

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2011		2012	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	390,234.1	479,214.1	485,296.5	490,236.3
Reserves	316,748.9	301,070.0	298,588.3	327,524.1
Demand Deposits:	2,600,985.9	2,741,791.2	3,069,780.2	3,354,550.8
(a) Scheduled Banks	64,477.5	112,996.7	93,530.4	89,184.6
(b) Others	2,536,508.4	2,628,794.4	2,976,249.9	3,265,366.3
Time Deposits:	2,962,349.4	3,077,140.6	3,247,640.5	3,382,095.5
(a) Scheduled Banks	9,542.7	17,679.1	4,517.4	14,876.5
(b) Others	2,952,806.7	3,059,461.5	3,243,123.1	3,367,219.0
Borrowings from:	535,520.0	662,826.9	487,155.6	1,009,270.0
(a) State Bank of Pakistan	365,034.4	516,154.1	382,500.8	898,410.4
(b) Banks Abroad	12,175.9	18,103.7	20,074.4	21,276.0
(c) Other Scheduled Banks	158,309.7	128,569.1	84,580.4	89,583.7
Head Office and Inter-Bank Adjustment	49,673.3	194,631.1	79,589.6	117,918.1
Contingent Liabilities as per contra	2,925,935.0	3,338,830.5	2,873,008.1	4,845,232.9
Other Liabilities	1,997,144.2	2,155,631.2	2,390,701.8	2,501,374.7
TOTAL LIABILITIES / ASSETS	11,778,590.8	12,951,135.6	12,931,760.6	16,028,202.5
ASSETS				
Cash:	571,556.9	623,759.7	639,771.2	736,289.4
(a) Notes, Coins and Silver	119,123.9	126,072.2	129,080.6	156,136.0
(b) Balances with State Bank of Pakistan	341,735.8	368,991.1	394,845.5	451,683.8
(c) Balances with others Scheduled Banks	110,697.2	128,696.4	115,845.1	128,469.6
Balances held Abroad	115,519.8	126,936.1	117,694.9	173,900.6
Bills Purchased and Discounted	188,779.4	175,019.5	196,877.8	196,866.5
Advances to:	3,377,231.1	3,362,417.2	3,597,714.3	3,746,479.6
(a) Scheduled Banks	66,409.1	52,224.7	67,709.9	57,943.4
(b) Others	3,310,822.0	3,310,192.5	3,530,004.4	3,688,536.3
Investment in Securities and Shares:	2,654,112.5	3,075,526.3	3,273,388.4	3,990,768.5
(a) Federal Government Securities	260,886.2	457,495.2	493,252.4	622,729.9
(b) Treasury Bills	1,572,278.4	1,932,569.3	1,916,027.9	2,519,713.8
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	62,564.9	68,147.3	76,298.8	91,605.3
(e) Others	758,383.0	617,314.5	787,809.3	756,719.4
Bank Premises	161,190.7	167,284.8	169,010.4	178,619.3
Head Office and Inter-Bank Adjustment	147,331.4	284,858.2	223,177.0	344,691.6
Contingent Assets as per contra	2,925,935.0	3,338,830.5	2,873,008.1	4,845,232.9
Others Assets	1,636,934.0	1,796,503.3	1,841,118.4	1,815,354.1

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2013		2014	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	494,484.6	495,144.4	505,747.2	505,876.0
Reserves	328,627.7	364,036.8	381,542.0	463,359.4
Demand Deposits:	3,751,938.4	3,934,785.9	4,553,355.3	4,504,968.9
(a) Scheduled Banks	77,782.4	102,671.2	91,218.2	98,803.1
(b) Others	3,674,156.0	3,832,114.6	4,462,137.2	4,406,165.8
Time Deposits:	3,472,424.5	3,768,766.3	3,600,065.2	4,007,387.0
(a) Scheduled Banks	12,172.3	17,855.7	10,637.4	10,199.9
(b) Others	3,460,252.2	3,750,910.5	3,589,427.8	3,997,187.1
Borrowings from:	765,081.3	651,054.8	651,725.4	1,005,077.1
(a) State Bank of Pakistan	487,010.9	406,801.6	300,724.0	640,997.3
(b) Banks Abroad	42,987.6	49,729.1	53,492.3	78,326.8
(c) Other Scheduled Banks	235,082.8	194,524.1	297,509.1	285,753.0
Head Office and Inter-Bank Adjustment	67,154.8	136,191.7	112,117.6	132,980.2
Contingent Liabilities as per contra	2,921,203.0	3,740,296.3	3,143,416.0	3,665,719.1
Other Liabilities	4,285,201.8	6,583,308.0	6,971,526.9	7,098,375.0
TOTAL LIABILITIES / ASSETS	16,086,116.1	19,673,584.0	19,919,495.7	21,383,742.7
ASSETS				
Cash:	741,126.7	807,961.8	851,744.2	742,013.9
(a) Notes, Coins and Silver	130,014.7	160,925.4	163,766.0	165,758.7
(b) Balances with State Bank of Pakistan	489,678.2	490,116.6	525,276.6	316,856.2
(c) Balances with others Scheduled Banks	121,433.8	156,919.8	162,701.7	259,399.0
Balances held Abroad	102,963.2	183,420.5	202,003.6	194,060.3
Bills Purchased and Discounted	210,051.3	217,615.0	224,002.9	223,108.6
Advances to:	3,717,237.7	3,986,628.6	4,146,306.3	4,377,769.7
(a) Scheduled Banks	75,455.2	70,775.9	78,261.5	61,359.1
(b) Others	3,641,782.5	3,915,852.7	4,068,044.8	4,316,410.7
Investment in Securities and Shares:	4,213,708.4	4,278,997.8	4,490,304.3	5,191,601.1
(a) Federal Government Securities	720,936.0	743,493.0	2,125,727.2	2,640,857.0
(b) Treasury Bills	2,604,250.2	2,713,794.6	1,547,276.3	1,728,730.5
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	103,017.1	104,789.2	140,184.4	97,653.5
(e) Others	785,505.1	716,921.0	677,116.4	724,360.1
Bank Premises	182,822.4	154,579.7	214,081.1	201,254.3
Head Office and Inter-Bank Adjustment	150,832.3	144,076.1	734,753.5	629,373.4
Contingent Assets as per contra	2,921,203.0	3,740,296.3	3,143,416.0	3,665,719.1
Others Assets	3,846,171.0	6,160,008.2	5,912,883.8	6,158,842.3

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
2011							
June							
No. of Accounts.	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
December							
No. of Accounts.	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
2012							
June							
No. of Accounts.	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
December							
No. of Accounts.	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
2013							
June							
No. of Accounts.	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
December							
No. of Accounts.	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
2014							
June							
No. of Accounts.	18,591,497	238,267	101,487	17,658,751	463,919	133,640	262,272
Amount	2,729,229.6	186,686.0	29,436.0	3,157,078.9	804,948.5	219,971.8	624,941.0
December							
No. of Accounts.	19,132,914	197,449	90,829	19,030,449	570,058	128,670	295,272
Amount	2,594,857.4	116,129.2	30,785.3	3,540,017.9	885,259.1	268,300.8	675,266.2

Note: Accounts in Numbers.

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	
2011						
June						
No. of Accounts.	52,142	121,707	31,335	257,524	1,392,152	28,741,943
Amount	26,010.2	65,162.8	7,225.3	142,490.0	1,720,899.8	5,489,315.2
December						
No. of Accounts.	48,087	133,652	24,220	282,222	1,653,701	30,456,728
Amount	22,994.9	66,452.3	6,468.1	151,021.9	1,830,782.4	5,688,255.9
2012						
June						
No. of Accounts.	58,225	149,568	18,171	264,587	1,509,520	31,746,373
Amount	27,720.8	84,802.4	6,480.0	146,103.7	1,909,692.9	6,219,372.9
December						
No. of Accounts.	75,335	169,803	38,512	313,660	1,974,174	33,562,227
Amount	27,227.9	95,453.2	7,364.6	152,976.0	1,970,134.0	6,632,585.3
2013						
June						
No. of Accounts.	55,712	151,488	19,075	238,564	1,626,262	35,147,901
Amount	26,491.5	97,326.9	6,997.0	154,010.5	1,953,541.2	7,134,408.2
December						
No. of Accounts.	72,758	150,015	14,433	267,647	1,996,490	37,265,106
Amount	27,603.7	102,407.6	8,053.8	157,934.3	2,062,057.2	7,583,025.2
2014						
June						
No. of Accounts.	63,893	137,332	16,776	210,039	1,287,871	37,877,873
Amount	30,635.0	101,047.1	7,360.1	160,230.9	1,949,134.5	8,051,565.0
December						
No. of Accounts.	69,018	117,652	14,298	219,745	1,414,713	39,866,354
Amount	36,551.2	86,416.1	8,451.5	161,318.3	2,121,563.2	8,403,353.0

Note: Accounts in Numbers.

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2011		2012	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	59,606.7	73,878.6	89,414.7	82,376.0
I. Official	9,966.8	9,739.0	9,812.9	8,728.2
II. Business	20,721.3	34,567.1	48,270.1	41,744.4
III. Personal	28,918.5	29,572.5	31,331.6	31,903.4
B. DOMESTIC CONSTITUENTS :	5,429,708.4	5,614,377.4	6,129,958.3	6,550,209.3
I. Government :	642,813.5	604,920.8	664,880.8	679,537.7
A. Federal Government	383,638.5	348,240.2	410,078.7	404,445.0
B. Provincial Governments	221,787.9	227,132.2	228,021.0	254,139.0
C. Local Bodies (City Governments)	37,387.1	29,548.4	26,781.2	20,953.8
II. Non-Financial Public Sector Enterprises :	382,098.2	400,839.5	422,758.9	401,227.9
A. Agriculture, Forestry, Hunting & Fishing	68.4	70.1	320.6	298.0
B. Mining & Quarrying	74,410.0	72,431.3	87,572.2	74,258.8
C. Manufacturing	70,079.3	91,846.9	96,515.5	101,161.9
D. Construction	272.7	43.9	196.7	145.3
E. Utilities	65,891.9	55,170.7	74,926.8	66,300.5
F. Commerce	22,139.3	27,438.6	18,611.7	18,902.0
G. Transport, Storage & Communication	110,352.6	113,489.0	109,859.3	100,692.3
H. Services	30,733.7	29,916.1	26,397.4	26,732.0
I. Others	8,150.3	10,433.0	8,358.8	12,737.2
III. Non-Bank Financial Companies :	97,479.8	133,178.0	119,782.8	150,959.9
A. Co-operative Banks	2,191.1	4,128.2	2,194.9	1,120.0
B. Development Financial Institutions	305.1	1,650.3	485.2	1,077.2
C. Insurance Companies	26,129.7	40,420.4	32,197.8	43,068.6
D. Micro Finance Banks	1,740.6	2,141.9	1,880.7	2,867.9
E. Other NBFC's	67,113.3	84,837.2	83,024.2	102,826.2
IV. Private Sector Enterprises :	1,500,601.2	1,491,484.0	1,653,240.8	1,806,632.4
A. Agriculture, Hunting and Forestry	162,544.3	158,797.6	171,183.4	182,182.6
1- Growing of crops	149,591.2	145,165.3	155,491.8	164,775.0
2- Farming of animals	6,911.8	7,212.9	8,249.3	8,420.9
3- Agricultural and animal husbandry	3,924.4	4,639.5	5,293.4	6,015.0
4- Agricultural machinery and equipments	1,443.1	1,145.6	1,399.4	2,162.8
5- Hunting, trapping, forestry & logging	17.0	38.4	242.2	72.1
6- Forestry and Logging and Related Service	656.9	595.8	507.2	736.9
B. Fishing and fish farming etc.	873.0	910.0	1,332.5	1,703.1
C. Mining and Quarrying	40,964.2	50,174.0	41,617.0	44,030.1
1- Mining of coal	9,242.8	7,248.7	7,988.7	8,791.9
2- Crude petroleum & natural gas	28,349.1	37,090.6	27,410.6	26,839.4
3- Iron & non-ferrous metal ores	527.0	354.3	1,558.1	1,587.8
4- Quarrying of stone, sand and clay	491.2	441.3	261.8	224.8
5- Chemical, fertilizer, Salt etc.	2,354.0	5,039.1	4,397.8	6,586.2
D. Manufacturing	310,925.8	325,761.2	359,619.1	407,510.1
1- Food products and beverages	57,516.8	65,290.4	59,027.0	71,103.2
2- Tobacco products	555.0	1,446.1	1,613.4	1,790.9
3- Textiles	61,697.0	60,799.2	70,050.7	70,701.9
i) Spinning, weaving, finishing of textiles	47,333.9	46,854.1	53,702.8	55,334.3
a) Spinning of fibers	29,182.2	27,849.8	31,804.6	34,737.5
b) Weaving of textiles	12,426.1	11,382.1	13,132.9	11,915.2
c) Finishing of textiles	5,725.6	7,622.3	8,765.3	8,681.6
ii) Made-up textile articles	5,914.7	6,078.0	7,717.7	6,853.9
iii) Knit wear	2,498.1	3,261.5	3,093.2	3,371.7
iv) Carpets and rugs	1,128.6	1,057.4	1,312.8	1,531.6
v) Other textiles n.e.s.	4,821.7	3,548.2	4,224.2	3,610.4
4- Wearing apparel, readymade garments etc.	10,726.3	8,920.4	9,050.1	10,194.7

The category of deposits holders is classified 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	2011		2012	
	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of luggage and	5,335.0	5,987.5	6,923.2	7,382.0
i.) Tanning & dressing of leather, luggage, handbags etc.	1,887.0	2,265.0	2,496.6	2,461.6
ii.) Footwear	3,448.0	3,722.6	4,426.6	4,920.4
a) Leather wear	3,036.7	3,321.0	3,646.9	4,202.8
b) Rubber and Plastic wear	411.3	401.6	779.7	717.6
6- Wood and products of wood cork	1,276.7	1,074.3	1,583.3	1,677.5
7- Paper, paperboard and products	2,699.9	2,238.9	2,731.1	3,848.1
8- Printing, publishing and allied industries	5,644.9	5,315.7	6,555.4	8,065.6
9- Coke and refined petroleum products	25,042.4	35,202.7	45,781.6	45,162.4
10- Chemicals and chemical products	60,539.8	65,057.3	55,918.2	84,206.4
11- Rubber and plastics products	3,333.8	3,300.6	4,457.9	4,750.0
12- Other non-metallic mineral products	8,167.8	7,070.5	9,799.1	13,412.5
13- Basic metals	8,795.4	8,230.3	10,344.4	12,662.2
14- Fabricated metal products	2,885.9	3,207.5	4,258.4	5,214.1
15- Machinery and equipment	9,083.2	8,856.8	11,731.7	10,361.9
16- Office, accounting and computing machinery	1,349.0	1,996.4	1,995.5	1,821.0
17- Electrical machinery and apparatus	9,331.3	9,184.5	11,675.5	10,925.2
18- Radio, television and communication equipment and	1,309.7	943.3	1,320.9	1,529.8
19- Medical, precision and optical instruments, watches and	4,196.5	3,866.6	5,466.6	5,126.1
20- Motor vehicles, trailers and semi-trailers	15,124.4	11,653.1	19,232.2	14,477.4
21- Other transport equipments	3,809.8	2,228.1	2,686.7	4,378.1
22- Furniture and fixture	1,509.0	1,663.4	1,561.9	1,970.4
23- Jewellery and related articles	979.8	864.2	1,354.9	1,470.7
24- Sports goods	2,011.3	2,049.0	2,438.5	2,503.2
25- Handicrafts	180.4	198.7	160.2	140.2
26- Other manufacturing n.e.s.	7,824.8	9,115.6	11,900.7	12,634.7
E. Ship breaking and waste / scrape (junk) etc.	1,690.1	2,291.2	2,375.2	1,791.3
F. Electricity, gas and water supply	29,732.6	35,052.0	35,059.4	43,262.7
G. Construction	77,808.6	75,141.7	97,694.2	94,411.7
1- Building	56,641.1	58,668.8	72,722.7	66,353.0
2- Infrastructure	21,167.5	16,472.9	24,971.5	28,058.7
H. Commerce and Trade	221,600.1	226,686.4	254,628.0	259,449.9
1- Sale, maintenance and repair of motor vehicles and	9,887.5	10,338.1	12,202.6	12,566.9
2- Wholesale and commission trade	130,750.2	130,919.3	137,163.1	138,696.5
i) Exports	22,149.1	22,322.1	24,255.0	26,335.9
ii) Imports	14,155.2	13,378.5	15,018.1	14,668.1
iii) Domestic whole sales	94,445.9	95,218.7	97,889.9	97,692.6
3- Retail trade	80,962.4	85,429.0	105,262.3	108,186.5
I. Hotels, restaurants and clubs etc	8,851.3	8,744.3	12,103.4	12,286.4
J. Transport, storage and communications	120,759.6	108,537.0	102,885.1	123,025.0
K. Real estate, renting and business activities	176,738.7	166,821.1	206,381.1	237,902.3
1- Real estate activities	34,339.3	32,084.9	46,399.7	39,370.4
2- Renting of machinery and equipment	2,284.9	2,446.4	3,635.7	5,121.4
3- Computer and related activities	7,474.1	7,954.7	10,287.8	12,570.2
4- Research and development	5,211.0	4,939.9	6,656.8	7,377.9
5- Other business activities	127,429.5	119,395.2	139,401.2	173,462.5
L. Education	35,743.6	34,390.0	39,081.4	47,000.6
M. Health and social work	19,044.7	20,288.2	22,537.4	22,958.7
N. Other community, social and personal service activities	57,329.0	57,762.3	62,180.4	70,438.3
O. Other private business n.e.c	235,995.6	220,127.0	244,563.1	258,679.6
V. Trust Funds and Non-Profit Institutions	145,118.4	152,792.8	171,200.7	193,681.2
VI. Personal	2,604,422.6	2,759,765.1	3,030,641.2	3,247,694.6
VII. Others	57,174.7	71,397.2	67,453.0	70,475.6
TOTAL	5,489,315.1	5,688,255.9	6,219,372.9	6,632,585.2

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2013		2014	
	Jun.	Dec.	Jun.	Dec.
	A. FOREIGN CONSTITUENTS:	78,851.0	84,766.1	82,900.2	86,369.0
I. Official	8,471.4	11,884.2	10,615.2	12,755.8
II. Business	39,202.7	37,056.3	40,706.4	40,181.5
III. Personal	31,176.9	35,825.6	31,578.6	33,431.6
B. DOMESTIC CONSTITUENTS :	7,055,557.2	7,498,259.1	7,968,664.8	8,316,984.0
I. Government :	696,173.4	731,611.4	825,071.4	866,947.8
A. Federal Government	413,874.5	416,959.4	471,628.9	518,887.7
B. Provincial Governments	259,995.3	292,179.4	330,135.4	327,769.5
C. Local Bodies (City Governments)	22,303.6	22,472.7	23,307.0	20,290.5
II. Non-Financial Public Sector Enterprises :	396,165.6	469,582.7	467,075.8	493,245.1
A. Agriculture, Forestry, Hunting & Fishing	325.8	300.0	395.0	321.2
B. Mining & Quarrying	64,805.8	101,918.6	70,894.9	97,033.9
C. Manufacturing	99,161.8	115,801.0	117,532.7	110,123.1
D. Construction	56.2	109.4	152.3	225.7
E. Utilities	64,195.0	78,223.9	97,012.0	108,743.9
F. Commerce	23,019.7	30,138.4	38,596.2	38,681.7
G. Transport, Storage & Communication	108,262.7	100,849.1	103,364.5	102,914.6
H. Services	24,567.2	25,011.6	26,444.5	27,068.4
I. Others	11,771.4	17,230.8	12,683.7	8,132.5
III. Non-Bank Financial Companies :	167,101.9	186,983.1	173,316.1	163,181.9
A. Co-operative Banks	2,002.9	1,624.4	2,361.6	2,141.3
B. Development Financial Institutions	2,411.7	813.7	2,676.5	2,929.7
C. Insurance Companies	49,853.5	58,483.5	29,505.4	42,654.5
D. Micro Finance Banks	3,396.9	3,087.3	1,783.5	2,358.3
E. Other NBFC's	109,436.9	122,974.2	136,989.2	113,098.0
IV. Private Sector Enterprises :	1,985,965.3	2,129,643.9	2,295,565.9	2,346,704.5
A. Agriculture, Hunting and Forestry	191,602.6	204,567.4	209,173.5	215,626.7
1- Growing of crops	173,759.7	184,051.7	187,886.0	193,051.4
2- Farming of animals	8,866.9	10,210.7	11,669.6	12,177.2
3- Agricultural and animal husbandry	5,404.5	5,730.2	5,729.3	5,481.3
4- Agricultural machinery and equipments	2,688.3	3,526.7	2,868.9	3,651.4
5- Hunting, trapping, forestry & logging	46.8	54.0	49.1	85.8
6- Forestry and Logging and Related Service	836.5	994.0	970.7	1,179.6
B. Fishing and fish farming etc.	1,711.6	1,797.3	2,015.6	2,495.1
C. Mining and Quarrying	61,934.7	57,156.7	59,755.6	69,787.8
1- Mining of coal	10,092.1	10,370.3	11,073.8	11,975.6
2- Crude petroleum & natural gas	44,164.5	41,173.3	42,953.2	51,083.3
3- Iron & non-ferrous metal ores	1,613.3	1,505.1	2,259.5	1,022.9
4- Quarrying of stone, sand and clay	271.5	328.7	768.4	872.2
5- Chemical, fertilizer, Salt etc.	5,793.3	3,779.4	2,700.7	4,833.8
D. Manufacturing	426,105.7	467,594.6	490,406.9	606,901.6
1- Food products and beverages	70,796.5	92,506.0	90,117.7	108,231.0
2- Tobacco products	2,045.1	1,693.7	1,889.5	1,962.4
3- Textiles	77,687.4	82,031.0	92,186.6	108,616.2
i) Spinning, weaving, finishing of textiles	60,027.8	64,929.8	76,222.6	89,388.9
a) Spinning of fibers	36,058.8	41,018.3	46,103.2	48,170.5
b) Weaving of textiles	13,543.9	13,200.6	15,191.2	27,059.5
c) Finishing of textiles	10,425.2	10,710.9	14,928.3	14,158.8
ii) Made-up textile articles	7,781.3	8,733.1	7,096.4	8,430.0
iii) Knit wear	3,474.6	3,224.8	3,767.4	4,070.9
iv) Carpets and rugs	1,617.0	1,634.2	1,945.2	2,547.3
v) Other textiles n.e.s.	4,786.7	3,509.1	3,155.0	4,179.2
4- Wearing apparel, readymade garments etc.	9,304.2	11,888.1	10,021.4	13,514.0

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	2013		2014	
	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of	7,858.7	9,693.1	10,028.7	12,360.2
i.) Tanning & dressing of leather, luggage, handbags	2,869.6	3,194.1	3,725.7	4,946.3
ii.) Footwear	4,989.1	6,499.0	6,303.0	7,413.9
a) Leather wear	4,202.7	5,768.6	5,483.3	6,688.2
b) Rubber and Plastic wear	786.4	730.3	819.7	725.7
6- Wood and products of wood cork	1,805.1	1,989.4	2,246.1	3,150.8
7- Paper, paperboard and products	3,008.6	3,537.0	4,303.8	4,162.7
8- Printing, publishing and allied industries	9,229.5	9,509.0	12,467.7	8,376.9
9- Coke and refined petroleum products	32,707.7	46,756.4	46,799.7	51,572.7
10- Chemicals and chemical products	64,900.7	81,891.3	68,513.0	125,018.0
11- Rubber and plastics products	6,201.6	5,796.3	7,817.7	7,498.9
12- Other non-metallic mineral products	16,341.8	16,809.2	15,418.9	23,383.6
13- Basic metals	13,852.2	16,019.7	20,073.8	21,375.2
14- Fabricated metal products	5,189.6	5,299.2	5,531.5	6,353.8
15- Machinery and equipment	11,622.9	12,265.4	16,503.2	18,997.0
16- Office, accounting and computing machinery	1,863.3	1,149.3	1,174.8	1,029.3
17- Electrical machinery and apparatus	26,019.8	13,639.2	17,147.5	14,803.9
18- Radio, television and communication equipment and	1,889.2	1,724.6	2,344.2	3,077.7
19- Medical, precision and optical instruments, watches	9,707.4	7,251.1	7,029.5	8,911.0
20- Motor vehicles, trailers and semi-trailers	17,834.1	17,806.0	23,617.9	26,025.0
21- Other transport equipments	4,752.0	4,482.2	3,377.1	6,242.2
22- Furniture and fixture	2,482.3	2,576.5	2,712.9	2,594.6
23- Jewellery and related articles	1,767.7	1,954.6	2,353.6	2,727.5
24- Sports goods	2,311.7	2,406.7	2,644.8	2,924.2
25- Handicrafts	125.8	168.5	113.8	133.9
26- Other manufacturing n.e.s.	28,800.7	16,750.8	23,971.6	23,858.9
E. Ship breaking and waste / scrape (junk) etc.	2,446.9	2,379.9	2,820.5	3,349.1
F. Electricity, gas and water supply	46,830.8	52,207.0	56,440.6	59,709.2
G. Construction	109,482.0	117,071.8	150,960.9	157,011.7
1- Building	80,017.2	89,693.0	114,391.1	114,225.3
2- Infrastructure	29,464.8	27,378.8	36,569.7	42,786.4
H. Commerce and trade	302,111.3	333,900.3	358,978.9	360,605.5
1- Sale, maintenance and repair of motor vehicles and	14,364.2	14,003.3	17,611.7	15,425.4
2- Wholesale and commission trade	146,016.2	152,594.4	169,028.9	175,577.4
i) Exports	27,029.8	27,807.3	53,844.9	51,409.2
ii) Imports	15,591.2	16,790.3	19,950.9	21,928.5
iii) Domestic whole sales	103,395.2	107,996.7	95,233.0	102,239.8
3- Retail trade	141,730.9	167,302.7	172,338.4	169,602.7
I. Hotels, restaurants and clubs etc	11,951.4	12,421.0	13,480.2	13,275.2
J. Transport, storage and communications	126,796.7	144,821.0	143,728.9	145,974.7
K. Real estate, renting and business activities	275,621.7	266,196.6	263,029.9	283,795.1
1- Real estate activities	39,085.9	45,015.2	44,638.3	44,444.9
2- Renting of machinery and equipment	5,084.1	4,636.2	4,477.0	4,994.3
3- Computer and related activities	14,915.4	16,879.4	18,488.3	21,652.3
4- Research and development	6,232.7	5,895.1	5,171.4	5,597.7
5- Other business activities	210,303.6	193,770.7	190,254.8	207,105.9
L. Education	50,890.5	55,102.8	59,927.7	56,297.7
M. Health and social work	24,076.8	27,221.1	30,027.7	28,622.4
N. Other community, social and personal service activities	75,372.9	81,703.9	83,497.2	78,450.4
O. Other private business n.e.c	279,029.7	305,502.2	371,321.8	264,802.2
V. Trust Funds and Non-Profit Institutions	193,310.6	203,272.7	183,929.5	200,413.5
VI. Personal	3,516,099.8	3,693,162.6	3,948,707.0	4,176,832.2
VII. Others	100,740.5	84,002.7	74,999.1	69,659.0
TOTAL	7,134,408.2	7,583,025.2	8,051,565.0	8,403,353.0

3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 31st December, 2014

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		D O M E S T I C C O N S T I T U E N T S							
			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	1,660	3.5	31,828	61.9	463	0.8	2,261	4.1	551,842	1,432.5
5,000 to 10,000	2,994	26.4	16,465	120.9	338	2.4	782	5.8	779,947	5,961.5
10,000 to 20,000	4,084	61.0	48,723	686.7	162	2.2	898	13.3	1,021,621	14,768.3
20,000 to 25,000	1,668	36.5	17,663	397.4	77	1.7	293	6.5	463,974	10,404.3
25,000 to 30,000	2,671	69.9	17,462	474.4	53	1.5	444	11.6	364,105	10,052.7
30,000 to 40,000	817	28.5	11,874	412.5	210	7.4	1,708	59.6	630,316	21,898.6
40,000 to 50,000	12,694	538.6	22,458	982.5	45	1.9	2,443	116.5	562,618	25,358.4
50,000 to 60,000	13,028	664.2	16,530	909.4	394	22.5	520	28.1	560,121	30,555.7
60,000 to 70,000	423	27.4	16,478	1,094.8	58	3.8	139	9.2	422,305	27,478.9
70,000 to 80,000	3,290	250.6	4,334	321.7	63	4.7	481	35.9	375,900	28,185.7
80,000 to 90,000	387	32.4	6,391	536.8	100	8.4	1,545	129.4	285,371	24,229.6
90,000 to 100,000	9,311	900.2	5,640	533.5	28	2.7	458	43.5	270,971	25,745.3
100,000 to 200,000	10,620	1,600.5	19,858	2,823.5	675	97.1	1,221	187.8	1,302,999	180,422.7
200,000 to 300,000	9,640	2,218.1	13,855	3,375.3	247	59.1	426	98.7	394,937	95,568.1
300,000 to 400,000	2,410	818.1	8,994	3,241.7	240	89.3	518	178.0	199,144	68,562.2
400,000 to 500,000	1,514	665.0	3,578	1,614.4	107	48.1	241	106.6	115,709	51,593.1
500,000 to 600,000	1,244	671.8	4,022	2,174.5	164	87.9	261	139.9	78,343	42,755.5
600,000 to 700,000	1,409	910.6	3,733	2,431.0	282	186.3	145	94.7	46,360	29,968.2
700,000 to 800,000	940	701.5	2,490	1,862.8	146	110.5	189	141.6	42,067	31,468.6
800,000 to 900,000	886	751.3	1,030	872.4	66	55.9	274	235.6	34,894	29,519.2
900,000 to 1,000,000	1,428	1,361.5	1,647	1,577.5	102	95.1	271	261.2	23,187	21,917.5
1,000,000 to 2,000,000	3,317	4,512.7	10,214	14,067.7	679	922.9	952	1,345.4	127,440	173,892.5
2,000,000 to 3,000,000	1,531	3,871.1	5,064	12,444.5	294	707.1	617	1,459.6	41,079	100,719.9
3,000,000 to 4,000,000	585	1,978.4	2,245	7,794.4	169	567.4	208	718.1	19,573	66,828.0
4,000,000 to 5,000,000	297	1,303.3	3,536	16,669.0	255	1,149.0	301	1,332.9	12,274	54,819.7
5,000,000 to 6,000,000	315	1,675.3	2,260	11,748.4	168	907.7	115	636.9	9,987	54,051.0
6,000,000 to 7,000,000	177	1,137.9	1,178	7,695.0	85	555.8	133	859.3	5,382	34,801.4
7,000,000 to 8,000,000	216	1,609.3	704	5,294.6	115	846.9	91	674.9	3,606	26,829.3
8,000,000 to 9,000,000	146	1,238.3	505	4,260.1	198	1,615.1	67	572.3	2,813	23,754.7
9,000,000 to 10,000,000	132	1,286.3	589	5,613.4	70	662.8	65	628.3	2,195	20,742.6
10,000,000 and over	911	55,419.0	8,624	754,854.7	1,975	484,421.0	1,294	153,046.7	20,089	1,012,418.8
TOTAL	90,745	86,369.0	309,972	866,947.8	8,028	493,245.1	19,361	163,181.9	8,771,169	2,346,704.5

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

As on 31st December, 2014

(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	24,719	58.2	1,432,261	3,846.5	20,834	43.8	2,064,208	5,447.8	2,065,868	5,451.3	
5,000 to 10,000	20,003	153.1	1,299,321	9,401.2	25,980	203.4	2,142,836	15,848.3	2,145,830	15,874.6	
10,000 to 20,000	15,383	220.2	2,429,033	36,581.6	35,314	502.1	3,551,134	52,774.5	3,555,218	52,835.5	
20,000 to 25,000	7,081	167.3	1,161,451	26,021.0	40,360	891.4	1,690,899	37,889.6	1,692,567	37,926.1	
25,000 to 30,000	7,160	200.1	1,228,634	33,663.7	22,221	618.4	1,640,079	45,022.5	1,642,750	45,092.4	
30,000 to 40,000	15,385	551.2	2,450,932	85,457.5	90,044	3,203.4	3,200,469	111,590.3	3,201,286	111,618.8	
40,000 to 50,000	16,338	719.3	2,207,853	98,731.4	46,018	2,088.4	2,857,773	127,998.5	2,870,467	128,537.1	
50,000 to 60,000	13,483	723.0	2,064,876	113,239.4	43,317	2,371.3	2,699,241	147,849.4	2,712,269	148,513.6	
60,000 to 70,000	5,484	345.0	1,859,200	120,647.2	43,872	2,902.0	2,347,536	152,480.9	2,347,959	152,508.3	
70,000 to 80,000	2,280	167.9	1,492,884	111,728.7	50,830	3,815.0	1,926,772	144,259.6	1,930,062	144,510.2	
80,000 to 90,000	4,593	382.2	1,333,255	112,980.0	28,436	2,427.0	1,659,691	140,693.5	1,660,078	140,725.8	
90,000 to 100,000	9,406	908.3	1,126,379	106,915.4	17,786	1,682.9	1,430,668	135,831.6	1,439,979	136,731.8	
100,000 to 200,000	29,852	3,969.3	6,023,969	830,531.4	78,634	10,145.7	7,457,208	1,028,177.5	7,467,828	1,029,778.0	
200,000 to 300,000	12,676	3,110.0	1,717,621	413,828.4	13,315	3,123.8	2,153,077	519,163.4	2,162,717	521,381.5	
300,000 to 400,000	7,620	2,589.4	776,732	268,327.0	10,631	3,589.4	1,003,879	346,577.1	1,006,289	347,395.1	
400,000 to 500,000	5,020	2,251.9	355,439	157,618.9	2,820	1,214.3	482,914	214,447.3	484,428	215,112.3	
500,000 to 600,000	3,222	1,814.4	200,443	109,000.9	1,925	1,083.3	288,380	157,056.5	289,624	157,728.3	
600,000 to 700,000	1,958	1,256.9	121,771	78,855.2	2,741	1,800.1	176,990	114,592.5	178,399	115,503.1	
700,000 to 800,000	2,940	2,232.9	93,715	70,079.1	1,173	873.3	142,720	106,768.7	143,660	107,470.2	
800,000 to 900,000	1,246	1,069.7	66,820	56,418.4	419	352.5	104,749	88,523.7	105,635	89,275.0	
900,000 to 1,000,000	1,292	1,224.6	53,312	50,481.6	644	610.8	80,455	76,168.3	81,883	77,529.8	
1,000,000 to 2,000,000	7,618	10,942.1	220,083	302,298.1	3,243	4,387.9	370,229	507,856.4	373,546	512,369.1	
2,000,000 to 3,000,000	2,495	6,044.3	66,257	156,807.7	509	1,186.2	116,315	279,369.4	117,846	283,240.5	
3,000,000 to 4,000,000	1,647	5,745.1	22,193	75,187.7	254	863.0	46,289	157,703.7	46,874	159,682.1	
4,000,000 to 5,000,000	801	3,570.7	13,394	60,449.3	154	656.9	30,715	138,647.4	31,012	139,950.7	
5,000,000 to 6,000,000	1,089	5,867.3	9,917	53,155.6	209	1,107.0	23,745	127,474.1	24,060	129,149.3	
6,000,000 to 7,000,000	291	1,883.0	6,179	40,011.6	47	303.0	13,295	86,109.2	13,472	87,247.0	
7,000,000 to 8,000,000	300	2,250.4	3,788	28,010.3	63	460.7	8,667	64,367.1	8,883	65,976.4	
8,000,000 to 9,000,000	388	3,323.3	2,884	24,370.3	37	307.1	6,892	58,202.9	7,038	59,441.3	
9,000,000 to 10,000,000	334	3,152.3	1,761	16,564.6	44	416.2	5,058	47,780.2	5,190	49,066.5	
10,000,000 and over	2,778	133,520.1	17,453	525,622.2	513	16,428.7	52,726	3,080,312.2	53,637	3,135,731.2	
TOTAL	224,882	200,413.5	29,859,810	4,176,832.2	582,387	69,659.0	39,775,609	8,316,984.0	39,866,354	8,403,353.0	

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2011				2012			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	1,976,179	5,538.8	2,204,424	5,823.9	2,479,683	7,384.9	2,112,432	5,016.9
5,000 to 10,000	1,581,826	11,759.6	1,860,895	13,631.6	1,693,763	12,486.5	2,028,997	14,966.4
10,000 to 20,000	2,980,938	44,611.6	3,400,190	50,320.0	3,256,295	48,695.3	3,131,511	46,833.9
20,000 to 25,000	1,454,397	32,729.5	1,464,250	32,872.6	1,476,430	33,265.1	1,559,406	35,073.2
25,000 to 30,000	1,191,206	32,720.5	1,558,733	42,818.0	1,451,055	39,793.3	1,561,989	42,895.7
30,000 to 40,000	2,245,416	78,464.0	2,443,279	85,642.8	2,537,380	88,476.3	2,724,899	95,324.6
40,000 to 50,000	2,006,164	90,050.4	2,213,312	99,052.2	2,230,738	100,264.3	2,286,902	102,481.8
50,000 to 60,000	1,831,175	100,464.4	1,812,063	99,488.0	2,006,791	110,124.8	2,047,566	112,136.3
60,000 to 70,000	1,560,749	101,271.6	1,649,554	107,085.7	1,735,006	112,361.5	1,816,416	117,881.9
70,000 to 80,000	1,401,319	104,962.2	1,431,104	107,215.6	1,455,464	108,958.9	1,606,194	120,171.8
80,000 to 90,000	1,103,125	93,753.9	1,203,210	101,998.5	1,193,775	101,446.9	1,364,519	116,033.5
90,000 to 100,000	1,003,464	95,357.4	1,031,518	97,602.7	1,067,111	101,334.9	1,155,766	109,552.3
100,000 to 200,000	5,005,844	690,957.4	4,877,701	666,873.4	5,394,449	742,525.4	5,723,875	790,765.9
200,000 to 300,000	1,426,686	346,244.5	1,334,685	322,587.4	1,499,008	362,880.0	1,850,168	450,029.3
300,000 to 400,000	609,718	210,305.0	591,112	202,740.8	638,983	218,306.2	932,791	318,325.9
400,000 to 500,000	326,306	146,116.1	329,271	146,789.9	339,814	150,955.2	383,333	170,572.0
500,000 to 600,000	204,200	111,394.1	208,459	113,157.3	253,621	138,739.9	288,163	157,160.5
600,000 to 700,000	132,133	85,560.9	139,218	89,972.3	202,614	130,710.3	159,023	102,784.7
700,000 to 800,000	107,834	80,452.2	115,739	86,654.3	134,506	100,689.7	142,508	106,519.2
800,000 to 900,000	86,809	73,601.0	79,994	67,673.4	97,295	82,484.9	95,078	80,566.1
900,000 to 1,000,000	65,062	61,809.2	62,492	59,258.4	76,728	72,572.8	73,332	69,527.4
1,000,000 to 2,000,000	246,040	333,547.5	246,118	331,574.7	303,371	409,681.2	295,071	397,562.7
2,000,000 to 3,000,000	67,239	162,820.5	69,908	168,220.8	85,059	204,225.3	83,839	201,419.8
3,000,000 to 4,000,000	32,303	110,233.6	32,900	112,859.1	35,973	123,331.3	35,389	121,165.3
4,000,000 to 5,000,000	19,729	88,546.5	21,616	96,736.5	23,037	103,428.7	22,250	100,213.7
5,000,000 to 6,000,000	16,699	90,111.0	13,982	75,171.5	13,755	73,888.2	14,129	75,721.4
6,000,000 to 7,000,000	8,558	55,336.8	9,044	58,145.9	8,950	57,622.2	9,520	61,471.5
7,000,000 to 8,000,000	6,088	45,389.7	6,640	49,442.3	6,364	47,458.8	6,798	50,823.7
8,000,000 to 9,000,000	4,844	40,976.2	4,885	41,365.2	4,989	42,135.9	4,932	41,578.1
9,000,000 to 10,000,000	4,274	40,498.7	3,923	37,126.3	4,383	41,416.7	4,573	43,261.8
10,000,000 and over	35,619	1,923,730.6	36,509	2,118,354.9	39,983	2,251,727.3	40,858	2,374,747.9
TOTAL	28,741,943	5,489,315.2	30,456,728	5,688,255.9	31,746,373	6,219,372.9	33,562,227	6,632,585.2

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2013				2014			
	Jun.		Dec.		Jun.		Dec.	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,030,954	5,342.4	2,074,895	5,129.0	2,644,191	5,909.9	2,065,868	5,451.3
5,000 to 10,000	2,126,113	15,612.9	2,193,033	16,470.6	2,111,649	15,552.7	2,145,830	15,874.6
10,000 to 20,000	3,278,245	48,986.8	3,268,311	49,547.8	3,563,214	53,617.6	3,555,218	52,835.5
20,000 to 25,000	1,707,358	38,354.8	1,706,830	38,429.2	1,805,586	40,690.5	1,692,567	37,926.1
25,000 to 30,000	1,528,015	41,942.1	1,657,735	45,602.6	1,686,505	46,141.5	1,642,750	45,092.4
30,000 to 40,000	2,732,520	95,180.8	2,892,123	101,267.7	2,947,747	102,714.5	3,201,286	111,618.8
40,000 to 50,000	2,347,089	105,524.9	2,535,268	114,082.6	2,603,871	117,043.1	2,870,467	128,537.1
50,000 to 60,000	2,100,936	115,282.7	2,432,064	133,232.0	2,377,818	130,328.9	2,712,269	148,513.6
60,000 to 70,000	1,853,130	120,169.7	2,153,545	139,755.1	1,945,566	126,159.2	2,347,959	152,508.3
70,000 to 80,000	1,634,576	122,497.3	1,822,184	136,474.9	1,659,475	124,033.4	1,930,062	144,510.2
80,000 to 90,000	1,472,751	124,837.8	1,572,404	133,428.3	1,431,984	121,447.6	1,660,078	140,725.8
90,000 to 100,000	1,321,200	125,295.4	1,356,282	128,647.9	1,297,114	123,064.5	1,439,979	136,731.8
100,000 to 200,000	6,392,857	882,695.8	6,815,589	944,784.3	6,590,339	917,107.7	7,467,828	1,029,778.0
200,000 to 300,000	1,955,945	472,489.2	2,048,122	495,614.0	2,088,214	504,305.6	2,162,717	521,381.5
300,000 to 400,000	893,159	306,488.8	939,297	324,205.7	1,004,394	346,507.4	1,006,289	347,395.1
400,000 to 500,000	430,406	190,570.5	460,770	205,117.8	528,094	234,403.7	484,428	215,112.3
500,000 to 600,000	270,708	147,132.9	264,131	143,728.5	316,093	171,903.1	289,624	157,728.3
600,000 to 700,000	175,402	113,479.2	170,904	110,595.6	206,230	133,409.8	178,399	115,503.1
700,000 to 800,000	133,152	99,252.4	127,048	94,785.9	167,862	125,558.5	143,660	107,470.2
800,000 to 900,000	99,072	83,940.3	108,787	92,189.2	117,977	99,611.1	105,635	89,275.0
900,000 to 1,000,000	75,154	71,408.5	77,791	73,863.7	94,420	89,588.2	81,883	77,529.8
1,000,000 to 2,000,000	324,194	443,896.6	322,548	442,950.0	383,550	516,826.8	373,546	512,369.1
2,000,000 to 3,000,000	107,421	257,943.3	96,077	228,370.5	120,377	291,873.4	117,846	283,240.5
3,000,000 to 4,000,000	37,365	127,606.3	40,472	137,822.7	46,219	157,998.3	46,874	159,682.1
4,000,000 to 5,000,000	26,003	117,172.2	27,671	124,148.2	30,787	139,745.2	31,012	139,950.7
5,000,000 to 6,000,000	19,197	102,312.4	19,122	101,918.2	22,020	117,474.2	24,060	129,149.3
6,000,000 to 7,000,000	10,348	66,933.4	10,178	65,844.1	11,930	77,129.5	13,472	87,247.0
7,000,000 to 8,000,000	7,947	59,188.6	8,211	61,095.6	10,125	75,576.6	8,883	65,976.4
8,000,000 to 9,000,000	5,498	46,383.1	6,509	55,300.1	6,732	56,891.7	7,038	59,441.3
9,000,000 to 10,000,000	6,115	57,683.0	5,666	53,402.1	5,573	52,829.1	5,190	49,066.5
10,000,000 and over	45,071	2,528,804.3	51,539	2,785,221.6	52,217	2,936,121.6	53,637	3,135,731.2
TOTAL	35,147,901	7,134,408.2	37,265,106	7,583,025.2	37,877,873	8,051,565.0	39,866,354	8,403,353.0

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 account is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of account holder 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 Province/Region Wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Category	Dec-2013			Jun-2014			Dec-2014		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	0.92	83.84	84.77	0.31	82.59	82.90	0.59	85.78	86.37
	Govt.	15.82	715.80	731.61	22.33	802.74	825.07	31.96	834.99	866.95
	NFPSEs	3.34	466.24	469.58	3.47	463.60	467.08	2.07	491.18	493.25
	NBFCs & Fin Aux.	1.00	185.98	186.98	1.70	171.61	173.32	1.11	162.08	163.18
	Private Sector	206.54	1,923.11	2,129.64	211.59	2,083.97	2,295.57	214.93	2,131.78	2,346.70
	Trust Fund	6.41	196.86	203.27	6.86	177.07	183.93	7.16	193.25	200.41
	Personal	471.86	3,221.30	3,693.16	506.52	3,442.19	3,948.71	553.09	3,623.74	4,176.83
	Others	15.50	68.51	84.00	14.86	60.14	75.00	15.78	53.88	69.66
	Total	721.39	6,861.63	7,583.02	767.63	7,283.93	8,051.57	826.69	7,576.67	8,403.35
Punjab	Foreign	0.82	18.88	19.70	0.26	18.86	19.11	0.48	15.04	15.52
	Govt.	2.88	287.17	290.05	5.00	323.14	328.14	3.99	353.23	357.22
	NFPSEs	0.45	114.30	114.75	0.47	135.23	135.69	0.46	147.44	147.89
	NBFCs & Fin Aux.	0.09	16.24	16.34	0.45	16.87	17.33	0.24	17.51	17.75
	Private Sector	118.21	812.50	930.71	116.77	889.60	1,006.37	122.42	929.37	1,051.79
	Trust Fund	3.00	62.28	65.28	2.98	63.29	66.27	2.78	55.89	58.67
	Personal	259.12	1,499.33	1,758.45	283.52	1,619.13	1,902.65	306.22	1,702.07	2,008.30
	Others	3.89	22.88	26.77	2.49	13.51	16.00	1.63	14.52	16.16
	Total	388.45	2,833.58	3,222.03	411.93	3,079.63	3,491.56	438.22	3,235.07	3,673.29
Sindh	Foreign	0.02	48.21	48.23	0.01	43.99	44.00	0.02	45.27	45.30
	Govt.	5.24	159.59	164.83	7.39	154.11	161.50	12.15	147.72	159.86
	NFPSEs	2.71	210.35	213.06	2.69	216.02	218.71	1.46	212.16	213.62
	NBFCs & Fin Aux.	0.08	154.78	154.86	0.03	139.76	139.79	0.17	135.52	135.69
	Private Sector	40.01	728.74	768.74	40.70	752.81	793.52	40.03	766.71	806.74
	Trust Fund	1.39	77.02	78.40	1.49	72.55	74.04	1.61	83.94	85.55
	Personal	49.93	1,103.36	1,153.29	53.50	1,146.88	1,200.37	60.00	1,210.92	1,270.93
	Others	0.12	8.28	8.39	0.10	9.17	9.27	0.15	7.94	8.09
	Total	99.49	2,490.32	2,589.81	105.91	2,535.29	2,641.20	115.59	2,610.18	2,725.77
Khyber Pakhtunkhwa	Foreign	0.08	1.41	1.49	0.01	1.65	1.66	0.01	0.91	0.92
	Govt.	2.50	83.15	85.65	2.67	90.95	93.62	3.18	87.25	90.44
	NFPSEs	0.02	13.34	13.36	0.05	10.04	10.09	0.02	5.41	5.43
	NBFCs & Fin Aux.	0.06	1.31	1.36	0.10	1.45	1.54	0.05	1.76	1.81
	Private Sector	18.71	99.07	117.78	19.81	110.32	130.13	21.04	115.83	136.87
	Trust Fund	1.13	8.34	9.47	0.90	8.40	9.30	1.10	9.06	10.16
	Personal	72.44	209.82	282.25	76.74	223.08	299.82	84.22	248.76	332.97
	Others	1.32	5.53	6.85	1.03	8.19	9.22	1.83	13.87	15.69
	Total	96.27	421.95	518.22	101.29	454.08	555.38	111.46	482.84	594.30
Balochistan	Foreign	-	0.19	0.19	-	0.12	0.12	..	0.11	0.11
	Govt.	3.59	17.35	20.95	4.29	17.36	21.64	9.83	18.98	28.82
	NFPSEs	0.11	6.12	6.23	0.16	2.92	3.08	0.09	5.37	5.47
	NBFCs & Fin Aux.	-	0.43	0.43	0.01	0.37	0.38	..	0.06	0.06
	Private Sector	3.07	39.97	43.03	3.54	46.45	49.99	4.06	45.55	49.60
	Trust Fund	0.09	3.54	3.63	0.11	2.27	2.38	0.15	3.68	3.83
	Personal	6.22	62.93	69.15	6.99	71.98	78.97	7.22	72.33	79.54
	Others	8.75	4.54	13.29	9.92	3.70	13.62	11.27	4.48	15.75
	Total	21.83	135.06	156.89	25.01	145.17	170.18	32.62	150.56	183.18
Islamabad	Foreign	-	14.83	14.83	..	17.64	17.64	0.04	17.42	17.45
	Govt.	1.22	145.66	146.87	1.59	190.37	191.96	1.65	203.83	205.48
	NFPSEs	0.01	122.11	122.12	..	98.96	98.97	..	120.59	120.59
	NBFCs & Fin Aux.	0.45	12.04	12.49	0.01	9.15	9.16	..	4.72	4.72
	Private Sector	1.98	203.67	205.66	3.65	249.84	253.50	3.39	240.56	243.95
	Trust Fund	0.47	44.49	44.96	0.20	28.23	28.43	0.34	37.58	37.92
	Personal	9.93	255.67	265.60	10.47	288.00	298.47	11.72	288.65	300.37
	Others	0.72	26.56	27.28	0.18	24.88	25.07	0.11	12.13	12.24
	Total	14.78	825.03	839.81	16.11	907.08	923.19	17.25	925.48	942.72
FATA	Foreign	-	-	-	..	..	..	..	..	..
	Govt.	0.20	1.00	1.20	0.34	1.08	1.42	0.28	0.66	0.94
	NFPSEs	0.03	0.03	0.03	0.09	0.01	0.10	0.03	..	0.03
	NBFCs & Fin Aux.	-	-	-	..	0.01	0.01	..	0.03	0.03
	Private Sector	1.56	1.81	3.37	2.55	1.72	4.27	2.15	2.05	4.19
	Trust Fund	0.47	0.05	0.05	..	0.05	0.05	0.01	0.10	0.11
	Personal	5.78	2.94	8.72	5.67	3.51	9.18	6.65	3.49	10.14
	Others	0.68	0.39	1.08	0.72	0.37	1.08	0.68	0.44	1.12
	Total	8.25	6.18	14.44	9.37	6.74	16.10	9.81	6.76	16.56

* End Position.

3.6 Province/Region Wise Deposits by Categories *

(Billion Rupees)

Provinces/Regions	Category	Dec-2013			Jun-2014			Dec-2014		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	..	..	0.02	0.01	0.04	0.04	0.05	0.08
	Govt.	0.09	7.90	7.99	0.78	11.62	12.41	0.48	13.08	13.56
	NFPSEs	0.01	0.01	0.02	..	0.02	0.02	..	0.05	0.06
	NBFCs & Fin Aux.	0.14	0.47	0.61	0.99	0.99	1.99	0.63	1.01	1.64
	Private Sector	1.68	5.75	7.43	3.05	6.90	9.95	2.96	5.47	8.43
	Trust Fund	0.25	0.47	0.71	0.64	0.49	1.14	0.35	0.41	0.75
	Personal	1.98	5.92	7.91	2.45	6.85	9.30	2.43	7.36	9.80
	Others	0.02	0.02	0.04	0.12	..	0.13	0.05	..	0.05
	Total	4.17	20.54	24.71	8.06	26.89	34.95	6.93	27.44	34.37
	AJK	Foreign	..	0.32	0.32	..	0.32	0.32	..	6.98	6.99
Govt.		0.09	13.98	14.07	0.28	14.11	14.39	0.40	10.23	10.63
NFPSEs		..	0.02	0.02	0.02	0.41	0.42	..	0.15	0.15
NBFCs & Fin Aux.		0.18	0.72	0.89	0.12	3.01	3.12	0.02	1.46	1.48
Private Sector		21.32	31.60	52.92	21.52	26.33	47.85	18.88	26.26	45.13
Trust Fund		0.09	0.69	0.77	0.54	1.79	2.33	0.83	2.60	3.42
Personal		66.46	81.35	147.81	67.19	82.77	149.96	74.63	90.16	164.79
Others		-	0.30	0.30	0.30	0.31	0.61	0.06	0.49	0.55
Total		88.14	128.98	217.12	89.96	129.04	219.00	94.81	138.33	233.14

* 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.

3.7 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)				
BORROWERS	2010	2011		2012
	Dec.	Jun.	Dec.	Jun.
I. Government:	372,547.0	406,735.0	348,529.8	461,675.9
A. Federal Government:	169,578.5	192,151.0	163,614.0	218,910.7
(1) Commodity Operations	160,783.0	183,252.8	153,089.7	194,758.3
(2) Others	8,795.4	8,898.2	10,524.3	24,152.4
B. Provincial Governments:	202,968.5	214,584.0	184,915.8	242,765.2
(1) Commodity Operations	202,724.5	214,235.2	184,532.4	241,718.5
(2) Others	244.0	348.7	383.4	1,046.7
C. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	165,357.7	171,002.7	135,888.4	312,301.8
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(2) Mining & Quarrying	-	-	-	-
(3) Manufacturing	47,972.6	39,008.0	40,992.3	37,082.2
(4) Construction	-	-	-	-
(5) Utilities	32,220.7	33,718.3	14,426.7	13,898.5
(6) Commerce	14,780.5	18,197.6	14,246.1	41,068.4
(7) Transport, Storage & Communication	39,235.4	46,714.6	62,231.5	69,203.7
(8) Services	59.8	314.6	260.7	356.5
(9) Others	31,088.7	33,049.6	3,731.1	150,692.6
III. Non-Bank Financial Institutions :	42,047.8	40,181.7	43,447.7	44,209.7
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	5,624.9	4,928.1	6,210.8	6,726.9
(3) Insurance Companies	1,173.0	1,029.0	718.0	660.0
(4) Micro Finance	200.0	200.0	200.0	100.0
(5) Other NBFC's	35,049.9	34,024.7	36,318.9	36,722.8
IV. Private Sector Enterprises :	2,386,470.9	2,364,473.6	2,459,754.2	2,393,109.2
A. Agriculture, Hunting and Forestry	178,212.5	179,946.5	187,134.8	199,001.6
(1) Growing of crops	125,848.1	127,897.6	135,777.3	144,465.8
(2) Farming of animals	24,906.7	26,648.8	28,530.7	30,214.5
(3) Agricultural and animal husbandry	570.8	401.1	410.4	432.3
(4) Agricultural machinery and equipments	26,786.7	24,812.0	22,258.6	23,666.9
(5) Hunting, trapping, forestry & logging	100.1	187.0	157.9	222.1
B. Fishing and fish farming etc.	637.1	470.6	613.8	505.3
C. Mining and quarrying	14,475.0	16,298.4	15,840.8	15,105.2
(1) Mining of coal	3,161.1	3,177.5	3,301.1	2,939.1
(2) Crude petroleum & natural gas	9,508.0	11,629.1	10,696.8	10,447.9
(3) Iron & non-ferrous metal ores	249.7	488.4	589.9	259.6
(4) Quarrying of stone, sand and clay	572.9	460.2	401.6	387.2
(5) Chemical, fertilizer, Salt etc.	983.2	543.2	851.4	1,071.4
D. Manufacturing	1,366,476.0	1,343,695.1	1,396,264.4	1,349,323.1
(1) Food products and beverages	222,018.1	274,994.8	258,737.4	280,928.2
(2) Tobacco products	4,236.6	3,136.5	3,301.5	3,537.7
(3) Textiles	554,403.8	492,062.0	524,555.2	478,094.8
i) Spinning, weaving, finishing of textiles	435,407.9	377,929.4	411,858.4	369,993.7
a) Spinning of fibers	248,974.4	213,381.9	239,874.6	210,915.3
b) Weaving of textiles	99,361.9	89,351.1	87,522.6	83,219.4
c) Finishing of textiles	87,071.6	75,196.5	84,461.2	75,859.0
ii) Made-up textile articles	53,405.8	47,131.1	46,017.5	43,283.2
iii) Knit wear	24,009.8	25,598.8	26,112.8	24,144.3
iv) Carpets and rugs	6,469.3	6,800.5	7,547.7	5,460.2
v) Other textiles n.e.s.	35,110.9	34,602.2	33,018.8	35,213.3
(4) Wearing apparel, readymade garments etc.	49,888.2	49,473.4	50,874.2	47,779.3

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

3.7 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2010	2011		2012
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,452.7	22,091.0	22,542.8	20,629.6
i.) Tanning & dressing of leather, luggage, handbags etc.	9,769.0	12,030.1	12,672.6	10,414.3
ii.) Footwear	8,683.7	10,060.8	9,870.2	10,215.2
6) Wood and products of wood cork	2,673.2	3,307.9	2,801.3	3,055.7
7) Paper, paperboard and products	19,504.2	23,543.5	24,033.5	22,463.7
8) Printing, publishing and allied industries	6,969.7	7,165.1	6,941.7	6,652.1
9) Coke and refined petroleum products	26,761.5	31,284.1	34,219.6	30,584.5
10) Chemicals and chemical products	156,047.5	154,521.0	161,646.2	174,768.7
11) Rubber and plastics products	13,953.4	14,126.3	16,430.0	15,777.3
12) Other non-metallic mineral products	107,354.1	93,440.1	95,215.2	75,154.0
13) Basic metals	45,463.4	43,158.9	52,141.6	56,891.9
14) Fabricated metal products	12,961.0	12,382.3	13,973.4	12,587.8
15) Machinery and equipment	20,610.2	19,175.0	20,436.8	14,213.5
16) Office, accounting and computing machinery	32.7	31.1	284.4	325.9
17) Electrical machinery and apparatus	42,194.0	37,980.0	43,434.7	41,071.5
18) Radio, television and communication equipment and apparatus	3,394.0	3,207.2	3,440.7	3,979.5
19) Medical, precision and optical instruments, watches and clocks	7,836.6	8,214.2	7,931.9	8,014.3
20) Motor vehicles, trailers and semi-trailers	17,971.7	16,308.2	19,978.7	18,707.1
21) Other transport equipments	3,541.4	3,120.5	2,917.6	3,424.6
22) Furniture and fixture	1,784.5	2,203.7	1,449.2	1,748.8
23) Jewellery and related articles	923.1	864.0	825.8	676.4
24) Sports goods	4,410.1	5,178.3	5,419.3	5,100.2
25) Handicrafts	119.0	164.1	94.6	106.1
26) Other manufacturing n.e.s.	22,971.2	22,561.8	22,637.0	23,049.8
E. Ship breaking and waste / scrape (junk)	7,111.1	7,212.4	9,392.3	12,620.1
F. Electricity, gas and water supply	231,997.6	263,825.7	292,414.9	271,860.4
G. Construction	69,536.2	66,211.1	66,669.3	53,026.8
1) Building	51,943.8	50,019.9	49,408.6	40,032.0
2) Infrastructure	17,592.4	16,191.2	17,260.7	12,994.9
H. Commerce and Trade	228,189.1	203,351.8	209,246.8	200,280.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,845.1	10,351.1	14,503.5	16,738.2
2) Wholesale and commission trade	123,438.5	108,050.5	105,951.5	100,931.0
i) Exports	40,330.2	34,826.4	34,044.1	27,810.9
ii) Imports	29,492.4	24,083.7	22,763.4	25,522.2
iii) Domestic whole sales	53,615.9	49,140.4	49,143.9	47,597.9
3) Retail trade	90,905.5	84,950.2	88,791.9	82,611.2
I. Hotels, restaurants and clubs etc	15,311.3	14,026.0	14,807.7	14,804.2
J. Transport, storage and communications	108,629.4	106,391.5	98,942.9	110,881.6
K. Real estate, renting and business activities	107,312.8	103,374.8	105,458.4	103,966.7
L. Education	7,397.2	6,308.9	5,350.6	6,204.8
M. Health and social work	5,765.1	5,529.6	5,266.4	5,658.1
N. Other community, social and personal service activities	17,954.1	16,004.3	17,302.5	14,473.0
O. Other private business n.e.s	27,466.6	31,826.9	35,048.7	35,398.0
V. Trust Funds and Non Profit Institutions	16,363.8	18,028.7	19,782.2	18,003.6
VI. Personal	305,983.5	294,017.6	285,931.9	285,133.7
A. Bank Employees	74,572.0	76,409.8	75,370.2	72,975.9
B. Consumer Financing	224,828.2	213,153.6	205,025.0	204,943.7
i) House building	50,812.3	47,671.0	44,692.9	40,967.7
ii) Transport	57,354.5	50,672.7	46,480.7	45,352.1
iii) Credit cards	25,797.3	24,625.7	23,142.0	22,934.1
iv) Consumer durable	473.4	309.0	395.3	452.2
v) Personal loans	90,390.8	89,875.2	90,314.1	95,237.6
C. Other Personal	6,583.3	4,454.1	5,536.8	7,214.1
VII. Others	17,591.6	16,382.8	16,858.3	15,570.5
TOTAL	3,306,362.2	3,310,822.0	3,310,192.5	3,530,004.4

3.7 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2012	2013		2014
	Dec.	Jun.	Dec.	Jun.
I. Government:	423,364.0	492,151.6	406,799.9	514,434.7
A. Federal Government:	248,365.5	253,023.8	229,162.1	243,477.4
(1) Commodity Operations	222,578.2	226,113.7	204,802.7	220,693.6
(2) Others	25,787.3	26,910.1	24,359.4	22,783.7
B. Provincial Governments:	174,998.5	239,127.8	177,637.8	270,957.3
(1) Commodity Operations	174,024.2	238,145.7	176,527.1	269,121.4
(2) Others	974.3	982.1	1,110.6	1,835.9
C. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	349,623.1	350,227.1	427,896.8	450,618.7
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(2) Mining & Quarrying	-	-	-	-
(3) Manufacturing	44,931.6	51,778.6	70,731.1	48,954.4
(4) Construction	-	-	-	-
(5) Utilities	15,607.3	16,805.7	16,935.2	27,561.4
(6) Commerce	43,516.4	25,450.5	79,968.7	91,072.2
(7) Transport, Storage & Communication	84,322.6	94,247.5	87,365.9	91,398.7
(8) Services	223.7	157.2	297.9	300.9
(9) Others	161,021.6	161,787.6	172,598.0	191,331.1
III. Non-Bank Financial Institutions :	45,324.4	47,626.0	42,602.8	46,506.1
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	9,480.2	11,124.6	12,304.6	10,984.1
(3) Insurance Companies	335.9	372.9	415.0	851.9
(4) Micro Finance	100.0	100.0	-	-
(5) Other NBFC's	35,408.3	36,028.5	29,883.2	34,670.1
IV. Private Sector Enterprises :	2,539,961.3	2,414,242.4	2,683,800.9	2,695,477.5
A. Agriculture, Hunting and Forestry	212,539.3	220,943.4	238,176.4	252,679.1
(1) Growing of crops	153,318.1	161,157.4	171,731.6	177,356.2
(2) Farming of animals	34,231.0	34,271.5	38,258.2	44,789.5
(3) Agricultural and animal husbandry	880.1	532.3	1,242.6	1,601.6
(4) Agricultural machinery and equipments	23,494.6	24,410.0	26,369.0	28,010.7
(5) Hunting, trapping, forestry & logging	615.5	572.2	575.0	921.1
B. Fishing and fish farming etc.	443.8	726.6	749.5	994.5
C. Mining and Quarrying	15,634.8	20,234.6	21,028.9	18,726.0
(1) Mining of coal	2,610.0	1,944.3	1,583.2	1,554.0
(2) Crude petroleum & natural gas	10,211.5	16,896.0	18,161.4	15,834.1
(3) Iron & non-ferrous metal ores	367.4	348.1	322.8	216.9
(4) Quarrying of stone, sand and clay	492.4	365.2	364.6	170.5
(5) Chemical, fertilizer, Salt etc.	1,953.5	681.0	597.0	950.6
D. Manufacturing	1,449,442.0	1,407,762.9	1,582,138.9	1,595,278.9
(1) Food products and beverages	294,238.3	312,840.1	338,725.0	410,762.4
(2) Tobacco products	3,336.8	3,355.1	4,035.7	3,093.4
(3) Textiles	545,064.6	499,667.8	602,165.5	535,565.7
i) Spinning, weaving, finishing of textiles	434,830.2	386,103.5	475,332.0	424,244.4
a) Spinning of fibers	254,135.5	211,726.4	265,027.8	232,145.9
b) Weaving of textiles	93,652.8	89,430.3	107,994.5	96,619.6
c) Finishing of textiles	87,041.9	84,946.8	102,309.8	95,478.9
ii) Made-up textile articles	51,053.4	48,335.4	53,779.0	48,485.3
iii) Knit wear	23,431.3	24,426.7	23,467.6	27,797.0
iv) Carpets and rugs	4,936.9	4,625.0	5,055.5	3,714.1
v) Other textiles n.e.s.	30,812.8	36,177.2	44,531.3	31,325.0
(4) Wearing apparel, readymade garments etc.	49,934.8	49,749.3	53,168.1	53,528.1

3.7 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2012	2013		2014
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,964.3	20,075.0	23,684.9	20,568.9
i.) Tanning & dressing of leather, luggage, handbags etc.	10,680.1	10,305.8	12,699.2	8,885.0
ii.) Footwear	10,284.3	9,769.2	10,985.7	11,684.0
6) Wood and products of wood cork	3,997.9	3,576.8	3,212.2	2,350.2
7) Paper, paperboard and products	28,395.1	25,409.4	31,029.5	33,093.3
8) Printing, publishing and allied industries	6,075.8	6,498.2	7,137.8	6,855.3
9) Coke and refined petroleum products	41,461.9	35,700.8	41,831.2	40,133.4
10) Chemicals and chemical products	165,771.7	170,740.4	172,102.8	194,931.1
11) Rubber and plastics products	22,578.1	22,028.9	26,450.4	25,057.2
12) Other non-metallic mineral products	68,641.3	59,630.3	64,796.1	51,821.7
13) Basic metals	61,824.2	62,723.8	68,439.9	72,508.2
14) Fabricated metal products	11,640.9	12,777.0	15,470.0	12,493.9
15) Machinery and equipment	18,281.6	16,204.4	17,748.8	18,710.5
16) Office, accounting and computing machinery	290.8	257.7	376.8	609.7
17) Electrical machinery and apparatus	43,398.6	40,939.7	53,809.0	54,077.2
18) Radio, television and communication equipment and apparatus	5,188.6	4,535.3	4,058.3	3,542.0
19) Medical, precision and optical instruments, watches and clocks	7,090.3	6,931.5	4,102.8	3,727.1
20) Motor vehicles, trailers and semi-trailers	17,406.1	15,357.4	16,214.6	18,212.5
21) Other transport equipments	3,803.6	3,320.7	3,963.5	3,541.4
22) Furniture and fixture	1,180.3	1,233.1	1,317.3	2,104.1
23) Jewellery and related articles	546.3	777.3	519.8	549.3
24) Sports goods	4,761.2	4,718.5	4,805.5	5,192.3
25) Handicrafts	91.5	69.3	73.2	88.5
26) Other manufacturing n.e.s.	23,477.5	28,645.1	22,900.0	22,161.4
E. Ship breaking and waste / scrape (junk) etc.	17,715.5	14,806.0	17,840.9	14,765.9
F. Electricity, gas and water supply	280,953.2	218,793.0	253,154.5	267,296.9
G. Construction	52,959.4	52,251.5	54,705.5	48,293.0
1) Building	37,754.2	36,028.7	38,315.0	36,701.6
2) Infrastructure	15,205.2	16,222.8	16,390.5	11,591.3
H. Commerce and Trade	213,565.7	201,630.8	234,292.0	215,865.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,285.7	14,460.3	14,399.7	13,209.2
2) Wholesale and commission trade	107,221.6	99,327.2	115,188.8	103,295.0
i) Exports	30,964.0	27,597.3	27,412.0	22,999.4
ii) Imports	24,243.5	19,776.5	28,212.2	21,549.2
iii) Domestic whole sales	52,014.1	51,953.4	59,564.5	58,746.4
3) Retail trade	93,058.3	87,843.3	104,703.5	99,361.1
I. Hotels, restaurants and clubs etc	14,779.0	14,265.8	14,938.5	15,291.7
J. Transport, storage and communications	109,077.7	88,539.8	88,731.3	113,862.4
K. Real estate, renting and business activities	108,879.2	97,418.4	104,542.8	87,916.5
L. Education	6,160.7	6,012.3	6,025.7	7,364.3
M. Health and social work	5,987.5	5,448.6	6,253.2	6,420.7
N. Other community, social and personal service activities	13,063.3	12,748.5	15,155.4	15,563.5
O. Other private business n.e.s	38,760.4	52,660.4	46,067.4	35,158.7
V. Trust Funds and Non-Profit Institutions	18,015.7	17,024.6	14,042.4	8,217.0
VI. Personal	295,181.1	305,843.6	323,784.5	337,622.0
A. Bank Employees	80,518.4	83,214.1	85,183.9	86,424.4
B. Consumer Financing	206,358.5	213,742.0	229,141.0	242,246.0
i) House building	40,197.6	39,011.7	39,420.5	39,511.1
ii) Transport	45,847.4	50,661.3	56,389.2	63,804.8
iii) Credit cards	24,372.8	21,796.7	21,195.9	22,782.0
iv) Consumer durable	334.8	225.4	260.8	280.8
v) Personal loans	95,605.8	102,047.0	111,874.6	115,867.3
C. Other Personal	8,304.2	8,887.6	9,459.7	8,951.7
VII. Others	17,066.6	14,667.2	16,925.4	15,169.0
TOTAL	3,688,536.3	3,641,782.5	3,915,852.7	4,068,044.8

(Contd.)

3.7 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	Dec 2014		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	472,291.1	471,789.0	502.1
A. Federal Government:	217,048.2	217,048.2	-
(1) Commodity Operations	201,471.0	201,471.0	-
(2) Others	15,577.2	15,577.2	-
B. Provincial Governments:	255,242.9	254,740.8	502.1
(1) Commodity Operations	254,046.2	253,544.1	502.1
(2) Others	1,196.8	1,196.8	-
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	525,553.9	525,553.9	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	59,478.1	59,478.1	-
(4) Construction	-	-	-
(5) Utilities	26,442.9	26,442.9	-
(6) Commerce	122,699.4	122,699.4	-
(7) Transport, Storage & Communication	95,717.2	95,717.2	-
(8) Services	477.0	477.0	-
(9) Others	220,739.4	220,739.4	-
III. Non-Bank Financial Institutions :	44,546.0	44,391.0	155.0
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	10,838.3	10,838.3	-
(3) Insurance Companies	1,660.0	1,660.0	-
(4) Micro Finance	500.0	500.0	-
(5) Other NBFC's	31,547.7	31,392.7	155.0
IV. Private Sector Enterprises :	2,895,808.1	2,759,778.0	136,030.1
A. Agriculture, Hunting and Forestry	270,245.7	148,963.3	121,282.4
(1) Growing of crops	185,726.3	114,803.2	70,923.1
(2) Farming of animals	54,115.9	28,574.0	25,541.9
(3) Agricultural and animal husbandry	1,480.3	1,480.3	-
(4) Agricultural machinery and equipments	28,471.8	3,657.5	24,814.3
(5) Hunting, trapping, forestry & logging	451.4	448.3	3.1
B. Fishing and fish farming etc.	1,153.6	1,113.4	40.2
C. Mining and Quarrying	21,073.2	20,996.2	77.0
(1) Mining of coal	2,450.3	2,396.0	54.3
(2) Crude petroleum & natural gas	17,013.5	17,013.5	-
(3) Iron & non-ferrous metal ores	364.7	364.7	-
(4) Quarrying of stone, sand and clay	239.7	224.4	15.3
(5) Chemical, fertilizer, Salt etc.	1,005.0	997.7	7.3
D. Manufacturing	1,711,165.7	1,703,287.7	7,878.0
(1) Food products and beverages	424,599.7	423,606.0	993.7
(2) Tobacco products	2,429.7	2,425.1	4.6
(3) Textiles	600,856.7	597,837.7	3,019.0
i) Spinning, weaving, finishing of textiles	470,957.8	468,507.5	2,450.3
a) Spinning of fibers	258,119.6	256,541.1	1,578.5
b) Weaving of textiles	106,719.7	106,599.6	120.1
c) Finishing of textiles	106,118.5	105,366.9	751.6
ii) Made-up textile articles	54,369.4	54,359.1	10.3
iii) Knit wear	30,771.9	30,285.1	486.8
iv) Carpets and rugs	4,174.1	4,161.6	12.5
v) Other textiles n.e.s.	40,583.4	40,524.2	59.2
(4) Wearing apparel, readymade garments etc.	57,098.3	56,867.8	230.5

3.7 Classification of Scheduled Banks' Advances by Borrowers

(Concl.)

(End of Period: Million Rupees)

BORROWERS	Dec 2014		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	22,474.7	22,292.1	182.6
(i) Tanning & dressing of leather, luggage, handbags etc.	10,677.1	10,594.0	83.1
(ii) Footwear	11,797.6	11,698.0	99.6
(6) Wood and products of wood cork	2,308.3	2,254.0	54.3
(7) Paper, paperboard and products	31,749.3	31,519.0	230.3
(8) Printing, publishing and allied industries	8,371.7	8,273.6	98.1
(9) Coke and refined petroleum products	53,343.4	53,326.6	16.8
(10) Chemicals and chemical products	192,124.0	191,023.9	1,100.1
(11) Rubber and plastics products	25,863.0	25,571.9	291.1
(12) Other non-metallic mineral products	56,731.1	56,033.5	697.6
(13) Basic metals	81,619.2	81,282.6	336.6
(14) Fabricated metal products	12,613.8	12,523.0	90.8
(15) Machinery and equipment	23,680.2	23,614.5	65.7
(16) Office, accounting and computing machinery	641.3	639.4	1.9
(17) Electrical machinery and apparatus	48,141.1	48,114.2	26.9
(18) Radio, television and communication equipment and apparatus	3,671.4	3,664.5	6.9
(19) Medical, precision and optical instruments, watches and clocks	5,314.8	5,274.8	40.0
(20) Motor vehicles, trailers and semi-trailers	20,541.0	20,418.0	123.0
(21) Other transport equipments	4,429.8	4,410.3	19.5
(22) Furniture and fixture	1,817.1	1,733.4	83.7
(23) Jewellery and related articles	615.4	562.0	53.4
(24) Sports goods	5,428.6	5,409.8	18.8
(25) Handicrafts	412.8	396.1	16.7
(26) Other manufacturing n.e.s.	24,289.3	24,213.7	75.6
E. Ship breaking and waste / scrape (junk) etc.	22,174.6	22,174.6	-
F. Electricity, gas and water supply	257,949.6	257,939.7	9.9
G. Construction	60,192.5	59,767.5	425.0
(1) Building	38,443.7	38,135.6	308.1
(2) Infrastructure	21,748.7	21,631.8	116.9
H. Commerce and Trade	233,198.6	229,413.0	3,785.6
(1) Sale, maintenance and repair of motor vehicles and motorcycles	13,256.8	12,877.2	379.6
(2) Wholesale and commission trade	117,675.6	117,385.1	290.5
(i) Exports	29,545.0	29,545.0	-
(ii) Imports	23,541.1	23,535.3	5.8
(iii) Domestic whole sales	64,589.4	64,304.8	284.6
(3) Retail trade	102,266.2	99,150.7	3,115.5
I. Hotels, restaurants and clubs etc	18,954.5	18,777.2	177.3
J. Transport, storage and communications	121,968.3	120,912.3	1,056.0
K. Real estate, renting and business activities	101,132.7	100,954.0	178.7
L. Education	8,454.5	8,249.3	205.2
M. Health and social work	5,822.3	5,752.0	70.3
N. Other community, social and personal service activities	19,319.4	19,184.7	134.7
O. Other private business n.e.s	43,003.0	42,293.2	709.8
V. Trust Funds and Non Profit Institutions	11,289.1	11,269.6	19.5
VI. Personal	355,530.7	353,113.9	2,416.8
(1) Bank Employees	92,979.4	90,590.0	2,389.4
(2) Consumer Financing	249,059.1	249,031.8	27.3
(i) House building	39,762.1	39,762.1	-
(ii) Transport	71,062.5	71,060.1	2.4
(iii) Credit cards	22,681.6	22,681.6	-
(iv) Consumer durable	212.1	199.5	12.6
(v) Personal loans	115,340.9	115,328.6	12.3
(3) Other Personal	13,492.1	13,492.1	-
VII. Others	11,391.7	10,613.4	778.3
TOTAL	4,316,410.7	4,176,508.9	139,901.8

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2011		2012		2013		2014
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	32,560.1	42,200.3	56,825.1	65,181.1	69,668.4	74,698.9	88,710.7
II. Securities, Shares and other Financial Instruments:	55,869.9	65,397.7	76,412.1	193,207.2	166,151.2	98,105.2	104,073.7
A. Quoted on the Stock Exchange:	43,085.6	46,906.9	37,049.3	81,433.0	77,117.5	74,384.6	82,523.0
1. To Stock Brokers and Dealers:	23,934.7	26,253.4	23,332.6	20,935.2	18,113.6	19,286.0	23,968.5
(a) Government and other Trustee Securities	9,451.6	9,143.7	5,070.3	2,223.4	3,305.9	4,505.4	4,160.3
(b) Shares and Debentures	12,900.0	15,023.5	16,676.6	17,010.1	13,593.1	13,163.8	19,317.9
(c) Participation Term Certificates	51.0	12.3	39.4	12.0	12.0	138.0	97.7
(d) Others	1,532.1	2,073.9	1,546.3	1,689.6	1,202.7	1,478.8	392.6
2. To others:	19,150.9	20,653.5	13,716.7	60,497.8	59,003.9	55,098.6	58,554.5
(a) Government and other Trustee Securities	5,641.1	4,011.9	2,747.4	41,450.9	43,310.9	39,991.3	39,542.4
(b) Shares and Debentures	8,172.0	8,346.9	8,955.2	12,236.7	10,679.3	10,590.0	14,347.9
(c) Participation Term Certificates	-	1,500.0	-	0.5	0.5	6.8	0.1
(d) Others	5,337.7	6,794.7	2,014.1	6,809.8	5,013.1	4,510.5	4,664.2
B. Unquoted on the Stock Exchange:	12,784.3	18,490.9	39,362.8	111,774.2	89,033.8	23,720.6	21,550.6
1. To Stock Brokers and Dealers:	5,384.9	1,573.1	3,940.5	81,967.3	61,804.2	3,533.9	1,855.0
(a) Government and other Trustee Securities	1,748.0	8.8	2,405.7	37,479.5	34,473.6	6.1	3.4
(b) Shares and Debentures	1,258.9	1,161.6	1,187.0	42,774.8	26,949.9	2,952.3	1,502.9
(c) Participation Term Certificates	1,500.0	17.4	28.1	6.0	29.0	17.2	6.0
(d) Others	878.1	385.3	319.8	1,707.0	351.7	558.2	342.7
2. To others:	7,399.4	16,917.8	35,422.2	29,806.9	27,229.6	20,186.8	19,695.6
(a) Government and other Trustee Securities	5,060.2	16,119.6	30,593.0	26,338.3	24,882.7	17,360.8	18,775.9
(b) Shares and Debentures	381.2	386.4	3,323.0	420.6	2.4	604.7	653.6
(c) Participation Term Certificates	-	0.3	-	1,500.5	21.1	27.8	15.1
(d) Others	1,957.9	411.5	1,506.2	1,547.5	2,323.5	2,193.5	251.0
III. Merchandise	1,114,954.8	1,176,328.2	994,519.4	1,146,876.0	1,046,231.2	1,210,524.7	1,190,253.4
A. Food Items	335,710.2	297,112.3	324,779.4	313,777.3	298,533.9	353,567.6	383,978.1
1. Wheat	104,859.2	68,255.5	145,360.7	88,745.5	99,902.1	93,917.1	110,030.9
2. Rice and paddy	89,520.4	115,191.6	53,377.9	96,191.6	62,211.5	91,004.6	74,122.8
3. Other Grains & Pulses:	2,324.1	2,810.5	4,154.6	6,295.9	6,167.5	7,975.9	8,117.7
(a) Indigenous	1,635.8	2,381.1	2,383.6	4,209.8	3,005.7	5,353.2	3,598.3
(b) Imported	688.3	429.5	1,771.1	2,086.1	3,161.8	2,622.6	4,519.3
4. Edible Oils:	17,674.3	20,721.6	21,176.2	22,040.1	17,952.4	60,572.9	58,936.2
(a) Indigenous	10,540.4	14,959.1	13,052.2	14,743.2	11,885.4	53,404.8	51,111.8
(b) Imported	7,133.8	5,762.4	8,124.0	7,296.9	6,067.0	7,168.0	7,824.4
5. Sugar:	83,584.9	55,670.6	69,650.0	73,410.5	78,438.0	64,906.6	106,066.6
(a) Indigenous	68,396.2	49,178.2	60,937.1	62,126.8	70,062.8	62,007.4	96,456.8
(b) Imported	15,188.7	6,492.4	8,712.9	11,283.8	8,375.2	2,899.2	9,609.9
6. Kariana and Spices	2,857.6	2,539.0	2,016.7	2,454.3	2,174.1	2,008.3	1,452.7
7. Fish and Fish preparations	1,604.6	1,239.4	599.6	1,141.3	656.7	1,302.9	634.0
8. Other Food Items:	33,285.3	30,684.1	28,443.7	23,498.1	31,031.6	31,879.4	24,617.2
(a) Indigenous	25,769.0	25,029.6	21,958.4	19,322.9	27,466.5	28,320.7	18,075.8
(b) Imported	7,516.3	5,654.5	6,485.4	4,175.2	3,565.1	3,558.7	6,541.4
B. Raw Materials:	275,740.2	325,264.1	263,746.5	320,644.6	300,212.0	331,729.6	294,870.9
1. Cotton Raw:	82,291.7	105,605.5	74,747.6	107,155.8	63,722.7	96,883.2	64,283.9
(a) Indigenous	56,207.6	92,619.5	65,970.1	89,808.2	43,320.3	87,058.6	57,105.9
(b) Imported	26,084.1	12,986.0	8,777.5	17,347.6	20,402.4	9,824.6	7,178.0
2. Synthetic Fibers:	13,973.4	15,933.3	18,575.2	21,361.1	21,064.1	25,582.8	19,451.6
(a) Indigenous	12,267.5	14,353.4	15,378.8	19,487.2	19,106.1	18,783.5	17,439.4
(b) Imported	1,705.9	1,579.9	3,196.4	1,873.9	1,958.0	6,799.3	2,012.3
3. Fertilizers:	39,842.3	49,888.6	35,316.2	36,670.4	39,211.9	36,301.9	36,743.0
(a) Indigenous	28,902.5	38,420.1	27,710.9	24,095.8	30,451.0	26,961.4	27,769.3
(b) Imported	10,939.8	11,468.5	7,605.3	12,574.6	8,760.9	9,340.5	8,973.7

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2011		2012		2013		2014
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude	54,994.0	43,595.5	40,184.8	49,456.1	54,346.9	52,938.5	44,376.0
(a) Indigenous	32,537.3	24,886.6	17,943.6	25,778.2	43,036.9	31,456.7	21,983.1
(b) Imported	22,456.6	18,708.9	22,241.2	23,677.8	11,310.0	21,481.8	22,393.0
5. Iron & Steel:	32,312.1	50,180.2	37,955.7	37,260.3	43,858.4	49,006.0	45,142.1
(a) Indigenous	21,744.3	41,305.9	25,279.6	22,305.1	28,547.1	27,202.1	31,711.4
(b) Imported	10,567.9	8,874.3	12,676.0	14,955.2	15,311.4	21,803.9	13,430.7
6. Wool & Goat Hair	649.9	631.9	662.9	1,158.0	1,058.0	598.9	621.9
7. Hides & Skins	4,637.4	5,306.4	5,371.5	6,496.9	7,244.1	5,331.6	18,056.3
8. Oil Seeds	8,767.5	10,140.8	9,968.3	7,570.3	8,149.3	9,285.1	8,339.9
9. Pesticides & Insecticides:	4,598.9	4,921.4	4,615.2	4,191.6	6,420.0	2,850.3	4,853.3
(a) Indigenous	4,059.7	4,442.0	3,875.3	3,809.1	5,388.0	2,088.6	4,175.0
(b) Imported	539.2	479.4	739.9	382.5	1,032.0	761.7	678.3
10. Other Raw Materials:	33,673.1	39,060.7	36,349.2	49,324.2	55,136.7	52,951.3	53,002.8
(a) Indigenous	27,557.0	37,736.6	31,576.0	40,401.6	52,455.3	44,168.2	45,577.6
(b) Imported	6,116.1	1,324.1	4,773.2	8,922.6	2,681.4	8,783.1	7,425.2
C. Finished / Manufactured Goods:	503,504.4	553,951.7	405,993.6	512,454.1	447,485.4	525,227.4	511,404.4
1. Cotton Textiles:	103,442.6	111,570.3	81,882.0	88,157.8	79,122.5	91,511.2	82,923.2
(a) Indigenous	69,892.7	88,532.3	69,821.0	78,338.0	74,144.4	84,822.8	60,247.1
(b) Imported	33,549.9	23,038.0	12,061.0	9,819.8	4,978.1	6,688.4	22,676.1
2. Cotton Yarn:	50,694.4	55,402.2	44,331.9	51,218.6	51,374.1	64,419.0	55,207.0
(a) Indigenous	46,516.3	50,825.2	37,877.5	47,714.7	47,942.4	60,721.7	50,701.6
(b) Imported	4,178.1	4,577.0	6,454.4	3,503.9	3,431.7	3,697.3	4,505.3
3. Other Textiles:	67,637.4	74,897.5	62,576.8	72,013.0	75,186.4	70,268.1	67,783.0
(a) Indigenous	59,554.0	61,161.6	52,001.2	60,435.4	67,749.3	62,626.2	62,407.5
(b) Imported	8,083.4	13,735.9	10,575.5	11,577.7	7,437.1	7,641.9	5,375.5
4. Machinery:	22,396.5	27,426.2	28,305.9	28,049.8	28,121.9	24,113.0	32,762.3
(a) Indigenous	13,751.9	13,034.8	15,137.9	10,618.0	12,968.6	10,030.3	18,255.1
(b) Imported	8,644.6	14,391.4	13,168.0	17,431.8	15,153.4	14,082.7	14,507.2
5. Handloom Products	557.4	961.0	21.2	6,103.9	27.7	20.3	9.4
6. Carpets & Rugs	2,011.9	4,431.4	7,622.7	6,292.4	1,993.0	925.1	1,732.2
7. Readymade Garments	25,486.7	24,974.5	12,338.6	31,357.2	25,129.4	32,300.6	26,100.2
8. Cement and Cement Products:	60,037.8	54,101.7	32,362.3	31,035.9	28,255.9	18,895.6	21,057.0
(a) Indigenous	59,898.3	53,996.6	27,546.1	30,968.0	28,068.7	18,457.3	20,935.0
(b) Imported	139.5	105.1	4,816.2	67.9	187.2	438.3	122.0
9. Sports Goods	3,326.3	2,984.4	2,759.4	2,753.5	2,705.5	997.2	2,281.2
10. Surgical Instruments	2,089.6	2,279.7	2,029.3	2,457.5	5,471.2	1,668.9	2,529.8
11. Chemicals and Dyes	29,550.6	31,484.9	24,713.4	33,968.3	27,273.3	29,172.6	32,395.3
12. Other Finished Goods:	136,273.2	163,437.8	107,049.9	159,046.1	122,824.5	190,935.8	186,623.7
(a) Indigenous	122,262.4	151,300.7	92,382.5	142,843.8	87,059.5	179,979.1	178,552.9
(b) Imported	14,010.9	12,137.2	14,667.4	16,202.3	35,765.0	10,956.7	8,070.8
IV. Fixed Assets Including Machinery	480,293.8	478,364.6	645,616.7	466,433.3	551,974.3	592,808.4	631,164.9
V. Real Estate:	491,359.7	530,187.5	523,695.6	505,515.9	526,846.1	577,306.2	567,428.2
(a) Land	198,256.9	204,846.9	182,790.5	184,577.8	225,719.2	222,429.6	194,563.3
(b) Buildings:	293,102.8	325,340.6	340,905.1	320,938.1	301,126.9	354,876.6	372,864.9
1. Residential	118,950.1	150,577.1	162,994.0	142,674.1	114,150.3	177,084.7	116,618.0
2. Non-Residential	174,152.6	174,763.5	177,911.1	178,264.0	186,976.6	177,792.0	256,246.8
VI. Fixed Deposits and Insurance	35,068.2	30,897.0	32,736.0	51,292.2	49,830.1	39,428.4	32,070.7
(a) Bank Deposits	29,134.5	25,276.5	27,655.9	43,537.8	44,310.0	31,354.7	16,949.4
(b) Insurance Policies	5,933.7	5,620.5	5,080.2	7,754.5	5,520.1	8,073.6	15,121.3
VII. Others:	1,100,715.5	986,817.2	1,200,199.5	1,260,030.7	1,231,081.1	1,322,980.9	1,454,343.2
(a) Other Secured Advances	831,671.1	688,742.8	887,474.4	934,929.4	863,426.9	997,787.8	1,118,604.5
(b) Advances Secured by Guarantee(s)	212,811.1	218,804.3	251,493.6	263,500.9	294,849.0	268,660.4	279,215.7
(c) Unsecured Advances	56,233.3	79,270.2	61,231.4	61,600.4	72,805.3	56,532.8	56,523.1
TOTAL	3,310,822.0	3,310,192.5	3,530,004.4	3,688,536.3	3,641,782.5	3,915,852.7	4,068,044.8

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Dec 2014		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	60,943.4	60,943.4	-
II. Securities, Shares and other Financial Instruments:	108,613.4	108,613.4	-
A. Quoted on the Stock Exchange:	84,026.5	84,026.5	-
1. To Stock Brokers and Dealers:	30,126.8	30,126.8	-
(a) Government and other Trustee Securities	13,589.4	13,589.4	-
(b) Shares and Debentures	16,325.4	16,325.4	-
(c) Participation Term Certificates	15.1	15.1	-
(d) Others	196.9	196.9	-
2. To others:	53,899.7	53,899.7	-
(a) Government and other Trustee Securities	35,802.0	35,802.0	-
(b) Shares and Debentures	9,955.8	9,955.8	-
(c) Participation Term Certificates	-	-	-
(d) Others	8,141.9	8,141.9	-
B. Unquoted on the Stock Exchange:	24,586.9	24,586.9	-
1. To Stock Brokers and Dealers:	1,407.0	1,407.0	-
(a) Government and other Trustee Securities	3.8	3.8	-
(b) Shares and Debentures	1,291.5	1,291.5	-
(c) Participation Term Certificates	7.1	7.1	-
(d) Others	104.6	104.6	-
2. To others:	23,179.9	23,179.9	-
(a) Government and other Trustee Securities	19,038.0	19,038.0	-
(b) Shares and Debentures	1,477.0	1,477.0	-
(c) Participation Term Certificates	-	-	-
(d) Others	2,664.9	2,664.9	-
III. Merchandise	1,456,877.6	1,456,615.1	262.5
A. Food Items	442,193.4	442,162.1	31.3
1. Wheat	170,070.3	170,070.3	-
2. Rice and paddy	105,870.6	105,867.0	3.6
3. Other Grains & Pulses:	10,456.8	10,447.8	9.0
(a) Indigenous	4,847.7	4,838.7	9.0
(b) Imported	5,609.1	5,609.1	-
4. Edible Oils:	31,721.4	31,716.0	5.4
(a) Indigenous	20,051.4	20,042.4	9.0
(b) Imported	11,670.0	11,670.0	-
5. Sugar:	84,964.6	84,964.6	-
(a) Indigenous	79,770.0	79,761.0	9.0
(b) Imported	5,194.6	5,194.6	-
6. Kariana and Spices	2,700.8	2,700.8	-
7. Fish and Fish preparations	2,340.1	2,340.1	-
8. Other Food Items:	34,069.0	34,055.7	13.3
(a) Indigenous	27,671.3	27,662.3	9.0
(b) Imported	6,397.7	6,397.7	-
B. Raw Materials:	418,837.4	418,693.8	143.6
1. Cotton Raw:	121,273.8	121,273.8	-
(a) Indigenous	103,522.3	103,513.3	9.0
(b) Imported	17,751.6	17,751.6	-
2. Synthetic Fibers:	18,829.2	18,757.9	71.3
(a) Indigenous	17,386.5	17,377.5	9.0
(b) Imported	1,442.7	1,442.7	-
3. Fertilizers:	51,109.0	51,109.0	-
(a) Indigenous	39,887.0	39,878.0	9.0
(b) Imported	11,222.1	11,222.1	-

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

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

SECURITIES	Dec 2014		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	64,160.0	64,160.0	-
(a) Indigenous	49,338.3	49,329.3	9.0
(b) Imported	14,821.7	14,821.7	-
5. Iron & Steel:	59,000.1	58,970.9	29.2
(a) Indigenous	35,222.9	35,213.9	9.0
(b) Imported	23,777.2	23,777.2	-
6. Wool & Goat Hair	813.8	813.8	-
7. Hides & Skins	5,599.9	5,561.1	38.8
8. Oil Seeds	16,644.0	16,644.0	-
9. Pesticides & Insecticides:	4,867.1	4,862.8	4.3
(a) Indigenous	4,615.4	4,606.4	9.0
(b) Imported	251.7	251.7	-
10. Other Raw Materials:	76,540.3	76,540.3	-
(a) Indigenous	65,204.6	65,195.6	9.0
(b) Imported	11,335.8	11,335.8	-
C. Finished / Manufactured Goods:	595,846.8	595,759.1	87.7
1. Cotton Textiles:	127,636.1	127,630.5	5.6
(a) Indigenous	96,716.9	96,707.9	9.0
(b) Imported	30,919.2	30,919.2	-
2. Cotton Yarn:	54,874.6	54,874.6	-
(a) Indigenous	50,808.7	50,799.7	9.0
(b) Imported	4,065.9	4,065.9	-
3. Other Textiles:	97,971.0	97,939.8	31.2
(a) Indigenous	90,709.9	90,700.9	9.0
(b) Imported	7,261.0	7,261.0	-
4. Machinery:	17,650.1	17,650.1	-
(a) Indigenous	8,643.7	8,643.7	9.0
(b) Imported	9,006.4	9,006.4	-
5. Handloom Products	10.8	10.8	-
6. Carpets & Rugs	4,708.4	4,708.4	-
7. Readymade Garments	28,484.6	28,484.6	-
8. Cement and Cement Products:	40,485.3	40,481.6	3.7
(a) Indigenous	39,739.4	39,730.4	9.0
(b) Imported	746.0	746.0	-
9. Sports Goods	3,384.1	3,384.1	-
10. Surgical Instruments	2,633.3	2,632.0	1.3
11. Chemicals and Dyes	43,370.5	43,366.9	3.6
12. Other Finished Goods:	174,637.9	174,595.7	42.2
(a) Indigenous	165,655.1	165,646.1	9.0
(b) Imported	8,982.8	8,982.8	-
IV. Fixed Assets Including Machinery	705,855.8	702,749.2	3,106.6
V. Real Estate:	530,633.3	410,906.1	119,727.2
(a) Land	224,293.2	109,750.3	114,542.9
(b) Buildings:	306,340.2	301,155.8	5,184.4
1. Residential	74,819.7	73,507.4	1,312.3
2. Non-Residential	231,520.4	227,648.3	3,872.1
VI. Fixed Deposits and Insurance Policies :	63,289.7	63,268.6	21.1
(a) Bank Deposits	53,537.0	53,529.1	7.9
(b) Insurance Policies	9,752.6	9,739.5	13.1
VII. Others:	1,390,197.4	1,373,413.1	16,784.3
(a) Other Secured Advances	1,050,764.8	1,046,561.3	4,203.5
(b) Advances Secured by Guarantee(s)	274,359.4	266,284.1	8,075.3
(c) Unsecured Advances	65,073.2	60,567.6	4,505.6
TOTAL	4,316,410.7	4,176,508.9	139,901.8

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2011				2012			
			Jun		Dec.		Jun.		Dec	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	88,232	149.5	102,511	88.6	45,163	55.2	23,193	42.2	
5,000 to	10,000	46,350	325.0	18,254	136.6	30,695	223.2	19,872	132.4	
10,000 to	20,000	635,333	9,533.3	597,986	9,306.7	572,248	8,693.5	227,161	3,214.1	
20,000 to	25,000	10,845	248.4	66,950	1,558.5	27,781	650.4	334,976	6,915.5	
25,000 to	30,000	202,167	5,615.4	116,243	3,339.8	236,295	6,633.3	240,265	6,609.3	
30,000 to	40,000	149,434	4,861.0	153,485	4,971.8	80,431	2,794.8	81,988	2,768.0	
40,000 to	50,000	70,093	3,102.7	129,398	5,906.2	79,871	3,670.6	125,186	5,589.8	
50,000 to	60,000	151,421	8,425.8	53,089	2,955.2	123,352	6,896.8	74,577	4,170.9	
60,000 to	70,000	168,152	11,039.2	95,159	6,264.8	146,307	9,579.6	153,884	10,025.2	
70,000 to	80,000	164,012	12,373.6	168,958	12,818.1	177,469	13,229.6	149,009	11,145.2	
80,000 to	90,000	142,817	12,154.9	256,465	21,832.9	131,109	11,229.3	118,364	9,990.5	
90,000 to	100,000	159,088	15,177.9	176,314	16,702.7	150,662	14,387.0	141,764	13,367.8	
100,000 to	200,000	1,089,351	147,448.7	1,039,000	142,537.8	998,760	141,412.7	925,283	133,250.5	
200,000 to	300,000	160,758	39,669.1	176,376	42,538.7	238,823	56,617.4	320,025	74,888.6	
300,000 to	400,000	94,218	32,325.7	78,094	26,704.0	83,981	28,559.9	106,862	36,644.4	
400,000 to	500,000	67,413	31,270.0	55,841	25,684.1	68,755	31,236.4	59,471	26,552.1	
500,000 to	600,000	22,903	12,367.4	25,519	13,797.0	38,167	20,497.3	38,689	20,754.5	
600,000 to	700,000	13,966	9,075.8	19,250	12,741.1	21,973	14,464.1	25,956	16,865.0	
700,000 to	800,000	13,087	9,837.4	17,346	12,989.9	13,903	10,452.0	17,407	13,067.0	
800,000 to	900,000	14,655	12,370.7	8,570	7,233.1	9,312	7,874.2	10,074	8,563.6	
900,000 to	1,000,000	9,670	9,192.8	8,121	7,729.3	7,834	7,418.5	8,495	8,085.1	
1,000,000 to	2,000,000	53,203	74,634.7	47,315	65,696.6	49,437	69,685.1	51,441	73,985.3	
2,000,000 to	3,000,000	24,693	60,477.3	24,825	59,664.2	21,054	51,177.4	23,626	57,933.3	
3,000,000 to	4,000,000	15,983	55,331.2	11,555	40,157.2	12,338	42,013.7	10,781	37,616.2	
4,000,000 to	5,000,000	7,721	34,464.6	7,957	36,050.8	7,074	31,927.2	6,975	31,336.4	
5,000,000 to	6,000,000	6,509	35,978.2	5,608	30,502.3	5,682	31,122.5	5,838	31,963.1	
6,000,000 to	7,000,000	3,810	24,766.7	3,314	21,426.2	4,209	27,476.4	3,233	20,948.6	
7,000,000 to	8,000,000	2,910	21,805.5	2,601	19,461.2	2,998	22,621.1	2,325	17,373.4	
8,000,000 to	9,000,000	2,178	18,506.3	1,963	16,648.9	2,679	22,670.0	2,434	20,646.6	
9,000,000 to	10,000,000	1,944	18,526.8	2,086	19,901.0	2,063	19,575.1	1,827	17,467.5	
10,000,000 and over		26,872	2,579,766.5	26,299	2,622,847.5	26,257	2,815,160.2	26,900	2,966,624.3	
TOTAL		3,619,788	3,310,822.0	3,496,452	3,310,192.5	3,416,682	3,530,004.4	3,337,881	3,688,536.3	

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2013				2014			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	22,791	39.8	39,270	72.0	28,838	64.1	29,424	40.7	
5,000 to	10,000	17,536	132.8	13,759	99.3	11,316	82.1	12,258	87.9	
10,000 to	20,000	543,078	8,025.3	468,816	6,711.4	455,365	6,710.6	469,651	7,034.5	
20,000 to	25,000	34,161	749.8	15,429	343.6	24,006	552.3	26,617	610.5	
25,000 to	30,000	247,490	7,037.5	197,283	5,663.8	38,588	1,067.6	50,158	1,377.4	
30,000 to	40,000	51,204	1,774.6	134,307	4,611.9	295,925	9,862.2	230,564	8,005.8	
40,000 to	50,000	105,199	4,678.1	124,738	5,676.5	133,539	6,080.8	145,772	6,381.4	
50,000 to	60,000	65,579	3,570.4	63,414	3,459.8	52,399	2,880.5	57,659	3,125.4	
60,000 to	70,000	133,882	8,747.5	60,894	3,985.8	64,735	4,250.9	67,585	4,382.3	
70,000 to	80,000	162,937	12,183.2	96,583	7,289.4	91,543	6,882.3	70,460	5,282.1	
80,000 to	90,000	83,799	7,171.3	130,830	11,211.2	127,703	10,898.1	84,573	7,218.6	
90,000 to	100,000	77,766	7,351.3	122,880	11,623.3	86,061	8,071.6	126,812	12,090.7	
100,000 to	200,000	940,881	135,450.1	913,463	136,571.6	880,480	132,752.3	946,830	141,003.4	
200,000 to	300,000	383,824	91,453.9	410,662	96,464.3	435,216	104,248.2	448,368	107,558.3	
300,000 to	400,000	111,749	38,333.7	110,172	38,111.8	129,675	44,247.2	109,296	36,988.8	
400,000 to	500,000	60,976	26,751.6	62,392	27,334.1	66,187	29,554.3	57,757	25,811.0	
500,000 to	600,000	38,399	20,956.1	60,911	33,619.0	58,635	32,196.3	55,947	30,315.3	
600,000 to	700,000	30,827	20,009.7	40,560	26,109.7	35,652	22,828.0	52,456	33,249.1	
700,000 to	800,000	25,374	18,582.4	17,246	12,860.3	36,950	28,033.1	23,167	17,264.3	
800,000 to	900,000	10,077	8,532.9	10,042	8,502.7	12,307	10,413.6	19,046	16,357.6	
900,000 to	1,000,000	8,720	8,279.6	9,417	8,931.5	11,151	10,675.1	17,244	16,573.1	
1,000,000 to	2,000,000	47,596	69,485.7	45,617	65,550.2	64,016	89,358.9	65,209	91,839.9	
2,000,000 to	3,000,000	21,598	52,061.7	23,753	56,470.3	22,765	54,488.7	31,130	74,534.2	
3,000,000 to	4,000,000	11,226	38,834.9	11,557	40,349.8	10,820	37,622.7	12,597	43,105.4	
4,000,000 to	5,000,000	6,564	29,545.4	7,425	33,519.3	9,335	41,332.3	8,721	39,365.2	
5,000,000 to	6,000,000	5,082	27,387.4	36,833	190,150.6	9,052	49,067.1	7,406	40,018.4	
6,000,000 to	7,000,000	3,451	22,156.4	3,632	23,567.7	4,077	26,560.2	4,862	31,478.4	
7,000,000 to	8,000,000	3,046	22,967.2	2,799	20,904.7	2,987	22,404.4	3,985	29,684.2	
8,000,000 to	9,000,000	1,993	16,996.5	2,461	20,842.6	6,337	52,162.8	3,117	26,162.3	
9,000,000 to	10,000,000	2,074	19,859.5	2,285	21,839.2	3,661	35,388.1	2,371	22,658.8	
10,000,000 and over		24,437	2,912,676.1	28,955	2,993,405.2	29,513	3,187,308.4	31,273	3,436,805.6	
TOTAL		3,283,316	3,641,782.5	3,268,385	3,915,852.7	3,238,834	4,068,044.8	3,272,315	4,316,410.7	

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.

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2011				2012			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	67,258	82.3	100,192	81.8	43,477	50.7	21,660	38.2	
5,000 to	10,000	35,026	254.5	13,562	103.4	26,539	194.7	15,809	105.2	
10,000 to	20,000	627,902	9,435.7	594,715	9,255.8	569,233	8,646.4	223,327	3,152.0	
20,000 to	25,000	7,395	168.7	64,574	1,504.8	24,139	569.9	328,231	6,764.3	
25,000 to	30,000	189,636	5,259.4	112,167	3,228.3	232,944	6,539.9	238,016	6,546.4	
30,000 to	40,000	142,354	4,615.1	148,017	4,780.4	71,538	2,477.7	69,800	2,328.9	
40,000 to	50,000	60,555	2,666.5	122,477	5,595.0	64,019	2,965.4	106,579	4,755.5	
50,000 to	60,000	115,520	6,431.1	37,298	2,071.4	88,814	4,973.9	29,908	1,653.4	
60,000 to	70,000	96,042	6,309.6	53,780	3,511.3	42,663	2,769.1	48,482	3,122.8	
70,000 to	80,000	88,683	6,710.0	87,052	6,633.2	76,275	5,680.3	56,595	4,278.9	
80,000 to	90,000	105,606	8,988.8	139,450	11,906.1	83,886	7,240.9	73,247	6,211.6	
90,000 to	100,000	112,767	10,765.8	109,290	10,351.0	112,001	10,706.2	110,501	10,437.3	
100,000 to	200,000	691,319	93,173.1	652,296	90,419.1	620,678	88,699.6	551,107	81,527.3	
200,000 to	300,000	88,673	21,904.7	111,416	26,617.6	162,319	38,011.3	236,464	55,014.7	
300,000 to	400,000	73,233	25,408.9	62,975	21,744.7	60,383	20,852.0	82,064	28,480.3	
400,000 to	500,000	64,913	30,139.7	54,185	24,953.1	66,733	30,324.5	56,337	25,144.1	
500,000 to	600,000	21,672	11,695.6	24,631	13,314.9	36,722	19,728.6	37,029	19,866.4	
600,000 to	700,000	13,241	8,606.6	18,579	12,309.1	21,087	13,886.9	25,096	16,308.1	
700,000 to	800,000	12,653	9,518.1	16,841	12,613.8	13,289	9,982.9	16,565	12,444.3	
800,000 to	900,000	14,044	11,852.1	7,897	6,670.6	8,759	7,414.1	9,342	7,957.6	
900,000 to	1,000,000	9,396	8,933.9	7,872	7,492.3	7,352	6,974.9	8,354	7,950.7	
1,000,000 to	2,000,000	52,191	73,250.2	46,576	64,627.9	48,728	68,663.9	50,656	72,846.1	
2,000,000 to	3,000,000	24,508	60,020.3	24,570	59,074.9	20,859	50,707.6	23,405	57,404.1	
3,000,000 to	4,000,000	15,802	54,727.9	11,338	39,437.1	12,157	41,419.9	10,598	37,014.6	
4,000,000 to	5,000,000	7,677	34,262.9	7,910	35,836.6	7,013	31,645.5	6,917	31,068.4	
5,000,000 to	6,000,000	6,480	35,824.6	5,582	30,365.5	5,650	30,949.5	5,796	31,737.4	
6,000,000 to	7,000,000	3,792	24,652.7	3,300	21,335.7	4,195	27,387.3	3,212	20,811.6	
7,000,000 to	8,000,000	2,887	21,631.6	2,582	19,316.9	2,976	22,454.5	2,297	17,160.9	
8,000,000 to	9,000,000	2,162	18,368.2	1,946	16,503.6	2,669	22,584.3	2,420	20,527.0	
9,000,000 to	10,000,000	1,927	18,365.2	2,063	19,682.6	2,049	19,441.1	1,811	17,314.3	
10,000,000 and over		26,748	2,573,118.9	26,160	2,615,823.3	26,119	2,808,200.5	26,763	2,959,764.8	
TOTAL		2,782,062	3,197,142.9	2,671,293	3,197,161.8	2,565,265	3,412,143.9	2,478,388	3,569,737.1	

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2013				2014			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	21,862	37.2	35,485	65.3	25,724	55.6	28,850	38.9	
5,000 to	10,000	16,387	124.2	8,422	61.2	5,678	42.2	6,457	49.0	
10,000 to	20,000	539,708	7,973.2	460,656	6,581.3	451,748	6,656.3	464,940	6,967.3	
20,000 to	25,000	29,146	640.2	9,200	208.0	15,413	361.2	17,374	399.3	
25,000 to	30,000	245,528	6,984.0	192,694	5,535.9	34,622	956.8	43,871	1,201.5	
30,000 to	40,000	39,620	1,355.9	112,426	3,836.3	266,485	8,805.8	196,560	6,798.7	
40,000 to	50,000	79,945	3,538.2	61,903	2,812.7	69,960	3,211.7	98,620	4,254.4	
50,000 to	60,000	32,638	1,730.6	16,525	904.4	14,971	824.8	24,969	1,332.8	
60,000 to	70,000	28,794	1,889.8	25,255	1,656.3	20,801	1,366.8	32,079	2,084.2	
70,000 to	80,000	45,771	3,456.6	36,320	2,741.6	29,084	2,208.6	28,315	2,109.3	
80,000 to	90,000	42,993	3,693.0	48,903	4,217.0	35,764	3,083.8	37,505	3,188.0	
90,000 to	100,000	50,664	4,785.4	70,675	6,706.9	41,957	3,904.6	70,711	6,747.7	
100,000 to	200,000	578,959	85,493.7	558,303	85,599.0	513,120	79,221.0	520,161	79,917.8	
200,000 to	300,000	283,984	68,047.9	309,425	72,895.2	331,929	79,730.0	338,291	81,155.9	
300,000 to	400,000	86,081	29,693.5	96,871	33,524.3	113,411	38,721.0	89,116	30,142.3	
400,000 to	500,000	57,967	25,397.5	54,052	23,606.3	56,529	25,298.8	46,631	20,893.1	
500,000 to	600,000	37,057	20,235.0	55,562	30,772.5	53,134	29,167.1	48,504	26,198.1	
600,000 to	700,000	30,219	19,618.5	37,681	24,246.1	31,270	20,011.3	46,109	29,155.6	
700,000 to	800,000	24,531	17,963.8	16,561	12,367.5	36,264	27,528.5	22,518	16,784.6	
800,000 to	900,000	9,268	7,863.0	9,668	8,191.3	11,753	9,935.8	18,838	16,180.0	
900,000 to	1,000,000	8,546	8,113.5	9,079	8,613.4	10,967	10,499.3	17,035	16,376.2	
1,000,000 to	2,000,000	46,620	68,047.0	44,588	64,093.5	63,309	88,380.2	64,353	90,657.0	
2,000,000 to	3,000,000	21,415	51,626.8	23,608	56,123.2	22,511	53,872.2	30,822	73,792.7	
3,000,000 to	4,000,000	11,022	38,160.9	11,330	39,598.6	10,625	36,986.9	12,402	42,467.7	
4,000,000 to	5,000,000	6,471	29,124.5	7,360	33,224.9	9,271	41,045.7	8,659	39,087.8	
5,000,000 to	6,000,000	5,046	27,195.8	36,799	189,972.4	9,020	48,898.2	7,384	39,900.2	
6,000,000 to	7,000,000	3,421	21,964.7	3,617	23,472.3	4,069	26,507.9	4,842	31,349.4	
7,000,000 to	8,000,000	2,972	22,424.0	2,775	20,721.7	2,913	21,826.5	3,950	29,423.0	
8,000,000 to	9,000,000	1,980	16,885.2	2,445	20,706.8	6,327	52,075.7	3,106	26,068.1	
9,000,000 to	10,000,000	2,063	19,754.8	2,268	21,677.7	3,640	35,187.8	2,352	22,478.7	
10,000,000 and over		24,291	2,905,777.0	28,805	2,985,445.2	29,374	3,179,667.0	31,135	3,429,309.4	
TOTAL			2,414,969	3,519,595.3	2,389,261	3,790,178.9	2,331,643	3,936,039.2	2,366,459	4,176,508.9

3.11 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 31st December 2014

(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							24,750	30.1
5,000	to	10,000							8,327	57.3
10,000	to	20,000							26,242	321.0
20,000	to	25,000							11,176	255.5
25,000	to	30,000							11,336	308.7
30,000	to	40,000							38,958	1,382.9
40,000	to	50,000					1		52,484	2,363.4
50,000	to	60,000							37,601	2,056.5
60,000	to	70,000							43,864	2,840.6
70,000	to	80,000							48,434	3,644.8
80,000	to	90,000							59,262	5,076.1
90,000	to	100,000							64,307	6,117.6
100,000	to	200,000					1	0.1	655,894	98,098.2
200,000	to	300,000	4	1.2	4	1.1	7	1.5	244,995	57,780.6
300,000	to	400,000			2	0.7	1	0.3	55,710	18,846.6
400,000	to	500,000					5	2.4	30,273	13,574.2
500,000	to	600,000			1	0.5	9	4.9	23,720	12,912.6
600,000	to	700,000			28	18.1	6	3.9	16,558	10,743.3
700,000	to	800,000	1	0.7	5	3.7	4	2.9	16,300	12,097.3
800,000	to	900,000			8	6.8	1	0.8	7,225	6,118.9
900,000	to	1,000,000					1	1.0	7,621	7,255.0
1,000,000	to	2,000,000	15	23.9	11	15.1	17	27.6	36,058	50,534.6
2,000,000	to	3,000,000			1	2.4	10	24.3	19,249	46,911.9
3,000,000	to	4,000,000					6	21.3	8,185	28,132.1
4,000,000	to	5,000,000			3	13.8	9	39.5	6,241	28,121.5
5,000,000	to	6,000,000					8	41.9	5,545	29,916.5
6,000,000	to	7,000,000					10	63.5	3,662	23,767.5
7,000,000	to	8,000,000			1	7.2	3	22.6	3,641	27,106.0
8,000,000	to	9,000,000	2	16.4			4	33.7	2,886	24,195.7
9,000,000	to	10,000,000					2	18.8	2,212	21,166.6
10,000,000	and over		213	472,248.9	245	525,484.7	259	44,234.9	29,531	2,354,074.7
TOTAL			235	472,291.1	309	525,553.9	364	44,546.0	1,602,247	2,895,808.1

3.11 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers

As on 31st December 2014

(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	7		4,477	10.1	189	0.4	29,423	40.7
5,000	to	10,000			3,560	27.9	372	2.7	12,258	87.9
10,000	to	20,000	1		442,554	6,702.3	854	11.2	469,651	7,034.5
20,000	to	25,000	3	0.1	15,291	351.8	147	3.2	26,617	610.5
25,000	to	30,000			38,764	1,067.1	58	1.6	50,158	1,377.4
30,000	to	40,000			191,441	6,617.3	165	5.6	230,564	8,005.8
40,000	to	50,000			93,244	4,016.0	43	1.9	145,772	6,381.4
50,000	to	60,000			20,023	1,067.0	35	1.9	57,659	3,125.4
60,000	to	70,000			23,676	1,538.9	45	2.7	67,585	4,382.3
70,000	to	80,000	1	0.1	22,014	1,636.4	11	0.8	70,460	5,282.1
80,000	to	90,000			25,293	2,141.0	18	1.5	84,573	7,218.6
90,000	to	100,000			62,468	5,969.5	37	3.5	126,812	12,090.7
100,000	to	200,000	11	1.9	289,721	42,714.4	1,203	188.7	946,830	141,003.4
200,000	to	300,000	2	0.5	201,670	49,372.5	1,686	400.9	448,368	107,558.3
300,000	to	400,000	6	2.1	53,198	18,004.2	379	135.0	109,296	36,988.8
400,000	to	500,000	7	3.3	27,341	12,174.7	131	56.4	57,757	25,811.0
500,000	to	600,000	13	7.5	32,082	17,321.4	122	68.4	55,947	30,315.3
600,000	to	700,000	2	1.3	35,676	22,365.8	186	116.7	52,456	33,249.1
700,000	to	800,000	1	0.7	6,809	5,124.6	47	34.4	23,167	17,264.3
800,000	to	900,000	4	3.3	11,780	10,203.9	28	24.0	19,046	16,357.6
900,000	to	1,000,000	8	7.6	9,603	9,299.0	11	10.5	17,244	16,573.1
1,000,000	to	2,000,000	25	32.3	28,775	40,737.8	308	468.7	65,209	91,839.9
2,000,000	to	3,000,000	4	9.8	11,663	27,085.7	203	500.1	31,130	74,534.2
3,000,000	to	4,000,000	5	16.9	4,332	14,711.6	69	223.6	12,597	43,105.4
4,000,000	to	5,000,000			2,437	11,052.0	31	138.4	8,721	39,365.2
5,000,000	to	6,000,000	1	5.2	1,825	9,902.4	27	152.4	7,406	40,018.4
6,000,000	to	7,000,000	1	7.0	1,038	6,679.9	151	960.5	4,862	31,478.4
7,000,000	to	8,000,000	1	7.4	314	2,356.1	25	184.9	3,985	29,684.2
8,000,000	to	9,000,000	1	8.7	218	1,857.0	6	50.8	3,117	26,162.3
9,000,000	to	10,000,000	1	9.4	147	1,376.9	9	87.2	2,371	22,658.8
10,000,000	and over		65	11,164.1	766	22,045.5	194	7,552.8	31,273	3,436,805.6
TOTAL			170	11,289.1	1,662,200	355,530.7	6,790	11,391.7	3,272,315	4,316,410.7

3.12 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
2011											
June											
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
December											
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
2012											
June											
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
December											
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
2013											
June											
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
December											
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
2014											
June											
No. of A/Cs.	2,055,961	120,175	108,420	13,102	346,461	187,024	86,571	72	15,389	94,391	839
Amount	1,123,563.9	250,197.6	417,378.9	191,835.2	232,096.2	936,852.5	196,876.2	602.3	33,233.5	337,323.4	15,440.8
December											
No. of A/Cs.	1,488,287	54,447	85,212	10,618	1,150,136	116,374	102,019	69	3,871	76,623	1,139
Amount	1,163,752.3	151,066.5	470,205.5	141,626.7	392,420.2	1,027,925.2	272,960.9	597.4	27,664.1	322,960.1	12,755.6

3.12 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	
2011												
June												
No. of A/Cs.	137,151	2,457	4,012	896	2,245	12,158	1,235	821	1,035	445	766	3,619,788
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	3,310,822.0 (17.79)
December												
No. of A/Cs.	151,239	1,561	6,847	1,072	1,109	7,696	581	675	521	436	713	3,496,452
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	3,310,192.5 (18.70)
2012												
June												
No. of A/Cs.	130,358	984	2,121	1,691	1,098	1,254	782	798	813	506	729	3,416,682
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	3,530,004.4 (18.73)
December												
No. of A/Cs.	175,018	964	2,019	1,070	1,059	1,901	856	701	912	675	453	3,337,881
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	3,688,536.30 (19.45)
2013												
June												
No. of A/Cs.	133,377	786	2,052	959	1,131	1,389	935	830	1,191	1,362	267	3,283,316
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	3,641,782.5 (18.31)
December												
No. of A/Cs.	174,512	876	2,682	948	1,149	1,527	1,337	846	930	644	428	3,268,385
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	3,915,852.7 (18.43)
2014												
June												
No. of A/Cs.	202,263	680	1,780	740	1,317	847	681	677	526	537	381	3,238,834
Amount	244,827.1	10,967.3	18,806.7	11,312.0	9,856.0	9,152.5	6,058.7	9,304.0	6,881.6	3,874.1	1,604.1	4,068,044.8 (18.72)
December												
No. of A/Cs.	175,502	710	2,231	1,082	992	667	615	524	339	528	330	3,272,315
Amount	221,042.5	11,236.1	26,999.1	23,007.3	17,778.5	9,511.6	5,791.8	6,281.7	4,597.5	4,984.1	1,246.1	4,316,410.7 (19.12)

() Figures in parenthesis are weighted average rates of margin

3.13 Province/Region Wise Advances by Borrowers* (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Dec-2013			Jun-2014			Dec-2014		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.08	406.72	406.80	0.01	514.43	514.43	0.08	472.22	472.29
	NFPSEs	-	427.90	427.90	-	450.62	450.62	-	525.55	525.55
	NBFCs & Fin Aux.	-	42.60	42.60	-	46.51	46.51	-	44.55	44.55
	Private Sector	136.98	2,546.82	2,683.80	134.41	2,561.07	2,695.48	159.41	2,736.40	2,895.81
	Trust Fund	0.04	14.00	14.04	0.06	8.15	8.22	0.07	11.22	11.29
	Personal	35.37	288.42	323.78	38.83	298.79	337.62	39.78	315.75	355.53
	Others	0.40	16.53	16.93	0.19	14.98	15.17	1.43	9.96	11.39
	Total	172.86	3,742.99	3,915.85	173.50	3,894.54	4,068.04	200.77	4,115.64	4,316.41
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	256.24	256.24	0.01	324.63	324.64	-	281.31	281.31
	NFPSEs	-	48.11	48.11	-	55.44	55.44	-	50.95	50.95
	NBFCs & Fin Aux.	-	3.88	3.88	-	3.87	3.87	-	10.83	10.83
	Private Sector	95.15	1,200.59	1,295.75	95.44	1,325.45	1,420.89	113.23	1,356.42	1,469.65
	Trust Fund	0.03	4.55	4.58	0.05	2.72	2.77	0.05	3.79	3.84
	Personal	6.24	80.82	87.07	7.63	86.60	94.23	6.42	91.49	97.91
	Others	0.05	5.82	5.87	0.14	3.30	3.45	0.54	5.32	5.86
	Total	101.48	1,600.02	1,701.49	103.27	1,802.02	1,905.29	120.23	1,800.10	1,920.34
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.08	139.04	139.12	-	179.92	179.92	0.08	179.42	179.50
	NFPSEs	-	324.34	324.34	-	323.95	323.95	-	358.71	358.71
	NBFCs & Fin Aux.	-	36.80	36.80	-	41.51	41.51	-	32.32	32.32
	Private Sector	33.82	1,166.67	1,200.48	30.76	1,028.21	1,058.96	37.07	1,121.82	1,158.89
	Trust Fund	0.01	3.58	3.60	0.01	1.46	1.47	0.01	3.13	3.14
	Personal	24.02	178.53	202.55	25.65	181.89	207.54	27.79	190.83	218.63
	Others	0.24	10.38	10.62	0.03	11.17	11.20	0.82	3.16	3.98
	Total	58.17	1,859.35	1,917.51	56.44	1,768.10	1,824.54	65.77	1,889.39	1,955.16
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	4.32	4.32	-	1.36	1.36	-	1.80	1.80
	NFPSEs	-	0.27	0.27	-	0.30	0.30	-	0.35	0.35
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	3.49	25.82	29.31	3.67	26.84	30.50	4.08	27.38	31.46
	Trust Fund	-	-	-	-	-	-	0.01	0.00	0.01
	Personal	2.02	12.25	14.27	2.13	12.87	15.01	2.02	12.66	14.68
	Others	0.05	0.19	0.25	0.01	0.23	0.23	0.05	0.26	0.31
	Total	5.57	42.92	48.48	5.81	41.66	47.46	6.16	42.52	48.67
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2.25	2.25	-	3.00	3.00	-	3.12	3.12
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.36	2.98	6.35	3.15	3.67	6.82	3.47	2.62	6.10
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.68	1.41	3.09	1.73	1.55	3.28	1.93	1.53	3.46
	Others	0.02	-	0.02	0.02	0.01	0.02	-	0.12	0.12
	Total	5.06	6.65	11.70	4.90	8.23	13.13	5.40	7.39	12.79
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	4.76	4.76	-	5.37	5.37	-	6.43	6.43
	NFPSEs	-	55.18	55.18	-	70.93	70.93	-	115.55	115.55
	NBFCs & Fin Aux.	-	1.86	1.86	-	1.07	1.07	-	1.33	1.33
	Private Sector	0.07	144.61	144.68	0.17	171.00	171.17	0.13	222.48	222.61
	Trust Fund	-	5.87	5.87	-	3.98	3.98	0.00	4.30	4.30
	Personal	0.22	11.74	11.96	0.33	11.82	12.15	0.25	14.94	15.19
	Others	0.03	0.11	0.14	-	0.20	0.20	0.01	1.08	1.09
	Total	0.32	224.13	224.44	0.51	264.36	264.86	0.39	366.12	366.51
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.37	0.07	0.43	0.44	0.07	0.51	0.45	0.08	0.54
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.12	0.15	0.08	0.13	0.22	0.03	0.14	0.17
	Others	-	-	-	-	-	-	-	-	-
	Total	0.40	0.19	0.58	0.53	0.20	0.73	0.49	0.22	0.71

* End Position.

3.13 Province/Region Wise Advances by Borrowers* (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Dec-2013			Jun-2014			Dec-2014		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.18	1.04	1.22	0.20	0.78	0.98	0.32	0.61	0.94
	Trust Fund	-	-	-	-	-	-	0.00	0.00	0.00
	Personal	0.11	0.66	0.77	0.17	0.82	1.00	0.23	1.12	1.35
	Others	-	-	-	-	-	-	-	-	-
Total	0.29	1.70	1.99	0.37	1.60	1.98	0.56	1.73	2.29	
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.11	0.11	-	0.14	0.14	-	0.13	0.13
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.53	5.04	5.57	0.59	5.06	5.65	0.66	4.97	5.63
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.06	2.87	3.93	1.09	3.10	4.19	1.11	3.03	4.15
	Others	-	0.02	0.02	-	0.07	0.07	0.01	0.02	0.03
Total	1.59	8.05	9.64	1.68	8.37	10.05	1.78	8.16	9.93	

* 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.

3.14 Province/Region-wise Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Dec 2013	Punjab	2,240.12	2,201.95	98.30	38.18	1.70	162.82	2,364.76	31.23	105.56
	Sindh	4,709.32	4,490.26	95.35	219.07	4.65	36.88	4,527.14	59.79	96.13
	KPK	264.94	264.62	99.88	0.32	0.12	38.65	303.27	4.00	114.47
	Balochistan	10.36	4.71	45.47	5.65	54.53	38.98	43.69	0.58	421.58
	Islamabad	334.76	308.99	92.30	25.77	7.70	8.98	317.97	4.20	94.98
	FATA	0.10	0.08	83.20	0.02	16.80	0.23	0.31	-	316.19
	Gilgit-Baltistan	1.41	1.41	100.00	-	-	0.02	1.43	0.02	101.15
	AJK	11.34	11.27	99.38	0.07	0.62	2.52	13.79	0.18	121.57
Total		7,572.36	7,283.29	96.18	289.06	3.82	289.06	7,572.36	100.00	
Jan-Jun 2014	Punjab	2,327.01	2,274.05	97.72	52.96	2.28	147.37	2,421.42	33.61	104.06
	Sindh	4,105.27	3,926.64	95.65	178.63	4.35	26.12	3,952.76	54.86	96.28
	KPK	335.08	334.88	99.94	0.19	0.06	33.86	368.75	5.12	110.05
	Balochistan	8.57	8.57	99.97	-	0.03	40.13	48.70	0.68	568.32
	Islamabad	414.93	371.25	89.47	43.68	10.53	22.02	393.27	5.46	94.78
	FATA	0.51	0.51	100.00	-	-	1.03	1.55	0.02	300.84
	Gilgit-Baltistan	1.39	1.39	100.00	-	-	-	1.39	0.02	100.05
	AJK	12.21	12.07	98.84	0.14	1.16	5.07	17.14	0.24	140.34
Total		7,204.98	6,929.38	96.17	275.60	3.83	275.60	7,204.98	100.00	
Jul-Dec 2014	Punjab	2,183.79	2,096.09	95.98	87.69	4.02	162.81	2,258.90	35.29	103.44
	Sindh	3,460.69	3,144.63	90.87	316.05	9.13	40.68	3,185.31	49.76	92.04
	KPK	289.67	289.59	99.97	0.07	0.03	45.65	335.24	5.24	115.73
	Balochistan	8.35	8.34	99.85	0.01	0.15	41.84	50.17	0.78	601.02
	Islamabad	444.48	411.55	92.59	32.93	7.41	145.67	557.22	8.71	125.36
	FATA	0.07	0.07	100.00	-	-	-	0.07	-	100.00
	Gilgit-Baltistan	2.11	2.11	99.99	-	0.01	-	2.11	0.03	99.99
	AJK	11.72	11.68	99.73	0.03	0.27	0.15	11.84	0.18	101.05
Total		6,400.87	5,964.07	93.18	436.80	6.82	436.80	6,400.87	100.00	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

- : Value is zero; 0.00 : Amount in less than 5.0 million

"*Gross disbursements*" mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."

"*Place of Disbursements*" refers to the place from where the funds are being issued by scheduled banks to the borrowers.

"*Place of Utilization*" refers to the place where the funds are being utilized by borrower.

3.15 Province/Region-wise Advances by place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jul-Dec 2013		Jan-Jun 2014		Jul-Dec 2014	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,201.95	98.30	2,274.05	97.72	2,096.09	95.98
	Sindh	25.22	1.13	22.90	0.98	37.68	1.73
	KPK	5.46	0.24	9.32	0.40	5.96	0.27
	Balochistan	..	..	..	..	..	..
	Islamabad	7.49	0.33	19.61	0.84	43.98	2.01
	AJK	0.01	..	1.12	0.05	0.07	..
Punjab Total		2,240.12	100.00	2,327.01	100.00	2,183.79	100.00
Sindh	Punjab	152.31	3.23	114.67	2.79	139.48	4.03
	Sindh	4,490.26	95.35	3,926.64	95.65	3,144.63	90.87
	KPK	23.8	0.51	18.5	0.45	33.11	0.96
	Balochistan	38.98	0.83	38.25	0.93	41.8	1.21
	Islamabad	1.48	0.03	2.41	0.06	101.65	2.94
	FATA	-	-	0.9	0.02	-	-
	AJK	2.5	0.05	3.9	0.09	0.01	..
Sindh Total		4,709.32	100.00	4,105.27	100.00	3,460.69	100.00
KPK	Punjab	0.03	0.01	0.02	0.01	0.05	0.02
	Sindh	0.06	0.02	..	..	..	..
	KPK	264.62	99.88	334.88	99.94	289.59	99.97
	Islamabad	..	..	..	..	0.03	0.01
	FATA	0.23	0.09	0.13	0.04	-	-
	AJK	-	-	0.04	0.01	-	-
KPK Total		264.94	100.00	335.08	100.00	289.67	100.00
Balochistan	Punjab	0.10	0.92	-	-	-	-
	Sindh	5.56	53.61	..	0.03	0.01	0.15
	Balochistan	4.71	45.47	8.57	99.97	8.34	99.85
	Islamabad	-	-	-	-	..	..
Balochistan Total		10.36	100.00	8.57	100.00	8.35	100.00
Islamabad	Punjab	10.32	3.08	32.68	7.88	23.26	5.23
	Sindh	6.04	1.81	3.21	0.77	2.98	0.67
	KPK	9.39	2.81	5.89	1.42	6.58	1.48
	Balochistan	..	..	1.88	0.45	0.04	0.01
	Islamabad	308.99	92.30	371.25	89.47	411.55	92.59
	Gilgit-Baltistan	..	..	..	..	-	-
	AJK	0.01	..	0.01	..	0.08	0.02
Islamabad Total		334.76	100.00	414.93	100.00	444.48	100.00
FATA	FATA	0.08	83.20	0.51	100.00	0.07	100.00
	Gilgit-Baltistan	0.02	16.80	-	-	-	-
FATA Total		0.10	100.00	0.51	100.00	0.07	100.00
Gilgit-Baltistan	Punjab	-	-	-	-	..	0.01
	Gilgit-Baltistan	1.41	100.00	1.39	100.00	2.11	99.99
Gilgit-Baltistan Total		1.41	100.00	1.39	100.00	2.11	100.00
AJK	Punjab	0.07	0.61	..	..	0.03	0.24
	Sindh	-	-	-	-	-	-
	KPK	..	..	0.14	1.15	-	-
	AJK	11.27	99.38	12.07	98.84	11.68	99.76
AJK Total		11.34	100.00	12.21	100.00	11.71	100.00
Grand Total		7,572.36		7,204.98		6,400.87	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

- : Value is zero; 0.00 : Amount in less than 5.0 million

3.16 Province/Region-wise Advances by Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jul-Dec 2013		Jan-Jun 2014		Jul-Dec 2014	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,201.95	93.11	2,274.05	93.91	2,096.09	92.79
	Sindh	152.31	6.44	114.67	4.74	139.48	6.17
	KPK	0.03	..	0.02	..	0.05	..
	Balochistan	0.10	..	-	-	-	-
	Islamabad	10.32	0.44	32.68	1.35	23.26	1.03
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	0.07	..	..	..	0.03	..
Punjab Total		2,364.76	100.00	2,421.42	100.00	2,258.90	100.00
Sindh	Punjab	25.22	0.56	22.90	0.58	37.68	1.18
	Sindh	4,490.26	99.19	3,926.64	99.34	3,144.63	98.72
	KPK	0.06	..	..	..	..	..
	Balochistan	5.56	0.12	..	..	0.01	..
	Islamabad	6.04	0.13	3.21	0.08	2.98	0.09
Sindh Total		4,527.14	100.00	3,952.76	100.00	3,185.31	100.00
KPK	Punjab	5.46	1.80	9.32	2.53	5.96	1.78
	Sindh	23.80	7.85	18.50	5.02	33.11	9.88
	KPK	264.62	87.26	334.88	90.82	289.59	86.38
	Islamabad	9.39	3.10	5.89	1.60	6.58	1.96
	AJK	..	..	0.14	0.04	-	-
KPK Total		303.27	100.00	368.75	100.00	335.24	100.00
Balochistan	Punjab	..	..	..	..	..	0.01
	Sindh	38.98	89.21	38.25	78.54	41.8	83.3
	Balochistan	4.71	10.79	8.57	17.59	8.34	16.61
	Islamabad	..	..	1.88	3.87	0.04	0.08
Balochistan Total		43.69	100.00	48.70	100.00	50.17	100.00
Islamabad	Punjab	7.49	2.36	19.61	4.99	43.98	7.89
	Sindh	1.48	0.47	2.41	0.61	101.65	18.24
	KPK	..	..	..	..	0.03	0.01
	Balochistan	-	-	-	-	..	..
	Islamabad	308.99	97.18	371.25	94.40	411.55	73.86
	AJK	-	-	-	-	..	..
Islamabad Total		317.97	100.00	393.27	100.00	557.22	100.00
FATA	Sindh	-	-	0.90	58.12	-	-
	KPK	0.23	73.69	0.13	8.64	-	-
	FATA	0.08	26.31	0.51	33.24	0.07	100.00
FATA Total		0.31	100.00	1.55	100.00	0.07	100.00
Gilgit Baltistan	Islamabad	..	..	..	0.05	-	-
	FATA	0.02	1.14	-	-	-	-
	Gilgit-Baltistan	1.41	98.86	1.39	99.95	2.11	100.00
Gilgit-Baltistan Total		1.43	100.00	1.39	100.00	2.11	100.00
AJK	Punjab	0.01	0.05	1.12	6.55	0.07	0.57
	Sindh	2.50	18.12	3.90	22.74	0.01	0.09
	KPK	-	-	0.04	0.21	-	-
	Islamabad	0.01	0.09	0.01	0.06	0.08	0.65
	AJK	11.27	81.75	12.07	70.43	11.68	98.70
AJK Total		13.79	100.00	17.14	100.00	11.84	100.00
Grand Total		7,572.36		7,204.98		6,400.87	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

- : Value is zero; 0.00 : Amount in less than 5.0 million

3.17 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2011		2012	
	Jun.	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	260,886.2	457,495.2	493,252.4	622,729.9
(i) Prize Bonds	-	-	-	-
(ii) National Savings Schemes	-	-	-	-
(ii) Compensation Bonds	1,010.0	2,000.0	4,489.2	5,918.5
(vi) Federal Investment Bonds	-	-	-	-
(v) Pakistan Investment Bonds	259,876.2	455,495.2	488,763.2	616,811.4
(vii) Un-classified	-	-	-	-
B. TREASURY BILLS	1,572,278.4	1,932,569.3	1,916,027.9	2,519,713.8
C. FOREIGN SECURITIES AND SHARES	62,564.9	68,147.3	76,298.8	91,605.3
D. OTHERS:	758,383.0	617,314.5	787,809.3	756,719.4
1. Shares :	160,791.5	187,653.4	255,194.0	228,138.7
(i) Financial Institutions	7,164.6	9,891.3	8,460.2	17,121.5
(ii) Public Sector Enterprises	7,336.7	9,685.2	10,814.2	10,197.2
(iii) Private Sector	146,290.2	168,076.9	235,919.6	200,820.0
2. Debentures :	450.4	439.1	431.7	417.1
(i) Financial Institutions	0.8	0.8	0.8	0.8
(ii) Public Sector Enterprises	329.5	329.5	329.5	329.5
(iii) Private Sector	120.1	108.8	101.4	86.8
3. National Investment Trust (Unit)	10,386.9	5,631.2	6,496.4	6,951.7
4. Participation Term Certificates	117.0	103.3	96.7	89.8
5. Term Finance Certificate (TFC's)	280,688.2	70,209.3	71,481.3	70,190.9
6. Sukuk	246,264.8	283,684.3	363,746.5	393,448.2
7. Certificate of Investment (COI's)	2,976.0	3,385.9	1,809.2	1,538.1
8. Modaraba Certificate	35,781.7	46,057.9	60,104.5	42,186.4
9. Mutual Funds	519.3	357.6	399.6	399.6
10. Others	20,407.2	19,792.6	28,049.4	13,358.9
TOTAL	2,654,112.5	3,075,526.3	3,273,388.4	3,990,768.4

3.17 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2013		2014
	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	720,936.0	743,493.0	2,125,727.2
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	3,838.5	1,838.5	-
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	717,097.5	741,654.5	2,125,727.2
Un-classified	-	-	-
B. TREASURY BILLS	2,604,250.2	2,713,794.6	1,547,276.3
C. FOREIGN SECURITIES AND SHARES	103,017.1	104,789.2	140,184.4
D. OTHERS:	785,505.1	716,921.0	677,116.4
1. Shares :	233,412.0	270,764.6	251,971.4
(i) Financial Institutions	8,028.6	15,191.3	10,087.8
(ii) Public Sector Enterprises	11,345.2	16,828.8	18,930.0
(iii) Private Sector	214,038.2	238,744.5	222,953.6
2. Debentures :	413.4	397.7	237.7
(i) Financial Institutions	0.8	0.8	0.8
(ii) Public Sector Enterprises	329.5	319.7	163.7
(iii) Private Sector	83.1	77.2	73.2
3. National Investment Trust (Unit)	6,463.0	2,043.2	4,664.6
4. Participation Term Certificates	89.8	311.1	309.8
5. Term Finance Certificate (TFC's)	63,054.8	60,344.0	60,876.3
6. Sukuk	433,021.8	339,912.2	311,504.4
7. Certificate of Investment (COI's)	3,089.0	959.5	1,179.6
8. Modaraba Certificate	399.6	33,960.6	31,173.7
9. Mutual Funds	26,627.2	357.6	1,335.8
10. Others	18,934.4	7,870.6	13,863.2
TOTAL	4,213,708.4	4,278,997.8	4,490,304.3

3.17 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	Dec 2014		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	2,640,857.0	2,613,842.3	2,707,024.8
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	-	-	-
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	2,640,857.0	2,613,842.3	2,707,024.8
Un-classified	-	-	-
B. TREASURY BILLS	1,728,730.5	1,741,036.0	1,730,326.8
C. FOREIGN SECURITIES AND SHARES	97,653.5	97,687.3	97,423.3
D. OTHERS:	724,360.1	649,304.5	751,818.1
1. Shares :	289,379.6	217,201.9	312,999.4
(i) Financial Institutions	12,126.4	9,789.3	12,093.9
(ii) Public Sector Enterprises	20,523.5	7,922.1	20,228.6
(iii) Private Sector	256,729.7	199,490.5	280,676.9
2. Debentures :	235.5	239.3	234.7
(i) Financial Institutions	0.8	0.8	-
(ii) Public Sector Enterprises	163.7	165.8	163.7
(iii) Private Sector	71.0	72.7	71.0
3. National Investment Trust (Unit)	7,041.3	4,004.5	7,098.1
4. Participation Term Certificates	274.6	274.6	274.6
5. Term Finance Certificate (TFC's)	57,478.7	58,466.4	58,438.1
6. Sukuk	319,494.2	319,381.6	320,790.0
7. Certificate of Investment (COI's)	2,136.7	2,136.7	2,136.7
8. Modaraba Certificate	24,552.7	23,305.5	26,080.0
9. Mutual Funds	297.0	297.0	297.0
10. Others	23,469.7	23,997.0	23,469.5
TOTAL	5,191,601.1	5,101,870.1	5,286,593.0

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	202.3	1,620.7	948.6	3,287.0	1,650.7	31.5
(a) Business	202.3	1,594.3	943.2	3,287.0	1,632.1	-
(b) Other Foreign Constituents	-	26.4	5.4	-	18.6	31.5
B. Domestic Constituents:	188,577.1	173,398.8	195,929.2	193,579.5	208,400.6	217,583.5
I. Government:	1,163.6	4,750.6	6,625.8	5,551.0	1,339.9	16,628.1
II. Public Sector Enterprises:	6,727.6	5,786.8	20,265.5	19,823.6	14,961.3	15,591.9
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-
(b) Mining and Quarrying	-	-	67.0	-	-	-
(c) Manufacturing	73.3	30.7	54.6	60.3	3.1	-
(d) Construction	68.9	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	2,600.0	1,400.0	989.9	989.9	2,389.9	2,654.0
(f) Commerce:	3,967.4	4,351.2	19,149.2	17,535.5	8,563.3	4,196.3
1. Export Bills :	2,808.4	3,270.2	6,968.0	4,857.2	4,160.7	1,625.0
i. Cotton Raw	0.8	-	-	5.0	-	-
ii. Rice	837.7	1,857.5	1,857.7	2,393.6	2,497.9	-
iii. Cotton Textiles (Local)	1,313.8	165.9	155.6	378.9	98.9	-
iv. Cement & Cement products	175.9	-	-	-	-	-
v. Petroleum & Petroleum products	-	702.4	1,268.4	1,907.7	1,299.7	1,625.0
vi. Machinery & Transport Equipments	3.1	3.1	3,488.6	-	-	-
vii. Other Export Bills	477.0	541.3	197.7	172.0	264.1	-
2. Imports Bills Payable in Pakistan	1.5	33.0	10,587.8	10,709.7	3,093.0	-
3. Inland Bills (to include Local Bills)	1,157.5	1,047.9	1,593.4	1,968.6	1,309.7	2,571.3
4. Non-Bank Financial Companies	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	9.5
(h) Services	-	-	-	-	0.2	-
(i) Other Public Sector Enterprises	18.0	4.8	4.8	1,237.9	4,004.8	8,732.0
III. Private Sector (Business):	177,099.0	157,812.0	166,711.3	159,907.1	187,230.0	185,283.6
(a) Agriculture, Forestry, Hunting & Fishing	2,899.1	4,591.8	7,722.6	11,088.2	9,713.0	12,340.1
1. Primary Products :	2,738.5	4,130.5	7,523.6	10,937.0	9,437.6	12,329.9
i. Cotton	517.7	1,462.9	1,503.7	6,236.7	6,995.7	9,973.9
ii. Rice	1,153.1	1,509.3	2,649.3	1,434.7	531.8	687.3
iii. Sugarcane	-	-	-	26.5	58.6	78.0
iv. Tobacco	0.5	0.3	0.3	0.3	-	-
v. Other Primary Products	1,067.2	1,158.0	3,370.2	3,238.8	1,851.5	1,590.7
(b). Other Agriculture, Forestry, Hunting and Fishing	160.6	461.3	199.0	151.2	275.4	10.2

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
2. Mining and Quarrying	97.1	1,143.8	578.9	44.9	5.5	1.5
3. Manufacturing	21,465.5	16,342.8	24,847.4	35,960.5	41,380.1	45,864.0
4. Construction	-	-	26.8	139.9	32.5	40.2
5. Electricity, Gas, Water & Sanitary Services	1,450.0	682.9	2,156.7	-	-	2,727.0
6. Commerce:	148,904.6	133,755.4	129,514.3	107,774.6	134,265.4	117,695.9
(a). Export Bills-Traditional Export	70,143.6	47,444.6	52,226.5	38,246.9	33,215.1	43,506.5
i. Wool & Goat Hair	418.8	1,665.8	44.7	180.7	145.5	160.5
ii. Hides & Skins	301.1	105.9	-	11.3	7.1	22.8
iii. Cotton Textiles (Local)	45,943.1	30,728.2	37,362.2	24,985.9	22,077.9	29,491.9
iv. Cotton Yarn (Local)	23,144.5	14,485.6	14,156.9	12,534.0	10,353.1	13,196.0
v. Sports Goods	256.1	306.7	160.1	185.1	278.2	467.0
vi. Surgical Instruments	79.9	152.4	502.5	350.0	353.3	168.3
(b). Export Bills-Non-Traditional Exports	21,494.8	23,771.2	27,935.5	27,815.3	38,558.5	23,534.7
i. Brassware & Handicrafts	6.3	3.0	-	9.0	44.3	29.8
ii. Carpets & Rugs	438.4	466.1	1,726.0	115.6	102.0	32.4
iii. Footwear & Leather goods	2,136.3	1,548.3	2,441.4	2,279.2	2,817.8	1,725.4
iv. Handloom products, Towels & Hosiery	1,933.1	1,871.2	1,330.5	1,070.6	741.7	1,206.9
v. Readymade Garments	6,913.7	8,397.1	6,332.9	8,132.5	15,541.0	9,213.0
vi. Electrical goods (Cable & Wire RA)	1,443.0	238.0	189.1	3,183.4	5,102.7	524.5
vii. Other Export Bills	8,623.9	11,247.5	15,915.7	13,025.1	14,209.0	10,802.7
(c). Import Bills Payable in Pakistan	36,634.0	42,380.2	30,450.2	20,633.5	31,717.3	20,031.5
(d). Inland Bills (to include Local Bills)	19,669.8	18,072.0	13,054.9	15,021.4	23,047.8	23,378.1
(e). Non-Bank Financial Companies	-	-	-	-	-	139.9
(f). Other Foreign Bills (clean outward)	962.4	2,087.3	5,847.1	6,057.5	7,726.7	7,105.2
7. Transport, Storage & Communication	224.8	231.1	-	473.5	147.4	1,103.5
8. Services	1,537.9	59.8	31.7	450.2	33.6	122.6
9. Other Private (Business)	520.0	1,004.4	1,833.0	3,975.4	1,652.4	5,388.7
IV. Trust Funds and Non-Profit Institutions	49.2	6.6	29.1	-	-	2.1
V. Others	3,537.6	5,042.8	2,297.6	8,297.8	4,869.4	77.8
TOTAL	188,779.4	175,019.5	196,877.8	196,866.5	210,051.3	217,615.0

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2014			
	Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	4	8.6	5	9.8
(a) Business	-	-	-	-
(b) Other Foreign Constituents	4	8.6	5	9.8
B. Domestic Constituents:	26,032	223,994.4	23,292	223,098.8
I. Government:	13	8,550.6	2	1,151.9
II. Public Sector Enterprises:	340	26,126.2	131	9,839.1
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	86	668.6	81	854.6
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	2	700.0	7	2,337.0
(f) Commerce:	240	19,757.6	43	6,647.5
1. Export Bills :	35	5,728.5	31	3,336.8
i. Cotton Raw	-	-	-	-
ii. Rice	-	-	3	41.8
iii. Cotton Textiles (Local)	-	-	-	-
iv. Cement & Cement products	-	-	-	-
v. Petroleum & Petroleum products	35	5,728.5	28	3,295.0
vi. Machinery & Transport Equipments	-	-	-	-
vii. Other Export Bills	-	-	-	-
2. Imports Bills Payable in Pakistan	19	7,897.4	1	2,094.7
3. Inland Bills (to include Local Bills)	186	6,131.6	11	1,216.0
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-
(h) Services	-	-	-	-
(i) Other Public Sector Enterprises	12	5,000.0	-	-
III. Private Sector (Business):	24,660	185,858.8	22,357	211,095.7
1. Agriculture, Forestry, Hunting & Fishing	974	5,503.9	206	1,153.9
(a). Primary Products :	937	5,400.0	204	1,143.5
i. Cotton	472	3,709.9	52	239.5
ii. Rice	84	507.3	46	655.6
iii. Sugarcane	10	2.9	-	-
iv. Tobacco	-	-	-	-
v. Other Primary Products	371	1,180.0	106	248.3
(b). Other Agriculture, Forestry, Hunting and Fishing	37	103.9	2	10.5

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

(Concl'd.)

(End of Period : Million Rupees)

ECONOMIC GROUPS	2014			
	Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	4	183.7	73	520.9
3. Manufacturing	7,494	70,602.0	9,485	89,156.2
4. Construction	56	5,023.5	385	4,152.4
5. Electricity, Gas, Water & Sanitary Services	142	8,726.5	102	16,113.4
6. Commerce:	14,354	81,298.5	10,974	89,475.8
(a). Export Bills-Traditional Export	5,697	35,557.7	5,930	39,518.9
i. Wool & Goat Hair	17	124.3	12	50.2
ii. Hides & Skins	3	14.6	8	55.1
iii. Cotton Textiles (Local)	3,553	24,712.1	3,791	28,638.6
iv. Cotton Yarn (Local)	1,963	9,721.4	1,964	10,310.4
v. Sports Goods	89	633.1	37	251.6
vi. Surgical Instruments	72	352.1	118	212.9
(b). Export Bills-Non-Traditional Exports	2,004	14,677.0	1,598	13,433.9
i. Brassware & Handicrafts	3	67.0	1	6.7
ii. Carpets & Rugs	3	36.0	2	243.1
iii. Footwear & Leather goods	147	2,133.5	133	3,223.2
iv. Handloom products, Towels & Hosiery	237	1,408.7	148	798.0
v. Readymade Garments	1,391	8,140.7	963	5,774.6
vi. Electrical goods (Cable & Wire RA)	24	185.6	47	927.7
vii. Other Export Bills	199	2,705.5	304	2,460.7
(c). Import Bills Payable in Pakistan	2,977	12,701.5	2,002	23,430.6
(d). Inland Bills (to include Local Bills)	3,297	15,859.0	1,441	13,058.7
(e). Non-Bank Financial Companies	-	-	-	-
(f). Other Foreign Bills (clean outward)	379	2,503.2	3	33.8
7. Transport, Storage & Communication	184	1,964.7	258	3,624.4
8. Services	212	625.9	283	2,317.4
9. Other Private (Business)	1240	11,930.2	591	4,581.2
IV. Trust Funds and Non-Profit Institutions	-	-	-	-
V. Others	1019	3,458.8	802	1,012.1
TOTAL	26,036	224,002.9	23,297	223,108.6

3.19 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)

RATE OF RETURN	2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	346,757.0	351,124.1	405,009.5	449,881.9	497,478.4	375,203.1
0.25*	135,214.8	134,833.6	128,479.4	155,927.3	132,098.9	212,820.5
0.50*	35,791.9	43,835.0	26,591.0	35,911.7	36,848.2	35,354.4
0.75*	3,483.6	8,006.8	3,969.5	7,020.6	3,426.2	4,609.5
1.00	38,016.9	16,975.4	22,824.2	17,628.2	45,453.6	58,228.9
1.25	1,526.4	6,012.8	7,773.9	6,011.5	8,514.8	7,999.3
1.50	3,547.9	15,335.0	21,092.5	23,827.9	13,481.8	57,075.0
1.75	5,904.7	2,385.5	9,080.2	1,825.2	1,452.6	1,355.9
2.00	14,902.9	7,944.0	2,283.5	5,227.5	3,381.5	17,628.3
2.25	974.9	1,036.8	763.4	745.7	441.1	409.1
2.50	7,332.1	2,672.1	3,590.4	2,523.0	1,580.3	1,688.3
2.75	2,368.3	2,424.7	1,541.0	629.3	145.4	356.2
3.00	12,159.9	778.5	600.6	978.0	492.1	18,668.5
3.25	227.0	136.5	99.9	325.9	-	795.3
3.50	2,561.6	201.2	1.8	796.9	-	2,985.6
3.75	39.4	-	-	141.1	-	399.6
4.00	7,538.7	352.7	333.9	4,988.8	-	488.5
4.25	1,008.4	48.6	49.8	87.7	-	1,184.5
4.50	3,954.9	-	-	18,584.8	-	-
4.75	3.0	-	-	173.6	-	-
5.00	1,289.3	2,773.7	-	1,285.2	-	301.4
5.25	10.2	-	-	-	-	2,533.7
5.50	1,618.0	-	-	-	-	-
5.75	-	-	-	-	-	-
6.00	7,915.5	7,440.6	-	-	-	-
6.25	-	-	-	-	-	-
6.50	-	31.3	-	-	-	0.7
6.75	-	-	-	-	-	-
7.00	-	-	-	-	-	-
7.25	-	-	0.6	-	-	-
7.50	-	-	-	-	-	-
7.75	-	-	-	-	-	-
8.00	-	-	-	-	-	-
8.25	-	-	-	-	-	-
8.50	-	-	-	-	-	-
8.75	-	-	-	-	-	-
9.00	-	-	-	-	-	-
9.25	-	-	-	-	-	-
9.50	-	-	-	-	-	-
9.75	-	-	-	-	-	-
10.00	-	18.2	-	-	-	-
10.25	-	1.0	-	-	-	-
10.50	-	6.1	-	-	-	-
10.75	-	-	-	-	-	-
11.00	-	6.1	-	-	-	-
Over 11.00	1,406.7	1.9	-	-	-	-
Total	635,553.9	604,382.2	634,085.1	734,521.8	744,794.9	800,086.3

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

(Million Rupees)						
RATE OF RETURN	2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	1,599,418.8	1,650,173.2	1,908,752.4	2,027,373.1	2,505,822.5	2,317,288.4
0.25*	1,256.7	6.8	1,353.1	5,084.0	216.0	21,965.5
0.50*	103,596.5	992.0	0.2	1,515.5	3,469.7	2,372.6
0.75*	-	-	-	11.8	5.1	58.7
1.00	1,975.8	8.2	848.0	4.8	17.5	-
1.25	442.3	927.8	550.3	599.7	1,052.5	-
1.50	736.2	628.4	673.7	826.1	1,141.6	905.2
1.75	1,515.4	986.2	1,339.6	6,113.1	-	-
2.00	1.2	2.1	1.0	2.8	-	11.8
2.25	1.4	-	-	-	-	-
2.50	0.1	0.8	-	5.1	-	-
2.75	-	-	-	-	-	-
3.00	308.4	8.5	643.3	18.0	682.9	3,787.7
3.25	-	-	900.1	-	859.5	11,338.4
3.50	765.0	21,431.8	52,446.6	21,118.2	25,699.4	63,178.9
3.75	107.2	20,650.1	5,914.0	1,729.0	3,176.5	1,149.3
4.00	572.5	106.8	11,015.1	5,402.5	211.3	9,264.9
4.25	173.5	2,550.3	97.4	3,414.2	11,903.0	14,677.3
4.50	18,093.1	23,079.3	154,703.3	119,869.6	215,126.8	192,335.4
4.75	366.7	-	761.1	3,954.2	3,700.0	4,714.9
5.00	610,853.0	6,593.6	153,841.9	161,853.8	183,590.9	221,497.6
5.25	26,217.8	53,511.0	2,778.6	17,566.8	5,773.7	8,666.1
5.50	66,346.9	9,069.2	21,031.6	18,392.3	32,097.0	36,937.1
5.75	24,351.1	107.5	2,251.0	22,974.6	8,033.7	6,981.2
6.00	1,453,163.6	2,398,558.2	1,763,482.1	139,561.1	54,572.0	92,457.3
6.25	114,299.2	236,448.0	301,609.4	21,922.9	117,179.6	123,326.2
6.50	80,340.3	114,444.3	380,669.9	33,626.8	17,634.6	2,582,681.9
6.75	20,835.3	139,536.9	156,566.9	16,367.1	31,080.1	196,453.3
7.00	144,265.5	146,334.9	179,081.1	2,558,677.1	2,454,144.8	590,439.3
7.25	94,233.0	36,060.9	77,741.0	290,600.0	315,666.6	86,576.1
7.50	54,739.2	90,463.6	53,785.4	386,189.9	357,210.3	101,335.3
7.75	19,519.3	57,918.6	67,839.5	69,064.0	78,932.6	32,441.1
8.00	113,024.4	139,477.4	237,617.1	136,134.1	104,312.3	85,863.3
8.25	45,659.9	81,361.6	52,844.2	41,474.0	34,323.4	53,979.1
8.50	38,920.1	86,018.6	486,195.0	203,516.1	171,186.8	160,346.1
8.75	13,650.4	45,347.8	52,490.5	123,868.0	104,814.5	104,340.2
9.00	41,628.8	124,401.3	56,474.9	72,928.2	103,380.0	102,105.1
9.25	64,174.7	57,390.6	46,507.7	65,540.4	74,642.0	65,471.1
9.50	83,432.1	80,638.0	38,266.1	58,143.8	64,496.5	102,900.2
9.75	13,623.7	19,321.6	47,262.9	28,579.5	42,372.2	46,423.2
10.00	81,815.8	33,078.4	29,067.1	45,535.2	47,072.2	53,499.0
10.25	71,883.7	66,070.1	18,362.2	14,467.0	17,289.0	15,908.8
10.50	72,900.5	43,176.6	31,105.3	23,722.7	42,249.6	13,468.8
10.75	31,532.9	41,804.1	18,208.1	24,353.2	11,878.6	6,733.2
11.00	129,157.2	32,199.0	27,300.2	11,602.7	27,017.7	18,972.0
Over-11.00	343,919.8	167,319.0	57,944.3	64,800.5	32,735.7	50,415.1
Total	5,583,819.0	6,028,203.1	6,500,323.2	6,848,503.4	7,306,770.1	7,603,266.6

*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

3.21 Scheduled Banks' Advances by Rates of Interest

(End of Period: Million Rupees)

RATE OF RETURN	2011				2012			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	25,925.1	25,925.1	29,578.0	28,405.0	17,871.5	17,005.0	31,467.5	27,243.5
1.00*	328.4	328.4	454.9	454.9	384.0	384.0	527.3	527.3
2.00*	2,792.0	2,792.0	498.1	498.1	3,498.5	3,498.5	2,953.3	2,953.3
3.00*	9,298.5	9,298.5	11,293.7	11,293.7	9,751.5	9,751.5	8,392.9	8,392.9
3.25	3,342.0	3,342.0	2,413.6	2,413.6	1,158.8	1,158.8	281.6	281.6
3.50	882.5	882.5	466.2	466.2	945.9	945.9	619.6	619.6
3.75	1,446.1	1,446.1	1,904.4	1,904.4	142.8	142.8	511.6	511.6
4.00	4,349.0	4,349.0	7,608.5	7,608.5	4,498.7	4,498.7	8,443.8	8,443.8
4.25	1,730.7	1,730.7	1,016.4	1,016.4	509.4	509.4	192.5	192.5
4.50	3,252.8	3,252.8	2,510.5	2,510.5	183.0	183.0	157.6	157.6
4.75	96.6	96.6	136.3	136.3	484.7	484.7	66.8	66.8
5.00	1,079.0	1,079.0	3,267.9	3,267.9	1,586.1	1,586.1	940.5	940.5
5.25	185.7	185.7	290.9	290.9	141.1	141.1	180.2	180.2
5.50	769.6	769.6	129.8	129.8	228.1	228.1	92.9	92.9
5.75	114.0	114.0	-	-	10.3	10.3	-	-
6.00	1,794.8	1,794.8	1,830.1	1,830.1	700.6	700.6	687.6	687.6
6.25	1,013.0	1,013.0	156.3	156.3	-	-	-	-
6.50	1,212.7	1,212.7	1,325.7	1,325.7	119.5	119.5	-	-
6.75	-	-	2.7	2.7	-	-	-	-
7.00	342.5	342.5	1,115.1	1,115.1	3,504.4	1,233.6	1,259.0	1,259.0
7.25	-	-	-	-	-	-	-	-
7.50	22.4	22.4	339.5	339.5	240.3	240.3	19.5	19.5
7.75	-	-	-	-	0.1	0.1	-	-
8.00	143.2	143.2	1,085.9	1,085.9	962.8	962.8	868.5	868.5
8.25	-	-	1,028.6	1,028.6	243.5	243.5	-	-
8.50	416.0	416.0	1,244.8	1,244.8	10.3	10.3	379.6	379.6
8.75	-	-	-	-	-	-	2,737.0	2,737.0
9.00	1,309.6	242.8	1,655.7	630.7	32,390.5	28,311.8	10,763.7	9,696.9
9.25	-	-	-	-	-	-	7,371.6	7,371.6
9.50	-	-	44.4	44.4	-	-	12,881.9	12,881.9
9.75	89.4	89.4	76.6	76.6	85.7	85.7	5,150.1	4,671.8
10.00	421.8	421.8	2,502.7	2,502.7	109.0	109.0	3,973.3	3,973.3
10.25	440.2	440.2	555.7	555.7	1,005.1	1,005.1	2,833.2	2,833.2
10.50	237.4	50.0	610.0	610.0	5.5	5.5	8,751.8	1,491.7
10.75	200.0	200.0	996.6	996.6	761.6	761.6	1,464.8	1,464.8
11.00	5,825.5	5,825.5	11,803.3	11,803.3	11,353.6	11,353.6	5,519.2	5,472.3
11.25	-	-	-	-	-	-	3,086.9	3,086.9
11.50	1.4	1.4	1.2	1.2	241.8	241.8	1,118.6	1,118.6
11.75	6.0	6.0	292.9	292.9	142.0	142.0	241.5	241.5
12.00	549.5	549.5	3,844.8	3,844.8	11,601.1	11,601.1	20,085.3	17,085.3
12.25	91.5	91.5	1,601.1	1,601.1	3,889.2	3,889.2	1,592.7	1,592.7
12.50	1,323.1	1,323.1	4,375.2	4,375.2	2,691.4	2,691.4	3,475.4	3,475.4
12.75	9.4	9.4	4,223.4	4,223.4	5,838.0	5,838.0	7,998.2	2,812.6
13.00	4,389.0	4,389.0	9,145.8	8,670.7	18,259.9	11,124.5	12,134.7	11,976.0
13.25	472.3	472.3	1,782.8	1,782.8	2,275.2	2,275.2	1,807.7	1,807.7
13.50	2,809.6	2,809.6	2,479.2	2,479.2	5,220.1	5,220.1	2,997.1	2,883.0
13.75	1,741.5	1,741.5	2,077.5	1,242.8	1,537.9	1,289.6	847.7	649.4
14.00	5,700.2	5,433.2	7,618.3	7,607.5	19,269.4	18,220.6	9,923.0	9,304.3
14.25	2,850.1	2,850.1	1,236.0	1,236.0	1,486.9	1,486.9	1,299.5	1,299.5
14.50	1,497.1	1,497.1	2,007.8	2,007.8	12,110.5	5,299.9	7,264.1	671.0
14.75	3,984.9	3,535.6	2,878.4	2,878.4	4,306.4	4,306.4	1,254.0	1,254.0
15.00	29,221.9	19,891.9	27,352.0	20,953.6	30,933.1	30,933.1	15,128.5	15,128.5
15.25	3,765.8	3,414.9	3,595.7	3,595.7	1,627.4	1,627.4	622.3	622.3
15.50	11,616.9	11,526.2	15,990.9	15,952.6	11,734.9	11,734.9	10,560.8	10,556.4
15.75	4,106.8	4,106.8	2,563.1	2,563.1	1,965.0	1,965.0	876.2	876.2
16.00 & over	66,163.4	59,456.9	69,208.1	63,675.0	63,946.9	48,531.8	32,923.6	32,888.2
TOTAL	209,360.5	190,911.8	250,217.6	234,728.9	291,964.0	254,089.7	254,726.0	225,741.9

* 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

3.21 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2013				2014			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	35,285.2	34,399.9	37,515.7	33,290.4	24,004.7	24,004.7	24,017.6	24,017.6
1.00*	1,111.5	1,111.5	3,120.9	3,120.9	479.8	479.8	436.0	436.0
2.00*	5,839.7	5,839.7	3,195.9	3,195.9	7,580.7	7,580.7	7,106.5	7,106.5
3.00*	13,226.1	13,226.1	10,749.7	8,503.5	16,255.4	16,255.4	14,959.2	14,959.2
3.25	18.2	18.2	-	-	116.2	116.2	409.0	409.0
3.50	384.9	384.9	226.0	226.0	416.1	416.1	527.8	527.8
3.75	11.2	11.2	26.5	26.5	613.4	613.4	903.8	903.8
4.00	7,202.3	7,202.3	7,314.9	7,314.9	6,275.0	6,275.0	11,532.2	11,532.2
4.25	6.9	6.9	119.2	119.2	710.6	710.6	663.0	663.0
4.50	151.0	151.0	88.8	88.8	193.0	193.0	-	-
4.75	95.7	95.7	67.0	67.0	35.6	35.6	12.7	12.7
5.00	458.0	458.0	429.2	429.2	324.6	324.6	1,270.6	1,270.6
5.25	-	-	3.9	3.9	42.2	42.2	1,197.9	1,197.9
5.50	92.9	92.9	136.7	136.7	173.3	173.3	735.5	735.5
5.75	-	-	-	-	35.0	35.0	-	-
6.00	172.0	23.8	1,618.0	1,618.0	1,700.5	1,700.5	3,224.1	3,224.1
6.25	-	-	103.8	103.8	175.7	175.7	145.5	145.5
6.50	160.1	160.1	-	-	-	-	296.2	296.2
6.75	-	-	-	-	-	-	-	-
7.00	291.7	291.7	1,161.8	1,161.8	1,158.3	1,158.3	1,705.9	1,705.9
7.25	-	-	6.3	6.3	-	-	-	-
7.50	-	-	0.8	0.8	126.9	126.9	6,422.1	6,422.1
7.75	-	-	-	-	-	-	-	-
8.00	199.3	199.3	46.5	46.5	431.2	431.2	1,086.3	1,086.3
8.25	-	-	-	-	414.2	414.2	-	-
8.50	1,731.4	1,731.4	98.4	98.4	5.7	5.7	12.7	12.7
8.75	745.2	745.2	-	-	-	-	-	-
9.00	19,310.2	18,243.4	19,038.9	17,873.9	15,607.7	14,541.0	6,683.2	5,616.5
9.25	4,497.6	4,497.6	1,804.6	1,804.6	270.8	270.8	769.6	769.6
9.50	5,333.4	5,333.4	6,627.6	6,627.6	6,930.7	6,930.7	1,378.5	1,378.5
9.75	127.8	127.8	1,201.8	1,201.8	12.8	12.8	1,357.5	1,357.5
10.00	2,857.5	2,857.5	8,125.5	8,125.5	1,102.3	1,102.3	4,186.2	4,186.2
10.25	781.3	781.3	4,658.6	4,658.6	10,317.6	10,317.6	20,337.4	20,337.4
10.50	2,260.3	2,123.7	2,474.3	2,474.3	503.3	503.3	3,280.7	3,280.7
10.75	580.7	438.6	326.7	190.1	2,334.5	2,334.5	13,336.8	5,287.1
11.00	8,038.0	6,005.1	36,294.4	24,295.2	16,189.1	16,189.1	4,647.9	4,647.9
11.25	2,380.4	2,380.4	5,036.5	4,911.0	12,538.9	4,112.8	1,573.6	1,573.6
11.50	3,132.6	3,132.6	5,227.4	5,227.4	758.4	758.4	1,837.4	1,837.4
11.75	2,485.8	2,485.8	809.2	809.2	139.8	139.8	6,273.9	6,273.9
12.00	36,043.0	24,722.7	42,890.7	36,659.9	15,139.4	14,842.7	19,554.8	10,206.2
12.25	5,010.8	5,010.8	720.4	720.4	2,706.1	2,706.1	5,009.3	4,529.4
12.50	5,077.2	5,077.2	4,338.7	4,338.7	2,885.2	2,885.2	3,334.2	3,334.2
12.75	2,380.8	2,380.8	2,710.3	2,710.3	8,358.6	8,358.6	5,421.5	5,421.5
13.00	4,447.6	4,447.6	16,179.0	8,746.2	16,177.1	5,010.5	13,042.6	2,075.3
13.25	2,129.5	2,129.5	1,311.6	1,311.6	5,460.9	5,460.9	7,758.5	7,758.5
13.50	1,367.8	1,367.8	2,170.3	2,170.3	8,158.1	8,158.1	2,384.1	2,384.1
13.75	1,886.6	1,886.6	1,345.0	1,345.0	1,062.3	1,062.3	797.7	797.7
14.00	11,152.7	10,176.3	13,682.7	12,706.2	16,524.2	14,174.8	15,800.9	13,020.0
14.25	1,292.5	1,292.5	1,021.1	1,021.1	1,459.9	1,459.9	2,889.3	2,889.3
14.50	1,167.1	1,167.1	1,005.1	1,005.1	1,986.4	1,986.4	1,398.4	1,398.4
14.75	639.3	639.3	2,754.4	2,754.4	1,677.9	1,677.9	1,390.6	1,390.6
15.00	13,274.4	13,132.5	17,699.5	17,699.5	14,788.6	14,788.6	15,905.4	15,905.4
15.25	94.5	94.5	539.0	539.0	1,321.3	1,321.3	883.1	883.1
15.50	7,612.4	7,612.4	14,964.6	14,964.6	17,506.2	17,506.2	15,523.6	15,523.6
15.75	426.2	426.2	1,445.4	1,445.4	828.5	828.5	816.2	816.2
16.00 & over	25,653.8	25,643.6	42,793.0	42,770.8	40,387.9	40,365.7	51,419.0	51,396.8
TOTAL	238,625.0	221,764.3	325,226.2	290,666.3	284,402.1	261,074.3	305,656.4	272,941.0

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

(End of Period: Million Rupees)

RATE OF RETURN	2011				2012			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	259,165.3	224,338.5	124,245.6	123,403.3	210,478.1	182,915.6	212,510.5	207,580.5
1.00*	1,583.2	682.2	2,360.1	1,432.7	1,706.2	642.1	2,162.3	1,055.3
2.00*	10,376.9	10,376.9	4,565.2	4,565.2	9,741.5	9,738.4	10,465.1	10,444.3
3.00*	25,778.4	25,778.4	21,589.1	21,187.3	26,163.1	25,525.6	26,461.9	26,461.7
4.00*	33,058.8	33,058.8	26,142.9	26,141.0	22,502.1	22,500.5	26,183.7	26,182.3
5.00*	25,825.7	25,824.3	31,117.0	31,116.7	32,119.8	32,054.8	29,124.9	29,054.7
6.00*	6,148.2	6,148.2	12,731.3	12,731.3	12,806.3	12,806.3	6,089.7	6,089.7
7.00*	21,994.2	21,994.2	19,269.2	19,269.2	16,342.9	16,342.9	13,899.8	13,899.8
8.00*	25,378.0	20,377.9	20,937.4	14,390.3	27,933.6	17,161.5	8,393.3	8,393.3
8.25	892.8	892.8	587.3	587.3	1,272.1	1,272.1	415.9	178.9
8.50	4,832.4	4,832.4	5,518.9	5,518.9	6,680.0	6,680.0	2,058.5	2,058.5
8.75	825.7	825.7	939.4	939.4	1,081.2	1,081.2	3,916.4	3,916.4
9.00	109,620.1	109,620.1	100,456.3	100,456.3	297,500.1	227,416.6	72,759.7	66,865.4
9.25	821.5	821.5	712.4	712.4	2,531.9	2,531.9	16,189.5	16,189.4
9.50	3,873.9	3,873.9	2,426.7	2,426.7	3,669.4	3,669.4	240,628.5	199,021.1
9.75	1,439.3	1,439.3	2,812.4	2,812.4	1,058.8	1,058.8	40,112.6	31,300.4
10.00	46,522.0	46,500.1	37,561.2	37,551.3	34,790.0	34,790.0	107,614.5	59,724.3
10.25	4,475.9	4,475.9	6,313.8	6,313.8	2,390.6	2,390.6	75,395.7	36,568.9
10.50	10,853.7	10,853.2	12,253.1	12,193.1	7,459.6	7,459.6	84,068.7	54,585.6
10.75	7,009.9	7,009.9	6,232.2	6,232.2	6,526.2	6,526.2	59,864.1	47,496.0
11.00	142,992.9	142,859.5	271,617.3	248,695.4	133,224.1	133,179.1	191,319.6	140,111.0
11.25	1,933.5	1,933.5	2,940.3	2,940.3	2,603.9	2,603.9	78,624.1	74,208.1
11.50	1,732.1	1,732.1	3,290.7	3,290.7	3,493.1	3,424.3	47,597.1	46,288.3
11.75	598.5	598.5	11,089.9	5,917.7	4,343.7	4,241.7	60,350.4	54,144.9
12.00	18,093.4	15,960.2	36,082.3	32,665.6	63,876.3	57,206.6	133,352.3	116,333.3
12.25	3,079.2	2,432.7	26,314.4	17,506.3	21,313.5	14,452.0	99,973.5	65,608.3
12.50	5,502.4	2,826.9	26,140.0	24,372.4	43,226.8	35,074.7	236,340.5	115,990.4
12.75	9,344.1	3,527.9	30,307.9	23,547.3	87,992.0	26,626.6	164,943.6	42,663.0
13.00	38,942.0	35,730.2	84,141.3	67,803.9	141,718.8	116,637.0	157,678.4	116,424.9
13.25	5,209.0	5,209.0	66,419.3	61,496.6	85,061.0	67,308.7	48,024.0	43,727.4
13.50	24,996.3	23,263.8	41,498.0	37,701.6	107,218.3	87,501.7	58,757.5	45,640.4
13.75	32,053.6	27,585.3	71,761.4	65,055.5	69,247.8	66,347.8	29,057.4	28,956.0
14.00	162,510.1	135,901.7	135,521.8	122,961.0	188,104.2	150,604.3	123,287.7	109,378.8
14.25	43,352.4	38,989.2	56,703.9	54,201.9	122,401.5	47,115.9	25,502.7	18,501.9
14.50	71,930.2	54,013.1	72,170.7	69,497.2	217,344.9	80,873.8	35,511.2	32,615.1
14.75	62,098.4	54,184.6	78,820.2	78,143.5	121,087.3	63,454.5	18,029.5	18,028.0
15.00	313,347.8	215,400.4	226,841.7	167,001.9	279,102.4	178,254.5	354,911.3	256,530.1
15.25	67,265.0	61,997.1	87,240.3	84,339.2	45,917.7	43,912.3	28,958.8	28,958.8
15.50	148,152.4	138,260.9	124,302.9	90,568.7	86,947.8	83,693.2	76,145.8	75,508.8
15.75	57,675.0	49,225.0	182,395.2	64,195.7	69,251.9	27,767.8	26,631.6	16,644.9
16.00	368,577.8	251,378.9	296,347.6	162,702.4	136,170.7	132,767.1	78,003.0	75,066.5
16.25	220,179.4	36,805.5	71,884.6	65,788.7	19,918.3	17,768.0	10,728.9	10,723.3
16.50	94,208.6	64,336.2	61,454.5	48,078.4	31,602.7	31,602.2	17,531.7	17,495.4
16.75	25,859.6	25,582.4	44,640.0	43,630.1	13,347.4	11,730.3	6,485.0	5,484.0
17.00	260,693.1	256,622.1	169,591.3	163,733.0	174,508.1	145,217.0	54,784.8	54,086.6
17.25	14,444.0	14,444.0	29,592.5	29,592.5	9,460.9	9,442.2	6,821.5	6,803.3
17.50	44,099.2	44,099.2	30,077.6	30,053.3	26,712.9	26,710.4	23,770.0	15,168.4
17.75	15,188.7	15,182.7	18,046.1	18,042.7	5,050.3	5,047.4	3,784.8	3,782.2
18.00	83,308.7	81,647.8	87,868.0	83,482.7	45,337.2	41,487.0	55,101.5	46,343.7
18.25	6,704.9	6,700.9	18,859.4	18,854.2	4,584.4	4,579.6	2,497.7	2,493.3
18.50	15,509.5	15,509.5	19,390.1	19,386.7	14,979.0	14,975.9	14,552.0	14,549.2
18.75	5,454.5	5,454.1	8,664.1	8,664.1	4,954.4	4,954.4	2,629.1	2,629.1
19.00	62,306.8	62,303.1	47,781.4	47,781.4	42,863.3	42,863.3	52,734.2	52,529.3
19.25	2,472.5	2,472.5	3,745.4	3,745.4	665.3	665.3	472.7	472.7
19.50	2,492.3	2,492.3	3,709.7	3,709.7	5,123.7	5,123.7	6,303.6	6,303.6
19.75	2,095.7	2,095.7	1,370.1	1,370.1	1,401.8	1,401.8	1,093.8	1,093.8
20.00 & over	66,582.6	66,582.6	72,581.5	72,581.5	83,129.8	82,343.9	63,203.8	61,992.4
TOTAL	3,101,461.6	2,525,065.1	3,059,974.9	2,573,079.9	3,238,040.4	2,483,523.8	3,433,810.3	2,670,345.4

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

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

(End of Period: Million Rupees)

RATE OF RETURN	2013				2014			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	140,442.2	127,590.1	178,714.4	168,360.0	269,310.9	131,789.1	132,670.6	131,344.8
1.00*	4,019.5	3,974.5	6,950.9	5,624.3	8,747.2	8,677.7	8,139.0	6,909.6
2.00*	11,698.2	11,698.2	19,770.7	13,533.1	23,429.6	23,429.6	13,971.9	13,971.9
3.00*	28,857.1	28,856.9	41,775.2	27,086.3	37,210.0	37,209.9	41,020.1	41,020.1
4.00*	21,337.4	21,336.2	28,367.2	28,366.3	26,996.7	26,996.2	43,517.7	43,510.4
5.00*	27,647.0	27,645.5	40,115.1	33,355.1	65,413.8	52,278.1	38,427.6	37,555.9
6.00*	9,159.1	9,159.1	14,810.9	5,864.6	10,095.5	6,595.2	35,393.5	7,153.9
7.00*	55,656.3	54,164.9	43,502.2	43,473.8	49,064.4	49,064.2	100,228.6	100,200.2
8.00*	29,362.1	29,075.2	19,944.1	19,944.1	16,361.9	16,361.9	125,225.3	125,144.3
8.25	494.9	494.9	736.0	736.0	203.7	203.7	1,121.9	1,121.9
8.50	2,067.3	2,067.3	4,443.9	4,443.9	5,385.9	5,385.9	2,595.1	2,595.1
8.75	7,139.8	7,139.8	5,603.1	5,603.1	6,045.8	6,045.8	3,181.5	3,181.5
9.00	108,845.5	93,477.6	274,873.2	187,480.1	212,234.5	199,774.0	381,751.6	219,931.9
9.25	78,228.2	78,228.2	70,374.7	70,374.7	51,004.9	49,504.9	8,135.8	8,135.8
9.50	80,498.2	76,188.2	112,726.7	108,324.3	79,005.1	74,836.9	38,016.3	36,011.3
9.75	29,703.8	26,948.8	44,626.4	37,806.3	7,115.9	4,975.2	44,297.5	31,699.0
10.00	174,594.0	116,740.7	223,443.7	173,023.0	168,532.2	70,183.2	240,642.9	147,796.4
10.25	73,825.4	42,507.7	80,215.9	68,285.9	78,953.6	54,286.7	83,061.9	68,951.8
10.50	110,464.3	66,965.2	153,428.4	94,616.4	101,027.4	74,731.0	107,487.6	58,635.5
10.75	61,250.2	49,045.3	134,333.2	57,525.5	106,598.3	63,374.6	170,999.6	73,155.0
11.00	291,477.7	185,255.2	405,607.3	192,419.9	429,123.6	168,522.1	635,673.6	258,466.9
11.25	133,479.4	46,286.0	177,705.0	83,262.4	192,693.8	114,426.3	96,432.7	92,142.2
11.50	116,826.2	63,422.2	118,708.1	87,681.9	89,014.4	81,435.7	83,809.3	68,563.9
11.75	102,496.5	32,931.9	59,225.0	56,454.4	92,059.8	84,057.7	67,241.2	63,803.7
12.00	459,317.0	296,153.5	168,153.2	138,940.3	285,024.0	236,018.6	290,704.4	239,583.2
12.25	42,845.4	38,553.6	53,775.9	50,891.6	85,203.6	81,064.4	69,360.6	64,124.4
12.50	81,238.6	80,598.8	78,831.4	78,152.0	74,417.0	69,619.6	80,429.7	69,457.7
12.75	28,854.6	26,668.1	59,099.0	39,314.1	52,926.6	52,313.5	63,606.6	56,216.6
13.00	162,637.8	90,508.3	87,859.4	87,097.9	170,839.7	127,167.8	199,249.6	184,162.8
13.25	19,017.6	16,936.7	19,629.7	19,317.2	69,379.5	69,379.5	50,787.4	44,584.5
13.50	80,975.5	80,975.5	92,995.0	79,968.3	98,685.7	98,685.7	90,978.2	90,978.2
13.75	10,268.5	10,267.2	17,521.5	17,520.3	37,491.9	25,742.5	20,355.5	20,355.5
14.00	131,494.8	123,671.4	120,305.6	116,127.2	83,899.3	70,811.2	99,123.8	98,491.8
14.25	16,468.5	15,130.3	16,390.9	15,432.0	46,338.8	46,338.8	53,451.2	53,451.2
14.50	17,475.8	17,436.5	30,480.3	29,804.5	80,697.0	68,294.4	21,621.0	20,621.0
14.75	13,506.8	13,505.4	6,282.5	6,281.2	15,301.3	15,300.2	7,671.4	7,671.4
15.00	191,769.1	127,933.9	201,354.3	158,353.9	100,803.5	71,927.7	81,788.0	77,306.6
15.25	11,311.4	11,311.4	8,816.1	8,816.1	12,925.8	12,925.8	11,039.6	11,039.6
15.50	69,103.2	68,852.4	79,470.0	73,133.6	109,735.1	88,079.9	77,935.1	73,935.1
15.75	12,599.9	12,599.6	9,758.1	9,757.9	6,456.5	6,456.5	8,607.9	8,607.9
16.00	65,866.9	65,759.1	44,063.8	43,552.6	50,210.7	48,065.7	65,066.2	64,561.1
16.25	8,645.6	8,640.7	4,059.3	4,054.8	3,680.7	3,676.8	1,511.5	1,511.5
16.50	8,711.0	8,711.0	12,255.2	11,255.2	28,136.5	27,742.0	15,068.9	15,068.9
16.75	13,590.7	3,604.4	3,243.0	3,243.0	2,430.3	2,430.3	3,033.0	3,033.0
17.00	57,080.9	42,820.5	22,779.5	22,619.2	29,572.8	22,267.2	30,757.0	26,518.3
17.25	4,225.4	4,225.4	10,314.0	10,314.0	4,573.8	4,573.8	2,981.7	2,977.4
17.50	7,272.5	7,271.6	5,243.4	5,242.6	6,012.1	6,011.3	3,907.8	3,907.8
17.75	1,919.3	1,917.1	4,725.8	4,724.0	1,991.7	1,990.1	524.2	524.2
18.00	53,175.0	53,175.0	45,220.6	40,637.9	62,480.4	42,174.4	28,572.3	28,569.4
18.25	2,091.5	2,087.5	2,728.2	2,696.7	3,810.9	3,729.0	2,919.5	2,892.0
18.50	14,923.6	14,920.1	5,590.0	5,587.9	14,454.0	7,443.9	1,779.2	1,778.0
18.75	997.8	997.8	675.8	675.8	1,626.2	1,626.2	450.9	450.9
19.00	48,815.6	48,315.6	49,169.4	48,669.4	51,382.8	51,382.8	54,958.9	54,958.9
19.25	242.2	242.2	253.0	253.0	283.4	283.4	205.9	205.9
19.50	3,641.5	3,641.5	2,289.7	2,289.7	1,761.1	1,761.1	1,216.6	1,216.6
19.75	305.0	305.0	759.8	759.8	1,427.2	1,427.2	339.2	339.2
20.00 & over	63,198.2	60,932.3	66,531.6	66,531.6	64,054.1	58,203.1	67,709.0	62,448.5
TOTAL	3,403,157.5	2,559,869.2	3,590,626.5	2,775,660.9	3,783,642.7	2,829,059.6	4,010,754.3	3,032,552.4

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

(Percent per annum)

TYPE OF DEPOSITS	2011		2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	6.06 (1.59)	6.14 (1.32)	5.26 (1.59)	5.20 (1.42)	4.65 (1.91)	5.13 (1.69)	3.93 (3.53)	5.49 (2.01)
II. Saving Deposits	5.25 (53.94)	5.14 (53.71)	5.68 (54.80)	5.69 (56.63)	5.90 (58.86)	6.32 (59.31)	6.34 (59.65)	5.94 (61.27)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.29 (9.77)	4.79 (9.14)	5.13 (9.61)	5.95 (9.51)	5.38 (9.48)	5.80 (9.87)	5.76 (8.65)	5.62 (9.25)
(b) 3 months and over but less than 6 months	7.42 (8.62)	6.72 (7.92)	6.62 (7.67)	6.51 (6.29)	6.08 (6.43)	6.68 (7.18)	6.47 (6.56)	6.59 (6.07)
(c) 6 months and over but less than 1 year	7.72 (5.19)	7.83 (5.57)	7.17 (4.89)	6.88 (5.18)	6.44 (4.21)	6.93 (4.12)	6.87 (4.16)	6.77 (4.64)
(d) 1 year and over but less than 2 years	8.99 (14.67)	8.82 (16.27)	8.71 (15.38)	8.20 (14.94)	7.73 (13.40)	7.76 (12.24)	7.72 (11.81)	7.39 (11.69)
(e) 2 years and over but less than 3 years	9.30 (0.67)	8.28 (0.56)	8.40 (0.63)	8.16 (0.58)	7.93 (0.53)	8.29 (0.52)	8.04 (0.58)	7.87 (0.63)
(f) 3 years and over but less than 4 years	11.31 (1.68)	11.17 (1.63)	10.73 (1.94)	10.34 (2.03)	8.65 (1.95)	8.95 (1.94)	8.19 (1.91)	7.79 (1.50)
(g) 4 years and over but less than 5 years	9.61 (0.19)	8.62 (0.16)	9.20 (0.15)	8.93 (0.16)	8.31 (0.14)	8.98 (0.15)	8.78 (0.14)	8.00 (0.15)
(h) 5 years and over	9.37 (3.68)	9.93 (3.71)	9.21 (3.34)	9.88 (3.26)	9.50 (3.09)	9.50 (2.99)	8.98 (3.03)	8.76 (2.79)
IV. Overall								
(i) Excluding current and other deposits	6.42	6.29	6.47	6.45	6.28	6.64	6.53	6.27
(ii) Including current and other deposits	4.53	4.51	4.56	4.61	4.38	4.63	4.29	4.31

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

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

(Percent per annum)

TYPE OF DEPOSITS	2011		2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	6.94 (1.49)	6.33 (1.39)	6.32 (1.44)	5.34 (1.49)	4.73 (2.02)	5.23 (1.81)	4.06 (3.70)	5.49 (2.01)
II. Saving Deposits	5.61 (52.66)	5.61 (52.70)	6.14 (54.68)	6.18 (55.91)	6.38 (58.22)	6.87 (59.18)	6.86 (59.31)	5.94 (61.27)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.50 (10.02)	5.39 (8.72)	5.55 (9.34)	6.45 (9.45)	5.83 (9.39)	6.53 (9.49)	6.12 (8.79)	5.62 (9.25)
(b) 3 months and over but less than 6 months	7.92 (8.53)	7.31 (7.74)	7.70 (7.02)	7.39 (5.91)	6.71 (6.22)	7.64 (6.54)	7.54 (6.05)	6.59 (6.07)
(c) 6 months and over but less than 1 year	8.17 (5.24)	8.40 (5.57)	7.95 (4.74)	7.62 (5.00)	7.15 (4.02)	7.67 (4.02)	7.78 (3.95)	6.77 (4.64)
(d) 1 year and over but less than 2 years	9.15 (15.42)	8.93 (17.40)	8.93 (16.26)	8.38 (15.76)	7.94 (14.00)	7.97 (12.92)	7.98 (12.31)	7.39 (11.69)
(e) 2 years and over but less than 3 years	9.21 (0.69)	8.34 (0.61)	8.48 (0.68)	8.32 (0.61)	7.98 (0.57)	8.36 (0.56)	8.07 (0.62)	7.87 (0.63)
(f) 3 years and over but less than 4 years	11.28 (1.80)	11.24 (1.76)	10.77 (2.10)	10.35 (2.19)	8.65 (2.10)	9.10 (2.07)	8.58 (1.97)	7.79 (1.50)
(g) 4 years and over but less than 5 years	9.68 (0.19)	8.73 (0.17)	9.25 (0.16)	9.05 (0.17)	8.31 (0.15)	8.98 (0.17)	9.00 (0.15)	8.00 (0.15)
(h) 5 years and over	9.39 (3.97)	10.14 (3.94)	9.31 (3.59)	9.92 (3.50)	9.53 (3.32)	9.55 (3.23)	9.31 (3.14)	8.76 (2.79)
IV. Overall								
(i) Excluding current and other deposits	6.78	6.77	6.97	6.92	6.73	7.18	7.03	6.27
(ii) Including current and other deposits	4.90	4.86	5.02	5.04	4.79	5.09	4.71	4.31

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

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

(Percent per annum)

TYPE OF DEPOSITS	2011		2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	0.22 (2.79)	0.20 (0.52)	0.16 (3.32)	0.19 (0.53)	0.07 (0.46)	0.07 (0.42)	0.01 (1.41)	0.05 (0.81)
II. Saving Deposits	1.91 (69.67)	0.71 (65.42)	0.73 (56.25)	0.53 (65.56)	0.35 (67.28)	0.32 (60.76)	0.31 (63.80)	0.52 (56.06)
III. Term or Fixed Deposits								
(a) Less than 3 months	1.52 (6.70)	0.42 (14.01)	1.66 (12.64)	0.29 (10.32)	0.10 (10.64)	0.30 (14.09)	0.19 (6.88)	0.36 (11.20)
(b) 3 months and over but less than 6 months	2.10 (9.77)	1.44 (10.09)	0.89 (14.92)	0.58 (10.93)	0.49 (9.21)	1.80 (14.32)	0.25 (12.78)	1.35 (9.77)
(c) 6 months and over but less than 1 year	1.39 (4.60)	1.11 (5.58)	0.87 (6.63)	0.69 (7.44)	0.86 (6.73)	0.55 (5.18)	0.33 (6.70)	1.58 (10.08)
(d) 1 year and over but less than 2 years	3.52 (5.41)	1.25 (3.12)	1.56 (5.55)	1.12 (4.80)	0.60 (5.49)	0.98 (4.55)	0.73 (5.60)	0.92 (9.22)
(e) 2 years and over but less than 3 years	10.79 (0.48)	0.51 (0.06)	2.87 (0.12)	0.16 (0.15)	0.30 (0.05)	0.77 (0.05)	0.89 (0.04)	0.48 (0.08)
(f) 3 years and over but less than 4 years	13.47 (0.29)	0.91 (0.15)	2.42 (0.10)	1.11 (0.02)	0.91 (0.02)	0.91 (0.43)	0.15 (1.17)	0.13 (1.07)
(g) 4 years and over but less than 5 years	7.99 (0.10)	0.51 (0.03)	0.22 (0.01)	1.17 (0.03)	- -	0.76 -	0.07 (0.05)	1.48 (0.08)
(h) 5 years and over	4.69 (0.19)	0.26 (1.02)	0.71 (0.47)	1.86 (0.22)	0.19 (0.12)	0.63 (0.21)	0.99 (1.59)	2.44 (1.63)
IV. Overall								
(i) Excluding current and other deposits	2.01	0.77	0.91	0.55	0.39	0.58	0.33	0.75
(ii) Including current and other deposits	1.09	0.54	0.52	0.32	0.22	0.34	0.17	0.43

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

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

(Percent per annum)

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES	
I. INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS									
2011	Jun.	16.19	11.14	12.71	13.62	12.53	12.76	14.61	13.46
	Dec.	13.74	12.93	13.25	13.88	12.40	12.47	14.85	13.68
2012	Jun.	9.61	11.81	12.75	12.43	11.90	14.00	13.64	12.81
	Dec.	10.08	11.15	11.15	11.88	12.27	13.21	12.69	11.93
2013	Jun.	12.94	11.66	10.90	11.53	11.94	13.75	12.09	11.66
	Dec.	13.58	10.88	10.54	11.05	11.21	9.00	11.77	11.18
2014	Jun.	14.43	11.38	10.12	9.51	11.99	10.35	12.26	11.18
	Dec.	14.12	11.21	10.31	10.68	11.51	10.09	11.97	11.12
II. INTEREST BEARING - ALL BANKS									
2011	Jun.	15.78	12.42	11.33	11.11	12.01	11.04	12.85	12.01
	Dec.	14.78	10.20	11.53	8.89	11.46	13.12	12.90	11.81
2012	Jun.	12.80	12.86	11.89	11.07	12.49	12.30	13.29	12.43
	Dec.	15.40	12.28	10.55	8.31	10.2	8.4	11.41	10.77
2013	Jun.	14.86	11.72	8.71	8.45	10.80	9.40	10.64	9.97
	Dec.	9.66	11.65	10.77	9.67	11.11	7.79	11.49	10.91
2014	Jun.	15.46	12.03	10.11	9.92	11.61	7.10	11.72	11.20
	Dec.	15.32	11.93	9.58	9.64	11.65	7.39	12.33	11.30
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2011	Jun.	16.24	11.04	12.81	13.74	12.57	12.81	14.73	13.55
	Dec.	13.50	13.06	13.40	14.18	12.46	12.42	15.04	13.83
2012	Jun.	9.46	11.63	12.84	12.51	11.84	14.11	13.68	12.84
	Dec.	9.53	11.10	11.19	12.10	12.43	13.30	12.80	12.02
2013	Jun.	12.80	11.65	11.02	11.74	12.05	13.80	12.20	11.78
	Dec.	14.20	10.80	10.52	11.14	11.23	9.10	11.79	11.20
2014	Jun.	14.22	11.27	10.12	9.48	12.03	10.65	12.29	11.18
	Dec.	13.73	11.00	10.35	10.72	11.50	10.22	11.94	11.11

3.27 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
2009	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
2010	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
2011	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
2012	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
2013	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
2014	534,750	1,227,668	593,173	597,883	179,024	124,786	26,411	49,177	91,471	82,859	137,787	188,788	22,291	19,502	146,040	448,704
2014 Jun.	50,279	136,773	37,416	73,530	8,602	9,612	875	3,695	6,663	4,171	9,140	14,675	3,467	635	11,000	89,979
Jul.	94,816	17,967	10,450	73,387	319	17,923	139	9,320	1,234	9,475	4,774	19,659	511	1,853	-	26,860
Aug.	10,450	73,387	88,764	33,460	20,873	1,130	3,388	1,612	8,566	19,831	11,763	13,545	4,640	600	22,200	13,518
Sep.	49,608	106,079	47,544	49,151	10,366	9,695	2,355	6,500	21,863	3,202	8,849	20,437	795	1,720	6,800	46,171
Oct.	88,276	118,882	73,782	72,305	19,956	20,270	1,479	7,742	7,491	8,558	2,696	21,565	1,101	5,169	4,200	34,390
Nov.	31,879	74,322	27,154	38,363	13,658	7,960	1,542	2,936	9,802	2,996	12,488	16,165	1,138	379	7,750	10,345
Dec.	27,950	200,459	67,916	33,971	28,550	11,690	5,338	2,827	6,928	4,163	39,128	22,640	4,043	1,420	25,419	34,789
2015 Jan.	42,056	64,881	37,370	55,658	11,426	16,060	1,138	4,388	1,420	6,744	8,751	10,195	866	3,493	9,592	11,365
Feb.	49,405	57,284	34,846	42,690	9,523	12,250	1,310	6,539	1,732	14,833	2,261	8,515	1,427	1,330	6,100	21,900
Mar.	70,883	110,004	46,132	59,250	23,490	8,973	500	3,381	12,620	7,080	6,016	14,050	1,250	3,047	15,390	30,847
Apr.	41,377	115,300	96,326	57,576	18,686	10,132	6,828	2,790	6,711	4,491	12,004	9,755	315	3,061	6,320	126,690
May	58,047	74,855	26,748	70,397	11,300	5,365	813	4,355	5,263	6,258	3,373	8,723	1,900	775	23,460	27,324
Jun.	81,010	129,203	49,466	64,524	11,426	11,133	649	4,808	1,755	8,012	11,879	15,224	4,700	3,621	47,000	51,464

3.27 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

(Million Rupees)

PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWALA		TOTAL		
	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	
2009	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	800,602	1,125,894	
2010	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	745,234	1,009,699	
2011	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	784,714	1,256,794	
2012	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	1,252,628	1,868,359	
2013	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	1,705,460	2,531,967	
2014	27,134	47,290	8,130	73,571	8,103	17,592	11,885	5,644	4,484	17,034	48,068	5,094	11,648	32,567	1,850,398	2,938,159	
2014	Jun.	2,255	5,685	300	6,262	113	415	456	638	20	871	3,239	171	24	1,978	133,849	349,090
	Jul.	-	6,205	-	13,600	263	775	700	516	-	1,338	6,265	1,631	7	4,839	119,478	205,348
	Aug.	4,305	1,755	746	3,120	1,176	495	1,580	-	600	229	2,045	300	677	5,499	181,773	168,481
	Sep.	2,606	3,209	1,500	6,182	324	2,425	624	105	1,284	612	4,212	254	2,954	3,484	161,684	259,226
	Oct.	1,728	5,046	1,558	9,284	2,492	3,957	884	730	-	2,466	3,418	199	1,711	5,223	210,771	315,786
	Nov.	1,710	3,345	700	5,636	87	1,240	391	-	5	1,544	1,864	135	1,798	1,749	111,966	167,115
	Dec.	3,750	3,776	1,815	6,527	1,472	1,287	2,772	305	435	1,249	11,969	153	2,602	1,900	230,087	327,156
2015	Jan.	1,696	3,730	1,815	6,527	1,476	3,407	912	2,055	171	1,833	3,412	2,270	608	2,680	122,709	195,286
	Feb.	1,968	3,074	220	5,849	639	1,200	658	1,030	395	464	2,927	175	161	1,620	113,572	178,753
	Mar.	1,657	4,449	1039	6,719	1021	1,950	1409	1,630	179	1004	3,809	120	2623	4,084	188,018	256,588
	Apr.	1,186	4,302	20	5,893	1,534	1,519	1,215	1,021	546	1,144	3,397	146	136	3,597	196,601	347,416
	May	960	5,719	440	7,226	181	2,706	1,200	616	35	2,702	3,808	150	913	3,019	138,441	220,190
	Jun.	632	10,639	-	9,553	47	2,976	2,555	1,015	52	2,042	5,650	219	33	4,442	216,854	318,875

3.28 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD	
	No. of Cheques Cleared		No. of Cheques Cleared		No. of Cheques Cleared		No. of Cheques Cleared		No. of Cheques Cleared		No. of Cheques Cleared		No. of Cheques Cleared	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
2009	31,690	11,575,126	14,599	3,585,189	1,925	589,161	1,244	465,404	3,291	811,523	3,583	1,203,682	1,743	54,006
2010	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
2011	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
2012	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
2013	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
2014	32,994	11,520,638	11,784	4,352,834	2,040	1,103,054	1,570	877,856	2,930	1,201,384	3,165	1,872,549	1,116	73,623
2014 Jun.	2,736	1,025,636	1,117	456,216	201	135,427	143	95,291	332	138,564	286	194,393	146	11,403
Jul.	2,438	904,079	1,058	379,747	143	77,170	128	68,065	307	125,607	254	141,786	3	5,453
Aug.	2,520	879,363	15	7,768	139	72,948	110	60,096	128	50,899	201	127,108	3	3,281
Sep.	2,967	1,002,565	924	347,424	183	90,471	146	79,593	144	59,967	270	162,790	5	3,203
Oct.	2,601	917,828	1,001	365,196	159	84,054	117	66,016	145	60,175	243	138,064	5	4,188
Nov.	2,518	945,660	977	367,310	156	74,370	121	71,206	161	65,977	245	154,494	5	2,988
Dec.	3,017	1,030,488	1,139	434,847	183	103,472	142	79,890	157	68,104	291	190,595	5	3,366
2015 Jan.	2,779	192,010	1,072	421,105	183	106,368	144	78,536	282	71,591	269	142,604	5	3,650
Feb.	2,697	851,481	992	366,503	166	83,978	125	65,446	167	64,380	247	118,848	6	4,691
Mar.	2,900	929,728	1,114	401,334	178	92,202	133	66,656	305	124,298	274	148,295	6	3,574
Apr.	3,025	1,019,370	1,160	424,155	178	90,869	137	74,419	315	130,192	284	156,519	6	5,399
May	2,855	979,344	1,112	419,969	181	88,678	133	70,667	349	130,943	270	159,807	6	6,230
Jun.	2,892	1,059,937	1,188	475,240	209	136,442	146	83,415	338	146,967	301	206,417	11	8,297

3.28 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
2009	3512	2,551,541	1,508	575,079	869	152,938	2,100	123,804	13	3,371	4,995	1,067,540	71,072	22,758,364
2010	4,114	3,057,583	1,445	639,909	830	167,397	2,141	162,638	13	5,893	4,758	1,479,761	71,663	26,214,902
2011	4,220	3,497,811	1,412	760,739	853	190,056	2,154	334,239	18	10,132	5,224	1,477,778	74,598	28,049,558
2012	4,342	3,282,325	1,452	847,568	819	204,478	2,513	304,234	13	12,573	3,890	1,255,153	71,196	27,297,870
2013	4,320	3,398,004	1,431	837,954	800	231,971	2,167	313,531	17	10,974	3,415	1,195,016	70,971	28,697,714
2014	4,285	3,797,246	1,403	826,903	810	258,397	2,157	374,960	12	6,013	3,243	1,265,862	67,508	27,531,320
2014 Jun.	406	482,852	125	77,378	69	24,659	185	37,215	1	593	292	129,590	6,039	2,809,217
Jul.	335	289,788	111	67,118	73	24,621	151	28,287	1	437	261	101,127	5,263	2,213,285
Aug.	263	256,923	98	58,977	60	19,008	141	30,135	1	296	213	87,628	3,892	1,654,431
Sep.	377	298,534	120	68,067	68	20,881	169	28,738	1	418	272	100,290	5,646	2,262,941
Oct.	346	260,036	108	68,955	65	19,923	164	30,205	1	429	247	98,362	5,201	2,113,431
Nov.	323	239,052	108	67,169	61	19,477	163	26,538	1	387	250	95,509	5,088	2,130,137
Dec.	394	379,234	131	77,201	71	22,871	217	30,724	1	670	294	112,292	6,043	2,533,754
2015 Jan.	383	278,050	126	75,716	68	23,771	206	33,285	1	431	946	175,682	6,463	1,602,799
Feb.	346	234,497	116	62,347	63	20,692	177	29,420	1	433	253	99,943	5,355	2,002,659
Mar.	378	269,999	127	69,646	68	22,645	196	35,344	1	463	273	108,347	5,953	2,272,530
Apr.	400	282,298	128	79,669	69	22,064	209	31,646	1	537	278	111,834	6,190	2,428,971
May	372	260,494	131	73,494	74	23,605	235	37,851	1	441	318	126,149	6,037	2,377,672
Jun.	450	429,925	138	88,378	74	24,857	289	39,417	1	948	313	146,366	6,351	2,846,605

Source: SBP-BSC (Bank) and NBP

3.29 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2010	2011		2012
	Dec.	Jun.	Dec.	Jun
LIABILITIES				
Paid-up Capital	545,602	519,798	520,137	520,361
Reserves	6,302,001	5,749,744	7,590,504	8,315,725
Demand Deposits:	6,373,338	6,254,622	6,759,875	3,798,389
Time Deposits:	1,588,287	1,663,610	1,672,945	4,085,819
Borrowings from:	4,389,805	2,507,428	840,760	562,986
(a) State Bank of Pakistan	3,629,557	1,962,889	296,221	18,447
(b) Other Banks	760,248	544,539	544,539	544,539
Head Office & Inter-Bank Adjustment	1,720,339	1,630,162	486,830	486,830
Contingent Liabilities as per contra	2,694,509	2,754,256	2,821,530	2,827,050
Other Liabilities	3,707,169	6,521,125	10,215,136	10,585,696
TOTAL LIABILITIES / ASSETS	27,321,050	27,600,745	30,907,717	31,182,856
ASSETS				
Cash and Balances :	5,080,182	4,981,744	5,097,451	4,116,499
(a) Notes, Coins and Silver	402,830	303,042	560,111	539,160
(b) Balances with State Bank of Pakistan	169,302	825,348	823,750	814,174
(c) Balances with other Banks	4,508,050	3,853,354	3,713,590	2,763,165
Loans and Advances to:	10,153,537	10,401,096	11,355,371	12,207,245
Bill Purchased & Discounted:	184	184	184	184
Investment in Securities and Shares:	797,934	1,487,756	898,577	1,148,286
(a) Federal Government	400,000	1,129,528	535,413	918,168
(i) Treasury Bills	400,000	1,129,528	535,413	918,168
(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	140,048	121,571	106,506	133,460
(f) Others	254,301	233,072	253,073	93,073
Bank Premises	3,613,066	3,728,424	3,900,193	3,536,226
Head Office and Inter-Bank Adjustment	1,785,324	1,533,709	2,594,085	2,847,090
Contingent Assets as per contra	2,694,509	2,754,256	2,821,530	2,827,050
Other Assets	3,196,314	2,713,576	4,240,326	4,500,276

3.29 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2012	2013		2014	
	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES					
Paid-up Capital	520,485	520,624	522,352	2,022,424	2,022,443
Reserves	8,473,517	8,881,793	9,831,510	5,306,093	5,384,972
Demand Deposits:	3,896,155	3,825,738	4,649,868	4,868,566	5,085,582
Time Deposits:	4,445,363	3,880,722	4,359,409	3,797,905	4,154,252
Borrowings from:	556,290	503,878	556,290	503,878	503,878
(a) State Bank of Pakistan	17,072	10,287	17,072	10,287	10,287
(b) Other Banks	539,218	493,591	539,218	493,591	493,591
Head Office & Inter-Bank Adjustment	632,471	1,304,975	486,830	7,210,257	7,587,277
Contingent Liabilities as per contra	2,762,308	2,845,995	3,367,139	2,867,157	3,001,905
Other Liabilities	10,542,970	11,861,860	12,742,070	11,269,323	7,024,670
TOTAL LIABILITIES / ASSETS	31,829,559	33,625,585	36,515,468	37,845,603	34,764,979
ASSETS					
Cash and Balances :	5,415,816	4,980,625	6,095,658	4,874,755	4,887,374
(a) Notes, Coins and Silver	705,577	413,991	887,451	545,024	689,122
(b) Balances with State Bank of Pakistan	802,723	806,954	838,524	866,335	860,292
(c) Balances with other Banks	3,907,516	3,759,680	4,369,683	3,463,396	3,337,960
Loans and Advances to:	11,785,310	11,971,354	11,613,534	12,084,494	12,593,730
Bill Purchased & Discounted:	184	184	184	184	184
Investment in Securities and Shares:	826,455	867,334	1,574,578	2,215,047	2,397,971
(a) Federal Government	575,360	569,371	1,224,069	1,864,013	1,968,374
(i) Treasury Bills	575,360	569,371	1,224,069	1,364,013	966,304
(ii) Investment Bonds	-	-	-	500,000	1,002,070
(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	154,437	201,305	253,851	254,376	332,939
(f) Others	93,073	93,073	93,073	93,073	93,073
Bank Premises	3,483,003	4,611,278	4,609,128	4,657,813	4,661,584
Head Office and Inter-Bank Adjustment	2,542,769	2,404,276	2,766,235	2,404,276	2,404,276
Contingent Assets as per contra	2,762,308	2,845,995	3,367,139	2,867,157	3,001,905
Other Assets	5,013,714	5,944,539	6,489,012	8,741,877	4,817,955

3.30 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	
2011												
June												
No. of A/Cs.	68,137	5,080	4,890	201,685	-	3	1,870	2,451	1,494	7,720	13,538	293,330
Amount	1,719,365	78,069	73,775	4,383,413	-	190	210,524	694,045	90,976	667,875	1,663,610	7,918,232
December												
No. of A/Cs.	70,795	5,268	5,043	205,914	-	83	2,003	2,494	1,501	9,662	15,743	302,763
Amount	1,927,167	106,206	86,887	4,639,615	-	530	211,025	697,568	92,038	671,784	1,672,945	8,432,820
2012												
June												
No. of A/Cs.	70,137	4,844	4,875	205,622	-	91	2,134	2,559	1,521	10,198	16,503	301,981
Amount	1,777,832	100,822	65,411	4,269,686	-	631	216,177	699,111	92,563	661,975	1,670,457	7,884,208
December												
No. of A/Cs.	70,299	4,690	2,687	205,528	7	119	4,745	2,506	1,603	9,804	18,784	301,988
Amount	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	8,341,518
2013												
June												
No. of A/Cs.	70,743	4,626	2,752	201,582	32	130	3,646	3,427	2,042	12,601	21,878	301,581
Amount	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	7,706,460
December												
No. of A/Cs.	78,229	4,909	6,879	205,265	256	3,389	3,788	2,187	6,016	3,857	19,493	314,775
Amount	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	9,009,277
2014												
June												
No. of A/Cs.	70,756	4,982	6,585	175,925	-	141	2,830	2,960	2,454	9,683	18,068	276,316
Amount	2,345,804	100,427	38,675	4,462,946	-	3,532	186,583	610,976	109,952	807,576	1,718,619	8,666,471
December												
No. of A/Cs.	66,922	4,479	3,632	176,180	-	147	3,634	3,987	1,694	12,581	22,043	273,256
Amount	2,225,451	74,951	152,743	4,912,433	-	6,511	232,369	779,639	99,334	756,403	1,874,256	9,239,834

3.31 Distribution of Co-operative Banks' Deposits by Category of Deposits Holders

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITORS	2011		2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Govt. and Govt. Agencies	1,152	2,330	2,255	3,171	6,514	5,287	5,501	5,211
II. Business:	675,233	719,959	661,862	725,443	641,249	731,173	725,779	843,346
1 Agriculture, Forestry, Hunting and Fishing	127	127	127	-	-		127	127
2 Manufacturing	2,751	1,853	1,038	6,424	4,098	7,976	13,395	17,181
3 Construction	-	2,449	1,672	2,949	5,314	10,532	14,483	18,022
4 Commerce	-	-	-	-	-	-	-	-
5 Other Business	672,355	715,530	659,025	716,070	631,837	712,665	697,774	808,016
III. Trust Funds, Non-Profit Institutions and others	73,565	86,087	64,331	48,169	51,954	86,652	98,327	118,446
IV. Personal	6,457,442	6,744,434	6,325,611	6,276,377	5,872,748	6,658,319	6,290,559	6,548,204
V. Others	710,840	880,010	830,149	1,288,358	1,133,995	1,527,846	1,546,305	1,724,627
TOTAL	7,918,232	8,432,820	7,884,208	8,341,518	7,706,460	9,009,277	8,666,471	9,239,834

3.32 Classification of Co-operative Banks' Advances by Economic Group

(End of Period: Thousand Rupees)

ECONOMIC GROUPS	2011		2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	9,674,053	10,626,341	11,291,998	10,939,426	10,644,086	10,377,044	10,369,057	10,939,652
B. Mining and Quarrying	995	-	-	-	-	-	-	-
C. Manufacturing	11,306	9,373	8,968	11,500	8,968	8,838	943	943
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	9,578	10,128	9,578	8,496	9,578	9,578	9,578	9,578
G. Transport, Storage and Communication	56,432	56,432	56,432	55,166	56,424	56,432	56,432	56,432
H. Services	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described	397,777	384,205	363,621	348,860	330,172	310,949	296,445	307,193
J. Others	250,955	268,892	476,648	421,862	922,126	850,693	1,352,039	1,279,932
TOTAL	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534	12,084,494	12,593,730

3.33 Classification of Co-operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITIES	2011		2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	56,270	90,909	56,270	55,472	51,803	2,110	2,110	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	2,730	6,391	56,092	56,092	56,092
E. Real Estate:	268,131	268,131	268,131	259,131	258,191	259,131	259,131	259,131
(i) Land & Building	-	-	-	-	-	-	-	-
(ii) Agricultural Land	268,131	268,131	268,131	259,131	258,191	259,131	259,131	259,131
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	-	-	-	-	-	-	-	-
G. Others :	10,074,763	10,994,399	11,880,912	11,467,977	11,654,969	11,296,201	11,767,161	12,276,397
(i) Other Secured Advance	4,255,545	5,083,092	5,750,226	5,381,621	5,288,480	4,963,524	5,528,976	5,467,205
(ii) Advances Secured by Guarantee(s)	409,096	62,013	62,232	81,528	275,139	2,134,752	46,180	86,109
(iii) Clean Advances and advances against personal Securities	5,410,122	5,849,294	6,068,454	6,004,828	6,091,350	4,197,925	6,192,005	6,723,083
TOTAL	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534	12,084,494	12,593,730

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

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2011	2012		2013		2014
	Dec.	Jun.	Dec.	Jun.	Dec.	June
A. Federal Government Securities	535,413	918,168	575,360	569,371	1,224,069	1,864,013
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	535,413	918,168	575,360	569,371	1,224,069	1,364,013
Investment Bonds	-	-	-	-	-	500,000
B. Local Bodies Bonds	34	34	34	34	34	34
C. Shares	110,057	137,011	157,988	204,856	257,402	257,927
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	106,506	133,460	154,437	201,305	253,851	254,376
D. Others*	253,073	93073	93073	93073	93,073	93,073
TOTAL	898,577	1,148,286	826,455	867,334	1,574,578	2,215,047

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

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

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2014		
	Dec.		
	Book Value	Face Value	Market Value
A. Federal Government Securities	1,968,374	2,002,070	1,968,374
National Savings Schemes	-	-	-
Treasury Bills	966,304	1,000,000	966,304
Investment Bonds	1,002,070	1,002,070	1,002,070
B. Local Bodies Bonds	34	34	34
C. Shares	336,490	48,432	336,490
Co-operative Banks/ Institutions	3,551	3,551	3,551
Other Enterprises	332,939	44,881	332,939
D. Others	93,073	93,073	93,073
TOTAL	2,397,971	2,143,609	2,397,971

3.35 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		
2009												
Dec.	-	0.19	-	2.21	-	1.25	0.087	0.01	0.14	0.52	1.20	
2010												
Jun.	-	0.13	-	1.66	-	1.25	1.40	-	-	0.42	1.06	
Dec.	-	0.16	-	2.06	-	1.25	0.01	0.01	0.32	0.41	1.21	
2011												
Jun.	-	0.27	-	1.97	-	8.00	2.99	0.13	0.05	0.74	1.24	
Dec.	-	0.99	-	2.13	-	8.25	2.85	0.18	0.17	0.87	1.34	
2012												
Jun.	-	0.05	-	2.26	-	8.50	2.76	0.17	0.20	2.04	1.49	
Dec.	-	1.52	-	2.90	0.10	8.50	2.82	0.17	0.71	2.20	1.90	
2013												
Jun.	-	0.35	-	2.60	0.15	8.29	3.20	0.22	0.55	2.18	1.74	
Dec.	-	0.35	-	2.60	6.00	8.50	3.20	0.22	0.55	2.18	1.74	
2014												
Jun.	-	1.99	-	3.25	-	7.25	1.57	0.32	1.35	2.70	2.03	
Dec.	-	0.27	-	3.60	-	8.00	3.01	2.12	0.76	2.58	2.39	

3.36 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
2009								
Dec.	3.22	-	-	10.57	12.09	13.18	9.71	10.19
2010								
Jun.	3.11	-	-	10.00	9.73	12.14	10.48	10.41
Dec.	3.07	-	-	10.00	8.38	-	10.77	10.66
2011								
Jun.	3.07	-	-	10.00	8.38	-	11.59	11.47
Dec.	7.93	-	-	10.00	8.38	-	11.87	11.76
2012								
Jun.	3.07	-	-	10.00	8.38	-	12.07	11.95
Dec.	3.06	-	-	10.00	8.45	-	12.33	11.93
2013								
Jun.	4.52	-	-	8.26	8.48	-	12.31	12.18
Dec.	4.08	-	-	3.27	8.45	-	11.99	11.87
2014								
Jun.	4.08	-	-	3.27	8.45	-	12.41	12.28
Dec.	4.08	-	-	3.27	8.45	-	12.41	12.29

3.37 State Bank of Pakistan Rates for Banks

(Percent per annum)

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.
	Corporate	SME	Up to 3 Year	Over 3 Year and up to 5 Years	Up to	Over 3 Years	Over 5Years	
					3 Years	and up to 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	9.9787
1/05/2014		8.4	8.3	8.4	8.8	8.4	8.4	9.9791
1/06/2014		8.4	8.3	8.4	8.8	8.4	8.4	9.9716
1/07/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9685
1/08/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9791
1/09/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9791
1/10/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9791
1/11/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9541
1/12/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.4665
1/01/2015	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.4734
2/02/2015	5.0	4.0	8.3	8.4	6.0	5.0	4.5	8.9582
23/02/2015	5.0	4.0	5.5	5.0	6.0	5.0	4.5	8.3377
1/03/2015	5.0	4.0	5.5	5.0	6.0	5.0	4.5	8.3377
1/04/2015	5.0	4.0	5.5	5.0	6.0	5.0	4.5	7.8919
1/05/2015	5.0	4.0	5.5	5.0	6.0	5.0	4.5	7.2639
1/06/2015	5.0	4.0	5.5	5.0	6.0	5.0	4.5	6.6350

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.

3.38 Scheduled Banks' Rates of Return on Advances

(Percent per annum)

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	
01/02/2013	9.2	10.3	10.9	-
01/03/2013	9.2	10.3	10.9	-
01/04/2013	9.4	10.3	10.9	-
01/05/2013	9.4	10.3	10.9	-
01/06/2013	9.4	10.3	10.9	-
01/07/2013	9.4	10.3	10.9	-
01/08/2013	9.4	10.3	10.9	-
01/09/2013	9.4	10.3	10.9	-
01/10/2013	9.4	10.3	10.9	-
01/11/2013	9.4	10.3	10.9	-
01/12/2013	9.4	10.3	10.9	-
01/01/2014	9.4	10.3	10.9	-
01/02/2014	9.4	10.3	10.9	-
01/03/2014	9.4	10.3	10.9	-
01/04/2014	9.4	10.3	10.9	-
01/05/2014	9.4	10.3	10.9	-
01/06/2014	9.4	10.3	10.9	-
01/07/2014	7.5	10.3	10.9	-
01/08/2014	7.5	10.3	10.9	-
01/09/2014	7.5	10.3	10.9	-
01/10/2014	7.5	10.3	10.9	-
01/11/2014	7.5	10.3	10.9	-
01/12/2014	7.5	10.3	10.9	-
01/01/2015	7.5	10.3	10.9	-
02/02/2015	6.0	10.3	10.9	-
23/02/2015	6.0	7.5	7.5	-
01/03/2015	6.0	7.5	7.5	-
01/04/2015	6.0	7.5	7.5	-
01/05/2015	6.0	7.5	7.5	-
01/06/2015	6.0	7.5	7.5	-

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.

3.39 Weighted Average Lending & Deposit Rates

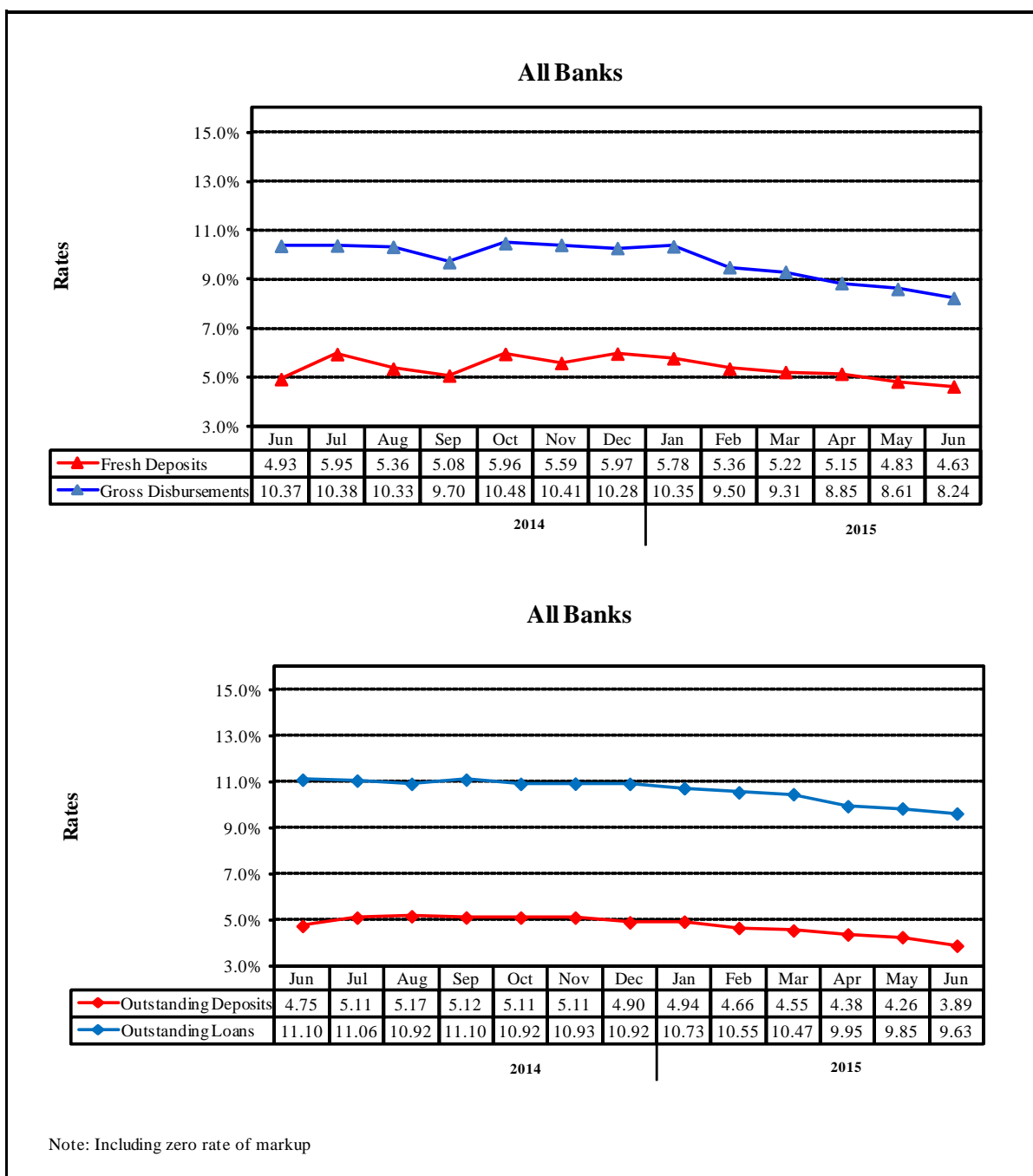
(Percent per annum)

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
Feb- 2015																
Public	11.92	12.64	11.99	12.73	11.99	12.02	12.37	12.37	6.15	6.20	6.56	6.51	5.37	5.49	7.12	7.11
Private	9.51	9.78	10.06	10.46	10.09	10.12	10.72	10.76	5.43	5.12	6.49	6.26	4.52	4.50	6.62	6.60
Foreign	7.71	9.55	7.76	9.55	8.90	9.10	9.63	9.91	3.66	3.77	5.98	6.36	4.26	4.47	6.05	6.48
Specialized	13.46	13.46	13.52	13.52	12.34	12.34	13.33	13.33	3.69	3.69	7.56	7.56	3.78	3.72	7.72	7.68
All Banks	9.50	9.88	10.00	10.52	10.55	10.59	11.15	11.19	5.36	5.11	6.48	6.29	4.66	4.66	6.71	6.70
Mar- 2015																
Public	11.14	12.04	11.24	12.19	12.05	12.10	12.42	12.42	6.36	6.50	7.54	7.51	5.32	5.45	7.13	7.11
Private	9.45	9.65	9.82	10.08	9.96	10.00	10.59	10.65	5.32	4.39	7.03	6.55	4.40	4.36	6.53	6.50
Foreign	5.82	8.87	5.92	8.88	8.35	8.54	9.06	9.27	3.57	3.84	5.50	6.16	4.10	4.44	5.51	6.14
Specialized	13.45	13.45	13.51	13.51	12.36	12.36	13.34	13.34	3.34	3.05	8.05	7.92	3.71	3.67	7.68	7.66
All Banks	9.31	9.73	9.65	10.14	10.47	10.51	11.06	11.11	5.22	4.50	6.95	6.61	4.55	4.54	6.62	6.61
Apr- 2015																
Public	10.15	10.89	10.21	10.98	11.30	11.37	11.72	11.72	5.52	5.59	6.07	6.03	5.35	5.48	6.98	6.96
Private	8.70	9.05	8.99	9.44	9.50	9.59	10.06	10.18	5.26	4.57	6.25	5.75	4.19	4.12	6.20	6.16
Foreign	7.83	8.86	8.04	8.86	8.21	8.41	8.94	9.15	3.04	3.20	5.09	5.68	3.41	3.67	4.94	5.54
Specialized	13.39	13.39	13.41	13.41	12.39	12.39	13.35	13.35	3.56	3.56	7.63	7.63	3.85	3.81	7.59	7.57
All Banks	8.85	9.26	9.13	9.63	9.95	10.05	10.51	10.61	5.15	4.58	6.18	5.78	4.38	4.36	6.34	6.32
May- 2015																
Public	10.29	10.65	10.33	10.70	11.21	11.25	11.57	11.57	5.47	5.67	6.54	6.53	4.99	5.08	6.92	6.91
Private	8.60	8.85	8.88	9.18	9.38	9.42	9.95	10.01	4.97	4.11	6.51	6.08	4.12	4.08	6.13	6.10
Foreign	5.47	8.42	5.49	8.42	7.88	8.10	8.55	8.85	3.06	2.98	5.57	5.52	3.69	3.68	5.27	5.26
Specialized	13.79	13.79	13.80	13.80	12.42	12.42	13.36	13.36	3.47	3.47	8.18	8.18	3.15	3.10	7.76	7.74
All Banks	8.61	9.00	8.86	9.32	9.85	9.90	10.40	10.45	4.83	4.12	6.45	6.09	4.26	4.25	6.26	6.24
Jun- 2015																
Public	10.64	11.59	10.74	11.72	11.07	11.15	11.47	11.47	4.64	4.75	5.57	5.52	4.72	4.92	6.71	6.71
Private	8.16	8.44	8.54	8.92	9.13	9.18	9.69	9.75	4.69	4.13	5.68	5.35	3.73	3.66	5.70	5.65
Foreign	6.16	7.79	6.31	7.79	6.82	7.47	7.40	8.15	2.93	2.93	5.10	5.10	2.81	2.81	4.99	4.99
Specialized	13.60	13.60	13.60	13.60	12.45	12.45	13.37	13.37	3.25	3.10	7.51	7.50	3.50	3.47	7.55	7.55
All Banks	8.24	8.60	8.60	9.05	9.63	9.69	10.17	10.23	4.63	4.15	5.66	5.37	3.89	3.86	5.88	5.85

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



3.40 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 ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2004-05	9.00 ²	9.00 ²	9.00	12.00	-	-
2005-06	9.00 ²	9.00 ²	12.00	12.00	-	-
2006-07	9.00 ²	9.00 ²	12.00	16.00	-	-
2007-08	9.00 ²	9.00 ²	12.50	17.00	15.00 ³	15.00 ³
2008-09	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2009-10	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2010-11	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2011-12	12.00 ⁴	13.80 ⁴	17.00	18.00	17.00 ³	16.00 ³
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³

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

3.41 Rates of Return on Financing by House Building Finance Company Ltd.¹

(Percent per annum)

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

INVESTMENT IN ²

From July, 2006						
Location	Rural Areas	In all Urban Areas including District Head Quarters Tehsils & Small Towns	Urban Areas of FSD/MTN/HYD/ PSH/ABTTD/QTA	Urban Areas of KAR/LHR/ISL/ RWP		
Investment limit	Rs.100,000/-	Rs.1,000,000/-	Rs.2,500,000/-	Rs.7,500,000/-		
Rent	5%	5%	5%	5%		
Appreciation	2.5%	7.5%	7.5% & 10%	7.5% ,10% & 12.5%		
From Sep, 2006						
Location	Rural Areas	In all Urban Areas including District Head Quarters Tehsils & Small Towns	Urban Areas of SUK/LAR/ATK/ SWL/KSR/SKP/ BWP/GRT/SGD	Urban Areas of ABTTD/GRW/ SKT/ R.Y.KHAN/ WAH CANTT	Urban Areas of HYD/ QTA/PSH	Urban Areas of KAR/LHR/MTN/ISL /RWP/ FSBD
Investment limit	Rs.150,000/-	Rs.100,000/-	1,500,000/-	2,500,000/-	5,000,000/-	7,500,000/-
Rent	5%	5%	5%	5%	5%	5%
Appreciation	2.5%	7.5%	7.5% & 10%	7.5% & 10%	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 23rd November, 2001. HBFC prepared its Ghar Aasan Scheme based on diminishing Musharaka and implemented it from March, 2002 all over the country.

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

Source: Industrial Development Bank Ltd.

3.43 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2012	2013			2014			2015		
	12 th Oct.	1 st Jan	1 st July	1 st Oct.	1 st Jan.	1 st Oct.	1 st Dec	1 st Feb	1 st Apr	1 st Jun
1. Saving Accounts										
(i) With cheque facilities	6.85	6.65	6.00	7.25	7.75	8.20	6.25	4.75	4.10	4.50
(ii) Without cheque facilities	6.85	6.65	6.00	7.25	7.75	8.20	6.25	4.75	4.10	4.50
2. Khas Deposit Accounts or Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	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
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th 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
4. Defence Saving Certificates³										
(i) 1 st year	6.00	6.00	6.00	6.00	6.00	6.00	6.00	5.00	5.00	5.00
(ii) 10 years(Compound rate)	11.04	10.84	10.36	11.61	12.26	12.75	11.08	9.50	8.92	8.68
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6 (a) Special Saving Certificates (Reg)⁵ or Special Saving Accounts										
(i) First 5 periods of complete 6 months	9.90	9.70	8.80	10.60	11.40	11.60	9.60	8.20	7.60	6.80
(ii) Last period of complete 6 months	10.50	10.30	9.50	11.50	12.00	13.40	11.20	9.70	8.80	8.00
(b) Special Saving Certificates (Bearer)⁵										
(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
7. Regular Income Certificates⁶	10.56	10.36	9.48	11.22	11.88	12.30	10.15	8.952	8.232	7.608
8. Pensioner's Benefit Accounts⁷	12.96	12.72	12.24	13.44	14.04	14.04	12.72	11.28	10.80	10.56
9. Behbood Saving Certificate⁸	12.96	12.72	12.24	13.44	14.04	14.04	12.72	11.28	10.80	10.56
10. Short Term Saving Certificate⁹										
(i) 3 Months	9.20	8.85	8.45	8.85	9.40	9.40	8.96	7.44	6.96	6.28
(ii) 6 Months	9.25	8.90	8.50	8.95	9.50	9.50	9.00	7.50	7.02	6.34
(iii) 1 year	9.30	8.95	8.55	9.00	9.55	9.55	9.05	7.55	7.07	6.38

Notes:

Source: Central Directorate of National Savings

1. Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7 (1) AFA (DM)/96-726-727.
2. Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
3. Defence Saving Certificates introduced w.e.f. 08-11-1966.
4. National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U. O.No. referred above.
5. Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. 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.
6. Regular Income certificates introduced w.e.f 02-02-1993.
7. Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
8. 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.
9. Short Term Certificates (STSC) introduced w.e.f 1st July 2012

3.44 Electronic Banking Statistics

Item	Unit	FY14	FY13		FY14	
			Q3	Q4	Q1	Q2
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	10,640	9,946	10,013	10,135	10,596
Automated Teller Machines (ATM)	Number	8,240	6,449	6,757	6,974	7,684
Point of Sale (POS)	Number	34,428	33,189	33,748	33,749	33,734
2- Credit Cards						
Credit Cards	Thousand	1,334	1,271	1,088	1,508	1,336
Outstanding Amount ¹	Million Rs.	22,770	21,042	21,795	22,346	21,180
3-Debit Cards²	Thousand	23,061	19,575	20,267	20,872	20,048
4-E-banking Transactions						
No of transactions	Thousand	405,380	82,209	87,489	92,768	97,484
Value of Transactions	Billion Rs.	33,707	7,901	7,805	7,662	8,324
4.1- ATM Transactions						
No of transactions	Thousand	258,483	51,607	55,734	59,416	61,671
Value of Transactions	Billion Rs.	2648	516	558	591	635
4.2- POS Transactions						
No of transactions	Thousand	24,293	4,047	4,387	5,365	5,708
Value of Transactions	Billion Rs.	125	21	23	27	29
4.3- RTOB Transactions						
No of transactions	Thousand	98,491	22,853	22,959	22,735	24,540
Value of Transactions	Billion Rs.	30,173	7,228	7,068	6,870	7,481
4.4- Other Ebanking Channels³						
No of transactions	Thousand	24,114	3,702	4,409	5,252	5,564
Value of Transactions	Billion Rs.	761	136	156	173	179

3.44 Electronic Banking Statistics

Item	Unit	FY14		FY15		
		Q3	Q4	Q1	Q2	Q3 ^P
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	10,599	10,640	10,785	11,149	11,174
Automated Teller Machines (ATM)	Number	8,016	8,240	8,438	9,018	9,312
Point of Sale (POS)	Number	33,802	34,428	34,471	34,945	37,286
2- Credit Cards						
Credit Cards	Thousand	1,334	1,334	1,319	1,332	1,346
Outstanding Amount ¹	Million Rs.	21,327	22,770	22,633	22,682	22,312
3-Debit Cards²						
	Thousand	22,020	23,061	23,403	23,728	24,279
4-E-banking Transactions						
No of transactions	Thousand	102,325	111,075	109,244	112,325	115,640
Value of Transactions	Billion Rs.	8,328	9,385	8,413	8,827	8,824
4.1- ATM Transactions						
No of transactions	Thousand	65,301	72,095	69,869	72,201	73,932
Value of Transactions	Billion Rs.	675	747	748	758	804
4.2- POS Transactions						
No of transactions	Thousand	6,150	7,071	7,656	7,676	7,570
Value of Transactions	Billion Rs.	32	36	42	41	40
4.3- RTOB Transactions						
No of transactions	Thousand	24,489	26,725	25,951	27,062	28,581
Value of Transactions	Billion Rs.	7,429	8,393	7,404	7,814	7,751
4.4- Other Ebanking Channels³						
No of transactions	Thousand	6,385	5,184	5,768	5,386	5,557
Value of Transactions	Billion Rs.	192	208	219	214	229

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.

3.45 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	31-12-2014*			31-03-2015*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	623,769	125,896	2.80	635,494	126,584	2.89
All Banks	608,636	122,041	2.74	620,335	122,802	2.83
Commercial Banks	576,093	109,384	2.53	591,079	114,165	2.71
Public Sector Commercial Banks	182,581	52,500	5.88	194,209	58,190	6.67
Local Private Banks	388,755	56,978	1.69	392,186	56,059	1.71
Foreign Banks	4,756	(93)	-0.16	4,684	(83)	(0.16)
Specialized Banks	32,543	12,657	10.55	29,256	8,636	6.91
DFIs	15,133	3,854	7.93	15,159	3,782	7.52

Cash Recovery against Non Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	ended December 2014*	ended March 2015*
All Banks & DFIs	15,927	10,609
All Banks	15,528	10,257
Commercial Banks	13,870	8,135
Public Sector Commercial Banks	4,325	1,004
Local Private Banks	8,889	7,066
Foreign Banks	656	65
Specialized Banks	1,658	2,122
DFIs	399	353

* 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.”