

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	235,166	74,698.9	231,578	69,668.4	201,774	65,181.1
II. Securities, Shares and Other Financial Instruments:	3,826	98,105.2	4,267	166,151.2	6,117	193,207.2
A. Quoted on the Stock Exchange:	1,645	74,384.6	2,482	77,117.5	4,416	81,433.0
1. To Stock Brokers and Dealers:	1,085	19,286.0	1,301	18,113.6	2,700	20,935.2
(a) Government and Other Trustee Securities	512	4,505.4	570	3,305.9	1,119	2,223.4
(b) Shares and Debentures	441	13,163.8	442	13,593.1	1,322	17,010.1
(c) Participation Term Certificates	12	138.0	1	12.0	1	12.0
(d) Others	120	1,478.8	288	1,202.7	258	1,689.6
2. To Others:	560	55,098.6	1,181	59,003.9	1,716	60,497.8
(a) Government and Other Trustee Securities	290	39,991.3	359	43,310.9	392	41,450.9
(b) Shares and Debentures	178	10,590.0	500	10,679.3	676	12,236.7
(c) Participation Term Certificates	7	6.8	1	0.5	1	0.5
(d) Others	85	4,510.5	321	5,013.1	647	6,809.8
B. Unquoted on the Stock Exchange:	2,181	23,720.6	1,785	89,033.8	1,701	111,774.2
1. To Stock Brokers and Dealers:	111	3,533.9	781	61,804.2	535	81,967.3
(a) Government and Other Trustee Securities	10	6.1	424	34,473.6	437	37,479.5
(b) Shares and Debentures	71	2,952.3	36	26,949.9	40	42,774.8
(c) Participation Term Certificates	2	17.2	10	29.0	1	6.0
(d) Others	28	558.2	311	351.7	57	1,707.0
2. To Others:	2,070	20,186.8	1,004	27,229.6	1,166	29,806.9
(a) Government and Other Trustee Securities	638	17,360.8	613	24,882.7	885	26,338.3
(b) Shares and Debentures	6	604.7	4	2.4	7	420.6
(c) Participation Term Certificates	6	27.8	3	21.1	2	1,500.5
(d) Others	1,420	2,193.5	384	2,323.5	272	1,547.5
III. Merchandise	232,820	1,210,524.7	67,110	1,046,231.2	57,090	1,146,876.0
A. Food Item:	19,581	353,567.6	12,456	298,533.9	18,050	313,777.3
1. Wheat	5,571	93,917.1	1,967	99,902.1	4,208	88,745.5
2. Rice and Paddy	7,460	91,004.6	4,523	62,211.5	6,044	96,191.6
3. Other Grain & Pulses:	755	7,975.9	1,128	6,167.5	1,068	6,295.9
(a) Indigenous	682	5,353.2	922	3,005.7	986	4,209.8
(b) Imported	73	2,622.6	206	3,161.8	82	2,086.1
4. Edible Oil:	689	60,572.9	554	17,952.4	1,111	22,040.1
(a) Indigenous	602	53,404.8	459	11,885.4	1,015	14,743.2
(b) Imported	87	7,168.0	95	6,067.0	96	7,296.9
5. Sugar:	1,038	64,906.6	817	78,438.0	1,669	73,410.5
(a) Indigenous	860	62,007.4	521	70,062.8	1,233	62,126.8
(b) Imported	178	2,899.2	296	8,375.2	436	11,283.8
6. Kariana and Spices	1,321	2,008.3	1,662	2,174.1	1,747	2,454.3
7. Fish and Fish Preparations	366	1,302.9	170	656.7	517	1,141.3
8. Other Food Item:	2,381	31,879.4	1,635	31,031.6	1,686	23,498.1
(a) Indigenous	1,519	28,320.7	1,117	27,466.5	1,041	19,322.9
(b) Imported	862	3,558.7	518	3,565.1	645	4,175.2
B. Raw Material:	84,466	331,729.6	18,427	300,212.0	19,606	320,644.6
1. Cotton Raw:	13,421	96,883.2	10,573	63,722.7	11,704	107,155.8
(a) Indigenous	13,253	87,058.6	10,229	43,320.3	10,718	89,808.2
(b) Imported	168	9,824.6	344	20,402.4	986	17,347.6
2. Synthetic Fibers:	210	25,582.8	950	21,064.1	278	21,361.1
(a) Indigenous	144	18,783.5	879	19,106.1	196	19,487.2
(b) Imported	66	6,799.3	71	1,958.0	82	1,873.9
3. Fertilizer:	42,201	36,301.9	1,652	39,211.9	1,983	36,670.4
(a) Indigenous	41,925	26,961.4	1,557	30,451.0	1,701	24,095.8
(b) Imported	276	9,340.5	95	8,760.9	282	12,574.6

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	24,277	52,938.5	826	54,346.9	1,051	49,456.1
(a) Indigenous	24,118	31,456.7	542	43,036.9	914	25,778.2
(b) Imported	159	21,481.8	284	11,310.0	137	23,677.8
5. Iron & Steel:	1,465	49,006.0	1,333	43,858.4	1,400	37,260.3
(a) Indigenous	1,020	27,202.1	1,038	28,547.1	1,170	22,305.1
(b) Imported	445	21,803.9	295	15,311.4	230	14,955.2
6. Wool & Goat Hair	25	598.9	65	1,058.0	116	1,158.0
7. Hides & Skins	610	5,331.6	298	7,244.1	324	6,496.9
8. Oil Seeds	276	9,285.1	471	8,149.3	667	7,570.3
9. Pesticides & Insecticides:	340	2,850.3	549	6,420.0	440	4,191.6
(a) Indigenous	205	2,088.6	352	5,388.0	272	3,809.1
(b) Imported	135	761.7	197	1,032.0	168	382.5
10. Other Raw Material:	1,641	52,951.3	1,710	55,136.7	1,643	49,324.2
(a) Indigenous	1,317	44,168.2	1,499	52,455.3	1,351	40,401.6
(b) Imported	324	8,783.1	211	2,681.4	292	8,922.6
C. Finished/Manufactured Goods:	128,773	525,227.4	36,227	447,485.4	19,434	512,454.1
1. Cotton Textiles:	1,956	91,511.2	8,340	79,122.5	2,185	88,157.8
(a) Indigenous	1,687	84,822.8	8,207	74,144.4	2,041	78,338.0
(b) Imported	269	6,688.4	133	4,978.1	144	9,819.8
2. Cotton Yarn:	24,882	64,419.0	889	51,374.1	784	51,218.6
(a) Indigenous	24,435	60,721.7	783	47,942.4	613	47,714.7
(b) Imported	447	3,697.3	106	3,431.7	171	3,503.9
3. Other Textiles:	1,688	70,268.1	1,897	75,186.4	1,969	72,013.0
(a) Indigenous	1,276	62,626.2	1,500	67,749.3	1,535	60,435.4
(b) Imported	412	7,641.9	397	7,437.1	434	11,577.7
4. Machinery:	2,379	24,113.0	1,478	28,121.9	1,560	28,049.8
(a) Indigenous	2,068	10,030.3	1,172	12,968.6	1,156	10,618.0
(b) Imported	311	14,082.7	306	15,153.4	404	17,431.8
5. Handloom Products	17	20.3	18	27.7	62	6,103.9
6. Carpet & Rugs	451	925.1	643	1,993.0	718	6,292.4
7. Readymade Garments	1,247	32,300.6	984	25,129.4	992	31,357.2
8. Cement and Cement Products:	414	18,895.6	3,666	28,255.9	1,606	31,035.9
(a) Indigenous	404	18,457.3	3,662	28,068.7	1,585	30,968.0
(b) Imported	10	438.3	4	187.2	21	67.9
9. Sport Goods	137	997.2	570	2,705.5	192	2,753.5
10. Surgical Instruments	295	1,668.9	221	5,471.2	295	2,457.5
11. Chemicals and Dyes	996	29,172.6	8,284	27,273.3	1,040	33,968.3
12. Other Finished Goods:	94,311	190,935.8	9,237	122,824.5	8,031	159,046.1
(a) Indigenous	92,286	179,979.1	7,424	87,059.5	5,828	142,843.8
(b) Imported	2,025	10,956.7	1,813	35,765.0	2,203	16,202.3
IV. Fixed Assets Including Machinery	61,058	592,808.4	68,365	551,974.3	50,161	466,433.3
V. Real Estate:	907,662	577,306.2	891,924	526,846.1	868,398	505,515.9
(a) Land	824,644	222,429.6	832,698	225,719.2	793,664	184,577.8
(b) Buildings:	83,018	354,876.6	59,226	301,126.9	74,734	320,938.1
1. Residential	66,401	177,084.7	38,097	114,150.3	53,140	142,674.1
2. Non-Residential	16,617	177,792.0	21,129	186,976.6	21,594	178,264.0
VI. Fixed Deposits and Insurance Policies:	13,365	39,428.4	11,306	49,830.1	15,217	51,292.2
(a) Bank Deposits	11,322	31,354.7	9,547	44,310.0	13,112	43,537.8
(b) Insurance Policies	2,043	8,073.6	1,759	5,520.1	2,105	7,754.5
VII. Others:	1,814,488	1,322,980.9	2,008,766	1,231,081.1	2,139,124	1,260,030.7
(a) Other Secured Advances	934,884	997,787.8	916,959	863,426.9	982,691	934,929.4
(b) Advances Secured by Guarantee(s)	449,822	268,660.4	543,313	294,849.0	578,277	263,500.9
(c) Unsecured Advances	429,782	56,532.8	548,494	72,805.3	578,156	61,600.4
Total	3,268,385	3,915,852.7	3,283,316	3,641,782.5	3,337,881	3,688,536.3

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	235,166	74,698.9	231,578	69,668.4	201,774	65,181.1
II. Securities, Shares and Other Financial Instruments:	1,860	18,156.8	765	110,551.8	1,392	137,879.5
A. Quoted on the Stock Exchange:	512	9,426.9	336	48,601.8	934	50,376.9
1. To Stock Brokers and Dealers:	256	6,347.4	40	2,957.8	556	1,664.2
(a) Government and Other Trustee Securities	72	3,596.9	24	1,871.3	542	748.9
(b) Shares and Debentures	182	2,630.6	14	966.5	12	910.9
(c) Participation Term Certificates						
(d) Others	2	120.0	2	120.0	2	4.5
2. To Others:	256	3,079.4	296	45,644.0	378	48,712.6
(a) Government and Other Trustee Securities	230	1,565.0	271	43,042.6	351	41,062.4
(b) Shares and Debentures	21	1,513.1	21	1,512.7	23	6,557.5
(c) Participation Term Certificates	5	1.3	1	0.5	1	0.5
(d) Others			3	1,088.2	3	1,092.2
B. Unquoted on the Stock Exchange:	1,348	8,729.9	429	61,950.0	458	87,502.7
1. To Stock Brokers and Dealers:	37	838.0	405	58,930.4	435	78,242.7
(a) Government and Other Trustee Securities			402	34,462.5	420	37,466.6
(b) Shares and Debentures	35	349.2	3	24,467.9	7	39,589.0
(c) Participation Term Certificates						
(d) Others	2	488.8			8	1,187.2
2. To Others:	1,311	7,891.9	24	3,019.5	23	9,260.0
(a) Government and Other Trustee Securities	4	7,133.4	3	2,033.6	4	7,560.6
(b) Shares and Debentures	2	452.1			2	152.5
(c) Participation Term Certificates	4	21.1	3	21.1	2	1,500.5
(d) Others	1,301	285.3	18	964.9	15	46.5
III. Merchandise	195,630	318,936.0	24,009	290,831.0	14,968	290,881.4
A. Food Item:	10,211	128,795.8	3,205	103,878.4	3,711	108,079.6
1. Wheat	3,822	19,357.5	62	40,685.4	50	31,830.6
2. Rice and Paddy	4,256	39,994.7	2,138	33,755.2	2,523	44,173.0
3. Other Grain & Pulses:	11	683.4	9	527.3	8	527.6
(a) Indigenous	11	683.4	9	527.3	8	527.6
(b) Imported						
4. Edible Oil:	188	40,684.3	60	726.0	79	893.1
(a) Indigenous	185	40,654.3	57	696.0	76	863.1
(b) Imported	3	30.0	3	30.0	3	30.0
5. Sugar:	379	23,584.3	92	24,664.5	101	26,690.1
(a) Indigenous	379	23,584.3	91	24,529.5	73	20,800.3
(b) Imported			1	135.0	28	5,889.8
6. Kariana and Spices	627	656.7	758	1,271.3	873	1,318.2
7. Fish and Fish Preparations	40	474.5	11	80.1	24	250.8
8. Other Food Item:	888	3,360.4	75	2,168.5	53	2,396.3
(a) Indigenous	881	3,077.2	54	1,870.9	53	2,396.3
(b) Imported	7	283.2	21	297.6		
B. Raw Material:	75,320	54,544.5	9,405	70,182.9	8,995	56,385.7
1. Cotton Raw:	10,716	16,849.2	8,756	9,468.2	8,358	22,086.3
(a) Indigenous	10,698	16,319.0	8,750	9,287.0	8,346	22,000.6
(b) Imported	18	530.2	6	181.1	12	85.7
2. Synthetic Fibers:	25	4,346.5	22	4,083.0	30	3,374.3
(a) Indigenous	24	4,343.6	15	4,068.7	30	3,374.3
(b) Imported	1	3.0	7	14.4		
3. Fertilizer:	40,903	10,668.3	373	14,139.9	399	12,917.3
(a) Indigenous	40,902	10,648.8	372	14,085.9	397	12,830.9
(b) Imported	1	19.5	1	54.0	2	86.4

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
4. Petroleum Crude:	23,490	14,387.8	9	25,287.0	17	9,601.9
(a) Indigenous	23,489	14,243.6	8	25,141.8	15	2,573.0
(b) Imported	1	144.2	1	145.1	2	7,029.0
5. Iron & Steel:	92	7,810.0	103	13,366.5	96	6,535.5
(a) Indigenous	92	7,810.0	103	13,366.5	96	6,535.5
(b) Imported						
6. Wool & Goat Hair	18	121.2	44	424.6	31	156.9
7. Hides & Skins	4	9.5	4	8.3	4	9.7
8. Oil Seeds						
9. Pesticides & Insecticides:	2	57.2	13	2,423.8	12	917.2
(a) Indigenous	2	57.2	13	2,423.8	12	917.2
(b) Imported						
10. Other Raw Material:	70	294.7	81	981.7	48	786.7
(a) Indigenous	35	141.3	41	802.9	46	706.4
(b) Imported	35	153.5	40	178.8	2	80.2
C. Finished/Manufactured Goods:	110,099	135,595.7	11,399	116,769.7	2,262	126,416.1
1. Cotton Textiles:	181	18,965.6	163	16,946.2	186	17,142.1
(a) Indigenous	176	18,212.8	158	16,193.4	186	17,142.1
(b) Imported	5	752.9	5	752.9		
2. Cotton Yarn:	22,863	24,137.9	113	18,911.2	113	20,040.9
(a) Indigenous	22,863	24,137.9	113	18,911.2	113	20,040.9
(b) Imported						
3. Other Textiles:	87	14,846.0	83	12,450.1	90	7,493.8
(a) Indigenous	87	14,846.0	83	12,450.1	89	7,490.9
(b) Imported					1	3.0
4. Machinery:	90	650.4	98	4,248.5	86	614.4
(a) Indigenous	79	533.2	84	3,412.9	72	488.7
(b) Imported	11	117.2	14	835.5	14	125.7
5. Handloom Products						
6. Carpet & Rugs	336	168.4	502	155.2	401	182.8
7. Readymade Garments	49	11,907.9	45	2,720.1	40	1,699.5
8. Cement and Cement Products:	22	2,791.5	2,763	5,905.8	25	4,281.8
(a) Indigenous	22	2,791.5	2,763	5,905.8	25	4,281.8
(b) Imported						
9. Sport Goods	4	67.0	5	73.1	1	1.0
10. Surgical Instruments	8	55.1	9	409.5	32	255.3
11. Chemicals and Dyes	33	1,721.1	6,240	2,993.1	46	2,182.5
12. Other Finished Goods:	86,426	60,284.8	1,378	51,957.0	1,242	72,521.9
(a) Indigenous	86,418	60,273.6	1,279	21,629.3	1,230	71,194.3
(b) Imported	8	11.2	99	30,327.7	12	1,327.6
IV. Fixed Assets Including Machinery	31,798	207,165.6	47,144	120,498.0	27,261	86,300.5
V. Real Estate:	39,949	66,865.8	36,559	60,645.6	31,794	48,827.3
(a) Land	23,531	11,271.1	25,050	11,767.2	21,046	11,473.6
(b) Buildings:	16,418	55,594.7	11,509	48,878.5	10,748	37,353.7
1. Residential	12,596	33,858.9	7,577	25,326.8	6,131	23,041.6
2. Non-Residential	3,822	21,735.8	3,932	23,551.7	4,617	14,312.1
VI. Fixed Deposits and Insurance Policies:	7,084	7,873.4	4,137	24,687.8	3,953	23,470.2
(a) Bank Deposits	7,084	7,873.4	4,029	24,665.6	3,857	23,441.9
(b) Insurance Policies			108	22.2	96	28.3
VII. Others:	375,599	188,954.2	535,275	186,335.8	575,486	209,183.7
(a) Other Secured Advances	95,219	74,524.7	78,001	56,806.5	105,927	80,560.3
(b) Advances Secured by Guarantee(s)	219,792	95,551.3	294,833	101,809.1	334,469	104,179.3
(c) Unsecured Advances	60,588	18,878.3	162,441	27,720.2	135,090	24,444.1
Total	887,086	882,650.7	879,467	863,218.3	856,628	861,723.7

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	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:	1,966	79,948.4	3,502	55,599.4	4,723	55,327.2
A. Quoted on the Stock Exchange:	1,133	64,957.7	2,146	28,515.6	3,482	31,056.1
1. To Stock Brokers and Dealers:	829	12,938.5	1,261	15,155.8	2,144	19,270.9
(a) Government and Other Trustee Securities	440	908.5	546	1,434.6	577	1,474.5
(b) Shares and Debentures	259	10,533.2	428	12,626.5	1,310	16,099.2
(c) Participation Term Certificates	12	138.0	1	12.0	1	12.0
(d) Others	118	1,358.8	286	1,082.7	256	1,685.2
2. To Others:	304	52,019.1	885	13,359.8	1,338	11,785.2
(a) Government and Other Trustee Securities	60	38,426.3	88	268.4	41	388.4
(b) Shares and Debentures	157	9,076.9	479	9,166.7	653	5,679.2
(c) Participation Term Certificates	2	5.5				
(d) Others	85	4,510.5	318	3,924.8	644	5,717.6
B. Unquoted on the Stock Exchange:	833	14,990.8	1,356	27,083.8	1,241	24,271.1
1. To Stock Brokers and Dealers:	74	2,695.8	376	2,873.7	100	3,724.6
(a) Government and Other Trustee Securities	10	6.1	22	11.2	17	13.0
(b) Shares and Debentures	36	2,603.1	33	2,481.9	33	3,185.9
(c) Participation Term Certificates	2	17.2	10	29.0	1	6.0
(d) Others	26	69.4	311	351.7	49	519.8
2. To Others:	759	12,294.9	980	24,210.0	1,141	20,546.5
(a) Government and Other Trustee Securities	634	10,227.5	610	22,849.0	879	18,777.4
(b) Shares and Debentures	4	152.6	4	2.4	5	268.1
(c) Participation Term Certificates	2	6.7				
(d) Others	119	1,908.2	366	1,358.6	257	1,501.0
III. Merchandise	36,701	864,482.1	42,548	726,039.7	41,615	825,322.4
A. Food Item:	9,359	224,568.0	9,231	193,673.5	14,333	205,483.7
1. Wheat	1,747	74,524.6	1,903	59,181.7	4,157	56,880.0
2. Rice and Paddy	3,203	51,006.2	2,384	28,452.6	3,520	52,015.1
3. Other Grain & Pulses:	743	7,283.5	1,118	5,631.2	1,060	5,768.3
(a) Indigenous	670	4,660.8	912	2,469.4	978	3,682.2
(b) Imported	73	2,622.6	206	3,161.8	82	2,086.1
4. Edible Oil:	498	19,753.1	491	17,029.3	1,030	20,982.2
(a) Indigenous	415	12,624.6	400	11,024.4	937	13,715.3
(b) Imported	83	7,128.5	91	6,004.9	93	7,266.9
5. Sugar:	659	41,322.3	722	53,473.5	1,568	46,720.5
(a) Indigenous	481	38,423.1	427	45,233.3	1,160	41,326.5
(b) Imported	178	2,899.2	295	8,240.2	408	5,394.0
6. Kariana and Spices	694	1,351.6	904	902.8	874	1,136.1
7. Fish and Fish Preparations	326	828.4	159	576.6	493	890.6
8. Other Food Item:	1,489	28,498.2	1,550	28,425.7	1,631	21,091.0
(a) Indigenous	634	25,222.8	1,055	25,582.0	986	16,915.8
(b) Imported	855	3,275.5	495	2,843.7	645	4,175.2
B. Raw Material:	9,022	270,399.9	8,924	224,688.7	10,504	256,968.5
1. Cotton Raw:	2,604	75,732.5	1,743	51,806.0	3,263	82,000.3
(a) Indigenous	2,470	66,791.6	1,405	31,584.8	2,289	64,738.4
(b) Imported	134	8,940.9	338	20,221.2	974	17,261.9
2. Synthetic Fibers:	181	21,093.5	925	16,903.0	241	17,047.5
(a) Indigenous	116	14,297.1	861	14,959.4	159	15,173.6
(b) Imported	65	6,796.4	64	1,943.6	82	1,873.9
3. Fertilizer:	1,296	25,583.6	1,277	24,600.0	1,582	23,433.0
(a) Indigenous	1,022	16,272.8	1,184	15,933.3	1,302	10,944.9
(b) Imported	274	9,310.9	93	8,666.7	280	12,488.2

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
4. Petroleum Crude:	784	37,050.5	814	27,808.5	1,030	38,066.1
(a) Indigenous	628	16,852.6	534	17,895.0	898	22,955.4
(b) Imported	156	20,197.9	280	9,913.5	132	15,110.6
5. Iron & Steel:	1,369	41,166.6	1,226	30,462.5	1,302	30,706.4
(a) Indigenous	924	19,362.7	931	15,151.2	1,072	15,751.3
(b) Imported	445	21,803.9	295	15,311.4	230	14,955.2
6. Wool & Goat Hair	7	477.7	21	633.4	85	1,001.1
7. Hides & Skins	603	5,283.2	291	7,196.9	320	6,487.2
8. Oil Seeds	276	9,285.1	471	8,149.3	667	7,570.3
9. Pesticides & Insecticides:	337	2,788.8	534	3,972.4	428	3,274.5
(a) Indigenous	202	2,027.1	338	2,959.9	260	2,892.0
(b) Imported	135	761.7	196	1,012.5	168	382.5
10. Other Raw Material:	1,565	51,938.3	1,622	53,156.6	1,586	47,382.1
(a) Indigenous	1,276	43,308.7	1,451	50,654.0	1,296	38,539.7
(b) Imported	289	8,629.6	171	2,502.6	290	8,842.4
C. Finished/Manufactured Goods:	18,320	369,514.2	24,393	307,677.5	16,778	362,870.2
1. Cotton Textiles:	1,735	68,248.0	8,127	58,536.2	1,966	66,190.7
(a) Indigenous	1,471	62,312.5	7,999	54,311.0	1,836	58,794.2
(b) Imported	264	5,935.5	128	4,225.2	130	7,396.5
2. Cotton Yarn:	2,001	38,152.4	765	30,957.6	656	29,700.0
(a) Indigenous	1,554	34,455.1	659	27,525.9	485	26,196.1
(b) Imported	447	3,697.3	106	3,431.7	171	3,503.9
3. Other Textiles:	1,592	54,627.9	1,804	61,929.6	1,870	63,759.0
(a) Indigenous	1,180	46,986.0	1,407	54,492.5	1,445	52,444.5
(b) Imported	412	7,641.9	397	7,437.1	425	11,314.5
4. Machinery:	2,278	22,852.6	1,361	23,671.4	1,464	27,049.6
(a) Indigenous	1,978	8,887.1	1,069	9,353.5	1,074	9,743.5
(b) Imported	300	13,965.5	292	14,317.8	390	17,306.1
5. Handloom Products	17	20.3	18	27.7	62	6,103.9
6. Carpet & Rugs	114	741.2	140	1,809.6	316	6,068.3
7. Readymade Garments	1,175	19,501.3	915	21,581.2	926	28,634.5
8. Cement and Cement Products:	389	15,906.6	898	21,544.9	1,575	26,046.7
(a) Indigenous	379	15,468.2	894	21,357.7	1,554	25,978.8
(b) Imported	10	438.3	4	187.2	21	67.9
9. Sport Goods	133	930.2	565	2,632.4	191	2,752.5
10. Surgical Instruments	285	1,566.8	210	5,037.9	261	2,149.9
11. Chemicals and Dyes	958	27,357.2	2,028	23,123.0	978	30,921.2
12. Other Finished Goods:	7,643	119,609.7	7,562	56,826.1	6,513	73,494.0
(a) Indigenous	5,626	108,664.2	5,849	51,403.4	4,324	58,669.8
(b) Imported	2,017	10,945.5	1,713	5,422.7	2,189	14,824.3
IV. Fixed Assets Including Machinery	28,416	379,301.0	20,363	422,799.5	22,107	371,735.7
V. Real Estate:	92,255	401,230.9	89,381	360,793.3	86,824	353,488.1
(a) Land	27,346	108,168.2	43,311	114,530.2	24,548	78,467.0
(b) Buildings:	64,909	293,062.8	46,070	246,263.1	62,276	275,021.1
1. Residential	52,685	141,195.9	29,371	86,635.8	45,956	117,426.4
2. Non-Residential	12,224	151,866.9	16,699	159,627.3	16,320	157,594.7
VI. Fixed Deposits and Insurance Policies:	6,244	31,383.4	6,971	24,839.8	7,290	27,287.0
(a) Bank Deposits	4,203	23,314.2	5,321	19,348.2	5,283	19,572.1
(b) Insurance Policies	2,041	8,069.2	1,650	5,491.7	2,007	7,714.9
VII. Others:	1,323,540	1,097,535.3	1,358,501	1,013,909.3	1,378,311	1,012,548.7
(a) Other Secured Advances	815,501	913,509.2	814,353	797,359.6	847,773	842,402.9
(b) Advances Secured by Guarantee(s)	173,793	151,134.4	205,268	178,245.7	200,054	143,258.0
(c) Unsecured Advances	334,246	32,891.8	338,880	38,303.9	330,484	26,887.9
Total	1,489,122	2,853,881.1	1,521,266	2,603,981.0	1,540,870	2,645,709.1

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	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
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
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
(a) Government and Other Trustee Securities					2	0.4
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	458	26,856.1	522	29,109.9	496	30,591.9
A. Food Item:	3	137.6	12	915.8	1	159.6
1. Wheat						
2. Rice and Paddy						
3. Other Grain & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oil:	2	130.1	2	191.7	1	159.6
(a) Indigenous	1	120.6	1	159.6	1	159.6
(b) Imported	1	9.5	1	32.2		
5. Sugar:			3	300.0		
(a) Indigenous			3	300.0		
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	1	7.5	7	424.1		
(a) Indigenous	1	7.5	5	0.3		
(b) Imported			2	423.8		
B. Raw Material:	114	6,660.1	88	5,215.1	105	7,272.1
1. Cotton Raw:	101	4,301.4	74	2,448.5	83	3,069.2
(a) Indigenous	85	3,947.9	74	2,448.5	83	3,069.2
(b) Imported	16	353.5				
2. Synthetic Fibers:	2	90.3	1	25.2	7	939.3
(a) Indigenous	2	90.3	1	25.2	7	939.3
(b) Imported						
3. Fertilizer:	2	50.0	2	472.0	2	320.0
(a) Indigenous	1	39.9	1	431.8	2	320.0
(b) Imported	1	10.1	1	40.2		

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
4. Petroleum Crude:	3	1,500.2	3	1,251.4	4	1,788.1
(a) Indigenous	1	360.5			1	249.8
(b) Imported	2	1,139.7	3	1,251.4	3	1,538.3
5. Iron & Steel:						
(a) Indigenous						
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins						
8. Oil Seeds						
9. Pesticides & Insecticides:			1	19.5		
(a) Indigenous			1	19.5		
(b) Imported						
10. Other Raw Material:	6	718.3	7	998.4	9	1,155.4
(a) Indigenous	6	718.3	7	998.4	9	1,155.4
(b) Imported						
C. Finished/Manufactured Goods:	341	20,058.4	422	22,979.0	390	23,160.2
1. Cotton Textiles:	37	4,291.0	47	3,633.5	31	4,820.7
(a) Indigenous	37	4,291.0	47	3,633.5	17	2,397.4
(b) Imported					14	2,423.3
2. Cotton Yarn:	18	2,128.7	11	1,505.4	15	1,477.7
(a) Indigenous	18	2,128.7	11	1,505.4	15	1,477.7
(b) Imported						
3. Other Textiles:	8	792.1	9	804.7	9	760.2
(a) Indigenous	8	792.1	9	804.7	1	500.0
(b) Imported					8	260.2
4. Machinery:	11	610.0	19	202.1	10	385.8
(a) Indigenous	11	610.0	19	202.1	10	385.8
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs	1	15.4	1	28.2	1	41.3
7. Readymade Garments	23	891.4	24	828.1	26	1,023.3
8. Cement and Cement Products:	2	193.9	4	801.3	6	707.4
(a) Indigenous	2	193.9	4	801.3	6	707.4
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	45.7	1	22.4	1	51.1
11. Chemicals and Dyes	3	90.0	14	1,153.0	15	862.6
12. Other Finished Goods:	237	11,000.1	292	14,000.2	276	13,030.2
(a) Indigenous	237	11,000.1	291	13,985.6	274	12,979.8
(b) Imported			1	14.6	2	50.4
IV. Fixed Assets Including Machinery	21	3,214.3	65	5,513.3	37	5,109.6
V. Real Estate:	274	2,693.4	304	2,897.0	328	4,112.0
(a) Land	50	1,825.7	50	1,927.8	9	621.1
(b) Buildings:	224	867.7	254	969.2	319	3,490.9
1. Residential	216	577.4	244	669.3	251	881.1
2. Non-Residential	8	290.3	10	299.9	68	2,609.8
VI. Fixed Deposits and Insurance Policies:	18	155.9	177	287.2	3,940	511.7
(a) Bank Deposits	18	155.9	177	287.2	3,940	511.7
(b) Insurance Policies						
VII. Others:	12,282	20,727.3	13,168	14,588.6	76,087	21,978.8
(a) Other Secured Advances	618	6,117.8	621	5,310.0	2,361	7,894.7
(b) Advances Secured by Guarantee(s)	230	13,642.1	57	8,186.9	33	9,442.7
(c) Unsecured Advances	11,434	967.4	12,490	1,091.6	73,693	4,641.4
Total	13,053	53,647.1	14,236	52,395.9	80,890	62,304.3

3.1.4 Advances Classified by Securities

Specialised Banks

(Million Rupees)

Security	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals						
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	31	250.5	31	250.7	11	80.3
A. Food Item:						
1. Wheat	8	66.3	8	66.2	5	54.5
2. Rice and Paddy	2	35.0	2	34.9	1	34.9
3. Other Grain & Pulses:	1	3.6	1	3.6	1	3.6
(a) Indigenous	1	9.0	1	9.0		
(b) Imported						
4. Edible Oil:	1	5.4	1	5.4	1	5.2
(a) Indigenous	1	5.4	1	5.4	1	5.2
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	3	13.3	3	13.3	2	10.8
(a) Indigenous	3	13.3	3	13.3	2	10.8
(b) Imported						
B. Raw Material:	10	125.0	10	125.4	2	18.3
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
2. Synthetic Fibers:	2	52.5	2	52.8		
(a) Indigenous	2	52.5	2	52.8		
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.4 Advances Classified by Securities

Specialised Banks

(Million Rupees)

Security	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:						
(a) Indigenous						
(b) Imported						
5. Iron & Steel:	4	29.4	4	29.4	2	18.3
(a) Indigenous	4	29.4	4	29.4	2	18.3
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins	3	38.8	3	38.8		
8. Oil Seeds						
9. Pesticides & Insecticides:	1	4.3	1	4.3		
(a) Indigenous	1	4.3	1	4.3		
(b) Imported						
10. Other Raw Material:						
(a) Indigenous						
(b) Imported						
C. Finished/Manufactured Goods:	13	59.1	13	59.1	4	7.5
1. Cotton Textiles:	3	6.5	3	6.5	2	4.3
(a) Indigenous	3	6.5	3	6.5	2	4.3
(b) Imported						
2. Cotton Yarn:						
(a) Indigenous						
(b) Imported						
3. Other Textiles:	1	2.0	1	2.0		
(a) Indigenous	1	2.0	1	2.0		
(b) Imported						
4. Machinery:						
(a) Indigenous						
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments						
8. Cement and Cement Products:	1	3.7	1	3.7		
(a) Indigenous	1	3.7	1	3.7		
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	1.3	1	1.3	1	1.3
11. Chemicals and Dyes	2	4.3	2	4.3	1	1.9
12. Other Finished Goods:	5	41.2	5	41.2		
(a) Indigenous	5	41.2	5	41.2		
(b) Imported						
IV. Fixed Assets Including Machinery	823	3,127.4	793	3,163.5	756	3,287.5
V. Real Estate:	775,184	106,516.1	765,680	102,510.1	749,452	99,088.5
(a) Land	773,717	101,164.6	764,287	97,493.9	748,061	94,016.0
(b) Buildings:	1,467	5,351.5	1,393	5,016.2	1,391	5,072.4
1. Residential	904	1,452.5	905	1,518.5	802	1,325.1
2. Non-Residential	563	3,899.0	488	3,497.7	589	3,747.4
VI. Fixed Deposits and Insurance Policies:	19	15.7	21	15.4	34	23.4
(a) Bank Deposits	17	11.2	20	9.1	32	12.1
(b) Insurance Policies	2	4.5	1	6.3	2	11.3
VII. Others:	103,067	15,764.1	101,822	16,247.5	109,240	16,319.5
(a) Other Secured Advances	23,546	3,636.1	23,984	3,950.7	26,630	4,071.4
(b) Advances Secured by Guarantee(s)	56,007	8,332.6	43,155	6,607.3	43,721	6,621.0
(c) Unsecured Advances	23,514	3,795.4	34,683	5,689.5	38,889	5,627.0
Total	879,124	125,673.8	868,347	122,187.2	859,493	118,799.1

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	3,268,385	3,915,852.7	3,283,316	3,641,782.5	3,337,881	3,688,536.3
I. Government	292	406,799.9	303	492,151.6	801	423,364.0
A. Federal Government	104	229,162.1	111	253,023.8	610	248,365.5
1) Commodity Operations	61	204,802.7	56	226,113.7	566	222,578.2
2) Others	43	24,359.4	55	26,910.1	44	25,787.3
B. Provincial Governments	188	177,637.8	192	239,127.8	191	174,998.5
1) Commodity Operations	167	176,527.1	180	238,145.7	77	174,024.2
2) Others	21	1,110.6	12	982.1	114	974.3
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	246	427,896.8	11,221	350,227.1	1,232	349,623.1
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	88	70,731.1	8,659	51,778.6	105	44,931.6
D. Construction						
E. Utilities	27	16,935.2	28	16,805.7	14	15,607.3
F. Commerce	34	79,968.7	26	25,450.5	29	43,516.4
G. Transport, Storage and Communication	51	87,365.9	2,467	94,247.5	53	84,322.6
H. Services	3	297.9	4	157.2	7	223.7
I. Other	43	172,598.0	37	161,787.6	1,024	161,021.6
III. Non-bank Financial Institutions (NBFIs)	415	42,602.8	469	47,626.0	1,496	45,324.4
A. Co-operative Banks						
B. Development Financial Institutions	14	12,304.6	18	11,124.6	15	15,154.3
C. Insurance Companies	95	415.0	112	372.9	154	335.9
D. Micro Finance			1	100.0	1	100.0
E. Other NBFIs	306	29,883.2	338	36,028.5	1,326	29,734.2
IV. Private Sector (Business)	1,608,026	2,683,800.9	1,541,878	2,414,242.4	1,487,241	2,539,961.3
A. Agriculture, Hunting and Forestry	1,228,584	238,176.4	1,193,072	220,943.4	1,155,012	212,539.3
1) Growing of Crops	840,789	171,731.6	818,939	161,157.4	797,710	153,318.1
2) Farming of Animals	280,397	38,258.2	273,859	34,271.5	262,212	34,231.0
3) Agricultural and Animal Husbandry	1,157	1,242.6	1,195	532.3	1,499	880.1
4) Agricultural Machinery and Equipments	105,927	26,369.0	98,907	24,410.0	93,416	23,494.6
5) Hunting, Trapping, Forestry & Logging	314	575.0	172	572.2	175	615.5
B. Fishing & Fish Farming, etc.	420	749.5	454	726.6	475	443.8
C. Mining and Quarrying	395	21,028.9	422	20,234.6	1,388	15,634.8
1) Mining of Coal	70	1,583.2	79	1,944.3	672	2,610.0
2) Crude Petroleum & Natural Gas	169	18,161.4	193	16,896.0	563	10,211.5
3) Iron & Non-ferrous Metal Ores	7	322.8	11	348.1	24	367.4
4) Quarrying of Stone, Sand and Clay	107	364.6	27	365.2	66	492.4
5) Chemical, Fertilizer, Salt, etc.	42	597.0	112	681.0	63	1,953.5
D. Manufacturing	108,052	1,582,138.9	64,133	1,407,762.9	64,933	1,449,442.0
1) Food Products and Beverages	16,018	338,725.0	16,363	312,840.1	16,474	294,238.3
2) Tobacco Products	24	4,035.7	28	3,355.1	37	3,336.8
3) Textiles	36,933	602,165.5	16,032	499,667.8	16,283	545,064.6
i. Spinning, Weaving, Finishing of Textiles	29,855	475,332.0	11,970	386,103.5	11,891	434,830.2
a. Spinning of Fibres	19,681	265,027.8	6,369	211,726.4	5,986	254,135.5
b. Weaving of Textiles	5,970	107,994.5	3,470	89,430.3	3,040	93,652.8
c. Finishing of Textiles	4,204	102,309.8	2,131	84,946.8	2,865	87,041.9
ii. Made-up Textile Articles	1,763	53,779.0	1,632	48,335.4	1,577	51,053.4
iii. Knit Wear	989	23,467.6	910	24,426.7	982	23,431.3
iv. Carpets and Rugs	523	5,055.5	323	4,625.0	592	4,936.9
v. Other Textiles n.e.s.	3,803	44,531.3	1,197	36,177.2	1,241	30,812.8
4) Wearing Apparel, Readymade Garments, etc.	5,498	53,168.1	3,114	49,749.3	3,173	49,934.8
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,594	23,684.9	1,367	20,075.0	1,380	20,964.3
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	624	12,699.2	519	10,305.8	509	10,680.1
ii. Footwear	970	10,985.7	848	9,769.2	871	10,284.3
a. Leather Wear	829	8,943.3	739	7,703.3	760	8,499.5
b. Rubber and Plastic Wear	141	2,042.4	109	2,065.9	111	1,784.8

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	349	3,212.2	357	3,576.8	507	3,997.9
7) Paper, Paperboard and Products	5,311	31,029.5	1,026	25,409.4	697	28,395.1
8) Printing, Publishing and Allied Industries	959	7,137.8	759	6,498.2	851	6,075.8
9) Coke and Refined Petroleum Products	866	41,831.2	525	35,700.8	2,736	41,461.9
10) Chemicals and Chemical Products	13,094	172,102.8	7,647	170,740.4	5,329	165,771.7
11) Rubber and Plastics Products	1,280	26,450.4	1,092	22,028.9	1,543	22,578.1
12) Other Non-metallic Mineral Products	12,052	64,796.1	1,907	59,630.3	1,115	68,641.3
13) Basic Metals	3,591	68,439.9	1,993	62,723.8	2,382	61,824.2
14) Fabricated Metal Products	589	15,470.0	696	12,777.0	836	11,640.9
15) Machinery and Equipment	1,749	17,748.8	4,604	16,204.4	2,310	18,281.6
16) Office, Accounting and Computing Machinery	25	376.8	17	257.7	29	290.8
17) Electrical Machinery and Apparatus	1,239	53,809.0	977	40,939.7	1,627	43,398.6
18) Radio, Television and Communication Equipment and Apparatus	218	4,058.3	154	4,535.3	152	5,188.6
19) Medical, Precision and Optical Instruments, Watches and Clocks	522	4,102.8	720	6,931.5	676	7,090.3
20) Motor Vehicles, Trailers and Semi-trailers	581	16,214.6	765	15,357.4	1,105	17,406.1
21) Other Transport Equipments	349	3,963.5	455	3,320.7	476	3,803.6
22) Furniture and Fixture	618	1,317.3	581	1,233.1	601	1,180.3
23) Jewellery and Related Articles	415	519.8	413	777.3	435	546.3
24) Sports Goods	528	4,805.5	451	4,718.5	546	4,761.2
25) Handicrafts	165	73.2	161	69.3	182	91.5
26) Other Manufacturing n.e.s.	3,485	22,900.0	1,929	28,645.1	3,451	23,477.5
E. Ship Breaking and Waste / Scrape (Junk), etc.	106	17,840.9	166	14,806.0	178	17,715.5
F. Electricity, Gas and Water Supply	11,161	253,154.5	13,845	218,793.0	1,523	280,953.2
G. Construction	8,158	54,705.5	5,619	52,251.5	5,597	52,959.4
1) Building	3,410	38,315.0	3,130	36,028.7	3,262	37,754.2
2) Infrastructure	4,748	16,390.5	2,489	16,222.8	2,335	15,205.2
H. Commerce and Trade	127,869	234,292.0	115,069	201,630.8	117,659	213,565.7
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	3,089	14,399.7	3,252	14,460.3	3,012	13,285.7
2) Wholesale and Commission Trade	18,909	115,188.8	17,313	99,327.2	18,327	107,221.6
i) Exports	1,776	27,412.0	1,325	27,597.3	1,596	30,964.0
ii) Imports	1,983	28,212.2	2,331	19,776.5	2,336	24,243.5
iii) Domestic Whole Sales	15,150	59,564.5	13,657	51,953.4	14,395	52,014.1
3) Retail Trade	105,871	104,703.5	94,504	87,843.3	96,320	93,058.3
I. Hotels, Restaurants and Clubs, etc	1,138	14,938.5	2,192	14,265.8	6,330	14,779.0
J. Transport, Storage and Communications	49,802	88,731.3	50,856	88,539.8	44,396	109,077.7
K. Real Estate, Renting and Business Activities	33,408	104,542.8	44,796	97,418.4	45,736	108,879.2
1) Real Estate Activities	2,075	10,790.9	441	8,438.1	470	6,230.1
2) Renting of Machinery and Equipment	923	2,260.8	127	1,612.4	259	1,436.7
3) Computer and Related Activities	610	2,650.9	3,620	5,366.1	633	3,253.7
4) Research and Development	159	2,722.0	211	2,694.7	237	2,636.4
5) Other Business Activities	29,641	86,118.1	40,397	79,307.2	44,137	95,322.3
L. Education	929	6,025.7	1,024	6,012.3	950	6,160.7
M. Health and Social Work	1,149	6,253.2	2,574	5,448.6	1,267	5,987.5
N. Other Community, Social and Personal Service Activities	2,584	15,155.4	3,141	12,748.5	4,043	13,063.3
O. Other Private Business n.e.s	34,271	46,067.4	44,515	52,660.4	37,754	38,760.4
V. Trust Funds and Non-profit Organizations	632	14,042.4	381	17,024.6	201	18,015.7
VI. Personal	1,641,901	323,784.5	1,722,788	305,843.6	1,830,342	295,181.1
A. Bank Employees	128,639	85,183.9	135,376	83,214.1	143,839	80,518.4
B. Consumer Financing	1,484,390	229,141.0	1,560,611	213,742.0	1,652,053	206,358.5
i) House Building	17,048	39,420.5	16,053	39,011.7	17,269	40,197.6
ii) Transport	128,967	56,389.2	114,142	50,661.3	123,004	45,847.4
iii) Credit Cards	735,375	21,195.9	822,447	21,796.7	885,140	24,372.8
iv) Consumer Durable	5,908	260.8	6,400	225.4	9,148	334.8
v) Personal Loans	597,092	111,874.6	601,569	102,047.0	617,492	95,605.8
C. Other Personal	28,872	9,459.7	26,801	8,887.6	34,450	8,304.2
VII. Others	16,873	16,925.4	6,276	14,667.2	16,568	17,066.6
Total	3,268,385	3,915,852.7	3,283,316	3,641,782.5	3,337,881	3,688,536.3

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	887,086	882,650.7	879,467	863,218.3	856,628	861,723.7
I. Government	57	93,524.1	55	117,968.7	668	112,557.0
A. Federal Government	23	41,212.0	30	52,452.2	546	57,135.8
1) Commodity Operations	7	23,205.4	7	33,994.1	526	39,284.1
2) Others	16	18,006.6	23	18,458.1	20	17,851.6
B. Provincial Governments	34	52,312.1	25	65,516.5	122	55,421.2
1) Commodity Operations	22	52,031.0	22	65,371.0	18	55,169.3
2) Others	12	281.1	3	145.5	104	252.0
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	43	146,068.4	440	139,205.2	31	133,227.8
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	16	42,850.2	415	41,182.7	13	33,913.8
D. Construction						
E. Utilities	6	7,266.2	12	8,070.1	3	7,569.0
F. Commerce	8	10,747.1	3	8,141.9	3	14,948.2
G. Transport, Storage and Communication	6	43,750.1	6	44,826.2	6	39,435.7
H. Services						
I. Other	7	41,454.8	4	36,984.3	6	37,361.2
III. Non-bank Financial Institutions (NBFIs)	51	6,158.0	78	10,116.7	1,070	12,255.4
A. Co-operative Banks						
B. Development Financial Institutions	1	12.5	1	1,500.0	2	4,779.0
C. Insurance Companies	7	19.0	9	2.8	9	4.5
D. Micro Finance						
E. Other NBFIs	43	6,126.5	68	8,614.0	1,059	7,471.9
IV. Private Sector (Business)	451,839	511,729.1	459,830	480,467.8	411,404	489,584.5
A. Agriculture, Hunting and Forestry	338,006	73,952.6	327,357	66,784.6	289,946	60,761.7
1) Growing of Crops	325,450	66,623.2	316,594	62,562.8	280,765	55,533.9
2) Farming of Animals	4,187	4,618.4	4,199	2,064.7	2,715	2,831.8
3) Agricultural and Animal Husbandry	938	312.1	985	249.6	1,348	636.2
4) Agricultural Machinery and Equipments	7,428	2,297.4	5,579	1,907.5	5,114	1,723.4
5) Hunting, Trapping, Forestry & Logging	3	101.5			4	36.5
B. Fishing & Fish Farming, etc.	17	252.3	22	179.5	14	17.3
C. Mining and Quarrying	63	1,328.8	45	2,843.6	69	1,180.2
1) Mining of Coal	5	17.3				
2) Crude Petroleum & Natural Gas	7	1,065.0	19	2,673.4	7	981.2
3) Iron & Non-ferrous Metal Ores	3	15.3	4	58.9	17	139.8
4) Quarrying of Stone, Sand and Clay	33	11.2	6	17.4	28	16.1
5) Chemical, Fertilizer, Salt, etc.	15	220.1	16	93.8	17	43.0
D. Manufacturing	9,517	297,053.1	14,308	267,567.1	9,893	277,920.3
1) Food Products and Beverages	3,061	69,773.9	8,610	64,570.4	4,883	61,512.1
2) Tobacco Products	1	665.8	2	7.8	3	1.6
3) Textiles	2,242	113,372.7	2,085	95,574.6	1,720	100,906.4
i. Spinning, Weaving, Finishing of Textiles	2,007	105,757.4	1,849	81,961.5	1,534	91,845.8
a. Spinning of Fibres	1,273	60,014.0	1,240	45,011.6	845	53,047.2
b. Weaving of Textiles	450	24,321.6	348	19,977.8	410	21,477.2
c. Finishing of Textiles	284	21,421.8	261	16,972.2	279	17,321.4
ii. Made-up Textile Articles	89	4,455.3	86	4,405.5	90	5,073.2
iii. Knit Wear	31	1,675.3	31	1,681.4	32	1,691.1
iv. Carpets and Rugs	15	183.4	17	185.4	15	189.4
v. Other Textiles n.e.s.	100	1,301.3	102	7,340.8	49	2,107.0
4) Wearing Apparel, Readymade Garments, etc.	149	7,580.3	144	8,051.4	144	8,096.7
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	308	1,955.9	222	1,489.5	206	1,791.0
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	227	921.2	115	580.5	124	883.1
ii. Footwear	81	1,034.7	107	909.0	82	908.0
a. Leather Wear	38	450.1	62	365.0	45	303.9
b. Rubber and Plastic Wear	43	584.6	45	544.0	37	604.1

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	36	1,058.4	36	1,079.9	42	1,158.4
7) Paper, Paperboard and Products	357	4,390.3	351	1,644.1	76	2,559.9
8) Printing, Publishing and Allied Industries	121	1,910.9	55	1,386.1	63	1,250.0
9) Coke and Refined Petroleum Products	70	17,918.7	71	20,749.4	71	18,285.1
10) Chemicals and Chemical Products	885	21,645.7	552	23,104.4	434	23,317.5
11) Rubber and Plastics Products	86	2,669.2	86	2,417.2	282	2,609.6
12) Other Non-metallic Mineral Products	181	17,887.0	909	16,308.0	156	19,384.7
13) Basic Metals	147	13,642.2	166	14,644.5	172	13,703.2
14) Fabricated Metal Products	46	624.7	49	578.0	48	563.3
15) Machinery and Equipment	195	1,574.4	50	677.3	66	5,155.5
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	133	11,756.2	87	4,255.6	77	5,314.8
18) Radio, Television and Communication Equipment and Apparatus	6	404.7	6	392.7	5	254.6
19) Medical, Precision and Optical Instruments, Watches and Clocks	37	132.2	35	3,034.7	58	3,288.8
20) Motor Vehicles, Trailers and Semi-trailers	43	4,927.9	40	4,167.9	37	4,113.4
21) Other Transport Equipments	197	299.9	290	622.7	328	646.7
22) Furniture and Fixture	46	194.6	44	128.4	57	181.1
23) Jewellery and Related Articles	106	67.6	103	56.7	14	18.5
24) Sports Goods	46	617.1	69	626.2	38	561.4
25) Handicrafts	12	15.2	11	12.2	11	12.2
26) Other Manufacturing n.e.s.	1,006	1,967.6	235	1,987.3	902	3,233.8
E. Ship Breaking and Waste / Scrape (Junk), etc.	7	757.6	81	544.2	4	390.5
F. Electricity, Gas and Water Supply	1,511	38,338.8	84	38,751.9	193	48,026.4
G. Construction	1,320	11,181.7	914	13,757.6	1,023	13,129.5
1) Building	1,086	7,687.0	508	8,907.4	865	8,621.0
2) Infrastructure	234	3,494.7	406	4,850.2	158	4,508.5
H. Commerce and Trade	23,800	31,361.6	21,276	30,807.8	22,939	26,129.0
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	118	200.2	72	188.8	47	158.0
2) Wholesale and Commission Trade	5,281	19,324.6	3,903	18,085.8	4,197	17,986.9
i) Exports	257	2,852.3	253	2,450.7	244	2,999.3
ii) Imports	42	1,283.3	31	1,244.1	24	1,206.4
iii) Domestic Whole Sales	4,982	15,189.0	3,619	14,391.0	3,929	13,781.3
3) Retail Trade	18,401	11,836.8	17,301	12,533.2	18,695	7,984.1
I. Hotels, Restaurants and Clubs, etc	166	6,621.3	129	6,452.3	324	6,615.0
J. Transport, Storage and Communications	30,101	17,113.1	31,414	19,018.9	30,183	16,972.7
K. Real Estate, Renting and Business Activities	24,018	10,889.3	28,387	13,970.8	30,064	17,250.4
1) Real Estate Activities	67	1,373.9	101	1,776.4	106	2,345.0
2) Renting of Machinery and Equipment	772	74.4	26	21.2	150	23.5
3) Computer and Related Activities	267	87.5	3,280	2,541.0	333	203.9
4) Research and Development	3	4.7	3	427.6	3	428.2
5) Other Business Activities	22,909	9,348.8	24,977	9,204.6	29,472	14,249.8
L. Education	271	590.3	200	263.1	126	1,139.1
M. Health and Social Work	172	1,152.3	1,177	676.0	124	575.0
N. Other Community, Social and Personal Service Activities	408	4,025.9	430	2,581.6	683	2,698.5
O. Other Private Business n.e.s	22,462	17,110.4	34,006	16,268.9	25,819	16,778.9
V. Trust Funds and Non-profit Organizations	23	5,030.8	23	9,283.7	25	9,301.2
VI. Personal	423,202	111,239.9	417,765	100,142.2	433,233	93,283.6
A. Bank Employees	40,261	29,507.8	46,238	28,145.1	39,136	25,240.5
B. Consumer Financing	359,241	74,562.5	349,830	65,423.0	364,397	60,256.7
i) House Building	6,021	4,859.9	5,008	4,725.2	5,805	5,242.9
ii) Transport	14,593	2,887.0	14,859	1,810.3	16,084	1,705.2
iii) Credit Cards	208	15.6	2	2.0	299	12.8
iv) Consumer Durable	2,566	164.0	2,882	127.7	5,688	238.9
v) Personal Loans	335,853	66,636.0	327,079	58,757.8	336,521	53,056.8
C. Other Personal	23,700	7,169.6	21,697	6,574.1	29,700	7,786.5
VII. Others	11,871	8,900.4	1,276	6,033.9	10,197	11,514.2
Total	887,086	882,650.7	879,467	863,218.3	856,628	861,723.7

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	1,489,122	2,853,881.1	1,521,266	2,603,981.0	1,540,870	2,645,709.1
I. Government	234	312,848.8	248	374,182.9	133	310,807.0
A. Federal Government	81	187,950.1	81	200,571.6	64	191,229.7
1) Commodity Operations	54	181,597.3	49	192,119.6	40	183,294.1
2) Others	27	6,352.8	32	8,452.0	24	7,935.6
B. Provincial Governments	153	124,898.7	167	173,611.3	69	119,577.3
1) Commodity Operations	144	124,069.1	158	172,774.7	59	118,854.9
2) Others	9	829.6	9	836.6	10	722.4
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	189	279,680.5	10,770	209,159.1	1,192	213,620.3
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	72	27,880.9	8,244	10,595.9	92	11,017.8
D. Construction						
E. Utilities	12	9,243.1	10	8,393.0	9	7,801.3
F. Commerce	22	67,636.2	19	15,924.9	22	26,894.9
G. Transport, Storage and Communication	45	43,615.8	2,461	49,421.2	45	44,158.8
H. Services	3	297.9	4	157.2	7	223.7
I. Other	35	131,006.6	32	124,666.7	1,017	123,523.9
III. Non-bank Financial Institutions (NBFIs)	360	36,028.6	387	36,931.0	421	32,287.6
A. Co-operative Banks						
B. Development Financial Institutions	13	12,292.1	17	9,624.6	13	10,375.3
C. Insurance Companies	88	396.1	103	370.1	145	331.4
D. Micro Finance			1	100.0	1	100.0
E. Other NBFIs	259	23,340.5	266	26,836.3	262	21,480.8
IV. Private Sector (Business)	294,513	2,001,821.3	230,714	1,768,506.0	235,602	1,883,656.2
A. Agriculture, Hunting and Forestry	85,056	55,976.3	77,218	50,671.0	84,088	51,325.9
1) Growing of Crops	76,315	40,760.0	68,189	36,380.1	74,713	37,087.5
2) Farming of Animals	4,643	12,059.3	4,858	11,248.6	5,633	11,400.7
3) Agricultural and Animal Husbandry	217	427.9	209	279.6	150	243.8
4) Agricultural Machinery and Equipments	3,627	2,258.7	3,852	2,193.9	3,479	2,018.7
5) Hunting, Trapping, Forestry & Logging	254	470.4	110	568.8	113	575.2
B. Fishing & Fish Farming, etc.	88	468.7	127	519.2	152	398.2
C. Mining and Quarrying	312	19,457.6	349	17,154.7	1,299	14,366.6
1) Mining of Coal	54	1,500.5	67	1,878.9	660	2,544.6
2) Crude Petroleum & Natural Gas	161	16,942.0	166	14,074.2	556	9,230.2
3) Iron & Non-ferrous Metal Ores	4	307.5	7	289.2	7	227.7
4) Quarrying of Stone, Sand and Clay	69	338.1	16	332.4	33	461.0
5) Chemical, Fertilizer, Salt, etc.	24	369.5	93	579.9	43	1,903.2
D. Manufacturing	93,089	1,239,846.6	44,085	1,094,609.4	49,361	1,125,332.1
1) Food Products and Beverages	12,097	261,159.7	6,653	241,052.5	10,527	224,323.4
2) Tobacco Products	18	2,965.4	18	2,387.6	23	2,245.1
3) Textiles	34,107	473,278.5	13,365	391,452.2	13,978	429,612.7
i. Spinning, Weaving, Finishing of Textiles	27,508	355,585.2	9,783	293,206.9	10,018	330,031.3
a. Spinning of Fibres	18,270	197,994.8	4,987	160,353.6	4,993	194,127.7
b. Weaving of Textiles	5,373	81,869.0	2,985	68,075.9	2,489	70,556.1
c. Finishing of Textiles	3,865	75,721.4	1,811	64,777.4	2,536	65,347.4
ii. Made-up Textile Articles	1,651	48,941.9	1,514	43,065.8	1,456	45,244.2
iii. Knit Wear	917	21,050.6	836	21,997.1	908	20,992.5
iv. Carpets and Rugs	465	4,852.1	263	4,406.9	533	4,701.7
v. Other Textiles n.e.s.	3,566	42,848.7	969	28,775.5	1,063	28,643.0
4) Wearing Apparel, Readymade Garments, etc.	4,262	43,736.1	1,877	40,361.7	1,936	39,972.8
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	939	21,311.2	799	18,155.3	827	18,621.3
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	360	11,684.1	368	9,631.8	350	9,702.8
ii. Footwear	579	9,627.2	431	8,523.5	477	8,918.5
a. Leather Wear	491	8,185.4	375	7,007.9	411	7,744.2
b. Rubber and Plastic Wear	88	1,441.8	56	1,515.6	66	1,174.3

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	229	2,097.7	236	2,440.6	379	2,783.5
7) Paper, Paperboard and Products	4,869	25,482.3	597	21,920.9	540	24,636.0
8) Printing, Publishing and Allied Industries	628	5,114.8	495	5,003.6	583	4,678.3
9) Coke and Refined Petroleum Products	788	23,895.2	446	14,921.6	2,657	23,127.1
10) Chemicals and Chemical Products	11,673	140,262.6	6,523	136,684.3	4,351	132,988.4
11) Rubber and Plastics Products	1,049	23,377.9	859	19,291.1	1,113	19,570.5
12) Other Non-metallic Mineral Products	11,808	45,979.3	926	41,777.4	883	47,734.1
13) Basic Metals	3,350	54,323.6	1,733	47,377.6	2,113	47,624.9
14) Fabricated Metal Products	463	14,393.3	560	10,987.7	709	10,755.6
15) Machinery and Equipment	1,461	15,127.9	4,460	14,850.9	2,140	12,845.4
16) Office, Accounting and Computing Machinery	18	374.9	10	255.8	22	288.9
17) Electrical Machinery and Apparatus	1,035	40,618.0	805	35,108.5	1,473	36,872.1
18) Radio, Television and Communication Equipment and Apparatus	188	3,501.8	124	3,990.9	122	4,782.2
19) Medical, Precision and Optical Instruments, Watches and Clocks	437	3,889.9	621	3,762.0	573	3,683.5
20) Motor Vehicles, Trailers and Semi-trailers	484	10,316.7	668	10,326.7	1,004	10,996.7
21) Other Transport Equipments	140	3,641.5	153	2,675.0	138	3,137.1
22) Furniture and Fixture	185	1,042.2	161	1,025.2	169	918.3
23) Jewellery and Related Articles	127	399.4	128	673.8	238	481.4
24) Sports Goods	455	4,166.6	365	4,073.6	491	4,178.2
25) Handicrafts	16	41.8	28	41.6	49	63.7
26) Other Manufacturing n.e.s.	2,263	19,348.1	1,475	24,011.4	2,323	18,410.6
E. Ship Breaking and Waste / Scrape (Junk), etc.	98	17,083.3	83	14,261.7	172	17,324.8
F. Electricity, Gas and Water Supply	9,591	213,388.1	13,713	179,018.1	1,285	229,881.1
G. Construction	4,958	42,389.6	2,822	37,384.8	2,836	38,678.0
1) Building	1,896	29,548.6	2,198	26,069.9	1,968	28,037.2
2) Infrastructure	3,062	12,841.0	624	11,315.0	868	10,640.8
H. Commerce and Trade	80,053	196,045.1	69,777	165,058.6	70,710	180,382.7
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,174	13,817.6	1,380	13,891.1	1,166	12,765.9
2) Wholesale and Commission Trade	12,991	93,803.6	12,779	80,011.6	13,489	86,369.8
i) Exports	1,517	24,479.9	1,070	25,066.8	1,349	27,886.2
ii) Imports	1,936	26,144.4	2,295	18,483.0	2,300	21,287.5
iii) Domestic Whole Sales	9,538	43,179.3	9,414	36,461.8	9,840	37,196.1
3) Retail Trade	65,888	88,423.9	55,618	71,156.0	56,055	81,246.9
I. Hotels, Restaurants and Clubs, etc	477	8,111.2	1,570	7,613.1	5,513	7,963.0
J. Transport, Storage and Communications	2,838	67,039.2	4,301	64,483.2	2,417	86,571.7
K. Real Estate, Renting and Business Activities	9,076	92,930.2	7,982	82,285.5	7,276	90,265.7
1) Real Estate Activities	1,989	9,396.2	320	6,588.4	345	3,854.3
2) Renting of Machinery and Equipment	135	1,832.9	100	1,591.0	102	1,324.5
3) Computer and Related Activities	327	2,359.1	325	2,618.1	285	2,760.3
4) Research and Development	155	2,677.3	207	2,227.1	233	2,168.3
5) Other Business Activities	6,470	76,664.7	7,030	69,261.0	6,311	80,158.4
L. Education	389	5,247.4	559	5,567.1	559	4,866.8
M. Health and Social Work	602	5,009.7	1,019	4,697.4	761	5,298.8
N. Other Community, Social and Personal Service Activities	2,051	10,905.1	2,583	9,993.3	3,238	10,209.3
O. Other Private Business n.e.s	5,835	27,923.3	4,526	35,189.0	5,935	20,791.4
V. Trust Funds and Non-profit Organizations	608	8,990.8	357	7,719.9	175	8,695.2
VI. Personal	1,190,984	206,910.0	1,276,758	199,771.2	1,301,139	191,512.6
A. Bank Employees	72,990	51,481.8	74,261	50,719.9	88,461	50,392.4
B. Consumer Financing	1,112,822	153,138.0	1,197,393	146,737.8	1,207,928	140,602.4
i) House Building	10,881	34,094.9	10,953	33,867.1	11,371	34,514.4
ii) Transport	114,115	53,474.2	99,219	48,831.4	105,499	43,976.9
iii) Credit Cards	726,138	20,498.9	813,008	21,055.1	814,809	20,195.9
iv) Consumer Durable	2,789	83.7	2,843	84.2	2,768	81.3
v) Personal Loans	258,899	44,986.3	271,370	42,900.0	273,481	41,833.8
C. Other Personal	5,172	2,290.1	5,104	2,313.5	4,750	517.8
VII. Others	2,234	7,601.2	2,032	7,711.0	2,208	5,130.3
Total	1,489,122	2,853,881.1	1,521,266	2,603,981.0	1,540,870	2,645,709.1

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	13,053	53,647.1	14,236	52,395.9	80,890	62,304.3
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	14	2,147.9	11	1,862.9	9	2,775.0
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities	9	425.9	6	342.6	2	237.0
F. Commerce	4	1,585.4	4	1,383.7	4	1,673.3
G. Transport, Storage and Communication					2	728.1
H. Services						
I. Other	1	136.6	1	136.6	1	136.6
III. Non-bank Financial Institutions (NBFIs)	3	372.8	3	548.2	3	723.7
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	3	372.8	3	548.2	3	723.7
IV. Private Sector (Business)	580	47,994.2	705	46,711.8	666	51,335.3
A. Agriculture, Hunting and Forestry	4	534.4	3	35.3	3	32.7
1) Growing of Crops						
2) Farming of Animals	1	7.8	1	8.2	1	8.6
3) Agricultural and Animal Husbandry	2	502.6	1	3.1	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	154.4	8	148.3		
1) Mining of Coal						
2) Crude Petroleum & Natural Gas	1	154.4	8	148.3		
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.						
D. Manufacturing	444	37,262.9	567	37,648.3	500	38,177.4
1) Food Products and Beverages	24	6,859.8	74	6,217.2	42	7,388.6
2) Tobacco Products	3	404.3	3	959.6	6	1,089.9
3) Textiles	198	12,412.9	187	9,604.3	184	11,518.5
i. Spinning, Weaving, Finishing of Textiles	163	11,452.4	151	8,463.1	150	10,493.0
a. Spinning of Fibres	78	5,483.7	71	4,798.6	75	5,412.2
b. Weaving of Textiles	39	1,682.1	31	1,254.3	35	1,490.9
c. Finishing of Textiles	46	4,286.6	49	2,410.1	40	3,590.0
ii. Made-up Textile Articles	9	370.8	17	850.8	15	721.9
iii. Knit Wear	16	255.7	17	261.6	17	261.6
iv. Carpets and Rugs	1	15.4	1	28.2	1	41.3
v. Other Textiles n.e.s.	9	318.6	1	0.7	1	0.7
4) Wearing Apparel, Readymade Garments, etc.	20	1,617.6	20	1,096.6	22	1,625.3
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	6	243.7	8	267.6	8	386.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1	9.7	1	9.8	1	9.8
ii. Footwear	5	234.0	7	257.8	7	377.1
a. Leather Wear	5	234.0	7	257.8	7	377.1
b. Rubber and Plastic Wear						

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	31	928.0	25	1,615.9	26	950.9
8) Printing, Publishing and Allied Industries	2	0.9	3	12.3	3	46.1
9) Coke and Refined Petroleum Products			1	13.6	1	33.6
10) Chemicals and Chemical Products	64	9,078.8	99	9,839.7	73	8,353.7
11) Rubber and Plastics Products	4	107.5	5	18.8	8	88.6
12) Other Non-metallic Mineral Products	3	220.8	6	836.3	9	797.4
13) Basic Metals	2	101.2	2	342.0	3	128.9
14) Fabricated Metal Products	6	346.4	14	1,108.0	5	218.2
15) Machinery and Equipment	4	975.4	4	602.4	13	208.7
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	22	1,405.7	36	1,538.8	25	1,168.5
18) Radio, Television and Communication Equipment and Apparatus	21	144.8	21	144.8	21	144.8
19) Medical, Precision and Optical Instruments, Watches and Clocks	2	39.3	16	91.9	2	76.3
20) Motor Vehicles, Trailers and Semi-trailers	19	860.3	24	752.3	32	2,184.6
21) Other Transport Equipments						
22) Furniture and Fixture						
23) Jewellery and Related Articles	1	0.4	1	0.6	1	0.7
24) Sports Goods						
25) Handicrafts						
26) Other Manufacturing n.e.s.	12	1,515.1	18	2,585.6	16	1,767.3
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	11	1,414.5	14	1,004.7	11	3,026.6
G. Construction	1	769.0	1	769.0	1	769.0
1) Building	1	769.0	1	769.0	1	769.0
2) Infrastructure						
H. Commerce and Trade	34	3,077.9	31	1,974.4	43	3,295.2
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles						
2) Wholesale and Commission Trade	22	1,773.7	19	980.9	28	2,606.9
i) Exports	1	79.8	1	79.8	2	77.9
ii) Imports	3	776.4	3	41.5	10	1,741.6
iii) Domestic Whole Sales	18	917.4	15	859.6	16	787.4
3) Retail Trade	12	1,304.2	12	993.5	15	688.3
I. Hotels, Restaurants and Clubs, etc	4	9.3	4	17.1	4	17.4
J. Transport, Storage and Communications	27	3,743.8	29	4,287.7	31	4,922.2
K. Real Estate, Renting and Business Activities	26	594.5	11	251.1	19	486.0
1) Real Estate Activities						
2) Renting of Machinery and Equipment	16	353.5			6	88.4
3) Computer and Related Activities	4	200.4	4	203.4	5	286.6
4) Research and Development						
5) Other Business Activities	6	40.6	7	47.7	8	110.9
L. Education	2	2.1	2	2.3	3	3.1
M. Health and Social Work	2	34.0	2	16.7	3	56.2
N. Other Community, Social and Personal Service Activities	2	99.1	2	101.5	2	103.3
O. Other Private Business n.e.s	22	298.2	31	455.3	46	446.3
V. Trust Funds and Non-profit Organizations						
VI. Personal	12,456	3,132.3	13,517	3,273.1	80,212	7,470.4
A. Bank Employees	933	1,719.4	865	1,716.5	1,314	1,997.7
B. Consumer Financing	11,523	1,412.9	12,652	1,556.6	78,898	5,472.7
i) House Building	146	465.7	92	419.4	93	440.3
ii) Transport	71	25.5	41	17.1	1,318	162.6
iii) Credit Cards	9,029	681.3	9,437	739.5	70,032	4,164.1
iv) Consumer Durable						
v) Personal Loans	2,277	240.3	3,082	380.6	7,455	705.7
C. Other Personal						
VII. Others						
Total	13,053	53,647.1	14,236	52,395.9	80,890	62,304.3

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	879,124	125,673.8	868,347	122,187.2	859,493	118,799.1
I. Government	1	427.0				
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments	1	427.0				
1) Commodity Operations	1	427.0				
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)	1	43.5	1	30.1	2	57.8
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	1	43.5	1	30.1	2	57.8
IV. Private Sector (Business)	861,094	122,256.3	850,629	118,556.8	839,569	115,385.4
A. Agriculture, Hunting and Forestry	805,518	107,713.2	788,494	103,452.6	780,975	100,419.0
1) Growing of Crops	439,024	64,348.4	434,156	62,214.4	442,232	60,696.7
2) Farming of Animals	271,566	21,572.8	264,801	20,950.0	253,863	19,990.0
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	94,871	21,789.0	89,475	20,284.7	84,822	19,728.6
5) Hunting, Trapping, Forestry & Logging	57	3.0	62	3.5	58	3.8
B. Fishing & Fish Farming, etc.	315	28.5	305	27.9	309	28.3
C. Mining and Quarrying	19	88.0	20	88.0	20	88.0
1) Mining of Coal	11	65.4	12	65.4	12	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	5,002	7,976.3	5,173	7,938.2	5,179	8,012.2
1) Food Products and Beverages	836	931.6	1,026	1,000.0	1,022	1,014.2
2) Tobacco Products	2	0.1	5	0.1	5	0.2
3) Textiles	386	3,101.4	395	3,036.6	401	3,026.9
i. Spinning, Weaving, Finishing of Textiles	177	2,537.1	187	2,472.0	189	2,460.2
a. Spinning of Fibres	60	1,535.2	71	1,562.6	73	1,548.5
b. Weaving of Textiles	108	121.8	106	122.3	106	128.6
c. Finishing of Textiles	9	880.0	10	787.1	10	783.1
ii. Made-up Textile Articles	14	11.0	15	13.4	16	14.1
iii. Knit Wear	25	486.0	26	486.6	25	486.0
iv. Carpets and Rugs	42	4.6	42	4.6	43	4.6
v. Other Textiles n.e.s.	128	62.7	125	60.1	128	62.1
4) Wearing Apparel, Readymade Garments, etc.	1,067	234.0	1,073	239.5	1,071	240.0
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	341	174.1	338	162.5	339	165.1
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	36	84.3	35	83.6	34	84.3
ii. Footwear	305	89.8	303	78.9	305	80.8
a. Leather Wear	295	73.8	295	72.5	297	74.4
b. Rubber and Plastic Wear	10	16.0	8	6.4	8	6.4

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	84	56.1	85	56.3	86	55.9
7) Paper, Paperboard and Products	54	228.9	53	228.5	55	248.3
8) Printing, Publishing and Allied Industries	208	111.2	206	96.3	202	101.5
9) Coke and Refined Petroleum Products	8	17.4	7	16.2	7	16.0
10) Chemicals and Chemical Products	472	1,115.6	473	1,112.1	471	1,112.2
11) Rubber and Plastics Products	141	295.9	142	301.8	140	309.3
12) Other Non-metallic Mineral Products	60	708.9	66	708.6	67	725.1
13) Basic Metals	92	372.9	92	359.7	94	367.3
14) Fabricated Metal Products	74	105.6	73	103.2	74	103.8
15) Machinery and Equipment	89	71.1	90	73.8	91	71.9
16) Office, Accounting and Computing Machinery	7	1.9	7	1.9	7	1.9
17) Electrical Machinery and Apparatus	49	29.2	49	36.8	52	43.1
18) Radio, Television and Communication Equipment and Apparatus	3	7.0	3	7.0	4	7.0
19) Medical, Precision and Optical Instruments, Watches and Clocks	46	41.4	48	42.9	43	41.7
20) Motor Vehicles, Trailers and Semi-trailers	35	109.6	33	110.5	32	111.3
21) Other Transport Equipments	12	22.2	12	23.0	10	19.8
22) Furniture and Fixture	387	80.5	376	79.5	375	80.8
23) Jewellery and Related Articles	181	52.3	181	46.3	182	45.8
24) Sports Goods	27	21.8	17	18.6	17	21.6
25) Handicrafts	137	16.2	122	15.5	122	15.6
26) Other Manufacturing n.e.s.	204	69.3	201	60.8	210	65.7
E. Ship Breaking and Waste / Scrape (Junk), etc.	1	..	2	0.1	2	0.2
F. Electricity, Gas and Water Supply	48	13.1	34	18.3	34	19.1
G. Construction	1,879	365.2	1,882	340.1	1,737	382.8
1) Building	427	310.5	423	282.4	428	327.0
2) Infrastructure	1,452	54.8	1,459	57.6	1,309	55.8
H. Commerce and Trade	23,982	3,807.4	23,985	3,790.0	23,967	3,758.9
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,797	382.0	1,800	380.5	1,799	361.8
2) Wholesale and Commission Trade	615	286.9	612	248.8	613	258.1
i) Exports	1	..	1	..	1	0.6
ii) Imports	2	8.1	2	7.9	2	8.1
iii) Domestic Whole Sales	612	278.8	609	240.9	610	249.3
3) Retail Trade	21,570	3,138.5	21,573	3,160.7	21,555	3,139.0
I. Hotels, Restaurants and Clubs, etc	491	196.7	489	183.3	489	183.6
J. Transport, Storage and Communications	16,836	835.1	15,112	749.9	11,765	611.0
K. Real Estate, Renting and Business Activities	288	128.8	8,416	910.9	8,377	877.0
1) Real Estate Activities	19	20.9	20	73.2	19	30.8
2) Renting of Machinery and Equipment			1	0.2	1	0.3
3) Computer and Related Activities	12	3.9	11	3.6	10	2.9
4) Research and Development	1	40.0	1	40.0	1	40.0
5) Other Business Activities	256	64.0	8,383	793.9	8,346	803.1
L. Education	267	185.9	263	179.8	262	151.7
M. Health and Social Work	373	57.2	376	58.5	379	57.5
N. Other Community, Social and Personal Service Activities	123	125.3	126	72.1	120	52.2
O. Other Private Business n.e.s	5,952	735.5	5,952	747.2	5,954	743.8
V. Trust Funds and Non-profit Organizations	1	20.8	1	20.9	1	19.4
VI. Personal	15,259	2,502.4	14,748	2,657.1	15,758	2,914.4
A. Bank Employees	14,455	2,474.8	14,012	2,632.6	14,928	2,887.8
B. Consumer Financing	804	27.6	736	24.5	830	26.6
i) House Building						
ii) Transport	188	2.4	23	2.5	103	2.7
iii) Credit Cards						
iv) Consumer Durable	553	13.1	675	13.5	692	14.6
v) Personal Loans	63	12.0	38	8.6	35	9.4
C. Other Personal						
VII. Others	2,768	423.8	2,968	922.3	4,163	422.1
Total	879,124	125,673.8	868,347	122,187.2	859,493	118,799.1

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 13						30 - 06 - 13		31 - 12 - 12	
	Securities, Shares & Other Financial Instruments			Fixed Assets		Financial		Total	Total	Total
	Pre-cious Metals	Mer-chandise	Machinery	Real Estate	Obligations	Others				
00.00	1,759.4	5,541.7	61,683.1	40,132.2	57,173.9	1,095.7	48,844.0	216,230.1	175,727.4	243,977.9
01.00*		29.3	6,780.2	607.9	311.0	245.1	2,098.3	10,071.8	5,131.0	2,689.6
02.00*		10.6	13,476.5	242.0	825.3	6,677.7	1,734.6	22,966.6	17,537.9	13,418.4
03.00*	5,323.6	3.1	4,484.9	7,307.5	12,424.8	948.9	22,032.1	52,524.9	42,083.2	34,854.8
04.00*	882.4	17.6	10,285.7	549.2	3,830.3	1,216.3	19,153.2	35,934.6	28,954.0	36,040.4
05.00*		3.7	8,412.2	1,222.1	6,612.9	77.5	24,491.0	40,819.3	28,358.7	30,482.2
06.00*	0.9	122.3	1,229.9	580.4	3,017.7	6.6	11,611.7	16,569.5	9,424.1	7,050.4
07.00*	14.4	390.8	23,486.6	2,892.0	1,738.0	25.0	16,221.2	44,767.9	56,108.1	15,158.8
08.00*	20.0	56.3	5,719.1	5,590.5	2,623.3	1,057.3	4,931.3	19,997.7	29,561.4	9,281.3
08.25		7.0	68.2	161.1	4.5	54.4	440.7	736.0	494.9	415.9
08.50		0.2	1,313.9	1,732.1	52.1	263.8	1,180.1	4,542.3	3,798.8	2,438.1
08.75			2,835.7	539.7	248.4	516.3	1,463.0	5,603.1	7,885.0	6,653.4
09.00	11,277.3	2,032.6	149,292.4	75,548.4	27,768.7	1,482.6	26,510.2	293,912.1	128,155.7	83,523.4
09.25		220.2	35,309.8	7,739.7	7,464.0	146.9	21,298.7	72,179.2	82,725.9	23,561.0
09.50		1,185.0	56,476.5	17,511.1	26,315.3	1,658.5	16,207.9	119,354.3	85,831.6	253,510.4
09.75		342.9	20,525.0	7,660.3	881.8	1,032.6	15,385.6	45,828.2	29,831.5	45,262.7
10.00		3,630.2	46,292.6	20,120.9	15,250.2	4,752.0	141,523.3	231,569.2	177,451.5	111,587.8
10.25		703.7	38,172.5	14,422.9	5,089.4	991.0	25,495.0	84,874.5	74,606.6	78,228.9
10.50	458.3	3,206.3	51,481.5	19,741.4	14,163.6	1,862.6	64,989.1	155,902.8	112,724.6	92,820.5
10.75		19,062.2	47,214.0	30,103.8	9,268.2	999.8	28,011.8	134,659.9	61,830.8	61,328.9
11.00		15,433.5	129,762.1	36,276.8	31,212.3	1,562.7	227,654.3	441,901.7	299,515.6	196,838.8
11.25		13,814.7	54,059.0	12,513.1	7,710.7	1,112.8	93,531.2	182,741.5	135,859.8	81,711.0
11.50		10,251.4	43,171.8	21,607.6	13,961.3	1,117.3	33,826.1	123,935.5	119,958.8	48,715.7
11.75		396.2	26,801.1	8,529.5	9,277.6	717.1	14,312.7	60,034.2	104,982.3	60,591.9
12.00	106.3	4,139.5	86,462.9	33,068.4	36,800.2	1,828.2	48,638.4	211,044.0	495,360.0	153,437.5
12.25		1,206.1	14,034.2	6,928.5	7,430.4	148.4	24,748.6	54,496.3	47,856.2	101,566.2
12.50	1.0	2,322.7	26,064.8	17,408.3	21,290.3	481.5	15,601.7	83,170.1	86,315.8	239,815.9
12.75		37.8	17,347.8	4,659.3	8,010.5	384.7	31,369.3	61,809.3	31,235.5	172,941.8
13.00	49.3	2,737.1	31,136.7	27,239.6	15,909.5	591.4	26,374.8	104,038.4	167,085.4	169,813.1
13.25		113.9	5,959.7	7,193.7	2,950.0	218.9	4,505.1	20,941.3	21,147.2	49,831.7
13.50		3,508.8	10,072.0	4,391.9	52,439.4	418.9	24,334.2	95,165.2	82,343.3	61,754.6
13.75		91.5	3,083.4	2,032.2	6,545.7	50.2	7,063.5	18,866.5	12,155.1	29,905.1
14.00	6,986.1	2,431.6	30,679.4	15,631.6	53,072.8	497.9	24,688.8	133,988.3	142,647.5	133,210.7
14.25		24.1	8,287.0	1,698.4	2,982.6	85.0	4,334.9	17,412.0	17,761.0	26,802.2
14.50	593.5	162.1	9,111.9	849.2	12,800.4	172.3	7,795.8	31,485.3	18,642.9	42,775.2
14.75		39.6	2,841.4	807.7	1,973.6	47.6	3,327.0	9,036.9	14,146.1	19,283.4
15.00	3,555.9	444.3	35,313.5	116,594.1	19,427.9	1,130.4	42,587.8	219,053.8	205,043.5	370,039.8
15.25		18.5	2,860.4	606.2	3,212.1	114.5	2,543.4	9,355.1	11,405.9	29,581.1
15.50	24,437.0	423.2	33,550.4	1,581.5	10,927.9	1,477.6	22,037.0	94,434.6	76,715.6	86,706.6
15.75		18.2	2,657.6	1,564.3	2,319.7	44.7	4,599.0	11,203.4	13,026.1	27,507.8
16.00	5,800.9	321.1	6,533.9	2,376.1	13,590.8	144.0	24,497.9	53,264.7	69,293.9	83,807.0
16.25		210.3	763.2	947.8	989.8	4.9	1,847.6	4,763.6	9,231.0	11,666.9
16.50	4.6	1,162.7	1,564.2	1,233.9	6,805.6	335.1	2,564.0	13,670.2	8,846.8	19,665.8
16.75			685.0	338.5	1,903.2	39.2	743.8	3,709.6	13,983.1	6,734.9
17.00	22.0	257.9	2,888.3	4,535.3	7,263.5	589.4	10,975.4	26,531.8	58,941.4	56,405.3
17.25		139.0	1,256.9	135.4	1,474.9	4.5	7,836.7	10,847.3	4,296.3	7,049.1
17.50		338.5	1,512.9	164.8	2,524.2	68.1	1,436.9	6,045.5	7,588.5	24,381.3
17.75	47.2	111.2	3,409.8	26.9	1,038.8	3.4	331.0	4,968.3	2,067.5	4,216.8
18.00	331.3	851.4	21,033.4	5,288.3	10,245.6	555.7	11,290.4	49,596.2	56,790.1	58,815.1
18.25			1,200.9	211.1	1,758.4	16.7	864.9	4,052.0	3,945.1	3,791.6
18.50		2.1	655.2	434.0	3,211.0	40.7	3,384.1	7,727.0	16,314.1	15,546.4
18.75		13.2	343.6	15.9	182.0	3.2	273.5	831.4	1,036.4	2,697.1
19.00	13,027.4	505.2	1,809.4	332.7	3,341.4	128.9	39,933.5	59,078.5	54,423.6	60,276.3
19.25			171.1	3.2	44.9		35.9	255.2	247.9	481.3
19.50		0.2	101.6	3.0	99.4	3.7	2,125.6	2,333.4	3,643.3	6,320.8
19.75			532.1	4.5	97.0	1.2	125.0	759.8	305.0	1,093.8
20.00 & above		12.1	8,265.8	1,170.1	7,417.7	176.8	57,218.3	74,260.8	69,402.3	70,472.3
Total	74,698.9	98,105.2	1,210,524.7	592,808.4	577,306.2	39,428.4	1,322,980.9	3,915,852.7	3,641,782.5	3,688,536.3
Weighted Average	13.58	10.88	10.54	11.05	11.21	9.00	11.77	11.18	11.66	11.93

*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

*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)

Rate of Interest/Return	31 - 12 - 13						30 - 06 - 13		31 - 12 - 12	
	Pre-cious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00			3,240.7	221.0	1,517.2		1,421.6	6,400.5	13,765.1	8,162.7
01.00*			2,350.6					2,350.6	500.3	
02.00*			1,094.9			398.8		1,493.7	982.5	1,617.7
03.00*			263.3			0.6		911.0	771.3	1,510.6
04.00*			411.1					35.3	446.4	127.5
05.00*								0.2	0.2	1.4
06.00*										20.6
07.00*				35.7				35.7	43.2	76.5
08.00*							2.1	2.1	1.7	2.1
08.25										237.0
08.50									1,631.4	375.0
08.75									925.2	2,206.4
09.00			1,441.5	1,553.0				2,994.5	204.0	517.6
09.25									2,185.2	1,082.6
09.50			2,239.4		46.0			2,285.4	2,779.5	5,974.8
09.75			1,150.0		2.6			1,152.6	50.0	7,057.6
10.00			213.4		301.1		2,468.8	2,983.3	6,536.1	4,278.7
10.25			1,067.5	124.0			1,203.8	2,395.3	3,487.5	1,759.9
10.50			2,612.8	299.8			2,465.6	5,378.2	3,877.5	2,640.7
10.75			214.8				390.6	605.4	2,016.3	2,615.7
11.00			5,928.4	843.7	195.9		3,239.6	10,207.5	1,511.4	3,095.3
11.25			1,251.1				95.5	2,302.5	3,649.1	1,439.4
11.50			437.6					1,496.1	1,933.7	827.9
11.75			522.9	..	30.0	10.9	746.9	1,310.7	1,804.6	424.9
12.00			1,470.6	111.8	18.4		863.1	2,463.8	2,553.6	2,958.2
12.25			104.7		45.1	34.9	162.1	346.8	1,221.5	1,222.6
12.50				25.5	94.4			119.9	1,351.1	2,314.7
12.75			74.9			6.2	2,204.0	2,285.1	37.0	327.2
13.00			10.9		38.4		160.9	210.2	41.6	425.4
13.25						7.6	0.9	8.5	32.6	227.4
13.50										158.5
13.75					4.1			4.1		47.0
14.00							6.2	6.2	66.1	5.6
14.25			49.0			0.8		49.8		25.0
14.50										1,350.0
14.75										144.2
15.00			0.3					0.3	1.5	16.7
15.25										6.8
15.50									0.5	197.2
15.75										4.9
16.00										51.2
16.25										69.1
16.50									1.7	4.4
16.75										4.9
17.00							2.5	2.5	30.9	30.9
17.25										
17.50										
17.75										
18.00			291.9		0.7		0.3	293.0	269.4	267.0
18.25										
18.50										
18.75										
19.00							27.7	27.7	25.7	27.6
19.25										
19.50										
19.75										
20.00 & above			413.7				879.5	1,293.2	1,291.3	3,076.2
Total			26,856.1	3,214.3	2,693.4	155.9	20,727.3	53,647.1	52,395.9	62,304.3
Weighted Average	-	-	8.17	9.20	3.45	11.68	11.17	9.17	7.91	10.16

*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

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 13										30 - 06 - 13		31 - 12 - 12	
	Domestic Constituents										Total	Total	Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total	Total				
00.00		9,914.4	4,651.1	3,444.1	182,972.0	48.5	15,053.8	146.3	216,230.1	216,230.1	175,727.4	243,977.9		
01.00*		37.1	1,289.5		8,725.7		19.6		10,071.8	10,071.8	5,131.0	2,689.6		
02.00*			6,237.6		15,589.6		1,139.4		22,966.6	22,966.6	17,537.9	13,418.4		
03.00*		2,246.2	14,688.8		14,231.8	0.1	21,055.0	303.1	52,524.9	52,524.9	42,083.2	34,854.8		
04.00*					12,322.6	0.9	23,501.7	109.4	35,934.6	35,934.6	28,954.0	36,040.4		
05.00*			6,334.8	900.4	11,235.3	10.5	22,232.2	106.0	40,819.3	40,819.3	28,358.7	30,482.2		
06.00*			8,820.7	247.8	4,616.2		2,882.7	2.1	16,569.5	16,569.5	9,424.1	7,050.4		
07.00*		28.4		131.5	42,638.2	2.5	934.0	1,033.3	44,767.9	44,767.9	56,108.1	15,158.8		
08.00*				50.0	16,895.4	290.0	2,759.7	2.6	19,997.7	19,997.7	29,561.4	9,281.3		
08.25					703.1		32.9		736.0	736.0	494.9	415.9		
08.50					4,093.1	18.9	430.3		4,542.3	4,542.3	3,798.8	2,438.1		
08.75				275.4	5,326.7		1.0		5,603.1	5,603.1	7,885.0	6,653.4		
09.00	4,038.6		84,519.5	348.4	199,986.1	2,000.0	695.6	2,323.8	293,912.1	293,912.1	128,155.7	83,523.4		
09.25					72,016.9		112.3	50.0	72,179.2	72,179.2	82,725.9	23,561.0		
09.50		40.0	2,362.5	2,092.0	113,086.6	1,000.0	773.3		119,354.3	119,354.3	85,831.6	253,510.4		
09.75		275.0	6,545.1	95.0	37,921.0	593.2	398.9		45,828.2	45,828.2	29,831.5	45,262.7		
10.00		7,006.8	40,186.0	3,683.5	177,166.6	1,535.1	1,404.6	586.7	231,569.2	231,569.2	177,451.5	111,587.8		
10.25		2,430.0	9,500.0	161.4	72,256.4		524.6	2.1	84,874.5	84,874.5	74,606.6	78,228.9		
10.50		19,031.5	39,735.6	1,417.2	93,104.7	1,359.7	1,234.0	20.1	155,902.8	155,902.8	112,724.6	92,820.5		
10.75		31,873.7	45,070.7	683.2	56,482.9	308.9	240.7		134,659.9	134,659.9	61,830.8	61,328.9		
11.00		174,497.6	42,722.4	12,833.9	206,967.4	1,814.5	2,026.1	1,039.8	441,901.7	441,901.7	299,515.6	196,838.8		
11.25		92,767.7	1,800.4	449.0	87,309.1		415.3		182,741.5	182,741.5	135,859.8	81,711.0		
11.50		6,814.9	24,204.9	765.5	90,193.8	993.7	953.8	8.9	123,935.5	123,935.5	119,958.8	48,715.7		
11.75		159.8	2,610.8	672.7	54,542.7	500.0	1,548.3		60,034.2	60,034.2	104,982.3	60,591.9		
12.00		29,988.7	5,454.7	4,855.2	162,044.4	280.1	5,114.4	3,306.5	211,044.0	211,044.0	495,360.0	153,437.5		
12.25			2,884.3	77.9	50,770.8	59.0	704.2		54,496.3	54,496.3	47,856.2	101,566.2		
12.50			679.3	110.9	80,616.4	197.7	1,516.0	49.8	83,170.1	83,170.1	86,315.8	239,815.9		
12.75		694.8	19,090.2	1.3	40,676.9	12.6	1,119.6	213.9	61,809.3	61,809.3	31,235.5	172,941.8		
13.00		7,565.1	629.1	2,746.9	89,929.5	106.6	3,003.3	57.8	104,038.4	104,038.4	167,085.4	169,813.1		
13.25			312.5		19,149.4	95.6	1,383.7		20,941.3	20,941.3	21,147.2	49,831.7		
13.50		13,026.7		165.7	71,148.5	241.1	10,542.1	41.1	95,165.2	95,165.2	82,343.3	61,754.6		
13.75				60.0	15,949.5	3.0	2,844.6	9.5	18,866.5	18,866.5	12,155.1	29,905.1		
14.00		3,167.1	986.6	2,805.5	103,800.7	16.8	16,592.7	6,618.9	133,988.3	133,988.3	142,647.5	133,210.7		
14.25			958.9	296.6	15,227.5	46.8	882.2		17,412.0	17,412.0	17,761.0	26,802.2		
14.50		640.3	34.0	2.8	26,879.9	58.9	3,676.7	192.7	31,485.3	31,485.3	18,642.9	42,775.2		
14.75				1,052.7	7,028.3	1.3	926.0	28.5	9,036.9	9,036.9	14,146.1	19,283.4		
15.00			42,998.8	130.9	156,099.7	2,082.5	17,386.4	355.4	219,053.8	219,053.8	205,043.5	370,039.8		
15.25					8,252.2		1,102.9		9,355.1	9,355.1	11,405.9	29,581.1		
15.50			6,336.4	398.4	77,008.4		10,663.9	27.5	94,434.6	94,434.6	76,715.6	86,706.6		
15.75				11.4	7,115.0		4,076.8		11,203.4	11,203.4	13,026.1	27,507.8		
16.00		533.5		220.5	43,577.2	342.3	8,516.2	75.0	53,264.7	53,264.7	69,293.9	83,807.0		
16.25					4,024.1	4.9	734.5		4,763.6	4,763.6	9,231.0	11,666.9		
16.50			1,000.0	157.5	10,962.0	0.4	1,550.3		13,670.2	13,670.2	8,846.8	19,665.8		
16.75					3,131.1	3.9	573.1	1.5	3,709.6	3,709.6	13,983.1	6,734.9		
17.00			160.0	137.1	19,963.1	0.2	6,221.2	50.1	26,531.8	26,531.8	58,941.4	56,405.3		
17.25				62.3	3,246.1		7,538.9		10,847.3	10,847.3	4,296.3	7,049.1		
17.50			0.8	321.4	4,743.0		978.1	2.1	6,045.5	6,045.5	7,588.5	24,381.3		
17.75					4,794.0	1.8	172.4		4,968.3	4,968.3	2,067.5	4,216.8		
18.00			4,582.7	735.2	37,314.8	6.9	6,901.8	54.9	49,596.2	49,596.2	56,790.1	58,815.1		
18.25		19.9	8.0		3,899.0	3.5	121.5		4,052.0	4,052.0	3,945.1	3,791.6		
18.50		2.1		0.6	6,651.7		1,072.6		7,727.0	7,727.0	16,314.1	15,546.4		
18.75					648.9		182.5		831.4	831.4	1,036.4	2,697.1		
19.00			500.0	0.8	7,851.9		50,685.9	39.9	59,078.5	59,078.5	54,423.6	60,276.3		
19.25					214.8		40.3		255.2	255.2	247.9	481.3		
19.50					240.9		2,092.6		2,333.4	2,333.4	3,643.3	6,320.8		
19.75					662.8		97.0		759.8	759.8	305.0	1,093.8		
20.00 & above					19,794.2	0.1	54,400.3	66.3	74,260.8	74,260.8	69,402.3	70,472.3		
Total		406,799.9	427,896.8	42,602.8	2,683,800.9	14,042.4	323,784.5	16,925.4	3,915,852.7	3,915,852.7	3,641,782.5	3,688,536.3		

*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

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 13									30 - 06 - 13		31 - 12 - 12
	Domestic Constituents									Total	Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total			
00.00		6,655.3	4,516.6	2,241.2	41,075.6	6,158.2	87.0	60,734.0	60,734.0	24,210.5	78,764.2	
01.00*					88.1	18.1		106.2	106.2	281.6	41.5	
02.00*					4.3	8.0		12.4	12.4	1.3	4.2	
03.00*		2,246.2			7,613.9	16,556.2		26,416.2	26,416.2	31,446.1	21,634.4	
04.00*					581.2	11,986.4		12,567.6	12,567.6	13,089.8	15,600.4	
05.00*					1,010.0	160.3		1,170.3	1,170.3	448.5	855.8	
06.00*					1,706.9	20.2		1,727.1	1,727.1	345.8	459.1	
07.00*					10,305.6	18.1	1,023.8	11,347.6	11,347.6	6,091.3	7,550.7	
08.00*					10,200.8			11,830.7	11,830.7	2,958.9	3,223.2	
08.25					..			4.6	4.6	0.1	0.1	
08.50					47.1			48.6	48.6	199.8	124.9	
08.75				275.4	195.4			470.8	470.8	0.4	0.4	
09.00		4,038.6	84,490.6	348.4	127,655.2	2,000.0		220,921.4	220,921.4	63,828.6	51,636.9	
09.25					2,154.1	4.4		2,158.5	2,158.5	3,515.6	2,697.4	
09.50				1,092.0	13,239.8	0.1		14,331.9	14,331.9	20,607.0	57,267.5	
09.75					478.6	399.4		1,141.0	1,141.0	2,000.8	3,505.3	
10.00		494.9			12,093.9	933.0	30.9	5.7	13,558.3	13,558.3	20,195.2	53,621.9
10.25					3,195.4		2.0		3,197.4	3,432.3	15,020.2	
10.50		593.3		82.9	7,710.3	500.0	0.1		8,886.6	8,886.6	8,204.6	12,977.2
10.75					3,106.8				3,106.8	2,496.1	4,526.2	
11.00		28,167.1	449.6	339.1	14,570.4	204.7	850.3	51.2	44,632.4	44,632.4	16,371.3	87,288.7
11.25		4,768.5	1,674.3		4,699.7				11,142.5	11,142.5	31,724.2	8,864.5
11.50		14.9	685.0	500.0	9,394.6	27.8	125.5		10,747.8	10,747.8	16,865.1	4,562.9
11.75		159.8			11,321.0	500.0			11,980.8	11,980.8	21,108.8	5,775.2
12.00		25,687.3	269.8	391.8	34,467.3		1,385.4	332.6	62,534.2	62,534.2	304,349.1	43,244.6
12.25					3,101.4				3,101.4	3,101.4	5,070.3	9,534.5
12.50					20,834.9	152.6	134.1	0.1	21,121.7	21,121.7	16,645.6	80,724.0
12.75					5,076.1		13.6		5,089.7	5,089.7	7,334.0	42,485.2
13.00		7,432.8			13,637.9	74.7	331.2	3.0	21,479.7	21,479.7	11,985.9	16,408.7
13.25					4,367.6		10.8		4,378.4	4,378.4	2,599.5	14,121.4
13.50		13,026.7		101.8	49,984.0	238.4	336.0		63,686.9	63,686.9	60,362.3	19,471.2
13.75					2,219.6		27.8		2,247.4	2,247.4	1,469.5	3,905.7
14.00		130.1	986.6	717.2	43,494.0	1,983.7	5,379.5		52,691.1	52,691.1	66,180.0	57,365.9
14.25					565.6		35.6		601.1	601.1	286.1	3,550.5
14.50					4,161.8		803.4		4,965.3	4,965.3	2,586.0	11,689.5
14.75					424.5		8.7		433.2	433.2	246.1	1,330.4
15.00			42,098.8		38,572.1	20.8	4,544.0	65.8	85,301.5	85,301.5	30,337.3	55,624.3
15.25					1,433.5		59.8		1,493.3	1,493.3	1,515.9	1,936.4
15.50			6,165.2		64,821.6	5,797.8	27.5		76,812.0	76,812.0	47,504.4	61,438.9
15.75					1,512.3		9.8		1,522.1	1,522.1	1,649.0	1,755.9
16.00		533.5		109.4	27,057.1		2,531.4	51.4	30,282.7	30,282.7	31,672.6	32,836.5
16.25					328.9		178.4		507.3	507.3	575.8	712.7
16.50					1,075.7		198.3		1,274.0	1,274.0	2,331.7	4,790.7
16.75					261.6		10.0		271.6	271.6	280.0	285.7
17.00			150.0	1.7	8,353.1		1,457.4	10.0	9,972.1	9,972.1	35,907.4	20,821.8
17.25					553.4		68.6		622.0	622.0	679.5	727.3
17.50					322.0		223.5	2.1	547.6	547.6	1,235.8	1,491.7
17.75					3,264.9		17.1		3,282.0	3,282.0	835.8	2,123.9
18.00			4,582.0		16,804.1		4,151.4	18.2	25,555.8	25,555.8	8,358.7	7,556.3
18.25					1,113.8		8.6		1,122.4	1,122.4	1,088.6	1,166.1
18.50		2.1		0.6	6.3		216.3		225.2	225.2	590.2	145.9
18.75					1.5		1.2		2.6	2.6	5.3	2.5
19.00					300.4		50,047.9	0.1	50,348.3	50,348.3	45,066.0	37,657.4
19.25					2.2		2.5		4.7	4.7	7.5	115.0
19.50					0.9		792.2		793.1	793.1	1,290.3	3,771.4
19.75							1.7		1.7	1.7	2.1	3.0
20.00 & above					3,417.3		393.9		3,811.1	3,811.1	5,933.7	5,725.3
Total		93,951.1	146,068.4	6,201.4	633,985.4	5,051.6	113,742.3	9,324.2	1,008,324.5	1,008,324.5	985,405.6	980,522.8

*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

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 13									30 - 06 - 13		31 - 12 - 12
	Domestic Constituents									Total	Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total			
00.00		3,259.1	134.5	1,163.5	136,663.8	48.5	7,767.0	59.3	149,095.6	149,095.6	137,751.8	157,051.0
01.00*		37.1	1,289.5		6,287.0		1.5		7,615.1	7,615.1	4,349.1	2,648.0
02.00*			6,237.6		14,490.4		732.6		21,460.6	21,460.6	16,554.0	11,796.5
03.00*			14,688.8		6,354.6	0.1	3,851.2	303.1	25,197.7	25,197.7	9,865.8	11,709.8
04.00*					11,330.3	0.9	11,480.0	109.4	22,920.6	22,920.6	15,736.6	20,311.8
05.00*			6,334.8	900.4	10,225.3	10.5	22,071.7	106.0	39,648.8	39,648.8	27,908.7	29,605.9
06.00*			8,820.7	247.8	2,909.4		2,862.5	2.1	14,842.5	14,842.5	9,078.2	6,591.3
07.00*		28.4		131.5	32,296.9	2.5	915.8	9.5	33,384.7	33,384.7	49,973.6	7,531.6
08.00*				50.0	6,694.6	290.0	1,127.7	2.6	8,164.9	8,164.9	26,600.7	6,056.0
08.25					703.1		28.3		731.4	731.4	494.9	178.8
08.50					4,045.9	18.9	428.8		4,493.7	4,493.7	1,967.5	1,938.1
08.75					5,131.4		1.0		5,132.4	5,132.4	6,959.5	4,446.5
09.00			28.9		69,336.4		573.4	57.5	69,996.2	69,996.2	64,123.1	31,368.9
09.25					69,862.8		107.9	50.0	70,020.8	70,020.8	77,025.1	19,780.9
09.50		40.0	2,362.5	1,000.0	97,561.4	1,000.0	773.2		102,737.0	102,737.0	62,445.1	190,268.0
09.75		275.0	6,545.1	95.0	36,292.4	193.7	133.3		43,534.6	43,534.6	27,780.8	34,699.8
10.00		6,511.9	39,760.1	3,683.5	162,531.4	602.1	1,357.7	581.0	215,027.6	215,027.6	150,720.2	53,687.1
10.25		2,430.0	9,500.0	161.4	66,665.7		522.6	2.1	79,281.8	79,281.8	67,686.8	61,448.9
10.50		18,438.1	38,636.1	1,334.3	81,158.7	859.7	1,190.9	20.1	141,638.0	141,638.0	100,642.6	77,202.6
10.75		31,873.7	44,934.1	683.2	52,907.3	308.9	240.7		130,947.7	130,947.7	57,318.5	54,186.9
11.00		146,330.5	41,912.4	12,494.8	182,550.0	1,609.7	1,175.8	988.6	387,061.8	387,061.8	281,632.9	106,454.8
11.25		87,999.2	0.6	449.0	79,085.7		415.3		167,949.8	167,949.8	102,696.2	68,952.3
11.50		6,800.0	23,520.0	265.5	78,865.5	965.8	828.4	8.9	111,254.0	111,254.0	102,265.8	42,489.8
11.75			2,610.8	339.4	42,244.3		1,548.3		46,742.8	46,742.8	82,068.9	54,391.8
12.00		4,301.4	5,184.9	4,463.4	125,128.9	280.1	3,713.4	2,973.9	146,046.0	146,046.0	188,457.3	107,234.7
12.25			2,884.3	77.9	47,322.6	59.0	704.2		51,048.0	51,048.0	41,564.4	90,809.1
12.50			679.3	110.9	59,661.6	45.1	1,381.9	49.7	61,928.5	61,928.5	68,319.1	156,777.2
12.75		694.8	19,090.2	1.3	33,315.7	12.6	1,106.0	213.9	54,434.5	54,434.5	23,864.4	130,129.4
13.00		132.4	629.1	2,746.9	76,149.3	31.9	2,604.1	54.8	82,348.5	82,348.5	155,057.9	152,979.0
13.25			312.5		14,774.2	95.6	1,372.1		16,554.3	16,554.3	18,515.1	35,482.9
13.50				63.9	21,164.5	2.7	10,206.1	41.1	31,478.3	31,478.3	21,981.0	42,124.9
13.75				60.0	13,729.9	3.0	2,812.7	9.5	16,615.0	16,615.0	10,685.7	25,952.4
14.00		3,036.9		2,088.3	60,306.7	16.8	14,602.9	1,239.4	81,291.0	81,291.0	76,401.4	75,839.1
14.25			958.9	296.6	14,612.2	46.8	846.6		16,761.1	16,761.1	17,475.0	23,226.7
14.50		640.3	34.0	2.8	22,718.1	58.9	2,873.2	192.7	26,520.0	26,520.0	16,056.9	29,735.7
14.75				1,052.7	6,603.8	1.3	917.3	28.5	8,603.7	8,603.7	13,900.0	17,808.8
15.00			900.0	130.9	117,527.6	2,061.7	12,842.2	289.6	133,752.0	133,752.0	174,704.7	314,398.8
15.25					6,818.8		1,043.1		7,861.9	7,861.9	9,890.0	27,637.9
15.50			171.3	398.4	12,186.8		4,866.1		17,622.6	17,622.6	29,210.8	25,070.6
15.75				11.4	5,602.7	0.2	4,067.0		9,681.3	9,681.3	11,377.2	25,751.9
16.00				111.1	16,520.2	342.3	5,984.8	23.7	22,982.0	22,982.0	37,621.4	50,965.7
16.25					3,695.2	4.9	556.1		4,256.2	4,256.2	8,655.2	10,903.0
16.50			1,000.0	157.5	9,886.3	0.4	1,352.0		12,396.2	12,396.2	6,513.4	14,805.9
16.75					2,869.5	3.9	563.0	1.5	3,438.0	3,438.0	13,703.1	6,444.8
17.00			10.0	135.4	11,610.1	0.2	4,761.3	40.1	16,557.1	16,557.1	23,031.6	35,578.5
17.25				62.3	2,692.7		7,470.3		10,225.3	10,225.3	3,585.9	6,321.9
17.50			0.8	321.4	4,421.1		754.6		5,497.9	5,497.9	6,352.7	22,858.8
17.75					1,529.1	1.8	155.4		1,686.3	1,686.3	1,231.7	2,092.9
18.00			0.7	735.2	20,218.7	6.9	2,749.3	36.6	23,747.5	23,747.5	48,162.0	50,991.9
18.25		19.9	8.0		2,785.2	3.5	112.9		2,929.6	2,929.6	2,856.5	2,625.5
18.50					6,645.5		856.4		7,501.8	7,501.8	15,723.8	15,400.5
18.75					647.5		181.3		828.8	828.8	1,031.1	2,694.6
19.00			500.0	0.8	7,551.5		610.3	39.8	8,702.4	8,702.4	9,332.0	22,591.3
19.25					212.6		37.8		250.4	250.4	240.4	366.3
19.50					240.0		1,300.4		1,540.3	1,540.3	2,353.1	2,549.4
19.75					662.8		95.2		758.1	758.1	302.8	1,090.8
20.00 & above					15,815.5	0.1	53,274.7	66.3	69,156.5	69,156.5	62,177.3	61,670.9
Total		312,848.8	279,680.5	36,028.6	2,001,821.3	8,990.8	206,910.0	7,601.2	2,853,881.1	2,853,881.1	2,603,981.0	2,645,709.1

*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

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 13									30 - 06 - 13		31 - 12 - 12	
	Domestic Constituents									Total	Total	Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total				
00.00				39.4	5,232.5		1,128.6		6,400.5	6,400.5	13,765.1	8,162.7	
01.00*					2,350.6				2,350.6	2,350.6	500.3		
02.00*					1,094.9		398.8		1,493.7	1,493.7	982.5	1,617.7	
03.00*					263.3		647.7		911.0	911.0	771.3	1,510.6	
04.00*					411.1		35.3		446.4	446.4	127.5	128.2	
05.00*							0.2		0.2	0.2	1.4	20.6	
06.00*													
07.00*					35.7				35.7	35.7	43.2	76.5	
08.00*							2.1		2.1	2.1	1.7	2.1	
08.25												237.0	
08.50											1,631.4	375.0	
08.75											925.2	2,206.4	
09.00					2,994.5				2,994.5	2,994.5	204.0	517.6	
09.25											2,185.2	1,082.6	
09.50						2,285.4			2,285.4	2,285.4	2,779.5	5,974.8	
09.75						1,150.0	2.6		1,152.6	1,152.6	50.0	7,057.6	
10.00			425.9		2,541.3		16.0		2,983.3	2,983.3	6,536.1	4,278.7	
10.25					2,395.3				2,395.3	2,395.3	3,487.5	1,759.9	
10.50			1,099.5		4,235.7		43.0		5,378.2	5,378.2	3,877.5	2,640.7	
10.75			136.6		468.8				605.4	605.4	2,016.3	2,615.7	
11.00			360.5	..	9,847.0				10,207.5	10,207.5	1,511.4	3,095.3	
11.25			125.4		3,523.7				3,649.1	3,649.1	1,439.4	3,894.3	
11.50					1,933.7				1,933.7	1,933.7	827.9	1,663.0	
11.75				333.3	977.3				1,310.7	1,310.7	1,804.6	424.9	
12.00					2,448.3		15.6		2,463.8	2,463.8	2,553.6	2,958.2	
12.25					346.8				346.8	346.8	1,221.5	1,222.6	
12.50					119.9				119.9	119.9	1,351.1	2,314.7	
12.75					2,285.1				2,285.1	2,285.1	37.0	327.2	
13.00					142.3		67.9		210.2	210.2	41.6	425.4	
13.25					7.6		0.9		8.5	8.5	32.6	227.4	
13.50												158.5	
13.75							4.1		4.1	4.1		47.0	
14.00							6.2		6.2	6.2	66.1	5.6	
14.25					49.8				49.8	49.8		25.0	
14.50												1,350.0	
14.75												144.2	
15.00							0.3		0.3	0.3	1.5	16.7	
15.25											0.5	6.8	
15.50												197.2	
15.75													
16.00												4.9	
16.25												51.2	
16.50											1.7	69.1	
16.75												4.4	
17.00							2.5		2.5	2.5	2.3	4.9	
17.25											30.9		
17.50												30.9	
17.75													
18.00					291.9		1.0		293.0	293.0	269.4	267.0	
18.25													
18.50													
18.75													
19.00							27.7		27.7	27.7	25.7	27.6	
19.25													
19.50													
19.75													
20.00 & above					561.4		731.8		1,293.2	1,293.2	1,291.3	3,076.2	
Total					2,147.9	372.8	47,994.2	3,132.3	53,647.1	53,647.1	52,395.9	62,304.3	

*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.5 Advances Classified by

All

As on

Size of Account* (Rs.)	Domestic									
	Non-Residents		Government		Non-Financial Public Sector Enterprises		NBFI'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			1	..	1	..			21,875	31.7
5,000 to 10,000									9,430	67.0
10,000 to 20,000									36,227	470.7
20,000 to 25,000									11,404	253.5
25,000 to 30,000									9,554	264.3
30,000 to 40,000									34,346	1,222.1
40,000 to 50,000							2	0.1	66,834	3,040.4
50,000 to 60,000			2	0.1	4	0.2	52	2.7	52,345	2,854.5
60,000 to 70,000					1	0.1			42,338	2,767.9
70,000 to 80,000									67,718	5,108.1
80,000 to 90,000									96,980	8,279.8
90,000 to 100,000					2	0.2			62,030	5,863.3
100,000 to 200,000			1	0.1			24	4.7	593,132	89,118.3
200,000 to 300,000			1	0.2	2	0.6	15	3.2	244,184	56,630.3
300,000 to 400,000					5	1.8	1	0.3	59,076	20,536.7
400,000 to 500,000					3	1.4	9	4.1	28,604	12,809.6
500,000 to 600,000			4	2.1	4	2.2	7	3.9	21,285	11,414.5
600,000 to 700,000					1	0.6	4	2.6	12,832	8,332.3
700,000 to 800,000							2	1.5	6,779	5,072.0
800,000 to 900,000					1	0.8	3	2.6	5,993	5,073.2
900,000 to 1,000,000					3	2.9	2	1.9	6,104	5,790.5
1,000,000 to 2,000,000			8	14.7	7	8.9	16	22.3	25,191	35,292.2
2,000,000 to 3,000,000					9	21.6	9	21.0	10,400	25,592.6
3,000,000 to 4,000,000					1	3.2	6	20.8	7,309	25,566.1
4,000,000 to 5,000,000							8	35.8	5,667	25,490.8
5,000,000 to 6,000,000			3	16.4			11	61.3	33,254	171,476.2
6,000,000 to 7,000,000							9	58.8	3,115	20,186.6
7,000,000 to 8,000,000					1	7.3	3	22.2	2,504	18,687.7
8,000,000 to 9,000,000					1	8.0	2	16.8	2,208	18,728.3
9,000,000 to 10,000,000					1	9.2			2,137	20,448.1
10,000,000 & Over			272	406,766.3	199	427,827.8	230	42,316.5	27,171	2,077,331.8
Total			292	406,799.9	246	427,896.8	415	42,602.8	1,608,026	2,683,800.9

*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, 2013

(Million Rupees)

Constituents										Size of Account* (Rs.)	
Trust Funds & Non Profit Organisations		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		
2	..	16,566	38.3	825	2.0	39,270	72.0	39,270	72.0	Less Than 5,000	
7	0.1	3,928	28.9	394	3.4	13,759	99.3	13,759	99.3	5,000 to	10,000
		432,145	6,234.0	444	6.7	468,816	6,711.4	468,816	6,711.4	10,000 to	20,000
		3,715	83.5	310	6.6	15,429	343.6	15,429	343.6	20,000 to	25,000
		86,230	2,468.2	24	0.6	95,808	2,733.1	95,808	2,733.1	25,000 to	30,000
		99,855	3,386.1	106	3.7	134,307	4,611.9	134,307	4,611.9	30,000 to	40,000
		57,788	2,630.9	114	5.1	124,738	5,676.5	124,738	5,676.5	40,000 to	50,000
		10,944	598.6	67	3.7	63,414	3,459.8	63,414	3,459.8	50,000 to	60,000
		18,547	1,217.3	8	0.5	60,894	3,985.8	60,894	3,985.8	60,000 to	70,000
12	0.9	28,849	2,180.1	4	0.3	96,583	7,289.4	96,583	7,289.4	70,000 to	80,000
		33,784	2,925.8	66	5.6	130,830	11,211.2	130,830	11,211.2	80,000 to	90,000
5	0.5	60,829	5,758.0	14	1.3	122,880	11,623.3	122,880	11,623.3	90,000 to	100,000
7	1.0	318,525	47,181.6	1,774	266.0	913,463	136,571.6	913,463	136,571.6	100,000 to	200,000
43	9.7	166,023	39,732.2	394	88.0	410,662	96,464.3	410,662	96,464.3	200,000 to	300,000
12	4.1	50,946	17,521.8	132	47.2	110,172	38,111.8	110,172	38,111.8	300,000 to	400,000
6	2.7	32,625	13,999.4	1,145	516.9	62,392	27,334.1	62,392	27,334.1	400,000 to	500,000
1	0.6	29,851	16,835.1	9,759	5,360.7	60,911	33,619.0	60,911	33,619.0	500,000 to	600,000
4	2.6	27,708	17,764.1	11	7.4	40,560	26,109.7	40,560	26,109.7	600,000 to	700,000
5	3.7	10,450	7,775.8	10	7.3	17,246	12,860.3	17,246	12,860.3	700,000 to	800,000
2	1.6	4,026	3,410.2	17	14.2	10,042	8,502.7	10,042	8,502.7	800,000 to	900,000
2	1.8	3,282	3,112.6	24	21.9	9,417	8,931.5	9,417	8,931.5	900,000 to	1,000,000
12	16.3	19,972	29,524.5	411	671.3	45,617	65,550.2	45,617	65,550.2	1,000,000 to	2,000,000
17	45.2	13,095	30,263.8	223	526.2	23,753	56,470.3	23,753	56,470.3	2,000,000 to	3,000,000
9	28.4	4,162	14,485.7	70	245.7	11,557	40,349.8	11,557	40,349.8	3,000,000 to	4,000,000
21	99.8	1,692	7,727.9	37	164.9	7,425	33,519.3	7,425	33,519.3	4,000,000 to	5,000,000
403	2,062.9	2,975	15,559.9	187	973.9	36,833	190,150.6	36,833	190,150.6	5,000,000 to	6,000,000
		426	2,769.7	82	552.6	3,632	23,567.7	3,632	23,567.7	6,000,000 to	7,000,000
1	7.9	277	2,085.1	13	94.6	2,799	20,904.7	2,799	20,904.7	7,000,000 to	8,000,000
		239	1,995.0	11	94.4	2,461	20,842.6	2,461	20,842.6	8,000,000 to	9,000,000
		141	1,325.0	6	56.9	2,285	21,839.2	2,285	21,839.2	9,000,000 to	10,000,000
61	11,752.6	102,306	23,165.3	191	7,175.5	130,430	2,996,335.9	130,430	2,996,335.9	10,000,000 & Over	
632	14,042.4	1,641,901	323,784.5	16,873	16,925.4	3,268,385	3,915,852.7	3,268,385	3,915,852.7	Total	

3.6 Advances Classified by Size of Accounts

All Banks

(Million Rupees)

Size of Account (Rs.)	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	39,270	72.0	22,791	39.8	23,193	42.2
5,000 to 10,000	13,759	99.3	17,536	132.8	19,872	132.4
10,000 to 20,000	468,816	6,711.4	543,078	8,025.3	227,161	3,214.1
20,000 to 25,000	15,429	343.6	34,161	749.8	334,976	6,915.5
25,000 to 30,000	95,808	2,733.1	247,490	7,037.5	240,265	6,609.3
30,000 to 40,000	134,307	4,611.9	51,204	1,774.6	81,988	2,768.0
40,000 to 50,000	124,738	5,676.5	105,199	4,678.1	125,186	5,589.8
50,000 to 60,000	63,414	3,459.8	65,579	3,570.4	74,577	4,170.9
60,000 to 70,000	60,894	3,985.8	133,882	8,747.5	153,884	10,025.2
70,000 to 80,000	96,583	7,289.4	162,937	12,183.2	149,009	11,145.2
80,000 to 90,000	130,830	11,211.2	83,799	7,171.3	118,364	9,990.5
90,000 to 100,000	122,880	11,623.3	77,766	7,351.3	141,764	13,367.8
100,000 to 200,000	913,463	136,571.6	940,881	135,450.1	925,283	133,250.5
200,000 to 300,000	410,662	96,464.3	383,824	91,453.9	320,025	74,888.6
300,000 to 400,000	110,172	38,111.8	111,749	38,333.7	106,862	36,644.4
400,000 to 500,000	62,392	27,334.1	60,976	26,751.6	59,471	26,552.1
500,000 to 600,000	60,911	33,619.0	38,399	20,956.1	38,689	20,754.5
600,000 to 700,000	40,560	26,109.7	30,827	20,009.7	25,956	16,865.0
700,000 to 800,000	17,246	12,860.3	25,374	18,582.4	17,407	13,067.0
800,000 to 900,000	10,042	8,502.7	10,077	8,532.9	10,074	8,563.6
900,000 to 1,000,000	9,417	8,931.5	8,720	8,279.6	8,495	8,085.1
1,000,000 to 2,000,000	45,617	65,550.2	47,596	69,485.7	51,441	73,985.3
2,000,000 to 3,000,000	23,753	56,470.3	21,598	52,061.7	23,626	57,933.3
3,000,000 to 4,000,000	11,557	40,349.8	11,226	38,834.9	10,781	37,616.2
4,000,000 to 5,000,000	7,425	33,519.3	6,564	29,545.4	6,975	31,336.4
5,000,000 to 6,000,000	36,833	190,150.6	5,082	27,387.4	5,838	31,963.1
6,000,000 to 7,000,000	3,632	23,567.7	3,451	22,156.4	3,233	20,948.6
7,000,000 to 8,000,000	2,799	20,904.7	3,046	22,967.2	2,325	17,373.4
8,000,000 to 9,000,000	2,461	20,842.6	1,993	16,996.5	2,434	20,646.6
9,000,000 to 10,000,000	2,285	21,839.2	2,074	19,859.5	1,827	17,467.5
10,000,000 & Over	130,430	2,996,335.9	24,437	2,912,676.1	26,900	2,966,624.3
Total	3,268,385	3,915,852.7	3,283,316	3,641,782.5	3,337,881	3,688,536.3

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

(Million Rupees)

Size of Account (Rs.)	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	7,276	15.0	3,946	12.3	5,331	16.3
5,000 to 10,000	7,118	51.3	9,749	77.2	8,943	63.0
10,000 to 20,000	13,964	217.0	17,210	248.1	11,962	186.9
20,000 to 25,000	9,026	199.7	9,496	211.1	10,276	231.2
25,000 to 30,000	9,933	278.2	6,921	187.7	7,101	196.6
30,000 to 40,000	32,427	1,142.3	22,492	800.5	22,418	796.1
40,000 to 50,000	69,416	3,163.7	37,179	1,681.5	31,004	1,391.0
50,000 to 60,000	52,243	2,849.0	41,129	2,287.3	58,650	3,292.2
60,000 to 70,000	47,477	3,096.5	118,045	7,697.8	122,666	8,034.8
70,000 to 80,000	73,310	5,534.3	131,188	9,781.6	118,612	8,834.1
80,000 to 90,000	104,364	8,908.4	64,834	5,538.1	67,023	5,641.0
90,000 to 100,000	71,105	6,709.7	49,559	4,705.4	56,525	5,358.4
100,000 to 200,000	722,929	110,179.6	743,878	110,242.8	793,967	115,051.1
200,000 to 300,000	375,441	87,518.0	335,605	79,312.5	254,866	59,558.1
300,000 to 400,000	71,448	24,724.2	73,167	25,266.5	54,684	18,441.0
400,000 to 500,000	24,485	10,865.3	27,370	12,078.1	34,696	15,368.9
500,000 to 600,000	23,954	13,073.7	9,290	5,028.0	10,746	5,875.8
600,000 to 700,000	10,084	6,526.5	6,930	4,468.6	7,943	5,126.0
700,000 to 800,000	4,597	3,401.9	5,685	4,255.1	5,450	4,104.6
800,000 to 900,000	2,051	1,717.9	2,255	1,899.0	3,174	2,697.9
900,000 to 1,000,000	2,959	2,803.2	2,111	1,990.9	1,307	1,243.2
1,000,000 to 2,000,000	15,193	22,662.9	16,486	25,081.5	15,758	23,644.6
2,000,000 to 3,000,000	5,814	13,169.4	4,921	11,231.2	4,292	9,943.7
3,000,000 to 4,000,000	1,779	6,043.2	1,367	4,727.4	1,580	5,465.0
4,000,000 to 5,000,000	1,384	6,159.8	1,055	4,741.4	1,021	4,659.2
5,000,000 to 6,000,000	528	2,882.1	617	3,283.0	565	3,048.9
6,000,000 to 7,000,000	594	3,862.8	635	4,038.7	444	2,865.0
7,000,000 to 8,000,000	368	2,775.3	345	2,594.8	370	2,773.7
8,000,000 to 9,000,000	400	3,373.3	222	1,879.0	202	1,708.3
9,000,000 to 10,000,000	333	3,175.1	185	1,761.6	254	2,410.6
10,000,000 & Over	4,210	651,245.1	3,942	648,296.6	4,291	662,495.9
Total	1,766,210	1,008,324.5	1,747,814	985,405.6	1,716,121	980,522.8

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

(Million Rupees)

Size of Account (Rs.)	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	31,844	56.9	18,702	27.1	17,852	25.9
5,000 to 10,000	6,478	47.1	7,773	55.5	10,925	69.4
10,000 to 20,000	454,844	6,494.2	525,651	7,774.0	215,140	3,026.5
20,000 to 25,000	6,402	143.9	24,454	533.7	324,587	6,681.7
25,000 to 30,000	85,873	2,454.8	240,513	6,848.3	232,915	6,405.4
30,000 to 40,000	101,878	3,469.6	28,675	972.8	59,566	1,971.8
40,000 to 50,000	55,304	2,511.9	68,005	2,995.9	51,936	2,352.8
50,000 to 60,000	10,945	599.3	24,430	1,282.0	12,061	668.3
60,000 to 70,000	13,015	862.9	15,794	1,046.8	30,768	1,960.5
70,000 to 80,000	14,219	1,072.0	21,970	1,637.3	19,576	1,494.9
80,000 to 90,000	26,403	2,297.4	18,933	1,630.5	34,033	2,822.1
90,000 to 100,000	51,767	4,912.9	27,688	2,598.1	84,364	7,928.0
100,000 to 200,000	189,166	26,175.3	195,580	24,976.7	128,396	17,759.1
200,000 to 300,000	35,081	8,908.3	47,979	12,086.3	64,786	15,238.8
300,000 to 400,000	38,634	13,355.6	38,532	13,050.1	52,164	18,198.7
400,000 to 500,000	37,839	16,436.4	33,492	14,624.3	24,590	11,098.6
500,000 to 600,000	36,918	20,523.3	29,006	15,873.8	27,873	14,839.9
600,000 to 700,000	30,422	19,549.5	23,876	15,527.4	17,982	11,719.4
700,000 to 800,000	12,640	9,451.9	19,601	14,264.1	11,946	8,954.2
800,000 to 900,000	7,948	6,749.1	7,820	6,632.2	6,898	5,864.0
900,000 to 1,000,000	6,347	6,024.5	6,601	6,281.4	7,184	6,838.3
1,000,000 to 2,000,000	30,288	42,693.3	31,012	44,271.5	35,542	50,157.6
2,000,000 to 3,000,000	17,867	43,122.4	16,532	40,469.9	19,095	47,431.8
3,000,000 to 4,000,000	9,602	33,635.2	9,825	33,991.4	9,062	31,680.2
4,000,000 to 5,000,000	5,998	27,160.3	5,378	24,243.0	5,823	26,102.9
5,000,000 to 6,000,000	36,212	186,784.7	4,357	23,528.5	5,181	28,397.5
6,000,000 to 7,000,000	2,998	19,432.6	2,759	17,747.2	2,755	17,866.2
7,000,000 to 8,000,000	2,413	17,997.8	2,689	20,280.9	1,941	14,495.1
8,000,000 to 9,000,000	2,038	17,265.1	1,736	14,818.6	2,200	18,668.7
9,000,000 to 10,000,000	1,947	18,617.5	1,876	17,974.0	1,557	14,902.9
10,000,000 & Over	125,792	2,295,075.6	20,027	2,215,937.6	22,172	2,250,087.9
Total	1,489,122	2,853,881.1	1,521,266	2,603,981.0	1,540,870	2,645,709.1

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

(Million Rupees)

Size of Account (Rs.)	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	Less Than 5,000	150	0.1	143	0.4	10
5,000 to 10,000	163	0.9	14	0.1	4	..
10,000 to 20,000	8	0.1	217	3.1	59	0.7
20,000 to 25,000	1	..	211	5.0	113	2.6
25,000 to 30,000	2	0.1	56	1.6	249	7.3
30,000 to 40,000	2	0.1	37	1.3	4	0.1
40,000 to 50,000	18	0.9	15	0.7	42,246	1,846.0
50,000 to 60,000	226	11.6	20	1.1	3,866	210.4
60,000 to 70,000	402	26.4	43	2.8	450	29.9
70,000 to 80,000	9,054	683.2	9,779	764.3	10,821	816.3
80,000 to 90,000	63	5.4	32	2.6	17,308	1,527.5
90,000 to 100,000	8	0.7	519	47.8	875	81.4
100,000 to 200,000	1,368	216.7	1,423	230.6	2,920	440.3
200,000 to 300,000	140	38.0	240	55.2	373	91.7
300,000 to 400,000	90	32.1	50	17.2	14	4.8
400,000 to 500,000	68	32.4	114	49.1	185	84.5
500,000 to 600,000	39	22.0	103	54.3	70	38.7
600,000 to 700,000	54	33.7	21	13.6	31	19.6
700,000 to 800,000	9	6.6	88	63.2	11	8.2
800,000 to 900,000	43	35.7	2	1.7	2	1.7
900,000 to 1,000,000	111	103.8	8	7.3	4	3.6
1,000,000 to 2,000,000	136	194.0	98	132.8	141	183.0
2,000,000 to 3,000,000	72	178.5	145	360.6	239	557.8
3,000,000 to 4,000,000	176	671.4	34	116.1	139	471.0
4,000,000 to 5,000,000	43	199.2	131	560.9	131	574.3
5,000,000 to 6,000,000	93	483.8	108	575.9	92	516.7
6,000,000 to 7,000,000	40	272.3	57	370.4	34	217.4
7,000,000 to 8,000,000	18	131.6	12	91.4	14	104.6
8,000,000 to 9,000,000	23	204.2	35	298.9	32	269.6
9,000,000 to 10,000,000	5	46.6	13	123.9	16	154.0
10,000,000 & Over	428	50,015.2	468	48,441.9	437	54,040.5
Total	13,053	53,647.1	14,236	52,395.9	80,890	62,304.3

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,232,681	1,193,629.3	1,625,334	1,099,166.5	1,663,714	1,021,936.4
05.00	44,953	151,067.9	41,133	110,460.7	39,332	164,263.1
10.00	100,451	394,395.3	52,053	302,548.2	43,582	270,975.5
15.00	16,894	138,050.8	21,669	173,164.9	21,300	160,006.5
20.00	351,300	235,394.7	1,124,184	284,495.6	1,134,737	342,203.1
25.00	169,754	919,689.1	138,375	964,454.8	142,080	848,295.3
30.00	84,496	277,520.3	38,295	150,328.1	47,912	228,952.5
33.33	124	579.3	27,191	7,223.5	276	1,537.6
35.00	3,230	39,601.4	2,904	34,611.2	6,621	40,506.2
40.00	77,327	242,901.7	66,718	310,732.4	50,859	324,533.6
45.00	1,296	17,837.4	1,181	17,233.5	1,840	18,671.8
50.00	174,512	201,045.3	133,377	86,605.0	175,018	162,078.7
55.00	876	12,124.6	786	12,318.5	964	13,517.6
60.00	2,682	24,712.5	2,052	19,877.7	2,019	20,064.4
65.00	948	13,526.9	959	12,420.4	1,070	16,099.1
70.00	1,149	11,360.8	1,131	13,176.7	1,059	10,086.3
75.00	1,527	10,957.8	1,389	9,965.6	1,901	10,949.8
80.00	1,337	10,250.2	935	8,916.3	856	10,004.1
85.00	846	6,742.9	830	9,217.3	701	7,737.3
90.00	930	8,363.2	1,191	7,425.1	912	7,346.5
95.00	644	4,490.4	1,362	6,573.3	675	6,538.4
99.99	428	1,610.9	267	867.1	453	2,232.5
Total	3,268,385	3,915,852.7	3,283,316	3,641,782.5	3,337,881	3,688,536.3

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,330,702	322,289.3	654,713	223,713.2	649,871	186,194.3
05.00	1,753	1,299.1	598	164.8	878	418.9
10.00	41,073	123,147.8	17,830	101,429.4	4,593	75,796.4
15.00	1,383	34,471.7	1,209	35,567.4	1,438	34,829.0
20.00	43,409	67,173.2	785,204	163,148.8	759,858	158,822.2
25.00	117,792	325,116.7	61,839	328,148.4	83,897	357,618.1
30.00	57,311	30,544.2	23,139	23,079.7	21,522	54,162.2
33.33	119	564.3	26,921	6,722.3	84	1,136.9
35.00	1,312	6,343.9	504	6,117.6	2,411	6,200.6
40.00	40,949	22,241.7	52,147	32,967.4	32,785	39,280.8
45.00	66	1,095.0	71	1,094.5	72	1,092.6
50.00	129,261	63,393.9	123,372	57,732.3	157,591	54,939.9
55.00	38	137.4	43	137.4	47	152.8
60.00	138	9,093.4	153	4,666.8	148	5,656.6
65.00	32	223.9	38	191.5	43	262.8
70.00	6	40.1	6	42.8	4	43.0
75.00	249	160.4	15	67.1	851	2,086.8
80.00	459	696.1	11	413.3	27	1,826.8
85.00	158	292.3	1	0.9	1	1.9
90.00						
95.00						
99.99						
Total	1,766,210	1,008,324.5	1,747,814	985,405.6	1,716,121	980,522.8

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	889,641	851,342.0	957,430	859,002.7	939,311	815,887.9
05.00	43,197	149,733.1	40,533	110,280.8	38,450	163,731.2
10.00	59,268	269,278.6	34,113	199,987.5	38,864	193,641.8
15.00	15,505	102,993.9	20,455	137,022.9	18,531	124,307.7
20.00	307,882	166,900.4	338,821	120,727.3	370,968	182,736.0
25.00	51,620	566,130.3	76,132	604,378.7	57,555	453,840.5
30.00	27,185	246,976.1	15,066	127,129.7	26,343	174,685.6
33.33	5	14.9	270	501.2	192	400.6
35.00	1,918	33,257.5	2,396	28,309.8	4,203	33,507.0
40.00	36,378	220,660.0	14,570	277,763.5	18,073	285,249.2
45.00	1,229	16,740.8	1,110	16,139.1	1,767	17,529.2
50.00	45,250	137,571.6	10,003	28,783.4	17,426	107,129.3
55.00	836	11,925.0	742	12,156.1	915	13,264.9
60.00	2,544	15,619.1	1,899	15,210.9	1,869	14,347.9
65.00	916	13,303.0	901	12,043.1	1,005	15,633.0
70.00	1,143	11,320.7	1,125	13,133.9	1,054	9,986.8
75.00	1,278	10,797.5	1,372	9,814.5	1,049	8,790.2
80.00	877	9,481.3	923	8,488.0	829	8,177.3
85.00	686	6,389.2	827	9,146.4	699	7,713.4
90.00	928	8,347.7	1,190	7,417.1	911	7,338.5
95.00	642	4,317.2	1,361	6,533.0	673	6,498.0
99.99	194	781.4	27	11.5	183	1,313.2
Total	1,489,122	2,853,881.1	1,521,266	2,603,981.0	1,540,870	2,645,709.1

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 13		30 - 06 - 13		31 - 12 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	12,338	19,998.0	13,191	16,450.7	74,532	19,854.3
05.00	3	35.8	2	15.1	4	113.0
10.00	110	1,968.9	110	1,131.4	125	1,537.3
15.00	6	585.2	5	574.6	1,331	869.8
20.00	9	1,321.1	159	619.5	3,911	644.9
25.00	342	28,442.1	404	31,927.7	628	36,836.8
30.00			90	118.7	47	104.7
33.33						
35.00			4	183.8	7	798.5
40.00			1	1.5	1	3.5
45.00	1	1.6			1	50.0
50.00	1	79.8	2	89.3	1	9.5
55.00	2	62.1	1	25.0	2	99.9
60.00					2	59.9
65.00			20	185.8	22	203.4
70.00					1	56.5
75.00			2	84.0	1	72.8
80.00	1	72.8	1	15.0		
85.00	2	61.5	2	70.0	1	22.1
90.00	2	15.5	1	8.0	1	8.0
95.00	2	173.2	1	40.2	2	40.3
99.99	234	829.5	240	855.5	270	919.2
Total	13,053	53,647.1	14,236	52,395.9	80,890	62,304.3

Interest/Return and Rate of Margin

Banks

December, 2013

(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	
10,552.4	1,696.5	1,806.8	1,642.3	2,024.9	822.5	1,035.2	1,569.9	956.0	778.5	429.6	216,230.1	00.00
9.0								84.4			10,071.8	01.00*
175.4	299.2	552.8	67.6	315.8	2.6	505.6			138.2		22,966.6	02.00*
1,847.4	30.8		256.6	..		202.0	290.4	50.7		394.7	52,524.9	03.00*
112.5	0.1	152.2	3.6	155.8	71.0	20.2	0.2	63.3	69.2	25.1	35,934.6	04.00*
152.7	51.8			12.7		117.3		74.5	0.4	14.4	40,819.3	05.00*
620.1	43.3	281.1	68.1	44.2	21.0	21.0	7.7	6.8	3.0	0.4	16,569.5	06.00*
621.8	22.9	0.2	9.1	0.4	4.5	52.7		9.6		12.6	44,767.9	07.00*
60.1	58.6		34.7	413.5	141.5		62.9	5.9	20.7	11.1	19,997.7	08.00*
881.1	354.5	468.0	2,510.3	79.3	77.9	183.8	125.6	962.2	1.0	1.5	304,793.5	09.00*
6,848.2	1,389.6	1,460.1	1,440.5	1,705.9	2,203.6	2,366.9	1,020.1	1,153.4	850.5	107.6	468,930.9	10.00*
774.6		861.2			31.6	268.6		68.2	75.5		84,874.5	10.25
2,930.9	828.6	386.1	49.6	1,693.7	931.7	57.7	194.7	912.3	265.5	81.6	155,902.8	10.50
462.7	39.7	62.0	804.4	33.0	105.6	345.7	202.1	352.7	164.4	106.5	134,659.9	10.75
76,784.6	1,345.5	1,007.9	1,187.9	1,142.0	1,140.2	1,372.8	1,162.6	564.4	351.1	39.1	441,901.7	11.00
5,049.0	291.8	13.4	400.5	41.3	94.2	175.4	128.8	37.3	235.8	33.6	182,741.5	11.25
3,189.1	1,197.7	1,268.6	1,540.3	452.1	391.5	1,125.4	512.9	763.1	634.8	124.1	123,935.5	11.50
1,372.0	318.1	89.7	769.6		81.1	47.8	80.6	105.6	2.0	..	60,034.2	11.75
24,454.8	561.9	9,828.4	1,244.1	944.8	751.0	554.5	743.8	593.1	463.1	71.4	211,044.0	12.00
416.0	418.8	77.9	89.1	13.1	28.4	15.6	48.3	81.9	30.7	10.4	54,496.3	12.25
3,221.1	529.1	522.0	194.4	453.5	173.5	123.5	102.5	557.6	163.7	17.8	83,170.1	12.50
1,193.2	50.5	121.3	31.8	168.7	339.2	30.0	8.3	33.5	19.3	4.1	61,809.3	12.75
4,250.8	322.4	1,616.5	341.2	484.7	226.4	461.4	73.4	135.8	55.9	102.6	104,038.4	13.00
498.3	91.8	40.1	8.4	30.2	7.1	4.6	1.5	146.1	0.4	1.1	20,941.3	13.25
1,687.6	74.8	287.9	136.4	119.1	147.7	38.5	87.3	150.8	33.5	7.9	95,165.2	13.50
1,450.8	154.9	493.7	42.6	105.6	166.9	6.9	82.4	5.2	7.1	0.3	18,866.5	13.75
4,916.0	376.5	390.2	152.6	169.8	2,121.5	364.0	69.9	47.6	33.8	6.5	133,988.3	14.00
697.0	5.0	19.4	6.4	12.4	32.8	1.3	0.4	0.5	2.9		17,412.0	14.25
1,404.1	96.3	57.4	13.2	68.6	37.4	8.8	15.5	308.9	11.3	1.5	31,485.3	14.50
534.3	3.9	8.5	54.9	11.5	36.2	14.8	4.4		0.9	..	9,036.9	14.75
11,723.0	98.1	1,745.7	81.3	160.9	192.2	272.7	53.8	34.6	35.3	1.9	219,053.8	15.00
141.9	15.0	19.2	7.5	15.8	53.0	..	2.5	0.3			9,355.1	15.25
23,925.8	31.5	118.6	29.9	77.9	66.2	4.1	2.6	7.0		1.0	94,434.6	15.50
159.1	32.3	20.0	26.9	15.8	0.3				2.9		11,203.4	15.75
2,516.7	59.7	46.4	30.0	45.1	103.5	213.8	11.6	35.6	12.9	1.0	53,264.7	16.00
231.2	0.4	1.2	9.5	11.0	4.0	1.3	4.8	3.0			4,763.6	16.25
364.7	1,028.7	107.7	32.2	20.0	74.3	3.3	..	3.7	0.1		13,670.2	16.50
63.5	0.1	2.0		20.6	33.7	9.5	0.5	23.7	1.1	0.3	3,709.6	16.75
515.4	87.8	116.3	25.6	56.9	29.8	159.8	7.1	0.4	2.3	2.3	26,531.8	17.00
168.3	10.4	27.4	4.7	74.4	34.2	0.1		0.3		1.5	10,847.3	17.25
510.9	7.8	22.6	2.0	54.9	6.5		1.6	2.6			6,045.5	17.50
150.0	2.4	1.8	1.6	2.6	2.3				2.5	1.0	4,968.3	17.75
1,331.0	38.3	191.3	36.6	17.5	110.8	37.5	10.5	3.6	2.7	1.8	49,596.2	18.00
219.5	12.4	7.0	109.5	18.9	0.5	0.4					4,052.0	18.25
54.5	1.5	6.2	1.8	7.3		0.1	..				7,727.0	18.50
50.4			1.1	1.3							831.4	18.75
855.0	6.4	22.4	9.2	15.6	27.7	10.5	31.6	16.1	0.8	0.1	59,078.5	19.00
35.0					1.5						255.2	19.25
24.0		1.1		2.0							2,333.4	19.50
9.9				1.8				2.2			759.8	19.75
827.7	37.6	382.4	17.5	43.7	28.9	15.3	10.5	8.2	4.3	0.1	74,260.8	20.00 & above
201,045.3	12,124.6	24,712.5	13,526.9	11,360.8	10,957.8	10,250.2	6,742.9	8,363.2	4,490.4	1,610.9	3,915,852.7	Total

Overall weighted Average Rate of Interest/Return = 11.18

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31th December, 2013

(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
Gold, Bullion, Gold & Silver Ornaments and Precious Metals								
0.00	71,175	20,402.2	-	-	-	-	71,175	20,402.2
5.00	1,483	141.9	-	-	-	-	1,483	141.9
10.00	17,136	17,164.9	-	-	-	-	17,136	17,164.9
15.00	8	1.1	-	-	-	-	8	1.1
20.00	25,317	6,257.3	-	-	-	-	25,317	6,257.3
25.00	29,394	10,094.9	-	-	-	-	29,394	10,094.9
30.00	2,494	653.4	-	-	-	-	2,494	653.4
40.00	16,764	3,566.1	-	-	-	-	16,764	3,566.1
50.00	71,153	16,356.1	-	-	-	-	71,153	16,356.1
75.00	242	61.1	-	-	-	-	242	61.1
Total	235,166	74,699.0	-	-	-	-	235,166	74,699.0
W.A		20.54						20.54
Securities, Shares and Other Financial Instruments - To Stock Exchange								
0.00	2	120.0	84	599.4	-	-	86	719.4
5.00	-	-	384	421.7	-	-	384	421.7
10.00	17	2,787.5	18	728.0	-	-	35	3,515.5
15.00	33	10.1	28	481.5	-	-	61	491.7
20.00	163	98.0	21	390.4	-	-	184	488.4
25.00	4	55.5	97	2,138.3	-	-	101	2,193.9
30.00	41	59.9	212	5,187.3	-	-	253	5,247.2
35.00	27	1,253.6	9	1,432.4	-	-	36	2,686.0
40.00	1	247.1	15	650.3	-	-	16	897.4
45.00	-	-	6	667.8	-	-	6	667.8
50.00	5	2,553.8	12	924.0	-	-	17	3,477.8
55.00	-	-	4	1,202.7	-	-	4	1,202.7
60.00	-	-	1	56.3	-	-	1	56.3
65.00	-	-	2	13.3	-	-	2	13.3
70.00	-	-	1	4.9	-	-	1	4.9
75.00	-	-	3	708.2	-	-	3	708.2
85.00	-	-	4	22.3	-	-	4	22.3
95.00	-	-	2	5.4	-	-	2	5.4
Total	293	7,185.5	903	15,634.2	-	-	1,196	22,819.9
W.A		29.87		32.76		#DIV/0!		31.85
Securities, Shares and Other Financial Instruments - To Others								
0.00	1,307	5,306.0	56	4,487.7	-	-	1,363	9,794
5.00	-	-	196	663.3	-	-	196	663
10.00	231	3,558.8	260	506.6	-	-	491	4,065
15.00	3	6.6	64	164.8	-	-	67	171
20.00	-	-	92	128.8	-	-	92	129
25.00	3	134.6	82	4,871.2	-	-	85	5,006
30.00	13	1,178.3	194	47,550.0	-	-	207	48,728
35.00	6	732.1	12	2,116.2	-	-	18	2,848
40.00	2	17.7	14	568.8	-	-	16	587
45.00	-	-	18	241.6	-	-	18	242
50.00	2	37.1	37	1,746.7	-	-	39	1,784
55.00	-	-	6	353.0	-	-	6	353
60.00	-	-	3	63.2	-	-	3	63
65.00	-	-	1	194.8	-	-	1	195
70.00	-	-	2	13.9	-	-	2	14
75.00	-	-	8	187.5	-	-	8	188
80.00	-	-	5	49.0	-	-	5	49
85.00	-	-	3	9.6	-	-	3	10
90.00	-	-	6	397.1	-	-	6	397
99.99	-	-	4	0.1	-	-	4	0
Total	1,567	10,971.2	1,063	64,313.9	-	-	2,630	75,285.2
W.A		18.11		30.89		#DIV/0!		29.79

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 31st December, 2013

(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
Merchandise - Food Items								
0.00	2,664	16,756.1	1,663	62,683.1	-	-	4,327	79,439.2
5.00	1	60.0	1,888	17,416.0	-	-	1,889	17,476.0
10.00	229	18,159.5	310	13,049.3	-	-	539	31,208.8
15.00	40	21,403.0	314	17,453.4	-	-	354	38,856.4
20.00	203	5,887.4	686	18,210.1	-	-	889	24,097.5
25.00	990	49,458.1	2,370	73,761.4	3	137.6	3,363	123,357.1
30.00	3,769	1,178.2	1,117	12,385.2	-	-	4,886	13,563.3
35.00	72	334.3	72	2,175.2	-	-	144	2,509.5
40.00	288	5,042.7	97	1,476.8	-	-	385	6,519.5
45.00	-	-	27	1,687.6	-	-	27	1,687.6
50.00	1,939	3,525.0	695	2,378.3	-	-	2,634	5,903.3
55.00	-	-	12	72.8	-	-	12	72.8
60.00	13	6,899.7	18	182.3	-	-	31	7,082.0
65.00	-	-	11	35.9	-	-	11	35.9
70.00	-	-	18	33.2	-	-	18	33.2
75.00	3	91.8	25	137.0	-	-	28	228.8
80.00	-	-	7	480.9	-	-	7	480.9
85.00	-	-	10	202.6	-	-	10	202.6
90.00	-	-	10	567.3	-	-	10	567.3
95.00	-	-	6	174.9	-	-	6	174.9
99.99	-	-	3	4.8	-	-	3	4.8
Total	10,211	128,795.8	9,359	224,568.1	3	137.6	19,573	353,501.4
W.A		20.99		15.78		25.00		17.68
Merchandise - Raw Material								
0.00	15,810	3,042.8	1,723	50,015.2	3	70.9	17,536	53,128.9
5.00	247	73.4	802	22,505.1	-	-	1,049	22,578.5
10.00	88	6,074.2	492	40,804.0	16	1,503.5	596	48,381.7
15.00	34	3,351.7	445	16,187.7	2	210.2	481	19,749.7
20.00	579	6,235.5	919	18,264.0	-	-	1,498	24,499.5
25.00	16,131	25,664.2	2,381	83,077.2	92	4,835.6	18,604	113,577.0
30.00	20,491	3,687.1	614	14,447.4	-	-	21,105	18,134.5
35.00	6	35.3	71	1,112.0	-	-	77	1,147.4
40.00	6,118	1,364.8	764	8,846.1	-	-	6,882	10,210.9
45.00	-	-	29	955.8	-	-	29	955.8
50.00	15,779	4,859.7	583	3,417.8	-	-	16,362	8,277.5
55.00	-	-	12	689.6	-	-	12	689.6
60.00	35	153.5	26	1,402.4	-	-	61	1,555.9
65.00	-	-	16	1,513.6	-	-	16	1,513.6
70.00	-	-	22	2,670.2	-	-	22	2,670.2
75.00	2	2.4	14	666.3	-	-	16	668.7
80.00	-	-	21	1,382.1	-	-	21	1,382.1
85.00	-	-	16	465.5	-	-	16	465.5
90.00	-	-	21	1,073.4	-	-	21	1,073.4
95.00	-	-	41	809.0	1	39.9	42	848.8
99.99	-	-	10	95.5	-	-	10	95.5
Total	75,320	54,544.6	9,022	270,399.9	114	6,660.1	84,456	331,604.7
W.A		23.77		18.62		21.45		19.53

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 31st December, 2013

(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
Merchandise - Finished / Manufactured Goods								
0.00	31,721	13,678.9	3,975	71,479.2	54	2,091.6	35,750	87,249.8
5.00	18	1,017.4	1,189	16,930.1	-	-	1,207	17,947.5
10.00	363	24,130.4	1,093	46,605.3	79	47.1	1,535	70,782.8
15.00	54	4,361.2	705	20,812.5	4	375.0	763	25,548.6
20.00	901	16,794.0	2,458	51,512.0	6	1,021.1	3,365	69,327.2
25.00	19,544	56,300.9	4,862	96,463.7	197	16,390.3	24,603	169,154.8
30.00	19,893	6,422.6	1,094	16,572.2	-	-	20,987	22,994.8
35.00	11	276.6	212	4,911.2	-	-	223	5,187.8
40.00	12,125	2,784.4	1,395	16,296.2	-	-	13,520	19,080.6
45.00	-	-	83	3,013.6	-	-	83	3,013.6
50.00	25,464	9,339.6	801	6,098.7	-	-	26,265	15,438.3
55.00	-	-	48	1,638.7	-	-	48	1,638.7
60.00	5	489.6	49	2,426.3	-	-	54	2,915.9
65.00	-	-	41	3,193.5	-	-	41	3,193.5
70.00	-	-	38	2,583.4	-	-	38	2,583.4
75.00	-	-	40	1,832.0	-	-	40	1,832.0
80.00	-	-	32	3,062.5	-	-	32	3,062.5
85.00	-	-	32	1,043.6	-	-	32	1,043.6
90.00	-	-	64	1,510.8	-	-	64	1,510.8
95.00	-	-	59	1,199.6	1	133.3	60	1,332.9
99.99	-	-	50	329.0	-	-	50	329.0
Total	110,099	135,595.6	18,320	369,514.1	341	20,058.4	128,760	525,168.1
W.A		21.13		20.15		22.38		20.49
Fixed Assets Including Machinery								
0.00	24,475	13,191.9	1,809	49,829.5	6	863.5	26,290	63,884.8
5.00	-	-	324	5,304.0	-	-	324	5,304.0
10.00	517	26,512.5	2,618	45,472.6	1	299.8	3,136	72,284.9
15.00	55	1,565.0	1,304	17,175.5	-	-	1,359	18,740.5
20.00	700	15,264.4	1,064	30,545.5	-	-	1,764	45,809.9
25.00	5,568	139,071.0	2,322	108,972.1	14	2,051.1	7,904	250,094.1
30.00	89	3,166.8	4,006	34,115.1	-	-	4,095	37,281.9
35.00	5	258.8	247	5,819.2	-	-	252	6,078.0
40.00	33	2,089.5	13,015	69,734.5	-	-	13,048	71,824.0
45.00	-	-	91	1,705.0	-	-	91	1,705.0
50.00	322	5,040.3	373	2,921.6	-	-	695	7,961.9
55.00	1	0.1	88	1,067.1	-	-	89	1,067.2
60.00	32	909.0	115	447.8	-	-	147	1,356.8
65.00	1	96.4	100	2,823.5	-	-	101	2,919.9
70.00	-	-	127	510.6	-	-	127	510.6
75.00	-	-	163	355.1	-	-	163	355.1
80.00	-	-	184	302.2	-	-	184	302.2
85.00	-	-	185	1,114.1	-	-	185	1,114.1
90.00	-	-	191	724.1	-	-	191	724.1
95.00	-	-	60	267.8	-	-	60	267.8
99.99	-	-	30	94.1	-	-	30	94.1
Total	31,798	207,165.7	28,416	379,301.0	21	3,214.4	60,235	589,680.9
W.A		22.07		23.37		16.89		22.88

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 31th December, 2013

(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	364	319.7	2,351	12,630.1	41	1,091.2	2,756	14,041.1
5.00	-	-	669	1,186.1	-	-	669	1,186.1
10.00	1	2.0	2,702	11,796.2	-	-	2,703	11,798.2
15.00	1	65.0	1,795	2,467.8	-	-	1,796	2,532.8
20.00	4,766	3,085.4	6,462	6,538.0	-	-	11,228	9,623.4
25.00	1,854	1,608.2	4,569	27,247.8	9	734.5	6,432	29,590.5
30.00	7,882	2,614.3	2,260	10,121.2	-	-	10,142	12,735.5
35.00	27	257.3	204	2,263.6	-	-	231	2,520.9
40.00	1,061	811.4	668	6,848.0	-	-	1,729	7,659.4
45.00	-	-	350	3,757.0	-	-	350	3,757.0
50.00	7,556	2,285.1	2,671	6,573.2	-	-	10,227	8,858.3
55.00	-	-	228	2,657.7	-	-	228	2,657.7
60.00	19	222.6	376	3,607.8	-	-	395	3,830.5
65.00	-	-	356	2,369.3	-	-	356	2,369.3
70.00	-	-	417	2,535.9	-	-	417	2,535.9
75.00	-	-	453	2,258.4	-	-	453	2,258.4
80.00	-	-	305	1,174.4	-	-	305	1,174.4
85.00	-	-	193	764.4	-	-	193	764.4
90.00	-	-	159	998.9	-	-	159	998.9
95.00	-	-	155	371.6	-	-	155	371.6
99.99	-	-	3	0.8	-	-	3	0.8
Total	23,531	11,271.0	27,346	108,168.2	50	1,826	50,927	121,265.1
W.A		31.09		30.28		10.06		30.05
Real Estate - Building								
0.00	8,495	10,750.1	6,514	24,475.6	216	577.4	15,225	35,803.1
5.00	-	-	4,641	7,213.5	-	-	4,641	7,213.5
10.00	133	1,278.9	25,575	57,278.1	-	-	25,708	58,557.0
15.00	528	2,787.3	1,929	9,197.5	-	-	2,457	11,984.7
20.00	114	4,712.1	1,554	12,087.1	-	-	1,668	16,799.2
25.00	489	9,373.9	4,926	48,123.7	2	75.1	5,417	57,572.8
30.00	397	6,523.5	12,487	78,067.9	-	-	12,884	84,591.4
33.33	37	286.4	5	14.9	-	-	42	301.4
35.00	1,089	1,900.0	277	2,983.4	-	-	1,366	4,883.4
40.00	1,364	3,840.5	1,734	17,793.8	-	-	3,098	21,634.3
45.00	-	-	255	2,470.3	-	-	255	2,470.3
50.00	3,142	13,021.6	2,700	13,633.7	1	79.8	5,843	26,735.1
55.00	13	61.2	197	2,726.9	1	25.0	211	2,813.1
60.00	5	85.3	343	2,903.6	-	-	348	2,989.0
65.00	-	-	207	1,748.6	-	-	207	1,748.6
70.00	2	0.3	299	2,266.9	-	-	301	2,267.2
75.00	-	-	390	2,244.4	-	-	390	2,244.4
80.00	453	683.1	221	2,567.4	1	72.8	675	3,323.3
85.00	157	290.4	170	2,315.6	1	22.1	328	2,628.0
90.00	-	-	190	1,307.6	2	15.5	192	1,323.1
95.00	-	-	223	1,388.1	-	-	223	1,388.1
99.99	-	-	72	254.2	-	-	72	254.2
Total	16,418	55,594.6	64,909	293,062.8	224	867.7	81,551	349,525.2
W.A		27.84		25.88		18.83		26.18

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 31th December, 2013

(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
Bank's Deposits								
0.00	8	36.6	1,067	4,306.1	-	-	1,075	4,342.7
5.00	1	5.1	240	7,673.8	3	35.8	244	7,714.7
10.00	4,921	4,145.3	1,380	3,894.9	14	118.5	6,315	8,158.7
15.00	21	20.5	130	1,035.3	-	-	151	1,055.7
20.00	19	82.0	205	1,319.5	-	-	224	1,401.5
25.00	1,259	3,016.0	316	1,194.5	-	-	1,575	4,210.5
30.00	6	323.7	258	841.6	-	-	264	1,165.3
35.00	1	0.1	17	117.1	-	-	18	117.2
40.00	2	12.0	97	1,056.4	-	-	99	1,068.4
45.00	-	-	14	26.2	1	1.6	15	27.8
50.00	840	218.1	170	476.8	-	-	1,010	694.9
55.00	-	-	8	5.1	-	-	8	5.1
60.00	-	-	218	682.2	-	-	218	682.2
65.00	-	-	6	20.1	-	-	6	20.1
70.00	-	-	4	1.0	-	-	4	1.0
75.00	1	4.5	7	1.8	-	-	8	6.3
80.00	5	9.5	9	18.5	-	-	14	28.0
85.00	-	-	8	22.9	-	-	8	22.9
90.00	-	-	43	602.3	-	-	43	602.3
95.00	-	-	5	18.2	-	-	5	18.2
99.99	-	-	1	-	-	-	1	-
Total	7,084	7,873.4	4,203	23,314.3	18	155.9	11,305	31,343.5
W.A	-	17.91	-	14.92	-	9.21	-	15.64
Insurance Policies								
0.00	-	-	159	1,935.7	-	-	159	1,935.7
5.00	-	-	174	3,516.9	-	-	174	3,516.9
10.00	-	-	322	816.8	-	-	322	816.8
15.00	-	-	106	70.9	-	-	106	70.9
20.00	-	-	89	60.1	-	-	89	60.1
25.00	-	-	77	152.6	-	-	77	152.6
30.00	-	-	412	538.0	-	-	412	538.0
35.00	-	-	72	153.5	-	-	72	153.5
40.00	-	-	95	67.0	-	-	95	67.0
45.00	-	-	45	17.1	-	-	45	17.1
50.00	-	-	43	30.3	-	-	43	30.3
55.00	-	-	50	147.1	-	-	50	147.1
60.00	-	-	58	31.3	-	-	58	31.3
65.00	-	-	50	24.4	-	-	50	24.4
70.00	-	-	25	10.9	-	-	25	10.9
75.00	-	-	35	42.6	-	-	35	42.6
80.00	-	-	44	20.8	-	-	44	20.8
85.00	-	-	21	19.2	-	-	21	19.2
90.00	-	-	117	410.0	-	-	117	410.0
95.00	-	-	29	1.7	-	-	29	1.7
99.99	-	-	18	2.2	-	-	18	2.2
Total	-	-	2,041	8,069.1	-	-	2,041	8,069.1
W.A	-	-	-	14.18	-	-	-	14.18

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 31st December, 2013

(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
Other Secured Advances								
0.00	19,194	8,454.8	362,201	384,874.1	354	693.9	381,749	394,022.8
5.00	-	-	32,690	66,902.4	-	-	32,690	66,902.4
10.00	17,434	19,331.2	24,498	48,326.9	-	-	41,932	67,658.1
15.00	600	880.8	8,685	17,947.0	-	-	9,285	18,827.8
20.00	8,540	8,567.6	294,332	27,844.9	3	300.0	302,875	36,712.5
25.00	42,516	29,952.7	29,618	120,127.9	25	4,217.9	72,159	154,298.5
30.00	1,003	1,690.1	4,531	27,150.2	-	-	5,534	28,840.3
33.33	49	52.4	-	-	-	-	49	52.4
35.00	17	11.7	725	10,173.7	-	-	742	10,185.4
40.00	2,846	960.8	18,484	97,321.9	-	-	21,330	98,282.8
45.00	-	-	311	2,198.8	-	-	311	2,198.8
50.00	3,017	4,620.2	37,165	99,370.6	-	-	40,182	103,990.8
55.00	-	-	183	1,364.3	1	37.1	184	1,401.4
60.00	2	1.8	1,337	3,815.8	-	-	1,339	3,817.5
65.00	-	-	126	1,365.9	-	-	126	1,365.9
70.00	-	-	190	689.7	-	-	190	689.7
75.00	1	0.6	140	2,364.2	-	-	141	2,364.8
80.00	-	-	49	423.6	-	-	49	423.6
85.00	-	-	44	409.3	1	39.4	45	448.7
90.00	-	-	127	756.4	-	-	127	756.4
95.00	-	-	62	81.1	-	-	62	81.1
99.99	-	-	3	0.6	234	829.5	237	830.1
Total	95,219	74,524.7	815,501	913,509.3	618	6,117.8	911,338	994,151.8
W.A		19.45		17.01		32.66		17.29
Advances Secured by Guarantee (s)								
0.00	219,792	95,551.3	173,793	151,134.4	230	13,642.1	393,815	260,327.8
Total	219,792	95,551	173,793	151,134	230	13,642	393,815	260,328
W.A		(0.00)		(0.00)		(0.00)		(0.00)
Unsecured Advances								
0.00	60,588	18,878.3	334,246	32,891.8	11,434	967.4	406,268	52,737.4
Total	60,588	18,878.3	334,246	32,891.8	11,434	967.4	406,268	52,737.4
W.A		(0.00)		(0.00)		(0.00)		(0.00)
Grand Total	887,086	882,650.7	1,489,122	2,853,881.1	13,053	53,647.1	2,389,261	3,790,178.9
W.A		18.91		20.84		16.14		20.30

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

(Concl'd.)

Totals may differ due to rounding