

### 3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

| Liabilities/Assets                           | 2013                | 2014                |                     | 2015                |                     | 2016                |                     |
|----------------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
|                                              | Dec                 | Jun                 | Dec                 | Jun                 | Dec                 | Jun                 | Dec                 |
| <b>Liabilities</b>                           |                     |                     |                     |                     |                     |                     |                     |
| 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           |
| <b>Demand Deposits</b>                       | <b>3,934,785.9</b>  | <b>4,466,637.9</b>  | <b>4,504,968.9</b>  | <b>5,172,476.2</b>  | <b>5,093,745.0</b>  | <b>5,561,224.4</b>  | <b>6,091,277.9</b>  |
| (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         |
| <b>Time Deposits</b>                         | <b>3,768,766.3</b>  | <b>3,686,782.7</b>  | <b>4,007,387.0</b>  | <b>4,095,938.6</b>  | <b>4,471,553.0</b>  | <b>4,735,749.1</b>  | <b>4,922,988.5</b>  |
| (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         |
| <b>Borrowings from</b>                       | <b>651,054.8</b>    | <b>651,725.4</b>    | <b>1,004,854.1</b>  | <b>1,270,882.4</b>  | <b>1,671,566.8</b>  | <b>2,205,538.8</b>  | <b>1,813,770.6</b>  |
| (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         |
| <b>Total Liabilities / Assets</b>            | <b>15,493,462.6</b> | <b>16,519,129.8</b> | <b>17,717,091.8</b> | <b>19,134,658.2</b> | <b>20,313,628.4</b> | <b>21,760,896.7</b> | <b>22,622,007.3</b> |
| <b>Assets</b>                                |                     |                     |                     |                     |                     |                     |                     |
| <b>Cash</b>                                  | <b>807,961.8</b>    | <b>851,744.2</b>    | <b>742,013.9</b>    | <b>937,644.7</b>    | <b>813,373.2</b>    | <b>821,920.2</b>    | <b>1,113,358.3</b>  |
| (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           |
| <b>Advances to</b>                           | <b>4,066,519.8</b>  | <b>4,211,236.8</b>  | <b>4,473,778.5</b>  | <b>4,643,595.7</b>  | <b>4,922,944.9</b>  | <b>5,198,093.1</b>  | <b>5,649,917.1</b>  |
| (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         |
| <b>Investment in Securities and Shares</b>   | <b>4,279,084.1</b>  | <b>4,490,304.3</b>  | <b>5,191,601.1</b>  | <b>6,011,774.8</b>  | <b>6,752,158.1</b>  | <b>7,610,278.2</b>  | <b>7,268,792.7</b>  |
| (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           |
| <b>Bank Premises</b>                         | <b>154,579.7</b>    | <b>214,081.1</b>    | <b>201,254.3</b>    | <b>238,727.9</b>    | <b>244,496.3</b>    | <b>268,335.0</b>    | <b>256,711.9</b>    |
| <b>Head Office and Inter-Bank Adjustment</b> | <b>144,076.1</b>    | <b>734,753.5</b>    | <b>629,373.4</b>    | <b>615,872.8</b>    | <b>933,679.9</b>    | <b>791,734.1</b>    | <b>1,340,189.5</b>  |
| <b>Contingent Assets as per contra</b>       | <b>3,740,296.3</b>  | <b>3,143,416.0</b>  | <b>3,810,594.3</b>  | <b>4,193,278.7</b>  | <b>4,196,427.7</b>  | <b>4,446,871.7</b>  | <b>4,151,895.4</b>  |
| <b>Other Assets</b>                          | <b>1,899,909.4</b>  | <b>2,447,587.3</b>  | <b>2,251,307.2</b>  | <b>2,105,887.8</b>  | <b>2,052,514.4</b>  | <b>2,244,647.9</b>  | <b>2,488,791.4</b>  |

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<br>Accounts. | Amount             | No. of<br>Accounts. | Amount             | No. of<br>Accounts. | Amount             | No. of<br>Accounts. | Amount              | No. of<br>Accounts. | Amount              |
| <b>Current Deposits</b>                  | <b>19,132,914</b>   | <b>2,594,857.4</b> | <b>20,598,144</b>   | <b>3,019,555.7</b> | <b>21,746,238</b>   | <b>2,972,133.4</b> | <b>22,952,066</b>   | <b>3,320,845.1</b>  | <b>24,611,041</b>   | <b>3,529,662.3</b>  |
| <b>Call Deposits</b>                     | <b>197,449</b>      | <b>116,129.2</b>   | <b>182,792</b>      | <b>152,290.1</b>   | <b>177,924</b>      | <b>125,084.7</b>   | <b>236,955</b>      | <b>160,330.3</b>    | <b>234,823</b>      | <b>165,902.0</b>    |
| <b>Other Deposits Accounts</b>           | <b>90,829</b>       | <b>30,785.3</b>    | <b>99,822</b>       | <b>37,169.0</b>    | <b>89,994</b>       | <b>44,294.5</b>    | <b>105,047</b>      | <b>50,630.9</b>     | <b>93,342</b>       | <b>73,615.7</b>     |
| <b>Saving Deposits</b>                   | <b>19,030,449</b>   | <b>3,540,017.9</b> | <b>19,505,796</b>   | <b>3,924,882.7</b> | <b>20,084,727</b>   | <b>4,088,784.0</b> | <b>20,201,900</b>   | <b>4,369,175.0</b>  | <b>20,083,575</b>   | <b>4,601,833.5</b>  |
| <b>FIXED DEPOSITS</b>                    | <b>1,414,713</b>    | <b>2,121,563.2</b> | <b>1,392,971</b>    | <b>2,019,111.6</b> | <b>1,273,957</b>    | <b>2,179,583.1</b> | <b>1,522,806</b>    | <b>2,256,675.7</b>  | <b>1,468,461</b>    | <b>2,470,244.9</b>  |
| 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           |
| <b>All Deposits</b>                      | <b>39,866,354</b>   | <b>8,403,353.0</b> | <b>41,779,525</b>   | <b>9,153,009.0</b> | <b>43,372,840</b>   | <b>9,409,879.7</b> | <b>45,018,774</b>   | <b>10,157,657.0</b> | <b>46,491,242</b>   | <b>10,841,258.4</b> |

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.                |
| <b>A. FOREIGN CONSTITUENTS:</b>                      | <b>84,766.1</b>    | <b>82,900.2</b>    | <b>86,369.0</b>    | <b>95,035.4</b>    | <b>111,617.4</b>   | <b>111,990.1</b>    | <b>112,132.7</b>    |
| 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>B. DOMESTIC CONSTITUENTS :</b>                    | <b>7,498,259.1</b> | <b>7,968,664.8</b> | <b>8,316,984.0</b> | <b>9,057,973.6</b> | <b>9,298,262.2</b> | <b>10,045,666.9</b> | <b>10,729,125.7</b> |
| <b>I. Government :</b>                               | <b>731,611.4</b>   | <b>825,071.4</b>   | <b>866,947.8</b>   | <b>985,439.5</b>   | <b>1,066,426.0</b> | <b>1,235,250.1</b>  | <b>1,344,112.1</b>  |
| 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            |
| <b>II. Non-Financial Public Sector Enterprises :</b> | <b>469,582.7</b>   | <b>467,075.8</b>   | <b>493,245.1</b>   | <b>480,793.8</b>   | <b>489,923.1</b>   | <b>561,827.1</b>    | <b>634,300.3</b>    |
| 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            |
| <b>III. Non-Bank Financial Companies :</b>           | <b>186,983.1</b>   | <b>173,316.1</b>   | <b>163,181.9</b>   | <b>191,283.2</b>   | <b>278,431.2</b>   | <b>281,417.0</b>    | <b>352,725.1</b>    |
| 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           |
| <b>IV. Private Sector Enterprises :</b>              | <b>2,129,643.9</b> | <b>2,295,565.9</b> | <b>2,346,704.5</b> | <b>2,511,456.1</b> | <b>2,432,551.6</b> | <b>2,540,568.5</b>  | <b>2,772,566.3</b>  |
| 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           |
| <b>V. Trust Funds and Non-Profit Institutions</b>                       | <b>203,272.7</b>   | <b>183,929.5</b>   | <b>200,413.5</b>   | <b>190,314.0</b>   | <b>205,780.2</b>   | <b>237,140.9</b>    | <b>267,292.5</b>    |
| <b>VI. Personal</b>                                                     | <b>3,693,162.6</b> | <b>3,948,707.0</b> | <b>4,176,832.2</b> | <b>4,628,148.2</b> | <b>4,749,553.4</b> | <b>5,099,019.7</b>  | <b>5,282,286.6</b>  |
| <b>VII. Others</b>                                                      | <b>84,002.7</b>    | <b>74,999.1</b>    | <b>69,659.0</b>    | <b>70,538.8</b>    | <b>75,596.7</b>    | <b>90,443.6</b>     | <b>75,842.8</b>     |
| <b>TOTAL</b>                                                            | <b>7,583,025.2</b> | <b>8,051,565.0</b> | <b>8,403,353.0</b> | <b>9,153,009.0</b> | <b>9,409,879.7</b> | <b>10,157,657.0</b> | <b>10,841,258.4</b> |

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

As on 31<sup>st</sup> Dec, 2016

(Million Rupees)

| (in million Rupees)           |                         |           |                                         |             |                                    |           |                    |           |                                  |             |  |
|-------------------------------|-------------------------|-----------|-----------------------------------------|-------------|------------------------------------|-----------|--------------------|-----------|----------------------------------|-------------|--|
| SIZE OF ACCOUNTS<br><br>(Rs.) | FOREIGN<br>CONSTITUENTS |           | D O M E S T I C C O N S T I T U E N T S |             |                                    |           |                    |           |                                  |             |  |
|                               |                         |           | Government                              |             | Non Financial<br><br>Public Sector |           | NBFC's             |           | Private Sector<br><br>(Business) |             |  |
|                               | No of<br>Accounts       | Amount    | No. of<br>Accounts                      | Amount      | No. of<br>Accounts                 | Amount    | No. of<br>Accounts | Amount    | No of<br>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 31<sup>st</sup> Dec, 2016

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

### 3.5 Province/Region and Categories of Deposits Holders\*

| (Billion Rupees)          |                  |               |                 |                 |               |                 |                  |                 |                 |                  |
|---------------------------|------------------|---------------|-----------------|-----------------|---------------|-----------------|------------------|-----------------|-----------------|------------------|
| Provinces/Regions         | Category         | Dec-2015      |                 |                 | Jun-2016      |                 |                  | Dec-2016        |                 |                  |
|                           |                  | Rural         | Urban           | Total           | Rural         | Urban           | Total            | Rural           | Urban           | Total            |
| <b>Overall</b>            | 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            |
|                           | <b>Total</b>     | <b>932.30</b> | <b>8,477.60</b> | <b>9,409.90</b> | <b>991.50</b> | <b>9,166.16</b> | <b>10,157.66</b> | <b>1,117.72</b> | <b>9,723.54</b> | <b>10,841.26</b> |
| <b>Punjab</b>             | 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             |
|                           | <b>Total</b>     | <b>489.80</b> | <b>3,601.70</b> | <b>4,091.50</b> | <b>526.81</b> | <b>3,946.87</b> | <b>4,473.68</b>  | <b>580.53</b>   | <b>4,115.78</b> | <b>4,696.31</b>  |
| <b>Sindh</b>              | 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             |
|                           | <b>Total</b>     | <b>129.30</b> | <b>2,982.30</b> | <b>3,111.60</b> | <b>125.78</b> | <b>3,181.92</b> | <b>3,307.70</b>  | <b>175.77</b>   | <b>3,389.62</b> | <b>3,565.40</b>  |
| <b>Khyber Pakhtunkhwa</b> | 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             |
|                           | <b>Total</b>     | <b>129.80</b> | <b>555.90</b>   | <b>685.70</b>   | <b>138.84</b> | <b>619.06</b>   | <b>757.90</b>    | <b>154.40</b>   | <b>677.88</b>   | <b>832.28</b>    |
| <b>Balochistan</b>        | 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            |
|                           | <b>Total</b>     | <b>35.20</b>  | <b>168.10</b>   | <b>203.30</b>   | <b>46.92</b>  | <b>174.42</b>   | <b>221.34</b>    | <b>44.89</b>    | <b>192.34</b>   | <b>237.22</b>    |
| <b>Islamabad</b>          | 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            |
|                           | <b>Total</b>     | <b>22.20</b>  | <b>982.90</b>   | <b>1,005.10</b> | <b>19.15</b>  | <b>1,050.70</b> | <b>1,069.85</b>  | <b>19.67</b>    | <b>1,143.63</b> | <b>1,163.31</b>  |
| <b>FATA</b>               | 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             |
|                           | <b>Total</b>     | <b>12.50</b>  | <b>6.60</b>     | <b>19.20</b>    | <b>14.11</b>  | <b>8.57</b>     | <b>22.68</b>     | <b>14.43</b>    | <b>9.39</b>     | <b>23.82</b>     |

\* 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         |
| <b>Gilgit-Baltistan</b> | 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          |
|                         | <b>Total</b>     | <b>10.80</b>  | <b>29.00</b>  | <b>39.80</b>  | <b>15.21</b>  | <b>32.43</b>  | <b>47.64</b>  | <b>17.31</b>  | <b>35.08</b>  | <b>52.39</b>  |
| <b>AJK</b>              | 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          |
|                         | <b>Total</b>     | <b>102.70</b> | <b>150.90</b> | <b>253.60</b> | <b>104.68</b> | <b>152.19</b> | <b>256.87</b> | <b>110.72</b> | <b>159.81</b> | <b>270.53</b> |

\* End Position.

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

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

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

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

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

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

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

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

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

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

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

### 3.6 Classification of Scheduled Banks' Deposits by Size of Account

( End of Period : Million Rupees )

| SIZE OF<br>ACCOUNTS<br>(Rs.) | 2014              |                    | 2015              |                    |                   |                    | 2016              |                     |                   |                     |                   |        |
|------------------------------|-------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|---------------------|-------------------|---------------------|-------------------|--------|
|                              | Dec.              |                    | Jun.              |                    | Dec.              |                    | Jun.              |                     | Dec               |                     |                   |        |
|                              | No of<br>Accounts | Amount             | No of<br>Accounts | Amount             | No of<br>Accounts | Amount             | No of<br>Accounts | Amount              | No of<br>Accounts | Amount              | No of<br>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         |                   |        |
| <b>TOTAL</b>                 | <b>39,866,354</b> | <b>8,403,353.0</b> | <b>41,779,525</b> | <b>9,153,009.0</b> | <b>43,372,840</b> | <b>9,409,879.7</b> | <b>45,018,774</b> | <b>10,157,657.0</b> | <b>46,491,242</b> | <b>10,841,258.4</b> |                   |        |

Note:-

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

Note:-

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

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

(End of Period: Million Rupees)

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

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

As on 31<sup>st</sup> Dec 2016

(Million Rupees)

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

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

(End of Period: Million Rupees)

| BORROWERS                                                               | 2014               | 2015               |                    | 2016               |                    |                    |                   |
|-------------------------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-------------------|
|                                                                         | Dec.               | Jun.               | Dec.               | Jun.               | Dec                |                    |                   |
|                                                                         |                    |                    |                    |                    | All Banks          | Commercial Banks   | Specialized Banks |
| <b>I. Government:</b>                                                   | <b>482,693.4</b>   | <b>580,458.9</b>   | <b>537,517.2</b>   | <b>644,901.6</b>   | <b>571,552.2</b>   | <b>570,804.1</b>   | <b>748.1</b>      |
| 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 )                                    | -                  | -                  | -                  | -                  | -                  | -                  | -                 |
| <b>II. Non-Financial Public Sector Enterprises :</b>                    | <b>530,560.2</b>   | <b>533,401.5</b>   | <b>570,609.2</b>   | <b>649,245.6</b>   | <b>683,947.6</b>   | <b>683,947.6</b>   | <b>-</b>          |
| (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          | -                 |
| <b>III. Non-Bank Financial Institutions :</b>                           | <b>44,546.0</b>    | <b>47,684.3</b>    | <b>50,334.3</b>    | <b>68,593.1</b>    | <b>78,952.7</b>    | <b>78,826.1</b>    | <b>126.6</b>      |
| (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             |
| <b>IV. Private Sector Enterprises :</b>                                 | <b>2,975,071.9</b> | <b>2,930,255.9</b> | <b>3,174,992.8</b> | <b>3,270,052.4</b> | <b>3,597,450.0</b> | <b>3,435,320.1</b> | <b>162,129.9</b>  |
| 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               |                    | 2016               |                    |                    |                   |
|--------------------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-------------------|
|                                                                    | Dec.               | Jun.               | Dec.               | Jun                | 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             |
| <b>V. Trust Funds and Non-Profit Institutions</b>                  | <b>11,289.1</b>    | <b>13,957.9</b>    | <b>12,695.1</b>    | <b>14,207.9</b>    | <b>15,545.9</b>    | <b>15,487.0</b>    | <b>58.9</b>       |
| <b>VI. Personal</b>                                                | <b>356,867.1</b>   | <b>383,106.4</b>   | <b>392,134.9</b>   | <b>422,962.3</b>   | <b>451,619.7</b>   | <b>449,083.1</b>   | <b>2,536.5</b>    |
| 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            | -                 |
| <b>VII. Others</b>                                                 | <b>11,391.7</b>    | <b>14,991.0</b>    | <b>5,767.3</b>     | <b>8,229.1</b>     | <b>4,162.1</b>     | <b>3,766.9</b>     | <b>395.1</b>      |
| <b>TOTAL</b>                                                       | <b>4,412,419.5</b> | <b>4,503,855.8</b> | <b>4,744,050.8</b> | <b>5,078,192.0</b> | <b>5,403,230.2</b> | <b>5,237,235.1</b> | <b>165,995.1</b>  |

### 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 |
| <b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b> | <b>60,943.4</b>    | <b>56,515.5</b>    | <b>45,829.6</b>    | <b>69,850.9</b>    | <b>69,327.1</b>    | <b>69,327.1</b>    | -                 |
| <b>II. Securities, Shares and other Financial Instruments:</b>           | <b>108,613.4</b>   | <b>111,103.2</b>   | <b>226,479.5</b>   | <b>312,031.4</b>   | <b>182,340.4</b>   | <b>182,340.4</b>   | -                 |
| 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            | -                 |
| <b>III. Merchandise</b>                                                  | <b>1,456,877.6</b> | <b>1,381,310.5</b> | <b>1,379,768.5</b> | <b>1,404,067.4</b> | <b>1,518,628.3</b> | <b>1,518,373.5</b> | <b>254.7</b>      |
| 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           | -                 |
| <b>IV. Fixed Assets Including Machinery</b>        | <b>705,855.8</b>   | <b>698,993.6</b>   | <b>716,287.9</b>   | <b>899,593.8</b>   | <b>1,038,532.0</b> | <b>1,035,624.1</b> | <b>2,907.9</b>    |
| <b>V. Real Estate:</b>                             | <b>530,633.3</b>   | <b>617,664.3</b>   | <b>655,310.6</b>   | <b>626,710.6</b>   | <b>741,137.4</b>   | <b>596,121.7</b>   | <b>145,015.7</b>  |
| (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           |
| <b>VI. Fixed Deposits and Insurance Policies :</b> | <b>63,289.7</b>    | <b>63,060.8</b>    | <b>65,130.1</b>    | <b>90,794.4</b>    | <b>95,459.2</b>    | <b>95,439.3</b>    | <b>19.9</b>       |
| (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              |
| <b>VII. Others:</b>                                | <b>1,486,206.2</b> | <b>1,575,208.0</b> | <b>1,655,244.5</b> | <b>1,675,143.6</b> | <b>1,757,805.8</b> | <b>1,740,008.9</b> | <b>17,796.9</b>   |
| (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           |
| <b>TOTAL</b>                                       | <b>4,412,419.5</b> | <b>4,503,855.8</b> | <b>4,744,050.8</b> | <b>5,078,192.0</b> | <b>5,403,230.2</b> | <b>5,237,235.1</b> | <b>165,995.1</b>  |

### 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              |
| <b>TOTAL</b>        | <b>3,273,083</b> | <b>4,412,419.5</b> | <b>3,210,284</b> | <b>4,503,855.8</b> | <b>3,204,373</b> | <b>4,744,050.8</b> | <b>3,368,987</b> | <b>5,078,192.0</b> | <b>3,389,777</b> | <b>5,403,230.2</b> |

### 3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

| PRIVATE SECTOR (BUSINESS)                              | FY16             | Jul-16           | Mar-17           | Apr-17           | May-17           | Jun-17           | Jul-17 <sup>P</sup> |
|--------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| <b>A. Agriculture, hunting and forestry</b>            | <b>293,136</b>   | <b>300,012</b>   | <b>293,223</b>   | <b>292,874</b>   | <b>294,281</b>   | <b>297,493</b>   | <b>288,111</b>      |
| 1-Trade finance                                        | 2,426            | 2,275            | 2,222            | 1,769            | 1,792            | 1,670            | 1,900               |
| 2-Working capital                                      | 210,827          | 218,229          | 213,547          | 213,024          | 211,343          | 214,792          | 205,965             |
| 3-Fixed investment                                     | 79,645           | 79,269           | 77,240           | 77,893           | 81,092           | 80,994           | 80,169              |
| 4-Other                                                | 237              | 238              | 214              | 188              | 55               | 38               | 78                  |
| <b>B. Fishing, fish farming, aquaculture and</b>       | <b>823</b>       | <b>904</b>       | <b>750</b>       | <b>819</b>       | <b>787</b>       | <b>874</b>       | <b>884</b>          |
| 1-Trade finance                                        | 88               | 88               | 52               | 52               | 52               | 48               | 35                  |
| 2-Working capital                                      | 359              | 436              | 392              | 458              | 426              | 460              | 470                 |
| 3-Fixed investment                                     | 375              | 380              | 306              | 309              | 309              | 366              | 379                 |
| 4-Other                                                | -                | -                | -                | -                | -                | -                | -                   |
| <b>C. Mining and Quarrying</b>                         | <b>26,534</b>    | <b>28,707</b>    | <b>38,288</b>    | <b>39,291</b>    | <b>39,022</b>    | <b>40,267</b>    | <b>43,134</b>       |
| 1-Trade finance                                        | 5,956            | 9,194            | 8,632            | 6,839            | 6,738            | 6,316            | 6,221               |
| 2-Working capital                                      | 6,370            | 6,888            | 6,258            | 4,682            | 4,402            | 5,895            | 6,917               |
| 3-Fixed investment                                     | 14,132           | 12,595           | 23,389           | 27,752           | 27,882           | 27,942           | 29,876              |
| 4-Other                                                | 76               | 30               | 9                | 18               | -                | 115              | 120                 |
| <b>D. Manufacturing</b>                                | <b>1,915,286</b> | <b>1,839,298</b> | <b>2,174,973</b> | <b>2,228,215</b> | <b>2,237,854</b> | <b>2,299,628</b> | <b>2,236,914</b>    |
| 1-Trade finance                                        | 427,487          | 428,174          | 484,880          | 493,262          | 498,716          | 501,474          | 476,145             |
| 2-Working capital                                      | 848,471          | 767,086          | 950,650          | 968,166          | 965,696          | 1,014,232        | 965,307             |
| 3-Fixed investment                                     | 589,853          | 602,164          | 687,718          | 707,939          | 715,448          | 722,574          | 735,156             |
| 4-Other                                                | 49,474           | 41,874           | 51,724           | 58,849           | 57,994           | 61,348           | 60,306              |
| <b>E. Ship breaking and waste / scrape (junk) etc.</b> | <b>25,890</b>    | <b>24,784</b>    | <b>26,721</b>    | <b>26,901</b>    | <b>26,317</b>    | <b>25,971</b>    | <b>29,081</b>       |
| 1-Trade finance                                        | 18,487           | 17,705           | 17,666           | 18,135           | 17,206           | 16,989           | 20,014              |
| 2-Working capital                                      | 4,920            | 4,697            | 6,137            | 5,662            | 6,039            | 6,070            | 6,199               |
| 3-Fixed investment                                     | 2,482            | 2,382            | 2,918            | 3,103            | 3,072            | 2,912            | 2,869               |
| 4-Other                                                | -                | -                | -                | -                | -                | -                | -                   |
| <b>F. Electricity, gas and water supply</b>            | <b>312,794</b>   | <b>308,707</b>   | <b>351,075</b>   | <b>351,927</b>   | <b>363,851</b>   | <b>368,679</b>   | <b>369,502</b>      |
| 1-Trade finance                                        | 440              | 614              | 2,852            | 3,418            | 5,109            | 5,705            | 7,460               |
| 2-Working capital                                      | 109,027          | 99,676           | 133,608          | 132,693          | 136,375          | 141,356          | 142,157             |
| 3-Fixed investment                                     | 194,983          | 202,315          | 209,185          | 209,849          | 221,219          | 220,403          | 213,346             |
| 4-Other                                                | 8,343            | 6,102            | 5,430            | 5,966            | 1,148            | 1,215            | 6,538               |
| <b>G. Construction</b>                                 | <b>97,550</b>    | <b>93,817</b>    | <b>119,963</b>   | <b>122,102</b>   | <b>129,192</b>   | <b>138,572</b>   | <b>133,752</b>      |
| 1-Trade finance                                        | 1,324            | 734              | 553              | 405              | 245              | 184              | 397                 |
| 2-Working capital                                      | 29,612           | 28,041           | 35,368           | 35,261           | 36,692           | 41,295           | 37,959              |
| 3-Fixed investment                                     | 65,672           | 64,260           | 81,465           | 83,340           | 85,889           | 90,007           | 92,028              |
| 4-Other                                                | 942              | 782              | 2,578            | 3,096            | 6,366            | 7,086            | 3,369               |
| <b>H. Commerce and Trade</b>                           | <b>266,256</b>   | <b>253,740</b>   | <b>285,577</b>   | <b>292,465</b>   | <b>293,562</b>   | <b>309,045</b>   | <b>301,840</b>      |
| 1-Trade finance                                        | 37,474           | 35,362           | 36,032           | 38,725           | 41,698           | 40,299           | 42,540              |
| 2-Working capital                                      | 181,622          | 176,146          | 198,555          | 200,144          | 199,643          | 211,935          | 202,145             |
| 3-Fixed investment                                     | 39,570           | 35,181           | 39,796           | 41,415           | 40,551           | 43,401           | 42,747              |
| 4-Other                                                | 7,589            | 7,051            | 11,192           | 12,181           | 11,670           | 13,410           | 14,408              |
| <b>I. Services</b>                                     | <b>77,401</b>    | <b>69,192</b>    | <b>77,468</b>    | <b>79,403</b>    | <b>84,061</b>    | <b>88,012</b>    | <b>87,008</b>       |
| 1-Trade finance                                        | 1,992            | 1,830            | 921              | 1,034            | 1,130            | 1,145            | 1,225               |
| 2-Working capital                                      | 25,655           | 22,855           | 30,293           | 31,918           | 32,967           | 38,246           | 38,015              |
| 3-Fixed investment                                     | 46,895           | 41,573           | 45,177           | 45,321           | 48,919           | 47,646           | 46,611              |
| 4-Other                                                | 2,858            | 2,934            | 1,077            | 1,131            | 1,045            | 974              | 1,156               |
| <b>J. Transport, storage and communications</b>        | <b>182,154</b>   | <b>178,982</b>   | <b>181,551</b>   | <b>179,352</b>   | <b>185,539</b>   | <b>211,391</b>   | <b>215,033</b>      |
| 1-Trade finance                                        | 1,364            | 1,473            | 1,311            | 1,364            | 1,806            | 2,168            | 2,401               |
| 2-Working capital                                      | 38,557           | 34,927           | 28,008           | 27,217           | 30,224           | 34,099           | 37,995              |
| 3-Fixed investment                                     | 137,888          | 138,210          | 146,684          | 144,808          | 147,807          | 166,388          | 165,884             |
| 4-Other                                                | 4,345            | 4,371            | 5,547            | 5,963            | 5,702            | 8,735            | 8,754               |
| <b>K. Real estate, renting and business activities</b> | <b>114,125</b>   | <b>105,566</b>   | <b>121,703</b>   | <b>125,099</b>   | <b>131,290</b>   | <b>132,453</b>   | <b>129,704</b>      |
| 1-Trade finance                                        | 11,518           | 9,945            | 15,213           | 15,046           | 16,024           | 16,499           | 14,997              |
| 2-Working capital                                      | 68,965           | 62,769           | 66,271           | 67,381           | 70,447           | 70,135           | 67,679              |
| 3-Fixed investment                                     | 31,438           | 30,786           | 37,798           | 39,639           | 41,814           | 42,398           | 44,338              |
| 4-Other                                                | 2,205            | 2,066            | 2,420            | 3,032            | 3,005            | 3,422            | 2,689               |
| <b>L. Other private business n.e.c</b>                 | <b>43,519</b>    | <b>41,315</b>    | <b>52,616</b>    | <b>63,565</b>    | <b>63,467</b>    | <b>68,569</b>    | <b>41,059</b>       |
| 1-Trade finance                                        | 1,716            | 1,410            | 2,386            | 2,356            | 1,995            | 3,137            | 2,762               |
| 2-Working capital                                      | 23,434           | 21,828           | 23,006           | 35,076           | 34,159           | 34,985           | 13,093              |
| 3-Fixed investment                                     | 7,429            | 6,679            | 8,315            | 9,728            | 11,196           | 11,548           | 8,222               |
| 4-Other                                                | 10,940           | 11,397           | 18,909           | 16,405           | 16,117           | 18,899           | 16,982              |
| <b>Total (A+B+C+...+L=1+2+3+4)</b>                     | <b>3,355,466</b> | <b>3,245,025</b> | <b>3,723,908</b> | <b>3,802,012</b> | <b>3,849,224</b> | <b>3,980,954</b> | <b>3,876,021</b>    |
| 1-Trade finance                                        | 510,274          | 508,807          | 572,721          | 582,404          | 592,510          | 595,636          | 576,096             |
| 2-Working capital                                      | 1,547,821        | 1,443,579        | 1,692,095        | 1,721,682        | 1,728,414        | 1,813,498        | 1,723,901           |
| 3-Fixed investment                                     | 1,210,363        | 1,215,793        | 1,359,992        | 1,391,096        | 1,425,198        | 1,456,579        | 1,461,623           |
| 4-Other                                                | 87,008           | 76,846           | 99,100           | 106,829          | 103,103          | 115,242          | 114,400             |

**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](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf)

## 3.14 Type of Financing to SMEs

(End of period : Million Rupees)

| PRIVATE SECTOR (BUSINESS)                              | FY-16          | Jul-16         | Mar-17         | Apr-17         | May-17         | Jun-17         | Jul-17 <sup>P</sup> |
|--------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------------|
| <b>A. Mining and Quarrying</b>                         | <b>662</b>     | <b>653</b>     | <b>930</b>     | <b>990</b>     | <b>1,024</b>   | <b>1,016</b>   | <b>1,136</b>        |
| 1-Trade finance                                        | 70             | 70             | 71             | 90             | 96             | 71             | 176                 |
| 2-Working capital                                      | 354            | 322            | 326            | 314            | 336            | 321            | 321                 |
| 3-Fixed investment                                     | 237            | 261            | 533            | 586            | 593            | 613            | 633                 |
| 4-Other                                                | -              | 1              | -              | -              | -              | 11             | 6                   |
| <b>B. Manufacturing</b>                                | <b>100,582</b> | <b>94,141</b>  | <b>131,329</b> | <b>134,776</b> | <b>133,929</b> | <b>132,807</b> | <b>127,254</b>      |
| 1-Trade finance                                        | 15,999         | 15,888         | 19,239         | 19,802         | 19,995         | 20,827         | 22,860              |
| 2-Working capital                                      | 71,878         | 66,020         | 96,739         | 99,493         | 98,297         | 96,350         | 88,523              |
| 3-Fixed investment                                     | 11,850         | 11,238         | 14,330         | 14,389         | 14,451         | 14,338         | 14,503              |
| 4-Other                                                | 855            | 995            | 1,020          | 1,092          | 1,186          | 1,292          | 1,367               |
| <b>C. Ship breaking and waste / scrape (junk) etc.</b> | <b>189</b>     | <b>201</b>     | <b>1,117</b>   | <b>1,112</b>   | <b>1,076</b>   | <b>1,059</b>   | <b>1,115</b>        |
| 1-Trade finance                                        | 5              | 5              | 818            | 813            | 784            | 764            | 714                 |
| 2-Working capital                                      | 183            | 196            | 285            | 285            | 279            | 281            | 387                 |
| 3-Fixed investment                                     | -              | -              | 14             | 14             | 14             | 14             | 14                  |
| 4-Other                                                | -              | -              | -              | -              | -              | -              | -                   |
| <b>D. Electricity, gas and water supply</b>            | <b>2,013</b>   | <b>2,060</b>   | <b>2,381</b>   | <b>1,374</b>   | <b>1,452</b>   | <b>1,934</b>   | <b>1,930</b>        |
| 1-Trade finance                                        | 19             | 19             | 32             | 36             | 91             | 54             | 84                  |
| 2-Working capital                                      | 1,280          | 460            | 606            | 604            | 627            | 1,163          | 1,151               |
| 3-Fixed investment                                     | 715            | 1,580          | 1,743          | 734            | 733            | 717            | 695                 |
| 4-Other                                                | -              | -              | -              | -              | -              | -              | -                   |
| <b>E. Construction</b>                                 | <b>7,033</b>   | <b>6,856</b>   | <b>7,959</b>   | <b>8,069</b>   | <b>8,178</b>   | <b>8,572</b>   | <b>8,222</b>        |
| 1-Trade finance                                        | 14             | 14             | 39             | 44             | 44             | 27             | 29                  |
| 2-Working capital                                      | 5,180          | 4,988          | 6,077          | 6,223          | 6,334          | 6,126          | 6,132               |
| 3-Fixed investment                                     | 1,817          | 1,837          | 1,821          | 1,765          | 1,741          | 1,941          | 2,023               |
| 4-Other                                                | 21             | 17             | 22             | 36             | 59             | 479            | 38                  |
| <b>F. Commerce and Trade</b>                           | <b>88,357</b>  | <b>84,464</b>  | <b>104,868</b> | <b>103,964</b> | <b>103,363</b> | <b>106,891</b> | <b>104,012</b>      |
| 1-Trade finance                                        | 5,963          | 5,923          | 8,571          | 8,601          | 8,677          | 8,675          | 8,504               |
| 2-Working capital                                      | 72,835         | 70,344         | 85,270         | 83,798         | 83,532         | 86,794         | 83,503              |
| 3-Fixed investment                                     | 7,600          | 6,233          | 8,583          | 9,128          | 8,674          | 9,061          | 9,584               |
| 4-Other                                                | 1,959          | 1,964          | 2,445          | 2,436          | 2,480          | 2,362          | 2,422               |
| <b>G. Services</b>                                     | <b>11,568</b>  | <b>11,605</b>  | <b>12,465</b>  | <b>12,511</b>  | <b>12,616</b>  | <b>13,175</b>  | <b>13,085</b>       |
| 1-Trade finance                                        | 188            | 132            | 147            | 163            | 238            | 179            | 203                 |
| 2-Working capital                                      | 8,690          | 8,975          | 8,593          | 8,523          | 8,545          | 9,130          | 8,830               |
| 3-Fixed investment                                     | 2,635          | 2,443          | 3,563          | 3,581          | 3,662          | 3,797          | 3,821               |
| 4-Other                                                | 55             | 56             | 163            | 243            | 171            | 69             | 231                 |
| <b>H. Transport, storage and communications</b>        | <b>40,734</b>  | <b>40,292</b>  | <b>41,271</b>  | <b>41,220</b>  | <b>41,646</b>  | <b>42,535</b>  | <b>43,131</b>       |
| 1-Trade finance                                        | 131            | 300            | 106            | 82             | 119            | 155            | 161                 |
| 2-Working capital                                      | 3,949          | 3,647          | 4,311          | 4,160          | 4,243          | 4,177          | 4,467               |
| 3-Fixed investment                                     | 36,134         | 35,800         | 36,158         | 36,402         | 36,700         | 37,631         | 37,943              |
| 4-Other                                                | 520            | 545            | 696            | 576            | 584            | 572            | 561                 |
| <b>I. Real estate, renting and business activities</b> | <b>23,663</b>  | <b>22,684</b>  | <b>27,565</b>  | <b>27,084</b>  | <b>27,919</b>  | <b>28,902</b>  | <b>27,722</b>       |
| 1-Trade finance                                        | 1,071          | 1,110          | 1,102          | 1,150          | 1,148          | 1,178          | 1,332               |
| 2-Working capital                                      | 20,221         | 19,308         | 23,360         | 22,647         | 23,194         | 23,763         | 22,443              |
| 3-Fixed investment                                     | 2,324          | 2,140          | 2,947          | 3,189          | 3,442          | 3,671          | 3,775               |
| 4-Other                                                | 47             | 126            | 156            | 99             | 136            | 290            | 172                 |
| <b>J. Other private business n.e.c</b>                 | <b>15,681</b>  | <b>16,002</b>  | <b>23,364</b>  | <b>24,505</b>  | <b>24,612</b>  | <b>26,875</b>  | <b>22,742</b>       |
| 1-Trade finance                                        | 126            | 115            | 122            | 155            | 173            | 631            | 494                 |
| 2-Working capital                                      | 6,642          | 6,592          | 7,943          | 9,477          | 9,453          | 10,491         | 6,568               |
| 3-Fixed investment                                     | 1,094          | 1,118          | 1,347          | 1,418          | 1,839          | 2,080          | 2,530               |
| 4-Other                                                | 7,819          | 8,176          | 13,952         | 13,455         | 13,148         | 13,673         | 13,150              |
| <b>Total (A+B+C+...+J=1+2+3+4)</b>                     | <b>290,481</b> | <b>278,958</b> | <b>353,248</b> | <b>355,604</b> | <b>355,816</b> | <b>363,766</b> | <b>350,350</b>      |
| 1-Trade finance                                        | 23,586         | 23,576         | 30,247         | 30,937         | 31,365         | 32,559         | 34,558              |
| 2-Working capital                                      | 191,212        | 180,852        | 233,509        | 235,524        | 234,840        | 238,597        | 222,326             |
| 3-Fixed investment                                     | 64,405         | 62,650         | 71,038         | 71,206         | 71,849         | 73,863         | 75,520              |
| 4-Other                                                | 11,278         | 11,880         | 18,453         | 17,937         | 17,763         | 18,747         | 17,945              |

### 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](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf)

### 3.15 Province/Region and Disbursement & Utilization of Advances

(Billion Rupees)

| Period          | Province/<br>Region | Disbursements   | Utilization in same<br>Region |                                  | Utilized in other<br>Regions |                                  | Disbursed from<br>other but<br>Utilized in<br>Given Region | Total Utilization |               | Utilization as<br>% of<br>Disbursement |
|-----------------|---------------------|-----------------|-------------------------------|----------------------------------|------------------------------|----------------------------------|------------------------------------------------------------|-------------------|---------------|----------------------------------------|
|                 |                     |                 | Amount                        | % of<br>Regional<br>Disbursement | Amount                       | % of<br>Regional<br>Disbursement |                                                            | Amount            | (%)           |                                        |
| Jul-Dec<br>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                                 |
| <b>Total</b>    |                     | <b>6,903.28</b> | <b>6,429.48</b>               | <b>93.14</b>                     | <b>473.80</b>                | <b>6.86</b>                      | <b>473.80</b>                                              | <b>6,903.28</b>   | <b>100</b>    |                                        |
| Jan-Jun<br>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                                 |
| <b>Total</b>    |                     | <b>8,023.98</b> | <b>7,681.95</b>               | <b>95.74</b>                     | <b>342.03</b>                | <b>4.26</b>                      | <b>342.03</b>                                              | <b>8,023.98</b>   | <b>100.00</b> |                                        |
| Jul-Dec<br>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                                 |
| <b>Total</b>    |                     | <b>8,633.72</b> | <b>8,249.46</b>               | <b>95.55</b>                     | <b>384.26</b>                | <b>4.45</b>                      | <b>384.26</b>                                              | <b>8,633.72</b>   | <b>100.00</b> |                                        |

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          | (%)           |
| <b>Punjab</b>                 | 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          |
| <b>Punjab Total</b>           |                      | <b>2,689.86</b> | <b>100.00</b> | <b>3,294.86</b> | <b>100.00</b> | <b>3,495.28</b> | <b>100.00</b> |
| <b>Sindh</b>                  | 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            | ..            |
| <b>Sindh Total</b>            |                      | <b>3,656.32</b> | <b>100.00</b> | <b>4,008.67</b> | <b>100.00</b> | <b>4,456.22</b> | <b>100.00</b> |
| <b>KPK</b>                    | 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                  | -               | -             | ..              | ..            | ..              | ..            |
| <b>KPK Total</b>              |                      | <b>34.21</b>    | <b>100.00</b> | <b>56.83</b>    | <b>100.00</b> | <b>50.02</b>    | <b>100.00</b> |
| <b>Balochistan</b>            | 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            | -               | -             | -               | -             |                 |               |
| <b>Balochistan Total</b>      |                      | <b>8.55</b>     | <b>100.00</b> | <b>9.48</b>     | <b>100.00</b> | <b>11.52</b>    | <b>100.00</b> |
| <b>Islamabad</b>              | 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          |
| <b>Islamabad Total</b>        |                      | <b>503.43</b>   | <b>100.00</b> | <b>637.70</b>   | <b>100.00</b> | <b>609.76</b>   | <b>100.00</b> |
| <b>FATA</b>                   |                      | 0.07            | 100.00        | 0.14            | 100.00        | 0.06            | 100.00        |
| <b>FATA Total</b>             |                      | <b>0.07</b>     | <b>100.00</b> | <b>0.14</b>     | <b>100</b>    | <b>0.06</b>     | <b>100.00</b> |
| <b>Gilgit-Baltistan</b>       | Punjab               | -               | -             |                 |               | -               | -             |
|                               | Islamabad            | 0.04            | 1.76          | -               | -             | -               | -             |
|                               | Gilgit-Baltistan     | 2.17            | 98.24         | 6.53            | 100.00        | 2.40            | 100.00        |
| <b>Gilgit-Baltistan Total</b> |                      | <b>2.21</b>     | <b>100.00</b> | <b>6.53</b>     | <b>100.00</b> | <b>2.40</b>     | <b>100.00</b> |
| <b>AJK</b>                    | 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         |
| <b>AJK Total</b>              |                      | <b>8.63</b>     | <b>100.00</b> | <b>9.76</b>     | <b>100.00</b> | <b>8.45</b>     | <b>100.00</b> |
| <b>Grand Total</b>            |                      | <b>6,903.28</b> |               | <b>8,023.98</b> |               | <b>8,633.72</b> |               |

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          | (%)           |
| <b>Punjab</b>                 | 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            | ..            |
| <b>Punjab Total</b>           |                       | <b>2,805.33</b> | <b>100.00</b> | <b>3,344.11</b> | <b>100.00</b> | <b>3,586.38</b> | <b>100.00</b> |
| <b>Sindh</b>                  | 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            | ..            |
| <b>Sindh Total</b>            |                       | <b>3,398.45</b> | <b>100.00</b> | <b>3,864.10</b> | <b>100.00</b> | <b>4,290.21</b> | <b>100.00</b> |
| <b>KPK</b>                    | 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          |
| <b>KPK Total</b>              |                       | <b>72.19</b>    | <b>100.00</b> | <b>95.85</b>    | <b>100.00</b> | <b>90.61</b>    | <b>100.00</b> |
| <b>Balochistan</b>            | 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          |
| <b>Balochistan Total</b>      |                       | <b>45.12</b>    | <b>100.00</b> | <b>39.53</b>    | <b>100.00</b> | <b>52.15</b>    | <b>100.00</b> |
| <b>Islamabad</b>              | 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            | ..            |
| <b>Islamabad Total</b>        |                       | <b>569.69</b>   | <b>100.00</b> | <b>662.46</b>   | <b>100.00</b> | <b>600.97</b>   | <b>100.00</b> |
| <b>FATA</b>                   | Punjab                | -               | -             | -               | -             | ..              | 0.79          |
|                               | Sindh                 | -               | -             | ..              | 0.46          | -               | -             |
|                               | KPK                   | -               | -             | 0.38            | 72.93         | -               | -             |
|                               | Islamabad             | -               | -             | -               | -             | -               | -             |
|                               | FATA                  | 0.07            | 100.00        | 0.14            | 26.61         | 0.06            | 99.21         |
| <b>FATA Total</b>             |                       | <b>0.07</b>     | <b>100.00</b> | <b>0.52</b>     | <b>100.00</b> | <b>0.06</b>     | <b>100.00</b> |
| <b>Gilgit Baltistan</b>       | 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         |
| <b>Gilgit-Baltistan Total</b> |                       | <b>2.17</b>     | <b>100.00</b> | <b>6.53</b>     | <b>100.00</b> | <b>2.41</b>     | <b>100.00</b> |
| <b>AJK</b>                    | 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         |
| <b>AJK Total</b>              |                       | <b>10.26</b>    | <b>100.00</b> | <b>10.87</b>    | <b>100.00</b> | <b>10.93</b>    | <b>100.00</b> |
| <b>Grand Total</b>            |                       | <b>6,903.28</b> |               | <b>8,023.98</b> |               | <b>8,633.72</b> |               |

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           |
| <b>Overall</b>                | 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            |
|                               | <b>Total</b>     | <b>216.27</b> | <b>4,527.79</b> | <b>4,744.05</b> | <b>207.84</b> | <b>4,870.36</b> | <b>5,078.19</b> | <b>231.78</b> | <b>5,171.45</b> | <b>5,403.23</b> |
| <b>Punjab</b>                 | 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            |
|                               | <b>Total</b>     | <b>134.05</b> | <b>2,038.57</b> | <b>2,172.62</b> | <b>132.64</b> | <b>2,281.24</b> | <b>2,413.87</b> | <b>145.53</b> | <b>2,327.47</b> | <b>2,473.00</b> |
| <b>Sindh</b>                  | 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            |
|                               | <b>Total</b>     | <b>65.65</b>  | <b>2,039.91</b> | <b>2,105.56</b> | <b>62.29</b>  | <b>2,112.36</b> | <b>2,174.64</b> | <b>71.52</b>  | <b>2,334.16</b> | <b>2,405.69</b> |
| <b>Khyber<br/>Pakhtunkhwa</b> | 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            |
|                               | <b>Total</b>     | <b>7.27</b>   | <b>44.31</b>    | <b>51.58</b>    | <b>5.66</b>   | <b>42.12</b>    | <b>47.78</b>    | <b>5.61</b>   | <b>45.59</b>    | <b>51.20</b>    |
| <b>Balochistan</b>            | 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           | -             | -               | -               | -             | -               | -               | -             | ..              | ..              |
|                               | <b>Total</b>     | <b>5.43</b>   | <b>8.92</b>     | <b>14.35</b>    | <b>3.46</b>   | <b>9.95</b>     | <b>13.41</b>    | <b>4.82</b>   | <b>7.67</b>     | <b>12.49</b>    |
| <b>Islamabad</b>              | 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            |
|                               | <b>Total</b>     | <b>0.76</b>   | <b>385.63</b>   | <b>386.40</b>   | <b>0.72</b>   | <b>413.73</b>   | <b>414.45</b>   | <b>1.05</b>   | <b>445.41</b>   | <b>446.46</b>   |
| <b>FATA</b>                   | 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            | -             | -               | -               |
|                               | <b>Total</b>     | <b>0.44</b>   | <b>0.59</b>     | <b>1.03</b>     | <b>0.38</b>   | <b>0.26</b>     | <b>0.64</b>     | <b>0.34</b>   | <b>0.26</b>     | <b>0.60</b>     |

\* 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           | -           | -           | -           | -           | -           | -            | -           | -           | -            |
|                   | <b>Total</b>     | <b>0.75</b> | <b>2.25</b> | <b>3.00</b> | <b>0.74</b> | <b>2.61</b> | <b>3.36</b>  | <b>0.86</b> | <b>2.86</b> | <b>3.72</b>  |
| 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         |
|                   | <b>Total</b>     | <b>1.92</b> | <b>7.59</b> | <b>9.51</b> | <b>1.95</b> | <b>8.09</b> | <b>10.04</b> | <b>2.04</b> | <b>8.03</b> | <b>10.07</b> |

\* End Position.

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

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

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

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

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

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

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

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

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

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

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

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

### 3.19 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   |
| <b>FY 16</b>        |                     |                |                |                  |               |               |                        |                |               |
| 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             |
| <b>All Pakistan</b> | <b>1,312,600</b>    | <b>152,890</b> | <b>146,853</b> | <b>110,140</b>   | <b>62,350</b> | <b>47,697</b> | <b>21,366</b>          | <b>90,901</b>  | <b>19,722</b> |
| <b>FY17</b>         |                     |                |                |                  |               |               |                        |                |               |
| <b>Jul-Sep</b>      |                     |                |                |                  |               |               |                        |                |               |
| 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             |
| <b>All Pakistan</b> | <b>177,847</b>      | <b>21,294</b>  | <b>147,945</b> | <b>21,143</b>    | <b>10,265</b> | <b>48,643</b> | <b>4,991</b>           | <b>13,121</b>  | <b>22,019</b> |
| <b>Jul-Dec</b>      |                     |                |                |                  |               |               |                        |                |               |
| 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            | -                      | -              | ..            |
| <b>All Pakistan</b> | <b>721,681</b>      | <b>64,038</b>  | <b>152,411</b> | <b>46,514</b>    | <b>26,918</b> | <b>49,210</b> | <b>9,174</b>           | <b>52,250</b>  | <b>23,451</b> |
| <b>Jul-Mar</b>      |                     |                |                |                  |               |               |                        |                |               |
| 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                      | ..             | ..            |
| <b>All Pakistan</b> | <b>1,071,296</b>    | <b>102,565</b> | <b>152,893</b> | <b>77,799</b>    | <b>46,096</b> | <b>48,933</b> | <b>13,259</b>          | <b>83,253</b>  | <b>22,172</b> |
| <b>Jul-Jun</b>      |                     |                |                |                  |               |               |                        |                |               |
| Punjab              | 1,440,648           | 135,880        | 137,835        | 92,985           | 53,410        | 40,027        | 14,584                 | 119,258        | 20,253        |
| Sindh               | 167,207             | 17,893         | 19,409         | 18,859           | 12,849        | 9,574         | 2,538                  | 8,775          | 2,823         |
| Khyber Pakhtunkhwa  | 30,008              | 4,057          | 4,311          | 4,459            | 1,584         | 1,366         | 820                    | 923            | 571           |
| Balochistan         | 1,451               | 336            | 469            | 68               | 38            | 110           | 41                     | 62             | 141           |
| Azad Jammu Kashmir  | 951                 | 146            | 202            | -                | -             | 1             | 12                     | 499            | 39            |
| Gilgit Baltistan    | 1,181               | 102            | 162            | 93               | 17            | 22            | 3                      | ..             | ..            |
| <b>All Pakistan</b> | <b>1,641,446</b>    | <b>158,413</b> | <b>162,388</b> | <b>116,464</b>   | <b>67,897</b> | <b>51,100</b> | <b>17,998</b>          | <b>129,518</b> | <b>23,827</b> |

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    |
| <b>FY 16</b>        |                  |                |                |                  |                |               |                  |                |                |
| 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            |
| <b>All Pakistan</b> | <b>776,909</b>   | <b>100,476</b> | <b>89,144</b>  | <b>23,327</b>    | <b>191,670</b> | <b>42,211</b> | <b>2,244,342</b> | <b>598,287</b> | <b>345,627</b> |
| <b>FY17</b>         |                  |                |                |                  |                |               |                  |                |                |
| <b>Jul-Sep</b>      |                  |                |                |                  |                |               |                  |                |                |
| 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            |
| <b>All Pakistan</b> | <b>161,749</b>   | <b>18,314</b>  | <b>90,662</b>  | <b>4,507</b>     | <b>40,866</b>  | <b>37,117</b> | <b>370,237</b>   | <b>103,860</b> | <b>346,385</b> |
| <b>Jul-Dec</b>      |                  |                |                |                  |                |               |                  |                |                |
| 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            |
| <b>All Pakistan</b> | <b>649,134</b>   | <b>56,182</b>  | <b>101,384</b> | <b>9,402</b>     | <b>102,343</b> | <b>44,778</b> | <b>1,435,905</b> | <b>301,731</b> | <b>371,234</b> |
| <b>Jul-Mar</b>      |                  |                |                |                  |                |               |                  |                |                |
| 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            |
| <b>All Pakistan</b> | <b>1,012,658</b> | <b>85,549</b>  | <b>105,099</b> | <b>16,614</b>    | <b>155,624</b> | <b>50,004</b> | <b>2,191,626</b> | <b>473,086</b> | <b>379,100</b> |
| <b>Jul-Jun</b>      |                  |                |                |                  |                |               |                  |                |                |
| Punjab              | 1,127,318        | 100,115        | 95,908         | 23,238           | 210,887        | 49,074        | 2,698,773        | 619,551        | 343,098        |
| Sindh               | 209,349          | 15,292         | 14,752         | 824              | 16,057         | 3,580         | 398,777          | 70,866         | 50,137         |
| Khyber Pakhtunkhwa  | 25,753           | 3,117          | 3,158          | 303              | 1,682          | 235           | 61,343           | 11,363         | 9,640          |
| Balochistan         | 580              | 93             | 71             | -                | -              | ..            | 2,140            | 529            | 790            |
| Azad Jammu Kashmir  | 21,455           | 1,013          | 911            | 279              | 72             | 83            | 22,697           | 1,730          | 1,236          |
| Gilgit Baltistan    | 2,126            | 328            | 708            | 12               | 3              | 8             | 3,415            | 450            | 900            |
| <b>All Pakistan</b> | <b>1,386,581</b> | <b>119,959</b> | <b>115,508</b> | <b>24,656</b>    | <b>228,701</b> | <b>52,980</b> | <b>3,187,145</b> | <b>704,488</b> | <b>405,803</b> |

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           |
| <b>A. Foreign Constituents:</b>                       | <b>6</b>      | <b>26.1</b>      | <b>72</b>     | <b>7.8</b>       | <b>331</b>    | <b>10.4</b>      | <b>-</b>      | <b>-</b>         |
| (a) Business                                          | 1             | 13.4             | -             | -                | -             | -                | -             | -                |
| (b) Other Foreign Constituents                        | 5             | 12.7             | 72            | 7.8              | 331           | 10.4             | -             | -                |
| <b>B. Domestic Constituents:</b>                      | <b>19,570</b> | <b>201,396.4</b> | <b>17,932</b> | <b>171,832.2</b> | <b>25,214</b> | <b>190,079.9</b> | <b>20,838</b> | <b>176,612.8</b> |
| <b>I. Government:</b>                                 | <b>5</b>      | <b>868.2</b>     | <b>6</b>      | <b>241.4</b>     | <b>11</b>     | <b>1,546.3</b>   | <b>20</b>     | <b>1,467.5</b>   |
| <b>II. Public Sector Enterprises:</b>                 | <b>41</b>     | <b>8,044.7</b>   | <b>79</b>     | <b>11,314.1</b>  | <b>59</b>     | <b>7,195.3</b>   | <b>101</b>    | <b>3,544.5</b>   |
| (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          |
| <b>III. Private Sector (Business):</b>                | <b>18,645</b> | <b>192,247.3</b> | <b>17,847</b> | <b>160,276.7</b> | <b>25,144</b> | <b>181,338.3</b> | <b>20,714</b> | <b>170,355.8</b> |
| (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          |
| <b>IV. Trust Funds and Non-Profit Institutions</b> | -             | -                | -             | -                | -             | -                | -             | -                |
| <b>V. Others</b>                                   | <b>879</b>    | <b>236.3</b>     | -             | -                | -             | -                | <b>3</b>      | <b>1,245.0</b>   |
| <b>TOTAL</b>                                       | <b>19,576</b> | <b>201,422.5</b> | <b>18,004</b> | <b>171,840.1</b> | <b>25,545</b> | <b>190,090.3</b> | <b>20,838</b> | <b>176,612.8</b> |

### 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       |
| <b>A. FEDERAL GOVERNMENT SECURITIES</b> |                    |                    | <b>136,953.7</b>   | <b>190,726.2</b>   | -                  | -                  | -                  |
| <b>B. FEDERAL GOVERNMENT BONDS</b>      | <b>2,640,857.0</b> | <b>3,017,006.1</b> | <b>3,240,949.7</b> | <b>3,784,320.3</b> | <b>3,144,843.2</b> | <b>3,064,465.7</b> | <b>3,194,709.3</b> |
| (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                     | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| <b>C. TREASURY BILLS</b>                | <b>1,728,730.5</b> | <b>2,164,377.3</b> | <b>2,537,577.9</b> | <b>2,666,090.3</b> | <b>3,145,702.9</b> | <b>3,181,270.4</b> | <b>3,159,277.0</b> |
| <b>D. FOREIGN SECURITIES AND SHARES</b> | <b>97,653.5</b>    | <b>104,955.0</b>   | <b>99,727.8</b>    | <b>185,504.3</b>   | <b>121,077.1</b>   | <b>120,914.1</b>   | <b>122,199.2</b>   |
| <b>E. OTHERS:</b>                       | <b>724,360.1</b>   | <b>725,436.8</b>   | <b>736,949.0</b>   | <b>783,637.1</b>   | <b>857,169.5</b>   | <b>788,849.6</b>   | <b>930,904.8</b>   |
| 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              |
| <b>TOTAL</b>                            | <b>5,191,601.1</b> | <b>6,011,775.2</b> | <b>6,752,158.1</b> | <b>7,610,278.2</b> | <b>7,268,792.7</b> | <b>7,155,499.8</b> | <b>7,407,090.3</b> |

\* 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

| RATE OF<br>RETURN | (Million Rupees) |                  |                  |                  |                  |                    |                    |
|-------------------|------------------|------------------|------------------|------------------|------------------|--------------------|--------------------|
|                   | 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        | -                | -                | -                | -                | -                | -                  | -                  |
| <b>Total</b>      | <b>734,521.8</b> | <b>744,794.9</b> | <b>800,086.3</b> | <b>907,420.9</b> | <b>973,552.7</b> | <b>1,029,828.1</b> | <b>1,039,995.2</b> |

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

| (Million Rupees)  |                    |                    |                    |                    |                    |                    |                    |
|-------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| RATE OF<br>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              |
| 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            |
| <b>Total</b>      | <b>6,848,503.4</b> | <b>7,306,770.1</b> | <b>7,603,266.6</b> | <b>8,245,588.1</b> | <b>8,436,327.0</b> | <b>9,127,829.0</b> | <b>9,801,263.2</b> |

\*00.25 stands for 00.05 to 00.25

\*00.50 stands for 00.30 to 00.50

\*00.75 stands for 00.55 to 00.75

## 3.24 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<br>RETURN | 2014               |                    | 2015               |                    |                    |                    | 2016               |                    |                    |                    |
|-------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                   | Dec                |                    | Jun.               |                    | Dec                |                    | Jun                |                    | Dec                |                    |
|                   | Overall            | Private<br>Sector  | Overall            | Private<br>Sector  | Overall            | Private<br>Sector  | Overall            | Private<br>Sector  | Overall            | Private<br>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           |
| <b>TOTAL</b>      | <b>4,106,763.2</b> | <b>3,113,152.7</b> | <b>4,225,713.8</b> | <b>3,128,057.4</b> | <b>4,504,342.9</b> | <b>3,411,263.5</b> | <b>4,736,637.1</b> | <b>3,463,341.2</b> | <b>5,134,112.8</b> | <b>3,864,859.1</b> |

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

| TYPE OF DEPOSITS |                                                 | (Percent per annum) |                 |                 |                 |                 |                 |                 |
|------------------|-------------------------------------------------|---------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                  |                                                 | 2013                | 2014            |                 | 2015            |                 | 2016            |                 |
|                  |                                                 | Dec.                | Jun.            | Dec             | Jun.            | Dec.            | Jun.            | Dec             |
| I.               | Call Deposits                                   | 5.13<br>(1.69)      | 3.93<br>(3.53)  | 5.49<br>(2.01)  | 3.59<br>(2.50)  | 3.73<br>(1.96)  | 2.88<br>(2.36)  | 3.30<br>(2.29)  |
| II.              | Saving Deposits                                 | 6.32<br>(59.31)     | 6.34<br>(59.65) | 5.94<br>(61.27) | 4.69<br>(64.38) | 4.09<br>(63.95) | 3.73<br>(64.38) | 3.57<br>(63.58) |
| III.             | Term or Fixed Deposits                          |                     |                 |                 |                 |                 |                 |                 |
| 51               | (a) Less than 3 months                          | 5.8<br>(9.87)       | 5.76<br>(8.65)  | 5.62<br>(9.25)  | 5.16<br>(6.70)  | 4.94<br>(7.38)  | 4.80<br>(5.69)  | 4.36<br>(5.75)  |
| 52               | (b) 3 months and over<br>but less than 6 months | 6.68<br>(7.18)      | 6.47<br>(6.56)  | 6.59<br>(6.07)  | 5.34<br>(5.93)  | 4.56<br>(5.92)  | 4.52<br>(6.14)  | 4.26<br>(6.46)  |
| 53               | (c) 6 months and over<br>but less than 1 year   | 6.93<br>(4.12)      | 6.87<br>(4.16)  | 6.77<br>(4.64)  | 5.88<br>(4.49)  | 5.17<br>(5.43)  | 4.70<br>(5.62)  | 4.32<br>(5.88)  |
| 54               | (d) 1 year and over but<br>less than 2 years    | 7.76<br>(12.24)     | 7.72<br>(11.81) | 7.39<br>(11.69) | 6.26<br>(11.28) | 5.56<br>(10.76) | 4.89<br>(11.25) | 4.70<br>(11.91) |
| 55               | (e) 2 years and over but<br>less than 3 years   | 8.29<br>(0.52)      | 8.04<br>(0.58)  | 7.87<br>(0.63)  | 7.18<br>(0.62)  | 5.87<br>(0.59)  | 5.62<br>(0.63)  | 5.29<br>(0.50)  |
| 56               | (f) 3 years and over but<br>less than 4 years   | 8.95<br>(1.94)      | 8.19<br>(1.91)  | 7.79<br>(1.50)  | 7.02<br>(1.76)  | 7.1<br>(1.78)   | 5.48<br>(1.22)  | 5.46<br>(1.14)  |
| 57               | (g) 4 years and over but<br>less than 5 years   | 8.98<br>(0.15)      | 8.78<br>(0.14)  | 8<br>(0.15)     | 8.15<br>(0.12)  | 6.67<br>(0.09)  | 5.84<br>(0.07)  | 5.68<br>(0.05)  |
| 58               | (h) 5 years and over                            | 9.5<br>(2.99)       | 8.98<br>(3.03)  | 8.76<br>(2.79)  | 8.62<br>(2.22)  | 7.05<br>(2.14)  | 6.42<br>(2.62)  | 5.83<br>(2.44)  |
| IV.              | Overall                                         |                     |                 |                 |                 |                 |                 |                 |
|                  | (i) Excluding current<br>and other deposits     | 6.64                | 6.53            | 6.27            | 5.11            | 4.52            | 4.11            | 3.92            |
|                  | (ii) Including current<br>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<br>(1.81)      | 4.06<br>(3.70)  | 5.49<br>(2.01)  | 3.73<br>(2.61)  | 3.89<br>(2.04)  | 3.02<br>(2.43) 3.42<br>(2.38)   |
| II.              | Saving Deposits                              | 6.87<br>(59.18)     | 6.86<br>(59.31) | 5.94<br>(61.27) | 5.04<br>(64.87) | 4.41<br>(64.04) | 3.98<br>(64.56) 3.80<br>(63.74) |
| III.             | Term or Fixed Deposits                       |                     |                 |                 |                 |                 |                                 |
|                  | (a) Less than 3 months                       | 6.53<br>(9.49)      | 6.12<br>(8.79)  | 5.62<br>(9.25)  | 5.43<br>(6.91)  | 5.04<br>(7.84)  | 4.99<br>(5.87) 4.66<br>(5.68)   |
|                  | (b) 3 months and over but less than 6 months | 7.64<br>(6.54)      | 7.54<br>(6.05)  | 6.59<br>(6.07)  | 6.25<br>(5.38)  | 5.48<br>(5.20)  | 5.02<br>(5.81) 4.67<br>(6.16)   |
|                  | (c) 6 months and over but less than 1 year   | 7.67<br>(4.02)      | 7.78<br>(3.95)  | 6.77<br>(4.64)  | 6.65<br>(4.23)  | 5.60<br>(5.38)  | 5.15<br>(5.41) 4.67<br>(5.71)   |
|                  | (d) 1 year and over but less than 2 years    | 7.97<br>(12.92)     | 7.98<br>(12.31) | 7.39<br>(11.69) | 6.77<br>(11.22) | 6.00<br>(10.71) | 5.17<br>(11.31) 4.90<br>(12.14) |
|                  | (e) 2 years and over but less than 3 years   | 8.36<br>(0.56)      | 8.07<br>(0.62)  | 7.87<br>(0.63)  | 7.18<br>(0.68)  | 5.95<br>(0.63)  | 5.67<br>(0.67) 5.35<br>(0.53)   |
|                  | (f) 3 years and over but less than 4 years   | 9.10<br>(2.07)      | 8.58<br>(1.97)  | 7.79<br>(1.50)  | 7.91<br>(1.69)  | 7.30<br>(1.88)  | 5.86<br>(1.22) 5.68<br>(1.17)   |
|                  | (g) 4 years and over but less than 5 years   | 8.98<br>(0.17)      | 9.00<br>(0.15)  | 8.00<br>(0.15)  | 8.17<br>(0.13)  | 7.07<br>(0.09)  | 5.88<br>(0.08) 5.68<br>(0.05)   |
|                  | (h) 5 years and over                         | 9.55<br>(3.23)      | 9.31<br>(3.14)  | 8.76<br>(2.79)  | 9.03<br>(2.28)  | 7.39<br>(2.19)  | 6.77<br>(2.63) 6.14<br>(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

| TYPE OF DEPOSITS |                                                 | (Percent per annum) |                 |                 |                 |                 |                 |                 |
|------------------|-------------------------------------------------|---------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                  |                                                 | 2013                | 2014            |                 | 2015            |                 | 2016            |                 |
|                  |                                                 | Dec.                | Jun.            | Dec.            | Jun.            | Dec.            | Jun             | Dec             |
| I.               | <b>Call Deposits</b>                            | 0.07<br>(0.42)      | 0.01<br>(1.41)  | 0.05<br>(0.81)  | 0.11<br>(1.21)  | 0.19<br>(1.05)  | 0.07<br>(1.48)  | 0.10<br>(1.09)  |
| II.              | <b>Saving Deposits</b>                          | 0.32<br>(60.76)     | 0.31<br>(63.80) | 0.52<br>(56.06) | 0.36<br>(58.92) | 0.45<br>(62.99) | 0.52<br>(62.25) | 0.49<br>(61.44) |
| III.             | <b>Term or Fixed Deposits</b>                   |                     |                 |                 |                 |                 |                 |                 |
|                  | (a) Less than 3 months                          | 0.3<br>(14.09)      | 0.19<br>(6.88)  | 0.36<br>(11.20) | 0.42<br>(4.34)  | 0.66<br>(2.19)  | 0.91<br>(3.57)  | 1.01<br>(6.68)  |
|                  | (b) 3 months and over<br>but less than 6 months | 1.8<br>(14.32)      | 0.25<br>(12.78) | 1.35<br>(9.77)  | 0.79<br>(12.09) | 0.71<br>(13.93) | 1.04<br>(10.16) | 1.06<br>(10.33) |
|                  | (c) 6 months and over<br>but less than 1 year   | 0.55<br>(5.18)      | 0.33<br>(6.70)  | 1.58<br>(10.08) | 0.97<br>(7.40)  | 0.85<br>(6.01)  | 1.10<br>(8.19)  | 1.07<br>(8.12)  |
|                  | (d) 1 year and over but<br>less than 2 years    | 0.98<br>(4.55)      | 0.73<br>(5.60)  | 0.92<br>(9.22)  | 0.93<br>(11.91) | 0.91<br>(11.35) | 1.20<br>(10.56) | 1.10<br>(8.91)  |
|                  | (e) 2 years and over but<br>less than 3 years   | 0.77<br>(0.05)      | 0.89<br>(0.04)  | 0.48<br>(0.08)  | 0.3<br>(..)     | 1<br>(0.11)     | 0.96<br>(0.10)  | 1.26<br>(0.11)  |
|                  | (f) 3 years and over but<br>less than 4 years   | 0.91<br>(0.43)      | 0.15<br>(1.17)  | 0.13<br>(1.07)  | 0.37<br>(2.54)  | 1.13<br>(0.69)  | 0.94<br>(1.24)  | 1.28<br>(0.83)  |
|                  | (g) 4 years and over but<br>less than 5 years   | 0.76<br>-           | 0.07<br>(0.05)  | 1.48<br>(0.08)  | 1.54<br>(..)    | 1.25<br>(0.08)  | 1.79<br>(0.01)  | 1.48<br>(..)    |
|                  | (h) 5 years and over                            | 0.63<br>(0.21)      | 0.99<br>(1.59)  | 2.44<br>(1.63)  | 1.94<br>(1.59)  | 1.8<br>(1.61)   | 1.79<br>(2.43)  | 1.81<br>(2.49)  |
| IV.              | <b>Overall</b>                                  |                     |                 |                 |                 |                 |                 |                 |
|                  | (i) Excluding current<br>and other deposits     | 0.58                | 0.33            | 0.75            | 0.55            | 0.59            | 0.74            | 0.72            |
|                  | (ii) Including current<br>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                                                               |      | Precious            | Stock      |             |           | Real   | Financial   |        | TOTAL        |
| END OF                                                                  |      | Metals              | Exchange   | Merchandise | Machinery | Estate | Obligations | Others | ADVANCES     |
|                                                                         |      |                     | Securities |             |           |        |             |        |              |
| <b>I. INTEREST BEARING &amp; ISLAMIC MODES OF FINANCING - ALL BANKS</b> |      |                     |            |             |           |        |             |        |              |
| 2013                                                                    | Dec. | 13.58               | 10.88      | 10.54       | 11.05     | 11.21  | 9.00        | 11.1   | <b>10.96</b> |
| 2014                                                                    | Jun. | 14.43               | 11.38      | 10.12       | 9.51      | 11.99  | 10.35       | 11.73  | <b>11.00</b> |
|                                                                         | Dec. | 14.12               | 11.21      | 10.31       | 10.68     | 11.51  | 10.09       | 11.2   | <b>10.88</b> |
| 2015                                                                    | Jun. | 11.71               | 9.37       | 8.51        | 8.23      | 10.45  | 10.02       | 9.60   | <b>9.20</b>  |
|                                                                         | Dec. | 13.23               | 8.54       | 7.37        | 8.18      | 9.13   | 9.60        | 8.89   | <b>8.41</b>  |
| 2016                                                                    | Jun. | 11.33               | 6.82       | 7.51        | 8.04      | 9.48   | 10.16       | 9.02   | <b>8.40</b>  |
|                                                                         | Dec  | 11.21               | 7.90       | 6.52        | 7.14      | 8.11   | 4.84        | 8.55   | <b>7.59</b>  |
| <b>II. INTEREST BEARING - ALL BANKS</b>                                 |      |                     |            |             |           |        |             |        |              |
| 2013                                                                    | Dec. | 9.66                | 11.65      | 10.77       | 9.67      | 11.11  | 7.79        | 11.49  | <b>10.91</b> |
| 2014                                                                    | Jun. | 15.46               | 12.03      | 10.11       | 9.92      | 11.61  | 7.10        | 11.72  | <b>11.20</b> |
|                                                                         | Dec. | 15.32               | 11.93      | 9.58        | 9.64      | 11.65  | 7.39        | 12.33  | <b>11.30</b> |
| 2015                                                                    | Jun. | 12.99               | 11.15      | 9.13        | 8.64      | 9.91   | 7.32        | 11.51  | <b>10.27</b> |
|                                                                         | Dec. | 14.45               | 9.44       | 8.69        | 8.79      | 9.29   | 6.65        | 11.38  | <b>9.90</b>  |
| 2016                                                                    | Jun. | 11.6                | 8.3        | 8.76        | 8.59      | 8.8    | 9.58        | 10.03  | <b>9.25</b>  |
|                                                                         | Dec  | 11.35               | 9.18       | 7.94        | 8.44      | 8.49   | 4.76        | 10.92  | <b>9.28</b>  |
| <b>III. ISLAMIC MODES OF FINANCING-ALL BANKS</b>                        |      |                     |            |             |           |        |             |        |              |
| 2013                                                                    | Dec. | 14.20               | 10.8       | 10.52       | 11.14     | 11.22  | 9.10        | 11.06  | <b>10.96</b> |
| 2014                                                                    | Jun. | 14.22               | 11.27      | 10.12       | 9.48      | 12.03  | 10.65       | 11.73  | <b>10.99</b> |
|                                                                         | Dec  | 13.73               | 11.00      | 10.35       | 10.72     | 11.5   | 10.22       | 11.11  | <b>10.85</b> |
| 2015                                                                    | Jun. | 11.59               | 8.83       | 8.48        | 8.22      | 10.49  | 10.19       | 9.48   | <b>9.13</b>  |
|                                                                         | Dec. | 13.15               | 8.42       | 7.32        | 8.16      | 9.12   | 9.70        | 8.76   | <b>8.33</b>  |
| 2016                                                                    | Jun. | 11.28               | 6.73       | 7.44        | 8.01      | 9.56   | 10.17       | 8.94   | <b>8.34</b>  |
|                                                                         | Dec  | 11.18               | 7.75       | 6.47        | 7.10      | 8.07   | 4.84        | 8.42   | <b>7.51</b>  |

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

(Percent per annum)

(Percent per annum)

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

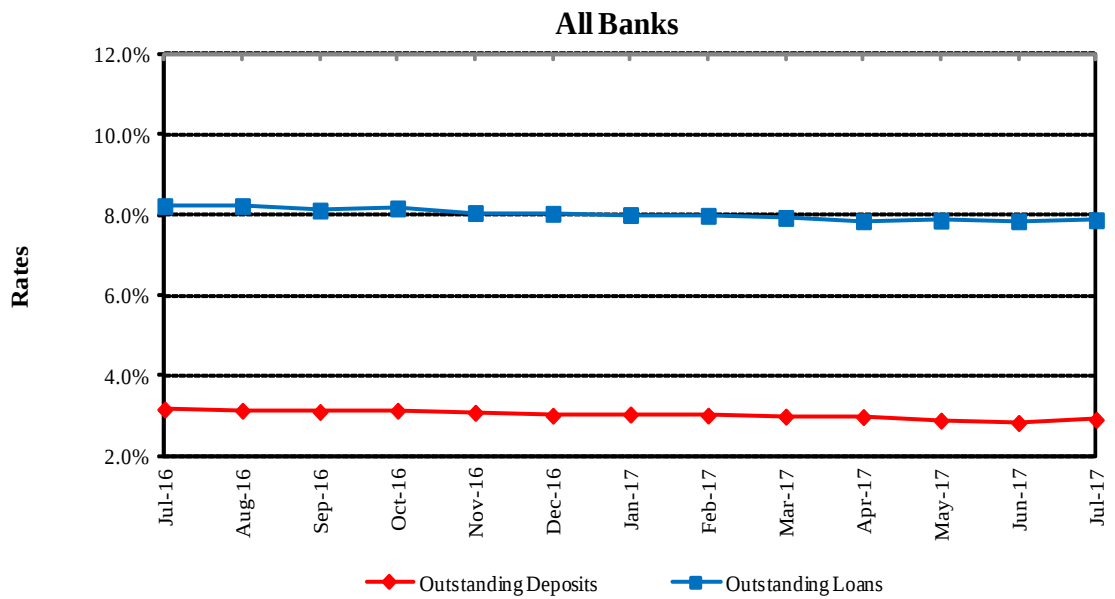
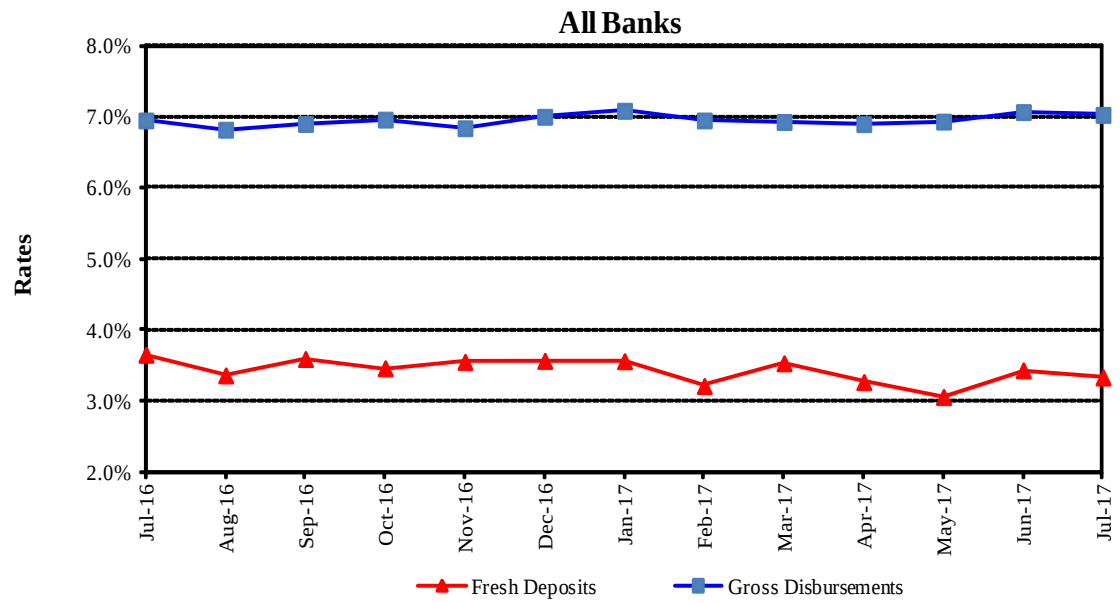
(Percent per annum)

| 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 |
| <b>Mar-2017</b>  |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |
| 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                |
| <b>All Banks</b> | <b>6.93</b>           | <b>7.12</b>         | <b>7.14</b>           | <b>7.37</b>         | <b>7.94</b>           | <b>7.98</b>         | <b>8.31</b>           | <b>8.36</b>         | <b>3.53</b>           | <b>3.52</b>         | <b>4.71</b>           | <b>4.72</b>         | <b>2.99</b>           | <b>3.00</b>         | <b>4.53</b>           | <b>4.52</b>         |
| <b>Apr-2017</b>  |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |
| 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                |
| <b>All Banks</b> | <b>6.90</b>           | <b>7.11</b>         | <b>7.08</b>           | <b>7.33</b>         | <b>7.85</b>           | <b>7.90</b>         | <b>8.23</b>           | <b>8.28</b>         | <b>3.27</b>           | <b>3.19</b>         | <b>4.70</b>           | <b>4.70</b>         | <b>2.98</b>           | <b>2.98</b>         | <b>4.49</b>           | <b>4.48</b>         |
| <b>May-2017</b>  |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |
| Public           | 7.90                  | 8.39                | 7.98                  | 8.50                | 9.56                  | 9.59                | 9.76                  | 9.78                | 3.62                  | 3.33                | 4.69                  | 4.28                | 3.45                  | 3.58                | 4.92                  | 4.89                |
| Private          | 6.94                  | 7.12                | 7.13                  | 7.35                | 7.26                  | 7.29                | 7.62                  | 7.66                | 3.07                  | 2.98                | 4.76                  | 4.70                | 2.75                  | 2.72                | 4.34                  | 4.31                |
| Foreign          | 5.90                  | 6.61                | 5.90                  | 6.61                | 6.11                  | 6.32                | 6.45                  | 6.91                | 2.39                  | 2.53                | 4.15                  | 4.90                | 2.71                  | 2.94                | 3.97                  | 4.66                |
| Specialized      | 13.61                 | 13.61               | 13.61                 | 13.61               | 13.07                 | 13.07               | 13.93                 | 13.93               | 4.27                  | 4.27                | 4.76                  | 4.76                | 3.81                  | 3.80                | 4.80                  | 4.79                |
| <b>All Banks</b> | <b>6.93</b>           | <b>7.21</b>         | <b>7.10</b>           | <b>7.43</b>         | <b>7.87</b>           | <b>7.92</b>         | <b>8.22</b>           | <b>8.27</b>         | <b>3.06</b>           | <b>2.97</b>         | <b>4.70</b>           | <b>4.69</b>         | <b>2.89</b>           | <b>2.90</b>         | <b>4.46</b>           | <b>4.45</b>         |
| <b>Jun-2017</b>  |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |
| Public           | 7.40                  | 7.79                | 7.73                  | 8.23                | 9.44                  | 9.48                | 9.64                  | 9.65                | 3.11                  | 3.96                | 5.19                  | 5.12                | 3.18                  | 3.38                | 4.81                  | 4.77                |
| Private          | 7.04                  | 7.21                | 7.24                  | 7.44                | 7.26                  | 7.29                | 7.61                  | 7.65                | 3.59                  | 3.43                | 5.07                  | 5.01                | 2.74                  | 2.73                | 4.38                  | 4.37                |
| Foreign          | 6.07                  | 6.60                | 6.07                  | 6.61                | 6.12                  | 6.13                | 6.60                  | 6.63                | 2.27                  | 2.38                | 4.07                  | 4.67                | 2.71                  | 2.87                | 4.08                  | 4.58                |
| Specialized      | 13.66                 | 13.66               | 13.67                 | 13.67               | 13.03                 | 13.03               | 13.88                 | 13.88               | 2.69                  | 2.60                | 4.94                  | 4.85                | 3.58                  | 3.57                | 4.80                  | 4.80                |
| <b>All Banks</b> | <b>7.07</b>           | <b>7.28</b>         | <b>7.26</b>           | <b>7.51</b>         | <b>7.86</b>           | <b>7.89</b>         | <b>8.20</b>           | <b>8.23</b>         | <b>3.43</b>           | <b>3.38</b>         | <b>5.02</b>           | <b>5.00</b>         | <b>2.84</b>           | <b>2.86</b>         | <b>4.47</b>           | <b>4.46</b>         |
| <b>Jul-2017</b>  |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |                       |                     |
| Public           | 7.88                  | 8.24                | 7.93                  | 8.30                | 9.09                  | 9.11                | 9.29                  | 9.30                | 5.06                  | 5.06                | 5.47                  | 5.44                | 3.33                  | 3.47                | 4.78                  | 4.75                |
| Private          | 7.02                  | 7.15                | 7.23                  | 7.38                | 7.39                  | 7.42                | 7.74                  | 7.78                | 3.16                  | 3.05                | 4.54                  | 4.47                | 2.80                  | 2.78                | 4.36                  | 4.34                |
| Foreign          | 6.16                  | 6.56                | 6.16                  | 6.56                | 6.30                  | 6.31                | 6.77                  | 6.80                | 2.80                  | 2.92                | 3.99                  | 4.56                | 3.06                  | 3.19                | 4.19                  | 4.60                |
| Specialized      | 13.45                 | 13.45               | 13.49                 | 13.49               | 13.02                 | 13.02               | 13.87                 | 13.87               | 3.85                  | 3.85                | 4.81                  | 4.81                | 3.75                  | 3.74                | 4.72                  | 4.71                |
| <b>All Banks</b> | <b>7.03</b>           | <b>7.19</b>         | <b>7.22</b>           | <b>7.41</b>         | <b>7.88</b>           | <b>7.91</b>         | <b>8.22</b>           | <b>8.25</b>         | <b>3.33</b>           | <b>3.24</b>         | <b>4.62</b>           | <b>4.60</b>         | <b>2.91</b>           | <b>2.93</b>         | <b>4.45</b>           | <b>4.44</b>         |

#### Notes:

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

## Weighted Average Lending and Deposits Rates



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 <sup>1</sup> |                    |
|---------|--------------------------|--------------------|------------------------------------|-------------------|-------------------------------|--------------------|
|         | Production Loans         | Development Loans  | Production Loans                   | Development Loans | Production Loans              | Development Loans  |
| 2006-07 | 9.00 <sup>2</sup>        | 9.00 <sup>2</sup>  | 12.00                              | 16.00             | -                             | -                  |
|         |                          |                    |                                    |                   | -                             | -                  |
| 2007-08 | 9.00 <sup>2</sup>        | 9.00 <sup>2</sup>  | 12.50                              | 17.00             | 15.00 <sup>3</sup>            | 15.00 <sup>3</sup> |
| 2008-09 | 9.00 <sup>2</sup>        | 9.00 <sup>2</sup>  | 15.00                              | 16.00             | 17.00 <sup>3</sup>            | 17.00 <sup>3</sup> |
| 2009-10 | 9.00 <sup>2</sup>        | 9.00 <sup>2</sup>  | 15.00                              | 16.00             | 17.00 <sup>3</sup>            | 17.00 <sup>3</sup> |
| 2010-11 | 9.00 <sup>2</sup>        | 9.00 <sup>2</sup>  | 15.00                              | 16.00             | 17.00 <sup>3</sup>            | 17.00 <sup>3</sup> |
| 2011-12 | 12.00 <sup>4</sup>       | 13.80 <sup>4</sup> | 17.00                              | 18.00             | 17.00 <sup>3</sup>            | 16.00 <sup>3</sup> |
| 2012-13 | 12.00 <sup>4</sup>       | 13.80 <sup>4</sup> | 19.00                              | 18.00             | 16.00 <sup>3</sup>            | 16.00 <sup>3</sup> |
| 2013-14 | 12.00 <sup>4</sup>       | 13.80 <sup>4</sup> | 19.00                              | 18.00             | 16.00 <sup>3</sup>            | 16.50 <sup>3</sup> |
| 2014-15 | 12.90 <sup>4</sup>       | 12.90 <sup>4</sup> | 17.75                              | 17.75             | 15.01 <sup>3</sup>            | 15.01 <sup>3</sup> |
| 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 <sup>st</sup> Jun | 1 <sup>st</sup> Aug | 1 <sup>st</sup> Oct | 1 <sup>st</sup> Dec | 1 <sup>st</sup> Feb | 1 <sup>st</sup> Apr | 1 <sup>st</sup> Jun | 1 <sup>st</sup> Aug | 1 <sup>st</sup> Oct | 1 <sup>st</sup> Feb |
| <b>1. Saving Accounts</b>                                                                       |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |
| (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                |
| <b>2. Khas Deposit Accounts or Certificates<sup>1</sup></b>                                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |
| 3 Years (Rollover)                                                                              |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |
| (i) First 5 periods of complete 6 months                                                        | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               |
| (ii) Last period of complete 6 months                                                           | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               |
| (iii) Three Years (Compound rate)                                                               | 13.42               | 13.42               | 13.42               | 13.42               | 13.42               | 13.42               | 13.42               | 13.42               | 13.42               | 13.42               |
| <b>3. Mahana Amdani Accounts<sup>2</sup></b>                                                    |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |
| (i) 1 <sup>st</sup> year                                                                        | 7.00                | 7.00                | 7.00                | 7.00                | 7.00                | 7.00                | 7.00                | 7.00                | 7.00                | 7.00                |
| (ii) 2 <sup>nd</sup> year                                                                       | 7.24                | 7.24                | 7.24                | 7.24                | 7.24                | 7.24                | 7.24                | 7.24                | 7.24                | 7.24                |
| (iii) 3 <sup>rd</sup> year                                                                      | 7.43                | 7.43                | 7.43                | 7.43                | 7.43                | 7.43                | 7.43                | 7.43                | 7.43                | 7.43                |
| (iv) 4 <sup>th</sup> year                                                                       | 7.79                | 7.79                | 7.79                | 7.79                | 7.79                | 7.79                | 7.79                | 7.79                | 7.79                | 7.79                |
| (v) 5 <sup>th</sup> year                                                                        | 8.45                | 8.45                | 8.45                | 8.45                | 8.45                | 8.45                | 8.45                | 8.45                | 8.45                | 8.45                |
| (vi) 6 <sup>th</sup> year                                                                       | 9.25                | 9.25                | 9.25                | 9.25                | 9.25                | 9.25                | 9.25                | 9.25                | 9.25                | 9.25                |
| (vii) 7 <sup>th</sup> year                                                                      | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               |
| (viii) Compound rate on maturity                                                                | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               | 10.41               |
| <b>4. Defence Saving Certificates<sup>3</sup></b>                                               |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |
| (i) 1 <sup>st</sup> year                                                                        | 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                |
| <b>5. National Deposit Certificates / Accounts<sup>4</sup></b>                                  |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |
| (i) 1 year (Rollover)                                                                           | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.00               | 13.0                |
| <b>6 (a) Special Saving Certificates (Reg)<sup>5</sup></b><br><b>or Special Saving Accounts</b> |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |
| (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>(b) Special Saving Certificates (Bearer)<sup>5</sup></b>                                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |
| (i) First 4 periods of complete 6 months                                                        | 12.00               | 12.00               | 12.00               | 12.00               | 12.00               | 12.00               | 12.00               | 12.00               | 12.00               | 12.00               |
| (ii) Last 2 periods of complete 6 months                                                        | 14.00               | 14.00               | 14.00               | 14.00               | 14.00               | 14.00               | 14.00               | 14.00               | 14.00               | 14.00               |
| <b>7. Regular Income Certificates<sup>6</sup></b>                                               | 7.608               | 8.52                | 7.85                | 7.54                | 7.10                | 6.63                | 6.55                | 6.31                | 6.36                | 6.54                |
| <b>8. Pensioner's Benefit Accounts<sup>7</sup></b>                                              | 10.56               | 11.04               | 10.80               | 10.56               | 10.32               | 9.60                | 9.60                | 9.12                | 9.36                | 9.36                |
| <b>9. Behbood Saving Certificate<sup>8</sup></b>                                                | 10.56               | 11.04               | 10.80               | 10.56               | 10.32               | 9.60                | 9.60                | 9.12                | 9.36                | 9.36                |
| <b>10. Short Term Saving Certificate<sup>9</sup></b>                                            |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |
| (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 1<sup>st</sup> July 2012

### 3.34 Branchless Banking: Key Indicators

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

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

Source: Agricultural Credit & Microfinance Department SBP

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

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

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

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

( Million Rupees )

| PERIOD       |                  | 2014             | 2015             | 2016             | 2016           |                | 2017           |                |                |                |
|--------------|------------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|
|              |                  |                  |                  |                  | Jun            | Jul            | Apr            | May            | Jun            | Jul            |
| Karachi      | Issued           | 534,750          | 821,069          | 910,456          | 150,851        | 60,297         | 53,186         | 93,686         | 169,191        | 15,196         |
|              | En-cashed        | 1,227,668        | 1,212,252        | 1,290,400        | 128,853        | 161,541        | 95,232         | 55,534         | 114,832        | 190,005        |
| Lahore       | Issued           | 593,173          | 616,676          | 690,070          | 31,326         | 59,649         | 60,059         | 71,951         | 62,129         | 115,894        |
|              | En-cashed        | 597,883          | 665,384          | 461,122          | 42,900         | 34,000         | 32,000         | 60,000         | 42,000         | -              |
| Peshawar     | Issued           | 179,024          | 166,565          | 179,090          | 25,862         | 27,504         | 16,636         | 3,394          | 1,156          | 23,806         |
|              | En-cashed        | 124,786          | 136,806          | 155,507          | 17,609         | 12,488         | 13,153         | 13,099         | 32,334         | 1,859          |
| Quetta       | Issued           | 26,411           | 22,173           | 25,093           | 2,775          | 2,587          | 16             | 373            | 2,252          | 4,080          |
|              | En-cashed        | 49,177           | 72,825           | 70,434           | 11,758         | 4,770          | 3,151          | 8,504          | 12,025         | 4,648          |
| Faisalabad   | Issued           | 91,471           | 83,279           | 91,785           | 2,665          | 6,372          | 7,954          | 5,276          | 2,471          | 9,003          |
|              | En-cashed        | 82,859           | 102,932          | 112,253          | 14,347         | 8,546          | 6,994          | 5,767          | 20,392         | 3,506          |
| Rawalpindi   | Issued           | 137,787          | 113,176          | 139,243          | 22,080         | 11,670         | 7,515          | 12,895         | 45,925         | 25,795         |
|              | En-cashed        | 188,788          | 147,202          | 135,748          | 12,802         | 11,870         | 16,886         | 10,660         | 17,393         | 8,265          |
| Hyderabad    | Issued           | 22,291           | 14,548           | 10,010           | 1,995          | 1,900          | 18             | 50             | -              | 2,372          |
|              | En-cashed        | 19,502           | 43,579           | 49,230           | 8,507          | 3,187          | 2,605          | 3,191          | 9,740          | 1,191          |
| Islamabad    | Issued           | 146,040          | 205,872          | 251,120          | 42,130         | 13,251         | 34,670         | 20,900         | 45,300         | 5,054          |
|              | En-cashed        | 448,704          | 426,716          | 345,000          | 80,199         | 14,785         | 20,450         | 17,933         | 83,697         | 19,330         |
| Multan       | Issued           | 27,134           | 16,366           | 9,612            | 2,294          | 1,825          | 500            | 832            | 443            | 1,085          |
|              | En-cashed        | 47,290           | 69,989           | 73,131           | 12,818         | 4,670          | 4,343          | 7,730          | 14,952         | 2,000          |
| Sialkot      | Issued           | 8,130            | 7,643            | 12,438           | 130            | 2,740          | 200            | 94             | 200            | 2,376          |
|              | En-cashed        | 73,571           | 94,301           | 110,444          | 15,909         | 9,718          | 6,592          | 11,606         | 18,927         | 3,985          |
| Sukkur       | Issued           | 8,103            | 8,408            | 11,677           | 829            | 1,220          | 1,528          | 2,010          | -              | -              |
|              | En-cashed        | 17,592           | 35,111           | 48,575           | 5,298          | 3,445          | 7,288          | 8,881          | 8,297          | 2,449          |
| D.I. Khan    | Issued           | 11,885           | 14,138           | 7,410            | 500            | 920            | 600            | 1,400          | -              | 1,500          |
|              | En-cashed        | 5,644            | 10,811           | 12,454           | 1,108          | 769            | 580            | 1,480          | 696            | 60             |
| Bahawalpur   | Issued           | 4,484            | 2,608            | 3,203            | 681            | 542            | 50             | 64             | 126            | 400            |
|              | En-cashed        | 17,034           | 17,979           | 41,131           | 4,448          | 1,160          | 4,315          | 8,360          | 5,560          | 202            |
| Muzaffarabad | Issued           | 48,068           | 45,227           | 47,735           | 5,750          | 2,300          | 3,648          | 4,218          | 6,622          | 3              |
|              | En-cashed        | 5,094            | 7,068            | 4,382            | 547            | 900            | 218            | 365            | 504            | ..             |
| Gujranwala   | Issued           | 11,648           | 8,940            | 6,348            | 445            | 47             | 731            | 77             | 50             | 442            |
|              | En-cashed        | 32,567           | 55,280           | 62,864           | 10,539         | 4,556          | 2,948          | 9,687          | 11,797         | 3,017          |
| <b>TOTAL</b> | <b>Issued</b>    | <b>1,850,398</b> | <b>2,146,683</b> | <b>2,395,286</b> | <b>290,313</b> | <b>192,824</b> | <b>187,311</b> | <b>217,220</b> | <b>335,865</b> | <b>207,006</b> |
|              | <b>En-cashed</b> | <b>2,938,159</b> | <b>3,098,228</b> | <b>2,972,671</b> | <b>367,642</b> | <b>276,405</b> | <b>216,755</b> | <b>222,797</b> | <b>393,146</b> | <b>240,517</b> |

### 3.36 Clearing House Statistics

( Thousand Cheques )  
( Million Rupees )

| PERIOD     |                        | 2014       | 2015       | 2016       | 2016      |           | 2017      |           |           |           |
|------------|------------------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
|            |                        |            |            |            | Jun       | Jul       | Apr       | May       | Jun       | Jul       |
| Karachi    | No. of Cheques Cleared | 32,994     | 32,189     | 33,175     | 2,928     | 2,138     | 2,763     | 3,090     | 2,615     | 2,520     |
|            | Amount                 | 11,520,638 | 10,101,209 | 11,158,634 | 1,093,974 | 779,101   | 988,585   | 1,174,997 | 1,125,292 | 971,283   |
| Lahore     | No. of Cheques Cleared | 11,784     | 11,805     | 10,512     | 979       | 680       | 844       | 974       | 913       | 795       |
|            | Amount                 | 4,352,834  | 4,538,245  | 4,647,395  | 504,797   | 309,921   | 385,965   | 468,287   | 491,841   | 407,358   |
| Peshawar   | No. of Cheques Cleared | 2,040      | 1,882      | 1,645      | 174       | 101       | 132       | 156       | 164       | 116       |
|            | Amount                 | 1,103,054  | 972,390    | 933,308    | 115,211   | 62,998    | 83,614    | 91,327    | 128,608   | 74,334    |
| Quetta     | No. of Cheques Cleared | 1,570      | 1,329      | 961        | 97        | 60        | 75        | 81        | 86        | 72        |
|            | Amount                 | 877,856    | 723,999    | 600,350    | 76,597    | 40,837    | 48,469    | 55,403    | 89,685    | 52,578    |
| Faisalabad | No. of Cheques Cleared | 2,930      | 3,088      | 2,576      | 259       | 169       | 195       | 266       | 229       | 199       |
|            | Amount                 | 1,201,384  | 1,229,680  | 1,193,693  | 124,202   | 87,137    | 95,919    | 123,192   | 119,709   | 126,211   |
| Rawalpindi | No. of Cheques Cleared | 3,165      | 2,972      | 2,693      | 263       | 163       | 219       | 248       | 245       | 205       |
|            | Amount                 | 1,872,549  | 1,665,050  | 1,444,595  | 205,056   | 93,357    | 140,408   | 157,331   | 226,978   | 129,654   |
| Hyderabad  | No. of Cheques Cleared | 1,116      | 65         | 92         | 15        | 3         | 8         | 11        | 16        | 4         |
|            | Amount                 | 73,623     | 51,615     | 62,345     | 10,774    | 2,218     | 6,218     | 8,093     | 15,712    | 3,216     |
| Islamabad  | No. of Cheques Cleared | 4,285      | 4,337      | 4,139      | 424       | 249       | 323       | 374       | 396       | 285       |
|            | Amount                 | 3,797,246  | 3,311,375  | 3,511,905  | 446,563   | 206,077   | 338,076   | 359,011   | 474,256   | 313,984   |
| Multan     | No. of Cheques Cleared | 1,403      | 1,321      | 1,115      | 104       | 71        | 90        | 113       | 100       | 88        |
|            | Amount                 | 826,903    | 812,528    | 814,818    | 84,702    | 57,158    | 66,131    | 80,582    | 74,458    | 75,088    |
| Sialkot    | No. of Cheques Cleared | 810        | 764        | 756        | 70        | 50        | 61        | 81        | 70        | 58        |
|            | Amount                 | 258,397    | 256,679    | 305,575    | 31,041    | 19,733    | 26,518    | 35,290    | 34,088    | 28,998    |
| Sukkur     | No. of Cheques Cleared | 2,157      | 2,044      | 1,658      | 154       | 92        | 162       | 186       | 158       | 126       |
|            | Amount                 | 374,960    | 415,159    | 360,066    | 35,627    | 28,819    | 30,623    | 42,305    | 44,106    | 43,110    |
| D.I. Khan  | No. of Cheques Cleared | 12         | 11         | 15         | 4         | ..        | 1         | 2         | 5         | ..        |
|            | Amount                 | 6,013      | 6,559      | 12,570     | 1,901     | 765       | 1,057     | 1,087     | 2,029     | 717       |
| Others     | No. of Cheques Cleared | 3,243      | 3,574      | 2,591      | 271       | 152       | 199       | 294       | 265       | 198       |
|            | Amount                 | 1,265,862  | 1,282,800  | 1,255,483  | 148,279   | 84,379    | 113,695   | 150,006   | 200,734   | 148,705   |
| TOTAL      | No. of Cheques Cleared | 67,508     | 65,383     | 61,926     | 5,742     | 3,928     | 5,073     | 5,874     | 5,262     | 4,665     |
|            | Amount                 | 27,531,320 | 25,367,283 | 26,300,736 | 2,878,724 | 1,772,500 | 2,325,278 | 2,746,911 | 3,027,497 | 2,375,236 |

Source: SBP-BSC (Bank) and NBP

### 3.37 Electronic Banking Statistics

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

### 3.37 Electronic Banking Statistics

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

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

#### Paper based Transactions

(Volume in Million & Value in Billion Rupees)

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

\* 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             |
| <b>Total</b>                   | <b>5,702,816</b> | <b>634,546</b> | <b>11.1</b>     | <b>5,574,287</b> | <b>631,326</b> | <b>11.3</b>     | <b>6,013,080</b> | <b>604,666</b> | <b>10.1</b>     | <b>6,120,858</b> | <b>603,771</b> | <b>9.9</b>      |

| 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            |
| <b>Total</b>                      | <b>5,702,816</b> | <b>634,546</b> | <b>11.1</b>     | <b>5,574,287</b> | <b>631,326</b> | <b>11.3</b>     | <b>6,013,080</b> | <b>604,666</b> | <b>10.1</b>     | <b>6,120,858</b> | <b>603,771</b> | <b>9.9</b>      |

Source: Financial Stability Department SBP

### 3.40 Non-Performing Loans

(Domestic and Overseas Operations)

( Million Rupees)

| Banks / DFIs                   | 31-03-2017*    |               |                                 | 30-06-2017*     |                |                                 |
|--------------------------------|----------------|---------------|---------------------------------|-----------------|----------------|---------------------------------|
|                                | NPLs           | Net NPLs      | Net NPLs to<br>Net Loans<br>(%) | NPLs            | Net NPLs       | Net NPLs to<br>Net Loans<br>(%) |
| <b>All Banks &amp; DFIs</b>    | <b>619,603</b> | <b>92,054</b> | <b>1.62</b>                     | <b>6 30,477</b> | <b>104,082</b> | <b>1.68</b>                     |
| <b>All Banks</b>               | <b>603,771</b> | <b>88,053</b> | <b>1.57</b>                     | <b>6 14,816</b> | <b>100,111</b> | <b>1.64</b>                     |
| <b>Commercial Banks</b>        | <b>571,097</b> | <b>75,069</b> | <b>1.38</b>                     | <b>5 62,479</b> | <b>66,948</b>  | <b>1.12</b>                     |
| Public Sector Commercial Banks | 191,253        | 35,378        | 3.42                            | 1 87,586        | 28,470         | 2.49                            |
| Local Private Banks            | 376,897        | 39,697        | 0.90                            | 3 71,956        | 38,488         | 0.80                            |
| Foreign Banks                  | 2,948          | (6)           | (0.02)                          | 2 ,937          | (10)           | (0.03)                          |
| Specialized Banks              | 32,673         | 12,984        | 8.78                            | 5 2,337         | 33,163         | 21.91                           |
| <b>DFIs</b>                    | <b>15,832</b>  | <b>4,001</b>  | <b>5.78</b>                     | <b>1 5,661</b>  | <b>3,971</b>   | <b>5.33</b>                     |

### Cash Recovery against Non Performing Loans

( Million Rupees)

| Banks / DFIs                   | For the Quarter<br>ended Mar 2017* | For the Quarter<br>ended Jun 2017* |
|--------------------------------|------------------------------------|------------------------------------|
| <b>All Banks &amp; DFIs</b>    | <b>13,990</b>                      | <b>34,705</b>                      |
| <b>All Banks</b>               | <b>13,624</b>                      | <b>33,848</b>                      |
| <b>Commercial Banks</b>        | <b>11,539</b>                      | <b>14,881</b>                      |
| Public Sector Commercial Banks | 1,912                              | 5,455                              |
| Local Private Banks            | 9,612                              | 9,416                              |
| Foreign Banks                  | 15                                 | 11                                 |
| <b>Specialized Banks</b>       | <b>2,084</b>                       | <b>18,966</b>                      |
| <b>DFIs</b>                    | <b>367</b>                         | <b>857</b>                         |

\* 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.”