

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2011	2012		2013
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Capital	479,214.1	485,296.5	490,236.3	494,484.6
Reserves	301,070.0	298,588.3	327,524.1	328,627.7
Demand Deposits:	2,741,791.2	3,069,780.2	3,354,550.8	3,751,938.4
(a) Scheduled Banks	112,996.7	93,530.4	89,184.6	77,782.4
(b) Others	2,628,794.4	2,976,249.9	3,265,366.3	3,674,156.0
Time Deposits:	3,077,140.6	3,247,640.5	3,382,095.5	3,472,424.5
(a) Scheduled Banks	17,679.1	4,517.4	14,876.5	12,172.3
(b) Others	3,059,461.5	3,243,123.1	3,367,219.0	3,460,252.2
Borrowings from:	662,826.9	487,155.6	1,009,270.0	765,081.3
(a) State Bank of Pakistan	516,154.1	382,500.8	898,410.4	487,010.9
(b) Banks Abroad	18,103.7	20,074.4	21,276.0	42,987.6
(c) Other Scheduled Banks	128,569.1	84,580.4	89,583.7	235,082.8
Head Office and Inter-Bank Adjustment	194,631.1	79,589.6	117,918.1	67,154.8
Contingent Liabilities as per contra	3,338,830.5	2,873,008.1	4,845,232.9	2,921,203.0
Other Liabilities	2,155,631.2	2,390,701.8	2,501,374.7	4,285,201.8
TOTAL LIABILITIES / ASSETS	12,951,135.6	12,931,760.6	16,028,202.5	16,086,116.1
ASSETS				
Cash:	623,759.7	639,771.2	736,289.4	741,126.7
(a) Notes, Coins and Silver	126,072.2	129,080.6	156,136.0	130,014.7
(b) Balances with State Bank of Pakistan	368,991.1	394,845.5	451,683.8	489,678.2
(c) Balances with others Scheduled Banks	128,696.4	115,845.1	128,469.6	121,433.8
Balances held Abroad	126,936.1	117,694.9	173,900.6	102,963.2
Bills Purchased and Discounted	175,019.5	196,877.8	196,866.5	210,051.3
Advances to:	3,362,417.2	3,597,714.3	3,746,479.6	3,717,237.7
(a) Scheduled Banks	52,224.7	67,709.9	57,943.4	75,455.2
(b) Others	3,310,192.5	3,530,004.4	3,688,536.3	3,641,782.5
Investment in Securities and Shares:	3,075,526.3	3,273,388.4	3,990,768.5	4,213,708.4
(a) Federal Government Securities	457,495.2	493,252.4	622,729.9	720,936.0
(b) Treasury Bills	1,932,569.3	1,916,027.9	2,519,713.8	2,604,250.2
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	68,147.3	76,298.8	91,605.3	103,017.1
(e) Others	617,314.5	787,809.3	756,719.4	785,505.1
Bank Premises	167,284.8	169,010.4	178,619.3	182,822.4
Head Office and Inter-Bank Adjustment	284,858.2	223,177.0	344,691.6	150,832.3
Contingent Assets as per contra	3,338,830.5	2,873,008.1	4,845,232.9	2,921,203.0
Others Assets	1,796,503.3	1,841,118.4	1,815,354.1	3,846,171.0

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2013	2014		2015
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Capital	495,144.4	505,747.2	505,876.0	501,119.9
Reserves	364,036.8	381,542.0	463,359.4	615,757.0
Demand Deposits:	3,934,785.9	4,553,355.3	4,504,968.9	5,172,476.2
(a) Scheduled Banks	102,671.2	91,218.2	98,803.1	100,097.7
(b) Others	3,832,114.6	4,462,137.2	4,406,165.8	5,072,378.6
Time Deposits:	3,768,766.3	3,600,065.2	4,007,387.0	4,095,938.6
(a) Scheduled Banks	17,855.7	10,637.4	10,199.9	15,308.1
(b) Others	3,750,910.5	3,589,427.8	3,997,187.1	4,080,630.5
Borrowings from:	651,054.8	651,725.4	1,004,854.1	1,270,882.4
(a) State Bank of Pakistan	406,801.6	300,724.0	640,774.4	917,993.5
(b) Banks Abroad	49,729.1	53,492.3	78,326.8	107,372.1
(c) Other Scheduled Banks	194,524.1	297,509.1	285,753.0	245,516.8
Head Office and Inter-Bank Adjustment	136,191.7	112,117.6	133,203.2	169,715.1
Contingent Liabilities as per contra	3,740,296.3	3,143,416.0	3,810,594.3	4,193,278.7
Other Liabilities	2,403,186.5	3,571,160.9	3,286,848.8	3,115,490.3
TOTAL LIABILITIES / ASSETS	15,493,462.6	16,519,129.8	17,717,091.8	19,134,658.2
ASSETS				
Cash:	807,961.8	851,744.2	742,013.9	937,644.7
(a) Notes, Coins and Silver	160,925.4	163,766.0	165,758.7	187,997.8
(b) Balances with State Bank of Pakistan	490,116.6	525,276.6	316,856.2	405,453.1
(c) Balances with others Scheduled Banks	156,919.8	162,701.7	259,399.0	344,193.8
Balances held Abroad	183,420.5	202,003.6	194,060.3	186,453.2
Bills Purchased and Discounted	217,615.0	224,002.9	223,108.6	201,422.5
Advances to:	3,986,628.6	4,146,306.3	4,377,769.7	4,564,031.5
(a) Scheduled Banks	70,775.9	78,261.5	61,359.1	139,739.8
(b) Others	3,915,852.7	4,068,044.8	4,316,410.7	4,424,291.6
Investment in Securities and Shares:	4,278,997.8	4,490,304.3	5,191,601.1	6,011,774.8
(a) Federal Government Securities	743,493.0	2,125,727.2	2,640,857.0	3,017,006.1
(b) Treasury Bills	2,713,794.6	1,547,276.3	1,728,730.5	2,164,377.3
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	104,789.2	140,184.4	97,653.5	104,955.0
(e) Others	716,921.0	677,116.4	724,360.1	725,436.4
Bank Premises	154,579.7	214,081.1	201,254.3	238,727.9
Head Office and Inter-Bank Adjustment	144,076.1	734,753.5	629,373.4	615,872.8
Contingent Assets as per contra	3,740,296.3	3,143,416.0	3,810,594.3	4,193,278.7
Others Assets	1,979,886.7	2,512,517.9	2,347,316.1	2,185,452.0

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							
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
2015							
June							
No. of Accounts.	20,598,144	182,792	99,822	19,505,796	546,727	141,129	271,520
Amount	3,019,555.7	152,290.1	37,169.0	3,924,882.7	770,072.2	273,575.6	687,394.3

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						
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
2015						
June						
No. of Accounts.	75,114	136,895	18,990	202,596	1,392,971	41,779,525
Amount	37,859.5	107,425.6	7,431.8	135,352.6	2,019,111.6	9,153,009.0

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		2013
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	73,878.6	89,414.7	82,376.0	78,851.0
I. Official	9,739.0	9,812.9	8,728.2	8,471.4
II. Business	34,567.1	48,270.1	41,744.4	39,202.7
III. Personal	29,572.5	31,331.6	31,903.4	31,176.9
B. DOMESTIC CONSTITUENTS :	5,614,377.4	6,129,958.3	6,550,209.3	7,055,557.2
I. Government :	604,920.8	664,880.8	679,537.7	696,173.4
A. Federal Government	348,240.2	410,078.7	404,445.0	413,874.5
B. Provincial Governments	227,132.2	228,021.0	254,139.0	259,995.3
C. Local Bodies (City Governments)	29,548.4	26,781.2	20,953.8	22,303.6
II. Non-Financial Public Sector Enterprises :	400,839.5	422,758.9	401,227.9	396,165.6
A. Agriculture, Forestry, Hunting & Fishing	70.1	320.6	298.0	325.8
B. Mining & Quarrying	72,431.3	87,572.2	74,258.8	64,805.8
C. Manufacturing	91,846.9	96,515.5	101,161.9	99,161.8
D. Construction	43.9	196.7	145.3	56.2
E. Utilities	55,170.7	74,926.8	66,300.5	64,195.0
F. Commerce	27,438.6	18,611.7	18,902.0	23,019.7
G. Transport, Storage & Communication	113,489.0	109,859.3	100,692.3	108,262.7
H. Services	29,916.1	26,397.4	26,732.0	24,567.2
I. Others	10,433.0	8,358.8	12,737.2	11,771.4
III. Non-Bank Financial Companies :	133,178.0	119,782.8	150,959.9	167,101.9
A. Co-operative Banks	4,128.2	2,194.9	1,120.0	2,002.9
B. Development Financial Institutions	1,650.3	485.2	1,077.2	2,411.7
C. Insurance Companies	40,420.4	32,197.8	43,068.6	49,853.5
D. Micro Finance Banks	2,141.9	1,880.7	2,867.9	3,396.9
E. Other NBFC's	84,837.2	83,024.2	102,826.2	109,436.9
IV. Private Sector Enterprises :	1,491,484.0	1,653,240.8	1,806,632.4	1,985,965.3
A. Agriculture, Hunting and Forestry	158,797.6	171,183.4	182,182.6	191,602.6
1- Growing of crops	145,165.3	155,491.8	164,775.0	173,759.7
2- Farming of animals	7,212.9	8,249.3	8,420.9	8,866.9
3- Agricultural and animal husbandry	4,639.5	5,293.4	6,015.0	5,404.5
4- Agricultural machinery and equipments	1,145.6	1,399.4	2,162.8	2,688.3
5- Hunting, trapping, forestry & logging	38.4	242.2	72.1	46.8
6- Forestry and Logging and Related Service	595.8	507.2	736.9	836.5
B. Fishing and fish farming etc.	910.0	1,332.5	1,703.1	1,711.6
C. Mining and Quarrying	50,174.0	41,617.0	44,030.1	61,934.7
1- Mining of coal	7,248.7	7,988.7	8,791.9	10,092.1
2- Crude petroleum & natural gas	37,090.6	27,410.6	26,839.4	44,164.5
3- Iron & non-ferrous metal ores	354.3	1,558.1	1,587.8	1,613.3
4- Quarrying of stone, sand and clay	441.3	261.8	224.8	271.5
5- Chemical, fertilizer, Salt etc.	5,039.1	4,397.8	6,586.2	5,793.3
D. Manufacturing	325,761.2	359,619.1	407,510.1	426,105.7
1- Food products and beverages	65,290.4	59,027.0	71,103.2	70,796.5
2- Tobacco products	1,446.1	1,613.4	1,790.9	2,045.1
3- Textiles	60,799.2	70,050.7	70,701.9	77,687.4
i) Spinning, weaving, finishing of textiles	46,854.1	53,702.8	55,334.3	60,027.8
a) Spinning of fibers	27,849.8	31,804.6	34,737.5	36,058.8
b) Weaving of textiles	11,382.1	13,132.9	11,915.2	13,543.9
c) Finishing of textiles	7,622.3	8,765.3	8,681.6	10,425.2
ii) Made-up textile articles	6,078.0	7,717.7	6,853.9	7,781.3
iii) Knit wear	3,261.5	3,093.2	3,371.7	3,474.6
iv) Carpets and rugs	1,057.4	1,312.8	1,531.6	1,617.0
v) Other textiles n.e.s.	3,548.2	4,224.2	3,610.4	4,786.7
4- Wearing apparel, readymade garments etc.	8,920.4	9,050.1	10,194.7	9,304.2

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		2013
	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of luggage and	5,987.5	6,923.2	7,382.0	7,858.7
i.) Tanning & dressing of leather, luggage, handbags etc.	2,265.0	2,496.6	2,461.6	2,869.6
ii.) Footwear	3,722.6	4,426.6	4,920.4	4,989.1
a) Leather wear	3,321.0	3,646.9	4,202.8	4,202.7
b) Rubber and Plastic wear	401.6	779.7	717.6	786.4
6- Wood and products of wood cork	1,074.3	1,583.3	1,677.5	1,805.1
7- Paper, paperboard and products	2,238.9	2,731.1	3,848.1	3,008.6
8- Printing, publishing and allied industries	5,315.7	6,555.4	8,065.6	9,229.5
9- Coke and refined petroleum products	35,202.7	45,781.6	45,162.4	32,707.7
10- Chemicals and chemical products	65,057.3	55,918.2	84,206.4	64,900.7
11- Rubber and plastics products	3,300.6	4,457.9	4,750.0	6,201.6
12- Other non-metallic mineral products	7,070.5	9,799.1	13,412.5	16,341.8
13- Basic metals	8,230.3	10,344.4	12,662.2	13,852.2
14- Fabricated metal products	3,207.5	4,258.4	5,214.1	5,189.6
15- Machinery and equipment	8,856.8	11,731.7	10,361.9	11,622.9
16- Office, accounting and computing machinery	1,996.4	1,995.5	1,821.0	1,863.3
17- Electrical machinery and apparatus	9,184.5	11,675.5	10,925.2	26,019.8
18- Radio, television and communication equipment and	943.3	1,320.9	1,529.8	1,889.2
19- Medical, precision and optical instruments, watches and	3,866.6	5,466.6	5,126.1	5,707.4
20- Motor vehicles, trailers and semi-trailers	11,653.1	19,232.2	14,477.4	17,834.1
21- Other transport equipments	2,228.1	2,686.7	4,378.1	4,752.0
22- Furniture and fixture	1,663.4	1,561.9	1,970.4	2,482.3
23- Jewellery and related articles	864.2	1,354.9	1,470.7	1,767.7
24- Sports goods	2,049.0	2,438.5	2,503.2	2,311.7
25- Handicrafts	198.7	160.2	140.2	125.8
26- Other manufacturing n.e.s.	9,115.6	11,900.7	12,634.7	28,800.7
E. Ship breaking and waste / scrape (junk) etc.	2,291.2	2,375.2	1,791.3	2,446.9
F. Electricity, gas and water supply	35,052.0	35,059.4	43,262.7	46,830.8
G. Construction	75,141.7	97,694.2	94,411.7	109,482.0
1- Building	58,668.8	72,722.7	66,353.0	80,017.2
2- Infrastructure	16,472.9	24,971.5	28,058.7	29,464.8
H. Commerce and Trade	226,686.4	254,628.0	259,449.9	302,111.3
1- Sale, maintenance and repair of motor vehicles and	10,338.1	12,202.6	12,566.9	14,364.2
2- Wholesale and commission trade	130,919.3	137,163.1	138,696.5	146,016.2
i) Exports	22,322.1	24,255.0	26,335.9	27,029.8
ii) Imports	13,378.5	15,018.1	14,668.1	15,591.2
iii) Domestic whole sales	95,218.7	97,889.9	97,692.6	103,395.2
3- Retail trade	85,429.0	105,262.3	108,186.5	141,730.9
I. Hotels, restaurants and clubs etc	8,744.3	12,103.4	12,286.4	11,951.4
J. Transport, storage and communications	108,537.0	102,885.1	123,025.0	126,796.7
K. Real estate, renting and business activities	166,821.1	206,381.1	237,902.3	275,621.7
1- Real estate activities	32,084.9	46,399.7	39,370.4	39,085.9
2- Renting of machinery and equipment	2,446.4	3,635.7	5,121.4	5,084.1
3- Computer and related activities	7,954.7	10,287.8	12,570.2	14,915.4
4- Research and development	4,939.9	6,656.8	7,377.9	6,232.7
5- Other business activities	119,395.2	139,401.2	173,462.5	210,303.6
L. Education	34,390.0	39,081.4	47,000.6	50,890.5
M. Health and social work	20,288.2	22,537.4	22,958.7	24,076.8
N. Other community, social and personal service activities	57,762.3	62,180.4	70,438.3	75,372.9
O. Other private business n.e.c	220,127.0	244,563.1	258,679.6	279,029.7
V. Trust Funds and Non-Profit Institutions	152,792.8	171,200.7	193,681.2	193,310.6
VI. Personal	2,759,765.1	3,030,641.2	3,247,694.6	3,516,099.8
VII. Others	71,397.2	67,453.0	70,475.6	100,740.5
TOTAL	5,688,255.9	6,219,372.9	6,632,585.2	7,134,408.2

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2013		2014		2015	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	84,766.1	82,900.2	86,369.0	95,035.4		
I. Official	11,884.2	10,615.2	12,755.8	14,747.2		
II. Business	37,056.3	40,706.4	40,181.5	46,718.2		
III. Personal	35,825.6	31,578.6	33,431.6	33,570.0		
B. DOMESTIC CONSTITUENTS :	7,498,259.1	7,968,664.8	8,316,984.0	9,057,973.6		
I. Government :	731,611.4	825,071.4	866,947.8	985,439.5		
A. Federal Government	416,959.4	471,628.9	518,887.7	558,674.8		
B. Provincial Governments	292,179.4	330,135.4	327,769.5	404,401.0		
C. Local Bodies (City Governments)	22,472.7	23,307.0	20,290.5	22,363.6		
II. Non-Financial Public Sector Enterprises :	469,582.7	467,075.8	493,245.1	480,793.8		
A. Agriculture, Forestry, Hunting & Fishing	300.0	395.0	321.2	360.0		
B. Mining & Quarrying	101,918.6	70,894.9	97,033.9	83,753.9		
C. Manufacturing	115,801.0	117,532.7	110,123.1	117,012.4		
D. Construction	109.4	152.3	225.7	245.5		
E. Utilities	78,223.9	97,012.0	108,743.9	108,403.2		
F. Commerce	30,138.4	38,596.2	38,681.7	29,925.7		
G. Transport, Storage & Communication	100,849.1	103,364.5	102,914.6	106,746.8		
H. Services	25,011.6	26,444.5	27,068.4	29,880.8		
I. Others	17,230.8	12,683.7	8,132.5	4,465.5		
III. Non-Bank Financial Companies :	186,983.1	173,316.1	163,181.9	191,283.2		
A. Co-operative Banks	1,624.4	2,361.6	2,141.3	2,113.8		
B. Development Financial Institutions	813.7	2,676.5	2,929.7	2,990.0		
C. Insurance Companies	58,483.5	29,505.4	42,654.5	40,532.8		
D. Micro Finance Banks	3,087.3	1,783.5	2,358.3	2,381.2		
E. Other NBFC's	122,974.2	136,989.2	113,098.0	143,265.5		
IV. Private Sector Enterprises :	2,129,643.9	2,295,565.9	2,346,704.5	2,511,456.1		
A. Agriculture, Hunting and Forestry	204,567.4	209,173.5	215,626.7	211,740.3		
1- Growing of crops	184,051.7	187,886.0	193,051.4	189,203.8		
2- Farming of animals	10,210.7	11,669.6	12,177.2	11,368.6		
3- Agricultural and animal husbandry	5,730.2	5,729.3	5,481.3	5,661.9		
4- Agricultural machinery and equipments	3,526.7	2,868.9	3,651.4	4,023.4		
5- Hunting, trapping, forestry & logging	54.0	49.1	85.8	113.1		
6- Forestry and Logging and Related Service	994.0	970.7	1,179.6	1,369.5		
B. Fishing and fish farming etc.	1,797.3	2,015.6	2,495.1	2,319.1		
C. Mining and Quarrying	57,156.7	59,755.6	69,787.8	94,917.4		
1- Mining of coal	10,370.3	11,073.8	11,975.6	12,441.6		
2- Crude petroleum & natural gas	41,173.3	42,953.2	51,083.3	74,544.1		
3- Iron & non-ferrous metal ores	1,505.1	2,259.5	1,022.9	2,526.2		
4- Quarrying of stone, sand and clay	328.7	768.4	872.2	805.4		
5- Chemical, fertilizer, Salt etc.	3,779.4	2,700.7	4,833.8	4,600.1		
D. Manufacturing	467,594.6	490,406.9	606,901.6	686,520.2		
1- Food products and beverages	92,506.0	90,117.7	108,231.0	120,480.0		
2- Tobacco products	1,693.7	1,889.5	1,962.4	3,350.9		
3- Textiles	82,031.0	92,186.6	108,616.2	118,801.4		
i) Spinning, weaving, finishing of textiles	64,929.8	76,222.6	89,388.9	94,926.1		
a) Spinning of fibers	41,018.3	46,103.2	48,170.5	53,589.8		
b) Weaving of textiles	13,200.6	15,191.2	27,059.5	26,577.5		
c) Finishing of textiles	10,710.9	14,928.3	14,158.8	14,758.8		
ii) Made-up textile articles	8,733.1	7,096.4	8,430.0	11,193.4		
iii) Knit wear	3,224.8	3,767.4	4,070.9	4,252.0		
iv) Carpets and rugs	1,634.2	1,945.2	2,547.3	2,804.9		
v) Other textiles n.e.s.	3,509.1	3,155.0	4,179.2	5,625.0		
4- Wearing apparel, readymade garments etc.	11,888.1	10,021.4	13,514.0	14,637.4		

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

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2013	2014		2015
	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of	9,693.1	10,028.7	12,360.2	12,147.3
i.) Tanning & dressing of leather, luggage, handbags	3,194.1	3,725.7	4,946.3	5,132.5
ii.) Footwear	6,499.0	6,303.0	7,413.9	7,014.8
a) Leather wear	5,768.6	5,483.3	6,688.2	5,922.9
b) Rubber and Plastic wear	730.3	819.7	725.7	1,091.9
6- Wood and products of wood cork	1,989.4	2,246.1	3,150.8	3,302.7
7- Paper, paperboard and products	3,537.0	4,303.8	4,162.7	4,902.3
8- Printing, publishing and allied industries	9,509.0	12,467.7	8,376.9	12,400.8
9- Coke and refined petroleum products	46,756.4	46,799.7	51,572.7	51,397.5
10- Chemicals and chemical products	81,891.3	68,513.0	125,018.0	106,329.8
11- Rubber and plastics products	5,796.3	7,817.7	7,498.9	8,082.6
12- Other non-metallic mineral products	16,809.2	15,418.9	23,383.6	33,144.6
13- Basic metals	16,019.7	20,073.8	21,375.2	21,574.0
14- Fabricated metal products	5,299.2	5,531.5	6,353.8	7,548.2
15- Machinery and equipment	12,265.4	16,503.2	18,997.0	41,772.8
16- Office, accounting and computing machinery	1,149.3	1,174.8	1,029.3	991.4
17- Electrical machinery and apparatus	13,639.2	17,147.5	14,803.9	18,926.4
18- Radio, television and communication equipment and	1,724.6	2,344.2	3,077.7	6,379.2
19- Medical, precision and optical instruments, watches	7,251.1	7,029.5	8,911.0	10,183.3
20- Motor vehicles, trailers and semi-trailers	17,806.0	23,617.9	26,025.0	49,017.5
21- Other transport equipments	4,482.2	3,377.1	6,242.2	8,538.1
22- Furniture and fixture	2,576.5	2,712.9	2,594.6	1,703.7
23- Jewellery and related articles	1,954.6	2,353.6	2,727.5	2,493.0
24- Sports goods	2,406.7	2,644.8	2,924.2	3,298.9
25- Handicrafts	168.5	113.8	133.9	169.5
26- Other manufacturing n.e.s.	16,750.8	23,971.6	23,858.9	24,946.8
E. Ship breaking and waste / scrape (junk) etc.	2,379.9	2,820.5	3,349.1	2,787.3
F. Electricity, gas and water supply	52,207.0	56,440.6	59,709.2	74,508.5
G. Construction	117,071.8	150,960.9	157,011.7	164,771.7
1- Building	89,693.0	114,391.1	114,225.3	119,438.5
2- Infrastructure	27,378.8	36,569.7	42,786.4	45,333.3
H. Commerce and trade	333,900.3	358,978.9	360,605.5	370,860.5
1- Sale, maintenance and repair of motor vehicles and	14,003.3	17,611.7	15,425.4	18,339.7
2- Wholesale and commission trade	152,594.4	169,028.9	175,577.4	178,224.3
i) Exports	27,807.3	53,844.9	51,409.2	48,426.9
ii) Imports	16,790.3	19,950.9	21,928.5	24,245.1
iii) Domestic whole sales	107,996.7	95,233.0	102,239.8	105,552.4
3- Retail trade	167,302.7	172,338.4	169,602.7	174,296.4
I. Hotels, restaurants and clubs etc	12,421.0	13,480.2	13,275.2	13,129.5
J. Transport, storage and communications	144,821.0	143,728.9	145,974.7	137,610.2
K. Real estate, renting and business activities	266,196.6	263,029.9	283,795.1	299,158.9
1- Real estate activities	45,015.2	44,638.3	44,444.9	38,179.6
2- Renting of machinery and equipment	4,636.2	4,477.0	4,994.3	1,946.5
3- Computer and related activities	16,879.4	18,488.3	21,652.3	25,760.4
4- Research and development	5,895.1	5,171.4	5,597.7	6,153.0
5- Other business activities	193,770.7	190,254.8	207,105.9	227,119.5
L. Education	55,102.8	59,927.7	56,297.7	55,926.7
M. Health and social work	27,221.1	30,027.7	28,622.4	41,024.4
N. Other community, social and personal service activities	81,703.9	83,497.2	78,450.4	82,055.9
O. Other private business n.e.c	305,502.2	371,321.8	264,802.2	274,125.4
V. Trust Funds and Non-Profit Institutions	203,272.7	183,929.5	200,413.5	190,314.0
VI. Personal	3,693,162.6	3,948,707.0	4,176,832.2	4,628,148.2
VII. Others	84,002.7	74,999.1	69,659.0	70,538.8
TOTAL	7,583,025.2	8,051,565.0	8,403,353.0	9,153,009.0

3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 30th June, 2015

(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	3,012	8.1	23,517	50.8	7295	10.4	2,267	5.3	476,071	1,258.4
5,000 to 10,000	5,126	35.2	14,430	102.2	342	2.7	643	4.5	844,551	6,441.1
10,000 to 20,000	3,271	39.7	32,808	468.1	2587	28.9	783	10.9	1,003,891	14,577.0
20,000 to 25,000	2,786	61.7	15,667	346.5	60	1.3	509	11.6	459,481	10,193.0
25,000 to 30,000	1,497	40.6	16,644	451.2	3782	109.8	533	14.7	371,876	10,255.5
30,000 to 40,000	2203	75.5	19,250	666.6	1983	75.0	1,540	56.8	635,378	21,939.0
40,000 to 50,000	1,260	53.4	15,541	669.4	174	8.0	1,291	59.7	578,540	26,119.8
50,000 to 60,000	10,908	594.8	14,206	780.7	307	17.6	3133	173.4	485,400	26,676.4
60,000 to 70,000	8264	547.1	7,860	509.1	41	2.7	1436	94.9	435,464	28,339.5
70,000 to 80,000	10,544	805.0	6,265	475.0	150	11.2	125	9.3	441,102	33,019.7
80,000 to 90,000	5057	436.7	3,745	317.6	53	4.4	738	63.3	309,565	26,240.1
90,000 to 100,000	788	74.8	7,621	719.8	61	5.7	328	31.0	274,193	25,987.5
100,000 to 200,000	21,830	2,862.3	24,679	3,415.0	4908	646.7	802	115.1	1,524,328	213,728.8
200,000 to 300,000	5,979	1,502.7	26,658	6,920.8	332	80.0	830	200.9	537,336	131,440.3
300,000 to 400,000	3,043	1,066.1	7,641	2,717.5	144	49.5	267	92.4	266,563	91,563.4
400,000 to 500,000	8,917	3,870.4	4,797	2,182.2	249	116.2	209	94.2	148,240	66,067.6
500,000 to 600,000	1,328	725.6	4,911	2,670.4	120	66.0	262	141.5	95,259	51,397.9
600,000 to 700,000	1,327	858.2	2,472	1,618.4	78	50.9	227	149.1	65,371	42,272.0
700,000 to 800,000	918	681.5	2,221	1,680.3	94	71.1	192	143.1	42,062	31,497.6
800,000 to 900,000	695	588.6	1,271	1,075.9	157	132.2	120	101.6	30,511	25,812.5
900,000 to 1,000,000	643	606.0	1,625	1,539.3	120	117.3	124	118.6	23,771	22,551.4
1,000,000 to 2,000,000	4,267	5,770.1	9,877	13,381.2	633	864.1	1049	1,509.5	106,695	147,275.8
2,000,000 to 3,000,000	1,106	2,772.0	4,574	10,766.8	1433	3,395.1	620	1,518.4	36,796	89,065.1
3,000,000 to 4,000,000	656	2,235.3	2,634	8,959.2	225	786.2	389	1,319.2	16,226	55,540.8
4,000,000 to 5,000,000	392	1,727.9	9,363	45,062.6	655	3,160.6	126	570.7	9,344	41,644.6
5,000,000 to 6,000,000	339	1,811.9	3,146	16,747.6	131	708.3	264	1,402.6	7,493	40,509.7
6,000,000 to 7,000,000	232	1,502.9	922	5,961.6	151	985.3	219	1,384.5	5,332	34,419.9
7,000,000 to 8,000,000	199	1,448.1	691	5,175.9	73	547.9	69	516.6	3,306	24,774.5
8,000,000 to 9,000,000	114	948.0	856	7,247.0	80	669.2	70	592.7	2,622	22,295.7
9,000,000 to 10,000,000	105	1,002.0	1000	9,508.2	50	471.7	51	494.7	2,160	20,501.0
10,000,000 and over	1000	60,283.0	9,390	833,252.7	1,883	467,597.8	1,394	180,282.9	21,840	1,128,050.3
TOTAL	107,806	95,035.4	296,282	985,439.5	28,351	480,793.8	20,610	191,283.2	9,260,767	2,511,456.1

3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 30th June, 2015

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	D O M E S T I C C O N S T I T U E N T S									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	24,879	55.8	1,934,908	3,870.4	20,459	38.5	2,489,396	5,289.5	2,492,408	5,297.7	
5,000 to 10,000	19,178	142.6	1,343,263	10,267.7	15,045	107.7	2,237,452	17,068.4	2,242,578	17,103.7	
10,000 to 20,000	15,060	210.4	2,478,072	37,683.8	26,781	371.8	3,559,982	53,350.8	3,563,253	53,390.4	
20,000 to 25,000	6,549	148.6	1,404,274	31,537.2	48,404	1,085.1	1,934,944	43,323.3	1,937,730	43,385.0	
25,000 to 30,000	7,299	200.7	1,188,531	32,688.3	35,596	976.8	1,624,261	44,697.1	1,625,758	44,737.7	
30,000 to 40,000	17,837	618.6	2,465,625	85,885.4	50,951	1,797.1	3,192,564	111,038.5	3,194,767	111,114.0	
40,000 to 50,000	20,974	923.4	2,210,974	99,523.8	35,419	1,581.9	2,862,913	128,886.0	2,864,173	128,939.4	
50,000 to 60,000	13,029	698.4	1,923,111	105,912.1	34,488	1,906.8	2,473,674	136,165.3	2,484,582	136,760.2	
60,000 to 70,000	3,060	198.4	1,723,424	111,761.5	29,129	1,873.8	2,200,414	142,779.8	2,208,678	143,326.9	
70,000 to 80,000	5,073	386.0	1,467,467	109,999.8	26,137	1,986.2	1,946,319	145,887.3	1,956,863	146,692.3	
80,000 to 90,000	5,279	444.8	1,218,542	103,398.3	17,915	1,539.4	1,555,837	132,007.9	1,560,894	132,444.6	
90,000 to 100,000	8,670	832.8	1,149,839	109,178.4	19,446	1,895.4	1,460,158	138,650.5	1,460,946	138,725.4	
100,000 to 200,000	32,753	4,369.0	6,438,316	902,003.3	75,812	9,350.5	8,101,598	1,133,628.5	8,123,428	1,136,490.8	
200,000 to 300,000	10,989	2,615.5	1,972,176	476,972.3	18,760	4,610.2	2,567,081	622,840.0	2,573,060	624,342.8	
300,000 to 400,000	7,325	2,458.8	904,541	312,435.9	9,868	3,292.6	1,196,349	412,610.0	1,199,392	413,676.2	
400,000 to 500,000	4,635	2,086.5	438,553	195,913.1	3,217	1,416.5	599,900	267,876.4	608,817	271,746.8	
500,000 to 600,000	3,221	1,788.2	260,239	142,328.0	2,920	1,620.5	366,932	200,012.5	368,260	200,738.1	
600,000 to 700,000	1,505	967.8	144,506	93,438.4	1,460	952.9	215,619	139,449.5	216,946	140,307.8	
700,000 to 800,000	2,918	2,227.1	116,342	87,178.1	796	602.6	164,625	123,399.9	165,543	124,081.4	
800,000 to 900,000	906	772.9	77,106	65,229.0	1,036	868.1	111,107	93,992.2	111,802	94,580.8	
900,000 to 1,000,000	1,543	1,454.4	58,449	55,360.1	591	567.1	86,223	81,708.1	86,866	82,314.1	
1,000,000 to 2,000,000	4,746	6,576.1	259,475	356,839.7	5,729	7,252.5	388,204	533,698.9	392,471	539,469.0	
2,000,000 to 3,000,000	2,050	4,960.5	88,348	208,084.1	499	1,165.9	134,320	318,955.9	135,426	321,727.9	
3,000,000 to 4,000,000	1,253	4,301.0	25,691	87,102.2	342	1,191.5	46,760	159,200.0	47,416	161,435.3	
4,000,000 to 5,000,000	864	3,846.9	19,841	90,265.8	179	781.9	40,372	185,333.1	40,764	187,061.0	
5,000,000 to 6,000,000	715	3,772.3	10,158	54,209.5	216	1,142.3	22,123	118,492.3	22,462	120,304.2	
6,000,000 to 7,000,000	382	2,463.3	7,555	48,728.7	107	673.2	14,668	94,616.4	14,900	96,119.4	
7,000,000 to 8,000,000	269	1,977.2	4,527	33,486.1	80	581.5	9,015	67,059.7	9,214	68,507.8	
8,000,000 to 9,000,000	356	3,041.9	2,867	24,164.3	25	210.0	6,876	58,220.9	6,990	59,168.9	
9,000,000 to 10,000,000	207	1,967.8	2,125	19,982.5	13	123.2	5,606	53,049.2	5,711	54,051.2	
10,000,000 and over	2,593	133,806.4	18,709	532,720.3	618	18,975.1	56,427	3,294,685.6	57,427	3,354,968.6	
TOTAL	226,117	190,314.0	31,357,554	4,628,148.2	482,038	70,538.8	41,671,719	9,057,973.6	41,779,525	9,153,009.0	

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2011		2012				2013	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	2,204,424	5,823.9	2,479,683	7,384.9	2,112,432	5,016.9	2,030,954	5,342.4
5,000 to 10,000	1,860,895	13,631.6	1,693,763	12,486.5	2,028,997	14,966.4	2,126,113	15,612.9
10,000 to 20,000	3,400,190	50,320.0	3,256,295	48,695.3	3,131,511	46,833.9	3,278,245	48,986.8
20,000 to 25,000	1,464,250	32,872.6	1,476,430	33,265.1	1,559,406	35,073.2	1,707,358	38,354.8
25,000 to 30,000	1,558,733	42,818.0	1,451,055	39,793.3	1,561,989	42,895.7	1,528,015	41,942.1
30,000 to 40,000	2,443,279	85,642.8	2,537,380	88,476.3	2,724,899	95,324.6	2,732,520	95,180.8
40,000 to 50,000	2,213,312	99,052.2	2,230,738	100,264.3	2,286,902	102,481.8	2,347,089	105,524.9
50,000 to 60,000	1,812,063	99,488.0	2,006,791	110,124.8	2,047,566	112,136.3	2,100,936	115,282.7
60,000 to 70,000	1,649,554	107,085.7	1,735,006	112,361.5	1,816,416	117,881.9	1,853,130	120,169.7
70,000 to 80,000	1,431,104	107,215.6	1,455,464	108,958.9	1,606,194	120,171.8	1,634,576	122,497.3
80,000 to 90,000	1,203,210	101,998.5	1,193,775	101,446.9	1,364,519	116,033.5	1,472,751	124,837.8
90,000 to 100,000	1,031,518	97,602.7	1,067,111	101,334.9	1,155,766	109,552.3	1,321,200	125,295.4
100,000 to 200,000	4,877,701	666,873.4	5,394,449	742,525.4	5,723,875	790,765.9	6,392,857	882,695.8
200,000 to 300,000	1,334,685	322,587.4	1,499,008	362,880.0	1,850,168	450,029.3	1,955,945	472,489.2
300,000 to 400,000	591,112	202,740.8	638,983	218,306.2	932,791	318,325.9	893,159	306,488.8
400,000 to 500,000	329,271	146,789.9	339,814	150,955.2	383,333	170,572.0	430,406	190,570.5
500,000 to 600,000	208,459	113,157.3	253,621	138,739.9	288,163	157,160.5	270,708	147,132.9
600,000 to 700,000	139,218	89,972.3	202,614	130,710.3	159,023	102,784.7	175,402	113,479.2
700,000 to 800,000	115,739	86,654.3	134,506	100,689.7	142,508	106,519.2	133,152	99,252.4
800,000 to 900,000	79,994	67,673.4	97,295	82,484.9	95,078	80,566.1	99,072	83,940.3
900,000 to 1,000,000	62,492	59,258.4	76,728	72,572.8	73,332	69,527.4	75,154	71,408.5
1,000,000 to 2,000,000	246,118	331,574.7	303,371	409,681.2	295,071	397,562.7	324,194	443,896.6
2,000,000 to 3,000,000	69,908	168,220.8	85,059	204,225.3	83,839	201,419.8	107,421	257,943.3
3,000,000 to 4,000,000	32,900	112,859.1	35,973	123,331.3	35,389	121,165.3	37,365	127,606.3
4,000,000 to 5,000,000	21,616	96,736.5	23,037	103,428.7	22,250	100,213.7	26,003	117,172.2
5,000,000 to 6,000,000	13,982	75,171.5	13,755	73,888.2	14,129	75,721.4	19,197	102,312.4
6,000,000 to 7,000,000	9,044	58,145.9	8,950	57,622.2	9,520	61,471.5	10,348	66,933.4
7,000,000 to 8,000,000	6,640	49,442.3	6,364	47,458.8	6,798	50,823.7	7,947	59,188.6
8,000,000 to 9,000,000	4,885	41,365.2	4,989	42,135.9	4,932	41,578.1	5,498	46,383.1
9,000,000 to 10,000,000	3,923	37,126.3	4,383	41,416.7	4,573	43,261.8	6,115	57,683.0
10,000,000 and over	36,509	2,118,354.9	39,983	2,251,727.3	40,858	2,374,747.9	45,071	2,528,804.3
TOTAL	30,456,728	5,688,255.9	31,746,373	6,219,372.9	33,562,227	6,632,585.2	35,147,901	7,134,408.2

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2013		2014				2015	
	Dec.		Jun.		Dec.		Jun.	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,074,895	5,129.0	2,644,191	5,909.9	2,065,868	5,451.3	2,492,408	5,297.7
5,000 to 10,000	2,193,033	16,470.6	2,111,649	15,552.7	2,145,830	15,874.6	2,242,578	17,103.7
10,000 to 20,000	3,268,311	49,547.8	3,563,214	53,617.6	3,555,218	52,835.5	3,563,253	53,390.4
20,000 to 25,000	1,706,830	38,429.2	1,805,586	40,690.5	1,692,567	37,926.1	1,937,730	43,385.0
25,000 to 30,000	1,657,735	45,602.6	1,686,505	46,141.5	1,642,750	45,092.4	1,625,758	44,737.7
30,000 to 40,000	2,892,123	101,267.7	2,947,747	102,714.5	3,201,286	111,618.8	3,194,767	111,114.0
40,000 to 50,000	2,535,268	114,082.6	2,603,871	117,043.1	2,870,467	128,537.1	2,864,173	128,939.4
50,000 to 60,000	2,432,064	133,232.0	2,377,818	130,328.9	2,712,269	148,513.6	2,484,582	136,760.2
60,000 to 70,000	2,153,545	139,755.1	1,945,566	126,159.2	2,347,959	152,508.3	2,208,678	143,326.9
70,000 to 80,000	1,822,184	136,474.9	1,659,475	124,033.4	1,930,062	144,510.2	1,956,863	146,692.3
80,000 to 90,000	1,572,404	133,428.3	1,431,984	121,447.6	1,660,078	140,725.8	1,560,894	132,444.6
90,000 to 100,000	1,356,282	128,647.9	1,297,114	123,064.5	1,439,979	136,731.8	1,460,946	138,725.4
100,000 to 200,000	6,815,589	944,784.3	6,590,339	917,107.7	7,467,828	1,029,778.0	8,123,428	1,136,490.8
200,000 to 300,000	2,048,122	495,614.0	2,088,214	504,305.6	2,162,717	521,381.5	2,573,060	624,342.8
300,000 to 400,000	939,297	324,205.7	1,004,394	346,507.4	1,006,289	347,395.1	1,199,392	413,676.2
400,000 to 500,000	460,770	205,117.8	528,094	234,403.7	484,428	215,112.3	608,817	271,746.8
500,000 to 600,000	264,131	143,728.5	316,093	171,903.1	289,624	157,728.3	368,260	200,738.1
600,000 to 700,000	170,904	110,595.6	206,230	133,409.8	178,399	115,503.1	216,946	140,307.8
700,000 to 800,000	127,048	94,785.9	167,862	125,558.5	143,660	107,470.2	165,543	124,081.4
800,000 to 900,000	108,787	92,189.2	117,977	99,611.1	105,635	89,275.0	111,802	94,580.8
900,000 to 1,000,000	77,791	73,863.7	94,420	89,588.2	81,883	77,529.8	86,866	82,314.1
1,000,000 to 2,000,000	322,548	442,950.0	383,550	516,826.8	373,546	512,369.1	392,471	539,469.0
2,000,000 to 3,000,000	96,077	228,370.5	120,377	291,873.4	117,846	283,240.5	135,426	321,727.9
3,000,000 to 4,000,000	40,472	137,822.7	46,219	157,998.3	46,874	159,682.1	47,416	161,435.3
4,000,000 to 5,000,000	27,671	124,148.2	30,787	139,745.2	31,012	139,950.7	40,764	187,061.0
5,000,000 to 6,000,000	19,122	101,918.2	22,020	117,474.2	24,060	129,149.3	22,462	120,304.2
6,000,000 to 7,000,000	10,178	65,844.1	11,930	77,129.5	13,472	87,247.0	14,900	96,119.4
7,000,000 to 8,000,000	8,211	61,095.6	10,125	75,576.6	8,883	65,976.4	9,214	68,507.8
8,000,000 to 9,000,000	6,509	55,300.1	6,732	56,891.7	7,038	59,441.3	6,990	59,168.9
9,000,000 to 10,000,000	5,666	53,402.1	5,573	52,829.1	5,190	49,066.5	5,711	54,051.2
10,000,000 and over	51,539	2,785,221.6	52,217	2,936,121.6	53,637	3,135,731.2	57,427	3,354,968.6
TOTAL	37,265,106	7,583,025.2	37,877,873	8,051,565.0	39,866,354	8,403,353.0	41,779,525	9,153,009.0

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	Jun-2014			Dec-2014			Jun-2015		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	0.31	82.59	82.90	0.59	85.78	86.37	2.04	92.99	95.04
	Govt.	22.33	802.74	825.07	31.96	834.99	866.95	39.04	946.40	985.44
	NFPSEs	3.47	463.60	467.08	2.07	491.18	493.25	3.10	477.69	480.79
	NBFCs & Fin Aux.	1.70	171.61	173.32	1.11	162.08	163.18	1.34	189.94	191.28
	Private Sector	211.59	2,083.97	2,295.57	214.93	2,131.78	2,346.70	229.80	2,281.65	2,511.46
	Trust Fund	6.86	177.07	183.93	7.16	193.25	200.41	4.92	185.39	190.31
	Personal	506.52	3,442.19	3,948.71	553.09	3,623.74	4,176.83	615.20	4,012.95	4,628.15
	Others	14.86	60.14	75.00	15.78	53.88	69.66	13.09	57.45	70.54
	Total	767.63	7,283.93	8,051.57	826.69	7,576.67	8,403.35	908.55	8,244.46	9,153.01
Punjab	Foreign	0.26	18.86	19.11	0.48	15.04	15.52	0.41	15.76	16.16
	Govt.	5.00	323.14	328.14	3.99	353.23	357.22	3.68	408.97	412.66
	NFPSEs	0.47	135.23	135.69	0.46	147.44	147.89	0.66	141.26	141.92
	NBFCs & Fin Aux.	0.45	16.87	17.33	0.24	17.51	17.75	0.36	16.98	17.34
	Private Sector	116.77	889.60	1,006.37	122.42	929.37	1,051.79	141.60	985.96	1,127.55
	Trust Fund	2.98	63.29	66.27	2.78	55.89	58.67	2.02	61.44	63.46
	Personal	283.52	1,619.13	1,902.65	306.22	1,702.07	2,008.30	338.09	1,904.07	2,242.16
	Others	2.49	13.51	16.00	1.63	14.52	16.16	0.93	12.85	13.79
	Total	411.93	3,079.63	3,491.56	438.22	3,235.07	3,673.29	487.76	3,547.29	4,035.04
Sindh	Foreign	0.01	43.99	44.00	0.02	45.27	45.30	0.03	58.57	58.60
	Govt.	7.39	154.11	161.50	12.15	147.72	159.86	13.83	165.42	179.25
	NFPSEs	2.69	216.02	218.71	1.46	212.16	213.62	2.09	216.82	218.91
	NBFCs & Fin Aux.	0.03	139.76	139.79	0.17	135.52	135.69	0.12	164.69	164.81
	Private Sector	40.70	752.81	793.52	40.03	766.71	806.74	39.11	873.92	913.04
	Trust Fund	1.49	72.55	74.04	1.61	83.94	85.55	1.15	79.20	80.35
	Personal	53.50	1,146.88	1,200.37	60.00	1,210.92	1,270.93	65.08	1,307.36	1,372.44
	Others	0.10	9.17	9.27	0.15	7.94	8.09	0.09	9.71	9.79
	Total	105.91	2,535.29	2,641.20	115.59	2,610.18	2,725.77	121.48	2,875.71	2,997.18
Khyber Pakhtunkhwa	Foreign	0.01	1.65	1.66	0.01	0.91	0.92	0.02	0.74	0.76
	Govt.	2.67	90.95	93.62	3.18	87.25	90.44	3.54	99.23	102.77
	NFPSEs	0.05	10.04	10.09	0.02	5.41	5.43	0.06	3.51	3.56
	NBFCs & Fin Aux.	0.10	1.45	1.54	0.05	1.76	1.81	0.02	0.72	0.73
	Private Sector	19.81	110.32	130.13	21.04	115.83	136.87	20.21	127.14	147.35
	Trust Fund	0.90	8.40	9.30	1.10	9.06	10.16	0.85	8.71	9.57
	Personal	76.74	223.08	299.82	84.22	248.76	332.97	95.11	298.61	393.73
	Others	1.03	8.19	9.22	1.83	13.87	15.69	1.47	15.64	17.12
	Total	101.29	454.08	555.38	111.46	482.84	594.30	121.28	554.30	675.58
Balochistan	Foreign	-	0.12	0.12	..	0.11	0.11	1.54	0.07	1.61
	Govt.	4.29	17.36	21.64	9.83	18.98	28.82	11.75	23.74	35.49
	NFPSEs	0.16	2.92	3.08	0.09	5.37	5.47	0.09	5.44	5.53
	NBFCs & Fin Aux.	0.01	0.37	0.38	..	0.06	0.06	0.02	0.05	0.07
	Private Sector	3.54	46.45	49.99	4.06	45.55	49.60	4.50	48.15	52.65
	Trust Fund	0.11	2.27	2.38	0.15	3.68	3.83	0.10	1.78	1.88
	Personal	6.99	71.98	78.97	7.22	72.33	79.54	9.17	82.53	91.69
	Others	9.92	3.70	13.62	11.27	4.48	15.75	9.72	4.95	14.66
	Total	25.01	145.17	170.18	32.62	150.56	183.18	36.88	166.71	203.59
Islamabad	Foreign	..	17.64	17.64	0.04	17.42	17.45	0.01	16.65	16.66
	Govt.	1.59	190.37	191.96	1.65	203.83	205.48	4.92	220.72	225.64
	NFPSEs	..	98.96	98.97	..	120.59	120.59	..	110.36	110.36
	NBFCs & Fin Aux.	0.01	9.15	9.16	..	4.72	4.72	..	5.37	5.37
	Private Sector	3.65	249.84	253.50	3.39	240.56	243.95	2.03	213.74	215.77
	Trust Fund	0.20	28.23	28.43	0.34	37.58	37.92	0.29	32.21	32.50
	Personal	10.47	288.00	298.47	11.72	288.65	300.37	13.52	306.88	320.40
	Others	0.18	24.88	25.07	0.11	12.13	12.24	0.08	12.92	13.00
	Total	16.11	907.08	923.19	17.25	925.48	942.72	20.84	918.85	939.69
FATA	Foreign	..	..	..	..	..	..	..	..	..
	Govt.	0.34	1.08	1.42	0.28	0.66	0.94	0.27	0.66	0.92
	NFPSEs	0.09	0.01	0.10	0.03	..	0.03	0.20	..	0.20
	NBFCs & Fin Aux.	..	0.01	0.01	..	0.03	0.03	..	0.04	0.04
	Private Sector	2.55	1.72	4.27	2.15	2.05	4.19	2.21	2.10	4.32
	Trust Fund	..	0.05	0.05	0.01	0.10	0.11	..	0.05	0.05
	Personal	5.67	3.51	9.18	6.65	3.49	10.14	7.66	3.86	11.52
	Others	0.72	0.37	1.08	0.68	0.44	1.12	0.69	0.55	1.24
	Total	9.37	6.74	16.10	9.81	6.76	16.56	11.04	7.25	18.29

* End Position.

3.6 Province/Region Wise Deposits by Categories *

(Billion Rupees)

Provinces/Regions	Category	Jun-2014			Dec-2014			Jun-2015		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.02	0.01	0.04	0.04	0.05	0.08	0.04	0.03	0.08
	Govt.	0.78	11.62	12.41	0.48	13.08	13.56	0.70	13.38	14.07
	NFPSEs	..	0.02	0.02	..	0.05	0.06	..	0.02	0.03
	NBFCs & Fin Aux.	0.99	0.99	1.99	0.63	1.01	1.64	0.81	1.07	1.87
	Private Sector	3.05	6.90	9.95	2.96	5.47	8.43	2.09	5.35	7.44
	Trust Fund	0.64	0.49	1.14	0.35	0.41	0.75	0.15	0.37	0.52
	Personal	2.45	6.85	9.30	2.43	7.36	9.80	3.14	8.08	11.22
	Others	0.12	..	0.13	0.05	..	0.05	0.01	0.01	0.01
	Total	8.06	26.89	34.95	6.93	27.44	34.37	6.94	28.31	35.25
AJK	Foreign	..	0.32	0.32	..	6.98	6.99	0.01	1.17	1.18
	Govt.	0.28	14.11	14.39	0.40	10.23	10.63	0.36	14.28	14.64
	NFPSEs	0.02	0.41	0.42	..	0.15	0.15	..	0.28	0.28
	NBFCs & Fin Aux.	0.12	3.01	3.12	0.02	1.46	1.48	0.01	1.03	1.05
	Private Sector	21.52	26.33	47.85	18.88	26.26	45.13	18.05	25.29	43.34
	Trust Fund	0.54	1.79	2.33	0.83	2.60	3.42	0.37	1.62	1.99
	Personal	67.19	82.77	149.96	74.63	90.16	164.79	83.44	101.55	184.99
	Others	0.30	0.31	0.61	0.06	0.49	0.55	0.10	0.82	0.92
	Total	89.96	129.04	219.00	94.81	138.33	233.14	102.34	146.04	248.38

* 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	2011		2012	
	Jun.	Dec.	Jun.	Dec.
I. Government:	406,735.0	348,529.8	461,675.9	423,364.0
A. Federal Government:	192,151.0	163,614.0	218,910.7	248,365.5
(1) Commodity Operations	183,252.8	153,089.7	194,758.3	222,578.2
(2) Others	8,898.2	10,524.3	24,152.4	25,787.3
B. Provincial Governments:	214,584.0	184,915.8	242,765.2	174,998.5
(1) Commodity Operations	214,235.2	184,532.4	241,718.5	174,024.2
(2) Others	348.7	383.4	1,046.7	974.3
C. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	171,002.7	135,888.4	312,301.8	349,623.1
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(2) Mining & Quarrying	-	-	-	-
(3) Manufacturing	39,008.0	40,992.3	37,082.2	44,931.6
(4) Construction	-	-	-	-
(5) Utilities	33,718.3	14,426.7	13,898.5	15,607.3
(6) Commerce	18,197.6	14,246.1	41,068.4	43,516.4
(7) Transport, Storage & Communication	46,714.6	62,231.5	69,203.7	84,322.6
(8) Services	314.6	260.7	356.5	223.7
(9) Others	33,049.6	3,731.1	150,692.6	161,021.6
III. Non-Bank Financial Institutions :	40,181.7	43,447.7	44,209.7	45,324.4
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	4,928.1	6,210.8	6,726.9	9,480.2
(3) Insurance Companies	1,029.0	718.0	660.0	335.9
(4) Micro Finance	200.0	200.0	100.0	100.0
(5) Other NBFC's	34,024.7	36,318.9	36,722.8	35,408.3
IV. Private Sector Enterprises :	2,364,473.6	2,459,754.2	2,393,109.2	2,539,961.3
A. Agriculture, Hunting and Forestry	179,946.5	187,134.8	199,001.6	212,539.3
(1) Growing of crops	127,897.6	135,777.3	144,465.8	153,318.1
(2) Farming of animals	26,648.8	28,530.7	30,214.5	34,231.0
(3) Agricultural and animal husbandry	401.1	410.4	432.3	880.1
(4) Agricultural machinery and equipments	24,812.0	22,258.6	23,666.9	23,494.6
(5) Hunting, trapping, forestry & logging	187.0	157.9	222.1	615.5
B. Fishing and fish farming etc.	470.6	613.8	505.3	443.8
C. Mining and quarrying	16,298.4	15,840.8	15,105.2	15,634.8
(1) Mining of coal	3,177.5	3,301.1	2,939.1	2,610.0
(2) Crude petroleum & natural gas	11,629.1	10,696.8	10,447.9	10,211.5
(3) Iron & non-ferrous metal ores	488.4	589.9	259.6	367.4
(4) Quarrying of stone, sand and clay	460.2	401.6	387.2	492.4
(5) Chemical, fertilizer, Salt etc.	543.2	851.4	1,071.4	1,953.5
D. Manufacturing	1,343,695.1	1,396,264.4	1,349,323.1	1,449,442.0
(1) Food products and beverages	274,994.8	258,737.4	280,928.2	294,238.3
(2) Tobacco products	3,136.5	3,301.5	3,537.7	3,336.8
(3) Textiles	492,062.0	524,555.2	478,094.8	545,064.6
i) Spinning, weaving, finishing of textiles	377,929.4	411,858.4	369,993.7	434,830.2
a) Spinning of fibers	213,381.9	239,874.6	210,915.3	254,135.5
b) Weaving of textiles	89,351.1	87,522.6	83,219.4	93,652.8
c) Finishing of textiles	75,196.5	84,461.2	75,859.0	87,041.9
ii) Made-up textile articles	47,131.1	46,017.5	43,283.2	51,053.4
iii) Knit wear	25,598.8	26,112.8	24,144.3	23,431.3
iv) Carpets and rugs	6,800.5	7,547.7	5,460.2	4,936.9
v) Other textiles n.e.s.	34,602.2	33,018.8	35,213.3	30,812.8
(4) Wearing apparel, readymade garments etc.	49,473.4	50,874.2	47,779.3	49,934.8

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	2011		2012	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,091.0	22,542.8	20,629.6	20,964.3
i.) Tanning & dressing of leather, luggage, handbags etc.	12,030.1	12,672.6	10,414.3	10,680.1
ii.) Footwear	10,060.8	9,870.2	10,215.2	10,284.3
6) Wood and products of wood cork	3,307.9	2,801.3	3,055.7	3,997.9
7) Paper, paperboard and products	23,543.5	24,033.5	22,463.7	28,395.1
8) Printing, publishing and allied industries	7,165.1	6,941.7	6,652.1	6,075.8
9) Coke and refined petroleum products	31,284.1	34,219.6	30,584.5	41,461.9
10) Chemicals and chemical products	154,521.0	161,646.2	174,768.7	165,771.7
11) Rubber and plastics products	14,126.3	16,430.0	15,777.3	22,578.1
12) Other non-metallic mineral products	93,440.1	95,215.2	75,154.0	68,641.3
13) Basic metals	43,158.9	52,141.6	56,891.9	61,824.2
14) Fabricated metal products	12,382.3	13,973.4	12,587.8	11,640.9
15) Machinery and equipment	19,175.0	20,436.8	14,213.5	18,281.6
16) Office, accounting and computing machinery	31.1	284.4	325.9	290.8
17) Electrical machinery and apparatus	37,980.0	43,434.7	41,071.5	43,398.6
18) Radio, television and communication equipment and apparatus	3,207.2	3,440.7	3,979.5	5,188.6
19) Medical, precision and optical instruments, watches and clocks	8,214.2	7,931.9	8,014.3	7,090.3
20) Motor vehicles, trailers and semi-trailers	16,308.2	19,978.7	18,707.1	17,406.1
21) Other transport equipments	3,120.5	2,917.6	3,424.6	3,803.6
22) Furniture and fixture	2,203.7	1,449.2	1,748.8	1,180.3
23) Jewellery and related articles	864.0	825.8	676.4	546.3
24) Sports goods	5,178.3	5,419.3	5,100.2	4,761.2
25) Handicrafts	164.1	94.6	106.1	91.5
26) Other manufacturing n.e.s.	22,561.8	22,637.0	23,049.8	23,477.5
E. Ship breaking and waste / scrape (junk)	7,212.4	9,392.3	12,620.1	17,715.5
F. Electricity, gas and water supply	263,825.7	292,414.9	271,860.4	280,953.2
G. Construction	66,211.1	66,669.3	53,026.8	52,959.4
1) Building	50,019.9	49,408.6	40,032.0	37,754.2
2) Infrastructure	16,191.2	17,260.7	12,994.9	15,205.2
H. Commerce and Trade	203,351.8	209,246.8	200,280.3	213,565.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	10,351.1	14,503.5	16,738.2	13,285.7
2) Wholesale and commission trade	108,050.5	105,951.5	100,931.0	107,221.6
i) Exports	34,826.4	34,044.1	27,810.9	30,964.0
ii) Imports	24,083.7	22,763.4	25,522.2	24,243.5
iii) Domestic whole sales	49,140.4	49,143.9	47,597.9	52,014.1
3) Retail trade	84,950.2	88,791.9	82,611.2	93,058.3
I. Hotels, restaurants and clubs etc	14,026.0	14,807.7	14,804.2	14,779.0
J. Transport, storage and communications	106,391.5	98,942.9	110,881.6	109,077.7
K. Real estate, renting and business activities	103,374.8	105,458.4	103,966.7	108,879.2
L. Education	6,308.9	5,350.6	6,204.8	6,160.7
M. Health and social work	5,529.6	5,266.4	5,658.1	5,987.5
N. Other community, social and personal service activities	16,004.3	17,302.5	14,473.0	13,063.3
O. Other private business n.e.s.	31,826.9	35,048.7	35,398.0	38,760.4
V. Trust Funds and Non Profit Institutions	18,028.7	19,782.2	18,003.6	18,015.7
VI. Personal	294,017.6	285,931.9	285,133.7	295,181.1
A. Bank Employees	76,409.8	75,370.2	72,975.9	80,518.4
B. Consumer Financing	213,153.6	205,025.0	204,943.7	206,358.5
i) House building	47,671.0	44,692.9	40,967.7	40,197.6
ii) Transport	50,672.7	46,480.7	45,352.1	45,847.4
iii) Credit cards	24,625.7	23,142.0	22,934.1	24,372.8
iv) Consumer durable	309.0	395.3	452.2	334.8
v) Personal loans	89,875.2	90,314.1	95,237.6	95,605.8
C. Other Personal	4,454.1	5,536.8	7,214.1	8,304.2
VII. Others	16,382.8	16,858.3	15,570.5	17,066.6
TOTAL	3,310,822.0	3,310,192.5	3,530,004.4	3,688,536.3

3.7 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2013		2014	
	Jun.	Dec.	Jun.	Dec.
I. Government:	492,151.6	406,799.9	514,434.7	472,291.1
A. Federal Government:	253,023.8	229,162.1	243,477.4	217,048.2
(1) Commodity Operations	226,113.7	204,802.7	220,693.6	201,471.0
(2) Others	26,910.1	24,359.4	22,783.7	15,577.2
B. Provincial Governments:	239,127.8	177,637.8	270,957.3	255,242.9
(1) Commodity Operations	238,145.7	176,527.1	269,121.4	254,046.2
(2) Others	982.1	1,110.6	1,835.9	1,196.8
C. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	350,227.1	427,896.8	450,618.7	525,553.9
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(2) Mining & Quarrying	-	-	-	-
(3) Manufacturing	51,778.6	70,731.1	48,954.4	59,478.1
(4) Construction	-	-	-	-
(5) Utilities	16,805.7	16,935.2	27,561.4	26,442.9
(6) Commerce	25,450.5	79,968.7	91,072.2	122,699.4
(7) Transport, Storage & Communication	94,247.5	87,365.9	91,398.7	95,717.2
(8) Services	157.2	297.9	300.9	477.0
(9) Others	161,787.6	172,598.0	191,331.1	220,739.4
III. Non-Bank Financial Institutions :	47,626.0	42,602.8	46,506.1	44,546.0
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	11,124.6	12,304.6	10,984.1	10,838.3
(3) Insurance Companies	372.9	415.0	851.9	1,660.0
(4) Micro Finance	100.0	-	-	500.0
(5) Other NBFC's	36,028.5	29,883.2	34,670.1	31,547.7
IV. Private Sector Enterprises :	2,414,242.4	2,683,800.9	2,695,477.5	2,895,808.1
A. Agriculture, Hunting and Forestry	220,943.4	238,176.4	252,679.1	270,245.7
(1) Growing of crops	161,157.4	171,731.6	177,356.2	185,726.3
(2) Farming of animals	34,271.5	38,258.2	44,789.5	54,115.9
(3) Agricultural and animal husbandry	532.3	1,242.6	1,601.6	1,480.3
(4) Agricultural machinery and equipments	24,410.0	26,369.0	28,010.7	28,471.8
(5) Hunting, trapping, forestry & logging	572.2	575.0	921.1	451.4
B. Fishing and fish farming etc.	726.6	749.5	994.5	1,153.6
C. Mining and Quarrying	20,234.6	21,028.9	18,726.0	21,073.2
(1) Mining of coal	1,944.3	1,583.2	1,554.0	2,450.3
(2) Crude petroleum & natural gas	16,896.0	18,161.4	15,834.1	17,013.5
(3) Iron & non-ferrous metal ores	348.1	322.8	216.9	364.7
(4) Quarrying of stone, sand and clay	365.2	364.6	170.5	239.7
(5) Chemical, fertilizer, Salt etc.	681.0	597.0	950.6	1,005.0
D. Manufacturing	1,407,762.9	1,582,138.9	1,595,278.9	1,711,165.7
(1) Food products and beverages	312,840.1	338,725.0	410,762.4	424,599.7
(2) Tobacco products	3,355.1	4,035.7	3,093.4	2,429.7
(3) Textiles	499,667.8	602,165.5	535,565.7	600,856.7
i) Spinning, weaving, finishing of textiles	386,103.5	475,332.0	424,244.4	470,957.8
a) Spinning of fibers	211,726.4	265,027.8	232,145.9	258,119.6
b) Weaving of textiles	89,430.3	107,994.5	96,619.6	106,719.7
c) Finishing of textiles	84,946.8	102,309.8	95,478.9	106,118.5
ii) Made-up textile articles	48,335.4	53,779.0	48,485.3	54,369.4
iii) Knit wear	24,426.7	23,467.6	27,797.0	30,771.9
iv) Carpets and rugs	4,625.0	5,055.5	3,714.1	4,174.1
v) Other textiles n.e.s.	36,177.2	44,531.3	31,325.0	40,583.4
(4) Wearing apparel, readymade garments etc.	49,749.3	53,168.1	53,528.1	57,098.3

3.7 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2013		2014	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,075.0	23,684.9	20,568.9	22,474.7
i.) Tanning & dressing of leather, luggage, handbags etc.	10,305.8	12,699.2	8,885.0	10,677.1
ii.) Footwear	9,769.2	10,985.7	11,684.0	11,797.6
6) Wood and products of wood cork	3,576.8	3,212.2	2,350.2	2,308.3
7) Paper, paperboard and products	25,409.4	31,029.5	33,093.3	31,749.3
8) Printing, publishing and allied industries	6,498.2	7,137.8	6,855.3	8,371.7
9) Coke and refined petroleum products	35,700.8	41,831.2	40,133.4	53,343.4
10) Chemicals and chemical products	170,740.4	172,102.8	194,931.1	192,124.0
11) Rubber and plastics products	22,028.9	26,450.4	25,057.2	25,863.0
12) Other non-metallic mineral products	59,630.3	64,796.1	51,821.7	56,731.1
13) Basic metals	62,723.8	68,439.9	72,508.2	81,619.2
14) Fabricated metal products	12,777.0	15,470.0	12,493.9	12,613.8
15) Machinery and equipment	16,204.4	17,748.8	18,710.5	23,680.2
16) Office, accounting and computing machinery	257.7	376.8	609.7	641.3
17) Electrical machinery and apparatus	40,939.7	53,809.0	54,077.2	48,141.1
18) Radio, television and communication equipment and apparatus	4,535.3	4,058.3	3,542.0	3,671.4
19) Medical, precision and optical instruments, watches and clocks	6,931.5	4,102.8	3,727.1	5,314.8
20) Motor vehicles, trailers and semi-trailers	15,357.4	16,214.6	18,212.5	20,541.0
21) Other transport equipments	3,320.7	3,963.5	3,541.4	4,429.8
22) Furniture and fixture	1,233.1	1,317.3	2,104.1	1,817.1
23) Jewellery and related articles	777.3	519.8	549.3	615.4
24) Sports goods	4,718.5	4,805.5	5,192.3	5,428.6
25) Handicrafts	69.3	73.2	88.5	412.8
26) Other manufacturing n.e.s.	28,645.1	22,900.0	22,161.4	24,289.3
E. Ship breaking and waste / scrape (junk) etc.	14,806.0	17,840.9	14,765.9	22,174.6
F. Electricity, gas and water supply	218,793.0	253,154.5	267,296.9	257,949.6
G. Construction	52,251.5	54,705.5	48,293.0	60,192.5
1) Building	36,028.7	38,315.0	36,701.6	38,443.7
2) Infrastructure	16,222.8	16,390.5	11,591.3	21,748.7
H. Commerce and Trade	201,630.8	234,292.0	215,865.4	233,198.6
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,460.3	14,399.7	13,209.2	13,256.8
2) Wholesale and commission trade	99,327.2	115,188.8	103,295.0	117,675.6
i) Exports	27,597.3	27,412.0	22,999.4	29,545.0
ii) Imports	19,776.5	28,212.2	21,549.2	23,541.1
iii) Domestic whole sales	51,953.4	59,564.5	58,746.4	64,589.4
3) Retail trade	87,843.3	104,703.5	99,361.1	102,266.2
I. Hotels, restaurants and clubs etc	14,265.8	14,938.5	15,291.7	18,954.5
J. Transport, storage and communications	88,539.8	88,731.3	113,862.4	121,968.3
K. Real estate, renting and business activities	97,418.4	104,542.8	87,916.5	101,132.7
L. Education	6,012.3	6,025.7	7,364.3	8,454.5
M. Health and social work	5,448.6	6,253.2	6,420.7	5,822.3
N. Other community, social and personal service activities	12,748.5	15,155.4	15,563.5	19,319.4
O. Other private business n.e.s	52,660.4	46,067.4	35,158.7	43,003.0
V. Trust Funds and Non-Profit Institutions	17,024.6	14,042.4	8,217.0	11,289.1
VI. Personal	305,843.6	323,784.5	337,622.0	355,530.7
A. Bank Employees	83,214.1	85,183.9	86,424.4	92,979.4
B. Consumer Financing	213,742.0	229,141.0	242,246.0	249,059.1
i) House building	39,011.7	39,420.5	39,511.1	39,762.1
ii) Transport	50,661.3	56,389.2	63,804.8	71,062.5
iii) Credit cards	21,796.7	21,195.9	22,782.0	22,681.6
iv) Consumer durable	225.4	260.8	280.8	212.1
v) Personal loans	102,047.0	111,874.6	115,867.3	115,340.9
C. Other Personal	8,887.6	9,459.7	8,951.7	13,492.1
VII. Others	14,667.2	16,925.4	15,169.0	11,391.7
TOTAL	3,641,782.5	3,915,852.7	4,068,044.8	4,316,410.7

(Contd.)

3.7 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	Jun-2015		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	575,358.9	574,392.8	966.1
A. Federal Government:	214,961.2	214,961.2	-
(1) Commodity Operations	196,190.7	196,190.7	-
(2) Others	18,770.5	18,770.5	-
B. Provincial Governments:	360,397.7	359,431.6	966.1
(1) Commodity Operations	359,042.4	358,076.3	966.1
(2) Others	1,355.3	1,355.3	-
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	531,130.8	531,130.8	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	43,868.6	43,868.6	-
(4) Construction	-	-	-
(5) Utilities	46,091.1	46,091.1	-
(6) Commerce	97,183.4	97,183.4	-
(7) Transport, Storage & Communication	93,192.3	93,192.3	-
(8) Services	788.0	788.0	-
(9) Others	250,007.2	250,007.2	-
III. Non-Bank Financial Institutions :	47,684.3	47,551.0	133.3
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	11,162.9	11,162.9	-
(3) Insurance Companies	921.9	921.9	-
(4) Micro Finance	900.0	900.0	-
(5) Other NBFC's	34,699.5	34,566.2	133.3
IV. Private Sector Enterprises :	2,859,513.8	2,710,317.2	149,196.6
A. Agriculture, Hunting and Forestry	285,362.9	150,585.2	134,777.7
(1) Growing of crops	196,409.9	120,546.6	75,863.4
(2) Farming of animals	58,582.8	25,733.8	32,849.0
(3) Agricultural and animal husbandry	633.1	633.1	-
(4) Agricultural machinery and equipments	28,932.5	2,870.0	26,062.5
(5) Hunting, trapping, forestry & logging	804.7	801.8	2.9
B. Fishing and fish farming etc.	922.5	880.3	42.2
C. Mining and Quarrying	20,342.3	20,265.4	77.0
(1) Mining of coal	1,708.8	1,654.5	54.3
(2) Crude petroleum & natural gas	16,747.5	16,747.5	-
(3) Iron & non-ferrous metal ores	321.1	321.1	-
(4) Quarrying of stone, sand and clay	265.8	250.5	15.3
(5) Chemical, fertilizer, Salt etc.	1,299.1	1,291.8	7.3
D. Manufacturing	1,652,390.7	1,644,482.0	7,908.7
(1) Food products and beverages	425,320.1	424,104.0	1,216.1
(2) Tobacco products	1,721.9	1,713.2	8.7
(3) Textiles	533,079.5	530,116.0	2,963.5
i) Spinning, weaving, finishing of textiles	412,525.9	410,127.9	2,398.0
a) Spinning of fibers	233,402.1	231,834.6	1,567.5
b) Weaving of textiles	91,161.1	91,036.8	124.3
c) Finishing of textiles	87,962.7	87,256.4	706.3
ii) Made-up textile articles	54,923.2	54,913.4	9.8
iii) Knit wear	27,979.4	27,492.6	486.8
iv) Carpets and rugs	3,143.5	3,130.8	12.7
v) Other textiles n.e.s.	34,507.4	34,451.2	56.2
(4) Wearing apparel, readymade garments etc.	50,807.0	50,585.1	221.9

3.7 Classification of Scheduled Banks' Advances by Borrowers

(Concl.)

(End of Period: Million Rupees)

BORROWERS	Jun-2015		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	21,892.2	21,709.0	183.2
(i) Tanning & dressing of leather, luggage, handbags etc.	9,304.5	9,222.0	82.5
(ii) Footwear	12,587.7	12,487.0	100.7
(6) Wood and products of wood cork	1,911.5	1,857.5	54.0
(7) Paper, paperboard and products	31,058.3	30,828.9	229.4
(8) Printing, publishing and allied industries	6,465.8	6,377.6	88.1
(9) Coke and refined petroleum products	57,380.6	57,368.8	11.7
(10) Chemicals and chemical products	204,690.8	203,593.5	1,097.3
(11) Rubber and plastics products	24,845.5	24,568.0	277.5
(12) Other non-metallic mineral products	74,575.7	73,884.6	691.1
(13) Basic metals	76,618.3	76,336.4	281.9
(14) Fabricated metal products	10,243.0	10,155.1	87.9
(15) Machinery and equipment	27,749.1	27,692.1	57.0
(16) Office, accounting and computing machinery	966.2	964.3	1.9
(17) Electrical machinery and apparatus	44,861.2	44,833.7	27.5
(18) Radio, television and communication equipment and apparatus	3,209.7	3,202.8	6.9
(19) Medical, precision and optical instruments, watches and clocks	5,013.3	4,973.3	40.0
(20) Motor vehicles, trailers and semi-trailers	17,526.3	17,408.6	117.7
(21) Other transport equipments	3,972.8	3,954.7	18.1
(22) Furniture and fixture	1,576.0	1,496.7	79.2
(23) Jewellery and related articles	660.0	618.3	41.7
(24) Sports goods	4,674.7	4,659.6	15.1
(25) Handicrafts	101.2	85.3	15.9
(26) Other manufacturing n.e.s.	21,470.2	21,394.8	75.3
E. Ship breaking and waste / scrape (junk) etc.	25,781.5	25,781.5	-
F. Electricity, gas and water supply	256,015.3	256,004.5	10.8
G. Construction	64,370.8	63,998.8	372.0
(1) Building	44,715.9	44,431.8	284.1
(2) Infrastructure	19,654.9	19,567.0	87.9
H. Commerce and Trade	228,458.4	224,757.8	3,700.6
(1) Sale, maintenance and repair of motor vehicles and motorcycles	13,315.7	12,943.9	371.8
(2) Wholesale and commission trade	118,584.0	118,310.0	274.1
(i) Exports	27,423.8	27,423.8	0.0
(ii) Imports	20,404.4	20,398.1	6.3
(iii) Domestic whole sales	70,755.8	70,488.1	267.8
(3) Retail trade	96,558.6	93,503.9	3,054.8
I. Hotels, restaurants and clubs etc	21,254.3	21,078.7	175.5
J. Transport, storage and communications	138,405.1	137,546.2	858.9
K. Real estate, renting and business activities	96,141.4	95,994.6	146.8
L. Education	9,540.4	9,330.0	210.4
M. Health and social work	4,680.4	4,610.3	70.1
N. Other community, social and personal service activities	18,541.2	18,393.2	147.9
O. Other private business n.e.s	37,306.6	36,608.7	697.9
V. Trust Funds and Non Profit Institutions	13,957.9	13,923.8	34.1
VI. Personal	381,655.0	379,223.4	2,431.6
(1) Bank Employees	98,549.7	96,145.1	2,404.6
(2) Consumer Financing	275,316.6	275,289.6	27.0
(i) House building	41,261.6	41,261.6	-
(ii) Transport	83,442.7	83,440.3	2.4
(iii) Credit cards	23,857.0	23,857.0	-
(iv) Consumer durable	210.9	198.7	12.2
(v) Personal loans	126,544.4	126,532.0	12.4
(3) Other Personal	7,788.7	7,788.7	-
VII. Others	14,991.0	14,226.9	764.2
TOTAL	4,424,291.6	4,270,765.8	153,525.9

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2011		2012		2013		2014	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	42,200.3	56,825.1	65,181.1	69,668.4	74,698.9	88,710.7	60,943.4	
II. Securities, Shares and other Financial Instruments:	65,397.7	76,412.1	193,207.2	166,151.2	98,105.2	104,073.7	108,613.4	
A. Quoted on the Stock Exchange:	46,906.9	37,049.3	81,433.0	77,117.5	74,384.6	82,523.0	84,026.5	
1. To Stock Brokers and Dealers:	26,253.4	23,332.6	20,935.2	18,113.6	19,286.0	23,968.5	30,126.8	
(a) Government and other Trustee Securities	9,143.7	5,070.3	2,223.4	3,305.9	4,505.4	4,160.3	13,589.4	
(b) Shares and Debentures	15,023.5	16,676.6	17,010.1	13,593.1	13,163.8	19,317.9	16,325.4	
(c) Participation Term Certificates	12.3	39.4	12.0	12.0	138.0	97.7	15.1	
(d) Others	2,073.9	1,546.3	1,689.6	1,202.7	1,478.8	392.6	196.9	
2. To others:	20,653.5	13,716.7	60,497.8	59,003.9	55,098.6	58,554.5	53,899.7	
(a) Government and other Trustee Securities	4,011.9	2,747.4	41,450.9	43,310.9	39,991.3	39,542.4	35,802.0	
(b) Shares and Debentures	8,346.9	8,955.2	12,236.7	10,679.3	10,590.0	14,347.9	9,955.8	
(c) Participation Term Certificates	1,500.0	-	0.5	0.5	6.8	0.1	-	
(d) Others	6,794.7	2,014.1	6,809.8	5,013.1	4,510.5	4,664.2	8,141.9	
B. Unquoted on the Stock Exchange:	18,490.9	39,362.8	111,774.2	89,033.8	23,720.6	21,550.6	24,586.9	
1. To Stock Brokers and Dealers:	1,573.1	3,940.5	81,967.3	61,804.2	3,533.9	1,855.0	1,407.0	
(a) Government and other Trustee Securities	8.8	2,405.7	37,479.5	34,473.6	6.1	3.4	3.8	
(b) Shares and Debentures	1,161.6	1,187.0	42,774.8	26,949.9	2,952.3	1,502.9	1,291.5	
(c) Participation Term Certificates	17.4	28.1	6.0	29.0	17.2	6.0	7.1	
(d) Others	385.3	319.8	1,707.0	351.7	558.2	342.7	104.6	
2. To others:	16,917.8	35,422.2	29,806.9	27,229.6	20,186.8	19,695.6	23,179.9	
(a) Government and other Trustee Securities	16,119.6	30,593.0	26,338.3	24,882.7	17,360.8	18,775.9	19,038.0	
(b) Shares and Debentures	386.4	3,323.0	420.6	2.4	604.7	653.6	1,477.0	
(c) Participation Term Certificates	0.3	-	1,500.5	21.1	27.8	15.1	-	
(d) Others	411.5	1,506.2	1,547.5	2,323.5	2,193.5	251.0	2,664.9	
III. Merchandise	1,176,328.2	994,519.4	1,146,876.0	1,046,231.2	1,210,524.7	1,190,253.4	1,456,877.6	
A. Food Items	297,112.3	324,779.4	313,777.3	298,533.9	353,567.6	383,978.1	442,193.4	
1. Wheat	68,255.5	145,360.7	88,745.5	99,902.1	93,917.1	110,030.9	170,070.3	
2. Rice and paddy	115,191.6	53,377.9	96,191.6	62,211.5	91,004.6	74,122.8	105,870.6	
3. Other Grains & Pulses:	2,810.5	4,154.6	6,295.9	6,167.5	7,975.9	8,117.7	10,456.8	
(a) Indigenous	2,381.1	2,383.6	4,209.8	3,005.7	5,353.2	3,598.3	4,847.7	
(b) Imported	429.5	1,771.1	2,086.1	3,161.8	2,622.6	4,519.3	5,609.1	
4. Edible Oils:	20,721.6	21,176.2	22,040.1	17,952.4	60,572.9	58,936.2	31,721.4	
(a) Indigenous	14,959.1	13,052.2	14,743.2	11,885.4	53,404.8	51,111.8	20,051.4	
(b) Imported	5,762.4	8,124.0	7,296.9	6,067.0	7,168.0	7,824.4	11,670.0	
5. Sugar:	55,670.6	69,650.0	73,410.5	78,438.0	64,906.6	106,066.6	84,964.6	
(a) Indigenous	49,178.2	60,937.1	62,126.8	70,062.8	62,007.4	96,456.8	79,770.0	
(b) Imported	6,492.4	8,712.9	11,283.8	8,375.2	2,899.2	9,609.9	5,194.6	
6. Kariana and Spices	2,539.0	2,016.7	2,454.3	2,174.1	2,008.3	1,452.7	2,700.8	
7. Fish and Fish preparations	1,239.4	599.6	1,141.3	656.7	1,302.9	634.0	2,340.1	
8. Other Food Items:	30,684.1	28,443.7	23,498.1	31,031.6	31,879.4	24,617.2	34,069.0	
(a) Indigenous	25,029.6	21,958.4	19,322.9	27,466.5	28,320.7	18,075.8	27,671.3	
(b) Imported	5,654.5	6,485.4	4,175.2	3,565.1	3,558.7	6,541.4	6,397.7	
B. Raw Materials:	325,264.1	263,746.5	320,644.6	300,212.0	331,729.6	294,870.9	418,837.4	
1. Cotton Raw:	105,605.5	74,747.6	107,155.8	63,722.7	96,883.2	64,283.9	121,273.8	
(a) Indigenous	92,619.5	65,970.1	89,808.2	43,320.3	87,058.6	57,105.9	103,522.3	
(b) Imported	12,986.0	8,777.5	17,347.6	20,402.4	9,824.6	7,178.0	17,751.6	
2. Synthetic Fibers:	15,933.3	18,575.2	21,361.1	21,064.1	25,582.8	19,451.6	18,829.2	
(a) Indigenous	14,353.4	15,378.8	19,487.2	19,106.1	18,783.5	17,439.4	17,386.5	
(b) Imported	1,579.9	3,196.4	1,873.9	1,958.0	6,799.3	2,012.3	1,442.7	
3. Fertilizers:	49,888.6	35,316.2	36,670.4	39,211.9	36,301.9	36,743.0	51,109.0	
(a) Indigenous	38,420.1	27,710.9	24,095.8	30,451.0	26,961.4	27,769.3	39,887.0	
(b) Imported	11,468.5	7,605.3	12,574.6	8,760.9	9,340.5	8,973.7	11,222.1	

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2011	2012		2013		2014	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude	43,595.5	40,184.8	49,456.1	54,346.9	52,938.5	44,376.0	64,160.0
(a) Indigenous	24,886.6	17,943.6	25,778.2	43,036.9	31,456.7	21,983.1	49,338.3
(b) Imported	18,708.9	22,241.2	23,677.8	11,310.0	21,481.8	22,393.0	14,821.7
5. Iron & Steel:	50,180.2	37,955.7	37,260.3	43,858.4	49,006.0	45,142.1	59,000.1
(a) Indigenous	41,305.9	25,279.6	22,305.1	28,547.1	27,202.1	31,711.4	35,222.9
(b) Imported	8,874.3	12,676.0	14,955.2	15,311.4	21,803.9	13,430.7	23,777.2
6. Wool & Goat Hair	631.9	662.9	1,158.0	1,058.0	598.9	621.9	813.8
7. Hides & Skins	5,306.4	5,371.5	6,496.9	7,244.1	5,331.6	18,056.3	5,599.9
8. Oil Seeds	10,140.8	9,968.3	7,570.3	8,149.3	9,285.1	8,339.9	16,644.0
9. Pesticides & Insecticides:	4,921.4	4,615.2	4,191.6	6,420.0	2,850.3	4,853.3	4,867.1
(a) Indigenous	4,442.0	3,875.3	3,809.1	5,388.0	2,088.6	4,175.0	4,615.4
(b) Imported	479.4	739.9	382.5	1,032.0	761.7	678.3	251.7
10. Other Raw Materials:	39,060.7	36,349.2	49,324.2	55,136.7	52,951.3	53,002.8	76,540.3
(a) Indigenous	37,736.6	31,576.0	40,401.6	52,455.3	44,168.2	45,577.6	65,204.6
(b) Imported	1,324.1	4,773.2	8,922.6	2,681.4	8,783.1	7,425.2	11,335.8
C. Finished / Manufactured Goods:	553,951.7	405,993.6	512,454.1	447,485.4	525,227.4	511,404.4	595,846.8
1. Cotton Textiles:	111,570.3	81,882.0	88,157.8	79,122.5	91,511.2	82,923.2	127,636.1
(a) Indigenous	88,532.3	69,821.0	78,338.0	74,144.4	84,822.8	60,247.1	96,716.9
(b) Imported	23,038.0	12,061.0	9,819.8	4,978.1	6,688.4	22,676.1	30,919.2
2. Cotton Yarn:	55,402.2	44,331.9	51,218.6	51,374.1	64,419.0	55,207.0	54,874.6
(a) Indigenous	50,825.2	37,877.5	47,714.7	47,942.4	60,721.7	50,701.6	50,808.7
(b) Imported	4,577.0	6,454.4	3,503.9	3,431.7	3,697.3	4,505.3	4,065.9
3. Other Textiles:	74,897.5	62,576.8	72,013.0	75,186.4	70,268.1	67,783.0	97,971.0
(a) Indigenous	61,161.6	52,001.2	60,435.4	67,749.3	62,626.2	62,407.5	90,709.9
(b) Imported	13,735.9	10,575.5	11,577.7	7,437.1	7,641.9	5,375.5	7,261.0
4. Machinery:	27,426.2	28,305.9	28,049.8	28,121.9	24,113.0	32,762.3	17,650.1
(a) Indigenous	13,034.8	15,137.9	10,618.0	12,968.6	10,030.3	18,255.1	8,643.7
(b) Imported	14,391.4	13,168.0	17,431.8	15,153.4	14,082.7	14,507.2	9,006.4
5. Handloom Products	961.0	21.2	6,103.9	27.7	20.3	9.4	10.8
6. Carpets & Rugs	4,431.4	7,622.7	6,292.4	1,993.0	925.1	1,732.2	4,708.4
7. Readymade Garments	24,974.5	12,338.6	31,357.2	25,129.4	32,300.6	26,100.2	28,484.6
8. Cement and Cement Products:	54,101.7	32,362.3	31,035.9	28,255.9	18,895.6	21,057.0	40,485.3
(a) Indigenous	53,996.6	27,546.1	30,968.0	28,068.7	18,457.3	20,935.0	39,739.4
(b) Imported	105.1	4,816.2	67.9	187.2	438.3	122.0	746.0
9. Sports Goods	2,984.4	2,759.4	2,753.5	2,705.5	997.2	2,281.2	3,384.1
10. Surgical Instruments	2,279.7	2,029.3	2,457.5	5,471.2	1,668.9	2,529.8	2,633.3
11. Chemicals and Dyes	31,484.9	24,713.4	33,968.3	27,273.3	29,172.6	32,395.3	43,370.5
12. Other Finished Goods:	163,437.8	107,049.9	159,046.1	122,824.5	190,935.8	186,623.7	174,637.9
(a) Indigenous	151,300.7	92,382.5	142,843.8	87,059.5	179,979.1	178,552.9	165,655.1
(b) Imported	12,137.2	14,667.4	16,202.3	35,765.0	10,956.7	8,070.8	8,982.8
IV. Fixed Assets Including Machinery	478,364.6	645,616.7	466,433.3	551,974.3	592,808.4	631,164.9	705,855.8
V. Real Estate:	530,187.5	523,695.6	505,515.9	526,846.1	577,306.2	567,428.2	530,633.3
(a) Land	204,846.9	182,790.5	184,577.8	225,719.2	222,429.6	194,563.3	224,293.2
(b) Buildings:	325,340.6	340,905.1	320,938.1	301,126.9	354,876.6	372,864.9	306,340.2
1. Residential	150,577.1	162,994.0	142,674.1	114,150.3	177,084.7	116,618.0	74,819.7
2. Non-Residential	174,763.5	177,911.1	178,264.0	186,976.6	177,792.0	256,246.8	231,520.4
VI. Fixed Deposits and Insurance	30,897.0	32,736.0	51,292.2	49,830.1	39,428.4	32,070.7	63,289.7
(a) Bank Deposits	25,276.5	27,655.9	43,537.8	44,310.0	31,354.7	16,949.4	53,537.0
(b) Insurance Policies	5,620.5	5,080.2	7,754.5	5,520.1	8,073.6	15,121.3	9,752.6
VII. Others:	986,817.2	1,200,199.5	1,260,030.7	1,231,081.1	1,322,980.9	1,454,343.2	1,390,197.4
(a) Other Secured Advances	688,742.8	887,474.4	934,929.4	863,426.9	997,787.8	1,118,604.5	1,050,764.8
(b) Advances Secured by Guarantee(s)	218,804.3	251,493.6	263,500.9	294,849.0	268,660.4	279,215.7	274,359.4
(c) Unsecured Advances	79,270.2	61,231.4	61,600.4	72,805.3	56,532.8	56,523.1	65,073.2
TOTAL	3,310,192.5	3,530,004.4	3,688,536.3	3,641,782.5	3,915,852.7	4,068,044.8	4,316,410.7

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Jun -2015		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	56,515.5	56,515.5	-
II. Securities, Shares and other Financial Instruments:	111,103.2	111,103.2	-
A. Quoted on the Stock Exchange:	74,914.4	74,914.4	-
1. To Stock Brokers and Dealers:	34,708.4	34,708.4	-
(a) Government and other Trustee Securities	16,503.4	16,503.4	-
(b) Shares and Debentures	17,927.8	17,927.8	-
(c) Participation Term Certificates	73.7	73.7	-
(d) Others	203.6	203.6	-
2. To others:	40,206.0	40,206.0	-
(a) Government and other Trustee Securities	21,726.5	21,726.5	-
(b) Shares and Debentures	12,279.1	12,279.1	-
(c) Participation Term Certificates	-	-	-
(d) Others	6,200.4	6,200.4	-
B. Unquoted on the Stock Exchange:	36,188.8	36,188.8	-
1. To Stock Brokers and Dealers:	4,664.3	4,664.3	-
(a) Government and other Trustee Securities	3,361.2	3,361.2	-
(b) Shares and Debentures	1,104.7	1,104.7	-
(c) Participation Term Certificates	7.2	7.2	-
(d) Others	191.3	191.3	-
2. To others:	31,524.5	31,524.5	-
(a) Government and other Trustee Securities	29,290.3	29,290.3	-
(b) Shares and Debentures	1,218.4	1,218.4	-
(c) Participation Term Certificates	-	-	-
(d) Others	1,015.8	1,015.8	-
III. Merchandise	1,379,101.7	1,378,839.2	262.5
A. Food Items	512,672.2	512,640.9	31.3
1. Wheat	244,959.8	244,959.8	-
2. Rice and paddy	78,453.5	78,449.9	3.6
3. Other Grains & Pulses:	10,211.8	10,202.8	9.0
(a) Indigenous	3,502.1	3,493.1	9.0
(b) Imported	6,709.6	6,709.6	-
4. Edible Oils:	25,353.6	25,348.2	5.4
(a) Indigenous	16,773.4	16,768.0	5.4
(b) Imported	8,580.2	8,580.2	-
5. Sugar:	113,177.7	113,177.7	-
(a) Indigenous	93,796.3	93,796.3	-
(b) Imported	19,381.4	19,381.4	-
6. Kariana and Spices	2,198.4	2,198.4	-
7. Fish and Fish preparations	3,617.8	3,617.8	-
8. Other Food Items:	34,699.8	34,686.4	13.3
(a) Indigenous	28,709.2	28,695.8	13.3
(b) Imported	5,990.6	5,990.6	-
B. Raw Materials:	354,513.8	354,370.2	143.6
1. Cotton Raw:	105,324.7	105,324.7	-
(a) Indigenous	98,437.3	98,437.3	-
(b) Imported	6,887.5	6,887.5	-
2. Synthetic Fibers:	14,837.2	14,766.0	71.3
(a) Indigenous	13,857.8	13,786.6	71.3
(b) Imported	979.4	979.4	-
3. Fertilizers:	54,621.2	54,621.2	-
(a) Indigenous	38,130.5	38,130.5	-
(b) Imported	16,490.7	16,490.7	-

3.8 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Jun- 2015		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	35,570.7	35,570.7	-
(a) Indigenous	25,627.2	25,627.2	-
(b) Imported	9,943.4	9,943.4	-
5. Iron & Steel:	61,116.9	61,087.7	29.2
(a) Indigenous	35,575.9	35,546.7	29.2
(b) Imported	25,541.0	25,541.0	-
6. Wool & Goat Hair	768.9	768.9	-
7. Hides & Skins	7,270.1	7,231.3	38.8
8. Oil Seeds	12,061.6	12,061.6	-
9. Pesticides & Insecticides:	3,155.1	3,150.8	4.3
(a) Indigenous	2,896.1	2,891.8	4.3
(b) Imported	258.9	258.9	-
10. Other Raw Materials:	59,787.3	59,787.3	-
(a) Indigenous	50,405.6	50,405.6	-
(b) Imported	9,381.7	9,381.7	-
C. Finished / Manufactured Goods:	511,915.7	511,828.0	87.7
1. Cotton Textiles:	119,089.1	119,083.5	5.6
(a) Indigenous	97,569.6	97,564.0	5.6
(b) Imported	21,519.5	21,519.5	-
2. Cotton Yarn:	47,497.2	47,497.2	-
(a) Indigenous	43,764.9	43,764.9	-
(b) Imported	3,732.3	3,732.3	-
3. Other Textiles:	82,902.5	82,871.3	31.2
(a) Indigenous	72,882.5	72,851.3	31.2
(b) Imported	10,020.0	10,020.0	-
4. Machinery:	22,668.4	22,668.4	-
(a) Indigenous	16,158.7	16,158.7	-
(b) Imported	6,509.7	6,509.7	-
5. Handloom Products	31.3	31.3	-
6. Carpets & Rugs	1,501.2	1,501.2	-
7. Readymade Garments	25,790.5	25,790.5	-
8. Cement and Cement Products:	44,526.3	44,522.6	3.7
(a) Indigenous	42,534.5	42,530.8	3.7
(b) Imported	1,991.8	1,991.8	-
9. Sports Goods	3,189.6	3,189.6	-
10. Surgical Instruments	2,463.6	2,462.3	1.3
11. Chemicals and Dyes	29,287.7	29,284.2	3.6
12. Other Finished Goods:	132,968.1	132,925.9	42.2
(a) Indigenous	116,037.9	115,995.7	42.2
(b) Imported	16,930.2	16,930.2	-
IV. Fixed Assets Including Machinery	698,993.6	695,969.2	3,024.4
V. Real Estate:	617,664.3	484,957.3	132,707.0
(a) Land	262,623.5	134,833.2	127,790.3
(b) Buildings:	355,040.8	350,124.1	4,916.7
1. Residential	113,977.9	112,728.1	1,249.8
2. Non-Residential	241,062.9	237,396.0	3,666.9
VI. Fixed Deposits and Insurance Policies :	63,060.8	63,042.4	18.4
(a) Bank Deposits	47,535.0	47,527.4	7.6
(b) Insurance Policies	15,525.8	15,515.1	10.8
VII. Others:	1,497,852.6	1,480,339.0	17,513.6
(a) Other Secured Advances	1,080,661.7	1,075,864.4	4,797.3
(b) Advances Secured by Guarantee(s)	341,870.5	333,515.2	8,355.3
(c) Unsecured Advances	75,320.4	70,959.4	4,361.0
TOTAL	4,424,291.6	4,270,765.8	153,525.9

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2011		2012				2013	
			Dec.		Jun.		Dec		Jun	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	102,511	88.6	45,163	55.2	23,193	42.2	22,791	39.8	
5,000 to	10,000	18,254	136.6	30,695	223.2	19,872	132.4	17,536	132.8	
10,000 to	20,000	597,986	9,306.7	572,248	8,693.5	227,161	3,214.1	543,078	8,025.3	
20,000 to	25,000	66,950	1,558.5	27,781	650.4	334,976	6,915.5	34,161	749.8	
25,000 to	30,000	116,243	3,339.8	236,295	6,633.3	240,265	6,609.3	247,490	7,037.5	
30,000 to	40,000	153,485	4,971.8	80,431	2,794.8	81,988	2,768.0	51,204	1,774.6	
40,000 to	50,000	129,398	5,906.2	79,871	3,670.6	125,186	5,589.8	105,199	4,678.1	
50,000 to	60,000	53,089	2,955.2	123,352	6,896.8	74,577	4,170.9	65,579	3,570.4	
60,000 to	70,000	95,159	6,264.8	146,307	9,579.6	153,884	10,025.2	133,882	8,747.5	
70,000 to	80,000	168,958	12,818.1	177,469	13,229.6	149,009	11,145.2	162,937	12,183.2	
80,000 to	90,000	256,465	21,832.9	131,109	11,229.3	118,364	9,990.5	83,799	7,171.3	
90,000 to	100,000	176,314	16,702.7	150,662	14,387.0	141,764	13,367.8	77,766	7,351.3	
100,000 to	200,000	1,039,000	142,537.8	998,760	141,412.7	925,283	133,250.5	940,881	135,450.1	
200,000 to	300,000	176,376	42,538.7	238,823	56,617.4	320,025	74,888.6	383,824	91,453.9	
300,000 to	400,000	78,094	26,704.0	83,981	28,559.9	106,862	36,644.4	111,749	38,333.7	
400,000 to	500,000	55,841	25,684.1	68,755	31,236.4	59,471	26,552.1	60,976	26,751.6	
500,000 to	600,000	25,519	13,797.0	38,167	20,497.3	38,689	20,754.5	38,399	20,956.1	
600,000 to	700,000	19,250	12,741.1	21,973	14,464.1	25,956	16,865.0	30,827	20,009.7	
700,000 to	800,000	17,346	12,989.9	13,903	10,452.0	17,407	13,067.0	25,374	18,582.4	
800,000 to	900,000	8,570	7,233.1	9,312	7,874.2	10,074	8,563.6	10,077	8,532.9	
900,000 to	1,000,000	8,121	7,729.3	7,834	7,418.5	8,495	8,085.1	8,720	8,279.6	
1,000,000 to	2,000,000	47,315	65,696.6	49,437	69,685.1	51,441	73,985.3	47,596	69,485.7	
2,000,000 to	3,000,000	24,825	59,664.2	21,054	51,177.4	23,626	57,933.3	21,598	52,061.7	
3,000,000 to	4,000,000	11,555	40,157.2	12,338	42,013.7	10,781	37,616.2	11,226	38,834.9	
4,000,000 to	5,000,000	7,957	36,050.8	7,074	31,927.2	6,975	31,336.4	6,564	29,545.4	
5,000,000 to	6,000,000	5,608	30,502.3	5,682	31,122.5	5,838	31,963.1	5,082	27,387.4	
6,000,000 to	7,000,000	3,314	21,426.2	4,209	27,476.4	3,233	20,948.6	3,451	22,156.4	
7,000,000 to	8,000,000	2,601	19,461.2	2,998	22,621.1	2,325	17,373.4	3,046	22,967.2	
8,000,000 to	9,000,000	1,963	16,648.9	2,679	22,670.0	2,434	20,646.6	1,993	16,996.5	
9,000,000 to	10,000,000	2,086	19,901.0	2,063	19,575.1	1,827	17,467.5	2,074	19,859.5	
10,000,000 and over		26,299	2,622,847.5	26,257	2,815,160.2	26,900	2,966,624.3	24,437	2,912,676.1	
TOTAL		3,496,452	3,310,192.5	3,416,682	3,530,004.4	3,337,881	3,688,536.3	3,283,316	3,641,782.5	

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2013		2014				2015	
			Dec.		Jun.		Dec		Jun	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	39,270	72.0	28,838	64.1	29,424	40.7	148,043	174.0
5,000	to	10,000	13,759	99.3	11,316	82.1	12,258	87.9	20,566	155.0
10,000	to	20,000	468,816	6,711.4	455,365	6,710.6	469,651	7,034.5	468,205	7,179.1
20,000	to	25,000	15,429	343.6	24,006	552.3	26,617	610.5	26,339	612.2
25,000	to	30,000	197,283	5,663.8	38,588	1,067.6	50,158	1,377.4	32,091	859.0
30,000	to	40,000	134,307	4,611.9	295,925	9,862.2	230,564	8,005.8	212,128	7,300.8
40,000	to	50,000	124,738	5,676.5	133,539	6,080.8	145,772	6,381.4	82,065	3,683.1
50,000	to	60,000	63,414	3,459.8	52,399	2,880.5	57,659	3,125.4	42,471	2,305.3
60,000	to	70,000	60,894	3,985.8	64,735	4,250.9	67,585	4,382.3	49,616	3,247.6
70,000	to	80,000	96,583	7,289.4	91,543	6,882.3	70,460	5,282.1	62,479	4,697.2
80,000	to	90,000	130,830	11,211.2	127,703	10,898.1	84,573	7,218.6	64,167	5,510.7
90,000	to	100,000	122,880	11,623.3	86,061	8,071.6	126,812	12,090.7	68,446	6,543.4
100,000	to	200,000	913,463	136,571.6	880,480	132,752.3	946,830	141,003.4	942,829	141,030.9
200,000	to	300,000	410,662	96,464.3	435,216	104,248.2	448,368	107,558.3	458,528	110,674.5
300,000	to	400,000	110,172	38,111.8	129,675	44,247.2	109,296	36,988.8	117,293	39,969.6
400,000	to	500,000	62,392	27,334.1	66,187	29,554.3	57,757	25,811.0	85,208	38,503.9
500,000	to	600,000	60,911	33,619.0	58,635	32,196.3	55,947	30,315.3	45,198	24,518.2
600,000	to	700,000	40,560	26,109.7	35,652	22,828.0	52,456	33,249.1	75,221	48,165.3
700,000	to	800,000	17,246	12,860.3	36,950	28,033.1	23,167	17,264.3	27,377	20,652.8
800,000	to	900,000	10,042	8,502.7	12,307	10,413.6	19,046	16,357.6	14,391	12,253.8
900,000	to	1,000,000	9,417	8,931.5	11,151	10,675.1	17,244	16,573.1	19,335	18,532.6
1,000,000	to	2,000,000	45,617	65,550.2	64,016	89,358.9	65,209	91,839.9	59,821	84,719.0
2,000,000	to	3,000,000	23,753	56,470.3	22,765	54,488.7	31,130	74,534.2	21,039	51,013.0
3,000,000	to	4,000,000	11,557	40,349.8	10,820	37,622.7	12,597	43,105.4	12,088	41,884.3
4,000,000	to	5,000,000	7,425	33,519.3	9,335	41,332.3	8,721	39,365.2	10,054	45,083.7
5,000,000	to	6,000,000	36,833	190,150.6	9,052	49,067.1	7,406	40,018.4	6,151	33,550.7
6,000,000	to	7,000,000	3,632	23,567.7	4,077	26,560.2	4,862	31,478.4	3,383	21,930.0
7,000,000	to	8,000,000	2,799	20,904.7	2,987	22,404.4	3,985	29,684.2	3,015	22,436.9
8,000,000	to	9,000,000	2,461	20,842.6	6,337	52,162.8	3,117	26,162.3	2,216	18,890.6
9,000,000	to	10,000,000	2,285	21,839.2	3,661	35,388.1	2,371	22,658.8	2,342	22,326.6
10,000,000	and over		28,955	2,993,405.2	29,513	3,187,308.4	31,273	3,436,805.6	27,405	3,585,887.8
TOTAL			3,268,385	3,915,852.7	3,238,834	4,068,044.8	3,272,315	4,316,410.7	3,209,510	4,424,291.6

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				2013	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	100,192	81.8	43,477	50.7	21,660	38.2	21,862	37.2	
5,000 to	10,000	13,562	103.4	26,539	194.7	15,809	105.2	16,387	124.2	
10,000 to	20,000	594,715	9,255.8	569,233	8,646.4	223,327	3,152.0	539,708	7,973.2	
20,000 to	25,000	64,574	1,504.8	24,139	569.9	328,231	6,764.3	29,146	640.2	
25,000 to	30,000	112,167	3,228.3	232,944	6,539.9	238,016	6,546.4	245,528	6,984.0	
30,000 to	40,000	148,017	4,780.4	71,538	2,477.7	69,800	2,328.9	39,620	1,355.9	
40,000 to	50,000	122,477	5,595.0	64,019	2,965.4	106,579	4,755.5	79,945	3,538.2	
50,000 to	60,000	37,298	2,071.4	88,814	4,973.9	29,908	1,653.4	32,638	1,730.6	
60,000 to	70,000	53,780	3,511.3	42,663	2,769.1	48,482	3,122.8	28,794	1,889.8	
70,000 to	80,000	87,052	6,633.2	76,275	5,680.3	56,595	4,278.9	45,771	3,456.6	
80,000 to	90,000	139,450	11,906.1	83,886	7,240.9	73,247	6,211.6	42,993	3,693.0	
90,000 to	100,000	109,290	10,351.0	112,001	10,706.2	110,501	10,437.3	50,664	4,785.4	
100,000 to	200,000	652,296	90,419.1	620,678	88,699.6	551,107	81,527.3	578,959	85,493.7	
200,000 to	300,000	111,416	26,617.6	162,319	38,011.3	236,464	55,014.7	283,984	68,047.9	
300,000 to	400,000	62,975	21,744.7	60,383	20,852.0	82,064	28,480.3	86,081	29,693.5	
400,000 to	500,000	54,185	24,953.1	66,733	30,324.5	56,337	25,144.1	57,967	25,397.5	
500,000 to	600,000	24,631	13,314.9	36,722	19,728.6	37,029	19,866.4	37,057	20,235.0	
600,000 to	700,000	18,579	12,309.1	21,087	13,886.9	25,096	16,308.1	30,219	19,618.5	
700,000 to	800,000	16,841	12,613.8	13,289	9,982.9	16,565	12,444.3	24,531	17,963.8	
800,000 to	900,000	7,897	6,670.6	8,759	7,414.1	9,342	7,957.6	9,268	7,863.0	
900,000 to	1,000,000	7,872	7,492.3	7,352	6,974.9	8,354	7,950.7	8,546	8,113.5	
1,000,000 to	2,000,000	46,576	64,627.9	48,728	68,663.9	50,656	72,846.1	46,620	68,047.0	
2,000,000 to	3,000,000	24,570	59,074.9	20,859	50,707.6	23,405	57,404.1	21,415	51,626.8	
3,000,000 to	4,000,000	11,338	39,437.1	12,157	41,419.9	10,598	37,014.6	11,022	38,160.9	
4,000,000 to	5,000,000	7,910	35,836.6	7,013	31,645.5	6,917	31,068.4	6,471	29,124.5	
5,000,000 to	6,000,000	5,582	30,365.5	5,650	30,949.5	5,796	31,737.4	5,046	27,195.8	
6,000,000 to	7,000,000	3,300	21,335.7	4,195	27,387.3	3,212	20,811.6	3,421	21,964.7	
7,000,000 to	8,000,000	2,582	19,316.9	2,976	22,454.5	2,297	17,160.9	2,972	22,424.0	
8,000,000 to	9,000,000	1,946	16,503.6	2,669	22,584.3	2,420	20,527.0	1,980	16,885.2	
9,000,000 to	10,000,000	2,063	19,682.6	2,049	19,441.1	1,811	17,314.3	2,063	19,754.8	
10,000,000 and over		26,160	2,615,823.3	26,119	2,808,200.5	26,763	2,959,764.8	24,291	2,905,777.0	
TOTAL			2,671,293	3,197,161.8	2,565,265	3,412,143.9	2,478,388	3,569,737.1	2,414,969	3,519,595.3

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2013		2014				2015	
			Dec.		Jun.		Dec		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	35,485	65.3	25,724	55.6	28,850	38.9	143,684	165.6	
5,000 to	10,000	8,422	61.2	5,678	42.2	6,457	49.0	14,578	113.5	
10,000 to	20,000	460,656	6,581.3	451,748	6,656.3	464,940	6,967.3	462,175	7,086.4	
20,000 to	25,000	9,200	208.0	15,413	361.2	17,374	399.3	19,763	465.3	
25,000 to	30,000	192,694	5,535.9	34,622	956.8	43,871	1,201.5	22,356	589.0	
30,000 to	40,000	112,426	3,836.3	266,485	8,805.8	196,560	6,798.7	186,966	6,412.6	
40,000 to	50,000	61,903	2,812.7	69,960	3,211.7	98,620	4,254.4	45,899	2,061.2	
50,000 to	60,000	16,525	904.4	14,971	824.8	24,969	1,332.8	16,054	864.1	
60,000 to	70,000	25,255	1,656.3	20,801	1,366.8	32,079	2,084.2	32,827	2,149.6	
70,000 to	80,000	36,320	2,741.6	29,084	2,208.6	28,315	2,109.3	46,235	3,481.4	
80,000 to	90,000	48,903	4,217.0	35,764	3,083.8	37,505	3,188.0	41,841	3,596.2	
90,000 to	100,000	70,675	6,706.9	41,957	3,904.6	70,711	6,747.7	38,127	3,641.7	
100,000 to	200,000	558,303	85,599.0	513,120	79,221.0	520,161	79,917.8	470,598	72,570.3	
200,000 to	300,000	309,425	72,895.2	331,929	79,730.0	338,291	81,155.9	323,671	78,145.2	
300,000 to	400,000	96,871	33,524.3	113,411	38,721.0	89,116	30,142.3	84,317	28,776.2	
400,000 to	500,000	54,052	23,606.3	56,529	25,298.8	46,631	20,893.1	72,661	32,882.7	
500,000 to	600,000	55,562	30,772.5	53,134	29,167.1	48,504	26,198.1	36,477	19,656.1	
600,000 to	700,000	37,681	24,246.1	31,270	20,011.3	46,109	29,155.6	65,095	41,684.0	
700,000 to	800,000	16,561	12,367.5	36,264	27,528.5	22,518	16,784.6	26,160	19,757.5	
800,000 to	900,000	9,668	8,191.3	11,753	9,935.8	18,838	16,180.0	14,103	12,009.6	
900,000 to	1,000,000	9,079	8,613.4	10,967	10,499.3	17,035	16,376.2	19,125	18,334.4	
1,000,000 to	2,000,000	44,588	64,093.5	63,309	88,380.2	64,353	90,657.0	58,813	83,365.1	
2,000,000 to	3,000,000	23,608	56,123.2	22,511	53,872.2	30,822	73,792.7	20,783	50,399.9	
3,000,000 to	4,000,000	11,330	39,598.6	10,625	36,986.9	12,402	42,467.7	11,888	41,237.5	
4,000,000 to	5,000,000	7,360	33,224.9	9,271	41,045.7	8,659	39,087.8	10,005	44,862.5	
5,000,000 to	6,000,000	36,799	189,972.4	9,020	48,898.2	7,384	39,900.2	6,120	33,385.2	
6,000,000 to	7,000,000	3,617	23,472.3	4,069	26,507.9	4,842	31,349.4	3,365	21,811.6	
7,000,000 to	8,000,000	2,775	20,721.7	2,913	21,826.5	3,950	29,423.0	2,994	22,279.3	
8,000,000 to	9,000,000	2,445	20,706.8	6,327	52,075.7	3,106	26,068.1	2,200	18,754.5	
9,000,000 to	10,000,000	2,268	21,677.7	3,640	35,187.8	2,352	22,478.7	2,322	22,137.2	
10,000,000 and over		28,805	2,985,445.2	29,374	3,179,667.0	31,135	3,429,309.4	27,266	3,578,090.3	
TOTAL			2,389,261	3,790,178.9	2,331,643	3,936,039.2	2,366,459	4,176,508.9	2,328,468	4,270,765.8

3.11 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 30th June 2015

(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							14,434	25.3
5,000	to	10,000	1	..					9,759	73.9
10,000	to	20,000							32,123	415.0
20,000	to	25,000							9,635	219.2
25,000	to	30,000							13,853	382.0
30,000	to	40,000			1	..			31,944	1,128.7
40,000	to	50,000					1	..	39,666	1,778.5
50,000	to	60,000							30,291	1,650.0
60,000	to	70,000							24,807	1,620.2
70,000	to	80,000							26,920	2,018.7
80,000	to	90,000							39,214	3,351.2
90,000	to	100,000							36,470	3,479.2
100,000	to	200,000	15	2.0	3	0.4	4	0.7	689,345	103,356.2
200,000	to	300,000					19	4.1	252,695	59,578.4
300,000	to	400,000					5	1.7	61,348	21,031.9
400,000	to	500,000			15	6.7	17	7.7	32,729	14,783.5
500,000	to	600,000			1	0.5	8	4.5	21,209	11,645.2
600,000	to	700,000			8	5.0	2	1.3	39,208	24,745.7
700,000	to	800,000			3	2.2	2	1.5	11,974	8,956.7
800,000	to	900,000			11	9.1	1	0.9	7,032	5,970.8
900,000	to	1,000,000					2	1.9	10,028	9,611.1
1,000,000	to	2,000,000	15	23.7	22	26.2	36	55.3	32,292	44,884.1
2,000,000	to	3,000,000	1	2.9	1	2.4	13	31.8	10,066	24,749.6
3,000,000	to	4,000,000					9	31.3	6,889	24,011.7
4,000,000	to	5,000,000			1	4.8	13	57.1	5,677	25,656.8
5,000,000	to	6,000,000	1	5.2			8	43.4	3,457	18,773.1
6,000,000	to	7,000,000					7	45.3	2,823	18,317.5
7,000,000	to	8,000,000			5	39.3	8	60.2	2,615	19,473.3
8,000,000	to	9,000,000	3	24.4	20	170.5	5	41.6	1,894	16,131.7
9,000,000	to	10,000,000					4	38.0	2,150	20,504.6
10,000,000	and over		191	575,300.8	220	530,863.5	278	47,256.1	25,640	2,371,190.1
TOTAL			227	575,358.9	311	531,130.8	442	47,684.3	1,528,187	2,859,513.8

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

As on 30th June 2015

(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	5	..	133,276	147.7	328	1.0	148,043	174.0
5,000	to	10,000			10,492	79.0	314	2.1	20,566	155.0
10,000	to	20,000			435,672	6,758.0	410	6.2	468,205	7,179.1
20,000	to	25,000			16,614	390.9	90	2.1	26,339	612.2
25,000	to	30,000			18,184	475.6	54	1.4	32,091	859.0
30,000	to	40,000			180,085	6,169.0	98	3.1	212,128	7,300.8
40,000	to	50,000			42,343	1,902.2	55	2.4	82,065	3,683.1
50,000	to	60,000	1	0.1	12,117	651.9	62	3.3	42,471	2,305.3
60,000	to	70,000			24,762	1,624.3	47	3.0	49,616	3,247.6
70,000	to	80,000	6	0.4	35,494	2,673.8	59	4.3	62,479	4,697.2
80,000	to	90,000			24,815	2,147.9	138	11.6	64,167	5,510.7
90,000	to	100,000			31,889	3,055.9	87	8.3	68,446	6,543.4
100,000	to	200,000	7	1.3	251,152	37,279.9	2,303	390.4	942,829	141,030.9
200,000	to	300,000	4	1.1	203,626	50,575.8	2,184	515.2	458,528	110,674.5
300,000	to	400,000	9	3.0	55,521	18,792.4	410	140.6	117,293	39,969.6
400,000	to	500,000	2	0.9	52,250	23,617.2	195	87.9	85,208	38,503.9
500,000	to	600,000	9	4.7	23,603	12,670.9	368	192.5	45,198	24,518.2
600,000	to	700,000	8	5.1	35,908	23,352.0	87	56.3	75,221	48,165.3
700,000	to	800,000	4	3.0	15,252	11,583.4	142	105.9	27,377	20,652.8
800,000	to	900,000	2	1.7	7,285	6,220.7	60	50.7	14,391	12,253.8
900,000	to	1,000,000	2	1.9	9,252	8,868.3	51	49.5	19,335	18,532.6
1,000,000	to	2,000,000	21	29.9	26,912	39,010.4	523	689.3	59,821	84,719.0
2,000,000	to	3,000,000	6	15.2	10,836	25,937.3	116	273.8	21,039	51,013.0
3,000,000	to	4,000,000			5,160	17,737.0	30	104.4	12,088	41,884.3
4,000,000	to	5,000,000	1	4.2	4,340	19,261.7	22	99.0	10,054	45,083.7
5,000,000	to	6,000,000	1	5.5	2,667	14,631.0	17	92.4	6,151	33,550.7
6,000,000	to	7,000,000	4	27.3	529	3,408.9	20	131.0	3,383	21,930.0
7,000,000	to	8,000,000	1	7.6	378	2,795.4	8	61.2	3,015	22,436.9
8,000,000	to	9,000,000			290	2,487.1	4	35.3	2,216	18,890.6
9,000,000	to	10,000,000	2	19.1	177	1,678.8	9	86.2	2,342	22,326.6
10,000,000	and over		60	13,825.9	895	35,670.7	121	11,780.7	27,405	3,585,887.8
TOTAL			155	13,957.9	1,671,776	381,655.0	8,412	14,991.0	3,209,510	4,424,291.6

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 (%)										
	0.00	5.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
2011											
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
2015											
June											
No. of A/Cs.	1,533,373	51,751	96,970	7,888	823,331	107,209	69,055	70	8,119	355,662	1,923
Amount	1,308,351.1	165,113.3	379,784.4	161,563.0	484,082.6	993,187.6	188,714.7	592.3	39,769.8	187,712.4	18,010.3

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												
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)
2015												
June												
No. of A/Cs.	140,523	841	1,970	1,417	836	3,024	832	643	722	1,408	1,943	3,209,510
Amount	161,181.5	13,170.1	34,133.3	29,242.3	16,025.4	105,994.5	29,524.8	14,887.7	12,295.6	8,384.1	72,570.9	4,424,291.6
												(20.69)

() Figures in parenthesis are weighted average rates of margin

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

(Billion Rupees)

Provinces/Regions	Borrower	Jun-2014			Dec-2014			Jun-2015		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.01	514.43	514.43	0.08	472.22	472.29	..	575.36	575.36
	NFPSEs	-	450.62	450.62	-	525.55	525.55	-	531.13	531.13
	NBFCs & Fin Aux.	-	46.51	46.51	-	44.55	44.55	-	47.68	47.68
	Private Sector	134.41	2,561.07	2,695.48	159.41	2,736.40	2,895.81	159.34	2,700.17	2,859.51
	Trust Fund	0.06	8.15	8.22	0.07	11.22	11.29	0.08	13.88	13.96
	Personal	38.83	298.79	337.62	39.78	315.75	355.53	41.36	340.29	381.65
	Others	0.19	14.98	15.17	1.43	9.96	11.39	0.75	14.24	14.99
	Total	173.50	3,894.54	4,068.04	200.77	4,115.64	4,316.41	201.53	4,222.76	4,424.29
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.01	324.63	324.64	-	281.31	281.31	..	386.18	386.18
	NFPSEs	-	55.44	55.44	-	50.95	50.95	-	61.21	61.21
	NBFCs & Fin Aux.	-	3.87	3.87	-	10.83	10.83	-	4.06	4.06
	Private Sector	95.44	1,325.45	1,420.89	113.23	1,356.42	1,469.65	118.83	1,367.33	1,486.16
	Trust Fund	0.05	2.72	2.77	0.05	3.79	3.84	0.06	4.17	4.23
	Personal	7.63	86.60	94.23	6.42	91.49	97.91	6.96	103.33	110.29
	Others	0.14	3.30	3.45	0.54	5.32	5.86	0.54	4.32	4.86
	Total	103.27	1,802.02	1,905.29	120.23	1,800.10	1,920.34	126.39	1,930.59	2,056.98
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	..	179.92	179.92	0.08	179.42	179.50	-	174.09	174.09
	NFPSEs	-	323.95	323.95	-	358.71	358.71	-	321.74	321.74
	NBFCs & Fin Aux.	-	41.51	41.51	-	32.32	32.32	-	38.27	38.27
	Private Sector	30.76	1,028.21	1,058.96	37.07	1,121.82	1,158.89	31.02	1,056.12	1,087.14
	Trust Fund	0.01	1.46	1.47	0.01	3.13	3.14	0.01	4.59	4.61
	Personal	25.65	181.89	207.54	27.79	190.83	218.63	28.52	204.01	232.53
	Others	0.03	11.17	11.20	0.82	3.16	3.98	0.17	8.69	8.86
	Total	56.44	1,768.10	1,824.54	65.77	1,889.39	1,955.16	59.72	1,807.51	1,867.24
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1.36	1.36	-	1.80	1.80	-	3.20	3.20
	NFPSEs	-	0.30	0.30	-	0.35	0.35	-	0.40	0.40
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	3.67	26.84	30.50	4.08	27.38	31.46	4.25	26.88	31.13
	Trust Fund	-	-	-	0.01	..	0.01	0.01	-	0.01
	Personal	2.13	12.87	15.01	2.02	12.66	14.68	2.07	12.94	15.01
	Others	0.01	0.23	0.23	0.05	0.26	0.31	0.01	0.09	0.10
	Total	5.81	41.66	47.46	6.16	42.52	48.67	6.33	43.57	49.90
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.00	3.00	-	3.12	3.12	-	3.41	3.41
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.15	3.67	6.82	3.47	2.62	6.10	3.43	2.95	6.39
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.73	1.55	3.28	1.93	1.53	3.46	1.91	1.66	3.58
	Others	0.02	0.01	0.02	0.12	0.12	0.12	0.02	..	0.02
	Total	4.90	8.23	13.13	5.40	7.39	12.79	5.37	8.02	13.39
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5.37	5.37	-	6.43	6.43	-	8.34	8.34
	NFPSEs	-	70.93	70.93	-	115.55	115.55	-	147.62	147.62
	NBFCs & Fin Aux.	-	1.07	1.07	-	1.33	1.33	-	5.30	5.30
	Private Sector	0.17	171.00	171.17	0.13	222.48	222.61	0.32	241.76	242.08
	Trust Fund	..	3.98	3.98	..	4.30	4.30	..	5.11	5.11
	Personal	0.33	11.82	12.15	0.25	14.94	15.19	0.29	14.23	14.51
	Others	-	0.20	0.20	0.01	1.08	1.09	-	1.11	1.11
	Total	0.51	264.36	264.86	0.39	366.12	366.51	0.61	423.46	424.07
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.44	0.07	0.51	0.45	0.08	0.54	0.44	0.10	0.53
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.08	0.13	0.22	0.03	0.14	0.17	0.03	0.13	0.17
	Others	-	-	-	-	-	-	-	-	-
	Total	0.53	0.20	0.73	0.49	0.22	0.71	0.47	0.23	0.70

* End Position.

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

(Billion Rupees)

Provinces/Regions	Borrower	Jun-2014			Dec-2014			Jun-2015		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	0.17	0.17
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.20	0.78	0.98	0.32	0.61	0.94	0.37	0.75	1.11
	Trust Fund	..	..	..	..	..	..	..	..	..
	Personal	0.17	0.82	1.00	0.23	1.12	1.35	0.24	0.95	1.20
	Others	-	-	-	-	-	-	-	-	-
Total		0.37	1.60	1.98	0.56	1.73	2.29	0.61	1.87	2.48
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.14	0.14	-	0.13	0.13	-	0.15	0.15
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.59	5.06	5.65	0.66	4.97	5.63	0.68	4.28	4.97
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.09	3.10	4.19	1.11	3.03	4.15	1.34	3.04	4.37
	Others	-	0.07	0.07	0.01	0.02	0.03	0.01	0.03	0.04
Total		1.68	8.37	10.05	1.78	8.16	9.93	2.03	7.50	9.53

* 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	(%)	
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	
Jan-Jun 2015	Punjab	2,548.37	2,448.84	96.09	99.53	3.91	166.28	2,615.12	39.86	102.62
	Sindh	3,245.90	3,021.87	93.10	224.03	6.90	61.15	3,083.02	46.99	94.98
	KPK	205.91	205.84	99.97	0.07	0.03	39.46	245.30	3.74	119.13
	Balochistan	8.09	8.08	99.91	0.01	0.09	30.94	39.02	0.59	482.56
	Islamabad	541.11	501.73	92.72	39.38	7.28	62.88	564.61	8.61	104.34
	FATA	0.15	0.15	100.00	-	-	0.00	0.15	0.00	101.32
	Gilgit-Baltistan	2.30	2.30	100.00	-	-	0.00	2.30	0.04	100.02
	AJK	8.76	8.76	99.95	0.00	0.05	2.30	11.06	0.17	126.23
Total		6,560.59	6,197.57	94.47	363.02	5.53	363.02	6,560.59	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	Jan-Jun 2014		Jul-Dec 2014		Jan-Jun 2015	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,274.05	97.72	2,096.09	95.98	2,448.84	96.09
	Sindh	22.90	0.98	37.68	1.73	61.05	2.40
	KPK	9.32	0.40	5.96	0.27	8.19	0.32
	Balochistan	..	..	..	..	0.01	..
	Islamabad	19.61	0.84	43.98	2.01	28.05	1.10
	AJK	1.12	0.05	0.07	..	2.23	0.09
Punjab Total		2,327.01	100.00	2,183.79	100.00	2,548.4	100.00
Sindh	Punjab	114.67	2.79	139.48	4.03	136.63	4.21
	Sindh	3,926.64	95.65	3,144.63	90.87	3,021.87	93.10
	KPK	18.5	0.45	33.11	0.96	21.62	0.67
	Balochistan	38.25	0.93	41.8	1.21	30.92	0.95
	Islamabad	2.41	0.06	101.65	2.94	34.83	1.07
	FATA	0.9	0.02	-	-	..	..
	AJK	3.9	0.09	0.01	..	0.02	..
Sindh Total		4,105.27	100.00	3,460.69	100.00	3,245.90	100.00
KPK	Punjab	0.02	0.01	0.05	0.02	0.07	0.03
	Sindh	..	..	..	..	..	..
	KPK	334.88	99.94	289.59	99.97	205.84	99.97
	Islamabad	..	..	0.03	0.01	..	..
	FATA	0.13	0.04	-	-	..	..
	AJK	0.04	0.01	-	-	..	..
KPK Total		335.08	100.00	289.67	100.00	205.91	100.00
Balochistan	Punjab	-	-	-	-	-	-
	Sindh	..	0.03	0.01	0.15	0.01	0.09
	Balochistan	8.57	99.97	8.34	99.85	8.08	99.91
	Islamabad	-	-	..	..	-	-
Balochistan Total		8.57	100.00	8.35	100.00	8.09	100.00
Islamabad	Punjab	32.68	7.88	23.26	5.23	29.58	5.47
	Sindh	3.21	0.77	2.98	0.67	0.09	0.02
	KPK	5.89	1.42	6.58	1.48	9.65	1.78
	Balochistan	1.88	0.45	0.04	0.01	0.01	..
	Islamabad	371.25	89.47	411.55	92.59	501.73	92.72
	Gilgit-Baltistan	..	..	-	-	..	..
	AJK	0.01	..	0.08	0.02	0.05	0.01
Islamabad Total		414.93	100.00	444.48	100.00	541.11	100.00
FATA	FATA	0.51	100.00	0.07	100.00	0.15	100.00
	Gilgit-Baltistan	-	-	..	0.01	-	-
FATA Total		1.39	100.00	2.11	99.99	2.30	100.00
Gilgit-Baltistan	Punjab	1.39	100.00	2.11	100.00	2.30	100.00
	Gilgit-Baltistan	..	..	0.03	0.24	..	0.05
Gilgit-Baltistan Total		-	-	-	-	-	-
AJK	Punjab	0.14	1.15	-	-	-	-
	Sindh	12.07	98.84	11.68	99.76	8.76	99.95
	KPK	12.21	100.00	11.71	100.00	8.76	100.00
	AJK	7,204.98		6,400.87		6,560.59	
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	Jan-Jun 2014		Jul-Dec 2014		Jan-Jun 2015	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,274.05	93.91	2,096.09	92.79	2,448.84	93.64
	Sindh	114.67	4.74	139.48	6.17	136.63	5.22
	KPK	0.02	..	0.05	..	0.07	..
	Balochistan	-	-	-	-	-	-
	Islamabad	32.68	1.35	23.26	1.03	29.58	1.13
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	..	..	0.03	..	..	..
Punjab Total		2,421.42	100.00	2,258.90	100.00	2,615.12	100.00
Sindh	Punjab	22.90	0.58	37.68	1.18	61.05	1.98
	Sindh	3,926.64	99.34	3,144.63	98.72	3,021.87	98.02
	KPK	..	..	..	..	-	-
	Balochistan	..	..	0.01	..	0.01	..
	Islamabad	3.21	0.08	2.98	0.09	0.09	..
Sindh Total		3,952.76	100.00	3,185.31	100.00	3,083.02	100.00
KPK	Punjab	9.32	2.53	5.96	1.78	8.19	3.34
	Sindh	18.50	5.02	33.11	9.88	21.62	8.81
	KPK	334.88	90.82	289.59	86.38	205.84	83.91
	Islamabad	5.89	1.60	6.58	1.96	9.65	3.93
	AJK	0.14	0.04	-	-	-	-
KPK Total		368.75	100.00	335.24	100.00	245.30	100.00
Balochistan	Punjab	..	..	..	0.01	0.01	0.03
	Sindh	38.25	78.54	41.8	83.3	30.92	79.24
	Balochistan	8.57	17.59	8.34	16.61	8.08	20.70
	Islamabad	1.88	3.87	0.04	0.08	0.01	0.02
Balochistan Total		48.70	100.00	50.17	100.00	39.02	100.00
Islamabad	Punjab	19.61	4.99	43.98	7.89	28.05	4.97
	Sindh	2.41	0.61	101.65	18.24	34.83	6.17
	KPK	..	..	0.03	0.01	..	..
	Balochistan	-	-	..	..	-	-
	Islamabad	371.25	94.40	411.55	73.86	501.73	88.86
	AJK	-	-	..	..	-	-
Islamabad Total		393.27	100.00	557.22	100.00	564.61	100.00
FATA	Sindh	0.90	58.12	-	-	..	0.13
	KPK	0.13	8.64	-	-	-	-
	FATA	0.51	33.24	0.07	100.00	0.15	99.87
FATA Total		1.55	100.00	0.07	100.00	0.15	100.00
Gilgit Baltistan	Islamabad	..	0.05	-	-	..	0.02
	FATA	-	-	-	-	-	-
	Gilgit Baltistan	1.39	99.95	2.11	100.00	2.30	99.98
Gilgit-Baltistan Total		1.39	100.00	2.11	100.00	2.30	100.00
AJK	Punjab	1.12	6.55	0.07	0.57	2.23	20.15
	Sindh	3.90	22.74	0.01	0.09	0.02	0.22
	KPK	0.04	0.21	-	-	-	-
	Islamabad	0.01	0.06	0.08	0.65	0.05	0.46
	AJK	12.07	70.43	11.68	98.70	8.76	79.18
AJK Total		17.14	100.00	11.84	100.00	11.06	100.00
Grand Total		7,204.98		6,400.87		6,560.58	

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		2013
	Dec.	Jun.		Jun.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	457,495.2	493,252.4	622,729.9	720,936.0
(i) Prize Bonds	-	-	-	-
(ii) National Savings Schemes	-	-	-	-
(ii) Compensation Bonds	2,000.0	4,489.2	5,918.5	3,838.5
(vi) Federal Investment Bonds	-	-	-	-
(v) Pakistan Investment Bonds	455,495.2	488,763.2	616,811.4	717,097.5
(vii) Un-classified	-	-	-	-
B. TREASURY BILLS	1,932,569.3	1,916,027.9	2,519,713.8	2,604,250.2
C. FOREIGN SECURITIES AND SHARES	68,147.3	76,298.8	91,605.3	103,017.1
D. OTHERS:	617,314.5	787,809.3	756,719.4	785,505.1
1. Shares :	187,653.4	255,194.0	228,138.7	233,412.0
(i) Financial Institutions	9,891.3	8,460.2	17,121.5	8,028.6
(ii) Public Sector Enterprises	9,685.2	10,814.2	10,197.2	11,345.2
(iii) Private Sector	168,076.9	235,919.6	200,820.0	214,038.2
2. Debentures :	439.1	431.7	417.1	413.4
(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	108.8	101.4	86.8	83.1
3. National Investment Trust (Unit)	5,631.2	6,496.4	6,951.7	6,463.0
4. Participation Term Certificates	103.3	96.7	89.8	89.8
5. Term Finance Certificate (TFC's)	70,209.3	71,481.3	70,190.9	63,054.8
6. Sukuk	283,684.3	363,746.5	393,448.2	433,021.8
7. Certificate of Investment (COI's)	3,385.9	1,809.2	1,538.1	3,089.0
8. Modaraba Certificate	46,057.9	60,104.5	42,186.4	399.6
9. Mutual Funds	357.6	399.6	399.6	26,627.2
10. Others	19,792.6	28,049.4	13,358.9	18,934.4
TOTAL	3,075,526.3	3,273,388.4	3,990,768.4	4,213,708.4

3.17 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2013		2014
	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	743,493.0	2,125,727.2	2,640,857.0
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	1,838.5	-	-
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	741,654.5	2,125,727.2	2,640,857.0
Un-classified	-	-	-
B. TREASURY BILLS	2,713,794.6	1,547,276.3	1,728,730.5
C. FOREIGN SECURITIES AND SHARES	104,789.2	140,184.4	97,653.5
D. OTHERS:	716,921.0	677,116.4	724,360.1
1. Shares :	270,764.6	251,971.4	289,379.6
(i) Financial Institutions	15,191.3	10,087.8	12,126.4
(ii) Public Sector Enterprises	16,828.8	18,930.0	20,523.5
(iii) Private Sector	238,744.5	222,953.6	256,729.7
2. Debentures :	397.7	237.7	235.5
(i) Financial Institutions	0.8	0.8	0.8
(ii) Public Sector Enterprises	319.7	163.7	163.7
(iii) Private Sector	77.2	73.2	71.0
3. National Investment Trust (Unit)	2,043.2	4,664.6	7,041.3
4. Participation Term Certificates	311.1	309.8	274.6
5. Term Finance Certificate (TFC's)	60,344.0	60,876.3	57,478.7
6. Sukuk	339,912.2	311,504.4	319,494.2
7. Certificate of Investment (COI's)	959.5	1,179.6	2,136.7
8. Modaraba Certificate	33,960.6	31,173.7	24,552.7
9. Mutual Funds	357.6	1,335.8	297.0
10. Others	7,870.6	13,863.2	23,469.7
TOTAL	4,278,997.8	4,490,304.3	5,191,601.1

3.17 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	Jun- 2015		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	3,017,006.1	2,957,591.7	3,093,033.6
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	-	-	-
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	3,017,006.1	2,957,591.7	3,093,033.6
Un-classified			
B. TREASURY BILLS	2,164,377.3	2,118,870.0	2,170,154.6
C. FOREIGN SECURITIES AND SHARES	104,955.0	105,040.6	105,006.9
D. OTHERS:	725,436.8	658,766.8	784,995.8
1. Shares :	278,501.3	207,910.6	332,341.2
(i) Financial Institutions	17,549.6	13,881.5	17,926.3
(ii) Public Sector Enterprises	16,235.2	7,212.9	17,839.6
(iii) Private Sector	244,716.5	186,816.2	296,575.3
2. Debentures :	217.0	217.0	216.2
(i) Financial Institutions	0.8	0.8	-
(ii) Public Sector Enterprises	163.7	163.7	163.7
(iii) Private Sector	52.5	52.5	52.5
3. National Investment Trust (Unit)	6,159.3	5,235.2	6,166.8
4. Participation Term Certificates	274.6	274.6	274.6
5. Term Finance Certificate (TFC's)	84,477.3	86,248.6	85,750.0
6. Sukuk	316,497.9	319,507.4	317,793.6
7. Certificate of Investment (COI's)	6,338.1	6,338.1	6,338.1
8. Modaraba Certificate	13,697.7	13,753.9	16,841.7
9. Mutual Funds	257.8	257.8	257.8
10. Others	19,015.8	19,023.6	19,015.8
TOTAL	6,011,775.2	5,840,269.1	6,153,190.9

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2011	2012		2013		2014
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Foreign Constituents:	1,620.7	948.6	3,287.0	1,650.7	31.5	8.6
(a) Business	1,594.3	943.2	3,287.0	1,632.1	-	-
(b) Other Foreign Constituents	26.4	5.4	-	18.6	31.5	8.6
B. Domestic Constituents:	173,398.8	195,929.2	193,579.5	208,400.6	217,583.5	223,994.4
I. Government:	4,750.6	6,625.8	5,551.0	1,339.9	16,628.1	8,550.6
II. Public Sector Enterprises:	5,786.8	20,265.5	19,823.6	14,961.3	15,591.9	26,126.2
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-
(b) Mining and Quarrying	-	67.0	-	-	-	-
(c) Manufacturing	30.7	54.6	60.3	3.1	-	668.6
(d) Construction	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	1,400.0	989.9	989.9	2,389.9	2,654.0	700.0
(f) Commerce:	4,351.2	19,149.2	17,535.5	8,563.3	4,196.3	19,757.6
1. Export Bills :	3,270.2	6,968.0	4,857.2	4,160.7	1,625.0	5,728.5
i. Cotton Raw	-	-	5.0	-	-	-
ii. Rice	1,857.5	1,857.7	2,393.6	2,497.9	-	-
iii. Cotton Textiles (Local)	165.9	155.6	378.9	98.9	-	-
iv. Cement & Cement products	-	-	-	-	-	-
v. Petroleum & Petroleum products	702.4	1,268.4	1,907.7	1,299.7	1,625.0	5,728.5
vi. Machinery & Transport Equipments	3.1	3,488.6	-	-	-	-
vii. Other Export Bills	541.3	197.7	172.0	264.1	-	-
2. Imports Bills Payable in Pakistan	33.0	10,587.8	10,709.7	3,093.0	-	7,897.4
3. Inland Bills (to include Local Bills)	1,047.9	1,593.4	1,968.6	1,309.7	2,571.3	6,131.6
4. Non-Bank Financial Companies	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	9.5	-
(h) Services	-	-	-	0.2	-	-
(i) Other Public Sector Enterprises	4.8	4.8	1,237.9	4,004.8	8,732.0	5,000.0
III. Private Sector (Business):	157,812.0	166,711.3	159,907.1	187,230.0	185,283.6	185,858.8
(a) Agriculture, Forestry, Hunting & Fishing	4,591.8	7,722.6	11,088.2	9,713.0	12,340.1	5,503.9
1. Primary Products :	4,130.5	7,523.6	10,937.0	9,437.6	12,329.9	5,400.0
i. Cotton	1,462.9	1,503.7	6,236.7	6,995.7	9,973.9	3,709.9
ii. Rice	1,509.3	2,649.3	1,434.7	531.8	687.3	507.3
iii. Sugarcane	-	-	26.5	58.6	78.0	2.9
iv. Tobacco	0.3	0.3	0.3	-	-	-
v. Other Primary Products	1,158.0	3,370.2	3,238.8	1,851.5	1,590.7	1,180.0
(b). Other Agriculture, Forestry, Hunting and Fishing	461.3	199.0	151.2	275.4	10.2	103.9

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2011	2012		2013		2014
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
2. Mining and Quarrying	1,143.8	578.9	44.9	5.5	1.5	183.7
3. Manufacturing	16,342.8	24,847.4	35,960.5	41,380.1	45,864.0	70,602.0
4. Construction	-	26.8	139.9	32.5	40.2	5,023.5
5. Electricity, Gas, Water & Sanitary Services	682.9	2,156.7	-	-	2,727.0	8,726.5
6. Commerce:	133,755.4	129,514.3	107,774.6	134,265.4	117,695.9	81,298.5
(a). Export Bills-Traditional Export	47,444.6	52,226.5	38,246.9	33,215.1	43,506.5	35,557.7
i. Wool & Goat Hair	1,665.8	44.7	180.7	145.5	160.5	124.3
ii. Hides & Skins	105.9	-	11.3	7.1	22.8	14.6
iii. Cotton Textiles (Local)	30,728.2	37,362.2	24,985.9	22,077.9	29,491.9	24,712.1
iv. Cotton Yarn (Local)	14,485.6	14,156.9	12,534.0	10,353.1	13,196.0	9,721.4
v. Sports Goods	306.7	160.1	185.1	278.2	467.0	633.1
vi. Surgical Instruments	152.4	502.5	350.0	353.3	168.3	352.1
(b). Export Bills-Non-Traditional Exports	23,771.2	27,935.5	27,815.3	38,558.5	23,534.7	14,677.0
i. Brassware & Handicrafts	3.0	-	9.0	44.3	29.8	67.0
ii. Carpets & Rugs	466.1	1,726.0	115.6	102.0	32.4	36.0
iii. Footwear & Leather goods	1,548.3	2,441.4	2,279.2	2,817.8	1,725.4	2,133.5
iv. Handloom products, Towels & Hosiery	1,871.2	1,330.5	1,070.6	741.7	1,206.9	1,408.7
v. Readymade Garments	8,397.1	6,332.9	8,132.5	15,541.0	9,213.0	8,140.7
vi. Electrical goods (Cable & Wire RA)	238.0	189.1	3,183.4	5,102.7	524.5	185.6
vii. Other Export Bills	11,247.5	15,915.7	13,025.1	14,209.0	10,802.7	2,705.5
(c). Import Bills Payable in Pakistan	42,380.2	30,450.2	20,633.5	31,717.3	20,031.5	12,701.5
(d). Inland Bills (to include Local Bills)	18,072.0	13,054.9	15,021.4	23,047.8	23,378.1	15,859.0
(e). Non-Bank Financial Companies	-	-	-	-	139.9	-
(f). Other Foreign Bills (clean outward)	2,087.3	5,847.1	6,057.5	7,726.7	7,105.2	2,503.2
7. Transport, Storage & Communication	231.1	-	473.5	147.4	1,103.5	1,964.7
8. Services	59.8	31.7	450.2	33.6	122.6	625.9
9. Other Private (Business)	1,004.4	1,833.0	3,975.4	1,652.4	5,388.7	11,930.2
IV. Trust Funds and Non-Profit Institutions	6.6	29.1	-	-	2.1	-
V. Others	5,042.8	2,297.6	8,297.8	4,869.4	77.8	3,458.8
TOTAL	175,019.5	196,877.8	196,866.5	210,051.3	217,615.0	224,002.9

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2014		2015	
	Dec		Jun	
	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	5	9.8	6.0	26.1
(a) Business	-	-	1.0	13.4
(b) Other Foreign Constituents	5	9.8	5.0	12.7
B. Domestic Constituents:	23,292	223,098.8	19,570.0	201,396.4
I. Government:	2	1,151.9	5.0	868.2
II. Public Sector Enterprises:	131	9,839.1	41.0	8,044.7
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	81	854.6	-	-
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	7	2,337.0	11.0	3,753.0
(f) Commerce:	43	6,647.5	30.0	4,291.7
1. Export Bills :	31	3,336.8	26.0	4,121.6
i. Cotton Raw	-	-	-	-
ii. Rice	3	41.8	-	-
iii. Cotton Textiles (Local)	-	-	1.0	864.1
iv. Cement & Cement products	-	-	-	-
v. Petroleum & Petroleum products	28	3,295.0	25.0	3,257.5
vi. Machinery & Transport Equipments	-	-	-	-
vii. Other Export Bills	-	-	-	-
2. Imports Bills Payable in Pakistan	1	2,094.7	1.0	54.6
3. Inland Bills (to include Local Bills)	11	1,216.0	3.0	115.4
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-
(h) Services	-	-	-	-
(i) Other Public Sector Enterprises	-	-	-	-
III. Private Sector (Business):	22,357	211,095.7	18,644.0	192,079.2
1. Agriculture, Forestry ,Hunting & Fishing	206	1,153.9	152.0	1,009.4
(a). Primary Products :	204	1,143.5	126.0	710.0
i. Cotton	52	239.5	11.0	49.7
ii. Rice	46	655.6	75.0	356.2
iii. Sugarcane	-	-	3.0	3.0
iv. Tobacco	-	-	-	-
v. Other Primary Products	106	248.3	37.0	301.1
(b). Other Agriculture, Forestry, Hunting and Fishing	2	10.5	26.0	299.5

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

(End of Period : Million Rupees)

ECONOMIC GROUPS	2014		2015	
	Dec		Jun	
	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	73	520.9	37	737.4
3. Manufacturing	9,485	89,156.2	11,894	121,505.2
4. Construction	385	4,152.4	164	1,593.2
5. Electricity, Gas, Water & Sanitary Services	102	16,113.4	204	11,189.4
6. Commerce:	10,974	89,475.8	5,030	47,795.3
(a). Export Bills-Traditional Export	5,930	39,518.9	2,717	21,617.1
i. Wool & Goat Hair	12	50.2	9	117.0
ii. Hides & Skins	8	55.1	2	3.9
iii. Cotton Textiles (Local)	3,791	28,638.6	1,626	15,822.7
iv. Cotton Yarn (Local)	1,964	10,310.4	958	5,159.2
v. Sports Goods	37	251.6	78	422.7
vi. Surgical Instruments	118	212.9	44	91.7
(b). Export Bills-Non-Traditional Exports	1,598	13,433.9	840	6,176.3
i. Brassware & Handicrafts	1	6.7	-	-
ii. Carpets & Rugs	2	243.1	-	-
iii. Footwear & Leather goods	133	3,223.2	220	2,507.3
iv. Handloom products, Towels & Hosiery	148	798.0	75	286.0
v. Readymade Garments	963	5,774.6	320	1,885.2
vi. Electrical goods (Cable & Wire RA)	47	927.7	-	-
vii. Other Export Bills	304	2,460.7	225	1,497.8
(c). Import Bills Payable in Pakistan	2,002	23,430.6	1,054	11,365.0
(d). Inland Bills (to include Local Bills)	1,441	13,058.7	399	8,456.7
(e). Non-Bank Financial Companies	-	-	1	27.0
(f). Other Foreign Bills (clean outward)	3	33.8	19	153.3
7. Transport, Storage & Communication	258	3,624.4	786	4,320.8
8. Services	283	2,317.4	68	335.5
9. Other Private (Business)	591	4,581.2	309	3,593.0
IV. Trust Funds and Non-Profit Institutions	-	-	-	-
V. Others	802	1,012.1	880	404.4
TOTAL	23,297	223,108.6	19,576	201,422.5

3.19 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)

RATE OF RETURN	2012		2013		2014		2015
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Jun.
0.00	351,124.1	405,009.5	449,881.9	497,478.4	375,203.1	451,471.5	
0.25*	134,833.6	128,479.4	155,927.3	132,098.9	212,820.5	190,184.7	
0.50*	43,835.0	26,591.0	35,911.7	36,848.2	35,354.4	57,584.0	
0.75*	8,006.8	3,969.5	7,020.6	3,426.2	4,609.5	88,951.4	
1.00	16,975.4	22,824.2	17,628.2	45,453.6	58,228.9	42,448.1	
1.25	6,012.8	7,773.9	6,011.5	8,514.8	7,999.3	17,089.0	
1.50	15,335.0	21,092.5	23,827.9	13,481.8	57,075.0	44,424.7	
1.75	2,385.5	9,080.2	1,825.2	1,452.6	1,355.9	828.0	
2.00	7,944.0	2,283.5	5,227.5	3,381.5	17,628.3	11,199.5	
2.25	1,036.8	763.4	745.7	441.1	409.1	56.6	
2.50	2,672.1	3,590.4	2,523.0	1,580.3	1,688.3	1,796.8	
2.75	2,424.7	1,541.0	629.3	145.4	356.2	32.8	
3.00	778.5	600.6	978.0	492.1	18,668.5	1,073.3	
3.25	136.5	99.9	325.9	-	795.3	213.0	
3.50	201.2	1.8	796.9	-	2,985.6	67.7	
3.75	-	-	141.1	-	399.6	-	
4.00	352.7	333.9	4,988.8	-	488.5	-	
4.25	48.6	49.8	87.7	-	1,184.5	-	
4.50	-	-	18,584.8	-	-	-	
4.75	-	-	173.6	-	-	-	
5.00	2,773.7	-	1,285.2	-	301.4	-	
5.25	-	-	-	-	2,533.7	-	
5.50	-	-	-	-	-	-	
5.75	-	-	-	-	-	-	
6.00	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	1.9	-	-	-	-	-	
Total	604,382.2	634,085.1	734,521.8	744,794.9	800,086.3	907,420.9	

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

(Million Rupees)							
RATE OF RETURN	2012		2013		2014		2015
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Jun.
0.00	1,650,173.2	1,908,752.4	2,027,373.1	2,505,822.5	2,317,288.4	2,708,079.8	
0.25*	6.8	1,353.1	5,084.0	216.0	21,965.5	22,723.0	
0.50*	992.0	0.2	1,515.5	3,469.7	2,372.6	3,544.6	
0.75*	-	-	11.8	5.1	58.7	125.8	
1.00	8.2	848.0	4.8	17.5	-	35.2	
1.25	927.8	550.3	599.7	1,052.5	-	1,616.0	
1.50	628.4	673.7	826.1	1,141.6	905.2	421.5	
1.75	986.2	1,339.6	6,113.1	-	-	-	
2.00	2.1	1.0	2.8	-	11.8	-	
2.25	-	-	-	-	-	-	
2.50	0.8	-	5.1	-	-	10,559.3	
2.75	-	-	-	-	-	-	
3.00	8.5	643.3	18.0	682.9	3,787.7	9,840.4	
3.25	-	900.1	-	859.5	11,338.4	16,146.8	
3.50	21,431.8	52,446.6	21,118.2	25,699.4	63,178.9	77,766.0	
3.75	20,650.1	5,914.0	1,729.0	3,176.5	1,149.3	12,501.6	
4.00	106.8	11,015.1	5,402.5	211.3	9,264.9	38,304.1	
4.25	2,550.3	97.4	3,414.2	11,903.0	14,677.3	21,073.5	
4.50	23,079.3	154,703.3	119,869.6	215,126.8	192,335.4	1,615,828.5	
4.75	-	761.1	3,954.2	3,700.0	4,714.9	253,040.0	
5.00	6,593.6	153,841.9	161,853.8	183,590.9	221,497.6	1,071,723.7	
5.25	53,511.0	2,778.6	17,566.8	5,773.7	8,666.1	78,073.9	
5.50	9,069.2	21,031.6	18,392.3	32,097.0	36,937.1	156,382.6	
5.75	107.5	2,251.0	22,974.6	8,033.7	6,981.2	53,024.5	
6.00	2,398,558.2	1,763,482.1	139,561.1	54,572.0	92,457.3	343,068.2	
6.25	236,448.0	301,609.4	21,922.9	117,179.6	123,326.2	209,251.4	
6.50	114,444.3	380,669.9	33,626.8	17,634.6	2,582,681.9	238,289.6	
6.75	139,536.9	156,566.9	16,367.1	31,080.1	196,453.3	119,445.2	
7.00	146,334.9	179,081.1	2,558,677.1	2,454,144.8	590,439.3	631,729.4	
7.25	36,060.9	77,741.0	290,600.0	315,666.6	86,576.1	71,608.9	
7.50	90,463.6	53,785.4	386,189.9	357,210.3	101,335.3	34,859.2	
7.75	57,918.6	67,839.5	69,064.0	78,932.6	32,441.1	13,635.1	
8.00	139,477.4	237,617.1	136,134.1	104,312.3	85,863.3	69,922.7	
8.25	81,361.6	52,844.2	41,474.0	34,323.4	53,979.1	37,445.5	
8.50	86,018.6	486,195.0	203,516.1	171,186.8	160,346.1	68,950.1	
8.75	45,347.8	52,490.5	123,868.0	104,814.5	104,340.2	71,639.9	
9.00	124,401.3	56,474.9	72,928.2	103,380.0	102,105.1	48,375.0	
9.25	57,390.6	46,507.7	65,540.4	74,642.0	65,471.1	19,417.4	
9.50	80,638.0	38,266.1	58,143.8	64,496.5	102,900.2	23,105.0	
9.75	19,321.6	47,262.9	28,579.5	42,372.2	46,423.2	5,304.1	
10.00	33,078.4	29,067.1	45,535.2	47,072.2	53,499.0	35,294.3	
10.25	66,070.1	18,362.2	14,467.0	17,289.0	15,908.8	5,009.6	
10.50	43,176.6	31,105.3	23,722.7	42,249.6	13,468.8	5,985.1	
10.75	41,804.1	18,208.1	24,353.2	11,878.6	6,733.2	233.0	
11.00	32,199.0	27,300.2	11,602.7	27,017.7	18,972.0	2,411.5	
Over-11.00	167,319.0	57,944.3	64,800.5	32,735.7	50,415.1	39,797.0	
Total	6,028,203.1	6,500,323.2	6,848,503.4	7,306,770.1	7,603,266.6	8,245,588.1	

*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				2013	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	29,578.0	28,405.0	17,871.5	17,005.0	31,467.5	27,243.5	35,285.2	34,399.9
1.00*	454.9	454.9	384.0	384.0	527.3	527.3	1,111.5	1,111.5
2.00*	498.1	498.1	3,498.5	3,498.5	2,953.3	2,953.3	5,839.7	5,839.7
3.00*	11,293.7	11,293.7	9,751.5	9,751.5	8,392.9	8,392.9	13,226.1	13,226.1
3.25	2,413.6	2,413.6	1,158.8	1,158.8	281.6	281.6	18.2	18.2
3.50	466.2	466.2	945.9	945.9	619.6	619.6	384.9	384.9
3.75	1,904.4	1,904.4	142.8	142.8	511.6	511.6	11.2	11.2
4.00	7,608.5	7,608.5	4,498.7	4,498.7	8,443.8	8,443.8	7,202.3	7,202.3
4.25	1,016.4	1,016.4	509.4	509.4	192.5	192.5	6.9	6.9
4.50	2,510.5	2,510.5	183.0	183.0	157.6	157.6	151.0	151.0
4.75	136.3	136.3	484.7	484.7	66.8	66.8	95.7	95.7
5.00	3,267.9	3,267.9	1,586.1	1,586.1	940.5	940.5	458.0	458.0
5.25	290.9	290.9	141.1	141.1	180.2	180.2	-	-
5.50	129.8	129.8	228.1	228.1	92.9	92.9	92.9	92.9
5.75	-	-	10.3	10.3	-	-	-	-
6.00	1,830.1	1,830.1	700.6	700.6	687.6	687.6	172.0	23.8
6.25	156.3	156.3	-	-	-	-	-	-
6.50	1,325.7	1,325.7	119.5	119.5	-	-	160.1	160.1
6.75	2.7	2.7	-	-	-	-	-	-
7.00	1,115.1	1,115.1	3,504.4	1,233.6	1,259.0	1,259.0	291.7	291.7
7.25	-	-	-	-	-	-	-	-
7.50	339.5	339.5	240.3	240.3	19.5	19.5	-	-
7.75	-	-	0.1	0.1	-	-	-	-
8.00	1,085.9	1,085.9	962.8	962.8	868.5	868.5	199.3	199.3
8.25	1,028.6	1,028.6	243.5	243.5	-	-	-	-
8.50	1,244.8	1,244.8	10.3	10.3	379.6	379.6	1,731.4	1,731.4
8.75	-	-	-	-	2,737.0	2,737.0	745.2	745.2
9.00	1,655.7	630.7	32,390.5	28,311.8	10,763.7	9,696.9	19,310.2	18,243.4
9.25	-	-	-	-	7,371.6	7,371.6	4,497.6	4,497.6
9.50	44.4	44.4	-	-	12,881.9	12,881.9	5,333.4	5,333.4
9.75	76.6	76.6	85.7	85.7	5,150.1	4,671.8	127.8	127.8
10.00	2,502.7	2,502.7	109.0	109.0	3,973.3	3,973.3	2,857.5	2,857.5
10.25	555.7	555.7	1,005.1	1,005.1	2,833.2	2,833.2	781.3	781.3
10.50	610.0	610.0	5.5	5.5	8,751.8	1,491.7	2,260.3	2,123.7
10.75	996.6	996.6	761.6	761.6	1,464.8	1,464.8	580.7	438.6
11.00	11,803.3	11,803.3	11,353.6	11,353.6	5,519.2	5,472.3	8,038.0	6,005.1
11.25	-	-	-	-	3,086.9	3,086.9	2,380.4	2,380.4
11.50	1.2	1.2	241.8	241.8	1,118.6	1,118.6	3,132.6	3,132.6
11.75	292.9	292.9	142.0	142.0	241.5	241.5	2,485.8	2,485.8
12.00	3,844.8	3,844.8	11,601.1	11,601.1	20,085.3	17,085.3	36,043.0	24,722.7
12.25	1,601.1	1,601.1	3,889.2	3,889.2	1,592.7	1,592.7	5,010.8	5,010.8
12.50	4,375.2	4,375.2	2,691.4	2,691.4	3,475.4	3,475.4	5,077.2	5,077.2
12.75	4,223.4	4,223.4	5,838.0	5,838.0	7,998.2	2,812.6	2,380.8	2,380.8
13.00	9,145.8	8,670.7	18,259.9	11,124.5	12,134.7	11,976.0	4,447.6	4,447.6
13.25	1,782.8	1,782.8	2,275.2	2,275.2	1,807.7	1,807.7	2,129.5	2,129.5
13.50	2,479.2	2,479.2	5,220.1	5,220.1	2,997.1	2,883.0	1,367.8	1,367.8
13.75	2,077.5	1,242.8	1,537.9	1,289.6	847.7	649.4	1,886.6	1,886.6
14.00	7,618.3	7,607.5	19,269.4	18,220.6	9,923.0	9,304.3	11,152.7	10,176.3
14.25	1,236.0	1,236.0	1,486.9	1,486.9	1,299.5	1,299.5	1,292.5	1,292.5
14.50	2,007.8	2,007.8	12,110.5	5,299.9	7,264.1	671.0	1,167.1	1,167.1
14.75	2,878.4	2,878.4	4,306.4	4,306.4	1,254.0	1,254.0	639.3	639.3
15.00	27,352.0	20,953.6	30,933.1	30,933.1	15,128.5	15,128.5	13,274.4	13,132.5
15.25	3,595.7	3,595.7	1,627.4	1,627.4	622.3	622.3	94.5	94.5
15.50	15,990.9	15,952.6	11,734.9	11,734.9	10,560.8	10,556.4	7,612.4	7,612.4
15.75	2,563.1	2,563.1	1,965.0	1,965.0	876.2	876.2	426.2	426.2
16.00 & over	69,208.1	63,675.0	63,946.9	48,531.8	32,923.6	32,888.2	25,653.8	25,643.6
TOTAL	250,217.6	234,728.9	291,964.0	254,089.7	254,726.0	225,741.9	238,625.0	221,764.3

* 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				2015	
	Dec.		Jun.		Dec		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	37,515.7	33,290.4	24,004.7	24,004.7	24,017.6	24,017.6	21,327.7	21,327.7
1.00*	3,120.9	3,120.9	479.8	479.8	436.0	436.0	760.6	760.6
2.00*	3,195.9	3,195.9	7,580.7	7,580.7	7,106.5	7,106.5	4,923.9	4,923.9
3.00*	10,749.7	8,503.5	16,255.4	16,255.4	14,959.2	14,959.2	16,097.8	16,097.8
3.25	-	-	116.2	116.2	409.0	409.0	19.0	19.0
3.50	226.0	226.0	416.1	416.1	527.8	527.8	762.9	762.9
3.75	26.5	26.5	613.4	613.4	903.8	903.8	79.6	79.6
4.00	7,314.9	7,314.9	6,275.0	6,275.0	11,532.2	11,532.2	10,645.2	10,645.2
4.25	119.2	119.2	710.6	710.6	663.0	663.0	76.5	76.5
4.50	88.8	88.8	193.0	193.0	-	-	1,838.0	1,838.0
4.75	67.0	67.0	35.6	35.6	12.7	12.7	34.2	34.2
5.00	429.2	429.2	324.6	324.6	1,270.6	1,270.6	722.2	722.2
5.25	3.9	3.9	42.2	42.2	1,197.9	1,197.9	120.0	120.0
5.50	136.7	136.7	173.3	173.3	735.5	735.5	1,166.4	1,166.4
5.75	-	-	35.0	35.0	-	-	117.1	117.1
6.00	1,618.0	1,618.0	1,700.5	1,700.5	3,224.1	3,224.1	9,707.1	9,707.1
6.25	103.8	103.8	175.7	175.7	145.5	145.5	369.4	369.4
6.50	-	-	-	-	296.2	296.2	616.2	616.2
6.75	-	-	-	-	-	-	1,424.9	1,424.9
7.00	1,161.8	1,161.8	1,158.3	1,158.3	1,705.9	1,705.9	14,758.4	14,758.4
7.25	6.3	6.3	-	-	-	-	5,240.4	5,240.4
7.50	0.8	0.8	126.9	126.9	6,422.1	6,422.1	1,567.9	1,567.9
7.75	-	-	-	-	-	-	4,776.5	4,776.5
8.00	46.5	46.5	431.2	431.2	1,086.3	1,086.3	1,624.6	1,624.6
8.25	-	-	414.2	414.2	-	-	5,026.8	5,026.8
8.50	98.4	98.4	5.7	5.7	12.7	12.7	766.8	766.8
8.75	-	-	-	-	-	-	5,074.4	5,074.4
9.00	19,038.9	17,873.9	15,607.7	14,541.0	6,683.2	5,616.5	13,908.0	5,301.9
9.25	1,804.6	1,804.6	270.8	270.8	769.6	769.6	811.1	810.4
9.50	6,627.6	6,627.6	6,930.7	6,930.7	1,378.5	1,378.5	4,828.8	4,828.8
9.75	1,201.8	1,201.8	12.8	12.8	1,357.5	1,357.5	495.4	495.4
10.00	8,125.5	8,125.5	1,102.3	1,102.3	4,186.2	4,186.2	5,662.6	5,662.6
10.25	4,658.6	4,658.6	10,317.6	10,317.6	20,337.4	20,337.4	476.9	476.9
10.50	2,474.3	2,474.3	503.3	503.3	3,280.7	3,280.7	408.3	408.3
10.75	326.7	190.1	2,334.5	2,334.5	13,336.8	5,287.1	524.1	524.1
11.00	36,294.4	24,295.2	16,189.1	16,189.1	4,647.9	4,647.9	18,770.5	11,798.2
11.25	5,036.5	4,911.0	12,538.9	4,112.8	1,573.6	1,573.6	441.3	441.3
11.50	5,227.4	5,227.4	758.4	758.4	1,837.4	1,837.4	1,390.5	1,390.5
11.75	809.2	809.2	139.8	139.8	6,273.9	6,273.9	49.1	49.1
12.00	42,890.7	36,659.9	15,139.4	14,842.7	19,554.8	10,206.2	38,726.0	28,326.6
12.25	720.4	720.4	2,706.1	2,706.1	5,009.3	4,529.4	1,288.0	1,288.0
12.50	4,338.7	4,338.7	2,885.2	2,885.2	3,334.2	3,334.2	2,015.8	2,015.8
12.75	2,710.3	2,710.3	8,358.6	8,358.6	5,421.5	5,421.5	131.9	131.9
13.00	16,179.0	8,746.2	16,177.1	5,010.5	13,042.6	2,075.3	4,187.6	4,187.6
13.25	1,311.6	1,311.6	5,460.9	5,460.9	7,758.5	7,758.5	544.1	544.1
13.50	2,170.3	2,170.3	8,158.1	8,158.1	2,384.1	2,384.1	596.4	596.4
13.75	1,345.0	1,345.0	1,062.3	1,062.3	797.7	797.7	170.5	170.5
14.00	13,682.7	12,706.2	16,524.2	14,174.8	15,800.9	13,020.0	10,304.6	7,594.3
14.25	1,021.1	1,021.1	1,459.9	1,459.9	2,889.3	2,889.3	5,379.4	5,379.4
14.50	1,005.1	1,005.1	1,986.4	1,986.4	1,398.4	1,398.4	212.6	212.6
14.75	2,754.4	2,754.4	1,677.9	1,677.9	1,390.6	1,390.6	316.1	316.1
15.00	17,699.5	17,699.5	14,788.6	14,788.6	15,905.4	15,905.4	11,768.6	11,768.6
15.25	539.0	539.0	1,321.3	1,321.3	883.1	883.1	130.5	130.5
15.50	14,964.6	14,964.6	17,506.2	17,506.2	15,523.6	15,523.6	5,084.3	5,084.3
15.75	1,445.4	1,445.4	828.5	828.5	816.2	816.2	4.1	4.1
16.00 & over	42,793.0	42,770.8	40,387.9	40,365.7	51,419.0	51,396.8	39,870.4	38,283.6
TOTAL	325,226.2	290,666.3	284,402.1	261,074.3	305,656.4	272,941.0	278,142.1	247,866.4

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

(End of Period: Million Rupees)

RATE OF RETURN	2011		2012				2013	
	Dec.		Jun.		Dec		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	124,245.6	123,403.3	210,478.1	182,915.6	212,510.5	207,580.5	140,442.2	127,590.1
1.00*	2,360.1	1,432.7	1,706.2	642.1	2,162.3	1,055.3	4,019.5	3,974.5
2.00*	4,565.2	4,565.2	9,741.5	9,738.4	10,465.1	10,444.3	11,698.2	11,698.2
3.00*	21,589.1	21,187.3	26,163.1	25,525.6	26,461.9	26,461.7	28,857.1	28,856.9
4.00*	26,142.9	26,141.0	22,502.1	22,500.5	26,183.7	26,182.3	21,337.4	21,336.2
5.00*	31,117.0	31,116.7	32,119.8	32,054.8	29,124.9	29,054.7	27,647.0	27,645.5
6.00*	12,731.3	12,731.3	12,806.3	12,806.3	6,089.7	6,089.7	9,159.1	9,159.1
7.00*	19,269.2	19,269.2	16,342.9	16,342.9	13,899.8	13,899.8	55,656.3	54,164.9
8.00*	20,937.4	14,390.3	27,933.6	17,161.5	8,393.3	8,393.3	29,362.1	29,075.2
8.25	587.3	587.3	1,272.1	1,272.1	415.9	178.9	494.9	494.9
8.50	5,518.9	5,518.9	6,680.0	6,680.0	2,058.5	2,058.5	2,067.3	2,067.3
8.75	939.4	939.4	1,081.2	1,081.2	3,916.4	3,916.4	7,139.8	7,139.8
9.00	100,456.3	100,456.3	297,500.1	227,416.6	72,759.7	66,865.4	108,845.5	93,477.6
9.25	712.4	712.4	2,531.9	2,531.9	16,189.5	16,189.4	78,228.2	78,228.2
9.50	2,426.7	2,426.7	3,669.4	3,669.4	240,628.5	199,021.1	80,498.2	76,188.2
9.75	2,812.4	2,812.4	1,058.8	1,058.8	40,112.6	31,300.4	29,703.8	26,948.8
10.00	37,561.2	37,551.3	34,790.0	34,790.0	107,614.5	59,724.3	174,594.0	116,740.7
10.25	6,313.8	6,313.8	2,390.6	2,390.6	75,395.7	36,568.9	73,825.4	42,507.7
10.50	12,253.1	12,193.1	7,459.6	7,459.6	84,068.7	54,585.6	110,464.3	66,965.2
10.75	6,232.2	6,232.2	6,526.2	6,526.2	59,864.1	47,496.0	61,250.2	49,045.3
11.00	271,617.3	248,695.4	133,224.1	133,179.1	191,319.6	140,111.0	291,477.7	185,255.2
11.25	2,940.3	2,940.3	2,603.9	2,603.9	78,624.1	74,208.1	133,479.4	46,286.0
11.50	3,290.7	3,290.7	3,493.1	3,424.3	47,597.1	46,288.3	116,826.2	63,422.2
11.75	11,089.9	5,917.7	4,343.7	4,241.7	60,350.4	54,144.9	102,496.5	32,931.9
12.00	36,082.3	32,665.6	63,876.3	57,206.6	133,352.3	116,333.3	459,317.0	296,153.5
12.25	26,314.4	17,506.3	21,313.5	14,452.0	99,973.5	65,608.3	42,845.4	38,553.6
12.50	26,140.0	24,372.4	43,226.8	35,074.7	236,340.5	115,990.4	81,238.6	80,598.8
12.75	30,307.9	23,547.3	87,992.0	26,626.6	164,943.6	42,663.0	28,854.6	26,668.1
13.00	84,141.3	67,803.9	141,718.8	116,637.0	157,678.4	116,424.9	162,637.8	90,508.3
13.25	66,419.3	61,496.6	85,061.0	67,308.7	48,024.0	43,727.4	19,017.6	16,936.7
13.50	41,498.0	37,701.6	107,218.3	87,501.7	58,757.5	45,640.4	80,975.5	80,975.5
13.75	71,761.4	65,055.5	69,247.8	66,347.8	29,057.4	28,956.0	10,268.5	10,267.2
14.00	135,521.8	122,961.0	188,104.2	150,604.3	123,287.7	109,378.8	131,494.8	123,671.4
14.25	56,703.9	54,201.9	122,401.5	47,115.9	25,502.7	18,501.9	16,468.5	15,130.3
14.50	72,170.7	69,497.2	121,344.9	80,873.8	35,511.2	32,615.1	17,475.8	17,436.5
14.75	78,820.2	78,143.5	212,087.3	63,454.5	18,029.5	18,028.0	13,506.8	13,505.4
15.00	226,841.7	167,001.9	279,102.4	178,254.5	354,911.3	256,530.1	191,769.1	127,933.9
15.25	87,240.3	84,339.2	45,917.7	43,912.3	28,958.8	28,958.8	11,311.4	11,311.4
15.50	124,302.9	90,568.7	86,947.8	83,693.2	76,145.8	75,508.8	69,103.2	68,852.4
15.75	182,395.2	64,195.7	69,251.9	27,767.8	26,631.6	16,644.9	12,599.9	12,599.6
16.00	296,347.6	162,702.4	136,170.7	132,767.1	78,003.0	75,066.5	65,866.9	65,759.1
16.25	71,884.6	65,788.7	19,918.3	17,768.0	10,728.9	10,723.3	8,645.6	8,640.7
16.50	61,454.5	48,078.4	31,602.7	31,602.2	17,531.7	17,495.4	8,711.0	8,711.0
16.75	44,640.0	43,630.1	13,347.4	11,730.3	6,485.0	5,484.0	13,590.7	3,604.4
17.00	169,591.3	163,733.0	174,508.1	145,217.0	54,784.8	54,086.6	57,080.9	42,820.5
17.25	29,592.5	29,592.5	9,460.9	9,442.2	6,821.5	6,803.3	4,225.4	4,225.4
17.50	30,077.6	30,053.3	26,712.9	26,710.4	23,770.0	15,168.4	7,272.5	7,271.6
17.75	18,046.1	18,042.7	5,050.3	5,047.4	3,784.8	3,782.2	1,919.3	1,917.1
18.00	87,868.0	83,482.7	45,337.2	41,487.0	55,101.5	46,343.7	53,175.0	53,175.0
18.25	18,859.4	18,854.2	4,584.4	4,579.6	2,497.7	2,493.3	2,091.5	2,087.5
18.50	19,390.1	19,386.7	14,979.0	14,975.9	14,552.0	14,549.2	14,923.6	14,920.1
18.75	8,664.1	8,664.1	4,954.4	4,954.4	2,629.1	2,629.1	997.8	997.8
19.00	47,781.4	47,781.4	42,863.3	42,863.3	52,734.2	52,529.3	48,815.6	48,315.6
19.25	3,745.4	3,745.4	665.3	665.3	472.7	472.7	242.2	242.2
19.50	3,709.7	3,709.7	5,123.7	5,123.7	6,303.6	6,303.6	3,641.5	3,641.5
19.75	1,370.1	1,370.1	1,401.8	1,401.8	1,093.8	1,093.8	305.0	305.0
20.00 & over	72,581.5	72,581.5	83,129.8	82,343.9	63,203.8	61,992.4	63,198.2	60,932.3
TOTAL	3,059,974.9	2,573,079.9	3,238,040.4	2,483,523.8	3,433,810.3	2,670,345.4	3,403,157.5	2,559,869.2

* 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				2015	
	Dec.		Jun.		Dec		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	178,714.4	168,360.0	269,310.9	131,789.1	132,670.6	131,344.8	231,568.2	189,522.5
1.00*	6,950.9	5,624.3	8,747.2	8,677.7	8,139.0	6,909.6	9,755.5	8,526.1
2.00*	19,770.7	13,533.1	23,429.6	23,429.6	13,971.9	13,971.9	13,858.0	13,858.0
3.00*	41,775.2	27,086.3	37,210.0	37,209.9	41,020.1	41,020.1	35,857.1	35,857.1
4.00*	28,367.2	28,366.3	26,996.7	26,996.2	43,517.7	43,510.4	261,178.0	120,432.5
5.00*	40,115.1	33,355.1	65,413.8	52,278.1	38,427.6	37,555.9	43,321.4	38,721.4
6.00*	14,810.9	5,864.6	10,095.5	6,595.2	35,393.5	7,153.9	227,239.4	222,589.6
7.00*	43,502.2	43,473.8	49,064.4	49,064.2	100,228.6	100,200.2	203,183.0	151,617.9
8.00*	19,944.1	19,944.1	16,361.9	16,361.9	125,225.3	125,144.3	421,467.4	291,890.2
8.25	736.0	736.0	203.7	203.7	1,121.9	1,121.9	83,831.6	66,261.0
8.50	4,443.9	4,443.9	5,385.9	5,385.9	2,595.1	2,595.1	249,252.3	78,337.5
8.75	5,603.1	5,603.1	6,045.8	6,045.8	3,181.5	3,181.5	166,151.2	42,903.5
9.00	274,873.2	187,480.1	212,234.5	199,774.0	381,751.6	219,931.9	295,962.6	186,376.7
9.25	70,374.7	70,374.7	51,004.9	49,504.9	8,135.8	8,135.8	105,429.5	52,684.8
9.50	112,726.7	108,324.3	79,005.1	74,836.9	38,016.3	36,011.3	109,758.6	91,387.7
9.75	44,626.4	37,806.3	7,115.9	4,975.2	44,297.5	31,699.0	125,351.1	79,871.0
10.00	223,443.7	173,023.0	168,532.2	70,183.2	240,642.9	147,796.4	167,263.7	137,563.4
10.25	80,215.9	68,285.9	78,953.6	54,286.7	83,061.9	68,951.8	108,777.1	41,339.8
10.50	153,428.4	94,616.4	101,027.4	74,731.0	107,487.6	58,635.5	65,184.2	64,800.7
10.75	134,333.2	57,525.5	106,598.3	63,374.6	170,999.6	73,155.0	65,682.1	60,230.2
11.00	405,607.3	192,419.9	429,123.6	168,522.1	635,673.6	258,466.9	143,090.5	107,715.5
11.25	177,705.0	83,262.4	192,693.8	114,426.3	96,432.7	92,142.2	43,048.8	42,131.0
11.50	118,708.1	87,681.9	89,014.4	81,435.7	83,809.3	68,563.9	49,369.6	38,337.8
11.75	59,225.0	56,454.4	92,059.8	84,057.7	67,241.2	63,803.7	23,562.0	19,597.7
12.00	168,153.2	138,940.3	285,024.0	236,018.6	290,704.4	239,583.2	87,002.2	85,548.8
12.25	53,775.9	50,891.6	85,203.6	81,064.4	69,360.6	64,124.4	26,455.7	17,193.2
12.50	78,831.4	78,152.0	74,417.0	69,619.6	80,429.7	69,457.7	28,665.2	28,665.2
12.75	59,099.0	39,314.1	52,926.6	52,313.5	63,606.6	56,216.6	29,504.7	29,504.7
13.00	87,859.4	87,097.9	170,839.7	127,167.8	199,249.6	184,162.8	64,518.3	64,518.3
13.25	19,629.7	19,317.2	69,379.5	69,379.5	50,787.4	44,584.5	17,898.2	17,898.2
13.50	92,995.0	79,968.3	98,685.7	98,685.7	90,978.2	90,978.2	87,582.5	87,582.5
13.75	17,521.5	17,520.3	37,491.9	25,742.5	20,355.5	20,355.5	13,178.9	13,178.9
14.00	120,305.6	116,127.2	83,899.3	70,811.2	99,123.8	98,491.8	54,034.7	53,387.9
14.25	16,390.9	15,432.0	46,338.8	46,338.8	53,451.2	53,451.2	51,215.8	51,215.8
14.50	30,480.3	29,804.5	80,697.0	68,294.4	21,621.0	20,621.0	44,650.8	43,986.7
14.75	6,282.5	6,281.2	15,301.3	15,300.2	7,671.4	7,671.4	8,768.4	8,768.4
15.00	201,354.3	158,353.9	100,803.5	71,927.7	81,788.0	77,306.6	43,899.6	43,524.5
15.25	8,816.1	8,816.1	12,925.8	12,925.8	11,039.6	11,039.6	5,909.8	5,909.8
15.50	79,470.0	73,133.6	109,735.1	88,079.9	77,935.1	73,935.1	65,287.8	61,287.8
15.75	9,758.1	9,757.9	6,456.5	6,456.5	8,607.9	8,607.9	8,241.5	8,241.5
16.00	44,063.8	43,552.6	50,210.7	48,065.7	65,066.2	64,561.1	54,905.9	53,939.8
16.25	4,059.3	4,054.8	3,680.7	3,676.8	1,511.5	1,511.5	2,597.0	2,597.0
16.50	12,255.2	11,255.2	28,136.5	27,742.0	15,068.9	15,068.9	6,916.3	6,916.3
16.75	3,243.0	3,243.0	2,430.3	2,430.3	3,033.0	3,033.0	2,117.4	2,117.4
17.00	22,779.5	22,619.2	29,572.8	22,267.2	30,757.0	26,518.3	30,626.6	24,328.7
17.25	10,314.0	10,314.0	4,573.8	4,573.8	2,981.7	2,977.4	2,389.3	2,389.3
17.50	5,243.4	5,242.6	6,012.1	6,011.3	3,907.8	3,907.8	3,843.2	3,843.2
17.75	4,725.8	4,724.0	1,991.7	1,990.1	524.2	524.2	580.3	580.3
18.00	45,220.6	40,637.9	62,480.4	42,174.4	28,572.3	28,569.4	32,905.6	32,825.8
18.25	2,728.2	2,696.7	3,810.9	3,729.0	2,919.5	2,892.0	2,009.5	2,009.5
18.50	5,590.0	5,587.9	14,454.0	7,443.9	1,779.2	1,778.0	1,404.0	1,403.4
18.75	675.8	675.8	1,626.2	1,626.2	450.9	450.9	598.0	598.0
19.00	49,169.4	48,669.4	51,382.8	51,382.8	54,958.9	54,958.9	55,664.7	55,664.7
19.25	253.0	253.0	283.4	283.4	205.9	205.9	317.0	317.0
19.50	2,289.7	2,289.7	1,761.1	1,761.1	1,216.6	1,216.6	653.0	653.0
19.75	759.8	759.8	1,427.2	1,427.2	339.2	339.2	389.9	389.9
20.00 & over	66,531.6	66,531.6	64,054.1	58,203.1	67,709.0	62,448.5	62,274.6	62,274.6
TOTAL	3,590,626.5	2,775,660.9	3,783,642.7	2,829,059.6	4,010,754.3	3,032,552.4	4,146,149.6	3,055,863.8

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		2015
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	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)	3.59 (2.50)
II. Saving Deposits	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)	4.69 (64.38)
III. Term or Fixed Deposits								
(a) Less than 3 months	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)	5.16 (6.70)
(b) 3 months and over but less than 6 months	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)	5.34 (5.93)
(c) 6 months and over but less than 1 year	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)	5.88 (4.49)
(d) 1 year and over but less than 2 years	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)	6.26 (11.28)
(e) 2 years and over but less than 3 years	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)	7.18 (0.62)
(f) 3 years and over but less than 4 years	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)	7.02 (1.76)
(g) 4 years and over but less than 5 years	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)	8.15 (0.12)
(h) 5 years and over	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)	8.62 (2.22)
IV. Overall								
(i) Excluding current and other deposits	6.29	6.47	6.45	6.28	6.64	6.53	6.27	5.11
(ii) Including current and other deposits	4.51	4.56	4.61	4.38	4.63	4.29	4.31	3.41

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		2015
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	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)	3.7 (2.6)
II. Saving Deposits	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)	5.0 (64.9)
III. Term or Fixed Deposits								
(a) Less than 3 months	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)	5.4 (6.9)
(b) 3 months and over but less than 6 months	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)	6.2 (5.4)
(c) 6 months and over but less than 1 year	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)	6.6 (4.2)
(d) 1 year and over but less than 2 years	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)	6.8 (11.2)
(e) 2 years and over but less than 3 years	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)	7.2 (0.7)
(f) 3 years and over but less than 4 years	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)	7.9 (1.7)
(g) 4 years and over but less than 5 years	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)	8.2 (0.1)
(h) 5 years and over	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)	9.0 (2.3)
IV. Overall								
(i) Excluding current and other deposits	6.77	6.97	6.92	6.73	7.18	7.03	6.27	5.5
(ii) Including current and other deposits	4.86	5.02	5.04	4.79	5.09	4.71	4.31	3.7

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		2015
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	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)	0.11 (1.21)
II. Saving Deposits	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)	0.36 (58.92)
III. Term or Fixed Deposits								
(a) Less than 3 months	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)	0.42 (4.34)
(b) 3 months and over but less than 6 months	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)	0.79 (12.09)
(c) 6 months and over but less than 1 year	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)	0.97 (7.40)
(d) 1 year and over but less than 2 years	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)	0.93 (11.91)
(e) 2 years and over but less than 3 years	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)	0.30 (0.00)
(f) 3 years and over but less than 4 years	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)	0.37 (2.54)
(g) 4 years and over but less than 5 years	0.51 (0.03)	0.22 (0.01)	1.17 (0.03)	- -	0.76 -	0.07 (0.05)	1.48 (0.08)	1.54 (0.00)
(h) 5 years and over	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)	1.94 (1.59)
IV. Overall								
(i) Excluding current and other deposits	0.77	0.91	0.55	0.39	0.58	0.33	0.75	0.55
(ii) Including current and other deposits	0.54	0.52	0.32	0.22	0.34	0.17	0.43	0.30

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	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
2015	Jun.	11.71	9.37	8.50	8.23	10.45	10.02	10.12	9.36
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
2015	Jun.	12.99	11.15	9.11	8.64	9.91	7.32	11.52	10.27
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2011	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
2015	Jun.	11.59	8.83	8.47	8.22	0.49	10.19	10.03	9.30

3.27 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

(Million Rupees)

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed
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 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
Jul.	156,737	85,005	108,507	64,446	7,670	19,830	405	12,919	5,474	15,836	5,393	21,074	200	6,503	1,700	33,474
Aug.	79,570	97,963	11,648	68,431	14,123	7,813	3,046	3,726	6,412	19,836	7,907	10,940	500	450	20,150	8,427
Sep.	116,253	95,616	20,788	98,950	2,306	30,765	1,920	15,416	15,106	5,917	11,896	17,479	610	12,252	22,550	40,138
Oct.	34,809	124,103	72,517	11,201	15,266	1,545	1,785	2,263	10,456	4,461	6,743	13,113	1,000	2,320	14,950	15,344

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	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	1,039	6,719	1,021	1,950	1,409	1,630	179	1,004	3,809	120	2,623	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
	Jul.	1,202	13,538	15	16,365	337	3,180	809	1,863	34	2,843	2,400	1,341	917	10,747	291,799	308,960
	Aug.	1,452	1,771	970	4,263	44	1,311	1,641	105	35	414	2,410	5	301	4,899	150,208	230,353
	Sep.	1,179	9,401	912	13,053	50	3,831	820	1,350	7	1,230	9,214	263	817	8,061	204,427	353,722
	Oct.	1,095	3,252	62	4,494	253	3,172	990	35	-	1,322	625	2,108	299	3,466	160,848	192,198

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 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
Jul.	2,206	812,778	870	345,500	128	65,079	87	53,400	225	93,997	215	115,134	2	2,211
Aug.	2,312	787,121	813	318,608	124	57,788	84	43,136	212	84,023	203	104,827	3	3,129
Sep.	2,397	789,746	863	323,924	129	62,694	90	46,914	220	92,536	226	129,889	5	3,521
Oct.	2,391	809,687	832	329,186	124	58,070	74	45,446	212	89,607	215	112,501	4	3,275

3.28 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL	
	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	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 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
Jul.	321	225,700	92	58,194	62	17,729	119	90,332	..	127	198	87,881	4,525	1,968,061
Aug.	306	239,658	87	56,785	50	14,933	98	26,274	1	281	183	76,057	4,476	1,812,620
Sep.	355	288,200	96	58,859	59	17,402	108	20,384	1	503	201	82,840	4,751	1,917,413
Oct.	324	254,249	91	58,412	54	21,432	116	23,614	1	339	195	86,341	4,634	1,892,157

Source: SBP-BSC (Bank) and NBP

3.29 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2011		2012	
	Jun.	Dec.	Jun	Dec.
LIABILITIES				
Paid-up Capital	519,798	520,137	520,361	520,485
Reserves	5,749,744	7,590,504	8,315,725	8,473,517
Demand Deposits:	6,254,622	6,759,875	3,798,389	3,896,155
Time Deposits:	1,663,610	1,672,945	4,085,819	4,445,363
Borrowings from:	2,507,428	840,760	562,986	556,290
(a) State Bank of Pakistan	1,962,889	296,221	18,447	17,072
(b) Other Banks	544,539	544,539	544,539	539,218
Head Office & Inter-Bank Adjustment	1,630,162	486,830	486,830	632,471
Contingent Liabilities as per contra	2,754,256	2,821,530	2,827,050	2,762,308
Other Liabilities	6,521,125	10,215,136	10,585,696	10,542,970
TOTAL LIABILITIES / ASSETS	27,600,745	30,907,717	31,182,856	31,829,559
ASSETS				
Cash and Balances :	4,981,744	5,097,451	4,116,499	5,415,816
(a) Notes, Coins and Silver	303,042	560,111	539,160	705,577
(b) Balances with State Bank of Pakistan	825,348	823,750	814,174	802,723
(c) Balances with other Banks	3,853,354	3,713,590	2,763,165	3,907,516
Loans and Advances to:	10,401,096	11,355,371	12,207,245	11,785,310
Bill Purchased & Discounted:	184	184	184	184
Investment in Securities and Shares:	1,487,756	898,577	1,148,286	826,455
(a) Federal Government	1,129,528	535,413	918,168	575,360
(i) Treasury Bills	1,129,528	535,413	918,168	575,360
(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	121,571	106,506	133,460	154,437
(f) Others	233,072	253,073	93,073	93,073
Bank Premises	3,728,424	3,900,193	3,536,226	3,483,003
Head Office and Inter-Bank Adjustment	1,533,709	2,594,085	2,847,090	2,542,769
Contingent Assets as per contra	2,754,256	2,821,530	2,827,050	2,762,308
Other Assets	2,713,576	4,240,326	4,500,276	5,013,714

3.29 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2013		2014		2015
	Jun.	Dec.	Jun.	Dec.	Jun.
LIABILITIES					
Paid-up Capital	520,624	522,352	2,022,424	2,022,443	2,022,457
Reserves	8,881,793	9,831,510	5,306,093	5,384,972	5,389,040
Demand Deposits:	3,825,738	4,649,868	4,868,566	5,085,582	3,207,693
Time Deposits:	3,880,722	4,359,409	3,797,905	4,154,252	6,318,196
Borrowings from:	503,878	556,290	503,878	503,878	503,878
(a) State Bank of Pakistan	10,287	17,072	10,287	10,287	10,287
(b) Other Banks	493,591	539,218	493,591	493,591	493,591
Head Office & Inter-Bank Adjustment	1,304,975	486,830	7,210,257	7,587,277	7,363,684
Contingent Liabilities as per contra	2,845,995	3,367,139	2,867,157	3,001,905	3,055,800
Other Liabilities	11,861,860	12,742,070	11,269,323	7,024,670	7,810,194
TOTAL LIABILITIES / ASSETS	33,625,585	36,515,468	37,845,603	34,764,979	35,670,942
ASSETS					
Cash and Balances :	4,980,625	6,095,658	4,874,755	4,887,374	4,996,814
(a) Notes, Coins and Silver	413,991	887,451	545,024	689,122	614,610
(b) Balances with State Bank of Pakistan	806,954	838,524	866,335	860,292	893,189
(c) Balances with other Banks	3,759,680	4,369,683	3,463,396	3,337,960	3,489,015
Loans and Advances to:	11,971,354	11,613,534	12,084,494	12,593,730	13,304,263
Bill Purchased & Discounted:	184	184	184	184	184
Investment in Securities and Shares:	867,334	1,574,578	2,215,047	2,397,971	1,962,816
(a) Federal Government	569,371	1,224,069	1,864,013	1,968,374	1,483,331
(i) Treasury Bills	569,371	1,224,069	1,364,013	966,304	481,261
(ii) Investment Bonds	-	-	500,000	1,002,070	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	201,305	253,851	254,376	332,939	382,827
(f) Others	93,073	93,073	93,073	93,073	93,073
Bank Premises	4,611,278	4,609,128	4,657,813	4,661,584	4,662,330
Head Office and Inter-Bank Adjustment	2,404,276	2,766,235	2,404,276	2,404,276	1,917,446
Contingent Assets as per contra	2,845,995	3,367,139	2,867,157	3,001,905	3,055,800
Other Assets	5,944,539	6,489,012	8,741,877	4,817,955	5,771,289

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												
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
2015												
June												
No. of A/Cs.	67,344	4,510	4,021	178,537	-	155	3,651	4,019	1,759	12,694	22,278	276,690
Amount	2,263,462	75,387	382,589	4,828,623	-	5,848	234,869	815,006	100,538	819,567	1,975,828	9,525,889

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		2015
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Govt. and Govt. Agencies	2,330	2,255	3,171	6,514	5,287	5,501	5,211	5,479
II. Business:	719,959	661,862	725,443	641,249	731,173	725,779	843,346	825,712
1 Agriculture, Forestry, Hunting and Fishing	127	127	-	-		127	127	127
2 Manufacturing	1,853	1,038	6,424	4,098	7,976	13,395	17,181	15,036
3 Construction	2,449	1,672	2,949	5,314	10,532	14,483	18,022	17,311
4 Commerce	-	-	-	-	-	-	-	-
5 Other Business	715,530	659,025	716,070	631,837	712,665	697,774	808,016	793,238
III. Trust Funds, Non-Profit Institutions and others	86,087	64,331	48,169	51,954	86,652	98,327	118,446	98,016
IV. Personal	6,744,434	6,325,611	6,276,377	5,872,748	6,658,319	6,290,559	6,548,204	6,570,254
V. Others	880,010	830,149	1,288,358	1,133,995	1,527,846	1,546,305	1,724,627	2,026,428
TOTAL	8,432,820	7,884,208	8,341,518	7,706,460	9,009,277	8,666,471	9,239,834	9,525,889

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

(End of Period: Thousand Rupees)

ECONOMIC GROUPS	2011	2012		2013		2014		2015
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Agriculture, Forestry, Hunting and Fishing	10,626,341	11,291,998	10,939,426	10,644,086	10,377,044	10,369,057	10,939,652	11,203,675
B. Mining and Quarrying	-	-	-	-	-	-	-	-
C. Manufacturing	9,373	8,968	11,500	8,968	8,838	943	943	943
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	10,128	9,578	8,496	9,578	9,578	9,578	9,578	9,578
G. Transport, Storage and Communication	56,432	56,432	55,166	56,424	56,432	56,432	56,432	56,432
H. Services	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described	384,205	363,621	348,860	330,172	310,949	296,445	307,193	303,690
J. Others	268,892	476,648	421,862	922,126	850,693	1,352,039	1,279,932	1,729,945
TOTAL	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534	12,084,494	12,593,730	13,304,263

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

(End of Period: Thousand Rupees)

SECURITIES	2011		2012		2013		2014		2015
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	90,909	56,270	55,472	51,803	2,110	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	2,730	6,391	56,092	56,092	56,092	56,092	
E. Real Estate:	268,131	268,131	259,131	258,191	259,131	259,131	259,131	259,131	
(i) Land & Building	-	-	-	-	-	-	-	-	
(ii) Agricultural Land	268,131	268,131	259,131	258,191	259,131	259,131	259,131	259,131	
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	-	-	-	-	-	-	-	-	
G. Others :	10,994,399	11,880,912	11,467,977	11,654,969	11,296,201	11,767,161	12,276,397	12,986,930	
(i) Other Secured Advance	5,083,092	5,750,226	5,381,621	5,288,480	4,963,524	5,528,976	5,467,205	6,026,089	
(ii) Advances Secured by Guarantee(s)	62,013	62,232	81,528	275,139	2,134,752	46,180	86,109	2,197,081	
(iii) Clean Advances and advances against personal Securities	5,849,294	6,068,454	6,004,828	6,091,350	4,197,925	6,192,005	6,723,083	4,763,760	
TOTAL	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534	12,084,494	12,593,730	13,304,263	

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

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2012		2013		2014	
	Jun.	Dec.	Jun.	Dec.	June	Dec.
A. Federal Government Securities	918,168	575,360	569,371	1,224,069	1,864,013	1,968,374
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	918,168	575,360	569,371	1,224,069	1,364,013	966,304
Investment Bonds	-	-	-	-	500,000	1,002,070
B. Local Bodies Bonds	34	34	34	34	34	34
C. Shares	137,011	157,988	204,856	257,402	257,927	336,490
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	133,460	154,437	201,305	253,851	254,376	332,939
D. Others*	93073	93073	93073	93,073	93,073	93,073
TOTAL	1,148,286	826,455	867,334	1,574,578	2,215,047	2,397,971

* 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	2015		
	Jun.		
	Book Value	Face Value	Market Value
A. Federal Government Securities	1,483,331	1,502,070	1,483,331
National Savings Schemes			
Treasury Bills	481,261	500,000	481,261
Investment Bonds	1,002,070	1,002,070	1,002,070
B. Local Bodies Bonds	34	34	34
C. Shares	386,378	48,786	386,378
Co-operative Banks/ Institutions	3,551	3,551	3,551
Other Enterprises	382,827	45,235	382,827
D. Others	93,073	93,073	93,073
TOTAL	1,962,816	1,643,963	1,962,816

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		
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	
2015												
Jun.	-	0.23	-	2.27	-	5.50	2.14	1.69	0.61	2.20	1.55	

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
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
2015								
Jun.	4.08	-	-	3.27	8.45	-	12.57	12.45

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	
1/06/2013		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
1/07/2015	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.9355
1/08/2015	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.9452
1/09/2015	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.9478
1/10/2015	3.5	2.5	4.0	3.5	4.5	3.5	3.0	6.4800

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	
01/06/2013	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	-
01/07/2015	4.5	6.0	6.0	-
01/08/2015	4.5	6.0	6.0	-
01/09/2015	4.5	6.0	6.0	-
01/10/2015	4.5	6.0	6.0	-

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)

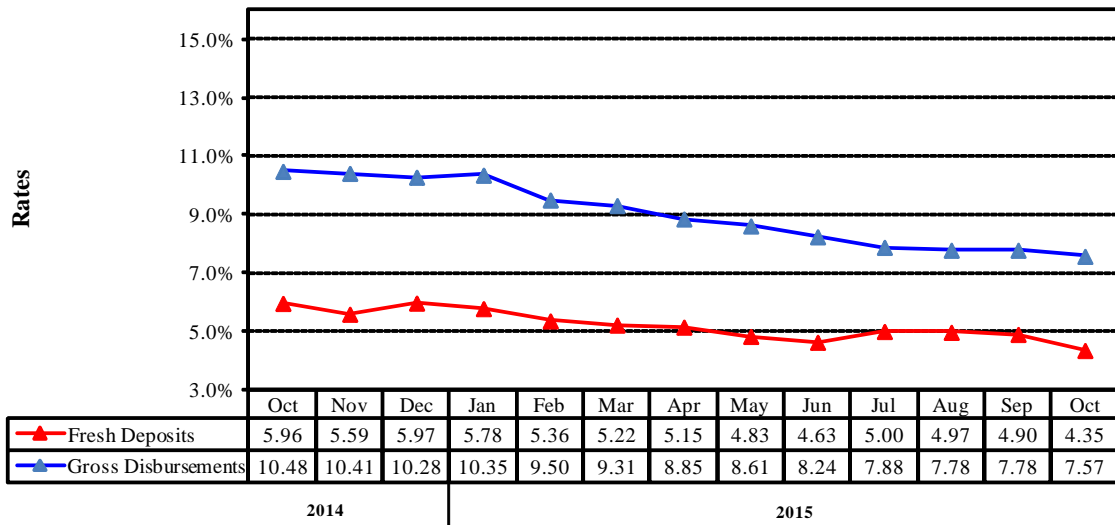
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
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
Jul- 2015																
Public	9.17	10.39	9.59	11.11	10.99	11.07	11.36	11.38	5.30	5.37	6.70	6.70	4.83	4.96	6.64	6.64
Private	7.96	8.22	8.26	8.60	8.88	8.92	9.40	9.45	5.09	4.07	5.95	5.38	3.77	3.70	5.61	5.56
Foreign	4.52	7.76	4.58	7.76	6.19	7.31	6.65	7.99	3.06	3.06	5.10	5.10	3.04	3.04	4.98	4.98
Specialized	13.59	13.59	13.61	13.61	12.46	12.46	13.37	13.37	3.35	3.35	6.86	6.86	3.42	3.39	7.12	7.11
All Banks	7.88	8.28	8.16	8.65	9.42	9.48	9.92	9.99	5.00	4.07	5.95	5.45	3.95	3.91	5.80	5.77
Aug- 2015																
Public	9.56	10.68	9.60	10.73	11.03	11.08	11.35	11.36	5.54	5.55	6.38	6.36	4.34	4.44	6.13	6.13
Private	7.79	7.98	8.11	8.37	8.78	8.82	9.32	9.38	5.07	3.97	6.07	5.62	3.77	3.69	5.57	5.52
Foreign	6.16	7.77	6.37	7.77	7.18	7.40	7.74	8.08	3.11	3.41	4.49	5.17	2.98	3.19	4.47	4.98
Specialized	13.52	13.52	13.53	13.53	12.48	12.48	13.37	13.37	2.93	2.93	7.48	7.48	2.92	2.88	5.68	5.66
All Banks	7.78	8.05	8.08	8.43	9.36	9.42	9.87	9.93	4.97	4.00	6.02	5.64	3.85	3.81	5.66	5.63
Sep- 2015																
Public	9.00	9.77	9.21	10.07	10.69	10.78	11.06	11.06	4.71	4.87	5.61	5.61	4.32	4.44	6.24	6.24
Private	7.80	7.93	8.12	8.30	8.63	8.67	9.12	9.18	4.99	4.04	5.94	5.55	3.70	3.63	5.45	5.41
Foreign	5.44	7.49	5.64	7.49	7.29	7.39	7.98	8.10	3.07	3.39	4.37	5.04	2.89	3.11	4.30	4.81
Specialized	14.34	14.34	14.35	14.35	12.51	12.51	13.41	13.41	2.83	2.52	6.52	6.34	3.02	2.99	5.72	5.70
All Banks	7.78	7.99	8.09	8.36	9.18	9.23	9.67	9.71	4.90	4.06	5.87	5.53	3.80	3.76	5.58	5.55
Oct- 2015																
Public	9.61	10.61	9.66	10.68	10.62	10.64	10.91	10.90	4.13	4.20	4.54	4.52	4.21	4.33	6.12	6.12
Private	7.55	7.70	7.81	8.03	8.36	8.38	8.85	8.87	4.44	3.77	5.14	4.66	3.50	3.45	5.19	5.15
Foreign	5.93	7.18	5.96	7.19	6.83	7.20	7.44	7.96	2.90	3.03	4.37	4.71	2.89	3.03	4.22	4.54
Specialized	14.64	14.64	14.64	14.64	12.55	12.55	13.44	13.44	1.60	1.60	6.11	6.11	3.48	3.46	5.23	5.21
All Banks	7.57	7.79	7.83	8.11	8.96	8.98	9.43	9.45	4.35	3.77	5.06	4.64	3.62	3.60	5.34	5.32

Notes:

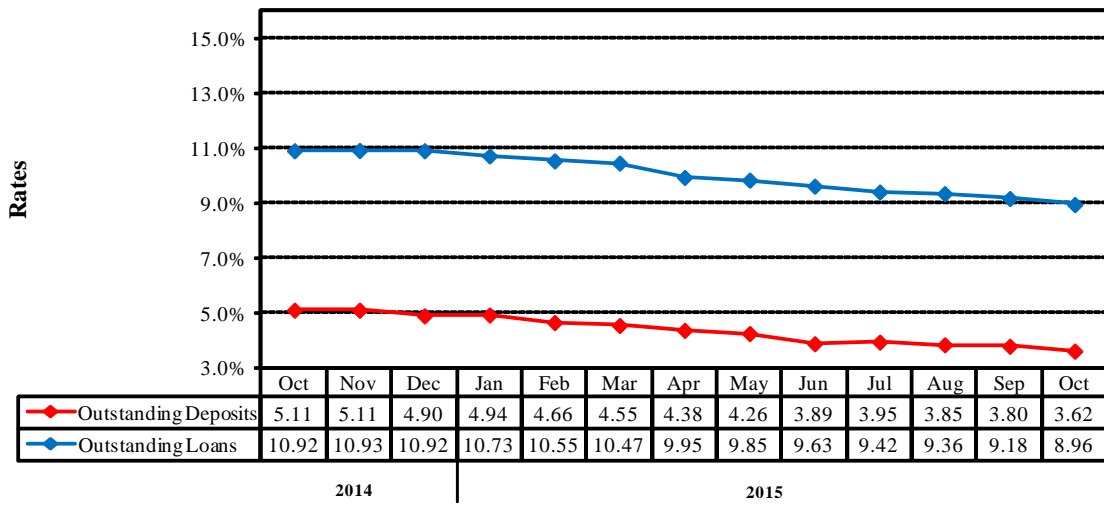
1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
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

All Banks



All Banks



Note: Including zero rate of markup

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	2013		2014			2015				
	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 st Aug	1 st Oct
1. Saving Accounts										
(i) With cheque facilities	6.00	7.25	7.75	8.20	6.25	4.75	4.10	4.50	4.75	4.25
(ii) Without cheque facilities	6.00	7.25	7.75	8.20	6.25	4.75	4.10	4.50	4.75	4.25
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	5.00	5.00	5.00	5.00	5.00
(ii) 10 years(Compound rate)	10.36	11.61	12.26	12.75	11.08	9.50	8.92	8.68	9.15	8.87
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	8.80	10.60	11.40	11.60	9.60	8.20	7.60	6.80	7.40	6.80
(ii) Last period of complete 6 months	9.50	11.50	12.00	13.40	11.20	9.70	8.80	8.00	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	9.48	11.22	11.88	12.30	10.15	8.952	8.232	7.608	8.52	7.848
8. Pensioner's Benefit Accounts⁷	12.24	13.44	14.04	14.04	12.72	11.28	10.80	10.56	11.04	10.80
9. Behbood Saving Certificate⁸	12.24	13.44	14.04	14.04	12.72	11.28	10.80	10.56	11.04	10.80
10. Short Term Saving Certificate⁹										
(i) 3 Months	8.45	8.85	9.40	9.40	8.96	7.44	6.96	6.28	6.56	6.12
(ii) 6 Months	8.50	8.95	9.50	9.50	9.00	7.50	7.02	6.34	6.60	6.16
(iii) 1 year	8.55	9.00	9.55	9.55	9.05	7.55	7.07	6.38	6.65	6.20

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	FY13	FY14	FY15 ^P	FY14		
					Q1	Q2	Q3
1-E-banking Infrastructure							
Real Time Online Branches (RTOB)	Number	10,013	10,640	11,315	10,135	10,596	10,599
Automated Teller Machines (ATM)	Number	6,757	8,240	9,597	6,974	7,684	8,016
Point of Sale (POS)	Number	33,748	34,428	41,183	33,749	33,734	33,802
2- Credit Cards							
Credit Cards	Thousand	1,088	1,334	1,370	1,508	1,336	1,334
Outstanding Amount ¹	Million Rs.	21,795	22,770	23,857	22,346	21,180	21,327
3-Debit Cards²	Thousand	20,267	23,061	25,024	20,872	20,048	22,020
4-E-banking Transactions							
No of transactions	Thousand	320,526	403,651	468,970	92,768	97,484	102,325
Value of Transactions	Billion Rs.	29,691	33,698	35,848	7,662	8,324	8,328
4.1- ATM Transactions							
No of transactions	Thousand	199,779	258,483	300,231	59,416	61,671	65,301
Value of Transactions	Billion Rs.	1,979	2,648	3,202	591	635	675
4.2- POS Transactions							
No of transactions	Thousand	17,311	24,293	32,035	5,365	5,708	6,150
Value of Transactions	Billion Rs.	87	124	171	27	29	32
4.3- RTOB Transactions							
No of transactions	Thousand	89,058	98,490	113,800	22,735	24,540	24,489
Value of Transactions	Billion Rs.	27,091	30,173	31,560	6,870	7,481	7,429
4.4- Other Ebanking Channels³							
No of transactions	Thousand	14,378	22,385	22,903	5,252	5,564	6,385
Value of Transactions	Billion Rs.	534	752	915	173	179	192

3.44 Electronic Banking Statistics

Item	Unit	FY14	FY15				FY16
		Q4	Q1	Q2	Q3	Q4 ^P	Q1 ^P
1-E-banking Infrastructure							
Real Time Online Branches (RTOB)	Number	10,640	10,785	11,149	11,174	11,315	11,437
Automated Teller Machines (ATM)	Number	8,240	8,438	9,018	9,312	9,597	10,099
Point of Sale (POS)	Number	34,428	34,471	34,945	37,286	41,183	44,383
2- Credit Cards							
Credit Cards	Thousand	1,334	1,319	1,332	1,346	1,370	1,392
Outstanding Amount ¹	Million Rs.	22,770	22,633	22,682	22,312	23,857	24,094
3-Debit Cards²							
	Thousand	23,061	23,403	23,728	24,279	25,024	25,871
4-E-banking Transactions							
No of transactions	Thousand	111,075	109,244	112,325	115,640	131,761	129,104
Value of Transactions	Billion Rs.	9,385	8,413	8,827	8,824	9,783	8,407
4.1- ATM Transactions							
No of transactions	Thousand	72,095	69,869	72,201	73,932	84,229	84,337
Value of Transactions	Billion Rs.	747	748	758	804	893	889
4.2- POS Transactions							
No of transactions	Thousand	7,071	7,656	7,676	7,570	9,133	9,272
Value of Transactions	Billion Rs.	36	42	41	40	47	47
4.3- RTOB Transactions							
No of transactions	Thousand	26,725	25,951	27,062	28,581	32,206	29,589
Value of Transactions	Billion Rs.	8,393	7,404	7,814	7,751	8,590	7,243
4.4- Other Ebanking Channels³							
No of transactions	Thousand	5,184	5,768	5,386	5,557	6,193	5,906
Value of Transactions	Billion Rs.	208	219	214	229	253	228

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	31-03-2015*			30-06-2015*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	635,494	126,584	2.89	644,315	123,826	2.72
All Banks	620,335	122,802	2.83	630,010	120,783	2.69
Commercial Banks	591,079	114,165	2.71	591,426	102,226	2.35
Public Sector Commercial Banks	194,209	58,190	6.67	196,592	53,225	5.98
Local Private Banks	392,186	56,059	1.71	391,252	49,054	1.43
Foreign Banks	4,684	(83)	(0.16)	3,582	(54)	(0.14)
Specialized Banks	29,256	8,636	6.91	38,584	18,558	13.90
DFIs	15,159	3,782	7.52	14,305	3,043	5.67

Cash Recovery against Non Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter ended March 2015*	For the Quarter ended June 2015*
All Banks & DFIs	10,609	16,616
All Banks	10,257	16,020
Commercial Banks	8,135	12,745
Public Sector Commercial Banks	1,004	1,378
Local Private Banks	7,066	11,089
Foreign Banks	65	277
Specialized Banks	2,122	3,276
DFIs	353	596

* 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.”