

3.1 Advances Classified by Securities

All Banks

Security	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	27,014	18,088.9	7,649	19,453.1	26,645	9,144.3
II. Securities , Shares and Other Financial Instruments:	22,582	95,457.5	18,923	98,852.1	39,662	116,642.2
A. Quoted on the Stock Exchange:	17,936	75,503.3	13,716	74,401.0	12,546	79,961.0
1. To Stock Brokers and Dealers:	6,044	49,824.4	5,101	59,407.5	6,842	55,359.7
(a) Government and Other Trustee Securities	4,973	8,376.3	3,907	10,163.2	4,002	10,971.0
(b) Shares and Debentures	738	37,244.4	929	48,084.6	894	43,208.8
(c) Participation Term Certificates	90	433.1	64	262.0	56	567.5
(d) Others	243	3,770.5	201	897.8	1,890	612.5
2. To Others:	11,892	25,678.9	8,615	14,993.5	5,704	24,601.3
(a) Government and Other Trustee Securities	2,356	6,709.7	1,698	3,022.0	2,650	5,920.0
(b) Shares and Debentures	561	15,815.4	536	11,062.9	895	15,137.8
(c) Participation Term Certificates	20	665.4	120	26.8	40	14.2
(d) Others	8,955	2,488.5	6,261	881.9	2,119	3,529.3
B. Unquoted on the Stock Exchange:	4,646	19,954.2	5,207	24,451.1	27,116	36,681.3
1. To Stock Brokers and Dealers:	883	3,170.2	1,143	8,079.1	1,534	10,220.9
(a) Government and Other Trustee Securities	313	1,275.1	387	2,217.3	546	4,154.8
(b) Shares and Debentures	69	1,509.3	308	5,321.9	109	4,805.1
(c) Participation Term Certificates	60	74.2	23	45.9	16	330.1
(d) Others	441	311.6	425	494.0	863	930.9
2. To Others:	3,763	16,784.0	4,064	16,372.0	25,582	26,460.4
(a) Government and Other Trustee Securities	2,797	14,186.0	2,948	13,688.6	3,194	17,167.9
(b) Shares and Debentures	181	2,067.6	35	418.4	59	2,971.8
(c) Participation Term Certificates	2	2.4	24	9.2	16	24.7
(d) Others	783	528.0	1,057	2,255.8	22,313	6,296.0
III. Merchandise	218,566	883,796.7	174,993	806,832.0	286,012	750,483.8
A. Food Item:	106,004	196,116.1	57,201	191,977.1	67,585	174,071.3
1. Wheat	23,557	71,825.7	17,468	64,990.2	25,509	62,412.7
2. Rice and Paddy	66,437	40,353.6	13,464	41,256.0	17,099	38,262.5
3. Other Grain & Pulses:	6,122	1,560.7	3,015	9,337.0	2,811	6,485.2
(a) Indigenous	4,558	1,426.7	1,482	9,029.6	1,874	5,407.8
(b) Imported	1,564	134.0	1,533	307.4	937	1,077.4
4. Edible Oil:	406	12,452.0	816	8,985.0	880	10,218.7
(a) Indigenous	337	8,805.9	749	6,666.1	777	5,968.6
(b) Imported	69	3,646.1	67	2,318.9	103	4,250.0
5. Sugar:	3,665	41,047.2	13,287	35,406.7	9,766	34,235.5
(a) Indigenous	2,754	31,206.9	12,292	28,226.2	8,596	28,235.6
(b) Imported	911	9,840.3	995	7,180.5	1,170	6,000.0
6. Kariana and Spices	2,486	4,543.2	4,795	2,324.5	7,937	3,055.6
7. Fish and Fish Preparations	1,648	5,109.8	863	1,364.5	1,072	2,038.3
8. Other Food Item:	1,683	19,223.8	3,493	28,313.3	2,511	17,362.8
(a) Indigenous	1,504	17,198.3	3,419	27,024.5	2,447	15,744.2
(b) Imported	179	2,025.5	74	1,288.7	64	1,618.6
B. Raw Material:	74,369	212,137.9	71,470	180,743.8	122,828	165,079.3
1. Cotton Raw:	59,759	86,186.7	50,977	81,929.8	110,416	91,319.5
(a) Indigenous	58,239	71,014.0	49,762	62,768.2	106,222	77,512.5
(b) Imported	1,520	15,172.7	1,215	19,161.6	4,194	13,807.0
2. Synthetic Fibers:	421	11,104.1	4,270	12,192.6	1,818	10,139.6
(a) Indigenous	310	9,475.1	2,768	10,524.8	1,767	8,423.9
(b) Imported	111	1,629.0	1,502	1,667.9	51	1,715.6
3. Fertilizer:	6,994	22,886.6	6,769	14,123.6	3,034	8,359.0
(a) Indigenous	4,912	12,582.1	4,368	8,764.3	2,940	6,443.5
(b) Imported	2,082	10,304.5	2,401	5,359.3	94	1,915.5

3.1 Advances Classified by Securities

All Banks

Security	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	370	35,915.1	414	18,571.7	577	12,361.6
(a) Indigenous	279	18,385.6	318	12,729.7	485	6,564.9
(b) Imported	91	17,529.5	96	5,842.0	92	5,796.7
5. Iron & Steel:	814	18,982.4	949	16,750.0	841	13,391.6
(a) Indigenous	490	11,267.5	712	14,249.3	644	11,465.8
(b) Imported	324	7,714.9	237	2,500.8	197	1,925.8
6. Wool & Goat Hair	39	557.7	1,322	737.0	666	841.2
7. Hides & Skins	1,698	4,853.7	1,510	6,020.9	2,021	4,757.3
8. Oil Seeds	274	5,243.7	1,384	5,588.1	326	3,999.8
9. Pesticides & Insecticides:	263	4,959.0	240	2,641.8	711	1,812.8
(a) Indigenous	192	4,105.5	204	2,218.6	522	865.5
(b) Imported	71	853.5	36	423.1	189	947.3
10. Other Raw Material:	3,737	21,448.8	3,635	22,188.3	2,418	18,096.9
(a) Indigenous	1,998	14,719.5	2,258	15,398.4	2,002	13,049.3
(b) Imported	1,739	6,729.3	1,377	6,790.0	416	5,047.6
C. Finished/Manufactured Goods:	38,193	475,542.6	46,322	434,111.2	95,599	411,333.3
1. Cotton Textiles:	4,122	126,839.3	6,112	114,871.4	7,488	96,230.4
(a) Indigenous	3,483	103,885.7	3,978	106,660.4	6,925	88,232.8
(b) Imported	639	22,953.6	2,134	8,211.1	563	7,997.7
2. Cotton Yarn:	1,065	44,440.5	1,919	38,379.1	3,014	47,465.9
(a) Indigenous	954	40,551.4	1,822	35,654.8	2,899	43,544.1
(b) Imported	111	3,889.1	97	2,724.3	115	3,921.8
3. Other Textiles:	4,041	61,934.6	3,588	53,611.3	7,335	49,873.5
(a) Indigenous	3,579	50,350.8	3,004	43,450.4	1,564	39,201.4
(b) Imported	462	11,583.8	584	10,160.9	5,771	10,672.2
4. Machinery:	9,029	26,231.6	9,774	27,575.9	33,671	27,140.0
(a) Indigenous	7,165	11,116.5	8,131	8,848.2	10,749	8,891.3
(b) Imported	1,864	15,115.1	1,643	18,727.7	22,922	18,248.7
5. Handloom Products	41	552.0	50	797.4	90	1,596.3
6. Carpet & Rugs	2,511	4,977.3	2,362	3,094.3	283	3,146.4
7. Readymade Garments	1,036	19,043.6	2,254	29,773.1	21,836	30,365.0
8. Cement and Cement Products:	652	31,993.9	789	31,399.0	1,616	30,645.3
(a) Indigenous	643	31,860.0	777	31,328.2	1,606	30,573.9
(b) Imported	9	133.9	12	70.8	10	71.4
9. Sport Goods	323	3,611.9	418	3,280.6	387	3,386.7
10. Surgical Instruments	290	5,052.7	285	2,473.5	362	2,385.8
11. Chemicals and Dyes	1,102	23,114.0	1,078	14,654.5	2,782	15,822.9
12. Other Finished Goods:	13,981	127,751.2	17,693	114,201.0	16,735	103,274.9
(a) Indigenous	12,508	107,449.2	16,836	101,105.5	15,923	94,979.2
(b) Imported	1,473	20,302.1	857	13,095.5	812	8,295.7
IV. Fixed Assets Including Machinery	65,782	392,647.4	135,668	340,040.8	86,254	285,480.9
V. Real Estate:	1,075,814	711,833.5	1,229,608	621,302.4	1,029,874	563,782.1
(a) Land	896,016	201,178.9	1,041,138	218,026.5	896,457	167,265.9
(b) Buildings:	179,798	510,654.6	188,470	403,275.9	133,417	396,516.2
1. Residential	121,947	297,516.3	132,944	220,475.7	94,728	182,700.3
2. Non-Residential	57,851	213,138.4	55,526	182,800.2	38,689	213,815.9
VI. Fixed Deposits and Insurance Policies:	63,752	104,864.6	39,974	89,859.8	35,037	48,249.7
(a) Bank Deposits	49,755	79,807.2	31,926	81,660.5	29,564	40,006.4
(b) Insurance Policies	13,997	25,057.4	8,048	8,199.3	5,473	8,243.3
VII. Others:	3,745,828	849,705.4	3,319,252	839,297.9	3,416,350	839,421.8
(a) Other Secured Advances	1,102,085	568,272.7	804,614	600,673.0	970,267	516,366.7
(b) Advances Secured by Guarantee(s)	859,811	149,904.9	570,894	120,751.8	887,808	197,347.5
(c) Unsecured Advances	1,783,932	131,527.7	1,943,744	117,873.1	1,558,275	125,707.6
Total	5,219,338	3,056,394.0	4,926,067	2,815,638.2	4,919,834	2,613,204.9

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

Security	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	27,014	18,088.9	7,649	19,453.1	26,645	9,144.3
II. Securities , Shares and Other Financial Instruments:	10,511	11,104.5	3,217	9,376.7	2,947	9,018.0
A. Quoted on the Stock Exchange:	10,383	11,008.8	2,655	6,088.5	2,366	8,458.4
1. To Stock Brokers and Dealers:	723	6,534.3	225	4,798.1	97	3,226.0
(a) Government and Other Trustee Securities	644	1,144.1	168	1,274.8	49	280.9
(b) Shares and Debentures	37	2,123.0	34	2,830.3	42	2,662.6
(c) Participation Term Certificates	12	1.0	4	1.8	2	0.6
(d) Others	30	3,266.2	19	691.2	4	281.9
2. To Others:	9,660	4,474.4	2,430	1,290.4	2,269	5,232.4
(a) Government and Other Trustee Securities	2,069	2,350.8	1,285	1,064.7	2,025	1,282.8
(b) Shares and Debentures	2	85.4	2	91.4	206	2,820.0
(c) Participation Term Certificates	11	412.1	118	24.5	25	2.3
(d) Others	7,578	1,626.0	1,025	109.8	13	1,127.3
B. Unquoted on the Stock Exchange:	128	95.7	562	3,288.3	581	559.7
1. To Stock Brokers and Dealers:	5	2.1	25	24.9	14	381.8
(a) Government and Other Trustee Securities	5	2.1	25	24.9	9	185.6
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others					5	196.2
2. To Others:	123	93.6	537	3,263.4	567	177.9
(a) Government and Other Trustee Securities	5	1.7	200	3,139.5	313	88.0
(b) Shares and Debentures						
(c) Participation Term Certificates			20	3.9	7	0.6
(d) Others	118	91.9	317	120.0	247	89.3
III. Merchandise	161,394	163,970.8	28,875	134,952.6	178,253	157,486.7
A. Food Item:	95,928	58,342.3	6,788	59,334.0	55,418	52,965.3
1. Wheat	20,665	11,316.2	981	14,131.8	21,433	17,471.6
2. Rice and Paddy	63,766	15,484.4	3,271	24,200.6	14,774	13,737.7
3. Other Grain & Pulses:	5,794	708.5	52	7,051.5	1,529	347.2
(a) Indigenous	4,253	607.9	52	7,051.5	1,529	347.2
(b) Imported	1,541	100.7				
4. Edible Oil:	137	2,455.3	295	1,118.9	620	2,243.3
(a) Indigenous	137	2,455.3	295	1,118.9	620	2,243.3
(b) Imported						
5. Sugar:	2,623	17,245.9	55	8,885.3	8,460	13,027.7
(a) Indigenous	2,620	16,614.9	55	8,885.3	8,458	13,007.0
(b) Imported	3	631.0			2	20.6
6. Kariana and Spices	1,579	3,737.0	1,838	1,198.7	6,643	2,109.3
7. Fish and Fish Preparations	1,215	4,525.8	60	431.4	348	708.6
8. Other Food Item:	149	2,869.2	236	2,315.8	1,611	3,319.8
(a) Indigenous	149	2,869.2	236	2,315.8	1,611	3,319.8
(b) Imported						
B. Raw Material:	58,280	42,525.7	18,485	33,519.2	93,822	47,143.8
1. Cotton Raw:	51,595	28,735.5	13,848	21,636.1	88,596	35,666.2
(a) Indigenous	50,638	27,431.6	13,836	20,723.0	88,588	35,100.8
(b) Imported	957	1,303.9	12	913.2	8	565.4
2. Synthetic Fibers:	66	2,843.8	62	5,076.0	613	2,223.1
(a) Indigenous	62	2,710.1	58	4,854.4	609	1,352.0
(b) Imported	4	133.8	4	221.6	4	871.1
3. Fertilizer:	3,330	3,228.7	467	2,079.1	1,264	2,676.2
(a) Indigenous	3,330	3,228.7	467	2,079.1	1,264	2,676.2
(b) Imported						

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1	249.9	2	13.5	6	182.9
(a) Indigenous	1	249.9	2	13.5	6	182.9
(b) Imported						
5. Iron & Steel:	118	3,963.5	197	3,614.5	221	3,270.0
(a) Indigenous	113	2,747.0	195	3,490.4	219	3,163.9
(b) Imported	5	1,216.5	2	124.1	2	106.0
6. Wool & Goat Hair	6	104.1	1,279	124.4	636	688.7
7. Hides & Skins	1,486	397.3	1,216	66.6	1,428	172.0
8. Oil Seeds	27	339.1	1,135	204.1	36	120.5
9. Pesticides & Insecticides:	38	824.3	56	300.6	6	2.0
(a) Indigenous	38	824.3	56	300.6	6	2.0
(b) Imported						
10. Other Raw Material:	1,613	1,839.4	223	404.3	1,016	2,142.2
(a) Indigenous	217	1,738.8	213	401.5	1,008	2,104.6
(b) Imported	1,396	100.6	10	2.8	8	37.5
C. Finished/Manufactured Goods:	7,186	63,102.8	3,602	42,099.3	29,013	57,377.6
1. Cotton Textiles:	1,807	14,418.0	221	10,323.7	2,089	13,893.6
(a) Indigenous	1,807	14,418.0	218	10,238.0	2,050	13,007.3
(b) Imported			3	85.7	39	886.3
2. Cotton Yarn:	85	10,135.6	84	7,316.2	710	13,904.1
(a) Indigenous	85	10,135.6	84	7,316.2	710	13,904.1
(b) Imported						
3. Other Textiles:	225	7,091.9	273	4,298.8	2,828	4,918.6
(a) Indigenous	225	7,091.9	273	4,298.8	293	4,802.0
(b) Imported					2,535	116.6
4. Machinery:	2,082	5,934.6	1,141	3,654.6	14,513	3,639.6
(a) Indigenous	1,910	5,179.9	606	1,608.4	3,300	2,956.9
(b) Imported	172	754.7	535	2,046.2	11,213	682.7
5. Handloom Products						
6. Carpet & Rugs	1,002	1,233.0	102	370.9	42	221.5
7. Readymade Garments	108	2,628.0	112	2,451.6	4,851	3,142.5
8. Cement and Cement Products:	23	2,823.3	18	2,108.6	523	3,609.2
(a) Indigenous	23	2,823.3	18	2,108.6	523	3,609.2
(b) Imported						
9. Sport Goods	10	907.8	9	16.0	13	22.3
10. Surgical Instruments	10	2,995.0	10	25.7	18	336.7
11. Chemicals and Dyes	376	2,708.3	267	1,977.5	1,286	2,192.2
12. Other Finished Goods:	1,458	12,227.4	1,365	9,555.8	2,140	11,497.4
(a) Indigenous	1,316	7,804.5	1,199	6,345.9	2,099	9,943.9
(b) Imported	142	4,422.8	166	3,209.9	41	1,553.5
IV. Fixed Assets Including Machinery	12,933	96,796.3	15,300	96,426.6	14,987	55,022.5
V. Real Estate:	115,044	73,301.2	256,394	117,427.5	66,280	89,126.3
(a) Land	67,780	13,669.1	215,486	58,582.0	37,435	8,712.9
(b) Buildings:	47,264	59,632.2	40,908	58,845.5	28,845	80,413.5
1. Residential	37,214	30,133.3	28,192	29,558.4	22,708	22,656.9
2. Non-Residential	10,050	29,498.8	12,716	29,287.0	6,137	57,756.6
VI. Fixed Deposits and Insurance Policies:	6,495	21,077.1	8,773	5,997.9	8,032	3,261.9
(a) Bank Deposits	6,339	16,874.6	7,167	5,659.7	8,020	3,260.2
(b) Insurance Policies	156	4,202.4	1,606	338.3	12	1.7
VII. Others:	814,865	179,548.0	818,743	146,220.4	819,807	161,963.0
(a) Other Secured Advances	255,932	98,940.2	251,529	81,873.9	199,412	76,084.7
(b) Advances Secured by Guarantee(s)	454,692	48,329.8	466,164	54,721.9	482,758	73,969.3
(c) Unsecured Advances	104,241	32,278.0	101,050	9,624.6	137,637	11,909.0
Total	1,148,256	563,886.8	1,138,951	529,854.8	1,116,951	485,022.7

3.1.2 Advances Classified by Securities

Domestic Private Banks

Security	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	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:	12,052	83,719.7	15,655	88,821.6	36,659	106,696.6
A. Quoted on the Stock Exchange:	7,545	63,991.6	11,052	67,956.4	10,173	70,786.5
1. To Stock Brokers and Dealers:	5,320	43,011.7	4,874	54,608.6	6,742	51,951.1
(a) Government and Other Trustee Securities	4,329	7,232.2	3,739	8,888.4	3,952	10,643.9
(b) Shares and Debentures	701	35,121.4	895	45,254.3	851	40,411.2
(c) Participation Term Certificates	78	432.2	60	260.2	54	566.9
(d) Others	212	225.9	180	205.8	1,885	329.0
2. To Others:	2,225	20,979.9	6,178	13,347.9	3,431	18,835.5
(a) Government and Other Trustee Securities	286	4,358.5	413	1,957.2	625	4,637.1
(b) Shares and Debentures	553	15,505.7	527	10,616.3	686	11,874.4
(c) Participation Term Certificates	9	253.2	2	2.3	15	11.9
(d) Others	1,377	862.5	5,236	772.1	2,105	2,312.0
B. Unquoted on the Stock Exchange:	4,507	19,728.1	4,603	20,865.1	26,486	35,910.1
1. To Stock Brokers and Dealers:	878	3,168.1	1,118	8,054.2	1,520	9,839.0
(a) Government and Other Trustee Securities	308	1,273.0	362	2,192.4	537	3,969.1
(b) Shares and Debentures	69	1,509.3	308	5,321.9	109	4,805.1
(c) Participation Term Certificates	60	74.2	23	45.9	16	330.1
(d) Others	441	311.6	425	494.0	858	734.7
2. To Others:	3,629	16,560.1	3,485	12,811.0	24,966	26,071.0
(a) Government and Other Trustee Securities	2,782	14,054.3	2,707	10,251.7	2,832	16,868.4
(b) Shares and Debentures	181	2,067.6	35	418.4	59	2,971.8
(c) Participation Term Certificates	2	2.4	4	5.3	9	24.1
(d) Others	664	435.7	739	2,135.6	22,066	6,206.7
III. Merchandise	54,411	679,751.9	125,980	635,022.5	103,139	557,321.3
A. Food Item:	9,907	134,766.0	45,864	129,350.7	12,089	118,142.5
1. Wheat	2,892	60,509.5	15,450	50,738.6	4,076	44,941.1
2. Rice and Paddy	2,648	23,675.6	10,166	15,905.9	2,302	23,064.2
3. Other Grain & Pulses:	328	852.2	1,862	2,254.9	1,281	6,131.8
(a) Indigenous	305	818.8	329	1,947.5	344	5,054.4
(b) Imported	23	33.3	1,533	307.4	937	1,077.4
4. Edible Oil:	258	9,558.9	215	7,173.4	253	7,412.4
(a) Indigenous	189	5,912.8	152	5,526.9	154	3,713.0
(b) Imported	69	3,646.1	63	1,646.5	99	3,699.4
5. Sugar:	1,038	23,625.4	13,227	26,037.8	1,300	20,998.1
(a) Indigenous	130	14,416.1	12,232	18,857.3	132	15,018.7
(b) Imported	908	9,209.3	995	7,180.5	1,168	5,979.3
6. Kariana and Spices	907	806.3	2,956	1,125.6	1,283	939.8
7. Fish and Fish Preparations	433	584.1	803	933.1	724	1,329.7
8. Other Food Item:	1,403	15,154.1	1,185	25,181.5	870	13,325.4
(a) Indigenous	1,282	13,213.9	1,115	23,895.9	806	11,706.8
(b) Imported	121	1,940.2	70	1,285.6	64	1,618.6
B. Raw Material:	15,926	160,075.7	39,589	138,661.0	28,577	109,776.1
1. Cotton Raw:	8,093	53,412.8	33,743	57,397.5	21,715	51,598.0
(a) Indigenous	7,531	39,572.8	32,541	39,197.6	17,537	38,707.0
(b) Imported	562	13,840.0	1,202	18,199.8	4,178	12,891.0
2. Synthetic Fibers:	352	8,149.0	210	6,677.5	1,034	7,614.5
(a) Indigenous	245	6,653.7	129	5,356.3	987	6,770.0
(b) Imported	107	1,495.3	81	1,321.2	47	844.5
3. Fertilizer:	3,663	19,264.3	1,148	11,614.9	1,770	5,682.9
(a) Indigenous	1,581	8,959.7	1,099	6,418.9	1,676	3,767.3
(b) Imported	2,082	10,304.5	49	5,196.0	94	1,915.5

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	355	34,857.0	392	16,278.9	554	11,148.7
(a) Indigenous	273	18,048.6	313	11,204.0	475	5,769.6
(b) Imported	82	16,808.4	79	5,074.9	79	5,379.1
5. Iron & Steel:	689	14,921.3	745	13,044.4	613	10,053.6
(a) Indigenous	372	8,485.2	512	10,717.7	418	8,233.8
(b) Imported	317	6,436.1	233	2,326.7	195	1,819.8
6. Wool & Goat Hair	31	450.3	41	609.2	30	152.6
7. Hides & Skins	185	3,633.1	252	5,093.4	527	3,805.0
8. Oil Seeds	244	4,896.9	246	5,376.2	290	3,879.3
9. Pesticides & Insecticides:	220	3,966.9	182	2,152.1	703	1,672.8
(a) Indigenous	150	3,117.1	148	1,918.0	516	863.5
(b) Imported	70	849.9	34	234.1	187	809.3
10. Other Raw Material:	2,094	16,524.1	2,630	20,416.9	1,341	14,168.8
(a) Indigenous	1,754	9,948.9	1,266	13,695.1	973	9,182.8
(b) Imported	340	6,575.2	1,364	6,721.8	368	4,986.0
C. Finished/Manufactured Goods:	28,578	384,910.2	40,527	367,010.9	62,473	329,402.8
1. Cotton Textiles:	2,199	107,644.9	5,771	101,000.4	5,293	79,294.7
(a) Indigenous	1,568	84,736.3	3,648	92,931.2	4,775	72,215.9
(b) Imported	631	22,908.7	2,123	8,069.2	518	7,078.8
2. Cotton Yarn:	969	34,138.7	1,826	30,828.4	1,521	33,010.6
(a) Indigenous	858	30,249.6	1,729	28,104.1	1,406	29,088.8
(b) Imported	111	3,889.1	97	2,724.3	115	3,921.8
3. Other Textiles:	3,732	51,199.0	3,175	46,658.1	4,373	43,098.7
(a) Indigenous	3,272	39,615.4	2,595	36,499.9	1,137	32,543.1
(b) Imported	460	11,583.6	580	10,158.2	3,236	10,555.6
4. Machinery:	6,096	18,075.5	7,681	21,213.1	18,451	21,176.4
(a) Indigenous	4,430	4,298.2	6,636	6,024.3	6,771	4,581.2
(b) Imported	1,666	13,777.3	1,045	15,188.8	11,680	16,595.2
5. Handloom Products	37	391.2	50	797.4	90	1,596.3
6. Carpet & Rugs	928	3,646.7	2,249	2,492.6	231	2,798.4
7. Readymade Garments	865	15,307.6	2,074	26,377.3	15,440	25,835.3
8. Cement and Cement Products:	615	27,965.8	760	28,945.0	1,072	25,458.9
(a) Indigenous	606	27,831.9	748	28,874.2	1,062	25,387.5
(b) Imported	9	133.9	12	70.8	10	71.4
9. Sport Goods	312	2,702.0	408	3,264.3	364	3,360.9
10. Surgical Instruments	276	2,015.2	270	2,400.9	312	1,993.4
11. Chemicals and Dyes	661	18,530.2	707	10,891.3	1,406	12,065.0
12. Other Finished Goods:	11,888	103,293.4	15,556	92,141.9	13,920	79,714.1
(a) Indigenous	10,583	87,559.7	14,955	82,393.2	13,154	73,313.1
(b) Imported	1,305	15,733.7	601	9,748.8	766	6,400.9
IV. Fixed Assets Including Machinery	52,158	289,959.4	119,607	237,681.4	70,722	224,663.1
V. Real Estate:	176,634	532,349.9	195,111	413,079.0	147,671	388,155.3
(a) Land	68,732	102,940.3	52,074	78,399.8	48,456	80,260.5
(b) Buildings:	107,902	429,409.6	143,037	334,679.2	99,215	307,894.8
1. Residential	75,869	262,325.3	100,589	185,930.3	67,086	155,827.6
2. Non-Residential	32,033	167,084.3	42,448	148,749.0	32,129	152,067.2
VI. Fixed Deposits and Insurance Policies:	54,300	81,988.9	28,948	81,522.8	25,597	43,872.4
(a) Bank Deposits	40,459	61,133.9	22,506	73,661.7	20,136	35,630.8
(b) Insurance Policies	13,841	20,854.9	6,442	7,861.0	5,461	8,241.6
VII. Others:	2,349,238	624,507.4	2,169,012	645,420.5	2,275,319	632,795.7
(a) Other Secured Advances	736,135	456,828.9	517,597	506,783.9	738,208	426,640.3
(b) Advances Secured by Guarantee(s)	385,775	85,804.3	71,044	49,693.0	401,606	112,915.8
(c) Unsecured Advances	1,227,328	81,874.3	1,580,371	88,943.6	1,135,505	93,239.6
Total	2,698,793	2,292,277.2	2,654,313	2,101,547.8	2,659,107	1,953,504.5

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	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:	18	632.9	48	652.6	54	836.1
A. Quoted on the Stock Exchange:	8	503.0	7	355.3	5	624.6
1. To Stock Brokers and Dealers:	1	278.4			2	181.2
(a) Government and Other Trustee Securities					1	46.2
(b) Shares and Debentures					1	135.0
(c) Participation Term Certificates						
(d) Others	1	278.4				
2. To Others:	7	224.6	7	355.3	3	443.4
(a) Government and Other Trustee Securities	1	0.3				
(b) Shares and Debentures	6	224.3	7	355.3	3	443.4
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:	10	129.9	41	297.4	49	211.5
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:	10	129.9	41	297.4	49	211.5
(a) Government and Other Trustee Securities	10	129.9	41	297.4	49	211.5
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	1,829	39,099.0	2,180	34,785.7	3,333	35,313.7
A. Food Item:	72	2,809.3	46	2,969.5	46	2,916.2
1. Wheat						
2. Rice and Paddy	16	1,184.1	21	1,140.8	21	1,455.5
3. Other Grain & Pulses:					1	6.2
(a) Indigenous					1	6.2
(b) Imported						
4. Edible Oil:	9	427.4	4	672.4	5	552.5
(a) Indigenous	9	427.4			1	1.8
(b) Imported			4	672.4	4	550.6
5. Sugar:	4	175.9	5	483.6	6	209.8
(a) Indigenous	4	175.9	5	483.6	6	209.8
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	43	1,021.9	16	672.7	13	692.1
(a) Indigenous	43	1,021.9	16	672.7	13	692.1
(b) Imported						
B. Raw Material:	147	9,406.4	265	7,521.0	218	8,107.6
1. Cotton Raw:	68	4,025.8	115	2,661.5	104	4,055.3
(a) Indigenous	67	3,997.0	114	2,612.9	96	3,704.7
(b) Imported	1	28.8	1	48.6	8	350.6
2. Synthetic Fibers:	3	111.3	6	173.0	4	297.9
(a) Indigenous	3	111.3	6	173.0	4	297.9
(b) Imported						
3. Fertilizer:	1	393.7				
(a) Indigenous	1	393.7				
(b) Imported						

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	13	801.5	19	2,272.0	16	1,025.5
(a) Indigenous	4	80.4	2	1,505.0	3	607.8
(b) Imported	9	721.2	17	767.0	13	417.6
5. Iron & Steel:	1	13.7	1	19.6	3	46.5
(a) Indigenous	1	13.7	1	19.6	3	46.5
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins	26	807.3	41	845.0	66	780.2
8. Oil Seeds						
9. Pesticides & Insecticides:	5	167.8	2	189.1	2	138.0
(a) Indigenous	4	164.2				
(b) Imported	1	3.6	2	189.1	2	138.0
10. Other Raw Material:	30	3,085.3	81	1,360.8	23	1,764.2
(a) Indigenous	27	3,031.8	78	1,295.4	21	1,761.9
(b) Imported	3	53.5	3	65.4	2	2.3
C. Finished/Manufactured Goods:	1,610	26,883.3	1,869	24,295.2	3,069	24,290.0
1. Cotton Textiles:	93	4,675.6	97	3,443.9	87	2,990.1
(a) Indigenous	91	4,665.6	95	3,423.9	86	2,980.1
(b) Imported	2	10.0	2	20.0	1	10.0
2. Cotton Yarn:	11	166.2	9	234.5	8	533.6
(a) Indigenous	11	166.2	9	234.5	8	533.6
(b) Imported						
3. Other Textiles:	73	3,539.1	127	2,546.7	132	1,855.9
(a) Indigenous	73	3,539.1	127	2,546.7	132	1,855.9
(b) Imported						
4. Machinery:	851	2,221.5	952	2,708.2	705	2,322.8
(a) Indigenous	825	1,638.4	889	1,215.5	676	1,351.9
(b) Imported	26	583.1	63	1,492.7	29	970.9
5. Handloom Products	4	160.8				
6. Carpet & Rugs	4	97.0	9	229.4	10	126.5
7. Readymade Garments	40	1,093.7	45	932.0	1,525	1,383.0
8. Cement and Cement Products:	12	1,202.3	8	342.9	19	1,572.7
(a) Indigenous	12	1,202.3	8	342.9	19	1,572.7
(b) Imported						
9. Sport Goods	1	2.1				
10. Surgical Instruments	2	40.7	2	44.8	2	46.0
11. Chemicals and Dyes	46	1,817.2	79	1,732.2	72	1,551.8
12. Other Finished Goods:	473	11,867.0	541	12,080.6	509	11,907.6
(a) Indigenous	468	11,747.0	537	12,064.0	504	11,566.3
(b) Imported	5	120.1	4	16.6	5	341.3
IV. Fixed Assets Including Machinery	43	2,680.4	43	2,640.6	53	2,739.0
V. Real Estate:	6,447	19,002.5	1,537	11,256.9	1,582	9,156.2
(a) Land	183	3,528.9	231	4,423.2	292	4,270.2
(b) Buildings:	6,264	15,473.6	1,306	6,833.7	1,290	4,886.0
1. Residential	6,013	3,988.4	1,209	3,775.7	1,163	2,791.8
2. Non-Residential	251	11,485.1	97	3,058.0	127	2,094.2
VI. Fixed Deposits and Insurance Policies:	1,049	1,479.7	152	2,046.3	135	991.3
(a) Bank Deposits	1,049	1,479.7	152	2,046.3	135	991.3
(b) Insurance Policies						
VII. Others:	515,061	36,459.0	251,652	35,270.6	277,840	37,134.8
(a) Other Secured Advances	90,062	9,434.2	11,434	8,323.5	14,881	10,551.6
(b) Advances Secured by Guarantee(s)	536	13,498.4	539	11,302.1	541	9,864.8
(c) Unsecured Advances	424,463	13,526.4	239,679	15,645.0	262,418	16,718.3
Total	524,447	99,353.5	255,612	86,652.7	282,997	86,171.1

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	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:	1	0.4	3	1.1	2	91.5
A. Quoted on the Stock Exchange:			2	0.8	2	91.5
1. To Stock Brokers and Dealers:			2	0.8	1	1.5
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others			2	0.8	1	1.5
2. To Others:					1	90.0
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others					1	90.0
B. Unquoted on the Stock Exchange:	1	0.4	1	0.3		
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	0.4	1	0.3		
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others	1	0.4	1	0.3		
III. Merchandise	932	975.0	17,958	2,071.3	1,287	362.0
A. Food Item:	97	198.5	4,503	322.9	32	47.3
1. Wheat			1,037	119.8		
2. Rice and Paddy	7	9.5	6	8.7	2	5.1
3. Other Grain & Pulses:			1,101	30.7		
(a) Indigenous			1,101	30.7		
(b) Imported						
4. Edible Oil:	2	10.4	302	20.3	2	10.4
(a) Indigenous	2	10.4	302	20.3	2	10.4
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices			1	0.2	11	6.4
7. Fish and Fish Preparations						
8. Other Food Item:	88	178.6	2,056	143.2	17	25.4
(a) Indigenous	30	93.2	2,052	140.1	17	25.4
(b) Imported	58	85.3	4	3.1		
B. Raw Material:	16	130.1	13,131	1,042.6	211	51.8
1. Cotton Raw:	3	12.7	3,271	234.8	1	..
(a) Indigenous	3	12.7	3,271	234.8	1	..
(b) Imported						
2. Synthetic Fibers:			3,992	266.2	167	4.0
(a) Indigenous			2,575	141.1	167	4.0
(b) Imported			1,417	125.1		
3. Fertilizer:			5,154	429.6		
(a) Indigenous			2,802	266.2		
(b) Imported			2,352	163.3		

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1	6.7	1	7.3	1	4.5
(a) Indigenous	1	6.7	1	7.3	1	4.5
(b) Imported						
5. Iron & Steel:	6	83.8	6	71.5	4	21.6
(a) Indigenous	4	21.6	4	21.6	4	21.6
(b) Imported	2	62.3	2	50.0		
6. Wool & Goat Hair	2	3.3	2	3.3		
7. Hides & Skins	1	15.9	1	15.9		
8. Oil Seeds	3	7.7	3	7.7		
9. Pesticides & Insecticides:						
(a) Indigenous						
(b) Imported						
10. Other Raw Material:			701	6.4	38	21.8
(a) Indigenous			701	6.4		
(b) Imported					38	21.8
C. Finished/Manufactured Goods:	819	646.3	324	705.7	1,044	262.8
1. Cotton Textiles:	23	100.8	23	103.3	19	51.9
(a) Indigenous	17	65.9	17	67.2	14	29.4
(b) Imported	6	34.9	6	36.1	5	22.5
2. Cotton Yarn:					775	17.6
(a) Indigenous					775	17.6
(b) Imported						
3. Other Textiles:	11	104.6	13	107.7	2	0.3
(a) Indigenous	9	104.3	9	105.0	2	0.3
(b) Imported	2	0.2	4	2.7		
4. Machinery:					2	1.3
(a) Indigenous					2	1.3
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs	577	0.6	2	1.4		
7. Readymade Garments	23	14.4	23	12.3	20	4.2
8. Cement and Cement Products:	2	2.5	3	2.5	2	4.5
(a) Indigenous	2	2.5	3	2.5	2	4.5
(b) Imported						
9. Sport Goods			1	0.3	10	3.5
10. Surgical Instruments	2	1.7	3	2.0	30	9.8
11. Chemicals and Dyes	19	58.3	25	53.5	18	13.8
12. Other Finished Goods:	162	363.4	231	422.7	166	155.9
(a) Indigenous	141	337.9	145	302.4	166	155.9
(b) Imported	21	25.5	86	120.3		
IV. Fixed Assets Including Machinery	648	3,211.4	718	3,292.2	492	3,056.4
V. Real Estate:	777,689	87,180.0	776,566	79,539.0	814,341	77,344.3
(a) Land	759,321	81,040.7	773,347	76,621.5	810,274	74,022.4
(b) Buildings:	18,368	6,139.3	3,219	2,917.5	4,067	3,321.9
1. Residential	2,851	1,069.2	2,954	1,211.3	3,771	1,423.9
2. Non-Residential	15,517	5,070.1	265	1,706.2	296	1,898.0
VI. Fixed Deposits and Insurance Policies:	1,908	318.9	2,101	292.8	1,273	124.1
(a) Bank Deposits	1,908	318.9	2,101	292.8	1,273	124.1
(b) Insurance Policies						
VII. Others:	66,664	9,191.0	79,845	12,386.3	43,384	7,528.3
(a) Other Secured Advances	19,956	3,069.5	24,054	3,691.7	17,766	3,090.0
(b) Advances Secured by Guarantee(s)	18,808	2,272.4	33,147	5,034.8	2,903	597.6
(c) Unsecured Advances	27,900	3,849.1	22,644	3,659.9	22,715	3,840.7
Total	847,842	100,876.6	877,191	97,582.8	860,779	88,506.5

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	5,219,338	3,056,394.0	4,926,067	2,815,638.2	4,919,834	2,613,204.9
I. Government	159	150,461.0	460	133,084.5	114	77,701.5
A. Federal Government	104	128,837.2	378	87,575.8	88	52,840.6
1) Commodity Operations	63	123,445.0	235	81,887.1	43	47,238.9
2) Others	41	5,392.2	143	5,688.7	45	5,601.7
B. Provincial Governments	55	21,623.8	82	45,508.7	26	24,860.9
1) Commodity Operations	8	20,670.7	55	44,371.5	16	24,018.5
2) Others	47	953.0	27	1,137.2	10	842.4
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	196	186,902.4	218	107,911.8	269	125,398.9
A. Agriculture, Forestry, Hunting & Fishing	9	9,387.8				
B. Mining and Quarrying					1	11.1
C. Manufacturing	68	53,715.8	98	22,119.3	115	36,366.1
D. Construction						
E. Utilities	31	60,304.7	34	48,267.9	25	41,241.9
F. Commerce	21	24,559.9	12	8,166.8	23	16,832.6
G. Transport, Storage and Communication	60	38,783.7	56	29,137.7	82	30,268.8
H. Services	7	150.4	18	220.1	23	678.4
I. Other						
III. Non-bank Financial Institutions (NBFIs)	569	45,733.5	1,089	44,579.6	374	52,258.5
A. Co-operative Banks						
B. Development Financial Institutions	12	2,566.9	5	1,250.0	6	2,240.7
C. Insurance Companies	139	2,516.1	141	2,717.9	103	3,283.8
D. Micro Finance					1	209.7
E. Other NBFIs	418	40,650.5	943	40,611.7	264	46,524.2
IV. Private Sector (Business)	1,849,567	2,240,767.9	1,833,573	2,074,977.9	1,622,968	1,884,922.9
A. Agriculture, Hunting and Forestry	1,150,678	170,607.4	1,173,300	154,438.3	1,200,326	156,283.4
1) Growing of Crops	802,012	120,035.9	877,635	110,779.2	899,120	114,703.8
2) Farming of Animals	214,643	26,291.7	172,915	21,061.4	163,604	18,836.6
3) Agricultural and Animal Husbandry	2,887	1,108.4	2,028	695.9	1,894	1,108.1
4) Agricultural Machinery and Equipments	129,187	22,670.4	120,602	21,837.8	132,734	21,150.4
5) Hunting, Trapping, Forestry & Logging	1,949	501.0	120	64.0	2,974	484.5
B. Fishing & Fish Farming, etc.	1,323	804.8	3,936	1,249.7	802	764.4
C. Mining and Quarrying	11,622	16,929.7	5,420	16,824.5	3,662	14,431.1
1) Mining of Coal	3,256	2,748.6	606	2,509.9	1,619	1,931.6
2) Crude Petroleum & Natural Gas	7,944	10,684.1	4,477	12,716.8	587	8,989.2
3) Iron & Non-ferrous Metal Ores	29	85.1	14	60.1	631	689.0
4) Quarrying of Stone, Sand and Clay	137	183.4	73	191.1	95	162.8
5) Chemical, Fertilizer, Salt, etc.	256	3,228.5	250	1,346.7	730	2,658.6
D. Manufacturing	211,719	1,299,410.2	286,437	1,177,764.1	107,627	1,091,857.6
1) Food Products and Beverages	103,460	216,289.8	59,069	183,018.5	23,905	173,514.2
2) Tobacco Products	316	893.0	148	586.6	156	1,718.7
3) Textiles	40,388	516,595.0	110,614	515,111.5	25,649	482,864.2
i. Spinning, Weaving, Finishing of Textiles	22,984	410,374.1	92,192	413,325.2	18,601	382,684.1
a. Spinning of Fibres	15,964	246,284.8	74,295	235,998.4	10,541	220,965.1
b. Weaving of Textiles	4,130	86,216.2	5,652	97,231.5	4,066	85,116.4
c. Finishing of Textiles	2,890	77,873.1	12,245	80,095.3	3,994	76,602.7
ii. Made-up Textile Articles	13,203	44,915.0	8,697	46,112.7	2,740	43,344.7
iii. Knit Wear	1,385	20,156.7	6,245	21,839.7	1,583	19,984.8
iv. Carpets and Rugs	476	5,801.8	837	8,905.5	569	7,024.9
v. Other Textiles n.e.s.	2,340	35,347.4	2,643	24,928.4	2,156	29,825.7
4) Wearing Apparel, Readymade Garments, etc.	3,733	46,678.4	12,468	46,519.2	4,067	45,221.5
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	2,438	19,876.1	7,963	18,019.0	3,415	18,160.2
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	651	10,310.0	3,950	8,794.5	1,853	9,936.2
ii. Footwear	1,787	9,566.1	4,013	9,224.6	1,562	8,224.0
a. Leather Wear	1,701	8,699.3	3,750	7,947.2	1,249	7,326.1
b. Rubber and Plastic Wear	86	866.8	263	1,277.4	313	897.9

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	589	1,921.9	320	2,304.5	324	1,580.1
7) Paper, Paperboard and Products	1,186	23,763.0	4,482	18,646.1	1,274	19,692.7
8) Printing, Publishing and Allied Industries	1,871	8,936.0	4,233	6,688.2	1,608	5,847.4
9) Coke and Refined Petroleum Products	7,344	22,763.3	5,390	19,031.1	8,780	15,158.2
10) Chemicals and Chemical Products	8,900	145,275.6	26,473	106,643.7	6,309	78,174.8
11) Rubber and Plastics Products	1,321	11,644.5	15,482	9,984.8	2,157	10,532.2
12) Other Non-metallic Mineral Products	1,956	105,576.1	2,100	90,159.1	3,188	93,046.4
13) Basic Metals	9,294	40,679.4	4,960	37,006.3	3,356	34,072.8
14) Fabricated Metal Products	1,009	10,138.9	4,200	11,295.0	833	9,944.3
15) Machinery and Equipment	2,000	18,714.7	2,918	17,436.2	2,680	17,427.1
16) Office, Accounting and Computing Machinery	30	317.2	31	127.7	29	124.1
17) Electrical Machinery and Apparatus	3,780	43,158.2	2,370	31,480.6	4,090	29,815.1
18) Radio, Television and Communication Equipment and Apparatus	320	3,091.9	413	4,489.6	211	2,397.6
19) Medical, Precision and Optical Instruments, Watches and Clocks	2,179	9,122.4	1,821	9,074.7	1,600	5,826.0
20) Motor Vehicles, Trailers and Semi-trailers	1,537	20,073.9	4,304	14,079.7	1,447	14,860.9
21) Other Transport Equipments	324	4,862.5	491	5,870.6	647	5,029.4
22) Furniture and Fixture	496	1,951.6	633	2,964.8	694	2,954.4
23) Jewellery and Related Articles	370	1,873.8	430	1,644.2	431	1,435.1
24) Sports Goods	688	4,422.5	564	3,986.3	656	3,676.8
25) Handicrafts	43	201.0	64	130.0	72	129.9
26) Other Manufacturing n.e.s.	16,147	20,589.4	14,496	21,466.3	10,049	18,653.6
E. Ship Breaking and Waste / Scrape (Junk), etc.	256	2,659.4	453	2,135.9	605	1,910.6
F. Electricity, Gas and Water Supply	5,638	146,983.2	3,833	107,031.1	2,394	67,671.9
G. Construction	16,999	78,450.4	10,791	79,293.2	11,594	64,169.6
1) Building	12,223	59,870.0	7,648	59,541.3	6,522	49,843.3
2) Infrastructure	4,776	18,580.3	3,143	19,751.8	5,072	14,326.3
H. Commerce and Trade	269,568	244,713.5	156,180	245,093.6	125,293	222,036.5
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	18,261	13,080.1	4,761	15,399.1	5,362	13,213.0
2) Wholesale and Commission Trade	49,265	146,162.7	62,844	157,276.0	44,747	146,993.0
i) Exports	4,258	41,944.9	10,065	48,123.7	5,857	41,337.0
ii) Imports	8,555	37,552.7	16,820	35,954.5	4,046	31,372.9
iii) Domestic Whole Sales	36,452	66,665.2	35,959	73,197.8	34,844	74,283.1
3) Retail Trade	202,042	85,470.8	88,575	72,418.5	75,184	61,830.6
I. Hotels, Restaurants and Clubs, etc	6,503	14,358.9	5,507	13,381.9	882	12,506.4
J. Transport, Storage and Communications	37,774	99,544.3	32,373	94,182.2	18,523	82,936.2
K. Real Estate, Renting and Business Activities	47,378	104,090.2	75,611	102,763.0	79,189	111,259.8
1) Real Estate Activities	972	14,090.9	1,713	16,578.5	1,362	17,024.4
2) Renting of Machinery and Equipment	349	487.3	281	508.8	268	400.0
3) Computer and Related Activities	712	4,543.8	1,008	4,080.8	718	3,870.9
4) Research and Development	627	2,455.2	840	2,210.6	1,158	2,085.6
5) Other Business Activities	44,718	82,513.0	71,769	79,384.4	75,683	87,879.0
L. Education	2,644	6,027.6	4,935	5,756.1	1,968	5,447.2
M. Health and Social Work	3,919	6,340.9	4,279	6,830.5	3,792	5,444.8
N. Other Community, Social and Personal Service Activities	34,044	14,937.8	26,230	14,569.2	26,108	16,515.4
O. Other Private Business n.e.s	49,502	34,909.6	44,288	53,664.6	40,203	31,688.0
V. Trust Funds and Non-profit Organizations	1,064	13,606.1	703	15,320.2	752	17,180.4
VI. Personal	3,352,250	396,088.0	3,064,868	421,195.8	3,277,215	422,807.2
A. Bank Employees	168,204	65,286.4	190,800	61,004.9	137,252	53,369.8
B. Consumer Financing	3,159,295	327,067.4	2,854,496	356,784.3	3,108,234	367,119.5
i) House Building	33,415	64,191.0	30,142	66,919.5	45,244	63,619.5
ii) Transport	388,266	93,877.4	327,453	104,464.6	316,777	113,036.1
iii) Credit Cards	1,489,136	41,092.8	1,410,128	44,428.4	1,374,535	47,237.9
iv) Consumer Durable	32,365	5,537.8	40,997	1,656.3	23,212	1,111.2
v) Personal Loans	1,216,113	122,368.4	1,045,776	139,315.5	1,348,466	142,114.9
C. Other Personal	24,751	3,734.3	19,572	3,406.6	31,729	2,317.9
VII. Others	15,533	22,835.1	25,156	18,568.4	18,142	32,935.5
Total	5,219,338	3,056,394.0	4,926,067	2,815,638.2	4,919,834	2,613,204.9

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	1,148,256	563,886.8	1,138,951	529,854.8	1,116,951	485,022.7
I. Government	70	38,034.7	50	31,224.8	42	22,607.7
A. Federal Government	32	33,021.5	30	19,060.0	32	14,070.9
1) Commodity Operations	9	29,846.1	10	15,926.5	9	11,089.9
2) Others	23	3,175.4	20	3,133.4	23	2,981.0
B. Provincial Governments	38	5,013.2	20	12,164.8	10	8,536.8
1) Commodity Operations	2	4,810.4	4	11,963.5	4	8,288.0
2) Others	36	202.8	16	201.3	6	248.8
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	32	40,113.6	34	31,971.4	29	31,268.9
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	16	8,086.7	16	5,651.4	16	8,665.6
D. Construction						
E. Utilities	8	23,678.5	7	20,020.8	5	14,611.8
F. Commerce	1	2,928.3	1	2,071.0	1	4,500.0
G. Transport, Storage and Communication	7	5,420.2	10	4,228.2	7	3,491.5
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	49	14,389.9	36	7,833.4	46	7,502.7
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFI's	49	14,389.9	36	7,833.4	46	7,502.7
IV. Private Sector (Business)	422,542	375,118.5	391,298	359,424.6	383,300	320,252.9
A. Agriculture, Hunting and Forestry	274,153	34,553.7	286,167	33,776.0	272,728	34,050.0
1) Growing of Crops	258,082	31,248.3	272,680	30,057.9	261,216	29,530.7
2) Farming of Animals	4,794	2,107.1	6,366	2,738.5	3,951	3,335.9
3) Agricultural and Animal Husbandry	962	197.8	652	45.6	953	169.6
4) Agricultural Machinery and Equipments	10,308	970.7	6,463	894.3	6,311	968.4
5) Hunting, Trapping, Forestry & Logging	7	29.7	6	39.7	297	45.3
B. Fishing & Fish Farming, etc.	33	141.1	47	151.0	43	151.5
C. Mining and Quarrying	107	1,607.7	57	3,073.4	384	2,560.3
1) Mining of Coal	1	2.1	3	5.1	247	18.5
2) Crude Petroleum & Natural Gas	9	1,503.7	15	2,942.6	14	2,445.8
3) Iron & Non-ferrous Metal Ores	3	15.3	3	15.3	1	15.3
4) Quarrying of Stone, Sand and Clay	73	44.4	18	82.1	3	39.6
5) Chemical, Fertilizer, Salt, etc.	21	42.2	18	28.4	119	41.2
D. Manufacturing	15,695	224,879.0	12,047	215,204.2	16,508	187,308.7
1) Food Products and Beverages	6,167	41,903.9	3,837	38,299.6	8,520	40,592.8
2) Tobacco Products	6	202.8	3	8.8	25	62.2
3) Textiles	4,876	94,444.3	4,264	98,731.9	3,912	83,699.1
i. Spinning, Weaving, Finishing of Textiles	4,268	79,301.0	3,941	91,267.5	3,587	75,845.8
a. Spinning of Fibres	3,173	47,478.6	2,458	53,294.5	1,849	46,079.7
b. Weaving of Textiles	744	16,121.7	911	23,330.5	933	14,662.4
c. Finishing of Textiles	351	15,700.7	572	14,642.6	805	15,103.7
ii. Made-up Textile Articles	78	3,143.5	73	2,938.4	113	2,991.8
iii. Knit Wear	54	1,634.9	67	1,632.7	46	1,223.2
iv. Carpets and Rugs	25	335.4	73	490.6	75	1,122.4
v. Other Textiles n.e.s.	451	10,029.5	110	2,402.6	91	2,515.9
4) Wearing Apparel, Readymade Garments, etc.	433	6,674.0	448	6,289.5	370	6,146.7
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	174	3,237.6	225	1,420.2	478	1,539.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	85	2,609.7	32	860.3	355	810.6
ii. Footwear	89	627.9	193	559.9	123	729.0
a. Leather Wear	59	285.3	108	300.6	70	430.6
b. Rubber and Plastic Wear	30	342.5	85	259.3	53	298.4

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	51	522.3	60	566.2	55	443.2
7) Paper, Paperboard and Products	256	3,076.2	199	1,702.2	165	2,498.1
8) Printing, Publishing and Allied Industries	67	707.1	66	706.2	75	611.4
9) Coke and Refined Petroleum Products	17	440.5	16	276.9	15	252.4
10) Chemicals and Chemical Products	822	21,795.2	512	18,315.3	434	7,584.3
11) Rubber and Plastics Products	75	1,366.5	91	1,320.4	89	1,344.1
12) Other Non-metallic Mineral Products	170	20,795.7	189	19,343.1	664	18,858.6
13) Basic Metals	170	11,090.0	748	9,724.8	255	9,181.7
14) Fabricated Metal Products	69	515.0	144	1,823.9	134	662.3
15) Machinery and Equipment	67	2,216.5	67	1,862.8	56	1,569.0
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	105	6,002.2	140	5,758.9	77	4,665.0
18) Radio, Television and Communication Equipment and Apparatus	9	261.1	11	223.0	13	271.2
19) Medical, Precision and Optical Instruments, Watches and Clocks	1,700	3,613.4	641	3,303.8	689	2,758.0
20) Motor Vehicles, Trailers and Semi-trailers	53	3,071.4	41	2,428.0	38	1,922.2
21) Other Transport Equipments	49	1,276.4	82	1,203.5	80	1,244.4
22) Furniture and Fixture	63	63.8	45	456.7	49	39.5
23) Jewellery and Related Articles	70	47.9	13	37.8	95	40.2
24) Sports Goods	74	500.0	85	491.9	82	534.7
25) Handicrafts	5	25.0	5	16.7	5	17.7
26) Other Manufacturing n.e.s.	147	1,030.3	115	892.1	133	770.2
E. Ship Breaking and Waste / Scrape (Junk), etc.	102	1,181.0	312	574.5	465	709.0
F. Electricity, Gas and Water Supply	223	22,255.8	117	15,574.0	459	11,442.6
G. Construction	8,511	15,165.9	3,630	16,403.0	2,604	13,509.4
1) Building	7,696	12,887.9	2,831	13,409.3	1,329	10,854.7
2) Infrastructure	815	2,278.0	799	2,993.7	1,275	2,654.6
H. Commerce and Trade	51,356	29,062.6	33,777	32,757.7	33,091	32,571.8
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,908	887.7	622	330.1	788	697.6
2) Wholesale and Commission Trade	6,134	21,385.8	7,482	26,170.8	6,873	23,755.0
i) Exports	413	2,543.4	428	2,985.7	348	2,814.3
ii) Imports	48	1,269.5	141	1,319.8	33	1,491.3
iii) Domestic Whole Sales	5,673	17,572.9	6,913	21,865.3	6,492	19,449.4
3) Retail Trade	43,314	6,789.0	25,673	6,256.7	25,430	8,119.2
I. Hotels, Restaurants and Clubs, etc	3,245	5,116.0	942	5,320.2	95	5,090.1
J. Transport, Storage and Communications	12,410	11,714.4	10,032	9,741.6	5,612	8,496.3
K. Real Estate, Renting and Business Activities	21,971	15,429.8	20,928	15,385.1	19,385	13,704.6
1) Real Estate Activities	223	7,777.7	252	9,607.0	235	8,806.3
2) Renting of Machinery and Equipment	4	0.2	9	5.1	2	..
3) Computer and Related Activities	91	8.7	98	56.6	23	10.2
4) Research and Development	14	842.5	5	799.2	256	614.8
5) Other Business Activities	21,639	6,800.7	20,564	4,917.2	18,869	4,273.3
L. Education	298	1,166.9	1,850	1,346.8	439	936.4
M. Health and Social Work	353	561.0	192	466.9	351	500.9
N. Other Community, Social and Personal Service Activities	2,017	1,197.3	969	647.9	1,487	675.0
O. Other Private Business n.e.s	32,068	11,086.4	20,231	9,002.3	29,649	8,546.2
V. Trust Funds and Non-profit Organizations	31	6,871.3	34	6,975.8	36	6,832.0
VI. Personal	721,328	82,464.2	744,596	86,031.4	731,380	83,019.2
A. Bank Employees	61,516	19,609.4	50,967	17,561.8	42,311	15,532.5
B. Consumer Financing	641,623	60,291.9	677,075	65,856.1	677,318	66,392.7
i) House Building	8,585	8,988.9	7,159	9,407.7	8,121	9,382.9
ii) Transport	25,373	2,972.2	15,573	1,725.7	13,617	1,439.8
iii) Credit Cards	4,832	569.8	5	1.8	3,902	394.1
iv) Consumer Durable	28,151	953.8	36,109	1,336.5	15,831	629.4
v) Personal Loans	574,682	46,807.1	618,229	53,384.3	635,847	54,546.4
C. Other Personal	18,189	2,563.0	16,554	2,613.5	11,751	1,094.0
VII. Others	4,204	6,894.5	2,903	6,393.3	2,118	13,539.4
Total	1,148,256	563,886.8	1,138,951	529,854.8	1,116,951	485,022.7

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	2,698,793	2,292,277.2	2,654,313	2,101,547.8	2,659,107	1,953,504.5
I. Government	89	112,426.3	409	101,859.5	71	55,003.7
A. Federal Government	72	95,815.7	347	68,515.6	55	38,679.7
1) Commodity Operations	54	93,598.9	224	65,960.3	34	36,149.0
2) Others	18	2,216.8	123	2,555.3	21	2,530.7
B. Provincial Governments	17	16,610.6	62	33,343.9	16	16,324.1
1) Commodity Operations	6	15,860.3	51	32,408.0	12	15,730.5
2) Others	11	750.3	11	935.9	4	593.5
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	159	143,410.3	179	74,020.1	234	92,483.3
A. Agriculture, Forestry, Hunting & Fishing	9	9,387.8				
B. Mining and Quarrying					1	11.1
C. Manufacturing	52	45,629.2	82	16,467.9	99	27,700.5
D. Construction						
E. Utilities	22	35,626.2	27	28,247.0	19	26,230.2
F. Commerce	18	21,253.2	7	5,175.5	20	11,769.7
G. Transport, Storage and Communication	51	31,363.6	45	23,909.5	72	26,093.5
H. Services	7	150.4	18	220.1	23	678.4
I. Other						
III. Non-bank Financial Institutions (NBFIs)	489	29,046.7	1,023	34,580.4	302	42,627.5
A. Co-operative Banks						
B. Development Financial Institutions	12	2,566.9	5	1,250.0	6	2,240.7
C. Insurance Companies	136	2,361.1	138	2,574.0	102	3,279.3
D. Micro Finance					1	209.7
E. Other NBFIs	341	24,118.7	880	30,756.4	193	36,897.8
IV. Private Sector (Business)	610,166	1,698,378.6	597,562	1,564,696.5	407,743	1,425,401.0
A. Agriculture, Hunting and Forestry	179,651	62,247.2	126,080	45,940.3	148,857	50,959.1
1) Growing of Crops	160,654	45,674.9	105,178	28,867.8	124,158	35,422.1
2) Farming of Animals	6,358	10,334.5	6,217	9,601.2	7,850	8,386.4
3) Agricultural and Animal Husbandry	1,693	869.6	1,371	649.1	929	937.0
4) Agricultural Machinery and Equipments	10,897	5,281.2	13,246	6,799.1	14,841	6,134.5
5) Hunting, Trapping, Forestry & Logging	49	87.0	68	23.1	1,079	79.0
B. Fishing & Fish Farming, etc.	228	628.6	363	531.7	178	585.8
C. Mining and Quarrying	11,456	15,014.0	5,326	13,347.2	3,266	11,791.7
1) Mining of Coal	3,255	2,746.5	603	2,504.9	1,368	1,912.4
2) Crude Petroleum & Natural Gas	7,923	9,163.4	4,458	9,762.0	571	6,537.9
3) Iron & Non-ferrous Metal Ores	10	69.5	11	44.8	630	673.7
4) Quarrying of Stone, Sand and Clay	64	139.0	55	109.0	92	123.2
5) Chemical, Fertilizer, Salt, etc.	204	2,895.6	199	926.5	605	2,544.5
D. Manufacturing	136,504	1,009,029.1	258,118	911,075.2	79,565	855,397.9
1) Food Products and Beverages	51,189	162,567.2	54,557	138,492.9	14,601	126,916.9
2) Tobacco Products	297	565.5	136	576.7	127	1,452.8
3) Textiles	34,803	401,415.6	105,431	400,037.2	20,854	383,344.4
i. Spinning, Weaving, Finishing of Textiles	18,131	312,628.3	87,495	307,900.5	14,287	293,104.1
a. Spinning of Fibres	12,528	190,212.0	71,466	176,850.0	8,262	169,533.8
b. Weaving of Textiles	3,150	65,601.5	4,501	69,625.0	2,904	66,349.7
c. Finishing of Textiles	2,453	56,814.7	11,528	61,425.4	3,121	57,220.6
ii. Made-up Textile Articles	13,079	40,487.0	8,561	41,896.7	2,555	39,109.3
iii. Knit Wear	1,306	18,330.8	6,155	20,097.7	1,526	18,648.4
iv. Carpets and Rugs	443	5,347.9	754	8,291.0	481	5,763.0
v. Other Textiles n.e.s.	1,844	24,621.6	2,466	21,851.3	2,005	26,719.6
4) Wearing Apparel, Readymade Garments, etc.	3,190	37,582.2	11,840	38,638.2	3,364	37,370.4
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	2,181	15,599.0	7,646	15,758.6	2,831	15,940.0
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	538	7,267.5	3,884	7,515.7	1,463	8,784.0
ii. Footwear	1,643	8,331.5	3,762	8,243.0	1,368	7,156.1
a. Leather Wear	1,587	7,807.2	3,585	7,224.8	1,108	6,556.5
b. Rubber and Plastic Wear	56	524.3	177	1,018.1	260	599.6

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	526	1,287.2	233	1,672.8	241	1,066.6
7) Paper, Paperboard and Products	824	17,553.9	4,178	14,638.3	1,015	14,738.7
8) Printing, Publishing and Allied Industries	1,764	7,733.0	4,087	5,192.6	1,511	4,836.6
9) Coke and Refined Petroleum Products	4,211	21,355.0	629	16,946.0	580	13,235.5
10) Chemicals and Chemical Products	7,889	115,034.5	25,745	80,683.0	5,655	65,217.8
11) Rubber and Plastics Products	1,129	9,332.3	15,265	7,825.6	1,930	8,310.6
12) Other Non-metallic Mineral Products	1,694	80,679.4	1,805	66,834.3	2,401	68,208.5
13) Basic Metals	9,062	28,833.8	4,133	26,354.5	3,003	24,112.9
14) Fabricated Metal Products	900	8,816.6	3,999	8,795.8	673	8,626.5
15) Machinery and Equipment	1,889	16,056.9	2,794	15,166.0	2,554	15,484.8
16) Office, Accounting and Computing Machinery	20	219.5	18	44.0	17	20.9
17) Electrical Machinery and Apparatus	3,592	34,481.2	2,133	24,082.3	3,940	23,387.6
18) Radio, Television and Communication Equipment and Apparatus	280	2,578.3	382	4,063.3	177	1,947.2
19) Medical, Precision and Optical Instruments, Watches and Clocks	443	5,334.0	1,141	5,604.7	862	2,848.0
20) Motor Vehicles, Trailers and Semi-trailers	1,412	13,792.6	4,187	9,634.7	1,344	11,031.2
21) Other Transport Equipments	257	2,776.1	388	3,871.5	540	2,410.6
22) Furniture and Fixture	327	1,746.8	495	2,395.0	612	2,897.4
23) Jewellery and Related Articles	269	1,789.4	386	1,571.6	299	1,370.8
24) Sports Goods	604	3,882.3	464	3,453.9	558	3,097.5
25) Handicrafts	38	176.0	59	113.2	67	112.3
26) Other Manufacturing n.e.s.	7,714	17,840.9	5,987	18,628.5	9,809	17,411.6
E. Ship Breaking and Waste / Scrape (Junk), etc.	154	1,478.4	141	1,561.4	140	1,201.5
F. Electricity, Gas and Water Supply	5,315	123,514.9	3,614	90,222.3	1,899	55,321.5
G. Construction	5,284	62,036.7	4,491	62,219.6	6,035	50,127.6
1) Building	2,972	46,387.8	3,254	45,514.1	5,163	38,533.6
2) Infrastructure	2,312	15,648.9	1,237	16,705.4	872	11,594.0
H. Commerce and Trade	201,087	206,026.8	103,618	204,301.4	90,623	185,854.8
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,069	8,547.4	4,097	14,509.2	4,493	12,247.6
2) Wholesale and Commission Trade	42,867	120,197.4	53,559	128,248.1	37,656	121,163.0
i) Exports	3,813	38,660.7	8,065	44,503.7	5,474	38,155.9
ii) Imports	8,443	33,643.1	16,610	33,333.3	3,951	29,044.4
iii) Domestic Whole Sales	30,611	47,893.6	28,884	50,411.1	28,231	53,962.8
3) Retail Trade	157,151	77,282.0	45,962	61,544.1	48,474	52,444.2
I. Hotels, Restaurants and Clubs, etc	820	8,674.6	2,080	7,710.7	706	7,101.6
J. Transport, Storage and Communications	19,044	81,818.6	15,740	79,225.7	6,618	68,439.2
K. Real Estate, Renting and Business Activities	17,035	84,991.6	44,909	85,059.1	49,262	95,394.2
1) Real Estate Activities	728	5,382.5	1,443	6,418.5	1,123	7,666.5
2) Renting of Machinery and Equipment	232	464.3	151	478.2	135	381.6
3) Computer and Related Activities	594	3,956.8	888	3,393.8	662	3,532.0
4) Research and Development	199	1,329.1	262	1,236.3	198	1,292.9
5) Other Business Activities	15,282	73,858.9	42,165	73,532.2	47,144	82,521.2
L. Education	1,059	4,518.5	1,795	4,048.1	1,440	4,169.0
M. Health and Social Work	2,606	5,560.1	3,122	6,170.2	3,396	4,828.6
N. Other Community, Social and Personal Service Activities	17,240	10,933.9	7,053	10,251.7	5,446	12,309.0
O. Other Private Business n.e.s	12,683	21,905.7	21,112	43,031.8	10,312	21,919.5
V. Trust Funds and Non-profit Organizations	1,028	6,292.0	659	7,788.2	708	9,847.7
VI. Personal	2,083,515	287,505.0	2,040,725	307,177.5	2,243,399	309,567.7
A. Bank Employees	80,765	39,391.9	114,329	37,342.3	76,674	32,865.1
B. Consumer Financing	1,996,231	246,982.1	1,923,428	269,088.1	2,146,929	275,534.5
i) House Building	22,045	53,120.2	22,137	55,361.4	35,795	52,182.4
ii) Transport	273,547	87,273.5	297,714	98,246.7	286,034	106,168.9
iii) Credit Cards	1,302,992	31,219.7	1,220,557	34,955.9	1,165,016	36,879.1
iv) Consumer Durable	2,672	4,525.9	3,195	260.2	5,503	412.3
v) Personal Loans	394,975	70,842.7	379,825	80,263.9	654,581	79,891.8
C. Other Personal	6,519	1,131.1	2,968	747.1	19,796	1,168.0
VII. Others	3,347	15,218.2	13,756	11,425.7	6,650	18,573.6
Total	2,698,793	2,292,277.2	2,654,313	2,101,547.8	2,659,107	1,953,504.5

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	524,447	99,353.5	255,612	86,652.7	282,997	86,171.1
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	5	3,378.5	5	1,920.3	6	1,646.7
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities	1	1,000.0			1	400.0
F. Commerce	2	378.5	4	920.3	2	562.9
G. Transport, Storage and Communication	2	2,000.0	1	1,000.0	3	683.8
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	31	2,296.8	30	2,165.7	26	2,128.3
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies	3	155.0	3	143.9	1	4.5
D. Micro Finance						
E. Other NBFI's	28	2,141.9	27	2,021.9	25	2,123.8
IV. Private Sector (Business)	2,286	71,350.6	2,336	58,649.4	2,132	56,022.3
A. Agriculture, Hunting and Forestry	3	98.8	5	93.6	4	66.0
1) Growing of Crops	1	34.9	3	29.7	2	12.2
2) Farming of Animals	1	39.8	1	39.8	1	29.8
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	1	24.0	1	24.0	1	24.0
5) Hunting, Trapping, Forestry & Logging						
B. Fishing & Fish Farming, etc.						
C. Mining and Quarrying	3	205.2	5	312.2	1	2.8
1) Mining of Coal						
2) Crude Petroleum & Natural Gas	2	5.2	4	12.2	1	2.8
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.	1	200.0	1	300.0		
D. Manufacturing	1,213	52,177.2	1,462	43,745.8	1,333	42,426.7
1) Food Products and Beverages	115	5,173.3	131	5,096.5	141	4,539.1
2) Tobacco Products	3	116.6			2	203.6
3) Textiles	376	18,376.6	503	13,943.6	440	13,752.5
i. Spinning, Weaving, Finishing of Textiles	266	16,107.4	357	11,782.1	299	11,681.7
a. Spinning of Fibres	133	8,411.4	178	5,720.8	185	5,199.9
b. Weaving of Textiles	61	2,403.9	72	2,321.7	57	2,249.5
c. Finishing of Textiles	72	5,292.1	107	3,739.6	57	4,232.3
ii. Made-up Textile Articles	44	1,283.9	61	1,277.0	68	1,241.4
iii. Knit Wear	25	191.0	22	109.3	10	113.1
iv. Carpets and Rugs	7	118.3	9	123.6	12	139.2
v. Other Textiles n.e.s.	34	676.0	54	651.5	51	577.1
4) Wearing Apparel, Readymade Garments, etc.	61	2,333.4	69	1,505.6	85	1,629.8
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	46	751.9	49	510.9	40	415.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	23	331.3	28	316.3	27	239.0
ii. Footwear	23	420.7	21	194.6	13	176.7
a. Leather Wear	23	420.7	21	194.6	13	176.7
b. Rubber and Plastic Wear						

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	84	2,871.5	79	2,027.2	72	2,190.1
8) Printing, Publishing and Allied Industries	25	463.0	66	758.1	13	376.0
9) Coke and Refined Petroleum Products	14	877.2	16	1,686.4	18	1,459.4
10) Chemicals and Chemical Products	127	7,905.6	154	7,155.8	155	4,827.3
11) Rubber and Plastics Products	62	703.4	66	605.7	76	642.0
12) Other Non-metallic Mineral Products	43	3,667.1	53	3,491.0	70	5,561.7
13) Basic Metals	9	311.0	14	493.5	16	351.6
14) Fabricated Metal Products	29	794.0	30	661.1	19	636.2
15) Machinery and Equipment	13	373.3	27	348.7	24	303.1
16) Office, Accounting and Computing Machinery	10	97.8	13	83.7	12	103.2
17) Electrical Machinery and Apparatus	62	2,624.5	71	1,587.1	34	1,713.9
18) Radio, Television and Communication Equipment and Apparatus	31	252.5	20	203.3	20	179.2
19) Medical, Precision and Optical Instruments, Watches and Clocks	8	72.0	8	69.6	14	127.9
20) Motor Vehicles, Trailers and Semi-trailers	60	3,181.0	63	1,986.3	49	1,874.9
21) Other Transport Equipments	7	732.4	6	717.9	12	1,289.8
22) Furniture and Fixture	1	0.5	2	0.4	2	1.0
23) Jewellery and Related Articles						
24) Sports Goods	6	27.1	7	24.8	6	29.3
25) Handicrafts						
26) Other Manufacturing n.e.s.	21	471.5	15	788.9	13	219.5
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	26	1,097.2	23	1,124.1	17	839.7
G. Construction	281	974.7	280	487.2	13	432.0
1) Building	277	388.0	279	480.0	12	424.8
2) Infrastructure	4	586.7	1	7.2	1	7.2
H. Commerce and Trade	178	5,782.9	201	4,129.4	433	2,841.6
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	11	628.2	16	544.6	13	234.5
2) Wholesale and Commission Trade	130	4,442.8	143	2,699.1	133	1,984.0
i) Exports	31	740.1	35	604.3	31	360.1
ii) Imports	62	2,634.4	67	1,295.4	60	830.8
iii) Domestic Whole Sales	37	1,068.3	41	799.5	42	793.2
3) Retail Trade	37	712.0	42	885.7	287	623.1
I. Hotels, Restaurants and Clubs, etc	23	380.6	18	150.9	19	236.8
J. Transport, Storage and Communications	59	5,747.3	56	4,959.1	38	5,749.2
K. Real Estate, Renting and Business Activities	100	3,203.8	73	1,820.7	106	1,706.5
1) Real Estate Activities	6	927.9	3	550.8	4	551.6
2) Renting of Machinery and Equipment	1	5.7	1	6.2		
3) Computer and Related Activities	16	576.8	15	628.8	15	326.9
4) Research and Development	17	228.2	10	88.4	15	77.1
5) Other Business Activities	60	1,465.1	44	546.6	72	750.8
L. Education	8	245.8	9	278.8	9	298.0
M. Health and Social Work	10	154.9	9	127.6	9	73.7
N. Other Community, Social and Personal Service Activities	14	212.2	10	247.4	14	251.8
O. Other Private Business n.e.s	368	1,069.9	185	1,172.7	136	1,097.4
V. Trust Funds and Non-profit Organizations	4	317.6	9	445.6	7	411.0
VI. Personal	522,110	22,009.1	253,221	23,470.9	280,814	25,962.0
A. Bank Employees	4,022	2,514.4	2,158	1,865.2	2,074	1,677.4
B. Consumer Financing	518,073	19,493.6	251,048	21,604.6	278,718	24,280.4
i) House Building	2,733	2,079.8	796	2,149.2	805	1,959.4
ii) Transport	88,376	3,516.8	13,942	4,480.1	15,613	5,264.7
iii) Credit Cards	181,312	9,303.4	189,566	9,470.7	205,617	9,964.7
iv) Consumer Durable	23	7.4	234	3.0	211	4.5
v) Personal Loans	245,629	4,586.1	46,510	5,501.7	56,472	7,087.1
C. Other Personal	15	1.1	15	1.1	22	4.1
VII. Others	11	0.8	11	0.8	12	0.8
Total	524,447	99,353.5	255,612	86,652.7	282,997	86,171.1

3.2.4 Advances Classified by Borrowers

Specialised Banks

Borrower	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	847,842	100,876.6	877,191	97,582.8	860,779	88,506.5
I. Government			1	0.3	1	90.0
A. Federal Government			1	0.3	1	90.0
1) Commodity Operations			1	0.3		
2) Others					1	90.0
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)						
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs						
IV. Private Sector (Business)	814,573	95,920.1	842,377	92,207.4	829,793	83,246.8
A. Agriculture, Hunting and Forestry	696,871	73,707.8	761,048	74,628.5	778,737	71,208.3
1) Growing of Crops	383,275	43,077.8	499,774	51,823.7	513,744	49,738.8
2) Farming of Animals	203,490	13,810.3	160,331	8,681.8	151,802	7,084.5
3) Agricultural and Animal Husbandry	232	41.0	5	1.3	12	1.5
4) Agricultural Machinery and Equipments	107,981	16,394.5	100,892	14,120.5	111,581	14,023.5
5) Hunting, Trapping, Forestry & Logging	1,893	384.3	46	1.2	1,598	360.1
B. Fishing & Fish Farming, etc.	1,062	35.2	3,526	567.0	581	27.1
C. Mining and Quarrying	56	102.8	32	91.8	11	76.2
1) Mining of Coal					4	0.7
2) Crude Petroleum & Natural Gas	10	11.7			1	2.6
3) Iron & Non-ferrous Metal Ores	16	0.4				
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.	30	90.7	32	91.8	6	72.9
D. Manufacturing	58,307	13,324.9	14,810	7,738.8	10,221	6,724.4
1) Food Products and Beverages	45,989	6,645.4	544	1,129.5	643	1,465.4
2) Tobacco Products	10	8.0	9	1.0	2	..
3) Textiles	333	2,358.5	416	2,398.9	443	2,068.2
i. Spinning, Weaving, Finishing of Textiles	319	2,337.4	399	2,375.1	428	2,052.5
a. Spinning of Fibres	130	182.8	193	133.0	245	151.7
b. Weaving of Textiles	175	2,089.0	168	1,954.4	172	1,854.8
c. Finishing of Textiles	14	65.6	38	287.7	11	46.0
ii. Made-up Textile Articles	2	0.5	2	0.6	4	2.2
iii. Knit Wear			1	..	1	0.1
iv. Carpets and Rugs	1	0.2	1	0.2	1	0.2
v. Other Textiles n.e.s.	11	20.3	13	22.9	9	13.1
4) Wearing Apparel, Readymade Garments, etc.	49	88.8	111	85.9	248	74.6
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	37	287.7	43	329.3	66	264.8
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	5	101.6	6	102.2	8	102.5
ii. Footwear	32	186.1	37	227.1	58	162.3
a. Leather Wear	32	186.1	36	227.1	58	162.3
b. Rubber and Plastic Wear			1	..		

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	12	112.4	27	65.5	28	70.3
7) Paper, Paperboard and Products	22	261.5	26	278.4	22	265.8
8) Printing, Publishing and Allied Industries	15	32.9	14	31.3	9	23.5
9) Coke and Refined Petroleum Products	3,102	90.6	4,729	121.8	8,167	210.9
10) Chemicals and Chemical Products	62	540.3	62	489.7	65	545.4
11) Rubber and Plastics Products	55	242.3	60	233.1	62	235.5
12) Other Non-metallic Mineral Products	49	434.0	53	490.6	53	417.6
13) Basic Metals	53	444.6	65	433.5	82	426.7
14) Fabricated Metal Products	11	13.5	27	14.1	7	19.2
15) Machinery and Equipment	31	68.1	30	58.7	46	70.2
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	21	50.2	26	52.2	39	48.6
18) Radio, Television and Communication Equipment and Apparatus					1	..
19) Medical, Precision and Optical Instruments, Watches and Clocks	28	103.0	31	96.7	35	92.1
20) Motor Vehicles, Trailers and Semi-trailers	12	28.8	13	30.7	16	32.6
21) Other Transport Equipments	11	77.6	15	77.7	15	84.6
22) Furniture and Fixture	105	140.4	91	112.8	31	16.6
23) Jewellery and Related Articles	31	36.5	31	34.9	37	24.1
24) Sports Goods	4	13.1	8	15.7	10	15.3
25) Handicrafts						
26) Other Manufacturing n.e.s.	8,265	1,246.7	8,379	1,156.8	94	252.3
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	74	115.2	79	110.7	19	68.1
G. Construction	2,923	273.0	2,390	183.3	2,942	100.6
1) Building	1,278	206.3	1,284	137.8	18	30.2
2) Infrastructure	1,645	66.7	1,106	45.5	2,924	70.4
H. Commerce and Trade	16,947	3,841.2	18,584	3,905.1	1,146	768.3
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	15,273	3,016.8	26	15.1	68	33.3
2) Wholesale and Commission Trade	134	136.7	1,660	157.9	85	90.9
i) Exports	1	0.6	1,537	29.9	4	6.7
ii) Imports	2	5.7	2	6.1	2	6.5
iii) Domestic Whole Sales	131	130.3	121	121.9	79	77.7
3) Retail Trade	1,540	687.7	16,898	3,732.1	993	644.1
I. Hotels, Restaurants and Clubs, etc	2,415	187.7	2,467	200.2	62	77.8
J. Transport, Storage and Communications	6,261	264.0	6,545	255.7	6,255	251.5
K. Real Estate, Renting and Business Activities	8,272	465.0	9,701	498.1	10,436	454.5
1) Real Estate Activities	15	2.8	15	2.2		
2) Renting of Machinery and Equipment	112	17.2	120	19.2	131	18.3
3) Computer and Related Activities	11	1.4	7	1.7	18	1.7
4) Research and Development	397	55.3	563	86.7	689	100.8
5) Other Business Activities	7,737	388.3	8,996	388.3	9,598	333.7
L. Education	1,279	96.4	1,281	82.4	80	43.9
M. Health and Social Work	950	65.0	956	65.8	36	41.6
N. Other Community, Social and Personal Service Activities	14,773	2,594.4	18,198	3,422.2	19,161	3,279.6
O. Other Private Business n.e.s	4,383	847.6	2,760	457.8	106	124.9
V. Trust Funds and Non-profit Organizations	1	125.2	1	110.6	1	89.7
VI. Personal	25,297	4,109.7	26,326	4,516.0	21,622	4,258.4
A. Bank Employees	21,901	3,770.7	23,346	4,235.6	16,193	3,294.8
B. Consumer Financing	3,368	299.9	2,945	235.5	5,269	911.9
i) House Building	52	2.0	50	1.2	523	94.7
ii) Transport	970	114.8	224	12.2	1,513	162.7
iii) Credit Cards						
iv) Consumer Durable	1,519	50.7	1,459	56.7	1,667	64.9
v) Personal Loans	827	132.4	1,212	165.5	1,566	589.7
C. Other Personal	28	39.1	35	44.9	160	51.6
VII. Others	7,971	721.6	8,486	748.5	9,362	821.7
Total	847,842	100,876.6	877,191	97,582.8	860,779	88,506.5

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 08								30 - 06 - 08	31 - 12 - 07
	Securities, Shares & Other Financial Instruments								Total	Total
	Pre-cious Metals	Other Financial Instruments	Mer-chandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00	35.6	717.5	17,988.8	11,826.8	23,965.7	2,692.9	35,400.5	92,627.8	77,225.0	80,701.6
01.00*			181.4	61.6	177.7	133.3	319.9	873.8	4,323.5	3,713.6
02.00*			730.6	782.5	4,043.7	431.9	3,168.3	9,157.0	6,428.9	9,745.7
03.00*		21.7	113.0	232.9	9,234.7	247.4	8,505.9	18,355.6	15,742.2	15,094.7
04.00*	2.8	5.2	2,478.2	129.1	15,545.1	195.1	8,286.0	26,641.4	35,224.9	28,317.7
05.00*	0.3	7.8	2,015.0	6,694.7	2,189.6	332.4	6,672.1	17,911.9	23,826.9	20,592.0
06.00*		5.4	9,530.7	1,322.1	6,605.0	289.7	5,620.1	23,372.9	36,049.9	43,817.6
07.00*		1,242.7	21,277.3	7,979.3	7,858.0	503.8	2,706.5	41,567.5	60,869.9	78,104.4
08.00*		1,197.1	91,904.4	17,891.0	46,909.2	5,774.3	23,122.1	186,798.1	162,660.0	175,457.7
08.25		1,422.5	25.3	4.5	11.7	9.8	478.5	1,952.3	107.4	333.9
08.50		4.7	1,593.5	570.8	314.8	250.2	706.2	3,440.2	2,641.9	7,019.6
08.75		1,066.8	1,035.9	1.4	15.3		14.5	2,133.9	185.5	560.9
09.00		214.0	1,801.5	217.8	76,189.6	275.5	916.2	79,614.5	106,872.8	62,466.1
09.25		223.5	1.8	13.6	6.3		2,462.3	2,707.4	1,666.2	10,579.5
09.50		309.5	3,867.5	3,386.7	434.4	35.9	241.1	8,275.2	18,367.1	26,201.0
09.75			102.3	5.1	21.6	36.2	2,409.2	2,574.4	10,166.7	36,294.6
10.00		157.1	3,986.2	7,653.9	14,421.9	2,174.0	3,809.1	32,202.2	56,478.4	134,745.2
10.25		1,837.5	1,158.0	292.8	225.9	20.8	454.6	3,989.7	11,848.6	41,630.4
10.50	..	628.8	5,109.3	284.4	2,411.9	156.6	2,707.3	11,298.3	30,809.2	72,870.3
10.75		2,083.8	3,549.5	144.6	890.9	437.5	944.1	8,050.4	39,231.2	68,897.6
11.00	0.1	629.0	7,492.8	3,271.2	8,817.6	3,885.8	7,413.3	31,509.8	173,294.9	165,622.5
11.25		9.7	2,132.6	845.4	1,248.4	90.7	5,616.3	9,943.1	54,909.4	49,204.1
11.50		287.4	5,692.6	5,192.0	4,761.9	1,221.1	1,271.8	18,426.8	85,351.5	84,062.5
11.75		4.1	1,176.2	2,205.8	822.2	61.4	2,332.7	6,602.4	27,238.1	33,830.7
12.00	26.0	1,320.0	11,018.9	3,060.7	9,742.4	2,066.0	8,719.9	35,953.9	148,299.3	218,547.5
12.25		184.8	1,208.3	504.0	2,633.3	230.5	243.9	5,004.8	30,583.7	34,358.4
12.50	0.3	689.3	3,104.8	1,804.4	3,439.6	200.2	1,770.2	11,008.9	56,747.0	61,548.6
12.75		492.3	278.1	6,876.3	2,219.3	51.2	331.9	10,249.1	37,101.5	55,711.8
13.00	272.6	790.4	6,584.9	8,928.9	10,433.2	2,556.5	16,249.0	45,815.4	266,101.1	184,934.3
13.25		112.8	1,464.3	468.0	2,801.4	183.2	1,345.9	6,375.6	31,866.2	16,290.4
13.50		2,609.2	4,698.1	5,210.5	3,630.1	2,152.7	18,913.4	37,214.1	98,057.9	54,483.5
13.75		93.7	1,549.2	151.3	2,508.2	24.8	4,951.3	9,278.7	25,273.0	15,703.0
14.00	3,127.7	2,839.7	17,619.5	16,873.9	27,579.3	5,667.7	26,216.4	99,924.1	307,886.4	363,811.7
14.25		651.9	11,509.2	1,805.9	1,885.8	564.2	2,857.8	19,274.7	20,860.3	6,139.9
14.50	50.8	681.0	10,074.0	1,650.0	5,831.5	1,891.4	12,001.1	32,179.7	47,039.1	28,131.6
14.75		1,700.0	13,518.4	3,329.2	2,416.5	5,418.4	7,436.3	33,818.8	12,063.5	6,897.9
15.00	9,640.9	5,697.2	72,942.8	47,083.6	43,325.4	10,416.8	91,829.6	280,936.3	225,823.4	121,555.0
15.25		701.4	26,198.1	7,540.1	2,589.8	1,283.8	8,187.4	46,500.7	12,948.2	6,399.4
15.50	819.3	1,745.2	46,559.6	11,249.5	20,448.3	1,372.7	14,320.5	96,515.1	26,619.7	6,756.8
15.75		838.6	27,135.9	12,014.2	4,677.9	1,432.6	13,154.0	59,253.1	7,226.3	3,572.2
16.00	4,099.9	4,767.1	109,260.4	41,373.9	42,534.4	18,065.9	67,747.8	287,849.3	119,599.2	32,070.7
16.25		1,778.9	12,166.9	12,332.6	7,899.8	248.3	19,779.9	54,206.4	2,847.1	151.0
16.50		3,154.8	61,111.1	14,848.8	11,247.3	241.5	65,440.7	156,044.2	19,540.3	8,287.9
16.75		1,278.8	23,597.1	4,963.2	7,447.2	1,156.3	5,697.6	44,140.2	10,052.4	4,153.4
17.00	12.1	14,252.7	71,545.4	37,689.5	108,513.6	6,622.7	74,158.2	312,794.2	71,935.9	11,308.4
17.25		13,103.1	24,543.3	8,065.5	11,345.5	624.9	27,478.5	85,160.7	8,301.9	80.2
17.50		7,467.2	19,661.9	13,583.9	29,099.0	730.5	13,590.6	84,133.2	10,235.2	563.7
17.75		2,311.9	8,963.3	4,794.9	6,108.3	158.5	6,445.9	28,782.9	1,103.2	716.2
18.00	0.5	5,542.7	38,325.7	16,983.2	31,211.3	3,767.1	52,297.0	148,127.5	59,264.5	27,307.0
18.25		747.3	6,313.8	4,253.7	8,058.1	297.8	7,622.3	27,292.9	256.4	1,110.9
18.50		2,367.8	12,116.5	9,358.4	11,741.8	571.0	7,573.2	43,728.6	1,572.1	84.6
18.75		345.2	4,077.9	3,151.7	5,190.9	209.2	1,569.9	14,544.7	63.7	1,106.0
19.00		1,833.8	26,553.7	9,131.8	25,030.7	6,869.1	27,797.6	97,216.7	12,487.4	7,135.1
19.25		566.6	1,526.0	1,557.8	3,501.5	47.2	5,773.9	12,973.1	143.6	7.2
19.50		1,263.8	8,569.1	5,090.9	12,197.5	147.4	1,944.9	29,213.5	78.3	38.1
19.75		24.7	556.4	425.6	1,617.8	94.3	348.1	3,066.9	24.7	12.6
20.00 & above		1,427.9	14,500.0	5,481.7	15,803.7	10,243.8	110,332.3	157,789.4	102,115.5	84,366.0
Total	18,088.9	95,457.5	883,796.7	392,647.4	711,833.5	104,864.6	849,705.4	3,056,394.0	2,815,638.2	2,613,204.9
Weighted Average	15.01	15.61	14.39	14.48	13.52	15.06	15.70	14.63	12.49	11.56

*01.00 stands for 00.25 to 01.00

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

31 - 12 - 08									30 - 06 - 08		31 - 12 - 07	
Rate of Interest/ Return	Securities, Shares & Other			Fixed Assets		Financial			Total	Total	Total	
	Precious Metals	Financial Instruments	Merchandise	Including Machinery	Real Estate	Obligations	Others					
00.00	35.6	64.3	633.1	2,833.8	3,705.9	9.4	11,444.6	18,726.6	4,267.0	6,667.2		
01.00*					1.0		4.1	5.1		127.4		
02.00*			4.2	85.4	2.4	1.4	330.6	424.0	331.0	4,239.1		
03.00*			0.5	175.9	4,819.8	..	5,335.4	10,331.6	10,071.2	10,164.1		
04.00*	2.8		873.7	22.0	2,992.3	5.7	5,462.3	9,358.8	7,831.3	8,310.6		
05.00*	0.3			5,702.9	80.4	10.7	181.2	5,975.5	6,592.5	6,961.8		
06.00*			37.9	7.9	167.3	..	643.4	856.6	2,005.9	1,835.7		
07.00*			1,492.5	5,402.9	1,870.3		18.5	8,784.3	11,388.3	21,475.4		
08.00*		71.9	10,745.9	4,140.1	1,777.2	4.1	2,041.3	18,780.4	18,236.3	13,926.9		
08.25				4.3	2.1		60.1	66.6		50.2		
08.50		4.6	966.1	247.4	281.2	0.7	30.0	1,529.9	12.3	756.5		
08.75		1,066.8		1.4	1.2			1,069.4	1.3	29.0		
09.00			525.5	6.4	75,739.3	2.8	268.6	76,542.6	97,767.6	17,223.0		
09.25				8.4	0.8		1,810.1	1,819.4		24.0		
09.50			0.5	1.2	22.5	..	49.5	73.8	3,900.5	1,185.6		
09.75					3.6		..	3.6	3.6	9.8		
10.00		19.4	243.5	50.4	949.6	17.9	399.9	1,680.7	11,813.5	24,197.9		
10.25			60.1		0.7			60.8	1,460.5	1,253.9		
10.50	..		107.3	200.7	102.8	16.6	17.6	445.0	5,647.4	4,818.8		
10.75			656.2	72.8	1.1			730.0	6,122.7	13,619.5		
11.00	0.1	39.0	903.4	1,116.9	3,475.0	314.2	2,470.8	8,319.3	53,788.3	39,264.1		
11.25			62.1		5.6			67.8	19,573.2	2,341.2		
11.50			1,292.3	1,820.3	227.8	54.5	10.4	3,405.4	8,410.9	23,771.9		
11.75			5.8	..	6.6	18.6	21.4	52.4	6,068.8	1,843.6		
12.00	26.0	6.8	5,697.8	840.6	3,176.4	263.3	5,198.8	15,209.8	52,679.3	86,666.8		
12.25		177.1	134.5	170.6	10.6	6.1	0.2	499.3	1,878.3	5,632.5		
12.50	0.3	465.9	1,205.5	134.0	92.0	38.0	124.8	2,060.4	7,030.3	12,486.0		
12.75		1.8	117.3	631.0	97.8	0.4	25.5	874.0	2,893.7	5,750.8		
13.00	272.6	166.8	2,960.1	111.1	3,771.4	472.1	4,395.9	12,150.1	88,051.3	69,522.0		
13.25		86.3	100.0	6.4	302.1		2.5	497.2	3,180.9	3,225.9		
13.50		0.2	564.5	3.5	167.2	19.4	67.3	822.1	8,661.1	12,789.2		
13.75		55.9	5.0	19.9	89.3		187.5	357.6	470.8	5,812.2		
14.00	3,127.7	948.3	6,378.4	3,654.9	5,467.7	230.0	6,067.1	25,874.0	22,066.1	103,135.1		
14.25		605.5	7.3	480.4	14.2	66.1	0.6	1,174.0	101.5	2,030.2		
14.50	50.8	71.0	522.0	33.1	204.8	9.6	189.9	1,081.1	1,482.6	4,559.3		
14.75		513.0	19.9	..			2.5	535.4	193.1	109.3		
15.00	9,640.9	820.2	22,163.1	9,143.1	5,915.2	4,543.5	47,607.8	99,833.7	67,700.4	47,623.8		
15.25		54.4	185.9	203.8	3.2	0.8		448.0	126.3	4.0		
15.50	819.3	724.9	5,283.3	3,147.0	3,536.5	262.8	2,397.7	16,171.6	134.0	995.5		
15.75		62.6	7,169.5	1,597.3	440.4	8.7	1,524.9	10,803.3	81.6	483.9		
16.00	4,099.9	75.2	29,735.6	14,523.2	9,765.9	14,313.3	15,554.5	88,067.6	20,294.2	4,485.1		
16.25		139.5	502.6	501.9	117.0		39.6	1,300.6	18.6	13.5		
16.50		300.1	6,136.0	2,127.3	935.7	13.2	28,121.9	37,634.1	198.4	665.7		
16.75		117.5	1,217.7	2,204.5	358.1		67.0	3,964.9	12.2	47.5		
17.00	12.1	223.7	17,156.3	4,932.1	3,270.5	469.7	2,656.5	28,721.0	27,328.5	187.8		
17.25		38.9	605.0	2,256.2	522.4		0.3	3,422.8	69.5	3.2		
17.50		969.5	3,559.1	6,188.4	4,974.6	13.9	1,834.8	17,540.4	4,910.9	12.5		
17.75		28.1	1,147.2	2,808.3	1,262.2	13.4	2.0	5,261.2	1.7	4.4		
18.00	0.5	925.5	5,928.0	3,112.0	3,819.6	50.4	26,558.6	40,394.5	32,225.9	348.8		
18.25		25.4	1,422.7	2,728.4	432.1	0.4	137.3	4,746.3	66.6	813.4		
18.50		612.4	3,664.5	4,921.4	2,764.9	24.4	908.0	12,895.6	157.6	45.1		
18.75		301.4	906.3	2,867.1	868.5	6.1	43.3	4,992.7	..	..
19.00		422.3	7,109.2	2,980.4	3,832.9	14.4	514.5	14,873.6	5,828.3	639.4		
19.25		5.4	676.8	859.9	1,097.8	0.1	4,394.7	7,034.7	45.0			
19.50		689.7	5,933.9	2,570.1	3,627.9	59.0	307.4	13,188.1	42.5	3.9		
19.75			277.9	119.9	575.3	0.2	25.0	998.3	8.4	8.4		
20.00 & above		203.8	7,842.1	2,229.1	2,730.7	39.7	9,180.4	22,225.8	4,204.1	1,326.9		
Total	18,088.9	11,104.8	164,945.8	100,007.7	160,481.2	21,396.0	188,739.0	664,763.4	627,437.6	573,529.3		
Weighted Average	15.01	15.37	15.50	14.44	11.51	15.56	14.17	13.99	12.10	11.71		

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

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

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 08								30 - 06 - 08	31 - 12 - 07
	Securities, Shares & Other Financial Instruments		Merchandise	Fixed Assets		Financial		Total	Total	Total
	Precious Metals			Including Machinery	Real Estate	Obligations	Others			
00.00		609.8	15,991.2	8,990.2	19,778.2	2,683.5	22,864.6	70,917.5	71,668.1	73,067.9
01.00*			181.4	61.6	176.7	133.3	315.7	868.6	4,292.9	3,586.1
02.00*			726.4	697.1	3,840.4	430.5	2,837.6	8,532.0	5,907.5	5,133.6
03.00*		21.7	112.4	57.0	3,469.3	247.3	2,725.8	6,633.6	4,264.8	3,641.5
04.00*		5.2	1,601.7	107.1	12,552.0	189.4	2,744.0	17,199.4	27,242.6	19,942.6
05.00*		7.8	1,769.7	991.8	2,109.2	321.8	6,490.8	11,690.9	15,152.6	13,463.7
06.00*		5.4	8,361.7	1,277.2	6,338.8	289.6	4,929.0	21,201.7	32,995.2	39,360.1
07.00*		1,242.7	19,197.8	2,576.4	5,966.5	503.8	2,632.4	32,119.5	48,413.2	54,534.2
08.00*		1,125.2	76,749.4	13,503.4	44,705.1	5,770.2	20,961.0	162,814.3	140,378.0	154,591.0
08.25		1,422.5	24.9	0.2	9.6	9.8	418.4	1,885.4	82.1	269.6
08.50		0.1	608.0	323.4	33.6	249.5	676.2	1,890.9	2,571.5	5,552.2
08.75			1,035.9		14.1		14.5	1,064.5	154.3	218.5
09.00		214.0	1,268.2	211.3	450.3	272.7	647.6	3,064.2	9,010.4	45,074.6
09.25		223.5	1.8	5.2	5.5		652.1	888.1	1,472.0	10,555.5
09.50		309.5	3,866.3	3,385.5	411.9	35.9	191.5	8,200.7	14,287.5	24,430.4
09.75			102.3	5.1	14.0	36.2	2,409.1	2,566.8	10,163.1	34,579.1
10.00		137.6	3,710.9	7,603.5	13,472.3	2,156.1	3,409.3	30,489.7	44,561.8	106,141.0
10.25		1,837.5	1,097.9	292.8	225.2	20.8	454.6	3,928.9	8,309.7	37,917.0
10.50		628.8	4,888.3	83.7	2,309.1	138.2	2,689.6	10,737.8	21,777.2	64,113.1
10.75		2,083.8	2,893.3	71.9	889.8	437.5	944.1	7,320.4	32,046.1	51,476.9
11.00		589.7	6,573.1	2,154.3	5,333.5	3,565.8	4,942.5	23,158.9	118,539.8	122,435.1
11.25		9.7	2,058.4	845.4	1,242.8	90.7	5,616.3	9,863.3	32,779.6	43,858.1
11.50		287.4	4,360.1	3,371.7	4,534.1	1,166.6	1,261.4	14,981.3	74,658.2	56,497.4
11.75		4.1	1,079.9	2,205.8	802.5	42.8	2,289.5	6,424.6	18,729.9	28,443.0
12.00		1,313.1	5,178.5	2,220.1	6,530.8	1,802.7	3,500.2	20,545.4	93,627.7	127,829.4
12.25		7.7	830.5	333.4	2,348.2	224.4	243.7	3,987.7	22,633.9	24,101.0
12.50		223.4	1,737.5	1,670.4	3,308.3	162.2	1,645.4	8,747.3	47,346.7	47,595.4
12.75		490.5	56.3	6,245.2	2,033.6	50.7	306.4	9,182.7	31,655.0	48,577.4
13.00		623.6	3,222.6	8,791.7	6,568.2	2,062.6	11,853.1	33,121.7	172,215.5	113,784.8
13.25		26.5	1,341.7	461.7	2,319.9	183.2	1,343.4	5,676.4	25,870.2	12,411.3
13.50		2,609.1	3,893.8	5,197.2	3,247.2	2,133.3	18,846.1	35,926.6	85,550.7	41,256.2
13.75		37.8	1,465.6	131.4	2,371.6	24.3	4,763.8	8,794.6	23,641.5	9,825.8
14.00		1,891.4	11,004.6	13,218.6	21,432.5	5,437.7	20,149.3	73,134.1	282,330.6	259,880.4
14.25		46.4	11,424.1	1,325.5	1,865.0	79.2	2,825.4	17,565.7	19,914.5	4,067.8
14.50		609.2	8,958.7	1,617.0	4,298.4	1,861.9	11,596.8	28,942.1	42,495.8	23,545.4
14.75		1,187.1	11,776.7	3,329.1	2,302.6	5,418.4	7,350.5	31,364.5	11,027.7	6,788.6
15.00		4,877.0	49,260.3	37,880.6	37,316.3	5,858.6	42,617.5	177,810.2	156,778.0	73,764.1
15.25		647.1	24,062.5	7,336.3	2,354.9	1,267.6	6,140.7	41,809.0	8,223.0	1,513.1
15.50		969.2	40,173.4	7,787.8	15,826.1	664.9	8,220.7	73,642.1	25,398.0	5,733.0
15.75		776.0	18,373.4	10,416.9	4,092.6	1,423.9	11,197.0	46,279.8	6,490.6	1,362.0
16.00		4,691.9	77,168.4	26,077.0	32,040.7	3,712.7	50,580.3	194,270.9	97,154.7	27,050.0
16.25		1,566.7	9,970.5	11,716.2	7,402.3	140.3	13,380.4	44,176.4	2,775.5	137.5
16.50		2,852.5	52,289.7	12,665.2	9,186.1	227.4	36,084.7	113,305.5	19,086.0	7,622.2
16.75		882.9	19,252.1	2,703.7	6,455.4	1,072.6	4,312.4	34,679.1	10,004.8	4,106.0
17.00		13,998.4	52,884.7	32,636.5	104,079.3	6,085.3	71,450.6	281,134.8	44,395.6	11,060.8
17.25		13,064.2	21,724.5	5,797.4	7,522.8	624.9	25,805.9	74,539.7	8,232.5	77.0
17.50		6,497.7	13,541.4	7,233.2	21,949.2	716.6	11,174.6	61,112.6	5,304.8	551.1
17.75		2,143.4	6,745.7	1,873.8	4,578.5	145.1	6,384.4	21,870.9	1,064.1	711.8
18.00		4,616.9	31,632.9	13,442.3	26,579.7	3,482.4	25,714.9	105,469.1	26,995.8	26,924.1
18.25		721.9	4,318.1	1,523.6	6,952.1	297.4	7,462.9	21,276.0	189.8	297.5
18.50		1,752.4	7,877.4	4,397.1	8,688.4	546.3	6,621.0	29,882.7	1,414.5	39.5
18.75		43.8	2,927.6	284.5	4,070.8	203.1	1,526.6	9,056.3	63.7	1,106.0
19.00		1,401.7	18,908.9	6,080.8	21,011.9	6,854.6	26,829.1	81,087.0	6,551.8	6,390.0
19.25		561.2	817.8	697.9	2,402.5	47.2	1,379.2	5,905.7	98.6	7.2
19.50		574.1	2,536.7	2,496.7	8,543.7	88.4	1,637.5	15,877.0	35.8	30.7
19.75		24.7	200.5	305.7	1,042.5	94.1	323.0	1,990.6	16.3	4.2
20.00 & above		1,224.0	5,934.1	3,243.2	12,943.4	10,202.8	88,122.3	121,669.9	83,506.1	66,471.6
Total		83,719.7	679,751.9	289,959.4	532,349.9	81,988.9	624,507.4	2,292,277.2	2,101,547.8	1,953,504.5
Weighted Average	-	15.64	14.13	14.48	14.08	14.92	15.81	14.70	12.48	11.43

*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 - 08							30 - 06 - 08	31 - 12 - 07
	Pre- cious Metals	Securities, Shares & Other Financial Instruments	Mer- chan- dise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total
00.00		43.4	1,364.6	2.8	481.6		1,091.4	2,983.7	1,289.8
01.00*									30.6
02.00*					200.9			200.9	190.4
03.00*			0.1		945.6		444.7	1,390.3	1,406.2
04.00*			2.7		0.8		79.8	83.3	151.0
05.00*			245.3				0.2	245.5	2,081.8
06.00*			1,131.1	37.0	98.9		47.7	1,314.7	1,048.7
07.00*			587.0		21.2		55.5	663.7	1,068.5
08.00*			4,409.2	247.5	427.0		119.7	5,203.4	4,045.8
08.25			0.4					0.4	25.2
08.50			19.5					19.5	58.2
08.75									29.9
09.00			7.8					7.8	94.9
09.25									194.3
09.50			0.7					0.7	179.2
09.75					4.0			4.0	
10.00			31.8					31.8	103.0
10.25									2,078.4
10.50			113.7			1.8		115.5	3,384.6
10.75									1,062.4
11.00		0.3	16.3		9.1	5.9		31.6	966.8
11.25			12.0					12.0	2,556.6
11.50			40.1					40.1	2,282.4
11.75			90.5		13.1		21.7	125.3	2,439.4
12.00			142.7		35.2		20.8	198.7	1,992.3
12.25			243.3		274.5			517.8	6,071.5
12.50			161.9		39.3			201.2	2,370.0
12.75			104.5		87.9			192.4	2,552.8
13.00			402.2	26.1	93.6	21.8		543.7	5,834.4
13.25			22.5		179.4			201.9	2,815.1
13.50			239.8	9.9	215.8			465.4	3,846.1
13.75			78.6		47.3	0.5		126.4	1,160.7
14.00			236.5	0.4	679.1			916.0	3,489.7
14.25			77.8		6.6	418.8	31.7	535.0	844.3
14.50		0.7	593.3		1,328.3	19.8	214.4	2,156.6	3,060.7
14.75			1,721.7		113.9		83.3	1,918.9	842.6
15.00			1,519.3	60.0	93.9	14.8	1,604.3	3,292.4	1,345.0
15.25			1,949.7		231.7	15.4	2,046.7	4,243.6	4,598.8
15.50		51.1	1,102.9	314.7	1,085.6	445.0	3,702.1	6,701.4	1,087.7
15.75			1,593.1		144.8		432.2	2,170.1	654.1
16.00			2,356.5	773.6	727.8	39.9	1,613.0	5,510.8	2,150.3
16.25		72.7	1,693.8	114.5	380.5	108.0	6,360.0	8,729.4	53.0
16.50		2.2	2,685.4	56.4	1,125.6	0.8	1,234.1	5,104.5	256.0
16.75		278.4	3,127.2	55.0	633.8	83.7	1,318.2	5,496.3	35.3
17.00		30.5	1,504.4	120.8	1,163.8	67.7	51.1	2,938.4	211.8
17.25			2,213.7	11.9	3,300.3		1,672.3	7,198.2	
17.50			2,561.4	162.4	2,175.2		581.2	5,480.1	19.6
17.75		140.4	1,070.4	112.8	267.7		59.5	1,650.7	37.4
18.00		0.4	764.8	428.9	812.1	234.2	23.5	2,263.9	42.9
18.25			573.0	1.7	673.9		22.1	1,270.6	
18.50		3.0	574.6	39.9	288.4	0.3	44.2	950.3	
18.75			244.1		251.6			495.7	
19.00		9.9	535.7	70.6	185.9		454.1	1,256.1	107.4
19.25			31.3		1.3			32.6	
19.50			98.5	24.1	25.9			148.5	3.5
19.75			78.0					78.0	
20.00 & above			723.8	9.4	129.5	1.3	13,029.6	13,893.7	14,405.3
Total		632.9	39,099.0	2,680.4	19,002.5	1,479.7	36,459.0	99,353.5	86,652.7
Weighted Average	-	15.71	14.27	15.68	14.98	15.67	21.66	17.18	15.38

*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

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

31 - 12 - 08										30 - 06 - 08		31 - 12 - 07	
Rate of Interest/ Return	Foreign Constituents	Domestic Constituents								Total	Total	Total	
		Non-financial			Trust Funds and Non-profit		Personal	Others	Sub Total				
		Government	Public Sector Enterprises	NBFI'S (Business)	Private Sector Organisations								
00.00		56.9	2.6	145.3	70,142.5	31.4	17,012.3	5,236.8	92,627.8	92,627.8	77,225.0	80,701.6	
01.00*					720.3		148.7	4.8	873.8	873.8	4,323.5	3,713.6	
02.00*			793.0		2,921.7		5,436.2	6.1	9,157.0	9,157.0	6,428.9	9,745.7	
03.00*				4.5	1,862.2		16,423.6	65.3	18,355.6	18,355.6	15,742.2	15,094.7	
04.00*					4,494.7	13.9	22,117.3	15.5	26,641.4	26,641.4	35,224.9	28,317.7	
05.00*			734.3		5,760.1	5,695.7	5,547.5	174.3	17,911.9	17,911.9	23,826.9	20,592.0	
06.00*		163.6	1,186.5	20.3	18,787.6		3,149.1	65.9	23,372.9	23,372.9	36,049.9	43,817.6	
07.00*		0.4	0.3		41,068.8		460.4	37.5	41,567.5	41,567.5	60,869.9	78,104.4	
08.00*		55.3	193.1	17.1	183,952.4	1.7	2,491.3	87.1	186,798.1	186,798.1	162,660.0	175,457.7	
08.25				1,482.5	463.5		6.4		1,952.3	1,952.3	107.4	333.9	
08.50		2.5	0.2		2,881.4		551.1	5.0	3,440.2	3,440.2	2,641.9	7,019.6	
08.75			0.7		2,126.8		6.4		2,133.9	2,133.9	185.5	560.9	
09.00				0.1	78,104.5	..	1,477.1	32.7	79,614.5	79,614.5	106,872.8	62,466.1	
09.25		1,800.0		57.8	428.6		421.0		2,707.4	2,707.4	1,666.2	10,579.5	
09.50					7,791.0	0.5	450.4	33.3	8,275.2	8,275.2	18,367.1	26,201.0	
09.75			2,133.1		379.7	35.0	26.7		2,574.4	2,574.4	10,166.7	36,294.6	
10.00		59.0	6,363.7	134.2	22,933.3	49.5	2,624.4	38.0	32,202.2	32,202.2	56,478.4	134,745.2	
10.25					3,952.4	0.6	25.7	11.1	3,989.7	3,989.7	11,848.6	41,630.4	
10.50			4.9	58.4	10,863.6		317.5	53.9	11,298.3	11,298.3	30,809.2	72,870.3	
10.75		88.0		1,121.7	6,621.5	4.7	214.5		8,050.4	8,050.4	39,231.2	68,897.6	
11.00		100.0	325.7	3.2	28,387.2	36.1	2,567.6	90.0	31,509.8	31,509.8	173,294.9	165,622.5	
11.25			600.0	852.3	4,542.8	1.0	3,947.0		9,943.1	9,943.1	54,909.4	49,204.1	
11.50		3.4		282.1	17,162.1		963.8	15.4	18,426.8	18,426.8	85,351.5	84,062.5	
11.75				1,369.4	5,058.5		21.7	152.7	6,602.4	6,602.4	27,238.1	33,830.7	
12.00		342.3	432.3	388.2	29,029.1	137.5	4,821.0	803.5	35,953.9	35,953.9	148,299.3	218,547.5	
12.25					4,565.6		170.0		5,004.8	5,004.8	30,583.7	34,358.4	
12.50				15.1	7,234.3	393.7	3,161.0	204.8	11,008.9	11,008.9	56,747.0	61,548.6	
12.75				1,199.2	8,883.9		162.3	1.6	10,249.1	10,249.1	37,101.5	55,711.8	
13.00		0.1	3,680.0	0.6	35,958.0	11.7	5,833.0	332.0	45,815.4	45,815.4	266,101.1	184,934.3	
13.25		30.0	24.1		5,695.5		0.4		6,375.6	6,375.6	31,866.2	16,290.4	
13.50					16,188.9		21,002.1	23.1	37,214.1	37,214.1	98,057.9	54,483.5	
13.75			186.7		4,026.7	155.7	4,896.9	12.7	9,278.7	9,278.7	25,273.0	15,703.0	
14.00		315.0	2,494.8	1,045.9	74,570.6	117.8	21,247.1	132.8	99,924.1	99,924.1	307,886.4	363,811.7	
14.25			7,000.0		10,916.2	457.4	796.7	104.4	19,274.7	19,274.7	20,860.3	6,139.9	
14.50		5.3	5,578.1		15,954.1	83.9	10,415.6	142.7	32,179.7	32,179.7	47,039.1	28,131.6	
14.75		1,512.7	5,886.1	83.3	20,646.9	1,026.9	2,652.9	2,010.0	33,818.8	33,818.8	12,063.5	6,897.9	
15.00		21,665.0	53,490.8	3,061.1	168,896.9	55.1	32,885.4	881.9	280,936.3	280,936.3	225,823.4	121,555.0	
15.25		3,164.5	2,128.6	1,764.0	38,581.2		602.7	259.7	46,500.7	46,500.7	12,948.2	6,399.4	
15.50		5,428.9	3,235.5	930.7	76,000.3	36.5	10,390.2	493.1	96,515.1	96,515.1	26,619.7	6,756.8	
15.75		12,294.6	7,326.2	125.1	37,368.1	16.6	1,781.5	341.1	59,253.1	59,253.1	7,226.3	3,572.2	
16.00		23,171.5	24,736.4	12,542.4	207,910.4	511.8	17,321.1	1,655.7	287,849.3	287,849.3	119,599.2	32,070.7	
16.25		476.2	13,142.0	387.8	39,748.8	47.6	169.1	234.9	54,206.4	54,206.4	2,847.1	151.0	
16.50		63,434.9	3,731.0	468.3	77,934.6	26.8	9,901.3	547.2	156,044.2	156,044.2	19,540.3	8,287.9	
16.75		84.8	26.9	961.9	41,268.6	181.5	1,432.0	184.4	44,140.2	44,140.2	10,052.4	4,153.4	
17.00		11,300.1	29,502.1	9,345.0	242,500.9	2,789.2	16,528.2	828.6	312,794.2	312,794.2	71,935.9	11,308.4	
17.25		2,814.0	6,185.7	2,734.5	70,027.4	54.4	2,828.2	516.5	85,160.7	85,160.7	8,301.9	80.2	
17.50			2,500.2	906.9	75,930.8	457.4	4,051.7	286.3	84,133.2	84,133.2	10,235.2	563.7	
17.75		958.9	1,242.5	242.6	25,695.3	19.6	400.7	223.3	28,782.9	28,782.9	1,103.2	716.2	
18.00		574.0	14.2	2,170.6	115,689.9	80.8	28,600.4	997.6	148,127.5	148,127.5	59,264.5	27,307.0	
18.25		557.8		211.5	21,081.6	41.5	5,213.7	186.9	27,292.9	27,292.9	256.4	1,110.9	
18.50			2,000.6	437.5	39,669.1	106.2	1,192.3	323.0	43,728.6	43,728.6	1,572.1	84.6	
18.75				37.5	14,321.9	0.8	155.4	29.1	14,544.7	14,544.7	63.7	1,106.0	
19.00			19.8	13.4	89,471.7	712.8	5,123.6	1,875.3	97,216.7	97,216.7	12,487.4	7,135.1	
19.25					12,610.4	13.0	338.3	11.4	12,973.1	12,973.1	143.6	7.2	
19.50					26,610.4	5.7	652.1	1,945.3	29,213.5	29,213.5	78.3	38.1	
19.75				50.0	2,838.1	10.2	39.5	129.2	3,066.9	3,066.9	24.7	12.6	
20.00 & above		1.1		1,061.5	61,534.6	11.3	94,189.7	991.1	157,789.4	157,789.4	102,115.5	84,366.0	
Total		150,461.0	186,902.4	45,733.5	2,240,767.9	13,606.1	396,088.0	22,835.1	3,056,394.0	3,056,394.0	2,815,638.2	2,613,204.9	

*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)

31 - 12 - 08										30 - 06 - 08	31 - 12 - 07	
Rate of Interest/Return	Foreign Constituents	Domestic Constituents							Total	Total	Total	
		Non-financial			Trust Funds and Non-profit							
		Government	Public Sector Enterprises	NBFI'S (Business)	Private Sector Organisations	Personal	Others	Sub Total				
00.00		56.9			6,793.1	0.2	6,785.4	5,090.9	18,726.6	18,726.6	4,267.0	6,667.2
01.00*					1.1		4.1		5.1	5.1		127.4
02.00*					101.0		323.0		424.0	424.0	331.0	4,239.1
03.00*					141.1		10,190.3	0.3	10,331.6	10,331.6	10,071.2	10,164.1
04.00*					1,094.7		8,248.6	15.5	9,358.8	9,358.8	7,831.3	8,310.6
05.00*					29.5	5,695.0	251.0		5,975.5	5,975.5	6,592.5	6,961.8
06.00*					634.8		217.4	4.4	856.6	856.6	2,005.9	1,835.7
07.00*					8,722.6		55.8	5.8	8,784.3	8,784.3	11,388.3	21,475.4
08.00*		55.3			18,122.1	1.5	556.5	44.9	18,780.4	18,780.4	18,236.3	13,926.9
08.25				60.0	3.0		3.6		66.6	66.6		50.2
08.50					1,515.5		14.4		1,529.9	1,529.9	12.3	756.5
08.75					1,066.8		2.6		1,069.4	1,069.4	1.3	29.0
09.00					75,735.1		804.7	2.8	76,542.6	76,542.6	97,767.6	17,223.0
09.25		1,800.0			7.1		12.3		1,819.4	1,819.4		24.0
09.50					16.6		23.8	33.3	73.8	73.8	3,900.5	1,185.6
09.75							3.6		3.6	3.6	3.6	9.8
10.00					800.8		878.5	1.3	1,680.7	1,680.7	11,813.5	24,197.9
10.25					60.1		0.7		60.8	60.8	1,460.5	1,253.9
10.50					339.9		105.1		445.0	445.0	5,647.4	4,818.8
10.75					728.9		1.1		730.0	730.0	6,122.7	13,619.5
11.00					7,552.6		736.8	30.0	8,319.3	8,319.3	53,788.3	39,264.1
11.25					62.1		5.6		67.8	67.8	19,573.2	2,341.2
11.50		3.4			3,238.3		163.7		3,405.4	3,405.4	8,410.9	23,771.9
11.75					52.4		..		52.4	52.4	6,068.8	1,843.6
12.00		342.3		5.0	11,629.1	125.8	2,546.3	561.3	15,209.8	15,209.8	52,679.3	86,666.8
12.25					319.0	168.8	11.5		499.3	499.3	1,878.3	5,632.5
12.50					1,512.6	393.6	154.2		2,060.4	2,060.4	7,030.3	12,486.0
12.75					848.3		25.7		874.0	874.0	2,893.7	5,750.8
13.00					9,816.7		2,230.9	102.5	12,150.1	12,150.1	88,051.3	69,522.0
13.25					495.4		1.8		497.2	497.2	3,180.9	3,225.9
13.50					800.2		21.9		822.1	822.1	8,661.1	12,789.2
13.75			186.7		14.5	55.9	100.5		357.6	357.6	470.8	5,812.2
14.00		26.8	1,722.1	705.0	19,887.5	12.0	3,500.6	20.2	25,874.0	25,874.0	22,066.1	103,135.1
14.25					1,148.3	6.0	19.7		1,174.0	1,174.0	101.5	2,030.2
14.50					799.1	68.1	150.9	62.9	1,081.1	1,081.1	1,482.6	4,559.3
14.75					532.9		2.5		535.4	535.4	193.1	109.3
15.00		356.5	28,868.7	1,464.5	57,838.8		11,158.6	146.7	99,833.7	99,833.7	67,700.4	47,623.8
15.25					444.8		3.2		448.0	448.0	126.3	4.0
15.50					15,141.4		820.4	209.8	16,171.6	16,171.6	134.0	995.5
15.75		6,180.6	1,500.0		2,688.2		417.1	17.4	10,803.3	10,803.3	81.6	483.9
16.00		653.0	5,689.6	10,465.1	67,754.8		2,868.8	636.3	88,067.6	88,067.6	20,294.2	4,485.1
16.25					198.0		1,078.9	8.2	1,300.6	1,300.6	18.6	13.5
16.50		27,898.5			207.6		9,277.6	84.9	37,634.1	37,634.1	198.4	665.7
16.75		84.8			241.4		3,628.9	9.7	3,964.9	3,964.9	12.2	47.5
17.00		1.4	1,147.6	151.9	26,571.7		637.9	210.4	28,721.0	28,721.0	27,328.5	187.8
17.25			999.0	662.6	1,751.0		10.1		3,422.8	3,422.8	69.5	3.2
17.50					17,393.1	100.0	32.9	14.3	17,540.4	17,540.4	4,910.9	12.5
17.75					5,233.1	19.6	8.5		5,261.2	5,261.2	1.7	4.4
18.00		574.0		99.2	16,604.0	0.1	23,011.8	105.4	40,394.5	40,394.5	32,225.9	348.8
18.25					4,699.0		47.3		4,746.3	4,746.3	66.6	813.4
18.50				129.7	12,654.8	104.8	6.4		12,895.6	12,895.6	157.6	45.1
18.75					4,989.8		2.2	0.7	4,992.7	4,992.7	..	..
19.00					14,284.9	245.0	297.8	46.0	14,873.6	14,873.6	5,828.3	639.4
19.25					7,032.4		2.3		7,034.7	7,034.7	45.0	
19.50					13,024.1	0.1	118.7	45.2	13,188.1	13,188.1	42.5	3.9
19.75					991.4		7.0		998.3	998.3	8.4	8.4
20.00 & above		1.1			13,333.1		8,865.0	26.6	22,225.8	22,225.8	4,204.1	1,326.9
Total		38,034.7	40,113.6	14,389.9	471,038.7	6,996.5	86,573.9	7,616.1	664,763.4	664,763.4	627,437.6	573,529.3

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 08									30 - 06 - 08		31 - 12 - 07
	Foreign Constituents	Domestic				Constituents			Sub Total	Total	Total	Total
		Non-financial Government	Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others				
00.00			2.6	125.3	61,277.9	31.2	9,335.5	145.1	70,917.5	70,917.5	71,668.1	73,067.9
01.00*					719.3		144.6	4.8	868.6		868.6	4,292.9
02.00*			793.0		2,820.7		4,912.2	6.1	8,532.0	8,532.0	5,907.5	5,133.6
03.00*				4.5	1,706.8		4,857.3	65.0	6,633.6	6,633.6	4,264.8	3,641.5
04.00*					3,397.3	13.9	13,788.2		17,199.4	17,199.4	27,242.6	19,942.6
05.00*			734.3		5,485.3	0.7	5,296.4	174.3	11,690.9	11,690.9	15,152.6	13,463.7
06.00*	163.6	1,186.5	20.3		16,949.7		2,820.0	61.5	21,201.7	21,201.7	32,995.2	39,360.1
07.00*	0.4	0.3			31,682.4		404.6	31.7	32,119.5	32,119.5	48,413.2	54,534.2
08.00*			193.1	17.1	160,630.6	0.2	1,931.0	42.2	162,814.3	162,814.3	140,378.0	154,591.0
08.25				1,422.5	460.5		2.4		1,885.4	1,885.4	82.1	269.6
08.50		2.5	0.2		1,347.1		536.0	5.0	1,890.9	1,890.9	2,571.5	5,552.2
08.75			0.7		1,060.0		3.8		1,064.5	1,064.5	154.3	218.5
09.00					2,367.8	..	666.3	30.0	3,064.2	3,064.2	9,010.4	45,074.6
09.25				57.8	421.5		408.7		888.1	888.1	1,472.0	10,555.5
09.50					7,773.9	0.5	426.2		8,200.7	8,200.7	14,287.5	24,430.4
09.75			2,133.1		375.6	35.0	23.2		2,566.8	2,566.8	10,163.1	34,579.1
10.00		59.0	6,363.7	134.2	22,102.6	49.5	1,744.0	36.7	30,489.7	30,489.7	44,561.8	106,141.0
10.25					3,892.2	0.6	25.1	11.1	3,928.9	3,928.9	8,309.7	37,917.0
10.50			4.9	58.4	10,408.5		212.0	53.9	10,737.8	10,737.8	21,777.2	64,113.1
10.75		88.0		1,121.7	5,892.6	4.7	213.4		7,320.4	7,320.4	32,046.1	51,476.9
11.00		100.0	325.7	3.2	20,828.4	36.1	1,805.5	60.0	23,158.9	23,158.9	118,539.8	122,435.1
11.25			600.0	852.3	4,468.7	1.0	3,941.4		9,863.3	9,863.3	32,779.6	43,858.1
11.50					282.1	13,885.1	798.7	15.4	14,981.3	14,981.3	74,658.2	56,497.4
11.75					1,369.4	4,881.3	21.1	152.7	6,424.6	6,424.6	18,729.9	28,443.0
12.00			432.3	366.8	17,235.6	11.7	2,256.8	242.2	20,545.4	20,545.4	93,627.7	127,829.4
12.25					3,728.8	1.3	257.6		3,987.7	3,987.7	22,633.9	24,101.0
12.50					5,559.8	0.1	2,982.6	204.8	8,747.3	8,747.3	47,346.7	47,595.4
12.75				1,199.2	7,843.7	2.1	136.1	1.6	9,182.7	9,182.7	31,655.0	48,577.4
13.00		0.1	3,680.0	0.6	25,679.6	11.7	3,520.1	229.5	33,121.7	33,121.7	172,215.5	113,784.8
13.25		30.0	24.1		4,998.2	0.4	623.7		5,676.4	5,676.4	25,870.2	12,411.3
13.50					14,943.7		20,959.7	23.1	35,926.6	35,926.6	85,550.7	41,256.2
13.75					3,904.7	99.8	4,777.5	12.7	8,794.6	8,794.6	23,641.5	9,825.8
14.00		288.3	772.8	340.9	53,950.2	105.8	17,563.5	112.6	73,134.1	73,134.1	282,330.6	259,880.4
14.25			7,000.0		9,509.6	451.4	500.2	104.4	17,565.7	17,565.7	19,914.5	4,067.8
14.50		5.3	5,578.1		13,025.6	15.8	10,237.6	79.8	28,942.1	28,942.1	42,495.8	23,545.4
14.75		1,512.7	5,886.1		18,278.4	1,026.9	2,650.4	2,010.0	31,364.5	31,364.5	11,027.7	6,788.6
15.00		21,308.5	24,622.1	1,575.1	107,930.4	55.1	21,583.7	735.2	177,810.2	177,810.2	156,778.0	73,764.1
15.25		3,164.5	1,128.6	1,114.0	35,552.8		589.5	259.7	41,809.0	41,809.0	8,223.0	1,513.1
15.50		5,428.9	3,235.5	551.8	57,627.3	36.5	6,478.9	283.2	73,642.1	73,642.1	25,398.0	5,733.0
15.75		6,114.0	5,572.6	99.1	32,789.4	16.6	1,364.4	323.7	46,279.8	46,279.8	6,490.6	1,362.0
16.00		22,518.5	18,046.8	1,941.4	135,824.3	511.8	14,408.8	1,019.4	194,270.9	194,270.9	97,154.7	27,050.0
16.25		476.2	12,142.0	189.8	30,942.4	47.6	158.9	219.4	44,176.4	44,176.4	2,775.5	137.5
16.50		35,536.4	3,731.0	204.1	63,639.7	26.8	9,785.8	381.7	113,305.5	113,305.5	19,086.0	7,622.2
16.75			26.9	132.1	32,731.8	181.5	1,422.3	184.4	34,679.1	34,679.1	10,004.8	4,106.0
17.00		11,298.7	28,354.5	9,181.4	213,078.0	2,789.2	15,814.9	618.2	281,134.8	281,134.8	44,395.6	11,060.8
17.25		2,814.0	5,061.8	2,071.8	62,942.7	54.4	1,078.5	516.5	74,539.7	74,539.7	8,232.5	77.0
17.50			2,500.2	806.9	53,483.8	357.4	3,692.4	272.0	61,112.6	61,112.6	5,304.8	551.1
17.75		958.9	1,242.5	49.7	19,005.6		391.0	223.3	21,870.9	21,870.9	1,064.1	711.8
18.00			14.2	2,071.4	96,866.0	80.6	5,544.5	892.2	105,469.1	105,469.1	26,995.8	26,924.1
18.25		557.8		211.5	15,116.3	41.5	5,162.0	186.9	21,276.0	21,276.0	189.8	297.5
18.50			2,000.6	307.8	26,071.3	1.4	1,178.6	323.0	29,882.7	29,882.7	1,414.5	39.5
18.75				37.5	8,843.7	0.8	145.9	28.4	9,056.3	9,056.3	63.7	1,106.0
19.00			19.8	13.4	74,349.0	150.2	4,725.3	1,829.3	81,087.0	81,087.0	6,551.8	6,390.0
19.25					5,545.3	13.0	336.0	11.4	5,905.7	5,905.7	98.6	7.2
19.50					13,438.8	5.6	532.5	1,900.1	15,877.0	15,877.0	35.8	30.7
19.75				50.0	1,768.7	10.2	32.5	129.2	1,990.6	1,990.6	16.3	4.2
20.00 & above				1,061.5	47,337.1	11.3	72,295.4	964.6	121,669.9	121,669.9	83,506.1	66,471.6
Total		112,426.3	143,410.3	29,046.7	1,698,378.6	6,292.0	287,505.0	15,218.2	2,292,277.2	2,292,277.2	2,101,547.8	1,953,504.5

*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

Foreign Banks

(Million Rupees)

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

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	..			77,855	140.1
5,000 to 10,000					1	..			41,433	302.2
10,000 to 20,000									42,969	577.2
20,000 to 25,000									21,388	484.2
25,000 to 30,000							1	..	33,756	933.8
30,000 to 40,000							1	..	74,886	2,641.7
40,000 to 50,000							1	..	96,001	4,355.3
50,000 to 60,000							1	0.1	139,126	7,639.1
60,000 to 70,000			21	1.4	1	0.1			133,503	8,622.2
70,000 to 80,000							3	0.2	114,013	8,546.9
80,000 to 90,000							1	0.1	138,575	11,768.5
90,000 to 100,000									123,528	11,666.9
100,000 to 200,000			1	0.1	6	1.0	18	2.2	509,979	69,225.4
200,000 to 300,000					3	0.8	31	7.8	82,966	19,729.2
300,000 to 400,000							20	7.5	30,388	10,450.9
400,000 to 500,000			1	0.4	1	0.5	7	3.2	22,256	9,975.6
500,000 to 600,000			2	1.1	6	3.2	2	1.1	15,061	8,225.6
600,000 to 700,000					5	3.4	12	7.8	11,049	7,133.5
700,000 to 800,000					1	0.8	9	6.7	9,799	7,375.0
800,000 to 900,000					1	0.8	1	0.9	8,078	6,900.1
900,000 to 1,000,000							18	16.5	8,485	8,124.1
1,000,000 to 2,000,000			8	14.8	4	5.9	12	15.8	38,682	56,385.6
2,000,000 to 3,000,000			4	10.6	1	2.6	10	26.5	17,353	42,449.1
3,000,000 to 4,000,000			2	7.2	1	3.1	1	3.2	9,555	33,608.3
4,000,000 to 5,000,000			1	4.9	1	4.9	14	62.3	5,562	24,882.7
5,000,000 to 6,000,000			5	27.2	4	22.2	28	165.7	6,109	33,800.1
6,000,000 to 7,000,000					3	19.5	8	51.1	3,432	22,359.3
7,000,000 to 8,000,000			9	70.4	1	7.6	91	711.3	2,894	21,617.4
8,000,000 to 9,000,000			7	60.8			1	8.3	2,112	18,016.2
9,000,000 to 10,000,000			1	9.6			1	9.1	1,697	16,154.9
10,000,000 & Over			97	150,252.3	154	186,826.2	277	44,626.1	27,077	1,766,676.9
Total			159	150,461.0	196	186,902.4	569	45,733.5	1,849,567	2,240,767.9

*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, 2008

(Million Rupees)

Constituents										Size of Account* (Rs.)	
Trust Funds & Non Profit Organisations											
Personal		Others		Sub Total		Total					
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
1	..	145,305	319.7	461	1.3	223,624	461.1	223,624	461.1	Less Than 5,000	
		93,375	649.3	9	0.1	134,818	951.5	134,818	951.5	5,000 to 10,000	
1	..	804,407	11,962.0	509	7.3	847,886	12,546.6	847,886	12,546.6	10,000 to 20,000	
2	..	16,328	374.1	187	4.1	37,905	862.5	37,905	862.5	20,000 to 25,000	
2	0.1	247,033	6,497.0	87	2.4	280,879	7,433.3	280,879	7,433.3	25,000 to 30,000	
2	0.1	397,327	13,370.2	765	28.0	472,981	16,040.0	472,981	16,040.0	30,000 to 40,000	
2	0.1	276,904	13,096.8	776	34.2	373,684	17,486.5	373,684	17,486.5	40,000 to 50,000	
7	0.4	58,720	3,258.7	1,355	76.9	199,209	10,975.1	199,209	10,975.1	50,000 to 60,000	
2	0.1	125,152	8,211.8	1,627	108.0	260,306	16,943.6	260,306	16,943.6	60,000 to 70,000	
2	0.1	151,426	11,407.6	1,682	128.4	267,126	20,083.3	267,126	20,083.3	70,000 to 80,000	
68	5.6	198,214	16,742.0	2,350	207.8	339,208	28,723.9	339,208	28,723.9	80,000 to 90,000	
6	0.6	105,630	10,022.1	246	22.8	229,410	21,712.4	229,410	21,712.4	90,000 to 100,000	
153	23.4	354,236	46,260.5	2,070	312.2	866,463	115,824.9	866,463	115,824.9	100,000 to 200,000	
118	29.7	82,006	20,535.5	640	156.2	165,764	40,459.2	165,764	40,459.2	200,000 to 300,000	
45	15.6	148,799	49,696.1	289	99.8	179,541	60,269.9	179,541	60,269.9	300,000 to 400,000	
46	20.7	46,532	21,220.4	755	345.8	69,598	31,566.5	69,598	31,566.5	400,000 to 500,000	
52	27.6	34,700	18,959.8	210	113.4	50,033	27,331.7	50,033	27,331.7	500,000 to 600,000	
70	45.9	7,421	4,837.2	66	41.2	18,623	12,069.2	18,623	12,069.2	600,000 to 700,000	
19	14.1	4,957	3,704.0	208	155.5	14,993	11,256.1	14,993	11,256.1	700,000 to 800,000	
21	17.5	4,002	3,429.4	31	25.6	12,134	10,374.2	12,134	10,374.2	800,000 to 900,000	
56	55.1	4,043	3,845.4	68	65.7	12,670	12,106.9	12,670	12,106.9	900,000 to 1,000,000	
171	223.2	25,682	36,162.6	357	521.9	64,916	93,329.7	64,916	93,329.7	1,000,000 to 2,000,000	
56	140.1	6,114	15,093.7	178	404.9	23,716	58,127.4	23,716	58,127.4	2,000,000 to 3,000,000	
38	128.7	4,865	17,000.9	120	416.2	14,582	51,167.7	14,582	51,167.7	3,000,000 to 4,000,000	
28	125.9	3,988	17,682.4	64	287.4	9,658	43,050.5	9,658	43,050.5	4,000,000 to 5,000,000	
10	57.0	2,161	11,211.5	105	556.7	8,422	45,840.3	8,422	45,840.3	5,000,000 to 6,000,000	
8	48.7	1,053	6,689.5	37	234.5	4,541	29,402.5	4,541	29,402.5	6,000,000 to 7,000,000	
9	68.8	1,033	7,471.2	33	244.0	4,070	30,190.8	4,070	30,190.8	7,000,000 to 8,000,000	
4	34.0	276	2,356.2	18	151.0	2,418	20,626.5	2,418	20,626.5	8,000,000 to 9,000,000	
3	27.9	172	1,618.6	50	481.1	1,924	18,301.2	1,924	18,301.2	9,000,000 to 10,000,000	
62	12,495.0	389	12,401.8	180	17,600.8	28,236	2,190,879.1	28,236	2,190,879.1	10,000,000 & Over	
1,064	13,606.1	3,352,250	396,088.0	15,533	22,835.1	5,219,338	3,056,394.0	5,219,338	3,056,394.0	Total	

3.6 Advances Classified by Size of Accounts

All Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		223,624	461.1	121,047	317.5	43,977	71.3
5,000 to 10,000		134,818	951.5	71,699	545.1	68,507	532.4
10,000 to 20,000		847,886	12,546.6	347,408	4,972.7	301,118	4,122.5
20,000 to 25,000		37,905	862.5	530,339	11,701.8	413,393	8,909.3
25,000 to 30,000		280,879	7,433.3	48,051	1,320.2	45,548	1,259.2
30,000 to 40,000		472,981	16,040.0	273,152	8,977.4	303,571	10,099.4
40,000 to 50,000		373,684	17,486.5	405,281	18,207.0	696,453	33,182.2
50,000 to 60,000		199,209	10,975.1	405,388	21,442.3	190,221	10,429.1
60,000 to 70,000		260,306	16,943.6	217,306	14,221.4	265,196	17,394.9
70,000 to 80,000		267,126	20,083.3	313,614	23,555.9	303,862	22,883.4
80,000 to 90,000		339,208	28,723.9	346,689	29,590.6	371,653	31,486.6
90,000 to 100,000		229,410	21,712.4	283,015	26,506.1	239,847	22,861.5
100,000 to 200,000		866,463	115,824.9	856,764	112,902.3	1,019,196	132,672.1
200,000 to 300,000		165,764	40,459.2	189,390	47,340.9	165,554	40,097.1
300,000 to 400,000		179,541	60,269.9	152,083	51,867.5	162,893	57,160.9
400,000 to 500,000		69,598	31,566.5	108,557	48,130.4	68,151	31,175.0
500,000 to 600,000		50,033	27,331.7	45,777	24,443.8	61,208	32,724.4
600,000 to 700,000		18,623	12,069.2	22,218	14,571.7	18,644	11,929.4
700,000 to 800,000		14,993	11,256.1	16,621	12,573.3	13,205	9,876.9
800,000 to 900,000		12,134	10,374.2	10,873	9,233.2	10,591	8,991.3
900,000 to 1,000,000		12,670	12,106.9	10,899	10,394.1	10,287	9,731.5
1,000,000 to 2,000,000		64,916	93,329.7	51,595	72,932.7	57,694	81,303.7
2,000,000 to 3,000,000		23,716	58,127.4	26,009	63,438.4	23,998	59,158.0
3,000,000 to 4,000,000		14,582	51,167.7	17,559	61,685.2	12,419	42,764.8
4,000,000 to 5,000,000		9,658	43,050.5	9,782	44,640.1	10,088	45,272.0
5,000,000 to 6,000,000		8,422	45,840.3	6,710	35,989.3	5,313	29,017.5
6,000,000 to 7,000,000		4,541	29,402.5	3,410	22,227.1	3,290	21,350.3
7,000,000 to 8,000,000		4,070	30,190.8	3,231	24,073.3	3,318	24,660.0
8,000,000 to 9,000,000		2,418	20,626.5	2,828	24,011.9	2,598	22,148.0
9,000,000 to 10,000,000		1,924	18,301.2	2,112	20,210.5	2,261	21,493.1
10,000,000 & Over		28,236	2,190,879.1	26,660	1,953,614.4	25,780	1,768,446.9
Total		5,219,338	3,056,394.0	4,926,067	2,815,638.2	4,919,834	2,613,204.9

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		46,341	68.4	21,588	51.5	13,657	32.5
5,000 to	10,000	19,314	142.9	16,736	124.1	17,548	133.0
10,000 to	20,000	21,856	337.8	35,006	534.0	45,176	613.4
20,000 to	25,000	15,552	354.4	20,809	472.1	17,464	396.1
25,000 to	30,000	25,870	707.4	31,109	857.0	29,825	826.4
30,000 to	40,000	64,883	2,325.0	65,658	2,331.0	90,815	3,217.2
40,000 to	50,000	108,201	4,925.5	119,770	5,504.7	152,062	6,835.7
50,000 to	60,000	158,564	8,754.0	153,616	8,444.9	126,158	6,937.1
60,000 to	70,000	212,158	13,798.4	165,010	10,828.3	157,372	10,287.1
70,000 to	80,000	221,349	16,614.1	213,932	16,066.3	257,720	19,374.4
80,000 to	90,000	257,312	21,762.4	281,547	23,914.7	304,448	25,766.4
90,000 to	100,000	180,066	16,983.6	199,331	18,757.0	188,726	18,005.7
100,000 to	200,000	527,173	69,889.5	563,250	73,501.7	455,934	58,512.2
200,000 to	300,000	58,660	13,676.3	49,652	11,837.3	41,368	10,110.4
300,000 to	400,000	22,923	8,076.1	21,288	7,354.6	19,107	6,657.8
400,000 to	500,000	11,293	5,072.0	14,062	6,225.2	12,230	5,425.6
500,000 to	600,000	4,845	2,641.0	4,578	2,455.9	6,913	3,700.7
600,000 to	700,000	3,038	1,976.7	6,586	4,459.6	6,452	4,042.3
700,000 to	800,000	3,251	2,431.1	2,826	2,105.5	3,964	2,965.7
800,000 to	900,000	2,277	1,940.8	2,007	1,692.6	2,989	2,551.7
900,000 to	1,000,000	2,322	2,219.3	2,991	2,854.0	2,865	2,690.8
1,000,000 to	2,000,000	17,190	23,455.9	12,501	16,718.7	12,065	16,210.4
2,000,000 to	3,000,000	2,371	5,771.3	3,784	9,249.1	3,124	7,446.2
3,000,000 to	4,000,000	1,508	5,269.9	1,680	5,793.4	1,482	5,258.7
4,000,000 to	5,000,000	1,270	5,682.1	799	3,553.0	1,630	7,002.9
5,000,000 to	6,000,000	583	3,165.5	1,043	5,609.1	960	5,310.1
6,000,000 to	7,000,000	510	3,295.6	429	2,816.7	513	3,355.8
7,000,000 to	8,000,000	791	5,907.5	343	2,566.2	433	3,253.1
8,000,000 to	9,000,000	348	2,984.9	271	2,272.4	662	5,644.4
9,000,000 to	10,000,000	344	3,231.8	257	2,471.7	269	2,579.7
10,000,000 & Over		3,935	411,302.0	3,683	376,015.5	3,799	328,385.9
Total		1,996,098	664,763.4	2,016,142	627,437.6	1,977,730	573,529.3

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

(Million Rupees)						
Size of Account (Rs.)	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	47,144	102.7	99,384	265.9	30,271	38.6
5,000 to 10,000	81,401	570.6	54,951	420.9	50,953	399.4
10,000 to 20,000	768,806	11,476.0	312,151	4,435.5	255,915	3,508.7
20,000 to 25,000	21,093	481.7	509,507	11,229.2	395,583	8,505.8
25,000 to 30,000	196,792	5,240.0	16,721	457.0	15,503	426.6
30,000 to 40,000	395,651	13,312.3	204,096	6,520.2	212,702	6,880.2
40,000 to 50,000	98,031	4,480.3	285,467	12,700.3	338,881	16,383.6
50,000 to 60,000	40,510	2,213.5	65,539	3,649.8	64,022	3,489.6
60,000 to 70,000	37,236	2,415.6	52,248	3,390.1	107,810	7,106.9
70,000 to 80,000	34,884	2,612.0	99,655	7,487.5	46,101	3,505.8
80,000 to 90,000	55,759	4,795.7	49,970	4,328.7	67,192	5,719.2
90,000 to 100,000	49,180	4,713.6	77,734	7,179.1	51,086	4,852.6
100,000 to 200,000	336,511	45,564.5	271,073	36,916.8	507,642	67,755.0
200,000 to 300,000	101,056	25,302.7	129,019	32,524.3	122,728	29,635.8
300,000 to 400,000	154,416	51,472.2	124,484	42,470.5	128,964	45,701.0
400,000 to 500,000	58,120	26,412.3	93,727	41,555.3	54,804	25,230.2
500,000 to 600,000	44,632	24,383.7	40,777	21,758.7	54,033	28,878.5
600,000 to 700,000	15,357	9,944.8	15,514	10,036.0	12,070	7,808.0
700,000 to 800,000	11,645	8,751.9	13,700	10,396.7	9,154	6,846.4
800,000 to 900,000	9,675	8,277.0	8,784	7,470.9	7,465	6,325.4
900,000 to 1,000,000	10,312	9,853.4	7,842	7,477.8	7,372	6,993.4
1,000,000 to 2,000,000	46,787	68,191.0	38,750	55,707.7	45,291	64,599.9
2,000,000 to 3,000,000	20,911	51,318.3	21,151	51,509.5	19,738	49,008.5
3,000,000 to 4,000,000	12,802	44,942.3	15,500	54,551.6	10,629	36,467.8
4,000,000 to 5,000,000	8,277	36,875.7	8,875	40,609.0	8,359	37,818.3
5,000,000 to 6,000,000	7,705	41,958.1	5,563	29,816.5	4,273	23,279.5
6,000,000 to 7,000,000	3,959	25,635.0	2,909	18,943.6	2,720	17,631.3
7,000,000 to 8,000,000	3,192	23,617.5	2,828	21,058.6	2,838	21,052.3
8,000,000 to 9,000,000	2,029	17,291.9	2,517	21,403.7	1,884	16,060.8
9,000,000 to 10,000,000	1,533	14,623.5	1,793	17,149.6	1,928	18,301.9
10,000,000 & Over	23,387	1,705,447.5	22,084	1,518,126.7	21,196	1,383,293.3
Total	2,698,793	2,292,277.2	2,654,313	2,101,547.8	2,659,107	1,953,504.5

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

		(Million Rupees)					
Size of Account (Rs.)		31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		130,139	290.0	75	0.2	49	0.1
5,000 to	10,000	34,103	238.0	12	0.1	6	..
10,000 to	20,000	57,224	732.7	251	3.2	27	0.4
20,000 to	25,000	1,260	26.4	23	0.5	346	7.4
25,000 to	30,000	58,217	1,486.0	221	6.3	220	6.3
30,000 to	40,000	12,447	402.7	3,398	126.2	54	2.0
40,000 to	50,000	167,452	8,080.7	44	2.1	205,510	9,962.9
50,000 to	60,000	135	7.6	186,233	9,347.5	41	2.4
60,000 to	70,000	10,912	729.5	48	2.9	14	0.9
70,000 to	80,000	10,893	857.1	27	2.1	41	3.1
80,000 to	90,000	26,137	2,165.8	15,172	1,347.2	13	1.1
90,000 to	100,000	164	15.2	5,950	570.0	35	3.2
100,000 to	200,000	2,779	370.8	22,441	2,483.8	55,620	6,404.9
200,000 to	300,000	6,048	1,480.2	10,719	2,979.3	1,458	351.0
300,000 to	400,000	2,202	721.6	6,311	2,042.4	14,822	4,802.1
400,000 to	500,000	185	82.1	768	350.0	1,117	519.3
500,000 to	600,000	556	307.0	422	229.1	262	145.2
600,000 to	700,000	228	147.6	118	76.1	122	79.1
700,000 to	800,000	97	73.1	95	71.0	87	64.8
800,000 to	900,000	182	156.4	82	69.8	137	114.2
900,000 to	1,000,000	36	34.2	66	62.3	50	47.3
1,000,000 to	2,000,000	939	1,682.8	344	506.2	338	493.5
2,000,000 to	3,000,000	434	1,037.9	1,074	2,679.7	1,136	2,703.3
3,000,000 to	4,000,000	272	955.6	379	1,340.2	308	1,038.2
4,000,000 to	5,000,000	111	492.8	108	478.1	99	450.8
5,000,000 to	6,000,000	134	716.7	104	563.7	80	427.9
6,000,000 to	7,000,000	72	472.0	72	466.8	57	363.2
7,000,000 to	8,000,000	87	665.8	60	448.4	47	354.5
8,000,000 to	9,000,000	41	349.7	40	335.8	52	442.8
9,000,000 to	10,000,000	47	445.9	62	589.3	64	611.6
10,000,000 & Over		914	74,129.6	893	59,472.3	785	56,767.7
Total		524,447	99,353.5	255,612	86,652.7	282,997	86,171.1

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	3,161,422	528,759.7	2,911,601	505,239.0	2,973,643	624,282.2
05.00	8,260	65,467.3	1,949	13,306.2	8,958	14,248.6
10.00	80,049	163,457.5	63,922	113,680.9	50,993	137,481.8
15.00	134,110	139,295.0	53,243	96,777.1	56,184	57,777.5
20.00	907,976	342,563.1	1,016,119	304,237.1	865,142	232,063.8
25.00	507,775	1,077,208.1	492,248	1,064,439.0	608,423	901,848.5
30.00	82,779	244,660.3	85,373	239,174.6	98,341	219,868.7
33.33	1,426	4,267.1	593	5,213.3	4,113	3,331.9
35.00	57,395	68,359.6	35,026	50,038.9	16,309	24,718.5
40.00	69,222	234,266.9	80,703	263,740.7	49,684	244,197.6
45.00	6,473	16,667.0	1,642	5,678.5	2,755	8,932.7
50.00	189,271	122,288.5	167,300	76,491.7	177,004	117,783.6
55.00	925	5,511.1	1,169	1,490.3	348	1,457.9
60.00	2,546	11,034.1	2,669	6,918.1	2,635	5,413.9
65.00	3,490	9,072.5	510	1,361.0	269	1,314.5
70.00	2,130	11,073.7	1,692	14,484.7	1,005	11,167.2
75.00	1,525	4,511.2	7,924	5,854.0	3,413	3,039.6
80.00	282	1,677.8	221	1,985.8	139	326.2
85.00	787	2,097.3	507	14,671.0	35	271.0
90.00	522	1,527.4	1,402	25,280.9	345	3,478.8
95.00	973	2,628.9	254	5,575.3	96	200.3
99.99						
Total	5,219,338	3,056,394.0	4,926,067	2,815,638.2	4,919,834	2,613,204.9

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	670,827	98,023.2	689,490	140,262.4	697,870	123,736.4
05.00	2,128	1,021.5	223	519.0	5,774	921.0
10.00	4,735	14,360.2	10,264	11,884.4	14,198	25,864.9
15.00	7,218	37,340.8	2,397	6,420.2	11,545	12,276.4
20.00	797,802	195,133.5	870,413	141,572.3	798,595	97,197.1
25.00	269,672	214,166.4	193,407	208,216.8	204,674	167,253.5
30.00	11,617	24,195.1	25,630	22,834.9	49,863	33,307.0
33.33	1,157	453.4	526	365.6	1,299	1,219.5
35.00	24,070	13,326.2	14,459	12,756.1	11,381	8,689.5
40.00	47,331	28,277.0	45,414	27,030.3	22,283	34,547.9
45.00	71	929.0	63	898.9	69	918.3
50.00	158,432	34,004.6	155,218	50,955.5	156,723	63,855.4
55.00	52	700.3	50	644.1	56	756.4
60.00	233	544.8	377	470.7	449	416.7
65.00	49	699.0	57	655.8	60	634.6
70.00	7	169.4	41	231.3	283	325.1
75.00	16	177.0	7,139	800.7	2,581	1,296.2
80.00	4	78.2	34	83.9	6	30.6
85.00	576	988.4	136	451.5	14	237.3
90.00	94	71.4	797	279.4	5	42.0
95.00	7	103.8	7	103.8	2	3.6
99.99						
Total	1,996,098	664,763.4	2,016,142	627,437.6	1,977,730	573,529.3

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,059,933	397,657.2	1,980,087	335,315.5	2,011,222	472,310.2
05.00	6,124	63,976.7	1,721	12,168.3	3,184	13,327.6
10.00	74,960	146,207.7	53,163	97,985.4	36,407	108,944.3
15.00	39,516	94,926.5	40,604	83,831.7	29,503	38,485.6
20.00	108,741	135,885.3	145,315	159,035.6	66,137	131,346.7
25.00	237,060	826,435.4	297,443	821,848.0	402,372	696,023.3
30.00	67,886	217,103.0	58,914	213,464.3	47,648	184,198.7
33.33	267	3,113.6	62	2,224.6	2,814	2,112.4
35.00	33,289	54,507.3	20,541	37,238.1	4,897	15,084.9
40.00	21,711	203,600.6	35,178	234,674.3	27,216	206,895.9
45.00	6,392	15,532.6	1,567	4,687.5	2,671	8,005.4
50.00	30,795	87,894.5	12,030	25,350.9	20,230	53,892.0
55.00	870	4,809.2	1,117	845.3	287	699.2
60.00	2,299	10,454.7	2,279	6,405.2	2,177	4,989.9
65.00	3,439	8,255.6	452	703.3	207	678.6
70.00	2,121	10,894.7	1,650	14,252.8	718	10,829.6
75.00	1,507	4,333.0	783	5,052.1	830	1,742.3
80.00	278	1,599.6	184	1,772.5	132	270.6
85.00	211	1,108.9	371	14,219.5	21	33.7
90.00	428	1,456.0	605	25,001.5	340	3,436.9
95.00	966	2,525.1	247	5,471.5	94	196.7
99.99						
Total	2,698,793	2,292,277.2	2,654,313	2,101,547.8	2,659,107	1,953,504.5

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 08		30 - 06 - 08		31 - 12 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	430,662	33,079.3	242,024	29,661.1	264,551	28,235.6
05.00	8	469.1	5	618.9		
10.00	354	2,889.6	495	3,811.2	388	2,672.6
15.00	87,376	7,027.7	10,242	6,525.2	15,136	7,015.5
20.00	1,433	11,544.4	391	3,629.3	410	3,520.1
25.00	1,043	36,606.2	1,398	34,374.2	1,377	38,571.6
30.00	3,276	3,362.3	829	2,875.4	830	2,363.0
33.33	2	700.0	5	2,623.2		
35.00	36	526.1	26	44.7	31	944.1
40.00	180	2,389.3	111	2,036.1	185	2,753.8
45.00	10	205.3	12	92.0	15	9.0
50.00	44	389.4	52	185.3	51	36.2
55.00	3	1.6	2	1.0	5	2.3
60.00	14	34.6	13	42.2	9	7.3
65.00	2	117.8	1	1.9	2	1.3
70.00	2	9.6	1	0.6	4	12.4
75.00	2	1.1	2	1.2	2	1.2
80.00			3	129.4	1	25.0
85.00						
90.00						
95.00						
99.99						
Total	524,447	99,353.5	255,612	86,652.7	282,997	86,171.1

3.8 Advances Classified by Rate of All As on 31st

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	62,199.2	123.2	764.0	410.8	1,023.7	17,212.1	1,901.9	209.1	1,769.1	1,490.2	1,505.6
01.00*	83.7	75.0	0.7		58.5	221.5	36.2		46.3	214.7	4.5
02.00*	2,828.7	93.8	2,006.1	103.4	1,828.6	783.1	65.5		246.1	443.0	8.7
03.00*	9,576.6	10.8	573.3	166.3	4,313.5	1,484.2	842.4	48.8	122.0	211.2	
04.00*	13,873.6	1.2	2,319.6	39.9	196.5	8,976.1	427.6	5.7	316.1	376.5	4.6
05.00*	5,889.1	29.5	770.8	86.0	462.2	9,060.0	882.9	1.3	130.7	446.9	16.4
06.00*	3,259.6	4,463.1	1,562.8	1,196.5	462.1	10,428.2	754.0		400.3	251.5	27.6
07.00*	1,190.6	1,864.6	2,545.3	3,783.1	7,291.6	19,485.4	3,252.9		1,039.6	285.9	8.5
08.00*	13,487.3	7,615.5	11,383.4	6,655.5	12,332.9	71,092.6	29,729.5	1,884.2	5,771.7	14,666.3	2,041.5
09.00*	812.1	131.8	1,917.0	855.9	76,611.4	1,712.2	2,227.5		439.7	1,959.2	14.6
10.00*	2,500.1	967.4	2,454.0	3,675.9	1,386.0	26,056.2	1,358.9		1,081.3	4,569.7	23.4
10.25	33.3		1.0	170.3	121.8	727.5	2,888.6		17.9	29.3	
10.50	118.9	0.6	130.2	2,317.7	1,761.9	3,697.6	2,266.6	2.8	835.9	157.7	0.6
10.75	150.8	29.4	1,008.1	2,188.1	762.7	2,256.8	350.4		171.5	1,132.5	
11.00	3,452.7	527.6	1,793.0	1,727.4	4,857.5	8,525.0	4,826.0	3.0	926.7	1,512.9	56.0
11.25	4,209.6	9.7	545.2	473.5	741.9	1,663.9	2,037.0		238.5	13.6	
11.50	317.4	23.3	393.2	817.7	4,250.8	6,939.9	5,121.8		256.4	155.4	
11.75	300.7	38.2	279.2	9.6	20.2	1,850.2	3,821.0		0.8	21.8	152.7
12.00	6,925.6	557.5	1,891.5	3,985.8	5,714.6	6,897.4	4,136.5	235.2	1,621.1	1,718.3	26.8
12.25	291.4	6.5	300.9	2,417.0	680.5	593.8	370.7		11.3	314.6	1.6
12.50	162.0	15.2	1,651.3	653.3	2,910.5	3,884.2	937.0	30.8	329.9	114.8	7.4
12.75	1,105.4	20.8	1,729.3	7.9	923.4	5,469.5	427.9		30.9	506.2	0.2
13.00	4,882.1	1,508.0	3,592.0	2,066.1	7,919.6	9,876.4	2,448.2	7.0	6,645.5	2,904.4	86.8
13.25	1,228.7	88.7	181.8	559.8	279.0	983.8	635.4	50.3	1,321.1	309.7	236.4
13.50	17,604.0	12.6	561.5	726.3	2,282.9	8,967.9	4,696.1	0.2	666.6	561.7	243.2
13.75	4,573.8	11.9	196.9	152.5	483.5	2,824.4	366.4	0.3	35.6	18.8	24.0
14.00	8,538.3	2,798.7	10,618.6	5,631.6	15,173.5	39,980.5	3,460.8	30.9	2,789.4	3,829.8	604.3
14.25	2,396.1	71.4	844.8	3,277.1	3,173.9	7,127.3	239.5		53.9	502.6	5.0
14.50	8,784.6	474.8	2,049.0	1,509.2	2,964.3	10,937.2	1,866.4	721.6	539.1	518.7	96.0
14.75	1,861.0	136.1	977.7	6,974.3	4,813.2	15,900.5	879.1	46.0	769.2	70.6	35.6
15.00	47,069.8	2,114.7	14,016.5	11,272.3	31,415.2	109,621.3	10,511.2	21.7	3,250.3	16,578.4	444.5
15.25	4,829.9	54.5	1,080.9	2,477.5	4,742.0	28,300.3	3,508.7	6.5	821.2	185.3	64.8
15.50	6,687.7	991.6	3,697.7	7,339.8	10,124.0	48,014.4	9,162.7	38.6	1,705.1	2,406.8	342.0
15.75	12,035.9	197.3	4,100.8	2,915.2	4,975.5	24,751.5	8,105.3	5.3	417.9	576.8	348.6
16.00	28,362.9	11,034.1	10,780.6	7,871.8	23,109.3	161,290.7	10,906.7	79.9	4,051.8	14,961.8	716.7
16.25	17,981.3	84.6	2,124.5	2,927.4	3,258.2	21,641.8	2,295.2		1,057.1	1,428.7	410.6
16.50	24,425.1	372.1	11,242.2	29,883.0	8,180.0	38,727.8	16,159.8	8.9	1,806.5	2,744.2	381.1
16.75	3,020.9	332.5	2,947.7	2,362.9	3,979.0	25,100.9	4,256.3	0.8	559.3	649.4	298.5
17.00	38,010.7	9,252.6	6,546.8	5,664.9	19,981.8	88,773.6	14,748.6		1,998.1	119,343.4	487.2
17.25	3,982.6	501.5	8,163.0	1,401.1	6,030.7	45,290.1	16,253.9		268.7	1,513.8	268.1
17.50	19,418.8	118.3	6,676.3	2,362.5	6,642.5	28,324.2	12,833.4	2.0	731.8	3,876.6	368.1
17.75	2,364.1	53.0	3,166.5	585.8	3,297.7	13,775.6	3,542.8	1.4	151.7	932.0	123.7
18.00	28,952.4	8,855.7	8,674.9	4,627.1	9,350.3	44,409.2	11,480.8	683.8	6,964.2	9,966.2	2,753.1
18.25	5,953.9	55.6	2,227.7	978.2	3,771.8	7,631.5	3,077.7	89.5	608.4	1,280.9	937.8
18.50	1,295.2	32.4	4,207.3	721.7	7,966.1	16,070.8	6,901.5		1,002.7	3,611.8	59.0
18.75	992.4	7.9	2,666.1	74.8	2,733.1	4,898.9	695.2	1.4	55.2	708.0	414.8
19.00	6,482.7	7,926.6	6,400.9	2,019.5	9,280.4	30,390.2	9,449.4	10.9	5,448.4	6,404.2	2,315.8
19.25	1,749.9	8.5	1,082.8	17.8	2,401.1	4,955.9	585.5	20.0	530.6	363.5	3.4
19.50	1,349.4		2,891.8	318.3	5,568.7	5,497.1	5,506.3	4.3	1,240.1	3,524.3	5.8
19.75	395.7	6.4	547.8	79.7	684.7	399.4	291.3		61.0	341.8	8.5
20.00 & above	90,761.2	1,760.4	5,172.7	755.6	9,268.4	23,727.4	11,133.2	14.5	7,005.4	3,560.7	683.0
Total	528,759.7	65,467.3	163,457.5	139,295.0	342,563.1	1,077,208.1	244,660.3	4,267.1	68,359.6	234,266.9	16,667.0

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

: : : : : : :

: : : : : : :

*10.00 stands for 09.25 to 10.00

Interest/Return and Rate of Margin

Banks

December, 2008

(Million Rupees)

Rate of Margin												Rate of Int./Return
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00	Total	
1,300.0	694.6	499.8	678.1	169.2	129.2	78.0	344.4	21.7	103.8		92,627.8	00.00
	26.0			85.0				21.6			873.8	01.00*
167.6	18.6	271.5	19.4	23.8	43.1	202.2	3.6				9,157.0	02.00*
842.0		23.3			1.4		139.8				18,355.6	03.00*
54.6	23.5	9.0	..	0.1	..	..	..	..	16.6		26,641.4	04.00*
89.0		10.1	2.3	5.4	2.8	21.6		1.2	3.7		17,911.9	05.00*
57.9	54.1	234.0	62.8	15.3	50.7	38.3	35.1	16.9	2.2		23,372.9	06.00*
647.7	77.4		29.8	8.8	9.5		0.2	0.8	45.8		41,567.5	07.00*
5,714.4	1,423.4	1,336.7	174.9	522.9	631.4	223.9	37.7	40.9	31.7		186,798.1	08.00*
435.0	4.0	1.9	0.7	1.7	5.8	10.0	0.1	0.3	0.1		87,140.9	09.00*
706.9	384.1	217.0	44.0	126.6	79.9	0.3	0.4	116.3	10.7		45,759.2	10.00*
											3,989.7	10.25
0.5	6.8	..		0.4							11,298.3	10.50
0.1											8,050.4	10.75
3,146.5		53.7	0.1	10.9	5.4	0.6	0.5	8.3	75.9		31,509.8	11.00
9.9	0.2		0.1						0.1		9,943.1	11.25
138.4	1.9	4.9	0.9	0.7		1.1		2.7			18,426.8	11.50
91.9								16.3			6,602.4	11.75
1,168.9	21.5	16.3	17.4	508.3	2.2	0.7	7.0	83.0	418.2		35,953.9	12.00
1.0					7.5	8.1					5,004.8	12.25
262.0	3.1	14.5	6.8	4.7	12.7	8.6					11,008.9	12.50
	16.6		2.1		8.9						10,249.1	12.75
2,248.2	0.2	353.1	41.9	550.6	72.5	5.1	511.9	84.6	11.3		45,815.4	13.00
490.4					2.1	0.1	8.5				6,375.6	13.25
749.6	19.2	37.5	13.4	29.6	25.1	11.7	1.0	4.0			37,214.1	13.50
568.2	2.5	5.8	2.1	2.7	1.4	5.9			1.9		9,278.7	13.75
3,877.4	236.3	277.0	96.0	1,464.2	292.6	15.1	11.9	140.7	56.3		99,924.1	14.00
1,513.1	36.9	0.7	16.5	8.8	5.9		1.0		0.1		19,274.7	14.25
1,275.2	33.7	52.7	8.6	251.3	8.5	5.5	67.1	5.0	11.3		32,179.7	14.50
436.8	168.6	83.5	115.4	32.5	47.0	69.5	293.1	90.5	18.6		33,818.8	14.75
24,734.4	95.3	671.4	3,877.5	3,749.0	389.0	1.8	60.4	131.8	909.9		280,936.3	15.00
111.3	126.2	9.8	37.0	11.4	4.5	22.0	6.6	55.4	45.1		46,500.7	15.25
5,049.5	137.2	251.1	325.8	45.2	10.7	53.5	39.0	71.8	20.7		96,515.1	15.50
374.8	138.2	24.8	97.8	33.2	5.1	24.1	32.9	92.1	0.1		59,253.1	15.75
11,140.5	317.2	676.2	469.0	1,153.4	303.2	165.4	197.4	131.2	129.6		287,849.3	16.00
498.9	30.9	23.5	31.4	78.8	292.1	7.5	2.2	31.6	..		54,206.4	16.25
20,216.1	250.3	295.0	495.7	178.0	189.7	302.9	33.1	47.7	104.9		156,044.2	16.50
345.2	61.7	78.9	120.1	13.6	2.8	0.9		1.4	7.3		44,140.2	16.75
5,576.3	171.7	882.4	189.0	297.3	148.6	88.6	91.3	162.3	379.2		312,794.2	17.00
854.2	69.0	94.1	107.3	19.0	277.0	2.7	19.8	7.2	37.1		85,160.7	17.25
1,853.4	213.3	108.2	154.9	180.9	36.1	51.5	58.3	41.4	80.8		84,133.2	17.50
584.1	70.6	20.5	48.2	10.5	12.8	13.8	22.2	1.0	4.9		28,782.9	17.75
7,611.8	103.7	2,303.0	449.3	440.3	171.2	194.3	33.5	19.9	83.0		148,127.5	18.00
431.1	21.2	146.4	2.2	70.1	6.1	0.3	2.1	0.3			27,292.9	18.25
1,078.8	145.1	91.0	362.2	28.5	93.7	2.5	13.6	40.7	3.9		43,728.6	18.50
1,169.5	47.9	40.2	15.1	7.1	8.9		4.0	1.4	2.9		14,544.7	18.75
6,947.7	188.0	1,274.5	752.0	840.4	1,039.0	22.1	11.9	0.9	11.3		97,216.7	19.00
1,218.1	4.2	1.0	11.5	3.0	5.0	6.9	4.5				12,973.1	19.25
2,787.4	29.7	285.9	168.3	3.2	27.0	1.1	1.1	3.8			29,213.5	19.50
229.6	0.8		15.0	2.4	2.0			0.6	0.2		3,066.9	19.75
3,482.5	35.7	253.1	9.9	84.7	41.2	9.5		30.0			157,789.4	20.00 & above
122,288.5	5,511.1	11,034.1	9,072.5	11,073.7	4,511.2	1,677.8	2,097.3	1,527.4	2,628.9		3,056,394.0	Total

Overall weighted Average Rate of Interest/Return = 14.63

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2008

(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								
5.00	526	39.7	-	-	-	-	526	39.7
15.00	76	6.6	-	-	-	-	76	6.6
20.00	5,375	4,979.8	-	-	-	-	5,375	4,979.8
25.00	1,991	11,711.3	-	-	-	-	1,991	11,711.3
30.00	118	14.6	-	-	-	-	118	14.6
33.33	168	1.1	-	-	-	-	168	1.1
35.00	2	0.1	-	-	-	-	2	0.1
40.00	1,499	110.0	-	-	-	-	1,499	110.0
50.00	17,259	1,225.7	-	-	-	-	17,259	1,225.7
Total	27,014	18,089 (25.37)	-	-	-	-	27,014	18,089 (25.37)
Securities, Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	126	421.4	-	-	126	421.4
05.00	-	-	62	71.0	-	-	62	71.0
10.00	7	235.8	90	616.6	1	278.4	98	1,130.8
15.00	14	8.7	10	537.4	-	-	24	546.0
20.00	573	189.1	88	1,306.6	-	-	661	1,495.7
25.00	30	759.6	4,940	11,311.0	-	-	4,970	12,070.7
30.00	17	2,084.2	353	21,722.5	-	-	370	23,806.8
33.33	-	-	-	-	-	-	-	-
35.00	63	2,641.5	219	2,460.4	-	-	282	5,101.9
40.00	6	528.4	84	3,947.0	-	-	90	4,475.4
45.00	-	-	27	2,150.0	-	-	27	2,150.0
50.00	18	89.1	182	1,548.3	-	-	200	1,637.3
55.00	-	-	8	42.8	-	-	8	42.8
60.00	-	-	6	20.3	-	-	6	20.3
80.00	-	-	1	0.8	-	-	1	0.8
90.00	-	-	1	22.6	-	-	1	22.6
95.00	-	-	1	0.9	-	-	1	0.9
Total	728	6,536.4 (31.49)	6,198	46,179.6 (30.3)	1	278.4 (10.00)	6,927	52,994.4 (30.34)
Securities, Shares and Other Financial Instruments - To Others								
00.00	-	-	229	7,546.5	4	44.8	233	7,591.3
05.00	3	256.5	63	69.3	-	-	66	325.8
10.00	398	2,651.1	270	1,288.0	-	-	668	3,939.1
15.00	48	47.8	154	213.1	-	-	202	260.9
20.00	2,982	297.6	124	1,010.5	-	-	3,107	1,308.5
25.00	1,562	261.9	2,600	6,695.0	7	128.6	4,169	7,085.5
30.00	9	228.4	1,048	6,155.4	2	30.5	1,059	6,414.3
35.00	18	449.7	33	641.8	-	-	51	1,091.5
40.00	4	8.0	166	8,311.2	-	-	170	8,319.1
45.00	-	-	19	344.3	-	-	19	344.3
50.00	4,676	354.2	686	3,686.8	4	150.6	5,366	4,191.6
55.00	-	-	24	32.3	-	-	24	32.3
60.00	-	-	13	66.9	-	-	13	66.9
65.00	1	0.4	12	65.2	-	-	13	65.7
70.00	-	-	21	64.1	-	-	21	64.1
75.00	-	-	8	85.6	-	-	8	85.6
80.00	-	-	9	11.7	-	-	9	11.7
85.00	70	9.2	7	10.5	-	-	77	19.7
90.00	12	3.2	78	158.4	-	-	90	161.6
95.00	-	-	290	1,083.5	-	-	290	1,083.5
Total	9,783	4,568.0 (18.11)	5,854	37,540.1 (28.86)	17	354.5 (32.89)	15,655	42,463.0 (27.74)

Note :- Figures in parantheses are 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, 2008

(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								
00.00	-	-	537	5,953.1	1	29.1	538	5,982.2
05.00	881	61.0	3	59.2	-	-	884	120.2
10.00	30	573.8	140	12,874.0	4	164.9	174	13,612.7
15.00	19	729.0	236	3,671.2	3	455.3	258	4,855.5
20.00	21,511	9,300.4	571	3,737.2	10	647.3	22,092	13,684.9
25.00	7,258	30,126.7	6,576	89,531.2	52	1,465.2	13,886	121,123.1
30.00	1,236	8,292.6	746	8,869.3	1	1.2	1,983	17,163.0
33.33	490	35.0	-	-	-	-	490	35.0
35.00	36	251.8	63	255.2	-	-	99	507.0
40.00	9,245	2,596.1	256	2,798.7	1	46.3	9,502	5,441.1
45.00	-	-	27	463.8	-	-	27	463.8
50.00	55,221	6,375.1	601	3,940.2	-	-	55,822	10,315.3
55.00	-	-	16	496.1	-	-	16	496.1
60.00	1	1.0	78	890.1	-	-	79	891.1
65.00	-	-	2	96.6	-	-	2	96.6
70.00	-	-	29	851.8	-	-	29	851.8
75.00	-	-	11	32.2	-	-	11	32.2
80.00	-	-	6	67.9	-	-	6	67.9
85.00	-	-	5	33.9	-	-	5	33.9
90.00	-	-	2	108.1	-	-	2	108.1
95.00	-	-	2	36.1	-	-	2	36.1
Total	95,928	58,342.5 (28.07)	9,907	134,765.9 (24.28)	72	2,809.3 (21.34)	105,907	195,917.6 (25.37)
Merchandise - Raw Material								
00.00	-	-	2,553	5,247.5	5	291.8	2,558	5,539.4
05.00	-	-	19	483.4	2	70.2	21	553.7
10.00	9	97.6	7,736	16,538.9	15	852.8	7,760	17,489.2
15.00	7	573.8	528	15,502.8	7	790.9	542	16,867.5
20.00	6,042	9,795.4	343	9,090.4	20	1,712.8	6,405	20,598.6
25.00	37,297	27,760.0	3,293	84,945.9	88	5,328.6	40,678	118,034.5
30.00	19	475.6	445	14,789.9	3	26.0	467	15,291.5
33.33	-	-	-	-	-	-	-	-
35.00	84	213.6	324	4,744.1	-	-	408	4,957.7
40.00	62	1,051.9	282	4,000.3	3	116.0	347	5,168.2
45.00	-	-	83	952.1	-	-	83	952.1
50.00	14,760	2,557.9	218	2,488.3	1	77.4	14,979	5,123.7
55.00	-	-	20	445.5	-	-	20	445.5
60.00	-	-	21	318.5	2	23.8	23	342.3
65.00	-	-	10	120.3	1	116.0	11	236.3
70.00	-	-	11	139.3	-	-	11	139.3
75.00	-	-	9	15.3	-	-	9	15.3
80.00	-	-	9	78.7	-	-	9	78.7
85.00	-	-	7	84.3	-	-	7	84.3
90.00	-	-	10	85.2	-	-	10	85.2
95.00	-	-	5	4.9	-	-	5	4.9
Total	58,280	42,525.8 (25.66)	15,926	160,075.6 (23.28)	147	9,406.3 (21.95)	74,353	212,007.9 (23.70)

Note :- Figures in parantheses are 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, 2008

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
Merchandise - Finished / Manufactured Goods								
00.00	-	-	1,381	14,322.1	50	1,807.9	1,431	16,130.0
05.00	-	-	348	5,406.5	1	296.5	349	5,703.0
10.00	49	3,965.1	3,062	23,806.4	298	982.4	3,409	28,753.8
15.00	26	2,434.4	3,704	24,836.7	315	2,244.5	4,045	29,515.7
20.00	2,599	18,740.0	3,642	21,186.9	230	2,077.9	6,471	42,004.8
25.00	1,539	28,795.0	10,848	213,849.1	516	18,387.0	12,903	261,031.0
30.00	112	2,660.6	2,340	41,733.4	60	314.6	2,512	44,708.6
35.00	23	303.8	521	3,463.6	29	137.4	573	3,904.8
40.00	1,433	2,472.2	1,056	5,242.4	50	439.1	2,539	8,153.6
45.00	-	-	304	3,336.8	8	52.6	312	3,389.4
50.00	1,405	3,731.8	704	21,289.8	34	120.0	2,143	25,141.7
55.00	-	-	149	1,602.4	3	1.6	152	1,604.0
60.00	-	-	118	1,445.1	11	9.4	129	1,454.5
65.00	-	-	65	374.6	1	1.8	66	376.4
70.00	-	-	86	715.5	2	9.6	88	725.2
75.00	-	-	56	1,102.8	2	1.1	58	1,103.9
80.00	-	-	52	490.9	-	-	52	490.9
85.00	-	-	41	398.3	-	-	41	398.3
90.00	-	-	42	183.3	-	-	42	183.3
95.00	-	-	59	123.4	-	-	59	123.4
Total	7,186	63,102.9	28,578	384,910.0	1,610	26,883.4	37,374	474,896.3
		(24.51)		(25.04)		(21.87)		(24.79)
Fixed Assets Including Machinery								
00.00	820	79.0	10,057	21,890.0	1	2.8	10,878	21,971.8
05.00	27	6.0	1,479	16,738.5	-	-	1,506	16,744.5
10.00	814	1,722.8	5,787	21,337.8	5	385.8	6,606	23,446.4
15.00	792	240.2	5,352	8,065.0	1	2.8	6,145	8,308.0
20.00	1,396	49,633.3	15,211	19,651.6	9	430.6	16,616	69,715.5
25.00	6,960	32,456.7	8,220	135,086.0	22	1,358.7	15,202	168,901.4
30.00	13	2,093.8	2,661	22,180.0	-	-	2,674	24,273.8
33.33	-	-	3	69.1	-	-	3	69.1
35.00	747	716.8	580	9,018.2	2	365.1	1,329	10,100.1
40.00	190	9,405.0	1,462	28,205.2	3	134.6	1,655	37,744.8
45.00	-	-	245	1,398.9	-	-	245	1,398.9
50.00	1,173	440.4	771	2,596.9	-	-	1,944	3,037.3
55.00	-	-	71	935.7	-	-	71	935.7
60.00	-	-	106	960.4	-	-	106	960.4
65.00	-	-	48	660.3	-	-	48	660.3
70.00	-	-	48	668.2	-	-	48	668.2
75.00	1	2.3	11	75.0	-	-	12	77.3
80.00	-	-	16	117.3	-	-	16	117.3
85.00	-	-	10	135.3	-	-	10	135.3
90.00	-	-	14	131.9	-	-	14	131.9
95.00	-	-	6	38.2	-	-	6	38.2
Total	12,933	96,796.3	52,158	289,959.5	43	2,680.4	65,134	389,436.2
		(23.88)		(23.22)		(24.12)		(23.39)

Note :- Figures in parantheses are 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, 2008

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								
00.00	48	9.7	6,603	9,480.9	10	264.5	6,661	9,755.1
05.00	18	36.8	534	6,881.9	-	-	552	6,918.7
10.00	3	12.0	7,250	1,951.3	2	3.5	7,255	1,966.9
15.00	-	-	5,155	7,361.5	-	-	5,155	7,361.5
20.00	13,714	2,471.2	15,893	11,635.5	3	24.9	29,610	14,131.5
25.00	13,076	5,995.6	19,253	39,425.8	157	2,993.9	32,486	48,415.3
30.00	2,760	355.4	4,528	8,466.3	6	171.7	7,294	8,993.5
33.33	1	1	120	2,835.7	-	-	121	2,836.7
35.00	11,533	1,379.2	531	2,246.6	-	-	12,064	3,625.8
40.00	10,672	2,153.1	1,216	3,944.0	5	70.3	11,893	6,167.4
45.00	-	-	444	1,391.6	-	-	444	1,391.6
50.00	15,952	1,245.1	6,634	5,364.8	-	-	22,586	6,609.9
55.00	-	-	59	309.1	-	-	59	309.1
60.00	-	-	172	291.7	-	-	172	291.7
65.00	-	-	48	363.2	-	-	48	363.2
70.00	-	-	63	187.1	-	-	63	187.1
75.00	-	-	55	153.8	-	-	55	153.8
80.00	1	0.2	38	288.5	-	-	39	288.7
85.00	-	-	43	168.1	-	-	43	168.1
90.00	2	9.8	43	105.8	-	-	45	115.6
95.00	-	-	50	87.2	-	-	50	87.2
Total	67,780	13,669.1 (29.84)	68,732	102,940.4 (23.67)	183	3,529 (23.62)	136,695	120,138.4 (24.37)
Real Estate - Building								
00.00	542	438.7	32,622	46,477.1	2,687	2,275.3	35,851	49,191.1
05.00	26	363.9	2,773	26,146.6	-	-	2,799	26,510.6
10.00	780	1,646.8	6,638	37,864.7	8	68.3	7,426	39,579.7
15.00	3,634	1,679.0	1,628	10,030.2	9	402.3	5,271	12,111.5
20.00	6,860	22,277.0	7,332	24,950.0	166	6,323.4	14,358	53,550.4
25.00	6,047	5,702.5	18,577	61,409.1	67	1,906.8	24,691	69,018.5
30.00	4,323	5,291.9	10,765	51,347.6	3,198	2,017.7	18,286	58,657.1
33.33	286	28.0	29	126.1	2	700.0	317	854.0
35.00	9,984	6,142.9	651	6,118.8	4	22.6	10,639	12,284.2
40.00	1,970	4,366.5	6,970	109,696.6	116	1,581.5	9,056	115,644.6
45.00	1	2.1	237	1,530.2	2	152.7	240	1,685.0
50.00	12,307	10,957.3	13,259	34,113.0	4	21.6	25,570	45,091.9
55.00	1	3.3	113	484.7	-	-	114	487.9
60.00	4	7.1	880	3,423.8	1	1.4	885	3,432.4
65.00	1	0.1	2,735	5,579.2	-	-	2,736	5,579.3
70.00	1	2.0	1,406	7,191.3	-	-	1,407	7,193.3
75.00	-	-	1,018	1,606.5	-	-	1,018	1,606.5
80.00	-	-	76	470.1	-	-	76	470.1
85.00	497	723.2	64	197.0	-	-	561	920.2
90.00	-	-	82	267.9	-	-	82	267.9
95.00	-	-	47	379.2	-	-	47	379.2
Total	47,264	59,632.3 (30.04)	107,902	429,409.7 (27.82)	6,264	15,473.6 (21.77)	161,430	504,515.4 (27.90)

Note :- Figures in parantheses are 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, 2008

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		(Million Rupees)	
	All Banks							
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Bank's Deposits								
00.00	2	2.0	954	4,589.5	13	258.0	969	4,849.5
05.00	-	-	496	1,384.4	5	102.4	501	1,486.8
10.00	161	416.8	5,548	8,878.4	21	153.5	5,730	9,448.6
15.00	990	136.3	1,659	9,417.0	7	47.6	2,656	9,600.8
20.00	1,870	1,291.3	2,760	5,027.8	994	287.5	5,624	6,606.5
25.00	2,326	14,749.5	10,400	15,455.5	4	607.9	12,730	30,812.9
30.00	7	2.1	8,783	8,266.6	1	0.5	8,791	8,269.3
33.33	-	-	-	-	-	-	-	-
35.00	3	1.1	8,338	5,954.1	1	1.0	8,342	5,956.1
40.00	44	40.5	77	151.7	2	1.6	123	193.7
45.00	-	-	8	18.1	-	-	8	18.1
50.00	933	233.4	1,158	1,154.1	1	19.8	2,092	1,407.3
55.00	-	-	4	1.5	-	-	4	1.5
60.00	-	-	15	10.5	-	-	15	10.5
65.00	-	-	3	0.2	-	-	3	0.2
70.00	-	-	8	3.8	-	-	8	3.8
75.00	-	-	19	19.7	-	-	19	19.7
80.00	-	-	7	14.8	-	-	7	14.8
85.00	3	1.7	4	21.3	-	-	7	23.0
90.00	-	-	97	371.1	-	-	97	371.1
95.00	-	-	121	394.1	-	-	121	394.1
Total	6,339	16,874.7 (24.55)	40,459	61,134.2 (21.61)	1,049	1,479.8 (16.77)	47,847	79,488.3 (22.15)
Insurance Policies								
0.00	-	-	169	1,084.6	-	-	169	1,084.6
5.00	-	-	129	104.7	-	-	129	104.7
10.00	-	-	1,516	1,529.6	-	-	1,516	1,529.6
15.00	154	16.5	959	457.7	-	-	1,113	474.2
20.00	-	-	523	1,082.1	-	-	523	1,082.1
25.00	2	4,185.9	1,861	8,988.1	-	-	1,863	13,174.0
30.00	-	-	37	55.1	-	-	37	55.1
35.00	-	-	8	416.7	-	-	8	416.7
40.00	-	-	4,241	3,835.3	-	-	4,241	3,835.3
45.00	-	-	4,228	3,032.7	-	-	4,228	3,032.7
50.00	-	-	24	155.5	-	-	24	155.5
55.00	-	-	98	57.1	-	-	98	57.1
60.00	-	-	8	1.5	-	-	8	1.5
65.00	-	-	6	3.2	-	-	6	3.2
70.00	-	-	5	2.9	-	-	5	2.9
75.00	-	-	6	13.1	-	-	6	13.1
80.00	-	-	7	12.0	-	-	7	12.0
85.00	-	-	1	0.1	-	-	1	0.1
90.00	-	-	7	13.8	-	-	7	13.8
95.00	-	-	8	9.3	-	-	8	9.3
Total	156	4,202.4 (24.96)	13,841	20,855.1 (28.32)	-	-	13,997	25,057.5 (27.76)

Note :- Figures in parantheses are 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, 2008

(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								
00.00	274	40.7	391,599	112,965.7	2,892	1,080.3	394,765	114,086.6
05.00	375	137.9	218	6,631.2	-	-	593	6,769.1
10.00	1,534	2,849.8	36,923	19,522.2	-	-	38,457	22,372.0
15.00	1,455	31,458.3	20,131	14,833.8	87,034	3,084.3	108,620	49,376.3
20.00	448	1,119.8	62,254	37,206.7	1	40.0	62,703	38,366.5
25.00	191,536	51,355.3	150,492	159,738.8	130	4,429.6	342,158	215,523.7
30.00	1,814	747.6	36,180	33,517.0	5	800.0	37,999	35,064.5
33.33	133	52.0	115	82.8	-	-	248	134.7
35.00	1,553	916.8	22,021	19,187.9	-	-	23,574	20,104.7
40.00	21,890	4,269.4	5,901	33,468.3	-	-	27,791	37,737.8
45.00	-	-	770	914.3	-	-	770	914.3
50.00	34,651	5,947.7	6,558	11,556.7	-	-	41,209	17,504.4
55.00	1	5.0	308	402.1	-	-	309	407.1
60.00	192	22.2	882	3,025.7	-	-	1,074	3,048.0
65.00	-	-	510	992.7	-	-	510	992.7
70.00	-	-	444	1,070.7	-	-	444	1,070.7
75.00	1	0.4	314	1,229.1	-	-	315	1,229.5
80.00	-	-	57	46.8	-	-	57	46.8
85.00	-	-	29	60.1	-	-	29	60.1
90.00	75	17.2	52	8	-	-	127	25.2
95.00	-	-	377	368.5	-	-	377	368.5
Total	255,932	98,940.1 (23.60)	736,135	456,829.1 (20.37)	90,062	9,434.2 (19.27)	1,082,129	565,203.2 (20.92)
Advances Secured by Guarantee (s)								
00.00	454,692	48,329.9	385,775	85,804.3	536	13,498.4	841,003	147,632.6
Total	454,692	48,329.9 (0.00)	385,775	85,804.3 (0.00)	536	13,498.4 (0.00)	841,003	147,632.6 (0.00)
Unsecured Advances								
00.00	104,241	32,278.0	1,227,328	81,874.3	424,463	13,526.4	1,756,032	127,678.6
Total	104,241	32,278.0 (0.00)	1,227,328	81,874.3 (0.00)	424,463	13,526.4 (0.00)	1,756,032	127,678.6 (0.00)
Grand Total	1,148,256	563,886.8 (21.97)	2,698,793	2,292,277.2 (22.45)	524,447	99,353.5 (15.7)	4,048,876	2,955,517.5 (22.13)

Note :- Figures in parantheses are weighted average rate of margin.

(Concl'd.)

Note :- Figures in parantheses are weighted average rate of margin.

Totals may differ due to rounding