

Statistical Tables
Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	54,779	18,452.2	72,585	7,275.6	27,014	18,088.9
II. Securities , Shares and Other Financial Instruments:	15,057	80,386.9	16,488	73,902.3	22,582	95,457.5
A. Quoted on the Stock Exchange:	8,250	60,939.5	11,148	57,255.4	17,936	75,503.3
1. To Stock Brokers and Dealers:	5,538	34,179.1	7,518	34,181.7	6,044	49,824.4
(a) Government and Other Trustee Securities	3,930	6,617.9	4,752	5,863.3	4,973	8,376.3
(b) Shares and Debentures	1,426	26,311.1	2,549	25,502.3	738	37,244.4
(c) Participation Term Certificates	12	148.7	10	1,002.4	90	433.1
(d) Others	170	1,101.5	207	1,813.8	243	3,770.5
2. To Others:	2,712	26,760.4	3,630	23,073.6	11,892	25,678.9
(a) Government and Other Trustee Securities	1,269	2,444.5	1,684	3,693.5	2,356	6,709.7
(b) Shares and Debentures	534	15,075.6	505	16,491.8	561	15,815.4
(c) Participation Term Certificates	95	61.5	38	33.4	20	665.4
(d) Others	814	9,178.7	1,403	2,855.0	8,955	2,488.5
B. Unquoted on the Stock Exchange:	6,807	19,447.4	5,340	16,647.0	4,646	19,954.2
1. To Stock Brokers and Dealers:	689	3,838.8	741	7,923.4	883	3,170.2
(a) Government and Other Trustee Securities	233	2,013.4	346	2,177.7	313	1,275.1
(b) Shares and Debentures	42	1,547.3	61	5,521.1	69	1,509.3
(c) Participation Term Certificates	94	7.3	3	0.4	60	74.2
(d) Others	320	270.8	331	224.2	441	311.6
2. To Others:	6,118	15,608.6	4,599	8,723.5	3,763	16,784.0
(a) Government and Other Trustee Securities	4,866	7,890.3	3,158	6,897.8	2,797	14,186.0
(b) Shares and Debentures	58	4,232.4	36	542.3	181	2,067.6
(c) Participation Term Certificates	5	1,270.6	2	1.9	2	2.4
(d) Others	1,189	2,215.3	1,403	1,281.5	783	528.0
III. Merchandise	245,180	1,061,674.9	203,728	929,847.4	218,566	883,796.7
A. Food Item:	117,778	264,894.7	156,890	361,525.8	106,004	196,116.1
1. Wheat	28,704	64,939.9	5,234	192,293.9	23,557	71,825.7
2. Rice and Paddy	21,712	119,123.3	100,923	89,830.2	66,437	40,353.6
3. Other Grain & Pulses:	21,132	3,816.8	581	1,651.7	6,122	1,560.7
(a) Indigenous	21,082	3,572.1	537	1,405.7	4,558	1,426.7
(b) Imported	50	244.7	44	246.0	1,564	134.0
4. Edible Oil:	29,964	21,032.9	522	9,946.4	406	12,452.0
(a) Indigenous	29,819	16,670.5	460	5,857.4	337	8,805.9
(b) Imported	145	4,362.4	62	4,089.0	69	3,646.1
5. Sugar:	9,239	35,018.5	1,416	37,648.2	3,665	41,047.2
(a) Indigenous	8,082	28,872.2	583	31,723.9	2,754	31,206.9
(b) Imported	1,157	6,146.3	833	5,924.3	911	9,840.3
6. Kariana and Spices	3,905	2,781.5	45,593	14,643.0	2,486	4,543.2
7. Fish and Fish Preparations	168	489.0	808	837.1	1,648	5,109.8
8. Other Food Item:	2,954	17,692.7	1,813	14,675.4	1,683	19,223.8
(a) Indigenous	2,870	16,741.5	1,719	13,940.2	1,504	17,198.3
(b) Imported	84	951.2	94	735.1	179	2,025.5
B. Raw Material:	82,893	270,248.8	20,898	184,621.9	74,369	212,137.9
1. Cotton Raw:	72,104	105,001.5	13,664	64,100.9	59,759	86,186.7
(a) Indigenous	59,015	89,500.0	12,850	57,322.4	58,239	71,014.0
(b) Imported	13,089	15,501.5	814	6,778.5	1,520	15,172.7
2. Synthetic Fibers:	602	10,533.9	606	10,455.3	421	11,104.1
(a) Indigenous	532	9,509.4	545	8,952.7	310	9,475.1
(b) Imported	70	1,024.5	61	1,502.5	111	1,629.0
3. Fertilizer:	4,417	33,950.0	1,944	22,759.4	6,994	22,886.6
(a) Indigenous	2,444	21,347.6	1,879	13,294.6	4,912	12,582.1
(b) Imported	1,973	12,602.4	65	9,464.7	2,082	10,304.5

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1,064	38,360.1	603	33,497.8	370	35,915.1
(a) Indigenous	955	26,676.7	432	14,859.9	279	18,385.6
(b) Imported	109	11,683.4	171	18,637.9	91	17,529.5
5. Iron & Steel:	1,135	36,825.6	957	18,974.8	814	18,982.4
(a) Indigenous	840	18,927.2	735	12,566.0	490	11,267.5
(b) Imported	295	17,898.5	222	6,408.7	324	7,714.9
6. Wool & Goat Hair	48	535.6	105	905.5	39	557.7
7. Hides & Skins	356	4,932.6	468	5,858.3	1,698	4,853.7
8. Oil Seeds	395	6,027.2	530	4,267.3	274	5,243.7
9. Pesticides & Insecticides:	485	4,428.9	323	3,956.4	263	4,959.0
(a) Indigenous	376	2,995.2	277	3,248.5	192	4,105.5
(b) Imported	109	1,433.7	46	707.9	71	853.5
10. Other Raw Material:	2,287	29,653.5	1,698	19,846.3	3,737	21,448.8
(a) Indigenous	1,627	15,355.0	1,266	12,473.6	1,998	14,719.5
(b) Imported	660	14,298.5	432	7,372.8	1,739	6,729.3
C. Finished/Manufactured Goods:	44,509	526,531.4	25,940	383,699.7	38,193	475,542.6
1. Cotton Textiles:	7,698	124,807.6	2,624	83,491.8	4,122	126,839.3
(a) Indigenous	7,376	102,135.0	2,224	64,060.4	3,483	103,885.7
(b) Imported	322	22,672.6	400	19,431.5	639	22,953.6
2. Cotton Yarn:	1,609	58,202.7	1,102	47,730.6	1,065	44,440.5
(a) Indigenous	1,541	55,683.3	1,050	46,277.4	954	40,551.4
(b) Imported	68	2,519.4	52	1,453.2	111	3,889.1
3. Other Textiles:	5,034	66,123.5	1,747	43,643.1	4,041	61,934.6
(a) Indigenous	1,711	54,540.7	1,454	36,782.8	3,579	50,350.8
(b) Imported	3,323	11,582.8	293	6,860.3	462	11,583.8
4. Machinery:	3,653	45,156.7	3,905	24,774.8	9,029	26,231.6
(a) Indigenous	2,471	33,557.1	2,485	9,091.1	7,165	11,116.5
(b) Imported	1,182	11,599.6	1,420	15,683.7	1,864	15,115.1
5. Handloom Products	50	423.5	46	626.4	41	552.0
6. Carpet & Rugs	290	4,770.6	262	3,727.2	2,511	4,977.3
7. Readymade Garments	1,942	21,877.8	2,583	21,045.6	1,036	19,043.6
8. Cement and Cement Products:	1,848	49,023.8	290	33,927.5	652	31,993.9
(a) Indigenous	1,792	48,712.0	279	33,742.9	643	31,860.0
(b) Imported	56	311.8	11	184.6	9	133.9
9. Sport Goods	368	2,287.6	262	2,061.8	323	3,611.9
10. Surgical Instruments	362	2,433.7	342	2,344.2	290	5,052.7
11. Chemicals and Dyes	2,436	24,042.9	1,019	13,026.5	1,102	23,114.0
12. Other Finished Goods:	19,219	127,381.0	11,758	107,300.2	13,981	127,751.2
(a) Indigenous	14,062	99,061.0	11,024	93,565.0	12,508	107,449.2
(b) Imported	5,157	28,320.0	734	13,735.3	1,473	20,302.1
IV. Fixed Assets Including Machinery	35,487	432,808.5	73,755	289,457.6	65,782	392,647.4
V. Real Estate:	979,685	508,890.9	1,000,332	759,809.7	1,075,814	711,833.5
(a) Land	845,578	173,460.3	875,794	265,377.8	896,016	201,178.9
(b) Buildings:	134,107	335,430.6	124,538	494,432.0	179,798	510,654.6
1. Residential	53,149	149,332.0	93,560	275,530.8	121,947	297,516.3
2. Non-Residential	80,958	186,098.6	30,978	218,901.2	57,851	213,138.4
VI. Fixed Deposits and Insurance Policies:	18,137	57,043.6	257,761	81,683.3	63,752	104,864.6
(a) Bank Deposits	15,662	51,752.3	255,355	74,562.1	49,755	79,807.2
(b) Insurance Policies	2,475	5,291.3	2,406	7,121.2	13,997	25,057.4
VII. Others:	2,906,719	1,032,634.3	2,856,659	938,370.3	3,745,828	849,705.4
(a) Other Secured Advances	1,035,778	709,612.5	968,720	692,208.7	1,102,085	568,272.7
(b) Advances Secured by Guarantee(s)	781,320	240,614.4	935,816	142,008.1	859,811	149,904.9
(c) Unsecured Advances	1,089,621	82,407.4	952,123	104,153.6	1,783,932	131,527.7
Total	4,255,044	3,191,891.3	4,481,308	3,080,346.3	5,219,338	3,056,394.0

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	54,779	18,452.2	72,585	7,275.6	27,014	18,088.9
II. Securities , Shares and Other Financial Instruments:	1,582	14,606.1	2,779	9,581.6	10,511	11,104.5
A. Quoted on the Stock Exchange:	1,283	8,967.3	2,528	9,508.9	10,383	11,008.8
1. To Stock Brokers and Dealers:	101	2,634.3	994	3,913.7	723	6,534.3
(a) Government and Other Trustee Securities	93	2,563.1	935	1,057.2	644	1,144.1
(b) Shares and Debentures	7	71.1	23	1,477.7	37	2,123.0
(c) Participation Term Certificates	1	..			12	1.0
(d) Others			36	1,378.8	30	3,266.2
2. To Others:	1,182	6,333.0	1,534	5,595.1	9,660	4,474.4
(a) Government and Other Trustee Securities	983	1,708.5	1,469	2,655.0	2,069	2,350.8
(b) Shares and Debentures	45	3,399.8	21	1,790.0	2	85.4
(c) Participation Term Certificates	89	55.1	28	18.1	11	412.1
(d) Others	65	1,169.7	16	1,132.0	7,578	1,626.0
B. Unquoted on the Stock Exchange:	299	5,638.7	251	72.7	128	95.7
1. To Stock Brokers and Dealers:	85	106.3			5	2.1
(a) Government and Other Trustee Securities	1	0.3			5	2.1
(b) Shares and Debentures	2	101.9				
(c) Participation Term Certificates	82	4.2				
(d) Others						
2. To Others:	214	5,532.5	251	72.7	123	93.6
(a) Government and Other Trustee Securities	104	48.9	1	1.2	5	1.7
(b) Shares and Debentures	2	2,698.2				
(c) Participation Term Certificates	5	1,270.6	1	0.1		
(d) Others	103	1,514.7	249	71.4	118	91.9
III. Merchandise	148,253	306,568.7	118,103	184,243.2	161,394	163,970.8
A. Food Item:	101,951	119,915.8	102,495	105,343.1	95,928	58,342.3
1. Wheat	24,612	44,248.6	1,882	50,672.2	20,665	11,316.2
2. Rice and Paddy	17,748	42,797.8	97,815	39,567.8	63,766	15,484.4
3. Other Grain & Pulses:	20,230	1,605.4	7	13.7	5,794	708.5
(a) Indigenous	20,230	1,605.4	7	13.7	4,253	607.9
(b) Imported					1,541	100.7
4. Edible Oil:	28,938	10,644.6	272	1,144.2	137	2,455.3
(a) Indigenous	28,938	10,644.6	272	1,144.2	137	2,455.3
(b) Imported						
5. Sugar:	7,691	15,618.6	170	9,421.2	2,623	17,245.9
(a) Indigenous	7,690	13,104.4	170	9,421.2	2,620	16,614.9
(b) Imported	1	2,514.3			3	631.0
6. Kariana and Spices	2,488	1,059.3	1,968	1,135.5	1,579	3,737.0
7. Fish and Fish Preparations	47	286.3	119	270.3	1,215	4,525.8
8. Other Food Item:	197	3,655.2	262	3,118.2	149	2,869.2
(a) Indigenous	197	3,655.2	262	3,118.2	149	2,869.2
(b) Imported						
B. Raw Material:	42,920	73,392.5	12,593	27,775.1	58,280	42,525.7
1. Cotton Raw:	41,974	25,050.4	11,614	17,911.8	51,595	28,735.5
(a) Indigenous	30,348	23,907.9	11,186	17,811.1	50,638	27,431.6
(b) Imported	11,626	1,142.5	428	100.7	957	1,303.9
2. Synthetic Fibers:	61	2,282.0	62	2,262.0	66	2,843.8
(a) Indigenous	58	2,032.4	59	2,045.0	62	2,710.1
(b) Imported	3	249.6	3	217.0	4	133.8
3. Fertilizer:	452	13,050.4	438	2,543.4	3,330	3,228.7
(a) Indigenous	451	13,018.8	438	2,543.4	3,330	3,228.7
(b) Imported	1	31.6				

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
4. Petroleum Crude:	6	11,004.6	1	249.9	1	249.9
(a) Indigenous	5	9,004.6	1	249.9	1	249.9
(b) Imported	1	2,000.0				
5. Iron & Steel:	180	20,787.1	184	3,923.5	118	3,963.5
(a) Indigenous	174	8,909.0	173	3,081.3	113	2,747.0
(b) Imported	6	11,878.1	11	842.2	5	1,216.5
6. Wool & Goat Hair	9	23.2	52	5.4	6	104.1
7. Hides & Skins	6	9.8	6	6.9	1,486	397.3
8. Oil Seeds	26	90.9	21	39.1	27	339.1
9. Pesticides & Insecticides:	4	26.3	2	1.1	38	824.3
(a) Indigenous	4	26.3	2	1.1	38	824.3
(b) Imported						
10. Other Raw Material:	202	1,067.7	213	832.1	1,613	1,839.4
(a) Indigenous	192	988.7	208	582.2	217	1,738.8
(b) Imported	10	79.0	5	249.9	1,396	100.6
C. Finished/Manufactured Goods:	3,382	113,260.4	3,015	51,125.0	7,186	63,102.8
1. Cotton Textiles:	244	23,079.4	207	9,655.1	1,807	14,418.0
(a) Indigenous	238	22,914.1	186	9,420.5	1,807	14,418.0
(b) Imported	6	165.3	21	234.6		
2. Cotton Yarn:	283	25,215.1	140	15,488.0	85	10,135.6
(a) Indigenous	283	25,215.1	140	15,488.0	85	10,135.6
(b) Imported						
3. Other Textiles:	380	8,607.5	277	3,323.7	225	7,091.9
(a) Indigenous	380	8,607.5	255	3,320.5	225	7,091.9
(b) Imported			22	3.2		
4. Machinery:	724	30,332.5	759	6,013.2	2,082	5,934.6
(a) Indigenous	459	28,672.6	735	5,250.8	1,910	5,179.9
(b) Imported	265	1,660.0	24	762.4	172	754.7
5. Handloom Products						
6. Carpet & Rugs	105	556.7	105	484.8	1,002	1,233.0
7. Readymade Garments	129	2,266.6	103	1,569.2	108	2,628.0
8. Cement and Cement Products:	69	8,575.4	17	1,204.7	23	2,823.3
(a) Indigenous	69	8,575.4	17	1,204.7	23	2,823.3
(b) Imported						
9. Sport Goods	7	10.9	7	11.3	10	907.8
10. Surgical Instruments	11	57.1	9	26.3	10	2,995.0
11. Chemicals and Dyes	208	1,238.9	258	1,789.7	376	2,708.3
12. Other Finished Goods:	1,222	13,320.2	1,133	11,559.0	1,458	12,227.4
(a) Indigenous	1,193	12,189.9	1,088	8,716.1	1,316	7,804.5
(b) Imported	29	1,130.3	45	2,842.8	142	4,422.8
IV. Fixed Assets Including Machinery	7,329	76,458.2	11,320	50,206.1	12,933	96,796.3
V. Real Estate:	52,831	53,037.9	63,312	151,957.0	115,044	73,301.2
(a) Land	32,795	6,183.2	37,202	74,597.1	67,780	13,669.1
(b) Buildings:	20,036	46,854.7	26,110	77,359.9	47,264	59,632.2
1. Residential	14,606	23,882.8	17,271	21,416.6	37,214	30,133.3
2. Non-Residential	5,430	22,971.9	8,839	55,943.3	10,050	29,498.8
VI. Fixed Deposits and Insurance Policies:	6,413	7,747.8	5,931	6,750.3	6,495	21,077.1
(a) Bank Deposits	6,413	7,747.8	5,848	6,738.1	6,339	16,874.6
(b) Insurance Policies			83	12.2	156	4,202.4
VII. Others:	782,383	162,850.1	790,279	189,955.3	814,865	179,548.0
(a) Other Secured Advances	256,504	68,894.8	177,162	108,742.2	255,932	98,940.2
(b) Advances Secured by Guarantee(s)	440,855	84,920.5	538,841	72,201.2	454,692	48,329.8
(c) Unsecured Advances	85,024	9,034.8	74,276	9,012.0	104,241	32,278.0
Total	1,053,570	639,720.9	1,064,309	599,969.2	1,148,256	563,886.8

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	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:	13,447	65,035.9	13,693	63,681.5	12,052	83,719.7
A. Quoted on the Stock Exchange:	6,946	51,281.6	8,611	47,161.0	7,545	63,991.6
1. To Stock Brokers and Dealers:	5,422	30,976.4	6,522	29,713.6	5,320	43,011.7
(a) Government and Other Trustee Securities	3,833	3,802.5	3,816	4,476.8	4,329	7,232.2
(b) Shares and Debentures	1,419	26,240.0	2,526	24,024.5	701	35,121.4
(c) Participation Term Certificates	1	0.3	10	1,002.4	78	432.2
(d) Others	169	933.7	170	209.9	212	225.9
2. To Others:	1,524	20,305.2	2,089	17,447.4	2,225	20,979.9
(a) Government and Other Trustee Securities	284	636.1	214	1,037.5	286	4,358.5
(b) Shares and Debentures	485	11,653.6	478	14,671.6	553	15,505.7
(c) Participation Term Certificates	6	6.4	10	15.3	9	253.2
(d) Others	749	8,009.1	1,387	1,723.0	1,377	862.5
B. Unquoted on the Stock Exchange:	6,501	13,754.3	5,082	16,520.5	4,507	19,728.1
1. To Stock Brokers and Dealers:	604	3,732.5	741	7,923.4	878	3,168.1
(a) Government and Other Trustee Securities	232	2,013.1	346	2,177.7	308	1,273.0
(b) Shares and Debentures	40	1,445.4	61	5,521.1	69	1,509.3
(c) Participation Term Certificates	12	3.2	3	0.4	60	74.2
(d) Others	320	270.8	331	224.2	441	311.6
2. To Others:	5,897	10,021.8	4,341	8,597.1	3,629	16,560.1
(a) Government and Other Trustee Securities	4,756	7,787.8	3,151	6,843.1	2,782	14,054.3
(b) Shares and Debentures	56	1,534.2	36	542.3	181	2,067.6
(c) Participation Term Certificates			1	1.8	2	2.4
(d) Others	1,085	699.8	1,153	1,209.9	664	435.7
III. Merchandise	94,938	708,683.8	83,679	705,883.5	54,411	679,751.9
A. Food Item:	15,780	141,786.5	54,345	253,137.0	9,907	134,766.0
1. Wheat	4,091	19,339.0	3,349	139,954.9	2,892	60,509.5
2. Rice and Paddy	3,954	75,318.5	3,096	49,681.0	2,648	23,675.6
3. Other Grain & Pulses:	901	2,211.4	573	1,638.0	328	852.2
(a) Indigenous	851	1,966.7	529	1,392.0	305	818.8
(b) Imported	50	244.7	44	246.0	23	33.3
4. Edible Oil:	1,023	10,228.5	247	8,791.2	258	9,558.9
(a) Indigenous	879	6,015.5	185	4,702.2	189	5,912.8
(b) Imported	144	4,213.0	62	4,089.0	69	3,646.1
5. Sugar:	1,543	19,052.6	1,244	28,110.1	1,038	23,625.4
(a) Indigenous	387	15,420.6	411	22,185.9	130	14,416.1
(b) Imported	1,156	3,632.0	833	5,924.3	908	9,209.3
6. Kariana and Spices	1,417	1,722.2	43,625	13,507.5	907	806.3
7. Fish and Fish Preparations	121	202.6	689	566.8	433	584.1
8. Other Food Item:	2,730	13,711.6	1,522	10,887.5	1,403	15,154.1
(a) Indigenous	2,646	12,760.4	1,432	10,154.0	1,282	13,213.9
(b) Imported	84	951.2	90	733.5	121	1,940.2
B. Raw Material:	39,804	187,913.6	8,151	148,972.9	15,926	160,075.7
1. Cotton Raw:	30,037	76,158.6	1,973	43,223.1	8,093	53,412.8
(a) Indigenous	28,578	62,135.2	1,588	36,546.9	7,531	39,572.8
(b) Imported	1,459	14,023.4	385	6,676.1	562	13,840.0
2. Synthetic Fibers:	539	7,918.5	543	8,182.0	352	8,149.0
(a) Indigenous	472	7,143.5	485	6,896.5	245	6,653.7
(b) Imported	67	775.0	58	1,285.5	107	1,495.3
3. Fertilizer:	3,963	20,727.2	1,503	19,772.5	3,663	19,264.3
(a) Indigenous	1,992	8,206.4	1,440	10,476.0	1,581	8,959.7
(b) Imported	1,971	12,520.8	63	9,296.5	2,082	10,304.5

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1,041	25,727.7	594	31,330.8	355	34,857.0
(a) Indigenous	949	17,664.2	430	14,602.2	273	18,048.6
(b) Imported	92	8,063.5	164	16,728.6	82	16,808.4
5. Iron & Steel:	942	15,762.7	766	14,935.3	689	14,921.3
(a) Indigenous	655	9,777.9	558	9,463.2	372	8,485.2
(b) Imported	287	5,984.9	208	5,472.0	317	6,436.1
6. Wool & Goat Hair	39	512.4	53	900.1	31	450.3
7. Hides & Skins	343	4,317.6	434	5,083.9	185	3,633.1
8. Oil Seeds	369	5,936.3	509	4,228.1	244	4,896.9
9. Pesticides & Insecticides:	480	4,402.6	320	3,951.2	220	3,966.9
(a) Indigenous	372	2,968.9	275	3,247.4	150	3,117.1
(b) Imported	108	1,433.6	45	703.8	70	849.9
10. Other Raw Material:	2,051	26,450.0	1,456	17,366.0	2,094	16,524.1
(a) Indigenous	1,413	12,617.2	1,040	10,938.5	1,754	9,948.9
(b) Imported	638	13,832.8	416	6,427.6	340	6,575.2
C. Finished/Manufactured Goods:	39,354	378,983.6	21,183	303,773.5	28,578	384,910.2
1. Cotton Textiles:	7,315	93,859.7	2,310	67,462.3	2,199	107,644.9
(a) Indigenous	7,014	71,436.7	1,940	48,328.0	1,568	84,736.3
(b) Imported	301	22,423.1	370	19,134.3	631	22,908.7
2. Cotton Yarn:	1,311	32,197.6	944	31,813.3	969	34,138.7
(a) Indigenous	1,243	29,678.3	892	30,360.2	858	30,249.6
(b) Imported	68	2,519.4	52	1,453.2	111	3,889.1
3. Other Textiles:	4,612	55,848.3	1,421	38,626.8	3,732	51,199.0
(a) Indigenous	1,289	44,265.6	1,151	31,772.2	3,272	39,615.4
(b) Imported	3,323	11,582.8	270	6,854.7	460	11,583.6
4. Machinery:	2,117	12,481.2	2,392	17,071.0	6,096	18,075.5
(a) Indigenous	1,229	3,118.6	1,087	2,952.3	4,430	4,298.2
(b) Imported	888	9,362.6	1,305	14,118.7	1,666	13,777.3
5. Handloom Products	50	423.5	46	626.4	37	391.2
6. Carpet & Rugs	175	3,953.0	152	3,126.8	928	3,646.7
7. Readymade Garments	1,758	18,789.3	2,411	18,519.3	865	15,307.6
8. Cement and Cement Products:	1,746	37,254.2	252	30,338.6	615	27,965.8
(a) Indigenous	1,698	37,126.8	243	30,284.1	606	27,831.9
(b) Imported	48	127.4	9	54.5	9	133.9
9. Sport Goods	361	2,276.8	255	2,050.5	312	2,702.0
10. Surgical Instruments	341	2,226.5	328	2,277.4	276	2,015.2
11. Chemicals and Dyes	2,198	21,257.1	718	9,669.6	661	18,530.2
12. Other Finished Goods:	17,370	98,416.5	9,954	82,191.6	11,888	103,293.4
(a) Indigenous	12,361	74,694.0	9,314	71,626.8	10,583	87,559.7
(b) Imported	5,009	23,722.5	640	10,564.8	1,305	15,733.7
IV. Fixed Assets Including Machinery	27,441	350,397.8	61,616	232,082.8	52,158	289,959.4
V. Real Estate:	135,716	349,388.5	145,784	507,756.6	176,634	532,349.9
(a) Land	25,376	70,907.1	51,373	100,654.2	68,732	102,940.3
(b) Buildings:	110,340	278,481.4	94,411	407,102.3	107,902	429,409.6
1. Residential	35,246	121,178.0	72,735	250,021.2	75,869	262,325.3
2. Non-Residential	75,094	157,303.4	21,676	157,081.1	32,033	167,084.3
VI. Fixed Deposits and Insurance Policies:	10,233	48,359.7	250,316	73,667.8	54,300	81,988.9
(a) Bank Deposits	7,758	43,068.4	247,993	66,558.8	40,459	61,133.9
(b) Insurance Policies	2,475	5,291.3	2,323	7,109.0	13,841	20,854.9
VII. Others:	1,899,045	828,313.1	1,813,681	703,011.1	2,349,238	624,507.4
(a) Other Secured Advances	747,158	627,811.3	760,168	569,896.4	736,135	456,828.9
(b) Advances Secured by Guarantee(s)	304,276	139,840.1	360,623	52,704.7	385,775	85,804.3
(c) Unsecured Advances	847,611	60,661.7	692,890	80,409.9	1,227,328	81,874.3
Total	2,180,820	2,350,178.8	2,368,769	2,286,083.2	2,698,793	2,292,277.2

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	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:	27	744.2	15	639.0	18	632.9
A. Quoted on the Stock Exchange:	21	690.6	9	585.5	8	503.0
1. To Stock Brokers and Dealers:	15	568.4	2	554.4	1	278.4
(a) Government and Other Trustee Securities	4	252.3	1	329.4		
(b) Shares and Debentures						
(c) Participation Term Certificates	10	148.3				
(d) Others	1	167.8	1	225.0	1	278.4
2. To Others:	6	122.2	7	31.1	7	224.6
(a) Government and Other Trustee Securities	2	99.9	1	0.9	1	0.3
(b) Shares and Debentures	4	22.2	6	30.2	6	224.3
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:	6	53.7	6	53.5	10	129.9
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:	6	53.7	6	53.5	10	129.9
(a) Government and Other Trustee Securities	6	53.7	6	53.5	10	129.9
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	1,766	45,773.2	1,685	39,041.2	1,829	39,099.0
A. Food Item:	27	3,147.9	27	3,001.6	72	2,809.3
1. Wheat	1	1,352.3	1	1,666.4		
2. Rice and Paddy	9	1,002.3	10	576.3	16	1,184.1
3. Other Grain & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oil:	1	149.4	1	0.5	9	427.4
(a) Indigenous			1	0.5	9	427.4
(b) Imported	1	149.4				
5. Sugar:	5	347.2	2	116.8	4	175.9
(a) Indigenous	5	347.2	2	116.8	4	175.9
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	11	296.7	13	641.6	43	1,021.9
(a) Indigenous	11	296.7	13	641.6	43	1,021.9
(b) Imported						
B. Raw Material:	161	8,812.0	146	7,750.0	147	9,406.4
1. Cotton Raw:	93	3,792.5	77	2,966.1	68	4,025.8
(a) Indigenous	89	3,456.9	76	2,964.4	67	3,997.0
(b) Imported	4	335.6	1	1.6	1	28.8
2. Synthetic Fibers:	2	333.5	1	11.2	3	111.3
(a) Indigenous	2	333.5	1	11.2	3	111.3
(b) Imported						
3. Fertilizer:	2	172.3	3	443.5	1	393.7
(a) Indigenous	1	122.3	1	275.3	1	393.7
(b) Imported	1	49.9	2	168.2		

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	16	1,619.9	7	1,909.3	13	801.5
(a) Indigenous					4	80.4
(b) Imported	16	1,619.9	7	1,909.3	9	721.2
5. Iron & Steel:	6	152.9			1	13.7
(a) Indigenous	4	117.5			1	13.7
(b) Imported	2	35.4				
6. Wool & Goat Hair						
7. Hides & Skins	7	605.1	28	767.6	26	807.3
8. Oil Seeds						
9. Pesticides & Insecticides:	1	..	1	4.2	5	167.8
(a) Indigenous					4	164.2
(b) Imported	1	..	1	4.2	1	3.6
10. Other Raw Material:	34	2,135.8	29	1,648.2	30	3,085.3
(a) Indigenous	22	1,749.1	18	952.9	27	3,031.8
(b) Imported	12	386.7	11	695.3	3	53.5
C. Finished/Manufactured Goods:	1,578	33,813.2	1,512	28,289.6	1,610	26,883.3
1. Cotton Textiles:	120	7,795.8	89	6,304.8	93	4,675.6
(a) Indigenous	116	7,758.3	85	6,276.8	91	4,665.6
(b) Imported	4	37.5	4	28.0	2	10.0
2. Cotton Yarn:	15	790.0	18	429.3	11	166.2
(a) Indigenous	15	790.0	18	429.3	11	166.2
(b) Imported						
3. Other Textiles:	42	1,667.6	48	1,690.1	73	3,539.1
(a) Indigenous	42	1,667.6	48	1,690.1	73	3,539.1
(b) Imported						
4. Machinery:	812	2,343.0	754	1,690.6	851	2,221.5
(a) Indigenous	783	1,766.0	663	888.0	825	1,638.4
(b) Imported	29	577.0	91	802.6	26	583.1
5. Handloom Products					4	160.8
6. Carpet & Rugs	10	260.9	5	115.5	4	97.0
7. Readymade Garments	43	813.0	54	947.6	40	1,093.7
8. Cement and Cement Products:	31	3,191.5	19	2,381.4	12	1,202.3
(a) Indigenous	23	3,007.1	17	2,251.2	12	1,202.3
(b) Imported	8	184.4	2	130.1		
9. Sport Goods					1	2.1
10. Surgical Instruments	8	148.3	3	38.7	2	40.7
11. Chemicals and Dyes	19	1,525.0	31	1,548.2	46	1,817.2
12. Other Finished Goods:	478	15,278.0	491	13,143.2	473	11,867.0
(a) Indigenous	359	11,810.9	484	12,857.7	468	11,747.0
(b) Imported	119	3,467.1	7	285.6	5	120.1
IV. Fixed Assets Including Machinery	45	2,621.3	56	3,646.9	43	2,680.4
V. Real Estate:	1,212	10,355.4	1,353	10,788.0	6,447	19,002.5
(a) Land	88	3,518.2	125	3,869.0	183	3,528.9
(b) Buildings:	1,124	6,837.2	1,228	6,919.0	6,264	15,473.6
1. Residential	1,002	3,313.2	1,035	3,149.8	6,013	3,988.4
2. Non-Residential	122	3,524.1	193	3,769.2	251	11,485.1
VI. Fixed Deposits and Insurance Policies:	157	799.3	140	1,135.0	1,049	1,479.7
(a) Bank Deposits	157	799.3	140	1,135.0	1,049	1,479.7
(b) Insurance Policies						
VII. Others:	141,122	30,384.6	173,523	33,629.9	515,061	36,459.0
(a) Other Secured Advances	9,341	9,595.3	10,936	10,287.0	90,062	9,434.2
(b) Advances Secured by Guarantee(s)	489	11,303.5	515	12,339.9	536	13,498.4
(c) Unsecured Advances	131,292	9,485.8	162,072	11,003.1	424,463	13,526.4
Total	144,329	90,677.9	176,772	88,880.0	524,447	99,353.5

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	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	0.7	1	0.2	1	0.4
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:	1	0.7	1	0.2	1	0.4
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	0.7	1	0.2	1	0.4
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others	1	0.7	1	0.2	1	0.4
III. Merchandise	223	649.3	261	679.5	932	975.0
A. Food Item:	20	44.4	23	44.0	97	198.5
1. Wheat			2	0.4		
2. Rice and Paddy	1	4.7	2	5.1	7	9.5
3. Other Grain & Pulses:	1	0.1	1	0.1		
(a) Indigenous	1	0.1	1	0.1		
(b) Imported						
4. Edible Oil:	2	10.4	2	10.4	2	10.4
(a) Indigenous	2	10.4	2	10.4	2	10.4
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	16	29.3	16	28.0	88	178.6
(a) Indigenous	16	29.3	12	26.4	30	93.2
(b) Imported			4	1.6	58	85.3
B. Raw Material:	8	130.7	8	123.9	16	130.1
1. Cotton Raw:					3	12.7
(a) Indigenous					3	12.7
(b) Imported						
2. Synthetic Fibers:						
(a) Indigenous						
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1	7.8	1	7.8	1	6.7
(a) Indigenous	1	7.8	1	7.8	1	6.7
(b) Imported						
5. Iron & Steel:	7	122.9	7	116.0	6	83.8
(a) Indigenous	7	122.9	4	21.6	4	21.6
(b) Imported			3	94.5	2	62.3
6. Wool & Goat Hair					2	3.3
7. Hides & Skins					1	15.9
8. Oil Seeds					3	7.7
9. Pesticides & Insecticides:						
(a) Indigenous						
(b) Imported						
10. Other Raw Material:						
(a) Indigenous						
(b) Imported						
C. Finished/Manufactured Goods:	195	474.2	230	511.6	819	646.3
1. Cotton Textiles:	19	72.6	18	69.7	23	100.8
(a) Indigenous	8	25.9	13	35.0	17	65.9
(b) Imported	11	46.7	5	34.6	6	34.9
2. Cotton Yarn:						
(a) Indigenous						
(b) Imported						
3. Other Textiles:			1	2.4	11	104.6
(a) Indigenous					9	104.3
(b) Imported			1	2.4	2	0.2
4. Machinery:						
(a) Indigenous						
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs					577	0.6
7. Readymade Garments	12	8.9	15	9.5	23	14.4
8. Cement and Cement Products:	2	2.7	2	2.7	2	2.5
(a) Indigenous	2	2.7	2	2.7	2	2.5
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	2	1.7	2	1.7	2	1.7
11. Chemicals and Dyes	11	21.9	12	19.0	19	58.3
12. Other Finished Goods:	149	366.2	180	406.5	162	363.4
(a) Indigenous	149	366.2	138	364.4	141	337.9
(b) Imported			42	42.1	21	25.5
IV. Fixed Assets Including Machinery	672	3,331.2	763	3,521.7	648	3,211.4
V. Real Estate:	789,926	96,109.1	789,883	89,308.2	777,689	87,180.0
(a) Land	787,319	92,851.8	787,094	86,257.5	759,321	81,040.7
(b) Buildings:	2,607	3,257.3	2,789	3,050.8	18,368	6,139.3
1. Residential	2,295	958.1	2,519	943.2	2,851	1,069.2
2. Non-Residential	312	2,299.2	270	2,107.6	15,517	5,070.1
VI. Fixed Deposits and Insurance Policies:	1,334	136.9	1,374	130.2	1,908	318.9
(a) Bank Deposits	1,334	136.9	1,374	130.2	1,908	318.9
(b) Insurance Policies						
VII. Others:	84,169	11,086.5	79,176	11,774.0	66,664	9,191.0
(a) Other Secured Advances	22,775	3,311.1	20,454	3,283.0	19,956	3,069.5
(b) Advances Secured by Guarantee(s)	35,700	4,550.3	35,837	4,762.3	18,808	2,272.4
(c) Unsecured Advances	25,694	3,225.1	22,885	3,728.7	27,900	3,849.1
Total	876,325	111,313.7	871,458	105,414.0	847,842	100,876.6

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents	1	2.0				
I. Official						
II. Business						
III. Personal	1	2.0				
2. Domestic Constituents	4,255,043	3,191,889.3	4,481,308	3,080,346.3	5,219,338	3,056,394.0
I. Government	190	333,440.8	225	341,698.8	159	150,461.0
A. Federal Government	86	186,794.6	103	163,055.6	104	128,837.2
1) Commodity Operations	55	181,725.3	76	158,453.9	63	123,445.0
2) Others	31	5,069.3	27	4,601.6	41	5,392.2
B. Provincial Governments	104	146,646.3	121	178,603.3	55	21,623.8
1) Commodity Operations	87	146,307.4	99	176,965.6	8	20,670.7
2) Others	17	338.8	22	1,637.7	47	953.0
C. Local Bodies (City Governments)			1	40.0		
II. Non-financial Public Sector Enterprises	4,183	225,365.8	230	216,717.0	196	186,902.4
A. Agriculture, Forestry, Hunting & Fishing					9	9,387.8
B. Mining and Quarrying						
C. Manufacturing	68	73,437.2	97	53,203.5	68	53,715.8
D. Construction						
E. Utilities	31	65,329.8	35	63,781.1	31	60,304.7
F. Commerce	16	17,488.6	21	18,509.4	21	24,559.9
G. Transport, Storage and Communication	2,547	34,876.8	58	45,241.9	60	38,783.7
H. Services	1	3.6	2	1.0	7	150.4
I. Other	1,520	34,229.9	17	35,980.2		
III. Non-bank Financial Institutions (NBFIs)	4,188	49,030.0	434	39,369.7	569	45,733.5
A. Co-operative Banks						
B. Development Financial Institutions	13	6,098.0	16	6,235.3	12	2,566.9
C. Insurance Companies	282	1,369.8	23	1,660.0	139	2,516.1
D. Micro Finance						
E. Other NBFIs	3,893	41,562.2	395	31,474.4	418	40,650.5
IV. Private Sector (Business)	1,540,393	2,221,542.0	1,555,417	2,096,078.9	1,849,567	2,240,767.9
A. Agriculture, Hunting and Forestry	1,101,767	165,826.2	1,119,595	157,163.2	1,150,678	170,607.4
1) Growing of Crops	808,116	120,137.4	831,725	113,890.7	802,012	120,035.9
2) Farming of Animals	192,452	20,611.7	182,312	21,150.6	214,643	26,291.7
3) Agricultural and Animal Husbandry	1,192	633.2	1,604	599.8	2,887	1,108.4
4) Agricultural Machinery and Equipments	99,785	24,259.1	102,534	21,166.5	129,187	22,670.4
5) Hunting, Trapping, Forestry & Logging	222	184.8	1,420	355.6	1,949	501.0
B. Fishing & Fish Farming, etc.	987	670.7	645	513.0	1,323	804.8
C. Mining and Quarrying	3,654	17,002.7	3,134	17,492.6	11,622	16,929.7
1) Mining of Coal	1,411	2,465.0	1,365	2,634.5	3,256	2,748.6
2) Crude Petroleum & Natural Gas	734	11,923.3	1,310	12,133.8	7,944	10,684.1
3) Iron & Non-ferrous Metal Ores	67	928.0	67	432.3	29	85.1
4) Quarrying of Stone, Sand and Clay	57	374.9	73	339.9	137	183.4
5) Chemical, Fertilizer, Salt, etc.	1,385	1,311.4	319	1,952.0	256	3,228.5
D. Manufacturing	116,683	1,282,352.6	94,914	1,186,757.8	211,719	1,299,410.2
1) Food Products and Beverages	23,185	190,828.4	16,715	197,478.2	103,460	216,289.8
2) Tobacco Products	117	2,040.1	100	285.2	316	893.0
3) Textiles	35,813	526,332.6	24,405	464,471.9	40,388	516,595.0
i. Spinning, Weaving, Finishing of Textiles	28,943	424,046.0	18,570	368,092.7	22,984	410,374.1
a. Spinning of Fibres	19,287	255,267.8	12,253	211,995.7	15,964	246,284.8
b. Weaving of Textiles	7,095	89,230.0	3,681	85,543.7	4,130	86,216.2
c. Finishing of Textiles	2,561	79,548.3	2,636	70,553.3	2,890	77,873.1
ii. Made-up Textile Articles	2,843	46,306.3	1,983	43,073.9	13,203	44,915.0
iii. Knit Wear	1,747	23,683.8	1,334	23,370.0	1,385	20,156.7
iv. Carpets and Rugs	470	4,617.7	471	5,906.9	476	5,801.8
v. Other Textiles n.e.s.	1,810	27,678.8	2,047	24,028.4	2,340	35,347.4
4) Wearing Apparel, Readymade Garments, etc.	5,218	49,456.7	6,429	48,250.9	3,733	46,678.4
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	2,957	18,026.8	2,262	18,173.0	2,438	19,876.1
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1,702	9,895.0	815	9,978.4	651	10,310.0
ii. Footwear	1,255	8,131.7	1,447	8,194.7	1,787	9,566.1
a. Leather Wear	1,114	6,807.1	1,310	6,951.5	1,701	8,699.3
b. Rubber and Plastic Wear	141	1,324.7	137	1,243.2	86	866.8

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	702	1,919.3	955	2,023.0	589	1,921.9
7) Paper, Paperboard and Products	2,477	17,528.3	1,222	18,079.3	1,186	23,763.0
8) Printing, Publishing and Allied Industries	1,600	8,397.5	1,770	9,197.9	1,871	8,936.0
9) Coke and Refined Petroleum Products	4,778	21,737.1	1,924	20,522.7	7,344	22,763.3
10) Chemicals and Chemical Products	8,495	154,646.7	9,395	131,890.6	8,900	145,275.6
11) Rubber and Plastics Products	1,549	12,405.3	1,550	12,746.4	1,321	11,644.5
12) Other Non-metallic Mineral Products	5,361	102,842.3	2,711	100,385.8	1,956	105,576.1
13) Basic Metals	3,471	39,596.0	2,476	39,393.2	9,294	40,679.4
14) Fabricated Metal Products	2,368	9,528.5	1,300	8,730.6	1,009	10,138.9
15) Machinery and Equipment	1,918	16,073.4	2,737	14,598.0	2,000	18,714.7
16) Office, Accounting and Computing Machinery	54	128.1	45	111.2	30	317.2
17) Electrical Machinery and Apparatus	2,694	48,342.3	2,252	40,079.0	3,780	43,158.2
18) Radio, Television and Communication Equipment and Apparatus	296	3,693.3	332	3,108.3	320	3,091.9
19) Medical, Precision and Optical Instruments, Watches and Clocks	694	5,555.0	1,054	5,565.0	2,179	9,122.4
20) Motor Vehicles, Trailers and Semi-trailers	1,502	18,825.1	1,784	18,413.4	1,537	20,073.9
21) Other Transport Equipments	349	4,445.4	389	3,667.4	324	4,862.5
22) Furniture and Fixture	976	1,941.3	978	1,539.4	496	1,951.6
23) Jewellery and Related Articles	508	1,277.1	580	994.5	370	1,873.8
24) Sports Goods	656	4,638.1	820	5,094.8	688	4,422.5
25) Handicrafts	193	144.8	202	94.9	43	201.0
26) Other Manufacturing n.e.s.	8,752	22,003.2	10,527	21,863.4	16,147	20,589.4
E. Ship Breaking and Waste / Scrape (Junk), etc.	167	3,380.2	269	4,928.0	256	2,659.4
F. Electricity, Gas and Water Supply	7,955	179,560.4	3,624	152,197.2	5,638	146,983.2
G. Construction	10,362	64,985.6	9,607	68,892.1	16,999	78,450.4
1) Building	6,809	51,799.3	6,496	53,902.2	12,223	59,870.0
2) Infrastructure	3,553	13,186.3	3,111	14,989.9	4,776	18,580.3
H. Commerce and Trade	150,646	231,335.7	144,974	226,381.2	269,568	244,713.5
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	3,992	14,475.7	4,427	16,257.0	18,261	13,080.1
2) Wholesale and Commission Trade	29,859	129,131.3	31,460	129,310.3	49,265	146,162.7
i) Exports	3,464	39,468.0	2,617	33,547.5	4,258	41,944.9
ii) Imports	3,066	28,876.1	3,077	30,380.3	8,555	37,552.7
iii) Domestic Whole Sales	23,329	60,787.2	25,766	65,382.5	36,452	66,665.2
3) Retail Trade	116,795	87,728.7	109,087	80,814.0	202,042	85,470.8
I. Hotels, Restaurants and Clubs, etc	2,307	14,042.1	1,821	13,476.2	6,503	14,358.9
J. Transport, Storage and Communications	23,415	96,700.7	32,120	98,136.5	37,774	99,544.3
K. Real Estate, Renting and Business Activities	39,696	108,810.1	51,900	107,453.1	47,378	104,090.2
1) Real Estate Activities	833	16,433.1	2,447	17,453.2	972	14,090.9
2) Renting of Machinery and Equipment	539	545.8	264	500.1	349	487.3
3) Computer and Related Activities	666	4,486.2	662	5,239.4	712	4,543.8
4) Research and Development	683	2,161.3	451	2,359.5	627	2,455.2
5) Other Business Activities	36,975	85,183.7	48,076	81,900.9	44,718	82,513.0
L. Education	1,774	5,773.5	1,995	5,389.5	2,644	6,027.6
M. Health and Social Work	2,082	5,950.3	2,903	6,192.9	3,919	6,340.9
N. Other Community, Social and Personal Service Activities	47,284	18,342.1	50,680	20,858.6	34,044	14,937.8
O. Other Private Business n.e.s	31,614	26,809.1	37,236	30,246.9	49,502	34,909.6
V. Trust Funds and Non-profit Organizations	276	13,223.6	201	12,258.5	1,064	13,606.1
VI. Personal	2,691,616	339,887.8	2,911,799	364,458.2	3,352,250	396,088.0
A. Bank Employees	150,035	74,017.5	142,505	69,451.3	168,204	65,286.4
B. Consumer Financing	2,522,656	262,635.4	2,745,787	291,924.7	3,159,295	327,067.4
i) House Building	27,418	58,713.0	61,278	61,151.6	33,415	64,191.0
ii) Transport	235,745	69,634.3	299,495	79,592.9	388,266	93,877.4
iii) Credit Cards	1,168,212	31,257.4	1,254,350	35,535.1	1,489,136	41,092.8
iv) Consumer Durable	11,524	176.7	17,265	546.6	32,365	5,537.8
v) Personal Loans	1,079,757	102,853.9	1,113,399	115,098.4	1,216,113	122,368.4
C. Other Personal	18,925	3,235.0	23,507	3,082.2	24,751	3,734.3
VII. Others	14,197	9,399.2	13,002	9,765.2	15,533	22,835.1
Total	4,255,044	3,191,891.3	4,481,308	3,080,346.3	5,219,338	3,056,394.0

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	1,053,570	639,720.9	1,064,309	599,969.2	1,148,256	563,886.8
I. Government	42	87,837.9	45	84,600.4	70	38,034.7
A. Federal Government	23	48,410.0	21	41,629.2	32	33,021.5
1) Commodity Operations	14	45,783.3	14	39,386.7	9	29,846.1
2) Others	9	2,626.7	7	2,242.5	23	3,175.4
B. Provincial Governments	19	39,427.9	23	42,931.2	38	5,013.2
1) Commodity Operations	4	39,226.6	5	41,742.3	2	4,810.4
2) Others	15	201.3	18	1,188.8	36	202.8
C. Local Bodies (City Governments)			1	40.0		
II. Non-financial Public Sector Enterprises	4,036	65,372.2	69	50,997.5	32	40,113.6
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	18	25,082.0	51	10,339.3	16	8,086.7
D. Construction						
E. Utilities	10	32,601.0	9	29,958.6	8	23,678.5
F. Commerce	1	2,696.7	1	2,700.0	1	2,928.3
G. Transport, Storage and Communication	2,505	2,378.2	7	5,171.1	7	5,420.2
H. Services						
I. Other	1,502	2,614.3	1	2,828.6		
III. Non-bank Financial Institutions (NBFIs)	3,494	11,973.5	66	12,369.9	49	14,389.9
A. Co-operative Banks						
B. Development Financial Institutions	1	1,500.0	1	1,500.0		
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	3,493	10,473.5	65	10,869.9	49	14,389.9
IV. Private Sector (Business)	400,348	384,332.8	375,456	358,543.6	422,542	375,118.5
A. Agriculture, Hunting and Forestry	268,448	33,303.2	274,971	31,624.8	274,153	34,553.7
1) Growing of Crops	261,725	30,940.2	263,017	28,452.4	258,082	31,248.3
2) Farming of Animals	3,607	1,762.8	5,699	2,398.5	4,794	2,107.1
3) Agricultural and Animal Husbandry	414	145.0	614	48.2	962	197.8
4) Agricultural Machinery and Equipments	2,702	455.2	5,641	725.7	10,308	970.7
5) Hunting, Trapping, Forestry & Logging					7	29.7
B. Fishing & Fish Farming, etc.	480	90.9	28	32.6	33	141.1
C. Mining and Quarrying	196	2,538.5	120	1,480.9	107	1,607.7
1) Mining of Coal	10	1.1			1	2.1
2) Crude Petroleum & Natural Gas	167	2,321.8	103	1,238.0	9	1,503.7
3) Iron & Non-ferrous Metal Ores	5	143.3	4	176.7	3	15.3
4) Quarrying of Stone, Sand and Clay	5	49.4	3	39.6	73	44.4
5) Chemical, Fertilizer, Salt, etc.	9	22.9	10	26.6	21	42.2
D. Manufacturing	47,919	228,033.2	11,048	212,358.6	15,695	224,879.0
1) Food Products and Beverages	12,850	36,292.8	3,654	40,132.0	6,167	41,903.9
2) Tobacco Products	15	785.9	9	5.1	6	202.8
3) Textiles	15,102	103,393.5	4,312	87,974.7	4,876	94,444.3
i. Spinning, Weaving, Finishing of Textiles	13,926	94,881.1	3,880	79,716.7	4,268	79,301.0
a. Spinning of Fibres	8,895	62,500.5	2,782	48,595.5	3,173	47,478.6
b. Weaving of Textiles	4,606	16,549.2	763	14,620.3	744	16,121.7
c. Finishing of Textiles	425	15,831.3	335	16,501.0	351	15,700.7
ii. Made-up Textile Articles	441	3,788.4	73	3,375.3	78	3,143.5
iii. Knit Wear	279	1,622.5	53	1,636.1	54	1,634.9
iv. Carpets and Rugs	54	406.8	84	414.8	25	335.4
v. Other Textiles n.e.s.	402	2,694.6	222	2,831.8	451	10,029.5
4) Wearing Apparel, Readymade Garments, etc.	688	6,459.6	316	6,675.6	433	6,674.0
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,026	1,984.0	232	1,488.4	174	3,237.6
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	935	873.7	162	823.9	85	2,609.7
ii. Footwear	91	1,110.3	70	664.5	89	627.9
a. Leather Wear	65	822.0	41	374.6	59	285.3
b. Rubber and Plastic Wear	26	288.3	29	289.8	30	342.5

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	41	416.0	45	425.7	51	522.3
7) Paper, Paperboard and Products	1,571	3,421.3	209	3,993.6	256	3,076.2
8) Printing, Publishing and Allied Industries	319	1,149.9	63	755.3	67	707.1
9) Coke and Refined Petroleum Products	3,670	1,391.0	19	1,680.5	17	440.5
10) Chemicals and Chemical Products	2,003	22,505.7	562	20,622.1	822	21,795.2
11) Rubber and Plastics Products	474	1,325.0	88	1,381.4	75	1,366.5
12) Other Non-metallic Mineral Products	3,864	18,782.0	193	20,842.8	170	20,795.7
13) Basic Metals	1,532	12,783.3	138	10,672.0	170	11,090.0
14) Fabricated Metal Products	1,726	544.4	101	519.3	69	515.0
15) Machinery and Equipment	942	3,655.1	81	2,634.4	67	2,216.5
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	927	4,845.4	106	4,613.2	105	6,002.2
18) Radio, Television and Communication Equipment and Apparatus	6	10.6	19	15.5	9	261.1
19) Medical, Precision and Optical Instruments, Watches and Clocks	39	1,962.6	399	2,189.6	1,700	3,613.4
20) Motor Vehicles, Trailers and Semi-trailers	290	3,259.8	42	2,754.8	53	3,071.4
21) Other Transport Equipments	55	903.4	48	982.1	49	1,276.4
22) Furniture and Fixture	143	189.1	48	101.0	63	63.8
23) Jewellery and Related Articles	18	37.4	24	37.8	70	47.9
24) Sports Goods	63	473.0	64	463.3	74	500.0
25) Handicrafts	5	23.6	4	23.2	5	25.0
26) Other Manufacturing n.e.s.	550	1,438.7	272	1,375.1	147	1,030.3
E. Ship Breaking and Waste / Scrape (Junk), etc.	37	338.7	78	1,040.0	102	1,181.0
F. Electricity, Gas and Water Supply	5,777	36,700.0	121	29,457.7	223	22,255.8
G. Construction	4,211	13,961.0	2,404	13,944.6	8,511	15,165.9
1) Building	2,950	12,134.1	1,531	11,538.1	7,696	12,887.9
2) Infrastructure	1,261	1,826.9	873	2,406.4	815	2,278.0
H. Commerce and Trade	22,599	27,918.7	28,574	26,741.8	51,356	29,062.6
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	242	777.3	768	736.7	1,908	887.7
2) Wholesale and Commission Trade	6,307	20,339.6	5,848	19,268.0	6,134	21,385.8
i) Exports	325	3,182.4	347	1,523.5	413	2,543.4
ii) Imports	39	1,184.6	28	1,219.5	48	1,269.5
iii) Domestic Whole Sales	5,943	15,972.6	5,473	16,525.1	5,673	17,572.9
3) Retail Trade	16,050	6,801.8	21,958	6,737.1	43,314	6,789.0
I. Hotels, Restaurants and Clubs, etc	630	4,700.6	133	4,122.5	3,245	5,116.0
J. Transport, Storage and Communications	13,104	9,570.7	13,076	9,649.2	12,410	11,714.4
K. Real Estate, Renting and Business Activities	19,585	17,862.8	21,932	16,334.7	21,971	15,429.8
1) Real Estate Activities	116	8,544.4	189	9,282.7	223	7,777.7
2) Renting of Machinery and Equipment	9	81.8	11	85.1	4	0.2
3) Computer and Related Activities	95	6.8	61	777.2	91	8.7
4) Research and Development	3	753.5	9	754.2	14	842.5
5) Other Business Activities	19,362	8,476.3	21,662	5,435.4	21,639	6,800.7
L. Education	157	820.6	499	1,044.3	298	1,166.9
M. Health and Social Work	215	557.7	235	436.0	353	561.0
N. Other Community, Social and Personal Service Activities	470	968.9	585	1,017.9	2,017	1,197.3
O. Other Private Business n.e.s	16,520	6,967.2	21,652	9,258.0	32,068	11,086.4
V. Trust Funds and Non-profit Organizations	70	6,805.5	27	6,700.9	31	6,871.3
VI. Personal	639,190	79,301.2	683,100	81,936.7	721,328	82,464.2
A. Bank Employees	54,826	20,779.6	39,929	19,770.7	61,516	19,609.4
B. Consumer Financing	574,055	56,712.4	627,029	60,073.8	641,623	60,291.9
i) House Building	6,397	7,947.5	7,488	8,170.0	8,585	8,988.9
ii) Transport	17,296	1,714.4	23,893	3,018.5	25,373	2,972.2
iii) Credit Cards			4,020	3.3	4,832	569.8
iv) Consumer Durable	9,893	118.9	14,267	307.6	28,151	953.8
v) Personal Loans	540,469	46,931.5	577,361	48,574.4	574,682	46,807.1
C. Other Personal	10,309	1,809.2	16,142	2,092.2	18,189	2,563.0
VII. Others	6,390	4,097.8	5,546	4,820.2	4,204	6,894.5
Total	1,053,570	639,720.9	1,064,309	599,969.2	1,148,256	563,886.8

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents	1	2.0				
I. Official						
II. Business						
III. Personal	1	2.0				
2. Domestic Constituents	2,180,819	2,350,176.8	2,368,769	2,286,083.2	2,698,793	2,292,277.2
I. Government	147	244,250.6	179	255,432.1	89	112,426.3
A. Federal Government	63	138,384.6	82	121,426.3	72	95,815.7
1) Commodity Operations	41	135,942.0	62	119,067.3	54	93,598.9
2) Others	22	2,442.5	20	2,359.1	18	2,216.8
B. Provincial Governments	84	105,866.0	97	134,005.7	17	16,610.6
1) Commodity Operations	82	105,728.5	93	133,556.9	6	15,860.3
2) Others	2	137.5	4	448.9	11	750.3
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	139	156,151.5	156	162,450.1	159	143,410.3
A. Agriculture, Forestry, Hunting & Fishing					9	9,387.8
B. Mining and Quarrying						
C. Manufacturing	50	48,355.2	46	42,864.1	52	45,629.2
D. Construction						
E. Utilities	21	32,728.8	26	33,822.5	22	35,626.2
F. Commerce	11	13,546.8	17	14,540.1	18	21,253.2
G. Transport, Storage and Communication	38	29,901.6	49	38,070.8	51	31,363.6
H. Services	1	3.6	2	1.0	7	150.4
I. Other	18	31,615.6	16	33,151.7		
III. Non-bank Financial Institutions (NBFIs)	679	36,066.5	347	25,627.6	489	29,046.7
A. Co-operative Banks						
B. Development Financial Institutions	12	4,598.0	14	4,693.7	12	2,566.9
C. Insurance Companies	279	1,358.6	20	1,646.1	136	2,361.1
D. Micro Finance						
E. Other NBFIs	388	30,109.9	313	19,287.8	341	24,118.7
IV. Private Sector (Business)	283,356	1,662,187.0	327,644	1,572,704.6	610,166	1,698,378.6
A. Agriculture, Hunting and Forestry	62,690	42,670.1	76,676	42,158.4	179,651	62,247.2
1) Growing of Crops	50,370	31,675.5	60,954	29,427.5	160,654	45,674.9
2) Farming of Animals	5,384	6,264.7	6,361	7,408.9	6,358	10,334.5
3) Agricultural and Animal Husbandry	741	485.2	840	543.0	1,693	869.6
4) Agricultural Machinery and Equipments	6,079	4,073.8	8,464	4,682.4	10,897	5,281.2
5) Hunting, Trapping, Forestry & Logging	116	170.9	57	96.6	49	87.0
B. Fishing & Fish Farming, etc.	152	551.5	183	447.8	228	628.6
C. Mining and Quarrying	3,440	14,373.6	2,996	15,549.0	11,456	15,014.0
1) Mining of Coal	1,391	2,396.5	1,361	2,628.9	3,255	2,746.5
2) Crude Petroleum & Natural Gas	566	9,600.9	1,205	10,890.7	7,923	9,163.4
3) Iron & Non-ferrous Metal Ores	62	784.8	63	255.6	10	69.5
4) Quarrying of Stone, Sand and Clay	48	310.3	67	298.6	64	139.0
5) Chemical, Fertilizer, Salt, etc.	1,373	1,281.2	300	1,475.3	204	2,895.6
D. Manufacturing	62,357	992,630.1	76,281	917,264.2	136,504	1,009,029.1
1) Food Products and Beverages	9,599	147,627.8	12,252	151,375.0	51,189	162,567.2
2) Tobacco Products	91	1,005.4	82	279.6	297	565.5
3) Textiles	19,853	400,682.8	19,097	356,031.3	34,803	401,415.6
i. Spinning, Weaving, Finishing of Textiles	14,438	310,210.7	13,974	270,569.1	18,131	312,628.3
a. Spinning of Fibres	10,125	181,187.3	9,150	153,615.9	12,528	190,212.0
b. Weaving of Textiles	2,284	70,296.2	2,636	66,488.5	3,150	65,601.5
c. Finishing of Textiles	2,029	58,727.2	2,188	50,464.8	2,453	56,814.7
ii. Made-up Textile Articles	2,347	39,969.4	1,862	38,303.5	13,079	40,487.0
iii. Knit Wear	1,420	21,606.9	1,237	21,323.6	1,306	18,330.8
iv. Carpets and Rugs	370	4,079.4	340	5,400.7	443	5,347.9
v. Other Textiles n.e.s.	1,278	24,816.4	1,684	20,434.4	1,844	24,621.6
4) Wearing Apparel, Readymade Garments, etc.	3,421	41,058.2	4,977	39,493.7	3,190	37,582.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,545	15,095.1	1,632	15,849.1	2,181	15,599.0
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	711	8,623.0	602	8,781.3	538	7,267.5
ii. Footwear	834	6,472.1	1,030	7,067.8	1,643	8,331.5
a. Leather Wear	730	5,508.1	922	6,114.4	1,587	7,807.2
b. Rubber and Plastic Wear	104	964.0	108	953.3	56	524.3

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	579	1,450.9	824	1,522.7	526	1,287.2
7) Paper, Paperboard and Products	815	12,217.9	917	11,997.2	824	17,553.9
8) Printing, Publishing and Allied Industries	1,077	6,766.0	1,476	7,689.2	1,764	7,733.0
9) Coke and Refined Petroleum Products	701	19,661.1	701	18,022.9	4,211	21,355.0
10) Chemicals and Chemical Products	5,852	121,352.6	8,189	102,292.8	7,889	115,034.5
11) Rubber and Plastics Products	919	10,367.1	1,267	10,599.2	1,129	9,332.3
12) Other Non-metallic Mineral Products	1,396	78,773.2	2,415	74,894.7	1,694	80,679.4
13) Basic Metals	1,830	26,312.1	2,224	28,016.6	9,062	28,833.8
14) Fabricated Metal Products	557	7,628.1	1,091	6,985.1	900	8,816.6
15) Machinery and Equipment	868	11,945.2	2,566	11,628.7	1,889	16,056.9
16) Office, Accounting and Computing Machinery	34	39.1	37	51.8	20	219.5
17) Electrical Machinery and Apparatus	1,651	41,478.5	2,015	33,672.5	3,592	34,481.2
18) Radio, Television and Communication Equipment and Apparatus	233	3,345.0	254	2,675.7	280	2,578.3
19) Medical, Precision and Optical Instruments, Watches and Clocks	595	3,271.6	603	3,159.1	443	5,334.0
20) Motor Vehicles, Trailers and Semi-trailers	1,143	12,998.8	1,681	12,906.3	1,412	13,792.6
21) Other Transport Equipments	287	3,144.9	319	2,180.3	257	2,776.1
22) Furniture and Fixture	425	1,566.1	516	1,251.7	327	1,746.8
23) Jewellery and Related Articles	286	1,170.1	349	891.5	269	1,789.4
24) Sports Goods	583	4,151.8	742	4,603.3	604	3,882.3
25) Handicrafts	68	107.6	77	57.9	38	176.0
26) Other Manufacturing n.e.s.	7,949	19,413.3	9,978	19,136.4	7,714	17,840.9
E. Ship Breaking and Waste / Scrape (Junk), etc.	129	3,041.2	190	3,887.7	154	1,478.4
F. Electricity, Gas and Water Supply	2,095	142,372.0	3,417	121,617.3	5,315	123,514.9
G. Construction	4,227	49,856.5	4,822	54,379.9	5,284	62,036.7
1) Building	3,166	38,547.7	4,271	41,858.7	2,972	46,387.8
2) Infrastructure	1,061	11,308.8	551	12,521.2	2,312	15,648.9
H. Commerce and Trade	103,355	195,686.6	91,474	192,328.2	201,087	206,026.8
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,928	12,836.4	1,800	14,634.5	1,069	8,547.4
2) Wholesale and Commission Trade	22,798	105,610.9	24,861	107,578.7	42,867	120,197.4
i) Exports	3,100	35,630.5	2,232	31,504.3	3,813	38,660.7
ii) Imports	2,976	26,245.4	3,000	28,267.0	8,443	33,643.1
iii) Domestic Whole Sales	16,722	43,735.1	19,629	47,807.3	30,611	47,893.6
3) Retail Trade	78,629	77,239.3	64,813	70,115.1	157,151	77,282.0
I. Hotels, Restaurants and Clubs, etc	1,138	8,849.5	890	8,757.1	820	8,674.6
J. Transport, Storage and Communications	4,968	81,734.3	13,571	82,488.7	19,044	81,818.6
K. Real Estate, Renting and Business Activities	11,636	88,618.9	18,843	88,478.4	17,035	84,991.6
1) Real Estate Activities	698	7,837.3	724	7,724.0	728	5,382.5
2) Renting of Machinery and Equipment	137	424.3	160	402.4	232	464.3
3) Computer and Related Activities	535	3,926.5	571	3,923.9	594	3,956.8
4) Research and Development	205	1,171.4	219	1,360.1	199	1,329.1
5) Other Business Activities	10,061	75,259.5	17,169	75,068.1	15,282	73,858.9
L. Education	1,334	4,795.0	1,193	4,087.5	1,059	4,518.5
M. Health and Social Work	1,460	5,168.2	2,257	5,486.6	2,606	5,560.1
N. Other Community, Social and Personal Service Activities	15,470	13,310.2	25,500	15,968.8	17,240	10,933.9
O. Other Private Business n.e.s	8,905	18,529.3	9,351	19,805.0	12,683	21,905.7
V. Trust Funds and Non-profit Organizations	199	6,151.0	167	5,124.3	1,028	6,292.0
VI. Personal	1,890,090	240,169.3	2,034,382	259,941.8	2,083,515	287,505.0
A. Bank Employees	74,346	46,862.7	81,998	43,525.4	80,765	39,391.9
B. Consumer Financing	1,807,167	191,886.9	1,945,058	215,438.0	1,996,231	246,982.1
i) House Building	16,351	47,630.9	53,028	50,514.0	22,045	53,120.2
ii) Transport	209,882	65,830.3	265,000	73,853.9	273,547	87,273.5
iii) Credit Cards	1,056,647	24,385.2	1,114,885	27,761.6	1,302,992	31,219.7
iv) Consumer Durable	510	25.8	1,855	85.3	2,672	4,525.9
v) Personal Loans	523,777	54,014.6	510,290	63,223.1	394,975	70,842.7
C. Other Personal	8,577	1,419.6	7,326	978.4	6,519	1,131.1
VII. Others	6,209	5,200.9	5,894	4,802.7	3,347	15,218.2
Total	2,180,820	2,350,178.8	2,368,769	2,286,083.2	2,698,793	2,292,277.2

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	144,329	90,677.9	176,772	88,880.0	524,447	99,353.5
I. Government	1	1,352.3	1	1,666.4		
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments	1	1,352.3	1	1,666.4		
1) Commodity Operations	1	1,352.3	1	1,666.4		
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	8	3,842.2	5	3,269.3	5	3,378.5
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities					1	1,000.0
F. Commerce	4	1,245.1	3	1,269.3	2	378.5
G. Transport, Storage and Communication	4	2,597.1	2	2,000.0	2	2,000.0
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	14	946.4	21	1,372.2	31	2,296.8
A. Co-operative Banks						
B. Development Financial Institutions			1	41.7		
C. Insurance Companies	3	11.3	3	13.9	3	155.0
D. Micro Finance						
E. Other NBFIs	11	935.2	17	1,316.7	28	2,141.9
IV. Private Sector (Business)	1,836	67,453.1	1,876	63,264.0	2,286	71,350.6
A. Agriculture, Hunting and Forestry	2	25.9	2	63.7	3	98.8
1) Growing of Crops					1	34.9
2) Farming of Animals	1	2.0	1	39.7	1	39.8
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	1	0.5	3	205.2	3	205.2
1) Mining of Coal						
2) Crude Petroleum & Natural Gas	1	0.5	2	5.2	2	5.2
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.			1	200.0	1	200.0
D. Manufacturing	1,080	54,014.1	1,122	49,129.9	1,213	52,177.2
1) Food Products and Beverages	77	5,817.5	64	4,451.7	115	5,173.3
2) Tobacco Products	3	248.4			3	116.6
3) Textiles	376	19,751.0	375	17,902.5	376	18,376.6
i. Spinning, Weaving, Finishing of Textiles	297	16,818.7	276	15,334.9	266	16,107.4
a. Spinning of Fibres	170	9,869.8	147	9,671.2	133	8,411.4
b. Weaving of Textiles	42	2,129.5	53	2,172.4	61	2,403.9
c. Finishing of Textiles	85	4,819.3	76	3,491.3	72	5,292.1
ii. Made-up Textile Articles	50	2,540.7	42	1,386.3	44	1,283.9
iii. Knit Wear	25	310.5	26	369.6	25	191.0
iv. Carpets and Rugs	4	81.1	6	88.3	7	118.3
v. Other Textiles n.e.s.			25	723.4	34	676.0
4) Wearing Apparel, Readymade Garments, etc.	56	1,669.8	60	1,819.5	61	2,333.4
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	40	660.4	46	579.8	46	751.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	21	251.1	23	240.8	23	331.3
ii. Footwear	19	409.3	23	339.0	23	420.7
a. Leather Wear	19	409.3	23	339.0	23	420.7
b. Rubber and Plastic Wear						

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	36	1,689.9	41	1,776.1	84	2,871.5
8) Printing, Publishing and Allied Industries	13	424.3	41	681.4	25	463.0
9) Coke and Refined Petroleum Products	6	632.8	5	762.7	14	877.2
10) Chemicals and Chemical Products	164	9,889.1	148	8,319.4	127	7,905.6
11) Rubber and Plastics Products	22	446.5	60	537.8	62	703.4
12) Other Non-metallic Mineral Products	46	4,547.7	42	4,136.3	43	3,667.1
13) Basic Metals	10	90.4	7	196.2	9	311.0
14) Fabricated Metal Products	21	1,291.1	23	1,198.5	29	794.0
15) Machinery and Equipment	13	327.9	10	259.4	13	373.3
16) Office, Accounting and Computing Machinery	2	84.0	2	58.6	10	97.8
17) Electrical Machinery and Apparatus	63	1,962.9	72	1,734.2	62	2,624.5
18) Radio, Television and Communication Equipment and Apparatus	41	318.5	42	402.5	31	252.5
19) Medical, Precision and Optical Instruments, Watches and Clocks	17	282.8	11	121.5	8	72.0
20) Motor Vehicles, Trailers and Semi-trailers	37	2,425.0	39	2,698.0	60	3,181.0
21) Other Transport Equipments	4	396.9	4	421.6	7	732.4
22) Furniture and Fixture	1	0.3	1	0.5	1	0.5
23) Jewellery and Related Articles	1	12.3				
24) Sports Goods			2	10.4	6	27.1
25) Handicrafts						
26) Other Manufacturing n.e.s.	31	1,044.6	27	1,061.4	21	471.5
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	27	399.7	27	1,017.0	26	1,097.2
G. Construction	277	988.3	276	313.6	281	974.7
1) Building	276	988.0	275	310.5	277	388.0
2) Infrastructure	1	0.3	1	3.0	4	586.7
H. Commerce and Trade	164	3,931.9	157	3,470.8	178	5,782.9
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	3	480.1	3	499.1	11	628.2
2) Wholesale and Commission Trade	124	2,875.5	118	2,225.5	130	4,442.8
i) Exports	38	654.5	37	519.0	31	740.1
ii) Imports	50	1,441.4	47	888.9	62	2,634.4
iii) Domestic Whole Sales	36	779.6	34	817.6	37	1,068.3
3) Retail Trade	37	576.3	36	746.2	37	712.0
I. Hotels, Restaurants and Clubs, etc	11	268.6	23	407.1	23	380.6
J. Transport, Storage and Communications	57	5,097.3	61	5,746.5	59	5,747.3
K. Real Estate, Renting and Business Activities	71	1,799.1	69	1,960.8	100	3,203.8
1) Real Estate Activities	2	50.5	3	236.8	6	927.9
2) Renting of Machinery and Equipment					1	5.7
3) Computer and Related Activities	12	547.6	11	535.2	16	576.8
4) Research and Development	6	196.5	7	206.0	17	228.2
5) Other Business Activities	51	1,004.5	48	982.7	60	1,465.1
L. Education	4	59.9	6	174.7	8	245.8
M. Health and Social Work	12	155.6	10	197.6	10	154.9
N. Other Community, Social and Personal Service Activities	9	230.1	10	234.7	14	212.2
O. Other Private Business n.e.s	121	482.1	110	342.5	368	1,069.9
V. Trust Funds and Non-profit Organizations	6	249.6	5	272.4	4	317.6
VI. Personal	142,429	16,828.6	174,821	19,030.8	522,110	22,009.1
A. Bank Employees	2,701	2,862.6	2,688	2,676.2	4,022	2,514.4
B. Consumer Financing	139,714	13,965.2	172,119	16,353.7	518,073	19,493.6
i) House Building	4,627	3,133.9	747	2,466.5	2,733	2,079.8
ii) Transport	8,076	2,061.7	10,154	2,695.2	88,376	3,516.8
iii) Credit Cards	111,565	6,872.1	135,445	7,770.2	181,312	9,303.4
iv) Consumer Durable	9	0.2	89	130.8	23	7.4
v) Personal Loans	15,437	1,897.3	25,684	3,291.0	245,629	4,586.1
C. Other Personal	14	0.8	14	0.8	15	1.1
VII. Others	35	5.8	43	5.0	11	0.8
Total	144,329	90,677.9	176,772	88,880.0	524,447	99,353.5

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	876,325	111,313.7	871,458	105,414.0	847,842	100,876.6
I. Government						
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises						
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce						
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	1	43.6				
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	1	43.6				
IV. Private Sector (Business)	854,853	107,569.1	850,441	101,566.7	814,573	95,920.1
A. Agriculture, Hunting and Forestry	770,627	89,827.0	767,946	83,316.3	696,871	73,707.8
1) Growing of Crops	496,021	57,521.7	507,754	56,010.7	383,275	43,077.8
2) Farming of Animals	183,460	12,582.2	170,251	11,303.4	203,490	13,810.3
3) Agricultural and Animal Husbandry	37	3.1	150	8.6	232	41.0
4) Agricultural Machinery and Equipments	91,003	19,706.1	88,428	15,734.6	107,981	16,394.5
5) Hunting, Trapping, Forestry & Logging	106	13.9	1,363	259.0	1,893	384.3
B. Fishing & Fish Farming, etc.	355	28.3	434	32.7	1,062	35.2
C. Mining and Quarrying	17	90.0	15	257.5	56	102.8
1) Mining of Coal	10	67.4	4	5.6		
2) Crude Petroleum & Natural Gas					10	11.7
3) Iron & Non-ferrous Metal Ores					16	0.4
4) Quarrying of Stone, Sand and Clay	4	15.3	3	1.7		
5) Chemical, Fertilizer, Salt, etc.	3	7.3	8	250.2	30	90.7
D. Manufacturing	5,327	7,675.1	6,463	8,005.3	58,307	13,324.9
1) Food Products and Beverages	659	1,090.4	745	1,519.5	45,989	6,645.4
2) Tobacco Products	8	0.4	9	0.5	10	8.0
3) Textiles	482	2,505.3	621	2,563.4	333	2,358.5
i. Spinning, Weaving, Finishing of Textiles	282	2,135.5	440	2,471.9	319	2,337.4
a. Spinning of Fibres	97	1,710.1	174	113.2	130	182.8
b. Weaving of Textiles	163	255.0	229	2,262.5	175	2,089.0
c. Finishing of Textiles	22	170.4	37	96.2	14	65.6
ii. Made-up Textile Articles	5	7.9	6	8.8	2	0.5
iii. Knit Wear	23	143.9	18	40.7		
iv. Carpets and Rugs	42	50.3	41	3.2	1	0.2
v. Other Textiles n.e.s.	130	167.7	116	38.8	11	20.3
4) Wearing Apparel, Readymade Garments, etc.	1,053	269.0	1,076	262.2	49	88.8
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	346	287.2	352	255.8	37	287.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	35	147.1	28	132.3	5	101.6
ii. Footwear	311	140.1	324	123.4	32	186.1
a. Leather Wear	300	67.6	324	123.4	32	186.1
b. Rubber and Plastic Wear	11	72.4				

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	82	52.4	86	74.6	12	112.4
7) Paper, Paperboard and Products	55	199.2	55	312.4	22	261.5
8) Printing, Publishing and Allied Industries	191	57.3	190	72.0	15	32.9
9) Coke and Refined Petroleum Products	401	52.2	1,199	56.5	3,102	90.6
10) Chemicals and Chemical Products	476	899.3	496	656.3	62	540.3
11) Rubber and Plastics Products	134	266.7	135	228.0	55	242.3
12) Other Non-metallic Mineral Products	55	739.5	61	512.0	49	434.0
13) Basic Metals	99	410.2	107	508.4	53	444.6
14) Fabricated Metal Products	64	65.0	85	27.7	11	13.5
15) Machinery and Equipment	95	145.3	80	75.5	31	68.1
16) Office, Accounting and Computing Machinery	18	5.0	6	0.8		
17) Electrical Machinery and Apparatus	53	55.5	59	59.1	21	50.2
18) Radio, Television and Communication Equipment and Apparatus	16	19.1	17	14.6		
19) Medical, Precision and Optical Instruments, Watches and Clocks	43	38.0	41	94.8	28	103.0
20) Motor Vehicles, Trailers and Semi-trailers	32	141.5	22	54.4	12	28.8
21) Other Transport Equipments	3	0.2	18	83.4	11	77.6
22) Furniture and Fixture	407	185.9	413	186.2	105	140.4
23) Jewellery and Related Articles	203	57.2	207	65.2	31	36.5
24) Sports Goods	10	13.3	12	17.7	4	13.1
25) Handicrafts	120	13.6	121	13.8		
26) Other Manufacturing n.e.s.	222	106.6	250	290.5	8,265	1,246.7
E. Ship Breaking and Waste / Scrape (Junk), etc.	1	0.3	1	0.3		
F. Electricity, Gas and Water Supply	56	88.7	59	105.2	74	115.2
G. Construction	1,647	179.8	2,105	254.1	2,923	273.0
1) Building	417	129.5	419	194.8	1,278	206.3
2) Infrastructure	1,230	50.3	1,686	59.3	1,645	66.7
H. Commerce and Trade	24,528	3,798.5	24,769	3,840.4	16,947	3,841.2
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,819	382.0	1,856	386.7	15,273	3,016.8
2) Wholesale and Commission Trade	630	305.3	633	238.2	134	136.7
i) Exports	1	0.6	1	0.6	1	0.6
ii) Imports	1	4.8	2	5.1	2	5.7
iii) Domestic Whole Sales	628	299.9	630	232.5	131	130.3
3) Retail Trade	22,079	3,111.2	22,280	3,215.6	1,540	687.7
I. Hotels, Restaurants and Clubs, etc	528	223.5	775	189.4	2,415	187.7
J. Transport, Storage and Communications	5,286	298.5	5,412	252.3	6,261	264.0
K. Real Estate, Renting and Business Activities	8,404	529.2	11,056	679.2	8,272	465.0
1) Real Estate Activities	17	0.8	1,531	209.7	15	2.8
2) Renting of Machinery and Equipment	393	39.8	93	12.6	112	17.2
3) Computer and Related Activities	24	5.3	19	3.1	11	1.4
4) Research and Development	469	39.9	216	39.2	397	55.3
5) Other Business Activities	7,501	443.4	9,197	414.6	7,737	388.3
L. Education	279	98.0	297	83.0	1,279	96.4
M. Health and Social Work	395	68.9	401	72.7	950	65.0
N. Other Community, Social and Personal Service Activities	31,335	3,832.9	24,585	3,637.2	14,773	2,594.4
O. Other Private Business n.e.s	6,068	830.5	6,123	841.3	4,383	847.6
V. Trust Funds and Non-profit Organizations	1	17.6	2	160.9	1	125.2
VI. Personal	19,907	3,588.8	19,496	3,549.0	25,297	4,109.7
A. Bank Employees	18,162	3,512.5	17,890	3,479.0	21,901	3,770.7
B. Consumer Financing	1,720	70.9	1,581	59.0	3,368	299.9
i) House Building	43	0.6	15	1.1	52	2.0
ii) Transport	491	27.9	448	25.2	970	114.8
iii) Credit Cards						
iv) Consumer Durable	1,112	31.8	1,054	22.9	1,519	50.7
v) Personal Loans	74	10.6	64	9.8	827	132.4
C. Other Personal	25	5.4	25	10.9	28	39.1
VII. Others	1,563	94.7	1,519	137.4	7,971	721.6
Total	876,325	111,313.7	871,458	105,414.0	847,842	100,876.6

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 09							30 - 06 - 09		31 - 12 - 08
	Securities, Shares & Other Financial Instruments			Fixed Assets		Financial		Total	Total	Total
	Pre-cious Metals	Mer-chandise	Including Machinery	Real Estate	Obligations	Others				
00.00		4,574.5	115,837.6	50,639.3	24,394.3	5,720.3	35,447.5	236,613.6	119,273.5	92,627.8
01.00*		..	86.2	0.1	154.7	143.0	827.8	1,211.9	349.4	873.8
02.00*		9.9	1,994.5	195.5	2,637.1	261.6	3,111.5	8,210.2	6,678.7	9,157.0
03.00*		79.3	4,368.0	222.7	7,491.2	576.9	13,525.8	26,263.9	22,351.6	18,355.6
04.00*		128.2	2,198.3	897.9	9,705.2	26.0	18,026.9	30,982.5	29,276.4	26,641.4
05.00*		1,706.9	1,481.0	645.7	5,078.9	190.5	4,185.5	13,288.4	24,930.2	17,911.9
06.00*		32.8	10.4	2,866.5	2,085.3	1,736.6	10.8	8,466.9	15,209.3	13,382.1
07.00*	1,014.8	494.3	27,530.0	10,583.0	4,107.2	1,683.8	4,520.4	49,933.5	34,181.3	41,567.5
08.00*	220.8	818.0	129,900.6	20,974.5	30,082.9	4,469.5	26,678.3	213,144.7	207,614.9	186,798.1
08.25			19.6	4.4	12.9		267.2	304.1	930.5	1,952.3
08.50		1,070.0	7,626.7	1,491.9	2,189.9	288.2	757.4	13,424.0	10,667.8	3,440.2
08.75			111.6	212.2	4.4		11.8	339.9	94.1	2,133.9
09.00		1,184.9	2,307.4	826.9	88,262.1	102.9	2,168.6	94,852.8	85,419.8	79,614.5
09.25		1,800.0	1,130.5	21.1	17.4	0.4	121.9	3,091.4	1,889.6	2,707.4
09.50		113.2	3,811.3	2,707.3	611.8	36.1	243.9	7,523.6	7,355.3	8,275.2
09.75			349.3	104.1	103.2	3.3	31.2	591.0	1,587.4	2,574.4
10.00		107.8	3,228.3	2,797.1	2,297.6	437.9	2,819.7	11,688.5	14,531.9	32,202.2
10.25			2,187.3	421.1	580.7	21.2	32.9	3,243.2	1,554.0	3,989.7
10.50		3.9	1,026.5	2,047.8	2,124.3	367.3	483.8	6,053.7	8,185.6	11,298.3
10.75		67.9	970.9	466.9	30.0	260.2	472.3	2,268.2	3,670.7	8,050.4
11.00	99.2	187.1	6,927.8	2,364.2	5,037.8	481.1	4,892.7	19,989.9	16,105.7	31,509.8
11.25		1.8	639.4	2,308.7	863.5	3.0	49.1	3,865.5	6,180.6	9,943.1
11.50		63.7	3,379.1	302.1	1,585.9	1,078.2	3,114.3	9,523.2	7,295.8	18,426.8
11.75		5.3	588.7	507.6	434.1	56.8	833.1	2,425.6	2,687.0	6,602.4
12.00	385.9	874.7	8,064.6	1,165.5	4,052.7	1,173.3	14,194.6	29,911.3	35,718.3	35,953.9
12.25		9.6	8,185.5	1,136.2	2,367.8	98.0	80.5	11,877.7	1,848.5	5,004.8
12.50	77.1	345.9	3,982.8	3,088.7	2,821.1	211.7	3,065.6	13,592.9	3,322.6	11,008.9
12.75		116.1	6,439.5	4,635.6	2,127.7	618.2	6,598.7	20,535.7	10,033.5	10,249.1
13.00	1,288.2	3,048.2	29,811.8	14,297.3	5,162.5	1,701.8	28,469.5	83,779.2	76,301.0	45,815.4
13.25		523.5	19,126.4	5,931.8	714.2	367.9	14,431.8	41,095.7	12,733.5	6,375.6
13.50	10.0	5,010.7	39,614.7	14,056.4	4,231.0	10,855.7	32,263.5	106,042.0	8,877.2	37,214.1
13.75		8,916.3	27,797.9	12,541.3	4,483.4	1,023.9	39,947.1	94,709.9	29,054.1	9,278.7
14.00	4,378.7	9,971.8	74,154.4	32,888.8	21,255.9	2,972.4	37,262.0	182,883.9	180,569.7	99,924.1
14.25	39.0	1,078.5	25,392.6	5,215.9	11,332.5	652.4	16,074.3	59,785.3	41,188.3	19,274.7
14.50	140.8	2,958.1	40,494.5	12,816.0	18,370.8	1,358.0	39,610.7	115,748.8	62,698.7	32,179.7
14.75	37.9	1,044.6	61,916.8	12,668.1	8,585.5	984.0	33,045.1	118,282.0	116,884.1	33,818.8
15.00	6,793.3	7,526.7	64,129.4	34,766.6	21,381.1	5,941.2	163,458.2	303,996.4	419,025.6	280,936.3
15.25	109.0	1,411.0	22,632.4	16,871.8	9,070.6	372.8	54,509.2	104,976.7	85,606.8	46,500.7
15.50	463.6	3,955.5	37,636.4	19,544.3	26,669.7	3,159.5	118,967.6	210,396.5	77,536.0	96,515.1
15.75	52.2	5,947.4	22,991.9	12,916.3	18,183.4	563.7	25,242.6	85,897.6	128,891.6	59,253.1
16.00	2,680.0	3,519.0	80,816.6	23,610.8	29,415.1	3,016.3	51,858.4	194,916.1	251,237.4	287,849.3
16.25		1,558.0	9,481.0	7,033.1	5,990.2	211.7	3,358.7	27,632.7	56,437.6	54,206.4
16.50	166.1	1,422.4	15,885.7	3,906.6	14,398.4	1,118.7	34,652.4	71,550.3	47,766.5	156,044.2
16.75		988.1	8,493.3	2,192.2	6,307.3	267.1	3,594.4	21,842.4	46,442.5	44,140.2
17.00	462.8	1,503.3	73,007.0	66,235.1	33,920.1	1,177.7	64,961.4	241,267.4	271,520.9	312,794.2
17.25		377.9	2,160.2	831.9	2,076.9	35.1	7,968.5	13,450.4	40,384.4	85,160.7
17.50		830.3	4,558.3	3,200.8	14,471.6	253.8	3,528.9	26,843.7	35,681.0	84,133.2
17.75		953.4	5,640.4	866.9	8,381.5	125.6	2,831.0	18,798.7	34,664.9	28,782.9
18.00		2,590.4	21,314.7	8,842.6	17,229.7	876.3	20,167.0	71,020.7	93,226.4	148,127.5
18.25		55.6	1,825.4	172.6	932.9	600.4	2,417.8	6,004.7	17,008.6	27,292.9
18.50		500.2	5,969.7	1,050.5	2,916.7	171.6	5,895.2	16,503.9	22,432.9	43,728.6
18.75		347.6	978.4	202.3	520.8	102.8	550.3	2,702.3	17,597.4	14,544.7
19.00		96.5	5,740.4	3,524.7	5,895.7	182.2	5,395.3	20,834.8	70,066.5	97,216.7
19.25			214.2	279.7	1,803.2	3.9	265.4	2,566.5	4,748.3	12,973.1
19.50		56.9	444.3	173.7	525.1	17.5	502.9	1,720.5	7,136.5	29,213.5
19.75			31.2	112.0	176.7		53.1	373.0	4,357.6	3,066.9
20.00 & above		421.7	12,175.6	3,204.8	13,575.2	609.5	66,322.5	96,309.1	143,153.4	157,789.4
Total	18,452.2	80,386.9	1,061,674.9	432,808.5	508,890.9	57,043.6	1,032,634.3	3,191,891.3	3,080,346.3	3,056,394.0
Weighted Average	14.18	13.40	12.12	12.72	12.81	11.97	14.67	13.18	14.25	14.63

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

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

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 09							30 - 06 - 09		31 - 12 - 08
	Securities, Shares & Other Financial Instruments			Fixed Assets		Financial		Total	Total	Total
	Pre-cious Metals	Mer-chandise	Including Machinery	Real Estate	Obligations	Others				
00.00		2,836.8	77,765.8	36,560.2	5,753.3	4,830.0	7,185.5	134,931.5	20,545.1	18,726.6
01.00*				0.1	124.5		5.9	130.5		5.1
02.00*			17.1	0.2	0.4		355.7	373.4	544.7	424.0
03.00*			9.1	1.0	5,704.3	3.3	5,649.6	11,367.3	11,010.3	10,331.6
04.00*		24.2	927.7	..	2,475.6	5.1	7,013.4	10,446.1	10,876.1	9,358.8
05.00*			69.8	2.5	77.2	1.6	73.9	224.9	6,360.4	5,975.5
06.00*	32.8		45.6	1,007.7	320.0		5,979.0	7,385.0	1,877.0	856.6
07.00*	1,014.8		14,119.4	3,200.8	7.9	1,109.5	128.9	19,581.2	9,444.1	8,784.3
08.00*	220.8	41.0	5,853.6	1,201.4	1,482.8	0.4	3,040.0	11,840.1	18,231.1	18,780.4
08.25				..	0.4			0.4		38.6
08.50		1,070.0	5,229.2	544.0	2,069.3	145.1	72.1	9,129.8	7,572.9	1,529.9
08.75			6.0	0.1	1.2			7.3		17.0
09.00		1,078.0	1,463.0	0.3	87,145.5	0.4	1,328.8	91,016.0	82,088.5	76,542.6
09.25		1,800.0	1,110.2	0.9	..		7.6	2,918.7	1,811.8	1,819.4
09.50				0.4	0.4		10.0	10.8		29.2
09.75			6.1	4.8	1.1		..	12.0		3.6
10.00		0.1	780.3	463.1	472.8	1.2	612.2	2,329.7	1,853.9	1,680.7
10.25			617.8	0.2	3.3		25.0	646.2		108.0
10.50			163.8		203.1	0.4	15.5	382.9	244.6	445.0
10.75			590.5	0.6		8.0	6.9	606.0		236.7
11.00	99.2		4,329.9	20.5	3,859.6	30.6	2,965.4	11,305.3	4,770.5	8,319.3
11.25			141.3				23.1	164.4		83.3
11.50			2,231.2		75.0	9.5	190.4	2,506.1	2,603.6	3,405.4
11.75						2.1	1.4	3.4		20.9
12.00	385.9	10.2	5,301.5	438.5	2,262.8	92.4	4,337.5	12,828.7	13,573.9	15,209.8
12.25			7,441.9	251.2		8.2	0.5	7,701.8		314.0
12.50	77.1	0.3	272.7	106.8	41.1	35.4	69.9	603.2	499.7	2,060.4
12.75		52.9	353.6	82.9	365.7	0.6	1,651.6	2,507.4	382.9	874.0
13.00	1,288.2	858.8	3,424.3	622.7	1,402.4	316.3	6,508.6	14,421.4	33,507.8	12,150.1
13.25		1.8	796.5	127.5		0.1	207.4	1,133.3		201.4
13.50	10.0	2,800.1	3,315.2	502.8	324.5	11.8	1,460.1	8,424.6	1,652.4	822.1
13.75			1,652.8	3,427.3	252.3		86.3	5,418.7		3,141.3
14.00	4,378.7	453.0	5,026.1	2,095.2	2,159.3	349.9	5,548.3	20,010.4	48,464.3	25,874.0
14.25	39.0	13.0	6,030.9	257.2	644.9	0.3	189.3	7,174.6	8,158.6	1,174.0
14.50	140.8	116.4	4,578.6	2,540.0	1,230.1	20.5	802.9	9,429.2	4,632.0	1,081.1
14.75	37.9	428.6	40,585.9	311.7	781.3	2.9	12,990.4	55,138.7	37,230.0	535.4
15.00	6,793.3	885.4	14,217.1	4,748.6	4,763.1	116.2	43,266.9	74,790.5	131,848.3	99,833.7
15.25	109.0	500.2	6,054.5	1,934.6	1,332.1	6.7	468.1	10,405.2	6,976.4	448.0
15.50	463.6	12.6	10,277.3	5,261.0	5,598.4	407.3	6,433.6	28,453.8	18,544.0	16,171.6
15.75	52.2	707.5	7,449.7	1,168.6	2,042.5	6.3	352.3	11,779.2	35,792.4	10,803.3
16.00	2,680.0	56.8	44,407.5	3,920.8	4,378.5	169.0	7,232.4	62,844.9	50,575.2	88,067.6
16.25		107.7	2,420.6	3,117.4	936.1	8.9	21.3	6,612.1		11,772.8
16.50	166.1	96.1	6,703.3	25.3	1,305.6	7.5	14,449.5	22,753.3	4,186.9	37,634.1
16.75		303.6	3,421.2	389.7	961.9	44.9	315.4	5,436.7	6,463.0	3,964.9
17.00	462.8	181.9	9,958.1	220.8	6,152.4	114.9	28,102.8	45,193.8	20,561.7	28,721.0
17.25		150.6	1,425.1	405.2	449.4	7.1	4.9	2,442.3		8,773.4
17.50			74.3	1.4	252.1		60.0	387.8		825.4
17.75			119.0	5.8	563.9	0.9	0.9	690.4		5,836.0
18.00		7.6	768.8	2,698.3	557.3	0.7	3,915.1	7,947.8	15,587.4	40,394.5
18.25		0.2	1,508.6	7.7	7.1		3.9	1,527.5	4,064.9	4,746.3
18.50		10.8	73.4	619.5	70.5	7.9	38.0	820.0	3,766.5	12,895.6
18.75			23.0	51.0	17.8		2.1	93.9	625.2	4,992.7
19.00		0.1	134.5	34.3	129.9	0.1	177.1	476.0	33,948.4	14,873.6
19.25			5.1	150.7	0.3		10.5	166.6	224.7	7,034.7
19.50			17.9	76.9	243.2	0.5	38.0	376.5	804.0	13,188.1
19.75				0.2			3.4	3.6	161.7	998.3
20.00 & above		0.5	3,901.6	1,179.0	142.8	0.2	497.6	5,721.6	11,914.8	22,225.8
Total	18,452.2	14,606.8	307,217.9	79,789.4	149,147.0	7,884.6	173,936.6	751,034.6	705,383.1	664,763.4
Weighted Average	14.18	10.12	10.59	7.78	10.07	4.37	13.30	10.83	13.40	13.99

*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 - 09							30 - 06 - 09	31 - 12 - 08	
	Securities, Shares & Other Financial Instruments		Merchandise	Fixed Assets		Financial		Total	Total	
	Precious Metals			Including Machinery	Real Estate	Obligations	Others			
00.00		1,737.7	36,521.4	14,076.3	17,622.0	890.4	27,086.1	97,934.0	95,574.0	70,917.5
01.00*			86.2	0.1	30.2	143.0	821.9	1,081.4	349.4	868.6
02.00*		9.9	977.8	195.4	2,427.6	261.6	2,755.8	6,628.1	5,926.2	8,532.0
03.00*		79.3	3,777.0	221.7	1,237.4	573.7	6,259.5	12,148.5	8,868.3	6,633.6
04.00*		103.9	1,066.4	897.9	7,229.6	20.9	10,900.7	20,219.4	17,571.5	17,199.4
05.00*		1,706.9	1,191.8	643.1	5,001.7	188.9	4,107.1	12,839.6	18,191.4	11,690.9
06.00*		10.4	2,080.9	1,071.5	1,416.6	10.8	2,409.8	6,999.9	11,110.5	21,201.7
07.00*		494.3	12,692.8	7,131.9	4,033.9	574.4	4,390.1	29,317.4	23,906.4	32,119.5
08.00*		777.0	115,273.5	19,773.0	28,008.0	4,455.6	23,321.1	191,608.2	183,554.2	162,814.3
08.25			19.4	4.3	12.5		267.2	303.4	891.5	1,885.4
08.50			2,397.3	947.9	120.6	143.1	685.3	4,294.1	3,094.7	1,890.9
08.75			105.6	212.1	3.2		11.8	332.6	77.2	1,064.5
09.00		106.9	843.8	826.6	1,116.6	102.5	839.8	3,836.2	3,328.6	3,064.2
09.25			20.3	20.3	17.4	0.4	114.3	172.7	77.8	888.1
09.50		113.2	3,811.3	2,706.9	611.3	36.1	233.8	7,512.7	7,326.1	8,200.7
09.75			343.2	99.3	7.0	3.3	7.5	460.3	1,464.2	2,566.8
10.00		107.7	2,360.9	2,334.0	1,822.8	436.7	2,207.5	9,269.6	12,677.5	30,489.7
10.25			1,569.5	421.0	577.4	21.2	7.9	2,596.9	1,445.5	3,928.9
10.50		3.9	862.7	2,047.8	1,921.2	366.8	468.3	5,670.8	7,941.0	10,737.8
10.75		67.9	336.3	466.3	30.0	252.2	465.4	1,618.1	3,415.8	7,320.4
11.00		176.6	2,597.6	2,343.7	1,178.2	450.4	1,927.3	8,673.8	11,322.1	23,158.9
11.25		1.8	498.1	2,308.7	863.5	3.0	26.0	3,701.1	6,097.3	9,863.3
11.50		63.7	1,147.8	302.1	1,507.4	1,068.6	2,923.9	7,013.6	4,677.3	14,981.3
11.75		5.3	560.3	507.6	389.1	54.8	775.0	2,292.0	2,569.3	6,424.6
12.00		864.5	2,616.5	727.0	1,789.9	1,080.9	9,857.1	16,936.0	21,999.8	20,545.4
12.25		9.6	481.8	885.0	2,367.8	89.8	80.1	3,914.2	1,453.2	3,987.7
12.50		345.6	3,275.5	2,981.9	2,738.4	176.3	2,995.6	12,513.4	2,648.7	8,747.3
12.75		63.1	4,809.4	4,302.7	1,758.5	607.5	4,228.1	15,769.4	9,569.5	9,182.7
13.00		2,089.4	23,922.6	13,674.6	3,699.5	1,385.5	21,910.0	66,681.6	41,731.9	33,121.7
13.25		521.7	13,763.9	4,558.2	679.9	206.1	13,215.7	32,945.5	11,753.2	5,676.4
13.50		2,210.6	32,224.7	13,543.2	3,532.3	10,842.1	29,182.7	91,535.6	6,898.5	35,926.6
13.75		8,863.8	24,468.7	9,015.2	4,223.6	1,022.3	37,861.7	85,455.3	22,515.4	8,794.6
14.00		9,518.8	67,351.8	30,548.5	18,689.7	2,461.9	30,286.4	158,857.1	127,993.1	73,134.1
14.25		917.1	18,590.9	4,958.7	9,938.1	397.9	15,129.4	49,932.2	28,433.7	17,565.7
14.50		2,841.7	34,174.4	10,192.3	16,846.4	1,295.2	34,790.0	100,140.0	53,947.9	28,942.1
14.75		616.0	20,391.5	12,356.4	7,735.4	981.2	19,094.2	61,174.6	75,146.3	31,364.5
15.00		6,641.3	47,663.9	30,018.0	16,274.4	5,770.5	118,934.6	225,302.8	283,767.9	177,810.2
15.25		910.8	15,648.8	14,897.3	7,626.0	358.7	53,108.6	92,550.2	74,818.6	41,809.0
15.50		3,942.3	26,017.9	14,208.1	20,232.9	2,741.9	112,234.9	179,378.0	52,059.9	73,642.1
15.75		5,072.1	14,947.8	11,547.7	16,082.7	554.6	22,940.2	71,145.0	90,907.1	46,279.8
16.00		3,209.9	33,564.0	19,658.4	24,469.0	2,810.3	44,030.1	127,741.8	196,697.4	194,270.9
16.25		1,449.9	6,977.4	3,915.7	4,653.3	202.8	3,185.5	20,384.6	43,568.6	44,176.4
16.50		1,326.3	8,658.3	3,881.3	12,832.5	1,105.7	20,193.4	47,997.6	41,674.3	113,305.5
16.75		684.4	4,994.3	1,802.5	5,216.2	222.2	3,196.7	16,116.3	38,405.5	34,679.1
17.00		1,309.6	60,918.2	66,001.1	26,858.2	1,057.9	36,826.9	192,971.9	246,553.5	281,134.8
17.25		227.3	628.7	426.6	1,551.8	28.0	7,961.8	10,824.2	30,104.9	74,539.7
17.50		830.3	4,466.4	3,199.4	14,159.8	253.5	3,445.1	26,354.6	31,315.3	61,112.6
17.75		953.4	5,340.4	837.6	6,631.8	124.7	2,830.1	16,717.9	28,421.9	21,870.9
18.00		2,582.8	20,245.1	6,101.2	16,379.7	872.0	16,222.4	62,403.1	75,637.6	105,469.1
18.25		55.4	307.7	164.8	882.8	600.4	2,354.1	4,365.2	11,125.4	21,276.0
18.50		489.4	5,884.3	431.1	2,686.2	163.7	5,842.7	15,497.4	18,320.1	29,882.7
18.75		347.6	937.7	151.3	472.3	102.8	544.4	2,556.1	16,645.3	9,056.3
19.00		96.4	5,471.5	3,490.5	5,739.7	182.1	5,101.9	20,082.1	35,745.6	81,087.0
19.25			176.6	129.0	1,802.9	3.9	240.5	2,352.9	4,369.9	5,905.7
19.50		56.9	426.1	95.5	258.9	17.0	464.9	1,319.4	6,264.1	15,877.0
19.75			31.0	111.7	176.7		49.8	369.1	4,117.7	1,990.6
20.00 & above		421.2	8,164.0	2,025.8	13,215.9	582.0	56,960.6	81,369.5	120,013.7	121,669.9
Total		65,035.9	708,683.8	350,397.8	349,388.5	48,359.7	828,313.1	2,350,178.8	2,286,083.2	2,292,277.2
Weighted Average		-	14.12	12.80	13.85	13.98	13.17	14.80	13.88	14.44

*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 - 09						30 - 06 - 09		31 - 12 - 08		
	Pre- cious Metals	Securities, Shares & Other Financial Instruments	Mer- chan- dise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total	
00.00			1,550.4	2.8	1,019.1		1,175.8	3,748.1	3,154.4	2,983.7	
01.00*											
02.00*			999.6		209.1			1,208.8	207.8	200.9	
03.00*			581.9		549.6		1,616.7	2,748.1	2,473.0	1,390.3	
04.00*			204.2				112.7	317.0	828.9	83.3	
05.00*			219.3				4.5	223.8	378.4	245.5	
06.00*			740.0	6.1			78.2	824.3	394.6	1,314.7	
07.00*			717.8	250.3	65.4		1.4	1,034.9	830.8	663.7	
08.00*			8,773.6		592.1	13.5	317.2	9,696.3	5,829.6	5,203.4	
08.25			0.2					0.2	0.3	0.4	
08.50			0.2					0.2	0.2	19.5	
08.75											
09.00			0.6					0.6	2.7	7.8	
09.25											
09.50										0.7	
09.75					95.0		23.8	118.8	119.7	4.0	
10.00			87.2		2.1			89.3	0.4	31.8	
10.25									0.5		
10.50										115.5	
10.75			44.0					44.0	18.1		
11.00		10.5	0.3					10.7	13.1	31.6	
11.25										12.0	
11.50					3.5			3.5	15.0	40.1	
11.75			28.5		45.0		56.7	130.2	96.8	125.3	
12.00			146.6					146.6	144.6	198.7	
12.25			261.8					261.8	81.3	517.8	
12.50			434.6		41.7		0.1	476.3	174.3	201.2	
12.75			1,276.5	250.0	3.5	10.0	719.0	2,258.9	81.1	192.4	
13.00		99.9	2,464.8	..	60.6		50.9	2,676.3	1,061.3	543.7	
13.25			4,566.1	1,246.1	34.3	161.7	1,008.7	7,016.9	778.9	201.9	
13.50			4,074.8	10.4	374.1	1.8	1,620.7	6,081.8	326.3	465.4	
13.75		52.5	1,676.4	98.8	7.5	1.7	1,999.0	3,835.9	3,397.4	126.4	
14.00		0.1	1,776.5	245.1	406.8	160.6	1,427.4	4,016.5	4,112.3	916.0	
14.25		148.3	770.8		749.5	254.2	755.6	2,678.5	4,596.0	535.0	
14.50			1,741.4	83.7	294.4	42.3	4,017.8	6,179.7	4,118.8	2,156.6	
14.75			939.4		68.8		960.6	1,968.8	4,507.8	1,918.9	
15.00			2,248.4		343.6	54.4	1,256.7	3,903.2	3,409.4	3,292.4	
15.25			929.1	39.9	112.5	7.4	932.5	2,021.4	3,811.8	4,243.6	
15.50		0.6	1,341.1	75.2	838.4	10.3	299.0	2,564.7	6,932.1	6,701.4	
15.75		167.8	594.4	200.0	58.2	2.9	1,950.1	2,973.5	2,192.2	2,170.1	
16.00		252.3	2,845.1	31.6	567.6	36.9	595.9	4,329.4	3,964.8	5,510.8	
16.25		0.4	83.0		400.7		151.9	636.1	1,096.1	8,729.4	
16.50			524.1		260.3	5.5	9.5	799.4	1,905.3	5,104.5	
16.75			77.8		129.3		82.2	289.4	1,574.0	5,496.3	
17.00		11.8	2,130.6	13.2	909.5	4.8	31.8	3,101.7	4,405.8	2,938.4	
17.25			106.4		75.7		1.8	183.9	1,506.0	7,198.2	
17.50			17.6		59.6	0.3	23.8	101.3	3,540.3	5,480.1	
17.75			181.0	23.6	1,185.7			1,390.3	406.9	1,650.7	
18.00			300.8	43.1	292.7	3.5	29.6	669.7	2,001.4	2,263.9	
18.25			9.1		43.1		59.7	111.9	1,818.3	1,270.6	
18.50			11.9		160.0		14.6	186.5	346.3	950.3	
18.75			17.8		30.7		3.8	52.3	326.8	495.7	
19.00			134.4		26.1		116.2	276.7	372.5	1,256.1	
19.25			32.5				14.4	46.9	153.8	32.6	
19.50			0.3	1.4	23.0			24.7	68.5	148.5	
19.75			0.3					0.3	78.3	78.0	
20.00 & above			110.0		216.4	27.3	8,864.3	9,218.0	11,225.0	13,893.7	
Total			744.2	45,773.2	2,621.3	10,355.4	799.3	30,384.6	90,677.9	88,880.0	99,353.5
Weighted Average	-		14.98	11.85	13.16	12.92	14.28	18.95	14.43	16.11	17.18

*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)

Rate of Interest/Return	31 - 12 - 09									30 - 06 - 09		31 - 12 - 08
	Domestic Constituents									Total	Total	Total
	Foreign Constituents	Non-financial			Private Sector		Trust Funds and Non-profit Organisations					
Government	Public Sector Enterprises	NBFI'S	(Business)	Personal	Others	Sub Total						
00.00	844.6	27,343.5	9,192.3	181,562.6	136.7	17,399.0	134.9	236,613.6	236,613.6	119,273.5	92,627.8	
01.00*		769.6		413.5		28.8		1,211.9	1,211.9	349.4	873.8	
02.00*			30.0	2,917.4		5,211.4	51.4	8,210.2	8,210.2	6,678.7	9,157.0	
03.00*		1,263.6		4,172.4	24.2	19,019.7	1,784.1	26,263.9	26,263.9	22,351.6	18,355.6	
04.00*		47.8		4,581.3		26,305.1	48.3	30,982.5	30,982.5	29,276.4	26,641.4	
05.00*				4,664.7		8,611.9	11.8	13,288.4	13,288.4	24,930.2	17,911.9	
06.00*			6.0	6,849.9	5,685.0	2,667.2	1.2	15,209.3	15,209.3	13,382.1	23,372.9	
07.00*			43.6	49,317.4		562.2	10.3	49,933.5	49,933.5	34,181.3	41,567.5	
08.00*			72.2	211,928.0		1,077.0	67.4	213,144.7	213,144.7	207,614.9	186,798.1	
08.25				296.1		8.0		304.1	304.1	930.5	1,952.3	
08.50		0.2		13,092.6		331.2		13,424.0	13,424.0	10,667.8	3,440.2	
08.75				336.1		3.8		339.9	339.9	94.1	2,133.9	
09.00	5.3			93,168.5		1,672.9	6.1	94,852.8	94,852.8	85,419.8	79,614.5	
09.25	1,800.0			1,172.3		119.0		3,091.4	3,091.4	1,889.6	2,707.4	
09.50				7,412.7	0.5	110.4		7,523.6	7,523.6	7,355.3	8,275.2	
09.75				469.5		121.6		591.0	591.0	1,587.4	2,574.4	
10.00			450.0	9,190.1		2,047.1	1.4	11,688.5	11,688.5	14,531.9	32,202.2	
10.25				3,204.4		31.2	7.5	3,243.2	3,243.2	1,554.0	3,989.7	
10.50		..	325.0	5,622.7		106.0		6,053.7	6,053.7	8,185.6	11,298.3	
10.75		60.0		2,169.8		38.4		2,268.2	2,268.2	3,670.7	8,050.4	
11.00	2.0			18,445.5	0.6	1,406.0	135.8	19,987.9	19,987.9	16,105.7	31,509.8	
11.25				3,855.2		10.2		3,865.5	3,865.5	6,180.6	9,943.1	
11.50			2,000.0	500.0	6,191.4	250.0	562.1	9,523.2	9,523.2	7,295.8	18,426.8	
11.75			4.1	2,322.4		56.7	23.5	2,425.6	2,425.6	2,687.0	6,602.4	
12.00		0.6	4,842.4	20,066.4	1.9	4,673.3	326.6	29,911.3	29,911.3	35,718.3	35,953.9	
12.25			1,500.0	10,293.2	1.3	70.1	13.2	11,877.7	11,877.7	1,848.5	5,004.8	
12.50	105.0	1,642.9	61.1	11,257.9		426.8	99.2	13,592.9	13,592.9	3,322.6	11,008.9	
12.75	39.0	4,566.2	636.7	14,611.5	266.6	415.7		20,535.7	20,535.7	10,033.5	10,249.1	
13.00		17,949.5	1,426.2	60,517.2	1,073.4	2,733.4	79.4	83,779.2	83,779.2	76,301.0	45,815.4	
13.25	662.5	6,884.0	712.7	32,635.1	35.5	121.8	44.1	41,095.7	41,095.7	12,733.5	6,375.6	
13.50	100.0	35,391.1	1,326.4	65,920.6	1,114.6	2,135.4	53.9	106,042.0	106,042.0	8,877.2	37,214.1	
13.75	196.3	31,348.7	4,098.0	57,271.6	368.4	1,426.4	0.4	94,709.9	94,709.9	29,054.1	9,278.7	
14.00	28,974.7	10,300.1	4,077.2	128,053.3	63.7	10,950.0	464.9	182,883.9	182,883.9	180,569.7	99,924.1	
14.25		4,362.5	1,123.3	50,502.4	22.0	3,614.4	160.7	59,785.3	59,785.3	41,188.3	19,274.7	
14.50	5,741.0	8,088.7	2,826.1	78,767.4	79.5	19,446.6	799.6	115,748.8	115,748.8	62,698.7	32,179.7	
14.75	54,368.3	4,825.8	1,651.2	56,182.8	20.4	860.0	373.5	118,282.0	118,282.0	116,884.1	33,818.8	
15.00	75,145.2	49,075.6	4,831.1	156,096.8	196.5	18,408.7	242.5	303,996.4	303,996.4	419,025.6	280,936.3	
15.25	49,402.3	2,798.9	408.0	51,173.9	453.5	736.3	3.8	104,976.7	104,976.7	85,606.8	46,500.7	
15.50	77,009.4	6,981.1	2,080.8	119,511.2	47.1	4,370.6	396.4	210,396.5	210,396.5	77,536.0	96,515.1	
15.75	1,445.9		513.2	70,159.6	415.9	13,350.7	12.3	85,897.6	85,897.6	128,891.6	59,253.1	
16.00	36,887.5	4,057.7	928.2	137,041.8	89.3	14,778.9	1,132.6	194,916.1	194,916.1	251,237.4	287,849.3	
16.25	25.8	672.4	0.8	25,942.4	2.9	986.5	2.0	27,632.7	27,632.7	56,437.6	54,206.4	
16.50	130.0	2,625.9	357.1	45,228.1	306.4	22,876.1	26.7	71,550.3	71,550.3	47,766.5	156,044.2	
16.75	329.9		23.6	19,428.7	15.3	2,043.1	1.7	21,842.4	21,842.4	46,442.5	44,140.2	
17.00	100.2	535.6	5,900.0	195,734.0	2,447.2	34,642.6	1,907.8	241,267.4	241,267.4	271,520.9	312,794.2	
17.25			1.6	5,871.2		7,570.5	7.1	13,450.4	13,450.4	40,384.4	85,160.7	
17.50			4.6	30.3	23,976.9	4.3	2,604.2	223.3	26,843.7	26,843.7	35,681.0	84,133.2
17.75	39.5		352.6	15,994.6	30.1	2,251.2	130.7	18,798.7	18,798.7	34,664.9	28,782.9	
18.00	28.4		481.3	59,639.7	0.6	10,717.7	152.8	71,020.7	71,020.7	93,226.4	148,127.5	
18.25				5,459.6		537.0	8.0	6,004.7	6,004.7	17,008.6	27,292.9	
18.50			5.3	14,009.1	10.8	2,387.9	90.8	16,503.9	16,503.9	22,432.9	43,728.6	
18.75			14.2	2,151.0		537.1		2,702.3	2,702.3	17,597.4	14,544.7	
19.00			12.8	15,852.7	0.3	4,818.3	150.5	20,834.8	20,834.8	70,066.5	97,216.7	
19.25				2,351.5		215.0		2,566.5	2,566.5	4,748.3	12,973.1	
19.50				1,248.0	0.4	472.1		1,720.5	1,720.5	7,136.5	29,213.5	
19.75				333.9	1.5	37.7		373.0	373.0	4,357.6	3,066.9	
20.00 & above			13.4	34,901.3	0.5	61,198.0	195.9	96,309.1	96,309.1	143,153.4	157,789.4	
Total	2.0	333,440.8	225,365.8	49,030.0	2,221,542.0	13,223.6	339,887.8	9,399.2	3,191,889.3	3,191,891.3	3,080,346.3	3,056,394.0

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

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 09									30 - 06 - 09		31 - 12 - 08	
	Foreign Constituents	Domestic Constituents				Trust Funds and Non-profit Organisations				Total	Total	Total	
		Government	Public Sector Enterprises	NBFI'S (Business)	Private Sector	Personal	Others	Sub Total	Total				
00.00		844.6	27,343.5	8,681.6	93,140.4			4,827.5	93.9	134,931.5	134,931.5	20,545.1	18,726.6
01.00*					114.7			15.8		130.5	130.5		5.1
02.00*					25.0			348.4		373.4	373.4	544.7	424.0
03.00*					19.0			9,567.9	1,780.4	11,367.3	11,367.3	11,010.3	10,331.6
04.00*					1,527.3			8,918.8		10,446.1	10,446.1	10,876.1	9,358.8
05.00*					96.2			128.7		224.9	224.9	6,360.4	5,975.5
06.00*					1,284.9		5,685.0	413.9	1.2	7,385.0	7,385.0	1,877.0	856.6
07.00*				43.6	19,416.9			116.7	4.0	19,581.2	19,581.2	9,444.1	8,784.3
08.00*				8.8	11,562.1			269.2	..	11,840.1	11,840.1	18,231.1	18,780.4
08.25								0.4		0.4	0.4	38.6	66.6
08.50								19.8		9,129.8	9,129.8	7,572.9	1,529.9
08.75					6.0			1.3		7.3	7.3	17.0	1,069.4
09.00		5.3			90,085.2			924.1	1.4	91,016.0	91,016.0	82,088.5	76,542.6
09.25		1,800.0			1,110.5			8.2		2,918.7	2,918.7	1,811.8	1,819.4
09.50					10.0			0.8		10.8	10.8	29.2	73.8
09.75					10.9			1.2		12.0	12.0	3.5	3.6
10.00				450.0	1,334.0			545.0	0.7	2,329.7	2,329.7	1,853.9	1,680.7
10.25					618.0			28.2		646.2	646.2	108.0	60.8
10.50		..			380.5			2.4		382.9	382.9	244.6	445.0
10.75					598.5			7.5		606.0	606.0	236.7	730.0
11.00					10,727.1			498.3	79.9	11,305.3	11,305.3	4,770.5	8,319.3
11.25					164.4			164.4		164.4	164.4	83.3	67.8
11.50					2,503.0			3.2		2,506.1	2,506.1	2,603.6	3,405.4
11.75					3.4					3.4	3.4	20.9	52.4
12.00					10,381.5		0.4	2,159.2	287.6	12,828.7	12,828.7	13,573.9	15,209.8
12.25					7,701.2			0.6		7,701.8	7,701.8	314.0	499.3
12.50					569.0			33.2	0.9	603.2	603.2	499.7	2,060.4
12.75		39.0	1,500.0	136.7	535.9			295.9		2,507.4	2,507.4	382.9	874.0
13.00					270.8	12,738.9		820.8	8.4	14,421.4	14,421.4	33,507.8	12,150.1
13.25					212.6	920.7				1,133.3	1,133.3	201.4	497.2
13.50					3,771.7	238.3	4,244.5	114.6	55.4	8,424.6	8,424.6	1,652.4	822.1
13.75		196.3			81.5	5,133.9		7.0		5,418.7	5,418.7	3,141.3	357.6
14.00			1,168.3	703.2	15,160.4	46.2	2,688.8	243.4		20,010.4	20,010.4	48,464.3	25,874.0
14.25				164.6	7,003.8			6.1		7,174.6	7,174.6	8,158.6	1,174.0
14.50					8,607.9			821.2		9,429.2	9,429.2	4,632.0	1,081.1
14.75		48,344.0			6,353.4			174.5	266.8	55,138.7	55,138.7	37,230.0	535.4
15.00		5,025.1	31,307.0	578.4	30,915.6	13.7	6,944.5	6.2	74,790.5	74,790.5	131,848.3	99,833.7	
15.25				116.9	10,170.6	104.8	12.9			10,405.2	10,405.2	6,976.4	448.0
15.50			177.3	99.9	27,142.6		1,016.9	17.1	28,453.8	28,453.8	18,544.0	16,171.6	
15.75					11,431.0		245.0	99.9	3.3	11,779.2	11,779.2	35,792.4	10,803.3
16.00		31,483.7	7.6	230.2	28,672.9	18.5	2,350.1	81.9	62,844.9	62,844.9	50,575.2	88,067.6	
16.25					6,601.0			11.0		6,612.1	6,612.1	11,772.8	1,300.6
16.50					9,550.0			13,200.0	3.4	22,753.3	22,753.3	4,186.9	37,634.1
16.75					5,427.3		0.1	9.4		5,436.7	5,436.7	6,463.0	3,964.9
17.00		100.0	96.7		18,603.4	1.6	25,080.4	1,311.8		45,193.8	45,193.8	20,561.7	28,721.0
17.25					2,440.1			2.2		2,442.3	2,442.3	8,773.4	3,422.8
17.50					386.4			1.5		387.8	387.8	825.4	17,540.4
17.75					688.6			1.7		690.4	690.4	5,836.0	5,261.2
18.00					7,902.6			45.1		7,947.8	7,947.8	15,587.4	40,394.5
18.25					1,522.1			5.4		1,527.5	1,527.5	4,064.9	4,746.3
18.50					808.7		10.8	0.6		820.0	820.0	3,766.5	12,895.6
18.75					88.5			5.4		93.9	93.9	625.2	4,992.7
19.00					448.5			27.5		476.0	476.0	33,948.4	14,873.6
19.25					155.1			11.5		166.6	166.6	224.7	7,034.7
19.50					280.1			96.4		376.5	376.5	804.0	13,188.1
19.75					1.0			2.7		3.6	3.6	161.7	998.3
20.00 & above					5,466.5			255.1		5,721.6	5,721.6	11,914.8	22,225.8
Total		87,837.9	65,372.2	12,017.1	491,901.9	6,823.1	82,889.9	4,192.5	751,034.6	751,034.6	705,383.1	664,763.4	

*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	31 - 12 - 09									30 - 06 - 09		31 - 12 - 08	
	Foreign Constituents	Domestic Constituents				Trust Funds and Non-profit Organisations				Total	Total	Total	
		Government	Non-financial Public Sector Enterprises	NBFI'S (Business)	Private Sector	Personal	Others	Sub Total	Total				
00.00					2,789.2		953.1	5.8	3,748.1	3,748.1	3,154.4	2,983.7	
01.00*							999.6		209.1	1,208.8	1,208.8	207.8	200.9
02.00*							581.9		2,166.2	2,748.1	2,748.1	2,473.0	1,390.3
03.00*							204.2		112.7	317.0	317.0	828.9	83.3
04.00*							219.3		4.5	223.8	223.8	378.4	245.5
05.00*						6.0	818.3			824.3	824.3	394.6	1,314.7
06.00*							1,033.5		1.4	1,034.9	1,034.9	830.8	663.7
07.00*							9,694.1		2.2	9,696.3	9,696.3	5,829.6	5,203.4
08.00*									0.2	0.2	0.2	0.3	0.4
08.25									0.2	0.2	0.2	0.2	19.5
08.50													
08.75													
09.00							0.1		0.5	0.6	0.6	2.7	7.8
09.25													
09.50													0.7
09.75									118.8	118.8	118.8	119.7	4.0
10.00							87.2		2.1	89.3	89.3	0.4	31.8
10.25												0.5	
10.50													115.5
10.75							44.0			44.0	44.0	18.1	
11.00							10.5		0.3	10.7	10.7	13.1	31.6
11.25													12.0
11.50							3.5			3.5	3.5	15.0	40.1
11.75							73.4	56.7		130.2	130.2	96.8	125.3
12.00							140.9		5.7	146.6	146.6	144.6	198.7
12.25							261.8			261.8	261.8	81.3	517.8
12.50							447.9		28.4	476.3	476.3	174.3	201.2
12.75						398.9	1,859.8		0.2	2,258.9	2,258.9	81.1	192.4
13.00							2,670.2		6.0	2,676.3	2,676.3	1,061.3	543.7
13.25							7,011.9		5.0	7,016.9	7,016.9	778.9	201.9
13.50							1,689.5	50.0	1.7	6,081.8	6,081.8	326.3	465.4
13.75							1,000.0	100.0	1.7	3,835.9	3,835.9	3,397.4	126.4
14.00							3.8	504.9	3,458.1	49.7	4,016.5	4,112.3	916.0
14.25									2,429.6	248.9	2,678.5	4,596.0	535.0
14.50							750.0		5,414.9	14.7	6,179.7	4,118.8	2,156.6
14.75									1,968.3	0.4	1,968.8	4,507.8	1,918.9
15.00								49.6	3,712.0	22.7	3,903.2	3,409.4	3,292.4
15.25									2,012.8	8.6	2,021.4	3,811.8	4,243.6
15.50									2,455.6	109.1	2,564.7	6,932.1	6,701.4
15.75							167.8		876.3	170.2	2,973.5	2,192.2	2,170.1
16.00		1,352.3					29.8		2,776.9	170.4	4,329.4	3,964.8	5,510.8
16.25									535.1	100.9	636.1	1,096.1	8,729.4
16.50									749.7	49.7	799.4	1,905.3	5,104.5
16.75									8.2	275.3	289.4	1,574.0	5,496.3
17.00									28.5	2,935.4	137.7	3,101.7	4,405.8
17.25							1.6		139.6	42.7	183.9	1,506.0	7,198.2
17.50									41.5	59.8	101.3	3,540.3	5,480.1
17.75									221.6	1,168.8	1,390.3	406.9	1,650.7
18.00									609.5	60.2	669.7	2,001.4	2,263.9
18.25									49.1	62.9	111.9	1,818.3	1,270.6
18.50									166.2	20.3	186.5	346.3	950.3
18.75									45.2	7.0	52.3	326.8	495.7
19.00									137.3	139.4	276.7	372.5	1,256.1
19.25									32.0	14.9	46.9	153.8	32.6
19.50									24.7		24.7	68.5	148.5
19.75										0.3	0.3	78.3	78.0
20.00 & above							360.1		8,857.9		9,218.0	11,225.0	13,893.7
Total	1,352.3	3,842.2	946.4	67,453.1	249.6	16,828.6	5.8	90,677.9	90,677.9	88,880.0	99,353.5		

*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

3.5 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					1	..			3,418	7.9
5,000 to 10,000									9,649	77.9
10,000 to 20,000									10,301	156.5
20,000 to 25,000			1	..					10,366	232.4
25,000 to 30,000									23,688	630.5
30,000 to 40,000							1	..	26,387	927.3
40,000 to 50,000							1	..	80,942	3,655.9
50,000 to 60,000									100,212	5,589.5
60,000 to 70,000					1,501	100.0	1	0.1	101,571	6,590.8
70,000 to 80,000									140,405	10,443.1
80,000 to 90,000							1,703	152.6	97,653	8,355.8
90,000 to 100,000							3	0.3	100,961	9,565.7
100,000 to 200,000							914	115.5	511,390	69,080.5
200,000 to 300,000			1	0.2	2,502	575.2	877	193.2	116,314	28,131.9
300,000 to 400,000							80	30.5	33,173	11,276.8
400,000 to 500,000					1	0.4	138	64.3	16,662	7,467.3
500,000 to 600,000					1	0.6	5	2.6	13,195	7,125.3
600,000 to 700,000			2	1.2	1	0.6			10,897	7,058.8
700,000 to 800,000							3	2.3	9,624	7,197.4
800,000 to 900,000							2	1.7	7,346	6,197.6
900,000 to 1,000,000							4	3.7	7,235	6,917.0
1,000,000 to 2,000,000			4	8.0	8	9.7	75	88.9	35,446	50,770.9
2,000,000 to 3,000,000	1	2.0	3	8.1	1	2.4	2	6.0	15,507	37,903.2
3,000,000 to 4,000,000					2	7.4	2	6.5	11,072	38,358.4
4,000,000 to 5,000,000			1	4.8			4	18.2	6,793	30,708.0
5,000,000 to 6,000,000			2	10.3	1	5.0	6	32.6	4,193	22,763.2
6,000,000 to 7,000,000							13	83.1	3,390	21,968.9
7,000,000 to 8,000,000					1	7.6	4	30.0	2,417	18,078.8
8,000,000 to 9,000,000			3	26.8			6	51.9	1,991	16,904.4
9,000,000 to 10,000,000							4	37.8	1,948	18,637.2
10,000,000 & Over			173	333,381.4	163	224,656.8	340	48,108.1	26,247	1,768,763.2
Total	1	2.0	190	333,440.8	4,183	225,365.8	4,188	49,030.0	1,540,393	2,221,542.0

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

Size of Accounts and Borrowers

Banks

31st December, 2009

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organisations		Personal		Others		Sub Total		Total		Size of Account* (Rs.)
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
5	..	93,760	112.9	484	1.4	97,668	122.2	97,668	122.2	Less Than 5,000
2	..	90,778	759.6	51	0.4	100,480	837.9	100,480	837.9	5,000 to 10,000
51	1.0	792,779	13,830.7	182	2.3	803,313	13,990.5	803,313	13,990.5	10,000 to 20,000
		8,408	186.8	15	0.3	18,790	419.6	18,790	419.6	20,000 to 25,000
		33,045	914.6	35	1.0	56,768	1,546.0	56,768	1,546.0	25,000 to 30,000
5	0.2	266,471	9,323.9	360	12.1	293,224	10,263.4	293,224	10,263.4	30,000 to 40,000
		139,971	6,237.5	735	33.4	221,649	9,926.8	221,649	9,926.8	40,000 to 50,000
1	0.1	160,261	8,848.6	347	18.7	260,821	14,456.9	260,821	14,456.9	50,000 to 60,000
1	0.1	82,544	5,372.9	193	12.5	185,811	12,076.4	185,811	12,076.4	60,000 to 70,000
		106,646	8,007.1	2,735	216.3	249,786	18,666.4	249,786	18,666.4	70,000 to 80,000
		172,414	14,648.7	1,164	95.8	272,934	23,252.9	272,934	23,252.9	80,000 to 90,000
1	0.1	180,569	16,966.4	116	10.8	281,650	26,543.3	281,650	26,543.3	90,000 to 100,000
9	1.3	246,184	30,404.2	2,639	410.7	761,136	100,012.2	761,136	100,012.2	100,000 to 200,000
6	1.5	128,170	31,791.5	228	58.9	248,098	60,752.4	248,098	60,752.4	200,000 to 300,000
8	2.7	75,125	25,288.5	746	270.0	109,132	36,868.5	109,132	36,868.5	300,000 to 400,000
10	4.5	34,274	15,769.1	1,054	453.6	52,139	23,759.2	52,139	23,759.2	400,000 to 500,000
7	3.9	14,801	7,988.2	308	173.4	28,317	15,293.9	28,317	15,293.9	500,000 to 600,000
4	2.6	5,517	3,557.6	245	160.3	16,666	10,781.1	16,666	10,781.1	600,000 to 700,000
11	7.8	4,254	3,179.8	251	186.8	14,143	10,574.1	14,143	10,574.1	700,000 to 800,000
1	0.9	4,768	4,056.8	171	142.2	12,288	10,399.2	12,288	10,399.2	800,000 to 900,000
1	1.0	5,802	5,649.2	96	90.6	13,138	12,661.5	13,138	12,661.5	900,000 to 1,000,000
35	46.6	20,521	28,311.3	1,702	2,369.3	57,791	81,604.7	57,791	81,604.7	1,000,000 to 2,000,000
13	33.9	9,977	24,192.7	188	429.7	25,691	62,576.1	25,692	62,578.1	2,000,000 to 3,000,000
4	13.3	7,274	24,298.1	46	169.1	18,400	62,852.8	18,400	62,852.8	3,000,000 to 4,000,000
		3,256	13,920.0	23	100.2	10,077	44,751.2	10,077	44,751.2	4,000,000 to 5,000,000
3	15.8	1,113	6,163.7	12	63.5	5,330	29,054.0	5,330	29,054.0	5,000,000 to 6,000,000
		1,237	8,204.5	3	18.9	4,643	30,275.4	4,643	30,275.4	6,000,000 to 7,000,000
1	7.1	614	4,521.9	1	7.8	3,038	22,653.2	3,038	22,653.2	7,000,000 to 8,000,000
		294	2,518.2	10	85.2	2,304	19,586.5	2,304	19,586.5	8,000,000 to 9,000,000
5	46.8	236	2,250.2	13	122.0	2,206	21,094.0	2,206	21,094.0	9,000,000 to 10,000,000
92	13,032.7	553	12,612.7	44	3,682.1	27,612	2,404,237.0	27,612	2,404,237.0	10,000,000 & Over
276	13,223.6	2,691,616	339,887.8	14,197	9,399.2	4,255,043	3,191,889.3	4,255,044	3,191,891.3	Total

3.6 Advances Classified by Size of Accounts

All Banks

Size of Account (Rs.)	(Million Rupees)					
	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	97,668	122.2	42,312	124.1	223,624	461.1
5,000 to 10,000	100,480	837.9	29,106	213.9	134,818	951.5
10,000 to 20,000	803,313	13,990.5	346,680	4,832.8	847,886	12,546.6
20,000 to 25,000	18,790	419.6	584,799	13,329.8	37,905	862.5
25,000 to 30,000	56,768	1,546.0	58,341	1,624.9	280,879	7,433.3
30,000 to 40,000	293,224	10,263.4	379,354	13,631.8	472,981	16,040.0
40,000 to 50,000	221,649	9,926.8	215,805	9,569.5	373,684	17,486.5
50,000 to 60,000	260,821	14,456.9	325,207	17,714.6	199,209	10,975.1
60,000 to 70,000	185,811	12,076.4	247,024	16,112.9	260,306	16,943.6
70,000 to 80,000	249,786	18,666.4	223,208	16,674.6	267,126	20,083.3
80,000 to 90,000	272,934	23,252.9	252,435	21,494.8	339,208	28,723.9
90,000 to 100,000	281,650	26,543.3	329,669	31,006.6	229,410	21,712.4
100,000 to 200,000	761,136	100,012.2	811,587	107,233.2	866,463	115,824.9
200,000 to 300,000	248,098	60,752.4	226,214	56,658.2	165,764	40,459.2
300,000 to 400,000	109,132	36,868.5	111,285	39,433.1	179,541	60,269.9
400,000 to 500,000	52,139	23,759.2	44,657	19,913.1	69,598	31,566.5
500,000 to 600,000	28,317	15,293.9	46,425	25,038.3	50,033	27,331.7
600,000 to 700,000	16,666	10,781.1	16,044	10,393.5	18,623	12,069.2
700,000 to 800,000	14,143	10,574.1	12,277	9,150.9	14,993	11,256.1
800,000 to 900,000	12,288	10,399.2	10,135	8,641.4	12,134	10,374.2
900,000 to 1,000,000	13,138	12,661.5	11,421	10,807.1	12,670	12,106.9
1,000,000 to 2,000,000	57,791	81,604.7	62,109	87,317.0	64,916	93,329.7
2,000,000 to 3,000,000	25,692	62,578.1	26,675	66,708.0	23,716	58,127.4
3,000,000 to 4,000,000	18,400	62,852.8	14,664	51,364.2	14,582	51,167.7
4,000,000 to 5,000,000	10,077	44,751.2	11,035	49,439.6	9,658	43,050.5
5,000,000 to 6,000,000	5,330	29,054.0	5,496	29,880.8	8,422	45,840.3
6,000,000 to 7,000,000	4,643	30,275.4	4,503	29,527.9	4,541	29,402.5
7,000,000 to 8,000,000	3,038	22,653.2	2,357	17,629.5	4,070	30,190.8
8,000,000 to 9,000,000	2,304	19,586.5	2,104	17,788.6	2,418	20,626.5
9,000,000 to 10,000,000	2,206	21,094.0	2,577	24,713.2	1,924	18,301.2
10,000,000 & Over	27,612	2,404,237.0	25,803	2,272,378.3	28,236	2,190,879.1
Total	4,255,044	3,191,891.3	4,481,308	3,080,346.3	5,219,338	3,056,394.0

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

Size of Account (Rs.)	(Million Rupees)					
	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	5,312	13.9	23,968	58.1	46,341	68.4
5,000 to 10,000	15,375	120.7	12,483	98.2	19,314	142.9
10,000 to 20,000	16,474	259.5	30,595	466.1	21,856	337.8
20,000 to 25,000	14,484	322.9	11,214	256.1	15,552	354.4
25,000 to 30,000	30,153	813.0	17,193	464.4	25,870	707.4
30,000 to 40,000	51,662	1,809.6	69,672	2,513.7	64,883	2,325.0
40,000 to 50,000	106,692	4,839.8	125,423	5,583.1	108,201	4,925.5
50,000 to 60,000	150,842	8,380.5	167,217	9,283.8	158,564	8,754.0
60,000 to 70,000	159,560	10,369.9	191,334	12,414.7	212,158	13,798.4
70,000 to 80,000	213,871	15,961.9	195,269	14,573.8	221,349	16,614.1
80,000 to 90,000	201,692	17,226.7	210,377	17,961.6	257,312	21,762.4
90,000 to 100,000	194,002	18,329.3	184,232	17,377.2	180,066	16,983.6
100,000 to 200,000	575,461	75,545.5	543,378	70,970.3	527,173	69,889.5
200,000 to 300,000	102,544	24,761.2	78,863	18,805.7	58,660	13,676.3
300,000 to 400,000	22,182	7,456.7	16,029	5,505.2	22,923	8,076.1
400,000 to 500,000	12,665	5,628.3	10,904	4,886.6	11,293	5,072.0
500,000 to 600,000	7,698	4,161.3	5,750	3,139.3	4,845	2,641.0
600,000 to 700,000	5,241	3,434.9	3,646	2,368.8	3,038	1,976.7
700,000 to 800,000	4,595	3,458.8	2,938	2,206.9	3,251	2,431.1
800,000 to 900,000	4,494	3,796.1	2,277	1,933.4	2,277	1,940.8
900,000 to 1,000,000	4,067	3,895.9	3,131	2,933.6	2,322	2,219.3
1,000,000 to 2,000,000	19,966	26,632.8	18,534	24,404.8	17,190	23,455.9
2,000,000 to 3,000,000	3,191	7,658.3	2,704	6,496.2	2,371	5,771.3
3,000,000 to 4,000,000	1,288	4,429.1	1,458	5,122.6	1,508	5,269.9
4,000,000 to 5,000,000	977	4,366.4	1,490	6,698.8	1,270	5,682.1
5,000,000 to 6,000,000	618	3,310.9	520	2,817.6	583	3,165.5
6,000,000 to 7,000,000	357	2,310.2	393	2,523.3	510	3,295.6
7,000,000 to 8,000,000	258	1,938.2	243	1,810.5	791	5,907.5
8,000,000 to 9,000,000	235	1,998.8	276	2,341.5	348	2,984.9
9,000,000 to 10,000,000	225	2,154.2	640	6,233.5	344	3,231.8
10,000,000 & Over	3,714	485,649.2	3,616	453,133.8	3,935	411,302.0
Total	1,929,895	751,034.6	1,935,767	705,383.1	1,996,098	664,763.4

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

Size of Account (Rs.)	(Million Rupees)					
	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	92,299	108.1	18,285	65.9	47,144	102.7
5,000 to 10,000	85,097	717.1	16,607	115.6	81,401	570.6
10,000 to 20,000	786,811	13,730.6	316,042	4,366.1	768,806	11,476.0
20,000 to 25,000	4,283	96.1	573,568	13,073.3	21,093	481.7
25,000 to 30,000	26,390	726.5	40,925	1,154.1	196,792	5,240.0
30,000 to 40,000	241,530	8,452.7	309,636	11,116.4	395,651	13,312.3
40,000 to 50,000	114,938	5,086.2	90,360	3,985.4	98,031	4,480.3
50,000 to 60,000	17,523	972.2	38,473	2,118.0	40,510	2,213.5
60,000 to 70,000	18,883	1,231.0	48,396	3,205.1	37,236	2,415.6
70,000 to 80,000	32,183	2,434.6	22,319	1,682.1	34,884	2,612.0
80,000 to 90,000	70,702	5,980.4	36,716	3,103.5	55,759	4,795.7
90,000 to 100,000	72,588	6,853.2	128,710	12,096.3	49,180	4,713.6
100,000 to 200,000	177,664	23,384.6	265,488	35,861.0	336,511	45,564.5
200,000 to 300,000	134,027	33,289.0	134,148	34,578.9	101,056	25,302.7
300,000 to 400,000	85,676	28,980.1	93,556	33,367.6	154,416	51,472.2
400,000 to 500,000	39,033	17,930.7	33,130	14,736.2	58,120	26,412.3
500,000 to 600,000	20,120	10,857.9	40,267	21,670.7	44,632	24,383.7
600,000 to 700,000	11,371	7,311.4	12,291	7,956.3	15,357	9,944.8
700,000 to 800,000	9,466	7,054.0	9,266	6,889.3	11,645	8,751.9
800,000 to 900,000	7,765	6,578.8	7,784	6,645.5	9,675	8,277.0
900,000 to 1,000,000	9,035	8,731.4	8,259	7,844.3	10,312	9,853.4
1,000,000 to 2,000,000	37,450	54,437.0	43,197	62,351.5	46,787	68,191.0
2,000,000 to 3,000,000	21,957	53,496.5	23,317	58,490.6	20,911	51,318.3
3,000,000 to 4,000,000	16,644	56,815.7	12,712	44,528.7	12,802	44,942.3
4,000,000 to 5,000,000	8,981	39,868.2	9,469	42,397.4	8,277	36,875.7
5,000,000 to 6,000,000	4,511	24,617.9	4,779	25,941.8	7,705	41,958.1
6,000,000 to 7,000,000	4,222	27,550.2	4,039	26,548.6	3,959	25,635.0
7,000,000 to 8,000,000	2,695	20,083.1	2,024	15,144.2	3,192	23,617.5
8,000,000 to 9,000,000	2,009	17,074.1	1,771	14,952.5	2,029	17,291.9
9,000,000 to 10,000,000	1,947	18,613.6	1,883	17,968.8	1,533	14,623.5
10,000,000 & Over	23,020	1,847,115.8	21,352	1,752,127.4	23,387	1,705,447.5
Total	2,180,820	2,350,178.8	2,368,769	2,286,083.2	2,698,793	2,292,277.2

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

Size of Account (Rs.)	(Million Rupees)					
	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	57	0.2	59	0.1	130,139	290.0
5,000 to 10,000	8	0.1	16	0.1	34,103	238.0
10,000 to 20,000	28	0.4	43	0.7	57,224	732.7
20,000 to 25,000	23	0.5	17	0.4	1,260	26.4
25,000 to 30,000	225	6.5	223	6.4	58,217	1,486.0
30,000 to 40,000	32	1.1	46	1.7	12,447	402.7
40,000 to 50,000	19	0.8	22	1.0	167,452	8,080.7
50,000 to 60,000	92,456	5,104.2	119,517	6,312.7	135	7.6
60,000 to 70,000	7,368	475.5	7,294	493.1	10,912	729.5
70,000 to 80,000	3,732	269.9	5,620	418.8	10,893	857.1
80,000 to 90,000	540	45.8	5,342	429.6	26,137	2,165.8
90,000 to 100,000	15,060	1,360.7	16,727	1,533.1	164	15.2
100,000 to 200,000	8,011	1,082.1	2,721	401.9	2,779	370.8
200,000 to 300,000	11,527	2,702.2	13,203	3,273.6	6,048	1,480.2
300,000 to 400,000	1,274	431.8	1,700	560.3	2,202	721.6
400,000 to 500,000	441	200.2	623	290.2	185	82.1
500,000 to 600,000	499	274.8	408	228.4	556	307.0
600,000 to 700,000	54	34.8	107	68.4	228	147.6
700,000 to 800,000	82	61.2	73	54.7	97	73.1
800,000 to 900,000	29	24.2	74	62.6	182	156.4
900,000 to 1,000,000	36	34.2	31	29.2	36	34.2
1,000,000 to 2,000,000	375	534.9	378	560.8	939	1,682.8
2,000,000 to 3,000,000	544	1,423.3	654	1,721.2	434	1,037.9
3,000,000 to 4,000,000	468	1,608.0	494	1,712.8	272	955.6
4,000,000 to 5,000,000	119	516.7	76	343.4	111	492.8
5,000,000 to 6,000,000	201	1,125.2	197	1,121.4	134	716.7
6,000,000 to 7,000,000	64	415.0	71	456.0	72	472.0
7,000,000 to 8,000,000	85	631.9	90	674.7	87	665.8
8,000,000 to 9,000,000	60	513.6	57	494.6	41	349.7
9,000,000 to 10,000,000	34	326.2	54	511.0	47	445.9
10,000,000 & Over	878	71,472.0	835	67,117.0	914	74,129.6
Total	144,329	90,677.9	176,772	88,880.0	524,447	99,353.5

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,457,909	746,775.0	2,342,657	629,056.6	3,161,422	528,759.7
05.00	9,660	33,879.1	3,078	13,634.4	8,260	65,467.3
10.00	42,782	162,870.7	52,546	134,533.7	80,049	163,457.5
15.00	371,382	240,781.8	42,504	180,205.7	134,110	139,295.0
20.00	867,253	241,104.4	843,441	277,868.8	907,976	342,563.1
25.00	412,844	1,013,469.6	530,720	1,108,009.6	507,775	1,077,208.1
30.00	41,360	273,132.3	72,091	264,974.0	82,779	244,660.3
33.33	260	2,070.9	603	1,955.2	1,426	4,267.1
35.00	8,106	51,018.9	19,166	39,730.4	57,395	68,359.6
40.00	17,561	282,808.3	61,710	264,461.2	69,222	234,266.9
45.00	1,157	23,834.4	2,115	9,930.7	6,473	16,667.0
50.00	18,063	75,891.2	262,729	85,293.5	189,271	122,288.5
55.00	590	14,735.9	1,264	4,016.5	925	5,511.1
60.00	2,242	11,016.8	2,842	7,469.4	2,546	11,034.1
65.00	438	3,789.7	1,593	9,351.8	3,490	9,072.5
70.00	1,152	4,609.8	874	3,967.7	2,130	11,073.7
75.00	960	4,255.7	2,519	5,692.8	1,525	4,511.2
80.00	257	1,970.2	246	1,644.8	282	1,677.8
85.00	353	1,589.9	945	2,802.7	787	2,097.3
90.00	315	758.9	236,700	31,835.7	522	1,527.4
95.00	398	1,516.7	650	2,710.6	973	2,628.9
99.99	2	11.0	315	1,200.6		
Total	4,255,044	3,191,891.3	4,481,308	3,080,346.3	5,219,338	3,056,394.0

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	781,097	213,091.5	723,007	101,498.7	670,827	98,023.2
05.00	30	490.3	1,430	827.6	2,128	1,021.5
10.00	5,068	13,501.1	5,906	12,736.9	4,735	14,360.2
15.00	341,253	131,063.3	3,372	7,846.2	7,218	37,340.8
20.00	774,529	105,187.5	780,328	111,901.1	797,802	195,133.5
25.00	16,800	95,923.7	148,722	311,386.9	269,672	214,166.4
30.00	2,344	60,508.7	38,935	62,711.0	11,617	24,195.1
33.33	151	335.5	472	383.7	1,157	453.4
35.00	3,554	26,362.2	11,480	12,318.2	24,070	13,326.2
40.00	358	39,454.6	41,361	40,788.9	47,331	28,277.0
45.00	70	12,861.7	128	869.8	71	929.0
50.00	4,451	37,688.6	178,035	37,295.8	158,432	34,004.6
55.00	50	11,147.7	48	625.9	52	700.3
60.00	51	2,371.4	47	499.5	233	544.8
65.00	43	560.9	50	608.9	49	699.0
70.00	13	118.4	9	130.7	7	169.4
75.00	17	167.7	1,663	1,514.0	16	177.0
80.00	4	119.5	4	61.5	4	78.2
85.00	7	40.4	639	1,126.5	576	988.4
90.00	4	39.5	4	17.5	94	71.4
95.00	1	0.3	7	200.0	7	103.8
99.99			120	33.7		
Total	1,929,895	751,034.6	1,935,767	705,383.1	1,996,098	664,763.4

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,542,899	504,377.7	1,454,748	499,901.4	2,059,933	397,657.2
05.00	9,620	33,037.7	1,642	12,739.4	6,124	63,976.7
10.00	37,276	145,714.8	46,262	116,761.2	74,960	146,207.7
15.00	22,697	103,156.1	30,074	165,575.5	39,516	94,926.5
20.00	92,329	131,226.5	62,443	150,967.4	108,741	135,885.3
25.00	394,740	877,234.2	381,234	768,929.8	237,060	826,435.4
30.00	38,451	210,258.5	32,507	199,203.0	67,886	217,103.0
33.33	109	1,735.4	131	1,571.5	267	3,113.6
35.00	4,484	23,754.6	7,567	25,922.7	33,289	54,507.3
40.00	17,073	241,940.8	20,234	222,505.2	21,711	203,600.6
45.00	1,072	10,781.1	1,966	8,947.0	6,392	15,532.6
50.00	13,581	38,041.6	84,640	47,781.2	30,795	87,894.5
55.00	526	3,291.0	1,208	3,381.4	870	4,809.2
60.00	2,185	8,458.5	2,777	6,732.5	2,299	10,454.7
65.00	394	3,222.7	1,542	8,741.2	3,439	8,255.6
70.00	1,138	4,490.7	860	3,833.3	2,121	10,894.7
75.00	941	3,838.1	853	3,853.1	1,507	4,333.0
80.00	252	1,849.5	241	1,564.3	278	1,599.6
85.00	344	1,531.2	306	1,676.2	211	1,108.9
90.00	310	710.7	236,696	31,818.3	428	1,456.0
95.00	397	1,516.4	643	2,510.6	966	2,525.1
99.99	2	11.0	195	1,166.9		
Total	2,180,820	2,350,178.8	2,368,769	2,286,083.2	2,698,793	2,292,277.2

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

Rate of Margin	(Million Rupees)					
	31 - 12 - 09		30 - 06 - 09		31 - 12 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	133,913	29,305.8	164,902	27,656.6	430,662	33,079.3
05.00	10	351.1	6	67.3	8	469.1
10.00	438	3,654.8	378	5,035.6	354	2,889.6
15.00	7,432	6,562.5	9,058	6,784.0	87,376	7,027.7
20.00	395	4,690.4	670	15,000.2	1,433	11,544.4
25.00	1,304	40,311.7	764	27,692.9	1,043	36,606.2
30.00	565	2,365.0	649	3,060.0	3,276	3,362.3
33.33					2	700.0
35.00	68	902.1	119	1,489.5	36	526.1
40.00	130	1,412.9	115	1,167.1	180	2,389.3
45.00	15	191.7	21	113.8	10	205.3
50.00	31	161.0	54	216.5	44	389.4
55.00	14	297.2	8	9.1	3	1.6
60.00	6	186.8	18	237.4	14	34.6
65.00	1	6.1	1	1.7	2	117.8
70.00	1	0.7	5	3.7	2	9.6
75.00	2	250.0	3	325.7	2	1.1
80.00	1	1.2	1	19.0		
85.00	2	18.3				
90.00	1	8.7				
95.00						
99.99						
Total	144,329	90,677.9	176,772	88,880.0	524,447	99,353.5

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	79,125.1	100.7	2,218.8	13,682.2	5,837.3	42,564.2	30,519.2	204.6	12,125.0	4,980.8	12,915.7
01.00*	914.1	13.3	29.7	121.6	22.0	107.0					
02.00*	3,282.8	233.2	2,206.8	878.9	227.0	763.7	238.1	24.7		302.9	48.4
03.00*	15,974.4	1,016.5	1,572.7	2,880.4	395.6	2,925.6	1,233.1	12.7	50.1	128.4	6.7
04.00*	20,259.5	137.1	2,043.9	1,342.3	125.2	5,900.8	137.9		45.3	5.8	0.7
05.00*	7,337.9	9.9	298.7	684.6	539.8	1,971.3	1,916.9	0.2	145.0	225.3	
06.00*	3,280.6	47.8	268.4	1,302.9	628.5	2,398.9	241.2		5,878.5	322.4	17.5
07.00*	2,246.2	1,059.7	779.4	5,531.7	6,141.5	30,323.5	1,555.0		163.9	585.1	51.1
08.00*	18,364.8	5,032.9	16,322.9	9,905.7	11,722.0	91,807.9	25,772.9	59.3	3,823.3	20,487.2	2,112.8
09.00*	2,427.9	210.8	3,187.5	2,016.5	88,285.9	5,695.5	3,350.9	19.4	608.3	1,811.3	3.1
10.00*	2,470.6	237.3	2,910.5	2,417.3	867.8	11,639.9	1,093.4		500.8	230.7	
10.25	28.5	0.3	3.3	575.8	7.0	708.6	8.7		626.5	510.6	
10.50	55.8	95.1	6.5	457.6	3,311.9	784.9	1,092.9	2.5		4.0	0.1
10.75	18.4		245.5	28.8	783.9	1,033.4	141.7				
11.00	3,551.1	223.6	509.5	5,185.4	3,532.2	4,900.6	1,807.9	5.7	22.4	183.9	10.4
11.25	14.6	1.1	11.0	624.2	0.5	633.3	2,005.1		1.8	472.3	
11.50	2,311.9	48.2	863.3	105.4	774.3	4,900.5	496.6		0.5	9.0	
11.75	57.2	0.2	117.2	94.6	682.3	753.8	689.6		0.5	23.9	
12.00	9,179.4	210.6	3,650.8	2,811.5	694.3	9,643.7	2,544.8	0.5	201.1	674.0	1.1
12.25	219.0	36.3	371.5	180.1	659.2	3,731.7	73.3		0.1	6,602.6	
12.50	898.4	31.2	594.9	846.1	1,769.0	5,920.4	2,529.8	1.4	143.2	705.5	16.6
12.75	3,335.1	378.0	1,506.3	210.0	631.0	9,933.4	1,146.1		137.5	2,294.3	229.8
13.00	9,803.3	1,382.2	3,667.2	10,111.3	2,831.2	38,873.7	10,023.1	32.9	2,338.5	3,478.1	569.4
13.25	6,740.6	641.3	703.6	1,758.9	1,085.7	25,475.3	1,974.2		71.3	1,723.9	33.7
13.50	13,099.3	319.5	3,109.4	10,314.2	5,428.7	59,137.9	7,096.2		1,605.2	2,364.1	255.8
13.75	14,316.4	487.3	8,485.7	2,206.4	6,655.6	49,700.1	5,955.1	93.9	796.9	2,613.7	1,214.0
14.00	44,851.0	5,209.7	13,124.3	17,482.5	7,223.9	52,438.3	16,811.3	37.9	1,523.9	16,740.9	542.0
14.25	7,343.8	1,350.0	6,822.1	5,109.5	2,493.6	29,699.6	2,784.5		431.6	1,846.3	241.2
14.50	17,409.2	890.8	8,546.9	9,116.2	13,654.1	33,204.3	20,580.0	9.1	2,588.1	5,338.3	400.6
14.75	25,983.6	248.7	3,523.7	5,446.7	1,826.0	32,254.3	27,903.4	1,348.9	835.1	18,059.5	353.8
15.00	143,597.7	2,708.9	12,638.3	28,685.7	10,309.0	60,590.9	14,883.2	80.9	3,992.7	15,473.4	878.6
15.25	10,237.2	234.9	4,689.2	2,093.3	7,761.3	70,298.1	4,499.7	25.4	767.6	3,082.4	372.7
15.50	62,335.1	3,274.5	8,694.2	20,053.2	4,758.0	90,513.8	6,989.8	3.8	1,005.8	8,770.8	651.1
15.75	18,394.6	1,255.3	7,170.7	5,335.2	2,646.7	35,043.4	8,924.3	31.1	971.7	4,610.8	341.3
16.00	49,350.7	2,114.5	11,217.4	24,277.4	11,160.5	60,870.9	10,443.4	2.6	3,986.5	11,711.8	322.7
16.25	2,061.4	188.5	2,975.2	1,777.1	2,955.6	11,706.1	3,002.1	13.4	882.1	1,189.0	180.1
16.50	24,407.1	237.3	6,696.2	11,462.2	3,353.2	9,258.5	8,142.6		1,202.0	2,195.0	286.3
16.75	1,908.0	316.9	3,413.5	917.1	1,875.3	4,484.1	5,220.2	7.5	331.6	1,075.1	128.2
17.00	33,802.7	2,087.9	3,597.8	19,632.5	7,572.5	26,422.0	10,746.1	6.1	834.0	127,638.3	276.2
17.25	7,652.9	157.6	1,105.1	223.2	339.0	1,313.3	617.1		199.8	420.9	11.3
17.50	5,554.3	18.8	1,485.4	2,862.1	1,234.6	5,547.4	4,337.5	2.4	272.4	4,146.8	556.0
17.75	465.2	354.8	1,758.8	2,299.3	1,788.7	4,583.0	5,092.7	8.3	577.7	1,137.5	371.1
18.00	7,018.6	369.3	2,588.0	1,877.6	5,936.0	32,719.5	9,735.4	31.3	460.3	4,160.9	158.3
18.25	291.9	78.3	243.5	165.3	2,363.0	1,491.5	456.2		75.3	662.1	2.2
18.50	1,053.9	2.9	101.3	667.3	2,748.6	9,010.8	1,031.3		158.9	940.0	48.3
18.75	979.7	116.6	215.3	69.8	173.5	542.0	433.6		41.1	54.6	1.2
19.00	2,073.5	145.5	651.1	3,287.4	3,377.1	7,102.9	1,638.8		361.4	1,183.3	201.8
19.25	107.0	67.2	1,570.2	32.2	141.0	360.3	126.5		32.0	82.7	4.1
19.50	283.1	11.8	32.2	182.5	228.4	376.6	399.1		21.3	106.6	0.6
19.75	75.7	65.2	18.9	61.5	62.0	58.0	7.0	3.9		9.4	8.3
20.00 & above	60,224.3	419.4	4,306.3	1,390.9	1,483.2	21,350.9	4,682.6	0.4	180.5	1,432.2	9.6
Total	746,775.0	33,879.1	162,870.7	240,781.8	241,104.4	1,013,469.6	273,132.3	2,070.9	51,018.9	282,808.3	23,834.4

*01.00 stands for 00.25 to 01.00

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

:. :. :. :. :. :.

*10.00 stands for 09.25 to 10.00

Interest/Return and Rate of Margin

Banks

December, 2009

(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	Rate of Int./Return
22,561.4	8,141.2	567.3	616.2	123.8	112.3	122.2	40.8	52.4	2.3		236,613.6	00.00
4.3											1,211.9	01.00*
0.5								3.3			8,210.2	02.00*
9.0	14.1	41.6		3.1							26,263.9	03.00*
53.6	0.5	884.3	1.9	0.3	0.4	42.9	0.1		30,982.5	04.00*
47.3	10.1	2.5		2.3	88.3			0.5	7.8		13,288.4	05.00*
134.6	78.7	102.5	106.7	10.0	29.8	142.4	99.3	5.8	112.6		15,209.3	06.00*
520.9	6.5	659.7	144.5	1.8	45.1	19.0	23.4		75.6		49,933.5	07.00*
4,089.7	1,382.0	166.6	551.7	536.4	430.4	209.6	108.6	87.7	170.4		213,144.7	08.00*
1,168.9	51.8	3.1	3.8	2.0	20.5	12.7	17.6	23.3	0.3		108,920.9	09.00*
314.7		156.8	0.8	0.2	3.8		0.1	49.9	..		22,894.5	10.00*
336.9		315.0	36.6			85.4					3,243.2	10.25
89.3	0.2	0.6	0.3		0.5		1.4		150.1		6,053.7	10.50
15.4				1.1							2,268.2	10.75
24.7		26.9		2.6	2.9						19,989.9	11.00
		21.0	80.6								3,865.5	11.25
5.7	0.3	2.2		0.4	3.5				1.4		9,523.2	11.50
		0.6					3.2		2.4		2,425.6	11.75
124.2		129.7	0.3	4.9	36.9	0.5	0.9	1.8	0.3		29,911.3	12.00
0.8		0.2	0.4		2.4				0.1		11,877.7	12.25
30.7	1.0	8.4	1.5	0.4	80.6		8.3	0.6	4.8		13,592.9	12.50
55.1	1.6	0.8	239.5	13.4	250.0	24.2	62.4	9.5	77.7		20,535.7	12.75
132.9	146.8	10.1	296.7	28.7	21.4	5.5	3.4	3.1	19.7		83,779.2	13.00
665.0	15.0	21.3	16.1	4.1	58.4	40.2	52.3	4.4	10.3		41,095.7	13.25
2,751.6	18.3	198.8	61.4	149.1	1.8	13.6	83.0	6.9	27.4		106,042.0	13.50
1,796.3	57.2	27.7	76.3	9.0	94.4	89.8	2.5	11.0	20.5		94,709.9	13.75
3,693.0	39.9	1,817.3	103.8	196.3	591.5	74.4	161.8	41.5	178.9		182,883.9	14.00
1,237.6	162.6	54.9	24.2	10.5	65.2	18.9	56.4	2.8	29.8		59,785.3	14.25
1,202.8	219.5	284.1	702.5	816.4	237.6	275.2	35.3	147.1	90.7		115,748.8	14.50
268.0	46.8	15.8	8.4	55.3	54.5	6.0	36.9	4.5	2.0		118,282.0	14.75
6,525.2	149.8	1,775.2	79.7	639.4	342.1	218.2	214.5	60.5	152.4		303,996.4	15.00
636.5	37.5	72.2	91.7	1.0	8.3	12.4	46.8	1.7	6.9		104,976.7	15.25
1,633.5	514.7	193.5	85.4	83.0	159.6	68.4	335.6	65.8	207.0		210,396.5	15.50
781.6	116.7	38.0	14.5	42.1	32.2	94.5	18.6	19.6	14.8		85,897.6	15.75
3,932.7	3,170.1	1,345.5	84.2	370.5	414.0	25.3	60.7	7.2	40.4	7.0	194,916.1	16.00
586.7	9.4	26.3	10.7	9.0	26.9	1.4	11.7	12.9	7.5		27,632.7	16.25
3,754.7	46.3	108.1	84.0	29.6	118.9	36.9	35.0	23.4	69.2	4.0	71,550.3	16.50
1,962.5	24.3	28.6	22.5	53.4	46.5	2.6	8.7	10.7	5.0		21,842.4	16.75
5,907.7	55.0	1,089.0	112.2	764.9	598.2	39.0	29.2	37.3	18.9		241,267.4	17.00
1,239.6	64.3	3.4	15.5	64.8	9.6	2.0	5.1	5.6	0.2		13,450.4	17.25
527.3	14.4	131.1	8.9	42.8	60.2	37.2	2.8	0.6	0.6		26,843.7	17.50
200.5	33.6	25.8	46.6	14.1	21.4	17.0	1.5	0.9	0.2		18,798.7	17.75
4,838.5	60.4	451.3	6.5	425.3	172.6	1.5	3.0	0.6	5.9		71,020.7	18.00
117.7	2.6	13.6	8.8	25.2	6.1	0.2	0.3	0.5	0.4		6,004.7	18.25
568.2	5.0	149.0	6.2	1.5	5.6	2.2	2.3	0.4	0.4		16,503.9	18.50
43.2	1.6	2.2	15.9	7.7	0.9	1.0		2.5			2,702.3	18.75
612.3	1.5	5.8	1.7	16.4	0.1	160.2	6.7	5.9	1.3		20,834.8	19.00
15.3	4.8	1.5		13.9		2.4	5.4				2,566.5	19.25
35.3	3.0	1.1	6.8	25.0			3.9	3.0			1,720.5	19.50
	0.6	0.1	2.0	0.5							373.0	19.75
637.2	26.5	35.3	11.5	7.7	0.8	108.4		0.8	0.6		96,309.1	20.00 & above
75,891.2	14,735.9	11,016.8	3,789.7	4,609.8	4,255.7	1,970.2	1,589.9	758.9	1,516.7	11.0	3,191,891.3	Total

Overall weighted Average Rate of Interest/Return = 13.18

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2009

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold & Silver Ornaments and Precious Metals								
0.00	13,801	2,738.4	-	-	-	-	13,801	2,738.4
10.00	1,025	36.3	-	-	-	-	1,025	36.3
15.00	36,353	13,891.0	-	-	-	-	36,353	13,891.0
20.00	1,847	81.6	-	-	-	-	1,847	81.6
25.00	652	874.2	-	-	-	-	652	874.2
50.00	1,101	830.7	-	-	-	-	1,101	830.7
Total	54,779	18,452	-	-	-	-	54,779	18,452
		14.84	-	-	-	-	-	14.84
Securities, Shares and Other Financial Instruments - To Stock Exchange								
0.00	82	4.2	14	113.8	-	-	96	118.0
5.00	-	-	8	206.5	-	-	8	206.5
10.00	81	2,125.8	60	114.6	1	167.8	142	2,408.2
15.00	14	109.4	107	2,734.9	-	-	121	2,844.3
20.00	-	-	120	2,477.7	-	-	120	2,477.7
25.00	-	-	4,331	6,090.9	14	400.6	4,345	6,491.5
30.00	-	-	1,015	15,036.8	-	-	1,015	15,036.8
33.33	-	-	3	0.5	-	-	3	0.5
35.00	2	430.1	17	1,438.0	-	-	19	1,868.1
40.00	-	-	171	3,693.8	-	-	171	3,693.8
45.00	-	-	8	277.6	-	-	8	277.6
50.00	7	71.1	150	1,572.2	-	-	157	1,643.3
55.00	-	-	6	313.4	-	-	6	313.4
60.00	-	-	5	17.3	-	-	5	17.3
65.00	-	-	1	3.8	-	-	1	3.8
70.00	-	-	1	599.9	-	-	1	599.9
80.00	-	-	1	2.1	-	-	1	2.1
85.00	-	-	2	0.8	-	-	2	0.8
90.00	-	-	3	13.7	-	-	3	13.7
95.00	-	-	3	0.7	-	-	3	0.7
Total	186	2,740.6	6,026	34,709.0	15	568.4	6,227	38,018.0
W.A		15.15		30.18		20.57		28.95
Securities, Shares and Other Financial Instruments - To Others								
0.00	409	2,788.8	227	2,669.5	3	0.5	639	5,459
5.00	1	280.0	2,899	3,257.5	-	-	2,900	3,538
10.00	318	2,053.7	835	6,635.8	2	10.5	1,155	8,700
15.00	286	121.3	731	775.4	-	-	1,017	897
20.00	19	70.9	377	2,199.6	-	-	396	2,271
25.00	229	734.3	1,612	5,573.6	4	152.4	1,845	6,460
30.00	20	1,764.9	237	3,920.3	-	-	257	5,685
33.33	-	-	2	1.7	-	-	2	2
35.00	89	1,086.3	21	330.8	-	-	110	1,417
40.00	4	110.4	338	2,938.6	-	-	342	3,049
45.00	1	1,500.0	11	380.6	-	-	12	1,881
50.00	18	1,354.8	70	1,171.2	3	12.4	91	2,538
55.00	2	0.3	3	146.4	-	-	5	147
60.00	-	-	7	15.6	-	-	7	16
65.00	-	-	6	150.0	-	-	6	150
70.00	-	-	7	59.8	-	-	7	60
75.00	-	-	5	1.6	-	-	5	2
80.00	-	-	7	47.1	-	-	7	47
85.00	-	-	3	3.5	-	-	3	4
90.00	-	-	7	28.2	-	-	7	28
95.00	-	-	16	20.0	-	-	16	20
Total	1,396	11,865.7	7,421	30,326.8	12	175.8	8,829	42,368.3
W.A		30.21		22.84		25.87		24.66

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

Totals may differ due to rounding

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2009

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Food Items								
0.00	5,519	38,975.1	579	36,494.3	2	1,360.3	6,100	76,829.7
5.00	7	98.2	139	3,450.6	-	-	146	3,548.8
10.00	14	244.5	189	7,614.0	8	426.7	211	8,285.2
15.00	93,928	23,869.4	432	7,927.8	-	-	94,360	31,797.2
20.00	1,729	1,903.4	1,104	6,993.0	2	504.1	2,835	9,400.5
25.00	150	9,166.4	10,471	47,516.7	15	856.9	10,636	57,540.0
30.00	14	21,748.6	1,020	9,485.0	-	-	1,034	31,233.6
33.33	-	-	28	30.8	-	-	28	30.8
35.00	217	290.8	14	436.5	-	-	231	727.3
40.00	23	16,030.3	691	17,438.5	-	-	714	33,468.8
45.00	-	-	12	105.2	-	-	12	105.2
50.00	348	1,689.2	950	1,998.1	-	-	1,298	3,687.3
55.00	2	5,900.0	2	26.3	-	-	4	5,926.3
60.00	-	-	98	1,735.8	-	-	98	1,735.8
65.00	-	-	4	44.9	-	-	4	44.9
70.00	-	-	21	244.4	-	-	21	244.4
75.00	-	-	21	221.2	-	-	21	221.2
90.00	-	-	2	14.5	-	-	2	14.5
95.00	-	-	3	8.9	-	-	3	8.9
Total	101,951	119,915.9	15,780	141,786.5	27	3,148.0	117,758	264,850.4
W.A		19.52		19.66		11.36		19.50
Merchandise - Raw Material								
0.00	403	1,342.2	626	11,495.6	4	151.0	1,033	12,988.8
5.00	-	-	191	2,786.2	2	60.0	193	2,846.2
10.00	26	1,540.2	736	18,358.6	28	1,031.6	790	20,930.4
15.00	41,018	17,003.5	833	11,668.2	19	2,172.0	41,870	30,843.7
20.00	544	3,903.0	26,687	19,812.4	16	1,216.8	27,247	24,932.2
25.00	132	9,850.8	6,492	85,065.5	76	3,855.3	6,700	98,771.6
30.00	3	62.3	2,762	15,752.5	1	-	2,766	15,814.8
33.33	-	-	1	5.6	-	-	1	5.6
35.00	234	125.7	46	1,743.7	5	182.8	285	2,052.2
40.00	6	1,315.1	446	14,227.3	1	8.6	453	15,551.0
50.00	546	26,146.1	789	2,695.8	7	124.3	1,342	28,966.2
55.00	1	2,000.0	8	348.4	-	-	9	2,348.4
60.00	-	-	90	498.0	-	-	90	498.0
65.00	-	-	11	314.7	-	-	11	314.7
70.00	-	-	9	242.0	-	-	9	242.0
75.00	-	-	12	225.7	-	-	12	225.7
80.00	-	-	9	255.9	1	1.2	10	257.1
85.00	-	-	3	50.0	1	8.3	4	58.3
90.00	-	-	9	62.4	-	-	9	62.4
95.00	-	-	7	4.6	-	-	7	4.6
Total	42,913	63,288.9	39,767	185,613.1	161	8,811.9	82,841	257,713.9
W.A		32.72		22.99		20.16		25.28

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

(Contd.)

Totals may differ due to rounding

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2009

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Finished / Manufactured Goods								
0.00	36	2,314.3	4,490	23,124.6	59	2,321.5	4,585	27,760.4
5.00	2	20.4	248	3,253.0	1	121.7	251	3,395.1
10.00	47	3,568.9	1,347	13,888.3	333	1,743.0	1,727	19,200.2
15.00	504	18,361.3	3,331	19,647.6	168	2,353.8	4,003	40,362.7
20.00	706	7,952.3	3,328	21,110.2	207	1,892.5	4,241	30,955.0
25.00	598	37,167.7	13,733	176,498.1	511	23,044.2	14,842	236,710.0
30.00	49	26,425.8	5,845	50,386.8	88	218.1	5,982	77,030.7
33.33	-	-	15	1,380.8	-	-	15	1,380.8
35.00	159	1,985.3	231	4,076.8	61	704.4	451	6,766.5
40.00	31	9,736.7	1,380	47,805.3	92	718.9	1,503	58,260.9
45.00	-	-	227	3,434.7	15	191.7	242	3,626.4
50.00	1,221	2,677.0	3,896	7,602.6	20	16.2	5,137	10,295.8
55.00	8	1,259.4	125	1,436.4	14	297.2	147	2,993.0
60.00	21	1,791.3	363	1,076.6	5	164.5	389	3,032.4
65.00	-	-	81	905.3	1	6.1	82	911.4
70.00	-	-	408	1,141.9	1	0.7	409	1,142.6
75.00	-	-	119	1,119.5	-	-	119	1,119.5
80.00	-	-	62	503.3	-	-	62	503.3
85.00	-	-	34	217.3	1	10.0	35	227.3
90.00	-	-	40	159.5	1	8.7	41	168.2
95.00	-	-	51	215.2	-	-	51	215.2
Total	3,382	113,260.4	39,354	378,983.8	1,578	33,813.2	44,314	526,057.4
W.A		26.15		26.10		22.62		25.89
Fixed Assets Including Machinery								
0.00	1,218	19,601.1	4,436	27,218.5	11	1,057.4	5,665	47,877.0
5.00	-	-	295	4,664.5	-	-	295	4,664.5
10.00	14	1,158.2	1,111	19,515.6	3	41.7	1,128	20,715.5
15.00	763	9,233.1	3,108	15,807.3	1	13.2	3,872	25,053.6
20.00	81	1,910.4	3,890	16,191.0	2	3.4	3,973	18,104.8
25.00	5,108	20,584.2	8,878	155,772.9	25	1,215.9	14,011	177,573.0
30.00	10	6,277.8	3,969	31,258.3	-	-	3,979	37,536.1
33.33	-	-	1	75.0	-	-	1	75.0
35.00	58	9,207.0	347	3,361.5	-	-	405	12,568.5
40.00	9	4,924.6	799	71,001.7	1	39.7	809	75,966.0
45.00	-	-	88	1,254.8	-	-	88	1,254.8
50.00	66	1,776.9	328	2,100.7	-	-	394	3,877.6
55.00	2	1,784.9	8	93.1	-	-	10	1,878.0
60.00	-	-	16	694.5	-	-	16	694.5
65.00	-	-	28	94.5	-	-	28	94.5
70.00	-	-	18	184.1	-	-	18	184.1
75.00	-	-	64	292.9	2	250.0	66	542.9
80.00	-	-	8	190.2	-	-	8	190.2
85.00	-	-	8	109.4	-	-	8	109.4
90.00	-	-	29	31.4	-	-	29	31.4
95.00	-	-	12	485.9	-	-	12	485.9
Total	7,329	76,458.2	27,441	350,397.8	45	2,621.3	34,815	429,477.3
W.A		20.89		25.38		19.62		24.55

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

Totals may differ due to rounding

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2009

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
Real Estate - Land								
0.00	3,449	974.5	1,170	3,578.3	28	673.9	4,647	5,226.7
5.00	-	-	4,706	4,244.3	-	-	4,706	4,244.3
10.00	5	1.6	236	1,852.2	-	-	241	1,853.8
15.00	24,255	4,129.4	1,539	9,934.4	-	-	25,794	14,063.8
20.00	4,779	920.5	1,350	4,080.5	-	-	6,129	5,001.0
25.00	10	68.1	11,908	33,875.3	53	2,653.0	11,971	36,596.4
30.00	-	-	1,012	7,043.7	4	160.4	1,016	7,204.1
33.33	-	-	13	7.4	-	-	13	7.4
35.00	297	89.0	307	840.4	-	-	604	929.4
40.00	-	-	1,144	3,855.0	3	31.0	1,147	3,886.0
45.00	-	-	105	61.8	-	-	105	61.8
50.00	-	-	1,731	1,129.2	-	-	1,731	1,129.2
55.00	-	-	41	23.9	-	-	41	23.9
60.00	-	-	39	158.5	-	-	39	158.5
65.00	-	-	10	152.0	-	-	10	152.0
70.00	-	-	34	14.5	-	-	34	14.5
75.00	-	-	17	19.4	-	-	17	19.4
80.00	-	-	4	28.1	-	-	4	28.1
85.00	-	-	3	0.2	-	-	3	0.2
90.00	-	-	7	7.9	-	-	7	7.9
Total	32,795	6,183.1	25,376	70,907.0	88	3,518	58,259	80,608.4
W.A		13.78		22.53		20.57		21.78
Real Estate - Building								
0.00	5,454	7,145.7	15,580	44,266.8	445	1,311.5	21,479	52,724.0
5.00	12	12.7	398	1,641.9	-	-	410	1,654.6
10.00	464	1,019.0	7,907	39,636.9	16	64.1	8,387	40,720.0
15.00	10,079	17,684.7	5,007	11,877.3	22	319.9	15,108	29,881.9
20.00	138	668.1	5,315	15,173.4	81	807.0	5,534	16,648.5
25.00	561	11,617.1	53,392	65,167.4	55	1,712.3	54,008	78,496.8
30.00	1,012	1,767.5	10,646	46,229.2	471	1,986.0	12,129	49,982.7
33.33	-	-	18	75.2	-	-	18	75.2
35.00	1,747	4,753.6	1,107	5,454.0	1	14.9	2,855	10,222.5
40.00	31	951.1	6,139	33,314.7	32	613.4	6,202	34,879.2
45.00	3	29.8	227	2,074.0	-	-	230	2,103.8
50.00	511	1,049.0	2,537	4,832.4	1	8.1	3,049	5,889.5
55.00	2	1.5	216	833.8	-	-	218	835.3
60.00	3	72.1	689	1,880.7	-	-	692	1,952.8
65.00	1	9.3	120	1,113.1	-	-	121	1,122.4
70.00	2	4.0	288	1,386.3	-	-	290	1,390.3
75.00	10	64.5	295	1,189.7	-	-	305	1,254.2
80.00	-	-	109	786.5	-	-	109	786.5
85.00	4	4.4	111	865.9	-	-	115	870.3
90.00	1	0.2	87	212.7	-	-	88	212.9
95.00	1	0.3	151	465.7	-	-	152	466.0
99.99	-	-	1	4.0	-	-	1	4.0
Total	20,036	46,854.6	110,340	278,481.6	1,124	6,837.2	131,500	332,173.4
W.A		19.23		22.91		21.86		22.37

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

Totals may differ due to rounding

(Contd.)

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2009

Rate of Margin	(Million Rupees)							
	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Bank's Deposits								
0.00	148	74.5	1,086	2,748.9	2	0.3	1,236	2,823.7
5.00	-	-	558	2,318.6	7	169.3	565	2,487.9
10.00	1,299	353.0	1,816	6,324.3	47	169.4	3,162	6,846.7
15.00	4,451	1,007.7	786	4,279.6	4	26.4	5,241	5,313.7
20.00	44	24.5	448	3,506.9	87	266.5	579	3,797.9
25.00	441	1,466.3	945	11,670.0	7	165.6	1,393	13,301.9
30.00	2	2.2	1,398	10,116.0	1	0.4	1,401	10,118.6
33.33	-	-	26	132.5	-	-	26	132.5
35.00	10	1,641.0	59	202.4	1	-	70	1,843.4
40.00	4	3,170.9	126	402.6	1	1.3	131	3,574.8
45.00	-	-	12	30.1	-	-	12	30.1
50.00	14	7.6	237	704.2	-	-	251	711.8
55.00	-	-	3	6.4	-	-	3	6.4
60.00	-	-	116	181.7	-	-	116	181.7
65.00	-	-	2	8.0	-	-	2	8.0
70.00	-	-	9	15.3	-	-	9	15.3
75.00	-	-	12	59.5	-	-	12	59.5
80.00	-	-	7	6.3	-	-	7	6.3
85.00	-	-	45	116.2	-	-	45	116.2
90.00	-	-	39	108.8	-	-	39	108.8
95.00	-	-	27	123.1	-	-	27	123.1
99.99	-	-	1	7.0	-	-	1	7.0
Total	6,413	7,747.7	7,758	43,068.4	157	799.2	14,328	51,615.3
W.A	-	31.04	-	21.33	-	15.60	-	22.70
Insurance Policies								
0.00	-	-	843	713.1	-	-	843	713.1
5.00	-	-	24	28.1	-	-	24	28.1
10.00	-	-	174	662.1	-	-	174	662.1
15.00	-	-	63	77.5	-	-	63	77.5
20.00	-	-	57	113.9	-	-	57	113.9
25.00	-	-	557	2,888.0	-	-	557	2,888.0
30.00	-	-	156	142.2	-	-	156	142.2
35.00	-	-	59	173.2	-	-	59	173.2
40.00	-	-	114	225.1	-	-	114	225.1
45.00	-	-	47	100.8	-	-	47	100.8
50.00	-	-	55	21.1	-	-	55	21.1
55.00	-	-	47	23.4	-	-	47	23.4
60.00	-	-	64	30.6	-	-	64	30.6
65.00	-	-	50	48.0	-	-	50	48.0
70.00	-	-	40	3.8	-	-	40	3.8
75.00	-	-	45	9.4	-	-	45	9.4
80.00	-	-	27	24.5	-	-	27	24.5
85.00	-	-	16	2.7	-	-	16	2.7
90.00	-	-	17	2.2	-	-	17	2.2
95.00	-	-	20	1.7	-	-	20	1.7
Total	-	-	2,475	5,291.4	-	-	2,475	5,291.4
W.A	-	-	-	22.13	-	-	-	22.13

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

Totals may differ due to rounding

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2009

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Other Secured Advances								
0.00	114,369	28,036.7	361,961	151,452.5	1,578	1,640.2	477,908	181,129.4
5.00	-	-	154	7,186.6	-	-	154	7,186.6
10.00	1,732	1,334.9	22,865	31,112.4	-	-	24,597	32,447.3
15.00	129,596	25,622.0	6,760	18,426.1	7,218	1,677.2	143,574	45,725.3
20.00	588	830.3	49,653	39,567.9	-	-	50,241	40,398.2
25.00	8,874	3,935.8	282,421	287,115.7	544	6,255.6	291,839	297,307.1
30.00	1	40.0	10,391	20,887.7	-	-	10,392	20,927.7
33.33	72	13.2	2	25.9	-	-	74	39.1
35.00	721	6,392.8	2,276	5,697.4	-	-	2,997	12,090.2
40.00	3	1,534.4	5,725	47,038.2	-	-	5,728	48,572.6
45.00	-	-	298	761.0	-	-	298	761.0
50.00	546	1,153.8	2,838	14,214.1	-	-	3,384	15,367.9
55.00	-	-	67	39.5	-	-	67	39.5
60.00	-	-	698	2,169.3	1	22.4	699	2,191.7
65.00	1	0.5	81	388.4	-	-	82	388.9
70.00	-	-	303	598.7	-	-	303	598.7
75.00	1	0.4	351	699.1	-	-	352	699.5
80.00	-	-	18	5.6	-	-	18	5.6
85.00	-	-	119	165.1	-	-	119	165.1
90.00	-	-	70	69.4	-	-	70	69.4
95.00	-	-	107	190.6	-	-	107	190.6
Total	256,504	68,894.8	747,158	627,811.2	9,341	9,595.4	1,013,003	706,301.4
W.A		12.44		19.65		19.06		18.94
Advances Secured by Guarantee (s)								
00.00	440,855	84,920.5	304,276	139,840.1	489	11,303.5	745,620	236,064.1
Total	440,855	84,921	304,276	139,840	489	11,304	745,620	236,064
W.A		(0.00)		(0.00)		(0.00)		(0.00)
Unsecured Advances								
00.00	85,024	9,034.8	847,611	60,661.7	131,292	9,485.8	1,063,927	79,182.3
Total	85,024	9,034.8	847,611	60,661.7	131,292	9,485.8	1,063,927	79,182.3
W.A		(0.00)		(0.00)		(0.00)		(0.00)
Grand Total	1,053,563	629,617.4	2,180,783	2,347,878.4	144,329	90,678.0	3,378,675	3,068,173.8
W.A		18.91		20.84		16.14		20.30

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

(Concl'd.)

Totals may differ due to rounding