

**Statistical Tables**  
**Advances**

## 3.1 Advances Classified by Securities

### All Banks

Security	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	201,774	65,181.1	206,341	56,825.1	263,485	42,200.3
<b>II. Securities , Shares and Other Financial Instruments:</b>	6,117	193,207.2	5,419	76,412.1	3,576	65,397.7
<b>A. Quoted on the Stock Exchange:</b>	4,416	81,433.0	2,726	37,049.3	2,281	46,906.9
1. To Stock Brokers and Dealers:	2,700	20,935.2	1,296	23,332.6	869	26,253.4
(a) Government and Other Trustee Securities	1,119	2,223.4	657	5,070.3	424	9,143.7
(b) Shares and Debentures	1,322	17,010.1	388	16,676.6	255	15,023.5
(c) Participation Term Certificates	1	12.0	23	39.4	5	12.3
(d) Others	258	1,689.6	228	1,546.3	185	2,073.9
2. To Others:	1,716	60,497.8	1,430	13,716.7	1,412	20,653.5
(a) Government and Other Trustee Securities	392	41,450.9	972	2,747.4	1,073	4,011.9
(b) Shares and Debentures	676	12,236.7	243	8,955.2	200	8,346.9
(c) Participation Term Certificates	1	0.5			1	1,500.0
(d) Others	647	6,809.8	215	2,014.1	138	6,794.7
<b>B. Unquoted on the Stock Exchange:</b>	1,701	111,774.2	2,693	39,362.8	1,295	18,490.9
1. To Stock Brokers and Dealers:	535	81,967.3	364	3,940.5	136	1,573.1
(a) Government and Other Trustee Securities	437	37,479.5	58	2,405.7	11	8.8
(b) Shares and Debentures	40	42,774.8	56	1,187.0	99	1,161.6
(c) Participation Term Certificates	1	6.0	209	28.1	5	17.4
(d) Others	57	1,707.0	41	319.8	21	385.3
2. To Others:	1,166	29,806.9	2,329	35,422.2	1,159	16,917.8
(a) Government and Other Trustee Securities	885	26,338.3	1,066	30,593.0	987	16,119.6
(b) Shares and Debentures	7	420.6	48	3,323.0	6	386.4
(c) Participation Term Certificates	2	1,500.5			2	0.3
(d) Others	272	1,547.5	1,215	1,506.2	164	411.5
<b>III. Merchandise</b>	57,090	1,146,876.0	52,930	994,519.4	60,590	1,176,328.2
<b>A. Food Item:</b>	18,050	313,777.3	15,088	324,779.4	15,482	297,112.3
1. Wheat	4,208	88,745.5	3,091	145,360.7	1,542	68,255.5
2. Rice and Paddy	6,044	96,191.6	5,873	53,377.9	7,124	115,191.6
3. Other Grain & Pulses:	1,068	6,295.9	1,142	4,154.6	1,317	2,810.5
(a) Indigenous	986	4,209.8	1,026	2,383.6	1,171	2,381.1
(b) Imported	82	2,086.1	116	1,771.1	146	429.5
4. Edible Oil:	1,111	22,040.1	729	21,176.2	913	20,721.6
(a) Indigenous	1,015	14,743.2	517	13,052.2	752	14,959.1
(b) Imported	96	7,296.9	212	8,124.0	161	5,762.4
5. Sugar:	1,669	73,410.5	830	69,650.0	1,144	55,670.6
(a) Indigenous	1,233	62,126.8	584	60,937.1	625	49,178.2
(b) Imported	436	11,283.8	246	8,712.9	519	6,492.4
6. Kariana and Spices	1,747	2,454.3	1,724	2,016.7	1,810	2,539.0
7. Fish and Fish Preparations	517	1,141.3	277	599.6	161	1,239.4
8. Other Food Item:	1,686	23,498.1	1,422	28,443.7	1,471	30,684.1
(a) Indigenous	1,041	19,322.9	921	21,958.4	1,416	25,029.6
(b) Imported	645	4,175.2	501	6,485.4	55	5,654.5
<b>B. Raw Material:</b>	19,606	320,644.6	18,410	263,746.5	20,122	325,264.1
1. Cotton Raw:	11,704	107,155.8	9,575	74,747.6	12,351	105,605.5
(a) Indigenous	10,718	89,808.2	9,211	65,970.1	12,130	92,619.5
(b) Imported	986	17,347.6	364	8,777.5	221	12,986.0
2. Synthetic Fibers:	278	21,361.1	367	18,575.2	343	15,933.3
(a) Indigenous	196	19,487.2	204	15,378.8	274	14,353.4
(b) Imported	82	1,873.9	163	3,196.4	69	1,579.9
3. Fertilizer:	1,983	36,670.4	1,958	35,316.2	2,487	49,888.6
(a) Indigenous	1,701	24,095.8	1,807	27,710.9	2,067	38,420.1
(b) Imported	282	12,574.6	151	7,605.3	420	11,468.5

## 3.1 Advances Classified by Securities

### All Banks

Security	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1,051	49,456.1	832	40,184.8	761	43,595.5
(a) Indigenous	914	25,778.2	535	17,943.6	690	24,886.6
(b) Imported	137	23,677.8	297	22,241.2	71	18,708.9
5. Iron & Steel:	1,400	37,260.3	1,948	37,955.7	1,332	50,180.2
(a) Indigenous	1,170	22,305.1	1,463	25,279.6	999	41,305.9
(b) Imported	230	14,955.2	485	12,676.0	333	8,874.3
6. Wool & Goat Hair	116	1,158.0	246	662.9	108	631.9
7. Hides & Skins	324	6,496.9	467	5,371.5	367	5,306.4
8. Oil Seeds	667	7,570.3	566	9,968.3	354	10,140.8
9. Pesticides & Insecticides:	440	4,191.6	1,003	4,615.2	515	4,921.4
(a) Indigenous	272	3,809.1	849	3,875.3	446	4,442.0
(b) Imported	168	382.5	154	739.9	69	479.4
10. Other Raw Material:	1,643	49,324.2	1,448	36,349.2	1,504	39,060.7
(a) Indigenous	1,351	40,401.6	1,243	31,576.0	1,458	37,736.6
(b) Imported	292	8,922.6	205	4,773.2	46	1,324.1
<b>C. Finished/Manufactured Goods:</b>	<b>19,434</b>	<b>512,454.1</b>	<b>19,432</b>	<b>405,993.6</b>	<b>24,986</b>	<b>553,951.7</b>
1. Cotton Textiles:	2,185	88,157.8	1,955	81,882.0	2,520	111,570.3
(a) Indigenous	2,041	78,338.0	1,630	69,821.0	1,612	88,532.3
(b) Imported	144	9,819.8	325	12,061.0	908	23,038.0
2. Cotton Yarn:	784	51,218.6	985	44,331.9	1,800	55,402.2
(a) Indigenous	613	47,714.7	837	37,877.5	1,392	50,825.2
(b) Imported	171	3,503.9	148	6,454.4	408	4,577.0
3. Other Textiles:	1,969	72,013.0	1,854	62,576.8	2,097	74,897.5
(a) Indigenous	1,535	60,435.4	1,602	52,001.2	1,708	61,161.6
(b) Imported	434	11,577.7	252	10,575.5	389	13,735.9
4. Machinery:	1,560	28,049.8	1,735	28,305.9	2,703	27,426.2
(a) Indigenous	1,156	10,618.0	1,422	15,137.9	2,218	13,034.8
(b) Imported	404	17,431.8	313	13,168.0	485	14,391.4
5. Handloom Products	62	6,103.9	18	21.2	209	961.0
6. Carpet & Rugs	718	6,292.4	918	7,622.7	530	4,431.4
7. Readymade Garments	992	31,357.2	1,022	12,338.6	2,077	24,974.5
8. Cement and Cement Products:	1,606	31,035.9	697	32,362.3	769	54,101.7
(a) Indigenous	1,585	30,968.0	671	27,546.1	751	53,996.6
(b) Imported	21	67.9	26	4,816.2	18	105.1
9. Sport Goods	192	2,753.5	234	2,759.4	409	2,984.4
10. Surgical Instruments	295	2,457.5	310	2,029.3	264	2,279.7
11. Chemicals and Dyes	1,040	33,968.3	1,253	24,713.4	1,035	31,484.9
12. Other Finished Goods:	8,031	159,046.1	8,451	107,049.9	10,573	163,437.8
(a) Indigenous	5,828	142,843.8	6,375	92,382.5	10,340	151,300.7
(b) Imported	2,203	16,202.3	2,076	14,667.4	233	12,137.2
<b>IV. Fixed Assets Including Machinery</b>	<b>50,161</b>	<b>466,433.3</b>	<b>48,747</b>	<b>645,616.7</b>	<b>28,638</b>	<b>478,364.6</b>
<b>V. Real Estate:</b>	<b>868,398</b>	<b>505,515.9</b>	<b>863,926</b>	<b>523,695.6</b>	<b>834,154</b>	<b>530,187.5</b>
(a) Land	793,664	184,577.8	793,002	182,790.5	772,616	204,846.9
(b) Buildings:	74,734	320,938.1	70,924	340,905.1	61,538	325,340.6
1. Residential	53,140	142,674.1	51,505	162,994.0	39,056	150,577.1
2. Non-Residential	21,594	178,264.0	19,419	177,911.1	22,482	174,763.5
<b>VI. Fixed Deposits and Insurance Policies:</b>	<b>15,217</b>	<b>51,292.2</b>	<b>11,546</b>	<b>32,736.0</b>	<b>11,368</b>	<b>30,897.0</b>
(a) Bank Deposits	13,112	43,537.8	9,579	27,655.9	9,402	25,276.5
(b) Insurance Policies	2,105	7,754.5	1,967	5,080.2	1,966	5,620.5
<b>VII. Others:</b>	<b>2,139,124</b>	<b>1,260,030.7</b>	<b>2,227,773</b>	<b>1,200,199.5</b>	<b>2,294,641</b>	<b>986,817.2</b>
(a) Other Secured Advances	982,691	934,929.4	794,527	887,474.4	718,031	688,742.8
(b) Advances Secured by Guarantee(s)	578,277	263,500.9	563,584	251,493.6	708,566	218,804.3
(c) Unsecured Advances	578,156	61,600.4	869,662	61,231.4	868,044	79,270.2
<b>Total</b>	<b>3,337,881</b>	<b>3,688,536.3</b>	<b>3,416,682</b>	<b>3,530,004.4</b>	<b>3,496,452</b>	<b>3,310,192.5</b>

### 3.1.1 Advances Classified by Securities

#### Public Sector Commercial Banks

Security	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	201,774	65,181.1	206,341	56,825.1	263,240	42,165.7
<b>II. Securities , Shares and Other Financial Instruments:</b>	1,392	137,879.5	903	20,603.5	771	19,901.5
<b>A. Quoted on the Stock Exchange:</b>	934	50,376.9	860	8,658.1	707	17,037.0
1. To Stock Brokers and Dealers:	556	1,664.2	132	4,059.4	54	9,063.2
(a) Government and Other Trustee Securities	542	748.9	122	3,719.1	37	8,310.3
(b) Shares and Debentures	12	910.9	5	81.8	10	584.1
(c) Participation Term Certificates			4	2.3	4	0.3
(d) Others	2	4.5	1	256.3	3	168.5
2. To Others:	378	48,712.6	728	4,598.6	653	7,973.8
(a) Government and Other Trustee Securities	351	41,062.4	701	1,593.9	620	1,710.4
(b) Shares and Debentures	23	6,557.5	24	1,912.6	26	2,200.1
(c) Participation Term Certificates	1	0.5			1	1,500.0
(d) Others	3	1,092.2	3	1,092.2	6	2,563.3
<b>B. Unquoted on the Stock Exchange:</b>	458	87,502.7	43	11,945.5	64	2,864.5
1. To Stock Brokers and Dealers:	435	78,242.7	38	2,134.4	55	135.6
(a) Government and Other Trustee Securities	420	37,466.6	1	2,000.0		
(b) Shares and Debentures	7	39,589.0	37	134.4	51	123.2
(c) Participation Term Certificates					4	12.4
(d) Others	8	1,187.2				
2. To Others:	23	9,260.0	5	9,811.0	9	2,728.9
(a) Government and Other Trustee Securities	4	7,560.6	4	9,810.6	5	2,724.3
(b) Shares and Debentures	2	152.5			1	2.1
(c) Participation Term Certificates	2	1,500.5			1	0.3
(d) Others	15	46.5	1	0.4	2	2.2
<b>III. Merchandise</b>	14,968	290,881.4	15,670	237,725.6	18,769	338,763.6
<b>A. Food Item:</b>	3,711	108,079.6	5,171	98,109.7	5,185	107,958.0
1. Wheat	50	31,830.6	706	49,505.5	94	39,348.4
2. Rice and Paddy	2,523	44,173.0	3,341	27,467.5	3,824	39,142.4
3. Other Grain & Pulses:	8	527.6	13	435.3	13	186.8
(a) Indigenous	8	527.6	13	435.3	13	186.8
(b) Imported						
4. Edible Oil:	79	893.1	64	559.7	82	1,474.5
(a) Indigenous	76	863.1	64	559.7	80	1,447.8
(b) Imported	3	30.0			2	26.7
5. Sugar:	101	26,690.1	79	16,472.9	275	22,548.0
(a) Indigenous	73	20,800.3	75	15,972.9	214	22,529.6
(b) Imported	28	5,889.8	4	500.0	61	18.3
6. Kariana and Spices	873	1,318.2	829	1,089.3	806	1,071.0
7. Fish and Fish Preparations	24	250.8	83	239.8	37	329.6
8. Other Food Item:	53	2,396.3	56	2,339.7	54	3,857.3
(a) Indigenous	53	2,396.3	56	2,339.7	54	3,857.3
(b) Imported						
<b>B. Raw Material:</b>	8,995	56,385.7	7,994	55,259.0	10,519	77,661.6
1. Cotton Raw:	8,358	22,086.3	7,385	22,742.6	9,765	19,022.1
(a) Indigenous	8,346	22,000.6	7,385	22,742.6	9,763	18,928.5
(b) Imported	12	85.7			2	93.6
2. Synthetic Fibers:	30	3,374.3	31	3,606.6	34	4,120.4
(a) Indigenous	30	3,374.3	31	3,606.6	34	4,120.4
(b) Imported						
3. Fertilizer:	399	12,917.3	405	14,161.3	500	20,227.9
(a) Indigenous	397	12,830.9	401	14,130.7	500	20,227.9
(b) Imported	2	86.4	4	30.6		

### 3.1.1 Advances Classified by Securities

#### Public Sector Commercial Banks

(Million Rupees)

Security	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	17	9,601.9	1	6,699.0	5	6,213.1
(a) Indigenous	15	2,573.0	1	6,699.0	5	6,213.1
(b) Imported	2	7,029.0				
5. Iron & Steel:	96	6,535.5	98	6,804.4	114	26,232.5
(a) Indigenous	96	6,535.5	98	6,804.4	114	26,232.5
(b) Imported						
6. Wool & Goat Hair	31	156.9	19	92.3	32	95.0
7. Hides & Skins	4	9.7	4	7.5	4	9.7
8. Oil Seeds						
9. Pesticides & Insecticides:	12	917.2	11	879.8	15	1,348.1
(a) Indigenous	12	917.2	11	879.8	15	1,348.1
(b) Imported						
10. Other Raw Material:	48	786.7	40	265.5	50	392.8
(a) Indigenous	46	706.4	40	265.5	49	389.8
(b) Imported	2	80.2			1	3.0
C. Finished/Manufactured Goods:	2,262	126,416.1	2,505	84,357.0	3,065	153,143.9
1. Cotton Textiles:	186	17,142.1	206	16,320.7	291	25,206.4
(a) Indigenous	186	17,142.1	206	16,320.7	291	25,206.4
(b) Imported						
2. Cotton Yarn:	113	20,040.9	118	19,051.9	240	23,856.3
(a) Indigenous	113	20,040.9	118	19,051.9	240	23,856.3
(b) Imported						
3. Other Textiles:	90	7,493.8	83	11,668.2	72	7,407.7
(a) Indigenous	89	7,490.9	83	11,668.2	72	7,407.7
(b) Imported	1	3.0				
4. Machinery:	86	614.4	120	1,054.7	388	1,208.0
(a) Indigenous	72	488.7	102	832.7	242	760.8
(b) Imported	14	125.7	18	222.0	146	447.2
5. Handloom Products						
6. Carpet & Rugs	401	182.8	374	284.1	369	1,851.8
7. Readymade Garments	40	1,699.5	42	1,701.7	48	3,226.5
8. Cement and Cement Products:	25	4,281.8	24	4,744.0	43	9,250.7
(a) Indigenous	25	4,281.8	24	4,744.0	43	9,250.7
(b) Imported						
9. Sport Goods	1	1.0	32	81.3	1	1.5
10. Surgical Instruments	32	255.3	31	242.8	12	90.3
11. Chemicals and Dyes	46	2,182.5	36	1,762.4	41	3,243.2
12. Other Finished Goods:	1,242	72,521.9	1,439	27,445.1	1,560	77,801.5
(a) Indigenous	1,230	71,194.3	1,409	26,034.5	1,542	76,259.8
(b) Imported	12	1,327.6	30	1,410.6	18	1,541.7
IV. Fixed Assets Including Machinery	27,261	86,300.5	22,779	183,885.5	10,730	79,066.2
V. Real Estate:	31,794	48,827.3	48,843	51,094.1	36,978	45,864.7
(a) Land	21,046	11,473.6	27,145	9,341.0	30,766	22,662.9
(b) Buildings:	10,748	37,353.7	21,698	41,753.1	6,212	23,201.8
1. Residential	6,131	23,041.6	18,027	30,318.1	5,114	18,848.8
2. Non-Residential	4,617	14,312.1	3,671	11,435.0	1,098	4,353.0
VI. Fixed Deposits and Insurance Policies:	3,953	23,470.2	4,592	13,735.5	3,203	4,849.1
(a) Bank Deposits	3,857	23,441.9	4,457	13,696.4	3,203	4,849.1
(b) Insurance Policies	96	28.3	135	39.1		
VII. Others:	575,486	209,183.7	591,706	222,309.2	529,465	178,900.1
(a) Other Secured Advances	105,927	80,560.3	194,869	134,738.0	60,943	60,929.5
(b) Advances Secured by Guarantee(s)	334,469	104,179.3	299,541	72,238.7	419,431	103,211.9
(c) Unsecured Advances	135,090	24,444.1	97,296	15,332.5	49,091	14,758.7
<b>Total</b>	<b>856,628</b>	<b>861,723.7</b>	<b>890,834</b>	<b>786,178.6</b>	<b>863,156</b>	<b>709,510.7</b>

## 3.1.2 Advances Classified by Securities

### Domestic Private Banks

Security	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>						
<b>II. Securities , Shares and Other Financial Instruments:</b>	4,723	55,327.2	4,513	55,807.8	2,802	45,495.2
<b>A. Quoted on the Stock Exchange:</b>	3,482	31,056.1	1,866	28,391.2	1,574	29,869.9
1. To Stock Brokers and Dealers:	2,144	19,270.9	1,164	19,273.1	815	17,190.2
(a) Government and Other Trustee Securities	577	1,474.5	535	1,351.3	387	833.4
(b) Shares and Debentures	1,310	16,099.2	383	16,594.8	245	14,439.4
(c) Participation Term Certificates	1	12.0	19	37.1	1	12.0
(d) Others	256	1,685.2	227	1,290.0	182	1,905.4
2. To Others:	1,338	11,785.2	702	9,118.1	759	12,679.7
(a) Government and Other Trustee Securities	41	388.4	271	1,153.6	453	2,301.5
(b) Shares and Debentures	653	5,679.2	219	7,042.6	174	6,146.8
(c) Participation Term Certificates						
(d) Others	644	5,717.6	212	921.9	132	4,231.4
<b>B. Unquoted on the Stock Exchange:</b>	1,241	24,271.1	2,647	27,416.6	1,228	15,625.4
1. To Stock Brokers and Dealers:	100	3,724.6	326	1,806.1	81	1,437.5
(a) Government and Other Trustee Securities	17	13.0	57	405.7	11	8.8
(b) Shares and Debentures	33	3,185.9	19	1,052.5	48	1,038.4
(c) Participation Term Certificates	1	6.0	209	28.1	1	5.0
(d) Others	49	519.8	41	319.8	21	385.3
2. To Others:	1,141	20,546.5	2,321	25,610.5	1,147	14,187.9
(a) Government and Other Trustee Securities	879	18,777.4	1,059	20,781.7	979	13,394.2
(b) Shares and Debentures	5	268.1	48	3,323.0	5	384.4
(c) Participation Term Certificates					1	..
(d) Others	257	1,501.0	1,214	1,505.8	162	409.3
<b>III. Merchandise</b>	41,615	825,322.4	36,600	724,070.9	40,984	800,752.6
<b>A. Food Item:</b>	14,333	205,483.7	9,892	225,311.0	10,249	188,309.7
1. Wheat	4,157	56,880.0	2,384	95,820.3	1,447	28,872.2
2. Rice and Paddy	3,520	52,015.1	2,529	25,806.6	3,298	75,893.6
3. Other Grain & Pulses:	1,060	5,768.3	1,129	3,719.4	1,303	2,623.4
(a) Indigenous	978	3,682.2	1,013	1,948.3	1,157	2,194.0
(b) Imported	82	2,086.1	116	1,771.1	146	429.5
4. Edible Oil:	1,030	20,982.2	660	20,239.5	824	18,871.9
(a) Indigenous	937	13,715.3	450	12,322.9	670	13,343.0
(b) Imported	93	7,266.9	210	7,916.7	154	5,528.9
5. Sugar:	1,568	46,720.5	743	52,803.7	864	32,881.7
(a) Indigenous	1,160	41,326.5	501	44,590.9	406	26,407.6
(b) Imported	408	5,394.0	242	8,212.9	458	6,474.1
6. Kariana and Spices	874	1,136.1	895	927.4	994	1,466.8
7. Fish and Fish Preparations	493	890.6	194	359.7	122	907.8
8. Other Food Item:	1,631	21,091.0	1,358	25,634.3	1,397	26,792.3
(a) Indigenous	986	16,915.8	858	19,149.8	1,344	21,138.6
(b) Imported	645	4,175.2	500	6,484.5	53	5,653.7
<b>B. Raw Material:</b>	10,504	256,968.5	10,321	203,684.0	9,474	241,339.4
1. Cotton Raw:	3,263	82,000.3	2,116	49,482.2	2,490	83,255.8
(a) Indigenous	2,289	64,738.4	1,753	40,732.9	2,273	70,418.1
(b) Imported	974	17,261.9	363	8,749.2	217	12,837.8
2. Synthetic Fibers:	241	17,047.5	330	14,549.6	305	11,257.9
(a) Indigenous	159	15,173.6	167	11,353.2	236	9,678.0
(b) Imported	82	1,873.9	163	3,196.4	69	1,579.9
3. Fertilizer:	1,582	23,433.0	1,551	21,113.2	1,985	29,504.2
(a) Indigenous	1,302	10,944.9	1,404	13,538.6	1,566	18,149.7
(b) Imported	280	12,488.2	147	7,574.7	419	11,354.6

## 3.1.2 Advances Classified by Securities

### Domestic Private Banks

Security	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1,030	38,066.1	830	33,445.5	752	36,944.2
(a) Indigenous	898	22,955.4	534	11,244.5	683	18,275.5
(b) Imported	132	15,110.6	296	22,201.0	69	18,668.7
5. Iron & Steel:	1,302	30,706.4	1,849	31,136.2	1,210	23,808.5
(a) Indigenous	1,072	15,751.3	1,364	18,460.2	877	14,934.2
(b) Imported	230	14,955.2	485	12,676.0	333	8,874.3
6. Wool & Goat Hair	85	1,001.1	227	570.6	76	536.8
7. Hides & Skins	320	6,487.2	463	5,364.0	363	5,296.6
8. Oil Seeds	667	7,570.3	566	9,968.3	354	10,140.8
9. Pesticides & Insecticides:	428	3,274.5	989	3,186.8	496	3,412.6
(a) Indigenous	260	2,892.0	838	2,995.5	428	3,090.9
(b) Imported	168	382.5	151	191.2	68	321.7
10. Other Raw Material:	1,586	47,382.1	1,400	34,867.6	1,443	37,181.9
(a) Indigenous	1,296	38,539.7	1,195	30,094.4	1,398	35,860.8
(b) Imported	290	8,842.4	205	4,773.2	45	1,321.1
C. Finished/Manufactured Goods:	16,778	362,870.2	16,387	295,075.9	21,261	371,103.5
1. Cotton Textiles:	1,966	66,190.7	1,688	60,777.5	2,166	80,665.6
(a) Indigenous	1,836	58,794.2	1,372	48,732.8	1,259	57,627.7
(b) Imported	130	7,396.5	316	12,044.7	907	23,037.9
2. Cotton Yarn:	656	29,700.0	858	24,571.9	1,543	29,565.5
(a) Indigenous	485	26,196.1	710	18,117.5	1,136	24,989.1
(b) Imported	171	3,503.9	148	6,454.4	407	4,576.4
3. Other Textiles:	1,870	63,759.0	1,759	50,073.1	2,009	66,582.4
(a) Indigenous	1,445	52,444.5	1,511	39,611.0	1,620	52,846.5
(b) Imported	425	11,314.5	248	10,462.2	389	13,735.9
4. Machinery:	1,464	27,049.6	1,603	26,882.2	2,305	25,840.2
(a) Indigenous	1,074	9,743.5	1,308	13,936.1	1,966	11,895.9
(b) Imported	390	17,306.1	295	12,946.1	339	13,944.2
5. Handloom Products	62	6,103.9	18	21.2	207	586.0
6. Carpet & Rugs	316	6,068.3	543	7,278.6	160	2,519.6
7. Readymade Garments	926	28,634.5	950	9,617.1	1,995	21,148.3
8. Cement and Cement Products:	1,575	26,046.7	664	26,507.3	705	41,981.2
(a) Indigenous	1,554	25,978.8	638	21,691.1	687	41,876.1
(b) Imported	21	67.9	26	4,816.2	18	105.1
9. Sport Goods	191	2,752.5	202	2,678.1	408	2,982.9
10. Surgical Instruments	261	2,149.9	278	1,785.2	251	2,188.1
11. Chemicals and Dyes	978	30,921.2	1,197	21,814.2	975	27,776.1
12. Other Finished Goods:	6,513	73,494.0	6,627	63,069.5	8,537	69,267.5
(a) Indigenous	4,324	58,669.8	4,588	50,059.1	8,349	59,092.0
(b) Imported	2,189	14,824.3	2,039	13,010.4	188	10,175.5
IV. Fixed Assets Including Machinery	22,107	371,735.7	25,160	453,317.1	17,214	393,180.5
V. Real Estate:	86,824	353,488.1	73,308	370,564.0	79,819	386,890.4
(a) Land	24,548	78,467.0	25,562	79,664.4	25,553	89,944.9
(b) Buildings:	62,276	275,021.1	47,746	290,899.6	54,266	296,945.6
1. Residential	45,956	117,426.4	32,509	130,534.0	33,115	129,676.7
2. Non-Residential	16,320	157,594.7	15,237	160,365.6	21,151	167,268.9
VI. Fixed Deposits and Insurance Policies:	7,290	27,287.0	6,571	18,325.8	7,883	25,374.5
(a) Bank Deposits	5,283	19,572.1	4,740	13,294.7	5,917	19,753.9
(b) Insurance Policies	2,007	7,714.9	1,831	5,031.2	1,966	5,620.5
VII. Others:	1,378,311	1,012,548.7	1,441,381	939,190.2	1,565,030	770,364.7
(a) Other Secured Advances	847,773	842,402.9	568,587	741,165.2	623,072	614,351.0
(b) Advances Secured by Guarantee(s)	200,054	143,258.0	219,997	163,028.0	245,145	102,142.8
(c) Unsecured Advances	330,484	26,887.9	652,797	34,997.0	696,813	53,870.8
<b>Total</b>	<b>1,540,870</b>	<b>2,645,709.1</b>	<b>1,587,533</b>	<b>2,561,275.8</b>	<b>1,713,732</b>	<b>2,422,057.9</b>

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

Security	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals						
II. Securities , Shares and Other Financial Instruments:	2	0.4	3	0.7	3	1.0
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:	2	0.4	3	0.7	3	1.0
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:	2	0.4	3	0.7	3	1.0
(a) Government and Other Trustee Securities	2	0.4	3	0.7	3	1.0
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	496	30,591.9	597	32,552.7	686	36,467.4
A. Food Item:	1	159.6	18	1,300.1	14	774.9
1. Wheat						
2. Rice and Paddy			2	100.2	1	152.0
3. Other Grain & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oil:	1	159.6	3	368.5	6	369.9
(a) Indigenous	1	159.6	1	161.2	1	163.1
(b) Imported			2	207.3	5	206.8
5. Sugar:			8	373.3	5	241.0
(a) Indigenous			8	373.3	5	241.0
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:			5	458.1	2	12.0
(a) Indigenous			5	458.1	2	12.0
(b) Imported						
B. Raw Material:	105	7,272.1	94	4,788.5	119	6,121.3
1. Cotton Raw:	83	3,069.2	74	2,522.8	96	3,327.5
(a) Indigenous	83	3,069.2	73	2,494.6	94	3,272.9
(b) Imported			1	28.2	2	54.6
2. Synthetic Fibers:	7	939.3	6	419.0	4	555.0
(a) Indigenous	7	939.3	6	419.0	4	555.0
(b) Imported						
3. Fertilizer:	2	320.0	2	41.6	2	156.5
(a) Indigenous	2	320.0	2	41.6	1	42.6
(b) Imported					1	113.9



### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

Security	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	4	1,788.1	1	40.2	4	438.2
(a) Indigenous	1	249.8			2	397.9
(b) Imported	3	1,538.3	1	40.2	2	40.2
5. Iron & Steel:						
(a) Indigenous						
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins						
8. Oil Seeds						
9. Pesticides & Insecticides:			3	548.6	2	158.0
(a) Indigenous					1	0.3
(b) Imported			3	548.6	1	157.7
10. Other Raw Material:	9	1,155.4	8	1,216.1	11	1,486.0
(a) Indigenous	9	1,155.4	8	1,216.1	11	1,486.0
(b) Imported						
C. Finished/Manufactured Goods:	390	23,160.2	485	26,464.1	553	29,571.2
1. Cotton Textiles:	31	4,820.7	50	4,763.3	51	5,675.3
(a) Indigenous	17	2,397.4	50	4,763.3	50	5,675.3
(b) Imported	14	2,423.3			1	0.1
2. Cotton Yarn:	15	1,477.7	9	708.1	17	1,980.4
(a) Indigenous	15	1,477.7	9	708.1	16	1,979.8
(b) Imported					1	0.6
3. Other Textiles:	9	760.2	12	835.4	16	907.4
(a) Indigenous	1	500.0	8	722.0	16	907.4
(b) Imported	8	260.2	4	113.4		
4. Machinery:	10	385.8	12	369.1	10	378.0
(a) Indigenous	10	385.8	12	369.1	10	378.0
(b) Imported						
5. Handloom Products					2	375.0
6. Carpet & Rugs	1	41.3	1	60.0	1	60.0
7. Readymade Garments	26	1,023.3	28	1,015.5	23	591.9
8. Cement and Cement Products:	6	707.4	9	1,111.0	20	2,869.8
(a) Indigenous	6	707.4	9	1,111.0	20	2,869.8
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	51.1				
11. Chemicals and Dyes	15	862.6	18	1,129.6	12	455.8
12. Other Finished Goods:	276	13,030.2	346	16,472.2	401	16,277.5
(a) Indigenous	274	12,979.8	341	16,232.8	393	15,868.2
(b) Imported	2	50.4	5	239.4	8	409.3
IV. Fixed Assets Including Machinery	37	5,109.6	75	5,112.4	41	2,811.7
V. Real Estate:	328	4,112.0	330	4,485.8	341	4,672.8
(a) Land	9	621.1	13	833.8	64	3,182.6
(b) Buildings:	319	3,490.9	317	3,652.0	277	1,490.2
1. Residential	251	881.1	247	853.5	259	828.9
2. Non-Residential	68	2,609.8	70	2,798.5	18	661.3
VI. Fixed Deposits and Insurance Policies:	3,940	511.7	330	646.6	161	632.9
(a) Bank Deposits	3,940	511.7	330	646.6	161	632.9
(b) Insurance Policies						
VII. Others:	76,087	21,978.8	85,563	21,891.4	93,173	21,007.4
(a) Other Secured Advances	2,361	7,894.7	3,027	7,054.7	6,965	9,219.5
(b) Advances Secured by Guarantee(s)	33	9,442.7	176	9,581.9	297	6,575.2
(c) Unsecured Advances	73,693	4,641.4	82,360	5,254.8	85,911	5,212.7
<b>Total</b>	<b>80,890</b>	<b>62,304.3</b>	<b>86,898</b>	<b>64,689.5</b>	<b>94,405</b>	<b>65,593.1</b>

## 3.1.4 Advances Classified by Securities

### Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals					245	34.6
II. Securities , Shares and Other Financial Instruments:						
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	11	80.3	63	170.2	151	344.6
A. Food Item:	5	54.5	7	58.6	34	69.7
1. Wheat	1	34.9	1	34.9	1	34.9
2. Rice and Paddy	1	3.6	1	3.6	1	3.6
3. Other Grain & Pulses:					1	0.3
(a) Indigenous					1	0.3
(b) Imported						
4. Edible Oil:	1	5.2	2	8.5	1	5.2
(a) Indigenous	1	5.2	2	8.5	1	5.2
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices					10	1.1
7. Fish and Fish Preparations					2	2.0
8. Other Food Item:	2	10.8	3	11.7	18	22.5
(a) Indigenous	2	10.8	2	10.8	16	21.7
(b) Imported			1	0.9	2	0.8
B. Raw Material:	2	18.3	1	15.0	10	141.9
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
2. Synthetic Fibers:						
(a) Indigenous						
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

### 3.1.4 Advances Classified by Securities

#### Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:						
(a) Indigenous						
(b) Imported						
5. Iron & Steel:	2	18.3	1	15.0	8	139.2
(a) Indigenous	2	18.3	1	15.0	8	139.2
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins						
8. Oil Seeds						
9. Pesticides & Insecticides:					2	2.7
(a) Indigenous					2	2.7
(b) Imported						
10. Other Raw Material:						
(a) Indigenous						
(b) Imported						
C. Finished/Manufactured Goods:	4	7.5	55	96.6	107	133.1
1. Cotton Textiles:	2	4.3	11	20.6	12	22.9
(a) Indigenous	2	4.3	2	4.3	12	22.9
(b) Imported			9	16.3		
2. Cotton Yarn:						
(a) Indigenous						
(b) Imported						
3. Other Textiles:						
(a) Indigenous						
(b) Imported						
4. Machinery:						
(a) Indigenous						
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments			2	4.3	11	7.8
8. Cement and Cement Products:					1	..
(a) Indigenous					1	..
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	1.3	1	1.3	1	1.3
11. Chemicals and Dyes	1	1.9	2	7.2	7	9.7
12. Other Finished Goods:			39	63.1	75	91.3
(a) Indigenous			37	56.1	56	80.7
(b) Imported			2	7.0	19	10.6
IV. Fixed Assets Including Machinery	756	3,287.5	733	3,301.7	653	3,306.2
V. Real Estate:	749,452	99,088.5	741,445	97,551.8	717,016	92,759.5
(a) Land	748,061	94,016.0	740,282	92,951.3	716,233	89,056.5
(b) Buildings:	1,391	5,072.4	1,163	4,600.5	783	3,703.0
1. Residential	802	1,325.1	722	1,288.5	568	1,222.6
2. Non-Residential	589	3,747.4	441	3,312.0	215	2,480.3
VI. Fixed Deposits and Insurance Policies:	34	23.4	53	28.2	121	40.6
(a) Bank Deposits	32	12.1	52	18.2	121	40.6
(b) Insurance Policies	2	11.3	1	9.9		
VII. Others:	109,240	16,319.5	109,123	16,808.7	106,973	16,545.1
(a) Other Secured Advances	26,630	4,071.4	28,044	4,516.5	27,051	4,242.7
(b) Advances Secured by Guarantee(s)	43,721	6,621.0	43,870	6,645.1	43,693	6,874.4
(c) Unsecured Advances	38,889	5,627.0	37,209	5,647.1	36,229	5,428.0
<b>Total</b>	<b>859,493</b>	<b>118,799.1</b>	<b>851,417</b>	<b>117,860.5</b>	<b>825,159</b>	<b>113,030.7</b>

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Non-Residents</b>						
I. Official						
II. Business						
III. Personal						
<b>2. Domestic Constituents</b>	3,337,881	3,688,536.3	3,416,682	3,530,004.4	3,496,452	3,310,192.5
I. Government	801	423,364.0	1,733	461,675.9	1,259	348,529.8
A. Federal Government	610	248,365.5	1,628	218,910.7	885	163,614.0
1) Commodity Operations	566	222,578.2	547	194,758.3	45	153,089.7
2) Others	44	25,787.3	1,081	24,152.4	840	10,524.3
B. Provincial Governments	191	174,998.5	105	242,765.2	374	184,915.8
1) Commodity Operations	77	174,024.2	87	241,718.5	56	184,532.4
2) Others	114	974.3	18	1,046.7	318	383.4
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	1,232	349,623.1	1,147	312,301.8	205	135,888.4
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	105	44,931.6	99	37,082.2	75	40,992.3
D. Construction						
E. Utilities	14	15,607.3	10	13,898.5	13	14,426.7
F. Commerce	29	43,516.4	47	41,068.4	22	14,246.1
G. Transport, Storage and Communication	53	84,322.6	47	69,203.7	55	62,231.5
H. Services	7	223.7	7	356.5	11	260.7
I. Other	1,024	161,021.6	937	150,692.6	29	3,731.1
III. Non-bank Financial Institutions (NBFIs)	1,496	45,324.4	526	44,209.7	576	43,447.7
A. Co-operative Banks						
B. Development Financial Institutions	16	9,480.2	10	6,726.9	11	12,850.0
C. Insurance Companies	154	335.9	191	660.0	238	718.0
D. Micro Finance	1	100.0	1	100.0	2	200.0
E. Other NBFIs	1,325	35,408.3	324	36,722.8	325	29,679.7
IV. Private Sector (Business)	1,487,241	2,539,961.3	1,514,893	2,393,109.2	1,524,633	2,459,754.2
A. Agriculture, Hunting and Forestry	1,155,012	212,539.3	1,172,098	199,001.6	1,128,535	187,134.8
1) Growing of Crops	797,710	153,318.1	820,937	144,465.8	831,405	135,777.3
2) Farming of Animals	262,212	34,231.0	256,827	30,214.5	204,557	28,530.7
3) Agricultural and Animal Husbandry	1,499	880.1	1,275	432.3	1,145	410.4
4) Agricultural Machinery and Equipments	93,416	23,494.6	92,950	23,666.9	91,367	22,258.6
5) Hunting, Trapping, Forestry & Logging	175	615.5	109	222.1	61	157.9
B. Fishing & Fish Farming, etc.	475	443.8	536	505.3	474	613.8
C. Mining and Quarrying	1,388	15,634.8	1,013	15,105.2	1,054	15,840.8
1) Mining of Coal	672	2,610.0	226	2,939.1	479	3,301.1
2) Crude Petroleum & Natural Gas	563	10,211.5	318	10,447.9	296	10,696.8
3) Iron & Non-ferrous Metal Ores	24	367.4	187	259.6	23	589.9
4) Quarrying of Stone, Sand and Clay	66	492.4	111	387.2	65	401.6
5) Chemical, Fertilizer, Salt, etc.	63	1,953.5	171	1,071.4	191	851.4
D. Manufacturing	64,933	1,449,442.0	63,915	1,349,323.1	69,826	1,396,264.4
1) Food Products and Beverages	16,474	294,238.3	14,048	280,928.2	16,046	258,737.4
2) Tobacco Products	37	3,336.8	38	3,537.7	45	3,301.5
3) Textiles	16,283	545,064.6	17,352	478,094.8	22,191	524,555.2
i. Spinning, Weaving, Finishing of Textiles	11,891	434,830.2	12,837	369,993.7	13,989	411,858.4
a. Spinning of Fibres	5,986	254,135.5	6,620	210,915.3	7,856	239,874.6
b. Weaving of Textiles	3,040	93,652.8	3,470	83,219.4	3,818	87,522.6
c. Finishing of Textiles	2,865	87,041.9	2,747	75,859.0	2,315	84,461.2
ii. Made-up Textile Articles	1,577	51,053.4	1,726	43,283.2	3,709	46,017.5
iii. Knit Wear	982	23,431.3	1,084	24,144.3	2,240	26,112.8
iv. Carpets and Rugs	592	4,936.9	332	5,460.2	579	7,547.7
v. Other Textiles n.e.s.	1,241	30,812.8	1,373	35,213.3	1,674	33,018.8
4) Wearing Apparel, Readymade Garments, etc.	3,173	49,934.8	3,124	47,779.3	3,666	50,874.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,380	20,964.3	1,501	20,629.6	2,428	22,542.8
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	509	10,680.1	635	10,414.3	836	12,672.6
ii. Footwear	871	10,284.3	866	10,215.2	1,592	9,870.2
a. Leather Wear	760	8,499.5	763	8,003.9	1,499	8,614.4
b. Rubber and Plastic Wear	111	1,784.8	103	2,211.3	93	1,255.8

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	507	3,997.9	476	3,055.7	547	2,801.3
7) Paper, Paperboard and Products	697	28,395.1	663	22,463.7	930	24,033.5
8) Printing, Publishing and Allied Industries	851	6,075.8	1,101	6,652.1	1,200	6,941.7
9) Coke and Refined Petroleum Products	2,736	41,461.9	617	30,584.5	482	34,219.6
10) Chemicals and Chemical Products	5,329	165,771.7	7,415	174,768.7	6,119	161,646.2
11) Rubber and Plastics Products	1,543	22,578.1	1,428	15,777.3	1,158	16,430.0
12) Other Non-metallic Mineral Products	1,115	68,641.3	2,066	75,154.0	1,208	95,215.2
13) Basic Metals	2,382	61,824.2	2,231	56,891.9	1,883	52,141.6
14) Fabricated Metal Products	836	11,640.9	841	12,587.8	596	13,973.4
15) Machinery and Equipment	2,310	18,281.6	1,124	14,213.5	1,424	20,436.8
16) Office, Accounting and Computing Machinery	29	290.8	30	325.9	42	284.4
17) Electrical Machinery and Apparatus	1,627	43,398.6	3,067	41,071.5	1,194	43,434.7
18) Radio, Television and Communication Equipment and Apparatus	152	5,188.6	186	3,979.5	149	3,440.7
19) Medical, Precision and Optical Instruments, Watches and Clocks	676	7,090.3	544	8,014.3	1,035	7,931.9
20) Motor Vehicles, Trailers and Semi-trailers	1,105	17,406.1	788	18,707.1	931	19,978.7
21) Other Transport Equipments	476	3,803.6	559	3,424.6	934	2,917.6
22) Furniture and Fixture	601	1,180.3	695	1,748.8	670	1,449.2
23) Jewellery and Related Articles	435	546.3	477	676.4	397	825.8
24) Sports Goods	546	4,761.2	678	5,100.2	532	5,419.3
25) Handicrafts	182	91.5	158	106.1	161	94.6
26) Other Manufacturing n.e.s.	3,451	23,477.5	2,708	23,049.8	3,858	22,637.0
E. Ship Breaking and Waste / Scrape (Junk), etc.	178	17,715.5	135	12,620.1	132	9,392.3
F. Electricity, Gas and Water Supply	1,523	280,953.2	1,460	271,860.4	1,971	292,414.9
G. Construction	5,597	52,959.4	5,879	53,026.8	5,768	66,669.3
1) Building	3,262	37,754.2	3,910	40,032.0	3,689	49,408.6
2) Infrastructure	2,335	15,205.2	1,969	12,994.9	2,079	17,260.7
H. Commerce and Trade	117,659	213,565.7	150,194	200,280.3	217,980	209,246.8
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	3,012	13,285.7	3,174	16,738.2	7,225	14,503.5
2) Wholesale and Commission Trade	18,327	107,221.6	20,004	100,931.0	19,460	105,951.5
i) Exports	1,596	30,964.0	1,498	27,810.9	1,680	34,044.1
ii) Imports	2,336	24,243.5	2,447	25,522.2	2,507	22,763.4
iii) Domestic Whole Sales	14,395	52,014.1	16,059	47,597.9	15,273	49,143.9
3) Retail Trade	96,320	93,058.3	127,016	82,611.2	191,295	88,791.9
I. Hotels, Restaurants and Clubs, etc	6,330	14,779.0	1,128	14,804.2	1,259	14,807.7
J. Transport, Storage and Communications	44,396	109,077.7	40,122	110,881.6	18,715	98,942.9
K. Real Estate, Renting and Business Activities	45,736	108,879.2	43,912	103,966.7	43,146	105,458.4
1) Real Estate Activities	470	6,230.1	444	6,990.7	1,840	11,207.4
2) Renting of Machinery and Equipment	259	1,436.7	174	951.9	1,082	2,084.0
3) Computer and Related Activities	633	3,253.7	685	3,428.3	477	4,637.8
4) Research and Development	237	2,636.4	249	2,750.3	180	2,915.9
5) Other Business Activities	44,137	95,322.3	42,360	89,845.6	39,567	84,613.2
L. Education	950	6,160.7	1,319	6,204.8	1,388	5,350.6
M. Health and Social Work	1,267	5,987.5	1,400	5,658.1	1,522	5,266.4
N. Other Community, Social and Personal Service Activities	4,043	13,063.3	5,491	14,473.0	7,101	17,302.5
O. Other Private Business n.e.s	37,754	38,760.4	26,291	35,398.0	25,762	35,048.7
V. Trust Funds and Non-profit Organizations	201	18,015.7	282	18,003.6	232	19,782.2
VI. Personal	1,830,342	295,181.1	1,889,544	285,133.7	1,919,207	285,931.9
A. Bank Employees	143,839	80,518.4	142,489	72,975.9	147,810	75,370.2
B. Consumer Financing	1,652,053	206,358.5	1,713,332	204,943.7	1,740,563	205,025.0
i) House Building	17,269	40,197.6	17,741	40,967.7	19,390	44,692.9
ii) Transport	123,004	45,847.4	132,518	45,352.1	156,835	46,480.7
iii) Credit Cards	885,140	24,372.8	883,142	22,934.1	891,339	23,142.0
iv) Consumer Durable	9,148	334.8	9,117	452.2	9,401	395.3
v) Personal Loans	617,492	95,605.8	670,814	95,237.6	663,598	90,314.1
C. Other Personal	34,450	8,304.2	33,723	7,214.1	30,834	5,536.8
VII. Others	16,568	17,066.6	8,557	15,570.5	50,340	16,858.3
Total	3,337,881	3,688,536.3	3,416,682	3,530,004.4	3,496,452	3,310,192.5

## 3.2.1 Advances Classified by Borrowers

### Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Non-Residents</b>						
I. Official						
II. Business						
III. Personal						
<b>2. Domestic Constituents</b>	856,628	861,723.7	890,834	786,178.6	863,156	709,510.7
I. Government	668	112,557.0	1,594	128,473.7	1,161	97,498.5
A. Federal Government	546	57,135.8	1,565	51,681.3	826	40,567.8
1) Commodity Operations	526	39,284.1	505	34,936.4	6	36,069.6
2) Others	20	17,851.6	1,060	16,744.9	820	4,498.3
B. Provincial Governments	122	55,421.2	29	76,792.4	335	56,930.7
1) Commodity Operations	18	55,169.3	18	76,564.1	20	56,708.7
2) Others	104	252.0	11	228.3	315	222.0
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	31	133,227.8	926	92,620.6	27	47,422.5
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	13	33,913.8	14	26,327.3	14	20,889.4
D. Construction						
E. Utilities	3	7,569.0	3	7,688.9	3	7,808.9
F. Commerce	3	14,948.2	1	6,699.0	1	1,173.1
G. Transport, Storage and Communication	6	39,435.7	6	26,288.5	8	15,683.2
H. Services						
I. Other	6	37,361.2	902	25,616.9	1	1,868.1
III. Non-bank Financial Institutions (NBFIs)	1,070	12,255.4	55	13,255.1	51	14,395.7
A. Co-operative Banks						
B. Development Financial Institutions	1	1,500.0	1	1,500.0	2	5,900.0
C. Insurance Companies	9	4.5	9	6.0	9	7.5
D. Micro Finance						
E. Other NBFIs	1,060	10,750.9	45	11,749.0	40	8,488.2
IV. Private Sector (Business)	411,404	489,584.5	416,421	446,856.6	367,426	445,373.1
A. Agriculture, Hunting and Forestry	289,946	60,761.7	310,927	53,509.1	278,753	45,269.8
1) Growing of Crops	280,765	55,533.9	301,234	49,515.3	271,321	41,996.3
2) Farming of Animals	2,715	2,831.8	2,658	2,053.2	2,555	1,949.0
3) Agricultural and Animal Husbandry	1,348	636.2	1,053	204.7	970	169.1
4) Agricultural Machinery and Equipments	5,114	1,723.4	5,981	1,730.9	3,906	1,150.4
5) Hunting, Trapping, Forestry & Logging	4	36.5	1	5.0	1	5.0
B. Fishing & Fish Farming, etc.	14	17.3	27	174.1	18	172.9
C. Mining and Quarrying	69	1,180.2	55	1,722.1	83	2,082.9
1) Mining of Coal						
2) Crude Petroleum & Natural Gas	7	981.2	8	1,497.3	38	1,497.8
3) Iron & Non-ferrous Metal Ores	17	139.8	9	79.5	11	410.8
4) Quarrying of Stone, Sand and Clay	28	16.1	20	22.5	23	16.5
5) Chemical, Fertilizer, Salt, etc.	17	43.0	18	122.9	11	157.7
D. Manufacturing	9,893	277,920.3	9,210	255,855.7	11,462	251,637.6
1) Food Products and Beverages	4,883	61,512.1	3,531	48,792.7	4,516	54,162.9
2) Tobacco Products	3	1.6	3	14.8	3	307.4
3) Textiles	1,720	100,906.4	2,731	101,176.0	3,327	95,776.5
i. Spinning, Weaving, Finishing of Textiles	1,534	91,845.8	2,554	87,901.9	3,112	87,822.2
a. Spinning of Fibres	845	53,047.2	1,636	52,789.8	1,666	53,176.0
b. Weaving of Textiles	410	21,477.2	644	19,954.6	1,162	16,370.1
c. Finishing of Textiles	279	17,321.4	274	15,157.6	284	18,276.1
ii. Made-up Textile Articles	90	5,073.2	83	4,324.2	72	4,009.9
iii. Knit Wear	32	1,691.1	31	1,597.3	31	1,601.6
iv. Carpets and Rugs	15	189.4	15	284.2	13	233.2
v. Other Textiles n.e.s.	49	2,107.0	48	7,068.3	99	2,109.7
4) Wearing Apparel, Readymade Garments, etc.	144	8,096.7	209	7,906.7	211	7,292.0
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	206	1,791.0	192	1,566.7	204	1,827.5
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	124	883.1	120	851.1	129	967.8
ii. Footwear	82	908.0	72	715.7	75	859.7
a. Leather Wear	45	303.9	45	274.4	46	468.3
b. Rubber and Plastic Wear	37	604.1	27	441.2	29	391.4

## 3.2.1 Advances Classified by Borrowers

### Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	42	1,158.4	25	384.2	26	398.3
7) Paper, Paperboard and Products	76	2,559.9	92	3,192.5	239	4,382.9
8) Printing, Publishing and Allied Industries	63	1,250.0	352	1,319.8	354	1,393.8
9) Coke and Refined Petroleum Products	71	18,285.1	75	10,668.1	80	5,800.4
10) Chemicals and Chemical Products	434	23,317.5	453	28,856.1	390	25,764.0
11) Rubber and Plastics Products	282	2,609.6	186	2,080.7	64	1,963.5
12) Other Non-metallic Mineral Products	156	19,384.7	144	17,299.6	159	18,858.0
13) Basic Metals	172	13,703.2	154	11,847.2	155	11,266.8
14) Fabricated Metal Products	48	563.3	60	600.8	48	590.9
15) Machinery and Equipment	66	5,155.5	50	2,539.0	246	5,226.3
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	77	5,314.8	76	5,382.2	76	5,068.8
18) Radio, Television and Communication Equipment and Apparatus	5	254.6	5	211.9	6	16.9
19) Medical, Precision and Optical Instruments, Watches and Clocks	58	3,288.8	60	4,573.1	34	4,336.8
20) Motor Vehicles, Trailers and Semi-trailers	37	4,113.4	42	3,859.6	43	3,889.6
21) Other Transport Equipments	328	646.7	392	658.3	511	684.5
22) Furniture and Fixture	57	181.1	127	351.6	83	290.4
23) Jewellery and Related Articles	14	18.5	8	19.1	8	18.3
24) Sports Goods	38	561.4	54	456.5	46	550.1
25) Handicrafts	11	12.2	2	11.7	2	11.6
26) Other Manufacturing n.e.s.	902	3,233.8	187	2,086.6	631	1,759.5
E. Ship Breaking and Waste / Scrape (Junk), etc.	4	390.5	24	410.0	22	419.2
F. Electricity, Gas and Water Supply	193	48,026.4	105	44,869.6	80	53,845.0
G. Construction	1,023	13,129.5	1,572	13,998.7	1,068	15,235.3
1) Building	865	8,621.0	1,461	9,498.7	818	10,598.2
2) Infrastructure	158	4,508.5	111	4,500.1	250	4,637.2
H. Commerce and Trade	22,939	26,129.0	23,340	22,927.1	24,882	28,104.2
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	47	158.0	32	127.5	4,333	850.0
2) Wholesale and Commission Trade	4,197	17,986.9	4,889	16,366.6	4,374	17,775.0
i) Exports	244	2,999.3	218	1,745.2	208	2,359.5
ii) Imports	24	1,206.4	199	1,614.8	214	1,366.0
iii) Domestic Whole Sales	3,929	13,781.3	4,472	13,006.6	3,952	14,049.5
3) Retail Trade	18,695	7,984.1	18,419	6,432.9	16,175	9,479.2
I. Hotels, Restaurants and Clubs, etc	324	6,615.0	165	5,430.2	108	5,384.2
J. Transport, Storage and Communications	30,183	16,972.7	26,717	16,289.4	12,426	7,686.6
K. Real Estate, Renting and Business Activities	30,064	17,250.4	28,703	17,185.6	23,735	16,907.9
1) Real Estate Activities	106	2,345.0	115	2,914.4	106	3,869.5
2) Renting of Machinery and Equipment	150	23.5	41	34.9	3	115.8
3) Computer and Related Activities	333	203.9	311	196.0	137	20.0
4) Research and Development	3	428.2	2	427.6	4	553.5
5) Other Business Activities	29,472	14,249.8	28,234	13,612.8	23,485	12,349.1
L. Education	126	1,139.1	208	717.9	138	1,086.9
M. Health and Social Work	124	575.0	129	386.6	114	379.4
N. Other Community, Social and Personal Service Activities	683	2,698.5	561	2,509.0	921	2,786.8
O. Other Private Business n.e.s	25,819	16,778.9	14,678	10,871.5	13,616	14,374.3
V. Trust Funds and Non-profit Organizations	25	9,301.2	25	9,654.0	30	10,960.4
VI. Personal	433,233	93,283.6	470,518	85,009.4	453,161	82,162.8
A. Bank Employees	39,136	25,240.5	34,594	18,867.1	38,277	21,607.8
B. Consumer Financing	364,397	60,256.7	407,877	59,964.4	391,193	55,975.7
i) House Building	5,805	5,242.9	6,010	4,968.3	5,966	6,234.2
ii) Transport	16,084	1,705.2	18,710	1,483.2	17,240	1,614.4
iii) Credit Cards	299	12.8			141	29.8
iv) Consumer Durable	5,688	238.9	6,668	397.6	6,830	334.6
v) Personal Loans	336,521	53,056.8	376,489	53,115.3	361,016	47,762.8
C. Other Personal	29,700	7,786.5	28,047	6,177.9	23,691	4,579.3
VII. Others	10,197	11,514.2	1,295	10,309.2	41,300	11,697.7
Total	856,628	861,723.7	890,834	786,178.6	863,156	709,510.7

## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	1,540,870	2,645,709.1	1,587,533	2,561,275.8	1,713,732	2,422,057.9
I. Government	133	310,807.0	139	333,202.2	98	251,031.2
A. Federal Government	64	191,229.7	63	167,229.4	59	123,046.2
1) Commodity Operations	40	183,294.1	42	159,821.9	39	117,020.2
2) Others	24	7,935.6	21	7,407.5	20	6,026.0
B. Provincial Governments	69	119,577.3	76	165,972.8	39	127,985.1
1) Commodity Operations	59	118,854.9	69	165,154.4	36	127,823.6
2) Others	10	722.4	7	818.4	3	161.4
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	1,192	213,620.3	217	218,734.9	171	86,353.4
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	92	11,017.8	85	10,754.8	61	20,102.9
D. Construction						
E. Utilities	9	7,801.3	7	6,209.6	10	6,617.8
F. Commerce	22	26,894.9	43	33,559.7	17	12,200.1
G. Transport, Storage and Communication	45	44,158.8	41	42,915.2	44	45,308.7
H. Services	7	223.7	7	356.5	11	260.7
I. Other	1,017	123,523.9	34	124,939.2	28	1,863.0
III. Non-bank Financial Institutions (NBFIs)	421	32,287.6	464	29,947.4	520	28,254.7
A. Co-operative Banks						
B. Development Financial Institutions	15	7,980.2	9	5,226.9	9	6,950.0
C. Insurance Companies	145	331.4	181	653.9	229	710.5
D. Micro Finance	1	100.0	1	100.0	2	200.0
E. Other NBFIs	260	23,875.9	273	23,966.6	280	20,394.2
IV. Private Sector (Business)	235,602	1,883,656.2	266,702	1,777,314.5	351,347	1,851,123.2
A. Agriculture, Hunting and Forestry	84,088	51,325.9	87,737	45,815.6	94,786	46,753.6
1) Growing of Crops	74,713	37,087.5	78,528	35,261.3	85,302	36,243.0
2) Farming of Animals	5,633	11,400.7	5,415	8,223.1	6,133	8,363.8
3) Agricultural and Animal Husbandry	150	243.8	222	227.6	175	241.3
4) Agricultural Machinery and Equipments	3,479	2,018.7	3,509	1,889.4	3,136	1,754.9
5) Hunting, Trapping, Forestry & Logging	113	575.2	63	214.2	40	150.6
B. Fishing & Fish Farming, etc.	152	398.2	204	303.8	147	413.6
C. Mining and Quarrying	1,299	14,366.6	941	13,295.1	954	13,669.8
1) Mining of Coal	660	2,544.6	217	2,873.7	470	3,235.6
2) Crude Petroleum & Natural Gas	556	9,230.2	310	8,950.7	258	9,199.0
3) Iron & Non-ferrous Metal Ores	7	227.7	178	180.1	12	179.1
4) Quarrying of Stone, Sand and Clay	33	461.0	86	349.5	37	369.7
5) Chemical, Fertilizer, Salt, etc.	43	1,903.2	150	941.1	177	686.3
D. Manufacturing	49,361	1,125,332.1	48,918	1,043,856.7	52,625	1,094,117.9
1) Food Products and Beverages	10,527	224,323.4	9,441	223,092.2	10,629	197,701.1
2) Tobacco Products	23	2,245.1	25	1,665.1	35	1,696.2
3) Textiles	13,978	429,612.7	14,019	363,505.5	18,148	411,804.9
i. Spinning, Weaving, Finishing of Textiles	10,018	330,031.3	9,926	270,116.7	10,404	308,893.8
a. Spinning of Fibres	4,993	194,127.7	4,812	150,656.8	5,972	177,293.2
b. Weaving of Textiles	2,489	70,556.1	2,689	62,060.4	2,467	69,318.0
c. Finishing of Textiles	2,536	65,347.4	2,425	57,399.5	1,965	62,282.6
ii. Made-up Textile Articles	1,456	45,244.2	1,610	38,283.5	3,611	41,526.2
iii. Knit Wear	908	20,992.5	1,011	21,910.4	2,166	23,584.6
iv. Carpets and Rugs	533	4,701.7	273	5,111.3	523	7,250.0
v. Other Textiles n.e.s.	1,063	28,643.0	1,199	28,083.5	1,444	30,550.3
4) Wearing Apparel, Readymade Garments, etc.	1,936	39,972.8	1,823	38,204.2	2,360	41,940.8
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	827	18,621.3	960	18,441.2	1,864	20,205.8
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	350	9,702.8	481	9,468.4	674	11,612.4
ii. Footwear	477	8,918.5	479	8,972.7	1,190	8,593.4
a. Leather Wear	411	7,744.2	411	7,209.0	1,134	7,735.1
b. Rubber and Plastic Wear	66	1,174.3	68	1,763.7	56	858.2



## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	379	2,783.5	366	2,616.2	434	2,343.2
7) Paper, Paperboard and Products	540	24,636.0	489	17,926.7	602	17,923.8
8) Printing, Publishing and Allied Industries	583	4,678.3	546	5,157.6	632	5,236.2
9) Coke and Refined Petroleum Products	2,657	23,127.1	533	19,866.9	397	28,366.2
10) Chemicals and Chemical Products	4,351	132,988.4	6,382	135,960.5	5,190	127,038.5
11) Rubber and Plastics Products	1,113	19,570.5	1,075	13,272.5	934	14,002.7
12) Other Non-metallic Mineral Products	883	47,734.1	1,840	55,452.4	960	72,169.2
13) Basic Metals	2,113	47,624.9	1,984	44,281.0	1,634	40,383.0
14) Fabricated Metal Products	709	10,755.6	704	11,545.1	470	12,430.1
15) Machinery and Equipment	2,140	12,845.4	966	11,380.5	1,064	14,870.9
16) Office, Accounting and Computing Machinery	22	288.9	22	293.7	35	282.4
17) Electrical Machinery and Apparatus	1,473	36,872.1	2,905	34,413.8	1,029	37,115.2
18) Radio, Television and Communication Equipment and Apparatus	122	4,782.2	156	3,615.8	115	3,261.8
19) Medical, Precision and Optical Instruments, Watches and Clocks	573	3,683.5	440	3,330.9	957	3,496.8
20) Motor Vehicles, Trailers and Semi-trailers	1,004	10,996.7	682	11,973.2	816	13,078.7
21) Other Transport Equipments	138	3,137.1	159	2,756.6	417	2,226.5
22) Furniture and Fixture	169	918.3	195	1,315.2	213	1,077.9
23) Jewellery and Related Articles	238	481.4	282	609.9	196	754.6
24) Sports Goods	491	4,178.2	604	4,616.7	465	4,847.7
25) Handicrafts	49	63.7	34	78.8	37	67.2
26) Other Manufacturing n.e.s.	2,323	18,410.6	2,286	18,484.6	2,992	19,796.3
E. Ship Breaking and Waste / Scrape (Junk), etc.	172	17,324.8	109	12,209.9	108	8,972.7
F. Electricity, Gas and Water Supply	1,285	229,881.1	1,309	224,214.2	1,844	235,540.8
G. Construction	2,836	38,678.0	2,344	37,916.4	2,823	50,339.8
1) Building	1,968	28,037.2	1,757	29,481.9	2,182	37,781.6
2) Infrastructure	868	10,640.8	587	8,434.5	641	12,558.1
H. Commerce and Trade	70,710	180,382.7	102,748	170,611.6	168,977	174,632.3
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,166	12,765.9	1,337	16,243.0	1,085	13,288.5
2) Wholesale and Commission Trade	13,489	86,369.8	14,463	82,020.7	14,435	85,561.4
i) Exports	1,349	27,886.2	1,275	25,889.9	1,468	31,440.7
ii) Imports	2,300	21,287.5	2,234	22,582.2	2,280	19,946.7
iii) Domestic Whole Sales	9,840	37,196.1	10,954	33,548.6	10,687	34,173.9
3) Retail Trade	56,055	81,246.9	86,948	72,347.9	153,457	75,782.4
I. Hotels, Restaurants and Clubs, etc	5,513	7,963.0	459	9,090.7	630	9,093.3
J. Transport, Storage and Communications	2,417	86,571.7	2,960	89,390.7	3,915	87,425.2
K. Real Estate, Renting and Business Activities	7,276	90,265.7	6,843	85,028.2	10,356	87,348.0
1) Real Estate Activities	345	3,854.3	312	4,075.4	1,717	7,337.1
2) Renting of Machinery and Equipment	102	1,324.5	131	888.4	1,075	1,880.6
3) Computer and Related Activities	285	2,760.3	356	2,948.2	321	4,257.1
4) Research and Development	233	2,168.3	246	2,282.7	175	2,322.6
5) Other Business Activities	6,311	80,158.4	5,798	74,833.5	7,068	71,550.7
L. Education	559	4,866.8	840	5,339.5	979	4,125.2
M. Health and Social Work	761	5,298.8	886	5,166.8	1,026	4,789.8
N. Other Community, Social and Personal Service Activities	3,238	10,209.3	4,803	11,812.7	6,050	14,292.4
O. Other Private Business n.e.s	5,935	20,791.4	5,601	23,262.8	6,127	19,608.8
V. Trust Funds and Non-profit Organizations	175	8,695.2	257	8,349.6	197	8,756.6
VI. Personal	1,301,139	191,512.6	1,316,774	188,943.7	1,356,205	191,648.4
A. Bank Employees	88,461	50,392.4	90,802	48,948.5	92,272	48,340.3
B. Consumer Financing	1,207,928	140,602.4	1,220,310	138,959.8	1,256,804	142,351.5
i) House Building	11,371	34,514.4	11,643	35,564.0	13,327	37,989.4
ii) Transport	105,499	43,976.9	111,778	43,629.0	136,652	44,482.6
iii) Credit Cards	814,809	20,195.9	809,602	18,549.0	812,808	18,465.0
iv) Consumer Durable	2,768	81.3	1,699	36.9	1,767	41.0
v) Personal Loans	273,481	41,833.8	285,588	41,180.8	292,250	41,373.5
C. Other Personal	4,750	517.8	5,662	1,035.4	7,129	956.7
VII. Others	2,208	5,130.3	2,980	4,783.6	5,194	4,890.4
Total	1,540,870	2,645,709.1	1,587,533	2,561,275.8	1,713,732	2,422,057.9

## 3.2.3 Advances Classified by Borrowers

### Foreign Banks

Borrower	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	80,890	62,304.3	86,898	64,689.5	94,405	65,593.1
I. Government						
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	9	2,775.0	4	946.3	7	2,112.4
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities	2	237.0				
F. Commerce	4	1,673.3	3	809.7	4	872.9
G. Transport, Storage and Communication	2	728.1			3	1,239.6
H. Services						
I. Other	1	136.6	1	136.6		
III. Non-bank Financial Institutions (NBFIs)	3	723.7	5	906.1	3	682.0
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies			1	0.1		
D. Micro Finance						
E. Other NBFIs	3	723.7	4	906.0	3	682.0
IV. Private Sector (Business)	666	51,335.3	1,125	54,619.4	1,184	53,823.5
A. Agriculture, Hunting and Forestry	3	32.7	2	31.3	2	31.1
1) Growing of Crops						
2) Farming of Animals	1	8.6	1	7.3	1	7.1
3) Agricultural and Animal Husbandry	1	0.2				
4) Agricultural Machinery and Equipments	1	24.0	1	24.0	1	24.0
5) Hunting, Trapping, Forestry & Logging						
B. Fishing & Fish Farming, etc.						
C. Mining and Quarrying						
1) Mining of Coal						
2) Crude Petroleum & Natural Gas						
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.						
D. Manufacturing	500	38,177.4	635	41,606.3	679	42,491.7
1) Food Products and Beverages	42	7,388.6	63	8,021.3	58	5,874.1
2) Tobacco Products	6	1,089.9	5	1,857.7	5	1,297.6
3) Textiles	184	11,518.5	204	10,375.7	242	13,959.2
i. Spinning, Weaving, Finishing of Textiles	150	10,493.0	168	9,507.0	203	12,690.3
a. Spinning of Fibres	75	5,412.2	99	5,863.8	104	7,811.5
b. Weaving of Textiles	35	1,490.9	30	1,073.0	42	1,696.2
c. Finishing of Textiles	40	3,590.0	39	2,570.2	57	3,182.6
ii. Made-up Textile Articles	15	721.9	17	657.2	11	465.8
iii. Knit Wear	17	261.6	17	150.6	18	440.6
iv. Carpets and Rugs	1	41.3	1	60.0	1	60.0
v. Other Textiles n.e.s.	1	0.7	1	0.9	9	302.5
4) Wearing Apparel, Readymade Garments, etc.	22	1,625.3	17	1,425.8	19	1,392.5
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	8	386.9	10	456.7	24	345.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1	9.8	1	10.0	1	10.0
ii. Footwear	7	377.1	9	446.7	23	335.9
a. Leather Wear	7	377.1	9	446.7	23	335.9
b. Rubber and Plastic Wear						

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

Borrower	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	26	950.9	28	1,108.7	38	1,491.8
8) Printing, Publishing and Allied Industries	3	46.1	3	79.8	5	207.1
9) Coke and Refined Petroleum Products	1	33.6	1	33.6	1	37.0
10) Chemicals and Chemical Products	73	8,353.7	113	8,840.7	70	7,727.9
11) Rubber and Plastics Products	8	88.6	28	116.2	26	157.2
12) Other Non-metallic Mineral Products	9	797.4	19	1,655.9	29	3,441.0
13) Basic Metals	3	128.9	2	422.0	3	129.6
14) Fabricated Metal Products	5	218.2	4	339.4	7	851.9
15) Machinery and Equipment	13	208.7	19	220.1	24	265.4
16) Office, Accounting and Computing Machinery			1	30.3		
17) Electrical Machinery and Apparatus	25	1,168.5	37	1,232.6	39	1,206.5
18) Radio, Television and Communication Equipment and Apparatus	21	144.8	21	144.8	23	150.0
19) Medical, Precision and Optical Instruments, Watches and Clocks	2	76.3	2	68.2	2	53.2
20) Motor Vehicles, Trailers and Semi-trailers	32	2,184.6	32	2,762.3	41	2,886.1
21) Other Transport Equipments						
22) Furniture and Fixture						
23) Jewellery and Related Articles	1	0.7	1	0.8	1	0.9
24) Sports Goods						
25) Handicrafts						
26) Other Manufacturing n.e.s.	16	1,767.3	25	2,413.8	22	1,016.8
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	11	3,026.6	13	2,763.9	15	3,017.6
G. Construction	1	769.0	268	778.6	268	778.6
1) Building	1	769.0	268	778.6	268	778.6
2) Infrastructure						
H. Commerce and Trade	43	3,295.2	55	2,996.2	51	2,815.3
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles						
2) Wholesale and Commission Trade	28	2,606.9	41	2,297.1	36	2,359.3
i) Exports	2	77.9	4	175.1	3	243.3
ii) Imports	10	1,741.6	12	1,317.2	11	1,442.6
iii) Domestic Whole Sales	16	787.4	25	804.7	22	673.4
3) Retail Trade	15	688.3	14	699.1	15	456.0
I. Hotels, Restaurants and Clubs, etc	4	17.4	14	98.1	27	139.2
J. Transport, Storage and Communications	31	4,922.2	47	4,653.1	50	3,429.0
K. Real Estate, Renting and Business Activities	19	486.0	20	1,022.5	21	565.4
1) Real Estate Activities						
2) Renting of Machinery and Equipment	6	88.4	1	28.2	3	87.1
3) Computer and Related Activities	5	286.6	8	281.0	8	357.3
4) Research and Development						
5) Other Business Activities	8	110.9	11	713.2	10	120.9
L. Education	3	3.1	3	3.3	3	3.5
M. Health and Social Work	3	56.2	4	47.2	4	44.8
N. Other Community, Social and Personal Service Activities	2	103.3	2	103.3	2	198.3
O. Other Private Business n.e.s	46	446.3	62	515.7	62	309.0
V. Trust Funds and Non-profit Organizations					4	45.4
VI. Personal	80,212	7,470.4	85,753	8,216.9	93,196	8,929.1
A. Bank Employees	1,314	1,997.7	1,511	2,229.6	1,665	2,285.1
B. Consumer Financing	78,898	5,472.7	84,228	5,986.5	91,517	6,643.2
i) House Building	93	440.3	88	435.4	97	469.4
ii) Transport	1,318	162.6	1,927	237.1	2,826	380.4
iii) Credit Cards	70,032	4,164.1	73,540	4,385.1	78,390	4,647.2
iv) Consumer Durable						
v) Personal Loans	7,455	705.7	8,673	929.0	10,204	1,146.2
C. Other Personal			14	0.8	14	0.8
VII. Others			11	0.8	11	0.8
Total	80,890	62,304.3	86,898	64,689.5	94,405	65,593.1

## 3.2.4 Advances Classified by Borrowers

### Specialised Banks

Borrower	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	859,493	118,799.1	851,417	117,860.5	825,159	113,030.7
I. Government						
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises						
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce						
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	2	57.8	2	101.2	2	115.3
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFI's	2	57.8	2	101.2	2	115.3
IV. Private Sector (Business)	839,569	115,385.4	830,645	114,318.6	804,676	109,434.5
A. Agriculture, Hunting and Forestry	780,975	100,419.0	773,432	99,645.6	754,994	95,080.3
1) Growing of Crops	442,232	60,696.7	441,175	59,689.1	474,782	57,538.0
2) Farming of Animals	253,863	19,990.0	248,753	19,930.9	195,868	18,210.7
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	84,822	19,728.6	83,459	20,022.7	84,324	19,329.4
5) Hunting, Trapping, Forestry & Logging	58	3.8	45	2.9	20	2.2
B. Fishing & Fish Farming, etc.	309	28.3	305	27.4	309	27.4
C. Mining and Quarrying	20	88.0	17	88.0	17	88.1
1) Mining of Coal	12	65.4	9	65.4	9	65.4
2) Crude Petroleum & Natural Gas						
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay	5	15.3	5	15.3	5	15.3
5) Chemical, Fertilizer, Salt, etc.	3	7.3	3	7.3	3	7.3
D. Manufacturing	5,179	8,012.2	5,152	8,004.3	5,060	8,017.1
1) Food Products and Beverages	1,022	1,014.2	1,013	1,022.1	843	999.3
2) Tobacco Products	5	0.2	5	0.2	2	0.2
3) Textiles	401	3,026.9	398	3,037.6	474	3,014.6
i. Spinning, Weaving, Finishing of Textiles	189	2,460.2	189	2,468.0	270	2,452.1
a. Spinning of Fibres	73	1,548.5	73	1,605.0	114	1,593.9
b. Weaving of Textiles	106	128.6	107	131.4	147	138.3
c. Finishing of Textiles	10	783.1	9	731.7	9	719.9
ii. Made-up Textile Articles	16	14.1	16	18.4	15	15.6
iii. Knit Wear	25	486.0	25	486.0	25	486.0
iv. Carpets and Rugs	43	4.6	43	4.7	42	4.5
v. Other Textiles n.e.s.	128	62.1	125	60.5	122	56.4
4) Wearing Apparel, Readymade Garments, etc.	1,071	240.0	1,075	242.5	1,076	248.8
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	339	165.1	339	165.0	336	163.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	34	84.3	33	84.8	32	82.4
ii. Footwear	305	80.8	306	80.1	304	81.2
a. Leather Wear	297	74.4	298	73.8	296	75.1
b. Rubber and Plastic Wear	8	6.4	8	6.4	8	6.1

## 3.2.4 Advances Classified by Borrowers

### Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
6) Wood and Products of Wood Cork	86	55.9	85	55.3	87	59.8
7) Paper, Paperboard and Products	55	248.3	54	235.7	51	235.0
8) Printing, Publishing and Allied Industries	202	101.5	200	94.9	209	104.7
9) Coke and Refined Petroleum Products	7	16.0	8	16.0	4	16.0
10) Chemicals and Chemical Products	471	1,112.2	467	1,111.4	469	1,115.9
11) Rubber and Plastics Products	140	309.3	139	307.9	134	306.6
12) Other Non-metallic Mineral Products	67	725.1	63	746.1	60	747.1
13) Basic Metals	94	367.3	91	341.7	91	362.3
14) Fabricated Metal Products	74	103.8	73	102.5	71	100.4
15) Machinery and Equipment	91	71.9	89	73.9	90	74.2
16) Office, Accounting and Computing Machinery	7	1.9	7	1.9	7	1.9
17) Electrical Machinery and Apparatus	52	43.1	49	42.9	50	44.3
18) Radio, Television and Communication Equipment and Apparatus	4	7.0	4	7.0	5	12.0
19) Medical, Precision and Optical Instruments, Watches and Clocks	43	41.7	42	42.0	42	45.0
20) Motor Vehicles, Trailers and Semi-trailers	32	111.3	32	111.9	31	124.3
21) Other Transport Equipments	10	19.8	8	9.7	6	6.6
22) Furniture and Fixture	375	80.8	373	82.0	374	80.9
23) Jewellery and Related Articles	182	45.8	186	46.7	192	52.0
24) Sports Goods	17	21.6	20	27.0	21	21.5
25) Handicrafts	122	15.6	122	15.6	122	15.7
26) Other Manufacturing n.e.s.	210	65.7	210	64.8	213	64.4
E. Ship Breaking and Waste / Scrape (Junk), etc.	2	0.2	2	0.3	2	0.3
F. Electricity, Gas and Water Supply	34	19.1	33	12.7	32	11.4
G. Construction	1,737	382.8	1,695	333.2	1,609	315.6
1) Building	428	327.0	424	272.9	421	250.2
2) Infrastructure	1,309	55.8	1,271	60.3	1,188	65.4
H. Commerce and Trade	23,967	3,758.9	24,051	3,745.5	24,070	3,695.1
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,799	361.8	1,805	367.7	1,807	365.0
2) Wholesale and Commission Trade	613	258.1	611	246.5	615	255.8
i) Exports	1	0.6	1	0.6	1	0.6
ii) Imports	2	8.1	2	7.9	2	8.1
iii) Domestic Whole Sales	610	249.3	608	238.0	612	247.0
3) Retail Trade	21,555	3,139.0	21,635	3,131.3	21,648	3,074.3
I. Hotels, Restaurants and Clubs, etc	489	183.6	490	185.2	494	191.1
J. Transport, Storage and Communications	11,765	611.0	10,398	548.4	2,324	402.0
K. Real Estate, Renting and Business Activities	8,377	877.0	8,346	730.5	9,034	637.1
1) Real Estate Activities	19	30.8	17	0.8	17	0.8
2) Renting of Machinery and Equipment	1	0.3	1	0.4	1	0.4
3) Computer and Related Activities	10	2.9	10	3.1	11	3.5
4) Research and Development	1	40.0	1	40.0	1	39.8
5) Other Business Activities	8,346	803.1	8,317	686.1	9,004	592.5
L. Education	262	151.7	268	144.1	268	135.0
M. Health and Social Work	379	57.5	381	57.4	378	52.4
N. Other Community, Social and Personal Service Activities	120	52.2	125	48.0	128	25.0
O. Other Private Business n.e.s	5,954	743.8	5,950	748.1	5,957	756.6
V. Trust Funds and Non-profit Organizations	1	19.4			1	19.9
VI. Personal	15,758	2,914.4	16,499	2,963.7	16,645	3,191.6
A. Bank Employees	14,928	2,887.8	15,582	2,930.7	15,596	3,137.1
B. Consumer Financing	830	26.6	917	33.0	1,049	54.6
i) House Building						
ii) Transport	103	2.7	103	2.9	117	3.3
iii) Credit Cards						
iv) Consumer Durable	692	14.6	750	17.7	804	19.7
v) Personal Loans	35	9.4	64	12.4	128	31.6
C. Other Personal						
VII. Others	4,163	422.1	4,271	476.9	3,835	269.3
Total	859,493	118,799.1	851,417	117,860.5	825,159	113,030.7

### 3.3 Advances Classified by Rate of Interest/Return and Securities

#### All Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 12							30 - 06 - 12		31 - 12 - 11
	Securities, Shares & Other Financial Instruments			Fixed Assets Including Machinery			Financial Obligations Others		Total	Total
	Pre-cious Metals	Other Instruments	Mer-chandise	Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00	21,137.2	3,757.0	89,506.7	21,770.9	40,944.0	666.6	66,195.3	243,977.9	228,349.5	153,823.7
01.00*			688.9	279.3	282.3		1,439.1	2,689.6	2,090.1	2,814.9
02.00*		46.0	8,292.6	631.0	552.8		3,297.4	13,418.4	13,240.0	5,063.3
03.00*			4,614.7	8,985.6	1,994.6		319.4	18,940.5	34,854.8	35,914.6
04.00*		12.9	6,694.4	410.7	2,896.4		92.4	25,933.5	36,040.4	29,248.3
05.00*		43.5	5,660.9	789.0	7,308.7		131.1	16,549.1	30,482.2	34,883.0
06.00*		445.4	2,368.9	396.9	2,140.2		55.2	1,643.9	7,050.4	13,886.4
07.00*		309.8	8,883.6	3,306.7	967.3		86.9	1,604.5	15,158.8	19,966.8
08.00*		198.9	2,847.6	1,125.2	2,001.5		1,589.6	1,518.4	9,281.3	29,136.8
08.25			130.7	11.1			1.7	272.3	415.9	1,515.7
08.50		0.7	534.5	495.0	88.5		672.9	646.5	2,438.1	6,690.3
08.75		0.3	3,032.2	2,783.6	177.2		6.6	653.5	6,653.4	1,081.2
09.00	328.9	3,273.3	34,310.5	12,576.1	12,950.6		100.6	19,983.3	83,523.4	329,890.5
09.25			12,588.0	4,186.9	1,666.2		158.1	5,491.8	23,561.0	2,531.9
09.50		38,507.2	119,400.6	22,038.3	31,698.9		756.0	41,109.3	253,510.4	3,669.4
09.75		3,845.6	24,032.5	6,897.1	51.3		53.8	10,382.4	45,262.7	1,144.4
10.00	1,256.4	39,206.4	38,690.0	9,119.3	3,990.3		834.8	18,490.6	111,587.8	34,898.9
10.25		2,407.4	22,013.5	9,611.8	2,217.0		248.2	41,731.0	78,228.9	3,395.7
10.50	1,171.9	3,833.0	32,770.0	18,322.0	2,149.5		911.6	33,662.5	92,820.5	7,465.2
10.75		30.5	18,475.9	13,257.1	3,432.4		288.2	25,844.8	61,328.9	7,287.8
11.00	1,846.2	43,066.5	90,248.2	15,109.9	16,104.0		831.0	29,633.0	196,838.8	144,577.7
11.25	15.9	1,978.3	30,828.5	18,816.5	7,606.4		1,392.2	21,073.3	81,711.0	2,603.9
11.50		802.2	16,643.9	14,797.6	3,359.9		901.4	12,210.7	48,715.7	3,734.8
11.75		1,108.3	24,324.7	7,310.9	7,696.8		865.0	19,286.1	60,591.9	4,485.6
12.00	1,314.7	3,712.4	44,977.8	33,342.9	14,449.7		1,139.6	54,500.5	153,437.5	75,477.4
12.25		1,076.6	30,619.2	9,502.1	10,136.5		1,050.9	49,180.7	101,566.2	25,202.6
12.50		1,347.5	53,451.6	19,304.6	56,786.2		1,083.2	107,842.8	239,815.9	45,918.1
12.75		5,919.6	45,968.6	9,939.8	6,737.6		1,159.7	103,216.3	172,941.8	93,830.0
13.00	465.2	5,024.4	49,551.1	25,765.7	14,853.2		4,093.3	70,060.2	169,813.1	159,978.7
13.25	32.8	1,259.8	20,560.4	13,048.2	6,194.5		489.1	8,246.8	49,831.7	87,336.3
13.50	50.2	445.2	15,002.5	8,519.3	7,722.2		13,794.9	16,220.4	61,754.6	112,438.4
13.75		310.4	7,539.6	7,935.6	6,530.9		287.0	7,301.4	29,905.1	70,785.7
14.00	34.2	6,313.2	34,069.0	11,586.7	52,455.3		1,657.0	27,095.3	133,210.7	207,373.6
14.25		455.8	8,633.6	2,494.1	4,888.4		502.9	9,827.4	26,802.2	123,888.4
14.50		1,421.2	21,931.5	3,719.6	5,950.7		1,454.5	8,297.6	42,775.2	229,455.4
14.75		46.3	6,351.1	4,570.1	3,405.3		110.4	4,800.2	19,283.4	125,393.6
15.00	1,136.1	6,390.6	107,014.0	76,935.0	51,831.8		1,395.6	125,336.7	370,039.8	310,035.4
15.25		79.9	9,453.5	7,105.1	5,021.4		291.7	7,629.5	29,581.1	47,545.1
15.50	30,851.7	382.9	9,377.1	2,383.8	12,554.8		1,099.3	30,057.0	86,706.6	98,682.7
15.75		188.4	4,438.8	14,168.4	4,007.6		219.6	4,485.0	27,507.8	71,216.9
16.00	4,897.5	3,635.0	10,537.7	4,929.2	27,166.1		646.5	31,995.0	83,807.0	163,043.6
16.25		248.1	2,039.1	1,852.1	4,212.5		78.8	3,236.4	11,666.9	22,239.8
16.50	12.3	339.5	4,985.5	964.7	7,439.7		269.4	5,654.7	19,665.8	34,190.0
16.75		89.6	2,035.2	390.8	2,048.3		31.0	2,139.9	6,734.9	14,413.7
17.00	24.2	502.5	13,083.3	4,330.3	10,265.3		6,814.2	21,385.5	56,405.3	180,148.6
17.25		43.9	2,288.4	573.1	1,870.9		70.1	2,202.7	7,049.1	10,183.7
17.50	88.7	9,141.7	3,268.9	486.7	4,716.1		176.4	6,502.9	24,381.3	28,243.0
17.75	150.4	115.7	2,340.0	52.9	978.9		7.3	571.7	4,216.8	5,488.2
18.00	271.7	883.4	15,369.0	4,422.7	17,792.1		323.7	19,752.5	58,815.1	55,218.1
18.25		0.7	1,175.9	121.8	1,542.5		11.1	939.7	3,791.6	6,071.3
18.50		287.9	2,107.9	191.2	3,623.7		421.0	8,914.8	15,546.4	16,349.6
18.75		0.9	503.2	1,459.9	185.6		2.7	544.9	2,697.1	5,186.9
19.00	94.8	213.4	11,213.7	1,245.1	4,990.1		670.6	41,848.5	60,276.3	44,601.4
19.25		0.8	249.3	3.0	52.1		3.5	172.7	481.3	687.0
19.50		42.9	61.7	12.8	70.2		1.9	6,131.3	6,320.8	5,137.1
19.75			696.4	6.9	28.4		0.2	361.9	1,093.8	1,401.8
20.00 & above		413.7	8,929.3	2,040.7	2,730.8		373.0	55,984.7	70,472.3	91,153.5
Total	65,181.1	193,207.2	1,146,876.0	466,433.3	505,515.9		51,292.2	1,260,030.7	3,688,536.3	3,530,004.4
Weighted Average	10.08	11.15	11.15	11.88	12.27		13.21	12.69	11.93	12.81

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

Note:- The table comprises of Interest based and Islamic modes of financing

### 3.3.1 Advances Classified by Rate of Interest/Return and Securities

## Public Sector Banks

(Million Rupees)

(Amount Rupees)										
	31 - 12 - 12								30 - 06 - 12	31 - 12 - 11
Rate of Interest/ Return	Securities, Shares & Other			Fixed						
	Precious Metals	Financial Instruments	Mer- chan- dise	Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00	21,137.2	86.8	30,870.3	5,457.3	8,162.5	33.0	13,017.1	78,764.2	78,197.9	32,707.3
01.00*			21.7	0.1	4.8		15.0	41.5	17.9	1,026.1
02.00*						1.8	2.4	4.2	366.3	43.0
03.00*			100.0	8,744.5	665.8		12,124.1	21,634.4	9,599.8	11,395.5
04.00*			169.9	321.3	109.7	19.2	14,980.3	15,600.4	6,801.4	9,916.0
05.00*				231.5	482.6	58.7	82.8	855.8	996.7	1,825.3
06.00*			0.2	2.2	1.4		455.2	459.1	6,935.3	7,377.0
07.00*		3.5	4,877.4	1,403.2	76.6	37.0	1,152.9	7,550.7	10,627.4	10,371.3
08.00*			791.3	208.8	802.4	473.3	947.5	3,223.2	1,483.1	2,199.1
08.25				0.1				0.1	1.7	2.7
08.50			53.3	12.7	51.8	2.0	5.2	124.9	393.4	1,126.1
08.75							0.4	0.4	11.6	0.4
09.00	328.9	3,112.9	17,062.5	8,567.3	7,688.1	40.3	14,836.9	51,636.9	320,497.3	94,112.5
09.25			418.9	1,906.9	356.5		15.2	2,697.4	1,933.2	74.7
09.50		36,974.5	12,337.0	5,246.7	1,491.8	3.4	1,214.2	57,267.5		62.6
09.75		3,155.2	300.0	50.0			0.1	3,505.3		
10.00	1,256.4	38,702.5	11,649.7	938.4	412.6	6.0	656.4	53,621.9	2,586.9	3,507.1
10.25		1,140.5	10,120.5	2,382.9	874.7	1.4	500.3	15,020.2	144.1	162.7
10.50	1,171.9	67.2	9,883.1	1,306.2	85.2	463.4	0.2	12,977.2	504.8	535.1
10.75			776.8	2,395.4	200.0	20.1	1,133.9	4,526.2	548.1	587.6
11.00	1,846.2	41,067.5	33,722.8	2,729.4	5,266.9	30.6	2,625.3	87,288.7	13,749.7	90,892.4
11.25	15.9	154.7	4,804.0	1,975.4	1,121.7	30.1	762.7	8,864.5	18.6	28.8
11.50		86.3	2,122.4	1,666.7	251.4	25.1	411.0	4,562.9	908.4	1,062.7
11.75		280.4	2,660.1	1,335.3	855.7	540.8	102.9	5,775.2	11.0	2.9
12.00	1,314.7	2,831.1	7,530.8	12,202.3	5,016.7	324.2	14,024.8	43,244.6	21,149.3	8,340.9
12.25		268.4	4,780.2	2,532.9	1,048.9	382.4	521.7	9,534.5	741.9	127.1
12.50		692.4	3,994.9	1,791.1	51,607.6	65.8	22,572.1	80,724.0	2,619.5	1,379.0
12.75		5,580.5	30,812.1	2,568.0	2,186.4	263.8	1,074.3	42,485.2	1,316.9	346.9
13.00	465.2	129.6	6,452.6	2,395.6	2,339.7	197.4	4,428.7	16,408.7	19,757.8	23,994.4
13.25	32.8	125.6	6,783.1	4,771.8	1,155.3	84.1	1,168.7	14,121.4	3,428.8	11,806.6
13.50	50.2	72.7	2,204.0	1,826.9	1,718.7	12,451.7	1,147.0	19,471.2	4,087.3	2,712.8
13.75		27.1	1,265.9	645.0	946.6	113.3	907.7	3,905.7	1,770.6	1,514.4
14.00	34.2	1,068.4	10,714.1	5,221.1	34,410.7	103.3	5,814.2	57,365.9	26,468.4	49,322.6
14.25		32.9	1,515.9	1,462.6	529.3	8.7	1.0	3,550.5	2,834.1	5,078.0
14.50		53.3	9,123.3	161.2	571.2	36.1	1,744.3	11,689.5	44,437.6	8,122.4
14.75		0.8	529.5	384.8	397.9	9.4	8.0	1,330.4	5,215.1	3,099.5
15.00	1,136.1	1,817.6	41,526.7	1,652.9	2,664.1	153.7	6,673.3	55,624.3	68,723.4	66,494.5
15.25			1,070.4	227.8	615.6	9.0	13.5	1,936.4	5,372.4	13,049.7
15.50	30,851.7	160.4	2,884.4	847.5	5,571.7	847.5	20,275.8	61,438.9	65,492.1	91,172.5
15.75			1,515.9	78.4	117.6	0.1	44.0	1,755.9	40,976.9	58,805.1
16.00	4,897.5	23.7	2,615.3	1,380.2	3,589.0	41.9	20,288.8	32,836.5	59,450.6	79,996.6
16.25		150.0	101.9	20.7	428.5		11.5	712.7	1,242.2	9,071.9
16.50	12.3		2,600.4	246.5	810.3	15.7	1,105.5	4,790.7	8,495.2	14,135.9
16.75			175.0	10.5	44.9	0.2	55.1	285.7	633.5	6,062.5
17.00	24.2		2,102.6	1,425.5	1,599.3	6,520.5	9,149.7	20,821.8	24,152.5	18,905.4
17.25			595.5	8.6	103.9		19.3	727.3	618.8	3,080.3
17.50	88.7		278.2	24.6	188.7		911.5	1,491.7	1,802.9	10,024.5
17.75	150.4		1,813.9	7.2	150.9		1.4	2,123.9	636.7	2,156.0
18.00	271.7	5.9	1,975.9	186.2	375.3	1.9	4,739.4	7,554.3	5,544.3	16,755.1
18.25			727.3	82.2	67.7	5.8	283.1	1,166.1	913.1	1,424.4
18.50			1.9	67.0	47.9		29.1	145.9	349.0	1,284.4
18.75				0.2	0.9		1.4	2.5	10.2	14.4
19.00	94.8	0.3	9.5	1.1	499.4		37,052.3	37,657.4	22,914.9	39,059.5
19.25				..	7.1		107.9	115.0	121.7	160.0
19.50		7.0		0.7	0.8		3,762.9	3,771.4	1,933.2	859.6
19.75							3.0	3.0	3.1	5.4
20.00 & above			2,518.7	474.6	140.9	70.7	2,520.4	5,725.3	4,490.5	5,159.8
Total	65,181.1	137,879.5	290,961.7	89,588.0	147,915.8	23,493.6	225,503.1	980,522.8	904,039.1	822,541.4
Weighted Average	10.08	10.43	11.15	10.22	12.19	14.25	12.69	11.48	11.26	13.16

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

**Note:-** The table comprises of Interest based and Islamic modes of financing

## 3.3.2 Advances Classified by Rate of Interest/Return and Securities

### Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 12							30 - 06 - 12		31 - 12 - 11
	Securities, Shares & Other Financial Instruments		Merchandise	Fixed Assets Including Machinery		Real Estate	Financial Obligations	Others	Total	Total
	Pre-cious Metals									
00.00		3,670.2	55,252.6	16,002.6	31,430.4	357.7	50,337.5	157,051.0	148,359.2	113,962.3
01.00*			667.2	279.3	277.5		1,424.1	2,648.0	2,072.2	1,599.1
02.00*		46.0	7,559.9	169.1	129.7		3,295.0	11,796.5	11,050.4	3,935.2
03.00*			4,283.8	241.1	990.9		319.4	5,874.6	11,709.8	17,966.8
04.00*		12.9	6,468.7	54.7	2,786.7		73.2	10,915.6	20,311.8	27,509.6
05.00*		43.5	5,642.9	557.5	6,826.0		72.3	16,463.7	29,605.9	35,887.3
06.00*		445.4	2,368.7	394.7	2,138.7		55.2	1,188.7	6,591.3	7,605.2
07.00*		306.3	3,980.9	1,852.8	890.7		49.9	450.9	7,531.6	11,371.1
08.00*		198.9	2,056.4	916.4	1,199.2		1,116.3	568.8	6,056.0	19,832.2
08.25			130.7	11.0			1.7	35.4	178.8	1,613.2
08.50		0.7	481.2	482.3	36.7		670.9	266.3	1,938.1	5,637.6
08.75		0.3	2,457.2	1,152.2	177.2		6.6	653.1	4,446.5	939.0
09.00		160.4	16,730.5	4,008.8	5,262.5		60.3	5,146.4	31,368.9	7,999.5
09.25			10,556.4	2,280.0	1,309.7		158.1	5,476.7	19,780.9	598.7
09.50		1,532.7	102,626.9	16,291.6	29,858.7		752.7	39,205.4	190,268.0	3,669.4
09.75		690.4	19,219.8	5,514.3	51.3		53.8	9,170.1	34,699.8	2,889.0
10.00		503.9	23,004.0	8,181.0	3,577.6		828.9	17,591.7	53,687.1	32,310.2
10.25		1,267.0	10,160.8	7,228.0	1,342.3		231.1	41,219.6	61,448.9	2,251.6
10.50		3,765.8	21,516.2	17,015.9	2,064.3		360.2	32,480.3	77,202.6	6,768.0
10.75		30.5	16,523.1	10,861.7	3,232.4		260.8	23,278.4	54,186.9	5,983.1
11.00		1,999.0	54,997.9	12,380.5	10,812.1		770.5	25,494.9	106,454.8	128,026.0
11.25		1,823.6	24,110.0	16,784.9	6,484.8		1,362.1	18,387.0	68,952.3	2,585.3
11.50		715.8	14,130.9	12,828.6	2,943.7		840.0	11,030.7	42,489.8	2,826.4
11.75		827.9	21,608.0	5,889.6	6,574.9		315.4	19,175.9	54,391.8	4,474.6
12.00		881.3	36,893.3	21,140.6	9,410.7		801.6	38,107.3	107,234.7	53,406.3
12.25		808.2	25,787.2	6,913.7	8,883.7		668.6	47,747.6	90,809.1	20,366.9
12.50		654.8	48,589.2	17,513.5	4,428.6		1,001.2	84,589.8	156,777.2	37,182.5
12.75		339.1	14,976.8	7,273.0	4,546.7		895.9	102,097.9	130,129.4	86,707.6
13.00		4,894.8	42,686.6	23,370.1	12,513.5		3,895.9	65,618.1	152,979.0	134,505.0
13.25		1,134.1	13,573.8	8,276.4	5,019.9		403.5	7,075.2	35,482.9	81,137.9
13.50		372.5	12,720.1	6,692.4	5,928.5		1,342.4	15,069.0	42,124.9	105,452.3
13.75		283.3	6,273.7	7,290.6	5,567.3		173.7	6,363.7	25,952.4	66,507.3
14.00		5,244.8	23,354.9	6,365.6	18,044.6		1,553.7	21,275.4	75,839.1	176,857.7
14.25		422.9	7,117.6	1,031.4	4,334.0		494.3	9,826.5	23,226.7	118,333.3
14.50		1,367.9	12,808.1	3,558.4	5,379.5		1,418.5	5,203.3	29,735.7	182,532.3
14.75		45.5	5,753.4	4,185.3	2,934.6		101.0	4,789.0	17,808.8	118,708.1
15.00		4,573.0	65,487.3	75,282.1	49,167.7		1,241.9	118,646.7	314,398.8	240,079.2
15.25		79.9	8,383.1	6,877.3	4,405.7		282.7	7,609.2	27,637.9	42,080.5
15.50		222.5	6,492.7	1,348.8	6,983.0		251.8	9,771.6	25,070.6	32,468.7
15.75		188.4	2,922.9	14,090.0	3,890.0		219.5	4,441.0	25,751.9	30,236.8
16.00		3,611.3	7,917.5	3,548.9	23,577.1		604.6	11,706.2	50,965.7	103,471.4
16.25		98.1	1,886.0	1,831.4	3,783.9		78.8	3,224.9	10,903.0	20,526.8
16.50		339.5	2,369.1	718.2	6,629.4		253.6	4,496.1	14,805.9	25,624.9
16.75		89.6	1,855.8	380.3	2,003.4		30.8	2,084.8	6,444.8	13,770.0
17.00		502.5	10,980.4	2,904.8	8,666.1		293.7	12,231.1	35,578.5	155,973.1
17.25		43.9	1,692.9	564.5	1,767.0		70.1	2,183.4	6,321.9	9,564.8
17.50		9,141.7	2,959.9	462.1	4,527.3		176.4	5,591.4	22,858.8	26,409.3
17.75		115.7	526.1	45.7	827.9		7.3	570.2	2,092.9	4,849.8
18.00		877.5	13,132.1	4,236.5	17,410.9		321.8	15,013.1	50,991.9	49,411.9
18.25		0.7	448.6	39.5	1,474.7		5.3	656.6	2,625.5	5,158.2
18.50		287.9	2,106.0	124.2	3,575.8		421.0	8,885.6	15,400.5	16,000.7
18.75		0.9	503.2	1,459.7	184.7		2.7	543.5	2,694.6	5,176.8
19.00		213.1	11,204.2	1,244.0	4,490.7		670.6	4,768.7	22,591.3	21,664.2
19.25		0.8	249.3	2.9	45.0		3.5	64.8	366.3	565.3
19.50		35.9	61.7	12.1	69.4		1.9	2,368.4	2,549.4	3,203.9
19.75			696.4	6.9	28.4		0.2	359.0	1,090.8	1,398.7
20.00 & above		413.7	6,377.9	1,566.1	2,589.9		284.7	50,438.6	61,670.9	80,516.9
Total		55,327.2	825,322.4	371,735.7	353,488.1		27,287.0	1,012,548.7	2,645,709.1	2,561,275.8
Weighted Average	-	12.95	11.23	12.33	12.37		12.45	12.68	12.14	13.34

\*01.00 stands for 00.25 to 01.00

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: : : : : : : :

\*08.00 stands for 07.25 to 08.00

Note:- The table comprises of Interest based and Islamic modes of financing



### 3.3.3 Advances Classified by Rate of Interest/Return and Securities

#### Foreign Banks

(Million Rupees)

	31 - 12 - 12							30 - 06 - 12	31 - 12 - 11	
Rate of Interest/ Return	Securities, Shares & Other		Mer- chan- dise	Fixed Assets Including Machinery	Real Estate	Financial		Total	Total	Total
	Pre- cious Metals	Financial Instruments				Obligations	Others			
00.00			3,383.8	311.0	1,351.1	276.0	2,840.8	8,162.7	1,792.5	7,154.1
01.00*										189.7
02.00*			732.7	462.0	423.0			1,617.7	1,823.3	1,085.1
03.00*			230.9		337.9		941.8	1,510.6	4,845.4	3,520.5
04.00*			55.9	34.7			37.6	128.2	399.6	1,109.9
05.00*			18.0				2.6	20.6	183.0	335.6
06.00*									38.1	
07.00*			25.2	50.6			0.7	76.5	89.8	126.6
08.00*							2.1	2.1	2.7	331.5
08.25							237.0	237.0		
08.50							375.0	375.0		
08.75			575.0	1,631.4				2,206.4		
09.00			517.6					517.6		
09.25			1,082.6					1,082.6		
09.50			4,436.8	500.0	348.4		689.7	5,974.8		
09.75			4,512.6	1,332.8			1,212.2	7,057.6		
10.00			4,036.3				242.4	4,278.7	1.9	3.7
10.25			1,732.3	0.8		15.7	11.1	1,759.9	1,000.0	440.0
10.50			1,370.7			87.9	1,182.0	2,640.7	192.4	710.0
10.75			1,176.0			7.3	1,432.4	2,615.7	756.6	996.6
11.00			1,527.6		25.0	29.9	1,512.8	3,095.3	2,801.9	4,154.6
11.25			1,914.5	56.1		..	1,923.6	3,894.3		
11.50			390.6	302.4	164.7	36.3	769.0	1,663.0		
11.75			56.6	86.0	266.2	8.8	7.3	424.9		
12.00			553.7		22.3	13.8	2,368.4	2,958.2	921.8	1,892.0
12.25			51.8	55.5	203.9		911.4	1,222.6	4,093.9	1,901.0
12.50		0.3	867.4		750.0	16.2	680.8	2,314.7	6,116.2	5,304.9
12.75			179.7	98.8	4.5		44.2	327.2	5,805.4	4,795.7
13.00			411.9				13.5	425.4	5,715.9	4,060.8
13.25		0.1	203.5		19.3	1.5	3.0	227.4	2,769.6	1,135.3
13.50			78.4		74.9	0.7	4.4	158.5	2,898.8	1,889.8
13.75					17.0		30.0	47.0	2,507.7	2,961.5
14.00							5.6	5.6	4,047.5	5,393.7
14.25					25.0			25.0	2,721.0	756.4
14.50							1,350.0	1,350.0	2,485.5	2,168.0
14.75			68.2		72.8		3.2	144.2	1,470.4	1,103.4
15.00							16.7	16.7	1,232.8	1,527.5
15.25							6.8	6.8	92.2	1,069.4
15.50				187.5			9.7	197.2	721.9	1,360.4
15.75									3.1	2,117.8
16.00			4.9					4.9	121.5	423.9
16.25			51.2					51.2	470.9	707.0
16.50			16.1				53.1	69.1	70.0	92.1
16.75			4.4					4.4	10.2	131.5
17.00			0.3				4.6	4.9	23.1	12.7
17.25										51.1
17.50			30.9					30.9	30.9	7.2
17.75									1.7	86.6
18.00			261.1		5.9			267.0	261.9	262.0
18.25										3.5
18.50										6.4
18.75										
19.00							27.6	27.6	22.2	24.3
19.25										
19.50										
19.75										
20.00 & above			32.7			17.6	3,025.8	3,076.2	6,146.1	4,189.3
Total		0.4	30,591.9	5,109.6	4,112.0	511.7	21,978.8	62,304.3	64,689.5	65,593.1
Weighted Average	-	12.67	8.97	8.49	6.25	5.52	13.05	10.16	13.61	12.24

\*01.00 stands for 00.25 to 01.00

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: : : : : : : :

\*08.00 stands for 07.25 to 08.00

Note:- The table comprises of Interest based and Islamic modes of financing

### 3.4 Advances Classified by Rate of Interest/Return and Borrowers

#### All Banks

(Million Rupees)

31 - 12 - 12										30 - 06 - 12	31 - 12 - 11	
Rate of Interest/ Return	Domestic Constituents									Total	Total	
	Non-Residents	Non-financial			Trust Funds and Non-profit			Sub Total	Total			
		Government	Public Sector Enterprises	NBFI'S	Private Sector (Business)	Organisations	Personal					Others
00.00		5,635.1	3,473.9	655.8	221,286.8	57.3	12,493.0	376.1	243,977.9	243,977.9	228,349.5	153,823.7
01.00*		107.0	1,000.0		1,567.5		15.1		2,689.6	2,689.6	2,090.1	2,814.99
02.00*			20.7	6.0	12,050.8		1,340.0	0.8	13,418.4	13,418.4	13,240.0	5,063.3
03.00*					16,949.1	0.2	17,425.9	479.6	34,854.8	34,854.8	35,914.6	32,882.8
04.00*					9,958.0	1.4	24,598.4	1,482.6	36,040.4	36,040.4	29,248.3	38,535.5
05.00*					8,699.0	70.2	21,709.2	3.8	30,482.2	30,482.2	34,883.0	38,048.2
06.00*				122.3	5,019.7		1,768.3	140.1	7,050.4	7,050.4	13,886.4	14,982.2
07.00*				9.2	14,731.5		418.1		15,158.8	15,158.8	19,966.8	21,869.0
08.00*					8,847.1		433.6	0.6	9,281.3	9,281.3	29,136.8	22,362.8
08.25			237.0		177.6		1.2	..	415.9	415.9	1,515.7	
08.50					2,246.5		191.6		2,438.1	2,438.1	6,690.3	6,763.8
08.75					6,652.8		0.6		6,653.4	6,653.4	1,081.2	939.4
09.00	4,488.6	2,471.6			68,980.6	2,000.9	1,659.7	3,922.1	83,523.4	83,523.4	329,890.5	102,112.0
09.25		..	275.2		23,224.5		61.3		23,561.0	23,561.0	2,531.9	712.4
09.50		41,607.4	674.8		210,787.0	165.0	147.3	129.0	253,510.4	253,510.4	3,669.4	2,471.1
09.75	200.0	8,290.5	1,054.8		34,899.9	747.0	70.6		45,262.7	45,262.7	1,144.4	2,889.0
10.00		46,690.2	2,669.5		60,776.8	121.7	916.1	413.6	111,587.8	111,587.8	34,898.9	40,063.9
10.25	500.0	36,354.8	4,820.2		35,883.3	289.0	381.5		78,228.9	78,228.9	3,395.7	6,869.5
10.50		36,743.2	213.3		55,147.9	408.4	307.7		92,820.5	92,820.5	7,465.2	12,863.1
10.75	287.3	11,080.8	2,097.8		47,560.2	200.0	102.7		61,328.9	61,328.9	7,287.8	7,228.8
11.00		46,429.6	5,938.8		139,954.1	866.4	2,722.2	927.6	196,838.8	196,838.8	144,577.7	283,420.6
11.25	28.4	4,387.6	1,159.1		75,657.8	302.4	144.2	31.6	81,711.0	81,711.0	2,603.9	2,940.3
11.50		1,308.8	988.9		45,622.6	400.9	393.2	1.2	48,715.7	48,715.7	3,734.8	3,291.9
11.75	3,101.4	3,077.2	374.3		52,722.0	527.0	471.9	318.2	60,591.9	60,591.9	4,485.6	11,382.8
12.00	14,023.4	4,495.6	3,915.7		125,743.5	567.2	2,324.4	2,367.8	153,437.5	153,437.5	75,477.4	39,927.1
12.25	29,799.9	4,565.3	541.9		65,727.1	170.7	540.3	220.9	101,566.2	101,566.2	25,202.6	27,915.4
12.50	105,741.4	14,608.8	715.0		116,392.7	311.4	1,733.7	312.9	239,815.9	239,815.9	45,918.1	30,515.2
12.75	123,524.8	3,941.3	39.9		44,529.5	236.3	580.8	89.1	172,941.8	172,941.8	93,830.0	34,531.3
13.00	8,883.9	31,718.3	4,876.7		122,032.0	72.4	1,262.8	967.1	169,813.1	169,813.1	159,978.7	93,287.1
13.25	1,000.0	2,891.6	942.2		44,242.9	77.8	371.6	305.6	49,831.7	49,831.7	87,336.3	68,202.1
13.50	12,230.4	0.8	485.9		44,271.2	1,498.3	2,911.3	356.8	61,754.6	61,754.6	112,438.4	43,977.2
13.75	198.3		237.8		28,251.8	2.4	1,214.9		29,905.1	29,905.1	70,785.7	73,838.9
14.00	7,351.0	7,082.6	2,201.2		111,011.6	359.8	5,006.3	198.2	133,210.7	133,210.7	207,373.6	143,140.2
14.25	5,800.6	1,150.7	127.2		17,729.9	59.0	1,934.0	0.7	26,802.2	26,802.2	123,888.4	57,939.9
14.50	9,304.1	183.3	35.8		29,796.7	112.1	3,304.7	38.6	42,775.2	42,775.2	229,455.4	74,178.5
14.75			974.4		16,037.5	30.5	2,241.0		19,283.4	19,283.4	125,393.6	81,698.6
15.00	74,941.7	17,897.7	7,680.3		251,172.9	2,404.8	15,140.0	802.5	370,039.8	370,039.8	310,035.4	254,193.7
15.25			2.9		26,307.8	16.8	3,242.9	10.6	29,581.1	29,581.1	47,545.1	90,836.0
15.50	420.2	221.3	166.8		72,118.1	16.2	13,174.3	589.7	86,706.6	86,706.6	98,682.7	140,293.8
15.75		9,986.3	11.4		12,886.0	456.3	4,167.9		27,507.8	27,507.8	71,216.9	184,958.3
16.00	1,958.8	1,000.0	23.0		71,224.8	23.4	9,347.3	229.7	83,807.0	83,807.0	163,043.6	321,136.0
16.25					7,207.7	10.3	4,446.0	3.0	11,666.9	11,666.9	22,239.8	74,714.1
16.50	36.3		155.9		15,576.0	29.9	3,867.8		19,665.8	19,665.8	34,190.0	65,258.3
16.75	1,001.0				4,071.1	5.2	1,657.6		6,734.9	6,734.9	14,413.7	47,453.6
17.00		697.1	68.9		38,144.9	5,386.1	11,404.9	703.4	56,405.3	56,405.3	180,148.6	174,813.6
17.25	2.4	15.8	62.3		4,777.9		2,188.5	2.2	7,049.1	7,049.1	10,183.7	30,582.8
17.50	7,782.1	819.5	445.2		13,717.9		1,616.5		24,381.3	24,381.3	28,243.0	36,325.1
17.75			1.7		3,685.9	2.6	526.7		4,216.8	4,216.8	5,488.2	18,672.3
18.00	5,000.0	3,757.8	313.9		41,379.6	3.8	8,273.4	86.6	58,815.1	58,815.1	55,218.1	93,862.6
18.25			2.3		3,246.3	4.4	515.4	23.1	3,791.6	3,791.6	6,071.3	20,659.9
18.50		2.8	1.7		8,969.8		6,532.6	39.6	15,546.4	15,546.4	16,349.6	20,828.2
18.75					787.6		1,909.5		2,697.1	2,697.1	5,186.9	
19.00		13.2	204.9		20,625.7		37,916.2	1,474.0	60,276.3	60,276.3	44,601.4	53,226.5
19.25					333.8		147.5		481.3	481.3	687.0	3,798.8
19.50					475.6		5,838.2		6,320.8	6,320.8	5,137.1	3,719.6
19.75					934.8		159.1		1,093.8	1,093.8	1,401.8	1,370.5
20.00 & above			1,211.4	185.4	17,148.1	0.1	51,909.9	17.5	70,472.3	70,472.3	91,153.5	79,657.4
Total		423,364.0	349,623.1	45,324.4	2,539,961.3	18,015.7	295,181.1	17,066.6	3,688,536.3	3,688,536.3	3,530,004.4	3,310,192.5

\*01.00 stands for 00.25 to 01.00 Note:- The table comprises of Interest based and Islamic modes of financing

: : : : : : : :

: : : : : : : :

\*08.00 stands for 07.25 to 08.00



## 3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

### Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 12									30 - 06 - 12		31 - 12 - 11
	Domestic Constituents											
	Non-Residents	Non-financial			Trust Funds and				Sub Total	Total	Total	Total
		Government	Public Sector Enterprises	NBFI'S	Private Sector (Business)	Organisations	Non-profit	Personal				
00.00		81.7	3,473.9	538.9	145,054.3	57.3		7,823.6	21.4	157,051.0	157,051.0	148,359.2
01.00*		107.0	1,000.0		1,540.9			0.1		2,648.0	2,648.0	2,072.2
02.00*			20.7	6.0	10,852.8			916.9		11,796.5	11,796.5	11,050.4
03.00*					7,867.3	0.2		3,822.2	20.1	11,709.8	11,709.8	21,469.3
04.00*					9,201.6	1.4		11,053.3	55.5	20,311.8	20,311.8	22,047.3
05.00*					7,994.4	70.2		21,537.4	3.8	29,605.9	29,605.9	33,703.2
06.00*				122.3	4,595.5			1,734.2	139.4	6,591.3	6,591.3	6,913.1
07.00*				9.2	7,113.2			409.2		7,531.6	7,531.6	9,249.6
08.00*					5,636.4			419.4	0.3	6,056.0	6,056.0	27,651.0
08.25					177.6			1.2	..	178.8	178.8	1,514.0
08.50					1,749.0			189.1		1,938.1	1,938.1	6,296.9
08.75					4,446.3			0.2		4,446.5	4,446.5	1,069.6
09.00					31,039.4	0.9		322.7	5.9	31,368.9	31,368.9	9,393.2
09.25					19,724.8			56.2		19,780.9	19,780.9	598.7
09.50			4,383.3	674.5	184,773.4	165.0		142.8	129.0	190,268.0	190,268.0	3,669.4
09.75			3,712.2	899.6	29,070.5	747.0		70.5		34,699.8	34,699.8	1,144.4
10.00		200.0	8,821.2	1,437.9	42,145.3	121.7		773.9	387.2	53,687.1	53,687.1	32,310.2
10.25		100.0	36,354.8	2,648.1	22,017.5	289.0		39.5		61,448.9	61,448.9	2,251.6
10.50			29,483.1	167.0	47,182.2	108.4		261.9		77,202.6	77,202.6	6,768.0
10.75		200.0	10,531.4	1,750.7	41,402.2	200.0		102.7		54,186.9	54,186.9	5,983.1
11.00			3,557.6	676.5	99,114.9	866.4		1,368.1	871.4	106,454.8	106,454.8	128,026.0
11.25		28.4	3,844.0	1,159.1	63,502.9	302.4		84.0	31.6	68,952.3	68,952.3	2,585.3
11.50			1,308.8	839.0	39,558.1	400.9		381.8	1.2	42,489.8	42,489.8	2,826.4
11.75		3,101.4	3,077.2	374.3	47,022.0	27.0		471.8	318.2	54,391.8	54,391.8	4,474.6
12.00		9,544.0	4,495.6	2,413.4	89,715.2	102.2		624.6	339.7	107,234.7	107,234.7	53,400.3
12.25		29,799.9	4,565.3	541.9	55,099.2	69.1		512.7	220.9	90,809.1	90,809.1	20,366.9
12.50		83,765.9	14,608.8	48.3	56,307.8	19.7		1,713.8	312.9	156,777.2	156,777.2	37,182.5
12.75		93,641.3	3,941.3	39.9	31,884.0	1.4		532.4	89.1	130,129.4	130,129.4	86,707.6
13.00		8,771.9	31,559.6	4,876.7	105,740.9	72.4		1,029.3	928.3	152,979.0	152,979.0	134,505.0
13.25		1,000.0	2,891.6	942.2	30,211.1	74.4		363.4	0.3	35,482.9	35,482.9	81,137.9
13.50		130.1	0.8	485.9	37,104.5	1,498.3		2,886.7	18.5	42,124.9	42,124.9	105,452.3
13.75				237.8	24,658.8	2.4		1,053.4		25,952.4	25,952.4	66,507.3
14.00		7,189.9	5,778.9	1,947.3	57,577.7	359.8		2,825.1	160.5	75,839.1	75,839.1	176,857.7
14.25		5,800.6	1,150.7	127.2	14,154.9	59.0		1,933.6	0.7	23,226.7	23,226.7	118,333.3
14.50		2,711.1	183.3	35.8	24,512.3	112.1		2,142.5	38.6	29,735.7	29,735.7	182,532.3
14.75				974.4	14,568.1	30.5		2,235.8		17,808.8	17,808.8	118,708.1
15.00		48,555.3	17,877.7	7,058.4	224,733.9	2,385.4		13,000.2	787.8	314,398.8	314,398.8	240,079.2
15.25				2.9	24,424.2	16.8		3,183.4	10.6	27,637.9	27,637.9	42,080.5
15.50		333.3	221.3	1.0	16,752.1	16.2		7,740.7	6.0	25,070.6	25,070.6	32,468.7
15.75			9,986.3	11.4	11,130.9	456.3		4,167.0		25,751.9	25,751.9	30,236.8
16.00		1,930.6	1,000.0	23.0	40,913.9	4.0		7,026.3	67.8	50,965.7	50,965.7	103,471.4
16.25					6,453.4	10.3		4,436.3	3.0	10,903.0	10,903.0	20,526.8
16.50		28.9		155.9	10,840.0	29.9		3,751.2		14,805.9	14,805.9	25,624.9
16.75		1,001.0			3,816.4	5.2		1,622.1		6,444.8	6,444.8	13,770.0
17.00			547.5	12.0	27,959.4	1.1		7,045.3	13.2	35,578.5	35,578.5	155,973.1
17.25		2.4	15.8	62.3	4,095.0			2,144.2	2.2	6,321.9	6,321.9	9,564.8
17.50		7,782.1	819.5	445.2	12,421.9	1,389.9				22,858.8	22,858.8	26,409.3
17.75					1,582.6	2.6		507.8		2,092.9	2,092.9	4,849.8
18.00		5,000.0	3,757.8	313.4	37,164.4	3.8		4,697.7	54.8	50,991.9	50,991.9	49,411.9
18.25					2,123.4	4.4		474.5	23.1	2,625.5	2,625.5	5,158.2
18.50				0.9	8,905.5			6,454.5	39.6	15,400.5	15,400.5	16,000.7
18.75					786.6			1,908.0		2,694.6	2,694.6	5,176.8
19.00			204.9	42.2	19,867.4			2,466.6	10.2	22,591.3	22,591.3	21,664.2
19.25					325.2			41.1		366.3	366.3	565.3
19.50					474.0			2,075.4		2,549.4	2,549.4	3,203.9
19.75					934.8			156.1		1,090.8	1,090.8	1,398.7
20.00 & above			445.5	185.4	13,634.1	0.1		47,388.3	17.5	61,670.9	61,670.9	80,516.9
Total		310,807.0	213,620.3	32,287.6	1,883,656.2	8,695.2		191,512.6	5,130.3	2,645,709.1	2,645,709.1	2,561,275.8

\*01.00 stands for 00.25 to 01.00 Note:- The table comprises of Interest based and Islamic modes of financing

: : : : : : : :

: : : : : : : :

\*08.00 stands for 07.25 to 08.00

### Foreign Banks

\*01.00 stands for 00.25 to 01.00  
: : : : : :  
: : : : : :  
\*08.00 stands for 07.25 to 08.00

**Note:-** The table comprises of Intrest based and Islamic modes of financing

NOTE: THE TABLE COMPRISES OF INTEREST-BASED AND FORMING MODES OF THINKING.

### 3.5 Advances Classified by

All

As on

Size of Account* (Rs.)	Domestic									
	Non-Residents		Government		Non-Financial Public Sector Enterprises		NBFT'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									11,995	16.9
5,000 to 10,000									12,547	78.9
10,000 to 20,000									24,617	303.4
20,000 to 25,000					1	..			8,453	189.8
25,000 to 30,000					1	..			4,151	115.3
30,000 to 40,000							1	..	16,404	582.1
40,000 to 50,000					1	..	3	0.1	26,833	1,211.2
50,000 to 60,000			1	0.1					51,100	2,866.6
60,000 to 70,000							6	0.4	112,653	7,376.7
70,000 to 80,000									105,275	7,837.2
80,000 to 90,000									56,972	4,788.5
90,000 to 100,000									39,326	3,702.2
100,000 to 200,000			609	95.7	1	0.1	795	124.7	603,965	87,425.8
200,000 to 300,000			1	0.3	4	1.0	287	68.2	186,799	43,896.7
300,000 to 400,000					48	14.9	13	4.3	52,584	17,737.4
400,000 to 500,000							61	27.5	39,681	17,700.6
500,000 to 600,000					6	3.1	6	3.2	16,068	8,716.6
600,000 to 700,000			1	0.7	12	7.8	5	3.2	8,372	5,437.0
700,000 to 800,000			3	2.1	2	1.4	3	2.3	10,322	7,792.0
800,000 to 900,000					15	12.8	3	2.5	6,324	5,377.7
900,000 to 1,000,000					14	12.9	1	0.9	5,585	5,327.7
1,000,000 to 2,000,000			6	10.4	141	221.1	11	16.0	25,275	36,303.3
2,000,000 to 3,000,000			5	12.6	1	2.7	11	28.3	11,678	28,623.2
3,000,000 to 4,000,000					234	825.3	5	17.4	6,863	23,801.7
4,000,000 to 5,000,000					190	808.2	4	17.4	5,084	22,877.6
5,000,000 to 6,000,000			1	5.9	199	1,096.4	10	53.9	4,006	21,858.6
6,000,000 to 7,000,000					90	584.9	13	85.4	2,748	17,794.0
7,000,000 to 8,000,000			4	29.1	1	7.0	2	14.2	2,129	15,904.3
8,000,000 to 9,000,000			3	26.8	8	71.6	6	50.3	2,198	18,647.6
9,000,000 to 10,000,000							1	9.2	1,685	16,105.3
10,000,000 & Over			167	423,180.4	263	345,951.7	249	44,794.9	25,549	2,109,565.5
<b>Total</b>			<b>801</b>	<b>423,364.0</b>	<b>1,232</b>	<b>349,623.1</b>	<b>1,496</b>	<b>45,324.4</b>	<b>1,487,241</b>	<b>2,539,961.3</b>

\*The upper limits of the range is exclusive of amounts e.g. Rs.500,000 to 600,000 stands for Rs.500,000 and over but less than Rs.600,000

# Size of Accounts and Borrowers

## Banks

31st December, 2012

(Million Rupees)

Trust Funds & Non Profit Organisations										Size of Account* (Rs.)	
Personal		Others		Sub Total		Total					
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
4	..	10,291	22.8	903	2.5	23,193	42.2	23,193	42.2	Less Than 5,000	
7	..	7,118	52.1	200	1.5	19,872	132.4	19,872	132.4	5,000 to 10,000	
		202,272	2,907.1	272	3.6	227,161	3,214.1	227,161	3,214.1	10,000 to 20,000	
		326,348	6,721.7	174	3.9	334,976	6,915.5	334,976	6,915.5	20,000 to 25,000	
		236,035	6,491.8	78	2.2	240,265	6,609.3	240,265	6,609.3	25,000 to 30,000	
		65,422	2,180.3	161	5.6	81,988	2,768.0	81,988	2,768.0	30,000 to 40,000	
1	..	98,251	4,373.8	97	4.6	125,186	5,589.8	125,186	5,589.8	40,000 to 50,000	
1	0.1	23,309	1,295.4	166	8.8	74,577	4,170.9	74,577	4,170.9	50,000 to 60,000	
		41,078	2,638.6	147	9.4	153,884	10,025.2	153,884	10,025.2	60,000 to 70,000	
		43,704	3,305.8	30	2.2	149,009	11,145.2	149,009	11,145.2	70,000 to 80,000	
2	0.2	61,062	5,174.4	328	27.6	118,364	9,990.5	118,364	9,990.5	80,000 to 90,000	
		102,305	9,653.2	133	12.4	141,764	13,367.8	141,764	13,367.8	90,000 to 100,000	
6	1.0	315,402	44,803.5	4,505	799.7	925,283	133,250.5	925,283	133,250.5	100,000 to 200,000	
8	2.2	127,658	29,718.8	5,268	1,201.5	320,025	74,888.6	320,025	74,888.6	200,000 to 300,000	
4	1.4	53,759	18,736.4	454	149.9	106,862	36,644.4	106,862	36,644.4	300,000 to 400,000	
11	5.1	19,486	8,708.9	232	110.0	59,471	26,552.1	59,471	26,552.1	400,000 to 500,000	
7	4.0	22,450	11,948.3	152	79.2	38,689	20,754.5	38,689	20,754.5	500,000 to 600,000	
17	10.8	17,488	11,365.7	61	39.8	25,956	16,865.0	25,956	16,865.0	600,000 to 700,000	
8	5.6	6,976	5,193.4	93	70.2	17,407	13,067.0	17,407	13,067.0	700,000 to 800,000	
2	1.7	3,384	2,880.5	346	288.4	10,074	8,563.6	10,074	8,563.6	800,000 to 900,000	
3	2.9	2,397	2,275.0	495	465.6	8,495	8,085.1	8,495	8,085.1	900,000 to 1,000,000	
9	13.2	24,245	34,731.2	1,754	2,690.1	51,441	73,985.3	51,441	73,985.3	1,000,000 to 2,000,000	
10	21.6	11,604	28,504.6	317	740.3	23,626	57,933.3	23,626	57,933.3	2,000,000 to 3,000,000	
7	24.6	3,644	12,849.3	28	98.0	10,781	37,616.2	10,781	37,616.2	3,000,000 to 4,000,000	
		1,663	7,483.6	34	149.6	6,975	31,336.4	6,975	31,336.4	4,000,000 to 5,000,000	
2	10.2	1,603	8,851.1	17	87.0	5,838	31,963.1	5,838	31,963.1	5,000,000 to 6,000,000	
1	6.6	354	2,310.7	27	166.9	3,233	20,948.6	3,233	20,948.6	6,000,000 to 7,000,000	
4	30.0	181	1,358.3	4	30.4	2,325	17,373.4	2,325	17,373.4	7,000,000 to 8,000,000	
		211	1,780.5	8	69.8	2,434	20,646.6	2,434	20,646.6	8,000,000 to 9,000,000	
2	19.3	134	1,285.8	5	47.9	1,827	17,467.5	1,827	17,467.5	9,000,000 to 10,000,000	
85	17,855.1	508	15,578.6	79	9,698.1	26,900	2,966,624.3	26,900	2,966,624.3	10,000,000 & Over	
201	18,015.7	1,830,342	295,181.1	16,568	17,066.6	3,337,881	3,688,536.3	3,337,881	3,688,536.3	Total	

## 3.6 Advances Classified by Size of Accounts

### All Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		23,193	42.2	45,163	55.2	102,511	88.6
5,000 to 10,000		19,872	132.4	30,695	223.2	18,254	136.6
10,000 to 20,000		227,161	3,214.1	572,248	8,693.5	597,986	9,306.7
20,000 to 25,000		334,976	6,915.5	27,781	650.4	66,950	1,558.5
25,000 to 30,000		240,265	6,609.3	236,295	6,633.3	116,243	3,339.8
30,000 to 40,000		81,988	2,768.0	80,431	2,794.8	153,485	4,971.8
40,000 to 50,000		125,186	5,589.8	79,871	3,670.6	129,398	5,906.2
50,000 to 60,000		74,577	4,170.9	123,352	6,896.8	53,089	2,955.2
60,000 to 70,000		153,884	10,025.2	146,307	9,579.6	95,159	6,264.8
70,000 to 80,000		149,009	11,145.2	177,469	13,229.6	168,958	12,818.1
80,000 to 90,000		118,364	9,990.5	131,109	11,229.3	256,465	21,832.9
90,000 to 100,000		141,764	13,367.8	150,662	14,387.0	176,314	16,702.7
100,000 to 200,000		925,283	133,250.5	998,760	141,412.7	1,039,000	142,537.8
200,000 to 300,000		320,025	74,888.6	238,823	56,617.4	176,376	42,538.7
300,000 to 400,000		106,862	36,644.4	83,981	28,559.9	78,094	26,704.0
400,000 to 500,000		59,471	26,552.1	68,755	31,236.4	55,841	25,684.1
500,000 to 600,000		38,689	20,754.5	38,167	20,497.3	25,519	13,797.0
600,000 to 700,000		25,956	16,865.0	21,973	14,464.1	19,250	12,741.1
700,000 to 800,000		17,407	13,067.0	13,903	10,452.0	17,346	12,989.9
800,000 to 900,000		10,074	8,563.6	9,312	7,874.2	8,570	7,233.1
900,000 to 1,000,000		8,495	8,085.1	7,834	7,418.5	8,121	7,729.3
1,000,000 to 2,000,000		51,441	73,985.3	49,437	69,685.1	47,315	65,696.6
2,000,000 to 3,000,000		23,626	57,933.3	21,054	51,177.4	24,825	59,664.2
3,000,000 to 4,000,000		10,781	37,616.2	12,338	42,013.7	11,555	40,157.2
4,000,000 to 5,000,000		6,975	31,336.4	7,074	31,927.2	7,957	36,050.8
5,000,000 to 6,000,000		5,838	31,963.1	5,682	31,122.5	5,608	30,502.3
6,000,000 to 7,000,000		3,233	20,948.6	4,209	27,476.4	3,314	21,426.2
7,000,000 to 8,000,000		2,325	17,373.4	2,998	22,621.1	2,601	19,461.2
8,000,000 to 9,000,000		2,434	20,646.6	2,679	22,670.0	1,963	16,648.9
9,000,000 to 10,000,000		1,827	17,467.5	2,063	19,575.1	2,086	19,901.0
10,000,000 & Over		26,900	2,966,624.3	26,257	2,815,160.2	26,299	2,622,847.5
Total		3,337,881	3,688,536.3	3,416,682	3,530,004.4	3,496,452	3,310,192.5



### 3.6.1 Advances Classified by Size of Accounts

#### Public Sector Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		5,331	16.3	8,299	19.0	6,198	13.6
5,000 to	10,000	8,943	63.0	9,942	71.5	8,343	59.4
10,000 to	20,000	11,962	186.9	31,273	423.9	10,270	153.8
20,000 to	25,000	10,276	231.2	7,562	168.3	7,760	175.4
25,000 to	30,000	7,101	196.6	8,549	239.0	8,766	242.0
30,000 to	40,000	22,418	796.1	19,756	700.4	19,283	672.7
40,000 to	50,000	31,004	1,391.0	33,802	1,519.3	19,471	877.3
50,000 to	60,000	58,650	3,292.2	47,680	2,642.4	36,277	2,024.7
60,000 to	70,000	122,666	8,034.8	125,370	8,210.8	67,492	4,454.8
70,000 to	80,000	118,612	8,834.1	127,706	9,543.9	108,905	8,215.8
80,000 to	90,000	67,023	5,641.0	76,142	6,455.9	162,020	13,766.2
90,000 to	100,000	56,525	5,358.4	82,088	7,825.4	122,992	11,676.1
100,000 to	200,000	793,967	115,051.1	865,953	123,465.7	891,578	121,233.8
200,000 to	300,000	254,866	59,558.1	175,779	41,557.7	126,330	30,184.7
300,000 to	400,000	54,684	18,441.0	44,381	14,854.9	29,892	10,007.4
400,000 to	500,000	34,696	15,368.9	23,551	10,470.8	15,180	6,808.2
500,000 to	600,000	10,746	5,875.8	13,302	7,059.0	8,565	4,644.6
600,000 to	700,000	7,943	5,126.0	5,533	3,613.7	3,260	2,103.6
700,000 to	800,000	5,450	4,104.6	4,487	3,374.3	2,490	1,866.0
800,000 to	900,000	3,174	2,697.9	3,322	2,803.0	3,038	2,562.1
900,000 to	1,000,000	1,307	1,243.2	2,261	2,108.4	1,646	1,561.9
1,000,000 to	2,000,000	15,758	23,644.6	14,254	19,971.8	17,531	23,925.6
2,000,000 to	3,000,000	4,292	9,943.7	2,452	5,909.2	2,828	6,762.9
3,000,000 to	4,000,000	1,580	5,465.0	2,303	7,802.2	1,430	4,978.4
4,000,000 to	5,000,000	1,021	4,659.2	1,268	5,750.2	1,023	4,600.7
5,000,000 to	6,000,000	565	3,048.9	604	3,235.9	489	2,654.8
6,000,000 to	7,000,000	444	2,865.0	461	2,958.1	589	3,791.4
7,000,000 to	8,000,000	370	2,773.7	374	2,825.6	253	1,906.2
8,000,000 to	9,000,000	202	1,708.3	232	1,972.4	215	1,830.1
9,000,000 to	10,000,000	254	2,410.6	221	2,086.4	258	2,444.9
10,000,000 & Over		4,291	662,495.9	3,344	604,400.0	3,943	546,342.2
Total		1,716,121	980,522.8	1,742,251	904,039.1	1,688,315	822,541.4

## 3.6.2 Advances Classified by Size of Accounts

### Domestic Private Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		17,852	25.9	36,816	36.1	96,256	74.8
5,000 to 10,000		10,925	69.4	20,742	151.6	9,894	77.0
10,000 to 20,000		215,140	3,026.5	540,961	8,269.4	587,693	9,152.5
20,000 to 25,000		324,587	6,681.7	20,207	481.8	59,136	1,381.9
25,000 to 30,000		232,915	6,405.4	227,503	6,387.3	107,081	3,086.3
30,000 to 40,000		59,566	1,971.8	60,667	2,094.1	133,796	4,284.5
40,000 to 50,000		51,936	2,352.8	45,651	2,133.1	59,723	2,771.3
50,000 to 60,000		12,061	668.3	9,040	493.4	13,037	716.3
60,000 to 70,000		30,768	1,960.5	20,883	1,365.2	27,258	1,783.0
70,000 to 80,000		19,576	1,494.9	38,052	2,781.2	47,587	3,681.6
80,000 to 90,000		34,033	2,822.1	54,962	4,772.9	93,816	8,011.7
90,000 to 100,000		84,364	7,928.0	68,244	6,529.7	36,272	3,467.3
100,000 to 200,000		128,396	17,759.1	127,842	17,238.0	141,196	20,361.6
200,000 to 300,000		64,786	15,238.8	62,539	14,942.3	49,485	12,225.9
300,000 to 400,000		52,164	18,198.7	39,353	13,627.0	48,044	16,640.6
400,000 to 500,000		24,590	11,098.6	45,080	20,713.7	40,368	18,746.3
500,000 to 600,000		27,873	14,839.9	24,783	13,393.3	16,883	9,112.6
600,000 to 700,000		17,982	11,719.4	16,410	10,830.2	15,953	10,613.4
700,000 to 800,000		11,946	8,954.2	9,405	7,069.6	14,842	11,113.4
800,000 to 900,000		6,898	5,864.0	5,977	5,059.8	5,524	4,664.2
900,000 to 1,000,000		7,184	6,838.3	5,570	5,307.4	6,458	6,151.3
1,000,000 to 2,000,000		35,542	50,157.6	35,029	49,511.7	29,569	41,467.7
2,000,000 to 3,000,000		19,095	47,431.8	18,482	44,954.6	21,892	52,632.6
3,000,000 to 4,000,000		9,062	31,680.2	9,779	33,332.1	9,783	33,998.1
4,000,000 to 5,000,000		5,823	26,102.9	5,631	25,425.2	6,747	30,551.0
5,000,000 to 6,000,000		5,181	28,397.5	4,949	27,164.3	5,085	27,658.5
6,000,000 to 7,000,000		2,755	17,866.2	3,733	24,418.7	2,692	17,420.3
7,000,000 to 8,000,000		1,941	14,495.1	2,613	19,713.0	2,318	17,323.7
8,000,000 to 9,000,000		2,200	18,668.7	2,411	20,393.3	1,717	14,556.2
9,000,000 to 10,000,000		1,557	14,902.9	1,819	17,266.5	1,811	17,291.3
10,000,000 & Over		22,172	2,250,087.9	22,400	2,155,419.5	21,816	2,021,040.9
Total		1,540,870	2,645,709.1	1,587,533	2,561,275.8	1,713,732	2,422,057.9

### 3.6.3 Advances Classified by Size of Accounts

#### Foreign Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		10	..	48	0.1	57	0.2
5,000 to	10,000	4	..	11	0.1	17	0.1
10,000 to	20,000	59	0.7	14	0.2	23	0.4
20,000 to	25,000	113	2.6	12	0.3	54	1.2
25,000 to	30,000	249	7.3	243	7.0	396	11.5
30,000 to	40,000	4	0.1	8	0.3	406	14.6
40,000 to	50,000	42,246	1,846.0	418	18.3	50,204	2,257.6
50,000 to	60,000	3,866	210.4	66,632	3,761.0	3,775	214.1
60,000 to	70,000	450	29.9	54	3.6	409	27.0
70,000 to	80,000	10,821	816.3	11,711	904.5	12,466	920.7
80,000 to	90,000	17,308	1,527.5	5	0.4	629	55.1
90,000 to	100,000	875	81.4	330	31.9	17,050	1,559.3
100,000 to	200,000	2,920	440.3	4,965	709.1	6,226	942.4
200,000 to	300,000	373	91.7	505	117.5	561	128.0
300,000 to	400,000	14	4.8	247	78.0	158	56.0
400,000 to	500,000	185	84.5	124	52.0	293	129.6
500,000 to	600,000	70	38.7	82	45.0	71	39.7
600,000 to	700,000	31	19.6	30	20.2	37	24.1
700,000 to	800,000	11	8.2	11	8.1	14	10.5
800,000 to	900,000	2	1.7	13	11.4	8	6.7
900,000 to	1,000,000	4	3.6	3	2.7	17	16.1
1,000,000 to	2,000,000	141	183.0	154	201.6	215	303.3
2,000,000 to	3,000,000	239	557.8	120	313.5	105	268.7
3,000,000 to	4,000,000	139	471.0	256	879.4	342	1,180.7
4,000,000 to	5,000,000	131	574.3	175	751.7	187	899.0
5,000,000 to	6,000,000	92	516.7	129	722.3	34	189.0
6,000,000 to	7,000,000	34	217.4	15	99.6	33	214.5
7,000,000 to	8,000,000	14	104.6	11	82.5	30	231.3
8,000,000 to	9,000,000	32	269.6	36	304.2	31	262.6
9,000,000 to	10,000,000	16	154.0	23	222.2	17	164.7
10,000,000 & Over		437	54,040.5	513	55,340.7	540	55,464.4
Total		80,890	62,304.3	86,898	64,689.5	94,405	65,593.1

### 3.7 Advances Classified by Rate of Margin

#### All Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,663,714	1,021,936.4	1,953,734	1,101,092.7	2,220,562	987,795.3
05.00	39,332	164,263.1	48,192	106,871.7	50,892	176,293.6
10.00	43,582	270,975.5	185,463	323,238.0	47,603	243,442.0
15.00	21,300	160,006.5	16,802	165,023.4	20,234	147,553.3
20.00	1,134,737	342,203.1	780,084	214,354.2	763,330	231,574.6
25.00	142,080	848,295.3	168,559	757,118.7	110,779	710,314.7
30.00	47,912	228,952.5	40,290	241,468.3	48,120	198,770.1
33.33	276	1,537.6	290	654.9	718	493.9
35.00	6,621	40,506.2	20,773	49,835.3	10,690	48,692.8
40.00	50,859	324,533.6	58,568	330,626.5	48,009	361,167.3
45.00	1,840	18,671.8	2,793	24,687.2	3,065	15,423.2
50.00	175,018	162,078.7	130,358	83,963.7	151,239	109,939.9
55.00	964	13,517.6	984	11,304.9	1,561	9,159.1
60.00	2,019	20,064.4	2,121	47,319.8	6,847	16,303.5
65.00	1,070	16,099.1	1,691	17,720.6	1,072	11,724.0
70.00	1,059	10,086.3	1,098	11,611.9	1,109	10,087.8
75.00	1,901	10,949.8	1,254	8,162.1	7,696	7,563.5
80.00	856	10,004.1	782	9,691.3	581	6,697.9
85.00	701	7,737.3	798	8,876.2	675	6,577.4
90.00	912	7,346.5	813	7,005.5	521	3,705.1
95.00	675	6,538.4	506	6,597.2	436	4,250.5
99.99	453	2,232.5	729	2,780.4	713	2,663.2
Total	3,337,881	3,688,536.3	3,416,682	3,530,004.4	3,496,452	3,310,192.5

### 3.7.1 Advances Classified by Rate of Margin

#### Public Sector Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	649,871	186,194.3	528,125	182,992.4	654,363	257,102.7
05.00	878	418.9	200	42.8	427	75.6
10.00	4,593	75,796.4	146,584	136,138.9	6,054	40,997.4
15.00	1,438	34,829.0	2,525	34,553.4	6,052	15,150.7
20.00	759,858	158,822.2	754,770	108,995.9	749,829	109,696.9
25.00	83,897	357,618.1	109,313	281,004.2	62,170	243,972.0
30.00	21,522	54,162.2	21,822	64,058.7	31,711	19,950.9
33.33	84	1,136.9	79	286.2	133	219.1
35.00	2,411	6,200.6	17,627	16,702.2	7,188	14,966.9
40.00	32,785	39,280.8	41,352	25,914.4	29,801	67,108.3
45.00	72	1,092.6	76	1,100.3	1,209	1,228.6
50.00	157,591	54,939.9	119,493	51,370.6	139,230	51,285.9
55.00	47	152.8	175	196.2	53	178.1
60.00	148	5,656.6	32	402.4	31	408.4
65.00	43	262.8	61	236.1	46	164.8
70.00	4	43.0	2	3.8	2	4.4
75.00	851	2,086.8	1	1.5	8	21.8
80.00	27	1,826.8	9	8.4	2	1.1
85.00	1	1.9	1	0.5	3	0.2
90.00			4	30.0	3	7.5
95.00						
99.99						
Total	1,716,121	980,522.8	1,742,251	904,039.1	1,688,315	822,541.4

### 3.7.2 Advances Classified by Rate of Margin

#### Domestic Private Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	939,311	815,887.9	1,341,408	900,520.9	1,476,024	713,789.0
05.00	38,450	163,731.2	47,988	106,740.8	50,461	176,166.5
10.00	38,864	193,641.8	38,739	186,113.2	41,408	201,507.5
15.00	18,531	124,307.7	12,986	129,190.5	11,339	131,060.8
20.00	370,968	182,736.0	25,026	104,067.3	13,387	121,211.2
25.00	57,555	453,840.5	58,720	436,192.6	48,014	425,472.2
30.00	26,343	174,685.6	18,461	177,402.5	16,368	178,732.2
33.33	192	400.6	210	300.5	585	274.8
35.00	4,203	33,507.0	3,123	32,200.9	3,464	32,603.4
40.00	18,073	285,249.2	17,213	304,656.7	18,202	293,659.9
45.00	1,767	17,529.2	2,717	23,586.9	1,851	14,071.1
50.00	17,426	107,129.3	10,859	32,351.0	12,003	58,300.7
55.00	915	13,264.9	789	10,828.6	1,491	8,510.2
60.00	1,869	14,347.9	2,086	46,721.9	6,810	15,459.0
65.00	1,005	15,633.0	1,606	17,208.6	999	11,273.4
70.00	1,054	9,986.8	1,087	11,390.1	1,097	9,838.6
75.00	1,049	8,790.2	1,253	8,160.6	7,687	7,541.2
80.00	829	8,177.3	771	9,614.9	576	6,612.7
85.00	699	7,713.4	795	8,799.8	672	6,577.2
90.00	911	7,338.5	806	6,962.8	517	3,687.6
95.00	673	6,498.0	505	6,555.6	433	4,158.3
99.99	183	1,313.2	385	1,709.1	344	1,550.5
Total	1,540,870	2,645,709.1	1,587,533	2,561,275.8	1,713,732	2,422,057.9

### 3.7.3 Advances Classified by Rate of Margin

#### Foreign Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 12		30 - 06 - 12		31 - 12 - 11	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	74,532	19,854.3	84,201	17,579.3	90,175	16,903.5
05.00	4	113.0	4	88.0	4	51.5
10.00	125	1,537.3	140	986.0	141	937.2
15.00	1,331	869.8	1,291	1,279.5	2,843	1,341.7
20.00	3,911	644.9	288	1,291.0	114	666.6
25.00	628	36,836.8	526	39,921.9	595	40,870.4
30.00	47	104.7	7	7.1	41	87.0
33.33			1	68.2		
35.00	7	798.5	23	932.2	38	1,122.4
40.00	1	3.5	3	55.3	6	399.0
45.00	1	50.0			5	123.4
50.00	1	9.5	6	242.0	6	353.3
55.00	2	99.9	20	280.1	17	470.9
60.00	2	59.9	3	195.5	6	436.1
65.00	22	203.4	24	275.9	27	285.8
70.00	1	56.5	9	218.0	10	244.8
75.00	1	72.8			1	0.5
80.00			2	67.9	3	84.1
85.00	1	22.1	2	76.0		
90.00	1	8.0	3	12.7	1	10.0
95.00	2	40.3	1	41.6	3	92.3
99.99	270	919.2	344	1,071.2	369	1,112.7
Total	80,890	62,304.3	86,898	64,689.5	94,405	65,593.1

**All  
As on 31st**

\*01.00 stands for 00.25 to 01.00  
: : : : : : : :  
: : : : : : : :  
: : : : : : : :  
\*10.00 stands for 09.25 to 10.00

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# Interest/Return and Rate of Margin

Banks

December, 2012

(Million Rupees)

Rate of Margin												Rate of Int./Return
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00	Total	
5,601.5	2,888.8	1,732.3	1,388.8	1,273.9	459.4	424.3	590.5	297.9	305.7	363.9	243,977.9	00.00
13.8											2,689.6	01.00*
519.7	1.0	0.1		6.2	2.7				82.7		13,418.4	02.00*
1.3		522.4	0.7	199.9			52.3	105.2	95.6	486.5	34,854.8	03.00*
677.6	14.4	92.1	601.0	11.3	234.1	0.2	16.2	2.8	1.4	31.9	36,040.4	04.00*
586.4				11.0		213.0		214.4	8.9		30,482.2	05.00*
35.5	15.4	19.3	26.2	40.8	8.4	6.8	43.1	3.5	57.3	0.4	7,050.4	06.00*
334.5	3.2	240.7	78.1	14.6	76.8	347.9	220.5		19.0	26.0	15,158.8	07.00*
11.8	40.3	9.6	16.2	107.4	145.2	188.7	44.0		119.8	18.8	9,281.3	08.00*
226.6	6.5	172.2	34.7	147.0	1,132.3	73.2	0.5	4.7	0.4	21.2	93,030.7	09.00*
5,990.0	3,191.5	1,667.0	2,084.4	767.2	1,205.8	1,420.8	1,959.8	1,538.9	1,037.0	59.5	433,921.9	10.00*
53.8		315.0		0.3	28.3	224.0	240.7	23.9	3.9	67.2	78,228.9	10.25
399.1	9.2	522.0	31.9	0.5			47.7	45.2	367.3	2.9	92,820.5	10.50
196.9	374.1		1,340.3	0.5	19.3		88.1	72.6	116.3		61,328.9	10.75
2,980.1	84.3	254.1	234.6	276.9	273.7	158.2	78.5	138.5	82.7		196,838.8	11.00
1,698.3	206.2	676.1	1,125.3	168.2	183.3	247.2	51.5	202.9	430.9	28.1	81,711.0	11.25
543.6	25.2	0.8	803.0	49.3	74.0	272.1	180.6	422.4	119.9	17.4	48,715.7	11.50
2,496.1	839.5	70.9	85.6	68.7	494.4	151.9	30.1	34.4	64.5		60,591.9	11.75
4,255.0	281.5	5,665.8	1,357.7	133.0	89.1	580.6	254.5	173.6	185.6	0.8	153,437.5	12.00
1,716.9	439.2	949.3	299.6	176.8	18.7	300.0	39.6	163.8	48.8	34.2	101,566.2	12.25
3,200.6	68.0	123.4	355.9	66.4	212.7	251.1	84.9	291.7	166.6	40.0	239,815.9	12.50
1,938.2	117.2	191.4	129.2	279.4	56.7	99.8	142.2	184.7	109.8	139.3	172,941.8	12.75
12,586.6	696.4	635.3	418.9	567.6	322.1	551.3	304.8	381.2	116.5	53.8	169,813.1	13.00
1,621.6	36.2	327.8	336.2	172.6	361.5	117.6	111.6	160.6	362.3	166.2	49,831.7	13.25
612.5	162.2	215.5	93.7	79.6	62.8	157.0	205.1	292.8	82.1	8.6	61,754.6	13.50
826.7	13.9	367.1	566.3	2,134.6	168.7	97.6	307.7	23.2	127.1	13.2	29,905.1	13.75
5,814.5	916.5	727.8	727.5	431.1	1,253.3	498.9	662.3	652.3	945.4	401.2	133,210.7	14.00
1,079.8	63.8	286.6	66.8	21.7	13.4	4.1	20.3	23.3	3.9	38.2	26,802.2	14.25
1,160.8	487.4	373.6	974.7	323.6	74.3	247.7	258.6	190.3	128.3	7.7	42,775.2	14.50
758.5	3.3	131.9	79.0	52.2	96.7	15.4	141.8	46.7	180.7	24.3	19,283.4	14.75
59,276.0	704.3	1,330.6	491.9	694.8	703.6	2,623.0	838.0	984.0	664.7	108.0	370,039.8	15.00
520.1	170.8	259.3	84.4	161.7	96.8	167.3	52.2	182.1	161.5	20.9	29,581.1	15.25
27,514.5	102.3	153.6	810.1	231.2	81.3	91.4	227.3	210.8	35.5	28.0	86,706.6	15.50
142.5	13.9	2.6	38.8	33.6	2.0	0.8	48.5	20.6	21.0		27,507.8	15.75
4,248.9	809.0	591.1	237.8	646.7	1,802.6	209.2	176.9	94.8	85.3	1.0	83,807.0	16.00
241.7	17.7	30.0	39.1	23.3	23.1	9.4	20.1	21.7	6.7	0.2	11,666.9	16.25
1,042.4	196.0	251.6	20.8	137.2	295.0	70.0	61.2	21.5	26.0	9.4	19,665.8	16.50
208.4	0.3	23.2	41.9	11.3	36.2	2.9	39.1	5.8	1.9		6,734.9	16.75
1,206.6	59.9	326.6	115.4	70.7	527.8	63.9	38.6	31.3	16.3	4.2	56,405.3	17.00
309.1	17.8	44.7	13.8	152.5	48.9	4.2	6.6	0.3	18.3	3.5	7,049.1	17.25
1,530.7	171.6	110.1	741.7	147.7	118.6	31.4	17.3	40.7	2.8	3.1	24,381.3	17.50
244.0	0.3	34.6	1.0	4.2		0.8					4,216.8	17.75
4,927.7	50.9	494.7	59.1	60.2	90.8	51.1	9.9	12.3	95.3	1.9	58,815.1	18.00
298.5	7.3	11.5	22.6	5.7	1.2		12.9	5.4		0.1	3,791.6	18.25
138.6	6.5	2.7	11.2	4.3	4.6	3.6	2.4	1.1	0.2		15,546.4	18.50
84.8		2.6	4.2	1.0	0.4	0.9		0.3	0.1		2,697.1	18.75
746.9	186.7	25.7	84.2	47.4	37.3	18.0	5.2	21.0	0.2	0.1	60,276.3	19.00
44.1				1.5							481.3	19.25
28.9	0.1	2.0	0.1	2.0							6,320.8	19.50
13.9				1.7							1,093.8	19.75
1,372.4	17.1	77.6	24.6	65.2	11.9	7.0	3.6	1.4	32.0	0.6	70,472.3	20.00 & above
162,078.7	13,517.6	20,064.4	16,099.1	10,086.3	10,949.8	10,004.1	7,737.3	7,346.5	6,538.4	2,232.5	3,688,536.3	Total

Overall weighted Average Rate of Interest/Return = 11.93

### 3.9. Advances Classified by Securities and Rate of Margin

#### Commercial Banks As on 31<sup>st</sup> December, 2012

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>								
0.00	53,899	17,769.2	-	-	-	-	53,899	17,769.2
5.00	859	189.2	-	-	-	-	859	189.2
15.00	960	174.4	-	-	-	-	960	174.4
20.00	245	633.8	-	-	-	-	245	633.8
25.00	34,769	25,139.4	-	-	-	-	34,769	25,139.4
30.00	16,493	3,015.4	-	-	-	-	16,493	3,015.4
35.00	36	8.9	-	-	-	-	36	8.9
40.00	15,564	3,068.3	-	-	-	-	15,564	3,068.3
50.00	78,949	15,182.3	-	-	-	-	78,949	15,182.3
Total	201,774	65,180.9	-	-	-	-	201,774	65,180.9
W.A	-	24.81	-	-	-	-	-	24.81
<b>Securities, Shares and Other Financial Instruments - To Stock Exchange</b>								
0.00	417	3,095.2	631	4,161.1	-	-	1,048	7,256.3
5.00	-	-	336	509.2	-	-	336	509.2
10.00	3	618.7	55	386.8	-	-	58	1,005.4
15.00	-	-	169	1,073.3	-	-	169	1,073.3
20.00	3	26.8	278	1,057.2	-	-	281	1,083.9
25.00	23	75,146.2	231	2,534.4	-	-	254	77,680.5
30.00	-	-	274	6,549.3	-	-	274	6,549.3
33.33	9	834.6	4	106.8	-	-	13	941.4
35.00	13	7.0	88	1,349.7	-	-	101	1,356.7
40.00	2	69.0	66	3,553.4	-	-	68	3,622.4
45.00	-	-	76	361.4	-	-	76	361.4
50.00	521	109.6	18	590.4	-	-	539	700.0
55.00	-	-	4	43.2	-	-	4	43.2
60.00	-	-	7	634.4	-	-	7	634.4
65.00	-	-	2	5.6	-	-	2	5.6
70.00	-	-	2	39.4	-	-	2	39.4
75.00	-	-	1	24.5	-	-	1	24.5
90.00	-	-	1	15.0	-	-	1	15.0
95.00	-	-	1	0.3	-	-	1	0.3
Total	991	79,907.1	2,244.0	22,995	-	-	3,235	102,902.2
W.A	-	24.05	-	25.61	-	-	-	24.40
<b>Securities, Shares and Other Financial Instruments - To Others</b>								
0.00	17	47.4	172	8,807.1	-	-	189	8,855
5.00	-	-	343	1,721.0	-	-	343	1,721
10.00	208	4,530.6	438	1,301.7	1	0.3	647	5,833
15.00	9	23.5	148	294.2	-	-	157	318
20.00	8	25.6	523	520.9	-	-	531	547
25.00	121	49,923.3	237	2,969.3	-	-	358	52,893
30.00	13	750.9	304	13,440.9	-	-	317	14,192
35.00	6	731.8	101	617.2	-	-	107	1,349
40.00	2	39.8	94	476.7	-	-	96	517
45.00	-	-	3	31.7	-	-	3	32
50.00	11	104.3	71	1,745.8	-	-	82	1,850
55.00	-	-	12	26.9	-	-	12	27
60.00	-	-	8	196.5	-	-	8	197
65.00	-	-	1	0.4	-	-	1	0
70.00	-	-	1	0.1	-	-	1	0
75.00	-	-	8	41.0	-	-	8	41
80.00	6	1,795.4	3	8.5	-	-	9	1,804
85.00	-	-	1	5.7	-	-	1	6
90.00	-	-	5	15.9	-	-	5	16
95.00	-	-	4	109.0	1	0.1	5	109
99.99	-	-	2	1.1	-	-	2	1
Total	401	57,972.6	2,479.0	32,332	2	0.4	2,882	90,304.8
W.A	-	25.77	-	28.60	-	31.25	-	26.59

Note :- W.A is the weighted average rate of margin.

Totals may differ due to rounding

### 3.9. Advances Classified by Securities and Rate of Margin

#### Commercial Banks As on 31<sup>st</sup> December, 2012

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Merchandise - Food Items</b>								
0.00	108	678.9	4,917	47,044.8	-	-	5,025	47,723.7
5.00	2	200.9	1,800	13,490.9	-	-	1,802	13,691.8
10.00	13	831.3	350	17,745.1	-	-	363	18,576.4
15.00	13	27,021.2	492	16,803.0	-	-	505	43,824.2
20.00	409	10,278.0	925	17,961.4	-	-	1,334	28,239.5
25.00	1,009	37,299.5	2,602	57,918.4	1	159.6	3,612	95,377.5
30.00	110	26,848.1	780	4,841.0	-	-	890	31,689.1
33.33	-	-	2	1.3	-	-	2	1.3
35.00	9	88.4	379	1,363.0	-	-	388	1,451.4
40.00	68	1,260.1	439	8,458.6	-	-	507	9,718.6
45.00	-	-	294	578.7	-	-	294	578.7
50.00	1,964	3,498.2	828	15,205.0	-	-	2,792	18,703.2
55.00	-	-	64	765.2	-	-	64	765.2
60.00	-	-	279	314.4	-	-	279	314.4
65.00	-	-	50	1,366.6	-	-	50	1,366.6
70.00	-	-	42	131.8	-	-	42	131.8
75.00	6	75.1	42	247.5	-	-	48	322.5
80.00	-	-	14	87.3	-	-	14	87.3
85.00	-	-	14	229.8	-	-	14	229.8
90.00	-	-	7	765.5	-	-	7	765.5
95.00	-	-	10	162.2	-	-	10	162.2
99.99	-	-	3	2.2	-	-	3	2.2
Total	3,711	108,079.7	14,333.0	205,484	1	159.6	18,045	313,722.9
W.A		23.98		19.03		25.00		20.74
<b>Merchandise - Raw Material</b>								
0.00	311	117.0	2,231	51,192.6	12	2,071.0	2,554	53,380.6
5.00	-	-	865	14,323.3	-	-	865	14,323.3
10.00	105	8,891.5	564	26,996.2	2	1,242.9	671	37,130.6
15.00	30	2,953.8	628	24,327.8	-	-	658	27,281.6
20.00	216	8,989.2	1,275	25,029.7	2	50.0	1,493	34,068.9
25.00	7,800	32,195.6	2,547	70,666.0	68	3,710.2	10,415	106,571.9
30.00	74	871.5	551	9,728.1	1	0.3	626	10,599.9
35.00	10	271.1	349	2,880.6	-	-	359	3,151.8
40.00	8	136.0	433	15,872.5	-	-	441	16,008.5
45.00	-	-	81	1,186.6	-	-	81	1,186.6
50.00	440	1,958.0	690	3,753.0	-	-	1,130	5,711.0
55.00	-	-	47	1,575.9	-	-	47	1,575.9
60.00	-	-	26	446.4	-	-	26	446.4
65.00	1	2.0	34	2,043.7	19	157.4	54	2,203.1
70.00	-	-	30	879.1	-	-	30	879.1
75.00	-	-	20	853.6	-	-	20	853.6
80.00	-	-	35	1,828.6	-	-	35	1,828.6
85.00	-	-	31	1,097.7	-	-	31	1,097.7
90.00	-	-	21	823.7	-	-	21	823.7
95.00	-	-	33	1,030.1	1	40.2	34	1,070.3
99.99	-	-	13	433.2	-	-	13	433.2
Total	8,995	56,385.7	10,504.0	256,968	105	7,272.0	19,604	320,626.3
W.A		22.29		19.73		16.54		20.11

Note :- W.A is the weighted average rate of margin.

(Contd.)

Totals may differ due to rounding

### 3.9. Advances Classified by Securities and Rate of Margin

#### Commercial Banks As on 31<sup>st</sup> December, 2012

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Merchandise - Finished / Manufactured Goods</b>								
0.00	419	416.2	3,435	77,565.7	46	2,278.6	3,900	80,260.4
5.00	-	-	1,418	14,759.5	2	91.4	1,420	14,850.8
10.00	372	32,800.0	1,675	21,958.7	90	49.7	2,137	54,808.3
15.00	46	3,869.7	894	23,356.1	12	245.3	952	27,471.1
20.00	165	17,648.1	1,479	30,018.8	4	301.3	1,648	47,968.2
25.00	359	61,757.3	3,625	84,691.1	224	19,257.2	4,208	165,705.5
30.00	64	4,631.9	2,127	25,771.6	-	-	2,191	30,403.4
35.00	12	297.6	154	4,343.3	7	798.5	173	5,439.4
40.00	43	1,187.1	596	55,159.1	-	-	639	56,346.1
45.00	-	-	119	3,267.9	1	50.0	120	3,317.9
50.00	782	3,808.3	811	4,515.2	-	-	1,593	8,323.5
55.00	-	-	31	2,756.3	-	-	31	2,756.3
60.00	-	-	61	2,589.8	1	44.9	62	2,634.6
65.00	-	-	27	1,495.3	2	43.0	29	1,538.3
70.00	-	-	28	949.9	-	-	28	949.9
75.00	-	-	41	3,061.6	-	-	41	3,061.6
80.00	-	-	34	1,441.4	-	-	34	1,441.4
85.00	-	-	46	1,127.3	-	-	46	1,127.3
90.00	-	-	51	1,443.8	-	-	51	1,443.8
95.00	-	-	70	2,158.4	-	-	70	2,158.4
99.99	-	-	56	439.8	1	0.4	57	440.2
Total	2,262	126,416.2	16,778	362,870.6	390	23,160.3	19,430	512,446.4
W.A		21.12		22.48		22.79		22.16
<b>Fixed Assets Including Machinery</b>								
0.00	1,634	3,191.6	3,333	44,582.8	2	77.8	4,969	47,852.3
5.00	-	-	404	4,982.4	-	-	404	4,982.4
10.00	238	12,779.5	8,464	28,844.3	-	-	8,702	41,623.7
15.00	78	513.1	1,249	12,862.5	1	462.0	1,328	13,837.5
20.00	343	19,527.5	1,529	19,108.0	-	-	1,872	38,635.5
25.00	23,832	29,252.6	2,083	121,255.7	34	4,569.8	25,949	155,078.1
30.00	104	4,460.5	914	38,857.7	-	-	1,018	43,318.2
33.33	13	161.5	-	-	-	-	13	161.5
35.00	15	965.5	989	5,955.7	-	-	1,004	6,921.2
40.00	44	12,329.1	1,087	80,691.7	-	-	1,131	93,020.9
45.00	-	-	232	1,551.9	-	-	232	1,551.9
50.00	957	2,874.4	480	3,329.6	-	-	1,437	6,204.1
55.00	1	0.1	147	1,057.7	-	-	148	1,057.8
60.00	1	125.0	166	1,782.3	-	-	167	1,907.3
65.00	1	120.0	144	2,515.2	-	-	145	2,635.2
70.00	-	-	120	2,242.3	-	-	120	2,242.3
75.00	-	-	161	268.3	-	-	161	268.3
80.00	-	-	202	369.0	-	-	202	369.0
85.00	-	-	173	902.7	-	-	173	902.7
90.00	-	-	160	287.2	-	-	160	287.2
95.00	-	-	55	189.4	-	-	55	189.4
99.99	-	-	15	99.1	-	-	15	99.1
Total	27,261	86,300.4	22,107.0	371,736	37	5,109.6	49,405	463,145.6
W.A		24.13		25.35		23.72		25.11

Note :- W.A is the weighted average rate of margin.

Totals may differ due to rounding

### 3.9. Advances Classified by Securities and Rate of Margin

#### Commercial Banks As on 31<sup>st</sup> December, 2012

As on 31 December, 2012								(Million Rupees)
Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Land								
0.00	1,633	326.0	4,947	21,145.6	-	-	6,580	21,471.6
5.00	-	-	549	1,309.1	-	-	549	1,309.1
10.00	17	251.9	1,617	2,675.0	-	-	1,634	2,926.9
15.00	1	52.0	717	2,463.1	-	-	718	2,515.1
20.00	5,195	1,702.9	4,519	7,909.6	-	-	9,714	9,612.6
25.00	1,580	1,225.3	2,788	12,268.4	9	621.1	4,377	14,114.8
30.00	2,223	1,946.9	2,904	14,790.5	-	-	5,127	16,737.4
33.33	-	-	130	201.5	-	-	130	201.5
35.00	4	257.4	471	2,185.1	-	-	475	2,442.4
40.00	2,071	3,623.2	1,264	5,295.0	-	-	3,335	8,918.3
45.00	-	-	163	680.8	-	-	163	680.8
50.00	8,312	2,086.0	2,962	3,032.2	-	-	11,274	5,118.2
55.00	-	-	97	910.1	-	-	97	910.1
60.00	-	-	204	503.2	-	-	204	503.2
65.00	-	-	277	1,162.7	-	-	277	1,162.7
70.00	-	-	285	462.5	-	-	285	462.5
75.00	10	2.0	263	474.7	-	-	273	476.8
80.00	-	-	166	187.3	-	-	166	187.3
85.00	-	-	85	412.1	-	-	85	412.1
90.00	-	-	59	79.5	-	-	59	79.5
95.00	-	-	81	319.0	-	-	81	319.0
Total	21,046	11,473.6	24,548.0	78,467	9	621.1	45,603	90,561.9
W.A		33.54		22.52		25.00		23.94
Real Estate - Building								
0.00	3,849	6,412.3	27,417	63,098.2	205	776.6	31,471	70,287.1
5.00	-	-	3,380	4,477.8	-	-	3,380	4,477.8
10.00	44	555.4	5,820	42,628.3	2	51.4	5,866	43,235.1
15.00	3	1.0	1,063	10,004.1	-	-	1,066	10,005.1
20.00	12	1,113.4	2,675	13,232.7	-	-	2,687	14,346.1
25.00	87	6,663.3	2,252	21,601.9	55	2,318.8	2,394	30,584.0
30.00	1,030	7,384.4	5,835	35,146.2	46	104.5	6,911	42,635.1
33.33	7	72.3	25	68.2	-	-	32	140.6
35.00	543	1,912.7	428	4,887.4	-	-	971	6,800.2
40.00	469	2,928.5	6,789	26,297.8	-	-	7,258	29,226.3
45.00	-	-	377	6,684.6	-	-	377	6,684.6
50.00	3,855	8,357.9	3,491	14,181.6	1	9.5	7,347	22,548.9
55.00	17	70.6	265	4,584.5	2	99.9	284	4,755.1
60.00	-	-	468	4,433.0	1	15.0	469	4,448.0
65.00	-	-	242	4,005.1	1	3.0	243	4,008.0
70.00	2	0.5	279	3,887.8	-	-	281	3,888.3
75.00	828	1,881.1	363	3,470.9	1	72.8	1,192	5,424.7
80.00	2	0.2	277	3,696.8	-	-	279	3,697.1
85.00	-	-	199	3,436.7	1	22.1	200	3,458.8
90.00	-	-	238	2,713.8	1	8.0	239	2,721.8
95.00	-	-	322	2,182.5	-	-	322	2,182.5
99.99	-	-	71	300.9	3	9.4	74	310.3
Total	10,748	37,353.6	62,276	275,020.8	319	3,491.0	73,343	315,865.5
W.A		31.20		25.72		22.25		26.33

Note :- W.A is the weighted average rate of margin.

Totals may differ due to rounding

(Contd.)

### 3.9. Advances Classified by Securities and Rate of Margin

#### Commercial Banks As on 31<sup>st</sup> December, 2012

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		(Million Rupees)	
	All Banks							
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Bank's Deposits</b>								
0.00	36	77.8	1,209	4,929.0	2	-	1,247	5,006.7
5.00	-	-	210	819.4	2	21.6	212	841.0
10.00	2,545	1,941.9	1,631	4,675.1	30	193.0	4,206	6,810.0
15.00	32	140.6	144	823.3	-	-	176	963.9
20.00	23	62.3	456	2,031.9	3,905	293.6	4,384	2,387.8
25.00	334	20,451.0	709	2,369.4	-	-	1,043	22,820.4
30.00	8	349.1	160	413.7	-	-	168	762.8
33.33	-	-	30	18.9	-	-	30	18.9
35.00	4	6.0	19	28.8	-	-	23	34.8
40.00	24	2.4	122	1,029.1	1	3.5	147	1,035.1
45.00	-	-	14	118.6	-	-	14	118.6
50.00	828	269.8	155	1,163.5	-	-	983	1,433.4
55.00	-	-	13	163.3	-	-	13	163.3
60.00	2	1.0	15	215.7	-	-	17	216.7
65.00	1	0.2	10	61.6	-	-	11	61.8
70.00	-	-	38	137.3	-	-	38	137.3
75.00	2	112.0	13	52.3	-	-	15	164.3
80.00	18	27.7	17	57.4	-	-	35	85.1
85.00	-	-	31	73.2	-	-	31	73.2
90.00	-	-	262	371.6	-	-	262	371.6
95.00	-	-	24	19.2	-	-	24	19.2
99.99	-	-	1	-	-	-	1	-
Total	3,857	23,441.8	5,283	19,572.3	3,940	511.7	13,080	43,525.9
W.A		24.27		18.77		15.73		21.70
<b>Insurance Policies</b>								
0.00	-	-	190	1,430.7	-	-	190	1,430.7
5.00	-	-	186	1,377.3	-	-	186	1,377.3
10.00	-	-	440	1,385.9	-	-	440	1,385.9
15.00	-	-	41	126.6	-	-	41	126.6
20.00	-	-	383	899.4	-	-	383	899.4
25.00	96	28	55	1,985.1	-	-	151	2,013.4
30.00	-	-	106	71.6	-	-	106	71.6
35.00	-	-	65	56.5	-	-	65	56.5
40.00	-	-	73	37.0	-	-	73	37.0
45.00	-	-	73	13.4	-	-	73	13.4
50.00	-	-	37	112.5	-	-	37	112.5
55.00	-	-	60	63.6	-	-	60	63.6
60.00	-	-	46	24.4	-	-	46	24.4
65.00	-	-	45	28.0	-	-	45	28.0
70.00	-	-	39	10.1	-	-	39	10.1
75.00	-	-	45	6.7	-	-	45	6.7
80.00	-	-	31	18.8	-	-	31	18.8
85.00	-	-	19	7.7	-	-	19	7.7
90.00	-	-	28	55.8	-	-	28	55.8
95.00	-	-	35	3.1	-	-	35	3.1
99.99	-	-	10	0.7	-	-	10	0.7
Total	96	28.3	2,007	7,714.9	-	-	2,103	7,743.2
W.A		25.00		15.25		-		15.28

Note :- W.A is the weighted average rate of margin.  
Totals may differ due to rounding

### 3.9. Advances Classified by Securities and Rate of Margin

#### Commercial Banks As on 31<sup>st</sup> December, 2012

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Other Secured Advances</b>								
0.00	9,932	9,137.0	360,291	321,784.4	539	566.1	370,762	331,487.5
5.00	14	27.6	28,959	105,961.3	-	-	28,973	105,988.9
10.00	1,045	12,593.1	17,810	45,044.8	-	-	18,855	57,637.9
15.00	259	60.3	12,986	32,173.5	1,318	162.6	14,563	32,396.4
20.00	3,532	5,857.5	356,926	64,966.4	-	-	360,458	70,823.9
25.00	13,861	18,155.8	40,426	75,580.8	237	6,200.1	54,524	99,936.7
30.00	244	980.5	12,388	25,074.9	-	-	12,632	26,055.5
33.33	44	14.9	1	4.0	-	-	45	18.9
35.00	1,680	276.5	1,160	9,839.8	-	-	2,840	10,116.3
40.00	14,276	13,087.6	7,110	88,378.3	-	-	21,386	101,465.9
45.00	-	-	335	3,053.5	-	-	335	3,053.5
50.00	60,919	15,164.9	7,883	59,500.2	-	-	68,802	74,665.1
55.00	-	-	175	1,318.1	-	-	175	1,318.1
60.00	116	5,188.1	589	3,208.0	-	-	705	8,396.0
65.00	-	-	173	2,948.8	-	-	173	2,948.8
70.00	-	-	190	1,246.4	1	56.5	191	1,302.9
75.00	5	16.7	92	289.1	-	-	97	305.8
80.00	-	-	50	482.2	-	-	50	482.2
85.00	-	-	100	420.4	-	-	100	420.4
90.00	-	-	79	766.7	-	-	79	766.7
95.00	-	-	38	325.0	-	-	38	325.0
99.99	-	-	12	36.1	266	909.4	278	945.5
<b>Total</b>	<b>105,927</b>	<b>80,560.5</b>	<b>847,773</b>	<b>842,402.7</b>	<b>2,361</b>	<b>7,894.7</b>	<b>956,061</b>	<b>930,857.9</b>
<b>W.A</b>		<b>28.95</b>		<b>15.60</b>		<b>31.96</b>		<b>16.89</b>
<b>Advances Secured by Guarantee (s)</b>								
0.00	334,469	104,179.3	200,054	143,258.0	33	9,442.7	534,556	256,879.9
<b>Total</b>	<b>334,469</b>	<b>104,179</b>	<b>200,054</b>	<b>143,258</b>	<b>33</b>	<b>9,443</b>	<b>534,556</b>	<b>256,880</b>
<b>W.A</b>		<b>(0.00)</b>		<b>(0.00)</b>		<b>(0.00)</b>		<b>(0.00)</b>
<b>Unsecured Advances</b>								
0.00	135,090	24,444.1	330,484	26,887.9	73,693	4,641.4	539,267	55,973.3
<b>Total</b>	<b>135,090</b>	<b>24,444.1</b>	<b>330,484</b>	<b>26,887.9</b>	<b>73,693</b>	<b>4,641.4</b>	<b>539,267</b>	<b>55,973.3</b>
<b>W.A</b>		<b>(0.00)</b>		<b>(0.00)</b>		<b>(0.00)</b>		<b>(0.00)</b>
<b>Grand Total</b>	<b>856,628</b>	<b>861,723.8</b>	<b>1,540,870</b>	<b>2,645,708.8</b>	<b>80,890</b>	<b>62,304.5</b>	<b>2,478,388</b>	<b>3,569,737.1</b>
<b>W.A</b>		<b>19.21</b>		<b>18.55</b>		<b>19.90</b>		<b>18.73</b>

Note :- W.A is the weighted average rate of margin.

(Concl'd.)

Totals may differ due to rounding