3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

Liabilities/Assets	2013	2014		2015		2016	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
Liabilities							
Capital	495,144.4	505,747.2	505,876.0	501,119.9	540,096.2	548,631.7	552,067.2
Reserves	364,036.8	381,542.0	463,359.4	615,757.0	641,746.7	620,448.7	670,241.5
Demand Deposits	**3,934,785.9**	**4,466,637.9**	**4,504,968.9**	**5,172,476.2**	**5,093,745.0**	**5,561,224.4**	**6,091,277.9**
(a) Scheduled Banks	102,671.2	91,218.2	98,803.1	100,097.7	130,265.0	125,696.4	156,691.2
(b) Others	3,832,114.6	4,375,419.7	4,406,165.8	5,072,378.6	4,963,480.0	5,435,528.0	5,934,586.7
Time Deposits	**3,768,766.3**	**3,686,782.7**	**4,007,387.0**	**4,095,938.6**	**4,471,553.0**	**4,735,749.1**	**4,922,988.5**
(a) Scheduled Banks	17,855.7	10,637.4	10,199.9	15,308.1	25,153.3	13,620.1	16,316.8
(b) Others	3,750,910.5	3,676,145.2	3,997,187.1	4,080,630.5	4,446,399.7	4,722,129.0	4,906,671.7
Borrowings from	**651,054.8**	**651,725.4**	**1,004,854.1**	**1,270,882.4**	**1,671,566.8**	**2,205,538.8**	**1,813,770.6**
(a). State Bank of Pakistan	406,801.6	300,724.0	640,774.4	917,993.5	1,412,514.5	1,787,927.8	1,196,829.5
(b) Banks Abroad	49,729.1	53,492.3	78,326.8	107,372.1	129,203.3	172,580.1	210,077.1
(c) Other Scheduled Banks	194,524.1	297,509.1	285,753.0	245,516.8	129,849.0	245,030.9	406,864.0
Head Office and Inter-Bank Adjustment	136,191.7	112,117.6	133,203.2	169,715.1	262,859.0	134,407.5	149,948.3
Contingent Liabilities as per contra	3,740,296.3	3,143,416.0	3,810,594.3	4,193,278.7	4,196,427.7	4,446,871.7	4,151,895.4
Other Liabilities	2,403,186.5	3,571,160.9	3,286,848.8	3,115,490.3	3,435,634.1	3,508,024.7	4,269,817.7
Total Liabilities / Assets	**15,493,462.6**	**16,519,129.8**	**17,717,091.8**	**19,134,658.2**	**20,313,628.4**	**21,760,896.7**	**22,622,007.3**
Assets							
Cash	**807,961.8**	**851,744.2**	**742,013.9**	**937,644.7**	**813,373.2**	**821,920.2**	**1,113,358.3**
(a) Notes, Coins and Silver	160,925.4	163,766.0	165,758.7	187,997.8	190,966.5	256,738.8	212,555.5
(b) Balances with State Bank of Pakistan	490,116.6	525,276.6	316,856.2	405,453.1	415,475.4	380,156.7	636,117.9
(c) Balances with Other Scheduled Banks	156,919.8	162,701.7	259,399.0	344,193.8	206,931.3	185,024.7	264,685.0
Balances held Abroad	183,420.5	202,003.6	194,060.3	186,453.2	226,193.8	188,926.2	175,738.3
Bills Purchased and Discounted	217,615.0	224,002.9	223,108.6	201,422.5	171,840.1	190,090.3	176,612.8
Advances to	**4,066,519.8**	**4,211,236.8**	**4,473,778.5**	**4,643,595.7**	**4,922,944.9**	**5,198,093.1**	**5,649,917.1**
(a) Scheduled Banks	70,775.9	78,261.5	61,359.1	139,739.8	178,894.1	119,901.1	246,686.9
(b) Others	3,995,743.9	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8	5,078,192.0	5,403,230.2
Investment in Securities and Shares	**4,279,084.1**	**4,490,304.3**	**5,191,601.1**	**6,011,774.8**	**6,752,158.1**	**7,610,278.2**	**7,268,792.7**
(a) Federal Government Securities	743,493.0	2,125,727.2	2,640,857.0	3,017,006.1	3,377,903.4	3,975,046.5	3,144,843.2
(b) Treasury Bills	2,713,794.6	1,547,276.3	1,728,730.5	2,164,377.3	2,537,577.9	2,666,090.3	3,145,702.9
(c) Provincial Governments Securities	-	-	-	-	-		-
(d) Foreign Securities	104,789.2	140,184.4	97,653.5	104,955.0	99,727.8	185,504.3	121,077.1
(e) Others	717,007.3	677,116.4	724,360.1	725,436.4	736,949.0	783,637.1	857,169.5
Bank Premises	**154,579.7**	**214,081.1**	**201,254.3**	**238,727.9**	**244,496.3**	**268,335.0**	**256,711.9**
Head Office and Inter-Bank Adjustment	**144,076.1**	**734,753.5**	**629,373.4**	**615,872.8**	**933,679.9**	**791,734.1**	**1,340,189.5**
Contingent Assets as per contra	**3,740,296.3**	**3,143,416.0**	**3,810,594.3**	**4,193,278.7**	**4,196,427.7**	**4,446,871.7**	**4,151,895.4**
Other Assets	**1,899,909.4**	**2,447,587.3**	**2,251,307.2**	**2,105,887.8**	**2,052,514.4**	**2,244,647.9**	**2,488,791.4**

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits

by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2014		2015				2016			
	Dec		Jun		Dec		Jun		Dec	
	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount
Current Deposits	**19,132,914**	**2,594,857.4**	**20,598,144**	**3,019,555.7**	**21,746,238**	**2,972,133.4**	**22,952,066**	**3,320,845.1**	**24,611,041**	**3,529,662.3**
Call Deposits	**197,449**	**116,129.2**	**182,792**	**152,290.1**	**177,924**	**125,084.7**	**236,955**	**160,330.3**	**234,823**	**165,902.0**
Other Deposits Accounts	**90,829**	**30,785.3**	**99,822**	**37,169.0**	**89,994**	**44,294.5**	**105,047**	**50,630.9**	**93,342**	**73,615.7**
Saving Deposits	**19,030,449**	**3,540,017.9**	**19,505,796**	**3,924,882.7**	**20,084,727**	**4,088,784.0**	**20,201,900**	**4,369,175.0**	**20,083,575**	**4,601,833.5**
FIXED DEPOSITS	**1,414,713**	**2,121,563.2**	**1,392,971**	**2,019,111.6**	**1,273,957**	**2,179,583.1**	**1,522,806**	**2,256,675.7**	**1,468,461**	**2,470,244.9**
Less Than 6 months	570,058	885,259.1	546,727	770,072.2	394,043	849,875.5	550,535	803,367.1	694,075	883,283.2
For 6 months & over but less than 1 year	128,670	268,300.8	141,129	273,575.6	229,338	347,019.8	165,884	381,503.8	141,162	425,611.3
For 1 year & over but less than 2 years	295,272	675,266.2	271,520	687,394.3	248,744	688,204.7	378,983	763,505.4	263,495	862,236.8
For 2 years & over but less than 3 years	69,018	36,551.2	75,114	37,859.5	66,434	37,797.1	74,840	42,660.2	61,992	36,237.5
For 3 years & over but less than 4 years	117,652	86,416.1	136,895	107,425.6	116,023	113,865.0	108,288	83,077.2	98,244	82,679.0
For 4 years & over but less than 5 years	14,298	8,451.5	18,990	7,431.8	13,330	5,933.4	14,901	4,978.7	11,067	3,534.9
For 5 years & over	219,745	161,318.3	202,596	135,352.6	206,045	136,887.5	229,375	177,583.3	198,426	176,662.2
All Deposits	**39,866,354**	**8,403,353.0**	**41,779,525**	**9,153,009.0**	**43,372,840**	**9,409,879.7**	**45,018,774**	**10,157,657.0**	**46,491,242**	**10,841,258.4**

Note: Accounts in Numbers.

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2013	2014		2015		2016	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec
A. FOREIGN CONSTITUENTS:	**84,766.1**	**82,900.2**	**86,369.0**	**95,035.4**	**111,617.4**	**111,990.1**	**112,132.7**
I. Official	11,884.2	10,615.2	12,755.8	14,747.2	15,298.4	17,335.5	17,549.5
II. Business	37,056.3	40,706.4	40,181.5	46,718.2	52,085.7	51,543.7	54,678.7
III. Personal	35,825.6	31,578.6	33,431.6	33,570.0	44,233.4	43,110.9	39,904.4
B. DOMESTIC CONSTITUENTS :	**7,498,259.1**	**7,968,664.8**	**8,316,984.0**	**9,057,973.6**	**9,298,262.2**	**10,045,666.9**	**10,729,125.7**
I. Government :	**731,611.4**	**825,071.4**	**866,947.8**	**985,439.5**	**1,066,426.0**	**1,235,250.1**	**1,344,112.1**
A. Federal Government	416,959.4	471,628.9	518,887.7	558,674.8	638,142.6	744,874.3	783,981.2
B. Provincial Governments	292,179.4	330,135.4	327,769.5	404,401.0	407,848.1	467,303.5	533,566.7
C. Local Bodies (City Governments)	22,472.7	23,307.0	20,290.5	22,363.6	20,435.3	23,072.3	26,564.2
II. Non-Financial Public Sector Enterprises :	**469,582.7**	**467,075.8**	**493,245.1**	**480,793.8**	**489,923.1**	**561,827.1**	**634,300.3**
A. Agriculture, Forestry, Hunting & Fishing	300.0	395.0	321.2	360.0	371.8	494.8	508.2
B. Mining & Quarrying	101,918.6	70,894.9	97,033.9	83,753.9	82,004.4	85,082.9	116,736.3
C. Manufacturing	115,801.0	117,532.7	110,123.1	117,012.4	126,644.6	139,875.4	145,948.1
D. Construction	109.4	152.3	225.7	245.5	196.3	345.9	347.6
E. Utilities	78,223.9	97,012.0	108,743.9	108,403.2	103,146.1	138,209.5	135,456.0
F. Commerce	30,138.4	38,596.2	38,681.7	29,925.7	24,757.5	18,431.6	20,196.5
G. Transport, Storage & Communication	100,849.1	103,364.5	102,914.6	106,746.8	115,648.7	130,185.9	123,937.7
H. Services	25,011.6	26,444.5	27,068.4	29,880.8	30,451.1	37,782.7	38,836.5
I. Others	17,230.8	12,683.7	8,132.5	4,465.5	6,702.5	11,418.4	52,333.4
III. Non-Bank Financial Companies :	**186,983.1**	**173,316.1**	**163,181.9**	**191,283.2**	**278,431.2**	**281,417.0**	**352,725.1**
A. Co-operative Banks	1,624.4	2,361.6	2,141.3	2,113.8	4,639.6	7,883.7	5,604.3
B. Development Financial Institutions	813.7	2,676.5	2,929.7	2,990.0	4,072.6	2,912.4	5,673.5
C. Insurance Companies	58,483.5	29,505.4	42,654.5	40,532.8	66,275.6	58,678.9	85,423.0
D. Micro Finance Banks	3,087.3	1,783.5	2,358.3	2,381.2	4,217.9	4,860.0	3,305.2
E. Other NBFC's	122,974.2	136,989.2	113,098.0	143,265.5	199,225.4	207,082.1	252,719.1
IV. Private Sector Enterprises :	**2,129,643.9**	**2,295,565.9**	**2,346,704.5**	**2,511,456.1**	**2,432,551.6**	**2,540,568.5**	**2,772,566.3**
A. Agriculture, Hunting and Forestry	204,567.4	209,173.5	215,626.7	211,740.3	225,085.0	242,061.3	263,887.5
1- Growing of crops	184,051.7	187,886.0	193,051.4	189,203.8	203,935.6	222,149.1	243,732.3
2- Farming of animals	10,210.7	11,669.6	12,177.2	11,368.6	9,811.9	10,598.6	10,033.3
3- Agricultural and animal husbandry	5,730.2	5,729.3	5,481.3	5,661.9	5,161.9	4,200.8	3,921.6
4- Agricultural machinery and equipments	3,526.7	2,868.9	3,651.4	4,023.4	4,527.4	3,382.2	4,020.6
5- Hunting, trapping, forestry & logging	54.0	49.1	85.8	113.1	111.0	49.5	108.4
6- Forestry and Logging and Related Service	994.0	970.7	1,179.6	1,369.5	1,537.2	1,681.2	2,071.3
B. Fishing and fish farming etc.	1,797.3	2,015.6	2,495.1	2,319.1	2,525.0	2,356.1	1,903.4
C. Mining and Quarrying	57,156.7	59,755.6	69,787.8	94,917.4	86,412.2	71,833.7	17,138.2
1- Mining of coal	10,370.3	11,073.8	11,975.6	12,441.6	13,903.6	13,764.8	45,671.6
2- Crude petroleum & natural gas	41,173.3	42,953.2	51,083.3	74,544.1	65,379.8	48,731.8	11,546.9
3- Iron & non-ferrous metal ores	1,505.1	2,259.5	1,022.9	2,526.2	2,444.0	4,969.4	3,494.4
4- Quarrying of stone, sand and clay	328.7	768.4	872.2	805.4	786.8	902.3	882.2
5- Chemical, fertilizer, Salt etc.	3,779.4	2,700.7	4,833.8	4,600.1	3,898.0	3,465.5	4,312.7
D. Manufacturing	467,594.6	490,406.9	606,901.6	686,520.2	690,441.1	687,258.8	767,446.4
1- Food products and beverages	92,506.0	90,117.7	108,231.0	120,480.0	133,919.8	107,758.8	139,921.9
2- Tobacco products	1,693.7	1,889.5	1,962.4	3,350.9	1,601.9	2,137.8	2,327.3
3- Textiles	82,031.0	92,186.6	108,616.2	118,801.4	103,897.1	110,513.4	122,866.0
i) Spinning, weaving, finishing of textiles	64,929.8	76,222.6	89,388.9	94,926.1	75,482.8	78,527.3	83,049.6
a) Spinning of fibers	41,018.3	46,103.2	48,170.5	53,589.8	44,691.2	45,236.4	48,840.3
b) Weaving of textiles	13,200.6	15,191.2	27,059.5	26,577.5	17,696.8	17,232.0	18,462.7
c) Finishing of textiles	10,710.9	14,928.3	14,158.8	14,758.8	13,094.8	16,058.8	15,746.7
ii) Made-up textile articles	8,733.1	7,096.4	8,430.0	11,193.4	11,808.1	12,941.0	15,302.6
iii) Knit wear	3,224.8	3,767.4	4,070.9	4,252.0	4,872.3	5,136.4	5,608.0
iv) Carpets and rugs	1,634.2	1,945.2	2,547.3	2,804.9	3,168.4	3,134.3	4,025.0
v) Other textiles n.e.s.	3,509.1	3,155.0	4,179.2	5,625.0	8,565.6	10,774.5	14,880.8
4- Wearing apparel, readymade garments etc.	11,888.1	10,021.4	13,514.0	14,637.4	14,948.4	17,020.8	20,216.8

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2013	2014		2015		2016	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec
5- Tanning and dressing of leather; manufacture of luggage and footwear	9,693.1	10,028.7	12,360.2	12,147.3	13,917.8	13,822.8	16,746.5
i.) Tanning & dressing of leather, luggage, handbags etc.	3,194.1	3,725.7	4,946.3	5,132.5	5,591.4	6,381.0	8,638.0
ii.) Footwear	6,499.0	6,303.0	7,413.9	7,014.8	8,326.4	7,441.7	8,108.5
a) Leather wear	5,768.6	5,483.3	6,688.2	5,922.9	7,308.8	6,166.4	6,657.6
b) Rubber and Plastic wear	730.3	819.7	725.7	1,091.9	1,017.6	1,275.4	1,450.9
6- Wood and products of wood cork	1,989.4	2,246.1	3,150.8	3,302.7	4,363.9	4,546.9	4,364.2
7- Paper, paperboard and products	3,537.0	4,303.8	4,162.7	4,902.3	6,044.9	6,029.1	6,601.0
8- Printing, publishing and allied industries	9,509.0	12,467.7	8,376.9	12,400.8	11,712.8	12,018.7	12,738.1
9- Coke and refined petroleum products	46,756.4	46,799.7	51,572.7	51,397.5	49,719.8	43,039.3	50,623.7
10- Chemicals and chemical products	81,891.3	68,513.0	125,018.0	106,329.8	118,203.8	106,029.9	131,913.9
11- Rubber and plastics products	5,796.3	7,817.7	7,498.9	8,082.6	7,048.7	7,041.9	8,932.9
12- Other non-metallic mineral products	16,809.2	15,418.9	23,383.6	33,144.6	38,938.9	49,877.0	34,937.2
13- Basic metals	16,019.7	20,073.8	21,375.2	21,574.0	20,944.1	19,304.6	20,879.5
14- Fabricated metal products	5,299.2	5,531.5	6,353.8	7,548.2	5,716.8	6,579.7	7,780.0
15- Machinery and equipment	12,265.4	16,503.2	18,997.0	41,772.8	24,717.2	24,700.6	26,636.5
16- Office, accounting and computing machinery	1,149.3	1,174.8	1,029.3	991.4	1,809.0	1,278.5	2,135.5
17- Electrical machinery and apparatus	13,639.2	17,147.5	14,803.9	18,926.4	25,530.6	23,341.5	24,490.5
18- Radio, television and communication equipment and apparatus	1,724.6	2,344.2	3,077.7	6,379.2	4,194.7	4,023.4	4,392.2
19- Medical, precision and optical instruments, watches and clocks	7,251.1	7,029.5	8,911.0	10,183.3	11,692.4	12,653.6	13,302.3
20- Motor vehicles, trailers and semi-trailers	17,806.0	23,617.9	26,025.0	49,017.5	48,425.0	69,982.8	65,282.1
21- Other transport equipments	4,482.2	3,377.1	6,242.2	8,538.1	7,793.0	8,163.5	10,762.0
22- Furniture and fixture	2,576.5	2,712.9	2,594.6	1,703.7	1,635.9	1,551.7	1,878.1
23- Jewellery and related articles	1,954.6	2,353.6	2,727.5	2,493.0	2,580.7	2,795.2	2,979.1
24- Sports goods	2,406.7	2,644.8	2,924.2	3,298.9	3,760.4	4,215.2	4,945.4
25- Handicrafts	168.5	113.8	133.9	169.5	158.2	361.0	199.2
26- Other manufacturing n.e.s.	16,750.8	23,971.6	23,858.9	24,946.8	27,165.2	28,471.1	29,594.5
E. Ship breaking and waste / scrape (junk) etc.	2,379.9	2,820.5	3,349.1	2,787.3	2,802.2	2,290.4	2,904.5
F. Electricity, gas and water supply	52,207.0	56,440.6	59,709.2	74,508.5	77,680.7	93,722.9	108,039.7
G. Construction	117,071.8	150,960.9	157,011.7	164,771.7	138,492.7	184,763.7	179,137.0
1- Building	89,693.0	114,391.1	114,225.3	119,438.5	100,134.3	125,032.7	121,625.6
2- Infrastructure	27,378.8	36,569.7	42,786.4	45,333.3	38,358.4	59,731.1	57,511.4
H. Commerce and Trade	333,900.3	358,978.9	360,605.5	370,860.5	344,212.7	352,878.9	382,537.7
1- Sale, maintenance and repair of motor vehicles and motorcycles	14,003.3	17,611.7	15,425.4	18,339.7	16,094.2	17,989.5	17,937.7
2- Wholesale and commission trade	152,594.4	169,028.9	175,577.4	178,224.3	164,578.8	174,820.9	193,214.6
i) Exports	27,807.3	53,844.9	51,409.2	48,426.9	46,668.6	47,502.2	49,448.9
ii) Imports	16,790.3	19,950.9	21,928.5	24,245.1	25,207.6	30,402.7	33,131.0
iii) Domestic whole sales	107,996.7	95,233.0	102,239.8	105,552.4	92,702.5	96,916.0	110,634.7
3- Retail trade	167,302.7	172,338.4	169,602.7	174,296.4	163,539.8	160,068.4	171,385.4
I. Hotels, restaurants and clubs etc	12,421.0	13,480.2	13,275.2	13,129.5	13,341.4	14,429.0	19,118.0
J. Transport, storage and communications	144,821.0	143,728.9	145,974.7	137,610.2	153,003.6	170,768.1	186,582.6
K. Real estate, renting and business activities	266,196.6	263,029.9	283,795.1	299,158.9	290,333.6	285,563.3	300,098.0
1- Real estate activities	45,015.2	44,638.3	44,444.9	38,179.6	36,940.5	48,193.5	49,505.6
2- Renting of machinery and equipment	4,636.2	4,477.0	4,994.3	1,946.5	1,747.9	2,189.6	2,201.9
3- Computer and related activities	16,879.4	18,488.3	21,652.3	25,760.4	26,852.0	29,928.2	30,461.9
4- Research and development	5,895.1	5,171.4	5,597.7	6,153.0	5,625.1	6,254.8	7,260.4
5- Other business activities	193,770.7	190,254.8	207,105.9	227,119.5	219,168.1	198,997.2	210,668.2
L. Education	55,102.8	59,927.7	56,297.7	55,926.7	58,067.1	59,689.5	86,467.4
M. Health and social work	27,221.1	30,027.7	28,622.4	41,024.4	39,395.5	37,405.5	45,195.7
N. Other community, social and personal service activities	81,703.9	83,497.2	78,450.4	82,055.9	73,437.1	98,330.2	108,334.9
O. Other private business n.e.c	305,502.2	371,321.8	264,802.2	274,125.4	237,321.5	237,216.8	237,867.6
V. Trust Funds and Non-Profit Institutions	**203,272.7**	**183,929.5**	**200,413.5**	**190,314.0**	**205,780.2**	**237,140.9**	**267,292.5**
VI. Personal	**3,693,162.6**	**3,948,707.0**	**4,176,832.2**	**4,628,148.2**	**4,749,553.4**	**5,099,019.7**	**5,282,286.6**
VII. Others	**84,002.7**	**74,999.1**	**69,659.0**	**70,538.8**	**75,596.7**	**90,443.6**	**75,842.8**
TOTAL	**7,583,025.2**	**8,051,565.0**	**8,403,353.0**	**9,153,009.0**	**9,409,879.7**	**10,157,657.0**	**10,841,258.4**

3.4 Classification of Scheduled Banks' Deposits

by Category of Deposit Holder & Size of Account

As on 31st Dec, 2016

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS: Government		Non Financial Public Sector		NBFC's		Private Sector (Business)	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,354	3.8	30,871	65.1	548	1.0	1,930	3.9	479,429	1,146.9
5,000 to 10,000	1248	8.9	21,123	151.7	415	3.2	1434	9.9	644,160	4,886.3
10,000 to 20,000	1,946	28.9	32,919	473.0	188	2.6	1,637	24.6	1,091,112	15,450.1
20,000 to 25,000	762	17.2	14,069	317.3	8556	210.3	541	12.1	362,943	8,190.7
25,000 to 30,000	811	22.2	12,447	334.8	233	6.5	335	9.1	401,947	11,042.4
30,000 to 40,000	774	27.2	26,748	934.7	272	9.2	726	23.6	621,486	21,840.5
40,000 to 50,000	2253	101.7	22,045	984.9	81	3.7	1,762	82.4	572,431	25,693.3
50,000 to 60,000	2,400	128.7	15,037	825.2	212	11.4	1,597	83.5	526,572	28,878.4
60,000 to 70,000	479	30.8	13,388	872.2	2305	144.2	2,510	161.6	474,656	30,934.8
70,000 to 80,000	333	25.2	12,117	915.5	62	4.5	151	11.5	387,488	28,878.9
80,000 to 90,000	724	61.3	8,304	701.8	46	3.9	236	19.6	370,998	31,373.7
90,000 to 100,000	423	40.6	7,388	702.1	45	4.3	614	58.4	335,873	32,025.5
100,000 to 200,000	6,378	939.0	36,109	5,172.0	883	142.4	1,296	183.8	1,619,103	229,136.6
200,000 to 300,000	4,850	1,167.5	18,551	4,466.7	10950	2,526.2	597	146.9	506,999	123,566.7
300,000 to 400,000	4,316	1,489.9	13,307	4,714.1	174	61.1	619	208.0	238,315	82,520.3
400,000 to 500,000	7,830	3,551.3	6,064	2,710.6	152	68.4	302	133.0	134,321	59,593.9
500,000 to 600,000	2,751	1,489.1	5,595	3,025.7	450	233.4	228	125.2	85,303	46,880.0
600,000 to 700,000	1,719	1,094.2	3,902	2,556.1	78	50.6	204	131.2	59,101	38,306.8
700,000 to 800,000	1,450	1,090.3	6,449	4,796.8	52	38.7	128	95.2	42,252	31,552.3
800,000 to 900,000	1,299	1,105.3	3,105	2,649.9	78	66.7	149	123.9	30,569	25,890.2
900,000 to 1,000,000	1105	1,047.9	2,524	2,402.1	61	57.8	211	199.7	25,024	23,638.7
1,000,000 to 2,000,000	6,935	9,590.3	13,844	19,741.6	944	1,448.9	1,082	1,538.9	120,555	164,927.2
2,000,000 to 3,000,000	2,651	6,620.1	5,238	12,642.8	317	776.7	615	1,468.5	42,789	104,211.0
3,000,000 to 4,000,000	1367	4,645.6	2,997	10,371.9	1067	3,460.5	452	1,535.1	17,803	61,128.0
4,000,000 to 5,000,000	845	3,907.3	3,085	14,005.8	820	3,918.1	357	1,559.4	10,641	47,166.9
5,000,000 to 6,000,000	708	3,778.5	2,087	11,326.7	122	658.1	183	1,010.3	7,532	40,539.4
6,000,000 to 7,000,000	415	2,711.9	1649	10,580.6	422	2,804.4	156	1,023.0	4,974	32,083.5
7,000,000 to 8,000,000	239	1,818.4	892	6,726.9	106	802.1	173	1,300.2	3,554	26,511.7
8,000,000 to 9,000,000	263	2,274.0	915	7,740.7	71	604.5	81	688.9	2,889	24,513.2
9,000,000 to 10,000,000	105	985.3	990	9,324.5	64	597.7	55	528.3	2,103	19,906.1
10,000,000 and over	1,473	62,330.4	11,936	1,201,878.2	2,065	615,579.3	2,691	340,225.7	23,215	1,350,152.0
TOTAL	**61,206**	**112,132.7**	**355,695**	**1,344,112.1**	**31,839**	**634,300.3**	**23,052**	**352,725.1**	**9,246,137**	**2,772,566.3**

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

As on 31st Dec, 2016

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	**No of Accounts**	**Amount**
Less than 5,000	23,725	54.0	2,211,586	5,386.3	24,910	39.4	2,772,999	6,696.6	**2,775,353**	**6,700.3**
5,000 to 10,000	22,128	161.1	1,306,291	9,597.4	16,983	123.7	2,012,534	14,933.3	**2,013,782**	**14,942.2**
10,000 to 20,000	25,391	361.3	2,189,029	32,881.4	44,411	681.8	3,384,687	49,874.8	**3,386,633**	**49,903.7**
20,000 to 25,000	7,145	162.6	1,329,878	30,011.3	22,746	513.4	1,745,878	39,417.7	**1,746,640**	**39,434.9**
25,000 to 30,000	16,433	449.4	1,370,013	37,647.3	14,526	409.4	1,815,934	49,898.9	**1,816,745**	**49,921.1**
30,000 to 40,000	17,370	627.1	2,681,363	93,974.4	53,487	1,855.6	3,401,452	119,265.1	**3,402,226**	**119,292.3**
40,000 to 50,000	21,676	972.5	2,533,954	113,875.5	25,188	1,120.8	3,177,137	142,733.2	**3,179,390**	**142,834.9**
50,000 to 60,000	22,092	1,208.8	2,222,824	122,102.3	25,746	1,414.1	2,814,080	154,523.7	**2,816,480**	**154,652.4**
60,000 to 70,000	4,701	303.6	2,055,427	133,626.9	16,268	1,068.5	2,569,255	167,111.8	**2,569,734**	**167,142.5**
70,000 to 80,000	5,870	442.8	1,790,309	133,874.3	12,027	898.7	2,208,024	165,026.1	**2,208,357**	**165,051.3**
80,000 to 90,000	4,712	390.5	1,607,411	136,270.5	21,135	1,807.1	2,012,842	170,567.2	**2,013,566**	**170,628.5**
90,000 to 100,000	5,759	562.3	1,409,885	133,738.0	25,494	2,463.7	1,785,058	169,554.2	**1,785,481**	**169,594.8**
100,000 to 200,000	40,546	5,550.6	8,003,173	1,122,780.7	97,601	14,364.7	9,798,711	1,377,330.8	**9,805,089**	**1,378,269.9**
200,000 to 300,000	9,908	2,517.9	2,508,437	606,657.6	33,763	8,739.7	3,089,205	748,621.8	**3,094,055**	**749,789.2**
300,000 to 400,000	7,452	2,491.6	1,032,256	355,049.2	8,632	2,949.3	1,300,755	447,993.6	**1,305,071**	**449,483.4**
400,000 to 500,000	3,728	1,688.7	522,219	233,073.0	3,935	1,663.8	670,721	298,931.4	**678,551**	**302,482.7**
500,000 to 600,000	2,379	1,324.2	294,087	160,551.7	820	445.9	388,862	212,586.1	**391,613**	**214,075.2**
600,000 to 700,000	3,617	2,377.4	199,310	128,874.3	273	174.5	266,485	172,470.8	**268,204**	**173,564.9**
700,000 to 800,000	884	670.6	147,420	110,246.9	738	557.1	197,923	147,957.7	**199,373**	**149,048.0**
800,000 to 900,000	1119	958.7	105,724	89,432.3	124	106.3	140,868	119,227.9	**142,167**	**120,333.2**
900,000 to 1,000,000	2104	2,008.2	83,906	79,267.1	748	720.4	114,578	108,293.9	**115,683**	**109,341.9**
1,000,000 to 2,000,000	5,708	7,992.4	295,841	395,459.3	6,142	7,905.3	444,116	599,013.6	**451,051**	**608,603.9**
2,000,000 to 3,000,000	2,692	6,620.3	69,457	166,771.1	229	512.1	121,337	293,002.4	**123,988**	**299,622.6**
3,000,000 to 4,000,000	1360	4,712.0	24,515	83,622.5	510	1,738.0	48,704	166,567.9	**50,071**	**171,213.5**
4,000,000 to 5,000,000	780	3,447.1	13,341	58,676.9	38	169.5	29,062	128,943.6	**29,907**	**132,850.9**
5,000,000 to 6,000,000	752	4,005.3	10,039	54,035.9	15	77.9	20,730	111,653.6	**21,438**	**115,432.1**
6,000,000 to 7,000,000	461	2,999.3	6,356	40,925.4	47	300.7	14,065	90,716.9	**14,480**	**93,428.8**
7,000,000 to 8,000,000	279	2,090.8	3,933	29,267.6	9	67.8	8,946	66,766.9	**9,185**	**68,585.3**
8,000,000 to 9,000,000	320	2,697.6	2,497	21,023.7	14	117.1	6,787	57,385.7	**7,050**	**59,659.7**
9,000,000 to 10,000,000	364	3,464.1	2,360	22,320.9	86	792.1	6,022	56,933.7	**6,127**	**57,919.0**
10,000,000 and over	3,311	203,980.0	18,756	541,264.9	305	22,044.4	62,279	4,275,124.6	**63,752**	**4,337,455.0**
TOTAL	**264,766**	**267,292.5**	**36,051,597**	**5,282,286.6**	**456,950**	**75,842.8**	**46,430,036**	**10,729,125.7**	**46,491,242**	**10,841,258.4**

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/Regions	Category	Dec-2015			Jun-2016			Dec-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	1.00	110.60	111.60	1.25	110.74	111.99	1.03	111.11	112.13
	Govt.	38.60	1,027.90	1,066.40	39.69	1,195.56	1,235.25	41.61	1,302.50	1,344.11
	NFPSEs	2.30	487.60	489.90	2.34	559.49	561.83	24.89	609.41	634.30
	NBFCs & Fin Aux.	1.90	276.50	278.40	1.79	279.63	281.42	1.66	351.06	352.72
	Private Sector	223.40	2,209.20	2,432.60	219.70	2,320.87	2,540.57	243.08	2,529.48	2,772.57
	Trust Fund	5.50	200.30	205.80	5.41	231.73	237.14	5.84	261.45	267.29
	Personal	647.00	4,102.50	4,749.60	701.56	4,397.46	5,099.02	782.21	4,500.08	5,282.29
	Others	12.60	63.00	75.60	19.76	70.68	90.44	17.40	58.44	75.84
	Total	**932.30**	**8,477.60**	**9,409.90**	**991.50**	**9,166.16**	**10,157.66**	**1,117.72**	**9,723.54**	**10,841.26**
Punjab	Foreign	0.60	22.60	23.20	0.71	18.97	19.68	0.49	20.81	21.30
	Govt.	3.80	438.10	441.90	4.83	541.54	546.37	6.04	548.09	554.13
	NFPSEs	0.60	135.90	136.50	0.67	170.38	171.04	0.59	170.25	170.84
	NBFCs & Fin Aux.	0.30	31.70	32.00	0.25	34.77	35.02	0.42	42.28	42.70
	Private Sector	135.60	935.00	1,070.60	132.02	969.50	1,101.52	145.88	1,072.20	1,218.08
	Trust Fund	1.90	69.50	71.40	2.33	75.42	77.76	3.13	80.15	83.28
	Personal	346.00	1,956.30	2,302.30	384.89	2,126.06	2,510.95	423.61	2,175.85	2,599.46
	Others	0.80	12.80	13.70	1.10	10.23	11.34	0.36	6.14	6.50
	Total	**489.80**	**3,601.70**	**4,091.50**	**526.81**	**3,946.87**	**4,473.68**	**580.53**	**4,115.78**	**4,696.31**
Sindh	Foreign	0.10	58.10	58.20	0.21	62.87	63.08	0.11	69.18	69.28
	Govt.	13.40	187.70	201.10	12.12	187.96	200.08	13.85	205.17	219.02
	NFPSEs	1.50	238.20	239.70	1.43	269.83	271.26	24.14	258.91	283.05
	NBFCs & Fin Aux.	0.20	230.80	231.00	0.13	231.16	231.29	0.19	291.52	291.71
	Private Sector	41.20	872.70	913.90	40.05	939.68	979.72	46.76	995.04	1,041.80
	Trust Fund	1.20	83.70	84.90	0.87	114.26	115.13	0.80	131.09	131.90
	Personal	71.60	1,303.20	1,374.80	70.86	1,367.43	1,438.29	89.80	1,431.59	1,521.39
	Others	0.10	8.00	8.10	0.11	8.74	8.85	0.13	7.12	7.25
	Total	**129.30**	**2,982.30**	**3,111.60**	**125.78**	**3,181.92**	**3,307.70**	**175.77**	**3,389.62**	**3,565.40**
Khyber Pakhtunkhwa	Foreign	..	0.90	1.00	0.07	1.81	1.88	0.13	2.40	2.53
	Govt.	2.20	116.50	118.70	3.84	130.71	134.55	3.24	197.35	200.59
	NFPSEs	..	4.60	4.70	0.04	5.13	5.17	0.04	11.71	11.74
	NBFCs & Fin Aux.	0.10	0.90	1.00	0.12	0.65	0.76	0.12	0.78	0.90
	Private Sector	21.50	111.80	133.20	19.63	103.67	123.30	22.05	105.74	127.79
	Trust Fund	0.70	8.40	9.10	0.78	7.05	7.83	0.96	7.41	8.37
	Personal	104.50	300.10	404.60	113.14	337.89	451.04	126.54	346.59	473.12
	Others	0.60	12.70	13.40	1.22	32.15	33.38	1.33	5.91	7.23
	Total	**129.80**	**555.90**	**685.70**	**138.84**	**619.06**	**757.90**	**154.40**	**677.88**	**832.28**
Balochistan	Foreign	..	0.10	0.10	..	0.12	0.12	0.03	0.23	0.27
	Govt.	10.20	25.50	35.70	13.61	29.60	43.21	12.19	40.87	53.05
	NFPSEs	0.10	5.60	5.70	0.07	6.87	6.94	0.07	5.43	5.50
	NBFCs & Fin Aux.	..	0.10	0.10	..	0.04	0.05	..	0.07	0.08
	Private Sector	4.80	41.90	46.70	4.78	36.12	40.90	4.46	40.68	45.13
	Trust Fund	0.10	2.30	2.40	0.21	1.04	1.26	0.20	1.68	1.88
	Personal	9.80	88.10	97.90	11.63	95.60	107.23	12.41	98.78	111.20
	Others	10.20	4.60	14.80	16.61	5.03	21.64	15.52	4.60	20.12
	Total	**35.20**	**168.10**	**203.30**	**46.92**	**174.42**	**221.34**	**44.89**	**192.34**	**237.22**
Islamabad	Foreign	..	20.50	20.50	..	22.03	22.04	..	15.61	15.62
	Govt.	6.10	238.10	244.20	2.73	288.81	291.54	1.91	291.93	293.84
	NFPSEs		103.20	103.20	..	106.92	106.92	-	160.37	160.37
	NBFCs & Fin Aux.	..	8.30	8.30	..	6.96	6.96	-	8.98	8.98
	Private Sector	1.80	217.80	219.60	2.22	236.76	238.97	3.11	279.88	282.99
	Trust Fund	1.00	34.30	35.40	0.19	31.76	31.95	0.26	39.37	39.62
	Personal	13.00	336.40	349.50	13.90	343.30	357.20	14.38	313.13	327.51
	Others	0.10	24.20	24.30	0.10	14.17	14.27	0.01	34.36	34.37
	Total	**22.20**	**982.90**	**1,005.10**	**19.15**	**1,050.70**	**1,069.85**	**19.67**	**1,143.63**	**1,163.31**
FATA	Foreign	..	..	..	0.02	..	0.02	..	..	..
	Govt.	0.50	..	0.60	0.18	0.07	0.26	0.62	0.09	0.71
	NFPSEs	0.10	..	0.10	0.12	0.05	0.17	0.06	0.07	0.13
	NBFCs & Fin Aux.	..	..	..	0.02	0.04	0.06	..	0.03	0.04
	Private Sector	2.40	2.20	4.60	2.79	1.34	4.12	2.88	1.38	4.25
	Trust Fund	..	..	..	..	0.05	0.05	..	0.05	0.05
	Personal	9.00	4.10	13.10	10.40	6.97	17.37	10.85	7.56	18.41
	Others	0.60	0.20	0.80	0.58	0.05	0.64	0.02	0.20	0.22
	Total	**12.50**	**6.60**	**19.20**	**14.11**	**8.57**	**22.68**	**14.43**	**9.39**	**23.82**

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/Regions	Category	Dec-2015			Jun-2016			Dec-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	..	..	0.10	0.04	0.07	0.11	0.06	0.06	0.11
	Govt.	1.80	8.10	9.90	2.03	6.30	8.33	3.37	8.32	11.69
	NFPSEs	..	..	..	..	0.02	0.02	..	0.13	0.13
	NBFCs & Fin Aux.	1.20	3.20	4.40	1.14	4.85	6.00	0.76	5.72	6.48
	Private Sector	3.60	7.60	11.20	3.66	9.38	13.04	3.33	10.53	13.86
	Trust Fund	0.20	0.40	0.60	0.69	0.45	1.14	0.16	0.30	0.45
	Personal	4.00	9.60	13.60	7.64	11.17	18.82	9.63	9.99	19.62
	Others	..	0.10	0.10	0.01	0.17	0.18	..	0.04	0.04
	Total	**10.80**	**29.00**	**39.80**	**15.21**	**32.43**	**47.64**	**17.31**	**35.08**	**52.39**
AJK	Foreign	0.20	8.40	8.60	0.20	4.86	5.06	0.20	2.82	3.02
	Govt.	0.40	13.90	14.30	0.34	10.58	10.92	0.38	10.69	11.07
	NFPSEs	..	0.20	0.20	..	0.31	0.31	..	2.53	2.53
	NBFCs & Fin Aux.	0.10	1.50	1.60	0.13	1.16	1.29	0.17	1.67	1.83
	Private Sector	12.50	20.20	32.70	14.57	24.42	38.99	14.62	24.04	38.66
	Trust Fund	0.40	1.70	2.00	0.32	1.69	2.02	0.33	1.41	1.74
	Personal	89.10	104.80	193.80	89.09	109.04	198.13	94.99	116.59	211.58
	Others	..	0.30	0.40	0.02	0.14	0.17	0.02	0.08	0.11
	Total	**102.70**	**150.90**	**253.60**	**104.68**	**152.19**	**256.87**	**110.72**	**159.81**	**270.53**

* End Position.

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

"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.

3.6 Classification of Scheduled Banks' Deposits
by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2014		2015				2016			
	Dec.		Jun.		Dec.		Jun.		Dec	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,065,868	5,451.3	2,492,408	5,297.7	2,584,903	6,047.8	2,543,223	6,198.5	2,775,353	6,700.3
5,000 to 10,000	2,145,830	15,874.6	2,242,578	17,103.7	2,581,518	19,098.8	2,295,370	16,925.9	2,013,782	14,942.2
10,000 to 20,000	3,555,218	52,835.5	3,563,253	53,390.4	3,615,619	53,597.2	3,825,056	56,101.4	3,386,633	49,903.7
20,000 to 25,000	1,692,567	37,926.1	1,937,730	43,385.0	1,861,158	41,854.7	1,789,422	40,191.1	1,746,640	39,434.9
25,000 to 30,000	1,642,750	45,092.4	1,625,758	44,737.7	1,768,551	48,562.9	1,790,856	49,404.6	1,816,745	49,921.1
30,000 to 40,000	3,201,286	111,618.8	3,194,767	111,114.0	3,351,748	116,931.7	3,482,351	122,189.2	3,402,226	119,292.3
40,000 to 50,000	2,870,467	128,537.1	2,864,173	128,939.4	2,817,668	126,341.2	3,109,516	139,660.8	3,179,390	142,834.9
50,000 to 60,000	2,712,269	148,513.6	2,484,582	136,760.2	2,671,747	146,404.7	2,635,927	144,583.6	2,816,480	154,652.4
60,000 to 70,000	2,347,959	152,508.3	2,208,678	143,326.9	2,184,627	141,489.7	2,409,470	156,269.2	2,569,734	167,142.5
70,000 to 80,000	1,930,062	144,510.2	1,956,863	146,692.3	2,014,715	150,851.9	2,108,622	158,472.8	2,208,357	165,051.3
80,000 to 90,000	1,660,078	140,725.8	1,560,894	132,444.6	1,729,257	146,708.7	1,756,075	148,754.3	2,013,566	170,628.5
90,000 to 100,000	1,439,979	136,731.8	1,460,946	138,725.4	1,479,171	140,417.7	1,693,565	160,794.6	1,785,481	169,594.8
100,000 to 200,000	7,467,828	1,029,778.0	8,123,428	1,136,490.8	8,444,702	1,183,282.3	8,869,451	1,244,490.1	9,805,089	1,378,269.9
200,000 to 300,000	2,162,717	521,381.5	2,573,060	624,342.8	2,737,952	661,303.6	2,992,210	721,302.8	3,094,055	749,789.2
300,000 to 400,000	1,006,289	347,395.1	1,199,392	413,676.2	1,199,514	412,990.0	1,245,381	428,777.9	1,305,071	449,483.4
400,000 to 500,000	484,428	215,112.3	608,817	271,746.8	614,574	273,201.3	644,203	286,919.9	678,551	302,482.7
500,000 to 600,000	289,624	157,728.3	368,260	200,738.1	374,168	203,804.1	415,083	226,916.3	391,613	214,075.2
600,000 to 700,000	178,399	115,503.1	216,946	140,307.8	239,932	155,241.2	258,625	167,341.1	268,204	173,564.9
700,000 to 800,000	143,660	107,470.2	165,543	124,081.4	177,787	132,669.4	168,640	126,186.7	199,373	149,048.0
800,000 to 900,000	105,635	89,275.0	111,802	94,580.8	124,409	105,339.3	138,588	117,714.1	142,167	120,333.2
900,000 to 1,000,000	81,883	77,529.8	86,866	82,314.1	92,084	87,341.9	93,798	88,857.6	115,683	109,341.9
1,000,000 to 2,000,000	373,546	512,369.1	392,471	539,469.0	391,809	533,445.4	426,747	582,162.2	451,051	608,603.9
2,000,000 to 3,000,000	117,846	283,240.5	135,426	321,727.9	117,771	285,030.7	122,840	299,636.4	123,988	299,622.6
3,000,000 to 4,000,000	46,874	159,682.1	47,416	161,435.3	49,437	168,514.8	52,689	180,806.0	50,071	171,213.5
4,000,000 to 5,000,000	31,012	139,950.7	40,764	187,061.0	38,468	176,525.2	32,070	141,372.6	29,907	132,850.9
5,000,000 to 6,000,000	24,060	129,149.3	22,462	120,304.2	19,528	105,058.8	21,883	117,391.2	21,438	115,432.1
6,000,000 to 7,000,000	13,472	87,247.0	14,900	96,119.4	11,350	73,188.6	12,787	82,212.6	14,480	93,428.8
7,000,000 to 8,000,000	8,883	65,976.4	9,214	68,507.8	8,217	61,267.3	8,490	63,339.2	9,185	68,585.3
8,000,000 to 9,000,000	7,038	59,441.3	6,990	59,168.9	7,190	60,729.2	7,947	67,209.2	7,050	59,659.7
9,000,000 to 10,000,000	5,190	49,066.5	5,711	54,051.2	5,107	48,349.4	6,046	57,164.6	6,127	57,919.0
10,000,000 and over	53,637	3,135,731.2	57,427	3,354,968.6	58,159	3,544,290.4	61,843	3,958,310.8	63,752	4,337,455.0
TOTAL	**39,866,354**	**8,403,353.0**	**41,779,525**	**9,153,009.0**	**43,372,840**	**9,409,879.7**	**45,018,774**	**10,157,657.0**	**46,491,242**	**10,841,258.4**

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 falls 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.

3.7 Classification of Scheduled Banks' Advances

by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2014		2015				2016			
			Dec		Jun		Dec.		Jun		Dec	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	10,000	41,682	128.6	168,609	329.0	26,853	116.8	110,332	479.4	84,309	393.9
10,000		20,000	469,651	7,034.5	468,205	7,179.1	470,266	7,352.9	388,845	5,593.4	356,315	5,438.8
20,000	to	25,000	26,617	610.5	26,339	612.2	16,928	385.1	130,131	2,770.1	115,804	2,462.1
25,000	to	30,000	50,158	1,377.4	32,091	859.0	31,733	894.2	115,081	3,037.4	26,175	727.4
30,000	to	40,000	230,564	8,005.8	212,128	7,300.8	238,444	8,328.8	150,810	5,394.3	264,419	9,033.4
40,000	to	50,000	145,772	6,381.4	82,065	3,683.1	137,551	6,004.7	140,869	6,053.9	193,513	8,665.5
50,000	to	60,000	57,659	3,125.4	42,471	2,305.3	44,459	2,471.7	79,332	4,560.0	48,851	2,630.0
60,000	to	70,000	67,585	4,382.3	49,616	3,247.6	40,306	2,616.4	54,238	3,559.3	35,575	2,307.0
70,000		80,000	70,460	5,282.1	62,488	4,697.9	37,321	2,785.9	33,904	2,544.6	48,854	3,673.5
80,000	to	90,000	84,573	7,218.6	64,167	5,510.7	66,454	5,664.9	61,547	5,278.1	70,296	6,039.0
90,000	to	100,000	126,812	12,090.7	68,446	6,543.4	67,926	6,386.8	73,310	6,945.6	134,989	12,590.2
100,000	to	200,000	946,848	141,006.4	942,829	141,030.9	983,478	147,498.6	949,670	139,372.5	849,100	125,925.0
200,000	to	300,000	448,489	107,591.8	458,529	110,674.8	435,392	104,731.7	442,308	106,478.4	457,135	110,138.1
300,000	to	400,000	109,302	36,990.9	117,293	39,969.6	136,259	46,189.1	141,094	47,476.4	157,273	53,006.4
400,000		500,000	57,757	25,811.0	85,208	38,503.9	68,410	30,364.2	83,638	37,716.8	95,243	43,657.0
500,000	to	600,000	55,947	30,315.3	45,199	24,518.7	108,759	61,264.2	119,590	66,402.8	119,285	63,428.7
600,000	to	700,000	52,456	33,249.1	75,221	48,165.3	52,740	34,532.2	32,737	21,283.1	43,388	27,780.6
700,000	to	800,000	23,167	17,264.3	27,398	20,668.2	28,485	21,440.9	47,606	34,825.5	48,317	35,743.2
800,000	to	900,000	19,046	16,357.6	14,393	12,255.6	29,594	25,527.7	23,395	19,764.7	28,609	24,484.9
900,000	to	1,000,000	17,244	16,573.1	19,335	18,532.6	14,012	13,405.8	17,744	16,925.4	21,338	20,289.0
1,000,000		2,000,000	65,560	92,471.3	59,859	84,793.4	70,372	98,219.0	72,200	97,550.1	84,426	113,773.6
2,000,000	to	3,000,000	31,130	74,534.2	21,190	51,431.8	26,172	62,546.2	27,606	67,259.7	27,368	65,981.5
3,000,000	to	4,000,000	12,597	43,105.4	12,129	42,046.7	14,808	51,481.7	12,129	42,412.2	12,544	43,822.3
4,000,000	to	5,000,000	8,721	39,365.2	10,219	45,861.2	9,361	42,172.9	9,396	42,140.8	10,557	47,469.5
5,000,000	to	6,000,000	7,524	40,685.2	6,170	33,658.6	6,124	33,325.6	6,241	33,677.7	6,032	32,706.5
6,000,000	to	7,000,000	4,862	31,478.4	3,383	21,930.0	4,282	27,553.6	5,718	37,499.5	5,336	34,850.7
7,000,000		8,000,000	3,985	29,684.2	3,015	22,436.9	3,098	23,184.5	3,255	24,349.7	3,959	29,699.8
8,000,000	to	9,000,000	3,117	26,162.3	2,221	18,934.6	2,577	21,876.0	2,559	21,586.5	2,936	24,884.4
9,000,000	to	10,000,000	2,372	22,668.0	2,473	23,550.9	2,500	23,866.8	2,655	25,284.6	3,434	32,814.5
10,000,000	to	100,000,000	25,608	772,315.2	21,818	674,615.9	23,755	726,077.9	24,653	753,035.3	27,584	841,364.3
100,000,000	to	500,000,000	4,759	958,086.5	4,662	971,354.0	4,721	992,161.2	5,093	1,069,236.8	5,406	1,128,167.4
500,000,000	to	above	1,059	1,801,066.7	1,115	2,016,654.2	1,233	2,113,622.8	1,301	2,327,697.5	1,407	2,449,281.8
TOTAL			**3,273,083**	**4,412,419.5**	**3,210,284**	**4,503,855.8**	**3,204,373**	**4,744,050.8**	**3,368,987**	**5,078,192.0**	**3,389,777**	**5,403,230.2**

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 mount.
3. 'Amount' represents the total amount of all advances falling in the particular class.

3.8 Classification of Scheduled Banks' Advances

by Size of Accounts

Commercial Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2014		2015				2016			
	Dec		Jun.		Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	35,307	88.0	158,262	279.1	17,411	73.4	96,819	415.0	71,309	337.4
10,000 20,000	464,940	6,967.3	462,175	7,086.4	461,554	7,216.1	379,805	5,451.6	347,508	5,303.5
20,000 to 25,000	17,374	399.3	19,763	465.3	9,041	208.5	124,479	2,644.4	110,485	2,343.2
25,000 to 30,000	43,871	1,201.5	22,356	589.0	23,713	673.3	108,306	2,849.9	19,968	557.1
30,000 to 40,000	196,560	6,798.7	186,966	6,412.6	216,552	7,557.7	129,855	4,659.2	254,026	8,401.9
40,000 to 50,000	98,620	4,254.4	45,899	2,061.2	103,969	4,507.4	119,993	5,137.0	181,458	8,127.8
50,000 to 60,000	24,969	1,332.8	16,054	864.1	25,597	1,435.1	66,180	3,848.5	38,815	2,093.7
60,000 to 70,000	32,079	2,084.2	32,827	2,149.6	29,111	1,894.2	42,531	2,792.2	24,342	1,587.0
70,000 80,000	28,315	2,109.3	46,244	3,482.1	22,985	1,708.1	24,312	1,822.4	35,729	2,679.3
80,000 to 90,000	37,505	3,188.0	41,841	3,596.2	47,525	4,041.4	40,404	3,478.7	48,118	4,146.4
90,000 to 100,000	70,711	6,747.7	38,127	3,641.7	39,857	3,736.1	43,434	4,096.8	97,829	9,772.2
100,000 to 200,000	520,179	79,920.8	470,598	72,570.3	516,827	78,913.7	547,389	79,800.8	483,489	71,233.8
200,000 to 300,000	338,412	81,189.5	323,672	78,145.5	284,924	68,552.5	248,720	60,066.7	248,667	59,839.0
300,000 to 400,000	89,122	30,144.3	84,317	28,776.2	94,903	32,324.1	91,101	30,705.4	99,887	33,595.3
400,000 500,000	46,631	20,893.1	72,661	32,882.7	55,310	24,467.1	70,691	31,939.3	80,190	37,022.5
500,000 to 600,000	48,504	26,198.1	36,478	19,656.6	100,097	56,448.2	105,146	58,291.4	102,984	54,457.8
600,000 to 700,000	46,109	29,155.6	65,095	41,684.0	41,728	27,538.7	28,082	18,335.4	39,738	25,438.4
700,000 to 800,000	22,518	16,784.6	26,181	19,772.9	27,126	20,429.2	45,543	33,299.4	46,012	34,005.9
800,000 to 900,000	18,838	16,180.0	14,105	12,011.4	28,998	25,023.8	22,381	18,920.4	27,444	23,506.6
900,000 to 1,000,000	17,035	16,376.2	19,125	18,334.4	13,822	13,224.6	17,095	16,321.4	20,855	19,827.0
1,000,000 2,000,000	64,704	91,288.4	58,851	83,439.6	69,520	97,033.7	71,142	96,080.7	83,376	112,312.0
2,000,000 to 3,000,000	30,822	73,792.7	20,934	50,818.7	25,801	61,591.2	27,157	66,118.6	26,912	64,819.7
3,000,000 to 4,000,000	12,402	42,467.7	11,929	41,399.8	14,671	51,022.9	11,974	41,892.3	12,389	43,305.0
4,000,000 to 5,000,000	8,659	39,087.8	10,170	45,640.0	9,298	41,896.4	9,329	41,838.0	10,466	47,067.9
5,000,000 to 6,000,000	7,502	40,566.9	6,139	33,493.1	6,073	33,044.0	6,211	33,515.2	5,995	32,506.4
6,000,000 to 7,000,000	4,842	31,349.4	3,365	21,811.6	4,266	27,449.6	5,700	37,383.9	5,321	34,754.9
7,000,000 8,000,000	3,950	29,423.0	2,994	22,279.3	3,076	23,019.2	3,227	24,139.5	3,938	29,540.6
8,000,000 to 9,000,000	3,106	26,068.1	2,205	18,798.5	2,560	21,730.4	2,546	21,473.9	2,919	24,737.6
9,000,000 to 10,000,000	2,353	22,487.9	2,453	23,361.5	2,484	23,715.4	2,641	25,152.3	3,413	32,615.1
10,000,000 to 100,000,000	25,486	769,259.6	21,694	671,515.2	23,630	722,916.6	24,529	749,939.4	27,465	838,226.5
100,000,000 to 500,000,000	4,746	955,403.3	4,650	968,849.8	4,709	989,663.3	5,081	1,066,799.8	5,394	1,125,748.6
500,000,000 to above	1,056	1,799,309.3	1,112	2,014,461.7	1,230	2,111,553.4	1,298	2,325,473.4	1,404	2,447,325.1
TOTAL	**2,367,227**	**4,272,517.7**	**2,329,242**	**4,350,330.0**	**2,328,368**	**4,584,609.2**	**2,523,101**	**4,914,682.8**	**2,567,845**	**5,237,235.1**

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

As on 31st Dec 2016

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	Government		Non Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		**TOTAL**	
	No. of A/C	Amount	No. of A/C	Amount	No of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	**No. of A/C**	**Amount**
Less than 10,000	-	-	-	-	1	..	71,257	334.4	13	..	12,261	58.0	776	1.5	**84,308**	**393.9**
10,000 20,000	14	0.2	..	-	..	-	15,173	227.6	..	-	340,984	5,208.4	144	2.6	**356,315**	**5,438.8**
20,000 to 25,000	..	-	..	-	..	-	8,837	198.6	..	-	106,926	2,262.6	41	0.9	**115,804**	**2,462.1**
25,000 to 30,000	..	-	..	-	..	-	9,704	262.3	..	-	16,371	462.5	100	2.6	**26,175**	**727.4**
30,000 to 40,000	..	-	..	-	..	-	23,465	834.4	1	..	248,183	8,194.7	120	4.2	**271,769**	**9,033.4**
40,000 to 50,000	..	-	..	-	..	-	17,452	790.8	2	0.1	175,996	7,871.8	63	2.7	**193,513**	**8,665.5**
50,000 to 60,000	..	-	..	-	..	-	20,745	1,132.5	..	-	28,066	1,495.3	40	2.1	**48,851**	**2,630.0**
60,000 to 70,000	..	-	..	-	..	-	19,936	1,287.8	..	-	15,546	1,013.3	93	5.9	**35,575**	**2,307.0**
70,000 80,000	1	0.1	..	-	7	0.5	22,278	1,675.9	..	-	26,493	1,991.4	75	5.6	**48,854**	**3,673.5**
80,000 to 90,000	..	-	13	1	..	-	38,958	3,327.5	2	0.2	31,273	2,706.0	50	4.2	**70,296**	**6,039.0**
90,000 to 100,000	..	-	..	-	..	-	47,158	5,190.5	..	-	80,464	7,398.1	17	1.6	**127,639**	**12,590.2**
100,000 to 200,000	..	-	12	1	3	0.5	616,297	92,269.3	3	0.3	232,554	33,620.0	231	33.6	**849,100**	**125,925.0**
200,000 to 300,000	..	-	..	-	25	6.3	281,725	67,701.2	1	0.3	175,263	42,401.8	121	28.5	**457,135**	**110,138.1**
300,000 to 400,000	..	-	..	-	6	2.0	95,154	31,923.4	3	1.0	61,950	21,022.9	160	57.1	**157,273**	**53,006.4**
400,000 500,000	..	-	36	16	11	4.6	33,226	14,855.8	8	3.8	61,688	28,651.9	274	124.7	**95,243**	**43,657.0**
500,000 to 600,000	..	-	..	-	6	3.2	79,904	41,788.9	5	2.7	38,960	21,416.6	410	217.4	**119,285**	**63,428.7**
600,000 to 700,000	67	41.4	1	1	16	10.7	14,193	9,223.9	3	2.0	29,045	18,460.5	63	41.4	**43,388**	**27,780.6**
700,000 to 800,000	..	-	1	1	4	3.1	14,053	10,576.5	3	2.1	34,241	25,149.3	15	11.5	**48,317**	**35,743.2**
800,000 to 900,000	..	-	20	17	3	2.6	11,249	9,543.5	1	0.8	17,273	14,867.7	63	53.1	**28,609**	**24,484.9**
900,000 to 1,000,000	..	-	..	-	35	33.9	12,037	11,462.9	..	-	9,231	8,757.3	35	34.7	**21,338**	**20,289.0**
1,000,000 2,000,000	10	18.6	46	64	152	223.2	37,559	51,300.8	19	26.2	46,512	61,970.5	128	170.3	**84,426**	**113,773.6**
2,000,000 to 3,000,000	..	-	5	13	24	56.5	13,357	32,755.5	6	13.5	13,949	33,074.9	27	67.7	**27,368**	**65,981.5**
3,000,000 to 4,000,000	..	-	..	-	22	76.9	7,760	27,137.9	1	3.5	4,743	16,541.8	18	62.2	**12,544**	**43,822.3**
4,000,000 to 5,000,000	..	-	..	-	17	76.7	6,789	30,420.9	4	16.6	3,732	16,889.3	15	65.9	**10,557**	**47,469.5**
5,000,000 to 6,000,000	..	-	..	-	10	54.1	4,768	25,895.3	2	10.6	1,246	6,712.9	6	33.6	**6,032**	**32,706.5**
6,000,000 to 7,000,000	1	6.9	..	-	9	58.2	3,714	24,125.6	2	13.6	1,605	10,613.2	5	33.2	**5,336**	**34,850.7**
7,000,000 8,000,000	16	121.5	..	-	4	29.9	3,052	22,867.6	1	7.1	879	6,622.1	7	51.6	**3,959**	**29,699.8**
8,000,000 to 9,000,000	..	-	..	-	1	8.6	2,375	20,175.3	..	-	551	4,622.4	9	78.1	**2,936**	**24,884.4**
9,000,000 to 10,000,000	..	-	..	-	1	9.3	2,431	23,287.5	3	28.1	992	9,422.0	7	67.5	**3,434**	**32,814.5**
10,000,000 to 100,000,000	71	4,064.7	71	4,911	175	7,028.8	26,012	794,012.3	50	2,007.1	1146	27,468.3	59	1,872.5	**27,584**	**841,364.3**
100,000,000 to 500,000,000	12	2,909.6	73	20,216	148	34,279.3	5,121	1,059,564.5	31	6,939.5	15	3,235.2	6	1,023.5	**5,406**	**1,128,167.4**
500,000,000 to above	97	564,389.3	161	658,706	39	36,983.6	1100	1,181,299.1	8	6,466.6	2	1,436.9	0	-	**1,407**	**2,449,281.8**
TOTAL	**289**	**571,552.2**	**439**	**683,948**	**719**	**78,952.7**	**1,566,839**	**3,597,450.0**	**172**	**15,545.9**	**1,818,140**	**451,619.7**	**3178**	**4,162.1**	**3,389,776**	**5,403,230.2**

3.10 Classification of Scheduled Banks' Advances
by Borrowers
All Banks

(End of Period: Million Rupees)

BORROWERS	2014 Dec.	2015 Jun.	2015 Dec.	2016 Jun	2016 Dec All Banks	2016 Dec Commercial Banks	2016 Dec Specialized Banks
1. Government:	**482,693.4**	**580,458.9**	**537,517.2**	**644,901.6**	**571,552.2**	**570,804.1**	**748.1**
A. Federal Government:	227,450.5	220,061.2	226,317.2	232,274.3	212,050.5	212,050.5	-
(1) Commodity Operations	211,873.2	201,290.7	212,303.8	211,398.1	204,921.3	204,921.3	-
(2) Others	15,577.2	18,770.5	14,013.4	20,876.2	7,129.2	7,129.2	-
B. Provincial Governments:	255,242.9	360,397.7	311,200.0	412,627.3	359,501.7	358,753.6	748.1
(1) Commodity Operations	254,046.2	359,042.4	310,202.1	401,675.9	348,488.4	347,740.3	748.1
(2) Others	1,196.8	1,355.3	998.0	10,951.4	11,013.3	11,013.3	-
C. Local Bodies (City Governments)	-	-	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	**530,560.2**	**533,401.5**	**570,609.2**	**649,245.6**	**683,947.6**	**683,947.6**	**-**
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	614.8	-	-	-
(2) Mining & Quarrying	-	-	-	56,086.2	56,086.2	56,086.2	-
(3) Manufacturing	59,478.1	43,868.6	57,342.5	51,139.1	42,757.4	42,757.4	-
(4) Construction	..	..	-	-	-	-	-
(5) Utilities	26,442.9	46,091.1	25,990.3	99,289.9	50,571.0	50,571.0	-
(6) Commerce	122,699.4	97,183.4	109,637.5	105,858.9	116,919.1	116,919.1	-
(7) Transport, Storage & Communication	95,717.2	93,192.3	165,476.7	134,173.7	160,938.6	160,938.6	-
(8) Services	477.0	788.0	672.0	539.7	482.8	482.8	-
(9) Others	225,745.6	252,278.0	211,490.3	201,543.4	256,192.5	256,192.5	-
III. Non-Bank Financial Institutions :	**44,546.0**	**47,684.3**	**50,334.3**	**68,593.1**	**78,952.7**	**78,826.1**	**126.6**
(1) Co-operative Banks	-	-	-	-	-	-	-
(2) Development Financial Institutions	4,916.7	11,162.9	13,593.8	18,299.2	24,187.8	24,187.8	-
(3) Insurance Companies	1,660.0	921.9	1,187.5	3,080.4	4,410.0	4,410.0	-
(4) Micro Finance	500.0	900.0	2,732.4	2,795.7	3,357.5	3,357.5	-
(5) Other NBFC's	37,469.3	34,699.5	32,820.6	44,417.8	46,997.5	46,870.9	126.6
IV. Private Sector Enterprises :	**2,975,071.9**	**2,930,255.9**	**3,174,992.8**	**3,270,052.4**	**3,597,450.0**	**3,435,320.1**	**162,129.9**
A. Agriculture, Hunting and Forestry	270,245.7	285,362.9	302,948.3	292,926.6	302,654.6	155,249.4	147,405.3
(1) Growing of crops	185,726.3	196,409.9	204,793.2	191,551.0	201,253.5	119,996.9	81,256.7
(2) Farming of animals	54,115.9	58,582.8	65,035.4	73,180.4	73,423.1	29,917.1	43,506.1
(3) Agricultural and animal husbandry	1,480.3	633.1	1,668.7	1,476.8	2,853.9	2,853.9	-
(4) Agricultural machinery and equipments	28,471.8	28,932.5	31,169.3	26,549.5	24,885.0	2,244.9	22,640.1
(5) Hunting, trapping, forestry & logging	451.4	804.7	281.7	168.8	239.1	236.7	2.4
B. Fishing and fish farming etc.	1,153.6	922.5	1,024.6	822.5	853.5	821.5	32.0
C. Mining and Quarrying	21,073.2	20,342.3	23,562.3	26,457.6	35,596.4	35,518.3	78.0
(1) Mining of coal	2,450.3	1,708.8	1,965.9	9,247.5	9,267.0	9,211.6	55.4
(2) Crude petroleum & natural gas	17,013.5	16,747.5	18,642.5	12,177.3	18,411.0	18,411.0	-
(3) Iron & non-ferrous metal ores	364.7	321.1	424.9	553.6	643.4	643.4	-
(4) Quarrying of stone, sand and clay	239.7	265.8	391.8	776.0	361.5	346.2	15.3
(5) Chemical, fertilizer, Salt etc.	1,005.0	1,299.1	2,137.3	3,703.2	6,913.5	6,906.2	7.3
D. Manufacturing	1,711,165.7	1,652,390.7	1,830,017.6	1,865,799.0	2,050,137.7	2,041,698.6	8,439.1
(1) Food products and beverages	424,599.7	425,347.5	446,443.1	460,374.1	495,040.6	493,161.2	1,879.4
(2) Tobacco products	2,429.7	1,721.9	6,083.5	3,227.6	4,002.2	3,977.6	24.7
(3) Textiles	600,856.7	533,052.1	606,856.4	613,275.7	709,083.0	706,258.7	2,824.3
i) Spinning, weaving, finishing of textiles	470,957.8	412,498.5	458,416.4	462,988.6	554,597.4	552,326.8	2,270.7
a) Spinning of fibers	258,119.6	233,402.1	255,248.1	258,394.4	326,614.1	325,148.8	1,465.3
b) Weaving of textiles	106,719.7	91,133.7	102,913.5	108,611.1	120,791.3	120,674.3	116.9
c) Finishing of textiles	106,118.5	87,962.7	100,254.9	95,983.1	107,192.1	106,503.6	688.4
ii) Made-up textile articles	54,369.4	54,923.2	69,995.8	60,613.0	61,503.4	61,497.7	5.7
iii) Knit wear	30,771.9	27,979.4	27,279.7	24,246.0	31,766.8	31,290.3	476.5
iv) Carpets and rugs	4,174.1	3,143.5	3,157.4	11,241.8	8,921.3	8,908.7	12.7
v) Other textiles n.e.s.	40,583.4	34,507.4	48,007.0	54,186.3	52,294.1	52,235.3	58.8
(4) Wearing apparel, readymade garments etc.	57,098.3	50,807.0	52,309.4	59,356.9	69,769.8	69,552.9	216.9
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,474.7	21,892.2	19,995.4	21,377.7	23,819.1	23,655.6	163.5
i.) Tanning & dressing of leather, luggage, handbags etc.	10,677.1	9,304.5	9,392.6	9,036.2	9,375.6	9,295.0	80.6
ii.) Footwear	11,797.6	12,587.7	10,602.8	12,341.5	14,443.5	14,360.6	82.9

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2014 Dec.	2015 Jun.	2015 Dec.	2016 Jun	2016 Dec All Banks	2016 Dec Commercial Banks	2016 Dec Specialized Banks
6) Wood and products of wood cork	2,308.3	1,911.5	1,382.0	1,906.1	1,958.7	1,903.7	54.9
7) Paper, paperboard and products	31,749.3	31,058.3	32,615.8	39,817.2	39,346.8	39,189.4	157.4
8) Printing, publishing and allied industries	8,371.7	6,465.8	7,487.8	7,502.2	7,473.0	7,372.2	100.8
9) Coke and refined petroleum products	53,343.4	57,380.6	77,452.5	58,174.1	75,801.8	75,784.8	17.0
10) Chemicals and chemical products	192,124.0	204,690.8	262,235.3	269,891.1	273,378.7	272,272.5	1,106.2
11) Rubber and plastics products	25,863.0	24,845.5	25,071.4	29,936.9	27,381.1	27,108.5	272.6
12) Other non-metallic mineral products	56,731.1	74,575.7	75,530.7	72,205.0	82,333.2	81,636.0	697.1
13) Basic metals	81,619.2	76,618.3	77,415.5	83,560.7	82,343.5	81,995.1	348.4
14) Fabricated metal products	12,613.8	10,243.0	9,847.8	18,775.8	15,052.1	14,970.6	81.5
15) Machinery and equipment	23,680.2	27,749.1	20,496.6	21,947.5	23,279.9	23,216.9	63.0
16) Office, accounting and computing machinery	641.3	966.2	984.2	768.4	316.5	314.5	1.9
17) Electrical machinery and apparatus	48,141.1	44,861.2	51,094.6	43,319.8	52,648.4	52,623.3	25.1
18) Radio, television and communication equipment and apparatus	3,671.4	3,209.7	3,910.7	5,940.4	5,024.0	5,016.1	7.9
19) Medical, precision and optical instruments, watches and clocks	5,314.8	5,013.3	4,801.0	5,862.2	6,427.4	6,385.4	42.0
20) Motor vehicles, trailers and semi-trailers	20,541.0	17,526.3	18,982.0	17,721.2	20,313.8	20,200.3	113.5
21) Other transport equipments	4,429.8	3,972.8	4,017.7	4,608.2	3,317.3	3,309.1	8.1
22) Furniture and fixture	1,817.1	1,576.0	1,183.1	2,265.3	2,311.8	2,231.6	80.2
23) Jewellery and related articles	615.4	660.0	631.0	566.5	645.5	594.8	50.7
24) Sports goods	5,428.6	4,674.7	4,443.3	4,502.1	4,765.9	4,752.5	13.4
25) Handicrafts	412.8	101.2	61.7	73.9	64.5	49.1	15.4
26) Other manufacturing n.e.s.	24,289.3	21,470.2	18,685.2	18,842.5	24,239.3	24,166.2	73.1
E. Ship breaking and waste / scrape (junk) etc.	22,174.6	25,781.5	19,810.1	25,890.0	27,447.6	27,447.6	-
F. Electricity, gas and water supply	257,949.6	256,015.3	277,759.9	304,465.6	352,064.8	352,029.3	35.5
G. Construction	60,192.5	64,370.8	85,328.6	96,347.2	106,781.2	106,438.0	343.1
1) Building	38,443.7	44,715.9	50,747.7	49,023.7	48,342.2	48,093.2	249.0
2) Infrastructure	21,748.7	19,654.9	34,580.9	47,323.5	58,439.0	58,344.8	94.1
H. Commerce and Trade	233,198.6	228,458.4	252,366.7	259,619.5	281,236.7	277,578.8	3,657.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,256.8	13,315.7	6,609.9	15,797.7	26,003.8	25,627.4	376.3
2) Wholesale and commission trade	117,675.6	118,584.0	130,468.1	132,008.4	130,766.7	130,530.6	236.2
i) Exports	29,545.0	27,423.8	22,160.5	27,144.3	20,302.1	20,302.1	..
ii) Imports	23,541.1	20,404.4	26,325.6	24,347.7	28,028.4	28,027.1	1.3
iii) Domestic whole sales	64,589.4	70,755.8	81,982.0	80,516.5	82,436.3	82,201.4	234.9
3) Retail trade	102,266.2	96,558.6	115,288.7	111,813.4	124,466.2	121,420.7	3,045.4
I. Hotels, restaurants and clubs etc	18,954.5	21,254.3	24,673.4	27,961.5	35,815.2	35,649.1	166.1
J. Transport, storage and communications	121,968.3	138,405.1	156,077.8	178,268.5	174,544.3	173,924.8	619.5
K. Real estate, renting and business activities	101,132.7	96,141.4	111,955.1	111,947.1	128,504.0	128,296.0	208.1
L. Education	8,454.5	9,540.4	11,042.1	17,694.2	11,335.6	11,168.5	167.1
M. Health and social work	5,822.3	4,680.4	4,271.5	4,975.4	5,345.8	5,261.9	83.9
N. Other community, social and personal service activities	19,319.4	18,541.2	24,838.8	23,961.2	26,664.8	26,491.9	172.9
O. Other private business n.e.s	122,266.8	108,048.7	49,316.0	32,916.4	58,467.9	57,746.5	721.4
V. Trust Funds and Non-Profit Institutions	**11,289.1**	**13,957.9**	**12,695.1**	**14,207.9**	**15,545.9**	**15,487.0**	**58.9**
VI. Personal	**356,867.1**	**383,106.4**	**392,134.9**	**422,962.3**	**451,619.7**	**449,083.1**	**2,536.5**
A. Bank Employees	92,984.2	98,552.7	99,187.6	106,511.2	108,583.4	106,073.7	2,509.8
B. Consumer Financing	249,059.1	275,316.6	285,064.5	308,958.4	338,244.6	338,217.8	26.8
i) House building	39,762.1	41,261.6	43,246.5	48,587.3	53,187.0	53,187.0	-
ii) Transport	71,062.5	83,442.7	97,117.0	109,703.4	126,845.6	126,841.5	4.1
iii) Credit cards	22,681.6	23,857.0	24,705.9	25,566.5	28,331.6	28,331.6	-
iv) Consumer durable	212.1	210.9	710.4	594.0	1,567.7	1,556.1	11.5
v) Personal loans	115,340.9	126,544.4	119,284.7	124,507.2	128,312.8	128,301.6	11.1
C. Other Personal	14,823.8	9,237.1	7,882.8	7,492.7	4,791.7	4,791.7	-
VII. Others	**11,391.7**	**14,991.0**	**5,767.3**	**8,229.1**	**4,162.1**	3,766.9	**395.1**
TOTAL	**4,412,419.5**	**4,503,855.8**	**4,744,050.8**	**5,078,192.0**	**5,403,230.2**	**5,237,235.1**	**165,995.1**

3.11 Classification of Scheduled Banks' Advances
by Securities Pledged
All Banks

(End of Period: Million Rupees)

SECURITIES	2014	2015		2016			
					Dec		
	Dec.	Jun.	Dec.	Jun	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	**60,943.4**	**56,515.5**	**45,829.6**	**69,850.9**	**69,327.1**	**69,327.1**	**-**
II. Securities, Shares and other Financial Instruments:	**108,613.4**	**111,103.2**	**226,479.5**	**312,031.4**	**182,340.4**	**182,340.4**	**-**
A. Quoted on the Stock Exchange:	84,026.5	74,914.4	98,599.3	163,624.7	143,503.9	143,503.9	-
1. To Stock Brokers and Dealers:	30,126.8	34,708.4	28,017.8	23,020.9	27,986.1	27,986.1	-
(a) Government and other Trustee Securities	13,589.4	16,503.4	14,404.2	2,567.4	7,646.7	7,646.7	-
(b) Shares and Debentures	16,325.4	17,927.8	13,309.8	20,183.2	19,994.3	19,994.3	-
(c) Participation Term Certificates	15.1	73.7	9.8	-	-	-	-
(d) Others	196.9	203.6	294.1	270.2	345.1	345.1	-
2. To others:	53,899.7	40,206.0	70,581.5	140,603.8	115,517.8	115,517.8	-
(a) Government and other Trustee Securities	35,802.0	21,726.5	50,807.9	121,789.8	93,862.3	93,862.3	-
(b) Shares and Debentures	9,955.8	12,279.1	15,045.7	16,098.7	20,843.3	20,843.3	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	8,141.9	6,200.4	4,727.9	2,715.4	812.2	812.2	-
B. Unquoted on the Stock Exchange:	24,586.9	36,188.8	127,880.2	148,406.7	38,836.5	38,836.5	-
1. To Stock Brokers and Dealers:	1,407.0	4,664.3	39,120.6	101,351.3	4,554.9	4,554.9	-
(a) Government and other Trustee Securities	3.8	3,361.2	37,777.4	92,203.0	2,377.2	2,377.2	-
(b) Shares and Debentures	1,291.5	1,104.7	1,146.8	1,602.3	2,015.4	2,015.4	-
(c) Participation Term Certificates	7.1	7.2	4.8	7.2	7.2	7.2	-
(d) Others	104.6	191.3	191.6	7,538.8	155.0	155.0	-
2. To others:	23,179.9	31,524.5	88,759.5	47,055.4	34,281.6	34,281.6	-
(a) Government and other Trustee Securities	19,038.0	29,290.3	30,445.0	38,094.3	29,447.8	29,447.8	-
(b) Shares and Debentures	1,477.0	1,218.4	1,141.8	1,169.0	1,882.2	1,882.2	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	2,664.9	1,015.8	57,172.8	7,792.1	2,951.7	2,951.7	-
III. Merchandise	**1,456,877.6**	**1,381,310.5**	**1,379,768.5**	**1,404,067.4**	**1,518,628.3**	**1,518,373.5**	**254.7**
A. Food Items	442,193.4	512,672.2	404,202.5	403,076.5	464,359.7	464,336.2	23.5
1. Wheat	170,070.3	244,959.8	123,032.5	104,798.4	123,359.1	123,359.1	-
2. Rice and paddy	105,870.6	78,633.1	87,637.9	71,353.8	75,400.0	75,397.7	2.4
3. Other Grains & Pulses:	10,456.8	10,032.1	12,563.2	11,772.8	8,405.8	8,396.8	9.0
(a) Indigenous	4,847.7	3,502.1	6,297.7	5,893.4	5,043.4	5,034.4	9.0
(b) Imported	5,609.1	6,530.0	6,265.5	5,879.4	3,362.5	3,362.5	-
4. Edible Oils:	31,721.4	25,353.6	30,515.2	30,774.4	31,049.0	31,043.6	5.4
(a) Indigenous	20,051.4	16,773.4	20,096.8	21,295.9	22,340.2	22,334.9	5.4
(b) Imported	11,670.0	8,580.2	10,418.4	9,478.6	8,708.8	8,708.8	-
5. Sugar:	84,964.6	113,177.7	97,241.7	117,537.1	105,697.6	105,697.6	-
(a) Indigenous	79,770.0	93,796.3	93,191.7	108,534.4	102,451.3	102,451.3	-
(b) Imported	5,194.6	19,381.4	4,050.1	9,002.7	3,246.3	3,246.3	-
6. Kariana and Spices	2,700.8	2,198.4	3,229.5	2,098.8	2,035.4	2,035.4	-
7. Fish and Fish preparations	2,340.1	3,617.8	1,025.6	1,690.6	1,813.6	1,813.6	-
8. Other Food Items:	34,069.0	34,699.8	48,956.8	63,050.6	116,599.2	116,592.4	6.8
(a) Indigenous	27,671.3	28,709.2	42,780.7	61,345.2	113,974.9	113,968.1	6.8
(b) Imported	6,397.7	5,990.6	6,176.2	1,705.4	2,624.3	2,624.3	-
B. Raw Materials:	418,837.4	354,513.8	452,512.1	422,351.1	388,040.5	387,896.9	143.6
1. Cotton Raw:	121,273.8	105,324.7	121,354.0	107,550.0	123,717.8	123,717.8	-
(a) Indigenous	103,522.3	98,437.3	110,394.8	97,104.8	117,479.7	117,479.7	-
(b) Imported	17,751.6	6,887.5	10,959.2	10,445.2	6,238.1	6,238.1	-
2. Synthetic Fibers:	18,829.2	14,837.2	15,930.0	21,053.1	16,151.6	16,080.3	71.3
(a) Indigenous	17,386.5	13,857.8	12,701.3	16,900.8	14,472.9	14,401.6	71.3
(b) Imported	1,442.7	979.4	3,228.7	4,152.2	1,678.7	1,678.7	-
3. Fertilizers:	51,109.0	54,621.2	66,172.9	79,528.3	60,492.4	60,492.4	-
(a) Indigenous	39,887.0	38,130.5	47,909.6	61,432.4	47,195.9	47,195.9	-
(b) Imported	11,222.1	16,490.7	18,263.4	18,095.9	13,296.5	13,296.5	-

3.11 Classification of Scheduled Banks' Advances
by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2014 Dec.	2015 Jun.	2015 Dec.	2016 Jun	2016 Dec. All Banks	2016 Dec. Commercial Banks	2016 Dec. Specialized Banks
4. Petroleum Crude	64,160.0	35,570.7	83,359.5	58,913.7	43,741.8	43,741.8	-
(a) Indigenous	49,338.3	25,627.2	63,112.7	48,946.5	32,353.9	32,353.9	-
(b) Imported	14,821.7	9,943.4	20,246.8	9,967.1	11,387.9	11,387.9	-
5. Iron & Steel:	59,000.1	61,116.9	85,743.7	67,299.5	64,146.5	64,117.2	29.2
(a) Indigenous	35,222.9	35,575.9	62,583.1	37,762.7	36,887.6	36,858.4	29.2
(b) Imported	23,777.2	25,541.0	23,160.7	29,536.8	27,258.8	27,258.8	-
6. Wool & Goat Hair	813.8	768.9	897.0	1,046.7	989.3	989.3	-
7. Hides & Skins	5,599.9	7,270.1	5,815.1	6,490.6	3,771.5	3,732.7	38.8
8. Oil Seeds	16,644.0	12,061.6	11,372.5	14,767.4	8,534.0	8,534.0	-
9. Pesticides & Insecticides:	4,867.1	3,155.1	2,222.3	5,218.1	6,051.8	6,047.6	4.3
(a) Indigenous	4,615.4	2,896.1	1,862.4	5,019.0	5,934.9	5,930.7	4.3
(b) Imported	251.7	258.9	359.9	199.1	116.9	116.9	-
10. Other Raw Materials:	76,540.3	59,787.3	59,645.3	60,483.9	60,443.8	60,443.8	-
(a) Indigenous	65,204.6	50,405.6	52,694.5	52,760.0	57,520.1	57,520.1	-
(b) Imported	11,335.8	9,381.7	6,950.8	7,723.9	2,923.7	2,923.7	-
C. Finished / Manufactured Goods:	595,846.8	514,124.4	523,054.0	578,639.8	666,228.1	666,140.4	87.7
1. Cotton Textiles:	127,636.1	119,089.1	109,023.7	107,977.3	126,732.3	126,726.6	5.6
(a) Indigenous	96,716.9	97,569.6	102,198.2	96,314.9	118,882.9	118,877.3	5.6
(b) Imported	30,919.2	21,519.5	6,825.5	11,662.4	7,849.4	7,849.4	-
2. Cotton Yarn:	54,874.6	47,497.2	54,185.7	60,548.7	67,872.0	67,872.0	-
(a) Indigenous	50,808.7	43,764.9	50,987.7	53,763.6	62,869.5	62,869.5	-
(b) Imported	4,065.9	3,732.3	3,198.0	6,785.1	5,002.5	5,002.5	-
3. Other Textiles:	97,971.0	85,111.3	89,018.4	87,027.1	102,006.8	101,975.6	31.2
(a) Indigenous	90,709.9	75,091.3	82,160.3	74,027.5	90,025.9	89,994.6	31.2
(b) Imported	7,261.0	10,020.0	6,858.1	12,999.6	11,980.9	11,980.9	-
4. Machinery:	17,650.1	22,668.4	23,912.3	32,365.5	21,335.4	21,335.4	-
(a) Indigenous	8,643.7	16,158.7	8,994.9	15,384.0	8,724.5	8,724.5	-
(b) Imported	9,006.4	6,509.7	14,917.5	16,981.5	12,610.9	12,610.9	-
5. Handloom Products	10.8	31.3	2,287.7	17.7	84.7	84.7	-
6. Carpets & Rugs	4,708.4	1,501.2	2,889.2	10,235.4	9,843.6	9,843.6	-
7. Readymade Garments	28,484.6	25,790.5	19,657.4	34,305.1	30,087.4	30,087.4	-
8. Cement and Cement Products:	40,485.3	44,526.3	53,619.4	37,177.0	35,258.0	35,254.2	3.7
(a) Indigenous	39,739.4	42,534.5	51,464.4	35,396.3	33,732.6	33,728.9	3.7
(b) Imported	746.0	1,991.8	2,155.0	1,780.7	1,525.3	1,525.3	-
9. Sports Goods	3,384.1	3,189.6	3,528.8	3,831.3	3,605.2	3,605.2	-
10. Surgical Instruments	2,633.3	2,463.6	3,126.3	2,659.6	3,114.9	3,113.6	1.3
11. Chemicals and Dyes	43,370.5	29,287.7	29,638.0	36,223.8	27,829.7	27,826.1	3.6
12. Other Finished Goods:	174,637.9	132,968.1	132,167.1	166,271.2	238,458.2	238,416.0	42.2
(a) Indigenous	165,655.1	116,037.9	113,569.0	150,123.8	216,627.4	216,585.2	42.2
(b) Imported	8,982.8	16,930.2	18,598.0	16,147.4	21,830.8	21,830.8	-
IV. Fixed Assets Including Machinery	**705,855.8**	**698,993.6**	**716,287.9**	**899,593.8**	**1,038,532.0**	**1,035,624.1**	**2,907.9**
V. Real Estate:	**530,633.3**	**617,664.3**	**655,310.6**	**626,710.6**	**741,137.4**	**596,121.7**	**145,015.7**
(a) Land	224,293.2	262,623.5	213,570.4	221,217.9	253,339.6	113,153.2	140,186.4
(b) Buildings:	306,340.2	355,040.8	441,740.2	405,492.7	487,797.8	482,968.5	4,829.3
1. Residential	74,819.7	113,977.9	163,026.7	171,792.6	163,653.6	162,388.2	1,265.4
2. Non-Residential	231,520.4	241,062.9	278,713.5	233,700.0	324,144.2	320,580.4	3,563.9
VI. Fixed Deposits and Insurance Policies :	**63,289.7**	**63,060.8**	**65,130.1**	**90,794.4**	**95,459.2**	**95,439.3**	**19.9**
(a) Bank Deposits	53,537.0	47,535.0	52,995.0	66,640.0	71,504.5	71,497.5	7.0
(b) Insurance Policies	9,752.6	15,525.8	12,135.1	24,154.4	23,954.7	23,941.8	12.9
VII. Others:	**1,486,206.2**	**1,575,208.0**	**1,655,244.5**	**1,675,143.6**	**1,757,805.8**	**1,740,008.9**	**17,796.9**
(a) Other Secured Advances	1,050,764.8	1,080,217.5	1,286,884.7	1,170,170.4	1,307,528.2	1,302,367.5	5,160.7
(b) Advances Secured by Guarantee(s)	274,359.4	341,870.5	303,799.4	437,812.4	380,166.7	371,576.4	8,590.3
(c) Unsecured Advances	161,082.0	153,120.0	64,560.4	67,160.8	70,111.0	66,065.0	4,046.0
TOTAL	**4,412,419.5**	**4,503,855.8**	**4,744,050.8**	**5,078,192.0**	**5,403,230.2**	**5,237,235.1**	**165,995.1**

3.12 Classification of Scheduled Banks' Advances
by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2014		2015				2016			
	Dec		Jun		Dec		Jun		Dec	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,489,055	1,259,761.1	1,534,147	1,387,915.3	1,425,304	1,227,353.8	1,562,072	1,420,012.4	1,617,945	1,476,414.0
5	54,447	151,066.5	51,751	165,113.3	56,504	222,844.2	66,287	188,010.8	70,219	211,465.3
10	85,212	470,205.5	96,970	379,784.4	93,563	603,752.8	35,113	536,909.3	44,079	652,413.5
15	10,618	141,626.7	7,888	161,563.0	28,280	396,080.4	35,150	368,208.2	36,447	271,493.7
20	1,150,136	392,420.2	823,331	484,082.6	841,359	490,626.4	814,105	563,253.4	776,912	538,671.5
25	116,374	1,027,925.2	107,209	993,187.6	183,765	1,013,096.8	229,373	1,210,605.9	235,568	1,493,464.6
30	102,019	272,960.9	69,055	188,714.7	50,058	168,555.8	63,537	233,100.5	34,184	177,661.6
33.33	69	597.4	70	592.3	69	585.8	69	577.8	19,479	4,153.0
35	3,871	27,664.1	8,119	39,769.8	8,275	35,988.0	11,171	66,274.9	8,793	68,151.7
40	76,623	322,960.1	355,662	187,712.4	357,661	114,512.7	422,353	200,171.6	400,053	170,916.6
45	1,139	12,755.6	1,923	18,010.3	1,646	22,439.2	1,431	14,832.8	1,688	28,178.3
50	175,502	221,042.5	140,523	161,181.5	138,651	134,984.7	120,276	129,910.8	135,530	214,605.8
55	710	11,236.1	841	13,170.1	634	13,344.7	1182	23,041.1	2,620	15,773.6
60	2,231	26,999.1	1,970	34,133.3	1,795	34,969.4	1,300	27,906.4	1,431	14,859.5
65	1,082	23,007.3	1,417	29,242.3	1,242	20,441.9	711	17,764.5	1,060	21,193.9
70	992	17,778.5	836	16,025.4	2,161	26,589.9	811	20,307.2	776	10,880.1
75	667	9,511.6	3,024	105,994.5	3,958	144,286.4	689	8,319.0	718	6,425.6
80	615	5,791.8	832	29,524.8	1,283	34,699.2	814	9,147.2	676	7,589.0
85	524	6,281.7	643	14,887.7	817	15,808.9	631	7,541.6	356	3,438.7
90	339	4,597.5	722	12,295.6	958	10,650.6	786	9,080.2	507	6,022.2
95	528	4,984.1	1,408	8,384.1	6,155	11,511.9	963	13,515.7	694	8,782.2
99.99	330	1,246.1	1,943	72,570.9	235	927.4	163	9,700.8	42	676.0
TOTAL	**3,273,083**	**4,412,419.5**	**3,210,284**	**4,503,855.8**	**3,204,373**	**4,744,050.8**	**3,368,987**	**5,078,192.0**	**3,389,777**	**5,403,230.2**

3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-16	Apr-16	May-16	Mar-17	Apr-17	May-17	Jun-17 P
A. Agriculture, hunting and forestry	**293,136**	**283,623**	**294,265**	**293,223**	**292,874**	**294,281**	**297,493**
1-Trade finance	2,426	1,616	2,573	2,222	1,769	1,792	1,670
2-Working capital	210,827	204,157	213,625	213,547	213,024	211,343	214,792
3-Fixed investment	79,645	77,634	77,867	77,240	77,893	81,092	80,994
4-Other	237	217	200	214	188	55	38
B. Fishing, fish farming, aquaculture and	**823**	**928**	**905**	**750**	**819**	**787**	**874**
1-Trade finance	88	85	85	52	52	52	48
2-Working capital	359	463	450	392	458	426	460
3-Fixed investment	375	380	370	306	309	309	366
4-Other	-	-	-	-	-	-	-
C. Mining and Quarrying	**26,534**	**25,672**	**26,213**	**38,288**	**39,291**	**39,022**	**40,267**
1-Trade finance	5,956	3,681	4,220	8,632	6,839	6,738	6,316
2-Working capital	6,370	7,054	6,030	6,258	4,682	4,402	5,895
3-Fixed investment	14,132	14,915	15,922	23,389	27,752	27,882	27,942
4-Other	76	22	41	9	18	-	115
D. Manufacturing	**1,915,286**	**1,892,104**	**1,873,788**	**2,174,973**	**2,228,215**	**2,237,854**	**2,299,628**
1-Trade finance	427,487	428,640	419,596	484,880	493,262	498,716	501,474
2-Working capital	848,471	830,486	812,472	950,650	968,166	965,696	1,014,232
3-Fixed investment	589,853	587,219	593,457	687,718	707,939	715,448	722,574
4-Other	49,474	45,759	48,264	51,724	58,849	57,994	61,348
E. Ship breaking and waste / scrape (junk) etc.	**25,890**	**21,656**	**27,276**	**26,721**	**26,901**	**26,317**	**25,971**
1-Trade finance	18,487	17,105	18,849	17,666	18,135	17,206	16,989
2-Working capital	4,920	4,031	5,528	6,137	5,662	6,039	6,070
3-Fixed investment	2,482	519	2,108	2,918	3,103	3,072	2,912
4-Other	-	-	791	-	-	-	-
F. Electricity, gas and water supply	**312,794**	**336,987**	**311,220**	**351,075**	**351,927**	**363,851**	**368,679**
1-Trade finance	440	441	722	2,852	3,418	5,109	5,705
2-Working capital	109,027	140,847	105,140	133,608	132,693	136,375	141,356
3-Fixed investment	194,983	188,270	195,531	209,185	209,849	221,219	220,403
4-Other	8,343	7,429	9,826	5,430	5,966	1,148	1,215
G. Construction	**97,550**	**96,469**	**92,257**	**119,963**	**122,102**	**129,192**	**138,572**
1-Trade finance	1,324	2,008	1,327	553	405	245	184
2-Working capital	29,612	38,339	30,847	35,368	35,261	36,692	41,295
3-Fixed investment	65,672	54,657	57,596	81,465	83,340	85,889	90,007
4-Other	942	1,465	2,487	2,578	3,096	6,366	7,086
H. Commerce and Trade	**266,256**	**242,351**	**250,574**	**285,577**	**292,465**	**293,562**	**309,045**
1-Trade finance	37,474	39,115	38,958	36,032	38,725	41,698	40,299
2-Working capital	181,622	164,296	172,370	198,555	200,144	199,643	211,935
3-Fixed investment	39,570	32,919	33,037	39,796	41,415	40,551	43,401
4-Other	7,589	6,021	6,209	11,192	12,181	11,670	13,410
I. Services	**77,401**	**64,570**	**69,260**	**77,468**	**79,403**	**84,061**	**88,012**
1-Trade finance	1,992	1,902	1,791	921	1,034	1,130	1,145
2-Working capital	25,655	23,417	24,421	30,293	31,918	32,967	38,246
3-Fixed investment	46,895	36,541	40,361	45,177	45,321	48,919	47,646
4-Other	2,858	2,709	2,688	1,077	1,131	1,045	974
J. Transport, storage and communications	**182,154**	**170,313**	**168,343**	**181,551**	**179,352**	**185,539**	**211,391**
1-Trade finance	1,364	1,199	1,363	1,311	1,364	1,806	2,168
2-Working capital	38,557	32,894	29,580	28,008	27,217	30,224	34,099
3-Fixed investment	137,888	132,149	133,257	146,684	144,808	147,807	166,388
4-Other	4,345	4,071	4,144	5,547	5,963	5,702	8,735
K. Real estate, renting and business activities	**114,125**	**107,643**	**108,304**	**121,703**	**125,099**	**131,290**	**132,453**
1-Trade finance	11,518	11,653	11,227	15,213	15,046	16,024	16,499
2-Working capital	68,965	64,756	64,727	66,271	67,381	70,447	70,135
3-Fixed investment	31,438	29,680	30,317	37,798	39,639	41,814	42,398
4-Other	2,205	1,555	2,032	2,420	3,032	3,005	3,422
L. Other private business n.e.c	**43,519**	**36,466**	**30,014**	**52,616**	**63,565**	**63,467**	**68,569**
1-Trade finance	1,716	1,679	1,045	2,386	2,356	1,995	3,137
2-Working capital	23,434	24,010	18,955	23,006	35,076	34,159	34,985
3-Fixed investment	7,429	8,422	7,484	8,315	9,728	11,196	11,548
4-Other	10,940	2,355	2,530	18,909	16,405	16,117	18,899
Total (A+B+C+…+L=1+2+3+4)	**3,355,466**	**3,278,784**	**3,252,419**	**3,723,908**	**3,802,012**	**3,849,224**	**3,980,954**
1-Trade finance	510,274	509,126	501,757	572,721	582,404	592,510	595,636
2-Working capital	1,547,821	1,534,749	1,484,145	1,692,095	1,721,682	1,728,414	1,813,498
3-Fixed investment	1,210,363	1,163,305	1,187,306	1,359,992	1,391,096	1,425,198	1,456,579
4-Other	87,008	71,603	79,211	99,100	106,829	103,103	115,242

Notes:

1. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
2. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
3. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-16	Apr-16	May-16	Mar-17	Apr-17	May-17	Jun-17[P]
A. Mining and Quarrying	**662**	**572**	**738**	**930**	**990**	**1,024**	**1,016**
1-Trade finance	70	70	70	71	90	96	71
2-Working capital	354	297	461	326	314	336	321
3-Fixed investment	237	205	207	533	586	593	613
4-Other	-	-	-	-	-	-	11
B. Manufacturing	**100,582**	**93,841**	**93,580**	**131,329**	**134,776**	**133,929**	**132,807**
1-Trade finance	15,999	14,165	13,703	19,239	19,802	19,995	20,827
2-Working capital	71,878	65,780	65,588	96,739	99,493	98,297	96,350
3-Fixed investment	11,850	13,323	13,727	14,330	14,389	14,451	14,338
4-Other	855	572	562	1,020	1,092	1,186	1,292
C. Ship breaking and waste / scrape (junk) etc.	**189**	**272**	**399**	**1,117**	**1,112**	**1,076**	**1,059**
1-Trade finance	5	83	205	818	813	784	764
2-Working capital	183	189	193	285	285	279	281
3-Fixed investment	-	-	-	14	14	14	14
4-Other	-	-	-	-	-	-	-
D. Electricity, gas and water supply	**2,013**	**2,058**	**2,050**	**2,381**	**1,374**	**1,452**	**1,934**
1-Trade finance	19	39	9	32	36	91	54
2-Working capital	1,280	1,266	425	606	604	627	1,163
3-Fixed investment	715	753	1,616	1,743	734	733	717
4-Other	-	-	-	-	-	-	-
E. Construction	**7,033**	**6,652**	**6,990**	**7,959**	**8,069**	**8,178**	**8,572**
1-Trade finance	14	48	12	39	44	44	27
2-Working capital	5,180	5,007	4,686	6,077	6,223	6,334	6,126
3-Fixed investment	1,817	1,580	2,275	1,821	1,765	1,741	1,941
4-Other	21	17	17	22	36	59	479
F. Commerce and Trade	**88,357**	**80,132**	**84,655**	**104,868**	**103,964**	**103,363**	**106,891**
1-Trade finance	5,963	5,161	5,819	8,571	8,601	8,677	8,675
2-Working capital	72,835	66,680	70,369	85,270	83,798	83,532	86,794
3-Fixed investment	7,600	6,904	6,757	8,583	9,128	8,674	9,061
4-Other	1,959	1,387	1,710	2,445	2,436	2,480	2,362
G. Services	**11,568**	**9,970**	**10,256**	**12,465**	**12,511**	**12,616**	**13,175**
1-Trade finance	188	470	375	147	163	238	179
2-Working capital	8,690	6,869	7,100	8,593	8,523	8,545	9,130
3-Fixed investment	2,635	2,581	2,732	3,563	3,581	3,662	3,797
4-Other	55	50	50	163	243	171	69
H. Transport, storage and communications	**40,734**	**41,192**	**41,508**	**41,271**	**41,220**	**41,646**	**42,535**
1-Trade finance	131	26	29	106	82	119	155
2-Working capital	3,949	3,301	4,057	4,311	4,160	4,243	4,177
3-Fixed investment	36,134	37,407	36,904	36,158	36,402	36,700	37,631
4-Other	520	458	518	696	576	584	572
I. Real estate, renting and business activities	**23,663**	**21,394**	**23,315**	**27,565**	**27,084**	**27,919**	**28,902**
1-Trade finance	1,071	1,023	1,043	1,102	1,150	1,148	1,178
2-Working capital	20,221	18,382	19,634	23,360	22,647	23,194	23,763
3-Fixed investment	2,324	1,948	2,596	2,947	3,189	3,442	3,671
4-Other	47	40	41	156	99	136	290
J. Other private business n.e.c	**15,681**	**10,077**	**8,017**	**23,364**	**24,505**	**24,612**	**26,875**
1-Trade finance	126	391	131	122	155	173	631
2-Working capital	6,642	7,941	6,172	7,943	9,477	9,453	10,491
3-Fixed investment	1,094	1,560	1,531	1,347	1,418	1,839	2,080
4-Other	7,819	186	183	13,952	13,455	13,148	13,673
Total (A+B+C+…+J=1+2+3+4)	**290,481**	**266,160**	**271,507**	**353,248**	**355,604**	**355,816**	**363,766**
1-Trade finance	23,586	21,477	21,396	30,247	30,937	31,365	32,559
2-Working capital	191,212	175,713	178,685	233,509	235,524	234,840	238,597
3-Fixed investment	64,405	66,260	68,345	71,038	71,206	71,849	73,863
4-Other	11,278	2,709	3,081	18,453	17,937	17,763	18,747

Notes:
1. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
2. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
3. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.15 Province/Region and Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Dec 2015	Punjab	2,689.86	2,572.87	95.65	117.00	4.35	232.46	2,805.33	40.64	104.29
	Sindh	3,656.32	3,334.59	91.20	321.73	8.80	63.85	3,398.45	49.23	92.95
	KPK	34.21	34.18	99.89	0.04	0.11	38.02	72.19	1.05	211.00
	Balochistan	8.55	8.55	100.00	0.00	0.00	36.57	45.12	0.65	527.73
	Islamabad	503.43	468.43	93.05	34.99	6.95	101.26	569.69	8.25	113.16
	FATA	0.07	0.07	100.00	..	..	..	0.07	..	100.00
	Gilgit-Baltistan	2.21	2.17	98.24	0.04	1.76	..	2.17	0.03	98.44
	AJK	8.63	8.63	99.98	0.00	0.02	1.63	10.26	0.15	118.92
	Total	**6,903.28**	**6,429.48**	**93.14**	**473.80**	**6.86**	**473.80**	**6,903.28**	**100**	
Jan-Jun 2016	Punjab	3,294.86	3,206.04	97.30	88.83	2.70	138.07	3,344.11	41.68	101.49
	Sindh	4,008.67	3,794.60	94.66	214.08	5.34	69.51	3,864.11	48.16	96.39
	KPK	56.83	56.58	99.55	0.26	0.45	39.28	95.85	1.19	168.66
	Balochistan	9.48	9.48	99.92	0.01	0.08	30.05	39.53	0.49	416.78
	Islamabad	637.70	598.97	93.93	38.73	6.07	63.49	662.46	8.26	103.88
	FATA	0.14	0.14	100.00	-	-	0.38	0.52	0.01	375.87
	Gilgit Baltistan	6.53	6.53	100.00	-	-	..	6.53	0.08	100.04
	AJK	9.76	9.62	98.65	0.13	1.35	1.25	10.87	0.14	111.46
	Total	**8,023.98**	**7,681.95**	**95.74**	**342.03**	**4.26**	**342.03**	**8,023.98**	**100.00**	
Jul-Dec 2016	Punjab	3,495.28	3,405.94	97.44	89.34	2.56	180.43	3,586.38	41.54	102.61
	Sindh	4,456.22	4,224.95	94.81	231.27	5.19	65.25	4,290.21	49.69	96.27
	KPK	50.02	48.46	96.89	1.56	3.11	42.15	90.61	1.05	181.16
	Balochistan	11.52	11.50	99.89	0.01	0.11	40.64	52.15	0.60	452.76
	Islamabad	609.76	548.06	89.88	61.71	10.12	52.91	600.97	6.96	98.56
	FATA	0.06	0.06	100.00	-	-	..	0.06	..	100.79
	Gilgit Baltistan	2.40	2.40	100.00	-	-	0.01	2.41	0.03	100.48
	AJK	8.45	8.07	95.52	0.38	4.48	2.85	10.93	0.13	129.29
	Total	**8,633.72**	**8,249.46**	**95.55**	**384.26**	**4.45**	**384.26**	**8,633.72**	**100.00**	

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

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

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

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

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

3.16 Province/Region and place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jul-Dec 2015		Jan-Jun 2016		Jul-Dec 2016	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,572.87	95.65	3206.04	97.30	3,405.94	97.44
	Sindh	60.08	2.23	65.58	1.99	51.89	1.48
	KPK	10.50	0.39	10.29	0.31	8.13	0.23
	Balochistan	-	-	0.02	..	0.17	..
	Islamabad	44.94	1.67	12.48	0.38	26.69	0.76
	FATA					..	..
	Gilgit-Baltistan					0.01	..
	AJK	1.48	0.05	0.46	0.01	2.45	0.07
Punjab Total		**2,689.86**	**100.00**	**3,294.86**	**100.00**	**3,495.28**	**100.00**
Sindh	Punjab	205.42	5.62	109.29	2.73	140.05	3.14
	Sindh	3,334.59	91.20	3794.60	94.66	4,224.95	94.81
	KPK	23.37	0.64	23.89	0.60	25.53	0.57
	Balochistan	36.55	1.00	29.94	0.75	40.02	0.90
	Islamabad	56.28	1.54	50.91	1.27	25.53	0.57
	FATA	-	-	-	-		
	Gilgit-Baltistan					..	..
	AJK	0.11	..	0.05	..	0.14	..
Sindh Total		**3,656.32**	**100.00**	**4,008.67**	**100.00**	**4,456.22**	**100.00**
KPK	Punjab	0.04	0.11	0.14	0.24	0.70	1.40
	Sindh	-	-	0.02	0.04	0.19	0.37
	KPK	34.18	99.89	56.58	99.55	48.46	96.89
	Islamabad	-	-	..	..	0.67	1.34
	FATA	-	-	0.10	0.17	-	-
	Gilgit-Baltistan					..	..
	AJK	-	-	..	..	..	..
KPK Total		**34.21**	**100.00**	**56.83**	**100.00**	**50.02**	**100.00**
Balochistan	Punjab	-	-	0.01	0.07	..	0.04
	Sindh	-	-	..	0.01	0.01	0.05
	KPK					..	0.02
	Balochistan	8.55	100.00	9.48	99.92	11.50	99.89
	Islamabad	-	-	-	-		
Balochistan Total		**8.55**	**100.00**	**9.48**	**100.00**	**11.52**	**100.00**
Islamabad	Punjab	27.00	5.36	28.63	4.49	39.53	6.48
	Sindh	3.77	0.75	3.91	0.61	13.15	2.16
	KPK	4.15	0.82	4.98	0.78	8.31	1.36
	Balochistan	0.02	..	0.10	0.02	0.45	0.07
	Islamabad	468.43	93.05	598.97	93.93	548.06	89.88
	FATA			0.38	0.06	-	-
	Gilgit-Baltistan	..	..	..	..	-	-
	AJK	0.05	0.01	0.74	0.12	0.26	0.04
Islamabad Total		**503.43**	**100.00**	**637.70**	**100.00**	**609.76**	**100.00**
FATA	FATA	0.07	100.00	0.14	100.00	0.06	100.00
FATA Total		**0.07**	**100.00**	**0.14**	**100**	**0.06**	**100.00**
Gilgit-Baltistan	Punjab	-	-				
	Islamabad	0.04	1.76	-	-	-	-
	Gilgit-Baltistan	2.17	98.24	6.53	100.00	2.40	100.00
Gilgit-Baltistan Total		**2.21**	**100.00**	**6.53**	**100.00**	**2.40**	**100.00**
AJK	Punjab	-	-	0.01	0.14	0.16	1.84
	Sindh	..	0.02	..	..	0.02	0.27
	KPK	-	-	0.12	1.19	0.18	2.08
	Islamabad			..	0.02	0.02	0.29
	AJK	8.63	99.98	9.62	98.65	8.07	95.52
AJK Total		**8.63**	**100.00**	**9.76**	**100.00**	**8.45**	**100.00**
Grand Total		**6,903.28**		**8,023.98**		**8,633.72**	

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

3.17 Province/Region and Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jul-Dec 2015		Jan-Jun 2016		Jul-Dec 2016	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,572.87	91.72	3206.04	95.87	3,405.94	94.97
	Sindh	205.42	7.32	109.29	3.27	140.05	3.90
	KPK	0.04	..	0.14	..	0.70	0.02
	Balochistan	-	-	0.01	..	..	..
	Islamabad	27.00	0.96	28.63	0.86	39.53	1.10
	Gilgit-Baltistan	-	-	-	-		
	AJK	-	-	0.01	..	0.16	..
Punjab Total		**2,805.33**	**100.00**	**3,344.11**	**100.00**	**3,586.38**	**100.00**
Sindh	Punjab	60.08	1.77	65.58	1.70	51.89	1.21
	Sindh	3,334.59	98.12	3794.60	98.20	4,224.95	98.48
	KPK	-	-	0.02	..	0.19	..
	Balochistan	-	-	..	..	0.01	..
	Islamabad	3.77	0.11	3.91	0.10	13.15	0.31
	AJK			..	..	0.02	..
Sindh Total		**3,398.45**	**100.00**	**3,864.10**	**100.00**	**4,290.21**	**100.00**
KPK	Punjab	10.50	14.54	10.29	10.74	8.13	8.97
	Sindh	23.37	32.37	23.89	24.92	25.53	28.18
	KPK	34.18	47.34	56.58	59.02	48.46	53.48
	Islamabad	4.15	5.75	4.98	5.19	8.31	9.17
	AJK	-	-	0.12	0.12	0.18	0.19
KPK Total		**72.19**	**100.00**	**95.85**	**100.00**	**90.61**	**100.00**
Balochistan	Punjab	-	-	0.02	0.04	0.17	0.32
	Sindh	36.55	81.01	29.94	75.74	40.02	76.75
	KPK			..	..	-	-
	Balochistan	8.55	18.95	9.48	23.97	11.50	22.06
	Islamabad	0.02	0.04	0.10	0.24	0.45	0.87
Balochistan Total		**45.12**	**100.00**	**39.53**	**100.00**	**52.15**	**100.00**
Islamabad	Punjab	44.94	7.88	12.48	1.88	26.69	4.44
	Sindh	56.28	9.87	50.91	7.69	25.53	4.25
	KPK	-	-	0.10	0.01	0.67	0.11
	Balochistan	-	-	-	-		
	Islamabad	468.43	82.25	598.97	90.42	548.06	91.20
	Gilgit-Baltistan	0.04	0.01	-	-	-	-
	AJK	-	-	..	..	0.02	..
Islamabad Total		**569.69**	**100.00**	**662.46**	**100.00**	**600.97**	**100.00**
FATA	Punjab					..	0.79
	Sindh	-	-	-	-		
	KPK	-	-	..	0.46	-	-
	Islamabad			0.38	72.93	-	-
	FATA	0.07	100.00	0.14	26.61	0.06	99.21
FATA Total		**0.07**	**100.00**	**0.52**	**100.00**	**0.06**	**100.00**
Gilgit Baltistan	Punjab	..	0.06	-	-	0.01	0.45
	Sindh					..	0.01
	KPK					..	0.02
	Islamabad	..	0.14	..	0.04	-	-
	FATA	-	-	-	-		
	Gilgit Baltistan	2.17	99.80	6.53	99.96	2.40	99.52
Gilgit-Baltistan Total		**2.17**	**100.00**	**6.53**	**100.00**	**2.41**	**100.00**
AJK	Punjab	1.48	14.37	0.46	4.24	2.45	22.39
	Sindh	0.11	1.12	0.05	0.49	0.14	1.31
	KPK	-	-	-	-	..	0.01
	Islamabad	0.05	0.44	0.74	6.77	0.26	2.40
	AJK	8.63	84.07	9.62	88.50	8.07	73.89
AJK Total		**10.26**	**100.00**	**10.87**	**100.00**	**10.93**	**100.00**
Grand Total		**6,903.28**		**8,023.98**		**8,633.72**	

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

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

3.18 Province/Region and Categories of Advances by Borrowers*

(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Dec-2015			Jun-2016			Dec-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	..	..	-	-	-	-	-	-
	Govt.	-	537.52	537.52	0.09	644.81	644.90	0.13	571.42	571.55
	NFPSEs	-	570.61	570.61	-	649.25	649.25	-	683.95	683.95
	NBFCs & Fin Aux.	-	50.33	50.33	-	68.59	68.59	-	78.95	78.95
	Private Sector	174.20	3,000.80	3,174.99	165.15	3,104.90	3,270.05	193.23	3,404.22	3,597.45
	Trust Fund	0.08	12.62	12.70	0.02	14.19	14.21	0.02	15.53	15.55
	Personal	41.70	350.43	392.13	40.96	382.01	422.96	38.17	413.45	451.62
	Others	0.29	5.48	5.77	1.62	6.61	8.23	0.23	3.93	4.16
	Total	**216.27**	**4,527.79**	**4,744.05**	**207.84**	**4,870.36**	**5,078.19**	**231.78**	**5,171.45**	**5,403.23**
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	353.17	353.17	-	449.46	449.46	-	390.62	390.62
	NFPSEs	-	65.35	65.35	-	115.56	115.56	-	127.57	127.57
	NBFCs & Fin Aux.	-	5.10	5.10	-	8.86	8.86	-	9.09	9.09
	Private Sector	127.28	1,505.37	1,632.65	125.00	1,584.33	1,709.33	138.61	1,676.85	1,815.46
	Trust Fund	0.06	3.51	3.57	-	3.63	3.63	-	3.46	3.46
	Personal	6.46	103.39	109.85	6.48	116.93	123.41	6.81	118.59	125.40
	Others	0.26	2.69	2.94	1.16	2.47	3.63	0.11	1.30	1.41
	Total	**134.05**	**2,038.57**	**2,172.62**	**132.64**	**2,281.24**	**2,413.87**	**145.53**	**2,327.47**	**2,473.00**
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	173.90	173.90	0.09	179.38	179.47	0.13	177.41	177.54
	NFPSEs	-	392.89	392.89	-	402.77	402.77	-	417.55	417.55
	NBFCs & Fin Aux.	-	40.96	40.96	-	57.20	57.20	-	65.25	65.25
	Private Sector	36.63	1,214.72	1,251.36	33.33	1,236.68	1,270.02	45.70	1,411.23	1,456.93
	Trust Fund	0.01	2.90	2.92	0.01	2.61	2.62	0.02	3.72	3.74
	Personal	28.98	212.33	241.32	28.85	231.72	260.57	25.68	257.18	282.86
	Others	0.02	2.20	2.22	-	1.99	1.99	..	1.83	1.83
	Total	**65.65**	**2,039.91**	**2,105.56**	**62.29**	**2,112.36**	**2,174.64**	**71.52**	**2,334.16**	**2,405.69**
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	..	..	-	0.05	0.05	-	-	-
	NFPSEs	-	0.40	0.40	-	0.92	0.92	-	0.40	0.40
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.09	0.09	-	0.06	0.06
	Private Sector	4.77	31.40	36.17	3.45	28.87	32.32	3.87	33.44	37.31
	Trust Fund	0.01	0.05	0.05	0.01	-	0.01	-	0.05	0.05
	Personal	2.49	12.25	14.74	1.76	10.63	12.40	1.73	11.30	13.03
	Others	-	0.15	0.16	0.44	1.56	2.01	0.01	0.35	0.35
	Total	**7.27**	**44.31**	**51.58**	**5.66**	**42.12**	**47.78**	**5.61**	**45.59**	**51.20**
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	4.03	4.03	-	5.30	5.30	-	3.17	3.17
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.51	3.08	6.59	1.47	3.22	4.70	2.84	3.00	5.84
	Trust Fund	-	-	..	-	-	-	-	-	-
	Personal	1.92	1.81	3.73	1.99	1.42	3.41	1.98	1.50	3.47
	Others	-	-	-	-	-	-	-	..	..
	Total	**5.43**	**8.92**	**14.35**	**3.46**	**9.95**	**13.41**	**4.82**	**7.67**	**12.49**
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	6.26	6.26	-	10.44	10.44	-	0.06	0.06
	NFPSEs	-	111.81	111.81	-	129.72	129.72	-	138.29	138.29
	NBFCs & Fin Aux.	-	4.21	4.21	-	2.44	2.44	-	4.56	4.56
	Private Sector	0.45	240.55	241.00	0.44	245.78	246.22	0.63	273.41	274.03
	Trust Fund	-	6.16	6.16	-	7.95	7.95	..	8.30	8.30
	Personal	0.31	16.26	16.56	0.28	16.88	17.15	0.32	20.38	20.70
	Others	-	0.39	0.39	-	0.52	0.52	0.10	0.41	0.51
	Total	**0.76**	**385.63**	**386.40**	**0.72**	**413.73**	**414.45**	**1.05**	**445.41**	**446.46**
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	0.13	0.13	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.40	0.44	0.84	0.34	0.11	0.45	0.32	0.25	0.57
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.15	0.19	0.03	0.01	0.03	0.03	0.01	0.04
	Others	-	-	-	0.01	0.01	0.02	-	-	-
	Total	**0.44**	**0.59**	**1.03**	**0.38**	**0.26**	**0.64**	**0.34**	**0.26**	**0.60**

* End Position.

3.18 Province/Region and Categories of Advances by Borrowers*

(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Dec-2015			Jun-2016			Dec-2016		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.17	0.17	-	0.15	0.15	-	0.15	0.15
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.39	0.83	1.22	0.35	1.06	1.41	0.43	1.22	1.64
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.36	1.25	1.61	0.40	1.40	1.80	0.44	1.49	1.92
	Others	-	-	-	-	-	-	-	-	-
	Total	**0.75**	**2.25**	**3.00**	**0.74**	**2.61**	**3.36**	**0.86**	**2.86**	**3.72**
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.16	0.16	-	0.18	0.18	-	0.16	0.16
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.76	4.40	5.17	0.76	4.86	5.62	0.84	4.81	5.65
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.15	2.98	4.13	1.18	3.01	4.19	1.19	3.01	4.20
	Others	-	0.05	0.05	0.01	0.05	0.06	0.01	0.05	0.05
	Total	**1.92**	**7.59**	**9.51**	**1.95**	**8.09**	**10.04**	**2.04**	**8.03**	**10.07**

* 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.

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 16									
Punjab	1,164,605	131,433	122,876	86,963	49,072	36,918	18,071	83,772	16,623
Sindh	114,117	16,238	18,589	18,786	11,558	9,518	2,372	6,215	2,645
Khyber Pakhtunkhwa	30,226	4,654	4,585	4,220	1,653	1,114	875	867	309
Balochistan	1,872	316	436	82	47	119	45	46	144
Azad Jammu Kashmir	560	138	189	-	-	5	-	-	1
Gilgit Baltistan	1,220	112	178	89	20	22	3	1	1
All Pakistan	**1,312,600**	**152,890**	**146,853**	**110,140**	**62,350**	**47,697**	**21,366**	**90,901**	**19,722**
FY17									
Jul-Sep									
Punjab	151,928	17,193	123,894	16,580	8,149	38,049	4,196	11,803	18,654
Sindh	20,029	3,230	18,818	3,645	1,837	9,307	599	1,191	2,861
Khyber Pakhtunkhwa	5,549	793	4,438	873	269	1,136	191	125	360
Balochistan	153	38	433	12	6	123	5	1	142
Azad Jammu Kashmir	110	28	194	-	-	5	-	-	1
Gilgit Baltistan	78	12	168	33	5	22	-	-	1
All Pakistan	**177,847**	**21,294**	**147,945**	**21,143**	**10,265**	**48,643**	**4,991**	**13,121**	**22,019**
Jul-Dec									
Punjab	646,922	54,229	128,467	36,153	21,331	38,343	7,597	48,623	19,639
Sindh	60,653	7,880	18,768	8,439	4,964	9,463	1,159	3,169	3,068
Khyber Pakhtunkhwa	13,156	1,700	4,389	1,849	604	1,263	404	450	604
Balochistan	397	123	451	18	9	117	14	9	139
Azad Jammu Kashmir	360	74	201	-	-	1	-	-	1
Gilgit Baltistan	193	31	136	55	10	22	-	-	..
All Pakistan	**721,681**	**64,038**	**152,411**	**46,514**	**26,918**	**49,210**	**9,174**	**52,250**	**23,451**
Jul-Mar									
Punjab	941,640	86,318	129,019	60,533	35,831	38,311	10,793	75,729	18,711
Sindh	104,736	12,905	18,852	13,934	9,113	9,206	1,829	6,489	2,764
Khyber Pakhtunkhwa	22,632	2,962	4,244	3,226	1,122	1,279	600	600	522
Balochistan	788	203	423	32	18	114	25	37	136
Azad Jammu Kashmir	717	112	196	-	-	1	9	397	38
Gilgit Baltistan	783	64	158	74	12	21	3	..	..
All Pakistan	**1,071,296**	**102,565**	**152,893**	**77,799**	**46,096**	**48,933**	**13,259**	**83,253**	**22,172**
Jul-Jun									
Punjab	1,440,648	135,880	137,835	92,985	53,410	40,027	14,584	119,258	20,253
Sindh	167,207	17,893	19,409	18,859	12,849	9,574	2,538	8,775	2,823
Khyber Pakhtunkhwa	30,008	4,057	4,311	4,459	1,584	1,366	820	923	571
Balochistan	1,451	336	469	68	38	110	41	62	141
Azad Jammu Kashmir	951	146	202	-	-	1	12	499	39
Gilgit Baltistan	1,181	102	162	93	17	22	3	..	..
All Pakistan	**1,641,446**	**158,413**	**162,388**	**116,464**	**67,897**	**51,100**	**17,998**	**129,518**	**23,827**

Source: Agricultural Credit & Microfinance Department

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Non Farm Sector						Over all		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 16									
Punjab	661,265	87,792	75,747	21,841	184,603	39,710	1,952,745	536,673	291,874
Sindh	82,895	9,371	9,522	824	6,698	2,230	218,994	50,080	42,504
Khyber Pakhtunkhwa	21,059	2,498	2,647	394	305	181	56,774	9,977	8,836
Balochistan	520	38	77	-	-	1	2,519	446	777
Azad Jammu Kashmir	9,118	477	565	252	60	78	9,930	675	837
Gilgit Baltistan	2,052	300	587	16	4	12	3,380	437	800
All Pakistan	**776,909**	**100,476**	**89,144**	**23,327**	**191,670**	**42,211**	**2,244,342**	**598,287**	**345,627**
FY17									
Jul-Sep									
Punjab	139,025	15,230	77,119	4,278	38,572	34,643	316,007	90,946	292,359
Sindh	15,502	2,378	9,552	174	2,278	2,238	39,949	10,915	42,776
Khyber Pakhtunkhwa	5,338	547	2,740	35	10	144	11,986	1,746	8,818
Balochistan	13	2	77	-	-	1	183	47	776
Azad Jammu Kashmir	1,423	88	557	17	4	81	1,550	121	837
Gilgit Baltistan	448	68	618	3	1	11	562	86	819
All Pakistan	**161,749**	**18,314**	**90,662**	**4,507**	**40,866**	**37,117**	**370,237**	**103,860**	**346,385**
Jul-Dec									
Punjab	539,370	47,081	85,263	8,884	97,633	42,318	1,238,926	268,896	314,030
Sindh	86,544	6,690	11,652	375	4,073	2,220	157,170	26,776	45,170
Khyber Pakhtunkhwa	13,055	1,758	2,934	85	620	151	28,549	5,133	9,341
Balochistan	283	69	74	-	-	1	712	211	781
Azad Jammu Kashmir	8,934	432	828	54	15	79	9,348	522	1,110
Gilgit Baltistan	948	152	634	4	1	9	1,200	194	802
All Pakistan	**649,134**	**56,182**	**101,384**	**9,402**	**102,343**	**44,778**	**1,435,905**	**301,731**	**371,234**
Jul-Mar									
Punjab	817,547	71,227	87,911	15,516	147,730	47,238	1,846,029	416,835	321,190
Sindh	158,689	10,788	12,751	656	6,589	2,512	279,844	45,884	46,086
Khyber Pakhtunkhwa	19,953	2,517	3,050	210	1,244	156	46,621	8,445	9,251
Balochistan	492	81	68	-	-	1	1,337	339	742
Azad Jammu Kashmir	14,424	689	638	226	59	88	15,376	1,257	961
Gilgit Baltistan	1,553	248	680	6	2	9	2,419	325	869
All Pakistan	**1,012,658**	**85,549**	**105,099**	**16,614**	**155,624**	**50,004**	**2,191,626**	**473,086**	**379,100**
Jul-Jun									
Punjab	1,127,318	100,115	95,908	23,238	210,887	49,074	2,698,773	619,551	343,098
Sindh	209,349	15,292	14,752	824	16,057	3,580	398,777	70,866	50,137
Khyber Pakhtunkhwa	25,753	3,117	3,158	303	1,682	235	61,343	11,363	9,640
Balochistan	580	93	71	-	-	..	2,140	529	790
Azad Jammu Kashmir	21,455	1,013	911	279	72	83	22,697	1,730	1,236
Gilgit Baltistan	2,126	328	708	12	3	8	3,415	450	900
All Pakistan	**1,386,581**	**119,959**	**115,508**	**24,656**	**228,701**	**52,980**	**3,187,145**	**704,488**	**405,803**

Source: Agricultural Credit & Microfinance Department

3.20 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

(End of Period: Million Rupees)

ECONOMIC GROUPS	2015				2016			
	Jun		Dec		Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	**6**	**26.1**	**72**	**7.8**	**331**	**10.4**	**-**	**-**
(a) Business	1	13.4	-	-	-	-	-	-
(b) Other Foreign Constituents	5	12.7	72	7.8	331	10.4	-	-
B. Domestic Constituents:	**19,570**	**201,396.4**	**17,932**	**171,832.2**	**25,214**	**190,079.9**	**20,838**	**176,612.8**
I. Government:	**5**	**868.2**	**6**	**241.4**	**11**	**1,546.3**	**20**	**1,467.5**
II. Public Sector Enterprises:	**41**	**8,044.7**	**79**	**11,314.1**	**59**	**7,195.3**	**101**	**3,544.5**
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	-	-
(b) Mining and Quarrying	-	-	-	-	-	-	-	-
(c) Manufacturing	1	864.1	-	-	-	-	-	-
(d) Construction	-	-	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	11	3,753.0	12	8,568.0	42	6,743.1	-	-
(f) Commerce:	29	3,427.6	21	416.2	17	452.2	52	51.7
1. Export Bills :	25	3,257.5	1	26.8	-	-	33	44.0
i. Cotton Raw	-	-	-	-	-	-	-	-
ii. Rice	-	-	-	-	-	-	-	-
iii. Cotton Textiles (Local)	-	-	-	-	-	-	-	-
iv. Cement & Cement products	-	-	-	-	-	-	-	-
v. Petroleum & Petroleum products	25	3,257.5	1	26.8	-	-	1	14.4
vi. Machinery & Transport Equipments	-	-	-	-	-	-	-	-
vii. Other Export Bills	-	-	-	-	-	-	32	29.6
2. Imports Bills Payable in Pakistan	1	54.6	19	11.9	16	245.2	19	7.7
3. Inland Bills (to include Local Bills)	3	115.4	1	377.5	1	207.0	-	-
4. Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-	-	-
(h) Services	-	-	-	-	-	-	1	0.4
(i) Other Public Sector Enterprises	-	-	46	2,330.0	-	-	48	3,492.4
III. Private Sector (Business):	**18,645**	**192,247.3**	**17,847**	**160,276.7**	**25,144**	**181,338.3**	**20,714**	**170,355.8**
(a) Agriculture, Forestry ,Hunting & Fishing	152	1,009.4	27	326.0	181	1,296.6	57	762.9
1. Primary Products :	126	710.0	25	261.3	145	367.4	57	762.9
i. Cotton	11	49.7	3	107.9	31	1.5	9	47.8
ii. Rice	75	356.2	22	153.4	37	291.7	25	634.6
iii. Sugarcane	3	3.0	-	-	-	-	-	-
iv. Tobacco	-	-	-	-	-	-	-	-
v. Other Primary Products	37	301.1	-	-	77	74.2	23	80.5
(b). Other Agriculture, Forestry, Hunting and Fishing	26	299.5	2	64.7	36	929.2	-	-

3.20 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

(End of Period: Million Rupees)

ECONOMIC GROUPS	2015				2016			
	Jun		Dec		Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	37	737.4	64	502.5	62	442.1	34	322.5
3. Manufacturing	11,894	121,505.2	13,892	120,801.0	18,683	140,774.5	15,185	123,732.1
4. Construction	164	1,593.2	153	1,500.3	430	788.1	1553	2,903.8
5. Electricity, Gas, Water & Sanitary Services	204	11,189.4	92	9,798.4	29	8,343.0	7	2,298.7
6. Commerce:	5,031	47,963.5	2,419	15,972.0	2,375	14,825.5	2,311	25,956.1
(a). Export Bills-Traditional Export	2,717	21,617.1	1,227	7,265.7	827	4,969.5	802	9,142.5
i. Wool & Goat Hair	9	117.0	1	2.6	-	-	-	-
ii. Hides & Skins	2	3.9	-	-	-	-	-	-
iii. Cotton Textiles (Local)	1,626	15,822.7	813	6,313.9	485	3,204.7	592	7,491.5
iv. Cotton Yarn (Local)	958	5,159.2	340	511.6	308	1,640.0	194	1,557.2
v. Sports Goods	78	422.7	59	381.8	34	124.7	3	4.8
vi. Surgical Instruments	44	91.7	14	55.7	-	-	13	89.0
(b). Export Bills-Non-Traditional Exports	840	6,176.3	571	3,505.2	283	1,460.6	524	4,126.5
i. Brassware & Handicrafts	-	-	-	-	-	-	4	6.5
ii. Carpets & Rugs	-	-	-	-	2	29.1	2	27.0
iii. Footwear & Leather goods	220	2,507.3	32	294.5	27	87.3	86	684.3
iv. Handloom products, Towels & Hosiery	75	286.0	46	158.5	17	29.9	44	314.9
v. Readymade Garments	320	1,885.2	263	1,321.3	79	534.4	195	2,095.7
vi. Electrical goods (Cable & Wire RA)	-	-	-	-	-	-	-	-
vii. Other Export Bills	225	1,497.8	230	1,730.9	158	779.9	193	998.2
(c). Import Bills Payable in Pakistan	1,054	11,365.0	478	4,763.6	759	6,479.7	833	10,874.7
(d). Inland Bills (to include Local Bills)	400	8,624.8	139	399.1	434	1,653.0	151	1,794.3
(e). Non-Bank Financial Companies	1	27.0	-	-	-	-	1	18.0
(f). Other Foreign Bills (clean outward)	19	153.3	4	38.5	72	262.6	-	-
7. Transport, Storage & Communication	786	4,320.8	23	3,722.6	75	3,902.6	378	4,859.9
8. Services	68	335.5	25	2,685.7	18	2,722.6	432	5,771.3
9. Other Private (Business)	309	3,593.0	1,152	4,968.2	3,291	8,243.3	757	3,748.3
IV. Trust Funds and Non-Profit Institutions	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
V. Others	**879**	**236.3**	**-**	**-**	**-**	**-**	**3**	**1,245.0**
TOTAL	**19,576**	**201,422.5**	**18,004**	**171,840.1**	**25,545**	**190,090.3**	**20,838**	**176,612.8**

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2014	2015		2016			
	Dec.	Jun.	Dec.	Jun	Dec		
	Book Value	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES			**136,953.7**	**190,726.2**	**-**	**-**	**-**
B. FEDERAL GOVERNMENT BONDS	**2,640,857.0**	**3,017,006.1**	**3,240,949.7**	**3,784,320.3**	**3,144,843.2**	**3,064,465.7**	**3,194,709.3**
(i) Prize Bonds	-	-	-	-	-	-	-
(ii) National Savings Schemes	-	-	-	-	-	-	-
(ii) Compensation Bonds	-	-	-	-	-	-	-
(vi) Federal Investment Bonds	-	-	-	-	-	-	-
(v) Pakistan Investment Bonds	2,640,857.0	3,017,006.1	3,240,949.7	3,784,320.3	3,144,843.2	3,064,465.7	3,194,709.3
(vii) Un-classified	-	-	-	-	-	-	-
C. TREASURY BILLS	**1,728,730.5**	**2,164,377.3**	**2,537,577.9**	**2,666,090.3**	**3,145,702.9**	**3,181,270.4**	**3,159,277.0**
D. FOREIGN SECURITIES AND SHARES	**97,653.5**	**104,955.0**	**99,727.8**	**185,504.3**	**121,077.1**	**120,914.1**	**122,199.2**
E. OTHERS:	**724,360.1**	**725,436.8**	**736,949.0**	**783,637.1**	**857,169.5**	**788,849.6**	**930,904.8**
1. Shares :	289,379.6	278,501.3	290,417.7	308,983.1	303,996.6	237,862.5	373,674.4
(i) Financial Institutions	12,126.4	17,549.6	19,187.8	19,387.3	21,655.6	16,379.9	23,360.2
(ii) Public Sector Enterprises	20,523.5	16,235.2	15,567.1	14,678.3	10,821.3	8,505.4	14,476.5
(iii) Private Sector	256,729.7	244,716.5	255,662.8	274,917.5	271,519.7	212,977.2	335,837.7
2. Debentures :	235.5	217.0	217.0	213.4	207.7	207.7	207.7
(i) Financial Institutions	0.8	0.8	0.8	0.8	0.8	0.8	0.8
(ii) Public Sector Enterprises	163.7	163.7	163.7	163.7	163.7	163.7	163.7
(iii) Private Sector	71.0	52.5	52.5	48.9	43.2	43.2	43.2
3. National Investment Trust (Unit)	7,041.3	6,159.3	8,401.7	2,140.0	3,399.6	1,480.0	5,576.0
4. Participation Term Certificates	274.6	274.6	241.5	241.5	1,557.2	1,763.3	1,571.9
5. Term Finance Certificate (TFC's)	57,478.7	84,477.3	91,082.2	86,362.0	77,417.2	78,781.6	77,401.3
6. Sukuk	319,494.2	316,497.9	314,949.5	352,958.2	446,253.3	444,356.3	446,961.0
7. Certificate of Investment (COI's)	2,136.7	6,338.1	5,888.1	7,738.1	3,788.1	3,788.1	3,788.1
8. Modaraba Certificate	24,552.7	13,697.7	16,276.3	12,248.4	19,572.2	19,632.4	20,795.0
9. Mutual Funds	297.0	257.8	250.9	297.0	297.0	297.0	250.9
10. Others	23,469.7	19,015.8	9,224.2	12,455.5	680.5	680.7	678.5
TOTAL	**5,191,601.1**	**6,011,775.2**	**6,752,158.1**	**7,610,278.2**	**7,268,792.7**	**7,155,499.8**	**7,407,090.3**

* Note:-As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk.

Totals may differ due to rounding off.

3.22 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)

RATE OF RETURN	2013	2014		2015		2016	
	Dec	Jun.	Dec	Jun	Dec	Jun	Dec
0.00	449,881.9	497,478.4	375,203.1	451,471.5	497,535.0	625,953.7	593,783.2
0.25*	155,927.3	132,098.9	212,820.5	190,184.7	186,360.3	185,445.9	147,727.9
0.50*	35,911.7	36,848.2	35,354.4	57,584.0	88,555.7	26,279.3	47,594.2
0.75*	7,020.6	3,426.2	4,609.5	88,951.4	33,152.4	18,426.5	29,889.6
1.00	17,628.2	45,453.6	58,228.9	42,448.1	50,477.2	25,437.0	79,419.0
1.25	6,011.5	8,514.8	7,999.3	17,089.0	74,003.8	17,332.9	35,090.8
1.50	23,827.9	13,481.8	57,075.0	44,424.7	17,930.3	41,096.3	52,427.9
1.75	1,825.2	1,452.6	1,355.9	828.0	3,233.6	18,675.1	31,165.7
2.00	5,227.5	3,381.5	17,628.3	11,199.5	14,926.2	35,359.0	20,163.0
2.25	745.7	441.1	409.1	56.6	75.0	6,113.0	742.6
2.50	2,523.0	1,580.3	1,688.3	1,796.8	1,338.4	404.3	223.2
2.75	629.3	145.4	356.2	32.8	247.1	2,755.9	1,291.1
3.00	978.0	492.1	18,668.5	1,073.3	1,691.7	12,911.4	476.8
3.25	325.9	-	795.3	213.0	2,147.3	184.9	-
3.50	796.9	-	2,985.6	67.7	1,878.7	401.2	-
3.75	141.1	-	399.6	-	-	19.1	-
4.00	4,988.8	-	488.5	-	-	13,032.6	-
4.25	87.7	-	1,184.5	-	-	-	-
4.50	18,584.8	-	-	-	-	-	-
4.75	173.6	-	-	-	-	-	-
5.00	1,285.2	-	301.4	-	-	-	-
5.25	-	-	2,533.7	-	-	-	-
5.50	-	-	-	-	-	-	-
5.75	-	-	-	-	-	-	-
6.00	-	-	-	-	-	-	-
6.25	-	-	-	-	-	-	-
6.50	-	-	0.7	-	-	-	-
6.75	-	-	-	-	-	-	-
7.00	-	-	-	-	-	-	-
7.25	-	-	-	-	-	-	-
7.50	-	-	-	-	-	-	-
7.75	-	-	-	-	-	-	-
8.00	-	-	-	-	-	-	-
8.25	-	-	-	-	-	-	-
8.50	-	-	-	-	-	-	-
8.75	-	-	-	-	-	-	-
9.00	-	-	-	-	-	-	-
9.25	-	-	-	-	-	-	-
9.50	-	-	-	-	-	-	-
9.75	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-
Over 11.00	-	-	-	-	-	-	-
Total	**734,521.8**	**744,794.9**	**800,086.3**	**907,420.9**	**973,552.7**	**1,029,828.1**	**1,039,995.2**

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

(Million Rupees)

RATE OF RETURN	2013 Dec	2014 Jun.	2014 Dec	2015 Jun.	2015 Dec	2016 Jun	2016 Dec
0.00	2,027,373.1	2,505,822.5	2,317,288.4	2,708,079.8	2,603,157.6	2,956,607.9	3,125,513.5
0.25*	5,084.0	216.0	21,965.5	22,723.0	32,486.8	41,047.8	52,143.0
0.50*	1,515.5	3,469.7	2,372.6	3,544.6	13,638.8	15,881.9	18,404.4
0.75*	11.8	5.1	58.7	125.8	-		723.6
1.00	4.8	17.5	-	35.2	-	13,779.4	264.1
1.25	599.7	1,052.5	-	1,616.0	1,123.9	1,774.5	2,391.1
1.50	826.1	1,141.6	905.2	421.5	129.7	129.7	1,112.4
1.75	6,113.1	-		-	-	11,069.9	12,871.7
2.00	2.8	-	11.8	-	16,660.6	3,531.1	8,629.7
2.25	-	-	-	-	2,097.2	5,903.2	11,212.3
2.50	5.1	-	-	10,559.3	9,102.9	9,955.7	9,408.6
2.75	-	-	-	-	90,357.7	113,002.3	178,473.2
3.00	18.0	682.9	3,787.7	9,840.4	29,124.2	33,903.3	73,827.3
3.25	-	859.5	11,338.4	16,146.8	19,026.5	24,095.9	31,939.0
3.50	21,118.2	25,699.4	63,178.9	77,766.0	94,985.8	115,955.5	208,393.1
3.75	1,729.0	3,176.5	1,149.3	12,501.6	33,168.8	2,840,034.8	2,648,667.6
4.00	5,402.5	211.3	9,264.9	38,304.1	1,986,849.2	428,541.8	973,463.5
4.25	3,414.2	11,903.0	14,677.3	21,073.5	251,733.6	412,213.4	603,233.0
4.50	119,869.6	215,126.8	192,335.4	1,615,828.5	352,762.9	221,421.0	332,180.5
4.75	3,954.2	3,700.0	4,714.9	253,040.0	248,888.4	118,679.7	201,782.8
5.00	161,853.8	183,590.9	221,497.6	1,071,723.7	940,888.8	233,744.6	210,709.2
5.25	17,566.8	5,773.7	8,666.1	78,073.9	84,478.3	230,190.0	233,877.5
5.50	18,392.3	32,097.0	36,937.1	156,382.6	247,139.8	141,649.4	145,864.9
5.75	22,974.6	8,033.7	6,981.2	53,024.5	106,372.8	113,889.7	104,254.5
6.00	139,561.1	54,572.0	92,457.3	343,068.2	215,506.1	161,712.6	142,461.7
6.25	21,922.9	117,179.6	123,326.2	209,251.4	47,632.5	86,007.3	89,839.1
6.50	33,626.8	17,634.6	2,582,681.9	238,289.6	235,279.0	179,276.7	73,497.5
6.75	16,367.1	31,080.1	196,453.3	119,445.2	55,223.9	60,398.8	57,549.5
7.00	2,558,677.1	2,454,144.8	590,439.3	631,729.4	340,576.9	342,400.0	84,657.1
7.25	290,600.0	315,666.6	86,576.1	71,608.9	87,020.0	62,189.3	77,510.5
7.50	386,189.9	357,210.3	101,335.3	34,859.2	42,132.0	27,936.4	49,243.9
7.75	69,064.0	78,932.6	32,441.1	13,635.1	40,665.6	41,731.8	4,883.3
8.00	136,134.1	104,312.3	85,863.3	69,922.7	86,064.9	18,769.5	10,113.5
8.25	41,474.0	34,323.4	53,979.1	37,445.5	11,687.6	2,763.7	1,886.7
8.50	203,516.1	171,186.8	160,346.1	68,950.1	21,237.6	12,981.0	3,621.2
8.75	123,868.0	104,814.5	104,340.2	71,639.9	37,227.0	4,051.7	2,140.7
9.00	72,928.2	103,380.0	102,105.1	48,375.0	20,320.1	10,938.4	8,838.0
9.25	65,540.4	74,642.0	65,471.1	19,417.4	6,922.1	3,627.4	2,024.6
9.50	58,143.8	64,496.5	102,900.2	23,105.0	3,510.1	2,186.2	1,845.2
9.75	28,579.5	42,372.2	46,423.2	5,304.1	940.7	5.0	-
10.00	45,535.2	47,072.2	53,499.0	35,294.3	1,739.8	5,839.6	11.7
10.25	14,467.0	17,289.0	15,908.8	5,009.6	558.6	330.7	7.7
10.50	23,722.7	42,249.6	13,468.8	5,985.1	10,995.8	325.6	20.0
10.75	24,353.2	11,878.6	6,733.2	233.0	58.1	6,643.9	17.6
11.00	11,602.7	27,017.7	18,972.0	2,411.5	1,126.3	1,437.8	744.2
Over-11.00	64,800.5	32,735.7	50,415.1	39,797.0	5,728.1	9,273.0	1,009.0
Total	**6,848,503.4**	**7,306,770.1**	**7,603,266.6**	**8,245,588.1**	**8,436,327.0**	**9,127,829.0**	**9,801,263.2**

*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

3.24 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2014		2015				2016			
	Dec		Jun.		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	24,017.6	24,017.6	21,327.8	21,327.8	25,157.9	24,252.8	15,217.8	15,217.8	27,833.6	27,833.6
1.00*	436.0	436.0	760.6	760.6	318.8	318.8	3,845.2	3,845.2	2,010.5	2,010.5
2.00*	7,106.5	7,106.5	4,923.9	4,923.9	4,614.3	4,614.3	7,811.7	7,811.7	10,266.6	10,266.6
3.00*	14,959.2	14,959.2	16,097.8	16,097.8	7,395.0	7,395.0	15,228.9	8,620.5	13,031.5	9,996.8
3.25	409.0	409.0	19.0	19.0	181.0	181.0	365.8	365.8	2,876.8	2,876.8
3.50	527.8	527.8	762.9	762.9	1,426.6	1,426.6	3,069.6	3,069.6	403.0	403.0
3.75	903.8	903.8	79.6	79.6	0.1	0.1	191.8	191.8	230.9	230.9
4.00	11,532.2	11,532.2	10,645.2	10,645.2	4,275.9	4,275.9	11,161.0	11,161.0	6,000.5	6,000.5
4.25	663.0	663.0	76.5	76.5	1,727.7	1,727.7	1,288.5	1,288.5	532.1	532.1
4.50	-	-	1,838.0	1,838.0	931.8	931.8	3,294.1	3,294.1	126.2	126.2
4.75	12.7	12.7	34.2	34.2	239.7	239.7	-	-	543.5	543.5
5.00	1,270.6	1,270.6	722.2	722.2	2,170.1	2,170.1	5,879.4	5,879.4	1,748.8	1,748.8
5.25	1,197.9	1,197.9	120.0	120.0	-	-	-	-	32.3	32.3
5.50	735.6	735.6	1,166.4	1,166.4	92.9	92.9	92.9	92.9	93.1	93.1
5.75	-	-	117.1	117.1	135.4	135.4	108.9	108.9	11.6	11.6
6.00	3,224.1	3,224.1	9,707.1	9,707.1	4,196.6	4,196.6	15,013.6	15,013.6	23,559.2	17,313.3
6.25	145.5	145.5	369.4	369.4	226.0	226.0	2,527.8	2,527.8	6,297.7	6,297.7
6.50	296.2	296.2	616.2	616.2	10,681.7	10,681.7	12,349.1	12,349.1	7,439.5	7,439.5
6.75	-	-	1,424.9	1,424.9	3,330.6	3,330.6	2,015.2	2,015.2	715.0	715.0
7.00	1,705.9	1,705.9	14,758.4	14,758.4	18,949.5	9,539.3	37,510.0	17,248.4	14,808.5	14,808.5
7.25	-	-	5,240.4	5,240.4	46.7	46.7	357.0	357.0	176.1	176.1
7.50	6,422.1	6,422.1	1,567.9	1,567.9	839.9	839.9	114.2	114.2	862.2	862.2
7.75	-	-	4,776.5	4,776.5	262.1	262.1	155.6	155.6	628.7	628.7
8.00	1,086.3	1,086.3	1,624.6	1,624.6	13,551.6	2,053.7	28,389.7	27,939.7	14,173.7	14,173.7
8.25	-	-	5,026.8	5,026.8	147.8	147.8	6,642.9	6,642.9	876.4	876.4
8.50	12.7	12.7	766.8	766.8	6,529.3	6,529.3	384.5	384.5	296.1	296.1
8.75	-	-	5,074.4	5,074.4	226.8	226.8	2,191.4	2,190.5	237.1	237.1
9.00	6,683.2	5,616.5	13,908.0	5,301.9	13,175.0	13,164.4	45,409.3	45,409.3	27,316.5	27,316.5
9.25	769.6	769.6	811.1	810.4	2,742.2	2,742.2	1,188.0	1,188.0	144.3	144.3
9.50	1,378.5	1,378.5	4,828.8	4,828.8	1,717.3	1,717.3	1,880.9	1,880.9	1,187.9	1,187.9
9.75	1,357.5	1,357.5	495.4	495.4	151.4	151.4	570.3	570.3	362.8	362.8
10.00	4,186.2	4,186.2	5,662.6	5,662.6	11,283.3	11,283.3	10,291.4	10,291.4	8,458.8	8,458.8
10.25	20,337.4	20,337.4	476.9	476.9	574.7	574.7	331.2	331.2	272.2	272.2
10.50	3,280.7	3,280.7	408.3	408.3	101.6	101.6	53.6	53.6	152.3	152.3
10.75	13,336.8	5,287.1	524.1	524.1	272.5	272.5	296.2	296.2	160.6	160.6
11.00	4,647.9	4,647.9	18,770.5	11,798.2	5,517.1	5,517.1	22,732.4	8,757.3	4,661.5	4,661.5
11.25	1,573.7	1,573.7	441.3	441.3	2,999.6	2,999.6	2,128.6	2,128.6	1,790.3	1,790.3
11.50	1,837.4	1,837.4	1,390.5	1,390.5	654.7	654.7	476.4	476.4	170.0	170.0
11.75	6,273.9	6,273.9	49.1	49.1	93.7	93.7	178.6	178.6	539.4	539.4
12.00	19,554.8	10,206.2	38,726.0	28,326.6	36,284.4	25,885.0	18,502.7	18,055.1	20,022.5	13,624.3
12.25	5,009.3	4,529.4	1,288.0	1,288.0	468.6	468.6	295.4	295.4	1,704.2	1,704.2
12.50	3,334.2	3,334.2	2,015.8	2,015.8	1,113.2	1,113.2	996.5	996.5	852.5	852.5
12.75	5,421.6	5,421.6	131.9	131.9	149.7	149.7	443.8	443.8	348.2	348.2
13.00	13,042.6	2,075.3	4,187.6	4,187.6	1,921.4	1,921.4	1,294.4	1,294.4	1,030.9	1,030.9
13.25	7,758.5	7,758.5	544.1	544.1	354.4	354.4	1,336.4	1,336.4	548.8	548.8
13.50	2,384.1	2,384.1	596.4	596.4	961.8	961.8	698.5	698.5	2,173.0	2,173.0
13.75	797.7	797.7	170.5	170.5	230.6	230.6	398.1	398.1	474.5	474.5
14.00	15,800.9	13,020.0	10,304.6	7,594.3	4,844.8	4,844.8	5,231.0	4,272.8	3,616.9	3,616.9
14.25	2,889.3	2,889.3	5,379.4	5,379.4	66.1	66.1	2,694.3	2,694.3	30.5	30.5
14.50	1,398.4	1,398.4	212.6	212.6	162.2	162.2	154.7	154.7	175.8	175.8
14.75	1,390.6	1,390.6	316.1	316.1	87.4	87.4	55.8	55.8	15.3	15.3
15.00	15,905.4	15,905.4	11,768.6	11,768.6	9,081.9	9,081.9	8,374.5	8,374.5	14,026.2	14,026.2
15.25	883.1	883.1	130.6	130.6	183.4	183.4	18.0	18.0	35.6	35.6
15.50	15,523.6	15,523.6	5,084.3	5,084.3	3,597.1	3,597.1	3,678.8	3,678.8	6,351.2	6,351.2
15.75	816.2	816.2	4.1	4.1	2.0	2.0	0.4	0.4	39.0	39.0
16.00 & over	51,419.0	51,396.8	39,870.4	38,283.6	33,260.3	33,260.3	36,638.6	36,015.8	36,644.5	36,644.5
TOTAL	**305,656.4**	**272,941.0**	**278,142.1**	**247,866.5**	**239,708.0**	**207,484.8**	**341,555.0**	**298,230.5**	**269,117.4**	**253,438.7**

* 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

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

(End of Period: Million Rupees)

RATE OF RETURN	2014 Dec Overall	2014 Dec Private Sector	2015 Jun. Overall	2015 Jun. Private Sector	2015 Dec Overall	2015 Dec Private Sector	2016 Jun Overall	2016 Jun Private Sector	2016 Dec Overall	2016 Dec Private Sector
0.00	228,679.4	211,945.1	311,127.9	261,711.5	291,029.2	271,759.1	234,643.2	159,218.1	461,671.7	282,150.8
1.00*	8,139.1	6,909.7	9,755.5	8,526.1	9,590.4	9,530.4	12,429.2	11,102.1	14,051.4	13,991.4
2.00*	13,971.9	13,971.9	13,858.0	13,858.0	13,440.0	13,440.0	17,516.4	17,516.5	37,461.9	37,461.9
3.00*	41,020.1	41,020.1	35,857.1	35,857.1	79,302.8	57,860.1	73,792.5	71,889.8	278,824.2	264,282.2
4.00*	43,517.7	43,510.4	261,178.0	120,432.5	177,773.7	141,184.1	182,294.6	158,046.6	146,866.7	126,150.0
5.00*	38,427.7	37,555.9	43,321.4	38,721.4	201,843.9	198,463.9	133,021.8	123,517.5	96,433.0	91,891.1
6.00*	35,393.5	7,153.9	227,239.4	222,589.6	148,031.0	100,377.2	129,645.9	87,163.4	495,397.1	188,170.0
7.00*	100,228.6	100,200.2	203,183.0	151,617.9	832,603.8	455,799.5	1,242,575.0	605,838.3	1,216,676.5	752,680.3
8.00*	125,225.3	125,144.3	421,467.4	291,890.3	930,470.0	537,098.1	902,834.0	631,743.8	824,681.6	642,839.2
8.25	1,121.9	1,121.9	83,831.6	66,261.0	55,588.5	45,162.1	150,562.1	134,728.9	53,478.0	45,148.8
8.50	2,595.1	2,595.1	249,252.3	78,337.5	75,420.0	73,058.2	90,606.3	77,679.4	107,598.4	94,795.9
8.75	3,181.5	3,181.5	166,151.2	42,903.5	19,275.8	18,524.0	60,211.0	59,032.2	46,112.3	45,125.0
9.00	381,751.6	219,931.9	295,962.6	186,376.7	337,359.4	262,758.3	267,859.3	181,233.1	299,736.4	285,068.5
9.25	8,135.8	8,135.8	105,429.5	52,684.9	23,954.4	23,954.4	91,509.0	80,889.7	56,109.9	56,109.9
9.50	38,016.3	36,011.3	109,758.6	91,387.7	106,717.0	102,920.7	38,387.0	37,915.8	46,648.1	46,093.4
9.75	44,297.5	31,699.1	125,351.1	79,871.0	60,999.8	27,322.0	47,855.2	45,855.2	29,771.0	27,771.0
10.00	240,642.9	147,796.4	167,263.8	137,563.4	178,757.3	165,569.0	58,244.4	56,663.1	91,494.5	66,260.4
10.25	83,061.9	68,951.8	108,777.1	41,389.8	12,144.9	12,144.9	26,022.1	26,022.1	19,662.3	19,515.0
10.50	107,487.6	58,635.5	65,184.2	64,800.7	24,897.2	24,897.2	26,953.9	26,953.9	23,582.5	23,582.5
10.75	170,999.6	73,155.0	65,682.1	60,230.2	26,096.0	24,965.3	49,765.8	48,870.0	19,200.1	18,135.1
11.00	635,673.6	258,466.9	143,090.5	107,715.5	118,006.5	87,510.0	90,860.6	52,004.8	80,299.1	75,278.4
11.25	96,432.7	92,142.2	43,053.3	42,135.4	22,064.2	21,424.4	35,616.1	35,042.2	10,266.8	10,266.8
11.50	83,809.3	68,563.9	49,369.6	38,337.8	26,310.8	26,304.7	75,545.6	41,078.4	36,242.0	36,242.0
11.75	67,241.2	63,803.7	23,562.0	19,597.7	8,713.2	8,713.2	14,076.8	14,076.8	10,146.6	10,146.6
12.00	290,704.4	239,583.2	87,002.2	85,548.8	110,852.0	92,832.1	58,309.3	58,015.1	74,990.4	51,741.1
12.25	69,360.6	64,124.4	26,455.7	17,193.2	27,575.0	27,575.0	13,589.8	10,904.8	9,934.1	7,934.1
12.50	80,429.7	69,457.7	28,665.2	28,665.2	24,305.1	24,299.1	24,174.5	24,174.0	32,191.3	32,191.3
12.75	63,606.6	56,216.7	29,504.7	29,504.7	12,873.3	12,871.5	12,506.4	12,506.1	8,095.7	8,095.7
13.00	199,249.6	184,162.8	64,518.3	64,518.3	46,041.0	41,691.2	41,356.3	41,356.3	15,309.8	15,309.8
13.25	50,787.4	44,584.5	17,898.2	17,898.2	4,914.4	4,914.4	5,372.4	5,372.4	4,323.9	4,323.9
13.50	90,978.2	90,978.2	87,582.5	87,582.5	58,134.9	58,134.9	49,236.6	49,236.6	62,146.0	62,146.0
13.75	20,355.5	20,355.5	13,178.9	13,178.9	1,789.7	1,789.1	4,072.1	4,071.6	1,944.4	1,944.4
14.00	99,123.8	98,491.8	54,034.7	53,387.9	46,727.9	46,569.0	48,236.1	48,105.6	45,022.7	45,022.7
14.25	53,451.2	53,451.2	51,215.8	51,215.8	57,808.8	57,808.8	37,195.3	37,195.3	32,333.3	32,333.3
14.50	21,621.0	20,621.0	44,650.8	43,986.7	4,182.8	4,182.0	4,081.1	4,080.6	7,311.9	7,311.9
14.75	7,671.4	7,671.4	8,768.4	8,768.4	1,336.1	1,335.5	3,838.0	3,837.6	11,322.5	11,322.5
15.00	81,788.0	77,306.6	43,899.6	43,524.5	30,399.9	30,349.9	71,120.9	71,095.9	70,752.4	70,752.4
15.25	11,039.6	11,039.6	5,909.8	5,909.8	2,627.5	2,627.5	3,391.6	3,391.6	2,631.5	2,631.5
15.50	77,935.1	73,935.1	65,287.8	61,287.8	60,723.3	60,723.3	64,037.2	64,037.2	27,310.2	27,310.2
15.75	8,607.9	8,607.9	8,241.5	8,241.5	5,306.5	5,306.5	20,457.1	20,457.1	19,260.0	19,260.0
16.00	65,066.2	64,561.1	54,905.9	53,939.8	52,315.7	51,476.6	32,211.8	31,216.2	23,484.7	22,736.6
16.25	1,511.5	1,511.5	2,597.0	2,597.0	636.8	635.2	1,209.8	1,208.9	801.9	801.9
16.50	15,068.9	15,068.9	6,916.3	6,916.3	2,553.3	2,553.3	3,494.0	3,494.0	2,253.4	2,253.4
16.75	3,033.0	3,033.0	2,117.4	2,117.4	492.2	492.2	2,171.6	2,171.6	1,788.9	1,788.9
17.00	30,757.0	26,518.3	30,626.6	24,328.7	19,803.6	19,803.4	6,696.6	6,696.3	7,602.0	7,601.8
17.25	2,981.8	2,977.4	2,389.3	2,389.3	1,564.6	1,564.6	1,357.2	1,357.2	2,656.9	2,656.9
17.50	3,907.8	3,907.8	3,843.2	3,843.2	2,038.0	2,038.0	3,071.7	3,071.7	1,460.8	1,460.8
17.75	524.2	524.2	580.3	580.3	329.6	329.6	1,039.1	1,039.1	752.1	752.1
18.00	28,572.3	28,569.5	32,905.6	32,825.8	31,715.8	31,715.8	26,696.8	26,281.3	29,640.9	29,640.9
18.25	2,919.5	2,892.0	2,009.5	2,009.5	313.1	311.9	847.7	847.6	1,177.8	1,177.8
18.50	1,779.2	1,778.0	1,404.0	1,403.4	562.5	562.5	803.7	803.7	673.1	673.1
18.75	450.9	450.9	598.0	598.0	416.6	416.6	440.5	440.5	500.3	500.3
19.00	54,958.9	54,958.9	55,664.7	55,664.7	58,394.0	58,394.0	69,763.5	69,763.5	55,607.2	55,607.2
19.25	205.9	205.9	317.0	317.0	143.6	143.6	409.4	409.4	233.3	233.3
19.50	1,216.6	1,216.6	653.0	653.0	967.6	967.6	989.1	989.1	817.5	817.5
19.75	339.3	339.3	389.9	389.9	49.6	49.6	403.8	403.8	344.9	344.9
20.00 & over	67,709.0	62,448.5	62,274.7	62,274.7	56,058.6	56,058.6	71,227.9	71,228.0	77,024.7	77,024.7
TOTAL	**4,106,763.2**	**3,113,152.7**	**4,225,713.8**	**3,128,057.4**	**4,504,342.9**	**3,411,263.5**	**4,736,637.1**	**3,463,341.2**	**5,134,112.8**	**3,864,859.1**

3.26 Scheduled Banks' Weighted Average Rates of Return on Deposits

PLS & Interest Bearing – All Banks

(Percent per annum)

	TYPE OF DEPOSITS	2013	2014		2015		2016	
		Dec.	Jun.	Dec	Jun.	Dec.	Jun.	Dec
I.	Call Deposits	5.13	3.93	5.49	3.59	3.73	2.88	3.30
		(1.69)	(3.53)	(2.01)	(2.50)	(1.96)	(2.36)	(2.29)
II.	Saving Deposits	6.32	6.34	5.94	4.69	4.09	3.73	3.57
		(59.31)	(59.65)	(61.27)	(64.38)	(63.95)	(64.38)	(63.58)
III.	Term or Fixed Deposits							
51	(a) Less than 3 months	5.8	5.76	5.62	5.16	4.94	4.80	4.36
		(9.87)	(8.65)	(9.25)	(6.70)	(7.38)	(5.69)	(5.75)
52	(b) 3 months and over but less than 6 months	6.68	6.47	6.59	5.34	4.56	4.52	4.26
		(7.18)	(6.56)	(6.07)	(5.93)	(5.92)	(6.14)	(6.46)
53	(c) 6 months and over but less than 1 year	6.93	6.87	6.77	5.88	5.17	4.70	4.32
		(4.12)	(4.16)	(4.64)	(4.49)	(5.43)	(5.62)	(5.88)
54	(d) 1 year and over but less than 2 years	7.76	7.72	7.39	6.26	5.56	4.89	4.70
		(12.24)	(11.81)	(11.69)	(11.28)	(10.76)	(11.25)	(11.91)
55	(e) 2 years and over but less than 3 years	8.29	8.04	7.87	7.18	5.87	5.62	5.29
		(0.52)	(0.58)	(0.63)	(0.62)	(0.59)	(0.63)	(0.50)
56	(f) 3 years and over but less than 4 years	8.95	8.19	7.79	7.02	7.1	5.48	5.46
		(1.94)	(1.91)	(1.50)	(1.76)	(1.78)	(1.22)	(1.14)
57	(g) 4 years and over but less than 5 years	8.98	8.78	8	8.15	6.67	5.84	5.68
		(0.15)	(0.14)	(0.15)	(0.12)	(0.09)	(0.07)	(0.05)
58	(h) 5 years and over	9.5	8.98	8.76	8.62	7.05	6.42	5.83
		(2.99)	(3.03)	(2.79)	(2.22)	(2.14)	(2.62)	(2.44)
IV.	Overall							
	(i) Excluding current and other deposits	6.64	6.53	6.27	5.11	4.52	4.11	3.92
	(ii) Including current and other deposits	4.63	4.29	4.31	3.41	3.07	2.75	2.62

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

3.27 Scheduled Banks' Weighted Average Rates of Return on Deposits

Profit & Loss Sharing – All Banks

(Percent per annum)

TYPE OF DEPOSITS		2013	2014		2015		2016	
		Dec.	Jun.	Dec	Jun.	Dec	Jun	Dec
I.	Call Deposits	5.23	4.06	5.49	3.73	3.89	3.02	3.42
		(1.81)	(3.70)	(2.01)	(2.61)	(2.04)	(2.43)	(2.38)
II.	Saving Deposits	6.87	6.86	5.94	5.04	4.41	3.98	3.80
		(59.18)	(59.31)	(61.27)	(64.87)	(64.04)	(64.56)	(63.74)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	6.53	6.12	5.62	5.43	5.04	4.99	4.66
		(9.49)	(8.79)	(9.25)	(6.91)	(7.84)	(5.87)	(5.68)
	(b) 3 months and over but less than 6 months	7.64	7.54	6.59	6.25	5.48	5.02	4.67
		(6.54)	(6.05)	(6.07)	(5.38)	(5.20)	(5.81)	(6.16)
	(c) 6 months and over but less than 1 year	7.67	7.78	6.77	6.65	5.60	5.15	4.67
		(4.02)	(3.95)	(4.64)	(4.23)	(5.38)	(5.41)	(5.71)
	(d) 1 year and over but less than 2 years	7.97	7.98	7.39	6.77	6.00	5.17	4.90
		(12.92)	(12.31)	(11.69)	(11.22)	(10.71)	(11.31)	(12.14)
	(e) 2 years and over but less than 3 years	8.36	8.07	7.87	7.18	5.95	5.67	5.35
		(0.56)	(0.62)	(0.63)	(0.68)	(0.63)	(0.67)	(0.53)
	(f) 3 years and over but less than 4 years	9.10	8.58	7.79	7.91	7.30	5.86	5.68
		(2.07)	(1.97)	(1.50)	(1.69)	(1.88)	(1.22)	(1.17)
	(g) 4 years and over but less than 5 years	8.98	9.00	8.00	8.17	7.07	5.88	5.68
		(0.17)	(0.15)	(0.15)	(0.13)	(0.09)	(0.08)	(0.05)
	(h) 5 years and over	9.55	9.31	8.76	9.03	7.39	6.77	6.14
		(3.23)	(3.14)	(2.79)	(2.28)	(2.19)	(2.63)	(2.44)
IV.	Overall							
	(i) Excluding current and other deposits	7.18	7.03	6.27	5.52	4.87	4.39	4.16
	(ii) Including current and other deposits	5.09	4.71	4.31	3.75	3.39	3.01	2.86

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

3.28 Scheduled Banks' Weighted Average Rates of Return on Deposits

Interest Bearing – All Banks

(Percent per annum)

TYPE OF DEPOSITS		2013	2014		2015		2016	
		Dec.	Jun.	Dec.	Jun.	Dec.	Jun	Dec
I.	**Call Deposits**	0.07	0.01	0.05	0.11	0.19	0.07	0.10
		(0.42)	(1.41)	(0.81)	(1.21)	(1.05)	(1.48)	(1.09)
II.	**Saving Deposits**	0.32	0.31	0.52	0.36	0.45	0.52	0.49
		(60.76)	(63.80)	(56.06)	(58.92)	(62.99)	(62.25)	(61.44)
III.	**Term or Fixed Deposits**							
	(a) Less than 3 months	0.3	0.19	0.36	0.42	0.66	0.91	1.01
		(14.09)	(6.88)	(11.20)	(4.34)	(2.19)	(3.57)	(6.68)
	(b) 3 months and over	1.8	0.25	1.35	0.79	0.71	1.04	1.06
	but less than 6 months	(14.32)	(12.78)	(9.77)	(12.09)	(13.93)	(10.16)	(10.33)
	(c) 6 months and over	0.55	0.33	1.58	0.97	0.85	1.10	1.07
	but less than 1 year	(5.18)	(6.70)	(10.08)	(7.40)	(6.01)	(8.19)	(8.12)
	(d) 1 year and over but	0.98	0.73	0.92	0.93	0.91	1.20	1.10
	less than 2 years	(4.55)	(5.60)	(9.22)	(11.91)	(11.35)	(10.56)	(8.91)
	(e) 2 years and over but	0.77	0.89	0.48	0.3	1	0.96	1.26
	less than 3 years	(0.05)	(0.04)	(0.08)	(..)	(0.11)	(0.10)	(0.11)
	(f) 3 years and over but	0.91	0.15	0.13	0.37	1.13	0.94	1.28
	less than 4 years	(0.43)	(1.17)	(1.07)	(2.54)	(0.69)	(1.24)	(0.83)
	(g) 4 years and over but	0.76	0.07	1.48	1.54	1.25	1.79	1.48
	less than 5 years	-	(0.05)	(0.08)	(..)	(0.08)	(0.01)	(..)
		0.63	0.99	2.44	1.94	1.8	1.79	1.81
	(h) 5 years and over	(0.21)	(1.59)	(1.63)	(1.59)	(1.61)	(2.43)	(2.49)
IV.	**Overall**							
	(i) Excluding current and other deposits	0.58	0.33	0.75	0.55	0.59	0.74	0.72
	(ii) Including current and other deposits	0.34	0.17	0.43	0.3	0.32	0.37	0.35

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

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

(Percent per annum)

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
I.	**INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS**								
2013	Dec.	13.58	10.88	10.54	11.05	11.21	9.00	11.1	**10.96**
2014	Jun.	14.43	11.38	10.12	9.51	11.99	10.35	11.73	**11.00**
	Dec.	14.12	11.21	10.31	10.68	11.51	10.09	11.2	**10.88**
2015	Jun.	11.71	9.37	8.51	8.23	10.45	10.02	9.60	**9.20**
	Dec.	13.23	8.54	7.37	8.18	9.13	9.60	8.89	**8.41**
2016	Jun.	11.33	6.82	7.51	8.04	9.48	10.16	9.02	**8.40**
	Dec	11.21	7.90	6.52	7.14	8.11	4.84	8.55	**7.59**
II.	**INTEREST BEARING - ALL BANKS**								
2013	Dec.	9.66	11.65	10.77	9.67	11.11	7.79	11.49	**10.91**
2014	Jun.	15.46	12.03	10.11	9.92	11.61	7.10	11.72	**11.20**
	Dec.	15.32	11.93	9.58	9.64	11.65	7.39	12.33	**11.30**
2015	Jun.	12.99	11.15	9.13	8.64	9.91	7.32	11.51	**10.27**
	Dec.	14.45	9.44	8.69	8.79	9.29	6.65	11.38	**9.90**
2016	Jun.	11.6	8.3	8.76	8.59	8.8	9.58	10.03	**9.25**
	Dec	11.35	9.18	7.94	8.44	8.49	4.76	10.92	**9.28**
III.	**ISLAMIC MODES OF FINANCING-ALL BANKS**								
2013	Dec.	14.20	10.8	10.52	11.14	11.22	9.10	11.06	**10.96**
2014	Jun.	14.22	11.27	10.12	9.48	12.03	10.65	11.73	**10.99**
	Dec	13.73	11.00	10.35	10.72	11.5	10.22	11.11	**10.85**
2015	Jun.	11.59	8.83	8.48	8.22	10.49	10.19	9.48	**9.13**
	Dec.	13.15	8.42	7.32	8.16	9.12	9.70	8.76	**8.33**
2016	Jun.	11.28	6.73	7.44	8.01	9.56	10.17	8.94	**8.34**
	Dec	11.18	7.75	6.47	7.10	8.07	4.84	8.42	**7.51**

3.30 State Bank of Pakistan Rates for Banks and Scheduled Banks' Rates of Return on Export Finance

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme: State Bank of Pakistan: Corporate	Export Finance Scheme: State Bank of Pakistan: SME	Export Finance Scheme: Scheduled Banks	Export Finance Facility for Locally Manufactured Machinery: State Bank of Pakistan: Up to 3 Year	Export Finance Facility for Locally Manufactured Machinery: State Bank of Pakistan: Over 3 Year and up to 5Years	Export Finance Facility for Locally Manufactured Machinery: Scheduled Banks: Up to 3 Year	Export Finance Facility for Locally Manufactured Machinery: Scheduled Banks: Over 3 Year and up to 5Years	Long Term Financing Facility(LTFF) For Plant & Machinery: Up to 3 Years	Long Term Financing Facility(LTFF) For Plant & Machinery: Over 3 Years and up to 5 Years	Long Term Financing Facility(LTFF) For Plant & Machinery: Over 5 Years to 10 Years	Punjab Provincial Co-operative Bank Ltd.
23/02/2015	5.0	4.0	6.0	5.5	5.0	7.5	7.5	6.0	5.0	4.5	8.3377
01/03/2015	5.0	4.0	6.0	5.5	5.0	7.5	7.5	6.0	5.0	4.5	8.3377
01/04/2015	5.0	4.0	6.0	5.5	5.0	7.5	7.5	6.0	5.0	4.5	7.8919
01/05/2015	5.0	4.0	6.0	5.5	5.0	7.5	7.5	6.0	5.0	4.5	7.2639
01/06/2015	5.0	4.0	6.0	5.5	5.0	7.5	7.5	6.0	5.0	4.5	6.6350
01/07/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.9355
01/08/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.9452
01/09/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.9478
01/10/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.4800
01/11/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3035
01/12/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3837
01/01/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3637
01/02/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1662
01/03/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.2239
01/04/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1812
01/05/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1720
01/06/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9992
01/07/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8910
01/08/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8214
01/09/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8990
01/10/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9046
01/11/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9046
01/12/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9440
01/01/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9792
01/02/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9033
01/03/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9893
01/04/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9934
01/05/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0082
01/06/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109

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.

*Effective November 2, 2015 Rate for textile sector is 3.5% under EFS and 5 % for LTFF.

3.31 Weighted Average Lending & Deposit Rates

(Percent per annum)

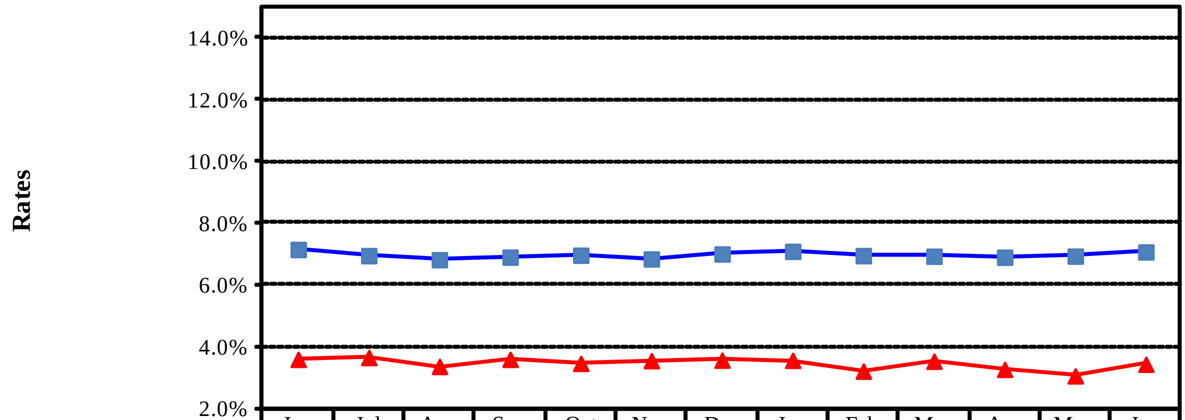
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Feb-2017																
Public	7.68	8.86	7.87	9.22	9.53	9.58	9.75	9.76	4.36	4.72	5.18	5.18	3.61	3.71	5.02	4.98
Private	6.99	7.09	7.29	7.41	7.39	7.41	7.80	7.83	3.16	2.89	4.60	4.42	2.87	2.84	4.43	4.40
Foreign	5.80	6.61	5.86	6.61	6.10	6.35	6.51	6.98	2.26	2.48	3.81	4.72	2.57	2.79	3.82	4.45
Specialized	13.41	13.41	13.46	13.46	13.16	13.16	14.04	14.04	3.53	3.53	5.00	5.00	4.00	3.99	4.85	4.84
All Banks	**6.95**	**7.19**	**7.22**	**7.50**	**7.99**	**8.03**	**8.38**	**8.42**	**3.21**	**3.07**	**4.61**	**4.57**	**3.02**	**3.02**	**4.55**	**4.53**
Mar-2017																
Public	7.68	8.68	8.14	9.54	9.57	9.60	9.77	9.79	4.06	4.42	5.20	5.16	3.55	3.70	5.01	4.97
Private	6.92	7.05	7.14	7.30	7.32	7.35	7.71	7.75	3.56	3.47	4.73	4.67	2.85	2.83	4.41	4.39
Foreign	5.90	6.62	5.97	6.62	6.26	6.32	6.87	6.96	2.45	2.78	3.58	4.52	2.46	2.68	3.83	4.51
Specialized	13.41	13.41	13.42	13.42	13.12	13.12	13.99	13.99	1.64	1.37	5.40	5.11	3.93	3.92	4.79	4.78
All Banks	**6.93**	**7.12**	**7.14**	**7.37**	**7.94**	**7.98**	**8.31**	**8.36**	**3.53**	**3.52**	**4.71**	**4.72**	**2.99**	**3.00**	**4.53**	**4.52**
Apr-2017																
Public	6.81	7.54	6.88	7.67	9.54	9.59	9.78	9.80	3.98	3.90	5.03	4.96	3.54	3.66	4.96	4.95
Private	6.93	7.06	7.13	7.29	7.22	7.25	7.61	7.64	3.24	3.13	4.75	4.68	2.84	2.80	4.37	4.35
Foreign	6.04	6.72	6.04	6.72	6.09	6.33	6.48	6.98	2.95	3.34	3.76	4.58	2.81	3.07	3.85	4.48
Specialized	13.55	13.55	13.59	13.59	13.10	13.10	13.97	13.97	3.45	3.45	4.94	4.94	3.86	3.85	4.79	4.79
All Banks	**6.90**	**7.11**	**7.08**	**7.33**	**7.85**	**7.90**	**8.23**	**8.28**	**3.27**	**3.19**	**4.70**	**4.70**	**2.98**	**2.98**	**4.49**	**4.48**
May-2017																
Public	7.90	8.39	7.98	8.50	9.56	9.59	9.76	9.78	3.62	3.33	4.69	4.28	3.45	3.58	4.92	4.89
Private	6.94	7.12	7.13	7.35	7.26	7.29	7.62	7.66	3.07	2.98	4.76	4.70	2.75	2.72	4.34	4.31
Foreign	5.90	6.61	5.90	6.61	6.11	6.32	6.45	6.91	2.39	2.53	4.15	4.90	2.71	2.94	3.97	4.66
Specialized	13.61	13.61	13.61	13.61	13.07	13.07	13.93	13.93	4.27	4.27	4.76	4.76	3.81	3.80	4.80	4.79
All Banks	**6.93**	**7.21**	**7.10**	**7.43**	**7.87**	**7.92**	**8.22**	**8.27**	**3.06**	**2.97**	**4.70**	**4.69**	**2.89**	**2.90**	**4.46**	**4.45**
Jun-2017																
Public	7.40	7.79	7.73	8.23	9.44	9.48	9.64	9.65	3.11	3.96	5.19	5.12	3.18	3.38	4.81	4.77
Private	7.04	7.21	7.24	7.44	7.26	7.29	7.61	7.65	3.59	3.43	5.07	5.01	2.74	2.73	4.38	4.37
Foreign	6.07	6.60	6.07	6.61	6.12	6.13	6.60	6.63	2.27	2.38	4.07	4.67	2.71	2.87	4.08	4.58
Specialized	13.66	13.66	13.67	13.67	13.03	13.03	13.88	13.88	2.69	2.60	4.94	4.85	3.58	3.57	4.80	4.80
All Banks	**7.07**	**7.28**	**7.26**	**7.51**	**7.86**	**7.89**	**8.20**	**8.23**	**3.43**	**3.38**	**5.02**	**5.00**	**2.84**	**2.86**	**4.47**	**4.46**

Notes:

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

Weighted Average Lending and Deposits Rates

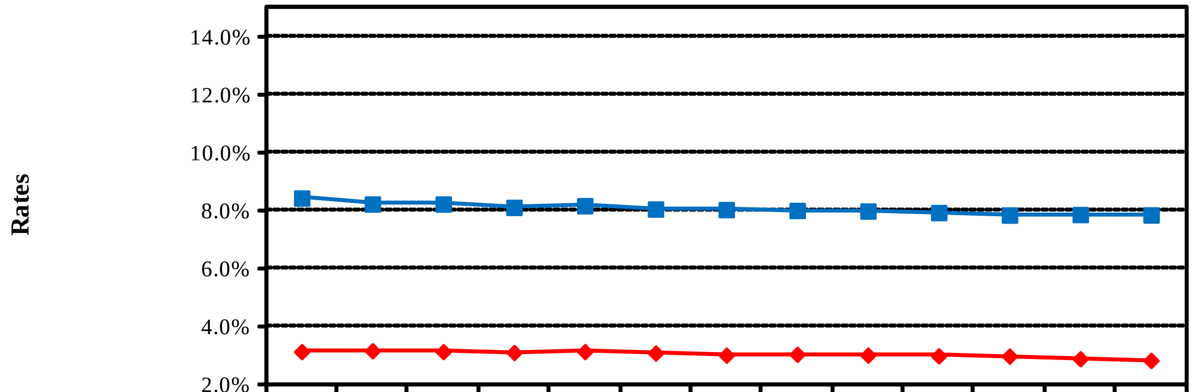
All Banks



	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Fresh Deposits	3.59	3.65	3.36	3.59	3.46	3.55	3.56	3.56	3.21	3.53	3.27	3.06	3.43
Gross Disbursements	7.15	6.95	6.82	6.90	6.96	6.84	7.00	7.09	6.95	6.93	6.90	6.93	7.07

2016 **2017**

All Banks



	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Outstanding Deposits	3.14	3.17	3.14	3.11	3.14	3.09	3.02	3.05	3.02	2.99	2.98	2.89	2.84
Outstanding Loans	8.44	8.23	8.23	8.12	8.17	8.06	8.04	8.01	7.99	7.94	7.85	7.87	7.86

2016 **2017**

Note: Including zero rate of markup

3.32 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

(Percent per annum)

Period	Zarai Taraqiati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks[1]	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2006-07	9.00 [2]	9.00 [2]	12.00	16.00	-	-
					-	-
2007-08	9.00 [2]	9.00 [2]	12.50	17.00	15.00 [3]	15.00 [3]
2008-09	9.00 [2]	9.00 [2]	15.00	16.00	17.00 [3]	17.00 [3]
2009-10	9.00 [2]	9.00 [2]	15.00	16.00	17.00 [3]	17.00 [3]
2010-11	9.00 [2]	9.00 [2]	15.00	16.00	17.00 [3]	17.00 [3]
2011-12	12.00 [4]	13.80 [4]	17.00	18.00	17.00 [3]	16.00 [3]
2012-13	12.00 [4]	13.80 [4]	19.00	18.00	16.00 [3]	16.00 [3]
2013-14	12.00 [4]	13.80 [4]	19.00	18.00	16.00 [3]	16.50 [3]
2014-15	12.90 [4]	12.90 [4]	17.75	17.75	15.01 [3]	15.01 [3]
2015-16	15.21	15.21	17.50	17.50	11.60	12.52

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

3.33 Rates of Profit on National Saving Schemes

(Percent per annum)

SCHEME	2015				2016					2017
	1st Jun	1st Aug	1st Oct	1st Dec	1st Feb	1st Apr	1st Jun	1st Aug	1st Oct	1st Feb
1. Saving Accounts										
(i) With cheque facilities	4.50	4.75	4.25	4.15	4.00	4.00	4.00	3.84	3.90	3.95
(ii) Without cheque facilities	4.50	4.75	4.25	4.15	4.00	4.00	4.00	3.84	3.90	3.95
2. Khas Deposit Accounts or Certificates[1]										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts [2]										
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates[3]										
(i) Ist year	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
(ii) 10 years(Compound rate)	8.68	9.15	8.87	8.68	8.40	7.80	7.70	7.33	7.44	7.54
5. National Deposit Certificates / Accounts[4]										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.0
6 (a) Special Saving Certificates (Reg) [5] or Special Saving Accounts										
(i) First 5 periods of complete 6 months	6.80	7.40	6.80	6.40	6.00	6.00	6.00	5.80	5.80	6.00
(ii) Last period of complete 6 months	8.00	8.80	8.00	7.60	6.80	6.40	6.80	6.00	6.20	6.20
(b) Special Saving Certificates (Bearer)[5]										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates[6]	7.608	8.52	7.85	7.54	7.10	6.63	6.55	6.31	6.36	6.54
8. Pensioner's Benefit Accounts[7]	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36	9.36
9. Behbood Saving Certificate[8]	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36	9.36
10. Short Term Saving Certificate[9]										
(i) 3 Months	6.28	6.56	6.12	6.04	5.84	5.84	5.68	5.52	5.56	5.60
(ii) 6 Months	6.34	6.60	6.16	6.06	5.86	5.86	5.70	5.54	5.60	5.62
(iii) 1 year	6.38	6.65	6.20	6.08	5.88	5.88	5.72	5.56	5.62	5.64

Notes:

Source: Central Directorate of National Savings

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

3.34 Branchless Banking: Key Indicators

Indicators	2014			2015		
	Q2	Q3	Q4	Q1	Q2	Q3
Number of Agents	168,615	186,618	204,073	229,645	251,865	267,914
Number of Accounts	4,238,178	4,713,145	5,414,655	7,538,025	10,881,378	13,192,396
Deposits as of date (Rs. in millions)	6,219	5,652	6,668	6,890	8,553	6,890
Number of transactions during the quarter (No. in thousands)	71,194	66,806	71,818	72,520	99,523	100,862
Value of transactions during the quarter (Rs. in millions)	326,131	375,945	372,093	354,135	505,879	526,406
Average Size of Transaction (in Rs.)	4,581	5,627	5,181	4,883	5,083	5,219
Average number of Transaction per day	791,041	742,293	797,980	805,774	1,105,815	1,120,687

Indicators	2015	2016				2017
	Q4	Q1	Q2	Q3	Q4	Q1
Number of Agents	301,823	341,403	346,716	351,912	359,806	368,738
Number of Accounts	15,322,171	13,673,442	14,576,387	16,905,696	19,964,900	23,685,630
Deposits as of date (Rs. in millions)	8,827	10,885	13,734	8,457	11,717	7,906
Number of transactions during the quarter (No. in thousands)	101,636	115,927	118,772	110,041	133,741	140,589
Value of transactions during the quarter (Rs. in millions)	486,031	509,126	543,609	519,820	596,986	564,448
Average Size of Transaction (in Rs.)	4,782	4,392	4,577	4,724	4,464	4,015
Average number of Transaction per day	1,129,288	1,288,083	1,319,684	1,222,678	1,486,007	1,562,096

Source: Agricultural Credit & Microfinance Department SBP

Branchless Banking or "BB" means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI's to their existing customers using channels like, phone, internet, SMS etc.

Branchless Banking account or "BB Account" means an account maintained by a consumer in a Financial Institution in which credits and debits may be affected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in SBP Branchless Banking Regulations.

Branchless Banking Agent means agent providing basic banking services, as described in SBP Branchless Banking Regulations to the customers of an FI on behalf of the FI under a valid agency agreement.

3.35 Telegraphic Transfers Issued and En-cashed by State Bank of Pakistan

(Million Rupees)

PERIOD		2014	2015	2016	2016		2017			
					May	Jun	Mar	Apr	May	Jun
Karachi	Issued	534,750	821,069	910,456	109,602	150,851	104,721	53,186	93,686	169,191
	En-cashed	1,227,668	1,212,252	1,290,400	60,924	128,853	123,069	95,232	55,534	114,832
Lahore	Issued	593,173	616,676	690,070	14,770	31,326	88,051	60,059	71,951	62,129
	En-cashed	597,883	665,384	461,122	64,350	42,900	24,160	32,000	60,000	42,000
Peshawar	Issued	179,024	166,565	179,090	12,124	25,862	15,371	16,636	3,394	1,156
	En-cashed	124,786	136,806	155,507	32,684	17,609	9,400	13,153	13,099	32,334
Quetta	Issued	26,411	22,173	25,093	1,203	2,775	2,000	16	373	2,252
	En-cashed	49,177	72,825	70,434	5,095	11,758	4,924	3,151	8,504	12,025
Faisalabad	Issued	91,471	83,279	91,785	4,833	2,665	12,683	7,954	5,276	2,471
	En-cashed	82,859	102,932	112,253	9,907	14,347	6,558	6,994	5,767	20,392
Rawalpindi	Issued	137,787	113,176	139,243	9,110	22,080	12,891	7,515	12,895	45,925
	En-cashed	188,788	147,202	135,748	9,611	12,802	12,122	16,886	10,660	17,393
Hyderabad	Issued	22,291	14,548	10,010	900	1,995	500	18	50	-
	En-cashed	19,502	43,579	49,230	1,840	8,507	4,493	2,605	3,191	9,740
Islamabad	Issued	146,040	205,872	251,120	19,050	42,130	13,672	34,670	20,900	45,300
	En-cashed	448,704	426,716	345,000	37,831	80,199	27,649	20,450	17,933	83,697
Multan	Issued	27,134	16,366	9,612	502	2,294	1,209	500	832	443
	En-cashed	47,290	69,989	73,131	8,460	12,818	6,066	4,343	7,730	14,952
Sialkot	Issued	8,130	7,643	12,438	15	130	3,551	200	94	200
	En-cashed	73,571	94,301	110,444	10,624	15,909	9,989	6,592	11,606	18,927
Sukkur	Issued	8,103	8,408	11,677	13	829	184	1,528	2,010	-
	En-cashed	17,592	35,111	48,575	3,407	5,298	4,594	7,288	8,881	8,297
D.I. Khan	Issued	11,885	14,138	7,410	450	500	600	600	1,400	-
	En-cashed	5,644	10,811	12,454	494	1,108	2,606	580	1,480	696
Bahawalpur	Issued	4,484	2,608	3,203	13	681	595	50	64	126
	En-cashed	17,034	17,979	41,131	5,933	4,448	2,210	4,315	8,360	5,560
Muzaffarabad	Issued	48,068	45,227	47,735	4,338	5,750	4,016	3,648	4,218	6,622
	En-cashed	5,094	7,068	4,382	171	547	279	218	365	504
Gujranwala	Issued	11,648	8,940	6,348	47	445	129	731	77	50
	En-cashed	32,567	55,280	62,864	4,615	10,539	4,778	2,948	9,687	11,797
TOTAL	**Issued**	**1,850,398**	**2,146,683**	**2,395,286**	**176,969**	**290,313**	**260,173**	**187,311**	**217,220**	**335,865**
	En-cashed	**2,938,159**	**3,098,228**	**2,972,671**	**255,946**	**367,642**	**242,897**	**216,755**	**222,797**	**393,146**

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2014	2015	2016	2016		2017			
					May	Jun	Mar	Apr	May	Jun
Karachi	No. of Cheques Cleared	32,994	32,189	33,175	3,103	2,928	3,728	2,763	3,090	2,615
	Amount	11,520,638	10,101,209	11,158,634	994,659	1,093,974	1,364,799	988,585	1,174,997	1,125,292
Lahore	No. of Cheques Cleared	11,784	11,805	10,512	986	979	930	844	974	913
	Amount	4,352,834	4,538,245	4,647,395	444,204	504,797	439,946	385,965	468,287	491,841
Peshawar	No. of Cheques Cleared	2,040	1,882	1,645	148	174	143	132	156	164
	Amount	1,103,054	972,390	933,308	80,884	115,211	81,465	83,614	91,327	128,608
Quetta	No. of Cheques Cleared	1,570	1,329	961	91	97	77	75	81	86
	Amount	877,856	723,999	600,350	54,457	76,597	57,077	48,469	55,403	89,685
Faisalabad	No. of Cheques Cleared	2,930	3,088	2,576	281	259	226	195	266	229
	Amount	1,201,384	1,229,680	1,193,693	140,622	124,202	119,926	95,919	123,192	119,709
Rawalpindi	No. of Cheques Cleared	3,165	2,972	2,693	249	263	237	219	248	245
	Amount	1,872,549	1,665,050	1,444,595	12,113	205,056	146,274	140,408	157,331	226,978
Hyderabad	No. of Cheques Cleared	1,116	65	92	9	15	9	8	11	16
	Amount	73,623	51,615	62,345	8,019	10,774	6,133	6,218	8,093	15,712
Islamabad	No. of Cheques Cleared	4,285	4,337	4,139	386	424	367	323	374	396
	Amount	3,797,246	3,311,375	3,511,905	304,251	446,563	340,103	338,076	359,011	474,256
Multan	No. of Cheques Cleared	1,403	1,321	1,115	109	104	101	90	113	100
	Amount	826,903	812,528	814,818	72,384	84,702	75,847	66,131	80,582	74,458
Sialkot	No. of Cheques Cleared	810	764	756	78	70	66	61	81	70
	Amount	258,397	256,679	305,575	30,785	31,041	30,413	26,518	35,290	34,088
Sukkur	No. of Cheques Cleared	2,157	2,044	1,658	153	154	153	162	186	158
	Amount	374,960	415,159	360,066	29,345	35,627	37,672	30,623	42,305	44,106
D.I. Khan	No. of Cheques Cleared	12	11	15	1	4	1	1	2	5
	Amount	6,013	6,559	12,570	1,172	1,901	872	1,057	1,087	2,029
Others	No. of Cheques Cleared	3,243	3,574	2,591	289	271	191	199	294	265
	Amount	1,265,862	1,282,800	1,255,483	130,736	148,279	121,702	113,695	150,006	200,734
TOTAL	**No. of Cheques Cleared**	**67,508**	**65,383**	**61,926**	**5,882**	**5,742**	**6,228**	**5,073**	**5,874**	**5,262**
	Amount	**27,531,320**	**25,367,283**	**26,300,736**	**2,303,633**	**2,878,724**	**2,822,228**	**2,325,278**	**2,746,911**	**3,027,497**

Source: SBP-BSC (Bank) and NBP

3.37 Electronic Banking Statistics

Product / Item	Unit	FY17		
		Q1	Q2	Q3
1. E-Banking Infrastructure				
Real Time Online Branches (RTOB)	No.	13,499	13,926	13,899
Automated Teller Machines (ATM)	No.	11,803	12,352	12,515
Point of Sale (POS)	No.	51,009	52,062	52,854
2. Cards				
Credit Cards	No.	1,211,582	1,208,763	1,247,836
Debit Cards	No.	17,473,270	17,470,297	17,542,788
Proprietary ATMs only Cards	No.	7,325,910	6,806,138	7,727,967
Pre-Paid Cards	No.	333,299	359,064	341,075
Social Welfare Cards	No.	10,047,458	10,357,706	10,239,238
4. E-Banking Financial Transactions				
Number of Transactions	Thousands	**135,451**	**150,978**	**162,034**
Amount	Million Rupees	**8,055,327**	**9,244,328**	**9,343,517**
4.1 ATM Transactions				
Number of Transactions	Thousands	**89,059**	**94,328**	**102,019**
Amount	Million Rupees	**1,015,274**	**1,064,688**	**1,178,663**
i. Cash Withdrawal				
Number of Transactions	Thousands	83,140	88,959	96,366
Amount	Million Rupees	842,621	899,844	1,004,107
ii. Cash Deposit				
Number of Transactions	Thousands	54	53	52
Amount	Million Rupees	1,251	1,211	1,207
iv. Utility Bills Payment				
Number of Transactions	Thousands	1,462	1,248	1,282
Amount	Million Rupees	3,514	2,225	1,971
v. Intra Bank Fund Transfers				
Number of Transactions	Thousands	1,835	1,626	1,750
Amount	Million Rupees	53,029	52,095	56,219
vi. Inter Bank Fund Transfers (IBFT)				
Number of Transactions	Thousands	2,559	2,434	2,562
Amount	Million Rupees	114,722	109,175	115,032
vi. Others				
Number of Transactions	Thousands	9	9	7
Amount	Million Rupees	137	138	128
4.2 POS Transactions				
Number of Transactions	Thousands	**8,291**	**13,377**	**13,925**
Amount	Million Rupees	**51,868**	**62,176**	**64,064**
4.3 RTOB Transactions				
Number of Transactions	Thousands	**31,032**	**35,540**	**37,540**
Amount	Million Rupees	**6,759,963**	**7,863,213**	**7,814,886**
i. Real Time Cash Withdrawals				
Number of Transactions	Thousands	6,873	7,879	8,378
Amount	Million Rupees	537,142	618,531	653,007
ii. Real Time Cash Deposits				
Number of Transactions	Thousands	14,617	16,137	18,039
Amount	Million Rupees	1,395,890	1,625,347	1,749,533
iii. Real Time Intra Bank Fund Transfers				
Number of Transactions	Thousands	9,541	11,525	11,123
Amount	Million Rupees	4,826,931	5,619,335	5,412,347
4.4 Mobile Phone Banking Transactions				
Number of Transactions	Thousands	**1,184**	**1,329**	**1,374**
Amount	Million Rupees	**20,951**	**25,998**	**25,440**
i. Payment Through Mobile				
Number of Transactions	Thousands	35	36	39
Amount	Million Rupees	1,068	1,069	1,195
ii. Utility Bills Payment				
Number of Transactions	Thousands	478	548	568
Amount	Million Rupees	535	446	416
iii. Intra Bank Fund Transfers				
Number of Transactions	Thousands	335	364	371
Amount	Million Rupees	8,901	10,000	10,795
vi. Inter Bank Fund Transfers (IBFT)				
Number of Transactions	Thousands	335	380	395
Amount	Million Rupees	10,447	14,483	13,034

3.37 Electronic Banking Statistics

Product / Item	Unit	FY17 Q1	FY17 Q2	FY17 Q3
4.5 Call Centre Banking Transactions				
Number of Transactions	Thousands	**53**	**63**	**67**
Amount	Million Rupees	**1,627**	**1,727**	**2,092**
i. Payment Through Call Centre				
Number of Transactions	Thousands	37	34	50
Amount	Million Rupees	1,448	1,422	1,941
ii. Utility Bills Payment				
Number of Transactions	Thousands	15	27	15
Amount	Million Rupees	97	220	73
iii. Intra Bank Fund Transfers				
Number of Transactions	Thousands	1	1	1
Amount	Million Rupees	49	46	44
vi. Inter Bank Fund Transfers (IBFT)				
Number of Transactions	Thousands	1	1	1
Amount	Million Rupees	33	39	35
4.6 Internet Banking Transactions				
Number of Transactions	Thousands	**5,630**	**6,076**	**6,771**
Amount	Million Rupees	**203,871**	**224,484**	**255,947**
i. Payment Through Internet				
Number of Transactions	Thousands	462	523	529
Amount	Million Rupees	91,420	92,483	95,631
ii. Utility Bills Payment				
Number of Transactions	Thousands	2,237	2,238	2,464
Amount	Million Rupees	4,500	3,739	3,640
iii. Intra Bank Fund Transfers				
Number of Transactions	Thousands	1,464	1,616	1,800
Amount	Million Rupees	51,374	60,912	72,274
vi. Inter Bank Fund Transfers (IBFT)				
Number of Transactions	Thousands	1,467	1,699	1,978
Amount	Million Rupees	56,578	67,350	84,402
4.7 e-Commerce				
Number of Transactions	Thousands	**203**	**264**	**338**
Amount	Million Rupees	**1,774**	**2,041**	**2,424**

Source: Payment System Department SBP

Note: The format of Electronic Banking Statistics data has revised from Q1 FY17

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY17 Q1 Volume	FY17 Q1 Value	FY17 Q2 Volume	FY17 Q2 Value	FY17 Q3 Volume	FY17 Q3 Value
Securities Transactions	15,972	45,167	14,535	36,839	16,485	46,748
Inter Bank Fund Transfers	200,732	17,910	234,657	17,950	221,700	19,851
Retails Cheques Clearing	14,010	3,130	15,437	3,308	15,610	3,182
Total :-	**230,714**	**66,207**	**264,629**	**58,098**	**253,795**	**69,781**

Paper based Transactions

(Volume in Million & Value in Billion Rupees)

Items	FY17 Q1 Volume	FY17 Q1 Value	FY17 Q2 Volume	FY17 Q2 Value	FY17 Q3 Volume	FY17 Q3 Value
Cash Deposits	23	2,698	26	2,893	26	2,841
Cash withdrawals	41	3,148	40	3,418	33	2,967
Intra Bank Funds Transfer through Cheques	15	13,559	12	14,476	13	14,319
Inter Bank Funds Transfers (Clearing)	10	4,917	12	5,956	13	6,435
Utilities Bills Payments	18	119	18	116	19	103
Direct Debit (Standing Instructions)	1	4,785	1	4,630	1	4,769
Pay Order/Demand Draft	3	1,697	3	1,820	3	1,973
Others*	..	495	..	491	..	497
Total:-	**111**	**31,419**	**113**	**33,801**	**108**	**33,905**

* Includes Telegraphic Transfers, Money Transfers, Dividend Warrants, and Coupon Payments etc.

Source: Payment System Department SBP

Note: The format of RTGS & Paper based Transactions data has revised from Q1 FY17

3.39 Segment and Sector-wise Advances and Non Performing Loans (NPLs)

(Amount in millions)
Ratio in percent

Segment	2016									2017		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	3,794,652	448,524	11.8	3,689,535	443,632	12.0	4,056,705	431,280	10.6	4,209,440	431,709	10.3
SMEs Sector	310,009	82,170	26.5	335,266	84,746	25.3	404,618	82,078	20.3	374,802	81,969	21.9
Agriculture Sector	296,641	45,949	15.5	293,197	46,269	15.8	294,339	38,064	12.9	289,629	37,716	13.0
Consumer sector	349,860	34,347	9.8	359,903	33,295	9.3	371,804	30,159	8.1	387,426	30,556	7.9
i. Credit Cards	*25,619*	*2,468*	*9.6*	*27,067*	*2,498*	*9.2*	*28,307*	*2,340*	*8.3*	*28,606*	*2,336*	*8.2*
ii. Auto loans	*109,752*	*2,628*	*2.4*	*116,824*	*2,667*	*2.3*	*125,898*	*2,600*	*2.1*	*137,381*	*2,440*	*1.8*
iii. Consumer durable	*283*	*68*	*24.0*	*303*	*69*	*22.6*	*318*	*67*	*21.2*	*415*	*883*	*212.7*
iv. Mortgage loans	*59,077*	*12,565*	*21.3*	*61,753*	*12,102*	*19.6*	*61,609*	*10,894*	*17.7*	*65,093*	*10,836*	*16.6*
v. Other personal loans	*155,129*	*16,618*	*10.7*	*153,955*	*15,960*	*10.4*	*155,671*	*14,258*	*9.2*	*155,932*	*14,061*	*9.0*
Commodity Financing	697,671	4,442	0.6	635,649	4,611	0.7	619,347	4,571	0.7	579,323	4,242	0.7
Staff Loans	102,035	1,365	1.3	102,922	2,060	2.0	104,139	1,409	1.4	107,166	1,460	1.4
Others	151,947	17,749	11.7	157,815	16,715	10.6	162,128	17,104	10.5	173,072	16,118	9.3
Total	**5,702,816**	**634,546**	**11.1**	**5,574,287**	**631,326**	**11.3**	**6,013,080**	**604,666**	**10.1**	**6,120,858**	**603,771**	**9.9**

Sector	2016									2017		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	504,205	58,082	11.5	571,671	51,613	9.0	548,099	41,706	7.6	476,019	41,045	8.6
Automobile / Transportation	81,750	12,335	15.1	82,498	12,211	14.8	95,274	12,604	13.2	105,531	12,587	11.9
Cement	62,406	6,992	11.2	60,254	6,894	11.4	71,722	6,789	9.5	73,252	6,694	9.1
Chemical & Pharmaceuticals	247,344	14,700	5.9	244,563	14,044	5.7	250,092	12,780	5.1	236,823	12,471	5.3
Electronics	69,105	10,730	15.5	70,781	12,187	17.2	78,173	13,326	17.0	82,994	13,114	15.8
Financial	162,359	9,445	5.8	168,200	10,527	6.3	182,648	10,544	5.8	195,646	10,346	5.3
Individuals	531,846	47,290	8.9	522,171	57,594	11.0	550,384	58,023	10.5	551,533	57,537	10.4
Insurance	1,713	1	..	3,480	1	-	3,013	1	..	2,731	0.829	..
Others	2,297,109	222,255	9.7	2,134,828	209,368	9.8	2,285,719	205,981	9.0	2,326,624	206,141	8.9
Production/Transmission of Energy	789,150	38,391	4.9	822,337	36,594	4.4	892,059	31,095	3.5	918,636	32,305	3.5
Shoes & Leather garments	24,365	3,781	15.5	24,369	3,728	15.3	27,171	3,770	13.9	25,028	3,673	14.7
Sugar	182,629	13,574	7.4	141,288	20,029	14.2	176,250	15,563	8.8	275,636	15,288	5.5
Textile	748,834	196,971	26.3	727,848	196,537	27.0	852,476	192,483	22.6	850,406	192,570	22.6
Total	**5,702,816**	**634,546**	**11.1**	**5,574,287**	**631,326**	**11.3**	**6,013,080**	**604,666**	**10.1**	**6,120,858**	**603,771**	**9.9**

Source: Financial Stability Department SBP

3.40 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	31-12-2016*			31-03-2017*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	**618,550**	**93,497**	**1.68**	**619,603**	**92,054**	**1.62**
All Banks	**604,666**	**90,399**	**1.64**	**603,771**	**88,053**	**1.57**
Commercial Banks	**568,446**	**72,323**	**1.35**	**571,097**	**75,069**	**1.38**
Public Sector Commercial Banks	189,091	35,111	3.39	191,253	35,378	3.42
Local Private Banks	376,391	37,219	0.87	376,897	39,697	0.90
Foreign Banks	2,963	(7)	(0.02)	2,948	(6)	(0.02)
Specialized Banks	36,220	18,076	12.23	32,673	12,984	8.78
DFIs	**13,884**	**3,098**	**4.51**	**15,832**	**4,001**	**5.78**

Cash Recovery against Non Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter ended Dec 2016*	For the Quarter ended Mar 2017*
All Banks & DFIs	**29,894**	**13,990**
All Banks	**29,481**	**13,624**
Commercial Banks	**15,890**	**11,539**
Public Sector Commercial Banks	5,350	1,912
Local Private Banks	10,501	9,612
Foreign Banks	39	15
Specialized Banks	**13,592**	**2,084**
DFIs	**412**	**367**

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

Source: Financial Stability 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.”