

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2010	2011		2012
	Dec.	Jun.	Dec.	Jun.
<b>LIABILITIES</b>				
<b>Capital</b>	<b>394,151.1</b>	<b>390,234.1</b>	<b>479,214.1</b>	<b>485,296.5</b>
<b>Reserves</b>	<b>281,610.0</b>	<b>316,748.9</b>	<b>301,070.0</b>	<b>298,588.3</b>
<b>Demand Deposits:</b>	<b>2,244,483.7</b>	<b>2,600,985.9</b>	<b>2,741,791.2</b>	<b>3,069,780.2</b>
(a) Scheduled Banks	49,912.3	64,477.5	112,996.7	93,530.4
(b) Others	2,194,571.4	2,536,508.4	2,628,794.4	2,976,249.9
<b>Time Deposits:</b>	<b>2,806,655.8</b>	<b>2,962,349.4</b>	<b>3,077,140.6</b>	<b>3,247,640.5</b>
(a) Scheduled Banks	17,311.7	9,542.7	17,679.1	4,517.4
(b) Others	2,789,344.1	2,952,806.7	3,059,461.5	3,243,123.1
<b>Borrowings from:</b>	<b>537,556.5</b>	<b>535,520.0</b>	<b>662,826.9</b>	<b>487,155.6</b>
(a) State Bank of Pakistan	367,362.9	365,034.4	516,154.1	382,500.8
(b) Banks Abroad	10,571.9	12,175.9	18,103.7	20,074.4
(c) Other Scheduled Banks	159,621.7	158,309.7	128,569.1	84,580.4
<b>Head Office and Inter-Bank Adjustment</b>	<b>47,286.3</b>	<b>49,673.3</b>	<b>194,631.1</b>	<b>79,589.6</b>
<b>Contingent Liabilities as per contra</b>	<b>2,952,493.5</b>	<b>2,925,935.0</b>	<b>3,338,830.5</b>	<b>2,873,008.1</b>
<b>Other Liabilities</b>	<b>2,440,583.0</b>	<b>1,997,144.2</b>	<b>2,155,631.2</b>	<b>2,390,701.8</b>
<b>TOTAL LIABILITIES / ASSETS</b>	<b>11,704,819.9</b>	<b>11,778,590.8</b>	<b>12,951,135.6</b>	<b>12,931,760.6</b>
<b>ASSETS</b>				
<b>Cash:</b>	<b>531,006.7</b>	<b>571,556.9</b>	<b>623,759.7</b>	<b>639,771.2</b>
(a) Notes, Coins and Silver	103,012.7	119,123.9	126,072.2	129,080.6
(b) Balances with State Bank of Pakistan	326,048.1	341,735.8	368,991.1	394,845.5
(c) Balances with others Scheduled Banks	101,945.9	110,697.2	128,696.4	115,845.1
<b>Balances held Abroad</b>	<b>125,011.9</b>	<b>115,519.8</b>	<b>126,936.1</b>	<b>117,694.9</b>
<b>Bills Purchased and Discounted</b>	<b>185,076.6</b>	<b>188,779.4</b>	<b>175,019.5</b>	<b>196,877.8</b>
<b>Advances to:</b>	<b>3,368,243.3</b>	<b>3,377,231.1</b>	<b>3,362,417.2</b>	<b>3,597,714.3</b>
(a) Scheduled Banks	61,881.1	66,409.1	52,224.7	67,709.9
(b) Others	3,306,362.2	3,310,822.0	3,310,192.5	3,530,004.4
<b>Investment in Securities and Shares:</b>	<b>2,207,914.4</b>	<b>2,654,112.5</b>	<b>3,075,526.3</b>	<b>3,273,388.4</b>
(a) Federal Government Securities	206,292.0	260,886.2	457,495.2	493,252.4
(b) Treasury Bills	1,266,001.8	1,572,278.4	1,932,569.3	1,916,027.9
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	51,883.1	62,564.9	68,147.3	76,298.8
(e) Others	683,737.5	758,383.0	617,314.5	787,809.3
<b>Bank Premises</b>	<b>171,407.2</b>	<b>161,190.7</b>	<b>167,284.8</b>	<b>169,010.4</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>485,515.7</b>	<b>147,331.4</b>	<b>284,858.2</b>	<b>223,177.0</b>
<b>Contingent Assets as per contra</b>	<b>2,952,493.5</b>	<b>2,925,935.0</b>	<b>3,338,830.5</b>	<b>2,873,008.1</b>
<b>Others Assets</b>	<b>1,678,150.6</b>	<b>1,636,934.0</b>	<b>1,796,503.3</b>	<b>1,841,118.4</b>

### 3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEMS	2012	2013		2014
	Dec.	Jun.	Dec.	Jun.
<b>LIABILITIES</b>				
<b>Capital</b>	<b>490,236.3</b>	<b>494,484.6</b>	<b>495,144.4</b>	<b>505,747.2</b>
<b>Reserves</b>	<b>327,524.1</b>	<b>328,627.7</b>	<b>364,036.8</b>	<b>381,542.0</b>
<b>Demand Deposits:</b>	<b>3,354,550.8</b>	<b>3,751,938.4</b>	<b>3,934,785.9</b>	<b>4,553,355.3</b>
(a) Scheduled Banks	89,184.6	77,782.4	102,671.2	91,218.2
(b) Others	3,265,366.3	3,674,156.0	3,832,114.6	4,462,137.2
<b>Time Deposits:</b>	<b>3,382,095.5</b>	<b>3,472,424.5</b>	<b>3,768,766.3</b>	<b>3,600,065.2</b>
(a) Scheduled Banks	14,876.5	12,172.3	17,855.7	10,637.4
(b) Others	3,367,219.0	3,460,252.2	3,750,910.5	3,589,427.8
<b>Borrowings from:</b>	<b>1,009,270.0</b>	<b>765,081.3</b>	<b>651,054.8</b>	
(a) State Bank of Pakistan	898,410.4	487,010.9	406,801.6	300,724.0
(b) Banks Abroad	21,276.0	42,987.6	49,729.1	53,492.3
(c) Other Scheduled Banks	89,583.7	235,082.8	194,524.1	297,509.1
<b>Head Office and Inter-Bank Adjustment</b>	<b>117,918.1</b>	<b>67,154.8</b>	<b>136,191.7</b>	<b>112,117.6</b>
<b>Contingent Liabilities as per contra</b>	<b>4,845,232.9</b>	<b>2,921,203.0</b>	<b>3,740,296.3</b>	<b>3,143,416.0</b>
<b>Other Liabilities</b>	<b>2,501,374.7</b>	<b>4,285,201.8</b>	<b>6,583,308.0</b>	<b>6,971,526.9</b>
<b>TOTAL LIABILITIES / ASSETS</b>	<b>16,028,202.5</b>	<b>16,086,116.1</b>	<b>19,673,584.0</b>	<b>19,919,495.7</b>
<b>ASSETS</b>				
<b>Cash:</b>	<b>736,289.4</b>	<b>741,126.7</b>	<b>807,961.8</b>	<b>851,744.2</b>
(a) Notes, Coins and Silver	156,136.0	130,014.7	160,925.4	163,766.0
(b) Balances with State Bank of Pakistan	451,683.8	489,678.2	490,116.6	525,276.6
(c) Balances with others Scheduled Banks	128,469.6	121,433.8	156,919.8	162,701.7
<b>Balances held Abroad</b>	<b>173,900.6</b>	<b>102,963.2</b>	<b>183,420.5</b>	<b>202,003.6</b>
<b>Bills Purchased and Discounted</b>	<b>196,866.5</b>	<b>210,051.3</b>	<b>217,615.0</b>	<b>224,002.9</b>
<b>Advances to:</b>	<b>3,746,479.6</b>	<b>3,717,237.7</b>	<b>3,986,628.6</b>	<b>4,146,306.3</b>
(a) Scheduled Banks	57,943.4	75,455.2	70,775.9	78,261.5
(b) Others	3,688,536.3	3,641,782.5	3,915,852.7	4,068,044.8
<b>Investment in Securities and Shares:</b>	<b>3,990,768.5</b>	<b>4,213,708.4</b>	<b>4,278,997.8</b>	<b>4,490,304.3</b>
(a) Federal Government Securities	622,729.9	720,936.0	743,493.0	2,125,727.2
(b) Treasury Bills	2,519,713.8	2,604,250.2	2,713,794.6	1,547,276.3
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	91,605.3	103,017.1	104,789.2	140,184.4
(e) Others	756,719.4	785,505.1	716,921.0	677,116.4
<b>Bank Premises</b>	<b>178,619.3</b>	<b>182,822.4</b>	<b>154,579.7</b>	<b>214,081.1</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>344,691.6</b>	<b>150,832.3</b>	<b>144,076.1</b>	<b>734,753.5</b>
<b>Contingent Assets as per contra</b>	<b>4,845,232.9</b>	<b>2,921,203.0</b>	<b>3,740,296.3</b>	<b>3,143,416.0</b>
<b>Others Assets</b>	<b>1,815,354.1</b>	<b>3,846,171.0</b>	<b>6,160,008.2</b>	<b>5,912,883.8</b>

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

(Amount in million Rupees)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS		
					Less Than 6 months	For 6 months & over but less than 1 year	For 1 year & over but less than 2 years
<b>2010</b>							
<b>December</b>							
<b>No. of Accounts.</b>	11,397,109	146,356	97,120	15,183,357	378,680	117,218	319,486
<b>Amount</b>	1,361,158.4	48,545.9	21,056.2	1,954,602.2	708,592.1	148,475.5	515,544.9
<b>2011</b>							
<b>June</b>							
<b>No. of Accounts.</b>	12,114,523	186,684	84,350	14,964,234	470,924	134,576	323,944
<b>Amount</b>	1,605,317.7	61,550.6	13,967.8	2,087,579.2	711,607.5	200,849.1	567,555.0
<b>December</b>							
<b>No. of Accounts.</b>	12,847,176	166,181	86,273	15,703,397	649,037	143,716	372,767
<b>Amount</b>	1,602,362.5	53,683.6	15,101.4	2,186,326.0	694,714.0	226,624.5	662,506.7
<b>2012</b>							
<b>June</b>							
<b>No. of Accounts.</b>	13,994,488	171,396	79,593	15,991,376	559,435	142,647	316,887
<b>Amount</b>	1,828,006.3	69,799.8	11,501.4	2,400,372.5	756,645.1	214,208.7	673,732.2
<b>December</b>							
<b>No. of Accounts.</b>	14,812,829	189,873	98,450	16,486,901	838,832	188,500	349,532
<b>Amount</b>	1,915,286.6	66,838.3	20,735.0	2,659,591.4	742,032.2	243,193.3	701,886.8
<b>2013</b>							
<b>June</b>							
<b>No. of Accounts.</b>	16,239,187	207,863	103,225	16,971,364	760,262	107,435	293,726
<b>Amount</b>	2,137,424.8	94,879.1	17,874.2	2,930,689.0	792,273.2	209,467.1	666,975.0
<b>December</b>							
<b>No. of Accounts.</b>	17,033,295	199,003	67,410	17,968,908	973,933	199,978	317,726
<b>Amount</b>	2,274,177.4	89,507.7	21,111.9	3,136,170.9	901,418.6	217,627.4	647,012.0
<b>2014</b>							
<b>June</b>							
<b>No. of Accounts.</b>	18,591,497	238,267	101,487	17,658,751	463,919	133,640	262,272
<b>Amount</b>	2,729,229.6	186,686.0	29,436.0	3,157,078.9	804,948.5	219,971.8	624,941.0

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	
<b>2010</b>						
<b>December</b>						
No. of Accounts.	94,637	101,636	15,892	298,969	1,326,518	<b>28,150,460</b>
Amount	23,062.7	56,950.1	5,774.2	140,153.4	1,598,552.8	<b>4,983,915.5</b>
<b>2011</b>						
<b>June</b>						
No. of Accounts.	52,142	121,707	31,335	257,524	1,392,152	<b>28,741,943</b>
Amount	26,010.2	65,162.8	7,225.3	142,490.0	1,720,899.8	<b>5,489,315.2</b>
<b>December</b>						
No. of Accounts.	48,087	133,652	24,220	282,222	1,653,701	<b>30,456,728</b>
Amount	22,994.9	66,452.3	6,468.1	151,021.9	1,830,782.4	<b>5,688,255.9</b>
<b>2012</b>						
<b>June</b>						
No. of Accounts.	58,225	149,568	18,171	264,587	1,509,520	<b>31,746,373</b>
Amount	27,720.8	84,802.4	6,480.0	146,103.7	1,909,692.9	<b>6,219,372.9</b>
<b>December</b>						
No. of Accounts.	75,335	169,803	38,512	313,660	1,974,174	<b>33,562,227</b>
Amount	27,227.9	95,453.2	7,364.6	152,976.0	1,970,134.0	<b>6,632,585.3</b>
<b>2013</b>						
<b>June</b>						
No. of Accounts.	55,712	151,488	19,075	238,564	1,626,262	<b>35,147,901</b>
Amount	26,491.5	97,326.9	6,997.0	154,010.5	1,953,541.2	<b>7,134,408.2</b>
<b>December</b>						
No. of Accounts.	72,758	150,015	14,433	267,647	1,996,490	<b>37,265,106</b>
Amount	27,603.7	102,407.6	8,053.8	157,934.3	2,062,057.2	<b>7,583,025.2</b>
<b>2014</b>						
<b>June</b>						
No. of Accounts.	63,893	137,332	16,776	210,039	1,287,871	<b>37,877,873</b>
Amount	30,635.0	101,047.1	7,360.1	160,230.9	1,949,134.5	<b>8,051,565.0</b>

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	2010	2011		2012
	Dec.	Jun.	Dec.	Jun.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>52,848.4</b>	<b>59,606.7</b>	<b>73,878.6</b>	<b>89,414.7</b>
I. Official	9,264.0	9,966.8	9,739.0	9,812.9
II. Business	16,540.4	20,721.3	34,567.1	48,270.1
III. Personal	27,044.0	28,918.5	29,572.5	31,331.6
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>4,931,067.1</b>	<b>5,429,708.4</b>	<b>5,614,377.4</b>	<b>6,129,958.3</b>
<b>I. Government :</b>	<b>569,925.0</b>	<b>642,813.5</b>	<b>604,920.8</b>	<b>664,880.8</b>
A. Federal Government	321,156.2	383,638.5	348,240.2	410,078.7
B. Provincial Governments	214,766.3	221,787.9	227,132.2	228,021.0
C. Local Bodies ( City Governments )	34,002.5	37,387.1	29,548.4	26,781.2
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>342,935.8</b>	<b>382,098.2</b>	<b>400,839.5</b>	<b>422,758.9</b>
A. Agriculture, Forestry, Hunting & Fishing	81.3	68.4	70.1	320.6
B. Mining & Quarrying	32,005.4	74,410.0	72,431.3	87,572.2
C. Manufacturing	73,936.2	70,079.3	91,846.9	96,515.5
D. Construction	64.4	272.7	43.9	196.7
E. Utilities	68,942.6	65,891.9	55,170.7	74,926.8
F. Commerce	18,384.2	22,139.3	27,438.6	18,611.7
G. Transport, Storage & Communication	114,560.1	110,352.6	113,489.0	109,859.3
H. Services	26,999.2	30,733.7	29,916.1	26,397.4
I. Others	7,962.4	8,150.3	10,433.0	8,358.8
<b>III. Non-Bank Financial Companies :</b>	<b>106,348.9</b>	<b>97,479.8</b>	<b>133,178.0</b>	<b>119,782.8</b>
A. Co-operative Banks	1,969.9	2,191.1	4,128.2	2,194.9
B. Development Financial Institutions	2,584.5	305.1	1,650.3	485.2
C. Insurance Companies	30,942.3	26,129.7	40,420.4	32,197.8
D. Micro Finance Banks	1,242.0	1,740.6	2,141.9	1,880.7
E. Other NBFC's	69,610.1	67,113.3	84,837.2	83,024.2
<b>IV. Private Sector Enterprises :</b>	<b>1,365,070.8</b>	<b>1,500,601.2</b>	<b>1,491,484.0</b>	<b>1,653,240.8</b>
A. Agriculture, Hunting and Forestry	146,349.8	162,544.3	158,797.6	171,183.4
1- Growing of crops	134,469.4	149,591.2	145,165.3	155,491.8
2- Farming of animals	6,312.7	6,911.8	7,212.9	8,249.3
3- Agricultural and animal husbandry	3,107.2	3,924.4	4,639.5	5,293.4
4- Agricultural machinery and equipments	1,627.8	1,443.1	1,145.6	1,399.4
5- Hunting, trapping, forestry & logging	33.2	17.0	38.4	242.2
6- Forestry and Logging and Related Service	799.5	656.9	595.8	507.2
B. Fishing and fish farming etc.	753.6	873.0	910.0	1,332.5
C. Mining and Quarrying	44,438.2	40,964.2	50,174.0	41,617.0
1- Mining of coal	6,847.8	9,242.8	7,248.7	7,988.7
2- Crude petroleum & natural gas	33,013.2	28,349.1	37,090.6	27,410.6
3- Iron & non-ferrous metal ores	1,140.5	527.0	354.3	1,558.1
4- Quarrying of stone, sand and clay	211.1	491.2	441.3	261.8
5- Chemical, fertilizer, Salt etc.	3,225.7	2,354.0	5,039.1	4,397.8
D. Manufacturing	276,199.5	310,925.8	325,761.2	359,619.1
1- Food products and beverages	40,597.5	57,516.8	65,290.4	59,027.0
2- Tobacco products	885.9	555.0	1,446.1	1,613.4
3- Textiles	51,905.1	61,697.0	60,799.2	70,050.7
i) Spinning, weaving, finishing of textiles	41,662.2	47,333.9	46,854.1	53,702.8
a) Spinning of fibers	26,611.4	29,182.2	27,849.8	31,804.6
b) Weaving of textiles	9,921.2	12,426.1	11,382.1	13,132.9
c) Finishing of textiles	5,129.5	5,725.6	7,622.3	8,765.3
ii) Made-up textile articles	4,286.3	5,914.7	6,078.0	7,717.7
iii) Knit wear	1,787.1	2,498.1	3,261.5	3,093.2
iv) Carpets and rugs	876.9	1,128.6	1,057.4	1,312.8
v) Other textiles n.e.s.	3,292.6	4,821.7	3,548.2	4,224.2
4- Wearing apparel, readymade garments etc.	8,638.4	10,726.3	8,920.4	9,050.1

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	2010		2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of luggage and	5,156.7	5,335.0	5,987.5	6,923.2		
i.) Tanning & dressing of leather, luggage, handbags etc.	1,632.7	1,887.0	2,265.0	2,496.6		
ii.) Footwear	3,524.0	3,448.0	3,722.6	4,426.6		
a) Leather wear	3,070.3	3,036.7	3,321.0	3,646.9		
b) Rubber and Plastic wear	453.7	411.3	401.6	779.7		
6- Wood and products of wood cork	967.4	1,276.7	1,074.3	1,583.3		
7- Paper, paperboard and products	2,484.3	2,699.9	2,238.9	2,731.1		
8- Printing, publishing and allied industries	5,005.2	5,644.9	5,315.7	6,555.4		
9- Coke and refined petroleum products	26,549.9	25,042.4	35,202.7	45,781.6		
10- Chemicals and chemical products	65,890.4	60,539.8	65,057.3	55,918.2		
11- Rubber and plastics products	2,741.0	3,333.8	3,300.6	4,457.9		
12- Other non-metallic mineral products	7,611.6	8,167.8	7,070.5	9,799.1		
13- Basic metals	8,056.0	8,795.4	8,230.3	10,344.4		
14- Fabricated metal products	2,547.6	2,885.9	3,207.5	4,258.4		
15- Machinery and equipment	8,172.3	9,083.2	8,856.8	11,731.7		
16- Office, accounting and computing machinery	966.3	1,349.0	1,996.4	1,995.5		
17- Electrical machinery and apparatus	6,881.6	9,331.3	9,184.5	11,675.5		
18- Radio, television and communication equipment and	814.7	1,309.7	943.3	1,320.9		
19- Medical, precision and optical instruments, watches and	3,660.4	4,196.5	3,866.6	5,466.6		
20- Motor vehicles, trailers and semi-trailers	11,092.7	15,124.4	11,653.1	19,232.2		
21- Other transport equipments	2,942.0	3,809.8	2,228.1	2,686.7		
22- Furniture and fixture	1,868.6	1,509.0	1,663.4	1,561.9		
23- Jewellery and related articles	760.9	979.8	864.2	1,354.9		
24- Sports goods	1,652.7	2,011.3	2,049.0	2,438.5		
25- Handicrafts	178.4	180.4	198.7	160.2		
26- Other manufacturing n.e.s.	8,171.8	7,824.8	9,115.6	11,900.7		
E. Ship breaking and waste / scrape (junk) etc.	1,556.8	1,690.1	2,291.2	2,375.2		
F. Electricity, gas and water supply	30,929.6	29,732.6	35,052.0	35,059.4		
G. Construction	64,990.2	77,808.6	75,141.7	97,694.2		
1- Building	48,091.1	56,641.1	58,668.8	72,722.7		
2- Infrastructure	16,899.2	21,167.5	16,472.9	24,971.5		
H. Commerce and Trade	205,808.0	221,600.1	226,686.4	254,628.0		
1- Sale, maintenance and repair of motor vehicles and	9,819.4	9,887.5	10,338.1	12,202.6		
2- Wholesale and commission trade	122,152.0	130,750.2	130,919.3	137,163.1		
i) Exports	19,912.7	22,149.1	22,322.1	24,255.0		
ii) Imports	12,161.2	14,155.2	13,378.5	15,018.1		
iii) Domestic whole sales	90,078.2	94,445.9	95,218.7	97,889.9		
3- Retail trade	73,836.6	80,962.4	85,429.0	105,262.3		
I. Hotels, restaurants and clubs etc	6,840.7	8,851.3	8,744.3	12,103.4		
J. Transport, storage and communications	111,695.3	120,759.6	108,537.0	102,885.1		
K. Real estate, renting and business activities	155,649.2	176,738.7	166,821.1	206,381.1		
1- Real estate activities	32,971.8	34,339.3	32,084.9	46,399.7		
2- Renting of machinery and equipment	1,668.6	2,284.9	2,446.4	3,635.7		
3- Computer and related activities	6,898.2	7,474.1	7,954.7	10,287.8		
4- Research and development	2,873.4	5,211.0	4,939.9	6,656.8		
5- Other business activities	111,237.2	127,429.5	119,395.2	139,401.2		
L. Education	36,235.2	35,743.6	34,390.0	39,081.4		
M. Health and social work	16,611.1	19,044.7	20,288.2	22,537.4		
N. Other community, social and personal service activities	52,683.0	57,329.0	57,762.3	62,180.4		
O. Other private business n.e.c	214,330.6	235,995.6	220,127.0	244,563.1		
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>144,640.7</b>	<b>145,118.4</b>	<b>152,792.8</b>	<b>171,200.7</b>		
<b>VI. Personal</b>	<b>2,357,475.2</b>	<b>2,604,422.6</b>	<b>2,759,765.1</b>	<b>3,030,641.2</b>		
<b>VII. Others</b>	<b>44,670.8</b>	<b>57,174.7</b>	<b>71,397.2</b>	<b>67,453.0</b>		
<b>TOTAL</b>	<b>4,983,915.5</b>	<b>5,489,315.1</b>	<b>5,688,255.9</b>	<b>6,219,372.9</b>		

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2012		2013		2014	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>A. FOREIGN CONSTITUENTS:</b>	<b>82,376.0</b>	<b>78,851.0</b>	<b>84,766.1</b>	<b>82,900.2</b>		
I. Official	8,728.2	8,471.4	11,884.2	10,615.2		
II. Business	41,744.4	39,202.7	37,056.3	40,706.4		
III. Personal	31,903.4	31,176.9	35,825.6	31,578.6		
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>6,550,209.3</b>	<b>7,055,557.2</b>	<b>7,498,259.1</b>	<b>7,968,664.8</b>		
<b>I. Government :</b>	<b>679,537.7</b>	<b>696,173.4</b>	<b>731,611.4</b>	<b>825,071.4</b>		
A. Federal Government	404,445.0	413,874.5	416,959.4	471,628.9		
B. Provincial Governments	254,139.0	259,995.3	292,179.4	330,135.4		
C. Local Bodies ( City Governments )	20,953.8	22,303.6	22,472.7	23,307.0		
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>401,227.9</b>	<b>396,165.6</b>	<b>469,582.7</b>	<b>467,075.8</b>		
A. Agriculture, Forestry, Hunting & Fishing	298.0	325.8	300.0	395.0		
B. Mining & Quarrying	74,258.8	64,805.8	101,918.6	70,894.9		
C. Manufacturing	101,161.9	99,161.8	115,801.0	117,532.7		
D. Construction	145.3	56.2	109.4	152.3		
E. Utilities	66,300.5	64,195.0	78,223.9	97,012.0		
F. Commerce	18,902.0	23,019.7	30,138.4	38,596.2		
G. Transport, Storage & Communication	100,692.3	108,262.7	100,849.1	103,364.5		
H. Services	26,732.0	24,567.2	25,011.6	26,444.5		
I. Others	12,737.2	11,771.4	17,230.8	12,683.7		
<b>III. Non-Bank Financial Companies :</b>	<b>150,959.9</b>	<b>167,101.9</b>	<b>186,983.1</b>	<b>173,316.1</b>		
A. Co-operative Banks	1,120.0	2,002.9	1,624.4	2,361.6		
B. Development Financial Institutions	1,077.2	2,411.7	813.7	2,676.5		
C. Insurance Companies	43,068.6	49,853.5	58,483.5	29,505.4		
D. Micro Finance Banks	2,867.9	3,396.9	3,087.3	1,783.5		
E. Other NBFC's	102,826.2	109,436.9	122,974.2	136,989.2		
<b>IV. Private Sector Enterprises :</b>	<b>1,806,632.4</b>	<b>1,985,965.3</b>	<b>2,129,643.9</b>	<b>2,295,565.9</b>		
A. Agriculture, Hunting and Forestry	182,182.6	191,602.6	204,567.4	209,173.5		
1- Growing of crops	164,775.0	173,759.7	184,051.7	187,886.0		
2- Farming of animals	8,420.9	8,866.9	10,210.7	11,669.6		
3- Agricultural and animal husbandry	6,015.0	5,404.5	5,730.2	5,729.3		
4- Agricultural machinery and equipments	2,162.8	2,688.3	3,526.7	2,868.9		
5- Hunting, trapping, forestry & logging	72.1	46.8	54.0	49.1		
6- Forestry and Logging and Related Service	736.9	836.5	994.0	970.7		
B. Fishing and fish farming etc.	1,703.1	1,711.6	1,797.3	2,015.6		
C. Mining and Quarrying	44,030.1	61,934.7	57,156.7	59,755.6		
1- Mining of coal	8,791.9	10,092.1	10,370.3	11,073.8		
2- Crude petroleum & natural gas	26,839.4	44,164.5	41,173.3	42,953.2		
3- Iron & non-ferrous metal ores	1,587.8	1,613.3	1,505.1	2,259.5		
4- Quarrying of stone, sand and clay	224.8	271.5	328.7	768.4		
5- Chemical, fertilizer, Salt etc.	6,586.2	5,793.3	3,779.4	2,700.7		
D. Manufacturing	407,510.1	426,105.7	467,594.6	490,406.9		
1- Food products and beverages	71,103.2	70,796.5	92,506.0	90,117.7		
2- Tobacco products	1,790.9	2,045.1	1,693.7	1,889.5		
3- Textiles	70,701.9	77,687.4	82,031.0	92,186.6		
i) Spinning, weaving, finishing of textiles	55,334.3	60,027.8	64,929.8	76,222.6		
a) Spinning of fibers	34,737.5	36,058.8	41,018.3	46,103.2		
b) Weaving of textiles	11,915.2	13,543.9	13,200.6	15,191.2		
c) Finishing of textiles	8,681.6	10,425.2	10,710.9	14,928.3		
ii) Made-up textile articles	6,853.9	7,781.3	8,733.1	7,096.4		
iii) Knit wear	3,371.7	3,474.6	3,224.8	3,767.4		
iv) Carpets and rugs	1,531.6	1,617.0	1,634.2	1,945.2		
v) Other textiles n.e.s.	3,610.4	4,786.7	3,509.1	3,155.0		
4- Wearing apparel, readymade garments etc.	10,194.7	9,304.2	11,888.1	10,021.4		

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	2012	2013		2014
	Dec.	Jun.	Dec.	Jun.
5- Tanning and dressing of leather; manufacture of	7,382.0	7,858.7	9,693.1	10,028.7
i.) Tanning & dressing of leather, luggage, handbags	2,461.6	2,869.6	3,194.1	3,725.7
ii.) Footwear	4,920.4	4,989.1	6,499.0	6,303.0
a) Leather wear	4,202.8	4,202.7	5,768.6	5,483.3
b) Rubber and Plastic wear	717.6	786.4	730.3	819.7
6- Wood and products of wood cork	1,677.5	1,805.1	1,989.4	2,246.1
7- Paper, paperboard and products	3,848.1	3,008.6	3,537.0	4,303.8
8- Printing, publishing and allied industries	8,065.6	9,229.5	9,509.0	12,467.7
9- Coke and refined petroleum products	45,162.4	32,707.7	46,756.4	46,799.7
10- Chemicals and chemical products	84,206.4	64,900.7	81,891.3	68,513.0
11- Rubber and plastics products	4,750.0	6,201.6	5,796.3	7,817.7
12- Other non-metallic mineral products	13,412.5	16,341.8	16,809.2	15,418.9
13- Basic metals	12,662.2	13,852.2	16,019.7	20,073.8
14- Fabricated metal products	5,214.1	5,189.6	5,299.2	5,531.5
15- Machinery and equipment	10,361.9	11,622.9	12,265.4	16,503.2
16- Office, accounting and computing machinery	1,821.0	1,863.3	1,149.3	1,174.8
17- Electrical machinery and apparatus	10,925.2	26,019.8	13,639.2	17,147.5
18- Radio, television and communication equipment and	1,529.8	1,889.2	1,724.6	2,344.2
19- Medical, precision and optical instruments, watches	5,126.1	5,707.4	7,251.1	7,029.5
20- Motor vehicles, trailers and semi-trailers	14,477.4	17,834.1	17,806.0	23,617.9
21- Other transport equipments	4,378.1	4,752.0	4,482.2	3,377.1
22- Furniture and fixture	1,970.4	2,482.3	2,576.5	2,712.9
23- Jewellery and related articles	1,470.7	1,767.7	1,954.6	2,353.6
24- Sports goods	2,503.2	2,311.7	2,406.7	2,644.8
25- Handicrafts	140.2	125.8	168.5	113.8
26- Other manufacturing n.e.s.	12,634.7	28,800.7	16,750.8	23,971.6
E. Ship breaking and waste / scrape (junk) etc.	1,791.3	2,446.9	2,379.9	2,820.5
F. Electricity, gas and water supply	43,262.7	46,830.8	52,207.0	56,440.6
G. Construction	94,411.7	109,482.0	117,071.8	150,960.9
1- Building	66,353.0	80,017.2	89,693.0	114,391.1
2- Infrastructure	28,058.7	29,464.8	27,378.8	36,569.7
H. Commerce and trade	259,449.9	302,111.3	333,900.3	358,978.9
1- Sale, maintenance and repair of motor vehicles and	12,566.9	14,364.2	14,003.3	17,611.7
2- Wholesale and commission trade	138,696.5	146,016.2	152,594.4	169,028.9
i) Exports	26,335.9	27,029.8	27,807.3	53,844.9
ii) Imports	14,668.1	15,591.2	16,790.3	19,950.9
iii) Domestic whole sales	97,692.6	103,395.2	107,996.7	95,233.0
3- Retail trade	108,186.5	141,730.9	167,302.7	172,338.4
I. Hotels, restaurants and clubs etc	12,286.4	11,951.4	12,421.0	13,480.2
J. Transport, storage and communications	123,025.0	126,796.7	144,821.0	143,728.9
K. Real estate, renting and business activities	237,902.3	275,621.7	266,196.6	263,029.9
1- Real estate activities	39,370.4	39,085.9	45,015.2	44,638.3
2- Renting of machinery and equipment	5,121.4	5,084.1	4,636.2	4,477.0
3- Computer and related activities	12,570.2	14,915.4	16,879.4	18,488.3
4- Research and development	7,377.9	6,232.7	5,895.1	5,171.4
5- Other business activities	173,462.5	210,303.6	193,770.7	190,254.8
L. Education	47,000.6	50,890.5	55,102.8	59,927.7
M. Health and social work	22,958.7	24,076.8	27,221.1	30,027.7
N. Other community, social and personal service activities	70,438.3	75,372.9	81,703.9	83,497.2
O. Other private business n.e.c	258,679.6	279,029.7	305,502.2	371,321.8
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>193,681.2</b>	<b>193,310.6</b>	<b>203,272.7</b>	<b>183,929.5</b>
<b>VI. Personal</b>	<b>3,247,694.6</b>	<b>3,516,099.8</b>	<b>3,693,162.6</b>	<b>3,948,707.0</b>
<b>VII. Others</b>	<b>70,475.6</b>	<b>100,740.5</b>	<b>84,002.7</b>	<b>74,999.1</b>
<b>TOTAL</b>	<b>6,632,585.2</b>	<b>7,134,408.2</b>	<b>7,583,025.2</b>	<b>8,051,565.0</b>



### 3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 30th June, 2014

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		D O M E S T I C C O N S T I T U E N T S							
			Government		Non Financial Public Sector		NBFC's		Private Sector (Business)	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	4,480	14.2	39,570	56.7	1,699	4.3	2,868	6.4	651,369	1,772.6
5,000 to 10,000	4,534	35.6	31,320	237.5	1,195	8.5	1,373	10.4	806,790	5,990.9
10,000 to 20,000	3,416	52.6	32,218	494.9	465	6.6	3,212	46.8	958,295	14,198.7
20,000 to 25,000	584	13.1	21,271	459.8	588	13.2	2,651	55.9	434,706	9,816.5
25,000 to 30,000	1,063	27.5	13,307	368.8	62	1.7	782	21.2	376,063	10,306.2
30,000 to 40,000	2,871	104.9	31,874	1,089.0	1,913	64.1	1,625	59.8	578,319	20,128.2
40,000 to 50,000	497	21.9	24,376	1,098.7	284	12.4	1,019	43.0	568,743	25,652.4
50,000 to 60,000	573	31.4	17,572	959.8	2,527	144.0	1,227	68.3	619,829	33,944.0
60,000 to 70,000	578	37.2	10,014	653.9	483	32.4	2,891	184.8	401,438	25,950.2
70,000 to 80,000	2,991	220.2	20,041	1,486.1	1,230	87.4	1,986	141.8	337,420	25,259.1
80,000 to 90,000	302	25.7	8,360	704.3	3,957	340.4	2,067	173.2	316,755	26,924.6
90,000 to 100,000	496	47.6	5,509	515.3	404	39.6	362	34.8	318,348	30,154.0
100,000 to 200,000	6,440	986.6	46,684	6,672.8	4,925	859.0	10,994	1,494.6	1,470,709	206,197.9
200,000 to 300,000	5,519	1,281.4	26,673	6,522.2	3,724	854.0	3,172	730.3	491,571	119,237.5
300,000 to 400,000	7,004	2,499.8	12,835	4,423.0	890	331.9	1,408	472.0	258,198	88,815.3
400,000 to 500,000	2,839	1,284.2	7,177	3,148.0	1,209	536.9	2,466	1,072.0	169,676	75,335.3
500,000 to 600,000	1,057	576.7	4,341	2,354.6	290	156.6	528	285.4	95,716	51,935.3
600,000 to 700,000	1,551	995.8	4,854	3,136.2	432	292.1	251	162.9	66,526	42,900.5
700,000 to 800,000	1,727	1,298.3	3,658	2,761.1	94	69.1	169	125.9	49,018	36,652.5
800,000 to 900,000	1,005	877.1	2,133	1,810.0	205	175.9	117	100.5	34,706	29,465.5
900,000 to 1,000,000	913	870.8	1,850	1,757.2	74	70.7	126	118.2	33,829	32,122.3
1,000,000 to 2,000,000	4,891	6,386.1	9,345	12,702.7	648	879.3	1,559	2,116.3	126,420	168,367.3
2,000,000 to 3,000,000	1,396	3,473.9	5,201	12,521.7	660	1,538.8	654	1,603.4	37,976	92,780.8
3,000,000 to 4,000,000	760	2,624.0	2,459	8,518.6	696	2,321.5	111	384.4	16,915	57,748.9
4,000,000 to 5,000,000	289	1,294.0	2,931	13,731.7	363	1,741.4	149	655.2	8,708	38,828.4
5,000,000 to 6,000,000	276	1,492.0	3,228	16,652.8	244	1,308.8	170	903.2	6,851	36,629.0
6,000,000 to 7,000,000	254	1,657.3	705	4,515.6	175	1,156.5	138	866.2	3,807	24,604.2
7,000,000 to 8,000,000	152	1,147.1	760	5,690.9	76	570.2	67	498.5	4,210	31,481.5
8,000,000 to 9,000,000	88	745.8	700	5,970.6	61	521.2	41	351.3	2,244	18,993.9
9,000,000 to 10,000,000	127	1,231.2	535	5,104.9	34	324.9	57	538.0	2,313	21,886.7
10,000,000 and over	998	51,546.3	8,487	698,951.9	2,341	452,612.2	1,293	159,991.2	17,583	891,485.6
<b>TOTAL</b>	<b>59,671</b>	<b>82,900.2</b>	<b>399,988</b>	<b>825,071.4</b>	<b>31,948</b>	<b>467,075.8</b>	<b>45,533</b>	<b>173,316.1</b>	<b>9,265,051</b>	<b>2,295,565.9</b>

### 3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 30th June, 2014

(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	24,914	56.8	1,877,298	3,888.5	41,993	110.3	2,639,711	5,895.7	<b>2,644,191</b>	<b>5,909.9</b>	
5,000 to 10,000	11,019	79.9	1,242,767	9,096.0	12,651	93.8	2,107,115	15,517.1	<b>2,111,649</b>	<b>15,552.7</b>	
10,000 to 20,000	12,065	176.2	2,495,157	37,852.0	58,386	789.7	3,559,798	53,565.0	<b>3,563,214</b>	<b>53,617.6</b>	
20,000 to 25,000	6,323	145.5	1,322,251	29,804.1	17,212	382.4	1,805,002	40,677.4	<b>1,805,586</b>	<b>40,690.5</b>	
25,000 to 30,000	4,094	110.8	1,260,169	34,446.2	30,965	859.1	1,685,442	46,114.0	<b>1,686,505</b>	<b>46,141.5</b>	
30,000 to 40,000	10,980	395.7	2,261,921	78,912.9	58,244	1,959.9	2,944,876	102,609.6	<b>2,947,747</b>	<b>102,714.5</b>	
40,000 to 50,000	15,596	687.2	1,952,382	87,643.8	40,974	1,883.7	2,603,374	117,021.2	<b>2,603,871</b>	<b>117,043.1</b>	
50,000 to 60,000	24,472	1,333.1	1,674,432	91,793.9	37,186	2,054.3	2,377,245	130,297.5	<b>2,377,818</b>	<b>130,328.9</b>	
60,000 to 70,000	3,593	235.7	1,497,644	97,176.8	28,925	1,888.2	1,944,988	126,122.0	<b>1,945,566</b>	<b>126,159.2</b>	
70,000 to 80,000	1,802	134.1	1,260,554	94,244.5	33,451	2,460.3	1,656,484	123,813.2	<b>1,659,475</b>	<b>124,033.4</b>	
80,000 to 90,000	3,956	329.1	1,068,323	90,577.9	28,264	2,372.3	1,431,682	121,421.9	<b>1,431,984</b>	<b>121,447.6</b>	
90,000 to 100,000	8,174	789.1	942,784	89,458.3	21,037	2,025.9	1,296,618	123,016.9	<b>1,297,114</b>	<b>123,064.5</b>	
100,000 to 200,000	27,550	3,667.4	4,949,374	687,779.8	73,663	9,449.6	6,583,899	916,121.1	<b>6,590,339</b>	<b>917,107.7</b>	
200,000 to 300,000	9,330	2,370.6	1,536,440	370,434.5	11,785	2,875.1	2,082,695	503,024.2	<b>2,088,214</b>	<b>504,305.6</b>	
300,000 to 400,000	8,324	2,833.9	712,179	245,896.0	3,556	1,235.5	997,390	344,007.6	<b>1,004,394</b>	<b>346,507.4</b>	
400,000 to 500,000	3,803	1,716.4	335,737	149,051.9	5,187	2,259.1	525,255	233,119.5	<b>528,094</b>	<b>234,403.7</b>	
500,000 to 600,000	4,638	2,572.1	206,538	112,373.6	2,985	1,648.8	315,036	171,326.3	<b>316,093</b>	<b>171,903.1</b>	
600,000 to 700,000	1,401	910.0	129,646	83,978.1	1,569	1,034.2	204,679	132,414.1	<b>206,230</b>	<b>133,409.8</b>	
700,000 to 800,000	2,131	1,634.1	109,576	81,901.5	1,489	1,116.1	166,135	124,260.2	<b>167,862</b>	<b>125,558.5</b>	
800,000 to 900,000	961	810.7	73,900	62,309.1	4,950	4,062.3	116,972	98,734.0	<b>117,977</b>	<b>99,611.1</b>	
900,000 to 1,000,000	847	799.5	56,147	53,253.6	634	596.0	93,507	88,717.4	<b>94,420</b>	<b>89,588.2</b>	
1,000,000 to 2,000,000	5,465	7,230.2	232,443	315,455.8	2,779	3,689.1	378,659	510,440.7	<b>383,550</b>	<b>516,826.8</b>	
2,000,000 to 3,000,000	2,818	6,880.9	69,546	167,495.5	2,126	5,578.5	118,981	288,399.5	<b>120,377</b>	<b>291,873.4</b>	
3,000,000 to 4,000,000	1,239	4,341.7	23,689	80,892.4	350	1,166.8	45,459	155,374.4	<b>46,219</b>	<b>157,998.3</b>	
4,000,000 to 5,000,000	961	4,183.6	17,000	77,553.4	386	1,757.5	30,498	138,451.3	<b>30,787</b>	<b>139,745.2</b>	
5,000,000 to 6,000,000	786	4,125.5	9,958	53,541.5	507	2,821.4	21,744	115,982.2	<b>22,020</b>	<b>117,474.2</b>	
6,000,000 to 7,000,000	380	2,437.5	6,393	41,390.2	78	501.8	11,676	75,472.2	<b>11,930</b>	<b>77,129.5</b>	
7,000,000 to 8,000,000	333	2,488.1	4,415	32,868.8	112	831.5	9,973	74,429.5	<b>10,125</b>	<b>75,576.6</b>	
8,000,000 to 9,000,000	291	2,485.1	3,282	27,613.2	25	210.8	6,644	56,146.0	<b>6,732</b>	<b>56,891.7</b>	
9,000,000 to 10,000,000	143	1,352.4	2,342	22,185.2	22	205.7	5,446	51,597.8	<b>5,573</b>	<b>52,829.1</b>	
10,000,000 and over	2,511	126,616.8	18,595	537,838.1	409	17,079.6	51,219	2,884,575.3	<b>52,217</b>	<b>2,936,121.6</b>	
<b>TOTAL</b>	<b>200,900</b>	<b>183,929.5</b>	<b>27,352,882</b>	<b>3,948,707.0</b>	<b>521,900</b>	<b>74,999.1</b>	<b>37,818,202</b>	<b>7,968,664.8</b>	<b>37,877,873</b>	<b>8,051,565.0</b>	

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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2010		2011				2012	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	2,189,524	5,542.6	1,976,179	5,538.8	2,204,424	5,823.9	2,479,683	7,384.9
5,000 to 10,000	1,710,008	12,551.1	1,581,826	11,759.6	1,860,895	13,631.6	1,693,763	12,486.5
10,000 to 20,000	2,978,020	44,560.5	2,980,938	44,611.6	3,400,190	50,320.0	3,256,295	48,695.3
20,000 to 25,000	1,458,278	32,775.6	1,454,397	32,729.5	1,464,250	32,872.6	1,476,430	33,265.1
25,000 to 30,000	1,279,311	35,068.8	1,191,206	32,720.5	1,558,733	42,818.0	1,451,055	39,793.3
30,000 to 40,000	2,532,621	88,567.6	2,245,416	78,464.0	2,443,279	85,642.8	2,537,380	88,476.3
40,000 to 50,000	2,057,770	92,199.4	2,006,164	90,050.4	2,213,312	99,052.2	2,230,738	100,264.3
50,000 to 60,000	1,736,437	95,297.1	1,831,175	100,464.4	1,812,063	99,488.0	2,006,791	110,124.8
60,000 to 70,000	1,501,747	97,347.9	1,560,749	101,271.6	1,649,554	107,085.7	1,735,006	112,361.5
70,000 to 80,000	1,277,652	95,704.7	1,401,319	104,962.2	1,431,104	107,215.6	1,455,464	108,958.9
80,000 to 90,000	1,123,753	95,286.3	1,103,125	93,753.9	1,203,210	101,998.5	1,193,775	101,446.9
90,000 to 100,000	963,847	91,513.2	1,003,464	95,357.4	1,031,518	97,602.7	1,067,111	101,334.9
100,000 to 200,000	4,394,881	605,365.7	5,005,844	690,957.4	4,877,701	666,873.4	5,394,449	742,525.4
200,000 to 300,000	1,237,950	299,315.1	1,426,686	346,244.5	1,334,685	322,587.4	1,499,008	362,880.0
300,000 to 400,000	501,272	172,478.0	609,718	210,305.0	591,112	202,740.8	638,983	218,306.2
400,000 to 500,000	290,437	128,907.1	326,306	146,116.1	329,271	146,789.9	339,814	150,955.2
500,000 to 600,000	184,513	100,550.3	204,200	111,394.1	208,459	113,157.3	253,621	138,739.9
600,000 to 700,000	123,805	79,980.2	132,133	85,560.9	139,218	89,972.3	202,614	130,710.3
700,000 to 800,000	93,913	70,331.5	107,834	80,452.2	115,739	86,654.3	134,506	100,689.7
800,000 to 900,000	68,024	57,731.6	86,809	73,601.0	79,994	67,673.4	97,295	82,484.9
900,000 to 1,000,000	46,634	44,137.0	65,062	61,809.2	62,492	59,258.4	76,728	72,572.8
1,000,000 to 2,000,000	227,933	309,498.3	246,040	333,547.5	246,118	331,574.7	303,371	409,681.2
2,000,000 to 3,000,000	65,014	156,756.7	67,239	162,820.5	69,908	168,220.8	85,059	204,225.3
3,000,000 to 4,000,000	28,053	96,732.8	32,303	110,233.6	32,900	112,859.1	35,973	123,331.3
4,000,000 to 5,000,000	16,615	74,214.7	19,729	88,546.5	21,616	96,736.5	23,037	103,428.7
5,000,000 to 6,000,000	12,046	64,741.0	16,699	90,111.0	13,982	75,171.5	13,755	73,888.2
6,000,000 to 7,000,000	7,188	46,422.1	8,558	55,336.8	9,044	58,145.9	8,950	57,622.2
7,000,000 to 8,000,000	5,330	39,576.5	6,088	45,389.7	6,640	49,442.3	6,364	47,458.8
8,000,000 to 9,000,000	4,086	34,483.0	4,844	40,976.2	4,885	41,365.2	4,989	42,135.9
9,000,000 to 10,000,000	2,958	27,835.0	4,274	40,498.7	3,923	37,126.3	4,383	41,416.7
10,000,000 and over	30,840	1,788,444.0	35,619	1,923,730.6	36,509	2,118,354.9	39,983	2,251,727.3
<b>TOTAL</b>	<b>28,150,460</b>	<b>4,983,915.5</b>	<b>28,741,943</b>	<b>5,489,315.2</b>	<b>30,456,728</b>	<b>5,688,255.9</b>	<b>31,746,373</b>	<b>6,219,372.9</b>

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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2012		2013				2014	
	Dec.		Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,112,432	5,016.9	2,030,954	5,342.4	2,074,895	5,129.0	2,644,191	5,909.9
5,000 to 10,000	2,028,997	14,966.4	2,126,113	15,612.9	2,193,033	16,470.6	2,111,649	15,552.7
10,000 to 20,000	3,131,511	46,833.9	3,278,245	48,986.8	3,268,311	49,547.8	3,563,214	53,617.6
20,000 to 25,000	1,559,406	35,073.2	1,707,358	38,354.8	1,706,830	38,429.2	1,805,586	40,690.5
25,000 to 30,000	1,561,989	42,895.7	1,528,015	41,942.1	1,657,735	45,602.6	1,686,505	46,141.5
30,000 to 40,000	2,724,899	95,324.6	2,732,520	95,180.8	2,892,123	101,267.7	2,947,747	102,714.5
40,000 to 50,000	2,286,902	102,481.8	2,347,089	105,524.9	2,535,268	114,082.6	2,603,871	117,043.1
50,000 to 60,000	2,047,566	112,136.3	2,100,936	115,282.7	2,432,064	133,232.0	2,377,818	130,328.9
60,000 to 70,000	1,816,416	117,881.9	1,853,130	120,169.7	2,153,545	139,755.1	1,945,566	126,159.2
70,000 to 80,000	1,606,194	120,171.8	1,634,576	122,497.3	1,822,184	136,474.9	1,659,475	124,033.4
80,000 to 90,000	1,364,519	116,033.5	1,472,751	124,837.8	1,572,404	133,428.3	1,431,984	121,447.6
90,000 to 100,000	1,155,766	109,552.3	1,321,200	125,295.4	1,356,282	128,647.9	1,297,114	123,064.5
100,000 to 200,000	5,723,875	790,765.9	6,392,857	882,695.8	6,815,589	944,784.3	6,590,339	917,107.7
200,000 to 300,000	1,850,168	450,029.3	1,955,945	472,489.2	2,048,122	495,614.0	2,088,214	504,305.6
300,000 to 400,000	932,791	318,325.9	893,159	306,488.8	939,297	324,205.7	1,004,394	346,507.4
400,000 to 500,000	383,333	170,572.0	430,406	190,570.5	460,770	205,117.8	528,094	234,403.7
500,000 to 600,000	288,163	157,160.5	270,708	147,132.9	264,131	143,728.5	316,093	171,903.1
600,000 to 700,000	159,023	102,784.7	175,402	113,479.2	170,904	110,595.6	206,230	133,409.8
700,000 to 800,000	142,508	106,519.2	133,152	99,252.4	127,048	94,785.9	167,862	125,558.5
800,000 to 900,000	95,078	80,566.1	99,072	83,940.3	108,787	92,189.2	117,977	99,611.1
900,000 to 1,000,000	73,332	69,527.4	75,154	71,408.5	77,791	73,863.7	94,420	89,588.2
1,000,000 to 2,000,000	295,071	397,562.7	324,194	443,896.6	322,548	442,950.0	383,550	516,826.8
2,000,000 to 3,000,000	83,839	201,419.8	107,421	257,943.3	96,077	228,370.5	120,377	291,873.4
3,000,000 to 4,000,000	35,389	121,165.3	37,365	127,606.3	40,472	137,822.7	46,219	157,998.3
4,000,000 to 5,000,000	22,250	100,213.7	26,003	117,172.2	27,671	124,148.2	30,787	139,745.2
5,000,000 to 6,000,000	14,129	75,721.4	19,197	102,312.4	19,122	101,918.2	22,020	117,474.2
6,000,000 to 7,000,000	9,520	61,471.5	10,348	66,933.4	10,178	65,844.1	11,930	77,129.5
7,000,000 to 8,000,000	6,798	50,823.7	7,947	59,188.6	8,211	61,095.6	10,125	75,576.6
8,000,000 to 9,000,000	4,932	41,578.1	5,498	46,383.1	6,509	55,300.1	6,732	56,891.7
9,000,000 to 10,000,000	4,573	43,261.8	6,115	57,683.0	5,666	53,402.1	5,573	52,829.1
10,000,000 and over	40,858	2,374,747.9	45,071	2,528,804.3	51,539	2,785,221.6	52,217	2,936,121.6
<b>TOTAL</b>	<b>33,562,227</b>	<b>6,632,585.2</b>	<b>35,147,901</b>	<b>7,134,408.2</b>	<b>37,265,106</b>	<b>7,583,025.2</b>	<b>37,877,873</b>	<b>8,051,565.0</b>

Note:-

1. 'Size of Account' represents different classes constituted for classification of all deposits on the basis of the average amount of deposits. Each deposit 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 Classification of Scheduled Banks' Advances by Borrowers All Banks

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

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

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

(End of Period: Million Rupees)

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

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

(End of Period: Million Rupees)

BORROWERS	2012		2013	
	Jun.	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>461,675.9</b>	<b>423,364.0</b>	<b>492,151.6</b>	<b>406,799.9</b>
A. Federal Government:	218,910.7	248,365.5	253,023.8	229,162.1
(1) Commodity Operations	194,758.3	222,578.2	226,113.7	204,802.7
(2) Others	24,152.4	25,787.3	26,910.1	24,359.4
B. Provincial Governments:	242,765.2	174,998.5	239,127.8	177,637.8
(1) Commodity Operations	241,718.5	174,024.2	238,145.7	176,527.1
(2) Others	1,046.7	974.3	982.1	1,110.6
C. Local Bodies ( City Governments )	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>312,301.8</b>	<b>349,623.1</b>	<b>350,227.1</b>	<b>427,896.8</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(2) Mining & Quarrying	-	-	-	-
(3) Manufacturing	37,082.2	44,931.6	51,778.6	70,731.1
(4) Construction	-	-	-	-
(5) Utilities	13,898.5	15,607.3	16,805.7	16,935.2
(6) Commerce	41,068.4	43,516.4	25,450.5	79,968.7
(7) Transport, Storage & Communication	69,203.7	84,322.6	94,247.5	87,365.9
(8) Services	356.5	223.7	157.2	297.9
(9) Others	150,692.6	161,021.6	161,787.6	172,598.0
<b>III. Non-Bank Financial Institutions :</b>	<b>44,209.7</b>	<b>45,324.4</b>	<b>47,626.0</b>	<b>42,602.8</b>
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	6,726.9	9,480.2	11,124.6	12,304.6
(3) Insurance Companies	660.0	335.9	372.9	415.0
(4) Micro Finance	100.0	100.0	100.0	-
(5) Other NBFC's	36,722.8	35,408.3	36,028.5	29,883.2
<b>IV. Private Sector Enterprises :</b>	<b>2,393,109.2</b>	<b>2,539,961.3</b>	<b>2,414,242.4</b>	<b>2,683,800.9</b>
A. Agriculture, Hunting and Forestry	199,001.6	212,539.3	220,943.4	238,176.4
(1) Growing of crops	144,465.8	153,318.1	161,157.4	171,731.6
(2) Farming of animals	30,214.5	34,231.0	34,271.5	38,258.2
(3) Agricultural and animal husbandry	432.3	880.1	532.3	1,242.6
(4) Agricultural machinery and equipments	23,666.9	23,494.6	24,410.0	26,369.0
(5) Hunting, trapping, forestry & logging	222.1	615.5	572.2	575.0
B. Fishing and fish farming etc.	505.3	443.8	726.6	749.5
C. Mining and Quarrying	15,105.2	15,634.8	20,234.6	21,028.9
(1) Mining of coal	2,939.1	2,610.0	1,944.3	1,583.2
(2) Crude petroleum & natural gas	10,447.9	10,211.5	16,896.0	18,161.4
(3) Iron & non-ferrous metal ores	259.6	367.4	348.1	322.8
(4) Quarrying of stone, sand and clay	387.2	492.4	365.2	364.6
(5) Chemical, fertilizer, Salt etc.	1,071.4	1,953.5	681.0	597.0
D. Manufacturing	1,349,323.1	1,449,442.0	1,407,762.9	1,582,138.9
(1) Food products and beverages	280,928.2	294,238.3	312,840.1	338,725.0
(2) Tobacco products	3,537.7	3,336.8	3,355.1	4,035.7
(3) Textiles	478,094.8	545,064.6	499,667.8	602,165.5
i) Spinning, weaving, finishing of textiles	369,993.7	434,830.2	386,103.5	475,332.0
a) Spinning of fibers	210,915.3	254,135.5	211,726.4	265,027.8
b) Weaving of textiles	83,219.4	93,652.8	89,430.3	107,994.5
c) Finishing of textiles	75,859.0	87,041.9	84,946.8	102,309.8
ii) Made-up textile articles	43,283.2	51,053.4	48,335.4	53,779.0
iii) Knit wear	24,144.3	23,431.3	24,426.7	23,467.6
iv) Carpets and rugs	5,460.2	4,936.9	4,625.0	5,055.5
v) Other textiles n.e.s.	35,213.3	30,812.8	36,177.2	44,531.3
(4) Wearing apparel, readymade garments etc.	47,779.3	49,934.8	49,749.3	53,168.1

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

(End of Period: Million Rupees)

BORROWERS	2012		2013	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,629.6	20,964.3	20,075.0	23,684.9
i.) Tanning & dressing of leather, luggage, handbags etc.	10,414.3	10,680.1	10,305.8	12,699.2
ii.) Footwear	10,215.2	10,284.3	9,769.2	10,985.7
6) Wood and products of wood cork	3,055.7	3,997.9	3,576.8	3,212.2
7) Paper, paperboard and products	22,463.7	28,395.1	25,409.4	31,029.5
8) Printing, publishing and allied industries	6,652.1	6,075.8	6,498.2	7,137.8
9) Coke and refined petroleum products	30,584.5	41,461.9	35,700.8	41,831.2
10) Chemicals and chemical products	174,768.7	165,771.7	170,740.4	172,102.8
11) Rubber and plastics products	15,777.3	22,578.1	22,028.9	26,450.4
12) Other non-metallic mineral products	75,154.0	68,641.3	59,630.3	64,796.1
13) Basic metals	56,891.9	61,824.2	62,723.8	68,439.9
14) Fabricated metal products	12,587.8	11,640.9	12,777.0	15,470.0
15) Machinery and equipment	14,213.5	18,281.6	16,204.4	17,748.8
16) Office, accounting and computing machinery	325.9	290.8	257.7	376.8
17) Electrical machinery and apparatus	41,071.5	43,398.6	40,939.7	53,809.0
18) Radio, television and communication equipment and apparatus	3,979.5	5,188.6	4,535.3	4,058.3
19) Medical, precision and optical instruments, watches and clocks	8,014.3	7,090.3	6,931.5	4,102.8
20) Motor vehicles, trailers and semi-trailers	18,707.1	17,406.1	15,357.4	16,214.6
21) Other transport equipments	3,424.6	3,803.6	3,320.7	3,963.5
22) Furniture and fixture	1,748.8	1,180.3	1,233.1	1,317.3
23) Jewellery and related articles	676.4	546.3	777.3	519.8
24) Sports goods	5,100.2	4,761.2	4,718.5	4,805.5
25) Handicrafts	106.1	91.5	69.3	73.2
26) Other manufacturing n.e.s.	23,049.8	23,477.5	28,645.1	22,900.0
E. Ship breaking and waste / scrape (junk) etc.	12,620.1	17,715.5	14,806.0	17,840.9
F. Electricity, gas and water supply	271,860.4	280,953.2	218,793.0	253,154.5
G. Construction	53,026.8	52,959.4	52,251.5	54,705.5
1) Building	40,032.0	37,754.2	36,028.7	38,315.0
2) Infrastructure	12,994.9	15,205.2	16,222.8	16,390.5
H. Commerce and Trade	200,280.3	213,565.7	201,630.8	234,292.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,738.2	13,285.7	14,460.3	14,399.7
2) Wholesale and commission trade	100,931.0	107,221.6	99,327.2	115,188.8
i) Exports	27,810.9	30,964.0	27,597.3	27,412.0
ii) Imports	25,522.2	24,243.5	19,776.5	28,212.2
iii) Domestic whole sales	47,597.9	52,014.1	51,953.4	59,564.5
3) Retail trade	82,611.2	93,058.3	87,843.3	104,703.5
I. Hotels, restaurants and clubs etc	14,804.2	14,779.0	14,265.8	14,938.5
J. Transport, storage and communications	110,881.6	109,077.7	88,539.8	88,731.3
K. Real estate, renting and business activities	103,966.7	108,879.2	97,418.4	104,542.8
L. Education	6,204.8	6,160.7	6,012.3	6,025.7
M. Health and social work	5,658.1	5,987.5	5,448.6	6,253.2
N. Other community, social and personal service activities	14,473.0	13,063.3	12,748.5	15,155.4
O. Other private business n.e.s	35,398.0	38,760.4	52,660.4	46,067.4
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>18,003.6</b>	<b>18,015.7</b>	<b>17,024.6</b>	<b>14,042.4</b>
<b>VI. Personal</b>	<b>285,133.7</b>	<b>295,181.1</b>	<b>305,843.6</b>	<b>323,784.5</b>
A. Bank Employees	72,975.9	80,518.4	83,214.1	85,183.9
B. Consumer Financing	204,943.7	206,358.5	213,742.0	229,141.0
i) House building	40,967.7	40,197.6	39,011.7	39,420.5
ii) Transport	45,352.1	45,847.4	50,661.3	56,389.2
iii) Credit cards	22,934.1	24,372.8	21,796.7	21,195.9
iv) Consumer durable	452.2	334.8	225.4	260.8
v) Personal loans	95,237.6	95,605.8	102,047.0	111,874.6
C. Other Personal	7,214.1	8,304.2	8,887.6	9,459.7
<b>VII. Others</b>	<b>15,570.5</b>	<b>17,066.6</b>	<b>14,667.2</b>	<b>16,925.4</b>
<b>TOTAL</b>	<b>3,530,004.4</b>	<b>3,688,536.3</b>	<b>3,641,782.5</b>	<b>3,915,852.7</b>

(Contd.)



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

(End of Period: Million Rupees)

BORROWERS	Jun 2014		
	All Banks	Commercial Banks	Specialized Banks
<b>I. Government:</b>	<b>514,434.7</b>	<b>513,834.7</b>	<b>600.0</b>
A. Federal Government:	243,477.4	243,477.4	-
(1) Commodity Operations	220,693.6	220,693.6	-
(2) Others	22,783.7	22,783.7	-
B. Provincial Governments:	270,957.3	270,357.3	600.0
(1) Commodity Operations	269,121.4	268,521.4	600.0
(2) Others	1,835.9	1,835.9	-
C. Local Bodies ( City Governments )			-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>450,618.7</b>	<b>450,618.7</b>	<b>-</b>
(1) Agriculture, Forestry, Hunting & Fishing			-
(2) Mining & Quarrying			-
(3) Manufacturing	48,954.4	48,954.4	-
(4) Construction			-
(5) Utilities	27,561.4	27,561.4	-
(6) Commerce	91,072.2	91,072.2	-
(7) Transport, Storage & Communication	91,398.7	91,398.7	-
(8) Services	300.9	300.9	-
(9) Others	191,331.1	191,331.1	-
<b>III. Non-Bank Financial Institutions :</b>	<b>46,506.1</b>	<b>46,365.8</b>	<b>140.3</b>
(1) Co-operative Banks			-
(2) Development Financial Institutions	10,984.1	10,984.1	-
(3) Insurance Companies	851.9	851.9	-
(4) Micro Finance			-
(5) Other NBFC's	34,670.1	34,529.9	140.2
<b>IV. Private Sector Enterprises :</b>	<b>2,695,477.5</b>	<b>2,567,356.7</b>	<b>128,120.8</b>
A. Agriculture, Hunting and Forestry	252,679.1	139,304.2	113,374.9
(1) Growing of crops	177,356.2	110,564.5	66,791.7
(2) Farming of animals	44,789.5	21,752.1	23,037.4
(3) Agricultural and animal husbandry	1,601.6	1,601.6	-
(4) Agricultural machinery and equipments	28,010.7	4,468.1	23,542.6
(5) Hunting, trapping, forestry & logging	921.1	917.9	3.2
B. Fishing and fish farming etc.	994.5	956.2	38.3
C. Mining and Quarrying	18,726.0	18,649.1	76.9
(1) Mining of coal	1,554.0	1,499.7	54.3
(2) Crude petroleum & natural gas	15,834.1	15,834.1	-
(3) Iron & non-ferrous metal ores	216.9	216.9	-
(4) Quarrying of stone, sand and clay	170.5	155.2	15.3
(5) Chemical, fertilizer, Salt etc.	950.6	943.2	7.4
D. Manufacturing	1,595,278.9	1,587,358.2	7,920.7
(1) Food products and beverages	410,762.4	409,821.1	941.3
(2) Tobacco products	3,093.4	3,093.3	0.1
(3) Textiles	535,565.7	532,458.5	3,107.2
i) Spinning, weaving, finishing of textiles	424,244.4	421,705.7	2,538.7
a) Spinning of fibers	232,145.9	230,547.9	1,598.0
b) Weaving of textiles	96,619.6	96,494.1	125.5
c) Finishing of textiles	95,478.9	94,663.7	815.2
ii) Made-up textile articles	48,485.3	48,474.3	11.0
iii) Knit wear	27,797.0	27,310.9	486.1
iv) Carpets and rugs	3,714.1	3,704.5	9.6
v) Other textiles n.e.s.	31,325.0	31,263.1	61.9
(4) Wearing apparel, readymade garments etc.	53,528.1	53,295.3	232.8

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

(Concl.)

(End of Period: Million Rupees)

BORROWERS	Jun 2014		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	20,568.9	20,386.3	182.6
(i) Tanning & dressing of leather, luggage, handbags etc.	8,885.0	8,801.8	83.2
(ii) Footwear	11,684.0	11,584.6	99.4
(6) Wood and products of wood cork	2,350.2	2,295.5	54.7
(7) Paper, paperboard and products	33,093.3	32,864.8	228.5
(8) Printing, publishing and allied industries	6,855.3	6,756.2	99.1
(9) Coke and refined petroleum products	40,133.4	40,116.6	16.8
(10) Chemicals and chemical products	194,931.1	193,822.8	1,108.3
(11) Rubber and plastics products	25,057.2	24,765.7	291.5
(12) Other non-metallic mineral products	51,821.7	51,124.2	697.5
(13) Basic metals	72,508.2	72,172.0	336.2
(14) Fabricated metal products	12,493.9	12,395.0	98.9
(15) Machinery and equipment	18,710.5	18,648.7	61.8
(16) Office, accounting and computing machinery	609.7	607.7	2.0
(17) Electrical machinery and apparatus	54,077.2	54,048.4	28.8
(18) Radio, television and communication equipment and apparatus	3,542.0	3,535.2	6.8
(19) Medical, precision and optical instruments, watches and clocks	3,727.1	3,685.1	42.0
(20) Motor vehicles, trailers and semi-trailers	18,212.5	18,099.4	113.1
(21) Other transport equipments	3,541.4	3,520.6	20.8
(22) Furniture and fixture	2,104.1	2,022.1	82.0
(23) Jewellery and related articles	549.3	496.5	52.8
(24) Sports goods	5,192.3	5,172.0	20.3
(25) Handicrafts	88.5	71.7	16.8
(26) Other manufacturing n.e.s.	22,161.4	22,083.5	77.9
E. Ship breaking and waste / scrape (junk) etc.	14,765.9	14,765.9	-
F. Electricity, gas and water supply	267,296.9	267,283.8	13.1
G. Construction	48,293.0	47,903.9	389.1
(1) Building	36,701.6	36,410.7	290.9
(2) Infrastructure	11,591.3	11,493.2	98.1
H. Commerce and Trade	215,865.4	212,080.8	3,784.6
(1) Sale, maintenance and repair of motor vehicles and motorcycles	13,209.2	12,834.5	374.7
(2) Wholesale and commission trade	103,295.0	103,012.2	282.8
(i) Exports	22,999.4	22,999.4	-
(ii) Imports	21,549.2	21,541.1	8.1
(iii) Domestic whole sales	58,746.4	58,471.7	274.7
(3) Retail trade	99,361.1	96,234.2	3,126.9
I. Hotels, restaurants and clubs etc	15,291.7	15,121.5	170.2
J. Transport, storage and communications	113,862.4	112,772.7	1,089.7
K. Real estate, renting and business activities	87,916.5	87,757.2	159.3
L. Education	7,364.3	7,168.8	195.5
M. Health and social work	6,420.7	6,354.4	66.3
N. Other community, social and personal service activities	15,563.5	15,437.8	125.7
O. Other private business n.e.s	35,158.7	34,442.1	716.6
<b>V. Trust Funds and Non Profit Institutions</b>	<b>8,217.0</b>	<b>8,197.5</b>	<b>19.5</b>
<b>VI. Personal</b>	<b>337,622.0</b>	<b>335,250.3</b>	<b>2,371.7</b>
(1) Bank Employees	86,424.4	84,077.9	2,346.5
(2) Consumer Financing	242,246.0	242,220.7	25.3
(i) House building	39,511.1	39,511.1	-
(ii) Transport	63,804.8	63,802.4	2.4
(iii) Credit cards	22,782.0	22,782.0	-
(iv) Consumer durable	280.8	267.6	13.2
(v) Personal loans	115,867.3	115,857.5	9.8
(3) Other Personal	8,951.7	8,951.7	-
<b>VII. Others</b>	<b>15,169.0</b>	<b>14,415.5</b>	<b>753.5</b>
<b>TOTAL</b>	<b>4,068,044.8</b>	<b>3,936,039.2</b>	<b>132,005.6</b>

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

All Banks

(End of Period: Million Rupees)

SECURITIES	2010		2011		2012		2013	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	<b>22,990.1</b>	<b>32,560.1</b>	<b>42,200.3</b>	<b>56,825.1</b>	<b>65,181.1</b>	<b>69,668.4</b>	<b>74,698.9</b>	
<b>II. Securities, Shares and other Financial Instruments:</b>	<b>72,475.0</b>	<b>55,869.9</b>	<b>65,397.7</b>	<b>76,412.1</b>	<b>193,207.2</b>	<b>166,151.2</b>	<b>98,105.2</b>	
A. Quoted on the Stock Exchange:	46,568.1	43,085.6	46,906.9	37,049.3	81,433.0	77,117.5	74,384.6	
1. To Stock Brokers and Dealers:	30,605.0	23,934.7	26,253.4	23,332.6	20,935.2	18,113.6	19,286.0	
(a) Government and other Trustee Securities	7,400.1	9,451.6	9,143.7	5,070.3	2,223.4	3,305.9	4,505.4	
(b) Shares and Debentures	22,229.1	12,900.0	15,023.5	16,676.6	17,010.1	13,593.1	13,163.8	
(c) Participation Term Certificates	5.5	51.0	12.3	39.4	12.0	12.0	138.0	
(d) Others	970.2	1,532.1	2,073.9	1,546.3	1,689.6	1,202.7	1,478.8	
2. To others:	15,963.2	19,150.9	20,653.5	13,716.7	60,497.8	59,003.9	55,098.6	
(a) Government and other Trustee Securities	2,397.6	5,641.1	4,011.9	2,747.4	41,450.9	43,310.9	39,991.3	
(b) Shares and Debentures	8,739.3	8,172.0	8,346.9	8,955.2	12,236.7	10,679.3	10,590.0	
(c) Participation Term Certificates	100.5	-	1,500.0	-	0.5	0.5	6.8	
(d) Others	4,725.8	5,337.7	6,794.7	2,014.1	6,809.8	5,013.1	4,510.5	
B. Unquoted on the Stock Exchange:	25,906.9	12,784.3	18,490.9	39,362.8	111,774.2	89,033.8	23,720.6	
1. To Stock Brokers and Dealers:	17,357.8	5,384.9	1,573.1	3,940.5	81,967.3	61,804.2	3,533.9	
(a) Government and other Trustee Securities	1,231.2	1,748.0	8.8	2,405.7	37,479.5	34,473.6	6.1	
(b) Shares and Debentures	15,887.6	1,258.9	1,161.6	1,187.0	42,774.8	26,949.9	2,952.3	
(c) Participation Term Certificates	-	1,500.0	17.4	28.1	6.0	29.0	17.2	
(d) Others	239.0	878.1	385.3	319.8	1,707.0	351.7	558.2	
2. To others:	8,549.1	7,399.4	16,917.8	35,422.2	29,806.9	27,229.6	20,186.8	
(a) Government and other Trustee Securities	6,667.1	5,060.2	16,119.6	30,593.0	26,338.3	24,882.7	17,360.8	
(b) Shares and Debentures	496.8	381.2	386.4	3,323.0	420.6	2.4	604.7	
(c) Participation Term Certificates	32.9	-	0.3	-	1,500.5	21.1	27.8	
(d) Others	1,352.3	1,957.9	411.5	1,506.2	1,547.5	2,323.5	2,193.5	
<b>III. Merchandise</b>	<b>1,220,265.5</b>	<b>1,114,954.8</b>	<b>1,176,328.2</b>	<b>994,519.4</b>	<b>1,146,876.0</b>	<b>1,046,231.2</b>	<b>1,210,524.7</b>	
A. Food Items	298,234.2	335,710.2	297,112.3	324,779.4	313,777.3	298,533.9	353,567.6	
1. Wheat	100,806.1	104,859.2	68,255.5	145,360.7	88,745.5	99,902.1	93,917.1	
2. Rice and paddy	78,751.3	89,520.4	115,191.6	53,377.9	96,191.6	62,211.5	91,004.6	
3. Other Grains & Pulses:	30,489.8	2,324.1	2,810.5	4,154.6	6,295.9	6,167.5	7,975.9	
(a) Indigenous	2,444.3	1,635.8	2,381.1	2,383.6	4,209.8	3,005.7	5,353.2	
(b) Imported	28,045.4	688.3	429.5	1,771.1	2,086.1	3,161.8	2,622.6	
4. Edible Oils:	17,370.7	17,674.3	20,721.6	21,176.2	22,040.1	17,952.4	60,572.9	
(a) Indigenous	10,307.6	10,540.4	14,959.1	13,052.2	14,743.2	11,885.4	53,404.8	
(b) Imported	7,063.1	7,133.8	5,762.4	8,124.0	7,296.9	6,067.0	7,168.0	
5. Sugar:	39,481.5	83,584.9	55,670.6	69,650.0	73,410.5	78,438.0	64,906.6	
(a) Indigenous	31,051.1	68,396.2	49,178.2	60,937.1	62,126.8	70,062.8	62,007.4	
(b) Imported	8,430.4	15,188.7	6,492.4	8,712.9	11,283.8	8,375.2	2,899.2	
6. Kariana and Spices	3,670.4	2,857.6	2,539.0	2,016.7	2,454.3	2,174.1	2,008.3	
7. Fish and Fish preparations	1,319.0	1,604.6	1,239.4	599.6	1,141.3	656.7	1,302.9	
8. Other Food Items:	26,345.5	33,285.3	30,684.1	28,443.7	23,498.1	31,031.6	31,879.4	
(a) Indigenous	21,127.4	25,769.0	25,029.6	21,958.4	19,322.9	27,466.5	28,320.7	
(b) Imported	5,218.1	7,516.3	5,654.5	6,485.4	4,175.2	3,565.1	3,558.7	
B. Raw Materials:	315,705.6	275,740.2	325,264.1	263,746.5	320,644.6	300,212.0	331,729.6	
1. Cotton Raw:	109,636.5	82,291.7	105,605.5	74,747.6	107,155.8	63,722.7	96,883.2	
(a) Indigenous	60,248.2	56,207.6	92,619.5	65,970.1	89,808.2	43,320.3	87,058.6	
(b) Imported	49,388.3	26,084.1	12,986.0	8,777.5	17,347.6	20,402.4	9,824.6	
2. Synthetic Fibers:	18,115.2	13,973.4	15,933.3	18,575.2	21,361.1	21,064.1	25,582.8	
(a) Indigenous	16,978.7	12,267.5	14,353.4	15,378.8	19,487.2	19,106.1	18,783.5	
(b) Imported	1,136.5	1,705.9	1,579.9	3,196.4	1,873.9	1,958.0	6,799.3	
3. Fertilizers:	57,802.0	39,842.3	49,888.6	35,316.2	36,670.4	39,211.9	36,301.9	
(a) Indigenous	47,741.2	28,902.5	38,420.1	27,710.9	24,095.8	30,451.0	26,961.4	
(b) Imported	10,060.8	10,939.8	11,468.5	7,605.3	12,574.6	8,760.9	9,340.5	

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

All Banks

(End of Period: Million Rupees)

SECURITIES	2010	2011		2012		2013	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude	38,485.9	54,994.0	43,595.5	40,184.8	49,456.1	54,346.9	52,938.5
(a) Indigenous	21,177.8	32,537.3	24,886.6	17,943.6	25,778.2	43,036.9	31,456.7
(b) Imported	17,308.1	22,456.6	18,708.9	22,241.2	23,677.8	11,310.0	21,481.8
5. Iron & Steel:	34,247.0	32,312.1	50,180.2	37,955.7	37,260.3	43,858.4	49,006.0
(a) Indigenous	24,207.5	21,744.3	41,305.9	25,279.6	22,305.1	28,547.1	27,202.1
(b) Imported	10,039.6	10,567.9	8,874.3	12,676.0	14,955.2	15,311.4	21,803.9
6. Wool & Goat Hair	1,062.1	649.9	631.9	662.9	1,158.0	1,058.0	598.9
7. Hides & Skins	4,983.4	4,637.4	5,306.4	5,371.5	6,496.9	7,244.1	5,331.6
8. Oil Seeds	8,090.9	8,767.5	10,140.8	9,968.3	7,570.3	8,149.3	9,285.1
9. Pesticides & Insecticides:	4,769.2	4,598.9	4,921.4	4,615.2	4,191.6	6,420.0	2,850.3
(a) Indigenous	3,384.6	4,059.7	4,442.0	3,875.3	3,809.1	5,388.0	2,088.6
(b) Imported	1,384.6	539.2	479.4	739.9	382.5	1,032.0	761.7
10. Other Raw Materials:	38,513.4	33,673.1	39,060.7	36,349.2	49,324.2	55,136.7	52,951.3
(a) Indigenous	30,548.5	27,557.0	37,736.6	31,576.0	40,401.6	52,455.3	44,168.2
(b) Imported	7,964.9	6,116.1	1,324.1	4,773.2	8,922.6	2,681.4	8,783.1
<b>C. Finished / Manufactured Goods:</b>	<b>606,325.8</b>	<b>503,504.4</b>	<b>553,951.7</b>	<b>405,993.6</b>	<b>512,454.1</b>	<b>447,485.4</b>	<b>525,227.4</b>
1. Cotton Textiles:	106,273.4	103,442.6	111,570.3	81,882.0	88,157.8	79,122.5	91,511.2
(a) Indigenous	82,468.6	69,892.7	88,532.3	69,821.0	78,338.0	74,144.4	84,822.8
(b) Imported	23,804.8	33,549.9	23,038.0	12,061.0	9,819.8	4,978.1	6,688.4
2. Cotton Yarn:	65,252.9	50,694.4	55,402.2	44,331.9	51,218.6	51,374.1	64,419.0
(a) Indigenous	54,000.8	46,516.3	50,825.2	37,877.5	47,714.7	47,942.4	60,721.7
(b) Imported	11,252.1	4,178.1	4,577.0	6,454.4	3,503.9	3,431.7	3,697.3
3. Other Textiles:	91,265.6	67,637.4	74,897.5	62,576.8	72,013.0	75,186.4	70,268.1
(a) Indigenous	73,257.4	59,554.0	61,161.6	52,001.2	60,435.4	67,749.3	62,626.2
(b) Imported	18,008.1	8,083.4	13,735.9	10,575.5	11,577.7	7,437.1	7,641.9
4. Machinery:	22,570.2	22,396.5	27,426.2	28,305.9	28,049.8	28,121.9	24,113.0
(a) Indigenous	9,909.0	13,751.9	13,034.8	15,137.9	10,618.0	12,968.6	10,030.3
(b) Imported	12,661.2	8,644.6	14,391.4	13,168.0	17,431.8	15,153.4	14,082.7
5. Handloom Products	655.3	557.4	961.0	21.2	6,103.9	27.7	20.3
6. Carpets & Rugs	2,293.1	2,011.9	4,431.4	7,622.7	6,292.4	1,993.0	925.1
7. Readymade Garments	30,270.9	25,486.7	24,974.5	12,338.6	31,357.2	25,129.4	32,300.6
8. Cement and Cement Products:	59,889.9	60,037.8	54,101.7	32,362.3	31,035.9	28,255.9	18,895.6
(a) Indigenous	52,615.0	59,898.3	53,996.6	27,546.1	30,968.0	28,068.7	18,457.3
(b) Imported	7,274.8	139.5	105.1	4,816.2	67.9	187.2	438.3
9. Sports Goods	2,650.4	3,326.3	2,984.4	2,759.4	2,753.5	2,705.5	997.2
10. Surgical Instruments	2,234.6	2,089.6	2,279.7	2,029.3	2,457.5	5,471.2	1,668.9
11. Chemicals and Dyes	36,198.6	29,550.6	31,484.9	24,713.4	33,968.3	27,273.3	29,172.6
12. Other Finished Goods:	186,771.0	136,273.2	163,437.8	107,049.9	159,046.1	122,824.5	190,935.8
(a) Indigenous	173,274.8	122,262.4	151,300.7	92,382.5	142,843.8	87,059.5	179,979.1
(b) Imported	13,496.2	14,010.9	12,137.2	14,667.4	16,202.3	35,765.0	10,956.7
<b>IV. Fixed Assets Including Machinery</b>	<b>469,556.5</b>	<b>480,293.8</b>	<b>478,364.6</b>	<b>645,616.7</b>	<b>466,433.3</b>	<b>551,974.3</b>	<b>592,808.4</b>
<b>V. Real Estate:</b>	<b>475,202.7</b>	<b>491,359.7</b>	<b>530,187.5</b>	<b>523,695.6</b>	<b>505,515.9</b>	<b>526,846.1</b>	<b>577,306.2</b>
(a) Land	180,720.4	198,256.9	204,846.9	182,790.5	184,577.8	225,719.2	222,429.6
(b) Buildings:	294,482.3	293,102.8	325,340.6	340,905.1	320,938.1	301,126.9	354,876.6
1. Residential	157,850.5	118,950.1	150,577.1	162,994.0	142,674.1	114,150.3	177,084.7
2. Non-Residential	136,631.8	174,152.6	174,763.5	177,911.1	178,264.0	186,976.6	177,792.0
<b>VI. Fixed Deposits and Insurance</b>	<b>31,434.6</b>	<b>35,068.2</b>	<b>30,897.0</b>	<b>32,736.0</b>	<b>51,292.2</b>	<b>49,830.1</b>	<b>39,428.4</b>
(a) Bank Deposits	24,588.2	29,134.5	25,276.5	27,655.9	43,537.8	44,310.0	31,354.7
(b) Insurance Policies	6,846.4	5,933.7	5,620.5	5,080.2	7,754.5	5,520.1	8,073.6
<b>VII. Others:</b>	<b>1,014,437.8</b>	<b>1,100,715.5</b>	<b>986,817.2</b>	<b>1,200,199.5</b>	<b>1,260,030.7</b>	<b>1,231,081.1</b>	<b>1,322,980.9</b>
(a) Other Secured Advances	709,213.1	831,671.1	688,742.8	887,474.4	934,929.4	863,426.9	997,787.8
(b) Advances Secured by Guarantee(s)	247,957.7	212,811.1	218,804.3	251,493.6	263,500.9	294,849.0	268,660.4
(c) Unsecured Advances	57,267.0	56,233.3	79,270.2	61,231.4	61,600.4	72,805.3	56,532.8
<b>TOTAL</b>	<b>3,306,362.2</b>	<b>3,310,822.0</b>	<b>3,310,192.5</b>	<b>3,530,004.4</b>	<b>3,688,536.3</b>	<b>3,641,782.5</b>	<b>3,915,852.7</b>

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

(End of Period: Million Rupees)

SECURITIES	Jun 2014		
	All Banks	Commercial Banks	Specialized Banks
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	<b>88,710.7</b>	<b>88,710.7</b>	-
<b>II. Securities, Shares and other Financial Instruments:</b>	<b>104,073.7</b>	<b>104,073.7</b>	-
A. Quoted on the Stock Exchange:	82,523.0	82,523.0	-
1. To Stock Brokers and Dealers:	23,968.5	23,968.5	-
(a) Government and other Trustee Securities	4,160.3	4,160.3	-
(b) Shares and Debentures	19,317.9	19,317.9	-
(c) Participation Term Certificates	97.7	97.7	-
(d) Others	392.6	392.6	-
2. To others:	58,554.5	58,554.5	-
(a) Government and other Trustee Securities	39,542.4	39,542.4	-
(b) Shares and Debentures	14,347.9	14,347.9	-
(c) Participation Term Certificates	0.1	0.1	-
(d) Others	4,664.2	4,664.2	-
B. Unquoted on the Stock Exchange:	21,550.6	21,550.6	-
1. To Stock Brokers and Dealers:	1,855.0	1,855.0	-
(a) Government and other Trustee Securities	3.4	3.4	-
(b) Shares and Debentures	1,502.9	1,502.9	-
(c) Participation Term Certificates	6.0	6.0	-
(d) Others	342.7	342.7	-
2. To others:	19,695.6	19,695.6	-
(a) Government and other Trustee Securities	18,775.9	18,775.9	-
(b) Shares and Debentures	653.6	653.6	-
(c) Participation Term Certificates	15.1	15.1	-
(d) Others	251.0	251.0	-
<b>III. Merchandise</b>	<b>1,190,253.4</b>	<b>1,189,990.7</b>	<b>262.7</b>
A. Food Items	383,978.1	383,946.9	31.2
1. Wheat	110,030.9	110,030.9	-
2. Rice and paddy	74,122.8	74,119.2	3.6
3. Other Grains & Pulses:	8,117.7	8,108.7	9.0
(a) Indigenous	3,598.3	3,589.3	9.0
(b) Imported	4,519.3	4,519.3	-
4. Edible Oils:	58,936.2	58,930.8	5.4
(a) Indigenous	51,111.8	51,106.4	5.4
(b) Imported	7,824.4	7,824.4	-
5. Sugar:	106,066.6	106,066.6	-
(a) Indigenous	96,456.8	96,456.8	-
(b) Imported	9,609.9	9,609.9	-
6. Kariana and Spices	1,452.7	1,452.7	-
7. Fish and Fish preparations	634.0	634.0	-
8. Other Food Items:	24,617.2	24,603.8	13.4
(a) Indigenous	18,075.8	18,062.4	13.4
(b) Imported	6,541.4	6,541.4	-
B. Raw Materials:	294,870.9	294,727.4	143.5
1. Cotton Raw:	64,283.9	64,283.9	-
(a) Indigenous	57,105.9	57,105.9	-
(b) Imported	7,178.0	7,178.0	-
2. Synthetic Fibers:	19,451.6	19,380.4	71.2
(a) Indigenous	17,439.4	17,368.1	71.3
(b) Imported	2,012.3	2,012.3	-
3. Fertilizers:	36,743.0	36,743.0	-
(a) Indigenous	27,769.3	27,769.3	-
(b) Imported	8,973.7	8,973.7	-

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

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

SECURITIES	Jun 2014		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	44,376.0	44,376.0	-
(a) Indigenous	21,983.1	21,983.1	-
(b) Imported	22,393.0	22,393.0	-
5. Iron & Steel:	45,142.1	45,112.9	29.2
(a) Indigenous	31,711.4	31,682.2	29.2
(b) Imported	13,430.7	13,430.7	-
6. Wool & Goat Hair	621.9	621.9	-
7. Hides & Skins	18,056.3	18,017.5	38.8
8. Oil Seeds	8,339.9	8,339.9	-
9. Pesticides & Insecticides:	4,853.3	4,849.0	4.3
(a) Indigenous	4,175.0	4,170.7	4.3
(b) Imported	678.3	678.3	-
10. Other Raw Materials:	53,002.8	53,002.8	-
(a) Indigenous	45,577.6	45,577.6	-
(b) Imported	7,425.2	7,425.2	-
<b>C. Finished / Manufactured Goods:</b>	<b>511,404.4</b>	<b>511,316.5</b>	<b>87.9</b>
1. Cotton Textiles:	82,923.2	82,917.6	5.6
(a) Indigenous	60,247.1	60,241.5	5.6
(b) Imported	22,676.1	22,676.1	-
2. Cotton Yarn:	55,207.0	55,207.0	-
(a) Indigenous	50,701.6	50,701.6	-
(b) Imported	4,505.3	4,505.3	-
3. Other Textiles:	67,783.0	67,751.8	31.2
(a) Indigenous	62,407.5	62,376.3	31.2
(b) Imported	5,375.5	5,375.5	-
4. Machinery:	32,762.3	32,762.3	-
(a) Indigenous	18,255.1	18,255.1	-
(b) Imported	14,507.2	14,507.2	-
5. Handloom Products	9.4	9.4	-
6. Carpets & Rugs	1,732.2	1,732.2	-
7. Readymade Garments	26,100.2	26,100.2	-
8. Cement and Cement Products:	21,057.0	21,053.3	3.7
(a) Indigenous	20,935.0	20,931.3	3.7
(b) Imported	122.0	122.0	-
9. Sports Goods	2,281.2	2,281.2	-
10. Surgical Instruments	2,529.8	2,528.5	1.3
11. Chemicals and Dyes	32,395.3	32,391.5	3.8
12. Other Finished Goods:	186,623.7	186,581.5	42.2
(a) Indigenous	178,552.9	178,510.7	42.2
(b) Imported	8,070.8	8,070.8	-
<b>IV. Fixed Assets Including Machinery</b>	<b>631,164.9</b>	<b>628,046.7</b>	<b>3,118.2</b>
<b>V. Real Estate:</b>	<b>567,428.2</b>	<b>455,035.3</b>	<b>112,392.9</b>
(a) Land	194,563.3	87,471.9	107,091.4
(b) Buildings:	372,864.9	367,563.4	5,301.5
1. Residential	116,618.0	115,098.8	1,519.2
2. Non-Residential	256,246.8	252,464.6	3,782.2
<b>VI. Fixed Deposits and Insurance Policies :</b>	<b>32,070.7</b>	<b>32,056.2</b>	<b>14.5</b>
(a) Bank Deposits	16,949.4	16,940.3	9.1
(b) Insurance Policies	15,121.3	15,115.9	5.4
<b>VII. Others:</b>	<b>1,454,343.2</b>	<b>1,438,126.0</b>	<b>16,217.2</b>
(a) Other Secured Advances	1,118,604.5	1,114,308.8	4,295.7
(b) Advances Secured by Guarantee(s)	279,215.7	273,083.8	6,131.9
(c) Unsecured Advances	56,523.1	50,733.3	5,789.8
<b>TOTAL</b>	<b>4,068,044.8</b>	<b>3,936,039.2</b>	<b>132,005.6</b>

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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)			2010		2011				2012	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	60,885	102.6	88,232	149.5	102,511	88.6	45,163	55.2	
5,000 to	10,000	72,792	487.5	46,350	325.0	18,254	136.6	30,695	223.2	
10,000 to	20,000	686,312	10,223.8	635,333	9,533.3	597,986	9,306.7	572,248	8,693.5	
20,000 to	25,000	15,653	438.8	10,845	248.4	66,950	1,558.5	27,781	650.4	
25,000 to	30,000	205,670	5,872.0	202,167	5,615.4	116,243	3,339.8	236,295	6,633.3	
30,000 to	40,000	167,893	5,792.0	149,434	4,861.0	153,485	4,971.8	80,431	2,794.8	
40,000 to	50,000	112,127	5,243.6	70,093	3,102.7	129,398	5,906.2	79,871	3,670.6	
50,000 to	60,000	98,606	5,596.7	151,421	8,425.8	53,089	2,955.2	123,352	6,896.8	
60,000 to	70,000	218,090	14,190.7	168,152	11,039.2	95,159	6,264.8	146,307	9,579.6	
70,000 to	80,000	188,358	14,273.4	164,012	12,373.6	168,958	12,818.1	177,469	13,229.6	
80,000 to	90,000	244,460	20,672.3	142,817	12,154.9	256,465	21,832.9	131,109	11,229.3	
90,000 to	100,000	241,439	23,344.9	159,088	15,177.9	176,314	16,702.7	150,662	14,387.0	
100,000 to	200,000	950,604	127,862.3	1,089,351	147,448.7	1,039,000	142,537.8	998,760	141,412.7	
200,000 to	300,000	158,208	39,524.2	160,758	39,669.1	176,376	42,538.7	238,823	56,617.4	
300,000 to	400,000	93,123	31,971.5	94,218	32,325.7	78,094	26,704.0	83,981	28,559.9	
400,000 to	500,000	66,751	29,856.5	67,413	31,270.0	55,841	25,684.1	68,755	31,236.4	
500,000 to	600,000	31,538	17,067.2	22,903	12,367.4	25,519	13,797.0	38,167	20,497.3	
600,000 to	700,000	13,408	8,623.3	13,966	9,075.8	19,250	12,741.1	21,973	14,464.1	
700,000 to	800,000	11,098	8,261.0	13,087	9,837.4	17,346	12,989.9	13,903	10,452.0	
800,000 to	900,000	11,741	8,952.9	14,655	12,370.7	8,570	7,233.1	9,312	7,874.2	
900,000 to	1,000,000	8,873	8,343.6	9,670	9,192.8	8,121	7,729.3	7,834	7,418.5	
1,000,000 to	2,000,000	53,749	74,482.6	53,203	74,634.7	47,315	65,696.6	49,437	69,685.1	
2,000,000 to	3,000,000	27,501	66,774.0	24,693	60,477.3	24,825	59,664.2	21,054	51,177.4	
3,000,000 to	4,000,000	16,591	56,340.3	15,983	55,331.2	11,555	40,157.2	12,338	42,013.7	
4,000,000 to	5,000,000	8,765	37,785.9	7,721	34,464.6	7,957	36,050.8	7,074	31,927.2	
5,000,000 to	6,000,000	7,085	34,079.2	6,509	35,978.2	5,608	30,502.3	5,682	31,122.5	
6,000,000 to	7,000,000	5,794	36,886.8	3,810	24,766.7	3,314	21,426.2	4,209	27,476.4	
7,000,000 to	8,000,000	3,808	28,417.5	2,910	21,805.5	2,601	19,461.2	2,998	22,621.1	
8,000,000 to	9,000,000	3,426	27,839.4	2,178	18,506.3	1,963	16,648.9	2,679	22,670.0	
9,000,000 to	10,000,000	2,853	24,703.2	1,944	18,526.8	2,086	19,901.0	2,063	19,575.1	
10,000,000 and over		59,160	2,532,352.6	26,872	2,579,766.5	26,299	2,622,847.5	26,257	2,815,160.2	
<b>TOTAL</b>			<b>3,846,361</b>	<b>3,306,362.2</b>	<b>3,619,788</b>	<b>3,310,822.0</b>	<b>3,496,452</b>	<b>3,310,192.5</b>	<b>3,416,682</b>	<b>3,530,004.4</b>

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

( End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2012		2013				2014	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	23,193	42.2	22,791	39.8	39,270	72.0	28,838	64.1	
5,000 to	10,000	19,872	132.4	17,536	132.8	13,759	99.3	11,316	82.1	
10,000 to	20,000	227,161	3,214.1	543,078	8,025.3	468,816	6,711.4	455,365	6,710.6	
20,000 to	25,000	334,976	6,915.5	34,161	749.8	15,429	343.6	24,006	552.3	
25,000 to	30,000	240,265	6,609.3	247,490	7,037.5	197,283	5,663.8	38,588	1,067.6	
30,000 to	40,000	81,988	2,768.0	51,204	1,774.6	134,307	4,611.9	295,925	9,862.2	
40,000 to	50,000	125,186	5,589.8	105,199	4,678.1	124,738	5,676.5	133,539	6,080.8	
50,000 to	60,000	74,577	4,170.9	65,579	3,570.4	63,414	3,459.8	52,399	2,880.5	
60,000 to	70,000	153,884	10,025.2	133,882	8,747.5	60,894	3,985.8	64,735	4,250.9	
70,000 to	80,000	149,009	11,145.2	162,937	12,183.2	96,583	7,289.4	91,543	6,882.3	
80,000 to	90,000	118,364	9,990.5	83,799	7,171.3	130,830	11,211.2	127,703	10,898.1	
90,000 to	100,000	141,764	13,367.8	77,766	7,351.3	122,880	11,623.3	86,061	8,071.6	
100,000 to	200,000	925,283	133,250.5	940,881	135,450.1	913,463	136,571.6	880,480	132,752.3	
200,000 to	300,000	320,025	74,888.6	383,824	91,453.9	410,662	96,464.3	435,216	104,248.2	
300,000 to	400,000	106,862	36,644.4	111,749	38,333.7	110,172	38,111.8	129,675	44,247.2	
400,000 to	500,000	59,471	26,552.1	60,976	26,751.6	62,392	27,334.1	66,187	29,554.3	
500,000 to	600,000	38,689	20,754.5	38,399	20,956.1	60,911	33,619.0	58,635	32,196.3	
600,000 to	700,000	25,956	16,865.0	30,827	20,009.7	40,560	26,109.7	35,652	22,828.0	
700,000 to	800,000	17,407	13,067.0	25,374	18,582.4	17,246	12,860.3	36,950	28,033.1	
800,000 to	900,000	10,074	8,563.6	10,077	8,532.9	10,042	8,502.7	12,307	10,413.6	
900,000 to	1,000,000	8,495	8,085.1	8,720	8,279.6	9,417	8,931.5	11,151	10,675.1	
1,000,000 to	2,000,000	51,441	73,985.3	47,596	69,485.7	45,617	65,550.2	64,016	89,358.9	
2,000,000 to	3,000,000	23,626	57,933.3	21,598	52,061.7	23,753	56,470.3	22,765	54,488.7	
3,000,000 to	4,000,000	10,781	37,616.2	11,226	38,834.9	11,557	40,349.8	10,820	37,622.7	
4,000,000 to	5,000,000	6,975	31,336.4	6,564	29,545.4	7,425	33,519.3	9,335	41,332.3	
5,000,000 to	6,000,000	5,838	31,963.1	5,082	27,387.4	36,833	190,150.6	9,052	49,067.1	
6,000,000 to	7,000,000	3,233	20,948.6	3,451	22,156.4	3,632	23,567.7	4,077	26,560.2	
7,000,000 to	8,000,000	2,325	17,373.4	3,046	22,967.2	2,799	20,904.7	2,987	22,404.4	
8,000,000 to	9,000,000	2,434	20,646.6	1,993	16,996.5	2,461	20,842.6	6,337	52,162.8	
9,000,000 to	10,000,000	1,827	17,467.5	2,074	19,859.5	2,285	21,839.2	3,661	35,388.1	
10,000,000 and over		26,900	2,966,624.3	24,437	2,912,676.1	28,955	2,993,405.2	29,513	3,187,308.4	
<b>TOTAL</b>		<b>3,337,881</b>	<b>3,688,536.3</b>	<b>3,283,316</b>	<b>3,641,782.5</b>	<b>3,268,385</b>	<b>3,915,852.7</b>	<b>3,238,834</b>	<b>4,068,044.8</b>	

Note:-

1. 'Size of Account' represents different classes constituted for classification of all advances on the basis of the average amount of advances. Each loan is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of advances which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all advances falling in the particular class.



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

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)			2010		2011				2012	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	57,623	90.8	67,258	82.3	100,192	81.8	43,477	50.7	
5,000 to	10,000	64,275	418.1	35,026	254.5	13,562	103.4	26,539	194.7	
10,000 to	20,000	680,121	10,129.0	627,902	9,435.7	594,715	9,255.8	569,233	8,646.4	
20,000 to	25,000	13,809	396.5	7,395	168.7	64,574	1,504.8	24,139	569.9	
25,000 to	30,000	196,271	5,601.3	189,636	5,259.4	112,167	3,228.3	232,944	6,539.9	
30,000 to	40,000	149,994	5,160.1	142,354	4,615.1	148,017	4,780.4	71,538	2,477.7	
40,000 to	50,000	88,997	4,228.7	60,555	2,666.5	122,477	5,595.0	64,019	2,965.4	
50,000 to	60,000	62,301	3,544.7	115,520	6,431.1	37,298	2,071.4	88,814	4,973.9	
60,000 to	70,000	153,394	9,973.6	96,042	6,309.6	53,780	3,511.3	42,663	2,769.1	
70,000 to	80,000	120,222	9,205.1	88,683	6,710.0	87,052	6,633.2	76,275	5,680.3	
80,000 to	90,000	187,882	15,878.5	105,606	8,988.8	139,450	11,906.1	83,886	7,240.9	
90,000 to	100,000	188,719	18,284.8	112,767	10,765.8	109,290	10,351.0	112,001	10,706.2	
100,000 to	200,000	560,665	75,272.3	691,319	93,173.1	652,296	90,419.1	620,678	88,699.6	
200,000 to	300,000	88,044	22,075.0	88,673	21,904.7	111,416	26,617.6	162,319	38,011.3	
300,000 to	400,000	68,380	23,768.0	73,233	25,408.9	62,975	21,744.7	60,383	20,852.0	
400,000 to	500,000	64,627	28,899.2	64,913	30,139.7	54,185	24,953.1	66,733	30,324.5	
500,000 to	600,000	30,602	16,555.7	21,672	11,695.6	24,631	13,314.9	36,722	19,728.6	
600,000 to	700,000	12,703	8,173.2	13,241	8,606.6	18,579	12,309.1	21,087	13,886.9	
700,000 to	800,000	10,779	8,027.5	12,653	9,518.1	16,841	12,613.8	13,289	9,982.9	
800,000 to	900,000	11,411	8,671.6	14,044	11,852.1	7,897	6,670.6	8,759	7,414.1	
900,000 to	1,000,000	8,522	8,015.0	9,396	8,933.9	7,872	7,492.3	7,352	6,974.9	
1,000,000 to	2,000,000	53,053	73,512.1	52,191	73,250.2	46,576	64,627.9	48,728	68,663.9	
2,000,000 to	3,000,000	27,306	66,311.1	24,508	60,020.3	24,570	59,074.9	20,859	50,707.6	
3,000,000 to	4,000,000	16,392	55,645.2	15,802	54,727.9	11,338	39,437.1	12,157	41,419.9	
4,000,000 to	5,000,000	8,710	37,534.3	7,677	34,262.9	7,910	35,836.6	7,013	31,645.5	
5,000,000 to	6,000,000	7,060	33,947.2	6,480	35,824.6	5,582	30,365.5	5,650	30,949.5	
6,000,000 to	7,000,000	5,774	36,757.8	3,792	24,652.7	3,300	21,335.7	4,195	27,387.3	
7,000,000 to	8,000,000	3,778	28,192.8	2,887	21,631.6	2,582	19,316.9	2,976	22,454.5	
8,000,000 to	9,000,000	3,412	27,719.6	2,162	18,368.2	1,946	16,503.6	2,669	22,584.3	
9,000,000 to	10,000,000	2,838	24,561.2	1,927	18,365.2	2,063	19,682.6	2,049	19,441.1	
10,000,000 and over		59,023	2,525,854.3	26,748	2,573,118.9	26,160	2,615,823.3	26,119	2,808,200.5	
<b>TOTAL</b>			<b>3,006,687</b>	<b>3,192,404.1</b>	<b>2,782,062</b>	<b>3,197,142.9</b>	<b>2,671,293</b>	<b>3,197,161.8</b>	<b>2,565,265</b>	<b>3,412,143.9</b>

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

( End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2012		2013				2014	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	21,660	38.2	21,862	37.2	35,485	65.3	25,724	55.6	
5,000 to	10,000	15,809	105.2	16,387	124.2	8,422	61.2	5,678	42.2	
10,000 to	20,000	223,327	3,152.0	539,708	7,973.2	460,656	6,581.3	451,748	6,656.3	
20,000 to	25,000	328,231	6,764.3	29,146	640.2	9,200	208.0	15,413	361.2	
25,000 to	30,000	238,016	6,546.4	245,528	6,984.0	192,694	5,535.9	34,622	956.8	
30,000 to	40,000	69,800	2,328.9	39,620	1,355.9	112,426	3,836.3	266,485	8,805.8	
40,000 to	50,000	106,579	4,755.5	79,945	3,538.2	61,903	2,812.7	69,960	3,211.7	
50,000 to	60,000	29,908	1,653.4	32,638	1,730.6	16,525	904.4	14,971	824.8	
60,000 to	70,000	48,482	3,122.8	28,794	1,889.8	25,255	1,656.3	20,801	1,366.8	
70,000 to	80,000	56,595	4,278.9	45,771	3,456.6	36,320	2,741.6	29,084	2,208.6	
80,000 to	90,000	73,247	6,211.6	42,993	3,693.0	48,903	4,217.0	35,764	3,083.8	
90,000 to	100,000	110,501	10,437.3	50,664	4,785.4	70,675	6,706.9	41,957	3,904.6	
100,000 to	200,000	551,107	81,527.3	578,959	85,493.7	558,303	85,599.0	513,120	79,221.0	
200,000 to	300,000	236,464	55,014.7	283,984	68,047.9	309,425	72,895.2	331,929	79,730.0	
300,000 to	400,000	82,064	28,480.3	86,081	29,693.5	96,871	33,524.3	113,411	38,721.0	
400,000 to	500,000	56,337	25,144.1	57,967	25,397.5	54,052	23,606.3	56,529	25,298.8	
500,000 to	600,000	37,029	19,866.4	37,057	20,235.0	55,562	30,772.5	53,134	29,167.1	
600,000 to	700,000	25,096	16,308.1	30,219	19,618.5	37,681	24,246.1	31,270	20,011.3	
700,000 to	800,000	16,565	12,444.3	24,531	17,963.8	16,561	12,367.5	36,264	27,528.5	
800,000 to	900,000	9,342	7,957.6	9,268	7,863.0	9,668	8,191.3	11,753	9,935.8	
900,000 to	1,000,000	8,354	7,950.7	8,546	8,113.5	9,079	8,613.4	10,967	10,499.3	
1,000,000 to	2,000,000	50,656	72,846.1	46,620	68,047.0	44,588	64,093.5	63,309	88,380.2	
2,000,000 to	3,000,000	23,405	57,404.1	21,415	51,626.8	23,608	56,123.2	22,511	53,872.2	
3,000,000 to	4,000,000	10,598	37,014.6	11,022	38,160.9	11,330	39,598.6	10,625	36,986.9	
4,000,000 to	5,000,000	6,917	31,068.4	6,471	29,124.5	7,360	33,224.9	9,271	41,045.7	
5,000,000 to	6,000,000	5,796	31,737.4	5,046	27,195.8	36,799	189,972.4	9,020	48,898.2	
6,000,000 to	7,000,000	3,212	20,811.6	3,421	21,964.7	3,617	23,472.3	4,069	26,507.9	
7,000,000 to	8,000,000	2,297	17,160.9	2,972	22,424.0	2,775	20,721.7	2,913	21,826.5	
8,000,000 to	9,000,000	2,420	20,527.0	1,980	16,885.2	2,445	20,706.8	6,327	52,075.7	
9,000,000 to	10,000,000	1,811	17,314.3	2,063	19,754.8	2,268	21,677.7	3,640	35,187.8	
10,000,000 and over		26,763	2,959,764.8	24,291	2,905,777.0	28,805	2,985,445.2	29,374	3,179,667.0	
<b>TOTAL</b>		<b>2,478,388</b>	<b>3,569,737.1</b>	<b>2,414,969</b>	<b>3,519,595.3</b>	<b>2,389,261</b>	<b>3,790,178.9</b>	<b>2,331,643</b>	<b>3,936,039.2</b>	

### 3.10 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 30<sup>th</sup> June 2014

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)			Government		Non Financial Public Sector		NBFCs		Private Sector (Business)	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	1	-	-	-	1	-	15,647	26.2
5,000	to	10,000	1	-	-	-	-	-	6,681	48.0
10,000	to	20,000	-	-	-	-	-	-	30,585	379.4
20,000	to	25,000	-	-	-	-	-	-	10,058	224.8
25,000	to	30,000	-	-	-	-	-	-	11,792	327.8
30,000	to	40,000	-	-	-	-	1	-	39,985	1,443.3
40,000	to	50,000	-	-	-	-	2	0.1	66,327	2,993.4
50,000	to	60,000	-	-	-	-	19	1.1	41,129	2,257.7
60,000	to	70,000	-	-	1	0.1	-	-	48,463	3,177.5
70,000	to	80,000	-	-	2	0.1	-	-	69,339	5,189.0
80,000	to	90,000	-	-	-	-	-	-	103,721	8,826.3
90,000	to	100,000	-	-	-	-	-	-	51,628	4,880.6
100,000	to	200,000	3	0.4	4	0.6	-	-	615,158	93,586.1
200,000	to	300,000	2	0.5	-	-	19	4.1	232,101	54,349.0
300,000	to	400,000	1	0.4	8	3.0	-	-	75,048	25,900.4
400,000	to	500,000	4	1.6	1	0.5	13	5.9	38,541	17,081.5
500,000	to	600,000	1	0.5	-	-	6	3.1	19,930	10,853.9
600,000	to	700,000	-	-	-	-	3	1.9	14,273	9,289.2
700,000	to	800,000	1	0.8	-	-	1	0.7	11,144	8,427.1
800,000	to	900,000	2	1.7	26	23.2	3	2.6	6,023	5,112.0
900,000	to	1,000,000	2	1.8	-	-	-	-	7,524	7,206.9
1,000,000	to	2,000,000	18	27.8	12	12.9	14	20.7	41,243	55,341.9
2,000,000	to	3,000,000	3	7.7	5	11.8	7	17.5	11,901	29,419.3
3,000,000	to	4,000,000	5	17.0	1	3.6	8	27.8	7,182	25,043.4
4,000,000	to	5,000,000	2	9.1	-	-	10	44.6	6,109	27,054.9
5,000,000	to	6,000,000	3	16.4	-	-	8	43.0	6,365	34,434.6
6,000,000	to	7,000,000	-	-	-	-	4	26.4	3,413	22,312.3
7,000,000	to	8,000,000	-	-	1	7.2	4	29.7	2,532	18,980.3
8,000,000	to	9,000,000	3	25.2	-	-	4	34.4	6,108	50,206.7
9,000,000	to	10,000,000	-	-	1	9.5	-	-	3,475	33,597.5
10,000,000	and over		198	514,323.7	312	450,546.0	271	46,242.5	27,873	2,137,506.5
<b>TOTAL</b>			<b>250</b>	<b>514,434.7</b>	<b>374</b>	<b>450,618.7</b>	<b>398</b>	<b>46,506.1</b>	<b>1,631,298</b>	<b>2,695,477.5</b>

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

As on 30<sup>th</sup> June 2014

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)			Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
			No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	6	-	12,862	37.3	321	0.6	<b>28,838</b>	<b>64.1</b>
5,000	to	10,000	1	-	3,945	29.5	688	4.5	<b>11,315</b>	<b>82.0</b>
10,000	to	20,000	4	-	424,328	6,324.8	448	6.4	<b>455,365</b>	<b>6,710.6</b>
20,000	to	25,000			13,636	321.1	312	6.5	<b>24,006</b>	<b>552.3</b>
25,000	to	30,000	1	-	26,716	737.6	79	2.2	<b>38,588</b>	<b>1,067.6</b>
30,000	to	40,000			255,838	8,415.1	101	3.7	<b>295,925</b>	<b>9,862.2</b>
40,000	to	50,000	1	-	67,145	3,084.7	64	2.6	<b>133,539</b>	<b>6,080.8</b>
50,000	to	60,000	-	-	11,191	618.2	60	3.5	<b>52,399</b>	<b>2,880.5</b>
60,000	to	70,000	-	-	16,244	1,071.6	27	1.8	<b>64,735</b>	<b>4,250.9</b>
70,000	to	80,000	-	-	22,192	1,692.4	10	0.7	<b>91,543</b>	<b>6,882.3</b>
80,000	to	90,000	-	-	23,940	2,068.3	42	3.5	<b>127,703</b>	<b>10,898.1</b>
90,000	to	100,000	-	-	34,366	3,184.5	67	6.5	<b>86,061</b>	<b>8,071.6</b>
100,000	to	200,000	8	1.2	264,036	38,970.5	1,271	193.6	<b>880,480</b>	<b>132,752.3</b>
200,000	to	300,000	6	1.6	200,207	49,193.2	2,881	699.7	<b>435,216</b>	<b>104,248.2</b>
300,000	to	400,000	10	3.7	54,076	18,158.8	532	180.9	<b>129,675</b>	<b>44,247.2</b>
400,000	to	500,000	2	0.8	27,447	12,381.1	179	83.0	<b>66,187</b>	<b>29,554.3</b>
500,000	to	600,000	2	1.1	38,529	21,241.5	167	96.2	<b>58,635</b>	<b>32,196.3</b>
600,000	to	700,000	8	5.2	11,513	7,467.9	9,855	6,063.7	<b>35,652</b>	<b>22,828.0</b>
700,000	to	800,000	3	2.2	25,741	19,558.3	60	44.1	<b>36,950</b>	<b>28,033.1</b>
800,000	to	900,000	1	0.8	6,158	5,196.9	94	76.5	<b>12,307</b>	<b>10,413.6</b>
900,000	to	1,000,000	2	1.9	3,617	3,459.0	6	5.6	<b>11,151</b>	<b>10,675.1</b>
1,000,000	to	2,000,000	18	24.7	21,136	31,011.4	1,575	2,919.4	<b>64,016</b>	<b>89,358.9</b>
2,000,000	to	3,000,000	12	25.8	10,664	24,626.0	173	380.5	<b>22,765</b>	<b>54,488.7</b>
3,000,000	to	4,000,000	3	9.4	3,557	12,294.6	64	226.8	<b>10,820</b>	<b>37,622.7</b>
4,000,000	to	5,000,000	3	13.1	3,180	14,068.8	31	141.9	<b>9,335</b>	<b>41,332.3</b>
5,000,000	to	6,000,000	-	-	2,647	14,418.8	29	154.4	<b>9,052</b>	<b>49,067.1</b>
6,000,000	to	7,000,000	-	-	577	3,695.8	83	525.7	<b>4,077</b>	<b>26,560.2</b>
7,000,000	to	8,000,000	9	64.6	384	2,874.9	57	447.7	<b>2,987</b>	<b>22,404.4</b>
8,000,000	to	9,000,000	1	8.0	215	1,837.4	6	50.9	<b>6,337</b>	<b>52,162.8</b>
9,000,000	to	10,000,000	7	66.8	174	1,676.4	4	37.9	<b>3,661</b>	<b>35,388.1</b>
10,000,000	and	over	51	7,985.8	752	27,905.6	56	2,798.2	<b>29,513</b>	<b>3,187,308.4</b>
<b>TOTAL</b>			<b>159</b>	<b>8,217.0</b>	<b>1,587,013</b>	<b>337,622.0</b>	<b>19,341</b>	<b>15,169.0</b>	<b>3,238,833</b>	<b>4,068,044.8</b>

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

( Million Rupees )

END OF PERIOD	R A T E S O F M A R G I N (%)										
	0.00	5.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
<b>2010</b>											
<b>December</b>											
No. of A/Cs.	2,347,914	8,807	54,299	38,460	841,271	180,667	59,034	29,629	65,211	52,782	2,991
Amount	1,028,547.5	118,263.9	298,542.8	182,547.9	279,386.1	587,522.6	244,506.2	4,998.5	53,281.5	306,629.8	25,234.5
<b>2011</b>											
<b>June</b>											
No. of A/Cs.	2,181,453	11,192	56,370	21,119	791,769	268,127	49,221	157	14,851	59,869	2,439
Amount	1,131,307.6	116,347.3	219,144.7	138,778.9	234,670.5	748,209.4	196,758.7	269.1	46,975.2	289,567.8	22,252.1
<b>December</b>											
No. of A/Cs.	2,220,562	50,892	47,603	20,234	763,330	110,779	48,120	718	10,690	48,009	3,065
Amount	987,795.3	176,293.6	243,442.0	147,553.3	231,574.6	710,314.7	198,770.1	493.9	48,692.8	361,167.3	15,423.2
<b>2012</b>											
<b>June</b>											
No. of A/Cs.	1,953,734	48,192	185,463	16,802	780,084	168,559	40,290	290	20,773	58,568	2,793
Amount	1,101,092.7	106,871.7	323,238.0	165,023.4	214,354.2	757,118.7	241,468.3	654.9	49,835.3	330,626.5	24,687.2
<b>December</b>											
No. of A/Cs.	1,663,714	39,332	43,582	21,300	1,134,737	142,080	47,912	276	6,621	50,859	1,840
Amount	1,021,936.4	164,263.1	270,975.5	160,006.5	342,203.1	848,295.3	228,952.5	1,537.6	40,506.2	324,533.6	18,671.8
<b>2013</b>											
<b>June</b>											
No. of A/Cs.	1,625,334	41,133	52,053	21,669	1,124,184	138,375	38,295	27,191	2,904	66,718	1,181
Amount	1,099,166.5	110,460.7	302,548.2	173,164.9	284,495.6	964,454.8	150,328.1	7,223.5	34,611.2	310,732.4	17,233.5
<b>December</b>											
No. of A/Cs.	2,232,681	44,953	100,451	16,894	351,300	169,754	84,496	124	3,230	77,327	1,296
Amount	1,193,629.3	151,067.9	394,395.3	138,050.8	235,394.7	919,689.1	277,520.3	579.3	39,601.4	242,901.7	17,837.4
<b>2014</b>											
<b>June</b>											
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

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

( Million Rupees)

END OF PERIOD	R A T E S O F M A R G I N (%)											TOTAL
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
<b>2010</b>												
<b>December</b>												
No. of A/Cs.	122,231	2,960	5,688	2,880	2,347	24,624	1,901	777	862	799	227	<b>3,846,361</b>
Amount	93,615.1	8,960.8	21,318.5	8,691.5	12,854.0	10,178.6	6,692.8	6,074.6	4,151.8	3,504.9	858.3	<b>3,306,362.2</b> (18.11)
<b>2011</b>												
<b>June</b>												
No. of A/Cs.	137,151	2,457	4,012	896	2,245	12,158	1,235	821	1,035	445	766	<b>3,619,788</b>
Amount	69,712.6	12,502.2	17,460.3	11,943.5	10,111.6	11,312.7	8,204.0	6,086.8	9,860.9	7,117.4	2,228.8	<b>3,310,822.0</b> (17.79)
<b>December</b>												
No. of A/Cs.	151,239	1,561	6,847	1,072	1,109	7,696	581	675	521	436	713	<b>3,496,452</b>
Amount	109,939.9	9,159.1	16,303.5	11,724.0	10,087.8	7,563.5	6,697.9	6,577.4	3,705.1	4,250.5	2,663.2	<b>3,310,192.5</b> (18.70)
<b>2012</b>												
<b>June</b>												
No. of A/Cs.	130,358	984	2,121	1,691	1,098	1,254	782	798	813	506	729	<b>3,416,682</b>
Amount	83,963.7	11,304.9	47,319.8	17,720.6	11,611.9	8,162.1	9,691.3	8,876.2	7,005.5	6,597.2	2,780.4	<b>3,530,004.4</b> (18.73)
<b>December</b>												
No. of A/Cs.	175,018	964	2,019	1,070	1,059	1,901	856	701	912	675	453	<b>3,337,881</b>
Amount	162,078.7	13,517.6	20,064.4	16,099.2	10,086.3	10,949.8	10,004.1	7,737.3	7,346.5	6,538.4	2,232.5	<b>3,688,536.30</b> (19.45)
<b>2013</b>												
<b>June</b>												
No. of A/Cs.	133,377	786	2,052	959	1,131	1,389	935	830	1,191	1,362	267	<b>3,283,316</b>
Amount	86,605.0	12,318.5	19,877.7	12,420.4	13,176.7	9,965.6	8,916.3	9,217.3	7,425.1	6,573.3	867.1	<b>3,641,782.5</b> (18.31)
<b>December</b>												
No. of A/Cs.	174,512	876	2,682	948	1,149	1,527	1,337	846	930	644	428	<b>3,268,385</b>
Amount	201,045.3	12,124.6	24,712.5	13,526.9	11,360.8	10,957.8	10,250.2	6,742.9	8,363.2	4,490.4	1,610.9	<b>3,915,852.7</b> (18.43)
<b>2014</b>												
<b>June</b>												
No. of A/Cs.	202,263	680	1,780	740	1,317	847	681	677	526	537	381	<b>3,238,834</b>
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	<b>4,068,044.8</b> (18.72)

( ) Figures in parenthesis are weighted average rates of margin

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2010	2011		2012		2013
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>A. Foreign Constituents:</b>	<b>1,635.1</b>	<b>202.3</b>	<b>1,620.7</b>	<b>948.6</b>	<b>3,287.0</b>	<b>1,650.7</b>
(a) Business	1,584.7	202.3	1,594.3	943.2	3,287.0	1,632.1
(b) Other Foreign Constituents	50.4	-	26.4	5.4	-	18.6
<b>B. Domestic Constituents:</b>	<b>183,441.6</b>	<b>188,577.1</b>	<b>173,398.8</b>	<b>195,929.2</b>	<b>193,579.5</b>	<b>208,400.6</b>
<b>I. Government:</b>	-	<b>1,163.6</b>	<b>4,750.6</b>	<b>6,625.8</b>	<b>5,551.0</b>	<b>1,339.9</b>
<b>II. Public Sector Enterprises:</b>	<b>7,141.8</b>	<b>6,727.6</b>	<b>5,786.8</b>	<b>20,265.5</b>	<b>19,823.6</b>	<b>14,961.3</b>
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-
(b) Mining and Quarrying	-	-	-	67.0	-	-
(c) Manufacturing	1,799.3	73.3	30.7	54.6	60.3	3.1
(d) Construction	152.5	68.9	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	1,450.0	2,600.0	1,400.0	989.9	989.9	2,389.9
(f) Commerce:	3,735.2	3,967.4	4,351.2	19,149.2	17,535.5	8,563.3
1. Export Bills :	1,957.6	2,808.4	3,270.2	6,968.0	4,857.2	4,160.7
i. Cotton Raw	154.2	0.8	-	-	5.0	-
ii. Rice	140.7	837.7	1,857.5	1,857.7	2,393.6	2,497.9
iii. Cotton Textiles (Local)	1,348.2	1,313.8	165.9	155.6	378.9	98.9
iv. Cement & Cement products	137.7	175.9	-	-	-	-
v. Petroleum & Petroleum products	-	-	702.4	1,268.4	1,907.7	1,299.7
vi. Machinery & Transport Equipments	3.1	3.1	3.1	3,488.6	-	-
vii. Other Export Bills	173.6	477.0	541.3	197.7	172.0	264.1
2. Imports Bills Payable in Pakistan	78.7	1.5	33.0	10,587.8	10,709.7	3,093.0
3. Inland Bills (to include Local Bills)	1,698.9	1,157.5	1,047.9	1,593.4	1,968.6	1,309.7
4. Non-Bank Financial Companies	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-
(h) Services	-	-	-	-	-	0.2
(i) Other Public Sector Enterprises	4.8	18.0	4.8	4.8	1,237.9	4,004.8
<b>III. Private Sector (Business):</b>	<b>168,127.3</b>	<b>177,099.0</b>	<b>157,812.0</b>	<b>166,711.3</b>	<b>159,907.1</b>	<b>187,230.0</b>
(a) Agriculture, Forestry, Hunting & Fishing	3,841.1	2,899.1	4,591.8	7,722.6	11,088.2	9,713.0
1. Primary Products :	3,468.5	2,738.5	4,130.5	7,523.6	10,937.0	9,437.6
i. Cotton	569.7	517.7	1,462.9	1,503.7	6,236.7	6,995.7
ii. Rice	2,004.5	1,153.1	1,509.3	2,649.3	1,434.7	531.8
iii. Sugarcane	-	-	-	-	26.5	58.6
iv. Tobacco	-	0.5	0.3	0.3	0.3	-
v. Other Primary Products	894.2	1,067.2	1,158.0	3,370.2	3,238.8	1,851.5
(b). Other Agriculture, Forestry, Hunting and Fishing	372.6	160.6	461.3	199.0	151.2	275.4

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2010	2011		2012		2013
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
2. Mining and Quarrying	1,456.9	97.1	1,143.8	578.9	44.9	5.5
3. Manufacturing	21,111.4	21,465.5	16,342.8	24,847.4	35,960.5	41,380.1
4. Construction	304.5	-	-	26.8	139.9	32.5
5. Electricity, Gas, Water & Sanitary Services	87.3	1,450.0	682.9	2,156.7	-	-
6. Commerce:	139,991.4	148,904.6	133,755.4	129,514.3	107,774.6	134,265.4
(a). Export Bills-Traditional Export	62,201.5	70,143.6	47,444.6	52,226.5	38,246.9	33,215.1
i. Wool & Goat Hair	-	418.8	1,665.8	44.7	180.7	145.5
ii. Hides & Skins	105.2	301.1	105.9	-	11.3	7.1
iii. Cotton Textiles (Local)	31,428.0	45,943.1	30,728.2	37,362.2	24,985.9	22,077.9
iv. Cotton Yarn (Local)	30,406.9	23,144.5	14,485.6	14,156.9	12,534.0	10,353.1
v. Sports Goods	197.1	256.1	306.7	160.1	185.1	278.2
vi. Surgical Instruments	64.4	79.9	152.4	502.5	350.0	353.3
(b). Export Bills-Non-Traditional Exports	25,309.8	21,494.8	23,771.2	27,935.5	27,815.3	38,558.5
i. Brassware & Handicrafts	16.0	6.3	3.0	-	9.0	44.3
ii. Carpets & Rugs	899.8	438.4	466.1	1,726.0	115.6	102.0
iii. Footwear & Leather goods	1,989.5	2,136.3	1,548.3	2,441.4	2,279.2	2,817.8
iv. Handloom products, Towels & Hosiery	2,004.0	1,933.1	1,871.2	1,330.5	1,070.6	741.7
v. Readymade Garments	13,005.8	6,913.7	8,397.1	6,332.9	8,132.5	15,541.0
vi. Electrical goods (Cable & Wire RA)	1,205.0	1,443.0	238.0	189.1	3,183.4	5,102.7
vii. Other Export Bills	6,189.7	8,623.9	11,247.5	15,915.7	13,025.1	14,209.0
(c). Import Bills Payable in Pakistan	28,770.6	36,634.0	42,380.2	30,450.2	20,633.5	31,717.3
(d). Inland Bills (to include Local Bills)	18,789.3	19,669.8	18,072.0	13,054.9	15,021.4	23,047.8
(e). Non-Bank Financial Companies	-	-	-	-	-	-
(f). Other Foreign Bills (clean outward)	4,920.2	962.4	2,087.3	5,847.1	6,057.5	7,726.7
7. Transport, Storage & Communication	584.6	224.8	231.1	-	473.5	147.4
8. Services	21.9	1,537.9	59.8	31.7	450.2	33.6
9. Other Private (Business)	728.2	520.0	1,004.4	1,833.0	3,975.4	1,652.4
<b>IV. Trust Funds and Non-Profit Institutions</b>	<b>2.1</b>	<b>49.2</b>	<b>6.6</b>	<b>29.1</b>	<b>-</b>	<b>-</b>
<b>V. Others</b>	<b>8,170.4</b>	<b>3,537.6</b>	<b>5,042.8</b>	<b>2,297.6</b>	<b>8,297.8</b>	<b>4,869.4</b>
<b>TOTAL</b>	<b>185,076.6</b>	<b>188,779.4</b>	<b>175,019.5</b>	<b>196,877.8</b>	<b>196,866.5</b>	<b>210,051.3</b>



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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2013		2014	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
<b>A. Foreign Constituents:</b>	<b>5</b>	<b>31.5</b>	<b>4</b>	<b>8.6</b>
(a) Business	-	-	-	-
(b) Other Foreign Constituents	5	31.5	4	8.6
<b>B. Domestic Constituents:</b>	<b>23,915</b>	<b>217,583.5</b>	<b>26,032</b>	<b>223,994.4</b>
<b>I. Government:</b>	<b>524</b>	<b>16,628.1</b>	<b>13</b>	<b>8,550.6</b>
<b>II. Public Sector Enterprises:</b>	<b>78</b>	<b>15,591.9</b>	<b>340</b>	<b>26,126.2</b>
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(c) Manufacturing	-	-	86	668.6
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	12	2,654.0	2	700.0
(f) Commerce:	25	4,196.3	240	19,757.6
1. Export Bills :	13	1,625.0	35	5,728.5
i. Cotton Raw	-	-	-	-
ii. Rice	-	-	-	-
iii. Cotton Textiles (Local)	-	-	-	-
iv. Cement & Cement products	-	-	-	-
v. Petroleum & Petroleum products	13	1,625.0	35	5,728.5
vi. Machinery & Transport Equipments	-	-	-	-
vii. Other Export Bills	-	-	-	-
2. Imports Bills Payable in Pakistan	-	-	19	7,897.4
3. Inland Bills (to include Local Bills)	12	2,571.3	186	6,131.6
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	4	9.5	-	-
(h) Services	-	-	-	-
(i) Other Public Sector Enterprises	37	8,732.0	12	5,000.0
<b>III. Private Sector (Business):</b>	<b>23,291</b>	<b>185,283.6</b>	<b>24,660</b>	<b>185,858.8</b>
1. Agriculture, Forestry ,Hunting & Fishing	1,241	12,340.1	974	5,503.9
(a). Primary Products :	1,196	12,329.9	937	5,400.0
i. Cotton	547	9,973.9	472	3,709.9
ii. Rice	81	687.3	84	507.3
iii. Sugarcane	9	78.0	10	2.9
iv. Tobacco	-	-	-	-
v. Other Primary Products	559	1,590.7	371	1,180.0
(b). Other Agriculture, Forestry, Hunting and Fishing	45	10.2	37	103.9

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

(Concl'd.)

(End of Period : Million Rupees)

ECONOMIC GROUPS	2013		2014	
	Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	3	1.5	4	183.7
3. Manufacturing	6,567	45,864.0	7,494	70602.0
4. Construction	6	40.2	56	5023.5
5. Electricity, Gas, Water & Sanitary Services	10	2,727.0	142	8726.5
6. Commerce:	14,204	117,695.9	14,354	81298.5
(a). Export Bills-Traditional Export	6,920	43,505.0	5,697	35557.7
i. Wool & Goat Hair	29	158.9	17	124.3
ii. Hides & Skins	2	22.8	3	14.6
iii. Cotton Textiles (Local)	5,308	29,491.9	3,553	24712.1
iv. Cotton Yarn (Local)	1,430	13,196.0	1,963	9721.4
v. Sports Goods	81	467.0	89	633.1
vi. Surgical Instruments	70	168.3	72	352.1
(b). Export Bills-Non-Traditional Exports	2,319	23,534.7	2,004	14677.0
i. Brassware & Handicrafts	8	29.8	3	67.0
ii. Carpets & Rugs	28	32.4	3	36.0
iii. Footwear & Leather goods	176	1,725.4	147	2133.5
iv. Handloom products, Towels & Hosiery	137	1,206.9	237	1408.7
v. Readymade Garments	1,170	9,213.0	1,391	8140.7
vi. Electrical goods (Cable & Wire RA)	63	524.5	24	185.6
vii. Other Export Bills	737	10,802.7	199	2705.5
(c). Import Bills Payable in Pakistan	1,766	20,031.5	2,977	12701.5
(d). Inland Bills (to include Local Bills)	2,102	23,378.1	3,297	15859.0
(e). Non-Bank Financial Companies	17	139.9	-	-
(f). Other Foreign Bills (clean outward)	1,079	7,105.2	379	2503.2
7. Transport, Storage & Communication	100	1,103.5	184	1964.7
8. Services	176	122.6	212	625.9
9. Other Private (Business)	984	5,388.7	1240	11930.2
<b>IV. Trust Funds and Non-Profit Institutions</b>	<b>20</b>	<b>2.1</b>	<b>-</b>	<b>-</b>
<b>V. Others</b>	<b>2</b>	<b>77.8</b>	<b>1019</b>	<b>3458.8</b>
<b>TOTAL</b>	<b>23,920</b>	<b>217,615.0</b>	<b>26,036</b>	<b>224002.9</b>

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

(End of Period: Million Rupees)

SECURITIES / SHARES	2010	2011		2012
	Dec.	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value	Book Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>206,292.0</b>	<b>260,886.2</b>	<b>457,495.2</b>	<b>493,252.4</b>
(i) Prize Bonds	-	-	-	-
(ii) National Savings Schemes	-	-	-	-
(ii) Compensation Bonds	995.8	1,010.0	2,000.0	4,489.2
(vi) Federal Investment Bonds	-	-	-	-
(v) Pakistan Investment Bonds	205,296.2	259,876.2	455,495.2	488,763.2
(vii) Un-classified	-	-	-	-
<b>B. TREASURY BILLS</b>	<b>1,266,001.8</b>	<b>1,572,278.4</b>	<b>1,932,569.3</b>	<b>1,916,027.9</b>
<b>C. FOREIGN SECURITIES AND SHARES</b>	<b>51,883.1</b>	<b>62,564.9</b>	<b>68,147.3</b>	<b>76,298.8</b>
<b>D. OTHERS:</b>	<b>683,737.5</b>	<b>758,383.0</b>	<b>617,314.5</b>	<b>787,809.3</b>
1. Shares :	167,896.2	160,791.5	187,653.4	255,194.0
(i) Financial Institutions	11,789.3	7,164.6	9,891.3	8,460.2
(ii) Public Sector Enterprises	6,136.3	7,336.7	9,685.2	10,814.2
(iii) Private Sector	149,970.6	146,290.2	168,076.9	235,919.6
2. Debentures :	2,648.8	450.4	439.1	431.7
(i) Financial Institutions	0.8	0.8	0.8	0.8
(ii) Public Sector Enterprises	2,516.3	329.5	329.5	329.5
(iii) Private Sector	131.7	120.1	108.8	101.4
3. National Investment Trust (Unit)	8,883.1	10,386.9	5,631.2	6,496.4
4. Participation Term Certificates	121.9	117.0	103.3	96.7
5. Term Finance Certificate (TFC's)	279,764.1	280,688.2	70,209.3	71,481.3
6. Sukuk	180,477.8	246,264.8	283,684.3	363,746.5
7. Certificate of Investment (COI's)	2,556.5	2,976.0	3,385.9	1,809.2
8. Modaraba Certificate	540.1	35,781.7	46,057.9	60,104.5
9. Mutual Funds	32,244.9	519.3	357.6	399.6
10. Others	8,604.2	20,407.2	19,792.6	28,049.4
<b>TOTAL</b>	<b>2,207,914.4</b>	<b>2,654,112.5</b>	<b>3,075,526.3</b>	<b>3,273,388.4</b>

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

(End of Period: Million Rupees)

SECURITIES / SHARES	2012	2013	
	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>622,729.9</b>	<b>720,936.0</b>	<b>743,493.0</b>
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	5,918.5	3,838.5	1,838.5
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	616,811.4	717,097.5	741,654.5
Un-classified	-	-	-
<b>B. TREASURY BILLS</b>	<b>2,519,713.8</b>	<b>2,604,250.2</b>	<b>2,713,794.6</b>
<b>C. FOREIGN SECURITIES AND SHARES</b>	<b>91,605.3</b>	<b>103,017.1</b>	<b>104,789.2</b>
<b>D. OTHERS:</b>	<b>756,719.4</b>	<b>785,505.1</b>	<b>716,921.0</b>
1. Shares :	228,138.7	233,412.0	270,764.6
(i) Financial Institutions	17,121.5	8,028.6	15,191.3
(ii) Public Sector Enterprises	10,197.2	11,345.2	16,828.8
(iii) Private Sector	200,820.0	214,038.2	238,744.5
2. Debentures :	417.1	413.4	397.7
(i) Financial Institutions	0.8	0.8	0.8
(ii) Public Sector Enterprises	329.5	329.5	319.7
(iii) Private Sector	86.8	83.1	77.2
3. National Investment Trust (Unit)	6,951.7	6,463.0	2,043.2
4. Participation Term Certificates	89.8	89.8	311.1
5. Term Finance Certificate (TFC's)	70,190.9	63,054.8	60,344.0
6. Sukuk	393,448.2	433,021.8	339,912.2
7. Certificate of Investment (COI's)	1,538.1	3,089.0	959.5
8. Modaraba Certificate	42,186.4	399.6	33,960.6
9. Mutual Funds	399.6	26,627.2	357.6
10. Others	13,358.9	18,934.4	7,870.6
<b>TOTAL</b>	<b>3,990,768.4</b>	<b>4,213,708.4</b>	<b>4,278,997.8</b>

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

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

SECURITIES / SHARES	Jun 2014		
	Book Value	Face Value	Market Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	<b>2,125,727.2</b>	<b>2,150,885.2</b>	<b>2,119,604.9</b>
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	-	-	-
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	2,125,727.2	2,150,885.2	2,119,604.9
Un-classified	-	-	-
<b>B. TREASURY BILLS</b>	<b>1,547,276.3</b>	<b>1,620,357.4</b>	<b>1,549,094.2</b>
<b>C. FOREIGN SECURITIES AND SHARES</b>	<b>140,184.4</b>	<b>140,060.3</b>	<b>140,759.1</b>
<b>D. OTHERS:</b>	<b>677,116.4</b>	<b>581,037.8</b>	<b>699,871.9</b>
1. Shares :	251,971.4	164,498.7	269,958.8
(i) Financial Institutions	10,087.8	8,547.7	10,050.9
(ii) Public Sector Enterprises	18,930.0	4,630.1	19,535.2
(iii) Private Sector	222,953.6	151,320.9	240,372.7
2. Debentures :	237.7	241.5	236.9
(i) Financial Institutions	0.8	0.8	-
(ii) Public Sector Enterprises	163.7	165.8	163.7
(iii) Private Sector	73.2	74.9	73.2
3. National Investment Trust (Unit)	4,664.6	1,488.8	4,688.1
4. Participation Term Certificates	309.8	309.8	309.8
5. Term Finance Certificate (TFC's)	60,876.3	65,788.8	60,767.1
6. Sukuk	311,504.4	301,748.7	314,671.9
7. Certificate of Investment (COI's)	1,179.6	1,179.6	1,179.6
8. Modaraba Certificate	31,173.7	30,586.3	32,848.8
9. Mutual Funds	1,335.8	1,334.4	1,353.4
10. Others	13,863.2	13,861.2	13,857.5
<b>TOTAL</b>	<b>4,490,304.3</b>	<b>4,492,340.7</b>	<b>4,509,330.1</b>

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

(End of period : Million Rupees)

RATE OF RETURN	Deposits by Rates of Interest				RATE OF RETURN	Deposits by Rates of Return(PLS)			
	2009		2010			2009		2010	
	Jun.	Dec.	Jun.	Dec.		Jun.	Dec.	Jun.	Dec.
<b>0.00</b>	208,382.8	203,254.6	252,871.4	267,203.0	<b>0.00</b>	1,037,696.4	1,087,714.1	1,160,797.8	1,203,188.3
<b>0.25*</b>	52,048.7	67,363.3	60,974.5	74,206.4	<b>0.25*</b>	1,253.5	2,123.3	2,230.0	2,276.3
<b>0.50*</b>	9,552.9	17,465.6	18,812.0	35,095.8	<b>0.50*</b>	82,006.3	100,734.8	102,212.1	101,350.1
<b>0.75</b>	4,344.0	7,978.4	12,676.8	2,805.9	<b>0.75</b>	12,987.3	3,378.6	698.4	762.5
<b>1.00</b>	25,730.4	19,640.6	25,749.3	20,933.9	<b>1.00</b>	10,152.2	7,148.6	3,716.5	3,315.6
<b>1.25</b>	6,272.9	8,247.2	1,686.6	2,098.1	<b>1.25</b>	5,114.3	5,568.1	6,354.0	10,525.2
<b>1.50</b>	6,593.9	4,629.1	17,731.6	9,197.2	<b>1.50</b>	3,572.4	2,860.4	5,678.1	4,111.7
<b>1.75</b>	1,585.6	786.8	1,731.8	12,317.6	<b>1.75</b>	14,690.7	9,427.6	8,893.5	13,977.1
<b>2.00</b>	4,423.2	3,661.6	20,485.0	4,645.2	<b>2.00</b>	7,020.3	2,724.6	3,138.5	3,266.4
<b>2.25</b>	1,685.5	3,400.6	6,510.8	11,623.7	<b>2.25</b>	0.0	2.2	-	0.6
<b>2.50</b>	10,702.4	9,169.9	4,335.0	4,881.7	<b>2.50</b>	2,990.9	3,109.0	1,015.0	1,064.3
<b>2.75</b>	1,205.5	660.8	1,805.8	1,697.2	<b>2.75</b>	0.2	58.0	-	-
<b>3.00</b>	10,808.3	3,598.7	2,985.4	2,972.6	<b>3.00</b>	9,979.5	5,924.0	1,262.1	2,529.1
<b>3.25</b>	277.2	607.7	1,271.0	420.6	<b>3.25</b>	35.2	172.5	0.5	0.5
<b>3.50</b>	6,732.2	1,232.1	2,604.6	1,304.9	<b>3.50</b>	162.4	7,017.3	4.4	1,236.9
<b>3.75</b>	1,115.4	420.0	1,200.1	940.4	<b>3.75</b>	675.0	143.7	379.8	2.3
<b>4.00</b>	4,511.6	1,570.3	1,658.7	1,845.8	<b>4.00</b>	19,791.0	9,821.2	8,639.5	10,269.4
<b>4.25</b>	1,716.7	805.0	1,407.7	1,016.6	<b>4.25</b>	2,199.8	3,766.9	22.6	2,345.8
<b>4.50</b>	1,794.1	277.0	378.4	571.7	<b>4.50</b>	46,716.0	43,988.9	19,213.7	41,534.9
<b>4.75</b>	2,668.0	82.6	131.6	205.1	<b>4.75</b>	715.8	242.5	262.7	-
<b>5.00</b>	11,109.3	12,267.6	10,949.3	12,003.8	<b>5.00</b>	1,212,680.3	1,315,929.8	1,337,918.8	1,547,595.3
<b>5.25</b>	166.5	593.2	349.5	849.7	<b>5.25</b>	53,180.7	86,393.1	195,366.3	48,742.1
<b>5.50</b>	3,798.1	75.7	1.1	34.8	<b>5.50</b>	92,774.2	109,644.2	94,412.2	129,160.7
<b>5.75</b>	2.0	-	5.1	5.5	<b>5.75</b>	32,350.7	33,784.2	35,146.0	42,052.6
<b>6.00</b>	668.9	500.3	45.4	11.3	<b>6.00</b>	103,146.5	119,387.1	167,635.0	182,538.9
<b>6.25</b>	139.3	80.0	-	0.7	<b>6.25</b>	9,038.4	19,753.5	15,081.6	15,406.7
<b>6.50</b>	177.8	0.4	2.3	16.8	<b>6.50</b>	54,058.4	49,970.8	42,322.7	39,979.5
<b>6.75</b>	50.3	0.1	-	-	<b>6.75</b>	10,460.2	2,750.9	7,841.7	2,703.2
<b>7.00</b>	390.2	106.7	11.9	-	<b>7.00</b>	38,038.5	79,628.6	52,858.9	83,857.5
<b>7.25</b>	4.6	40.5	0.7	54.2	<b>7.25</b>	29,594.0	55,105.0	58,120.8	10,135.6
<b>7.50</b>	213.8	394.9	1,041.1	75.4	<b>7.50</b>	55,934.5	48,144.3	69,605.3	94,043.1
<b>7.75</b>	2.5	-	-	-	<b>7.75</b>	11,422.3	22,611.7	23,029.8	32,528.5
<b>8.00</b>	6,650.4	4,005.4	3,865.2	4,503.3	<b>8.00</b>	79,078.3	80,725.6	75,296.6	107,742.1
<b>8.25</b>	4.6	-	-	-	<b>8.25</b>	16,146.3	24,082.2	39,973.2	26,512.0
<b>8.50</b>	851.4	3.7	3.7	27.6	<b>8.50</b>	52,308.6	54,878.9	38,998.1	46,049.2
<b>8.75</b>	-	-	-	-	<b>8.75</b>	47,737.4	15,926.6	17,674.6	14,144.4
<b>9.00</b>	215.8	3,598.4	4,165.3	4,078.0	<b>9.00</b>	50,810.9	37,436.8	38,899.9	47,396.9
<b>9.25</b>	0.1	-	-	-	<b>9.25</b>	7,227.1	33,560.3	42,056.5	13,010.7
<b>9.50</b>	138.0	-	98.6	-	<b>9.50</b>	41,226.7	42,058.0	53,662.7	38,847.9
<b>9.75</b>	4.1	-	-	-	<b>9.75</b>	8,656.9	13,966.9	21,710.2	9,451.5
<b>10.00</b>	368.7	1,090.0	1,637.2	2,093.7	<b>10.00</b>	52,809.2	78,661.3	74,038.8	74,555.7
<b>10.25</b>	3,974.3	60.0	68.0	-	<b>10.25</b>	18,207.1	30,761.3	34,281.0	32,922.4
<b>10.50</b>	1,848.5	7,995.4	8,275.6	6,510.6	<b>10.50</b>	23,828.8	42,673.4	45,659.7	55,197.0
<b>10.75</b>	57.7	-	0.6	27.6	<b>10.75</b>	7,842.9	20,856.5	31,319.1	30,719.3
<b>11.00</b>	680.2	562.6	491.7	411.4	<b>11.00</b>	78,174.3	64,998.5	80,628.4	72,550.0
<b>Over 11.00</b>	9,360.6	13,372.6	2,915.1	8,695.8	<b>Over 11.00</b>	290,082.5	173,446.7	204,125.0	288,932.1
<b>TOTAL</b>	<b>403,029.1</b>	<b>399,599.2</b>	<b>470,935.2</b>	<b>495,383.7</b>	<b>TOTAL</b>	<b>3,734,574.6</b>	<b>3,953,062.6</b>	<b>4,222,181.9</b>	<b>4,488,531.9</b>

\*00.25 stands for 00.05 to 00.25

\*00.50 stands for 00.30 to 00.50

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

(Million Rupees)

RATE OF RETURN	2011		2012		2013		2014
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Jun.
0.00	199,074.8	346,757.0	351,124.1	405,009.5	449,881.9	497,478.4	
0.25*	142,543.5	135,214.8	134,833.6	128,479.4	155,927.3	132,098.9	
0.50*	26,284.4	35,791.9	43,835.0	26,591.0	35,911.7	36,848.2	
0.75*	4,016.9	3,483.6	8,006.8	3,969.5	7,020.6	3,426.2	
1.00	32,285.9	38,016.9	16,975.4	22,824.2	17,628.2	45,453.6	
1.25	2,277.1	1,526.4	6,012.8	7,773.9	6,011.5	8,514.8	
1.50	6,725.6	3,547.9	15,335.0	21,092.5	23,827.9	13,481.8	
1.75	2,042.7	5,904.7	2,385.5	9,080.2	1,825.2	1,452.6	
2.00	10,235.4	14,902.9	7,944.0	2,283.5	5,227.5	3,381.5	
2.25	731.5	974.9	1,036.8	763.4	745.7	441.1	
2.50	2,238.8	7,332.1	2,672.1	3,590.4	2,523.0	1,580.3	
2.75	974.8	2,368.3	2,424.7	1,541.0	629.3	145.4	
3.00	4,321.1	12,159.9	778.5	600.6	978.0	492.1	
3.25	571.0	227.0	136.5	99.9	325.9	-	
3.50	8,651.0	2,561.6	201.2	1.8	796.9	-	
3.75	549.6	39.4	-	-	141.1	-	
4.00	1,963.2	7,538.7	352.7	333.9	4,988.8	-	
4.25	84.6	1,008.4	48.6	49.8	87.7	-	
4.50	15.6	3,954.9	-	-	18,584.8	-	
4.75	-	3.0	-	-	173.6	-	
5.00	15,621.5	1,289.3	2,773.7	-	1,285.2	-	
5.25	4.3	10.2	-	-	-	-	
5.50	452.6	1,618.0	-	-	-	-	
5.75	-	-	-	-	-	-	
6.00	-	7,915.5	7,440.6	-	-	-	
6.25	-	-	-	-	-	-	
6.50	-	-	31.3	-	-	-	
6.75	-	-	-	-	-	-	
7.00	-	-	-	-	-	-	
7.25	-	-	-	0.6	-	-	
7.50	-	-	-	-	-	-	
7.75	-	-	-	-	-	-	
8.00	-	-	-	-	-	-	
8.25	-	-	-	-	-	-	
8.50	-	-	-	-	-	-	
8.75	-	-	-	-	-	-	
9.00	-	-	-	-	-	-	
9.25	-	-	-	-	-	-	
9.50	-	-	-	-	-	-	
9.75	-	-	-	-	-	-	
10.00	-	-	18.2	-	-	-	
10.25	-	-	1.0	-	-	-	
10.50	-	-	6.1	-	-	-	
10.75	-	-	-	-	-	-	
11.00	-	-	6.1	-	-	-	
Over 11.00	-	1,406.7	1.9	-	-	-	
<b>Total</b>	<b>461,665.90</b>	<b>635,553.9</b>	<b>604,382.2</b>	<b>634,085.1</b>	<b>734,521.8</b>	<b>744,794.9</b>	

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

(Million Rupees)							
RATE OF RETURN	2011		2012		2013		2014
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Jun.
<b>0.00</b>	1,493,689.5	1,599,418.8	1,650,173.2	1,908,752.4	2,027,373.1	2,505,822.5	
<b>0.25*</b>	-	1,256.7	6.8	1,353.1	5,084.0	216.0	
<b>0.50*</b>	89,485.7	103,596.5	992.0	0.2	1,515.5	3,469.7	
<b>0.75*</b>	-	-	-	-	11.8	5.1	
<b>1.00</b>	1,433.5	1,975.8	8.2	848.0	4.8	17.5	
<b>1.25</b>	812.1	442.3	927.8	550.3	599.7	1,052.5	
<b>1.50</b>	605.2	736.2	628.4	673.7	826.1	1,141.6	
<b>1.75</b>	1,344.6	1,515.4	986.2	1,339.6	6,113.1	-	
<b>2.00</b>	586.2	1.2	2.1	1.0	2.8	-	
<b>2.25</b>	1.4	1.4	-	-	-	-	
<b>2.50</b>	149.8	0.1	0.8	-	5.1	-	
<b>2.75</b>	-	-	-	-	-	-	
<b>3.00</b>	246.6	308.4	8.5	643.3	18.0	682.9	
<b>3.25</b>	-	-	-	900.1	-	859.5	
<b>3.50</b>	338.8	765.0	21,431.8	52,446.6	21,118.2	25,699.4	
<b>3.75</b>	133.3	107.2	20,650.1	5,914.0	1,729.0	3,176.5	
<b>4.00</b>	20,356.6	572.5	106.8	11,015.1	5,402.5	211.3	
<b>4.25</b>	157.7	173.5	2,550.3	97.4	3,414.2	11,903.0	
<b>4.50</b>	26,951.2	18,093.1	23,079.3	154,703.3	119,869.6	215,126.8	
<b>4.75</b>	-	366.7	-	761.1	3,954.2	3,700.0	
<b>5.00</b>	1,613,930.1	610,853.0	6,593.6	153,841.9	161,853.8	183,590.9	
<b>5.25</b>	65,972.0	26,217.8	53,511.0	2,778.6	17,566.8	5,773.7	
<b>5.50</b>	205,724.1	66,346.9	9,069.2	21,031.6	18,392.3	32,097.0	
<b>5.75</b>	29,683.5	24,351.1	107.5	2,251.0	22,974.6	8,033.7	
<b>6.00</b>	194,598.0	1,453,163.6	2,398,558.2	1,763,482.1	139,561.1	54,572.0	
<b>6.25</b>	44,334.5	114,299.2	236,448.0	301,609.4	21,922.9	117,179.6	
<b>6.50</b>	39,016.4	80,340.3	114,444.3	380,669.9	33,626.8	17,634.6	
<b>6.75</b>	19,922.0	20,835.3	139,536.9	156,566.9	16,367.1	31,080.1	
<b>7.00</b>	85,408.5	144,265.5	146,334.9	179,081.1	2,558,677.1	2,454,144.8	
<b>7.25</b>	40,413.5	94,233.0	36,060.9	77,741.0	290,600.0	315,666.6	
<b>7.50</b>	127,119.0	54,739.2	90,463.6	53,785.4	386,189.9	357,210.3	
<b>7.75</b>	20,792.2	19,519.3	57,918.6	67,839.5	69,064.0	78,932.6	
<b>8.00</b>	123,828.8	113,024.4	139,477.4	237,617.1	136,134.1	104,312.3	
<b>8.25</b>	43,212.7	45,659.9	81,361.6	52,844.2	41,474.0	34,323.4	
<b>8.50</b>	32,630.6	38,920.1	86,018.6	486,195.0	203,516.1	171,186.8	
<b>8.75</b>	19,121.0	13,650.4	45,347.8	52,490.5	123,868.0	104,814.5	
<b>9.00</b>	44,341.7	41,628.8	124,401.3	56,474.9	72,928.2	103,380.0	
<b>9.25</b>	31,000.1	64,174.7	57,390.6	46,507.7	65,540.4	74,642.0	
<b>9.50</b>	72,439.1	83,432.1	80,638.0	38,266.1	58,143.8	64,496.5	
<b>9.75</b>	20,204.1	13,623.7	19,321.6	47,262.9	28,579.5	42,372.2	
<b>10.00</b>	89,361.0	81,815.8	33,078.4	29,067.1	45,535.2	47,072.2	
<b>10.25</b>	45,344.3	71,883.7	66,070.1	18,362.2	14,467.0	17,289.0	
<b>10.50</b>	73,591.5	72,900.5	43,176.6	31,105.3	23,722.7	42,249.6	
<b>10.75</b>	16,760.2	31,532.9	41,804.1	18,208.1	24,353.2	11,878.6	
<b>11.00</b>	108,164.4	129,157.2	32,199.0	27,300.2	11,602.7	27,017.7	
<b>Over-11.00</b>	383,384.5	343,919.8	167,319.0	57,944.3	64,800.5	32,735.7	
<b>Total</b>	<b>5,226,590.0</b>	<b>5,583,819.0</b>	<b>6,028,203.1</b>	<b>6,500,323.2</b>	<b>6,848,503.4</b>	<b>7,306,770.1</b>	

\*00.25 stands for 00.05 to 00.25

\*00.50 stands for 00.30 to 00.50

\*00.75 stands for 00.55 to 00.75



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

(End of Period: Million Rupees)

RATE OF RETURN	2010		2011				2012	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	24,341.3	24,341.3	25,925.1	25,925.1	29,578.0	28,405.0	17,871.5	17,005.0
1.00*	38.7	38.7	328.4	328.4	454.9	454.9	384.0	384.0
2.00*	8,658.7	8,658.7	2,792.0	2,792.0	498.1	498.1	3,498.5	3,498.5
3.00*	5,485.2	5,485.2	9,298.5	9,298.5	11,293.7	11,293.7	9,751.5	9,751.5
3.25	561.1	561.1	3,342.0	3,342.0	2,413.6	2,413.6	1,158.8	1,158.8
3.50	1,210.4	1,210.4	882.5	882.5	466.2	466.2	945.9	945.9
3.75	639.9	639.9	1,446.1	1,446.1	1,904.4	1,904.4	142.8	142.8
4.00	3,544.0	3,544.0	4,349.0	4,349.0	7,608.5	7,608.5	4,498.7	4,498.7
4.25	290.2	290.2	1,730.7	1,730.7	1,016.4	1,016.4	509.4	509.4
4.50	2,516.2	2,516.2	3,252.8	3,252.8	2,510.5	2,510.5	183.0	183.0
4.75	-	-	96.6	96.6	136.3	136.3	484.7	484.7
5.00	283.7	283.7	1,079.0	1,079.0	3,267.9	3,267.9	1,586.1	1,586.1
5.25	-	-	185.7	185.7	290.9	290.9	141.1	141.1
5.50	-	-	769.6	769.6	129.8	129.8	228.1	228.1
5.75	-	-	114.0	114.0	-	-	10.3	10.3
6.00	1,110.8	1,110.8	1,794.8	1,794.8	1,830.1	1,830.1	700.6	700.6
6.25	767.0	767.0	1,013.0	1,013.0	156.3	156.3	-	-
6.50	197.7	197.7	1,212.7	1,212.7	1,325.7	1,325.7	119.5	119.5
6.75	-	-	-	-	2.7	2.7	-	-
7.00	2,055.4	2,055.4	342.5	342.5	1,115.1	1,115.1	3,504.4	1,233.6
7.25	-	-	-	-	-	-	-	-
7.50	10.8	10.8	22.4	22.4	339.5	339.5	240.3	240.3
7.75	-	-	-	-	-	-	0.1	0.1
8.00	350.0	350.0	143.2	143.2	1,085.9	1,085.9	962.8	962.8
8.25	-	-	-	-	1,028.6	1,028.6	243.5	243.5
8.50	582.0	582.0	416.0	416.0	1,244.8	1,244.8	10.3	10.3
8.75	13.1	13.1	-	-	-	-	-	-
9.00	3,009.5	1,937.5	1,309.6	242.8	1,655.7	630.7	32,390.5	28,311.8
9.25	535.3	535.3	-	-	-	-	-	-
9.50	2,328.0	2,328.0	-	-	44.4	44.4	-	-
9.75	266.5	266.5	89.4	89.4	76.6	76.6	85.7	85.7
10.00	4,180.0	4,180.0	421.8	421.8	2,502.7	2,502.7	109.0	109.0
10.25	3.4	3.4	440.2	440.2	555.7	555.7	1,005.1	1,005.1
10.50	61.0	61.0	237.4	50.0	610.0	610.0	5.5	5.5
10.75	2.4	2.4	200.0	200.0	996.6	996.6	761.6	761.6
11.00	1,919.2	1,919.2	5,825.5	5,825.5	11,803.3	11,803.3	11,353.6	11,353.6
11.25	128.3	128.3	-	-	-	-	-	-
11.50	1.7	1.7	1.4	1.4	1.2	1.2	241.8	241.8
11.75	1.0	1.0	6.0	6.0	292.9	292.9	142.0	142.0
12.00	583.9	583.9	549.5	549.5	3,844.8	3,844.8	11,601.1	11,601.1
12.25	627.1	627.1	91.5	91.5	1,601.1	1,601.1	3,889.2	3,889.2
12.50	797.6	797.6	1,323.1	1,323.1	4,375.2	4,375.2	2,691.4	2,691.4
12.75	9.6	9.6	9.4	9.4	4,223.4	4,223.4	5,838.0	5,838.0
13.00	6,035.9	6,035.9	4,389.0	4,389.0	9,145.8	8,670.7	18,259.9	11,124.5
13.25	524.3	524.3	472.3	472.3	1,782.8	1,782.8	2,275.2	2,275.2
13.50	1,006.2	1,006.2	2,809.6	2,809.6	2,479.2	2,479.2	5,220.1	5,220.1
13.75	1,031.7	1,031.7	1,741.5	1,741.5	2,077.5	1,242.8	1,537.9	1,289.6
14.00	7,454.1	6,397.3	5,700.2	5,433.2	7,618.3	7,607.5	19,269.4	18,220.6
14.25	2,901.1	2,427.0	2,850.1	2,850.1	1,236.0	1,236.0	1,486.9	1,486.9
14.50	1,627.1	1,627.1	1,497.1	1,497.1	2,007.8	2,007.8	12,110.5	5,299.9
14.75	2,564.6	2,564.6	3,984.9	3,535.6	2,878.4	2,878.4	4,306.4	4,306.4
15.00	35,043.7	23,634.4	29,221.9	19,891.9	27,352.0	20,953.6	30,933.1	30,933.1
15.25	2,224.8	2,173.8	3,765.8	3,414.9	3,595.7	3,595.7	1,627.4	1,627.4
15.50	4,478.8	4,478.8	11,616.9	11,526.2	15,990.9	15,952.6	11,734.9	11,734.9
15.75	3,080.8	3,080.8	4,106.8	4,106.8	2,563.1	2,563.1	1,965.0	1,965.0
16.00 & over	72,382.8	71,543.3	66,163.4	59,456.9	69,208.1	63,675.0	63,946.9	48,531.8
<b>TOTAL</b>	<b>207,466.7</b>	<b>192,564.0</b>	<b>209,360.5</b>	<b>190,911.8</b>	<b>250,217.6</b>	<b>234,728.9</b>	<b>291,964.0</b>	<b>254,089.7</b>

\* 01.00 stands for 00.25 to 01.00

\* 02.00 stands for 01.25 to 02.00

\* 03.00 stands for 02.25 to 03.00

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

(End of period : Million Rupees)

RATE OF RETURN	2012		2013				2014	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	31,467.5	27,243.5	35,285.2	34,399.9	37,515.7	33,290.4	24,004.7	24,004.7
1.00*	527.3	527.3	1,111.5	1,111.5	3,120.9	3,120.9	479.8	479.8
2.00*	2,953.3	2,953.3	5,839.7	5,839.7	3,195.9	3,195.9	7,580.7	7,580.7
3.00*	8,392.9	8,392.9	13,226.1	13,226.1	10,749.7	8,503.5	16,255.4	16,255.4
3.25	281.6	281.6	18.2	18.2	-	-	116.2	116.2
3.50	619.6	619.6	384.9	384.9	226.0	226.0	416.1	416.1
3.75	511.6	511.6	11.2	11.2	26.5	26.5	613.4	613.4
4.00	8,443.8	8,443.8	7,202.3	7,202.3	7,314.9	7,314.9	6,275.0	6,275.0
4.25	192.5	192.5	6.9	6.9	119.2	119.2	710.6	710.6
4.50	157.6	157.6	151.0	151.0	88.8	88.8	193.0	193.0
4.75	66.8	66.8	95.7	95.7	67.0	67.0	35.6	35.6
5.00	940.5	940.5	458.0	458.0	429.2	429.2	324.6	324.6
5.25	180.2	180.2	-	-	3.9	3.9	42.2	42.2
5.50	92.9	92.9	92.9	92.9	136.7	136.7	173.3	173.3
5.75	-	-	-	-	-	-	35.0	35.0
6.00	687.6	687.6	172.0	23.8	1,618.0	1,618.0	1,700.5	1,700.5
6.25	-	-	-	-	103.8	103.8	175.7	175.7
6.50	-	-	160.1	160.1	-	-	-	-
6.75	-	-	-	-	-	-	-	-
7.00	1,259.0	1,259.0	291.7	291.7	1,161.8	1,161.8	1,158.3	1,158.3
7.25	-	-	-	-	6.3	6.3	-	-
7.50	19.5	19.5	-	-	0.8	0.8	126.9	126.9
7.75	-	-	-	-	-	-	-	-
8.00	868.5	868.5	199.3	199.3	46.5	46.5	431.2	431.2
8.25	-	-	-	-	-	-	414.2	414.2
8.50	379.6	379.6	1,731.4	1,731.4	98.4	98.4	5.7	5.7
8.75	2,737.0	2,737.0	745.2	745.2	-	-	-	-
9.00	10,763.7	9,696.9	19,310.2	18,243.4	19,038.9	17,873.9	15,607.7	14,541.0
9.25	7,371.6	7,371.6	4,497.6	4,497.6	1,804.6	1,804.6	270.8	270.8
9.50	12,881.9	12,881.9	5,333.4	5,333.4	6,627.6	6,627.6	6,930.7	6,930.7
9.75	5,150.1	4,671.8	127.8	127.8	1,201.8	1,201.8	12.8	12.8
10.00	3,973.3	3,973.3	2,857.5	2,857.5	8,125.5	8,125.5	1,102.3	1,102.3
10.25	2,833.2	2,833.2	781.3	781.3	4,658.6	4,658.6	10,317.6	10,317.6
10.50	8,751.8	1,491.7	2,260.3	2,123.7	2,474.3	2,474.3	503.3	503.3
10.75	1,464.8	1,464.8	580.7	438.6	326.7	190.1	2,334.5	2,334.5
11.00	5,519.2	5,472.3	8,038.0	6,005.1	36,294.4	24,295.2	16,189.1	16,189.1
11.25	3,086.9	3,086.9	2,380.4	2,380.4	5,036.5	4,911.0	12,538.9	4,112.8
11.50	1,118.6	1,118.6	3,132.6	3,132.6	5,227.4	5,227.4	758.4	758.4
11.75	241.5	241.5	2,485.8	2,485.8	809.2	809.2	139.8	139.8
12.00	20,085.3	17,085.3	36,043.0	24,722.7	42,890.7	36,659.9	15,139.4	14,842.7
12.25	1,592.7	1,592.7	5,010.8	5,010.8	720.4	720.4	2,706.1	2,706.1
12.50	3,475.4	3,475.4	5,077.2	5,077.2	4,338.7	4,338.7	2,885.2	2,885.2
12.75	7,998.2	2,812.6	2,380.8	2,380.8	2,710.3	2,710.3	8,358.6	8,358.6
13.00	12,134.7	11,976.0	4,447.6	4,447.6	16,179.0	8,746.2	16,177.1	5,010.5
13.25	1,807.7	1,807.7	2,129.5	2,129.5	1,311.6	1,311.6	5,460.9	5,460.9
13.50	2,997.1	2,883.0	1,367.8	1,367.8	2,170.3	2,170.3	8,158.1	8,158.1
13.75	847.7	649.4	1,886.6	1,886.6	1,345.0	1,345.0	1,062.3	1,062.3
14.00	9,923.0	9,304.3	11,152.7	10,176.3	13,682.7	12,706.2	16,524.2	14,174.8
14.25	1,299.5	1,299.5	1,292.5	1,292.5	1,021.1	1,021.1	1,459.9	1,459.9
14.50	7,264.1	671.0	1,167.1	1,167.1	1,005.1	1,005.1	1,986.4	1,986.4
14.75	1,254.0	1,254.0	639.3	639.3	2,754.4	2,754.4	1,677.9	1,677.9
15.00	15,128.5	15,128.5	13,274.4	13,132.5	17,699.5	17,699.5	14,788.6	14,788.6
15.25	622.3	622.3	94.5	94.5	539.0	539.0	1,321.3	1,321.3
15.50	10,560.8	10,556.4	7,612.4	7,612.4	14,964.6	14,964.6	17,506.2	17,506.2
15.75	876.2	876.2	426.2	426.2	1,445.4	1,445.4	828.5	828.5
16.00 & over	32,923.6	32,888.2	25,653.8	25,643.6	42,793.0	42,770.8	40,387.9	40,365.7
<b>TOTAL</b>	<b>254,726.0</b>	<b>225,741.9</b>	<b>238,625.0</b>	<b>221,764.3</b>	<b>325,226.2</b>	<b>290,666.3</b>	<b>284,402.1</b>	<b>261,074.3</b>

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

(End of Period: Million Rupees)

RATE OF RETURN	2010		2011				2012	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	209,942.3	186,830.2	259,165.3	224,338.5	124,245.6	123,403.3	210,478.1	182,915.6
1.00*	2,019.7	1,141.5	1,583.2	682.2	2,360.1	1,432.7	1,706.2	642.1
2.00*	14,811.8	14,811.8	10,376.9	10,376.9	4,565.2	4,565.2	9,741.5	9,738.4
3.00*	21,777.3	20,492.7	25,778.4	25,778.4	21,589.1	21,187.3	26,163.1	25,525.6
4.00*	30,096.2	30,096.2	33,058.8	33,058.8	26,142.9	26,141.0	22,502.1	22,500.5
5.00*	22,416.8	22,416.8	25,825.7	25,824.3	31,117.0	31,116.7	32,119.8	32,054.8
6.00*	15,643.4	15,643.4	6,148.2	6,148.2	12,731.3	12,731.3	12,806.3	12,806.3
7.00*	22,554.6	22,554.6	21,994.2	21,994.2	19,269.2	19,269.2	16,342.9	16,342.9
8.00*	27,253.1	27,253.1	25,378.0	20,377.9	20,937.4	14,390.3	27,933.6	17,161.5
8.25	865.8	865.8	892.8	892.8	587.3	587.3	1,272.1	1,272.1
8.50	9,136.2	9,136.2	4,832.4	4,832.4	5,518.9	5,518.9	6,680.0	6,680.0
8.75	2,367.1	2,367.1	825.7	825.7	939.4	939.4	1,081.2	1,081.2
9.00	124,819.5	124,819.5	109,620.1	109,620.1	100,456.3	100,456.3	297,500.1	227,416.6
9.25	4,731.1	4,731.1	821.5	821.5	712.4	712.4	2,531.9	2,531.9
9.50	80,604.2	80,604.2	3,873.9	3,873.9	2,426.7	2,426.7	3,669.4	3,669.4
9.75	4,620.5	4,620.5	1,439.3	1,439.3	2,812.4	2,812.4	1,058.8	1,058.8
10.00	103,406.1	103,406.1	46,522.0	46,500.1	37,561.2	37,551.3	34,790.0	34,790.0
10.25	4,583.6	4,553.6	4,475.9	4,475.9	6,313.8	6,313.8	2,390.6	2,390.6
10.50	4,392.2	4,392.2	10,853.7	10,853.2	12,253.1	12,193.1	7,459.6	7,459.6
10.75	939.7	939.7	7,009.9	7,009.9	6,232.2	6,232.2	6,526.2	6,526.2
11.00	13,954.5	13,926.0	142,992.9	142,859.5	271,617.3	248,695.4	133,224.1	133,179.1
11.25	1,567.0	1,567.0	1,933.5	1,933.5	2,940.3	2,940.3	2,603.9	2,603.9
11.50	5,929.7	3,901.7	1,732.1	1,732.1	3,290.7	3,290.7	3,493.1	3,424.3
11.75	626.7	624.3	598.5	598.5	11,089.9	5,917.7	4,343.7	4,241.7
12.00	15,482.5	13,348.2	18,093.4	15,960.2	36,082.3	32,665.6	63,876.3	57,206.6
12.25	2,974.3	2,972.0	3,079.2	2,432.7	26,314.4	17,506.3	21,313.5	14,452.0
12.50	8,410.8	6,650.0	5,502.4	2,826.9	26,140.0	24,372.4	43,226.8	35,074.7
12.75	13,754.5	13,753.1	9,344.1	3,527.9	30,307.9	23,547.3	87,992.0	26,626.6
13.00	59,842.5	40,860.3	38,942.0	35,730.2	84,141.3	67,803.9	141,718.8	116,637.0
13.25	23,680.6	19,644.9	5,209.0	5,209.0	66,419.3	61,496.6	85,061.0	67,308.7
13.50	63,244.4	47,275.1	24,996.3	23,263.8	41,498.0	37,701.6	107,218.3	87,501.7
13.75	74,267.1	59,018.5	32,053.6	27,585.3	71,761.4	65,055.5	69,247.8	66,347.8
14.00	193,600.0	159,000.9	162,510.1	135,901.7	135,521.8	122,961.0	188,104.2	150,604.3
14.25	77,314.2	61,362.1	43,352.4	38,989.2	56,703.9	54,201.9	122,401.5	47,115.9
14.50	91,638.8	81,950.0	71,930.2	54,013.1	72,170.7	69,497.2	217,344.9	80,873.8
14.75	75,201.1	68,613.5	62,098.4	54,184.6	78,820.2	78,143.5	121,087.3	63,454.5
15.00	378,483.9	205,176.9	313,347.8	215,400.4	226,841.7	167,001.9	279,102.4	178,254.5
15.25	82,269.0	74,121.3	67,265.0	61,997.1	87,240.3	84,339.2	45,917.7	43,912.3
15.50	74,147.0	71,911.4	148,152.4	138,260.9	124,302.9	90,568.7	86,947.8	83,693.2
15.75	148,696.1	71,936.4	57,675.0	49,225.0	182,395.2	64,195.7	69,251.9	27,767.8
16.00	374,511.3	257,800.0	368,577.8	251,378.9	296,347.6	162,702.4	136,170.7	132,767.1
16.25	40,929.2	39,027.9	220,179.4	36,805.5	71,884.6	65,788.7	19,918.3	17,768.0
16.50	73,124.5	69,407.5	94,208.6	64,336.2	61,454.5	48,078.4	31,602.7	31,602.2
16.75	32,502.5	32,502.5	25,859.6	25,582.4	44,640.0	43,630.1	13,347.4	11,730.3
17.00	183,136.7	180,938.2	260,693.1	256,622.1	169,591.3	163,733.0	174,508.1	145,217.0
17.25	9,235.0	9,235.0	14,444.0	14,444.0	29,592.5	29,592.5	9,460.9	9,442.2
17.50	34,578.2	34,575.3	44,099.2	44,099.2	30,077.6	30,053.3	26,712.9	26,710.4
17.75	8,213.3	8,213.3	15,188.7	15,182.7	18,046.1	18,042.7	5,050.3	5,047.4
18.00	109,987.9	106,734.1	83,308.7	81,647.8	87,868.0	83,482.7	45,337.2	41,487.0
18.25	4,088.0	4,088.0	6,704.9	6,700.9	18,859.4	18,854.2	4,584.4	4,579.6
18.50	23,398.7	23,373.5	15,509.5	15,509.5	19,390.1	19,386.7	14,979.0	14,975.9
18.75	2,304.3	2,304.3	5,454.5	5,454.1	8,664.1	8,664.1	4,954.4	4,954.4
19.00	14,918.9	14,918.9	62,306.8	62,303.1	47,781.4	47,781.4	42,863.3	42,863.3
19.25	787.5	787.5	2,472.5	2,472.5	3,745.4	3,745.4	665.3	665.3
19.50	1,305.8	1,305.8	2,492.3	2,492.3	3,709.7	3,709.7	5,123.7	5,123.7
19.75	691.9	691.9	2,095.7	2,095.7	1,370.1	1,370.1	1,401.8	1,401.8
20.00 & over	73,115.5	73,115.5	66,582.6	66,582.6	72,581.5	72,581.5	83,129.8	82,343.9
<b>TOTAL</b>	<b>3,098,895.5</b>	<b>2,558,309.5</b>	<b>3,101,461.6</b>	<b>2,525,065.1</b>	<b>3,059,974.9</b>	<b>2,573,079.9</b>	<b>3,238,040.4</b>	<b>2,483,523.8</b>

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

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

(End of Period: Million Rupees)

RATE OF RETURN	2012		2013				2014	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	212,510.5	207,580.5	140,442.2	127,590.1	178,714.4	168,360.0	269,310.9	131,789.1
1.00*	2,162.3	1,055.3	4,019.5	3,974.5	6,950.9	5,624.3	8,747.2	8,677.7
2.00*	10,465.1	10,444.3	11,698.2	11,698.2	19,770.7	13,533.1	23,429.6	23,429.6
3.00*	26,461.9	26,461.7	28,857.1	28,856.9	41,775.2	27,086.3	37,210.0	37,209.9
4.00*	26,183.7	26,182.3	21,337.4	21,336.2	28,367.2	28,366.3	26,996.7	26,996.2
5.00*	29,124.9	29,054.7	27,647.0	27,645.5	40,115.1	33,355.1	65,413.8	52,278.1
6.00*	6,089.7	6,089.7	9,159.1	9,159.1	14,810.9	5,864.6	10,095.5	6,595.2
7.00*	13,899.8	13,899.8	55,656.3	54,164.9	43,502.2	43,473.8	49,064.4	49,064.2
8.00*	8,393.3	8,393.3	29,362.1	29,075.2	19,944.1	19,944.1	16,361.9	16,361.9
8.25	415.9	178.9	494.9	494.9	736.0	736.0	203.7	203.7
8.50	2,058.5	2,058.5	2,067.3	2,067.3	4,443.9	4,443.9	5,385.9	5,385.9
8.75	3,916.4	3,916.4	7,139.8	7,139.8	5,603.1	5,603.1	6,045.8	6,045.8
9.00	72,759.7	66,865.4	108,845.5	93,477.6	274,873.2	187,480.1	212,234.5	199,774.0
9.25	16,189.5	16,189.4	78,228.2	78,228.2	70,374.7	70,374.7	51,004.9	49,504.9
9.50	240,628.5	199,021.1	80,498.2	76,188.2	112,726.7	108,324.3	79,005.1	74,836.9
9.75	40,112.6	31,300.4	29,703.8	26,948.8	44,626.4	37,806.3	7,115.9	4,975.2
10.00	107,614.5	59,724.3	174,594.0	116,740.7	223,443.7	173,023.0	168,532.2	70,183.2
10.25	75,395.7	36,568.9	73,825.4	42,507.7	80,215.9	68,285.9	78,953.6	54,286.7
10.50	84,068.7	54,585.6	110,464.3	66,965.2	153,428.4	94,616.4	101,027.4	74,731.0
10.75	59,864.1	47,496.0	61,250.2	49,045.3	134,333.2	57,525.5	106,598.3	63,374.6
11.00	191,319.6	140,111.0	291,477.7	185,255.2	405,607.3	192,419.9	429,123.6	168,522.1
11.25	78,624.1	74,208.1	133,479.4	46,286.0	177,705.0	83,262.4	192,693.8	114,426.3
11.50	47,597.1	46,288.3	116,826.2	63,422.2	118,708.1	87,681.9	89,014.4	81,435.7
11.75	60,350.4	54,144.9	102,496.5	32,931.9	59,225.0	56,454.4	92,059.8	84,057.7
12.00	133,352.3	116,333.3	459,317.0	296,153.5	168,153.2	138,940.3	285,024.0	236,018.6
12.25	99,973.5	65,608.3	42,845.4	38,553.6	53,775.9	50,891.6	85,203.6	81,064.4
12.50	236,340.5	115,990.4	81,238.6	80,598.8	78,831.4	78,152.0	74,417.0	69,619.6
12.75	164,943.6	42,663.0	28,854.6	26,668.1	59,099.0	39,314.1	52,926.6	52,313.5
13.00	157,678.4	116,424.9	162,637.8	90,508.3	87,859.4	87,097.9	170,839.7	127,167.8
13.25	48,024.0	43,727.4	19,017.6	16,936.7	19,629.7	19,317.2	69,379.5	69,379.5
13.50	58,757.5	45,640.4	80,975.5	80,975.5	92,995.0	79,968.3	98,685.7	98,685.7
13.75	29,057.4	28,956.0	10,268.5	10,267.2	17,521.5	17,520.3	37,491.9	25,742.5
14.00	123,287.7	109,378.8	131,494.8	123,671.4	120,305.6	116,127.2	83,899.3	70,811.2
14.25	25,502.7	18,501.9	16,468.5	15,130.3	16,390.9	15,432.0	46,338.8	46,338.8
14.50	35,511.2	32,615.1	17,475.8	17,436.5	30,480.3	29,804.5	80,697.0	68,294.4
14.75	18,029.5	18,028.0	13,506.8	13,505.4	6,282.5	6,281.2	15,301.3	15,300.2
15.00	354,911.3	256,530.1	191,769.1	127,933.9	201,354.3	158,353.9	100,803.5	71,927.7
15.25	28,958.8	28,958.8	11,311.4	11,311.4	8,816.1	8,816.1	12,925.8	12,925.8
15.50	76,145.8	75,508.8	69,103.2	68,852.4	79,470.0	73,133.6	109,735.1	88,079.9
15.75	26,631.6	16,644.9	12,599.9	12,599.6	9,758.1	9,757.9	6,456.5	6,456.5
16.00	78,003.0	75,066.5	65,866.9	65,759.1	44,063.8	43,552.6	50,210.7	48,065.7
16.25	10,728.9	10,723.3	8,645.6	8,640.7	4,059.3	4,054.8	3,680.7	3,676.8
16.50	17,531.7	17,495.4	8,711.0	8,711.0	12,255.2	11,255.2	28,136.5	27,742.0
16.75	6,485.0	5,484.0	13,590.7	3,604.4	3,243.0	3,243.0	2,430.3	2,430.3
17.00	54,784.8	54,086.6	57,080.9	42,820.5	22,779.5	22,619.2	29,572.8	22,267.2
17.25	6,821.5	6,803.3	4,225.4	4,225.4	10,314.0	10,314.0	4,573.8	4,573.8
17.50	23,770.0	15,168.4	7,272.5	7,271.6	5,243.4	5,242.6	6,012.1	6,011.3
17.75	3,784.8	3,782.2	1,919.3	1,917.1	4,725.8	4,724.0	1,991.7	1,990.1
18.00	55,101.5	46,343.7	53,175.0	53,175.0	45,220.6	40,637.9	62,480.4	42,174.4
18.25	2,497.7	2,493.3	2,091.5	2,087.5	2,728.2	2,696.7	3,810.9	3,729.0
18.50	14,552.0	14,549.2	14,923.6	14,920.1	5,590.0	5,587.9	14,454.0	7,443.9
18.75	2,629.1	2,629.1	997.8	997.8	675.8	675.8	1,626.2	1,626.2
19.00	52,734.2	52,529.3	48,815.6	48,315.6	49,169.4	48,669.4	51,382.8	51,382.8
19.25	472.7	472.7	242.2	242.2	253.0	253.0	283.4	283.4
19.50	6,303.6	6,303.6	3,641.5	3,641.5	2,289.7	2,289.7	1,761.1	1,761.1
19.75	1,093.8	1,093.8	305.0	305.0	759.8	759.8	1,427.2	1,427.2
20.00 & over	63,203.8	61,992.4	63,198.2	60,932.3	66,531.6	66,531.6	64,054.1	58,203.1
<b>TOTAL</b>	<b>3,433,810.3</b>	<b>2,670,345.4</b>	<b>3,403,157.5</b>	<b>2,559,869.2</b>	<b>3,590,626.5</b>	<b>2,775,660.9</b>	<b>3,783,642.7</b>	<b>2,829,059.6</b>

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

(Percent per annum)

TYPE OF DEPOSITS	2010	2011		2012		2013		2014
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	6.86 (1.27)	6.06 (1.59)	6.14 (1.32)	5.26 (1.59)	5.20 (1.42)	4.65 (1.91)	5.13 (1.69)	3.93 (3.53)
II. Saving Deposits	5.02 (52.69)	5.25 (53.94)	5.14 (53.71)	5.68 (54.80)	5.69 (56.63)	5.90 (58.86)	6.32 (59.31)	6.34 (59.65)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.00 (11.15)	5.29 (9.77)	4.79 (9.14)	5.13 (9.61)	5.95 (9.51)	5.38 (9.48)	5.80 (9.87)	5.76 (8.65)
(b) 3 months and over but less than 6	7.28 (9.42)	7.42 (8.62)	6.72 (7.92)	6.62 (7.67)	6.51 (6.29)	6.08 (6.43)	6.68 (7.18)	6.47 (6.56)
(c) 6 months and over but less than 1 year	7.41 (5.15)	7.72 (5.19)	7.83 (5.57)	7.17 (4.89)	6.88 (5.18)	6.44 (4.21)	6.93 (4.12)	6.87 (4.16)
(d) 1 year and over but less than 2 years	8.28 (13.89)	8.99 (14.67)	8.82 (16.27)	8.71 (15.38)	8.20 (14.94)	7.73 (13.40)	7.76 (12.24)	7.72 (11.81)
(e) 2 years and over but less than 3 years	8.35 (0.84)	9.30 (0.67)	8.28 (0.56)	8.40 (0.63)	8.16 (0.58)	7.93 (0.53)	8.29 (0.52)	8.04 (0.58)
(f) 3 years and over but less than 4 years	10.35 (1.74)	11.31 (1.68)	11.17 (1.63)	10.73 (1.94)	10.34 (2.03)	8.65 (1.95)	8.95 (1.94)	8.19 (1.91)
(g) 4 years and over but less than 5 years	9.46 (0.28)	9.61 (0.19)	8.62 (0.16)	9.20 (0.15)	8.93 (0.16)	8.31 (0.14)	8.98 (0.15)	8.78 (0.14)
(h) 5 years and over	8.89 (3.56)	9.37 (3.68)	9.93 (3.71)	9.21 (3.34)	9.88 (3.26)	9.50 (3.09)	9.50 (2.99)	8.98 (3.03)
IV. Overall								
(i) Excluding current and other deposits	6.07	6.42	6.29	6.47	6.45	6.28	6.64	6.53
(ii) Including current and other deposits	4.39	4.53	4.51	4.56	4.61	4.38	4.63	4.29

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

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

(Percent per annum)

TYPE OF DEPOSITS	2010	2011		2012		2013		2014
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	8.05 (1.25)	6.94 (1.49)	6.33 (1.39)	6.32 (1.44)	5.34 (1.49)	4.73 (2.02)	5.23 (1.81)	4.06 (3.70)
II. Saving Deposits	5.48 (53.22)	5.61 (52.66)	5.61 (52.70)	6.14 (54.68)	6.18 (55.91)	6.38 (58.22)	6.87 (59.18)	6.86 (59.31)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.10 (10.80)	5.50 (10.02)	5.39 (8.72)	5.55 (9.34)	6.45 (9.45)	5.83 (9.39)	6.53 (9.49)	6.12 (8.79)
(b) 3 months and over but less than 6 months	7.82 (8.70)	7.92 (8.53)	7.31 (7.74)	7.70 (7.02)	7.39 (5.91)	6.71 (6.22)	7.64 (6.54)	7.54 (6.05)
(c) 6 months and over but less than 1 year	7.71 (4.18)	8.17 (5.24)	8.40 (5.57)	7.95 (4.74)	7.62 (5.00)	7.15 (4.02)	7.67 (4.02)	7.78 (3.95)
(d) 1 year and over but less than 2 years	8.37 (15.11)	9.15 (15.42)	8.93 (17.40)	8.93 (16.26)	8.38 (15.76)	7.94 (14.00)	7.97 (12.92)	7.98 (12.31)
(e) 2 years and over but less than 3 years	8.29 (0.68)	9.21 (0.69)	8.34 (0.61)	8.48 (0.68)	8.32 (0.61)	7.98 (0.57)	8.36 (0.56)	8.07 (0.62)
(f) 3 years and over but less than 4 years	10.36 (1.71)	11.28 (1.80)	11.24 (1.76)	10.77 (2.10)	10.35 (2.19)	8.65 (2.10)	9.10 (2.07)	8.58 (1.97)
(g) 4 years and over but less than 5 years	9.54 (0.17)	9.68 (0.19)	8.73 (0.17)	9.25 (0.16)	9.05 (0.17)	8.31 (0.15)	8.98 (0.17)	9.00 (0.15)
(h) 5 years and over	8.86 (4.19)	9.39 (3.97)	10.14 (3.94)	9.31 (3.59)	9.92 (3.50)	9.53 (3.32)	9.55 (3.23)	9.31 (3.14)
IV. Overall								
(i) Excluding current and other deposits	6.45	6.78	6.77	6.97	6.92	6.73	7.18	7.03
(ii) Including current and other deposits	4.76	4.90	4.86	5.02	5.04	4.79	5.09	4.71

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

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

(Percent per annum)

TYPE OF DEPOSITS	2010	2011		2012		2013		2014
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Call Deposits</b>	0.16 (2.50)	0.22 (2.79)	0.20 (0.52)	0.16 (3.32)	0.19 (0.53)	0.07 (0.46)	0.07 (0.42)	0.01 (1.41)
<b>II. Saving Deposits</b>	0.81 (66.12)	1.91 (69.67)	0.71 (65.42)	0.73 (56.25)	0.53 (65.56)	0.35 (67.28)	0.32 (60.76)	0.31 (63.80)
<b>III. Term or Fixed Deposits</b>								
(a) Less than 3 months	3.70 (9.17)	1.52 (6.70)	0.42 (14.01)	1.66 (12.64)	0.29 (10.32)	0.10 (10.64)	0.30 (14.09)	0.19 (6.88)
(b) 3 months and over but less than 6 months	3.03 (12.48)	2.10 (9.77)	1.44 (10.09)	0.89 (14.92)	0.58 (10.93)	0.49 (9.21)	1.80 (14.32)	0.25 (12.78)
(c) 6 months and over but less than 1 year	3.22 (3.43)	1.39 (4.60)	1.11 (5.58)	0.87 (6.63)	0.69 (7.44)	0.86 (6.73)	0.55 (5.18)	0.33 (6.70)
(d) 1 year and over but less than 2 years	5.55 (5.39)	3.52 (5.41)	1.25 (3.12)	1.56 (5.55)	1.12 (4.80)	0.60 (5.49)	0.98 (4.55)	0.73 (5.60)
(e) 2 years and over but less than 3 years	10.73 (0.20)	10.79 (0.48)	0.51 (0.06)	2.87 (0.12)	0.16 (0.15)	0.30 (0.05)	0.77 (0.05)	0.89 (0.04)
(f) 3 years and over but less than 4 years	7.84 (0.12)	13.47 (0.29)	0.91 (0.15)	2.42 (0.10)	1.11 (0.02)	0.91 (0.02)	0.91 (0.43)	0.15 (1.17)
(g) 4 years and over but less than 5 years	1.58 (0.02)	7.99 (0.10)	0.51 (0.03)	0.22 (0.01)	1.17 (0.03)	- -	0.76 -	0.07 (0.05)
(h) 5 years and over	11.41 (0.57)	4.69 (0.19)	0.26 (1.02)	0.71 (0.47)	1.86 (0.22)	0.19 (0.12)	0.63 (0.21)	0.99 (1.59)
<b>IV. Overall</b>								
(i) Excluding current and other deposits	1.77	2.01	0.77	0.91	0.55	0.39	0.58	0.33
(ii) Including current and other deposits	1.05	1.09	0.54	0.52	0.32	0.22	0.34	0.17

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

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

(Percent per annum)

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	<b>TOTAL ADVANCES</b>	
<b>I. INTEREST BEARING &amp; ISLAMIC MODES OF FINANCING - ALL BANKS</b>									
2010	Dec.	15.15	13.77	12.93	13.06	12.26	12.90	14.49	<b>13.36</b>
2011	Jun.	16.19	11.14	12.71	13.62	12.53	12.76	14.61	<b>13.46</b>
	Dec.	13.74	12.93	13.25	13.88	12.40	12.47	14.85	<b>13.68</b>
2012	Jun.	9.61	11.81	12.75	12.43	11.90	14.00	13.64	<b>12.81</b>
	Dec.	10.08	11.15	11.15	11.88	12.27	13.21	12.69	<b>11.93</b>
2013	Jun.	12.94	11.66	10.90	11.53	11.94	13.75	12.09	<b>11.66</b>
	Dec.	13.58	10.88	10.54	11.05	11.21	9.00	11.77	<b>11.18</b>
2014	Jun.	14.43	11.38	10.12	9.51	11.99	10.35	12.26	<b>11.18</b>
<b>II. INTEREST BEARING - ALL BANKS</b>									
2010	Dec.	14.72	13.36	11.69	12.02	12.48	13.45	12.92	<b>12.36</b>
2011	Jun.	15.78	12.42	11.33	11.11	12.01	11.04	12.85	<b>12.01</b>
	Dec.	14.78	10.20	11.53	8.89	11.46	13.12	12.90	<b>11.81</b>
2012	Jun.	12.80	12.86	11.89	11.07	12.49	12.30	13.29	<b>12.43</b>
	Dec.	15.40	12.28	10.55	8.31	10.2	8.4	11.41	<b>10.77</b>
2013	Jun.	14.86	11.72	8.71	8.45	10.80	9.40	10.64	<b>9.97</b>
	Dec.	9.66	11.65	10.77	9.67	11.11	7.79	11.49	<b>10.91</b>
2014	Jun.	15.46	12.03	10.11	9.92	11.61	7.10	11.72	<b>11.20</b>
<b>III. ISLAMIC MODES OF FINANCING-ALL BANKS</b>									
2010	Dec.	15.20	13.80	13.01	13.10	12.24	12.86	14.59	<b>13.43</b>
2011	Jun.	16.24	11.04	12.81	13.74	12.57	12.81	14.73	<b>13.55</b>
	Dec.	13.50	13.06	13.40	14.18	12.46	12.42	15.04	<b>13.83</b>
2012	Jun.	9.46	11.63	12.84	12.51	11.84	14.11	13.68	<b>12.84</b>
	Dec.	9.53	11.10	11.19	12.10	12.43	13.30	12.80	<b>12.02</b>
2013	Jun.	12.80	11.65	11.02	11.74	12.05	13.80	12.20	<b>11.78</b>
	Dec.	14.20	10.80	10.52	11.14	11.23	9.10	11.79	<b>11.20</b>
2014	Jun.	14.22	11.27	10.12	9.48	12.03	10.65	12.29	<b>11.18</b>



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

(Billion Rupees)

Provinces/Regions	Category	Jun-2013			Dec-2013			Jun-2014		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	0.15	78.70	78.85	0.92	83.84	84.77	0.31	82.59	82.90
	Govt.	15.22	680.95	696.17	15.82	715.80	731.61	22.33	802.74	825.07
	NFPSEs	0.70	395.47	396.17	3.34	466.24	469.58	3.47	463.60	467.08
	NBFCs & Fin Aux.	0.89	166.21	167.10	1.00	185.98	186.98	1.70	171.61	173.32
	Private Sector	191.34	1,794.62	1,985.97	206.54	1,923.11	2,129.64	211.59	2,083.97	2,295.57
	Trust Fund	6.66	186.65	193.31	6.41	196.86	203.27	6.86	177.07	183.93
	Personal	430.97	3,085.13	3,516.10	471.86	3,221.30	3,693.16	506.52	3,442.19	3,948.71
	Others	16.44	84.30	100.74	15.50	68.51	84.00	14.86	60.14	75.00
	<b>Total</b>	<b>662.38</b>	<b>6,472.02</b>	<b>7,134.41</b>	<b>721.39</b>	<b>6,861.63</b>	<b>7,583.02</b>	<b>767.63</b>	<b>7,283.93</b>	<b>8,051.57</b>
	<b>Punjab</b>	Foreign	0.11	16.24	16.35	0.82	18.88	19.70	0.26	18.86
Govt.		2.98	280.32	283.31	2.88	287.17	290.05	5.00	323.14	328.14
NFPSEs		0.31	111.96	112.28	0.45	114.30	114.75	0.47	135.23	135.69
NBFCs & Fin Aux.		0.61	15.33	15.94	0.09	16.24	16.34	0.45	16.87	17.33
Private Sector		107.19	776.92	884.12	118.21	812.50	930.71	116.77	889.60	1,006.37
Trust Fund		3.21	72.61	75.82	3.00	62.28	65.28	2.98	63.29	66.27
Personal		234.72	1,443.42	1,678.13	259.12	1,499.33	1,758.45	283.52	1,619.13	1,902.65
Others		2.78	30.13	32.91	3.89	22.88	26.77	2.49	13.51	16.00
<b>Total</b>		<b>351.91</b>	<b>2,746.94</b>	<b>3,098.85</b>	<b>388.45</b>	<b>2,833.58</b>	<b>3,222.03</b>	<b>411.93</b>	<b>3,079.63</b>	<b>3,491.56</b>
<b>Sindh</b>		Foreign	0.01	42.44	42.44	0.02	48.21	48.23	0.01	43.99
	Govt.	5.67	117.67	123.34	5.24	159.59	164.83	7.39	154.11	161.50
	NFPSEs	0.18	181.84	182.02	2.71	210.35	213.06	2.69	216.02	218.71
	NBFCs & Fin Aux.	0.02	142.07	142.09	0.08	154.78	154.86	0.03	139.76	139.79
	Private Sector	39.36	619.36	658.72	40.01	728.74	768.74	40.70	752.81	793.52
	Trust Fund	1.06	66.18	67.24	1.39	77.02	78.40	1.49	72.55	74.04
	Personal	44.77	1,065.73	1,110.50	49.93	1,103.36	1,153.29	53.50	1,146.88	1,200.37
	Others	0.09	12.26	12.35	0.12	8.28	8.39	0.10	9.17	9.27
	<b>Total</b>	<b>91.16</b>	<b>2,247.54</b>	<b>2,338.70</b>	<b>99.49</b>	<b>2,490.32</b>	<b>2,589.81</b>	<b>105.91</b>	<b>2,535.29</b>	<b>2,641.20</b>
	<b>Khyber Pakhtunkhwa</b>	Foreign	0.01	0.55	0.56	0.08	1.41	1.49	0.01	1.65
Govt.		2.78	72.43	75.21	2.50	83.15	85.65	2.67	90.95	93.62
NFPSEs		0.03	11.62	11.65	0.02	13.34	13.36	0.05	10.04	10.09
NBFCs & Fin Aux.		0.02	0.67	0.69	0.06	1.31	1.36	0.10	1.45	1.54
Private Sector		16.50	94.30	110.80	18.71	99.07	117.78	19.81	110.32	130.13
Trust Fund		1.15	12.64	13.78	1.13	8.34	9.47	0.90	8.40	9.30
Personal		67.13	206.07	273.19	72.44	209.82	282.25	76.74	223.08	299.82
Others		1.34	6.27	7.61	1.32	5.53	6.85	1.03	8.19	9.22
<b>Total</b>		<b>88.96</b>	<b>404.54</b>	<b>493.50</b>	<b>96.27</b>	<b>421.95</b>	<b>518.22</b>	<b>101.29</b>	<b>454.08</b>	<b>555.38</b>
<b>Balochistan</b>		Foreign	0.02	0.11	0.13	-	0.19	0.19	-	0.12
	Govt.	2.30	15.36	17.66	3.59	17.35	20.95	4.29	17.36	21.64
	NFPSEs	0.07	6.80	6.87	0.11	6.12	6.23	0.16	2.92	3.08
	NBFCs & Fin Aux.	-	0.05	0.05	-	0.43	0.43	0.01	0.37	0.38
	Private Sector	3.50	41.41	44.91	3.07	39.97	43.03	3.54	46.45	49.99
	Trust Fund	0.06	1.35	1.41	0.09	3.54	3.63	0.11	2.27	2.38
	Personal	5.12	62.92	68.03	6.22	62.93	69.15	6.99	71.98	78.97
	Others	10.44	5.36	15.80	8.75	4.54	13.29	9.92	3.70	13.62
	<b>Total</b>	<b>21.52</b>	<b>133.37</b>	<b>154.89</b>	<b>21.83</b>	<b>135.06</b>	<b>156.89</b>	<b>25.01</b>	<b>145.17</b>	<b>170.18</b>
	<b>Islamabad</b>	Foreign	..	19.03	19.03	-	14.83	14.83	..	17.64
Govt.		0.97	176.19	177.15	1.22	145.66	146.87	1.59	190.37	191.96
NFPSEs		..	82.79	82.79	0.01	122.11	122.12	..	98.96	98.97
NBFCs & Fin Aux.		..	6.81	6.81	0.45	12.04	12.49	0.01	9.15	9.16
Private Sector		3.02	229.33	232.35	1.98	203.67	205.66	3.65	249.84	253.50
Trust Fund		0.64	32.70	33.34	0.47	44.49	44.96	0.20	28.23	28.43
Personal		9.14	219.76	228.90	9.93	255.67	265.60	10.47	288.00	298.47
Others		1.10	29.60	30.70	0.72	26.56	27.28	0.18	24.88	25.07
<b>Total</b>		<b>14.88</b>	<b>796.20</b>	<b>811.08</b>	<b>14.78</b>	<b>825.03</b>	<b>839.81</b>	<b>16.11</b>	<b>907.08</b>	<b>923.19</b>
<b>FATA</b>		Foreign	-	-	-	-	-	-	..	..
	Govt.	0.25	1.38	1.63	0.20	1.00	1.20	0.34	1.08	1.42
	NFPSEs	0.05	..	0.05	0.03	-	0.03	0.09	0.01	0.10
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	0.01	0.01
	Private Sector	1.32	2.23	3.56	1.56	1.81	3.37	2.55	1.72	4.27
	Trust Fund	0.14	0.05	0.18	0.05	0.05	0.05	..	0.05	0.05
	Personal	5.45	2.75	8.20	5.78	2.94	8.72	5.67	3.51	9.18
	Others	0.68	0.38	1.07	0.68	0.39	1.08	0.72	0.37	1.08
	<b>Total</b>	<b>7.88</b>	<b>6.80</b>	<b>14.68</b>	<b>8.25</b>	<b>6.18</b>	<b>14.44</b>	<b>9.37</b>	<b>6.74</b>	<b>16.10</b>

\* End Position.

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

(Billion Rupees)

Provinces/Regions	Category	Jun-2013			Dec-2013			Jun-2014		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign	..	-	..	-	..	..	0.02	0.01	0.04
	Govt.	0.16	1.88	2.05	0.09	7.90	7.99	0.78	11.62	12.41
	NFPSEs	0.01	0.01	0.02	0.01	0.01	0.02	..	0.02	0.02
	NBFCs & Fin Aux.	0.14	0.90	1.04	0.14	0.47	0.61	0.99	0.99	1.99
	Private Sector	1.63	6.39	8.01	1.68	5.75	7.43	3.05	6.90	9.95
	Trust Fund	0.16	0.41	0.57	0.25	0.47	0.71	0.64	0.49	1.14
	Personal	1.89	5.43	7.32	1.98	5.92	7.91	2.45	6.85	9.30
	Others	-	0.09	0.09	0.02	0.02	0.04	0.12	..	0.13
	<b>Total</b>	<b>3.99</b>	<b>15.11</b>	<b>19.10</b>	<b>4.17</b>	<b>20.54</b>	<b>24.71</b>	<b>8.06</b>	<b>26.89</b>	<b>34.95</b>
<b>AJK</b>	Foreign	..	0.33	0.33	..	0.32	0.32	..	0.32	0.32
	Govt.	0.11	15.71	15.82	0.09	13.98	14.07	0.28	14.11	14.39
	NFPSEs	0.04	0.45	0.49	0.02	0.02	0.02	0.02	0.41	0.42
	NBFCs & Fin Aux.	0.11	0.37	0.48	0.18	0.72	0.89	0.12	3.01	3.12
	Private Sector	18.81	24.68	43.49	21.32	31.60	52.92	21.52	26.33	47.85
	Trust Fund	0.25	0.71	0.96	0.09	0.69	0.77	0.54	1.79	2.33
	Personal	62.75	79.06	141.81	66.46	81.35	147.81	67.19	82.77	149.96
	Others	-	0.21	0.21	-	0.30	0.30	0.30	0.31	0.61
	<b>Total</b>	<b>82.07</b>	<b>121.53</b>	<b>203.60</b>	<b>88.14</b>	<b>128.98</b>	<b>217.12</b>	<b>89.96</b>	<b>129.04</b>	<b>219.00</b>

\* End Position.

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

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

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

**Government:** This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

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

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

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

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

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

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

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

(Billion Rupees)

Provinces/Regions	Borrower	Jun-2013			Dec-2013			Jun-2014		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.04	492.11	492.15	0.08	406.72	406.80	0.01	514.43	514.43
	NFPSEs	-	350.23	350.23	-	427.90	427.90	-	450.62	450.62
	NBFCs & Fin Aux.	0.01	47.62	47.63	-	42.60	42.60	-	46.51	46.51
	Private Sector	118.26	2,295.99	2,414.24	136.98	2,546.82	2,683.80	134.41	2,561.07	2,695.48
	Trust Fund	0.08	16.94	17.02	0.04	14.00	14.04	0.06	8.15	8.22
	Personal	31.45	274.40	305.84	35.37	288.42	323.78	38.83	298.79	337.62
	Others	0.57	14.10	14.67	0.40	16.53	16.93	0.19	14.98	15.17
	<b>Total</b>	<b>150.41</b>	<b>3,491.38</b>	<b>3,641.78</b>	<b>172.86</b>	<b>3,742.99</b>	<b>3,915.85</b>	<b>173.50</b>	<b>3,894.54</b>	<b>4,068.04</b>
<b>Punjab</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.01	301.48	301.49	-	256.24	256.24	0.01	324.63	324.64
	NFPSEs	-	43.13	43.13	-	48.11	48.11	-	55.44	55.44
	NBFCs & Fin Aux.	-	5.95	5.95	-	3.88	3.88	-	3.87	3.87
	Private Sector	83.26	1,177.19	1,260.45	95.15	1,200.59	1,295.75	95.44	1,325.45	1,420.89
	Trust Fund	..	8.93	8.93	0.03	4.55	4.58	0.05	2.72	2.77
	Personal	7.04	78.83	85.87	6.24	80.82	87.07	7.63	86.60	94.23
	Others	0.21	9.63	9.84	0.05	5.82	5.87	0.14	3.30	3.45
	<b>Total</b>	<b>90.51</b>	<b>1,625.14</b>	<b>1,715.66</b>	<b>101.48</b>	<b>1,600.02</b>	<b>1,701.49</b>	<b>103.27</b>	<b>1,802.02</b>	<b>1,905.29</b>
<b>Sindh</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.04	181.30	181.33	0.08	139.04	139.12	..	179.92	179.92
	NFPSEs	-	252.31	252.31	-	324.34	324.34	-	323.95	323.95
	NBFCs & Fin Aux.	0.01	40.49	40.50	-	36.80	36.80	-	41.51	41.51
	Private Sector	28.26	924.50	952.76	33.82	1,166.67	1,200.48	30.76	1,028.21	1,058.96
	Trust Fund	0.08	1.57	1.65	0.01	3.58	3.60	0.01	1.46	1.47
	Personal	19.54	165.39	184.93	24.02	178.53	202.55	25.65	181.89	207.54
	Others	0.01	3.25	3.26	0.24	10.38	10.62	0.03	11.17	11.20
	<b>Total</b>	<b>47.93</b>	<b>1,568.80</b>	<b>1,616.73</b>	<b>58.17</b>	<b>1,859.35</b>	<b>1,917.51</b>	<b>56.44</b>	<b>1,768.10</b>	<b>1,824.54</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.86	0.86	-	4.32	4.32	-	1.36	1.36
	NFPSEs	-	0.30	0.30	-	0.27	0.27	-	0.30	0.30
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	3.63	25.88	29.51	3.49	25.82	29.31	3.67	26.84	30.50
	Trust Fund	-	..	..	-	..	..	-	..	..
	Personal	1.91	12.55	14.46	2.02	12.25	14.27	2.13	12.87	15.01
	Others	0.07	0.21	0.28	0.05	0.19	0.25	0.01	0.23	0.23
	<b>Total</b>	<b>5.60</b>	<b>39.86</b>	<b>45.47</b>	<b>5.57</b>	<b>42.92</b>	<b>48.48</b>	<b>5.81</b>	<b>41.66</b>	<b>47.46</b>
<b>Balochistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2.53	2.53	-	2.25	2.25	-	3.00	3.00
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.26	3.07	5.33	3.36	2.98	6.35	3.15	3.67	6.82
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.61	1.44	3.04	1.68	1.41	3.09	1.73	1.55	3.28
	Others	0.02	..	0.02	0.02	..	0.02	0.02	0.01	0.02
	<b>Total</b>	<b>3.89</b>	<b>7.04</b>	<b>10.92</b>	<b>5.06</b>	<b>6.65</b>	<b>11.70</b>	<b>4.90</b>	<b>8.23</b>	<b>13.13</b>
<b>Islamabad</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5.80	5.80	-	4.76	4.76	-	5.37	5.37
	NFPSEs	-	54.49	54.49	-	55.18	55.18	-	70.93	70.93
	NBFCs & Fin Aux.	-	1.13	1.13	-	1.86	1.86	-	1.07	1.07
	Private Sector	0.09	159.83	159.91	0.07	144.61	144.68	0.17	171.00	171.17
	Trust Fund	-	6.43	6.43	-	5.87	5.87	..	3.98	3.98
	Personal	0.20	12.86	13.06	0.22	11.74	11.96	0.33	11.82	12.15
	Others	0.05	0.98	1.03	0.03	0.11	0.14	-	0.20	0.20
	<b>Total</b>	<b>0.35</b>	<b>241.51</b>	<b>241.85</b>	<b>0.32</b>	<b>224.13</b>	<b>224.44</b>	<b>0.51</b>	<b>264.36</b>	<b>264.86</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.04	0.06	0.10	0.37	0.07	0.43	0.44	0.07	0.51
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.07	0.11	0.18	0.03	0.12	0.15	0.08	0.13	0.22
	Others	0.21	-	0.21	-	-	-	-	-	-
	<b>Total</b>	<b>0.32</b>	<b>0.18</b>	<b>0.50</b>	<b>0.40</b>	<b>0.19</b>	<b>0.58</b>	<b>0.53</b>	<b>0.20</b>	<b>0.73</b>

\* End Position.

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

(Billion Rupees)

Provinces/Regions	Borrower	Jun-2013			Dec-2013			Jun-2014		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.19	0.55	0.74	0.18	1.04	1.22	0.20	0.78	0.98
	Trust Fund	..	0.01	0.01	-	-	-	..	-	..
	Personal	0.08	0.55	0.63	0.11	0.66	0.77	0.17	0.82	1.00
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.27</b>	<b>1.11</b>	<b>1.38</b>	<b>0.29</b>	<b>1.70</b>	<b>1.99</b>	<b>0.37</b>	<b>1.60</b>	<b>1.98</b>
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.14	0.14	-	0.11	0.11	-	0.14	0.14
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.53	4.91	5.44	0.53	5.04	5.57	0.59	5.06	5.65
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.01	2.67	3.67	1.06	2.87	3.93	1.09	3.10	4.19
	Others	..	0.02	0.03	-	0.02	0.02	-	0.07	0.07
	<b>Total</b>	<b>1.54</b>	<b>7.74</b>	<b>9.28</b>	<b>1.59</b>	<b>8.05</b>	<b>9.64</b>	<b>1.68</b>	<b>8.37</b>	<b>10.05</b>

\* End Position.

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

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

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

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

**Government:** This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

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

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

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

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

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

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

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

( Million Rupees )

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD		
	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	
<b>2008</b>	117,430	485,456	266,471	111,649	19,788	18,850	12,543	32,851	68,795	33,361	89,429	49,596	15,422	11,699	1,148	208,073	
<b>2009</b>	144,450	625,253	334,422	104,519	41,125	29,011	7,383	28,991	68,679	38,592	53,757	18,487	20,441	2,847	34,379	114,799	
<b>2010</b>	232,164	513,648	236,067	90,933	60,448	51,846	6,262	27,333	69,181	48,073	18,879	20,426	18,430	13,389	17,359	107,244	
<b>2011</b>	191,584	597,443	294,049	206,466	80,451	23,804	26,580	29,212	55,866	47,100	28,423	38,750	23,374	5,482	20,038	149,294	
<b>2012</b>	353,487	892,263	425,199	319,563	102,329	79,421	23,342	29,417	75,970	75,153	69,130	106,534	21,825	7,790	97,023	197,573	
<b>2013</b>	503,468	1,149,309	605,610	498,671	177,410	112,024	19,825	47,762	78,620	79,812	115,852	146,553	18,535	10,816	100,346	297,078	
<b>2013</b>	<b>Nov.</b>	28,015	111,132	35,816	16,824	17,442	7,010	1,305	2,601	4,970	4,125	10,945	15,745	1,515	97	29,725	11,670
	<b>Dec.</b>	29,290	125,694	78,456	33,487	20,018	7,550	2,474	2,936	6,500	4,626	12,054	13,335	238	370	3,250	31,331
<b>2014</b>	<b>Jan.</b>	27,699	86,745	45,293	44,184	15,925	8,520	200	1,775	2,961	7,135	8,542	10,162	102	1,100	11,629	11,365
	<b>Feb.</b>	33,295	84,597	44,378	34,045	17,221	9,290	1,380	3,090	3,953	8,865	10,979	13,630	1,958	957	2,030	16,709
	<b>Mar.</b>	42,550	115,049	56,032	45,421	12,352	8,760	3,964	2,563	8,927	5,549	7,944	17,810	1,681	1,055	20,217	39,129
	<b>Apr.</b>	29,039	122,612	57,028	26,536	18,930	10,136	3,298	3,524	7,545	3,872	11,984	9,180	140	4,284	20,635	30,836
	<b>May</b>	48,909	90,796	37,416	73,530	12,272	9,800	2,453	3,593	5,538	5,042	9,500	9,320	2,715	330	14,160	94,613
	<b>Jun.</b>	50,279	136,773	37,416	73,530	8,602	9,612	875	3,695	6,663	4,171	9,140	14,675	3,467	635	11,000	89,979
	<b>Jul.</b>	94,816	17,967	10,450	73,387	319	17,923	139	9,320	1,234	9,475	4,774	19,659	511	1,853	-	26,860
	<b>Aug.</b>	10,450	73,387	88,764	33,460	20,873	1,130	3,388	1,612	8,566	19,831	11,763	13,545	4,640	600	22,200	13,518
	<b>Sep.</b>	49,608	106,079	47,544	49,151	10,366	9,695	2,355	6,500	21,863	3,202	8,849	20,437	795	1,720	6,800	46,171
	<b>Oct.</b>	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
	<b>Nov.</b>	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

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

( Million Rupees )

PERIOD	MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWALA		TOTAL	
	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed	Issued	En-cashed
<b>2008</b>	38,515	44,194	4,573	18,632	4,866	1,898	2,609	2,359	5,986	5,286	24,783	6,405	6,124	13,601	<b>678,482</b>	<b>1,043,910</b>
<b>2009</b>	47,020	78,688	4,669	25,295	5,986	14,829	2,265	1,027	6,614	9,210	24,909	857	4,503	33,489	<b>800,602</b>	<b>1,125,894</b>
<b>2010</b>	37,093	48,553	3,991	34,024	7,972	3,818	3,167	3,850	5,668	17,066	26,287	913	2,266	28,583	<b>745,234</b>	<b>1,009,699</b>
<b>2011</b>	13,631	70,666	2,125	45,541	8,057	5,826	6,122	6,503	3,879	7,682	27,633	1,625	2,902	21,400	<b>784,714</b>	<b>1,256,794</b>
<b>2012</b>	21,262	45,992	5,326	64,525	9,236	8,118	7,305	4,231	3,942	9,932	35,176	1,795	2,076	26,052	<b>1,252,628</b>	<b>1,868,359</b>
<b>2013</b>	8,920	47,679	6,736	70,710	10,595	13,088	8,384	4,533	3,670	18,601	37,331	1,667	10,158	33,664	<b>1,705,460</b>	<b>2,531,967</b>
<b>2013</b>																
<b>Nov.</b>	632	5,397	113	7,429	4	302	1,544	17	130	5,284	3,868	135	4,754	3,551	<b>140,778</b>	<b>191,319</b>
<b>Dec.</b>	590	3,673	-	5,867	78	3,831	970	145	20	2,305	2,265	172	1,262	2,373	<b>157,465</b>	<b>237,695</b>
<b>2014</b>																
<b>Jan.</b>	1,600	3,933	20	4,260	153	2,335	268	1,100	10	950	3,114	180	15	860	<b>117,531</b>	<b>184,604</b>
<b>Feb.</b>	3,000	3,213	-	607	164	800	407	600	30	839	2,514	133	7	1,712	<b>121,316</b>	<b>179,087</b>
<b>Mar.</b>	2,440	3,359	175	5,619	1,354	810	858	1,150	2,000	1,135	2,537	113	184	2,720	<b>163,215</b>	<b>250,242</b>
<b>Apr.</b>	1,675	2,445	110	5,582	209	208	1,649	350	-	2,034	2,830	1,667	602	990	<b>155,674</b>	<b>224,256</b>
<b>May</b>	2,065	5,319	1,206	6,892	296	2,845	1,296	150	100	3,767	4,061	158	1,067	1,613	<b>143,054</b>	<b>307,768</b>
<b>Jun.</b>	2,255	5,685	300	6,262	113	415	456	638	20	871	3,239	171	24	1,978	<b>133,849</b>	<b>349,090</b>
<b>Jul.</b>	-	6,205	-	13,600	263	775	700	516	-	1,338	6,265	1,631	7	4,839	<b>119,478</b>	<b>205,348</b>
<b>Aug.</b>	4,305	1,755	746	3,120	1,176	495	1,580	-	600	229	2,045	300	677	5,499	<b>181,773</b>	<b>168,481</b>
<b>Sep.</b>	2,606	3,209	1,500	6,182	324	2,425	624	105	1,284	612	4,212	254	2,954	3,484	<b>161,684</b>	<b>259,226</b>
<b>Oct.</b>	1,728	5,046	1,558	9,284	2,492	3,957	884	730	-	2,466	3,418	199	1,711	5,223	<b>210,771</b>	<b>315,786</b>
<b>Nov.</b>	1,710	3,345	700	5,636	87	1,240	391	-	5	1,544	1,864	135	1,798	1,749	<b>111,966</b>	<b>167,115</b>

### 3.26 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
<b>2008</b>	36,660	14,005,935	7,539	1,733,530	1,706	480,361	1,146	450,772	3,181	732,129	2,421	857,134	1,684	174,247
<b>2009</b>	31,690	11,575,126	14,599	3,585,189	1,925	589,161	1,244	465,404	3,291	811,523	3,583	1,203,682	1,743	54,006
<b>2010</b>	32,393	13,497,689	13,813	3,721,546	1,902	686,456	1,301	541,628	3,308	1,188,637	3,595	997,652	2,050	68,113
<b>2011</b>	33,122	13,242,115	13,837	3,959,461	2,089	1,308,744	1,456	726,356	3,378	1,182,566	3,617	1,290,342	3,218	69,219
<b>2012</b>	31,064	12,304,027	13,459	4,152,972	2,046	1,002,116	1,426	837,819	3,521	1,267,414	3,161	1,723,891	3,490	103,300
<b>2013</b>	32,567	12,494,400	13,194	4,571,158	2,004	1,036,274	1,474	816,003	3,114	1,663,763	3,274	2,040,450	3,194	88,216
<b>2013 Nov.</b>	2,518	931,086	1,026	368,236	156	74,254	115	66,805	273	110,579	325	258,654	205	5,702
<b>Dec.</b>	2,869	1,028,391	1,153	409,845	178	89,724	126	68,302	298	124,594	285	182,243	202	6,847
<b>2014 Jan.</b>	2,873	984,073	1,147	415,136	186	99,122	142	80,428	325	128,478	284	165,045	201	5,942
<b>Feb.</b>	2,688	906,173	1,024	365,155	161	83,109	118	63,778	280	116,218	262	142,865	198	6,264
<b>Mar.</b>	2,796	985,264	1,101	395,518	171	90,719	129	68,007	310	122,647	271	147,162	196	10,744
<b>Apr.</b>	2,984	975,051	1,151	408,157	180	90,472	137	74,497	309	127,426	285	148,082	185	7,497
<b>May</b>	2,856	964,458	1,130	410,360	178	101,720	137	70,989	332	137,322	273	160,165	164	9,294
<b>Jun.</b>	2,736	1,025,636	1,117	456,216	201	135,427	143	95,291	332	138,564	286	194,393	146	11,403
<b>Jul.</b>	2,438	904,079	1,058	379,747	143	77,170	128	68,065	307	125,607	254	141,786	3	5,453
<b>Aug.</b>	2,520	879,363	15	7,768	139	72,948	110	60,096	128	50,899	201	127,108	3	3,281
<b>Sep.</b>	2,967	1,002,565	924	347,424	183	90,471	146	79,593	144	59,967	270	162,790	5	3,203
<b>Oct.</b>	2,601	917,828	1,001	365,196	159	84,054	117	66,016	145	60,175	243	138,064	5	4,188
<b>Nov.</b>	2,518	945,660	977	367,310	156	74,370	121	71,206	161	65,977	245	154,494	5	2,988

### 3.26 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
<b>2008</b>	3,579	2,153,434	1,563	1,024,104	896	139,908	1,906	89,842	63	20,077	5,801	1,026,131	<b>68,145</b>	<b>22,887,604</b>
<b>2009</b>	3512	2,551,541	1,508	575,079	869	152,938	2,100	123,804	13	3,371	4,995	1,067,540	<b>71,072</b>	<b>22,758,364</b>
<b>2010</b>	4,114	3,057,583	1,445	639,909	830	167,397	2,141	162,638	13	5,893	4,758	1,479,761	<b>71,663</b>	<b>26,214,902</b>
<b>2011</b>	4,220	3,497,811	1,412	760,739	853	190,056	2,154	334,239	18	10,132	5,224	1,477,778	<b>74,598</b>	<b>28,049,558</b>
<b>2012</b>	4,342	3,282,325	1,452	847,568	819	204,478	2,513	304,234	13	12,573	3,890	1,255,153	<b>71,196</b>	<b>27,297,870</b>
<b>2013</b>	4,320	3,398,004	1,431	837,954	800	231,971	2,167	313,531	17	10,974	3,415	1,195,016	<b>70,971</b>	<b>28,697,714</b>
<b>2013 Nov.</b>	325	258,654	111	68,522	59	18,042	182	26,358	1	600	264	94,526	<b>5,560</b>	<b>2,282,018</b>
<b>Dec.</b>	384	325,395	127	71,388	71	19,720	189	27,032	1	665	304	101,305	<b>6,187</b>	<b>2,455,451</b>
<b>2014 Jan.</b>	373	301,400	127	72,481	66	20,203	203	35,074	1	506	310	111,468	<b>6,238</b>	<b>2,419,356</b>
<b>Feb.</b>	345	263,611	111	62,466	64	19,508	164	30,034	1	751	255	97,490	<b>5,671</b>	<b>2,157,422</b>
<b>Mar.</b>	372	322,605	117	71,305	65	20,076	171	32,860	1	746	265	102,990	<b>5,965</b>	<b>2,370,643</b>
<b>Apr.</b>	381	341,339	120	67,482	70	23,050	197	30,057	1	530	282	105,512	<b>6,282</b>	<b>2,399,152</b>
<b>May</b>	370	361,872	127	68,304	78	24,120	232	35,093	1	250	302	123,604	<b>6,180</b>	<b>2,467,551</b>
<b>Jun.</b>	406	482,852	125	77,378	69	24,659	185	37,215	1	593	292	129,590	<b>6,039</b>	<b>2,809,217</b>
<b>Jul.</b>	335	289,788	111	67,118	73	24,621	151	28,287	1	437	261	101,127	<b>5,263</b>	<b>2,213,285</b>
<b>Aug.</b>	263	256,923	98	58,977	60	19,008	141	30,135	1	296	213	87,628	<b>3,892</b>	<b>1,654,431</b>
<b>Sep.</b>	377	298,534	120	68,067	68	20,881	169	28,738	1	418	272	100,290	<b>5,646</b>	<b>2,262,941</b>
<b>Oct.</b>	346	260,036	108	68,955	65	19,923	164	30,205	1	429	247	98,362	<b>5,201</b>	<b>2,113,431</b>
<b>Nov.</b>	323	239,052	108	67,169	61	19,477	163	26,538	1	387	250	95,509	<b>5,088</b>	<b>2,130,137</b>

Source: SBP-BSC (Bank) and NBP



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

(End of Period : Thousand Rupees)

I T E M S	2010		2011	
	Jun.	Dec.	Jun.	Dec.
<b>LI A B I L I T I E S</b>				
<b>Paid-up Capital</b>	523,128	545,602	519,798	520,137
<b>Reserves</b>	2,504,449	6,302,001	5,749,744	7,590,504
<b>Demand Deposits:</b>	5,761,146	6,373,338	6,254,622	6,759,875
<b>Time Deposits:</b>	3,533,082	1,588,287	1,663,610	1,672,945
<b>Borrowings from:</b>	5,812,986	4,389,805	2,507,428	840,760
(a) State Bank of Pakistan	5,268,447	3,629,557	1,962,889	296,221
(b) Other Banks	544,539	760,248	544,539	544,539
<b>Head Office &amp; Inter-Bank Adjustment</b>	32,274	1,720,339	1,630,162	486,830
<b>Contingent Liabilities as per contra</b>	2,925,030	2,694,509	2,754,256	2,821,530
<b>Other Liabilities</b>	4,851,518	3,707,169	6,521,125	10,215,136
<b>TOTAL LIABILITIES / ASSETS</b>	25,943,613	27,321,050	27,600,745	30,907,717
<b>ASSETS</b>				
<b>Cash and Balances :</b>	4,627,641	5,080,182	4,981,744	5,097,451
(a) Notes, Coins and Silver	213,895	402,830	303,042	560,111
(b) Balances with State Bank of Pakistan	583,079	169,302	825,348	823,750
(c) Balances with other Banks	3,830,667	4,508,050	3,853,354	3,713,590
<b>Loans and Advances to:</b>	10,176,763	10,153,537	10,401,096	11,355,371
<b>Bill Purchased &amp; Discounted:</b>	184	184	184	184
<b>Investment in Securities and Shares:</b>	441,202	797,934	1,487,756	898,577
(a) Federal Government	300,000	400,000	1,129,528	535,413
(i) Treasury Bills	300,000	400,000	1,129,528	535,413
(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	137,614	140,048	121,571	106,506
(f) Others	3	254,301	233,072	253,073
<b>Bank Premises</b>	3,760,370	3,613,066	3,728,424	3,900,193
<b>Head Office and Inter-Bank Adjustment</b>	1,069,371	1,785,324	1,533,709	2,594,085
<b>Contingent Assets as per contra</b>	2,925,030	2,694,509	2,754,256	2,821,530
<b>Other Assets</b>	2,943,052	3,196,314	2,713,576	4,240,326

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

(End of Period : Thousand Rupees)

I T E M S	2012		2013		2014
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>LIABILITIES</b>					
<b>Paid-up Capital</b>	<b>520,361</b>	<b>520,485</b>	<b>520,624</b>	<b>522,352</b>	<b>2,022,424</b>
<b>Reserves</b>	<b>8,315,725</b>	<b>8,473,517</b>	<b>8,881,793</b>	<b>9,831,510</b>	<b>5,306,093</b>
<b>Demand Deposits:</b>	<b>3,798,389</b>	<b>3,896,155</b>	<b>3,825,738</b>	<b>4,649,868</b>	<b>4,868,566</b>
<b>Time Deposits:</b>	<b>4,085,819</b>	<b>4,445,363</b>	<b>3,880,722</b>	<b>4,359,409</b>	<b>3,797,905</b>
<b>Borrowings from:</b>	<b>562,986</b>	<b>556,290</b>	<b>503,878</b>	<b>556,290</b>	<b>503,878</b>
(a) State Bank of Pakistan	18,447	17,072	10,287	17,072	10,287
(b) Other Banks	544,539	539,218	493,591	539,218	493,591
<b>Head Office &amp; Inter-Bank Adjustment</b>	<b>486,830</b>	<b>632,471</b>	<b>1,304,975</b>	<b>486,830</b>	<b>7,210,257</b>
<b>Contingent Liabilities as per contra</b>	<b>2,827,050</b>	<b>2,762,308</b>	<b>2,845,995</b>	<b>3,367,139</b>	<b>2,867,157</b>
<b>Other Liabilities</b>	<b>10,585,696</b>	<b>10,542,970</b>	<b>11,861,860</b>	<b>12,742,070</b>	<b>11,269,323</b>
<b>TOTAL LIABILITIES / ASSETS</b>	<b>31,182,856</b>	<b>31,829,559</b>	<b>33,625,585</b>	<b>36,515,468</b>	<b>37,845,603</b>
<b>ASSETS</b>					
<b>Cash and Balances :</b>	<b>4,116,499</b>	<b>5,415,816</b>	<b>4,980,625</b>	<b>6,095,658</b>	<b>4,874,755</b>
(a) Notes, Coins and Silver	539,160	705,577	413,991	887,451	545,024
(b) Balances with State Bank of Pakistan	814,174	802,723	806,954	838,524	866,335
(c) Balances with other Banks	2,763,165	3,907,516	3,759,680	4,369,683	3,463,396
<b>Loans and Advances to:</b>	<b>12,207,245</b>	<b>11,785,310</b>	<b>11,971,354</b>	<b>11,613,534</b>	<b>12,084,494</b>
<b>Bill Purchased &amp; Discounted:</b>	<b>184</b>	<b>184</b>	<b>184</b>	<b>184</b>	<b>184</b>
<b>Investment in Securities and Shares:</b>	<b>1,148,286</b>	<b>826,455</b>	<b>867,334</b>	<b>1,574,578</b>	<b>2,215,047</b>
(a) Federal Government	918,168	575,360	569,371	1,224,069	1,864,013
(i) Treasury Bills	918,168	575,360	569,371	1,224,069	1,364,013
(ii) Investment Bonds	-	-	-	-	500,000
(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	133,460	154,437	201,305	253,851	254,376
(f) Others	93,073	93,073	93,073	93,073	93,073
<b>Bank Premises</b>	<b>3,536,226</b>	<b>3,483,003</b>	<b>4,611,278</b>	<b>4,609,128</b>	<b>4,657,813</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>2,847,090</b>	<b>2,542,769</b>	<b>2,404,276</b>	<b>2,766,235</b>	<b>2,404,276</b>
<b>Contingent Assets as per contra</b>	<b>2,827,050</b>	<b>2,762,308</b>	<b>2,845,995</b>	<b>3,367,139</b>	<b>2,867,157</b>
<b>Other Assets</b>	<b>4,500,276</b>	<b>5,013,714</b>	<b>5,944,539</b>	<b>6,489,012</b>	<b>8,741,877</b>

### 3.28 Distribution of Co-operative Banks' Deposits by Type of Accounts

(End of Period: Thousand Rupees)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS							All DEPOSITS
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	Total	
<b>2010</b>												
<b>December</b>												
No. of A/Cs.	67,524	5,322	222	202,532	-	2	1,866	2,677	3,185	7,776	15,506	<b>291,106</b>
Amount	1,772,812	80,744	2,120	4,517,662	-	130	148,674	688,308	111,196	639,979	1,588,287	<b>7,961,625</b>
<b>2011</b>												
<b>June</b>												
No. of A/Cs.	68,137	5,080	4,890	201,685	-	3	1,870	2,451	1,494	7,720	13,538	<b>293,330</b>
Amount	1,719,365	78,069	73,775	4,383,413	-	190	210,524	694,045	90,976	667,875	1,663,610	<b>7,918,232</b>
<b>December</b>												
No. of A/Cs.	70,795	5,268	5,043	205,914	-	83	2,003	2,494	1,501	9,662	15,743	<b>302,763</b>
Amount	1,927,167	106,206	86,887	4,639,615	-	530	211,025	697,568	92,038	671,784	1,672,945	<b>8,432,820</b>
<b>2012</b>												
<b>June</b>												
No. of A/Cs.	70,137	4,844	4,875	205,622	-	91	2,134	2,559	1,521	10,198	16,503	<b>301,981</b>
Amount	1,777,832	100,822	65,411	4,269,686	-	631	216,177	699,111	92,563	661,975	1,670,457	<b>7,884,208</b>
<b>December</b>												
No. of A/Cs.	70,299	4,690	2,687	205,528	7	119	4,745	2,506	1,603	9,804	18,784	<b>301,988</b>
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	<b>8,341,518</b>
<b>2013</b>												
<b>June</b>												
No. of A/Cs.	70,743	4,626	2,752	201,582	32	130	3,646	3,427	2,042	12,601	21,878	<b>301,581</b>
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	<b>7,706,460</b>
<b>December</b>												
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	<b>314,775</b>
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	<b>9,009,277</b>
<b>2014</b>												
<b>June</b>												
No. of A/Cs.	70,756	4,982	6,585	175,925	-	141	2,830	2,960	2,454	9,683	18,068	<b>276,316</b>
Amount	2,345,804	100,427	38,675	4,462,946	-	3,532	186,583	610,976	109,952	807,576	1,718,619	<b>8,666,471</b>

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITORS	2010	2011		2012		2013		2014
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Govt. and Govt. Agencies</b>	5,476	1,152	2,330	2,255	3,171	6,514	5,287	5,501
<b>II. Business:</b>	551,860	675,233	719,959	661,862	725,443	641,249	731,173	725,779
1 Agriculture, Forestry, Hunting and Fishing	9,448	127	127	127	-	-		127
2 Manufacturing	-	2,751	1,853	1,038	6,424	4,098	7,976	13,395
3 Construction	-	-	2,449	1,672	2,949	5,314	10,532	14,483
4 Commerce	374,467	-	-	-	-	-	-	-
5 Other Business	167,945	672,355	715,530	659,025	716,070	631,837	712,665	697,774
<b>III. Trust Funds, Non-Profit Institutions and others</b>	295	73,565	86,087	64,331	48,169	51,954	86,652	98,327
<b>IV. Personal</b>	6,814,668	6,457,442	6,744,434	6,325,611	6,276,377	5,872,748	6,658,319	6,290,559
<b>V. Others</b>	589,326	710,840	880,010	830,149	1,288,358	1,133,995	1,527,846	1,546,305
<b>TOTAL</b>	<b>7,961,625</b>	<b>7,918,232</b>	<b>8,432,820</b>	<b>7,884,208</b>	<b>8,341,518</b>	<b>7,706,460</b>	<b>9,009,277</b>	<b>8,666,471</b>

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

(End of Period: Thousand Rupees)

ECONOMIC GROUPS	2010	2011		2012		2013		2014
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Agriculture, Forestry, Hunting and Fishing	9,483,733	9,674,053	10,626,341	11,291,998	10,939,426	10,644,086	10,377,044	10,369,057
B. Mining and Quarrying	8,992	995	-	-	-	-	-	-
C. Manufacturing	2,442	11,306	9,373	8,968	11,500	8,968	8,838	943
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas, Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	9,578	9,578	10,128	9,578	8,496	9,578	9,578	9,578
G. Transport, Storage and Communication	56,432	56,432	56,432	56,432	55,166	56,424	56,432	56,432
H. Services	-	-	-	-	-	-	-	-
I. Employees and activities not adequately described	398,479	397,777	384,205	363,621	348,860	330,172	310,949	296,445
J. Others	193,881	250,955	268,892	476,648	421,862	922,126	850,693	1,352,039
<b>TOTAL</b>	<b>10,153,537</b>	<b>10,401,096</b>	<b>11,355,371</b>	<b>12,207,245</b>	<b>11,785,310</b>	<b>11,971,354</b>	<b>11,613,534</b>	<b>12,084,494</b>

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

(End of Period: Thousand Rupees)

SECURITIES	2010		2011		2012		2013		2014
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	56,270	56,270	90,909	56,270	55,472	51,803	2,110	2,110	
B. Stock Exchange Securities	-	-	-	-	-	-	-	-	
C. Merchandise:	-	-	-	-	-	-	-	-	
(i) Export Commodities	-	-	-	-	-	-	-	-	
(ii) Imported goods other than Industrial Machinery	-	-	-	-	-	-	-	-	
(iii) Industrial Machinery	-	-	-	-	-	-	-	-	
(iv) Other Merchandise	-	-	-	-	-	-	-	-	
D. Machinery and other fixed Assets	1,932	1,932	1,932	1,932	2,730	6,391	56,092	56,092	
E. Real Estate:	268,131	268,131	268,131	268,131	259,131	258,191	259,131	259,131	
(i) Land & Building	-	-	-	-	-	-	-	-	
(ii) Agricultural Land	268,131	268,131	268,131	268,131	259,131	258,191	259,131	259,131	
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	-	-	-	-	-	-	-	-	
G. Others :	9,827,204	10,074,763	10,994,399	11,880,912	11,467,977	11,654,969	11,296,201	11,767,161	
(i) Other Secured Advance	4,197,657	4,255,545	5,083,092	5,750,226	5,381,621	5,288,480	4,963,524	5,528,976	
(ii) Advances Secured by Guarantee(s)	1,482,515	409,096	62,013	62,232	81,528	275,139	2,134,752	46,180	
(iii) Clean Advances and advances against personal Securities	4,147,032	5,410,122	5,849,294	6,068,454	6,004,828	6,091,350	4,197,925	6,192,005	
<b>TOTAL</b>	<b>10,153,537</b>	<b>10,401,096</b>	<b>11,355,371</b>	<b>12,207,245</b>	<b>11,785,310</b>	<b>11,971,354</b>	<b>11,613,534</b>	<b>12,084,494</b>	

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

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>A. Federal Government Securities</b>	<b>1,129,528</b>	<b>535,413</b>	<b>918,168</b>	<b>575,360</b>	<b>569,371</b>	<b>1,224,069</b>
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	1,129,528	535,413	918,168	575,360	569,371	1,224,069
Investment Bonds	-	-	-	-	-	-
<b>B. Local Bodies Bonds</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>	<b>34</b>
<b>C. Shares</b>	<b>125,122</b>	<b>110,057</b>	<b>137,011</b>	<b>157,988</b>	<b>204,856</b>	<b>257,402</b>
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	121,571	106,506	133,460	154,437	201,305	253,851
<b>D. Others*</b>	<b>233,072</b>	<b>253,073</b>	<b>93073</b>	<b>93073</b>	<b>93073</b>	<b>93,073</b>
<b>TOTAL</b>	<b>1,487,756</b>	<b>898,577</b>	<b>1,148,286</b>	<b>826,455</b>	<b>867,334</b>	<b>1,574,578</b>

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

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

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2014		
	Jun.		
	Book Value	Face Value	Market Value
<b>A. Federal Government Securities</b>	<b>1,864,013</b>	<b>1,900,000</b>	<b>1,864,013</b>
National Savings Schemes	-	-	-
Treasury Bills	1,364,013	1,400,000	1,364,013
Investment Bonds	500,000	500,000	500,000
<b>B. Local Bodies Bonds</b>	<b>34</b>	<b>34</b>	<b>34</b>
<b>C. Shares</b>	<b>257,927</b>	<b>35,724</b>	<b>257,927</b>
Co-operative Banks/ Institutions	3,551	3,551	3,551
Other Enterprises	254,376	32,173	254,376
<b>D. Others</b>	<b>93,073</b>	<b>93,073</b>	<b>93,073</b>
<b>TOTAL</b>	<b>2,215,047</b>	<b>2,028,831</b>	<b>2,215,047</b>



### 3.33 Co-operative Banks' Weighted Average Rates of Return on Deposits

(Percent per annum)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS						TOTAL DEPOSITS	
					Up to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years		
<b>2009</b>												
Jun.	-	0.54	0.02	1.91	-	5.00	0.10	0.02	0.40	1.06	<b>1.15</b>	
Dec.	-	0.19	-	2.21	-	1.25	0.087	0.01	0.14	0.52	<b>1.20</b>	
<b>2010</b>												
Jun.	-	0.13	-	1.66	-	1.25	1.40	-	-	0.42	<b>1.06</b>	
Dec.	-	0.16	-	2.06	-	1.25	0.01	0.01	0.32	0.41	<b>1.21</b>	
<b>2011</b>												
Jun.	-	0.27	-	1.97	-	8.00	2.99	0.13	0.05	0.74	<b>1.24</b>	
Dec.	-	0.99	-	2.13	-	8.25	2.85	0.18	0.17	0.87	<b>1.34</b>	
<b>2012</b>												
Jun.	-	0.05	-	2.26	-	8.50	2.76	0.17	0.20	2.04	<b>1.49</b>	
Dec.	-	1.52	-	2.90	0.10	8.50	2.82	0.17	0.71	2.20	<b>1.90</b>	
<b>2013</b>												
Jun.	-	0.35	-	2.60	0.15	8.29	3.20	0.22	0.55	2.18	<b>1.74</b>	
Dec.	-	0.35	-	2.60	6.00	8.50	3.20	0.22	0.55	2.18	<b>1.74</b>	
<b>2014</b>												
Jun.	-	1.99	-	3.25	-	7.25	1.57	0.32	1.35	2.70	<b>2.03</b>	

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

(Percent per annum)

END OF PERIOD	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
<b>2009</b>								
<b>Dec.</b>	3.22	-	-	10.57	12.09	13.18	9.71	<b>10.19</b>
<b>2010</b>								
<b>Jun.</b>	3.11	-	-	10.00	9.73	12.14	10.48	<b>10.41</b>
<b>Dec.</b>	3.07	-	-	10.00	8.38	-	10.77	<b>10.66</b>
<b>2011</b>								
<b>Jun.</b>	3.07	-	-	10.00	8.38	-	11.59	<b>11.47</b>
<b>Dec.</b>	7.93	-	-	10.00	8.38	-	11.87	<b>11.76</b>
<b>2012</b>								
<b>Jun.</b>	3.07	-	-	10.00	8.38	-	12.07	<b>11.95</b>
<b>Dec.</b>	3.06	-	-	10.00	8.45	-	12.33	<b>11.93</b>
<b>2013</b>								
<b>Jun.</b>	4.52	-	-	8.26	8.48	-	12.31	<b>12.18</b>
<b>Dec.</b>	4.08	-	-	3.27	8.45	-	11.99	<b>11.87</b>
<b>2014</b>								
<b>Jun.</b>	4.08	-	-	3.27	8.45	-	12.41	<b>12.28</b>

### 3.35 State Bank of Pakistan Rates for Banks

(Percent per annum)

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

EFFECTIVE FROM	Export Finance Scheme		Export Finance Facility for Locally Manufactured Machinery		Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
	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	
1/01/2013		8.3	8.3	8.4	8.8	8.4	8.4	9.2840
1/02/2013		8.2	8.3	8.4	8.8	8.4	8.4	9.1446
1/03/2013		8.2	8.3	8.4	8.8	8.4	8.4	9.3374
1/04/2013		8.4	8.3	8.4	8.8	8.4	8.4	9.4185
1/05/2013		8.4	8.3	8.4	8.8	8.4	8.4	9.4280
1/06/2013		8.4	8.3	8.4	8.8	8.4	8.4	9.3320
1/07/2013		8.4	8.3	8.4	8.8	8.4	8.4	8.9161
1/08/2013		8.4	8.3	8.4	8.8	8.4	8.4	8.9597
1/09/2013		8.4	8.3	8.4	8.8	8.4	8.4	8.9892
1/10/2013		8.4	8.3	8.4	8.8	8.4	8.4	9.4500
1/11/2013		8.4	8.3	8.4	8.8	8.4	8.4	9.4640
1/12/2013		8.4	8.3	8.4	8.8	8.4	8.4	9.4640
1/01/2014		8.4	8.3	8.4	8.8	8.4	8.4	9.9791
1/02/2014		8.4	8.3	8.4	8.8	8.4	8.4	9.9764
1/03/2014		8.4	8.3	8.4	8.8	8.4	8.4	9.9775
1/04/2014		8.4	8.3	8.4	8.8	8.4	8.4	9.9787
1/05/2014		8.4	8.3	8.4	8.8	8.4	8.4	9.9791
1/06/2014		8.4	8.3	8.4	8.8	8.4	8.4	9.9716
1/07/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9685
1/08/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9791
1/09/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9791
1/10/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9791
1/11/2014	6.5	5.5	8.3	8.4	7.5	6.5	6.0	9.9541

Source: IH & SME Finance Department SBP

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

### 3.36 Scheduled Banks' Rates of Return on Advances

(Percent per annum)

EFFECTIVE FROM	Ceiling Rates			Government Commodity Operations
	Export Finance Scheme	Locally Manufactured Machinery (Export Sales)		
1/06/2012	11.0	11.0		-
1/07/2012	11.0	11.0		-
1/08/2012	11.0	11.0		-
1/09/2012	9.5	9.5		-
1/10/2012	9.5	9.5		-
1/11/2012	9.5	9.5		-
1/12/2012	9.5	9.5		-

EFFECTIVE FROM	Export Finance Scheme	Export Finance Facility for Locally Manufactured Machinery		Government Commodity Operations
		Up to 3 Years	Over 3 Year and up to 5 Years	
1/01/2013	9.3	10.3	10.9	-
1/02/2013	9.2	10.3	10.9	-
1/03/2013	9.2	10.3	10.9	-
1/04/2013	9.4	10.3	10.9	-
1/05/2013	9.4	10.3	10.9	-
1/06/2013	9.4	10.3	10.9	-
1/07/2013	9.4	10.3	10.9	-
1/08/2013	9.4	10.3	10.9	-
1/09/2013	9.4	10.3	10.9	-
1/10/2013	9.4	10.3	10.9	-
1/11/2013	9.4	10.3	10.9	-
1/12/2013	9.4	10.3	10.9	-
1/01/2014	9.4	10.3	10.9	-
1/02/2014	9.4	10.3	10.9	-
1/03/2014	9.4	10.3	10.9	-
1/04/2014	9.4	10.3	10.9	-
1/05/2014	9.4	10.3	10.9	-
1/06/2014	9.4	10.3	10.9	-
1/07/2014	7.5	10.3	10.9	-
1/08/2014	7.5	10.3	10.9	-
1/09/2014	7.5	10.3	10.9	-
1/10/2014	7.5	10.3	10.9	-
1/11/2014	7.5	10.3	10.9	-

Source: IH & SME Finance Department SBP

1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.
2. LMM Scheme (Export Sales) has been replaced with the Export Finance Facility for Locally Manufactured Machinery (EFF-LMM) vide I.H. & SMEFD Circular No. 04 dated Jan 03, 2013.

### 3.37 Weighted Average Lending & Deposit Rates

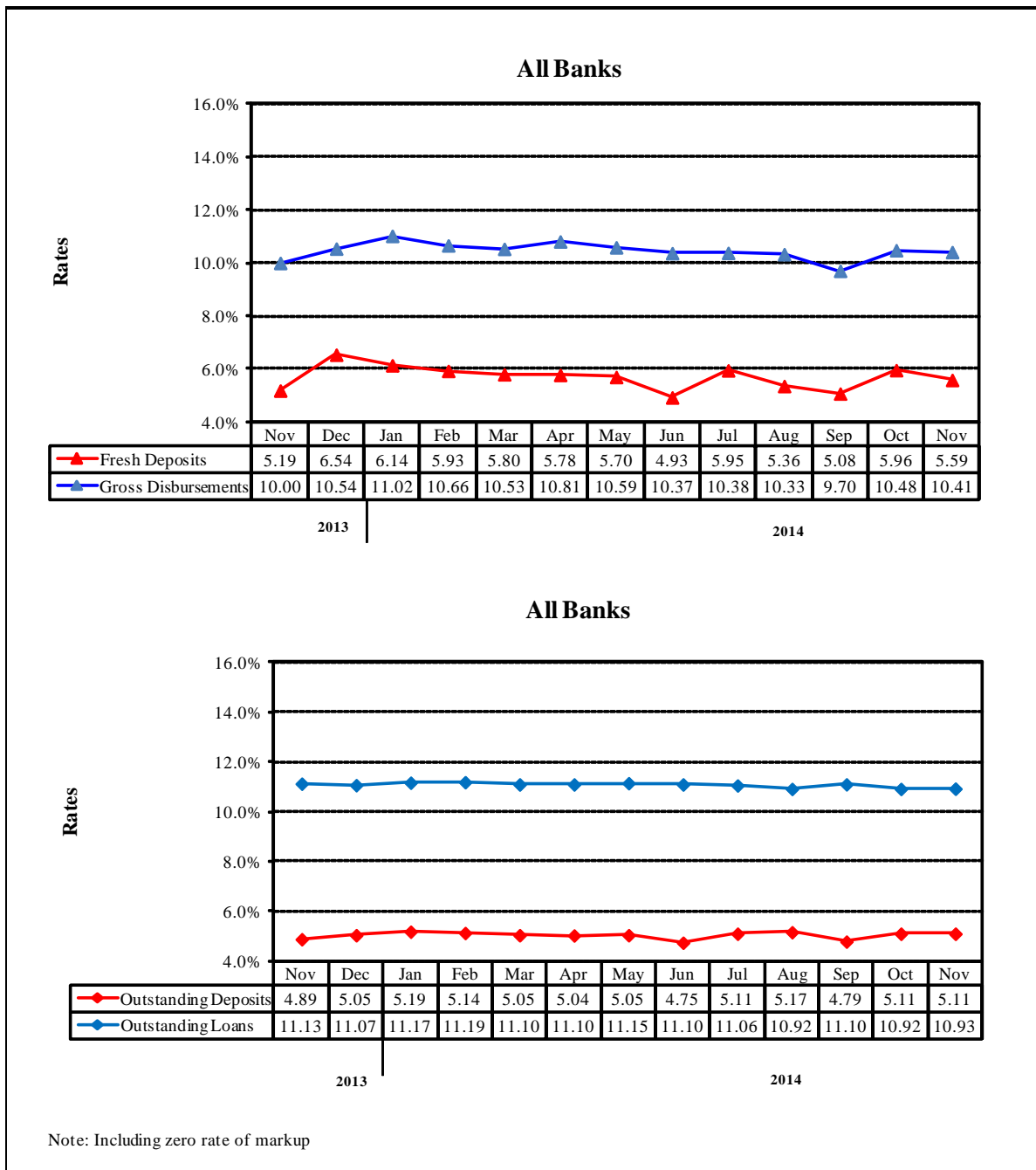
(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Jul- 2014</b>																
Public	10.92	12.72	10.93	12.73	12.34	12.40	12.79	12.81	6.22	6.94	8.46	8.44	5.89	5.97	7.60	7.58
Private	10.37	10.67	10.91	11.37	10.68	10.71	11.39	11.45	6.18	5.80	7.92	7.72	4.95	4.91	7.30	7.27
Foreign	9.94	10.96	9.99	10.97	8.97	9.13	9.86	10.11	4.00	4.17	6.98	7.69	4.54	4.84	6.80	7.39
Specialized	13.93	13.93	13.99	13.99	12.10	12.10	13.17	13.17	5.15	5.15	8.62	8.62	4.22	4.22	8.02	8.02
<b>All Banks</b>	<b>10.38</b>	<b>10.72</b>	<b>10.88</b>	<b>11.39</b>	<b>11.06</b>	<b>11.11</b>	<b>11.74</b>	<b>11.80</b>	<b>5.95</b>	<b>5.67</b>	<b>7.87</b>	<b>7.76</b>	<b>5.11</b>	<b>5.10</b>	<b>7.35</b>	<b>7.34</b>
<b>Aug- 2014</b>																
Public	10.74	12.84	10.75	12.87	11.95	12.03	12.49	12.51	6.61	6.80	8.58	8.27	5.80	5.94	7.58	7.56
Private	10.32	10.47	10.85	11.10	10.61	10.64	11.32	11.37	5.47	5.06	7.68	7.40	5.04	5.00	7.32	7.29
Foreign	10.02	10.70	10.05	10.70	8.89	9.09	9.83	10.12	4.13	4.14	7.80	7.78	5.02	5.08	7.46	7.46
Specialized	13.90	13.90	13.91	13.91	12.12	12.12	13.18	13.18	2.21	2.21	8.74	8.74	4.42	4.42	8.19	8.19
<b>All Banks</b>	<b>10.33</b>	<b>10.53</b>	<b>10.82</b>	<b>11.13</b>	<b>10.92</b>	<b>10.97</b>	<b>11.61</b>	<b>11.67</b>	<b>5.36</b>	<b>5.01</b>	<b>7.75</b>	<b>7.48</b>	<b>5.17</b>	<b>5.16</b>	<b>7.37</b>	<b>7.35</b>
<b>Sep- 2014</b>																
Public	11.32	12.04	11.42	12.17	11.95	11.97	12.32	12.32	6.22	6.73	7.76	7.70	5.71	5.83	7.26	7.25
Private	9.70	10.08	10.00	10.45	10.81	10.84	11.47	11.50	5.04	4.67	7.18	7.03	4.60	4.58	6.71	6.69
Foreign	8.33	9.74	8.44	9.82	8.67	8.86	9.77	10.01	4.53	4.36	6.38	6.24	4.34	4.39	6.24	6.24
Specialized	13.90	13.90	13.90	13.90	12.47	12.47	13.67	13.67	1.35	1.35	7.08	7.08	3.84	3.84	7.15	7.15
<b>All Banks</b>	<b>9.70</b>	<b>10.14</b>	<b>9.98</b>	<b>10.50</b>	<b>11.10</b>	<b>11.13</b>	<b>11.72</b>	<b>11.75</b>	<b>5.08</b>	<b>4.79</b>	<b>7.14</b>	<b>7.00</b>	<b>4.79</b>	<b>4.80</b>	<b>6.81</b>	<b>6.80</b>
<b>Oct- 2014</b>																
Public	11.79	12.54	11.79	12.55	12.12	12.18	12.59	12.59	6.16	6.34	8.74	8.57	5.77	5.92	7.54	7.52
Private	10.54	10.95	10.87	11.38	10.56	10.61	11.27	11.34	6.19	5.36	8.28	7.80	4.97	4.94	7.31	7.29
Foreign	8.19	10.90	8.23	10.90	8.94	9.32	9.94	10.45	3.99	4.05	7.52	7.63	4.99	5.08	7.16	7.25
Specialized	13.76	13.76	13.77	13.77	12.16	12.16	13.21	13.21	4.12	4.12	8.25	8.25	5.02	5.02	7.63	7.63
<b>All Banks</b>	<b>10.48</b>	<b>11.01</b>	<b>10.79</b>	<b>11.41</b>	<b>10.92</b>	<b>10.98</b>	<b>11.60</b>	<b>11.67</b>	<b>5.96</b>	<b>5.26</b>	<b>8.25</b>	<b>7.85</b>	<b>5.11</b>	<b>5.11</b>	<b>7.35</b>	<b>7.33</b>
<b>Nov- 2014</b>																
Public	11.41	11.94	11.44	12.00	12.11	12.17	12.60	12.61	6.70	7.15	8.40	8.37	5.76	5.91	7.55	7.53
Private	10.42	10.68	10.87	11.27	10.56	10.62	11.25	11.34	5.67	5.30	7.73	7.47	4.99	4.95	7.30	7.28
Foreign	8.38	10.84	8.46	10.84	9.35	9.47	10.33	10.49	4.17	4.30	7.05	7.55	4.78	5.03	6.73	7.17
Specialized	13.53	13.53	13.55	13.55	12.20	12.20	13.23	13.23	3.36	3.36	8.64	8.64	4.84	4.84	7.45	7.45
<b>All Banks</b>	<b>10.41</b>	<b>10.76</b>	<b>10.82</b>	<b>11.30</b>	<b>10.93</b>	<b>10.99</b>	<b>11.59</b>	<b>11.67</b>	<b>5.59</b>	<b>5.32</b>	<b>7.73</b>	<b>7.55</b>	<b>5.11</b>	<b>5.11</b>	<b>7.34</b>	<b>7.33</b>

Notes:

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits re-priced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

## Weighted Average Lending and Deposits Rates



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

(Percent per annum)

Period	Zarai Taraqiati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks <sup>1</sup>	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2004-05	9.00 <sup>2</sup>	9.00 <sup>2</sup>	9.00	12.00	-	-
2005-06	9.00 <sup>2</sup>	9.00 <sup>2</sup>	12.00	12.00	-	-
2006-07	9.00 <sup>2</sup>	9.00 <sup>2</sup>	12.00	16.00	-	-
2007-08	9.00 <sup>2</sup>	9.00 <sup>2</sup>	12.50	17.00	15.00 <sup>3</sup>	15.00 <sup>3</sup>
2008-09	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2009-10	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2010-11	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2011-12	12.00 <sup>4</sup>	13.80 <sup>4</sup>	17.00	18.00	17.00 <sup>3</sup>	16.00 <sup>3</sup>
2012-13	12.00 <sup>4</sup>	13.80 <sup>4</sup>	19.00	18.00	16.00 <sup>3</sup>	16.00 <sup>3</sup>
2013-14	12.00 <sup>4</sup>	13.80 <sup>4</sup>	19.00	18.00	16.00 <sup>3</sup>	16.50 <sup>3</sup>

Source: Agricultural Credit and Micro Finance Department SBP

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

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

(Percent per annum)

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

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

From July, 2006						
Location	Rural Areas	In all Urban Areas including District Head Quarters Tehsils & Small Towns	Urban Areas of FSD/MTN/HYD/ PSH/ABTTD/QTA	Urban Areas of KAR/LHR/ISL/ RWP		
Investment limit	Rs.100,000/-	Rs.1,000,000/-	Rs.2,500,000/-	Rs.7,500,000/-		
Rent	5%	5%	5%	5%		
Appreciation	2.5%	7.5%	7.5% & 10%	7.5% ,10% & 12.5%		
From Sep, 2006						
Location	Rural Areas	In all Urban Areas including District Head Quarters Tehsils & Small Towns	Urban Areas of SUK/LAR/ATK/ SWL/KSR/SKP/ BWP/GRT/SGD	Urban Areas of ABTTD/GRW/ SKT/ R.Y.KHAN/ WAH CANTT	Urban Areas of HYD/ QTA/PSH	Urban Areas of KAR/LHR/MTN/ISL /RWP/ FSBD
Investment limit	Rs.150,000/-	Rs.100,000/-	1,500,000/-	2,500,000/-	5,000,000/-	7,500,000/-
Rent	5%	5%	5%	5%	5%	5%
Appreciation	2.5%	7.5%	7.5% & 10%	7.5% & 10%	12.5%	7.5%,10%&12.5%

#### From 27 July, 2009

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

##### 1- For Salaried Persons

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

##### 2- For Business Persons

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

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

Source: House Building Finance Company Ltd.

- The House Building Finance Company Ltd. commenced granting interest-free loans during 1979-80 in view of Government policy Joint to eliminate interest from the economic system in Pakistan. The Company finances for purchase and construction of houses flats on co-owner ship basis and shares a portion of the imputed rent as a return on the finances provided by it till the beneficiary repays the entire amount of the Company.
- Since July 2000 approval of new investment was suspended due to judgment of Shariat appellate Bench of Supreme Court of Pakistan, After promulgation of Ordinance 2001 by the President of Pakistan on 23<sup>rd</sup> November, 2001. HBFC prepared its Ghar Aasan Scheme based on diminishing Musharaka and implemented it from March, 2002 all over the country.



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

### 3.41 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2012				2013			2014		
	1 <sup>st</sup> Apr.	1 <sup>st</sup> Jul.	27 <sup>th</sup> Aug.	12 <sup>th</sup> Oct.	1 <sup>st</sup> Jan	1 <sup>st</sup> July	1 <sup>st</sup> Oct.	1 <sup>st</sup> Jan.	1 <sup>st</sup> Oct.	1 <sup>st</sup> Dec
<b>1. Saving Accounts</b>										
(i) With cheque facilities	8.40	8.65	7.40	6.85	6.65	6.00	7.25	7.75	8.20	6.25
(ii) Without cheque facilities	8.40	8.65	7.40	6.85	6.65	6.00	7.25	7.75	8.20	6.25
<b>2. Khas Deposit Accounts or Certificates<sup>1</sup></b>										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
<b>3. Mahana Amdani Accounts<sup>2</sup></b>										
(i) 1 <sup>st</sup> year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 <sup>nd</sup> year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 <sup>rd</sup> year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 <sup>th</sup> year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 <sup>th</sup> year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 <sup>th</sup> year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 <sup>th</sup> year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
<b>4. Defence Saving Certificates<sup>3</sup></b>										
(i) 1 <sup>st</sup> year	7.00	7.00	7.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
(ii) 10 years(Compound rate)	12.33	12.68	11.50	11.04	10.84	10.36	11.61	12.26	12.75	11.08
<b>5. National Deposit Certificates / Accounts<sup>4</sup></b>										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
<b>6 (a) Special Saving Certificates (Reg)<sup>5</sup></b> <b>or Special Saving Accounts</b>										
(i) First 5 periods of complete 6 months	11.80	11.90	10.70	9.90	9.70	8.80	10.60	11.40	11.60	9.60
(ii) Last period of complete 6 months	12.20	12.60	11.30	10.50	10.30	9.50	11.50	12.00	13.40	11.20
<b>(b) Special Saving Certificates (Bearer)<sup>5</sup></b>										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
<b>7. Regular Income Certificates<sup>6</sup></b>	12.12	12.36	11.04	10.56	10.36	9.48	11.22	11.88	12.30	10.15
<b>8. Pensioner's Benefit Accounts<sup>7</sup></b>	14.28	14.64	13.50	12.96	12.72	12.24	13.44	14.04	14.04	12.72
<b>9. Behbood Saving Certificate<sup>8</sup></b>	14.28	14.64	13.50	12.96	12.72	12.24	13.44	14.04	14.04	12.72
<b>10. Short Term Saving Certificate<sup>9</sup></b>										
(i) 3 Months		11.28	9.90	9.20	8.85	8.45	8.85	9.40	9.40	8.96
(ii) 6 Months		11.34	10.00	9.25	8.90	8.50	8.95	9.50	9.50	9.00
(iii) 1 year		11.40	10.10	9.30	8.95	8.55	9.00	9.55	9.55	9.05

Notes:

Source: Central Directorate of National Savings

- Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7 (1) AFA (DM)/96-726-727.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
- Defence Saving Certificates introduced w.e.f. 08-11-1966.
- National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U. O.No. referred above.
- Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- Regular Income certificates introduced w.e.f 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
- The scheme has been introduced w.e.f 30-07-2003 specially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- Short Term Certificates (STSC) introduced w.e.f 1<sup>st</sup> July 2012

### 3.42 Electronic Banking Statistics

Item	Unit	FY14 <sup>P</sup>	FY13			
			Q1	Q2	Q3	Q4
<b>1-E-banking Infrastructure</b>						
Real Time Online Branches (RTOB)	Number	10,640	9,412	9,896	9,946	10,013
Automated Teller Machines (ATM)	Number	8,240	5,987	6,232	6,449	6,757
Point of Sale (POS)	Number	34,428	34,229	34,724	33,189	33,748
<b>2- Credit Cards</b>						
Credit Cards	Thousand	1,334	1,274	1,271	1,271	1,088
Outstanding Amount <sup>1</sup>	Million Rs.	22,770	24,207	24,360	21,042	21,795
<b>3-Debit Cards<sup>2</sup></b>	Thousand	23,061	17,588	18,572	19,575	20,267
<b>4-E-banking Transactions</b>						
No of transactions	Thousand	405,380	71,377	79,451	82,209	87,489
Value of Transactions	Billion Rs.	33,707	6,415	7,571	7,901	7,805
<b>4.1- ATM Transactions</b>						
No of transactions	Thousand	258,483	43,877	48,561	51,607	55,734
Value of Transactions	Billion Rs.	2648	430	475	516	558
<b>4.2- POS Transactions</b>						
No of transactions	Thousand	24,293	4,329	4,548	4,047	4,387
Value of Transactions	Billion Rs.	125	21	22	21	23
<b>4.3- RTOB Transactions</b>						
No of transactions	Thousand	98,491	20,181	23,065	22,853	22,959
Value of Transactions	Billion Rs.	30,173	5,847	6,948	7,228	7,068
<b>4.4- Other Ebanking Channels<sup>3</sup></b>						
No of transactions	Thousand	24,114	2,990	3,277	3,702	4,409
Value of Transactions	Billion Rs.	761	116	126	136	156

### 3.42 Electronic Banking Statistics

Item	Unit	FY14				FY15
		Q1	Q2	Q3	Q4	Q1 <sup>P</sup>
<b>1-E-banking Infrastructure</b>						
Real Time Online Branches (RTOB)	Number	10,135	10,596	10,601	10,640	10,785
Automated Teller Machines (ATM)	Number	6,974	7,684	8,077	8,240	8,438
Point of Sale (POS)	Number	33,749	33,734	33,802	34,428	34,471
<b>2- Credit Cards</b>						
Credit Cards	Thousand	1,508	1,336	1,334	1,334	1,319
Outstanding Amount <sup>1</sup>	Million Rs.	22,346	21,180	21,327	22,770	22,633
<b>3-Debit Cards<sup>2</sup></b>						
	Thousand	20,872	20,048	22,020	23,061	23,403
<b>4-E-banking Transactions</b>						
No of transactions	Thousand	92,768	97,484	102,325	112,803	109,244
Value of Transactions	Billion Rs.	7,662	8,324	8,328	9,393	8,413
<b>4.1- ATM Transactions</b>						
No of transactions	Thousand	59,416	61,671	65,301	72,095	69,869
Value of Transactions	Billion Rs.	591	635	675	747	748
<b>4.2- POS Transactions</b>						
No of transactions	Thousand	5,365	5,708	6,150	7,070	7,656
Value of Transactions	Billion Rs.	27	29	32	37	42
<b>4.3- RTOB Transactions</b>						
No of transactions	Thousand	22,735	24,540	24,489	26,727	25,951
Value of Transactions	Billion Rs.	6,870	7,481	7,429	8,393	7,404
<b>4.4- Other Ebanking Channels<sup>3</sup></b>						
No of transactions	Thousand	5,252	5,564	6,385	6,913	5,768
Value of Transactions	Billion Rs.	173	179	192	217	219

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.

### 3.43 Non-Performing Loans

(Domestic and Overseas Operations)

( Million Rupees)

Banks / DFIs	30-06-2014*			30-09-2014*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
<b>All Banks &amp; DFIs</b>	<b>612,749</b>	<b>127,904</b>	<b>3.02</b>	<b>625,067</b>	<b>141,315</b>	<b>3.32</b>
<b>All Banks</b>	<b>595,781</b>	<b>122,491</b>	<b>2.92</b>	<b>608,326</b>	<b>136,105</b>	<b>3.23</b>
<b>Commercial Banks</b>	<b>558,952</b>	<b>105,523</b>	<b>2.59</b>	<b>573,887</b>	<b>122,609</b>	<b>2.99</b>
Public Sector Commercial Banks	172,114	46,871	5.49	180,986	58,854	6.94
Local Private Banks	380,139	58,114	1.84	386,697	63,627	1.99
Foreign Banks	6,699	537	0.91	6,204	128	0.26
Specialized Banks	36,829	16,968	15.14	34,439	13,496	11.89
<b>DFIs</b>	<b>16,968</b>	<b>5,413</b>	<b>11.74</b>	<b>16,741</b>	<b>5,211</b>	<b>11.07</b>

### Cash Recovery against Non Performing Loans

Banks / DFIs	For the Quarter ended June 2014*	For the Quarter ended September 2014*
<b>All Banks &amp; DFIs</b>	<b>17,385</b>	<b>15,927</b>
<b>All Banks</b>	<b>17,088</b>	<b>15,528</b>
<b>Commercial Banks</b>	<b>14,287</b>	<b>13,870</b>
Public Sector Commercial Banks	1,880	4,325
Local Private Banks	12,367	8,889
Foreign Banks	40	656
<b>Specialized Banks</b>	<b>2,801</b>	<b>1,658</b>
<b>DFIs</b>	<b>298</b>	<b>399</b>

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

Source: Off-site Supervision and Enforcement Department, SBP

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