Utilities	68,878.0	68,942.6	65,891.9	55,170.7
F. Commerce	19,093.4	18,384.2	22,139.3	27,438.6
G. Transport, Storage & Communication	100,213.5	114,560.1	110,352.6	113,489.0
H. Services	24,524.5	26,999.2	30,733.7	29,916.1
I. Others	11,685.9	7,962.4	8,150.3	10,433.0
<b>III. Non-Bank Financial Companies :</b>	<b>98,152.7</b>	<b>106,348.9</b>	<b>97,479.8</b>	<b>133,178.0</b>
A. Co-operative Banks	1,491.6	1,969.9	2,191.1	4,128.2
B. Development Financial Institutions	3,395.9	2,584.5	305.1	1,650.3
C. Insurance Companies	21,887.1	30,942.3	26,129.7	40,420.4
D. Micro Finance Banks	957.2	1,242.0	1,740.6	2,141.9
E. Other NBFC's	70,420.9	69,610.1	67,113.3	84,837.2
<b>IV. Private Sector Enterprises :</b>	<b>1,321,616.7</b>	<b>1,365,070.8</b>	<b>1,500,601.2</b>	<b>1,491,484.0</b>
A. Agriculture, Hunting and Forestry	133,822.2	146,349.8	162,544.3	158,797.6
1- Growing of crops	124,158.2	134,469.4	149,591.2	145,165.3
2- Farming of animals	5,627.3	6,312.7	6,911.8	7,212.9
3- Agricultural and animal husbandry	2,461.4	3,107.2	3,924.4	4,639.5
4- Agricultural machinery and equipments	1,007.9	1,627.8	1,443.1	1,145.6
5- Hunting, trapping, forestry & logging	55.8	33.2	17.0	38.4
6- Forestry and Logging and Related Service	511.6	799.5	656.9	595.8
B. Fishing and fish farming etc.	645.9	753.6	873.0	910.0
C. Mining and Quarrying	32,189.0	44,438.2	40,964.2	50,174.0
1- Mining of coal	5,182.2	6,847.8	9,242.8	7,248.7
2- Crude petroleum & natural gas	23,865.7	33,013.2	28,349.1	37,090.6
3- Iron & non-ferrous metal ores	1,258.1	1,140.5	527.0	354.3
4- Quarrying of stone, sand and clay	166.8	211.1	491.2	441.3
5- Chemical, fertilizer, Salt etc.	1,716.2	3,225.7	2,354.0	5,039.1
D. Manufacturing	263,996.0	276,199.5	310,925.8	325,761.2
1- Food products and beverages	35,275.8	40,597.5	57,516.8	65,290.4
2- Tobacco products	1,310.2	885.9	555.0	1,446.1
3- Textiles	46,509.3	51,905.1	61,697.0	60,799.2
i) Spinning, weaving, finishing of textiles	37,936.0	41,662.2	47,333.9	46,854.1
a) Spinning of fibers	22,188.9	26,611.4	29,182.2	27,849.8
b) Weaving of textiles	9,326.8	9,921.2	12,426.1	11,382.1
c) Finishing of textiles	6,420.2	5,129.5	5,725.6	7,622.3
ii) Made-up textile articles	3,457.5	4,286.3	5,914.7	6,078.0
iii) Knit wear	1,719.1	1,787.1	2,498.1	3,261.5
iv) Carpets and rugs	934.3	876.9	1,128.6	1,057.4
v) Other textiles n.e.s.	2,462.4	3,292.6	4,821.7	3,548.2
4- Wearing apparel, readymade garments etc.	7,293.8	8,638.4	10,726.3	8,920.4

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	2010		2011	
	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of luggage	5,434.0	5,156.7	5,335.0	5,987.5
i.) Tanning & dressing of leather, luggage, handbags etc.	1,398.1	1,632.7	1,887.0	2,265.0
ii.) Footwear	4,035.9	3,524.0	3,448.0	3,722.6
a) Leather wear	3,516.5	3,070.3	3,036.7	3,321.0
b) Rubber and Plastic wear	519.4	453.7	411.3	401.6
6- Wood and products of wood cork	1,401.6	967.4	1,276.7	1,074.3
7- Paper, paperboard and products	2,297.1	2,484.3	2,699.9	2,238.9
8- Printing, publishing and allied industries	5,376.2	5,005.2	5,644.9	5,315.7
9- Coke and refined petroleum products	28,278.5	26,549.9	25,042.4	35,202.7
10- Chemicals and chemical products	49,215.4	65,890.4	60,539.8	65,057.3
11- Rubber and plastics products	2,709.3	2,741.0	3,333.8	3,300.6
12- Other non-metallic mineral products	6,200.3	7,611.6	8,167.8	7,070.5
13- Basic metals	12,334.6	8,056.0	8,795.4	8,230.3
14- Fabricated metal products	3,236.3	2,547.6	2,885.9	3,207.5
15- Machinery and equipment	9,095.9	8,172.3	9,083.2	8,856.8
16- Office, accounting and computing machinery	729.6	966.3	1,349.0	1,996.4
17- Electrical machinery and apparatus	6,807.5	6,881.6	9,331.3	9,184.5
18- Radio, television and communication equipment and	1,479.3	814.7	1,309.7	943.3
19- Medical, precision and optical instruments, watches and	2,845.3	3,660.4	4,196.5	3,866.6
20- Motor vehicles, trailers and semi-trailers	21,140.9	11,092.7	15,124.4	11,653.1
21- Other transport equipments	3,213.7	2,942.0	3,809.8	2,228.1
22- Furniture and fixture	1,463.1	1,868.6	1,509.0	1,663.4
23- Jewellery and related articles	1,014.1	760.9	979.8	864.2
24- Sports goods	1,967.5	1,652.7	2,011.3	2,049.0
25- Handicrafts	138.7	178.4	180.4	198.7
26- Other manufacturing n.e.s.	7,228.2	8,171.8	7,824.8	9,115.6
E. Ship breaking and waste / scrape (junk) etc.	2,240.9	1,556.8	1,690.1	2,291.2
F. Electricity, gas and water supply	41,780.6	30,929.6	29,732.6	35,052.0
G. Construction	65,883.1	64,990.2	77,808.6	75,141.7
1- Building	50,773.1	48,091.1	56,641.1	58,668.8
2- Infrastructure	15,110.0	16,899.2	21,167.5	16,472.9
H. Commerce and Trade	198,778.5	205,808.0	221,600.1	226,686.4
1- Sale, maintenance and repair of motor vehicles and	9,819.4	9,819.4	9,887.5	10,338.1
2- Wholesale and commission trade	120,114.1	122,152.0	130,750.2	130,919.3
i) Exports	19,401.0	19,912.7	22,149.1	22,322.1
ii) Imports	13,153.3	12,161.2	14,155.2	13,378.5
iii) Domestic whole sales	87,559.8	90,078.2	94,445.9	95,218.7
3- Retail trade	68,845.0	73,836.6	80,962.4	85,429.0
I. Hotels, restaurants and clubs etc	5,660.6	6,840.7	8,851.3	8,744.3
J. Transport, storage and communications	116,513.4	111,695.3	120,759.6	108,537.0
K. Real estate, renting and business activities	148,654.0	155,649.2	176,738.7	166,821.1
1- Real estate activities	27,100.4	32,971.8	34,339.3	32,084.9
2- Renting of machinery and equipment	1,807.7	1,668.6	2,284.9	2,446.4
3- Computer and related activities	6,702.3	6,898.2	7,474.1	7,954.7
4- Research and development	3,558.3	2,873.4	5,211.0	4,939.9
5- Other business activities	109,485.4	111,237.2	127,429.5	119,395.2
L. Education	35,949.0	36,235.2	35,743.6	34,390.0
M. Health and social work	15,604.3	16,611.1	19,044.7	20,288.2
N. Other community, social and personal service activities	46,175.1	52,683.0	57,329.0	57,762.3
O. Other private business n.e.c	213,724.1	214,330.6	235,995.6	220,127.0
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>115,731.4</b>	<b>144,640.7</b>	<b>145,118.4</b>	<b>152,792.8</b>
<b>VI. Personal</b>	<b>2,189,300.9</b>	<b>2,357,475.2</b>	<b>2,604,422.6</b>	<b>2,759,765.1</b>
<b>VII. Others</b>	<b>48,069.2</b>	<b>44,670.8</b>	<b>57,174.7</b>	<b>71,397.2</b>
<b>TOTAL</b>	<b>4,693,117.1</b>	<b>4,983,915.5</b>	<b>5,489,315.1</b>	<b>5,688,255.9</b>

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2012		2013	
	Jun.	Dec.	Jun.	Dec.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>89,414.7</b>	<b>82,376.0</b>	<b>78,851.0</b>	<b>84,766.1</b>
I. Official	9,812.9	8,728.2	8,471.4	11,884.2
II. Business	48,270.1	41,744.4	39,202.7	37,056.3
III. Personal	31,331.6	31,903.4	31,176.9	35,825.6
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>6,129,958.3</b>	<b>6,550,209.3</b>	<b>7,055,557.2</b>	<b>7,498,259.1</b>
<b>I. Government :</b>	<b>664,880.8</b>	<b>679,537.7</b>	<b>696,173.4</b>	<b>731,611.4</b>
A. Federal Government	410,078.7	404,445.0	413,874.5	416,959.4
B. Provincial Governments	228,021.0	254,139.0	259,995.3	292,179.4
C. Local Bodies ( City Governments )	26,781.2	20,953.8	22,303.6	22,472.7
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>422,758.9</b>	<b>401,227.9</b>	<b>396,165.6</b>	<b>469,582.7</b>
A. Agriculture, Forestry, Hunting & Fishing	320.6	298.0	325.8	300.0
B. Mining & Quarrying	87,572.2	74,258.8	64,805.8	101,918.6
C. Manufacturing	96,515.5	101,161.9	99,161.8	115,801.0
D. Construction	196.7	145.3	56.2	109.4
E. Utilities	74,926.8	66,300.5	64,195.0	78,223.9
F. Commerce	18,611.7	18,902.0	23,019.7	30,138.4
G. Transport, Storage & Communication	109,859.3	100,692.3	108,262.7	100,849.1
H. Services	26,397.4	26,732.0	24,567.2	25,011.6
I. Others	8,358.8	12,737.2	11,771.4	17,230.8
<b>III. Non-Bank Financial Companies :</b>	<b>119,782.8</b>	<b>150,959.9</b>	<b>167,101.9</b>	<b>186,983.1</b>
A. Co-operative Banks	2,194.9	1,120.0	2,002.9	1,624.4
B. Development Financial Institutions	485.2	1,077.2	2,411.7	813.7
C. Insurance Companies	32,197.8	43,068.6	49,853.5	58,483.5
D. Micro Finance Banks	1,880.7	2,867.9	3,396.9	3,087.3
E. Other NBFC's	83,024.2	102,826.2	109,436.9	122,974.2
<b>IV. Private Sector Enterprises :</b>	<b>1,653,240.8</b>	<b>1,806,632.4</b>	<b>1,985,965.3</b>	<b>2,129,643.9</b>
A. Agriculture, Hunting and Forestry	171,183.4	182,182.6	191,602.6	204,567.4
1- Growing of crops	155,491.8	164,775.0	173,759.7	184,051.7
2- Farming of animals	8,249.3	8,420.9	8,866.9	10,210.7
3- Agricultural and animal husbandry	5,293.4	6,015.0	5,404.5	5,730.2
4- Agricultural machinery and equipments	1,399.4	2,162.8	2,688.3	3,526.7
5- Hunting, trapping, forestry & logging	242.2	72.1	46.8	54.0
6- Forestry and Logging and Related Service	507.2	736.9	836.5	994.0
B. Fishing and fish farming etc.	1,332.5	1,703.1	1,711.6	1,797.3
C. Mining and Quarrying	41,617.0	44,030.1	61,934.7	57,156.7
1- Mining of coal	7,988.7	8,791.9	10,092.1	10,370.3
2- Crude petroleum & natural gas	27,410.6	26,839.4	44,164.5	41,173.3
3- Iron & non-ferrous metal ores	1,558.1	1,587.8	1,613.3	1,505.1
4- Quarrying of stone, sand and clay	261.8	224.8	271.5	328.7
5- Chemical, fertilizer, Salt etc.	4,397.8	6,586.2	5,793.3	3,779.4
D. Manufacturing	359,619.1	407,510.1	426,105.7	467,594.6
1- Food products and beverages	59,027.0	71,103.2	70,796.5	92,506.0
2- Tobacco products	1,613.4	1,790.9	2,045.1	1,693.7
3- Textiles	70,050.7	70,701.9	77,687.4	82,031.0
i) Spinning, weaving, finishing of textiles	53,702.8	55,334.3	60,027.8	64,929.8
a) Spinning of fibers	31,804.6	34,737.5	36,058.8	41,018.3
b) Weaving of textiles	13,132.9	11,915.2	13,543.9	13,200.6
c) Finishing of textiles	8,765.3	8,681.6	10,425.2	10,710.9
ii) Made-up textile articles	7,717.7	6,853.9	7,781.3	8,733.1
iii) Knit wear	3,093.2	3,371.7	3,474.6	3,224.8
iv) Carpets and rugs	1,312.8	1,531.6	1,617.0	1,634.2
v) Other textiles n.e.s.	4,224.2	3,610.4	4,786.7	3,509.1
4- Wearing apparel, readymade garments etc.	9,050.1	10,194.7	9,304.2	11,888.1

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	2012		2013	
	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of	6,923.2	7,382.0	7,858.7	9,693.1
i.) Tanning & dressing of leather, luggage,	2,496.6	2,461.6	2,869.6	3,194.1
ii.) Footwear	4,426.6	4,920.4	4,989.1	6,499.0
a) Leather wear	3,646.9	4,202.8	4,202.7	5,768.6
b) Rubber and Plastic wear	779.7	717.6	786.4	730.3
6- Wood and products of wood cork	1,583.3	1,677.5	1,805.1	1,989.4
7- Paper, paperboard and products	2,731.1	3,848.1	3,008.6	3,537.0
8- Printing, publishing and allied industries	6,555.4	8,065.6	9,229.5	9,509.0
9- Coke and refined petroleum products	45,781.6	45,162.4	32,707.7	46,756.4
10- Chemicals and chemical products	55,918.2	84,206.4	64,900.7	81,891.3
11- Rubber and plastics products	4,457.9	4,750.0	6,201.6	5,796.3
12- Other non-metallic mineral products	9,799.1	13,412.5	16,341.8	16,809.2
13- Basic metals	10,344.4	12,662.2	13,852.2	16,019.7
14- Fabricated metal products	4,258.4	5,214.1	5,189.6	5,299.2
15- Machinery and equipment	11,731.7	10,361.9	11,622.9	12,265.4
16- Office, accounting and computing machinery	1,995.5	1,821.0	1,863.3	1,149.3
17- Electrical machinery and apparatus	11,675.5	10,925.2	26,019.8	13,639.2
18- Radio, television and communication equipment and	1,320.9	1,529.8	1,889.2	1,724.6
19- Medical, precision and optical instruments, watches	5,466.6	5,126.1	5,707.4	7,251.1
20- Motor vehicles, trailers and semi-trailers	19,232.2	14,477.4	17,834.1	17,806.0
21- Other transport equipments	2,686.7	4,378.1	4,752.0	4,482.2
22- Furniture and fixture	1,561.9	1,970.4	2,482.3	2,576.5
23- Jewellery and related articles	1,354.9	1,470.7	1,767.7	1,954.6
24- Sports goods	2,438.5	2,503.2	2,311.7	2,406.7
25- Handicrafts	160.2	140.2	125.8	168.5
26- Other manufacturing n.e.s.	11,900.7	12,634.7	28,800.7	16,750.8
E. Ship breaking and waste / scrape (junk) etc.	2,375.2	1,791.3	2,446.9	2,379.9
F. Electricity, gas and water supply	35,059.4	43,262.7	46,830.8	52,207.0
G. Construction	97,694.2	94,411.7	109,482.0	117,071.8
1- Building	72,722.7	66,353.0	80,017.2	89,693.0
2- Infrastructure	24,971.5	28,058.7	29,464.8	27,378.8
H. Commerce and Trade	254,628.0	259,449.9	302,111.3	333,900.3
1- Sale, maintenance and repair of motor vehicles and	12,202.6	12,566.9	14,364.2	14,003.3
2- Wholesale and commission trade	137,163.1	138,696.5	146,016.2	152,594.4
i) Exports	24,255.0	26,335.9	27,029.8	27,807.3
ii) Imports	15,018.1	14,668.1	15,591.2	16,790.3
iii) Domestic whole sales	97,889.9	97,692.6	103,395.2	107,996.7
3- Retail trade	105,262.3	108,186.5	141,730.9	167,302.7
I. Hotels, restaurants and clubs etc	12,103.4	12,286.4	11,951.4	12,421.0
J. Transport, storage and communications	102,885.1	123,025.0	126,796.7	144,821.0
K. Real estate, renting and business activities	206,381.1	237,902.3	275,621.7	266,196.6
1- Real estate activities	46,399.7	39,370.4	39,085.9	45,015.2
2- Renting of machinery and equipment	3,635.7	5,121.4	5,084.1	4,636.2
3- Computer and related activities	10,287.8	12,570.2	14,915.4	16,879.4
4- Research and development	6,656.8	7,377.9	6,232.7	5,895.1
5- Other business activities	139,401.2	173,462.5	210,303.6	193,770.7
L. Education	39,081.4	47,000.6	50,890.5	55,102.8
M. Health and social work	22,537.4	22,958.7	24,076.8	27,221.1
N. Other community, social and personal service activities	62,180.4	70,438.3	75,372.9	81,703.9
O. Other private business n.e.c	244,563.1	258,679.6	279,029.7	305,502.2
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>171,200.7</b>	<b>193,681.2</b>	<b>193,310.6</b>	<b>203,272.7</b>
<b>VI. Personal</b>	<b>3,030,641.2</b>	<b>3,247,694.6</b>	<b>3,516,099.8</b>	<b>3,693,162.6</b>
<b>VII. Others</b>	<b>67,453.0</b>	<b>70,475.6</b>	<b>100,740.5</b>	<b>84,002.7</b>
<b>TOTAL</b>	<b>6,219,372.9</b>	<b>6,632,585.2</b>	<b>7,134,408.2</b>	<b>7,583,025.2</b>



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

As on 31<sup>st</sup> December, 2013

(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 5,000	878	2.2	37,128	58.0	287	0.6	551	1.0	661,554	1,756.7
5,000 to 10,000	444	3.0	53,123	437.3	76	0.5	359	2.5	997,446	7,392.7
10,000 to 20,000	2,445	40.9	36,327	540.8	150	1.9	1,235	20.8	1,016,663	15,358.0
20,000 to 25,000	10,129	230.2	16,078	361.9	66	1.5	212	4.5	467,844	10,577.4
25,000 to 30,000	18,574	513.8	9,600	263.9	34,549	1,032.7	96	2.5	392,443	10,768.3
30,000 to 40,000	14,848	475.3	14,755	512.6	2,779	109.8	115	3.9	753,712	26,423.1
40,000 to 50,000	6,330	295.9	16,930	757.7	133	5.6	202	9.0	641,468	28,751.8
50,000 to 60,000	4,511	248.1	4,944	273.9	56	3.1	113	6.1	623,873	33,947.5
60,000 to 70,000	1,133	71.7	3,910	253.9	27	1.7	161	10.9	501,629	32,493.8
70,000 to 80,000	1,750	128.8	3,757	280.6	87	6.3	122	9.3	442,115	33,109.9
80,000 to 90,000	4,460	390.8	4,976	416.7	52	4.4	414	34.5	400,229	33,999.7
90,000 to 100,000	298	28.4	5,226	490.0	615	57.9	125	11.6	335,151	31,809.8
100,000 to 200,000	12,800	1,785.0	24,621	3,379.9	2,084	271.0	882	112.4	1,694,962	235,803.4
200,000 to 300,000	2,724	675.4	19,828	4,685.7	1,039	274.0	232	56.4	535,732	129,277.0
300,000 to 400,000	3,806	1,263.8	8,512	3,048.7	2,261	771.0	1,291	486.1	237,276	82,250.5
400,000 to 500,000	4,629	2,135.0	4,156	1,908.8	232	102.0	213	96.3	127,828	57,097.6
500,000 to 600,000	1,183	637.6	3,789	2,049.6	63	34.4	113	62.0	77,799	42,346.8
600,000 to 700,000	1,343	865.9	3,488	2,256.6	67	44.7	185	120.7	47,296	30,623.7
700,000 to 800,000	767	568.1	2,521	1,921.1	134	99.3	222	164.7	35,933	26,802.2
800,000 to 900,000	2,867	2,472.8	1,988	1,685.6	46	39.0	110	91.8	29,890	25,267.6
900,000 to 1,000,000	1,246	1,173.8	1,085	1,041.2	283	267.9	87	81.3	22,543	21,351.6
1,000,000 to 2,000,000	4,708	6,325.5	9,664	13,375.3	1,449	2,407.8	734	1,076.1	87,788	119,923.3
2,000,000 to 3,000,000	1,067	2,713.3	4,220	9,976.3	293	738.7	475	1,161.8	24,944	60,351.4
3,000,000 to 4,000,000	548	1,862.6	2,509	8,753.9	850	3,245.8	217	733.4	15,068	51,060.6
4,000,000 to 5,000,000	278	1,240.4	1,624	7,362.6	148	651.7	162	722.2	6,294	28,033.1
5,000,000 to 6,000,000	319	1,718.2	2,679	14,098.2	246	1,302.2	158	859.6	6,553	34,597.9
6,000,000 to 7,000,000	246	1,583.1	825	5,342.6	87	569.6	125	832.0	2,686	17,313.6
7,000,000 to 8,000,000	136	1,014.9	599	4,496.4	71	536.2	73	547.0	2,672	19,918.8
8,000,000 to 9,000,000	122	1,039.8	791	6,633.7	107	904.2	100	836.8	2,658	22,720.4
9,000,000 to 10,000,000	79	762.5	718	6,865.4	893	8,283.8	61	575.2	1,565	14,799.9
10,000,000 and over	1,176	52,499.2	8,326	628,082.5	2,386	447,813.3	1,417	178,250.8	18,228	843,716.0
<b>TOTAL</b>	<b>105,844</b>	<b>84,766.1</b>	<b>308,697</b>	<b>731,611.4</b>	<b>51,616</b>	<b>469,582.7</b>	<b>10,562</b>	<b>186,983.1</b>	<b>10,211,842</b>	<b>2,129,643.9</b>

### 3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 31<sup>st</sup> December, 2013

(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	25,760	52.4	1,298,346	3,124.3	50,391	133.9	2,074,017	5,126.8	<b>2,074,895</b>	<b>5,129.0</b>
5,000 to 10,000	11,627	83.2	1,115,296	8,444.2	14,662	107.0	2,192,589	16,467.6	<b>2,193,033</b>	<b>16,470.6</b>
10,000 to 20,000	21,874	330.4	2,132,794	32,490.8	56,823	764.2	3,265,866	49,506.8	<b>3,268,311</b>	<b>49,547.8</b>
20,000 to 25,000	10,818	253.4	1,189,655	26,725.1	12,028	275.1	1,696,701	38,199.0	<b>1,706,830</b>	<b>38,429.2</b>
25,000 to 30,000	4,412	121.1	1,160,303	31,876.8	37,758	1,023.5	1,639,161	45,088.7	<b>1,657,735</b>	<b>45,602.6</b>
30,000 to 40,000	8,356	304.2	2,046,700	71,691.6	50,858	1,747.2	2,877,275	100,792.4	<b>2,892,123</b>	<b>101,267.7</b>
40,000 to 50,000	5,572	255.2	1,826,395	82,252.1	38,238	1,755.2	2,528,938	113,786.7	<b>2,535,268</b>	<b>114,082.6</b>
50,000 to 60,000	14,655	800.1	1,734,616	95,212.5	49,296	2,740.6	2,427,553	132,983.8	<b>2,432,064</b>	<b>133,232.0</b>
60,000 to 70,000	10,560	702.7	1,598,601	103,801.4	37,524	2,418.9	2,152,412	139,683.4	<b>2,153,545</b>	<b>139,755.1</b>
70,000 to 80,000	6,144	452.0	1,345,318	100,758.7	22,891	1,729.2	1,820,434	136,346.1	<b>1,822,184</b>	<b>136,474.9</b>
80,000 to 90,000	5,767	484.2	1,138,240	96,571.7	18,266	1,526.4	1,567,944	133,037.5	<b>1,572,404</b>	<b>133,428.3</b>
90,000 to 100,000	8,045	774.9	950,592	90,125.6	56,230	5,349.7	1,355,984	128,619.5	<b>1,356,282</b>	<b>128,647.9</b>
100,000 to 200,000	39,466	5,474.6	4,971,020	688,317.3	69,754	9,640.7	6,802,789	942,999.3	<b>6,815,589</b>	<b>944,784.3</b>
200,000 to 300,000	15,688	3,784.0	1,459,409	353,550.0	13,470	3,311.6	2,045,398	494,938.7	<b>2,048,122</b>	<b>495,614.0</b>
300,000 to 400,000	9,267	3,145.5	670,567	231,081.6	6,317	2,158.3	935,491	322,941.8	<b>939,297</b>	<b>324,205.7</b>
400,000 to 500,000	5,429	2,430.9	310,000	137,611.3	8,283	3,735.9	456,141	202,982.7	<b>460,770</b>	<b>205,117.8</b>
500,000 to 600,000	3,486	1,889.4	172,349	93,782.5	5,349	2,926.2	262,948	143,090.9	<b>264,131</b>	<b>143,728.5</b>
600,000 to 700,000	2,866	1,794.8	113,910	73,750.1	1,749	1,139.1	169,561	109,729.6	<b>170,904</b>	<b>110,595.6</b>
700,000 to 800,000	2,017	1,526.0	84,379	62,907.8	1,075	796.7	126,281	94,217.8	<b>127,048</b>	<b>94,785.9</b>
800,000 to 900,000	3,565	3,007.6	69,677	59,073.1	644	551.6	105,920	89,716.3	<b>108,787</b>	<b>92,189.2</b>
900,000 to 1,000,000	625	593.6	47,003	44,632.9	4,919	4,721.4	76,545	72,689.9	<b>77,791</b>	<b>73,863.7</b>
1,000,000 to 2,000,000	5,911	8,129.9	208,654	286,952.9	3,640	4,759.2	317,840	436,624.5	<b>322,548</b>	<b>442,950.0</b>
2,000,000 to 3,000,000	2,390	5,926.4	61,947	145,672.9	741	1,829.7	95,010	225,657.2	<b>96,077</b>	<b>228,370.5</b>
3,000,000 to 4,000,000	920	3,142.9	19,989	67,769.8	371	1,253.7	39,924	135,960.1	<b>40,472</b>	<b>137,822.7</b>
4,000,000 to 5,000,000	744	3,287.2	14,822	67,585.6	3,599	15,265.3	27,393	122,907.7	<b>27,671</b>	<b>124,148.2</b>
5,000,000 to 6,000,000	697	3,720.7	8,388	45,173.7	82	447.8	18,803	100,200.1	<b>19,122</b>	<b>101,918.2</b>
6,000,000 to 7,000,000	278	1,789.4	5,859	37,953.3	72	460.6	9,932	64,261.0	<b>10,178</b>	<b>65,844.1</b>
7,000,000 to 8,000,000	314	2,320.4	4,268	31,687.0	78	574.9	8,075	60,080.7	<b>8,211</b>	<b>61,095.6</b>
8,000,000 to 9,000,000	255	2,169.9	2,443	20,712.9	33	282.4	6,387	54,260.3	<b>6,509</b>	<b>55,300.1</b>
9,000,000 to 10,000,000	249	2,384.7	2,089	19,619.1	12	111.4	5,587	52,639.7	<b>5,666</b>	<b>53,402.1</b>
10,000,000 and over	2,499	142,141.0	17,202	482,253.5	305	10,465.4	50,363	2,732,722.3	<b>51,539</b>	<b>2,785,221.6</b>
<b>TOTAL</b>	<b>230,256</b>	<b>203,272.7</b>	<b>25,780,831</b>	<b>3,693,162.6</b>	<b>565,458</b>	<b>84,002.7</b>	<b>37,159,262</b>	<b>7,498,259.1</b>	<b>37,265,106</b>	<b>7,583,025.2</b>

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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2010				2011			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	2,106,978	5,473.4	2,189,524	5,542.6	1,976,179	5,538.8	2,204,424	5,823.9
5,000 to 10,000	1,567,334	11,541.3	1,710,008	12,551.1	1,581,826	11,759.6	1,860,895	13,631.6
10,000 to 20,000	2,936,061	43,168.1	2,978,020	44,560.5	2,980,938	44,611.6	3,400,190	50,320.0
20,000 to 25,000	1,360,187	30,523.0	1,458,278	32,775.6	1,454,397	32,729.5	1,464,250	32,872.6
25,000 to 30,000	1,153,990	31,703.1	1,279,311	35,068.8	1,191,206	32,720.5	1,558,733	42,818.0
30,000 to 40,000	2,198,623	76,913.4	2,532,621	88,567.6	2,245,416	78,464.0	2,443,279	85,642.8
40,000 to 50,000	1,943,396	87,355.3	2,057,770	92,199.4	2,006,164	90,050.4	2,213,312	99,052.2
50,000 to 60,000	1,707,144	93,560.0	1,736,437	95,297.1	1,831,175	100,464.4	1,812,063	99,488.0
60,000 to 70,000	1,444,347	93,852.4	1,501,747	97,347.9	1,560,749	101,271.6	1,649,554	107,085.7
70,000 to 80,000	1,200,320	89,812.3	1,277,652	95,704.7	1,401,319	104,962.2	1,431,104	107,215.6
80,000 to 90,000	984,078	83,388.2	1,123,753	95,286.3	1,103,125	93,753.9	1,203,210	101,998.5
90,000 to 100,000	926,782	88,039.5	963,847	91,513.2	1,003,464	95,357.4	1,031,518	97,602.7
100,000 to 200,000	4,301,145	588,944.3	4,394,881	605,365.7	5,005,844	690,957.4	4,877,701	666,873.4
200,000 to 300,000	1,160,828	279,085.1	1,237,950	299,315.1	1,426,686	346,244.5	1,334,685	322,587.4
300,000 to 400,000	503,419	173,612.9	501,272	172,478.0	609,718	210,305.0	591,112	202,740.8
400,000 to 500,000	251,979	112,097.2	290,437	128,907.1	326,306	146,116.1	329,271	146,789.9
500,000 to 600,000	163,672	88,917.5	184,513	100,550.3	204,200	111,394.1	208,459	113,157.3
600,000 to 700,000	116,229	74,718.7	123,805	79,980.2	132,133	85,560.9	139,218	89,972.3
700,000 to 800,000	81,683	61,094.9	93,913	70,331.5	107,834	80,452.2	115,739	86,654.3
800,000 to 900,000	63,361	53,543.3	68,024	57,731.6	86,809	73,601.0	79,994	67,673.4
900,000 to 1,000,000	47,466	44,863.6	46,634	44,137.0	65,062	61,809.2	62,492	59,258.4
1,000,000 to 2,000,000	199,478	270,661.2	227,933	309,498.3	246,040	333,547.5	246,118	331,574.7
2,000,000 to 3,000,000	56,206	134,937.3	65,014	156,756.7	67,239	162,820.5	69,908	168,220.8
3,000,000 to 4,000,000	23,432	80,654.2	28,053	96,732.8	32,303	110,233.6	32,900	112,859.1
4,000,000 to 5,000,000	18,616	82,702.7	16,615	74,214.7	19,729	88,546.5	21,616	96,736.5
5,000,000 to 6,000,000	13,444	71,924.2	12,046	64,741.0	16,699	90,111.0	13,982	75,171.5
6,000,000 to 7,000,000	6,085	39,261.6	7,188	46,422.1	8,558	55,336.8	9,044	58,145.9
7,000,000 to 8,000,000	3,961	29,448.0	5,330	39,576.5	6,088	45,389.7	6,640	49,442.3
8,000,000 to 9,000,000	3,879	32,796.4	4,086	34,483.0	4,844	40,976.2	4,885	41,365.2
9,000,000 to 10,000,000	2,673	25,217.1	2,958	27,835.0	4,274	40,498.7	3,923	37,126.3
10,000,000 and over	29,058	1,713,306.9	30,840	1,788,444.0	35,619	1,923,730.6	36,509	2,118,354.9
<b>TOTAL</b>	<b>26,575,854</b>	<b>4,693,117.1</b>	<b>28,150,460</b>	<b>4,983,915.5</b>	<b>28,741,943</b>	<b>5,489,315.2</b>	<b>30,456,728</b>	<b>5,688,255.9</b>

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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2012				2013			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,479,683	7,384.9	2,112,432	5,016.9	2,030,954	5,342.4	2,074,895	5,129.0
5,000 to 10,000	1,693,763	12,486.5	2,028,997	14,966.4	2,126,113	15,612.9	2,193,033	16,470.6
10,000 to 20,000	3,256,295	48,695.3	3,131,511	46,833.9	3,278,245	48,986.8	3,268,311	49,547.8
20,000 to 25,000	1,476,430	33,265.1	1,559,406	35,073.2	1,707,358	38,354.8	1,706,830	38,429.2
25,000 to 30,000	1,451,055	39,793.3	1,561,989	42,895.7	1,528,015	41,942.1	1,657,735	45,602.6
30,000 to 40,000	2,537,380	88,476.3	2,724,899	95,324.6	2,732,520	95,180.8	2,892,123	101,267.7
40,000 to 50,000	2,230,738	100,264.3	2,286,902	102,481.8	2,347,089	105,524.9	2,535,268	114,082.6
50,000 to 60,000	2,006,791	110,124.8	2,047,566	112,136.3	2,100,936	115,282.7	2,432,064	133,232.0
60,000 to 70,000	1,735,006	112,361.5	1,816,416	117,881.9	1,853,130	120,169.7	2,153,545	139,755.1
70,000 to 80,000	1,455,464	108,958.9	1,606,194	120,171.8	1,634,576	122,497.3	1,822,184	136,474.9
80,000 to 90,000	1,193,775	101,446.9	1,364,519	116,033.5	1,472,751	124,837.8	1,572,404	133,428.3
90,000 to 100,000	1,067,111	101,334.9	1,155,766	109,552.3	1,321,200	125,295.4	1,356,282	128,647.9
100,000 to 200,000	5,394,449	742,525.4	5,723,875	790,765.9	6,392,857	882,695.8	6,815,589	944,784.3
200,000 to 300,000	1,499,008	362,880.0	1,850,168	450,029.3	1,955,945	472,489.2	2,048,122	495,614.0
300,000 to 400,000	638,983	218,306.2	932,791	318,325.9	893,159	306,488.8	939,297	324,205.7
400,000 to 500,000	339,814	150,955.2	383,333	170,572.0	430,406	190,570.5	460,770	205,117.8
500,000 to 600,000	253,621	138,739.9	288,163	157,160.5	270,708	147,132.9	264,131	143,728.5
600,000 to 700,000	202,614	130,710.3	159,023	102,784.7	175,402	113,479.2	170,904	110,595.6
700,000 to 800,000	134,506	100,689.7	142,508	106,519.2	133,152	99,252.4	127,048	94,785.9
800,000 to 900,000	97,295	82,484.9	95,078	80,566.1	99,072	83,940.3	108,787	92,189.2
900,000 to 1,000,000	76,728	72,572.8	73,332	69,527.4	75,154	71,408.5	77,791	73,863.7
1,000,000 to 2,000,000	303,371	409,681.2	295,071	397,562.7	324,194	443,896.6	322,548	442,950.0
2,000,000 to 3,000,000	85,059	204,225.3	83,839	201,419.8	107,421	257,943.3	96,077	228,370.5
3,000,000 to 4,000,000	35,973	123,331.3	35,389	121,165.3	37,365	127,606.3	40,472	137,822.7
4,000,000 to 5,000,000	23,037	103,428.7	22,250	100,213.7	26,003	117,172.2	27,671	124,148.2
5,000,000 to 6,000,000	13,755	73,888.2	14,129	75,721.4	19,197	102,312.4	19,122	101,918.2
6,000,000 to 7,000,000	8,950	57,622.2	9,520	61,471.5	10,348	66,933.4	10,178	65,844.1
7,000,000 to 8,000,000	6,364	47,458.8	6,798	50,823.7	7,947	59,188.6	8,211	61,095.6
8,000,000 to 9,000,000	4,989	42,135.9	4,932	41,578.1	5,498	46,383.1	6,509	55,300.1
9,000,000 to 10,000,000	4,383	41,416.7	4,573	43,261.8	6,115	57,683.0	5,666	53,402.1
10,000,000 and over	39,983	2,251,727.3	40,858	2,374,747.9	45,071	2,528,804.3	51,539	2,785,221.6
<b>TOTAL</b>	<b>31,746,373</b>	<b>6,219,372.9</b>	<b>33,562,227</b>	<b>6,632,585.2</b>	<b>35,147,901</b>	<b>7,134,408.2</b>	<b>37,265,106</b>	<b>7,583,025.2</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 All Banks

(End of Period: Million Rupees)				
BORROWERS	2010		2011	
	Jun.	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>423,866.8</b>	<b>372,547.0</b>	<b>406,735.0</b>	<b>348,529.8</b>
A. Federal Government:	183,015.4	169,578.5	192,151.0	163,614.0
(1) Commodity Operations	175,612.5	160,783.0	183,252.8	153,089.7
(2) Others	7,402.9	8,795.4	8,898.2	10,524.3
B. Provincial Governments:	240,851.4	202,968.5	214,584.0	184,915.8
(1) Commodity Operations	240,620.7	202,724.5	214,235.2	184,532.4
(2) Others	230.7	244.0	348.7	383.4
C. Local Bodies ( City Governments )	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>166,137.7</b>	<b>165,357.7</b>	<b>171,002.7</b>	<b>135,888.4</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(2) Mining & Quarrying	-	-	-	-
(3) Manufacturing	55,045.0	47,972.6	39,008.0	40,992.3
(4) Construction	-	-	-	-
(5) Utilities	29,292.0	32,220.7	33,718.3	14,426.7
(6) Commerce	12,822.5	14,780.5	18,197.6	14,246.1
(7) Transport, Storage & Communication	34,753.0	39,235.4	46,714.6	62,231.5
(8) Services	32.6	59.8	314.6	260.7
(9) Others	34,192.6	31,088.7	33,049.6	3,731.1
<b>III. Non-Bank Financial Institutions :</b>	<b>44,302.7</b>	<b>42,047.8</b>	<b>40,181.7</b>	<b>43,447.7</b>
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	6,429.3	5,624.9	4,928.1	6,210.8
(3) Insurance Companies	1,428.4	1,173.0	1,029.0	718.0
(4) Micro Finance	200.0	200.0	200.0	200.0
(5) Other NBFC's	36,244.9	35,049.9	34,024.7	36,318.9
<b>IV. Private Sector Enterprises :</b>	<b>2,193,624.0</b>	<b>2,386,470.9</b>	<b>2,364,473.6</b>	<b>2,459,754.2</b>
A. Agriculture, Hunting and Forestry	165,206.6	178,212.5	179,946.5	187,134.8
(1) Growing of crops	114,912.1	125,848.1	127,897.6	135,777.3
(2) Farming of animals	22,968.6	24,906.7	26,648.8	28,530.7
(3) Agricultural and animal husbandry	476.2	570.8	401.1	410.4
(4) Agricultural machinery and equipments	26,772.2	26,786.7	24,812.0	22,258.6
(5) Hunting, trapping, forestry & logging	77.4	100.1	187.0	157.9
B. Fishing and fish farming etc.	767.6	637.1	470.6	613.8
C. Mining and Quarrying	14,979.1	14,475.0	16,298.4	15,840.8
(1) Mining of coal	2,742.4	3,161.1	3,177.5	3,301.1
(2) Crude petroleum & natural gas	10,460.5	9,508.0	11,629.1	10,696.8
(3) Iron & non-ferrous metal ores	580.4	249.7	488.4	589.9
(4) Quarrying of stone, sand and clay	325.8	572.9	460.2	401.6
(5) Chemical, fertilizer, Salt etc.	870.1	983.2	543.2	851.4
D. Manufacturing	1,228,536.4	1,366,476.0	1,343,695.1	1,396,264.4
(1) Food products and beverages	214,265.2	222,018.1	274,994.8	258,737.4
(2) Tobacco products	2,278.8	4,236.6	3,136.5	3,301.5
(3) Textiles	456,139.9	554,403.8	492,062.0	524,555.2
i) Spinning, weaving, finishing of textiles	351,567.5	435,407.9	377,929.4	411,858.4
a) Spinning of fibers	202,128.3	248,974.4	213,381.9	239,874.6
b) Weaving of textiles	82,154.9	99,361.9	89,351.1	87,522.6
c) Finishing of textiles	67,284.3	87,071.6	75,196.5	84,461.2
ii) Made-up textile articles	51,329.2	53,405.8	47,131.1	46,017.5
iii) Knit wear	21,245.7	24,009.8	25,598.8	26,112.8
iv) Carpets and rugs	6,754.9	6,469.3	6,800.5	7,547.7
v) Other textiles n.e.s.	25,242.7	35,110.9	34,602.2	33,018.8
(4) Wearing apparel, readymade garments etc.	48,150.6	49,888.2	49,473.4	50,874.2

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 All Banks

(End of Period: Million Rupees)

BORROWERS	2010		2011	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,121.6	18,452.7	22,091.0	22,542.8
i.) Tanning & dressing of leather, luggage, handbags etc.	9,288.3	9,769.0	12,030.1	12,672.6
ii.) Footwear	7,833.3	8,683.7	10,060.8	9,870.2
6) Wood and products of wood cork	1,890.1	2,673.2	3,307.9	2,801.3
7) Paper, paperboard and products	18,591.4	19,504.2	23,543.5	24,033.5
8) Printing, publishing and allied industries	7,586.4	6,969.7	7,165.1	6,941.7
9) Coke and refined petroleum products	23,652.9	26,761.5	31,284.1	34,219.6
10) Chemicals and chemical products	152,153.2	156,047.5	154,521.0	161,646.2
11) Rubber and plastics products	13,584.5	13,953.4	14,126.3	16,430.0
12) Other non-metallic mineral products	99,994.9	107,354.1	93,440.1	95,215.2
13) Basic metals	40,885.5	45,463.4	43,158.9	52,141.6
14) Fabricated metal products	11,371.5	12,961.0	12,382.3	13,973.4
15) Machinery and equipment	15,729.3	20,610.2	19,175.0	20,436.8
16) Office, accounting and computing machinery	38.2	32.7	31.1	284.4
17) Electrical machinery and apparatus	44,963.3	42,194.0	37,980.0	43,434.7
18) Radio, television and communication equipment and apparatus	3,045.1	3,394.0	3,207.2	3,440.7
19) Medical, precision and optical instruments, watches and clocks	7,555.6	7,836.6	8,214.2	7,931.9
20) Motor vehicles, trailers and semi-trailers	16,042.4	17,971.7	16,308.2	19,978.7
21) Other transport equipments	3,789.5	3,541.4	3,120.5	2,917.6
22) Furniture and fixture	2,206.9	1,784.5	2,203.7	1,449.2
23) Jewellery and related articles	1,031.9	923.1	864.0	825.8
24) Sports goods	4,220.4	4,410.1	5,178.3	5,419.3
25) Handicrafts	149.6	119.0	164.1	94.6
26) Other manufacturing n.e.s.	22,097.7	22,971.2	22,561.8	22,637.0
E. Ship breaking and waste / scrape (junk)	4,906.3	7,111.1	7,212.4	9,392.3
F. Electricity, gas and water supply	209,776.8	231,997.6	263,825.7	292,414.9
G. Construction	65,825.6	69,536.2	66,211.1	66,669.3
1) Building	51,131.0	51,943.8	50,019.9	49,408.6
2) Infrastructure	14,694.6	17,592.4	16,191.2	17,260.7
H. Commerce and Trade	220,443.9	228,189.1	203,351.8	209,246.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,694.9	13,845.1	10,351.1	14,503.5
2) Wholesale and commission trade	120,150.7	123,438.5	108,050.5	105,951.5
i) Exports	33,432.4	40,330.2	34,826.4	34,044.1
ii) Imports	29,565.7	29,492.4	24,083.7	22,763.4
iii) Domestic whole sales	57,152.6	53,615.9	49,140.4	49,143.9
3) Retail trade	87,598.3	90,905.5	84,950.2	88,791.9
I. Hotels, restaurants and clubs etc	14,830.4	15,311.3	14,026.0	14,807.7
J. Transport, storage and communications	102,505.1	108,629.4	106,391.5	98,942.9
K. Real estate, renting and business activities	103,215.7	107,312.8	103,374.8	105,458.4
L. Education	8,202.7	7,397.2	6,308.9	5,350.6
M. Health and social work	5,516.6	5,765.1	5,529.6	5,266.4
N. Other community, social and personal service activities	21,519.3	17,954.1	16,004.3	17,302.5
O. Other private business n.e.s	27,391.8	27,466.6	31,826.9	35,048.7
<b>V. Trust Funds and Non Profit Institutions</b>	<b>13,309.6</b>	<b>16,363.8</b>	<b>18,028.7</b>	<b>19,782.2</b>
<b>VI. Personal</b>	<b>322,138.0</b>	<b>305,983.5</b>	<b>294,017.6</b>	<b>285,931.9</b>
A. Bank Employees	76,326.0	74,572.0	76,409.8	75,370.2
B. Consumer Financing	240,292.6	224,828.2	213,153.6	205,025.0
i) House building	54,140.5	50,812.3	47,671.0	44,692.9
ii) Transport	64,679.8	57,354.5	50,672.7	46,480.7
iii) Credit cards	28,280.5	25,797.3	24,625.7	23,142.0
iv) Consumer durable	512.8	473.4	309.0	395.3
v) Personal loans	92,679.0	90,390.8	89,875.2	90,314.1
C. Other Personal	5,519.4	6,583.3	4,454.1	5,536.8
<b>VII. Others</b>	<b>11,084.7</b>	<b>17,591.6</b>	<b>16,382.8</b>	<b>16,858.3</b>
<b>TOTAL</b>	<b>3,174,463.4</b>	<b>3,306,362.2</b>	<b>3,310,822.0</b>	<b>3,310,192.5</b>

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

All Banks

(End of Period: Million Rupees)

BORROWERS	2012		2013
	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>461,675.9</b>	<b>423,364.0</b>	<b>492,151.6</b>
A. Federal Government:	218,910.7	248,365.5	253,023.8
(1) Commodity Operations	194,758.3	222,578.2	226,113.7
(2) Others	24,152.4	25,787.3	26,910.1
B. Provincial Governments:	242,765.2	174,998.5	239,127.8
(1) Commodity Operations	241,718.5	174,024.2	238,145.7
(2) Others	1,046.7	974.3	982.1
C. Local Bodies ( City Governments )	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>312,301.8</b>	<b>349,623.1</b>	<b>350,227.1</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	37,082.2	44,931.6	51,778.6
(4) Construction	-	-	-
(5) Utilities	13,898.5	15,607.3	16,805.7
(6) Commerce	41,068.4	43,516.4	25,450.5
(7) Transport, Storage & Communication	69,203.7	84,322.6	94,247.5
(8) Services	356.5	223.7	157.2
(9) Others	150,692.6	161,021.6	161,787.6
<b>III. Non-Bank Financial Institutions :</b>	<b>44,209.7</b>	<b>45,324.4</b>	<b>47,626.0</b>
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	6,726.9	9,480.2	11,124.6
(3) Insurance Companies	660.0	335.9	372.9
(4) Micro Finance	100.0	100.0	100.0
(5) Other NBFC's	36,722.8	35,408.3	36,028.5
<b>IV. Private Sector Enterprises :</b>	<b>2,393,109.2</b>	<b>2,539,961.3</b>	<b>2,414,242.4</b>
A. Agriculture, Hunting and Forestry	199,001.6	212,539.3	220,943.4
(1) Growing of crops	144,465.8	153,318.1	161,157.4
(2) Farming of animals	30,214.5	34,231.0	34,271.5
(3) Agricultural and animal husbandry	432.3	880.1	532.3
(4) Agricultural machinery and equipments	23,666.9	23,494.6	24,410.0
(5) Hunting, trapping, forestry & logging	222.1	615.5	572.2
B. Fishing and fish farming etc.	505.3	443.8	726.6
C. Mining and Quarrying	15,105.2	15,634.8	20,234.6
(1) Mining of coal	2,939.1	2,610.0	1,944.3
(2) Crude petroleum & natural gas	10,447.9	10,211.5	16,896.0
(3) Iron & non-ferrous metal ores	259.6	367.4	348.1
(4) Quarrying of stone, sand and clay	387.2	492.4	365.2
(5) Chemical, fertilizer, Salt etc.	1,071.4	1,953.5	681.0
D. Manufacturing	1,349,323.1	1,449,442.0	1,407,762.9
(1) Food products and beverages	280,928.2	294,238.3	312,840.1
(2) Tobacco products	3,537.7	3,336.8	3,355.1
(3) Textiles	478,094.8	545,064.6	499,667.8
i) Spinning, weaving, finishing of textiles	369,993.7	434,830.2	386,103.5
a) Spinning of fibers	210,915.3	254,135.5	211,726.4
b) Weaving of textiles	83,219.4	93,652.8	89,430.3
c) Finishing of textiles	75,859.0	87,041.9	84,946.8
ii) Made-up textile articles	43,283.2	51,053.4	48,335.4
iii) Knit wear	24,144.3	23,431.3	24,426.7
iv) Carpets and rugs	5,460.2	4,936.9	4,625.0
v) Other textiles n.e.s.	35,213.3	30,812.8	36,177.2
(4) Wearing apparel, readymade garments etc.	47,779.3	49,934.8	49,749.3

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

(End of Period: Million Rupees)

BORROWERS	2012		2013
	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,629.6	20,964.3	20,075.0
i.) Tanning & dressing of leather, luggage, handbags etc.	10,414.3	10,680.1	10,305.8
ii.) Footwear	10,215.2	10,284.3	9,769.2
6) Wood and products of wood cork	3,055.7	3,997.9	3,576.8
7) Paper, paperboard and products	22,463.7	28,395.1	25,409.4
8) Printing, publishing and allied industries	6,652.1	6,075.8	6,498.2
9) Coke and refined petroleum products	30,584.5	41,461.9	35,700.8
10) Chemicals and chemical products	174,768.7	165,771.7	170,740.4
11) Rubber and plastics products	15,777.3	22,578.1	22,028.9
12) Other non-metallic mineral products	75,154.0	68,641.3	59,630.3
13) Basic metals	56,891.9	61,824.2	62,723.8
14) Fabricated metal products	12,587.8	11,640.9	12,777.0
15) Machinery and equipment	14,213.5	18,281.6	16,204.4
16) Office, accounting and computing machinery	325.9	290.8	257.7
17) Electrical machinery and apparatus	41,071.5	43,398.6	40,939.7
18) Radio, television and communication equipment and apparatus	3,979.5	5,188.6	4,535.3
19) Medical, precision and optical instruments, watches and clocks	8,014.3	7,090.3	6,931.5
20) Motor vehicles, trailers and semi-trailers	18,707.1	17,406.1	15,357.4
21) Other transport equipments	3,424.6	3,803.6	3,320.7
22) Furniture and fixture	1,748.8	1,180.3	1,233.1
23) Jewellery and related articles	676.4	546.3	777.3
24) Sports goods	5,100.2	4,761.2	4,718.5
25) Handicrafts	106.1	91.5	69.3
26) Other manufacturing n.e.s.	23,049.8	23,477.5	28,645.1
E. Ship breaking and waste / scrape (junk) etc.	12,620.1	17,715.5	14,806.0
F. Electricity, gas and water supply	271,860.4	280,953.2	218,793.0
G. Construction	53,026.8	52,959.4	52,251.5
1) Building	40,032.0	37,754.2	36,028.7
2) Infrastructure	12,994.9	15,205.2	16,222.8
H. Commerce and Trade	200,280.3	213,565.7	201,630.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,738.2	13,285.7	14,460.3
2) Wholesale and commission trade	100,931.0	107,221.6	99,327.2
i) Exports	27,810.9	30,964.0	27,597.3
ii) Imports	25,522.2	24,243.5	19,776.5
iii) Domestic whole sales	47,597.9	52,014.1	51,953.4
3) Retail trade	82,611.2	93,058.3	87,843.3
I. Hotels, restaurants and clubs etc	14,804.2	14,779.0	14,265.8
J. Transport, storage and communications	110,881.6	109,077.7	88,539.8
K. Real estate, renting and business activities	103,966.7	108,879.2	97,418.4
L. Education	6,204.8	6,160.7	6,012.3
M. Health and social work	5,658.1	5,987.5	5,448.6
N. Other community, social and personal service activities	14,473.0	13,063.3	12,748.5
O. Other private business n.e.s	35,398.0	38,760.4	52,660.4
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>18,003.6</b>	<b>18,015.7</b>	<b>17,024.6</b>
<b>VI. Personal</b>	<b>285,133.7</b>	<b>295,181.1</b>	<b>305,843.6</b>
A. Bank Employees	72,975.9	80,518.4	83,214.1
B. Consumer Financing	204,943.7	206,358.5	213,742.0
i) House building	40,967.7	40,197.6	39,011.7
ii) Transport	45,352.1	45,847.4	50,661.3
iii) Credit cards	22,934.1	24,372.8	21,796.7
iv) Consumer durable	452.2	334.8	225.4
v) Personal loans	95,237.6	95,605.8	102,047.0
C. Other Personal	7,214.1	8,304.2	8,887.6
<b>VII. Others</b>	<b>15,570.5</b>	<b>17,066.6</b>	<b>14,667.2</b>
<b>TOTAL</b>	<b>3,530,004.4</b>	<b>3,688,536.3</b>	<b>3,641,782.5</b>

(Contd.)



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

(End of Period: Million Rupees)

BORROWERS	Dec 2013		
	All Banks	Commercial Banks	Specialized Banks
<b>I. Government:</b>	<b>406,799.9</b>	<b>406,372.9</b>	<b>427.0</b>
A. Federal Government:	229,162.1	229,162.1	-
(1) Commodity Operations	204,802.7	204,802.7	-
(2) Others	24,359.4	24,359.4	-
B. Provincial Governments:	177,637.8	177,210.8	427.0
(1) Commodity Operations	176,527.1	176,100.1	427.0
(2) Others	1,110.6	1,110.6	-
C. Local Bodies ( City Governments )	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>427,896.8</b>	<b>427,896.8</b>	<b>-</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	70,731.1	70,731.1	-
(4) Construction	-	-	-
(5) Utilities	16,935.2	16,935.2	-
(6) Commerce	79,968.7	79,968.7	-
(7) Transport, Storage & Communication	87,365.9	87,365.9	-
(8) Services	297.9	297.9	-
(9) Others	172,598.0	172,598.0	-
<b>III. Non-Bank Financial Institutions :</b>	<b>42,602.8</b>	<b>42,559.3</b>	<b>43.5</b>
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	12,304.6	12,304.6	-
(3) Insurance Companies	415.0	415.0	-
(4) Micro Finance	-	-	-
(5) Other NBFC's	29,883.2	29,839.7	43.5
<b>IV. Private Sector Enterprises :</b>	<b>2,683,800.9</b>	<b>2,561,544.6</b>	<b>122,256.3</b>
A. Agriculture, Hunting and Forestry	238,176.4	130,463.2	107,713.2
(1) Growing of crops	171,731.6	107,383.2	64,348.4
(2) Farming of animals	38,258.2	16,685.4	21,572.8
(3) Agricultural and animal husbandry	1,242.6	1,242.6	-
(4) Agricultural machinery and equipments	26,369.0	4,580.0	21,789.0
(5) Hunting, trapping, forestry & logging	575.0	572.0	3.0
B. Fishing and fish farming etc.	749.5	721.0	28.5
C. Mining and Quarrying	21,028.9	20,940.9	88.0
(1) Mining of coal	1,583.2	1,517.8	65.4
(2) Crude petroleum & natural gas	18,161.4	18,161.4	-
(3) Iron & non-ferrous metal ores	322.8	322.8	-
(4) Quarrying of stone, sand and clay	364.6	349.3	15.3
(5) Chemical, fertilizer, Salt etc.	597.0	589.7	7.3
D. Manufacturing	1,582,138.9	1,574,162.6	7,976.3
(1) Food products and beverages	338,725.0	337,793.4	931.6
(2) Tobacco products	4,035.7	4,035.6	0.1
(3) Textiles	602,165.5	599,064.1	3,101.4
i) Spinning, weaving, finishing of textiles	475,332.0	472,794.9	2,537.1
a) Spinning of fibers	265,027.8	263,492.6	1,535.2
b) Weaving of textiles	107,994.5	107,872.7	121.8
c) Finishing of textiles	102,309.8	101,429.8	880.0
ii) Made-up textile articles	53,779.0	53,768.0	11.0
iii) Knit wear	23,467.6	22,981.6	486.0
iv) Carpets and rugs	5,055.5	5,050.9	4.6
v) Other textiles n.e.s.	44,531.3	44,468.6	62.7
(4) Wearing apparel, readymade garments etc.	53,168.1	52,934.1	234.0

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

(Concl.)

(End of Period: Million Rupees)

BORROWERS	Dec 2013		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	23,684.9	23,510.8	174.1
(i) Tanning & dressing of leather, luggage, handbags etc.	12,699.2	12,614.9	84.3
(ii) Footwear	10,985.7	10,895.9	89.8
(6) Wood and products of wood cork	3,212.2	3,156.1	56.1
(7) Paper, paperboard and products	31,029.5	30,800.6	228.9
(8) Printing, publishing and allied industries	7,137.8	7,026.6	111.2
(9) Coke and refined petroleum products	41,831.2	41,813.8	17.4
(10) Chemicals and chemical products	172,102.8	170,987.2	1,115.6
(11) Rubber and plastics products	26,450.4	26,154.5	295.9
(12) Other non-metallic mineral products	64,796.1	64,087.2	708.9
(13) Basic metals	68,439.9	68,067.0	372.9
(14) Fabricated metal products	15,470.0	15,364.4	105.6
(15) Machinery and equipment	17,748.8	17,677.7	71.1
(16) Office, accounting and computing machinery	376.8	374.9	1.9
(17) Electrical machinery and apparatus	53,809.0	53,779.8	29.2
(18) Radio, television and communication equipment and apparatus	4,058.3	4,051.3	7.0
(19) Medical, precision and optical instruments, watches and clocks	4,102.8	4,061.4	41.4
(20) Motor vehicles, trailers and semi-trailers	16,214.6	16,105.0	109.6
(21) Other transport equipments	3,963.5	3,941.3	22.2
(22) Furniture and fixture	1,317.3	1,236.8	80.5
(23) Jewellery and related articles	519.8	467.5	52.3
(24) Sports goods	4,805.5	4,783.7	21.8
(25) Handicrafts	73.2	57.0	16.2
(26) Other manufacturing n.e.s.	22,900.0	22,830.7	69.3
E. Ship breaking and waste / scrape (junk) etc.	17,840.9	17,840.9	-
F. Electricity, gas and water supply	253,154.5	253,141.4	13.1
G. Construction	54,705.5	54,340.3	365.2
(1) Building	38,315.0	38,004.5	310.5
(2) Infrastructure	16,390.5	16,335.7	54.8
H. Commerce and Trade	234,292.0	230,484.6	3,807.4
(1) Sale, maintenance and repair of motor vehicles and motorcycles	14,399.7	14,017.7	382.0
(2) Wholesale and commission trade	115,188.8	114,901.9	286.9
(i) Exports	27,412.0	27,412.0	-
(ii) Imports	28,212.2	28,204.1	8.1
(iii) Domestic whole sales	59,564.5	59,285.7	278.8
(3) Retail trade	104,703.5	101,565.0	3,138.5
I. Hotels, restaurants and clubs etc	14,938.5	14,741.8	196.7
J. Transport, storage and communications	88,731.3	87,896.2	835.1
K. Real estate, renting and business activities	104,542.8	104,414.0	128.8
L. Education	6,025.7	5,839.8	185.9
M. Health and social work	6,253.2	6,196.0	57.2
N. Other community, social and personal service activities	15,155.4	15,030.1	125.3
O. Other private business n.e.s	46,067.4	45,331.9	735.5
<b>V. Trust Funds and Non Profit Institutions</b>	<b>14,042.4</b>	<b>14,021.6</b>	<b>20.8</b>
<b>VI. Personal</b>	<b>323,784.5</b>	<b>321,282.1</b>	<b>2,502.4</b>
(1) Bank Employees	85,183.9	82,709.1	2,474.8
(2) Consumer Financing	229,141.0	229,113.4	27.6
(i) House building	39,420.5	39,420.5	-
(ii) Transport	56,389.2	56,386.8	2.4
(iii) Credit cards	21,195.9	21,195.9	-
(iv) Consumer durable	260.8	247.7	13.1
(v) Personal loans	111,874.6	111,862.6	12.0
(3) Other Personal	9,459.7	9,459.7	-
<b>VII. Others</b>	<b>16,925.4</b>	<b>16,501.6</b>	<b>423.8</b>
<b>TOTAL</b>	<b>3,915,852.7</b>	<b>3,790,178.9</b>	<b>125,673.8</b>

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

All Banks

(End of Period: Million Rupees)

SECURITIES	2010		2011		2012		2013
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	<b>20,686.3</b>	<b>22,990.1</b>	<b>32,560.1</b>	<b>42,200.3</b>	<b>56,825.1</b>	<b>65,181.1</b>	<b>69,668.4</b>
<b>II. Securities, Shares and other Financial Instruments:</b>	<b>83,218.0</b>	<b>72,475.0</b>	<b>55,869.9</b>	<b>65,397.7</b>	<b>76,412.1</b>	<b>193,207.2</b>	<b>166,151.2</b>
A. Quoted on the Stock Exchange:	70,941.9	46,568.1	43,085.6	46,906.9	37,049.3	81,433.0	77,117.5
1. To Stock Brokers and Dealers:	50,741.6	30,605.0	23,934.7	26,253.4	23,332.6	20,935.2	18,113.6
(a) Government and other Trustee Securities	10,249.9	7,400.1	9,451.6	9,143.7	5,070.3	2,223.4	3,305.9
(b) Shares and Debentures	39,569.3	22,229.1	12,900.0	15,023.5	16,676.6	17,010.1	13,593.1
(c) Participation Term Certificates	10.7	5.5	51.0	12.3	39.4	12.0	12.0
(d) Others	911.7	970.2	1,532.1	2,073.9	1,546.3	1,689.6	1,202.7
2. To others:	20,200.3	15,963.2	19,150.9	20,653.5	13,716.7	60,497.8	59,003.9
(a) Government and other Trustee Securities	1,755.0	2,397.6	5,641.1	4,011.9	2,747.4	41,450.9	43,310.9
(b) Shares and Debentures	11,205.2	8,739.3	8,172.0	8,346.9	8,955.2	12,236.7	10,679.3
(c) Participation Term Certificates	45.3	100.5	-	1,500.0	-	0.5	0.5
(d) Others	7,194.9	4,725.8	5,337.7	6,794.7	2,014.1	6,809.8	5,013.1
B. Unquoted on the Stock Exchange:	12,276.1	25,906.9	12,784.3	18,490.9	39,362.8	111,774.2	89,033.8
1. To Stock Brokers and Dealers:	2,428.1	17,357.8	5,384.9	1,573.1	3,940.5	81,967.3	61,804.2
(a) Government and other Trustee Securities	990.3	1,231.2	1,748.0	8.8	2,405.7	37,479.5	34,473.6
(b) Shares and Debentures	1,188.8	15,887.6	1,258.9	1,161.6	1,187.0	42,774.8	26,949.9
(c) Participation Term Certificates	1.4	-	1,500.0	17.4	28.1	6.0	29.0
(d) Others	247.7	239.0	878.1	385.3	319.8	1,707.0	351.7
2. To others:	9,847.9	8,549.1	7,399.4	16,917.8	35,422.2	29,806.9	27,229.6
(a) Government and other Trustee Securities	7,573.1	6,667.1	5,060.2	16,119.6	30,593.0	26,338.3	24,882.7
(b) Shares and Debentures	598.1	496.8	381.2	386.4	3,323.0	420.6	2.4
(c) Participation Term Certificates	517.4	32.9	-	0.3	-	1,500.5	21.1
(d) Others	1,159.4	1,352.3	1,957.9	411.5	1,506.2	1,547.5	2,323.5
<b>III. Merchandise</b>	<b>1,016,613.8</b>	<b>1,220,265.5</b>	<b>1,114,954.8</b>	<b>1,176,328.2</b>	<b>994,519.4</b>	<b>1,146,876.0</b>	<b>1,046,231.2</b>
A. Food Items	339,450.0	298,234.2	335,710.2	297,112.3	324,779.4	313,777.3	298,533.9
1. Wheat	132,340.7	100,806.1	104,859.2	68,255.5	145,360.7	88,745.5	99,902.1
2. Rice and paddy	107,032.5	78,751.3	89,520.4	115,191.6	53,377.9	96,191.6	62,211.5
3. Other Grains & Pulses:	2,745.9	30,489.8	2,324.1	2,810.5	4,154.6	6,295.9	6,167.5
(a) Indigenous	2,487.2	2,444.3	1,635.8	2,381.1	2,383.6	4,209.8	3,005.7
(b) Imported	258.7	28,045.4	688.3	429.5	1,771.1	2,086.1	3,161.8
4. Edible Oils:	14,076.4	17,370.7	17,674.3	20,721.6	21,176.2	22,040.1	17,952.4
(a) Indigenous	9,127.6	10,307.6	10,540.4	14,959.1	13,052.2	14,743.2	11,885.4
(b) Imported	4,948.8	7,063.1	7,133.8	5,762.4	8,124.0	7,296.9	6,067.0
5. Sugar:	49,719.3	39,481.5	83,584.9	55,670.6	69,650.0	73,410.5	78,438.0
(a) Indigenous	41,223.2	31,051.1	68,396.2	49,178.2	60,937.1	62,126.8	70,062.8
(b) Imported	8,496.1	8,430.4	15,188.7	6,492.4	8,712.9	11,283.8	8,375.2
6. Kariana and Spices	3,180.8	3,670.4	2,857.6	2,539.0	2,016.7	2,454.3	2,174.1
7. Fish and Fish preparations	4,731.8	1,319.0	1,604.6	1,239.4	599.6	1,141.3	656.7
8. Other Food Items:	25,622.7	26,345.5	33,285.3	30,684.1	28,443.7	23,498.1	31,031.6
(a) Indigenous	20,077.9	21,127.4	25,769.0	25,029.6	21,958.4	19,322.9	27,466.5
(b) Imported	5,544.8	5,218.1	7,516.3	5,654.5	6,485.4	4,175.2	3,565.1
B. Raw Materials:	269,140.5	315,705.6	275,740.2	325,264.1	263,746.5	320,644.6	300,212.0
1. Cotton Raw:	100,054.0	109,636.5	82,291.7	105,605.5	74,747.6	107,155.8	63,722.7
(a) Indigenous	80,166.7	60,248.2	56,207.6	92,619.5	65,970.1	89,808.2	43,320.3
(b) Imported	19,887.2	49,388.3	26,084.1	12,986.0	8,777.5	17,347.6	20,402.4
2. Synthetic Fibers:	11,694.8	18,115.2	13,973.4	15,933.3	18,575.2	21,361.1	21,064.1
(a) Indigenous	10,815.3	16,978.7	12,267.5	14,353.4	15,378.8	19,487.2	19,106.1
(b) Imported	879.6	1,136.5	1,705.9	1,579.9	3,196.4	1,873.9	1,958.0
3. Fertilizers:	41,629.6	57,802.0	39,842.3	49,888.6	35,316.2	36,670.4	39,211.9
(a) Indigenous	24,680.5	47,741.2	28,902.5	38,420.1	27,710.9	24,095.8	30,451.0
(b) Imported	16,949.1	10,060.8	10,939.8	11,468.5	7,605.3	12,574.6	8,760.9

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

All Banks

(End of Period: Million Rupees)

SECURITIES	2010		2011		2012		2013
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude :	33,811.6	38,485.9	54,994.0	43,595.5	40,184.8	49,456.1	54,346.9
(a) Indigenous	16,917.5	21,177.8	32,537.3	24,886.6	17,943.6	25,778.2	43,036.9
(b) Imported	16,894.1	17,308.1	22,456.6	18,708.9	22,241.2	23,677.8	11,310.0
5. Iron & Steel:	31,826.7	34,247.0	32,312.1	50,180.2	37,955.7	37,260.3	43,858.4
(a) Indigenous	22,371.4	24,207.5	21,744.3	41,305.9	25,279.6	22,305.1	28,547.1
(b) Imported	9,455.3	10,039.6	10,567.9	8,874.3	12,676.0	14,955.2	15,311.4
6. Wool & Goat Hair	1,219.8	1,062.1	649.9	631.9	662.9	1,158.0	1,058.0
7. Hides & Skins	4,412.7	4,983.4	4,637.4	5,306.4	5,371.5	6,496.9	7,244.1
8. Oil Seeds	6,937.1	8,090.9	8,767.5	10,140.8	9,968.3	7,570.3	8,149.3
9. Pesticides & Insecticides:	4,625.6	4,769.2	4,598.9	4,921.4	4,615.2	4,191.6	6,420.0
(a) Indigenous	4,041.7	3,384.6	4,059.7	4,442.0	3,875.3	3,809.1	5,388.0
(b) Imported	583.9	1,384.6	539.2	479.4	739.9	382.5	1,032.0
10. Other Raw Materials:	32,928.6	38,513.4	33,673.1	39,060.7	36,349.2	49,324.2	55,136.7
(a) Indigenous	14,488.0	30,548.5	27,557.0	37,736.6	31,576.0	40,401.6	52,455.3
(b) Imported	18,440.5	7,964.9	6,116.1	1,324.1	4,773.2	8,922.6	2,681.4
<b>C. Finished / Manufactured Goods:</b>	<b>408,023.3</b>	<b>606,325.8</b>	<b>503,504.4</b>	<b>553,951.7</b>	<b>405,993.6</b>	<b>512,454.1</b>	<b>447,485.4</b>
1. Cotton Textiles:	84,360.7	106,273.4	103,442.6	111,570.3	81,882.0	88,157.8	79,122.5
(a) Indigenous	61,116.3	82,468.6	69,892.7	88,532.3	69,821.0	78,338.0	74,144.4
(b) Imported	23,244.4	23,804.8	33,549.9	23,038.0	12,061.0	9,819.8	4,978.1
2. Cotton Yarn:	45,282.5	65,252.9	50,694.4	55,402.2	44,331.9	51,218.6	51,374.1
(a) Indigenous	43,110.5	54,000.8	46,516.3	50,825.2	37,877.5	47,714.7	47,942.4
(b) Imported	2,172.0	11,252.1	4,178.1	4,577.0	6,454.4	3,503.9	3,431.7
3. Other Textiles:	52,955.2	91,265.6	67,637.4	74,897.5	62,576.8	72,013.0	75,186.4
(a) Indigenous	39,485.4	73,257.4	59,554.0	61,161.6	52,001.2	60,435.4	67,749.3
(b) Imported	13,469.9	18,008.1	8,083.4	13,735.9	10,575.5	11,577.7	7,437.1
4. Machinery:	15,540.7	22,570.2	22,396.5	27,426.2	28,305.9	28,049.8	28,121.9
(a) Indigenous	6,136.1	9,909.0	13,751.9	13,034.8	15,137.9	10,618.0	12,968.6
(b) Imported	9,404.6	12,661.2	8,644.6	14,391.4	13,168.0	17,431.8	15,153.4
5. Handloom Products	513.7	655.3	557.4	961.0	21.2	6,103.9	27.7
6. Carpets & Rugs	3,040.9	2,293.1	2,011.9	4,431.4	7,622.7	6,292.4	1,993.0
7. Readymade Garments	18,807.1	30,270.9	25,486.7	24,974.5	12,338.6	31,357.2	25,129.4
8. Cement and Cement Products:	49,706.3	59,889.9	60,037.8	54,101.7	32,362.3	31,035.9	28,255.9
(a) Indigenous	49,192.7	52,615.0	59,898.3	53,996.6	27,546.1	30,968.0	28,068.7
(b) Imported	513.5	7,274.8	139.5	105.1	4,816.2	67.9	187.2
9. Sports Goods	2,421.0	2,650.4	3,326.3	2,984.4	2,759.4	2,753.5	2,705.5
10. Surgical Instruments	2,599.8	2,234.6	2,089.6	2,279.7	2,029.3	2,457.5	5,471.2
11. Chemicals and Dyes	27,811.1	36,198.6	29,550.6	31,484.9	24,713.4	33,968.3	27,273.3
12. Other Finished Goods:	104,984.2	186,771.0	136,273.2	163,437.8	107,049.9	159,046.1	122,824.5
(a) Indigenous	88,235.5	173,274.8	122,262.4	151,300.7	92,382.5	142,843.8	87,059.5
(b) Imported	16,748.7	13,496.2	14,010.9	12,137.2	14,667.4	16,202.3	35,765.0
<b>IV. Fixed Assets Including Machinery</b>	<b>429,761.8</b>	<b>469,556.5</b>	<b>480,293.8</b>	<b>478,364.6</b>	<b>645,616.7</b>	<b>466,433.3</b>	<b>551,974.3</b>
<b>V. Real Estate:</b>	<b>494,262.1</b>	<b>475,202.7</b>	<b>491,359.7</b>	<b>530,187.5</b>	<b>523,695.6</b>	<b>505,515.9</b>	<b>526,846.1</b>
(a) Land	199,958.2	180,720.4	198,256.9	204,846.9	182,790.5	184,577.8	225,719.2
(b) Buildings:	294,303.9	294,482.3	293,102.8	325,340.6	340,905.1	320,938.1	301,126.9
1. Residential	152,070.5	157,850.5	118,950.1	150,577.1	162,994.0	142,674.1	114,150.3
2. Non-Residential	142,233.4	136,631.8	174,152.6	174,763.5	177,911.1	178,264.0	186,976.6
<b>VI. Fixed Deposits and Insurance</b>	<b>52,319.1</b>	<b>31,434.6</b>	<b>35,068.2</b>	<b>30,897.0</b>	<b>32,736.0</b>	<b>51,292.2</b>	<b>49,830.1</b>
(a) Bank Deposits	44,677.4	24,588.2	29,134.5	25,276.5	27,655.9	43,537.8	44,310.0
(b) Insurance Policies	7,641.7	6,846.4	5,933.7	5,620.5	5,080.2	7,754.5	5,520.1
<b>VII. Others:</b>	<b>1,077,602.2</b>	<b>1,014,437.8</b>	<b>1,100,715.5</b>	<b>986,817.2</b>	<b>1,200,199.5</b>	<b>1,260,030.7</b>	<b>1,231,081.1</b>
(a) Other Secured Advances	790,570.8	709,213.1	831,671.1	688,742.8	887,474.4	934,929.4	863,426.9
(b) Advances Secured by Guarantee(s)	224,385.9	247,957.7	212,811.1	218,804.3	251,493.6	263,500.9	294,849.0
(c) Unsecured Advances	62,645.5	57,267.0	56,233.3	79,270.2	61,231.4	61,600.4	72,805.3
<b>TOTAL</b>	<b>3,174,463.4</b>	<b>3,306,362.2</b>	<b>3,310,822.0</b>	<b>3,310,192.5</b>	<b>3,530,004.4</b>	<b>3,688,536.3</b>	<b>3,641,782.5</b>

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

(End of Period: Million Rupees)

SECURITIES	Dec 2013		
	All Banks	Commercial Banks	Specialized Banks
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	<b>74,698.9</b>	<b>74,698.9</b>	-
<b>II. Securities, Shares and other Financial Instruments:</b>	<b>98,105.2</b>	<b>98,105.2</b>	-
A. Quoted on the Stock Exchange:	74,384.6	74,384.6	-
1. To Stock Brokers and Dealers:	19,286.0	19,286.0	-
(a) Government and other Trustee Securities	4,505.4	4,505.4	-
(b) Shares and Debentures	13,163.8	13,163.8	-
(c) Participation Term Certificates	138.0	138.0	-
(d) Others	1,478.8	1,478.8	-
2. To others:	55,098.6	55,098.6	-
(a) Government and other Trustee Securities	39,991.3	39,991.3	-
(b) Shares and Debentures	10,590.0	10,590.0	-
(c) Participation Term Certificates	6.8	6.8	-
(d) Others	4,510.5	4,510.5	-
B. Unquoted on the Stock Exchange:	23,720.6	23,720.6	-
1. To Stock Brokers and Dealers:	3,533.9	3,533.9	-
(a) Government and other Trustee Securities	6.1	6.1	-
(b) Shares and Debentures	2,952.3	2,952.3	-
(c) Participation Term Certificates	17.2	17.2	-
(d) Others	558.2	558.2	-
2. To others:	20,186.8	20,186.8	-
(a) Government and other Trustee Securities	17,360.8	17,360.8	-
(b) Shares and Debentures	604.7	604.7	-
(c) Participation Term Certificates	27.8	27.8	-
(d) Others	2,193.5	2,193.5	-
<b>III. Merchandise</b>	<b>1,210,524.7</b>	<b>1,210,274.2</b>	<b>250.5</b>
A. Food Items	353,567.6	353,501.3	66.3
1. Wheat	93,917.1	93,882.1	35.0
2. Rice and paddy	91,004.6	91,001.0	3.6
3. Other Grains & Pulses:	7,975.9	7,966.9	9.0
(a) Indigenous	5,353.2	5,344.2	9.0
(b) Imported	2,622.6	2,622.6	-
4. Edible Oils:	60,572.9	60,567.5	5.4
(a) Indigenous	53,404.8	53,399.4	5.4
(b) Imported	7,168.0	7,168.0	-
5. Sugar:	64,906.6	64,906.6	-
(a) Indigenous	62,007.4	62,007.4	-
(b) Imported	2,899.2	2,899.2	-
6. Kariana and Spices	2,008.3	2,008.3	-
7. Fish and Fish preparations	1,302.9	1,302.9	-
8. Other Food Items:	31,879.4	31,866.1	13.3
(a) Indigenous	28,320.7	28,307.4	13.3
(b) Imported	3,558.7	3,558.7	-
B. Raw Materials:	331,729.6	331,604.6	125.0
1. Cotton Raw:	96,883.2	96,883.2	-
(a) Indigenous	87,058.6	87,058.6	-
(b) Imported	9,824.6	9,824.6	-
2. Synthetic Fibers:	25,582.8	25,530.3	52.5
(a) Indigenous	18,783.5	18,731.0	52.5
(b) Imported	6,799.3	6,799.3	-
3. Fertilizers:	36,301.9	36,301.9	-
(a) Indigenous	26,961.4	26,961.4	-
(b) Imported	9,340.5	9,340.5	-

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

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

SECURITIES	Dec 2013		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	52,938.5	52,938.5	-
(a) Indigenous	31,456.7	31,456.7	-
(b) Imported	21,481.8	21,481.8	-
5. Iron & Steel:	49,006.0	48,976.6	29.4
(a) Indigenous	27,202.1	27,172.7	29.4
(b) Imported	21,803.9	21,803.9	-
6. Wool & Goat Hair	598.9	598.9	-
7. Hides & Skins	5,331.6	5,292.8	38.8
8. Oil Seeds	9,285.1	9,285.1	-
9. Pesticides & Insecticides:	2,850.3	2,846.0	4.3
(a) Indigenous	2,088.6	2,084.3	4.3
(b) Imported	761.7	761.7	-
10. Other Raw Materials:	52,951.3	52,951.3	-
(a) Indigenous	44,168.2	44,168.2	-
(b) Imported	8,783.1	8,783.1	-
<b>C. Finished / Manufactured Goods:</b>	<b>525,227.4</b>	<b>525,168.3</b>	<b>59.1</b>
1. Cotton Textiles:	91,511.2	91,504.7	6.5
(a) Indigenous	84,822.8	84,816.3	6.5
(b) Imported	6,688.4	6,688.4	-
2. Cotton Yarn:	64,419.0	64,419.0	-
(a) Indigenous	60,721.7	60,721.7	-
(b) Imported	3,697.3	3,697.3	-
3. Other Textiles:	70,268.1	70,266.1	2.0
(a) Indigenous	62,626.2	62,624.2	2.0
(b) Imported	7,641.9	7,641.9	-
4. Machinery:	24,113.0	24,113.0	-
(a) Indigenous	10,030.3	10,030.3	-
(b) Imported	14,082.7	14,082.7	-
5. Handloom Products	20.3	20.3	-
6. Carpets & Rugs	925.1	925.1	-
7. Readymade Garments	32,300.6	32,300.6	-
8. Cement and Cement Products:	18,895.6	18,891.9	3.7
(a) Indigenous	18,457.3	18,453.6	3.7
(b) Imported	438.3	438.3	-
9. Sports Goods	997.2	997.2	-
10. Surgical Instruments	1,668.9	1,667.6	1.3
11. Chemicals and Dyes	29,172.6	29,168.3	4.3
12. Other Finished Goods:	190,935.8	190,894.6	41.2
(a) Indigenous	179,979.1	179,937.9	41.2
(b) Imported	10,956.7	10,956.7	-
<b>IV. Fixed Assets Including Machinery</b>	<b>592,808.4</b>	<b>589,681.0</b>	<b>3,127.4</b>
<b>V. Real Estate:</b>	<b>577,306.2</b>	<b>470,790.1</b>	<b>106,516.1</b>
(a) Land	222,429.6	121,265.0	101,164.6
(b) Buildings:	354,876.6	349,525.1	5,351.5
1. Residential	177,084.7	175,632.2	1,452.5
2. Non-Residential	177,792.0	173,893.0	3,899.0
<b>VI. Fixed Deposits and Insurance Policies :</b>	<b>39,428.4</b>	<b>39,412.7</b>	<b>15.7</b>
(a) Bank Deposits	31,354.7	31,343.5	11.2
(b) Insurance Policies	8,073.6	8,069.1	4.5
<b>VII. Others:</b>	<b>1,322,980.9</b>	<b>1,307,216.8</b>	<b>15,764.1</b>
(a) Other Secured Advances	997,787.8	994,151.7	3,636.1
(b) Advances Secured by Guarantee(s)	268,660.4	260,327.8	8,332.6
(c) Unsecured Advances	56,532.8	52,737.4	3,795.4
<b>TOTAL</b>	<b>3,915,852.7</b>	<b>3,790,178.9</b>	<b>125,673.8</b>

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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)			2010				2011			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	228,649	127.8	60,885	102.6	88,232	149.5	102,511	88.6
5,000	to	10,000	34,474	258.6	72,792	487.5	46,350	325.0	18,254	136.6
10,000	to	20,000	675,185	11,025.1	686,312	10,223.8	635,333	9,533.3	597,986	9,306.7
20,000	to	25,000	47,673	1,082.6	15,653	438.8	10,845	248.4	66,950	1,558.5
25,000	to	30,000	218,265	6,363.1	205,670	5,872.0	202,167	5,615.4	116,243	3,339.8
30,000	to	40,000	178,572	6,231.0	167,893	5,792.0	149,434	4,861.0	153,485	4,971.8
40,000	to	50,000	136,942	6,145.1	112,127	5,243.6	70,093	3,102.7	129,398	5,906.2
50,000	to	60,000	178,198	9,991.0	98,606	5,596.7	151,421	8,425.8	53,089	2,955.2
60,000	to	70,000	202,519	13,124.7	218,090	14,190.7	168,152	11,039.2	95,159	6,264.8
70,000	to	80,000	224,578	16,811.5	188,358	14,273.4	164,012	12,373.6	168,958	12,818.1
80,000	to	90,000	227,594	19,328.0	244,460	20,672.3	142,817	12,154.9	256,465	21,832.9
90,000	to	100,000	239,916	22,800.5	241,439	23,344.9	159,088	15,177.9	176,314	16,702.7
100,000	to	200,000	811,435	106,354.5	950,604	127,862.3	1,089,351	147,448.7	1,039,000	142,537.8
200,000	to	300,000	215,530	51,477.8	158,208	39,524.2	160,758	39,669.1	176,376	42,538.7
300,000	to	400,000	101,479	34,285.9	93,123	31,971.5	94,218	32,325.7	78,094	26,704.0
400,000	to	500,000	67,215	29,845.9	66,751	29,856.5	67,413	31,270.0	55,841	25,684.1
500,000	to	600,000	24,006	13,007.8	31,538	17,067.2	22,903	12,367.4	25,519	13,797.0
600,000	to	700,000	14,656	9,434.5	13,408	8,623.3	13,966	9,075.8	19,250	12,741.1
700,000	to	800,000	11,186	8,398.3	11,098	8,261.0	13,087	9,837.4	17,346	12,989.9
800,000	to	900,000	9,771	8,263.6	11,741	8,952.9	14,655	12,370.7	8,570	7,233.1
900,000	to	1,000,000	11,896	11,426.8	8,873	8,343.6	9,670	9,192.8	8,121	7,729.3
1,000,000	to	2,000,000	58,598	83,962.9	53,749	74,482.6	53,203	74,634.7	47,315	65,696.6
2,000,000	to	3,000,000	23,492	57,736.8	27,501	66,774.0	24,693	60,477.3	24,825	59,664.2
3,000,000	to	4,000,000	13,452	46,650.9	16,591	56,340.3	15,983	55,331.2	11,555	40,157.2
4,000,000	to	5,000,000	8,091	36,124.4	8,765	37,785.9	7,721	34,464.6	7,957	36,050.8
5,000,000	to	6,000,000	5,521	30,163.9	7,085	34,079.2	6,509	35,978.2	5,608	30,502.3
6,000,000	to	7,000,000	4,022	25,896.6	5,794	36,886.8	3,810	24,766.7	3,314	21,426.2
7,000,000	to	8,000,000	2,567	19,160.5	3,808	28,417.5	2,910	21,805.5	2,601	19,461.2
8,000,000	to	9,000,000	2,266	19,138.8	3,426	27,839.4	2,178	18,506.3	1,963	16,648.9
9,000,000	to	10,000,000	1,771	16,892.2	2,853	24,703.2	1,944	18,526.8	2,086	19,901.0
10,000,000	and	over	24,825	2,452,952.4	59,160	2,532,352.6	26,872	2,579,766.5	26,299	2,622,847.5
<b>TOTAL</b>			<b>4,004,344</b>	<b>3,174,463.4</b>	<b>3,846,361</b>	<b>3,306,362.2</b>	<b>3,619,788</b>	<b>3,310,822.0</b>	<b>3,496,452</b>	<b>3,310,192.5</b>

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2012				2013			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	45,163	55.2	23,193	42.2	22,791	39.8	39,270	72.0	
5,000 to	10,000	30,695	223.2	19,872	132.4	17,536	132.8	13,759	99.3	
10,000 to	20,000	572,248	8,693.5	227,161	3,214.1	543,078	8,025.3	468,816	6,711.4	
20,000 to	25,000	27,781	650.4	334,976	6,915.5	34,161	749.8	15,429	343.6	
25,000 to	30,000	236,295	6,633.3	240,265	6,609.3	247,490	7,037.5	95,808	2,733.1	
30,000 to	40,000	80,431	2,794.8	81,988	2,768.0	51,204	1,774.6	134,307	4,611.9	
40,000 to	50,000	79,871	3,670.6	125,186	5,589.8	105,199	4,678.1	124,738	5,676.5	
50,000 to	60,000	123,352	6,896.8	74,577	4,170.9	65,579	3,570.4	63,414	3,459.8	
60,000 to	70,000	146,307	9,579.6	153,884	10,025.2	133,882	8,747.5	60,894	3,985.8	
70,000 to	80,000	177,469	13,229.6	149,009	11,145.2	162,937	12,183.2	96,583	7,289.4	
80,000 to	90,000	131,109	11,229.3	118,364	9,990.5	83,799	7,171.3	130,830	11,211.2	
90,000 to	100,000	150,662	14,387.0	141,764	13,367.8	77,766	7,351.3	122,880	11,623.3	
100,000 to	200,000	998,760	141,412.7	925,283	133,250.5	940,881	135,450.1	913,463	136,571.6	
200,000 to	300,000	238,823	56,617.4	320,025	74,888.6	383,824	91,453.9	410,662	96,464.3	
300,000 to	400,000	83,981	28,559.9	106,862	36,644.4	111,749	38,333.7	110,172	38,111.8	
400,000 to	500,000	68,755	31,236.4	59,471	26,552.1	60,976	26,751.6	62,392	27,334.1	
500,000 to	600,000	38,167	20,497.3	38,689	20,754.5	38,399	20,956.1	60,911	33,619.0	
600,000 to	700,000	21,973	14,464.1	25,956	16,865.0	30,827	20,009.7	40,560	26,109.7	
700,000 to	800,000	13,903	10,452.0	17,407	13,067.0	25,374	18,582.4	17,246	12,860.3	
800,000 to	900,000	9,312	7,874.2	10,074	8,563.6	10,077	8,532.9	10,042	8,502.7	
900,000 to	1,000,000	7,834	7,418.5	8,495	8,085.1	8,720	8,279.6	9,417	8,931.5	
1,000,000 to	2,000,000	49,437	69,685.1	51,441	73,985.3	47,596	69,485.7	45,617	65,550.2	
2,000,000 to	3,000,000	21,054	51,177.4	23,626	57,933.3	21,598	52,061.7	23,753	56,470.3	
3,000,000 to	4,000,000	12,338	42,013.7	10,781	37,616.2	11,226	38,834.9	11,557	40,349.8	
4,000,000 to	5,000,000	7,074	31,927.2	6,975	31,336.4	6,564	29,545.4	7,425	33,519.3	
5,000,000 to	6,000,000	5,682	31,122.5	5,838	31,963.1	5,082	27,387.4	36,833	190,150.6	
6,000,000 to	7,000,000	4,209	27,476.4	3,233	20,948.6	3,451	22,156.4	3,632	23,567.7	
7,000,000 to	8,000,000	2,998	22,621.1	2,325	17,373.4	3,046	22,967.2	2,799	20,904.7	
8,000,000 to	9,000,000	2,679	22,670.0	2,434	20,646.6	1,993	16,996.5	2,461	20,842.6	
9,000,000 to	10,000,000	2,063	19,575.1	1,827	17,467.5	2,074	19,859.5	2,285	21,839.2	
10,000,000 and over		26,257	2,815,160.2	26,900	2,966,624.3	24,437	2,912,676.1	130,430	2,996,335.9	
<b>TOTAL</b>		<b>3,416,682</b>	<b>3,530,004.4</b>	<b>3,337,881</b>	<b>3,688,536.3</b>	<b>3,283,316</b>	<b>3,641,782.5</b>	<b>3,268,385</b>	<b>3,915,852.7</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.)			2010				2011			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	226,832	123.3	57,623	90.8	67,258	82.3	100,192	81.8	
5,000 to	10,000	25,976	189.2	64,275	418.1	35,026	254.5	13,562	103.4	
10,000 to	20,000	645,884	10,640.0	680,121	10,129.0	627,902	9,435.7	594,715	9,255.8	
20,000 to	25,000	19,732	448.8	13,809	396.5	7,395	168.7	64,574	1,504.8	
25,000 to	30,000	204,374	5,994.6	196,271	5,601.3	189,636	5,259.4	112,167	3,228.3	
30,000 to	40,000	164,568	5,716.8	149,994	5,160.1	142,354	4,615.1	148,017	4,780.4	
40,000 to	50,000	119,191	5,363.3	88,997	4,228.7	60,555	2,666.5	122,477	5,595.0	
50,000 to	60,000	145,296	8,144.9	62,301	3,544.7	115,520	6,431.1	37,298	2,071.4	
60,000 to	70,000	134,774	8,733.4	153,394	9,973.6	96,042	6,309.6	53,780	3,511.3	
70,000 to	80,000	154,722	11,636.4	120,222	9,205.1	88,683	6,710.0	87,052	6,633.2	
80,000 to	90,000	197,042	16,743.8	187,882	15,878.5	105,606	8,988.8	139,450	11,906.1	
90,000 to	100,000	194,476	18,554.0	188,719	18,284.8	112,767	10,765.8	109,290	10,351.0	
100,000 to	200,000	436,931	55,202.9	560,665	75,272.3	691,319	93,173.1	652,296	90,419.1	
200,000 to	300,000	132,991	31,445.0	88,044	22,075.0	88,673	21,904.7	111,416	26,617.6	
300,000 to	400,000	75,845	25,877.9	68,380	23,768.0	73,233	25,408.9	62,975	21,744.7	
400,000 to	500,000	64,374	28,574.2	64,627	28,899.2	64,913	30,139.7	54,185	24,953.1	
500,000 to	600,000	22,638	12,247.1	30,602	16,555.7	21,672	11,695.6	24,631	13,314.9	
600,000 to	700,000	13,890	8,942.0	12,703	8,173.2	13,241	8,606.6	18,579	12,309.1	
700,000 to	800,000	10,498	7,886.2	10,779	8,027.5	12,653	9,518.1	16,841	12,613.8	
800,000 to	900,000	9,416	7,956.7	11,411	8,671.6	14,044	11,852.1	7,897	6,670.6	
900,000 to	1,000,000	11,700	11,240.3	8,522	8,015.0	9,396	8,933.9	7,872	7,492.3	
1,000,000 to	2,000,000	57,765	82,818.5	53,053	73,512.1	52,191	73,250.2	46,576	64,627.9	
2,000,000 to	3,000,000	23,070	56,714.5	27,306	66,311.1	24,508	60,020.3	24,570	59,074.9	
3,000,000 to	4,000,000	13,251	45,956.0	16,392	55,645.2	15,802	54,727.9	11,338	39,437.1	
4,000,000 to	5,000,000	8,041	35,895.6	8,710	37,534.3	7,677	34,262.9	7,910	35,836.6	
5,000,000 to	6,000,000	5,488	29,988.9	7,060	33,947.2	6,480	35,824.6	5,582	30,365.5	
6,000,000 to	7,000,000	3,988	25,677.8	5,774	36,757.8	3,792	24,652.7	3,300	21,335.7	
7,000,000 to	8,000,000	2,548	19,017.5	3,778	28,192.8	2,887	21,631.6	2,582	19,316.9	
8,000,000 to	9,000,000	2,256	19,052.9	3,412	27,719.6	2,162	18,368.2	1,946	16,503.6	
9,000,000 to	10,000,000	1,757	16,759.4	2,838	24,561.2	1,927	18,365.2	2,063	19,682.6	
10,000,000 and over		24,689	2,446,513.1	59,023	2,525,854.3	26,748	2,573,118.9	26,160	2,615,823.3	
<b>TOTAL</b>		<b>3,154,003</b>	<b>3,060,054.9</b>	<b>3,006,687</b>	<b>3,192,404.1</b>	<b>2,782,062</b>	<b>3,197,142.9</b>	<b>2,671,293</b>	<b>3,197,161.8</b>	

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2012				2013			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	43,477	50.7	21,660	38.2	21,862	37.2	35,485	65.3
5,000	to	10,000	26,539	194.7	15,809	105.2	16,387	124.2	8,422	61.2
10,000	to	20,000	569,233	8,646.4	223,327	3,152.0	539,708	7,973.2	460,656	6,581.3
20,000	to	25,000	24,139	569.9	328,231	6,764.3	29,146	640.2	9,200	208.0
25,000	to	30,000	232,944	6,539.9	238,016	6,546.4	245,528	6,984.0	91,219	2,605.2
30,000	to	40,000	71,538	2,477.7	69,800	2,328.9	39,620	1,355.9	112,426	3,836.3
40,000	to	50,000	64,019	2,965.4	106,579	4,755.5	79,945	3,538.2	61,903	2,812.7
50,000	to	60,000	88,814	4,973.9	29,908	1,653.4	32,638	1,730.6	16,525	904.4
60,000	to	70,000	42,663	2,769.1	48,482	3,122.8	28,794	1,889.8	25,255	1,656.3
70,000	to	80,000	76,275	5,680.3	56,595	4,278.9	45,771	3,456.6	36,320	2,741.6
80,000	to	90,000	83,886	7,240.9	73,247	6,211.6	42,993	3,693.0	48,903	4,217.0
90,000	to	100,000	112,001	10,706.2	110,501	10,437.3	50,664	4,785.4	70,675	6,706.9
100,000	to	200,000	620,678	88,699.6	551,107	81,527.3	578,959	85,493.7	558,303	85,599.0
200,000	to	300,000	162,319	38,011.3	236,464	55,014.7	283,984	68,047.9	309,425	72,895.2
300,000	to	400,000	60,383	20,852.0	82,064	28,480.3	86,081	29,693.5	96,871	33,524.3
400,000	to	500,000	66,733	30,324.5	56,337	25,144.1	57,967	25,397.5	54,052	23,606.3
500,000	to	600,000	36,722	19,728.6	37,029	19,866.4	37,057	20,235.0	55,562	30,772.5
600,000	to	700,000	21,087	13,886.9	25,096	16,308.1	30,219	19,618.5	37,681	24,246.1
700,000	to	800,000	13,289	9,982.9	16,565	12,444.3	24,531	17,963.8	16,561	12,367.5
800,000	to	900,000	8,759	7,414.1	9,342	7,957.6	9,268	7,863.0	9,668	8,191.3
900,000	to	1,000,000	7,352	6,974.9	8,354	7,950.7	8,546	8,113.5	9,079	8,613.4
1,000,000	to	2,000,000	48,728	68,663.9	50,656	72,846.1	46,620	68,047.0	44,588	64,093.5
2,000,000	to	3,000,000	20,859	50,707.6	23,405	57,404.1	21,415	51,626.8	23,608	56,123.2
3,000,000	to	4,000,000	12,157	41,419.9	10,598	37,014.6	11,022	38,160.9	11,330	39,598.6
4,000,000	to	5,000,000	7,013	31,645.5	6,917	31,068.4	6,471	29,124.5	7,360	33,224.9
5,000,000	to	6,000,000	5,650	30,949.5	5,796	31,737.4	5,046	27,195.8	36,799	189,972.4
6,000,000	to	7,000,000	4,195	27,387.3	3,212	20,811.6	3,421	21,964.7	3,617	23,472.3
7,000,000	to	8,000,000	2,976	22,454.5	2,297	17,160.9	2,972	22,424.0	2,775	20,721.7
8,000,000	to	9,000,000	2,669	22,584.3	2,420	20,527.0	1,980	16,885.2	2,445	20,706.8
9,000,000	to	10,000,000	2,049	19,441.1	1,811	17,314.3	2,063	19,754.8	2,268	21,677.7
10,000,000	and over		26,119	2,808,200.5	26,763	2,959,764.8	24,291	2,905,777.0	130,280	2,988,375.9
<b>TOTAL</b>			<b>2,565,265</b>	<b>3,412,143.9</b>	<b>2,478,388</b>	<b>3,569,737.1</b>	<b>2,414,969</b>	<b>3,519,595.3</b>	<b>2,389,261</b>	<b>3,790,178.9</b>

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

As on 31<sup>st</sup> December 2013

(Million Rupees)											
SIZE OF ACCOUNTS (Rs.)			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	1	0.0	1	0.0	-	-	21,875	31.7	
5,000	to	10,000	-	-	-	-	-	-	9,430	67.0	
10,000	to	20,000	-	-	-	-	-	-	36,227	470.7	
20,000	to	25,000	-	-	-	-	-	-	11,404	253.5	
25,000	to	30,000	-	-	-	-	-	-	9,554	264.3	
30,000	to	40,000	-	-	-	-	-	-	34,346	1,222.1	
40,000	to	50,000	-	-	-	-	2	0.1	66,834	3,040.4	
50,000	to	60,000	2	0.1	4	0.2	52	2.7	52,345	2,854.5	
60,000	to	70,000	-	-	1	0.1	-	-	42,338	2,767.9	
70,000	to	80,000	-	-	-	-	-	-	67,718	5,108.1	
80,000	to	90,000	-	-	-	-	-	-	96,980	8,279.8	
90,000	to	100,000	-	-	2	0.2	-	-	62,030	5,863.3	
100,000	to	200,000	1	0.1	-	-	24	4.7	593,132	89,118.3	
200,000	to	300,000	1	0.2	2	0.6	15	3.2	244,184	56,630.3	
300,000	to	400,000	-	-	5	1.8	1	0.3	59,076	20,536.7	
400,000	to	500,000	-	-	3	1.4	9	4.1	28,604	12,809.6	
500,000	to	600,000	4	2.1	4	2.2	7	3.9	21,285	11,414.5	
600,000	to	700,000	-	-	1	0.6	4	2.6	12,832	8,332.3	
700,000	to	800,000	-	-	-	-	2	1.5	6,779	5,072.0	
800,000	to	900,000	-	-	1	0.8	3	2.6	5,993	5,073.2	
900,000	to	1,000,000	-	-	3	2.9	2	1.9	6,104	5,790.5	
1,000,000	to	2,000,000	8	14.7	7	8.9	16	22.3	25,191	35,292.2	
2,000,000	to	3,000,000	-	-	9	21.6	9	21.0	10,400	25,592.6	
3,000,000	to	4,000,000	-	-	1	3.2	6	20.8	7,309	25,566.1	
4,000,000	to	5,000,000	-	-	-	-	8	35.8	5,667	25,490.8	
5,000,000	to	6,000,000	3	16.4	-	-	11	61.3	33,254	171,476.2	
6,000,000	to	7,000,000	-	-	-	-	9	58.8	3,115	20,186.6	
7,000,000	to	8,000,000	-	-	1	7.3	3	22.2	2,504	18,687.7	
8,000,000	to	9,000,000	-	-	1	8.0	2	16.8	2,208	18,728.3	
9,000,000	to	10,000,000	-	-	1	9.2	-	-	2,137	20,448.1	
10,000,000	and over		272	406,766.3	199	427,827.8	230	42,316.5	27,171	2,077,331.8	
<b>TOTAL</b>			<b>292</b>	<b>406,799.9</b>	<b>246</b>	<b>427,896.8</b>	<b>415</b>	<b>42,602.8</b>	<b>1,608,026</b>	<b>2,683,800.9</b>	

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

As on 31<sup>st</sup> December 2013

(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		2	..	16,566	38.3	825	2.0	39,270	72.0
5,000 to	10,000		7	0.1	3,928	28.9	394	3.4	13,759	99.3
10,000 to	20,000		-	-	432,145	6,234.0	444	6.7	468,816	6,711.4
20,000 to	25,000		-	-	3,715	83.5	310	6.6	15,429	343.6
25,000 to	30,000		-	-	86,230	2,468.2	24	0.6	95,808	2,733.1
30,000 to	40,000		-	-	99,855	3,386.1	106	3.7	134,307	4,611.9
40,000 to	50,000		-	-	57,788	2,630.9	114	5.1	124,738	5,676.5
50,000 to	60,000		-	-	10,944	598.6	67	3.7	63,414	3,459.8
60,000 to	70,000		-	-	18,547	1,217.3	8	0.5	60,894	3,985.8
70,000 to	80,000		12	0.9	28,849	2,180.1	4	0.3	96,583	7,289.4
80,000 to	90,000		-	-	33,784	2,925.8	66	5.6	130,830	11,211.2
90,000 to	100,000		5	0.5	60,829	5,758.0	14	1.3	122,880	11,623.3
100,000 to	200,000		7	1.0	318,525	47,181.6	1,774	266.0	913,463	136,571.6
200,000 to	300,000		43	9.7	166,023	39,732.2	394	88.0	410,662	96,464.3
300,000 to	400,000		12	4.1	50,946	17,521.8	132	47.2	110,172	38,111.8
400,000 to	500,000		6	2.7	32,625	13,999.4	1,145	516.9	62,392	27,334.1
500,000 to	600,000		1	0.6	29,851	16,835.1	9,759	5,360.7	60,911	33,619.0
600,000 to	700,000		4	2.6	27,708	17,764.1	11	7.4	40,560	26,109.7
700,000 to	800,000		5	3.7	10,450	7,775.8	10	7.3	17,246	12,860.3
800,000 to	900,000		2	1.6	4,026	3,410.2	17	14.2	10,042	8,502.7
900,000 to	1,000,000		2	1.8	3,282	3,112.6	24	21.9	9,417	8,931.5
1,000,000 to	2,000,000		12	16.3	19,972	29,524.5	411	671.3	45,617	65,550.2
2,000,000 to	3,000,000		17	45.2	13,095	30,263.8	223	526.2	23,753	56,470.3
3,000,000 to	4,000,000		9	28.4	4,162	14,485.7	70	245.7	11,557	40,349.8
4,000,000 to	5,000,000		21	99.8	1,692	7,727.9	37	164.9	7,425	33,519.3
5,000,000 to	6,000,000		403	2,062.9	2,975	15,559.9	187	973.9	36,833	190,150.6
6,000,000 to	7,000,000		-	-	426	2,769.7	82	552.6	3,632	23,567.7
7,000,000 to	8,000,000		1	7.9	277	2,085.1	13	94.6	2,799	20,904.7
8,000,000 to	9,000,000		-	-	239	1,995.0	11	94.4	2,461	20,842.6
9,000,000 to	10,000,000		-	-	141	1,325.0	6	56.9	2,285	21,839.2
10,000,000 and over			61	11,752.6	102,306	23,165.3	191	7,175.5	130,430	2,996,335.9
<b>TOTAL</b>			<b>632</b>	<b>14,042.4</b>	<b>1,641,901</b>	<b>323,784.5</b>	<b>16,873</b>	<b>16,925.4</b>	<b>3,268,385</b>	<b>3,915,852.7</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>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
<b>December</b>											
No. of A/Cs.	2,347,914	8,807	54,299	38,460	841,271	180,667	59,034	29,629	65,211	52,782	2,991
Amount	1,028,547.5	118,263.9	298,542.8	182,547.9	279,386.1	587,522.6	244,506.2	4,998.5	53,281.5	306,629.8	25,234.5
<b>2011</b>											
<b>June</b>											
No. of A/Cs.	2,181,453	11,192	56,370	21,119	791,769	268,127	49,221	157	14,851	59,869	2,439
Amount	1,131,307.6	116,347.3	219,144.7	138,778.9	234,670.5	748,209.4	196,758.7	269.1	46,975.2	289,567.8	22,252.1
<b>December</b>											
No. of A/Cs.	2,220,562	50,892	47,603	20,234	763,330	110,779	48,120	718	10,690	48,009	3,065
Amount	987,795.3	176,293.6	243,442.0	147,553.3	231,574.6	710,314.7	198,770.1	493.9	48,692.8	361,167.3	15,423.2
<b>2012</b>											
<b>June</b>											
No. of A/Cs.	1,953,734	48,192	185,463	16,802	780,084	168,559	40,290	290	20,773	58,568	2,793
Amount	1,101,092.7	106,871.7	323,238.0	165,023.4	214,354.2	757,118.7	241,468.3	654.9	49,835.3	330,626.5	24,687.2
<b>December</b>											
No. of A/Cs.	1,663,714	39,332	43,582	21,300	1,134,737	142,080	47,912	276	6,621	50,859	1,840
Amount	1,021,936.4	164,263.1	270,975.5	160,006.5	342,203.1	848,295.3	228,952.5	1,537.6	40,506.2	324,533.6	18,671.8
<b>2013</b>											
<b>June</b>											
No. of A/Cs.	1,625,334	41,133	52,053	21,669	1,124,184	138,375	38,295	27,191	2,904	66,718	1,181
Amount	1,099,166.5	110,460.7	302,548.2	173,164.9	284,495.6	964,454.8	150,328.1	7,223.5	34,611.2	310,732.4	17,233.5
<b>December</b>											
No. of A/Cs.	2,232,681	44,953	100,451	16,894	351,300	169,754	84,496	124	3,230	77,327	1,296
Amount	1,193,629.3	151,067.9	394,395.3	138,050.8	235,394.7	919,689.1	277,520.3	579.3	39,601.4	242,901.7	17,837.4

### 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>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)
<b>December</b>												
No. of A/Cs.	122,231	2,960	5,688	2,880	2,347	24,624	1,901	777	862	799	227	<b>3,846,361</b>
Amount	93,615.1	8,960.8	21,318.5	8,691.5	12,854.0	10,178.6	6,692.8	6,074.6	4,151.8	3,504.9	858.3	<b>3,306,362.2</b> (18.11)
<b>2011</b>												
<b>June</b>												
No. of A/Cs.	137,151	2,457	4,012	896	2,245	12,158	1,235	821	1,035	445	766	<b>3,619,788</b>
Amount	69,712.6	12,502.2	17,460.3	11,943.5	10,111.6	11,312.7	8,204.0	6,086.8	9,860.9	7,117.4	2,228.8	<b>3,310,822.0</b> (17.79)
<b>December</b>												
No. of A/Cs.	151,239	1,561	6,847	1,072	1,109	7,696	581	675	521	436	713	<b>3,496,452</b>
Amount	109,939.9	9,159.1	16,303.5	11,724.0	10,087.8	7,563.5	6,697.9	6,577.4	3,705.1	4,250.5	2,663.2	<b>3,310,192.5</b> (18.70)
<b>2012</b>												
<b>June</b>												
No. of A/Cs.	130,358	984	2,121	1,691	1,098	1,254	782	798	813	506	729	<b>3,416,682</b>
Amount	83,963.7	11,304.9	47,319.8	17,720.6	11,611.9	8,162.1	9,691.3	8,876.2	7,005.5	6,597.2	2,780.4	<b>3,530,004.4</b> (18.73)
<b>December</b>												
No. of A/Cs.	175,018	964	2,019	1,070	1,059	1,901	856	701	912	675	453	<b>3,337,881</b>
Amount	162,078.7	13,517.6	20,064.4	16,099.2	10,086.3	10,949.8	10,004.1	7,737.3	7,346.5	6,538.4	2,232.5	<b>3,688,536.30</b> (19.45)
<b>2013</b>												
<b>June</b>												
No. of A/Cs.	133,377	786	2,052	959	1,131	1,389	935	830	1,191	1,362	267	<b>3,283,316</b>
Amount	86,605.0	12,318.5	19,877.7	12,420.4	13,176.7	9,965.6	8,916.3	9,217.3	7,425.1	6,573.3	867.1	<b>3,641,782.5</b> (18.31)
<b>December</b>												
No. of A/Cs.	174,512	876	2,682	948	1,149	1,527	1,337	846	930	644	428	<b>3,268,385</b>
Amount	201,045.3	12,124.6	24,712.5	13,526.9	11,360.8	10,957.8	10,250.2	6,742.9	8,363.2	4,490.4	1,610.9	<b>3,915,852.7</b> (18.43)

( ) 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)

ECONOMIC GROUPS	2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A. Foreign Constituents:</b>	-	1,635.1	202.3	1,620.7	948.6	3,287.0
(a) Business	-	1,584.7	202.3	1,594.3	943.2	3,287.0
(b) Other Foreign Constituents	-	50.4	-	26.4	5.4	-
<b>B. Domestic Constituents:</b>	163,113.4	183,441.6	188,577.1	173,398.8	195,929.2	193,579.5
<b>I. Government:</b>	-	-	1,163.6	4,750.6	6,625.8	5,551.0
<b>II. Public Sector Enterprises:</b>	5,744.2	7,141.8	6,727.6	5,786.8	20,265.5	19,823.6
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-
(b) Mining and Quarrying	-	-	-	-	67.0	-
(c) Manufacturing	-	1,799.3	73.3	30.7	54.6	60.3
(d) Construction	-	152.5	68.9	-	-	-
(e) Electricity Gas, Water & Sanitary Services	2,459.7	1,450.0	2,600.0	1,400.0	989.9	989.9
(f) Commerce:	1,962.3	3,735.2	3,967.4	4,351.2	19,149.2	17,535.5
1. Export Bills :	1,075.9	1,957.6	2,808.4	3,270.2	6,968.0	4,857.2
i. Cotton Raw	105.5	154.2	0.8	-	-	5.0
ii. Rice	109.4	140.7	837.7	1,857.5	1,857.7	2,393.6
iii. Cotton Textiles (Local)	598.9	1,348.2	1,313.8	165.9	155.6	378.9
iv. Cement & Cement products	-	137.7	175.9	-	-	-
v. Petroleum & Petroleum products	-	-	-	702.4	1,268.4	1,907.7
vi. Machinery & Transport Equipments	129.3	3.1	3.1	3.1	3,488.6	-
vii. Other Export Bills	132.8	173.6	477.0	541.3	197.7	172.0
2. Imports Bills Payable in Pakistan	78.4	78.7	1.5	33.0	10,587.8	10,709.7
3. Inland Bills (to include Local Bills)	808.0	1,698.9	1,157.5	1,047.9	1,593.4	1,968.6
4. Non-Bank Financial Companies	-	-	-	-	-	-
(g) Transport, Storage & Communication	10.1	-	-	-	-	-
(h) Services	1,311.6	-	-	-	-	-
(i) Other Public Sector Enterprises	0.6	4.8	18.0	4.8	4.8	1,237.9
<b>III. Private Sector (Business):</b>	155,866.6	168,127.3	177,099.0	157,812.0	166,711.3	159,907.1
(a) Agriculture, Forestry, Hunting & Fishing	3,623.8	3,841.1	2,899.1	4,591.8	7,722.6	11,088.2
1. Primary Products :	3,210.7	3,468.5	2,738.5	4,130.5	7,523.6	10,937.0
i. Cotton	236.1	569.7	517.7	1,462.9	1,503.7	6,236.7
ii. Rice	1,859.9	2,004.5	1,153.1	1,509.3	2,649.3	1,434.7
iii. Sugarcane	-	-	-	-	-	26.5
iv. Tobacco	0.5	-	0.5	0.3	0.3	0.3
v. Other Primary Products	1,114.1	894.2	1,067.2	1,158.0	3,370.2	3,238.8
(b). Other Agriculture, Forestry, Hunting and Fishing	413.1	372.6	160.6	461.3	199.0	151.2

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2010		2011		2012	
	Jun	Dec.	Jun.	Dec.	Jun.	Dec.
2. Mining and Quarrying	65.9	1,456.9	97.1	1,143.8	578.9	44.9
3. Manufacturing	17,213.2	21,111.4	21,465.5	16,342.8	24,847.4	35,960.5
4. Construction	755.6	304.5	-	-	26.8	139.9
5. Electricity, Gas, Water & Sanitary Services	54.4	87.3	1,450.0	682.9	2,156.7	-
6. Commerce:	132,880.6	139,991.4	148,904.6	133,755.4	129,514.3	107,774.6
(a). Export Bills-Traditional Export	54,674.4	62,201.5	70,143.6	47,444.6	52,226.5	38,246.9
i. Wool & Goat Hair	0.1	-	418.8	1,665.8	44.7	180.7
ii. Hides & Skins	272.3	105.2	301.1	105.9	-	11.3
iii. Cotton Textiles (Local)	32,679.8	31,428.0	45,943.1	30,728.2	37,362.2	24,985.9
iv. Cotton Yarn (Local)	21,190.2	30,406.9	23,144.5	14,485.6	14,156.9	12,534.0
v. Sports Goods	415.3	197.1	256.1	306.7	160.1	185.1
vi. Surgical Instruments	116.6	64.4	79.9	152.4	502.5	350.0
(b). Export Bills-Non-Traditional Exports	18,764.7	25,309.8	21,494.8	23,771.2	27,935.5	27,815.3
i. Brassware & Handicrafts	289.6	16.0	6.3	3.0	-	9.0
ii. Carpets & Rugs	1,513.0	899.8	438.4	466.1	1,726.0	115.6
iii. Footwear & Leather goods	2,174.8	1,989.5	2,136.3	1,548.3	2,441.4	2,279.2
iv. Handloom products, Towels & Hosiery	2,815.0	2,004.0	1,933.1	1,871.2	1,330.5	1,070.6
v. Readymade Garments	7,226.5	13,005.8	6,913.7	8,397.1	6,332.9	8,132.5
vi. Electrical goods (Cable & Wire RA)	112.5	1,205.0	1,443.0	238.0	189.1	3,183.4
vii. Other Export Bills	4,633.2	6,189.7	8,623.9	11,247.5	15,915.7	13,025.1
(c). Import Bills Payable in Pakistan	32,982.1	28,770.6	36,634.0	42,380.2	30,450.2	20,633.5
(d). Inland Bills (to include Local Bills)	21,546.0	18,789.3	19,669.8	18,072.0	13,054.9	15,021.4
(e). Non-Bank Financial Companies	-	-	-	-	-	-
(f). Other Foreign Bills (clean outward)	4,913.4	4,920.2	962.4	2,087.3	5,847.1	6,057.5
7. Transport, Storage & Communication	110.6	584.6	224.8	231.1	-	473.5
8. Services	435.4	21.9	1,537.9	59.8	31.7	450.2
9. Other Private (Business)	727.1	728.2	520.0	1,004.4	1,833.0	3,975.4
<b>IV. Trust Funds and Non-Profit Institutions</b>	-	2.1	49.2	6.6	29.1	-
<b>V. Others</b>	<b>1,502.6</b>	<b>8,170.4</b>	<b>3,537.6</b>	<b>5,042.8</b>	<b>2,297.6</b>	<b>8,297.8</b>
<b>TOTAL</b>	<b>163,113.4</b>	<b>185,076.6</b>	<b>188,779.4</b>	<b>175,019.5</b>	<b>196,877.8</b>	<b>196,866.5</b>



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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2013			
	Jun		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
<b>A. Foreign Constituents:</b>	<b>17</b>	<b>1,650.7</b>	<b>5</b>	<b>31.5</b>
(a) Business	10	1,632.1	-	-
(b) Other Foreign Constituents	7	18.6	5	31.5
<b>B. Domestic Constituents:</b>	<b>20,773</b>	<b>208,400.6</b>	<b>23,915</b>	<b>217,583.5</b>
<b>I. Government:</b>	<b>4</b>	<b>1,339.9</b>	<b>524</b>	<b>16,628.1</b>
<b>II. Public Sector Enterprises:</b>	<b>525</b>	<b>14,961.3</b>	<b>78</b>	<b>15,591.9</b>
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	5	3.1	-	-
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	7	2,389.9	12	2,654.0
(f) Commerce:	446	8,563.3	25	4,196.3
1. Export Bills :	184	4,160.7	13	1,625.0
i. Cotton Raw	1	-	-	-
ii. Rice	110	2,497.9	-	-
iii. Cotton Textiles (Local)	14	98.9	-	-
iv. Cement & Cement products	-	-	-	-
v. Petroleum & Petroleum products	14	1,299.7	13	1,625.0
vi. Machinery & Transport Equipments	-	-	-	-
vii. Other Export Bills	45	264.1	-	-
2. Imports Bills Payable in Pakistan	30	3,093.0	-	-
3. Inland Bills (to include Local Bills)	232	1,309.7	12	2,571.3
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	-	-	4	9.5
(h) Services	5	0.2	-	-
(i) Other Public Sector Enterprises	62	4,004.8	37	8,732.0
<b>III. Private Sector (Business):</b>	<b>19,101</b>	<b>187,230.0</b>	<b>23,291</b>	<b>185,283.6</b>
1. Agriculture, Forestry, Hunting & Fishing	837	9,713.0	1,241	12,340.1
(a). Primary Products :	820	9,437.6	1,196	12,329.9
i. Cotton	262	6,995.7	547	9,973.9
ii. Rice	98	531.8	81	687.3
iii. Sugarcane	1	58.6	9	78.0
iv. Tobacco	-	-	-	-
v. Other Primary Products	459	1,851.5	559	1,590.7
(b). Other Agriculture, Forestry, Hunting and Fishing	17	275.4	45	10.2

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

(Concl'd.)

(End of Period : Million Rupees)

ECONOMIC GROUPS	2013			
	Jun		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	2	5.5	3	1.5
3. Manufacturing	6,472	41,380.1	6,567	45,864.0
4. Construction	6	32.5	6	40.2
5. Electricity, Gas, Water & Sanitary Services	-	-	10	2,727.0
6. Commerce:	11,405	134,265.4	14,204	117,695.9
(a). Export Bills-Traditional Export	4,292	33,215.1	6,920	43,505.0
i. Wool & Goat Hair	15	145.5	29	158.9
ii. Hides & Skins	3	7.1	2	22.8
iii. Cotton Textiles (Local)	2,641	22,077.9	5,308	29,491.9
iv. Cotton Yarn (Local)	1,476	10,353.1	1,430	13,196.0
v. Sports Goods	71	278.2	81	467.0
vi. Surgical Instruments	86	353.3	70	168.3
(b). Export Bills-Non-Traditional Exports	1,903	38,558.5	2,319	23,534.7
i. Brassware & Handicrafts	5	44.3	8	29.8
ii. Carpets & Rugs	30	102.0	28	32.4
iii. Footwear & Leather goods	192	2,817.8	176	1,725.4
iv. Handloom products, Towels & Hosiery	177	741.7	137	1,206.9
v. Readymade Garments	958	15,541.0	1,170	9,213.0
vi. Electrical goods (Cable & Wire RA)	97	5,102.7	63	524.5
vii. Other Export Bills	444	14,209.0	737	10,802.7
(c). Import Bills Payable in Pakistan	2,095	31,717.3	1,766	20,031.5
(d). Inland Bills (to include Local Bills)	1,885	23,047.8	2,102	23,378.1
(e). Non-Bank Financial Companies	-	-	17	139.9
(f). Other Foreign Bills (clean outward)	1,230	7,726.7	1,079	7,105.2
7. Transport, Storage & Communication	3	147.4	100	1,103.5
8. Services	162	33.6	176	122.6
9. Other Private (Business)	214	1,652.4	984	5,388.7
<b>IV. Trust Funds and Non-Profit Institutions</b>	-	-	<b>20</b>	<b>2.1</b>
<b>V. Others</b>	<b>1,143</b>	<b>4,869.4</b>	<b>2</b>	<b>77.8</b>
<b>TOTAL</b>	<b>20,790</b>	<b>210,051.3</b>	<b>23,920</b>	<b>217,615.0</b>

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

(End of Period: Million Rupees)

SECURITIES / SHARES	2010		2011	
	Jun.	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value	Book Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>208,318.5</b>	<b>206,292.0</b>	<b>260,886.2</b>	<b>457,495.2</b>
Prize Bonds	-	-	-	-
National Savings Schemes	-	-	-	-
Compensation Bonds	7,436.6	995.8	1,010.0	2,000.0
Federal Investment Bonds	-	-	-	-
Pakistan Investment Bonds	200,881.9	205,296.2	259,876.2	455,495.2
Un-classified	-	-	-	-
<b>B. TREASURY BILLS</b>	<b>1,119,504.0</b>	<b>1,266,001.8</b>	<b>1,572,278.4</b>	<b>1,932,569.3</b>
<b>C. FOREIGN SECURITIES AND SHARES</b>	<b>77,314.9</b>	<b>51,883.1</b>	<b>62,564.9</b>	<b>68,147.3</b>
<b>D. OTHERS:</b>	<b>544,303.1</b>	<b>683,737.5</b>	<b>758,383.0</b>	<b>617,314.5</b>
1. Shares :	124,828.7	167,896.2	160,791.5	187,653.4
(i) Financial Institutions	8,601.2	11,789.3	7,164.6	9,891.3
(ii) Public Sector Enterprises	6,247.1	6,136.3	7,336.7	9,685.2
(iii) Private Sector	109,980.4	149,970.6	146,290.2	168,076.9
2. Debentures :	4,042.4	2,648.8	450.4	439.1
(i) Financial Institutions	373.7	0.8	0.8	0.8
(ii) Public Sector Enterprises	2,660.2	2,516.3	329.5	329.5
(iii) Private Sector	1,008.5	131.7	120.1	108.8
3. National Investment Trust (Unit)	6,942.8	8,883.1	10,386.9	5,631.2
4. Participation Term Certificates	125.3	121.9	117.0	103.3
5. Term Finance Certificate (TFC's)	281,415.1	279,764.1	280,688.2	70,209.3
6. Sukuk	96,587.3	180,477.8	246,264.8	283,684.3
7. Certificate of Investment (COI's)	1,905.0	2,556.5	2,976.0	3,385.9
8. Modaraba Certificate	24,611.0	540.1	35,781.7	46,057.9
9. Mutual Funds	539.3	32,244.9	519.3	357.6
10. Others	3,306.2	8,604.2	20,407.2	19,792.6
<b>TOTAL</b>	<b>1,949,440.5</b>	<b>2,207,914.4</b>	<b>2,654,112.5</b>	<b>3,075,526.3</b>

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

(End of Period: Million Rupees)

SECURITIES / SHARES	2012		2013
	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>493,252.4</b>	<b>622,729.9</b>	<b>720,936.0</b>
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	4,489.2	5,918.5	3,838.5
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	488,763.2	616,811.4	717,097.5
Un-classified	-	-	-
<b>B. TREASURY BILLS</b>	<b>1,916,027.9</b>	<b>2,519,713.8</b>	<b>2,604,250.2</b>
<b>C. FOREIGN SECURITIES AND SHARES</b>	<b>76,298.8</b>	<b>91,605.3</b>	<b>103,017.1</b>
<b>D. OTHERS:</b>	<b>787,809.3</b>	<b>756,719.4</b>	<b>785,505.1</b>
1. Shares :	255,194.0	228,138.7	233,412.0
(i) Financial Institutions	8,460.2	17,121.5	8,028.6
(ii) Public Sector Enterprises	10,814.2	10,197.2	11,345.2
(iii) Private Sector	235,919.6	200,820.0	214,038.2
2. Debentures :	431.7	417.1	413.4
(i) Financial Institutions	0.8	0.8	0.8
(ii) Public Sector Enterprises	329.5	329.5	329.5
(iii) Private Sector	101.4	86.8	83.1
3. National Investment Trust (Unit)	6,496.4	6,951.7	6,463.0
4. Participation Term Certificates	96.7	89.8	89.8
5. Term Finance Certificate (TFC's)	71,481.3	70,190.9	63,054.8
6. Sukuk	363,746.5	393,448.2	433,021.8
7. Certificate of Investment (COI's)	1,809.2	1,538.1	3,089.0
8. Modaraba Certificate	60,104.5	42,186.4	399.6
9. Mutual Funds	399.6	399.6	26,627.2
10. Others	28,049.4	13,358.9	18,934.4
<b>TOTAL</b>	<b>3,273,388.4</b>	<b>3,990,768.4</b>	<b>4,213,708.4</b>

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

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

SECURITIES / SHARES	Dec 2013		
	Book Value	Face Value	Market Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>743,493.0</b>	<b>738,668.6</b>	<b>741,684.6</b>
Prize Bonds			
National Savings Schemes			
Compensation Bonds	1,838.5	1,838.5	1,539.5
Federal Investment Bonds			
Pakistan Investment Bonds	741,654.5	736,830.1	740,145.1
Un-classified			
<b>B. TREASURY BILLS</b>	<b>2,713,794.6</b>	<b>2,769,417.1</b>	<b>2,711,172.7</b>
<b>C. FOREIGN SECURITIES AND SHARES</b>	<b>104,789.2</b>	<b>100,250.0</b>	<b>104,700.1</b>
<b>D. OTHERS:</b>	<b>716,921.0</b>	<b>636,567.8</b>	<b>731,142.4</b>
1. Shares :	270,764.6	187,255.0	284,685.6
(i) Financial Institutions	15,191.3	10,341.9	15,179.7
(ii) Public Sector Enterprises	16,828.8	4,424.0	18,120.4
(iii) Private Sector	238,744.5	172,489.1	251,385.5
2. Debentures :	397.7	401.5	396.9
(i) Financial Institutions	0.8	0.8	-
(ii) Public Sector Enterprises	319.7	321.8	319.7
(iii) Private Sector	77.2	78.9	77.2
3. National Investment Trust (Unit)	2,043.2	1,478.3	2,260.0
4. Participation Term Certificates	311.1	1,468.5	311.1
5. Term Finance Certificate (TFC's)	60,344.0	64,671.8	60,042.4
6. Sukuk	339,912.2	340,768.1	340,352.9
7. Certificate of Investment (COI's)	959.5	959.5	959.5
8. Modaraba Certificate	33,960.6	31,344.4	33,891.9
9. Mutual Funds	357.6	352.5	369.7
10. Others	7,870.6	7,868.2	7,872.4
<b>TOTAL</b>	<b>4,278,997.8</b>	<b>4,244,903.5</b>	<b>4,288,699.8</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)			
	2009		2010			2009		2010	
	Jun.	Dec.	Jun.	Dec.		Jun.	Dec.	Jun.	Dec.
<b>0.00</b>	208,382.8	203,254.6	252,871.4	267,203.0	<b>0.00</b>	1,037,696.4	1,087,714.1	1,160,797.8	1,203,188.3
<b>0.25*</b>	52,048.7	67,363.3	60,974.5	74,206.4	<b>0.25*</b>	1,253.5	2,123.3	2,230.0	2,276.3
<b>0.50*</b>	9,552.9	17,465.6	18,812.0	35,095.8	<b>0.50*</b>	82,006.3	100,734.8	102,212.1	101,350.1
<b>0.75</b>	4,344.0	7,978.4	12,676.8	2,805.9	<b>0.75</b>	12,987.3	3,378.6	698.4	762.5
<b>1.00</b>	25,730.4	19,640.6	25,749.3	20,933.9	<b>1.00</b>	10,152.2	7,148.6	3,716.5	3,315.6
<b>1.25</b>	6,272.9	8,247.2	1,686.6	2,098.1	<b>1.25</b>	5,114.3	5,568.1	6,354.0	10,525.2
<b>1.50</b>	6,593.9	4,629.1	17,731.6	9,197.2	<b>1.50</b>	3,572.4	2,860.4	5,678.1	4,111.7
<b>1.75</b>	1,585.6	786.8	1,731.8	12,317.6	<b>1.75</b>	14,690.7	9,427.6	8,893.5	13,977.1
<b>2.00</b>	4,423.2	3,661.6	20,485.0	4,645.2	<b>2.00</b>	7,020.3	2,724.6	3,138.5	3,266.4
<b>2.25</b>	1,685.5	3,400.6	6,510.8	11,623.7	<b>2.25</b>	0.0	2.2	-	0.6
<b>2.50</b>	10,702.4	9,169.9	4,335.0	4,881.7	<b>2.50</b>	2,990.9	3,109.0	1,015.0	1,064.3
<b>2.75</b>	1,205.5	660.8	1,805.8	1,697.2	<b>2.75</b>	0.2	58.0	-	-
<b>3.00</b>	10,808.3	3,598.7	2,985.4	2,972.6	<b>3.00</b>	9,979.5	5,924.0	1,262.1	2,529.1
<b>3.25</b>	277.2	607.7	1,271.0	420.6	<b>3.25</b>	35.2	172.5	0.5	0.5
<b>3.50</b>	6,732.2	1,232.1	2,604.6	1,304.9	<b>3.50</b>	162.4	7,017.3	4.4	1,236.9
<b>3.75</b>	1,115.4	420.0	1,200.1	940.4	<b>3.75</b>	675.0	143.7	379.8	2.3
<b>4.00</b>	4,511.6	1,570.3	1,658.7	1,845.8	<b>4.00</b>	19,791.0	9,821.2	8,639.5	10,269.4
<b>4.25</b>	1,716.7	805.0	1,407.7	1,016.6	<b>4.25</b>	2,199.8	3,766.9	22.6	2,345.8
<b>4.50</b>	1,794.1	277.0	378.4	571.7	<b>4.50</b>	46,716.0	43,988.9	19,213.7	41,534.9
<b>4.75</b>	2,668.0	82.6	131.6	205.1	<b>4.75</b>	715.8	242.5	262.7	-
<b>5.00</b>	11,109.3	12,267.6	10,949.3	12,003.8	<b>5.00</b>	1,212,680.3	1,315,929.8	1,337,918.8	1,547,595.3
<b>5.25</b>	166.5	593.2	349.5	849.7	<b>5.25</b>	53,180.7	86,393.1	195,366.3	48,742.1
<b>5.50</b>	3,798.1	75.7	1.1	34.8	<b>5.50</b>	92,774.2	109,644.2	94,412.2	129,160.7
<b>5.75</b>	2.0	-	5.1	5.5	<b>5.75</b>	32,350.7	33,784.2	35,146.0	42,052.6
<b>6.00</b>	668.9	500.3	45.4	11.3	<b>6.00</b>	103,146.5	119,387.1	167,635.0	182,538.9
<b>6.25</b>	139.3	80.0	-	0.7	<b>6.25</b>	9,038.4	19,753.5	15,081.6	15,406.7
<b>6.50</b>	177.8	0.4	2.3	16.8	<b>6.50</b>	54,058.4	49,970.8	42,322.7	39,979.5
<b>6.75</b>	50.3	0.1	-	-	<b>6.75</b>	10,460.2	2,750.9	7,841.7	2,703.2
<b>7.00</b>	390.2	106.7	11.9	-	<b>7.00</b>	38,038.5	79,628.6	52,858.9	83,857.5
<b>7.25</b>	4.6	40.5	0.7	54.2	<b>7.25</b>	29,594.0	55,105.0	58,120.8	10,135.6
<b>7.50</b>	213.8	394.9	1,041.1	75.4	<b>7.50</b>	55,934.5	48,144.3	69,605.3	94,043.1
<b>7.75</b>	2.5	-	-	-	<b>7.75</b>	11,422.3	22,611.7	23,029.8	32,528.5
<b>8.00</b>	6,650.4	4,005.4	3,865.2	4,503.3	<b>8.00</b>	79,078.3	80,725.6	75,296.6	107,742.1
<b>8.25</b>	4.6	-	-	-	<b>8.25</b>	16,146.3	24,082.2	39,973.2	26,512.0
<b>8.50</b>	851.4	3.7	3.7	27.6	<b>8.50</b>	52,308.6	54,878.9	38,998.1	46,049.2
<b>8.75</b>	-	-	-	-	<b>8.75</b>	47,737.4	15,926.6	17,674.6	14,144.4
<b>9.00</b>	215.8	3,598.4	4,165.3	4,078.0	<b>9.00</b>	50,810.9	37,436.8	38,899.9	47,396.9
<b>9.25</b>	0.1	-	-	-	<b>9.25</b>	7,227.1	33,560.3	42,056.5	13,010.7
<b>9.50</b>	138.0	-	98.6	-	<b>9.50</b>	41,226.7	42,058.0	53,662.7	38,847.9
<b>9.75</b>	4.1	-	-	-	<b>9.75</b>	8,656.9	13,966.9	21,710.2	9,451.5
<b>10.00</b>	368.7	1,090.0	1,637.2	2,093.7	<b>10.00</b>	52,809.2	78,661.3	74,038.8	74,555.7
<b>10.25</b>	3,974.3	60.0	68.0	-	<b>10.25</b>	18,207.1	30,761.3	34,281.0	32,922.4
<b>10.50</b>	1,848.5	7,995.4	8,275.6	6,510.6	<b>10.50</b>	23,828.8	42,673.4	45,659.7	55,197.0
<b>10.75</b>	57.7	-	0.6	27.6	<b>10.75</b>	7,842.9	20,856.5	31,319.1	30,719.3
<b>11.00</b>	680.2	562.6	491.7	411.4	<b>11.00</b>	78,174.3	64,998.5	80,628.4	72,550.0
<b>Over 11.00</b>	9,360.6	13,372.6	2,915.1	8,695.8	<b>Over 11.00</b>	290,082.5	173,446.7	204,125.0	288,932.1
<b>TOTAL</b>	<b>403,029.1</b>	<b>399,599.2</b>	<b>470,935.2</b>	<b>495,383.7</b>	<b>TOTAL</b>	<b>3,734,574.6</b>	<b>3,953,062.6</b>	<b>4,222,181.9</b>	<b>4,488,531.9</b>

\*00.25 stands for 00.05 to 00.25

\*00.50 stands for 00.30 to 00.50

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

(Million Rupees)

RATE OF RETURN	2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	335,161.1	199,074.8	346,757.0	351,124.1	405,009.5	449,881.9
0.25*	73,265.5	142,543.5	135,214.8	134,833.6	128,479.4	155,927.3
0.50*	22,161.8	26,284.4	35,791.9	43,835.0	26,591.0	35,911.7
0.75*	1,606.3	4,016.9	3,483.6	8,006.8	3,969.5	7,020.6
1.00	16,193.7	32,285.9	38,016.9	16,975.4	22,824.2	17,628.2
1.25	2,886.8	2,277.1	1,526.4	6,012.8	7,773.9	6,011.5
1.50	5,617.6	6,725.6	3,547.9	15,335.0	21,092.5	23,827.9
1.75	947.3	2,042.7	5,904.7	2,385.5	9,080.2	1,825.2
2.00	6,529.8	10,235.4	14,902.9	7,944.0	2,283.5	5,227.5
2.25	4,465.2	731.5	974.9	1,036.8	763.4	745.7
2.50	4,369.3	2,238.8	7,332.1	2,672.1	3,590.4	2,523.0
2.75	1,084.0	974.8	2,368.3	2,424.7	1,541.0	629.3
3.00	5,978.6	4,321.1	12,159.9	778.5	600.6	978.0
3.25	6,179.2	571.0	227.0	136.5	99.9	325.9
3.50	1,496.9	8,651.0	2,561.6	201.2	1.8	796.9
3.75	259.5	549.6	39.4	-	-	141.1
4.00	2,320.4	1,963.2	7,538.7	352.7	333.9	4,988.8
4.25	51.6	84.6	1,008.4	48.6	49.8	87.7
4.50	507.4	15.6	3,954.9	-	-	18,584.8
4.75	-	-	3.0	-	-	173.6
5.00	12,129.0	15,621.5	1,289.3	2,773.7	-	1,285.2
5.25	252.6	4.3	10.2	-	-	-
5.50	431.5	452.6	1,618.0	-	-	-
5.75	-	-	-	-	-	-
6.00	45.8	-	7,915.5	7,440.6	-	-
6.25	0.3	-	-	-	-	-
6.50	1.1	-	-	31.3	-	-
6.75	-	-	-	-	-	-
7.00	37.5	-	-	-	-	-
7.25	19.9	-	-	-	0.6	-
7.50	98.8	-	-	-	-	-
7.75	-	-	-	-	-	-
8.00	4,476.7	-	-	-	-	-
8.25	600.0	-	-	-	-	-
8.50	5.0	-	-	-	-	-
8.75	0.5	-	-	-	-	-
9.00	-	-	-	-	-	-
9.25	0.1	-	-	-	-	-
9.50	-	-	-	-	-	-
9.75	117.8	-	-	-	-	-
10.00	174.3	-	-	18.2	-	-
10.25	500.2	-	-	1.0	-	-
10.50	334.8	-	-	6.1	-	-
10.75	2.9	-	-	-	-	-
11.00	327.5	-	-	6.1	-	-
Over 11.00	26,276.5	-	1,406.7	1.9	-	-
<b>Total</b>	<b>536,914.8</b>	<b>461,665.90</b>	<b>635,553.9</b>	<b>604,382.2</b>	<b>634,085.1</b>	<b>734,521.8</b>

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

(Million Rupees)

RATE OF RETURN	2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	1,435,328.9	1,493,689.5	1,599,418.8	1,650,173.2	1,908,752.4	2,027,373.1
0.25*	2,911.1	-	1,256.7	6.8	1,353.1	5,084.0
0.50*	117,525.0	89,485.7	103,596.5	992.0	0.2	1,515.5
0.75*	1,670.4	-	-	-	-	11.8
1.00	2,632.5	1,433.5	1,975.8	8.2	848.0	4.8
1.25	649.9	812.1	442.3	927.8	550.3	599.7
1.50	813.3	605.2	736.2	628.4	673.7	826.1
1.75	2,011.7	1,344.6	1,515.4	986.2	1,339.6	6,113.1
2.00	989.9	586.2	1.2	2.1	1.0	2.8
2.25	1.4	1.4	1.4	-	-	-
2.50	162.0	149.8	0.1	0.8	-	5.1
2.75	-	-	-	-	-	-
3.00	36.2	246.6	308.4	8.5	643.3	18.0
3.25	-	-	-	-	900.1	-
3.50	0.1	338.8	765.0	21,431.8	52,446.6	21,118.2
3.75	-	133.3	107.2	20,650.1	5,914.0	1,729.0
4.00	10,979.7	20,356.6	572.5	106.8	11,015.1	5,402.5
4.25	179.6	157.7	173.5	2,550.3	97.4	3,414.2
4.50	23,005.1	26,951.2	18,093.1	23,079.3	154,703.3	119,869.6
4.75	3.4	-	366.7	-	761.1	3,954.2
5.00	1,537,883.8	1,613,930.1	610,853.0	6,593.6	153,841.9	161,853.8
5.25	83,237.1	65,972.0	26,217.8	53,511.0	2,778.6	17,566.8
5.50	117,109.3	205,724.1	66,346.9	9,069.2	21,031.6	18,392.3
5.75	29,179.2	29,683.5	24,351.1	107.5	2,251.0	22,974.6
6.00	150,538.0	194,598.0	1,453,163.6	2,398,558.2	1,763,482.1	139,561.1
6.25	28,089.3	44,334.5	114,299.2	236,448.0	301,609.4	21,922.9
6.50	45,995.0	39,016.4	80,340.3	114,444.3	380,669.9	33,626.8
6.75	2,246.3	19,922.0	20,835.3	139,536.9	156,566.9	16,367.1
7.00	45,937.0	85,408.5	144,265.5	146,334.9	179,081.1	2,558,677.1
7.25	61,579.9	40,413.5	94,233.0	36,060.9	77,741.0	290,600.0
7.50	108,750.0	127,119.0	54,739.2	90,463.6	53,785.4	386,189.9
7.75	4,401.8	20,792.2	19,519.3	57,918.6	67,839.5	69,064.0
8.00	92,327.8	123,828.8	113,024.4	139,477.4	237,617.1	136,134.1
8.25	55,800.1	43,212.7	45,659.9	81,361.6	52,844.2	41,474.0
8.50	34,180.6	32,630.6	38,920.1	86,018.6	486,195.0	203,516.1
8.75	10,848.7	19,121.0	13,650.4	45,347.8	52,490.5	123,868.0
9.00	57,902.2	44,341.7	41,628.8	124,401.3	56,474.9	72,928.2
9.25	35,176.3	31,000.1	64,174.7	57,390.6	46,507.7	65,540.4
9.50	74,915.4	72,439.1	83,432.1	80,638.0	38,266.1	58,143.8
9.75	4,386.8	20,204.1	13,623.7	19,321.6	47,262.9	28,579.5
10.00	117,321.1	89,361.0	81,815.8	33,078.4	29,067.1	45,535.2
10.25	51,769.6	45,344.3	71,883.7	66,070.1	18,362.2	14,467.0
10.50	52,003.7	73,591.5	72,900.5	43,176.6	31,105.3	23,722.7
10.75	5,908.6	16,760.2	31,532.9	41,804.1	18,208.1	24,353.2
11.00	90,491.7	108,164.4	129,157.2	32,199.0	27,300.2	11,602.7
Over-11.00	455,520.9	383,384.5	343,919.8	167,319.0	57,944.3	64,800.5
<b>Total</b>	<b>4,952,400.3</b>	<b>5,226,590.0</b>	<b>5,583,819.0</b>	<b>6,028,203.1</b>	<b>6,500,323.2</b>	<b>6,848,503.4</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	2010				2011			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	26,976.3	25,825.3	24,341.3	24,341.3	25,925.1	25,925.1	29,578.0	28,405.0
1.00*	207.3	207.3	38.7	38.7	328.4	328.4	454.9	454.9
2.00*	3,301.9	3,301.9	8,658.7	8,658.7	2,792.0	2,792.0	498.1	498.1
3.00*	8,851.2	8,851.2	5,485.2	5,485.2	9,298.5	9,298.5	11,293.7	11,293.7
3.25	1,233.3	1,233.3	561.1	561.1	3,342.0	3,342.0	2,413.6	2,413.6
3.50	813.6	813.6	1,210.4	1,210.4	882.5	882.5	466.2	466.2
3.75	613.9	613.9	639.9	639.9	1,446.1	1,446.1	1,904.4	1,904.4
4.00	5,001.5	5,001.5	3,544.0	3,544.0	4,349.0	4,349.0	7,608.5	7,608.5
4.25	27.2	27.2	290.2	290.2	1,730.7	1,730.7	1,016.4	1,016.4
4.50	2,411.4	2,411.4	2,516.2	2,516.2	3,252.8	3,252.8	2,510.5	2,510.5
4.75	6.6	6.6	-	-	96.6	96.6	136.3	136.3
5.00	396.9	396.9	283.7	283.7	1,079.0	1,079.0	3,267.9	3,267.9
5.25	9.9	9.9	-	-	185.7	185.7	290.9	290.9
5.50	37.3	37.3	-	-	769.6	769.6	129.8	129.8
5.75	-	-	-	-	114.0	114.0	-	-
6.00	1,152.8	1,152.8	1,110.8	1,110.8	1,794.8	1,794.8	1,830.1	1,830.1
6.25	849.5	849.5	767.0	767.0	1,013.0	1,013.0	156.3	156.3
6.50	1,360.2	1,360.2	197.7	197.7	1,212.7	1,212.7	1,325.7	1,325.7
6.75	218.8	218.8	-	-	-	-	2.7	2.7
7.00	1,438.9	1,438.9	2,055.4	2,055.4	342.5	342.5	1,115.1	1,115.1
7.25	-	-	-	-	-	-	-	-
7.50	2,066.7	2,066.7	10.8	10.8	22.4	22.4	339.5	339.5
7.75	0.4	0.4	-	-	-	-	-	-
8.00	1,220.6	1,220.6	350.0	350.0	143.2	143.2	1,085.9	1,085.9
8.25	12.4	12.4	-	-	-	-	1,028.6	1,028.6
8.50	4,842.1	4,842.1	582.0	582.0	416.0	416.0	1,244.8	1,244.8
8.75	0.4	0.4	13.1	13.1	-	-	-	-
9.00	3,644.7	2,577.9	3,009.5	1,937.5	1,309.6	242.8	1,655.7	630.7
9.25	132.2	132.2	535.3	535.3	-	-	-	-
9.50	26.6	26.6	2,328.0	2,328.0	-	-	44.4	44.4
9.75	167.4	167.4	266.5	266.5	89.4	89.4	76.6	76.6
10.00	705.0	705.0	4,180.0	4,180.0	421.8	421.8	2,502.7	2,502.7
10.25	1.3	1.3	3.4	3.4	440.2	440.2	555.7	555.7
10.50	126.7	126.7	61.0	61.0	237.4	50.0	610.0	610.0
10.75	4.8	4.8	2.4	2.4	200.0	200.0	996.6	996.6
11.00	4,577.2	4,233.6	1,919.2	1,919.2	5,825.5	5,825.5	11,803.3	11,803.3
11.25	2.2	2.2	128.3	128.3	-	-	-	-
11.50	50.1	50.1	1.7	1.7	1.4	1.4	1.2	1.2
11.75	10.1	10.1	1.0	1.0	6.0	6.0	292.9	292.9
12.00	2,103.7	1,200.4	583.9	583.9	549.5	549.5	3,844.8	3,844.8
12.25	447.9	447.9	627.1	627.1	91.5	91.5	1,601.1	1,601.1
12.50	88.9	88.9	797.6	797.6	1,323.1	1,323.1	4,375.2	4,375.2
12.75	307.9	307.9	9.6	9.6	9.4	9.4	4,223.4	4,223.4
13.00	6,483.5	6,032.8	6,035.9	6,035.9	4,389.0	4,389.0	9,145.8	8,670.7
13.25	2,191.8	1,991.8	524.3	524.3	472.3	472.3	1,782.8	1,782.8
13.50	1,593.7	1,593.7	1,006.2	1,006.2	2,809.6	2,809.6	2,479.2	2,479.2
13.75	1,480.1	1,480.1	1,031.7	1,031.7	1,741.5	1,741.5	2,077.5	1,242.8
14.00	8,241.0	7,738.6	7,454.1	6,397.3	5,700.2	5,433.2	7,618.3	7,607.5
14.25	2,880.0	2,480.0	2,901.1	2,427.0	2,850.1	2,850.1	1,236.0	1,236.0
14.50	1,755.5	1,704.5	1,627.1	1,627.1	1,497.1	1,497.1	2,007.8	2,007.8
14.75	3,676.8	3,676.8	2,564.6	2,564.6	3,984.9	3,535.6	2,878.4	2,878.4
15.00	29,385.4	14,784.6	35,043.7	23,634.4	29,221.9	19,891.9	27,352.0	20,953.6
15.25	2,632.0	2,632.0	2,224.8	2,173.8	3,765.8	3,414.9	3,595.7	3,595.7
15.50	9,470.4	9,470.4	4,478.8	4,478.8	11,616.9	11,526.2	15,990.9	15,952.6
15.75	3,541.6	3,541.6	3,080.8	3,080.8	4,106.8	4,106.8	2,563.1	2,563.1
16.00 & over	69,098.9	67,253.5	72,382.8	71,543.3	66,163.4	59,456.9	69,208.1	63,675.0
<b>TOTAL</b>	<b>217,878.1</b>	<b>196,363.3</b>	<b>207,466.7</b>	<b>192,564.0</b>	<b>209,360.5</b>	<b>190,911.8</b>	<b>250,217.6</b>	<b>234,728.9</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	2012				2013			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	17,871.5	17,005.0	31,467.5	27,243.5	35,285.2	34,399.9	37,515.7	33,290.4
1.00*	384.0	384.0	527.3	527.3	1,111.5	1,111.5	3,120.9	3,120.9
2.00*	3,498.5	3,498.5	2,953.3	2,953.3	5,839.7	5,839.7	3,195.9	3,195.9
3.00*	9,751.5	9,751.5	8,392.9	8,392.9	13,226.1	13,226.1	10,749.7	8,503.5
3.25	1,158.8	1,158.8	281.6	281.6	18.2	18.2	-	-
3.50	945.9	945.9	619.6	619.6	384.9	384.9	226.0	226.0
3.75	142.8	142.8	511.6	511.6	11.2	11.2	26.5	26.5
4.00	4,498.7	4,498.7	8,443.8	8,443.8	7,202.3	7,202.3	7,314.9	7,314.9
4.25	509.4	509.4	192.5	192.5	6.9	6.9	119.2	119.2
4.50	183.0	183.0	157.6	157.6	151.0	151.0	88.8	88.8
4.75	484.7	484.7	66.8	66.8	95.7	95.7	67.0	67.0
5.00	1,586.1	1,586.1	940.5	940.5	458.0	458.0	429.2	429.2
5.25	141.1	141.1	180.2	180.2	-	-	3.9	3.9
5.50	228.1	228.1	92.9	92.9	92.9	92.9	136.7	136.7
5.75	10.3	10.3	-	-	-	-	-	-
6.00	700.6	700.6	687.6	687.6	172.0	23.8	1,618.0	1,618.0
6.25	-	-	-	-	-	-	103.8	103.8
6.50	119.5	119.5	-	-	160.1	160.1	-	-
6.75	-	-	-	-	-	-	-	-
7.00	3,504.4	1,233.6	1,259.0	1,259.0	291.7	291.7	1,161.8	1,161.8
7.25	-	-	-	-	-	-	6.3	6.3
7.50	240.3	240.3	19.5	19.5	-	-	0.8	0.8
7.75	0.1	0.1	-	-	-	-	-	-
8.00	962.8	962.8	868.5	868.5	199.3	199.3	46.5	46.5
8.25	243.5	243.5	-	-	-	-	-	-
8.50	10.3	10.3	379.6	379.6	1,731.4	1,731.4	98.4	98.4
8.75	-	-	2,737.0	2,737.0	745.2	745.2	-	-
9.00	32,390.5	28,311.8	10,763.7	9,696.9	19,310.2	18,243.4	19,038.9	17,873.9
9.25	-	-	7,371.6	7,371.6	4,497.6	4,497.6	1,804.6	1,804.6
9.50	-	-	12,881.9	12,881.9	5,333.4	5,333.4	6,627.6	6,627.6
9.75	85.7	85.7	5,150.1	4,671.8	127.8	127.8	1,201.8	1,201.8
10.00	109.0	109.0	3,973.3	3,973.3	2,857.5	2,857.5	8,125.5	8,125.5
10.25	1,005.1	1,005.1	2,833.2	2,833.2	781.3	781.3	4,658.6	4,658.6
10.50	5.5	5.5	8,751.8	1,491.7	2,260.3	2,123.7	2,474.3	2,474.3
10.75	761.6	761.6	1,464.8	1,464.8	580.7	438.6	326.7	190.1
11.00	11,353.6	11,353.6	5,519.2	5,472.3	8,038.0	6,005.1	36,294.4	24,295.2
11.25	-	-	3,086.9	3,086.9	2,380.4	2,380.4	5,036.5	4,911.0
11.50	241.8	241.8	1,118.6	1,118.6	3,132.6	3,132.6	5,227.4	5,227.4
11.75	142.0	142.0	241.5	241.5	2,485.8	2,485.8	809.2	809.2
12.00	11,601.1	11,601.1	20,085.3	17,085.3	36,043.0	24,722.7	42,890.7	36,659.9
12.25	3,889.2	3,889.2	1,592.7	1,592.7	5,010.8	5,010.8	720.4	720.4
12.50	2,691.4	2,691.4	3,475.4	3,475.4	5,077.2	5,077.2	4,338.7	4,338.7
12.75	5,838.0	5,838.0	7,998.2	2,812.6	2,380.8	2,380.8	2,710.3	2,710.3
13.00	18,259.9	11,124.5	12,134.7	11,976.0	4,447.6	4,447.6	16,179.0	8,746.2
13.25	2,275.2	2,275.2	1,807.7	1,807.7	2,129.5	2,129.5	1,311.6	1,311.6
13.50	5,220.1	5,220.1	2,997.1	2,883.0	1,367.8	1,367.8	2,170.3	2,170.3
13.75	1,537.9	1,289.6	847.7	649.4	1,886.6	1,886.6	1,345.0	1,345.0
14.00	19,269.4	18,220.6	9,923.0	9,304.3	11,152.7	10,176.3	13,682.7	12,706.2
14.25	1,486.9	1,486.9	1,299.5	1,299.5	1,292.5	1,292.5	1,021.1	1,021.1
14.50	12,110.5	5,299.9	7,264.1	671.0	1,167.1	1,167.1	1,005.1	1,005.1
14.75	4,306.4	4,306.4	1,254.0	1,254.0	639.3	639.3	2,754.4	2,754.4
15.00	30,933.1	30,933.1	15,128.5	15,128.5	13,274.4	13,132.5	17,699.5	17,699.5
15.25	1,627.4	1,627.4	622.3	622.3	94.5	94.5	539.0	539.0
15.50	11,734.9	11,734.9	10,560.8	10,556.4	7,612.4	7,612.4	14,964.6	14,964.6
15.75	1,965.0	1,965.0	876.2	876.2	426.2	426.2	1,445.4	1,445.4
16.00 & over	63,946.9	48,531.8	32,923.6	32,888.2	25,653.8	25,643.6	42,793.0	42,770.8
<b>TOTAL</b>	<b>291,964.0</b>	<b>254,089.7</b>	<b>254,726.0</b>	<b>225,741.9</b>	<b>238,625.0</b>	<b>221,764.3</b>	<b>325,226.2</b>	<b>290,666.3</b>

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

(End of Period: Million Rupees)

RATE OF RETURN	2010				2011			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	87,250.9	86,101.0	209,942.3	186,830.2	259,165.3	224,338.5	124,245.6	123,403.3
1.00*	1,522.0	738.4	2,019.7	1,141.5	1,583.2	682.2	2,360.1	1,432.7
2.00*	8,875.4	8,875.4	14,811.8	14,811.8	10,376.9	10,376.9	4,565.2	4,565.2
3.00*	22,978.5	21,695.8	21,777.3	20,492.7	25,778.4	25,778.4	21,589.1	21,187.3
4.00*	25,524.7	25,524.7	30,096.2	30,096.2	33,058.8	33,058.8	26,142.9	26,141.0
5.00*	16,284.1	16,284.1	22,416.8	22,416.8	25,825.7	25,824.3	31,117.0	31,116.7
6.00*	5,492.8	5,492.8	15,643.4	15,643.4	6,148.2	6,148.2	12,731.3	12,731.3
7.00*	29,866.4	29,866.4	22,554.6	22,554.6	21,994.2	21,994.2	19,269.2	19,269.2
8.00*	76,269.1	76,269.1	27,253.1	27,253.1	25,378.0	20,377.9	20,937.4	14,390.3
8.25	3,819.3	3,819.3	865.8	865.8	892.8	892.8	587.3	587.3
8.50	50,670.3	50,670.3	9,136.2	9,136.2	4,832.4	4,832.4	5,518.9	5,518.9
8.75	5,738.9	3,938.9	2,367.1	2,367.1	825.7	825.7	939.4	939.4
9.00	185,612.7	185,525.3	124,819.5	124,819.5	109,620.1	109,620.1	100,456.3	100,456.3
9.25	2,095.1	2,095.1	4,731.1	4,731.1	821.5	821.5	712.4	712.4
9.50	8,502.5	8,502.5	80,604.2	80,604.2	3,873.9	3,873.9	2,426.7	2,426.7
9.75	810.6	810.6	4,620.5	4,620.5	1,439.3	1,439.3	2,812.4	2,812.4
10.00	13,494.8	13,067.8	103,406.1	103,406.1	46,522.0	46,500.1	37,561.2	37,551.3
10.25	10,126.6	10,126.6	4,583.6	4,553.6	4,475.9	4,475.9	6,313.8	6,313.8
10.50	5,203.7	5,203.7	4,392.2	4,392.2	10,853.7	10,853.2	12,253.1	12,193.1
10.75	805.1	805.1	939.7	939.7	7,009.9	7,009.9	6,232.2	6,232.2
11.00	19,315.3	19,315.3	13,954.5	13,926.0	142,992.9	142,859.5	271,617.3	248,695.4
11.25	829.0	827.8	1,567.0	1,567.0	1,933.5	1,933.5	2,940.3	2,940.3
11.50	12,848.8	7,113.5	5,929.7	3,901.7	1,732.1	1,732.1	3,290.7	3,290.7
11.75	1,627.9	1,407.0	626.7	624.3	598.5	598.5	11,089.9	5,917.7
12.00	29,670.7	27,720.7	15,482.5	13,348.2	18,093.4	15,960.2	36,082.3	32,665.6
12.25	15,722.8	14,277.6	2,974.3	2,972.0	3,079.2	2,432.7	26,314.4	17,506.3
12.50	23,458.5	18,566.0	8,410.8	6,650.0	5,502.4	2,826.9	26,140.0	24,372.4
12.75	31,647.4	15,703.7	13,754.5	13,753.1	9,344.1	3,527.9	30,307.9	23,547.3
13.00	73,314.8	61,703.3	59,842.5	40,860.3	38,942.0	35,730.2	84,141.3	67,803.9
13.25	61,323.9	54,220.9	23,680.6	19,644.9	5,209.0	5,209.0	66,419.3	61,496.6
13.50	69,210.6	58,325.4	63,244.4	47,275.1	24,996.3	23,263.8	41,498.0	37,701.6
13.75	96,408.5	72,625.4	74,267.1	59,018.5	32,053.6	27,585.3	71,761.4	65,055.5
14.00	229,980.6	176,456.7	193,600.0	159,000.9	162,510.1	135,901.7	135,521.8	122,961.0
14.25	89,388.4	78,885.1	77,314.2	61,362.1	43,352.4	38,989.2	56,703.9	54,201.9
14.50	79,341.5	53,377.0	91,638.8	81,950.0	71,930.2	54,013.1	72,170.7	69,497.2
14.75	55,260.1	52,856.0	75,201.1	68,613.5	62,098.4	54,184.6	78,820.2	78,143.5
15.00	490,882.4	165,505.3	378,483.9	205,176.9	313,347.8	215,400.4	226,841.7	167,001.9
15.25	166,842.6	103,655.3	82,269.0	74,121.3	67,265.0	61,997.1	87,240.3	84,339.2
15.50	75,103.1	74,159.8	74,147.0	71,911.4	148,152.4	138,260.9	124,302.9	90,568.7
15.75	53,927.8	53,927.8	148,696.1	71,936.4	57,675.0	49,225.0	182,395.2	64,195.7
16.00	244,086.5	235,842.6	374,511.3	257,800.0	368,577.8	251,378.9	296,347.6	162,702.4
16.25	44,097.9	42,606.0	40,929.2	39,027.9	220,179.4	36,805.5	71,884.6	65,788.7
16.50	42,368.1	37,919.5	73,124.5	69,407.5	94,208.6	64,336.2	61,454.5	48,078.4
16.75	9,700.3	9,700.3	32,502.5	32,502.5	25,859.6	25,582.4	44,640.0	43,630.1
17.00	141,446.7	139,418.8	183,136.7	180,938.2	260,693.1	256,622.1	169,591.3	163,733.0
17.25	7,218.4	7,218.4	9,235.0	9,235.0	14,444.0	14,444.0	29,592.5	29,592.5
17.50	26,904.1	26,904.1	34,578.2	34,575.3	44,099.2	44,099.2	30,077.6	30,053.3
17.75	8,745.9	8,745.1	8,213.3	8,213.3	15,188.7	15,182.7	18,046.1	18,042.7
18.00	72,897.0	72,893.7	109,987.9	106,734.1	83,308.7	81,647.8	87,868.0	83,482.7
18.25	2,651.4	2,651.4	4,088.0	4,088.0	6,704.9	6,700.9	18,859.4	18,854.2
18.50	20,474.4	20,473.2	23,398.7	23,373.5	15,509.5	15,509.5	19,390.1	19,386.7
18.75	751.9	751.9	2,304.3	2,304.3	5,454.5	5,454.1	8,664.1	8,664.1
19.00	19,192.7	19,192.7	14,918.9	14,918.9	62,306.8	62,303.1	47,781.4	47,781.4
19.25	287.8	287.8	787.5	787.5	2,472.5	2,472.5	3,745.4	3,745.4
19.50	2,402.9	2,402.9	1,305.8	1,305.8	2,492.3	2,492.3	3,709.7	3,709.7
19.75	5,972.3	5,972.3	691.9	691.9	2,095.7	2,095.7	1,370.1	1,370.1
20.00 & over	70,338.8	70,338.8	73,115.5	73,115.5	66,582.6	66,582.6	72,581.5	72,581.5
<b>TOTAL</b>	<b>2,956,585.4</b>	<b>2,369,362.0</b>	<b>3,098,895.5</b>	<b>2,558,309.5</b>	<b>3,101,461.6</b>	<b>2,525,065.1</b>	<b>3,059,974.9</b>	<b>2,573,079.9</b>

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

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

(End of Period: Million Rupees)

RATE OF RETURN	2012				2013			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	210,478.1	182,915.6	212,510.5	207,580.5	140,442.2	127,590.1	178,714.4	168,360.0
1.00*	1,706.2	642.1	2,162.3	1,055.3	4,019.5	3,974.5	6,950.9	5,624.3
2.00*	9,741.5	9,738.4	10,465.1	10,444.3	11,698.2	11,698.2	19,770.7	13,533.1
3.00*	26,163.1	25,525.6	26,461.9	26,461.7	28,857.1	28,856.9	41,775.2	27,086.3
4.00*	22,502.1	22,500.5	26,183.7	26,182.3	21,337.4	21,336.2	28,367.2	28,366.3
5.00*	32,119.8	32,054.8	29,124.9	29,054.7	27,647.0	27,645.5	40,115.1	33,355.1
6.00*	12,806.3	12,806.3	6,089.7	6,089.7	9,159.1	9,159.1	14,810.9	5,864.6
7.00*	16,342.9	16,342.9	13,899.8	13,899.8	55,656.3	54,164.9	43,502.2	43,473.8
8.00*	27,933.6	17,161.5	8,393.3	8,393.3	29,362.1	29,075.2	19,944.1	19,944.1
8.25	1,272.1	1,272.1	415.9	178.9	494.9	494.9	736.0	736.0
8.50	6,680.0	6,680.0	2,058.5	2,058.5	2,067.3	2,067.3	4,443.9	4,443.9
8.75	1,081.2	1,081.2	3,916.4	3,916.4	7,139.8	7,139.8	5,603.1	5,603.1
9.00	297,500.1	227,416.6	72,759.7	66,865.4	108,845.5	93,477.6	274,873.2	187,480.1
9.25	2,531.9	2,531.9	16,189.5	16,189.4	78,228.2	78,228.2	70,374.7	70,374.7
9.50	3,669.4	3,669.4	240,628.5	199,021.1	80,498.2	76,188.2	112,726.7	108,324.3
9.75	1,058.8	1,058.8	40,112.6	31,300.4	29,703.8	26,948.8	44,626.4	37,806.3
10.00	34,790.0	34,790.0	107,614.5	59,724.3	174,594.0	116,740.7	223,443.7	173,023.0
10.25	2,390.6	2,390.6	75,395.7	36,568.9	73,825.4	42,507.7	80,215.9	68,285.9
10.50	7,459.6	7,459.6	84,068.7	54,585.6	110,464.3	66,965.2	153,428.4	94,616.4
10.75	6,526.2	6,526.2	59,864.1	47,496.0	61,250.2	49,045.3	134,333.2	57,525.5
11.00	133,224.1	133,179.1	191,319.6	140,111.0	291,477.7	185,255.2	405,607.3	192,419.9
11.25	2,603.9	2,603.9	78,624.1	74,208.1	133,479.4	46,286.0	177,705.0	83,262.4
11.50	3,493.1	3,424.3	47,597.1	46,288.3	116,826.2	63,422.2	118,708.1	87,681.9
11.75	4,343.7	4,241.7	60,350.4	54,144.9	102,496.5	32,931.9	59,225.0	56,454.4
12.00	63,876.3	57,206.6	133,352.3	116,333.3	459,317.0	296,153.5	168,153.2	138,940.3
12.25	21,313.5	14,452.0	99,973.5	65,608.3	42,845.4	38,553.6	53,775.9	50,891.6
12.50	43,226.8	35,074.7	236,340.5	115,990.4	81,238.6	80,598.8	78,831.4	78,152.0
12.75	87,992.0	26,626.6	164,943.6	42,663.0	28,854.6	26,668.1	59,099.0	39,314.1
13.00	141,718.8	116,637.0	157,678.4	116,424.9	162,637.8	90,508.3	87,859.4	87,097.9
13.25	85,061.0	67,308.7	48,024.0	43,727.4	19,017.6	16,936.7	19,629.7	19,317.2
13.50	107,218.3	87,501.7	58,757.5	45,640.4	80,975.5	80,975.5	92,995.0	79,968.3
13.75	69,247.8	66,347.8	29,057.4	28,956.0	10,268.5	10,267.2	17,521.5	17,520.3
14.00	188,104.2	150,604.3	123,287.7	109,378.8	131,494.8	123,671.4	120,305.6	116,127.2
14.25	122,401.5	47,115.9	25,502.7	18,501.9	16,468.5	15,130.3	16,390.9	15,432.0
14.50	217,344.9	80,873.8	35,511.2	32,615.1	17,475.8	17,436.5	30,480.3	29,804.5
14.75	121,087.3	63,454.5	18,029.5	18,028.0	13,506.8	13,505.4	6,282.5	6,281.2
15.00	279,102.4	178,254.5	354,911.3	256,530.1	191,769.1	127,933.9	201,354.3	158,353.9
15.25	45,917.7	43,912.3	28,958.8	28,958.8	11,311.4	11,311.4	8,816.1	8,816.1
15.50	86,947.8	83,693.2	76,145.8	75,508.8	69,103.2	68,852.4	79,470.0	73,133.6
15.75	69,251.9	27,767.8	26,631.6	16,644.9	12,599.9	12,599.6	9,758.1	9,757.9
16.00	136,170.7	132,767.1	78,003.0	75,066.5	65,866.9	65,759.1	44,063.8	43,552.6
16.25	19,918.3	17,768.0	10,728.9	10,723.3	8,645.6	8,640.7	4,059.3	4,054.8
16.50	31,602.7	31,602.2	17,531.7	17,495.4	8,711.0	8,711.0	12,255.2	11,255.2
16.75	13,347.4	11,730.3	6,485.0	5,484.0	13,590.7	3,604.4	3,243.0	3,243.0
17.00	174,508.1	145,217.0	54,784.8	54,086.6	57,080.9	42,820.5	22,779.5	22,619.2
17.25	9,460.9	9,442.2	6,821.5	6,803.3	4,225.4	4,225.4	10,314.0	10,314.0
17.50	26,712.9	26,710.4	23,770.0	15,168.4	7,272.5	7,271.6	5,243.4	5,242.6
17.75	5,050.3	5,047.4	3,784.8	3,782.2	1,919.3	1,917.1	4,725.8	4,724.0
18.00	45,337.2	41,487.0	55,101.5	46,343.7	53,175.0	53,175.0	45,220.6	40,637.9
18.25	4,584.4	4,579.6	2,497.7	2,493.3	2,091.5	2,087.5	2,728.2	2,696.7
18.50	14,979.0	14,975.9	14,552.0	14,549.2	14,923.6	14,920.1	5,590.0	5,587.9
18.75	4,954.4	4,954.4	2,629.1	2,629.1	997.8	997.8	675.8	675.8
19.00	42,863.3	42,863.3	52,734.2	52,529.3	48,815.6	48,315.6	49,169.4	48,669.4
19.25	665.3	665.3	472.7	472.7	242.2	242.2	253.0	253.0
19.50	5,123.7	5,123.7	6,303.6	6,303.6	3,641.5	3,641.5	2,289.7	2,289.7
19.75	1,401.8	1,401.8	1,093.8	1,093.8	305.0	305.0	759.8	759.8
20.00 & over	83,129.8	82,343.9	63,203.8	61,992.4	63,198.2	60,932.3	66,531.6	66,531.6
<b>TOTAL</b>	<b>3,238,040.4</b>	<b>2,483,523.8</b>	<b>3,433,810.3</b>	<b>2,670,345.4</b>	<b>3,403,157.5</b>	<b>2,559,869.2</b>	<b>3,590,626.5</b>	<b>2,775,660.9</b>

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

(Percent per annum)

TYPE OF DEPOSITS	2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	5.84 (1.33)	6.86 (1.27)	6.06 (1.59)	6.14 (1.32)	5.26 (1.59)	5.20 (1.42)	4.65 (1.91)	5.13 (1.69)
II. Saving Deposits	5.02 (54.68)	5.02 (52.69)	5.25 (53.94)	5.14 (53.71)	5.68 (54.80)	5.69 (56.63)	5.90 (58.86)	6.32 (59.31)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.83 (10.69)	5.00 (11.15)	5.29 (9.77)	4.79 (9.14)	5.13 (9.61)	5.95 (9.51)	5.38 (9.48)	5.80 (9.87)
(b) 3 months and over but less than 6 ..	6.87 (8.21)	7.28 (9.42)	7.42 (8.62)	6.72 (7.92)	6.62 (7.67)	6.51 (6.29)	6.08 (6.43)	6.68 (7.18)
(c) 6 months and over but less than 1 year	7.21 (4.81)	7.41 (5.15)	7.72 (5.19)	7.83 (5.57)	7.17 (4.89)	6.88 (5.18)	6.44 (4.21)	6.93 (4.12)
(d) 1 year and over but less than 2 years	8.25 (14.25)	8.28 (13.89)	8.99 (14.67)	8.82 (16.27)	8.71 (15.38)	8.20 (14.94)	7.73 (13.40)	7.76 (12.24)
(e) 2 years and over but less than 3 years	8.71 (0.75)	8.35 (0.84)	9.30 (0.67)	8.28 (0.56)	8.40 (0.63)	8.16 (0.58)	7.93 (0.53)	8.29 (0.52)
(f) 3 years and over but less than 4 years	9.67 (1.58)	10.35 (1.74)	11.31 (1.68)	11.17 (1.63)	10.73 (1.94)	10.34 (2.03)	8.65 (1.95)	8.95 (1.94)
(g) 4 years and over but less than 5 years	9.05 (0.24)	9.46 (0.28)	9.61 (0.19)	8.62 (0.16)	9.20 (0.15)	8.93 (0.16)	8.31 (0.14)	8.98 (0.15)
(h) 5 years and over	8.90 (3.45)	8.89 (3.56)	9.37 (3.68)	9.93 (3.71)	9.21 (3.34)	9.88 (3.26)	9.50 (3.09)	9.50 (2.99)
IV. Overall								
(i) Excluding current and other deposits	5.97	6.07	6.42	6.29	6.47	6.45	6.28	6.64
(ii) Including current and other deposits	4.29	4.39	4.53	4.51	4.56	4.61	4.38	4.63

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

PLS: Profit and Loss Sharing

**3.20 Scheduled Banks' Weighted Average Rates  
of Return on Deposits  
Profit & Loss Sharing – All Banks**

TYPE OF DEPOSITS	(Percent per annum)							
	2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	6.99 (1.20)	8.05 (1.25)	6.94 (1.49)	6.33 (1.39)	6.32 (1.44)	5.34 (1.49)	4.73 (2.02)	5.23 (1.81)
II. Saving Deposits	5.47 (54.06)	5.48 (53.22)	5.61 (52.66)	5.61 (52.70)	6.14 (54.68)	6.18 (55.91)	6.38 (58.22)	6.87 (59.18)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.04 (10.55)	5.10 (10.80)	5.50 (10.02)	5.39 (8.72)	5.55 (9.34)	6.45 (9.45)	5.83 (9.39)	6.53 (9.49)
(b) 3 months and over but less than 6 months	7.41 (7.94)	7.82 (8.70)	7.92 (8.53)	7.31 (7.74)	7.70 (7.02)	7.39 (5.91)	6.71 (6.22)	7.64 (6.54)
(c) 6 months and over but less than 1 year	7.49 (4.90)	7.71 (4.18)	8.17 (5.24)	8.40 (5.57)	7.95 (4.74)	7.62 (5.00)	7.15 (4.02)	7.67 (4.02)
(d) 1 year and over but less than 2 years	8.38 (14.92)	8.37 (15.11)	9.15 (15.42)	8.93 (17.40)	8.93 (16.26)	8.38 (15.76)	7.94 (14.00)	7.97 (12.92)
(e) 2 years and over but less than 3 years	9.15 (0.75)	8.29 (0.68)	9.21 (0.69)	8.34 (0.61)	8.48 (0.68)	8.32 (0.61)	7.98 (0.57)	8.36 (0.56)
(f) 3 years and over but less than 4 years	9.78 (1.70)	10.36 (1.71)	11.28 (1.80)	11.24 (1.76)	10.77 (2.10)	10.35 (2.19)	8.65 (2.10)	9.10 (2.07)
(g) 4 years and over but less than 5 years	9.47 (0.24)	9.54 (0.17)	9.68 (0.19)	8.73 (0.17)	9.25 (0.16)	9.05 (0.17)	8.31 (0.15)	8.98 (0.17)
(h) 5 years and over	8.97 (3.74)	8.86 (4.19)	9.39 (3.97)	10.14 (3.94)	9.31 (3.59)	9.92 (3.50)	9.53 (3.32)	9.55 (3.23)
IV. Overall								
(i) Excluding current and other deposits	6.37	6.45	6.78	6.77	6.97	6.92	6.73	7.18
(ii) Including current and other deposits	4.66	4.76	4.90	4.86	5.02	5.04	4.79	5.09

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	2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. <b>Call Deposits</b>	0.41 (2.77)	0.16 (2.50)	0.22 (2.79)	0.20 (0.52)	0.16 (3.32)	0.19 (0.53)	0.07 (0.46)	0.07 (0.42)
II. <b>Saving Deposits</b>	0.71 (61.41)	0.81 (66.12)	1.91 (69.67)	0.71 (65.42)	0.73 (56.25)	0.53 (65.56)	0.35 (67.28)	0.32 (60.76)
III. <b>Term or Fixed Deposits</b>								
(a) Less than 3 months	2.84 (12.17)	3.70 (9.17)	1.52 (6.70)	0.42 (14.01)	1.66 (12.64)	0.29 (10.32)	0.10 (10.64)	0.30 (14.09)
(b) 3 months and over but less than 6 months	2.74 (11.13)	3.03 (12.48)	2.10 (9.77)	1.44 (10.09)	0.89 (14.92)	0.58 (10.93)	0.49 (9.21)	1.80 (14.32)
(c) 6 months and over but less than 1 year	3.30 (0.84)	3.22 (3.43)	1.39 (4.60)	1.11 (5.58)	0.87 (6.63)	0.69 (7.44)	0.86 (6.73)	0.55 (5.18)
(d) 1 year and over but less than 2 years	5.37 (7.04)	5.55 (5.39)	3.52 (5.41)	1.25 (3.12)	1.56 (5.55)	1.12 (4.80)	0.60 (5.49)	0.98 (4.55)
(e) 2 years and over but less than 3 years	4.08 (0.76)	10.73 (0.20)	10.79 (0.48)	0.51 (0.06)	2.87 (0.12)	0.16 (0.15)	0.30 (0.05)	0.77 (0.05)
(f) 3 years and over but less than 4 years	2.82 (0.31)	7.84 (0.12)	13.47 (0.29)	0.91 (0.15)	2.42 (0.10)	1.11 (0.02)	0.91 (0.02)	0.91 (0.43)
(g) 4 years and over but less than 5 years	2.12 (0.16)	1.58 (0.02)	7.99 (0.10)	0.51 (0.03)	0.22 (0.01)	1.17 (0.03)	- -	0.76 -
(h) 5 years and over	1.39 (0.41)	11.41 (0.57)	4.69 (0.19)	0.26 (1.02)	0.71 (0.47)	1.86 (0.22)	0.19 (0.12)	0.63 (0.21)
IV. <b>Overall</b>								
(i) Excluding current and other deposits	1.65	1.77	2.01	0.77	0.91	0.55	0.39	0.58
(ii) Including current and other deposits	1.00	1.05	1.09	0.54	0.52	0.32	0.22	0.34

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

### 3.22 Scheduled Banks' Weighted Average Rates of Return / Interest on Advances

(Percent per annum)

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
<b>I. INTEREST BEARING &amp; ISLAMIC MODES OF FINANCING - ALL BANKS</b>									
2010	Jun.	15.06	14.21	13.05	13.64	12.31	13.46	14.71	<b>13.63</b>
	Dec.	15.15	13.77	12.93	13.06	12.26	12.90	14.49	<b>13.36</b>
2011	Jun.	16.19	11.14	12.71	13.62	12.53	12.76	14.61	<b>13.46</b>
	Dec.	13.74	12.93	13.25	13.88	12.40	12.47	14.85	<b>13.68</b>
2012	Jun.	9.61	11.81	12.75	12.43	11.90	14.00	13.64	<b>12.81</b>
	Dec.	10.08	11.15	11.15	11.88	12.27	13.21	12.69	<b>11.93</b>
2013	Jun.	12.94	11.66	10.90	11.53	11.94	13.75	12.09	<b>11.66</b>
	Dec.	13.58	10.88	10.54	11.05	11.21	9.00	11.77	<b>11.18</b>
<b>II. INTEREST BEARING - ALL BANKS</b>									
2010	Jun.	14.85	13.86	10.90	9.63	12.77	12.07	13.02	<b>12.20</b>
	Dec.	14.72	13.36	11.69	12.02	12.48	13.45	12.92	<b>12.36</b>
2011	Jun.	15.78	12.42	11.33	11.11	12.01	11.04	12.85	<b>12.01</b>
	Dec.	14.78	10.20	11.53	8.89	11.46	13.12	12.90	<b>11.81</b>
2012	Jun.	12.80	12.86	11.89	11.07	12.49	12.30	13.29	<b>12.43</b>
	Dec.	15.40	12.28	10.55	8.31	10.2	8.4	11.41	<b>10.77</b>
2013	Jun.	14.86	11.72	8.71	8.45	10.80	9.40	10.64	<b>9.97</b>
	Dec.	9.66	11.65	10.77	9.67	11.11	7.79	11.49	<b>10.91</b>
<b>III. ISLAMIC MODES OF FINANCING-ALL BANKS</b>									
2010	Jun.	15.08	14.26	13.16	13.81	12.25	13.59	14.83	<b>13.73</b>
	Dec.	15.20	13.80	13.01	13.10	12.24	12.86	14.59	<b>13.43</b>
2011	Jun.	16.24	11.04	12.81	13.74	12.57	12.81	14.73	<b>13.55</b>
	Dec.	13.50	13.06	13.40	14.18	12.46	12.42	15.04	<b>13.83</b>
2012	Jun.	9.46	11.63	12.84	12.51	11.84	14.11	13.68	<b>12.84</b>
	Dec.	9.53	11.10	11.19	12.10	12.43	13.30	12.80	<b>12.02</b>
2013	Jun.	12.80	11.65	11.02	11.74	12.05	13.80	12.20	<b>11.78</b>
	Dec.	14.20	10.80	10.52	11.14	11.23	9.10	11.79	<b>11.20</b>



### 3.23 Province/Region Wise Deposits by Categories\*

(Billion Rupees)

Provinces/Regions	Category	Dec-2012			Jun-2013			Dec-2013		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	0.70	81.68	82.38	0.15	78.70	78.85	0.92	83.84	84.77
	Govt.	15.80	663.73	679.54	15.22	680.95	696.17	15.82	715.80	731.61
	NFPSEs	4.55	396.68	401.23	0.70	395.47	396.17	3.34	466.24	469.58
	NBFCs & Fin Aux.	0.53	150.43	150.96	0.89	166.21	167.10	1.00	185.98	186.98
	Private Sector	162.37	1,644.27	1,806.63	191.34	1,794.62	1,985.97	206.54	1,923.11	2,129.64
	Trust Fund	6.03	187.65	193.68	6.66	186.65	193.31	6.41	196.86	203.27
	Personal	401.08	2,846.62	3,247.69	430.97	3,085.13	3,516.10	471.86	3,221.30	3,693.16
	Others	13.17	57.31	70.48	16.44	84.30	100.74	15.50	68.51	84.00
	<b>Total</b>	<b>604.22</b>	<b>6,028.36</b>	<b>6,632.59</b>	<b>662.38</b>	<b>6,472.02</b>	<b>7,134.41</b>	<b>721.39</b>	<b>6,861.63</b>	<b>7,583.02</b>
	<b>Punjab</b>	Foreign	0.53	17.55	18.07	0.11	16.24	16.35	0.82	18.88
Govt.		2.56	272.48	275.04	2.98	280.32	283.31	2.88	287.17	290.05
NFPSEs		2.70	97.85	100.54	0.31	111.96	112.28	0.45	114.30	114.75
NBFCs & Fin Aux.		0.09	13.66	13.74	0.61	15.33	15.94	0.09	16.24	16.34
Private Sector		93.16	724.93	818.09	107.19	776.92	884.12	118.21	812.50	930.71
Trust Fund		3.00	58.43	61.44	3.21	72.61	75.82	3.00	62.28	65.28
Personal		211.54	1,328.45	1,539.99	234.72	1,443.42	1,678.13	259.12	1,499.33	1,758.45
Others		2.54	25.26	27.80	2.78	30.13	32.91	3.89	22.88	26.77
<b>Total</b>		<b>316.12</b>	<b>2,538.60</b>	<b>2,854.72</b>	<b>351.91</b>	<b>2,746.94</b>	<b>3,098.85</b>	<b>388.45</b>	<b>2,833.58</b>	<b>3,222.03</b>
<b>Sindh</b>		Foreign	0.13	43.01	43.14	0.01	42.44	42.44	0.02	48.21
	Govt.	6.02	123.10	129.12	5.67	117.67	123.34	5.24	159.59	164.83
	NFPSEs	1.61	195.85	197.46	0.18	181.84	182.02	2.71	210.35	213.06
	NBFCs & Fin Aux.	0.04	130.61	130.65	0.02	142.07	142.09	0.08	154.78	154.86
	Private Sector	35.16	553.13	588.29	39.36	619.36	658.72	40.01	728.74	768.74
	Trust Fund	0.96	80.25	81.21	1.06	66.18	67.24	1.39	77.02	78.40
	Personal	40.64	982.00	1,022.64	44.77	1,065.73	1,110.50	49.93	1,103.36	1,153.29
	Others	0.09	10.39	10.48	0.09	12.26	12.35	0.12	8.28	8.39
	<b>Total</b>	<b>84.64</b>	<b>2,118.34</b>	<b>2,202.98</b>	<b>91.16</b>	<b>2,247.54</b>	<b>2,338.70</b>	<b>99.49</b>	<b>2,490.32</b>	<b>2,589.81</b>
	<b>Khyber Pakhtunkhwa</b>	Foreign	0.02	0.86	0.88	0.01	0.55	0.56	0.08	1.41
Govt.		3.16	66.12	69.28	2.78	72.43	75.21	2.50	83.15	85.65
NFPSEs		0.06	10.57	10.63	0.03	11.62	11.65	0.02	13.34	13.36
NBFCs & Fin Aux.		0.03	2.05	2.08	0.02	0.67	0.69	0.06	1.31	1.36
Private Sector		15.18	84.03	99.21	16.50	94.30	110.80	18.71	99.07	117.78
Trust Fund		0.61	6.41	7.03	1.15	12.64	13.78	1.13	8.34	9.47
Personal		63.52	195.04	258.56	67.13	206.07	273.19	72.44	209.82	282.25
Others		0.99	3.62	4.61	1.34	6.27	7.61	1.32	5.53	6.85
<b>Total</b>		<b>83.57</b>	<b>368.70</b>	<b>452.27</b>	<b>88.96</b>	<b>404.54</b>	<b>493.50</b>	<b>96.27</b>	<b>421.95</b>	<b>518.22</b>
<b>Balochistan</b>		Foreign	0.02	0.13	0.15	0.02	0.11	0.13	-	0.19
	Govt.	2.66	18.84	21.49	2.30	15.36	17.66	3.59	17.35	20.95
	NFPSEs	0.09	5.49	5.58	0.07	6.80	6.87	0.11	6.12	6.23
	NBFCs & Fin Aux.	..	0.05	0.06	..	0.05	0.05	-	0.43	0.43
	Private Sector	3.94	34.83	38.76	3.50	41.41	44.91	3.07	39.97	43.03
	Trust Fund	0.07	5.25	5.32	0.06	1.35	1.41	0.09	3.54	3.63
	Personal	4.42	65.76	70.18	5.12	62.92	68.03	6.22	62.93	69.15
	Others	8.70	4.08	12.78	10.44	5.36	15.80	8.75	4.54	13.29
	<b>Total</b>	<b>19.90</b>	<b>134.42</b>	<b>154.32</b>	<b>21.52</b>	<b>133.37</b>	<b>154.89</b>	<b>21.83</b>	<b>135.06</b>	<b>156.89</b>
	<b>Islamabad</b>	Foreign	..	19.58	19.58	..	19.03	19.03	-	14.83
Govt.		0.96	162.36	163.33	0.97	176.19	177.15	1.22	145.66	146.87
NFPSEs		0.01	86.42	86.43	..	82.79	82.79	0.01	122.11	122.12
NBFCs & Fin Aux.		0.11	3.51	3.62	..	6.81	6.81	0.45	12.04	12.49
Private Sector		1.13	217.76	218.89	3.02	229.33	232.35	1.98	203.67	205.66
Trust Fund		0.12	36.09	36.20	0.64	32.70	33.34	0.47	44.49	44.96
Personal		7.25	193.33	200.57	9.14	219.76	228.90	9.93	255.67	265.60
Others		0.83	13.49	14.32	1.10	29.60	30.70	0.72	26.56	27.28
<b>Total</b>		<b>10.41</b>	<b>732.53</b>	<b>742.94</b>	<b>14.88</b>	<b>796.20</b>	<b>811.08</b>	<b>14.78</b>	<b>825.03</b>	<b>839.81</b>
<b>FATA</b>		Foreign	-	-	-	-	-	-	-	-
	Govt.	0.12	1.08	1.20	0.25	1.38	1.63	0.20	1.00	1.20
	NFPSEs	0.02	..	0.02	0.05	..	0.05	0.03	-	0.03
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.88	1.83	3.71	1.32	2.23	3.56	1.56	1.81	3.37
	Trust Fund	0.11	0.05	0.15	0.14	0.05	0.18	0.05	0.05	0.05
	Personal	5.59	2.38	7.97	5.45	2.75	8.20	5.78	2.94	8.72
	Others	..	0.17	0.17	0.68	0.38	1.07	0.68	0.39	1.08
	<b>Total</b>	<b>7.72</b>	<b>5.51</b>	<b>13.23</b>	<b>7.88</b>	<b>6.80</b>	<b>14.68</b>	<b>8.25</b>	<b>6.18</b>	<b>14.44</b>

\* End Position.

### 3.23 Province/Region Wise Deposits by Categories \*

(Billion Rupees)

Provinces/Regions	Category	Dec-2012			Jun-2013			Dec-2013		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign	-	-	-	..	-	..	-	-	-
	Govt.	0.15	1.76	1.91	0.16	1.88	2.05	0.09	7.90	7.99
	NFPSEs	0.01	0.01	0.02	0.01	0.01	0.02	0.01	0.01	0.02
	NBFCs & Fin Aux.	0.07	0.32	0.39	0.14	0.90	1.04	0.14	0.47	0.61
	Private Sector	1.34	5.33	6.67	1.63	6.39	8.01	1.68	5.75	7.43
	Trust Fund	0.17	0.32	0.49	0.16	0.41	0.57	0.25	0.47	0.71
	Personal	1.41	5.54	6.95	1.89	5.43	7.32	1.98	5.92	7.91
	Others	0.07	0.07	0.07	-	0.09	0.09	0.02	0.02	0.04
	<b>Total</b>	<b>3.15</b>	<b>13.35</b>	<b>16.50</b>	<b>3.99</b>	<b>15.11</b>	<b>19.10</b>	<b>4.17</b>	<b>20.54</b>	<b>24.71</b>
<b>AJK</b>	Foreign	-	0.56	0.56	..	0.33	0.33	-	0.32	0.32
	Govt.	0.18	17.98	18.16	0.11	15.71	15.82	0.09	13.98	14.07
	NFPSEs	0.06	0.49	0.55	0.04	0.45	0.49	0.18	0.02	0.02
	NBFCs & Fin Aux.	0.17	0.24	0.41	0.11	0.37	0.48	0.18	0.72	0.89
	Private Sector	10.58	22.42	33.00	18.81	24.68	43.49	21.32	31.60	52.92
	Trust Fund	0.99	0.85	1.84	0.25	0.71	0.96	0.09	0.69	0.77
	Personal	66.71	74.13	140.84	62.75	79.06	141.81	66.46	81.35	147.81
	Others	0.01	0.24	0.25	-	0.21	0.21	-	0.30	0.30
	<b>Total</b>	<b>78.72</b>	<b>116.90</b>	<b>195.62</b>	<b>82.07</b>	<b>121.53</b>	<b>203.60</b>	<b>88.14</b>	<b>128.98</b>	<b>217.12</b>

\* End Position.

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"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).

**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 Institution, Non-government Organization (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 Province/Region Wise Advances by Borrowers\* (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Dec-2012			Jun-2013			Dec-2013		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.10	423.26	423.36	0.04	492.11	492.15	0.08	406.72	406.80
	NFPSEs	0.21	349.42	349.62	-	350.23	350.23	-	427.90	427.90
	NBFCs & Fin Aux.	0.11	45.22	45.32	0.01	47.62	47.63	-	42.60	42.60
	Private Sector	122.59	2,417.37	2,539.96	118.26	2,295.99	2,414.24	136.98	2,546.82	2,683.80
	Trust Fund	0.03	17.99	18.02	0.08	16.94	17.02	0.04	14.00	14.04
	Personal	28.37	266.81	295.18	31.45	274.40	305.84	35.37	288.42	323.78
	Others	1.18	15.89	17.07	0.57	14.10	14.67	0.40	16.53	16.93
	<b>Total</b>	<b>152.58</b>	<b>3,535.96</b>	<b>3,688.54</b>	<b>150.41</b>	<b>3,491.38</b>	<b>3,641.78</b>	<b>172.86</b>	<b>3,742.99</b>	<b>3,915.85</b>
<b>Punjab</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.10	252.66	252.76	0.01	301.48	301.49	-	256.24	256.24
	NFPSEs	0.21	51.33	51.53	-	43.13	43.13	-	48.11	48.11
	NBFCs & Fin Aux.	0.11	4.63	4.73	-	5.95	5.95	-	3.88	3.88
	Private Sector	84.11	1,240.01	1,324.11	83.26	1,177.19	1,260.45	95.15	1,200.59	1,295.75
	Trust Fund	0.02	9.15	9.17	..	8.93	8.93	0.03	4.55	4.58
	Personal	6.81	76.12	82.93	7.04	78.83	85.87	6.24	80.82	87.07
	Others	0.11	10.99	11.11	0.21	9.63	9.84	0.05	5.82	5.87
	<b>Total</b>	<b>91.46</b>	<b>1,644.89</b>	<b>1,736.35</b>	<b>90.51</b>	<b>1,625.14</b>	<b>1,715.66</b>	<b>101.48</b>	<b>1,600.02</b>	<b>1,701.49</b>
<b>Sindh</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	159.62	159.62	0.04	181.30	181.33	0.08	139.04	139.12
	NFPSEs	-	241.27	241.27	-	252.31	252.31	-	324.34	324.34
	NBFCs & Fin Aux.	..	38.77	38.78	0.01	40.49	40.50	-	36.80	36.80
	Private Sector	30.66	955.68	986.34	28.26	924.50	952.76	33.82	1,166.67	1,200.48
	Trust Fund	0.01	1.20	1.21	0.08	1.57	1.65	0.01	3.58	3.60
	Personal	17.00	164.27	181.27	19.54	165.39	184.93	24.02	178.53	202.55
	Others	0.89	3.17	4.06	0.01	3.25	3.26	0.24	10.38	10.62
	<b>Total</b>	<b>48.56</b>	<b>1,563.99</b>	<b>1,612.55</b>	<b>47.93</b>	<b>1,568.80</b>	<b>1,616.73</b>	<b>58.17</b>	<b>1,859.35</b>	<b>1,917.51</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2.70	2.70	-	0.86	0.86	-	4.32	4.32
	NFPSEs	-	0.86	0.86	-	0.30	0.30	-	0.27	0.27
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	3.36	26.88	30.24	3.63	25.88	29.51	3.49	25.82	29.31
	Trust Fund	-	..	..	-	..	..	-	..	..
	Personal	1.75	11.67	13.42	1.91	12.55	14.46	2.02	12.25	14.27
	Others	0.09	0.18	0.27	0.07	0.21	0.28	0.05	0.19	0.25
	<b>Total</b>	<b>5.20</b>	<b>42.35</b>	<b>47.55</b>	<b>5.60</b>	<b>39.86</b>	<b>45.47</b>	<b>5.57</b>	<b>42.92</b>	<b>48.48</b>
<b>Balochistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1.72	1.72	-	2.53	2.53	-	2.25	2.25
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.31	3.42	6.73	2.26	3.07	5.33	3.36	2.98	6.35
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.63	1.42	3.05	1.61	1.44	3.04	1.68	1.41	3.09
	Others	0.02	..	0.02	0.02	..	0.02	0.02	..	0.02
	<b>Total</b>	<b>4.96</b>	<b>6.56</b>	<b>11.53</b>	<b>3.89</b>	<b>7.04</b>	<b>10.92</b>	<b>5.06</b>	<b>6.65</b>	<b>11.70</b>
<b>Islamabad</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	6.42	6.42	-	5.80	5.80	-	4.76	4.76
	NFPSEs	-	55.10	55.10	-	54.49	54.49	-	55.18	55.18
	NBFCs & Fin Aux.	-	1.76	1.76	-	1.13	1.13	-	1.86	1.86
	Private Sector	0.07	185.72	185.79	0.09	159.83	159.91	0.07	144.61	144.68
	Trust Fund	-	7.63	7.63	-	6.43	6.43	-	5.87	5.87
	Personal	0.16	10.34	10.50	0.20	12.86	13.06	0.22	11.74	11.96
	Others	0.06	0.75	0.80	0.05	0.98	1.03	0.03	0.11	0.14
	<b>Total</b>	<b>0.29</b>	<b>267.71</b>	<b>268.00</b>	<b>0.35</b>	<b>241.51</b>	<b>241.85</b>	<b>0.32</b>	<b>224.13</b>	<b>224.44</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.32	0.07	0.39	0.04	0.06	0.10	0.37	0.07	0.43
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.08	0.11	0.19	0.07	0.11	0.18	0.03	0.12	0.15
	Others	-	-	-	0.21	-	0.21	-	-	-
	<b>Total</b>	<b>0.40</b>	<b>0.18</b>	<b>0.58</b>	<b>0.32</b>	<b>0.18</b>	<b>0.50</b>	<b>0.40</b>	<b>0.19</b>	<b>0.58</b>

\* End Position.

### 3.24 Province/Region Wise Advances by Borrowers\* (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Dec-2012			Jun-2013			Dec-2013		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.19	0.59	0.78	0.19	0.55	0.74	0.18	1.04	1.22
	Trust Fund	-	-	-	..	0.01	0.01	-	-	-
	Personal	0.05	0.37	0.42	0.08	0.55	0.63	0.11	0.66	0.77
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.25</b>	<b>0.96</b>	<b>1.20</b>	<b>0.27</b>	<b>1.11</b>	<b>1.38</b>	<b>0.29</b>	<b>1.70</b>	<b>1.99</b>
<b>AJK</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.14	0.14	-	0.14	0.14	-	0.11	0.11
	NFPSEs	-	0.87	0.87	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.57	5.01	5.58	0.53	4.91	5.44	0.53	5.04	5.57
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.87	2.51	3.39	1.01	2.67	3.67	1.06	2.87	3.93
	Others	0.01	0.79	0.80	..	0.02	0.03	-	0.02	0.02
	<b>Total</b>	<b>1.46</b>	<b>9.32</b>	<b>10.77</b>	<b>1.54</b>	<b>7.74</b>	<b>9.28</b>	<b>1.59</b>	<b>8.05</b>	<b>9.64</b>

\* End Position.

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

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 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 Institution, Non-government Organization (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.

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

(Million Rupees)

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed
	<b>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
<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>2010</b>	232,164	513,648	236,067	90,933	60,448	51,846	6,262	27,333	69,181	48,073	18,879	20,426	18,430	13,389	17,359	107,244
<b>2011</b>	191,584	597,443	294,049	206,466	80,451	23,804	26,580	29,212	55,866	47,100	28,423	38,750	23,374	5,482	20,038	149,294
<b>2012</b>	353,487	892,263	425,199	319,563	102,329	79,421	23,342	29,417	75,970	75,153	69,130	106,534	21,825	7,790	97,023	197,573
<b>2013</b>	503,468	1,149,309	605,610	498,671	177,410	112,024	19,825	47,762	78,620	79,812	115,852	146,553	18,535	10,816	100,346	297,078
<b>2013 Apr.</b>	19,549	83,996	43,011	19,424	12,980	6,833	1,155	1,962	7,350	3,266	10,793	6,357	2,161	576	4,300	4,546
<b>May</b>	53,355	84,910	41,235	62,536	19,978	7,391	1,700	3,816	6,143	2,869	13,299	10,150	2,744	381	2,600	19,744
<b>Jun.</b>	29,090	116,637	50,414	30,368	14,967	8,407	2,111	8,230	6,659	3,972	13,871	13,060	4,420	458	17,900	33,630
<b>Jul</b>	60,533	61,663	34,815	68,433	12,231	13,646	440	5,028	4,428	7,223	6,046	14,182	1,714	455	1,950	79,095
<b>Aug.</b>	95,299	108,177	67,551	66,708	18,469	12,550	1,328	6,121	6,502	23,379	6,616	15,524	1,725	2,550	5,775	13,596
<b>Sep.</b>	27,549	116,457	74,144	32,015	11,246	9,484	1,597	4,404	16,111	4,815	7,560	10,865	119	1,206	2,500	26,500
<b>Oct.</b>	72,584	75,114	41,899	58,417	13,006	15,760	1,305	4,752	6,535	9,442	2,901	15,773	743	2,396	4,931	18,284
<b>Nov.</b>	28,015	111,132	35,816	16,824	17,442	7,010	1,305	2,601	4,970	4,125	10,945	15,745	1,515	97	29,725	11,670
<b>Dec.</b>	29,290	125,694	78,456	33,487	20,018	7,550	2,474	2,936	6,500	4,626	12,054	13,335	238	370	3,250	31,331
<b>2014 Jan.</b>	27,699	86,745	45,293	44,184	15,925	8,520	200	1,775	2,961	7,135	8,542	10,162	102	1,100	11,629	11,365
<b>Feb.</b>	33,295	84,597	44,378	34,045	17,221	9,290	1,380	3,090	3,953	8,865	10,979	13,630	1,958	957	2,030	16,709
<b>Mar</b>	42,550	115,049	56,032	45,421	12,352	8,760	3,964	2,563	8,927	5,549	7,944	17,810	1,681	1,055	20,217	39,129
<b>Apr.</b>	29,039	122,612	57,028	26,536	18,930	10,136	3,298	3,524	7,545	3,872	11,984	9,180	140	4,284	20,635	30,836

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

( Million Rupees )

PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWALA		TOTAL	
	En-Issued	En-cashed	En-Issued	En-cashed	En-Issued	En-cashed	En-Issued	En-cashed	En-Issued	En-cashed	En-Issued	En-cashed	En-Issued	En-cashed	En-Issued	En-cashed
<b>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>2010</b>	37,093	48,553	3,991	34,024	7,972	3,818	3,167	3,850	5,668	17,066	26,287	913	2,266	28,583	<b>745,234</b>	<b>1,009,699</b>
<b>2011</b>	13,631	70,666	2,125	45,541	8,057	5,826	6,122	6,503	3,879	7,682	27,633	1,625	2,902	21,400	<b>784,714</b>	<b>1,256,794</b>
<b>2012</b>	21,262	45,992	5,326	64,525	9,236	8,118	7,305	4,231	3,942	9,932	35,176	1,795	2,076	26,052	<b>1,252,628</b>	<b>1,868,359</b>
<b>2013</b>	8,920	47,679	6,736	70,710	10,595	13,088	8,384	4,533	3,670	18,601	37,331	1,667	10,158	33,664	<b>1,705,460</b>	<b>2,531,967</b>
<b>2013 Apr.</b>	300	2,750	42	4,955	625	1,120	305	440	30	492	3,411	126	1,056	1,473	<b>107,068</b>	<b>138,316</b>
<b>May</b>	500	2,519	110	5,205	846	1,581	178	1,085	15	1,146	2,903	108	323	1,708	<b>145,929</b>	<b>205,149</b>
<b>Jun.</b>	2,520	5,110	-	4,910	2,305	127	653	55	1,450	749	3,365	107	945	1,452	<b>150,670</b>	<b>227,272</b>
<b>Jul</b>	500	3,731	-	8,050	11	1,848	1,285	313	-	1,074	2,809	218	80	2,972	<b>126,842</b>	<b>267,931</b>
<b>Aug.</b>	138	4,807	690	6,301	2,420	389	584	141	800	753	2,156	158	43	6,961	<b>210,096</b>	<b>268,115</b>
<b>Sep.</b>	222	3,660	216	6,105	861	253	1,003	123	505	216	3,269	109	884	990	<b>147,786</b>	<b>217,202</b>
<b>Oct.</b>	140	6,927	2,635	9,841	431	482	837	429	10	4,293	3,355	137	357	7,438	<b>151,669</b>	<b>229,485</b>
<b>Nov.</b>	632	5,397	113	7,429	4	302	1,544	17	130	5,284	3,868	135	4,754	3,551	<b>140,778</b>	<b>191,319</b>
<b>Dec.</b>	590	3,673	-	5,867	78	3,831	970	145	20	2,305	2,265	172	1,262	2,373	<b>157,465</b>	<b>237,695</b>
<b>2014 Jan.</b>	1,600	3,933	20	4,260	153	2,335	268	1,100	10	950	3,114	180	15	860	<b>117,531</b>	<b>184,604</b>
<b>Feb.</b>	3,000	3,213	-	607	164	800	407	600	30	839	2,514	133	7	1,712	<b>121,316</b>	<b>179,087</b>
<b>Mar.</b>	2,440	3,359	175	5,619	1,354	810	858	1,150	2,000	1,135	2,537	113	184	2,720	<b>163,215</b>	<b>250,242</b>
<b>Apr.</b>	1,675	2,445	110	5,582	209	208	1,649	350	-	2,034	2,830	1,667	602	990	<b>155,674</b>	<b>224,256</b>

### 3.26 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
<b>2008</b>	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
<b>2009</b>	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
<b>2010</b>	32,393	13,497,689	13,813	3,721,546	1,902	686,456	1,301	541,628	3,308	1,188,637	3,595	997,652	2,050	68,113
<b>2011</b>	33,122	13,242,115	13,837	3,959,461	2,089	1,308,744	1,456	726,356	3,378	1,182,566	3,617	1,290,342	3,218	69,219
<b>2012</b>	31,064	12,304,027	13,459	4,152,972	2,046	1,002,116	1,426	837,819	3,521	1,267,414	3,161	1,723,891	3,490	103,300
<b>2013</b>	32,567	12,494,400	13,194	4,571,158	2,004	1,036,274	1,474	816,003	3,114	1,663,763	3,274	2,040,450	3,194	88,216
<b>2013 Apr.</b>	2,896	1,099,030	1,195	391,784	175	85,480	131	71,921	310	116,136	295	154,058	301	8,213
<b>May</b>	2,934	1,133,343	1,158	397,061	167	79,937	126	67,359	282	103,676	274	174,615	302	8,679
<b>Jun.</b>	2,574	1,122,497	1,090	392,868	179	115,494	130	76,901	301	114,803	271	201,415	302	11,102
<b>Jul</b>	2,836	1,074,378	1,167	402,844	160	82,482	136	71,781	185	70,180	273	170,238	298	4,482
<b>Aug.</b>	2,344	940,377	933	324,006	137	69,826	100	54,761	153	56,930	219	120,978	245	5,300
<b>Sep.</b>	2,726	1,072,264	1,095	387,991	166	83,267	127	68,389	155	61,310	271	167,292	230	9,818
<b>Oct.</b>	2,724	1,000,009	1,064	373,794	171	86,212	113	59,124	286	111,550	265	172,356	210	6,600
<b>Nov.</b>	2,518	931,086	1,026	368,236	156	74,254	115	66,805	273	110,579	325	258,654	205	5,702
<b>Dec.</b>	2,869	1,028,391	1,153	409,845	178	89,724	126	68,302	298	124,594	285	182,243	202	6,847
<b>2014 Jan.</b>	2,873	984,073	1,147	415,136	186	99,122	142	80,428	325	128,478	284	165,045	201	5,942
<b>Feb.</b>	2,688	906,173	1,024	365,155	161	83,109	118	63,778	280	116,218	262	142,865	198	6,264
<b>Mar.</b>	2,796	985,264	1,101	395,518	171	90,719	129	68,007	310	122,647	271	147,162	196	10,744
<b>Apr.</b>	2,984	975,051	1,151	408,157	180	90,472	137	74,497	309	127,426	285	148,082	185	7,497

### 3.26 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>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>2010</b>	4,114	3,057,583	1,445	639,909	830	167,397	2,141	162,638	13	5,893	4,758	1,479,761	<b>71,663</b>	<b>26,214,902</b>
<b>2011</b>	4,220	3,497,811	1,412	760,739	853	190,056	2,154	334,239	18	10,132	5,224	1,477,778	<b>74,598</b>	<b>28,049,558</b>
<b>2012</b>	4,342	3,282,325	1,452	847,568	819	204,478	2,513	304,234	13	12,573	3,890	1,255,153	<b>71,196</b>	<b>27,297,870</b>
<b>2013</b>	4,320	3,398,004	1,431	837,954	800	231,971	2,167	313,531	17	10,974	3,415	1,195,016	<b>70,971</b>	<b>28,697,714</b>
<b>2013 Apr.</b>	395	275,620	128	71,477	71	19,996	193	26,290	1	964	285	104,134	<b>6,376</b>	<b>2,425,103</b>
<b>May</b>	382	299,297	133	75,237	76	21,819	222	29,826	1	1,050	333	117,775	<b>6,390</b>	<b>2,509,674</b>
<b>Jun.</b>	395	348,515	121	79,261	65	19,921	172	27,329	4	1,146	289	104,688	<b>5,893</b>	<b>2,615,940</b>
<b>Jul</b>	363	287,899	123	70,767	72	20,476	172	24,573	-	421	287	96,590	<b>6,072</b>	<b>2,377,111</b>
<b>Aug.</b>	297	239,451	101	57,319	61	16,767	136	22,861	1	1,061	281	78,349	<b>5,008</b>	<b>1,987,986</b>
<b>Sep.</b>	354	280,845	114	63,215	64	18,146	153	25,901	1	284	261	94,864	<b>5,717</b>	<b>2,333,586</b>
<b>Oct.</b>	349	288,346	114	66,511	66	18,973	172	21,621	1	418	256	93,103	<b>5,791</b>	<b>2,298,617</b>
<b>Nov.</b>	325	258,654	111	68,522	59	18,042	182	26,358	1	600	264	94,526	<b>5,560</b>	<b>2,282,018</b>
<b>Dec.</b>	384	325,395	127	71,388	71	19,720	189	27,032	1	665	304	101,305	<b>6,187</b>	<b>2,455,451</b>
<b>2014 Jan.</b>	373	301,400	127	72,481	66	20,203	203	35,074	1	506	310	111,468	<b>6,238</b>	<b>2,419,356</b>
<b>Feb.</b>	345	263,611	111	62,466	64	19,508	164	30,034	1	751	255	97,490	<b>5,671</b>	<b>2,157,422</b>
<b>Mar.</b>	372	322,605	117	71,305	65	20,076	171	32,860	1	746	265	102,990	<b>5,965</b>	<b>2,370,643</b>
<b>Apr.</b>	381	341,339	120	67,482	70	23,050	197	30,057	1	530	282	105,512	<b>6,282</b>	<b>2,399,152</b>

Source: SBP-BSC (Bank) and NBP



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

(End of Period : Thousand Rupees)

ITEMS	2009	2010		2011
	Dec.	Jun.	Dec.	Jun.
<b>LIABILITIES</b>				
Paid-up Capital	522,896	523,128	545,602	519,798
Reserves	1,906,843	2,504,449	6,302,001	5,749,744
<b>Demand Deposits:</b>	<b>4,707,287</b>	<b>5,761,146</b>	<b>6,373,338</b>	<b>6,254,622</b>
<b>Time Deposits:</b>	<b>1,521,316</b>	<b>3,533,082</b>	<b>1,588,287</b>	<b>1,663,610</b>
<b>Borrowings from:</b>	<b>7,313,726</b>	<b>5,812,986</b>	<b>4,389,805</b>	<b>2,507,428</b>
(a) State Bank of Pakistan	6,768,447	5,268,447	3,629,557	1,962,889
(b) Other Banks	545,279	544,539	760,248	544,539
<b>Head Office &amp; Inter-Bank Adjustment</b>	<b>1,720,339</b>	<b>32,274</b>	<b>1,720,339</b>	<b>1,630,162</b>
<b>Contingent Liabilities as per contra</b>	<b>2,825,751</b>	<b>2,925,030</b>	<b>2,694,509</b>	<b>2,754,256</b>
<b>Other Liabilities</b>	<b>5,974,661</b>	<b>4,851,518</b>	<b>3,707,169</b>	<b>6,521,125</b>
<b>TOTAL LIABILITIES / ASSETS</b>	<b>26,492,819</b>	<b>25,943,613</b>	<b>27,321,050</b>	<b>27,600,745</b>
<b>ASSETS</b>				
<b>Cash and Balances :</b>	<b>4,839,740</b>	<b>4,627,641</b>	<b>5,080,182</b>	<b>4,981,744</b>
(a) Notes, Coins and Silver	239,807	213,895	402,830	303,042
(b) Balances with State Bank of Pakistan	191,454	583,079	169,302	825,348
(c) Balances with other Banks	4,408,479	3,830,667	4,508,050	3,853,354
<b>Loans and Advances to:</b>	<b>10,274,130</b>	<b>10,176,763</b>	<b>10,153,537</b>	<b>10,401,096</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>456,630</b>	<b>441,202</b>	<b>797,934</b>	<b>1,487,756</b>
(a) Federal Government	300,000	300,000	400,000	1,129,528
(i) Treasury Bills	300,000	300,000	400,000	1,129,528
(ii) Investment Bonds	-	-	-	-
(b) Provincial Governments	-	-	-	-
(c) Local Bodies	34	34	34	34
(d) Shares of Co-operative Institutions	3,551	3,551	3,551	3,551
(e) Shares of Other Enterprises	153,042	137,614	140,048	121,571
(f) Others	3	3	254,301	233,072
<b>Bank Premises</b>	<b>3,668,189</b>	<b>3,760,370</b>	<b>3,613,066</b>	<b>3,728,424</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>1,817,387</b>	<b>1,069,371</b>	<b>1,785,324</b>	<b>1,533,709</b>
<b>Contingent Assets as per contra</b>	<b>2,825,751</b>	<b>2,925,030</b>	<b>2,694,509</b>	<b>2,754,256</b>
<b>Other Assets</b>	<b>2,610,808</b>	<b>2,943,052</b>	<b>3,196,314</b>	<b>2,713,576</b>

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

(End of Period : Thousand Rupees)

I T E M S	2011	2012		2013	
	Dec.	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>					
<b>Paid-up Capital</b>	520,137	520,361	520,485	520,624	522,352
<b>Reserves</b>	7,590,504	8,315,725	8,473,517	8,881,793	9,831,510
<b>Demand Deposits:</b>	6,759,875	3,798,389	3,896,155	3,825,738	4,649,868
<b>Time Deposits:</b>	1,672,945	4,085,819	4,445,363	3,880,722	4,359,409
<b>Borrowings from:</b>	840,760	562,986	556,290	503,878	556,290
(a) State Bank of Pakistan	296,221	18,447	17,072	10,287	17,072
(b) Other Banks	544,539	544,539	539,218	493,591	539,218
<b>Head Office &amp; Inter-Bank Adjustment</b>	486,830	486,830	632,471	1,304,975	486,830
<b>Contingent Liabilities as per contra</b>	2,821,530	2,827,050	2,762,308	2,845,995	3,367,139
<b>Other Liabilities</b>	10,215,136	10,585,696	10,542,970	11,861,860	12,742,070
<b>TOTAL LIABILITIES / ASSETS</b>	30,907,717	31,182,856	31,829,559	33,625,585	36,515,468
<b>ASSETS</b>					
<b>Cash and Balances :</b>	5,097,451	4,116,499	5,415,816	4,980,625	6,095,658
(a) Notes, Coins and Silver	560,111	539,160	705,577	413,991	887,451
(b) Balances with State Bank of Pakistan	823,750	814,174	802,723	806,954	838,524
(c) Balances with other Banks	3,713,590	2,763,165	3,907,516	3,759,680	4,369,683
<b>Loans and Advances to:</b>	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534
<b>Bill Purchased &amp; Discounted:</b>	184	184	184	184	184
<b>Investment in Securities and Shares:</b>	898,577	1,148,286	826,455	867,334	1,574,578
(a) Federal Government	535,413	918,168	575,360	569,371	1,224,069
(i) Treasury Bills	535,413	918,168	575,360	569,371	1,224,069
(ii) Investment Bonds	-	-	-	-	-
(b) Provincial Governments	-	-	-	-	-
(c) Local Bodies	34	34	34	34	34
(d) Shares of Co-operative Institutions	3,551	3,551	3,551	3,551	3,551
(e) Shares of other Enterprises	106,506	133,460	154,437	201,305	253,851
(f) Others	253,073	93,073	93,073	93,073	93,073
<b>Bank Premises</b>	3,900,193	3,536,226	3,483,003	4,611,278	4,609,128
<b>Head Office and Inter-Bank Adjustment</b>	2,594,085	2,847,090	2,542,769	2,404,276	2,766,235
<b>Contingent Assets as per contra</b>	2,821,530	2,827,050	2,762,308	2,845,995	3,367,139
<b>Other Assets</b>	4,240,326	4,500,276	5,013,714	5,944,539	6,489,012

### 3.28 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>2010</b>												
<b>June</b>												
<b>No. of A/Cs.</b>	68,154	5,051	5,037	201,028	-	19	1,876	2,444	1,492	5,701	11,532	<b>290,802</b>
<b>Amount</b>	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>
<b>December</b>												
<b>No. of A/Cs.</b>	67,524	5,322	222	202,532	-	2	1,866	2,677	3,185	7,776	15,506	<b>291,106</b>
<b>Amount</b>	1,772,812	80,744	2,120	4,517,662	-	130	148,674	688,308	111,196	639,979	1,588,287	<b>7,961,625</b>
<b>2011</b>												
<b>June</b>												
<b>No. of A/Cs.</b>	68,137	5,080	4,890	201,685	-	3	1,870	2,451	1,494	7,720	13,538	<b>293,330</b>
<b>Amount</b>	1,719,365	78,069	73,775	4,383,413	-	190	210,524	694,045	90,976	667,875	1,663,610	<b>7,918,232</b>
<b>December</b>												
<b>No. of A/Cs.</b>	70,795	5,268	5,043	205,914	-	83	2,003	2,494	1,501	9,662	15,743	<b>302,763</b>
<b>Amount</b>	1,927,167	106,206	86,887	4,639,615	-	530	211,025	697,568	92,038	671,784	1,672,945	<b>8,432,820</b>
<b>2012</b>												
<b>June</b>												
<b>No. of A/Cs.</b>	70,137	4,844	4,875	205,622	-	91	2,134	2,559	1,521	10,198	16,503	<b>301,981</b>
<b>Amount</b>	1,777,832	100,822	65,411	4,269,686	-	631	216,177	699,111	92,563	661,975	1,670,457	<b>7,884,208</b>
<b>December</b>												
<b>No. of A/Cs.</b>	70,299	4,690	2,687	205,528	7	119	4,745	2,506	1,603	9,804	18,784	<b>301,988</b>
<b>Amount</b>	1,996,961	96,209	33,096	4,627,494	2,359	1,548	218,462	596,156	98,081	671,152	1,587,758	<b>8,341,518</b>
<b>2013</b>												
<b>June</b>												
<b>No. of A/Cs.</b>	70,743	4,626	2,752	201,582	32	130	3,646	3,427	2,042	12,601	21,878	<b>301,581</b>
<b>Amount</b>	1,753,126	76,207	53,287	4,217,439	5,493	1,685	233,392	599,323	96,333	670,175	1,606,401	<b>7,706,460</b>
<b>December</b>												
<b>No. of A/Cs.</b>	78,229	4,909	6,879	205,265	256	3,389	3,788	2,187	6,016	3,857	19,493	<b>314,775</b>
<b>Amount</b>	2,164,229	84,023	44,241	5,021,665	6,135	220,353	603,962	102,750	576,489	185,430	1,695,119	<b>9,009,277</b>

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITORS	2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Govt. and Govt. Agencies</b>	1,152	5,476	1,152	2,330	2,255	3,171	6,514	5,287
<b>II. Business:</b>	2,509,333	551,860	675,233	719,959	661,862	725,443	641,249	731,173
1 Agriculture, Forestry, Hunting and Fishing	15,629	9,448	127	127	127	-	-	
2 Manufacturing	-	-	2,751	1,853	1,038	6,424	4,098	7,976
3 Construction	-	-	-	2,449	1,672	2,949	5,314	10,532
4 Commerce	14,266	374,467	-	-	-	-	-	
5 Other Business	2,479,438	167,945	672,355	715,530	659,025	716,070	631,837	712,665
<b>III. Trust Funds, Non-Profit Institutions and others</b>	219	295	73,565	86,087	64,331	48,169	51,954	86,652
<b>IV. Personal</b>	6,522,999	6,814,668	6,457,442	6,744,434	6,325,611	6,276,377	5,872,748	6,658,319
<b>V. Others</b>	260,525	589,326	710,840	880,010	830,149	1,288,358	1,133,995	1,527,846
<b>TOTAL</b>	<b>9,294,228</b>	<b>7,961,625</b>	<b>7,918,232</b>	<b>8,432,820</b>	<b>7,884,208</b>	<b>8,341,518</b>	<b>7,706,460</b>	<b>9,009,277</b>

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

(End of Period: Thousand Rupees)

ECONOMIC GROUPS	2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	5,912,178	9,483,733	9,674,053	10,626,341	11,291,998	10,939,426	10,644,086	10,377,044
B. Mining and Quarrying	-	8,992	995	-	-	-	-	-
C. Manufacturing	9	2,442	11,306	9,373	8,968	11,500	8,968	8,838
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	12,647	9,578	9,578	10,128	9,578	8,496	9,578	9,578
G. Transport, Storage and Communication	56,432	56,432	56,432	56,432	56,432	55,166	56,424	56,432
H. Services	3,510,233	-	-	-	-	-	-	-
I. Employees and activities not adequately described	393,029	398,479	397,777	384,205	363,621	348,860	330,172	310,949
J. Others	292,235	193,881	250,955	268,892	476,648	421,862	922,126	850,693
<b>TOTAL</b>	<b>10,176,763</b>	<b>10,153,537</b>	<b>10,401,096</b>	<b>11,355,371</b>	<b>12,207,245</b>	<b>11,785,310</b>	<b>11,971,354</b>	<b>11,613,534</b>

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

(End of Period: Thousand Rupees)

SECURITIES	2010		2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	65,847	56,270	56,270	90,909	56,270	55,472	51,803	2,110
B. Stock Exchange Securities	-	-	-	-	-	-	-	-
C. Merchandise:	-	-	-	-	-	-	-	-
(i) Export Commodities	-	-	-	-	-	-	-	-
(ii) Imported goods other than Industrial Machinery	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	-	-	-	-	-	-	-	-
D. Machinery and other fixed Assets	1,932	1,932	1,932	1,932	1,932	2,730	6,391	56,092
E. Real Estate:	395,014	268,131	268,131	268,131	268,131	259,131	258,191	259,131
(i) Land & Building	126,943	-	-	-	-	-	-	-
(ii) Agricultural Land	268,071	268,131	268,131	268,131	268,131	259,131	258,191	259,131
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	66,182	-	-	-	-	-	-	-
G. Others :	9,647,788	9,827,204	10,074,763	10,994,399	11,880,912	11,467,977	11,654,969	11,296,201
(i) Other Secured Advance	4,532,609	4,197,657	4,255,545	5,083,092	5,750,226	5,381,621	5,288,480	4,963,524
(ii) Advances Secured by Guarantee(s)	236,098	1,482,515	409,096	62,013	62,232	81,528	275,139	2,134,752
(iii) Clean Advances and advances against personal Securities	4,879,081	4,147,032	5,410,122	5,849,294	6,068,454	6,004,828	6,091,350	4,197,925
<b>TOTAL</b>	<b>10,176,763</b>	<b>10,153,537</b>	<b>10,401,096</b>	<b>11,355,371</b>	<b>12,207,245</b>	<b>11,785,310</b>	<b>11,971,354</b>	<b>11,613,534</b>

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

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A. Federal Government Securities</b>	<b>300,000</b>	<b>400,000</b>	<b>1,129,528</b>	<b>535,413</b>	<b>918,168</b>	<b>575,360</b>
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	-	400,000	1,129,528	535,413	918,168	575,360
Investment Bonds	300,000	-	-	-	-	-
<b>B. Local Bodies Bonds</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>
<b>C. Shares</b>	<b>141,165</b>	<b>143,599</b>	<b>125,122</b>	<b>110,057</b>	<b>137,011</b>	<b>157,988</b>
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	137,614	140,048	121,571	106,506	133,460	154,437
<b>D. Others*</b>	<b>3</b>	<b>254,301</b>	<b>233,072</b>	<b>253,073</b>	<b>93073</b>	<b>93073</b>
<b>TOTAL</b>	<b>441,202</b>	<b>797,934</b>	<b>1,487,756</b>	<b>898,577</b>	<b>1,148,286</b>	<b>826,455</b>

\* In December, 2010 it includes COIs of 254,298 thousand rupees

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

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2013					
	Jun.			Dec.		
	Book	Face	Market	Book	Face	Market
	Value	Value	Value	Value	Value	Value
<b>A. Federal Government Securities</b>	<b>569,371</b>	<b>600,000</b>	<b>569,371</b>	<b>1,224,069</b>	<b>1,250,000</b>	<b>1,224,069</b>
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	569,371	600,000	569,371	1,224,069	1,250,000	1,224,069
Investment Bonds	-	-	-	-	-	-
<b>B. Local Bodies Bonds</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>
<b>C. Shares</b>	<b>204,856</b>	<b>35,724</b>	<b>204,856</b>	<b>257,402</b>	<b>35,724</b>	<b>257,402</b>
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	201,305	32,173	201,305	253,851	32,173	253,851
<b>D. Others</b>	<b>93073</b>	<b>93073</b>	<b>93073</b>	<b>93,073</b>	<b>93,073</b>	<b>93,073</b>
<b>TOTAL</b>	<b>867,334</b>	<b>728,831</b>	<b>867,334</b>	<b>1,574,578</b>	<b>1,378,831</b>	<b>1,574,578</b>



### 3.33 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>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>	
Dec.	-	0.16	-	2.06	-	1.25	0.01	0.01	0.32	0.41	<b>1.21</b>	
<b>2011</b>												
Jun.	-	0.27	-	1.97	-	8.00	2.99	0.13	0.05	0.74	<b>1.24</b>	
Dec.	-	0.99	-	2.13	-	8.25	2.85	0.18	0.17	0.87	<b>1.34</b>	
<b>2012</b>												
Jun.	-	0.05	-	2.26	-	8.50	2.76	0.17	0.20	2.04	<b>1.49</b>	
Dec.	-	1.52	-	2.90	0.10	8.50	2.82	0.17	0.71	2.20	<b>1.90</b>	
<b>2013</b>												
Jun.	-	0.35	-	2.60	0.15	8.29	3.20	0.22	0.55	2.18	<b>1.74</b>	
Dec.	-	0.35	-	2.60	6.00	8.50	3.20	0.22	0.55	2.18	<b>1.74</b>	

### 3.34 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>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>
<b>Dec.</b>	3.07	-	-	10.00	8.38	-	10.77	<b>10.66</b>
<b>2011</b>								
<b>Jun.</b>	3.07	-	-	10.00	8.38	-	11.59	<b>11.47</b>
<b>Dec.</b>	7.93	-	-	10.00	8.38	-	11.87	<b>11.76</b>
<b>2012</b>								
<b>Jun.</b>	3.07	-	-	10.00	8.38	-	12.07	<b>11.95</b>
<b>Dec.</b>	3.06	-	-	10.00	8.45	-	12.33	<b>11.93</b>
<b>2013</b>								
<b>Jun.</b>	4.52	-	-	8.26	8.48	-	12.31	<b>12.18</b>
<b>Dec.</b>	4.08	-	-	3.27	8.45	-	11.99	<b>11.87</b>

### 3.35 State Bank of Pakistan Rates for Banks

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme	Locally Manufactured Machinery		Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab Provincial Co- operative Bank Ltd.
		Export Sales		Up to 3 Years	Over 3 Years but up to 5 Years	Over 5 Years to 10 Years	
		Pre-Shipment	Post-Shipment				
1/11/2011	10.0	10.0	10.0	11.0	10.1	9.7	11.8978
1/12/2011	10.0	10.0	10.0	11.0	10.1	9.7	11.6718
1/01/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.6718
1/02/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.6264
1/03/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.8070
1/04/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9288
1/05/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9414
1/06/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9420
1/07/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9419
1/08/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.8424
1/09/2012	8.5	8.5	8.5	9.5	8.6	8.2	10.4314
1/10/2012	8.5	8.5	8.5	9.5	8.6	8.2	10.2307
1/11/2012	8.5	8.5	8.5	9.5	8.6	8.2	9.6467
1/12/2012	8.5	8.5	8.5	9.5	8.6	8.2	9.3192

EFFECTIVE FROM	Export Finance Scheme	Export Finance Facility for Locally Manufactured Machinery		Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
		Up to 3 Year	Over 3 Year and up to 5 Years	Up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years to 10 Years	
1/02/2013	8.2	8.3	8.4	8.8	8.4	8.4	9.1446
1/03/2013	8.2	8.3	8.4	8.8	8.4	8.4	9.3374
1/04/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4185
1/05/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4280
1/06/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.3320
1/07/2013	8.4	8.3	8.4	8.8	8.4	8.4	8.9161
1/08/2013	8.4	8.3	8.4	8.8	8.4	8.4	8.9597
1/09/2013	8.4	8.3	8.4	8.8	8.4	8.4	8.9892
1/10/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4500
1/11/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4640
1/12/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4640
1/01/2014	8.4	8.3	8.4	8.8	8.4	8.4	9.9791
1/02/2014	8.4	8.3	8.4	8.8	8.4	8.4	9.9764
1/03/2014	8.4	8.3	8.4	8.8	8.4	8.4	9.9775
1/04/2014	8.4	8.3	8.4	8.8	8.4	8.4	9.9780

Source: IH & SME Finance Department SBP

Note: LMM Scheme (Export Sales) has been replaced with the Export Finance Facility for Locally Manufactured Machinery (EFF-LMM) vide I.H. & SMEFD Circular No. 04 dated Jan 03, 2013.

### 3.36 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
1/10/2011	11.0	11.0	-
1/11/2011	11.0	11.0	-
1/12/2011	11.0	11.0	-
1/01/2012	11.0	11.0	-
1/02/2012	11.0	11.0	-
1/03/2012	11.0	11.0	-
1/04/2012	11.0	11.0	-
1/05/2012	11.0	11.0	-
1/06/2012	11.0	11.0	-
1/07/2012	11.0	11.0	-
1/08/2012	11.0	11.0	-
1/09/2012	9.5	9.5	-
1/10/2012	9.5	9.5	-
1/11/2012	9.5	9.5	-
1/12/2012	9.5	9.5	-

EFFECTIVE FROM	Export Finance Scheme	Export Finance Facility for Locally Manufactured Machinery		Government Commodity Operations
		Up to 3 Years	Over 3 Year and up to 5 Years	
1/02/2013	9.2	10.3	10.9	-
1/03/2013	9.2	10.3	10.9	-
1/04/2013	9.4	10.3	10.9	-
1/05/2013	9.4	10.3	10.9	-
1/06/2013	9.4	10.3	10.9	-
1/07/2013	9.4	10.3	10.9	-
1/08/2013	9.4	10.3	10.9	-
1/09/2013	9.4	10.3	10.9	-
1/10/2013	9.4	10.3	10.9	-
1/11/2013	9.4	10.3	10.9	-
1/12/2013	9.4	10.3	10.9	-
1/01/2014	9.4	10.3	10.9	-
1/02/2014	9.4	10.3	10.9	-
1/03/2014	9.4	10.3	10.9	-
1/04/2014	9.4	10.3	10.9	-

Source: IH & 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.
2. LMM Scheme (Export Sales) has been replaced with the Export Finance Facility for Locally Manufactured Machinery (EFF-LMM) vide I.H. & SMEFD Circular No. 04 dated Jan 03, 2013.

### 3.37 Weighted Average Lending & Deposit Rates

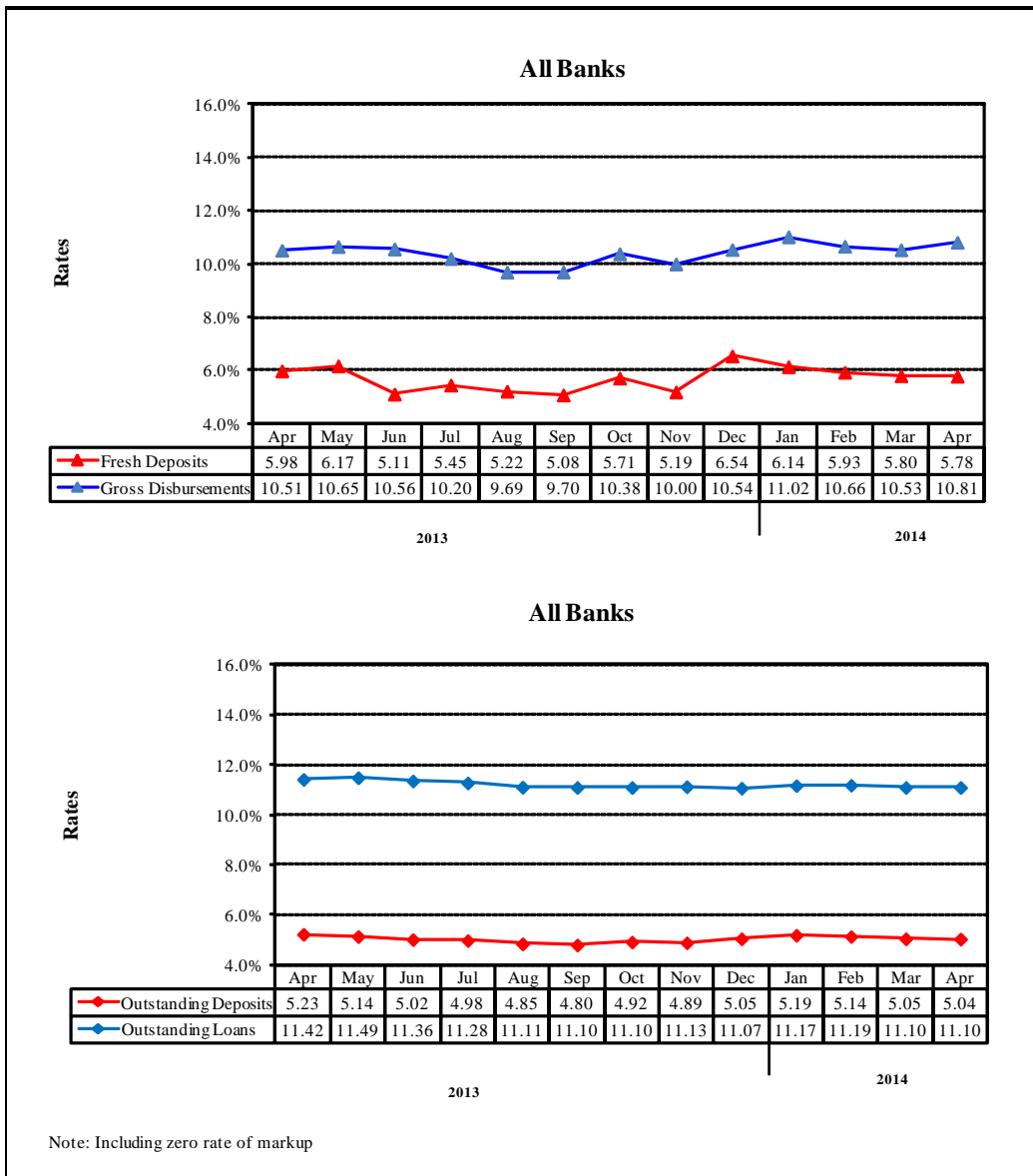
(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Dec-2013</b>																
Public	12.08	12.83	12.30	13.13	11.95	12.01	12.53	12.53	7.49	7.62	8.43	8.38	5.48	5.79	7.33	7.33
Private	10.48	10.63	10.72	10.90	10.81	10.84	11.48	11.52	6.52	5.87	8.05	7.63	4.96	4.91	7.21	7.18
Foreign	9.87	10.39	9.89	10.40	8.95	9.09	9.98	10.19	5.64	5.30	7.70	7.42	4.94	4.92	6.99	6.95
Specialised	14.12	14.12	14.16	14.16	11.69	11.69	12.80	12.80	3.57	3.57	7.61	7.61	4.08	4.08	7.46	7.46
<b>All Banks</b>	<b>10.54</b>	<b>10.72</b>	<b>10.76</b>	<b>10.99</b>	<b>11.07</b>	<b>11.11</b>	<b>11.73</b>	<b>11.77</b>	<b>6.54</b>	<b>6.00</b>	<b>8.06</b>	<b>7.71</b>	<b>5.05</b>	<b>5.06</b>	<b>7.23</b>	<b>7.20</b>
<b>Jan- 2014</b>																
Public	12.82	13.46	12.94	13.60	12.00	12.05	12.58	12.60	7.58	8.09	9.05	9.04	5.93	6.08	7.52	7.51
Private	11.01	11.19	11.28	11.50	10.93	10.96	11.65	11.67	6.17	5.01	8.20	7.59	5.03	4.98	7.22	7.17
Foreign	9.69	10.94	9.81	10.94	9.09	9.24	10.03	10.22	5.25	5.21	7.69	7.65	5.17	5.20	7.08	7.08
Specialised	13.58	13.58	13.58	13.58	11.73	11.73	12.84	12.84	3.49	3.49	7.46	7.46	4.19	4.19	7.64	7.64
<b>All Banks</b>	<b>11.02</b>	<b>11.26</b>	<b>11.28</b>	<b>11.56</b>	<b>11.17</b>	<b>11.20</b>	<b>11.87</b>	<b>11.89</b>	<b>6.14</b>	<b>5.21</b>	<b>8.20</b>	<b>7.71</b>	<b>5.19</b>	<b>5.17</b>	<b>7.28</b>	<b>7.24</b>
<b>Feb- 2014</b>																
Public	12.29	13.07	12.36	13.13	11.93	11.97	12.54	12.54	7.06	7.52	8.45	8.41	5.92	6.08	7.49	7.50
Private	10.62	10.88	11.01	11.34	10.98	11.00	11.65	11.68	5.94	5.23	7.84	7.42	4.96	4.91	7.26	7.22
Foreign	10.34	10.94	10.35	10.94	9.25	9.39	10.13	10.34	5.37	5.16	7.92	7.82	5.28	5.29	7.46	7.43
Specialised	13.67	13.67	13.68	13.68	11.78	11.78	12.88	12.88	2.37	2.37	7.63	7.63	4.07	4.07	7.70	7.70
<b>All Banks</b>	<b>10.66</b>	<b>10.94</b>	<b>11.02</b>	<b>11.38</b>	<b>11.19</b>	<b>11.22</b>	<b>11.86</b>	<b>11.89</b>	<b>5.93</b>	<b>5.35</b>	<b>7.89</b>	<b>7.54</b>	<b>5.14</b>	<b>5.12</b>	<b>7.31</b>	<b>7.28</b>
<b>Mar- 2014</b>																
Public	11.38	13.28	11.47	13.45	11.97	12.02	12.60	12.59	7.21	7.60	8.85	8.81	5.88	6.04	7.50	7.48
Private	10.56	10.72	10.99	11.24	10.85	10.87	11.56	11.59	5.92	5.01	8.11	7.60	4.87	4.82	7.25	7.21
Foreign	9.01	10.58	9.20	10.58	9.11	9.46	9.91	10.33	4.56	4.34	7.87	7.85	5.28	5.38	7.39	7.52
Specialised	13.73	13.73	13.73	13.73	11.89	11.89	12.99	12.99	1.77	1.77	7.49	7.49	3.97	3.97	7.68	7.68
<b>All Banks</b>	<b>10.53</b>	<b>10.80</b>	<b>10.94</b>	<b>11.28</b>	<b>11.10</b>	<b>11.13</b>	<b>11.81</b>	<b>11.84</b>	<b>5.80</b>	<b>5.06</b>	<b>8.13</b>	<b>7.73</b>	<b>5.05</b>	<b>5.04</b>	<b>7.30</b>	<b>7.27</b>
<b>Apr- 2014</b>																
Public	11.27	12.61	11.30	12.65	12.01	12.09	12.71	12.72	7.12	7.44	8.95	8.88	5.88	5.99	7.55	7.50
Private	10.83	11.02	11.22	11.48	10.83	10.87	11.52	11.58	5.89	5.03	8.08	7.53	4.86	4.82	7.22	7.19
Foreign	9.80	10.88	9.83	10.88	9.11	9.47	9.89	10.35	4.48	4.35	7.68	7.91	5.17	5.37	7.28	7.60
Specialised	13.70	13.70	13.71	13.71	11.96	11.96	13.04	13.04	3.63	3.63	7.68	7.68	3.72	3.72	7.76	7.76
<b>All Banks</b>	<b>10.81</b>	<b>11.06</b>	<b>11.17</b>	<b>11.50</b>	<b>11.10</b>	<b>11.15</b>	<b>11.80</b>	<b>11.86</b>	<b>5.78</b>	<b>5.10</b>	<b>8.10</b>	<b>7.69</b>	<b>5.04</b>	<b>5.03</b>	<b>7.28</b>	<b>7.26</b>

Notes:

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of 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 re-priced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

## Weighted Average Lending and Deposits Rates



### 3.38 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agri. Lending Commercial Banks

(Percent per annum)

Period	Zarai Taraqiati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks <sup>1</sup>	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2003-04	9.00 <sup>2</sup>	9.00 <sup>2</sup>	9.00	12.00	-	-
2004-05	9.00 <sup>2</sup>	9.00 <sup>2</sup>	9.00	12.00	-	-
2005-06	9.00 <sup>2</sup>	9.00 <sup>2</sup>	12.00	12.00	-	-
2006-07	9.00 <sup>2</sup>	9.00 <sup>2</sup>	12.00	16.00	-	-
2007-08	9.00 <sup>2</sup>	9.00 <sup>2</sup>	12.50	17.00	15.00 <sup>3</sup>	15.00 <sup>3</sup>
2008-09	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2009-10	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2010-11	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2011-12	12.00 <sup>4</sup>	13.80 <sup>4</sup>	17.00	18.00	17.00 <sup>3</sup>	16.00 <sup>3</sup>
2012-13	12.00 <sup>4</sup>	13.80 <sup>4</sup>	19.00	18.00	16.00 <sup>3</sup>	16.00 <sup>3</sup>

Source: Agricultural Credit and Micro Finance Department SBP

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs
2. 1 percent incentive is allowed to those borrowers who repay in time.
3. Mark up rates of comm. Banks are available since 2007-08
4. ZTBL revised mark up rates (average) in FY 2011-12

### 3.39 Rates of Return on Financing by House Building Finance Company Ltd.<sup>1</sup>

(Percent per annum)

PERIOD	LOAN AMOUNT							
	Up to	Rs.60,001 to	Rs.100,001 to	Rs.150,001 to	Rs.200,001 to	Rs.300,001 to	Rs.400,001 to	Rs.500,001 to
	Rs.60,000	Rs.100,000	Rs.150,000	Rs.200,000	Rs.300,000	Rs.400,000	Rs.500,000	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 / R.Y.KHAN/ 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%	12.5%	7.5%,10%&12.5%

##### From 27 July, 2009

#### Fixed Installment Plan (amortization) with yearly re-pricing

##### 1- For Salaried Persons

1 year KIBOR + Spread  
One daily basis the KIBOR as posted on SBP Website  
(Offer/ask side) of one year for the last business day +3.25%

##### 2- For Business Persons

1 year KIBOR + Spread  
One daily basis the KIBOR as posted on SBP Website  
(Offer/ask side) of one year for the last business day +3.50%

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

Source: House Building Finance Company Ltd.

- The House Building Finance Company Ltd. commenced granting interest-free loans during 1979-80 in view of Government policy Joint to eliminate interest from the economic system in Pakistan. The Company 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 Company.
- 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.



### 3.40 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% p.a.(effective) 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, However, our weighted average mark up rate as on June 30,2005 is 11.4 p.a.

### 3.41 Rates of Return on Advances by Industrial Development Bank Ltd.

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 separately. The maximum relending rate for the final borrowers will be 17.00 % per annum inclusive of exchange risk fee.					

Source: Industrial Development Bank Ltd.

### 3.42 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2011		2012				2013			2014
	1 <sup>st</sup> Oct	1 <sup>st</sup> Jan.	1 <sup>st</sup> Apr.	1 <sup>st</sup> Jul.	27 <sup>th</sup> Aug.	12 <sup>th</sup> Oct.	1 <sup>st</sup> Jan	1 <sup>st</sup> July	1 <sup>st</sup> Oct.	1 <sup>st</sup> Jan.
<b>1. Saving Accounts</b>										
(i) With cheque facilities	8.00	8.00	8.40	8.65	7.40	6.85	6.65	6.00	7.25	7.75
(ii) Without cheque facilities	8.50	8.25	8.40	8.65	7.40	6.85	6.65	6.00	7.25	7.75
<b>2. Khas Deposit Accounts or Certificates<sup>1</sup></b>										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
<b>3. Mahana Amdani Accounts<sup>2</sup></b>										
(i) 1 <sup>st</sup> year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 <sup>nd</sup> year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 <sup>rd</sup> year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 <sup>th</sup> year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 <sup>th</sup> year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 <sup>th</sup> year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 <sup>th</sup> year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
<b>4. Defence Saving Certificates<sup>3</sup></b>										
(i) 1 <sup>st</sup> year	7.00	5.50	7.00	7.00	7.00	6.00	6.00	6.00	6.00	6.00
(ii) 10 years(Compound rate)	12.68	11.90	12.33	12.68	11.50	11.04	10.84	10.36	11.61	12.26
<b>5. National Deposit Certificates / Accounts<sup>4</sup></b>										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
<b>6 (a) Special Saving Certificates (Reg)<sup>5</sup></b>										
<b>or Special Saving Accounts</b>										
(i) First 5 periods of complete 6 months	12.40	11.60	11.80	11.90	10.70	9.90	9.70	8.80	10.60	11.40
(ii) Last period of complete 6 months	13.00	12.00	12.20	12.60	11.30	10.50	10.30	9.50	11.50	12.00
<b>(b) Special Saving Certificates (Bearer)<sup>5</sup></b>										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
<b>7. Regular Income Certificates<sup>6</sup></b>	12.60	11.76	12.12	12.36	11.04	10.56	10.36	9.48	11.22	11.88
<b>8. Pensioner's Benefit Accounts<sup>7</sup></b>	14.40	13.86	14.28	14.64	13.50	12.96	12.72	12.24	13.44	14.04
<b>9. Behbood Saving Certificate<sup>8</sup></b>	14.40	13.86	14.28	14.64	13.50	12.96	12.72	12.24	13.44	14.04
<b>10. Short Term Saving Certificate<sup>9</sup></b>										
(i) 3 Months				11.28	9.90	9.20	8.85	8.45	8.85	9.40
(ii) 6 Months				11.34	10.00	9.25	8.90	8.50	8.95	9.50
(iii) 1 year				11.40	10.10	9.30	8.95	8.55	9.00	9.55

Notes:

Source: Central Directorate of National Savings

- 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.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
- Defence Saving Certificates introduced w.e.f. 08-11-1966.
- 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.
- Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. 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.
- Regular Income certificates introduced w.e.f 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
- The scheme has been introduced w.e.f 30-07-2003 specially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- Short Term Certificates (STSC) introduced w.e.f 1<sup>st</sup> July 2012

### 3.43 Non-Performing Loans

(Domestic and Overseas Operations)

( Million Rupees)

Banks / DFIs	31-12-2013*			31-03-2014*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
<b>All Banks &amp; DFIs</b>	<b>622,861</b>	<b>152,526</b>	<b>3.73</b>	<b>619,453</b>	<b>139,639</b>	<b>3.44</b>
<b>All Banks</b>	<b>605,805</b>	<b>146,897</b>	<b>3.63</b>	<b>602,442</b>	<b>134,003</b>	<b>3.34</b>
<b>Commercial Banks</b>	<b>573,721</b>	<b>134,810</b>	<b>3.42</b>	<b>572,711</b>	<b>125,321</b>	<b>3.21</b>
Public Sector Commercial Banks	180,257	63,543	7.49	183,561	62,876	7.54
Local Private Banks	387,229	71,338	2.35	382,995	62,487	2.08
Foreign Banks	6,235	(71)	(0.13)	6,154	(42)	(0.06)
Specialized Banks	32,084	12,088	11.44	29,731	8,682	8.07
<b>DFIs</b>	<b>17,055</b>	<b>5,628</b>	<b>12.41</b>	<b>17,010</b>	<b>5,636</b>	<b>12.06</b>

### Cash Recovery against Non Performing Loans

Banks / DFIs	For the Quarter ended December 2013*	For the Quarter ended March 2014*
<b>All Banks &amp; DFIs</b>	<b>24,027</b>	<b>14,516</b>
<b>All Banks</b>	<b>23,865</b>	<b>14,400</b>
<b>Commercial Banks</b>	<b>18,713</b>	<b>12,843</b>
Public Sector Commercial Banks	4,317	3,221
Local Private Banks	14,226	9,538
Foreign Banks	170	83
<b>Specialized Banks</b>	<b>5,152</b>	<b>1,557</b>
<b>DFIs</b>	<b>162</b>	<b>116</b>

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

Source: Off-site Supervision and Enforcement Department, SBP

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

### 3.44 Electronic Banking Statistics

Item	Unit	FY13 <sup>p</sup>	FY12			FY13
			Q2	Q3	Q4	Q1
<b>1-E-banking Infrastructure</b>						
Real Time Online Branches (RTOB)	Number	10,013	8,905	9,099	9,291	9,412
Automated Teller Machines (ATM)	Number	6,757	5,409	5,548	5,745	5,987
Point of Sale (POS)	Number	33,748	35,703	35,292	34,879	34,229
<b>2- Credit Cards</b>						
Credit Cards	Thousand	1,088	1,278	1,266	1,231	1,274
Outstanding Amount <sup>1</sup>	Million Rs.		23,112	22,907	22,934	24,207
<b>3-Debit Cards<sup>2</sup></b>						
	Thousand	20,267	13,321	14,674	15,984	17,588
<b>4-E-banking Transactions</b>						
No of transactions	Thousand	320,526	66,962	70,593	74,562	71,377
Value of Transactions	Billion Rs.	29,692	6,454	6,858	6,555	6,415
<b>4.1- ATM Transactions</b>						
No of transactions	Thousand	199,779	40,054	42,096	45,203	43,877
Value of Transactions	Billion Rs.	1,979	383	414	438	430
<b>4.2- POS Transactions</b>						
No of transactions	Thousand	17,311	4,197	4,457	4,656	4,329
Value of Transactions	Billion Rs.	87	20	21	21	21
<b>4.3- RTOB Transactions</b>						
No of transactions	Thousand	89,058	20,256	21,415	21,800	20,181
Value of Transactions	Billion Rs.	27,091	5,968	6,324	5,983	5,847
<b>4.4- Other Ebanking Channels<sup>3</sup></b>						
No of transactions	Thousand	14,378	2,455	2,624	2,904	2,990
Value of Transactions	Billion Rs.	534	83	99	113	116

### 3.44 Electronic Banking Statistics

Item	Unit	FY13			FY14	
		Q2	Q3	Q4	Q1	Q2 <sup>P</sup>
<b>1-E-banking Infrastructure</b>						
Real Time Online Branches (RTOB)	Number	9,896	9,946	10,013	10,135	10,596
Automated Teller Machines (ATM)	Number	6,232	6,449	6,757	6,974	7,684
Point of Sale (POS)	Number	34,724	33,189	33,748	33,749	33,734
<b>2- Credit Cards</b>						
Credit Cards	Thousand	1,271	1,271	1,088	1,508	1,336
Outstanding Amount <sup>1</sup>	Million Rs.	24,360	21,042	21,795	22,346	21,180
<b>3-Debit Cards<sup>2</sup></b>	Thousand	18,572	19,575	20,267	20,872	20,048
<b>4-E-banking Transactions</b>						
No of transactions	Thousand	79,451	82,209	87,489	92,768	97,484
Value of Transactions	Billion Rs.	7,571	7,901	7,805	7,662	8,324
<b>4.1- ATM Transactions</b>						
No of transactions	Thousand	48,561	51,607	55,734	59,416	61,671
Value of Transactions	Billion Rs.	475	516	558	591	635
<b>4.2- POS Transactions</b>						
No of transactions	Thousand	4,548	4,047	4,387	5,365	5,708
Value of Transactions	Billion Rs.	22	21	23	27	29
<b>4.3- RTOB Transactions</b>						
No of transactions	Thousand	23,065	22,853	22,959	22,735	24,540
Value of Transactions	Billion Rs.	6,948	7,228	7,068	6,870	7,481
<b>4.4- Other Ebanking Channels<sup>3</sup></b>						
No of transactions	Thousand	3,277	3,702	4,409	5,252	5,564
Value of Transactions	Billion Rs.	126	136	156	173	179

1-Source:- Statistics & DWH Department

Sources : Payment System Department SBP

2-Does not include ATM only Cards

3-Internet, Call Centre & Mobile Banking

Note:- Serial Number 1 to 3 as on quarter end whereas Serial No 4 during the quarter.