

Statistical Tables
Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	263,485	42,200.3	256,684	32,560.1	187,382	22,990.1
II. Securities , Shares and Other Financial Instruments:	3,576	65,397.7	6,276	55,869.9	11,811	72,475.0
A. Quoted on the Stock Exchange:	2,281	46,906.9	4,208	43,085.6	7,375	46,568.1
1. To Stock Brokers and Dealers:	869	26,253.4	925	23,934.7	4,904	30,605.0
(a) Government and Other Trustee Securities	424	9,143.7	434	9,451.6	2,474	7,400.1
(b) Shares and Debentures	255	15,023.5	227	12,900.0	2,016	22,229.1
(c) Participation Term Certificates	5	12.3	35	51.0	3	5.5
(d) Others	185	2,073.9	229	1,532.1	411	970.2
2. To Others:	1,412	20,653.5	3,283	19,150.9	2,471	15,963.2
(a) Government and Other Trustee Securities	1,073	4,011.9	2,169	5,641.1	1,382	2,397.6
(b) Shares and Debentures	200	8,346.9	185	8,172.0	301	8,739.3
(c) Participation Term Certificates	1	1,500.0			3	100.5
(d) Others	138	6,794.7	929	5,337.7	785	4,725.8
B. Unquoted on the Stock Exchange:	1,295	18,490.9	2,068	12,784.3	4,436	25,906.9
1. To Stock Brokers and Dealers:	136	1,573.1	345	5,384.9	2,457	17,357.8
(a) Government and Other Trustee Securities	11	8.8	36	1,748.0	1,315	1,231.2
(b) Shares and Debentures	99	1,161.6	114	1,258.9	930	15,887.6
(c) Participation Term Certificates	5	17.4	1	1,500.0		
(d) Others	21	385.3	194	878.1	212	239.0
2. To Others:	1,159	16,917.8	1,723	7,399.4	1,979	8,549.1
(a) Government and Other Trustee Securities	987	16,119.6	1,378	5,060.2	1,710	6,667.1
(b) Shares and Debentures	6	386.4	5	381.2	28	496.8
(c) Participation Term Certificates	2	0.3	1	..	12	32.9
(d) Others	164	411.5	339	1,957.9	229	1,352.3
III. Merchandise	60,590	1,176,328.2	84,835	1,114,954.8	121,449	1,220,265.5
A. Food Item:	15,482	297,112.3	17,507	335,710.2	24,008	298,234.2
1. Wheat	1,542	68,255.5	2,918	104,859.2	7,104	100,806.1
2. Rice and Paddy	7,124	115,191.6	5,530	89,520.4	7,858	78,751.3
3. Other Grain & Pulses:	1,317	2,810.5	770	2,324.1	1,072	30,489.8
(a) Indigenous	1,171	2,381.1	743	1,635.8	1,005	2,444.3
(b) Imported	146	429.5	27	688.3	67	28,045.4
4. Edible Oil:	913	20,721.6	1,193	17,674.3	1,391	17,370.7
(a) Indigenous	752	14,959.1	860	10,540.4	1,122	10,307.6
(b) Imported	161	5,762.4	333	7,133.8	269	7,063.1
5. Sugar:	1,144	55,670.6	1,437	83,584.9	1,315	39,481.5
(a) Indigenous	625	49,178.2	578	68,396.2	500	31,051.1
(b) Imported	519	6,492.4	859	15,188.7	815	8,430.4
6. Kariana and Spices	1,810	2,539.0	2,003	2,857.6	3,077	3,670.4
7. Fish and Fish Preparations	161	1,239.4	115	1,604.6	285	1,319.0
8. Other Food Item:	1,471	30,684.1	3,541	33,285.3	1,906	26,345.5
(a) Indigenous	1,416	25,029.6	1,985	25,769.0	1,598	21,127.4
(b) Imported	55	5,654.5	1,556	7,516.3	308	5,218.1
B. Raw Material:	20,122	325,264.1	36,774	275,740.2	28,840	315,705.6
1. Cotton Raw:	12,351	105,605.5	17,609	82,291.7	14,638	109,636.5
(a) Indigenous	12,130	92,619.5	11,668	56,207.6	12,275	60,248.2
(b) Imported	221	12,986.0	5,941	26,084.1	2,363	49,388.3
2. Synthetic Fibers:	343	15,933.3	2,953	13,973.4	626	18,115.2
(a) Indigenous	274	14,353.4	1,539	12,267.5	575	16,978.7
(b) Imported	69	1,579.9	1,414	1,705.9	51	1,136.5
3. Fertilizer:	2,487	49,888.6	5,249	39,842.3	5,834	57,802.0
(a) Indigenous	2,067	38,420.1	4,232	28,902.5	5,220	47,741.2
(b) Imported	420	11,468.5	1,017	10,939.8	614	10,060.8

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
4. Petroleum Crude:	761	43,595.5	2,142	54,994.0	1,228	38,485.9
(a) Indigenous	690	24,886.6	1,249	32,537.3	935	21,177.8
(b) Imported	71	18,708.9	893	22,456.6	293	17,308.1
5. Iron & Steel:	1,332	50,180.2	3,183	32,312.1	2,653	34,247.0
(a) Indigenous	999	41,305.9	1,805	21,744.3	2,297	24,207.5
(b) Imported	333	8,874.3	1,378	10,567.9	356	10,039.6
6. Wool & Goat Hair	108	631.9	39	649.9	54	1,062.1
7. Hides & Skins	367	5,306.4	558	4,637.4	259	4,983.4
8. Oil Seeds	354	10,140.8	501	8,767.5	461	8,090.9
9. Pesticides & Insecticides:	515	4,921.4	537	4,598.9	885	4,769.2
(a) Indigenous	446	4,442.0	479	4,059.7	709	3,384.6
(b) Imported	69	479.4	58	539.2	176	1,384.6
10. Other Raw Material:	1,504	39,060.7	4,003	33,673.1	2,202	38,513.4
(a) Indigenous	1,458	37,736.6	3,842	27,557.0	1,915	30,548.5
(b) Imported	46	1,324.1	161	6,116.1	287	7,964.9
C. Finished/Manufactured Goods:	24,986	553,951.7	30,554	503,504.4	68,601	606,325.8
1. Cotton Textiles:	2,520	111,570.3	3,918	103,442.6	10,688	106,273.4
(a) Indigenous	1,612	88,532.3	1,949	69,892.7	9,377	82,468.6
(b) Imported	908	23,038.0	1,969	33,549.9	1,311	23,804.8
2. Cotton Yarn:	1,800	55,402.2	3,263	50,694.4	2,118	65,252.9
(a) Indigenous	1,392	50,825.2	2,848	46,516.3	969	54,000.8
(b) Imported	408	4,577.0	415	4,178.1	1,149	11,252.1
3. Other Textiles:	2,097	74,897.5	2,981	67,637.4	3,856	91,265.6
(a) Indigenous	1,708	61,161.6	2,438	59,554.0	2,261	73,257.4
(b) Imported	389	13,735.9	543	8,083.4	1,595	18,008.1
4. Machinery:	2,703	27,426.2	2,913	22,396.5	12,949	22,570.2
(a) Indigenous	2,218	13,034.8	2,071	13,751.9	2,666	9,909.0
(b) Imported	485	14,391.4	842	8,644.6	10,283	12,661.2
5. Handloom Products	209	961.0	40	557.4	49	655.3
6. Carpet & Rugs	530	4,431.4	287	2,011.9	719	2,293.1
7. Readymade Garments	2,077	24,974.5	1,807	25,486.7	3,900	30,270.9
8. Cement and Cement Products:	769	54,101.7	761	60,037.8	1,343	59,889.9
(a) Indigenous	751	53,996.6	757	59,898.3	748	52,615.0
(b) Imported	18	105.1	4	139.5	595	7,274.8
9. Sport Goods	409	2,984.4	589	3,326.3	296	2,650.4
10. Surgical Instruments	264	2,279.7	288	2,089.6	307	2,234.6
11. Chemicals and Dyes	1,035	31,484.9	1,408	29,550.6	1,646	36,198.6
12. Other Finished Goods:	10,573	163,437.8	12,299	136,273.2	30,730	186,771.0
(a) Indigenous	10,340	151,300.7	11,837	122,262.4	30,342	173,274.8
(b) Imported	233	12,137.2	462	14,010.9	388	13,496.2
IV. Fixed Assets Including Machinery	28,638	478,364.6	28,233	480,293.8	58,034	469,556.5
V. Real Estate:	834,154	530,187.5	837,056	491,359.7	875,285	475,202.7
(a) Land	772,616	204,846.9	773,434	198,256.9	795,426	180,720.4
(b) Buildings:	61,538	325,340.6	63,622	293,102.8	79,859	294,482.3
1. Residential	39,056	150,577.1	43,542	118,950.1	57,160	157,850.5
2. Non-Residential	22,482	174,763.5	20,080	174,152.6	22,699	136,631.8
VI. Fixed Deposits and Insurance Policies:	11,368	30,897.0	12,467	35,068.2	10,353	31,434.6
(a) Bank Deposits	9,402	25,276.5	10,763	29,134.5	8,344	24,588.2
(b) Insurance Policies	1,966	5,620.5	1,704	5,933.7	2,009	6,846.4
VII. Others:	2,294,641	986,817.2	2,394,237	1,100,715.5	2,582,047	1,014,437.8
(a) Other Secured Advances	718,031	688,742.8	1,116,962	831,671.1	869,595	709,213.1
(b) Advances Secured by Guarantee(s)	708,566	218,804.3	476,282	212,811.1	811,203	247,957.7
(c) Unsecured Advances	868,044	79,270.2	800,993	56,233.3	901,249	57,267.0
Total	3,496,452	3,310,192.5	3,619,788	3,310,822.0	3,846,361	3,306,362.2

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	263,240	42,165.7	256,684	32,560.1	187,382	22,990.1
II. Securities , Shares and Other Financial Instruments:	771	19,901.5	1,727	20,768.4	3,384	12,041.9
A. Quoted on the Stock Exchange:	707	17,037.0	1,652	16,049.2	3,291	12,020.1
1. To Stock Brokers and Dealers:	54	9,063.2	295	8,618.5	2,049	6,413.1
(a) Government and Other Trustee Securities	37	8,310.3	284	8,164.6	2,039	6,245.7
(b) Shares and Debentures	10	584.1	10	453.8	7	160.4
(c) Participation Term Certificates	4	0.3	1	..	1	1.5
(d) Others	3	168.5			2	5.5
2. To Others:	653	7,973.8	1,357	7,430.8	1,242	5,607.0
(a) Government and Other Trustee Securities	620	1,710.4	1,327	3,859.4	1,207	1,779.3
(b) Shares and Debentures	26	2,200.1	26	2,479.1	29	2,729.3
(c) Participation Term Certificates	1	1,500.0				
(d) Others	6	2,563.3	4	1,092.2	6	1,098.4
B. Unquoted on the Stock Exchange:	64	2,864.5	75	4,719.1	93	21.7
1. To Stock Brokers and Dealers:	55	135.6	65	3,141.1	3	11.6
(a) Government and Other Trustee Securities			1	1,500.0	1	0.8
(b) Shares and Debentures	51	123.2	63	141.1	1	0.1
(c) Participation Term Certificates	4	12.4	1	1,500.0		
(d) Others					1	10.7
2. To Others:	9	2,728.9	10	1,578.0	90	10.1
(a) Government and Other Trustee Securities	5	2,724.3	2	1.2		
(b) Shares and Debentures	1	2.1	2	2.1	1	2.4
(c) Participation Term Certificates	1	0.3				
(d) Others	2	2.2	6	1,574.7	89	7.8
III. Merchandise	18,769	338,763.6	15,164	285,340.4	38,372	294,443.8
A. Food Item:	5,185	107,958.0	2,652	107,305.4	7,777	82,387.2
1. Wheat	94	39,348.4	183	58,496.0	5,040	50,738.7
2. Rice and Paddy	3,824	39,142.4	1,076	24,054.2	996	12,333.8
3. Other Grain & Pulses:	13	186.8	9	126.6	12	194.5
(a) Indigenous	13	186.8	9	126.6	12	194.5
(b) Imported						
4. Edible Oil:	82	1,474.5	225	631.8	228	1,130.6
(a) Indigenous	80	1,447.8	225	631.8	228	1,130.6
(b) Imported	2	26.7				
5. Sugar:	275	22,548.0	97	18,741.2	92	12,206.8
(a) Indigenous	214	22,529.6	97	18,741.2	91	12,206.0
(b) Imported	61	18.3			1	0.8
6. Kariana and Spices	806	1,071.0	964	1,094.4	1,197	1,316.8
7. Fish and Fish Preparations	37	329.6	32	141.1	89	285.2
8. Other Food Item:	54	3,857.3	66	4,020.1	123	4,180.8
(a) Indigenous	54	3,857.3	66	4,020.1	123	4,180.8
(b) Imported						
B. Raw Material:	10,519	77,661.6	9,731	52,317.3	11,109	58,904.8
1. Cotton Raw:	9,765	19,022.1	9,059	15,932.4	10,182	13,127.0
(a) Indigenous	9,763	18,928.5	9,048	15,308.3	10,160	12,128.3
(b) Imported	2	93.6	11	624.0	22	998.7
2. Synthetic Fibers:	34	4,120.4	34	3,607.9	65	7,266.2
(a) Indigenous	34	4,120.4	34	3,607.9	60	7,160.1
(b) Imported					5	106.1
3. Fertilizer:	500	20,227.9	435	8,681.1	507	24,627.6
(a) Indigenous	500	20,227.9	435	8,681.1	497	22,402.7
(b) Imported					10	2,224.9

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
4. Petroleum Crude:	5	6,213.1	10	14,842.9	3	3,148.4
(a) Indigenous	5	6,213.1	10	14,842.9	3	3,148.4
(b) Imported						
5. Iron & Steel:	114	26,232.5	104	7,674.4	161	7,939.3
(a) Indigenous	114	26,232.5	103	7,563.6	161	7,939.3
(b) Imported			1	110.9		
6. Wool & Goat Hair	32	95.0	16	96.1	16	92.1
7. Hides & Skins	4	9.7	4	7.0	4	15.8
8. Oil Seeds					1	50.0
9. Pesticides & Insecticides:	15	1,348.1	6	355.6	6	521.2
(a) Indigenous	15	1,348.1	6	355.6	6	521.2
(b) Imported						
10. Other Raw Material:	50	392.8	63	1,120.0	164	2,117.1
(a) Indigenous	49	389.8	59	857.4	157	1,748.1
(b) Imported	1	3.0	4	262.7	7	369.0
C. Finished/Manufactured Goods:	3,065	153,143.9	2,781	125,717.7	19,486	153,151.8
1. Cotton Textiles:	291	25,206.4	202	18,368.3	322	20,703.3
(a) Indigenous	291	25,206.4	202	18,368.3	320	20,655.6
(b) Imported					2	47.7
2. Cotton Yarn:	240	23,856.3	134	20,105.0	157	21,752.9
(a) Indigenous	240	23,856.3	134	20,105.0	157	21,752.9
(b) Imported						
3. Other Textiles:	72	7,407.7	66	7,140.7	99	7,669.4
(a) Indigenous	72	7,407.7	66	7,140.7	99	7,669.4
(b) Imported						
4. Machinery:	388	1,208.0	637	4,755.1	1,144	2,974.5
(a) Indigenous	242	760.8	492	4,452.3	547	1,957.6
(b) Imported	146	447.2	145	302.8	597	1,016.9
5. Handloom Products						
6. Carpet & Rugs	369	1,851.8	54	235.3	74	287.1
7. Readymade Garments	48	3,226.5	47	1,778.2	44	1,814.7
8. Cement and Cement Products:	43	9,250.7	50	15,463.3	37	8,713.1
(a) Indigenous	43	9,250.7	50	15,463.3	37	8,713.1
(b) Imported						
9. Sport Goods	1	1.5	1	0.5	1	0.5
10. Surgical Instruments	12	90.3	8	32.1	10	103.5
11. Chemicals and Dyes	41	3,243.2	37	1,696.7	87	2,453.1
12. Other Finished Goods:	1,560	77,801.5	1,545	56,142.4	17,511	86,679.6
(a) Indigenous	1,542	76,259.8	1,528	54,677.1	17,494	85,517.3
(b) Imported	18	1,541.7	17	1,465.4	17	1,162.3
IV. Fixed Assets Including Machinery	10,730	79,066.2	7,310	79,177.8	7,564	83,322.2
V. Real Estate:	36,978	45,864.7	45,947	44,821.9	49,615	56,160.6
(a) Land	30,766	22,662.9	27,633	7,552.0	19,267	7,543.2
(b) Buildings:	6,212	23,201.8	18,314	37,269.9	30,348	48,617.5
1. Residential	5,114	18,848.8	15,584	26,071.8	26,379	41,102.2
2. Non-Residential	1,098	4,353.0	2,730	11,198.1	3,969	7,515.2
VI. Fixed Deposits and Insurance Policies:	3,203	4,849.1	4,163	4,563.8	3,489	2,925.2
(a) Bank Deposits	3,203	4,849.1	4,163	4,563.8	3,488	2,925.1
(b) Insurance Policies					1	0.2
VII. Others:	529,465	178,900.1	552,846	206,575.4	623,996	170,453.3
(a) Other Secured Advances	60,943	60,929.5	135,350	108,111.3	193,505	76,798.8
(b) Advances Secured by Guarantee(s)	419,431	103,211.9	362,495	87,972.4	377,283	88,530.1
(c) Unsecured Advances	49,091	14,758.7	55,001	10,491.7	53,208	5,124.5
Total	863,156	709,510.7	883,841	673,807.8	913,802	642,337.1

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals						
II. Securities , Shares and Other Financial Instruments:	2,802	45,495.2	4,543	35,087.6	8,421	60,401.6
A. Quoted on the Stock Exchange:	1,574	29,869.9	2,555	27,023.1	4,083	34,518.7
1. To Stock Brokers and Dealers:	815	17,190.2	630	15,316.2	2,855	24,191.9
(a) Government and Other Trustee Securities	387	833.4	150	1,287.0	435	1,154.4
(b) Shares and Debentures	245	14,439.4	217	12,446.2	2,009	22,068.8
(c) Participation Term Certificates	1	12.0	34	50.9	2	4.0
(d) Others	182	1,905.4	229	1,532.1	409	964.6
2. To Others:	759	12,679.7	1,925	11,706.9	1,228	10,326.9
(a) Government and Other Trustee Securities	453	2,301.5	842	1,781.8	175	618.3
(b) Shares and Debentures	174	6,146.8	158	5,679.7	271	5,980.7
(c) Participation Term Certificates					3	100.5
(d) Others	132	4,231.4	925	4,245.5	779	3,627.4
B. Unquoted on the Stock Exchange:	1,228	15,625.4	1,988	8,064.5	4,338	25,882.9
1. To Stock Brokers and Dealers:	81	1,437.5	280	2,243.9	2,454	17,346.3
(a) Government and Other Trustee Securities	11	8.8	35	248.0	1,314	1,230.4
(b) Shares and Debentures	48	1,038.4	51	1,117.8	929	15,887.5
(c) Participation Term Certificates	1	5.0				
(d) Others	21	385.3	194	878.1	211	228.3
2. To Others:	1,147	14,187.9	1,708	5,820.7	1,884	8,536.6
(a) Government and Other Trustee Securities	979	13,394.2	1,372	5,058.3	1,706	6,665.4
(b) Shares and Debentures	5	384.4	3	379.1	27	494.4
(c) Participation Term Certificates	1	..	1	..	12	32.9
(d) Others	162	409.3	332	383.2	139	1,344.0
III. Merchandise	40,984	800,752.6	68,664	791,606.1	81,983	886,112.3
A. Food Item:	10,249	188,309.7	14,801	227,300.9	16,162	214,229.0
1. Wheat	1,447	28,872.2	2,734	46,328.2	2,062	50,031.9
2. Rice and Paddy	3,298	75,893.6	4,453	65,462.6	6,856	66,225.8
3. Other Grain & Pulses:	1,303	2,623.4	760	2,197.1	1,059	30,294.9
(a) Indigenous	1,157	2,194.0	733	1,508.8	992	2,249.5
(b) Imported	146	429.5	27	688.3	67	28,045.4
4. Edible Oil:	824	18,871.9	958	16,474.5	1,150	15,725.1
(a) Indigenous	670	13,343.0	633	9,739.3	890	8,997.2
(b) Imported	154	5,528.9	325	6,735.2	260	6,727.9
5. Sugar:	864	32,881.7	1,335	64,385.6	1,217	26,564.7
(a) Indigenous	406	26,407.6	476	49,196.9	403	18,135.1
(b) Imported	458	6,474.1	859	15,188.7	814	8,429.6
6. Kariana and Spices	994	1,466.8	1,029	1,761.9	1,870	2,352.1
7. Fish and Fish Preparations	122	907.8	81	1,461.5	194	1,031.5
8. Other Food Item:	1,397	26,792.3	3,451	29,229.5	1,754	22,002.9
(a) Indigenous	1,344	21,138.6	1,895	21,713.1	1,450	16,788.8
(b) Imported	53	5,653.7	1,556	7,516.3	304	5,214.1
B. Raw Material:	9,474	241,339.4	26,926	216,632.0	17,589	247,636.7
1. Cotton Raw:	2,490	83,255.8	8,468	63,694.7	4,370	92,686.3
(a) Indigenous	2,273	70,418.1	2,538	38,234.6	2,029	44,296.8
(b) Imported	217	12,837.8	5,930	25,460.1	2,341	48,389.5
2. Synthetic Fibers:	305	11,257.9	2,918	10,365.4	558	10,716.0
(a) Indigenous	236	9,678.0	1,504	8,659.4	512	9,685.6
(b) Imported	69	1,579.9	1,414	1,705.9	46	1,030.4
3. Fertilizer:	1,985	29,504.2	4,813	31,115.0	5,326	33,124.5
(a) Indigenous	1,566	18,149.7	3,796	20,175.2	4,722	25,288.6
(b) Imported	419	11,354.6	1,017	10,939.8	604	7,835.9

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	752	36,944.2	2,128	38,922.7	1,219	33,251.3
(a) Indigenous	683	18,275.5	1,238	17,686.6	931	18,021.6
(b) Imported	69	18,668.7	890	21,236.1	288	15,229.7
5. Iron & Steel:	1,210	23,808.5	3,069	24,498.2	2,478	26,115.1
(a) Indigenous	877	14,934.2	1,692	14,041.2	2,123	16,090.6
(b) Imported	333	8,874.3	1,377	10,457.0	355	10,024.5
6. Wool & Goat Hair	76	536.8	23	553.9	38	970.0
7. Hides & Skins	363	5,296.6	554	4,630.3	252	4,921.4
8. Oil Seeds	354	10,140.8	501	8,767.5	460	8,040.9
9. Pesticides & Insecticides:	496	3,412.6	528	3,940.6	875	4,240.5
(a) Indigenous	428	3,090.9	470	3,401.4	700	2,860.0
(b) Imported	68	321.7	58	539.2	175	1,380.5
10. Other Raw Material:	1,443	37,181.9	3,924	30,143.6	2,013	33,570.8
(a) Indigenous	1,398	35,860.8	3,767	24,290.2	1,733	25,974.9
(b) Imported	45	1,321.1	157	5,853.4	280	7,595.9
C. Finished/Manufactured Goods:	21,261	371,103.5	26,937	347,673.2	48,232	424,246.6
1. Cotton Textiles:	2,166	80,665.6	3,632	79,650.9	10,262	78,849.2
(a) Indigenous	1,259	57,627.7	1,666	46,129.5	8,967	55,143.0
(b) Imported	907	23,037.9	1,966	33,521.5	1,295	23,706.3
2. Cotton Yarn:	1,543	29,565.5	3,115	28,863.9	1,923	41,527.7
(a) Indigenous	1,136	24,989.1	2,700	24,685.8	774	30,275.6
(b) Imported	407	4,576.4	415	4,178.1	1,149	11,252.1
3. Other Textiles:	2,009	66,582.4	2,902	59,832.4	3,743	82,923.7
(a) Indigenous	1,620	52,846.5	2,359	51,749.0	2,148	64,915.5
(b) Imported	389	13,735.9	543	8,083.4	1,595	18,008.1
4. Machinery:	2,305	25,840.2	2,268	17,444.9	11,793	19,293.0
(a) Indigenous	1,966	11,895.9	1,571	9,103.2	2,107	7,648.7
(b) Imported	339	13,944.2	697	8,341.8	9,686	11,644.3
5. Handloom Products	207	586.0	36	182.4	45	280.3
6. Carpet & Rugs	160	2,519.6	232	1,774.1	643	1,936.0
7. Readymade Garments	1,995	21,148.3	1,693	22,899.6	3,802	27,743.1
8. Cement and Cement Products:	705	41,981.2	687	41,576.5	1,285	47,746.6
(a) Indigenous	687	41,876.1	683	41,437.0	690	40,471.7
(b) Imported	18	105.1	4	139.5	595	7,274.8
9. Sport Goods	408	2,982.9	588	3,325.8	295	2,649.9
10. Surgical Instruments	251	2,188.1	279	2,056.2	295	2,084.1
11. Chemicals and Dyes	975	27,776.1	1,345	26,695.2	1,532	32,753.0
12. Other Finished Goods:	8,537	69,267.5	10,160	63,371.1	12,614	86,459.9
(a) Indigenous	8,349	59,092.0	9,721	50,954.5	12,247	74,246.2
(b) Imported	188	10,175.5	439	12,416.6	367	12,213.8
IV. Fixed Assets Including Machinery	17,214	393,180.5	20,220	394,303.6	49,756	380,222.8
V. Real Estate:	79,819	386,890.4	63,173	347,885.3	94,011	320,760.6
(a) Land	25,553	89,944.9	18,776	96,694.1	45,308	77,206.2
(b) Buildings:	54,266	296,945.6	44,397	251,191.2	48,703	243,554.4
1. Residential	33,115	129,676.7	27,317	91,404.4	30,126	115,478.4
2. Non-Residential	21,151	167,268.9	17,080	159,786.8	18,577	128,076.0
VI. Fixed Deposits and Insurance Policies:	7,883	25,374.5	8,001	29,808.9	6,648	27,812.7
(a) Bank Deposits	5,917	19,753.9	6,297	23,875.2	4,642	20,975.4
(b) Insurance Policies	1,966	5,620.5	1,704	5,933.7	2,006	6,837.3
VII. Others:	1,565,030	770,364.7	1,656,805	858,476.9	1,751,348	808,055.4
(a) Other Secured Advances	623,072	614,351.0	950,789	713,113.0	646,786	622,894.0
(b) Advances Secured by Guarantee(s)	245,145	102,142.8	63,300	110,193.0	374,850	143,144.4
(c) Unsecured Advances	696,813	53,870.8	642,716	35,170.9	729,712	42,017.1
Total	1,713,732	2,422,057.9	1,821,406	2,457,168.5	1,992,167	2,483,365.4

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals						
II. Securities , Shares and Other Financial Instruments:	3	1.0	5	13.9	5	31.0
A. Quoted on the Stock Exchange:			1	13.2	1	29.2
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:			1	13.2	1	29.2
(a) Government and Other Trustee Securities			1	13.2	1	29.2
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:	3	1.0	4	0.7	4	1.8
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:	3	1.0	4	0.7	4	1.8
(a) Government and Other Trustee Securities	3	1.0	4	0.7	4	1.8
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	686	36,467.4	757	37,354.0	836	38,613.9
A. Food Item:	14	774.9	14	1,020.8	22	1,470.3
1. Wheat						
2. Rice and Paddy	1	152.0			2	149.7
3. Other Grain & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oil:	6	369.9	9	562.8	10	500.2
(a) Indigenous	1	163.1	1	164.2	1	165.0
(b) Imported	5	206.8	8	398.6	9	335.2
5. Sugar:	5	241.0	5	458.0	6	710.0
(a) Indigenous	5	241.0	5	458.0	6	710.0
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	2	12.0			4	110.4
(a) Indigenous	2	12.0			4	110.4
(b) Imported						
B. Raw Material:	119	6,121.3	104	6,640.9	120	8,870.3
1. Cotton Raw:	96	3,327.5	82	2,664.6	86	3,823.2
(a) Indigenous	94	3,272.9	82	2,664.6	86	3,823.2
(b) Imported	2	54.6				
2. Synthetic Fibers:	4	555.0	1	0.1	2	92.7
(a) Indigenous	4	555.0	1	0.1	2	92.7
(b) Imported						
3. Fertilizer:	2	156.5	1	46.2	1	49.9
(a) Indigenous	1	42.6	1	46.2	1	49.9
(b) Imported	1	113.9				

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	4	438.2	3	1,220.5	5	2,078.3
(a) Indigenous	2	397.9				
(b) Imported	2	40.2	3	1,220.5	5	2,078.3
5. Iron & Steel:						
(a) Indigenous						
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins						
8. Oil Seeds						
9. Pesticides & Insecticides:	2	158.0	1	300.0	1	0.7
(a) Indigenous	1	0.3	1	300.0	1	0.7
(b) Imported	1	157.7				
10. Other Raw Material:	11	1,486.0	16	2,409.5	25	2,825.5
(a) Indigenous	11	1,486.0	16	2,409.5	25	2,825.5
(b) Imported						
C. Finished/Manufactured Goods:	553	29,571.2	639	29,692.3	694	28,273.3
1. Cotton Textiles:	51	5,675.3	64	5,368.2	87	6,532.2
(a) Indigenous	50	5,675.3	64	5,368.2	87	6,532.2
(b) Imported	1	0.1				
2. Cotton Yarn:	17	1,980.4	14	1,725.5	38	1,972.2
(a) Indigenous	16	1,979.8	14	1,725.5	38	1,972.2
(b) Imported	1	0.6				
3. Other Textiles:	16	907.4	13	664.3	14	672.5
(a) Indigenous	16	907.4	13	664.3	14	672.5
(b) Imported						
4. Machinery:	10	378.0	8	196.4	12	302.6
(a) Indigenous	10	378.0	8	196.4	12	302.6
(b) Imported						
5. Handloom Products	2	375.0	4	375.0	4	375.0
6. Carpet & Rugs	1	60.0	1	2.5	2	70.0
7. Readymade Garments	23	591.9	54	797.4	41	700.5
8. Cement and Cement Products:	20	2,869.8	22	2,995.5	18	3,423.8
(a) Indigenous	20	2,869.8	22	2,995.5	18	3,423.8
(b) Imported						
9. Sport Goods						
10. Surgical Instruments						
11. Chemicals and Dyes	12	455.8	13	1,137.6	13	934.5
12. Other Finished Goods:	401	16,277.5	446	16,429.9	465	13,289.8
(a) Indigenous	393	15,868.2	440	16,301.0	461	13,169.7
(b) Imported	8	409.3	6	128.9	4	120.1
IV. Fixed Assets Including Machinery	41	2,811.7	40	3,567.1	40	2,604.6
V. Real Estate:	341	4,672.8	340	4,689.8	345	4,697.9
(a) Land	64	3,182.6	67	3,280.3	88	3,319.2
(b) Buildings:	277	1,490.2	273	1,409.5	257	1,378.7
1. Residential	259	828.9	254	836.2	239	753.5
2. Non-Residential	18	661.3	19	573.3	18	625.2
VI. Fixed Deposits and Insurance Policies:	161	632.9	179	646.8	100	656.8
(a) Bank Deposits	161	632.9	179	646.8	100	656.8
(b) Insurance Policies						
VII. Others:	93,173	21,007.4	75,494	19,894.9	99,392	20,097.4
(a) Other Secured Advances	6,965	9,219.5	8,796	6,804.2	10,129	5,878.9
(b) Advances Secured by Guarantee(s)	297	6,575.2	107	7,510.1	453	7,838.5
(c) Unsecured Advances	85,911	5,212.7	66,591	5,580.7	88,810	6,380.0
Total	94,405	65,593.1	76,815	66,166.5	100,718	66,701.6

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	245	34.6				
II. Securities , Shares and Other Financial Instruments:			1	..	1	0.5
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:			1	..	1	0.5
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:			1	..	1	0.5
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others			1	..	1	0.5
III. Merchandise	151	344.6	250	654.3	258	1,095.5
A. Food Item:	34	69.7	40	83.1	47	147.6
1. Wheat	1	34.9	1	35.0	2	35.4
2. Rice and Paddy	1	3.6	1	3.6	4	42.0
3. Other Grain & Pulses:	1	0.3	1	0.3	1	0.3
(a) Indigenous	1	0.3	1	0.3	1	0.3
(b) Imported						
4. Edible Oil:	1	5.2	1	5.2	3	14.7
(a) Indigenous	1	5.2	1	5.2	3	14.7
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices	10	1.1	10	1.3	10	1.5
7. Fish and Fish Preparations	2	2.0	2	2.0	2	2.3
8. Other Food Item:	18	22.5	24	35.7	25	51.3
(a) Indigenous	16	21.7	24	35.7	21	47.3
(b) Imported	2	0.8			4	3.9
B. Raw Material:	10	141.9	13	150.0	22	293.8
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
2. Synthetic Fibers:					1	40.4
(a) Indigenous					1	40.4
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:			1	7.8	1	7.8
(a) Indigenous			1	7.8	1	7.8
(b) Imported						
5. Iron & Steel:	8	139.2	10	139.4	14	192.6
(a) Indigenous	8	139.2	10	139.4	13	177.5
(b) Imported					1	15.1
6. Wool & Goat Hair						
7. Hides & Skins					3	46.2
8. Oil Seeds						
9. Pesticides & Insecticides:	2	2.7	2	2.7	3	6.8
(a) Indigenous	2	2.7	2	2.7	2	2.7
(b) Imported					1	4.1
10. Other Raw Material:						
(a) Indigenous						
(b) Imported						
C. Finished/Manufactured Goods:	107	133.1	197	421.3	189	654.1
1. Cotton Textiles:	12	22.9	20	55.1	17	188.6
(a) Indigenous	12	22.9	17	26.7	3	137.8
(b) Imported			3	28.4	14	50.8
2. Cotton Yarn:						
(a) Indigenous						
(b) Imported						
3. Other Textiles:						
(a) Indigenous						
(b) Imported						
4. Machinery:						
(a) Indigenous						
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments	11	7.8	13	11.4	13	12.6
8. Cement and Cement Products:	1	..	2	2.6	3	6.4
(a) Indigenous	1	..	2	2.6	3	6.4
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	1.3	1	1.3	2	47.0
11. Chemicals and Dyes	7	9.7	13	21.1	14	57.9
12. Other Finished Goods:	75	91.3	148	329.8	140	341.6
(a) Indigenous	56	80.7	148	329.8	140	341.6
(b) Imported	19	10.6				
IV. Fixed Assets Including Machinery	653	3,306.2	663	3,245.3	674	3,406.9
V. Real Estate:	717,016	92,759.5	727,596	93,962.7	731,314	93,583.6
(a) Land	716,233	89,056.5	726,958	90,730.6	730,763	92,651.8
(b) Buildings:	783	3,703.0	638	3,232.2	551	931.8
1. Residential	568	1,222.6	387	637.8	416	516.4
2. Non-Residential	215	2,480.3	251	2,594.4	135	415.3
VI. Fixed Deposits and Insurance Policies:	121	40.6	124	48.6	116	39.9
(a) Bank Deposits	121	40.6	124	48.6	114	31.0
(b) Insurance Policies					2	8.9
VII. Others:	106,973	16,545.1	109,092	15,768.3	107,311	15,831.7
(a) Other Secured Advances	27,051	4,242.7	22,027	3,642.6	19,175	3,641.4
(b) Advances Secured by Guarantee(s)	43,693	6,874.4	50,380	7,135.7	58,617	8,444.8
(c) Unsecured Advances	36,229	5,428.0	36,685	4,990.0	29,519	3,745.5
Total	825,159	113,030.7	837,726	113,679.2	839,674	113,958.1

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	3,496,452	3,310,192.5	3,619,788	3,310,822.0	3,846,361	3,306,362.2
I. Government	1,259	348,529.8	170	406,735.0	214	372,547.0
A. Federal Government	885	163,614.0	93	192,151.0	83	169,578.5
1) Commodity Operations	45	153,089.7	63	183,252.8	56	160,783.0
2) Others	840	10,524.3	30	8,898.2	27	8,795.4
B. Provincial Governments	374	184,915.8	77	214,584.0	131	202,968.5
1) Commodity Operations	56	184,532.4	65	214,235.2	120	202,724.5
2) Others	318	383.4	12	348.7	11	244.0
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	205	135,888.4	222	171,002.7	259	165,357.7
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	75	40,992.3	94	39,008.0	126	47,972.6
D. Construction						
E. Utilities	13	14,426.7	24	33,718.3	26	32,220.7
F. Commerce	22	14,246.1	20	18,197.6	23	14,780.5
G. Transport, Storage and Communication	55	62,231.5	46	46,714.6	52	39,235.4
H. Services	11	260.7	11	314.6	11	59.8
I. Other	29	3,731.1	27	33,049.6	21	31,088.7
III. Non-bank Financial Institutions (NBFIs)	576	43,447.7	655	40,181.7	725	42,047.8
A. Co-operative Banks						
B. Development Financial Institutions	12	6,210.8	15	4,928.1	9	10,350.0
C. Insurance Companies	238	718.0	268	1,029.0	317	1,173.0
D. Micro Finance	2	200.0	1	200.0	1	200.0
E. Other NBFIs	324	36,318.9	371	34,024.7	398	30,324.8
IV. Private Sector (Business)	1,524,633	2,459,754.2	1,495,648	2,364,473.6	1,571,815	2,386,470.9
A. Agriculture, Hunting and Forestry	1,128,535	187,134.8	1,128,478	179,946.5	1,135,714	178,212.5
1) Growing of Crops	831,405	135,777.3	826,491	127,897.6	834,854	125,848.1
2) Farming of Animals	204,557	28,530.7	203,592	26,648.8	193,182	24,906.7
3) Agricultural and Animal Husbandry	1,145	410.4	756	401.1	1,756	570.8
4) Agricultural Machinery and Equipments	91,367	22,258.6	97,521	24,812.0	105,860	26,786.7
5) Hunting, Trapping, Forestry & Logging	61	157.9	118	187.0	62	100.1
B. Fishing & Fish Farming, etc.	474	613.8	501	470.6	489	637.1
C. Mining and Quarrying	1,054	15,840.8	3,427	16,298.4	1,239	14,475.0
1) Mining of Coal	479	3,301.1	2,415	3,177.5	513	3,161.1
2) Crude Petroleum & Natural Gas	296	10,696.8	668	11,629.1	410	9,508.0
3) Iron & Non-ferrous Metal Ores	23	589.9	71	488.4	13	249.7
4) Quarrying of Stone, Sand and Clay	65	401.6	156	460.2	109	572.9
5) Chemical, Fertilizer, Salt, etc.	191	851.4	117	543.2	194	983.2
D. Manufacturing	69,826	1,396,264.4	80,151	1,343,695.1	107,700	1,366,476.0
1) Food Products and Beverages	16,046	258,737.4	17,170	274,994.8	23,184	222,018.1
2) Tobacco Products	45	3,301.5	54	3,136.5	71	4,236.6
3) Textiles	22,191	524,555.2	26,764	492,062.0	37,796	554,403.8
i. Spinning, Weaving, Finishing of Textiles	13,989	411,858.4	20,369	377,929.4	31,454	435,407.9
a. Spinning of Fibres	7,856	239,874.6	13,211	213,381.9	22,168	248,974.4
b. Weaving of Textiles	3,818	87,522.6	4,653	89,351.1	6,244	99,361.9
c. Finishing of Textiles	2,315	84,461.2	2,505	75,196.5	3,042	87,071.6
ii. Made-up Textile Articles	3,709	46,017.5	2,398	47,131.1	2,667	53,405.8
iii. Knit Wear	2,240	26,112.8	1,677	25,598.8	1,364	24,009.8
iv. Carpets and Rugs	579	7,547.7	626	6,800.5	530	6,469.3
v. Other Textiles n.e.s.	1,674	33,018.8	1,694	34,602.2	1,781	35,110.9
4) Wearing Apparel, Readymade Garments, etc.	3,666	50,874.2	3,827	49,473.4	4,549	49,888.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	2,428	22,542.8	1,834	22,091.0	2,095	18,452.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	836	12,672.6	700	12,030.1	575	9,769.0
ii. Footwear	1,592	9,870.2	1,134	10,060.8	1,520	8,683.7
a. Leather Wear	1,499	8,614.4	1,029	8,897.0	968	7,633.7
b. Rubber and Plastic Wear	93	1,255.8	105	1,163.9	552	1,050.1

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	547	2,801.3	700	3,307.9	698	2,673.2
7) Paper, Paperboard and Products	930	24,033.5	1,009	23,543.5	1,831	19,504.2
8) Printing, Publishing and Allied Industries	1,200	6,941.7	1,329	7,165.1	2,212	6,969.7
9) Coke and Refined Petroleum Products	482	34,219.6	3,074	31,284.1	597	26,761.5
10) Chemicals and Chemical Products	6,119	161,646.2	6,038	154,521.0	7,427	156,047.5
11) Rubber and Plastics Products	1,158	16,430.0	1,170	14,126.3	1,245	13,953.4
12) Other Non-metallic Mineral Products	1,208	95,215.2	1,535	93,440.1	5,372	107,354.1
13) Basic Metals	1,883	52,141.6	1,862	43,158.9	3,062	45,463.4
14) Fabricated Metal Products	596	13,973.4	712	12,382.3	2,216	12,961.0
15) Machinery and Equipment	1,424	20,436.8	1,250	19,175.0	1,744	20,610.2
16) Office, Accounting and Computing Machinery	42	284.4	16	31.1	30	32.7
17) Electrical Machinery and Apparatus	1,194	43,434.7	1,156	37,980.0	2,619	42,194.0
18) Radio, Television and Communication Equipment and Apparatus	149	3,440.7	167	3,207.2	293	3,394.0
19) Medical, Precision and Optical Instruments, Watches and Clocks	1,035	7,931.9	541	8,214.2	671	7,836.6
20) Motor Vehicles, Trailers and Semi-trailers	931	19,978.7	930	16,308.2	955	17,971.7
21) Other Transport Equipments	934	2,917.6	759	3,120.5	882	3,541.4
22) Furniture and Fixture	670	1,449.2	2,704	2,203.7	904	1,784.5
23) Jewellery and Related Articles	397	825.8	425	864.0	444	923.1
24) Sports Goods	532	5,419.3	587	5,178.3	596	4,410.1
25) Handicrafts	161	94.6	168	164.1	160	119.0
26) Other Manufacturing n.e.s.	3,858	22,637.0	4,370	22,561.8	6,047	22,971.2
E. Ship Breaking and Waste / Scrape (Junk), etc.	132	9,392.3	155	7,212.4	212	7,111.1
F. Electricity, Gas and Water Supply	1,971	292,414.9	3,268	263,825.7	13,430	231,997.6
G. Construction	5,768	66,669.3	7,072	66,211.1	9,073	69,536.2
1) Building	3,689	49,408.6	3,905	50,019.9	7,202	51,943.8
2) Infrastructure	2,079	17,260.7	3,167	16,191.2	1,871	17,592.4
H. Commerce and Trade	217,980	209,246.8	167,494	203,351.8	193,990	228,189.1
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	7,225	14,503.5	3,242	10,351.1	4,425	13,845.1
2) Wholesale and Commission Trade	19,460	105,951.5	24,154	108,050.5	24,229	123,438.5
i) Exports	1,680	34,044.1	2,233	34,826.4	2,608	40,330.2
ii) Imports	2,507	22,763.4	2,304	24,083.7	3,088	29,492.4
iii) Domestic Whole Sales	15,273	49,143.9	19,617	49,140.4	18,533	53,615.9
3) Retail Trade	191,295	88,791.9	140,098	84,950.2	165,336	90,905.5
I. Hotels, Restaurants and Clubs, etc	1,259	14,807.7	1,784	14,026.0	1,437	15,311.3
J. Transport, Storage and Communications	18,715	98,942.9	20,672	106,391.5	19,879	108,629.4
K. Real Estate, Renting and Business Activities	43,146	105,458.4	41,881	103,374.8	43,552	107,312.8
1) Real Estate Activities	1,840	11,207.4	517	11,061.4	713	10,053.9
2) Renting of Machinery and Equipment	1,082	2,084.0	93	512.5	232	545.7
3) Computer and Related Activities	477	4,637.8	452	3,701.4	676	4,308.2
4) Research and Development	180	2,915.9	155	4,228.9	199	4,567.4
5) Other Business Activities	39,567	84,613.2	40,664	83,870.6	41,732	87,837.6
L. Education	1,388	5,350.6	1,963	6,308.9	2,541	7,397.2
M. Health and Social Work	1,522	5,266.4	1,995	5,529.6	1,984	5,765.1
N. Other Community, Social and Personal Service Activities	7,101	17,302.5	9,137	16,004.3	13,964	17,954.1
O. Other Private Business n.e.s	25,762	35,048.7	27,670	31,826.9	26,611	27,466.6
V. Trust Funds and Non-profit Organizations	232	19,782.2	802	18,028.7	380	16,363.8
VI. Personal	1,919,207	285,931.9	2,075,824	294,017.6	2,260,758	305,983.5
A. Bank Employees	147,810	75,370.2	154,664	76,409.8	164,499	74,572.0
B. Consumer Financing	1,740,563	205,025.0	1,896,632	213,153.6	2,063,226	224,828.2
i) House Building	19,390	44,692.9	19,906	47,671.0	23,289	50,812.3
ii) Transport	156,835	46,480.7	175,378	50,672.7	200,109	57,354.5
iii) Credit Cards	891,339	23,142.0	955,164	24,625.7	1,015,757	25,797.3
iv) Consumer Durable	9,401	395.3	9,006	309.0	12,376	473.4
v) Personal Loans	663,598	90,314.1	737,178	89,875.2	811,695	90,390.8
C. Other Personal	30,834	5,536.8	24,528	4,454.1	33,033	6,583.3
VII. Others	50,340	16,858.3	46,467	16,382.8	12,210	17,591.6
Total	3,496,452	3,310,192.5	3,619,788	3,310,822.0	3,846,361	3,306,362.2

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	863,156	709,510.7	883,841	673,807.8	913,802	642,337.1
I. Government	1,161	97,498.5	47	101,087.7	57	93,218.1
A. Federal Government	826	40,567.8	22	35,489.0	24	33,711.1
1) Commodity Operations	6	36,069.6	7	31,527.0	11	29,749.8
2) Others	820	4,498.3	15	3,962.0	13	3,961.3
B. Provincial Governments	335	56,930.7	25	65,598.7	33	59,507.0
1) Commodity Operations	20	56,708.7	16	65,388.4	23	59,291.5
2) Others	315	222.0	9	210.3	10	215.6
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	27	47,422.5	60	50,325.6	69	36,699.9
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	14	20,889.4	45	20,451.4	55	15,543.4
D. Construction						
E. Utilities	3	7,808.9	6	14,016.5	6	14,477.8
F. Commerce	1	1,173.1	1	5,480.8	1	604.5
G. Transport, Storage and Communication	8	15,683.2	7	8,805.5	6	4,188.5
H. Services						
I. Other	1	1,868.1	1	1,571.4	1	1,885.7
III. Non-bank Financial Institutions (NBFIs)	51	14,395.7	84	14,453.2	52	13,472.5
A. Co-operative Banks						
B. Development Financial Institutions	1	1,500.0	1	1,500.0	2	5,900.0
C. Insurance Companies	9	7.5	9	8.8	3	2.5
D. Micro Finance						
E. Other NBFIs	41	12,888.2	74	12,944.4	47	7,570.1
IV. Private Sector (Business)	367,426	445,373.1	353,178	408,708.1	381,801	402,030.3
A. Agriculture, Hunting and Forestry	278,753	45,269.8	267,357	40,079.7	262,490	38,174.2
1) Growing of Crops	271,321	41,996.3	260,991	37,134.1	254,446	35,120.6
2) Farming of Animals	2,555	1,949.0	2,561	1,856.7	2,702	1,905.0
3) Agricultural and Animal Husbandry	970	169.1	37	9.0	1,035	133.8
4) Agricultural Machinery and Equipments	3,906	1,150.4	3,763	1,058.1	4,307	1,014.9
5) Hunting, Trapping, Forestry & Logging	1	5.0	5	21.8		
B. Fishing & Fish Farming, etc.	18	172.9	18	9.5	24	166.8
C. Mining and Quarrying	83	2,082.9	269	1,310.0	62	1,662.2
1) Mining of Coal			2	1.4		
2) Crude Petroleum & Natural Gas	38	1,497.8	168	855.2	39	1,326.8
3) Iron & Non-ferrous Metal Ores	11	410.8	64	409.5	6	166.5
4) Quarrying of Stone, Sand and Clay	23	16.5	27	23.7	7	49.8
5) Chemical, Fertilizer, Salt, etc.	11	157.7	8	20.3	10	119.1
D. Manufacturing	11,462	251,637.6	12,750	238,084.8	32,965	235,499.1
1) Food Products and Beverages	4,516	54,162.9	4,687	50,931.1	10,122	39,071.1
2) Tobacco Products	3	307.4	3	306.5	4	437.8
3) Textiles	3,327	95,776.5	2,941	89,421.1	16,252	97,910.1
i. Spinning, Weaving, Finishing of Textiles	3,112	87,822.2	2,751	81,321.2	15,986	89,778.8
a. Spinning of Fibres	1,666	53,176.0	1,709	48,333.7	13,684	52,981.8
b. Weaving of Textiles	1,162	16,370.1	595	15,420.2	1,973	14,416.6
c. Finishing of Textiles	284	18,276.1	447	17,567.2	329	22,380.4
ii. Made-up Textile Articles	72	4,009.9	69	4,155.1	68	3,676.7
iii. Knit Wear	31	1,601.6	32	1,608.0	35	1,803.3
iv. Carpets and Rugs	13	233.2	15	294.5	58	342.9
v. Other Textiles n.e.s.	99	2,109.7	74	2,042.3	105	2,308.4
4) Wearing Apparel, Readymade Garments, etc.	211	7,292.0	274	8,716.3	233	6,755.4
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	204	1,827.5	239	1,616.4	110	1,504.0
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	129	967.8	161	931.5	40	865.9
ii. Footwear	75	859.7	78	684.9	70	638.1
a. Leather Wear	46	468.3	52	333.7	45	323.7
b. Rubber and Plastic Wear	29	391.4	26	351.2	25	314.4

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	26	398.3	31	374.9	32	434.4
7) Paper, Paperboard and Products	239	4,382.9	166	4,464.1	1,020	4,656.8
8) Printing, Publishing and Allied Industries	354	1,393.8	323	997.8	221	869.0
9) Coke and Refined Petroleum Products	80	5,800.4	77	3,621.0	24	5,946.4
10) Chemicals and Chemical Products	390	25,764.0	379	25,682.2	497	26,053.9
11) Rubber and Plastics Products	64	1,963.5	71	1,417.9	74	1,913.7
12) Other Non-metallic Mineral Products	159	18,858.0	146	18,557.2	2,321	19,547.7
13) Basic Metals	155	11,266.8	141	10,992.6	140	10,655.9
14) Fabricated Metal Products	48	590.9	50	555.9	54	623.0
15) Machinery and Equipment	246	5,226.3	144	5,249.4	462	4,889.0
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	76	5,068.8	74	3,758.8	92	3,338.6
18) Radio, Television and Communication Equipment and Apparatus	6	16.9	6	11.4	7	13.4
19) Medical, Precision and Optical Instruments, Watches and Clocks	34	4,336.8	33	4,310.9	36	3,977.3
20) Motor Vehicles, Trailers and Semi-trailers	43	3,889.6	93	3,703.0	49	3,934.0
21) Other Transport Equipments	511	684.5	517	661.9	615	639.6
22) Furniture and Fixture	83	290.4	1,984	558.6	245	322.7
23) Jewellery and Related Articles	8	18.3	8	18.4	8	19.8
24) Sports Goods	46	550.1	51	558.7	53	506.5
25) Handicrafts	2	11.6	4	22.0	4	21.7
26) Other Manufacturing n.e.s.	631	1,759.5	308	1,576.5	290	1,457.3
E. Ship Breaking and Waste / Scrape (Junk), etc.	22	419.2	31	408.0	48	973.9
F. Electricity, Gas and Water Supply	80	53,845.0	1,166	46,342.5	9,798	42,133.0
G. Construction	1,068	15,235.3	1,312	14,118.6	1,243	14,650.9
1) Building	818	10,598.2	1,008	10,567.1	1,033	10,998.3
2) Infrastructure	250	4,637.2	304	3,551.5	210	3,652.6
H. Commerce and Trade	24,882	28,104.2	18,352	26,093.6	27,860	27,374.9
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	4,333	850.0	76	699.0	319	231.4
2) Wholesale and Commission Trade	4,374	17,775.0	4,964	17,740.3	5,572	20,232.4
i) Exports	208	2,359.5	232	2,047.2	222	2,188.2
ii) Imports	214	1,366.0	204	1,414.6	181	2,045.1
iii) Domestic Whole Sales	3,952	14,049.5	4,528	14,278.6	5,169	15,999.1
3) Retail Trade	16,175	9,479.2	13,312	7,654.3	21,969	6,911.0
I. Hotels, Restaurants and Clubs, etc	108	5,384.2	561	4,858.2	132	5,109.2
J. Transport, Storage and Communications	12,426	7,686.6	14,344	10,687.4	12,577	9,428.8
K. Real Estate, Renting and Business Activities	23,735	16,907.9	21,680	15,269.6	20,326	15,785.1
1) Real Estate Activities	106	3,869.5	110	5,251.4	251	5,461.2
2) Renting of Machinery and Equipment	3	115.8	2	0.4	20	28.8
3) Computer and Related Activities	137	20.0	94	108.4	43	12.1
4) Research and Development	4	553.5	4	603.5	3	653.3
5) Other Business Activities	23,485	12,349.1	21,470	9,305.9	20,009	9,629.7
L. Education	138	1,086.9	314	1,515.5	196	667.9
M. Health and Social Work	114	379.4	628	339.5	191	421.4
N. Other Community, Social and Personal Service Activities	921	2,786.8	749	2,140.7	939	1,783.3
O. Other Private Business n.e.s	13,616	14,374.3	13,647	7,450.6	12,950	8,199.7
V. Trust Funds and Non-profit Organizations	30	10,960.4	259	8,556.8	33	8,093.7
VI. Personal	453,161	82,162.8	491,870	79,785.4	528,202	76,623.9
A. Bank Employees	38,277	21,607.8	39,722	21,702.0	46,342	18,742.4
B. Consumer Financing	391,193	55,975.7	434,375	54,657.8	456,383	53,011.3
i) House Building	5,966	6,234.2	5,047	6,321.0	8,119	7,174.3
ii) Transport	17,240	1,614.4	16,795	1,351.5	17,226	1,677.0
iii) Credit Cards	141	29.8				
iv) Consumer Durable	6,830	334.6	6,350	243.5	8,366	256.3
v) Personal Loans	361,016	47,762.8	406,183	46,741.8	422,672	43,903.7
C. Other Personal	23,691	4,579.3	17,773	3,425.5	25,477	4,870.2
VII. Others	41,300	11,697.7	38,343	10,891.0	3,588	12,198.7
Total	863,156	709,510.7	883,841	673,807.8	913,802	642,337.1

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	1,713,732	2,422,057.9	1,821,406	2,457,168.5	1,992,167	2,483,365.4
I. Government	98	251,031.2	123	305,647.3	157	279,328.8
A. Federal Government	59	123,046.2	71	156,662.1	59	135,867.3
1) Commodity Operations	39	117,020.2	56	151,725.8	45	131,033.2
2) Others	20	6,026.0	15	4,936.3	14	4,834.1
B. Provincial Governments	39	127,985.1	52	148,985.2	98	143,461.5
1) Commodity Operations	36	127,823.6	49	148,846.8	97	143,433.0
2) Others	3	161.4	3	138.4	1	28.4
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	171	86,353.4	157	118,899.5	182	125,202.8
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	61	20,102.9	49	18,556.6	71	32,429.2
D. Construction						
E. Utilities	10	6,617.8	18	19,701.8	20	17,742.9
F. Commerce	17	12,200.1	15	11,089.2	18	12,521.5
G. Transport, Storage and Communication	44	45,308.7	38	37,759.1	42	33,246.5
H. Services	11	260.7	11	314.6	11	59.8
I. Other	28	1,863.0	26	31,478.1	20	29,203.0
III. Non-bank Financial Institutions (NBFIs)	520	28,254.7	563	25,336.4	665	28,075.1
A. Co-operative Banks						
B. Development Financial Institutions	11	4,710.8	14	3,428.1	7	4,450.0
C. Insurance Companies	229	710.5	258	1,007.0	313	1,141.3
D. Micro Finance	2	200.0	1	200.0	1	200.0
E. Other NBFIs	278	22,633.4	290	20,701.4	344	22,283.7
IV. Private Sector (Business)	351,347	1,851,123.2	327,643	1,791,250.2	370,948	1,822,437.3
A. Agriculture, Hunting and Forestry	94,786	46,753.6	97,654	43,715.7	105,783	43,712.6
1) Growing of Crops	85,302	36,243.0	85,279	32,918.9	92,285	32,257.3
2) Farming of Animals	6,133	8,363.8	6,281	7,404.5	7,023	7,667.5
3) Agricultural and Animal Husbandry	175	241.3	719	392.1	721	437.1
4) Agricultural Machinery and Equipments	3,136	1,754.9	5,289	2,837.6	5,712	3,252.5
5) Hunting, Trapping, Forestry & Logging	40	150.6	86	162.5	42	98.2
B. Fishing & Fish Farming, etc.	147	413.6	163	434.2	143	442.9
C. Mining and Quarrying	954	13,669.8	3,138	14,336.3	1,103	11,800.4
1) Mining of Coal	470	3,235.6	2,403	3,109.7	450	3,078.7
2) Crude Petroleum & Natural Gas	258	9,199.0	498	10,210.9	369	7,275.7
3) Iron & Non-ferrous Metal Ores	12	179.1	7	78.9	7	83.2
4) Quarrying of Stone, Sand and Clay	37	369.7	124	421.2	98	507.8
5) Chemical, Fertilizer, Salt, etc.	177	686.3	106	515.5	179	855.0
D. Manufacturing	52,625	1,094,117.9	61,557	1,054,693.9	68,851	1,082,800.4
1) Food Products and Beverages	10,629	197,701.1	11,645	216,062.7	12,278	178,017.2
2) Tobacco Products	35	1,696.2	44	1,023.7	60	2,475.9
3) Textiles	18,148	411,804.9	23,041	386,721.8	20,719	437,974.5
i. Spinning, Weaving, Finishing of Textiles	10,404	308,893.8	17,084	282,396.6	14,905	329,589.6
a. Spinning of Fibres	5,972	177,293.2	11,252	156,601.1	8,194	186,734.5
b. Weaving of Textiles	2,467	69,318.0	3,861	72,267.8	4,084	83,159.7
c. Finishing of Textiles	1,965	62,282.6	1,971	53,527.7	2,627	59,695.5
ii. Made-up Textile Articles	3,611	41,526.2	2,308	42,586.2	2,552	47,961.6
iii. Knit Wear	2,166	23,584.6	1,600	23,035.1	1,287	21,632.8
iv. Carpets and Rugs	523	7,250.0	567	6,498.9	427	6,051.8
v. Other Textiles n.e.s.	1,444	30,550.3	1,482	32,204.9	1,548	32,738.7
4) Wearing Apparel, Readymade Garments, etc.	2,360	41,940.8	2,437	38,984.1	3,190	41,054.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,864	20,205.8	1,230	19,864.7	1,612	16,322.4
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	674	11,612.4	506	11,008.2	498	8,762.2
ii. Footwear	1,190	8,593.4	724	8,856.5	1,114	7,560.2
a. Leather Wear	1,134	7,735.1	653	8,054.7	596	6,834.0
b. Rubber and Plastic Wear	56	858.2	71	801.8	518	726.3

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	434	2,343.2	583	2,873.8	581	2,162.3
7) Paper, Paperboard and Products	602	17,923.8	752	16,440.4	723	13,091.8
8) Printing, Publishing and Allied Industries	632	5,236.2	787	5,870.9	1,764	5,834.6
9) Coke and Refined Petroleum Products	397	28,366.2	2,984	27,207.2	548	20,355.0
10) Chemicals and Chemical Products	5,190	127,038.5	5,102	121,976.8	6,356	125,419.7
11) Rubber and Plastics Products	934	14,002.7	939	12,310.4	1,021	11,637.7
12) Other Non-metallic Mineral Products	960	72,169.2	1,298	70,417.3	2,964	82,816.2
13) Basic Metals	1,634	40,383.0	1,628	31,263.4	2,824	34,360.5
14) Fabricated Metal Products	470	12,430.1	573	10,497.7	2,071	11,064.2
15) Machinery and Equipment	1,064	14,870.9	998	13,641.1	1,179	15,411.4
16) Office, Accounting and Computing Machinery	35	282.4	9	29.2	23	30.8
17) Electrical Machinery and Apparatus	1,029	37,115.2	966	32,445.1	2,426	36,420.3
18) Radio, Television and Communication Equipment and Apparatus	115	3,261.8	121	3,015.5	227	3,178.3
19) Medical, Precision and Optical Instruments, Watches and Clocks	957	3,496.8	463	3,825.4	590	3,740.4
20) Motor Vehicles, Trailers and Semi-trailers	816	13,078.7	776	10,887.2	847	12,043.7
21) Other Transport Equipments	417	2,226.5	219	2,450.6	245	2,793.7
22) Furniture and Fixture	213	1,077.9	345	1,558.6	276	1,372.1
23) Jewellery and Related Articles	196	754.6	217	791.9	236	841.5
24) Sports Goods	465	4,847.7	516	4,598.2	522	3,876.9
25) Handicrafts	37	67.2	42	126.8	35	83.0
26) Other Manufacturing n.e.s.	2,992	19,796.3	3,842	19,809.5	5,534	20,422.0
E. Ship Breaking and Waste / Scrape (Junk), etc.	108	8,972.7	122	6,804.0	162	6,136.6
F. Electricity, Gas and Water Supply	1,844	235,540.8	2,057	215,381.6	3,588	188,463.4
G. Construction	2,823	50,339.8	4,080	51,065.8	6,347	53,885.3
1) Building	2,182	37,781.6	2,209	38,470.6	5,488	39,984.5
2) Infrastructure	641	12,558.1	1,871	12,595.3	859	13,900.9
H. Commerce and Trade	168,977	174,632.3	124,908	170,710.4	141,744	194,678.8
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,085	13,288.5	1,358	9,283.4	2,298	13,243.0
2) Wholesale and Commission Trade	14,435	85,561.4	18,529	87,502.6	18,007	100,846.9
i) Exports	1,468	31,440.7	1,996	32,682.5	2,379	37,912.6
ii) Imports	2,280	19,946.7	2,085	20,870.1	2,895	25,874.9
iii) Domestic Whole Sales	10,687	34,173.9	14,448	33,950.0	12,733	37,059.4
3) Retail Trade	153,457	75,782.4	105,021	73,924.4	121,439	80,589.0
I. Hotels, Restaurants and Clubs, etc	630	9,093.3	713	8,890.5	755	9,917.0
J. Transport, Storage and Communications	3,915	87,425.2	4,084	91,443.2	5,314	94,347.2
K. Real Estate, Renting and Business Activities	10,356	87,348.0	10,556	86,943.1	13,182	90,313.6
1) Real Estate Activities	1,717	7,337.1	390	5,809.2	445	4,591.8
2) Renting of Machinery and Equipment	1,075	1,880.6	89	511.4	211	513.9
3) Computer and Related Activities	321	4,257.1	336	3,172.9	610	3,810.6
4) Research and Development	175	2,322.6	150	3,595.3	194	3,797.1
5) Other Business Activities	7,068	71,550.7	9,591	73,854.2	11,722	77,600.3
L. Education	979	4,125.2	1,375	4,688.2	2,071	6,613.6
M. Health and Social Work	1,026	4,789.8	982	5,132.5	1,405	5,275.4
N. Other Community, Social and Personal Service Activities	6,050	14,292.4	8,263	13,645.1	12,899	16,143.0
O. Other Private Business n.e.s	6,127	19,608.8	7,991	23,365.7	7,601	17,906.9
V. Trust Funds and Non-profit Organizations	197	8,756.6	538	9,359.2	343	8,134.0
VI. Personal	1,356,205	191,648.4	1,486,623	201,436.5	1,613,022	214,990.1
A. Bank Employees	92,272	48,340.3	93,014	49,339.7	98,399	50,278.4
B. Consumer Financing	1,256,804	142,351.5	1,386,868	151,069.1	1,507,191	163,016.8
i) House Building	13,327	37,989.4	14,776	40,891.6	15,083	43,150.0
ii) Transport	136,652	44,482.6	154,486	48,732.0	177,538	54,740.4
iii) Credit Cards	812,808	18,465.0	897,533	19,743.5	937,791	20,367.3
iv) Consumer Durable	1,767	41.0	1,461	43.4	2,539	179.5
v) Personal Loans	292,250	41,373.5	318,612	41,658.6	374,240	44,579.5
C. Other Personal	7,129	956.7	6,741	1,027.8	7,432	1,694.9
VII. Others	5,194	4,890.4	5,759	5,239.4	6,850	5,197.3
Total	1,713,732	2,422,057.9	1,821,406	2,457,168.5	1,992,167	2,483,365.4

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	94,405	65,593.1	76,815	66,166.5	100,718	66,701.6
I. Government						
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	7	2,112.4	5	1,777.6	8	3,454.9
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce	4	872.9	4	1,627.6	4	1,654.6
G. Transport, Storage and Communication	3	1,239.6	1	150.0	4	1,800.4
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	3	682.0	6	274.3	6	385.5
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies			1	13.2	1	29.2
D. Micro Finance						
E. Other NBFIs	3	682.0	5	261.1	5	356.3
IV. Private Sector (Business)	1,184	53,823.5	1,266	54,245.0	1,320	51,620.1
A. Agriculture, Hunting and Forestry	2	31.1	2	32.5	3	96.3
1) Growing of Crops						
2) Farming of Animals	1	7.1	1	8.5	1	2.3
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	1	24.0	1	24.0	2	94.0
5) Hunting, Trapping, Forestry & Logging						
B. Fishing & Fish Farming, etc.						
C. Mining and Quarrying			2	563.0	2	905.6
1) Mining of Coal						
2) Crude Petroleum & Natural Gas			2	563.0	2	905.6
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.						
D. Manufacturing	679	42,491.7	747	42,832.0	796	40,138.7
1) Food Products and Beverages	58	5,874.1	61	6,989.4	57	3,826.1
2) Tobacco Products	5	1,297.6	5	1,806.0	5	1,322.5
3) Textiles	242	13,959.2	266	12,870.7	296	15,798.7
i. Spinning, Weaving, Finishing of Textiles	203	12,690.3	226	11,719.6	237	13,792.3
a. Spinning of Fibres	104	7,811.5	106	6,868.7	132	7,837.1
b. Weaving of Textiles	42	1,696.2	42	1,513.8	33	1,568.8
c. Finishing of Textiles	57	3,182.6	78	3,337.1	72	4,386.5
ii. Made-up Textile Articles	11	465.8	10	378.7	38	1,757.8
iii. Knit Wear	18	440.6	20	469.6	18	177.6
iv. Carpets and Rugs	1	60.0	1	2.5	2	70.0
v. Other Textiles n.e.s.	9	302.5	9	300.3	1	0.9
4) Wearing Apparel, Readymade Garments, etc.	19	1,392.5	29	1,510.7	38	1,801.4
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	24	345.9	25	443.8	27	423.1
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1	10.0	1	10.0	1	10.0
ii. Footwear	23	335.9	24	433.8	26	413.1
a. Leather Wear	23	335.9	24	433.8	26	413.1
b. Rubber and Plastic Wear						

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	38	1,491.8	40	2,398.7	36	1,479.8
8) Printing, Publishing and Allied Industries	5	207.1	6	205.2	10	167.7
9) Coke and Refined Petroleum Products	1	37.0	2	437.5	2	441.3
10) Chemicals and Chemical Products	70	7,727.9	87	5,755.2	97	3,437.1
11) Rubber and Plastics Products	26	157.2	22	98.0	16	124.5
12) Other Non-metallic Mineral Products	29	3,441.0	31	3,720.2	27	4,302.4
13) Basic Metals	3	129.6	3	527.6		
14) Fabricated Metal Products	7	851.9	7	1,214.7	14	1,170.3
15) Machinery and Equipment	24	265.4	12	198.4	11	223.3
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	39	1,206.5	70	1,743.6	54	2,401.1
18) Radio, Television and Communication Equipment and Apparatus	23	150.0	35	168.4	53	184.1
19) Medical, Precision and Optical Instruments, Watches and Clocks	2	53.2	2	33.4	2	75.4
20) Motor Vehicles, Trailers and Semi-trailers	41	2,886.1	28	1,595.4	30	1,830.9
21) Other Transport Equipments					1	100.0
22) Furniture and Fixture					1	1.0
23) Jewellery and Related Articles	1	0.9	1	0.9	1	1.0
24) Sports Goods						
25) Handicrafts						
26) Other Manufacturing n.e.s.	22	1,016.8	15	1,114.1	18	1,027.2
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	15	3,017.6	11	2,090.2	10	1,387.9
G. Construction	268	778.6	268	778.6	267	759.6
1) Building	268	778.6	268	778.6	267	759.6
2) Infrastructure						
H. Commerce and Trade	51	2,815.3	66	2,882.7	56	2,422.0
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles						
2) Wholesale and Commission Trade	36	2,359.3	48	2,604.3	37	2,142.9
i) Exports	3	243.3	4	96.1	6	228.7
ii) Imports	11	1,442.6	13	1,790.9	10	1,564.7
iii) Domestic Whole Sales	22	673.4	31	717.2	21	349.5
3) Retail Trade	15	456.0	18	278.4	19	279.1
I. Hotels, Restaurants and Clubs, etc	27	139.2	16	85.7	15	38.3
J. Transport, Storage and Communications	50	3,429.0	50	3,931.5	52	4,599.5
K. Real Estate, Renting and Business Activities	21	565.4	24	588.5	21	689.9
1) Real Estate Activities						
2) Renting of Machinery and Equipment	3	87.1	1	0.1		
3) Computer and Related Activities	8	357.3	11	416.2	11	480.3
4) Research and Development					1	97.8
5) Other Business Activities	10	120.9	12	172.2	9	111.7
L. Education	3	3.5	3	3.7	4	5.7
M. Health and Social Work	4	44.8	3	4.9	4	11.6
N. Other Community, Social and Personal Service Activities	2	198.3	2	203.2	1	4.0
O. Other Private Business n.e.s	62	309.0	72	248.6	89	561.2
V. Trust Funds and Non-profit Organizations	4	45.4	4	90.8	4	136.1
VI. Personal	93,196	8,929.1	75,523	9,778.1	99,369	11,104.1
A. Bank Employees	1,665	2,285.1	1,572	2,403.5	2,046	2,413.6
B. Consumer Financing	91,517	6,643.2	73,937	7,373.8	97,309	8,689.7
i) House Building	97	469.4	83	458.4	87	488.0
ii) Transport	2,826	380.4	3,933	585.9	4,681	894.0
iii) Credit Cards	78,390	4,647.2	57,631	4,882.2	77,966	5,430.0
iv) Consumer Durable					2	..
v) Personal Loans	10,204	1,146.2	12,290	1,447.3	14,573	1,877.7
C. Other Personal	14	0.8	14	0.8	14	0.8
VII. Others	11	0.8	11	0.8	11	0.8
Total	94,405	65,593.1	76,815	66,166.5	100,718	66,701.6

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	825,159	113,030.7	837,726	113,679.2	839,674	113,958.1
I. Government						
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises						
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce						
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	2	115.3	2	117.9	2	114.7
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	2	115.3	2	117.9	2	114.7
IV. Private Sector (Business)	804,676	109,434.5	813,561	110,270.3	817,746	110,383.1
A. Agriculture, Hunting and Forestry	754,994	95,080.3	763,465	96,118.6	767,438	96,229.4
1) Growing of Crops	474,782	57,538.0	480,221	57,844.6	488,123	58,470.3
2) Farming of Animals	195,868	18,210.7	194,749	17,379.1	183,456	15,331.9
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	84,324	19,329.4	88,468	20,892.3	95,839	22,425.3
5) Hunting, Trapping, Forestry & Logging	20	2.2	27	2.7	20	1.9
B. Fishing & Fish Farming, etc.	309	27.4	320	26.8	322	27.4
C. Mining and Quarrying	17	88.1	18	89.1	72	106.8
1) Mining of Coal	9	65.4	10	66.5	63	82.4
2) Crude Petroleum & Natural Gas						
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay	5	15.3	5	15.3	4	15.3
5) Chemical, Fertilizer, Salt, etc.	3	7.3	3	7.3	5	9.1
D. Manufacturing	5,060	8,017.1	5,097	8,084.4	5,088	8,037.7
1) Food Products and Beverages	843	999.3	777	1,011.6	727	1,103.7
2) Tobacco Products	2	0.2	2	0.3	2	0.4
3) Textiles	474	3,014.6	516	3,048.4	529	2,720.5
i. Spinning, Weaving, Finishing of Textiles	270	2,452.1	308	2,492.1	326	2,247.2
a. Spinning of Fibres	114	1,593.9	144	1,578.4	158	1,421.1
b. Weaving of Textiles	147	138.3	155	149.2	154	216.8
c. Finishing of Textiles	9	719.9	9	764.5	14	609.2
ii. Made-up Textile Articles	15	15.6	11	11.0	9	9.8
iii. Knit Wear	25	486.0	25	486.0	24	396.0
iv. Carpets and Rugs	42	4.5	43	4.5	43	4.6
v. Other Textiles n.e.s.	122	56.4	129	54.7	127	62.9
4) Wearing Apparel, Readymade Garments, etc.	1,076	248.8	1,087	262.4	1,088	277.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	336	163.7	340	166.0	346	203.2
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	32	82.4	32	80.3	36	130.9
ii. Footwear	304	81.2	308	85.6	310	72.3
a. Leather Wear	296	75.1	300	74.8	301	62.9
b. Rubber and Plastic Wear	8	6.1	8	10.9	9	9.4

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
6) Wood and Products of Wood Cork	87	59.8	86	59.2	85	76.5
7) Paper, Paperboard and Products	51	235.0	51	240.2	52	275.8
8) Printing, Publishing and Allied Industries	209	104.7	213	91.2	217	98.4
9) Coke and Refined Petroleum Products	4	16.0	11	18.3	23	18.8
10) Chemicals and Chemical Products	469	1,115.9	470	1,106.7	477	1,136.7
11) Rubber and Plastics Products	134	306.6	138	300.1	134	277.5
12) Other Non-metallic Mineral Products	60	747.1	60	745.4	60	687.8
13) Basic Metals	91	362.3	90	375.3	98	447.0
14) Fabricated Metal Products	71	100.4	82	114.1	77	103.5
15) Machinery and Equipment	90	74.2	96	86.1	92	86.5
16) Office, Accounting and Computing Machinery	7	1.9	7	1.9	7	1.9
17) Electrical Machinery and Apparatus	50	44.3	46	32.4	47	34.0
18) Radio, Television and Communication Equipment and Apparatus	5	12.0	5	12.0	6	18.2
19) Medical, Precision and Optical Instruments, Watches and Clocks	42	45.0	43	44.5	43	43.5
20) Motor Vehicles, Trailers and Semi-trailers	31	124.3	33	122.5	29	163.1
21) Other Transport Equipments	6	6.6	23	8.1	21	8.2
22) Furniture and Fixture	374	80.9	375	86.4	382	88.8
23) Jewellery and Related Articles	192	52.0	199	52.7	199	60.8
24) Sports Goods	21	21.5	20	21.5	21	26.8
25) Handicrafts	122	15.7	122	15.4	121	14.4
26) Other Manufacturing n.e.s.	213	64.4	205	61.7	205	64.7
E. Ship Breaking and Waste / Scrape (Junk), etc.	2	0.3	2	0.4	2	0.5
F. Electricity, Gas and Water Supply	32	11.4	34	11.4	34	13.4
G. Construction	1,609	315.6	1,412	248.2	1,216	240.3
1) Building	421	250.2	420	203.7	414	201.5
2) Infrastructure	1,188	65.4	992	44.5	802	38.9
H. Commerce and Trade	24,070	3,695.1	24,168	3,665.1	24,330	3,713.4
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,807	365.0	1,808	368.7	1,808	370.7
2) Wholesale and Commission Trade	615	255.8	613	203.3	613	216.4
i) Exports	1	0.6	1	0.6	1	0.6
ii) Imports	2	8.1	2	8.1	2	7.8
iii) Domestic Whole Sales	612	247.0	610	194.6	610	207.9
3) Retail Trade	21,648	3,074.3	21,747	3,093.1	21,909	3,126.4
I. Hotels, Restaurants and Clubs, etc	494	191.1	494	191.7	535	246.8
J. Transport, Storage and Communications	2,324	402.0	2,194	329.4	1,936	253.9
K. Real Estate, Renting and Business Activities	9,034	637.1	9,621	573.6	10,023	524.1
1) Real Estate Activities	17	0.8	17	0.8	17	0.8
2) Renting of Machinery and Equipment	1	0.4	1	0.5	1	2.9
3) Computer and Related Activities	11	3.5	11	3.9	12	5.2
4) Research and Development	1	39.8	1	30.0	1	19.2
5) Other Business Activities	9,004	592.5	9,591	538.4	9,992	496.0
L. Education	268	135.0	271	101.5	270	110.0
M. Health and Social Work	378	52.4	382	52.7	384	56.7
N. Other Community, Social and Personal Service Activities	128	25.0	123	15.3	125	23.8
O. Other Private Business n.e.s	5,957	756.6	5,960	762.1	5,971	798.8
V. Trust Funds and Non-profit Organizations	1	19.9	1	21.9		
VI. Personal	16,645	3,191.6	21,808	3,017.6	20,165	3,265.5
A. Bank Employees	15,596	3,137.1	20,356	2,964.6	17,712	3,137.6
B. Consumer Financing	1,049	54.6	1,452	53.0	2,343	110.5
i) House Building						
ii) Transport	117	3.3	164	3.2	664	43.2
iii) Credit Cards						
iv) Consumer Durable	804	19.7	1,195	22.1	1,469	37.5
v) Personal Loans	128	31.6	93	27.6	210	29.8
C. Other Personal					110	17.4
VII. Others	3,835	269.3	2,354	251.5	1,761	194.8
Total	825,159	113,030.7	837,726	113,679.2	839,674	113,958.1

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 11						30 - 06 - 11		31 - 12 - 10	
	Pre-cious Metals	Securities, Shares & Financial Instruments	Mer-chandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00	4,802.6	1,065.1	6,500.9	7,051.4	4,414.7	58.2	8,814.4	32,707.3	137,008.5	126,435.7
01.00*			82.2	943.9				1,026.1	39.5	
02.00*						38.4	4.5	43.0	177.1	30.5
03.00*			100.0	73.5	223.1	204.0	10,794.9	11,395.5	10,592.4	7,716.7
04.00*	489.9	1.6		446.0	19.3	182.3	8,777.0	9,916.0	10,828.6	10,317.4
05.00*			2.6	1,597.0	61.3	123.7	40.8	1,825.3	847.2	175.4
06.00*	94.5		0.2	3.3	22.4	151.0	7,105.5	7,377.0	1,373.7	8,683.3
07.00*		5.7	6,443.7	2,599.1	79.4	316.4	927.1	10,371.3	9,448.9	9,870.0
08.00*			1,119.3	358.4	98.2	22.4	600.9	2,199.1	1,851.8	2,924.4
08.25			2.6	0.1				2.7		22.7
08.50		669.1	449.1	0.1	..		7.8	1,126.1	23.8	176.7
08.75							0.4	0.4	0.4	18.1
09.00		1,036.3	3,328.9	394.8	88,479.2	17.5	855.9	94,112.5	104,175.2	97,561.4
09.25			63.0	6.6			5.2	74.7		563.3
09.50					18.0		44.6	62.6	18.2	42.6
09.75										..
10.00	0.1	9.2	1,611.2	1,612.1	71.3	0.3	202.9	3,507.1	2,926.6	4,937.2
10.25			109.9	29.3	3.6		19.9	162.7		80.0
10.50			102.3	432.8			..	535.1	187.5	390.6
10.75			428.5			9.0	150.0	587.6		495.3
11.00	273.8		71,761.7	2,956.3	13,066.0	5.4	2,829.3	90,892.4	9,023.9	9,035.5
11.25			14.0			14.8		28.8		634.5
11.50	90.3		476.7	492.1		0.7	2.9	1,062.7	4.0	1,028.8
11.75						1.3	1.6	2.9		1.5
12.00	125.9	52.5	1,757.7	3,023.3	955.1	7.8	2,418.5	8,340.9	8,078.4	9,337.9
12.25			75.4	9.2		5.8	36.7	127.1		211.5
12.50		277.1	719.2	141.5	0.9	25.7	214.6	1,379.0	1,183.2	368.8
12.75		36.1	90.3	185.6	1.7	28.5	4.7	346.9		384.5
13.00	179.4	32.0	10,978.5	2,046.0	368.5	181.8	10,208.1	23,994.4	10,516.1	16,642.0
13.25		280.0	9,925.5	1,109.2	337.6	54.7	99.7	11,806.6		348.3
13.50		410.5	569.7	969.9	101.2	390.6	270.9	2,712.8	1,593.8	1,491.3
13.75		11.8	851.3	144.6	9.0	30.6	467.1	1,514.4	250.0	3,493.1
14.00	128.7	4,453.7	27,332.0	10,849.8	2,535.3	289.1	3,734.2	49,322.6	39,242.1	43,416.5
14.25		633.3	3,430.9	613.9	66.3	34.7	299.0	5,078.0	837.0	1,103.1
14.50	585.4	225.4	4,083.6	1,151.9	391.5	405.6	1,279.0	8,122.4	2,822.0	5,630.3
14.75		24.6	1,789.3	991.2	7.2	85.1	202.1	3,099.5	6,125.8	2,702.7
15.00	3,505.9	1,864.4	29,181.4	12,478.6	2,695.2	64.0	16,705.0	66,494.5	74,853.6	110,073.5
15.25	57.5	30.9	9,474.2	1,352.5	362.6	34.4	1,737.7	13,049.7	4,529.0	5,418.1
15.50	26,344.5	274.0	41,629.3	1,609.7	7,960.3	563.4	12,791.3	91,172.5	62,671.6	5,258.7
15.75	8.7	122.3	35,621.0	904.8	1,044.6	57.7	21,046.0	58,805.1	1,114.7	24,871.1
16.00	1,600.3	6,367.7	31,692.8	11,129.6	3,926.8	1,182.9	24,096.4	79,996.6	89,936.2	114,161.2
16.25		262.9	3,376.7	3,710.8	1,560.8	12.7	148.0	9,071.9	43,113.9	5,051.3
16.50	48.1	10.0	7,349.6	4,061.4	1,782.5	48.5	835.7	14,135.9	24,527.7	7,526.9
16.75		8.3	3,664.2	427.8	1,317.7	16.3	628.1	6,062.5	1,049.0	1,325.0
17.00	777.3	3.2	7,124.2	1,330.8	2,493.6	151.7	7,024.5	18,905.4	42,426.9	35,454.7
17.25		85.5	1,669.6	917.6	402.4		5.3	3,080.3	341.8	2,228.6
17.50	1.0	0.6	1,282.3	437.7	1,470.4	18.7	6,813.8	10,024.5	5,273.6	8,138.3
17.75	48.1	0.6	1,721.1	77.0	208.1		101.2	2,156.0	1,174.6	432.1
18.00	1,049.7	1,546.0	4,671.4	913.5	1,062.5	3.7	7,508.4	16,755.1	28,232.5	57,210.6
18.25		0.3	752.7	23.7	391.7	8.0	247.9	1,424.4	609.1	639.7
18.50	76.4		715.0	106.6	82.7		303.6	1,284.4	1,656.2	1,037.9
18.75			2.5	0.5	6.3		5.1	14.4	36.9	14.7
19.00	1,863.7		2,372.7	1,409.1	375.0		33,039.0	39,059.5	41,907.2	4,700.7
19.25		100.0	8.0	0.1	25.8		26.1	160.0	155.7	31.7
19.50	48.4		0.3	2.7	6.4		801.9	859.6	568.8	102.7
19.75							5.4	5.4	1.3	7.6
20.00 & above		0.6	2,599.2	1,245.1	118.2	42.4	1,154.4	5,159.8	4,118.8	6,338.6
Total	42,200.3	19,901.5	339,108.2	82,372.4	138,624.2	4,889.7	195,445.2	822,541.4	787,487.0	756,295.2
Weighted Average	13.74	13.92	13.86	12.92	10.46	12.78	13.78	13.16	11.73	11.61

*01.00 stands for 00.25 to 01.00

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: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 11							30 - 06 - 11		31 - 12 - 10	
	Securities, Shares & Other Financial Instruments		Merchandise	Fixed Assets			Financial Obligations	Others	Total	Total	Total
	Pre-cious Metals			Including Machinery	Real Estate						
00.00			2,533.2	544.0	1,196.1	63.0	2,817.7	7,154.1	6,160.5	5,715.8	
01.00*			189.7					189.7	51.6	50.4	
02.00*			749.5		262.0		73.6	1,085.1	2,232.3	3,812.7	
03.00*			1,569.9	228.0	467.4		1,255.3	3,520.5	5,683.5	2,538.1	
04.00*			1,025.5	11.5			72.9	1,109.9	1,048.5	101.0	
05.00*			333.4				2.2	335.6	200.0	125.5	
06.00*											
07.00*			35.3	90.6			0.7	126.6	163.5	248.7	
08.00*			327.5				4.0	331.5	94.5	87.6	
08.25											
08.50											
08.75										13.0	
09.00										440.0	
09.25										1,431.3	
09.50										2,778.1	
09.75										400.0	
10.00							3.7	3.7	15.0	2,426.3	
10.25			440.0					440.0	440.0		
10.50			710.0					710.0	370.0		
10.75			996.6					996.6	1,502.5		
11.00			3,713.2		427.9	13.5		4,154.6	3,769.2		
11.25											
11.50											
11.75											
12.00			1,242.0	350.0			300.0	1,892.0			
12.25			1,446.4	300.0			154.7	1,901.0			
12.50			4,616.1	546.1			142.8	5,304.9			
12.75			4,451.9				184.8	159.1	4,795.7	173.8	
13.00			3,172.4				96.2	792.2	4,060.8	1,057.9	
13.25			681.8	48.4	217.6		39.6	148.0	1,135.3	447.3	
13.50			832.4	121.8	75.0		43.9	816.7	1,889.8	4,579.7	
13.75			281.5	1.5			4.5	2,673.9	2,961.5	4,507.0	
14.00			1,689.3	184.8	53.2		35.7	3,430.8	5,393.7	5,036.0	
14.25			547.7	86.6	109.7		12.4	756.4	7,552.2	3,975.5	
14.50			1,268.3	14.6	161.6		25.0	698.5	2,168.0	2,774.6	
14.75			588.8	50.0	436.6			28.0	1,103.4	3,478.3	
15.00	1.0		1,030.1	43.5			15.1	437.9	1,527.5	3,229.0	
15.25			35.1	3.8	100.0		93.0	837.6	1,069.4	5,108.6	
15.50			382.6	87.8	700.0			190.0	1,360.4	734.3	
15.75			389.1		59.1		1,669.6	2,117.8	2,629.3	1,390.5	
16.00			177.6	98.8	20.7		4.7	122.0	423.9	2,746.6	
16.25		..	208.9		184.3		1.5	312.4	707.0	640.2	
16.50			22.7		69.4			92.1	1,107.4	410.0	
16.75			19.4		74.5			37.7	131.5	475.2	
17.00			3.3		1.5			7.9	12.7	20.5	
17.25			21.7		1.4			28.0	51.1	79.2	
17.50								7.2	7.2	63.2	
17.75			30.9		54.0			1.7	86.6	30.9	
18.00			261.1		0.9				262.0	1.0	
18.25								3.5	3.5	8.8	
18.50								6.4	6.4		
18.75									4.4		
19.00							24.3	24.3	30.3	38.0	
19.25											
19.50											
19.75											
20.00 & above			442.6				3,746.7	4,189.3	4,334.9	5,527.1	
Total		1.0	36,467.4	2,811.7	4,672.8	632.9	21,007.4	65,593.1	66,166.5	66,701.6	
Weighted Average	-	15.02	10.98	9.47	8.92	12.19	15.54	12.24	12.81	13.18	

*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 11									30 - 06 - 11		31 - 12 - 10
	Domestic Constituents									Total	Total	Total
	Foreign Constituents	Non-financial			Trust Funds and Non-profit			Personal	Others			
Government	Public Sector Enterprises	NBFI'S (Business)	Private Sector Organisations	Organisations	Personal	Others	Sub Total	Total	Total	Total		
00.00	839.7	1,175.7	597.7	134,902.1	19.7	15,648.1	640.6	153,823.7	153,823.7	285,090.4	234,283.6	
01.00*		927.4		1,885.3		2.2		2,814.9	2,814.9	1,911.6	2,058.4	
02.00*			12.0	3,472.4		1,570.1	8.7	5,063.3	5,063.3	13,168.8	23,470.5	
03.00*		401.5		15,418.1	0.3	17,046.4	16.6	32,882.8	32,882.8	35,076.8	27,262.5	
04.00*				14,745.8	1.9	23,650.6	137.2	38,535.5	38,535.5	43,078.4	36,051.7	
05.00*				12,398.8	0.3	25,579.5	69.5	38,048.2	38,048.2	31,984.8	25,506.9	
06.00*			122.3	5,186.4	6,808.9	2,794.5	70.1	14,982.2	14,982.2	9,012.2	16,754.1	
07.00*			4.6	21,344.6		505.1	14.8	21,869.0	21,869.0	24,562.5	25,574.7	
08.00*	6,547.1			15,023.3		773.9	18.4	22,362.8	22,362.8	25,543.6	27,613.9	
08.25				1,465.4		150.5		1,615.9	1,615.9	892.8	865.8	
08.50				6,564.3		199.5		6,763.8	6,763.8	5,248.5	9,718.2	
08.75				934.9		4.5		939.4	939.4	825.7	2,380.2	
09.00		1,025.0		99,268.8		1,481.7	336.5	102,112.0	102,112.0	110,929.6	127,829.0	
09.25				648.5		63.9		712.4	712.4	821.5	5,266.4	
09.50				2,456.2		12.8	2.1	2,471.1	2,471.1	3,873.8	82,932.2	
09.75				2,886.2		2.8		2,889.0	2,889.0	1,528.7	4,887.0	
10.00	9.9			39,761.9		284.9	7.2	40,063.9	40,063.9	46,943.8	107,586.1	
10.25				6,827.0		42.6		6,869.5	6,869.5	4,916.1	4,587.1	
10.50	60.0			12,776.6		26.5		12,863.1	12,863.1	11,091.1	4,453.2	
10.75				7,224.9		3.9		7,228.8	7,228.8	7,209.9	942.1	
11.00	290.1	22,586.8	300.0	257,766.3	429.7	1,863.6	184.2	283,420.6	283,420.6	148,818.4	15,873.7	
11.25				2,931.6		8.7		2,940.3	2,940.3	1,933.5	1,695.3	
11.50				2,424.9		618.8	8.9	3,291.9	3,291.9	1,733.5	5,931.3	
11.75		5,145.2		6,190.3		27.0		11,382.8	11,382.8	604.5	627.7	
12.00		3,416.6		33,921.1		16.2	2,159.8	413.3	39,927.1	39,927.1	18,642.9	16,066.5
12.25		8,308.1	625.0	18,940.4		36.1	5.8	27,915.4	27,915.4	3,170.6	3,601.4	
12.50	73.0	694.6	1,150.0	26,711.5	1,565.0	195.4	125.6	30,515.2	30,515.2	6,825.5	9,208.4	
12.75	128.4	6,632.1	114.7	27,303.1	289.4	62.5	1.1	34,531.3	34,531.3	9,353.5	13,764.1	
13.00	502.7	14,109.8	2,522.6	68,765.0	20.2	1,414.7	5,952.1	93,287.1	93,287.1	43,331.0	65,878.3	
13.25		4,422.6	1,855.2	61,129.3	322.3	472.6		68,202.1	68,202.1	5,681.2	24,204.9	
13.50	81.9	2,714.5	1,296.7	37,626.1	1,703.0	526.6	28.4	43,977.2	43,977.2	27,806.0	64,250.7	
13.75	537.6	6,957.7	1,722.0	64,232.9	45.4	320.6	22.7	73,838.9	73,838.9	33,795.1	75,298.9	
14.00	2,288.2	8,772.4	6,531.0	117,600.8	3,162.0	3,654.5	1,131.2	143,140.2	143,140.2	168,210.3	201,054.1	
14.25	267.6	2,234.5	354.2	54,647.8	46.3	389.6		57,939.9	57,939.9	46,202.5	80,215.4	
14.50	160.0	2,512.4	888.0	69,013.0	1.2	1,578.1	25.9	74,178.5	74,178.5	73,427.2	93,265.9	
14.75	60.3	516.4	1,331.4	78,430.4	201.1	1,159.0		81,698.6	81,698.6	66,083.3	77,765.8	
15.00	47,456.4	17,406.2	3,764.1	178,138.2	337.4	6,516.0	575.5	254,193.7	254,193.7	342,569.7	413,527.6	
15.25		2,901.1	1,443.3	85,306.2	34.7	1,150.5	0.3	90,836.0	90,836.0	71,030.7	84,493.8	
15.50	32,121.8	1,633.8	679.2	100,248.0	244.9	4,897.7	468.5	140,293.8	140,293.8	159,769.3	78,625.9	
15.75	114,355.0	3,692.0	31.2	64,786.9	442.5	1,650.7		184,958.3	184,958.3	61,781.8	151,777.0	
16.00	121,689.8	10,488.2	10,038.5	165,592.7	2,707.1	9,579.7	1,039.9	321,136.0	321,136.0	390,218.1	399,227.5	
16.25	4,857.3	1,233.1	23.0	66,046.6	63.9	2,490.2		74,714.1	74,714.1	222,576.9	42,832.0	
16.50	13,374.7	1.4	284.4	48,635.6	12.1	2,909.3	40.7	65,258.3	65,258.3	101,265.8	76,724.4	
16.75	256.3	1,000.0	44.8	44,305.2	36.5	1,660.7	150.0	47,453.6	47,453.6	28,049.2	34,071.2	
17.00	68.6	3,037.2	6,366.5	158,770.6	509.1	4,932.5	1,129.0	174,813.6	174,813.6	266,981.3	195,354.8	
17.25			116.3	22,640.1	87.7	7,738.6		30,582.8	30,582.8	15,480.7	9,542.6	
17.50		24.3	470.2	25,482.0		10,036.4	312.1	36,325.1	36,325.1	45,559.9	35,698.8	
17.75			3.4	11,963.1	15.7	6,675.0	15.2	18,672.3	18,672.3	15,870.0	8,346.3	
18.00	2,467.7	1,917.6	419.8	68,529.4	5.5	18,927.4	1,595.1	93,862.6	93,862.6	90,602.3	125,744.3	
18.25			3.9	14,644.0	5.2	5,982.9	23.9	20,659.9	20,659.9	8,431.1	4,140.6	
18.50	3.4		3.0	12,904.8		7,911.9	5.1	20,828.2	20,828.2	17,649.4	23,512.7	
18.75			32.9	7,536.8		1,163.1		8,732.9	8,732.9	5,535.3	2,308.6	
19.00	32.0		136.6	19,934.2	0.9	31,045.6	2,077.2	53,226.5	53,226.5	68,820.6	18,335.8	
19.25				3,149.9		648.9		3,798.8	3,798.8	2,693.6	787.5	
19.50				1,485.6		2,234.0		3,719.6	3,719.6	2,507.2	1,318.6	
19.75				1,306.3		64.2		1,370.5	1,370.5	2,097.0	691.9	
20.00 & above			159.0	25,521.9	0.2	53,771.2	205.0	79,657.4	79,657.4	72,002.5	80,574.3	
Total	348,529.8	135,888.4	43,447.7	2,459,754.2	19,782.2	285,931.9	16,858.3	3,310,192.5	3,310,192.5	3,310,822.0	3,306,362.2	

*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 11									30 - 06 - 11		31 - 12 - 10	
	Foreign Constituents	Domestic Constituents				Trust Funds and Non-profit Organisations				Total	Total	Total	
		Government	Non-financial Public Sector Enterprises	NBFI'S (Business)	Private Sector	Personal	Others	Sub Total	Total				
00.00		562.7	1,174.3		26,536.0			3,831.8	602.5	32,707.3	32,707.3	137,008.5	126,435.7
01.00*					1,026.1					1,026.1	1,026.1		39.5
02.00*					41.8			0.3	0.8	43.0	43.0	177.1	30.5
03.00*					252.6			11,143.0		11,395.5	11,395.5	10,592.4	7,716.7
04.00*					613.4			9,302.6	0.1	9,916.0	9,916.0	10,828.6	10,317.4
05.00*					1,719.6			105.7		1,825.3	1,825.3	847.2	175.4
06.00*					515.8		6,808.9	50.3	2.0	7,377.0	7,377.0	1,373.7	8,683.3
07.00*					10,352.9			4.2	14.2	10,371.3	10,371.3	9,448.9	9,870.0
08.00*					2,150.5			48.3	0.4	2,199.1	2,199.1	1,851.8	2,924.4
08.25					2.7					2.7	2.7		22.7
08.50					1,122.8			3.3		1,126.1	1,126.1	23.8	176.7
08.75								0.4		0.4	0.4	0.4	18.1
09.00			1,025.0		91,790.8			1,156.1	140.6	94,112.5	94,112.5	104,175.2	97,561.4
09.25					69.5			5.2		74.7	74.7		563.3
09.50					62.4			0.2		62.6	62.6	18.2	42.6
09.75													..
10.00					3,459.2			44.5	3.5	3,507.1	3,507.1	2,926.6	4,937.2
10.25					162.4			0.3		162.7	162.7		80.0
10.50					535.1			..		535.1	535.1	187.5	390.6
10.75					587.6			..		587.6	587.6		495.3
11.00			17,892.4	299.6	71,532.1		1,005.6	162.6		90,892.4	90,892.4	9,023.9	9,035.5
11.25					28.8					28.8	28.8		634.5
11.50					1,059.8			2.8		1,062.7	1,062.7	4.0	1,028.8
11.75					2.9					2.9	2.9		1.5
12.00					6,948.1		15.0	1,334.2	43.6	8,340.9	8,340.9	8,078.4	9,337.9
12.25					127.1					127.1	127.1	12.3	211.5
12.50					1,077.1		276.8	24.7	0.4	1,379.0	1,379.0	1,183.2	368.8
12.75					340.5			6.5		346.9	346.9		384.5
13.00		500.0			17,310.9		9.2	281.8	5,892.4	23,994.4	23,994.4	10,516.1	16,642.0
13.25				1,122.4	10,346.5			337.7		11,806.6	11,806.6		348.3
13.50		7.0	649.4	183.3	1,164.9		682.5	25.8		2,712.8	2,712.8	1,593.8	1,491.3
13.75		337.6		143.9	1,026.1			6.8		1,514.4	1,514.4	250.0	3,493.1
14.00		416.4	953.4	4,197.1	38,667.1	2,747.0	2,004.1	337.5		49,322.6	49,322.6	39,242.1	43,416.5
14.25					5,076.6			1.5		5,078.0	5,078.0	837.0	1,103.1
14.50		160.0		53.0	7,143.8			765.6		8,122.4	8,122.4	2,822.0	5,630.3
14.75					3,078.2			21.3		3,099.5	3,099.5	6,125.8	2,702.7
15.00		6,265.1	13,108.7	50.9	43,635.9	108.7	3,324.1	1.1		66,494.5	66,494.5	74,853.6	110,073.5
15.25					13,019.2			30.5		13,049.7	13,049.7	4,529.0	5,418.1
15.50		30,621.8			55,800.7	240.0	4,048.3	461.8		91,172.5	91,172.5	62,671.6	5,258.7
15.75		53,214.1			5,568.1			22.9		58,805.1	58,805.1	1,114.7	24,871.1
16.00		5,014.0	10,488.2	8,341.6	52,840.5	13.1	3,077.3	221.9		79,996.6	79,996.6	89,936.2	114,161.2
16.25		100.0			8,965.9			6.0		9,071.9	9,071.9	43,113.9	5,051.3
16.50				108.7	13,953.6	12.1	61.5			14,135.9	14,135.9	24,527.7	7,526.9
16.75		256.3			5,558.1			98.1	150.0	6,062.5	6,062.5	1,049.0	1,325.0
17.00			609.7	2.0	15,033.2		2,772.2	488.3		18,905.4	18,905.4	42,426.9	35,454.7
17.25					2,971.9	67.0	41.4			3,080.3	3,080.3	341.8	2,228.6
17.50					5,423.0		4,369.6	231.9		10,024.5	10,024.5	5,273.6	8,138.3
17.75				3.1	2,133.8		19.1			2,156.0	2,156.0	1,174.6	432.1
18.00		8.1	1,521.5	0.7	9,271.5		4,916.9	1,036.3		16,755.1	16,755.1	28,232.5	57,210.6
18.25				3.7	1,399.0		21.7			1,424.4	1,424.4	609.1	639.7
18.50		3.4		0.9	1,031.2		248.9			1,284.4	1,284.4	1,656.2	1,037.9
18.75					12.6		1.8			14.4	14.4	36.9	14.7
19.00		32.0			7,489.9		29,468.8	2,068.8		39,059.5	39,059.5	41,907.2	4,700.7
19.25					56.1		103.8			160.0	160.0	155.7	31.7
19.50					6.5		853.1			859.6	859.6	568.8	102.7
19.75					0.9		4.5			5.4	5.4	1.3	7.6
20.00 & above					4,704.3		349.4	106.1		5,159.8	5,159.8	4,118.8	6,338.6
Total		97,498.5	47,422.5	14,511.1	554,807.5	10,980.3	85,354.4	11,967.1		822,541.4	822,541.4	787,487.0	756,295.2

*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 11									30 - 06 - 11		31 - 12 - 10
	Domestic Constituents									Total	Total	Total
	Foreign Constituents	Non-financial			Trust Funds and Non-profit			Personal	Others			
Government	Public Sector Enterprises	NBFI'S (Business)	Private Sector Organisations	Organisations	Personal	Others	Sub Total	Total	Total	Total		
00.00	277.1	1.4	530.9	103,745.8	19.7	9,350.2	37.3	113,962.3	113,962.3	141,921.3	102,132.1	
01.00*		927.4		669.5		2.2		1,599.1	1,599.1	1,820.6	2,008.0	
02.00*			12.0	2,607.4		1,307.9	7.9	3,935.2	3,935.2	10,759.4	19,627.2	
03.00*		401.5		13,367.8	0.3	4,180.7	16.6	17,966.8	17,966.8	18,801.0	17,007.7	
04.00*				13,095.4	1.9	14,275.1	137.1	27,509.6	27,509.6	31,201.3	25,633.3	
05.00*				10,345.8	0.3	25,471.7	69.5	35,887.3	35,887.3	30,937.6	25,206.0	
06.00*			122.3	4,670.5		2,744.3	68.1	7,605.2	7,605.2	7,638.5	8,070.9	
07.00*			4.6	10,865.8		500.2	0.5	11,371.1	11,371.1	14,950.1	15,456.0	
08.00*	6,547.1			12,545.4		721.6	18.0	19,832.2	19,832.2	23,597.4	24,601.9	
08.25				1,462.7		150.5		1,613.2	1,613.2	892.8	843.2	
08.50				5,441.5		196.2		5,637.6	5,637.6	5,224.6	9,541.5	
08.75				934.9		4.1		939.0	939.0	825.3	2,349.0	
09.00				7,478.0		325.6	195.9	7,999.5	7,999.5	6,754.5	29,827.6	
09.25				579.0		58.7		637.7	637.7	821.5	3,271.8	
09.50				2,393.8		12.6	2.1	2,408.5	2,408.5	3,855.6	80,111.5	
09.75				2,886.2		2.8		2,889.0	2,889.0	1,528.7	4,487.0	
10.00	9.9		..	36,302.8		236.8	3.7	36,553.2	36,553.2	44,002.2	100,222.6	
10.25				6,224.6		42.3		6,266.9	6,266.9	4,476.1	4,507.1	
10.50	60.0			11,531.5		26.4		11,617.9	11,617.9	10,533.6	4,062.5	
10.75				5,640.7		3.8		5,644.6	5,644.6	5,707.4	446.8	
11.00	290.1	4,694.4	0.3	182,079.6	429.7	858.0	21.6	188,373.7	188,373.7	136,025.2	6,838.2	
11.25				2,902.8		8.7		2,911.5	2,911.5	1,933.5	1,060.8	
11.50				1,365.1	618.8	236.4	8.9	2,229.2	2,229.2	1,729.5	4,902.6	
11.75		5,145.2		6,187.4	27.0	20.2		11,379.9	11,379.9	604.5	626.1	
12.00		2,966.6	..	25,531.1	1.2	825.6	369.6	29,694.2	29,694.2	10,564.6	6,728.6	
12.25		8,307.9	625.0	16,912.5	..	36.1	5.8	25,887.4	25,887.4	3,158.4	3,389.9	
12.50	73.0	296.9	1,150.0	20,727.3	1,288.2	170.7	125.2	23,831.2	23,831.2	5,642.3	8,839.6	
12.75	128.4	6,632.1	114.7	22,166.9	289.4	56.0	1.1	29,388.7	29,388.7	9,353.5	23,205.9	
13.00	2.7	13,634.7	2,522.6	47,868.4	11.0	1,132.9	59.7	65,232.0	65,232.0	32,814.9	48,178.4	
13.25		4,422.6	732.8	49,647.5	322.3	134.9		55,260.1	55,260.1	5,681.2	23,409.3	
13.50	74.9	2,065.1	1,113.3	34,571.4	1,020.5	500.9	28.4	39,374.6	39,374.6	25,095.0	58,179.7	
13.75	200.0	6,168.3	1,578.1	61,080.1		313.8	22.7	69,363.0	69,363.0	32,133.8	67,298.8	
14.00	1,871.8	7,819.1	1,733.9	74,140.5	415.0	1,649.9	793.7	88,423.9	88,423.9	124,855.0	152,601.6	
14.25	267.6	2,234.5	354.2	48,814.8	46.3	388.1		52,105.5	52,105.5	37,813.2	75,136.8	
14.50		2,512.4	835.0	59,701.2	1.2	812.5	25.9	63,888.1	63,888.1	67,118.4	84,860.9	
14.75	60.3	516.4	1,331.4	74,276.8	201.1	1,109.7		77,495.7	77,495.7	56,638.3	71,584.8	
15.00	41,191.3	4,297.6	3,713.3	133,028.8	228.7	3,137.8	574.3	186,171.8	186,171.8	265,190.0	300,225.1	
15.25		2,901.1	1,443.3	71,361.1	34.7	976.6	0.3	76,717.0	76,717.0	63,208.3	73,967.1	
15.50	1,500.0	1,633.8	679.2	43,086.8	5.0	849.4	6.7	47,760.9	47,760.9	94,425.4	72,632.9	
15.75	61,140.9	3,692.0	16.1	57,120.6	442.5	1,623.4		124,035.5	124,035.5	58,037.8	125,515.3	
16.00	116,675.8		1,696.9	112,349.0	2,694.0	6,481.8	818.0	240,715.4	240,715.4	299,818.2	282,319.7	
16.25	4,757.3	1,233.1	23.0	56,677.2	63.9	2,180.6		64,935.1	64,935.1	175,362.9	37,140.6	
16.50	13,374.7	1.4	175.8	34,589.9		2,847.8	40.7	51,030.3	51,030.3	75,630.7	68,787.6	
16.75		1,000.0	44.8	38,646.7	36.5	1,531.5		41,259.5	41,259.5	26,384.3	32,271.0	
17.00	68.6	2,427.5	6,364.5	143,735.2	509.1	2,149.9	640.7	155,895.5	155,895.5	224,285.1	159,879.6	
17.25			116.3	19,645.0	20.7	7,669.3		27,451.4	27,451.4	14,886.0	7,234.9	
17.50		24.3	470.2	20,059.0		5,659.7	80.2	26,293.4	26,293.4	40,271.9	27,497.4	
17.75			0.3	9,744.4	15.7	6,654.1	15.2	16,429.7	16,429.7	13,904.2	7,883.4	
18.00	2,459.6	396.1	419.1	58,996.8	5.5	14,009.6	558.8	76,845.4	76,845.4	62,053.8	68,532.7	
18.25			0.2	13,245.0	5.2	5,957.7	23.9	19,232.1	19,232.1	7,814.3	3,492.1	
18.50			2.1	11,873.6	7,656.6	5.1	19,537.3	19,537.3	15,986.6	22,474.9		
18.75			32.9	7,524.3		1,161.3		8,718.5	8,718.5	5,494.1	2,293.9	
19.00			136.6	12,444.3	0.9	1,552.5	8.3	14,142.8	14,142.8	26,883.0	13,597.1	
19.25				3,093.8		545.1		3,638.8	3,638.8	2,537.9	755.9	
19.50				1,479.0		1,381.0		2,860.0	2,860.0	1,938.4	1,215.9	
19.75				1,305.4		59.8		1,365.1	1,365.1	2,095.7	684.3	
20.00 & above			159.0	20,355.0	0.2	49,695.2	98.9	70,308.2	70,308.2	63,548.8	68,708.6	
Total	251,031.2	86,353.4	28,254.7	1,851,123.2	8,756.6	191,648.4	4,890.4	2,422,057.9	2,422,057.9	2,457,168.5	2,483,365.4	

*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 11								30 - 06 - 11		31 - 12 - 10		
	Foreign Constituents	Domestic Constituents				Trust Funds and Non-profit Organisations			Total	Total	Total		
		Government	Non-financial Public Sector Enterprises	NBFI'S (Business)	Private Sector	Personal	Others	Sub Total					
00.00				66.8	4,620.3			2,466.2	0.8	7,154.1	7,154.1	6,160.5	5,715.8
01.00*					189.7			189.7		189.7	189.7	51.6	50.4
02.00*					823.2			262.0		1,085.1	1,085.1	2,232.3	3,812.7
03.00*					1,797.8			1,722.7		3,520.5	3,520.5	5,683.5	2,538.1
04.00*					1,037.0			72.9		1,109.9	1,109.9	1,048.5	101.0
05.00*					333.4			2.2		335.6	335.6	200.0	125.5
06.00*													
07.00*					125.9			0.7		126.6	126.6	163.5	248.7
08.00*					327.5			4.0		331.5	331.5	94.5	87.6
08.25													
08.50													
08.75													13.0
09.00													440.0
09.25													1,431.3
09.50													2,778.1
09.75													400.0
10.00								3.7		3.7	3.7	15.0	2,426.3
10.25					440.0					440.0	440.0	440.0	
10.50					710.0					710.0	710.0	370.0	
10.75					996.6					996.6	996.6	1,502.5	
11.00					4,154.6					4,154.6	4,154.6	3,769.2	
11.25													
11.50													
11.75													
12.00			450.0		1,442.0					1,892.0	1,892.0		
12.25			0.2		1,900.8					1,901.0	1,901.0		
12.50			397.8		4,907.2					5,304.9	5,304.9		
12.75					4,795.7					4,795.7	4,795.7		173.8
13.00				475.1	3,585.7					4,060.8	4,060.8		1,057.9
13.25					1,135.3					1,135.3	1,135.3		447.3
13.50					1,889.8					1,889.8	1,889.8	1,117.2	4,579.7
13.75			789.4		2,126.7	45.4				2,961.5	2,961.5	1,411.3	4,507.0
14.00					600.0	4,793.2		0.5		5,393.7	5,393.7	4,113.2	5,036.0
14.25					756.4					756.4	756.4	7,552.2	3,975.5
14.50					2,168.0					2,168.0	2,168.0	3,486.9	2,774.6
14.75					1,075.4			28.0		1,103.4	1,103.4	3,319.1	3,478.3
15.00					1,473.5			54.0		1,527.5	1,527.5	2,526.0	3,229.0
15.25					926.0			143.4		1,069.4	1,069.4	3,293.4	5,108.6
15.50					1,360.4					1,360.4	1,360.4	2,672.3	734.3
15.75				15.1	2,098.2			4.4		2,117.8	2,117.8	2,629.3	1,390.5
16.00					403.2			20.7		423.9	423.9	463.7	2,746.6
16.25					403.5			303.6		707.0	707.0	4,100.1	640.2
16.50					92.1					92.1	92.1	1,107.4	410.0
16.75					100.5			31.1		131.5	131.5	615.8	475.2
17.00					2.2			10.5		12.7	12.7	269.3	20.5
17.25					23.1			28.0		51.1	51.1	253.0	79.2
17.50								7.2		7.2	7.2	14.3	63.2
17.75					84.9			1.7		86.6	86.6	791.2	30.9
18.00					261.1			0.9		262.0	262.0	316.0	1.0
18.25								3.5		3.5	3.5	7.8	8.8
18.50								6.4		6.4	6.4	6.6	
18.75												4.4	
19.00								24.3		24.3	24.3	30.3	38.0
19.25													
19.50													
19.75													
20.00 & above					462.7			3,726.7		4,189.3	4,189.3	4,334.9	5,527.1
Total			2,112.4	682.0	53,823.5	45.4	8,929.1	0.8		65,593.1	65,593.1	66,166.5	66,701.6

*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.5 Advances Classified by

All

As on

Size of Account* (Rs.)	Domestic									
	Foreign Constituents		Government		Non-Financial Public Sector Enterprises		NBFT's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000					2	..	2	..	83,441	55.3
5,000 to 10,000							1	..	9,979	73.5
10,000 to 20,000							2	..	59,051	833.6
20,000 to 25,000									5,522	124.3
25,000 to 30,000									6,104	166.0
30,000 to 40,000							2	0.1	11,281	390.9
40,000 to 50,000							1	..	13,197	593.2
50,000 to 60,000									21,403	1,192.5
60,000 to 70,000					1	0.1			52,856	3,504.2
70,000 to 80,000					1	0.1			93,582	7,061.1
80,000 to 90,000									138,927	11,804.1
90,000 to 100,000							1	0.1	93,367	8,839.3
100,000 to 200,000			1,109	137.7	2	0.4	5	0.7	640,574	87,419.3
200,000 to 300,000					7	1.9	118	31.9	114,761	27,678.9
300,000 to 400,000					1	0.4	11	3.5	32,555	11,006.6
400,000 to 500,000					1	0.4	9	4.2	17,513	7,955.3
500,000 to 600,000			1	0.6			4	2.2	14,440	7,835.7
600,000 to 700,000					6	3.9	53	32.0	9,230	5,988.0
700,000 to 800,000					2	1.4	43	31.6	7,483	5,607.6
800,000 to 900,000			4	3.4	1	0.8	7	6.1	5,710	4,833.2
900,000 to 1,000,000					2	1.9	4	3.9	5,131	4,905.3
1,000,000 to 2,000,000			6	10.7	23	33.7	10	13.2	25,763	36,727.2
2,000,000 to 3,000,000			3	8.1	4	10.3	6	14.7	12,017	29,311.9
3,000,000 to 4,000,000			1	3.8			8	26.8	6,919	24,057.7
4,000,000 to 5,000,000			1	4.7	1	4.3	16	72.9	5,937	26,671.2
5,000,000 to 6,000,000					1	5.0	6	32.1	3,837	20,752.0
6,000,000 to 7,000,000			1	6.5			4	26.8	2,732	17,622.1
7,000,000 to 8,000,000			1	7.0	1	7.1	1	7.4	2,261	16,955.7
8,000,000 to 9,000,000			3	26.8	4	32.6	2	16.7	1,795	15,222.0
9,000,000 to 10,000,000			2	19.1	1	9.6	3	28.2	2,013	19,211.4
10,000,000 & Over			127	348,301.3	144	135,774.4	257	43,092.7	25,252	2,055,355.1
Total			1,259	348,529.8	205	135,888.4	576	43,447.7	1,524,633	2,459,754.2

*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, 2011

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organisations		Personal		Others		Sub Total		Total		Size of Account* (Rs.)
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
6	..	18,150	30.9	910	2.4	102,511	88.6	102,511	88.6	Less Than 5,000
1	..	7,890	60.0	383	3.1	18,254	136.6	18,254	136.6	5,000 to 10,000
52	1.0	538,340	8,464.5	541	7.5	597,986	9,306.7	597,986	9,306.7	10,000 to 20,000
1	..	60,926	1,423.3	501	10.8	66,950	1,558.5	66,950	1,558.5	20,000 to 25,000
		110,067	3,171.8	72	2.0	116,243	3,339.8	116,243	3,339.8	25,000 to 30,000
		142,075	4,576.3	127	4.5	153,485	4,971.8	153,485	4,971.8	30,000 to 40,000
		115,929	5,301.1	271	11.8	129,398	5,906.2	129,398	5,906.2	40,000 to 50,000
1	0.1	29,785	1,653.2	1,900	109.4	53,089	2,955.2	53,089	2,955.2	50,000 to 60,000
		41,049	2,676.3	1,253	84.3	95,159	6,264.8	95,159	6,264.8	60,000 to 70,000
3	0.2	74,075	5,657.6	1,297	99.2	168,958	12,818.1	168,958	12,818.1	70,000 to 80,000
		109,682	9,373.4	7,856	655.4	256,465	21,832.9	256,465	21,832.9	80,000 to 90,000
		77,246	7,313.5	5,700	549.9	176,314	16,702.7	176,314	16,702.7	90,000 to 100,000
7	1.0	373,284	51,753.9	24,019	3,224.9	1,039,000	142,537.8	1,039,000	142,537.8	100,000 to 200,000
5	1.3	59,213	14,288.4	2,272	536.2	176,376	42,538.7	176,376	42,538.7	200,000 to 300,000
1	0.3	43,215	14,889.0	2,311	804.2	78,094	26,704.0	78,094	26,704.0	300,000 to 400,000
		38,284	17,708.5	34	15.8	55,841	25,684.1	55,841	25,684.1	400,000 to 500,000
6	3.4	11,055	5,948.1	13	6.9	25,519	13,797.0	25,519	13,797.0	500,000 to 600,000
12	7.5	9,855	6,649.7	94	59.9	19,250	12,741.1	19,250	12,741.1	600,000 to 700,000
12	8.9	9,781	7,321.7	25	18.7	17,346	12,989.9	17,346	12,989.9	700,000 to 800,000
5	4.3	2,829	2,373.0	14	12.3	8,570	7,233.1	8,570	7,233.1	800,000 to 900,000
		2,943	2,779.0	41	39.3	8,121	7,729.3	8,121	7,729.3	900,000 to 1,000,000
8	9.7	21,314	28,626.8	191	275.3	47,315	65,696.6	47,315	65,696.6	1,000,000 to 2,000,000
7	15.7	12,541	29,706.1	247	597.3	24,825	59,664.2	24,825	59,664.2	2,000,000 to 3,000,000
1	3.2	4,550	15,803.6	76	262.0	11,555	40,157.2	11,555	40,157.2	3,000,000 to 4,000,000
9	40.3	1,903	8,847.9	90	409.5	7,957	36,050.8	7,957	36,050.8	4,000,000 to 5,000,000
5	27.5	1,734	9,555.5	25	130.1	5,608	30,502.3	5,608	30,502.3	5,000,000 to 6,000,000
1	6.5	573	3,745.0	3	19.2	3,314	21,426.2	3,314	21,426.2	6,000,000 to 7,000,000
1	7.6	326	2,401.2	10	75.2	2,601	19,461.2	2,601	19,461.2	7,000,000 to 8,000,000
1	8.7	152	1,291.0	6	51.2	1,963	16,648.9	1,963	16,648.9	8,000,000 to 9,000,000
4	37.6	61	576.7	2	18.5	2,086	19,901.0	2,086	19,901.0	9,000,000 to 10,000,000
83	19,597.5	380	11,965.0	56	8,761.6	26,299	2,622,847.5	26,299	2,622,847.5	10,000,000 & Over
232	19,782.2	1,919,207	285,931.9	50,340	16,858.3	3,496,452	3,310,192.5	3,496,452	3,310,192.5	Total

3.6 Advances Classified by Size of Accounts

All Banks

Size of Account (Rs.)	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	102,511	88.6	88,232	149.5	60,885	102.6
5,000 to 10,000	18,254	136.6	46,350	325.0	72,792	487.5
10,000 to 20,000	597,986	9,306.7	635,333	9,533.3	686,312	10,223.8
20,000 to 25,000	66,950	1,558.5	10,845	248.4	15,653	438.8
25,000 to 30,000	116,243	3,339.8	202,167	5,615.4	205,670	5,872.0
30,000 to 40,000	153,485	4,971.8	149,434	4,861.0	167,893	5,792.0
40,000 to 50,000	129,398	5,906.2	70,093	3,102.7	112,127	5,243.6
50,000 to 60,000	53,089	2,955.2	151,421	8,425.8	98,606	5,596.7
60,000 to 70,000	95,159	6,264.8	168,152	11,039.2	218,090	14,190.7
70,000 to 80,000	168,958	12,818.1	164,012	12,373.6	188,358	14,273.4
80,000 to 90,000	256,465	21,832.9	142,817	12,154.9	244,460	20,672.3
90,000 to 100,000	176,314	16,702.7	159,088	15,177.9	241,439	23,344.9
100,000 to 200,000	1,039,000	142,537.8	1,089,351	147,448.7	950,604	127,862.3
200,000 to 300,000	176,376	42,538.7	160,758	39,669.1	158,208	39,524.2
300,000 to 400,000	78,094	26,704.0	94,218	32,325.7	93,123	31,971.5
400,000 to 500,000	55,841	25,684.1	67,413	31,270.0	66,751	29,856.5
500,000 to 600,000	25,519	13,797.0	22,903	12,367.4	31,538	17,067.2
600,000 to 700,000	19,250	12,741.1	13,966	9,075.8	13,408	8,623.3
700,000 to 800,000	17,346	12,989.9	13,087	9,837.4	11,098	8,261.0
800,000 to 900,000	8,570	7,233.1	14,655	12,370.7	11,741	8,952.9
900,000 to 1,000,000	8,121	7,729.3	9,670	9,192.8	8,873	8,343.6
1,000,000 to 2,000,000	47,315	65,696.6	53,203	74,634.7	53,749	74,482.6
2,000,000 to 3,000,000	24,825	59,664.2	24,693	60,477.3	27,501	66,774.0
3,000,000 to 4,000,000	11,555	40,157.2	15,983	55,331.2	16,591	56,340.3
4,000,000 to 5,000,000	7,957	36,050.8	7,721	34,464.6	8,765	37,785.9
5,000,000 to 6,000,000	5,608	30,502.3	6,509	35,978.2	7,085	34,079.2
6,000,000 to 7,000,000	3,314	21,426.2	3,810	24,766.7	5,794	36,886.8
7,000,000 to 8,000,000	2,601	19,461.2	2,910	21,805.5	3,808	28,417.5
8,000,000 to 9,000,000	1,963	16,648.9	2,178	18,506.3	3,426	27,839.4
9,000,000 to 10,000,000	2,086	19,901.0	1,944	18,526.8	2,853	24,703.2
10,000,000 & Over	26,299	2,622,847.5	26,872	2,579,766.5	59,160	2,532,352.6
Total	3,496,452	3,310,192.5	3,619,788	3,310,822.0	3,846,361	3,306,362.2

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

Size of Account (Rs.)	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	6,198	13.6	25,590	76.4	7,648	20.6
5,000 to 10,000	8,343	59.4	16,758	111.7	14,629	113.0
10,000 to 20,000	10,270	153.8	14,813	208.9	16,943	266.7
20,000 to 25,000	7,760	175.4	6,863	158.8	4,583	104.9
25,000 to 30,000	8,766	242.0	26,546	734.9	15,104	428.0
30,000 to 40,000	19,283	672.7	25,915	904.3	46,576	1,654.3
40,000 to 50,000	19,471	877.3	31,489	1,409.0	49,083	2,174.1
50,000 to 60,000	36,277	2,024.7	59,955	3,309.6	72,272	4,050.0
60,000 to 70,000	67,492	4,454.8	109,156	7,138.6	127,896	8,351.9
70,000 to 80,000	108,905	8,215.8	109,938	8,246.8	139,268	10,411.4
80,000 to 90,000	162,020	13,766.2	104,743	8,919.4	151,661	12,842.0
90,000 to 100,000	122,992	11,676.1	107,837	10,280.7	159,577	15,309.6
100,000 to 200,000	891,578	121,233.8	881,484	118,964.8	753,799	98,855.4
200,000 to 300,000	126,330	30,184.7	107,260	26,189.1	95,940	23,649.9
300,000 to 400,000	29,892	10,007.4	33,299	11,247.5	36,614	12,203.7
400,000 to 500,000	15,180	6,808.2	11,963	5,445.7	13,227	5,874.0
500,000 to 600,000	8,565	4,644.6	8,074	4,376.3	7,487	4,100.3
600,000 to 700,000	3,260	2,103.6	3,452	2,227.8	3,999	2,575.8
700,000 to 800,000	2,490	1,866.0	3,540	2,662.5	2,790	2,086.6
800,000 to 900,000	3,038	2,562.1	3,564	3,012.1	4,552	2,908.7
900,000 to 1,000,000	1,646	1,561.9	2,501	2,379.6	2,197	2,086.4
1,000,000 to 2,000,000	17,531	23,925.6	17,276	23,567.2	14,297	19,393.9
2,000,000 to 3,000,000	2,828	6,762.9	2,157	5,248.7	2,403	5,074.3
3,000,000 to 4,000,000	1,430	4,978.4	1,491	5,217.0	1,522	4,998.6
4,000,000 to 5,000,000	1,023	4,600.7	923	4,145.0	991	4,374.2
5,000,000 to 6,000,000	489	2,654.8	552	2,953.7	650	2,437.5
6,000,000 to 7,000,000	589	3,791.4	459	2,991.2	301	1,932.8
7,000,000 to 8,000,000	253	1,906.2	309	2,310.9	487	3,579.7
8,000,000 to 9,000,000	215	1,830.1	180	1,523.8	159	1,356.5
9,000,000 to 10,000,000	258	2,444.9	184	1,749.8	211	2,017.1
10,000,000 & Over	3,943	546,342.2	3,296	519,775.0	6,610	501,063.3
Total	1,688,315	822,541.4	1,721,567	787,487.0	1,753,476	756,295.2

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

Size of Account (Rs.)	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	96,256	74.8	62,591	72.9	53,187	81.8
5,000 to 10,000	9,894	77.0	29,582	213.2	55,833	361.2
10,000 to 20,000	587,693	9,152.5	620,497	9,324.0	668,709	9,949.8
20,000 to 25,000	59,136	1,381.9	3,967	89.2	11,055	333.6
25,000 to 30,000	107,081	3,086.3	175,405	4,874.3	190,347	5,437.8
30,000 to 40,000	133,796	4,284.5	122,794	3,928.0	121,293	4,136.8
40,000 to 50,000	59,723	2,771.3	37,512	1,642.8	61,743	3,005.0
50,000 to 60,000	13,037	716.3	45,294	2,384.3	25,029	1,476.1
60,000 to 70,000	27,258	1,783.0	58,952	3,897.8	38,226	2,695.8
70,000 to 80,000	47,587	3,681.6	54,062	4,125.9	36,133	2,868.2
80,000 to 90,000	93,816	8,011.7	37,505	3,186.6	92,793	7,829.9
90,000 to 100,000	36,272	3,467.3	35,270	3,415.8	67,503	6,658.3
100,000 to 200,000	141,196	20,361.6	199,968	27,349.0	187,148	27,418.9
200,000 to 300,000	49,485	12,225.9	51,575	13,034.6	58,707	14,990.7
300,000 to 400,000	48,044	16,640.6	60,884	21,065.1	56,178	19,648.1
400,000 to 500,000	40,368	18,746.3	55,072	25,658.9	53,291	23,868.0
500,000 to 600,000	16,883	9,112.6	14,759	7,954.5	24,004	12,943.0
600,000 to 700,000	15,953	10,613.4	10,504	6,841.5	9,390	6,035.0
700,000 to 800,000	14,842	11,113.4	9,520	7,154.5	8,282	6,154.5
800,000 to 900,000	5,524	4,664.2	11,080	9,349.0	7,186	6,041.8
900,000 to 1,000,000	6,458	6,151.3	7,147	6,792.2	6,656	6,238.4
1,000,000 to 2,000,000	29,569	41,467.7	35,751	50,824.3	39,293	54,872.9
2,000,000 to 3,000,000	21,892	52,632.6	22,425	54,961.9	24,913	61,199.6
3,000,000 to 4,000,000	9,783	33,998.1	14,194	49,099.9	14,779	50,336.4
4,000,000 to 5,000,000	6,747	30,551.0	6,688	29,827.3	7,710	33,109.9
5,000,000 to 6,000,000	5,085	27,658.5	5,778	32,028.7	6,271	30,739.6
6,000,000 to 7,000,000	2,692	17,420.3	3,314	21,532.4	5,453	34,698.8
7,000,000 to 8,000,000	2,318	17,323.7	2,564	19,212.8	3,257	24,353.5
8,000,000 to 9,000,000	1,717	14,556.2	1,984	16,865.5	3,249	26,330.7
9,000,000 to 10,000,000	1,811	17,291.3	1,745	16,632.8	2,612	22,402.7
10,000,000 & Over	21,816	2,021,040.9	23,023	2,003,828.8	51,937	1,977,148.8
Total	1,713,732	2,422,057.9	1,821,406	2,457,168.5	1,992,167	2,483,365.4

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

Size of Account (Rs.)	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	57	0.2	51	0.1	50	0.1
5,000 to 10,000	17	0.1	10	0.1	2,330	13.3
10,000 to 20,000	23	0.4	23	0.4	660	7.3
20,000 to 25,000	54	1.2	15	0.3	15	0.3
25,000 to 30,000	396	11.5	216	6.2	219	6.3
30,000 to 40,000	406	14.6	725	28.8	24	0.8
40,000 to 50,000	50,204	2,257.6	1,092	51.0	1,301	64.5
50,000 to 60,000	3,775	214.1	46,172	2,731.9	1,305	70.5
60,000 to 70,000	409	27.0	44	2.8	51,968	3,143.0
70,000 to 80,000	12,466	920.7	12	0.9	12,957	993.9
80,000 to 90,000	629	55.1	569	48.9	6	0.5
90,000 to 100,000	17,050	1,559.3	15,981	1,481.4	14,359	1,377.0
100,000 to 200,000	6,226	942.4	7,899	1,134.9	9,657	1,588.0
200,000 to 300,000	561	128.0	1,923	445.4	3,561	883.5
300,000 to 400,000	158	56.0	35	13.0	331	119.7
400,000 to 500,000	293	129.6	378	165.4	233	114.6
500,000 to 600,000	71	39.7	70	36.5	47	23.9
600,000 to 700,000	37	24.1	10	6.5	19	12.4
700,000 to 800,000	14	10.5	27	20.4	26	19.9
800,000 to 900,000	8	6.7	11	9.6	3	2.5
900,000 to 1,000,000	17	16.1	22	21.0	20	18.8
1,000,000 to 2,000,000	215	303.3	176	243.2	159	215.8
2,000,000 to 3,000,000	105	268.7	111	266.6	185	500.1
3,000,000 to 4,000,000	342	1,180.7	298	1,014.4	290	1,005.3
4,000,000 to 5,000,000	187	899.0	110	492.3	64	301.8
5,000,000 to 6,000,000	34	189.0	179	995.8	164	902.2
6,000,000 to 7,000,000	33	214.5	37	243.1	40	255.2
7,000,000 to 8,000,000	30	231.3	37	281.8	64	484.3
8,000,000 to 9,000,000	31	262.6	14	117.0	18	152.2
9,000,000 to 10,000,000	17	164.7	15	144.2	30	283.4
10,000,000 & Over	540	55,464.4	553	56,162.7	613	54,140.5
Total	94,405	65,593.1	76,815	66,166.5	100,718	66,701.6

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,220,562	987,795.3	2,181,453	1,131,307.6	2,347,914	1,028,547.5
05.00	50,892	176,293.6	11,192	116,347.3	8,807	118,263.9
10.00	47,603	243,442.0	56,370	219,144.7	54,299	298,542.8
15.00	20,234	147,553.3	21,119	138,778.9	38,460	182,547.9
20.00	763,330	231,574.6	791,769	234,670.5	841,271	279,386.1
25.00	110,779	710,314.7	268,127	748,209.4	180,667	587,522.6
30.00	48,120	198,770.1	49,221	196,758.7	59,034	244,506.2
33.33	718	493.9	157	269.1	29,629	4,998.5
35.00	10,690	48,692.8	14,851	46,975.2	65,211	53,281.5
40.00	48,009	361,167.3	59,869	289,567.8	52,782	306,629.8
45.00	3,065	15,423.2	2,439	22,252.1	2,991	25,234.5
50.00	151,239	109,939.9	137,151	69,712.6	122,231	93,615.1
55.00	1,561	9,159.1	2,457	12,502.2	2,960	8,960.8
60.00	6,847	16,303.5	4,012	17,460.3	5,688	21,318.5
65.00	1,072	11,724.0	896	11,943.5	2,880	8,691.5
70.00	1,109	10,087.8	2,245	10,111.6	2,347	12,854.0
75.00	7,696	7,563.5	12,158	11,312.7	24,624	10,178.6
80.00	581	6,697.9	1,235	8,204.0	1,901	6,692.8
85.00	675	6,577.4	821	6,086.8	777	6,074.6
90.00	521	3,705.1	1,035	9,860.9	862	4,151.8
95.00	436	4,250.5	445	7,117.4	799	3,504.9
99.99	713	2,663.2	766	2,228.8	227	858.3
Total	3,496,452	3,310,192.5	3,619,788	3,310,822.0	3,846,361	3,306,362.2

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	654,363	257,102.7	582,299	286,730.4	603,489	208,627.4
05.00	427	75.6	239	114.8	447	734.0
10.00	6,054	40,997.4	8,662	37,474.2	8,198	127,411.6
15.00	6,052	15,150.7	4,298	23,693.9	2,999	23,236.3
20.00	749,829	109,696.9	747,582	98,750.3	759,639	123,534.3
25.00	62,170	243,972.0	184,488	257,548.5	134,517	146,755.0
30.00	31,711	19,950.9	25,168	10,887.7	19,317	18,564.3
33.33	133	219.1	137	250.3	28,938	3,928.5
35.00	7,188	14,966.9	3,117	12,870.8	60,394	19,082.9
40.00	29,801	67,108.3	34,424	20,230.8	30,327	35,184.8
45.00	1,209	1,228.6	80	1,041.4	62	4,191.6
50.00	139,230	51,285.9	128,249	33,717.7	103,845	41,334.3
55.00	53	178.1	30	160.4	32	123.6
60.00	31	408.4	297	1,019.2	226	436.4
65.00	46	164.8	4	5.1	42	980.4
70.00	2	4.4	732	325.7	314	911.2
75.00	8	21.8	821	230.0	129	407.2
80.00	2	1.1	525	518.0	547	805.1
85.00	3	0.2	131	258.0	6	38.2
90.00	3	7.5	248	526.4	8	8.2
95.00			8	1,101.5		
99.99			28	32.1		
Total	1,688,315	822,541.4	1,721,567	787,487.0	1,753,476	756,295.2

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,476,024	713,789.0	1,527,095	823,569.9	1,653,421	800,477.4
05.00	50,461	176,166.5	10,947	115,436.6	8,357	117,098.6
10.00	41,408	201,507.5	47,538	178,870.7	45,895	168,491.8
15.00	11,339	131,060.8	13,387	113,063.2	31,266	156,801.2
20.00	13,387	121,211.2	44,120	134,997.9	81,588	154,714.0
25.00	48,014	425,472.2	83,086	456,739.1	41,013	404,796.2
30.00	16,368	178,732.2	24,048	185,775.9	39,702	225,836.2
33.33	585	274.8	20	18.8	691	1,069.9
35.00	3,464	32,603.4	11,672	32,917.7	4,771	32,240.0
40.00	18,202	293,659.9	25,436	268,844.5	22,443	270,701.6
45.00	1,851	14,071.1	2,354	20,952.9	2,922	20,568.9
50.00	12,003	58,300.7	8,891	35,755.4	18,378	52,085.2
55.00	1,491	8,510.2	2,411	12,090.5	2,913	8,534.9
60.00	6,810	15,459.0	3,710	16,135.9	5,459	20,701.7
65.00	999	11,273.4	866	11,685.1	2,827	7,410.5
70.00	1,097	9,838.6	1,502	9,429.9	2,030	11,765.8
75.00	7,687	7,541.2	11,336	11,082.3	24,495	9,771.4
80.00	576	6,612.7	707	7,644.2	1,351	5,840.2
85.00	672	6,577.2	689	5,806.7	769	6,013.6
90.00	517	3,687.6	787	9,334.5	853	4,133.7
95.00	433	4,158.3	432	5,950.4	798	3,454.9
99.99	344	1,550.5	372	1,066.2	225	857.9
Total	1,713,732	2,422,057.9	1,821,406	2,457,168.5	1,992,167	2,483,365.4

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 11		30 - 06 - 11		31 - 12 - 10	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	90,175	16,903.5	72,059	21,007.3	91,004	19,442.6
05.00	4	51.5	6	795.8	3	431.4
10.00	141	937.2	170	2,799.8	206	2,639.4
15.00	2,843	1,341.7	3,434	2,021.8	4,195	2,510.4
20.00	114	666.6	67	922.3	44	1,137.8
25.00	595	40,870.4	553	33,921.9	5,137	35,971.4
30.00	41	87.0	5	95.0	15	105.7
33.33						
35.00	38	1,122.4	62	1,186.7	46	1,958.6
40.00	6	399.0	9	492.5	12	743.4
45.00	5	123.4	5	257.7	7	474.1
50.00	6	353.3	11	239.5	8	195.6
55.00	17	470.9	16	251.3	15	302.3
60.00	6	436.1	5	305.2	3	180.5
65.00	27	285.8	26	253.2	11	300.6
70.00	10	244.8	11	356.1	3	177.1
75.00	1	0.5	1	0.5		
80.00	3	84.1	3	41.9	3	47.5
85.00			1	22.1	2	22.8
90.00	1	10.0			1	9.9
95.00	3	92.3	5	65.5	1	49.9
99.99	369	1,112.7	366	1,130.6	2	0.4
Total	94,405	65,593.1	76,815	66,166.5	100,718	66,701.6

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2011

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold & Silver Ornaments and Precious Metals								
0.00	65,480	9,061.5	-	-	-	-	65,480	9,061.5
5.00	394	48.5	-	-	-	-	394	48.5
10.00	2,695	556.6	-	-	-	-	2,695	556.6
15.00	5,162	1,164.4	-	-	-	-	5,162	1,164.4
20.00	19,045	2,605.5	-	-	-	-	19,045	2,605.5
25.00	30,488	7,293.6	-	-	-	-	30,488	7,293.6
30.00	14,906	2,332.7	-	-	-	-	14,906	2,332.7
35.00	3,732	512.2	-	-	-	-	3,732	512.2
40.00	18,875	2,934.6	-	-	-	-	18,875	2,934.6
45.00	1,145	143.0	-	-	-	-	1,145	143.0
50.00	101,309	15,509.2	-	-	-	-	101,309	15,509.2
55.00	7	3.8	-	-	-	-	7	3.8
85.00	2	0.2	-	-	-	-	2	0.2
Total	263,240	42,165.8	-	-	-	-	263,240	42,165.8
W.A		29.53						29.53
Securities, Shares and Other Financial Instruments - To Stock Exchange								
0.00	5	574.0	359	5,024.3	-	-	364	5,598.2
5.00	-	-	203	1,018.4	-	-	203	1,018.4
10.00	14	295.4	33	380.0	-	-	47	675.4
15.00	46	18.3	6	73.8	-	-	52	92.1
20.00	3	26.8	8	419.5	-	-	11	446.2
25.00	7	6,060.6	59	1,106.1	-	-	66	7,166.7
30.00	16	6.2	97	4,975.2	-	-	113	4,981.5
35.00	7	510.0	10	586.7	-	-	17	1,096.6
40.00	-	-	83	3,467.0	-	-	83	3,467.0
45.00	-	-	5	458.4	-	-	5	458.4
50.00	11	1,707.5	17	595.9	-	-	28	2,303.4
55.00	-	-	1	45.0	-	-	1	45.0
60.00	-	-	4	410.3	-	-	4	410.3
65.00	-	-	3	7.1	-	-	3	7.1
70.00	-	-	5	44.7	-	-	5	44.7
75.00	-	-	1	9.8	-	-	1	9.8
80.00	-	-	1	2.5	-	-	1	2.5
99.99	-	-	1	3.2	-	-	1	3.2
Total	109	9,198.8	896	18,627.9	-	-	1,005	27,826.5
W.A		28.12		23.45				25.00
Securities, Shares and Other Financial Instruments - To Others								
0.00	4	1.8	128	5,155.9	-	-	132	5,158
5.00	-	-	524	2,044.7	1	0.6	525	2,045
10.00	230	2,446.8	566	3,070.0	-	-	796	5,517
15.00	14	15.7	54	126.6	-	-	68	142
20.00	9	22.0	171	609.6	-	-	180	632
25.00	356	5,938.0	139	3,992.6	-	-	495	9,931
30.00	16	1,370.9	68	8,088.9	-	-	84	9,460
35.00	11	734.3	17	705.1	-	-	28	1,439
40.00	2	127.0	68	1,092.2	-	-	70	1,219
45.00	-	-	35	13.6	1	0.3	36	14
50.00	19	46.2	84	1,624.7	-	-	103	1,671
55.00	1	-	2	0.8	-	-	3	1
60.00	-	-	28	282.1	-	-	28	282
65.00	-	-	1	-	-	-	1	-
70.00	-	-	2	0.4	-	-	2	0
75.00	-	-	5	22.8	-	-	5	23
80.00	-	-	2	2.4	-	-	2	2
85.00	-	-	3	5.9	-	-	3	6
90.00	-	-	7	27.3	-	-	7	27
95.00	-	-	-	-	1	-	1	-
99.99	-	-	2	1.9	-	-	2	2
Total	662	10,702.7	1,906	26,867.5	3	0.9	2,571	37,571.1
W.A		23.16		26.24		18.33		25.22

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

Totals may differ due to rounding

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2011

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Food Items								
0.00	1,151	32,067.7	1,991	29,759.7	-	-	3,142	61,827.4
5.00	3	1.6	1,607	21,274.5	-	-	1,610	21,276.0
10.00	48	361.0	275	13,728.7	-	-	323	14,089.7
15.00	3	6,452.2	241	14,367.4	-	-	244	20,819.6
20.00	370	7,934.8	385	7,744.0	-	-	755	15,678.7
25.00	958	19,131.3	2,934	40,460.6	14	774.9	3,906	60,366.8
30.00	67	1,126.4	644	8,159.2	-	-	711	9,285.7
33.33	-	-	4	79.8	-	-	4	79.8
35.00	2	24.9	82	947.3	-	-	84	972.2
40.00	445	35,412.3	651	43,316.1	-	-	1,096	78,728.4
45.00	-	-	33	650.6	-	-	33	650.6
50.00	2,134	5,439.0	1,078	4,641.1	-	-	3,212	10,080.1
55.00	-	-	17	207.9	-	-	17	207.9
60.00	-	-	199	662.5	-	-	199	662.5
65.00	-	-	22	119.7	-	-	22	119.7
70.00	-	-	50	1,121.5	-	-	50	1,121.5
75.00	4	6.9	7	170.2	-	-	11	177.1
80.00	-	-	4	93.3	-	-	4	93.3
85.00	-	-	4	407.0	-	-	4	407.0
90.00	-	-	6	181.3	-	-	6	181.3
95.00	-	-	8	212.4	-	-	8	212.4
99.99	-	-	7	5.0	-	-	7	5.0
Total	5,185	107,958.1	10,249	188,309.8	14	774.9	15,448	297,042.7
W.A		22.80		21.93		25.00		22.25
Merchandise - Raw Material								
0.00	180	7,226.3	1,385	34,974.1	11	816.3	1,576	43,016.6
5.00	-	-	1,296	23,161.6	-	-	1,296	23,161.6
10.00	97	6,412.0	602	33,819.8	5	346.8	704	40,578.6
15.00	2	4,640.6	384	18,906.3	6	568.9	392	24,115.8
20.00	156	2,505.3	802	18,074.1	4	160.7	962	20,740.1
25.00	9,441	51,610.5	2,128	58,433.9	68	3,832.6	11,637	113,877.0
30.00	10	220.7	722	19,903.3	1	-	733	20,124.0
35.00	12	173.9	318	2,603.5	-	-	330	2,777.3
40.00	40	3,289.6	782	21,311.2	-	-	822	24,600.8
45.00	-	-	40	1,220.2	1	0.1	41	1,220.3
50.00	580	1,581.0	884	3,616.9	-	-	1,464	5,197.9
55.00	-	-	7	445.7	3	128.2	10	573.9
60.00	1	1.8	21	106.9	-	-	22	108.7
65.00	-	-	14	975.3	18	125.1	32	1,100.4
70.00	-	-	5	264.8	1	100.0	6	364.8
75.00	-	-	9	835.0	-	-	9	835.0
80.00	-	-	12	718.1	-	-	12	718.1
85.00	-	-	19	916.6	-	-	19	916.6
90.00	-	-	16	345.9	-	-	16	345.9
95.00	-	-	14	624.5	1	42.6	15	667.0
99.99	-	-	14	81.7	-	-	14	81.7
Total	10,519	77,661.7	9,474	241,339.4	119	6,121.3	20,112	325,122.1
W.A		21.86		19.66		22.42		20.24

Note :- W.A is the weighted average rate of margin.
Totals may differ due to rounding

(Contd.)

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2011

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Finished / Manufactured Goods								
0.00	660	29,669.3	5,355	68,322.0	43	2,160.4	6,058	100,151.7
5.00	2	13.5	1,655	24,659.9	1	30.2	1,658	24,703.6
10.00	321	19,402.9	1,734	23,546.6	84	164.8	2,139	43,114.3
15.00	13	1,841.4	1,450	34,235.0	9	379.8	1,472	36,456.2
20.00	423	1,894.1	1,664	26,449.2	7	358.8	2,094	28,702.2
25.00	712	90,278.0	4,761	88,596.7	336	23,832.5	5,809	202,707.2
30.00	52	3,869.8	1,273	24,887.9	-	-	1,325	28,757.7
35.00	12	349.2	246	6,376.9	35	1,102.6	293	7,828.6
40.00	56	4,022.6	1,488	48,227.9	3	333.9	1,547	52,584.3
45.00	-	-	62	1,488.8	2	121.1	64	1,609.9
50.00	812	1,801.1	965	7,314.1	5	343.8	1,782	9,459.0
55.00	1	1.1	66	2,748.6	12	251.5	79	3,001.2
60.00	1	1.0	103	1,588.8	4	333.5	108	1,923.2
65.00	-	-	49	1,712.4	6	112.0	55	1,824.4
70.00	-	-	44	1,875.8	4	46.1	48	1,921.9
75.00	-	-	61	1,932.5	-	-	61	1,932.5
80.00	-	-	55	1,840.8	-	-	55	1,840.8
85.00	-	-	64	2,168.3	-	-	64	2,168.3
90.00	-	-	49	1,068.5	-	-	49	1,068.5
95.00	-	-	67	1,577.8	-	-	67	1,577.8
99.99	-	-	50	484.9	2	0.4	52	485.4
Total	3,065	153,144.0	21,261	371,103.4	553	29,571.4	24,879	553,818.7
W.A		18.91		22.12		24.67		21.37
Fixed Assets Including Machinery								
0.00	1,483	24,428.0	3,523	38,962.5	2	17.4	5,008	63,407.9
5.00	-	-	686	10,038.4	-	-	686	10,038.4
10.00	218	9,045.3	1,491	21,878.6	1	48.8	1,710	30,972.7
15.00	546	459.9	1,124	18,837.2	-	-	1,670	19,297.2
20.00	1,140	2,587.4	1,283	32,141.0	-	-	2,423	34,728.4
25.00	3,710	26,909.0	3,921	107,120.5	34	2,625.9	7,665	136,655.3
30.00	381	2,658.9	1,640	33,848.0	-	-	2,021	36,506.9
33.33	8	125.8	57	20.6	-	-	65	146.5
35.00	34	1,101.2	296	5,357.3	-	-	330	6,458.5
40.00	174	4,512.5	1,499	113,984.3	-	-	1,673	118,496.8
45.00	-	-	150	1,050.3	-	-	150	1,050.3
50.00	3,035	7,236.1	774	2,823.1	-	-	3,809	10,059.2
55.00	-	-	91	284.5	-	-	91	284.5
60.00	1	2.0	178	1,230.9	1	43.5	180	1,276.4
65.00	-	-	92	3,739.4	-	-	92	3,739.4
70.00	-	-	82	865.6	2	26.5	84	892.0
75.00	-	-	83	193.7	-	-	83	193.7
80.00	-	-	67	238.0	-	-	67	238.0
85.00	-	-	62	90.2	-	-	62	90.2
90.00	-	-	53	98.9	-	-	53	98.9
95.00	-	-	53	290.9	1	49.7	54	340.6
99.99	-	-	9	86.6	-	-	9	86.6
Total	10,730	79,066.1	17,214	393,180.5	41	2,811.8	27,985	475,058.4
W.A		18.80		26.21		26.79		24.98

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

Totals may differ due to rounding

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2011

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Land								
0.00	2,456	414.8	9,348	23,293.8	-	-	11,804	23,708.6
5.00	-	-	347	1,424.2	-	-	347	1,424.2
10.00	-	-	256	1,517.1	-	-	256	1,517.1
15.00	3	3.1	335	4,760.6	-	-	338	4,763.7
20.00	8,377	2,585.4	2,104	13,095.3	-	-	10,481	15,680.7
25.00	2,796	14,663.8	4,374	13,272.8	64	3,182.6	7,234	31,119.2
30.00	13,338	2,339.8	2,228	13,374.4	-	-	15,566	15,714.2
33.33	-	-	4	2.3	-	-	4	2.3
35.00	23	286.5	256	1,099.7	-	-	279	1,386.2
40.00	1,099	351.0	1,992	11,841.1	-	-	3,091	12,192.0
45.00	-	-	124	345.8	-	-	124	345.8
50.00	2,674	2,018.5	2,763	3,673.4	-	-	5,437	5,691.9
55.00	-	-	80	204.8	-	-	80	204.8
60.00	-	-	634	813.9	-	-	634	813.9
65.00	-	-	218	459.3	-	-	218	459.3
70.00	-	-	102	388.5	-	-	102	388.5
75.00	-	-	171	177.4	-	-	171	177.4
80.00	-	-	110	43.9	-	-	110	43.9
85.00	-	-	54	33.7	-	-	54	33.7
90.00	-	-	29	43.9	-	-	29	43.9
95.00	-	-	15	63.9	-	-	15	63.9
99.99	-	-	9	15.1	-	-	9	15.1
Total	30,766	22,662.9	25,553	89,944.9	64	3,183	56,383	115,790.3
W.A		27.07		21.66		25.00		22.81
Real Estate - Building								
0.00	2,197	10,613.1	13,808	60,880.2	219	742.0	16,224	72,235.3
5.00	12	10.3	2,700	26,079.7	-	-	2,712	26,090.0
10.00	12	233.5	8,383	49,273.0	2	112.0	8,397	49,618.4
15.00	18	126.1	428	4,047.2	-	-	446	4,173.3
20.00	40	39.8	1,837	7,529.5	-	-	1,877	7,569.3
25.00	89	3,684.7	6,948	35,862.8	2	182.1	7,039	39,729.6
30.00	1,011	1,327.8	5,842	38,860.4	40	87.0	6,893	40,275.2
33.33	2	5.1	218	75.3	-	-	220	80.4
35.00	1,343	2,153.6	626	6,481.3	-	-	1,969	8,634.9
40.00	527	1,928.7	5,557	28,588.9	2	64.7	6,086	30,582.3
45.00	-	-	992	5,032.9	-	-	992	5,032.9
50.00	932	2,959.3	2,921	7,839.3	1	9.5	3,854	10,808.1
55.00	17	91.2	153	2,866.2	2	91.2	172	3,048.6
60.00	-	-	1,651	5,491.6	1	59.1	1,652	5,550.8
65.00	11	25.5	185	2,686.1	2	43.1	198	2,754.8
70.00	1	3.0	431	4,096.9	2	5.4	434	4,105.3
75.00	-	-	527	2,520.0	-	-	527	2,520.0
80.00	-	-	243	2,838.6	3	84.1	246	2,922.7
85.00	-	-	207	2,463.2	-	-	207	2,463.2
90.00	-	-	215	1,538.3	1	10.0	216	1,548.3
95.00	-	-	192	1,249.3	-	-	192	1,249.3
99.99	-	-	202	644.9	-	-	202	644.9
Total	6,212	23,201.7	54,266	296,945.6	277	1,490.2	60,755	321,637.6
W.A		19.16		22.85		20.61		22.57

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

(Contd.)

Totals may differ due to rounding

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2011

Rate of Margin	(Million Rupees)							
	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Bank's Deposits								
0.00	272	615.7	621	3,446.1	1	-	894	4,061.9
5.00	-	-	113	726.2	2	20.6	115	746.9
10.00	2,334	1,985.9	2,184	8,683.1	47	264.8	4,565	10,933.8
15.00	26	62.5	121	813.5	2	12.6	149	888.6
20.00	25	37.3	1,040	1,291.1	103	147.0	1,168	1,475.4
25.00	380	751.5	1,089	1,578.1	1	184.8	1,470	2,514.4
30.00	5	25.0	97	732.5	-	-	102	757.5
33.33	-	-	9	31.1	-	-	9	31.1
35.00	3	0.5	34	182.4	2	0.1	39	183.0
40.00	26	99.3	191	879.5	1	0.5	218	979.2
45.00	-	-	11	102.8	1	1.9	12	104.8
50.00	128	1,263.5	124	315.6	-	-	252	1,579.1
55.00	-	-	10	102.1	-	-	10	102.1
60.00	-	-	28	159.3	-	-	28	159.3
65.00	-	-	17	156.6	-	-	17	156.6
70.00	-	-	20	63.3	-	-	20	63.3
75.00	-	-	9	3.0	1	0.5	10	3.5
80.00	1	0.5	8	0.5	-	-	9	1.0
85.00	-	-	97	224.0	-	-	97	224.0
90.00	3	7.5	66	151.9	-	-	69	159.4
95.00	-	-	8	76.2	-	-	8	76.2
99.99	-	-	20	34.9	-	-	20	34.9
Total	3,203	4,849.2	5,917	19,753.8	161	632.8	9,281	25,236.0
W.A	-	22.47	-	16.52	-	16.82	-	17.67
Insurance Policies								
0.00	-	-	301	1,324.7	-	-	301	1,324.7
5.00	-	-	319	2,055.3	-	-	319	2,055.3
10.00	-	-	422	1,338.3	-	-	422	1,338.3
15.00	-	-	96	260.0	-	-	96	260.0
20.00	-	-	112	79.0	-	-	112	79.0
25.00	-	-	131	145.2	-	-	131	145.2
30.00	-	-	112	86.2	-	-	112	86.2
35.00	-	-	81	38.1	-	-	81	38.1
40.00	-	-	88	37.5	-	-	88	37.5
45.00	-	-	46	13.1	-	-	46	13.1
50.00	-	-	36	54.9	-	-	36	54.9
55.00	-	-	35	40.1	-	-	35	40.1
60.00	-	-	34	9.9	-	-	34	9.9
65.00	-	-	32	24.8	-	-	32	24.8
70.00	-	-	14	8.6	-	-	14	8.6
75.00	-	-	25	30.7	-	-	25	30.7
80.00	-	-	24	7.0	-	-	24	7.0
85.00	-	-	22	53.6	-	-	22	53.6
90.00	-	-	15	8.5	-	-	15	8.5
95.00	-	-	14	4.6	-	-	14	4.6
99.99	-	-	7	0.5	-	-	7	0.5
Total	-	-	1,966	5,620.6	-	-	1,966	5,620.6
W.A	-	-	-	9.82	-	-	-	9.82

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

Totals may differ due to rounding

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2011

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Other Secured Advances								
0.00	6,682	8,682.3	497,247	286,632.1	3,691	1,379.6	507,620	296,694.0
5.00	13	0.5	41,011	63,683.7	-	-	41,024	63,684.3
10.00	83	255.6	25,462	44,272.3	2	-	25,547	44,527.9
15.00	213	346.8	7,100	34,633.3	2,826	380.4	10,139	35,360.5
20.00	2,107	1,578.3	3,981	13,779.0	-	-	6,088	15,357.3
25.00	13,208	17,270.7	21,530	74,903.0	76	6,255.0	34,814	98,428.8
30.00	787	1,928.6	3,645	25,816.0	-	-	4,432	27,744.6
33.33	42	14.0	293	65.6	-	-	335	79.6
35.00	1,948	7,720.9	1,498	8,225.2	1	19.7	3,447	15,965.9
40.00	8,315	12,855.7	5,803	20,914.3	-	-	14,118	33,770.1
45.00	-	-	353	3,694.6	-	-	353	3,694.6
50.00	27,541	10,262.5	2,357	25,801.7	-	-	29,898	36,064.2
55.00	-	-	1,029	1,564.6	-	-	1,029	1,564.6
60.00	-	-	3,930	4,702.8	-	-	3,930	4,702.8
65.00	-	-	366	1,392.6	1	5.7	367	1,398.3
70.00	1	1.4	342	1,108.6	1	66.8	344	1,176.8
75.00	3	12.0	6,789	1,646.1	-	-	6,792	1,658.1
80.00	-	-	50	827.6	-	-	50	827.6
85.00	-	-	140	214.6	-	-	140	214.6
90.00	-	-	61	223.0	-	-	61	223.0
95.00	-	-	62	58.7	-	-	62	58.7
99.99	-	-	23	191.7	367	1,112.3	390	1,303.9
Total	60,943	60,929.3	623,072	614,351.1	6,965	9,219.5	690,980	684,500.2
W.A		30.00		12.33		30.27		14.15
Advances Secured by Guarantee (s)								
0.00	419,431	103,211.9	245,145	102,142.8	297	6,575.2	664,873	211,929.9
Total	419,431	103,211.9	245,145	102,142.8	297	6,575.2	664,873	211,929.9
W.A		(0.00)		(0.00)		(0.00)		(0.00)
Unsecured Advances								
0.00	49,091	14,758.7	696,813	53,870.8	85,911	5,212.7	831,815	73,842.2
Total	49,091	14,758.7	696,813	53,870.8	85,911	5,212.7	831,815	73,842.2
W.A		(0.00)		(0.00)		(0.00)		(0.00)
Grand Total	863,156	709,510.9	1,713,732	2,422,058.1	94,405	65,593.3	2,671,293	3,197,162.3
W.A		18.91		20.84		16.14		20.30

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

(Concl'd.)

Totals may differ due to rounding