3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

Liabilities/Assets	2014		2015		2016		2017
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
Liabilities							
Capital	505,747.2	505,876.0	501,119.9	540,096.2	548,631.7	552,067.2	657,627.1
Reserves	381,542.0	463,359.4	615,757.0	641,746.7	620,448.7	670,241.5	639,464.0
Demand Deposits	**4,466,637.9**	**4,504,968.9**	**5,172,476.2**	**5,093,745.0**	**5,561,224.4**	**6,091,277.9**	**6,625,035.0**
(a) Scheduled Banks	91,218.2	98,803.1	100,097.7	130,265.0	125,696.4	156,691.2	137,339.5
(b) Others	4,375,419.7	4,406,165.8	5,072,378.6	4,963,480.0	5,435,528.0	5,934,586.7	6,487,695.6
Time Deposits	**3,686,782.7**	**4,007,387.0**	**4,095,938.6**	**4,471,553.0**	**4,735,749.1**	**4,922,988.5**	**5,116,374.3**
(a) Scheduled Banks	10,637.4	10,199.9	15,308.1	25,153.3	13,620.1	16,316.8	11,969.3
(b) Others	3,676,145.2	3,997,187.1	4,080,630.5	4,446,399.7	4,722,129.0	4,906,671.7	5,104,405.0
Borrowings from	**651,725.4**	**1,004,854.1**	**1,270,882.4**	**1,671,566.8**	**2,205,538.8**	**1,813,770.6**	**2,598,567.8**
(a). State Bank of Pakistan	300,724.0	640,774.4	917,993.5	1,412,514.5	1,787,927.8	1,196,829.5	1,852,645.3
(b) Banks Abroad	53,492.3	78,326.8	107,372.1	129,203.3	172,580.1	210,077.1	318,209.0
(c) Other Scheduled Banks	297,509.1	285,753.0	245,516.8	129,849.0	245,030.9	406,864.0	427,713.5
Head Office and Inter-Bank Adjustment	112,117.6	133,203.2	169,715.1	262,859.0	134,407.5	149,948.3	145,795.8
Contingent Liabilities as per contra	3,143,416.0	3,810,594.3	4,193,278.7	4,196,427.7	4,446,871.7	4,151,895.4	5,092,265.8
Other Liabilities	3,571,160.9	3,286,848.8	3,115,490.3	3,435,634.1	3,508,024.7	4,269,817.7	3,743,437.9
Total Liabilities / Assets	**16,519,129.8**	**17,717,091.8**	**19,134,658.2**	**20,313,628.4**	**21,760,896.7**	**22,622,007.3**	**24,618,567.7**
Assets							
Cash	**851,744.2**	**742,013.9**	**937,644.7**	**813,373.2**	**821,920.2**	**1,113,358.3**	**1,215,145.2**
(a) Notes, Coins and Silver	163,766.0	165,758.7	187,997.8	190,966.5	256,738.8	212,555.5	294,332.1
(b) Balances with State Bank of Pakistan	525,276.6	316,856.2	405,453.1	415,475.4	380,156.7	636,117.9	650,567.5
(c) Balances with Other Scheduled Banks	162,701.7	259,399.0	344,193.8	206,931.3	185,024.7	264,685.0	270,245.6
Balances held Abroad	202,003.6	194,060.3	186,453.2	226,193.8	188,926.2	175,738.3	217,541.2
Bills Purchased and Discounted	224,002.9	223,108.6	201,422.5	171,840.1	190,090.3	176,612.8	208,966.9
Advances to	**4,211,236.8**	**4,473,778.5**	**4,643,595.7**	**4,922,944.9**	**5,198,093.1**	**5,649,917.1**	**6,047,133.8**
(a) Scheduled Banks	78,261.5	61,359.1	139,739.8	178,894.1	119,901.1	246,686.9	81,194.8
(b) Others	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8	5,078,192.0	5,403,230.2	5,965,939.0
Investment in Securities and Shares	**4,490,304.3**	**5,191,601.1**	**6,011,774.8**	**6,752,158.1**	**7,610,278.2**	**7,268,792.7**	**8,227,773.0**
(a) Federal Government Securities	2,125,727.2	2,640,857.0	3,017,006.1	3,377,903.4	3,975,046.5	3,144,843.2	3,374,796.2
(b) Treasury Bills	1,547,276.3	1,728,730.5	2,164,377.3	2,537,577.9	2,666,090.3	3,145,702.9	3,783,600.4
(c) Provincial Governments Securities	-	-	-	-		-	-
(d) Foreign Securities	140,184.4	97,653.5	104,955.0	99,727.8	185,504.3	121,077.1	236,707.6
(e) Others	677,116.4	724,360.1	725,436.4	736,949.0	783,637.1	857,169.5	832,668.8
Bank Premises	**214,081.1**	**201,254.3**	**238,727.9**	**244,496.3**	**268,335.0**	**256,711.9**	**295,253.6**
Head Office and Inter-Bank Adjustment	**734,753.5**	**629,373.4**	**615,872.8**	**933,679.9**	**791,734.1**	**1,340,189.5**	**999,505.6**
Contingent Assets as per contra	**3,143,416.0**	**3,810,594.3**	**4,193,278.7**	**4,196,427.7**	**4,446,871.7**	**4,151,895.4**	**5,092,265.8**
Other Assets	**2,447,587.3**	**2,251,307.2**	**2,105,887.8**	**2,052,514.4**	**2,244,647.9**	**2,488,791.4**	**2,314,982.6**

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits

by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2015				2016				2017	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount
Current Deposits	**20,598,144**	**3,019,555.7**	**21,746,238**	**2,972,133.4**	**22,952,066**	**3,320,845.1**	**24,611,041**	**3,529,662.3**	**26,106,174**	**3,875,767.2**
Call Deposits	**182,792**	**152,290.1**	**177,924**	**125,084.7**	**236,955**	**160,330.3**	**234,823**	**165,902.0**	**264,426**	**243,578.3**
Other Deposits Accounts	**99,822**	**37,169.0**	**89,994**	**44,294.5**	**105,047**	**50,630.9**	**93,342**	**73,615.7**	**109,297**	**90,065.7**
Saving Deposits	**19,505,796**	**3,924,882.7**	**20,084,727**	**4,088,784.0**	**20,201,900**	**4,369,175.0**	**20,083,575**	**4,601,833.5**	**20,711,068**	**4,940,453.1**
FIXED DEPOSITS	**1,392,971**	**2,019,111.6**	**1,273,957**	**2,179,583.1**	**1,522,806**	**2,256,675.7**	**1,468,461**	**2,470,244.9**	**1,815,147**	**2,442,236.4**
Less Than 6 months	546,727	770,072.2	394,043	849,875.5	550,535	803,367.1	694,075	883,283.2	778,861	814,275.1
For 6 months & over but less than 1 year	141,129	273,575.6	229,338	347,019.8	165,884	381,503.8	141,162	425,611.3	139,039	442,027.3
For 1 year & over but less than 2 years	271,520	687,394.3	248,744	688,204.7	378,983	763,505.4	263,495	862,236.8	340,535	913,850.0
For 2 years & over but less than 3 years	75,114	37,859.5	66,434	37,797.1	74,840	42,660.2	61,992	36,237.5	56,586	30,126.6
For 3 years & over but less than 4 years	136,895	107,425.6	116,023	113,865.0	108,288	83,077.2	98,244	82,679.0	95,747	68,719.7
For 4 years & over but less than 5 years	18,990	7,431.8	13,330	5,933.4	14,901	4,978.7	11,067	3,534.9	13,595	4,832.5
For 5 years & over	202,596	135,352.6	206,045	136,887.5	229,375	177,583.3	198,426	176,662.2	390,784	168,405.3
All Deposits	**41,779,525**	**9,153,009.0**	**43,372,840**	**9,409,879.7**	**45,018,774**	**10,157,657.0**	**46,491,242**	**10,841,258.4**	**49,006,112**	**11,592,100.6**

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	2014		2015		2016		2017
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
A. FOREIGN CONSTITUENTS:	**82,900.2**	**86,369.0**	**95,035.4**	**111,617.4**	**111,990.1**	**112,132.7**	**126,415.9**
I. Official	10,615.2	12,755.8	14,747.2	15,298.4	17,335.5	17,549.5	18,912.8
II. Business	40,706.4	40,181.5	46,718.2	52,085.7	51,543.7	54,678.7	57,669.0
III. Personal	31,578.6	33,431.6	33,570.0	44,233.4	43,110.9	39,904.4	49,834.1
B. DOMESTIC CONSTITUENTS :	**7,968,664.8**	**8,316,984.0**	**9,057,973.6**	**9,298,262.2**	**10,045,666.9**	**10,729,125.7**	**11,465,684.7**
I. Government :	**825,071.4**	**866,947.8**	**985,439.5**	**1,066,426.0**	**1,235,250.1**	**1,344,112.1**	**1,584,254.6**
A. Federal Government	471,628.9	518,887.7	558,674.8	638,142.6	744,874.3	783,981.2	916,845.2
B. Provincial Governments	330,135.4	327,769.5	404,401.0	407,848.1	467,303.5	533,566.7	624,451.0
C. Local Bodies (City Governments)	23,307.0	20,290.5	22,363.6	20,435.3	23,072.3	26,564.2	42,958.4
II. Non-Financial Public Sector Enterprises :	**467,075.8**	**493,245.1**	**480,793.8**	**489,923.1**	**561,827.1**	**634,300.3**	**705,130.9**
A. Agriculture, Forestry, Hunting & Fishing	395.0	321.2	360.0	371.8	494.8	508.2	549.9
B. Mining & Quarrying	70,894.9	97,033.9	83,753.9	82,004.4	85,082.9	116,736.3	95,302.8
C. Manufacturing	117,532.7	110,123.1	117,012.4	126,644.6	139,875.4	145,948.1	184,254.6
D. Construction	152.3	225.7	245.5	196.3	345.9	347.6	297.6
E. Utilities	97,012.0	108,743.9	108,403.2	103,146.1	138,209.5	135,456.0	171,277.6
F. Commerce	38,596.2	38,681.7	29,925.7	24,757.5	18,431.6	20,196.5	28,134.4
G. Transport, Storage & Communication	103,364.5	102,914.6	106,746.8	115,648.7	130,185.9	123,937.7	133,725.0
H. Services	26,444.5	27,068.4	29,880.8	30,451.1	37,782.7	38,836.5	39,482.7
I. Others	12,683.7	8,132.5	4,465.5	6,702.5	11,418.4	52,333.4	52,106.4
III. Non-Bank Financial Companies :	**173,316.1**	**163,181.9**	**191,283.2**	**278,431.2**	**281,417.0**	**352,725.1**	**399,531.3**
A. Co-operative Banks	2,361.6	2,141.3	2,113.8	4,639.6	7,883.7	5,604.3	7,687.0
B. Development Financial Institutions	2,676.5	2,929.7	2,990.0	4,072.6	2,912.4	5,673.5	8,478.4
C. Insurance Companies	29,505.4	42,654.5	40,532.8	66,275.6	58,678.9	85,423.0	85,020.7
D. Micro Finance Banks	1,783.5	2,358.3	2,381.2	4,217.9	4,860.0	3,305.2	6,865.2
E. Other NBFC's	136,989.2	113,098.0	143,265.5	199,225.4	207,082.1	252,719.1	291,479.9
IV. Private Sector Enterprises :	**2,295,565.9**	**2,346,704.5**	**2,511,456.1**	**2,432,551.6**	**2,540,568.5**	**2,772,566.3**	**2,881,595.1**
A. Agriculture, Hunting and Forestry	209,173.5	215,626.7	211,740.3	225,085.0	242,061.3	263,887.5	240,720.1
1- Growing of crops	187,886.0	193,051.4	189,203.8	203,935.6	222,149.1	243,732.3	219,841.4
2- Farming of animals	11,669.6	12,177.2	11,368.6	9,811.9	10,598.6	10,033.3	10,257.5
3- Agricultural and animal husbandry	5,729.3	5,481.3	5,661.9	5,161.9	4,200.8	3,921.6	3,959.7
4- Agricultural machinery and equipments	2,868.9	3,651.4	4,023.4	4,527.4	3,382.2	4,020.6	3,960.1
5- Hunting, trapping, forestry & logging	49.1	85.8	113.1	111.0	49.5	108.4	98.8
6- Forestry and Logging and Related Service	970.7	1,179.6	1,369.5	1,537.2	1,681.2	2,071.3	2,602.7
B. Fishing and fish farming etc.	2,015.6	2,495.1	2,319.1	2,525.0	2,356.1	1,903.4	1,999.6
C. Mining and Quarrying	59,755.6	69,787.8	94,917.4	86,412.2	71,833.7	83,046.0	82,222.4
1- Mining of coal	11,073.8	11,975.6	12,441.6	13,903.6	13,764.8	17,138.2	16,277.7
2- Crude petroleum & natural gas	42,953.2	51,083.3	74,544.1	65,379.8	48,731.8	57,218.6	58,100.1
3- Iron & non-ferrous metal ores	2,259.5	1,022.9	2,526.2	2,444.0	4,969.4	3,494.4	3,336.0
4- Quarrying of stone, sand and clay	768.4	872.2	805.4	786.8	902.3	882.2	929.7
5- Chemical, fertilizer, Salt etc.	2,700.7	4,833.8	4,600.1	3,898.0	3,465.5	4,312.7	3,578.8
D. Manufacturing	490,406.9	606,901.6	686,520.2	690,441.1	687,258.8	767,446.4	771,903.3
1- Food products and beverages	90,117.7	108,231.0	120,480.0	133,919.8	107,758.8	139,921.9	131,209.1
2- Tobacco products	1,889.5	1,962.4	3,350.9	1,601.9	2,137.8	2,327.3	3,279.4
3- Textiles	92,186.6	108,616.2	118,801.4	103,897.1	110,513.4	122,866.0	113,838.7
i) Spinning, weaving, finishing of textiles	76,222.6	89,388.9	94,926.1	75,482.8	78,527.3	83,049.6	77,015.6
a) Spinning of fibers	46,103.2	48,170.5	53,589.8	44,691.2	45,236.4	48,840.3	42,961.2
b) Weaving of textiles	15,191.2	27,059.5	26,577.5	17,696.8	17,232.0	18,462.7	18,730.1
c) Finishing of textiles	14,928.3	14,158.8	14,758.8	13,094.8	16,058.8	15,746.7	15,324.3
ii) Made-up textile articles	7,096.4	8,430.0	11,193.4	11,808.1	12,941.0	15,302.6	16,545.8
iii) Knit wear	3,767.4	4,070.9	4,252.0	4,872.3	5,136.4	5,608.0	5,872.0
iv) Carpets and rugs	1,945.2	2,547.3	2,804.9	3,168.4	3,134.3	4,025.0	4,143.2
v) Other textiles n.e.s.	3,155.0	4,179.2	5,625.0	8,565.6	10,774.5	14,880.8	10,262.2
4- Wearing apparel, readymade garments etc.	10,021.4	13,514.0	14,637.4	14,948.4	17,020.8	20,216.8	22,542.3

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2014		2015		2016		2017
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
5- Tanning and dressing of leather; manufacture of luggage and footwear	10,028.7	12,360.2	12,147.3	13,917.8	13,822.8	16,746.5	17,069.6
i.) Tanning & dressing of leather, luggage, handbags etc.	3,725.7	4,946.3	5,132.5	5,591.4	6,381.0	8,638.0	8,377.8
ii.) Footwear	6,303.0	7,413.9	7,014.8	8,326.4	7,441.7	8,108.5	8,691.8
a) Leather wear	5,483.3	6,688.2	5,922.9	7,308.8	6,166.4	6,657.6	7,125.2
b) Rubber and Plastic wear	819.7	725.7	1,091.9	1,017.6	1,275.4	1,450.9	1,566.6
6- Wood and products of wood cork	2,246.1	3,150.8	3,302.7	4,363.9	4,546.9	4,364.2	4,461.6
7- Paper, paperboard and products	4,303.8	4,162.7	4,902.3	6,044.9	6,029.1	6,601.0	7,499.2
8- Printing, publishing and allied industries	12,467.7	8,376.9	12,400.8	11,712.8	12,018.7	12,738.1	14,549.1
9- Coke and refined petroleum products	46,799.7	51,572.7	51,397.5	49,719.8	43,039.3	50,623.7	54,332.4
10- Chemicals and chemical products	68,513.0	125,018.0	106,329.8	118,203.8	106,029.9	131,913.9	108,372.2
11- Rubber and plastics products	7,817.7	7,498.9	8,082.6	7,048.7	7,041.9	8,932.9	9,726.9
12- Other non-metallic mineral products	15,418.9	23,383.6	33,144.6	38,938.9	49,877.0	34,937.2	54,667.5
13- Basic metals	20,073.8	21,375.2	21,574.0	20,944.1	19,304.6	20,879.5	28,265.4
14- Fabricated metal products	5,531.5	6,353.8	7,548.2	5,716.8	6,579.7	7,780.0	9,288.2
15- Machinery and equipment	16,503.2	18,997.0	41,772.8	24,717.2	24,700.6	26,636.5	29,723.2
16- Office, accounting and computing machinery	1,174.8	1,029.3	991.4	1,809.0	1,278.5	2,135.5	2,053.8
17- Electrical machinery and apparatus	17,147.5	14,803.9	18,926.4	25,530.6	23,341.5	24,490.5	20,318.5
18- Radio, television and communication equipment and apparatus	2,344.2	3,077.7	6,379.2	4,194.7	4,023.4	4,392.2	4,172.8
19- Medical, precision and optical instruments, watches and clocks	7,029.5	8,911.0	10,183.3	11,692.4	12,653.6	13,302.3	12,185.4
20- Motor vehicles, trailers and semi-trailers	23,617.9	26,025.0	49,017.5	48,425.0	69,982.8	65,282.1	70,909.7
21- Other transport equipments	3,377.1	6,242.2	8,538.1	7,793.0	8,163.5	10,762.0	10,329.4
22- Furniture and fixture	2,712.9	2,594.6	1,703.7	1,635.9	1,551.7	1,878.1	2,117.4
23- Jewellery and related articles	2,353.6	2,727.5	2,493.0	2,580.7	2,795.2	2,979.1	2,471.7
24- Sports goods	2,644.8	2,924.2	3,298.9	3,760.4	4,215.2	4,945.4	4,709.4
25- Handicrafts	113.8	133.9	169.5	158.2	361.0	199.2	177.0
26- Other manufacturing n.e.s.	23,971.6	23,858.9	24,946.8	27,165.2	28,471.1	29,594.5	33,633.2
E. Ship breaking and waste / scrape (junk) etc.	2,820.5	3,349.1	2,787.3	2,802.2	2,290.4	2,904.5	3,668.8
F. Electricity, gas and water supply	56,440.6	59,709.2	74,508.5	77,680.7	93,722.9	108,039.7	134,181.8
G. Construction	150,960.9	157,011.7	164,771.7	138,492.7	184,763.7	179,137.0	247,219.9
1- Building	114,391.1	114,225.3	119,438.5	100,134.3	125,032.7	121,625.6	158,583.7
2- Infrastructure	36,569.7	42,786.4	45,333.3	38,358.4	59,731.1	57,511.4	88,636.2
H. Commerce and Trade	358,978.9	360,605.5	370,860.5	344,212.7	352,878.9	382,537.7	375,486.9
1- Sale, maintenance and repair of motor vehicles and motorcycles	17,611.7	15,425.4	18,339.7	16,094.2	17,989.5	17,937.7	18,508.2
2- Wholesale and commission trade	169,028.9	175,577.4	178,224.3	164,578.8	174,820.9	193,214.6	187,277.7
i) Exports	53,844.9	51,409.2	48,426.9	46,668.6	47,502.2	49,448.9	45,506.3
ii) Imports	19,950.9	21,928.5	24,245.1	25,207.6	30,402.7	33,131.0	35,603.2
iii) Domestic whole sales	95,233.0	102,239.8	105,552.4	92,702.5	96,916.0	110,634.7	106,168.2
3- Retail trade	172,338.4	169,602.7	174,296.4	163,539.8	160,068.4	171,385.4	169,701.0
I. Hotels, restaurants and clubs etc	13,480.2	13,275.2	13,129.5	13,341.4	14,429.0	19,118.0	18,021.0
J. Transport, storage and communications	143,728.9	145,974.7	137,610.2	153,003.6	170,768.1	186,582.6	180,692.9
K. Real estate, renting and business activities	263,029.9	283,795.1	299,158.9	290,333.6	285,563.3	300,098.0	301,132.4
1- Real estate activities	44,638.3	44,444.9	38,179.6	36,940.5	48,193.5	49,505.6	59,266.8
2- Renting of machinery and equipment	4,477.0	4,994.3	1,946.5	1,747.9	2,189.6	2,201.9	2,350.8
3- Computer and related activities	18,488.3	21,652.3	25,760.4	26,852.0	29,928.2	30,461.9	29,785.9
4- Research and development	5,171.4	5,597.7	6,153.0	5,625.1	6,254.8	7,260.4	7,696.5
5- Other business activities	190,254.8	207,105.9	227,119.5	219,168.1	198,997.2	210,668.2	202,032.3
L. Education	59,927.7	56,297.7	55,926.7	58,067.1	59,689.5	86,467.4	71,543.0
M. Health and social work	30,027.7	28,622.4	41,024.4	39,395.5	37,405.5	45,195.7	47,636.4
N. Other community, social and personal service activities	83,497.2	78,450.4	82,055.9	73,437.1	98,330.2	108,334.9	105,014.9
O. Other private business n.e.c	371,321.8	264,802.2	274,125.4	237,321.5	237,216.8	237,867.6	300,151.7
V. Trust Funds and Non-Profit Institutions	**183,929.5**	**200,413.5**	**190,314.0**	**205,780.2**	**237,140.9**	**267,292.5**	**284,071.6**
VI. Personal	**3,948,707.0**	**4,176,832.2**	**4,628,148.2**	**4,749,553.4**	**5,099,019.7**	**5,282,286.6**	**5,538,367.8**
VII. Others	**74,999.1**	**69,659.0**	**70,538.8**	**75,596.7**	**90,443.6**	**75,842.8**	**72,733.3**
TOTAL	**8,051,565.0**	**8,403,353.0**	**9,153,009.0**	**9,409,879.7**	**10,157,657.0**	**10,841,258.4**	**11,592,100.6**

3.4 Classification of Scheduled Banks' Deposits

by Category of Deposit Holder & Size of Account

As on 30th Jun, 2017

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS: Government		Non Financial Public Sector		NBFC's		Private Sector (Business)	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,444	4.9	48,635	103.8	2,822	3.6	864	1.6	498,778	1,205.1
5,000 to 10,000	1,272	8.9	26,524	204.7	620	4.1	490	3.4	716,139	5,402.7
10,000 to 20,000	3,315	52.4	74,703	1,028.4	1,076	15.4	521	7.4	1,101,585	15,946.0
20,000 to 25,000	680	15.1	210,582	4,643.2	618	14.5	219	5.0	673,570	15,007.9
25,000 to 30,000	606	16.6	24,733	672.5	91,005	2,608.9	216	5.7	412,205	11,307.5
30,000 to 40,000	877	30.8	38,362	1,357.2	91,101	2,853.1	245	8.5	698,639	24,309.4
40,000 to 50,000	648	29.0	21,835	967.0	80	3.6	1,050	49.3	729,475	32,348.3
50,000 to 60,000	782	42.6	39,099	2,110.1	456	25.7	140	7.6	522,166	28,832.3
60,000 to 70,000	531	34.3	13,011	854.8	187	12.1	152	9.9	467,441	30,442.8
70,000 to 80,000	2,358	172.3	18,814	1,414.6	9,968	711.0	165	12.5	365,091	27,210.1
80,000 to 90,000	426	36.3	11,897	1,003.5	652	54.7	84	7.3	399,503	33,732.0
90,000 to 100,000	428	40.7	14,071	1,337.9	32	3.0	82	7.8	262,771	24,966.4
100,000 to 200,000	5,782	852.9	61,775	8,611.0	17,894	3,186.8	806	113.9	1,535,886	214,576.6
200,000 to 300,000	5,498	1,314.4	37,298	8,997.3	6,511	1,794.6	343	86.9	527,311	128,013.4
300,000 to 400,000	3,790	1,317.9	21,161	7,325.1	16,173	6,279.6	348	122.5	229,222	78,776.6
400,000 to 500,000	2,945	1,325.6	8,969	3,980.2	147	66.2	215	95.2	144,330	64,836.9
500,000 to 600,000	7,729	4,039.0	8,218	4,570.2	112	61.8	192	105.0	89,891	49,166.7
600,000 to 700,000	1,949	1,255.5	7,426	4,816.0	88	57.7	157	102.5	63,382	40,861.0
700,000 to 800,000	1,713	1,284.5	5,135	3,856.6	2,373	1,734.8	248	189.0	45,069	33,601.7
800,000 to 900,000	1,246	1,051.8	3,655	3,117.7	137	114.4	153	132.9	33,947	28,679.2
900,000 to 1,000,000	1,629	1,539.7	3,677	3,537.3	55	51.9	143	137.4	24,496	23,278.3
1,000,000 to 2,000,000	6,648	9,306.6	18,203	26,179.1	918	1,475.5	968	1,360.1	126,520	175,389.8
2,000,000 to 3,000,000	2,298	5,652.7	7,521	18,291.7	441	1,108.5	727	1,845.4	42,262	101,169.8
3,000,000 to 4,000,000	1,640	5,529.2	4,267	14,776.1	283	943.2	428	1,496.5	18,522	63,842.4
4,000,000 to 5,000,000	910	4,067.0	1,779	7,926.8	106	472.5	213	957.8	10,627	47,406.6
5,000,000 to 6,000,000	527	2,847.0	2,043	11,063.4	977	5,245.5	498	2,776.7	7,816	42,208.6
6,000,000 to 7,000,000	258	1,659.8	1,562	10,238.5	106	676.3	104	671.6	4,747	30,774.7
7,000,000 to 8,000,000	798	5,973.8	1,724	12,760.3	106	797.3	126	936.8	3,339	24,825.6
8,000,000 to 9,000,000	115	971.8	1,445	12,202.4	102	877.4	858	7,125.4	3,165	26,832.0
9,000,000 to 10,000,000	132	1,252.6	1,091	10,360.7	92	873.2	168	1,592.1	2,784	26,282.5
10,000,000 and over	1,772	74,690.2	13,869	1,395,946.6	2,315	673,004.1	2,701	379,557.8	24,183	1,430,362.1
TOTAL	**61,746**	**126,415.9**	**753,084**	**1,584,254.6**	**247,553**	**705,130.9**	**13,624**	**399,531.3**	**9,784,862**	**2,881,595.1**

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

As on 30th Jun, 2017

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	36,540	52.1	1,769,525	4,066.7	29,060	55.2	2,386,224	5,488.1	**2,388,668**	**5,493.0**
5,000 to 10,000	43,213	286.0	1,299,242	9,551.0	14,906	111.0	2,101,134	15,562.8	**2,102,406**	**15,571.7**
10,000 to 20,000	25,135	343.6	2,652,118	40,068.1	39,803	574.6	3,894,941	57,983.4	**3,898,256**	**58,035.7**
20,000 to 25,000	5,155	119.4	1,344,635	30,237.1	3,560	79.7	2,238,339	50,106.8	**2,239,019**	**50,121.9**
25,000 to 30,000	13,704	364.4	1,449,238	39,749.1	17,620	466.3	2,008,721	55,174.4	**2,009,327**	**55,191.0**
30,000 to 40,000	12,925	462.0	2,848,975	99,845.9	33,173	1,184.8	3,723,420	130,020.9	**3,724,297**	**130,051.7**
40,000 to 50,000	23,402	1,018.8	2,615,489	117,622.5	21,507	982.5	3,412,838	152,992.0	**3,413,486**	**153,021.0**
50,000 to 60,000	25,139	1,361.9	2,314,924	127,143.6	15,497	848.6	2,917,421	160,329.8	**2,918,203**	**160,372.4**
60,000 to 70,000	4,730	315.8	2,137,486	138,509.4	24,882	1,634.1	2,647,889	171,778.9	**2,648,420**	**171,813.2**
70,000 to 80,000	4,817	361.9	1,887,171	141,579.2	5,854	430.6	2,291,880	171,720.0	**2,294,238**	**171,892.3**
80,000 to 90,000	4,723	395.3	1,664,919	141,292.7	19,097	1,580.1	2,100,875	178,065.5	**2,101,301**	**178,101.8**
90,000 to 100,000	7,545	718.9	1,432,938	135,827.0	16,009	1,537.0	1,733,448	164,398.0	**1,733,876**	**164,438.7**
100,000 to 200,000	45,525	6,298.0	8,352,564	1,174,237.1	117,714	17,825.6	10,132,164	1,424,849.1	**10,137,946**	**1,425,702.0**
200,000 to 300,000	10,777	2,683.3	2,631,677	637,024.3	18,792	4,506.2	3,232,709	783,106.0	**3,238,207**	**784,420.4**
300,000 to 400,000	7,470	2,484.7	1,144,190	394,785.2	7,406	2,646.4	1,425,970	492,420.1	**1,429,760**	**493,737.9**
400,000 to 500,000	3,762	1,688.9	568,031	252,303.0	8,425	3,652.9	733,879	326,623.3	**736,824**	**327,948.8**
500,000 to 600,000	3,736	2,030.4	337,084	183,370.5	6,617	3,378.4	445,850	242,682.9	**453,579**	**246,721.9**
600,000 to 700,000	2,119	1,375.3	197,511	127,542.6	2,176	1,406.0	272,859	176,161.1	**274,808**	**177,416.5**
700,000 to 800,000	1,919	1,453.0	152,509	113,474.7	988	717.3	208,241	155,027.1	**209,954**	**156,311.6**
800,000 to 900,000	1,139	968.4	104,252	88,245.6	408	331.5	143,691	121,589.8	**144,937**	**122,641.6**
900,000 to 1,000,000	2,437	2,324.6	80,141	75,722.3	550	517.3	111,499	105,569.1	**113,128**	**107,108.8**
1,000,000 to 2,000,000	6,397	8,926.3	287,658	383,368.0	996	1,347.8	441,660	598,046.5	**448,308**	**607,353.1**
2,000,000 to 3,000,000	2,496	6,099.3	73,601	176,329.2	289	687.7	127,337	305,531.7	**129,635**	**311,184.4**
3,000,000 to 4,000,000	1,544	5,340.7	27,084	92,742.6	331	1,134.1	52,459	180,275.6	**54,099**	**185,804.8**
4,000,000 to 5,000,000	1,105	4,889.2	15,139	67,178.4	74	319.1	29,043	129,150.5	**29,953**	**133,217.5**
5,000,000 to 6,000,000	965	5,177.2	12,349	66,603.6	32	178.4	24,680	133,253.3	**25,207**	**136,100.2**
6,000,000 to 7,000,000	592	3,809.9	6,453	41,449.1	5	31.8	13,569	87,652.0	**13,827**	**89,311.8**
7,000,000 to 8,000,000	334	2,493.0	4,528	33,884.7	54	408.0	10,211	76,105.7	**11,009**	**82,079.5**
8,000,000 to 9,000,000	406	3,468.6	3,438	29,076.8	20	168.8	9,434	79,751.4	**9,549**	**80,723.2**
9,000,000 to 10,000,000	238	2,250.2	2,639	24,916.1	3	29.2	7,015	66,303.9	**7,147**	**67,556.5**
10,000,000 and over	3,562	214,510.7	18,037	550,621.6	299	23,962.5	64,966	4,667,965.4	**66,738**	**4,742,655.6**
TOTAL	**303,551**	**284,071.6**	**37,435,545**	**5,538,367.8**	**406,147**	**72,733.3**	**48,944,366**	**11,465,684.7**	**49,006,112**	**11,592,100.6**

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/Regions	Category	Jun-2016			Dec-2016			Jun-2017		
		Rural	Urban	Rural	Urban	Total	Total	Rural	Urban	Rural
Overall	Foreign	1.25	110.74	111.99	1.03	111.11	112.13	1.65	124.76	126.42
	Govt.	39.69	1,195.56	1,235.25	41.61	1,302.50	1,344.11	50.74	1,533.51	1,584.25
	NFPSEs	2.34	559.49	561.83	24.89	609.41	634.30	3.33	701.80	705.13
	NBFCs & Fin Aux.	1.79	279.63	281.42	1.66	351.06	352.72	1.85	397.68	399.53
	Private Sector	219.70	2,320.87	2,540.57	243.08	2,529.48	2,772.57	252.31	2,629.29	2,881.60
	Trust Fund	5.41	231.73	237.14	5.84	261.45	267.29	7.12	276.95	284.07
	Personal	701.56	4,397.46	5,099.02	782.21	4,500.08	5,282.29	823.68	4,714.68	5,538.37
	Others	19.76	70.68	90.44	17.40	58.44	75.84	21.03	51.70	72.73
	Total	**991.50**	**9,166.16**	**10,157.66**	**1,117.72**	**9,723.54**	**10,841.26**	**1,161.72**	**10,430.38**	**11,592.10**
Punjab	Foreign	0.71	18.97	19.68	0.49	20.81	21.30	1.27	25.53	26.80
	Govt.	4.83	541.54	546.37	6.04	548.09	554.13	7.79	687.78	695.56
	NFPSEs	0.67	170.38	171.04	0.59	170.25	170.84	0.73	221.45	222.18
	NBFCs & Fin Aux.	0.25	34.77	35.02	0.42	42.28	42.70	0.17	27.08	27.25
	Private Sector	132.02	969.50	1,101.52	145.88	1,072.20	1,218.08	155.89	1,078.98	1,234.87
	Trust Fund	2.33	75.42	77.76	3.13	80.15	83.28	3.33	85.06	88.40
	Personal	384.89	2,126.06	2,510.95	423.61	2,175.85	2,599.46	448.75	2,273.13	2,721.88
	Others	1.10	10.23	11.34	0.36	6.14	6.50	0.96	5.07	6.03
	Total	**526.81**	**3,946.87**	**4,473.68**	**580.53**	**4,115.78**	**4,696.31**	**618.89**	**4,404.08**	**5,022.97**
Sindh	Foreign	0.21	62.87	63.08	0.11	69.18	69.28	0.05	74.84	74.89
	Govt.	12.12	187.96	200.08	13.85	205.17	219.02	15.22	213.54	228.76
	NFPSEs	1.43	269.83	271.26	24.14	258.91	283.05	2.47	295.51	297.98
	NBFCs & Fin Aux.	0.13	231.16	231.29	0.19	291.52	291.71	0.04	346.51	346.55
	Private Sector	40.05	939.68	979.72	46.76	995.04	1,041.80	41.30	1,049.45	1,090.74
	Trust Fund	0.87	114.26	115.13	0.80	131.09	131.90	1.28	142.38	143.66
	Personal	70.86	1,367.43	1,438.29	89.80	1,431.59	1,521.39	82.29	1,438.69	1,520.98
	Others	0.11	8.74	8.85	0.13	7.12	7.25	0.06	5.59	5.65
	Total	**125.78**	**3,181.92**	**3,307.70**	**175.77**	**3,389.62**	**3,565.40**	**142.71**	**3,566.50**	**3,709.22**
Khyber Pakhtunkhwa	Foreign	0.07	1.81	1.88	0.13	2.40	2.53	0.09	1.97	2.06
	Govt.	3.84	130.71	134.55	3.24	197.35	200.59	4.91	192.13	197.03
	NFPSEs	0.04	5.13	5.17	0.04	11.71	11.74	0.03	23.24	23.27
	NBFCs & Fin Aux.	0.12	0.65	0.76	0.12	0.78	0.90	0.02	5.28	5.30
	Private Sector	19.63	103.67	123.30	22.05	105.74	127.79	24.07	115.77	139.84
	Trust Fund	0.78	7.05	7.83	0.96	7.41	8.37	0.99	7.02	8.01
	Personal	113.14	337.89	451.04	126.54	346.59	473.12	136.76	361.43	498.19
	Others	1.22	32.15	33.38	1.33	5.91	7.23	1.61	3.48	5.09
	Total	**138.84**	**619.06**	**757.90**	**154.40**	**677.88**	**832.28**	**168.48**	**710.31**	**878.79**
Balochistan	Foreign	..	0.12	0.12	0.03	0.23	0.27	..	0.14	0.15
	Govt.	13.61	29.60	43.21	12.19	40.87	53.05	10.97	50.87	61.84
	NFPSEs	0.07	6.87	6.94	0.07	5.43	5.50	0.06	9.67	9.73
	NBFCs & Fin Aux.	..	0.04	0.05	..	0.07	0.08	-	0.10	0.10
	Private Sector	4.78	36.12	40.90	4.46	40.68	45.13	7.42	49.40	56.82
	Trust Fund	0.21	1.04	1.26	0.20	1.68	1.88	0.33	2.49	2.82
	Personal	11.63	95.60	107.23	12.41	98.78	111.20	15.48	109.63	125.12
	Others	16.61	5.03	21.64	15.52	4.60	20.12	18.34	3.35	21.69
	Total	**46.92**	**174.42**	**221.34**	**44.89**	**192.34**	**237.22**	**52.62**	**225.64**	**278.26**
Islamabad	Foreign	..	22.03	22.04	..	15.61	15.62	..	20.22	20.23
	Govt.	2.73	288.81	291.54	1.91	291.93	293.84	5.16	366.31	371.47
	NFPSEs	..	106.92	106.92	-	160.37	160.37	..	150.04	150.04
	NBFCs & Fin Aux.	..	6.96	6.96	-	8.98	8.98	0.01	9.97	9.98
	Private Sector	2.22	236.76	238.97	3.11	279.88	282.99	2.65	301.17	303.82
	Trust Fund	0.19	31.76	31.95	0.26	39.37	39.62	0.26	38.03	38.28
	Personal	13.90	343.30	357.20	14.38	313.13	327.51	14.67	364.01	378.69
	Others	0.10	14.17	14.27	0.01	34.36	34.37	..	33.89	33.90
	Total	**19.15**	**1,050.70**	**1,069.85**	**19.67**	**1,143.63**	**1,163.31**	**22.76**	**1,283.64**	**1,306.40**
FATA	Foreign	0.02	..	0.02	..	..	..	..	..	..
	Govt.	0.18	0.07	0.26	0.62	0.09	0.71	0.59	0.09	0.68
	NFPSEs	0.12	0.05	0.17	0.06	0.07	0.13	0.03	0.08	0.11
	NBFCs & Fin Aux.	0.02	0.04	0.06	..	0.03	0.04	..	0.01	0.01
	Private Sector	2.79	1.34	4.12	2.88	1.38	4.25	3.13	1.47	4.60
	Trust Fund	..	0.05	0.05	..	0.05	0.05	0.22	0.05	0.27
	Personal	10.40	6.97	17.37	10.85	7.56	18.41	12.11	8.69	20.80
	Others	0.58	0.05	0.64	0.02	0.20	0.22	0.05	0.23	0.28
	Total	**14.11**	**8.57**	**22.68**	**14.43**	**9.39**	**23.82**	**16.13**	**10.61**	**26.75**

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/Regions	Category	Jun-2016			Dec-2016			Jun-2017		
		Rural	Urban	Rural	Rural	Urban	Rural	Rural	Urban	Rural
Gilgit-Baltistan	Foreign	0.04	0.07	0.11	0.06	0.06	0.11	0.04	..	0.04
	Govt.	2.03	6.30	8.33	3.37	8.32	11.69	5.74	7.56	13.30
	NFPSEs	..	0.02	0.02	..	0.13	0.13	..	1.58	1.58
	NBFCs & Fin Aux.	1.14	4.85	6.00	0.76	5.72	6.48	1.55	6.72	8.27
	Private Sector	3.66	9.38	13.04	3.33	10.53	13.86	3.45	7.86	11.32
	Trust Fund	0.69	0.45	1.14	0.16	0.30	0.45	0.32	0.48	0.80
	Personal	7.64	11.17	18.82	9.63	9.99	19.62	5.10	10.56	15.65
	Others	0.01	0.17	0.18	..	0.04	0.04	-	0.04	0.04
	Total	**15.21**	**32.43**	**47.64**	**17.31**	**35.08**	**52.39**	**16.20**	**34.80**	**51.01**
AJK	Foreign	0.20	4.86	5.06	0.20	2.82	3.02	0.19	2.07	2.26
	Govt.	0.34	10.58	10.92	0.38	10.69	11.07	0.37	15.24	15.60
	NFPSEs	..	0.31	0.31	..	2.53	2.53	..	0.24	0.24
	NBFCs & Fin Aux.	0.13	1.16	1.29	0.17	1.67	1.83	0.06	2.02	2.08
	Private Sector	14.57	24.42	38.99	14.62	24.04	38.66	14.38	25.20	39.58
	Trust Fund	0.32	1.69	2.02	0.33	1.41	1.74	0.39	1.44	1.84
	Personal	89.09	109.04	198.13	94.99	116.59	211.58	108.52	148.54	257.06
	Others	0.02	0.14	0.17	0.02	0.08	0.11	-	0.05	0.05
	Total	**104.68**	**152.19**	**256.87**	**110.72**	**159.81**	**270.53**	**123.91**	**194.79**	**318.71**

* End Position.

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.
"Outstanding deposits" show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).
Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).
Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).
Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.
NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.
NBFCs & Fin Aux: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies , discount houses, stock exchanges , exchange companies and insurance companies etc.
Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.
Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).
Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.
Others: This includes all those which are not classified elsewhere.

3.6 Classification of Scheduled Banks' Deposits
by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2015				2016				2017	
	Jun.		Dec.		Jun.		Dec		Jun	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,492,408	5,297.7	2,584,903	6,047.8	2,543,223	6,198.5	2,775,353	6,700.3	2,388,668	5,493.0
5,000 to 10,000	2,242,578	17,103.7	2,581,518	19,098.8	2,295,370	16,925.9	2,013,782	14,942.2	2,102,406	15,571.7
10,000 to 20,000	3,563,253	53,390.4	3,615,619	53,597.2	3,825,056	56,101.4	3,386,633	49,903.7	3,898,256	58,035.7
20,000 to 25,000	1,937,730	43,385.0	1,861,158	41,854.7	1,789,422	40,191.1	1,746,640	39,434.9	2,239,019	50,121.9
25,000 to 30,000	1,625,758	44,737.7	1,768,551	48,562.9	1,790,856	49,404.6	1,816,745	49,921.1	2,009,327	55,191.0
30,000 to 40,000	3,194,767	111,114.0	3,351,748	116,931.7	3,482,351	122,189.2	3,402,226	119,292.3	3,724,297	130,051.7
40,000 to 50,000	2,864,173	128,939.4	2,817,668	126,341.2	3,109,516	139,660.8	3,179,390	142,834.9	3,413,486	153,021.0
50,000 to 60,000	2,484,582	136,760.2	2,671,747	146,404.7	2,635,927	144,583.6	2,816,480	154,652.4	2,918,203	160,372.4
60,000 to 70,000	2,208,678	143,326.9	2,184,627	141,489.7	2,409,470	156,269.2	2,569,734	167,142.5	2,648,420	171,813.2
70,000 to 80,000	1,956,863	146,692.3	2,014,715	150,851.9	2,108,622	158,472.8	2,208,357	165,051.3	2,294,238	171,892.3
80,000 to 90,000	1,560,894	132,444.6	1,729,257	146,708.7	1,756,075	148,754.3	2,013,566	170,628.5	2,101,301	178,101.8
90,000 to 100,000	1,460,946	138,725.4	1,479,171	140,417.7	1,693,565	160,794.6	1,785,481	169,594.8	1,733,876	164,438.7
100,000 to 200,000	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	10,137,946	1,425,702.0
200,000 to 300,000	2,573,060	624,342.8	2,737,952	661,303.6	2,992,210	721,302.8	3,094,055	749,789.2	3,238,207	784,420.4
300,000 to 400,000	1,199,392	413,676.2	1,199,514	412,990.0	1,245,381	428,777.9	1,305,071	449,483.4	1,429,760	493,737.9
400,000 to 500,000	608,817	271,746.8	614,574	273,201.3	644,203	286,919.9	678,551	302,482.7	736,824	327,948.8
500,000 to 600,000	368,260	200,738.1	374,168	203,804.1	415,083	226,916.3	391,613	214,075.2	453,579	246,721.9
600,000 to 700,000	216,946	140,307.8	239,932	155,241.2	258,625	167,341.1	268,204	173,564.9	274,808	177,416.5
700,000 to 800,000	165,543	124,081.4	177,787	132,669.4	168,640	126,186.7	199,373	149,048.0	209,954	156,311.6
800,000 to 900,000	111,802	94,580.8	124,409	105,339.3	138,588	117,714.1	142,167	120,333.2	144,937	122,641.6
900,000 to 1,000,000	86,866	82,314.1	92,084	87,341.9	93,798	88,857.6	115,683	109,341.9	113,128	107,108.8
1,000,000 to 2,000,000	392,471	539,469.0	391,809	533,445.4	426,747	582,162.2	451,051	608,603.9	448,308	607,353.1
2,000,000 to 3,000,000	135,426	321,727.9	117,771	285,030.7	122,840	299,636.4	123,988	299,622.6	129,635	311,184.4
3,000,000 to 4,000,000	47,416	161,435.3	49,437	168,514.8	52,689	180,806.0	50,071	171,213.5	54,099	185,804.8
4,000,000 to 5,000,000	40,764	187,061.0	38,468	176,525.2	32,070	141,372.6	29,907	132,850.9	29,953	133,217.5
5,000,000 to 6,000,000	22,462	120,304.2	19,528	105,058.8	21,883	117,391.2	21,438	115,432.1	25,207	136,100.2
6,000,000 to 7,000,000	14,900	96,119.4	11,350	73,188.6	12,787	82,212.6	14,480	93,428.8	13,827	89,311.8
7,000,000 to 8,000,000	9,214	68,507.8	8,217	61,267.3	8,490	63,339.2	9,185	68,585.3	11,009	82,079.5
8,000,000 to 9,000,000	6,990	59,168.9	7,190	60,729.2	7,947	67,209.2	7,050	59,659.7	9,549	80,723.2
9,000,000 to 10,000,000	5,711	54,051.2	5,107	48,349.4	6,046	57,164.6	6,127	57,919.0	7,147	67,556.5
10,000,000 and over	57,427	3,354,968.6	58,159	3,544,290.4	61,843	3,958,310.8	63,752	4,337,455.0	66,738	4,742,655.6
TOTAL	**41,779,525**	**9,153,009.0**	**43,372,840**	**9,409,879.7**	**45,018,774**	**10,157,657.0**	**46,491,242**	**10,841,258.4**	**49,006,112**	**11,592,100.6**

Note:-
1. ‘Size of Account’ represents different classes constituted for classification of all deposits on the basis of the average amount of deposits. Each deposit account is then classified in these classes according to its average amount.
2. ‘No of Accounts’ represents the total number of account holder which falls in the respective class on the basis of its average amount.
3. ‘Amount’ represents the total amount of all deposits falling in the particular class.

3.7 Classification of Scheduled Banks' Advances

by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2015				2016				2017	
	Jun		Dec.		Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	168,609	329.0	26,853	116.8	110,332	479.4	84,309	393.9	369,450	1,101.1
10,000 20,000	468,205	7,179.1	470,266	7,352.9	388,845	5,593.4	356,315	5,438.8	33,744	492.4
20,000 to 25,000	26,339	612.2	16,928	385.1	130,131	2,770.1	115,804	2,462.1	25,309	585.0
25,000 to 30,000	32,091	859.0	31,733	894.2	115,081	3,037.4	26,175	727.4	168,553	4,616.7
30,000 to 40,000	212,128	7,300.8	238,444	8,328.8	150,810	5,394.3	264,419	9,033.4	105,883	3,855.2
40,000 to 50,000	82,065	3,683.1	137,551	6,004.7	140,869	6,053.9	193,513	8,665.5	266,319	12,042.8
50,000 to 60,000	42,471	2,305.3	44,459	2,471.7	79,332	4,560.0	48,851	2,630.0	59,339	3,236.2
60,000 to 70,000	49,616	3,247.6	40,306	2,616.4	54,238	3,559.3	35,575	2,307.0	113,417	7,486.4
70,000 80,000	62,488	4,697.9	37,321	2,785.9	33,904	2,544.6	48,854	3,673.5	42,924	3,212.7
80,000 to 90,000	64,167	5,510.7	66,454	5,664.9	61,547	5,278.1	70,296	6,039.0	61,920	5,305.4
90,000 to 100,000	68,446	6,543.4	67,926	6,386.8	73,310	6,945.6	134,989	12,590.2	59,200	5,607.0
100,000 to 200,000	942,829	141,030.9	983,478	147,498.6	949,670	139,372.5	849,100	125,925.0	803,233	121,335.8
200,000 to 300,000	458,529	110,674.8	435,392	104,731.7	442,308	106,478.4	457,135	110,138.1	482,099	116,986.9
300,000 to 400,000	117,293	39,969.6	136,259	46,189.1	141,094	47,476.4	157,273	53,006.4	164,543	55,836.3
400,000 500,000	85,208	38,503.9	68,410	30,364.2	83,638	37,716.8	95,243	43,657.0	149,659	67,746.4
500,000 to 600,000	45,199	24,518.7	108,759	61,264.2	119,590	66,402.8	119,285	63,428.7	83,168	45,283.1
600,000 to 700,000	75,221	48,165.3	52,740	34,532.2	32,737	21,283.1	43,388	27,780.6	29,971	19,418.2
700,000 to 800,000	27,398	20,668.2	28,485	21,440.9	47,606	34,825.5	48,317	35,743.2	57,399	42,520.8
800,000 to 900,000	14,393	12,255.6	29,594	25,527.7	23,395	19,764.7	28,609	24,484.9	36,966	31,174.6
900,000 to 1,000,000	19,335	18,532.6	14,012	13,405.8	17,744	16,925.4	21,338	20,289.0	21,711	20,644.9
1,000,000 2,000,000	59,859	84,793.4	70,372	98,219.0	72,200	97,550.1	84,426	113,773.6	77,870	104,588.1
2,000,000 to 3,000,000	21,190	51,431.8	26,172	62,546.2	27,606	67,259.7	27,368	65,981.5	31,135	74,501.1
3,000,000 to 4,000,000	12,129	42,046.7	14,808	51,481.7	12,129	42,412.2	12,544	43,822.3	14,649	52,128.0
4,000,000 to 5,000,000	10,219	45,861.2	9,361	42,172.9	9,396	42,140.8	10,557	47,469.5	10,480	47,519.6
5,000,000 to 6,000,000	6,170	33,658.6	6,124	33,325.6	6,241	33,677.7	6,032	32,706.5	6,442	35,147.3
6,000,000 to 7,000,000	3,383	21,930.0	4,282	27,553.6	5,718	37,499.5	5,336	34,850.7	5,604	36,077.3
7,000,000 8,000,000	3,015	22,436.9	3,098	23,184.5	3,255	24,349.7	3,959	29,699.8	4,645	34,522.7
8,000,000 to 9,000,000	2,221	18,934.6	2,577	21,876.0	2,559	21,586.5	2,936	24,884.4	2,971	25,081.2
9,000,000 to 10,000,000	2,473	23,550.9	2,500	23,866.8	2,655	25,284.6	3,434	32,814.5	3,464	33,027.4
10,000,000 to 100,000,000	21,818	674,615.9	23,755	726,077.9	24,653	753,035.3	27,584	841,364.3	27,853	850,816.0
100,000,000 to 500,000,000	4,662	971,354.0	4,721	992,161.2	5,093	1,069,236.8	5,406	1,128,167.4	5,821	1,232,095.8
500,000,000 and above	1,115	2,016,654.2	1,233	2,113,622.8	1,301	2,327,697.5	1,407	2,449,281.8	1,602	2,871,946.6
TOTAL	**3,210,284**	**4,503,855.8**	**3,204,373**	**4,744,050.8**	**3,368,987**	**5,078,192.0**	**3,389,777**	**5,403,230.2**	**3,327,343**	**5,965,939.0**

Note:-

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

3.8 Classification of Scheduled Banks' Advances

by Size of Accounts

Commercial Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2015				2016				2017	
			Jun.		Dec		Jun		Dec		Jun	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	10,000	158,262	279.1	17,411	73.4	96,819	415.0	71,309	337.4	354,638	1,041.5
10,000		20,000	462,175	7,086.4	461,554	7,216.1	379,805	5,451.6	347,508	5,303.5	25,348	367.6
20,000	to	25,000	19,763	465.3	9,041	208.5	124,479	2,644.4	110,485	2,343.2	19,719	460.5
25,000	to	30,000	22,356	589.0	23,713	673.3	108,306	2,849.9	19,968	557.1	165,402	4,530.1
30,000	to	40,000	186,966	6,412.6	216,552	7,557.7	129,855	4,659.2	254,026	8,401.9	92,328	3,373.5
40,000	to	50,000	45,899	2,061.2	103,969	4,507.4	119,993	5,137.0	181,458	8,127.8	257,221	11,640.5
50,000	to	60,000	16,054	864.1	25,597	1,435.1	66,180	3,848.5	38,815	2,093.7	50,168	2,734.9
60,000	to	70,000	32,827	2,149.6	29,111	1,894.2	42,531	2,792.2	24,342	1,587.0	102,609	6,781.8
70,000		80,000	46,244	3,482.1	22,985	1,708.1	24,312	1,822.4	35,729	2,679.3	27,569	2,055.2
80,000	to	90,000	41,841	3,596.2	47,525	4,041.4	40,404	3,478.7	48,118	4,146.4	40,848	3,510.7
90,000	to	100,000	38,127	3,641.7	39,857	3,736.1	43,434	4,096.8	97,829	9,772.2	34,941	3,305.6
100,000	to	200,000	470,598	72,570.3	516,827	78,913.7	547,389	79,800.8	483,489	71,233.8	461,405	69,441.7
200,000	to	300,000	323,672	78,145.5	284,924	68,552.5	248,720	60,066.7	248,667	59,839.0	247,721	60,309.0
300,000	to	400,000	84,317	28,776.2	94,903	32,324.1	91,101	30,705.4	99,887	33,595.3	105,197	35,761.4
400,000		500,000	72,661	32,882.7	55,310	24,467.1	70,691	31,939.3	80,190	37,022.5	131,292	59,593.4
500,000	to	600,000	36,478	19,656.6	100,097	56,448.2	105,146	58,291.4	102,984	54,457.8	68,072	37,200.4
600,000	to	700,000	65,095	41,684.0	41,728	27,538.7	28,082	18,335.4	39,738	25,438.4	26,054	16,882.2
700,000	to	800,000	26,181	19,772.9	27,126	20,429.2	45,543	33,299.4	46,012	34,005.9	54,196	40,114.8
800,000	to	900,000	14,105	12,011.4	28,998	25,023.8	22,381	18,920.4	27,444	23,506.6	35,802	30,199.9
900,000	to	1,000,000	19,125	18,334.4	13,822	13,224.6	17,095	16,321.4	20,855	19,827.0	21,365	20,315.8
1,000,000		2,000,000	58,851	83,439.6	69,520	97,033.7	71,142	96,080.7	83,376	112,312.0	76,872	103,202.6
2,000,000	to	3,000,000	20,934	50,818.7	25,801	61,591.2	27,157	66,118.6	26,912	64,819.7	30,665	73,306.8
3,000,000	to	4,000,000	11,929	41,399.8	14,671	51,022.9	11,974	41,892.3	12,389	43,305.0	14,528	51,717.6
4,000,000	to	5,000,000	10,170	45,640.0	9,298	41,896.4	9,329	41,838.0	10,466	47,067.9	10,368	47,022.6
5,000,000	to	6,000,000	6,139	33,493.1	6,073	33,044.0	6,211	33,515.2	5,995	32,506.4	6,401	34,928.7
6,000,000	to	7,000,000	3,365	21,811.6	4,266	27,449.6	5,700	37,383.9	5,321	34,754.9	5,589	35,979.0
7,000,000		8,000,000	2,994	22,279.3	3,076	23,019.2	3,227	24,139.5	3,938	29,540.6	4,631	34,416.0
8,000,000	to	9,000,000	2,205	18,798.5	2,560	21,730.4	2,546	21,473.9	2,919	24,737.6	2,959	24,977.8
9,000,000	to	10,000,000	2,453	23,361.5	2,484	23,715.4	2,641	25,152.3	3,413	32,615.1	3,448	32,876.8
10,000,000	to	100,000,000	21,694	671,515.2	23,630	722,916.6	24,529	749,939.4	27,465	838,226.5	27,733	847,800.5
100,000,000	to	500,000,000	4,650	968,849.8	4,709	989,663.3	5,081	1,066,799.8	5,394	1,125,748.6	5,808	1,229,102.9
500,000,000	and	above	1,112	2,014,461.7	1,230	2,111,553.4	1,298	2,325,473.4	1,404	2,447,325.1	1,600	2,870,469.4
TOTAL			**2,329,242**	**4,350,330.0**	**2,328,368**	**4,584,609.2**	**2,523,101**	**4,914,682.8**	**2,567,845**	**5,237,235.1**	**2,512,497**	**5,795,421.1**

3.9 Classification of Scheduled Banks' Advances

by Size of Accounts and Borrowers

As on 30th Jun 2017

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	Government		Non Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less Than 10,000	-	-	-	-	8	..	77,156	279.2	9	..	291,632	819.7	644	2.2	**369,450**	**1,101.1**
10,000 20,000	-	-	-	-	-	-	18,623	256.7	-	-	15,031	234.4	90	1.3	**33,744**	**492.4**
20,000 to 25,000	-	-	-	-	-	-	10,534	238.8	-	-	14,525	340.4	250	5.7	**25,309**	**585.0**
25,000 to 30,000	-	-	-	-	1	..	5,269	144.1	-	-	163,231	4,471.1	52	1.5	**168,553**	**4,616.7**
30,000 to 40,000	-	-	-	-	-	-	19,193	677.0	3	0.1	86,617	3,175.7	70	2.5	**105,883**	**3,855.2**
40,000 to 50,000	-	-	-	-	-	-	17,015	768.3	-	-	249,229	11,271.1	75	3.5	**266,319**	**12,042.8**
50,000 to 60,000	-	-	-	-	1	0.1	25,914	1,454.1	-	-	33,334	1,777.1	88	4.8	**59,339**	**3,236.2**
60,000 to 70,000	-	-	-	-	-	-	25,275	1,645.2	-	-	88,100	5,838.4	42	2.8	**113,417**	**7,486.4**
70,000 80,000	-	-	-	-	-	-	26,115	1,945.2	-	-	16,748	1,263.0	61	4.5	**42,924**	**3,212.7**
80,000 to 90,000	-	-	-	-	362	29.8	32,135	2,731.9	-	-	29,378	2,539.9	45	3.8	**61,920**	**5,305.4**
90,000 to 100,000	-	-	58	5.6	-	-	36,251	3,439.3	1	0.1	22,840	2,157.4	50	4.6	**59,200**	**5,607.0**
100,000 to 200,000	1	0.2	-	-	183	31.0	550,052	83,438.6	3	0.5	252,295	37,768.9	699	96.7	**803,233**	**121,335.8**
200,000 to 300,000	1	0.2	1	0.3	552	143.8	289,125	69,430.4	2	0.5	192,151	47,349.3	267	62.4	**482,099**	**116,986.9**
300,000 to 400,000	-	-	13	4.9	959	339.1	85,002	28,996.7	7	2.8	78,479	26,466.4	83	26.5	**164,543**	**55,836.3**
400,000 500,000	1	0.4	-	-	702	315.3	82,645	37,685.4	1	0.4	66,246	29,716.8	64	28.0	**149,659**	**67,746.4**
500,000 to 600,000	74	41.8	7	4.0	237	127.5	28,078	15,146.6	8	4.3	54,717	29,932.4	47	26.4	**83,168**	**45,283.1**
600,000 to 700,000	-	-	13	8.9	384	240.4	14,400	9,319.1	3	1.9	14,998	9,736.8	173	111.1	**29,971**	**19,418.2**
700,000 to 800,000	-	-	1	0.7	166	122.9	16,053	12,069.4	5	3.7	41,156	30,310.7	18	13.5	**57,399**	**42,520.8**
800,000 to 900,000	-	-	15	13.3	11	9.3	13,786	11,688.2	4	3.5	23,064	19,388.9	86	71.5	**36,966**	**31,174.6**
900,000 to 1,000,000	-	-	-	-	31	29.8	11,416	10,893.9	4	3.9	10,244	9,701.9	16	15.5	**21,711**	**20,644.9**
1,000,000 2,000,000	21	32.6	63	101.1	286	378.1	34,044	46,323.9	21	28.5	43,289	57,514.1	146	209.7	**77,870**	**104,588.1**
2,000,000 to 3,000,000	4	8.5	-	-	38	91.0	12,853	31,916.5	18	47.1	18,191	42,359.5	31	78.5	**31,135**	**74,501.1**
3,000,000 to 4,000,000	-	-	2	6.7	15	51.9	7,581	26,551.4	2	7.7	7,038	25,472.9	11	37.4	**14,649**	**52,128.0**
4,000,000 to 5,000,000	-	-	1	4.4	18	81.4	6,390	28,932.5	1	4.2	4,059	18,447.3	11	49.8	**10,480**	**47,519.6**
5,000,000 to 6,000,000	-	-	-	-	8	42.6	4,843	26,476.0	3	16.5	1,583	8,585.1	5	27.1	**6,442**	**35,147.3**
6,000,000 to 7,000,000	18	111.5	-	-	5	31.3	3,386	22,025.2	1	6.7	2,191	13,882.3	3	20.3	**5,604**	**36,077.3**
7,000,000 8,000,000	-	-	-	-	4	28.7	2,989	22,371.7	1	7.6	1,645	12,070.8	6	44.0	**4,645**	**34,522.7**
8,000,000 to 9,000,000	-	-	2	16.4	2	16.9	2,599	21,956.4	4	34.7	362	3,039.8	2	17.0	**2,971**	**25,081.2**
9,000,000 to 10,000,000	1	9.0	-	-	1	10.0	2,976	28,416.1	-	-	483	4,562.3	3	29.9	**3,464**	**33,027.4**
10,000,000 to 100,000,000	12	494.4	109	6,663.4	126	6,327.6	25,873	801,782.9	45	1,693.6	1,603	31,054.1	85	2,799.9	**27,853**	**850,816.0**
100,000,000 to 500,000,000	8	2,404.7	83	20,721.5	139	28,927.8	5,548	1,169,974.2	23	5,450.8	15	3,489.3	5	1,127.5	**5,821**	**1,232,095.8**
500,000,000 and above	74	688,314.0	177	776,817.7	53	44,052.7	1,274	1,342,290.2	12	9,486.9	11	9,701.8	1	1,283.3	**1,602**	**2,871,946.6**
TOTAL	**215**	**691,417.4**	**545**	**804,368.9**	**4,292**	**81,428.9**	**1,494,393**	**3,861,265.0**	**181**	**16,805.9**	**1,824,485**	**504,439.6**	**3,229**	**6,213.3**	**3,327,343**	**5,965,939.0**

3.10 Classification of Scheduled Banks' Advances
by Borrowers
All Banks

(End of Period: Million Rupees)

BORROWERS	2015 Jun	2015 Dec	2016 Jun	2016 Dec	2017 Jun All Banks	2017 Jun Commercial Banks	2017 Jun Specialized Banks
1. Government:	**580,458.9**	**537,517.2**	**644,901.6**	**571,552.2**	**691,417.4**	**690,461.3**	**956.1**
A. Federal Government:	220,061.2	226,317.2	232,274.3	212,050.5	233,142.0	233,142.0	-
(1) Commodity Operations	201,290.7	212,303.8	211,398.1	204,921.3	229,240.8	229,240.8	-
(2) Others	18,770.5	14,013.4	20,876.2	7,129.2	3,901.2	3,901.2	-
B. Provincial Governments:	360,397.7	311,200.0	412,627.3	359,501.7	458,275.4	457,319.3	956.1
(1) Commodity Operations	359,042.4	310,202.1	401,675.9	348,488.4	457,887.2	456,931.1	956.1
(2) Others	1,355.3	998.0	10,951.4	11,013.3	388.3	388.3	-
C. Local Bodies (City Governments)	-	-	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	**533,401.5**	**570,609.2**	**649,245.6**	**683,947.6**	**804,368.9**	**804,368.9**	**-**
(1) Agriculture, Forestry, Hunting & Fishing	-	-	614.8	-	-	-	-
(2) Mining & Quarrying	-	-	56,086.2	56,086.2	-	-	-
(3) Manufacturing	43,868.6	57,342.5	51,139.1	42,757.4	50,652.2	50,652.2	-
(4) Construction	..	-	-	-	-	-	-
(5) Utilities	46,091.1	25,990.3	99,289.9	50,571.0	149,872.4	149,872.4	-
(6) Commerce	97,183.4	109,637.5	105,858.9	116,919.1	154,222.0	154,222.0	-
(7) Transport, Storage & Communication	93,192.3	165,476.7	134,173.7	160,938.6	187,636.4	187,636.4	-
(8) Services	788.0	672.0	539.7	482.8	278.5	278.5	-
(9) Others	252,278.0	211,490.3	201,543.4	256,192.5	261,707.4	261,707.4	-
III. Non-Bank Financial Institutions :	**47,684.3**	**50,334.3**	**68,593.1**	**78,952.7**	**81,428.9**	**81,340.4**	**88.5**
(1) Co-operative Banks	-	-	-	-	-	-	-
(2) Development Financial Institutions	11,162.9	13,593.8	18,299.2	24,187.8	19,759.4	19,759.4	-
(3) Insurance Companies	921.9	1,187.5	3,080.4	4,410.0	5,980.0	5,980.0	-
(4) Micro Finance	900.0	2,732.4	2,795.7	3,357.5	2,505.3	2,505.3	-
(5) Other NBFC's	34,699.5	32,820.6	44,417.8	46,997.5	53,184.1	53,095.7	88.5
IV. Private Sector Enterprises :	**2,930,255.9**	**3,174,992.8**	**3,270,052.4**	**3,597,450.0**	**3,861,265.0**	**3,694,821.7**	**166,443.3**
A. Agriculture, Hunting and Forestry	285,362.9	302,948.3	292,926.6	302,654.6	297,493.2	145,697.7	151,795.5
(1) Growing of crops	196,409.9	204,793.2	191,551.0	201,253.5	194,713.9	113,694.9	81,019.0
(2) Farming of animals	58,582.8	65,035.4	73,180.4	73,423.1	76,361.1	26,661.2	49,699.9
(3) Agricultural and animal husbandry	633.1	1,668.7	1,476.8	2,853.9	2,452.1	2,452.1	-
(4) Agricultural machinery and equipments	28,932.5	31,169.3	26,549.5	24,885.0	23,628.9	2,554.6	21,074.3
(5) Hunting, trapping, forestry & logging	804.7	281.7	168.8	239.1	337.2	334.8	2.4
B. Fishing and fish farming etc.	922.5	1,024.6	822.5	853.5	873.8	843.7	30.1
C. Mining and Quarrying	20,342.3	23,562.3	26,457.6	35,596.4	40,154.4	40,076.3	78.0
(1) Mining of coal	1,708.8	1,965.9	9,247.5	9,267.0	14,029.6	13,974.2	55.4
(2) Crude petroleum & natural gas	16,747.5	18,642.5	12,177.3	18,411.0	23,256.2	23,256.2	-
(3) Iron & non-ferrous metal ores	321.1	424.9	553.6	643.4	694.0	694.0	-
(4) Quarrying of stone, sand and clay	265.8	391.8	776.0	361.5	478.1	462.8	15.3
(5) Chemical, fertilizer, Salt etc.	1,299.1	2,137.3	3,703.2	6,913.5	1,696.5	1,689.2	7.3
D. Manufacturing	1,652,390.7	1,830,017.6	1,865,799.0	2,050,137.7	2,238,364.3	2,229,856.2	8,508.1
(1) Food products and beverages	425,347.5	446,443.1	460,374.1	495,040.6	607,949.7	605,897.8	2,051.9
(2) Tobacco products	1,721.9	6,083.5	3,227.6	4,002.2	8,577.6	8,543.7	33.9
(3) Textiles	533,052.1	606,856.4	613,275.7	709,083.0	689,065.3	686,252.9	2,812.4
i) Spinning, weaving, finishing of textiles	412,498.5	458,416.4	462,988.6	554,597.4	532,401.1	530,143.2	2,257.8
a) Spinning of fibers	233,402.1	255,248.1	258,394.4	326,614.1	297,806.5	296,343.9	1,462.6
b) Weaving of textiles	91,133.7	102,913.5	108,611.1	120,791.3	128,738.0	128,631.2	106.8
c) Finishing of textiles	87,962.7	100,254.9	95,983.1	107,192.1	105,856.6	105,168.2	688.4
ii) Made-up textile articles	54,923.2	69,995.8	60,613.0	61,503.4	59,217.2	59,211.6	5.6
iii) Knit wear	27,979.4	27,279.7	24,246.0	31,766.8	28,522.9	28,046.6	476.4
iv) Carpets and rugs	3,143.5	3,157.4	11,241.8	8,921.3	11,515.9	11,503.3	12.6
v) Other textiles n.e.s.	34,507.4	48,007.0	54,186.3	52,294.1	57,408.2	57,348.2	60.0
(4) Wearing apparel, readymade garments etc.	50,807.0	52,309.4	59,356.9	69,769.8	75,085.5	74,876.6	208.9
5) Tanning and dressing of leather; manufacture of luggage and footwear	21,892.2	19,995.4	21,377.7	23,819.1	23,885.9	23,723.3	162.6
i.) Tanning & dressing of leather, luggage, handbags etc.	9,304.5	9,392.6	9,036.2	9,375.6	9,387.6	9,308.7	78.9
ii.) Footwear	12,587.7	10,602.8	12,341.5	14,443.5	14,498.3	14,414.6	83.7

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2015 Jun	2015 Dec	2016 Jun	2016 Dec	2017 Jun All Banks	2017 Jun Commercial Banks	2017 Jun Specialized Banks
6) Wood and products of wood cork	1,911.5	1,382.0	1,906.1	1,958.7	2,518.5	2,465.4	53.1
7) Paper, paperboard and products	31,058.3	32,615.8	39,817.2	39,346.8	40,647.2	40,494.5	152.7
8) Printing, publishing and allied industries	6,465.8	7,487.8	7,502.2	7,473.0	7,807.1	7,716.3	90.8
9) Coke and refined petroleum products	57,380.6	77,452.5	58,174.1	75,801.8	75,600.3	75,583.6	16.7
10) Chemicals and chemical products	204,690.8	262,235.3	269,891.1	273,378.7	294,683.3	293,577.3	1,105.9
11) Rubber and plastics products	24,845.5	25,071.4	29,936.9	27,381.1	34,394.6	34,119.2	275.4
12) Other non-metallic mineral products	74,575.7	75,530.7	72,205.0	82,333.2	84,636.3	83,941.9	694.4
13) Basic metals	76,618.3	77,415.5	83,560.7	82,343.5	100,631.2	100,332.3	298.9
14) Fabricated metal products	10,243.0	9,847.8	18,775.8	15,052.1	23,077.8	22,999.6	78.3
15) Machinery and equipment	27,749.1	20,496.6	21,947.5	23,279.9	25,624.8	25,566.2	58.6
16) Office, accounting and computing machinery	966.2	984.2	768.4	316.5	347.0	345.1	1.9
17) Electrical machinery and apparatus	44,861.2	51,094.6	43,319.8	52,648.4	63,239.3	63,214.8	24.5
18) Radio, television and communication equipment and apparatus	3,209.7	3,910.7	5,940.4	5,024.0	5,583.1	5,575.4	7.7
19) Medical, precision and optical instruments, watches and clocks	5,013.3	4,801.0	5,862.2	6,427.4	4,686.9	4,642.7	44.3
20) Motor vehicles, trailers and semi-trailers	17,526.3	18,982.0	17,721.2	20,313.8	19,442.2	19,330.5	111.7
21) Other transport equipments	3,972.8	4,017.7	4,608.2	3,317.3	6,640.3	6,633.3	7.0
22) Furniture and fixture	1,576.0	1,183.1	2,265.3	2,311.8	2,670.7	2,587.0	83.7
23) Jewellery and related articles	660.0	631.0	566.5	645.5	660.7	609.3	51.4
24) Sports goods	4,674.7	4,443.3	4,502.1	4,765.9	4,742.6	4,732.1	10.6
25) Handicrafts	101.2	61.7	73.9	64.5	268.4	253.0	15.4
26) Other manufacturing n.e.s.	21,470.2	18,685.2	18,842.5	24,239.3	35,898.0	35,842.5	55.6
E. Ship breaking and waste / scrape (junk) etc.	25,781.5	19,810.1	25,890.0	27,447.6	25,971.0	25,971.0	-
F. Electricity, gas and water supply	256,015.3	277,759.9	304,465.6	352,064.8	364,046.9	364,036.9	10.1
G. Construction	64,370.8	85,328.6	96,347.2	106,781.2	131,483.1	131,156.4	326.7
1) Building	44,715.9	50,747.7	49,023.7	48,342.2	66,099.4	65,869.1	230.3
2) Infrastructure	19,654.9	34,580.9	47,323.5	58,439.0	65,383.7	65,287.3	96.4
H. Commerce and Trade	228,458.4	252,366.7	259,619.5	281,236.7	296,578.4	292,969.1	3,609.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,315.7	6,609.9	15,797.7	26,003.8	17,526.0	17,152.0	374.1
2) Wholesale and commission trade	118,584.0	130,468.1	132,008.4	130,766.7	141,452.7	141,268.0	184.7
i) Exports	27,423.8	22,160.5	27,144.3	20,302.1	19,755.8	19,755.8	-
ii) Imports	20,404.4	26,325.6	24,347.7	28,028.4	32,468.8	32,467.7	1.2
iii) Domestic whole sales	70,755.8	81,982.0	80,516.5	82,436.3	89,228.1	89,044.5	183.5
3) Retail trade	96,558.6	115,288.7	111,813.4	124,466.2	137,599.7	134,549.1	3,050.6
I. Hotels, restaurants and clubs etc	21,254.3	24,673.4	27,961.5	35,815.2	33,914.0	33,761.3	152.7
J. Transport, storage and communications	138,405.1	156,077.8	178,268.5	174,544.3	202,744.9	202,080.3	664.6
K. Real estate, renting and business activities	96,141.4	111,955.1	111,947.1	128,504.0	129,096.2	128,953.8	142.4
L. Education	9,540.4	11,042.1	17,694.2	11,335.6	17,429.9	17,277.1	152.8
M. Health and social work	4,680.4	4,271.5	4,975.4	5,345.8	4,891.7	4,811.1	80.6
N. Other community, social and personal service activities	18,541.2	24,838.8	23,961.2	26,664.8	29,519.7	29,355.5	164.2
O. Other private business n.e.s	108,048.7	49,316.0	32,916.4	58,467.9	48,703.5	47,975.4	728.1
V. Trust Funds and Non-Profit Institutions	**13,957.9**	**12,695.1**	**14,207.9**	**15,545.9**	**16,805.9**	**16,711.2**	**94.6**
VI. Personal	**383,106.4**	**392,134.9**	**422,962.3**	**451,619.7**	**504,439.6**	**501,902.1**	**2,537.4**
A. Bank Employees	98,552.7	99,187.6	106,511.2	108,583.4	110,742.8	108,229.6	2,513.3
B. Consumer Financing	275,316.6	285,064.5	308,958.4	338,244.6	389,551.8	389,527.7	24.2
i) House building	41,261.6	43,246.5	48,587.3	53,187.0	61,728.6	61,728.6	-
ii) Transport	83,442.7	97,117.0	109,703.4	126,845.6	151,297.0	151,294.7	2.3
iii) Credit cards	23,857.0	24,705.9	25,566.5	28,331.6	29,963.2	29,963.2	-
iv) Consumer durable	210.9	710.4	594.0	1,567.7	1,513.8	1,502.9	11.0
v) Personal loans	126,544.4	119,284.7	124,507.2	128,312.8	145,049.2	145,038.2	10.9
C. Other Personal	9,237.1	7,882.8	7,492.7	4,791.7	4,144.9	4,144.9	-
VII. Others	**14,991.0**	**5,767.3**	**8,229.1**	**4,162.1**	**6,213.3**	**5,815.3**	**398.0**
TOTAL	**4,503,855.8**	**4,744,050.8**	**5,078,192.0**	**5,403,230.2**	**5,965,938.9**	**5,795,421.0**	**170,517.9**

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

(End of Period: Million Rupees)

SECURITIES	2015		2016		2017		
					Dec		
	Jun	Dec	Jun	Dec	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	**56,515.5**	**45,829.6**	**69,850.9**	**69,327.1**	**63,725.3**	**63,725.3**	**-**
II. Securities, Shares and other Financial Instruments:	**111,103.2**	**226,479.5**	**312,031.4**	**182,340.4**	**237,485.0**	**237,485.0**	**-**
A. Quoted on the Stock Exchange:	74,914.4	98,599.3	163,624.7	143,503.9	185,849.9	185,849.9	-
1. To Stock Brokers and Dealers:	34,708.4	28,017.8	23,020.9	27,986.1	38,595.0	38,595.0	-
(a) Government and other Trustee Securities	16,503.4	14,404.2	2,567.4	7,646.7	18,993.8	18,993.8	-
(b) Shares and Debentures	17,927.8	13,309.8	20,183.2	19,994.3	19,451.4	19,451.4	-
(c) Participation Term Certificates	73.7	9.8	-	-	-	-	-
(d) Others	203.6	294.1	270.2	345.1	149.9	149.9	-
2. To others:	40,206.0	70,581.5	140,603.8	115,517.8	147,254.9	147,254.9	-
(a) Government and other Trustee Securities	21,726.5	50,807.9	121,789.8	93,862.3	121,813.5	121,813.5	-
(b) Shares and Debentures	12,279.1	15,045.7	16,098.7	20,843.3	24,738.3	24,738.3	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	6,200.4	4,727.9	2,715.4	812.2	703.0	703.0	-
B. Unquoted on the Stock Exchange:	36,188.8	127,880.2	148,406.7	38,836.5	51,635.0	51,635.0	-
1. To Stock Brokers and Dealers:	4,664.3	39,120.6	101,351.3	4,554.9	9,497.4	9,497.4	-
(a) Government and other Trustee Securities	3,361.2	37,777.4	92,203.0	2,377.2	7,450.5	7,450.5	-
(b) Shares and Debentures	1,104.7	1,146.8	1,602.3	2,015.4	2,034.0	2,034.0	-
(c) Participation Term Certificates	7.2	4.8	7.2	7.2	7.2	7.2	-
(d) Others	191.3	191.6	7,538.8	155.0	5.8	5.8	-
2. To others:	31,524.5	88,759.5	47,055.4	34,281.6	42,137.6	42,137.6	-
(a) Government and other Trustee Securities	29,290.3	30,445.0	38,094.3	29,447.8	37,674.2	37,674.2	-
(b) Shares and Debentures	1,218.4	1,141.8	1,169.0	1,882.2	1,752.4	1,752.4	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	1,015.8	57,172.8	7,792.1	2,951.7	2,711.0	2,711.0	-
III. Merchandise	**1,381,310.5**	**1,379,768.5**	**1,404,067.4**	**1,518,628.3**	**1,732,833.8**	**1,732,612.8**	**221.0**
A. Food Items	512,672.2	404,202.5	403,076.5	464,359.7	549,274.4	549,250.8	23.5
1. Wheat	244,959.8	123,032.5	104,798.4	123,359.1	125,998.1	125,998.1	-
2. Rice and paddy	78,633.1	87,637.9	71,353.8	75,400.0	65,862.4	65,860.0	2.4
3. Other Grains & Pulses:	10,032.1	12,563.2	11,772.8	8,405.8	6,202.2	6,193.2	9.0
(a) Indigenous	3,502.1	6,297.7	5,893.4	5,043.4	4,318.6	4,309.6	9.0
(b) Imported	6,530.0	6,265.5	5,879.4	3,362.5	1,883.6	1,883.6	-
4. Edible Oils:	25,353.6	30,515.2	30,774.4	31,049.0	28,819.8	28,814.4	5.4
(a) Indigenous	16,773.4	20,096.8	21,295.9	22,340.2	15,377.1	15,371.8	5.4
(b) Imported	8,580.2	10,418.4	9,478.6	8,708.8	13,442.6	13,442.6	-
5. Sugar:	113,177.7	97,241.7	117,537.1	105,697.6	215,655.1	215,655.1	-
(a) Indigenous	93,796.3	93,191.7	108,534.4	102,451.3	208,924.3	208,924.3	-
(b) Imported	19,381.4	4,050.1	9,002.7	3,246.3	6,730.7	6,730.7	-
6. Kariana and Spices	2,198.4	3,229.5	2,098.8	2,035.4	1,332.1	1,332.1	-
7. Fish and Fish preparations	3,617.8	1,025.6	1,690.6	1,813.6	1,992.9	1,992.9	-
8. Other Food Items:	34,699.8	48,956.8	63,050.6	116,599.2	103,411.9	103,405.1	6.8
(a) Indigenous	28,709.2	42,780.7	61,345.2	113,974.9	100,311.6	100,304.8	6.8
(b) Imported	5,990.6	6,176.2	1,705.4	2,624.3	3,100.3	3,100.3	-
B. Raw Materials:	354,513.8	452,512.1	422,351.1	388,040.5	437,638.9	437,526.5	112.4
1. Cotton Raw:	105,324.7	121,354.0	107,550.0	123,717.8	128,302.7	128,302.7	-
(a) Indigenous	98,437.3	110,394.8	97,104.8	117,479.7	122,316.8	122,316.8	-
(b) Imported	6,887.5	10,959.2	10,445.2	6,238.1	5,985.9	5,985.9	-
2. Synthetic Fibers:	14,837.2	15,930.0	21,053.1	16,151.6	25,963.0	25,923.0	40.0
(a) Indigenous	13,857.8	12,701.3	16,900.8	14,472.9	24,514.2	24,474.1	40.0
(b) Imported	979.4	3,228.7	4,152.2	1,678.7	1,448.8	1,448.8	-
3. Fertilizers:	54,621.2	66,172.9	79,528.3	60,492.4	63,804.4	63,804.4	-
(a) Indigenous	38,130.5	47,909.6	61,432.4	47,195.9	53,316.9	53,316.9	-
(b) Imported	16,490.7	18,263.4	18,095.9	13,296.5	10,487.5	10,487.5	-

3.11 Classification of Scheduled Banks' Advances
by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2015		2016		2017		
					Jun		
	Jun	Dec	Jun	Dec	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude	35,570.7	83,359.5	58,913.7	43,741.8	43,045.1	43,045.1	-
(a) Indigenous	25,627.2	63,112.7	48,946.5	32,353.9	28,210.9	28,210.9	-
(b) Imported	9,943.4	20,246.8	9,967.1	11,387.9	14,834.2	14,834.2	-
5. Iron & Steel:	61,116.9	85,743.7	67,299.5	64,146.5	79,120.0	79,090.7	29.2
(a) Indigenous	35,575.9	62,583.1	37,762.7	36,887.6	40,660.0	40,630.8	29.2
(b) Imported	25,541.0	23,160.7	29,536.8	27,258.8	38,459.9	38,459.9	-
6. Wool & Goat Hair	768.9	897.0	1,046.7	989.3	861.3	861.3	-
7. Hides & Skins	7,270.1	5,815.1	6,490.6	3,771.5	5,568.3	5,529.5	38.8
8. Oil Seeds	12,061.6	11,372.5	14,767.4	8,534.0	15,366.0	15,366.0	-
9. Pesticides & Insecticides:	3,155.1	2,222.3	5,218.1	6,051.8	2,768.9	2,764.7	4.3
(a) Indigenous	2,896.1	1,862.4	5,019.0	5,934.9	2,705.8	2,701.5	4.3
(b) Imported	258.9	359.9	199.1	116.9	63.2	63.2	-
10. Other Raw Materials:	59,787.3	59,645.3	60,483.9	60,443.8	72,839.2	72,839.2	-
(a) Indigenous	50,405.6	52,694.5	52,760.0	57,520.1	66,537.8	66,537.8	-
(b) Imported	9,381.7	6,950.8	7,723.9	2,923.7	6,301.3	6,301.3	-
C. Finished / Manufactured Goods:	514,124.4	523,054.0	578,639.8	666,228.1	745,920.6	745,835.4	85.2
1. Cotton Textiles:	119,089.1	109,023.7	107,977.3	126,732.3	133,294.4	133,291.2	3.1
(a) Indigenous	97,569.6	102,198.2	96,314.9	118,882.9	123,212.6	123,209.5	3.1
(b) Imported	21,519.5	6,825.5	11,662.4	7,849.4	10,081.7	10,081.7	-
2. Cotton Yarn:	47,497.2	54,185.7	60,548.7	67,872.0	72,517.1	72,517.1	-
(a) Indigenous	43,764.9	50,987.7	53,763.6	62,869.5	63,556.8	63,556.8	-
(b) Imported	3,732.3	3,198.0	6,785.1	5,002.5	8,960.3	8,960.3	-
3. Other Textiles:	85,111.3	89,018.4	87,027.1	102,006.8	121,743.9	121,712.6	31.2
(a) Indigenous	75,091.3	82,160.3	74,027.5	90,025.9	107,399.0	107,367.8	31.2
(b) Imported	10,020.0	6,858.1	12,999.6	11,980.9	14,344.9	14,344.9	-
4. Machinery:	22,668.4	23,912.3	32,365.5	21,335.4	22,683.7	22,683.7	-
(a) Indigenous	16,158.7	8,994.9	15,384.0	8,724.5	10,622.0	10,622.0	-
(b) Imported	6,509.7	14,917.5	16,981.5	12,610.9	12,061.7	12,061.7	-
5. Handloom Products	31.3	2,287.7	17.7	84.7	127.2	127.2	-
6. Carpets & Rugs	1,501.2	2,889.2	10,235.4	9,843.6	2,241.4	2,241.4	-
7. Readymade Garments	25,790.5	19,657.4	34,305.1	30,087.4	56,961.4	56,961.4	-
8. Cement and Cement Products:	44,526.3	53,619.4	37,177.0	35,258.0	36,562.4	36,558.6	3.7
(a) Indigenous	42,534.5	51,464.4	35,396.3	33,732.6	34,822.4	34,818.7	3.7
(b) Imported	1,991.8	2,155.0	1,780.7	1,525.3	1,740.0	1,740.0	-
9. Sports Goods	3,189.6	3,528.8	3,831.3	3,605.2	4,057.2	4,057.2	-
10. Surgical Instruments	2,463.6	3,126.3	2,659.6	3,114.9	5,172.2	5,170.8	1.3
11. Chemicals and Dyes	29,287.7	29,638.0	36,223.8	27,829.7	30,473.3	30,469.7	3.6
12. Other Finished Goods:	132,968.1	132,167.1	166,271.2	238,458.2	260,086.4	260,044.2	42.2
(a) Indigenous	116,037.9	113,569.0	150,123.8	216,627.4	250,329.5	250,287.3	42.2
(b) Imported	16,930.2	18,598.0	16,147.4	21,830.8	9,756.9	9,756.9	-
IV. Fixed Assets Including Machinery	**698,993.6**	**716,287.9**	**899,593.8**	**1,038,532.0**	**1,294,807.5**	**1,291,926.3**	**2,881.2**
V. Real Estate:	**617,664.3**	**655,310.6**	**626,710.6**	**741,137.4**	**681,507.5**	**532,301.1**	**149,206.5**
(a) Land	262,623.5	213,570.4	221,217.9	253,339.6	290,452.1	145,773.8	144,678.3
(b) Buildings:	355,040.8	441,740.2	405,492.7	487,797.8	391,055.4	386,527.2	4,528.1
1. Residential	113,977.9	163,026.7	171,792.6	163,653.6	106,271.6	105,056.7	1,214.9
2. Non-Residential	241,062.9	278,713.5	233,700.0	324,144.2	284,783.8	281,470.6	3,313.3
VI. Fixed Deposits and Insurance Policies :	**63,060.8**	**65,130.1**	**90,794.4**	**95,459.2**	**33,528.6**	**33,520.1**	**8.5**
(a) Bank Deposits	47,535.0	52,995.0	66,640.0	71,504.5	9,967.4	9,960.3	7.0
(b) Insurance Policies	15,525.8	12,135.1	24,154.4	23,954.7	23,561.2	23,559.8	1.5
VII. Others:	**1,575,208.0**	**1,655,244.5**	**1,675,143.6**	**1,757,805.8**	**1,922,051.4**	**1,903,850.7**	**18,200.7**
(a) Other Secured Advances	1,080,217.5	1,286,884.7	1,170,170.4	1,307,528.2	1,452,825.4	1,447,420.3	5,405.1
(b) Advances Secured by Guarantee(s)	341,870.5	303,799.4	437,812.4	380,166.7	388,047.4	379,398.5	8,648.9
(c) Unsecured Advances	153,120.0	64,560.4	67,160.8	70,111.0	81,178.6	77,031.9	4,146.7
TOTAL	**4,503,855.8**	**4,744,050.8**	**5,078,192.0**	**5,403,230.2**	**5,965,939.0**	**5,795,421.1**	**170,517.9**

3.12 Classification of Scheduled Banks' Advances
by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2015				2016				2017	
	Jun		Dec		Jun		Dec		Jun	
	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	1,534,147	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	1,629,480	1,747,259.2
5	51,751	165,113.3	56,504	222,844.2	66,287	188,010.8	70,219	211,465.3	66,729	188,211.7
10	96,970	379,784.4	93,563	603,752.8	35,113	536,909.3	44,079	652,413.5	59,025	716,464.3
15	7,888	161,563.0	28,280	396,080.4	35,150	368,208.2	36,447	271,493.7	27,830	289,273.9
20	823,331	484,082.6	841,359	490,626.4	814,105	563,253.4	776,912	538,671.5	801,979	698,904.4
25	107,209	993,187.6	183,765	1,013,096.8	229,373	1,210,605.9	235,568	1,493,464.6	170,705	1,483,253.6
30	69,055	188,714.7	50,058	168,555.8	63,537	233,100.5	34,184	177,661.6	61,860	237,879.8
33.33	70	592.3	69	585.8	69	577.8	19,479	4,153.0	140	559.7
35	8,119	39,769.8	8,275	35,988.0	11,171	66,274.9	8,793	68,151.7	10,628	76,691.2
40	355,662	187,712.4	357,661	114,512.7	422,353	200,171.6	400,053	170,916.6	399,053	181,106.4
45	1,923	18,010.3	1,646	22,439.2	1,431	14,832.8	1,688	28,178.3	3,922	27,977.6
50	140,523	161,181.5	138,651	134,984.7	120,276	129,910.8	135,530	214,605.8	87,480	208,435.4
55	841	13,170.1	634	13,344.7	1182	23,041.1	2,620	15,773.6	1,953	12,388.5
60	1,970	34,133.3	1,795	34,969.4	1,300	27,906.4	1,431	14,859.5	1,222	17,241.4
65	1,417	29,242.3	1,242	20,441.9	711	17,764.5	1,060	21,193.9	917	19,640.8
70	836	16,025.4	2,161	26,589.9	811	20,307.2	776	10,880.1	611	9,180.2
75	3,024	105,994.5	3,958	144,286.4	689	8,319.0	718	6,425.6	365	7,112.3
80	832	29,524.8	1,283	34,699.2	814	9,147.2	676	7,589.0	384	5,719.7
85	643	14,887.7	817	15,808.9	631	7,541.6	356	3,438.7	1,180	17,648.2
90	722	12,295.6	958	10,650.6	786	9,080.2	507	6,022.2	606	3,881.5
95	1,408	8,384.1	6,155	11,511.9	963	13,515.7	694	8,782.2	1,274	17,109.4
99.99	1,943	72,570.9	235	927.4	163	9,700.8	42	676.0	-	-
TOTAL	**3,210,284**	**4,503,855.8**	**3,204,373**	**4,744,050.8**	**3,368,987**	**5,078,192.0**	**3,389,777**	**5,403,230.2**	**3,327,343**	**5,965,939.0**

3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY16	FY17	Oct-16	Nov-16	Aug-17	Sep-17	Oct-17	Nov-17 [P]
A. Agriculture, hunting and forestry	**285,096**	**297,493**	**298,402**	**291,454**	**308,131**	**306,785**	**298,462**	**304,175**
1-Trade finance	2,426	1,670	7,120	1,715	1,983	2,454	3,004	1,978
2-Working capital	202,787	214,792	210,196	208,492	221,131	219,470	210,063	217,120
3-Fixed investment	79,645	80,994	79,650	79,486	84,903	84,780	85,336	85,029
4-Other	237	38	1,437	1,760	115	81	60	47
B. Fishing, fish farming, aquaculture and related service activities	**823**	**874**	**791**	**783**	**783**	**870**	**673**	**658**
1-Trade finance	88	48	30	30	50	35	35	35
2-Working capital	359	460	412	400	438	536	323	331
3-Fixed investment	375	366	349	353	296	299	315	292
4-Other	-	-	-	-	-	-	-	-
C. Mining and Quarrying	**26,534**	**40,267**	**31,712**	**27,594**	**44,704**	**42,852**	**43,149**	**41,599**
1-Trade finance	5,956	6,316	8,748	4,245	6,470	4,091	3,822	3,433
2-Working capital	6,370	5,895	5,204	5,017	7,355	6,763	7,223	7,188
3-Fixed investment	14,132	27,942	17,759	18,332	29,529	30,804	30,696	29,351
4-Other	76	115	1	-	1,350	1,194	1,407	1,628
D. Manufacturing	**1,915,286**	**2,299,628**	**1,845,494**	**1,924,350**	**2,229,634**	**2,256,232**	**2,298,305**	**2,347,375**
1-Trade finance	427,487	501,474	416,436	436,029	458,420	476,675	487,389	496,832
2-Working capital	848,471	1,014,232	761,909	792,911	967,580	943,388	975,611	1,013,310
3-Fixed investment	589,853	722,574	623,841	651,232	738,386	767,663	773,491	774,032
4-Other	49,474	61,348	43,308	44,178	65,248	68,506	61,815	63,201
E. Ship breaking and waste / scrape (junk) etc.	**25,890**	**25,971**	**24,422**	**24,801**	**27,831**	**29,518**	**31,989**	**32,542**
1-Trade finance	18,487	16,989	17,925	18,189	19,095	19,427	21,929	21,925
2-Working capital	4,920	6,070	3,787	4,164	5,884	7,125	6,092	6,330
3-Fixed investment	2,482	2,912	2,463	2,448	2,852	2,967	3,049	3,417
4-Other	-	-	247	-	-	-	919	870
F. Electricity, gas and water supply	**305,159**	**365,261**	**313,687**	**330,624**	**375,148**	**371,535**	**379,394**	**383,169**
1-Trade finance	440	5,705	1,525	1,655	7,566	10,599	9,832	7,961
2-Working capital	109,027	141,356	110,010	108,618	144,914	140,403	145,192	151,894
3-Fixed investment	187,348	216,984	197,064	214,844	221,706	215,056	219,056	219,027
4-Other	8,343	1,215	5,088	5,507	962	5,477	5,314	4,288
G. Construction	**97,550**	**138,572**	**93,622**	**99,772**	**136,187**	**137,478**	**135,376**	**138,304**
1-Trade finance	1,324	184	273	247	183	874	1,013	836
2-Working capital	29,612	41,295	26,278	26,696	38,657	39,483	38,680	41,779
3-Fixed investment	65,672	90,007	66,677	70,875	93,986	93,453	92,537	92,537
4-Other	942	7,086	395	1,954	3,361	3,668	3,145	3,152
H. Commerce and Trade	**265,501**	**308,247**	**265,141**	**267,338**	**303,176**	**313,308**	**313,717**	**322,263**
1-Trade finance	37,474	40,299	35,684	36,988	41,650	44,178	44,333	43,247
2-Working capital	180,868	211,137	183,423	182,131	206,213	210,751	214,935	221,483
3-Fixed investment	39,570	43,401	35,098	36,732	43,746	44,795	43,147	44,160
4-Other	7,589	13,410	10,936	11,487	11,567	13,584	11,302	13,372
I. Services	**77,335**	**87,942**	**73,664**	**80,204**	**86,866**	**88,935**	**87,777**	**89,180**
1-Trade finance	1,992	1,145	1,321	1,137	1,146	1,195	966	1,252
2-Working capital	25,590	38,176	25,645	27,478	39,134	40,383	40,301	40,741
3-Fixed investment	46,895	47,646	43,760	48,661	45,431	46,055	45,319	46,006
4-Other	2,858	974	2,938	2,928	1,156	1,302	1,190	1,181
J. Transport, storage and communications	**181,826**	**211,004**	**183,638**	**177,751**	**211,275**	**214,657**	**211,522**	**215,823**
1-Trade finance	1,364	2,168	800	797	2,171	2,133	2,199	1,998
2-Working capital	38,229	34,099	35,171	33,488	34,377	34,821	33,121	37,856
3-Fixed investment	137,888	166,002	142,672	138,520	165,943	168,052	166,578	166,389
4-Other	4,345	8,735	4,994	4,945	8,784	9,650	9,624	9,580
K. Real estate, renting and business activities	**114,125**	**132,453**	**122,434**	**127,363**	**132,206**	**139,054**	**142,695**	**145,113**
1-Trade finance	11,518	16,499	17,801	18,661	14,239	15,153	14,399	16,688
2-Working capital	68,965	70,135	68,541	71,754	71,789	74,046	75,382	78,556
3-Fixed investment	31,438	42,398	33,656	34,766	43,421	46,009	50,159	46,897
4-Other	2,205	3,422	2,436	2,182	2,757	3,846	2,756	2,971
L. Other private business n.e.c	**42,198**	**54,497**	**44,224**	**40,139**	**40,533**	**40,165**	**41,933**	**44,089**
1-Trade finance	1,716	3,137	908	1,059	1,282	1,749	1,624	1,906
2-Working capital	22,114	22,653	23,577	15,632	14,464	15,909	14,621	16,062
3-Fixed investment	7,429	9,808	6,333	7,843	9,200	8,389	9,815	10,054
4-Other	10,940	18,899	13,405	15,605	15,587	14,118	15,874	16,067
Total (A+B+C+…+L=1+2+3+4)	**3,337,323**	**3,962,210**	**3,297,232**	**3,392,172**	**3,896,473**	**3,941,390**	**3,984,992**	**4,064,292**
1-Trade finance	510,274	595,636	508,569	520,751	554,255	578,562	590,545	598,092
2-Working capital	1,537,312	1,800,299	1,454,153	1,476,780	1,751,934	1,733,079	1,761,544	1,832,651
3-Fixed investment	1,202,728	1,451,034	1,249,322	1,304,094	1,479,398	1,508,322	1,519,497	1,517,191
4-Other	87,008	115,242	85,187	90,546	110,886	121,427	113,405	116,358

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

3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY-16	FY-17	Oct-16	Nov-16	Aug-17	Sep-17	Oct-17	Nov-17 P
A. Mining and Quarrying	**662**	**1,016**	**1,064**	**821**	**2,070**	**2,201**	**1,229**	**1,304**
1-Trade finance	70	71	90	108	1,107	1,146	100	84
2-Working capital	354	321	426	440	317	338	328	328
3-Fixed investment	237	613	548	272	646	717	789	881
4-Other	-	11	-	-	-	-	11	11
B. Manufacturing	**100,582**	**132,807**	**146,054**	**141,125**	**124,481**	**129,631**	**139,878**	**160,901**
1-Trade finance	15,999	20,827	19,598	19,567	22,137	22,050	21,052	22,784
2-Working capital	71,878	96,350	111,261	104,652	86,045	89,437	101,096	119,832
3-Fixed investment	11,850	14,338	13,985	16,003	15,099	15,679	15,420	16,815
4-Other	855	1,292	1,210	903	1,200	2,466	2,311	1,469
C. Ship breaking and waste / scrape (junk) etc.	**189**	**1,059**	**370**	**423**	**845**	**1,269**	**975**	**944**
1-Trade finance	5	764	125	149	635	624	593	562
2-Working capital	183	281	245	274	197	388	368	368
3-Fixed investment	-	14	-	-	14	256	14	14
4-Other	-	-	-	-	-	-	-	-
D. Electricity, gas and water supply	**2,013**	**1,934**	**1,361**	**1,167**	**1,345**	**1,694**	**1,852**	**1,431**
1-Trade finance	19	54	12	5	68	61	70	47
2-Working capital	1,280	1,163	597	432	600	962	1,062	636
3-Fixed investment	715	717	751	730	678	672	720	744
4-Other	-	-	-	-	-	-	-	4
E. Construction	**7,033**	**8,572**	**8,526**	**7,730**	**8,404**	**9,217**	**9,354**	**9,176**
1-Trade finance	14	27	39	18	22	13	7	34
2-Working capital	5,180	6,126	6,584	5,848	6,237	6,819	6,994	6,890
3-Fixed investment	1,817	1,941	1,850	1,818	2,077	2,305	2,256	2,233
4-Other	21	479	52	46	68	79	97	19
F. Commerce and Trade	**88,357**	**106,891**	**108,748**	**98,878**	**103,278**	**107,101**	**109,159**	**117,859**
1-Trade finance	5,963	8,675	8,511	8,053	8,441	8,487	8,041	9,723
2-Working capital	72,835	86,794	91,082	80,640	83,027	86,616	90,041	97,104
3-Fixed investment	7,600	9,061	6,903	8,172	9,595	9,565	9,563	9,614
4-Other	1,959	2,362	2,253	2,014	2,214	2,433	1,513	1,418
G. Services	**11,568**	**13,175**	**13,377**	**13,122**	**13,154**	**14,086**	**14,320**	**15,148**
1-Trade finance	188	179	125	155	215	234	210	674
2-Working capital	8,690	9,130	9,378	9,358	8,774	9,263	9,703	9,892
3-Fixed investment	2,635	3,797	3,705	3,399	3,982	4,205	4,173	4,336
4-Other	55	69	168	211	183	384	235	246
H. Transport, storage and communications	**40,734**	**42,535**	**41,742**	**40,174**	**43,766**	**48,222**	**43,275**	**43,330**
1-Trade finance	131	155	66	69	164	181	134	115
2-Working capital	3,949	4,177	4,261	4,324	4,789	4,285	5,018	4,448
3-Fixed investment	36,134	37,631	36,760	35,135	38,242	43,202	37,592	38,237
4-Other	520	572	654	646	572	553	532	529
I. Real estate, renting and business activities	**23,663**	**28,902**	**29,557**	**27,018**	**27,817**	**28,639**	**29,887**	**36,755**
1-Trade finance	1,071	1,178	1,143	984	1,320	1,350	1,971	2,218
2-Working capital	20,221	23,763	25,243	23,000	22,479	23,566	24,064	30,711
3-Fixed investment	2,324	3,671	3,095	2,948	3,878	3,598	3,767	3,701
4-Other	47	290	75	86	140	126	85	126
J. Other private business n.e.c	**15,681**	**26,875**	**26,285**	**19,195**	**22,673**	**21,549**	**22,173**	**23,691**
1-Trade finance	126	631	197	105	218	518	489	359
2-Working capital	6,642	10,491	7,879	6,383	7,405	7,556	6,219	7,150
3-Fixed investment	1,094	2,080	1,456	1,959	2,547	2,223	2,563	2,869
4-Other	7,819	13,673	16,753	10,748	12,502	11,252	12,901	13,312
Total (A+B+C+…+J=1+2+3+4)	**290,481**	**363,766**	**377,081**	**349,653**	**347,833**	**363,609**	**372,101**	**410,537**
1-Trade finance	23,586	32,559	29,906	29,213	34,328	34,664	32,666	36,601
2-Working capital	191,212	238,597	256,955	235,350	219,870	229,231	244,894	277,359
3-Fixed investment	64,405	73,863	69,054	70,437	76,757	82,421	76,858	79,443
4-Other	11,278	18,747	21,166	14,654	16,878	17,294	17,684	17,135

Notes:

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

3.15 Province/Region and Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jan-Jun 2016	Punjab	3,294.86	3,206.04	97.30	88.83	2.70	138.07	3,344.11	41.68	101.49
	Sindh	4,008.67	3,794.60	94.66	214.08	5.34	69.51	3,864.11	48.16	96.39
	KPK	56.83	56.58	99.55	0.26	0.45	39.28	95.85	1.19	168.66
	Balochistan	9.48	9.48	99.92	0.01	0.08	30.05	39.53	0.49	416.78
	Islamabad	637.70	598.97	93.93	38.73	6.07	63.49	662.46	8.26	103.88
	FATA	0.14	0.14	100.00	-	-	0.38	0.52	0.01	375.87
	Gilgit-Baltistan	6.53	6.53	100.00	-	-	..	6.53	0.08	100.04
	AJK	9.76	9.62	98.65	0.13	1.35	1.25	10.87	0.14	111.46
	Total	**8,023.98**	**7,681.95**	**95.74**	**342.03**	**4.26**	**342.03**	**8,023.98**	**100.00**	
Jul-Dec 2016	Punjab	3,495.28	3,405.94	97.44	89.34	2.56	180.43	3,586.38	41.54	102.61
	Sindh	4,456.22	4,224.95	94.81	231.27	5.19	65.25	4,290.21	49.69	96.27
	KPK	50.02	48.46	96.89	1.56	3.11	42.15	90.61	1.05	181.16
	Balochistan	11.52	11.50	99.89	0.01	0.11	40.64	52.15	0.60	452.76
	Islamabad	609.76	548.06	89.88	61.71	10.12	52.91	600.97	6.96	98.56
	FATA	0.06	0.06	100.00	-	-	..	0.06	..	100.79
	Gilgit Baltistan	2.40	2.40	100.00	-	-	0.01	2.41	0.03	100.48
	AJK	8.45	8.07	95.52	0.38	4.48	2.85	10.93	0.13	129.29
	Total	**8,633.72**	**8,249.46**	**95.55**	**384.26**	**4.45**	**384.26**	**8,633.72**	**100.00**	
Jan-Jun 2017	Punjab	4,086.88	3,979.20	97.37	107.68	2.63	177.68	4,156.88	43.25	101.71
	Sindh	4,758.89	4,569.15	96.01	189.74	3.99	70.31	4,639.46	48.27	97.49
	KPK	44.87	44.14	98.37	0.73	1.63	43.09	87.23	0.91	194.39
	Balochistan	8.59	8.56	99.73	0.02	0.27	43.20	51.76	0.54	602.91
	Islamabad	697.98	603.07	86.40	94.91	13.60	55.81	658.88	6.86	94.40
	FATA	0.18	0.18	100.00	-	-	0.01	0.19	..	105.22
	Gilgit Baltistan	3.11	3.11	99.91	..	0.09	0.01	3.11	0.03	100.11
	AJK	11.02	10.69	97.04	0.33	2.96	3.31	14.01	0.15	127.11
	Total	**9,611.52**	**9,218.11**	**95.91**	**393.41**	**4.09**	**393.41**	**9,611.52**	**100.00**	

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

"***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	Jan-Jun 2016		Jul-Dec 2016		Jan-Jun 2017	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	3206.04	97.30	3,405.94	97.44	3,979.20	97.37
	Sindh	65.58	1.99	51.89	1.48	64.99	1.59
	KPK	10.29	0.31	8.13	0.23	4.59	0.11
	Balochistan	0.02	..	0.17	..	0.04	..
	Islamabad	12.48	0.38	26.69	0.76	34.88	0.85
	FATA	-	-	..	..	0.01	..
	Gilgit-Baltistan	-	-	0.01	..	..	..
	AJK	0.46	0.01	2.45	0.07	3.18	0.08
Punjab Total		**3,294.86**	**100.00**	**3,495.28**	**100.00**	**4,086.88**	**100.00**
Sindh	Punjab	109.29	2.73	140.05	3.14	104.72	2.20
	Sindh	3794.60	94.66	4,224.95	94.81	4,569.15	96.01
	KPK	23.89	0.60	25.53	0.57	21.17	0.44
	Balochistan	29.94	0.75	40.02	0.90	43.15	0.91
	Islamabad	50.91	1.27	25.53	0.57	20.68	0.43
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	0.05	..	0.14	..	0.03	..
Sindh Total		**4,008.67**	**100.00**	**4,456.22**	**100.00**	**4,758.89**	**100.00**
KPK	Punjab	0.14	0.24	0.70	1.40	0.46	1.04
	Sindh	0.02	0.04	0.19	0.37	0.02	0.04
	KPK	56.58	99.55	48.46	96.89	44.14	98.37
	Balochistan	-	-	-	-	..	..
	Islamabad	..	..	0.67	1.34	0.25	0.55
	FATA	0.10	0.17	-	-	..	..
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	..	..	..	..	..	..
KPK Total		**56.83**	**100.00**	**50.02**	**100.00**	**44.87**	**100.00**
Balochistan	Punjab	0.01	0.07	..	0.04	0.01	0.13
	Sindh	..	0.01	0.01	0.05	0.01	0.12
	KPK			..	0.02	..	..
	Balochistan	9.48	99.92	11.50	99.89	8.56	99.73
	Islamabad	-	-	-	-	..	..
	FATA	-	-	-	-	..	..
	AJK	-	-	-	-	..	..
Balochistan Total		**9.48**	**100.00**	**11.52**	**100.00**	**8.59**	**100.00**
Islamabad	Punjab	28.63	4.49	39.53	6.48	72.40	10.37
	Sindh	3.91	0.61	13.15	2.16	5.17	0.74
	KPK	4.98	0.78	8.31	1.36	17.22	2.47
	Balochistan	0.10	0.02	0.45	0.07	0.01	..
	Islamabad	598.97	93.93	548.06	89.88	603.07	86.40
	FATA	0.38	0.06	-	-	..	..
	Gilgit-Baltistan	..	..	-	-	..	..
	AJK	0.74	0.12	0.26	0.04	0.11	0.02
Islamabad Total		**637.70**	**100.00**	**609.76**	**100.00**	**697.98**	**100.00**
FATA Total		**0.14**	**100**	**0.06**	**100.00**	**0.18**	**100.00**
Gilgit-Baltistan	Punjab	-	-	-	-	..	0.05
	KPK	-	-	-	-	..	0.01
	FATA	-	-	-	-	..	0.02
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	6.53	100.00	2.40	100.00	3.11	99.91
	AJK	-	-	-	-	..	0.01
Gilgit-Baltistan Total		**6.53**	**100.00**	**2.40**	**100.00**	**3.11**	**100.00**
AJK	Punjab	0.01	0.14	0.16	1.84	0.09	0.81
	Sindh	..	..	0.02	0.27	0.12	1.05
	KPK	0.12	1.19	0.18	2.08	0.11	1.04
	Balochistan	-	-	-	-	..	..
	Islamabad	..	0.02	0.02	0.29	0.01	0.05
	FATA	-	-	-	-	..	..
	AJK	9.62	98.65	8.07	95.52	10.69	97.04
AJK Total		**9.76**	**100.00**	**8.45**	**100.00**	**11.02**	**100.00**
Grand Total		**8,023.98**		**8,633.72**		**9,611.52**	

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	Jan-Jun 2016		Jul-Dec 2016		Jan-Jun 2017	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	3206.04	95.87	3,405.94	94.97	3,979.20	95.73
	Sindh	109.29	3.27	140.05	3.90	104.72	2.52
	KPK	0.14	..	0.70	0.02	0.46	0.01
	Balochistan	0.01	..	..	..	0.01	..
	Islamabad	28.63	0.86	39.53	1.10	72.40	1.74
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	0.01	..	0.16	..	0.09	..
Punjab Total		**3,344.11**	**100.00**	**3,586.38**	**100.00**	**4,156.88**	**100.00**
Sindh	Punjab	65.58	1.70	51.89	1.21	64.99	1.40
	Sindh	3794.60	98.20	4,224.95	98.48	4569.15	98.48
	KPK	0.02	..	0.19	..	0.02	..
	Balochistan	..	..	0.01	..	0.01	..
	Islamabad	3.91	0.10	13.15	0.31	5.18	0.11
	AJK	..	..	0.02	..	0.12	..
Sindh Total		**3,864.10**	**100.00**	**4,290.21**	**100.00**	**4639.46**	**100.00**
KPK	Punjab	10.29	10.74	8.13	8.97	4.59	5.26
	Sindh	23.89	24.92	25.53	28.18	21.17	24.27
	KPK	56.58	59.02	48.46	53.48	44.14	50.60
	Balochistan	-	-	-	-	..	..
	Islamabad	4.98	5.19	8.31	9.17	17.22	19.74
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	0.12	0.12	0.18	0.19	0.11	0.13
KPK Total		**95.85**	**100.00**	**90.61**	**100.00**	**87.23**	**100.00**
Balochistan	Punjab	0.02	0.04	0.17	0.32	0.04	0.08
	Sindh	29.94	75.74	40.02	76.75	43.15	83.36
	KPK	..	..	-	-	..	..
	Balochistan	9.48	23.97	11.50	22.06	8.56	16.54
	Islamabad	0.10	0.24	0.45	0.87	0.01	0.03
						..	..
Balochistan Total		**39.53**	**100.00**	**52.15**	**100.00**	**51.76**	**100.00**
Islamabad	Punjab	12.48	1.88	26.69	4.44	34.88	5.29
	Sindh	50.91	7.69	25.53	4.25	20.68	3.14
	KPK	0.10	0.01	0.67	0.11	0.25	0.04
	Balochistan	-	-	-	-	..	..
	Islamabad	598.97	90.42	548.06	91.20	603.07	91.53
	Gilgit-Baltistan	-	-	-	-		
	AJK	..	..	0.02	..	0.01	..
Islamabad Total		**662.46**	**100.00**	**600.97**	**100.00**	**658.88**	**100.00**
FATA	Punjab			..	0.79	0.01	3.06
	KPK	..	0.46	-	-	..	1.04
	Balochistan	-	-	-	-	..	0.21
	Islamabad	0.38	72.93	-	-	..	0.26
	FATA	0.14	26.61	0.06	99.21	0.18	95.04
	Gilgit-Baltistan	-	-	-	-	..	0.26
	AJK					..	0.13
FATA Total		**0.52**	**100.00**	**0.06**	**100.00**	**0.19**	**100.00**
Gilgit Baltistan	Punjab	-	-	0.01	0.45	..	0.12
	Sindh	-	-	..	0.01	..	..
	KPK	-	-	..	0.02	..	..
	Islamabad	..	0.04	-	-	..	0.08
	FATA	-	-	-	-		
	Gilgit Baltistan	6.53	99.96	2.40	99.52	3.11	99.80
Gilgit-Baltistan Total		**6.53**	**100.00**	**2.41**	**100.00**	**3.11**	**100.00**
AJK	Punjab	0.46	4.24	2.45	22.39	3.18	22.69
	Sindh	0.05	0.49	0.14	1.31	0.03	0.20
	KPK	-	-	..	0.01	..	0.01
	Balochistan					..	..
	Islamabad	0.74	6.77	0.26	2.40	0.11	0.76
	Gilgit-Baltistan					..	..
	AJK	9.62	88.50	8.07	73.89	10.69	76.35
AJK Total		**10.87**	**100.00**	**10.93**	**100.00**	**14.01**	**100.00**
Grand Total		**8,023.98**		**8,633.72**		**9,611.52**	

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	Jun-2016			Dec-2016			Jun-2017		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	..	..
	Govt.	0.09	644.81	644.90	0.13	571.42	571.55	..	691.42	691.42
	NFPSEs	-	649.25	649.25	-	683.95	683.95	-	804.37	804.37
	NBFCs & Fin Aux.	-	68.59	68.59	-	78.95	78.95	0.44	80.99	81.43
	Private Sector	165.15	3,104.90	3,270.05	193.23	3,404.22	3,597.45	184.53	3,676.73	3,861.26
	Trust Fund	0.02	14.19	14.21	0.02	15.53	15.55	0.04	16.76	16.81
	Personal	40.96	382.01	422.96	38.17	413.45	451.62	43.14	461.30	504.44
	Others	1.62	6.61	8.23	0.23	3.93	4.16	0.85	5.36	6.21
	Total	**207.84**	**4,870.36**	**5,078.19**	**231.78**	**5,171.45**	**5,403.23**	**229.01**	**5,736.93**	**5,965.94**
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	449.46	449.46	-	390.62	390.62	-	456.23	456.23
	NFPSEs	-	115.56	115.56	-	127.57	127.57	-	114.35	114.35
	NBFCs & Fin Aux.	-	8.86	8.86	-	9.09	9.09	-	9.67	9.67
	Private Sector	125.00	1,584.33	1,709.33	138.61	1,676.85	1,815.46	137.07	1,821.89	1,958.96
	Trust Fund	-	3.63	3.63	-	3.46	3.46	-	4.05	4.05
	Personal	6.48	116.93	123.41	6.81	118.59	125.40	7.59	130.48	138.07
	Others	1.16	2.47	3.63	0.11	1.30	1.41	0.84	1.16	2.00
	Total	**132.64**	**2,281.24**	**2,413.87**	**145.53**	**2,327.47**	**2,473.00**	**145.49**	**2,537.83**	**2,683.33**
Sindh	Foreign	-	-	-	-	-	-	-	..	..
	Govt.	0.09	179.38	179.47	0.13	177.41	177.54	..	210.50	210.50
	NFPSEs	-	402.77	402.77	-	417.55	417.55	-	516.85	516.85
	NBFCs & Fin Aux.	-	57.20	57.20	-	65.25	65.25	-	65.95	65.95
	Private Sector	33.33	1,236.68	1,270.02	45.70	1,411.23	1,456.93	40.30	1,535.85	1,576.14
	Trust Fund	0.01	2.61	2.62	0.02	3.72	3.74	0.04	2.38	2.42
	Personal	28.85	231.72	260.57	25.68	257.18	282.86	29.57	290.27	319.84
	Others	-	1.99	1.99	..	1.83	1.83	..	3.27	3.27
	Total	**62.29**	**2,112.36**	**2,174.64**	**71.52**	**2,334.16**	**2,405.69**	**69.91**	**2,625.07**	**2,694.98**
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.05	0.05	-	-	-	-	-	-
	NFPSEs	-	0.92	0.92	-	0.40	0.40	-	0.40	0.40
	NBFCs & Fin Aux.	-	0.09	0.09	-	0.06	0.06	0.43	0.91	1.34
	Private Sector	3.45	28.87	32.32	3.87	33.44	37.31	3.47	35.56	39.03
	Trust Fund	0.01	-	0.01	-	0.05	0.05	-	-	-
	Personal	1.76	10.63	12.40	1.73	11.30	13.03	1.80	11.91	13.70
	Others	0.44	1.56	2.01	0.01	0.35	0.35	0.01	0.40	0.41
	Total	**5.66**	**42.12**	**47.78**	**5.61**	**45.59**	**51.20**	**5.70**	**49.17**	**54.88**
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5.30	5.30	-	3.17	3.17	-	3.85	3.85
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.47	3.22	4.70	2.84	3.00	5.84	1.67	2.48	4.15
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.99	1.42	3.41	1.98	1.50	3.47	1.95	1.61	3.56
	Others	-	-	-	-	..	..	-	..	..
	Total	**3.46**	**9.95**	**13.41**	**4.82**	**7.67**	**12.49**	**3.62**	**7.94**	**11.56**
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	10.44	10.44	-	0.06	0.06	-	20.67	20.67
	NFPSEs	-	129.72	129.72	-	138.29	138.29	-	172.52	172.52
	NBFCs & Fin Aux.	-	2.44	2.44	-	4.56	4.56	-	4.45	4.45
	Private Sector	0.44	245.78	246.22	0.63	273.41	274.03	0.61	273.92	274.53
	Trust Fund	-	7.95	7.95	..	8.30	8.30	..	10.33	10.33
	Personal	0.28	16.88	17.15	0.32	20.38	20.70	0.40	22.04	22.45
	Others	-	0.52	0.52	0.10	0.41	0.51	-	0.48	0.48
	Total	**0.72**	**413.73**	**414.45**	**1.05**	**445.41**	**446.46**	**1.02**	**504.41**	**505.42**
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.13	0.13	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	0.01	0.01	0.02
	Private Sector	0.34	0.11	0.45	0.32	0.25	0.57	0.35	0.26	0.61
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.01	0.03	0.03	0.01	0.04	0.04	0.01	0.05
	Others	0.01	0.01	0.02	-	-	-	-	-	-
	Total	**0.38**	**0.26**	**0.64**	**0.34**	**0.26**	**0.60**	**0.41**	**0.28**	**0.69**

* End Position.

3.18 Province/Region and Categories of Advances by Borrowers*

(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Jun-2016			Dec-2016			Jun-2017		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.15	0.15	-	0.15	0.15	-	0.25	0.25
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.35	1.06	1.41	0.43	1.22	1.64	0.45	1.28	1.74
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.40	1.40	1.80	0.44	1.49	1.92	0.48	1.59	2.08
	Others	-	-	-	-	-	-	-	-	-
	Total	**0.74**	**2.61**	**3.36**	**0.86**	**2.86**	**3.72**	**0.94**	**3.13**	**4.06**
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.18	0.18	-	0.16	0.16	-	0.17	0.17
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.76	4.86	5.62	0.84	4.81	5.65	0.61	5.50	6.10
	Trust Fund	-	-	-	-	-	-	-	..	..
	Personal	1.18	3.01	4.19	1.19	3.01	4.20	1.31	3.38	4.69
	Others	0.01	0.05	0.06	0.01	0.05	0.05	0.01	0.04	0.05
	Total	**1.95**	**8.09**	**10.04**	**2.04**	**8.03**	**10.07**	**1.92**	**9.10**	**11.02**

* 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 utilization 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
FY17									
Jul-Sep									
Punjab	151,928	17,193	123,894	16,580	8,149	38,049	4,196	11,803	18,654
Sindh	20,029	3,230	18,818	3,645	1,837	9,307	599	1,191	2,861
Khyber Pakhtunkhwa	5,549	793	4,438	873	269	1,136	191	125	360
Balochistan	153	38	433	12	6	123	5	1	142
Azad Jammu Kashmir	110	28	194	-	-	5	-	-	1
Gilgit Baltistan	78	12	168	33	5	22	-	-	1
All Pakistan	**177,847**	**21,294**	**147,945**	**21,143**	**10,265**	**48,643**	**4,991**	**13,121**	**22,019**
Jul-Dec									
Punjab	646,922	54,229	128,467	36,153	21,331	38,343	7,597	48,623	19,639
Sindh	60,653	7,880	18,768	8,439	4,964	9,463	1,159	3,169	3,068
Khyber Pakhtunkhwa	13,156	1,700	4,389	1,849	604	1,263	404	450	604
Balochistan	397	123	451	18	9	117	14	9	139
Azad Jammu Kashmir	360	74	201	-	-	1	-	-	1
Gilgit Baltistan	193	31	136	55	10	22	-	-	..
All Pakistan	**721,681**	**64,038**	**152,411**	**46,514**	**26,918**	**49,210**	**9,174**	**52,250**	**23,451**
Jul-Mar									
Punjab	941,640	86,318	129,019	60,533	35,831	38,311	10,793	75,729	18,711
Sindh	104,736	12,905	18,852	13,934	9,113	9,206	1,829	6,489	2,764
Khyber Pakhtunkhwa	22,632	2,962	4,244	3,226	1,122	1,279	600	600	522
Balochistan	788	203	423	32	18	114	25	37	136
Azad Jammu Kashmir	717	112	196	-	-	1	9	397	38
Gilgit Baltistan	783	64	158	74	12	21	3	..	..
All Pakistan	**1,071,296**	**102,565**	**152,893**	**77,799**	**46,096**	**48,933**	**13,259**	**83,253**	**22,172**
Jul-Jun									
Punjab	1,440,648	135,880	137,835	92,985	53,410	40,027	14,584	119,258	20,253
Sindh	167,207	17,893	19,409	18,859	12,849	9,574	2,538	8,775	2,823
Khyber Pakhtunkhwa	30,008	4,057	4,311	4,459	1,584	1,366	820	923	571
Balochistan	1,451	336	469	68	38	110	41	62	141
Azad Jammu Kashmir	951	146	202	-	-	1	12	499	39
Gilgit Baltistan	1,181	102	162	93	17	22	3	..	..
All Pakistan	**1,641,446**	**158,413**	**162,388**	**116,464**	**67,897**	**51,100**	**17,998**	**129,518**	**23,827**
FY18									
Jul-Sep									
Punjab	238,272	25,819	138,290	18,225	10,166	40,599	4,319	16,476	26,125
Sindh	23,660	3,029	18,855	3,624	2,274	9,917	635	1,487	3,270
Khyber Pakhtunkhwa	6,836	913	4,252	952	345	1,437	179	185	606
Balochistan	208	63	474	18	7	110	7	12	143
Azad Jammu Kashmir	148	51	209	-	-	1	3	129	34
Gilgit Baltistan	46	14	155	6	1	20	-	-	..
	269,170	**29,888**	**162,234**	**22,825**	**12,793**	**52,084**	**5,143**	**18,289**	**30,180**

Source: Agricultural Credit & Microfinance Department

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

(Amount in Million Rupees)

Period/Provinces	Non Farm Sector						Over all		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 17									
Jul-Sep									
Punjab	139,025	15,230	77,119	4,278	38,572	34,643	316,007	90,946	292,359
Sindh	15,502	2,378	9,552	174	2,278	2,238	39,949	10,915	42,776
Khyber Pakhtunkhwa	5,338	547	2,740	35	10	144	11,986	1,746	8,818
Balochistan	13	2	77	-	-	1	183	47	776
Azad Jammu Kashmir	1,423	88	557	17	4	81	1,550	121	837
Gilgit Baltistan	448	68	618	3	1	11	562	86	819
All Pakistan	**161,749**	**18,314**	**90,662**	**4,507**	**40,866**	**37,117**	**370,237**	**103,860**	**346,385**
Jul-Dec									
Punjab	539,370	47,081	85,263	8,884	97,633	42,318	1,238,926	268,896	314,030
Sindh	86,544	6,690	11,652	375	4,073	2,220	157,170	26,776	45,170
Khyber Pakhtunkhwa	13,055	1,758	2,934	85	620	151	28,549	5,133	9,341
Balochistan	283	69	74	-	-	1	712	211	781
Azad Jammu Kashmir	8,934	432	828	54	15	79	9,348	522	1,110
Gilgit Baltistan	948	152	634	4	1	9	1,200	194	802
All Pakistan	**649,134**	**56,182**	**101,384**	**9,402**	**102,343**	**44,778**	**1,435,905**	**301,731**	**371,234**
Jul-Mar									
Punjab	817,547	71,227	87,911	15,516	147,730	47,238	1,846,029	416,835	321,190
Sindh	158,689	10,788	12,751	656	6,589	2,512	279,844	45,884	46,086
Khyber Pakhtunkhwa	19,953	2,517	3,050	210	1,244	156	46,621	8,445	9,251
Balochistan	492	81	68	-	-	1	1,337	339	742
Azad Jammu Kashmir	14,424	689	638	226	59	88	15,376	1,257	961
Gilgit Baltistan	1,553	248	680	6	2	9	2,419	325	869
All Pakistan	**1,012,658**	**85,549**	**105,099**	**16,614**	**155,624**	**50,004**	**2,191,626**	**473,086**	**379,100**
Jul-Jun									
Punjab	1,127,318	100,115	95,908	23,238	210,887	49,074	2,698,773	619,551	343,098
Sindh	209,349	15,292	14,752	824	16,057	3,580	398,777	70,866	50,137
Khyber Pakhtunkhwa	25,753	3,117	3,158	303	1,682	235	61,343	11,363	9,640
Balochistan	580	93	71	-	-	0	2,140	529	790
Azad Jammu Kashmir	21,455	1,013	911	279	72	83	22,697	1,730	1,236
Gilgit Baltistan	2,126	328	708	12	3	8	3,415	450	900
All Pakistan	**1,386,581**	**119,959**	**115,508**	**24,656**	**228,701**	**52,980**	**3,187,145**	**704,488**	**405,803**
FY 18									
Jul-Sep									
Punjab	312,597	21,944	91,615	5,272	58,818	54,069	578,685	133,223	350,698
Sindh	37,009	4,217	13,573	363	8,408	5,260	65,291	19,414	50,875
Khyber Pakhtunkhwa	6,834	671	2,939	153	598	521	14,954	2,711	9,755
Balochistan	94	6	66	-	-	1	327	88	793
Azad Jammu Kashmir	5,986	273	641	17	4	110	6,154	456	995
Gilgit Baltistan	439	51	363	143	29	365	634	96	903
All Pakistan	**362,959**	**27,161**	**109,197**	**5,948**	**67,856**	**60,325**	**666,045**	**155,987**	**414,018**

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				2017	
	Dec		Jun		Dec		Jun	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	**72**	**7.8**	**331**	**10.4**	**-**	**-**	**-**	**-**
(a) Business	-	-	-	-	-	-	-	-
(b) Other Foreign Constituents	72	7.8	331	10.4	-	-	-	-
B. Domestic Constituents:	**17,932**	**171,832.2**	**25,214**	**190,079.9**	**20,838**	**176,612.8**	**23,087**	**208,966.9**
I. Government:	**6**	**241.4**	**11**	**1,546.3**	**20**	**1,467.5**	**27**	**7,506.2**
II. Public Sector Enterprises:	**79**	**11,314.1**	**59**	**7,195.3**	**101**	**3,544.5**	**26**	**2,934.8**
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	-	-
(b) Mining and Quarrying	-	-	-	-	-	-	-	-
(c) Manufacturing	-	-	-	-	-	-	-	-
(d) Construction	-	-	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	12	8,568.0	42	6,743.1	-	-	1	350.0
(f) Commerce:	21	416.2	17	452.2	52	51.7	25	2,584.8
1. Export Bills :	1	26.8	-	-	33	44.0	2	2,529.8
i. Cotton Raw	-	-	-	-	-	-	-	-
ii. Rice	-	-	-	-	-	-	-	-
iii. Cotton Textiles (Local)	-	-	-	-	-	-	-	-
iv. Cement & Cement products	-	-	-	-	-	-	-	-
v. Petroleum & Petroleum products	1	26.8	-	-	1	14.4	2	2,529.8
vi. Machinery & Transport Equipments	-	-	-	-	-	-	-	-
vii. Other Export Bills	-	-	-	-	32	29.6	-	-
2. Imports Bills Payable in Pakistan	19	11.9	16	245.2	19	7.7	23	55.0
3. Inland Bills (to include Local Bills)	1	377.5	1	207.0	-	-	-	-
4. Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-	-	-
(h) Services	-	-	-	-	1	0.4	-	-
(i) Other Public Sector Enterprises	46	2,330.0	-	-	48	3,492.4	-	-
III. Private Sector (Business):	**17,847**	**160,276.7**	**25,144**	**181,338.3**	**20,714**	**170,355.8**	**23,022**	**198,484.6**
(a) Agriculture, Forestry ,Hunting & Fishing	27	326.0	181	1,296.6	57	762.9	47	202.5
1. Primary Products :	25	261.3	145	367.4	57	762.9	47	202.5
i. Cotton	3	107.9	31	1.5	9	47.8	-	-
ii. Rice	22	153.4	37	291.7	25	634.6	17	103.4
iii. Sugarcane	-	-	-	-	-	-	-	-
iv. Tobacco	-	-	-	-	-	-	-	-
v. Other Primary Products	-	-	77	74.2	23	80.5	30	99.1
(b). Other Agriculture, Forestry, Hunting and Fishing	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				2017	
	Dec		Jun		Dec		Jun	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	64	502.5	62	442.1	34	322.5	17	473.3
3. Manufacturing	13,892	120,801.0	18,683	140,774.5	15,185	123,732.1	18,987	147,626.2
4. Construction	153	1,500.3	430	788.1	1553	2,903.8	465	7,073.8
5. Electricity, Gas, Water & Sanitary Services	92	9,798.4	29	8,343.0	7	2,298.7	5	1,214.7
6. Commerce:	2,419	15,972.0	2,375	14,825.5	2,311	25,956.1	1,840	16,545.1
(a). Export Bills-Traditional Export	1,227	7,265.7	827	4,969.5	802	9,142.5	509	4,065.9
i. Wool & Goat Hair	1	2.6	-	-	-	-	50	191.2
ii. Hides & Skins	-	-	-	-	-	-	-	-
iii. Cotton Textiles (Local)	813	6,313.9	485	3,204.7	592	7,491.5	368	3,503.0
iv. Cotton Yarn (Local)	340	511.6	308	1,640.0	194	1,557.2	81	352.7
v. Sports Goods	59	381.8	34	124.7	3	4.8	8	11.7
vi. Surgical Instruments	14	55.7	-	-	13	89.0	2	7.3
(b). Export Bills-Non-Traditional Exports	571	3,505.2	283	1,460.6	524	4,126.5	268	1,560.1
i. Brassware & Handicrafts	-	-	-	-	4	6.5	-	-
ii. Carpets & Rugs	-	-	2	29.1	2	27.0	-	-
iii. Footwear & Leather goods	32	294.5	27	87.3	86	684.3	11	95.3
iv. Handloom products, Towels & Hosiery	46	158.5	17	29.9	44	314.9	22	101.9
v. Readymade Garments	263	1,321.3	79	534.4	195	2,095.7	68	510.0
vi. Electrical goods (Cable & Wire RA)	-	-	-	-	-	-	-	-
vii. Other Export Bills	230	1,730.9	158	779.9	193	998.2	167	853.0
(c). Import Bills Payable in Pakistan	478	4,763.6	759	6,479.7	833	10,874.7	910	8,335.4
(d). Inland Bills (to include Local Bills)	139	399.1	434	1,653.0	151	1,794.3	153	2,583.6
(e). Non-Bank Financial Companies	-	-	-	-	1	18.0	-	-
(f). Other Foreign Bills (clean outward)	4	38.5	72	262.6	-	-	-	-
7. Transport, Storage & Communication	23	3,722.6	75	3,902.6	378	4,859.9	79	8,311.4
8. Services	25	2,685.7	18	2,722.6	432	5,771.3	1,228	9,830.4
9. Other Private (Business)	1,152	4,968.2	3,291	8,243.3	757	3,748.3	354	7,207.4
IV. Trust Funds and Non-Profit Institutions	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
V. Others	**-**	**-**	**-**	**-**	**3**	**1,245.0**	**12**	**41.3**
TOTAL	**18,004**	**171,840.1**	**25,545**	**190,090.3**	**20,838**	**176,612.8**	**23,087**	**208,966.9**

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2015		2016		2017		
	Jun	Dec	Jun	Dec	Jun		
	Book Value	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	**-**	**136,953.7**	**190,726.2**	**-**	**-**	**-**	**-**
B. FEDERAL GOVERNMENT BONDS	**3,017,006.1**	**3,240,949.7**	**3,784,320.3**	**3,144,843.2**	**3,374,796.2**	**3,295,585.7**	**3,416,659.2**
(i) Prize Bonds	-	-	-	-	-	-	-
(ii) National Savings Schemes	-	-	-	-	-	-	-
(ii) Compensation Bonds	-	-	-	-	-	-	-
(vi) Federal Investment Bonds	-	-	-	-	-	-	-
(v) Pakistan Investment Bonds	3,017,006.1	3,240,949.7	3,784,320.3	3,144,843.2	3,374,796.2	3,295,585.7	3,416,659.2
(vii) Un-classified	-	-	-	-	-	-	-
C. TREASURY BILLS	**2,164,377.3**	**2,537,577.9**	**2,666,090.3**	**3,145,702.9**	**3,783,600.4**	**3,813,057.6**	**3,797,102.2**
D. FOREIGN SECURITIES AND SHARES	**104,955.0**	**99,727.8**	**185,504.3**	**121,077.1**	**236,707.6**	**229,920.3**	**238,308.0**
E. OTHERS:	**725,436.8**	**736,949.0**	**783,637.1**	**857,169.5**	**832,668.8**	**758,763.5**	**894,266.7**
1. Shares :	278,501.3	290,417.7	308,983.1	303,996.6	316,538.2	245,140.9	372,887.8
(i) Financial Institutions	17,549.6	19,187.8	19,387.3	21,655.6	19,365.3	12,266.3	20,324.2
(ii) Public Sector Enterprises	16,235.2	15,567.1	14,678.3	10,821.3	13,668.3	7,813.3	16,209.7
(iii) Private Sector	244,716.5	255,662.8	274,917.5	271,519.7	283,504.6	225,061.3	336,353.9
2. Debentures :	217.0	217.0	213.4	207.7	789.8	789.8	789.0
(i) Financial Institutions	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	52.5	52.5	48.9	43.2	625.3	625.3	625.3
3. National Investment Trust (Unit)	6,159.3	8,401.7	2,140.0	3,399.6	2,819.7	1,392.6	4,944.0
4. Participation Term Certificates	274.6	241.5	241.5	1,557.2	288.9	288.9	288.9
5. Term Finance Certificate (TFC's)	84,477.3	91,082.2	86,362.0	77,417.2	101,854.7	102,917.4	102,011.8
6. Sukuk	316,497.9	314,949.5	352,958.2	446,253.3	349,520.4	347,520.6	350,939.9
7. Certificate of Investment (COI's)	6,338.1	5,888.1	7,738.1	3,788.1	3,838.1	3,838.1	3,838.1
8. Modaraba Certificate	13,697.7	16,276.3	12,248.4	19,572.2	17,575.8	17,432.0	19,116.4
9. Mutual Funds	257.8	250.9	297.0	297.0	106.0	106.0	106.0
10. Others	19,015.8	9,224.2	12,455.5	680.5	39,337.2	39,337.2	39,344.8
TOTAL	**6,011,775.2**	**6,752,158.1**	**7,610,278.2**	**7,268,792.7**	**8,227,773.0**	**8,097,327.1**	**8,346,336.1**

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

Totals may differ due to rounding off.

3.22 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)

RATE OF RETURN	2014		2015		2016		2017
	Jun.	Dec	Jun	Dec	Jun	Dec	Jun
0.00	497,478.4	375,203.1	451,471.5	497,535.0	625,953.7	593,783.2	561,814.6
0.25*	132,098.9	212,820.5	190,184.7	186,360.3	185,445.9	147,727.9	218,307.9
0.50*	36,848.2	35,354.4	57,584.0	88,555.7	26,279.3	47,594.2	65,390.7
0.75*	3,426.2	4,609.5	88,951.4	33,152.4	18,426.5	29,889.6	8,918.3
1.00	45,453.6	58,228.9	42,448.1	50,477.2	25,437.0	79,419.0	41,219.6
1.25	8,514.8	7,999.3	17,089.0	74,003.8	17,332.9	35,090.8	7,326.4
1.50	13,481.8	57,075.0	44,424.7	17,930.3	41,096.3	52,427.9	23,460.2
1.75	1,452.6	1,355.9	828.0	3,233.6	18,675.1	31,165.7	25,013.0
2.00	3,381.5	17,628.3	11,199.5	14,926.2	35,359.0	20,163.0	10,476.5
2.25	441.1	409.1	56.6	75.0	6,113.0	742.6	4,945.8
2.50	1,580.3	1,688.3	1,796.8	1,338.4	404.3	223.2	4,219.5
2.75	145.4	356.2	32.8	247.1	2,755.9	1,291.1	38,979.7
3.00	492.1	18,668.5	1,073.3	1,691.7	12,911.4	476.8	10,511.6
3.25	-	795.3	213.0	2,147.3	184.9	-	4,324.6
3.50	-	2,985.6	67.7	1,878.7	401.2	-	11,555.0
3.75	-	399.6	-	-	19.1	-	5,624.8
4.00	-	488.5	-	-	13,032.6	-	17.6
4.25	-	1,184.5	-	-	-	-	266.0
4.50	-	-	-	-	-	-	911.7
4.75	-	-	-	-	-	-	511.8
5.00	-	301.4	-	-	-	-	-
5.25	-	2,533.7	-	-	-	-	-
5.50	-	-	-	-	-	-	-
5.75	-	-	-	-	-	-	-
6.00	-	-	-	-	-	-	-
6.25	-	-	-	-	-	-	-
6.50	-	0.7	-	-	-	-	-
6.75	-	-	-	-	-	-	-
7.00	-	-	-	-	-	-	-
7.25	-	-	-	-	-	-	-
7.50	-	-	-	-	-	-	-
7.75	-	-	-	-	-	-	-
8.00	-	-	-	-	-	-	-
8.25	-	-	-	-	-	-	-
8.50	-	-	-	-	-	-	-
8.75	-	-	-	-	-	-	-
9.00	-	-	-	-	-	-	-
9.25	-	-	-	-	-	-	-
9.50	-	-	-	-	-	-	-
9.75	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-
Over 11.00	-	-	-	-	-	-	-
Total	**744,794.9**	**800,086.3**	**907,420.9**	**973,552.7**	**1,029,828.1**	**1,039,995.2**	**1,043,795.3**

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

(Million Rupees)

RATE OF RETURN	2014		2015		2016		2017
	Jun.	Dec	Jun.	Dec	Jun	Dec	Jun
0.00	2,505,822.5	2,317,288.4	2,708,079.8	2,603,157.6	2,956,607.9	3,125,513.5	3,569,106.4
0.25*	216.0	21,965.5	22,723.0	32,486.8	41,047.8	52,143.0	52,682.1
0.50*	3,469.7	2,372.6	3,544.6	13,638.8	15,881.9	18,404.4	17,484.6
0.75*	5.1	58.7	125.8	-		723.6	616.6
1.00	17.5	-	35.2	-	13,779.4	264.1	50.2
1.25	1,052.5	-	1,616.0	1,123.9	1,774.5	2,391.1	3,185.1
1.50	1,141.6	905.2	421.5	129.7	129.7	1,112.4	134.0
1.75	-		-	-	11,069.9	12,871.7	-
2.00	-	11.8	-	16,660.6	3,531.1	8,629.7	14,603.8
2.25	-	-	-	2,097.2	5,903.2	11,212.3	9,643.3
2.50	-	-	10,559.3	9,102.9	9,955.7	9,408.6	39,109.1
2.75	-	-	-	90,357.7	113,002.3	178,473.2	160,115.9
3.00	682.9	3,787.7	9,840.4	29,124.2	33,903.3	73,827.3	31,759.1
3.25	859.5	11,338.4	16,146.8	19,026.5	24,095.9	31,939.0	37,197.2
3.50	25,699.4	63,178.9	77,766.0	94,985.8	115,955.5	208,393.1	313,765.7
3.75	3,176.5	1,149.3	12,501.6	33,168.8	2,840,034.8	2,648,667.6	3,053,610.2
4.00	211.3	9,264.9	38,304.1	1,986,849.2	428,541.8	973,463.5	985,319.8
4.25	11,903.0	14,677.3	21,073.5	251,733.6	412,213.4	603,233.0	510,047.3
4.50	215,126.8	192,335.4	1,615,828.5	352,762.9	221,421.0	332,180.5	334,542.3
4.75	3,700.0	4,714.9	253,040.0	248,888.4	118,679.7	201,782.8	155,847.9
5.00	183,590.9	221,497.6	1,071,723.7	940,888.8	233,744.6	210,709.2	154,169.4
5.25	5,773.7	8,666.1	78,073.9	84,478.3	230,190.0	233,877.5	307,048.3
5.50	32,097.0	36,937.1	156,382.6	247,139.8	141,649.4	145,864.9	168,884.9
5.75	8,033.7	6,981.2	53,024.5	106,372.8	113,889.7	104,254.5	124,797.7
6.00	54,572.0	92,457.3	343,068.2	215,506.1	161,712.6	142,461.7	133,401.8
6.25	117,179.6	123,326.2	209,251.4	47,632.5	86,007.3	89,839.1	92,645.2
6.50	17,634.6	2,582,681.9	238,289.6	235,279.0	179,276.7	73,497.5	35,935.2
6.75	31,080.1	196,453.3	119,445.2	55,223.9	60,398.8	57,549.5	39,991.6
7.00	2,454,144.8	590,439.3	631,729.4	340,576.9	342,400.0	84,657.1	114,990.2
7.25	315,666.6	86,576.1	71,608.9	87,020.0	62,189.3	77,510.5	37,978.1
7.50	357,210.3	101,335.3	34,859.2	42,132.0	27,936.4	49,243.9	11,743.1
7.75	78,932.6	32,441.1	13,635.1	40,665.6	41,731.8	4,883.3	2,067.3
8.00	104,312.3	85,863.3	69,922.7	86,064.9	18,769.5	10,113.5	6,347.4
8.25	34,323.4	53,979.1	37,445.5	11,687.6	2,763.7	1,886.7	1,495.1
8.50	171,186.8	160,346.1	68,950.1	21,237.6	12,981.0	3,621.2	3,047.5
8.75	104,814.5	104,340.2	71,639.9	37,227.0	4,051.7	2,140.7	4,674.6
9.00	103,380.0	102,105.1	48,375.0	20,320.1	10,938.4	8,838.0	10,257.9
9.25	74,642.0	65,471.1	19,417.4	6,922.1	3,627.4	2,024.6	1,607.5
9.50	64,496.5	102,900.2	23,105.0	3,510.1	2,186.2	1,845.2	1,917.1
9.75	42,372.2	46,423.2	5,304.1	940.7	5.0	-	-
10.00	47,072.2	53,499.0	35,294.3	1,739.8	5,839.6	11.7	256.0
10.25	17,289.0	15,908.8	5,009.6	558.6	330.7	7.7	71.2
10.50	42,249.6	13,468.8	5,985.1	10,995.8	325.6	20.0	189.3
10.75	11,878.6	6,733.2	233.0	58.1	6,643.9	17.6	907.6
11.00	27,017.7	18,972.0	2,411.5	1,126.3	1,437.8	744.2	550.2
Over-11.00	32,735.7	50,415.1	39,797.0	5,728.1	9,273.0	1,009.0	4,510.4
Total	**7,306,770.1**	**7,603,266.6**	**8,245,588.1**	**8,436,327.0**	**9,127,829.0**	**9,801,263.2**	**10,548,305.3**

*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	2015				2016				2017	
	Jun		Dec		Jun		Dec		Jun	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	21,327.8	21,327.8	25,157.9	24,252.8	15,217.8	15,217.8	27,833.6	27,833.6	36,168.1	27,668.1
1.00*	760.6	760.6	318.8	318.8	3,845.2	3,845.2	2,010.5	2,010.5	664.9	664.9
2.00*	4,923.9	4,923.9	4,614.3	4,614.3	7,811.7	7,811.7	10,266.6	10,266.6	15,469.2	15,469.2
3.00*	16,097.8	16,097.8	7,395.0	7,395.0	15,228.9	8,620.5	13,031.5	9,996.8	11,928.5	9,927.0
3.25	19.0	19.0	181.0	181.0	365.8	365.8	2,876.8	2,876.8	3,278.7	362.8
3.50	762.9	762.9	1,426.6	1,426.6	3,069.6	3,069.6	403.0	403.0	898.3	898.3
3.75	79.6	79.6	0.1	0.1	191.8	191.8	230.9	230.9	150.9	150.9
4.00	10,645.2	10,645.2	4,275.9	4,275.9	11,161.0	11,161.0	6,000.5	6,000.5	6,777.9	5,864.9
4.25	76.5	76.5	1,727.7	1,727.7	1,288.5	1,288.5	532.1	532.1	794.8	794.8
4.50	1,838.0	1,838.0	931.8	931.8	3,294.1	3,294.1	126.2	126.2	176.2	176.2
4.75	34.2	34.2	239.7	239.7	-	-	543.5	543.5	124.5	124.5
5.00	722.2	722.2	2,170.1	2,170.1	5,879.4	5,879.4	1,748.8	1,748.8	2,221.1	2,221.1
5.25	120.0	120.0	-	-	-	-	32.3	32.3	4.8	4.8
5.50	1,166.4	1,166.4	92.9	92.9	92.9	92.9	93.1	93.1	454.5	454.5
5.75	117.1	117.1	135.4	135.4	108.9	108.9	11.6	11.6	8.2	8.2
6.00	9,707.1	9,707.1	4,196.6	4,196.6	15,013.6	15,013.6	23,559.2	17,313.3	23,122.3	11,165.9
6.25	369.4	369.4	226.0	226.0	2,527.8	2,527.8	6,297.7	6,297.7	9,795.9	9,795.9
6.50	616.2	616.2	10,681.7	10,681.7	12,349.1	12,349.1	7,439.5	7,439.5	7,324.9	7,324.9
6.75	1,424.9	1,424.9	3,330.6	3,330.6	2,015.2	2,015.2	715.0	715.0	2,612.7	2,612.7
7.00	14,758.4	14,758.4	18,949.5	9,539.3	37,510.0	17,248.4	14,808.5	14,808.5	25,039.0	25,039.0
7.25	5,240.4	5,240.4	46.7	46.7	357.0	357.0	176.1	176.1	4,610.9	4,610.9
7.50	1,567.9	1,567.9	839.9	839.9	114.2	114.2	862.2	862.2	5,329.9	5,329.9
7.75	4,776.5	4,776.5	262.1	262.1	155.6	155.6	628.7	628.7	3,367.7	3,367.7
8.00	1,624.6	1,624.6	13,551.6	2,053.7	28,389.7	27,939.7	14,173.7	14,173.7	14,771.9	14,771.9
8.25	5,026.8	5,026.8	147.8	147.8	6,642.9	6,642.9	876.4	876.4	3,051.6	3,051.6
8.50	766.8	766.8	6,529.3	6,529.3	384.5	384.5	296.1	296.1	4,177.2	4,177.2
8.75	5,074.4	5,074.4	226.8	226.8	2,191.4	2,190.5	237.1	237.1	1,050.2	1,050.2
9.00	13,908.0	5,301.9	13,175.0	13,164.4	45,409.3	45,409.3	27,316.5	27,316.5	30,287.7	30,287.7
9.25	811.1	810.4	2,742.2	2,742.2	1,188.0	1,188.0	144.3	144.3	3,044.8	3,044.8
9.50	4,828.8	4,828.8	1,717.3	1,717.3	1,880.9	1,880.9	1,187.9	1,187.9	1,980.7	1,980.7
9.75	495.4	495.4	151.4	151.4	570.3	570.3	362.8	362.8	1,572.6	1,572.6
10.00	5,662.6	5,662.6	11,283.3	11,283.3	10,291.4	10,291.4	8,458.8	8,458.8	12,774.5	12,774.5
10.25	476.9	476.9	574.7	574.7	331.2	331.2	272.2	272.2	596.8	596.8
10.50	408.3	408.3	101.6	101.6	53.6	53.6	152.3	152.3	1,764.9	1,764.9
10.75	524.1	524.1	272.5	272.5	296.2	296.2	160.6	160.6	122.7	122.7
11.00	18,770.5	11,798.2	5,517.1	5,517.1	22,732.4	8,757.3	4,661.5	4,661.5	4,123.4	4,123.4
11.25	441.3	441.3	2,999.6	2,999.6	2,128.6	2,128.6	1,790.3	1,790.3	3,291.5	3,291.5
11.50	1,390.5	1,390.5	654.7	654.7	476.4	476.4	170.0	170.0	230.5	230.5
11.75	49.1	49.1	93.7	93.7	178.6	178.6	539.4	539.4	161.3	161.3
12.00	38,726.0	28,326.6	36,284.4	25,885.0	18,502.7	18,055.1	20,022.5	13,624.3	12,905.7	12,505.7
12.25	1,288.0	1,288.0	468.6	468.6	295.4	295.4	1,704.2	1,704.2	1,595.3	1,595.3
12.50	2,015.8	2,015.8	1,113.2	1,113.2	996.5	996.5	852.5	852.5	906.1	906.1
12.75	131.9	131.9	149.7	149.7	443.8	443.8	348.2	348.2	1,108.1	1,108.1
13.00	4,187.6	4,187.6	1,921.4	1,921.4	1,294.4	1,294.4	1,030.9	1,030.9	2,593.0	2,593.0
13.25	544.1	544.1	354.4	354.4	1,336.4	1,336.4	548.8	548.8	321.3	321.3
13.50	596.4	596.4	961.8	961.8	698.5	698.5	2,173.0	2,173.0	3,253.3	3,253.3
13.75	170.5	170.5	230.6	230.6	398.1	398.1	474.5	474.5	545.0	545.0
14.00	10,304.6	7,594.3	4,844.8	4,844.8	5,231.0	4,272.8	3,616.9	3,616.9	4,606.2	4,606.2
14.25	5,379.4	5,379.4	66.1	66.1	2,694.3	2,694.3	30.5	30.5	6.5	6.5
14.50	212.6	212.6	162.2	162.2	154.7	154.7	175.8	175.8	178.4	178.4
14.75	316.1	316.1	87.4	87.4	55.8	55.8	15.3	15.3	17.8	17.8
15.00	11,768.6	11,768.6	9,081.9	9,081.9	8,374.5	8,374.5	14,026.2	14,026.2	13,839.5	13,839.5
15.25	130.6	130.6	183.4	183.4	18.0	18.0	35.6	35.6	263.8	263.8
15.50	5,084.3	5,084.3	3,597.1	3,597.1	3,678.8	3,678.8	6,351.2	6,351.2	6,122.4	6,122.4
15.75	4.1	4.1	2.0	2.0	0.4	0.4	39.0	39.0	-	-
16.00 & over	39,870.4	38,283.6	33,260.3	33,260.3	36,638.6	36,015.8	36,644.5	36,644.5	37,464.4	37,464.4
TOTAL	**278,142.1**	**247,866.5**	**239,708.0**	**207,484.8**	**341,555.0**	**298,230.5**	**269,117.4**	**253,438.7**	**329,053.1**	**302,366.2**

* 01.00 stands for 00.25 to 01.00
* 02.00 stands for 01.25 to 02.00
* 03.00 stands for 02.25 to 03.00

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

(End of Period: Million Rupees)

RATE OF RETURN	2015				2016				2017	
	Jun.		Dec		Jun		Dec		Jun	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	311,127.9	261,711.5	291,029.2	271,759.1	234,643.2	159,218.1	461,671.7	282,150.8	505,166.1	273,283.3
1.00*	9,755.5	8,526.1	9,590.4	9,530.4	12,429.2	11,102.1	14,051.4	13,991.4	5,775.3	4,712.4
2.00*	13,858.0	13,858.0	13,440.0	13,440.0	17,516.4	17,516.5	37,461.9	37,461.9	39,770.7	39,770.7
3.00*	35,857.1	35,857.1	79,302.8	57,860.1	73,792.5	71,889.8	278,824.2	264,282.2	336,498.9	308,723.5
4.00*	261,178.0	120,432.5	177,773.7	141,184.1	182,294.6	158,046.6	146,866.7	126,150.0	115,965.6	97,772.7
5.00*	43,321.4	38,721.4	201,843.9	198,463.9	133,021.8	123,517.5	96,433.0	91,891.1	58,876.8	58,876.8
6.00*	227,239.4	222,589.6	148,031.0	100,377.2	129,645.9	87,163.4	495,397.1	188,170.0	370,764.9	184,428.3
7.00*	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	1,620,164.0	960,796.6
8.00*	421,467.4	291,890.3	930,470.0	537,098.1	902,834.0	631,743.8	824,681.6	642,839.2	991,060.7	744,304.6
8.25	83,831.6	66,261.0	55,588.5	45,162.1	150,562.1	134,728.9	53,478.0	45,148.8	86,561.4	67,164.6
8.50	249,252.3	78,337.5	75,420.0	73,058.2	90,606.3	77,679.4	107,598.4	94,795.9	68,097.6	66,905.5
8.75	166,151.2	42,903.5	19,275.8	18,524.0	60,211.0	59,032.2	46,112.3	45,125.0	58,545.3	57,588.1
9.00	295,962.6	186,376.7	337,359.4	262,758.3	267,859.3	181,233.1	299,736.4	285,068.5	286,906.2	271,215.3
9.25	105,429.5	52,684.9	23,954.4	23,954.4	91,509.0	80,889.7	56,109.9	56,109.9	68,788.1	68,788.1
9.50	109,758.6	91,387.7	106,717.0	102,920.7	38,387.0	37,915.8	46,648.1	46,093.4	50,607.4	50,607.4
9.75	125,351.1	79,871.0	60,999.8	27,322.0	47,855.2	45,855.2	29,771.0	27,771.0	16,277.3	14,277.3
10.00	167,263.8	137,563.4	178,757.3	165,569.0	58,244.4	56,663.1	91,494.5	66,260.4	111,232.1	67,956.3
10.25	108,777.1	41,389.8	12,144.9	12,144.9	26,022.1	26,022.1	19,662.3	19,515.0	15,983.8	15,836.6
10.50	65,184.2	64,800.7	24,897.2	24,897.2	26,953.9	26,953.9	23,582.5	23,582.5	32,075.5	32,075.5
10.75	65,682.1	60,230.2	26,096.0	24,965.3	49,765.8	48,870.0	19,200.1	18,135.1	19,256.9	19,256.9
11.00	143,090.5	107,715.5	118,006.5	87,510.0	90,860.6	52,004.8	80,299.1	75,278.4	66,984.6	66,984.6
11.25	43,053.3	42,135.4	22,064.2	21,424.4	35,616.1	35,042.2	10,266.8	10,266.8	27,981.5	27,977.0
11.50	49,369.6	38,337.8	26,310.8	26,304.7	75,545.6	41,078.4	36,242.0	36,242.0	30,901.0	30,872.6
11.75	23,562.0	19,597.7	8,713.2	8,713.2	14,076.8	14,076.8	10,146.6	10,146.6	8,122.6	8,122.6
12.00	87,002.2	85,548.8	110,852.0	92,832.1	58,309.3	58,015.1	74,990.4	51,741.1	51,491.9	37,187.9
12.25	26,455.7	17,193.2	27,575.0	27,575.0	13,589.8	10,904.8	9,934.1	7,934.1	8,761.7	6,746.0
12.50	28,665.2	28,665.2	24,305.1	24,299.1	24,174.5	24,174.0	32,191.3	32,191.3	65,375.2	65,375.2
12.75	29,504.7	29,504.7	12,873.3	12,871.5	12,506.4	12,506.1	8,095.7	8,095.7	6,478.4	6,478.4
13.00	64,518.3	64,518.3	46,041.0	41,691.2	41,356.3	41,356.3	15,309.8	15,309.8	20,021.1	20,021.1
13.25	17,898.2	17,898.2	4,914.4	4,914.4	5,372.4	5,372.4	4,323.9	4,323.9	5,019.1	5,019.1
13.50	87,582.5	87,582.5	58,134.9	58,134.9	49,236.6	49,236.6	62,146.0	62,146.0	60,223.2	40,223.2
13.75	13,178.9	13,178.9	1,789.7	1,789.1	4,072.1	4,071.6	1,944.4	1,944.4	1,616.8	1,616.8
14.00	54,034.7	53,387.9	46,727.9	46,569.0	48,236.1	48,105.6	45,022.7	45,022.7	69,159.6	66,912.2
14.25	51,215.8	51,215.8	57,808.8	57,808.8	37,195.3	37,195.3	32,333.3	32,333.3	26,186.6	26,186.6
14.50	44,650.8	43,986.7	4,182.8	4,182.0	4,081.1	4,080.6	7,311.9	7,311.9	2,101.4	2,101.4
14.75	8,768.4	8,768.4	1,336.1	1,335.5	3,838.0	3,837.6	11,322.5	11,322.5	22,728.4	22,728.4
15.00	43,899.6	43,524.5	30,399.9	30,349.9	71,120.9	71,095.9	70,752.4	70,752.4	49,073.4	46,146.9
15.25	5,909.8	5,909.8	2,627.5	2,627.5	3,391.6	3,391.6	2,631.5	2,631.5	3,776.2	3,776.2
15.50	65,287.8	61,287.8	60,723.3	60,723.3	64,037.2	64,037.2	27,310.2	27,310.2	16,972.4	16,972.4
15.75	8,241.5	8,241.5	5,306.5	5,306.5	20,457.1	20,457.1	19,260.0	19,260.0	15,037.5	15,037.5
16.00	54,905.9	53,939.8	52,315.7	51,476.6	32,211.8	31,216.2	23,484.7	22,736.6	26,175.4	25,217.0
16.25	2,597.0	2,597.0	636.8	635.2	1,209.8	1,208.9	801.9	801.9	1,022.7	1,022.7
16.50	6,916.3	6,916.3	2,553.3	2,553.3	3,494.0	3,494.0	2,253.4	2,253.4	3,781.6	3,720.6
16.75	2,117.4	2,117.4	492.2	492.2	2,171.6	2,171.6	1,788.9	1,788.9	6,168.8	6,168.8
17.00	30,626.6	24,328.7	19,803.6	19,803.4	6,696.6	6,696.3	7,602.0	7,601.8	6,500.7	6,500.7
17.25	2,389.3	2,389.3	1,564.6	1,564.6	1,357.2	1,357.2	2,656.9	2,656.9	841.1	840.8
17.50	3,843.2	3,843.2	2,038.0	2,038.0	3,071.7	3,071.7	1,460.8	1,460.8	9,252.5	9,252.5
17.75	580.3	580.3	329.6	329.6	1,039.1	1,039.1	752.1	752.1	373.1	373.1
18.00	32,905.6	32,825.8	31,715.8	31,715.8	26,696.8	26,281.3	29,640.9	29,640.9	29,125.4	29,125.4
18.25	2,009.5	2,009.5	313.1	311.9	847.7	847.6	1,177.8	1,177.8	1,878.1	1,244.7
18.50	1,404.0	1,403.4	562.5	562.5	803.7	803.7	673.1	673.1	2,122.6	2,122.6
18.75	598.0	598.0	416.6	416.6	440.5	440.5	500.3	500.3	631.4	631.4
19.00	55,664.7	55,664.7	58,394.0	58,394.0	69,763.5	69,763.5	55,607.2	55,607.2	47,550.7	47,550.7
19.25	317.0	317.0	143.6	143.6	409.4	409.4	233.3	233.3	78.5	78.5
19.50	653.0	653.0	967.6	967.6	989.1	989.1	817.5	817.5	1,502.6	1,502.6
19.75	389.9	389.9	49.6	49.6	403.8	403.8	344.9	344.9	306.0	306.0
20.00 & over	62,274.7	62,274.7	56,058.6	56,058.6	71,227.9	71,228.0	77,024.7	77,024.7	83,187.8	83,187.8
TOTAL	**4,225,713.8**	**3,128,057.4**	**4,504,342.9**	**3,411,263.5**	**4,736,637.1**	**3,463,341.2**	**5,134,112.8**	**3,864,859.1**	**5,636,886.0**	**4,139,672.6**

3.26 Scheduled Banks' Weighted Average Rates of Return on Deposits

PLS & Interest Bearing – All Banks

(Percent per annum)

TYPE OF DEPOSITS		2014		2015		2016		2017
		Jun	Dec	Jun	Dec	Jun	Dec	Jun
I.	Call Deposits	3.93	5.49	3.59	3.73	2.88	3.30	2.42
		(3.53)	(2.01)	(2.50)	(1.96)	(2.36)	(2.29)	(3.19)
II.	Saving Deposits	6.34	5.94	4.69	4.09	3.73	3.57	3.54
		(59.65)	(61.27)	(64.38)	(63.95)	(64.38)	(63.58)	(64.78)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	5.76	5.62	5.16	4.94	4.80	4.36	4.36
		(8.65)	(9.25)	(6.70)	(7.38)	(5.69)	(5.75)	(4.59)
	(b) 3 months and over							
	but less than 6 months	6.47	6.59	5.34	4.56	4.52	4.26	4.29
		(6.56)	(6.07)	(5.93)	(5.92)	(6.14)	(6.46)	(6.09)
	(c) 6 months and over							
	but less than 1 year	6.87	6.77	5.88	5.17	4.70	4.32	4.26
		(4.16)	(4.64)	(4.49)	(5.43)	(5.62)	(5.88)	(5.80)
	(d) 1 year and over but							
	less than 2 years	7.72	7.39	6.26	5.56	4.89	4.70	4.62
		(11.81)	(11.69)	(11.28)	(10.76)	(11.25)	(11.91)	(11.98)
	(e) 2 years and over but							
	less than 3 years	8.04	7.87	7.18	5.87	5.62	5.29	5.14
		(0.58)	(0.63)	(0.62)	(0.59)	(0.63)	(0.50)	(0.40)
	(f) 3 years and over but							
	less than 4 years	8.19	7.79	7.02	7.1	5.48	5.46	5.67
		(1.91)	(1.50)	(1.76)	(1.78)	(1.22)	(1.14)	(0.90)
	(g) 4 years and over but							
	less than 5 years	8.78	8	8.15	6.67	5.84	5.68	5.28
		(0.14)	(0.15)	(0.12)	(0.09)	(0.07)	(0.05)	(0.06)
	(h) 5 years and over	8.98	8.76	8.62	7.05	6.42	5.83	6.22
		(3.03)	(2.79)	(2.22)	(2.14)	(2.62)	(2.44)	(2.21)
IV.	Overall							
	(i) Excluding current							
	and other deposits	6.53	6.27	5.11	4.52	4.11	3.92	3.84
	(ii) Including current							
	and other deposits	4.29	4.31	3.41	3.07	2.75	2.62	2.53

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		2014		2015		2016		2017
		Jun	Dec	Jun	Dec	Jun	Dec	Jun
I.	Call Deposits	4.06	5.49	3.73	3.89	3.02	3.42	2.54
		(3.70)	(2.01)	(2.61)	(2.04)	(2.43)	(2.38)	(3.26)
II.	Saving Deposits	6.86	5.94	5.04	4.41	3.98	3.80	3.75
		(59.31)	(61.27)	(64.87)	(64.04)	(64.56)	(63.74)	(64.99)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	6.12	5.62	5.43	5.04	4.99	4.66	4.54
		(8.79)	(9.25)	(6.91)	(7.84)	(5.87)	(5.68)	(4.69)
	(b) 3 months and over but less than 6 months	7.54	6.59	6.25	5.48	5.02	4.67	4.67
		(6.05)	(6.07)	(5.38)	(5.20)	(5.81)	(6.16)	(5.76)
	(c) 6 months and over but less than 1 year	7.78	6.77	6.65	5.60	5.15	4.67	4.66
		(3.95)	(4.64)	(4.23)	(5.38)	(5.41)	(5.71)	(5.44)
	(d) 1 year and over but less than 2 years	7.98	7.39	6.77	6.00	5.17	4.90	4.81
		(12.31)	(11.69)	(11.22)	(10.71)	(11.31)	(12.14)	(12.13)
	(e) 2 years and over but less than 3 years	8.07	7.87	7.18	5.95	5.67	5.35	5.25
		(0.62)	(0.63)	(0.68)	(0.63)	(0.67)	(0.53)	(0.41)
	(f) 3 years and over but less than 4 years	8.58	7.79	7.91	7.30	5.86	5.68	5.77
		(1.97)	(1.50)	(1.69)	(1.88)	(1.22)	(1.17)	(0.94)
	(g) 4 years and over but less than 5 years	9.00	8.00	8.17	7.07	5.88	5.68	5.29
		(0.15)	(0.15)	(0.13)	(0.09)	(0.08)	(0.05)	(0.07)
	(h) 5 years and over	9.31	8.76	9.03	7.39	6.77	6.14	6.35
		(3.14)	(2.79)	(2.28)	(2.19)	(2.63)	(2.44)	(2.31)
IV.	Overall							
	(i) Excluding current and other deposits	7.03	6.27	5.52	4.87	4.39	4.16	4.07
	(ii) Including current and other deposits	4.71	4.31	3.75	3.39	3.01	2.86	2.74

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

3.28 Scheduled Banks' Weighted Average Rates of Return on Deposits

Interest Bearing – All Banks

(Percent per annum)

TYPE OF DEPOSITS		2014		2015		2016		2017
		Jun	Dec	Jun.	Dec	Jun	Dec	Jun
I.	Call Deposits	0.01	0.05	0.11	0.19	0.07	0.10	0.05
		(1.41)	(0.81)	(1.21)	(1.05)	(1.48)	(1.09)	(2.30)
II.	Saving Deposits	0.31	0.52	0.36	0.45	0.52	0.49	0.57
		(63.80)	(56.06)	(58.92)	(62.99)	(62.25)	(61.44)	(62.00)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	0.19	0.36	0.42	0.66	0.91	1.01	0.73
		(6.88)	(11.20)	(4.34)	(2.19)	(3.57)	(6.68)	(3.22)
	(b) 3 months and over	0.25	1.35	0.79	0.71	1.04	1.06	1.51
	but less than 6 months	(12.78)	(9.77)	(12.09)	(13.93)	(10.16)	(10.33)	(10.54)
	(c) 6 months and over	0.33	1.58	0.97	0.85	1.10	1.07	1.53
	but less than 1 year	(6.70)	(10.08)	(7.40)	(6.01)	(8.19)	(8.12)	(10.60)
	(d) 1 year and over but	0.73	0.92	0.93	0.91	1.20	1.10	1.48
	less than 2 years	(5.60)	(9.22)	(11.91)	(11.35)	(10.56)	(8.91)	(9.97)
	(e) 2 years and over but	0.89	0.48	0.3	1	0.96	1.26	1.65
	less than 3 years	(0.04)	(0.08)	(..)	(0.11)	(0.10)	(0.11)	(0.18)
	(f) 3 years and over but	0.15	0.13	0.37	1.13	0.94	1.28	1.71
	less than 4 years	(1.17)	(1.07)	(2.54)	(0.69)	(1.24)	(0.83)	(0.32)
	(g) 4 years and over but	0.07	1.48	1.54	1.25	1.79	1.48	1.75
	less than 5 years	(0.05)	(0.08)	(..)	(0.08)	(0.01)	(..)	(..)
		0.99	2.44	1.94	1.8	1.79	1.81	1.77
	(h) 5 years and over	(1.59)	(1.63)	(1.59)	(1.61)	(2.43)	(2.49)	(0.88)
IV.	Overall							
	(i) Excluding current and other deposits	0.33	0.75	0.55	0.59	0.74	0.72	0.87
	(ii) Including current and other deposits	0.17	0.43	0.3	0.32	0.37	0.35	0.44

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

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

(Percent per annum)

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
I.	**INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS**								
2014	**Jun**	14.43	11.38	10.12	9.51	11.99	10.35	11.73	**11.00**
	Dec	14.12	11.21	10.31	10.68	11.51	10.09	11.2	**10.88**
2015	**Jun**	11.71	9.37	8.51	8.23	10.45	10.02	9.60	**9.20**
	Dec	13.23	8.54	7.37	8.18	9.13	9.60	8.89	**8.41**
2016	**Jun**	11.33	6.82	7.51	8.04	9.48	10.16	9.02	**8.40**
	Dec	11.21	7.90	6.52	7.14	8.11	4.84	8.55	**7.59**
2017	**Jun**	8.85	7.39	6.94	5.96	8.78	6.60	8.55	**7.49**
II.	**INTEREST BEARING - ALL BANKS**								
2014	**Jun**	15.46	12.03	10.11	9.92	11.61	7.10	11.72	**11.20**
	Dec	15.32	11.93	9.58	9.64	11.65	7.39	12.33	**11.30**
2015	**Jun**	12.99	11.15	9.13	8.64	9.91	7.32	11.51	**10.27**
	Dec	14.45	9.44	8.69	8.79	9.29	6.65	11.38	**9.90**
2016	**Jun**	11.6	8.3	8.76	8.59	8.8	9.58	10.03	**9.25**
	Dec	11.35	9.18	7.94	8.44	8.49	4.76	10.92	**9.28**
2017	**Jun**	14.51	7.31	7.11	8.38	8.67	4.52	11.03	**8.88**
III.	**ISLAMIC MODES OF FINANCING-ALL BANKS**								
2014	**Jun**	14.22	11.27	10.12	9.48	12.03	10.65	11.73	**10.99**
	Dec	13.73	11.00	10.35	10.72	11.5	10.22	11.11	**10.85**
2015	**Jun**	11.59	8.83	8.48	8.22	10.49	10.19	9.48	**9.13**
	Dec	13.15	8.42	7.32	8.16	9.12	9.70	8.76	**8.33**
2016	**Jun**	11.28	6.73	7.44	8.01	9.56	10.17	8.94	**8.34**
	Dec	11.18	7.75	6.47	7.10	8.07	4.84	8.42	**7.51**
2017	**Jun**	8.25	7.40	6.93	5.88	8.79	6.74	8.43	**7.41**

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

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme			Export Finance Facility for Locally Manufactured Machinery				Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
	State Bank of Pakistan		Scheduled Banks	State Bank of Pakistan		Scheduled Banks					
	Corporate	SME		Up to 3 Year	Over 3 Year and up to 5Years	Up to 3 Year	Over 3 Year and up to 5Years	Up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years to 10 Years	
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
01/08/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/09/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/10/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/11/2017	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

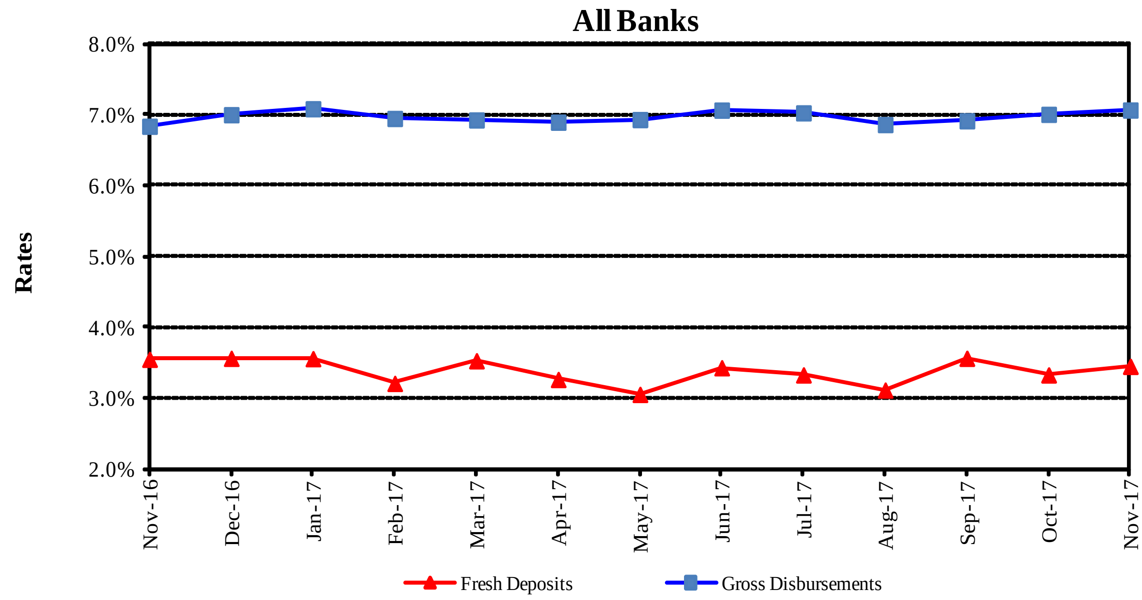
(Percent per annum)

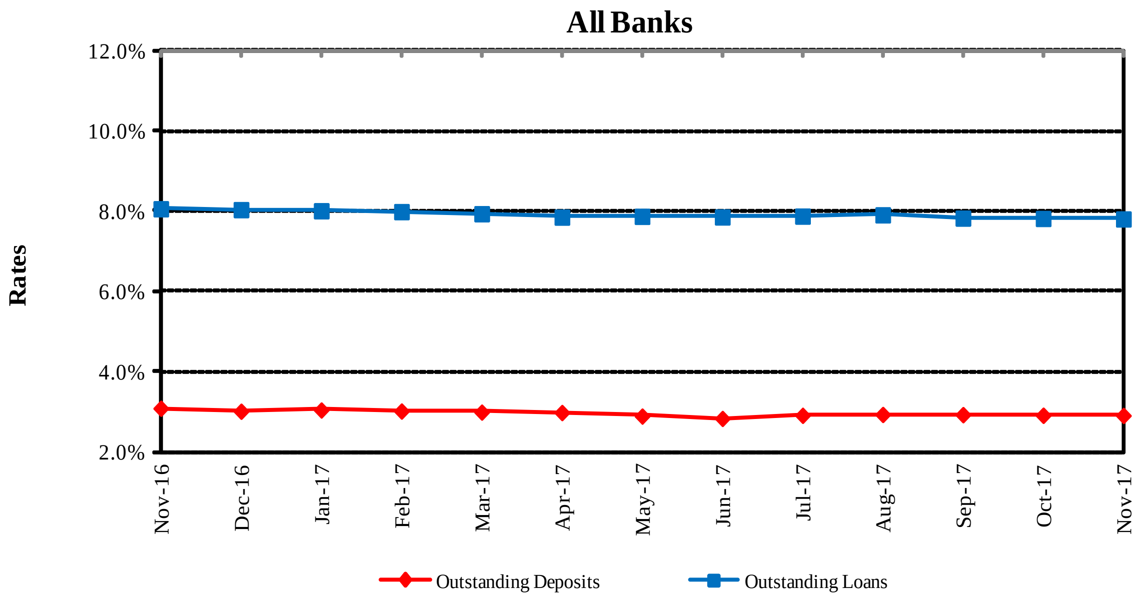
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
Jul-2017																
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
All Banks	**7.03**	**7.19**	**7.22**	**7.41**	**7.88**	**7.91**	**8.22**	**8.25**	**3.33**	**3.24**	**4.62**	**4.60**	**2.91**	**2.93**	**4.45**	**4.44**
Aug-2017																
Public	8.58	9.21	8.64	9.28	9.03	9.05	9.22	9.23	5.40	5.32	5.59	5.54	3.35	3.44	4.80	4.78
Private	6.83	6.97	6.93	7.09	7.44	7.47	7.78	7.82	3.17	3.06	4.56	4.50	2.82	2.81	4.36	4.35
Foreign	6.18	6.67	6.18	6.67	6.33	6.35	6.86	6.90	1.54	1.58	3.80	4.64	3.00	3.19	4.01	4.54
Specialized	13.43	13.43	13.45	13.45	13.01	13.01	13.85	13.85	3.84	3.84	4.76	4.76	3.81	3.81	4.67	4.67
All Banks	**6.86**	**7.03**	**6.96**	**7.14**	**7.91**	**7.94**	**8.24**	**8.27**	**3.12**	**3.02**	**4.61**	**4.62**	**2.93**	**2.94**	**4.45**	**4.44**
Sep-2017																
Public	8.85	9.50	8.93	9.60	8.87	8.90	9.07	9.08	4.75	4.49	5.47	5.39	3.43	3.49	4.66	4.82
Private	6.87	7.02	7.08	7.26	7.37	7.39	7.66	7.69	3.45	3.44	4.65	4.63	2.79	2.78	4.34	4.33
Foreign	6.27	6.56	6.27	6.56	6.19	6.23	6.68	6.74	2.96	3.44	3.91	4.95	3.22	3.47	4.08	4.65
Specialized	13.58	13.58	13.60	13.60	13.01	13.01	13.85	13.85	4.26	4.23	4.75	4.73	3.95	3.94	4.68	4.67
All Banks	**6.92**	**7.08**	**7.11**	**7.31**	**7.83**	**7.86**	**8.12**	**8.14**	**3.57**	**3.54**	**4.70**	**4.73**	**2.93**	**2.93**	**4.41**	**4.44**
Oct-2017																
Public	8.23	9.20	8.33	9.36	8.86	8.89	9.06	9.07	5.05	5.09	5.31	5.36	3.34	3.48	4.81	4.78
Private	7.01	7.15	7.20	7.37	7.38	7.41	7.68	7.71	3.16	3.00	4.49	4.38	2.79	2.78	4.33	4.32
Foreign	6.01	6.62	6.01	6.62	6.24	6.29	6.72	6.84	2.53	2.65	3.73	4.43	3.17	3.35	4.13	4.56
Specialized	13.52	13.52	13.56	13.56	13.00	13.00	13.84	13.84	4.07	4.03	4.80	4.77	4.05	4.04	4.67	4.67
All Banks	**7.01**	**7.20**	**7.19**	**7.41**	**7.82**	**7.85**	**8.11**	**8.15**	**3.33**	**3.23**	**4.55**	**4.54**	**2.91**	**2.93**	**4.43**	**4.43**
Nov-2017																
Public	7.81	8.47	7.86	8.54	8.80	8.82	8.99	9.00	4.57	4.83	5.20	5.24	3.33	3.47	4.80	4.78
Private	7.10	7.23	7.29	7.44	7.38	7.40	7.67	7.69	3.37	3.13	4.77	4.61	2.78	2.77	4.33	4.32
Foreign	5.94	6.56	5.94	6.56	6.19	6.27	6.58	6.77	2.89	3.24	3.80	4.61	3.35	3.55	4.18	4.59
Specialized	13.56	13.56	13.58	13.58	13.00	13.00	13.84	13.84	3.98	3.98	4.67	4.67	4.10	4.10	4.67	4.66
All Banks	**7.07**	**7.28**	**7.24**	**7.49**	**7.81**	**7.83**	**8.09**	**8.12**	**3.45**	**3.29**	**4.74**	**4.68**	**2.91**	**2.93**	**4.43**	**4.42**

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 Taraqiati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks[1]	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2007-08	9.00 [2]	9.00 [2]	12.50	17.00	15.00 [3]	15.00 [3]
2008-09	9.00 [2]	9.00 [2]	15.00	16.00	17.00 [3]	17.00 [3]
2009-10	9.00 [2]	9.00 [2]	15.00	16.00	17.00 [3]	17.00 [3]
2010-11	9.00 [2]	9.00 [2]	15.00	16.00	17.00 [3]	17.00 [3]
2011-12	12.00 [4]	13.80 [4]	17.00	18.00	17.00 [3]	16.00 [3]
2012-13	12.00 [4]	13.80 [4]	19.00	18.00	16.00 [3]	16.00 [3]
2013-14	12.00 [4]	13.80 [4]	19.00	18.00	16.00 [3]	16.50 [3]
2014-15	12.90 [4]	12.90 [4]	17.75	17.75	15.01 [3]	15.01 [3]
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60

Source: Agricultural Credit and Micro Finance Department SBP

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

3.33 Rates of Profit on National Saving Schemes

(Percent per annum)

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

Notes:

Source: Central Directorate of National Savings

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

3.34 Branchless Banking: Key Indicators

Period		Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2014								
	Q3	186,618	4,713,145	5,652	66,806	375,945	5,627	742,293
	Q4	204,073	5,414,655	6,668	71,818	372,093	5,181	797,980
2015								
	Q1	229,645	7,538,025	6,890	72,520	354,135	4,883	805,774
	Q2	251,865	10,881,378	8,553	99,523	505,879	5,083	1,105,815
	Q3	267,914	13,192,396	6,890	100,862	526,406	5,219	1,120,687
	Q4	301,823	15,322,171	8,827	101,636	486,031	4,782	1,129,288
2016								
	Q1	341,403	13,673,442	10,885	115,927	509,126	4,392	1,288,083
	Q2	346,716	14,576,387	13,734	118,772	543,609	4,577	1,319,684
	Q3	351,912	16,905,696	8,457	110,041	519,820	4,724	1,222,678
	Q4	359,806	19,964,900	11,717	133,741	596,986	4,464	1,486,007
2017								
	Q1	368,738	23,685,630	7,906	140,589	564,448	4,015	1,562,096
	Q2	402,710	27,312,964	15,423	167,173	746,569	4,466	1,857,476

Source: Agriculture 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			
					Oct	Nov	Aug	Sep	Oct	Nov
Karachi	Issued	534,750	821,069	910,456	37,739	47,117	226,928	16,790	47,316	67,624
	En-cashed	1,227,668	1,212,252	1,290,400	76,086	109,214	75,185	231,140	109,510	97,182
Lahore	Issued	593,173	616,676	690,070	63,991	69,087	70,552	130,308	78,702	68,927
	En-cashed	597,883	665,384	461,122	31,000	37,000	40,000	7,000	36,000	46,000
Peshawar	Issued	179,024	166,565	179,090	8,494	9,982	3,217	18,128	14,046	11,323
	En-cashed	124,786	136,806	155,507	2,970	6,729	28,455	2,200	10,400	8,703
Quetta	Issued	26,411	22,173	25,093	3,380	145	1,070	5,600	4,365	1,231
	En-cashed	49,177	72,825	70,434	3,641	6,645	15,668	2,055	7,848	7,968
Faisalabad	Issued	91,471	83,279	91,785	5,114	12,432	3,422	27,643	9,903	12,057
	En-cashed	82,859	102,932	112,253	3,561	4,896	32,597	4,107	4,120	6,348
Rawalpindi	Issued	137,787	113,176	139,243	9,200	11,782	3,550	8,150	6,319	10,919
	En-cashed	188,788	147,202	135,748	6,747	5,107	27,896	8,214	13,629	19,115
Hyderabad	Issued	22,291	14,548	10,010	-	715	501	1,799	1,480	360
	En-cashed	19,502	43,579	49,230	5,714	900	7,910	1,351	1,880	2,650
Islamabad	Issued	146,040	205,872	251,120	12,481	35,443	34,200	37,120	22,650	35,895
	En-cashed	448,704	426,716	345,000	11,072	20,200	16,463	31,138	20,626	22,006
Multan	Issued	27,134	16,366	9,612	1,014	502	1,195	916	895	1,890
	En-cashed	47,290	69,989	73,131	5,450	3,100	8,616	5,800	3,400	3,426
Sialkot	Issued	8,130	7,643	12,438	2,355	-	136	7,004	930	430
	En-cashed	73,571	94,301	110,444	5,434	7,989	23,096	1,865	5,930	9,715
Sukkur	Issued	8,103	8,408	11,677	835	4,118	1,620	91	4,066	1,708
	En-cashed	17,592	35,111	48,575	2,514	5,698	8,592	3,054	4,604	8,583
D.I. Khan	Issued	11,885	14,138	7,410	-	1,190	-	-	1,700	800
	En-cashed	5,644	10,811	12,454	162	160	1,264	70	176	274
Bahawalpur	Issued	4,484	2,608	3,203	574	130	-	40	-	..
	En-cashed	17,034	17,979	41,131	7,280	5,976	4,453	1,100	5,210	3,240
Muzaffarabad	Issued	48,068	45,227	47,735	3,425	3,500	8,459	500	5,696	4,161
	En-cashed	5,094	7,068	4,382	213	221	446	19	104	111
Gujranwala	Issued	11,648	8,940	6,348	713	2,115	390	1,996	350	690
	En-cashed	32,567	55,280	62,864	2,732	4,140	11,538	4,622	4,954	7,539
TOTAL	**Issued**	**1,850,398**	**2,146,683**	**2,395,286**	**149,315**	**198,258**	**355,240**	**256,085**	**198,418**	**218,015**
	En-cashed	**2,938,159**	**3,098,228**	**2,972,671**	**164,576**	**217,975**	**302,179**	**303,735**	**228,391**	**242,860**

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2014	2015	2016	2016		2017			
					Oct	Nov	Aug	Sep	Oct	Nov
Karachi	No. of Cheques Cleared	32,994	32,189	33,175	2,525	2,895	3,044	2,404	2,857	2,848
	Amount	11,520,638	10,101,209	11,158,634	854,533	996,381	1,063,352	886,456	985,505	998,277
Lahore	No. of Cheques Cleared	11,784	11,805	10,512	803	919	921	699	890	883
	Amount	4,352,834	4,538,245	4,647,395	361,781	402,049	423,990	336,346	431,590	422,456
Peshawar	No. of Cheques Cleared	2,040	1,882	1,645	123	141	151	112	145	145
	Amount	1,103,054	972,390	933,308	61,075	76,904	77,558	64,754	79,798	96,888
Quetta	No. of Cheques Cleared	1,570	1,329	961	67	80	86	59	81	81
	Amount	877,856	723,999	600,350	41,087	48,216	53,569	37,486	51,860	48,645
Faisalabad	No. of Cheques Cleared	2,930	3,088	2,576	190	115	206	150	212	197
	Amount	1,201,384	1,229,680	1,193,693	86,010	55,114	105,509	88,786	103,364	98,343
Rawalpindi	No. of Cheques Cleared	3,165	2,972	2,693	207	236	237	183	233	224
	Amount	1,872,549	1,665,050	1,444,595	121,111	123,490	168,950	110,754	139,602	129,455
Hyderabad	No. of Cheques Cleared	1,116	65	92	7	8	10	5	8	8
	Amount	73,623	51,615	62,345	4,313	4,594	5,491	4,598	6,489	6,669
Islamabad	No. of Cheques Cleared	4,285	4,337	4,139	310	353	349	270	342	331
	Amount	3,797,246	3,311,375	3,511,905	262,301	318,628	323,036	279,214	314,210	293,413
Multan	No. of Cheques Cleared	1,403	1,321	1,115	85	99	99	81	99	100
	Amount	826,903	812,528	814,818	62,635	73,246	77,966	62,847	75,075	78,604
Sialkot	No. of Cheques Cleared	810	764	756	55	64	73	49	68	63
	Amount	258,397	256,679	305,575	24,064	24,595	31,239	27,910	30,202	30,592
Sukkur	No. of Cheques Cleared	2,157	2,044	1,658	127	160	136	106	151	149
	Amount	374,960	415,159	360,066	30,665	28,402	37,057	36,702	31,649	33,326
D.I. Khan	No. of Cheques Cleared	12	11	15	1	1	1	1	1	1
	Amount	6,013	6,559	12,570	1,007	984	809	823	961	1,201
Others	No. of Cheques Cleared	3,243	3,574	2,591	195	223	160	121	160	160
	Amount	1,265,862	1,282,800	1,255,483	95,210	105,012	84,693	66,021	82,649	87,491
TOTAL	**No. of Cheques Cleared**	**67,508**	**65,383**	**61,926**	**4,694**	**5,295**	**5,472**	**4,241**	**5,248**	**5,192**
	Amount	**27,531,320**	**25,367,283**	**26,300,736**	**2,005,792**	**2,257,616**	**2,453,219**	**2,002,698**	**2,332,955**	**2,325,360**

Source: SBP-BSC (Bank) and NBP

3.37 Electronic Banking Statistics

Product / Item	Unit	FY17 Q1	FY17 Q2	FY17 Q3	FY17 Q4
1. E-Banking Infrastructure					
Real Time Online Branches (RTOB)	No.	13,499	13,926	13,899	14,150
Automated Teller Machines (ATM)	No.	11,803	12,352	12,515	12,689
Point of Sale (POS)	No.	51,009	52,062	52,854	54,490
2. Cards					
Credit Cards	No.	1,211,582	1,208,763	1,247,836	1,292,136
Debit Cards	No.	17,473,270	17,470,297	17,542,788	17,857,561
Proprietary ATMs only Cards	No.	7,325,910	6,806,138	7,727,967	8,043,044
Pre-Paid Cards	No.	333,299	359,064	341,075	315,865
Social Welfare Cards	No.	10,047,458	10,357,706	10,239,238	9,124,363
4. E-Banking Financial Transactions					
Number of Transactions	**Thousands**	**135,451**	**150,978**	**162,034**	**177,382**
Amount	**Million Rupees**	**8,055,327**	**9,244,328**	**9,343,517**	**10,418,770**
4.1 ATM Transactions					
Number of Transactions	**Thousands**	**89,059**	**94,328**	**102,019**	**112,348**
Amount	**Million Rupees**	**1,015,274**	**1,064,688**	**1,178,663**	**1,303,623**
i. Cash Withdrawal					
Number of Transactions	Thousands	83,140	88,959	96,366	106,782
Amount	Million Rupees	842,621	899,844	1,004,107	1,133,739
ii. Cash Deposit					
Number of Transactions	Thousands	54	53	52	60
Amount	Million Rupees	1,251	1,211	1,207	1,770
iv. Utility Bills Payment					
Number of Transactions	Thousands	1,462	1,248	1,282	1,265
Amount	Million Rupees	3,514	2,225	1,971	3,024
v. Intra Bank Fund Transfers					
Number of Transactions	Thousands	1,835	1,626	1,750	2,311
Amount	Million Rupees	53,029	52,095	56,219	70,754
vi. Inter Bank Fund Transfers (IBFT)					
Number of Transactions	Thousands	2,559	2,434	2,562	1,923
Amount	Million Rupees	114,722	109,175	115,032	94,200
vi. Others					
Number of Transactions	Thousands	9	9	7	8
Amount	Million Rupees	137	138	128	135
4.2 POS Transactions					
Number of Transactions	**Thousands**	**8,291**	**13,377**	**13,925**	**14,930**
Amount	**Million Rupees**	**51,868**	**62,176**	**64,064**	**67,904**
4.3 RTOB Transactions					
Number of Transactions	**Thousands**	**31,032**	**35,540**	**37,540**	**39,438**
Amount	**Million Rupees**	**6,759,963**	**7,863,213**	**7,814,886**	**8,688,384**
i. Real Time Cash Withdrawals					
Number of Transactions	Thousands	6,873	7,879	8,378	8,748
Amount	Million Rupees	537,142	618,531	653,007	693,359
ii. Real Time Cash Deposits					
Number of Transactions	Thousands	14,617	16,137	18,039	17,098
Amount	Million Rupees	1,395,890	1,625,347	1,749,533	1,882,165
iii. Real Time Intra Bank Fund Transfers					
Number of Transactions	Thousands	9,541	11,525	11,123	13,591
Amount	Million Rupees	4,826,931	5,619,335	5,412,347	6,112,860
4.4 Mobile Phone Banking Transactions					
Number of Transactions	**Thousands**	**1,184**	**1,329**	**1,374**	**3,479**
Amount	**Million Rupees**	**20,951**	**25,998**	**25,440**	**69,018**
i. Payment Through Mobile					
Number of Transactions	Thousands	35	36	39	145
Amount	Million Rupees	1,068	1,069	1,195	2,758
ii. Utility Bills Payment					
Number of Transactions	Thousands	478	548	568	1,474
Amount	Million Rupees	535	446	416	4,628
iii. Intra Bank Fund Transfers					
Number of Transactions	Thousands	335	364	371	980
Amount	Million Rupees	8,901	10,000	10,795	30,308
vi. Inter Bank Fund Transfers (IBFT)					
Number of Transactions	Thousands	335	380	395	880
Amount	Million Rupees	10,447	14,483	13,034	31,324

3.37 Electronic Banking Statistics

Product / Item	Unit	FY17 Q1	Q2	Q3	Q4
4.5 Call Centre Banking Transactions					
Number of Transactions	**Thousands**	**53**	**63**	**67**	**79**
Amount	**Million Rupees**	**1,627**	**1,727**	**2,092**	**2,305**
i. Payment Through Call Centre					
Number of Transactions	Thousands	37	34	50	44
Amount	Million Rupees	1,448	1,422	1,941	1,811
ii. Utility Bills Payment					
Number of Transactions	Thousands	15	27	15	27
Amount	Million Rupees	97	220	73	240
iii. Intra Bank Fund Transfers					
Number of Transactions	Thousands	1	1	1	6
Amount	Million Rupees	49	46	44	222
vi. Inter Bank Fund Transfers (IBFT)					
Number of Transactions	Thousands	1	1	1	1
Amount	Million Rupees	33	39	35	32
4.6 Internet Banking Transactions					
Number of Transactions	**Thousands**	**5,630**	**6,076**	**6,771**	**6,697**
Amount	**Million Rupees**	**203,871**	**224,484**	**255,947**	**284,379**
i. Payment Through Internet					
Number of Transactions	Thousands	462	523	529	563
Amount	Million Rupees	91,420	92,483	95,631	102,218
ii. Utility Bills Payment					
Number of Transactions	Thousands	2,237	2,238	2,464	2,102
Amount	Million Rupees	4,500	3,739	3,640	6,755
iii. Intra Bank Fund Transfers					
Number of Transactions	Thousands	1,464	1,616	1,800	1,698
Amount	Million Rupees	51,374	60,912	72,274	73,684
vi. Inter Bank Fund Transfers (IBFT)					
Number of Transactions	Thousands	1,467	1,699	1,978	2,334
Amount	Million Rupees	56,578	67,350	84,402	101,721
4.7 e-Commerce					
Number of Transactions	**Thousands**	**203**	**264**	**338**	**412**
Amount	**Million Rupees**	**1,774**	**2,041**	**2,424**	**3,158**

Source: Payment System Department SBP

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

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY17 Q1 Volume	Q1 Value	Q2 Volume	Q2 Value	Q3 Volume	Q3 Value	Q4 Volume	Q4 Value
Securities Transactions	15,972	45,167	14,535	36,839	16,485	46,748	16,858	60,908
Inter Bank Fund Transfers	200,732	17,910	234,657	17,950	221,700	19,851	329,411	20,414
Retails Cheques Clearing	14,010	3,130	15,437	3,308	15,610	3,182	15,366	4,057
Total :-	**230,714**	**66,207**	**264,629**	**58,098**	**253,795**	**69,781**	**361,635**	**85,379**

Paper based Transactions

(Volume in Million & Value in Billion Rupees)

Items	Q1 Volume	Q1 Value	Q2 Volume	Q2 Value	Q3 Volume	Q3 Value	Q4 Volume	Q4 Value
Cash Deposits	23	2,698	26	2,893	26	2,841	25	2,900
Cash withdrawals	41	3,148	40	3,418	33	2,967	42	3,715
Intra Bank Funds Transfer through Cheques	15	13,559	12	14,476	13	14,319	16	16,684
Inter Bank Funds Transfers (Clearing)	10	4,917	12	5,956	13	6,435	13	7,065
Utilities Bills Payments	18	119	18	116	19	103	19	124
Direct Debit (Standing Instructions)	1	4,785	1	4,630	1	4,769	1	6,365
Pay Order/Demand Draft	3	1,697	3	1,820	3	1,973	3	2,621
Others*	..	495	..	491	..	497	..	992
Total:-	**111**	**31,419**	**113**	**33,801**	**108**	**33,905**	**119**	**40,466**

* 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								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	4,056,705	431,280	10.6	4,209,440	434,788	10.3	4,479,094	429,961	9.6	4,492,789	430,557	9.6
SMEs Sector	404,618	82,095	20.3	374,802	81,986	21.9	388,482	79,609	20.5	376,898	78,713	20.9
Agriculture Sector	294,339	38,064	12.9	289,629	35,452	12.2	296,989	53,205	17.9	307,459	48,699	15.8
Consumer sector	371,804	30,142	8.1	387,426	29,724	7.7	409,712	29,883	7.3	429,298	30,271	7.1
i. Credit Cards	*28,307*	*2,340*	*8.3*	*28,606*	*2,336*	*8.2*	*30,077*	*2,329*	*7.7*	*33,629*	*2,351*	*7.0*
ii. Auto loans	*125,898*	*2,600*	*2.1*	*137,381*	*2,440*	*1.8*	*150,313*	*2,635*	*1.8*	*159,838*	*2,710*	*1.7*
iii. Consumer durable	*318.141*	*67.458*	*21.2*	*415.128*	*67.986*	*16.4*	*478.705*	*71.895*	*15.0*	*609*	*73*	*12.1*
iv. Mortgage loans	*61,609*	*10,894*	*17.7*	*65,093*	*10,836*	*16.6*	*70,855*	*11,290*	*15.9*	*75,470*	*10,790*	*14.3*
v. Other personal loans	*155,671*	*14,241*	*9.1*	*155,932*	*14,045*	*9.0*	*157,988*	*13,557*	*8.6*	*159,752*	*14,346*	*9.0*
Commodity Financing	619,347	4,571	0.7	579,323	4,242	0.7	771,114	4,800	0.6	722,076	6,184	0.9
Staff Loans	104,139	1,409	1.4	107,166	1,460	1.4	110,281	1,462	1.3	112,666	1,802	1.6
Others	162,128	17,104	10.5	173,072	16,118	9.3	177,855	15,896	8.9	174,409	15,586	8.9
Total	**6,013,080**	**604,666**	**10.1**	**6,120,858**	**603,771**	**9.9**	**6,633,527**	**614,816**	**9.3**	**6,615,596**	**611,813**	**9.2**

SECTOR	2016			2017								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	548,099	41,706	7.6	476,019	41,045	8.6	592,496	56,330	9.5	607,332	51,828	8.5
Automobile / Transportation	95,292	12,604	13.2	105,531	12,587	11.9	98,122	12,518	12.8	99,843	12,260	12.3
Cement	71,722	6,789	9.5	73,252	6,694	9.1	87,601	6,620	7.6	85,552	6,610	7.7
Chemical & Pharmaceuticals	250,092	12,780	5.1	236,823	12,471	5.3	273,440	13,173	4.8	271,800	13,195	4.9
Electronics	78,173	13,326	17.0	82,994	13,114	15.8	81,809	12,755	15.6	91,179	13,748	15.1
Financial	182,664	10,544	5.8	195,663	10,346	5.3	208,486	9,521	4.6	206,725	10,410	5.0
Individuals	550,384	58,028	10.5	551,533	57,537	10.4	589,900	56,069	9.5	609,144	57,010	9.4
Insurance	3,013	0.829	..	2,731	0.829	..	4,554	0.829	..	4,584	1	..
Others	2,285,686	205,976	9.0	2,326,607	206,141	8.9	2,595,288	203,801	7.9	2,587,821	205,237	7.9
Production/Transmission of Energy	892,059	31,095	3.5	918,636	32,305	3.5	971,125	36,789	3.8	943,568	34,012	3.6
Shoes & Leather garments	27,171	3,770	13.9	25,028	3,673	14.7	26,030	3,596	13.8	25,782	4,277	16.6
Sugar	176,250	15,563	8.8	275,636	15,288	5.5	258,219	15,743	6.1	227,259	16,305	7.2
Textile	852,476	192,483	22.6	850,406	192,570	22.6	846,457	187,899	22.2	855,008	186,920	21.9
Total	**6,013,080**	**604,666**	**10.1**	**6,120,858**	**603,771**	**9.9**	**6,633,527**	**614,816**	**9.3**	**6,615,596**	**611,813**	**9.2**

Source: Financial Stability Department SBP

3.40 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	30-06-2017*			30-09-2017*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	**6 30,477**	**104,082**	**1.68**	**6 27,675**	**94,849**	**1.54**
All Banks	**6 14,816**	**100,111**	**1.64**	**6 11,813**	**89,926**	**1.48**
Commercial Banks	**5 62,479**	**66,948**	**1.12**	**5 68,852**	**67,426**	**1.13**
Public Sector Commercial Banks	1 87,586	28,470	2.49	1 92,650	31,763	2.84
Local Private Banks	3 71,956	38,488	0.80	373,275	35,671	0.74
Foreign Banks	2 ,937	(10)	(0.03)	2 ,926	(8)	(0.02)
Specialized Banks	5 2,337	33,163	21.91	42,961	22,500	14.86
DFIs	**1 5,661**	**3,971**	**5.33**	**15,862**	**4,922**	**6.73**

Cash Recovery against Non Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter ended Jun 2017*	For the Quarter ended Sep 2017*
All Banks & DFIs	**34,705**	**18,951**
All Banks	**33,848**	**18,170**
Commercial Banks	**14,881**	**12,717**
Public Sector Commercial Banks	5,455	1,642
Local Private Banks	9,416	11,064
Foreign Banks	11	11
Specialized Banks	**18,966**	**5,453**
DFIs	**857**	**781**

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

"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."