

# **Scheduled Banks**

## **Advances**

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

Security	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	441,610	57,992.9	414,980	65,494.8	261,423	87,910.5
<b>II. Securities, Shares and Other Financial Instruments:</b>	1,523	87,940.9	1,335	92,249.4	1,342	125,865.7
<b>A. Quoted on the Stock Exchange:</b>	1,071	47,744.0	989	57,370.7	791	70,727.9
1. To Stock Brokers and Dealers:	430	26,166.6	458	32,070.8	393	32,607.9
(a) Government and Other Trustee Securities	194	508.2	205	494.6	207	1,596.3
(b) Shares and Debentures	196	23,409.9	217	30,677.5	173	30,502.3
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	40	2,248.5	36	898.7	13	509.2
2. To Others:	641	21,577.4	531	25,300.0	398	38,120.0
(a) Government and Other Trustee Securities	234	1,522.8	160	1,362.4	137	2,039.9
(b) Shares and Debentures	203	17,237.9	222	21,111.5	207	20,957.7
(c) Participation Term Certificates	9	22.7	6	17.1	4	9.2
(d) Others	195	2,794.0	143	2,809.0	50	15,113.3
<b>B. Unquoted on the Stock Exchange:</b>	452	40,196.9	346	34,878.6	551	55,137.8
1. To Stock Brokers and Dealers:	99	28,048.9	141	14,551.0	150	15,834.8
(a) Government and Other Trustee Securities	2	0.4	3	14.6	2	0.4
(b) Shares and Debentures	87	11,949.1	126	14,023.2	138	14,960.1
(c) Participation Term Certificates	1	9.1	1	20.7	-	-
(d) Others	9	16,090.3	11	492.5	10	874.4
2. To Others:	353	12,147.9	205	20,327.6	401	39,303.0
(a) Government and Other Trustee Securities	212	6,328.9	123	13,088.3	257	14,836.1
(b) Shares and Debentures	71	3,795.0	18	2,793.1	34	4,413.1
(c) Participation Term Certificates	23	599.9	17	138.1	8	15.6
(d) Others	47	1,424.1	47	4,308.1	102	20,038.2
<b>III. Merchandise</b>	66,219	1,912,185.2	65,768	2,053,075.1	65,468	2,434,049.1
<b>A. Food Items:</b>	18,265	523,251.6	18,611	625,482.3	19,806	695,792.4
1. Wheat	9,465	123,585.3	9,848	203,459.3	10,181	250,235.6
2. Rice and Paddy	2,681	114,044.9	2,348	102,105.8	3,039	125,482.9
3. Other Grains & Pulses:	473	5,172.8	380	5,420.0	547	9,741.5
(a) Indigenous	347	4,304.2	286	3,963.4	481	9,058.7
(b) Imported	126	868.6	94	1,456.6	66	682.8
4. Edible Oils:	1,107	76,515.7	1,207	69,290.9	1,401	79,021.2
(a) Indigenous	913	63,865.8	1,093	61,731.7	1,271	68,992.9
(b) Imported	194	12,650.0	114	7,559.2	130	10,028.3
5. Sugar:	1,199	119,978.0	1,299	151,452.8	1,072	132,212.3
(a) Indigenous	950	101,677.5	1,291	150,122.0	1,063	130,136.9
(b) Imported	249	18,300.5	8	1,330.8	9	2,075.4
6. Kariana And Spices	342	4,197.6	292	4,635.1	259	10,849.3
7. Fish And Fish Preparations	8	209.2	13	107.0	21	291.4
8. Other Food Items:	2,990	79,547.9	3,224	89,011.3	3,286	87,958.1
(a) Indigenous	2,924	77,487.7	3,120	87,343.4	3,154	85,703.9
(b) Imported	66	2,060.2	104	1,668.0	132	2,254.2
<b>B. Raw Materials:</b>	22,696	568,947.8	24,176	570,984.9	23,492	692,117.2
1. Cotton Raw:	14,337	117,825.0	14,518	114,607.5	15,150	152,104.5
(a) Indigenous	2,958	99,087.7	3,018	96,552.2	3,541	131,430.5
(b) Imported	11,379	18,737.2	11,500	18,055.4	11,609	20,674.0
2. Synthetic Fibers:	139	20,681.9	186	21,482.8	149	24,073.5
(a) Indigenous	105	19,233.8	145	19,790.9	118	22,479.5
(b) Imported	34	1,448.1	41	1,691.8	31	1,594.0
3. Fertilizers:	1,472	75,410.6	2,200	78,355.7	1,402	68,585.4
(a) Indigenous	1,348	65,759.9	2,101	74,187.2	1,375	61,464.9
(b) Imported	124	9,650.7	99	4,168.5	27	7,120.5
4. Petroleum Crude:	657	102,675.4	1,113	94,512.1	835	131,783.8
(a) Indigenous	606	88,976.0	1,054	73,799.7	770	101,474.9
(b) Imported	51	13,699.4	59	20,712.5	65	30,308.9
5. Iron and Steel:	2,526	99,623.0	2,488	101,581.6	2,448	134,857.1
(a) Indigenous	1,498	56,235.6	1,521	64,727.9	1,532	88,329.8
(b) Imported	1,028	43,387.4	967	36,853.7	916	46,527.4

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

Security	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	3	7.0	1	3.7	1	1.5
7. Hides & Skins	139	2,787.4	128	2,768.9	121	2,755.8
8. Oil Seeds	131	9,160.6	222	14,591.3	267	16,569.6
9. Pesticides & Insecticides:	406	2,784.2	492	3,967.4	346	2,280.7
(a) Indigenous	398	2,735.7	487	3,958.3	345	2,280.4
(b) Imported	8	48.6	5	9.0	1	0.3
10. Other Raw Materials:	2,886	137,992.6	2,828	139,114.1	2,773	159,105.3
(a) Indigenous	2,653	118,923.7	2,622	121,051.6	2,424	135,852.8
(b) Imported	233	19,068.9	206	18,062.5	349	23,252.5
C. Finished/Manufactured Goods:	25,258	819,985.8	22,981	856,607.9	22,170	1,046,139.6
1. Cotton Textiles:	2,922	135,220.5	2,886	140,843.6	3,532	189,759.7
(a) Indigenous	2,690	118,485.6	2,749	134,987.1	3,290	182,300.3
(b) Imported	232	16,734.8	137	5,856.6	242	7,459.4
2. Cotton Yarn:	1,665	89,284.8	2,083	84,325.4	1,838	99,273.1
(a) Indigenous	1,535	82,870.2	2,045	83,400.2	1,798	98,179.0
(b) Imported	130	6,414.6	38	925.2	40	1,094.0
3. Other Textiles:	2,231	138,325.4	2,743	138,060.1	2,628	190,078.1
(a) Indigenous	2,079	129,956.0	2,718	136,706.7	2,599	188,118.7
(b) Imported	152	8,369.4	25	1,353.5	29	1,959.4
4. Machinery:	1,599	44,307.0	1,610	45,734.6	1,412	60,770.1
(a) Indigenous	1,257	18,715.6	1,050	22,538.9	893	29,964.5
(b) Imported	342	25,591.5	560	23,195.7	519	30,805.7
5. Handloom Products	3	37.9	3	197.7	1	11.0
6. Carpets & Rugs	82	1,695.5	74	2,131.1	75	2,958.8
7. Readymade Garments	1,084	43,428.8	1,345	53,310.3	1,162	54,983.8
8. Cement and Cement Products:	527	101,671.3	565	105,483.6	542	110,688.2
(a) Indigenous	474	97,008.4	495	101,230.2	518	106,018.3
(b) Imported	53	4,662.9	70	4,253.4	24	4,669.9
9. Sports Goods	122	898.4	132	1,029.5	109	1,103.2
10. Surgical Instruments	246	6,949.6	335	7,316.5	340	12,247.0
11. Chemicals & Dyes	1,961	49,918.6	2,023	49,047.8	1,779	64,092.5
12. Other Finished Goods:	12,816	208,248.1	9,182	229,127.7	8,752	260,174.2
(a) Indigenous	12,149	193,220.2	8,400	212,073.4	8,022	235,826.1
(b) Imported	667	15,027.9	782	17,054.3	730	24,348.0
IV. Fixed Assets Including Machinery	463,281	1,390,877.7	553,452	1,575,239.0	475,237	1,866,578.3
A. Transport Equipments	443,521	582,160.3	535,933	658,867.4	450,322	807,703.0
B. Furniture & Fixtures	159	10,664.7	290	14,110.3	454	20,785.6
C. Office Equipments	322	55,663.2	976	58,332.0	453	60,709.2
D. Other Machinery & Equipments	19,279	742,389.6	16,253	843,929.4	19,913	977,380.6
V. Real Estate	720,761	1,287,257.0	702,636	1,406,200.9	741,364	1,558,743.9
A. Land	617,978	533,701.6	581,854	526,818.3	619,810	578,507.5
B. Buildings:	102,783	753,555.4	120,782	879,382.6	121,554	980,236.4
1. Residential	87,030	425,965.0	105,222	486,556.4	105,861	525,434.0
2. Non-Residential	15,753	327,590.4	15,560	392,826.2	15,693	454,802.4
(a) Commercial	5,589	198,885.0	6,170	219,204.5	6,584	237,810.2
(b) Industrial	2,188	82,530.5	3,810	122,444.3	3,557	152,595.5
(c) Others	7,976	46,174.9	5,580	51,177.4	5,552	64,396.7
VI. Fixed Deposits and Insurance Policies	20,823	386,140.4	29,234	437,126.6	30,658	474,103.3
A. Bank Deposits	20,427	380,782.6	28,855	431,995.0	30,397	469,985.0
B. Insurance Policies	396	5,357.8	379	5,131.7	261	4,118.4
VII. Others	538,035	2,978,214.5	513,676	2,910,169.0	543,780	3,094,091.4
A. Other Secured Advances	202,812	1,134,426.2	184,354	980,496.6	123,273	1,115,116.3
B. Advances Secured by Guarantee(s)	335,223	1,843,788.2	329,322	1,929,672.4	420,507	1,978,975.0
1. Institutional Guarantee(s)	7,991	1,639,186.2	8,905	1,718,968.5	6,147	1,776,895.7
2. Individual Guarantee(s)	327,232	204,602.0	320,417	210,703.8	414,360	202,079.3
VIII. Unsecured Advances	1,585,615	142,906.8	1,620,832	151,266.8	1,774,314	169,004.0
<b>Total</b>	<b>3,837,867</b>	<b>8,243,515.2</b>	<b>3,901,913</b>	<b>8,690,821.7</b>	<b>3,893,586</b>	<b>9,810,346.2</b>

### 3.1.1 Advances Classified by Securities

#### Public Sector Commercial Banks

(Million Rupees)

Security	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	423,656	50,485.4	395,592	56,385.7	244,896	77,761.6
<b>II. Securities, Shares and Other</b>						
Financial Instruments:	160	10,509.3	151	12,149.8	209	27,644.4
<b>A. Quoted on the Stock Exchange:</b>	141	3,059.4	128	2,777.3	128	4,495.6
1. To Stock Brokers and Dealers:	9	1,787.9	8	1,354.4	13	2,934.4
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	9	1,787.9	8	1,354.4	13	2,934.4
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	132	1,271.4	120	1,422.8	115	1,561.2
(a) Government and Other Trustee Securities	117	848.7	102	844.9	96	922.4
(b) Shares and Debentures	13	412.8	16	568.0	17	630.8
(c) Participation Term Certificates	2	10.0	2	10.0	2	8.0
(d) Others	-	-	-	-	-	-
<b>B. Unquoted on the Stock Exchange:</b>	19	7,450.0	23	9,372.5	81	23,148.8
1. To Stock Brokers and Dealers:	7	967.0	6	842.8	6	843.0
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	7	967.0	6	842.8	6	843.0
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	12	6,482.9	17	8,529.7	75	22,305.8
(a) Government and Other Trustee Securities	3	4,668.3	3	4,562.3	21	5,102.3
(b) Shares and Debentures	6	1,774.5	6	1,471.6	4	867.2
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	40.1	8	2,495.9	50	16,336.2
<b>III. Merchandise</b>	17,051	390,204.4	17,127	396,800.5	17,521	449,342.7
<b>A. Food Items:</b>	1,074	111,369.7	1,061	140,151.1	1,187	142,847.5
1. Wheat	88	44,664.1	88	63,619.2	84	65,529.1
2. Rice and Paddy	335	26,508.3	305	30,856.5	383	27,565.2
3. Other Grains & Pulses:	17	168.0	17	295.1	17	265.9
(a) Indigenous	17	168.0	17	295.1	17	265.9
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	156	5,360.0	151	5,146.6	158	6,135.9
(a) Indigenous	152	5,246.8	151	5,146.6	158	6,135.9
(b) Imported	4	113.2	-	-	-	-
5. Sugar:	155	29,051.5	170	34,016.6	175	36,142.8
(a) Indigenous	155	29,051.5	170	34,016.6	175	36,142.8
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	24	353.2	24	372.3	20	65.7
7. Fish And Fish Preparations	1	0.4	1	0.4	2	0.4
8. Other Food Items:	298	5,264.1	305	5,844.6	348	7,142.7
(a) Indigenous	298	5,264.1	305	5,844.6	348	7,142.7
(b) Imported	-	-	-	-	-	-
<b>B. Raw Materials:</b>	12,813	146,758.2	12,937	132,635.1	12,924	152,698.8
1. Cotton Raw:	11,430	19,267.3	11,533	16,536.8	11,525	16,681.8
(a) Indigenous	405	13,090.6	420	10,328.0	400	10,935.9
(b) Imported	11,025	6,176.7	11,113	6,208.9	11,125	5,745.9
2. Synthetic Fibers:	2	3,198.6	2	1,700.0	-	-
(a) Indigenous	1	3,000.0	1	1,500.0	-	-
(b) Imported	1	198.6	1	200.0	-	-
3. Fertilizers:	516	11,164.0	495	12,098.4	525	11,581.0
(a) Indigenous	516	11,164.0	495	12,098.4	525	11,581.0
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	37	49,811.3	38	41,652.0	36	52,499.9
(a) Indigenous	20	46,875.7	21	37,311.9	19	48,208.9
(b) Imported	17	2,935.7	17	4,340.1	17	4,291.0
5. Iron and Steel:	134	10,078.0	155	9,192.0	161	10,555.4
(a) Indigenous	119	5,890.0	122	5,336.6	127	6,549.6
(b) Imported	15	4,188.0	33	3,855.4	34	4,005.8

### 3.1.1 Advances Classified by Securities

#### Public Sector Commercial Banks

(Million Rupees)

Security	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	4	28.9	4	26.5	4	26.5
8. Oil Seeds	2	9.9	2	9.7	2	9.5
9. Pesticides & Insecticides:	36	468.8	42	643.7	37	384.2
(a) Indigenous	36	468.8	42	643.7	37	384.2
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	652	52,731.3	666	50,776.1	634	60,960.5
(a) Indigenous	650	52,728.5	664	50,773.3	632	60,957.8
(b) Imported	2	2.8	2	2.7	2	2.7
C. Finished/Manufactured Goods:	3,164	132,076.5	3,129	124,014.3	3,410	153,796.3
1. Cotton Textiles:	971	33,388.4	952	29,225.6	996	39,693.5
(a) Indigenous	902	29,149.5	888	25,892.1	908	36,753.6
(b) Imported	69	4,238.9	64	3,333.5	88	2,939.9
2. Cotton Yarn:	412	24,001.9	417	24,071.2	581	29,644.3
(a) Indigenous	384	23,813.5	389	23,882.8	553	29,450.0
(b) Imported	28	188.4	28	188.4	28	188.4
3. Other Textiles:	149	21,959.1	138	18,707.9	166	23,698.4
(a) Indigenous	129	21,553.3	118	18,241.1	151	23,459.2
(b) Imported	20	405.9	20	466.9	15	239.1
4. Machinery:	6	2,516.5	34	2,516.5	6	2,338.6
(a) Indigenous	-	-	-	-	-	-
(b) Imported	6	2,516.5	34	2,516.5	6	2,338.6
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	12	212.9	16	244.7	13	501.9
7. Readymade Garments	151	4,216.4	134	4,027.6	141	6,515.6
8. Cement and Cement Products:	50	14,265.1	66	14,927.8	69	15,864.7
(a) Indigenous	50	14,265.1	66	14,927.8	69	15,864.7
(b) Imported	-	-	-	-	-	-
9. Sports Goods	10	102.3	9	101.3	7	120.2
10. Surgical Instruments	6	82.2	5	71.0	6	56.2
11. Chemicals & Dyes	216	4,169.7	232	3,960.2	240	5,159.3
12. Other Finished Goods:	1,181	27,162.0	1,126	26,160.5	1,185	30,203.7
(a) Indigenous	1,127	25,635.1	1,079	24,783.4	1,141	28,765.7
(b) Imported	54	1,526.8	47	1,377.1	44	1,438.0
IV. Fixed Assets Including Machinery	52,519	188,145.3	73,948	206,033.9	63,799	226,969.9
A. Transport Equipments	50,549	63,996.0	71,646	78,069.8	60,960	85,073.2
B. Furniture & Fixtures	29	7,656.4	25	8,445.1	24	8,071.8
C. Office Equipments	85	6,343.0	91	6,462.9	73	5,734.1
D. Other Machinery & Equipments	1,856	110,149.8	2,186	113,056.1	2,742	128,090.8
V. Real Estate	45,818	278,800.3	49,537	271,957.7	53,027	297,844.1
A. Land	3,166	116,296.8	5,521	101,946.0	6,301	105,204.0
B. Buildings:	42,652	162,503.5	44,016	170,011.7	46,726	192,640.2
1. Residential	39,979	68,526.2	41,159	69,015.0	43,637	77,153.4
2. Non-Residential	2,673	93,977.3	2,857	100,996.6	3,089	115,486.7
(a) Commercial	1,842	81,180.6	1,900	87,199.3	2,035	94,350.5
(b) Industrial	230	10,907.8	266	11,589.3	320	16,941.5
(c) Others	601	1,888.9	691	2,208.0	734	4,194.7
VI. Fixed Deposits and Insurance Policies	365	3,859.9	532	12,713.9	595	16,385.6
A. Bank Deposits	190	1,495.9	361	10,651.4	477	15,007.4
B. Insurance Policies	175	2,364.0	171	2,062.5	118	1,378.2
VII. Others	248,627	764,616.1	249,782	757,938.6	230,949	776,165.4
A. Other Secured Advances	11,096	137,853.1	8,298	118,355.5	8,367	144,007.7
B. Advances Secured by Guarantee(s)	237,531	626,763.0	241,484	639,583.1	222,582	632,157.8
1. Institutional Guarantee(s)	2,596	484,514.5	2,559	487,347.1	2,476	475,619.7
2. Individual Guarantee(s)	234,935	142,248.5	238,925	152,236.0	220,106	156,538.1
VIII. Unsecured Advances	55,425	9,037.1	56,272	9,400.8	57,917	10,748.9
<b>Total</b>	<b>843,621</b>	<b>1,695,657.7</b>	<b>842,941</b>	<b>1,723,381.0</b>	<b>668,913</b>	<b>1,882,862.6</b>

## 3.1.2 Advances Classified by Securities

### Domestic Private Banks

(Million Rupees)

Security	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	17,954	7,507.5	19,388	9,109.1	16,527	10,149.0
<b>II. Securities, Shares and Other Financial Instruments:</b>	<b>1,291</b>	<b>77,419.0</b>	<b>1,129</b>	<b>80,090.1</b>	<b>1,097</b>	<b>98,215.1</b>
<b>A. Quoted on the Stock Exchange:</b>	<b>930</b>	<b>44,684.6</b>	<b>861</b>	<b>54,593.5</b>	<b>663</b>	<b>66,232.3</b>
<b>1. To Stock Brokers and Dealers:</b>	<b>421</b>	<b>24,378.6</b>	<b>450</b>	<b>30,716.3</b>	<b>380</b>	<b>29,673.4</b>
(a) Government and Other Trustee Securit	194	508.2	205	494.6	207	1,596.3
(b) Shares and Debentures	187	21,622.0	209	29,323.0	160	27,567.9
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	40	2,248.5	36	898.7	13	509.2
<b>2. To Others:</b>	<b>509</b>	<b>20,306.0</b>	<b>411</b>	<b>23,877.1</b>	<b>283</b>	<b>36,558.8</b>
(a) Government and Other Trustee Securit	117	674.2	58	517.5	41	1,117.5
(b) Shares and Debentures	190	16,825.1	206	20,543.5	190	20,326.9
(c) Participation Term Certificates	7	12.8	4	7.1	2	1.2
(d) Others	195	2,794.0	143	2,809.0	50	15,113.3
<b>B. Unquoted on the Stock Exchange:</b>	<b>361</b>	<b>32,734.4</b>	<b>268</b>	<b>25,496.7</b>	<b>434</b>	<b>31,982.8</b>
<b>1. To Stock Brokers and Dealers:</b>	<b>92</b>	<b>27,081.9</b>	<b>135</b>	<b>13,708.3</b>	<b>144</b>	<b>14,991.8</b>
(a) Government and Other Trustee Securit	2	0.4	3	14.6	2	0.4
(b) Shares and Debentures	80	10,982.1	120	13,180.4	132	14,117.0
(c) Participation Term Certificates	1	9.1	1	20.7	-	-
(d) Others	9	16,090.3	11	492.5	10	874.4
<b>2. To Others:</b>	<b>269</b>	<b>5,652.5</b>	<b>133</b>	<b>11,788.4</b>	<b>290</b>	<b>16,991.0</b>
(a) Government and Other Trustee Securit	137	1,648.2	65	8,516.6	200	9,727.5
(b) Shares and Debentures	65	2,020.5	12	1,321.5	30	3,545.9
(c) Participation Term Certificates	23	599.9	17	138.1	8	15.6
(d) Others	44	1,383.9	39	1,812.3	52	3,701.9
<b>III. Merchandise</b>	<b>49,132</b>	<b>1,519,280.1</b>	<b>48,611</b>	<b>1,653,631.3</b>	<b>47,917</b>	<b>1,983,607.5</b>
<b>A. Food Items:</b>	<b>17,190</b>	<b>411,051.9</b>	<b>17,549</b>	<b>484,331.1</b>	<b>18,615</b>	<b>552,944.8</b>
<b>1. Wheat</b>	<b>9,376</b>	<b>78,091.1</b>	<b>9,759</b>	<b>138,840.1</b>	<b>10,096</b>	<b>184,706.5</b>
<b>2. Rice and Paddy</b>	<b>2,346</b>	<b>87,536.7</b>	<b>2,043</b>	<b>71,249.3</b>	<b>2,656</b>	<b>97,917.7</b>
<b>3. Other Grains &amp; Pulses:</b>	<b>456</b>	<b>5,004.8</b>	<b>363</b>	<b>5,125.0</b>	<b>527</b>	<b>9,475.6</b>
(a) Indigenous	330	4,136.2	269	3,668.3	461	8,792.8
(b) Imported	126	868.6	94	1,456.6	66	682.8
<b>4. Edible Oils:</b>	<b>951</b>	<b>71,155.8</b>	<b>1,056</b>	<b>64,144.3</b>	<b>1,243</b>	<b>72,885.3</b>
(a) Indigenous	761	58,619.0	942	56,585.1	1,113	62,857.0
(b) Imported	190	12,536.8	114	7,559.2	130	10,028.3
<b>5. Sugar:</b>	<b>1,044</b>	<b>90,926.5</b>	<b>1,129</b>	<b>117,436.2</b>	<b>897</b>	<b>96,069.5</b>
(a) Indigenous	795	72,626.0	1,121	116,105.4	888	93,994.2
(b) Imported	249	18,300.5	8	1,330.8	9	2,075.4
<b>6. Kariana And Spices</b>	<b>318</b>	<b>3,844.4</b>	<b>268</b>	<b>4,262.9</b>	<b>239</b>	<b>10,783.7</b>
<b>7. Fish And Fish Preparations</b>	<b>7</b>	<b>208.8</b>	<b>12</b>	<b>106.6</b>	<b>19</b>	<b>291.1</b>
<b>8. Other Food Items:</b>	<b>2,692</b>	<b>74,283.8</b>	<b>2,919</b>	<b>83,166.8</b>	<b>2,938</b>	<b>80,815.4</b>
(a) Indigenous	2,626	72,223.6	2,815	81,498.8	2,806	78,561.2
(b) Imported	66	2,060.2	104	1,668.0	132	2,254.2
<b>B. Raw Materials:</b>	<b>9,879</b>	<b>422,090.1</b>	<b>11,238</b>	<b>438,309.6</b>	<b>10,567</b>	<b>539,378.1</b>
<b>1. Cotton Raw:</b>	<b>2,907</b>	<b>98,557.6</b>	<b>2,985</b>	<b>98,070.7</b>	<b>3,625</b>	<b>135,422.7</b>
(a) Indigenous	2,553	85,997.1	2,598	86,224.2	3,141	120,494.6
(b) Imported	354	12,560.5	387	11,846.5	484	14,928.1
<b>2. Synthetic Fibers:</b>	<b>137</b>	<b>17,483.3</b>	<b>184</b>	<b>19,782.8</b>	<b>149</b>	<b>24,073.5</b>
(a) Indigenous	104	16,233.8	144	18,290.9	118	22,479.5
(b) Imported	33	1,249.5	40	1,491.9	31	1,594.0
<b>3. Fertilizers:</b>	<b>956</b>	<b>64,246.6</b>	<b>1,705</b>	<b>66,257.2</b>	<b>877</b>	<b>57,004.3</b>
(a) Indigenous	832	54,595.9	1,606	62,088.8	850	49,883.8
(b) Imported	124	9,650.7	99	4,168.5	27	7,120.5
<b>4. Petroleum Crude:</b>	<b>619</b>	<b>52,823.9</b>	<b>1,074</b>	<b>52,819.9</b>	<b>798</b>	<b>79,243.7</b>
(a) Indigenous	586	42,100.3	1,033	36,487.8	751	53,266.0
(b) Imported	33	10,723.5	41	16,332.1	47	25,977.7
<b>5. Iron and Steel:</b>	<b>2,392</b>	<b>89,545.0</b>	<b>2,333</b>	<b>92,389.7</b>	<b>2,287</b>	<b>124,301.7</b>
(a) Indigenous	1,379	50,345.6	1,399	59,391.4	1,405	81,780.1
(b) Imported	1,013	39,199.4	934	32,998.3	882	42,521.6

### 3.1.2 Advances Classified by Securities

#### Domestic Private Banks

(Million Rupees)

Security	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	3	7.0	1	3.7	1	1.5
7. Hides & Skins	135	2,758.5	124	2,742.4	117	2,729.3
8. Oil Seeds	129	9,150.7	220	14,581.6	265	16,560.1
9. Pesticides & Insecticides:	370	2,315.4	450	3,323.7	309	1,896.5
(a) Indigenous	362	2,266.9	445	3,314.6	308	1,896.2
(b) Imported	8	48.6	5	9.0	1	0.3
10. Other Raw Materials:	2,231	85,202.0	2,162	88,338.0	2,139	98,144.8
(a) Indigenous	2,000	66,135.9	1,958	70,278.3	1,792	74,895.1
(b) Imported	231	19,066.1	204	18,059.7	347	23,249.7
C. Finished/Manufactured Goods:	22,063	686,138.0	19,824	730,990.6	18,735	891,284.6
1. Cotton Textiles:	1,946	100,975.1	1,929	110,761.1	2,535	149,831.3
(a) Indigenous	1,783	88,479.2	1,856	108,238.1	2,381	145,311.8
(b) Imported	163	12,495.9	73	2,523.1	154	4,519.5
2. Cotton Yarn:	1,251	65,166.0	1,664	60,137.4	1,255	69,511.8
(a) Indigenous	1,149	58,939.8	1,654	59,400.5	1,243	68,606.2
(b) Imported	102	6,226.2	10	736.9	12	905.7
3. Other Textiles:	2,076	115,998.8	2,599	118,987.2	2,456	165,994.8
(a) Indigenous	1,944	108,035.3	2,594	118,100.6	2,442	164,274.5
(b) Imported	132	7,963.5	5	886.6	14	1,720.3
4. Machinery:	1,593	41,790.5	1,576	43,218.1	1,406	58,431.6
(a) Indigenous	1,257	18,715.6	1,050	22,538.9	893	29,964.5
(b) Imported	336	23,075.0	526	20,679.2	513	28,467.1
5. Handloom Products	3	37.9	3	197.7	1	11.0
6. Carpets & Rugs	70	1,482.6	58	1,886.5	62	2,457.0
7. Readymade Garments	932	39,194.7	1,210	49,265.2	1,020	48,448.6
8. Cement and Cement Products:	477	87,406.1	499	90,555.8	473	94,823.4
(a) Indigenous	424	82,743.3	429	86,302.4	449	90,153.6
(b) Imported	53	4,662.9	70	4,253.4	24	4,669.9
9. Sports Goods	112	796.1	123	928.2	102	983.0
10. Surgical Instruments	240	6,867.4	330	7,245.5	334	12,190.8
11. Chemicals & Dyes	1,744	45,718.9	1,790	45,060.1	1,538	58,908.7
12. Other Finished Goods:	11,619	180,703.8	8,043	202,747.9	7,553	229,692.6
(a) Indigenous	11,006	167,202.8	7,308	187,070.6	6,867	206,782.6
(b) Imported	613	13,501.0	735	15,677.2	686	22,910.0
IV. Fixed Assets Including Machinery	408,076	1,201,900.0	476,927	1,366,264.6	406,061	1,635,226.5
A. Transport Equipments	390,325	517,436.5	461,740	580,070.8	386,773	721,909.5
B. Furniture & Fixtures	130	3,008.2	265	5,665.1	4,525	12,713.8
C. Office Equipments	237	49,320.2	885	51,869.0	380	54,975.1
D. Other Machinery & Equipments	17,384	632,135.0	14,037	728,659.8	14,383	845,628.1
V. Real Estate	88,941	872,776.7	105,637	1,008,580.2	110,132	1,131,769.7
A. Land	31,878	287,857.4	31,685	305,053.3	37,804	349,919.8
B. Buildings:	57,063	584,919.3	73,952	703,526.9	72,328	781,849.9
1. Residential	45,665	355,951.2	62,815	416,127.8	61,085	446,986.1
2. Non-Residential	11,398	228,968.1	11,137	287,399.1	11,243	334,863.8
(a) Commercial	3,453	113,377.8	3,979	127,886.4	4,277	139,315.3
(b) Industrial	1,917	71,346.5	3,501	110,580.5	3,194	135,378.0
(c) Others	6,028	44,243.9	3,657	48,932.3	3,772	60,170.5
VI. Fixed Deposits and Insurance Policies	20,451	382,193.4	28,693	424,181.6	30,054	457,622.3
A. Bank Deposits	20,231	379,199.6	28,486	421,112.5	29,912	454,882.2
B. Insurance Policies	220	2,993.7	207	3,069.2	142	2,740.1
VII. Other	184,300	2,135,639.1	158,891	2,073,297.8	276,292	2,237,216.2
A. Other Secured Advances	131,794	961,620.5	116,157	831,629.9	112,706	937,705.0
B. Advances Secured by Guarantee(s)	52,506	1,174,018.6	42,734	1,241,667.9	163,586	1,299,511.2
1. Institutional Guarantee(s)	3,237	1,117,333.6	4,262	1,188,774.2	1,975	1,258,123.6
2. Individual Guarantee(s)	49,269	56,685.0	38,472	52,893.7	161,611	41,387.5
VIII. Unsecured Advances	1,515,341	132,567.0	1,549,687	140,586.6	1,704,945	157,335.6
<b>Total</b>	<b>2,285,486</b>	<b>6,329,282.7</b>	<b>2,388,963</b>	<b>6,755,741.4</b>	<b>2,593,025</b>	<b>7,711,141.8</b>

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

Security	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	-	-	-	-	-	-
<b>II. Securities, Shares and Other</b>						
<b>Financial Instruments:</b>	-	-	-	-	-	-
<b>A. Quoted on the Stock Exchange:</b>	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securit	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securit	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>B. Unquoted on the Stock Exchange:</b>	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securit	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securit	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>III. Merchandise</b>	<b>35</b>	<b>1,870.7</b>	<b>29</b>	<b>1,643.3</b>	<b>26</b>	<b>1,098.9</b>
<b>A. Food Items:</b>	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>B. Raw Materials:</b>	<b>4</b>	<b>99.5</b>	<b>1</b>	<b>40.2</b>	<b>1</b>	<b>40.2</b>
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	<b>1</b>	<b>40.2</b>	<b>1</b>	<b>40.2</b>	<b>1</b>	<b>40.2</b>
(a) Indigenous	-	-	-	-	-	-
(b) Imported	<b>1</b>	<b>40.2</b>	<b>1</b>	<b>40.2</b>	<b>1</b>	<b>40.2</b>
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-



### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

Security	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	3	59.2	-	-	-	-
(a) Indigenous	3	59.2	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	31	1,771.3	28	1,603.1	25	1,058.6
1. Cotton Textiles:	5	857.0	5	857.0	1	234.9
(a) Indigenous	5	857.0	5	857.0	1	234.9
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	116.9	2	116.9	2	116.9
(a) Indigenous	2	116.9	2	116.9	2	116.9
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	6	367.4	6	365.0	6	385.0
(a) Indigenous	6	367.4	6	365.0	6	385.0
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	17.7	1	17.4	1	19.5
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	30.0	1	27.5	1	24.5
12. Other Finished Goods:	16	382.3	13	219.3	14	277.8
(a) Indigenous	16	382.3	13	219.3	14	277.8
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	72	146.1	92	2,309.2	93	3,494.8
A. Transport Equipments	64	48.6	84	101.5	85	115.3
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	8	97.6	8	2,207.8	8	3,379.5
V. Real Estate	189	4,718.9	182	4,514.0	176	4,520.1
A. Land	22	617.3	22	721.5	22	761.5
B. Buildings:	167	4,101.7	160	3,792.5	154	3,758.6
1. Residential	164	497.8	157	462.5	152	410.5
2. Non-Residential	3	3,603.9	3	3,330.0	2	3,348.1
(a) Commercial	3	3,603.9	3	3,330.0	2	3,348.1
(b) Industrial	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	2	0.1	3	146.0	2	1.3
A. Bank Deposits	2	0.1	3	146.0	2	1.3
B. Insurance Policies	-	-	-	-	-	-
VII. Others	135	64,057.9	140	65,726.5	168	76,027.8
A. Other Secured Advances	71	26,903.7	65	23,032.3	92	33,010.4
B. Advances Secured by Guarantee(s)	64	37,154.1	75	42,694.3	76	43,017.5
1. Institutional Guarantee(s)	64	37,154.1	75	42,694.3	76	43,017.5
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	19	4.3	21	5.7	25	9.8
<b>Total</b>	<b>452</b>	<b>70,798.0</b>	<b>467</b>	<b>74,344.9</b>	<b>490</b>	<b>85,152.6</b>

### 3.1.4 Advances Classified by Securities

#### Specialised Banks

(Million Rupees)

Security	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver</b>						
Ornaments and Precious Metals	-	-	-	-	-	-
<b>II. Securities, Shares and Other</b>						
<b>Financial Instruments:</b>	<b>72</b>	<b>12.5</b>	<b>55</b>	<b>9.5</b>	<b>36</b>	<b>6.3</b>
<b>A. Quoted on the Stock Exchange:</b>						
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>B. Unquoted on the Stock Exchange:</b>	<b>72</b>	<b>12.5</b>	<b>55</b>	<b>9.5</b>	<b>36</b>	<b>6.3</b>
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:	72	12.5	55	9.5	36	6.3
(a) Government and Other Trustee Securities	72	12.5	55	9.5	36	6.3
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
<b>III. Merchandise</b>	<b>1</b>	<b>830.0</b>	<b>1</b>	<b>1,000.0</b>	<b>4</b>	<b>0.1</b>
<b>A. Food Items:</b>	<b>1</b>	<b>830.0</b>	<b>1</b>	<b>1,000.0</b>	<b>4</b>	<b>0.1</b>
1. Wheat	1	830.0	1	1,000.0	1	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	3	0.1
(a) Indigenous	-	-	-	-	3	0.1
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
<b>B. Raw Materials:</b>						
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-

### 3.1.4 Advances Classified by Securities

#### Specialised Banks

(Million Rupees)

Security	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	2,614	686.4	2,485	631.1	5,284	887.1
A. Transport Equipments	2,583	679.2	2,463	625.4	2,504	605.0
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	31	7.2	22	5.8	2,780	282.1
V. Real Estate	585,813	130,961.0	547,280	121,149.0	578,029	124,610.0
A. Land	582,912	128,930.1	544,626	119,097.5	575,683	122,622.2
B. Buildings:	2,901	2,030.9	2,654	2,051.4	2,346	1,987.8
1. Residential	1,222	989.8	1,091	951.1	987	884.0
2. Non-Residential	1,679	1,041.0	1,563	1,100.4	1,359	1,103.8
(a) Commercial	291	722.7	288	788.8	270	796.3
(b) Industrial	41	276.2	43	274.5	43	276.0
(c) Others	1,347	42.2	1,232	37.1	1,046	31.4
VI. Fixed Deposits and Insurance Policies	5	87.0	6	85.1	7	94.1
A. Bank Deposits	4	87.0	5	85.0	6	94.0
B. Insurance Policies	1	0.1	1	0.1	1	0.1
VII. Others	104,973	13,901.5	104,863	13,206.1	36,371	4,681.9
A. Other Secured Advances	59,851	8,048.9	59,834	7,478.9	2,108	393.3
B. Advances Secured by Guarantee(s)	45,122	5,852.5	45,029	5,727.1	34,263	4,288.6
1. Institutional Guarantee(s)	2,094	184.1	2,009	153.0	1,620	134.9
2. Individual Guarantee(s)	43,028	5,668.4	43,020	5,574.1	32,643	4,153.7
VIII. Unsecured Advances	14,830	1,298.4	14,852	1,273.6	11,427	909.8
<b>Total</b>	<b>708,308</b>	<b>147,776.8</b>	<b>669,542</b>	<b>137,354.3</b>	<b>631,158</b>	<b>131,189.3</b>

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	3	2,420.4	4	2,846.0	9	3,546.5
1) Official	-	-	-	-	1	1.8
2) Business	3	2,420.4	4	2,846.0	8	3,544.6
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	3,837,864	8,241,094.8	3,901,909	8,687,975.7	3,893,577	9,806,799.8
<b>I. GOVERNMENT</b>	186	821,531.5	219	995,216.0	245	979,649.0
<b>A. Federal Government</b>	116	277,732.8	149	287,364.5	168	364,404.4
1) Commodity Operations	40	201,087.0	49	210,913.3	72	281,777.3
2) Others	76	76,645.8	100	76,451.2	96	82,627.2
<b>B. Provincial Governments</b>	70	543,798.7	70	707,851.5	77	615,244.6
1) Commodity Operations	49	532,646.6	53	700,734.2	41	607,643.9
2) Others	21	11,152.1	17	7,117.4	36	7,600.7
<b>C. Local Bodies</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	919	1,138,214.2	987	1,104,543.4	1,032	1,235,075.0
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	773.4	7	807.7	13	786.6
Utilities	462	686,783.4	488	670,176.4	587	658,379.1
Transport, storage and communications	150	289,169.4	156	297,193.3	131	307,231.5
Manufacturing	263	81,121.9	298	69,980.7	247	89,231.4
Mining and Quarrying	-	-	-	-	-	-
Construction	10	11,908.9	11	11,995.0	20	15,940.4
Commerce and Trade	15	54,514.8	17	52,614.7	25	161,547.5
Others	13	13,942.4	10	1,775.7	9	1,958.5
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	1,236	114,591.5	1,229	124,534.1	1,504	154,012.9
Mutual Funds and AMCs	149	3,066.0	147	3,045.3	143	6,003.4
Insurance & Pension Funds	476	4,475.0	476	4,468.1	723	5,215.9
MFIs and DFIs	129	55,924.0	119	56,692.8	133	74,645.7
Stock Exchange & Brokerage Houses	230	14,642.7	227	16,893.0	237	19,351.3
Modarabas	80	4,009.4	84	3,647.9	81	4,566.6
Other NBFIs	172	32,474.3	176	39,787.1	187	44,230.0
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	1,454,795	5,362,494.8	1,410,425	5,559,655.7	1,221,374	6,412,266.2
<b>A. Agriculture, forestry and fishing</b>	1,114,262	291,382.7	1,057,581	291,864.1	871,465	322,406.9
1. Crop and animal production, hunting and related service activities	1,113,570	289,803.6	1,056,885	290,384.4	870,690	320,640.1
Growing of Wheat, Rice, Sugar Cane & Cotton	620,443	129,892	597,611	138,334	409,452	159,314.0
Growing of tropical, subtropical, pome and stone fruits & vegetables	68,373	22,999.5	60,573	21,258.2	50,844	18,254.8
Growing of other fruits, vegetables and crops	22,384	7,762	16,257	7,702	23,505	9,078.8
Raising of livestock and other related activities	312,550	96,094.6	300,552	95,050.7	293,636	99,538.0
Other agricultural support activities	89,819	33,051.4	81,890	28,035.4	93,251	34,451.0
Hunting, trapping and related service activities	1	3.5	2	3.5	2	3.5
02 - Forestry and logging	75	91.1	73	87.0	101	81.5
03 - Fishing and aquaculture	617	1,488.0	623	1,392.8	674	1,685.3
<b>B. Mining and quarrying</b>	1,013	78,208.6	1,391	65,790.8	866	64,921.8
05 - Mining of coal and lignite	66	33,114.8	512	36,783.4	75	39,511.5
06 - Extraction of crude petroleum and natural gas	701	41,814.1	630	26,873.4	557	23,280.8
07 - Mining of metal ores	18	673.9	15	375.1	15	588.5
08 - Other mining and quarrying	225	2,573.3	230	1,727.7	216	1,511.5
09 - Mining support service activities	3	32.6	4	31.3	3	29.5
<b>C. Manufacturing</b>	116,992	3,292,231.6	134,600	3,442,203.7	139,543	4,110,411.8
10 - Manufacture of food products	52,031	778,938.8	58,863	886,748.5	62,718	935,046.3
11 - Manufacture of beverages	976	28,244.2	1,222	26,429.1	775	35,790.8
12 - Manufacture of tobacco products	575	1,174.4	613	3,023.1	698	3,629.5
13 - Manufacture of textiles	21,174	1,087,303.8	24,212	1,060,776.0	26,249	1,388,780.7
Preparation and spinning of textile fibres	8,236	399,432.2	9,514	352,944.8	8,849	460,536.7
Weaving of textiles	4,309	202,314.8	4,550	215,340.7	5,563	283,338.4
Finishing of textiles	3,018	180,289.9	3,291	194,948.0	4,691	264,356.0
Manufacture of knitted and crocheted fabrics	619	36,203.2	715	39,920.8	802	46,552.4
Manufacture of made-up textile articles, except apparel	2,710	163,757.1	3,609	150,177.2	3,404	195,280.0
Manufacture of carpets and rugs	169	2,477.5	165	2,233.9	170	2,119.1
Manufacture of other textiles n.e.c.	2,113	102,829.2	2,368	105,210.5	2,770	136,597.9

### 3.2 Advances Classified by Borrowers

#### All Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	4,269	136,166.7	4,553	149,597.6	4,945	172,370.9
15 - Manufacture of leather and related products	1,768	33,801.9	2,269	36,630.6	1,981	42,526.5
Tanning and dressing of leather; dressing and dyeing of fur	441	7,670.4	419	7,296.3	414	7,595.1
Manufacture of luggage, handbags and the like, saddlery and harness	82	1,417.6	93	1,712.5	99	1,694.1
Manufacture of footwear	1,245	24,713.9	1,757	27,621.9	1,468	33,237.3
a. Leather wear	1,011	21,727.7	1,611	24,107.1	1,247	27,759.1
b. Rubber and Plastic wear	234	2,986.2	146	3,514.7	221	5,478.2
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	473	4,632.8	463	5,607.6	586	6,697.5
17 - Manufacture of paper and paper products	1,404	42,756.6	1,562	49,988.8	1,718	74,965.7
18 - Printing and reproduction of recorded media	828	14,950.2	2,897	15,971.0	1,042	12,907.3
Printing and other service activities related to printing	805	14,186.0	2,874	14,857.2	1,017	11,599.1
Reproduction of recorded media	23	764.2	23	1,113.8	25	1,308.2
19 - Manufacture of coke and refined petroleum products	588	112,853.1	691	107,404.2	1,100	143,498.7
20 - Manufacture of chemicals and chemical products	8,133	264,017.8	10,298	274,866.9	9,383	313,608.7
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,537	79,151.8	4,465	79,090.9	4,987	75,707.3
22 - Manufacture of rubber and plastics products	2,718	45,889.9	3,967	51,071.8	3,182	73,951.4
23 - Manufacture of other non-metallic mineral products	1,632	212,298.6	1,642	215,817.0	1,825	238,683.0
24 - Manufacture of basic metals	5,063	177,294.4	4,888	192,457.1	5,065	250,231.2
25 - Manufacture of fabricated metal products, except machinery and equipment	900	33,704.3	922	32,595.7	1,125	36,669.6
26 - Manufacture of computer, electronic and optical products	273	4,603.8	244	3,590.0	263	6,165.3
27 - Manufacture of electrical equipment	3,308	117,296.2	3,418	127,486.4	3,935	147,888.0
28 - Manufacture of machinery and equipment	733	13,200.2	757	12,788.0	924	15,913.9
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,739	43,929.5	1,778	46,080.3	2,102	65,294.5
30 - Manufacture of other transport equipment	460	13,778.8	776	18,491.8	796	21,444.9
31 - Manufacture of furniture	631	3,884.6	675	3,461.6	734	4,167.9
32 - Other manufacturing	2,721	41,994.6	3,356	41,861.1	3,304	44,078.2
Manufacture of jewellery and related articles	298	585.0	286	557.3	289	505.5
Manufacture of imitation jewellery and related articles	7	18.2	5	10.0	6	11.7
Manufacture of musical instruments	67	1,151.7	63	812.3	59	1,061.9
Manufacture of sports goods	351	5,192.0	351	6,082.0	375	6,621.7
Manufacture of games and toys	1	3.1	16	5.9	17	6.3
Manufacture of medical and dental instruments and supplies	251	3,622.0	318	4,386.6	339	5,180.5
Manufacture of Handicrafts	142	243.9	142	52.6	145	42.4
Other manufacturing n.e.c.	1,604	31,178.7	2,175	29,954.3	2,074	30,648.2
33 - Repair and installation of machinery and equipment	58	364.7	69	368.7	106	394.3
D. Electricity, gas, steam and air conditioning supply	1,813	532,076.2	2,072	558,562.7	2,657	587,622.0
Electric power generation, transmission and distribution	1,513	523,396.3	1,794	549,794.2	2,419	574,434.0
a) Hydal	159	53,163.0	326	41,350.8	548	34,188.0
b) Thermal	255	156,000.5	247	152,113.7	251	160,026.5
c) Coal Based	94	68,942.0	100	81,072.7	81	86,511.3
d) Wind	162	47,597.6	252	59,667.2	236	67,988.4
e) Solar	56	5,383.2	61	5,245.9	91	5,353.3
f) Other	787	192,309.9	808	210,343.9	1,212	220,366.5
Manufacture of gas; distribution of gaseous fuels through mains	286	8,638.1	262	8,725.2	211	13,114.6
Steam and air conditioning supply	14	41.8	16	43.3	27	73.5
E. Water supply; sewerage, waste management and remediation activities	287	23,204.2	247	24,150.4	280	29,072.2
36 - Water collection, treatment and supply	48	53.6	58	63.0	64	120.3
37 - Sewerage	9	11.8	9	11.2	9	5.6
38 - Waste collection, treatment and disposal activities; materials recovery services	222	23,107.7	175	24,057.5	198	28,920.4
services	8	31.0	5	18.7	9	25.9
F. Construction	3,448	145,073.6	3,640	153,525.4	4,180	185,191.0
41 - Construction of buildings	2,105	87,957.9	2,236	106,380.7	2,708	140,259.0
42 - Civil engineering	1,205	55,809.6	1,221	45,600.8	1,303	42,078.8
43 - Specialized construction activities	138	1,306.2	183	1,543.9	169	2,853.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	112,979	437,793.8	116,458	432,401.8	122,993	484,151.9
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,340	27,192.7	4,342	28,777.3	4,422	34,909.0
46 - Wholesale trade, except of motor vehicles and motorcycles	28,863	247,996.4	29,995	239,884.5	33,241	280,224.2
47 - Retail trade, except of motor vehicles and motorcycles	79,776	162,604.8	82,121	163,740.1	85,330	169,018.7
H. Transportation and storage	54,828	119,825.0	39,429	113,663.6	26,811	125,039.4

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	38,432	60,819.1	23,702	58,583.7	9,792	63,326.7
50 - Water transport	55	718.6	43	841.0	85	1,251.5
51 - Air transport	143	3,597.6	178	2,753.8	163	2,460.7
52 - Warehousing and support activities for transportation	15,899	50,391.7	15,219	47,237.1	16,334	53,253.8
53 - Courier activities other than national post activities	299	4,298.1	287	4,248.1	437	4,746.7
I. Accommodation and food service activities	1,649	43,058.7	1,634	42,888.2	2,041	42,902.1
55 - Accommodation	621	27,052.5	603	27,579.4	717	25,538.1
56 - Food and beverage service activities	1,028	16,006.3	1,031	15,308.9	1,324	17,364.0
J. Information and communication	2,417	160,045.3	2,665	174,550.7	3,171	196,378.7
58 - Publishing activities	737	3,580.3	692	3,225.6	861	3,022.4
59 - Motion picture, video and television programme production, sound recording and music publishing activities	84	1,577.9	98	1,426.4	139	1,655.6
60 - Programming and broadcasting activities	69	1,235.9	91	1,333.6	94	1,071.0
61 - Telecommunications	804	140,553.0	862	153,936.4	901	175,541.3
62 - Computer programming, consultancy and related activities	554	10,656.3	724	11,193.0	971	10,801.7
63 - Information service activities	169	2,441.9	198	3,435.6	205	4,286.7
K. Real estate activities	498	24,868.8	505	30,892.2	718	34,655.0
L. Professional, scientific and technical activities	3,859	51,611.2	4,740	48,700.0	4,629	47,873.8
69 - Legal and accounting activities	147	1,118.4	119	980.8	172	1,111.7
71 - Architectural and engineering activities; technical testing and analysis	36	1,386.9	47	1,448.5	98	1,840.4
72 - Scientific research and development	523	6,686.1	489	5,364.5	593	5,443.0
73 - Advertising and market research	146	5,673.0	143	4,351.2	95	3,783.8
74 - Other professional, scientific and technical activities	1,059	3,412.3	834	4,024.3	850	4,441.8
75 - Veterinary activities	1,895	33,007.9	3,059	32,117.7	2,765	31,017.7
M. Administrative and support service activities	53	326.6	49	413.1	56	235.3
77 - Rental and leasing activities	5,854	56,148.8	6,569	59,839.6	7,444	58,850.6
78 - Employment activities	564	2,906.7	622	2,461.3	748	2,590.5
79 - Travel agency, tour operator, reservation service and related activities	59	201.2	53	191.6	56	253.6
80 - Security and investigation activities	731	7,973.9	847	8,421.2	940	9,810.5
81 - Services to buildings and landscape activities	422	4,019.1	490	3,312.5	638	3,331.0
82 - Office administrative, office support and other business support activities	64	195.3	47	211.3	46	271.6
N. Education	4,014	40,852.5	4,510	45,241.6	5,016	42,593.4
O. Human health and social work activities	1,604	31,436.0	2,151	32,301.4	1,854	38,692.1
86 - Human health activities	1,292	18,082.3	1,434	19,890.1	1,452	19,626.6
87 - Residential care activities	1,267	17,953.5	1,401	19,778.3	1,417	19,469.4
88 - Social work activities with and without accommodation	2	11.8	8	7.7	10	8.8
P. Arts, entertainment and recreation	23	116.9	25	104.1	25	148.4
89 - Arts and entertainment activities	131	3,307.6	132	3,099.2	136	3,111.1
90 - Other service activities	31,869	54,140.2	35,177	65,331.7	31,134	61,359.0
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	190	19,281.7	207	15,023.1	230	14,004.9
A. Government Trusts and Non-profit Organizations	52	7,620.7	38	1,820.3	66	1,591.3
B. Private Trusts and Non-profit Organizations	121	10,747.0	151	12,366.1	146	11,609.2
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	17	914.0	18	836.7	18	804.4
VI. PERSONAL	2,374,834	783,094.1	2,483,122	885,860.4	2,663,459	1,009,156.1
A. Bank Employees	143,758	163,675.7	145,706	177,131.0	146,477	193,081.8
1) For house building	72,291	130,271.7	75,278	140,687.0	72,945	152,822.6
2) For transport i.e. purchase of car etc.	42,742	29,789.0	41,939	32,749.1	45,843	36,407.7
3) Other purposes	28,725	3,615.0	28,489	3,694.9	27,689	3,851.4
B. Consumer Financing	2,227,041	618,612.1	2,333,667	707,916.6	2,513,251	815,379.6
1) For house building	13,569	86,184.2	15,654	103,630.8	23,180	143,802.1
2) For transport i.e. purchase of car etc	323,207	256,386.2	328,931	308,095.7	362,863	353,639.0
3) Credit cards	1,240,634	51,493.7	1,316,193	55,073.6	1,460,894	65,143.5
4) Consumers durable	37,893	6,206.7	33,520	6,080.5	38,907	7,809.1
5) Personal loans	611,738	218,341.3	639,369	235,036.0	627,407	244,985.9
C) Other	4,035	806.4	3,749	812.8	3,731	694.8
VII. OTHER	5,704	1,887.1	5,720	3,142.9	5,733	2,635.6
<b>Total</b>	<b>3,837,867</b>	<b>8,243,515.2</b>	<b>3,901,913</b>	<b>8,690,821.7</b>	<b>3,893,586</b>	<b>9,810,346.2</b>

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Commercial Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>843,621</b>	<b>1,695,657.7</b>	<b>842,941</b>	<b>1,723,381.0</b>	<b>668,913</b>	<b>1,882,862.6</b>
<b>I. GOVERNMENT</b>	<b>25</b>	<b>184,916.2</b>	<b>30</b>	<b>215,642.3</b>	<b>31</b>	<b>211,429.5</b>
<b>A. Federal Government</b>	<b>10</b>	<b>50,464.2</b>	<b>15</b>	<b>56,776.7</b>	<b>17</b>	<b>61,427.7</b>
1) Commodity Operations	7	16,936.1	8	20,205.1	8	22,647.9
2) Others	3	33,528.1	7	36,571.6	9	38,779.8
<b>B. Provincial Governments</b>	<b>15</b>	<b>134,452.0</b>	<b>15</b>	<b>158,865.6</b>	<b>14</b>	<b>150,001.7</b>
1) Commodity Operations	13	134,195.3	15	158,865.6	13	149,802.6
2) Others	2	256.7	-	-	1	199.1
<b>C. Local Bodies</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	<b>80</b>	<b>332,833.0</b>	<b>82</b>	<b>330,862.9</b>	<b>118</b>	<b>342,536.4</b>
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	1	14.0	8	416.1
Utilities	25	177,732.3	25	167,287.4	44	166,525.9
Transport, storage and communications	31	92,759.0	32	102,707.8	37	102,659.2
Manufacturing	20	43,822.6	20	42,932.2	21	44,099.0
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	1	525.8	5	4,533.4
Commerce and Trade	2	16,738.5	2	16,738.5	2	23,702.8
Others	2	1,780.6	1	657.1	1	600.0
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)</b>	<b>81</b>	<b>16,051.3</b>	<b>82</b>	<b>21,731.6</b>	<b>98</b>	<b>17,528.9</b>
Mutual Funds and AMCs	2	223.8	1	652.7	1	200.2
Insurance & Pension Funds	15	107.7	15	54.6	16	229.9
MFIs and DFIs	6	9,064.8	8	14,556.5	11	8,669.8
Stock Exchange & Brokerage Houses	13	1,488.1	13	1,271.2	13	1,682.7
Modarabas	4	972.5	3	753.4	2	352.9
Other NBFIs	41	4,194.4	42	4,443.2	55	6,393.5
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>496,078</b>	<b>944,063.1</b>	<b>466,866</b>	<b>920,466.3</b>	<b>307,931</b>	<b>1,063,300.1</b>
<b>A. Agriculture, forestry and fishing</b>	<b>421,849</b>	<b>60,605.3</b>	<b>402,562</b>	<b>69,293.5</b>	<b>252,873</b>	<b>90,720.6</b>
1. Crop and animal production, hunting and related service activities	421,750	60,481.4	402,469	69,181.5	252,711	90,550.8
Growing of Wheat, Rice, Sugar Cane & Cotton	313,424	29,577	303,220	39,705	134,054	58,579.9
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,801	579.9	1,896	683.1	2,012	528.9
Growing of other fruits, vegetables and crops	11,145	1,689	5,203	1,754	11,176	1,850.8
Raising of livestock and other related activities	41,538	17,910.8	41,634	18,705.3	42,504	18,755.1
Other agricultural support activities	53,842	10,724.2	50,516	8,334.5	62,965	10,836.0
Hunting, trapping and related service activities	-	-	-	-	-	-
2. Forestry and logging	-	-	-	-	-	-
3. Fishing and aquaculture	99	123.9	93	112.0	162	169.9
<b>B. Mining and quarrying</b>	<b>194</b>	<b>13,683.0</b>	<b>182</b>	<b>14,012.7</b>	<b>159</b>	<b>13,939.1</b>
05 - Mining of coal and lignite	13	8,186.9	13	8,015.1	5	8,678.5
06 - Extraction of crude petroleum and natural gas	61	4,188.4	59	5,580.2	59	4,939.9
07 - Mining of metal ores	1	1.0	1	1.0	-	-
08 - Other mining and quarrying	118	1,286.8	108	396.4	94	301.1
09 - Mining support service activities	1	20.0	1	20.0	1	19.6
<b>C. Manufacturing</b>	<b>9,244</b>	<b>565,634.8</b>	<b>9,297</b>	<b>539,344.8</b>	<b>10,167</b>	<b>628,892.4</b>
10 - Manufacture of food products	2,548	139,046.3	2,560	143,902.6	2,773	167,813.0
11 - Manufacture of beverages	78	2,562.5	64	2,570.1	63	2,707.2
12 - Manufacture of tobacco products	1	0.8	1	0.8	1	0.8
13 - Manufacture of textiles	3,187	187,027.9	3,040	161,992.9	3,297	195,157.9
Preparation and spinning of textile fibres	1,423	73,892.0	1,424	63,493.5	1,506	79,163.4
Weaving of textiles	582	30,901.5	571	28,108.5	616	31,715.1
Finishing of textiles	639	34,170.3	664	38,131.2	690	42,510.4
Manufacture of knitted and crocheted fabrics	20	739.4	7	245.2	21	577.2
Manufacture of made-up textile articles, except apparel	415	41,653.8	262	25,263.3	284	29,314.6
Manufacture of carpets and rugs	15	256.2	19	288.7	18	584.8
Manufacture of other textiles n.e.c.	93	5,414.7	93	6,462.4	162	11,292.4

### 3.2.1 Advances Classified by Borrowers

#### Public Sector Commercial Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	287	9,951	334	11,609	428	16,047.6
15 - Manufacture of leather and related products	126	4,345.0	129	4,013.6	127	4,300.4
Tanning and dressing of leather; dressing and dyeing of fur	19	423.5	24	422.8	24	632.3
Manufacture of luggage, handbags and the like, saddlery and harness	17	304.6	14	297.8	12	262.9
Manufacture of footwear	90	3,616.9	91	3,293.0	91	3,405.2
a. Leather wear	58	2,810.0	57	1,934.5	62	2,200.3
b. Rubber and Plastic wear	32	806.9	34	1,358.5	29	1,204.9
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	39	176.7	37	142.5	51	416.7
17 - Manufacture of paper and paper products	66	2,517.6	60	2,528.4	70	2,600.6
18 - Printing and reproduction of recorded media	95	6,346.0	95	6,208.3	159	4,668.1
Printing and other service activities related to printing	95	6,346.0	95	6,208.3	159	4,668.1
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	62	53,768.1	60	41,428.8	59	55,146.4
20 - Manufacture of chemicals and chemical products	569	29,978.0	654	26,603.2	723	28,575.1
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	199	5,524.1	181	6,187.0	228	6,334.0
22 - Manufacture of rubber and plastics products	260	4,547.6	252	4,347.5	256	6,082.4
23 - Manufacture of other non-metallic mineral products	316	52,408.6	345	59,157.7	398	64,815.4
24 - Manufacture of basic metals	240	26,868.9	264	23,655.5	292	30,719.2
25 - Manufacture of fabricated metal products, except machinery and equipment	30	1,361.7	32	1,281.8	30	914.0
26 - Manufacture of computer, electronic and optical products	19	565.6	16	560.8	15	288.6
27 - Manufacture of electrical equipment	347	21,784.3	371	25,186.9	420	25,601.2
28 - Manufacture of machinery and equipment	59	264.1	60	222.7	69	158.2
29 - Manufacture of motor vehicles, trailers and semi-trailers	179	8,787.0	169	8,457.3	188	9,179.4
30 - Manufacture of other transport equipment	8	601.6	7	593.6	3	532.3
31 - Manufacture of furniture	64	229.9	75	255.3	82	299.5
32 - Other manufacturing	465	6,971.2	491	8,438.1	435	6,534.4
Manufacture of jewellery and related articles	29	105.6	29	143.4	31	130.2
Manufacture of imitation jewellery and related articles	2	1.8	2	1.7	2	1.6
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	63	2,145.3	63	2,281.4	64	2,160.6
Manufacture of games and toys	1	3.1	-	-	-	-
Manufacture of medical and dental instruments and supplies	4	72.8	5	71.8	6	240.4
Manufacture of Handicrafts	4	13.1	5	13.4	7	15.1
Other manufacturing n.e.c.	362	4,629.6	387	5,926.4	325	3,986.5
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	320	159,958.3	314	148,822.7	313	147,936.3
Electric power generation, transmission and distribution	286	157,379.1	277	146,058.4	293	145,169.1
a) Hydal	125	36,291.7	119	23,929.3	120	15,115.1
b) Thermal	87	68,409.9	79	65,057.3	79	68,632.2
c) Coal Based	7	30,815.2	9	33,874.9	12	38,082.9
d) Wind	12	13,727.6	18	15,088.2	20	14,723.0
e) Solar	20	2,841.8	20	2,762.4	32	2,962.2
f) Other	35	5,292.9	32	5,346.4	30	5,653.5
Manufacture of gas; distribution of gaseous fuels through mains	34	2,579.2	37	2,764.3	20	2,767.2
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	14	154.8	19	161.8	17	154.2
36 - Water collection, treatment and supply	7	14.8	8	18.3	6	11.9
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	4	132.6	8	136.5	8	135.7
services	3	7.4	3	7.0	3	6.6
F. Construction	581	25,537.6	582	27,575.5	646	30,485.4
41 - Construction of buildings	220	12,159.6	222	12,130.5	292	20,085.9
42 - Civil engineering	349	13,139.2	345	15,209.9	345	10,270.5
43 - Specialized construction activities	12	238.8	15	235.1	9	129.0
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	25,308	49,484.7	27,157	49,075.2	29,222	64,820.6
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	140	5,956.6	222	5,983.1	307	8,078.9
46 - Wholesale trade, except of motor vehicles and motorcycles	12,961	26,527.2	13,235	24,323.0	13,472	30,322.2
47 - Retail trade, except of motor vehicles and motorcycles	12,207	17,001.0	13,700	18,769.1	15,443	26,419.5
H. Transportation and storage	33,263	20,074.4	18,916	17,677.0	5,221	16,976.0



### 3.2.1 Advances Classified by Borrowers

#### Public Sector Commercial Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	32,844	7,805.7	18,248	5,664.1	4,251	4,160.6
50 - Water transport	1	2.7	1	2.4	1	1.4
51 - Air transport	41	373.7	44	329.6	42	276.6
52 - Warehousing and support activities for transportation	375	10,828.9	621	10,639.3	925	11,545.9
53 - Courier activities other than national post activities	2	1,063.5	2	1,041.5	2	991.5
I. Accommodation and food service activities	180	12,531.3	198	14,130.1	265	12,842.2
55 - Accommodation	63	9,309.8	66	11,053.0	72	10,145.7
56 - Food and beverage service activities	117	3,221.5	132	3,077.1	193	2,696.6
J. Information and communication	190	15,950.8	227	15,607.4	257	26,795.6
58 - Publishing activities	4	202.0	3	4.2	7	36.4
59 - Motion picture, video and television programme production, sound recording and music publishing activities	24	980.5	34	782.8	38	741.4
60 - Programming and broadcasting activities	3	5.1	3	4.8	3	4.2
61 - Telecommunications	98	13,949.5	97	13,321.4	107	24,413.7
62 - Computer programming, consultancy and related activities	49	711.0	66	1,328.6	78	1,437.2
63 - Information service activities	12	102.8	24	165.7	24	162.7
K. Real estate activities	36	1,799.1	57	3,716.6	54	5,578.6
L. Professional, scientific and technical activities	58	516.9	65	484.1	60	434.4
69 - Legal and accounting activities	5	27.9	5	32.7	6	44.6
70 - Architectural and engineering activities; technical testing and analysis	11	0.8	11	0.8	11	0.8
71 - Architectural and engineering activities; technical testing and analysis	14	120.5	11	57.5	9	58.6
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	10	9.3	16	36.9	16	36.0
74 - Other professional, scientific and technical activities	16	356.6	20	354.3	16	292.7
75 - Veterinary activities	2	1.9	2	1.8	2	1.8
M. Administrative and support service activities	985	2,082.5	1,606	2,342.1	2,330	4,145.2
77 - Rental and leasing activities	90	422.8	91	333.7	164	781.3
78 - Employment activities	-	-	-	-	1	52.9
79 - Travel agency, tour operator, reservation service and related activities	29	185.2	26	84.8	25	920.0
80 - Security and investigation activities	16	264.3	16	227.1	16	175.1
81 - Services to buildings and landscape activities	11	2.1	11	2.1	5	37.2
82 - Office administrative, office support and other business support activities	839	1,208.0	1,462	1,694.4	2,119	2,178.6
N. Education	292	4,358.3	325	4,118.6	373	4,394.4
O. Human health and social work activities	192	2,971.4	217	3,712.0	262	5,061.6
86 - Human health activities	191	2,966.4	215	3,698.0	262	5,061.6
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	1	5.0	2	14.0	-	-
P. Arts, entertainment and recreation	2	21.2	5	22.6	5	22.9
Q. Other service activities	3,370	8,698.6	5,137	10,369.8	5,707	10,100.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	14	5,179.6	10	1,284.1	10	2,130.6
A. Government Trusts and Non-profit Organizations	3	3,617.0	-	-	-	-
B. Private Trusts and Non-profit Organizations	11	1,562.6	10	1,284.1	10	2,130.6
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	347,323	211,581.4	375,863	231,718.3	360,717	244,742.7
A. Bank Employees	54,512	55,985.9	54,971	57,987.6	57,604	60,779.9
1) For house building	37,654	46,236.4	38,127	47,617.7	38,864	49,224.1
2) For transport i.e. purchase of car etc.	12,359	9,271.4	12,239	9,837.4	13,905	10,966.4
3) Other purposes	4,499	478.1	4,605	532.5	4,835	589.4
B. Consumer Financing	292,810	155,595.4	320,891	173,730.6	303,112	183,962.7
1) For house building	967	3,989.9	1,530	5,563.6	2,888	10,410.2
2) For transport i.e. purchase of car etc	37,364	19,325.4	40,257	23,107.6	41,135	25,239.5
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	31,753	6,016.7	31,329	5,832.0	31,300	7,245.5
5) Personal loans	222,726	126,263.4	247,775	139,227.4	227,789	141,067.5
C) Other	1	0.1	1	0.1	1	0.1
VII. OTHER	20	1,033.1	8	1,675.5	8	1,194.3
<b>Total</b>	<b>843,621</b>	<b>1,695,657.7</b>	<b>842,941</b>	<b>1,723,381.0</b>	<b>668,913</b>	<b>1,882,862.6</b>

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	3	2,420.4	4	2,846.0	8	3,544.6
1) Official	-	-	-	-	-	-
2) Business	3	2,420.4	4	2,846.0	8	3,544.6
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	2,285,483	6,326,862.3	2,388,959	6,752,895.4	2,593,017	7,707,597.1
<b>I. GOVERNMENT</b>	159	634,785.3	187	777,773.7	213	768,219.6
A. Federal Government	105	226,268.6	133	229,787.8	151	302,976.7
1) Commodity Operations	33	184,151.0	41	190,708.2	64	259,129.3
2) Others	72	42,117.7	92	39,079.6	87	43,847.4
B. Provincial Governments	54	408,516.7	54	547,985.9	62	465,242.9
1) Commodity Operations	35	397,621.3	37	540,868.6	27	457,841.3
2) Others	19	10,895.4	17	7,117.4	35	7,401.6
C. Local Bodies	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	839	805,381.2	905	773,680.5	914	892,538.6
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	773.4	6	793.6	5	370.5
Utilities	437	509,051.1	463	502,889.0	543	491,853.2
Transport, storage and communications	119	196,410.4	124	194,485.5	94	204,572.3
Manufacturing	243	37,299.3	278	27,048.5	226	45,132.4
Mining and Quarrying	-	-	-	-	-	-
Construction	10	11,908.9	10	11,469.1	15	11,406.9
Commerce and Trade	13	37,776.4	15	35,876.2	23	137,844.8
Others	11	12,161.8	9	1,118.6	8	1,358.5
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)</b>	1,153	98,355.8	1,145	102,608.1	1,402	136,283.4
Mutual Funds and AMCs	147	2,842.1	146	2,392.6	142	5,803.3
Insurance & Pension Funds	461	4,367.3	461	4,413.4	707	4,986.1
MFIs and DFIs	123	46,859.2	111	42,136.3	122	65,975.9
Stock Exchange & Brokerage Houses	217	13,154.7	214	15,621.8	224	17,668.5
Modarabas	76	3,036.9	81	2,894.5	79	4,213.7
Other NBFIs	129	28,095.6	132	35,149.5	128	37,636.0
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	266,951	4,204,915.4	290,152	4,432,401.8	297,031	5,135,603.6
A. Agriculture, forestry and fishing	86,008	105,882.6	88,177	108,629.3	92,660	123,791.5
1. Crop and animal production, hunting and related service activities	85,852	104,474.4	88,005	107,307.8	92,490	122,245.4
Growing of Wheat, Rice, Sugar Cane & Cotton	67,627	53,228	69,403	55,864	70,744	61,392.0
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,883	4,573.8	1,932	4,867.0	2,003	4,727.0
Growing of other fruits, vegetables and crops	4,843	5,004	4,607	4,860	5,971	6,145.4
Raising of livestock and other related activities	4,829	29,649.3	5,314	30,331.3	5,428	34,200.8
Other agricultural support activities	6,669	12,015.9	6,747	11,382.3	8,342	15,776.7
Hunting, trapping and related service activities	1	3.5	2	3.5	2	3.5
02 - Forestry and logging	6	84.6	2	80.1	3	69.6
03 - Fishing and aquaculture	150	1,323.6	170	1,241.4	167	1,476.4
B. Mining and quarrying	810	64,516.5	1,200	51,769.1	698	50,973.7
05 - Mining of coal and lignite	50	24,927.8	496	28,768.3	67	30,833.0
06 - Extraction of crude petroleum and natural gas	640	37,625.7	571	21,293.3	498	18,340.9
07 - Mining of metal ores	17	672.9	14	374.0	15	588.5
08 - Other mining and quarrying	101	1,277.5	116	1,322.2	116	1,201.4
09 - Mining support service activities	2	12.6	3	11.3	2	9.9
C. Manufacturing	68,120	2,666,055.9	83,503	2,843,323.3	83,702	3,405,639.1
10 - Manufacture of food products	13,804	626,258.0	18,311	728,395.0	18,107	751,964.4
11 - Manufacture of beverages	731	25,013.6	1,149	23,828.4	703	32,047.2
12 - Manufacture of tobacco products	374	1,125.1	408	2,971.5	475	3,569.7
13 - Manufacture of textiles	17,696	892,270.1	20,879	891,827.7	22,654	1,181,823.1
Preparation and spinning of textile fibres	6,797	324,428.5	8,074	288,342.1	7,333	380,880.0
Weaving of textiles	3,654	171,335.9	3,908	187,159.0	4,876	251,531.7
Finishing of textiles	2,363	139,725.9	2,610	151,482.3	3,971	211,058.7
Manufacture of knitted and crocheted fabrics	580	35,423.1	689	39,634.9	762	45,934.4
Manufacture of made-up textile articles, except apparel	2,283	121,914.3	3,333	124,721.2	3,107	165,773.2
Manufacture of carpets and rugs	114	2,213.9	107	1,934.3	113	1,531.5
Manufacture of other textiles n.e.c.	1,905	97,228.4	2,158	98,554.0	2,492	125,113.7

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	2,913	125,929.0	3,148	137,693.4	3,445	156,015.8
15 - Manufacture of leather and related products	1,327	29,310.1	1,825	32,470.8	1,541	38,081.1
Tanning and dressing of leather; dressing and dyeing of fur	399	7,220.1	373	6,847.1	369	6,936.6
Manufacture of luggage, handbags and the like, saddlery and harness	63	1,103.3	77	1,405.0	85	1,421.5
Manufacture of footwear	865	20,986.7	1,375	24,218.8	1,087	29,723.1
a. Leather wear	665	18,807.9	1,265	22,062.8	896	25,449.9
b. Rubber and Plastic wear	200	2,178.9	110	2,156.0	191	4,273.2
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	350	4,438.2	346	5,449.2	456	6,265.8
17 - Manufacture of paper and paper products	1,300	39,994.3	1,461	46,761.7	1,607	69,680.6
18 - Printing and reproduction of recorded media	715	8,573.3	2,788	9,742.0	870	8,218.7
Printing and other service activities related to printing	696	7,821.3	2,769	8,640.3	849	6,922.6
Reproduction of recorded media	19	752.1	19	1,101.7	21	1,296.1
19 - Manufacture of coke and refined petroleum products	526	59,084.9	631	65,975.4	1,040	87,852.3
20 - Manufacture of chemicals and chemical products	7,108	220,962.5	9,188	236,518.9	8,200	269,905.4
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,320	68,815.7	4,267	68,472.0	4,746	66,601.2
22 - Manufacture of rubber and plastics products	2,343	40,990.7	3,597	45,467.3	2,803	66,310.5
23 - Manufacture of other non-metallic mineral products	1,289	156,362.6	1,270	154,160.6	1,402	170,954.5
24 - Manufacture of basic metals	4,769	148,326.3	4,567	167,530.2	4,717	216,947.4
25 - Manufacture of fabricated metal products, except machinery and equipment	820	32,321.4	842	31,294.6	1,047	35,737.4
26 - Manufacture of computer, electronic and optical products	240	4,028.6	219	3,026.4	239	5,868.9
27 - Manufacture of electrical equipment	2,903	88,906.6	2,981	94,007.8	3,444	111,480.1
28 - Manufacture of machinery and equipment	632	12,905.4	650	12,532.3	810	15,722.4
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,545	35,112.3	1,595	37,592.7	1,900	56,087.2
30 - Manufacture of other transport equipment	449	7,119.2	766	11,490.0	790	13,647.0
31 - Manufacture of furniture	198	3,574.9	229	3,126.1	280	3,785.0
32 - Other manufacturing	1,710	34,268.4	2,317	32,620.5	2,320	36,679.1
Manufacture of jewellery and related articles	89	440.0	76	371.4	78	333.0
Manufacture of imitation jewellery and related articles	4	8.4	3	8.3	3	8.3
Manufacture of musical instruments	67	1,151.7	63	812.3	59	1,061.9
Manufacture of sports goods	263	3,037.9	284	3,800.1	307	4,460.6
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	226	3,538.8	289	4,301.4	308	4,922.1
Manufacture of Handicrafts	18	217.2	16	25.6	17	13.7
Other manufacturing n.e.c.	1,043	25,874.3	1,586	23,301.4	1,548	25,879.5
33 - Repair and installation of machinery and equipment	58	364.7	69	368.7	106	394.3
D. Electricity, gas, steam and air conditioning supply	1,476	361,845.9	1,737	394,930.1	2,322	424,995.3
Electric power generation, transmission and distribution	1,213	356,109.8	1,503	389,909.8	2,111	415,554.3
a) Hydal	34	16,871.4	207	17,421.5	428	19,072.9
b) Thermal	168	87,590.6	168	87,056.4	172	91,394.2
c) Coal Based	85	31,830.4	88	36,972.3	66	38,089.6
d) Wind	150	33,870.0	234	44,579.0	216	53,265.3
e) Solar	36	2,541.5	41	2,483.5	59	2,391.1
f) Other	740	183,405.9	765	201,397.1	1,170	211,341.0
Manufacture of gas; distribution of gaseous fuels through mains	249	5,694.3	218	4,976.9	184	9,367.5
Steam and air conditioning supply	14	41.8	16	43.3	27	73.5
E. Water supply; sewerage, waste management and remediation activities	254	23,049.3	208	23,987.2	243	28,916.8
36 - Water collection, treatment and supply	22	38.8	30	43.3	38	107.1
37 - Sewerage	9	11.8	9	11.2	9	5.6
38 - Waste collection, treatment and disposal activities; materials recovery services	218	22,975.0	167	23,921.0	190	28,784.7
services	5	23.6	2	11.7	6	19.3
F. Construction	2,451	119,320.6	2,641	125,508.3	3,119	154,253.2
41 - Construction of buildings	1,477	75,625.0	1,602	93,867.8	2,006	119,766.8
42 - Civil engineering	850	42,628.9	871	30,331.7	953	31,762.2
43 - Specialized construction activities	124	1,066.7	168	1,308.8	160	2,724.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	58,000	382,527.4	59,680	373,331.3	64,156	411,229.8
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,388	20,867.8	2,302	22,383.8	2,298	26,427.4
46 - Wholesale trade, except of motor vehicles and motorcycles	15,313	220,063.1	16,130	211,314.4	19,149	246,699.2
47 - Retail trade, except of motor vehicles and motorcycles	40,299	141,596.5	41,248	139,633.1	42,709	138,103.2
H. Transportation and storage	7,836	96,919.4	7,740	93,288.7	8,799	105,214.7

### 3.2.2 Advances Classified by Borrowers

#### Domestic Private Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	5,473	52,987.5	5,339	52,893.7	5,426	59,140.3
50 - Water transport	53	715.9	41	838.5	83	1,250.1
51 - Air transport	102	3,223.9	134	2,424.2	121	2,184.1
52 - Warehousing and support activities for transportation	1,911	36,757.6	1,942	33,925.7	2,735	38,885.0
53 - Courier activities other than national post activities	297	3,234.6	284	3,206.6	434	3,755.2
I. Accommodation and food service activities	983	27,990.6	952	26,461.2	1,294	27,711.0
55 - Accommodation	389	15,264.0	369	14,287.7	478	13,099.0
56 - Food and beverage service activities	594	12,726.5	583	12,173.5	816	14,612.0
J. Information and communication	2,043	138,068.1	2,247	156,544.9	2,723	169,469.6
58 - Publishing activities	564	3,353.2	513	3,187.4	678	2,949.0
59 - Motion picture, video and television programme production, sound recording and music publishing activities	56	591.9	64	643.7	101	914.2
60 - Programming and broadcasting activities	66	1,230.8	88	1,328.9	91	1,066.7
61 - Telecommunications	697	120,609.8	754	138,252.5	783	151,052.7
62 - Computer programming, consultancy and related activities	505	9,945.4	658	9,864.4	893	9,364.5
63 - Information service activities	155	2,337.0	170	3,268.1	177	4,122.5
K. Real estate activities	445	23,068.8	431	27,174.8	647	29,075.5
L. Professional, scientific and technical activities	3,770	51,083.7	4,641	47,866.4	4,536	46,752.0
69 - Legal and accounting activities	129	1,090.0	101	947.6	153	1,066.6
70 - Architectural and engineering activities; technical testing and analysis	23	1,385.1	33	1,447.5	85	1,837.0
71 - Architectural and engineering activities; technical testing and analysis	496	6,557.4	465	5,298.9	571	5,318.4
72 - Scientific research and development	145	5,673.0	142	4,351.2	94	3,783.8
73 - Advertising and market research	1,048	3,402.8	816	3,647.7	832	3,788.7
74 - Other professional, scientific and technical activities	1,878	32,650.6	3,039	31,763.4	2,749	30,725.0
75 - Veterinary activities	51	324.7	45	410.0	52	232.4
M. Administrative and support service activities	4,460	53,943.4	4,531	57,368.9	4,643	54,561.8
77 - Rental and leasing activities	474	2,483.9	531	2,127.6	584	1,809.2
78 - Employment activities	59	201.2	53	191.6	55	200.6
79 - Travel agency, tour operator, reservation service and related activities	697	7,786.4	816	8,334.6	910	8,889.1
80 - Security and investigation activities	406	3,754.8	474	3,085.4	622	3,155.9
81 - Services to buildings and landscape activities	53	193.1	36	209.2	41	234.4
82 - Office administrative, office support and other business support activities	2,771	39,523.8	2,621	43,420.5	2,431	40,272.6
N. Education	1,054	26,940.5	1,570	28,076.0	1,228	34,178.8
O. Human health and social work activities	733	15,075.2	849	16,141.9	823	14,530.1
86 - Human health activities	716	14,952.1	833	16,050.3	803	14,378.6
87 - Residential care activities	2	11.8	1	2.6	3	4.1
88 - Social work activities with and without accommodation	15	111.3	15	89.0	17	147.4
P. Arts, entertainment and recreation	106	3,282.9	101	3,068.7	105	3,080.9
Q. Other service activities	28,402	45,344.8	29,944	54,931.9	25,333	51,229.9
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	175	14,059.6	196	13,703.9	219	11,848.3
A. Government Trusts and Non-profit Organizations	49	4,003.7	38	1,820.3	66	1,591.3
B. Private Trusts and Non-profit Organizations	109	9,141.9	140	11,046.9	135	9,452.6
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	17	914.0	18	836.7	18	804.4
VI. PERSONAL	2,016,157	568,856.0	2,096,297	651,582.2	2,293,148	761,965.4
A. Bank Employees	78,869	105,211.3	80,749	116,760.9	80,251	130,025.9
1) For house building	31,580	82,745.8	34,275	91,854.4	31,877	102,467.5
2) For transport i.e. purchase of car etc.	27,397	19,769.8	26,819	22,170.8	29,339	24,716.3
3) Other purposes	19,892	2,695.6	19,655	2,735.8	19,035	2,842.1
B. Consumer Financing	1,933,254	462,838.5	2,011,800	534,008.6	2,209,167	631,244.9
1) For house building	12,507	82,056.4	14,030	97,932.8	20,202	133,263.5
2) For transport i.e. purchase of car etc	285,733	237,044.7	288,564	284,970.6	321,618	328,383.3
3) Credit cards	1,240,634	51,493.7	1,316,193	55,073.6	1,460,894	65,143.5
4) Consumers durable	5,433	181.9	1,484	240.8	6,900	555.7
5) Personal loans	388,947	92,061.8	391,529	95,790.8	399,553	103,899.0
C) Other	4,034	806.3	3,748	812.7	3,730	694.7
VII. OTHER	49	509.0	77	1,145.1	90	1,138.2
<b>Total</b>	<b>2,285,486</b>	<b>6,329,282.7</b>	<b>2,388,963</b>	<b>6,755,741.4</b>	<b>2,593,025</b>	<b>7,711,141.8</b>

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	1	1.8
1) Official	-	-	-	-	1	1.8
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>452</b>	<b>70,798.0</b>	<b>467</b>	<b>74,344.9</b>	<b>489</b>	<b>85,150.8</b>
<b>I. GOVERNMENT</b>	<b>1</b>	<b>1,000.0</b>	<b>1</b>	<b>800.0</b>	-	-
A. Federal Government	1	1,000.0	1	800.0	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	1	1,000.0	1	800.0	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>167</b>	<b>69,224.5</b>	<b>174</b>	<b>72,952.6</b>	<b>195</b>	<b>84,593.6</b>
A. Agriculture, forestry and fishing	3	3.8	4	1.2	2	390.4
1. Crop and animal production, hunting and related service activities	3	3.8	4	1.2	2	390.4
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	1	1	0	1	0.6
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	2	3.1	3	1.0	1	389.9
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	130	48,752.3	132	47,213.8	155	62,330.4
10 - Manufacture of food products	12	3,153.1	12	3,431.3	15	3,036.4
11 - Manufacture of beverages	3	596.4	3	3.5	3	1,010.4
12 - Manufacture of tobacco products	4	5.1	4	5.0	4	10.1
13 - Manufacture of textiles	28	7,827.9	29	6,766.3	38	11,616.6
Preparation and spinning of textile fibres	10	1,097.4	10	1,095.0	6	492.9
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	11	6,383.9	12	5,324.7	25	10,777.1
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	186.8	3	186.8	3	186.8
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	159.8	4	159.8	4	159.8

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	3	75.7	3	75.4	3	77.5
15 - Manufacture of leather and related products	3	82.9	3	82.9	3	82.9
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	1	9.7	1	9.7	1	9.7
Manufacture of footwear	2	73.2	2	73.2	2	73.2
a. Leather wear	2	73.2	2	73.2	2	73.2
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	6	203.6	7	656.9	7	2,640.4
18 - Printing and reproduction of recorded media	-	-	-	-	-	-
Printing and other service activities related to printing	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	1	500.0
20 - Manufacture of chemicals and chemical products	21	12,980.6	20	11,648.1	25	15,031.9
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	17	4,806.7	16	4,426.6	12	2,766.9
22 - Manufacture of rubber and plastics products	1	300.0	3	1,200.0	7	1,500.0
23 - Manufacture of other non-metallic mineral products	4	3,478.2	3	2,449.0	2	2,874.0
24 - Manufacture of basic metals	3	1,952.5	2	1,100.0	4	2,388.5
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-
27 - Manufacture of electrical equipment	14	6,576.4	17	8,256.0	21	10,767.5
28 - Manufacture of machinery and equipment	1	14.0	1	14.0	1	14.0
29 - Manufacture of motor vehicles, trailers and semi-trailers	4	20.7	3	20.7	3	20.8
30 - Manufacture of other transport equipment	1	6,056.5	1	6,407.8	1	7,265.3
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	5	622.0	5	670.4	5	727.3
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	5	622.0	5	670.4	5	727.3
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	6	10,271.2	7	14,787.2	8	14,672.5
Electric power generation, transmission and distribution	5	9,906.9	5	13,825.5	6	13,710.1
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	2	6,296.4	3	10,225.5	3	10,338.7
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	3	3,610.6	2	3,600.0	3	3,371.4
Manufacture of gas; distribution of gaseous fuels through mains	1	364.3	2	961.8	2	962.4
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	-	-	-	-	-	-
F. Construction	1	1.4	2	134.7	2	174.7
41 - Construction of buildings	-	-	1	133.3	1	173.3
42 - Civil engineering	1	1.4	1	1.4	1	1.4
43 - Specialized construction activities	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	10	1,797.1	11	5,951.1	11	4,054.8
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	4	1,267.8	3	4,026.5	2	2,988.5
47 - Retail trade, except of motor vehicles and motorcycles	6	529.4	8	1,924.7	9	1,066.3
H. Transportation and storage	2	13.3	2	13.3	2	13.3

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	1	13.3	1	13.3	1	13.3
50 - Water transport	1	0.1	1	0.0	1	0.0
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	2,383.3	2	2,144.1	1	2,199.4
55 - Accommodation	2	2,383.3	2	2,144.1	1	2,199.4
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	8	5,993.0	8	2,359.7	8	72.3
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	8	5,993.0	8	2,359.7	8	72.3
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	4	2.0	5	340.5	5	678.8
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Architectural and engineering activities; technical testing and analysis	2	0.9	3	0.2	2	2.6
71 - Architectural and engineering activities; technical testing and analysis	2	1.0	1	1.0	2	59.1
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	1	339.3	1	617.1
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	1	7.0	1	7.0	1	7.0
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1	7.0	1	7.0	1	7.0
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	284	573.5	292	592.3	294	557.2
A. Bank Employees	149	420.7	158	443.0	164	413.8
1) For house building	69	359.9	63	328.2	62	282.0
2) For transport i.e. purchase of car etc.	44	46.5	61	96.5	64	113.2
3) Other purposes	36	14.3	34	18.3	38	18.6
B. Consumer Financing	135	152.8	134	149.3	130	143.4
1) For house building	95	137.8	94	134.4	90	128.5
2) For transport i.e. purchase of car etc	32	14.0	32	14.0	32	14.0
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1.0	8	1.0	8	1.0
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-
<b>Total</b>	<b>452</b>	<b>70,798.0</b>	<b>467</b>	<b>74,344.9</b>	<b>490</b>	<b>85,152.6</b>

### 3.2.4 Advances Classified by Borrowers

#### Specialised Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>708,308</b>	<b>147,776.8</b>	<b>669,542</b>	<b>137,354.3</b>	<b>631,158</b>	<b>131,189.3</b>
<b>I. GOVERNMENT</b>	<b>1</b>	<b>830.0</b>	<b>1</b>	<b>1,000.0</b>	<b>1</b>	<b>-</b>
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	1	830.0	1	1,000.0	1	-
1) Commodity Operations	1	830.0	1	1,000.0	1	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>2</b>	<b>184.3</b>	<b>2</b>	<b>194.4</b>	<b>4</b>	<b>200.6</b>
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	2	184.3	2	194.4	4	200.6
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>691,599</b>	<b>144,291.8</b>	<b>653,233</b>	<b>133,834.9</b>	<b>616,217</b>	<b>128,768.9</b>
A. Agriculture, forestry and fishing	606,402	124,891.0	566,838	113,940.1	525,930	107,504.4
1. Crop and animal production, hunting and related service activities	605,965	124,844.0	566,407	113,893.9	525,487	107,453.5
Growing of Wheat, Rice, Sugar Cane & Cotton	239,392	47,087	224,988	42,766	204,654	39,342.1
Growing of tropical, subtropical, pome and stone fruits & vegetables	64,689	17,845.7	56,745	15,708.0	46,829	12,998.9
Growing of other fruits, vegetables and crops	6,395	1,068	6,446	1,088	6,357	1,082.1
Raising of livestock and other related activities	266,183	48,534.5	253,604	46,014.1	245,704	46,582.1
Other agricultural support activities	29,306	10,308.2	24,624	8,317.6	21,943	7,448.4
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	69	6.5	71	6.9	98	11.9
03 - Fishing and aquaculture	368	40.5	360	39.3	345	39.0
B. Mining and quarrying	9	9.1	9	9.1	9	9.1
05 - Mining of coal and lignite	3	0.0	3	0.0	3	0.0
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	6	9.0	6	9.0	6	9.0
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	39,498	11,788.7	41,668	12,321.8	45,519	13,550.0
10 - Manufacture of food products	35,667	10,481.4	37,980	11,019.5	41,823	12,232.5
11 - Manufacture of beverages	164	71.7	6	27.1	6	26.0
12 - Manufacture of tobacco products	196	43.3	200	45.7	218	48.9
13 - Manufacture of textiles	263	178.0	264	189.1	260	183.0
Preparation and spinning of textile fibres	6	14.2	6	14.2	4	0.4
Weaving of textiles	73	77.3	71	73.3	71	91.7
Finishing of textiles	5	9.8	5	9.8	5	9.8
Manufacture of knitted and crocheted fabrics	19	40.7	19	40.7	19	40.7
Manufacture of made-up textile articles, except apparel	9	2.1	11	5.9	10	5.4
Manufacture of carpets and rugs	40	7.4	39	10.9	39	2.9
Manufacture of other textiles n.e.c.	111	26.4	113	34.3	112	32.1



### 3.2.4 Advances Classified by Borrowers

#### Specialised Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	1,066	210.8	1,068	219.4	1,069	229.9
15 - Manufacture of leather and related products	312	63.9	312	63.3	310	62.0
Tanning and dressing of leather; dressing and dyeing of fur	23	26.9	22	26.4	21	26.2
Manufacture of luggage, handbags and the like, saddlery and harness	1	-	1	-	1	-
Manufacture of footwear	288	37.0	289	36.9	288	35.9
a. Leather wear	286	36.7	287	36.7	287	35.9
b. Rubber and Plastic wear	2	0.4	2	0.3	1	0.0
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	84	17.9	80	16.0	79	15.0
17 - Manufacture of paper and paper products	32	41.1	34	41.8	34	44.1
18 - Printing and reproduction of recorded media	18	30.9	14	20.7	13	20.5
Printing and other service activities related to printing	14	18.7	10	8.6	9	8.4
Reproduction of recorded media	4	12.1	4	12.1	4	12.1
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	435	96.6	436	96.7	435	96.3
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1	5.3	1	5.3	1	5.3
22 - Manufacture of rubber and plastics products	114	51.6	115	57.0	116	58.5
23 - Manufacture of other non-metallic mineral products	23	49.3	24	49.7	23	39.1
24 - Manufacture of basic metals	51	146.7	55	171.4	52	176.2
25 - Manufacture of fabricated metal products, except machinery and equipment	50	21.2	48	19.3	48	18.2
26 - Manufacture of computer, electronic and optical products	14	9.6	9	2.9	9	7.7
27 - Manufacture of electrical equipment	44	28.7	49	35.7	50	39.2
28 - Manufacture of machinery and equipment	41	16.7	46	19.0	44	19.3
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	9.5	11	9.5	11	7.1
30 - Manufacture of other transport equipment	2	1.4	2	0.4	2	0.3
31 - Manufacture of furniture	369	79.8	371	80.2	372	83.4
32 - Other manufacturing	541	133.1	543	132.0	544	137.3
Manufacture of jewellery and related articles	180	39.4	181	42.5	180	42.2
Manufacture of imitation jewellery and related articles	1	8.0	-	-	1	1.7
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	25	8.8	4	0.5	4	0.5
Manufacture of games and toys	-	-	16	5.9	17	6.3
Manufacture of medical and dental instruments and supplies	21	10.5	24	13.4	25	18.0
Manufacture of Handicrafts	120	13.6	121	13.6	121	13.6
Other manufacturing n.e.c.	194	52.9	197	56.1	196	54.9
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	11	0.8	14	22.7	14	17.9
Electric power generation, transmission and distribution	9	0.5	9	0.5	9	0.5
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	9	0.5	9	0.5	9	0.5
Manufacture of gas; distribution of gaseous fuels through mains	2	0.3	5	22.2	5	17.5
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	19	0.1	20	1.4	20	1.3
36 - Water collection, treatment and supply	19	0.1	20	1.4	20	1.3
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	-	-	-	-	-	-
F. Construction	415	214.0	415	306.8	413	277.8
41 - Construction of buildings	408	173.2	411	249.1	409	233.0
42 - Civil engineering	5	40.1	4	57.8	4	44.8
43 - Specialized construction activities	2	0.6	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	29,661	3,984.6	29,610	4,044.3	29,604	4,046.7
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,812	368.3	1,818	410.4	1,817	402.7
46 - Wholesale trade, except of motor vehicles and motorcycles	585	138.3	627	220.7	618	214.3
47 - Retail trade, except of motor vehicles and motorcycles	27,264	3,478.0	27,165	3,413.2	27,169	3,429.7
H. Transportation and storage	13,727	2,817.8	12,771	2,684.6	12,789	2,835.6

### 3.2.4 Advances Classified by Borrowers

#### Specialised Banks

(Million Rupees)

Borrower	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	114	12.6	114	12.6	114	12.6
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	13,613	2,805.2	12,656	2,672.0	12,674	2,822.9
53 - Courier activities other than national post activities	-	-	1	-	1	-
I. Accommodation and food service activities	484	153.6	482	152.8	481	149.4
55 - Accommodation	167	95.3	166	94.6	166	94.0
56 - Food and beverage service activities	317	58.3	316	58.2	315	55.4
J. Information and communication	176	33.4	183	38.8	183	41.1
58 - Publishing activities	169	25.2	176	34.1	176	37.0
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4	5.5	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	1	0.7	3	2.9	3	2.6
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	2	2.1	4	1.8	4	1.5
K. Real estate activities	17	0.8	17	0.8	17	0.8
L. Professional, scientific and technical activities	27	8.7	29	9.1	28	8.6
69 - Legal and accounting activities	13	0.5	13	0.5	13	0.5
71 - Architectural and engineering activities; technical testing and analysis	11	7.3	12	7.1	11	7.0
72 - Scientific research and development	1	-	1	-	1	-
73 - Advertising and market research	1	0.3	1	0.3	1	-
74 - Other professional, scientific and technical activities	1	0.7	-	-	-	-
75 - Veterinary activities	-	-	2	1.3	2	1.1
M. Administrative and support service activities	408	116.0	431	121.6	470	136.6
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	5	2.3	5	1.8	5	1.4
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	403	113.7	426	119.8	465	135.2
N. Education	258	137.3	256	106.8	253	118.9
O. Human health and social work activities	367	35.7	368	36.2	367	34.9
86 - Human health activities	360	35.0	353	30.0	352	29.2
87 - Residential care activities	-	-	7	5.1	7	4.7
88 - Social work activities with and without accommodation	7	0.7	8	1.1	8	1.0
P. Arts, entertainment and recreation	23	3.5	26	7.9	26	7.3
Q. Other service activities	97	96.8	96	30.0	94	28.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	42.5	1	35.0	1	26.0
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	1	42.5	1	35.0	1	26.0
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	11,070	2,083.2	10,670	1,967.7	9,300	1,890.8
A. Bank Employees	10,228	2,057.8	9,828	1,939.5	8,458	1,862.2
1) For house building	2,988	929.5	2,813	886.8	2,142	849.1
2) For transport i.e. purchase of car etc.	2,942	701.3	2,820	644.4	2,535	611.8
3) Other purposes	4,298	427.0	4,195	408.3	3,781	401.4
B. Consumer Financing	842	25.5	842	28.1	842	28.5
1) For house building	-	-	-	-	-	-
2) For transport i.e. purchase of car etc	78	2.2	78	3.6	78	2.3
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	707	8.1	707	7.8	707	7.8
5) Personal loans	57	15.2	57	16.8	57	18.4
C) Other	-	-	-	-	-	-
VII. OTHER	5,635	344.9	5,635	322.4	5,635	303.0
<b>Total</b>	<b>708,308</b>	<b>147,776.8</b>	<b>669,542</b>	<b>137,354.3</b>	<b>631,158</b>	<b>131,189.3</b>

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

#### All Banks

(Million Rupees)

Rate of Interest/Return	Dec-21								Jun-21	Dec-20	
	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	Total
00.00	4,226.5	7,507.9	122,522.1	122,379.6	202,656.8	25,797.4	170,145.8	5,112.5	660,348.4	533,317.1	616,921.3
01.00*	936.5	257.5	19,419.6	10,330.8	6,293.8	6,217.1	12,725.5	853.4	57,034.2	69,725.5	73,733.4
02.00*	-	1,285.4	72,258.2	42,645.6	16,747.2	11,219.7	60,753.3	2,657.7	207,567.1	112,425.0	91,445.4
03.00*	79.2	5,806.9	429,949.3	182,248.3	167,842.7	85,460.6	170,483.0	109.7	1,041,979.8	855,895.6	862,613.5
04.00*	713.0	332.5	52,705.4	67,334.1	58,048.8	13,183.5	55,739.3	110.0	248,166.7	150,276.4	117,327.8
05.00*	1,674.8	205.3	45,287.4	50,194.9	79,743.6	12,289.6	23,759.7	1,251.6	214,406.8	159,015.9	114,914.4
06.00*	818.8	101.3	16,560.2	9,513.8	6,871.0	5,692.3	23,050.6	118.2	62,726.1	148,434.4	78,136.5
07.00*	-	120.5	104,351.3	4,738.9	17,436.7	1,722.3	408,604.2	6.6	536,980.5	185,991.1	136,769.1
08.00*	11,374.3	19,926.6	224,687.1	97,517.0	78,662.3	15,492.1	493,382.3	31.5	941,073.2	2,339,622.1	2,324,375.1
08.25	-	7,368.5	91,790.1	39,015.2	18,528.7	3,594.3	44,293.7	6.8	204,597.3	520,564.3	642,497.1
08.50	-	6,302.0	83,320.0	68,786.2	32,453.0	5,625.9	90,673.1	38.6	287,198.8	646,313.4	360,371.1
08.75	-	6,012.5	107,921.4	53,266.9	41,589.5	9,114.5	56,468.0	49.3	274,422.1	344,842.7	411,134.5
09.00	-	2,744.9	71,085.4	38,093.3	30,714.8	11,570.6	58,242.0	4.9	212,455.8	416,056.3	250,962.8
09.25	-	3,584.4	59,301.0	44,705.2	39,362.5	15,825.9	63,844.3	220.4	226,843.8	183,028.7	202,230.8
09.50	-	2,482.1	121,364.0	40,041.1	33,437.6	11,617.2	77,610.0	95.2	286,647.4	234,299.9	78,777.9
09.75	-	3,432.6	67,362.2	50,680.2	44,743.1	13,814.1	94,337.6	1,034.8	275,778.5	110,217.5	189,741.3
10.00	1,012.6	1,750.5	117,312.1	61,813.8	33,528.6	9,076.4	34,580.6	882.7	259,957.2	137,408.6	98,614.1
10.25	1,476.0	3,410.1	83,054.9	45,556.3	46,211.3	8,045.2	61,496.0	230.6	249,480.3	107,955.2	176,384.7
10.50	2,562.1	16,167.9	87,350.4	72,136.2	45,929.9	18,474.4	50,793.6	551.0	293,965.5	186,089.3	47,321.6
10.75	0.4	2,095.4	56,319.8	91,227.6	46,278.1	11,504.7	152,397.7	979.9	360,803.5	63,599.6	170,233.0
11.00	2,292.1	4,896.9	42,289.7	66,018.5	34,545.8	21,667.7	135,705.0	1,129.2	308,544.8	150,921.5	45,150.5
11.25	1,116.0	6,632.4	50,910.5	75,054.0	51,960.1	13,096.4	54,995.6	481.7	254,246.7	43,515.3	51,730.7
11.50	147.1	2,853.5	72,106.4	78,610.3	53,971.7	26,387.2	169,738.4	1,026.0	404,840.7	75,915.3	34,404.1
11.75	19,420.2	3,139.4	47,393.0	49,537.1	43,443.6	20,314.5	100,959.2	254.3	284,461.3	36,142.2	29,508.6
12.00	2,036.3	10,298.6	25,821.8	64,434.9	34,990.9	13,946.5	72,084.0	1,476.4	225,089.5	67,463.0	112,650.8
12.25	834.8	1,568.6	25,874.1	29,857.5	27,019.3	9,923.4	14,974.8	761.9	110,814.4	37,719.2	87,498.8
12.50	2,174.1	1,404.1	26,461.4	53,044.3	40,619.1	20,744.4	17,466.1	63.0	161,976.5	43,174.0	24,562.2
12.75	1,693.0	527.9	16,630.1	24,667.4	27,661.0	5,426.1	21,493.1	113.7	97,612.4	55,370.8	20,112.3
13.00	16,223.5	1,716.0	9,118.9	31,601.4	20,495.1	7,704.9	37,340.9	295.8	124,496.5	66,888.6	102,455.7
13.25	2.6	71.9	22,770.6	13,403.7	20,439.7	1,516.9	4,983.0	95.9	63,284.3	21,807.8	30,014.9
13.50	1,829.6	109.7	10,154.4	16,104.8	21,777.7	14,655.2	37,044.2	220.3	101,895.9	51,949.1	56,893.8
13.75	3,559.0	24.1	4,833.3	16,963.1	20,586.6	1,680.3	6,732.3	146.2	54,524.9	22,480.7	14,643.9
14.00	1,566.1	0.4	15,963.6	31,550.7	15,774.9	12,054.5	52,514.1	267.9	129,692.3	41,557.8	76,954.0
14.25	-	1.7	2,489.0	11,864.3	5,519.4	626.1	3,294.1	40.7	23,835.2	14,630.4	17,639.0
14.50	11.9	974.7	3,298.3	15,536.0	3,048.8	1,132.2	6,836.5	30.0	30,868.5	20,307.8	10,966.4
14.75	48.2	1.4	5,236.8	11,188.7	8,852.2	380.5	2,173.8	43.1	27,924.8	15,385.0	26,127.0
15.00	-	8.1	784.1	7,028.8	6,034.0	115.4	2,909.0	1,228.5	18,107.8	14,877.8	35,141.5
15.25	0.3	0.3	603.5	8,427.3	16,646.9	95.4	35,232.1	12.7	61,018.5	5,498.1	25,820.0
15.50	122.2	21.9	2,198.2	5,603.3	2,260.0	210.2	17,222.5	2.6	27,640.9	19,318.4	88,361.4
15.75	0.2	11.2	1,102.5	4,709.5	2,678.0	1,053.2	1,231.9	3.7	10,790.1	3,649.6	5,563.9
16.00	2.6	49.4	111.2	2,607.4	10,802.5	48.3	547.3	3,517.0	17,685.8	14,536.7	17,651.9
16.25	3.8	1.9	336.7	24,200.3	2,796.6	146.5	674.4	2.1	28,162.5	19,800.4	8,892.8
16.50	3,572.1	622.4	2,683.8	4,158.7	17,655.2	200.6	2,008.8	2.6	30,904.1	26,964.3	31,715.5
16.75	3,559.7	-	342.0	1,818.9	4,840.7	448.5	172.9	69.5	11,252.0	3,551.2	6,124.9
17.00	6.7	-	28.3	2,440.3	1,218.2	13.1	4,310.4	925.1	8,942.0	10,036.6	12,646.1
17.25	20.4	-	109.5	1,403.8	671.1	30.3	186.6	2.1	2,423.8	793.6	2,848.1
17.50	9.4	-	176.0	4,861.6	694.6	47.7	337.4	7.4	6,134.0	12,520.7	12,917.9
17.75	149.9	-	16.2	641.2	320.3	4.8	58.7	44.0	1,235.2	1,833.6	2,477.9
18.00	2.1	-	282.7	2,413.4	3,165.9	47.9	46,684.5	1,758.4	54,355.0	116,216.3	28,841.3
18.25	-	30.6	913.8	1,341.5	6,727.1	499.2	318.3	10.9	9,841.4	3,526.5	16,320.1
18.50	1.6	-	159.7	1,234.5	230.2	26.7	109.0	7.3	1,768.9	1,544.4	6,649.5
18.75	7.9	-	2,025.1	1,837.9	528.3	1,182.5	714.8	3.7	6,300.3	1,665.6	1,474.8
19.00	35.0	-	119.3	1,555.8	543.3	-	19,396.0	1,085.1	22,734.4	4,491.0	4,425.5
19.25	6.0	0.4	11.3	652.8	193.9	-	33.4	6.1	904.0	1,193.4	2,294.1
19.50	35.4	-	7.4	751.1	315.3	-	343.6	2.3	1,454.9	8,960.9	4,364.5
19.75	375.8	0.4	141.8	427.0	192.1	40.5	23.5	4.8	1,205.9	1,418.6	2,297.4
20.00 & above	2,170.8	3.0	6,848.5	6,801.7	2,443.5	3,297.8	19,861.3	139,516.6	180,943.3	148,116.9	140,868.2
<b>Total</b>	<b>87,910.5</b>	<b>125,865.7</b>	<b>2,434,049.1</b>	<b>1,866,578.3</b>	<b>1,558,743.9</b>	<b>474,103.3</b>	<b>3,094,091.4</b>	<b>169,004.0</b>	<b>9,810,346.2</b>	<b>8,690,821.7</b>	<b>8,243,515.2</b>
<b>Weighted Average</b>	<b>11.29</b>	<b>8.90</b>	<b>7.49</b>	<b>8.79</b>	<b>8.03</b>	<b>8.25</b>	<b>8.64</b>	<b>28.44</b>	<b>8.64</b>	<b>8.01</b>	<b>7.94</b>

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

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

#### Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Dec-21									Jun-21	Dec-20
	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	Total
										Total	Total
00.00	3,129.7	2,235.9	37,078.0	37,415.4	69,686.4	152.1	110,935.1	529.2	261,161.8	154,186.9	279,164.4
01.00*	936.5	-	4,800.3	353.0	1,400.9	206.9	3,674.1	-	11,371.8	4,620.0	5,663.2
02.00*	-	250.0	4,616.8	1,946.5	1,243.0	1,286.7	1.4	-	9,344.3	5,816.1	16,221.8
03.00*	0.3	84.5	52,880.5	10,197.6	49,135.5	2,144.2	19,191.6	-	133,634.1	120,877.8	105,332.7
04.00*	4.0	47.0	5,406.0	12,090.4	7,515.8	425.8	24,668.4	-	50,157.4	17,679.9	17,861.4
05.00*	370.3	95.9	4,665.9	6,374.0	12,637.4	384.1	8,760.5	313.8	33,602.0	31,222.8	19,492.9
06.00*	818.8	30.9	1,852.2	1,533.9	1,702.0	3.0	15,151.4	-	21,092.2	42,604.0	37,631.5
07.00*	-	-	280.0	3.7	1,591.5	0.9	73,941.1	-	75,817.1	132,464.4	6,852.5
08.00*	11,374.3	4,135.7	62,127.4	16,232.3	36,116.0	1,221.3	75,792.7	-	206,999.7	557,849.8	284,481.2
08.25	-	482.6	13,235.5	2,670.1	4,287.7	86.1	3,107.8	-	23,869.7	60,875.8	46,072.0
08.50	-	-	20,886.8	7,043.5	6,942.2	30.4	1,170.6	-	36,073.6	42,920.2	87,569.2
08.75	-	1,150.0	50,388.2	2,503.5	6,061.0	123.3	7,814.6	-	38,173.4	56,520.7	95,728.4
09.00	-	1,207.7	22,713.1	7,037.7	2,232.6	26.4	9,035.6	4.5	42,257.6	42,458.6	37,944.0
09.25	-	719.3	6,387.0	6,405.9	4,085.0	3,785.7	814.7	-	22,197.6	25,190.9	17,632.6
09.50	-	143.0	49,952.1	2,624.1	6,278.6	242.9	8,585.0	-	67,825.8	31,766.0	3,881.8
09.75	-	321.2	11,869.2	6,705.7	2,370.5	3,041.5	15,107.0	-	39,415.1	25,641.2	98,575.4
10.00	926.0	561.4	50,388.2	29,447.5	3,635.0	62.4	3,989.0	2.2	89,011.5	22,344.8	52,014.1
10.25	1,476.0	316.2	3,755.8	5,484.4	5,179.7	174.3	12,213.3	-	28,599.7	31,403.1	32,124.1
10.50	2,562.1	2,002.6	4,215.1	3,892.9	15,812.1	1,468.2	1,643.1	60.7	31,656.8	45,389.8	2,950.3
10.75	-	907.8	3,716.8	5,986.4	4,138.8	409.8	65,624.6	-	80,784.3	9,294.1	80,113.6
11.00	2,287.3	1,154.3	5,855.7	2,710.8	8,424.1	400.0	84,033.2	-	104,865.4	46,993.7	21,775.3
11.25	1,116.0	40.5	3,242.9	9,421.2	9,113.2	161.4	7,075.9	-	30,171.2	8,030.2	4,857.6
11.50	142.1	750.0	4,753.0	927.3	28,789.6	14.8	12,240.8	751.0	48,368.7	26,539.9	10,525.8
11.75	19,418.7	2,372.3	7,569.6	2,441.5	4,438.6	201.8	3,688.0	-	40,130.6	1,784.0	1,784.1
12.00	2,036.3	6,234.3	3,988.0	6,518.2	5,132.3	-	32,912.9	-	56,822.1	17,336.2	81,346.0
12.25	834.8	1,274.1	5,168.6	1,211.5	2,734.5	286.4	526.5	-	12,036.5	9,360.2	38,007.1
12.50	2,170.9	600.4	1,525.9	2,035.4	17,864.7	-	224.2	16.0	24,437.6	10,885.2	7,484.9
12.75	1,592.1	505.0	1,715.5	1,871.0	8,460.9	38.4	6,570.4	0.0	20,753.3	37,376.1	2,957.2
13.00	16,209.5	0.0	3,649.6	10,826.5	7,275.8	-	26,930.7	4.8	64,896.9	40,477.9	71,366.8
13.25	-	0.4	15,449.7	1,269.8	9,054.0	31.0	51.1	0.7	25,856.8	2,393.0	2,866.7
13.50	1,829.6	-	1,717.6	522.6	9,654.9	-	677.2	-	14,401.8	4,893.1	42,018.5
13.75	3,272.8	23.5	615.7	1,143.7	7,843.6	18.2	16.1	0.1	12,933.5	3,743.5	1,044.2
14.00	1,566.1	0.4	10,994.0	8,006.8	8,162.3	0.9	46,771.7	84.7	75,586.9	23,285.7	52,691.3
14.25	-	-	61.6	928.5	747.2	36.0	29.5	-	1,802.8	1,510.6	2,102.2
14.50	11.9	-	92.8	3,053.1	396.8	-	949.0	1.7	4,505.2	4,500.2	881.5
14.75	-	0.7	17.0	126.3	5,891.9	3.2	48.4	0.0	6,087.5	5,787.9	10,669.2
15.00	-	3.0	90.8	1,128.8	2,462.0	-	225.1	568.8	4,478.5	3,599.1	14,364.0
15.25	-	-	72.9	314.7	13,864.8	11.9	7.9	0.3	14,272.4	339.9	498.1
15.50	99.5	-	5.1	690.2	201.3	-	14,226.7	-	15,222.7	179.5	76,676.6
15.75	-	-	127.8	791.1	791.1	-	44.4	0.1	1,256.4	449.9	447.5
16.00	-	-	23.5	102.3	4,355.1	-	160.7	7.4	4,649.0	5,716.4	7,384.7
16.25	3.8	-	-	1,341.7	1,420.9	-	46.2	0.4	2,812.9	207.5	2,097.7
16.50	3,571.4	-	479.5	146.9	11,202.8	-	168.5	-	15,569.0	1,839.1	4,467.0
16.75	-	-	-	14.3	3,757.8	-	6.1	0.3	3,778.4	288.0	502.7
17.00	-	-	-	265.2	16.0	-	4,078.3	-	4,359.5	3,852.4	4,761.8
17.25	-	-	-	1,019.0	19.3	-	0.2	-	1,038.5	107.3	180.9
17.50	-	-	115.0	2,862.6	61.3	-	201.4	-	3,240.3	11,066.5	4,561.4
17.75	-	-	-	59.8	17.0	-	2.8	-	79.7	1,047.6	113.6
18.00	-	-	-	213.7	1,453.8	-	46,540.6	2.9	48,210.9	108,958.7	19,471.0
18.25	-	-	-	46.8	6,106.8	-	4.4	0.0	6,158.1	93.3	13,988.4
18.50	-	-	3.1	69.8	86.1	-	60.6	-	219.7	235.3	2,745.1
18.75	-	-	-	47.4	97.4	-	3.9	-	148.6	77.8	149.2
19.00	-	-	-	79.6	90.4	-	19,328.2	-	19,498.2	203.1	277.2
19.25	-	-	-	75.5	3.5	-	-	-	78.9	127.1	184.4
19.50	-	-	-	22.9	0.9	-	330.7	-	354.5	6,525.8	1,149.5
19.75	-	-	-	12.1	11.9	-	0.1	0.0	24.1	19.2	27.8
20.00 & above	0.7	-	660.0	88.3	398.0	-	11,443.2	9,309.0	21,899.3	9,777.4	9,700.7
<b>Total</b>	<b>77,761.6</b>	<b>27,650.6</b>	<b>449,342.8</b>	<b>227,857.0</b>	<b>422,454.1</b>	<b>16,479.7</b>	<b>780,847.3</b>	<b>11,658.7</b>	<b>2,014,051.8</b>	<b>1,860,735.3</b>	<b>1,843,434.5</b>
<b>Weighted Average</b>	<b>11.03</b>	<b>9.53</b>	<b>7.82</b>	<b>8.07</b>	<b>8.43</b>	<b>7.73</b>	<b>9.17</b>	<b>23.98</b>	<b>8.74</b>	<b>8.38</b>	<b>8.36</b>

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

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

#### Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Dec-21								Jun-21		Dec-20
	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	Total
00.00	1,096.7	5,272.0	84,404.0	84,932.7	132,261.4	25,644.0	59,186.6	4,580.0	397,377.3	376,733.9	335,298.3
01.00*	-	257.5	14,619.3	9,977.8	4,892.9	6,010.2	9,051.3	853.4	45,662.4	65,105.5	68,070.2
02.00*	-	1,035.4	67,641.5	40,699.1	15,504.2	9,933.0	60,751.9	2,657.7	198,222.8	106,608.8	75,223.5
03.00*	78.9	5,722.5	377,068.7	171,949.4	118,474.1	83,316.4	151,291.4	109.7	908,011.2	734,650.6	756,912.4
04.00*	709.0	285.5	47,299.5	55,243.7	50,502.1	12,757.8	31,054.4	107.6	197,959.4	132,560.7	99,432.7
05.00*	1,304.5	109.4	40,621.5	43,820.9	67,088.3	11,905.5	14,994.0	933.8	180,777.8	127,770.2	95,405.1
06.00*	-	70.4	14,708.0	7,979.9	5,169.0	5,689.3	7,899.2	118.2	41,633.9	105,814.6	40,505.0
07.00*	-	120.5	104,071.2	4,735.2	15,845.2	1,721.4	334,663.1	6.6	461,163.3	53,526.7	128,916.7
08.00*	-	15,790.9	162,559.7	81,284.7	42,542.4	14,270.8	408,455.6	31.5	724,935.6	1,753,217.0	2,000,805.5
08.25	-	6,886.0	78,554.6	35,383.5	14,241.0	3,508.2	40,161.0	6.8	178,741.1	457,494.7	587,760.6
08.50	-	6,302.0	62,433.2	61,742.7	25,510.9	5,595.4	83,012.5	38.6	244,635.2	574,651.9	257,950.2
08.75	-	4,862.5	87,400.3	50,763.4	35,528.6	8,991.2	39,228.4	49.3	226,823.7	282,582.6	313,906.1
09.00	-	1,537.2	48,372.2	31,055.6	28,482.2	11,544.2	44,106.3	0.4	165,098.3	369,039.0	211,842.4
09.25	-	2,865.1	52,914.0	38,299.3	35,277.5	12,040.2	61,096.3	220.4	202,712.9	157,438.9	184,188.7
09.50	-	2,339.1	71,386.3	37,417.1	27,159.0	11,374.4	61,967.0	95.2	211,738.1	202,533.9	74,896.1
09.75	-	3,111.3	55,867.0	43,974.2	40,173.2	10,772.6	74,111.2	1,034.8	229,044.4	84,442.9	91,165.9
10.00	86.6	1,189.1	66,890.7	32,366.3	29,893.6	9,014.0	28,423.9	880.5	168,744.8	115,063.7	46,600.1
10.25	-	3,093.8	79,299.1	40,071.8	41,031.6	7,870.9	47,595.2	230.6	219,193.1	76,552.1	144,260.6
10.50	-	14,165.3	83,135.2	68,243.3	30,117.8	17,006.2	37,338.9	490.3	250,497.1	140,699.6	44,371.4
10.75	0.4	1,187.5	52,603.0	85,241.2	42,139.3	11,094.8	84,715.0	979.9	277,961.1	54,305.5	88,898.8
11.00	4.7	3,742.6	36,433.9	63,307.7	26,121.7	21,267.7	49,854.8	1,129.2	201,862.4	102,741.8	23,375.3
11.25	-	6,592.0	47,667.5	64,432.7	41,698.1	12,935.0	42,327.5	481.7	216,134.7	35,485.1	46,873.1
11.50	5.0	2,103.5	67,353.4	76,483.0	25,182.2	26,372.5	157,329.5	274.9	355,103.9	49,375.4	23,878.3
11.75	1.5	767.0	39,823.4	47,095.6	39,005.0	20,112.7	95,899.8	254.3	242,959.4	34,358.2	27,724.5
12.00	-	4,064.3	21,833.8	57,916.8	29,854.8	13,946.5	37,471.1	1,476.4	166,563.6	50,126.8	31,300.9
12.25	-	294.4	20,705.5	28,646.0	24,284.9	9,637.0	14,198.2	761.9	98,527.8	28,358.9	49,491.8
12.50	3.2	803.7	24,935.5	51,008.9	22,581.0	20,744.4	17,241.8	47.0	137,365.5	32,288.8	17,077.3
12.75	100.9	22.9	14,314.6	22,796.4	19,200.1	5,387.7	12,848.8	113.7	74,785.1	17,994.7	17,155.1
13.00	14.0	1,716.0	5,469.3	20,775.0	13,219.3	7,704.9	10,410.1	291.0	59,599.6	26,410.6	31,088.8
13.25	2.6	71.4	7,320.9	12,133.9	11,385.7	1,485.9	4,931.9	95.1	37,427.5	19,414.8	27,143.5
13.50	-	109.7	8,436.7	15,582.2	12,122.9	14,655.2	36,367.0	220.3	87,494.2	47,055.9	14,874.3
13.75	286.3	0.6	4,217.6	15,819.3	12,743.0	1,662.1	6,716.3	146.2	41,591.3	18,737.2	13,599.7
14.00	-	0.1	4,969.6	23,543.9	7,612.6	12,053.7	5,742.3	183.2	54,105.5	18,272.1	24,262.8
14.25	-	1.7	2,427.4	10,935.8	4,772.2	590.1	3,264.7	40.7	22,032.5	13,119.7	15,536.8
14.50	-	974.7	3,205.5	12,482.9	2,652.0	1,132.2	5,887.5	28.3	26,363.3	15,807.6	10,084.9
14.75	48.2	0.7	5,219.9	11,062.4	2,960.4	377.3	2,125.4	43.0	21,837.3	9,597.1	15,457.8
15.00	-	5.1	693.4	5,900.0	3,572.0	115.4	2,683.9	659.6	13,629.3	11,278.7	20,777.5
15.25	0.3	0.3	530.7	8,112.6	2,782.1	83.6	35,224.1	12.4	46,746.0	5,158.2	25,321.9
15.50	22.7	21.9	2,193.1	4,913.2	2,058.7	210.2	2,995.9	2.6	12,418.2	19,138.9	11,684.8
15.75	0.2	11.2	974.6	4,416.5	1,886.9	1,053.2	1,187.4	3.6	9,533.6	3,199.7	5,116.4
16.00	2.6	49.4	87.7	2,505.1	6,447.4	48.3	386.6	3,509.7	13,036.7	8,820.3	10,267.3
16.25	-	1.9	336.7	22,858.7	1,375.8	146.5	628.2	1.7	25,349.6	19,529.9	6,795.1
16.50	0.8	622.4	2,204.3	4,011.8	6,452.4	200.6	1,840.3	2.6	15,335.1	25,125.3	27,248.5
16.75	3,559.7	-	342.0	1,804.5	1,082.9	448.5	166.8	69.2	7,473.5	3,263.2	5,622.1
17.00	6.7	-	28.3	2,175.1	1,202.2	13.1	232.0	925.1	4,582.5	6,184.2	7,884.3
17.25	20.4	-	109.5	384.8	651.8	30.3	186.3	2.1	1,385.3	686.2	2,667.2
17.50	9.4	-	61.0	1,999.1	633.2	47.7	136.1	7.4	2,893.8	1,454.1	8,356.5
17.75	149.9	-	16.2	581.4	303.3	4.8	55.9	44.0	1,155.4	786.1	2,364.2
18.00	2.1	-	282.7	2,199.7	1,712.1	47.9	143.9	1,755.5	6,144.0	7,257.6	9,370.3
18.25	-	30.6	913.8	1,294.7	620.2	499.2	313.8	10.8	3,683.3	3,433.2	2,331.7
18.50	1.6	-	156.5	1,164.6	144.1	26.7	48.4	7.3	1,549.2	1,309.1	3,904.4
18.75	7.9	-	2,025.1	1,790.6	430.9	1,182.5	710.8	3.7	6,151.7	1,587.8	1,325.6
19.00	35.0	-	119.3	1,476.1	452.9	-	67.8	1,085.1	3,236.2	4,288.0	4,148.4
19.25	6.0	0.4	11.3	577.3	190.5	-	33.4	6.1	825.0	1,066.3	2,109.6
19.50	35.4	-	7.4	728.1	314.4	-	12.9	2.3	1,100.4	2,435.1	3,215.0
19.75	375.8	0.4	141.8	414.9	180.2	40.5	23.4	4.8	1,181.9	1,399.5	2,269.6
20.00 & above	2,170.1	3.0	6,188.5	6,713.4	2,045.4	3,297.8	8,418.0	130,207.5	159,043.9	138,339.2	131,167.4
<b>Total</b>	<b>10,149.0</b>	<b>98,215.1</b>	<b>1,983,607.5</b>	<b>1,635,226.5</b>	<b>1,131,769.7</b>	<b>457,622.3</b>	<b>2,237,216.2</b>	<b>157,335.6</b>	<b>7,711,141.8</b>	<b>6,755,741.4</b>	<b>6,329,282.7</b>
<b>Weighted Average</b>	<b>13.32</b>	<b>8.73</b>	<b>7.42</b>	<b>8.89</b>	<b>7.88</b>	<b>8.27</b>	<b>8.42</b>	<b>28.77</b>	<b>8.60</b>	<b>7.91</b>	<b>7.82</b>

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

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

#### Foreign Banks

(Million Rupees)

Rate of Interest/Return	Dec-21								Jun-21	Dec-20	
	Precious Metals	Securities, Shares & Other Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	Total
00.00	-	-	1,040.1	31.5	709.0	1.3	24.1	3.3	1,809.2	2,396.3	2,458.6
01.00*	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-
03.00*	-	-	-	101.3	233.2	-	-	-	334.5	367.2	368.3
04.00*	-	-	-	-	31.0	-	16.5	2.4	49.9	35.9	33.7
05.00*	-	-	-	-	17.9	-	5.1	4.0	27.0	22.9	16.5
06.00*	-	-	-	-	-	-	-	-	-	15.8	-
07.00*	-	-	-	-	-	-	-	-	-	-	1,000.0
08.00*	-	-	-	-	3.9	-	9,134.0	-	9,137.9	28,555.3	39,088.5
08.25	-	-	-	961.7	-	-	1,024.9	-	1,986.6	2,193.8	8,664.6
08.50	-	-	-	-	-	-	6,490.0	-	6,490.0	28,741.3	14,851.6
08.75	-	-	-	-	-	-	9,425.0	-	9,425.0	5,739.3	1,500.0
09.00	-	-	-	-	-	-	5,100.0	-	5,100.0	4,558.7	1,176.4
09.25	-	-	-	-	-	-	1,933.2	-	1,933.2	399.0	409.5
09.50	-	-	25.6	-	-	-	7,058.0	-	7,083.5	-	-
09.75	-	-	-	0.3	2,199.4	-	5,119.3	-	7,319.0	133.3	-
10.00	-	-	33.1	-	-	-	2,167.8	-	2,200.9	-	-
10.25	-	-	-	-	-	-	1,687.5	-	1,687.5	-	-
10.50	-	-	-	-	-	-	11,811.7	-	11,811.7	-	-
10.75	-	-	-	-	-	-	2,058.1	-	2,058.1	-	1,220.6
11.00	-	-	-	-	-	-	1,817.0	-	1,817.0	1,185.9	-
11.25	-	-	-	1,200.0	1,148.7	-	5,592.2	-	7,940.9	-	-
11.50	-	-	-	1,200.0	-	-	168.2	-	1,368.2	-	-
11.75	-	-	-	-	-	-	1,371.4	-	1,371.4	-	-
12.00	-	-	-	-	3.8	-	1,700.0	-	1,703.8	-	3.9
12.25	-	-	-	-	-	-	250.0	-	250.0	-	-
12.50	-	-	-	-	173.3	-	-	-	173.3	-	-
12.75	-	-	-	-	-	-	2,074.0	-	2,074.0	-	-
13.00	-	-	-	-	-	-	-	-	-	-	-
13.25	-	-	-	-	-	-	-	-	-	-	4.7
13.50	-	-	-	-	-	-	-	-	-	-	1.0
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	-	-	-	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-	-	-	-
20.00 & above	-	-	-	-	-	-	-	0.1	0.1	0.2	-
<b>Total</b>	-	-	1,098.9	3,494.8	4,520.1	1.3	76,027.8	9.8	85,152.6	74,344.9	70,798.0
<b>Weighted Average</b>	-	-	0.52	10.17	8.30	-	9.68	3.07	9.51	7.98	7.66

\*01.00 stands for 00.25 to 01.00

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\*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	Dec-21										Jun-21	Dec-20
	Domestic Constituents										Total	Total
	Non-Residents	Non-financial Public Sector Enterprises			NBFI	Private Sector (Business)		Trust Funds and Non-profit Organizations		Sub Total		
		Government	Public Sector Enterprises	NBFI		Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others			
00.00	-	342.8	1,741.6	5,006.7	358,494.8	37.8	31,753.5	-	397,377.3	397,377.3	376,733.9	335,298.3
01.00*	853.4	388.9	630.0	332.0	41,734.3	1,597.7	126.1	-	44,809.0	45,662.4	65,105.5	68,070.2
02.00*	2,647.7	512.5	46,630.4	772.3	141,558.7	649.0	5,452.2	-	195,575.1	198,222.8	106,608.8	75,223.5
03.00*	43.5	1,385.5	30,852.4	336.9	862,039.1	1,882.5	11,462.5	8.9	907,967.7	908,011.2	734,650.6	756,912.4
04.00*	-	-	32,730.3	8.8	121,842.1	17.8	43,360.5	-	197,959.4	197,959.4	132,560.7	99,432.7
05.00*	-	-	59.1	-	118,212.0	289.9	62,142.1	74.7	180,777.8	180,777.8	127,770.2	95,405.1
06.00*	-	43.6	1,702.2	-	33,228.0	7.7	6,652.4	-	41,633.9	41,633.9	105,814.6	40,505.0
07.00*	-	432,818.2	-	399.9	12,479.0	22.5	15,443.8	-	461,163.3	461,163.3	53,526.7	128,916.7
08.00*	-	295,675.1	82,319.9	16,628.2	325,454.2	884.2	3,973.9	-	724,935.6	724,935.6	1,753,217.0	2,000,805.5
08.25	-	717.1	6,922.2	12,253.6	157,301.1	782.0	765.0	-	178,741.1	178,741.1	457,494.7	587,760.6
08.50	-	14,667.6	20,550.5	11,139.5	197,561.5	-	716.2	-	244,635.2	244,635.2	574,651.9	257,950.2
08.75	-	2,296.7	9,965.4	6,538.7	204,722.5	399.8	2,900.5	-	226,823.7	226,823.7	282,582.6	313,906.1
09.00	-	1,622.9	21,684.5	4,256.0	133,158.6	400.6	3,975.6	-	165,098.3	165,098.3	369,039.0	211,842.4
09.25	-	818.8	44,254.3	2,374.4	148,111.6	63.0	7,090.8	-	202,712.9	202,712.9	157,438.9	184,188.7
09.50	-	791.1	40,105.1	7,263.1	157,124.9	1,157.8	5,141.0	155.0	211,738.1	211,738.1	202,533.9	74,896.1
09.75	-	907.2	42,884.5	4,113.4	171,743.7	69.6	9,319.2	6.8	229,044.4	229,044.4	84,442.9	91,165.9
10.00	-	1,180.6	9,573.1	251.8	144,304.4	-	13,031.8	403.0	168,744.8	168,744.8	115,063.7	46,600.1
10.25	-	932.2	22,490.1	2,154.3	186,276.5	81.7	7,180.2	78.1	219,193.1	219,193.1	76,552.1	144,260.6
10.50	-	5,561.9	19,476.1	19,855.7	196,246.4	635.5	8,715.3	6.3	250,497.1	250,497.1	140,699.6	44,371.4
10.75	-	2,533.3	53,072.1	7,524.0	183,179.1	99.0	31,543.2	10.5	277,961.1	277,961.1	54,305.5	88,898.8
11.00	-	2,376.1	46,889.0	11,245.5	119,684.3	74.8	21,289.2	303.6	201,862.4	201,862.4	102,741.8	23,375.3
11.25	-	689.8	12,167.5	8,254.7	183,301.0	50.0	11,662.4	9.3	216,134.7	216,134.7	35,485.1	46,873.1
11.50	-	991.0	170,710.2	4,943.6	157,026.4	-	21,429.7	2.9	355,103.9	355,103.9	49,375.4	23,878.3
11.75	-	871.0	89,117.2	4,453.0	131,636.7	-	16,872.4	9.0	242,959.4	242,959.4	34,358.2	27,724.5
12.00	-	-	24,092.4	2,427.1	106,123.1	2.7	33,916.0	2.2	166,563.6	166,563.6	50,126.8	31,300.9
12.25	-	-	4,909.6	1,210.3	75,382.8	363.6	16,661.5	-	98,527.8	98,527.8	28,358.9	49,491.8
12.50	-	-	9,922.2	1,373.7	96,149.0	1,342.6	28,578.0	-	137,365.5	137,365.5	32,288.8	17,077.3
12.75	-	-	97.3	12.7	56,768.8	810.0	17,093.4	3.0	74,785.1	74,785.1	17,994.7	17,155.1
13.00	-	-	4,670.2	18.8	36,437.6	1.9	18,471.1	-	59,599.6	59,599.6	26,410.6	31,088.8
13.25	-	-	25.2	11.9	25,546.6	-	11,842.7	1.2	37,427.5	37,427.5	19,414.8	27,143.5
13.50	-	16.1	6,828.7	119.8	67,876.2	85.7	12,565.6	2.0	87,494.2	87,494.2	47,055.9	14,874.3
13.75	-	-	3.0	13.9	27,281.1	-	14,293.4	-	41,591.3	41,591.3	18,737.2	13,599.7
14.00	-	-	-	-	42,455.5	-	11,645.6	4.3	54,105.5	54,105.5	18,272.1	24,262.8
14.25	-	-	5.4	-	11,185.1	-	10,841.2	0.8	22,032.5	22,032.5	13,119.7	15,536.8
14.50	-	-	1,042.0	318.4	16,101.1	-	8,879.1	22.6	26,363.3	26,363.3	15,807.6	10,084.9
14.75	-	-	8.1	-	11,293.2	0.7	10,504.9	30.4	21,837.3	21,837.3	9,597.1	15,457.8
15.00	-	6.1	6.1	24.0	6,943.1	-	6,646.5	3.5	13,629.3	13,629.3	11,278.7	20,777.5
15.25	-	-	34,344.8	-	2,621.9	-	9,779.3	-	46,746.0	46,746.0	5,158.2	25,321.9
15.50	-	-	3.2	-	8,070.3	-	4,344.7	-	12,418.2	12,418.2	19,138.9	11,684.8
15.75	-	-	1.6	-	4,852.8	2.9	4,676.3	-	9,533.6	9,533.6	3,199.7	5,116.4
16.00	-	-	-	47.4	2,158.5	-	10,830.9	-	13,036.7	13,036.7	8,820.3	10,267.3
16.25	-	-	3.8	-	2,212.7	-	23,133.1	-	25,349.6	25,349.6	19,592.9	6,795.1
16.50	-	-	-	599.6	12,198.6	-	2,536.8	-	15,335.1	15,335.1	25,125.3	27,248.5
16.75	-	-	5.0	-	5,849.4	-	1,619.1	-	7,473.5	7,473.5	3,263.2	5,622.1
17.00	-	-	-	-	1,281.8	-	3,300.7	-	4,582.5	4,582.5	6,184.2	7,884.3
17.25	-	-	20.5	-	636.3	-	728.5	-	1,385.3	1,385.3	686.2	2,667.2
17.50	-	-	11.2	-	1,727.9	-	1,154.8	-	2,893.8	2,893.8	1,454.1	8,356.5
17.75	-	-	-	-	370.4	-	785.1	-	1,155.4	1,155.4	786.1	2,364.2
18.00	-	-	-	-	2,151.6	35.1	3,957.3	-	6,144.0	6,144.0	7,257.6	9,370.3
18.25	-	73.3	4.1	-	3,212.4	-	393.5	-	3,683.3	3,683.3	3,433.2	2,331.7
18.50	-	-	5.4	-	341.4	-	1,202.3	-	1,549.2	1,549.2	1,309.1	3,904.4
18.75	-	-	-	-	5,341.3	-	810.4	-	6,151.7	6,151.7	1,587.8	1,325.6
19.00	-	-	-	-	586.0	-	2,650.2	-	3,236.2	3,236.2	4,288.0	4,148.4
19.25	-	-	-	-	92.5	-	732.5	-	825.0	825.0	1,066.3	2,109.6
19.50	-	-	-	-	145.4	-	955.1	-	1,100.4	1,100.4	2,435.1	3,215.0
19.75	-	-	-	-	669.4	-	512.5	-	1,181.9	1,181.9	1,399.5	2,269.6
20.00 & above	-	-	1.1	-	15,118.9	0.0	143,923.8	-	159,043.9	159,043.9	138,339.2	131,167.4
<b>Total</b>	<b>3,544.6</b>	<b>768,219.6</b>	<b>892,538.6</b>	<b>136,283.4</b>	<b>5,135,603.6</b>	<b>11,848.3</b>	<b>761,965.4</b>	<b>1,138.2</b>	<b>7,707,597.1</b>	<b>7,711,141.8</b>	<b>6,755,741.4</b>	<b>6,329,282.7</b>

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00



### 3.5 Advances Classified by All As on

Size of Account * (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	-	-	9	0.0	17	-	33	0.0	31,686	21.3
5,000 to 10,000	-	-	-	-	-	-	-	-	8,378	59.1
10,000 to 20,000	-	-	-	-	-	-	1	0.0	39,706	521.0
20,000 to 25,000	-	-	-	-	-	-	1	0.0	11,682	261.4
25,000 to 30,000	-	-	-	-	-	-	1	0.0	17,744	480.8
30,000 to 40,000	-	-	-	-	-	-	1	0.0	11,557	402.9
40,000 to 50,000	-	-	-	-	-	-	7	0.3	18,707	828.2
50,000 to 60,000	-	-	-	-	3	0.2	-	-	16,827	894.6
60,000 to 70,000	-	-	-	-	6	0.4	1	0.1	16,270	1,034.8
70,000 to 80,000	-	-	-	-	9	0.7	6	0.5	18,706	1,407.3
80,000 to 90,000	-	-	-	-	11	1.0	-	-	22,707	1,922.7
90,000 to 100,000	-	-	-	-	7	0.6	1	0.1	19,368	1,846.4
100,000 to 200,000	-	-	-	-	27	4.1	16	2.2	333,082	48,032.3
200,000 to 300,000	-	-	-	-	62	14.1	38	9.3	235,818	57,011.6
300,000 to 400,000	-	-	16	5.1	14	4.7	3	1.2	89,678	30,393.2
400,000 to 500,000	-	-	-	-	8	3.5	50	21.3	37,939	16,861.5
500,000 to 600,000	-	-	-	-	3	1.7	29	15.3	23,455	12,696.8
600,000 to 700,000	-	-	1	0.7	2	1.3	23	14.7	13,572	8,799.2
700,000 to 800,000	-	-	6	4.5	1	0.7	17	12.2	15,526	11,571.3
800,000 to 900,000	-	-	-	-	1	0.9	27	22.5	22,336	18,895.7
900,000 to 1,000,000	-	-	-	-	-	-	12	11.4	31,956	30,775.6
1,000,000 to 2,000,000	1	1.8	3	4.8	20	28.9	554	877.9	61,145	84,249.0
2,000,000 to 3,000,000	-	-	1	3.0	12	29.3	133	325.5	22,314	54,521.2
3,000,000 to 4,000,000	-	-	8	30.3	5	18.2	72	241.0	12,724	44,184.5
4,000,000 to 5,000,000	-	-	6	24.8	5	23.2	26	117.7	9,293	41,860.8
5,000,000 to 6,000,000	-	-	3	15.5	5	28.1	11	60.1	6,197	33,845.3
6,000,000 to 7,000,000	-	-	2	12.7	1	6.2	12	78.8	4,512	29,286.1
7,000,000 to 8,000,000	6	43.5	-	-	-	-	12	89.2	4,605	34,620.9
8,000,000 to 9,000,000	-	-	-	-	2	17.5	5	42.6	3,235	27,357.7
9,000,000 to 10,000,000	-	-	-	-	3	27.8	3	28.8	3,832	36,705.8
10,000,000 to 100,000,000	-	-	46	1,823.8	342	14,129.4	175	6,020.3	46,150	1,444,792.2
100,000,000 to 500,000,000	-	-	37	10,496.3	214	57,370.0	146	36,098.1	8,621	1,829,367.6
500,000,000 to 1,000,000,000	1	853.4	20	14,208.8	39	27,020.7	54	37,625.8	1,213	822,455.1
1,000,000,000 to 10,000,000,000	1	2,647.7	56	176,184.5	185	719,284.8	34	72,296.0	832	1,669,933.1
10,000,000,000 & Over	-	-	31	776,834.4	28	417,057.2	-	-	1	14,369.0
<b>Total</b>	<b>9</b>	<b>3,546.5</b>	<b>245</b>	<b>979,649.0</b>	<b>1,032</b>	<b>1,235,075.0</b>	<b>1,504</b>	<b>154,012.9</b>	<b>1,221,374</b>	<b>6,412,266.2</b>

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

## Size of Accounts and Borrowers

### Banks

31st December, 2021

(Million Rupees)

Constituents										Size of Account * (Rs.)
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
5	0.0	10,494	23.7	4,232	2.9	46,476	47.9	46,476	47.9	Less Than 5,000
-	-	9,686	70.3	670	5.0	18,734	134.5	18,734	134.5	5,000 to 10,000
-	-	289,635	5,379.1	94	1.3	329,436	5,901.5	329,436	5,901.5	10,000 to 20,000
-	-	579,539	13,306.3	38	0.9	591,260	13,568.7	591,260	13,568.7	20,000 to 25,000
-	-	69,281	1,792.5	58	1.6	87,084	2,274.9	87,084	2,274.9	25,000 to 30,000
-	-	235,815	7,831.0	124	4.4	247,497	8,238.4	247,497	8,238.4	30,000 to 40,000
-	-	71,872	3,188.5	44	1.9	90,630	4,018.9	90,630	4,018.9	40,000 to 50,000
-	-	143,822	7,588.1	92	5.2	160,744	8,488.1	160,744	8,488.1	50,000 to 60,000
-	-	56,016	3,616.8	6	0.4	72,299	4,652.5	72,299	4,652.5	60,000 to 70,000
-	-	32,315	2,376.2	24	1.8	51,060	3,786.4	51,060	3,786.4	70,000 to 80,000
-	-	32,959	2,800.3	32	2.7	55,709	4,726.7	55,709	4,726.7	80,000 to 90,000
-	-	30,619	2,922.7	-	-	49,995	4,769.9	49,995	4,769.9	90,000 to 100,000
-	-	280,985	39,940.2	36	5.4	614,146	87,984.3	614,146	87,984.3	100,000 to 200,000
13	2.8	141,307	32,983.6	48	11.2	377,286	90,032.6	377,286	90,032.6	200,000 to 300,000
9	2.9	40,958	14,230.8	15	5.3	130,693	44,643.2	130,693	44,643.2	300,000 to 400,000
1	0.4	78,998	35,920.8	6	2.9	117,002	52,810.3	117,002	52,810.3	400,000 to 500,000
1	0.6	55,930	30,453.7	3	1.7	79,421	43,169.7	79,421	43,169.7	500,000 to 600,000
1	0.7	63,036	41,076.2	9	5.8	76,644	49,898.7	76,644	49,898.7	600,000 to 700,000
3	2.4	117,875	90,283.2	47	35.2	133,475	101,909.6	133,475	101,909.6	700,000 to 800,000
-	-	42,353	35,975.0	5	4.2	64,722	54,898.2	64,722	54,898.2	800,000 to 900,000
-	-	26,534	25,257.4	9	8.6	58,511	56,053.0	58,511	56,053.0	900,000 to 1,000,000
38	58.5	172,763	241,585.7	36	54.2	234,559	326,859.0	234,560	326,860.8	1,000,000 to 2,000,000
12	30.3	42,884	103,825.5	49	116.9	65,405	158,851.7	65,405	158,851.7	2,000,000 to 3,000,000
2	6.4	11,019	37,710.8	25	85.6	23,855	82,276.7	23,855	82,276.7	3,000,000 to 4,000,000
5	23.5	9,126	41,615.9	10	44.1	18,471	83,710.0	18,471	83,710.0	4,000,000 to 5,000,000
1	5.4	8,168	43,305.5	3	16.7	14,388	77,276.5	14,388	77,276.5	5,000,000 to 6,000,000
-	-	2,588	16,731.5	-	-	7,115	46,115.3	7,115	46,115.3	6,000,000 to 7,000,000
4	29.6	1,247	9,355.4	-	-	5,868	44,095.1	5,874	44,138.6	7,000,000 to 8,000,000
-	-	935	7,920.1	3	25.8	4,180	35,363.7	4,180	35,363.7	8,000,000 to 9,000,000
20	185.3	818	7,801.7	2	18.6	4,678	44,767.9	4,678	44,767.9	9,000,000 to 10,000,000
94	3,624.3	3,828	78,328.1	6	212.0	50,641	1,548,930.1	50,641	1,548,930.1	10,000,000 to 100,000,000
14	3,982.6	46	7,243.9	7	1,953.3	9,085	1,946,511.8	9,085	1,946,511.8	100,000,000 to 500,000,000
5	3,840.6	-	-	-	-	1,331	905,150.9	1,332	906,004.3	500,000,000 to 1,000,000,000
2	2,208.9	8	16,715.3	-	-	1,117	2,656,622.6	1,118	2,659,270.3	1,000,000,000 to 10,000,000,000
-	-	-	-	-	-	60	1,208,260.6	60	1,208,260.6	10,000,000,000 & Over
230	14,004.9	2,663,459	1,009,156.1	5,733	2,635.6	3,893,577	9,806,799.8	3,893,586	9,810,346.2	Total

### 3.6 Advances Classified by Size of Accounts

#### All Banks

(Million Rupees)

Size of Account (Rs.)	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	32,226	34.5	87,791	139.4	46,476	47.9
5,000 to 10,000	44,605	382.6	44,809	366.9	18,734	134.5
10,000 to 20,000	418,698	7,575.6	193,955	2,999.3	329,436	5,901.5
20,000 to 25,000	376,285	8,746.5	719,629	15,532.4	591,260	13,568.7
25,000 to 30,000	191,028	5,048.8	99,684	2,772.4	87,084	2,274.9
30,000 to 40,000	83,863	2,897.7	124,401	4,612.7	247,497	8,238.4
40,000 to 50,000	272,837	12,268.0	181,704	8,210.9	90,630	4,018.9
50,000 to 60,000	156,761	8,314.4	162,751	8,632.3	160,744	8,488.1
60,000 to 70,000	42,636	2,777.1	54,561	3,558.9	72,299	4,652.5
70,000 to 80,000	131,162	9,918.3	45,637	3,387.0	51,060	3,786.4
80,000 to 90,000	77,763	6,600.3	52,796	4,517.5	55,709	4,726.7
90,000 to 100,000	75,509	7,162.3	68,866	6,601.0	49,995	4,769.9
100,000 to 200,000	653,415	96,861.3	762,642	106,349.6	614,146	87,984.3
200,000 to 300,000	348,982	84,629.9	366,549	88,646.1	377,286	90,032.6
300,000 to 400,000	146,827	51,096.8	157,384	54,432.8	130,693	44,643.2
400,000 to 500,000	158,547	71,167.8	128,799	57,743.5	117,002	52,810.3
500,000 to 600,000	83,107	45,540.2	75,192	40,762.2	79,421	43,169.7
600,000 to 700,000	100,596	65,666.1	51,227	33,221.4	76,644	49,898.7
700,000 to 800,000	66,175	49,264.6	65,201	49,515.0	133,475	101,909.6
800,000 to 900,000	42,950	36,323.6	51,825	44,082.4	64,722	54,898.2
900,000 to 1,000,000	32,974	31,418.0	32,777	31,147.6	58,511	56,053.0
1,000,000 to 2,000,000	140,938	197,235.7	188,823	264,387.7	234,560	326,860.8
2,000,000 to 3,000,000	42,261	103,722.2	57,028	140,368.0	65,405	158,851.7
3,000,000 to 4,000,000	20,594	71,369.0	23,691	81,985.9	23,855	82,276.7
4,000,000 to 5,000,000	16,346	72,730.3	17,540	79,498.1	18,471	83,710.0
5,000,000 to 6,000,000	10,173	55,738.8	11,222	60,608.7	14,388	77,276.5
6,000,000 to 7,000,000	5,928	38,293.0	7,382	47,642.9	7,115	46,115.3
7,000,000 to 8,000,000	5,254	39,238.2	4,708	35,370.0	5,874	44,138.6
8,000,000 to 9,000,000	3,722	31,501.1	4,317	36,618.7	4,180	35,363.7
9,000,000 to 10,000,000	3,847	36,806.6	4,722	45,085.7	4,678	44,767.9
10,000,000 to 100,000,000	41,817	1,287,734.1	43,905	1,325,947.4	50,641	1,548,930.1
100,000,000 to 500,000,000	7,946	1,674,631.3	8,120	1,722,062.6	9,085	1,946,511.8
500,000,000 to 1,000,000,000	1,122	746,081.8	1,259	841,675.2	1,332	906,004.3
1,000,000,000 to 10,000,000,000	920	2,388,195.3	955	2,281,309.3	1,118	2,659,270.3
10,000,000,000 & Over	53	896,543.3	61	1,161,030.4	60	1,208,260.6
<b>Total</b>	<b>3,837,867</b>	<b>8,243,515.2</b>	<b>3,901,913</b>	<b>8,690,821.7</b>	<b>3,893,586</b>	<b>9,810,346.2</b>

### 3.6.1 Advances Classified by Size of Accounts

#### Public Sector Banks

(Million Rupees)

Size of Account (Rs.)	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	26,873	25.7	59,053	121.0	27,447	39.5
5,000 to 10,000	40,513	348.1	40,269	335.3	17,449	125.6
10,000 to 20,000	44,512	719.8	28,896	461.1	30,070	435.0
20,000 to 25,000	33,696	744.5	16,422	381.7	12,299	275.9
25,000 to 30,000	45,927	1,266.9	23,524	650.4	17,419	471.8
30,000 to 40,000	38,944	1,346.1	34,573	1,233.1	12,050	419.9
40,000 to 50,000	63,999	2,985.4	39,002	1,785.7	21,820	974.4
50,000 to 60,000	27,890	1,512.6	21,833	1,167.3	19,692	1,053.3
60,000 to 70,000	36,076	2,356.7	38,352	2,515.4	19,879	1,284.4
70,000 to 80,000	100,938	7,621.9	32,203	2,393.2	19,998	1,496.9
80,000 to 90,000	66,585	5,655.4	36,054	3,071.6	22,730	1,922.4
90,000 to 100,000	38,412	3,620.0	47,671	4,581.7	23,774	2,269.9
100,000 to 200,000	394,606	58,367.3	495,814	67,485.7	344,549	49,470.0
200,000 to 300,000	244,664	59,360.0	261,370	63,572.4	270,617	64,807.3
300,000 to 400,000	104,093	36,127.3	106,757	36,733.9	93,119	31,468.5
400,000 to 500,000	58,640	26,355.2	49,298	21,696.1	41,760	18,756.6
500,000 to 600,000	39,567	21,771.5	32,728	17,693.2	45,138	24,407.4
600,000 to 700,000	31,850	20,771.0	14,418	9,299.4	39,015	25,435.5
700,000 to 800,000	24,673	18,281.6	17,461	13,129.8	79,014	60,296.2
800,000 to 900,000	11,850	10,004.0	11,377	9,705.4	26,265	22,042.3
900,000 to 1,000,000	12,096	11,344.6	7,994	7,561.3	27,618	26,651.0
1,000,000 to 2,000,000	36,045	50,011.6	53,911	74,548.2	57,020	77,058.1
2,000,000 to 3,000,000	8,216	20,308.2	18,858	46,629.1	10,668	25,783.8
3,000,000 to 4,000,000	6,259	21,682.0	9,569	32,948.6	4,650	15,991.9
4,000,000 to 5,000,000	2,274	10,002.9	3,809	16,711.3	4,028	18,044.0
5,000,000 to 6,000,000	2,605	14,451.6	2,034	10,589.0	1,831	9,786.8
6,000,000 to 7,000,000	769	4,926.9	842	5,425.0	789	5,168.5
7,000,000 to 8,000,000	1,098	8,172.1	519	3,906.2	834	6,253.6
8,000,000 to 9,000,000	457	3,863.4	376	3,206.9	373	3,143.2
9,000,000 to 10,000,000	352	3,374.8	637	6,108.5	473	4,537.8
10,000,000 to 100,000,000	5,564	180,339.4	5,121	163,921.9	5,839	194,483.2
100,000,000 to 500,000,000	1,498	310,126.4	1,328	298,751.3	1,414	327,669.5
500,000,000 to 1,000,000,000	210	134,458.6	243	155,899.5	231	157,211.3
1,000,000,000 to 10,000,000,000	163	495,717.6	153	448,355.3	183	519,667.0
10,000,000,000 & Over	15	295,413.4	14	328,159.8	16	315,149.4
<b>Total</b>	<b>1,551,929</b>	<b>1,843,434.5</b>	<b>1,512,483</b>	<b>1,860,735.3</b>	<b>1,300,071</b>	<b>2,014,051.8</b>

## 3.6.2 Advances Classified by Size of Accounts

### Domestic Private Banks

(Million Rupees)

Size of Account (Rs.)	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	5,347	8.7	28,735	18.4	19,027	8.4
5,000 to 10,000	4,092	34.4	4,540	31.6	1,285	8.9
10,000 to 20,000	374,186	6,855.8	165,058	2,538.2	299,361	5,466.4
20,000 to 25,000	342,587	8,002.0	703,207	15,150.7	578,961	13,292.8
25,000 to 30,000	145,098	3,781.9	76,159	2,121.9	69,664	1,803.1
30,000 to 40,000	44,919	1,551.6	89,827	3,379.6	235,442	7,818.3
40,000 to 50,000	208,835	9,282.5	142,697	6,425.0	68,806	3,044.3
50,000 to 60,000	128,869	6,801.7	140,916	7,464.9	141,052	7,434.8
60,000 to 70,000	6,560	420.4	16,203	1,043.1	52,420	3,368.1
70,000 to 80,000	30,222	2,296.3	13,432	993.7	31,062	2,289.5
80,000 to 90,000	11,177	944.8	16,736	1,445.4	32,979	2,804.3
90,000 to 100,000	37,097	3,542.3	21,191	2,018.8	26,221	2,500.0
100,000 to 200,000	258,796	38,491.9	266,811	38,861.3	269,585	38,512.4
200,000 to 300,000	104,305	25,266.5	105,172	25,071.8	106,655	25,221.9
300,000 to 400,000	42,723	14,965.4	50,621	17,697.0	37,571	13,173.7
400,000 to 500,000	99,862	44,793.2	79,480	36,038.7	75,203	34,036.4
500,000 to 600,000	43,527	23,761.4	42,449	23,060.6	34,258	18,748.4
600,000 to 700,000	68,746	44,895.1	36,784	23,905.4	37,628	24,462.5
700,000 to 800,000	41,500	30,981.4	47,739	36,384.5	54,460	41,612.7
800,000 to 900,000	31,092	26,313.1	40,444	34,373.7	38,454	32,853.5
900,000 to 1,000,000	20,877	20,072.5	24,782	23,585.4	30,891	29,400.2
1,000,000 to 2,000,000	104,788	147,086.5	134,816	189,711.8	177,443	249,675.7
2,000,000 to 3,000,000	34,021	83,357.0	38,121	93,628.1	54,677	132,937.1
3,000,000 to 4,000,000	14,304	49,568.9	14,092	48,924.3	19,173	66,170.6
4,000,000 to 5,000,000	14,058	62,662.9	13,719	62,733.1	14,439	65,647.8
5,000,000 to 6,000,000	7,565	41,271.8	9,187	50,014.4	12,529	67,343.6
6,000,000 to 7,000,000	5,154	33,334.2	6,515	42,048.0	6,322	40,920.2
7,000,000 to 8,000,000	4,132	30,888.7	4,189	31,463.8	5,038	37,870.6
8,000,000 to 9,000,000	3,265	27,637.7	3,941	33,411.9	3,807	32,220.5
9,000,000 to 10,000,000	3,493	33,413.2	4,080	38,929.9	4,202	40,201.4
10,000,000 to 100,000,000	36,208	1,105,517.9	38,753	1,160,728.7	44,759	1,352,641.2
100,000,000 to 500,000,000	6,413	1,355,940.8	6,743	1,410,864.3	7,617	1,604,694.0
500,000,000 to 1,000,000,000	892	597,171.6	994	671,289.0	1,084	736,755.5
1,000,000,000 to 10,000,000,000	738	1,847,238.7	783	1,787,513.9	906	2,083,092.0
10,000,000,000 & Over	38	601,129.9	47	832,870.6	44	893,111.2
<b>Total</b>	<b>2,285,486</b>	<b>6,329,282.7</b>	<b>2,388,963</b>	<b>6,755,741.4</b>	<b>2,593,025</b>	<b>7,711,141.8</b>

### 3.6.3 Advances Classified by Size of Accounts

#### Foreign Banks

(Million Rupees)

Size of Account (Rs.)	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	6	0.0	3	0.0	2	0.0
5,000 to 10,000	-	-	-	-	-	-
10,000 to 20,000	-	-	1	0.0	5	0.1
20,000 to 25,000	2	0.0	-	-	-	-
25,000 to 30,000	3	0.1	1	0.0	1	0.0
30,000 to 40,000	-	-	1	0.0	5	0.2
40,000 to 50,000	3	0.1	5	0.2	4	0.2
50,000 to 60,000	2	0.1	2	0.1	-	-
60,000 to 70,000	-	-	6	0.4	-	-
70,000 to 80,000	2	0.2	2	0.1	-	-
80,000 to 90,000	1	0.1	6	0.5	-	-
90,000 to 100,000	-	-	4	0.4	-	-
100,000 to 200,000	13	2.1	17	2.6	12	1.9
200,000 to 300,000	13	3.4	7	1.8	14	3.4
300,000 to 400,000	11	4.1	6	1.9	3	1.0
400,000 to 500,000	45	19.4	21	8.7	39	17.4
500,000 to 600,000	13	7.3	15	8.4	25	13.9
600,000 to 700,000	-	-	25	16.6	1	0.7
700,000 to 800,000	2	1.5	1	0.7	1	0.7
800,000 to 900,000	8	6.5	4	3.3	3	2.4
900,000 to 1,000,000	1	0.9	1	1.0	2	1.9
1,000,000 to 2,000,000	105	137.6	96	127.7	97	127.1
2,000,000 to 3,000,000	24	57.0	49	110.9	60	130.8
3,000,000 to 4,000,000	31	118.1	30	113.0	32	114.2
4,000,000 to 5,000,000	14	64.5	12	53.7	4	18.3
5,000,000 to 6,000,000	3	15.4	1	5.3	28	146.1
6,000,000 to 7,000,000	5	31.9	25	169.9	4	26.5
7,000,000 to 8,000,000	24	177.4	-	-	2	14.4
8,000,000 to 9,000,000	-	-	-	-	-	-
9,000,000 to 10,000,000	2	18.7	5	47.3	3	28.7
10,000,000 to 100,000,000	45	1,876.7	31	1,296.8	43	1,805.8
100,000,000 to 500,000,000	35	8,564.1	49	12,446.9	54	14,148.3
500,000,000 to 1,000,000,000	20	14,451.6	22	14,486.6	17	12,037.6
1,000,000,000 to 10,000,000,000	19	45,239.0	19	45,440.1	29	56,511.3
10,000,000,000 & Over	-	-	-	-	-	-
<b>Total</b>	<b>452</b>	<b>70,798.0</b>	<b>467</b>	<b>74,344.9</b>	<b>490</b>	<b>85,152.6</b>



### 3.7 Advances Classified by Rate of Margin

#### All Banks

(Million Rupees)

Rate of Margin	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,727,813	2,739,364.4	1,457,540	2,498,147.5	1,726,997	2,944,784.4
05.00	49,438	161,613.7	51,317	168,503.7	54,259	212,582.7
10.00	369,807	848,519.1	226,473	830,332.6	332,931	899,489.8
15.00	27,779	389,588.1	45,334	578,464.1	23,770	583,295.8
20.00	1,302,782	879,075.6	1,206,414	913,273.1	1,168,136	1,227,867.0
25.00	193,327	2,037,116.1	807,316	2,616,994.3	348,720	2,621,924.1
30.00	55,005	402,857.5	39,966	389,001.0	88,253	300,864.5
33.33	828	10,628.3	158	12,091.7	10,822	22,567.5
35.00	11,003	150,613.4	21,402	141,543.2	23,564	188,111.0
40.00	33,954	155,117.1	11,204	153,035.0	40,567	267,019.5
45.00	3,603	69,020.7	6,440	62,896.0	7,873	72,408.0
50.00	51,527	196,362.8	17,236	136,354.9	34,097	188,270.5
55.00	1,566	31,055.3	2,061	50,216.3	4,347	58,675.8
60.00	1,727	36,000.7	1,710	32,757.9	4,192	44,204.8
65.00	1,514	37,695.6	1,445	32,392.8	3,924	57,258.6
70.00	1,162	35,004.6	990	10,488.8	3,468	25,353.2
75.00	890	16,690.9	907	18,233.6	3,230	26,350.6
80.00	839	9,819.9	744	8,103.3	2,968	19,767.0
85.00	715	13,816.5	616	11,883.4	2,582	17,760.6
90.00	1,430	10,372.5	1,445	8,863.8	3,464	12,258.0
95.00	714	10,030.1	805	8,676.4	1,629	9,503.1
99.99	444	3,152.2	390	8,568.5	3,793	10,030.1
<b>Total</b>	<b>3,837,867</b>	<b>8,243,515.2</b>	<b>3,901,913</b>	<b>8,690,821.7</b>	<b>3,893,586</b>	<b>9,810,346.2</b>

### 3.7.1 Advances Classified by Rate of Margin

#### Public Sector Banks

(Million Rupees)

Rate of Margin	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	517,902	549,654.0	197,424	274,856.8	294,806	405,694.4
05.00	58	1,392.6	35	258.4	515	2,746.9
10.00	162,976	54,628.6	2,757	36,551.6	104,685	112,189.6
15.00	2,748	34,965.4	1,139	10,477.6	1,921	15,089.0
20.00	670,266	218,985.8	567,214	162,411.1	524,887	176,748.3
25.00	116,653	758,875.2	735,084	1,288,654.6	278,321	1,153,808.7
30.00	21,098	78,493.2	5,313	30,471.6	47,381	47,109.0
33.33	707	252.4	-	-	10,666	8,938.9
35.00	1,100	10,049.6	378	7,753.1	998	7,735.2
40.00	23,124	18,799.1	359	10,479.8	19,585	23,567.9
45.00	171	904.2	65	464.4	79	606.0
50.00	34,014	93,966.2	1,869	36,672.0	12,287	56,657.4
55.00	58	245.3	31	159.4	23	78.9
60.00	59	190.0	41	199.9	48	171.2
65.00	63	230.2	63	276.9	49	242.9
70.00	255	21,018.3	55	265.9	73	216.6
75.00	74	137.1	77	193.7	86	214.4
80.00	102	272.7	87	182.6	97	202.0
85.00	80	113.8	91	173.9	111	198.7
90.00	105	144.9	95	111.4	115	149.9
95.00	110	97.0	106	107.9	123	97.8
99.99	206	19.0	200	12.9	3,215	1,588.2
<b>Total</b>	<b>1,551,929</b>	<b>1,843,434.5</b>	<b>1,512,483</b>	<b>1,860,735.3</b>	<b>1,300,071</b>	<b>2,014,051.8</b>

### 3.7.2 Advances Classified by Rate of Margin

#### Domestic Private Banks

(Million Rupees)

Rate of Margin	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,209,535	2,153,898.2	1,259,722	2,188,413.9	1,431,799	2,499,408.5
05.00	49,380	160,221.1	51,282	168,245.3	53,744	209,835.8
10.00	206,817	793,484.3	223,707	789,475.1	228,237	783,192.8
15.00	25,031	354,622.7	44,190	567,981.4	21,839	568,148.9
20.00	632,496	651,941.2	639,185	743,885.4	643,231	1,040,422.4
25.00	76,641	1,254,774.5	72,193	1,304,124.4	70,340	1,437,704.7
30.00	33,905	322,687.5	34,652	354,703.0	40,872	253,755.5
33.33	121	10,375.9	158	12,091.7	156	13,628.6
35.00	9,903	140,563.9	21,023	133,656.8	22,565	180,202.4
40.00	10,830	136,318.0	10,845	142,555.2	20,982	243,451.6
45.00	3,432	68,116.4	6,375	62,431.6	7,794	71,802.0
50.00	17,513	102,396.6	15,367	99,682.9	21,810	131,613.0
55.00	1,508	30,810.0	2,030	50,057.0	4,324	58,596.9
60.00	1,668	35,810.7	1,669	32,558.0	4,144	44,033.6
65.00	1,449	36,300.2	1,382	32,115.8	3,875	57,015.7
70.00	907	13,986.4	935	10,223.0	3,395	25,136.6
75.00	816	16,553.9	830	18,039.9	3,144	26,136.3
80.00	737	9,547.2	657	7,920.7	2,871	19,565.0
85.00	635	13,702.7	525	11,709.4	2,471	17,561.9
90.00	1,324	10,208.9	1,350	8,752.4	3,349	12,108.1
95.00	601	9,829.4	699	8,568.5	1,505	9,379.7
99.99	237	3,133.2	187	8,550.1	578	8,441.9
<b>Total</b>	<b>2,285,486</b>	<b>6,329,282.7</b>	<b>2,388,963</b>	<b>6,755,741.4</b>	<b>2,593,025</b>	<b>7,711,141.8</b>

### 3.7.3 Advances Classified by Rate of Margin

#### Foreign Banks

(Million Rupees)

Rate of Margin	Dec-20		Jun-21		Dec-21	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	376	35,812.3	394	34,876.8	392	39,681.5
05.00	-	-	-	-	-	-
10.00	14	406.2	9	4,305.9	9	4,107.4
15.00	-	-	5	5.1	10	57.9
20.00	20	8,148.6	15	6,976.6	18	10,696.3
25.00	33	23,466.4	39	24,215.3	59	30,410.6
30.00	2	1,676.8	1	3,826.4	-	-
33.33	-	-	-	-	-	-
35.00	-	-	1	133.3	1	173.3
40.00	-	-	-	-	-	-
45.00	-	-	-	-	-	-
50.00	-	-	-	-	-	-
55.00	-	-	-	-	-	-
60.00	-	-	-	-	-	-
65.00	2	1,165.3	-	-	-	-
70.00	-	-	-	-	-	-
75.00	-	-	-	-	-	-
80.00	-	-	-	-	-	-
85.00	-	-	-	-	-	-
90.00	1	18.7	-	-	-	-
95.00	3	103.7	-	-	1	25.6
99.99	1	0.1	3	5.6	-	-
<b>Total</b>	<b>452</b>	<b>70,798.0</b>	<b>467</b>	<b>74,344.9</b>	<b>490</b>	<b>85,152.6</b>

3.8 Advances Classified by Rate of  
All  
As on

Rate of Inl./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	119,135.1	20,287.4	81,884.3	35,240.1	98,681.6	181,072.9	31,524.2	24.5	7,869.8	19,352.8	4,517.7
01.00*	18,526.9	177.7	9,091.9	1,424.7	13,289.6	5,957.6	1,339.6	-	481.4	3,528.8	-
02.00*	50,885.0	4,413.3	20,336.9	6,275.1	55,182.7	42,061.8	5,807.1	44.4	6,628.8	6,358.2	865.6
03.00*	252,106.6	15,048.4	109,688.2	135,035.9	135,427.9	236,508.6	33,306.8	4,842.9	26,499.1	32,035.2	7,371.9
04.00*	53,863.2	9,024.2	51,114.8	8,889.2	36,774.4	63,683.2	5,397.5	1,162.4	4,119.9	6,529.3	1,578.6
05.00*	60,671.0	21,811.8	21,769.2	10,871.6	22,951.7	51,419.7	10,508.9	284.8	2,973.5	5,783.1	467.6
06.00*	23,686.1	2,854.3	8,639.4	1,304.6	3,148.8	17,808.9	1,476.8	844.7	377.7	1,088.8	67.7
07.00*	377,254.9	348.2	42,595.3	1,765.9	38,060.8	71,835.6	1,421.0	-	1,129.5	807.4	523.9
08.00*	373,612.2	4,296.9	64,495.7	55,255.4	80,469.3	281,230.1	8,768.9	489.6	9,698.4	7,629.2	4,295.7
09.00*	272,028.7	9,029.3	66,151.0	80,367.7	127,660.4	286,200.7	22,962.9	2,802.6	25,594.9	30,854.2	11,488.5
10.00*	309,122.9	9,551.4	74,818.3	65,019.6	109,106.0	353,562.5	29,981.0	967.7	16,849.3	36,990.9	4,301.9
10.25	47,842.8	10,359.2	15,772.6	23,863.5	32,797.6	78,927.1	5,824.7	23.8	10,880.3	10,521.6	648.6
10.50	65,466.1	2,954.8	19,811.1	12,539.0	36,539.5	94,125.2	11,599.3	22.5	7,261.3	13,021.5	4,763.8
10.75	121,914.9	22,546.9	23,203.0	25,758.0	40,793.9	86,476.9	11,130.9	16.6	3,922.7	9,482.2	1,993.7
11.00	102,462.1	1,478.8	27,294.7	10,345.3	29,849.9	103,045.8	7,698.8	61.5	4,889.6	7,555.1	2,562.5
11.25	38,679.5	12,873.3	34,546.1	15,279.4	48,519.2	72,266.6	9,606.7	10.0	5,838.3	5,765.5	1,254.7
11.50	166,918.9	1,291.4	31,333.9	5,982.3	35,371.8	107,968.6	10,827.7	1,680.0	9,841.6	17,220.6	1,264.4
11.75	104,280.9	2,957.3	24,122.9	12,479.1	27,296.8	65,267.2	11,095.4	1,133.4	5,769.3	7,640.2	12,009.6
12.00	46,604.3	659.6	22,770.9	8,599.6	29,640.3	80,688.7	9,078.4	-	3,396.6	6,682.7	1,470.5
12.25	17,248.9	945.2	12,165.8	8,925.8	15,915.1	26,943.1	5,637.6	-	2,416.2	7,694.3	2,657.4
12.50	29,225.5	1,700.3	23,849.5	4,262.4	39,130.9	39,014.9	5,397.2	-	2,417.6	5,912.8	700.6
12.75	13,397.4	3,101.1	9,301.6	2,074.7	22,708.3	22,049.9	6,732.1	-	3,060.8	3,668.7	1,069.7
13.00	8,252.5	2,982.2	6,108.8	1,466.4	18,902.7	68,012.6	11,514.2	20.9	1,031.4	2,390.7	547.1
13.25	3,156.1	4,112.2	2,877.9	1,921.3	12,711.9	25,753.8	2,500.1	-	1,508.4	2,388.5	695.1
13.50	6,823.1	30,233.5	10,618.3	1,878.2	10,911.0	25,504.2	4,184.2	-	1,252.0	1,910.0	508.4
13.75	4,590.1	6,080.8	3,733.2	926.0	16,990.4	5,559.5	3,442.4	-	2,726.9	1,606.4	765.8
14.00	15,862.6	2,503.9	18,477.5	4,141.6	17,142.0	42,575.4	7,139.9	6,693.0	6,182.9	4,236.0	431.0
14.25	4,564.3	3,107.6	1,773.1	691.3	4,076.9	2,663.8	1,906.8	-	1,271.8	1,034.3	406.1
14.50	6,237.1	4,099.9	2,028.5	319.4	4,426.2	7,223.3	1,741.3	16.2	796.7	877.6	1,198.4
14.75	5,980.8	692.5	1,615.5	268.9	7,421.7	2,728.9	1,193.9	-	5,418.2	726.5	267.0
15.00	5,653.1	69.3	2,408.4	281.2	4,032.5	1,750.3	957.8	-	559.4	560.1	192.8
15.25	3,157.3	53.9	3,306.9	34,577.6	16,064.3	777.0	1,280.2	-	296.6	265.2	124.9
15.50	2,516.1	22.0	4,212.4	281.4	1,182.3	15,158.1	829.7	-	2,067.1	451.4	127.2
15.75	2,232.4	252.2	2,455.3	32.6	2,024.6	1,124.7	469.1	-	381.8	286.1	65.9
16.00	8,657.6	4.9	936.2	44.0	1,256.0	509.1	4,677.0	-	339.4	332.1	66.3
16.25	20,946.1	11.2	1,242.7	49.8	2,585.9	1,053.3	739.2	-	192.7	299.1	124.0
16.50	15,622.5	339.2	2,372.8	759.0	2,038.0	6,040.3	1,048.6	-	319.9	819.3	219.2
16.75	1,032.8	9.0	507.8	21.0	4,256.9	2,391.3	1,821.3	-	137.7	90.6	83.7
17.00	2,931.4	-	205.8	27.9	171.3	1,394.8	2,844.6	-	134.0	243.7	53.7
17.25	263.7	6.3	126.2	52.5	72.7	578.0	242.4	-	123.0	499.5	42.7
17.50	650.8	22.7	339.8	86.0	633.6	3,431.4	162.7	-	104.3	183.0	15.4
17.75	80.0	35.2	202.0	20.7	120.7	219.2	178.5	-	42.7	72.9	22.0
18.00	25,214.2	149.1	12,568.6	25.4	112.6	13,290.5	827.1	-	91.9	263.6	31.0
18.25	296.2	1.1	126.0	29.3	6,167.5	2,926.6	52.6	-	42.4	21.6	7.9
18.50	678.9	0.1	355.9	2.3	111.5	122.9	150.3	-	84.0	51.4	39.2
18.75	738.5	-	101.9	6.7	258.4	4,712.3	165.1	-	27.2	50.5	44.5
19.00	4,903.6	-	2,435.9	13.9	356.2	13,397.6	260.0	-	367.3	121.4	67.3
19.25	60.2	0.4	139.1	1.7	83.9	126.8	144.7	-	33.1	96.4	41.4
19.50	411.7	15.2	504.6	30.5	49.1	98.5	91.4	-	50.9	82.4	3.3
19.75	47.6	0.8	165.0	144.1	65.7	231.4	298.2	-	17.0	134.9	31.8
20.00 & above	128,289.3	67.0	22,786.8	3,636.4	14,324.3	4,453.7	2,877.8	1,426.1	593.5	801.0	308.5
Total	2,944,784.4	212,582.7	899,489.8	583,295.8	1,227,867.0	2,621,924.1	300,864.5	22,567.5	188,111.0	267,019.5	72,408.0

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

Interest/Return and Rate of Margin

Banks

31st December, 2021

(Million Rupees)

50.00	55.00	60.00	65.00	70.00	Rate of Margin						Total	Rate of Int./Return
					75.00	80.00	85.00	90.00	95.00	99.99		
27,160.2	10,832.7	4,241.6	5,022.6	4,654.1	1,912.3	1,479.3	2,148.4	1,374.9	1,005.6	926.2	660,348.4	00.00
1,358.1	625.0	499.1	536.0	-	2.0	40.7	-	138.5	16.6	-	57,034.2	01.00*
1,365.3	1,071.2	1,817.1	2,261.4	472.2	59.7	1,156.2	169.8	15.6	319.6	-	207,567.1	02.00*
16,624.3	7,515.0	6,634.1	8,225.9	3,291.9	1,912.8	3,924.6	4,700.6	593.1	438.3	247.9	1,041,979.8	03.00*
3,022.8	149.4	88.6	616.5	140.7	161.1	55.0	62.3	72.2	85.2	1,576.4	248,166.7	04.00*
1,549.2	556.6	129.4	327.1	481.3	536.7	337.9	140.1	21.9	13.6	800.2	214,406.8	05.00*
1,179.4	11.7	14.4	31.0	1.9	72.3	75.3	17.2	16.0	9.0	-	62,726.1	06.00*
492.5	106.4	196.4	131.4	39.9	42.2	5.2	22.1	201.7	-	-	536,980.5	07.00*
40,027.0	1,620.3	4,760.4	2,101.3	127.5	1,030.8	379.2	21.3	584.3	60.5	119.4	941,073.2	08.00*
13,826.1	6,253.0	6,863.2	7,522.2	1,651.6	3,062.1	1,599.9	1,255.2	798.8	490.1	210.9	978,673.9	09.00*
13,646.4	3,145.2	4,612.2	3,282.1	4,328.1	4,362.1	1,292.4	1,828.3	947.7	1,191.8	319.1	1,049,226.9	10.00*
3,110.1	524.8	1,511.8	3,809.8	595.7	1,064.7	461.0	316.4	485.4	118.6	20.2	249,480.3	10.25
2,547.9	4,432.6	1,257.8	10,457.4	685.0	1,444.4	827.4	2,651.1	935.7	539.1	83.4	293,965.5	10.50
4,240.2	2,928.9	1,572.4	772.7	1,134.8	573.3	1,127.5	304.2	743.7	142.6	23.4	360,803.5	10.75
5,698.0	897.8	996.7	470.2	668.5	277.9	705.1	418.0	127.2	1,024.4	16.8	308,544.8	11.00
2,249.0	1,696.1	957.3	1,572.0	858.8	481.6	715.9	275.4	190.2	580.4	30.7	254,246.7	11.25
4,144.3	2,878.3	659.4	2,325.5	865.9	1,082.3	905.3	383.7	883.7	945.2	64.0	404,840.7	11.50
5,147.7	996.9	764.1	1,079.2	524.4	491.5	384.1	414.8	403.2	86.6	116.7	284,461.3	11.75
7,791.1	1,444.8	1,506.1	847.8	905.1	1,010.6	1,119.4	431.8	291.2	120.6	29.2	225,089.5	12.00
3,470.5	4,792.9	409.0	369.2	363.9	324.8	130.6	151.0	86.1	24.1	142.9	110,814.4	12.25
3,208.4	837.0	454.2	926.6	337.6	3,256.7	818.1	224.7	106.2	79.2	116.2	161,976.5	12.50
3,789.0	605.8	1,443.1	1,081.7	323.8	882.5	241.1	362.8	394.1	1,105.2	219.0	97,612.4	12.75
1,374.4	522.8	245.5	243.7	189.5	195.0	100.8	80.2	69.7	109.8	135.7	124,496.5	13.00
3,599.5	387.8	165.7	162.4	242.2	308.5	189.6	130.2	189.0	282.8	1.4	63,284.3	13.25
1,012.5	191.2	319.2	248.6	288.7	112.7	504.9	244.0	578.3	43.6	4,529.3	101,895.9	13.50
5,877.5	400.8	284.5	209.3	214.4	201.4	161.7	179.5	504.3	14.0	55.9	54,524.9	13.75
1,899.3	346.8	266.8	372.9	169.5	172.2	159.8	261.8	273.4	382.4	1.5	129,692.3	14.00
973.7	200.0	161.8	121.1	517.0	116.6	50.4	23.1	164.5	7.1	3.8	23,835.2	14.25
932.6	254.7	154.8	117.1	197.9	60.1	68.6	50.6	32.4	35.4	0.7	30,868.5	14.50
706.6	283.3	153.2	119.4	70.0	38.5	67.5	48.2	103.2	19.2	1.8	27,924.8	14.75
673.9	251.6	132.3	147.3	131.4	98.1	105.7	47.7	40.1	13.8	1.1	18,107.8	15.00
353.1	105.5	99.4	208.3	59.8	145.8	46.2	35.2	45.7	12.0	3.6	61,018.5	15.25
322.9	35.4	68.4	149.8	52.9	28.3	36.4	47.8	27.2	23.5	0.7	27,640.9	15.50
368.1	208.3	56.0	508.4	113.1	59.9	94.3	35.9	13.8	7.2	0.4	10,790.1	15.75
297.8	83.7	125.0	158.1	20.7	50.3	54.6	9.4	48.3	12.8	2.4	17,685.8	16.00
264.1	174.2	65.9	123.6	75.3	57.2	48.5	49.8	37.1	22.1	0.6	28,162.5	16.25
285.8	117.8	81.5	152.2	88.4	168.7	46.8	16.3	354.7	13.3	0.1	30,904.1	16.50
149.0	346.4	24.6	52.2	78.0	75.5	47.8	31.1	46.4	42.7	6.2	11,252.0	16.75
213.7	300.4	128.8	93.8	71.3	49.0	32.4	25.0	18.2	1.4	0.6	8,942.0	17.00
147.5	56.8	49.6	43.9	66.8	13.6	12.0	6.8	18.4	0.8	0.5	2,423.8	17.25
190.8	30.0	25.8	27.1	31.1	19.0	1.6	10.6	154.3	13.6	0.4	6,134.0	17.50
63.3	30.4	14.7	18.8	37.7	13.9	26.5	11.7	19.4	5.1	-	1,235.2	17.75
1,179.8	251.9	5.5	38.8	55.6	162.6	7.6	59.0	18.8	0.8	0.7	54,355.0	18.00
46.4	7.9	10.7	27.1	3.1	21.5	34.2	3.5	4.6	10.8	0.4	9,841.4	18.25
61.2	15.1	13.4	1.8	25.2	13.8	6.1	1.4	32.8	1.8	-	1,768.9	18.50
48.7	30.0	6.5	14.4	27.7	20.9	24.1	11.8	8.0	2.9	-	6,300.3	18.75
589.4	60.3	17.0	39.6	18.2	44.6	18.9	5.7	9.0	8.2	-	22,734.4	19.00
94.7	2.4	9.0	16.1	5.0	28.8	9.5	2.6	8.4	-	-	904.0	19.25
43.5	12.5	11.2	11.7	10.2	12.6	1.9	9.2	0.6	3.7	0.2	1,454.9	19.50
42.8	-	3.9	5.0	2.0	2.9	10.8	-	1.6	0.3	-	1,205.9	19.75
810.4	45.6	115.5	56.5	37.4	14.0	17.0	23.4	24.3	15.6	219.1	180,943.3	20.00 & above
188,270.5	58,675.8	44,204.8	57,258.6	25,353.2	26,350.6	19,767.0	17,760.6	12,258.0	9,503.1	10,030.1	9,810,346.2	Total

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

#### Commercial Banks As on 31st December, 2021

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Gold, Bullion, Gold and Silver Ornaments, Precious Metals</b>								
00.00	35,927	21,016.2	646	427.0	-	-	36,573	21,443.2
05.00	-	-	-	-	-	-	-	-
10.00	21,043	6,735.5	2	44.0	-	-	21,045	6,779.5
15.00	-	-	1	4.1	-	-	1	4.1
20.00	8,470	7,527.1	266	593.8	-	-	8,736	8,120.9
25.00	153,246	41,010.4	7,824	5,955.7	-	-	161,070	46,966.1
35.00	24,909	1,081.8	7,757	3,091.3	-	-	32,666	4,173.1
45.00	1	0.7	3	15.3	-	-	4	16.0
55.00	1,300	389.9	-	-	-	-	1,300	389.9
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	28	17.8	-	-	28	17.8
99.99	-	-	-	-	-	-	-	-
<b>Total</b>	<b>244,896</b>	<b>77,761.6</b>	<b>16,527</b>	<b>10,149.0</b>	-	-	<b>261,423</b>	<b>87,910.5</b>
<b>Weighted Average</b>		<b>16.66</b>		<b>25.25</b>	-	-		<b>17.65</b>
<b>Securities Shares and Other Financial Instruments - To Stock Exchange</b>								
00.00	6	900.9	61	1,936.7	-	-	67	2,837.6
05.00	-	-	153	149.2	-	-	153	149.2
10.00	-	-	103	4,973.2	-	-	103	4,973.2
15.00	-	-	9	2,947.3	-	-	9	2,947.3
20.00	-	-	45	7,974.6	-	-	45	7,974.6
25.00	1	200.2	28	9,255.3	-	-	29	9,455.5
35.00	6	1,012.8	28	4,529.6	-	-	34	5,542.4
45.00	4	357.3	67	9,269.8	-	-	71	9,627.0
55.00	2	1,306.3	21	2,644.8	-	-	23	3,951.0
65.00	-	-	2	899.6	-	-	2	899.6
75.00	-	-	2	24.4	-	-	2	24.4
85.00	-	-	2	13.2	-	-	2	13.2
95.00	-	-	2	38.4	-	-	2	38.4
99.99	-	-	1	9.2	-	-	1	9.2
<b>Total</b>	<b>19</b>	<b>3,777.4</b>	<b>524</b>	<b>44,665.2</b>	-	-	<b>543</b>	<b>48,442.7</b>
<b>Weighted Average</b>		<b>30.72</b>		<b>26.98</b>	-	-		<b>27.27</b>
<b>Securities Shares and Other Financial Instruments - To Others</b>								
00.00	2	8.0	32	1,119.2	-	-	34	1,127.2
05.00	-	-	55	178.8	-	-	55	178.8
10.00	102	3,636.6	198	1,632.3	-	-	300	5,268.9
15.00	3	1,350.5	35	1,782.6	-	-	38	3,133.1
20.00	-	-	37	12,306.5	-	-	37	12,306.5
25.00	63	16,395.9	25	8,310.9	-	-	88	24,706.7
35.00	13	1,534.8	69	8,363.4	-	-	82	9,898.3
45.00	4	888.5	39	4,498.2	-	-	43	5,386.8
55.00	3	52.6	42	3,935.9	-	-	45	3,988.5
65.00	-	-	13	9,742.9	-	-	13	9,742.9
75.00	-	-	6	1,040.8	-	-	6	1,040.8
85.00	-	-	10	474.0	-	-	10	474.0
95.00	-	-	11	164.1	-	-	11	164.1
99.99	-	-	1	0.1	-	-	1	0.1
<b>Total</b>	<b>190</b>	<b>23,866.9</b>	<b>573</b>	<b>53,549.8</b>	-	-	<b>763</b>	<b>77,416.7</b>
<b>Weighted Average</b>		<b>23.16</b>		<b>35.83</b>	-	-		<b>31.92</b>

**3.9 Advances Classified by Securities and Rate of Margin**  
**Commercial Banks**  
**As on 31st December, 2021**

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Merchandise - Food Items</b>								
00.00	83	11,661.9	3,324	92,620.4	-	-	3,407	104,282.3
05.00	-	-	1,273	21,987.5	-	-	1,273	21,987.5
10.00	36	3,466.5	1,144	78,169.6	-	-	1,180	81,636.0
15.00	25	4,549.4	1,774	31,590.5	-	-	1,799	36,139.9
20.00	44	3,711.5	1,065	75,074.5	-	-	1,109	78,786.0
25.00	730	115,880.6	2,041	117,992.5	-	-	2,771	233,873.2
35.00	83	1,058.9	6,984	46,602.3	-	-	7,067	47,661.2
45.00	53	939.3	597	19,842.1	-	-	650	20,781.4
55.00	133	1,579.4	152	47,604.3	-	-	285	49,183.7
65.00	-	-	139	10,964.8	-	-	139	10,964.8
75.00	-	-	40	4,414.2	-	-	40	4,414.2
85.00	-	-	31	3,232.9	-	-	31	3,232.9
95.00	-	-	45	2,630.6	-	-	45	2,630.6
99.99	-	-	6	218.6	-	-	6	218.6
<b>Total</b>	<b>1,187</b>	<b>142,847.5</b>	<b>18,615</b>	<b>552,944.8</b>	<b>-</b>	<b>-</b>	<b>19,802</b>	<b>695,792.3</b>
<b>Weighted Average</b>		<b>22.57</b>		<b>21.88</b>		<b>-</b>		<b>22.02</b>
<b>Merchandise - Raw Materials</b>								
00.00	68	3,034.6	1,488	88,783.6	1	40	1,557	91,858.4
05.00	4	29.3	902	27,988.8	-	-	906	28,018.1
10.00	48	2,296.5	1,215	79,709.9	-	-	1,263	82,006.3
15.00	6	51.4	1,012	71,678.5	-	-	1,018	71,730.0
20.00	90	1,133.7	2,245	50,879.3	-	-	2,335	52,013.0
25.00	12,021	137,830.2	1,911	110,937.0	-	-	13,932	248,767.3
35.00	144	4,018.7	795	48,297.4	-	-	939	52,316.1
45.00	49	503.6	610	24,255.3	-	-	659	24,758.9
55.00	494	3,800.7	178	13,543.6	-	-	672	17,344.3
65.00	-	-	96	12,819.2	-	-	96	12,819.2
75.00	-	-	19	4,993.3	-	-	19	4,993.3
85.00	-	-	32	2,971.5	-	-	32	2,971.5
95.00	-	-	39	1,317.3	-	-	39	1,317.3
99.99	-	-	25	1,203.5	-	-	25	1,203.5
<b>Total</b>	<b>12,924</b>	<b>152,698.8</b>	<b>10,567</b>	<b>539,378.1</b>	<b>1</b>	<b>40.2</b>	<b>23,492</b>	<b>692,117.2</b>
<b>Weighted Average</b>		<b>25.05</b>		<b>19.93</b>		<b>-</b>		<b>21.06</b>
<b>Merchandise - Finished/Manufactured Goods</b>								
00.00	80	9,930.5	3,259	209,392.4	17	989.8	3,356	220,312.7
05.00	-	-	796	12,180.5	-	-	796	12,180.5
10.00	168	6,318.1	1,465	61,519.6	2	0.0	1,635	67,837.8
15.00	90	3,016.6	2,313	109,663.4	5	43.2	2,408	112,723.2
20.00	486	15,628.3	2,759	91,176.7	-	-	3,245	106,804.9
25.00	1,966	101,251.3	4,478	226,450.7	-	-	6,444	327,701.9
35.00	197	7,717.1	1,793	69,739.8	-	-	1,990	77,456.9
45.00	64	4,072.3	859	46,362.4	-	-	923	50,434.7
55.00	359	5,862.3	381	22,770.7	-	-	740	28,633.0
65.00	-	-	191	23,479.7	-	-	191	23,479.7
75.00	-	-	109	6,117.5	-	-	109	6,117.5
85.00	-	-	190	10,029.2	-	-	190	10,029.2
95.00	-	-	118	2,316.1	1	25.6	119	2,341.7
99.99	-	-	24	85.9	-	-	24	85.9
<b>Total</b>	<b>3,410</b>	<b>153,796.3</b>	<b>18,735</b>	<b>891,284.6</b>	<b>25</b>	<b>1,058.6</b>	<b>22,170</b>	<b>1,046,139.6</b>
<b>Weighted Average</b>		<b>23.69</b>		<b>20.34</b>		<b>2.91</b>		<b>20.81</b>



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

#### Commercial Banks As on 31st December, 2021

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Fixed Assets Including Machinery</b>								
00.00	14,014	15,962.4	101,479	259,313.8	87	132.8	115,580	275,409.0
05.00	12	49.9	4,108	11,084.2	-	-	4,120	11,134.1
10.00	1,058	6,235.3	38,132	171,173.1	-	-	39,190	177,408.4
15.00	1,228	4,922.5	7,923	149,517.3	3	0.3	9,154	154,440.1
20.00	2,261	18,060.2	149,221	331,178.8	-	-	151,482	349,239.0
25.00	23,195	140,992.0	30,029	446,196.9	3	3,361.7	53,227	590,550.6
35.00	6,322	17,703.5	28,405	112,835.9	-	-	34,727	130,539.4
45.00	12,145	5,595.5	16,172	69,111.7	-	-	28,317	74,707.2
55.00	533	15,858.2	13,898	39,752.0	-	-	14,431	55,610.2
65.00	6	12.7	5,268	18,451.3	-	-	5,274	18,464.0
75.00	1	1.5	4,570	12,649.9	-	-	4,571	12,651.5
85.00	-	-	3,683	8,811.2	-	-	3,683	8,811.2
95.00	-	-	2,808	4,654.0	-	-	2,808	4,654.0
99.99	3,024	1,576.1	365	496.5	-	-	3,389	2,072.6
<b>Total</b>	<b>63,799</b>	<b>226,969.9</b>	<b>406,061</b>	<b>1,635,226.5</b>	<b>93</b>	<b>3,494.8</b>	<b>469,953</b>	<b>1,865,691.2</b>
<b>Weighted Average</b>		<b>25.30</b>		<b>20.55</b>		<b>24.05</b>		<b>21.13</b>
<b>Real Estate - Land</b>								
00.00	875	20,157.9	322	7,494.3	21	588.2	1,218	28,240.4
05.00	-	-	149	21,478.8	-	-	149	21,478.8
10.00	97	1,600.2	3,775	21,454.8	-	-	3,872	23,055.0
15.00	20	293.9	1,502	47,829.7	-	-	1,522	48,123.5
20.00	165	6,528.6	6,863	68,025.3	-	-	7,028	74,553.9
25.00	4,521	69,849.4	7,555	80,327.5	-	-	12,076	150,176.9
35.00	161	2,676.4	4,196	43,092.7	1	173.3	4,358	45,942.4
45.00	197	1,134.5	3,368	31,467.1	-	-	3,565	32,601.6
55.00	264	2,961.7	8,425	16,874.2	-	-	8,689	19,835.8
65.00	-	-	501	3,947.1	-	-	501	3,947.1
75.00	-	-	252	3,688.8	-	-	252	3,688.8
85.00	1	1.4	158	2,835.1	-	-	159	2,836.6
95.00	-	-	727	1,329.9	-	-	727	1,329.9
99.99	-	-	11	74.6	-	-	11	74.6
<b>Total</b>	<b>6,301</b>	<b>105,204.0</b>	<b>37,804</b>	<b>349,919.8</b>	<b>22</b>	<b>761.5</b>	<b>44,127</b>	<b>455,885.3</b>
<b>Weighted Average</b>		<b>20.69</b>		<b>25.05</b>		<b>7.97</b>		<b>24.02</b>
<b>Real Estate - Building</b>								
00.00	18,804	56,125.4	13,670	92,670.9	142	361.6	32,616	149,158.0
05.00	490	2,651.8	3,912	15,549.1	-	-	4,402	18,200.9
10.00	10,766	14,855.9	5,029	69,869.5	-	-	15,795	84,725.4
15.00	529	283.0	4,893	71,378.6	2	14.4	5,424	71,676.1
20.00	335	4,173.2	15,020	153,304.4	9	1,183.1	15,364	158,660.8
25.00	5,627	86,659.1	9,293	132,111.3	1	2,199.4	14,921	220,969.8
35.00	192	3,699.4	9,219	92,580.0	-	-	9,411	96,279.4
45.00	4,360	7,396.4	4,861	84,441.5	-	-	9,221	91,837.9
55.00	5,598	16,696.2	2,156	26,526.8	-	-	7,754	43,223.0
65.00	10	52.3	1,267	15,253.7	-	-	1,277	15,306.0
75.00	12	43.9	1,136	14,185.7	-	-	1,148	14,229.6
85.00	-	-	943	7,510.2	-	-	943	7,510.2
95.00	3	3.4	834	5,949.0	-	-	837	5,952.4
99.99	-	-	95	519.1	-	-	95	519.1
<b>Total</b>	<b>46,726</b>	<b>192,640.2</b>	<b>72,328</b>	<b>781,849.9</b>	<b>154</b>	<b>3,758.6</b>	<b>119,208</b>	<b>978,248.6</b>
<b>Weighted Average</b>		<b>19.05</b>		<b>24.58</b>		<b>20.98</b>		<b>23.48</b>

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

#### Commercial Banks

As on 31st December, 2021

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Against Fixed Deposits</b>								
00.00	24	28.9	1,783	7,582.0	2	1.3	1,809	7,612.2
05.00	2	5.7	208	3,447.6	-	-	210	3,453.3
10.00	15	125.5	17,953	213,850.5	-	-	17,968	213,976.0
15.00	10	606.2	697	8,018.5	-	-	707	8,624.6
20.00	234	2,944.7	4,483	86,495.3	-	-	4,717	89,440.0
25.00	176	10,635.2	2,703	92,191.8	-	-	2,879	102,827.0
35.00	7	612.6	621	6,165.7	-	-	628	6,778.3
45.00	3	9.6	418	16,007.8	-	-	421	16,017.4
55.00	6	39.1	302	12,871.5	-	-	308	12,910.6
65.00	-	-	207	2,964.8	-	-	207	2,964.8
75.00	-	-	218	1,919.6	-	-	218	1,919.6
85.00	-	-	119	717.6	-	-	119	717.6
95.00	-	-	177	2,583.4	-	-	177	2,583.4
99.99	-	-	23	66.1	-	-	23	66
<b>Total</b>	<b>477</b>	<b>15,007.4</b>	<b>29,912</b>	<b>454,882.2</b>	<b>2</b>	<b>1.3</b>	<b>30,391</b>	<b>469,890.9</b>
<b>Weighted Average</b>		<b>23.88</b>		<b>18.62</b>		<b>-</b>		<b>18.79</b>
<b>Against Insurance Policies</b>								
00.00	-	-	11	507.9	-	-	11	507.9
05.00	-	-	6	8.8	-	-	6	8.8
10.00	10	71.0	10	880.1	-	-	20	951.1
15.00	5	12.2	1	8.3	-	-	6	20.5
20.00	7	54.6	23	72.6	-	-	30	127.2
25.00	31	396.5	68	375.0	-	-	99	771.5
35.00	13	331.2	6	144.9	-	-	19	476.1
45.00	9	365.7	2	5.2	-	-	11	370.9
55.00	43	147.2	15	737.3	-	-	58	884.5
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
<b>Total</b>	<b>118</b>	<b>1,378.2</b>	<b>142</b>	<b>2,740.1</b>	<b>-</b>	<b>-</b>	<b>260</b>	<b>4,118.3</b>
<b>Weighted Average</b>		<b>32.64</b>		<b>23.94</b>		<b>-</b>		<b>26.85</b>
<b>Other Secured Advances</b>								
00.00	1,355	6,164.4	51,375	436,794.4	23	11.8	52,753	442,970.6
05.00	-	-	41,474	72,671.3	-	-	41,474	72,671.3
10.00	36	1,302.6	9,866	55,346.7	6	7.3	9,908	56,656.6
15.00	-	-	1,198	53,083.8	-	-	1,198	53,083.8
20.00	7	122.3	3,239	137,549.2	9	9,513.2	3,255	147,184.7
25.00	5,791	131,351.0	3,163	153,848.0	54	23,478.1	9,008	308,677.1
35.00	301	1,009.7	873	9,771.4	-	-	1,174	10,781.1
45.00	832	1,639.5	1,084	8,998.6	-	-	1,916	10,638.2
55.00	42	2,408.2	295	1,064.3	-	-	337	3,472.4
65.00	-	-	39	598.7	-	-	39	598.7
75.00	1	8.2	37	1,990.6	-	-	38	1,998.8
85.00	-	-	18	88.4	-	-	18	88.4
95.00	1	0.6	20	139.5	-	-	21	140.1
99.99	1	1.2	25	5,760.2	-	-	26	5,761.4
<b>Total</b>	<b>8,367</b>	<b>144,007.7</b>	<b>112,706</b>	<b>937,705.0</b>	<b>92</b>	<b>33,010.4</b>	<b>121,165</b>	<b>1,114,723.1</b>
<b>Weighted Average</b>		<b>24.44</b>		<b>10.47</b>		<b>23.55</b>		<b>12.66</b>

**3.9 Advances Classified by Securities and Rate of Margin**  
**Commercial Banks**  
**As on 31st December, 2021**

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Advances Secured by Guarantee(s)</b>								
00.00	48,373	235,817.8	158,122	1,176,383.1	74	37,546.1	206,569	1,449,746.9
05.00	4	0.3	199	21,725.2	-	-	203	21,725.5
10.00	71,301	65,538.6	572	7,152.1	1	4,100.0	71,874	76,790.7
15.00	-	-	216	20,492.5	-	-	216	20,492.5
20.00	183	1,606.1	297	12,967.9	-	-	480	14,574.0
25.00	70,606	301,341.8	1,073	53,610.1	1	1,371.4	71,680	356,323.4
35.00	26,693	21,122.7	1,647	2,098.3	-	-	28,340	23,221.0
45.00	1,924	1,214.3	598	246.8	-	-	2,522	1,461.0
55.00	3,498	5,516.1	233	1,870.7	-	-	3,731	7,386.9
65.00	-	-	282	1,919.9	-	-	282	1,919.9
75.00	-	-	146	245.7	-	-	146	245.7
85.00	-	-	154	443.0	-	-	154	443.0
95.00	-	-	45	347.9	-	-	45	347.9
99.99	-	-	2	8.1	-	-	2	8.1
<b>Total</b>	<b>222,582</b>	<b>632,157.8</b>	<b>163,586</b>	<b>1,299,511.2</b>	<b>76</b>	<b>43,017.5</b>	<b>386,244</b>	<b>1,974,686.4</b>
<b>Weighted Average</b>		<b>14.57</b>		<b>1.90</b>		<b>1.75</b>		<b>5.95</b>
<b>Unsecured Advances</b>								
00.00	57,570	10,728.1	1,096,227	124,382.7	25	9.8	1,153,822	135,120.7
05.00	-	-	509	1,386.0	-	-	509	1,386.0
10.00	3	5.9	148,773	17,417.5	-	-	148,776	17,423.4
15.00	-	-	265	153.8	-	-	265	153.8
20.00	-	-	457,668	12,823.4	-	-	457,668	12,823.4
25.00	344	14.9	149	142.0	-	-	493	156.9
35.00	-	-	1,200	273.9	-	-	1,200	273.9
45.00	-	-	98	731.8	-	-	98	731.8
55.00	-	-	36	13.8	-	-	36	13.8
65.00	-	-	14	7.6	-	-	14	7.6
75.00	-	-	4	2.4	-	-	4	2.4
85.00	-	-	2	0.6	-	-	2	0.6
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
<b>Total</b>	<b>57,917</b>	<b>10,748.9</b>	<b>1,704,945</b>	<b>157,335.6</b>	<b>25</b>	<b>9.8</b>	<b>1,762,887</b>	<b>168,094.3</b>
<b>Weighted Average</b>		<b>0.04</b>		<b>3.09</b>		<b>-</b>		<b>2.89</b>
<b>Grand Total</b>	<b>668,913</b>	<b>1,882,862.6</b>	<b>2,593,025</b>	<b>7,711,141.8</b>	<b>490</b>	<b>85,152.6</b>	<b>3,262,428</b>	<b>9,679,157.0</b>
<b>Weighted Average</b>		<b>19.85</b>		<b>16.50</b>		<b>12.03</b>		<b>17.11</b>

### 3.10 Security and Nature wise Weighted Average Lending/Financing Rates

#### All Banks

(Percent)

As at the End of	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances*	
<b>Conventional Banking</b>										
2020	Dec	10.58	7.85	6.91	7.83	7.24	7.01	8.06	27.42	8.03
		(10.58)	(7.83)	(6.84)	(7.80)	(7.24)	(6.90)	(7.79)	(27.42)	(7.96)
2021	Jun	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	8.16
		(10.40)	(8.37)	(6.51)	(7.68)	(6.80)	(7.07)	(9.51)	(28.30)	(8.13)
	Dec	11.30	9.06	7.48	8.67	7.86	8.60	8.94	28.77	8.83
		(11.30)	(9.04)	(7.49)	(8.52)	(7.86)	(8.48)	(9.31)	(28.77)	(8.88)
<b>Islamic Banking</b>										
2020	Dec	-	7.96	7.50	8.41	7.75	6.57	7.40	9.82	7.68
		-	(9.56)	(7.51)	(8.42)	(7.71)	(6.48)	(7.32)	(9.82)	(7.72)
2021	Jun	-	8.90	6.84	8.01	7.59	5.03	7.71	16.06	7.53
		-	(8.93)	(6.79)	(7.99)	(7.48)	(5.03)	(7.66)	(16.06)	(7.44)
	Dec	-	7.12	7.55	9.08	8.46	5.20	7.93	16.45	8.14
		-	(7.02)	(7.54)	(9.04)	(8.33)	(5.20)	(7.68)	(16.45)	(8.14)

\* Weighted average rates shown in parentheses represent Private Sector.