

3.1 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)						
	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		D O M E S T I C C O N S T I T U E N T S								
			Government		Non Financial Public Sector		NBFC's		Private Sector (Business)		
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount	
Less than 5,000	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.)	D O M E S T I C C O N S T I T U E N T S										TOTAL	
	Trust Funds		Personal		Others		Sub Total					
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	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	1,119	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	2,104	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	1,360	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	25,000	to	26,617	610.5	26,339	612.2	16,928	385.1	130,131	2,770.1	115,804	2,462.1
25,000	30,000	to	50,158	1,377.4	32,091	859.0	31,733	894.2	115,081	3,037.4	26,175	727.4
30,000	40,000	to	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	50,000	to	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	60,000	to	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	70,000	to	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	90,000	to	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	100,000	to	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	200,000	to	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	300,000	to	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	400,000	to	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	600,000	to	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	700,000	to	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	800,000	to	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	900,000	to	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	1,000,000	to	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	3,000,000	to	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	4,000,000	to	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	5,000,000	to	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	6,000,000	to	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	7,000,000	to	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	9,000,000	to	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	10,000,000	to	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	100,000,000	to	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	500,000,000	to	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	above	to	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 amount.
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	Amount
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	to 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	to 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	to 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	to 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	2015		2016			
	Dec.	Jun.	Dec.	Jun	Dec		
					All Banks	Commercial Banks	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	2015		Jun	2016		
	Dec.	Jun.	Dec.		Dec		
					All Banks	Commercial Banks	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.	Jun.	Dec.	Jun	Dec		
					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	2015		2016			
	Dec.	Jun.	Dec.	Jun	Dec.		
					All Banks	Commercial Banks	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	Mar-16	Apr-16	Jan-17	Feb-17	Mar-17	Apr-17 ^P
A. Agriculture, hunting and forestry	293,136	283,975	283,623	294,348	290,024	293,223	292,874
1-Trade finance	2,426	2,120	1,616	1,854	2,067	2,222	1,769
2-Working capital	210,827	204,206	204,157	215,955	211,109	213,547	213,024
3-Fixed investment	79,645	77,419	77,634	76,436	76,794	77,240	77,893
4-Other	237	231	217	103	53	214	188
B. Fishing, fish farming, aquaculture and	823	919	928	850	841	750	819
1-Trade finance	88	85	85	47	47	52	52
2-Working capital	359	457	463	479	480	392	458
3-Fixed investment	375	377	380	325	315	306	309
4-Other	-	-	-	-	-	-	-
C. Mining and Quarrying	26,534	19,527	25,672	33,594	31,942	38,288	39,291
1-Trade finance	5,956	2,685	3,681	6,064	6,365	8,632	6,839
2-Working capital	6,370	4,705	7,054	4,633	4,656	6,258	4,682
3-Fixed investment	14,132	12,066	14,915	22,867	20,887	23,389	27,752
4-Other	76	71	22	30	34	9	18
D. Manufacturing	1,915,286	1,910,791	1,892,104	2,082,485	2,122,512	2,174,973	2,228,215
1-Trade finance	427,487	435,745	428,640	468,049	473,903	484,880	493,262
2-Working capital	848,471	842,237	830,486	887,477	918,094	950,650	968,166
3-Fixed investment	589,853	593,049	587,219	683,274	682,883	687,718	707,939
4-Other	49,474	39,761	45,759	43,685	47,632	51,724	58,849
E. Ship breaking and waste / scrape (junk) etc.	25,890	20,871	21,656	27,439	28,746	26,721	26,901
1-Trade finance	18,487	16,202	17,105	19,640	18,925	17,666	18,135
2-Working capital	4,920	4,289	4,031	5,394	6,817	6,137	5,662
3-Fixed investment	2,482	380	519	2,405	2,925	2,918	3,103
4-Other	-	-	-	-	79	-	-
F. Electricity, gas and water supply	312,794	307,035	336,987	353,519	349,742	351,075	351,927
1-Trade finance	440	2,003	441	1,269	3,090	2,852	3,418
2-Working capital	109,027	110,175	140,847	121,117	123,756	133,608	132,693
3-Fixed investment	194,983	188,145	188,270	224,767	216,318	209,185	209,849
4-Other	8,343	6,712	7,429	6,365	6,578	5,430	5,966
G. Construction	97,550	92,666	96,469	108,260	109,182	119,963	122,102
1-Trade finance	1,324	3,395	2,008	201	573	553	405
2-Working capital	29,612	24,456	38,339	28,888	28,910	35,368	35,261
3-Fixed investment	65,672	62,547	54,657	76,671	76,900	81,465	83,340
4-Other	942	2,268	1,465	2,500	2,800	2,578	3,096
H. Commerce and Trade	266,256	248,269	242,351	285,938	281,286	285,577	292,465
1-Trade finance	37,474	37,671	39,115	36,548	36,912	36,032	38,725
2-Working capital	181,622	163,120	164,296	194,329	191,600	198,555	200,144
3-Fixed investment	39,570	36,741	32,919	38,560	38,485	39,796	41,415
4-Other	7,589	10,737	6,021	16,501	14,290	11,192	12,181
I. Services	77,401	67,461	64,570	79,186	78,058	77,468	79,403
1-Trade finance	1,992	1,085	1,902	665	734	921	1,034
2-Working capital	25,655	27,355	23,417	27,394	27,212	30,293	31,918
3-Fixed investment	46,895	36,300	36,541	48,344	47,197	45,177	45,321
4-Other	2,858	2,720	2,709	2,782	2,915	1,077	1,131
J. Transport, storage and communications	182,154	167,488	170,313	175,654	177,126	181,551	179,352
1-Trade finance	1,364	1,826	1,199	650	724	1,311	1,364
2-Working capital	38,557	28,570	32,894	29,506	26,346	28,008	27,217
3-Fixed investment	137,888	133,618	132,149	140,304	144,657	146,684	144,808
4-Other	4,345	3,473	4,071	5,194	5,399	5,547	5,963
K. Real estate, renting and business activities	114,125	104,814	107,643	122,867	123,192	121,703	125,099
1-Trade finance	11,518	9,955	11,653	13,822	14,827	15,213	15,046
2-Working capital	68,965	64,658	64,756	68,981	68,027	66,271	67,381
3-Fixed investment	31,438	28,561	29,680	37,277	37,444	37,798	39,639
4-Other	2,205	1,640	1,555	2,787	2,893	2,420	3,032
L. Other private business n.e.c	43,519	40,667	36,466	59,944	58,547	52,616	63,565
1-Trade finance	1,716	1,507	1,679	1,486	2,258	2,386	2,356
2-Working capital	23,434	27,649	24,010	26,433	27,128	23,006	35,076
3-Fixed investment	7,429	9,098	8,422	10,483	8,456	8,315	9,728
4-Other	10,940	2,414	2,355	21,542	20,705	18,909	16,405
Total (A+B+C+...+L=1+2+3+4)	3,355,466	3,264,483	3,278,784	3,624,083	3,651,197	3,723,908	3,802,012
1-Trade finance	510,274	514,278	509,126	550,295	560,425	572,721	582,404
2-Working capital	1,547,821	1,501,877	1,534,749	1,610,586	1,634,133	1,692,095	1,721,682
3-Fixed investment	1,210,363	1,178,301	1,163,305	1,361,713	1,353,261	1,359,992	1,391,096
4-Other	87,008	70,027	71,603	101,489	103,378	99,100	106,829

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
- 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.
- 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	Mar-16	Apr-16	Jan-17	Feb-17	Mar-17 ^P	Apr-17 ^P
A. Mining and Quarrying	662	607	572	1,059	886	930	990
1-Trade finance	70	74	70	90	70	71	90
2-Working capital	354	343	297	411	336	326	314
3-Fixed investment	237	189	205	558	480	533	586
4-Other	-	-	-	-	-	-	-
B. Manufacturing	100,582	97,594	93,841	134,647	131,053	131,329	134,776
1-Trade finance	15,999	14,602	14,165	19,102	19,146	19,239	19,802
2-Working capital	71,878	69,450	65,780	98,983	97,390	96,739	99,493
3-Fixed investment	11,850	13,061	13,323	15,233	13,281	14,330	14,389
4-Other	855	481	572	1,329	1,237	1,020	1,092
C. Ship breaking and waste / scrape (junk) etc.	189	330	272	772	820	1,117	1,112
1-Trade finance	5	151	83	527	521	818	813
2-Working capital	183	179	189	245	286	285	285
3-Fixed investment	-	-	-	-	14	14	14
4-Other	-	-	-	-	-	-	-
D. Electricity, gas and water supply	2,013	1,170	2,058	3,432	3,809	2,381	1,374
1-Trade finance	19	39	39	18	28	32	36
2-Working capital	1,280	413	1,266	2,674	3,047	606	604
3-Fixed investment	715	718	753	740	734	1,743	734
4-Other	-	-	-	-	-	-	-
E. Construction	7,033	6,225	6,652	7,757	7,764	7,959	8,069
1-Trade finance	14	50	48	39	39	39	44
2-Working capital	5,180	4,565	5,007	5,650	5,719	6,077	6,223
3-Fixed investment	1,817	1,520	1,580	1,761	1,703	1,821	1,765
4-Other	21	90	17	307	303	22	36
F. Commerce and Trade	88,357	77,257	80,132	103,303	103,057	104,868	103,964
1-Trade finance	5,963	4,650	5,161	8,888	8,710	8,571	8,601
2-Working capital	72,835	63,626	66,680	83,220	83,678	85,270	83,798
3-Fixed investment	7,600	5,855	6,904	9,022	8,101	8,583	9,128
4-Other	1,959	3,126	1,387	2,173	2,568	2,445	2,436
G. Services	11,568	10,791	9,970	13,307	12,817	12,465	12,511
1-Trade finance	188	113	470	133	250	147	163
2-Working capital	8,690	8,064	6,869	9,457	8,835	8,593	8,523
3-Fixed investment	2,635	2,564	2,581	3,615	3,514	3,563	3,581
4-Other	55	49	50	101	218	163	243
H. Transport, storage and communications	40,734	41,360	41,192	40,698	40,974	41,271	41,220
1-Trade finance	131	33	26	72	89	106	82
2-Working capital	3,949	3,555	3,301	4,259	4,237	4,311	4,160
3-Fixed investment	36,134	37,749	37,407	35,696	35,985	36,158	36,402
4-Other	520	23	458	672	663	696	576
I. Real estate, renting and business activities	23,663	21,822	21,394	27,551	27,982	27,565	27,084
1-Trade finance	1,071	1,033	1,023	1,088	1,128	1,102	1,150
2-Working capital	20,221	18,928	18,382	22,642	23,775	23,360	22,647
3-Fixed investment	2,324	1,825	1,948	3,718	2,877	2,947	3,189
4-Other	47	36	40	103	202	156	99
J. Other private business n.e.c	15,681	12,956	10,077	27,457	25,174	23,364	24,505
1-Trade finance	126	367	391	119	87	122	155
2-Working capital	6,642	9,629	7,941	8,705	7,657	7,943	9,477
3-Fixed investment	1,094	2,917	1,560	2,036	1,477	1,347	1,418
4-Other	7,819	43	186	16,597	15,952	13,952	13,455
Total (A+B+C+...+J=1+2+3+4)	290,481	270,112	266,160	359,983	354,335	353,248	355,604
1-Trade finance	23,586	21,112	21,477	30,076	30,068	30,247	30,937
2-Working capital	191,212	178,753	175,713	236,246	234,959	233,509	235,524
3-Fixed investment	64,405	66,399	66,260	72,379	68,165	71,038	71,206
4-Other	11,278	3,848	2,709	21,282	21,143	18,453	17,937

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
FY15									
Punjab	1,134,892	123,806	120,568	83,891	47,306	34,600	20,562	61,186	20,845
Sindh	125,056	15,865	20,023	21,520	13,455	10,127	2,654	4,913	2,807
Khyber Pakhtunkhwa	35,890	4,853	5,085	4,248	1,530	1,163	793	696	290
Balochistan	2,989	323	519	80	37	131	42	25	135
Azad Jammu Kashmir	763	119	186	1	..	2	-	-	2
Gilgit Baltistan	2,010	169	231	96	34	29	5	1	1
All Pakistan	1,301,600	145,135	146,614	109,836	62,362	46,052	24,056	66,820	24,080
FY 16									
Jul-Jun									
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

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
FY15									
Punjab	470,479	71,597	69,524	21,431	134,703	36,182	1,731,255	438,598	281,720
Sindh	49,716	7,018	6,825	2,180	24,376	1,888	201,126	65,627	41,670
Khyber Pakhtunkhwa	21,173	2,715	2,616	497	229	191	62,601	10,023	9,345
Balochistan	260	57	59	-	-	4	3,371	442	849
Azad Jammu Kashmir	11,215	530	610	392	54	76	12,371	704	877
Gilgit Baltistan	1,842	264	472	60	13	24	4,013	481	757
All Pakistan	554,685	82,182	80,107	24,560	159,376	38,365	2,014,737	515,875	335,218
FY 16									
Jul-Jun									
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

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	2014		2015		2016	
	Dec	Jun.	Dec	Jun.	Dec	Jun	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.
1.25	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		2015				2016			
	Dec		Jun.		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	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 (1.69)	3.93 (3.53)	5.49 (2.01)	3.59 (2.50)	3.73 (1.96)	2.88 (2.36)	3.30 (2.29)
II.	Saving Deposits	6.32 (59.31)	6.34 (59.65)	5.94 (61.27)	4.69 (64.38)	4.09 (63.95)	3.73 (64.38)	3.57 (63.58)
III.	Term or Fixed Deposits							
51	(a) Less than 3 months	5.8 (9.87)	5.76 (8.65)	5.62 (9.25)	5.16 (6.70)	4.94 (7.38)	4.80 (5.69)	4.36 (5.75)
52	(b) 3 months and over but less than 6 months	6.68 (7.18)	6.47 (6.56)	6.59 (6.07)	5.34 (5.93)	4.56 (5.92)	4.52 (6.14)	4.26 (6.46)
53	(c) 6 months and over but less than 1 year	6.93 (4.12)	6.87 (4.16)	6.77 (4.64)	5.88 (4.49)	5.17 (5.43)	4.70 (5.62)	4.32 (5.88)
54	(d) 1 year and over but less than 2 years	7.76 (12.24)	7.72 (11.81)	7.39 (11.69)	6.26 (11.28)	5.56 (10.76)	4.89 (11.25)	4.70 (11.91)
55	(e) 2 years and over but less than 3 years	8.29 (0.52)	8.04 (0.58)	7.87 (0.63)	7.18 (0.62)	5.87 (0.59)	5.62 (0.63)	5.29 (0.50)
56	(f) 3 years and over but less than 4 years	8.95 (1.94)	8.19 (1.91)	7.79 (1.50)	7.02 (1.76)	7.1 (1.78)	5.48 (1.22)	5.46 (1.14)
57	(g) 4 years and over but less than 5 years	8.98 (0.15)	8.78 (0.14)	8 (0.15)	8.15 (0.12)	6.67 (0.09)	5.84 (0.07)	5.68 (0.05)
58	(h) 5 years and over	9.5 (2.99)	8.98 (3.03)	8.76 (2.79)	8.62 (2.22)	7.05 (2.14)	6.42 (2.62)	5.83 (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 (1.81)	4.06 (3.70)	5.49 (2.01)	3.73 (2.61)	3.89 (2.04)	3.02 (2.43)	3.42 (2.38)
II.	Saving Deposits	6.87 (59.18)	6.86 (59.31)	5.94 (61.27)	5.04 (64.87)	4.41 (64.04)	3.98 (64.56)	3.80 (63.74)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	6.53 (9.49)	6.12 (8.79)	5.62 (9.25)	5.43 (6.91)	5.04 (7.84)	4.99 (5.87)	4.66 (5.68)
	(b) 3 months and over but less than 6 months	7.64 (6.54)	7.54 (6.05)	6.59 (6.07)	6.25 (5.38)	5.48 (5.20)	5.02 (5.81)	4.67 (6.16)
	(c) 6 months and over but less than 1 year	7.67 (4.02)	7.78 (3.95)	6.77 (4.64)	6.65 (4.23)	5.60 (5.38)	5.15 (5.41)	4.67 (5.71)
	(d) 1 year and over but less than 2 years	7.97 (12.92)	7.98 (12.31)	7.39 (11.69)	6.77 (11.22)	6.00 (10.71)	5.17 (11.31)	4.90 (12.14)
	(e) 2 years and over but less than 3 years	8.36 (0.56)	8.07 (0.62)	7.87 (0.63)	7.18 (0.68)	5.95 (0.63)	5.67 (0.67)	5.35 (0.53)
	(f) 3 years and over but less than 4 years	9.10 (2.07)	8.58 (1.97)	7.79 (1.50)	7.91 (1.69)	7.30 (1.88)	5.86 (1.22)	5.68 (1.17)
	(g) 4 years and over but less than 5 years	8.98 (0.17)	9.00 (0.15)	8.00 (0.15)	8.17 (0.13)	7.07 (0.09)	5.88 (0.08)	5.68 (0.05)
	(h) 5 years and over	9.55 (3.23)	9.31 (3.14)	8.76 (2.79)	9.03 (2.28)	7.39 (2.19)	6.77 (2.63)	6.14 (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 (0.42)	0.01 (1.41)	0.05 (0.81)	0.11 (1.21)	0.19 (1.05)	0.07 (1.48)	0.10 (1.09)
II.	Saving Deposits	0.32 (60.76)	0.31 (63.80)	0.52 (56.06)	0.36 (58.92)	0.45 (62.99)	0.52 (62.25)	0.49 (61.44)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	0.3 (14.09)	0.19 (6.88)	0.36 (11.20)	0.42 (4.34)	0.66 (2.19)	0.91 (3.57)	1.01 (6.68)
	(b) 3 months and over but less than 6 months	1.8 (14.32)	0.25 (12.78)	1.35 (9.77)	0.79 (12.09)	0.71 (13.93)	1.04 (10.16)	1.06 (10.33)
	(c) 6 months and over but less than 1 year	0.55 (5.18)	0.33 (6.70)	1.58 (10.08)	0.97 (7.40)	0.85 (6.01)	1.10 (8.19)	1.07 (8.12)
	(d) 1 year and over but less than 2 years	0.98 (4.55)	0.73 (5.60)	0.92 (9.22)	0.93 (11.91)	0.91 (11.35)	1.20 (10.56)	1.10 (8.91)
	(e) 2 years and over but less than 3 years	0.77 (0.05)	0.89 (0.04)	0.48 (0.08)	0.3 (..)	1 (0.11)	0.96 (0.10)	1.26 (0.11)
	(f) 3 years and over but less than 4 years	0.91 (0.43)	0.15 (1.17)	0.13 (1.07)	0.37 (2.54)	1.13 (0.69)	0.94 (1.24)	1.28 (0.83)
	(g) 4 years and over but less than 5 years	0.76 -	0.07 (0.05)	1.48 (0.08)	1.54 (..)	1.25 (0.08)	1.79 (0.01)	1.48 (..)
	(h) 5 years and over	0.63 (0.21)	0.99 (1.59)	2.44 (1.63)	1.94 (1.59)	1.8 (1.61)	1.79 (2.43)	1.81 (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		Stock				Real Estate	Financial Obligations	Others	TOTAL ADVANCES
		Precious Metals	Exchange Securities	Merchandise	Machinery				
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			Export Finance Facility for Locally Manufactured Machinery				Long Term Financing Facility(LTFF)			Punjab Provincial Co-operative Bank Ltd.
	State Bank of Pakistan		Scheduled Banks					For Plant & Machinery			
	Corporate	SME		State Bank of Pakistan		Scheduled Banks		Up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years to 10 Years	
				Up to 3 Year	Over 3 Year and up to 5Years	Up to 3 Year	Over 3 Year and up to 5Years				
01/01/2015	6.5	5.5	7.5	8.3	8.4	10.3	10.9	7.5	6.5	6.0	9.4734
02/02/2015	5.0	4.0	6.0	8.3	8.4	10.3	10.9	6.0	5.0	4.5	8.9582
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	5.9471
01/01/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/02/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9258
01/03/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9896
01/04/2017	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)

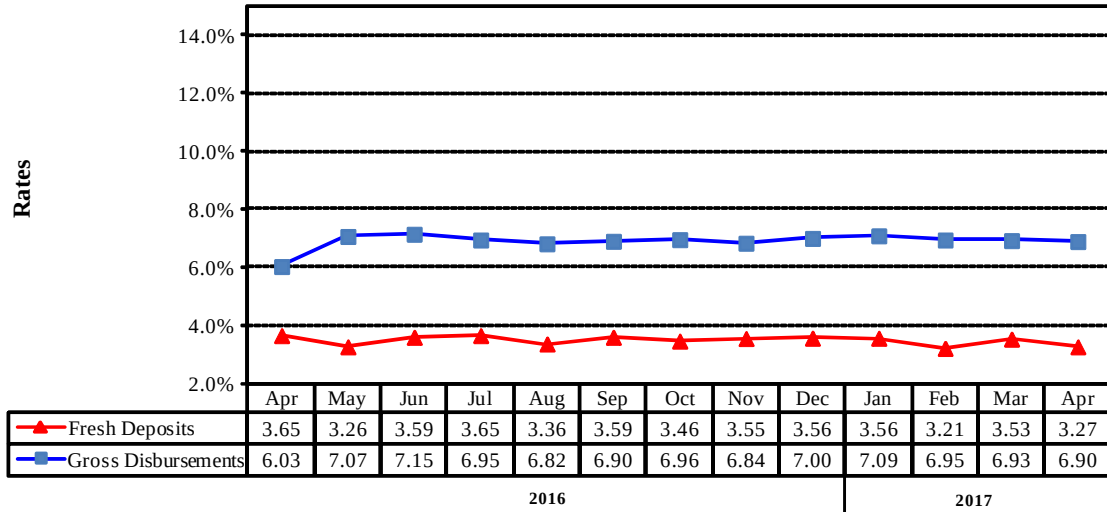
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
Dec-2016																
Public	7.11	8.40	7.28	8.74	9.46	9.59	9.79	9.83	4.64	4.85	5.50	5.50	3.23	3.50	4.99	4.98
Private	7.00	7.17	7.31	7.52	7.46	7.49	7.87	7.91	3.62	3.54	5.09	5.05	2.95	2.92	4.56	4.54
Foreign	5.95	6.76	6.08	6.76	6.51	6.54	7.07	7.13	2.19	2.32	4.19	4.84	3.01	3.31	3.98	4.57
Specialized	13.85	13.85	13.87	13.87	13.21	13.21	14.11	14.11	2.20	2.04	5.53	5.41	3.79	3.78	4.85	4.85
All Banks	7.00	7.25	7.29	7.60	8.04	8.09	8.45	8.50	3.56	3.54	5.07	5.09	3.02	3.04	4.64	4.63
Jan-2017																
Public	7.51	8.26	7.56	8.34	9.74	9.80	9.97	10.01	5.12	5.15	5.46	5.45	3.45	3.57	4.99	4.98
Private	7.11	7.28	7.37	7.57	7.36	7.38	7.74	7.78	3.42	3.27	4.69	4.59	2.94	2.91	4.50	4.47
Foreign	5.64	6.64	5.73	6.64	6.22	6.54	6.71	7.10	3.31	3.65	4.06	4.63	2.57	2.76	3.84	4.39
Specialized	13.53	13.53	13.53	13.53	13.19	13.19	14.08	14.08	3.09	3.09	5.17	5.17	3.97	3.97	4.85	4.84
All Banks	7.09	7.33	7.33	7.61	8.01	8.05	8.39	8.43	3.56	3.49	4.70	4.70	3.05	3.05	4.59	4.58
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

Notes:

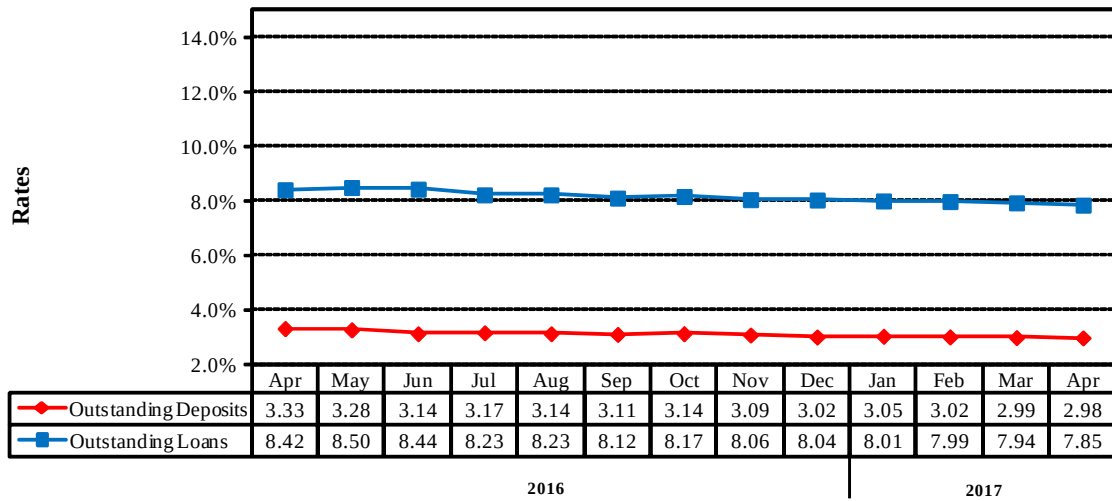
1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.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

Weighted Average Lending and Deposits Rates

All Banks



All Banks



Note: Including zero rate of markup

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

(Percent per annum)

Period	Zarai Taraqati 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)

S C H E M E	2015				2016					2017
	1 st Jun	1 st Aug	1 st Oct	1 st Dec	1 st Feb	1 st Apr	1 st Jun	1 st Aug	1 st Oct	1 st 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 Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates³										
(i) 1 st year	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 / Accounts⁴										
(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 Certificates⁶	7.608	8.52	7.848	7.536	7.104	6.632	6.552	6.312	6.360	6.540
8. Pensioner's Benefit Accounts⁷	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36	9.36
9. Behbood Saving Certificate⁸	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36	9.36
10. Short Term Saving Certificate⁹										
(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

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

3.34 Branchless Banking: Key Indicators

Indicators	2014				2015	
	Q1	Q2	Q3	Q4	Q1	Q2
Number of Agents	148,324	168,615	186,618	204,073	229,645	251,865
Number of Accounts	3,831,868	4,238,178	4,713,145	5,414,655	7,538,025	10,881,378
Deposits as of date (Rs. in millions)	4,911	6,219	5,652	6,668	6,890	8,553
Number of transactions during the quarter (No. in thousands)	68,535	71,194	66,806	71,818	72,520	99,523
Value of transactions during the quarter (Rs. in millions)	278,348	326,131	375,945	372,093	354,135	505,879
Average Size of Transaction (in Rs.)	4,061	4,581	5,627	5,181	4,883	5,083
Average number of Transaction per day	761,501	791,041	742,293	797,980	805,774	1,105,815

Indicators	2015		2016			
	Q3	Q4	Q1	Q2	Q3	Q4
Number of Agents	267,914	301,823	341,403	346,716	351,912	359,806
Number of Accounts	13,192,396	15,322,171	13,673,442	14,576,387	16,905,696	19,964,900
Deposits as of date (Rs. in millions)	6,890	8,827	10,885	13,734	8,457	11,717
Number of transactions during the quarter (No. in thousands)	100,862	101,636	115,927	118,772	110,041	133,741
Value of transactions during the quarter (Rs. in millions)	526,406	486,031	509,126	543,609	519,820	596,986
Average Size of Transaction (in Rs.)	5,219	4,782	4,392	4,577	4,724	4,464
Average number of Transaction per day	1,120,687	1,129,288	1,288,083	1,319,684	1,222,678	1,486,007

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			
					Mar	Apr	Jan	Feb	Mar	Apr
Karachi	Issued	534,750	821,069	910,456	60,713	56,239	43,029	58,262	104,721	53,186
	En-cashed	1,227,668	1,212,252	1,290,400	158,792	78,363	77,486	105,395	123,069	95,232
Lahore	Issued	593,173	616,676	690,070	48,278	41,497	76,330	54,122	88,051	60,059
	En-cashed	597,883	665,384	461,122	21,706	23,000	31,000	15,000	24,160	32,000
Peshawar	Issued	179,024	166,565	179,090	17,214	18,123	7,559	6,829	15,371	16,636
	En-cashed	124,786	136,806	155,507	8,724	15,358	10,424	5,890	9,400	13,153
Quetta	Issued	26,411	22,173	25,093	2,791	340	170	411	2,000	16
	En-cashed	49,177	72,825	70,434	5,215	5,770	3,215	5,335	4,924	3,151
Faisalabad	Issued	91,471	83,279	91,785	16,474	5,623	6,442	4,881	12,683	7,954
	En-cashed	82,859	102,932	112,253	7,305	5,098	6,481	16,928	6,558	6,994
Rawalpindi	Issued	137,787	113,176	139,243	14,009	9,388	10,360	22,313	12,891	7,515
	En-cashed	188,788	147,202	135,748	9,989	10,632	9,341	3,944	12,122	16,886
Hyderabad	Issued	22,291	14,548	10,010	900	1,200	-	1,600	500	18
	En-cashed	19,502	43,579	49,230	2,733	4,160	4,400	3,955	4,493	2,605
Islamabad	Issued	146,040	205,872	251,120	45,950	700	5,057	26,415	13,672	34,670
	En-cashed	448,704	426,716	345,000	26,062	23,999	24,529	9,849	27,649	20,450
Multan	Issued	27,134	16,366	9,612	1,710	474	-	-	1,209	500
	En-cashed	47,290	69,989	73,131	5,698	3,829	3,958	4,232	6,066	4,343
Sialkot	Issued	8,130	7,643	12,438	1,772	521	40	134	3,551	200
	En-cashed	73,571	94,301	110,444	8,232	9,318	7,121	7,836	9,989	6,592
Sukkur	Issued	8,103	8,408	11,677	54	2,084	-	2,789	184	1,528
	En-cashed	17,592	35,111	48,575	1,854	4,179	5,948	1,800	4,594	7,288
D.I. Khan	Issued	11,885	14,138	7,410	1,190	800	600	500	600	600
	En-cashed	5,644	10,811	12,454	2,365	590	2,125	1,606	2,606	580
Bahawalpur	Issued	4,484	2,608	3,203	323	23	170	67	595	50
	En-cashed	17,034	17,979	41,131	2,327	2,075	2,119	1,912	2,210	4,315
Muzaffarabad	Issued	48,068	45,227	47,735	9,512	2,011	6,500	3,656	4,016	3,648
	En-cashed	5,094	7,068	4,382	320	613	476	315	279	218
Gujranwala	Issued	11,648	8,940	6,348	870	397	40	76	129	731
	En-cashed	32,567	55,280	62,864	5,799	4,171	4,503	4,470	4,778	2,948
TOTAL	Issued	1,850,398	2,146,683	2,395,286	221,759	139,420	156,297	182,055	260,173	187,311
	En-cashed	2,938,159	3,098,228	2,972,671	267,120	191,155	193,126	188,467	242,897	216,755

3.36 Clearing House Statistics

		(Thousand Cheques) (Million Rupees)								
PERIOD		2014	2015	2016	2016		2017			
					Mar	Apr	Jan	Feb	Mar	Apr
Karachi	No. of Cheques Cleared	32,994	32,189	33,175	3,018	2,905	3,711	5,290	3,728	2,763
	Amount	11,520,638	10,101,209	11,158,634	976,846	938,311	1,336,814	1,910,888	1,364,799	988,585
Lahore	No. of Cheques Cleared	11,784	11,805	10,512	958	928	890	814	930	844
	Amount	4,352,834	4,538,245	4,647,395	399,918	391,303	401,442	370,574	439,946	385,965
Peshawar	No. of Cheques Cleared	2,040	1,882	1,645	145	142	138	130	143	132
	Amount	1,103,054	972,390	933,308	73,304	78,231	76,105	69,910	81,465	83,614
Quetta	No. of Cheques Cleared	1,570	1,329	961	87	88	77	68	77	75
	Amount	877,856	723,999	600,350	47,483	53,839	57,207	44,739	57,077	48,469
Faisalabad	No. of Cheques Cleared	2,930	3,088	2,576	242	230	216	193	226	195
	Amount	1,201,384	1,229,680	1,193,693	106,470	98,816	107,896	93,718	119,926	95,919
Rawalpindi	No. of Cheques Cleared	3,165	2,972	2,693	240	237	222	217	237	219
	Amount	1,872,549	1,665,050	1,444,595	136,758	124,822	121,673	121,123	146,274	140,408
Hyderabad	No. of Cheques Cleared	1,116	65	92	8	8	9	9	9	8
	Amount	73,623	51,615	62,345	5,401	4,532	4,642	5,498	6,133	6,218
Islamabad	No. of Cheques Cleared	4,285	4,337	4,139	373	365	339	328	367	323
	Amount	3,797,246	3,311,375	3,511,905	317,500	274,370	277,197	282,997	340,103	338,076
Multan	No. of Cheques Cleared	1,403	1,321	1,115	100	94	94	87	101	90
	Amount	826,903	812,528	814,818	62,913	67,527	79,433	67,238	75,847	66,131
Sialkot	No. of Cheques Cleared	810	764	756	67	63	62	58	66	61
	Amount	258,397	256,679	305,575	26,838	24,209	27,555	24,579	30,413	26,518
Sukkur	No. of Cheques Cleared	2,157	2,044	1,658	151	148	155	143	153	162
	Amount	374,960	415,159	360,066	29,185	25,331	39,760	31,365	37,672	30,623
D.I. Khan	No. of Cheques Cleared	12	11	15	1	1	1	1	1	1
	Amount	6,013	6,559	12,570	876	1,220	1,078	877	872	1,057
Others	No. of Cheques Cleared	3,243	3,574	2,591	223	214	207	187	191	199
	Amount	1,265,862	1,282,800	1,255,483	101,909	99,062	123,628	104,357	121,702	113,695
TOTAL	No. of Cheques Cleared	67,508	65,383	61,926	5,613	5,423	6,121	7,525	6,228	5,073
	Amount	27,531,320	25,367,283	26,300,736	2,285,401	2,181,572	2,654,430	3,127,863	2,822,228	2,325,278

Source: SBP-BSC (Bank) and NBP

3.37 Electronic Banking Statistics

Product / Item	Unit	FY17	
		Q1	Q2
1. E-Banking Infrastructure			
Real Time Online Branches (RTOB)	No.	13,499	13,926
Automated Teller Machines (ATM)	No.	11,803	12,352
Point of Sale (POS)	No.	51,009	52,062
2. Cards			
Credit Cards	No.	1,211,582	1,208,763
Debit Cards	No.	17,473,270	17,470,297
Proprietary ATMs only Cards	No.	7,325,910	6,806,138
Pre-Paid Cards	No.	333,299	359,064
Social Welfare Cards	No.	10,047,458	10,357,706
4. E-Banking Financial Transactions			
Number of Transactions	Thousands	135,451	150,978
Amount	Million Rupees	8,055,327	9,244,328
4.1 ATM Transactions			
Number of Transactions	Thousands	89,059	94,328
Amount	Million Rupees	1,015,274	1,064,688
i. Cash Withdrawal			
Number of Transactions	Thousands	83,140	88,959
Amount	Million Rupees	842,621	899,844
ii. Cash Deposit			
Number of Transactions	Thousands	54	53
Amount	Million Rupees	1,251	1,211
iv. Utility Bills Payment			
Number of Transactions	Thousands	1,462	1,248
Amount	Million Rupees	3,514	2,225
v. Intra Bank Fund Transfers			
Number of Transactions	Thousands	1,835	1,626
Amount	Million Rupees	53,029	52,095
vi. Inter Bank Fund Transfers (IBFT)			
Number of Transactions	Thousands	2,559	2,434
Amount	Million Rupees	114,722	109,175
vi. Others			
Number of Transactions	Thousands	9	9
Amount	Million Rupees	137	138
4.2 POS Transactions			
Number of Transactions	Thousands	8,291	13,377
Amount	Million Rupees	51,868	62,176
4.3 RTOB Transactions			
Number of Transactions	Thousands	31,032	35,540
Amount	Million Rupees	6,759,963	7,863,213
i. Real Time Cash Withdrawals			
Number of Transactions	Thousands	6,873	7,879
Amount	Million Rupees	537,142	618,531
ii. Real Time Cash Deposits			
Number of Transactions	Thousands	14,617	16,137
Amount	Million Rupees	1,395,890	1,625,347
iii. Real Time Intra Bank Fund Transfers			
Number of Transactions	Thousands	9,541	11,525
Amount	Million Rupees	4,826,931	5,619,335
4.4 Mobile Phone Banking Transactions			
Number of Transactions	Thousands	1,184	1,329
Amount	Million Rupees	20,951	25,998
i. Payment Through Mobile			
Number of Transactions	Thousands	35	36
Amount	Million Rupees	1,068	1,069
ii. Utility Bills Payment			
Number of Transactions	Thousands	478	548
Amount	Million Rupees	535	446
iii. Intra Bank Fund Transfers			
Number of Transactions	Thousands	335	364
Amount	Million Rupees	8,901	10,000
vi. Inter Bank Fund Transfers (IBFT)			
Number of Transactions	Thousands	335	380
Amount	Million Rupees	10,447	14,483

3.37 Electronic Banking Statistics

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

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		Q2	
	Volume	Value	Volume	Value
Securities Transactions	15,972	45,167	14,535	36,839
Inter Bank Fund Transfers	200,732	17,910	234,657	17,950
Retails Cheques Clearing	14,010	3,130	15,437	3,308
Total :-	230,714	66,207	264,629	58,098

Paper based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	23	2,698	26	2,893
Cash withdrawals	41	3,148	40	3,418
Intra Bank Funds Transfer through Cheques	15	13,559	12	14,476
Inter Bank Funds Transfers (Clearing)	10	4,917	12	5,956
Utilities Bills Payments	18	119	18	116
Direct Debit (Standing Instructions)	1	4,785	1	4,630
Pay Order/Demand Draft	3	1,697	3	1,820
Others*	..	495	..	491
Total:-	111	31,419	113	33,801

* 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>i. Credit Cards</i>	25,619	2,468	9.6	27,067	2,498	9.2	28,307	2,340	8.3	28,606	2,336	8.2
<i>ii. Auto loans</i>	109,752	2,628	2.4	116,824	2,667	2.3	125,898	2,600	2.1	137,381	2,440	1.8
<i>iii. Consumer durable</i>	283	68	24.0	303	69	22.6	318	67	21.2	415	883	212.7
<i>iv. Mortgage loans</i>	59,077	12,565	21.3	61,753	12,102	19.6	61,609	10,894	17.7	65,093	10,836	16.6
<i>v. Other personal loans</i>	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."