

**Scheduled Bank's
Advances**

3.1 Advances Classified by Securities

All Banks

Security	(Million Rupees)					
	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	269,393	69,327.1	227,460	69,850.9	183,494	45,829.6
II. Securities , Shares and Other Financial Instruments:	3,106	182,340.4	4,701	312,031.4	3,518	226,479.5
A. Quoted on the Stock Exchange:	2,575	143,503.9	4,100	163,624.7	2,905	98,599.3
1. To Stock Brokers and Dealers:	750	27,986.1	2,290	23,020.9	1,140	28,017.8
(a) Government and Other Trustee Securities	397	7,646.7	1,147	2,567.4	379	14,404.2
(b) Shares and Debentures	292	19,994.3	1,084	20,183.2	689	13,309.8
(c) Participation Term Certificates					10	9.8
(d) Others	61	345.1	59	270.2	62	294.1
2. To Others:	1,825	115,517.8	1,810	140,603.8	1,765	70,581.5
(a) Government and Other Trustee Securities	253	93,862.3	235	121,789.8	233	50,807.9
(b) Shares and Debentures	1,394	20,843.3	1,436	16,098.7	1,300	15,045.7
(c) Participation Term Certificates						
(d) Others	178	812.2	139	2,715.4	232	4,727.9
B. Unquoted on the Stock Exchange:	531	38,836.5	601	148,406.7	613	127,880.2
1. To Stock Brokers and Dealers:	164	4,554.9	75	101,351.3	76	39,120.6
(a) Government and Other Trustee Securities	11	2,377.2	18	92,203.0	14	37,777.4
(b) Shares and Debentures	141	2,015.4	22	1,602.3	23	1,146.8
(c) Participation Term Certificates	1	7.2	1	7.2	1	4.8
(d) Others	11	155.0	34	7,538.8	38	191.6
2. To Others:	367	34,281.6	526	47,055.4	537	88,759.5
(a) Government and Other Trustee Securities	276	29,447.8	348	38,094.3	393	30,445.0
(b) Shares and Debentures	9	1,882.2	9	1,169.0	7	1,141.8
(c) Participation Term Certificates						
(d) Others	82	2,951.7	169	7,792.1	137	57,172.8
III. Merchandise	82,474	1,518,628.3	77,836	1,404,067.4	58,113	1,379,768.5
A. Food Item:	17,823	464,359.7	15,186	403,076.5	15,079	404,202.5
1. Wheat	2,086	123,359.1	2,033	104,798.4	2,654	123,032.5
2. Rice and Paddy	4,654	75,400.0	6,417	71,353.8	5,755	87,637.9
3. Other Grain & Pulses:	798	8,405.8	926	11,772.8	811	12,563.2
(a) Indigenous	630	5,043.4	720	5,893.4	618	6,297.7
(b) Imported	168	3,362.5	206	5,879.4	193	6,265.5
4. Edible Oil:	804	31,049.0	729	30,774.4	766	30,515.2
(a) Indigenous	635	22,340.2	568	21,295.9	580	20,096.8
(b) Imported	169	8,708.8	161	9,478.6	186	10,418.4
5. Sugar:	1,927	105,697.6	1,980	117,537.1	1,779	97,241.7
(a) Indigenous	1,540	102,451.3	1,576	108,534.4	1,643	93,191.7
(b) Imported	387	3,246.3	404	9,002.7	136	4,050.1
6. Kariana and Spices	1,764	2,035.4	1,451	2,098.8	1,529	3,229.5
7. Fish and Fish Preparations	159	1,813.6	80	1,690.6	151	1,025.6
8. Other Food Item:	5,631	116,599.2	1,570	63,050.6	1,634	48,956.8
(a) Indigenous	5,115	113,974.9	1,220	61,345.2	986	42,780.7
(b) Imported	516	2,624.3	350	1,705.4	648	6,176.2
B. Raw Material:	25,570	388,040.5	33,911	422,351.1	25,225	452,512.1
1. Cotton Raw:	15,827	123,717.8	21,170	107,550.0	15,741	121,354.0
(a) Indigenous	15,712	117,479.7	20,793	97,104.8	15,442	110,394.8
(b) Imported	115	6,238.1	377	10,445.2	299	10,959.2
2. Synthetic Fibers:	902	16,151.6	436	21,053.1	677	15,930.0
(a) Indigenous	833	14,472.9	187	16,900.8	635	12,701.3
(b) Imported	69	1,678.7	249	4,152.2	42	3,228.7
3. Fertilizer:	1,643	60,492.4	2,103	79,528.3	1,474	66,172.9
(a) Indigenous	1,264	47,195.9	1,597	61,432.4	1,251	47,909.6
(b) Imported	379	13,296.5	506	18,095.9	223	18,263.4

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	748	43,741.8	2,697	58,913.7	1,267	83,359.5
(a) Indigenous	710	32,353.9	2,553	48,946.5	1,097	63,112.7
(b) Imported	38	11,387.9	144	9,967.1	170	20,246.8
5. Iron & Steel:	1,916	64,146.5	1,789	67,299.5	1,841	85,743.7
(a) Indigenous	1,256	36,887.6	1,006	37,762.7	1,036	62,583.1
(b) Imported	660	27,258.8	783	29,536.8	805	23,160.7
6. Wool & Goat Hair	87	989.3	51	1,046.7	32	897.0
7. Hides & Skins	265	3,771.5	359	6,490.6	350	5,815.1
8. Oil Seeds	920	8,534.0	1,806	14,767.4	1,044	11,372.5
9. Pesticides & Insecticides:	371	6,051.8	455	5,218.1	331	2,222.3
(a) Indigenous	299	5,934.9	381	5,019.0	245	1,862.4
(b) Imported	72	116.9	74	199.1	86	359.9
10. Other Raw Material:	2,891	60,443.8	3,045	60,483.9	2,468	59,645.3
(a) Indigenous	2,513	57,520.1	2,499	52,760.0	1,871	52,694.5
(b) Imported	378	2,923.7	546	7,723.9	597	6,950.8
C. Finished/Manufactured Goods:	39,081	666,228.1	28,739	578,639.8	17,809	523,054.0
1. Cotton Textiles:	4,417	126,732.3	4,100	107,977.3	3,119	109,023.7
(a) Indigenous	3,671	118,882.9	3,835	96,314.9	2,401	102,198.2
(b) Imported	746	7,849.4	265	11,662.4	718	6,825.5
2. Cotton Yarn:	2,505	67,872.0	2,473	60,548.7	924	54,185.7
(a) Indigenous	1,989	62,869.5	2,381	53,763.6	857	50,987.7
(b) Imported	516	5,002.5	92	6,785.1	67	3,198.0
3. Other Textiles:	12,322	102,006.8	2,793	87,027.1	2,101	89,018.4
(a) Indigenous	11,954	90,025.9	2,369	74,027.5	1,951	82,160.3
(b) Imported	368	11,980.9	424	12,999.6	150	6,858.1
4. Machinery:	1,453	21,335.4	2,470	32,365.5	1,260	23,912.3
(a) Indigenous	853	8,724.5	1,908	15,384.0	809	8,994.9
(b) Imported	600	12,610.9	562	16,981.5	451	14,917.5
5. Handloom Products	13	84.7	11	17.7	18	2,287.7
6. Carpet & Rugs	161	9,843.6	217	10,235.4	341	2,889.2
7. Readymade Garments	3,858	30,087.4	2,747	34,305.1	792	19,657.4
8. Cement and Cement Products:	460	35,258.0	489	37,177.0	1,694	53,619.4
(a) Indigenous	448	33,732.6	475	35,396.3	1,680	51,464.4
(b) Imported	12	1,525.3	14	1,780.7	14	2,155.0
9. Sport Goods	119	3,605.2	203	3,831.3	165	3,528.8
10. Surgical Instruments	235	3,114.9	192	2,659.6	189	3,126.3
11. Chemicals and Dyes	1,205	27,829.7	1,791	36,223.8	1,324	29,638.0
12. Other Finished Goods:	12,333	238,458.2	11,253	166,271.2	5,882	132,167.1
(a) Indigenous	10,935	216,627.4	9,200	150,123.8	4,112	113,569.0
(b) Imported	1,398	21,830.8	2,053	16,147.4	1,770	18,598.0
IV. Fixed Assets Including Machinery	113,697	1,038,532.0	127,253	899,593.8	111,628	716,287.9
V. Real Estate:	794,753	741,137.4	820,927	626,710.6	850,629	655,310.6
(a) Land	721,827	253,339.6	746,661	221,217.9	776,090	213,570.4
(b) Buildings:	72,926	487,797.8	74,266	405,492.7	74,539	441,740.2
1. Residential	54,988	163,653.6	49,702	171,792.6	47,816	163,026.7
2. Non-Residential	17,938	324,144.2	24,564	233,700.0	26,723	278,713.5
VI. Fixed Deposits and Insurance Policies:	11,949	95,459.2	11,033	90,794.4	15,682	65,130.1
(a) Bank Deposits	6,524	71,504.5	5,933	66,640.0	10,967	52,995.0
(b) Insurance Policies	5,425	23,954.7	5,100	24,154.4	4,715	12,135.1
VII. Others:	2,114,405	1,757,805.8	2,099,777	1,675,143.6	1,981,296	1,648,232.6
(a) Other Secured Advances	1,134,856	1,307,528.2	1,029,527	1,170,170.4	1,045,542	1,286,884.7
(b) Advances Secured by Guarantee(s)	432,219	380,166.7	582,855	437,812.4	492,662	303,799.4
(c) Unsecured Advances	547,330	70,111.0	487,395	67,160.8	443,092	57,548.4
Total	3,389,777	5,403,230.2	3,368,987	5,078,192.0	3,204,360	4,737,038.9

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

Security	(Million Rupees)					
	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	265,258	68,070.6	223,872	68,811.8	180,673	45,027.1
II. Securities , Shares and Other Financial Instruments:	1,374	63,433.1	3,001	201,078.2	1,299	144,498.1
A. Quoted on the Stock Exchange:	1,275	50,988.9	2,954	84,395.3	1,278	42,208.4
1. To Stock Brokers and Dealers:	82	7,969.8	1,627	4,874.2	40	12,472.9
(a) Government and Other Trustee Securities	59	6,201.0	813	1,081.5	28	11,963.3
(b) Shares and Debentures	22	1,669.7	813	3,693.1	10	508.8
(c) Participation Term Certificates					2	0.7
(d) Others	1	99.1	1	99.5		
2. To Others:	1,193	43,019.1	1,327	79,521.1	1,238	29,735.6
(a) Government and Other Trustee Securities	154	40,644.1	173	77,175.2	187	25,121.2
(b) Shares and Debentures	1,039	2,375.0	1,154	2,345.9	1,050	3,226.3
(c) Participation Term Certificates						
(d) Others					1	1,388.0
B. Unquoted on the Stock Exchange:	99	12,444.2	47	116,682.9	21	102,289.7
1. To Stock Brokers and Dealers:	64	1,267.2	15	97,876.8	13	35,096.8
(a) Government and Other Trustee Securities			3	89,352.7	2	34,462.5
(b) Shares and Debentures	64	1,267.2	11	1,079.6	11	634.4
(c) Participation Term Certificates						
(d) Others			1	7,444.5		
2. To Others:	35	11,177.0	32	18,806.1	8	67,192.8
(a) Government and Other Trustee Securities	3	6,926.1	4	11,015.3	3	10,026.5
(b) Shares and Debentures	3	1,477.8	3	1,136.9	3	1,052.1
(c) Participation Term Certificates						
(d) Others	29	2,773.1	25	6,653.9	2	56,114.3
III. Merchandise	29,336	346,357.9	32,499	236,196.0	21,205	260,767.0
A. Food Item:	7,124	146,894.0	6,177	72,654.2	4,746	90,046.2
1. Wheat	216	54,465.0	75	19,733.2	129	14,323.9
2. Rice and Paddy	2,148	18,280.1	3,974	20,846.6	2,534	29,875.8
3. Other Grain & Pulses:	85	492.5	60	443.1	65	531.7
(a) Indigenous	85	492.5	60	443.1	65	531.7
(b) Imported						
4. Edible Oil:	71	1,743.0	59	1,809.6	118	1,890.4
(a) Indigenous	71	1,743.0	59	1,809.6	118	1,890.4
(b) Imported						
5. Sugar:	961	30,007.5	938	26,685.1	731	31,950.4
(a) Indigenous	691	28,678.1	687	24,609.1	731	31,950.4
(b) Imported	270	1,329.4	251	2,076.0		
6. Kariana and Spices	747	889.8	914	793.4	903	1,841.2
7. Fish and Fish Preparations	39	350.2	13	115.7	9	53.9
8. Other Food Item:	2,857	40,666.0	144	2,227.4	257	9,578.9
(a) Indigenous	2,637	40,199.6	144	2,227.4	52	8,999.6
(b) Imported	220	466.4			205	579.3
B. Raw Material:	15,204	59,726.6	20,804	52,464.5	13,917	92,645.5
1. Cotton Raw:	12,450	14,063.1	17,862	8,654.0	12,356	12,626.4
(a) Indigenous	12,438	13,862.2	17,861	8,653.5	12,356	12,626.4
(b) Imported	12	200.9	1	0.5		
2. Synthetic Fibers:	701	2,030.8	42	1,357.8	6	499.9
(a) Indigenous	700	1,831.6	40	1,260.9	6	499.9
(b) Imported	1	199.2	2	96.8		
3. Fertilizer:	256	9,722.5	515	11,584.0	366	11,857.0
(a) Indigenous	256	9,722.5	515	11,584.0	366	11,857.0
(b) Imported						

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	229	14,978.7	30	10,722.1	14	25,225.6
(a) Indigenous	229	14,978.7	30	10,722.1	14	25,225.6
(b) Imported						
5. Iron & Steel:	102	10,205.0	90	10,715.0	136	41,140.9
(a) Indigenous	92	9,647.0	82	10,627.1	128	41,052.9
(b) Imported	10	558.0	8	88.0	8	88.0
6. Wool & Goat Hair	36	81.3	16	122.8	25	106.1
7. Hides & Skins	5	38.8	3	17.0	6	127.8
8. Oil Seeds	718	183.6	1,100	305.1	803	196.9
9. Pesticides & Insecticides:	15	2,345.2	47	1,952.6	5	194.3
(a) Indigenous	15	2,345.2	47	1,952.6	5	194.3
(b) Imported						
10. Other Raw Material:	692	6,077.5	1,099	7,034.2	200	670.5
(a) Indigenous	522	5,903.6	1,054	5,794.1	54	390.1
(b) Imported	170	173.9	45	1,240.1	146	280.4
C. Finished/Manufactured Goods:	7,008	139,737.3	5,518	111,077.3	2,542	78,075.4
1. Cotton Textiles:	826	21,063.0	1,519	15,166.9	831	20,927.5
(a) Indigenous	226	19,429.4	1,481	9,919.2	301	19,992.9
(b) Imported	600	1,633.6	38	5,247.7	530	934.6
2. Cotton Yarn:	1,213	21,375.2	1,519	15,656.8	98	13,476.0
(a) Indigenous	964	19,543.3	1,481	12,215.0	96	13,180.3
(b) Imported	249	1,831.9	38	3,441.9	2	295.7
3. Other Textiles:	257	15,714.4	442	13,731.2	124	10,642.3
(a) Indigenous	257	15,714.4	406	11,569.3	124	10,642.3
(b) Imported			36	2,161.9		
4. Machinery:	266	1,710.1	479	1,583.0	399	1,548.3
(a) Indigenous	61	1,217.4	222	1,253.3	182	1,187.9
(b) Imported	205	492.7	257	329.7	217	360.4
5. Handloom Products						
6. Carpet & Rugs	10	338.3	8	44.4	10	275.0
7. Readymade Garments	53	2,042.1	49	1,807.1	55	2,225.1
8. Cement and Cement Products:	22	5,865.6	25	3,608.5	62	6,347.9
(a) Indigenous	22	5,865.6	25	3,608.5	62	6,347.9
(b) Imported						
9. Sport Goods	3	63.0	3	61.0	3	62.9
10. Surgical Instruments	5	26.3	6	33.3	7	54.7
11. Chemicals and Dyes	39	1,985.5	573	3,332.4	34	2,920.3
12. Other Finished Goods:	4,314	69,553.7	895	56,052.9	919	19,595.5
(a) Indigenous	4,281	68,534.4	869	55,138.6	887	18,694.7
(b) Imported	33	1,019.3	26	914.3	32	900.8
IV. Fixed Assets Including Machinery	85,362	273,815.5	103,057	239,802.3	77,211	162,557.5
V. Real Estate:	21,896	139,375.7	19,113	62,563.6	21,660	75,096.9
(a) Land	11,281	20,076.2	10,011	4,412.3	13,974	41,352.1
(b) Buildings:	10,615	119,299.5	9,102	58,151.3	7,686	33,744.8
1. Residential	10,375	37,514.8	5,523	39,479.6	4,333	11,727.5
2. Non-Residential	240	81,784.7	3,579	18,671.7	3,353	22,017.3
VI. Fixed Deposits and Insurance Policies:	6,164	46,268.8	5,954	39,840.9	10,883	40,054.7
(a) Bank Deposits	3,751	45,229.8	3,181	36,958.5	8,435	39,503.0
(b) Insurance Policies	2,413	1,039.0	2,773	2,882.3	2,448	551.7
VII. Others:	473,542	191,223.6	567,283	196,311.3	580,812	219,574.6
(a) Other Secured Advances	165,313	68,742.6	114,559	42,330.4	199,012	90,310.7
(b) Advances Secured by Guarantee(s)	247,836	110,316.5	394,386	138,951.7	287,046	108,802.7
(c) Unsecured Advances	60,393	12,164.5	58,338	15,029.2	94,754	20,461.2
Total	882,932	1,128,545.2	954,779	1,044,604.1	893,743	947,575.9

3.1.2 Advances Classified by Securities

Domestic Private Banks

Security	(Million Rupees)					
	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	4,135	1,256.5	3,588	1,039.1	2,821	802.6
II. Securities , Shares and Other Financial Instruments:	1,732	118,907.3	1,700	110,953.2	2,219	81,981.4
A. Quoted on the Stock Exchange:	1,300	92,515.0	1,146	79,229.4	1,627	56,390.9
1. To Stock Brokers and Dealers:	668	20,016.3	663	18,146.7	1,100	15,545.0
(a) Government and Other Trustee Securities	338	1,445.7	334	1,485.9	351	2,440.8
(b) Shares and Debentures	270	18,324.5	271	16,490.1	679	12,801.0
(c) Participation Term Certificates					8	9.1
(d) Others	60	246.0	58	170.7	62	294.1
2. To Others:	632	72,498.7	483	61,082.7	527	40,845.9
(a) Government and Other Trustee Securities	99	53,218.2	62	44,614.6	46	25,686.6
(b) Shares and Debentures	355	18,468.3	282	13,752.7	250	11,819.4
(c) Participation Term Certificates						
(d) Others	178	812.2	139	2,715.4	231	3,339.9
B. Unquoted on the Stock Exchange:	432	26,392.3	554	31,723.8	592	25,590.5
1. To Stock Brokers and Dealers:	100	3,287.6	60	3,474.5	63	4,023.8
(a) Government and Other Trustee Securities	11	2,377.2	15	2,850.3	12	3,314.9
(b) Shares and Debentures	77	748.2	11	522.7	12	512.5
(c) Participation Term Certificates	1	7.2	1	7.2	1	4.8
(d) Others	11	155.0	33	94.4	38	191.6
2. To Others:	332	23,104.7	494	28,249.3	529	21,566.7
(a) Government and Other Trustee Securities	273	22,521.7	344	27,079.0	390	20,418.6
(b) Shares and Debentures	6	404.4	6	32.1	4	89.7
(c) Participation Term Certificates						
(d) Others	53	178.6	144	1,138.2	135	1,058.5
III. Merchandise	53,064	1,167,108.8	45,263	1,162,139.8	36,824	1,111,075.6
A. Food Item:	10,693	317,442.1	9,003	330,397.6	10,327	314,131.5
1. Wheat	1,870	68,894.1	1,958	85,065.2	2,525	108,708.6
2. Rice and Paddy	2,505	57,117.5	2,442	50,503.6	3,220	57,758.5
3. Other Grain & Pulses:	712	7,904.4	865	11,320.7	745	12,022.5
(a) Indigenous	544	4,541.9	659	5,441.3	552	5,757.1
(b) Imported	168	3,362.5	206	5,879.4	193	6,265.5
4. Edible Oil:	732	29,300.6	669	28,959.4	647	28,619.4
(a) Indigenous	563	20,591.8	508	19,480.9	461	18,201.0
(b) Imported	169	8,708.8	161	9,478.6	186	10,418.4
5. Sugar:	966	75,690.1	1,042	90,852.0	1,048	65,291.4
(a) Indigenous	849	73,773.2	889	83,925.3	912	61,241.3
(b) Imported	117	1,916.9	153	6,926.7	136	4,050.1
6. Kariana and Spices	1,017	1,145.6	537	1,305.5	626	1,388.4
7. Fish and Fish Preparations	120	1,463.4	67	1,574.9	142	971.7
8. Other Food Item:	2,771	75,926.4	1,423	60,816.3	1,374	39,371.1
(a) Indigenous	2,475	73,768.6	1,073	59,111.0	931	33,774.3
(b) Imported	296	2,157.8	350	1,705.4	443	5,596.9
B. Raw Material:	10,352	327,956.7	13,091	369,322.8	11,289	358,350.5
1. Cotton Raw:	3,377	109,654.6	3,308	98,896.0	3,383	108,633.4
(a) Indigenous	3,274	103,617.4	2,932	88,451.3	3,084	97,674.2
(b) Imported	103	6,037.2	376	10,444.7	299	10,959.2
2. Synthetic Fibers:	199	14,049.5	392	19,624.0	669	15,358.9
(a) Indigenous	131	12,570.0	145	15,568.6	627	12,130.2
(b) Imported	68	1,479.5	247	4,055.4	42	3,228.7
3. Fertilizer:	1,387	50,769.8	1,588	67,944.3	1,108	54,315.9
(a) Indigenous	1,008	37,473.4	1,082	49,848.4	885	36,052.6
(b) Imported	379	13,296.5	506	18,095.9	223	18,263.4

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	518	28,722.9	2,666	48,151.3	1,251	58,093.6
(a) Indigenous	481	17,375.2	2,523	38,224.4	1,083	37,887.1
(b) Imported	37	11,347.6	143	9,926.9	168	20,206.5
5. Iron & Steel:	1,810	53,912.3	1,695	56,555.2	1,701	44,573.6
(a) Indigenous	1,160	27,211.4	920	27,106.4	904	21,500.9
(b) Imported	650	26,700.8	775	29,448.8	797	23,072.7
6. Wool & Goat Hair	51	908.0	35	923.9	7	790.8
7. Hides & Skins	257	3,693.9	353	6,434.8	341	5,648.4
8. Oil Seeds	202	8,350.4	706	14,462.4	241	11,175.6
9. Pesticides & Insecticides:	355	3,702.4	407	3,261.2	325	2,023.7
(a) Indigenous	283	3,585.5	333	3,062.1	239	1,663.8
(b) Imported	72	116.9	74	199.1	86	359.9
10. Other Raw Material:	2,196	54,192.9	1,941	53,069.7	2,263	57,736.7
(a) Indigenous	1,988	51,443.1	1,440	46,585.9	1,812	51,066.2
(b) Imported	208	2,749.9	501	6,483.8	451	6,670.4
C. Finished/Manufactured Goods:	32,019	521,710.0	23,169	462,419.4	15,208	438,593.7
1. Cotton Textiles:	3,582	104,533.0	2,571	91,760.0	2,279	86,849.7
(a) Indigenous	3,436	98,317.3	2,344	85,345.3	2,091	80,958.8
(b) Imported	146	6,215.7	227	6,414.8	188	5,890.8
2. Cotton Yarn:	1,289	46,307.2	952	44,774.6	824	40,590.1
(a) Indigenous	1,022	43,136.5	898	41,431.3	759	37,687.8
(b) Imported	267	3,170.6	54	3,343.3	65	2,902.3
3. Other Textiles:	12,061	86,110.5	2,348	73,041.2	1,972	78,121.5
(a) Indigenous	11,693	74,129.6	1,961	62,276.2	1,822	71,263.4
(b) Imported	368	11,980.9	387	10,765.0	150	6,858.1
4. Machinery:	1,187	19,625.4	1,991	30,782.5	860	22,363.9
(a) Indigenous	792	7,507.1	1,686	14,130.7	626	7,806.9
(b) Imported	395	12,118.3	305	16,651.8	234	14,557.1
5. Handloom Products	13	84.7	11	17.7	18	2,287.7
6. Carpet & Rugs	151	9,505.3	209	10,191.0	331	2,614.2
7. Readymade Garments	3,803	27,809.3	2,697	32,261.8	735	17,196.1
8. Cement and Cement Products:	437	29,388.6	463	33,564.8	1,631	47,267.8
(a) Indigenous	425	27,863.3	449	31,784.1	1,617	45,112.8
(b) Imported	12	1,525.3	14	1,780.7	14	2,155.0
9. Sport Goods	116	3,542.2	200	3,770.3	162	3,465.9
10. Surgical Instruments	228	3,019.8	185	2,625.0	181	3,070.3
11. Chemicals and Dyes	1,164	25,840.6	1,216	32,887.9	1,288	26,714.2
12. Other Finished Goods:	7,988	165,943.4	10,326	106,742.6	4,927	108,052.4
(a) Indigenous	6,623	145,132.0	8,299	91,509.5	3,189	90,355.2
(b) Imported	1,365	20,811.5	2,027	15,233.1	1,738	17,697.2
IV. Fixed Assets Including Machinery	27,763	760,265.1	23,321	655,070.6	33,465	548,972.1
V. Real Estate:	66,411	456,094.2	71,038	421,075.1	70,010	440,862.7
(a) Land	5,553	92,446.3	7,328	78,423.1	4,648	37,768.9
(b) Buildings:	60,858	363,647.9	63,710	342,652.0	65,362	403,093.8
1. Residential	43,620	124,852.2	43,205	131,148.7	42,541	150,149.2
2. Non-Residential	17,238	238,795.7	20,505	211,503.3	22,821	252,944.6
VI. Fixed Deposits and Insurance Policies:	5,774	49,170.5	5,069	50,941.1	4,786	25,060.5
(a) Bank Deposits	2,768	26,267.7	2,747	29,674.4	2,525	13,484.5
(b) Insurance Policies	3,006	22,902.7	2,322	21,266.7	2,261	11,576.0
VII. Others:	1,525,398	1,525,274.9	1,417,661	1,433,553.8	1,283,811	1,384,971.3
(a) Other Secured Advances	938,330	1,230,003.8	883,897	1,119,685.5	816,629	1,186,409.1
(b) Advances Secured by Guarantee(s)	127,587	241,379.8	132,389	265,774.1	147,218	165,514.2
(c) Unsecured Advances	459,481	53,891.4	401,375	48,094.2	319,964	33,048.0
Total	1,684,277	4,078,077.4	1,567,640	3,834,772.6	1,433,936	3,593,726.2

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	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	45	4,906.8	45	5,475.6	55	7,669.8
A. Food Item:						
1. Wheat						
2. Rice and Paddy						
3. Other Grain & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oil:						
(a) Indigenous						
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:						
(a) Indigenous						
(b) Imported						
B. Raw Material:	4	213.7	6	420.2	9	1,372.6
1. Cotton Raw:					2	94.2
(a) Indigenous					2	94.2
(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 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1	40.2	1	40.2	2	40.3
(a) Indigenous						
(b) Imported	1	40.2	1	40.2	2	40.3
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:	3	173.4	5	380.0	5	1,238.1
(a) Indigenous	3	173.4	5	380.0	5	1,238.1
(b) Imported						
C. Finished/Manufactured Goods:	41	4,693.1	39	5,055.4	46	6,297.2
1. Cotton Textiles:	6	1,130.6	7	1,044.8	6	1,240.9
(a) Indigenous	6	1,130.6	7	1,044.8	6	1,240.9
(b) Imported						
2. Cotton Yarn:	3	189.7	2	117.3	2	119.6
(a) Indigenous	3	189.7	2	117.3	2	119.6
(b) Imported						
3. Other Textiles:	3	150.6	2	223.5	4	223.4
(a) Indigenous	3	150.6	1	150.8	4	223.4
(b) Imported			1	72.7		
4. Machinery:					1	0.1
(a) Indigenous					1	0.1
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments	2	236.1	1	236.3	2	236.2
8. Cement and Cement Products:						
(a) Indigenous						
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	67.5				
11. Chemicals and Dyes						
12. Other Finished Goods:	26	2,918.8	27	3,433.5	31	4,477.0
(a) Indigenous	26	2,918.8	27	3,433.5	31	4,477.0
(b) Imported						
IV. Fixed Assets Including Machinery	6	1,543.5	11	1,755.0	8	1,714.6
V. Real Estate:	29	651.9	29	679.3	45	829.1
(a) Land	24	630.7	22	662.3	30	805.5
(b) Buildings:	5	21.2	7	17.0	15	23.6
1. Residential	5	21.2	7	17.0	15	23.6
2. Non-Residential						
VI. Fixed Deposits and Insurance Policies:						
(a) Bank Deposits						
(b) Insurance Policies						
VII. Others:	556	23,510.4	597	27,396.1	568	26,081.6
(a) Other Secured Advances	150	3,621.1	152	2,822.1	149	5,015.5
(b) Advances Secured by Guarantee(s)	382	19,880.1	426	24,562.7	409	21,063.2
(c) Unsecured Advances	24	9.1	19	11.3	10	2.9
Total	636	30,612.5	682	35,306.0	676	36,295.1

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	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	254.7	29	256.0	29	256.0
A. Food Item:	6	23.5	6	24.8	6	24.8
1. Wheat						
2. Rice and Paddy	1	2.4	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	6.8	3	6.8
(a) Indigenous	3	6.8	3	6.8	3	6.8
(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 - 16		30 - 06 - 16		31 - 12 - 15	
	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	566	2,907.9	864	2,965.9	944	3,043.8
V. Real Estate:	706,417	145,015.7	730,747	142,392.6	758,914	138,521.9
(a) Land	704,969	140,186.4	729,300	137,720.2	757,438	133,643.9
(b) Buildings:	1,448	4,829.3	1,447	4,672.4	1,476	4,878.0
1. Residential	988	1,265.4	967	1,147.4	927	1,126.4
2. Non-Residential	460	3,563.9	480	3,525.0	549	3,751.6
VI. Fixed Deposits and Insurance Policies:	11	19.9	10	12.4	13	15.0
(a) Bank Deposits	5	7.0	5	7.0	7	7.5
(b) Insurance Policies	6	12.9	5	5.4	6	7.4
VII. Others:	114,909	17,796.9	114,236	17,882.4	116,105	17,605.1
(a) Other Secured Advances	31,063	5,160.7	30,919	5,332.4	29,752	5,149.4
(b) Advances Secured by Guarantee(s)	56,414	8,590.3	55,654	8,523.8	57,989	8,419.3
(c) Unsecured Advances	27,432	4,046.0	27,663	4,026.2	28,364	4,036.3
Total	821,932	165,995.1	845,886	163,509.3	876,005	159,441.6

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	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	3,389,776	5,403,230.2	3,368,986	5,078,192.0	3,204,359	4,737,038.9
I. Government	289	571,552.2	255	644,901.6	238	537,517.2
A. Federal Government	231	212,050.5	191	232,274.3	127	226,317.2
1) Commodity Operations	100	204,921.3	87	211,398.1	77	212,303.8
2) Others	131	7,129.2	104	20,876.2	50	14,013.4
B. Provincial Governments	58	359,501.7	64	412,627.3	111	311,200.0
1) Commodity Operations	47	348,488.4	52	401,675.9	99	310,202.1
2) Others	11	11,013.3	12	10,951.4	12	998.0
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	439	683,947.6	414	649,245.6	349	570,161.6
A. Agriculture, Forestry, Hunting & Fishing			9	614.8		
B. Mining and Quarrying	1	56,086.2	1	56,086.2		
C. Manufacturing	150	42,757.4	138	51,139.1	132	57,342.5
D. Construction						
E. Utilities	67	50,571.0	74	99,289.9	12	25,990.3
F. Commerce	43	116,919.1	41	105,858.9	41	109,637.5
G. Transport, Storage and Communication	98	160,938.6	80	134,173.7	83	165,476.7
H. Services	2	482.8	2	539.7	2	672.0
I. Other	78	256,192.5	69	201,543.4	79	211,042.7
III. Non-bank Financial Institutions (NBFIs)	719	78,952.7	553	68,593.1	465	50,334.3
A. Co-operative Banks						
B. Development Financial Institutions	33	24,187.8	26	18,299.2	4	3,250.0
C. Insurance Companies	167	4,410.0	138	3,080.4	86	1,187.5
D. Micro Finance	44	3,357.5	5	1,600.0	4	1,160.0
E. Other NBFIs	475	46,997.5	384	45,613.5	371	44,736.8
IV. Private Sector (Business)	1,566,839	3,597,450.0	1,493,442	3,270,052.4	1,565,548	3,168,428.4
A. Agriculture, Hunting and Forestry	1,126,913	302,654.6	1,107,835	292,926.6	1,193,741	302,948.3
1) Growing of Crops	764,004	201,253.5	733,510	191,551.0	807,608	204,793.2
2) Farming of Animals	288,894	73,423.1	290,482	73,180.4	292,166	65,035.4
3) Agricultural and Animal Husbandry	667	2,853.9	679	1,476.8	756	1,668.7
4) Agricultural Machinery and Equipments	73,260	24,885.0	83,073	26,549.5	92,969	31,169.3
5) Hunting, Trapping, Forestry & Logging	88	239.1	91	168.8	242	281.7
B. Fishing & Fish Farming, etc.	516	853.5	452	822.5	538	1,024.6
C. Mining and Quarrying	1,318	35,596.4	404	26,457.6	355	23,562.3
1) Mining of Coal	29	9,267.0	76	9,247.5	63	1,965.9
2) Crude Petroleum & Natural Gas	521	18,411.0	220	12,177.3	220	18,642.5
3) Iron & Non-ferrous Metal Ores	18	643.4	19	553.6	12	424.9
4) Quarrying of Stone, Sand and Clay	58	361.5	28	776.0	25	391.8
5) Chemical, Fertilizer, Salt, etc.	692	6,913.5	61	3,703.2	35	2,137.3
D. Manufacturing	93,564	2,050,137.7	80,897	1,865,799.0	82,234	1,830,017.6
1) Food Products and Beverages	24,186	495,040.6	23,165	459,710.9	34,742	446,443.1
2) Tobacco Products	132	4,002.2	103	3,227.6	96	6,083.5
3) Textiles	20,725	709,083.0	22,805	613,938.9	18,454	606,856.4
i. Spinning, Weaving, Finishing of Textiles	14,817	554,597.4	15,780	463,651.8	14,255	458,416.4
a. Spinning of Fibres	7,729	326,614.1	8,370	258,394.4	6,683	255,248.1
b. Weaving of Textiles	3,191	120,791.3	3,314	109,274.3	3,276	102,913.5
c. Finishing of Textiles	3,897	107,192.1	4,096	95,983.1	4,296	100,254.9
ii. Made-up Textile Articles	2,283	61,503.4	1,753	60,613.0	1,701	69,995.8
iii. Knit Wear	721	31,766.8	712	24,246.0	791	27,279.7
iv. Carpets and Rugs	738	8,921.3	631	11,241.8	319	3,157.4
v. Other Textiles n.e.s.	2,166	52,294.1	3,929	54,186.3	1,388	48,007.0
4) Wearing Apparel, Readymade Garments, etc.	10,498	69,769.8	6,188	59,356.9	3,253	52,309.4
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	4,829	23,819.1	3,806	21,377.7	1,320	19,995.4
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	812	9,375.6	746	9,036.2	536	9,392.6
ii. Footwear	4,017	14,443.5	3,060	12,341.5	784	10,602.8
a. Leather Wear	3,922	12,758.3	2,984	10,921.9	705	9,072.6
b. Rubber and Plastic Wear	95	1,685.2	76	1,419.6	79	1,530.1

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	617	1,958.7	310	1,906.1	195	1,382.0
7) Paper, Paperboard and Products	1,299	39,346.8	1,417	39,817.2	913	32,615.8
8) Printing, Publishing and Allied Industries	1,010	7,473.0	811	7,502.2	733	7,487.8
9) Coke and Refined Petroleum Products	784	75,801.8	586	58,174.1	819	77,452.5
10) Chemicals and Chemical Products	8,182	273,378.7	7,374	269,891.1	7,353	262,235.3
11) Rubber and Plastics Products	2,526	27,381.1	2,201	29,936.9	2,020	25,071.4
12) Other Non-metallic Mineral Products	3,112	82,333.2	847	72,205.0	937	75,530.7
13) Basic Metals	3,022	82,343.5	2,607	83,560.7	2,513	77,415.5
14) Fabricated Metal Products	1,448	15,052.1	852	18,775.8	471	9,847.8
15) Machinery and Equipment	1,595	23,279.9	1,479	21,947.5	1,587	20,496.6
16) Office, Accounting and Computing Machinery	37	316.5	32	768.4	32	984.2
17) Electrical Machinery and Apparatus	1,558	52,648.4	1,379	43,319.8	1,721	51,094.6
18) Radio, Television and Communication Equipment and Apparatus	172	5,024.0	204	5,940.4	250	3,910.7
19) Medical, Precision and Optical Instruments, Watches and Clocks	806	6,427.4	568	5,862.2	460	4,801.0
20) Motor Vehicles, Trailers and Semi-trailers	730	20,313.8	662	17,721.2	677	18,982.0
21) Other Transport Equipments	416	3,317.3	358	4,608.2	301	4,017.7
22) Furniture and Fixture	573	2,311.8	633	2,265.3	551	1,183.1
23) Jewellery and Related Articles	321	645.5	339	566.5	327	631.0
24) Sports Goods	502	4,765.9	456	4,502.1	437	4,443.3
25) Handicrafts	158	64.5	160	73.9	160	61.7
26) Other Manufacturing n.e.s.	4,326	24,239.3	1,555	18,842.5	1,912	18,685.2
E. Ship Breaking and Waste / Scrape (Junk), etc.	162	27,447.6	153	25,890.0	173	19,810.1
F. Electricity, Gas and Water Supply	2,564	352,064.8	2,090	304,465.6	2,060	277,759.9
G. Construction	4,114	106,781.2	4,266	96,347.2	5,228	85,328.6
1) Building	2,297	48,342.2	2,232	49,023.7	2,419	50,747.7
2) Infrastructure	1,817	58,439.0	2,034	47,323.5	2,809	34,580.9
H. Commerce and Trade	144,005	281,236.7	129,413	259,619.5	108,401	252,366.7
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	13,372	26,003.8	2,873	15,797.7	2,656	6,609.9
2) Wholesale and Commission Trade	21,019	130,766.7	22,457	132,008.4	17,769	130,468.1
i) Exports	1,982	20,302.1	2,806	27,144.3	1,866	22,160.5
ii) Imports	1,993	28,028.4	1,627	24,347.7	1,744	26,325.6
iii) Domestic Whole Sales	17,044	82,436.3	18,024	80,516.5	14,159	81,982.0
3) Retail Trade	109,614	124,466.2	104,083	111,813.4	87,976	115,288.7
I. Hotels, Restaurants and Clubs, etc	2,810	35,815.2	4,347	27,961.5	1,339	24,673.4
J. Transport, Storage and Communications	95,351	174,544.3	99,065	178,268.5	92,126	156,077.8
K. Real Estate, Renting and Business Activities	22,578	128,504.0	21,492	111,947.1	35,098	111,955.1
1) Real Estate Activities	298	13,777.7	259	9,060.8	222	7,753.1
2) Renting of Machinery and Equipment	810	2,119.2	1,176	2,599.9	1,135	2,140.7
3) Computer and Related Activities	875	4,887.4	666	4,181.8	878	3,600.0
4) Research and Development	1,857	5,916.3	370	7,128.3	144	5,970.4
5) Other Business Activities	18,738	101,803.4	19,021	88,976.5	32,719	92,490.9
L. Education	1,009	11,335.6	4,507	17,694.2	1,462	11,042.1
M. Health and Social Work	1,021	5,345.8	1,145	4,975.4	1,083	4,271.5
N. Other Community, Social and Personal Service Activities	3,371	26,664.8	4,046	23,961.2	2,361	24,838.8
O. Other Private Business n.e.s	67,543	58,467.9	33,330	32,916.4	39,349	42,751.6
V. Trust Funds and Non-profit Organizations	172	15,545.9	212	14,207.9	193	12,695.1
VI. Personal	1,818,140	451,619.7	1,850,101	422,962.3	1,632,185	392,134.9
A. Bank Employees	131,759	108,583.4	147,678	106,511.2	126,631	99,187.6
B. Consumer Financing	1,669,151	338,244.6	1,679,526	308,958.4	1,483,965	285,064.5
i) House Building	15,043	53,187.0	16,643	48,587.3	13,756	43,246.5
ii) Transport	193,560	126,845.6	176,906	109,703.4	138,653	97,117.0
iii) Credit Cards	909,011	28,331.6	830,249	25,566.5	768,080	24,705.9
iv) Consumer Durable	7,061	1,567.7	6,704	594.0	6,918	710.4
v) Personal Loans	544,476	128,312.8	649,024	124,507.2	556,558	119,284.7
C. Other Personal	17,230	4,791.7	22,897	7,492.7	21,589	7,882.8
VII. Others	3,178	4,162.1	24,009	8,229.1	5,381	5,767.3
Total	3,389,777	5,403,230.2	3,368,987	5,078,192.0	3,204,360	4,737,038.9

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	882,932	1,128,545.2	954,779	1,044,604.1	893,743	947,575.9
I. Government	58	94,460.9	40	121,082.0	53	106,139.1
A. Federal Government	43	16,952.0	24	24,924.6	21	35,319.2
1) Commodity Operations	42	16,503.7	23	24,430.3	7	31,820.1
2) Others	1	448.3	1	494.3	14	3,499.2
B. Provincial Governments	15	77,508.9	16	96,157.3	32	70,819.9
1) Commodity Operations	15	77,508.9	15	96,089.3	30	70,816.3
2) Others			1	68.0	2	3.5
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	43	241,319.9	51	218,197.9	35	164,718.3
A. Agriculture, Forestry, Hunting & Fishing			9	614.8		
B. Mining and Quarrying	1	56,086.2	1	56,086.2		
C. Manufacturing	12	39,185.0	11	40,451.6	12	39,299.9
D. Construction						
E. Utilities	4	1,635.7	13	12,730.2	6	6,581.9
F. Commerce	3	44,885.7	3	42,060.1	2	9,320.2
G. Transport, Storage and Communication	7	65,250.5	6	48,185.0	7	92,294.9
H. Services						
I. Other	16	34,276.7	8	18,070.0	8	17,221.4
III. Non-bank Financial Institutions (NBFIs)	48	7,909.0	36	9,286.0	34	3,269.4
A. Co-operative Banks						
B. Development Financial Institutions	1	12.5	1	12.5		
C. Insurance Companies	4	994.9	1	110.9	1	111.8
D. Micro Finance						
E. Other NBFI's	43	6,901.6	34	9,162.6	33	3,157.6
IV. Private Sector (Business)	483,942	658,244.5	422,030	562,815.1	488,719	551,201.1
A. Agriculture, Hunting and Forestry	288,248	66,004.4	246,627	60,277.0	302,748	75,789.4
1) Growing of Crops	282,190	58,474.0	239,864	52,568.5	293,106	66,839.0
2) Farming of Animals	2,527	6,465.0	2,195	6,398.1	5,036	7,721.7
3) Agricultural and Animal Husbandry	194	37.2	232	94.6	192	23.2
4) Agricultural Machinery and Equipments	3,336	956.4	4,334	1,159.4	4,412	1,172.9
5) Hunting, Trapping, Forestry & Logging	1	71.8	2	56.4	2	32.7
B. Fishing & Fish Farming, etc.	107	263.3	22	292.4	20	239.3
C. Mining and Quarrying	52	4,745.5	65	3,930.0	25	777.6
1) Mining of Coal	3	2,512.5	31	1,961.1		
2) Crude Petroleum & Natural Gas	16	2,026.0	15	1,868.9	17	763.2
3) Iron & Non-ferrous Metal Ores	3	12.3	3	12.3	3	12.3
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.	30	194.7	16	87.8	5	2.1
D. Manufacturing	12,845	353,213.9	19,658	306,177.4	31,138	298,350.9
1) Food Products and Beverages	3,813	96,302.9	8,469	79,863.6	21,113	92,404.0
2) Tobacco Products	3	2,043.5	3	43.5	3	43.5
3) Textiles	3,962	131,207.0	6,066	118,336.8	4,190	94,229.5
i. Spinning, Weaving, Finishing of Textiles	3,693	117,252.5	5,775	104,520.2	3,904	81,117.4
a. Spinning of Fibres	1,380	60,811.0	3,140	50,395.4	1,466	35,679.4
b. Weaving of Textiles	287	27,353.6	357	24,579.1	306	23,914.2
c. Finishing of Textiles	2,026	29,087.9	2,278	29,545.7	2,132	21,523.9
ii. Made-up Textile Articles	103	3,807.8	127	4,074.6	102	3,730.7
iii. Knit Wear	31	2,744.1	30	2,566.5	28	1,891.9
iv. Carpets and Rugs	46	842.1	45	582.5	43	620.9
v. Other Textiles n.e.s.	89	6,560.6	89	6,593.0	113	6,868.6
4) Wearing Apparel, Readymade Garments, etc.	263	6,755.5	252	6,316.5	249	7,456.4
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	195	2,466.4	204	2,438.3	128	2,679.3
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	119	1,039.1	127	1,071.4	40	1,103.0
ii. Footwear	76	1,427.4	77	1,366.9	88	1,576.3
a. Leather Wear	34	438.5	48	365.0	55	581.7
b. Rubber and Plastic Wear	42	988.9	29	1,001.9	33	994.6

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	12	263.6	10	277.6	12	335.0
7) Paper, Paperboard and Products	105	3,280.1	124	3,433.7	103	2,870.4
8) Printing, Publishing and Allied Industries	135	2,556.8	73	2,540.6	77	2,637.7
9) Coke and Refined Petroleum Products	121	17,445.9	125	10,808.7	127	16,786.5
10) Chemicals and Chemical Products	682	26,647.9	1,011	26,912.4	1,113	22,968.9
11) Rubber and Plastics Products	962	2,773.7	847	2,766.6	874	3,090.0
12) Other Non-metallic Mineral Products	276	19,935.7	242	17,346.7	264	17,595.3
13) Basic Metals	178	14,266.4	167	13,339.7	268	13,851.5
14) Fabricated Metal Products	47	704.7	46	821.1	45	775.7
15) Machinery and Equipment	621	1,473.1	638	1,924.6	794	2,089.5
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	800	12,539.4	695	8,948.4	912	8,700.6
18) Radio, Television and Communication Equipment and Apparatus	9	1,947.1	9	1,392.7	7	510.1
19) Medical, Precision and Optical Instruments, Watches and Clocks	30	332.6	31	394.0	30	167.5
20) Motor Vehicles, Trailers and Semi-trailers	47	6,991.3	49	5,668.0	41	5,536.7
21) Other Transport Equipments	181	344.8	181	351.3	182	387.4
22) Furniture and Fixture	34	85.9	33	83.9	40	66.3
23) Jewellery and Related Articles	33	23.8	52	37.4	38	21.4
24) Sports Goods	53	851.8	50	706.4	50	768.0
25) Handicrafts	22	17.9	22	18.7	22	18.7
26) Other Manufacturing n.e.s.	261	1,956.2	259	1,406.2	456	2,361.3
E. Ship Breaking and Waste / Scrape (Junk), etc.	9	512.0	9	540.4	9	533.3
F. Electricity, Gas and Water Supply	1,247	64,934.6	1,152	49,529.2	1,137	39,038.3
G. Construction	1,116	15,744.4	1,072	18,815.9	1,049	17,450.7
1) Building	867	9,726.8	783	11,809.4	642	11,713.0
2) Infrastructure	249	6,017.5	289	7,006.6	407	5,737.7
H. Commerce and Trade	36,936	45,387.3	25,576	33,470.3	28,830	36,941.4
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	10,441	9,915.3	59	260.7	64	216.0
2) Wholesale and Commission Trade	9,767	22,309.5	11,061	21,737.0	4,116	21,224.5
i) Exports	932	1,939.5	939	2,183.1	1,012	3,352.4
ii) Imports	50	1,882.2	52	1,976.9	43	1,683.0
iii) Domestic Whole Sales	8,785	18,487.8	10,070	17,577.1	3,061	16,189.1
3) Retail Trade	16,728	13,162.6	14,456	11,472.6	24,650	15,500.9
I. Hotels, Restaurants and Clubs, etc	1,830	14,805.5	3,356	9,361.3	316	8,764.2
J. Transport, Storage and Communications	79,867	40,011.5	83,221	43,526.3	74,287	41,008.8
K. Real Estate, Renting and Business Activities	5,202	11,708.7	13,676	12,397.2	21,600	12,006.7
1) Real Estate Activities	49	2,174.9	50	1,926.7	62	2,200.2
2) Renting of Machinery and Equipment	457	93.0	849	96.1	852	98.2
3) Computer and Related Activities	9	30.3	12	53.0	16	27.4
4) Research and Development	4	595.2	217	559.5	4	996.1
5) Other Business Activities	4,683	8,815.2	12,548	9,761.9	20,666	8,684.8
L. Education	250	1,369.7	3,815	6,756.3	847	1,509.2
M. Health and Social Work	166	506.4	328	553.4	319	554.4
N. Other Community, Social and Personal Service Activities	1,204	4,157.9	1,928	3,183.3	729	4,421.5
O. Other Private Business n.e.s	54,863	34,879.3	21,525	14,004.7	25,665	13,815.3
V. Trust Funds and Non-profit Organizations	20	2,131.1	19	2,662.1	20	2,342.1
VI. Personal	398,147	123,664.6	511,078	125,974.6	402,333	119,117.1
A. Bank Employees	37,559	39,717.8	57,896	40,032.0	45,335	35,827.4
B. Consumer Financing	343,675	79,614.2	435,386	81,520.2	339,964	78,067.5
i) House Building	4,436	3,477.6	4,872	3,702.5	4,067	3,655.5
ii) Transport	14,100	6,930.1	16,478	6,399.1	15,817	5,902.8
iii) Credit Cards					20	0.2
iv) Consumer Durable	3,184	1,468.8	2,503	473.9	2,532	599.4
v) Personal Loans	321,955	67,737.8	411,533	70,944.7	317,528	67,909.7
C. Other Personal	16,913	4,332.5	17,796	4,422.4	17,034	5,222.2
VII. Others	674	815.3	21,525	4,586.5	2,549	788.8
Total	882,932	1,128,545.2	954,779	1,044,604.1	893,743	947,575.9

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	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	1,684,276	4,078,077.4	1,567,639	3,834,772.6	1,433,935	3,593,726.2
I. Government	230	476,343.3	214	522,831.5	184	430,539.0
A. Federal Government	188	195,098.5	167	207,349.7	106	190,997.9
1) Commodity Operations	58	188,417.7	64	186,967.8	70	180,483.7
2) Others	130	6,680.9	103	20,381.9	36	10,514.2
B. Provincial Governments	42	281,244.7	47	315,481.9	78	239,541.0
1) Commodity Operations	31	270,231.4	36	304,598.5	68	238,546.6
2) Others	11	11,013.3	11	10,883.3	10	994.4
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	396	442,627.6	362	431,046.8	312	405,432.7
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	138	3,572.3	127	10,687.4	120	18,042.6
D. Construction						
E. Utilities	63	48,935.3	61	86,559.8	6	19,408.4
F. Commerce	40	72,033.4	37	63,797.9	37	100,306.6
G. Transport, Storage and Communication	91	95,688.1	74	85,988.7	76	73,181.8
H. Services	2	482.8	2	539.7	2	672.0
I. Other	62	221,915.7	61	183,473.4	71	193,821.3
III. Non-bank Financial Institutions (NBFIs)	668	70,782.0	512	59,049.9	428	46,807.4
A. Co-operative Banks						
B. Development Financial Institutions	32	24,175.3	25	18,286.7	4	3,250.0
C. Insurance Companies	163	3,415.1	137	2,969.5	85	1,075.7
D. Micro Finance	44	3,357.5	5	1,600.0	4	1,160.0
E. Other NBFIs	429	39,834.2	345	36,193.7	335	41,321.7
IV. Private Sector (Business)	277,133	2,747,458.3	241,041	2,513,589.4	218,498	2,426,589.2
A. Agriculture, Hunting and Forestry	86,101	89,241.5	85,044	87,711.9	88,995	86,397.0
1) Growing of Crops	78,131	61,522.8	78,857	58,977.3	82,660	58,655.1
2) Farming of Animals	5,504	23,452.0	3,757	26,019.5	3,815	21,871.6
3) Agricultural and Animal Husbandry	472	2,813.3	447	1,382.2	563	1,645.5
4) Agricultural Machinery and Equipments	1,954	1,288.5	1,943	1,223.0	1,766	3,978.4
5) Hunting, Trapping, Forestry & Logging	40	164.9	40	109.9	191	246.4
B. Fishing & Fish Farming, etc.	81	558.1	89	496.1	100	743.1
C. Mining and Quarrying	1,251	30,772.8	324	22,449.8	315	22,707.8
1) Mining of Coal	19	6,699.0	38	7,231.3	56	1,911.5
2) Crude Petroleum & Natural Gas	505	16,385.0	205	10,308.4	203	17,879.3
3) Iron & Non-ferrous Metal Ores	15	631.2	16	541.3	9	412.6
4) Quarrying of Stone, Sand and Clay	53	346.2	23	760.7	20	376.5
5) Chemical, Fertilizer, Salt, etc.	659	6,711.4	42	3,608.1	27	2,127.8
D. Manufacturing	71,633	1,671,170.2	52,888	1,537,303.0	43,807	1,504,452.8
1) Food Products and Beverages	15,548	395,542.9	10,591	377,208.0	10,606	350,232.2
2) Tobacco Products	21	1,926.7	17	3,115.3	24	4,516.4
3) Textiles	16,382	572,968.7	16,353	490,985.3	13,861	507,415.4
i. Spinning, Weaving, Finishing of Textiles	10,957	433,094.9	9,838	355,614.2	10,174	373,277.6
a. Spinning of Fibres	6,284	263,375.3	5,169	206,388.4	5,151	217,489.7
b. Weaving of Textiles	2,815	93,320.8	2,865	84,521.0	2,872	78,783.9
c. Finishing of Textiles	1,858	76,398.8	1,804	64,704.7	2,151	77,003.9
ii. Made-up Textile Articles	2,164	57,586.4	1,608	56,308.7	1,581	66,031.3
iii. Knit Wear	665	28,546.2	657	21,192.9	738	24,901.1
iv. Carpets and Rugs	648	8,066.6	542	10,646.6	232	2,523.8
v. Other Textiles n.e.s.	1,948	45,674.7	3,708	47,222.8	1,136	40,681.6
4) Wearing Apparel, Readymade Garments, etc.	9,154	62,458.3	4,854	52,424.3	1,919	44,234.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	4,292	21,106.4	3,256	18,676.2	847	17,054.0
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	656	8,246.3	582	7,872.8	459	8,198.1
ii. Footwear	3,636	12,860.2	2,674	10,803.4	388	8,855.9
a. Leather Wear	3,591	12,169.2	2,637	10,408.7	352	8,343.3
b. Rubber and Plastic Wear	45	691.0	37	394.7	36	512.6

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	523	1,640.1	218	1,573.1	102	993.3
7) Paper, Paperboard and Products	1,135	34,404.2	1,234	35,800.1	753	29,487.0
8) Printing, Publishing and Allied Industries	669	4,815.4	531	4,866.0	449	4,756.0
9) Coke and Refined Petroleum Products	656	58,338.9	454	47,348.4	684	60,654.6
10) Chemicals and Chemical Products	7,003	235,964.2	5,860	235,155.4	5,735	228,937.6
11) Rubber and Plastics Products	1,426	24,334.9	1,216	26,889.4	1,008	21,697.8
12) Other Non-metallic Mineral Products	2,782	61,700.3	553	54,166.6	618	57,240.4
13) Basic Metals	2,762	67,728.7	2,362	69,879.7	2,169	63,214.1
14) Fabricated Metal Products	1,333	14,265.9	736	17,869.0	354	8,981.7
15) Machinery and Equipment	898	20,938.8	767	19,126.8	716	17,298.9
16) Office, Accounting and Computing Machinery	30	314.5	25	766.4	25	982.2
17) Electrical Machinery and Apparatus	712	39,843.4	639	34,278.6	760	42,198.4
18) Radio, Television and Communication Equipment and Apparatus	159	3,069.0	191	4,539.5	240	3,393.7
19) Medical, Precision and Optical Instruments, Watches and Clocks	727	6,051.4	492	5,427.4	383	4,591.7
20) Motor Vehicles, Trailers and Semi-trailers	641	12,573.1	572	11,344.9	594	12,646.6
21) Other Transport Equipments	227	2,935.2	165	2,681.7	107	3,116.6
22) Furniture and Fixture	159	2,145.8	218	2,101.3	127	1,035.3
23) Jewellery and Related Articles	108	571.0	108	487.7	110	563.6
24) Sports Goods	420	3,900.7	378	3,782.5	360	3,661.7
25) Handicrafts	14	31.2	14	39.6	11	27.1
26) Other Manufacturing n.e.s.	3,852	21,600.5	1,084	16,770.0	1,245	15,522.2
E. Ship Breaking and Waste / Scrape (Junk), etc.	153	26,935.6	144	25,349.6	164	19,276.8
F. Electricity, Gas and Water Supply	1,279	284,793.3	897	252,524.2	883	236,234.2
G. Construction	1,451	90,693.7	1,523	77,179.2	2,404	67,515.1
1) Building	1,017	38,366.4	1,036	36,958.8	1,362	38,770.7
2) Infrastructure	434	52,327.3	487	40,220.4	1,042	28,744.4
H. Commerce and Trade	83,075	230,543.6	79,822	219,769.3	55,546	207,968.2
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,134	15,712.1	1,016	15,158.4	795	6,015.7
2) Wholesale and Commission Trade	10,642	108,027.0	10,785	109,734.3	13,035	108,550.9
i) Exports	1,049	18,362.6	1,866	24,961.2	853	18,808.1
ii) Imports	1,941	26,144.9	1,573	22,364.5	1,699	24,636.3
iii) Domestic Whole Sales	7,652	63,519.4	7,346	62,408.6	10,483	65,106.5
3) Retail Trade	71,299	106,804.5	68,021	94,876.6	41,716	93,401.6
I. Hotels, Restaurants and Clubs, etc	491	20,406.1	498	17,941.9	530	15,483.8
J. Transport, Storage and Communications	4,920	126,510.4	3,738	120,476.8	2,741	104,795.5
K. Real Estate, Renting and Business Activities	16,932	116,077.4	7,344	98,477.6	13,023	99,506.2
1) Real Estate Activities	230	11,528.3	190	7,070.0	140	5,466.8
2) Renting of Machinery and Equipment	353	2,026.2	327	2,503.7	283	2,042.5
3) Computer and Related Activities	853	4,847.4	642	4,118.8	850	3,562.0
4) Research and Development	1,850	4,823.0	151	6,206.5	138	4,729.5
5) Other Business Activities	13,646	92,852.5	6,034	78,578.5	11,612	83,705.4
L. Education	490	9,798.8	418	10,752.7	341	9,334.1
M. Health and Social Work	479	4,755.5	444	4,343.6	389	3,643.3
N. Other Community, Social and Personal Service Activities	2,045	22,333.9	1,995	20,650.7	1,512	20,297.7
O. Other Private Business n.e.s	6,752	22,867.2	5,873	18,163.0	7,748	28,233.8
V. Trust Funds and Non-profit Organizations	149	13,356.0	191	11,495.5	171	10,305.3
VI. Personal	1,405,450	324,558.5	1,325,070	293,549.9	1,213,836	269,652.9
A. Bank Employees	80,659	65,662.7	76,819	63,237.9	66,177	60,201.6
B. Consumer Financing	1,324,474	258,436.6	1,243,150	227,241.6	1,143,104	206,790.7
i) House Building	10,505	49,557.5	11,668	44,729.3	9,585	39,428.0
ii) Transport	179,347	119,897.3	160,318	103,287.9	122,721	91,196.2
iii) Credit Cards	909,011	28,331.6	830,249	25,566.5	768,060	24,705.7
iv) Consumer Durable	3,163	87.3	3,497	108.3	3,778	99.3
v) Personal Loans	222,448	60,562.9	237,418	53,549.6	238,960	51,361.5
C. Other Personal	317	459.2	5,101	3,070.3	4,555	2,660.6
VII. Others	250	2,951.7	249	3,209.6	506	4,399.7
Total	1,684,277	4,078,077.4	1,567,640	3,834,772.6	1,433,936	3,593,726.2

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	636	30,612.5	682	35,306.0	676	36,295.1
I. Government						
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises			1	0.9	2	10.7
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce			1	0.9	2	10.7
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	2	135.1	4	130.1	2	130.6
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFI's	2	135.1	4	130.1	2	130.6
IV. Private Sector (Business)	122	29,617.3	129	34,257.1	140	35,280.1
A. Agriculture, Hunting and Forestry	1	3.5	1	2.6	1	0.1
1) Growing of Crops			1	2.6		
2) Farming of Animals						
3) Agricultural and Animal Husbandry	1	3.5			1	0.1
4) Agricultural Machinery and Equipments						
5) Hunting, Trapping, Forestry & Logging						
B. Fishing & Fish Farming, etc.						
C. Mining and Quarrying						
1) Mining of Coal						
2) Crude Petroleum & Natural Gas						
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.						
D. Manufacturing	91	17,314.5	102	14,041.7	108	19,033.3
1) Food Products and Beverages	8	1,315.4	8	927.4	9	2,296.1
2) Tobacco Products	2	7.3	3	49.0	4	1,506.5
3) Textiles	16	2,082.9	21	1,774.1	27	2,305.1
i. Spinning, Weaving, Finishing of Textiles	14	1,979.4	12	1,233.5	13	1,677.4
a. Spinning of Fibres	9	962.5	5	160.0	6	566.2
b. Weaving of Textiles			1	56.6	2	94.2
c. Finishing of Textiles	5	1,016.9	6	1,017.0	5	1,017.0
ii. Made-up Textile Articles	2	103.5	3	220.4	3	224.0
iii. Knit Wear						
iv. Carpets and Rugs						
v. Other Textiles n.e.s.			6	320.1	11	403.7
4) Wearing Apparel, Readymade Garments, etc.	5	339.0	5	395.9	6	395.9
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	3	82.7	3	82.9	3	82.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1	9.7	1	9.7	1	9.7
ii. Footwear	2	73.0	2	73.2	2	73.2
a. Leather Wear	2	73.0	2	73.2	2	73.2
b. Rubber and Plastic Wear						

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	6	1,505.2	5	424.6	5	106.3
8) Printing, Publishing and Allied Industries						
9) Coke and Refined Petroleum Products						
10) Chemicals and Chemical Products	29	9,660.4	37	6,723.9	37	9,220.7
11) Rubber and Plastics Products						
12) Other Non-metallic Mineral Products						
13) Basic Metals						
14) Fabricated Metal Products						
15) Machinery and Equipment	1	805.0	4	844.0	2	1,044.0
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	2	240.5	1	68.3	2	168.0
18) Radio, Television and Communication Equipment and Apparatus						
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	636.0	5	591.6	5	680.4
21) Other Transport Equipments	1	29.1	1	1,564.1	1	497.7
22) Furniture and Fixture						
23) Jewellery and Related Articles						
24) Sports Goods						
25) Handicrafts						
26) Other Manufacturing n.e.s.	12	609.4	8	594.5	6	728.4
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	4	2,301.4	6	2,401.7	4	2,477.8
G. Construction						
1) Building						
2) Infrastructure						
H. Commerce and Trade	8	1,647.8	6	2,766.2	10	3,789.5
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles						
2) Wholesale and Commission Trade	2	194.1	2	294.6	2	448.2
i) Exports						
ii) Imports						
iii) Domestic Whole Sales	2	194.1	2	294.6	2	448.2
3) Retail Trade	6	1,453.7	4	2,471.5	8	3,341.3
I. Hotels, Restaurants and Clubs, etc	2	437.5	2	500.0	2	263.9
J. Transport, Storage and Communications	11	7,402.9	7	13,629.0	11	9,499.1
K. Real Estate, Renting and Business Activities	5	509.8	4	874.9	4	216.5
1) Real Estate Activities						
2) Renting of Machinery and Equipment						
3) Computer and Related Activities	1	4.3	1	4.3	1	4.3
4) Research and Development	2	458.0	1	322.2	1	204.8
5) Other Business Activities	2	47.6	2	548.4	2	7.4
L. Education						
M. Health and Social Work						
N. Other Community, Social and Personal Service Activities						
O. Other Private Business n.e.s			1	40.9		
V. Trust Funds and Non-profit Organizations						
VI. Personal	512	860.1	548	918.0	532	873.8
A. Bank Employees	368	693.2	405	747.4	383	694.1
B. Consumer Financing	144	166.9	143	170.6	149	179.7
i) House Building	102	151.8	103	155.5	104	163.1
ii) Transport	34	14.1	32	14.1	37	15.6
iii) Credit Cards						
iv) Consumer Durable						
v) Personal Loans	8	1.0	8	1.0	8	1.0
C. Other Personal						
VII. Others						
Total	636	30,612.5	682	35,306.0	676	36,295.1

3.2.4 Advances Classified by Borrowers

Specialised Banks

Borrower	(Million Rupees)					
	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	821,932	165,995.1	845,886	163,509.3	876,005	159,441.6
I. Government	1	748.1	1	988.1	1	839.1
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments	1	748.1	1	988.1	1	839.1
1) Commodity Operations	1	748.1	1	988.1	1	839.1
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	126.6	1	127.1	1	126.8
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	1	126.6	1	127.1	1	126.8
IV. Private Sector (Business)	805,642	162,129.9	830,242	159,390.8	858,191	155,358.0
A. Agriculture, Hunting and Forestry	752,563	147,405.3	776,163	144,935.0	801,997	140,761.8
1) Growing of Crops	403,683	81,256.7	414,788	80,002.6	431,842	79,299.1
2) Farming of Animals	280,863	43,506.1	284,530	40,762.8	283,315	35,442.1
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	67,970	22,640.1	76,796	24,167.2	86,791	26,018.0
5) Hunting, Trapping, Forestry & Logging	47	2.4	49	2.6	49	2.6
B. Fishing & Fish Farming, etc.	328	32.0	341	34.0	418	42.2
C. Mining and Quarrying	15	78.0	15	77.7	15	77.0
1) Mining of Coal	7	55.4	7	55.1	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	8,995	8,439.1	8,249	8,276.9	7,181	8,180.6
1) Food Products and Beverages	4,817	1,879.4	4,097	1,711.9	3,014	1,510.8
2) Tobacco Products	106	24.7	80	19.7	65	17.1
3) Textiles	365	2,824.3	365	2,842.7	376	2,906.4
i. Spinning, Weaving, Finishing of Textiles	153	2,270.7	155	2,283.9	164	2,344.1
a. Spinning of Fibres	56	1,465.3	56	1,450.6	60	1,512.8
b. Weaving of Textiles	89	116.9	91	117.5	96	121.2
c. Finishing of Textiles	8	688.4	8	715.7	8	710.1
ii. Made-up Textile Articles	14	5.7	15	9.2	15	9.8
iii. Knit Wear	25	476.5	25	486.6	25	486.7
iv. Carpets and Rugs	44	12.7	44	12.7	44	12.7
v. Other Textiles n.e.s.	129	58.8	126	50.4	128	53.2
4) Wearing Apparel, Readymade Garments, etc.	1,076	216.9	1,077	220.1	1,079	223.0
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	339	163.5	343	180.3	342	179.3
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	36	80.6	36	82.3	36	81.8
ii. Footwear	303	82.9	307	98.0	306	97.5
a. Leather Wear	295	77.5	297	75.1	296	74.5
b. Rubber and Plastic Wear	8	5.4	10	23.0	10	23.0

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	82	54.9	82	55.4	81	53.7
7) Paper, Paperboard and Products	53	157.4	54	158.8	52	152.0
8) Printing, Publishing and Allied Industries	206	100.8	207	95.5	207	94.0
9) Coke and Refined Petroleum Products	7	17.0	7	17.1	8	11.4
10) Chemicals and Chemical Products	468	1,106.2	466	1,099.4	468	1,108.1
11) Rubber and Plastics Products	138	272.6	138	280.9	138	283.6
12) Other Non-metallic Mineral Products	54	697.1	52	691.7	55	695.0
13) Basic Metals	82	348.4	78	341.2	76	349.9
14) Fabricated Metal Products	68	81.5	70	85.7	72	90.3
15) Machinery and Equipment	75	63.0	70	52.1	75	64.2
16) Office, Accounting and Computing Machinery	7	1.9	7	1.9	7	1.9
17) Electrical Machinery and Apparatus	44	25.1	44	24.5	47	27.6
18) Radio, Television and Communication Equipment and Apparatus	4	7.9	4	8.3	3	6.9
19) Medical, Precision and Optical Instruments, Watches and Clocks	48	42.0	44	39.4	46	40.4
20) Motor Vehicles, Trailers and Semi-trailers	37	113.5	36	116.8	37	118.3
21) Other Transport Equipments	7	8.1	11	11.1	11	16.0
22) Furniture and Fixture	380	80.2	382	80.2	384	81.4
23) Jewellery and Related Articles	180	50.7	179	41.4	179	46.1
24) Sports Goods	29	13.4	28	13.2	27	13.6
25) Handicrafts	122	15.4	124	15.6	127	15.9
26) Other Manufacturing n.e.s.	201	73.1	204	71.9	205	73.3
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	34	35.5	35	10.5	36	9.6
G. Construction	1,547	343.1	1,671	352.1	1,775	362.8
1) Building	413	249.0	413	255.6	415	264.0
2) Infrastructure	1,134	94.1	1,258	96.5	1,360	98.8
H. Commerce and Trade	23,986	3,657.9	24,009	3,613.8	24,015	3,667.6
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,797	376.3	1,798	378.6	1,797	378.2
2) Wholesale and Commission Trade	608	236.2	609	242.4	616	244.5
i) Exports	1	..	1	..	1	..
ii) Imports	2	1.3	2	6.3	2	6.3
iii) Domestic Whole Sales	605	234.9	606	236.2	613	238.3
3) Retail Trade	21,581	3,045.4	21,602	2,992.8	21,602	3,044.9
I. Hotels, Restaurants and Clubs, etc	487	166.1	491	158.4	491	161.6
J. Transport, Storage and Communications	10,553	619.5	12,099	636.4	15,087	774.4
K. Real Estate, Renting and Business Activities	439	208.1	468	197.5	471	225.7
1) Real Estate Activities	19	74.5	19	64.2	20	86.1
2) Renting of Machinery and Equipment						
3) Computer and Related Activities	12	5.5	11	5.7	11	6.3
4) Research and Development	1	40.0	1	40.0	1	40.0
5) Other Business Activities	407	88.1	437	87.6	439	93.3
L. Education	269	167.1	274	185.2	274	198.8
M. Health and Social Work	376	83.9	373	78.3	375	73.8
N. Other Community, Social and Personal Service Activities	122	172.9	123	127.2	120	119.7
O. Other Private Business n.e.s	5,928	721.4	5,931	707.8	5,936	702.5
V. Trust Funds and Non-profit Organizations	3	58.9	2	50.3	2	47.7
VI. Personal	14,031	2,536.5	13,405	2,519.9	15,484	2,491.2
A. Bank Employees	13,173	2,509.8	12,558	2,493.8	14,736	2,464.6
B. Consumer Financing	858	26.8	847	26.1	748	26.6
i) House Building						
ii) Transport	79	4.1	78	2.3	78	2.4
iii) Credit Cards						
iv) Consumer Durable	714	11.5	704	11.8	608	11.7
v) Personal Loans	65	11.1	65	11.9	62	12.5
C. Other Personal						
VII. Others	2,254	395.1	2,235	433.0	2,326	578.8
Total	821,932	165,995.1	845,886	163,509.3	876,005	159,441.6

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 16							30 - 06 - 16		31 - 12 - 15
	Securities, Shares & Other Financial Instruments			Fixed Assets Including Machinery			Financial Obligations Others		Total	Total
	Pre-cious Metals	Other Financial Instruments	Mer-chandise	Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00	12,076.8	2,319.3	195,855.3	73,061.8	111,319.3	40,575.5	54,297.3	489,505.3	249,861.0	309,175.2
01.00*	0.5	539.6	8,005.5	1,455.6	541.8	270.6	5,248.2	16,061.9	16,274.4	9,909.3
02.00*	560.6	198.8	25,152.1	9,729.5	2,180.1	1,496.2	8,411.4	47,728.5	25,328.1	18,054.2
03.00*	1,018.9	836.9	137,299.1	46,661.1	36,614.8	1,370.1	68,054.8	291,855.7	89,021.4	86,697.8
04.00*	109.0	151.8	29,153.9	46,230.6	7,496.8	4,192.9	69,043.1	156,378.0	197,082.8	183,657.3
05.00*	288.8	75.8	37,354.4	12,608.9	6,883.6	1,002.8	41,169.3	99,383.6	143,483.8	206,913.1
06.00*	427.5	61,421.1	92,885.1	83,920.7	40,862.7	6,710.9	232,865.4	519,093.3	144,861.3	152,455.9
07.00*		30,407.4	344,999.8	284,715.4	105,309.3	5,833.5	474,671.8	1,245,937.2	1,296,977.1	865,791.5
08.00*	233.2	22,218.6	255,039.4	187,911.9	85,512.5	14,666.6	274,940.2	840,522.3	931,850.4	945,170.3
08.25		343.1	23,093.4	11,298.0	6,281.0	313.8	13,025.1	54,354.4	157,205.0	55,736.3
08.50	166.6	2,094.6	27,135.4	23,887.0	18,823.7	540.5	35,246.9	107,894.6	90,990.8	81,949.3
08.75		96.5	19,121.2	7,875.9	7,220.3	363.9	11,671.6	46,349.3	62,402.5	19,502.5
09.00	3,545.0	8,061.1	106,362.4	102,746.8	35,168.3	2,867.7	68,301.6	327,052.9	313,268.6	350,534.4
09.25		96.2	10,358.4	16,822.1	18,755.5	208.3	10,013.7	56,254.2	92,697.0	26,696.6
09.50		986.1	10,448.6	6,071.2	9,490.5	1,593.6	19,245.8	47,835.9	40,268.0	108,434.2
09.75		4.5	9,210.3	7,523.8	3,794.3	212.4	9,388.5	30,133.8	48,425.4	61,151.2
10.00	458.6	28,285.3	18,160.8	14,996.4	21,259.4	1,389.2	15,403.6	99,953.3	68,535.8	190,040.6
10.25	2.3	34.3	3,102.5	898.8	1,959.1	43.1	13,894.4	19,934.6	26,353.3	12,719.6
10.50	34.7	263.6	6,437.9	1,556.7	3,293.9	88.9	12,059.1	23,734.9	27,007.6	24,998.8
10.75		19.4	3,388.3	2,354.0	869.6	93.1	12,636.2	19,360.7	50,062.0	26,368.5
11.00	3,680.9	504.3	25,697.2	13,022.1	15,764.6	625.8	25,665.7	84,960.6	113,593.0	123,523.6
11.25		100.2	2,889.5	741.4	2,688.8	145.5	5,491.7	12,057.1	37,744.7	25,063.8
11.50		137.9	7,283.9	3,505.8	2,130.4	109.2	23,244.7	36,411.9	76,022.0	26,965.5
11.75		10.1	4,441.3	1,018.5	1,036.5	28.2	4,151.5	10,686.0	14,255.5	8,806.9
12.00	1,145.5	20,658.6	12,135.9	18,132.8	13,592.8	1,735.3	27,612.0	95,012.9	76,811.9	147,136.4
12.25	545.9	0.4	2,789.8	5,430.7	1,167.5	48.5	1,655.5	11,638.2	13,885.2	28,043.6
12.50	52.6	250.5	3,549.9	1,269.9	17,148.1	82.3	10,690.5	33,043.8	25,170.9	25,418.3
12.75		1.3	4,442.9	594.2	1,191.6	11.6	2,202.4	8,443.9	12,950.2	13,023.0
13.00	212.9	5.4	6,208.8	1,678.8	3,482.9	731.8	4,020.0	16,340.7	42,650.8	47,962.3
13.25		66.5	1,092.7	966.3	1,439.3	37.1	1,270.8	4,872.7	6,708.9	5,268.8
13.50	16,277.4	4.1	1,009.4	1,864.6	35,785.3	68.5	9,309.7	64,318.9	49,935.1	59,096.7
13.75		3.2	399.2	751.7	682.6	3.7	578.6	2,418.9	4,470.2	2,020.3
14.00	825.8	124.3	19,039.4	7,685.3	13,711.1	118.8	7,134.9	48,639.6	53,467.1	51,572.7
14.25			740.2	414.3	30,444.0		765.3	32,363.9	39,889.5	57,874.8
14.50	17.7	..	1,065.2	4,582.5	788.5	32.9	1,001.0	7,487.7	4,235.8	4,344.9
14.75		29.5	305.0	1,268.1	8,934.0	5.7	795.6	11,337.8	3,893.9	1,423.6
15.00	7,762.0	281.7	24,297.2	9,301.9	31,116.1	5,712.4	6,307.5	84,778.6	79,495.4	39,481.8
15.25		3.8	1,241.5	271.7	775.0	2.5	372.6	2,667.0	3,409.5	2,810.9
15.50	15,987.6		5,004.5	1,067.8	858.4	1,054.3	9,688.9	33,661.4	67,716.0	64,320.4
15.75			1,131.9	415.7	17,459.6		291.7	19,299.0	20,457.6	5,308.5
16.00	1,672.1	23.6	3,659.5	6,426.9	6,753.7	129.3	12,309.9	30,975.0	35,426.0	59,065.6
16.25		1.5	84.9	84.7	190.4	14.0	439.2	814.7	1,211.1	644.8
16.50			334.5	651.5	274.8	9.6	1,248.5	2,518.9	3,699.2	2,815.0
16.75			422.1	46.8	224.2		1,134.9	1,828.0	2,215.0	553.3
17.00	142.1	57.8	2,393.2	3,294.8	1,358.4	32.7	2,462.0	9,740.9	11,359.5	21,953.0
17.25			140.7	453.6	96.0	0.6	1,967.1	2,658.1	1,358.5	2,165.9
17.50			151.0	137.0	204.3		994.1	1,486.5	3,346.2	2,067.0
17.75			68.2	354.0	89.5	1.5	238.9	752.1	1,080.8	373.9
18.00	550.9	1,609.6	13,898.2	6,584.1	4,045.3	765.7	9,529.3	36,983.2	35,651.4	39,599.5
18.25			708.3	106.3	112.2		272.0	1,198.7	925.7	402.8
18.50		2.0	95.2	76.4	42.3	6.1	453.9	675.9	812.5	565.5
18.75		0.9	217.6	20.0	66.1	2.0	194.0	500.6	441.6	417.7
19.00	1,531.4	6.9	1,755.9	331.7	2,167.3	6.2	54,934.7	60,734.1	75,501.6	62,236.9
19.25			132.8	4.2	8.3		2,146.1	2,291.4	409.7	144.0
19.50			24.1	0.6	27.1	0.3	766.2	818.4	990.0	968.5
19.75			144.2	7.1	6.3	0.2	187.1	344.9	403.8	49.6
20.00 & above		2.2	7,068.6	3,641.9	1,637.9	103.4	76,689.5	89,143.5	84,640.5	67,592.4
Total	69,327.1	182,340.4	1,518,628.3	1,038,532.0	741,137.4	95,459.2	1,757,805.8	5,403,230.2	5,078,192.0	4,737,038.9
Weighted Average	11.21	7.90	6.52	7.14	8.11	4.84	8.55	7.59	8.40	8.42

*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 - 16								30 - 06 - 16	31 - 12 - 15
	Securities, Shares & Other Financial Instruments			Fixed Assets Including Machinery		Real Estate		Financial Obligations	Others	Total
	Precious Metals	Other Financial Instruments	Merchandise	Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00	12,076.8		121,207.0	48,654.8	70,003.4	38,764.1	10,442.5	301,148.5	105,707.9	117,049.7
01.00*	0.5				0.1			0.6		12.4
02.00*	560.6		147.3	89.7	29.3	1,130.9	8.7	1,966.4	770.7	354.3
03.00*	1,018.9	5.4	14,116.5	3,559.0	9,416.8	40.9	11,357.5	39,515.1	22,856.1	18,551.6
04.00*	109.0		2,800.2	11,918.8	878.8	0.3	19,309.6	35,016.8	30,292.7	18,351.6
05.00*	288.8		7,010.7	2,918.2	200.5	3.3	557.1	10,978.5	25,305.8	25,643.6
06.00*	427.4	7,195.9	4,242.1	6,061.2	5,183.9	726.7	6,208.8	30,046.0	12,560.1	7,869.7
07.00*		1,596.0	19,498.5	12,594.0	7,849.2	170.8	31,898.2	73,606.6	74,215.5	62,960.9
08.00*	233.2	1,953.5	16,964.2	65,158.7	6,721.8	755.6	4,013.4	95,800.6	133,476.1	135,799.5
08.25		38.0	1,748.3	4,812.9	442.8	11.6	1.5	7,055.2	15,554.9	
08.50	166.6	196.7	2,643.0	4,060.2	4,394.6	36.2	5,656.6	17,153.8	14,453.2	325.3
08.75			397.9	2,684.7	1,070.9	14.9	10.0	4,178.4	8,291.9	404.0
09.00	3,544.6	3,022.6	60,246.0	47,986.2	8,559.8	2,066.0	6,372.3	131,797.7	196,486.3	160,287.0
09.25		58.0	161.7	2,224.0	1,797.5	13.5	7.5	4,262.1	19,839.2	666.1
09.50		62.9	1,180.2	2,300.8	2,010.8	20.4	6,209.9	11,784.9	10,860.8	1,446.0
09.75		0.2	765.0	2,611.5	578.7	9.4	0.1	3,964.9	5,112.0	189.1
10.00	458.6	26,642.9	3,873.6	3,904.0	5,810.2	230.5	949.4	41,869.1	11,867.6	46,822.5
10.25	2.3	14.1	64.6	554.1	275.8		34.3	945.2	2,956.6	194.7
10.50	34.7	3.3	1,279.3	799.8	1,080.0	12.7	430.9	3,640.6	2,702.5	503.6
10.75		3.3	239.0	618.9	193.4	..	159.6	1,214.3	1,896.1	344.9
11.00	3,497.8	32.5	11,876.3	1,736.2	4,488.6	169.5	2,000.1	23,801.0	69,177.9	60,017.3
11.25		12.9	6.8	614.9	231.9	113.4	27.3	1,007.2	904.0	215.7
11.50		1.1	4,000.8	1,854.3	994.1	33.8	7.5	6,891.5	38,227.0	2,631.6
11.75		6.8	14.9	651.5	266.4	0.5		940.0	1,519.0	170.4
12.00	156.3	20,557.4	6,915.1	16,667.5	7,015.3	698.6	6,257.1	58,267.3	37,676.5	83,012.3
12.25	545.9		2.1	5,054.6	137.2		0.1	5,739.8	5,819.5	2,994.7
12.50	52.6	6.3	2,288.7	578.2	14,618.1	54.9		17,598.8	1,873.4	1,891.3
12.75			3,019.9	523.3	177.4		101.3	3,821.9	3,958.4	2,192.6
13.00	212.9		1,130.7	369.7	691.7	56.2	834.1	3,295.2	3,887.5	12,439.4
13.25			14.3	710.9	667.3		503.8	1,896.3	1,967.5	802.3
13.50	16,277.4		302.3	309.3	34,025.1	64.6	5,920.9	56,899.7	45,727.4	47,616.7
13.75				142.2	40.4		0.7	183.3	406.0	325.2
14.00	825.6	91.5	10,554.7	4,687.8	7,953.2	32.5	3,522.4	27,667.6	21,577.2	27,813.3
14.25			72.4	253.0	29,734.7		0.4	30,060.4	35,213.8	44,358.5
14.50	17.7		80.9	260.6	262.1	0.5	12.1	633.8	697.5	1,724.9
14.75			19.1	9.2	8,754.8		2.8	8,786.0	102.1	88.3
15.00	7,678.6	231.2	21,590.8	4,442.9	25,245.8	24.6	3,083.9	62,297.8	40,269.6	22,299.7
15.25			687.4	28.3	127.7		..	843.4	887.4	250.1
15.50	15,987.6		4,189.4	782.3	152.8	972.9	8,960.6	31,045.5	65,209.8	63,257.8
15.75			761.0	313.0	16,754.4			17,828.5	19,137.9	4,842.8
16.00	1,672.1	23.5	2,540.0	1,314.0	2,106.7	11.1	11,052.4	18,719.8	15,707.5	35,628.4
16.25		1.5	1.7	69.8	25.1		1.6	99.7	136.2	20.8
16.50			57.2	613.2	37.3		48.0	755.7	1,013.5	497.0
16.75			290.0	6.0	10.3		1.5	307.8	234.0	
17.00	142.1	57.8	1,691.3	1,590.9	734.3	32.7	138.1	4,387.2	6,043.2	13,435.1
17.25				441.5	1.2			442.7	472.7	1.3
17.50			3.1	54.4	24.0		204.9	286.4	593.8	672.0
17.75				26.7			0.9	27.6	71.8	44.3
18.00	550.6	1,609.6	12,980.5	6,324.9	530.3	15.0	2,939.6	24,950.5	13,257.3	14,502.1
18.25			27.8	104.1	2.0		0.1	134.0	156.3	0.9
18.50				51.6	0.7		87.4	139.7	120.5	14.8
18.75				9.0			0.6	9.6	12.6	0.7
19.00	1,531.4	6.7	192.2	3.1	1,762.1		53,179.7	56,675.1	71,993.7	58,160.8
19.25				4.2			2,059.3	2,063.4	73.2	0.4
19.50				0.6	0.8		595.1	596.5	678.2	639.1
19.75							0.4	0.4	0.2	
20.00 & above		1.3	2,716.3	2,608.2	319.4		3,848.6	9,493.7	8,103.3	6,678.4
Total	68,070.6	63,433.1	346,612.6	276,723.4	284,391.4	46,288.8	209,020.5	1,294,540.3	1,208,113.4	1,107,017.5
Weighted Average	11.19	10.23	6.67	7.58	9.29	1.42	11.43	8.43	9.93	10.08

*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 - 16							30 - 06 - 16		31 - 12 - 15
	Securities, Shares & Other Financial Instruments		Merchandise	Fixed Assets Including Machinery		Real Estate	Financial Obligations	Others	Total	Total
	Pre-cious Metals									Total
00.00		2,319.3	72,885.8	24,389.5	40,685.2	1,811.4	42,941.2	185,032.4	136,348.9	184,078.1
01.00*		539.6	8,005.5	1,455.6	541.7	270.6	5,248.2	16,061.3	16,274.4	6,765.2
02.00*		198.8	25,004.8	9,639.8	2,150.7	365.2	8,402.7	45,762.1	24,557.4	17,699.9
03.00*		831.5	123,182.6	43,102.1	27,198.0	1,329.2	56,474.2	252,117.5	65,467.0	67,488.3
04.00*		151.8	26,353.7	34,311.7	6,618.0	4,192.5	49,720.2	121,347.9	166,776.0	165,291.8
05.00*		75.8	30,343.8	9,690.7	6,674.0	999.5	40,612.2	88,395.9	118,167.2	181,260.1
06.00*	..	54,225.2	88,643.0	77,859.4	35,666.7	5,984.2	225,212.1	487,590.7	131,809.7	143,979.2
07.00*		28,811.4	322,455.4	271,837.8	97,460.1	5,662.8	431,216.4	1,157,443.9	1,209,550.5	793,926.2
08.00*		20,265.1	238,007.7	121,948.2	78,790.6	13,911.0	263,006.3	735,928.9	794,181.6	804,997.8
08.25		305.1	21,345.1	6,485.1	5,838.2	302.2	13,023.6	47,299.2	135,588.8	55,736.3
08.50		1,897.9	24,492.3	19,547.2	14,429.2	504.3	29,590.3	90,461.3	76,537.6	75,482.9
08.75		96.5	18,723.3	5,191.2	6,149.4	349.0	11,661.6	42,170.9	52,383.9	18,936.0
09.00	0.4	5,038.5	46,116.4	54,760.5	26,608.4	801.7	60,491.2	193,817.1	116,782.4	190,135.2
09.25		38.3	10,196.8	14,598.2	16,958.0	194.8	10,006.2	51,992.1	72,857.7	24,017.1
09.50		923.2	9,268.4	3,770.4	7,479.8	1,573.3	13,035.9	36,051.0	29,407.2	106,988.2
09.75		4.3	8,445.3	4,912.3	3,215.6	202.9	9,388.4	26,168.9	43,313.5	60,962.2
10.00		1,642.5	14,287.2	11,092.4	15,449.3	1,158.7	14,454.2	58,084.2	56,668.2	142,338.1
10.25		20.2	3,037.9	344.8	1,683.4	43.1	13,860.1	18,989.4	23,396.7	12,524.9
10.50		260.4	5,158.6	757.0	2,213.9	76.2	11,628.2	20,094.2	24,305.1	24,495.2
10.75		16.1	3,149.3	1,735.1	676.2	93.1	12,476.6	18,146.4	48,165.9	26,023.7
11.00	183.1	471.8	13,820.9	11,285.9	11,276.0	456.3	23,665.6	61,159.5	44,415.1	62,476.4
11.25		87.3	2,882.6	126.6	2,456.9	32.1	5,464.4	11,049.9	36,840.6	24,848.1
11.50		136.7	3,283.2	1,651.5	1,136.3	75.4	23,237.3	29,520.4	37,795.0	24,333.8
11.75		3.3	4,426.4	367.0	770.1	27.7	4,151.5	9,746.0	12,736.4	8,636.5
12.00	989.2	101.2	5,220.8	1,307.3	6,577.5	1,036.6	21,354.9	36,587.6	38,954.8	63,943.5
12.25		0.4	2,787.8	376.1	1,030.2	48.5	1,655.4	5,898.4	8,065.7	25,048.9
12.50		244.2	1,261.2	691.7	2,530.0	27.4	10,690.5	15,445.0	23,297.5	23,526.9
12.75		1.3	1,423.0	70.9	1,014.2	11.6	2,101.1	4,622.0	8,341.8	10,830.4
13.00		5.4	5,078.2	1,309.1	2,791.3	675.7	3,185.9	13,045.5	38,763.3	35,523.0
13.25		66.5	1,078.4	255.4	772.0	37.1	766.9	2,976.4	4,741.4	4,466.5
13.50		4.1	707.0	1,555.3	1,760.2	3.9	3,388.8	7,419.3	3,973.6	11,480.0
13.75		3.2	399.2	609.5	642.2	3.7	577.9	2,235.7	4,064.2	1,695.1
14.00	0.2	32.8	8,484.7	2,997.5	5,758.0	86.3	3,612.5	20,971.9	31,889.9	23,759.4
14.25			667.9	161.4	709.3		764.8	2,303.4	4,675.7	13,516.3
14.50		..	984.3	4,321.9	526.4	32.4	988.9	6,854.0	3,538.3	2,620.0
14.75		29.5	285.9	1,258.9	179.2	5.7	792.8	2,551.9	3,791.8	1,335.3
15.00	83.3	50.6	2,706.4	4,858.9	5,870.2	5,687.7	3,223.6	22,480.8	39,225.8	17,182.1
15.25		3.8	554.1	243.3	647.4	2.5	372.6	1,823.6	2,522.2	2,560.8
15.50			815.1	285.5	705.6	81.4	728.3	2,615.9	2,506.1	1,062.6
15.75			370.9	102.7	705.2		291.7	1,470.5	1,319.6	465.7
16.00		0.1	1,119.5	5,112.8	4,647.0	118.2	1,257.5	12,255.2	19,718.5	23,437.3
16.25			83.2	15.0	165.3	14.0	437.6	715.1	1,074.9	624.0
16.50			277.3	38.3	237.5	9.6	1,200.5	1,763.2	2,685.6	2,318.0
16.75			132.1	40.8	213.8		1,133.5	1,520.2	1,981.0	553.3
17.00			701.8	1,703.9	624.1		2,323.9	5,353.7	5,316.3	8,517.9
17.25			140.7	12.1	94.8	0.6	1,967.1	2,215.4	885.8	2,164.6
17.50			117.1	82.6	180.2		789.3	1,169.2	2,721.6	1,364.1
17.75			68.2	327.3	89.5	1.5	238.1	724.5	1,009.0	329.6
18.00	0.2		917.7	259.3	3,515.0	750.7	6,589.8	12,032.7	22,394.1	25,097.4
18.25			680.5	2.1	110.2		271.9	1,064.7	769.4	401.9
18.50		2.0	95.2	24.8	41.6	6.1	366.5	536.2	692.0	550.7
18.75		0.9	217.6	11.0	66.1	2.0	193.5	491.0	429.0	416.9
19.00		0.2	1,563.7	328.6	405.3	6.2	1,755.0	4,059.0	3,507.8	4,076.1
19.25			132.8		8.3		86.9	228.0	336.5	143.6
19.50			24.1		26.3	0.3	171.1	221.9	311.8	329.4
19.75			144.2	7.1	6.3	0.2	186.7	344.5	403.6	49.6
20.00 & above		0.9	4,352.3	1,033.7	1,318.5	103.4	72,841.0	79,649.8	76,537.2	60,914.0
Total		1,256.5	118,907.3	1,167,108.8	760,265.1	456,094.2	49,170.5	1,525,274.9	4,078,077.4	3,834,772.6
Weighted Average		12.05	6.65	6.49	6.97	7.39	8.06	8.17	7.33	7.95

*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 - 16							30 - 06 - 16	31 - 12 - 15	
	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00			1,762.6	17.5	630.7		913.7	3,324.4	7,804.2	8,047.3
01.00*										3,131.8
02.00*										
03.00*							223.1	223.1	698.3	657.9
04.00*							13.3	13.3	14.0	13.8
05.00*					9.1			9.1	10.8	9.5
06.00*					12.0		1,444.5	1,456.6	491.6	607.0
07.00*			3,045.9	283.5			11,557.3	14,886.6	13,211.1	8,904.4
08.00*			67.5	805.0			7,920.4	8,792.9	4,192.7	4,372.9
08.25									6,061.2	
08.50				279.5				279.5		6,141.0
08.75									1,726.6	162.5
09.00							1,438.1	1,438.1		112.2
09.25										2,013.3
09.50										
09.75										
10.00										880.0
10.25										
10.50										
10.75										
11.00										1,030.0
11.25										
11.50										
11.75				158.0				158.0	180.6	180.6
12.00										
12.25										
12.50										
12.75									650.0	
13.00										
13.25										
13.50									234.1	
13.75										
14.00										
14.25										
14.50										
14.75										
15.00										
15.25										
15.50										
15.75										
16.00										
16.25										
16.50										
16.75										
17.00										
17.25										
17.50			30.9					30.9	30.9	30.9
17.75										
18.00										
18.25										
18.50										
18.75										
19.00										
19.25										
19.50										
19.75										
20.00 & above										
Total			4,906.8	1,543.5	651.9		23,510.4	30,612.5	35,306.0	36,295.1
Weighted Average	-	-	4.43	7.96	0.18	-	7.01	6.50	5.75	5.48

*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)

31 - 12 - 16											30 - 06 - 16	31 - 12 - 15
Rate of Interest/Return	Domestic Constituents									Total	Total	Total
	Non-Residents	Non-financial			Trust Funds			Others	Sub Total			
		Government	Public Sector Enterprises	NBFI'S	Private Sector (Business)	and Non-profit Organisations	Personal					
00.00		264.1	179,244.3	4,833.5	292,336.8	3.0	12,689.2	134.4	489,505.3	489,505.3	249,861.0	309,175.2
01.00*		60.0			16,001.9		..		16,061.9	16,061.9	16,274.4	9,909.3
02.00*				201.0	46,233.9	0.7	1,291.6	1.4	47,728.5	47,728.5	25,328.1	18,054.2
03.00*		1,038.0	16,538.6		251,768.4		22,510.7		291,855.7	291,855.7	89,021.4	86,697.8
04.00*			19,116.7	1,600.0	79,687.9		55,973.4		156,378.0	156,378.0	197,082.8	183,657.3
05.00*		28.4	3,998.7	1,014.4	65,215.5	2.5	29,124.2		99,383.6	99,383.6	143,483.8	206,913.1
06.00*		242,581.1	62,249.2	14,453.4	183,913.9	1,254.8	14,410.0	230.9	519,093.3	519,093.3	144,861.3	152,455.9
07.00*		262,319.6	185,864.6	26,591.3	759,390.1	4,954.0	6,452.8	364.8	1,245,937.2	1,245,937.2	1,296,977.1	865,791.5
08.00*		4,475.7	175,339.6	19,242.2	615,529.4	5,762.6	19,473.7	699.1	840,522.3	840,522.3	931,850.4	945,170.3
08.25			7,928.6	612.4	43,239.4	602.2	1,935.9	36.0	54,354.4	54,354.4	157,205.0	55,736.3
08.50		10,000.0	2,802.5	309.2	91,025.9	1,020.9	2,621.0	115.1	107,894.6	107,894.6	90,990.8	81,949.3
08.75			987.3	666.0	41,411.8		3,283.2	1.0	46,349.3	46,349.3	62,402.5	19,502.5
09.00			14,654.4	5,940.2	302,190.3	152.9	2,837.6	1,277.6	327,052.9	327,052.9	313,268.6	350,534.4
09.25				5.5	52,689.9	37.2	3,521.6		56,254.2	56,254.2	92,697.0	26,696.6
09.50			149.6	409.6	44,275.4	615.6	2,320.8	65.0	47,835.9	47,835.9	40,268.0	108,434.2
09.75			2,000.0	183.8	23,114.2	25.8	4,809.9		30,133.8	30,133.8	48,425.4	61,151.2
10.00		25,229.9		1,399.3	66,603.5	730.8	5,693.3	296.5	99,953.3	99,953.3	68,535.8	190,040.6
10.25		147.3		1.3	7,598.2	1.2	12,186.6		19,934.6	19,934.6	26,353.3	12,719.6
10.50					13,390.7	5.5	10,338.6		23,734.9	23,734.9	27,007.6	24,998.8
10.75			1,065.0	187.4	6,067.9	10.0	12,030.4		19,360.7	19,360.7	50,062.0	26,368.5
11.00		5,020.7		92.8	71,460.8	165.4	8,113.6	107.3	84,960.6	84,960.6	113,593.0	123,523.6
11.25				39.6	6,588.0		5,429.6		12,057.1	12,057.1	37,744.7	25,063.8
11.50				22.0	27,509.1	3.0	8,877.8		36,411.9	36,411.9	76,022.0	26,965.5
11.75					6,789.3	122.3	3,774.4		10,686.0	10,686.0	14,255.5	8,806.9
12.00		19,639.1	10,008.5	188.1	45,794.4	19,203.1		179.8	95,012.9	95,012.9	76,811.9	147,136.4
12.25			2,000.0	2.4	8,238.8	25.0	1,372.1		11,638.2	11,638.2	13,885.2	28,043.6
12.50				0.3	31,096.7	0.3	1,946.5		33,043.8	33,043.8	25,170.9	25,418.3
12.75					6,700.6	0.3	1,743.0		8,443.9	8,443.9	12,950.2	13,023.0
13.00					13,633.5	47.6	2,633.2	26.4	16,340.7	16,340.7	42,650.8	47,962.3
13.25					4,424.6		448.0		4,872.7	4,872.7	6,708.9	5,268.8
13.50					60,224.8		4,003.8	90.3	64,318.9	64,318.9	49,935.1	59,096.7
13.75					2,070.3	0.4	348.3		2,418.9	2,418.9	4,470.2	2,020.3
14.00				394.2	44,289.1	0.3	3,741.5	214.4	48,639.6	48,639.6	53,467.1	51,572.7
14.25					32,061.3		302.3	0.2	32,363.9	32,363.9	39,889.5	57,874.8
14.50				3.5	2,736.1	0.4	4,747.8		7,487.7	7,487.7	4,235.8	4,344.9
14.75					9,394.5	0.3	1,943.0		11,337.8	11,337.8	3,893.9	1,423.6
15.00				4.1	79,774.1		4,961.7	38.7	84,778.6	84,778.6	79,495.4	39,481.8
15.25					2,129.6		537.5		2,667.0	2,667.0	3,409.5	2,810.9
15.50				24.5	28,316.7		5,320.2		33,661.4	33,661.4	67,716.0	64,320.4
15.75					19,163.9		135.1		19,299.0	19,299.0	20,457.6	5,308.5
16.00		748.1		10.8	25,847.8	0.6	4,169.3	198.4	30,975.0	30,975.0	35,426.0	59,065.6
16.25					322.8	0.3	491.7		814.7	814.7	1,211.1	644.8
16.50				181.2	1,190.1		1,147.6		2,518.9	2,518.9	3,699.2	2,815.0
16.75					802.7		1,025.3		1,828.0	1,828.0	2,215.0	553.3
17.00		0.2			7,088.1		2,652.7		9,740.9	9,740.9	11,359.5	21,953.0
17.25				43.1	604.9		2,010.1		2,658.1	2,658.1	1,358.5	2,165.9
17.50				144.0	621.6		720.8		1,486.5	1,486.5	3,346.2	2,067.0
17.75					507.9		244.3		752.1	752.1	1,080.8	373.9
18.00				41.1	29,560.6		7,296.6	84.9	36,983.2	36,983.2	35,651.4	39,599.5
18.25					947.6		251.1		1,198.7	1,198.7	925.7	402.8
18.50					284.9		391.0		675.9	675.9	812.5	565.5
18.75					358.7		142.0		500.6	500.6	441.6	417.7
19.00					10,875.9		49,858.3		60,734.1	60,734.1	75,501.6	62,236.9
19.25					145.5		2,145.9		2,291.4	2,291.4	409.7	144.0
19.50					91.2		727.2		818.4	818.4	990.0	968.5
19.75					248.6		96.3		344.9	344.9	403.8	49.6
20.00 & above	..			110.7	13,870.1	..	75,162.7		89,143.5	89,143.5	84,640.5	67,592.4
Total	..	571,552.2	683,947.6	78,952.7	3,597,450.0	15,545.9	451,619.7	4,162.1	5,403,230.2	5,403,230.2	5,078,192.0	4,737,038.9

*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

Public Sector Banks

(Million Rupee)

31 - 12 - 16 30 - 06 - 16 31 - 1

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

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

: : : : : : : :
 * * * * *

*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 - 16											30 - 06 - 16	31 - 12 - 15
Rate of Interest/Return	Domestic Constituents									Total	Total	Total
	Non-Residents	Non-financial			Private Sector (Business)	Trust Funds and Non-profit Organisations						
		Government	Public Sector Enterprises	NBFI'S		Personal	Others	Sub Total				
00.00		264.1	1,519.4	1,791.1	173,301.4	3.0	8,092.2	61.3	185,032.4	185,032.4	136,348.9	184,078.1
01.00*		60.0			16,001.3		..		16,061.3	16,061.3	16,274.4	6,765.2
02.00*				201.0	44,268.8	0.7	1,291.6		45,762.1	45,762.1	24,557.4	17,699.9
03.00*					230,264.3		5,314.7		252,117.5	252,117.5	65,467.0	67,488.3
04.00*				1,600.0	63,590.6		37,040.6		121,347.9	121,347.9	166,776.0	165,291.8
05.00*		28.4	3,998.7	1,014.4	56,640.6	2.5	26,711.4		88,395.9	88,395.9	118,167.2	181,260.1
06.00*	234,728.0		62,249.2	14,341.5	163,308.6	304.8	12,448.2	210.4	487,590.7	487,590.7	131,809.7	143,979.2
07.00*	221,392.6		184,906.4	25,229.8	715,003.5	4,567.0	5,979.8	364.8	1,157,443.9	1,157,443.9	1,209,550.5	793,926.2
08.00*	4,475.7		145,895.6	18,321.2	542,641.9	5,146.2	18,831.9	616.4	735,928.9	735,928.9	794,181.6	804,997.8
08.25			3,678.6	612.4	40,474.1	602.2	1,895.9	36.0	47,299.2	47,299.2	55,366.3	55,736.3
08.50		10,000.0	1,655.5	309.2	75,445.2	1,020.9	1,915.4	115.1	90,461.3	90,461.3	76,537.6	75,482.9
08.75			987.3	666.0	37,280.5		3,236.1	1.0	42,170.9	42,170.9	52,383.9	18,936.0
09.00			867.2	4,459.6	184,543.9	152.9	2,661.5	1,132.0	193,817.1	193,817.1	116,782.4	190,135.2
09.25				5.5	48,436.7	37.2	3,512.7		51,992.1	51,992.1	72,857.7	24,017.1
09.50			149.6	409.6	32,720.7	405.7	2,301.0	64.5	36,051.0	36,051.0	29,407.2	106,988.2
09.75				183.8	21,211.7	25.8	4,747.5		26,168.9	26,168.9	43,313.5	60,962.2
10.00		131.5		244.6	51,154.1	704.3	5,562.2	287.7	58,084.2	58,084.2	56,668.2	142,338.1
10.25		147.3		1.3	6,766.2	1.2	12,073.4		18,989.4	18,989.4	23,396.7	12,524.9
10.50					9,833.2	5.5	10,255.5		20,094.2	20,094.2	24,305.1	24,495.2
10.75			1,065.0	187.4	4,972.2	10.0	11,911.9		18,146.4	18,146.4	48,165.9	26,023.7
11.00		5,020.7		92.8	48,103.9	165.4	7,722.3	54.4	61,159.5	61,159.5	44,415.1	62,476.4
11.25				0.2	6,144.8		4,904.8		11,049.9	11,049.9	36,840.6	24,848.1
11.50				22.0	21,373.9	3.0	8,121.4		29,520.4	29,520.4	37,795.0	24,333.8
11.75					6,488.3	122.3	3,135.4		9,746.0	9,746.0	12,736.4	8,636.5
12.00		94.6		188.1	19,688.2		16,614.6	2.1	36,587.6	36,587.6	38,954.8	63,943.5
12.25				2.4	4,703.5	25.0	1,167.6		5,898.4	5,898.4	8,065.7	25,048.9
12.50				0.3	13,792.1	0.3	1,652.3		15,445.0	15,445.0	23,297.5	23,526.9
12.75					3,193.7	0.3	1,428.1		4,622.0	4,622.0	8,341.8	10,830.4
13.00					10,656.5	47.6	2,335.5	6.0	13,045.5	13,045.5	38,763.3	35,523.0
13.25					2,573.2		403.2		2,976.4	2,976.4	4,741.4	4,466.5
13.50					4,261.7		3,157.6		7,419.3	7,419.3	3,973.6	11,480.0
13.75					1,941.0	0.4	294.3		2,235.7	2,235.7	4,064.2	1,695.1
14.00				335.1	18,508.6	0.3	2,127.9		20,971.9	20,971.9	31,889.9	23,759.4
14.25					2,026.7		276.7		2,303.4	2,303.4	4,675.7	13,516.3
14.50				3.5	2,189.5	0.4	4,660.6		6,854.0	6,854.0	3,538.3	2,620.0
14.75					619.6	0.3	1,931.9		2,551.9	2,551.9	3,791.8	1,335.3
15.00				4.1	20,623.5		1,853.2		22,480.8	22,480.8	39,225.8	17,182.1
15.25					1,332.9		490.7		1,823.6	1,823.6	2,522.2	2,560.8
15.50				24.5	2,010.0		581.4		2,615.9	2,615.9	2,506.1	1,062.6
15.75					1,343.2		127.3		1,470.5	1,470.5	1,319.6	465.7
16.00				10.8	11,083.6	0.6	1,160.2		12,255.2	12,255.2	19,718.5	23,437.3
16.25					288.8	0.3	426.0		715.1	715.1	1,074.9	624.0
16.50				181.2	805.9		776.1		1,763.2	1,763.2	2,685.6	2,318.0
16.75					501.7		1,018.5		1,520.2	1,520.2	1,981.0	553.3
17.00		0.2			3,344.5		2,009.0		5,353.7	5,353.7	5,316.3	8,517.9
17.25				43.1	280.9		1,891.4		2,215.4	2,215.4	885.8	2,164.6
17.50				144.0	550.9		474.2		1,169.2	1,169.2	2,721.6	1,364.1
17.75					507.9		216.7		724.5	724.5	1,009.0	329.6
18.00				41.1	6,976.2		5,015.4		12,032.7	12,032.7	22,394.1	25,097.4
18.25					917.8		147.0		1,064.7	1,064.7	769.4	401.9
18.50					282.1		254.1		536.2	536.2	692.0	550.7
18.75					358.7		132.4		491.0	491.0	429.0	416.9
19.00					3,516.8		542.2		4,059.0	4,059.0	3,507.8	4,076.1
19.25					145.5		82.5		228.0	228.0	336.5	143.6
19.50					54.0		167.8		221.9	221.9	311.8	329.4
19.75					248.6		95.9		344.5	344.5	403.6	49.6
20.00 & above	..			110.7	8,160.3	..	71,378.8		79,649.8	79,649.8	76,537.2	60,914.0
Total	..	476,343.3	442,627.6	70,782.0	2,747,458.3	13,356.0	324,558.5	2,951.7	4,078,077.4	4,078,077.4	3,834,772.6	3,593,726.2

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 16									30 - 06 - 16	31 - 12 - 15
	Domestic Constituents									Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total		
00.00					2,734.6		589.8		3,324.4	3,324.4	7,804.2
01.00*											8,047.3
02.00*											3,131.8
03.00*							223.1		223.1	223.1	657.9
04.00*							13.3		13.3	13.3	13.8
05.00*							9.1		9.1	9.1	9.5
06.00*					1,435.4		21.2		1,456.6	1,456.6	607.0
07.00*					14,886.6				14,886.6	14,886.6	8,904.4
08.00*				135.1	8,654.2		3.6		8,792.9	8,792.9	4,372.9
08.25											6,061.2
08.50					279.5				279.5	279.5	6,141.0
08.75											1,726.6
09.00					1,438.1				1,438.1	1,438.1	112.2
09.25											2,013.3
09.50											
09.75											
10.00											880.0
10.25											
10.50											
10.75											
11.00											1,030.0
11.25											
11.50											
11.75											
12.00					158.0				158.0	158.0	180.6
12.25											
12.50											
12.75											650.0
13.00											
13.25											
13.50											234.1
13.75											
14.00											
14.25											
14.50											
14.75											
15.00											
15.25											
15.50											
15.75											
16.00											
16.25											
16.50											
16.75											
17.00											
17.25											
17.50					30.9				30.9	30.9	30.9
17.75											
18.00											
18.25											
18.50											
18.75											
19.00											
19.25											
19.50											
19.75											
20.00 & above											
Total				135.1	29,617.3		860.1		30,612.5	30,612.5	35,306.0

*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.5 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	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts		Accounts		Accounts	
Less Than 5,000	1	..							37,919	41.5
5,000 to 10,000							1	..	33,338	293.0
10,000 to 20,000			14	0.2					15,173	227.6
20,000 to 25,000									8,837	198.6
25,000 to 30,000									9,704	262.3
30,000 to 40,000									23,465	834.4
40,000 to 50,000									17,452	790.8
50,000 to 60,000									20,745	1,132.5
60,000 to 70,000									19,936	1,287.8
70,000 to 80,000			1	0.1			7	0.5	22,278	1,675.9
80,000 to 90,000					13	1.1			38,958	3,327.5
90,000 to 100,000									47,158	5,190.5
100,000 to 200,000					12	1.3	3	0.5	616,297	92,269.3
200,000 to 300,000							25	6.3	281,725	67,701.2
300,000 to 400,000							6	2.0	95,154	31,923.4
400,000 to 500,000					36	16.2	11	4.6	33,226	14,855.8
500,000 to 600,000							6	3.2	79,904	41,788.9
600,000 to 700,000			67	41.4	1	0.7	16	10.7	14,193	9,223.9
700,000 to 800,000					1	0.7	4	3.1	14,053	10,576.5
800,000 to 900,000					20	17.2	3	2.6	11,249	9,543.5
900,000 to 1,000,000							35	33.9	12,037	11,462.9
1,000,000 to 2,000,000			10	18.6	46	64.2	152	223.2	37,559	51,300.8
2,000,000 to 3,000,000					5	13.5	24	56.5	13,357	32,755.5
3,000,000 to 4,000,000							22	76.9	7,760	27,137.9
4,000,000 to 5,000,000							17	76.7	6,789	30,420.9
5,000,000 to 6,000,000							10	54.1	4,768	25,895.3
6,000,000 to 7,000,000			1	6.9			9	58.2	3,714	24,125.6
7,000,000 to 8,000,000			16	121.5			4	29.9	3,052	22,867.6
8,000,000 to 9,000,000							1	8.6	2,375	20,175.3
9,000,000 to 10,000,000							1	9.3	2,431	23,287.5
10,000,000 to 100,000,000			71	4,064.7	71	4,910.7	175	7,028.8	26,012	794,012.3
100,000,000 to 500,000,000			12	2,909.6	73	20,215.7	148	34,279.3	5,121	1,059,564.5
500,000,000 & Over			97	564,389.3	161	658,706.3	39	36,983.6	1,100	1,181,299.1
Total	1		289	571,552.2	439	683,947.6	719	78,952.7	1,566,839	3,597,450.0

*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, 2016

(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		
12	..	6,476	13.2	716	1.0	45,123	55.6	45,124	55.6	Less Than 5,000	
1	..	5,785	44.8	60	0.5	39,185	338.3	39,185	338.3	5,000 to 10,000	
		340,984	5,208.4	144	2.6	356,315	5,438.8	356,315	5,438.8	10,000 to 20,000	
		106,926	2,262.6	41	0.9	115,804	2,462.1	115,804	2,462.1	20,000 to 25,000	
		16,371	462.5	100	2.6	26,175	727.4	26,175	727.4	25,000 to 30,000	
1	..	248,183	8,194.7	120	4.2	271,769	9,033.4	271,769	9,033.4	30,000 to 40,000	
2	0.1	175,996	7,871.8	63	2.7	193,513	8,665.5	193,513	8,665.5	40,000 to 50,000	
		28,066	1,495.3	40	2.1	48,851	2,630.0	48,851	2,630.0	50,000 to 60,000	
		15,546	1,013.3	93	5.9	35,575	2,307.0	35,575	2,307.0	60,000 to 70,000	
		26,493	1,991.4	75	5.6	48,854	3,673.5	48,854	3,673.5	70,000 to 80,000	
2	0.2	31,273	2,706.0	50	4.2	70,296	6,039.0	70,296	6,039.0	80,000 to 90,000	
		80,464	7,398.1	17	1.6	127,639	12,590.2	127,639	12,590.2	90,000 to 100,000	
3	0.3	232,554	33,620.0	231	33.6	849,100	125,925.0	849,100	125,925.0	100,000 to 200,000	
1	0.3	175,263	42,401.8	121	28.5	457,135	110,138.1	457,135	110,138.1	200,000 to 300,000	
3	1.0	61,950	21,022.9	160	57.1	157,273	53,006.4	157,273	53,006.4	300,000 to 400,000	
8	3.8	61,688	28,651.9	274	124.7	95,243	43,657.0	95,243	43,657.0	400,000 to 500,000	
5	2.7	38,960	21,416.6	410	217.4	119,285	63,428.7	119,285	63,428.7	500,000 to 600,000	
3	2.0	29,045	18,460.5	63	41.4	43,388	27,780.6	43,388	27,780.6	600,000 to 700,000	
3	2.1	34,241	25,149.3	15	11.5	48,317	35,743.2	48,317	35,743.2	700,000 to 800,000	
1	0.8	17,273	14,867.7	63	53.1	28,609	24,484.9	28,609	24,484.9	800,000 to 900,000	
		9,231	8,757.3	35	34.7	21,338	20,289.0	21,338	20,289.0	900,000 to 1,000,000	
19	26.2	46,512	61,970.5	128	170.3	84,426	113,773.6	84,426	113,773.6	1,000,000 to 2,000,000	
6	13.5	13,949	33,074.9	27	67.7	27,368	65,981.5	27,368	65,981.5	2,000,000 to 3,000,000	
1	3.5	4,743	16,541.8	18	62.2	12,544	43,822.3	12,544	43,822.3	3,000,000 to 4,000,000	
4	16.6	3,732	16,889.3	15	65.9	10,557	47,469.5	10,557	47,469.5	4,000,000 to 5,000,000	
2	10.6	1,246	6,712.9	6	33.6	6,032	32,706.5	6,032	32,706.5	5,000,000 to 6,000,000	
2	13.6	1,605	10,613.2	5	33.2	5,336	34,850.7	5,336	34,850.7	6,000,000 to 7,000,000	
1	7.1	879	6,622.1	7	51.6	3,959	29,699.8	3,959	29,699.8	7,000,000 to 8,000,000	
		551	4,622.4	9	78.1	2,936	24,884.4	2,936	24,884.4	8,000,000 to 9,000,000	
3	28.1	992	9,422.0	7	67.5	3,434	32,814.5	3,434	32,814.5	9,000,000 to 10,000,000	
50	2,007.1	1,146	27,468.3	59	1,872.5	27,584	841,364.3	27,584	841,364.3	10,000,000 to 100,000,000	
31	6,939.5	15	3,235.2	6	1,023.5	5,406	1,128,167.4	5,406	1,128,167.4	100,000,000 to 500,000,000	
8	6,466.6	2	1,436.9			1,407	2,449,281.8	1,407	2,449,281.8	500,000,000 & Over	
172	15,545.9	1,818,140	451,619.7	3,178	4,162.1	3,389,776	5,403,230.2	3,389,777	5,403,230.2	Total	

3.6 Advances Classified by Size of Accounts

All Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		45,124	55.6	63,651	92.9	15,036	29.5
5,000 to 10,000		39,185	338.3	46,681	386.6	11,817	87.3
10,000 to 20,000		356,315	5,438.8	388,845	5,593.4	470,266	7,352.9
20,000 to 25,000		115,804	2,462.1	130,131	2,770.1	16,928	385.1
25,000 to 30,000		26,175	727.4	115,081	3,037.4	31,733	894.2
30,000 to 40,000		271,769	9,033.4	150,810	5,394.3	238,444	8,328.8
40,000 to 50,000		193,513	8,665.5	140,869	6,053.9	137,551	6,004.7
50,000 to 60,000		48,851	2,630.0	79,332	4,560.0	44,459	2,471.7
60,000 to 70,000		35,575	2,307.0	54,238	3,559.3	40,306	2,616.4
70,000 to 80,000		48,854	3,673.5	33,904	2,544.6	37,321	2,785.9
80,000 to 90,000		70,296	6,039.0	61,547	5,278.1	66,454	5,664.9
90,000 to 100,000		127,639	12,590.2	73,310	6,945.6	67,926	6,386.8
100,000 to 200,000		849,100	125,925.0	949,670	139,372.5	983,478	147,498.6
200,000 to 300,000		457,135	110,138.1	442,308	106,478.4	435,392	104,731.7
300,000 to 400,000		157,273	53,006.4	141,094	47,476.4	136,259	46,189.1
400,000 to 500,000		95,243	43,657.0	83,638	37,716.8	68,410	30,364.2
500,000 to 600,000		119,285	63,428.7	119,590	66,402.8	108,759	61,264.2
600,000 to 700,000		43,388	27,780.6	32,737	21,283.1	52,740	34,532.2
700,000 to 800,000		48,317	35,743.2	47,606	34,825.5	28,485	21,440.9
800,000 to 900,000		28,609	24,484.9	23,395	19,764.7	29,594	25,527.7
900,000 to 1,000,000		21,338	20,289.0	17,744	16,925.4	14,012	13,405.8
1,000,000 to 2,000,000		84,426	113,773.6	72,200	97,550.1	70,372	98,219.0
2,000,000 to 3,000,000		27,368	65,981.5	27,606	67,259.7	26,172	62,546.2
3,000,000 to 4,000,000		12,544	43,822.3	12,129	42,412.2	14,808	51,481.7
4,000,000 to 5,000,000		10,557	47,469.5	9,396	42,140.8	9,361	42,172.9
5,000,000 to 6,000,000		6,032	32,706.5	6,241	33,677.7	6,124	33,325.6
6,000,000 to 7,000,000		5,336	34,850.7	5,718	37,499.5	4,282	27,553.6
7,000,000 to 8,000,000		3,959	29,699.8	3,255	24,349.7	3,098	23,184.5
8,000,000 to 9,000,000		2,936	24,884.4	2,559	21,586.5	2,577	21,876.0
9,000,000 to 10,000,000		3,434	32,814.5	2,655	25,284.6	2,500	23,866.8
10,000,000 to 100,000,000		27,584	841,364.3	24,653	753,035.3	23,755	726,077.9
100,000,000 to 500,000,000		5,406	1,128,167.4	5,093	1,069,236.8	4,717	991,349.6
500,000,000 & Over		1,407	2,449,281.8	1,301	2,327,697.5	1,224	2,107,422.5
Total		3,389,777	5,403,230.2	3,368,987	5,078,192.0	3,204,360	4,737,038.9

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		14,140	30.9	34,239	72.4	10,798	23.2
5,000 to 10,000		16,852	130.7	18,475	135.6	10,134	75.6
10,000 to 20,000		18,818	294.3	57,303	798.0	22,528	324.7
20,000 to 25,000		9,990	226.3	16,460	377.4	14,428	328.7
25,000 to 30,000		13,280	358.2	11,675	323.6	13,570	378.6
30,000 to 40,000		26,126	930.4	37,007	1,280.4	32,307	1,134.3
40,000 to 50,000		27,367	1,235.6	43,731	1,947.5	41,056	1,828.7
50,000 to 60,000		25,288	1,381.1	23,913	1,305.3	26,478	1,452.1
60,000 to 70,000		25,480	1,654.6	40,626	2,699.2	25,552	1,656.9
70,000 to 80,000		28,835	2,163.5	24,080	1,805.3	28,554	2,130.8
80,000 to 90,000		41,312	3,514.7	40,754	3,470.2	37,874	3,234.0
90,000 to 100,000		54,539	5,190.3	48,583	4,638.8	44,259	4,192.9
100,000 to 200,000		711,912	107,067.2	741,067	112,220.4	808,624	123,405.2
200,000 to 300,000		389,335	94,013.9	382,063	91,628.1	387,046	93,104.9
300,000 to 400,000		132,508	44,246.4	117,478	39,314.8	106,980	35,767.6
400,000 to 500,000		28,262	12,517.3	27,859	12,399.0	32,265	14,391.7
500,000 to 600,000		74,892	39,063.7	72,119	40,104.8	59,547	34,724.9
600,000 to 700,000		9,443	6,133.8	11,295	7,301.8	17,714	11,297.2
700,000 to 800,000		8,343	6,295.5	7,361	5,483.7	7,653	5,729.4
800,000 to 900,000		6,058	5,129.0	5,796	4,904.3	5,564	4,723.8
900,000 to 1,000,000		4,472	4,284.0	4,548	4,292.3	3,869	3,688.9
1,000,000 to 2,000,000		19,649	28,243.4	17,804	25,185.0	17,043	24,147.9
2,000,000 to 3,000,000		6,676	15,791.9	6,603	15,803.1	6,150	14,559.6
3,000,000 to 4,000,000		1,943	6,788.6	1,433	4,938.6	1,736	5,904.7
4,000,000 to 5,000,000		1,578	7,229.8	1,155	5,126.2	1,178	5,337.7
5,000,000 to 6,000,000		738	4,000.0	907	4,927.3	714	3,902.2
6,000,000 to 7,000,000		356	2,324.7	361	2,350.3	455	2,949.7
7,000,000 to 8,000,000		610	4,512.7	385	2,869.7	438	3,300.9
8,000,000 to 9,000,000		404	3,402.1	240	2,056.9	269	2,294.1
9,000,000 to 10,000,000		376	3,564.1	527	4,931.8	400	3,778.2
10,000,000 to 100,000,000		4,082	128,241.0	3,720	114,454.3	3,608	116,457.2
100,000,000 to 500,000,000		935	194,522.8	894	190,692.2	778	163,197.1
500,000,000 & Over		265	560,058.0	204	498,275.1	179	417,593.9
Total		1,704,864	1,294,540.3	1,800,665	1,208,113.4	1,769,748	1,107,017.5

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		30,984	24.7	29,411	20.5	4,238	6.3
5,000 to	10,000	22,333	207.6	28,206	251.0	1,683	11.7
10,000 to	20,000	337,496	5,144.5	331,542	4,795.4	447,738	7,028.1
20,000 to	25,000	105,814	2,235.9	113,671	2,392.7	2,500	56.5
25,000 to	30,000	12,895	369.2	103,406	2,713.8	18,163	515.5
30,000 to	40,000	245,643	8,103.0	113,802	4,113.9	206,137	7,194.5
40,000 to	50,000	166,145	7,429.9	97,134	4,106.3	96,495	4,175.9
50,000 to	60,000	23,562	1,248.8	55,419	3,254.7	17,978	1,019.4
60,000 to	70,000	10,095	652.4	13,612	860.0	14,754	959.5
70,000 to	80,000	20,019	1,509.9	9,822	739.2	8,767	655.2
80,000 to	90,000	28,984	2,524.3	20,790	1,807.7	28,567	2,429.9
90,000 to	100,000	73,099	7,399.8	24,727	2,306.9	23,666	2,193.7
100,000 to	200,000	137,168	18,855.0	208,568	27,146.1	174,824	24,089.8
200,000 to	300,000	67,753	16,112.9	60,244	14,850.0	48,319	11,619.3
300,000 to	400,000	24,749	8,753.8	23,578	8,147.7	29,165	10,381.8
400,000 to	500,000	66,852	31,083.2	55,658	25,264.8	36,104	15,955.0
500,000 to	600,000	44,390	24,363.4	47,468	26,296.5	49,211	26,538.7
600,000 to	700,000	33,945	21,646.9	21,428	13,972.3	35,005	23,222.0
700,000 to	800,000	39,973	29,446.9	40,239	29,337.3	20,824	15,705.4
800,000 to	900,000	22,548	19,353.4	17,577	14,840.9	24,030	20,803.9
900,000 to	1,000,000	16,845	15,985.6	13,195	12,632.2	10,142	9,715.9
1,000,000 to	2,000,000	64,613	85,303.2	54,216	72,115.7	53,155	73,820.9
2,000,000 to	3,000,000	20,685	50,172.1	20,999	51,446.2	20,015	47,969.1
3,000,000 to	4,000,000	10,592	37,001.5	10,592	37,076.8	13,056	45,518.2
4,000,000 to	5,000,000	8,880	39,770.2	8,207	36,851.0	8,075	36,348.0
5,000,000 to	6,000,000	5,287	28,669.4	5,333	28,744.8	5,410	29,423.4
6,000,000 to	7,000,000	4,974	32,486.3	5,355	35,136.0	3,822	24,570.7
7,000,000 to	8,000,000	3,348	25,179.4	2,866	21,451.1	2,657	19,860.6
8,000,000 to	9,000,000	2,530	21,465.5	2,319	19,529.6	2,306	19,565.2
9,000,000 to	10,000,000	3,054	29,213.2	2,124	20,315.8	2,097	20,060.8
10,000,000 to	100,000,000	23,457	711,221.4	20,887	636,651.7	20,102	607,587.6
100,000,000 to	500,000,000	4,438	926,308.1	4,163	871,070.8	3,905	819,992.1
500,000,000 & Over		1,127	1,868,836.0	1,082	1,804,533.5	1,026	1,664,731.5
Total		1,684,277	4,078,077.4	1,567,640	3,834,772.6	1,433,936	3,593,726.2

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000				1	..		
5,000 to	10,000						
10,000 to	20,000	1	..				
20,000 to	25,000						
25,000 to	30,000						
30,000 to	40,000			1	..		
40,000 to	50,000	1	..	4	0.2		
50,000 to	60,000	1	0.1			3	0.2
60,000 to	70,000						
70,000 to	80,000			2	0.1		
80,000 to	90,000			3	0.3	13	1.1
90,000 to	100,000	1	0.1			1	0.1
100,000 to	200,000	20	2.8	35	6.0	30	3.5
200,000 to	300,000	47	11.4	1	0.3	27	7.5
300,000 to	400,000	16	6.3	38	13.9	114	39.7
400,000 to	500,000	129	56.5	121	53.1	41	17.4
500,000 to	600,000	3	1.6	3	1.5	1	0.6
600,000 to	700,000			14	9.0	21	13.1
700,000 to	800,000	1	0.7	6	4.5	8	6.0
800,000 to	900,000	3	2.4	22	19.5		
900,000 to	1,000,000	21	19.3	1	0.9	1	0.9
1,000,000 to	2,000,000	164	227.0	180	249.4	174	250.2
2,000,000 to	3,000,000	7	17.5	4	10.3	7	17.6
3,000,000 to	4,000,000	9	32.3	104	396.8	16	58.8
4,000,000 to	5,000,000	99	469.5	34	163.6	108	487.3
5,000,000 to	6,000,000	7	37.1	1	5.6		
6,000,000 to	7,000,000	6	39.7	2	13.1	5	33.1
7,000,000 to	8,000,000	1	7.7	4	28.9	3	23.0
8,000,000 to	9,000,000	2	16.8			2	16.7
9,000,000 to	10,000,000	4	37.3	4	37.0	3	27.8
10,000,000 to	100,000,000	45	1,902.0	46	1,929.3	45	2,033.1
100,000,000 to	500,000,000	33	7,336.5	36	7,473.8	34	8,160.4
500,000,000 & Over		15	20,387.9	15	24,888.9	19	25,097.0
Total		636	30,612.5	682	35,306.0	676	36,295.1

3.7 Advances Classified by Rate of Margin

All Banks

(Million Rupees)						
Rate of Margin	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,617,945	1,476,414.0	1,562,072	1,420,012.4	1,425,291	1,220,341.8
05.00	70,219	211,465.3	66,287	188,010.8	56,504	222,844.2
10.00	44,079	652,413.5	35,113	536,909.3	93,563	603,752.8
15.00	36,447	271,493.7	35,150	368,208.2	28,280	396,080.4
20.00	776,912	538,671.5	814,105	563,253.4	841,359	490,626.4
25.00	235,568	1,493,464.6	229,373	1,210,605.9	183,765	1,013,096.8
30.00	34,184	177,661.6	63,537	233,100.5	50,058	168,555.8
33.33	19,479	4,153.0	69	577.8	69	585.8
35.00	8,793	68,151.7	11,171	66,274.9	8,275	35,988.0
40.00	400,053	170,916.6	422,353	200,171.6	357,661	114,512.7
45.00	1,688	28,178.3	1,431	14,832.8	1,646	22,439.2
50.00	135,530	214,605.8	120,276	129,910.8	138,651	134,984.7
55.00	2,620	15,773.6	1,182	23,041.1	634	13,344.7
60.00	1,431	14,859.5	1,300	27,906.4	1,795	34,969.4
65.00	1,060	21,193.9	711	17,764.5	1,242	20,441.9
70.00	776	10,880.1	811	20,307.2	2,161	26,589.9
75.00	718	6,425.6	689	8,319.0	3,958	144,286.4
80.00	676	7,589.0	814	9,147.2	1,283	34,699.2
85.00	356	3,438.7	631	7,541.6	817	15,808.9
90.00	507	6,022.2	786	9,080.2	958	10,650.6
95.00	694	8,782.2	963	13,515.7	6,155	11,511.9
99.99	42	676.0	163	9,700.8	235	927.4
Total	3,389,777	5,403,230.2	3,368,987	5,078,192.0	3,204,360	4,737,038.9

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

(Million Rupees)						
Rate of Margin	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	619,116	238,238.8	631,381	233,897.6	631,439	239,969.5
05.00	897	506.9	344	155.3	305	200.7
10.00	5,907	166,726.8	5,428	135,749.2	13,950	215,544.4
15.00	1,199	10,276.8	720	12,607.4	251	6,483.7
20.00	712,816	201,830.1	747,107	195,534.2	798,151	216,579.2
25.00	158,495	453,529.1	168,943	440,089.9	118,387	271,772.1
30.00	11,117	23,364.0	42,180	28,997.3	33,108	26,023.9
33.33	19,479	4,153.0	69	577.8	69	585.8
35.00	2,333	7,768.5	2,655	8,293.3	1,442	5,613.8
40.00	46,210	33,294.4	88,530	61,310.3	40,540	24,822.5
45.00	79	1,117.3	101	1,153.2	53	1,211.1
50.00	126,987	150,748.6	112,925	86,840.7	131,764	94,534.9
55.00	54	214.8	70	171.4	33	172.8
60.00	122	2,477.7	128	2,506.1	127	2,795.0
65.00	31	125.2	31	125.2	31	125.2
70.00	12	115.2	52	101.0	5	85.9
75.00	10	53.0	1	3.5	12	130.7
80.00					78	364.3
85.00						
90.00						
95.00						
99.99					3	2.0
Total	1,704,864	1,294,540.3	1,800,665	1,208,113.4	1,769,748	1,107,017.5

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	998,232	1,214,369.4	930,053	1,157,234.6	793,226	954,888.5
05.00	69,320	210,347.2	65,942	187,846.4	56,195	221,935.5
10.00	38,162	484,598.6	29,679	400,259.0	79,608	386,598.4
15.00	35,246	261,081.7	34,427	355,492.3	28,023	389,317.6
20.00	64,091	336,820.2	66,991	367,702.2	43,198	274,032.2
25.00	77,053	1,034,984.3	60,403	765,125.9	65,353	733,125.4
30.00	23,067	154,297.6	21,357	204,103.2	16,950	142,531.9
33.33						
35.00	6,460	60,383.2	8,516	57,981.6	6,833	30,374.2
40.00	353,843	137,622.2	333,823	138,861.3	317,121	89,690.2
45.00	1,609	27,061.0	1,330	13,679.6	1,593	21,228.1
50.00	8,543	63,857.2	7,351	43,070.1	6,887	40,449.7
55.00	2,566	15,558.8	1,112	22,869.7	601	13,171.9
60.00	1,309	12,381.7	1,172	25,400.4	1,668	32,174.4
65.00	1,029	21,068.6	680	17,639.3	1,211	20,316.6
70.00	764	10,764.9	759	20,206.2	2,156	26,504.0
75.00	708	6,372.6	688	8,315.5	3,946	144,155.8
80.00	676	7,589.0	814	9,147.2	1,205	34,334.9
85.00	356	3,438.7	631	7,541.6	817	15,808.9
90.00	507	6,022.2	786	9,080.2	958	10,650.6
95.00	694	8,782.2	963	13,515.7	6,155	11,511.9
99.99	42	676.0	163	9,700.8	232	925.5
Total	1,684,277	4,078,077.4	1,567,640	3,834,772.6	1,433,936	3,593,726.2

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 16		30 - 06 - 16		31 - 12 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	597	23,805.7	638	28,880.3	626	25,483.8
05.00	2	611.2	1	9.2	4	708.0
10.00	10	1,088.1	6	901.1	5	1,610.0
15.00	2	135.1	3	108.4	6	279.1
20.00	5	21.2	7	17.0	10	15.0
25.00	20	4,951.2	27	5,390.1	25	8,199.3
30.00						
33.33						
35.00						
40.00						
45.00						
50.00						
55.00						
60.00						
65.00						
70.00						
75.00						
80.00						
85.00						
90.00						
95.00						
99.99						
Total	636	30,612.5	682	35,306.0	676	36,295.1

3.8 Advances Classified by Rate of All As on 31st

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	74,995.8	6,332.2	9,501.2	19,455.8	9,876.2	312,625.3	9,554.8	262.9	4,039.8	11,895.8	4,425.0
01.00*	5,715.7	118.3	721.7	3,128.4	312.8	3,739.2	566.4		93.3	1,170.7	331.6
02.00*	11,012.2	315.3	5,644.8	2,036.0	4,033.4	18,600.2	766.0		985.2	1,709.4	335.9
03.00*	82,898.2	12,359.7	37,036.8	13,306.6	23,260.1	69,679.9	15,278.0	1,163.5	2,801.8	7,544.8	1,117.2
04.00*	55,437.3	1,109.6	25,418.3	12,255.1	18,022.7	20,742.5	8,598.0	913.2	588.4	1,134.1	450.4
05.00*	52,005.6	739.8	17,464.5	6,650.9	9,140.6	6,727.0	1,346.4	22.3	1,471.6	1,344.2	626.6
06.00*	220,378.1	7,852.2	88,892.4	51,038.8	43,903.4	82,272.2	8,280.9		1,008.9	6,928.3	17.1
07.00*	475,350.3	27,172.1	123,059.3	46,224.5	73,770.2	381,795.6	26,554.4		10,846.8	27,928.1	4,643.1
08.00*	212,581.3	41,113.7	84,839.4	53,224.2	55,783.8	238,607.2	34,628.6		10,101.4	35,146.2	9,893.6
09.00*	35,494.4	47,021.5	90,012.9	30,545.5	78,928.9	144,684.5	21,063.4		18,411.9	21,354.9	4,501.9
10.00*	11,022.8	18,541.1	44,187.5	13,912.6	23,404.6	74,508.4	14,495.9		4,194.8	9,463.1	684.4
10.25	7,360.7	371.4	2,655.1	306.5	2,141.6	3,952.2	1,285.0		224.0	403.5	51.2
10.50	1,568.8	1,116.9	2,999.8	447.9	1,929.0	10,994.9	868.9		230.3	856.7	101.1
10.75	3,616.2	1,017.9	2,153.2	671.6	1,616.0	4,265.4	1,369.0		1,251.0	2,986.9	34.5
11.00	8,831.6	17,416.5	9,874.0	4,695.4	8,274.7	22,516.0	5,403.9		1,304.8	1,991.9	216.5
11.25	1,005.5	79.2	2,152.5	26.1	3,652.6	3,101.6	764.5		382.4	301.0	129.4
11.50	10,378.4	12,542.8	838.6	510.5	809.0	4,254.6	2,413.3		265.8	2,821.1	11.6
11.75	1,257.9	505.7	876.3	340.0	652.0	2,715.1	2,052.2		994.5	1,151.0	3.4
12.00	29,325.3	2,945.6	22,513.2	1,336.5	5,843.4	10,793.1	2,028.9		429.2	13,359.5	77.5
12.25	271.5	196.5	2,062.6	256.8	600.7	2,007.8	499.3		280.2	3,312.8	16.8
12.50	735.2	10,148.0	1,050.0	853.2	14,418.5	3,106.1	567.0	193.8	1,588.8	86.5	34.3
12.75	452.9	254.9	1,728.1	275.7	907.6	2,547.1	364.4		266.3	132.1	9.2
13.00	1,766.3	728.4	1,870.1	1,040.7	1,835.7	4,497.8	2,335.8	0.7	663.6	310.2	36.5
13.25	310.4	32.5	722.4	501.3	122.6	1,280.6	575.7		21.6	626.1	14.8
13.50	2,321.1	280.7	3,745.0	430.5	34,504.8	5,610.2	232.9	8.6	1,036.4	7,886.4	19.7
13.75	67.2	15.0	1,426.0	73.4	63.6	370.2	21.0		129.4	35.8	0.4
14.00	5,110.6	128.8	17,630.7	2,763.8	9,480.8	6,214.5	2,614.3	1.5	1,348.9	974.9	111.7
14.25	78.9	20.8	636.1	15.2	29,914.7	707.9	120.8		61.7	44.6	
14.50	429.5	50.5	178.2	28.8	217.3	4,261.2	613.9	14.0	237.9	187.4	135.4
14.75	17.9	27.2	42.1	150.8	9,021.5	426.7	1,106.6		251.5	228.3	4.0
15.00	6,288.8	126.2	21,785.9	2,574.9	39,091.4	9,199.1	3,222.2		499.4	714.9	79.4
15.25	114.5	30.4	482.9	14.2	24.9	403.3	142.3		310.3	115.4	9.0
15.50	5,809.3	89.4	1,588.6	98.7	160.7	11,525.4	1,682.3	53.1	169.1	381.2	18.9
15.75	169.1	8.3	788.4	7.4	16,762.8	492.1	167.0		17.7	117.0	0.9
16.00	13,405.4	10.3	4,427.9	561.3	2,972.0	4,377.8	3,408.4	156.7	386.8	158.9	20.2
16.25	347.4	0.2	144.1	38.9	29.8	77.3	44.8		24.2	40.0	0.3
16.50	677.7	68.5	397.7	257.5	177.8	552.5	213.4		9.5	32.9	0.5
16.75	762.5	0.1	717.6	8.1	35.3	201.8	26.3			28.1	0.4
17.00	4,474.8	0.9	2,118.5	231.8	1,639.5	255.1	690.2		57.8	68.4	4.0
17.25	166.1	1.4	408.5	26.7	358.7	1,611.2	27.4		20.9	6.6	
17.50	342.4	10.7	244.2	4.5	494.1	237.5	54.0		49.4	7.7	1.9
17.75	32.2		245.0	1.1	12.0	372.0	22.0		59.5	3.9	
18.00	10,299.8	2.4	14,354.1	411.8	8,660.3	410.1	1,056.8	1,362.9	109.9	101.5	0.8
18.25	80.1		225.9	141.2	161.6	487.0	39.3		9.7	4.0	1.6
18.50	257.1		172.4	15.6	41.2	112.9	16.8		14.8	29.4	
18.75	89.6	0.9	238.2	0.4	65.4	74.1	22.8		8.6	0.7	
19.00	46,007.8	14.1	87.2	280.3	179.9	11,247.7	232.2		102.3	32.2	0.5
19.25	2,060.2	0.3	33.9		53.7	128.9	1.5		4.5	0.3	2.5
19.50	677.5		39.1		54.4	8.2	15.9		6.9		
19.75	24.1	88.6	81.5			135.1			1.2	0.3	
20.00 & above	72,529.7	457.7	1,899.1	316.1	1,253.3	3,950.3	206.0		776.8	5,757.1	2.8
Total	1,476,414.0	211,465.3	652,413.5	271,493.7	538,671.5	1,493,464.6	177,661.6	4,153.0	68,151.7	170,916.6	28,178.3

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

: : : : : : :

: : : : : : :

*10.00 stands for 09.25 to 10.00

Interest/Return and Rate of Margin

Banks

December, 2016

(Million Rupees)

Rate of Margin												Rate of Int./Return
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00	Total	
10,427.4	2,072.6	3,304.4	2,741.2	1,775.6	452.8	539.9	608.9	535.0	4,081.0	1.7	489,505.3	00.00
65.6				3.9				94.5			16,061.9	01.00*
1,983.9	0.8	58.4				221.4	12.2		13.1		47,728.5	02.00*
15,976.7	1,973.6	501.7	3,118.6	162.5	483.6	1,222.9	345.8	1,343.9	270.4	9.3	291,855.7	03.00*
10,084.4	724.6	191.4	574.0	81.0	12.8		29.7		10.4		156,378.0	04.00*
1,161.3	6.5	194.2	4.5	3.6	27.3	162.2	1.4	67.4	215.6		99,383.6	05.00*
6,245.1	553.3	70.8	571.1	76.3	556.2	131.2		304.4	12.6		519,093.3	06.00*
31,184.0	1,628.9	1,218.0	7,189.3	1,793.5	1,752.6	1,462.3	518.4	487.0	1,334.8	23.9	1,245,937.2	07.00*
47,654.0	3,658.4	2,422.4	3,405.0	1,800.6	967.2	1,065.2	1,110.1	1,436.8	450.5	632.7	840,522.3	08.00*
30,884.3	1,590.4	1,750.1	1,484.4	3,632.1	1,123.5	1,351.3	354.1	916.0	541.7	3.5	535,651.2	09.00*
13,354.9	949.8	1,315.1	515.3	792.6	494.5	510.5	202.7	449.6	1,176.1	1.0	234,177.2	10.00*
389.6	48.6	216.7	10.0	27.2	4.0	20.6		46.1	420.7		19,934.6	10.25
2,266.8	216.4	37.2	17.4	15.1	4.7	28.3	4.7	24.9	5.0		23,734.9	10.50
121.6	126.0	57.4	2.2	2.0		31.6	2.7	35.4			19,360.7	10.75
2,611.1	327.8	161.8	103.0	303.5	124.3	482.7	130.9	46.1	143.9	0.1	84,960.6	11.00
237.5	49.2	13.9	27.4	60.8	5.0	60.8	3.5	0.6	3.7		12,057.1	11.25
1,209.7	29.1	1.4	1.0	28.9	240.5	6.5		48.8	0.5		36,411.9	11.50
67.0	47.7	0.3	0.2	1.6	19.1	0.2		1.7			10,686.0	11.75
4,111.7	55.8	2,060.2	32.4	25.3	25.5	32.2	10.5	3.3	3.8	0.1	95,012.9	12.00
2,029.4	58.7	17.2	5.2	18.2	0.7	2.0		1.8	..		11,638.2	12.25
110.4	14.8	63.8	3.8	14.2	53.6		1.8		0.1		33,043.8	12.50
1,367.5	59.4	24.2	28.5	22.1				4.0		..	8,443.9	12.75
605.5	47.9	35.6	521.7	20.7	15.0	3.7	4.7				16,340.7	13.00
285.5	65.1	10.2	282.3	4.1	8.2	5.6	2.6	1.1			4,872.7	13.25
7,930.9	256.2	17.3	12.7	18.7	6.5			0.3	0.1		64,318.9	13.50
17.7	39.3	159.9									2,418.9	13.75
1,826.4	71.2	83.7	62.5	115.7	14.7	5.9	5.4	72.0	1.5		48,639.6	14.00
477.1	221.3	63.5	1.4								32,363.9	14.25
732.2	58.4	324.6	9.3	8.7			0.4				7,487.7	14.50
42.2	13.0		0.6	2.4			3.1				11,337.8	14.75
815.5	179.0	68.5	13.1	13.6	28.7	13.8	8.2	24.7	30.6	0.8	84,778.6	15.00
851.3	143.0	7.2	0.5	17.4	0.3						2,667.0	15.25
12,034.2	18.5	8.0	3.5	15.8	3.0			1.7			33,661.4	15.50
705.1	36.3	25.7	0.5	0.9							19,299.0	15.75
727.0	86.2	6.4	73.4	8.0		178.7		3.7	6.0		30,975.0	16.00
30.3	36.2	0.7	0.5								814.7	16.25
56.5	17.4	23.6	12.1	0.1	0.2	20.0		1.0			2,518.9	16.50
24.6	23.0		0.2								1,828.0	16.75
115.7	5.3	7.3	1.0	0.9		18.1	43.8		6.9	0.9	9,740.9	17.00
24.9	5.2		0.1			0.5					2,658.1	17.25
14.2	23.5			2.3							1,486.5	17.50
0.4	3.3								0.3	0.4	752.1	17.75
205.6	5.2	0.6		1.4							36,983.2	18.00
43.9	4.4										1,198.7	18.25
	9.5	6.1									675.9	18.50
											500.6	18.75
1,974.0	58.9	322.6	45.9	5.7	1.0	10.5	32.3	44.7	52.9	1.5	60,734.1	19.00
	5.5		..								2,291.4	19.25
	16.3	..									818.4	19.50
6.7	5.5			1.8							344.9	19.75
1,514.6	126.2	7.4	318.2	1.4		0.5	0.4	25.7		0.1	89,143.5	20.00 & above
214,605.8	15,773.6	14,859.5	21,193.9	10,880.1	6,425.6	7,589.0	3,438.7	6,022.2	8,782.2	676.0	5,403,230.2	Total

Overall weighted Average Rate of Interest/Return = 7.59

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2016

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold And Silver Ornaments, Precious Metals								
0.00	83,408	21,305.2	-	-	-	-	83,408	21,305.2
5.00	340	116.2	-	-	-	-	340	116.2
10.00	5	2,316.8	-	-	-	-	5	2,316.8
15.00	615	2,149.9	-	-	-	-	615	2,149.9
20.00	2,862	3,092.1	-	-	-	-	2,862	3,092.1
25.00	34,101	10,977.0	-	-	-	-	34,101	10,977.0
30.00	6,719	1,413.2	4,135	1,256.5	-	-	10,854	2,669.7
33.33	2,110	53.0	-	-	-	-	2,110	53.0
40.00	43,599	8,571.0	-	-	-	-	43,599	8,571.0
50.00	91,467	17,931.5	-	-	-	-	91,467	17,931.5
55.00	32	144.1	-	-	-	-	32	144.1
Total	265,258	68,070.5	4,135	1,256.5	0	0.0	269,393	69,327.0
Weighted Average		24.73		30.00		0.00		24.83
Securities Shares And Other Financial Instruments - To Stock Exchange								
0.00	114	6,524.5	76	3,340.7	-	-	190	9,865.3
5.00	-	-	307	933.8	-	-	307	933.8
10.00	-	-	17	560.6	-	-	17	560.6
15.00	5	205.3	60	2,098.9	-	-	65	2,304.2
20.00	6	1,073.3	78	1,510.5	-	-	84	2,583.9
25.00	6	498.2	58	2,756.8	-	-	64	3,255.1
30.00	2	387.4	55	3,825.0	-	-	57	4,212.4
35.00	8	217.5	12	3,821.8	-	-	20	4,039.3
40.00	2	55.3	76	2,013.2	-	-	78	2,068.6
45.00	-	-	9	1,391.8	-	-	9	1,391.8
50.00	3	275.2	4	101.1	-	-	7	376.4
55.00	-	-	2	10.1	-	-	2	10.1
60.00	-	-	4	202.8	-	-	4	202.8
65.00	-	-	1	150.0	-	-	1	150.0
70.00	-	-	1	58.8	-	-	1	58.8
75.00	-	-	1	49.9	-	-	1	49.9
80.00	-	-	1	99.9	-	-	1	99.9
85.00	-	-	2	121.5	-	-	2	121.5
90.00	-	-	2	235.9	-	-	2	235.9
95.00	-	-	2	19.7	-	-	2	19.7
Total	146	9,237.0	768	23,303.8	0	0.0	914	32,540.9
Weighted Average		7.81		26.15		0.00		20.94
Securities Shares And Other Financial Instruments - To Others								
0.00	996	631.3	44	13,240.3	-	-	1,040	13,871.6
5.00	-	-	119	657.6	-	-	119	657.6
10.00	145	46,853.7	161	54,877.0	-	-	306	101,730.7
15.00	2	72.3	172	292.6	-	-	174	365.0
20.00	24	1,502.8	113	1,783.5	-	-	137	3,286.3
25.00	8	730.2	145	9,597.7	-	-	153	10,327.9
30.00	11	2,777.0	38	2,602.9	-	-	49	5,379.9
35.00	35	1,091.1	19	2,627.2	-	-	54	3,718.4
40.00	2	503.2	32	4,511.1	-	-	34	5,014.4
45.00	-	-	8	2,278.9	-	-	8	2,278.9
50.00	2	33.6	75	1,148.8	-	-	77	1,182.4

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2016

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
55.00	-	-	10	950.3	-	-	10	950.3
60.00	-	-	6	164.3	-	-	6	164.3
65.00	-	-	1	1.2	-	-	1	1.2
70.00	-	-	5	509.1	-	-	5	509.1
75.00	3	0.4	2	219.0	-	-	5	219.5
80.00	-	-	3	76.6	-	-	3	76.6
85.00	-	-	4	16.9	-	-	4	16.9
90.00	-	-	1	0.1	-	-	1	0.1
95.00	-	-	5	47.2	-	-	5	47.2
99.99	-	-	1	0.2	-	-	1	0.2
Total	1,228	54,196.0	964	95,603.3	0	0.0	2,192	149,799.4
Weighted Average		12.20		15.36		0.00		14.22

Merchandise - Food Items

0.00	1,425	11,379.8	1,014	90,673.8	-	-	2,439	102,053.6
5.00	-	-	2,008	17,571.7	-	-	2,008	17,571.7
10.00	40	13,271.9	862	22,936.4	-	-	902	36,208.3
15.00	38	343.1	1,024	41,050.4	-	-	1,062	41,393.5
20.00	203	2,221.2	796	44,209.8	-	-	999	46,431.0
25.00	1,133	106,104.5	3,014	70,806.2	-	-	4,147	176,910.7
30.00	17	757.4	581	10,837.6	-	-	598	11,595.0
35.00	49	89.3	526	3,909.0	-	-	575	3,998.4
40.00	102	2,815.7	635	8,750.0	-	-	737	11,565.8
45.00	-	-	21	682.3	-	-	21	682.3
50.00	4,098	9,405.6	165	3,322.3	-	-	4,263	12,727.9
55.00	-	-	7	787.7	-	-	7	787.7
60.00	14	452.9	14	813.2	-	-	28	1,266.1
65.00	-	-	6	268.2	-	-	6	268.2
70.00	-	-	6	169.4	-	-	6	169.4
75.00	5	52.1	2	26.6	-	-	7	78.7
80.00	-	-	6	517.7	-	-	6	517.7
85.00	-	-	2	44.6	-	-	2	44.6
90.00	-	-	3	63.4	-	-	3	63.4
95.00	-	-	1	0.8	-	-	1	0.8
Total	7,124	146,894.0	10,693	317,442.1	0	0.0	17,817	464,336.1
Weighted Average		23.65		15.02		0.00		17.75

Merchandise - Raw Materails

0.00	1,236	587.0	1,018	52,086.4	1	40.2	2,255	52,713.7
5.00	-	-	930	20,152.9	-	-	930	20,152.9
10.00	110	8,730.7	863	42,540.6	-	-	973	51,271.3
15.00	4	2,693.4	740	25,891.8	-	-	744	28,585.2
20.00	354	3,772.4	2,100	37,717.6	-	-	2,454	41,490.0
25.00	12,890	37,761.5	2,922	96,050.5	3	173.4	15,815	133,985.4
30.00	20	1,032.9	577	20,345.0	-	-	597	21,378.0
35.00	220	39.6	346	4,231.6	-	-	566	4,271.2
40.00	3	122.6	497	12,091.7	-	-	500	12,214.3
45.00	-	-	38	1,549.8	-	-	38	1,549.8
50.00	362	4,844.3	163	7,350.6	-	-	525	12,194.9
55.00	-	-	43	2,343.6	-	-	43	2,343.6
60.00	5	141.8	14	505.9	-	-	19	647.7
65.00	-	-	14	595.0	-	-	14	595.0

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2016

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
70.00	-	-	7	454.1	-	-	7	454.1
75.00	-	-	14	642.8	-	-	14	642.8
80.00	-	-	20	1,868.1	-	-	20	1,868.1
85.00	-	-	14	362.3	-	-	14	362.3
90.00	-	-	9	360.3	-	-	9	360.3
95.00	-	-	21	812.1	-	-	21	812.1
99.99	-	-	2	2.9	-	-	2	2.9
Total	15,204	59,726.5	10,352	327,956.7	4	213.6	25,560	387,896.9
Weighted Average		24.02		19.26		20.29		19.99

Merchandise - Finished/manufactured Goods

0.00	1,060	2,047.4	2,549	95,761.4	20	1,722.0	3,629	99,531.0
5.00	-	-	1,352	32,757.5	2	611.2	1,354	33,368.7
10.00	761	69,478.5	1,325	43,139.9	9	804.6	2,095	113,423.1
15.00	17	1,416.2	10,638	31,121.2	-	-	10,655	32,537.5
20.00	268	19,709.4	1,978	51,419.9	-	-	2,246	71,129.3
25.00	867	27,240.5	8,321	174,231.6	10	1,555.2	9,198	203,027.4
30.00	32	1,650.1	2,101	25,441.2	-	-	2,133	27,091.3
33.33	6	35.4	-	-	-	-	6	35.4
35.00	21	1,663.0	1,233	8,504.0	-	-	1,254	10,167.0
40.00	18	358.5	1,343	28,538.8	-	-	1,361	28,897.4
45.00	-	-	138	6,562.1	-	-	138	6,562.1
50.00	3,953	16,060.2	514	11,126.0	-	-	4,467	27,186.2
55.00	-	-	47	2,643.9	-	-	47	2,643.9
60.00	5	77.5	153	2,395.9	-	-	158	2,473.4
65.00	-	-	22	2,344.3	-	-	22	2,344.3
70.00	-	-	38	1,454.2	-	-	38	1,454.2
75.00	-	-	171	1,055.9	-	-	171	1,055.9
80.00	-	-	24	941.6	-	-	24	941.6
85.00	-	-	19	606.0	-	-	19	606.0
90.00	-	-	21	1,235.3	-	-	21	1,235.3
95.00	-	-	24	392.8	-	-	24	392.8
99.99	-	-	8	35.4	-	-	8	35.4
Total	7,008	139,737.2	32,019	521,709.9	41	4,693.1	39,068	666,140.4
Weighted Average		19.48		19.93		10.65		19.77

Fixed Assets Including Machonary

0.00	75,744	36,042.9	1,359	65,268.8	2	17.4	77,105	101,329.2
5.00	-	-	647	19,617.9	-	-	647	19,617.9
10.00	526	21,277.9	3,568	95,691.0	1	283.5	4,095	117,252.4
15.00	198	2,304.2	1,242	44,378.7	-	-	1,440	46,682.9
20.00	729	15,192.3	4,809	73,363.1	-	-	5,538	88,555.5
25.00	3,929	106,503.7	8,059	344,855.5	3	1,242.5	11,991	452,601.8
30.00	2,111	7,244.5	2,598	31,594.1	-	-	4,709	38,838.6
33.33	27	11.3	-	-	-	-	27	11.3
35.00	1,382	2,162.3	737	12,020.8	-	-	2,119	14,183.2
40.00	227	16,525.1	1,229	25,499.4	-	-	1,456	42,024.6
45.00	32	38.5	262	6,436.6	-	-	294	6,475.1
50.00	404	65,323.1	1,922	20,545.5	-	-	2,326	85,868.7
55.00	3	1.7	722	2,217.3	-	-	725	2,219.1
60.00	49	1,186.3	183	1,121.3	-	-	232	2,307.7
65.00	-	-	86	4,400.0	-	-	86	4,400.0

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2016

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
70.00	1	1.0	151	3,825.3	-	-	152	3,826.3
75.00	-	-	17	1,193.7	-	-	17	1,193.7
80.00	-	-	21	572.9	-	-	21	572.9
85.00	-	-	17	386.1	-	-	17	386.1
90.00	-	-	53	2,422.8	-	-	53	2,422.8
95.00	-	-	77	4,851.4	-	-	77	4,851.4
99.99	-	-	4	2.0	-	-	4	2.0
Total	85,362	273,815.4	27,763	760,265.1	6	1,543.4	113,131	1,035,624.0
Weighted Average		27.41		22.49		21.96		23.79

Real Estate - Land

0.00	9,884	6,208.8	197	389.1	24	630.6	10,105	7,228.6
5.00	-	-	628	856.0	-	-	628	856.0
10.00	9	429.3	138	1,049.8	-	-	147	1,479.1
15.00	2	41.2	210	2,666.7	-	-	212	2,707.9
20.00	277	1,763.5	336	7,232.6	-	-	613	8,996.1
25.00	114	4,269.7	1,138	53,263.2	-	-	1,252	57,532.9
30.00	44	690.2	437	5,414.2	-	-	481	6,104.4
33.33	35	284.7	-	-	-	-	35	284.7
35.00	566	1,081.7	406	2,476.7	-	-	972	3,558.5
40.00	12	277.7	740	8,172.5	-	-	752	8,450.3
45.00	-	-	279	2,955.5	-	-	279	2,955.5
50.00	312	4,725.7	519	3,408.3	-	-	831	8,134.1
55.00	-	-	21	580.5	-	-	21	580.5
60.00	26	303.1	86	1,521.6	-	-	112	1,824.8
65.00	-	-	97	440.7	-	-	97	440.7
70.00	-	-	66	574.7	-	-	66	574.7
75.00	-	-	160	572.4	-	-	160	572.4
80.00	-	-	57	197.7	-	-	57	197.7
85.00	-	-	11	376.5	-	-	11	376.5
90.00	-	-	21	100.4	-	-	21	100.4
95.00	-	-	4	195.5	-	-	4	195.5
99.99	-	-	2	0.8	-	-	2	0.8
Total	11,281	20,076.2	5,553	92,446.3	24	630.6	16,858	113,153.2
Weighted Average		23.93		29.43		0.00		28.29

Real Estate - Building

0.00	2,168	3,903.6	4,286	34,405.7	-	-	6,454	38,309.3
5.00	316	358.9	4,733	10,943.1	-	-	5,049	11,302.1
10.00	22	1,519.6	12,699	102,694.2	-	-	12,721	104,213.8
15.00	289	984.2	14,427	33,347.7	-	-	14,716	34,332.0
20.00	161	10,885.8	8,629	38,646.7	5	21.1	8,795	49,553.8
25.00	5,516	76,394.1	6,411	66,975.1	-	-	11,927	143,369.3
30.00	60	3,439.4	3,129	24,780.0	-	-	3,189	28,219.5
35.00	6	197.7	418	3,958.4	-	-	424	4,156.2
40.00	119	515.1	1,215	10,384.8	-	-	1,334	10,899.9
45.00	-	-	200	3,462.9	-	-	200	3,462.9
50.00	1,956	21,100.2	1,815	9,377.4	-	-	3,771	30,477.6
55.00	-	-	1,085	3,933.6	-	-	1,085	3,933.6
60.00	-	-	316	3,379.6	-	-	316	3,379.6
65.00	-	-	237	8,158.9	-	-	237	8,158.9
70.00	-	-	254	2,314.5	-	-	254	2,314.5

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2016

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
75.00	2	0.4	262	1,688.2	-	-	264	1,688.6
80.00	-	-	286	2,017.7	-	-	286	2,017.7
85.00	-	-	228	1,376.4	-	-	228	1,376.4
90.00	-	-	135	732.5	-	-	135	732.5
95.00	-	-	81	436.5	-	-	81	436.5
99.99	-	-	12	632.7	-	-	12	632.7
Total	10,615	119,299.4	60,858	363,647.8	5	21.1	71,478	482,968.5
Weighted Average		28.03		21.00		20.00		22.74

Against Fixed Deposits

0.00	146	422.2	246	524.7	-	-	392	947.0
5.00	-	-	326	2,255.7	-	-	326	2,255.7
10.00	2,606	1,949.3	953	3,816.0	-	-	3,559	5,765.4
15.00	2	4.8	203	2,381.9	-	-	205	2,386.7
20.00	53	267.0	475	9,954.6	-	-	528	10,221.6
25.00	921	41,993.5	125	3,483.5	-	-	1,046	45,477.0
30.00	3	35.2	131	2,502.0	-	-	134	2,537.3
35.00	1	18.4	53	201.7	-	-	54	220.1
40.00	5	27.9	58	222.6	-	-	63	250.5
45.00	-	-	5	221.6	-	-	5	221.6
50.00	14	511.0	39	189.6	-	-	53	700.6
55.00	-	-	106	330.2	-	-	106	330.2
60.00	-	-	5	79.9	-	-	5	79.9
65.00	-	-	13	0.2	-	-	13	0.2
70.00	-	-	1	0.0	-	-	1	0.0
75.00	-	-	3	7.4	-	-	3	7.4
80.00	-	-	12	47.7	-	-	12	47.7
85.00	-	-	4	2.5	-	-	4	2.5
95.00	-	-	8	44.9	-	-	8	44.9
99.99	-	-	2	0.1	-	-	2	0.1
Total	3,751	45,229.7	2,768	26,267.7	0	0.0	6,519	71,497.5
Weighted Average		24.38		19.55		0.00		22.61

Against Insurance Policies

0.00	2,335	982.8	438	2,266.5	-	-	2,773	3,249.4
5.00	-	-	195	1,135.6	-	-	195	1,135.6
10.00	-	-	584	5,882.5	-	-	584	5,882.5
15.00	-	-	203	3,234.9	-	-	203	3,234.9
20.00	-	-	423	5,525.6	-	-	423	5,525.6
25.00	72	46.4	222	851.8	-	-	294	898.2
30.00	-	-	182	1,121.9	-	-	182	1,121.9
35.00	-	-	136	224.9	-	-	136	224.9
40.00	-	-	59	215.1	-	-	59	215.1
45.00	-	-	94	51.4	-	-	94	51.4
50.00	6	9.7	104	1,603.9	-	-	110	1,613.6
55.00	-	-	47	119.0	-	-	47	119.0
60.00	-	-	54	45.8	-	-	54	45.8
65.00	-	-	40	48.1	-	-	40	48.1
70.00	-	-	48	15.2	-	-	48	15.2
75.00	-	-	36	156.7	-	-	36	156.7
80.00	-	-	27	13.9	-	-	27	13.9
85.00	-	-	33	2.3	-	-	33	2.3

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2016

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
90.00	-	-	45	242.2	-	-	45	242.2
95.00	-	-	26	143.1	-	-	26	143.1
99.99	-	-	10	1.1	-	-	10	1.1
Total	2,413	1,039.0	3,006	22,902.7	0	0.0	5,419	23,941.7
Weighted Average		1.58		19.19		0.00		18.42

Other Secured Advances

0.00	18,993	8,071.5	399,937	561,140.3	144	1,505.9	419,074	570,717.8
5.00	239	30.4	58,075	103,464.7	-	-	58,314	103,495.2
10.00	1,676	837.4	16,992	111,410.1	-	-	18,668	112,247.5
15.00	21	42.2	6,327	74,616.5	2	135.0	6,350	74,793.8
20.00	1,040	3,074.7	44,354	65,455.8	-	-	45,394	68,530.5
25.00	98,901	40,621.4	46,638	212,111.9	4	1,980.0	145,543	254,713.4
30.00	859	1,288.5	9,103	24,576.6	-	-	9,962	25,865.2
33.33	17,269	3,505.4	-	-	-	-	17,269	3,505.4
35.00	1	2.7	2,574	18,406.5	-	-	2,575	18,409.3
40.00	1,941	2,078.2	347,959	37,222.4	-	-	349,900	39,300.7
45.00	-	-	555	1,467.5	-	-	555	1,467.5
50.00	24,373	9,189.6	3,223	5,683.3	-	-	27,596	14,873.0
55.00	-	-	476	1,642.0	-	-	476	1,642.0
60.00	-	-	474	2,150.9	-	-	474	2,150.9
65.00	-	-	512	4,661.3	-	-	512	4,661.3
70.00	-	-	187	1,389.0	-	-	187	1,389.0
75.00	-	-	40	759.4	-	-	40	759.4
80.00	-	-	219	1,234.7	-	-	219	1,234.7
85.00	-	-	22	143.1	-	-	22	143.1
90.00	-	-	217	628.7	-	-	217	628.7
95.00	-	-	445	1,837.6	-	-	445	1,837.6
99.99	-	-	1	0.4	-	-	1	0.4
Total	165,313	68,742.6	938,330	1,230,003.8	150	3,621.0	1,103,793	1,302,367.5
Weighted Average		25.9577		11.0584		14.2296		11.8537

Advances Secured By Gurantie(s)

0.00	247,836	110,316.4	127,587	241,379.7	382	19,880.1	375,805	371,576.4
Total	247,836	110,316.4	127,587	241,379.7	382	19,880.1	375,805	371,576.4
Weighted Average		0.00		0.00		0.00		0.00

Unsecured Advances

0.00	60,393	12,164.5	459,481	53,891.3	24	9.1	519,898	66,065.0
Total	60,393	12,164.5	459,481	53,891.3	24	9.1	519,898	66,065.0
Weighted Average		0.00		0.00		0.00		0.00

Grand Total	882,932	1,128,545.1	1,684,277	4,078,077.3	636	30,612.5	2,567,845	5,237,235.0
Weighted Average		21.50		16.09		4.57		17.19