

**Scheduled Bank's
Advances**

3.1 Advances Classified by Securities

All Banks

Security	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	104,617	63,459.7	162,453	85,754.6	87,224	61,222.4
II. Securities , Shares and Other Financial Instruments:	4,263	234,334.8	3,382	318,273.0	2,560	172,495.8
A. Quoted on the Stock Exchange:	3,868	179,170.2	2,954	263,454.5	2,097	119,035.7
1. To Stock Brokers and Dealers:	2,279	86,531.5	1,397	117,402.5	650	53,864.9
(a) Government and Other Trustee Securities	224	65,290.3	279	102,082.9	295	37,547.6
(b) Shares and Debentures	1,992	15,435.5	1,057	15,182.8	296	16,046.9
(c) Participation Term Certificates						
(d) Others	63	5,805.6	61	136.8	59	270.4
2. To Others:	1,589	92,638.7	1,557	146,052.0	1,447	65,170.8
(a) Government and Other Trustee Securities	257	54,997.9	177	88,208.9	159	42,192.5
(b) Shares and Debentures	1,020	28,783.1	1,160	55,275.9	1,077	21,810.3
(c) Participation Term Certificates						
(d) Others	312	8,857.7	220	2,567.2	211	1,168.1
B. Unquoted on the Stock Exchange:	395	55,164.7	428	54,818.5	463	53,460.0
1. To Stock Brokers and Dealers:	130	11,286.2	148	9,641.5	149	12,699.0
(a) Government and Other Trustee Securities	10	9,985.7	28	8,283.4	10	9,923.0
(b) Shares and Debentures	108	1,136.5	108	1,336.5	124	1,710.8
(c) Participation Term Certificates	1	9.5	1	9.5	1	9.5
(d) Others	11	154.2	11	12.1	14	1,055.7
2. To Others:	265	43,878.4	280	45,177.0	314	40,761.0
(a) Government and Other Trustee Securities	136	34,053.7	149	36,871.5	152	32,401.5
(b) Shares and Debentures	14	3,532.2	13	2,530.5	12	2,509.5
(c) Participation Term Certificates						
(d) Others	115	6,292.5	118	5,775.1	150	5,850.0
III. Merchandise	92,090	2,382,418.4	176,868	2,074,959.9	234,808	1,851,942.7
A. Food Item:	20,389	611,092.4	17,752	630,341.6	53,412	575,181.0
1. Wheat	7,646	77,557.5	3,332	159,316.8	7,606	146,439.9
2. Rice and Paddy	4,373	117,499.3	3,612	83,258.0	22,038	88,554.8
3. Other Grain & Pulses:	524	7,484.7	964	5,935.0	709	9,412.5
(a) Indigenous	408	5,840.7	810	4,939.1	541	7,993.7
(b) Imported	116	1,644.0	154	995.9	168	1,418.8
4. Edible Oil:	1,376	67,065.2	1,109	50,778.5	1,493	50,682.3
(a) Indigenous	1,056	47,007.9	872	33,113.6	1,270	34,623.1
(b) Imported	320	20,057.3	237	17,664.9	223	16,059.2
5. Sugar:	3,069	266,539.7	3,182	231,756.7	15,895	178,316.9
(a) Indigenous	2,386	255,896.1	2,814	228,709.0	15,629	171,850.8
(b) Imported	683	10,643.6	368	3,047.7	266	6,466.1
6. Kariana and Spices	692	2,108.1	3,145	2,413.8	2,956	1,939.4
7. Fish and Fish Preparations	86	1,542.9	39	1,578.6	135	1,259.6
8. Other Food Item:	2,623	71,295.1	2,369	95,304.1	2,580	98,575.5
(a) Indigenous	2,576	69,971.1	2,336	93,343.3	2,442	96,536.9
(b) Imported	47	1,324.0	33	1,960.8	138	2,038.6
B. Raw Material:	26,802	653,834.4	24,332	488,878.1	71,010	428,706.6
1. Cotton Raw:	11,825	209,321.2	11,051	133,777.5	49,205	137,731.1
(a) Indigenous	10,666	203,884.9	10,962	129,447.7	48,818	131,507.4
(b) Imported	1,159	5,436.3	89	4,329.9	387	6,223.7
2. Synthetic Fibers:	1,440	22,827.5	190	14,478.6	188	13,767.4
(a) Indigenous	1,383	20,128.4	145	12,666.9	159	12,766.1
(b) Imported	57	2,699.1	45	1,811.7	29	1,001.3
3. Fertilizer:	2,024	81,195.4	1,580	72,075.3	4,994	64,806.9
(a) Indigenous	1,262	72,673.5	1,456	65,146.0	4,800	57,150.8
(b) Imported	762	8,521.9	124	6,929.3	194	7,656.1

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	754	95,025.3	874	44,751.2	725	34,409.4
(a) Indigenous	725	73,759.1	843	33,880.9	700	20,925.8
(b) Imported	29	21,266.3	31	10,870.4	25	13,483.6
5. Iron & Steel:	5,586	137,306.0	3,515	122,749.1	9,642	83,264.0
(a) Indigenous	4,583	85,590.3	2,488	71,947.3	8,733	44,009.7
(b) Imported	1,003	51,715.7	1,027	50,801.8	909	39,254.2
6. Wool & Goat Hair	188	1,523.9	48	1,534.0	423	1,051.0
7. Hides & Skins	257	4,935.8	1,469	4,655.2	276	4,424.6
8. Oil Seeds	783	11,546.8	888	12,141.5	1,522	10,583.0
9. Pesticides & Insecticides:	475	2,271.1	634	2,475.7	500	2,121.6
(a) Indigenous	474	2,265.7	633	2,470.8	419	2,043.3
(b) Imported	1	5.4	1	4.9	81	78.3
10. Other Raw Material:	3,470	87,881.3	4,083	80,240.0	3,535	76,547.8
(a) Indigenous	3,086	76,864.4	3,662	66,411.7	2,474	48,901.8
(b) Imported	384	11,017.0	421	13,828.3	1,061	27,646.0
C. Finished/Manufactured Goods:	44,899	1,117,491.5	134,784	955,740.2	110,386	848,055.1
1. Cotton Textiles:	3,478	243,643.1	4,162	175,047.4	10,327	143,189.0
(a) Indigenous	3,149	228,330.1	2,870	160,829.9	9,738	129,808.3
(b) Imported	329	15,312.9	1,292	14,217.5	589	13,380.8
2. Cotton Yarn:	1,329	105,003.5	1,521	85,142.1	6,402	77,666.8
(a) Indigenous	1,180	97,988.7	997	75,966.6	4,755	69,825.6
(b) Imported	149	7,014.9	524	9,175.5	1,647	7,841.2
3. Other Textiles:	6,539	177,671.7	7,179	176,788.6	22,769	159,964.3
(a) Indigenous	6,264	144,396.2	4,913	115,741.4	16,267	108,160.9
(b) Imported	275	33,275.5	2,266	61,047.2	6,502	51,803.3
4. Machinery:	1,897	48,275.7	14,836	31,599.0	18,911	24,547.7
(a) Indigenous	1,560	18,245.5	14,457	14,544.3	18,036	9,971.7
(b) Imported	337	30,030.3	379	17,054.8	875	14,576.0
5. Handloom Products	18	140.1	16	140.1	19	162.9
6. Carpet & Rugs	128	11,418.2	453	10,265.7	162	1,971.3
7. Readymade Garments	1,201	81,617.0	992	74,223.6	1,386	89,036.7
8. Cement and Cement Products:	252	72,412.3	2,196	54,583.9	1,629	42,250.9
(a) Indigenous	233	69,364.9	930	52,458.0	564	40,085.2
(b) Imported	19	3,047.4	1,266	2,125.8	1,065	2,165.7
9. Sport Goods	162	6,055.8	2,162	5,613.4	158	5,797.5
10. Surgical Instruments	682	6,075.3	1,168	5,469.4	421	5,403.0
11. Chemicals and Dyes	2,454	39,977.2	4,270	38,301.5	1,526	30,350.2
12. Other Finished Goods:	26,759	325,201.6	95,829	298,565.4	46,676	267,714.8
(a) Indigenous	26,586	315,164.9	95,685	286,940.9	44,111	230,347.9
(b) Imported	173	10,036.7	144	11,624.5	2,565	37,367.0
IV. Fixed Assets Including Machinery	274,429	1,212,520.0	144,555	1,231,151.7	175,814	1,133,144.8
V. Real Estate:	751,790	984,843.0	758,236	808,118.7	783,885	793,048.3
(a) Land	669,561	361,504.7	691,268	329,039.1	715,097	330,411.0
(b) Buildings:	82,229	623,338.3	66,968	479,079.6	68,788	462,637.4
1. Residential	56,607	214,846.1	51,494	161,911.7	52,743	156,734.9
2. Non-Residential	25,622	408,492.2	15,474	317,167.9	16,045	305,902.4
VI. Fixed Deposits and Insurance Policies:	10,109	44,404.6	11,220	35,749.9	12,928	38,747.0
(a) Bank Deposits	5,351	21,038.7	6,223	21,976.0	6,316	13,177.0
(b) Insurance Policies	4,758	23,365.9	4,997	13,773.9	6,612	25,570.0
VII. Others:	2,307,939	2,796,891.1	2,041,758	2,568,807.8	2,258,293	2,255,860.7
(a) Other Secured Advances	1,374,301	2,063,084.0	1,223,682	1,978,776.3	1,471,133	1,825,073.9
(b) Advances Secured by Guarantee(s)	488,280	657,406.0	219,064	518,645.7	381,451	374,937.5
(c) Unsecured Advances	445,358	76,401.1	599,012	71,385.8	405,709	55,849.3
Total	3,545,237	7,718,871.6	3,298,472	7,122,815.6	3,555,512	6,306,461.6

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

Security	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	95,157	60,140.1	157,276	83,889.7	82,528	59,533.7
II. Securities , Shares and Other Financial Instruments:	2,941	42,135.1	1,877	76,688.3	1,154	26,180.7
A. Quoted on the Stock Exchange:	2,817	26,859.3	1,751	60,595.3	1,016	7,551.8
1. To Stock Brokers and Dealers:	1,759	13,522.0	799	2,065.6	71	2,806.1
(a) Government and Other Trustee Securities	1	5,505.7				
(b) Shares and Debentures	1,753	2,390.5	799	2,065.6	71	2,806.1
(c) Participation Term Certificates						
(d) Others	5	5,625.8				
2. To Others:	1,058	13,337.3	952	58,529.6	945	4,745.7
(a) Government and Other Trustee Securities	210	1,446.7	106	27,815.5	98	1,821.5
(b) Shares and Debentures	848	11,890.6	846	30,714.1	847	2,924.2
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:	124	15,275.8	126	16,093.0	138	18,628.9
1. To Stock Brokers and Dealers:	107	1,136.7	107	1,336.3	112	2,483.9
(a) Government and Other Trustee Securities						
(b) Shares and Debentures	107	1,136.7	107	1,336.3	108	1,433.7
(c) Participation Term Certificates						
(d) Others					4	1,050.3
2. To Others:	17	14,139.1	19	14,756.8	26	16,144.9
(a) Government and Other Trustee Securities	5	9,806.2	6	11,415.2	11	12,065.8
(b) Shares and Debentures	10	3,525.1	9	2,526.4	8	2,502.8
(c) Participation Term Certificates						
(d) Others	2	807.7	4	815.2	7	1,576.4
III. Merchandise	40,728	602,405.1	113,140	382,404.3	168,076	304,755.9
A. Food Item:	4,183	189,425.8	6,760	106,515.2	42,683	94,132.9
1. Wheat	258	2,593.3	185	2,483.8	5,128	3,205.6
2. Rice and Paddy	1,024	27,361.3	1,098	22,065.2	19,322	19,137.8
3. Other Grain & Pulses:	93	373.5	498	352.6	63	436.7
(a) Indigenous	93	373.5	498	352.6	63	436.7
(b) Imported						
4. Edible Oil:	69	3,261.2	65	1,915.4	407	1,552.8
(a) Indigenous	69	3,261.2	64	1,865.4	407	1,552.8
(b) Imported			1	50.0		
5. Sugar:	1,757	145,544.5	1,870	70,447.2	14,822	67,040.0
(a) Indigenous	1,449	145,177.9	1,563	70,085.2	14,669	66,730.7
(b) Imported	308	366.5	307	362.0	153	309.3
6. Kariana and Spices	461	1,058.6	2,903	888.0	2,715	1,075.6
7. Fish and Fish Preparations	44	235.0	5	230.4	101	232.1
8. Other Food Item:	477	8,998.3	136	8,132.6	125	1,452.3
(a) Indigenous	477	8,998.3	136	8,132.6	125	1,452.3
(b) Imported						
B. Raw Material:	13,934	133,282.5	12,278	76,366.1	58,667	48,947.7
1. Cotton Raw:	7,614	46,690.9	7,163	26,350.2	44,811	22,627.8
(a) Indigenous	6,664	46,487.2	7,160	26,144.4	44,811	22,627.8
(b) Imported	950	203.7	3	205.9		
2. Synthetic Fibers:	1,060	1,175.8	65	1,291.8	59	668.9
(a) Indigenous	1,059	975.8	61	988.9	58	469.0
(b) Imported	1	200.0	4	302.9	1	199.9
3. Fertilizer:	852	15,309.5	440	9,064.2	3,940	4,451.0
(a) Indigenous	220	15,191.0	437	8,946.1	3,940	4,451.0
(b) Imported	632	118.5	3	118.1		

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	259	42,014.8	395	17,240.9	243	5,297.5
(a) Indigenous	259	42,014.8	395	17,240.9	243	5,297.5
(b) Imported						
5. Iron & Steel:	3,166	23,741.0	1,234	17,495.0	7,660	12,258.4
(a) Indigenous	3,162	23,726.2	1,215	17,355.1	7,648	12,118.1
(b) Imported	4	14.8	19	139.8	12	140.3
6. Wool & Goat Hair	34	163.0	34	0.5	386	36.2
7. Hides & Skins	6	241.8	1,276	273.6	80	379.2
8. Oil Seeds	574	749.9	507	751.0	1,306	933.6
9. Pesticides & Insecticides:	52	522.9	172	605.4	8	353.1
(a) Indigenous	52	522.9	172	605.4	8	353.1
(b) Imported						
10. Other Raw Material:	317	2,673.0	992	3,293.4	174	1,941.9
(a) Indigenous	79	2,632.9	754	3,253.4	50	1,874.1
(b) Imported	238	40.1	238	40.1	124	67.8
C. Finished/Manufactured Goods:	22,611	279,696.9	94,102	199,523.0	66,726	161,675.3
1. Cotton Textiles:	548	75,810.3	1,326	35,454.3	7,605	28,928.7
(a) Indigenous	539	73,982.0	443	33,683.0	7,587	26,824.9
(b) Imported	9	1,828.2	883	1,771.3	18	2,103.8
2. Cotton Yarn:	326	31,501.6	555	26,644.3	5,202	24,117.9
(a) Indigenous	321	31,027.0	255	25,486.6	3,716	22,588.2
(b) Imported	5	474.6	300	1,157.7	1,486	1,529.7
3. Other Textiles:	4,363	30,108.6	268	22,861.8	12,104	18,188.3
(a) Indigenous	4,353	29,805.5	244	22,191.1	11,973	17,539.6
(b) Imported	10	303.1	24	670.6	131	648.7
4. Machinery:	147	1,398.5	201	1,842.3	3,963	2,234.9
(a) Indigenous	56	947.3	108	1,408.5	3,371	1,545.0
(b) Imported	91	451.2	93	433.8	592	689.9
5. Handloom Products						
6. Carpet & Rugs	5	298.6	331	474.9	7	90.8
7. Readymade Garments	56	2,317.5	48	2,711.4	550	2,208.0
8. Cement and Cement Products:	17	14,247.3	1,809	8,635.4	1,412	6,817.2
(a) Indigenous	16	13,103.8	555	7,521.1	362	5,715.1
(b) Imported	1	1,143.4	1,254	1,114.3	1,050	1,102.1
9. Sport Goods	4	838.0	1,993	811.2	5	824.3
10. Surgical Instruments	6	32.3	573	123.3	6	130.5
11. Chemicals and Dyes	497	5,485.9	2,686	4,525.4	40	4,250.4
12. Other Finished Goods:	16,642	117,658.2	84,312	95,438.7	35,832	73,884.3
(a) Indigenous	16,535	112,739.0	84,228	91,056.7	35,757	72,379.2
(b) Imported	107	4,919.2	84	4,382.1	75	1,505.1
IV. Fixed Assets Including Machinery	233,392	312,141.8	119,850	301,614.0	152,830	310,189.2
V. Real Estate:	16,497	148,391.4	29,717	94,069.4	19,119	130,349.8
(a) Land	13,300	50,090.0	24,542	53,336.6	14,192	74,299.9
(b) Buildings:	3,197	98,301.5	5,175	40,732.8	4,927	56,049.8
1. Residential	2,860	23,495.4	4,843	9,923.2	4,644	20,139.7
2. Non-Residential	337	74,806.1	332	30,809.5	283	35,910.2
VI. Fixed Deposits and Insurance Policies:	4,202	9,129.2	5,953	8,071.8	7,531	10,702.3
(a) Bank Deposits	2,012	4,552.9	3,227	3,297.6	3,306	2,343.2
(b) Insurance Policies	2,190	4,576.3	2,726	4,774.3	4,225	8,359.1
VII. Others:	355,220	318,926.5	91,326	406,923.6	413,237	374,758.3
(a) Other Secured Advances	29,315	38,529.4	25,462	239,647.7	173,411	261,173.3
(b) Advances Secured by Guarantee(s)	300,756	272,130.1	53,840	158,763.0	213,599	99,792.8
(c) Unsecured Advances	25,149	8,267.0	12,024	8,512.9	26,227	13,792.2
Total	748,137	1,493,269.2	519,139	1,353,661.1	844,475	1,216,469.9

3.1.2 Advances Classified by Securities

Domestic Private Banks

Security	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	9,460	3,319.7	5,177	1,864.9	4,696	1,688.7
II. Securities , Shares and Other Financial Instruments:	1,322	192,199.7	1,505	241,584.7	1,406	146,315.1
A. Quoted on the Stock Exchange:	1,051	152,310.9	1,203	202,859.3	1,081	111,483.9
1. To Stock Brokers and Dealers:	520	73,009.4	598	115,336.9	579	51,058.8
(a) Government and Other Trustee Securities	223	59,784.6	279	102,082.9	295	37,547.6
(b) Shares and Debentures	239	13,045.0	258	13,117.2	225	13,240.8
(c) Participation Term Certificates						
(d) Others	58	179.8	61	136.8	59	270.4
2. To Others:	531	79,301.4	605	87,522.4	502	60,425.1
(a) Government and Other Trustee Securities	47	53,551.2	71	60,393.4	61	40,371.0
(b) Shares and Debentures	172	16,892.5	314	24,561.8	230	18,886.0
(c) Participation Term Certificates						
(d) Others	312	8,857.7	220	2,567.2	211	1,168.1
B. Unquoted on the Stock Exchange:	271	39,888.9	302	38,725.5	325	34,831.2
1. To Stock Brokers and Dealers:	23	10,149.5	41	8,305.2	37	10,215.1
(a) Government and Other Trustee Securities	10	9,985.7	28	8,283.4	10	9,923.0
(b) Shares and Debentures	1	0.1	1	0.2	16	277.2
(c) Participation Term Certificates	1	9.5	1	9.5	1	9.5
(d) Others	11	154.2	11	12.1	10	5.4
2. To Others:	248	29,739.4	261	30,420.2	288	24,616.1
(a) Government and Other Trustee Securities	131	24,247.5	143	25,456.3	141	20,335.7
(b) Shares and Debentures	4	7.1	4	4.0	4	6.7
(c) Participation Term Certificates						
(d) Others	113	5,484.7	114	4,959.9	143	4,273.6
III. Merchandise	51,299	1,775,480.1	63,652	1,688,103.1	66,671	1,542,158.0
A. Food Item:	16,200	421,643.2	10,986	523,802.8	10,723	481,024.5
1. Wheat	7,388	74,964.1	3,147	156,833.0	2,478	143,234.3
2. Rice and Paddy	3,348	90,135.6	2,513	61,190.5	2,715	69,414.7
3. Other Grain & Pulses:	430	7,102.2	465	5,573.5	645	8,966.8
(a) Indigenous	314	5,458.2	311	4,577.5	477	7,547.9
(b) Imported	116	1,644.0	154	995.9	168	1,418.8
4. Edible Oil:	1,306	63,798.6	1,043	48,857.7	1,085	49,124.1
(a) Indigenous	986	43,741.3	807	31,242.8	862	33,064.9
(b) Imported	320	20,057.3	236	17,614.9	223	16,059.2
5. Sugar:	1,312	120,995.2	1,312	161,309.5	1,073	111,277.0
(a) Indigenous	937	110,718.2	1,251	158,623.8	960	105,120.1
(b) Imported	375	10,277.0	61	2,685.7	113	6,156.8
6. Kariana and Spices	231	1,049.5	242	1,525.8	241	863.8
7. Fish and Fish Preparations	42	1,307.9	34	1,348.2	34	1,027.5
8. Other Food Item:	2,143	62,290.1	2,230	87,164.7	2,452	97,116.4
(a) Indigenous	2,096	60,966.1	2,197	85,203.9	2,314	95,077.8
(b) Imported	47	1,324.0	33	1,960.8	138	2,038.6
B. Raw Material:	12,856	519,714.3	12,041	411,478.4	12,331	379,337.6
1. Cotton Raw:	4,211	162,630.4	3,888	107,427.3	4,394	115,103.2
(a) Indigenous	4,002	157,397.8	3,802	103,303.3	4,007	108,879.5
(b) Imported	209	5,232.6	86	4,124.0	387	6,223.7
2. Synthetic Fibers:	379	21,611.7	124	13,147.2	128	13,058.4
(a) Indigenous	323	19,112.6	83	11,638.5	100	12,257.0
(b) Imported	56	2,499.1	41	1,508.7	28	801.4
3. Fertilizer:	1,172	65,885.9	1,140	63,011.2	1,054	60,355.9
(a) Indigenous	1,042	57,482.5	1,019	56,200.0	860	52,699.8
(b) Imported	130	8,403.4	121	6,811.2	194	7,656.1

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
4. Petroleum Crude:	494	52,970.3	478	27,470.1	481	29,071.6
(a) Indigenous	466	31,744.3	448	16,640.0	457	15,628.3
(b) Imported	28	21,226.0	30	10,830.1	24	13,443.4
5. Iron & Steel:	2,416	113,535.6	2,277	105,224.9	1,978	70,976.3
(a) Indigenous	1,417	61,834.7	1,269	54,562.9	1,081	31,862.4
(b) Imported	999	51,701.0	1,008	50,662.0	897	39,113.9
6. Wool & Goat Hair	154	1,361.0	14	1,533.5	37	1,014.7
7. Hides & Skins	248	4,660.2	190	4,347.7	193	4,011.6
8. Oil Seeds	209	10,796.9	381	11,390.4	216	9,649.4
9. Pesticides & Insecticides:	422	1,743.9	461	1,866.0	491	1,764.2
(a) Indigenous	421	1,738.5	460	1,861.1	410	1,685.9
(b) Imported	1	5.4	1	4.9	81	78.3
10. Other Raw Material:	3,151	84,518.4	3,088	76,060.0	3,359	74,332.2
(a) Indigenous	3,005	73,541.5	2,905	62,271.8	2,422	46,754.0
(b) Imported	146	10,976.9	183	13,788.2	937	27,578.2
C. Finished/Manufactured Goods:	22,243	834,122.7	40,625	752,821.9	43,617	681,795.9
1. Cotton Textiles:	2,923	166,882.7	2,828	138,642.1	2,718	113,271.7
(a) Indigenous	2,603	153,398.0	2,419	126,195.8	2,147	101,994.8
(b) Imported	320	13,484.7	409	12,446.3	571	11,276.9
2. Cotton Yarn:	1,001	73,385.0	964	58,380.8	1,199	53,432.0
(a) Indigenous	857	66,844.8	740	50,363.0	1,038	47,120.5
(b) Imported	144	6,540.2	224	8,017.8	161	6,311.5
3. Other Textiles:	2,171	147,272.6	6,906	153,654.6	10,662	141,515.4
(a) Indigenous	1,907	114,372.8	4,665	93,350.7	4,292	90,433.4
(b) Imported	264	32,899.8	2,241	60,303.9	6,370	51,082.0
4. Machinery:	1,749	46,568.9	14,634	29,739.4	14,948	22,312.8
(a) Indigenous	1,503	16,989.9	14,348	13,118.5	14,665	8,426.7
(b) Imported	246	29,579.0	286	16,620.9	283	13,886.1
5. Handloom Products	18	140.1	16	140.1	19	162.9
6. Carpet & Rugs	123	11,119.5	122	9,790.9	155	1,880.5
7. Readymade Garments	1,143	79,079.4	942	71,309.4	835	86,586.8
8. Cement and Cement Products:	234	58,161.3	386	45,944.7	216	35,430.0
(a) Indigenous	216	56,257.4	374	44,933.2	201	34,366.4
(b) Imported	18	1,904.0	12	1,011.5	15	1,063.5
9. Sport Goods	158	5,217.8	169	4,802.2	153	4,973.2
10. Surgical Instruments	674	5,834.2	593	5,167.8	413	5,241.1
11. Chemicals and Dyes	1,955	34,487.7	1,582	33,772.6	1,484	26,096.3
12. Other Finished Goods:	10,094	205,973.3	11,483	201,477.4	10,815	190,893.2
(a) Indigenous	10,028	200,855.8	11,423	194,234.9	8,325	155,031.3
(b) Imported	66	5,117.5	60	7,242.5	2,490	35,861.9
IV. Fixed Assets Including Machinery	40,351	894,784.4	23,982	924,404.5	22,397	818,891.1
V. Real Estate:	95,466	687,891.1	75,633	563,429.8	75,691	510,970.4
(a) Land	17,765	167,808.8	15,202	130,057.4	13,243	109,681.9
(b) Buildings:	77,701	520,082.3	60,431	433,372.4	62,448	401,288.5
1. Residential	52,843	190,208.7	45,674	150,710.3	47,133	135,295.8
2. Non-Residential	24,858	329,873.6	14,757	282,662.0	15,315	265,992.7
VI. Fixed Deposits and Insurance Policies:	5,827	35,245.4	5,217	27,662.0	5,390	28,036.5
(a) Bank Deposits	3,334	16,478.8	2,947	18,663.4	3,005	10,826.8
(b) Insurance Policies	2,493	18,766.6	2,270	8,998.6	2,385	17,209.7
VII. Others:	1,827,693	2,406,900.5	1,824,469	2,098,105.5	1,728,375	1,832,898.4
(a) Other Secured Advances	1,309,027	2,010,831.8	1,161,584	1,725,369.8	1,268,096	1,554,636.9
(b) Advances Secured by Guarantee(s)	130,567	332,055.5	109,523	314,268.8	109,930	240,502.0
(c) Unsecured Advances	388,099	64,013.2	553,362	58,466.9	350,349	37,759.5
Total	2,031,418	5,995,820.9	1,999,635	5,545,154.5	1,904,626	4,880,958.1

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	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	37	4,318.0	50	4,237.9	35	4,813.8
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:	3	730.1	4	926.7	3	314.0
1. Cotton Raw:						
(a) Indigenous						
(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 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1	40.2	1	40.2	1	40.2
(a) Indigenous						
(b) Imported	1	40.2	1	40.2	1	40.2
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:	2	689.9	3	886.5	2	273.7
(a) Indigenous	2	689.9	3	886.5	2	273.7
(b) Imported						
C. Finished/Manufactured Goods:	34	3,587.9	46	3,311.2	32	4,499.8
1. Cotton Textiles:	5	947.0	6	948.0	2	985.5
(a) Indigenous	5	947.0	6	948.0	2	985.5
(b) Imported						
2. Cotton Yarn:	2	116.9	2	116.9	1	116.9
(a) Indigenous	2	116.9	2	116.9	1	116.9
(b) Imported						
3. Other Textiles:	4	259.3	4	241.0	2	229.4
(a) Indigenous	3	186.7	3	168.4	1	156.7
(b) Imported	1	72.7	1	72.7	1	72.7
4. Machinery:	1	308.3	1	17.3		
(a) Indigenous	1	308.3	1	17.3		
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments	2	220.1	2	202.9	1	241.9
8. Cement and Cement Products:						
(a) Indigenous						
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	207.4	1	177.0	1	30.1
11. Chemicals and Dyes						
12. Other Finished Goods:	19	1,528.9	30	1,608.1	25	2,896.2
(a) Indigenous	19	1,528.9	30	1,608.1	25	2,896.2
(b) Imported						
IV. Fixed Assets Including Machinery	10	2,783.6	9	2,317.7	9	1,193.2
V. Real Estate:	29	653.3	38	650.1	22	655.5
(a) Land						
(b) Buildings:	29	653.3	38	650.1	22	655.5
1. Residential	6	24.0	15	22.3	6	24.4
2. Non-Residential	23	629.3	23	627.8	16	631.1
VI. Fixed Deposits and Insurance Policies:						
(a) Bank Deposits						
(b) Insurance Policies						
VII. Others:	492	53,026.1	480	45,048.8	496	29,835.0
(a) Other Secured Advances	398	8,275.9	404	8,010.3	136	3,858.9
(b) Advances Secured by Guarantee(s)	77	44,748.4	62	37,028.1	335	25,961.9
(c) Unsecured Advances	17	1.8	14	10.4	25	14.2
Total	568	60,781.0	577	52,254.5	562	36,497.5

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	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	26	215.2	26	214.5	26	215.0
A. Food Item:	6	23.5	6	23.5	6	23.5
1. Wheat						
2. Rice and Paddy	1	2.4	1	2.4	1	2.4
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:	9	107.5	9	106.9	9	107.4
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
2. Synthetic Fibers:	1	40.0	1	39.6	1	40.0
(a) Indigenous	1	40.0	1	39.6	1	40.0
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:						
(a) Indigenous						
(b) Imported						
5. Iron & Steel:	4	29.4	4	29.2	4	29.2
(a) Indigenous	4	29.4	4	29.2	4	29.2
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins	3	33.8	3	33.8	3	33.8
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:	11	84.2	11	84.2	11	84.2
1. Cotton Textiles:	2	3.1	2	3.1	2	3.1
(a) Indigenous	2	3.1	2	3.1	2	3.1
(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:	4	41.2	4	41.2	4	41.2
(a) Indigenous	4	41.2	4	41.2	4	41.2
(b) Imported						
IV. Fixed Assets Including Machinery	676	2,810.1	714	2,815.5	578	2,871.2
V. Real Estate:	639,798	147,907.2	652,848	149,969.5	689,053	151,072.6
(a) Land	638,496	143,606.0	651,524	145,645.1	687,662	146,429.2
(b) Buildings:	1,302	4,301.2	1,324	4,324.3	1,391	4,643.4
1. Residential	898	1,118.1	962	1,255.8	960	1,275.0
2. Non-Residential	404	3,183.2	362	3,068.5	431	3,368.4
VI. Fixed Deposits and Insurance Policies:	80	30.0	50	16.1	7	8.3
(a) Bank Deposits	5	7.0	49	15.1	5	7.0
(b) Insurance Policies	75	23.0	1	1.0	2	1.2
VII. Others:	124,534	18,038.0	125,483	18,730.0	116,185	18,369.1
(a) Other Secured Advances	35,561	5,446.9	36,232	5,748.5	29,490	5,404.8
(b) Advances Secured by Guarantee(s)	56,880	8,472.0	55,639	8,585.8	57,587	8,680.8
(c) Unsecured Advances	32,093	4,119.1	33,612	4,395.7	29,108	4,283.5
Total	765,114	169,000.5	779,121	171,745.5	805,849	172,536.1

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents	3	483.4	1	78.8	1	..
I. Official						
II. Business	3	483.4	1	78.8		
III. Personal					1	..
2. Domestic Constituents	3,545,234	7,718,388.2	3,298,471	7,122,736.8	3,555,511	6,306,461.6
I. Government	167	773,136.5	159	833,699.6	209	676,690.1
A. Federal Government	95	258,199.1	97	237,847.6	101	223,449.2
1) Commodity Operations	52	230,554.3	52	231,376.1	59	219,729.1
2) Others	43	27,644.8	45	6,471.5	42	3,720.1
B. Provincial Governments	72	514,937.4	62	595,852.0	108	453,240.9
1) Commodity Operations	60	504,463.5	50	588,407.5	96	452,195.3
2) Others	12	10,473.9	12	7,444.6	12	1,045.6
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	1,264	1,219,558.3	1,116	1,046,777.1	635	880,760.7
A. Agriculture, Forestry, Hunting & Fishing					1	1,500.0
B. Mining and Quarrying					238	58,267.8
C. Manufacturing	681	76,267.8	692	70,844.3		
D. Construction						
E. Utilities	312	478,500.5	221	386,585.3	185	307,074.9
F. Commerce	45	143,248.1	24	75,675.2	44	146,385.6
G. Transport, Storage and Communication	107	249,001.0	99	241,457.5	121	231,605.3
H. Services	1	86.1	1	229.6	2	328.3
I. Other	118	272,454.8	79	271,985.1	44	135,598.9
III. Non-bank Financial Institutions (NBFIs)	976	107,953.9	880	80,721.6	686	79,232.8
A. Co-operative Banks						
B. Development Financial Institutions	50	32,221.4	38	19,678.1	45	22,842.4
C. Insurance Companies	341	5,772.2	290	6,247.9	222	8,611.3
D. Micro Finance	28	7,311.2	31	1,649.4	42	2,233.5
E. Other NBFIs	557	62,649.2	521	53,146.6	377	45,545.6
IV. Private Sector (Business)	1,352,412	4,954,290.7	1,467,676	4,531,966.5	1,505,509	4,100,889.2
A. Agriculture, Hunting and Forestry	972,740	306,553.2	1,017,145	305,532.2	982,531	309,189.2
1) Growing of Crops	624,562	184,661.2	662,916	183,822.8	625,641	190,071.5
2) Farming of Animals	297,245	90,541.1	298,048	91,982.5	295,848	88,901.3
3) Agricultural and Animal Husbandry	622	6,979.8	614	4,614.1	641	4,280.7
4) Agricultural Machinery and Equipments	50,226	23,999.5	55,477	24,545.3	59,844	25,634.3
5) Hunting, Trapping, Forestry & Logging	85	371.8	90	567.3	557	301.5
B. Fishing & Fish Farming, etc.	479	527.0	472	540.9	495	636.7
C. Mining and Quarrying	554	48,372.2	569	42,599.1	557	42,969.5
1) Mining of Coal	58	23,319.7	45	20,317.3	62	16,898.7
2) Crude Petroleum & Natural Gas	245	21,743.0	265	18,895.0	287	22,089.7
3) Iron & Non-ferrous Metal Ores	22	798.3	24	752.3	19	813.7
4) Quarrying of Stone, Sand and Clay	49	678.4	57	647.8	59	1,232.2
5) Chemical, Fertilizer, Salt, etc.	180	1,832.7	178	1,986.7	130	1,935.1
D. Manufacturing	93,302	2,986,166.7	100,163	2,632,731.3	191,291	2,369,333.9
1) Food Products and Beverages	31,889	752,464.1	26,600	744,055.6	53,026	608,137.3
2) Tobacco Products	628	1,157.0	270	1,161.3	221	975.2
3) Textiles	22,508	981,289.6	23,293	798,967.3	86,915	801,589.5
i. Spinning, Weaving, Finishing of Textiles	16,876	778,887.7	16,868	625,286.5	51,753	605,576.2
a. Spinning of Fibres	9,099	432,488.6	9,290	344,011.1	34,366	332,679.0
b. Weaving of Textiles	3,645	176,580.5	3,630	149,985.8	7,374	146,429.6
c. Finishing of Textiles	4,132	169,818.5	3,948	131,289.6	10,013	126,467.5
ii. Made-up Textile Articles	2,488	98,816.8	2,370	79,419.6	2,699	81,219.1
iii. Knit Wear	550	33,432.1	568	37,508.7	580	27,624.1
iv. Carpets and Rugs	542	8,935.5	620	9,089.3	634	9,205.0
v. Other Textiles n.e.s.	2,052	61,217.6	2,867	47,663.3	31,249	77,965.0
4) Wearing Apparel, Readymade Garments, etc.	3,729	96,242.5	7,056	86,574.8	5,670	84,459.6
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,501	27,683.7	2,304	25,559.7	1,785	22,871.3
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	482	11,416.9	437	9,206.4	479	8,293.4
ii. Footwear	1,019	16,266.7	1,867	16,353.3	1,306	14,577.9
a. Leather Wear	793	14,329.3	1,658	14,770.1	1,134	12,735.3
b. Rubber and Plastic Wear	226	1,937.4	209	1,583.2	172	1,842.6

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	589	2,805.4	644	2,890.9	1,138	2,311.0
7) Paper, Paperboard and Products	1,615	49,518.6	1,465	48,226.4	1,699	38,366.5
8) Printing, Publishing and Allied Industries	1,056	12,975.6	1,161	12,656.5	1,104	9,788.3
9) Coke and Refined Petroleum Products	641	85,151.6	769	57,821.0	4,036	60,834.9
10) Chemicals and Chemical Products	10,151	301,437.6	10,182	285,947.6	19,318	272,687.3
11) Rubber and Plastics Products	2,910	47,827.6	2,761	42,693.0	2,822	37,068.5
12) Other Non-metallic Mineral Products	1,642	178,329.1	1,119	139,972.2	1,062	107,270.2
13) Basic Metals	3,702	149,242.1	3,487	135,120.4	3,398	111,351.4
14) Fabricated Metal Products	823	35,800.7	951	29,804.6	908	23,074.7
15) Machinery and Equipment	2,111	50,571.8	1,858	40,347.3	1,328	35,097.0
16) Office, Accounting and Computing Machinery	26	210.3	29	248.4	33	292.5
17) Electrical Machinery and Apparatus	1,995	90,926.4	11,132	92,690.9	1,950	69,594.6
18) Radio, Television and Communication Equipment and Apparatus	158	5,132.8	131	4,967.3	94	3,587.6
19) Medical, Precision and Optical Instruments, Watches and Clocks	898	5,858.3	771	5,640.5	765	5,523.9
20) Motor Vehicles, Trailers and Semi-trailers	1,251	52,662.8	1,051	27,265.1	948	24,693.8
21) Other Transport Equipments	294	13,470.7	403	9,685.8	204	7,112.4
22) Furniture and Fixture	590	2,613.1	562	3,021.7	545	3,303.2
23) Jewellery and Related Articles	470	563.2	278	552.7	291	674.0
24) Sports Goods	426	4,924.0	447	5,188.2	438	4,986.4
25) Handicrafts	199	68.6	149	60.4	152	72.2
26) Other Manufacturing n.e.s.	1,500	37,239.3	1,290	31,611.8	1,441	33,610.4
E. Ship Breaking and Waste / Scrape (Junk), etc.	121	38,901.0	133	51,801.0	152	32,258.2
F. Electricity, Gas and Water Supply	1,827	445,387.1	1,945	447,033.5	2,193	379,772.3
G. Construction	4,215	157,562.6	4,381	165,346.8	3,843	138,445.8
1) Building	2,715	80,614.7	2,964	89,822.0	2,372	72,276.4
2) Infrastructure	1,500	76,947.9	1,417	75,524.8	1,471	66,169.4
H. Commerce and Trade	126,217	414,569.1	189,334	360,292.7	181,879	335,734.1
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	5,622	21,295.1	4,433	19,036.1	7,575	17,649.6
2) Wholesale and Commission Trade	22,683	228,711.2	21,377	190,506.8	22,154	164,304.0
i) Exports	4,322	30,932.9	3,777	24,502.2	1,460	19,429.7
ii) Imports	3,651	53,935.2	3,103	42,022.6	2,643	37,753.6
iii) Domestic Whole Sales	14,710	143,843.1	14,497	123,982.0	18,051	107,120.8
3) Retail Trade	97,912	164,562.8	163,524	150,749.8	152,150	153,780.4
I. Hotels, Restaurants and Clubs, etc	1,504	34,350.5	7,435	37,257.2	1,281	32,906.0
J. Transport, Storage and Communications	75,884	229,303.4	72,424	224,659.9	73,960	219,275.3
K. Real Estate, Renting and Business Activities	25,987	186,047.6	28,651	164,062.3	25,355	142,724.9
1) Real Estate Activities	675	30,917.3	544	24,598.7	470	22,418.3
2) Renting of Machinery and Equipment	483	2,852.0	425	1,918.5	424	2,110.5
3) Computer and Related Activities	1,188	9,074.9	1,190	5,462.4	1,037	5,073.2
4) Research and Development	210	7,809.8	177	7,053.1	180	6,946.8
5) Other Business Activities	23,431	135,393.6	26,315	125,029.7	23,244	106,176.2
L. Education	995	23,076.5	936	22,960.8	935	19,222.7
M. Health and Social Work	2,055	10,563.2	1,075	8,703.7	1,041	7,176.1
N. Other Community, Social and Personal Service Activities	3,816	29,079.4	4,160	26,930.6	3,693	32,377.2
O. Other Private Business n.e.s	42,716	43,831.2	38,853	41,514.6	36,303	38,867.2
V. Trust Funds and Non-profit Organizations	208	20,145.9	207	19,304.8	187	16,669.7
VI. Personal	2,186,781	639,954.7	1,825,290	606,235.2	2,043,373	549,363.4
A. Bank Employees	193,024	125,615.4	131,308	122,744.1	123,847	114,638.4
B. Consumer Financing	1,975,631	505,780.2	1,675,485	476,011.4	1,906,608	425,026.9
i) House Building	24,303	91,243.7	21,522	82,938.9	18,733	73,121.1
ii) Transport	275,801	205,347.1	262,631	193,596.6	239,807	171,021.3
iii) Credit Cards	1,071,782	41,086.3	1,006,254	37,447.7	986,662	34,195.6
iv) Consumer Durable	17,744	3,224.8	6,900	2,768.8	21,897	3,728.0
v) Personal Loans	586,001	164,878.3	378,178	159,259.3	639,509	142,960.9
C. Other Personal	18,126	8,559.0	18,497	7,479.7	12,918	9,698.1
VII. Others	3,426	3,348.3	3,143	4,032.1	4,912	2,855.8
Total	3,545,237	7,718,871.6	3,298,472	7,122,815.6	3,555,512	6,306,461.6

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	748,137	1,493,269.2	519,139	1,353,661.1	844,475	1,216,469.9
I. Government	39	156,210.1	33	171,548.6	80	130,383.3
A. Federal Government	14	42,131.2	16	30,242.5	17	31,067.0
1) Commodity Operations	13	32,131.2	15	29,742.6	15	30,696.1
2) Others	1	10,000.0	1	499.9	2	371.0
B. Provincial Governments	25	114,078.9	17	141,306.2	63	99,316.2
1) Commodity Operations	25	114,078.9	16	141,306.0	62	99,315.9
2) Others			1	0.1	1	0.3
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	394	306,772.3	455	256,046.1	51	251,586.0
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	343	68,550.2	409	63,593.3	14	41,938.3
D. Construction						
E. Utilities	15	84,691.6	9	18,664.8	13	60,968.7
F. Commerce	17	31,888.9	2	16,618.0	2	25,078.4
G. Transport, Storage and Communication	9	67,855.4	9	72,791.8	10	76,675.6
H. Services						
I. Other	10	53,786.2	26	84,378.3	12	46,925.0
III. Non-bank Financial Institutions (NBFIs)	119	15,981.0	155	9,355.0	63	9,668.1
A. Co-operative Banks						
B. Development Financial Institutions	5	12.5	1	12.5	3	255.6
C. Insurance Companies	16	851.3	17	963.4	17	1,077.2
D. Micro Finance	3	6,407.1			1	225.0
E. Other NBFIs	95	8,710.1	137	8,379.0	42	8,110.3
IV. Private Sector (Business)	329,716	854,795.5	368,905	759,969.6	420,200	683,984.5
A. Agriculture, Hunting and Forestry	197,266	56,692.4	224,728	57,675.3	160,523	57,254.4
1) Growing of Crops	190,147	48,647.6	218,169	41,428.8	152,077	43,375.6
2) Farming of Animals	5,787	7,172.2	2,605	13,957.4	2,901	11,262.2
3) Agricultural and Animal Husbandry	171	251.7	217	826.0	207	44.4
4) Agricultural Machinery and Equipments	1,160	617.0	3,734	1,188.5	4,875	2,523.1
5) Hunting, Trapping, Forestry & Logging	1	3.8	3	274.7	463	49.1
B. Fishing & Fish Farming, etc.	108	209.1	106	272.7	111	151.8
C. Mining and Quarrying	119	10,282.3	120	9,879.4	95	9,540.0
1) Mining of Coal	3	5,419.0	2	4,598.0	2	3,740.0
2) Crude Petroleum & Natural Gas	14	4,258.8	16	4,630.3	17	5,268.3
3) Iron & Non-ferrous Metal Ores	1	15.3	1	15.3	1	15.3
4) Quarrying of Stone, Sand and Clay			1	5.0		
5) Chemical, Fertilizer, Salt, etc.	101	589.2	100	630.8	75	516.4
D. Manufacturing	14,773	514,446.7	14,066	428,687.7	109,102	389,457.7
1) Food Products and Beverages	4,107	121,089.8	4,026	116,804.2	32,376	91,535.3
2) Tobacco Products	55	228.6	55	331.3	56	311.6
3) Textiles	5,291	203,917.8	5,168	153,256.8	60,721	158,653.5
i. Spinning, Weaving, Finishing of Textiles	5,078	190,686.4	4,952	143,696.8	31,980	126,493.8
a. Spinning of Fibres	2,801	88,996.2	2,841	80,095.0	20,168	65,693.5
b. Weaving of Textiles	207	42,941.9	200	23,015.4	3,687	28,995.7
c. Finishing of Textiles	2,070	58,748.3	1,911	40,586.4	8,125	31,804.6
ii. Made-up Textile Articles	108	6,604.3	116	4,829.0	418	4,956.3
iii. Knit Wear	22	4,498.0	21	3,136.9	66	2,483.9
iv. Carpets and Rugs	54	1,885.9	55	1,335.0	53	1,395.3
v. Other Textiles n.e.s.	29	243.2	24	259.0	28,204	23,324.2
4) Wearing Apparel, Readymade Garments, etc.	258	8,399.9	252	8,320.5	264	7,753.0
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	175	2,557.7	154	2,592.4	159	2,239.8
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	49	1,534.1	18	321.0	19	321.5
ii. Footwear	126	1,023.6	136	2,271.4	140	1,918.3
a. Leather Wear	40	370.2	49	1,554.5	53	1,204.7
b. Rubber and Plastic Wear	86	653.4	87	717.0	87	713.6

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	15	295.2	14	306.2	557	379.7
7) Paper, Paperboard and Products	305	3,812.4	299	2,818.9	532	2,872.5
8) Printing, Publishing and Allied Industries	36	4,393.7	35	5,181.2	50	3,791.0
9) Coke and Refined Petroleum Products	139	31,154.1	131	14,310.2	144	14,325.2
10) Chemicals and Chemical Products	901	22,965.1	891	29,293.0	11,502	38,270.4
11) Rubber and Plastics Products	911	3,395.1	895	2,428.6	1,136	2,089.8
12) Other Non-metallic Mineral Products	313	44,774.7	201	26,683.8	348	21,989.9
13) Basic Metals	207	19,344.3	184	17,832.3	221	17,659.2
14) Fabricated Metal Products	40	2,854.6	33	1,552.1	51	1,239.8
15) Machinery and Equipment	807	9,034.7	637	3,593.7	56	1,865.2
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	801	20,755.3	750	31,228.9	635	13,670.3
18) Radio, Television and Communication Equipment and Apparatus	12	1,373.6	10	1,767.2	12	1,361.5
19) Medical, Precision and Optical Instruments, Watches and Clocks	141	722.0	34	372.0	40	476.0
20) Motor Vehicles, Trailers and Semi-trailers	74	9,869.0	58	7,933.0	77	6,701.9
21) Other Transport Equipments	22	888.2	95	679.1	29	182.6
22) Furniture and Fixture	24	76.8	20	58.9	16	53.8
23) Jewellery and Related Articles	9	26.7	10	27.3	10	23.2
24) Sports Goods	75	887.9	75	874.4	52	903.0
25) Handicrafts	12	13.4	12	13.6	13	14.7
26) Other Manufacturing n.e.s.	43	1,616.2	27	428.3	45	1,094.8
E. Ship Breaking and Waste / Scrape (Junk), etc.	6	504.2	6	504.2	7	513.7
F. Electricity, Gas and Water Supply	638	101,879.1	602	100,173.4	1,069	73,847.2
G. Construction	1,214	17,381.7	1,001	17,785.7	1,021	16,733.4
1) Building	938	7,234.5	803	8,374.6	825	8,441.3
2) Infrastructure	276	10,147.2	198	9,411.1	196	8,292.1
H. Commerce and Trade	23,834	50,009.5	27,689	42,438.2	53,659	41,855.0
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,325	704.2	1,276	761.1	4,437	610.9
2) Wholesale and Commission Trade	7,324	32,415.4	7,321	26,973.5	9,029	25,208.3
i) Exports	2,328	2,690.3	2,457	1,725.1	273	1,351.5
ii) Imports	82	2,604.6	72	2,551.4	68	2,442.9
iii) Domestic Whole Sales	4,914	27,120.5	4,792	22,697.0	8,688	21,413.8
3) Retail Trade	15,185	16,889.9	19,092	14,703.6	40,193	16,035.8
I. Hotels, Restaurants and Clubs, etc	267	16,066.4	6,231	16,865.6	152	13,103.7
J. Transport, Storage and Communications	58,195	37,799.1	56,190	36,569.6	59,292	38,789.6
K. Real Estate, Renting and Business Activities	11,669	21,646.1	14,796	19,751.7	12,022	11,670.7
1) Real Estate Activities	170	3,662.7	80	3,359.3	68	2,649.6
2) Renting of Machinery and Equipment	4	356.4				
3) Computer and Related Activities	90	1,621.0	88	76.2	88	52.3
4) Research and Development	4	782.7	7	645.3	3	183.7
5) Other Business Activities	11,401	15,223.4	14,621	15,670.9	11,863	8,785.0
L. Education	159	4,298.9	136	3,960.7	159	4,285.5
M. Health and Social Work	1,047	1,921.6	74	1,725.5	80	1,815.9
N. Other Community, Social and Personal Service Activities	1,496	5,216.0	1,648	7,247.5	1,404	7,808.0
O. Other Private Business n.e.s	18,925	16,442.4	21,512	16,432.4	21,504	17,157.9
V. Trust Funds and Non-profit Organizations	14	6,354.5	13	4,350.7	16	1,933.9
VI. Personal	417,201	152,173.8	149,190	150,092.3	421,594	137,664.4
A. Bank Employees	41,538	41,614.0	48,437	41,741.6	40,224	38,700.7
B. Consumer Financing	361,673	102,803.0	86,344	101,715.3	368,801	90,050.6
i) House Building	4,623	4,849.6	4,774	4,655.0	4,432	6,128.9
ii) Transport	17,980	12,587.7	16,412	11,157.4	12,511	8,481.2
iii) Credit Cards	268	184.2				
iv) Consumer Durable	14,667	3,133.0	3,977	2,685.4	18,920	3,649.4
v) Personal Loans	324,135	82,048.5	61,181	83,217.5	332,938	71,791.1
C. Other Personal	13,990	7,756.8	14,409	6,635.4	12,569	8,913.1
VII. Others	654	982.0	388	2,298.7	2,471	1,249.6
Total	748,137	1,493,269.2	519,139	1,353,661.1	844,475	1,216,469.9

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents	2	349.5	1	78.8	1	..
I. Official						
II. Business	2	349.5	1	78.8		
III. Personal					1	..
II. Domestic Constituents	2,031,416	5,995,471.4	1,999,634	5,545,075.7	1,904,625	4,880,958.1
I. Government	127	616,094.4	125	661,151.0	128	545,465.8
A. Federal Government	81	216,067.8	81	207,605.1	84	192,382.2
1) Commodity Operations	39	198,423.0	37	201,633.5	44	189,033.0
2) Others	42	17,644.8	44	5,971.7	40	3,349.2
B. Provincial Governments	46	400,026.5	44	453,545.9	44	353,083.6
1) Commodity Operations	34	389,552.7	33	446,101.4	33	352,038.3
2) Others	12	10,473.9	11	7,444.4	11	1,045.3
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	870	912,786.0	661	790,730.9	584	629,174.7
A. Agriculture, Forestry, Hunting & Fishing					1	1,500.0
B. Mining and Quarrying						
C. Manufacturing	338	7,717.6	283	7,251.1	224	16,329.5
D. Construction						
E. Utilities	297	393,808.9	212	367,920.5	172	246,106.2
F. Commerce	28	111,359.2	22	59,057.3	42	121,307.2
G. Transport, Storage and Communication	98	181,145.6	90	168,665.7	111	154,929.7
H. Services	1	86.1	1	229.6	2	328.3
I. Other	108	218,668.6	53	187,606.7	32	88,673.9
III. Non-bank Financial Institutions (NBFIs)	855	91,783.8	722	71,080.5	620	69,309.3
A. Co-operative Banks						
B. Development Financial Institutions	45	32,208.9	37	19,665.6	42	22,586.8
C. Insurance Companies	325	4,920.9	273	5,284.5	205	7,534.1
D. Micro Finance	25	904.2	31	1,649.4	41	2,008.5
E. Other NBFIs	460	53,749.9	381	44,481.0	332	37,180.0
IV. Private Sector (Business)	272,187	3,874,401.9	335,110	3,552,883.6	296,814	3,212,722.3
A. Agriculture, Hunting and Forestry	82,979	101,678.3	82,421	95,691.7	85,530	98,286.1
1) Growing of Crops	73,017	59,865.9	73,659	64,334.4	77,414	65,403.5
2) Farming of Animals	5,108	28,935.1	5,158	22,760.1	5,249	24,987.1
3) Agricultural and Animal Husbandry	450	6,722.3	396	3,784.3	433	4,234.4
4) Agricultural Machinery and Equipments	4,342	5,788.9	3,151	4,522.2	2,376	3,410.9
5) Hunting, Trapping, Forestry & Logging	62	366.2	57	290.6	58	250.2
B. Fishing & Fish Farming, etc.	65	287.1	65	238.6	77	454.8
C. Mining and Quarrying	420	38,018.3	434	32,648.1	447	33,357.9
1) Mining of Coal	48	17,851.7	36	15,670.3	53	13,109.7
2) Crude Petroleum & Natural Gas	231	17,484.2	249	14,264.7	270	16,821.4
3) Iron & Non-ferrous Metal Ores	21	783.0	23	737.0	18	798.5
4) Quarrying of Stone, Sand and Clay	44	663.1	51	627.6	54	1,216.9
5) Chemical, Fertilizer, Salt, etc.	76	1,236.2	75	1,348.6	52	1,411.4
D. Manufacturing	61,563	2,421,419.8	72,817	2,163,293.7	71,117	1,946,081.4
1) Food Products and Beverages	15,112	624,043.0	13,580	619,658.9	13,821	511,435.7
2) Tobacco Products	392	879.5	32	726.2	18	626.7
3) Textiles	16,841	771,364.2	17,750	640,692.0	25,816	637,923.3
i. Spinning, Weaving, Finishing of Textiles	11,653	584,219.6	11,773	478,586.6	19,626	476,126.0
a. Spinning of Fibres	6,243	341,910.3	6,392	261,772.6	14,140	264,890.8
b. Weaving of Textiles	3,362	133,550.4	3,354	126,882.2	3,608	117,340.7
c. Finishing of Textiles	2,048	108,758.9	2,027	89,931.8	1,878	93,894.6
ii. Made-up Textile Articles	2,362	92,018.5	2,236	74,391.7	2,260	76,055.4
iii. Knit Wear	504	28,461.1	522	33,898.6	489	24,666.9
iv. Carpets and Rugs	444	7,041.2	521	7,742.2	537	7,798.4
v. Other Textiles n.e.s.	1,878	59,623.8	2,698	46,072.9	2,904	53,276.4
4) Wearing Apparel, Readymade Garments, etc.	2,374	87,272.7	5,730	77,701.9	4,332	76,110.0
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	986	24,894.0	1,809	22,733.8	1,282	20,392.3
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	399	9,797.3	385	8,800.3	424	7,883.8
ii. Footwear	587	15,096.7	1,424	13,933.6	858	12,508.5
a. Leather Wear	457	13,818.2	1,312	13,072.9	783	11,385.2
b. Rubber and Plastic Wear	130	1,278.5	112	860.6	75	1,123.3

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	494	2,452.3	549	2,526.0	501	1,879.0
7) Paper, Paperboard and Products	1,255	44,551.4	1,110	45,102.8	1,115	35,098.0
8) Printing, Publishing and Allied Industries	824	8,485.5	926	7,380.2	850	5,889.5
9) Coke and Refined Petroleum Products	502	53,997.5	638	43,510.8	3,892	46,509.6
10) Chemicals and Chemical Products	8,748	263,475.3	8,788	242,653.9	7,321	224,745.1
11) Rubber and Plastics Products	1,866	43,741.2	1,731	39,872.2	1,552	34,706.7
12) Other Non-metallic Mineral Products	1,279	132,858.1	870	112,601.9	665	84,588.0
13) Basic Metals	3,421	129,548.8	3,230	116,865.4	3,105	92,813.3
14) Fabricated Metal Products	716	32,884.0	851	28,182.9	790	21,759.6
15) Machinery and Equipment	1,229	41,464.2	1,145	36,399.3	1,193	32,458.2
16) Office, Accounting and Computing Machinery	19	208.3	22	246.5	25	238.2
17) Electrical Machinery and Apparatus	1,132	63,687.9	10,323	56,816.3	1,269	51,990.3
18) Radio, Television and Communication Equipment and Apparatus	142	3,752.3	117	3,193.9	78	2,219.2
19) Medical, Precision and Optical Instruments, Watches and Clocks	713	5,099.1	691	5,226.8	679	5,001.6
20) Motor Vehicles, Trailers and Semi-trailers	1,139	41,020.0	956	18,989.9	831	17,398.9
21) Other Transport Equipments	268	4,655.0	305	4,278.4	170	3,008.8
22) Furniture and Fixture	188	2,454.7	162	2,879.7	149	3,165.9
23) Jewellery and Related Articles	284	488.5	91	476.5	103	600.3
24) Sports Goods	323	4,022.1	345	4,300.5	358	4,070.5
25) Handicrafts	66	39.2	16	30.6	17	41.2
26) Other Manufacturing n.e.s.	1,250	34,080.9	1,050	30,246.6	1,185	31,411.4
E. Ship Breaking and Waste / Scrape (Junk), etc.	115	38,396.8	127	51,296.8	145	31,744.5
F. Electricity, Gas and Water Supply	1,152	334,579.4	1,304	336,621.4	1,089	303,629.2
G. Construction	2,155	139,900.2	2,392	147,265.0	1,689	121,365.9
1) Building	1,370	73,171.4	1,752	81,216.4	1,139	63,582.9
2) Infrastructure	785	66,728.8	640	66,048.6	550	57,783.0
H. Commerce and Trade	78,441	357,259.9	137,703	312,294.2	104,240	286,861.5
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	2,501	20,235.7	1,361	17,910.8	1,342	16,672.5
2) Wholesale and Commission Trade	14,764	195,174.1	13,456	162,469.9	12,521	138,461.4
i) Exports	1,994	28,242.6	1,320	22,777.0	1,187	18,078.2
ii) Imports	3,568	51,330.0	3,030	39,470.4	2,574	35,309.6
iii) Domestic Whole Sales	9,202	115,601.5	9,106	100,222.4	8,760	85,073.7
3) Retail Trade	61,176	141,850.1	122,886	131,913.5	90,377	131,727.6
I. Hotels, Restaurants and Clubs, etc	751	17,925.8	716	19,966.7	642	19,312.4
J. Transport, Storage and Communications	9,228	183,977.7	8,599	180,878.3	6,684	175,929.8
K. Real Estate, Renting and Business Activities	14,036	163,650.1	13,561	143,340.3	13,017	130,552.4
1) Real Estate Activities	486	27,159.9	445	21,148.0	383	19,695.3
2) Renting of Machinery and Equipment	479	2,495.6	425	1,918.5	424	2,110.5
3) Computer and Related Activities	1,087	7,441.3	1,092	5,383.2	938	5,013.9
4) Research and Development	205	6,987.1	169	6,367.9	176	6,723.1
5) Other Business Activities	11,779	119,566.1	11,430	108,522.8	11,096	97,009.5
L. Education	572	18,619.9	537	18,832.0	506	14,786.7
M. Health and Social Work	635	8,546.9	627	6,885.6	586	5,282.1
N. Other Community, Social and Personal Service Activities	2,196	23,478.0	2,381	19,524.5	2,164	24,374.8
O. Other Private Business n.e.s	17,879	26,664.0	11,426	24,106.8	8,881	20,702.7
V. Trust Funds and Non-profit Organizations	192	13,727.8	190	14,848.6	167	14,637.8
VI. Personal	1,757,027	484,723.6	1,662,673	453,072.1	1,606,146	408,459.1
A. Bank Employees	139,934	81,141.6	70,443	78,125.6	68,999	72,889.0
B. Consumer Financing	1,612,957	402,779.8	1,588,142	374,102.3	1,536,798	334,785.0
i) House Building	19,581	86,242.2	16,649	78,136.2	14,202	66,847.2
ii) Transport	257,711	192,743.2	246,109	182,422.9	227,186	162,523.8
iii) Credit Cards	1,071,514	40,902.1	1,006,254	37,447.7	986,662	34,195.6
iv) Consumer Durable	2,371	81.7	2,217	73.1	2,263	67.8
v) Personal Loans	261,780	82,810.5	316,913	76,022.4	306,485	71,150.6
C. Other Personal	4,136	802.2	4,088	844.3	349	785.0
VII. Others	158	1,953.9	153	1,308.9	166	1,189.0
Total	2,031,418	5,995,820.9	1,999,635	5,545,154.5	1,904,626	4,880,958.1

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents	1	133.9				
I. Official						
II. Business	1	133.9				
III. Personal						
2. Domestic Constituents	567	60,647.1	577	52,254.5	562	36,497.5
I. Government						
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises						
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce						
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)			2	145.0	2	145.0
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs			2	145.0	2	145.0
IV. Private Sector (Business)	173	59,977.5	163	51,430.3	116	35,619.2
A. Agriculture, Hunting and Forestry	1	5.8	1	3.8	1	1.9
1) Growing of Crops						
2) Farming of Animals						
3) Agricultural and Animal Husbandry	1	5.8	1	3.8	1	1.9
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	146	39,859.3	132	31,413.6	96	25,012.5
1) Food Products and Beverages	15	3,223.9	14	4,704.1	12	2,823.4
2) Tobacco Products	3	9.5	4	64.5	2	5.9
3) Textiles	22	3,063.9	20	2,009.9	13	2,142.5
i. Spinning, Weaving, Finishing of Textiles	6	1,571.6	4	532.6	4	635.1
a. Spinning of Fibres	2	31.6	4	532.6	4	635.1
b. Weaving of Textiles						
c. Finishing of Textiles	4	1,540.0				
ii. Made-up Textile Articles	3	186.8	3	191.6	3	199.4
iii. Knit Wear						
iv. Carpets and Rugs						
v. Other Textiles n.e.s.	13	1,305.4	13	1,285.6	6	1,308.0
4) Wearing Apparel, Readymade Garments, etc.	6	357.9	6	340.8	5	385.6
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	3	82.9	3	82.9	2	82.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1	9.7	1	9.7	1	9.7
ii. Footwear	2	73.2	2	73.2	1	73.2
a. Leather Wear	2	73.2	2	73.2	1	73.2
b. Rubber and Plastic Wear						

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	8	1,015.8	6	163.3	4	249.6
8) Printing, Publishing and Allied Industries						
9) Coke and Refined Petroleum Products						
10) Chemicals and Chemical Products	42	13,921.2	41	12,924.6	31	8,569.6
11) Rubber and Plastics Products	3	500.0	1	195.0		
12) Other Non-metallic Mineral Products						
13) Basic Metals	1	141.8	1	177.2	2	628.7
14) Fabricated Metal Products						
15) Machinery and Equipment	1	14.0	2	297.5	3	714.0
16) Office, Accounting and Computing Machinery					1	52.4
17) Electrical Machinery and Apparatus	22	6,449.1	19	4,610.6	6	3,910.5
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	6	1,666.7	6	233.7	6	484.5
21) Other Transport Equipments	2	7,926.4	1	4,727.2	1	3,914.3
22) Furniture and Fixture						
23) Jewellery and Related Articles						
24) Sports Goods						
25) Handicrafts						
26) Other Manufacturing n.e.s.	11	1,485.0	7	881.1	7	1,047.2
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	5	8,921.3	7	10,231.4	3	2,291.4
G. Construction						
1) Building						
2) Infrastructure						
H. Commerce and Trade	8	3,783.4	8	2,027.0	4	3,411.1
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles						
2) Wholesale and Commission Trade	2	954.8	2	902.5	1	450.0
i) Exports						
ii) Imports						
iii) Domestic Whole Sales	2	954.8	2	902.5	1	450.0
3) Retail Trade	6	2,828.6	6	1,124.5	3	2,961.1
I. Hotels, Restaurants and Clubs, etc	1	187.5	1	250.0	1	312.5
J. Transport, Storage and Communications	6	6,391.2	6	6,418.9	4	3,899.2
K. Real Estate, Renting and Business Activities	3	558.8	2	776.6	3	322.9
1) Real Estate Activities						
2) Renting of Machinery and Equipment						
3) Computer and Related Activities	1	9.9			1	4.3
4) Research and Development						
5) Other Business Activities	2	548.8	2	776.6	2	318.6
L. Education						
M. Health and Social Work						
N. Other Community, Social and Personal Service Activities	1	265.5	1	47.7	1	83.6
O. Other Private Business n.e.s	2	4.8	5	261.4	3	284.0
V. Trust Funds and Non-profit Organizations						
VI. Personal	394	669.5	412	679.1	444	733.3
A. Bank Employees	239	499.5	259	514.0	293	570.7
B. Consumer Financing	155	170.0	153	165.2	151	162.6
i) House Building	99	151.9	99	147.7	99	144.9
ii) Transport	32	14.0	32	14.0	32	14.0
iii) Credit Cards						
iv) Consumer Durable						
v) Personal Loans	24	4.2	22	3.5	20	3.8
C. Other Personal						
VII. Others						
Total	568	60,781.0	577	52,254.5	562	36,497.5

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	765,114	169,000.5	779,121	171,745.5	805,849	172,536.1
I. Government	1	832.0	1	1,000.0	1	841.1
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments	1	832.0	1	1,000.0	1	841.1
1) Commodity Operations	1	832.0	1	1,000.0	1	841.1
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)	2	189.1	1	141.1	1	110.4
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	2	189.1	1	141.1	1	110.4
IV. Private Sector (Business)	750,336	165,115.7	763,498	167,682.9	788,379	168,563.1
A. Agriculture, Hunting and Forestry	692,494	148,176.7	709,995	152,161.4	736,477	153,646.8
1) Growing of Crops	361,398	76,147.6	371,088	78,059.6	396,150	81,292.5
2) Farming of Animals	286,350	54,433.8	290,285	55,265.1	287,698	52,651.9
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	44,724	17,593.5	48,592	18,834.7	52,593	19,700.3
5) Hunting, Trapping, Forestry & Logging	22	1.8	30	2.0	36	2.2
B. Fishing & Fish Farming, etc.	306	30.8	301	29.5	307	30.1
C. Mining and Quarrying	15	71.6	15	71.6	15	71.6
1) Mining of Coal	7	49.0	7	49.0	7	49.0
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	16,820	10,441.0	13,148	9,336.3	10,976	8,782.4
1) Food Products and Beverages	12,655	4,107.4	8,980	2,888.5	6,817	2,343.0
2) Tobacco Products	178	39.5	179	39.3	145	31.0
3) Textiles	354	2,943.8	355	3,008.6	365	2,870.2
i. Spinning, Weaving, Finishing of Textiles	139	2,410.1	139	2,470.4	143	2,321.3
a. Spinning of Fibres	53	1,550.5	53	1,610.9	54	1,459.6
b. Weaving of Textiles	76	88.2	76	88.1	79	93.3
c. Finishing of Textiles	10	771.4	10	771.4	10	768.3
ii. Made-up Textile Articles	15	7.0	15	7.3	18	8.0
iii. Knit Wear	24	473.0	25	473.1	25	473.3
iv. Carpets and Rugs	44	8.4	44	12.1	44	11.3
v. Other Textiles n.e.s.	132	45.3	132	45.7	135	56.4
4) Wearing Apparel, Readymade Garments, etc.	1,091	212.1	1,068	211.7	1,069	210.9
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	337	149.0	338	150.6	342	156.4
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	33	75.8	33	75.5	35	78.4
ii. Footwear	304	73.3	305	75.1	307	77.9
a. Leather Wear	294	67.8	295	69.5	297	72.2
b. Rubber and Plastic Wear	10	5.5	10	5.6	10	5.8

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	80	57.9	81	58.8	80	52.4
7) Paper, Paperboard and Products	47	139.1	50	141.4	48	146.4
8) Printing, Publishing and Allied Industries	196	96.5	200	95.2	204	107.8
9) Coke and Refined Petroleum Products						
10) Chemicals and Chemical Products	460	1,075.9	462	1,076.1	464	1,102.2
11) Rubber and Plastics Products	130	191.3	134	197.2	134	272.0
12) Other Non-metallic Mineral Products	50	696.3	48	686.6	49	692.2
13) Basic Metals	73	207.3	72	245.6	70	250.2
14) Fabricated Metal Products	67	62.1	67	69.6	67	75.4
15) Machinery and Equipment	74	59.0	74	56.7	76	59.6
16) Office, Accounting and Computing Machinery	7	1.9	7	1.9	7	1.9
17) Electrical Machinery and Apparatus	40	34.0	40	35.2	40	23.5
18) Radio, Television and Communication Equipment and Apparatus	4	6.9	4	6.3	4	6.9
19) Medical, Precision and Optical Instruments, Watches and Clocks	43	35.8	45	40.3	45	44.8
20) Motor Vehicles, Trailers and Semi-trailers	32	107.2	31	108.4	34	108.6
21) Other Transport Equipments	2	1.1	2	1.1	4	6.8
22) Furniture and Fixture	378	81.6	380	83.1	380	83.5
23) Jewellery and Related Articles	177	48.0	177	48.9	178	50.5
24) Sports Goods	28	14.0	27	13.2	28	12.9
25) Handicrafts	121	15.9	121	16.2	122	16.3
26) Other Manufacturing n.e.s.	196	57.3	206	55.8	204	57.0
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	32	7.3	32	7.4	32	4.4
G. Construction	846	280.7	988	296.0	1,133	346.4
1) Building	407	208.8	409	231.0	408	252.1
2) Infrastructure	439	71.9	579	65.1	725	94.3
H. Commerce and Trade	23,934	3,516.3	23,934	3,533.3	23,976	3,606.5
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,796	355.3	1,796	364.2	1,796	366.2
2) Wholesale and Commission Trade	593	166.8	598	160.9	603	184.3
i) Exports						
ii) Imports	1	0.6	1	0.9	1	1.0
iii) Domestic Whole Sales	592	166.2	597	160.0	602	183.3
3) Retail Trade	21,545	2,994.2	21,540	3,008.2	21,577	3,056.0
I. Hotels, Restaurants and Clubs, etc	485	170.9	487	174.9	486	177.4
J. Transport, Storage and Communications	8,455	1,135.4	7,629	793.2	7,980	656.6
K. Real Estate, Renting and Business Activities	279	192.7	292	193.7	313	179.0
1) Real Estate Activities	19	94.8	19	91.3	19	73.4
2) Renting of Machinery and Equipment						
3) Computer and Related Activities	10	2.6	10	3.0	10	2.6
4) Research and Development	1	40.0	1	40.0	1	40.0
5) Other Business Activities	249	55.3	262	59.3	283	63.0
L. Education	264	157.8	263	168.1	270	150.5
M. Health and Social Work	373	94.7	374	92.6	375	78.1
N. Other Community, Social and Personal Service Activities	123	119.9	130	111.0	124	110.7
O. Other Private Business n.e.s	5,910	720.0	5,910	714.0	5,915	722.5
V. Trust Funds and Non-profit Organizations	2	63.5	4	105.5	4	97.9
VI. Personal	12,159	2,387.8	13,015	2,391.6	15,189	2,506.5
A. Bank Employees	11,313	2,360.3	12,169	2,363.0	14,331	2,477.9
B. Consumer Financing	846	27.5	846	28.7	858	28.6
i) House Building						
ii) Transport	78	2.3	78	2.3	78	2.3
iii) Credit Cards						
iv) Consumer Durable	706	10.1	706	10.3	714	10.9
v) Personal Loans	62	15.1	62	16.1	66	15.4
C. Other Personal						
VII. Others	2,614	412.4	2,602	424.4	2,275	417.2
Total	765,114	169,000.5	779,121	171,745.5	805,849	172,536.1

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 18							30 - 06 - 18		31 - 12 - 17
	Securities, Shares & Other Financial Instruments			Fixed Assets		Financial		Total	Total	Total
	Pre-cious Metals	Mer-chandise	Including Machinery	Real Estate	Obligations	Others				
00.00	4,608.2	16,445.4	128,809.2	30,195.9	36,860.5	1,984.0	69,982.9	288,886.0	276,325.3	252,165.5
01.00*	232.6	112.0	963.8	347.2	710.6	300.6	3,727.2	6,393.9	8,046.4	5,531.3
02.00*	19.5	104.7	13,767.3	6,108.8	1,538.5	934.2	5,730.2	28,203.2	29,250.8	34,347.8
03.00*	0.2	1,015.3	251,993.7	56,997.2	45,133.7	2,104.1	56,353.3	413,597.6	354,641.7	405,433.7
04.00*	1.4	63.3	33,692.3	9,690.7	9,205.3	2.6	46,263.6	98,919.1	115,196.0	122,372.9
05.00*	394.2	706.5	13,063.4	19,255.1	13,777.4	1,392.5	44,826.6	93,415.7	99,032.3	79,249.5
06.00*	47.5	56.3	10,141.4	18,623.9	9,618.1	742.9	88,125.1	127,355.1	318,503.6	412,142.7
07.00*	1,636.1	4,438.8	131,029.3	67,731.7	31,994.7	1,858.7	72,064.0	310,753.2	1,907,109.0	1,835,870.7
08.00*	15,408.4	1,076.2	124,831.2	71,639.2	24,994.2	5,504.5	208,112.9	451,566.6	1,818,017.1	1,324,979.9
08.25	1,464.0	1,255.3	28,223.6	29,325.9	4,478.3	1,274.6	37,099.2	103,121.0	142,489.4	144,413.3
08.50	165.5	1,190.6	30,875.8	34,406.8	10,789.6	3,611.5	26,859.3	107,899.1	208,819.5	98,566.6
08.75	1,048.0	1,386.3	63,474.0	36,846.4	8,656.1	1,056.1	30,945.2	143,412.1	76,423.5	87,705.8
09.00	1,438.9	18,502.1	120,031.3	63,498.5	62,192.3	229.9	111,416.9	377,309.8	211,358.1	208,246.3
09.25	123.9	9,703.2	153,999.4	36,229.9	69,132.6	7,444.5	70,283.4	346,916.8	109,123.0	162,476.6
09.50	9.8	10,526.8	115,325.9	39,392.6	10,840.2	839.7	87,827.5	264,762.5	124,212.3	40,954.1
09.75	11.8	5,985.9	70,531.1	42,949.0	12,458.4	1,141.2	143,313.5	276,390.9	33,168.9	67,923.5
10.00	1,316.8	51,109.5	164,537.2	51,690.1	87,956.8	675.2	444,976.8	802,262.5	195,666.2	72,095.0
10.25		1,986.4	55,842.3	36,967.6	20,320.8	1,182.6	101,306.5	217,606.3	31,403.0	26,706.3
10.50	100.5	25,097.8	102,803.6	68,437.7	28,687.8	1,964.6	95,241.9	322,334.0	50,989.6	37,498.3
10.75	2.9	2,410.5	99,609.4	53,236.6	20,461.7	1,058.2	77,799.3	254,578.7	16,366.6	17,523.8
11.00	3,156.1	4,569.8	117,744.0	99,519.6	59,801.9	1,182.0	127,826.4	413,799.8	68,117.0	97,197.0
11.25		17,267.7	50,981.4	54,529.3	21,937.6	478.7	93,968.6	239,163.4	22,495.5	51,922.3
11.50	38.9	5,092.4	78,475.2	70,594.0	21,187.3	996.3	142,241.7	318,625.8	53,639.1	29,440.4
11.75		23,437.5	40,119.1	26,352.9	16,966.2	176.3	45,210.7	152,262.8	12,030.6	13,375.8
12.00	11.8	16,970.2	88,087.9	47,232.0	75,807.0	1,260.1	64,241.9	293,611.4	126,487.4	64,223.6
12.25	1.5	647.2	22,985.1	9,489.4	12,210.0	185.7	24,571.6	70,090.5	5,844.0	11,408.7
12.50	47.7	3,727.9	26,024.8	16,952.0	44,258.9	234.7	41,737.6	132,983.4	84,814.9	71,144.6
12.75	37.6	1,850.2	13,937.5	7,758.1	10,541.9	210.9	15,531.8	49,868.1	11,057.2	5,833.5
13.00	616.7	951.2	25,765.5	15,595.6	24,086.5	643.7	51,765.4	119,424.6	23,118.4	23,078.1
13.25	0.2	9.5	10,093.9	3,414.1	4,407.9	88.8	15,368.9	33,383.4	5,885.7	4,283.2
13.50	24,665.4	94.4	139,253.9	22,773.9	21,853.2	74.6	24,496.5	233,211.8	62,746.0	38,899.4
13.75	0.2	48.7	3,909.5	7,990.0	3,075.7	119.9	11,365.8	26,509.8	3,160.8	6,238.2
14.00	1,847.1	402.6	13,729.7	9,996.3	69,337.0	1,629.8	25,802.5	122,745.0	82,305.4	64,614.1
14.25	0.2	40.1	969.5	2,343.2	14,418.7	165.4	18,164.9	36,102.0	22,001.5	24,613.5
14.50		173.0	2,651.8	1,613.0	4,199.8	104.2	6,144.4	14,886.3	7,517.7	10,106.5
14.75		12.0	774.1	510.6	40,805.6	131.5	14,520.6	56,754.4	41,363.6	32,916.8
15.00	1,882.0	71.5	2,313.6	4,507.7	6,154.0	75.4	19,046.7	34,050.9	32,247.1	53,926.2
15.25		1.2	910.2	707.6	586.6		5,635.6	7,841.2	6,245.4	3,920.3
15.50	18.7	29.5	3,785.4	1,519.3	1,187.5	358.7	11,539.9	18,439.0	22,104.1	25,068.5
15.75			792.9	1,261.5	7,805.7	0.3	2,124.1	11,984.4	10,982.0	13,511.9
16.00	23.7	23.0	704.9	2,688.3	5,524.9	67.4	11,579.9	20,612.1	47,717.8	31,271.6
16.25	4.6	0.1	580.7	3,048.3	226.0	1.2	4,143.6	8,004.5	4,529.5	2,335.5
16.50	36.1	0.9	1,628.8	1,920.4	381.3	451.2	2,051.3	6,469.9	4,684.6	3,635.1
16.75	1.2		368.1	1,031.5	541.1	11.2	1,707.4	3,660.5	3,058.2	2,151.3
17.00		1.8	1,784.6	3,858.8	1,373.5	8.3	4,322.0	11,349.0	7,980.6	9,392.7
17.25		0.1	274.8	136.5	143.4	12.6	3,866.1	4,433.5	772.6	989.6
17.50	164.1	502.8	198.6	1,053.0	188.7		2,727.2	4,834.4	4,937.7	1,417.2
17.75	80.1		293.5	389.5	110.3	1.1	969.6	1,844.1	1,131.8	1,039.4
18.00	2,166.3	5,128.8	2,774.5	989.3	381.2	18.4	10,577.7	22,036.2	16,170.4	15,264.4
18.25	11.9	28.8	1,412.6	400.1	94.4		3,599.4	5,547.2	4,655.7	1,461.8
18.50	16.9		224.3	425.7	240.0	13.0	1,070.6	1,990.5	1,466.4	1,836.5
18.75	1.8		48.5	453.0	242.2		991.9	1,737.4	1,105.0	746.9
19.00	65.4	72.8	3,130.5	7,642.8	1,678.4	318.9	64,650.1	77,559.0	68,821.8	46,466.7
19.25		1.1	173.7	7.8	25.0	0.1	366.4	574.1	2,197.8	2,601.9
19.50	1.5		40.5	70.3	166.0	0.3	548.9	827.6	6,334.0	789.2
19.75			30.3	32.1	40.5	1.1	8,582.9	8,687.0	495.0	426.2
20.00 & above	531.7	4.8	11,899.6	10,142.0	3,049.3	80.5	91,575.0	117,282.9	116,450.9	102,709.8
Total	63,459.7	234,334.8	2,382,418.4	1,212,520.0	984,843.0	44,404.6	2,796,891.1	7,718,871.6	7,122,815.6	6,306,461.6
Weighted Average	10.59	9.82	8.77	9.59	10.25	8.65	10.58	9.79	8.10	7.76

*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 - 18						30 - 06 - 18		31 - 12 - 17	
	Pre-cious Metals	Securities, Shares & Other Financial Instruments		Fixed Assets		Financial Obligations		Total	Total	Total
		Mer-chandise	Including Machinery	Real Estate	Others					
00.00	1.2	16,445.4	62,314.8	19,762.7	31,636.6	1,976.3	46,053.8	178,190.9	159,951.1	142,386.3
01.00*		112.0	963.8	347.2	702.2	101.7	2,779.7	5,006.6	7,794.8	5,531.3
02.00*		83.2	12,788.1	5,825.1	1,217.4	62.3	5,018.6	24,994.6	23,367.2	29,297.9
03.00*	0.2	973.0	230,044.9	53,849.3	40,826.3	1,994.5	45,236.2	372,924.3	316,895.5	357,920.4
04.00*		63.3	32,316.7	7,026.9	7,824.9	2.6	34,561.1	81,795.6	83,781.9	99,672.1
05.00*		706.4	9,755.4	6,507.1	13,564.4	1,348.6	41,834.5	73,716.4	93,135.4	71,341.1
06.00*			8,875.1	13,222.5	6,936.6	633.8	84,115.0	113,783.0	268,005.6	343,705.7
07.00*		4,438.2	98,141.5	55,281.4	29,499.4	1,755.8	68,638.8	257,755.2	1,700,813.2	1,609,424.5
08.00*		706.1	91,868.0	45,049.4	21,600.7	1,037.3	188,034.5	348,295.9	1,501,936.9	1,025,634.9
08.25		1,230.3	22,205.5	26,241.6	4,338.7	868.5	36,480.6	91,365.2	117,838.8	132,521.3
08.50		1,153.2	27,088.1	26,184.4	7,521.5	3,491.9	21,447.9	86,887.1	180,734.8	66,953.1
08.75		1,094.3	57,919.9	33,911.3	6,369.6	1,010.1	30,845.2	131,150.4	61,118.0	75,461.1
09.00		2,793.4	79,626.7	52,071.4	53,125.8	227.6	94,838.8	282,683.7	162,652.1	150,369.1
09.25		9,703.0	80,805.2	31,031.5	11,174.7	7,428.0	69,788.4	209,930.8	96,817.2	126,107.4
09.50		1,232.7	83,003.5	22,552.4	9,362.1	791.1	79,067.9	196,009.8	100,795.2	28,862.0
09.75	11.8	5,985.9	65,018.5	33,808.6	11,065.4	820.6	142,317.6	259,028.3	30,992.3	35,657.9
10.00		50,241.1	156,189.5	44,453.0	83,411.5	667.2	397,144.2	732,106.4	105,478.3	52,301.5
10.25		1,972.8	51,329.9	23,082.7	13,945.0	1,137.5	97,256.2	188,724.1	30,725.5	22,482.2
10.50		24,828.5	97,743.9	44,831.9	26,707.8	1,861.6	85,492.7	281,466.4	45,287.0	33,368.9
10.75		1,010.5	94,912.2	49,344.5	19,100.6	1,054.3	76,018.1	241,440.1	15,665.9	16,071.6
11.00	15.0	3,086.7	77,679.2	56,829.9	57,656.3	766.2	67,743.9	263,777.2	44,156.8	48,156.3
11.25		17,177.1	44,600.0	46,149.5	20,124.9	450.9	91,664.2	220,166.5	22,031.7	50,427.5
11.50	38.9	3,690.6	71,974.2	63,493.5	15,066.4	991.5	131,161.3	286,416.4	45,796.6	24,950.1
11.75		22,933.5	36,543.3	18,499.4	12,516.3	160.3	44,255.0	134,907.8	10,431.4	10,961.9
12.00	10.5	13,648.3	52,252.6	28,311.8	65,888.3	406.7	53,512.4	214,030.6	38,372.3	22,983.1
12.25		647.2	21,239.9	7,507.8	11,067.4	68.8	24,280.7	64,811.9	5,096.2	10,221.8
12.50	47.7	3,716.3	22,301.3	9,052.9	15,308.6	233.2	40,622.3	91,282.2	18,099.9	17,709.2
12.75		1,030.0	12,374.7	6,942.8	10,112.3	156.1	15,377.7	45,993.7	10,356.6	4,977.2
13.00	9.4	594.7	21,813.4	6,795.8	20,924.3	583.0	20,697.5	71,418.0	19,798.3	18,165.5
13.25	0.2	9.4	7,338.2	2,989.7	3,857.0	48.2	15,280.0	29,522.8	4,582.3	3,203.5
13.50	23.3	90.8	5,169.6	10,669.7	8,683.4	70.2	11,009.8	35,716.8	7,890.8	7,602.3
13.75	0.2	48.7	2,955.4	7,632.8	2,800.4	65.2	10,982.5	24,485.2	2,747.7	6,132.3
14.00	55.6	311.7	11,752.2	7,965.1	17,665.3	1,624.5	21,426.8	60,801.2	31,813.8	28,920.9
14.25	0.2	40.1	788.0	1,768.4	2,124.6	160.4	18,156.3	23,037.9	6,181.8	5,071.1
14.50		171.4	2,572.3	1,155.0	4,095.2	84.2	6,115.7	14,193.7	6,928.8	5,422.9
14.75		12.0	733.9	219.5	625.3	129.4	14,509.7	16,229.7	4,683.5	3,015.4
15.00	86.7	71.5	1,119.2	2,049.3	4,114.4	15.4	17,040.0	24,496.6	5,698.9	39,667.3
15.25		1.2	521.6	125.8	539.6		5,633.6	6,821.9	2,570.7	905.2
15.50	0.3	29.5	2,415.8	892.0	1,089.7	7.4	11,142.9	15,577.7	4,587.4	2,791.3
15.75			383.6	363.7	433.4	..	2,058.5	3,239.2	1,377.5	2,052.5
16.00	2.1	1.2	319.5	2,447.7	5,207.8	56.3	4,691.8	12,726.5	10,797.2	18,145.3
16.25	4.6	0.1	579.0	2,814.8	206.7	1.2	4,143.6	7,750.0	4,491.4	2,270.8
16.50	36.1	0.9	202.2	1,368.7	372.0	451.2	2,050.2	4,481.3	2,956.1	2,152.2
16.75	1.2		218.7	758.8	393.1	11.2	1,707.4	3,090.4	2,901.7	2,005.6
17.00		1.8	1,718.5	3,505.1	1,276.1	8.0	3,697.0	10,206.6	4,445.9	3,873.1
17.25		0.1	274.8	78.7	126.4	10.2	3,866.1	4,356.2	703.7	892.2
17.50	164.1	5.8	51.3	353.1	184.4		1,625.6	2,384.3	3,037.0	1,161.1
17.75	80.1		109.4	371.5	106.5	1.1	969.6	1,638.2	935.9	829.0
18.00	2,166.3		352.5	69.8	370.8	18.4	5,802.9	8,780.8	7,433.2	12,098.8
18.25	11.9	28.8	1,412.6	369.7	91.6		3,599.3	5,514.1	4,476.7	1,304.1
18.50	16.9		224.3	99.5	240.0	13.0	772.9	1,366.6	888.3	1,050.4
18.75	1.8		48.5	13.7	242.2		991.9	1,298.1	665.1	305.5
19.00	0.2	72.8	420.3	7,164.0	1,576.3	318.9	2,346.0	11,898.5	1,764.3	3,312.2
19.25		1.1	173.7	5.0	15.8	0.1	364.7	560.4	342.2	309.2
19.50	1.5		40.5	69.8	166.0	0.3	534.4	812.6	5,516.1	188.0
19.75			30.3	31.9	37.5	1.1	8,582.9	8,683.7	487.4	425.9
20.00 & above	531.7	3.5	9,864.2	1,463.3	2,653.5	61.2	91,513.6	106,090.9	96,322.6	92,227.0
Total	3,319.7	192,199.7	1,775,480.1	894,784.4	687,891.1	35,245.4	2,406,900.5	5,995,820.9	5,545,154.5	4,880,958.1
Weighted Average	17.95	9.58	8.58	9.39	9.61	8.79	10.50	9.63	7.64	7.46

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

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

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 18							30 - 06 - 18	31 - 12 - 17	
	Pre- cious Metals	Securities, Shares & Other Financial Instruments	Mer- chan- dise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	
00.00			1,708.9	17.5	629.3		434.2	2,789.9	2,757.2	2,686.7
01.00*										
02.00*										
03.00*							438.2	438.2	450.2	678.5
04.00*							13.6	13.6	16.0	13.1
05.00*					12.7		0.9	13.5	8.0	13.0
06.00*					11.3		10.5	21.8	20.3	6,848.3
07.00*			430.9	747.4			205.1	1,383.3	22,805.7	19,453.2
08.00*			622.7				1,000.0	1,622.7	18,696.5	6,458.5
08.25							600.0	600.0	1,019.6	312.5
08.50							309.3	309.3	4,965.4	
08.75							100.0	100.0	247.6	
09.00							9,286.6	9,286.6	553.9	
09.25							495.0	495.0		
09.50							5,714.4	5,714.4		
09.75							588.7	588.7		
10.00				187.5			3,450.0	3,637.5	668.5	
10.25							3,419.1	3,419.1		
10.50			627.3				7,546.4	8,173.7	6.1	2.8
10.75			290.6				1,180.1	1,470.7	4.6	
11.00			399.3	430.0			2,578.9	3,408.3	3.9	
11.25				100.0			2,183.8	2,283.8		
11.50				200.0			8,295.5	8,495.5		
11.75				1,001.2			741.9	1,743.1		
12.00			207.4	100.0			4,147.1	4,454.5		
12.25							265.5	265.5		
12.50							21.4	21.4		
12.75										
13.00										
13.25										
13.50										
13.75										
14.00										
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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			4,318.0	2,783.6	653.3		53,026.1	60,781.0	52,254.5	36,497.5
Weighted Average	-	-	5.74	10.07	0.20	-	10.15	9.73	7.05	6.32

*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 - 18									30 - 06 - 18	31 - 12 - 17			
Rate of Interest/Return	Domestic Constituents													
	Non-Residents	Non-financial			Private Sector		Trust Funds and Non-profit Organisations		Personal	Others	Sub Total	Total	Total	Total
		Government	Public Sector Enterprises	NBFI'S (Business)										
00.00		12,924.2	55,830.0	1,912.9	202,692.7	12.4	15,447.9	66.0	288,886.0	288,886.0	276,325.3	252,165.5		
01.00*			1,812.1	55.7	4,524.5		1.6		6,393.9	6,393.9	8,046.4	5,531.3		
02.00*			1.5	80.6	27,538.5	5.7	576.6	0.4	28,203.2	28,203.2	29,250.8	34,347.8		
03.00*			1,085.5	196.0	390,344.0		21,708.7	263.4	413,597.6	413,597.6	354,641.7	405,433.7		
04.00*	270.7	21.6			60,206.2	0.5	38,403.7	16.4	98,648.4	98,919.1	115,196.0	122,372.9		
05.00*			6,795.6	388.8	47,440.3		38,791.1		93,415.7	93,415.7	99,032.3	79,249.5		
06.00*		30,000.0	60,781.8	6.3	27,757.1	192.3	8,612.8	4.7	127,355.1	127,355.1	318,503.6	412,142.7		
07.00*		34,738.6	14,548.9	3,143.8	237,117.1	515.0	20,641.1	48.8	310,753.2	310,753.2	1,907,109.0	1,835,870.7		
08.00*	78.8	31,844.8	135,748.5	3,353.7	259,680.0	1,351.3	19,330.3	179.2	451,487.8	451,566.6	1,818,017.1	1,324,979.9		
08.25		5,216.2	5,037.1	3,452.2	86,441.6	1,333.7	1,640.3		103,121.0	103,121.0	142,489.4	144,413.3		
08.50		4,330.0	4,729.0	3,490.0	88,016.9	486.8	6,763.0	83.4	107,899.1	107,899.1	208,819.5	98,566.6		
08.75			24,254.6	4,483.4	112,590.9	353.8	1,726.8	2.5	143,412.1	143,412.1	76,423.5	87,705.8		
09.00		34,262.5	44,357.3	9,097.5	263,603.2	92.1	25,877.3	19.9	377,309.8	377,309.8	211,358.1	208,246.3		
09.25		1,454.7	110,426.5	12,903.5	218,591.9	574.0	2,866.3	99.9	346,916.8	346,916.8	109,123.0	162,476.6		
09.50		16,656.8	32,983.6	2,003.8	205,859.1	1,716.0	5,424.4	118.7	264,762.5	264,762.5	124,212.3	40,954.1		
09.75	133.9	57,554.3	68,727.3	6,534.9	139,229.8	1,067.0	3,143.6		276,257.0	276,390.9	33,168.9	67,923.5		
10.00		459,347.6	39,329.4	9,016.3	278,130.0	858.1	15,562.9	18.3	802,262.5	802,262.5	195,666.2	195,095.0		
10.25		37.7	75,879.6	3,827.6	133,504.4	27.4	4,329.6		217,606.3	217,606.3	31,403.0	26,706.3		
10.50		2,044.0	71,660.8	2,925.7	236,075.3	1,248.4	7,960.8	419.0	322,334.0	322,334.0	50,989.6	37,498.3		
10.75		2,716.2	17,751.3	3,552.2	221,923.2	613.3	8,022.5		254,578.7	254,578.7	16,366.6	17,523.8		
11.00		28,567.5	69,701.7	5,608.0	281,548.3	1,203.5	27,043.5	127.3	413,799.8	413,799.8	68,117.0	97,197.0		
11.25		9,090.9	82,278.3	5,249.7	135,343.4	921.4	6,034.6	245.0	239,163.4	239,163.4	22,495.5	51,922.3		
11.50			134,819.1	4,135.5	172,438.1	659.7	6,399.3	174.0	318,625.8	318,625.8	53,639.1	29,440.4		
11.75			41,850.3	1,582.6	100,588.2	593.0	7,467.2	181.5	152,262.8	152,262.8	12,030.6	13,375.8		
12.00		31,496.6	68,889.5	4,226.0	170,964.5	408.3	17,451.2	175.4	293,611.4	293,611.4	126,487.4	64,223.6		
12.25			2,082.2	483.8	61,735.3	0.7	5,775.7	12.7	70,090.5	70,090.5	5,844.0	11,408.7		
12.50			1,825.5	2,763.7	118,516.2	1,393.0	8,394.8	90.2	132,983.4	132,983.4	84,814.9	71,144.6		
12.75			8,330.1	1,967.8	33,371.5	750.9	5,447.8		49,868.1	49,868.1	11,057.2	5,833.5		
13.00			20,937.4	508.0	77,015.3	3,755.2	16,857.6	351.2	119,424.6	119,424.6	23,118.4	23,078.1		
13.25			5.7		29,664.2	0.7	3,712.8		33,383.4	33,383.4	5,885.7	4,283.2		
13.50		10,000.0		22.5	213,487.7	7.4	9,491.1	203.1	233,211.8	233,211.8	62,746.0	38,899.4		
13.75				1,100.0	21,765.7		3,644.1		26,509.8	26,509.8	3,160.8	6,238.2		
14.00			0.1	126.0	106,753.9	3.0	15,803.1	58.8	122,745.0	122,745.0	82,305.4	64,614.1		
14.25				25.1	19,156.4		16,920.4		36,102.0	36,102.0	22,001.5	24,613.5		
14.50					10,895.8	0.6	3,927.3	62.6	14,886.3	14,886.3	7,517.7	10,106.5		
14.75					42,662.1		14,092.3		56,754.4	56,754.4	41,363.6	32,916.8		
15.00				12.4	19,454.2		14,573.7	10.7	34,050.9	34,050.9	32,247.1	53,926.2		
15.25					2,043.3		5,797.9		7,841.2	7,841.2	6,245.4	3,920.3		
15.50					7,752.1		10,647.4	39.5	18,439.0	18,439.0	22,104.1	25,068.5		
15.75					9,919.8		2,064.7		11,984.4	11,984.4	10,982.0	13,511.9		
16.00		832.0	11.3		12,785.5	0.6	6,795.8	186.9	20,612.1	20,612.1	47,717.8	31,271.6		
16.25					3,907.5		4,097.0		8,004.5	8,004.5	4,529.5	2,335.5		
16.50					4,772.8		1,696.2	0.9	6,469.9	6,469.9	4,684.6	3,635.1		
16.75					2,182.9		1,477.5		3,660.5	3,660.5	3,058.2	2,151.3		
17.00		0.2			7,830.0		3,518.8		11,349.0	11,349.0	7,980.6	9,392.7		
17.25				1.9	617.9		3,813.6		4,433.5	4,433.5	772.6	989.6		
17.50				1,434.5	2,368.6		1,031.3		4,834.4	4,834.4	4,937.7	1,417.2		
17.75					972.9		871.2		1,844.1	1,844.1	1,131.8	1,039.4		
18.00				7,994.7	5,592.5		8,395.6	53.4	22,036.2	22,036.2	16,170.4	15,264.4		
18.25					2,278.0		3,269.2		5,547.2	5,547.2	4,655.7	1,461.8		
18.50					965.1	0.2	1,025.3		1,990.5	1,990.5	1,466.4	1,836.5		
18.75					961.5		775.9		1,737.4	1,737.4	1,105.0	746.9		
19.00			17,086.8	286.7	10,557.0		49,593.5	35.0	77,559.0	77,559.0	68,821.8	46,466.7		
19.25					221.4		352.7		574.1	574.1	2,197.8	2,601.9		
19.50					461.9		365.7		827.6	827.6	6,334.0	789.2		
19.75					402.5		8,284.5		8,687.0	8,687.0	495.0	426.2		
20.00 & above					21,069.9		96,213.0		117,282.9	117,282.9	116,450.9	102,709.8		
Total	483.4	773,136.5	1,219,558.3	107,953.9	4,954,290.7	20,145.9	639,954.7	3,348.3	7,718,388.2	7,718,871.6	7,122,815.6	6,306,461.6		

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

: : : : : : :
: : : : : : :
: : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 18									30 - 06 - 18		31 - 12 - 17	
	Domestic Constituents									Total	Total	Total	
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total				
00.00		29.0	53,992.9	231.6	50,025.3			3,626.4		107,905.3	107,905.3	113,617.0	107,092.4
01.00*			556.8		830.3			0.1		1,387.3	1,387.3	251.6	
02.00*					3,202.5		5.7		0.4	3,208.6	3,208.6	5,883.5	5,049.9
03.00*			1,080.4	196.0	23,172.4			15,522.7	263.4	40,235.0	40,235.0	37,296.0	46,834.8
04.00*					5,223.2			11,870.5	16.4	17,110.0	17,110.0	31,398.1	22,687.8
05.00*					12,645.6			7,040.2		19,685.8	19,685.8	5,889.0	7,895.4
06.00*					11,516.7			2,028.9	4.7	13,550.3	13,550.3	50,477.7	61,588.7
07.00*			1,974.2		47,366.9			2,224.7	48.8	51,614.6	51,614.6	183,490.1	206,993.0
08.00*		15,933.8	18,649.3	336.1	63,025.0			3,528.6	175.2	101,648.0	101,648.0	297,383.8	292,886.5
08.25				1,287.8	9,834.3		16.2	17.6		11,155.8	11,155.8	23,630.9	11,579.5
08.50		4,330.0	950.5		12,641.5		400.0	2,380.7		20,702.7	20,702.7	23,119.3	31,613.5
08.75					11,869.7		292.0			12,161.7	12,161.7	15,057.9	12,244.7
09.00		10,567.8	10,491.1		60,625.4		48.8	3,588.3	18.0	85,339.4	85,339.4	48,152.0	57,877.1
09.25		351.4	86,604.0		49,430.8			4.9	99.9	136,491.1	136,491.1	12,305.8	36,369.1
09.50		16,656.8	9,294.0		36,055.9		836.0	195.6		63,038.3	63,038.3	23,417.1	12,092.1
09.75			6,650.0		10,114.4			9.5		16,773.9	16,773.9	2,176.6	32,265.6
10.00		41,776.3	1,000.0	121.2	19,357.5		733.4	3,527.2	3.1	66,518.6	66,518.6	89,519.3	19,793.6
10.25			7,693.4	5.6	17,717.4			46.6		25,463.1	25,463.1	677.5	4,224.1
10.50			5,215.8	257.5	25,181.6			1,938.9	100.0	32,693.8	32,693.8	5,696.4	4,126.6
10.75			2,000.0		9,557.4			110.5		11,667.9	11,667.9	696.1	1,452.2
11.00		26,380.2	45,918.4	194.3	60,906.9		262.1	12,909.5	43.0	146,614.4	146,614.4	23,956.3	49,040.7
11.25			6,881.3		9,686.7		68.8	76.4		16,713.1	16,713.1	463.9	1,494.8
11.50			691.3	502.3	21,800.6			719.7		23,713.9	23,713.9	7,842.5	4,490.3
11.75					14,268.2			1,343.7		15,611.9	15,611.9	1,599.1	2,413.9
12.00		30,184.9	9,070.6	2,439.7	28,130.9			5,190.1	110.1	75,126.3	75,126.3	88,115.2	41,240.5
12.25				100.6	4,528.6			383.9		5,013.1	5,013.1	747.8	1,187.0
12.50			19.5		40,717.6			942.7		41,679.8	41,679.8	66,715.1	53,435.4
12.75				820.2	2,476.9			577.3		3,874.4	3,874.4	700.6	856.3
13.00			20,934.8	225.0	18,259.1		3,755.2	4,671.0	161.6	48,006.6	48,006.6	3,320.1	4,912.6
13.25			5.7		3,628.2			226.8		3,860.6	3,860.6	1,303.3	1,079.7
13.50		10,000.0			182,038.9			5,440.5	15.5	197,495.0	197,495.0	54,855.2	31,297.1
13.75					1,902.5			122.1		2,024.6	2,024.6	413.1	105.8
14.00			0.1	59.1	60,218.7			1,612.7	53.1	61,943.8	61,943.8	50,491.6	35,693.2
14.25					12,751.8			312.2		13,064.0	13,064.0	15,819.8	19,542.3
14.50					236.9			455.7		692.5	692.5	588.9	4,683.7
14.75					40,317.4			207.4		40,524.7	40,524.7	36,680.2	29,901.4
15.00					8,701.8			846.8	5.7	9,554.3	9,554.3	26,548.2	14,258.8
15.25					452.8			566.5		1,019.3	1,019.3	3,674.7	3,015.1
15.50					2,429.0			431.8	0.6	2,861.3	2,861.3	17,516.7	22,277.2
15.75					8,160.6			584.6		8,745.3	8,745.3	9,604.5	11,459.4
16.00		832.0	11.3		6,485.7			369.7	186.9	7,885.5	7,885.5	36,920.6	13,126.2
16.25					27.4			227.1		254.5	254.5	38.1	64.7
16.50					1,907.2			81.4		1,988.6	1,988.6	1,728.5	1,482.9
16.75					372.8			197.3		570.1	570.1	156.5	145.7
17.00					891.4			251.1		1,142.4	1,142.4	3,534.7	5,519.6
17.25					45.7			31.6		77.3	77.3	68.9	97.5
17.50				1,434.5	939.8			44.9		2,419.2	2,419.2	1,869.8	225.2
17.75					187.8			18.0		205.8	205.8	195.9	210.4
18.00				7,958.5	2,324.9			2,918.7	53.4	13,255.4	13,255.4	8,737.1	3,165.5
18.25					2.9			30.3		33.2	33.2	179.1	157.7
18.50					313.2			310.7		623.9	623.9	578.2	786.1
18.75					435.0			4.3		439.3	439.3	439.9	441.3
19.00			17,086.8		703.6			47,835.1	35.0	65,660.5	65,660.5	67,057.4	43,154.5
19.25					9.2			4.5		13.7	13.7	1,855.5	2,292.7
19.50								15.0		15.0	15.0	817.9	601.2
19.75					3.0			0.3		3.3	3.3	7.6	0.3
20.00 & above					4,253.7			6,938.3		11,192.0	11,192.0	20,128.3	10,482.8
Total		157,042.1	306,772.3	16,170.1	1,019,911.2		6,418.0	154,561.5	1,394.5	1,662,269.7	1,662,269.7	1,525,406.6	1,389,006.0

*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 18									30 - 06 - 18		31 - 12 - 17
	Domestic Constituents									Total	Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises		NBFI'S (Business)	Private Sector	Trust Funds and Non-profit Organisations		Personal			
00.00		12,895.2	1,837.1	1,681.2	150,028.1	12.4	11,670.9	66.0	178,190.9	178,190.9	159,951.1	142,386.3
01.00*			1,255.3	55.7	3,694.2		1.4		5,006.6	5,006.6	7,794.8	5,531.3
02.00*			1.5	80.6	24,336.0		576.6		24,994.6	24,994.6	23,367.2	29,297.9
03.00*			5.0		367,171.6		5,747.7		372,924.3	372,924.3	316,895.5	357,920.4
04.00*	270.7	21.6			54,983.0	0.5	26,519.7		81,524.8	81,795.6	83,781.9	99,672.1
05.00*			6,795.6	388.8	34,794.7		31,737.3		73,716.4	73,716.4	93,135.4	71,341.1
06.00*		30,000.0	60,781.8	6.3	16,240.4	192.3	6,562.1		113,783.0	113,783.0	268,005.6	343,705.7
07.00*		34,738.6	12,574.7	3,143.8	188,371.9	515.0	18,411.3		257,755.2	257,755.2	1,700,813.2	1,609,424.5
08.00*	78.8	15,911.0	117,099.2	3,017.6	195,032.4	1,351.3	15,801.6	4.0	348,217.1	348,295.9	1,501,936.9	1,025,634.9
08.25		5,216.2	5,037.1	2,164.4	76,007.3	1,317.5	1,622.7		91,365.2	91,365.2	117,838.8	132,521.3
08.50			3,778.5	3,490.0	75,070.4	86.8	4,378.0	83.4	86,887.1	86,887.1	180,734.8	66,953.1
08.75			24,254.6	4,483.4	100,621.3	61.8	1,726.8	2.5	131,150.4	131,150.4	61,118.0	75,461.1
09.00		23,694.7	33,866.2	9,097.5	193,691.1	43.4	22,289.0	1.9	282,683.7	282,683.7	162,652.1	150,369.1
09.25		1,103.3	23,822.4	12,903.5	168,666.2	574.0	2,861.4		209,930.8	209,930.8	96,817.2	126,107.4
09.50			23,689.6	2,003.8	164,088.8	880.0	5,228.9	118.7	196,009.8	196,009.8	100,795.2	28,862.0
09.75		57,554.3	62,077.3	6,534.9	128,660.6	1,067.0	3,134.1		259,028.3	259,028.3	30,992.3	35,657.9
10.00		417,571.3	38,329.4	8,895.1	255,134.9	124.8	12,035.7	15.2	732,106.4	732,106.4	105,478.3	52,301.5
10.25		37.7	68,186.2	3,822.0	112,367.8	27.4	4,282.9		188,724.1	188,724.1	30,725.5	22,482.2
10.50		2,044.0	66,445.0	2,668.2	202,726.5	1,248.4	6,015.4	319.0	281,466.4	281,466.4	45,287.0	33,368.9
10.75		2,716.2	15,751.3	3,552.2	210,899.2	613.3	7,907.9		241,440.1	241,440.1	15,665.9	16,071.6
11.00		2,187.3	23,783.3	5,413.7	217,238.2	941.4	14,128.8	84.3	263,777.2	263,777.2	44,156.8	48,156.3
11.25		9,090.9	75,397.1	5,249.7	123,373.0	852.6	5,958.2	245.0	220,166.5	220,166.5	22,031.7	50,427.5
11.50			134,127.9	3,633.2	142,142.0	659.7	5,679.6	174.0	286,416.4	286,416.4	45,796.6	24,950.1
11.75			41,850.3	1,582.6	84,576.8	593.0	6,123.5	181.5	134,907.8	134,907.8	10,431.4	10,961.9
12.00		1,311.7	59,818.9	1,786.3	138,379.0	408.3	12,261.2	65.3	214,030.6	214,030.6	38,372.3	22,983.1
12.25			2,082.2	383.2	56,941.2	0.7	5,391.8	12.7	64,811.9	64,811.9	5,096.2	10,221.8
12.50			1,806.0	2,763.7	77,783.8	1,393.0	7,445.5	90.2	91,282.2	91,282.2	18,099.9	17,709.2
12.75			8,330.1	1,147.6	30,894.7	750.9	4,870.5		45,993.7	45,993.7	10,356.6	4,977.2
13.00			2.6	283.0	58,756.2		12,186.6	189.6	71,418.0	71,418.0	19,798.3	18,165.5
13.25					26,036.1	0.7	3,486.0		29,522.8	29,522.8	4,582.3	3,203.5
13.50				22.5	31,448.8	7.4	4,050.6	187.5	35,716.8	35,716.8	7,890.8	7,602.3
13.75				1,100.0	19,863.2		3,522.0		24,485.2	24,485.2	2,747.7	6,132.3
14.00				66.9	46,535.3	3.0	14,190.4	5.7	60,801.2	60,801.2	31,813.8	28,920.9
14.25				25.1	6,404.6		16,608.2		23,037.9	23,037.9	6,181.8	5,071.1
14.50					10,658.9	0.6	3,471.6	62.6	14,193.7	14,193.7	6,928.8	5,422.9
14.75					2,344.8		13,884.9		16,229.7	16,229.7	4,683.5	3,015.4
15.00				12.4	10,752.3		13,726.9	5.0	24,496.6	24,496.6	5,698.9	39,667.3
15.25					1,590.5		5,231.5		6,821.9	6,821.9	2,570.7	905.2
15.50					5,323.2		10,215.6	38.9	15,577.7	15,577.7	4,587.4	2,791.3
15.75					1,759.2		1,480.0		3,239.2	3,239.2	1,377.5	2,052.5
16.00					6,299.9	0.6	6,426.1		12,726.5	12,726.5	10,797.2	18,145.3
16.25					3,880.0		3,869.9		7,750.0	7,750.0	4,491.4	2,270.8
16.50					2,865.6		1,614.8	0.9	4,481.3	4,481.3	2,956.1	2,152.2
16.75					1,810.1		1,280.3		3,090.4	3,090.4	2,901.7	2,005.6
17.00		0.2			6,938.6		3,267.7		10,206.6	10,206.6	4,445.9	3,873.1
17.25				1.9	572.2		3,782.1		4,356.2	4,356.2	703.7	892.2
17.50					1,397.9		986.4		2,384.3	2,384.3	3,037.0	1,161.1
17.75					785.1		853.1		1,638.2	1,638.2	935.9	829.0
18.00					3,267.7		5,476.9		8,780.8	8,780.8	7,433.2	12,098.8
18.25					2,275.2		3,238.9		5,514.1	5,514.1	4,476.7	1,304.1
18.50					651.9	0.2	714.6		1,366.6	1,366.6	888.3	1,050.4
18.75					526.5		771.6		1,298.1	1,298.1	665.1	305.5
19.00				286.7	9,853.5		1,758.4		11,898.5	11,898.5	1,764.3	3,312.2
19.25					212.2		348.2		560.4	560.4	342.2	309.2
19.50					461.9	..	350.6		812.6	812.6	5,516.1	188.0
19.75					399.5	..	8,284.2		8,683.7	8,683.7	487.4	425.9
20.00 & above					16,816.2	..	89,274.6		106,090.9	106,090.9	96,322.6	92,227.0
Total	349.5	616,094.4	912,786.0	91,783.8	3,874,401.9	13,727.8	484,723.6	1,953.9	5,995,471.4	5,995,820.9	5,545,154.5	4,880,958.1

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

.. : : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 18									30 - 06 - 18		31 - 12 - 17
	Domestic Constituents									Total	Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total			
00.00					2,639.3		150.6		2,789.9	2,789.9	2,757.2	2,686.7
01.00*												
02.00*												
03.00*							438.2		438.2	438.2	450.2	678.5
04.00*							13.6		13.6	13.6	16.0	13.1
05.00*							13.5		13.5	13.5	8.0	13.0
06.00*							21.8		21.8	21.8	20.3	6,848.3
07.00*					1,378.2		5.1		1,383.3	1,383.3	22,805.7	19,453.2
08.00*					1,622.7				1,622.7	1,622.7	18,696.5	6,458.5
08.25					600.0				600.0	600.0	1,019.6	312.5
08.50					305.0		4.3		309.3	309.3	4,965.4	
08.75					100.0				100.0	100.0	247.6	
09.00					9,286.6				9,286.6	9,286.6	553.9	
09.25					495.0				495.0	495.0		
09.50					5,714.4				5,714.4	5,714.4		
09.75	133.9				454.8				454.8	588.7		
10.00					3,637.5				3,637.5	3,637.5	668.5	
10.25					3,419.1				3,419.1	3,419.1		
10.50					8,167.2		6.5		8,173.7	8,173.7	6.1	2.8
10.75					1,466.6		4.1		1,470.7	1,470.7	4.6	
11.00					3,403.1		5.2		3,408.3	3,408.3	3.9	
11.25					2,283.8				2,283.8	2,283.8		
11.50					8,495.5				8,495.5	8,495.5		
11.75					1,743.1				1,743.1	1,743.1		
12.00					4,454.5				4,454.5	4,454.5		
12.25					265.5				265.5	265.5		
12.50					14.7		6.6		21.4	21.4		
12.75												
13.00												
13.25												
13.50												
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	30.9
17.75												
18.00												
18.25												
18.50												
18.75												
19.00												
19.25												
19.50												
19.75												
20.00 & above												
Total	133.9				59,977.5		669.5		60,647.1	60,781.0	52,254.5	36,497.5

*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 31st**

Size of Account	Non-Residents		Government		NFPSEs		NBFIs		Private Sector (Business)	
	No. of Account	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	-	-	-	-	-	-	3	0	55,288	89
5,000 to 10,000	-	-	-	-	-	-	-	0	13,154	98
10,000 to 20,000	-	-	-	-	1	0	-	-	37,103	484
20,000 to 25,000	-	-	-	-	-	-	-	-	6,873	154
25,000 to 30,000	-	-	-	-	-	-	-	-	5,646	155
30,000 to 40,000	-	-	-	-	13	0	-	-	12,372	430
40,000 to 50,000	-	-	-	-	-	-	-	-	8,228	369
50,000 to 60,000	-	-	-	-	-	-	-	-	9,930	541
60,000 to 70,000	-	-	-	-	-	-	-	-	11,378	738
70,000 to 80,000	-	-	-	-	-	-	-	-	11,239	843
80,000 to 90,000	-	-	-	-	-	-	1	0	12,191	1,040
90,000 to 100,000	-	-	-	-	-	-	1	0	15,691	1,474
100,000 to 200,000	-	-	1	0	133	24	5	1	408,824	64,999
200,000 to 300,000	-	-	1	0	-	-	8	2	327,922	77,707
300,000 to 400,000	-	-	-	-	212	66	14	5	142,105	47,073
400,000 to 500,000	-	-	-	-	-	-	9	4	42,109	18,757
500,000 to 600,000	-	-	-	-	-	-	26	13	21,293	11,614
600,000 to 700,000	-	-	-	-	15	10	5	3	18,307	11,903
700,000 to 800,000	-	-	-	-	1	1	17	13	17,708	13,152
800,000 to 900,000	-	-	-	-	-	-	26	22	14,478	12,277
900,000 to 1,000,000	-	-	-	-	37	35	25	25	13,571	12,960
1,000,000 to 2,000,000	-	-	-	-	86	139	300	388	49,657	67,921
2,000,000 to 3,000,000	-	-	-	-	17	38	76	183	17,614	43,506
3,000,000 to 4,000,000	-	-	-	-	85	299	26	93	10,524	36,664
4,000,000 to 5,000,000	-	-	23	94	10	40	7	31	8,048	36,439
5,000,000 to 6,000,000	-	-	1	5	-	-	10	53	6,350	34,784
6,000,000 to 7,000,000	-	-	2	13	9	58	19	121	4,343	28,310
7,000,000 to 8,000,000	-	-	-	-	45	330	9	68	3,577	26,851
8,000,000 to 9,000,000	-	-	-	-	-	-	7	60	3,086	26,198
9,000,000 to 10,000,000	-	-	-	-	-	-	3	29	3,347	32,134
10,000,000 to 100,000,000	1	79	14	528	268	10,697	198	8,857	31,968	990,215
100,000,000 to 500,000,000	2	405	18	5,274	90	19,652	120	30,148	6,805	1,436,503
500,000,000 & Over	-	-	107	767,222	242	1,188,170	61	67,835	1,683	1,917,908
Total	3	483	167	773,136	1,264	1,219,558	976	107,954	1,352,412	4,954,291

**Size of Accounts and Borrowers
Banks
December, 2018**

Trust Funds and NPOs		Personal		Others		Sub total		Total		Size of Account	
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
2	0	212,449	459	883		2	269	550	268,625	550	Less Than 5,000
1	0	22,931	175	217		1	36	274	36,303	274	5,000 to 10,000
-	-	85,826	1,501	248		4	123	1,989	123,178	1,989	10,000 to 20,000
-	-	39,750	864	54		1	47	1,019	46,677	1,019	20,000 to 25,000
-	-	150,732	4,329	32		1	156	4,486	156,410	4,486	25,000 to 30,000
3	0	329,286	10,599	142		5	342	11,034	341,816	11,034	30,000 to 40,000
-	-	138,270	6,139	118		5	147	6,513	146,616	6,513	40,000 to 50,000
-	-	117,351	6,254	127		7	127	6,802	127,408	6,802	50,000 to 60,000
-	-	34,233	2,172	130		8	46	2,918	45,741	2,918	60,000 to 70,000
-	-	12,592	934	78		6	24	1,783	23,909	1,783	70,000 to 80,000
-	-	28,827	2,479	41		3	41	3,523	41,060	3,523	80,000 to 90,000
-	-	36,817	3,484	30		3	53	4,961	52,539	4,961	90,000 to 100,000
10	2	257,661	37,785	422		63	667	102,874	667,056	102,874	100,000 to 200,000
4	1	249,612	61,205	150		39	578	138,953	577,697	138,953	200,000 to 300,000
2	1	75,991	26,661	75		26	218	73,832	218,399	73,832	300,000 to 400,000
3	1	76,326	34,105	69		31	119	52,898	118,516	52,898	400,000 to 500,000
4	2	56,055	30,344	129		72	78	42,046	77,507	42,046	500,000 to 600,000
29	19	57,369	36,883	8		5	76	48,823	75,733	48,823	600,000 to 700,000
7	5	49,793	37,481	113		84	68	50,737	67,639	50,737	700,000 to 800,000
8	7	32,074	27,119	12		10	47	39,435	46,598	39,435	800,000 to 900,000
1	1	21,683	20,579	28		26	35	33,625	35,345	33,625	900,000 to 1,000,000
21	26	64,003	84,614	131		175	114	153,263	114,198	153,263	1,000,000 to 2,000,000
14	33	14,990	37,265	27		67	33	81,093	32,738	81,093	2,000,000 to 3,000,000
7	27	6,018	21,125	50		177	17	58,385	16,710	58,385	3,000,000 to 4,000,000
2	9	5,286	24,080	13		57	13	60,750	13,389	60,750	4,000,000 to 5,000,000
2	11	2,180	11,868	18		95	9	46,816	8,561	46,816	5,000,000 to 6,000,000
2	13	2,306	14,950	4		26	7	43,491	6,685	43,491	6,000,000 to 7,000,000
2	14	1,193	8,905	2		15	5	36,183	4,828	36,183	7,000,000 to 8,000,000
2	17	1,562	13,347	5		44	5	39,665	4,662	39,665	8,000,000 to 9,000,000
4	37	639	6,096	1		10	4	38,306	3,994	38,306	9,000,000 to 10,000,000
39	1,516	2,946	57,377	65		1,585	35	1,070,775	36,498	1,070,854	10,000,000 to 100,000,000
23	5,008	28	5,660	4		695	7	1,502,940	9,088	1,503,345	100,000,000 to 500,000,000
16	13,396	2	3,115	-		-	2	3,957,646	2,111	3,957,646	500,000,000 & Over
208	20,146	2,186,781	639,955	3,426		3,348	3,545	7,718,388	3,548,234	7,718,872	Total

3.6 Advances Classified by Size of Accounts

All Banks

Size of Account (Rs.)	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	268,625	550.3	128,918	121.3	166,481	169.1
5,000 to 10,000	36,303	274.4	174,145	1,514.9	75,120	593.7
10,000 to 20,000	123,178	1,989.3	190,614	2,771.4	408,202	5,869.7
20,000 to 25,000	46,677	1,019.3	30,125	656.6	27,772	616.5
25,000 to 30,000	156,410	4,485.5	254,051	7,362.1	180,873	5,019.6
30,000 to 40,000	341,816	11,034.3	192,801	6,352.2	70,559	2,537.7
40,000 to 50,000	146,616	6,512.5	188,278	8,250.3	193,721	8,493.4
50,000 to 60,000	127,408	6,801.6	86,155	4,635.2	87,442	4,762.3
60,000 to 70,000	45,741	2,917.7	55,082	3,593.6	46,715	2,994.7
70,000 to 80,000	23,909	1,782.9	30,031	2,247.7	131,585	10,131.5
80,000 to 90,000	41,060	3,523.0	138,931	11,783.7	50,895	4,355.8
90,000 to 100,000	52,539	4,961.4	51,456	4,861.9	70,940	6,707.6
100,000 to 200,000	667,056	102,874.0	590,037	90,462.5	681,101	104,611.5
200,000 to 300,000	577,697	138,953.5	396,853	95,066.7	459,708	110,075.0
300,000 to 400,000	218,399	73,832.3	171,485	59,881.5	154,447	53,360.0
400,000 to 500,000	118,516	52,898.1	91,087	40,721.9	145,995	63,990.9
500,000 to 600,000	77,507	42,046.1	69,509	38,740.7	106,378	57,574.9
600,000 to 700,000	75,733	48,823.1	93,432	60,988.6	59,474	38,952.8
700,000 to 800,000	67,639	50,736.9	50,922	38,154.3	83,393	62,264.9
800,000 to 900,000	46,598	39,435.4	32,408	27,517.0	44,642	37,653.3
900,000 to 1,000,000	35,345	33,625.3	33,759	32,055.6	35,804	33,806.4
1,000,000 to 2,000,000	114,198	153,262.9	115,280	155,669.2	134,821	175,180.6
2,000,000 to 3,000,000	32,738	81,092.6	40,204	98,980.6	47,062	112,274.0
3,000,000 to 4,000,000	16,710	58,384.8	14,834	51,759.1	16,844	57,846.1
4,000,000 to 5,000,000	13,389	60,749.7	11,095	50,345.5	11,199	50,607.3
5,000,000 to 6,000,000	8,561	46,815.5	8,196	44,799.2	9,443	51,471.7
6,000,000 to 7,000,000	6,685	43,490.7	5,836	37,606.7	5,203	33,718.4
7,000,000 to 8,000,000	4,828	36,183.0	4,210	31,508.4	5,081	38,328.5
8,000,000 to 9,000,000	4,662	39,665.1	3,924	33,232.3	3,567	30,507.4
9,000,000 to 10,000,000	3,994	38,306.0	3,689	35,075.7	3,275	31,406.2
10,000,000 to 100,000,000	35,499	1,070,853.7	32,399	973,585.8	30,134	908,924.9
100,000,000 to 500,000,000	7,090	1,503,345.0	6,872	1,469,577.9	6,015	1,271,228.6
500,000,000 & Over	2,111	3,957,645.7	1,854	3,602,935.9	1,621	2,930,426.5
Total	3,545,237	7,718,871.6	3,298,472	7,122,815.6	3,555,512	6,306,461.6

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

Size of Account (Rs.)	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	64,475	97.9	40,078	54.3	29,315	46.5
5,000 to 10,000	18,278	138.8	18,278	135.3	13,775	102.3
10,000 to 20,000	33,536	521.0	20,249	316.5	18,277	282.2
20,000 to 25,000	10,147	227.3	12,987	289.9	9,885	223.1
25,000 to 30,000	8,350	228.2	7,688	209.7	4,624	125.7
30,000 to 40,000	16,434	572.0	14,861	522.9	22,067	763.6
40,000 to 50,000	11,079	496.9	14,348	646.9	24,845	1,133.0
50,000 to 60,000	13,040	710.6	15,824	861.5	20,346	1,115.8
60,000 to 70,000	17,242	1,115.9	16,221	1,049.5	25,333	1,629.4
70,000 to 80,000	16,254	1,220.7	21,134	1,589.2	28,560	2,122.2
80,000 to 90,000	18,288	1,566.5	23,557	1,993.0	29,635	2,525.5
90,000 to 100,000	21,060	1,982.4	19,289	1,827.1	35,952	3,393.4
100,000 to 200,000	493,173	77,286.6	487,119	75,162.5	579,850	89,249.8
200,000 to 300,000	428,112	102,586.9	308,148	73,542.4	385,222	92,027.2
300,000 to 400,000	180,109	60,216.7	134,622	46,946.4	120,854	41,280.5
400,000 to 500,000	48,864	21,470.1	39,024	17,351.8	96,097	41,453.1
500,000 to 600,000	16,651	9,066.2	12,796	6,959.0	32,550	17,409.8
600,000 to 700,000	15,115	9,891.1	11,773	7,704.3	21,263	13,844.6
700,000 to 800,000	10,669	7,889.4	8,464	6,302.3	23,728	17,872.7
800,000 to 900,000	9,516	8,134.5	5,382	4,561.5	18,146	15,301.5
900,000 to 1,000,000	7,880	7,505.6	6,169	5,837.5	12,906	12,112.6
1,000,000 to 2,000,000	31,508	40,837.4	31,352	43,849.0	56,997	72,785.4
2,000,000 to 3,000,000	6,988	17,330.4	14,238	34,843.0	22,854	53,182.3
3,000,000 to 4,000,000	3,916	14,013.0	3,059	10,588.4	5,660	19,173.7
4,000,000 to 5,000,000	2,260	10,236.6	1,294	5,830.1	1,823	8,287.2
5,000,000 to 6,000,000	982	5,319.2	1,423	7,813.4	2,637	14,039.1
6,000,000 to 7,000,000	1,438	9,288.2	966	6,152.0	617	3,999.1
7,000,000 to 8,000,000	567	4,256.6	476	3,558.1	826	6,185.1
8,000,000 to 9,000,000	937	7,936.3	391	3,282.6	317	2,695.3
9,000,000 to 10,000,000	416	3,971.3	350	3,346.8	713	6,871.4
10,000,000 to 100,000,000	4,317	140,387.4	5,205	159,018.5	3,559	97,565.9
100,000,000 to 500,000,000	1,238	244,431.3	1,185	250,719.6	831	174,621.2
500,000,000 & Over	412	851,336.5	310	742,541.8	260	575,585.8
Total	1,513,251	1,662,269.7	1,298,260	1,525,406.6	1,650,324	1,389,006.0

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

Size of Account (Rs.)	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	204,150	452.4	88,840	67.0	137,166	122.7
5,000 to 10,000	18,025	135.6	155,867	1,379.5	61,345	491.3
10,000 to 20,000	89,642	1,468.4	170,365	2,454.8	389,925	5,587.6
20,000 to 25,000	36,530	792.0	17,137	366.7	17,887	393.3
25,000 to 30,000	148,060	4,257.3	246,363	7,152.3	176,249	4,893.9
30,000 to 40,000	325,382	10,462.3	177,940	5,829.3	48,491	1,774.1
40,000 to 50,000	135,531	6,015.4	173,929	7,603.4	168,876	7,360.4
50,000 to 60,000	114,340	6,089.3	70,325	3,773.3	67,096	3,646.5
60,000 to 70,000	28,498	1,801.7	38,855	2,543.6	21,382	1,365.4
70,000 to 80,000	7,653	562.0	8,897	658.5	103,025	8,009.3
80,000 to 90,000	22,772	1,956.6	115,372	9,790.5	21,257	1,830.0
90,000 to 100,000	31,479	2,978.9	32,167	3,034.8	34,987	3,314.1
100,000 to 200,000	173,854	25,583.1	102,840	15,288.9	101,235	15,359.7
200,000 to 300,000	149,561	36,361.4	88,704	21,524.0	74,388	18,022.7
300,000 to 400,000	38,259	13,605.8	36,821	12,921.4	33,593	12,079.6
400,000 to 500,000	69,607	31,408.6	51,996	23,339.8	49,835	22,509.7
500,000 to 600,000	60,840	32,971.3	56,712	31,781.1	73,827	40,164.6
600,000 to 700,000	60,606	38,923.8	81,657	53,283.0	38,207	25,105.7
700,000 to 800,000	56,962	42,841.3	42,456	31,850.6	59,646	44,377.1
800,000 to 900,000	37,080	31,299.2	27,026	22,955.5	26,449	22,309.7
900,000 to 1,000,000	27,465	26,119.7	27,573	26,202.6	22,898	21,693.8
1,000,000 to 2,000,000	82,579	112,279.7	83,810	111,666.6	77,716	102,236.0
2,000,000 to 3,000,000	25,739	63,733.7	25,956	64,113.2	24,203	59,079.4
3,000,000 to 4,000,000	12,785	44,340.4	11,770	41,152.8	11,172	38,631.5
4,000,000 to 5,000,000	11,073	50,270.4	9,742	44,253.9	9,313	42,032.0
5,000,000 to 6,000,000	7,546	41,305.6	6,745	36,823.4	6,777	37,281.8
6,000,000 to 7,000,000	5,245	34,188.9	4,867	31,434.6	4,582	29,693.4
7,000,000 to 8,000,000	4,261	31,926.5	3,733	27,943.3	4,255	32,143.4
8,000,000 to 9,000,000	3,725	31,728.8	3,533	29,949.8	3,250	27,812.1
9,000,000 to 10,000,000	3,575	34,306.0	3,337	31,710.2	2,559	24,506.5
10,000,000 to 100,000,000	31,140	928,671.7	27,139	811,791.0	26,537	809,355.2
100,000,000 to 500,000,000	5,787	1,245,532.1	5,645	1,209,028.2	5,157	1,090,505.8
500,000,000 & Over	1,667	3,061,451.1	1,516	2,821,486.9	1,341	2,327,269.9
Total	2,031,418	5,995,820.9	1,999,635	5,545,154.5	1,904,626	4,880,958.1

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000							
5,000 to	10,000						
10,000 to	20,000						
20,000 to	25,000			1	..		
25,000 to	30,000						
30,000 to	40,000					1	..
40,000 to	50,000	6	0.2	1	..		
50,000 to	60,000	28	1.7	6	0.3		
60,000 to	70,000	1	0.1	6	0.4		
70,000 to	80,000	2	0.1				
80,000 to	90,000			2	0.2	3	0.3
90,000 to	100,000					1	0.1
100,000 to	200,000	29	4.3	78	11.2	16	2.0
200,000 to	300,000	24	5.2	1	0.3	98	25.0
300,000 to	400,000	31	9.8	42	13.8		
400,000 to	500,000	45	19.4	67	30.2	63	28.2
500,000 to	600,000	16	8.7	1	0.6	1	0.5
600,000 to	700,000	12	8.2	2	1.3	4	2.5
700,000 to	800,000	8	6.2	2	1.4	19	15.1
800,000 to	900,000	2	1.7			47	42.2
900,000 to	1,000,000			17	15.6		
1,000,000 to	2,000,000	111	145.7	118	153.6	108	159.2
2,000,000 to	3,000,000	11	28.5	10	24.4	5	12.3
3,000,000 to	4,000,000	9	31.4	5	17.9	12	40.9
4,000,000 to	5,000,000	56	242.6	59	261.4	63	288.2
5,000,000 to	6,000,000	33	190.7	28	162.4	29	150.8
6,000,000 to	7,000,000	2	13.6	3	20.2	4	25.8
7,000,000 to	8,000,000			1	7.1		
8,000,000 to	9,000,000						
9,000,000 to	10,000,000	3	28.7	2	18.7	3	28.3
10,000,000 to	100,000,000	42	1,794.6	55	2,776.3	38	2,003.8
100,000,000 to	500,000,000	65	13,381.6	42	9,830.0	27	6,101.5
500,000,000 & Over		32	44,858.0	28	38,907.2	20	27,570.8
Total		568	60,781.0	577	52,254.5	562	36,497.5

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,842,784	2,739,355.7	1,545,847	2,526,285.0	1,483,588	1,784,968.6
05.00	52,429	146,330.4	11,870	54,508.3	65,206	180,351.6
10.00	67,551	672,876.6	470,923	438,166.8	680,710	673,721.1
15.00	59,621	545,391.2	29,073	499,872.8	62,002	405,949.2
20.00	770,002	736,685.7	762,334	902,075.6	767,417	744,863.7
25.00	177,747	1,524,757.2	181,843	1,494,096.0	294,469	1,692,850.1
30.00	42,678	313,071.6	155,800	328,734.9	75,904	298,014.8
33.33	2,082	4,326.5	2,061	5,885.3	142	595.8
35.00	26,796	190,376.4	15,596	77,731.7	15,283	79,279.1
40.00	417,767	163,522.3	32,579	149,122.0	43,211	113,368.2
45.00	2,366	37,167.9	7,088	43,512.0	2,175	17,320.9
50.00	65,533	317,081.9	67,360	299,829.2	57,510	233,682.5
55.00	3,847	36,843.0	2,223	35,588.4	2,288	13,040.4
60.00	4,561	51,947.3	2,130	30,657.3	1,850	17,007.2
65.00	1,488	43,309.4	3,868	40,862.3	505	18,141.8
70.00	1,024	35,877.4	1,462	29,603.5	588	5,526.8
75.00	1,321	26,613.7	1,133	21,726.8	436	5,269.3
80.00	973	39,156.1	1,088	24,469.2	447	4,939.0
85.00	1,796	29,875.0	1,142	54,491.2	356	2,990.0
90.00	1,243	27,462.4	1,278	23,291.4	671	2,248.0
95.00	1,580	36,641.0	1,768	42,305.3	558	12,319.2
99.99	48	202.8	6	0.8	196	14.4
Total	3,545,237	7,718,871.6	3,298,472	7,122,815.6	3,555,512	6,306,461.6

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	668,962	714,039.2	403,298	515,864.6	575,281	299,189.1
05.00	165	713.5	360	816.8	43	291.4
10.00	4,636	22,099.2	4,536	22,189.6	7,457	59,375.1
15.00	3,383	8,280.2	3,408	7,720.4	9,749	14,738.9
20.00	647,804	220,974.3	667,144	231,379.7	713,479	235,459.4
25.00	103,286	429,401.6	126,079	448,366.6	231,588	516,530.7
30.00	5,072	22,886.7	7,805	23,396.3	33,692	58,617.9
33.33	2,078	4,286.5	2,059	5,859.7	142	595.8
35.00	3,999	5,596.2	3,423	7,048.1	2,853	7,922.9
40.00	18,724	14,896.2	23,072	15,125.8	29,549	19,832.2
45.00	83	1,214.3	94	1,245.1	125	1,518.6
50.00	54,097	215,018.0	56,408	217,304.4	46,171	171,962.8
55.00	27	173.7	26	136.9	23	84.2
60.00	127	2,322.7	127	2,429.5	129	2,721.0
65.00	515	152.8	238	131.4	32	121.8
70.00	5	4.0	11	34.7	10	42.5
75.00	124	9.9	4	5.6	1	1.6
80.00	1	13.7				
85.00	163	187.3	168	26,351.5		
90.00						
95.00						
99.99						
Total	1,513,251	1,662,269.7	1,298,260	1,525,406.6	1,650,324	1,389,006.0

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,173,312	1,975,771.7	1,142,033	1,969,865.6	907,789	1,456,670.9
05.00	52,261	145,044.3	11,507	53,303.8	65,158	178,971.7
10.00	62,902	649,543.9	466,376	413,817.5	673,243	613,402.6
15.00	56,233	535,681.8	25,655	491,246.3	52,242	389,120.9
20.00	122,183	514,043.1	95,174	669,974.1	53,932	509,379.8
25.00	74,443	1,089,853.4	55,746	1,039,034.9	62,869	1,173,076.1
30.00	37,602	289,354.9	147,992	304,508.6	42,212	239,396.9
33.33	4	40.0	2	25.6		
35.00	22,797	184,780.3	12,173	70,683.5	12,430	71,356.2
40.00	399,043	148,626.1	9,507	133,996.2	13,662	93,535.9
45.00	2,283	35,953.6	6,994	42,266.9	2,050	15,802.3
50.00	11,436	102,063.9	10,952	82,524.8	11,339	61,719.7
55.00	3,820	36,669.4	2,197	35,451.5	2,265	12,956.2
60.00	4,434	49,624.7	2,003	28,227.8	1,721	14,286.2
65.00	973	43,156.6	3,630	40,730.9	473	18,020.0
70.00	1,019	35,873.4	1,451	29,568.8	578	5,484.4
75.00	1,197	26,603.8	1,129	21,721.2	435	5,267.6
80.00	972	39,142.4	1,088	24,469.2	447	4,939.0
85.00	1,633	29,687.7	974	28,139.7	356	2,990.0
90.00	1,243	27,462.4	1,278	23,291.4	671	2,248.0
95.00	1,580	36,641.0	1,768	42,305.3	558	12,319.2
99.99	48	202.8	6	0.8	196	14.4
Total	2,031,418	5,995,820.9	1,999,635	5,545,154.5	1,904,626	4,880,958.1

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 18		30 - 06 - 18		31 - 12 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	510	49,544.9	516	40,554.8	518	29,108.6
05.00	3	572.6	3	387.7	5	1,088.5
10.00	13	1,233.5	11	2,159.7	10	943.4
15.00	5	1,429.3	10	906.0	11	2,089.3
20.00	15	1,668.3	16	721.8	6	24.4
25.00	18	5,502.3	18	6,694.4	12	3,243.3
30.00	4	830.0	3	830.0		
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	568	60,781.0	577	52,254.5	562	36,497.5

Interest/Return and Rate of Margin

Banks

December, 2018

(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	Int./Return
6,118.3	1,877.7	4,004.0	1,459.7	1,034.4	1,060.6	585.7	287.9	590.3	398.9		288,886.0	00.00
408.5	262.6		84.0	50.1	..	29.5	94.0	195.6	91.6		6,393.9	01.00*
2,609.0	20.9	0.2	0.2			0.3			86.9		28,203.2	02.00*
14,933.7	3,076.3	8,704.6	5,845.5	6,341.4	3,043.0	4,829.3	3,595.4	4,661.3	3,731.2	4.1	413,597.6	03.00*
711.4	301.8	164.8	831.2	203.0	3.2	128.1	510.0	204.8	1,397.7	8.3	98,919.1	04.00*
8,071.0	374.9	675.7	453.1	1,476.1	1,567.8	1,166.1	1,237.3	1,310.2	861.0	1.6	93,415.7	05.00*
1,261.3	44.2	307.0	11.0	178.7	41.4	4,597.2	2,890.4	86.2	269.3		127,355.1	06.00*
8,239.8	2,778.7	10,271.9	909.6	960.2	357.7	490.9	321.9	1,169.3	1,153.3		310,753.2	07.00*
8,474.4	1,934.8	671.0	1,177.7	2,770.4	2,904.0	505.1	1,526.6	504.5	1,456.0		451,566.6	08.00*
20,787.6	1,026.5	4,324.7	4,993.0	2,873.3	1,215.3	5,183.2	3,305.9	2,445.6	1,696.9		731,741.9	09.00*
109,699.3	4,711.6	8,478.0	10,567.5	10,063.6	5,282.9	7,917.4	3,413.5	5,494.1	6,469.5	1.2	1,690,332.6	10.00*
5,900.2	746.6	1,189.1	1,849.4	466.9	774.6	383.1	1,341.5	397.1	2,297.7	0.7	217,606.3	10.25
13,072.4	2,694.7	4,850.8	2,422.7	444.6	1,005.8	1,254.1	1,832.4	873.7	3,368.4	4.0	322,334.0	10.50
6,633.8	4,564.7	587.3	1,747.0	1,794.3	570.7	2,618.1	2,225.5	3,344.7	2,615.1		254,578.7	10.75
29,151.7	1,120.4	884.9	2,654.5	840.6	2,183.9	1,572.0	1,569.7	493.3	5,432.3	48.7	413,799.8	11.00
5,291.6	1,590.6	210.3	1,346.3	1,945.7	495.6	288.7	3,215.6	502.6	1,466.1	2.0	239,163.4	11.25
10,793.4	900.2	1,517.6	1,358.7	1,045.8	853.6	4,448.1	450.2	1,784.8	493.8	117.2	318,625.8	11.50
4,666.8	128.4	411.9	1,273.6	482.4	205.3	118.0	149.4	298.5	74.5		152,262.8	11.75
15,408.9	990.9	1,795.5	687.4	304.8	2,162.6	803.5	224.5	723.8	263.2	2.0	293,611.4	12.00
2,932.5	618.8	535.3	262.3	992.9	558.8	93.9	176.9	300.2	510.7		70,090.5	12.25
5,792.3	861.2	541.5	311.9	263.1	348.4	199.7	93.3	717.0	1,557.2		132,983.4	12.50
1,306.5	265.3	80.0	185.6	44.3	294.0	415.0	12.3	582.5	49.7		49,868.1	12.75
4,427.0	244.2	357.2	326.6	88.6	238.4	403.0	427.3	121.8	131.1	12.6	119,424.6	13.00
1,239.5	1,892.6	107.6	84.5	28.3	41.8	55.9	49.4	43.9	147.3		33,383.4	13.25
15,314.5	160.4	73.4	39.3	41.8	46.3	46.1	138.1	202.4	75.9		233,211.8	13.50
3,075.7	82.8	39.8	462.1	37.6	115.8	4.0	12.5	0.5	68.2		26,509.8	13.75
2,904.6	328.5	156.2	173.2	180.1	153.7	95.0	102.3	45.3	18.6		122,745.0	14.00
402.8	52.6	29.9	338.6	39.8	71.3	49.4	16.6	28.4	11.8		36,102.0	14.25
616.0	311.8	177.8	74.3	476.7	59.7	387.0	62.7	89.8	277.6		14,886.3	14.50
343.0	134.8	114.7	56.1	49.2	22.3	13.3	42.1	14.9	29.4		56,754.4	14.75
462.2	150.2	42.2	23.6	39.7	54.4	32.3	33.9	19.6	44.9	0.2	34,050.9	15.00
141.2	126.9	18.3	24.9	41.1	37.7	30.3	24.3	25.2	5.9		7,841.2	15.25
1,018.3	239.9	106.5	596.2	139.1	109.2	90.3	255.3	74.0	24.2		18,439.0	15.50
239.6	33.4	17.2		9.1	8.7	12.7	8.8	6.5	8.8		11,984.4	15.75
700.9	252.5	56.3	451.2	7.5	9.8	204.4	7.7	1.6	2.4		20,612.1	16.00
125.5	57.9	21.1	9.9	25.5	4.6	28.0	140.7	6.5	5.4		8,004.5	16.25
149.1	65.4	2.5	20.7	2.7	12.6	0.2	0.1	0.5	2.2		6,469.9	16.50
121.6	116.9	28.4	20.6	21.6	16.3	5.3	10.8	7.2	1.6		3,660.5	16.75
1,422.9	587.7	225.9	3.2	8.2		4.6	1.5		0.1		11,349.0	17.00
55.1	41.7	3.1	0.7	11.2		1.4	2.2	0.6	0.8		4,433.5	17.25
83.6	36.4	52.7	0.5	1.1					0.1		4,834.4	17.50
205.8	62.6	1.0		4.1		1.2		1.1			1,844.1	17.75
173.0	54.3	20.4	2.4	2.6	5.8	2.7	7.9	4.0	2.6		22,036.2	18.00
95.5	40.3	8.5	5.2	0.7		0.8					5,547.2	18.25
30.8	5.2	1.3	1.8		3.2	0.4		5.6			1,990.5	18.50
30.9	75.0	5.8				1.0			7.2		1,737.4	18.75
408.2	606.0	7.2		607.8	..	15.7	20.4	4.4			77,559.0	19.00
14.3	5.2										574.1	19.25
32.7	60.1	2.7			2.6						827.6	19.50
33.5	17.2		5.0	1.8				0.7			8,687.0	19.75
949.9	108.9	63.5	156.9	42.5	62.6	59.8	40.8	61.8	29.6	0.4	117,282.9	20.00 & above
317,081.9	36,843.0	51,947.3	43,309.4	35,877.4	26,613.7	39,156.1	29,875.0	27,462.4	36,641.0	202.8	7,718,871.6	Total

Overall weighted Average Rate of Interest/Return = 9.79

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2018

Rate of Margin	Public Sector Banks		Domestic 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	5,204	33,539.0	181	67.2	-	-	5,385	33,606.3
5.00	21	0.0	2	0.3	-	-	23	0.3
10.00	3	0.9	91	44.5	-	-	94	45.4
15.00	1,062	186.9	88	45.4	-	-	1,150	232.4
20.00	440	334.5	1,359	471.5	-	-	1,799	806.1
25.00	34,426	6,850.1	737	319.1	-	-	35,163	7,169.2
30.00	462	163.8	6,403	2,152.8	-	-	6,865	2,316.7
33.33	834	153.3	-	-	-	-	834	153.3
35.00	2,293	374.4	180	56.2	-	-	2,473	430.7
40.00	13,854	4,359.4	173	77.8	-	-	14,027	4,437.2
45.00	-	-	50	13.1	-	-	50	13.1
50.00	36,558	14,177.3	124	42.9	-	-	36,682	14,220.2
55.00	-	-	21	6.2	-	-	21	6.2
60.00	-	-	22	10.7	-	-	22	10.7
65.00	-	-	10	3.3	-	-	10	3.3
70.00	-	-	7	2.1	-	-	7	2.1
75.00	-	-	2	1.0	-	-	2	1.0
80.00	-	-	2	0.7	-	-	2	0.7
85.00	-	-	4	2.9	-	-	4	2.9
90.00	-	-	2	0.3	-	-	2	0.3
95.00	-	-	2	0.5	-	-	2	0.5
Total	95,157	60,140.0	9,460	3,319.6	0	0.0	104,617	63,459.7
Weighted Average		18.07		27.95		0.0		18.59
Securities Shares And Other Financial Instruments - To Stock Exchange								
0.00	157	10,756.2	36	2,962.1	-	-	193	13,718.4
5.00	-	-	198	145.1	-	-	198	145.1
10.00	-	-	29	397.4	-	-	29	397.4
15.00	-	-	53	630.6	-	-	53	630.6
20.00	-	-	19	33,331.8	-	-	19	33,331.8
25.00	1,198	1,763.8	13	29,105.9	-	-	1,211	30,869.7
30.00	4	948.9	30	1,544.8	-	-	34	2,493.8
33.33	1	497.0	-	-	-	-	1	497.0
35.00	8	25.9	5	1,757.3	-	-	13	1,783.3
40.00	4	438.2	111	1,473.8	-	-	115	1,912.1
45.00	-	-	9	8,695.0	-	-	9	8,695.0
50.00	494	228.5	15	1,667.5	-	-	509	1,896.0
55.00	-	-	2	155.9	-	-	2	155.9
60.00	-	-	4	199.0	-	-	4	199.0
70.00	-	-	1	0.4	-	-	1	0.4
75.00	-	-	5	674.4	-	-	5	674.4
80.00	-	-	2	10.0	-	-	2	10.0
85.00	-	-	3	175.6	-	-	3	175.6
90.00	-	-	5	225.8	-	-	5	225.8
95.00	-	-	3	5.5	-	-	3	5.5
Total	1,866	14,658.7	543	83,158.9	0	0.0	2,409	97,817.6
Weighted Average		8.11		25.94		0.0		23.27
Securities Shares And Other Financial Instruments - To Others								
0.00	801	2,038.2	26	13,682.0	-	-	827	15,720.2

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2018

Rate of Margin	Public Sector Banks		Domestic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
5.00	-	-	90	899.9	-	-	90	899.9
10.00	93	10,930.1	205	60,318.4	-	-	298	71,248.6
15.00	1	29.4	18	492.4	-	-	19	521.9
20.00	-	-	63	2,374.7	-	-	63	2,374.7
25.00	8	1,514.3	149	4,397.3	-	-	157	5,911.6
30.00	6	451.7	61	4,272.3	-	-	67	4,724.1
35.00	32	979.8	19	3,399.4	-	-	51	4,379.3
40.00	8	1,952.1	47	5,785.1	-	-	55	7,737.3
45.00	-	-	11	1,361.4	-	-	11	1,361.4
50.00	5	9,579.0	48	1,557.1	-	-	53	11,136.1
55.00	-	-	7	424.4	-	-	7	424.4
60.00	-	-	7	4,257.5	-	-	7	4,257.5
65.00	-	-	3	62.9	-	-	3	62.9
70.00	-	-	4	3,376.4	-	-	4	3,376.4
75.00	121	1.2	3	24.4	-	-	124	25.6
80.00	-	-	3	2,168.7	-	-	3	2,168.7
85.00	-	-	4	8.6	-	-	4	8.6
90.00	-	-	3	79.6	-	-	3	79.6
95.00	-	-	5	31.1	-	-	5	31.1
99.99	-	-	3	66.2	-	-	3	66.2
Total	1,075	27,476.3	779	109,040.7	0	0.0	1,854	136,517.1
Weighted Average		27.39		19.27		0.0		20.91

Merchandise - Food Items

0.00	1,574	52,944.7	1,196	106,074.7	-	-	2,770	159,019.4
5.00	2	239.9	1,272	11,877.2	-	-	1,274	12,117.1
10.00	14	504.3	2,177	41,462.4	-	-	2,191	41,966.8
15.00	39	1,319.9	1,119	20,482.1	-	-	1,158	21,802.0
20.00	320	32,462.2	2,415	51,331.5	-	-	2,735	83,793.7
25.00	1,909	81,726.6	3,529	90,639.4	-	-	5,438	172,366.1
30.00	14	656.5	1,166	21,136.0	-	-	1,180	21,792.5
33.33	54	50.7	-	-	-	-	54	50.7
35.00	45	94.6	1,890	11,843.0	-	-	1,935	11,937.6
40.00	53	442.6	187	10,869.5	-	-	240	11,312.2
45.00	-	-	62	3,803.8	-	-	62	3,803.8
50.00	139	18,460.4	136	5,764.5	-	-	275	24,224.9
55.00	-	-	66	5,520.2	-	-	66	5,520.2
60.00	20	522.9	92	5,361.5	-	-	112	5,884.5
65.00	-	-	97	4,549.5	-	-	97	4,549.5
70.00	-	-	107	3,685.8	-	-	107	3,685.8
75.00	-	-	123	2,105.2	-	-	123	2,105.2
80.00	-	-	118	7,123.6	-	-	118	7,123.6
85.00	-	-	146	4,554.4	-	-	146	4,554.4
90.00	-	-	143	7,840.8	-	-	143	7,840.8
95.00	-	-	158	5,613.2	-	-	158	5,613.2
99.99	-	-	1	4.1	-	-	1	4.1
Total	4,183	189,425.7	16,200	421,643.1	0	0.0	20,383	611,068.9
Weighted Average		19.61		22.64		0.0		21.70

Merchandise - Raw Materials

0.00	2,354	46,323.7	819	65,172.6	3	730.1	3,176	112,226.4
5.00	-	-	647	10,280.6	-	-	647	10,280.6

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2018

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
10.00	7	102.4	1,324	62,508.1	-	-	1,331	62,610.5
15.00	43	371.3	1,603	66,068.6	-	-	1,646	66,440.0
20.00	673	2,317.2	3,360	80,864.4	-	-	4,033	83,181.6
25.00	5,800	69,921.4	2,786	113,372.2	-	-	8,586	183,293.7
30.00	44	2,091.4	526	26,759.6	-	-	570	28,851.1
33.33	2	8.5	-	-	-	-	2	8.5
35.00	284	105.6	237	13,150.3	-	-	521	13,256.0
40.00	1,617	646.5	165	19,455.4	-	-	1,782	20,101.9
45.00	2	37.6	79	2,683.0	-	-	81	2,720.6
50.00	3,103	11,317.9	172	6,504.8	-	-	3,275	17,822.7
55.00	2	30.2	96	4,853.1	-	-	98	4,883.4
60.00	3	8.1	83	5,803.8	-	-	86	5,812.0
65.00	-	-	93	7,745.7	-	-	93	7,745.7
70.00	-	-	104	5,648.3	-	-	104	5,648.3
75.00	-	-	103	5,434.3	-	-	103	5,434.3
80.00	-	-	113	7,126.6	-	-	113	7,126.6
85.00	-	-	158	6,754.2	-	-	158	6,754.2
90.00	-	-	163	5,432.6	-	-	163	5,432.6
95.00	-	-	225	4,095.1	-	-	225	4,095.1
Total	13,934	133,282.4	12,856	519,714.2	3	730.1	26,793	653,726.8
Weighted Average		18.48		24.14		0.00		22.96

Merchandise - Finished/manufactured Goods

0.00	19,480	107,198.5	2,460	172,206.2	23	2,524.7	21,963	281,929.5
5.00	1	9.9	881	13,306.7	3	572.6	885	13,889.3
10.00	39	2,291.8	2,665	84,846.7	4	480.9	2,708	87,619.5
15.00	21	1,906.9	3,532	79,492.5	4	9.5	3,557	81,409.0
20.00	194	18,807.8	1,963	50,038.7	-	-	2,157	68,846.6
25.00	1,933	130,326.6	4,799	189,842.2	-	-	6,732	320,168.9
30.00	45	4,425.5	2,383	71,322.4	-	-	2,428	75,747.9
33.33	315	1,357.1	-	-	-	-	315	1,357.1
35.00	137	55.7	694	34,425.5	-	-	831	34,481.3
40.00	13	509.3	389	31,844.3	-	-	402	32,353.7
45.00	-	-	258	6,211.9	-	-	258	6,211.9
50.00	428	12,729.6	315	15,734.2	-	-	743	28,463.8
55.00	-	-	172	5,288.8	-	-	172	5,288.8
60.00	5	77.5	163	12,551.5	-	-	168	12,629.0
65.00	-	-	149	7,587.4	-	-	149	7,587.4
70.00	-	-	191	14,568.5	-	-	191	14,568.5
75.00	-	-	240	9,373.6	-	-	240	9,373.6
80.00	-	-	210	9,628.3	-	-	210	9,628.3
85.00	-	-	202	8,422.9	-	-	202	8,422.9
90.00	-	-	251	7,823.2	-	-	251	7,823.2
95.00	-	-	326	9,606.2	-	-	326	9,606.2
Total	22,611	279,696.8	22,243	834,122.6	34	3,587.8	44,888	1,117,407.3
Weighted Average		16.18		23.85		2.17		21.86

Fixed Assets Including Machonary

0.00	167,661	117,520.4	1,275	157,634.2	2	17.4	168,938	275,172.2
5.00	21	82.2	171	3,790.9	-	-	192	3,873.2
10.00	2,680	4,617.0	4,588	68,134.9	2	747.3	7,270	73,499.3
15.00	1,898	2,235.7	818	48,453.8	-	-	2,716	50,689.6

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2018

Rate of Margin	Public Sector Banks		Domestic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
20.00	2,169	14,678.7	6,119	111,050.7	-	-	8,288	125,729.5
25.00	49,815	100,614.8	9,410	292,546.2	2	1,188.7	59,227	394,349.8
30.00	3,203	7,350.6	2,595	53,606.1	4	830.0	5,802	61,786.7
33.33	802	1,660.3	-	-	-	-	802	1,660.3
35.00	478	979.6	8,160	57,047.0	-	-	8,638	58,026.7
40.00	1,704	2,928.0	438	21,074.6	-	-	2,142	24,002.7
45.00	14	15.8	340	5,850.0	-	-	354	5,865.9
50.00	2,407	58,564.4	1,664	20,424.9	-	-	4,071	78,989.3
55.00	4	17.5	716	8,397.7	-	-	720	8,415.2
60.00	52	843.9	2,300	9,796.3	-	-	2,352	10,640.2
65.00	482	29.1	86	9,552.1	-	-	568	9,581.2
70.00	1	1.6	60	3,613.1	-	-	61	3,614.8
75.00	1	1.4	300	2,127.7	-	-	301	2,129.1
80.00	-	-	94	5,425.0	-	-	94	5,425.0
85.00	-	-	722	3,719.7	-	-	722	3,719.7
90.00	-	-	200	1,650.2	-	-	200	1,650.2
95.00	-	-	272	10,823.4	-	-	272	10,823.4
99.99	-	-	23	64.8	-	-	23	64.8
Total	233,392	312,141.8	40,351	894,784.4	10	2,783.5	273,753	1,209,709.8
Weighted Average		20.17		23.14		22.30		22.37
Real Estate - Land								
0.00	11,808	21,290.2	5,367	2,941.7	-	-	17,175	24,232.0
5.00	-	-	228	1,019.6	-	-	228	1,019.6
10.00	28	1,918.8	1,106	16,175.1	-	-	1,134	18,093.9
15.00	7	171.1	1,492	26,792.6	-	-	1,499	26,963.7
20.00	162	1,350.4	1,862	24,788.9	-	-	2,024	26,139.3
25.00	114	11,500.8	1,507	39,574.8	-	-	1,621	51,075.7
30.00	44	927.7	2,022	23,577.6	-	-	2,066	24,505.4
33.33	38	319.0	-	-	-	-	38	319.0
35.00	671	1,563.2	278	20,317.3	-	-	949	21,880.6
40.00	23	1,197.1	1,534	6,412.1	-	-	1,557	7,609.3
45.00	-	-	216	1,506.7	-	-	216	1,506.7
50.00	380	9,249.9	1,931	2,931.4	-	-	2,311	12,181.3
55.00	-	-	18	216.1	-	-	18	216.1
60.00	25	601.1	51	572.0	-	-	76	1,173.2
65.00	-	-	34	343.6	-	-	34	343.6
70.00	-	-	33	223.1	-	-	33	223.1
75.00	-	-	34	262.9	-	-	34	262.9
80.00	-	-	15	17.2	-	-	15	17.2
85.00	-	-	12	72.8	-	-	12	72.8
90.00	-	-	13	40.9	-	-	13	40.9
95.00	-	-	10	17.9	-	-	10	17.9
99.99	-	-	2	3.4	-	-	2	3.4
Total	13,300	50,089.9	17,765	167,808.7	0	0.0	31,065	217,898.7
Weighted Average		19.48		24.19		0.0		23.11
Real Estate - Building								
0.00	216	14,347.8	2,981	26,309.0	23	629.3	3,220	41,286.2
5.00	116	278.9	2,413	4,922.5	-	-	2,529	5,201.4
10.00	6	568.3	19,357	133,417.8	-	-	19,363	133,986.2
15.00	99	1,437.1	33,821	123,251.7	-	-	33,920	124,688.9

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2018

Rate of Margin	Public Sector Banks		Domestic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
20.00	134	5,220.9	4,032	22,343.4	6	23.9	4,172	27,588.3
25.00	166	9,638.8	8,491	87,612.3	-	-	8,657	97,251.2
30.00	25	3,238.4	2,157	41,604.7	-	-	2,182	44,843.1
33.33	3	16.9	-	-	-	-	3	16.9
35.00	2	18.4	385	3,241.1	-	-	387	3,259.6
40.00	12	72.9	1,262	20,840.5	-	-	1,274	20,913.4
45.00	-	-	145	2,382.0	-	-	145	2,382.0
50.00	2,418	63,462.6	430	15,540.3	-	-	2,848	79,002.9
55.00	-	-	457	7,036.0	-	-	457	7,036.0
60.00	-	-	292	4,049.6	-	-	292	4,049.6
65.00	-	-	187	7,563.5	-	-	187	7,563.5
70.00	-	-	183	3,945.6	-	-	183	3,945.6
75.00	-	-	191	2,660.7	-	-	191	2,660.7
80.00	-	-	197	2,630.5	-	-	197	2,630.5
85.00	-	-	193	1,799.5	-	-	193	1,799.5
90.00	-	-	224	3,733.1	-	-	224	3,733.1
95.00	-	-	302	5,195.4	-	-	302	5,195.4
99.99	-	-	1	1.9	-	-	1	1.9
Total	3,197	98,301.4	77,701	520,082.3	29	653.3	80,927	619,037.0
Weighted Average		37.11		22.52		0.73		24.81

Against Fixed Deposits

0.00	428	3,561.8	215	780.8	-	-	643	4,342.6
5.00	-	-	66	4,664.6	-	-	66	4,664.6
10.00	1,524	763.2	661	2,011.6	-	-	2,185	2,774.8
15.00	1	0.5	276	335.5	-	-	277	336.1
20.00	50	174.5	403	935.0	-	-	453	1,109.5
25.00	8	48.6	813	2,834.7	-	-	821	2,883.3
30.00	1	4.0	447	2,342.7	-	-	448	2,346.7
35.00	-	-	68	456.8	-	-	68	456.8
40.00	-	-	63	175.4	-	-	63	175.4
45.00	-	-	21	266.6	-	-	21	266.6
50.00	-	-	69	157.1	-	-	69	157.1
55.00	-	-	25	88.2	-	-	25	88.2
60.00	-	-	23	455.3	-	-	23	455.3
65.00	-	-	16	137.0	-	-	16	137.0
70.00	-	-	29	46.6	-	-	29	46.6
75.00	-	-	21	55.7	-	-	21	55.7
80.00	-	-	30	112.2	-	-	30	112.2
85.00	-	-	33	446.5	-	-	33	446.5
90.00	-	-	24	170.4	-	-	24	170.4
95.00	-	-	22	4.2	-	-	22	4.2
99.99	-	-	9	1.0	-	-	9	1.0
Total	2,012	4,552.8	3,334	16,478.7	0	0.0	5,346	21,031.6
Weighted Average		2.73		21.99		0.0		17.82

Against Insurance Policies

0.00	1,813	819.6	656	1,723.4	-	-	2,469	2,543.1
5.00	-	-	100	289.7	-	-	100	289.7
10.00	16	36.7	169	9,873.4	-	-	185	9,910.2
15.00	-	-	106	399.0	-	-	106	399.0
20.00	27	542.7	131	1,661.2	-	-	158	2,204.0

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2018

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
25.00	282	2,204.9	96	1,413.9	-	-	378	3,618.9
30.00	2	28.0	309	1,375.1	-	-	311	1,403.1
35.00	-	-	127	277.8	-	-	127	277.8
40.00	2	18.0	70	106.6	-	-	72	124.6
45.00	-	-	112	56.3	-	-	112	56.3
50.00	48	926.0	81	166.7	-	-	129	1,092.8
55.00	-	-	93	787.7	-	-	93	787.7
60.00	-	-	78	144.7	-	-	78	144.7
65.00	-	-	42	23.6	-	-	42	23.6
70.00	-	-	74	132.4	-	-	74	132.4
75.00	-	-	51	47.0	-	-	51	47.0
80.00	-	-	43	11.3	-	-	43	11.3
85.00	-	-	43	59.6	-	-	43	59.6
90.00	-	-	54	165.7	-	-	54	165.7
95.00	-	-	58	50.6	-	-	58	50.6
Total	2,190	4,576.2	2,493	18,766.6	0	0.0	4,683	23,342.9
Weighted Average		24.95		17.73		0.0		19.15
Other Secured Advances								
0.00	8,600	5,493.7	639,434	1,030,148.4	365	893.0	648,399	1,036,535.2
5.00	2	101.1	46,193	93,846.5	-	-	46,195	93,947.6
10.00	217	239.1	30,530	170,352.9	7	5.2	30,754	170,597.2
15.00	206	603.1	13,307	169,236.9	1	1,419.7	13,514	171,259.8
20.00	3,065	2,409.8	100,457	134,850.8	9	1,644.3	103,531	138,905.0
25.00	7,592	12,908.0	42,113	238,194.8	16	4,313.5	49,721	255,416.3
30.00	126	503.4	19,503	39,660.1	-	-	19,629	40,163.6
33.33	-	-	4	40.0	-	-	4	40.0
35.00	3	226.5	10,754	38,807.9	-	-	10,757	39,034.4
40.00	1,262	949.1	394,604	30,510.3	-	-	395,866	31,459.5
45.00	-	-	980	3,123.3	-	-	980	3,123.3
50.00	8,078	14,862.1	6,451	31,572.0	-	-	14,529	46,434.1
55.00	1	45.7	2,147	3,894.6	-	-	2,148	3,940.3
60.00	-	-	1,319	6,422.3	-	-	1,319	6,422.3
65.00	-	-	256	5,587.6	-	-	256	5,587.6
70.00	-	-	226	630.5	-	-	226	630.5
75.00	-	-	124	3,836.4	-	-	124	3,836.4
80.00	-	-	145	4,887.8	-	-	145	4,887.8
85.00	163	187.2	113	3,670.5	-	-	276	3,857.7
90.00	-	-	161	299.1	-	-	161	299.1
95.00	-	-	197	1,197.2	-	-	197	1,197.2
99.99	-	-	9	61.0	-	-	9	61.0
Total	29,315	38,529.3	1,309,027	2,010,831.8	398	8,275.8	1,338,740	2,057,637.1
Weighted Average		31.2849		10.4417		19.5838		10.8688
Advances Secured By Gurantie(s)								
0.00	300,756	272,130.0	130,567	332,055.5	77	44,748.4	431,400	648,933.9
Total	300,756	272,130.0	130,567	332,055.5	77	44,748.4	431,400	648,933.9
Weighted Average		0.00		0.00		00.00		0.00

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 31st December, 2018

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
	Unsecured Advances							
0.00	25,149	8,267.0	388,099	64,013.1	17	1.7	413,265	72,281.9
Total	25,149	8,267.0	388,099	64,013.1	17	1.7	413,265	72,281.9
Weighted Average		0.00		0.00		00.00		0.00
Grand Total	748,137	1,493,269.1	2,031,418	5,995,820.9	568	60,780.9	2,780,123	7,549,871.0
Weighted Average		16.68		17.43		3.82		17.17