

MONEY
&
BANKING

8.1 State Bank of Pakistan-assets of the issue department

(Million rupees)

Last Thursday of June for the year	Total assets (6+8+9)	Assets				Total (Including SDRs)
		Gold and foreign assets				
		Gold	Approved Foreign Exchange	Govt. of India notes		
1	2	3	4	5	6	
1982	39279	7026	6725	541	14292	
1983	47368	10017	21366	557	31940	
1984	53689	9551	18663	537	28715	
1985	58859	9491	6052	557	16100	
1986	65638	11081	12629	578	24288	
1987	78181	11127	13888	578	25592	
1988	91205	15023	7080	557	22660	
1989	100981	15053	6018	557	21628	
1990	117927	15078	10408	554	26040	
1991	142904	14703	10008	536	25778	
1992	161540	17774	14509	495	32778	
1993	178803	17204	3598	419	21221	
1994	196028	23897	54147	421	78465	
1995	230613	24022	70009	421	94452	
1996	253022	24275	24227	426	48928	

Last Thursday of June for the year	Domestic Assets				Assets held with Reserve Bank of India	Gold & approved Foreign Exchange (Col. 3+4)
	Govt. of Pakistan Securities	Total (including coin rupee internal B.E. & Com. papers)				
	7	8	9	10		
1982		24555	24770	217	13751	
1983		15037	15161	267	31383	
1984		24456	24720	254	28214	
1985		42385	42503	256	15543	
1986		40742	41051	299	23710	
1987		51883	52291	298	25015	
1988		67777	68163	382	22103	
1989		78439	78971	382	21071	
1990		91120	91498	389	25486	
1991		116203	116727	399	24711	
1992		112752	128316	446	32283	
1993		141744	157122	460	20802	
1994		101463	116995	568	78044	
1995		120101	135593	568	94031	
1996		188129	203515	579	48502	

Source: State Bank of Pakistan.

8.2 State Bank of Pakistan-liabilities and assets of the banking department

(Million rupees)

Last Thursday of June for the Year	Liabilities				Other liabilities	Total liabilities or assets
	Deposits		Banks	Others		
	Federal Government	Provincial Government			6	7
1	2	3	4	5	6	7
1982	2809	2954	5983	17121	18492	47359
1983	6253	2730	6707	22571	24177	62438
1984	8346	3368	8161	22395	25388	67658
1985	5403	2568	8719	21675	26718	65083
1986	8345	6827	9880	19402	31047	75501
1987	12660	8752	15332	11931	30490	79165
1988	11285	10050	13951	8874	44160	82253
1989	13022	7674	15846	16270	36958	89770
1990	30662	1777	17378	14337	37533	101687
1991	18446	4214	22606	18517	41010	104793
1992	21212	4594	34350	40075	49674	149905
1993	19800	3562	37337	43589	63906	168194
1994	30921	4183	54404	54315	61850	205673
1995	27761	7155	68008	42050	96355	241329
1996	18579	1651	49372	51172	109527	230301

Contd.

8.2 State Bank of Pakistan-liabilities and assets of the banking department

Last Thursday of June for the Year	Assets					Other assets 7-(8+9+10+ 11+12)
	Notes	Govt. debtor Balances	Loans and advances	Investment	Balance held outside Pakistan	
	8	9	10	11	12	13
1982	237	31	21099	13320	2437	10235
1983	74	--	23029	15431	2504	21400
1984	211	--	25881	14727	3688	23151
1985	226	--	29496	16323	2536	16502
1986	197	--	37201	23290	1588	13225
1987	274	--	44270	17329	1383	15909
1988	209	--	52850	16263	439	12492
1989	285	--	58668	9841	4866	16110
1990	213	--	65252	11846	2763	21613
1991	114	6305	74483	10641	1927	11323
1992	818	3986	70993	54210	8631	11267
1993	204	12542	82982	46515	5704	20247
1994	170	3726	91617	80588	15934	13638
1995	230	2820	104727	85648	15141	32763
1996	261	7030	84254	45765	40238	52753

Source: State Bank of Pakistan.

8.3 Scheduled banks Pakistani and foreign

Last Thursday of June for the Year	Pakistani banks		Foreign banks		Total	
	No. of banks	No. of Branches	No. of banks	No. of branches	No. of banks	No. of branches
1983	9	6932	23	59	32	6991
1984	9	6784	23	60	32	6844
1985	9	7095	26	61	35	7156
1986	9	7035	25	62	34	7097
1987	9	7100	26	63	35	7163
1988	9	7141	28	65	37	7206
1989	9	7188	28	66	37	7254
1990	10	7341	29	67	39	7408
1991	10	7493	26	68	36	7561
1992	18	7583	28	71	46	7654
1993	21	7803	21	71	42	7874
1994	21	7857	20	74	41	7931
1995	25	8450	19	74	44	8524
1996	25	8649	22	83	47	8732

Source: State Bank of Pakistan.

8.4 Consolidated position of scheduled banks selected items

(Million rupees)

Last Thursday of June for the year	No. of reporting scheduled banks	Liabilities			
		Total demand liabilities	Total time liabilities	Borrowings from State Bank	Borrowings from banks abroad
1982	31	47609.1	40604.0	15989.6	1330.3
1983	32	54964.9	55300.5	16429.5	1433.4
1984	32	55079.6	66425.4	16853.5	2069.1
1985	32	68945.2	73833.0	18065.3	2524.6
1986	32	80254.1	94434.2	23159.4	3331.7
1987	32	89539.9	105389.5	27340.0	4487.0
1988	32	105445.0	115184.8	33340.1	6673.2
1989	32	113471.6	116432.0	36547.6	8441.1
1990	32	129406.0	125902.0	40407.0	9668.0
1991	32	156214.0	150869.0	48594.0	11289.0
1992	40	197642.0	200264.0	56661.0	12018.0
1993	40	238038.0	252586.0	64577.0	14614.0
1994	40	278478.0	307581.0	70583.0	14217.0
1995	40	330026.0	379238.0	82668.0	14280.0
1996	40	370378.0	457016.0	56914.0	13424.0

Last Thursday of June for the Year	Liabilities			Total liabilities or assets
	Call money	Paid up capital and reserves	Other liabilities	
1982	1069.5	4868.8	58234.5	169705.8
1983	1486.0	5518.9	77241.5	212374.7
1984	2617.0	6845.4	91694.8	241584.8
1985	4540.0	8779.9	106478.9	283166.9
1986	5138.5	10662.5	129038.4	346018.7
1987	1909.0	16173.6	154853.6	399692.6
1988	4295.0	18272.4	198426.2	481456.7
1989	5415.0	20279.7	233614.4	534201.4
1990	9190.0	22186.0	284679.0	621438.0
1991	5139.0	23978.0	358490.0	754573.0
1992	5458.0	31075.0	433479.0	936597.0
1993	6584.0	36011.0	533791.0	1146201.0
1994	6721.0	42464.0	677806.0	1397850.0
1995	8350.0	50533.0	788999.0	1654094.0
1996	8070.0	56255.0	948334.0	1910391.0

Contd.

8.4 Consolidated position of scheduled banks selected items

(Million rupees)

Last Thursday of June for the year	No. of reporting scheduled banks	Assets				Call money
		Cash in Pakistan	Balance with State Bank & other banks	Foreign currency held in Pakistan & balance with banks abroad		
1982	31	2665.0	6477.1	1653.7	237.8	
1983	32	3019.8	7326.3	2858.0	2336.6	
1984	32	3004.3	8792.2	3840.8	4047.9	
1985	32	4087.1	10759.8	3788.1	6139.6	
1986	32	4147.9	14125.2	4840.1	6649.0	
1987	32	3815.0	18685.7	5328.2	3719.3	
1988	32	5134.8	19184.3	5521.4	6436.4	
1989	32	4983.7	21851.6	6249.9	7499.1	
1990	32	4934.0	22351.0	7235.0	11314.0	
1991	32	6161.0	27121.0	10662.0	6419.0	
1992	40	7124.0	43969.0	12177.0	5767.0	
1993	40	11301.0	57665.0	8384.0	7002.0	
1994	40	13738.0	75257.0	12160.0	7062.0	
1995	40	22841.0	94442.0	11180.0	8814.0	
1996	40	19328.0	78018.0	20212.0	8989.0	

Last Thursday of June for the year	Assets				Statutory reserves	
	Advance to banks	Total bank credit	Total investment	Other assets	Total statutory reserves on demand & time liabilities	Excess reserves
1982	1440.2	67610.3	31205.7	57416.0	4464.1	1414.5
1983	1657.8	81772.5	40603.4	72800.3	5587.6	1047.9
1984	2372.0	94800.0	43553.4	81174.2	6206.1	2060.2
1985	2878.9	107474.4	49871.7	98167.4	7366.0	2178.8
1986	4238.7	133449.0	60690.7	117878.1	8991.7	2811.4
1987	4384.1	147828.9	74515.3	141416.1	9841.9	7319.5
1988	4879.5	164167.5	98711.9	177413.8	11246.2	5124.9
1989	6523.6	179396.8	99712.3	207984.4	11765.9	7190.9
1990	7413.0	204564.0	97451.0	266158.0	13224.9	7222.1
1991	1971.0	228875.0	123246.0	342918.0	15611.1	9273.9
1992	13992.0	267921.0	169352.0	416295.0	20168.2	19228.8
1993	7830.0	353141.0	184632.0	516246.0	24860.4	23884.6
1994	8616.0	396776.0	223475.0	660766.0	29639.0	34107.0
1995	13482.0	473460.0	246985.0	782890.0	35880.7	47549.3
1996	5449.0	537242.0	280217.0	960936.0	41773.2	21728.0

Source: State Bank of Pakistan.

8.5 Classification of scheduled banks advances by economic group borrowers

(Million rupees)

Year	Foreign Constituents				Domestic Constituents			
	Official	Business	Personal	Total (1+2+3)	Federal Govt	Provin- cial Govt	Local bodies	Total (5+6+7)
1983	0.7	360.2	1.1	362.0	7036.9	7350.0	128.8	14515.7
1984	0.3	233.0	3.4	236.7	5266.9	6191.8	59.8	11518.5
1985	0.4	193.8	1.7	195.9	1347.9	845.2	32.2	2225.3
1986	--	91.4	1.6	93.0	2823.9	1313.0	36.5	4173.4
1987	--	104.9	1.5	106.4	5534.4	3660.9	0.8	9196.1
1988	--	115.9	1.7	117.6	6396.1	1240.3	--	7636.4
1989	--	71.0	22.7	93.7	9730.2	3504.0	--	13234.2
1990	--	178.7	2.6	181.3	15612.4	7125.0	--	22737.4
1991	--	204.4	3.0	207.4	12620.2	4353.0	--	16973.2
1992	--	168.8	--	168.8	15442.0	6573.9	73.7	22089.6
1993	--	278.9	1.8	280.7	22472.8	9002.5	145.2	31620.5
1994	--	116.4	64.7	181.1	25140.0	8460.5	306.1	33906.6
1995	--	39.8	2.0	41.8	32588.3	10412.4	239.0	43239.7

Year	Private and public sector enterprises						
	Agriculture forestry hunt- ing & fishing	Mining and quarrying	Manu- facturing	Construc- tion	Electricity gas and sani- tary services	Commerce	Transport storage & communi-
1983	8275.0	1015.2	34846.9	1506.3	1531.7	13048.4	1512.5
1984	11783.9	1882.1	40392.2	2470.7	2067.0	15008.2	1730.4
1985	18319.8	1124.4	49116.6	3440.8	2102.4	22442.2	1408.4
1986	25496.8	1141.6	52976.6	4456.8	3044.3	29361.5	2735.6
1987	31233.1	1861.3	56501.9	4234.8	1921.8	24651.6	1623.7
1988	35168.7	2062.4	63494.1	5219.2	2118.3	29179.4	1811.7
1989	42392.9	1288.5	69830.1	4806.2	2525.3	29302.5	1716.1
1990	45111.7	2543.1	77177.1	6296.5	2657.0	38796.6	2183.6
1991	54145.4	2957.5	91948.7	7417.9	3039.6	46344.9	2573.9
1992	52780.4	2125.4	112712.3	6483.7	6047.3	52497.9	3083.9
1993	53019.1	3669.4	123863.5	7088.3	7553.5	54931.8	14216.9
1994	56149.9	3748.3	146599.8	7612.2	7313.7	64071.7	16050.9
1995	59139.1	4544.1	183124.3	6201.8	9999.4	70995.5	17355.8

Year	Private and public sector enterprises			Trust funds & non profit organiza- tion	Personal	Other activities not adeq- uately described	Total (4+8+18+ 19+20+21)
	Services	Other Public & Private enterprises	Total (9 to 17)				
1983	578.8	4276.7	66591.5	69.0	7128.7	2799.6	91466.5
1984	822.5	3877.7	80034.7	125.9	7796.7	2766.9	102479.4
1985	1317.4	9218.2	108490.2	135.7	12159.4	770.3	123976.8
1986	1476.2	9786.7	130476.1	120.5	12504.7	184.0	147551.7
1987	1637.3	6621.5	130287.0	108.4	12848.6	205.7	152752.2
1988	1843.3	7426.2	148323.3	296.9	12181.1	149.9	168705.2
1989	2251.0	9146.9	163119.5	329.7	19917.6	102.7	196797.4
1990	2155.4	8798.7	185719.7	376.7	9862.8	190.2	219068.1
1991	2586.2	10476.3	221510.4	430.9	11283.4	217.2	250622.5
1992	2535.8	22250.2	260517.2	275.9	30893.6	380.8	314325.9
1993	3825.9	27366.4	295534.7	212.1	36035.2	712.0	364395.2
1994	4241.9	29991.4	335779.8	368.4	41460.0	682.2	412378.1
1995	5396.5	36015.0	392771.5	693.7	57406.9	1256.4	495410.0

Note: The scheme was initially conceived in the early fifties. Since then the economy has under gone a basic transformation after separation of the former East Pakistan and other structural changes attendant on the growth process. As a result, the information derived therefore is now proving to be inadequate, if not misleading, for various analytical and policy purposes. To cite a major deficiency, there is no distinction between Foreign Constituents, Government, Private sector and public sector enterprises in the classification of advances, investments and bills purchased and discounted. In order to remove the existing deficiencies as also to comprehend other latest development, the scheme has been revised and elaborated.

Source: State Bank of Pakistan.

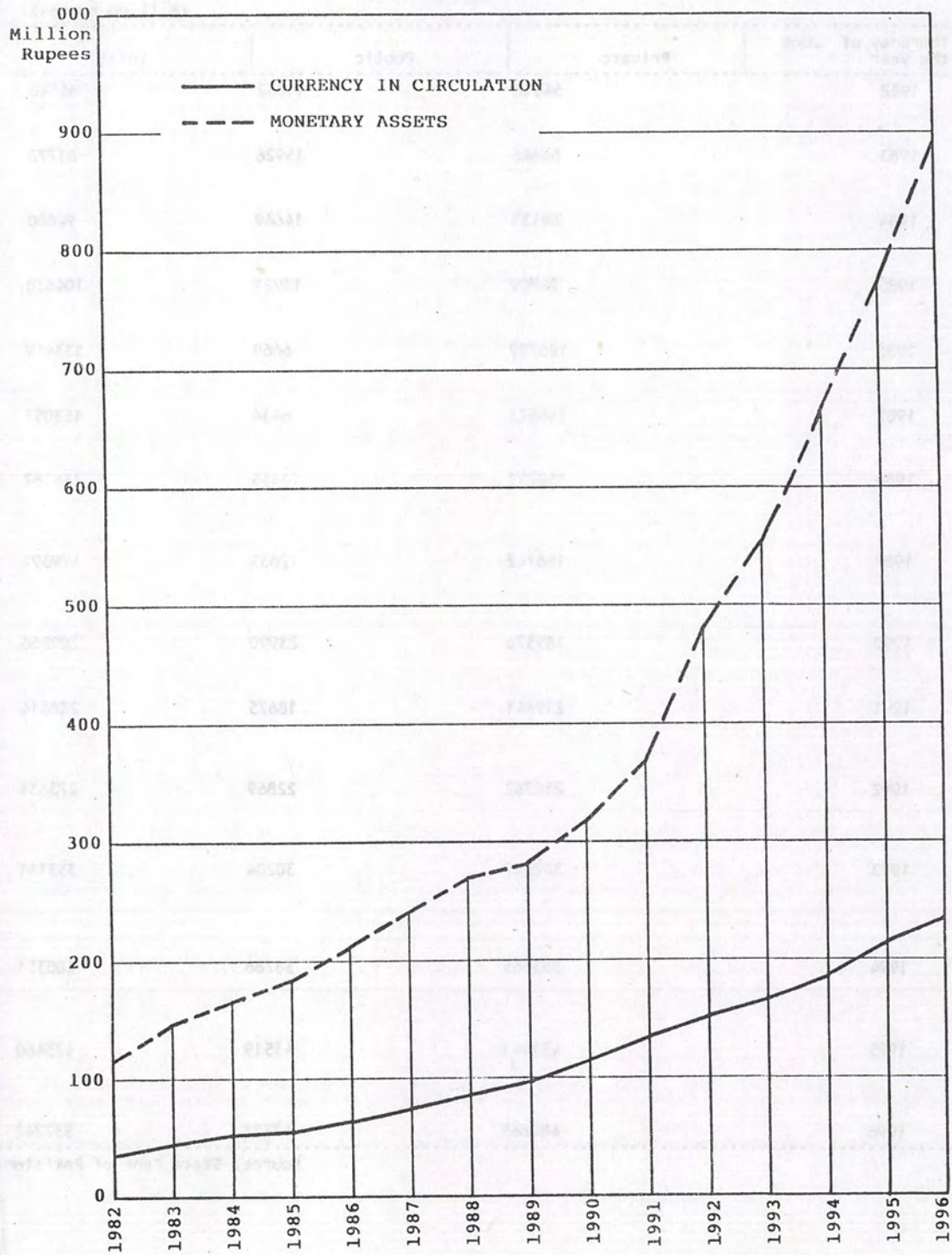
8.6 Monetary assets (IMF BASIS)

Last Thursday of June for the year	Currency				Deposits	(Million rupees)
	Currency issued	Held by S.B.P.	In tills of scheduled banks	Currency in circulation (1-2-3)	Scheduled banks demand liabilities	
	1	2	3	4	5	
1982	40689	374	2665	37650	42672	
1983	48907	120	4020	45767	50228	
1984	55440	397	3004	52039	50707	
1985	60799	265	4087	56447	61779	
1986	67804	427	4101	63276	70677	
1987	79991	665	4623	74703	83821	
1988	93438	517	5135	87785	95967	
1989	103238	746	4984	97508	103893	
1990	120517	399	5351	115067	119704	
1991	144916	610	7339	136967	121252	
1992	161433	652	8962	151819	145136	
1993	178933	768	11301	166864	154902	
1994	199070	624	13738	184708	167231	
1995	232589	647	16363	215579	201097	
1996	253908	470	19328	234110	205573	

Last Thursday of June for the year	Deposits				
	Scheduled banks time liabilities	Other deposits with S.B.P.	Residents Foreign currency Deposits \$	Monetary assets (4+5+6+7+8)	
	6	7	8	9	
1982	35584	604	--	116510	
1983	49483	547	--	146025	
1984	59822	699	--	163267	
1985	64937	742	--	183905	
1986	76280	878	--	211111	
1987	80398	1101	--	240023	
1988	84374	1218	--	269344	
1989	77105	3132	--	281638	
1990	80241	2209	--	317221	
1991	97963	3114	9487	368783	
1992	137263	3322	43004	480544	
1993	179680	4449	61274	567169	
1994	213226	5506	92134	662805	
1995	246194	5055	105073	772998	
1996	295806	6790	145958	888237	

Source: State Bank of Pakistan.

MONETARY ASSETS



8.7 Bank credit to private and public sector

(Million rupees)

As on last Thursday of June for the year	Private	Public	Total
1982	54516	11032	65548
1983	65846	15926	81772
1984	80131	14669	94800
1985	90709	13921	104630
1986	126789	6660	133449
1987	146623	6434	153057
1988	152712	11455	164167
1989	166762	12635	179397
1990	185576	23990	209566
1991	219641	18675	238316
1992	250762	22869	273631
1993	322937	30204	353141
1994	363565	36786	400351
1995	431941	41519	473460
1996	489865	47377	537242

Source: State Bank of Pakistan.

8.8 Issues of capital

(Million rupees)

Province	Type of companies											
	Industrial				Non-industrial				Grand Total			
	No. of companies	Equity	Debentures	Total (3+4)	No. of companies	Equity	Debentures	Total (7+8)	No. of companies (2+6)	Equity (3+7)	Debentures (4+8)	Total (11+12)
1	2	3	4	5	6	7	8	9	10	11	12	13
1982-83												
PAKISTAN	...	1814.4	1596.2	3410.6	...	1766.6	20.0	1786.6	...	3581.0	1616.2	5197.2
Punjab	...	891.9	224.7	1116.6	...	45.0	...	45.0	...	936.9	224.7	1161.6
Sindh	...	352.1	1252.2	1604.3	...	1719.1	20.0	1739.1	...	2071.2	1272.2	3343.4
N.W.F.P.	...	107.3	14.3	121.6	...	...	...	...	...	107.3	14.3	121.6
Balochistan	...	463.1	105.0	568.1	...	2.5	...	2.5	...	465.6	105.0	570.6
Azad Kashmir	...	...	...	...	...	...	...	...	...	...	...	...
1983-84												
PAKISTAN	...	3580.5	1642.4	5222.9	...	260.4	...	260.4	...	3840.9	1642.4	5483.3
Punjab	...	1393.8	190.8	1584.6	...	5.0	...	5.0	...	1398.8	190.8	1584.6
Sindh	...	1783.7	1391.6	3175.3	...	252.9	...	252.9	...	2036.6	1391.6	3428.2
N.W.F.P.	...	12.0	47.5	59.5	...	...	...	...	...	12.0	47.5	59.5
Balochistan	...	352.2	12.5	364.7	...	2.5	...	2.5	2.5	354.7	12.5	367.2
Azad Kashmir	...	38.8	...	38.8	...	...	...	...	...	38.8	...	38.8
1984-85												
PAKISTAN	...	3188.2	1909.5	5097.7	...	1915.9	...	1915.9	...	5104.1	1909.5	7013.6
Punjab	...	888.2	204.9	1093.1	...	67.6	...	67.6	...	955.8	204.9	1093.1
Sindh	...	1408.6	1338.6	2747.2	...	1848.3	...	1848.3	...	3256.9	1338.6	4595.5
N.W.F.P.	...	132.0	158.1	290.1	...	...	...	...	...	132.0	158.1	290.1
Balochistan	...	687.8	184.1	871.9	...	...	...	...	...	687.8	184.1	871.9
Azad Kashmir	...	71.6	23.8	95.4	...	...	...	...	...	71.6	23.8	95.4
1985-86												
PAKISTAN	...	3376.6	303.6	3680.2	...	718.6	...	3880.2	...	4095.2	303.6	4398.8
Punjab	...	970.6	85.5	1056.1	...	15.1	...	15.1	...	985.7	85.5	1071.2
Sindh	...	1521.3	218.1	1739.4	...	793.5	...	793.5	...	2314.8	218.1	2532.9
N.W.F.P.	...	233.8	...	233.8	...	...	...	...	...	233.8	...	233.8
Balochistan	...	650.9	...	650.9	...	...	...	...	...	650.9	...	650.9
Azad-Kashmir	...	...	...	...	...	...	...	...	...	...	...	...
1986-87												
PAKISTAN	120	5098.5	162.8	5261.3	35	4726.9	...	4726.9	155	9825.4	162.8	9988.2
Punjab	47	3464.3	103.8	3568.1	7	223.0	...	223.0	54	3687.3	103.8	3791.1
Sindh	65	1503.8	34.9	1538.7	28	4503.9	...	4503.9	93	6007.7	34.9	6042.6
N.W.F.P.	4	92.3	20.1	112.4	...	...	...	...	4	92.3	20.1	112.4
Balochistan	3	25.5	...	25.5	...	...	...	...	3	25.5	...	25.5
Azad Kashmir	1	12.6	4.0	16.6	...	...	...	...	1	12.6	4.0	16.6
1987-88												
PAKISTAN	166	5193.8	140	5334.2	31	461.5	...	461.5	197	5655.3	140.4	5795.7
Punjab	76	2406.7	10.0	2416.7	5	162.6	...	162.6	81	2569.3	10.0	2579.3
Sindh	85	2698.2	130.4	2828.6	25	293.9	...	293.9	110	2992.1	130.4	3122.5
N.W.F.P.	3	33.4	...	33.4	...	...	...	...	3	33.4	...	33.4
Balochistan	1	15.5	...	15.5	...	...	...	...	1	15.5	...	15.5
Azad Kashmir	1	40.0	...	40.0	1	5.0	...	5.0	2	45.0	...	45.0
1988-89												
PAKISTAN	126	6172.6	212.6	6385.2	30	931.9	...	931.9	156	7104.5	212.6	7317.1
Punjab	49	2280.2	...	2280.2	11	212.4	...	212.4	60	2492.6	...	2492.6
Sindh	75	3857.5	212.6	4070.1	19	719.5	...	719.5	94	4577.0	212.6	4789.6
N.W.F.P.	2	34.9	...	34.9	...	...	...	...	2	34.9	...	34.9
Balochistan	...	...	...	...	...	...	...	...	...	...	...	...
Azad Kashmir	...	...	...	...	...	...	...	...	...	...	...	...

Contd.

8.8 Issues of capital

(Million rupees)

Province	Type of companies											
	Industrial				Non-industrial				Grand total			
	No. of companies	Equity	Debentures	Total (3+4)	No. of companies	Equity	Debentures	Total (7+8)	No. of companies (2+6)	Equity (3+7)	Debentures (4+8)	Total (11+12)
1	2	3	4	5	6	7	8	9	10	11	12	13
1989-90												
PAKISTAN	150	12996.7	10.4	13007.1	34	2216.8	15.5	2232.3	184	15213.5	10.4	15223.9
Punjab	57	6023.5	10.4	6033.9	9	529.5	...	529.5	66	6553.0	10.4	6563.4
Sindh	82	6117.4	...	6117.4	24	1674.9	15.5	1690.4	106	7792.3	...	7792.3
N.W.F.P.	4	418.7	...	418.7	...	...	...	...	4	418.7	...	418.7
Balochistan	3	46.0	...	46.0	1	12.4	...	12.4	4	58.4	...	58.4
Azad Kashmir	4	391.1	...	391.1	...	...	...	...	4	391.1	...	391.1
1990-91												
PAKISTAN	124	12966.1	...	12966.1	35	2550.9	...	2550.9	159	15517.0	...	15517.0
Punjab	53	4569.5	...	4569.5	13	885.0	...	885.0	66	5454.5	...	5454.5
Sindh	65	8033.5	...	8033.5	19	1415.9	...	1415.9	84	9449.4	...	9449.4
N.W.F.P.	2	84.7	...	84.7	2	150.0	...	150.0	4	234.7	...	234.7
Balochistan	2	210.7	...	210.7	1	100.0	...	100.0	3	310.7	...	310.7
Azad Kashmir	2	67.7	...	67.7	...	...	...	...	2	67.7	...	67.7
1991-92												
PAKISTAN	149	11297.0	2.5	11299.5	68	8360.4	--	8360.4	217	19657.4	2.5	19659.9
Punjab	71	5636.0	--	5636.0	29	4129.9	--	4129.9	100	9765.9	--	9765.9
Sindh	73	5396.3	2.5	5398.8	35	3460.5	--	3460.5	108	8856.8	2.5	8859.3
N.W.F.P.	4	214.7	--	214.7	3	470.0	--	470.0	7	684.7	--	684.7
Balochistan	1	50.0	--	50.0	1	300.0	--	300.0	2	350.0	--	350.0
Azad Kashmir	--	--	--	--	--	--	--	--	--	--	--	--
1992-93												
PAKISTAN	110	7231.4	--	7231.4	59	10476.7	--	10476.7	169	17708.1	--	17708.1
Punjab	54	4317.9	--	4317.9	12	6854.7	--	6854.7	66	11172.6	--	11172.6
Sindh	48	2432.7	--	2432.7	37	2396.3	--	2396.3	85	4828.0	--	4828.0
N.W.F.P.	2	76.6	--	76.6	1	33.3	--	33.3	3	109.9	--	109.9
Balochistan	1	50.0	--	50.0	2	75.3	--	75.3	3	125.3	--	125.3
Azad Kashmir	3	151.6	--	151.6	--	--	--	--	3	151.6	--	151.6
Islamabad	2	202.6	--	202.6	7	1117.1	--	1117.1	9	1319.7	--	1319.7
1993-94												
PAKISTAN	130	25061.8	--	25061.8	82	7234.0	--	7234.0	212	32295.8	--	32295.8
Punjab	60	9516.7	--	9516.7	13	905.7	--	905.7	73	10422.4	--	10422.4
Sindh	54	7055.7	--	7055.7	53	4056.9	--	4056.9	107	11112.7	--	11112.7
N.W.F.P.	4	250.3	--	250.3	--	--	--	--	4	250.3	--	250.3
Balochistan	--	--	--	--	--	--	--	--	--	--	--	--
Azad Kashmir	1	43.6	--	43.6	--	--	--	--	1	43.6	--	43.6
Islamabad	11	8195.5	--	8195.5	16	2271.4	--	2271.4	27	10466.9	--	10466.9
1994-95												
PAKISTAN	126	47599.8	...	47599.8	92	22242.1	...	22242.1	218	69841.9	...	69841.9
Punjab	70	43041.7	...	43041.7	30	6197.8	...	6197.8	100	49239.5	...	49239.5
Sindh	49	2293.7	...	2293.7	60	15909.3	...	15909.3	109	18203.0	...	18203.0
N.W.F.P.	3	303.9	...	303.9	2	135.0	...	135.0	5	438.9	...	438.9
Balochistan	3	1953.5	...	1953.5	...	...	...	...	3	1953.5	...	1953.5
Azad Kashmir	1	7.0	...	7.0	...	...	...	...	1	7.0	...	7.0

Source: Capital Issue Wing., Finance Division.

8.9 Gross/net investment of national saving schemes

Description	(Million rupees)					
	1982-83		1983-84		1984-85	
	Gross	Net	Gross	Net	Gross	Net
Total of (A+B+C+D)	26122	13498	56163	12298	52051	11030
A. Total of certificates	5887	3916	7670	4916	21197	6478
a. National saving centres	3169	2220	4302	2915	8721	3640
b. Post offices	559	133	550	114	745	130
c. Banks	2159	1563	2818	1887	11731	2708
1. Defence savings certificates	1731	1272	2002	1547	2731	2033
a. National saving centres	889	723	1012	829	1413	1106
b. Post offices	284	92	247	86	341	105
c. Banks	558	457	743	632	977	822
2. National deposit certificates	357	101	402	198	546	213
a. National saving centres	208	109	280	170	380	194
b. Post offices	44	-43	47	16	83	3
c. Banks	105	35	75	12	83	16
3. Khas deposit certificates	3791	2540	5266	3207	17920	4273
a. National saving centres	2066	1386	3010	1918	6928	2341
b. Post offices	230	83	256	46	321	29
c. Banks	1495	1071	2000	1243	10671	1903
4. Special saving Certificate (Registered)	8	3	---	4	2	-3
a. National saving centres	6	2	---	3	---	-1
b. Post offices	1	1	---	1	1	-2
c. Banks	1	---	---	---	1	---

Contd.

8.9 Gross/net investment of national saving schemes

(Million rupees)

Description	1982-83		1983-84		1984-85	
	Gross	Net	Gross	Net	Gross	Net
B. Total accounts	7490	3536	8590	3131	10999	3792
a. National saving accounts	6545	3462	7559	3052	9848	3867
b. Post offices	945	74	1031	79	1151	-75
1. Khas deposit accounts	4167	2764	5749	3409	7875	4209
a. National saving centres	3780	2634	5321	3287	7246	4009
b. Post offices	387	130	428	122	629	200
2. National deposit accounts	274	53	213	20	4	-306
a. National saving centres	139	48	69	6	4	-73
b. Post offices	135	5	144	14	--	-233
3. Saving accounts (ord)	2169	61	2509	91	3060	83
a. National saving centres	1746	122	2050	148	2538	125
b. Post offices	423	-61	459	-57	522	-42
4. Mahana amdani accounts	1	1	15	14	34	30
a. National saving centres	1	1	15	14	34	30
5. Special saving accounts	879	657	104	-403	26	-244
a. National saving centres	879	657	104	-403	26	-244
Total of A + B	13377	7452	16260	8047	32196	10270
a. National saving centres	9714	5682	11861	5967	18569	7507
b. Post offices	1504	207	1581	193	1896	55
c. Bank	2159	1563	2818	1887	11731	2708
C. Prize Bonds	12660	5803	39756	3960	19564	545
a. 5 Rs.	--	--	68	--	--	-11
b. 10 Rs.	447	44	406	--	434	108
c. 11 Rs.	59	57	58	57	100	97
d. 50 Rs.	1920	489	6248	1145	1811	-93
e. 100 Rs.	--	--	--	--	--	--
f. 500 Rs.	5055	2576	15308	1561	8370	100
g. 1000 Rs.	5179	2637	17668	1197	8849	344
D. Postal life Insurance	85	243	147	291	291	215

Contd.

MONEY & BANKING

8.9 Gross/net investment of national saving schemes

(Million rupees)

Description	1985-86		1986-87		1987-88		1988-89		1989-90	
	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net
Total of (A+B+C+D)	48033	16412	60724	20793	74336	24604	71717	21673	76962	20386
A. Total of Certificates	19380	10898	26135	12135	36099	15674	35690	12937	39779	16504
a. National saving centres	9060	5096	12218	6836	17452	9478	20258	9976	26047	13275
b. Post offices	843	129	1161	167	1764	567	1812	490	2194	639
c. Banks	9477	5673	12756	5132	16883	5629	13620	2471	11538	2590
1. Defence saving certificates	3669	2779	4779	3643	6901	5190	6436	4450	12149	9781
a. National saving centres	2042	1648	2840	2330	3645	2799	3702	2745	7814	6716
b. Post offices	398	128	537	141	956	489	959	426	1537	822
c. Banks	1229	1003	1402	1172	2300	1902	1775	1279	2798	2243
2. National deposit certificates	726	273	931	369	1577	738	1950	1245	1386	619
a. National saving centres	546	333	668	391	1252	895	1649	1189	1203	649
b. Post offices	82	-35	148	-19	193	-12	177	53	95	-31
c. Banks	98	-25	115	-3	132	-145	124	3	88	1
3. Khas deposit certificates	14985	7849	20425	8138	27621	9765	27304	7249	18991	-928 *
a. National saving centres	6472	3116	8710	4126	12555	5797	14907	6048	11458	526
b. Post offices	363	38	476	48	615	94	676	11	423	-289
c. Banks	8150	4695	11239	3964	14451	3874	11721	1190	7110	-1165
4. Special saving Certificate (Registered)	--	--	--	--	--	--	--	--	6753	6549
a. National saving centres	--	--	--	--	--	--	--	--	5229	5056
b. Post offices	--	--	--	--	--	--	--	--	133	131
c. Banks	--	--	--	--	--	--	--	--	1391	1362
5. Premium saving certificates	--	-3	--	-15	--	-19	--	--	501	484
a. National saving centres	--	-1	--	-11	--	-13	--	--	344	329
b. Post offices	--	-2	--	-3	--	-4	--	--	6	6
c. Banks	--	--	--	-1	--	-2	--	--	151	149
6. Premium saving certificates	--	--	--	--	--	--	--	-7	--	-1
a. National saving centres	--	--	--	--	--	--	--	-6	--	-1
b. Post offices	--	--	--	--	--	--	--	--	--	--
c. Banks	--	--	--	--	--	--	--	-1	--	--
7. Regular Income Certificate	--	--	--	--	--	--	--	--	--	--
a. National saving centres	--	--	--	--	--	--	--	--	--	--

Contd.

8.9 Gross/net investment of national saving schemes

(Million rupees)

Description	1985-86		1986-87		1987-88		1988-89		1989-90	
	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net
B. Total of accounts	13394	2806	17798	4675	19618	7531	22825	6968	25259	1187
a. National saving accounts	12011	2711	15767	4263	16939	6887	19232	5974	21364	1187
b. Post offices	1383	95	2031	412	2679	644	3593	994	3895	--
1. Khas deposit accounts	9940	2925	12182	4353	13602	7345	15378	6908	14813	-981
a. National saving centres	9129	2601	10822	3657	11790	6552	12688	5545	12861	-544
b. Post offices	811	324	1360	696	1812	793	2690	1363	1952	-437
2. National deposit accounts	3	-309	2	-302	1	-312	--	-372	--	-295
a. National saving centres	3	-105	2	-95	1	-94	--	-91	--	-65
b. Post offices	--	-204	--	-207	--	-218	--	-281	--	-230
3. Saving accounts(ord)	3395	130	5527	549	5893	410	7307	318	8425	518
a. National saving centres	2823	155	4856	625	5026	341	6404	406	7216	551
b. Post offices	572	-25	671	-76	867	69	903	-88	1209	-33
4. Mahana amdani accounts	54	47	87	76	120	103	140	114	161	125
a. National saving centres	54	47	87	76	120	103	140	114	161	125
5. Special savings accounts	2	13	--	--	2	-15	--	--	1860	1820
a. National saving centres	2	13	--	--	2	-15	--	--	1126	1120
Total of A+ B	32774	13704	53488	17612	55717	23205	39329	16260	65038	17691
a. National saving centres	21071	7807	36025	14239	34391	16365	32507	15389	47411	14462
b. Post offices	2226	224	3843	902	4443	1211	4232	1700	6089	639
c. Bank	9477	5673	13620	2471	16883	5629	2590	-829	11538	2590
C. Prize Bonds	14896	2438	16464	3737	18104	1031	12751	1422	11429	2305
a. 5 Rs.	--	-340	--	-1	--	--	--	--	--	-2
b. 10 Rs.	483	40	277	-385	--	-1370	--	-22	--	--
c. 11 Rs.	113	106	71	69	--	--	--	--	1148	177
d. 50 Rs.	1280	183	1526	496	1394	-61	1184	-24	1926	342
e. 100 Rs.	--	--	--	--	3292	2116	2171	418	3664	577
f. 500 Rs.	6415	890	7468	1523	5701	184	4199	63	4691	1211
g. 1000 Rs.	6605	1559	7122	2035	7717	162	5197	987	--	--
D. Postal Life Insurance	363	270	327	246	515	368	451	346	495	390

Contd.

8.9 Gross/net investment of national saving schemes

(Million rupees)

Description	1990-91		1991-92		1992-93	
	Gross	Net	Gross	Net	Gross	Net
Total of (A+B+C+D)	66112	5405	72530	3904	75072	8821
A. Total of certificates	33606	9292	37414	7356	40764	10009
a. National saving centres	24452	9415	27614	8858	30804	9805
b. Post offices	2283	706	3019	1215	2627	997
c. Banks	6871	-829	6781	-2717	7333	-793
1. Defence savings certificates	9548	6770	9746	5578	9801	5490
a. National saving centres	6432	4932	6321	3978	6638	4007
b. Post offices	1616	981	2012	1145	1651	870
c. Banks	1500	857	1413	455	1512	613
2. National deposit certificates	36	-745	25	-730	38	-678
a. National saving centres	29	-518	21	-521	26	-503
b. Post offices	4	-156	3	-121	6	-90
c. Banks	3	-71	1	-88	6	-85
3. Khas deposit certificates	434	-16434	304	-16652	522	-12198
a. National saving centres	376	-9616	211	-9593	363	-7173
b. Post offices	17	-644	5	-560	8	-324
c. Banks	41	-6174	88	-6499	151	-4701
4. Special saving Certificate (Registered)	21854	18326	25256	17898	27379	15439
a. National saving centres	16588	13806	19882	14215	21247	11648
b. Post offices	614	501	964	739	926	538
c. Banks	4652	4019	4410	2944	5206	3253
5. Special saving Certificate (Bearer)	1734	1375	2083	1262	1872	836
a. National saving centres	1027	811	1179	779	1378	706
b. Post offices	32	24	35	12	36	3
c. Banks	675	540	869	471	458	27
6. Premium saving certificates	--	--	--	--	--	--
a. National saving centres	--	--	--	--	--	--
b. Post offices	--	--	--	--	--	--
c. Banks	--	--	--	--	--	--
7. Regular Income Certificates	--	--	--	--	1152	1120
a. National saving centres	--	--	--	--	1152	1120
b. Post Offices	--	--	--	--	--	--

Contd.

8.9 Gross/net investment of national saving schemes (Million rupees)

Description	1990-91		1991-92		1992-93	
	Gross	Net	Gross	Net	Gross	Net
B. Total accounts	20034	-7351	23593	-5915	20224	-6968
a. National saving accounts	15590	-6556	17274	-6522	13883	-6786
b. Post offices	4444	-795	6319	607	6341	-182
1. Khas deposit accounts	4309	-13770	2493	-12278	998	-10505
a. National saving centres	4309	-10689	2493	-9775	998	-8624
b. Post offices	--	-3081	--	-2503	--	-1881
2. National deposit accounts	--	-270	--	-48	--	-11
a. National saving centres	--	-47	--	-3	--	-1
b. Post offices	--	-223	--	-45	--	-10
3. Saving accounts (ord.)	9345	1659	12933	907	10890	-390
a. National saving centres	7992	1615	11339	922	8785	-491
b. Post offices	1353	44	1594	-15	2105	101
4. Mahana amdani accounts	198	155	237	187	263	201
a. National saving centres	198	155	237	187	263	201
b. Post office	--	--	--	--	--	--
5. Special saving accounts	6182	4875	7930	5317	8073	3737
a. National saving centres	3091	2410	3205	2147	3837	2129
b. Post Offices	3091	2465	4725	3170	4236	1608
Total of A + B	53640	1942	61007	1441	60988	3041
a. National saving centres	40042	2859	44888	2336	44687	3019
b. Post offices	6727	-88	9338	1822	8968	815
c. Bank	6871	-829	6781	-2717	7333	-793
C. Prize Bonds	11757	3066	10804	1834	12983	4905
a. 5 Rs.	--	--	--	--	--	--
b. 10 Rs.	--	--	--	--	--	--
c. 50 Rs.	1067	195	958	160	939	220
d. 100 Rs.	1677	117	1590	115	1952	394
e. 500 Rs.	3807	1085	3658	664	3987	1458
f. 1000 Rs.	5206	1669	4598	895	6105	2833
D. Postal life Insurance	715	398	719	629	1101	875

Contd.

8.9 Gross/net investment of national saving schemes

(Million rupees)

Description	1993-94		1994-95		1995-96	
	Gross	Net	Gross	Net	Gross	Net
Total of (A+B+C+D)	103568	37797	130060	40486	185108	49280
A. Total of certificates	53295	20811	74360	32027	95297	35069
a. National saving centres	40243	15709	53290	20605	71406	24429
b. Post offices	3628	2068	7464	5390	5949	2990
c. Banks	9424	3034	13606	6032	17942	7650
1. Defence savings certificates	16469	11370	26473	20655	28118	20143
a. National saving centres	11156	7960	15212	11510	17560	12335
b. Post offices	2375	1689	5792	5017	3379	2319
c. Banks	2938	1721	5469	4128	7179	5489
2. National deposit certificates	57	-702	177	-947	122	-1262
a. National saving centres	38	-547	172	-705	110	-1020
b. Post offices	6	-67	3	-142	2	-156
c. Banks	13	-88	2	-100	10	-86
3. Khas deposit certificates	275	-334	121	-191	51	-161
a. National saving centres	219	-199	99	-96	42	-81
b. Post offices	18	4	1	-3	2	-7
c. Banks	38	-139	21	-92	7	-73
4. Special saving Certificate (Registered)	28210	5651	35238	7423	52251	12345
a. National saving centres	21461	3998	26310	4968	39487	9045
b. Post offices	1103	364	1577	479	2365	704
c. Banks	5646	1289	7351	1976	10399	2596
5. Special saving Certificate (Bearer)	2677	582	3404	1064	1631	-728
a. National saving centres	1762	253	2550	905	1236	-445
b. Post offices	126	78	91	39	48	-7
c. Banks	789	251	763	120	347	-276
6. Premium saving certificates	--	--	--	--	--	--
a. National saving centres	--	--	--	--	--	--
b. Post offices	--	--	--	--	--	--
c. Banks	--	--	--	--	--	--
7. Regular Income Certificates	5607	4244	8947	4023	12764	4732
a. National saving centres	5607	4244	8947	4023	12611	4595
b. Post Offices	--	--	--	--	153	137

Contd.

8.9 Gross/net investment of national saving schemes

Description	(Million rupees)					
	1993-94		1994-95		1995-96	
	Gross	Net	Gross	Net	Gross	Net
B. Total accounts	36616	11364	42347	1921	68859	6812
a. National saving accounts	29849	11433	31712	-176	56750	5653
b. Post offices	6767	-69	10635	2097	12109	1159
1. Khas deposit accounts	167	-507	101	237	45	200
a. National saving centres	167	-363	101	-223	45	-175
b. Post offices	--	-144	--	-14	--	-25
2. National deposit accounts	--	-8	--	-2	--	-5
a. National saving centres	--	-1	--	--	--	--
b. Post offices	--	-7	--	-2	--	-5
3. Saving accounts (ord.)	27776	10577	30959	147	54192	4674
a. National saving centres	25912	10656	27696	-853	51366	4625
b. Post offices	1864	-79	3263	706	2826	49
4. Mahana amdani accounts	282	209	290	205	310	204
a. National saving centres	282	209	290	205	307	202
b. Post office	--	--	--	--	3	2
5. Special saving accounts	8391	1093	10997	2102	14312	2139
a. National saving centres	3488	932	3625	695	5032	1001
b. Post Offices	4903	161	7372	1407	9280	1138
Total of A + B	89911	32175	116707	33948	163796	41881
a. National saving centres	70092	27142	85002	20429	127796	30082
b. Post offices	10395	1999	18099	7487	18058	4149
c. Bank	9424	3034	13606	6032	17942	7650
C. Prize Bonds	12395	4646	11924	5435	19188	6306
a. 5 Rs.	--	--	--	--	4047	3040
b. 10 Rs.	--	--	--	--	5811	3979
c. 50 Rs.	793	50	700	251	504	-80
d. 100 Rs.	1711	326	1471	343	1085	-150
e. 500 Rs.	3742	1459	3888	1880	3448	-109
f. 1000 Rs.	6149	2811	5865	2961	4293	-374
D. Postal life Insurance	1262	976	1429	1103	1764	1093

Source:- Directorate of National Savings, Islamabad.

8.10 Clearing house returns

(Cheques in thousands)
(Amount in million rupees)

Year	Karachi		Lahore		Peshawar		Rawalpindi	
	No. of cheques cleared	Amount	No. of cheques cleared	Amount	No. of cheques cleared	Amount	No. of cheques cleared	Amount
1982	4233	219855	1986	53130	293	8236	690	16645
1983	4587	253693	2153	60535	316	10070	617	18581
1984	4578	284958	2311	69099	322	11392	561	23407
1985	4621	312384	2331	72512	320	10823	696	24965
1986	4363	352799	2586	89323	238	12991	721	31184
1987	4824	405185	2784	111058	362	18634	754	29637
1988	4898	448597	2628	126048	350	20899	724	32827
1989	5322	561742	2781	148786	364	22568	775	37041
1990	5520	654583	3175	189081	348	28868	763	48414
1991	6380	756384	3319	228348	351	31336	753	61595
1992	7125	869220	3822	287837	388	40557	815	68592
1993	8071	994493	4170	324775	407	41439	913	88791
1994	7454	1146693	4025	346979	404	48888	923	91715
1995	7210	1076063	3964	339419	341	46204	759	81992
1996	9432	1640068	5936	489041	432	61926	1100	112099

Contd.

8.10 Clearing house returns

(Cheques in thousands)
(Amount in million rupees)

Year	Faisalabad		Quetta		Hyderabad		Islamabad	
	No. of cheques cleared	Amount	No. of cheques cleared	Amount	No. of cheques cleared	Amount	No. of cheques cleared	Amount
1982	368	8833	160	4333	462	5930	364	10028
1983	339	9462	173	6081	466	6695	714	13008
1984	329	9351	175	6257	480	7438	434	14094
1985	342	9864	177	5956	538	7059	462	18130
1986	333	11244	183	8432	498	9273	509	24246
1987	342	13454	197	9732	504	10995	631	38454
1988	357	15515	183	11437	489	11796	557	40838
1989	394	18752	185	11979	498	11015	690	49074
1990	430	24439	191	12948	499	11628	693	56529
1991	451	31656	200	17575	551	14243	753	72859
1992	478	36323	214	20794	572	20022	768	122361
1993	524	40995	244	27091	601	22576	870	126344
1994	519	47666	259	30055	657	27951	834	132789
1995	492	43895	234	30833	635	28580	767	148594
1996	639	69174	266	41811	785	38316	1039	217224

Contd.

8.10 Clearing house returns

(Cheques in thousands)
(Amount in million rupees)

Year	Multan		Sialkot		Sukkur		D.I.Khan		Others		Total	
	No. of cheques cleared	Amount	No. of cheques cleared	Amount	No. of cheques cleared	Amount	No. of cheques cleared	Amount	No. of cheques cleared	Amount	No. of cheques cleared	Amount
1982	208	4731	--	--	--	--	--	--	952	13197	9716	3444918
1983	207	5482	--	--	--	--	--	--	967	13566	10539	397173
1984	205	5252	--	--	--	--	--	--	1077	15736	10472	446984
1985	205	5422	--	--	--	--	--	--	1127	19374	10819	486503
1986	207	6751	--	--	--	--	--	--	1216	23286	11218	569528
1987	233	8343	--	--	--	--	--	--	1309	28157	11940	673749
1988	238	9111	--	--	--	--	--	--	1242	32590	11666	749658
1989	236	11397	--	--	--	--	--	--	1256	34830	12501	907182
1990	268	12813	--	--	--	--	--	--	1347	43983	13233	1083285
1991	270	14268	212	5937	--	--	--	--	1176	43730	14416	1277931
1992	275	15945	211	7625	--	--	--	--	1279	55023	15947	1544299
1993	243	18590	224	8868	--	--	--	--	1386	60617	18283	1754579
1994	238	20132	269	11302	--	--	--	--	1308	74631	17053	1978801
1995	239	22598	202	9885	220	8369	19	2109	1395	66788	16477	1905329
1996	319	33466	238	13933	278	11703	31	3436	1669	92544	22164	2824741

Source: State Bank of Pakistan.

8.11 Loans sanctioned and disbursed by the House Building Finance Corporation

(Thousand rupees)

Year	Number and amount of loans sanctioned					
	Total		Punjab		Sindh	
	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount
1982-83	17759	1295600	8312	607100	7212	502600
1983-84	23357	1695400	10615	798600	9457	657900
1984-85	19288	1496370	8120	622440	7791	602570
1985-86	20969	1624110	7887	626830	10162	743670
1986-87	15148	1168610	5920	478090	6368	453660
1987-88	34558	2373223	13028	1009310	16149	987563
1988-89	25990	1611088	8968	570212	11418	668139
1989-90	21128	1480423	7003	534651	9492	657987
1990-91	13653	1180228	6012	553280	6359	532503
1991-92	12999	1347710	5603	610484	6027	621782
1992-93	11750	1327957	3913	437804	6646	769132
1993-94	10602	1289449	3298	394334	6371	797968
1994-95	8111	976186	2134	239203	5291	658920
1995-96	9617	1235272	2261	283072	7007	910462

Year	Number and amount of loans sanctioned						Amount of loans disbursed
	N.W.F.P.		Balochistan		Azad Kashmir		
	No. of Cases	Amount	No. of Cases	Amount	No. of Cases	Amount	
1982-83	1698	144100	188	12900	349	28900	1150000
1983-84	2367	163300	383	33700	535	41900	1380000
1984-85	2580	202890	179	16140	618	52330	1378320
1985-86	2183	184000	121	10950	616	58660	1314000
1986-87	2084	164880	93	8650	683	63330	2020930
1987-88	4524	310210	306	25150	551	40990	1935898
1988-89	4084	260061	345	25985	1175	86691	1672627
1989-90	3456	198598	317	23876	860	65311	1536379
1990-91	815	54609	103	10877	364	28959	1130216
1991-92	967	71144	100	12334	302	31966	1261348
1992-93	888	82366	53	8894	250	29761	1165270
1993-94	525	49504	70	9473	338	38170	1233338
1994-95	428	45043	43	5445	215	27575	954614
1995-96	309	36248	29	3790	11	1700	1154992

Source: House Building Finance Corporation.

**8.12 Loans disbursed by Agricultural Development
Bank of Pakistan by province and term**

(Thousand rupees)

Province /term	Year							
	1982-83	1983-84	1984-85	1985-86	1986-87	1987-88	1988-89	1989-90
Grand Total	2310430	3131676	4167908	5307867	6031152	7716078	8694715	9389861
Short term	418150	590391	913999	1326144	1205793	1696389	2109641	2361686
Medium term	170720	219169	403944	839893	705894	1313233	1838136	1437957
Long term	1721560	2322116	2849965	3141830	4119465	4706456	4746938	5590218
Punjab	1491940	1969368	2580861	3169741	3733601	4625188	5328737	6224659
Short term	188690	250982	362902	626140	571700	860892	1223409	1471092
Medium term	82370	97967	161473	356058	238635	594875	940959	762196
Long term	1220880	1620419	2056486	2187543	2923266	3169421	3164369	3991371
Sindh	602380	822203	1076704	1422066	1502322	1930933	1988042	1904215
Short term	212450	309715	497990	629335	589949	776638	819871	829257
Medium term	60580	82926	151590	261108	229260	375459	402352	301045
Long term	329350	429562	427124	531623	683113	778836	765819	773913
N.W.F.P.	145690	245512	359312	1306398	550040	682581	872961	768999
Short term	4990	7412	6894	11775	6870	11516	17648	17103
Medium term	19940	28183	70612	988392	174814	214425	335063	273945
Long term	120760	209917	281806	306231	368356	456640	520250	477951
Balochistan	57730	68158	107866	156409	189652	310152	384164	419974
Short term	9690	13029	22221	30091	21310	27342	32126	26472
Medium term	5310	7111	16165	27814	48021	73762	109853	74437
Long term	42730	48018	69480	98504	120321	209048	242185	319065
Azad Kashmir & Gilgit	12690	26435	43165	53253	55537	66364	81173	72014
Short term	2330	9253	23992	28803	15964	18445	16261	17762
Medium term	2520	2982	4104	6521	15164	18081	35319	26334
Long term	7840	14200	15069	17929	24409	29838	29593	27918

Contd.

8.12 Loans disbursed by Agricultural Development Bank of Pakistan by province and term

(Thousand rupees)

Province /term	Year					
	1990-91	1991-92	1992-93	1993-94	1994-95	1995-96
Grand Total	8257783	6949276	8513024	8828932	14540686	10311741
Short term	2509167	3109982	3037122	2204681	6237543	6146935
Medium term	1245160	896084	812780	1760322	1622727	561453
Long term	4503456	2943210	4663122	4863929	6680416	3603353
Punjab	5558325	4934501	6247583	6122095	9979745	8116008
Short term	1609769	2150403	2130001	1431068	4141041	4775643
Medium term	622984	432470	342276	790638	700720	296716
Long term	3325572	2351628	3775306	3900389	5137984	3043649
Sindh	1679012	1443985	1629832	1964625	3048676	1439313
Short term	814868	867879	817890	694761	1665273	1042086
Medium term	307514	261586	270927	649702	454363	92816
Long term	556630	314520	541015	620162	929040	304411
N.W.F.P.	424097	292085	298832	376250	712947	499489
Short term	31012	39866	29336	31110	306554	243419
Medium term	177146	127796	95538	204692	279546	118755
Long term	215939	124423	173958	140448	126847	137315
Balochistan	490796	199564	226890	254622	623196	178157
Short term	37411	32671	39081	26171	83361	61044
Medium term	74675	24957	36816	37767	69353	12855
Long term	378710	141936	150993	190684	470482	104258
Azad Kashmir & Gilgit	105553	79141	109887	111340	176122	78774
Short term	16107	19163	20814	21571	41314	24743
Medium term	62841	49275	67223	77523	118745	40311
Long term	26605	10703	21850	12246	16063	13720

Source: Agricultural Development Bank of Pakistan.