

3.1 Advances Classified by Securities

All Banks

Security	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	183,494	45,829.6	178,647	56,515.5	256,608	60,943.4
II. Securities , Shares and Other Financial Instruments:	3,518	226,479.5	5,377	111,103.2	3,838	108,613.4
A. Quoted on the Stock Exchange:	2,905	98,599.3	4,699	74,914.4	2,987	84,026.5
1. To Stock Brokers and Dealers:	1,140	28,017.8	3,055	34,708.4	1,273	30,126.8
(a) Government and Other Trustee Securities	379	14,404.2	376	16,503.4	494	13,589.4
(b) Shares and Debentures	689	13,309.8	2,332	17,927.8	708	16,325.4
(c) Participation Term Certificates	10	9.8	278	73.7	4	15.1
(d) Others	62	294.1	69	203.6	67	196.9
2. To Others:	1,765	70,581.5	1,644	40,206.0	1,714	53,899.7
(a) Government and Other Trustee Securities	233	50,807.9	262	21,726.5	441	35,802.0
(b) Shares and Debentures	1,300	15,045.7	1,272	12,279.1	941	9,955.8
(c) Participation Term Certificates						
(d) Others	232	4,727.9	110	6,200.4	332	8,141.9
B. Unquoted on the Stock Exchange:	613	127,880.2	678	36,188.8	851	24,586.9
1. To Stock Brokers and Dealers:	76	39,120.6	99	4,664.3	111	1,407.0
(a) Government and Other Trustee Securities	14	37,777.4	13	3,361.2	12	3.8
(b) Shares and Debentures	23	1,146.8	22	1,104.7	46	1,291.5
(c) Participation Term Certificates	1	4.8	1	7.2	1	7.1
(d) Others	38	191.6	63	191.3	52	104.6
2. To Others:	537	88,759.5	579	31,524.5	740	23,179.9
(a) Government and Other Trustee Securities	393	30,445.0	457	29,290.3	578	19,038.0
(b) Shares and Debentures	7	1,141.8	9	1,218.4	11	1,477.0
(c) Participation Term Certificates						
(d) Others	137	57,172.8	113	1,015.8	151	2,664.9
III. Merchandise	58,113	1,379,768.5	69,540	1,381,310.5	93,721	1,456,877.6
A. Food Item:	15,079	404,202.5	15,143	512,672.2	17,624	442,193.4
1. Wheat	2,654	123,032.5	3,733	244,959.8	2,353	170,070.3
2. Rice and Paddy	5,755	87,637.9	4,884	78,633.1	7,592	105,870.6
3. Other Grain & Pulses:	811	12,563.2	713	10,032.1	965	10,456.8
(a) Indigenous	618	6,297.7	582	3,502.1	823	4,847.7
(b) Imported	193	6,265.5	131	6,530.0	142	5,609.1
4. Edible Oil:	766	30,515.2	672	25,353.6	743	31,721.4
(a) Indigenous	580	20,096.8	466	16,773.4	632	20,051.4
(b) Imported	186	10,418.4	206	8,580.2	111	11,670.0
5. Sugar:	1,779	97,241.7	2,160	113,177.7	2,868	84,964.6
(a) Indigenous	1,643	93,191.7	1,659	93,796.3	2,739	79,770.0
(b) Imported	136	4,050.1	501	19,381.4	129	5,194.6
6. Kariana and Spices	1,529	3,229.5	1,029	2,198.4	1,324	2,700.8
7. Fish and Fish Preparations	151	1,025.6	151	3,617.8	194	2,340.1
8. Other Food Item:	1,634	48,956.8	1,801	34,699.8	1,585	34,069.0
(a) Indigenous	986	42,780.7	1,082	28,709.2	935	27,671.3
(b) Imported	648	6,176.2	719	5,990.6	650	6,397.7
B. Raw Material:	25,225	452,512.1	29,982	354,513.8	28,778	418,837.4
1. Cotton Raw:	15,741	121,354.0	17,990	105,324.7	15,900	121,273.8
(a) Indigenous	15,442	110,394.8	17,589	98,437.3	14,637	103,522.3
(b) Imported	299	10,959.2	401	6,887.5	1,263	17,751.6
2. Synthetic Fibers:	677	15,930.0	439	14,837.2	445	18,829.2
(a) Indigenous	635	12,701.3	197	13,857.8	403	17,386.5
(b) Imported	42	3,228.7	242	979.4	42	1,442.7
3. Fertilizer:	1,474	66,172.9	2,795	54,621.2	2,662	51,109.0
(a) Indigenous	1,251	47,909.6	1,642	38,130.5	2,487	39,887.0
(b) Imported	223	18,263.4	1,153	16,490.7	175	11,222.1

3.1 Advances Classified by Securities

All Banks

Security	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1,267	83,359.5	2,780	35,570.7	1,818	64,160.0
(a) Indigenous	1,097	63,112.7	2,447	25,627.2	1,464	49,338.3
(b) Imported	170	20,246.8	333	9,943.4	354	14,821.7
5. Iron & Steel:	1,841	85,743.7	1,730	61,116.9	3,205	59,000.1
(a) Indigenous	1,036	62,583.1	970	35,575.9	2,323	35,222.9
(b) Imported	805	23,160.7	760	25,541.0	882	23,777.2
6. Wool & Goat Hair	32	897.0	43	768.9	38	813.8
7. Hides & Skins	350	5,815.1	327	7,270.1	361	5,599.9
8. Oil Seeds	1,044	11,372.5	1,118	12,061.6	1,123	16,644.0
9. Pesticides & Insecticides:	331	2,222.3	327	3,155.1	366	4,867.1
(a) Indigenous	245	1,862.4	229	2,896.1	264	4,615.4
(b) Imported	86	359.9	98	258.9	102	251.7
10. Other Raw Material:	2,468	59,645.3	2,433	59,787.3	2,860	76,540.3
(a) Indigenous	1,871	52,694.5	1,760	50,405.6	2,380	65,204.6
(b) Imported	597	6,950.8	673	9,381.7	480	11,335.8
C. Finished/Manufactured Goods:	17,809	523,054.0	24,415	514,124.4	47,319	595,846.8
1. Cotton Textiles:	3,119	109,023.7	3,551	119,089.1	16,952	127,636.1
(a) Indigenous	2,401	102,198.2	2,621	97,569.6	13,497	96,716.9
(b) Imported	718	6,825.5	930	21,519.5	3,455	30,919.2
2. Cotton Yarn:	924	54,185.7	932	47,497.2	1,292	54,874.6
(a) Indigenous	857	50,987.7	818	43,764.9	1,220	50,808.7
(b) Imported	67	3,198.0	114	3,732.3	72	4,065.9
3. Other Textiles:	2,101	89,018.4	8,435	85,111.3	3,479	97,971.0
(a) Indigenous	1,951	82,160.3	8,218	75,091.3	3,302	90,709.9
(b) Imported	150	6,858.1	217	10,020.0	177	7,261.0
4. Machinery:	1,260	23,912.3	1,463	22,668.4	1,632	17,650.1
(a) Indigenous	809	8,994.9	1,085	16,158.7	1,376	8,643.7
(b) Imported	451	14,917.5	378	6,509.7	256	9,006.4
5. Handloom Products	18	2,287.7	64	31.3	13	10.8
6. Carpet & Rugs	341	2,889.2	134	1,501.2	7,435	4,708.4
7. Readymade Garments	792	19,657.4	918	25,790.5	957	28,484.6
8. Cement and Cement Products:	1,694	53,619.4	759	44,526.3	1,602	40,485.3
(a) Indigenous	1,680	51,464.4	739	42,534.5	1,589	39,739.4
(b) Imported	14	2,155.0	20	1,991.8	13	746.0
9. Sport Goods	165	3,528.8	182	3,189.6	183	3,384.1
10. Surgical Instruments	189	3,126.3	161	2,463.6	421	2,633.3
11. Chemicals and Dyes	1,324	29,638.0	967	29,287.7	1,384	43,370.5
12. Other Finished Goods:	5,882	132,167.1	6,849	132,968.1	11,969	174,637.9
(a) Indigenous	4,112	113,569.0	4,437	116,037.9	10,369	165,655.1
(b) Imported	1,770	18,598.0	2,412	16,930.2	1,600	8,982.8
IV. Fixed Assets Including Machinery	111,628	716,287.9	83,055	698,993.6	80,385	705,855.8
V. Real Estate:	850,629	655,310.6	854,646	617,664.3	878,331	530,633.3
(a) Land	776,090	213,570.4	789,339	262,623.5	827,905	224,293.2
(b) Buildings:	74,539	441,740.2	65,307	355,040.8	50,426	306,340.2
1. Residential	47,816	163,026.7	43,328	113,977.9	22,363	74,819.7
2. Non-Residential	26,723	278,713.5	21,979	241,062.9	28,063	231,520.4
VI. Fixed Deposits and Insurance Policies:	15,682	65,130.1	17,814	63,060.8	13,306	63,289.7
(a) Bank Deposits	10,967	52,995.0	12,452	47,535.0	10,196	53,537.0
(b) Insurance Policies	4,715	12,135.1	5,362	15,525.8	3,110	9,752.6
VII. Others:	1,981,309	1,655,244.5	2,001,205	1,575,208.0	1,946,894	1,486,206.2
(a) Other Secured Advances	1,045,542	1,286,884.7	967,394	1,080,217.5	993,831	1,050,764.8
(b) Advances Secured by Guarantee(s)	492,662	303,799.4	526,530	341,870.5	467,094	274,359.4
(c) Unsecured Advances	443,105	64,560.4	507,281	153,120.0	485,969	161,082.0
Total	3,204,373	4,744,050.8	3,210,284	4,503,855.8	3,273,083	4,412,419.5

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

Security	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	180,673	45,027.1	178,647	56,515.5	256,608	60,943.4
II. Securities , Shares and Other Financial Instruments:	1,299	144,498.1	1,610	28,258.9	1,339	30,420.3
A. Quoted on the Stock Exchange:	1,278	42,208.4	1,581	18,709.8	1,301	20,014.5
1. To Stock Brokers and Dealers:	40	12,472.9	305	14,474.8	123	13,441.7
(a) Government and Other Trustee Securities	28	11,963.3	17	13,892.4	109	12,948.6
(b) Shares and Debentures	10	508.8	10	508.8	10	477.9
(c) Participation Term Certificates	2	0.7	278	73.7	4	15.1
(d) Others						
2. To Others:	1,238	29,735.6	1,276	4,235.1	1,178	6,572.8
(a) Government and Other Trustee Securities	187	25,121.2	229	1,752.9	391	3,919.9
(b) Shares and Debentures	1,050	3,226.3	1,047	2,482.1	787	2,652.8
(c) Participation Term Certificates						
(d) Others	1	1,388.0				
B. Unquoted on the Stock Exchange:	21	102,289.7	29	9,549.1	38	10,405.8
1. To Stock Brokers and Dealers:	13	35,096.8	11	576.5	31	749.2
(a) Government and Other Trustee Securities	2	34,462.5				
(b) Shares and Debentures	11	634.4	11	576.5	31	749.2
(c) Participation Term Certificates						
(d) Others						
2. To Others:	8	67,192.8	18	8,972.5	7	9,656.7
(a) Government and Other Trustee Securities	3	10,026.5	3	8,073.0	2	8,462.9
(b) Shares and Debentures	3	1,052.1	4	897.0	5	1,193.8
(c) Participation Term Certificates						
(d) Others	2	56,114.3	11	2.5		
III. Merchandise	21,205	260,767.0	31,373	282,933.9	37,342	299,291.4
A. Food Item:	4,746	90,046.2	5,107	177,451.8	3,853	142,311.2
1. Wheat	129	14,323.9	1,458	114,548.8	163	75,835.6
2. Rice and Paddy	2,534	29,875.8	2,069	33,459.3	2,085	37,382.8
3. Other Grain & Pulses:	65	531.7	65	517.2	71	664.2
(a) Indigenous	65	531.7	65	517.2	71	664.2
(b) Imported						
4. Edible Oil:	118	1,890.4	42	1,082.0	74	1,817.0
(a) Indigenous	118	1,890.4	42	1,082.0	74	1,817.0
(b) Imported						
5. Sugar:	731	31,950.4	732	24,159.5	662	23,615.5
(a) Indigenous	731	31,950.4	474	23,221.5	662	23,615.5
(b) Imported			258	938.0		
6. Kariana and Spices	903	1,841.2	379	1,004.4	701	575.7
7. Fish and Fish Preparations	9	53.9	14	69.7	41	492.3
8. Other Food Item:	257	9,578.9	348	2,610.9	56	1,928.1
(a) Indigenous	52	8,999.6	52	1,763.3	56	1,928.1
(b) Imported	205	579.3	296	847.6		
B. Raw Material:	13,917	92,645.5	17,580	36,303.5	12,774	48,938.8
1. Cotton Raw:	12,356	12,626.4	16,003	12,836.8	10,547	13,213.9
(a) Indigenous	12,356	12,626.4	15,983	12,689.3	10,527	13,066.4
(b) Imported			20	147.5	20	147.5
2. Synthetic Fibers:	6	499.9	6	499.9	279	881.7
(a) Indigenous	6	499.9	6	499.9	279	881.7
(b) Imported						
3. Fertilizer:	366	11,857.0	358	10,040.8	529	10,301.7
(a) Indigenous	366	11,857.0	358	10,040.8	529	10,301.7
(b) Imported						

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	14	25,225.6	55	4,286.4	123	12,578.7
(a) Indigenous	14	25,225.6	55	4,286.4	122	12,442.9
(b) Imported					1	135.8
5. Iron & Steel:	136	41,140.9	96	7,180.0	228	9,878.3
(a) Indigenous	128	41,052.9	88	7,092.0	227	9,821.1
(b) Imported	8	88.0	8	88.0	1	57.2
6. Wool & Goat Hair	25	106.1	23	78.0	22	114.6
7. Hides & Skins	6	127.8	6	21.9	6	21.1
8. Oil Seeds	803	196.9	803	196.9	819	199.2
9. Pesticides & Insecticides:	5	194.3	1	2.3	1	2.5
(a) Indigenous	5	194.3	1	2.3	1	2.5
(b) Imported						
10. Other Raw Material:	200	670.5	229	1,160.5	220	1,747.1
(a) Indigenous	54	390.1	56	858.7	210	1,534.7
(b) Imported	146	280.4	173	301.9	10	212.4
C. Finished/Manufactured Goods:	2,542	78,075.4	8,686	69,178.7	20,715	108,041.4
1. Cotton Textiles:	831	20,927.5	846	11,644.2	10,085	19,953.5
(a) Indigenous	301	19,992.9	223	10,694.2	8,603	17,633.6
(b) Imported	530	934.6	623	950.0	1,482	2,319.9
2. Cotton Yarn:	98	13,476.0	93	13,046.5	381	15,187.3
(a) Indigenous	96	13,180.3	91	12,750.8	381	15,187.3
(b) Imported	2	295.7	2	295.7		
3. Other Textiles:	124	10,642.3	6,471	12,841.0	182	13,112.6
(a) Indigenous	124	10,642.3	6,471	12,841.0	182	13,112.6
(b) Imported						
4. Machinery:	399	1,548.3	272	942.8	203	1,116.2
(a) Indigenous	182	1,187.9	64	805.1	156	970.7
(b) Imported	217	360.4	208	137.7	47	145.5
5. Handloom Products						
6. Carpet & Rugs	10	275.0	12	56.3	7,282	1,884.7
7. Readymade Garments	55	2,225.1	55	1,649.3	58	1,858.2
8. Cement and Cement Products:	62	6,347.9	42	3,900.4	45	4,107.5
(a) Indigenous	62	6,347.9	42	3,900.4	45	4,107.5
(b) Imported						
9. Sport Goods	3	62.9	3	62.9	3	63.9
10. Surgical Instruments	7	54.7	7	197.0	210	251.3
11. Chemicals and Dyes	34	2,920.3	30	1,889.4	34	1,956.0
12. Other Finished Goods:	919	19,595.5	855	22,949.0	2,232	48,550.3
(a) Indigenous	887	18,694.7	837	22,775.1	2,223	48,507.0
(b) Imported	32	900.8	18	173.8	9	43.3
IV. Fixed Assets Including Machinery	77,211	162,557.5	53,492	258,928.0	34,871	263,601.4
V. Real Estate:	21,660	75,096.9	22,023	64,381.7	27,009	64,599.2
(a) Land	13,974	41,352.1	15,870	37,963.7	21,761	39,737.8
(b) Buildings:	7,686	33,744.8	6,153	26,418.0	5,248	24,861.4
1. Residential	4,333	11,727.5	3,804	6,024.1	2,820	6,168.1
2. Non-Residential	3,353	22,017.3	2,349	20,393.9	2,428	18,693.3
VI. Fixed Deposits and Insurance Policies:	10,883	40,054.7	13,134	13,954.6	7,273	24,646.2
(a) Bank Deposits	8,435	39,503.0	10,312	13,041.5	6,127	24,438.0
(b) Insurance Policies	2,448	551.7	2,822	913.1	1,146	208.3
VII. Others:	580,812	219,574.6	611,508	226,616.1	512,458	182,257.8
(a) Other Secured Advances	199,012	90,310.7	134,810	64,432.6	97,744	44,097.0
(b) Advances Secured by Guarantee(s)	287,046	108,802.7	320,193	125,911.3	277,767	109,274.3
(c) Unsecured Advances	94,754	20,461.2	156,505	36,272.2	136,947	28,886.5
Total	893,743	947,575.9	911,787	931,588.7	876,900	925,759.8

3.1.2 Advances Classified by Securities

Domestic Private Banks

Security	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	2,821	802.6				
II. Securities , Shares and Other Financial Instruments:	2,219	81,981.4	3,767	82,844.3	2,499	78,193.1
A. Quoted on the Stock Exchange:	1,627	56,390.9	3,118	56,204.6	1,686	64,012.0
1. To Stock Brokers and Dealers:	1,100	15,545.0	2,750	20,233.7	1,150	16,685.1
(a) Government and Other Trustee Securities	351	2,440.8	359	2,611.0	385	640.8
(b) Shares and Debentures	679	12,801.0	2,322	17,419.1	698	15,847.4
(c) Participation Term Certificates	8	9.1				
(d) Others	62	294.1	69	203.6	67	196.9
2. To Others:	527	40,845.9	368	35,970.9	536	47,326.9
(a) Government and Other Trustee Securities	46	25,686.6	33	19,973.5	50	31,882.0
(b) Shares and Debentures	250	11,819.4	225	9,797.0	154	7,303.0
(c) Participation Term Certificates						
(d) Others	231	3,339.9	110	6,200.4	332	8,141.9
B. Unquoted on the Stock Exchange:	592	25,590.5	649	26,639.7	813	14,181.1
1. To Stock Brokers and Dealers:	63	4,023.8	88	4,087.8	80	657.8
(a) Government and Other Trustee Securities	12	3,314.9	13	3,361.2	12	3.8
(b) Shares and Debentures	12	512.5	11	528.1	15	542.4
(c) Participation Term Certificates	1	4.8	1	7.2	1	7.1
(d) Others	38	191.6	63	191.3	52	104.6
2. To Others:	529	21,566.7	561	22,551.9	733	13,523.2
(a) Government and Other Trustee Securities	390	20,418.6	454	21,217.3	576	10,575.1
(b) Shares and Debentures	4	89.7	5	321.4	6	283.2
(c) Participation Term Certificates						
(d) Others	135	1,058.5	102	1,013.3	151	2,664.9
III. Merchandise	36,824	1,111,075.6	38,079	1,089,286.1	56,188	1,135,885.1
A. Food Item:	10,327	314,131.5	10,030	335,189.1	13,761	299,530.7
1. Wheat	2,525	108,708.6	2,275	130,411.0	2,190	94,234.7
2. Rice and Paddy	3,220	57,758.5	2,814	45,170.2	5,506	68,484.1
3. Other Grain & Pulses:	745	12,022.5	647	9,505.9	893	9,783.5
(a) Indigenous	552	5,757.1	516	2,975.9	751	4,174.4
(b) Imported	193	6,265.5	131	6,530.0	142	5,609.1
4. Edible Oil:	647	28,619.4	629	24,266.2	667	29,879.0
(a) Indigenous	461	18,201.0	423	15,686.0	556	18,209.0
(b) Imported	186	10,418.4	206	8,580.2	111	11,670.0
5. Sugar:	1,048	65,291.4	1,428	89,018.2	2,204	61,049.1
(a) Indigenous	912	61,241.3	1,185	70,574.8	2,077	56,154.5
(b) Imported	136	4,050.1	243	18,443.4	127	4,894.6
6. Kariana and Spices	626	1,388.4	650	1,194.0	623	2,125.1
7. Fish and Fish Preparations	142	971.7	137	3,548.0	153	1,847.8
8. Other Food Item:	1,374	39,371.1	1,450	32,075.5	1,525	32,127.3
(a) Indigenous	931	33,774.3	1,027	26,932.6	875	25,729.7
(b) Imported	443	5,596.9	423	5,143.0	650	6,397.7
B. Raw Material:	11,289	358,350.5	12,385	316,741.2	15,982	366,542.7
1. Cotton Raw:	3,383	108,633.4	1,986	92,402.2	5,352	108,022.1
(a) Indigenous	3,084	97,674.2	1,605	85,662.3	4,109	90,418.0
(b) Imported	299	10,959.2	381	6,740.0	1,243	17,604.1
2. Synthetic Fibers:	669	15,358.9	431	14,266.1	164	17,876.3
(a) Indigenous	627	12,130.2	189	13,286.7	122	16,433.6
(b) Imported	42	3,228.7	242	979.4	42	1,442.7
3. Fertilizer:	1,108	54,315.9	2,437	44,580.4	2,133	40,807.3
(a) Indigenous	885	36,052.6	1,284	28,089.7	1,958	29,585.2
(b) Imported	223	18,263.4	1,153	16,490.7	175	11,222.1

3.1.2 Advances Classified by Securities

Domestic Private Banks

Security	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1,251	58,093.6	2,723	30,896.9	1,693	51,203.8
(a) Indigenous	1,083	37,887.1	2,392	21,340.9	1,342	36,895.4
(b) Imported	168	20,206.5	331	9,556.1	351	14,308.4
5. Iron & Steel:	1,701	44,573.6	1,630	53,907.7	2,973	49,092.5
(a) Indigenous	904	21,500.9	878	28,454.7	2,092	25,372.5
(b) Imported	797	23,072.7	752	25,453.0	881	23,720.0
6. Wool & Goat Hair	7	790.8	20	690.9	16	699.2
7. Hides & Skins	341	5,648.4	318	7,209.5	352	5,540.1
8. Oil Seeds	241	11,175.6	315	11,864.7	304	16,444.8
9. Pesticides & Insecticides:	325	2,023.7	325	3,148.4	364	4,860.3
(a) Indigenous	239	1,663.8	227	2,889.5	262	4,608.6
(b) Imported	86	359.9	98	258.9	102	251.7
10. Other Raw Material:	2,263	57,736.7	2,200	57,774.3	2,631	71,996.3
(a) Indigenous	1,812	51,066.2	1,700	48,694.5	2,165	62,183.3
(b) Imported	451	6,670.4	500	9,079.8	466	9,812.9
C. Finished/Manufactured Goods:	15,208	438,593.7	15,664	437,355.8	26,445	469,811.7
1. Cotton Textiles:	2,279	86,849.7	2,693	106,153.3	6,835	103,727.6
(a) Indigenous	2,091	80,958.8	2,386	85,583.8	4,862	75,128.3
(b) Imported	188	5,890.8	307	20,569.5	1,973	28,599.3
2. Cotton Yarn:	824	40,590.1	837	34,331.2	896	37,861.7
(a) Indigenous	759	37,687.8	725	30,894.5	824	33,795.8
(b) Imported	65	2,902.3	112	3,436.7	72	4,065.9
3. Other Textiles:	1,972	78,121.5	1,958	72,014.8	3,282	83,994.2
(a) Indigenous	1,822	71,263.4	1,741	61,994.7	3,105	76,733.1
(b) Imported	150	6,858.1	217	10,020.0	177	7,261.0
4. Machinery:	860	22,363.9	1,190	21,644.3	1,429	16,533.9
(a) Indigenous	626	7,806.9	1,020	15,272.4	1,220	7,673.0
(b) Imported	234	14,557.1	170	6,371.9	209	8,860.9
5. Handloom Products	18	2,287.7	64	31.3	13	10.8
6. Carpet & Rugs	331	2,614.2	122	1,444.9	153	2,823.7
7. Readymade Garments	735	17,196.1	861	23,908.0	893	26,019.4
8. Cement and Cement Products:	1,631	47,267.8	715	40,565.1	1,554	36,326.4
(a) Indigenous	1,617	45,112.8	695	38,573.3	1,541	35,580.4
(b) Imported	14	2,155.0	20	1,991.8	13	746.0
9. Sport Goods	162	3,465.9	179	3,126.7	180	3,320.2
10. Surgical Instruments	181	3,070.3	153	2,265.4	209	2,242.3
11. Chemicals and Dyes	1,288	26,714.2	935	27,394.8	1,346	40,493.3
12. Other Finished Goods:	4,927	108,052.4	5,957	104,476.0	9,655	116,458.2
(a) Indigenous	3,189	90,355.2	3,563	87,719.7	8,067	108,181.5
(b) Imported	1,738	17,697.2	2,394	16,756.3	1,588	8,276.7
IV. Fixed Assets Including Machinery	33,465	548,972.1	28,649	435,509.9	44,484	437,413.7
V. Real Estate:	70,010	440,862.7	64,683	419,458.4	54,350	344,507.6
(a) Land	4,648	37,768.9	7,031	95,985.3	10,668	68,431.8
(b) Buildings:	65,362	403,093.8	57,652	323,473.1	43,682	276,075.8
1. Residential	42,541	150,149.2	38,579	106,678.7	18,573	67,328.4
2. Non-Residential	22,821	252,944.6	19,073	216,794.4	25,109	208,747.4
VI. Fixed Deposits and Insurance Policies:	4,786	25,060.5	4,664	49,087.9	6,015	38,622.4
(a) Bank Deposits	2,525	13,484.5	2,132	34,485.9	4,058	29,091.2
(b) Insurance Policies	2,261	11,576.0	2,532	14,602.0	1,957	9,531.2
VII. Others:	1,283,824	1,391,983.3	1,276,894	1,304,098.2	1,324,334	1,254,900.4
(a) Other Secured Advances	816,629	1,186,409.1	809,604	1,006,187.7	869,305	994,946.3
(b) Advances Secured by Guarantee(s)	147,218	165,514.2	148,270	185,427.7	136,624	132,485.8
(c) Unsecured Advances	319,977	40,060.0	319,020	112,482.8	318,405	127,468.3
Total	1,433,949	3,600,738.2	1,416,736	3,380,284.7	1,487,870	3,289,522.3

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	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:						
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	55	7,669.8	59	8,827.9	162	21,438.6
A. Food Item:					4	320.2
1. Wheat						
2. Rice and Paddy						
3. Other Grain & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oil:					1	20.0
(a) Indigenous					1	20.0
(b) Imported						
5. Sugar:					2	300.0
(a) Indigenous						
(b) Imported					2	300.0
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:					1	0.2
(a) Indigenous					1	0.2
(b) Imported						
B. Raw Material:	9	1,372.6	7	1,325.5	12	3,212.3
1. Cotton Raw:	2	94.2	1	85.7	1	37.9
(a) Indigenous	2	94.2	1	85.7	1	37.9
(b) Imported						
2. Synthetic Fibers:						
(a) Indigenous						
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	2	40.3	2	387.4	2	377.5
(a) Indigenous						
(b) Imported	2	40.3	2	387.4	2	377.5
5. Iron & Steel:						
(a) Indigenous						
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins						
8. Oil Seeds						
9. Pesticides & Insecticides:						
(a) Indigenous						
(b) Imported						
10. Other Raw Material:	5	1,238.1	4	852.5	9	2,797.0
(a) Indigenous	5	1,238.1	4	852.5	5	1,486.5
(b) Imported					4	1,310.4
C. Finished/Manufactured Goods:	46	6,297.2	52	7,502.4	146	17,906.0
1. Cotton Textiles:	6	1,240.9	9	1,286.0	29	3,949.4
(a) Indigenous	6	1,240.9	9	1,286.0	29	3,949.4
(b) Imported						
2. Cotton Yarn:	2	119.6	2	119.6	15	1,825.6
(a) Indigenous	2	119.6	2	119.6	15	1,825.6
(b) Imported						
3. Other Textiles:	4	223.4	5	224.3	14	832.9
(a) Indigenous	4	223.4	5	224.3	14	832.9
(b) Imported						
4. Machinery:	1	0.1	1	81.2		
(a) Indigenous	1	0.1	1	81.2		
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments	2	236.2	2	233.3	6	607.0
8. Cement and Cement Products:			1	57.1	2	47.7
(a) Indigenous			1	57.1	2	47.7
(b) Imported						
9. Sport Goods						
10. Surgical Instruments					1	138.4
11. Chemicals and Dyes					2	917.8
12. Other Finished Goods:	31	4,477.0	32	5,501.0	77	9,587.2
(a) Indigenous	31	4,477.0	32	5,501.0	74	8,924.5
(b) Imported					3	662.7
IV. Fixed Assets Including Machinery	8	1,714.6	7	1,531.3	9	1,734.1
V. Real Estate:	45	829.1	47	1,117.2	51	1,799.3
(a) Land	30	805.5	32	884.2	44	1,580.7
(b) Buildings:	15	23.6	15	233.0	7	218.6
1. Residential	15	23.6	10	25.3	2	10.9
2. Non-Residential			5	207.7	5	207.7
VI. Fixed Deposits and Insurance Policies:						
(a) Bank Deposits						
(b) Insurance Policies						
VII. Others:	568	26,081.6	606	26,980.2	2,235	32,263.7
(a) Other Secured Advances	149	5,015.5	155	4,800.0	365	7,518.1
(b) Advances Secured by Guarantee(s)	409	21,063.2	443	22,176.2	484	24,524.0
(c) Unsecured Advances	10	2.9	8	4.0	1,386	221.7
Total	676	36,295.1	719	38,456.6	2,457	57,235.7

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	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:						
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	29	256.0	29	262.5	29	262.5
A. Food Item:	6	24.8	6	31.3	6	31.3
1. Wheat						
2. Rice and Paddy	1	3.6	1	3.6	1	3.6
3. Other Grain & Pulses:	1	9.0	1	9.0	1	9.0
(a) Indigenous	1	9.0	1	9.0	1	9.0
(b) Imported						
4. Edible Oil:	1	5.4	1	5.4	1	5.4
(a) Indigenous	1	5.4	1	5.4	1	5.4
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	3	6.8	3	13.3	3	13.3
(a) Indigenous	3	6.8	3	13.3	3	13.3
(b) Imported						
B. Raw Material:	10	143.6	10	143.6	10	143.6
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
2. Synthetic Fibers:	2	71.3	2	71.3	2	71.3
(a) Indigenous	2	71.3	2	71.3	2	71.3
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:						
(a) Indigenous						
(b) Imported						
5. Iron & Steel:	4	29.2	4	29.2	4	29.2
(a) Indigenous	4	29.2	4	29.2	4	29.2
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins	3	38.8	3	38.8	3	38.8
8. Oil Seeds						
9. Pesticides & Insecticides:	1	4.3	1	4.3	1	4.3
(a) Indigenous	1	4.3	1	4.3	1	4.3
(b) Imported						
10. Other Raw Material:						
(a) Indigenous						
(b) Imported						
C. Finished/Manufactured Goods:	13	87.7	13	87.7	13	87.7
1. Cotton Textiles:	3	5.6	3	5.6	3	5.6
(a) Indigenous	3	5.6	3	5.6	3	5.6
(b) Imported						
2. Cotton Yarn:						
(a) Indigenous						
(b) Imported						
3. Other Textiles:	1	31.2	1	31.2	1	31.2
(a) Indigenous	1	31.2	1	31.2	1	31.2
(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	1	3.7
(a) Indigenous	1	3.7	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	3.6	2	3.6	2	3.6
12. Other Finished Goods:	5	42.2	5	42.2	5	42.2
(a) Indigenous	5	42.2	5	42.2	5	42.2
(b) Imported						
IV. Fixed Assets Including Machinery	944	3,043.8	907	3,024.4	1,021	3,106.6
V. Real Estate:	758,914	138,521.9	767,893	132,707.0	796,921	119,727.2
(a) Land	757,438	133,643.9	766,406	127,790.3	795,432	114,542.9
(b) Buildings:	1,476	4,878.0	1,487	4,916.7	1,489	5,184.4
1. Residential	927	1,126.4	935	1,249.8	968	1,312.3
2. Non-Residential	549	3,751.6	552	3,666.9	521	3,872.1
VI. Fixed Deposits and Insurance Policies:	13	15.0	16	18.4	18	21.1
(a) Bank Deposits	7	7.5	8	7.6	11	7.9
(b) Insurance Policies	6	7.4	8	10.8	7	13.1
VII. Others:	116,105	17,605.1	112,197	17,513.6	107,867	16,784.3
(a) Other Secured Advances	29,752	5,149.4	22,825	4,797.3	26,417	4,203.5
(b) Advances Secured by Guarantee(s)	57,989	8,419.3	57,624	8,355.3	52,219	8,075.3
(c) Unsecured Advances	28,364	4,036.3	31,748	4,361.0	29,231	4,505.6
Total	876,005	159,441.6	881,042	153,525.9	905,856	139,901.8

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents	1	..	1	..	1	..
I. Official						
II. Business						
III. Personal	1	..	1	..	1	..
2. Domestic Constituents	3,204,372	4,744,050.8	3,210,283	4,503,855.8	3,273,082	4,412,419.5
I. Government	238	537,517.2	229	580,458.9	238	482,693.4
A. Federal Government	127	226,317.2	115	220,061.2	106	227,450.5
1) Commodity Operations	77	212,303.8	59	201,290.7	64	211,873.2
2) Others	50	14,013.4	56	18,770.5	42	15,577.2
B. Provincial Governments	111	311,200.0	114	360,397.7	132	255,242.9
1) Commodity Operations	99	310,202.1	94	359,042.4	114	254,046.2
2) Others	12	998.0	20	1,355.3	18	1,196.8
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	350	570,609.2	315	533,401.5	314	530,560.2
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	132	57,342.5	108	43,868.6	110	59,478.1
D. Construction						
E. Utilities	12	25,990.3	17	46,091.1	14	26,442.9
F. Commerce	41	109,637.5	34	97,183.4	44	122,699.4
G. Transport, Storage and Communication	83	165,476.7	82	93,192.3	60	95,717.2
H. Services	2	672.0	2	788.0	2	477.0
I. Other	80	211,490.3	72	252,278.0	84	225,745.6
III. Non-bank Financial Institutions (NBFIs)	465	50,334.3	442	47,684.3	364	44,546.0
A. Co-operative Banks						
B. Development Financial Institutions	19	13,593.8	19	11,162.9	4	4,916.7
C. Insurance Companies	86	1,187.5	50	921.9	24	1,660.0
D. Micro Finance	38	2,732.4	2	900.0	1	500.0
E. Other NBFIs	322	32,820.6	371	34,699.5	335	37,469.3
IV. Private Sector (Business)	1,565,560	3,174,992.8	1,528,526	2,930,255.9	1,602,394	2,975,071.9
A. Agriculture, Hunting and Forestry	1,193,741	302,948.3	1,192,408	285,362.9	1,234,459	270,245.7
1) Growing of Crops	807,608	204,793.2	798,204	196,409.9	830,176	185,726.3
2) Farming of Animals	292,166	65,035.4	296,756	58,582.8	295,594	54,115.9
3) Agricultural and Animal Husbandry	756	1,668.7	443	633.1	573	1,480.3
4) Agricultural Machinery and Equipments	92,969	31,169.3	96,739	28,932.5	107,981	28,471.8
5) Hunting, Trapping, Forestry & Logging	242	281.7	266	804.7	135	451.4
B. Fishing & Fish Farming, etc.	538	1,024.6	513	922.5	516	1,153.6
C. Mining and Quarrying	355	23,562.3	280	20,342.3	876	21,073.2
1) Mining of Coal	63	1,965.9	44	1,708.8	307	2,450.3
2) Crude Petroleum & Natural Gas	220	18,642.5	160	16,747.5	287	17,013.5
3) Iron & Non-ferrous Metal Ores	12	424.9	11	321.1	218	364.7
4) Quarrying of Stone, Sand and Clay	25	391.8	22	265.8	22	239.7
5) Chemical, Fertilizer, Salt, etc.	35	2,137.3	43	1,299.1	42	1,005.0
D. Manufacturing	82,234	1,830,017.6	76,654	1,652,390.7	106,262	1,711,165.7
1) Food Products and Beverages	34,742	446,443.1	19,010	425,347.5	30,166	424,599.7
2) Tobacco Products	96	6,083.5	54	1,721.9	38	2,429.7
3) Textiles	18,454	606,856.4	17,183	533,052.1	36,623	600,856.7
i. Spinning, Weaving, Finishing of Textiles	14,255	458,416.4	13,105	412,498.5	29,271	470,957.8
a. Spinning of Fibres	6,683	255,248.1	6,459	233,402.1	18,106	258,119.6
b. Weaving of Textiles	3,276	102,913.5	2,847	91,133.7	4,773	106,719.7
c. Finishing of Textiles	4,296	100,254.9	3,799	87,962.7	6,392	106,118.5
ii. Made-up Textile Articles	1,701	69,995.8	1,712	54,923.2	2,666	54,369.4
iii. Knit Wear	791	27,279.7	856	27,979.4	2,370	30,771.9
iv. Carpets and Rugs	319	3,157.4	307	3,143.5	334	4,174.1
v. Other Textiles n.e.s.	1,388	48,007.0	1,203	34,507.4	1,982	40,583.4
4) Wearing Apparel, Readymade Garments, etc.	3,253	52,309.4	3,280	50,807.0	3,658	57,098.3
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,320	19,995.4	1,430	21,892.2	2,135	22,474.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	536	9,392.6	561	9,304.5	583	10,677.1
ii. Footwear	784	10,602.8	869	12,587.7	1,552	11,797.6
a. Leather Wear	705	9,072.6	709	11,193.7	1,389	10,205.1
b. Rubber and Plastic Wear	79	1,530.1	160	1,394.0	163	1,592.5

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	195	1,382.0	250	1,911.5	260	2,308.3
7) Paper, Paperboard and Products	913	32,615.8	983	31,058.3	2,812	31,749.3
8) Printing, Publishing and Allied Industries	733	7,487.8	735	6,465.8	782	8,371.7
9) Coke and Refined Petroleum Products	819	77,452.5	298	57,380.6	624	53,343.4
10) Chemicals and Chemical Products	7,353	262,235.3	5,643	204,690.8	11,083	192,124.0
11) Rubber and Plastics Products	2,020	25,071.4	2,191	24,845.5	2,008	25,863.0
12) Other Non-metallic Mineral Products	937	75,530.7	955	74,575.7	2,727	56,731.1
13) Basic Metals	2,513	77,415.5	2,679	76,618.3	3,108	81,619.2
14) Fabricated Metal Products	471	9,847.8	510	10,243.0	518	12,613.8
15) Machinery and Equipment	1,587	20,496.6	14,417	27,749.1	1,925	23,680.2
16) Office, Accounting and Computing Machinery	32	984.2	28	966.2	34	641.3
17) Electrical Machinery and Apparatus	1,721	51,094.6	1,820	44,861.2	1,584	48,141.1
18) Radio, Television and Communication Equipment and Apparatus	250	3,910.7	239	3,209.7	157	3,671.4
19) Medical, Precision and Optical Instruments, Watches and Clocks	460	4,801.0	536	5,013.3	666	5,314.8
20) Motor Vehicles, Trailers and Semi-trailers	677	18,982.0	609	17,526.3	623	20,541.0
21) Other Transport Equipments	301	4,017.7	515	3,972.8	522	4,429.8
22) Furniture and Fixture	551	1,183.1	588	1,576.0	702	1,817.1
23) Jewellery and Related Articles	327	631.0	321	660.0	356	615.4
24) Sports Goods	437	4,443.3	475	4,674.7	868	5,428.6
25) Handicrafts	160	61.7	192	101.2	200	412.8
26) Other Manufacturing n.e.s.	1,912	18,685.2	1,713	21,470.2	2,083	24,289.3
E. Ship Breaking and Waste / Scrape (Junk), etc.	173	19,810.1	141	25,781.5	125	22,174.6
F. Electricity, Gas and Water Supply	2,060	277,759.9	1,735	256,015.3	8,549	257,949.6
G. Construction	5,228	85,328.6	4,403	64,370.8	6,591	60,192.5
1) Building	2,419	50,747.7	2,213	44,715.9	2,897	38,443.7
2) Infrastructure	2,809	34,580.9	2,190	19,654.9	3,694	21,748.7
H. Commerce and Trade	108,401	252,366.7	107,494	228,458.4	118,345	233,198.6
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	2,656	6,609.9	2,791	13,315.7	2,765	13,256.8
2) Wholesale and Commission Trade	17,769	130,468.1	16,809	118,584.0	17,083	117,675.6
i) Exports	1,866	22,160.5	2,122	27,423.8	2,357	29,545.0
ii) Imports	1,744	26,325.6	1,665	20,404.4	1,829	23,541.1
iii) Domestic Whole Sales	14,159	81,982.0	13,022	70,755.8	12,897	64,589.4
3) Retail Trade	87,976	115,288.7	87,894	96,558.6	98,497	102,266.2
I. Hotels, Restaurants and Clubs, etc	1,339	24,673.4	1,524	21,254.3	1,297	18,954.5
J. Transport, Storage and Communications	92,126	156,077.8	69,950	138,405.1	54,756	121,968.3
K. Real Estate, Renting and Business Activities	35,098	111,955.1	37,734	96,141.4	38,222	101,132.7
1) Real Estate Activities	222	7,753.1	264	4,315.2	245	4,631.2
2) Renting of Machinery and Equipment	1,135	2,140.7	1,612	2,372.3	1,530	2,712.4
3) Computer and Related Activities	878	3,600.0	754	2,750.0	694	2,921.8
4) Research and Development	144	5,970.4	158	4,204.1	130	4,015.3
5) Other Business Activities	32,719	92,490.9	34,946	82,499.8	35,623	86,851.9
L. Education	1,462	11,042.1	897	9,540.4	935	8,454.5
M. Health and Social Work	1,083	4,271.5	1,068	4,680.4	933	5,822.3
N. Other Community, Social and Personal Service Activities	2,361	24,838.8	2,680	18,541.2	2,142	19,319.4
O. Other Private Business n.e.s	39,361	49,316.0	31,045	108,048.7	28,386	122,266.8
V. Trust Funds and Non-profit Organizations	193	12,695.1	155	13,957.9	170	11,289.1
VI. Personal	1,632,185	392,134.9	1,672,204	383,106.4	1,662,813	356,867.1
A. Bank Employees	126,631	99,187.6	159,857	98,552.7	133,577	92,984.2
B. Consumer Financing	1,483,965	285,064.5	1,490,980	275,316.6	1,489,399	249,059.1
i) House Building	13,756	43,246.5	14,984	41,261.6	15,585	39,762.1
ii) Transport	138,653	97,117.0	122,677	83,442.7	118,973	71,062.5
iii) Credit Cards	768,080	24,705.9	736,897	23,857.0	738,476	22,681.6
iv) Consumer Durable	6,918	710.4	7,273	210.9	5,568	212.1
v) Personal Loans	556,558	119,284.7	609,149	126,544.4	610,797	115,340.9
C. Other Personal	21,589	7,882.8	21,367	9,237.1	39,837	14,823.8
VII. Others	5,381	5,767.3	8,412	14,991.0	6,789	11,391.7
Total	3,204,373	4,744,050.8	3,210,284	4,503,855.8	3,273,083	4,412,419.5

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	893,743	947,575.9	911,787	931,588.7	876,900	925,759.8
I. Government	53	106,139.1	66	125,570.6	58	109,725.3
A. Federal Government	21	35,319.2	33	36,049.0	26	38,824.7
1) Commodity Operations	7	31,820.1	5	24,415.9	7	30,640.4
2) Others	14	3,499.2	28	11,633.2	19	8,184.3
B. Provincial Governments	32	70,819.9	33	89,521.6	32	70,900.6
1) Commodity Operations	30	70,816.3	23	89,271.9	22	70,699.3
2) Others	2	3.5	10	249.7	10	201.4
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	35	164,718.3	38	170,848.8	34	175,140.8
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	12	39,299.9	16	39,475.2	14	40,374.1
D. Construction						
E. Utilities	6	6,581.9	3	6,771.9	3	6,821.8
F. Commerce	2	9,320.2	3	14,657.4	3	18,269.0
G. Transport, Storage and Communication	7	92,294.9	7	35,926.6	6	50,089.6
H. Services						
I. Other	8	17,221.4	9	74,017.8	8	59,586.3
III. Non-bank Financial Institutions (NBFIs)	34	3,269.4	34	3,492.2	37	4,911.3
A. Co-operative Banks						
B. Development Financial Institutions	1	12.5	1	12.5		
C. Insurance Companies	1	111.8				
D. Micro Finance						
E. Other NBFI's	32	3,145.1	33	3,479.7	37	4,911.3
IV. Private Sector (Business)	488,719	551,201.1	458,094	492,046.3	447,991	509,125.3
A. Agriculture, Hunting and Forestry	302,748	75,789.4	302,375	77,367.2	324,364	75,012.6
1) Growing of Crops	293,106	66,839.0	293,334	69,219.0	314,465	66,125.8
2) Farming of Animals	5,036	7,721.7	5,030	6,553.1	4,483	7,332.4
3) Agricultural and Animal Husbandry	192	23.2	209	51.2	194	11.4
4) Agricultural Machinery and Equipments	4,412	1,172.9	3,795	1,076.3	5,220	1,451.7
5) Hunting, Trapping, Forestry & Logging	2	32.7	7	467.7	2	91.2
B. Fishing & Fish Farming, etc.	20	239.3	20	264.5	19	251.8
C. Mining and Quarrying	25	777.6	36	1,462.4	22	578.7
1) Mining of Coal						
2) Crude Petroleum & Natural Gas	17	763.2	29	1,449.6	17	540.3
3) Iron & Non-ferrous Metal Ores	3	12.3	3	11.8	4	37.3
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.	5	2.1	4	1.1	1	1.1
D. Manufacturing	31,138	298,350.9	30,549	271,998.4	20,183	288,615.4
1) Food Products and Beverages	21,113	92,404.0	7,151	75,207.8	11,250	78,709.6
2) Tobacco Products	3	43.5	2	5.1	2	5.1
3) Textiles	4,190	94,229.5	4,643	89,482.9	2,697	102,284.6
i. Spinning, Weaving, Finishing of Textiles	3,904	81,117.4	4,259	75,867.6	2,346	89,266.3
a. Spinning of Fibres	1,466	35,679.4	1,835	35,976.1	1,729	44,062.6
b. Weaving of Textiles	306	23,914.2	324	23,061.2	332	24,397.6
c. Finishing of Textiles	2,132	21,523.9	2,100	16,830.2	285	20,806.2
ii. Made-up Textile Articles	102	3,730.7	113	3,520.4	117	3,645.7
iii. Knit Wear	28	1,891.9	26	1,784.3	28	1,865.4
iv. Carpets and Rugs	43	620.9	62	536.8	38	357.9
v. Other Textiles n.e.s.	113	6,868.6	183	7,773.9	168	7,149.2
4) Wearing Apparel, Readymade Garments, etc.	249	7,456.4	249	6,858.6	243	7,361.9
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	128	2,679.3	293	2,745.2	293	2,989.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	40	1,103.0	118	1,077.4	126	1,527.1
ii. Footwear	88	1,576.3	175	1,667.9	167	1,462.8
a. Leather Wear	55	581.7	58	659.3	49	610.0
b. Rubber and Plastic Wear	33	994.6	117	1,008.6	118	852.8

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	12	335.0	14	116.4	15	121.3
7) Paper, Paperboard and Products	103	2,870.4	189	2,497.4	204	2,470.7
8) Printing, Publishing and Allied Industries	77	2,637.7	74	2,141.4	76	2,109.1
9) Coke and Refined Petroleum Products	127	16,786.5	29	14,055.4	30	15,775.6
10) Chemicals and Chemical Products	1,113	22,968.9	1,179	22,729.8	1,482	23,429.5
11) Rubber and Plastics Products	874	3,090.0	1,017	2,696.0	892	3,411.9
12) Other Non-metallic Mineral Products	264	17,595.3	248	15,429.3	259	16,656.3
13) Basic Metals	268	13,851.5	221	12,488.8	224	13,677.1
14) Fabricated Metal Products	45	775.7	44	733.7	48	758.2
15) Machinery and Equipment	794	2,089.5	13,399	8,802.8	805	1,877.4
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	912	8,700.6	787	6,954.6	764	7,205.7
18) Radio, Television and Communication Equipment and Apparatus	7	510.1	7	418.6	7	376.3
19) Medical, Precision and Optical Instruments, Watches and Clocks	30	167.5	27	304.4	37	329.3
20) Motor Vehicles, Trailers and Semi-trailers	41	5,536.7	41	4,518.5	43	5,310.0
21) Other Transport Equipments	182	387.4	361	928.4	360	949.8
22) Furniture and Fixture	40	66.3	40	97.5	47	116.6
23) Jewellery and Related Articles	38	21.4	27	13.0	59	42.1
24) Sports Goods	50	768.0	40	731.4	40	706.5
25) Handicrafts	22	18.7	36	18.7	36	18.7
26) Other Manufacturing n.e.s.	456	2,361.3	431	2,022.5	270	1,922.2
E. Ship Breaking and Waste / Scrape (Junk), etc.	9	533.3	8	532.6	10	662.7
F. Electricity, Gas and Water Supply	1,137	39,038.3	941	30,577.7	1,867	37,507.8
G. Construction	1,049	17,450.7	1,079	14,158.1	1,428	14,531.7
1) Building	642	11,713.0	643	8,228.8	678	8,431.0
2) Infrastructure	407	5,737.7	436	5,929.3	750	6,100.7
H. Commerce and Trade	28,830	36,941.4	23,802	32,552.5	25,403	32,957.9
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	64	216.0	109	216.3	109	232.3
2) Wholesale and Commission Trade	4,116	21,224.5	5,216	23,962.5	4,848	22,271.5
i) Exports	1,012	3,352.4	1,138	3,503.9	1,461	3,551.4
ii) Imports	43	1,683.0	38	1,456.4	44	1,414.7
iii) Domestic Whole Sales	3,061	16,189.1	4,040	19,002.2	3,343	17,305.4
3) Retail Trade	24,650	15,500.9	18,477	8,373.7	20,446	10,454.0
I. Hotels, Restaurants and Clubs, etc	316	8,764.2	516	7,092.0	127	5,828.1
J. Transport, Storage and Communications	74,287	41,008.8	50,687	27,660.6	30,350	16,238.6
K. Real Estate, Renting and Business Activities	21,600	12,006.7	24,769	12,307.7	24,164	12,868.0
1) Real Estate Activities	62	2,200.2	72	1,606.7	61	1,090.3
2) Renting of Machinery and Equipment	852	98.2	1,424	148.8	1,432	148.8
3) Computer and Related Activities	16	27.4	18	38.8	317	191.9
4) Research and Development	4	996.1	4	107.2	5	430.2
5) Other Business Activities	20,666	8,684.8	23,251	10,406.3	22,349	11,006.9
L. Education	847	1,509.2	267	1,523.9	268	1,764.0
M. Health and Social Work	319	554.4	275	528.6	103	776.6
N. Other Community, Social and Personal Service Activities	729	4,421.5	1,021	3,997.8	401	4,747.1
O. Other Private Business n.e.s	25,665	13,815.3	21,749	10,022.2	19,282	16,784.3
V. Trust Funds and Non-profit Organizations	20	2,342.1	21	2,805.5	18	1,538.3
VI. Personal	402,333	119,117.1	450,078	129,446.7	426,270	121,995.0
A. Bank Employees	45,335	35,827.4	50,090	38,134.5	42,335	34,114.3
B. Consumer Financing	339,964	78,067.5	383,111	86,008.6	347,949	76,659.3
i) House Building	4,067	3,655.5	5,093	4,624.2	4,976	4,312.5
ii) Transport	15,817	5,902.8	15,907	5,473.5	15,309	4,885.1
iii) Credit Cards	20	0.2	20	0.2		
iv) Consumer Durable	2,532	599.4	2,124	101.3	2,198	106.8
v) Personal Loans	317,528	67,909.7	359,967	75,809.4	325,466	67,355.0
C. Other Personal	17,034	5,222.2	16,877	5,303.6	35,986	11,221.3
VII. Others	2,549	788.8	3,456	7,378.6	2,492	3,323.8
Total	893,743	947,575.9	911,787	931,588.7	876,900	925,759.8

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents	1	..	1	..	1	..
I. Official						
II. Business						
III. Personal	1	..	1	..	1	..
2. Domestic Constituents	1,433,948	3,600,738.2	1,416,735	3,380,284.7	1,487,869	3,289,522.3
I. Government	184	430,539.0	162	453,922.2	179	372,466.0
A. Federal Government	106	190,997.9	82	184,012.1	80	188,625.8
1) Commodity Operations	70	180,483.7	54	176,874.8	57	181,232.9
2) Others	36	10,514.2	28	7,137.3	23	7,392.9
B. Provincial Governments	78	239,541.0	80	269,910.0	99	183,840.2
1) Commodity Operations	68	238,546.6	70	268,804.4	91	182,844.8
2) Others	10	994.4	10	1,105.6	8	995.4
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	313	405,880.2	275	362,204.8	278	354,602.2
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	120	18,042.6	92	4,393.5	96	19,104.0
D. Construction						
E. Utilities	6	19,408.4	14	39,319.3	11	19,621.0
F. Commerce	37	100,306.6	29	82,178.2	39	103,613.2
G. Transport, Storage and Communication	76	73,181.8	75	57,265.7	54	45,627.7
H. Services	2	672.0	2	788.0	2	477.0
I. Other	72	194,268.9	63	178,260.2	76	166,159.3
III. Non-bank Financial Institutions (NBFIs)	428	46,807.4	406	44,058.2	325	39,479.1
A. Co-operative Banks						
B. Development Financial Institutions	18	13,581.3	18	11,150.4	4	4,916.7
C. Insurance Companies	85	1,075.7	50	921.9	24	1,660.0
D. Micro Finance	38	2,732.4	2	900.0	1	500.0
E. Other NBFIs	287	29,418.0	336	31,085.9	296	32,402.4
IV. Private Sector (Business)	218,510	2,433,153.6	207,207	2,251,841.4	265,259	2,275,331.3
A. Agriculture, Hunting and Forestry	88,995	86,397.0	83,786	73,215.9	82,745	73,923.1
1) Growing of Crops	82,660	58,655.1	75,915	51,325.4	75,638	48,677.3
2) Farming of Animals	3,815	21,871.6	5,614	19,180.7	4,538	21,241.6
3) Agricultural and Animal Husbandry	563	1,645.5	234	581.9	377	1,465.2
4) Agricultural Machinery and Equipments	1,766	3,978.4	1,816	1,793.8	2,116	2,181.8
5) Hunting, Trapping, Forestry & Logging	191	246.4	207	334.1	76	357.1
B. Fishing & Fish Farming, etc.	100	743.1	74	615.8	92	861.7
C. Mining and Quarrying	315	22,707.8	228	18,660.8	838	20,263.5
1) Mining of Coal	56	1,911.5	37	1,654.5	300	2,395.9
2) Crude Petroleum & Natural Gas	203	17,879.3	130	15,155.8	269	16,319.1
3) Iron & Non-ferrous Metal Ores	9	412.6	8	309.3	214	327.4
4) Quarrying of Stone, Sand and Clay	20	376.5	17	250.5	17	224.4
5) Chemical, Fertilizer, Salt, etc.	27	2,127.8	36	1,290.7	38	996.6
D. Manufacturing	43,807	1,504,452.8	40,038	1,353,134.1	80,782	1,380,044.5
1) Food Products and Beverages	10,606	350,232.2	10,060	345,567.6	18,002	335,941.3
2) Tobacco Products	24	4,516.4	15	1,705.6	16	2,019.6
3) Textiles	13,861	507,415.4	12,132	438,245.7	33,462	488,110.4
i. Spinning, Weaving, Finishing of Textiles	10,174	373,277.6	8,663	332,446.9	26,688	372,371.9
a. Spinning of Fibres	5,151	217,489.7	4,558	195,175.1	16,273	207,869.7
b. Weaving of Textiles	2,872	78,783.9	2,419	67,862.5	4,322	80,958.3
c. Finishing of Textiles	2,151	77,003.9	1,686	69,409.3	6,093	83,543.8
ii. Made-up Textile Articles	1,581	66,031.3	1,578	51,133.2	2,529	50,453.6
iii. Knit Wear	738	24,901.1	797	25,394.2	2,317	28,419.7
iv. Carpets and Rugs	232	2,523.8	201	2,594.1	252	3,803.7
v. Other Textiles n.e.s.	1,136	40,681.6	893	26,677.4	1,676	33,061.5
4) Wearing Apparel, Readymade Garments, etc.	1,919	44,234.2	1,941	43,045.2	2,321	48,321.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	847	17,054.0	790	18,880.9	1,495	19,205.0
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	459	8,198.1	407	8,134.9	421	9,057.3
ii. Footwear	388	8,855.9	383	10,746.0	1,074	10,147.7
a. Leather Wear	352	8,343.3	350	10,383.9	1,039	9,431.5
b. Rubber and Plastic Wear	36	512.6	33	362.1	35	716.2

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	102	993.3	155	1,741.1	163	2,132.7
7) Paper, Paperboard and Products	753	29,487.0	731	27,879.0	2,541	28,451.4
8) Printing, Publishing and Allied Industries	449	4,756.0	453	4,236.2	500	6,163.8
9) Coke and Refined Petroleum Products	684	60,654.6	257	43,313.5	583	37,551.0
10) Chemicals and Chemical Products	5,735	228,937.6	3,957	171,370.4	9,089	156,020.3
11) Rubber and Plastics Products	1,008	21,697.8	1,040	21,872.0	974	22,158.6
12) Other Non-metallic Mineral Products	618	57,240.4	653	58,398.3	2,412	39,302.6
13) Basic Metals	2,169	63,214.1	2,378	63,847.6	2,798	67,605.5
14) Fabricated Metal Products	354	8,981.7	395	9,348.6	398	11,557.1
15) Machinery and Equipment	716	17,298.9	942	17,845.3	1,042	20,693.2
16) Office, Accounting and Computing Machinery	25	982.2	21	964.3	27	639.4
17) Electrical Machinery and Apparatus	760	42,198.4	982	37,424.6	766	39,835.5
18) Radio, Television and Communication Equipment and Apparatus	240	3,393.7	229	2,784.2	126	3,143.5
19) Medical, Precision and Optical Instruments, Watches and Clocks	383	4,591.7	457	4,667.5	579	4,944.2
20) Motor Vehicles, Trailers and Semi-trailers	594	12,646.6	525	12,278.3	534	14,357.8
21) Other Transport Equipments	107	3,116.6	141	3,026.2	149	3,460.6
22) Furniture and Fixture	127	1,035.3	168	1,399.2	262	1,616.7
23) Jewellery and Related Articles	110	563.6	114	605.3	116	519.6
24) Sports Goods	360	3,661.7	407	3,928.2	799	4,703.4
25) Handicrafts	11	27.1	24	66.6	28	377.5
26) Other Manufacturing n.e.s.	1,245	15,522.2	1,071	18,692.9	1,600	21,212.8
E. Ship Breaking and Waste / Scrape (Junk), etc.	164	19,276.8	133	25,248.8	115	21,511.9
F. Electricity, Gas and Water Supply	883	236,234.2	748	222,805.6	6,635	216,087.0
G. Construction	2,404	67,515.1	1,490	49,840.7	2,840	45,235.8
1) Building	1,362	38,770.7	1,151	36,203.0	1,797	29,704.7
2) Infrastructure	1,042	28,744.4	339	13,637.7	1,043	15,531.2
H. Commerce and Trade	55,546	207,968.2	59,670	189,102.6	68,898	193,550.3
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	795	6,015.7	887	12,727.6	860	12,644.8
2) Wholesale and Commission Trade	13,035	108,550.9	10,965	93,910.4	11,598	93,995.2
i) Exports	853	18,808.1	981	23,667.8	893	25,312.9
ii) Imports	1,699	24,636.3	1,624	18,941.7	1,782	22,120.4
iii) Domestic Whole Sales	10,483	65,106.5	8,360	51,300.8	8,923	46,561.9
3) Retail Trade	41,716	93,401.6	47,818	82,464.6	56,440	86,910.3
I. Hotels, Restaurants and Clubs, etc	530	15,483.8	514	13,806.2	674	12,767.9
J. Transport, Storage and Communications	2,741	104,795.5	2,170	98,123.5	2,291	92,758.9
K. Real Estate, Renting and Business Activities	13,023	99,506.2	12,695	83,675.6	13,721	87,717.8
1) Real Estate Activities	140	5,466.8	172	2,671.0	164	3,482.3
2) Renting of Machinery and Equipment	283	2,042.5	188	2,223.5	98	2,563.7
3) Computer and Related Activities	850	3,562.0	724	2,700.1	365	2,646.6
4) Research and Development	138	4,729.5	153	4,056.9	123	3,295.7
5) Other Business Activities	11,612	83,705.4	11,458	72,024.1	12,971	75,729.5
L. Education	341	9,334.1	356	7,806.1	392	6,483.4
M. Health and Social Work	389	3,643.3	418	4,081.7	454	4,915.3
N. Other Community, Social and Personal Service Activities	1,512	20,297.7	1,533	14,395.4	1,619	14,437.6
O. Other Private Business n.e.s	7,760	34,798.2	3,354	97,328.6	3,163	104,772.6
V. Trust Funds and Non-profit Organizations	171	10,305.3	132	11,118.3	151	9,731.3
VI. Personal	1,213,836	269,652.9	1,205,870	250,291.5	1,220,105	230,622.8
A. Bank Employees	66,177	60,201.6	94,428	57,251.0	77,047	55,255.3
B. Consumer Financing	1,143,104	206,790.7	1,106,952	189,107.0	1,139,207	171,765.0
i) House Building	9,585	39,428.0	9,788	36,480.7	10,473	35,039.8
ii) Transport	122,721	91,196.2	106,658	77,950.5	103,546	66,157.8
iii) Credit Cards	768,060	24,705.7	736,877	23,856.8	738,476	22,681.6
iv) Consumer Durable	3,778	99.3	4,513	97.4	2,712	92.7
v) Personal Loans	238,960	51,361.5	249,116	50,721.6	284,000	47,793.1
C. Other Personal	4,555	2,660.6	4,490	3,933.5	3,851	3,602.5
VII. Others	506	4,399.7	2,683	6,848.3	1,572	7,289.6
Total	1,433,949	3,600,738.2	1,416,736	3,380,284.7	1,487,870	3,289,522.3

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	676	36,295.1	719	38,456.6	2,457	57,235.7
I. Government						
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	2	10.7	2	347.9	2	817.2
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce	2	10.7	2	347.9	2	817.2
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	2	130.6	1	0.6	1	0.6
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	2	130.6	1	0.6	1	0.6
IV. Private Sector (Business)	140	35,280.1	154	37,171.6	297	54,585.3
A. Agriculture, Hunting and Forestry	1	0.1	1	2.2	3	27.7
1) Growing of Crops			1	2.2		
2) Farming of Animals						
3) Agricultural and Animal Husbandry	1	0.1			2	3.7
4) Agricultural Machinery and Equipments					1	24.0
5) Hunting, Trapping, Forestry & Logging						
B. Fishing & Fish Farming, etc.						
C. Mining and Quarrying			1	142.2	1	154.1
1) Mining of Coal						
2) Crude Petroleum & Natural Gas			1	142.2	1	154.1
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.						
D. Manufacturing	108	19,033.3	119	19,349.4	231	34,627.8
1) Food Products and Beverages	9	2,296.1	10	3,356.0	24	8,955.1
2) Tobacco Products	4	1,506.5	2	2.4	3	400.3
3) Textiles	27	2,305.1	26	2,360.0	77	7,442.7
i. Spinning, Weaving, Finishing of Textiles	13	1,677.4	13	1,786.0	63	6,869.4
a. Spinning of Fibres	6	566.2	7	683.4	43	4,608.7
b. Weaving of Textiles	2	94.2	1	85.7	15	1,243.7
c. Finishing of Textiles	5	1,017.0	5	1,016.9	5	1,017.0
ii. Made-up Textile Articles	3	224.0	5	259.8	5	259.8
iii. Knit Wear			8	314.2		
iv. Carpets and Rugs						
v. Other Textiles n.e.s.	11	403.7			9	313.5
4) Wearing Apparel, Readymade Garments, etc.	6	395.9	9	681.3	12	1,184.7
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	3	82.9	3	82.9	4	97.2
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1	9.7	1	9.7	1	9.7
ii. Footwear	2	73.2	2	73.2	3	87.5
a. Leather Wear	2	73.2	2	73.2	3	87.5
b. Rubber and Plastic Wear						

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	5	106.3	10	452.5	14	596.9
8) Printing, Publishing and Allied Industries					1	0.6
9) Coke and Refined Petroleum Products						
10) Chemicals and Chemical Products	37	9,220.7	39	9,493.3	43	11,574.1
11) Rubber and Plastics Products					1	1.4
12) Other Non-metallic Mineral Products			1	57.1	3	74.7
13) Basic Metals						
14) Fabricated Metal Products			1	72.8	3	207.6
15) Machinery and Equipment	2	1,044.0	2	1,044.0	2	1,044.0
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	2	168.0	3	454.5	7	1,073.0
18) Radio, Television and Communication Equipment and Apparatus					21	144.8
19) Medical, Precision and Optical Instruments, Watches and Clocks	1	1.4	1	1.4	1	1.4
20) Motor Vehicles, Trailers and Semi-trailers	5	680.4	6	611.7	5	750.2
21) Other Transport Equipments	1	497.7				
22) Furniture and Fixture						
23) Jewellery and Related Articles					1	0.4
24) Sports Goods						
25) Handicrafts						
26) Other Manufacturing n.e.s.	6	728.4	6	679.5	9	1,078.8
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	4	2,477.8	5	2,621.2	6	4,344.8
G. Construction						
1) Building						
2) Infrastructure						
H. Commerce and Trade	10	3,789.5	13	3,102.7	25	2,904.8
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles						
2) Wholesale and Commission Trade	2	448.2	5	437.1	14	1,118.4
i) Exports			2	252.0	2	680.8
ii) Imports					1	0.1
iii) Domestic Whole Sales	2	448.2	3	185.1	11	437.5
3) Retail Trade	8	3,341.3	8	2,665.6	11	1,786.4
I. Hotels, Restaurants and Clubs, etc	2	263.9	1	180.6	3	181.2
J. Transport, Storage and Communications	11	9,499.1	12	11,762.2	14	11,914.8
K. Real Estate, Renting and Business Activities	4	216.5	2	11.2	10	368.1
1) Real Estate Activities						
2) Renting of Machinery and Equipment						
3) Computer and Related Activities	1	4.3	1	4.3	3	78.1
4) Research and Development	1	204.8			1	249.4
5) Other Business Activities	2	7.4	1	7.0	6	40.6
L. Education					2	1.8
M. Health and Social Work					2	60.2
N. Other Community, Social and Personal Service Activities						
O. Other Private Business n.e.s						
V. Trust Funds and Non-profit Organizations						
VI. Personal	532	873.8	562	936.5	2,157	1,832.6
A. Bank Employees	383	694.1	412	762.5	707	1,225.1
B. Consumer Financing	149	179.7	150	174.0	1,450	607.5
i) House Building	104	163.1	103	156.7	136	409.9
ii) Transport	37	15.6	39	16.3	41	17.2
iii) Credit Cards						
iv) Consumer Durable						
v) Personal Loans	8	1.0	8	1.0	1,273	180.4
C. Other Personal						
VII. Others						
Total	676	36,295.1	719	38,456.6	2,457	57,235.7

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	876,005	159,441.6	881,042	153,525.9	905,856	139,901.8
I. Government	1	839.1	1	966.1	1	502.1
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments	1	839.1	1	966.1	1	502.1
1) Commodity Operations	1	839.1	1	966.1	1	502.1
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	126.8	1	133.3	1	155.0
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	1	126.8	1	133.3	1	155.0
IV. Private Sector (Business)	858,191	155,358.0	863,071	149,196.6	888,847	136,030.1
A. Agriculture, Hunting and Forestry	801,997	140,761.8	806,246	134,777.7	827,347	121,282.4
1) Growing of Crops	431,842	79,299.1	428,954	75,863.4	440,073	70,923.1
2) Farming of Animals	283,315	35,442.1	286,112	32,849.0	286,573	25,541.9
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	86,791	26,018.0	91,128	26,062.5	100,644	24,814.3
5) Hunting, Trapping, Forestry & Logging	49	2.6	52	2.9	57	3.1
B. Fishing & Fish Farming, etc.	418	42.2	419	42.2	405	40.2
C. Mining and Quarrying	15	77.0	15	77.0	15	77.0
1) Mining of Coal	7	54.3	7	54.3	7	54.3
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	7,181	8,180.6	5,948	7,908.7	5,066	7,878.0
1) Food Products and Beverages	3,014	1,510.8	1,789	1,216.1	890	993.7
2) Tobacco Products	65	17.1	35	8.7	17	4.6
3) Textiles	376	2,906.4	382	2,963.5	387	3,019.0
i. Spinning, Weaving, Finishing of Textiles	164	2,344.1	170	2,398.0	174	2,450.3
a. Spinning of Fibres	60	1,512.8	59	1,567.5	61	1,578.5
b. Weaving of Textiles	96	121.2	103	124.3	104	120.1
c. Finishing of Textiles	8	710.1	8	706.3	9	751.6
ii. Made-up Textile Articles	15	9.8	16	9.8	15	10.3
iii. Knit Wear	25	486.7	25	486.8	25	486.8
iv. Carpets and Rugs	44	12.7	44	12.7	44	12.5
v. Other Textiles n.e.s.	128	53.2	127	56.2	129	59.2
4) Wearing Apparel, Readymade Garments, etc.	1,079	223.0	1,081	221.9	1,082	230.5
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	342	179.3	344	183.2	343	182.6
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	36	81.8	35	82.5	35	83.1
ii. Footwear	306	97.5	309	100.7	308	99.6
a. Leather Wear	296	74.5	299	77.4	298	76.1
b. Rubber and Plastic Wear	10	23.0	10	23.3	10	23.5

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	81	53.7	81	54.0	82	54.3
7) Paper, Paperboard and Products	52	152.0	53	229.4	53	230.3
8) Printing, Publishing and Allied Industries	207	94.0	208	88.1	205	98.1
9) Coke and Refined Petroleum Products	8	11.4	12	11.7	11	16.8
10) Chemicals and Chemical Products	468	1,108.1	468	1,097.3	469	1,100.1
11) Rubber and Plastics Products	138	283.6	134	277.5	141	291.1
12) Other Non-metallic Mineral Products	55	695.0	53	691.1	53	697.6
13) Basic Metals	76	349.9	80	281.9	86	336.6
14) Fabricated Metal Products	72	90.3	70	87.9	69	90.8
15) Machinery and Equipment	75	64.2	74	57.1	76	65.7
16) Office, Accounting and Computing Machinery	7	1.9	7	1.9	7	1.9
17) Electrical Machinery and Apparatus	47	27.6	48	27.5	47	26.9
18) Radio, Television and Communication Equipment and Apparatus	3	6.9	3	6.9	3	6.9
19) Medical, Precision and Optical Instruments, Watches and Clocks	46	40.4	51	40.0	49	40.0
20) Motor Vehicles, Trailers and Semi-trailers	37	118.3	37	117.7	41	123.0
21) Other Transport Equipments	11	16.0	13	18.1	13	19.5
22) Furniture and Fixture	384	81.4	380	79.2	393	83.7
23) Jewellery and Related Articles	179	46.1	180	41.7	180	53.4
24) Sports Goods	27	13.6	28	15.1	29	18.8
25) Handicrafts	127	15.9	132	15.9	136	16.7
26) Other Manufacturing n.e.s.	205	73.3	205	75.3	204	75.6
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	36	9.6	41	10.8	41	9.9
G. Construction	1,775	362.8	1,834	372.0	2,323	425.0
1) Building	415	264.0	419	284.1	422	308.1
2) Infrastructure	1,360	98.8	1,415	87.9	1,901	116.9
H. Commerce and Trade	24,015	3,667.6	24,009	3,700.6	24,019	3,785.6
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,797	378.2	1,795	371.8	1,796	379.6
2) Wholesale and Commission Trade	616	244.5	623	274.1	623	290.5
i) Exports	1	..	1	..	1	..
ii) Imports	2	6.3	3	6.3	2	5.8
iii) Domestic Whole Sales	613	238.3	619	267.8	620	284.6
3) Retail Trade	21,602	3,044.9	21,591	3,054.8	21,600	3,115.5
I. Hotels, Restaurants and Clubs, etc	491	161.6	493	175.5	493	177.3
J. Transport, Storage and Communications	15,087	774.4	17,081	858.9	22,101	1,056.0
K. Real Estate, Renting and Business Activities	471	225.7	268	146.8	327	178.7
1) Real Estate Activities	20	86.1	20	37.6	20	58.6
2) Renting of Machinery and Equipment						
3) Computer and Related Activities	11	6.3	11	6.8	9	5.2
4) Research and Development	1	40.0	1	40.0	1	40.0
5) Other Business Activities	439	93.3	236	62.4	297	74.9
L. Education	274	198.8	274	210.4	273	205.2
M. Health and Social Work	375	73.8	375	70.1	374	70.3
N. Other Community, Social and Personal Service Activities	120	119.7	126	147.9	122	134.7
O. Other Private Business n.e.s	5,936	702.5	5,942	697.9	5,941	709.8
V. Trust Funds and Non-profit Organizations	2	47.7	2	34.1	1	19.5
VI. Personal	15,484	2,491.2	15,694	2,431.6	14,281	2,416.8
A. Bank Employees	14,736	2,464.6	14,927	2,404.6	13,488	2,389.4
B. Consumer Financing	748	26.6	767	27.0	793	27.3
i) House Building						
ii) Transport	78	2.4	73	2.4	77	2.4
iii) Credit Cards						
iv) Consumer Durable	608	11.7	636	12.2	658	12.6
v) Personal Loans	62	12.5	58	12.4	58	12.3
C. Other Personal						
VII. Others	2,326	578.8	2,273	764.2	2,725	778.3
Total	876,005	159,441.6	881,042	153,525.9	905,856	139,901.8

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 15								30 - 06 - 15	31 - 12 - 14
	Securities, Shares & Other Financial Instruments				Fixed Assets Including Machinery				Total	
	Pre-cious Metals	Other Financial Instruments	Mer-chandise	Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00	3,299.5	3,091.8	125,242.0	28,867.4	45,876.4	3,935.4	105,874.6	316,187.1	332,455.7	252,697.0
01.00*		71.3	4,414.1	158.3	342.1	264.2	4,659.3	9,909.3	10,516.1	8,575.1
02.00*		111.3	12,498.9	576.0	276.1	537.0	4,054.9	18,054.2	18,781.9	21,078.4
03.00*	88.2	34.5	21,992.7	11,323.7	6,786.6	1,118.4	45,353.7	86,697.8	51,954.8	55,979.3
04.00*	211.4	60.0	71,826.1	16,182.5	29,416.5	264.1	65,696.6	183,657.3	272,684.7	56,890.5
05.00*		987.7	99,109.6	18,111.3	47,090.3	2,203.6	39,410.6	206,913.1	45,992.2	40,373.9
06.00*	17.5	1,371.7	40,462.4	23,776.3	8,021.7	322.1	78,484.3	152,455.9	238,349.9	40,551.0
07.00*	28.3	36,993.5	229,772.6	163,991.4	72,535.6	4,967.8	357,502.4	865,791.5	220,351.9	102,376.2
08.00*	17.7	93,834.3	258,059.1	149,543.8	105,509.8	2,625.4	335,580.2	945,170.3	434,676.8	132,733.6
08.25		1,633.0	21,795.9	9,450.1	997.2	246.9	21,613.1	55,736.3	88,858.3	1,121.9
08.50	4.6	4,882.2	34,802.0	10,394.9	6,230.9	955.9	24,678.8	81,949.3	250,019.1	2,607.8
08.75		374.3	8,985.4	4,646.9	1,393.0	528.3	3,574.5	19,502.5	171,225.6	3,181.5
09.00	6,929.7	38,543.4	118,244.8	93,261.6	34,421.8	1,804.4	57,328.8	350,534.4	309,870.6	388,434.8
09.25		377.6	8,985.4	2,871.1	2,226.7	260.1	12,393.4	26,696.6	106,240.6	8,905.4
09.50	21.3	2,320.4	44,820.6	8,512.0	9,576.4	799.9	42,383.6	108,434.2	114,587.4	39,394.8
09.75		1,109.5	11,445.8	5,396.1	2,726.0	297.7	40,176.1	61,151.2	125,846.5	45,655.0
10.00	66.6	4,361.0	52,554.9	70,062.2	30,040.5	904.1	32,051.3	190,040.6	172,926.3	244,829.0
10.25		452.3	5,214.4	506.9	1,822.9	234.8	4,488.2	12,719.6	109,254.0	103,399.3
10.50		342.5	9,140.0	1,497.7	6,077.0	610.3	7,331.3	24,998.8	65,592.6	110,768.3
10.75		423.8	15,056.0	2,341.2	1,849.1	194.5	6,503.9	26,368.5	66,206.2	184,336.4
11.00	77.6	1,068.3	27,919.2	18,924.0	20,116.7	32,142.6	23,275.2	123,523.6	161,860.9	640,321.5
11.25		32.9	10,565.0	934.9	4,443.5	904.0	8,183.5	25,063.8	43,494.5	98,006.4
11.50		501.6	9,623.5	3,669.9	4,924.2	180.5	8,065.8	26,965.5	50,760.1	85,646.7
11.75		19.7	4,769.5	1,320.9	481.8	70.5	2,144.6	8,806.9	23,611.1	73,515.1
12.00	526.7	27,481.9	23,626.2	18,305.1	44,420.3	1,820.2	30,955.9	147,136.4	125,728.3	310,259.2
12.25		33.2	17,546.3	3,878.3	689.9	18.2	5,877.8	28,043.6	27,743.7	74,369.9
12.50		209.5	3,943.8	1,502.1	3,553.7	132.3	16,076.9	25,418.3	30,681.1	83,763.9
12.75		2.5	5,102.6	1,060.8	967.6	9.8	5,879.7	13,023.0	29,636.7	69,028.1
13.00	516.5	4,957.6	11,838.4	10,922.3	10,501.7	534.4	8,691.4	47,962.3	68,705.9	212,292.2
13.25		11.3	2,084.5	591.0	732.9	94.6	1,754.6	5,268.8	18,442.3	58,545.8
13.50		63.5	2,235.4	239.3	48,999.6	17.3	7,541.6	59,096.7	88,178.9	93,362.3
13.75		3.3	675.3	125.9	377.9	11.2	826.7	2,020.3	13,349.4	21,153.2
14.00	6.3	226.7	19,251.9	9,033.6	9,410.4	4,653.4	8,990.4	51,572.7	64,339.3	114,924.7
14.25		0.3	1,785.0	146.9	44,556.6	65.3	11,320.6	57,874.8	56,595.3	56,340.5
14.50		..	2,503.7	350.8	450.8	28.7	1,011.0	4,344.9	44,863.3	23,019.4
14.75		34.4	645.3	22.5	354.3	15.3	351.7	1,423.6	9,084.5	9,062.0
15.00	927.9	250.1	9,735.7	2,539.9	13,077.9	408.9	12,541.4	39,481.8	55,668.1	97,693.3
15.25		14.0	1,293.3	47.3	1,039.6	12.2	404.6	2,810.9	6,040.3	11,922.7
15.50	32,468.5		5,495.1	423.9	1,507.9	357.8	24,067.2	64,320.4	70,372.1	93,458.7
15.75			321.9	102.6	4,831.3	0.5	52.3	5,308.5	8,245.6	9,424.1
16.00	328.3	23.8	3,628.6	5,798.6	7,548.2	88.6	41,649.6	59,065.6	63,941.8	74,712.4
16.25		0.1	383.0	131.9	84.3	4.6	40.9	644.8	2,607.7	2,359.6
16.50			1,178.0	433.7	337.9	62.2	803.1	2,815.0	7,299.3	16,682.6
16.75			366.4	11.2	135.1		40.6	553.3	2,117.4	3,391.7
17.00		141.3	2,794.8	8,508.5	2,881.3	54.5	7,572.4	21,953.0	32,848.2	35,156.6
17.25			459.0	24.9	266.1		1,415.9	2,165.9	2,990.6	3,683.0
17.50		0.3	1,162.2	51.3	159.2	5.2	688.9	2,067.0	3,845.5	4,431.2
17.75			190.9	23.5	99.0	0.7	59.9	373.9	624.9	704.0
18.00	293.1	15.1	5,723.5	1,969.9	13,064.7	67.2	18,466.0	39,599.5	42,504.4	36,681.4
18.25			137.9	63.4	84.0	0.5	116.9	402.8	2,144.2	4,273.1
18.50		2.0	195.0	67.1	13.2	5.3	283.0	565.5	1,498.3	3,398.0
18.75		0.9	289.0	4.5	24.8	73.3	25.3	417.7	599.1	558.6
19.00		5.4	1,236.1	498.3	624.9	36.1	59,836.0	62,236.9	62,712.0	66,582.9
19.25			130.6	1.2	3.2		8.9	144.0	317.5	206.7
19.50			25.9	0.8	7.8	0.4	933.6	968.5	810.6	1,477.6
19.75			27.3	3.9	0.2	0.8	17.3	49.6	389.9	339.2
20.00 & above		3.7	6,873.7	3,081.8	1,321.0	178.2	56,134.1	67,592.4	72,811.2	77,782.1
Total	45,829.6	226,479.5	1,379,768.5	716,287.9	655,310.6	65,130.1	1,655,244.5	4,744,050.8	4,503,855.8	4,412,419.5
Weighted Average	13.23	8.54	7.37	8.18	9.13	9.60	8.89	8.41	9.20	10.88

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

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

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 15							30 - 06 - 15		31 - 12 - 14
	Securities, Shares & Other Financial Instruments			Fixed Assets Including Machinery		Real Estate		Financial Obligations Others		Total
	Pre-cious Metals	Other Financial Instruments	Mer-chandise	Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00	3,299.5	898.1	80,670.4	6,774.5	10,730.4	352.9	14,324.0	117,049.7	27,284.1	20,641.2
01.00*						12.4		12.4	164.7	346.4
02.00*			2.7	197.0	44.4	109.5	0.8	354.3	269.9	230.6
03.00*	88.2			3,761.2	2,322.1	566.9	11,813.2	18,551.6	24,329.2	20,042.0
04.00*	211.4		2,649.1	747.6	2,148.5	189.7	12,405.3	18,351.6	241,525.8	14,307.1
05.00*			15,705.3	6,588.5	2,868.3	4.6	476.8	25,643.6	805.0	853.8
06.00*	17.5		235.1	1,847.2	2,298.1	104.4	3,367.5	7,869.7	17,909.1	3,312.6
07.00*	28.3	10,042.7	3,671.5	12,645.2	4,292.7	1,096.1	31,184.6	62,960.9	16,553.4	11,033.4
08.00*	17.7	64,171.9	18,784.5	37,453.9	9,073.3	311.2	5,987.0	135,799.5	16,779.3	12,304.2
08.25									4,691.0	
08.50	4.6	113.1			66.0	1.6	140.0	325.3	33,051.9	568.5
08.75		300.0				1.0	103.0	404.0	7,101.4	1,676.2
09.00	6,929.7	35,592.7	67,951.3	26,710.9	14,586.2	182.5	8,333.7	160,287.0	104,275.7	307,497.0
09.25		58.6	61.1	7.9	370.2		168.3	666.1	3,861.3	878.0
09.50	21.3	7.8	17.1		747.6	3.0	649.2	1,446.0	9,400.7	12,743.1
09.75		6.6			167.8		14.7	189.1	7,525.0	1,708.2
10.00	66.6	701.2	6,184.2	29,439.8	7,400.4	626.5	2,404.0	46,822.5	13,952.7	1,794.6
10.25		4.3			188.5	2.0		194.7	3,124.5	9,093.2
10.50		9.7	7.8	103.9	331.2	51.0		503.6	7,867.8	927.1
10.75		15.7			201.1	1.0	127.1	344.9	3,779.8	15,320.9
11.00	77.6	861.0	9,740.1	5,678.5	5,710.2	30,855.1	7,094.8	60,017.3	64,793.7	59,929.0
11.25		4.9			209.8		1.0	215.7	3,836.0	7,376.0
11.50		2.1	1,402.5	273.7	926.4	9.8	17.2	2,631.6	17,139.9	14,814.1
11.75		8.8			160.9	0.7		170.4	1,735.3	5,328.3
12.00	239.5	26,376.8	10,880.1	9,667.6	29,865.2	402.4	5,580.7	83,012.3	67,975.4	74,773.0
12.25		2.9	11.4	2,621.3	345.9	0.4	12.9	2,994.7	10,490.4	15,057.6
12.50		2.6	434.5	169.4	1,274.1	10.2	0.6	1,891.3	5,425.3	21,575.3
12.75			1,972.4		122.3		98.0	2,192.6	3,858.9	16,090.3
13.00	1.1	4,917.9	3,274.2	1,724.5	1,481.2	79.0	961.4	12,439.4	10,809.8	20,029.4
13.25		0.4	1.0	432.8	297.0		71.1	802.3	2,260.8	20,369.7
13.50			366.6	93.3	47,068.1	15.7	72.9	47,616.7	49,934.1	57,437.7
13.75				108.5	215.4	1.0	0.3	325.2	956.6	6,245.6
14.00	6.3	143.1	10,686.8	4,787.6	4,283.1	4,327.6	3,578.8	27,813.3	34,973.5	34,615.7
14.25			0.3	41.4	44,316.2		0.6	44,358.5	45,365.6	37,630.6
14.50			1,297.0	155.3	249.1	0.5	23.0	1,724.9	2,595.3	3,845.6
14.75					88.3			88.3	235.0	1,313.3
15.00	927.9	155.4	7,432.5	920.8	8,264.4	167.1	4,431.6	22,299.7	16,524.9	18,799.7
15.25			12.4	30.7	177.2	7.2	22.7	250.1	1,313.6	2,305.5
15.50	32,468.5		5,179.8	352.9	1,041.7	335.4	23,879.4	63,257.8	63,052.8	75,629.1
15.75				31.3	4,811.5		..	4,842.8	1,651.6	2,335.2
16.00	328.3	23.5	2,740.9	2,875.5	3,068.7	65.3	26,526.3	35,628.4	32,993.5	31,015.7
16.25		0.1			20.4		0.4	20.8	195.8	405.5
16.50				259.6	68.2		169.2	497.0	1,594.0	2,342.4
16.75									299.4	459.2
17.00		57.8	1,602.1	6,821.9	539.7	45.3	4,368.3	13,435.1	19,689.6	18,349.9
17.25					1.3			1.3	563.9	714.1
17.50			596.8		62.1		13.2	672.0	489.5	463.3
17.75					44.3			44.3	81.9	90.0
18.00	293.1	15.1	4,094.2	1,243.7	415.9	15.0	8,425.1	14,502.1	16,886.1	17,716.5
18.25					0.8		0.1	0.9	704.2	917.8
18.50							14.8	14.8	198.4	120.2
18.75					0.7			0.7	15.1	15.2
19.00		1.9	8.8	97.6	163.8		57,888.7	58,160.8	58,818.4	57,906.2
19.25					0.3		0.1	0.4	11.8	11.9
19.50					0.8		638.3	639.1	1.5	498.5
19.75									0.3	25.7
20.00 & above		1.3	3,348.8	936.0	487.4	115.8	1,789.1	6,678.4	3,390.7	3,830.7
Total	45,027.1	144,498.1	261,023.0	165,601.3	213,618.8	40,069.6	237,179.7	1,107,017.5	1,085,114.6	1,065,661.6
Weighted Average	13.24	9.08	7.10	9.22	11.65	11.01	12.38	10.08	10.12	11.73

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

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

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)										
Rate of Interest/Return	31 - 12 - 15							30 - 06 - 15		31 - 12 - 14
	Securities, Shares & Other Financial Instruments			Fixed Assets Including Machinery			Financial Obligations Others	Total	Total	Total
	Pre-cious Metals		Mer-chandise		Real Estate					
00.00		2,193.7	41,881.9	22,075.4	34,340.6	3,582.6	87,015.9	191,090.1	301,869.0	227,725.2
01.00*		71.3	4,390.0	158.3	342.1	251.8	1,551.6	6,765.2	10,351.4	8,228.7
02.00*		111.3	12,496.2	379.1	231.7	427.5	4,054.1	17,699.9	18,512.0	20,818.6
03.00*		34.5	21,992.7	7,562.5	4,455.9	551.5	32,891.1	67,488.3	26,905.2	33,945.7
04.00*		60.0	69,177.1	15,434.9	27,268.0	74.4	53,277.4	165,291.8	31,144.1	42,251.0
05.00*		987.7	83,404.3	11,522.8	44,212.5	2,198.9	38,933.8	181,260.1	45,183.6	39,520.0
06.00*		1,371.7	40,227.3	21,929.1	5,719.0	217.8	74,514.4	143,979.2	220,193.9	37,220.4
07.00*		26,950.9	222,980.1	151,345.5	68,242.0	3,871.7	320,535.9	793,926.2	198,289.2	90,024.4
08.00*		29,662.3	237,470.4	111,766.6	96,436.5	2,314.1	327,347.8	804,997.8	407,249.8	118,440.7
08.25		1,633.0	21,795.9	9,450.1	997.2	246.9	21,613.1	55,736.3	79,112.1	1,121.9
08.50		4,769.1	34,802.0	10,394.9	6,164.9	954.3	18,397.8	75,482.9	216,821.7	2,039.3
08.75		74.3	8,985.4	4,484.4	1,393.0	527.3	3,471.5	18,936.0	159,087.2	1,505.3
09.00		2,950.7	50,293.5	66,550.6	19,835.6	1,621.9	48,882.9	190,135.2	205,594.9	80,937.9
09.25		318.9	8,506.6	2,863.2	1,856.6	260.1	10,211.8	24,017.1	102,378.6	8,027.4
09.50		2,312.6	44,803.5	8,512.0	8,828.8	796.9	41,734.4	106,988.2	102,885.7	26,651.8
09.75		1,103.0	11,445.8	5,396.1	2,558.2	297.7	40,161.3	60,962.2	117,721.5	43,934.2
10.00		3,659.8	46,370.7	40,622.5	22,640.2	277.6	28,767.3	142,338.1	156,808.2	236,584.9
10.25		448.1	5,214.4	506.9	1,634.5	232.8	4,488.2	12,524.9	106,128.2	82,124.3
10.50		332.7	9,132.2	1,393.8	5,745.7	559.3	7,331.3	24,495.2	56,692.4	106,579.2
10.75		408.1	15,056.0	2,341.2	1,648.0	193.5	6,376.8	26,023.7	62,426.5	164,304.3
11.00		207.4	18,179.1	12,215.5	14,406.5	1,287.5	16,180.4	62,476.4	96,036.7	574,103.4
11.25		28.0	10,565.0	934.9	4,233.7	904.0	8,182.5	24,848.1	39,441.8	89,517.1
11.50		499.5	8,221.0	3,396.3	3,997.8	170.7	8,048.6	24,333.8	33,620.3	70,563.8
11.75		10.9	4,769.5	1,320.9	320.9	69.8	2,144.6	8,636.5	21,875.8	61,940.7
12.00	287.1	1,105.1	12,746.2	8,456.9	14,555.2	1,417.8	25,375.2	63,943.5	57,572.3	234,221.6
12.25		30.3	17,534.9	1,257.0	344.1	17.8	5,864.9	25,048.9	17,253.3	56,183.8
12.50		206.9	3,509.3	1,332.7	2,279.7	122.2	16,076.2	23,526.9	25,255.8	62,044.8
12.75		2.5	3,130.2	1,060.8	845.3	9.8	5,781.7	10,830.4	25,777.8	52,045.8
13.00	515.4	39.7	8,564.2	9,197.8	9,020.5	455.4	7,729.9	35,523.0	57,896.1	191,539.3
13.25		11.0	2,083.5	158.2	435.9	94.6	1,683.5	4,466.5	16,181.5	38,166.2
13.50		63.5	1,868.7	146.0	1,931.5	1.5	7,468.7	11,480.0	38,244.8	35,892.2
13.75		3.3	675.3	17.5	162.5	10.2	826.4	1,695.1	12,392.8	14,877.6
14.00		83.6	8,565.1	4,246.0	5,127.3	325.8	5,411.6	23,759.4	29,365.8	80,303.8
14.25		0.3	1,784.8	105.5	240.4	65.3	11,320.0	13,516.3	11,229.7	18,710.0
14.50		..	1,206.7	195.5	201.7	28.2	987.9	2,620.0	42,268.0	19,172.2
14.75		34.4	645.3	22.5	266.0	15.3	351.7	1,335.3	8,833.2	7,731.5
15.00		94.7	2,303.2	1,619.1	4,813.5	241.8	8,109.9	17,182.1	39,143.2	78,893.6
15.25		14.0	1,281.0	16.5	862.5	5.0	381.8	2,560.8	4,726.8	9,617.2
15.50			315.3	71.0	466.2	22.3	187.8	1,062.6	7,319.3	17,829.6
15.75			321.9	71.3	19.8	0.5	52.2	465.7	6,594.0	7,088.9
16.00		0.3	887.7	2,923.1	4,479.5	23.3	15,123.3	23,437.3	30,948.3	43,696.7
16.25			383.0	131.9	64.0	4.6	40.6	624.0	2,410.9	1,952.4
16.50			1,178.0	174.1	269.8	62.2	633.9	2,318.0	5,705.3	14,340.2
16.75			366.4	11.2	135.1		40.6	553.3	1,818.1	2,932.6
17.00		83.5	1,192.7	1,686.6	2,341.6	9.3	3,204.1	8,517.9	13,158.7	16,806.6
17.25			459.0	24.9	264.8		1,415.9	2,164.6	2,426.7	2,969.0
17.50		0.3	534.5	51.3	97.1	5.2	675.8	1,364.1	3,325.1	3,967.9
17.75			190.9	23.5	54.6	0.7	59.9	329.6	543.0	614.0
18.00			1,629.3	726.2	12,648.8	52.2	10,040.9	25,097.4	25,578.4	18,682.9
18.25			137.9	63.4	83.2	0.5	116.9	401.9	1,440.1	3,355.3
18.50		2.0	195.0	67.1	13.2	5.3	268.2	550.7	1,300.0	3,277.8
18.75		0.9	289.0	4.5	24.1	73.3	25.3	416.9	584.1	543.4
19.00		3.5	1,227.3	400.7	461.1	36.1	1,947.3	4,076.1	3,893.6	8,676.7
19.25			130.6	1.2	3.0		8.8	143.6	305.7	194.8
19.50			25.9	0.8	7.0	0.4	295.3	329.4	652.5	821.3
19.75			27.3	3.9	0.2	0.8	17.3	49.6	389.6	313.5
20.00 & above		2.4	3,524.9	2,145.8	833.6	62.4	54,345.0	60,914.0	69,420.5	73,949.1
Total	802.6	81,981.4	1,111,075.6	548,972.1	440,862.7	25,060.5	1,391,983.3	3,600,738.2	3,380,284.7	3,289,522.3
Weighted Average	12.64	7.59	7.45	7.86	7.93	7.36	8.36	7.93	8.92	10.63

*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 - 15							30 - 06 - 15	31 - 12 - 14	
	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00			2,689.7	17.5	805.5		4,534.6	8,047.3	3,302.6	4,330.6
01.00*			24.1				3,107.7	3,131.8		
02.00*										29.1
03.00*					8.6		649.3	657.9	720.4	1,991.5
04.00*							13.8	13.8	14.9	332.4
05.00*					9.5			9.5	3.5	..
06.00*					4.6		602.4	607.0	246.9	18.1
07.00*			3,121.0	0.7	0.9		5,781.8	8,904.4	5,509.3	1,318.4
08.00*			1,804.2	323.3			2,245.4	4,372.9	10,647.8	1,988.7
08.25									5,055.2	
08.50							6,141.0	6,141.0	145.6	
08.75				162.5				162.5	5,037.0	
09.00							112.2	112.2		
09.25							2,013.3	2,013.3	0.7	
09.50									2,300.9	
09.75									600.0	12.7
10.00							880.0	880.0	2,165.4	6,449.5
10.25									1.4	12,181.9
10.50									1,032.3	3,262.0
10.75										4,711.2
11.00				1,030.0				1,030.0	1,030.6	6,289.1
11.25									216.7	1,113.3
11.50										268.8
11.75										6,246.1
12.00				180.6				180.6	180.6	1,264.6
12.25										3,128.5
12.50										143.8
12.75										891.9
13.00										723.6
13.25										9.9
13.50										32.4
13.75										30.0
14.00										5.2
14.25										
14.50										1.7
14.75									16.3	17.2
15.00										
15.25										
15.50										
15.75										
16.00										
16.25									1.0	1.8
16.50										
16.75										
17.00										
17.25										
17.50			30.9					30.9	30.9	
17.75										
18.00									39.9	281.9
18.25										
18.50										
18.75										
19.00										
19.25										
19.50									156.7	157.7
19.75										
20.00 & above										2.2
Total			7,669.8	1,714.6	829.1		26,081.6	36,295.1	38,456.6	57,235.7
Weighted Average	-	-	4.61	10.21	0.13	-	5.60	5.48	7.53	9.60

*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

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 15									30 - 06 - 15		31 - 12 - 14
	Domestic Constituents											
	Non-Residents	Non-financial			Trust Funds and				Sub Total	Total	Total	Total
		Government	Public Sector Enterprises	NBFI'S	Private Sector (Business)	Non-profit Organisations	Personal	Others				
00.00		5,135.7	14,727.0	1,394.1	266,715.9	304.8	27,845.7	63.8	316,187.1	316,187.1	332,455.7	252,697.0
01.00*		60.0			9,849.3		..		9,909.3	9,909.3	10,516.1	8,575.1
02.00*				66.5	17,436.3	1.2	549.4	0.8	18,054.2	18,054.2	18,781.9	21,078.4
03.00*			21,442.7		44,990.9		20,264.1		86,697.8	86,697.8	51,954.8	55,979.3
04.00*			36,589.6	375.0	115,767.3		30,925.4		183,657.3	183,657.3	272,684.7	56,890.5
05.00*			2,260.7	2,359.4	174,493.2	21.9	27,610.8	167.1	206,913.1	206,913.1	45,992.2	40,373.9
06.00*		2,033.4	45,370.4	1,018.3	101,225.3	116.3	2,673.2	19.0	152,455.9	152,455.9	238,349.9	40,551.0
07.00*		246,076.8	130,603.7	15,994.7	459,907.6	1,676.2	11,224.4	308.2	865,791.5	865,791.5	220,351.9	102,376.2
08.00*		226,235.6	174,074.1	13,189.6	515,606.3	6,605.0	9,161.0	298.7	945,170.3	945,170.3	434,676.8	132,733.6
08.25		1,494.0	8,932.4	1,622.5	40,394.4	93.6	3,198.4	1.0	55,736.3	55,736.3	88,858.3	1,121.9
08.50		70.9	1,990.9	1,089.6	77,900.0	180.4	636.8	80.8	81,949.3	81,949.3	250,019.1	2,607.8
08.75		111.9	639.8	145.7	18,018.5	340.1	246.4		19,502.5	19,502.5	171,225.6	3,181.5
09.00		20,314.0	54,297.7	6,399.9	261,452.5	99.5	6,519.5	1,451.3	350,534.4	350,534.4	309,870.6	388,434.8
09.25				280.2	23,081.9	11.7	3,310.3	12.6	26,696.6	26,696.6	106,240.6	8,905.4
09.50		3,000.0	359.5	1,113.1	101,420.2	479.8	1,869.6	192.0	108,434.2	108,434.2	114,587.4	39,394.8
09.75		2,394.4	31,283.4	692.2	22,286.5	119.9	4,281.4	93.5	61,151.2	61,151.2	125,846.5	45,655.0
10.00		142.8	13,041.3	438.0	170,237.1	474.3	4,481.9	1,225.2	190,040.6	190,040.6	172,926.3	244,829.0
10.25				3.0	11,133.3		1,551.7	31.5	12,719.6	12,719.6	109,254.0	103,399.3
10.50				5.1	23,323.3	700.0	958.0	12.3	24,998.8	24,998.8	65,592.6	110,768.3
10.75			1,127.7	451.0	19,983.7	3.0	4,786.0	17.2	26,368.5	26,368.5	66,206.2	184,336.4
11.00		1.1	30,495.4	510.3	80,124.2	1.0	12,167.0	224.7	123,523.6	123,523.6	161,860.9	640,321.5
11.25				15.6	18,619.7	639.8	5,572.8	215.9	25,063.8	25,063.8	43,494.5	98,006.4
11.50				461.5	23,726.1	4.2	2,773.6		26,965.5	26,965.5	50,760.1	85,646.7
11.75				1.8	7,024.2	263.9	1,517.0		8,806.9	8,806.9	23,611.1	73,515.1
12.00		25,135.5	3,283.9	1,058.1	108,942.0	427.3	8,040.5	249.2	147,136.4	147,136.4	125,728.3	310,259.2
12.25					26,647.9	45.0	1,346.9	3.8	28,043.6	28,043.6	27,743.7	74,369.9
12.50			6.0	6.4	19,298.8	2.3	6,104.7		25,418.3	25,418.3	30,681.1	83,763.9
12.75					11,132.7	1.7	1,888.5		13,023.0	13,023.0	29,636.7	69,028.1
13.00		4,341.6	4.2	452.1	37,832.6	6.0	5,303.8	22.1	47,962.3	47,962.3	68,705.9	212,292.2
13.25					4,174.5		1,094.4		5,268.8	5,268.8	18,442.3	58,545.8
13.50					57,931.1		1,165.6		59,096.7	59,096.7	88,178.9	93,362.3
13.75					1,307.2	0.6	712.5		2,020.3	2,020.3	13,349.4	21,153.2
14.00		130.1	28.1	434.1	45,421.8	6.4	5,419.5	132.7	51,572.7	51,572.7	64,339.3	114,924.7
14.25					46,115.4	57.0	11,702.1	0.3	57,874.8	57,874.8	56,595.3	56,340.5
14.50					3,360.7	0.7	983.5		4,344.9	4,344.9	44,863.3	23,019.4
14.75					983.3	0.7	337.1	102.5	1,423.6	1,423.6	9,084.5	9,062.0
15.00			50.0	25.2	31,634.4		7,748.4	23.9	39,481.8	39,481.8	55,668.1	97,693.3
15.25					2,556.5		254.4		2,810.9	2,810.9	6,040.3	11,922.7
15.50				52.3	58,505.8		5,327.0	435.2	64,320.4	64,320.4	70,372.1	93,458.7
15.75				0.7	5,242.4		65.5		5,308.5	5,308.5	8,245.6	9,424.1
16.00		839.1			38,798.2		19,094.6	333.7	59,065.6	59,065.6	63,941.8	74,712.4
16.25					553.7	1.6	89.5		644.8	644.8	2,607.7	2,359.6
16.50				150.0	1,991.5		673.5		2,815.0	2,815.0	7,299.3	16,682.6
16.75					537.3		16.0		553.3	553.3	2,117.4	3,391.7
17.00		0.2		0.5	16,866.7	1.6	5,047.8	36.2	21,953.0	21,953.0	32,848.2	35,156.6
17.25					43.1		1,873.7		2,165.9	2,165.9	2,990.6	3,683.0
17.50					320.4		1,489.1		2,067.0	2,067.0	3,845.5	4,431.2
17.75					291.5		82.4		373.9	373.9	624.9	704.0
18.00				41.3	27,761.5		11,784.3	12.4	39,599.5	39,599.5	42,504.4	36,681.4
18.25			0.5		315.1	0.6	86.6		402.8	402.8	2,144.2	4,273.1
18.50					440.9		124.7		565.5	565.5	1,498.3	3,398.0
18.75					377.0		40.7		417.7	417.7	599.1	558.6
19.00					5,180.1	4.2	57,052.6		62,236.9	62,236.9	62,712.0	66,582.9
19.25					134.7		9.3		144.0	144.0	317.5	206.7
19.50					32.8		935.7		968.5	968.5	810.6	1,477.6
19.75					32.3		17.3		49.6	49.6	389.9	339.2
20.00 & above	..			123.0	12,512.4	2.7	54,954.2		67,592.4	67,592.4	72,811.2	77,782.1
Total	..	537,517.2	570,609.2	50,334.3	3,174,992.8	12,695.1	392,134.9	5,767.3	4,744,050.8	4,744,050.8	4,503,855.8	4,412,419.5

*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 15									30 - 06 - 15		31 - 12 - 14
	Domestic Constituents											
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total	Total	Total	Total
00.00		11.2	12,118.9	509.5	97,117.2		7,242.4	50.5	117,049.7	117,049.7	27,284.1	20,641.2
01.00*					12.4				12.4		164.7	346.4
02.00*					353.5			0.8	354.3	354.3	269.9	230.6
03.00*					3,888.8		14,662.7		18,551.6	18,551.6	24,329.2	20,042.0
04.00*					5,286.9		13,064.7		18,351.6	18,351.6	241,525.8	14,307.1
05.00*					25,468.6		175.0		25,643.6	25,643.6	805.0	853.8
06.00*					6,641.2		1,216.1	12.4	7,869.7	7,869.7	17,909.1	3,312.6
07.00*		39,642.6		1,088.8	19,917.0	400.0	1,912.4	0.2	62,960.9	62,960.9	16,553.4	11,033.4
08.00*		17,019.0	62,093.6	279.4	54,753.8	1,376.1	276.6	1.0	135,799.5	135,799.5	16,779.3	12,304.2
08.25											4,691.0	
08.50					320.8		4.6		325.3	325.3	33,051.9	568.5
08.75				70.0	1.0	333.0			404.0	404.0	7,101.4	1,676.2
09.00	19,954.0		43,774.6	358.8	95,797.8	10.1	350.4	41.2	160,287.0	160,287.0	104,275.7	307,497.0
09.25					622.8		43.3		666.1	666.1	3,861.3	878.0
09.50					1,446.0				1,446.0	1,446.0	9,400.7	12,743.1
09.75					174.4	14.7			189.1	189.1	7,525.0	1,708.2
10.00			12,971.9		33,094.8	254.0	488.8	13.0	46,822.5	46,822.5	13,952.7	1,794.6
10.25					194.7				194.7	194.7	3,124.5	9,093.2
10.50					503.6				503.6	503.6	7,867.8	927.1
10.75				126.8	218.0				344.9	344.9	3,779.8	15,320.9
11.00			30,447.3	143.2	28,661.3		657.0	108.5	60,017.3	60,017.3	64,793.7	59,929.0
11.25					215.7				215.7	215.7	3,836.0	7,376.0
11.50					2,614.4		17.2		2,631.6	2,631.6	17,139.9	14,814.1
11.75					170.4				170.4	170.4	1,735.3	5,328.3
12.00		25,040.5	3,283.9	243.9	51,180.5		3,081.2	182.4	83,012.3	83,012.3	67,975.4	74,773.0
12.25					2,989.9		4.8		2,994.7	2,994.7	10,490.4	15,057.6
12.50					1,891.3		0.1		1,891.3	1,891.3	5,425.3	21,575.3
12.75					2,192.6				2,192.6	2,192.6	3,858.9	16,090.3
13.00		4,341.6		452.1	7,107.3	1.9	517.1	19.3	12,439.4	12,439.4	10,809.8	20,029.4
13.25					766.4		35.8		802.3	802.3	2,260.8	20,369.7
13.50					47,546.7		70.0		47,616.7	47,616.7	49,934.1	57,437.7
13.75					325.2				325.2	325.2	956.6	6,245.6
14.00		130.1	28.1	71.3	25,194.5		2,256.5	132.7	27,813.3	27,813.3	34,973.5	34,615.7
14.25					44,358.2			0.3	44,358.5	44,358.5	45,365.6	37,630.6
14.50					1,702.0		22.9		1,724.9	1,724.9	2,595.3	3,845.6
14.75					88.3				88.3	88.3	235.0	1,313.3
15.00					19,886.7		2,389.2	23.9	22,299.7	22,299.7	16,524.9	18,799.7
15.25					230.3		19.8		250.1	250.1	1,313.6	2,305.5
15.50				52.3	57,585.6		5,184.6	435.2	63,257.8	63,257.8	63,052.8	75,629.1
15.75					4,842.8				4,842.8	4,842.8	1,651.6	2,335.2
16.00		839.1			30,010.7		4,444.9	333.7	35,628.4	35,628.4	32,993.5	31,015.7
16.25					20.8				20.8	20.8	195.8	405.5
16.50					370.7		126.3		497.0	497.0	1,594.0	2,342.4
16.75											299.4	459.2
17.00					11,160.9		2,274.2		13,435.1	13,435.1	19,689.6	18,349.9
17.25					1.3				1.3	1.3	563.9	714.1
17.50					660.4		11.7		672.0	672.0	489.5	463.3
17.75					44.3				44.3	44.3	81.9	90.0
18.00					11,783.3		2,706.4	12.4	14,502.1	14,502.1	16,886.1	17,716.5
18.25					0.9				0.9	0.9	704.2	917.8
18.50					3.1		11.7		14.8	14.8	198.4	120.2
18.75					0.7				0.7	0.7	15.1	15.2
19.00					1,899.9		56,260.9		58,160.8	58,160.8	58,818.4	57,906.2
19.25					0.4				0.4	0.4	11.8	11.9
19.50					0.9		638.3		639.1	639.1	1.5	498.5
19.75											0.3	25.7
20.00 & above					5,237.6		1,440.8		6,678.4	6,678.4	3,390.7	3,830.7
Total		106,978.2	164,718.3	3,396.2	706,559.1	2,389.8	121,608.3	1,367.6	1,107,017.5	1,107,017.5	1,085,114.6	1,065,661.6

*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)

31 - 12 - 15											30 - 06 - 15	31 - 12 - 14
Rate of Interest/Return	Domestic Constituents										Total	Total
	Non-Residents	Non-financial			Trust Funds and Non-profit				Sub Total	Total		
		Government	Public Sector Enterprises	NBFI'S	Private Sector (Business)	Organisations	Personal	Others				
00.00		5,124.4	2,608.1	884.6	161,734.1	304.8	20,420.6	13.3	191,090.1	191,090.1	301,869.0	227,725.2
01.00*		60.0			6,705.2		..		6,765.2	6,765.2	10,351.4	8,228.7
02.00*				66.5	17,082.8	1.2	549.4		17,699.9	17,699.9	18,512.0	20,818.6
03.00*			21,442.7		41,102.1		4,943.4		67,488.3	67,488.3	26,905.2	33,945.7
04.00*			36,589.6	375.0	110,480.4		17,846.9		165,291.8	165,291.8	31,144.1	42,251.0
05.00*			2,260.7	2,359.4	149,024.6	21.9	27,426.4	167.1	181,260.1	181,260.1	45,183.6	39,520.0
06.00*		2,033.4	45,370.4	1,018.3	93,984.1	116.3	1,450.0	6.6	143,979.2	143,979.2	220,193.9	37,220.4
07.00*		206,434.2	130,603.6	14,905.3	431,088.3	1,276.2	9,310.7	308.0	793,926.2	793,926.2	198,289.2	90,024.4
08.00*		209,216.6	111,980.5	12,780.2	456,611.0	5,228.9	8,882.9	297.7	804,997.8	804,997.8	407,249.8	118,440.7
08.25		1,494.0	8,932.4	1,622.5	40,394.4	93.6	3,198.4	1.0	55,736.3	55,736.3	79,112.1	1,121.9
08.50		70.9	1,990.9	1,089.6	71,438.2	180.4	632.2	80.8	75,482.9	75,482.9	216,821.7	2,039.3
08.75		111.9	639.8	75.7	17,855.1	7.1	246.4		18,936.0	18,936.0	159,087.2	1,505.3
09.00		360.0	10,512.5	6,041.1	165,553.1	89.5	6,169.1	1,410.0	190,135.2	190,135.2	205,594.9	80,937.9
09.25				280.2	20,445.7	11.7	3,267.0	12.6	24,017.1	24,017.1	102,378.6	8,027.4
09.50		3,000.0	359.5	1,113.1	99,974.2	479.8	1,869.6	192.0	106,988.2	106,988.2	102,885.7	26,651.8
09.75		2,394.4	31,283.4	692.2	22,112.1	105.2	4,281.4	93.5	60,962.2	60,962.2	117,721.5	43,934.2
10.00		142.8	69.4	438.0	136,262.3	220.2	3,993.1	1,212.2	142,338.1	142,338.1	156,808.2	236,584.9
10.25				3.0	10,938.6		1,551.7	31.5	12,524.9	12,524.9	106,128.2	82,124.3
10.50				5.1	22,819.7	700.0	958.0	12.3	24,495.2	24,495.2	56,692.4	106,579.2
10.75			1,127.7	324.2	19,765.6	3.0	4,786.0	17.2	26,023.7	26,023.7	62,426.5	164,304.3
11.00		1.1	48.1	367.1	50,432.9	1.0	11,510.0	116.2	62,476.4	62,476.4	96,036.7	574,103.4
11.25				15.6	18,404.0	639.8	5,572.8	215.9	24,848.1	24,848.1	39,441.8	89,517.1
11.50				461.5	21,111.7	4.2	2,756.4		24,333.8	24,333.8	33,620.3	70,563.8
11.75				1.8	6,853.8	263.9	1,517.0		8,636.5	8,636.5	21,875.8	61,940.7
12.00		95.0		814.2	57,580.9	427.3	4,959.3	66.8	63,943.5	63,943.5	57,572.3	234,221.6
12.25					23,658.0	45.0	1,342.1	3.8	25,048.9	25,048.9	17,253.3	56,183.8
12.50			6.0	6.4	17,407.6	2.3	6,104.7		23,526.9	23,526.9	25,255.8	62,044.8
12.75					8,940.1	1.7	1,888.5		10,830.4	10,830.4	25,777.8	52,045.8
13.00			4.2		30,725.3	4.1	4,786.7	2.8	35,523.0	35,523.0	57,896.1	191,539.3
13.25					3,408.0		1,058.5		4,466.5	4,466.5	16,181.5	38,166.2
13.50					10,384.4		1,095.6		11,480.0	11,480.0	38,244.8	35,892.2
13.75					982.0	0.6	712.5		1,695.1	1,695.1	12,392.8	14,877.6
14.00				362.7	20,227.3	6.4	3,163.0		23,759.4	23,759.4	29,365.8	80,303.8
14.25					1,757.2	57.0	11,702.1		13,516.3	13,516.3	11,229.7	18,710.0
14.50					1,658.7	0.7	960.6		2,620.0	2,620.0	42,268.0	19,172.2
14.75					895.0	0.7	337.1	102.5	1,335.3	1,335.3	8,833.2	7,731.5
15.00			50.0	25.2	11,747.7		5,359.2		17,182.1	17,182.1	39,143.2	78,893.6
15.25					2,326.2		234.6		2,560.8	2,560.8	4,726.8	9,617.2
15.50					920.2		142.5		1,062.6	1,062.6	7,319.3	17,829.6
15.75				0.7	399.6		65.5		465.7	465.7	6,594.0	7,088.9
16.00					8,787.5		14,649.8		23,437.3	23,437.3	30,948.3	43,696.7
16.25					532.9	1.6	89.5		624.0	624.0	2,410.9	1,952.4
16.50				150.0	1,620.8		547.2		2,318.0	2,318.0	5,705.3	14,340.2
16.75					537.3		16.0		553.3	553.3	1,818.1	2,932.6
17.00		0.2		0.5	5,705.8	1.6	2,773.6	36.2	8,517.9	8,517.9	13,158.7	16,806.6
17.25				43.1	1,872.4		249.1		2,164.6	2,164.6	2,426.7	2,969.0
17.50				320.4	797.9		245.8		1,364.1	1,364.1	3,325.1	3,967.9
17.75					247.1		82.4		329.6	329.6	543.0	614.0
18.00				41.3	15,978.2		9,077.9		25,097.4	25,097.4	25,578.4	18,682.9
18.25			0.5		314.2	0.6	86.6		401.9	401.9	1,440.1	3,355.3
18.50					437.8		113.0		550.7	550.7	1,300.0	3,277.8
18.75					376.3		40.7		416.9	416.9	584.1	543.4
19.00					3,280.1	4.2	791.7		4,076.1	4,076.1	3,893.6	8,676.7
19.25					134.3		9.3		143.6	143.6	305.7	194.8
19.50					31.9		297.5		329.4	329.4	652.5	821.3
19.75					32.3		17.3		49.6	49.6	389.6	313.5
20.00 & above	..			123.0	7,274.8	2.7	53,513.4		60,914.0	60,914.0	69,420.5	73,949.1
Total	..	430,539.0	405,880.2	46,807.4	2,433,153.6	10,305.3	269,652.9	4,399.7	3,600,738.2	3,600,738.2	3,380,284.7	3,289,522.3

*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

Foreign Banks

31 - 12 - 15

*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by

All

As on

Size of Account* (Rs.)	Domestic									
	Non-Residents		Government		Non-Financial Public Sector Enterprises		NBFT's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1	..							9,001	16.6
5,000 to 10,000									9,035	66.3
10,000 to 20,000									33,873	430.7
20,000 to 25,000									10,665	239.6
25,000 to 30,000									11,219	311.4
30,000 to 40,000							1	..	26,300	928.4
40,000 to 50,000			1	..					37,629	1,673.8
50,000 to 60,000									22,360	1,226.2
60,000 to 70,000									19,774	1,282.4
70,000 to 80,000									22,370	1,679.6
80,000 to 90,000									28,788	2,467.0
90,000 to 100,000					1	0.1			35,721	3,376.5
100,000 to 200,000					1	0.2	11	1.6	711,780	107,978.1
200,000 to 300,000			1	0.2	4	1.0	20	4.2	265,605	62,985.3
300,000 to 400,000			1	0.4			10	3.3	65,341	22,097.8
400,000 to 500,000					17	8.5	15	6.7	34,154	15,316.1
500,000 to 600,000					1	0.5	5	2.7	63,590	36,957.1
600,000 to 700,000							4	2.6	22,907	14,718.4
700,000 to 800,000					45	33.8	5	3.8	12,076	9,050.9
800,000 to 900,000					15	13.0	4	3.3	9,130	7,723.1
900,000 to 1,000,000							2	1.9	8,219	7,882.8
1,000,000 to 2,000,000			9	16.1	3	4.1	52	72.2	37,517	51,849.1
2,000,000 to 3,000,000					9	21.8	25	59.0	11,889	29,132.4
3,000,000 to 4,000,000			1	3.5			10	34.9	7,925	27,700.4
4,000,000 to 5,000,000			17	82.2	3	12.6	8	35.5	6,366	28,790.8
5,000,000 to 6,000,000			1	5.0			9	48.1	4,229	23,022.2
6,000,000 to 7,000,000					1	6.0	7	44.5	2,837	18,389.6
7,000,000 to 8,000,000					12	90.8	7	52.0	2,686	20,129.6
8,000,000 to 9,000,000			2	16.4			3	25.3	2,377	20,167.6
9,000,000 to 10,000,000							2	19.9	2,259	21,596.9
10,000,000 to 100,000,000			205	537,393.4	238	570,416.7	265	49,912.8	27,938	2,635,806.3
100,000,000 to 500,000,000										
500,000,000 & Over										
Total	1		238	537,517.2	350	570,609.2	465	50,334.3	1,565,560	3,174,992.8

*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, 2015

(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		
4	..	5,972	12.8	58	0.2	15,035	29.5	15,036	29.5	Less Than 5,000	
		2,472	18.6	310	2.4	11,817	87.3	11,817	87.3	5,000 to 10,000	
		435,814	6,914.7	579	7.5	470,266	7,352.9	470,266	7,352.9	10,000 to 20,000	
		6,238	145.0	25	0.6	16,928	385.1	16,928	385.1	20,000 to 25,000	
		20,388	579.4	126	3.3	31,733	894.2	31,733	894.2	25,000 to 30,000	
		212,045	7,397.0	98	3.4	238,444	8,328.8	238,444	8,328.8	30,000 to 40,000	
		99,724	4,321.8	197	8.9	137,551	6,004.7	137,551	6,004.7	40,000 to 50,000	
		22,070	1,244.0	29	1.5	44,459	2,471.7	44,459	2,471.7	50,000 to 60,000	
		20,513	1,332.8	19	1.3	40,306	2,616.4	40,306	2,616.4	60,000 to 70,000	
		14,925	1,104.4	26	1.9	37,321	2,785.9	37,321	2,785.9	70,000 to 80,000	
7	0.6	37,494	3,183.3	165	14.1	66,454	5,664.9	66,454	5,664.9	80,000 to 90,000	
		32,150	3,005.0	54	5.2	67,926	6,386.8	67,926	6,386.8	90,000 to 100,000	
9	1.7	269,397	39,093.3	2,280	423.8	983,478	147,498.6	983,478	147,498.6	100,000 to 200,000	
3	0.7	169,490	41,669.3	269	71.0	435,392	104,731.7	435,392	104,731.7	200,000 to 300,000	
		70,729	24,025.5	178	62.2	136,259	46,189.1	136,259	46,189.1	300,000 to 400,000	
7	3.2	34,073	14,966.1	144	63.6	68,410	30,364.2	68,410	30,364.2	400,000 to 500,000	
8	4.7	45,036	24,233.6	119	65.6	108,759	61,264.2	108,759	61,264.2	500,000 to 600,000	
4	2.6	29,786	19,782.9	39	25.8	52,740	34,532.2	52,740	34,532.2	600,000 to 700,000	
1	0.7	16,335	12,334.3	23	17.4	28,485	21,440.9	28,485	21,440.9	700,000 to 800,000	
1	0.8	20,394	17,744.5	50	43.0	29,594	25,527.7	29,594	25,527.7	800,000 to 900,000	
3	3.0	5,771	5,501.9	17	16.1	14,012	13,405.8	14,012	13,405.8	900,000 to 1,000,000	
21	32.1	32,595	45,987.5	175	258.0	70,372	98,219.0	70,372	98,219.0	1,000,000 to 2,000,000	
5	12.3	14,053	32,850.9	191	469.9	26,172	62,546.2	26,172	62,546.2	2,000,000 to 3,000,000	
		6,834	23,611.9	38	131.0	14,808	51,481.7	14,808	51,481.7	3,000,000 to 4,000,000	
20	92.3	2,931	13,087.1	16	72.2	9,361	42,172.9	9,361	42,172.9	4,000,000 to 5,000,000	
2	11.4	1,871	10,171.5	12	67.5	6,124	33,325.6	6,124	33,325.6	5,000,000 to 6,000,000	
		1,407	8,907.4	30	206.1	4,282	27,553.6	4,282	27,553.6	6,000,000 to 7,000,000	
3	21.1	369	2,739.6	21	151.5	3,098	23,184.5	3,098	23,184.5	7,000,000 to 8,000,000	
		193	1,649.3	2	17.4	2,577	21,876.0	2,577	21,876.0	8,000,000 to 9,000,000	
		234	2,201.2	5	48.8	2,500	23,866.8	2,500	23,866.8	9,000,000 to 10,000,000	
95	12,508.0	882	22,318.4	86	3,506.3	29,709	3,831,861.9	29,709	3,831,861.9	10,000,000 to 100,000,000	
										100,000,000 to 500,000,000	
										500,000,000 & Over	
193	12,695.1	1,632,185	392,134.9	5,381	5,767.3	3,204,372	4,744,050.8	3,204,373	4,744,050.8	Total	

3.6 Advances Classified by Size of Accounts

All Banks

(Million Rupees)						
Size of Account (Rs.)	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	15,036	29.5	148,043	174.0	29,424	40.7
5,000 to 10,000	11,817	87.3	20,566	155.0	12,258	87.9
10,000 to 20,000	470,266	7,352.9	468,205	7,179.1	469,651	7,034.5
20,000 to 25,000	16,928	385.1	26,339	612.2	26,617	610.5
25,000 to 30,000	31,733	894.2	32,091	859.0	50,158	1,377.4
30,000 to 40,000	238,444	8,328.8	212,128	7,300.8	230,564	8,005.8
40,000 to 50,000	137,551	6,004.7	82,065	3,683.1	145,772	6,381.4
50,000 to 60,000	44,459	2,471.7	42,471	2,305.3	57,659	3,125.4
60,000 to 70,000	40,306	2,616.4	49,616	3,247.6	67,585	4,382.3
70,000 to 80,000	37,321	2,785.9	62,488	4,697.9	70,460	5,282.1
80,000 to 90,000	66,454	5,664.9	64,167	5,510.7	84,573	7,218.6
90,000 to 100,000	67,926	6,386.8	68,446	6,543.4	126,812	12,090.7
100,000 to 200,000	983,478	147,498.6	942,829	141,030.9	946,848	141,006.4
200,000 to 300,000	435,392	104,731.7	458,529	110,674.8	448,489	107,591.8
300,000 to 400,000	136,259	46,189.1	117,293	39,969.6	109,302	36,990.9
400,000 to 500,000	68,410	30,364.2	85,208	38,503.9	57,757	25,811.0
500,000 to 600,000	108,759	61,264.2	45,199	24,518.7	55,947	30,315.3
600,000 to 700,000	52,740	34,532.2	75,221	48,165.3	52,456	33,249.1
700,000 to 800,000	28,485	21,440.9	27,398	20,668.2	23,167	17,264.3
800,000 to 900,000	29,594	25,527.7	14,393	12,255.6	19,046	16,357.6
900,000 to 1,000,000	14,012	13,405.8	19,335	18,532.6	17,244	16,573.1
1,000,000 to 2,000,000	70,372	98,219.0	59,859	84,793.4	65,560	92,471.3
2,000,000 to 3,000,000	26,172	62,546.2	21,190	51,431.8	31,130	74,534.2
3,000,000 to 4,000,000	14,808	51,481.7	12,129	42,046.7	12,597	43,105.4
4,000,000 to 5,000,000	9,361	42,172.9	10,219	45,861.2	8,721	39,365.2
5,000,000 to 6,000,000	6,124	33,325.6	6,170	33,658.6	7,524	40,685.2
6,000,000 to 7,000,000	4,282	27,553.6	3,383	21,930.0	4,862	31,478.4
7,000,000 to 8,000,000	3,098	23,184.5	3,015	22,436.9	3,985	29,684.2
8,000,000 to 9,000,000	2,577	21,876.0	2,221	18,934.6	3,117	26,162.3
9,000,000 to 10,000,000	2,500	23,866.8	2,473	23,550.9	2,372	22,668.0
10,000,000 to 100,000,000	29,709	3,831,861.9	27,595	3,662,624.1	31,426	3,531,468.4
100,000,000 to 500,000,000						
500,000,000 & Over						
Total	3,204,373	4,744,050.8	3,210,284	4,503,855.8	3,273,083	4,412,419.5

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		10,798	23.2	21,404	39.9	7,635	14.4
5,000 to 10,000		10,134	75.6	13,714	103.8	7,720	55.4
10,000 to 20,000		22,528	324.7	21,809	328.6	18,123	292.6
20,000 to 25,000		14,428	328.7	23,885	557.2	15,419	352.3
25,000 to 30,000		13,570	378.6	16,891	466.7	13,754	377.2
30,000 to 40,000		32,307	1,134.3	37,685	1,327.6	42,235	1,497.2
40,000 to 50,000		41,056	1,828.7	41,608	1,866.4	51,699	2,326.9
50,000 to 60,000		26,478	1,452.1	36,025	1,960.9	41,560	2,269.5
60,000 to 70,000		25,552	1,656.9	35,449	2,313.2	48,353	3,139.0
70,000 to 80,000		28,554	2,130.8	34,861	2,607.9	53,776	4,037.1
80,000 to 90,000		37,874	3,234.0	45,053	3,841.6	67,076	5,730.3
90,000 to 100,000		44,259	4,192.9	47,128	4,496.3	71,323	6,779.7
100,000 to 200,000		808,624	123,405.2	798,416	120,601.2	759,819	114,682.0
200,000 to 300,000		387,046	93,104.9	382,688	91,943.4	393,445	94,092.8
300,000 to 400,000		106,980	35,767.6	99,350	33,711.6	84,665	28,238.2
400,000 to 500,000		32,265	14,391.7	28,865	12,918.5	29,008	12,763.6
500,000 to 600,000		59,547	34,724.9	18,464	10,081.2	17,021	9,285.9
600,000 to 700,000		17,714	11,297.2	34,887	21,946.1	12,076	7,792.9
700,000 to 800,000		7,653	5,729.4	8,161	6,182.9	5,324	3,991.3
800,000 to 900,000		5,564	4,723.8	5,205	4,431.6	4,304	3,656.0
900,000 to 1,000,000		3,869	3,688.9	5,185	4,952.1	3,822	3,609.5
1,000,000 to 2,000,000		17,043	24,147.9	19,543	28,223.9	17,220	25,066.8
2,000,000 to 3,000,000		6,150	14,559.6	6,147	14,404.7	6,786	16,080.0
3,000,000 to 4,000,000		1,736	5,904.7	2,011	6,867.4	1,393	4,717.0
4,000,000 to 5,000,000		1,178	5,337.7	2,105	9,376.4	1,097	4,892.0
5,000,000 to 6,000,000		714	3,902.2	634	3,450.2	562	3,031.3
6,000,000 to 7,000,000		455	2,949.7	540	3,449.8	633	4,031.6
7,000,000 to 8,000,000		438	3,300.9	288	2,152.6	370	2,772.7
8,000,000 to 9,000,000		269	2,294.1	247	2,100.7	706	5,893.0
9,000,000 to 10,000,000		400	3,778.2	389	3,667.2	369	3,510.8
10,000,000 to 100,000,000		4,565	697,248.2	4,192	684,743.1	5,463	690,682.8
100,000,000 to 500,000,000							
500,000,000 & Over							
Total		1,769,748	1,107,017.5	1,792,829	1,085,114.6	1,782,756	1,065,661.6

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

(Million Rupees)						
Size of Account (Rs.)	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	4,238	6.3	126,637	134.2	21,788	26.3
5,000 to 10,000	1,683	11.7	6,852	51.2	4,478	32.1
10,000 to 20,000	447,738	7,028.1	446,396	6,850.5	451,465	6,741.1
20,000 to 25,000	2,500	56.5	2,454	55.0	11,198	258.2
25,000 to 30,000	18,163	515.5	15,199	392.3	36,404	1,000.2
30,000 to 40,000	206,137	7,194.5	174,442	5,973.3	188,326	6,508.5
40,000 to 50,000	96,495	4,175.9	40,457	1,816.7	94,072	4,054.5
50,000 to 60,000	17,978	1,019.4	6,446	344.5	16,034	852.2
60,000 to 70,000	14,754	959.5	14,166	934.3	19,230	1,243.1
70,000 to 80,000	8,767	655.2	27,627	2,090.0	16,683	1,244.9
80,000 to 90,000	28,567	2,429.9	19,114	1,669.1	17,497	1,488.3
90,000 to 100,000	23,666	2,193.7	21,296	2,045.2	55,489	5,311.0
100,000 to 200,000	174,824	24,089.8	144,399	20,427.9	185,759	26,128.3
200,000 to 300,000	48,319	11,619.3	75,834	18,729.7	55,017	13,492.4
300,000 to 400,000	29,165	10,381.8	17,796	6,206.1	24,515	8,712.4
400,000 to 500,000	36,104	15,955.0	56,302	25,568.2	28,703	13,028.1
500,000 to 600,000	49,211	26,538.7	26,713	14,425.8	38,854	20,990.4
600,000 to 700,000	35,005	23,222.0	40,330	26,216.7	40,379	25,455.6
700,000 to 800,000	20,824	15,705.4	19,235	14,483.8	17,839	13,270.0
800,000 to 900,000	24,030	20,803.9	9,188	7,824.0	14,733	12,693.8
900,000 to 1,000,000	10,142	9,715.9	14,150	13,580.6	13,365	12,910.1
1,000,000 to 2,000,000	53,155	73,820.9	40,136	56,317.2	48,176	67,151.9
2,000,000 to 3,000,000	20,015	47,969.1	15,037	37,012.6	24,338	58,438.5
3,000,000 to 4,000,000	13,056	45,518.2	10,102	35,125.5	11,188	38,334.5
4,000,000 to 5,000,000	8,075	36,348.0	7,990	35,935.4	7,495	33,910.0
5,000,000 to 6,000,000	5,410	29,423.4	5,535	30,203.2	6,878	37,203.1
6,000,000 to 7,000,000	3,822	24,570.7	2,835	18,428.9	4,203	27,269.1
7,000,000 to 8,000,000	2,657	19,860.6	2,724	20,260.9	3,608	26,858.0
8,000,000 to 9,000,000	2,306	19,565.2	1,972	16,817.1	2,409	20,252.9
9,000,000 to 10,000,000	2,097	20,060.8	2,081	19,855.3	2,000	19,128.7
10,000,000 to 100,000,000	25,046	3,099,323.2	23,291	2,940,509.7	25,747	2,785,534.0
100,000,000 to 500,000,000						
500,000,000 & Over						
Total	1,433,949	3,600,738.2	1,416,736	3,380,284.7	1,487,870	3,289,522.3

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000				2	..	1	..
5,000 to	10,000					60	0.4
10,000 to	20,000					63	0.8
20,000 to	25,000						
25,000 to	30,000			1	..		
30,000 to	40,000			1	..	3	0.1
40,000 to	50,000					1	..
50,000 to	60,000	3	0.2			65	3.7
60,000 to	70,000			1	0.1	2	0.1
70,000 to	80,000					1	0.1
80,000 to	90,000	13	1.1				
90,000 to	100,000	1	0.1	22	2.0		
100,000 to	200,000	30	3.5	14	1.8	1,270	196.1
200,000 to	300,000	27	7.5	7	1.7	27	6.6
300,000 to	400,000	114	39.7	147	51.8	122	40.3
400,000 to	500,000	41	17.4	41	17.2	46	19.4
500,000 to	600,000	1	0.6	22	11.6	72	39.0
600,000 to	700,000	21	13.1	4	2.5	1	0.6
700,000 to	800,000	8	6.0	2	1.4	4	3.0
800,000 to	900,000					9	7.9
900,000 to	1,000,000	1	0.9			57	53.5
1,000,000 to	2,000,000	174	250.2	180	252.3	164	252.7
2,000,000 to	3,000,000	7	17.6	6	14.5	6	15.7
3,000,000 to	4,000,000	16	58.8	16	53.8	16	53.9
4,000,000 to	5,000,000	108	487.3	124	549.4	129	563.2
5,000,000 to	6,000,000			1	5.1	84	450.7
6,000,000 to	7,000,000	5	33.1	8	51.3	26	177.7
7,000,000 to	8,000,000	3	23.0	3	23.4	7	53.5
8,000,000 to	9,000,000	2	16.7	2	16.8	2	16.5
9,000,000 to	10,000,000	3	27.8	3	28.3	3	28.6
10,000,000 to	100,000,000	98	35,290.5	112	37,371.4	216	55,251.6
100,000,000 to	500,000,000						
500,000,000 & Over							
Total		676	36,295.1	719	38,456.6	2,457	57,235.7

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,425,304	1,227,353.8	1,534,147	1,387,915.3	1,489,055	1,259,761.1
05.00	56,504	222,844.2	51,751	165,113.3	54,447	151,066.5
10.00	93,563	603,752.8	96,970	379,784.4	85,212	470,205.5
15.00	28,280	396,080.4	7,888	161,563.0	10,618	141,626.7
20.00	841,359	490,626.4	823,331	484,082.6	1,150,136	392,420.2
25.00	183,765	1,013,096.8	107,209	993,187.6	116,374	1,027,925.2
30.00	50,058	168,555.8	69,055	188,714.7	102,019	272,960.9
33.33	69	585.8	70	592.3	69	597.4
35.00	8,275	35,988.0	8,119	39,769.8	3,871	27,664.1
40.00	357,661	114,512.7	355,662	187,712.4	76,623	322,960.1
45.00	1,646	22,439.2	1,923	18,010.3	1,139	12,755.6
50.00	138,651	134,984.7	140,523	161,181.5	175,502	221,042.5
55.00	634	13,344.7	841	13,170.1	710	11,236.1
60.00	1,795	34,969.4	1,970	34,133.3	2,231	26,999.1
65.00	1,242	20,441.9	1,417	29,242.3	1,082	23,007.3
70.00	2,161	26,589.9	836	16,025.4	992	17,778.5
75.00	3,958	144,286.4	3,024	105,994.5	667	9,511.6
80.00	1,283	34,699.2	832	29,524.8	615	5,791.8
85.00	817	15,808.9	643	14,887.7	524	6,281.7
90.00	958	10,650.6	722	12,295.6	339	4,597.5
95.00	6,155	11,511.9	1,408	8,384.1	528	4,984.1
99.99	235	927.4	1,943	72,570.9	330	1,246.1
Total	3,204,373	4,744,050.8	3,210,284	4,503,855.8	3,273,083	4,412,419.5

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	631,439	239,969.5	696,058	273,430.4	649,759	255,478.3
05.00	305	200.7	8	406.1	1,786	755.0
10.00	13,950	215,544.4	10,868	94,302.5	13,725	118,428.0
15.00	251	6,483.7	1,177	8,678.7	2,807	10,619.7
20.00	798,151	216,579.2	797,477	193,386.6	829,790	186,666.8
25.00	118,387	271,772.1	60,159	331,297.4	54,247	368,797.8
30.00	33,108	26,023.9	50,642	37,545.6	77,887	47,768.6
33.33	69	585.8	70	592.3	69	597.4
35.00	1,442	5,613.8	843	3,784.4	866	5,163.5
40.00	40,540	24,822.5	44,569	17,113.6	29,443	14,504.4
45.00	53	1,211.1	50	1,088.3	49	1,094.4
50.00	131,764	94,534.9	130,703	95,729.2	122,129	52,337.0
55.00	33	172.8	31	145.1	31	130.2
60.00	127	2,795.0	132	3,044.9	134	3,179.8
65.00	31	125.2	31	125.2	29	125.2
70.00	5	85.9	4	24.1	3	11.1
75.00	12	130.7	1	3.5	1	3.4
80.00	78	364.3	1	0.7	1	1.0
85.00						
90.00						
95.00						
99.99	3	2.0	5	24,415.9		
Total	1,769,748	1,107,017.5	1,792,829	1,085,114.6	1,782,756	1,065,661.6

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	793,239	961,900.5	837,494	1,092,048.7	837,282	979,283.9
05.00	56,195	221,935.5	51,741	164,105.9	52,661	150,311.5
10.00	79,608	386,598.4	86,095	284,182.8	71,486	351,338.1
15.00	28,023	389,317.6	6,710	152,883.7	7,809	130,461.2
20.00	43,198	274,032.2	25,851	290,679.6	320,342	205,142.3
25.00	65,353	733,125.4	46,944	647,995.0	61,898	629,427.2
30.00	16,950	142,531.9	18,413	151,169.0	24,132	225,192.3
33.33						
35.00	6,833	30,374.2	7,276	35,985.3	3,005	22,500.6
40.00	317,121	89,690.2	311,093	170,598.8	47,180	308,455.7
45.00	1,593	21,228.1	1,873	16,922.0	1,090	11,661.2
50.00	6,887	40,449.7	9,819	65,372.4	53,372	168,625.8
55.00	601	13,171.9	809	13,000.0	678	11,080.9
60.00	1,668	32,174.4	1,838	31,088.4	2,097	23,819.3
65.00	1,211	20,316.6	1,386	29,117.1	1,053	22,882.1
70.00	2,156	26,504.0	832	16,001.3	989	17,767.3
75.00	3,946	144,155.8	3,023	105,991.0	666	9,508.2
80.00	1,205	34,334.9	830	29,451.3	613	5,718.0
85.00	817	15,808.9	642	14,865.6	523	6,259.6
90.00	958	10,650.6	721	12,287.6	338	4,589.5
95.00	6,155	11,511.9	1,408	8,384.1	528	4,984.1
99.99	232	925.5	1,938	48,155.0	128	513.5
Total	1,433,949	3,600,738.2	1,416,736	3,380,284.7	1,487,870	3,289,522.3

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

(Million Rupees)						
Rate of Margin	31 - 12 - 15		30 - 06 - 15		31 - 12 - 14	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	626	25,483.8	595	22,436.3	2,014	24,998.9
05.00	4	708.0	2	601.4		
10.00	5	1,610.0	7	1,299.0	1	439.4
15.00	6	279.1	1	0.6	2	545.8
20.00	10	15.0	3	16.4	4	611.1
25.00	25	8,199.3	106	13,895.2	229	29,700.2
30.00						
33.33						
35.00						
40.00						
45.00						
50.00			1	79.8	1	79.8
55.00			1	25.0	1	25.0
60.00						
65.00						
70.00						
75.00						
80.00			1	72.8	1	72.8
85.00			1	22.1	1	22.1
90.00			1	8.0	1	8.0
95.00						
99.99					202	732.6
Total	676	36,295.1	719	38,456.6	2,457	57,235.7

**All
As on 31st**

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

Interest/Return and Rate of Margin

Banks

December, 2015

(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	
8,627.4	2,633.7	3,886.9	1,766.3	4,612.3	4,781.2	1,440.2	1,184.1	907.0	4,302.9	46.5	316,187.1	00.00
122.9				4.5	60.6	81.2	30.2	142.6	90.2	9.5	9,909.3	01.00*
853.8	..	415.6	0.1	0.1	328.1	669.0	184.9	48.8	590.8	36.0	18,054.2	02.00*
2,165.6	2,055.7	1,274.1	788.8	3.3	10,320.7	98.4	253.0	130.8	200.4	16.6	86,697.8	03.00*
3,482.7	2,179.2	1,643.8	2,225.0	123.2	8,619.4	585.7	579.0	497.1	851.3	3.4	183,657.3	04.00*
4,530.1	541.1	1,004.3	3,048.0	3,118.2	7,388.5	3,357.5	468.5	568.2	485.2	12.0	206,913.1	05.00*
615.3	404.2	2,850.3	1,219.2	2,917.3	13,714.8	9,273.4	2,852.2	1,042.8	658.2		152,455.9	06.00*
10,884.5	1,436.4	8,734.3	1,695.4	6,188.7	81,961.3	8,126.6	6,285.6	2,816.3	1,116.6	97.4	865,791.5	07.00*
12,128.3	1,848.2	7,391.6	4,464.9	6,363.9	6,192.4	1,828.0	1,872.0	1,260.4	666.9	151.0	945,170.3	08.00*
11,035.6	1,023.6	1,707.4	1,539.6	646.5	3,019.8	4,988.9	1,017.8	1,152.8	981.8	394.6	507,722.5	09.00*
20,635.1	259.8	1,306.2	1,707.7	1,201.4	2,150.2	2,646.4	402.5	565.9	895.6	34.7	386,322.6	10.00*
250.6	1.6	14.9	4.6	1.4	0.2				68.4	1.5	12,719.6	10.25
696.4	135.2	215.7	89.9	167.7	136.4	195.5	78.7	315.2	55.4	10.1	24,998.8	10.50
679.2	4.0	8.4	21.3	1.6		0.4	0.4	4.0	8.2		26,368.5	10.75
9,353.3	160.1	612.1	907.2	468.2	4,651.7	372.0	198.0	288.3	287.0	53.7	123,523.6	11.00
2,741.0	2.5	3.9	9.8	2.0	0.5						25,063.8	11.25
428.3	35.0	24.2	74.5	43.3	70.7	53.1	86.2	24.6	2.6	0.7	26,965.5	11.50
1,127.1	6.1	5.8	0.1	95.7	247.4	5.3			0.5		8,806.9	11.75
3,459.9	124.7	2,800.5	188.3	138.5	282.8	74.0	147.6	139.1	157.9		147,136.4	12.00
359.9	1.7	4.1		1.4						0.9	28,043.6	12.25
131.5	13.0	3.3		0.4	0.8	21.1	0.9	3.0	2.8	..	25,418.3	12.50
1,401.7	2.3	5.3	1.4	1.2							13,023.0	12.75
1,512.3	26.8	117.7	210.4	25.9	95.7	53.9	27.8	542.8	3.4		47,962.3	13.00
58.3	13.4	1.0						6.3			5,268.8	13.25
121.7	57.5	0.2	1.0							0.7	59,096.7	13.50
86.8	2.0	0.4		2.1	3.5						2,020.3	13.75
3,564.0	112.9	498.0	29.6	45.7	91.7	484.5	83.4	90.8	1.5	32.7	51,572.7	14.00
157.8	0.4			10.0							57,874.8	14.25
1,681.9	7.7	19.0		4.2		0.4	0.2				4,344.9	14.50
145.1				5.6							1,423.6	14.75
2,363.8	78.1	62.5	23.9	140.2	28.0	62.0	19.4	20.1	34.5	1.9	39,481.8	15.00
479.2											2,810.9	15.25
23,116.9	44.1				1.4			9.5		2.2	64,320.4	15.50
7.4				0.5							5,308.5	15.75
3,113.3	10.6	15.9	101.6	9.7	3.0	146.9	0.5	1.8	6.2		59,065.6	16.00
3.2	0.3							0.4			644.8	16.25
71.5	9.3	9.2	10.3	3.7	0.3						2,815.0	16.50
6.7								0.1			553.3	16.75
342.9	0.9	243.0	1.8		2.8	1.8			8.0		21,953.0	17.00
11.4								3.1			2,165.9	17.25
94.1	36.7		0.2	0.2					2.5		2,067.0	17.50
55.5							0.4	0.3	0.8		373.9	17.75
209.5	2.2	18.7	0.5	137.3	55.0	123.4	0.5	2.9	18.3		39,599.5	18.00
8.7											402.8	18.25
14.8						0.3					565.5	18.50
22.9											417.7	18.75
359.7	9.5	2.1	29.3	90.7	76.8	9.5	33.9	37.6	13.0	21.3	62,236.9	19.00
30.0											144.0	19.25
4.9											968.5	19.50
1.7				1.8							49.6	19.75
1,628.3	64.0	69.2	281.2	11.4	0.7		1.3	28.0	1.2		67,592.4	20.00 & above
134,984.7	13,344.7	34,969.4	20,441.9	26,589.9	144,286.4	34,699.2	15,808.9	10,650.6	11,511.9	927.4	4,744,050.8	Total

Overall weighted Average Rate of Interest/Return = 8.41

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 30th June, 2015

(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	29,572	7,355.3	-	-	-	-	29,572	7,355.3
5.00	22	50.5	-	-	-	-	22	50.5
10.00	1,474	6,406.5	-	-	-	-	1,474	6,406.5
15.00	1	0.5	-	-	-	-	1	0.5
20.00	16,725	4,711.7	-	-	-	-	16,725	4,711.7
25.00	23,348	4,777.1	-	-	-	-	23,348	4,777.1
30.00	28,981	5,778.4	2,821.0	802.6	-	-	31,802	6,581.0
40.00	7,996	1,558.4	-	-	-	-	7,996	1,558.4
50.00	72,554	14,388.7	-	-	-	-	72,554	14,388.7
Total	180,673	45,027.1	2,821	803	-	-	183,494	45,829.7
W.A		27.39		30.00		-		27.43
Securities, Shares and Other Financial Instruments - To Stock Exchange								
0.00	39	11,573.0	76	1,048.5	-	-	115	12,621.5
5.00	-	-	577	1,818.4	-	-	577	1,818.4
10.00	1	50.0	40	3,413.3	-	-	41	3,463.3
15.00	-	-	47	590.7	-	-	47	590.7
20.00	5	34,722.8	29	494.1	-	-	34	35,216.8
25.00	4	217.0	35	1,819.0	-	-	39	2,035.9
30.00	-	-	40	1,910.2	-	-	40	1,910.2
35.00	-	-	4	1,184.4	-	-	4	1,184.4
40.00	1	12.2	283	1,209.0	-	-	284	1,221.1
45.00	-	-	9	1,460.3	-	-	9	1,460.3
50.00	3	994.9	10	3,801.7	-	-	13	4,796.6
55.00	-	-	3	174.4	-	-	3	174.4
60.00	-	-	2	77.6	-	-	2	77.6
65.00	-	-	1	6.8	-	-	1	6.8
70.00	-	-	1	115.0	-	-	1	115.0
75.00	-	-	2	9.4	-	-	2	9.4
80.00	-	-	1	19.6	-	-	1	19.6
85.00	-	-	1	39.1	-	-	1	39.1
90.00	-	-	2	377.3	-	-	2	377.3
Total	53	47,569.9	1,163	19,568.8	-	-	1,216	67,138.4
W.A		15.78		29.26		-		19.71
Securities, Shares and Other Financial Instruments - To Others								
0.00	1,031	2,170.8	48	10,394.9	-	-	1,079	12,566
5.00	-	-	169	1,057.1	-	-	169	1,057
10.00	168	85,557.0	168	1,731.6	-	-	336	87,289
15.00	5	34.8	20	14.5	-	-	25	49
20.00	4	2.5	114	25,875.5	-	-	118	25,878
25.00	9	5,818.8	76	3,993.5	-	-	85	9,812
30.00	12	2,421.8	78	2,340.3	-	-	90	4,762
35.00	7	197.0	2	310.9	-	-	9	508
40.00	1	0.6	235	3,723.1	-	-	236	3,724
45.00	-	-	9	1,254.2	-	-	9	1,254
50.00	9	725.1	36	876.7	-	-	45	1,602
55.00	-	-	10	25.6	-	-	10	26
60.00	-	-	9	4,216.3	-	-	9	4,216
65.00	-	-	1	2.8	-	-	1	3
70.00	-	-	18	4,179.1	-	-	18	4,179
75.00	-	-	17	1,101.1	-	-	17	1,101
80.00	-	-	24	175.7	-	-	24	176
85.00	-	-	4	231.4	-	-	4	231
90.00	-	-	8	856.9	-	-	8	857
95.00	-	-	8	41.6	-	-	8	42
99.99	-	-	2	9.9	-	-	2	10
Total	1,246	96,928.4	1,056	62,412.7	-	-	2,302	159,341.0
W.A		11.53		27.49		-		17.78

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 30th June, 2015

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Merchandise - Food Items								
0.00	1,020	3,468.4	834	54,102.2	-	-	1,854	57,570.6
5.00	-	-	2,076	54,504.3	-	-	2,076	54,504.3
10.00	117	40,861.9	726	24,404.0	-	-	843	65,265.8
15.00	33	276.4	809	29,617.4	-	-	842	29,893.8
20.00	171	1,250.0	423	21,996.1	-	-	594	23,246.1
25.00	1,189	31,694.3	2,504	86,383.0	-	-	3,693	118,077.3
30.00	42	3,812.6	954	10,549.4	-	-	996	14,362.0
35.00	45	75.8	202	1,559.7	-	-	247	1,635.5
40.00	457	2,339.1	368	7,846.2	-	-	825	10,185.3
45.00	-	-	29	707.4	-	-	29	707.4
50.00	1,660	5,852.4	634	3,219.5	-	-	2,294	9,071.9
55.00	-	-	4	10.1	-	-	4	10.1
60.00	12	415.3	47	683.0	-	-	59	1,098.3
65.00	-	-	77	1,231.5	-	-	77	1,231.5
70.00	-	-	99	3,572.3	-	-	99	3,572.3
75.00	-	-	305	6,758.5	-	-	305	6,758.5
80.00	-	-	123	3,629.9	-	-	123	3,629.9
85.00	-	-	20	1,367.9	-	-	20	1,367.9
90.00	-	-	64	1,538.3	-	-	64	1,538.3
95.00	-	-	23	442.4	-	-	23	442.4
99.99	-	-	6	8.5	-	-	6	8.5
Total	4,746	90,046.2	10,327	314,131.6	-	-	15,073	404,177.7
W.A		19.53		18.80				18.96
Merchandise - Raw Material								
0.00	965	6,800.8	1,581	64,223.2	7	1,278.4	2,553	72,302.4
5.00	-	-	902	16,756.5	-	-	902	16,756.5
10.00	190	22,599.7	1,446	42,676.0	-	-	1,636	65,275.7
15.00	4	3,053.6	587	35,732.3	-	-	591	38,785.9
20.00	185	4,507.0	1,517	27,638.1	-	-	1,702	32,145.1
25.00	12,168	50,411.6	2,801	102,321.8	2	94.2	14,971	152,827.5
30.00	23	154.2	510	12,484.6	-	-	533	12,638.8
35.00	7	16.6	127	2,004.4	-	-	134	2,021.0
40.00	9	629.0	526	18,277.6	-	-	535	18,906.6
45.00	-	-	31	816.8	-	-	31	816.8
50.00	361	4,396.9	445	3,013.5	-	-	806	7,410.4
55.00	-	-	31	624.7	-	-	31	624.7
60.00	5	76.2	183	7,537.3	-	-	188	7,613.5
65.00	-	-	78	2,504.5	-	-	78	2,504.5
70.00	-	-	67	854.6	-	-	67	854.6
75.00	-	-	226	13,079.7	-	-	226	13,079.7
80.00	-	-	77	3,645.2	-	-	77	3,645.2
85.00	-	-	30	1,363.2	-	-	30	1,363.2
90.00	-	-	55	1,415.2	-	-	55	1,415.2
95.00	-	-	29	1,078.0	-	-	29	1,078.0
99.99	-	-	40	303.1	-	-	40	303.1
Total	13,917	92,645.6	11,289	358,350.3	9	1,372.6	25,215	452,368.4
W.A		20.26		21.98				21.57

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 30th June, 2015

(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	873	4,003.4	2,314	74,841.4	23	1,757.9	3,210	80,602.7
5.00	2	11.8	1,375	22,662.7	4	708.0	1,381	23,382.5
10.00	335	26,302.1	1,170	35,537.0	3	1,207.5	1,508	63,046.6
15.00	14	677.7	502	49,486.7	6	279.1	522	50,443.5
20.00	301	12,192.6	1,385	26,991.4	-	-	1,686	39,184.1
25.00	345	20,576.2	4,281	114,272.2	10	2,344.8	4,636	137,193.2
30.00	30	1,319.2	840	15,025.2	-	-	870	16,344.4
33.33	6	36.9	-	-	-	-	6	36.9
35.00	17	175.2	170	3,153.8	-	-	187	3,329.0
40.00	23	1,200.8	339	12,200.8	-	-	362	13,401.6
45.00	-	-	256	9,856.8	-	-	256	9,856.8
50.00	591	11,502.0	633	5,691.9	-	-	1,224	17,193.9
55.00	-	-	30	4,331.0	-	-	30	4,331.0
60.00	5	77.5	191	6,192.5	-	-	196	6,270.0
65.00	-	-	257	3,589.3	-	-	257	3,589.3
70.00	-	-	221	6,349.6	-	-	221	6,349.6
75.00	-	-	758	32,296.7	-	-	758	32,296.7
80.00	-	-	86	4,080.4	-	-	86	4,080.4
85.00	-	-	135	8,625.3	-	-	135	8,625.3
90.00	-	-	165	2,285.8	-	-	165	2,285.8
95.00	-	-	60	830.5	-	-	60	830.5
99.99	-	-	40	292.5	-	-	40	292.5
Total	2,542	78,075.4	15,208	438,593.5	46	6,297.3	17,796	522,966.3
W.A		21.85		26.15		12.45		25.34
Fixed Assets Including Machinery								
0.00	71,102	38,825.1	1,409	59,829.9	2	17.5	72,513	98,672.5
5.00	-	-	434	26,627.9	-	-	434	26,627.9
10.00	287	19,623.1	3,464	42,324.7	2	402.5	3,753	62,350.4
15.00	21	1,292.3	4,336	73,027.2	-	-	4,357	74,319.5
20.00	44	2,942.1	2,126	51,924.0	-	-	2,170	54,866.1
25.00	5,310	64,334.9	18,377	196,268.1	4	1,294.6	23,691	261,897.6
30.00	45	3,308.3	608	16,078.4	-	-	653	19,386.7
33.33	2	-	-	-	-	-	2	-
35.00	12	472.3	56	6,396.5	-	-	68	6,868.8
40.00	39	7,198.9	339	11,291.1	-	-	378	18,490.0
45.00	1	122.7	89	2,459.5	-	-	90	2,582.2
50.00	295	22,950.3	275	7,122.9	-	-	570	30,073.3
55.00	-	-	49	2,631.8	-	-	49	2,631.8
60.00	53	1,487.5	143	2,906.5	-	-	196	4,394.0
65.00	-	-	108	6,796.9	-	-	108	6,796.9
70.00	-	-	106	1,206.6	-	-	106	1,206.6
75.00	-	-	818	24,921.0	-	-	818	24,921.0
80.00	-	-	82	13,173.4	-	-	82	13,173.4
85.00	-	-	213	520.5	-	-	213	520.5
90.00	-	-	210	529.5	-	-	210	529.5
95.00	-	-	207	2,888.2	-	-	207	2,888.2
99.99	-	-	16	47.5	-	-	16	47.5
Total	77,211	162,557.5	33,465	548,972.1	8	1,714.6	110,684	713,244.4
W.A		21.71		24.34		21.22		23.73

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 30th June, 2015

(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	3,349	3,778.3	292	1,760.0	30	805.5	3,671	6,343.7
5.00	1	1.5	24	626.3	-	-	25	627.8
10.00	33	1,944.0	65	1,003.6	-	-	98	2,947.7
15.00	32	729.7	250	830.7	-	-	282	1,560.4
20.00	210	2,047.5	364	3,576.2	-	-	574	5,623.6
25.00	2,720	14,004.4	664	12,036.8	-	-	3,384	26,041.1
30.00	121	1,680.5	244	3,958.1	-	-	365	5,638.5
33.33	29	284.8	-	-	-	-	29	284.8
35.00	612	3,202.8	104	1,210.5	-	-	716	4,413.3
40.00	63	3,263.5	580	2,728.0	-	-	643	5,991.5
45.00	-	-	133	1,282.8	-	-	133	1,282.8
50.00	6,776	9,952.0	761	2,741.6	-	-	7,537	12,693.6
55.00	-	-	72	1,220.3	-	-	72	1,220.3
60.00	28	463.2	289	2,069.9	-	-	317	2,533.1
65.00	-	-	164	498.8	-	-	164	498.8
70.00	-	-	199	743.2	-	-	199	743.2
75.00	-	-	199	514.7	-	-	199	514.7
80.00	-	-	67	330.9	-	-	67	330.9
85.00	-	-	78	515.0	-	-	78	515.0
90.00	-	-	81	108.0	-	-	81	108.0
95.00	-	-	11	10.6	-	-	11	10.6
99.99	-	-	7	2.9	-	-	7	2.9
Total	13,974	41,352.2	4,648	37,768.9	30	806	18,652	79,926.3
W.A		30.21		33.33		-		31.38
Real Estate - Building								
0.00	2,135	3,645.3	7,035	31,480.8	5	8.6	9,175	35,134.7
5.00	58	60.5	5,031	7,109.8	-	-	5,089	7,170.3
10.00	7	1,351.8	7,847	110,225.0	-	-	7,854	111,576.8
15.00	8	34.9	5,073	25,826.4	-	-	5,081	25,861.2
20.00	130	4,301.0	24,984	92,688.3	10	15.0	25,124	97,004.3
25.00	2,115	12,365.9	6,228	39,572.7	-	-	8,343	51,938.6
30.00	135	1,726.5	2,393	31,892.6	-	-	2,528	33,619.1
35.00	124	156.4	260	4,374.2	-	-	384	4,530.6
40.00	188	667.1	1,633	14,198.1	-	-	1,821	14,865.2
45.00	-	-	238	1,942.9	-	-	238	1,942.9
50.00	2,697	8,971.1	1,617	8,147.8	-	-	4,314	17,118.9
55.00	12	100.4	185	3,153.4	-	-	197	3,253.8
60.00	-	-	277	5,975.2	-	-	277	5,975.2
65.00	-	-	164	3,507.4	-	-	164	3,507.4
70.00	-	-	976	4,992.8	-	-	976	4,992.8
75.00	-	-	273	7,835.9	-	-	273	7,835.9
80.00	77	363.9	470	3,592.4	-	-	547	3,956.4
85.00	-	-	163	1,773.0	-	-	163	1,773.0
90.00	-	-	200	2,265.1	-	-	200	2,265.1
95.00	-	-	230	2,356.6	-	-	230	2,356.6
99.99	-	-	85	183.4	-	-	85	183.4
Total	7,686	33,744.8	65,362	403,093.8	15	23.6	73,063	436,862.2
W.A		28.94		22.63		12.71		23.12

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 30th June, 2015

AS ON 30 June, 2015								(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	35	135.5	546	3,068.6	-	-	581	3,204.1
5.00	7	53.5	112	809.9	-	-	119	863.4
10.00	6,382	6,096.0	986	3,059.8	-	-	7,368	9,155.9
15.00	9	16.5	54	499.3	-	-	63	515.8
20.00	49	201.8	225	2,750.6	-	-	274	2,952.4
25.00	1,199	31,985.6	88	1,105.3	-	-	1,287	33,090.9
30.00	21	106.9	85	452.0	-	-	106	558.9
35.00	6	59.1	31	102.9	-	-	37	162.0
40.00	25	125.9	41	377.2	-	-	66	503.1
45.00	-	-	3	2.4	-	-	3	2.4
50.00	702	722.2	51	183.0	-	-	753	905.2
55.00	-	-	2	2.4	-	-	2	2.4
60.00	-	-	11	25.4	-	-	11	25.4
65.00	-	-	14	40.8	-	-	14	40.8
70.00	-	-	6	7.2	-	-	6	7.2
75.00	-	-	208	563.1	-	-	208	563.1
80.00	-	-	12	70.8	-	-	12	70.8
90.00	-	-	17	248.3	-	-	17	248.3
95.00	-	-	15	44.3	-	-	15	44.3
99.99	-	-	18	71.2	-	-	18	71.2
Total W.A	8,435	39,503.0	2,525	13,484.5	-	-	10,960	52,987.6
		23.08		18.74				21.97
Insurance Policies								
0.00	2,300	442	159	2,118.0	-	-	2,459	2,560.2
5.00	-	-	202	2,324.8	-	-	202	2,324.8
10.00	47	5.2	320	2,042.9	-	-	367	2,048.2
15.00	-	-	105	110.6	-	-	105	110.6
20.00	-	-	273	230.0	-	-	273	230.0
25.00	4	18	124	862.9	-	-	128	880.4
30.00	91	77	196	201.7	-	-	287	278.8
35.00	-	-	96	83.3	-	-	96	83.3
40.00	-	-	232	2,691.7	-	-	232	2,691.7
45.00	-	-	65	65.9	-	-	65	65.9
50.00	6	10	121	218.9	-	-	127	228.6
55.00	-	-	53	138.5	-	-	53	138.5
60.00	-	-	53	27.2	-	-	53	27.2
65.00	-	-	56	245.4	-	-	56	245.4
70.00	-	-	46	12.0	-	-	46	12.0
75.00	-	-	42	150.7	-	-	42	150.7
80.00	-	-	39	14.7	-	-	39	14.7
85.00	-	-	22	30.4	-	-	22	30.4
90.00	-	-	27	3.6	-	-	27	3.6
95.00	-	-	14	1.4	-	-	14	1.4
99.99	-	-	16	1.3	-	-	16	1.3
Total W.A	2,448	551.7	2,261	11,575.9	-	-	4,709	12,127.7
		5.96		20.05				19.41

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 30th June, 2015

(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	22,643	11,026.2	311,750	453,458.7	140	549.8	334,533	465,034.7
5.00	213	21.8	45,293	87,637.8	-	-	45,506	87,659.6
10.00	4,903	4,727.9	63,376	120,180.3	-	-	68,279	124,908.2
15.00	118	347.8	16,240	173,582.0	-	-	16,358	173,929.7
20.00	20,652	16,879.8	11,758	19,867.9	-	-	32,410	36,747.7
25.00	69,939	35,181.9	30,175	174,490.1	9	4,465.7	100,123	214,137.7
30.00	2,336	2,943.0	8,181	46,836.8	-	-	10,517	49,779.8
35.00	565	44.4	5,781	9,993.6	-	-	6,346	10,038.0
40.00	31,557	6,380.4	312,545	15,147.4	-	-	344,102	21,527.8
45.00	-	-	731	1,379.2	-	-	731	1,379.2
50.00	46,072	12,628.4	2,304	5,432.2	-	-	48,376	18,060.6
55.00	-	-	162	859.9	-	-	162	859.9
60.00	-	-	463	2,463.4	-	-	463	2,463.4
65.00	-	-	291	1,892.5	-	-	291	1,892.5
70.00	-	-	417	4,471.5	-	-	417	4,471.5
75.00	11	127.2	1,098	56,925.0	-	-	1,109	57,052.2
80.00	-	-	224	5,601.9	-	-	224	5,601.9
85.00	-	-	151	1,343.0	-	-	151	1,343.0
90.00	-	-	129	1,022.5	-	-	129	1,022.5
95.00	-	-	5,558	3,818.2	-	-	5,558	3,818.2
99.99	3	2.0	2	5.2	-	-	5	7.2
Total	199,012	90,310.8	816,629	1,186,409.1	149	5,015.5	1,015,790	1,281,735.3
W.A		24.98		14.85		22.26		15.59
Advances Secured by Guarantee (s)								
0.00	287,046	108,802.7	147,218	165,514.2	409	21,063.2	434,673	295,380.1
Total	287,046	108,802.7	147,218	165,514.2	409	21,063.2	434,673	295,380.1
W.A		(0.00)		(0.00)		(0.00)		(0.00)
Unsecured Advances								
0.00	94,754	20,461.2	320,097	40,060.0	10	2.9	414,861	60,524.1
Total	94,754	20,461.2	320,097	40,060.0	10	2.9	414,861	60,524.1
W.A		(0.00)		(0.00)		(0.00)		(0.00)
Grand Total	893,743	947,576.5	1,434,069	3,600,738.0	676	36,295.2	2,328,488	4,584,609.7
W.A		18.33		19.28		6.31		18.98

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

Totals may differ due to rounding