

**Statistical Tables**  
**Advances**

## 3.1 Advances Classified by Securities

### All Banks

(Million Rupees)

Security	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	<b>348,416</b>	<b>88,710.7</b>	<b>235,166</b>	<b>74,698.9</b>	<b>231,578</b>	<b>69,668.4</b>
<b>II. Securities , Shares and Other Financial Instruments:</b>	<b>3,499</b>	<b>104,073.7</b>	<b>3,826</b>	<b>98,105.2</b>	<b>4,267</b>	<b>166,151.2</b>
<b>A. Quoted on the Stock Exchange:</b>	<b>2,649</b>	<b>82,523.0</b>	<b>1,645</b>	<b>74,384.6</b>	<b>2,482</b>	<b>77,117.5</b>
1. To Stock Brokers and Dealers:	892	23,968.5	1,085	19,286.0	1,301	18,113.6
(a) Government and Other Trustee Securities	391	4,160.3	512	4,505.4	570	3,305.9
(b) Shares and Debentures	261	19,317.9	441	13,163.8	442	13,593.1
(c) Participation Term Certificates	165	97.7	12	138.0	1	12.0
(d) Others	75	392.6	120	1,478.8	288	1,202.7
2. To Others:	1,757	58,554.5	560	55,098.6	1,181	59,003.9
(a) Government and Other Trustee Securities	262	39,542.4	290	39,991.3	359	43,310.9
(b) Shares and Debentures	738	14,347.9	178	10,590.0	500	10,679.3
(c) Participation Term Certificates	1	0.1	7	6.8	1	0.5
(d) Others	756	4,664.2	85	4,510.5	321	5,013.1
<b>B. Unquoted on the Stock Exchange:</b>	<b>850</b>	<b>21,550.6</b>	<b>2,181</b>	<b>23,720.6</b>	<b>1,785</b>	<b>89,033.8</b>
1. To Stock Brokers and Dealers:	250	1,855.0	111	3,533.9	781	61,804.2
(a) Government and Other Trustee Securities	9	3.4	10	6.1	424	34,473.6
(b) Shares and Debentures	151	1,502.9	71	2,952.3	36	26,949.9
(c) Participation Term Certificates	1	6.0	2	17.2	10	29.0
(d) Others	89	342.7	28	558.2	311	351.7
2. To Others:	600	19,695.6	2,070	20,186.8	1,004	27,229.6
(a) Government and Other Trustee Securities	499	18,775.9	638	17,360.8	613	24,882.7
(b) Shares and Debentures	5	653.6	6	604.7	4	2.4
(c) Participation Term Certificates	6	15.1	6	27.8	3	21.1
(d) Others	90	251.0	1,420	2,193.5	384	2,323.5
<b>III. Merchandise</b>	<b>136,758</b>	<b>1,190,253.4</b>	<b>232,820</b>	<b>1,210,524.7</b>	<b>67,110</b>	<b>1,046,231.2</b>
<b>A. Food Item:</b>	<b>16,851</b>	<b>383,978.1</b>	<b>19,581</b>	<b>353,567.6</b>	<b>12,456</b>	<b>298,533.9</b>
1. Wheat	4,117	110,030.9	5,571	93,917.1	1,967	99,902.1
2. Rice and Paddy	4,928	74,122.8	7,460	91,004.6	4,523	62,211.5
3. Other Grain & Pulses:	780	8,117.7	755	7,975.9	1,128	6,167.5
(a) Indigenous	621	3,598.3	682	5,353.2	922	3,005.7
(b) Imported	159	4,519.3	73	2,622.6	206	3,161.8
4. Edible Oil:	767	58,936.2	689	60,572.9	554	17,952.4
(a) Indigenous	395	51,111.8	602	53,404.8	459	11,885.4
(b) Imported	372	7,824.4	87	7,168.0	95	6,067.0
5. Sugar:	1,859	106,066.6	1,038	64,906.6	817	78,438.0
(a) Indigenous	1,680	96,456.8	860	62,007.4	521	70,062.8
(b) Imported	179	9,609.9	178	2,899.2	296	8,375.2
6. Kariana and Spices	1,097	1,452.7	1,321	2,008.3	1,662	2,174.1
7. Fish and Fish Preparations	430	634.0	366	1,302.9	170	656.7
8. Other Food Item:	2,873	24,617.2	2,381	31,879.4	1,635	31,031.6
(a) Indigenous	932	18,075.8	1,519	28,320.7	1,117	27,466.5
(b) Imported	1,941	6,541.4	862	3,558.7	518	3,565.1
<b>B. Raw Material:</b>	<b>33,994</b>	<b>294,870.9</b>	<b>84,466</b>	<b>331,729.6</b>	<b>18,427</b>	<b>300,212.0</b>
1. Cotton Raw:	14,995	64,283.9	13,421	96,883.2	10,573	63,722.7
(a) Indigenous	14,647	57,105.9	13,253	87,058.6	10,229	43,320.3
(b) Imported	348	7,178.0	168	9,824.6	344	20,402.4
2. Synthetic Fibers:	4,522	19,451.6	210	25,582.8	950	21,064.1
(a) Indigenous	4,490	17,439.4	144	18,783.5	879	19,106.1
(b) Imported	32	2,012.3	66	6,799.3	71	1,958.0
3. Fertilizer:	1,390	36,743.0	42,201	36,301.9	1,652	39,211.9
(a) Indigenous	1,293	27,769.3	41,925	26,961.4	1,557	30,451.0
(b) Imported	97	8,973.7	276	9,340.5	95	8,760.9

## 3.1 Advances Classified by Securities

### All Banks

(Million Rupees)

Security	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	817	44,376.0	24,277	52,938.5	826	54,346.9
(a) Indigenous	721	21,983.1	24,118	31,456.7	542	43,036.9
(b) Imported	96	22,393.0	159	21,481.8	284	11,310.0
5. Iron & Steel:	1,599	45,142.1	1,465	49,006.0	1,333	43,858.4
(a) Indigenous	1,152	31,711.4	1,020	27,202.1	1,038	28,547.1
(b) Imported	447	13,430.7	445	21,803.9	295	15,311.4
6. Wool & Goat Hair	339	621.9	25	598.9	65	1,058.0
7. Hides & Skins	4,972	18,056.3	610	5,331.6	298	7,244.1
8. Oil Seeds	330	8,339.9	276	9,285.1	471	8,149.3
9. Pesticides & Insecticides:	356	4,853.3	340	2,850.3	549	6,420.0
(a) Indigenous	232	4,175.0	205	2,088.6	352	5,388.0
(b) Imported	124	678.3	135	761.7	197	1,032.0
10. Other Raw Material:	4,674	53,002.8	1,641	52,951.3	1,710	55,136.7
(a) Indigenous	4,389	45,577.6	1,317	44,168.2	1,499	52,455.3
(b) Imported	285	7,425.2	324	8,783.1	211	2,681.4
C. Finished/Manufactured Goods:	85,913	511,404.4	128,773	525,227.4	36,227	447,485.4
1. Cotton Textiles:	2,297	82,923.2	1,956	91,511.2	8,340	79,122.5
(a) Indigenous	1,560	60,247.1	1,687	84,822.8	8,207	74,144.4
(b) Imported	737	22,676.1	269	6,688.4	133	4,978.1
2. Cotton Yarn:	1,269	55,207.0	24,882	64,419.0	889	51,374.1
(a) Indigenous	844	50,701.6	24,435	60,721.7	783	47,942.4
(b) Imported	425	4,505.3	447	3,697.3	106	3,431.7
3. Other Textiles:	1,847	67,783.0	1,688	70,268.1	1,897	75,186.4
(a) Indigenous	1,613	62,407.5	1,276	62,626.2	1,500	67,749.3
(b) Imported	234	5,375.5	412	7,641.9	397	7,437.1
4. Machinery:	1,801	32,762.3	2,379	24,113.0	1,478	28,121.9
(a) Indigenous	1,505	18,255.1	2,068	10,030.3	1,172	12,968.6
(b) Imported	296	14,507.2	311	14,082.7	306	15,153.4
5. Handloom Products	13	9.4	17	20.3	18	27.7
6. Carpet & Rugs	146	1,732.2	451	925.1	643	1,993.0
7. Readymade Garments	1,602	26,100.2	1,247	32,300.6	984	25,129.4
8. Cement and Cement Products:	2,075	21,057.0	414	18,895.6	3,666	28,255.9
(a) Indigenous	2,070	20,935.0	404	18,457.3	3,662	28,068.7
(b) Imported	5	122.0	10	438.3	4	187.2
9. Sport Goods	348	2,281.2	137	997.2	570	2,705.5
10. Surgical Instruments	423	2,529.8	295	1,668.9	221	5,471.2
11. Chemicals and Dyes	2,043	32,395.3	996	29,172.6	8,284	27,273.3
12. Other Finished Goods:	72,049	186,623.7	94,311	190,935.8	9,237	122,824.5
(a) Indigenous	70,181	178,552.9	92,286	179,979.1	7,424	87,059.5
(b) Imported	1,868	8,070.8	2,025	10,956.7	1,813	35,765.0
IV. Fixed Assets Including Machinery	80,757	631,164.9	61,058	592,808.4	68,365	551,974.3
V. Real Estate:	885,891	567,428.2	907,662	577,306.2	891,924	526,846.1
(a) Land	825,414	194,563.3	824,644	222,429.6	832,698	225,719.2
(b) Buildings:	60,477	372,864.9	83,018	354,876.6	59,226	301,126.9
1. Residential	28,291	116,618.0	66,401	177,084.7	38,097	114,150.3
2. Non-Residential	32,186	256,246.8	16,617	177,792.0	21,129	186,976.6
VI. Fixed Deposits and Insurance Policies:	8,673	32,070.7	13,365	39,428.4	11,306	49,830.1
(a) Bank Deposits	5,371	16,949.4	11,322	31,354.7	9,547	44,310.0
(b) Insurance Policies	3,302	15,121.3	2,043	8,073.6	1,759	5,520.1
VII. Others:	1,774,840	1,454,343.2	1,814,488	1,322,980.9	2,008,766	1,231,081.1
(a) Other Secured Advances	888,728	1,118,604.5	934,884	997,787.8	916,959	863,426.9
(b) Advances Secured by Guarantee(s)	408,276	279,215.7	449,822	268,660.4	543,313	294,849.0
(c) Unsecured Advances	477,836	56,523.1	429,782	56,532.8	548,494	72,805.3
Total	3,238,834	4,068,044.8	3,268,385	3,915,852.7	3,283,316	3,641,782.5

### 3.1.1 Advances Classified by Securities

#### Public Sector Commercial Banks

(Million Rupees)

Security	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	<b>348,416</b>	<b>88,710.7</b>	<b>235,166</b>	<b>74,698.9</b>	<b>231,578</b>	<b>69,668.4</b>
<b>II. Securities, Shares and Other Financial Instruments:</b>	<b>798</b>	<b>20,047.5</b>	<b>1,860</b>	<b>18,156.8</b>	<b>765</b>	<b>110,551.8</b>
<b>A. Quoted on the Stock Exchange:</b>	<b>780</b>	<b>9,695.4</b>	<b>512</b>	<b>9,426.9</b>	<b>336</b>	<b>48,601.8</b>
<b>1. To Stock Brokers and Dealers:</b>	<b>189</b>	<b>3,535.1</b>	<b>256</b>	<b>6,347.4</b>	<b>40</b>	<b>2,957.8</b>
(a) Government and Other Trustee Securities	17	3,338.1	72	3,596.9	24	1,871.3
(b) Shares and Debentures	7	99.4	182	2,630.6	14	966.5
(c) Participation Term Certificates	165	97.7				
(d) Others			2	120.0	2	120.0
<b>2. To Others:</b>	<b>591</b>	<b>6,160.3</b>	<b>256</b>	<b>3,079.4</b>	<b>296</b>	<b>45,644.0</b>
(a) Government and Other Trustee Securities	208	3,305.3	230	1,565.0	271	43,042.6
(b) Shares and Debentures	382	2,854.9	21	1,513.1	21	1,512.7
(c) Participation Term Certificates	1	0.1	5	1.3	1	0.5
(d) Others					3	1,088.2
<b>B. Unquoted on the Stock Exchange:</b>	<b>18</b>	<b>10,352.0</b>	<b>1,348</b>	<b>8,729.9</b>	<b>429</b>	<b>61,950.0</b>
<b>1. To Stock Brokers and Dealers:</b>	<b>13</b>	<b>1,188.1</b>	<b>37</b>	<b>838.0</b>	<b>405</b>	<b>58,930.4</b>
(a) Government and Other Trustee Securities					402	34,462.5
(b) Shares and Debentures	12	946.3	35	349.2	3	24,467.9
(c) Participation Term Certificates						
(d) Others	1	241.8	2	488.8		
<b>2. To Others:</b>	<b>5</b>	<b>9,163.9</b>	<b>1,311</b>	<b>7,891.9</b>	<b>24</b>	<b>3,019.5</b>
(a) Government and Other Trustee Securities	2	8,511.8	4	7,133.4	3	2,033.6
(b) Shares and Debentures	3	652.1	2	452.1		
(c) Participation Term Certificates			4	21.1	3	21.1
(d) Others			1,301	285.3	18	964.9
<b>III. Merchandise</b>	<b>89,725</b>	<b>323,550.4</b>	<b>195,630</b>	<b>318,936.0</b>	<b>24,009</b>	<b>290,831.0</b>
<b>A. Food Item:</b>	<b>6,409</b>	<b>156,242.5</b>	<b>10,211</b>	<b>128,795.8</b>	<b>3,205</b>	<b>103,878.4</b>
1. Wheat	2,080	42,542.6	3,822	19,357.5	62	40,685.4
2. Rice and Paddy	2,125	39,710.1	4,256	39,994.7	2,138	33,755.2
3. Other Grain & Pulses:	54	652.6	11	683.4	9	527.3
(a) Indigenous	4	627.3	11	683.4	9	527.3
(b) Imported	50	25.3				
4. Edible Oil:	68	39,571.3	188	40,684.3	60	726.0
(a) Indigenous	68	39,571.3	185	40,654.3	57	696.0
(b) Imported			3	30.0	3	30.0
5. Sugar:	713	30,372.4	379	23,584.3	92	24,664.5
(a) Indigenous	713	30,372.4	379	23,584.3	91	24,529.5
(b) Imported					1	135.0
6. Kariana and Spices	398	383.1	627	656.7	758	1,271.3
7. Fish and Fish Preparations	8	30.2	40	474.5	11	80.1
8. Other Food Item:	963	2,980.2	888	3,360.4	75	2,168.5
(a) Indigenous	43	2,150.2	881	3,077.2	54	1,870.9
(b) Imported	920	830.0	7	283.2	21	297.6
<b>B. Raw Material:</b>	<b>16,797</b>	<b>41,071.3</b>	<b>75,320</b>	<b>54,544.5</b>	<b>9,405</b>	<b>70,182.9</b>
1. Cotton Raw:	12,051	5,715.7	10,716	16,849.2	8,756	9,468.2
(a) Indigenous	12,035	5,343.2	10,698	16,319.0	8,750	9,287.0
(b) Imported	16	372.5	18	530.2	6	181.1
2. Synthetic Fibers:	1,014	1,222.7	25	4,346.5	22	4,083.0
(a) Indigenous	1,014	1,222.7	24	4,343.6	15	4,068.7
(b) Imported			1	3.0	7	14.4
3. Fertilizer:	378	8,683.4	40,903	10,668.3	373	14,139.9
(a) Indigenous	377	8,646.4	40,902	10,648.8	372	14,085.9
(b) Imported	1	37.0	1	19.5	1	54.0

### 3.1.1 Advances Classified by Securities

#### Public Sector Commercial Banks

(Million Rupees)

Security	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	72	12,125.5	23,490	14,387.8	9	25,287.0
(a) Indigenous	72	12,125.5	23,489	14,243.6	8	25,141.8
(b) Imported			1	144.2	1	145.1
5. Iron & Steel:	313	10,972.7	92	7,810.0	103	13,366.5
(a) Indigenous	313	10,972.7	92	7,810.0	103	13,366.5
(b) Imported						
6. Wool & Goat Hair	17	119.9	18	121.2	44	424.6
7. Hides & Skins	5	16.1	4	9.5	4	8.3
8. Oil Seeds						
9. Pesticides & Insecticides:	9	940.3	2	57.2	13	2,423.8
(a) Indigenous	9	940.3	2	57.2	13	2,423.8
(b) Imported						
10. Other Raw Material:	2,938	1,275.0	70	294.7	81	981.7
(a) Indigenous	2,937	1,272.7	35	141.3	41	802.9
(b) Imported	1	2.4	35	153.5	40	178.8
<b>C. Finished/Manufactured Goods:</b>	<b>66,519</b>	<b>126,236.6</b>	<b>110,099</b>	<b>135,595.7</b>	<b>11,399</b>	<b>116,769.7</b>
1. Cotton Textiles:	571	17,620.8	181	18,965.6	163	16,946.2
(a) Indigenous	169	16,083.3	176	18,212.8	158	16,193.4
(b) Imported	402	1,537.6	5	752.9	5	752.9
2. Cotton Yarn:	112	22,389.8	22,863	24,137.9	113	18,911.2
(a) Indigenous	112	22,389.8	22,863	24,137.9	113	18,911.2
(b) Imported						
3. Other Textiles:	229	12,264.4	87	14,846.0	83	12,450.1
(a) Indigenous	223	12,083.2	87	14,846.0	83	12,450.1
(b) Imported	6	181.1				
4. Machinery:	104	3,537.9	90	650.4	98	4,248.5
(a) Indigenous	88	3,417.8	79	533.2	84	3,412.9
(b) Imported	16	120.1	11	117.2	14	835.5
5. Handloom Products						
6. Carpet & Rugs	13	846.1	336	168.4	502	155.2
7. Readymade Garments	43	2,169.0	49	11,907.9	45	2,720.1
8. Cement and Cement Products:	32	4,142.5	22	2,791.5	2,763	5,905.8
(a) Indigenous	32	4,142.5	22	2,791.5	2,763	5,905.8
(b) Imported						
9. Sport Goods	4	69.3	4	67.0	5	73.1
10. Surgical Instruments	8	197.5	8	55.1	9	409.5
11. Chemicals and Dyes	54	2,662.5	33	1,721.1	6,240	2,993.1
12. Other Finished Goods:	65,349	60,336.8	86,426	60,284.8	1,378	51,957.0
(a) Indigenous	65,318	60,079.8	86,418	60,273.6	1,279	21,629.3
(b) Imported	31	257.0	8	11.2	99	30,327.7
<b>IV. Fixed Assets Including Machinery</b>	<b>31,465</b>	<b>236,608.0</b>	<b>31,798</b>	<b>207,165.6</b>	<b>47,144</b>	<b>120,498.0</b>
<b>V. Real Estate:</b>	<b>24,372</b>	<b>59,782.4</b>	<b>39,949</b>	<b>66,865.8</b>	<b>36,559</b>	<b>60,645.6</b>
(a) Land	16,053	11,618.1	23,531	11,271.1	25,050	11,767.2
(b) Buildings:	8,319	48,164.4	16,418	55,594.7	11,509	48,878.5
1. Residential	5,268	25,219.1	12,596	33,858.9	7,577	25,326.8
2. Non-Residential	3,051	22,945.3	3,822	21,735.8	3,932	23,551.7
<b>VI. Fixed Deposits and Insurance Policies:</b>	<b>2,925</b>	<b>4,132.7</b>	<b>7,084</b>	<b>7,873.4</b>	<b>4,137</b>	<b>24,687.8</b>
(a) Bank Deposits	1,648	3,830.3	7,084	7,873.4	4,029	24,665.6
(b) Insurance Policies	1,277	302.4			108	22.2
<b>VII. Others:</b>	<b>392,055</b>	<b>156,199.4</b>	<b>375,599</b>	<b>188,954.2</b>	<b>535,275</b>	<b>186,335.8</b>
(a) Other Secured Advances	75,020	41,274.9	95,219	74,524.7	78,001	56,806.5
(b) Advances Secured by Guarantee(s)	211,615	94,918.7	219,792	95,551.3	294,833	101,809.1
(c) Unsecured Advances	105,420	20,005.8	60,588	18,878.3	162,441	27,720.2
<b>Total</b>	<b>889,756</b>	<b>889,031.1</b>	<b>887,086</b>	<b>882,650.7</b>	<b>879,467</b>	<b>863,218.3</b>

## 3.1.2 Advances Classified by Securities

### Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals						
II. Securities , Shares and Other Financial Instruments:	2,701	84,026.2	1,966	79,948.4	3,502	55,599.4
A. Quoted on the Stock Exchange:	1,869	72,827.6	1,133	64,957.7	2,146	28,515.6
1. To Stock Brokers and Dealers:	703	20,433.4	829	12,938.5	1,261	15,155.8
(a) Government and Other Trustee Securities	374	822.2	440	908.5	546	1,434.6
(b) Shares and Debentures	254	19,218.5	259	10,533.2	428	12,626.5
(c) Participation Term Certificates			12	138.0	1	12.0
(d) Others	75	392.6	118	1,358.8	286	1,082.7
2. To Others:	1,166	52,394.2	304	52,019.1	885	13,359.8
(a) Government and Other Trustee Securities	54	36,237.1	60	38,426.3	88	268.4
(b) Shares and Debentures	356	11,492.9	157	9,076.9	479	9,166.7
(c) Participation Term Certificates			2	5.5		
(d) Others	756	4,664.2	85	4,510.5	318	3,924.8
B. Unquoted on the Stock Exchange:	832	11,198.6	833	14,990.8	1,356	27,083.8
1. To Stock Brokers and Dealers:	237	666.9	74	2,695.8	376	2,873.7
(a) Government and Other Trustee Securities	9	3.4	10	6.1	22	11.2
(b) Shares and Debentures	139	556.6	36	2,603.1	33	2,481.9
(c) Participation Term Certificates	1	6.0	2	17.2	10	29.0
(d) Others	88	100.9	26	69.4	311	351.7
2. To Others:	595	10,531.7	759	12,294.9	980	24,210.0
(a) Government and Other Trustee Securities	497	10,264.0	634	10,227.5	610	22,849.0
(b) Shares and Debentures	2	1.5	4	152.6	4	2.4
(c) Participation Term Certificates	6	15.1	2	6.7		
(d) Others	90	251.0	119	1,908.2	366	1,358.6
III. Merchandise	46,547	837,650.4	36,701	864,482.1	42,548	726,039.7
A. Food Item:	10,431	227,109.5	9,359	224,568.0	9,231	193,673.5
1. Wheat	2,037	67,488.3	1,747	74,524.6	1,903	59,181.7
2. Rice and Paddy	2,802	34,409.1	3,203	51,006.2	2,384	28,452.6
3. Other Grain & Pulses:	725	7,456.1	743	7,283.5	1,118	5,631.2
(a) Indigenous	616	2,962.0	670	4,660.8	912	2,469.4
(b) Imported	109	4,494.0	73	2,622.6	206	3,161.8
4. Edible Oil:	697	19,359.5	498	19,753.1	491	17,029.3
(a) Indigenous	325	11,535.1	415	12,624.6	400	11,024.4
(b) Imported	372	7,824.4	83	7,128.5	91	6,004.9
5. Sugar:	1,143	75,394.3	659	41,322.3	722	53,473.5
(a) Indigenous	964	65,784.4	481	38,423.1	427	45,233.3
(b) Imported	179	9,609.9	178	2,899.2	295	8,240.2
6. Kariana and Spices	699	1,069.7	694	1,351.6	904	902.8
7. Fish and Fish Preparations	422	603.8	326	828.4	159	576.6
8. Other Food Item:	1,906	21,328.7	1,489	28,498.2	1,550	28,425.7
(a) Indigenous	885	15,617.3	634	25,222.8	1,055	25,582.0
(b) Imported	1,021	5,711.4	855	3,275.5	495	2,843.7
B. Raw Material:	17,098	247,153.6	9,022	270,399.9	8,924	224,688.7
1. Cotton Raw:	2,869	55,563.1	2,604	75,732.5	1,743	51,806.0
(a) Indigenous	2,537	48,757.6	2,470	66,791.6	1,405	31,584.8
(b) Imported	332	6,805.5	134	8,940.9	338	20,221.2
2. Synthetic Fibers:	3,505	18,157.4	181	21,093.5	925	16,903.0
(a) Indigenous	3,473	16,145.1	116	14,297.1	861	14,959.4
(b) Imported	32	2,012.3	65	6,796.4	64	1,943.6
3. Fertilizer:	1,010	27,590.6	1,296	25,583.6	1,277	24,600.0
(a) Indigenous	914	18,653.8	1,022	16,272.8	1,184	15,933.3
(b) Imported	96	8,936.8	274	9,310.9	93	8,666.7

### 3.1.2 Advances Classified by Securities

#### Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	742	30,745.9	784	37,050.5	814	27,808.5
(a) Indigenous	648	9,492.4	628	16,852.6	534	17,895.0
(b) Imported	94	21,253.5	156	20,197.9	280	9,913.5
5. Iron & Steel:	1,282	34,140.2	1,369	41,166.6	1,226	30,462.5
(a) Indigenous	835	20,709.5	924	19,362.7	931	15,151.2
(b) Imported	447	13,430.7	445	21,803.9	295	15,311.4
6. Wool & Goat Hair	322	502.1	7	477.7	21	633.4
7. Hides & Skins	4,964	18,001.4	603	5,283.2	291	7,196.9
8. Oil Seeds	330	8,339.9	276	9,285.1	471	8,149.3
9. Pesticides & Insecticides:	344	3,224.5	337	2,788.8	534	3,972.4
(a) Indigenous	220	2,546.1	202	2,027.1	338	2,959.9
(b) Imported	124	678.3	135	761.7	196	1,012.5
10. Other Raw Material:	1,730	50,888.6	1,565	51,938.3	1,622	53,156.6
(a) Indigenous	1,446	43,465.8	1,276	43,308.7	1,451	50,654.0
(b) Imported	284	7,422.8	289	8,629.6	171	2,502.6
<b>C. Finished/Manufactured Goods:</b>	<b>19,018</b>	<b>363,387.3</b>	<b>18,320</b>	<b>369,514.2</b>	<b>24,393</b>	<b>307,677.5</b>
1. Cotton Textiles:	1,686	61,560.3	1,735	68,248.0	8,127	58,536.2
(a) Indigenous	1,351	40,421.8	1,471	62,312.5	7,999	54,311.0
(b) Imported	335	21,138.5	264	5,935.5	128	4,225.2
2. Cotton Yarn:	1,138	30,760.8	2,001	38,152.4	765	30,957.6
(a) Indigenous	713	26,255.4	1,554	34,455.1	659	27,525.9
(b) Imported	425	4,505.3	447	3,697.3	106	3,431.7
3. Other Textiles:	1,604	54,560.7	1,592	54,627.9	1,804	61,929.6
(a) Indigenous	1,376	49,366.4	1,180	46,986.0	1,407	54,492.5
(b) Imported	228	5,194.3	412	7,641.9	397	7,437.1
4. Machinery:	1,679	28,659.9	2,278	22,852.6	1,361	23,671.4
(a) Indigenous	1,399	14,272.8	1,978	8,887.1	1,069	9,353.5
(b) Imported	280	14,387.1	300	13,965.5	292	14,317.8
5. Handloom Products	13	9.4	17	20.3	18	27.7
6. Carpet & Rugs	132	883.2	114	741.2	140	1,809.6
7. Readymade Garments	1,537	23,183.2	1,175	19,501.3	915	21,581.2
8. Cement and Cement Products:	2,038	16,758.1	389	15,906.6	898	21,544.9
(a) Indigenous	2,033	16,636.1	379	15,468.2	894	21,357.7
(b) Imported	5	122.0	10	438.3	4	187.2
9. Sport Goods	344	2,211.9	133	930.2	565	2,632.4
10. Surgical Instruments	413	2,240.6	285	1,566.8	210	5,037.9
11. Chemicals and Dyes	1,983	28,580.7	958	27,357.2	2,028	23,123.0
12. Other Finished Goods:	6,451	113,978.6	7,643	119,609.7	7,562	56,826.1
(a) Indigenous	4,614	106,164.8	5,626	108,664.2	5,849	51,403.4
(b) Imported	1,837	7,813.8	2,017	10,945.5	1,713	5,422.7
<b>IV. Fixed Assets Including Machinery</b>	<b>48,372</b>	<b>386,805.9</b>	<b>28,416</b>	<b>379,301.0</b>	<b>20,363</b>	<b>422,799.5</b>
<b>V. Real Estate:</b>	<b>63,952</b>	<b>393,033.0</b>	<b>92,255</b>	<b>401,230.9</b>	<b>89,381</b>	<b>360,793.3</b>
(a) Land	13,418	74,313.8	27,346	108,168.2	43,311	114,530.2
(b) Buildings:	50,534	318,719.2	64,909	293,062.8	46,070	246,263.1
1. Residential	21,930	89,475.9	52,685	141,195.9	29,371	86,635.8
2. Non-Residential	28,604	229,243.3	12,224	151,866.9	16,699	159,627.3
<b>VI. Fixed Deposits and Insurance Policies:</b>	<b>5,715</b>	<b>27,776.2</b>	<b>6,244</b>	<b>31,383.4</b>	<b>6,971</b>	<b>24,839.8</b>
(a) Bank Deposits	3,695	12,962.7	4,203	23,314.2	5,321	19,348.2
(b) Insurance Policies	2,020	14,813.5	2,041	8,069.2	1,650	5,491.7
<b>VII. Others:</b>	<b>1,262,988</b>	<b>1,257,946.0</b>	<b>1,323,540</b>	<b>1,097,535.3</b>	<b>1,358,501</b>	<b>1,013,909.3</b>
(a) Other Secured Advances	786,246	1,064,915.9	815,501	913,509.2	814,353	797,359.6
(b) Advances Secured by Guarantee(s)	152,640	163,185.4	173,793	151,134.4	205,268	178,245.7
(c) Unsecured Advances	324,102	29,844.7	334,246	32,891.8	338,880	38,303.9
<b>Total</b>	<b>1,430,275</b>	<b>2,987,237.7</b>	<b>1,489,122</b>	<b>2,853,881.1</b>	<b>1,521,266</b>	<b>2,603,981.0</b>

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

Security	(Million Rupees)					
	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals						
II. Securities, Shares and Other Financial Instruments:						
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	457	28,789.9	458	26,856.1	522	29,109.9
A. Food Item:	5	594.9	3	137.6	12	915.8
1. Wheat						
2. Rice and Paddy						
3. Other Grain & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oil:	1	..	2	130.1	2	191.7
(a) Indigenous	1	..	1	120.6	1	159.6
(b) Imported			1	9.5	1	32.2
5. Sugar:	3	300.0			3	300.0
(a) Indigenous	3	300.0			3	300.0
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	1	294.9	1	7.5	7	424.1
(a) Indigenous	1	294.9	1	7.5	5	0.3
(b) Imported					2	423.8
B. Raw Material:	89	6,502.4	114	6,660.1	88	5,215.1
1. Cotton Raw:	75	3,005.1	101	4,301.4	74	2,448.5
(a) Indigenous	75	3,005.1	85	3,947.9	74	2,448.5
(b) Imported			16	353.5		
2. Synthetic Fibers:	1	0.2	2	90.3	1	25.2
(a) Indigenous	1	0.2	2	90.3	1	25.2
(b) Imported						
3. Fertilizer:	2	469.0	2	50.0	2	472.0
(a) Indigenous	2	469.0	1	39.9	1	431.8
(b) Imported			1	10.1	1	40.2



### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

Security	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	3	1,504.7	3	1,500.2	3	1,251.4
(a) Indigenous	1	365.2	1	360.5		
(b) Imported	2	1,139.5	2	1,139.7	3	1,251.4
5. Iron & Steel:						
(a) Indigenous						
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins						
8. Oil Seeds						
9. Pesticides & Insecticides:	2	684.3			1	19.5
(a) Indigenous	2	684.3				
(b) Imported					1	19.5
10. Other Raw Material:	6	839.2	6	718.3	7	998.4
(a) Indigenous	6	839.2	6	718.3	7	998.4
(b) Imported						
C. Finished/Manufactured Goods:	363	21,692.5	341	20,058.4	422	22,979.0
1. Cotton Textiles:	37	3,736.4	37	4,291.0	47	3,633.5
(a) Indigenous	37	3,736.4	37	4,291.0	47	3,633.5
(b) Imported						
2. Cotton Yarn:	19	2,056.4	18	2,128.7	11	1,505.4
(a) Indigenous	19	2,056.4	18	2,128.7	11	1,505.4
(b) Imported						
3. Other Textiles:	13	926.7	8	792.1	9	804.7
(a) Indigenous	13	926.7	8	792.1	9	804.7
(b) Imported						
4. Machinery:	18	564.6	11	610.0	19	202.1
(a) Indigenous	18	564.6	11	610.0	19	202.1
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs	1	3.0	1	15.4	1	28.2
7. Readymade Garments	22	748.0	23	891.4	24	828.1
8. Cement and Cement Products:	4	152.7	2	193.9	4	801.3
(a) Indigenous	4	152.7	2	193.9	4	801.3
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	90.5	1	45.7	1	22.4
11. Chemicals and Dyes	4	1,148.3	3	90.0	14	1,153.0
12. Other Finished Goods:	244	12,266.1	237	11,000.1	292	14,000.2
(a) Indigenous	244	12,266.1	237	11,000.1	291	13,985.6
(b) Imported					1	14.6
IV. Fixed Assets Including Machinery	26	4,632.8	21	3,214.3	65	5,513.3
V. Real Estate:	164	2,219.8	274	2,693.4	304	2,897.0
(a) Land	42	1,540.0	50	1,825.7	50	1,927.8
(b) Buildings:	122	679.8	224	867.7	254	969.2
1. Residential	114	403.8	216	577.4	244	669.3
2. Non-Residential	8	276.0	8	290.3	10	299.9
VI. Fixed Deposits and Insurance Policies:	14	147.3	18	155.9	177	287.2
(a) Bank Deposits	14	147.3	18	155.9	177	287.2
(b) Insurance Policies						
VII. Others:	10,951	23,980.6	12,282	20,727.3	13,168	14,588.6
(a) Other Secured Advances	534	8,118.1	618	6,117.8	621	5,310.0
(b) Advances Secured by Guarantee(s)	470	14,979.7	230	13,642.1	57	8,186.9
(c) Unsecured Advances	9,947	882.8	11,434	967.4	12,490	1,091.6
Total	11,612	59,770.4	13,053	53,647.1	14,236	52,395.9

### 3.1.4 Advances Classified by Securities

#### Specialised Banks

Security	(Million Rupees)					
	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals						
II. Securities, Shares and Other Financial Instruments:						
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	29	262.8	31	250.5	31	250.7
A. Food Item:	6	31.3	8	66.3	8	66.2
1. Wheat			2	35.0	2	34.9
2. Rice and Paddy	1	3.6	1	3.6	1	3.6
3. Other Grain & Pulses:	1	9.0	1	9.0	1	9.0
(a) Indigenous	1	9.0	1	9.0	1	9.0
(b) Imported						
4. Edible Oil:	1	5.4	1	5.4	1	5.4
(a) Indigenous	1	5.4	1	5.4	1	5.4
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	3	13.3	3	13.3	3	13.3
(a) Indigenous	3	13.3	3	13.3	3	13.3
(b) Imported						
B. Raw Material:	10	143.6	10	125.0	10	125.4
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
2. Synthetic Fibers:	2	71.3	2	52.5	2	52.8
(a) Indigenous	2	71.3	2	52.5	2	52.8
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

### 3.1.4 Advances Classified by Securities

#### Specialised Banks

Security	(Million Rupees)					
	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:						
(a) Indigenous						
(b) Imported						
5. Iron & Steel:	4	29.2	4	29.4	4	29.4
(a) Indigenous	4	29.2	4	29.4	4	29.4
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins	3	38.8	3	38.8	3	38.8
8. Oil Seeds						
9. Pesticides & Insecticides:	1	4.3	1	4.3	1	4.3
(a) Indigenous	1	4.3	1	4.3	1	4.3
(b) Imported						
10. Other Raw Material:						
(a) Indigenous						
(b) Imported						
C. Finished/Manufactured Goods:	13	87.9	13	59.1	13	59.1
1. Cotton Textiles:	3	5.6	3	6.5	3	6.5
(a) Indigenous	3	5.6	3	6.5	3	6.5
(b) Imported						
2. Cotton Yarn:						
(a) Indigenous						
(b) Imported						
3. Other Textiles:	1	31.2	1	2.0	1	2.0
(a) Indigenous	1	31.2	1	2.0	1	2.0
(b) Imported						
4. Machinery:						
(a) Indigenous						
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments						
8. Cement and Cement Products:	1	3.7	1	3.7	1	3.7
(a) Indigenous	1	3.7	1	3.7	1	3.7
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	1.3	1	1.3	1	1.3
11. Chemicals and Dyes	2	3.8	2	4.3	2	4.3
12. Other Finished Goods:	5	42.2	5	41.2	5	41.2
(a) Indigenous	5	42.2	5	41.2	5	41.2
(b) Imported						
IV. Fixed Assets Including Machinery	894	3,118.2	823	3,127.4	793	3,163.5
V. Real Estate:	797,403	112,392.9	775,184	106,516.1	765,680	102,510.1
(a) Land	795,901	107,091.4	773,717	101,164.6	764,287	97,493.9
(b) Buildings:	1,502	5,301.5	1,467	5,351.5	1,393	5,016.2
1. Residential	979	1,519.2	904	1,452.5	905	1,518.5
2. Non-Residential	523	3,782.3	563	3,899.0	488	3,497.7
VI. Fixed Deposits and Insurance Policies:	19	14.6	19	15.7	21	15.4
(a) Bank Deposits	14	9.1	17	11.2	20	9.1
(b) Insurance Policies	5	5.4	2	4.5	1	6.3
VII. Others:	108,846	16,217.3	103,067	15,764.1	101,822	16,247.5
(a) Other Secured Advances	26,928	4,295.7	23,546	3,636.1	23,984	3,950.7
(b) Advances Secured by Guarantee(s)	43,551	6,131.9	56,007	8,332.6	43,155	6,607.3
(c) Unsecured Advances	38,367	5,789.7	23,514	3,795.4	34,683	5,689.5
<b>Total</b>	<b>907,191</b>	<b>132,005.6</b>	<b>879,124</b>	<b>125,673.8</b>	<b>868,347</b>	<b>122,187.2</b>

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents	1	..				
I. Official						
II. Business						
III. Personal	1	..				
2. Domestic Constituents	3,238,833	4,068,044.8	3,268,385	3,915,852.7	3,283,316	3,641,782.5
I. Government	250	514,434.7	292	406,799.9	303	492,151.6
A. Federal Government	107	243,477.4	104	229,162.1	111	253,023.8
1) Commodity Operations	68	220,693.6	61	204,802.7	56	226,113.7
2) Others	39	22,783.7	43	24,359.4	55	26,910.1
B. Provincial Governments	143	270,957.3	188	177,637.8	192	239,127.8
1) Commodity Operations	124	269,121.4	167	176,527.1	180	238,145.7
2) Others	19	1,835.9	21	1,110.6	12	982.1
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	374	450,618.7	246	427,896.8	11,221	350,227.1
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	96	48,954.4	88	70,731.1	8,659	51,778.6
D. Construction						
E. Utilities	30	27,561.4	27	16,935.2	28	16,805.7
F. Commerce	32	91,072.2	34	79,968.7	26	25,450.5
G. Transport, Storage and Communication	54	91,398.7	51	87,365.9	2,467	94,247.5
H. Services	3	300.9	3	297.9	4	157.2
I. Other	159	191,331.1	43	172,598.0	37	161,787.6
III. Non-bank Financial Institutions (NBFIs)	398	46,506.1	415	42,602.8	469	47,626.0
A. Co-operative Banks						
B. Development Financial Institutions	18	10,984.1	14	12,304.6	17	13,559.2
C. Insurance Companies	38	851.9	95	415.0	112	372.9
D. Micro Finance					1	100.0
E. Other NBFIs	342	34,670.1	306	29,883.2	339	33,593.9
IV. Private Sector (Business)	1,631,298	2,695,477.5	1,608,026	2,683,800.9	1,541,878	2,414,242.4
A. Agriculture, Hunting and Forestry	1,240,658	252,679.1	1,228,584	238,176.4	1,193,072	220,943.4
1) Growing of Crops	833,717	177,356.2	840,789	171,731.6	818,939	161,157.4
2) Farming of Animals	295,818	44,789.5	280,397	38,258.2	273,859	34,271.5
3) Agricultural and Animal Husbandry	446	1,601.6	1,157	1,242.6	1,195	532.3
4) Agricultural Machinery and Equipments	110,397	28,010.7	105,927	26,369.0	98,907	24,410.0
5) Hunting, Trapping, Forestry & Logging	280	921.1	314	575.0	172	572.2
B. Fishing & Fish Farming, etc.	521	994.5	420	749.5	454	726.6
C. Mining and Quarrying	796	18,726.0	395	21,028.9	422	20,234.6
1) Mining of Coal	505	1,554.0	70	1,583.2	79	1,944.3
2) Crude Petroleum & Natural Gas	205	15,834.1	169	18,161.4	193	16,896.0
3) Iron & Non-ferrous Metal Ores	9	216.9	7	322.8	11	348.1
4) Quarrying of Stone, Sand and Clay	32	170.5	107	364.6	27	365.2
5) Chemical, Fertilizer, Salt, etc.	45	950.6	42	597.0	112	681.0
D. Manufacturing	116,775	1,595,278.9	108,052	1,582,138.9	64,133	1,407,762.9
1) Food Products and Beverages	16,443	410,762.4	16,018	338,725.0	16,363	312,840.1
2) Tobacco Products	21	3,093.4	24	4,035.7	28	3,355.1
3) Textiles	42,154	535,565.7	36,933	602,165.5	16,032	499,667.8
i. Spinning, Weaving, Finishing of Textiles	34,987	424,244.4	29,855	475,332.0	11,970	386,103.5
a. Spinning of Fibres	23,717	232,145.9	19,681	265,027.8	6,369	211,726.4
b. Weaving of Textiles	6,876	96,619.6	5,970	107,994.5	3,470	89,430.3
c. Finishing of Textiles	4,394	95,478.9	4,204	102,309.8	2,131	84,946.8
ii. Made-up Textile Articles	1,973	48,485.3	1,763	53,779.0	1,632	48,335.4
iii. Knit Wear	1,170	27,797.0	989	23,467.6	910	24,426.7
iv. Carpets and Rugs	272	3,714.1	523	5,055.5	323	4,625.0
v. Other Textiles n.e.s.	3,752	31,325.0	3,803	44,531.3	1,197	36,177.2
4) Wearing Apparel, Readymade Garments, etc.	5,780	53,528.1	5,498	53,168.1	3,114	49,749.3
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,649	20,568.9	1,594	23,684.9	1,367	20,075.0
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	709	8,885.0	624	12,699.2	519	10,305.8
ii. Footwear	940	11,684.0	970	10,985.7	848	9,769.2
a. Leather Wear	821	8,933.8	829	8,943.3	739	7,703.3
b. Rubber and Plastic Wear	119	2,750.1	141	2,042.4	109	2,065.9

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	284	2,350.2	349	3,212.2	357	3,576.8
7) Paper, Paperboard and Products	5,625	33,093.3	5,311	31,029.5	1,026	25,409.4
8) Printing, Publishing and Allied Industries	859	6,855.3	959	7,137.8	759	6,498.2
9) Coke and Refined Petroleum Products	1,099	40,133.4	866	41,831.2	525	35,700.8
10) Chemicals and Chemical Products	14,427	194,931.1	13,094	172,102.8	7,647	170,740.4
11) Rubber and Plastics Products	2,211	25,057.2	1,280	26,450.4	1,092	22,028.9
12) Other Non-metallic Mineral Products	11,995	51,821.7	12,052	64,796.1	1,907	59,630.3
13) Basic Metals	3,941	72,508.2	3,591	68,439.9	1,993	62,723.8
14) Fabricated Metal Products	490	12,493.9	589	15,470.0	696	12,777.0
15) Machinery and Equipment	1,968	18,710.5	1,749	17,748.8	4,604	16,204.4
16) Office, Accounting and Computing Machinery	26	609.7	25	376.8	17	257.7
17) Electrical Machinery and Apparatus	1,794	54,077.2	1,239	53,809.0	977	40,939.7
18) Radio, Television and Communication Equipment and Apparatus	248	3,542.0	218	4,058.3	154	4,535.3
19) Medical, Precision and Optical Instruments, Watches and Clocks	606	3,727.1	522	4,102.8	720	6,931.5
20) Motor Vehicles, Trailers and Semi-trailers	612	18,212.5	581	16,214.6	765	15,357.4
21) Other Transport Equipments	399	3,541.4	349	3,963.5	455	3,320.7
22) Furniture and Fixture	660	2,104.1	618	1,317.3	581	1,233.1
23) Jewellery and Related Articles	376	549.3	415	519.8	413	777.3
24) Sports Goods	591	5,192.3	528	4,805.5	451	4,718.5
25) Handicrafts	179	88.5	165	73.2	161	69.3
26) Other Manufacturing n.e.s.	2,338	22,161.4	3,485	22,900.0	1,929	28,645.1
E. Ship Breaking and Waste / Scrape (Junk), etc.	89	14,765.9	106	17,840.9	166	14,806.0
F. Electricity, Gas and Water Supply	21,837	267,296.9	11,161	253,154.5	13,845	218,793.0
G. Construction	7,886	48,293.0	8,158	54,705.5	5,619	52,251.5
1) Building	3,223	36,701.6	3,410	38,315.0	3,130	36,028.7
2) Infrastructure	4,663	11,591.3	4,748	16,390.5	2,489	16,222.8
H. Commerce and Trade	120,389	215,865.4	127,869	234,292.0	115,069	201,630.8
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	3,209	13,209.2	3,089	14,399.7	3,252	14,460.3
2) Wholesale and Commission Trade	16,230	103,295.0	18,909	115,188.8	17,313	99,327.2
i) Exports	1,999	22,999.4	1,776	27,412.0	1,325	27,597.3
ii) Imports	1,879	21,549.2	1,983	28,212.2	2,331	19,776.5
iii) Domestic Whole Sales	12,352	58,746.4	15,150	59,564.5	13,657	51,953.4
3) Retail Trade	100,950	99,361.1	105,871	104,703.5	94,504	87,843.3
I. Hotels, Restaurants and Clubs, etc	1,327	15,291.7	1,138	14,938.5	2,192	14,265.8
J. Transport, Storage and Communications	52,621	113,862.4	49,802	88,731.3	50,856	88,539.8
K. Real Estate, Renting and Business Activities	34,002	87,916.5	33,408	104,542.8	44,796	97,418.4
1) Real Estate Activities	2,020	4,361.5	2,075	10,790.9	441	8,438.1
2) Renting of Machinery and Equipment	1,550	2,043.4	923	2,260.8	127	1,612.4
3) Computer and Related Activities	358	2,431.0	610	2,650.9	3,620	5,366.1
4) Research and Development	140	3,316.7	159	2,722.0	211	2,694.7
5) Other Business Activities	29,934	75,764.0	29,641	86,118.1	40,397	79,307.2
L. Education	1,211	7,364.3	929	6,025.7	1,024	6,012.3
M. Health and Social Work	1,234	6,420.7	1,149	6,253.2	2,574	5,448.6
N. Other Community, Social and Personal Service Activities	2,213	15,563.5	2,584	15,155.4	3,141	12,748.5
O. Other Private Business n.e.s	29,739	35,158.7	34,271	46,067.4	44,515	52,660.4
V. Trust Funds and Non-profit Organizations	159	8,217.0	632	14,042.4	381	17,024.6
VI. Personal	1,587,013	337,622.0	1,641,901	323,784.5	1,722,788	305,843.6
A. Bank Employees	132,260	86,424.4	128,639	85,183.9	135,376	83,214.1
B. Consumer Financing	1,429,879	242,246.0	1,484,390	229,141.0	1,560,611	213,742.0
i) House Building	15,307	39,511.1	17,048	39,420.5	16,053	39,011.7
ii) Transport	115,082	63,804.8	128,967	56,389.2	114,142	50,661.3
iii) Credit Cards	732,276	22,782.0	735,375	21,195.9	822,447	21,796.7
iv) Consumer Durable	6,432	280.8	5,908	260.8	6,400	225.4
v) Personal Loans	560,782	115,867.3	597,092	111,874.6	601,569	102,047.0
C. Other Personal	24,874	8,951.7	28,872	9,459.7	26,801	8,887.6
VII. Others	19,341	15,169.0	16,873	16,925.4	6,276	14,667.2
Total	3,238,834	4,068,044.8	3,268,385	3,915,852.7	3,283,316	3,641,782.5

## 3.2.1 Advances Classified by Borrowers

### Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Non-Residents</b>						
I. Official						
II. Business						
III. Personal						
<b>2. Domestic Constituents</b>	889,756	889,031.1	887,086	882,650.7	879,467	863,218.3
I. Government	50	118,840.4	57	93,524.1	55	117,968.7
A. Federal Government	21	49,425.4	23	41,212.0	30	52,452.2
1) Commodity Operations	7	32,702.6	7	23,205.4	7	33,994.1
2) Others	14	16,722.7	16	18,006.6	23	18,458.1
B. Provincial Governments	29	69,415.0	34	52,312.1	25	65,516.5
1) Commodity Operations	19	69,248.6	22	52,031.0	22	65,371.0
2) Others	10	166.4	12	281.1	3	145.5
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	31	149,484.0	43	146,068.4	440	139,205.2
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	11	40,363.9	16	42,850.2	415	41,182.7
D. Construction						
E. Utilities	6	6,942.2	6	7,266.2	12	8,070.1
F. Commerce	2	6,926.7	8	10,747.1	3	8,141.9
G. Transport, Storage and Communication	6	45,923.3	6	43,750.1	6	44,826.2
H. Services						
I. Other	6	49,327.8	7	41,454.8	4	36,984.3
III. Non-bank Financial Institutions (NBFIs)	44	5,959.0	51	6,158.0	78	10,116.7
A. Co-operative Banks						
B. Development Financial Institutions	1	12.5	1	12.5	2	1,579.1
C. Insurance Companies			7	19.0	9	2.8
D. Micro Finance						
E. Other NBFIs	43	5,946.5	43	6,126.5	67	8,534.9
IV. Private Sector (Business)	454,534	487,236.1	451,839	511,729.1	459,830	480,467.8
A. Agriculture, Hunting and Forestry	331,565	74,210.5	338,006	73,952.6	327,357	66,784.6
1) Growing of Crops	320,690	66,053.9	325,450	66,623.2	316,594	62,562.8
2) Farming of Animals	4,288	5,747.5	4,187	4,618.4	4,199	2,064.7
3) Agricultural and Animal Husbandry	220	13.5	938	312.1	985	249.6
4) Agricultural Machinery and Equipments	6,333	1,880.7	7,428	2,297.4	5,579	1,907.5
5) Hunting, Trapping, Forestry & Logging	34	514.8	3	101.5		
B. Fishing & Fish Farming, etc.	28	255.8	17	252.3	22	179.5
C. Mining and Quarrying	32	1,036.8	63	1,328.8	45	2,843.6
1) Mining of Coal			5	17.3		
2) Crude Petroleum & Natural Gas	9	1,006.1	7	1,065.0	19	2,673.4
3) Iron & Non-ferrous Metal Ores	3	15.3	3	15.3	4	58.9
4) Quarrying of Stone, Sand and Clay	10	6.0	33	11.2	6	17.4
5) Chemical, Fertilizer, Salt, etc.	10	9.5	15	220.1	16	93.8
D. Manufacturing	15,354	277,699.8	9,517	297,053.1	14,308	267,567.1
1) Food Products and Beverages	2,819	76,959.9	3,061	69,773.9	8,610	64,570.4
2) Tobacco Products	1	2.2	1	665.8	2	7.8
3) Textiles	6,836	90,144.3	2,242	113,372.7	2,085	95,574.6
i. Spinning, Weaving, Finishing of Textiles	6,581	82,680.9	2,007	105,757.4	1,849	81,961.5
a. Spinning of Fibres	5,800	47,104.1	1,273	60,014.0	1,240	45,011.6
b. Weaving of Textiles	498	17,424.9	450	24,321.6	348	19,977.8
c. Finishing of Textiles	283	18,151.9	284	21,421.8	261	16,972.2
ii. Made-up Textile Articles	96	4,213.6	89	4,455.3	86	4,405.5
iii. Knit Wear	29	1,656.8	31	1,675.3	31	1,681.4
iv. Carpets and Rugs	16	196.4	15	183.4	17	185.4
v. Other Textiles n.e.s.	114	1,396.6	100	1,301.3	102	7,340.8
4) Wearing Apparel, Readymade Garments, etc.	212	7,453.1	149	7,580.3	144	8,051.4
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	331	2,671.3	308	1,955.9	222	1,489.5
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	242	1,409.1	227	921.2	115	580.5
ii. Footwear	89	1,262.2	81	1,034.7	107	909.0
a. Leather Wear	40	454.3	38	450.1	62	365.0
b. Rubber and Plastic Wear	49	808.0	43	584.6	45	544.0

## 3.2.1 Advances Classified by Borrowers

### Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	17	312.1	36	1,058.4	36	1,079.9
7) Paper, Paperboard and Products	258	3,618.5	357	4,390.3	351	1,644.1
8) Printing, Publishing and Allied Industries	92	2,146.1	121	1,910.9	55	1,386.1
9) Coke and Refined Petroleum Products	77	16,664.3	70	17,918.7	71	20,749.4
10) Chemicals and Chemical Products	1,208	22,589.5	885	21,645.7	552	23,104.4
11) Rubber and Plastics Products	908	3,587.9	86	2,669.2	86	2,417.2
12) Other Non-metallic Mineral Products	228	15,596.8	181	17,887.0	909	16,308.0
13) Basic Metals	192	15,685.0	147	13,642.2	166	14,644.5
14) Fabricated Metal Products	53	767.1	46	624.7	49	578.0
15) Machinery and Equipment	551	2,282.5	195	1,574.4	50	677.3
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	757	7,776.2	133	11,756.2	87	4,255.6
18) Radio, Television and Communication Equipment and Apparatus	5	308.0	6	404.7	6	392.7
19) Medical, Precision and Optical Instruments, Watches and Clocks	32	272.7	37	132.2	35	3,034.7
20) Motor Vehicles, Trailers and Semi-trailers	43	5,256.7	43	4,927.9	40	4,167.9
21) Other Transport Equipments	231	298.0	197	299.9	290	622.7
22) Furniture and Fixture	68	265.2	46	194.6	44	128.4
23) Jewellery and Related Articles	67	51.5	106	67.6	103	56.7
24) Sports Goods	47	567.0	46	617.1	69	626.2
25) Handicrafts	21	13.7	12	15.2	11	12.2
26) Other Manufacturing n.e.s.	300	2,410.4	1,006	1,967.6	235	1,987.3
E. Ship Breaking and Waste / Scrape (Junk), etc.	7	518.2	7	757.6	81	544.2
F. Electricity, Gas and Water Supply	12,313	35,830.5	1,511	38,338.8	84	38,751.9
G. Construction	1,204	11,088.3	1,320	11,181.7	914	13,757.6
1) Building	770	6,955.1	1,086	7,687.0	508	8,907.4
2) Infrastructure	434	4,133.2	234	3,494.7	406	4,850.2
H. Commerce and Trade	23,214	34,035.0	23,800	31,361.6	21,276	30,807.8
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	111	227.8	118	200.2	72	188.8
2) Wholesale and Commission Trade	4,033	20,312.7	5,281	19,324.6	3,903	18,085.8
i) Exports	756	3,272.8	257	2,852.3	253	2,450.7
ii) Imports	45	1,327.4	42	1,283.3	31	1,244.1
iii) Domestic Whole Sales	3,232	15,712.5	4,982	15,189.0	3,619	14,391.0
3) Retail Trade	19,070	13,494.5	18,401	11,836.8	17,301	12,533.2
I. Hotels, Restaurants and Clubs, etc	161	6,200.7	166	6,621.3	129	6,452.3
J. Transport, Storage and Communications	26,856	14,600.0	30,101	17,113.1	31,414	19,018.9
K. Real Estate, Renting and Business Activities	23,301	11,723.9	24,018	10,889.3	28,387	13,970.8
1) Real Estate Activities	62	1,225.8	67	1,373.9	101	1,776.4
2) Renting of Machinery and Equipment	1,432	148.8	772	74.4	26	21.2
3) Computer and Related Activities	17	36.3	267	87.5	3,280	2,541.0
4) Research and Development	5	436.5	3	4.7	3	427.6
5) Other Business Activities	21,785	9,876.5	22,909	9,348.8	24,977	9,204.6
L. Education	459	854.7	271	590.3	200	263.1
M. Health and Social Work	294	1,102.4	172	1,152.3	1,177	676.0
N. Other Community, Social and Personal Service Activities	429	4,499.1	408	4,025.9	430	2,581.6
O. Other Private Business n.e.s	19,317	13,580.2	22,462	17,110.4	34,006	16,268.9
V. Trust Funds and Non-profit Organizations	21	1,818.8	23	5,030.8	23	9,283.7
VI. Personal	419,581	115,013.8	423,202	111,239.9	417,765	100,142.2
A. Bank Employees	40,284	29,549.8	40,261	29,507.8	46,238	28,145.1
B. Consumer Financing	357,075	78,716.1	359,241	74,562.5	349,830	65,423.0
i) House Building	5,077	4,415.6	6,021	4,859.9	5,008	4,725.2
ii) Transport	14,690	4,289.7	14,593	2,887.0	14,859	1,810.3
iii) Credit Cards	96	12.2	208	15.6	2	2.0
iv) Consumer Durable	3,008	183.3	2,566	164.0	2,882	127.7
v) Personal Loans	334,204	69,815.3	335,853	66,636.0	327,079	58,757.8
C. Other Personal	22,222	6,747.9	23,700	7,169.6	21,697	6,574.1
VII. Others	15,495	10,679.0	11,871	8,900.4	1,276	6,033.9
<b>Total</b>	<b>889,756</b>	<b>889,031.1</b>	<b>887,086</b>	<b>882,650.7</b>	<b>879,467</b>	<b>863,218.3</b>

## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents	1	..				
I. Official						
II. Business						
III. Personal	1	..				
2. Domestic Constituents	1,430,274	2,987,237.7	1,489,122	2,853,881.1	1,521,266	2,603,981.0
I. Government	199	394,994.3	234	312,848.8	248	374,182.9
A. Federal Government	86	194,052.0	81	187,950.1	81	200,571.6
1) Commodity Operations	61	187,991.0	54	181,597.3	49	192,119.6
2) Others	25	6,061.0	27	6,352.8	32	8,452.0
B. Provincial Governments	113	200,942.3	153	124,898.7	167	173,611.3
1) Commodity Operations	104	199,272.7	144	124,069.1	158	172,774.7
2) Others	9	1,669.5	9	829.6	9	836.6
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	327	299,010.5	189	279,680.5	10,770	209,159.1
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	85	8,590.5	72	27,880.9	8,244	10,595.9
D. Construction						
E. Utilities	13	20,205.9	12	9,243.1	10	8,393.0
F. Commerce	26	82,571.2	22	67,636.2	19	15,924.9
G. Transport, Storage and Communication	48	45,475.3	45	43,615.8	2,461	49,421.2
H. Services	3	300.9	3	297.9	4	157.2
I. Other	152	141,866.7	35	131,006.6	32	124,666.7
III. Non-bank Financial Institutions (NBFIs)	350	40,202.8	360	36,028.6	387	36,931.0
A. Co-operative Banks						
B. Development Financial Institutions	17	10,971.6	13	12,292.1	15	11,980.1
C. Insurance Companies	38	851.9	88	396.1	103	370.1
D. Micro Finance					1	100.0
E. Other NBFIs	295	28,379.3	259	23,340.5	268	24,480.8
IV. Private Sector (Business)	286,860	2,025,743.9	294,513	2,001,821.3	230,714	1,768,506.0
A. Agriculture, Hunting and Forestry	81,537	65,060.1	85,056	55,976.3	77,218	50,671.0
1) Growing of Crops	73,711	44,510.7	76,315	40,760.0	68,189	36,380.1
2) Farming of Animals	4,489	15,997.2	4,643	12,059.3	4,858	11,248.6
3) Agricultural and Animal Husbandry	225	1,585.8	217	427.9	209	279.6
4) Agricultural Machinery and Equipments	2,923	2,563.3	3,627	2,258.7	3,852	2,193.9
5) Hunting, Trapping, Forestry & Logging	189	403.1	254	470.4	110	568.8
B. Fishing & Fish Farming, etc.	92	700.4	88	468.7	127	519.2
C. Mining and Quarrying	746	17,458.2	312	19,457.6	349	17,154.7
1) Mining of Coal	498	1,499.7	54	1,500.5	67	1,878.9
2) Crude Petroleum & Natural Gas	193	14,673.9	161	16,942.0	166	14,074.2
3) Iron & Non-ferrous Metal Ores	6	201.6	4	307.5	7	289.2
4) Quarrying of Stone, Sand and Clay	17	149.2	69	338.1	16	332.4
5) Chemical, Fertilizer, Salt, etc.	32	933.7	24	369.5	93	579.9
D. Manufacturing	96,048	1,267,897.9	93,089	1,239,846.6	44,085	1,094,609.4
1) Food Products and Beverages	12,854	324,467.3	12,097	261,159.7	6,653	241,052.5
2) Tobacco Products	15	2,106.3	18	2,965.4	18	2,387.6
3) Textiles	34,752	432,377.3	34,107	473,278.5	13,365	391,452.2
i. Spinning, Weaving, Finishing of Textiles	28,086	330,032.9	27,508	355,585.2	9,783	293,206.9
a. Spinning of Fibres	17,793	178,989.0	18,270	197,994.8	4,987	160,353.6
b. Weaving of Textiles	6,235	77,763.7	5,373	81,869.0	2,985	68,075.9
c. Finishing of Textiles	4,058	73,280.2	3,865	75,721.4	1,811	64,777.4
ii. Made-up Textile Articles	1,851	43,661.0	1,651	48,941.9	1,514	43,065.8
iii. Knit Wear	1,101	25,622.7	917	21,050.6	836	21,997.1
iv. Carpets and Rugs	211	3,505.1	465	4,852.1	263	4,406.9
v. Other Textiles n.e.s.	3,503	29,555.6	3,566	42,848.7	969	28,775.5
4) Wearing Apparel, Readymade Garments, etc.	4,459	43,790.8	4,262	43,736.1	1,877	40,361.7
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	962	17,366.1	939	21,311.2	799	18,155.3
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	430	7,383.0	360	11,684.1	368	9,631.8
ii. Footwear	532	9,983.2	579	9,627.2	431	8,523.5
a. Leather Wear	473	8,065.8	491	8,185.4	375	7,007.9
b. Rubber and Plastic Wear	59	1,917.3	88	1,441.8	56	1,515.6



## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	184	1,983.5	229	2,097.7	236	2,440.6
7) Paper, Paperboard and Products	5,285	27,826.9	4,869	25,482.3	597	21,920.9
8) Printing, Publishing and Allied Industries	558	4,609.3	628	5,114.8	495	5,003.6
9) Coke and Refined Petroleum Products	1,012	23,452.4	788	23,895.2	446	14,921.6
10) Chemicals and Chemical Products	12,678	158,266.4	11,673	140,262.6	6,523	136,684.3
11) Rubber and Plastics Products	1,161	21,174.1	1,049	23,377.9	859	19,291.1
12) Other Non-metallic Mineral Products	11,711	35,347.8	11,808	45,979.3	926	41,777.4
13) Basic Metals	3,660	56,232.8	3,350	54,323.6	1,733	47,377.6
14) Fabricated Metal Products	360	10,557.4	463	14,393.3	560	10,987.7
15) Machinery and Equipment	1,337	15,322.3	1,461	15,127.9	4,460	14,850.9
16) Office, Accounting and Computing Machinery	19	607.7	18	374.9	10	255.8
17) Electrical Machinery and Apparatus	954	44,743.7	1,035	40,618.0	805	35,108.5
18) Radio, Television and Communication Equipment and Apparatus	219	3,082.3	188	3,501.8	124	3,990.9
19) Medical, Precision and Optical Instruments, Watches and Clocks	524	3,411.0	437	3,889.9	621	3,762.0
20) Motor Vehicles, Trailers and Semi-trailers	511	12,052.7	484	10,316.7	668	10,326.7
21) Other Transport Equipments	155	3,222.6	140	3,641.5	153	2,675.0
22) Furniture and Fixture	197	1,756.9	185	1,042.2	161	1,025.2
23) Jewellery and Related Articles	127	444.6	127	399.4	128	673.8
24) Sports Goods	516	4,604.9	455	4,166.6	365	4,073.6
25) Handicrafts	20	58.0	16	41.8	28	41.6
26) Other Manufacturing n.e.s.	1,818	19,032.7	2,263	19,348.1	1,475	24,011.4
E. Ship Breaking and Waste / Scrape (Junk), etc.	82	14,247.6	98	17,083.3	83	14,261.7
F. Electricity, Gas and Water Supply	9,469	228,344.5	9,591	213,388.1	13,713	179,018.1
G. Construction	4,394	36,046.6	4,958	42,389.6	2,822	37,384.8
1) Building	2,026	28,686.6	1,896	29,548.6	2,198	26,069.9
2) Infrastructure	2,368	7,360.0	3,062	12,841.0	624	11,315.0
H. Commerce and Trade	73,137	174,791.4	80,053	196,045.1	69,777	165,058.6
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,301	12,606.7	1,174	13,817.6	1,380	13,891.1
2) Wholesale and Commission Trade	11,561	81,395.5	12,991	93,803.6	12,779	80,011.6
i) Exports	1,241	19,646.9	1,517	24,479.9	1,070	25,066.8
ii) Imports	1,829	19,697.3	1,936	26,144.4	2,295	18,483.0
iii) Domestic Whole Sales	8,491	42,051.4	9,538	43,179.3	9,414	36,461.8
3) Retail Trade	60,275	80,789.2	65,888	88,423.9	55,618	71,156.0
I. Hotels, Restaurants and Clubs, etc	671	8,846.5	477	8,111.2	1,570	7,613.1
J. Transport, Storage and Communications	3,177	93,626.2	2,838	67,039.2	4,301	64,483.2
K. Real Estate, Renting and Business Activities	10,345	75,715.7	9,076	92,930.2	7,982	82,285.5
1) Real Estate Activities	1,938	3,093.4	1,989	9,396.2	320	6,588.4
2) Renting of Machinery and Equipment	118	1,894.6	135	1,832.9	100	1,591.0
3) Computer and Related Activities	328	2,184.8	327	2,359.1	325	2,618.1
4) Research and Development	134	2,840.1	155	2,677.3	207	2,227.1
5) Other Business Activities	7,827	65,702.8	6,470	76,664.7	7,030	69,261.0
L. Education	481	6,312.1	389	5,247.4	559	5,567.1
M. Health and Social Work	564	5,229.0	602	5,009.7	1,019	4,697.4
N. Other Community, Social and Personal Service Activities	1,660	10,938.7	2,051	10,905.1	2,583	9,993.3
O. Other Private Business n.e.s	4,457	20,528.9	5,835	27,923.3	4,526	35,189.0
V. Trust Funds and Non-profit Organizations	137	6,378.7	608	8,990.8	357	7,719.9
VI. Personal	1,141,306	217,171.0	1,190,984	206,910.0	1,276,758	199,771.2
A. Bank Employees	76,685	52,761.1	72,990	51,481.8	74,261	50,719.9
B. Consumer Financing	1,061,969	162,206.2	1,112,822	153,138.0	1,197,393	146,737.8
i) House Building	10,088	34,655.6	10,881	34,094.9	10,953	33,867.1
ii) Transport	100,273	59,496.1	114,115	53,474.2	99,219	48,831.4
iii) Credit Cards	724,011	22,130.6	726,138	20,498.9	813,008	21,055.1
iv) Consumer Durable	2,716	84.3	2,789	83.7	2,843	84.2
v) Personal Loans	224,881	45,839.6	258,899	44,986.3	271,370	42,900.0
C. Other Personal	2,652	2,203.8	5,172	2,290.1	5,104	2,313.5
VII. Others	1,095	3,736.5	2,234	7,601.2	2,032	7,711.0
Total	1,430,275	2,987,237.7	1,489,122	2,853,881.1	1,521,266	2,603,981.0

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

Borrower	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	11,612	59,770.4	13,053	53,647.1	14,236	52,395.9
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	16	2,124.2	14	2,147.9	11	1,862.9
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities	11	413.3	9	425.9	6	342.6
F. Commerce	4	1,574.3	4	1,585.4	4	1,383.7
G. Transport, Storage and Communication						
H. Services						
I. Other	1	136.6	1	136.6	1	136.6
III. Non-bank Financial Institutions (NBFIs)	3	204.0	3	372.8	3	548.2
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	3	204.0	3	372.8	3	548.2
IV. Private Sector (Business)	583	54,376.8	580	47,994.2	705	46,711.8
A. Agriculture, Hunting and Forestry	3	33.6	4	534.4	3	35.3
1) Growing of Crops						
2) Farming of Animals	1	7.4	1	7.8	1	8.2
3) Agricultural and Animal Husbandry	1	2.3	2	502.6	1	3.1
4) Agricultural Machinery and Equipments	1	24.0	1	24.0	1	24.0
5) Hunting, Trapping, Forestry & Logging						
B. Fishing & Fish Farming, etc.						
C. Mining and Quarrying	3	154.1	1	154.4	8	148.3
1) Mining of Coal						
2) Crude Petroleum & Natural Gas	3	154.1	1	154.4	8	148.3
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.						
D. Manufacturing	466	41,760.5	444	37,262.9	567	37,648.3
1) Food Products and Beverages	28	8,393.9	24	6,859.8	74	6,217.2
2) Tobacco Products	3	984.8	3	404.3	3	959.6
3) Textiles	179	9,937.0	198	12,412.9	187	9,604.3
i. Spinning, Weaving, Finishing of Textiles	145	8,991.9	163	11,452.4	151	8,463.1
a. Spinning of Fibres	63	4,454.8	78	5,483.7	71	4,798.6
b. Weaving of Textiles	38	1,305.5	39	1,682.1	31	1,254.3
c. Finishing of Textiles	44	3,231.6	46	4,286.6	49	2,410.1
ii. Made-up Textile Articles	12	599.7	9	370.8	17	850.8
iii. Knit Wear	16	31.4	16	255.7	17	261.6
iv. Carpets and Rugs	1	3.0	1	15.4	1	28.2
v. Other Textiles n.e.s.	5	311.0	9	318.6	1	0.7
4) Wearing Apparel, Readymade Garments, etc.	31	2,051.4	20	1,617.6	20	1,096.6
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	13	348.9	6	243.7	8	267.6
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1	9.7	1	9.7	1	9.8
ii. Footwear	12	339.2	5	234.0	7	257.8
a. Leather Wear	12	339.2	5	234.0	7	257.8
b. Rubber and Plastic Wear						

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

(Million Rupees)

Borrower	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	31	1,419.3	31	928.0	25	1,615.9
8) Printing, Publishing and Allied Industries	2	0.8	2	0.9	3	12.3
9) Coke and Refined Petroleum Products					1	13.6
10) Chemicals and Chemical Products	70	12,967.0	64	9,078.8	99	9,839.7
11) Rubber and Plastics Products	2	3.7	4	107.5	5	18.8
12) Other Non-metallic Mineral Products	5	179.6	3	220.8	6	836.3
13) Basic Metals	3	254.2	2	101.2	2	342.0
14) Fabricated Metal Products	7	1,070.5	6	346.4	14	1,108.0
15) Machinery and Equipment	2	1,044.0	4	975.4	4	602.4
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	35	1,528.5	22	1,405.7	36	1,538.8
18) Radio, Television and Communication Equipment and Apparatus	21	144.8	21	144.8	21	144.8
19) Medical, Precision and Optical Instruments, Watches and Clocks	1	1.4	2	39.3	16	91.9
20) Motor Vehicles, Trailers and Semi-trailers	19	790.0	19	860.3	24	752.3
21) Other Transport Equipments						
22) Furniture and Fixture						
23) Jewellery and Related Articles	1	0.4	1	0.4	1	0.6
24) Sports Goods						
25) Handicrafts						
26) Other Manufacturing n.e.s.	13	640.5	12	1,515.1	18	2,585.6
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	9	3,108.8	11	1,414.5	14	1,004.7
G. Construction	1	769.0	1	769.0	1	769.0
1) Building	1	769.0	1	769.0	1	769.0
2) Infrastructure						
H. Commerce and Trade	29	3,254.4	34	3,077.9	31	1,974.4
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles						
2) Wholesale and Commission Trade	17	1,303.9	22	1,773.7	19	980.9
i) Exports	1	79.8	1	79.8	1	79.8
ii) Imports	3	516.4	3	776.4	3	41.5
iii) Domestic Whole Sales	13	707.7	18	917.4	15	859.6
3) Retail Trade	12	1,950.4	12	1,304.2	12	993.5
I. Hotels, Restaurants and Clubs, etc	4	74.3	4	9.3	4	17.1
J. Transport, Storage and Communications	34	4,546.5	27	3,743.8	29	4,287.7
K. Real Estate, Renting and Business Activities	11	317.6	26	594.5	11	251.1
1) Real Estate Activities						
2) Renting of Machinery and Equipment			16	353.5		
3) Computer and Related Activities	4	204.5	4	200.4	4	203.4
4) Research and Development						
5) Other Business Activities	7	113.1	6	40.6	7	47.7
L. Education	2	2.0	2	2.1	2	2.3
M. Health and Social Work	2	23.0	2	34.0	2	16.7
N. Other Community, Social and Personal Service Activities			2	99.1	2	101.5
O. Other Private Business n.e.s	19	333.1	22	298.2	31	455.3
V. Trust Funds and Non-profit Organizations						
VI. Personal	11,010	3,065.4	12,456	3,132.3	13,517	3,273.1
A. Bank Employees	1,000	1,767.0	933	1,719.4	865	1,716.5
B. Consumer Financing	10,010	1,298.4	11,523	1,412.9	12,652	1,556.6
i) House Building	142	439.9	146	465.7	92	419.4
ii) Transport	41	16.6	71	25.5	41	17.1
iii) Credit Cards	8,169	639.3	9,029	681.3	9,437	739.5
iv) Consumer Durable						
v) Personal Loans	1,658	202.6	2,277	240.3	3,082	380.6
C. Other Personal						
VII. Others						
Total	11,612	59,770.4	13,053	53,647.1	14,236	52,395.9

### 3.1.4 Advances Classified by Borrowers

#### Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	907,191	132,005.6	879,124	125,673.8	868,347	122,187.2
I. Government	1	600.0	1	427.0		
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments	1	600.0	1	427.0		
1) Commodity Operations	1	600.0	1	427.0		
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	140.2	1	43.5	1	30.1
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	1	140.2	1	43.5	1	30.1
IV. Private Sector (Business)	889,321	128,120.7	861,094	122,256.3	850,629	118,556.8
A. Agriculture, Hunting and Forestry	827,553	113,374.8	805,518	107,713.2	788,494	103,452.6
1) Growing of Crops	439,316	66,791.6	439,024	64,348.4	434,156	62,214.4
2) Farming of Animals	287,040	23,037.4	271,566	21,572.8	264,801	20,950.0
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	101,140	23,542.7	94,871	21,789.0	89,475	20,284.7
5) Hunting, Trapping, Forestry & Logging	57	3.2	57	3.0	62	3.5
B. Fishing & Fish Farming, etc.	401	38.3	315	28.5	305	27.9
C. Mining and Quarrying	15	76.9	19	88.0	20	88.0
1) Mining of Coal	7	54.3	11	65.4	12	65.4
2) Crude Petroleum & Natural Gas						
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay	5	15.3	5	15.3	5	15.3
5) Chemical, Fertilizer, Salt, etc.	3	7.3	3	7.3	3	7.3
D. Manufacturing	4,907	7,920.7	5,002	7,976.3	5,173	7,938.2
1) Food Products and Beverages	742	941.3	836	931.6	1,026	1,000.0
2) Tobacco Products	2	0.1	2	0.1	5	0.1
3) Textiles	387	3,107.2	386	3,101.4	395	3,036.6
i. Spinning, Weaving, Finishing of Textiles	175	2,538.7	177	2,537.1	187	2,472.0
a. Spinning of Fibres	61	1,598.0	60	1,535.2	71	1,562.6
b. Weaving of Textiles	105	125.5	108	121.8	106	122.3
c. Finishing of Textiles	9	815.2	9	880.0	10	787.1
ii. Made-up Textile Articles	14	11.0	14	11.0	15	13.4
iii. Knit Wear	24	486.0	25	486.0	26	486.6
iv. Carpets and Rugs	44	9.6	42	4.6	42	4.6
v. Other Textiles n.e.s.	130	61.8	128	62.7	125	60.1
4) Wearing Apparel, Readymade Garments, etc.	1,078	232.9	1,067	234.0	1,073	239.5
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	343	182.6	341	174.1	338	162.5
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	36	83.2	36	84.3	35	83.6
ii. Footwear	307	99.4	305	89.8	303	78.9
a. Leather Wear	296	74.6	295	73.8	295	72.5
b. Rubber and Plastic Wear	11	24.8	10	16.0	8	6.4

### 3.1.4 Advances Classified by Borrowers

#### Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	83	54.7	84	56.1	85	56.3
7) Paper, Paperboard and Products	51	228.5	54	228.9	53	228.5
8) Printing, Publishing and Allied Industries	207	99.1	208	111.2	206	96.3
9) Coke and Refined Petroleum Products	10	16.7	8	17.4	7	16.2
10) Chemicals and Chemical Products	471	1,108.3	472	1,115.6	473	1,112.1
11) Rubber and Plastics Products	140	291.5	141	295.9	142	301.8
12) Other Non-metallic Mineral Products	51	697.5	60	708.9	66	708.6
13) Basic Metals	86	336.2	92	372.9	92	359.7
14) Fabricated Metal Products	70	99.0	74	105.6	73	103.2
15) Machinery and Equipment	78	61.8	89	71.1	90	73.8
16) Office, Accounting and Computing Machinery	7	1.9	7	1.9	7	1.9
17) Electrical Machinery and Apparatus	48	28.9	49	29.2	49	36.8
18) Radio, Television and Communication Equipment and Apparatus	3	6.9	3	7.0	3	7.0
19) Medical, Precision and Optical Instruments, Watches and Clocks	49	42.0	46	41.4	48	42.9
20) Motor Vehicles, Trailers and Semi-trailers	39	113.0	35	109.6	33	110.5
21) Other Transport Equipments	13	20.7	12	22.2	12	23.0
22) Furniture and Fixture	395	82.1	387	80.5	376	79.5
23) Jewellery and Related Articles	181	52.8	181	52.3	181	46.3
24) Sports Goods	28	20.4	27	21.8	17	18.6
25) Handicrafts	138	16.8	137	16.2	122	15.5
26) Other Manufacturing n.e.s.	207	77.9	204	69.3	201	60.8
E. Ship Breaking and Waste / Scrape (Junk), etc.			1	..	2	0.1
F. Electricity, Gas and Water Supply	46	13.2	48	13.1	34	18.3
G. Construction	2,287	389.1	1,879	365.2	1,882	340.1
1) Building	426	290.9	427	310.5	423	282.4
2) Infrastructure	1,861	98.2	1,452	54.8	1,459	57.6
H. Commerce and Trade	24,009	3,784.5	23,982	3,807.4	23,985	3,790.0
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,797	374.7	1,797	382.0	1,800	380.5
2) Wholesale and Commission Trade	619	282.8	615	286.9	612	248.8
i) Exports	1	..	1	..	1	..
ii) Imports	2	8.1	2	8.1	2	7.9
iii) Domestic Whole Sales	616	274.7	612	278.8	609	240.9
3) Retail Trade	21,593	3,127.0	21,570	3,138.5	21,573	3,160.7
I. Hotels, Restaurants and Clubs, etc	491	170.1	491	196.7	489	183.3
J. Transport, Storage and Communications	22,554	1,089.7	16,836	835.1	15,112	749.9
K. Real Estate, Renting and Business Activities	345	159.3	288	128.8	8,416	910.9
1) Real Estate Activities	20	42.3	19	20.9	20	73.2
2) Renting of Machinery and Equipment					1	0.2
3) Computer and Related Activities	9	5.4	12	3.9	11	3.6
4) Research and Development	1	40.0	1	40.0	1	40.0
5) Other Business Activities	315	71.6	256	64.0	8,383	793.9
L. Education	269	195.4	267	185.9	263	179.8
M. Health and Social Work	374	66.4	373	57.2	376	58.5
N. Other Community, Social and Personal Service Activities	124	125.7	123	125.3	126	72.1
O. Other Private Business n.e.s	5,946	716.6	5,952	735.5	5,952	747.2
V. Trust Funds and Non-profit Organizations	1	19.5	1	20.8	1	20.9
VI. Personal	15,116	2,371.8	15,259	2,502.4	14,748	2,657.1
A. Bank Employees	14,291	2,346.5	14,455	2,474.8	14,012	2,632.6
B. Consumer Financing	825	25.3	804	27.6	736	24.5
i) House Building						
ii) Transport	78	2.4	188	2.4	23	2.5
iii) Credit Cards						
iv) Consumer Durable	708	13.1	553	13.1	675	13.5
v) Personal Loans	39	9.7	63	12.0	38	8.6
C. Other Personal						
VII. Others	2,751	753.4	2,768	423.8	2,968	922.3
Total	907,191	132,005.6	879,124	125,673.8	868,347	122,187.2

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

#### All Banks

(Million Rupees)										
30 - 06 - 14									31 - 12 - 13	30 - 06 - 13
Rate of Interest/ Return	Securities, Shares & Other			Fixed Assets						
	Precious Metals	Financial Instruments	Merchandise	Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00		2,087.3	96,336.8	112,104.0	47,564.4	703.1	34,520.0	293,315.7	216,230.1	175,727.4
01.00*		28.5	8,017.9	445.3	243.5	304.3	187.5	9,227.0	10,071.8	5,131.0
02.00*		521.8	22,994.3	2,124.0	807.9	623.8	3,938.4	31,010.3	22,966.6	17,537.9
03.00*			15,581.5	8,447.4	2,563.0	704.3	26,169.2	53,465.4	52,524.9	42,083.2
04.00*		1.2	7,235.8	546.3	2,734.8	1,027.1	22,872.2	34,417.4	35,934.6	28,954.0
05.00*	4.5	12,448.5	11,571.0	3,824.0	15,650.3	1,716.1	21,463.0	66,677.5	40,819.3	28,358.7
06.00*			3,056.1	613.3	2,842.1	6.8	5,528.3	12,046.5	16,571.8	9,424.1
07.00*	19.2	598.1	26,160.4	2,591.7	4,364.1	436.7	16,228.1	50,398.3	44,767.9	56,108.1
08.00*	32.7	129.6	8,391.6	2,075.6	3,964.9	826.5	1,499.0	16,920.0	19,997.7	29,561.4
08.25		2.0	16.7	426.1	0.3	43.2	129.6	617.9	736.0	494.9
08.50		1.1	1,463.3	2,113.9	850.6	255.0	707.7	5,391.6	4,542.3	3,798.8
08.75			2,395.1	2,565.0	140.6	171.0	774.0	6,045.8	5,603.1	7,885.0
09.00	13,295.4	5,030.9	120,651.9	57,534.9	19,722.8	1,773.9	9,832.5	227,842.2	293,913.2	128,155.7
09.25		288.2	21,763.8	10,471.6	3,336.2	425.0	14,990.9	51,275.7	72,179.2	82,725.9
09.50		2,454.8	35,822.7	7,436.5	30,523.4	383.1	9,315.4	85,935.8	119,354.3	85,831.6
09.75			3,031.0	854.3	562.0	108.2	2,573.2	7,128.7	45,828.2	29,831.5
10.00		767.4	11,159.1	16,543.0	9,204.7	1,298.0	130,662.3	169,634.5	231,569.2	177,451.5
10.25		923.2	30,478.9	12,848.0	7,906.5	863.3	36,251.3	89,271.2	84,874.5	74,606.6
10.50		706.2	37,253.9	11,870.9	1,886.7	2,706.1	47,106.9	101,530.7	155,902.8	112,724.6
10.75		5,050.8	34,813.2	16,792.5	3,610.1	1,328.5	47,337.7	108,932.7	134,659.9	61,830.8
11.00		7,489.5	155,360.4	41,785.2	9,410.8	1,192.5	230,074.3	445,312.7	441,901.7	299,515.6
11.25		10,245.2	55,947.4	43,089.8	11,056.8	1,712.5	83,181.1	205,232.8	182,741.5	135,859.8
11.50		2,061.5	31,691.8	26,026.9	8,395.1	1,250.2	20,347.2	89,772.7	123,935.5	119,958.8
11.75		2,639.4	47,202.1	12,401.6	10,307.3	1,201.3	18,448.0	92,199.6	60,034.2	104,982.3
12.00	447.5	6,378.4	98,529.2	36,559.6	21,154.6	2,517.3	134,576.9	300,163.4	211,044.0	495,360.0
12.25		3,364.9	33,447.1	17,731.8	13,350.4	636.1	19,379.5	87,909.7	54,496.3	47,856.2
12.50	226.2	2,383.4	19,839.9	12,313.3	26,118.7	335.5	16,085.2	77,302.1	83,170.1	86,315.8
12.75		897.6	20,782.4	14,732.5	12,451.1	411.3	12,010.3	61,285.2	61,809.3	31,235.5
13.00	56.0	7,139.3	49,466.1	34,434.7	13,072.1	2,335.6	80,513.1	187,016.8	104,038.4	167,085.4
13.25		789.3	24,444.6	23,094.1	11,130.9	638.6	14,742.9	74,840.3	20,941.3	21,147.2
13.50	6.9	289.4	18,704.3	13,353.4	58,069.5	325.9	16,094.5	106,843.9	95,165.2	82,343.3
13.75		843.1	5,649.3	15,624.7	6,886.4	77.8	9,472.8	38,554.2	18,866.5	12,155.1
14.00	7,543.8	15,407.5	18,968.1	11,308.1	23,394.3	403.0	23,398.8	100,423.5	133,998.5	142,647.5
14.25		364.0	7,392.3	4,598.5	33,218.7	220.4	2,004.8	47,798.7	17,412.0	17,761.0
14.50	77.6	792.5	14,516.7	11,057.7	11,045.2	356.3	44,837.3	82,683.3	31,485.3	18,642.9
14.75	10.7	134.5	3,736.5	7,417.5	3,513.7	36.4	2,130.0	16,979.3	9,036.9	14,146.1
15.00	2,902.3	251.3	19,408.7	9,549.5	22,107.3	820.9	60,552.0	115,592.0	219,053.8	205,043.5
15.25		365.4	7,308.1	1,474.5	3,206.8	120.0	1,772.2	14,247.1	9,355.1	11,405.9
15.50	56,304.6	147.4	12,240.8	2,541.9	10,355.5	158.9	45,492.2	127,241.3	94,434.6	76,715.6
15.75		9.7	2,939.7	2,043.6	1,811.3	44.6	436.1	7,285.0	11,203.4	13,026.1
16.00	7,015.0	668.5	10,112.4	4,013.8	15,578.9	164.3	21,730.3	59,283.2	53,269.9	69,293.9
16.25		149.6	775.3	603.9	1,532.1	26.3	1,431.0	4,518.3	4,763.6	9,231.0
16.50	76.3	214.5	1,841.9	2,239.6	5,060.6	144.2	19,795.1	29,372.1	13,670.2	8,846.8
16.75			895.8	352.1	1,175.3		459.1	2,882.3	3,709.6	13,983.1
17.00	6.0	7,777.9	3,652.4	4,622.1	5,487.8	320.4	9,740.9	31,607.5	26,531.8	58,941.4
17.25		172.7	1,525.8	486.5	2,539.2	105.1	381.2	5,210.5	10,847.3	4,296.3
17.50		322.2	1,269.3	300.8	2,471.9	46.9	2,228.0	6,639.2	6,045.5	7,588.5
17.75		65.1	267.5	57.3	1,633.8		157.5	2,181.3	4,968.3	2,067.5
18.00	451.7	105.1	2,560.9	2,664.4	43,246.0	96.4	16,605.2	65,729.6	49,596.2	56,790.1
18.25			919.3	378.9	3,029.2	36.0	681.6	5,044.9	4,052.0	3,945.1
18.50		1,546.8	495.0	368.6	11,864.8	103.5	1,751.1	16,129.9	7,727.0	16,314.1
18.75		0.9	306.4	11.2	1,209.5	22.0	211.0	1,761.0	831.4	1,036.4
19.00	106.6	0.3	12,591.1	286.3	753.1	161.0	48,796.5	62,694.7	59,078.5	54,423.6
19.25			156.2	8.9	88.2		31.5	284.8	255.2	247.9
19.50			135.7	18.9	103.6	26.0	1,578.2	1,862.4	2,333.4	3,643.3
19.75			620.8	9.9	71.2	0.9	724.5	1,427.2	759.8	305.0
20.00 & above	127.8	16.8	6,357.2	1,375.2	3,047.9	318.7	60,404.0	71,647.6	74,242.0	69,402.3
Total	88,710.7	104,073.7	1,190,253.4	631,164.9	567,428.2	32,070.7	1,454,343.2	4,068,044.8	3,915,852.7	3,641,782.5
Weighted Average	14.43	11.38	10.12	9.51	11.99	10.35	12.26	11.18	11.18	11.66

\*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	30 - 06 - 14							31 - 12 - 13	30 - 06 - 13	
	Securities, Shares & Other Financial Instruments		Merchandise	Fixed Assets Including Machinery		Real Estate	Financial Obligations	Others	Total	Total
	Precious Metals									
00.00			44,130.8	99,669.7	4,349.6		10.3	5,948.3	154,108.8	60,734.0
01.00*			16.0	116.5					132.5	106.2
02.00*				30.8			12.9	0.5	44.3	12.4
03.00*			299.6	6,463.4	192.9		610.9	20,720.3	28,287.1	26,416.2
04.00*				277.0	142.5		1,022.5	10,797.2	12,239.2	12,567.6
05.00*	4.5			780.9	170.4			183.5	1,139.3	1,170.3
06.00*				498.2	1,069.3			115.3	1,682.8	1,727.1
07.00*	19.2		6,453.0	1,497.7	572.4			786.5	9,328.9	11,347.6
08.00*	32.7	85.9	4,686.1	944.9	1,216.8		118.4	757.4	7,842.1	11,830.7
08.25		2.0		..					2.0	4.6
08.50			285.9	3.2				7.5	296.6	48.6
08.75			2.0	1,384.8	115.7		13.5		1,516.0	470.8
09.00	13,295.4	2,017.1	85,583.1	46,443.4	16,610.4		854.7	2,494.8	167,298.9	220,921.4
09.25		120.0	4,569.9	4,793.6	170.6		1.0	35.9	9,691.0	2,158.5
09.50			863.1	1,030.2	2,924.7		1.0	318.5	5,137.4	14,331.9
09.75			1.1		3.7		8.4	0.1	13.2	1,141.0
10.00		632.0	662.8	329.0	495.5		39.0	655.7	2,814.0	13,558.3
10.25		76.4	8,430.3	1,207.7	2,519.8		6.6	0.9	12,241.6	3,197.4
10.50		15.0	1,510.3	1,392.8	62.3		23.5	201.0	3,204.8	8,886.6
10.75			1,185.5	1,533.8	122.8		38.2	642.8	3,523.1	3,106.8
11.00		332.1	32,292.3	2,482.9	1,976.8		62.6	25,901.6	63,048.4	44,632.4
11.25		8,300.8	2,730.3	3,373.8	1,937.8		370.0	68.1	16,780.9	11,142.5
11.50		1.1	1,511.9	2,492.4	1,039.3		83.0	2,087.1	7,214.7	10,747.8
11.75		248.0	1,147.1	2,042.5	785.1		17.5	220.6	4,460.7	11,980.8
12.00	447.5	2,778.6	37,455.0	5,944.5	9,886.3		144.6	5,887.7	62,544.3	62,534.2
12.25		226.5	3,237.6	5,565.7	3,058.6		22.9	816.4	12,927.6	3,101.4
12.50	226.2	21.1	1,668.0	2,977.2	10,436.3		62.7	1,281.6	16,673.1	21,121.7
12.75		604.3	3,176.0	3,921.3	4,111.1		11.5	3.6	11,827.8	5,089.7
13.00	56.0	88.1	13,397.9	1,194.1	2,868.7		36.9	1,508.7	19,150.4	21,479.7
13.25		238.5	7,808.4	4,348.1	2,435.3		80.0	2,075.1	16,985.4	4,378.4
13.50	6.9	15.6	4,225.0	3,071.6	52,684.0		34.1	392.9	60,430.1	63,686.9
13.75		424.9	1,427.1	12,887.5	1,010.6		1.9	420.4	16,172.4	2,247.4
14.00	7,543.8	3,471.9	8,156.7	4,511.6	8,770.4		21.4	4,358.8	36,834.6	52,691.1
14.25		153.1	2,738.1	2,719.6	26,848.6		8.7	182.7	32,650.8	601.1
14.50	77.6	1.7	539.4	452.1	1,503.3		4.3	167.0	2,745.4	4,965.3
14.75	10.7		928.8	537.2	719.7		1.9	51.1	2,249.3	433.2
15.00	2,902.3	1.4	10,061.7	801.9	1,653.3		165.0	4,851.8	20,437.5	85,301.5
15.25		0.4	884.4	415.1	901.7		1.2	27.2	2,230.1	1,493.3
15.50	56,304.6	20.0	5,534.7	1,473.6	4,858.9		50.5	8,126.6	76,368.9	76,812.0
15.75			1,891.0	361.2	183.1		14.5	1.7	2,451.6	1,522.1
16.00	7,015.0	4.9	6,830.4	2,935.7	1,478.0		1.4	13,606.2	31,871.6	30,282.7
16.25		149.5	33.9	180.4	56.0			3.8	423.6	507.3
16.50	76.3		81.8	831.7	499.8			83.7	1,573.2	1,274.0
16.75			403.6	9.0	18.3			3.3	434.2	271.6
17.00	6.0		1,239.3	3,905.4	536.3		20.8	4,756.2	10,464.0	9,972.1
17.25			509.5	244.8	16.7			0.2	771.1	622.0
17.50			119.9	80.8	70.7			109.5	380.9	547.6
17.75				0.5	64.0			1.6	66.1	3,282.0
18.00	451.7	15.1	999.3	763.8	746.3		62.0	3,556.7	6,595.1	25,555.8
18.25			563.4	188.6	18.9		5.8	248.6	1,025.3	1,122.4
18.50			28.4	100.7	6.4			45.5	180.9	225.2
18.75					1.3			0.6	1.9	2.6
19.00	106.6		11,346.6	6.3	46.7			46,699.8	58,205.9	50,348.3
19.25				6.8	1.0			1.2	9.0	4.7
19.50					3.3			269.9	273.2	793.1
19.75								1.3	1.3	1.7
20.00 & above	127.8	1.3	2,166.4	500.1	203.6		101.0	931.5	4,031.7	3,811.1
Total	88,710.7	20,047.5	323,813.1	239,726.2	172,175.3		4,147.3	172,416.7	1,021,036.8	1,008,324.5
Weighted Average	14.43	11.75	10.03	6.42	12.50		8.41	12.62	10.45	11.55

\*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	30 - 06 - 14							31 - 12 - 13	30 - 06 - 13	
	Securities, Shares &			Fixed Assets		Financial		Total	Total	Total
	Precious Metals	Other Financial Instruments	Mer- chan- dise	Including Machinery	Real Estate	Obligations	Others			
00.00		2,087.3	47,709.5	11,491.3	41,888.6	692.9	27,007.2	130,876.8	149,095.6	137,751.8
01.00*		28.5	7,526.4	328.8	243.5	304.3	187.5	8,619.0	7,615.1	4,349.1
02.00*		521.8	20,929.6	1,245.1	409.9	610.9	3,937.9	27,655.3	21,460.6	16,554.0
03.00*			13,804.4	1,984.0	2,370.1	93.4	4,753.6	23,005.4	25,197.7	9,865.8
04.00*		1.2	7,086.8	269.3	2,592.3	4.7	12,041.9	21,996.2	22,920.6	15,736.6
05.00*		12,448.5	11,571.0	3,043.2	15,479.9	1,716.1	21,279.4	65,538.1	39,648.8	27,908.7
06.00*			3,056.1	108.8	1,772.7	6.8	5,412.1	10,356.5	14,844.8	9,078.2
07.00*		598.1	19,707.3	1,065.9	3,791.7	436.7	15,441.5	41,041.3	33,384.7	49,973.6
08.00*		43.8	3,705.6	1,130.8	2,748.1	708.1	741.6	9,077.9	8,164.9	26,600.7
08.25			16.7	426.0	0.3	43.2	129.6	615.9	731.4	494.9
08.50		1.1	1,177.4	2,110.6	850.6	255.0	700.2	5,095.0	4,493.7	1,967.5
08.75			2,393.1	1,180.2	24.9	157.5	774.0	4,529.7	5,132.4	6,959.5
09.00		3,013.8	33,764.2	9,538.5	3,112.4	919.2	7,337.7	57,685.8	69,997.3	64,123.1
09.25		168.2	16,993.9	5,678.0	3,165.6	424.0	14,955.0	41,384.7	70,020.8	77,025.1
09.50		2,454.8	33,275.2	6,406.3	27,552.7	382.1	8,996.9	79,068.0	102,737.0	62,445.1
09.75			3,029.9	854.3	558.3	99.8	2,573.1	7,115.5	43,534.6	27,780.8
10.00		135.4	10,496.2	16,214.0	8,709.2	1,259.0	129,214.9	166,028.7	215,027.6	150,720.2
10.25		846.9	21,934.9	11,640.3	5,386.7	856.7	35,315.5	75,980.9	79,281.8	67,686.8
10.50		691.2	34,013.6	10,478.2	1,824.4	2,682.7	44,394.4	94,084.4	141,638.0	100,642.6
10.75		5,050.8	31,059.1	15,258.7	3,487.3	1,290.3	44,046.7	100,192.8	130,947.7	57,318.5
11.00		7,157.3	117,702.6	38,258.0	7,134.1	1,129.9	199,659.3	371,041.2	387,061.8	281,632.9
11.25		1,944.4	51,151.3	39,716.0	9,119.0	1,247.0	80,696.2	183,873.7	167,949.8	102,696.2
11.50		2,060.4	29,962.8	23,534.6	7,355.8	1,167.2	16,158.6	80,239.3	111,254.0	102,265.8
11.75		2,391.4	45,162.8	10,359.1	9,522.2	1,176.5	17,410.8	86,022.7	46,742.8	82,068.9
12.00		3,599.7	60,201.0	30,446.0	11,268.3	2,372.7	128,336.4	236,224.1	146,046.0	188,457.3
12.25		3,138.4	29,758.5	12,166.0	10,247.2	580.0	18,399.0	74,289.2	51,048.0	41,564.4
12.50		2,362.2	18,156.6	9,295.1	15,662.4	272.8	14,803.6	60,552.8	61,928.5	68,319.1
12.75		293.3	16,485.7	10,811.2	8,340.0	397.9	8,490.0	44,818.2	54,434.5	23,864.4
13.00		7,051.2	34,938.4	33,240.6	10,196.0	2,298.7	78,785.3	166,510.0	82,348.5	155,057.9
13.25		550.9	16,582.3	18,746.0	8,648.3	549.8	12,666.9	57,744.2	16,554.3	18,515.1
13.50		273.8	14,479.2	10,281.9	5,385.5	291.8	15,701.7	46,413.8	31,478.3	21,981.0
13.75		418.2	4,222.2	2,737.2	5,875.8	76.0	9,052.4	22,381.8	16,615.0	10,685.7
14.00		11,935.6	10,811.4	6,796.5	14,593.9	381.6	19,027.9	63,546.9	81,301.3	76,401.4
14.25		210.9	4,605.4	1,878.8	6,370.1	211.0	1,822.1	15,098.3	16,761.1	17,475.0
14.50		790.8	13,977.3	10,605.5	9,541.9	352.0	44,670.4	79,937.9	26,520.0	16,056.9
14.75		134.5	2,807.7	6,880.3	2,794.0	34.5	2,078.9	14,730.0	8,603.7	13,900.0
15.00		249.9	9,346.8	8,747.6	20,454.0	655.8	55,700.3	95,154.3	133,752.0	174,704.7
15.25		365.0	6,423.7	1,059.4	2,305.2	118.8	1,745.0	12,017.0	7,861.9	9,890.0
15.50		127.5	6,706.1	1,068.2	5,496.7	108.3	37,365.6	50,872.4	17,622.6	29,210.8
15.75		9.7	1,048.8	1,682.3	1,628.2	30.1	434.3	4,833.4	9,681.3	11,377.2
16.00		663.6	3,282.0	1,078.0	14,101.0	162.9	8,124.1	27,411.6	22,987.2	37,621.4
16.25		0.1	741.4	423.5	1,476.1	26.3	1,427.1	4,094.6	4,256.2	8,655.2
16.50		214.5	1,760.1	1,407.9	4,560.8	144.2	19,711.4	27,798.9	12,396.2	6,513.4
16.75			492.2	343.0	1,157.0		455.8	2,448.1	3,438.0	13,703.1
17.00		7,777.9	2,413.1	716.7	4,951.5	299.6	4,982.7	21,141.5	16,557.1	23,031.6
17.25		172.7	1,016.4	241.7	2,522.5	105.1	381.0	4,439.4	10,225.3	3,585.9
17.50		322.2	1,118.6	220.0	2,401.2	46.9	2,118.5	6,227.4	5,497.9	6,352.7
17.75		65.1	267.5	56.9	1,569.9		155.9	2,115.3	1,686.3	1,231.7
18.00		89.9	1,300.5	1,900.5	42,499.0	34.3	13,048.4	58,872.8	23,747.5	48,162.0
18.25			355.9	190.3	3,010.2	30.2	433.0	4,019.6	2,929.6	2,856.5
18.50		1,546.8	466.7	268.0	11,858.5	103.5	1,705.6	15,948.9	7,501.8	15,723.8
18.75		0.9	306.4	11.2	1,208.2	22.0	210.4	1,759.0	828.8	1,031.1
19.00		0.3	1,244.5	279.9	706.3	161.0	2,071.3	4,463.3	8,702.4	9,332.0
19.25			156.2	2.1	87.2		30.3	275.8	250.4	240.4
19.50			135.7	18.9	100.3	26.0	1,308.4	1,589.2	1,540.3	2,353.1
19.75			620.8	9.9	71.2	0.9	723.2	1,425.9	758.1	302.8
20.00 & above		15.6	4,190.8	875.1	2,844.3	217.6	58,813.8	66,957.2	69,137.6	62,177.3
Total		84,026.2	837,650.4	386,805.9	393,033.0	27,776.2	1,257,946.0	2,987,237.7	2,853,881.1	2,603,981.0
Weighted Average	-	11.29	10.23	11.46	11.81	10.64	12.23	11.47	11.09	11.53

\*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

Rate of Interest/ Return	(Million Rupees)								31 - 12 - 13	30 - 06 - 13
	30 - 06 - 14									
	Pre- cious Metals	Securities, Shares & Other Financial Instruments	Mer- chan- dise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total		
00.00			4,496.4	943.0	1,326.1		1,564.5	8,330.1	6,400.5	13,765.1
01.00*			475.5					475.5	2,350.6	500.3
02.00*			2,064.7	848.1	397.9			3,310.7	1,493.7	982.5
03.00*			1,477.5				695.3	2,172.8	911.0	771.3
04.00*			149.0				33.1	182.1	446.4	127.5
05.00*							0.1	0.1	0.2	1.4
06.00*				6.3			0.9	7.2		
07.00*				28.2				28.2	35.7	43.2
08.00*									2.1	1.7
08.25										
08.50										1,631.4
08.75										925.2
09.00			1,304.5	1,553.0				2,857.5	2,994.5	204.0
09.25			200.0					200.0		2,185.2
09.50			1,684.4		46.0			1,730.4	2,285.4	2,779.5
09.75									1,152.6	50.0
10.00							791.7	791.7	2,983.3	6,536.1
10.25			113.7				935.0	1,048.7	2,395.3	3,487.5
10.50			1,730.0				2,511.5	4,241.4	5,378.2	3,877.5
10.75			2,568.6				2,648.2	5,216.8	605.4	2,016.3
11.00			5,365.5	1,044.3	299.9		4,513.4	11,223.1	10,207.5	1,511.4
11.25			2,065.7			95.5	2,416.9	4,578.1	3,649.1	1,439.4
11.50			217.1				2,101.6	2,318.7	1,933.7	827.9
11.75			892.2			7.4	816.6	1,716.1	1,310.7	1,804.6
12.00			873.2	169.1			352.7	1,395.1	2,463.8	2,553.6
12.25			451.1		44.6	33.1	164.2	692.9	346.8	1,221.5
12.50			15.4	40.9	20.0			76.3	119.9	1,351.1
12.75			1,120.7			1.8	3,516.7	4,639.2	2,285.1	37.0
13.00			1,129.8		7.5		219.1	1,356.4	210.2	41.6
13.25			53.9		47.2	8.8	0.9	110.8	8.5	32.6
13.50										
13.75									4.1	
14.00					30.0		12.0	42.0	6.2	66.1
14.25			48.8			0.7		49.5	49.8	
14.50										
14.75										
15.00			0.2					0.2	0.3	1.5
15.25										
15.50										0.5
15.75										
16.00										
16.25										
16.50										1.7
16.75										
17.00							2.0	2.0	2.5	2.3
17.25										30.9
17.50			30.9					30.9		
17.75										
18.00			261.1		0.7			261.7	293.0	269.4
18.25										
18.50										
18.75										
19.00							25.4	25.4	27.7	25.7
19.25										
19.50										
19.75										
20.00 & above							658.7	658.7	1,293.2	1,291.3
Total			28,789.9	4,632.8	2,219.8	147.3	23,980.6	59,770.4	53,647.1	52,395.9
Weighted Average	-	-	8.08	6.37	2.92	11.65	11.06	8.96	9.17	7.91

\*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	30 - 06 - 14									31 - 12 - 13	30 - 06 - 13
	Domestic Constituents									Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total	Total	Total
00.00		409.1	137,100.2	2,515.0	142,423.8		10,837.1	30.5	293,315.7	293,315.7	216,230.1
01.00*		60.0	9.5		9,153.7		3.7		9,227.0	9,227.0	10,071.8
02.00*					29,822.4		1,143.5	44.4	31,010.3	31,010.3	22,966.6
03.00*					28,916.7	..	24,403.7	144.9	53,465.4	53,465.4	52,524.9
04.00*					10,900.7	0.5	23,504.0	12.3	34,417.4	34,417.4	35,934.6
05.00*		13,135.6			31,671.8	0.1	21,859.2	10.8	66,677.5	66,677.5	40,819.3
06.00*			3,500.3		5,903.9		2,639.9	2.4	12,046.5	12,046.5	16,571.8
07.00*		0.2		122.3	46,169.2	2.5	3,759.4	344.8	50,398.3	50,398.3	44,767.9
08.00*				145.0	14,550.0		2,171.5	53.5	16,920.0	16,920.0	19,997.7
08.25				30.0	560.7		26.9	0.3	617.9	617.9	736.0
08.50					5,035.8		355.8		5,391.6	5,391.6	4,542.3
08.75				1,218.9	4,792.5		34.4		6,045.8	6,045.8	5,603.1
09.00	4,494.0		9,033.3	348.4	209,639.6	1.2	907.4	3,418.3	227,842.2	227,842.2	293,913.2
09.25			1,500.0		49,513.0		262.7		51,275.7	51,275.7	72,179.2
09.50	2,166.7		2,000.0		81,085.4	310.5	367.0	6.3	85,935.8	85,935.8	119,354.3
09.75	75.0		2,065.7		4,792.0	142.0	54.0		7,128.7	7,128.7	45,828.2
10.00	70,348.6		27,972.5	2,881.2	65,383.1	579.9	2,431.5	37.7	169,634.5	169,634.5	231,569.2
10.25			24,666.9	1,381.6	62,623.6		568.0	31.1	89,271.2	89,271.2	84,874.5
10.50	12,442.4		13,789.1	38.7	74,484.8	355.1	351.2	69.5	101,530.7	101,530.7	155,902.8
10.75	27,969.2		13,504.5	1,954.2	64,414.1	708.5	147.5	234.7	108,932.7	108,932.7	134,659.9
11.00	221,446.2		38,401.0	1,848.2	180,278.0	953.8	1,539.8	845.7	445,312.7	445,312.7	441,901.7
11.25	62,867.6		23,826.0	875.3	116,715.2	17.0	799.7	132.0	205,232.8	205,232.8	182,741.5
11.50	1,661.2		4,912.9	2,085.5	79,146.4	1,366.0	562.6	38.2	89,772.7	89,772.7	123,935.5
11.75	1,791.1		6,211.0	1,211.0	80,347.2	1,993.9	582.9	62.5	92,199.6	92,199.6	60,034.2
12.00	43,596.6		5,701.0	3,313.8	235,187.5	772.9	11,027.8	563.8	300,163.4	300,163.4	211,044.0
12.25	950.0		3,188.9	4,469.7	77,546.8	137.9	985.6	630.9	87,909.7	87,909.7	54,496.3
12.50	1,510.0		3,286.4	10.1	68,834.1	22.8	3,629.8	9.0	77,302.1	77,302.1	83,170.1
12.75	573.6		39.5	423.3	58,933.7	2.9	1,269.7	42.5	61,285.2	61,285.2	61,809.3
13.00	11,166.6		35,830.2	13,034.4	123,403.4	89.0	3,381.5	111.7	187,016.8	187,016.8	104,038.4
13.25				75.8	73,217.5	72.0	994.8	480.2	74,840.3	74,840.3	20,941.3
13.50				26.5	101,638.0	13.6	4,988.1	177.5	106,843.9	106,843.9	95,165.2
13.75	11,748.2			56.2	20,931.1	236.1	5,574.5	8.0	38,554.2	38,554.2	18,866.5
14.00	14,312.0		1,124.4	1,786.6	70,448.7	12.4	6,644.9	6,094.4	100,423.5	100,423.5	133,998.5
14.25				411.2	46,557.6	49.7	752.1	28.2	47,798.7	47,798.7	17,412.0
14.50	1,700.5		9,700.9	1,590.6	50,434.9	38.2	19,143.1	75.1	82,683.3	82,683.3	31,485.3
14.75				802.9	15,652.0	1.2	495.1	28.1	16,979.3	16,979.3	9,036.9
15.00			28,875.8	26.8	71,794.1	27.2	14,738.3	129.8	115,592.0	115,592.0	219,053.8
15.25				15.6	11,841.7		2,349.9	39.8	14,247.1	14,247.1	9,355.1
15.50		60.0	21,595.2	1,417.3	93,895.3		9,751.8	521.7	127,241.3	127,241.3	94,434.6
15.75				11.5	6,665.5	..	608.0		7,285.0	7,285.0	11,203.4
16.00		1,167.2	1,000.0	63.0	47,941.1	300.4	8,228.0	583.4	59,283.2	59,283.2	53,269.9
16.25					4,074.0	4.2	440.1		4,518.3	4,518.3	4,763.6
16.50			394.5	298.5	15,571.9		13,107.3		29,372.1	29,372.1	13,670.2
16.75					2,298.7		563.5	20.2	2,882.3	2,882.3	3,709.6
17.00	7,148.4		157.2	1.0	19,294.0		4,976.0	30.9	31,607.5	31,607.5	26,531.8
17.25				62.3	4,443.2		703.1	1.9	5,210.5	5,210.5	10,847.3
17.50			0.8	321.4	5,083.5		1,233.4		6,639.2	6,639.2	6,045.5
17.75					2,017.9	1.6	161.8		2,181.3	2,181.3	4,968.3
18.00		11.9	20,293.4	1,088.4	36,698.9	0.9	7,583.7	52.4	65,729.6	65,729.6	49,596.2
18.25		76.7	2.3		4,632.5	2.9	330.5		5,044.9	5,044.9	4,052.0
18.50		1,546.0	5,464.0		8,296.2		823.6		16,129.9	16,129.9	7,727.0
18.75					1,623.0		136.9	1.1	1,761.0	1,761.0	831.4
19.00				13.8	3,599.1		59,081.8	0.1	62,694.7	62,694.7	59,078.5
19.25					231.2		53.6		284.8	284.8	255.2
19.50					598.6		1,263.8		1,862.4	1,862.4	2,333.4
19.75					1,356.0		71.2		1,427.2	1,427.2	759.8
20.00 & above	..	..	5,471.0	530.0	12,412.2	0.1	53,215.6	18.7	71,647.6	71,647.6	74,242.0
Total	..	514,434.7	450,618.7	46,506.1	2,695,477.5	8,217.0	337,622.0	15,169.0	4,068,044.8	4,068,044.8	3,915,852.7

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

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: : : : : : : :

\*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	30 - 06 - 14									31 - 12 - 13	30 - 06 - 13
	Domestic Constituents									Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total	Total	Total
00.00			136,032.9	1,905.1	15,290.9		879.9		154,108.8	154,108.8	60,734.0
01.00*					132.5				132.5	132.5	106.2
02.00*					43.7			0.5	44.3	44.3	12.4
03.00*					7,058.3		21,083.9	144.9	28,287.1	28,287.1	26,416.2
04.00*					472.0		11,766.2	1.0	12,239.2	12,239.2	12,567.6
05.00*					999.8				1,139.3	1,139.3	1,170.3
06.00*					1,667.0			0.6	1,682.8	1,682.8	1,727.1
07.00*					8,983.4			344.8	9,328.9	9,328.9	11,347.6
08.00*					6,014.7		1,823.9	3.5	7,842.1	7,842.1	11,830.7
08.25					2.0				2.0	2.0	4.6
08.50					294.8		1.8		296.6	296.6	48.6
08.75				1,218.9	297.2				1,516.0	1,516.0	470.8
09.00	4,494.0		9,013.8	348.4	149,936.2		161.0	3,345.6	167,298.9	167,298.9	220,921.4
09.25					9,686.6		4.4		9,691.0	9,691.0	2,158.5
09.50					4,947.7		189.7		5,137.4	5,137.4	14,331.9
09.75					9.5		3.8		13.2	13.2	1,141.0
10.00					1,986.3	550.0	271.6	6.2	2,814.0	2,814.0	13,558.3
10.25					12,023.4		218.2		12,241.6	12,241.6	3,197.4
10.50				38.7	2,963.3	200.0	2.8		3,204.8	3,204.8	8,886.6
10.75		492.8			3,030.3				3,523.1	3,523.1	3,106.8
11.00		52,572.8			9,832.6		564.0	79.0	63,048.4	63,048.4	44,632.4
11.25		8,247.8		8.0	8,525.1				16,780.9	16,780.9	11,142.5
11.50		1,661.2		500.0	4,619.2	361.1	73.3		7,214.7	7,214.7	10,747.8
11.75		99.8	596.6	62.5	3,453.9	247.9			4,460.7	4,460.7	11,980.8
12.00		26,640.5	296.7	890.2	32,117.2	144.1	2,190.7	264.9	62,544.3	62,544.3	62,534.2
12.25			2,407.3	155.0	10,336.4	5.6	23.3		12,927.6	12,927.6	3,101.4
12.50					16,556.0		117.1		16,673.1	16,673.1	21,121.7
12.75					11,814.0		13.8		11,827.8	11,827.8	5,089.7
13.00	11,166.6			81.4	7,508.9	11.1	309.9	72.5	19,150.4	19,150.4	21,479.7
13.25					16,839.5	64.0	81.9		16,985.4	16,985.4	4,378.4
13.50					60,262.1		168.0		60,430.1	60,430.1	63,686.9
13.75		11,748.2			4,163.8	235.0	25.4		16,172.4	16,172.4	2,247.4
14.00		1,492.7	986.8	890.7	25,439.0		1,988.9	6,036.4	36,834.6	36,834.6	52,691.1
14.25					32,627.2		23.2	0.4	32,650.8	32,650.8	601.1
14.50					2,582.7		162.7		2,745.4	2,745.4	4,965.3
14.75					2,239.2		10.1		2,249.3	2,249.3	433.2
15.00					18,458.8	19.5	1,944.4	14.8	20,437.5	20,437.5	85,301.5
15.25					2,167.1		62.9		2,230.1	2,230.1	1,493.3
15.50		60.0			69,558.0		6,235.3	515.6	76,368.9	76,368.9	76,812.0
15.75					2,444.9		6.7		2,451.6	2,451.6	1,522.1
16.00		762.2			28,193.9		2,332.0	583.4	31,871.6	31,871.6	30,282.7
16.25					252.3		171.4		423.6	423.6	507.3
16.50					927.5		645.8		1,573.2	1,573.2	1,274.0
16.75					426.1		8.1		434.2	434.2	271.6
17.00			150.0	0.5	9,241.5		1,072.0		10,464.0	10,464.0	9,972.1
17.25					517.0		254.1		771.1	771.1	622.0
17.50					101.0		279.9		380.9	380.9	547.6
17.75					50.1		16.0		66.1	66.1	3,282.0
18.00					3,788.7		2,788.1	18.3	6,595.1	6,595.1	25,555.8
18.25					834.6		190.7		1,025.3	1,025.3	1,122.4
18.50		1.6			37.9		141.4		180.9	180.9	225.2
18.75					1.3		0.6		1.9	1.9	2.6
19.00					123.4		58,082.4	0.1	58,205.9	58,205.9	50,348.3
19.25					1.4		7.6		9.0	9.0	4.7
19.50					3.4		269.8		273.2	273.2	793.1
19.75							1.3		1.3	1.3	1.7
20.00 & above		..			3,471.3		560.3		4,031.7	4,031.7	3,811.1
Total	119,440.4		149,484.0	6,099.3	615,356.8	1,838.3	117,385.6	11,432.5	1,021,036.8	1,021,036.8	1,008,324.5

\*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

## 3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

### Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 14									31 - 12 - 13	30 - 06 - 13
	Domestic Constituents									Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total	Total	Total
00.00		409.1	1,067.3	572.6	119,953.5		8,843.8	30.5	130,876.8	130,876.8	137,751.8
01.00*		60.0	9.5		8,545.7		3.7		8,619.0	8,619.0	7,615.1
02.00*					26,865.9		745.5	43.9	27,655.3	27,655.3	21,460.6
03.00*					20,380.9		2,624.5		23,005.4	23,005.4	25,197.7
04.00*					10,279.7		11,704.7	11.3	21,996.2	21,996.2	22,920.6
05.00*		13,135.6			30,672.0		21,719.6	10.8	65,538.1	65,538.1	39,648.8
06.00*			3,500.3		4,236.9		2,617.5	1.8	10,356.5	10,356.5	14,844.8
07.00*		0.2		122.3	37,157.5	2.5	3,758.8		41,041.3	41,041.3	33,384.7
08.00*				145.0	8,535.3		347.6	50.0	9,077.9	9,077.9	8,164.9
08.25				30.0	558.7		26.9	0.3	615.9	615.9	731.4
08.50					4,741.0		354.0		5,095.0	5,095.0	4,493.7
08.75					4,495.3		34.4		4,529.7	4,529.7	5,132.4
09.00			19.5		56,845.9	1.2	746.4	72.7	57,685.8	57,685.8	69,997.3
09.25			1,500.0		39,626.4		258.3		41,384.7	41,384.7	70,020.8
09.50	2,166.7		2,000.0		74,407.3	310.5	177.2	6.3	79,068.0	79,068.0	102,737.0
09.75	75.0		2,065.7		4,782.5	142.0	50.2		7,115.5	7,115.5	43,534.6
10.00	70,348.6		27,559.2	2,881.2	63,021.8	29.9	2,156.5	31.5	166,028.7	166,028.7	215,027.6
10.25			24,666.9	1,381.6	49,551.5		349.8	31.1	75,980.9	75,980.9	79,281.8
10.50	12,442.4		13,789.1		67,321.0	155.1	307.4	69.5	94,084.4	94,084.4	141,638.0
10.75	27,476.3		12,040.1	1,954.2	57,631.5	708.5	147.5	234.7	100,192.8	100,192.8	130,947.7
11.00	168,873.4		38,401.0	1,848.2	159,222.3	953.8	975.8	766.7	371,041.2	371,041.2	387,061.8
11.25	54,619.8		23,579.6	867.3	103,858.4	17.0	799.7	132.0	183,873.7	183,873.7	167,949.8
11.50			4,912.9	1,418.8	72,375.1	1,004.9	489.3	38.2	80,239.3	80,239.3	111,254.0
11.75	1,691.3		5,614.4	1,148.5	75,177.2	1,746.0	582.9	62.5	86,022.7	86,022.7	46,742.8
12.00	16,956.1		5,404.3	2,423.6	201,675.2	628.8	8,837.1	298.9	236,224.1	236,224.1	146,046.0
12.25	950.0		781.7	4,314.7	66,517.5	132.2	962.3	630.9	74,289.2	74,289.2	51,048.0
12.50	1,510.0		3,286.4	10.1	52,201.8	22.8	3,512.7	9.0	60,552.8	60,552.8	61,928.5
12.75	573.6		39.5	423.3	42,480.5	2.9	1,255.9	42.5	44,818.2	44,818.2	54,434.5
13.00			35,830.2	12,953.0	114,613.9	77.9	2,995.8	39.1	166,510.0	166,510.0	82,348.5
13.25				75.8	56,268.0	8.0	912.1	480.2	57,744.2	57,744.2	16,554.3
13.50				26.5	41,375.9	13.6	4,820.2	177.5	46,413.8	46,413.8	31,478.3
13.75				56.2	16,767.2	1.1	5,549.2	8.0	22,381.8	22,381.8	16,615.0
14.00	12,819.3		137.7	895.9	44,979.7	12.4	4,644.0	57.9	63,546.9	63,546.9	81,301.3
14.25				411.2	13,880.8	49.7	728.9	27.8	15,098.3	15,098.3	16,761.1
14.50	1,700.5		9,700.9	1,590.6	47,852.2	38.2	18,980.3	75.1	79,937.9	79,937.9	26,520.0
14.75				802.9	13,412.8	1.2	484.9	28.1	14,730.0	14,730.0	8,603.7
15.00			28,875.8	26.8	53,335.3	7.7	12,793.7	115.1	95,154.3	95,154.3	133,752.0
15.25				15.6	9,674.6		2,287.0	39.8	12,017.0	12,017.0	7,861.9
15.50			21,595.2	1,417.3	24,337.3		3,516.4	6.1	50,872.4	50,872.4	17,622.6
15.75				11.5	4,220.6		601.3		4,833.4	4,833.4	9,681.3
16.00	405.0		1,000.0	63.0	19,747.2	300.4	5,896.0		27,411.6	27,411.6	22,987.2
16.25					3,821.7	4.2	268.7		4,094.6	4,094.6	4,256.2
16.50			394.5	298.5	14,644.4		12,461.5		27,798.9	27,798.9	12,396.2
16.75					1,872.6		555.4	20.2	2,448.1	2,448.1	3,438.0
17.00	7,148.4		7.2	0.5	10,052.5		3,902.0	30.9	21,141.5	21,141.5	16,557.1
17.25				62.3	3,926.2		449.0	1.9	4,439.4	4,439.4	10,225.3
17.50			0.8	321.4	4,951.6		953.5		6,227.4	6,227.4	5,497.9
17.75					1,967.8	1.6	145.8		2,115.3	2,115.3	1,686.3
18.00	11.9		20,293.4	1,088.4	32,649.1	0.9	4,795.0	34.1	58,872.8	58,872.8	23,747.5
18.25	76.7		2.3		3,798.0	2.9	139.8		4,019.6	4,019.6	2,929.6
18.50	1,544.4		5,464.0		8,258.3		682.2		15,948.9	15,948.9	7,501.8
18.75					1,621.7		136.2	1.1	1,759.0	1,759.0	828.8
19.00				13.8	3,475.6		973.9		4,463.3	4,463.3	8,702.4
19.25					229.8		46.0		275.8	275.8	250.4
19.50					595.2		994.0		1,589.2	1,589.2	1,540.3
19.75					1,356.0		69.8		1,425.9	1,425.9	758.1
20.00 & above	..	..	5,471.0	530.0	8,939.1	0.1	51,998.3	18.7	66,957.2	66,957.2	69,137.6
Total	..	394,994.3	299,010.5	40,202.8	2,025,743.9	6,378.7	217,171.0	3,736.5	2,987,237.7	2,987,237.7	2,853,881.1

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

: : : : : : : :

: : : : : : : :

\*08.00 stands for 07.25 to 08.00

### 3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

#### Foreign Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 14									31 - 12 - 13	30 - 06 - 13
	Domestic Constituents									Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total	Total	Total
00.00				37.3	7,179.3		1,113.4		8,330.1	8,330.1	13,765.1
01.00*					475.5				475.5	475.5	500.3
02.00*					2,912.8		397.9		3,310.7	3,310.7	982.5
03.00*					1,477.5		695.3		2,172.8	2,172.8	771.3
04.00*					149.0		33.1		182.1	182.1	127.5
05.00*							0.1		0.1	0.1	1.4
06.00*							7.2		7.2	7.2	
07.00*					28.2				28.2	28.2	43.2
08.00*											1.7
08.25											
08.50											1,631.4
08.75											925.2
09.00					2,857.5				2,857.5	2,857.5	204.0
09.25					200.0				200.0	200.0	2,185.2
09.50					1,730.4				1,730.4	1,730.4	2,779.5
09.75											1,152.6
10.00			413.3		375.0		3.4		791.7	791.7	6,536.1
10.25					1,048.7				1,048.7	1,048.7	2,395.3
10.50					4,200.5		41.0		4,241.4	4,241.4	5,378.2
10.75			1,464.5		3,752.3				5,216.8	5,216.8	605.4
11.00					11,223.1				11,223.1	11,223.1	10,207.5
11.25			246.4		4,331.7				4,578.1	4,578.1	3,649.1
11.50				166.7	2,152.1				2,318.7	2,318.7	1,933.7
11.75					1,716.1				1,716.1	1,716.1	1,310.7
12.00					1,395.1				1,395.1	1,395.1	2,463.8
12.25					692.9				692.9	692.9	346.8
12.50					76.3				76.3	76.3	119.9
12.75					4,639.2				4,639.2	4,639.2	2,285.1
13.00					1,280.6		75.8		1,356.4	1,356.4	210.2
13.25					109.9		0.9		110.8	110.8	8.5
13.50											
13.75											4.1
14.00					30.0		12.0		42.0	42.0	6.2
14.25					49.5				49.5	49.5	49.8
14.50											
14.75											
15.00							0.2		0.2	0.2	0.3
15.25											
15.50											0.5
15.75											
16.00											
16.25											
16.50											1.7
16.75											
17.00							2.0		2.0	2.0	2.5
17.25											
17.50					30.9				30.9	30.9	
17.75											30.9
18.00					261.1		0.7		261.7	261.7	293.0
18.25											
18.50											
18.75											
19.00							25.4		25.4	25.4	27.7
19.25											
19.50											
19.75											
20.00 & above					1.7		657.0		658.7	658.7	1,293.2
Total			2,124.2	204.0	54,376.8		3,065.4		59,770.4	59,770.4	53,647.1
											52,395.9

\*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

\*08.00 stands for 07.25 to 08.00

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

### 3.5 Advances Classified by

All

As on

Size of Account* (Rs.)	Domestic									
	Non-Residents		Government		Non-Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of		No. of		No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less Than 5,000			1	..			1	..	15,647	26.2
5,000 to 10,000	1	..	1	..					6,681	48.0
10,000 to 20,000									30,585	379.4
20,000 to 25,000									10,058	224.8
25,000 to 30,000									11,792	327.8
30,000 to 40,000							1	..	39,985	1,443.3
40,000 to 50,000							2	0.1	66,327	2,993.4
50,000 to 60,000							19	1.1	41,129	2,257.7
60,000 to 70,000					1	0.1			48,463	3,177.5
70,000 to 80,000					2	0.1			69,339	5,189.0
80,000 to 90,000									103,721	8,826.3
90,000 to 100,000									51,628	4,880.6
100,000 to 200,000			3	0.4	4	0.6			615,158	93,586.1
200,000 to 300,000			2	0.5			19	4.1	232,101	54,349.0
300,000 to 400,000			1	0.4	8	3.0			75,048	25,900.4
400,000 to 500,000			4	1.6	1	0.5	13	5.9	38,541	17,081.5
500,000 to 600,000			1	0.5			6	3.1	19,930	10,853.9
600,000 to 700,000							3	1.9	14,273	9,289.2
700,000 to 800,000			1	0.8			1	0.7	11,144	8,427.1
800,000 to 900,000			2	1.7	26	23.2	3	2.6	6,023	5,112.0
900,000 to 1,000,000			2	1.8					7,524	7,206.9
1,000,000 to 2,000,000			18	27.8	12	12.9	14	20.7	41,243	55,341.9
2,000,000 to 3,000,000			3	7.7	5	11.8	7	17.5	11,901	29,419.3
3,000,000 to 4,000,000			5	17.0	1	3.6	8	27.8	7,182	25,043.4
4,000,000 to 5,000,000			2	9.1			10	44.6	6,109	27,054.9
5,000,000 to 6,000,000			3	16.4			8	43.0	6,365	34,434.6
6,000,000 to 7,000,000							4	26.4	3,413	22,312.3
7,000,000 to 8,000,000					1	7.2	4	29.7	2,532	18,980.3
8,000,000 to 9,000,000			3	25.2			4	34.4	6,108	50,206.7
9,000,000 to 10,000,000					1	9.5			3,475	33,597.5
10,000,000 & Over			198	514,323.7	312	450,546.0	271	46,242.5	27,873	2,137,506.5
<b>Total</b>	<b>1</b>		<b>250</b>	<b>514,434.7</b>	<b>374</b>	<b>450,618.7</b>	<b>398</b>	<b>46,506.1</b>	<b>1,631,298</b>	<b>2,695,477.5</b>

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

# Size of Accounts and Borrowers

## Banks

30th June, 2014

(Million Rupees)

Constituents										Size of Account* (Rs.)	
Trust Funds & Non Profit Organisations		Personal		Others		Sub Total		Total			
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
6	..	12,862	37.3	321	0.6	28,838	64.1	28,838	64.1	Less Than 5,000	
1	..	3,945	29.5	687	4.5	11,315	82.0	11,316	82.1	5,000 to 10,000	
4	..	424,328	6,324.8	448	6.4	455,365	6,710.6	455,365	6,710.6	10,000 to 20,000	
		13,636	321.1	312	6.5	24,006	552.3	24,006	552.3	20,000 to 25,000	
1	..	26,716	737.6	79	2.2	38,588	1,067.6	38,588	1,067.6	25,000 to 30,000	
		255,838	8,415.1	101	3.7	295,925	9,862.2	295,925	9,862.2	30,000 to 40,000	
1	..	67,145	3,084.7	64	2.6	133,539	6,080.8	133,539	6,080.8	40,000 to 50,000	
		11,191	618.2	60	3.5	52,399	2,880.5	52,399	2,880.5	50,000 to 60,000	
		16,244	1,071.6	27	1.8	64,735	4,250.9	64,735	4,250.9	60,000 to 70,000	
		22,192	1,692.4	10	0.7	91,543	6,882.3	91,543	6,882.3	70,000 to 80,000	
		23,940	2,068.3	42	3.5	127,703	10,898.1	127,703	10,898.1	80,000 to 90,000	
		34,366	3,184.5	67	6.5	86,061	8,071.6	86,061	8,071.6	90,000 to 100,000	
8	1.2	264,036	38,970.5	1,271	193.6	880,480	132,752.3	880,480	132,752.3	100,000 to 200,000	
6	1.6	200,207	49,193.2	2,881	699.7	435,216	104,248.2	435,216	104,248.2	200,000 to 300,000	
10	3.7	54,076	18,158.8	532	180.9	129,675	44,247.2	129,675	44,247.2	300,000 to 400,000	
2	0.8	27,447	12,381.1	179	83.0	66,187	29,554.3	66,187	29,554.3	400,000 to 500,000	
2	1.1	38,529	21,241.5	167	96.2	58,635	32,196.3	58,635	32,196.3	500,000 to 600,000	
8	5.2	11,513	7,467.9	9,855	6,063.7	35,652	22,828.0	35,652	22,828.0	600,000 to 700,000	
3	2.2	25,741	19,558.3	60	44.1	36,950	28,033.1	36,950	28,033.1	700,000 to 800,000	
1	0.8	6,158	5,196.9	94	76.5	12,307	10,413.6	12,307	10,413.6	800,000 to 900,000	
2	1.9	3,617	3,459.0	6	5.6	11,151	10,675.1	11,151	10,675.1	900,000 to 1,000,000	
18	24.7	21,136	31,011.4	1,575	2,919.4	64,016	89,358.9	64,016	89,358.9	1,000,000 to 2,000,000	
12	25.8	10,664	24,626.0	173	380.5	22,765	54,488.7	22,765	54,488.7	2,000,000 to 3,000,000	
3	9.4	3,557	12,294.6	64	226.8	10,820	37,622.7	10,820	37,622.7	3,000,000 to 4,000,000	
3	13.1	3,180	14,068.8	31	141.9	9,335	41,332.3	9,335	41,332.3	4,000,000 to 5,000,000	
		2,647	14,418.8	29	154.4	9,052	49,067.1	9,052	49,067.1	5,000,000 to 6,000,000	
		577	3,695.8	83	525.7	4,077	26,560.2	4,077	26,560.2	6,000,000 to 7,000,000	
9	64.6	384	2,874.9	57	447.7	2,987	22,404.4	2,987	22,404.4	7,000,000 to 8,000,000	
1	8.0	215	1,837.4	6	50.9	6,337	52,162.8	6,337	52,162.8	8,000,000 to 9,000,000	
7	66.8	174	1,676.4	4	37.9	3,661	35,388.1	3,661	35,388.1	9,000,000 to 10,000,000	
51	7,985.8	752	27,905.6	56	2,798.2	29,513	3,187,308.4	29,513	3,187,308.4	10,000,000 & Over	
159	8,217.0	1,587,013	337,622.0	19,341	15,169.0	3,238,833	4,068,044.8	3,238,834	4,068,044.8	Total	

### 3.6 Advances Classified by Size of Accounts

#### All Banks

		(Million Rupees)					
Size of Account (Rs.)		30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		28,838	64.1	39,270	72.0	22,791	39.8
5,000 to 10,000		11,316	82.1	13,759	99.3	17,536	132.8
10,000 to 20,000		455,365	6,710.6	468,816	6,711.4	543,078	8,025.3
20,000 to 25,000		24,006	552.3	15,429	343.6	34,161	749.8
25,000 to 30,000		38,588	1,067.6	197,283	5,663.8	247,490	7,037.5
30,000 to 40,000		295,925	9,862.2	134,307	4,611.9	51,204	1,774.6
40,000 to 50,000		133,539	6,080.8	124,738	5,676.5	105,199	4,678.1
50,000 to 60,000		52,399	2,880.5	63,414	3,459.8	65,579	3,570.4
60,000 to 70,000		64,735	4,250.9	60,894	3,985.8	133,882	8,747.5
70,000 to 80,000		91,543	6,882.3	96,583	7,289.4	162,937	12,183.2
80,000 to 90,000		127,703	10,898.1	130,830	11,211.2	83,799	7,171.3
90,000 to 100,000		86,061	8,071.6	122,880	11,623.3	77,766	7,351.3
100,000 to 200,000		880,480	132,752.3	913,463	136,571.6	940,881	135,450.1
200,000 to 300,000		435,216	104,248.2	410,662	96,464.3	383,824	91,453.9
300,000 to 400,000		129,675	44,247.2	110,172	38,111.8	111,749	38,333.7
400,000 to 500,000		66,187	29,554.3	62,392	27,334.1	60,976	26,751.6
500,000 to 600,000		58,635	32,196.3	60,911	33,619.0	38,399	20,956.1
600,000 to 700,000		35,652	22,828.0	40,560	26,109.7	30,827	20,009.7
700,000 to 800,000		36,950	28,033.1	17,246	12,860.3	25,374	18,582.4
800,000 to 900,000		12,307	10,413.6	10,042	8,502.7	10,077	8,532.9
900,000 to 1,000,000		11,151	10,675.1	9,417	8,931.5	8,720	8,279.6
1,000,000 to 2,000,000		64,016	89,358.9	45,617	65,550.2	47,596	69,485.7
2,000,000 to 3,000,000		22,765	54,488.7	23,753	56,470.3	21,598	52,061.7
3,000,000 to 4,000,000		10,820	37,622.7	11,557	40,349.8	11,226	38,834.9
4,000,000 to 5,000,000		9,335	41,332.3	7,425	33,519.3	6,564	29,545.4
5,000,000 to 6,000,000		9,052	49,067.1	36,833	190,150.6	5,082	27,387.4
6,000,000 to 7,000,000		4,077	26,560.2	3,632	23,567.7	3,451	22,156.4
7,000,000 to 8,000,000		2,987	22,404.4	2,799	20,904.7	3,046	22,967.2
8,000,000 to 9,000,000		6,337	52,162.8	2,461	20,842.6	1,993	16,996.5
9,000,000 to 10,000,000		3,661	35,388.1	2,285	21,839.2	2,074	19,859.5
10,000,000 & Over		29,513	3,187,308.4	28,955	2,993,405.2	24,437	2,912,676.1
Total		3,238,834	4,068,044.8	3,268,385	3,915,852.7	3,283,316	3,641,782.5



### 3.6.1 Advances Classified by Size of Accounts

#### Public Sector Banks

		(Million Rupees)					
Size of Account (Rs.)		30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		5,671	14.7	7,276	15.0	3,946	12.3
5,000 to 10,000		7,359	53.1	7,118	51.3	9,749	77.2
10,000 to 20,000		11,361	173.6	13,964	217.0	17,210	248.1
20,000 to 25,000		11,247	251.8	9,026	199.7	9,496	211.1
25,000 to 30,000		9,888	274.0	9,933	278.2	6,921	187.7
30,000 to 40,000		38,199	1,366.1	32,427	1,142.3	22,492	800.5
40,000 to 50,000		72,351	3,269.4	69,416	3,163.7	37,179	1,681.5
50,000 to 60,000		43,816	2,404.5	52,243	2,849.0	41,129	2,287.3
60,000 to 70,000		54,430	3,564.2	47,477	3,096.5	118,045	7,697.8
70,000 to 80,000		75,939	5,688.6	73,310	5,534.3	131,188	9,781.6
80,000 to 90,000		112,271	9,558.7	104,364	8,908.4	64,834	5,538.1
90,000 to 100,000		60,494	5,712.5	71,105	6,709.7	49,559	4,705.4
100,000 to 200,000		713,784	109,482.6	722,929	110,179.6	743,878	110,242.8
200,000 to 300,000		392,413	93,127.8	375,441	87,518.0	335,605	79,312.5
300,000 to 400,000		84,919	28,135.9	71,448	24,724.2	73,167	25,266.5
400,000 to 500,000		24,655	10,895.9	24,485	10,865.3	27,370	12,078.1
500,000 to 600,000		15,713	8,544.0	23,954	13,073.7	9,290	5,028.0
600,000 to 700,000		19,602	12,363.3	10,084	6,526.5	6,930	4,468.6
700,000 to 800,000		4,396	3,274.6	4,597	3,401.9	5,685	4,255.1
800,000 to 900,000		3,073	2,613.4	2,051	1,717.9	2,255	1,899.0
900,000 to 1,000,000		3,314	3,159.4	2,959	2,803.2	2,111	1,990.9
1,000,000 to 2,000,000		17,205	26,353.8	15,193	22,662.9	16,486	25,081.5
2,000,000 to 3,000,000		5,645	12,903.6	5,814	13,169.4	4,921	11,231.2
3,000,000 to 4,000,000		1,624	5,502.5	1,779	6,043.2	1,367	4,727.4
4,000,000 to 5,000,000		1,269	5,549.2	1,384	6,159.8	1,055	4,741.4
5,000,000 to 6,000,000		493	2,702.6	528	2,882.1	617	3,283.0
6,000,000 to 7,000,000		714	4,683.1	594	3,862.8	635	4,038.7
7,000,000 to 8,000,000		447	3,377.4	368	2,775.3	345	2,594.8
8,000,000 to 9,000,000		336	2,854.9	400	3,373.3	222	1,879.0
9,000,000 to 10,000,000		314	2,988.7	333	3,175.1	185	1,761.6
10,000,000 & Over		4,005	650,192.8	4,210	651,245.1	3,942	648,296.6
Total		1,796,947	1,021,036.8	1,766,210	1,008,324.5	1,747,814	985,405.6

### 3.6.2 Advances Classified by Size of Accounts

#### Domestic Private Banks

		(Million Rupees)					
Size of Account (Rs.)		30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		23,152	49.3	31,844	56.9	18,702	27.1
5,000 to 10,000		3,951	28.9	6,478	47.1	7,773	55.5
10,000 to 20,000		443,991	6,536.9	454,844	6,494.2	525,651	7,774.0
20,000 to 25,000		12,741	300.2	6,402	143.9	24,454	533.7
25,000 to 30,000		28,550	789.2	187,348	5,385.5	240,513	6,848.3
30,000 to 40,000		257,488	8,486.8	101,878	3,469.6	28,675	972.8
40,000 to 50,000		61,151	2,809.6	55,304	2,511.9	68,005	2,995.9
50,000 to 60,000		8,576	475.6	10,945	599.3	24,430	1,282.0
60,000 to 70,000		10,275	684.8	13,015	862.9	15,794	1,046.8
70,000 to 80,000		7,430	554.1	14,219	1,072.0	21,970	1,637.3
80,000 to 90,000		15,430	1,339.2	26,403	2,297.4	18,933	1,630.5
90,000 to 100,000		25,564	2,358.9	51,767	4,912.9	27,688	2,598.1
100,000 to 200,000		165,407	23,065.3	189,166	26,175.3	195,580	24,976.7
200,000 to 300,000		42,682	11,087.9	35,081	8,908.3	47,979	12,086.3
300,000 to 400,000		44,731	16,103.1	38,634	13,355.6	38,532	13,050.1
400,000 to 500,000		41,474	18,634.1	37,839	16,436.4	33,492	14,624.3
500,000 to 600,000		42,845	23,609.7	36,918	20,523.3	29,006	15,873.8
600,000 to 700,000		15,811	10,309.8	30,422	19,549.5	23,876	15,527.4
700,000 to 800,000		32,545	24,752.0	12,640	9,451.9	19,601	14,264.1
800,000 to 900,000		9,231	7,797.5	7,948	6,749.1	7,820	6,632.2
900,000 to 1,000,000		7,823	7,502.9	6,347	6,024.5	6,601	6,281.4
1,000,000 to 2,000,000		46,629	62,754.4	30,288	42,693.3	31,012	44,271.5
2,000,000 to 3,000,000		17,067	41,458.0	17,867	43,122.4	16,532	40,469.9
3,000,000 to 4,000,000		9,107	31,795.3	9,602	33,635.2	9,825	33,991.4
4,000,000 to 5,000,000		7,923	35,168.3	5,998	27,160.3	5,378	24,243.0
5,000,000 to 6,000,000		8,428	45,665.1	36,212	186,784.7	4,357	23,528.5
6,000,000 to 7,000,000		3,323	21,606.0	2,998	19,432.6	2,759	17,747.2
7,000,000 to 8,000,000		2,535	18,988.9	2,413	17,997.8	2,689	20,280.9
8,000,000 to 9,000,000		5,977	49,104.2	2,038	17,265.1	1,736	14,818.6
9,000,000 to 10,000,000		3,345	32,380.6	1,947	18,617.5	1,876	17,974.0
10,000,000 & Over		25,093	2,481,040.9	24,317	2,292,144.9	20,027	2,215,937.6
Total		1,430,275	2,987,237.7	1,489,122	2,853,881.1	1,521,266	2,603,981.0

### 3.6.4 Advances Classified by Size of Accounts

#### Foreign Banks

		(Million Rupees)					
Size of Account (Rs.)		30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		15	0.1	150	0.1	143	0.4
5,000 to 10,000		6	..	163	0.9	14	0.1
10,000 to 20,000		13	0.2	8	0.1	217	3.1
20,000 to 25,000		18	0.4	1	..	211	5.0
25,000 to 30,000		150	4.4	2	0.1	56	1.6
30,000 to 40,000		238	9.3	2	0.1	37	1.3
40,000 to 50,000		37	1.8	18	0.9	15	0.7
50,000 to 60,000		7	0.4	226	11.6	20	1.1
60,000 to 70,000		30	1.9	402	26.4	43	2.8
70,000 to 80,000		8,174	639.6	9,054	683.2	9,779	764.3
80,000 to 90,000		2	0.2	63	5.4	32	2.6
90,000 to 100,000		3	0.3	8	0.7	519	47.8
100,000 to 200,000		1,289	204.4	1,368	216.7	1,423	230.6
200,000 to 300,000		121	32.5	140	38.0	240	55.2
300,000 to 400,000		25	8.1	90	32.1	50	17.2
400,000 to 500,000		58	24.3	68	32.4	114	49.1
500,000 to 600,000		77	42.6	39	22.0	103	54.3
600,000 to 700,000		239	154.9	54	33.7	21	13.6
700,000 to 800,000		9	6.6	9	6.6	88	63.2
800,000 to 900,000		3	2.6	43	35.7	2	1.7
900,000 to 1,000,000		14	12.9	111	103.8	8	7.3
1,000,000 to 2,000,000		182	250.7	136	194.0	98	132.8
2,000,000 to 3,000,000		53	127.0	72	178.5	145	360.6
3,000,000 to 4,000,000		89	324.9	176	671.4	34	116.1
4,000,000 to 5,000,000		143	614.8	43	199.2	131	560.9
5,000,000 to 6,000,000		131	699.5	93	483.8	108	575.9
6,000,000 to 7,000,000		40	271.1	40	272.3	57	370.4
7,000,000 to 8,000,000		5	38.0	18	131.6	12	91.4
8,000,000 to 9,000,000		24	203.6	23	204.2	35	298.9
9,000,000 to 10,000,000		2	18.7	5	46.6	13	123.9
10,000,000 & Over		415	56,074.6	428	50,015.2	468	48,441.9
Total		11,612	59,770.4	13,053	53,647.1	14,236	52,395.9

### 3.7 Advances Classified by Rate of Margin

#### All Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,055,961	1,123,563.9	2,232,681	1,193,629.3	1,625,334	1,099,166.5
05.00	120,175	250,197.6	44,953	151,067.9	41,133	110,460.7
10.00	108,420	417,378.9	100,451	394,395.3	52,053	302,548.2
15.00	13,102	191,835.2	16,894	138,050.8	21,669	173,164.9
20.00	346,461	232,096.2	351,300	235,394.7	1,124,184	284,495.6
25.00	187,024	936,852.5	169,754	919,689.1	138,375	964,454.8
30.00	86,571	196,876.2	84,496	277,520.3	38,295	150,328.1
33.33	72	602.3	124	579.3	27,191	7,223.5
35.00	15,389	33,233.5	3,230	39,601.4	2,904	34,611.2
40.00	94,391	337,323.4	77,327	242,901.7	66,718	310,732.4
45.00	839	15,440.8	1,296	17,837.4	1,181	17,233.5
50.00	202,263	244,827.1	174,512	201,045.3	133,377	86,605.0
55.00	680	10,967.3	876	12,124.6	786	12,318.5
60.00	1,780	18,806.7	2,682	24,712.5	2,052	19,877.7
65.00	740	11,312.0	948	13,526.9	959	12,420.4
70.00	1,317	9,856.0	1,149	11,360.8	1,131	13,176.7
75.00	847	9,152.5	1,527	10,957.8	1,389	9,965.6
80.00	681	6,058.7	1,337	10,250.2	935	8,916.3
85.00	677	9,304.0	846	6,742.9	830	9,217.3
90.00	526	6,881.6	930	8,363.2	1,191	7,425.1
95.00	537	3,874.1	644	4,490.4	1,362	6,573.3
99.99	381	1,604.1	428	1,610.9	267	867.1
<b>Total</b>	<b>3,238,834</b>	<b>4,068,044.8</b>	<b>3,268,385</b>	<b>3,915,852.7</b>	<b>3,283,316</b>	<b>3,641,782.5</b>

### 3.7.1 Advances Classified by Rate of Margin

#### Public Sector Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,313,801	335,808.4	1,330,702	322,289.3	654,713	223,713.2
05.00	3,082	1,103.2	1,753	1,299.1	598	164.8
10.00	44,456	108,404.9	41,073	123,147.8	17,830	101,429.4
15.00	679	35,715.9	1,383	34,471.7	1,209	35,567.4
20.00	33,929	36,560.8	43,409	67,173.2	785,204	163,148.8
25.00	126,874	347,011.6	117,792	325,116.7	61,839	328,148.4
30.00	55,985	26,464.7	57,311	30,544.2	23,139	23,079.7
33.33	69	597.7	119	564.3	26,921	6,722.3
35.00	13,072	7,074.1	1,312	6,343.9	504	6,117.6
40.00	42,620	21,220.2	40,949	22,241.7	52,147	32,967.4
45.00	49	1,090.9	66	1,095.0	71	1,094.5
50.00	161,569	96,606.4	129,261	63,393.9	123,372	57,732.3
55.00	22	76.1	38	137.4	43	137.4
60.00	139	3,135.0	138	9,093.4	153	4,666.8
65.00	29	125.1	32	223.9	38	191.5
70.00	564	31.1	6	40.1	6	42.8
75.00	1	3.5	249	160.4	15	67.1
80.00	7	7.3	459	696.1	11	413.3
85.00			158	292.3	1	0.9
90.00						
95.00						
99.99						
<b>Total</b>	<b>1,796,947</b>	<b>1,021,036.8</b>	<b>1,766,210</b>	<b>1,008,324.5</b>	<b>1,747,814</b>	<b>985,405.6</b>

### 3.7.2 Advances Classified by Rate of Margin

#### Domestic Private Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	731,321	766,520.3	889,641	851,342.0	957,430	859,002.7
05.00	117,092	249,051.7	43,197	149,733.1	40,533	110,280.8
10.00	63,860	307,321.6	59,268	269,278.6	34,113	199,987.5
15.00	12,422	156,095.0	15,505	102,993.9	20,455	137,022.9
20.00	312,526	194,904.8	307,882	166,900.4	338,821	120,727.3
25.00	59,731	554,915.6	51,620	566,130.3	76,132	604,378.7
30.00	30,586	170,411.5	27,185	246,976.1	15,066	127,129.7
33.33	3	4.6	5	14.9	270	501.2
35.00	2,317	26,159.5	1,918	33,257.5	2,396	28,309.8
40.00	51,771	316,103.1	36,378	220,660.0	14,570	277,763.5
45.00	789	14,349.1	1,229	16,740.8	1,110	16,139.1
50.00	40,693	148,141.0	45,250	137,571.6	10,003	28,783.4
55.00	656	10,843.4	836	11,925.0	742	12,156.1
60.00	1,641	15,671.8	2,544	15,619.1	1,899	15,210.9
65.00	711	11,186.8	916	13,303.0	901	12,043.1
70.00	753	9,824.9	1,143	11,320.7	1,125	13,133.9
75.00	846	9,149.0	1,278	10,797.5	1,372	9,814.5
80.00	673	5,978.6	877	9,481.3	923	8,488.0
85.00	675	9,249.6	686	6,389.2	827	9,146.4
90.00	524	6,869.9	928	8,347.7	1,190	7,417.1
95.00	535	3,720.9	642	4,317.2	1,361	6,533.0
99.99	150	764.9	194	781.4	27	11.5
<b>Total</b>	<b>1,430,275</b>	<b>2,987,237.7</b>	<b>1,489,122</b>	<b>2,853,881.1</b>	<b>1,521,266</b>	<b>2,603,981.0</b>

### 3.7.3 Advances Classified by Rate of Margin

#### Foreign Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 14		31 - 12 - 13		30 - 06 - 13	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	10,839	21,235.3	12,338	19,998.0	13,191	16,450.7
05.00	1	42.8	3	35.8	2	15.1
10.00	104	1,652.3	110	1,968.9	110	1,131.4
15.00	1	24.4	6	585.2	5	574.6
20.00	6	630.7	9	1,321.1	159	619.5
25.00	419	34,925.3	342	28,442.1	404	31,927.7
30.00					90	118.7
33.33						
35.00					4	183.8
40.00					1	1.5
45.00	1	0.8	1	1.6		
50.00	1	79.8	1	79.8	2	89.3
55.00	2	47.8	2	62.1	1	25.0
60.00						
65.00					20	185.8
70.00						
75.00					2	84.0
80.00	1	72.8	1	72.8	1	15.0
85.00	2	54.3	2	61.5	2	70.0
90.00	2	11.8	2	15.5	1	8.0
95.00	2	153.3	2	173.2	1	40.2
99.99	231	839.2	234	829.5	240	855.5
<b>Total</b>	<b>11,612</b>	<b>59,770.4</b>	<b>13,053</b>	<b>53,647.1</b>	<b>14,236</b>	<b>52,395.9</b>

### 3.8 Advances Classified by Rate of

**All**  
**As on 30th**

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	83,768.3	10,288.1	5,131.0	3,774.8	5,980.5	145,277.9	8,218.9	257.5	4,022.0	8,253.8	2,361.6
01.00*	306.0	3,063.2	1,709.2	220.7	22.3	1,843.5	48.6			17.7	111.2
02.00*	6,748.5	5,553.8	2,723.2	1,323.7	1,221.4	9,916.9	162.1		790.8	3.1	352.7
03.00*	27,992.1	3,649.6	5,174.2	1,612.4	817.1	4,257.1	0.1		204.3	824.2	1,123.9
04.00*	21,542.4	1,948.6	6,292.4	449.9	452.3	1,563.7	1.0		0.2	407.7	0.5
05.00*	23,032.7	2,424.5	14,640.4	4,192.9	1,152.0	8,251.2	11,970.1			436.2	213.1
06.00*	1,283.2	1,347.9	700.7	632.8	937.6	5,905.1	229.3		237.4	80.6	27.9
07.00*	1,374.0	32,707.4	1,240.8	5,951.8	1,945.6	3,325.2	793.5		89.2	86.9	
08.00*	3,431.4	468.1	3,962.2	518.3	270.9	4,730.7	1,948.3		101.5	279.6	
09.00*	46,473.8	6,259.9	59,660.4	9,471.9	15,061.6	84,489.3	3,951.5		1,404.7	7,337.3	391.6
10.00*	59,286.3	31,445.2	17,579.4	23,814.1	14,303.7	46,990.9	18,308.8	101.6	1,551.6	44,320.1	1,621.3
10.25	21,987.1	2,705.2	25,445.3	1,195.1	4,003.6	20,643.0	2,726.8		27.9	758.4	3.6
10.50	23,820.1	11,149.9	6,801.6	8,242.8	5,935.6	40,139.6	1,811.2		7.9	207.8	161.4
10.75	49,937.5	2,691.4	7,350.9	2,469.3	8,784.5	31,863.8	1,206.6		1,146.3	83.1	
11.00	221,124.2	16,780.1	18,097.7	17,323.5	16,607.7	130,264.8	9,942.7		1,702.6	5,512.1	1,541.7
11.25	82,356.4	4,463.9	34,805.7	9,378.7	11,986.2	36,454.8	4,117.1		1,214.6	7,687.3	1,514.3
11.50	10,499.2	5,956.4	8,856.5	7,623.8	8,188.4	32,712.0	3,879.2		2,124.7	2,624.9	823.8
11.75	20,904.6	2,211.5	11,123.4	10,685.6	6,468.1	26,078.7	2,313.9		1,003.2	2,696.6	441.3
12.00	60,909.4	3,789.8	17,535.2	35,322.0	12,270.9	32,311.9	6,056.1	2.4	2,373.7	72,463.9	487.1
12.25	12,836.7	2,305.6	15,169.1	5,723.2	8,199.9	21,047.7	4,979.5		1,903.8	4,414.5	434.5
12.50	16,029.6	8,049.4	12,305.9	2,370.1	5,370.3	12,914.8	13,598.0	207.1	140.7	2,865.5	283.4
12.75	7,981.2	2,625.0	7,296.3	5,139.2	8,355.8	17,024.2	2,073.7		1,354.6	3,605.1	289.7
13.00	18,684.5	24,074.8	4,783.7	9,495.6	5,867.0	24,878.5	6,786.0	2.9	874.9	52,309.8	110.9
13.25	4,603.9	5,675.5	7,181.6	6,384.3	4,889.0	31,169.5	3,962.2		605.4	2,915.7	229.1
13.50	53,860.9	12,624.7	4,321.3	2,422.7	2,502.6	15,832.8	1,921.6	2.0	489.9	11,216.2	72.6
13.75	8,058.0	296.1	3,675.5	800.7	1,594.0	17,426.5	2,100.6		375.2	1,069.8	774.2
14.00	9,892.4	3,707.1	30,152.6	3,741.0	8,434.3	25,185.9	5,835.6	11.5	2,834.2	4,977.4	283.6
14.25	27,262.5	377.8	2,897.6	448.4	2,416.6	6,349.9	2,665.8		250.3	1,061.4	142.1
14.50	2,726.4	1,092.4	2,982.0	337.2	1,813.5	9,005.2	12,086.1	14.0	331.0	50,403.2	65.2
14.75	1,189.5	168.0	1,705.5	239.5	1,633.3	4,508.6	2,106.1		104.8	3,496.8	10.3
15.00	40,375.1	14,742.9	17,440.5	2,860.7	9,823.1	12,052.2	6,653.8	3.3	843.6	6,177.7	141.0
15.25	664.7	118.0	3,076.6	297.1	283.1	4,872.7	1,518.6		25.2	1,436.6	68.5
15.50	34,874.6	6,937.8	3,161.4	1,008.0	9,368.3	11,402.1	11,653.5		1,737.5	23,190.1	136.5
15.75	62.3	43.3	1,560.5	237.2	121.6	3,501.9	201.5		92.8	580.7	1.0
16.00	13,572.7	1,263.2	8,063.8	2,179.7	2,742.4	16,256.7	4,765.0	..	637.3	7,103.6	237.0
16.25	1,159.1	160.6	1,059.9	119.5	25.0	545.6	780.2		175.9	90.2	34.7
16.50	8,831.8	6,731.4	4,937.9	671.0	1,519.5	2,116.5	2,300.0		346.9	497.1	152.3
16.75	455.8	29.8	831.8	48.1	244.5	662.3	29.0		18.0	229.8	5.4
17.00	3,901.1	409.4	9,520.7	272.2	399.7	9,043.7	4,240.3		680.2	2,020.6	48.4
17.25	38.0	20.1	744.5	30.7	309.8	1,428.3	1,155.8		29.3	632.8	283.1
17.50	192.1	304.2	1,303.0	160.7	296.1	1,073.5	1,581.0		322.1	969.7	71.5
17.75	46.8	6.4	615.4	130.3	54.0	291.7	932.6		12.0	5.8	1.6
18.00	11,312.2	422.7	2,834.1	119.3	26,901.6	3,207.7	17,377.7		317.4	716.2	45.5
18.25	293.8	28.6	2,115.1	232.6	130.3	869.5	723.4		141.9	85.9	2.9
18.50	129.7	995.0	3,253.8	194.8	6,036.1	449.0	4,427.2		244.1	205.9	32.2
18.75	92.2	70.2	246.2	6.1	22.0	166.8	1,069.2		6.5	36.6	
19.00	37,299.7	384.4	4,993.5	98.5	69.4	12,014.4	140.1		73.1	531.5	203.3
19.25	1.6	0.2	42.1	14.2	6.5	148.3	21.8		0.4	8.5	
19.50	1,198.1	18.1	92.6	3.5	20.6	79.0	306.0		26.2	31.6	57.7
19.75	51.9	2.5	49.1	1,243.2	0.9	40.6	23.1			0.6	
20.00 & above	39,107.8	7,607.7	10,135.1	601.7	6,235.5	4,266.3	1,175.7		235.9	355.3	45.8
Total	1,123,563.9	250,197.6	417,378.9	191,835.2	232,096.2	936,852.5	196,876.2	602.3	33,233.5	337,323.4	15,440.8

\*01.00 stands for 00.25 to 01.00

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

: : : : : : :

: : : : : : :

\*10.00 stands for 09.25 to 10.00



# Interest/Return and Rate of Margin

Banks

June, 2014

(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	
6,470.3	1,429.6	1,612.2	1,161.2	1,472.3	862.6	709.6	1,011.8	406.5	434.6	410.5	293,315.7	00.00
10.0		1,099.5			435.8			179.1	160.4		9,227.0	01.00 *
82.6	781.7		347.4			370.5	331.0	181.8	83.8	35.4	31,010.3	02.00 *
6,463.5		343.2			9.2	79.9	366.0	30.9	48.0	469.6	53,465.4	03.00 *
351.3	918.9	0.1	235.2	0.1	7.9	192.5	6.0	20.2	..	26.5	34,417.4	04.00 *
218.5	51.8	57.8						3.7	32.4		66,677.5	05.00 *
392.6	74.4	40.8	56.8	21.0	30.0	19.6	5.9	17.5	5.2	0.2	12,046.5	06.00 *
2,821.5							30.4	6.1	23.3	2.6	50,398.3	07.00 *
564.0			33.5	391.3	134.3		58.7	2.6	24.7		16,920.0	08.00 *
2,077.2	242.0	671.9	312.0	988.4	51.4	66.9	114.9	745.9	124.9	0.2	239,897.5	09.00 *
46,642.6	406.6	908.2	1,193.1	751.4	856.2	757.7	2,023.1	689.0	396.1	27.7	313,974.7	10.00 *
7,647.5	25.0	131.5	90.3	437.3	726.8	50.1	221.1	227.1	185.1	33.3	89,271.2	10.25
567.1	0.3		825.7	274.7	587.8	325.5	249.9	313.6	84.1	24.0	101,530.7	10.50
1,169.3		1,625.1			185.9	16.6	99.0	160.0	136.3	7.2	108,932.7	10.75
2,114.8	522.2	1,577.2	104.3	297.6	475.7	46.6	291.7	585.9	326.6	72.8	445,312.7	11.00
5,984.5	1,059.6	251.3	357.6	1,272.7	481.7	376.1	899.9	234.9	254.6	81.3	205,232.8	11.25
3,004.8	296.7	19.3	1,384.7	224.9	48.3	167.0	521.9	554.0	207.5	55.0	89,772.7	11.50
1,870.5	1,318.3	1,229.5	1,307.0	438.4	137.6	595.8	751.1	414.4	146.0	64.1	92,199.6	11.75
50,294.4	564.2	3,183.9	265.4	134.7	1,146.3	120.1	580.8	289.4	39.4	22.4	300,163.4	12.00
4,365.4	856.8	659.7	728.7	634.9	1,086.8	529.7	693.7	711.0	499.5	128.9	87,909.7	12.25
2,572.3	0.1	112.0	187.5	18.6	148.5	15.8	70.0	37.5	5.0		77,302.1	12.50
2,432.7	192.6	906.0	461.6	453.9	238.4	68.6	189.4	258.9	312.7	25.6	61,285.2	12.75
35,559.3	226.3	1,176.2	680.3	383.8	275.9	343.2	191.1	152.3	86.5	73.3	187,016.8	13.00
4,305.2	381.5	877.0	356.2	228.8	152.4	458.7	132.1	251.3	70.1	11.0	74,840.3	13.25
1,317.7	16.1	11.4	50.1	44.2	87.7	10.0	22.9	4.2	11.4	0.9	106,843.9	13.50
1,100.9	162.9	558.1	51.2	230.5	217.7	15.0	2.7	16.0	28.7	0.1	38,554.2	13.75
3,034.5	520.1	609.4	293.9	275.2	172.9	189.7	111.2	110.0	39.1	12.0	100,423.5	14.00
2,832.9	67.9	257.5	204.7	176.7	135.5	66.9	76.3	72.2	35.1	0.6	47,798.7	14.25
1,716.2	11.1	31.1	14.8	27.7	6.6	2.3	0.2	4.7	12.4		82,683.3	14.50
1,744.9	9.1	6.6	6.1	3.5	5.6	21.3	10.7	7.3	1.7	0.2	16,979.3	14.75
3,323.2	230.5	209.3	146.6	130.7	111.0	138.0	110.9	66.2	11.7		115,592.0	15.00
1,588.4	54.8	34.7	11.6	35.6	14.2	120.5	12.2	7.7	5.6	0.8	14,247.1	15.25
23,478.6	58.9	42.2	156.2	14.6	16.5	0.7	3.7				127,241.3	15.50
862.0	1.6	1.0	0.1	16.4	0.9						7,285.0	15.75
2,037.4	66.5	78.7	34.0	77.9	62.2	48.6	17.9	29.9	8.8		59,283.2	16.00
330.5	0.3	24.0	0.9	6.2	1.8	2.9			0.9	..	4,518.3	16.25
915.7	124.7	98.7	46.2	43.7	30.1	2.0	..	6.6			29,372.1	16.50
275.8		4.8			23.1			23.7	0.4		2,882.3	16.75
617.4	39.4	170.6	25.3	24.7	39.6	96.0	49.1	4.4	4.6		31,607.5	17.00
369.4		22.7	43.5	85.0	16.5			0.3	0.9		5,210.5	17.25
214.1	4.3	6.1	32.3	54.7	38.8		8.5	5.6	1.1		6,639.2	17.50
81.6		0.5		0.2					2.5		2,181.3	17.75
2,313.4	16.2	14.3	58.7	15.5	20.6	13.8	9.7	8.9	4.1		65,729.6	18.00
311.8		6.0		103.2							5,044.9	18.25
153.9	3.3	0.3	0.4	0.2	..	4.0					16,129.9	18.50
44.4		0.7								..	1,761.0	18.75
6,599.6	108.3	58.4	12.3	6.2	36.1	1.5	20.0	29.8	14.5	..	62,694.7	19.00
39.7					1.5						284.8	19.25
16.9	0.2	2.0	7.9	2.0							1,862.4	19.50
8.6				6.8							1,427.2	19.75
1,515.8	122.5	75.4	26.9	49.9	34.3	15.1	8.7	10.4	3.8	18.0	71,647.6	20.00 & above
244,827.1	10,967.3	18,806.7	11,312.0	9,856.0	9,152.5	6,058.7	9,304.0	6,881.6	3,874.1	1,604.1	4,068,044.8	Total

Overall weighted Average Rate of Interest/Return = 11.18

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

#### Commercial Banks

As on 30<sup>th</sup> June, 2014

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>								
0.00	79,186	15,848.6	-	-	-	-	79,186	15,848.6
5.00	2,424	569.6	-	-	-	-	2,424	569.6
10.00	11,189	17,281.0	-	-	-	-	11,189	17,281.0
15.00	514	125.4	-	-	-	-	514	125.4
20.00	24,908	6,274.4	-	-	-	-	24,908	6,274.4
25.00	34,469	9,935.0	-	-	-	-	34,469	9,935.0
30.00	52,412	10,119.9	-	-	-	-	52,412	10,119.9
35.00	12,267	1,564.5	-	-	-	-	12,267	1,564.5
40.00	37,136	7,318.8	-	-	-	-	37,136	7,318.8
50.00	93,911	19,673.5	-	-	-	-	93,911	19,673.5
Total	348,416	88,710.7	-	-	-	-	348,416	88,710.7
W.A		24.64		-		-	-	24.64
0.00	26	2,468.2	16	559.2	-	-	42	3,027.4
5.00	161	96.6	416	875.9	-	-	577	972.5
10.00	4	1,228.5	14	158.7	-	-	18	1,387.3
15.00	-	-	34	486.2	-	-	34	486.2
20.00	3	16.4	8	101.1	-	-	11	117.5
25.00	3	5.6	86	2,776.6	-	-	89	2,782.3
30.00	-	-	193	4,874.1	-	-	193	4,874.1
35.00	2	628.4	5	976.6	-	-	7	1,605.0
40.00	1	239.2	137	7,643.7	-	-	138	7,882.9
45.00	-	-	5	580.1	-	-	5	580.1
50.00	2	40.3	11	623.5	-	-	13	663.7
55.00	-	-	2	53.1	-	-	2	53.1
60.00	-	-	1	4.9	-	-	1	4.9
65.00	-	-	4	984.4	-	-	4	984.4
70.00	-	-	1	6.9	-	-	1	6.9
75.00	-	-	3	368.2	-	-	3	368.2
85.00	-	-	3	26.2	-	-	3	26.2
90.00	-	-	1	0.9	-	-	1	0.9
Total	202	4,723.2	940	21,100.3	-	-	1,142	25,823.6
W.A		9.91		34.39		#DIV/0!		29.92
0.00	358	613.7	33	10,084.5	-	-	391	10,698
5.00	-	-	209	702.5	-	-	209	703
10.00	158	9,347.3	257	37,342.7	-	-	415	46,690
15.00	18	12.4	42	371.2	-	-	60	384
20.00	10	6.0	263	1,316.1	-	-	273	1,322
25.00	18	460.9	223	2,450.5	-	-	241	2,911
30.00	18	3,072.0	105	1,368.7	-	-	123	4,441
33.33	-	-	2	2.4	-	-	2	2
35.00	12	1,572.9	5	496.8	-	-	17	2,070
40.00	1	200.0	551	3,395.8	-	-	552	3,596
45.00	-	-	3	213.3	-	-	3	213
50.00	3	39.2	33	1,774.1	-	-	36	1,813
55.00	-	-	5	592.2	-	-	5	592
60.00	-	-	5	1,868.9	-	-	5	1,869
65.00	-	-	2	193.7	-	-	2	194
70.00	-	-	1	2.9	-	-	1	3
75.00	-	-	5	7.7	-	-	5	8
80.00	-	-	5	44.2	-	-	5	44
85.00	-	-	3	189.2	-	-	3	189
90.00	-	-	4	503.1	-	-	4	503
95.00	-	-	2	2.3	-	-	2	2
99.99	-	-	3	3.1	-	-	3	3
Total	596	15,324.4	1,761	62,925.9	-	-	2,357	78,250.0
W.A		17.84		18.66		#DIV/0!		18.49

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 30<sup>th</sup> June, 2014

(Million Rupees)

Rate of Margin	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
0.00	1,359	45,895.7	730	21,098.9	-	-	2,089	66,994.6
5.00	2	290.0	2,589	25,070.5	-	-	2,591	25,360.5
10.00	255	19,301.2	331	17,748.1	-	-	586	37,049.3
15.00	19	25,649.2	949	38,004.3	-	-	968	63,653.4
20.00	188	5,156.4	860	20,643.3	-	-	1,048	25,799.7
25.00	843	52,227.1	2,449	82,317.2	5	594.9	3,297	135,139.2
30.00	75	1,066.3	1,056	4,423.5	-	-	1,131	5,489.8
33.33	7	36.8	-	-	-	-	7	36.8
35.00	37	76.5	165	2,816.6	-	-	202	2,893.1
40.00	2,029	2,511.3	470	8,281.9	-	-	2,499	10,793.2
45.00	-	-	18	1,568.7	-	-	18	1,568.7
50.00	1,593	3,732.2	707	3,089.5	-	-	2,300	6,821.7
55.00	-	-	8	54.1	-	-	8	54.1
60.00	2	300.0	22	363.1	-	-	24	663.1
65.00	-	-	15	51.1	-	-	15	51.1
70.00	-	-	13	123.1	-	-	13	123.1
75.00	-	-	11	198.4	-	-	11	198.4
80.00	-	-	11	621.1	-	-	11	621.1
85.00	-	-	13	223.8	-	-	13	223.8
90.00	-	-	3	226.9	-	-	3	226.9
95.00	-	-	7	171.0	-	-	7	171.0
99.99	-	-	4	14.2	-	-	4	14.2
Total	6,409	156,242.7	10,431	227,109.3	5	594.9	16,845	383,946.8
W.A		14.91		18.89		25.00		17.28

#### Merchandise - Raw Material

0.00	982	1,285.3	1,267	39,386.8	1	19.6	2,250	40,691.7
5.00	104	9.4	1,306	19,100.1	-	-	1,410	19,109.5
10.00	2,103	6,971.7	421	23,978.2	16	1,503.8	2,540	32,453.7
15.00	19	3,201.7	669	14,702.3	1	24.4	689	17,928.4
20.00	106	1,327.2	1,190	24,003.8	-	-	1,296	25,331.0
25.00	12,326	22,712.7	5,508	73,662.6	70	4,915.7	17,904	101,290.9
30.00	16	80.1	685	4,544.4	-	-	701	4,624.5
35.00	13	39.1	366	2,099.7	-	-	379	2,138.7
40.00	23	1,110.7	4,993	31,377.8	-	-	5,016	32,488.5
45.00	-	-	19	1,034.9	-	-	19	1,034.9
50.00	1,097	4,122.6	498	3,235.0	-	-	1,595	7,357.6
55.00	-	-	20	1,994.1	-	-	20	1,994.1
60.00	8	210.8	7	567.6	-	-	15	778.4
65.00	-	-	19	1,161.6	-	-	19	1,161.6
70.00	-	-	8	1,959.8	-	-	8	1,959.8
75.00	-	-	14	874.3	-	-	14	874.3
80.00	-	-	9	219.4	-	-	9	219.4
85.00	-	-	22	1,515.4	-	-	22	1,515.4
90.00	-	-	37	1,201.7	-	-	37	1,201.7
95.00	-	-	30	472.8	1	39.0	31	511.8
99.99	-	-	10	61.5	-	-	10	61.5
Total	16,797	41,071.3	17,098	247,153.8	89	6,502.5	33,984	294,727.4
W.A		23.84		21.36		21.84		21.71

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 30<sup>th</sup> June, 2014

(Million Rupees)

Rate of Margin	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Merchandise - Finished / Manufactured Goods</b>								
0.00	369	10,718.5	1,926	49,316.2	32	1,821.4	2,327	61,856.2
5.00	1	1.4	3,337	52,963.6	-	-	3,338	52,965.0
10.00	1,589	24,658.2	1,384	41,580.7	76	44.8	3,049	66,283.7
15.00	44	5,339.5	1,067	29,133.7	-	-	1,111	34,473.1
20.00	276	2,489.4	1,424	30,535.0	6	630.7	1,706	33,655.0
25.00	63,413	62,112.4	4,384	96,791.9	248	19,081.3	68,045	177,985.6
30.00	58	4,115.1	925	10,334.8	-	-	983	14,449.9
35.00	10	276.1	198	5,262.2	-	-	208	5,538.4
40.00	54	1,180.8	3,227	20,110.2	-	-	3,281	21,291.0
45.00	-	-	74	3,823.1	-	-	74	3,823.1
50.00	687	14,806.7	706	4,311.4	-	-	1,393	19,118.1
55.00	-	-	24	1,633.0	-	-	24	1,633.0
60.00	18	538.5	40	3,523.2	-	-	58	4,061.7
65.00	-	-	29	1,498.1	-	-	29	1,498.1
70.00	-	-	29	2,243.6	-	-	29	2,243.6
75.00	-	-	34	1,825.6	-	-	34	1,825.6
80.00	-	-	34	1,596.0	-	-	34	1,596.0
85.00	-	-	36	3,446.3	-	-	36	3,446.3
90.00	-	-	39	1,893.4	-	-	39	1,893.4
95.00	-	-	57	1,266.4	1	114.3	58	1,380.7
99.99	-	-	44	299.0	-	-	44	299.0
<b>Total</b>	<b>66,519</b>	<b>126,236.6</b>	<b>19,018</b>	<b>363,387.4</b>	<b>363</b>	<b>21,692.5</b>	<b>85,900</b>	<b>511,316.5</b>
<b>W.A</b>		<b>22.83</b>		<b>20.00</b>		<b>23.09</b>		<b>20.83</b>
<b>Fixed Assets Including Machinery</b>								
0.00	589	12,626.1	1,324	37,386.8	8	1,831.0	1,921	51,843.9
5.00	147	39.7	417	13,437.1	-	-	564	13,476.8
10.00	427	15,226.6	4,726	56,514.0	-	-	5,153	71,740.7
15.00	12	1,134.6	1,525	17,036.2	-	-	1,537	18,170.8
20.00	38	6,492.4	1,195	38,465.0	-	-	1,233	44,957.4
25.00	6,044	174,593.6	7,377	131,122.0	18	2,801.8	13,439	308,517.4
30.00	15	1,229.0	877	12,714.4	-	-	892	13,943.4
35.00	8	168.5	110	4,406.6	-	-	118	4,575.1
40.00	31	2,008.1	11,732	62,302.4	-	-	11,763	64,310.4
45.00	-	-	54	719.4	-	-	54	719.4
50.00	24,099	21,812.5	18,392	7,361.3	-	-	42,491	29,173.8
55.00	-	-	34	278.3	-	-	34	278.3
60.00	55	1,277.0	99	1,517.4	-	-	154	2,794.4
65.00	-	-	73	1,722.0	-	-	73	1,722.0
70.00	-	-	73	326.5	-	-	73	326.5
75.00	-	-	63	305.0	-	-	63	305.0
80.00	-	-	56	148.8	-	-	56	148.8
85.00	-	-	121	505.8	-	-	121	505.8
90.00	-	-	48	293.7	-	-	48	293.7
95.00	-	-	65	145.0	-	-	65	145.0
99.99	-	-	11	98.2	-	-	11	98.2
<b>Total</b>	<b>31,465</b>	<b>236,608.1</b>	<b>48,372</b>	<b>386,805.9</b>	<b>26</b>	<b>4,632.8</b>	<b>79,863</b>	<b>628,046.8</b>
<b>W.A</b>		<b>25.17</b>		<b>22.58</b>		<b>15.12</b>		<b>23.50</b>

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

Totals may differ due to rounding

Rate of Margin			Domestic Private Banks					
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
0.00	2,634	2,758.6	662	17,412.6	-	-	3,296	20,171.1
5.00	-	-	642	1,835.7	-	-	642	1,835.7
10.00	-	-	164	2,457.5	-	-	164	2,457.5
15.00	-	-	922	4,026.4	-	-	922	4,026.4
20.00	3,902	2,693.6	2,478	3,748.8	-	-	6,380	6,442.4
25.00	600	1,539.0	1,727	11,092.5	42	1,540.0	2,369	14,171.6
30.00	1,407	761.7	2,737	14,564.3	-	-	4,144	15,326.0
33.33	9	91.2	-	-	-	-	9	91.2
35.00	569	1,019.5	110	1,974.2	-	-	679	2,993.7
40.00	1,411	873.0	1,205	5,682.0	-	-	2,616	6,555.0
45.00	-	-	195	1,689.1	-	-	195	1,689.1
50.00	5,515	1,777.2	941	3,045.8	-	-	6,456	4,823.0
55.00	-	-	143	1,500.4	-	-	143	1,500.4
60.00	6	104.2	372	1,711.3	-	-	378	1,815.5
65.00	-	-	200	736.3	-	-	200	736.3
70.00	-	-	195	667.8	-	-	195	667.8
75.00	-	-	303	1,292.0	-	-	303	1,292.0
80.00	-	-	167	264.9	-	-	167	264.9
85.00	-	-	167	98.4	-	-	167	98.4
90.00	-	-	65	502.5	-	-	65	502.5
95.00	-	-	23	11.7	-	-	23	11.7
Total	16,053	11,618.0	13,418	74,314.2	42	1,540	29,513	87,472.2
W.A		24.44		25.04		25.00		24.96
0.00	3,367	4,696.0	2,946	24,350.4	114	403.8	6,427	29,450.2
5.00	53	74.1	5,571	7,876.4	-	-	5,624	7,950.5
10.00	36	1,448.4	10,925	52,285.2	-	-	10,961	53,733.6
15.00	2	55.5	5,068	11,910.5	-	-	5,070	11,966.0
20.00	26	8,016.0	1,697	38,849.6	-	-	1,723	46,865.6
25.00	291	10,633.8	6,678	31,765.0	2	64.6	6,971	42,463.4
30.00	318	2,105.6	9,668	86,366.9	-	-	9,986	88,472.5
33.33	21	198.9	1	2.1	-	-	22	201.0
35.00	104	405.7	325	5,107.2	-	-	429	5,512.9
40.00	134	2,188.7	3,437	24,809.4	-	-	3,571	26,998.1
45.00	-	-	266	3,156.9	-	-	266	3,156.9
50.00	3,939	17,972.1	1,336	5,600.2	1	79.8	5,276	23,652.2
55.00	-	-	280	3,778.6	1	25.0	281	3,803.6
60.00	24	368.9	345	4,069.3	-	-	369	4,438.2
65.00	-	-	255	3,069.2	-	-	255	3,069.2
70.00	-	-	318	3,620.9	-	-	318	3,620.9
75.00	-	-	295	2,705.2	-	-	295	2,705.2
80.00	4	0.5	311	2,735.9	1	72.8	316	2,809.2
85.00	-	-	233	3,160.2	1	22.1	234	3,182.3
90.00	-	-	253	1,849.4	2	11.8	255	1,861.2
95.00	-	-	268	1,363.5	-	-	268	1,363.5
99.99	-	-	58	287.1	-	-	58	287.1
Total	8,319	48,164.2	50,534	318,719.1	122	679.9	58,975	367,563.3
W.A		31.85		26.41		23.16		27.11

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 30<sup>th</sup> June, 2014

Rate of Margin								
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
								(Million Rupees)
0.00	192	605.1	159	1,566.2	-	-	351	2,171.3
5.00	-	-	468	1,500.5	1	42.8	469	1,543.3
10.00	1,205	2,673.5	1,364	2,603.1	12	103.8	2,581	5,380.4
15.00	3	0.6	175	746.1	-	-	178	746.7
20.00	12	21.5	242	1,150.6	-	-	254	1,172.0
25.00	220	475.2	325	2,040.6	-	-	545	2,515.8
30.00	3	6.1	460	597.8	-	-	463	603.9
35.00	1	0.1	27	146.0	-	-	28	146.1
40.00	1	0.1	221	1,180.2	-	-	222	1,180.3
45.00	-	-	11	316.9	1	0.8	12	317.7
50.00	9	42.6	127	396.3	-	-	136	438.9
55.00	-	-	8	108.9	-	-	8	108.9
60.00	-	-	22	166.2	-	-	22	166.2
65.00	-	-	18	80.1	-	-	18	80.1
70.00	-	-	7	17.0	-	-	7	17.0
75.00	-	-	16	29.1	-	-	16	29.1
80.00	2	5.5	7	2.0	-	-	9	7.5
85.00	-	-	9	29.7	-	-	9	29.7
90.00	-	-	11	121.9	-	-	11	121.9
95.00	-	-	18	163.5	-	-	18	163.5
Total	1,648	3,830.3	3,695	12,962.7	14	147.4	5,357	16,940.3
W.A		10.92		21.35		8.74		18.88
<b>Insurance Policies</b>								
0.00	1,262	274	263	4,050.8	-	-	1,525	4,325.0
5.00	-	-	219	1,417.0	-	-	219	1,417.0
10.00	-	-	351	3,010.8	-	-	351	3,010.8
15.00	-	-	127	551.5	-	-	127	551.5
20.00	-	-	215	2,715.1	-	-	215	2,715.1
25.00	9	19	146	2,116.9	-	-	155	2,135.4
30.00	-	-	111	173.8	-	-	111	173.8
35.00	-	-	74	32.9	-	-	74	32.9
40.00	-	-	83	123.2	-	-	83	123.2
45.00	-	-	37	102.2	-	-	37	102.2
50.00	6	10	48	117.4	-	-	54	127.2
55.00	-	-	62	46.0	-	-	62	46.0
60.00	-	-	55	22.3	-	-	55	22.3
65.00	-	-	30	169.8	-	-	30	169.8
70.00	-	-	31	3.8	-	-	31	3.8
75.00	-	-	22	10.7	-	-	22	10.7
80.00	-	-	50	116.0	-	-	50	116.0
85.00	-	-	28	25.9	-	-	28	25.9
90.00	-	-	22	3.2	-	-	22	3.2
95.00	-	-	29	3.6	-	-	29	3.6
99.99	-	-	17	0.4	-	-	17	0.4
Total	1,277	302.5	2,020	14,813.3	-	-	3,297	15,115.8
W.A		-		13.68		-		13.46

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 30<sup>th</sup> June, 2014

(Million Rupees)

Rate of Margin	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
0.00	3,479	822.7	245,253	368,277.8	267	1,296.8	248,999	370,397.3
5.00	187	21.2	101,918	124,272.3	-	-	102,105	124,293.5
10.00	27,485	10,264.3	43,923	69,642.5	-	-	71,408	79,906.8
15.00	42	177.7	1,844	39,126.7	-	-	1,886	39,304.3
20.00	2,553	3,941.4	302,954	33,376.5	-	-	305,507	37,317.9
25.00	8,600	11,913.9	30,828	118,779.8	34	5,927.0	39,462	136,620.6
30.00	390	933.3	13,769	30,448.9	-	-	14,159	31,382.2
35.00	1	1.5	932	2,840.8	-	-	933	2,842.2
40.00	1,616	2,123.5	25,715	151,196.6	-	-	27,331	153,320.1
45.00	-	-	107	1,144.6	-	-	107	1,144.6
50.00	30,667	11,075.5	17,894	118,586.4	-	-	48,561	129,661.9
55.00	-	-	70	804.7	1	22.8	71	827.5
60.00	-	-	65	1,856.5	-	-	673	1,857.6
65.00	-	-	66	1,520.6	-	-	66	1,520.6
70.00	-	-	77	852.6	-	-	77	852.6
75.00	-	-	80	1,532.9	-	-	80	1,532.9
80.00	-	-	23	230.3	-	-	23	230.3
85.00	-	-	40	28.8	1	32.3	41	61.1
90.00	-	-	41	273.1	-	-	41	273.1
95.00	-	-	36	120.9	-	-	36	120.9
99.99	-	-	3	1.4	231	839.2	234	840.6
<b>Total</b>	<b>75,020</b>	<b>41,275.0</b>	<b>786,246</b>	<b>1,064,915.8</b>	<b>534</b>	<b>8,118.1</b>	<b>861,800</b>	<b>1,114,308.6</b>
<b>W.A</b>		<b>27.83</b>		<b>17.91</b>		<b>29.08</b>		<b>18.36</b>
<b>Advances Secured by Guarantee (s)</b>								
0.00	211,615	94,918.7	152,640	163,185.4	470	14,979.7	364,725	273,083.8
<b>Total</b>	<b>211,615</b>	<b>94,919</b>	<b>152,640</b>	<b>163,185</b>	<b>470</b>	<b>14,980</b>	<b>364,725</b>	<b>273,084</b>
<b>W.A</b>		<b>(0.00)</b>		<b>(0.00)</b>		<b>(0.00)</b>		<b>(0.00)</b>
<b>Unsecured Advances</b>								
0.00	105,420	20,005.8	324,102	29,844.7	9,947	882.8	439,469	50,733.3
<b>Total</b>	<b>105,420</b>	<b>20,005.8</b>	<b>324,102</b>	<b>29,844.7</b>	<b>9,947</b>	<b>882.8</b>	<b>439,469</b>	<b>50,733.3</b>
<b>W.A</b>		<b>(0.00)</b>		<b>(0.00)</b>		<b>(0.00)</b>		<b>(0.00)</b>
<b>Grand Total</b>	<b>889,756</b>	<b>889,031.5</b>	<b>1,430,275</b>	<b>2,987,237.8</b>	<b>11,612</b>	<b>59,770.6</b>	<b>2,331,643</b>	<b>3,936,039.9</b>
<b>W.A</b>		<b>18.91</b>		<b>20.84</b>		<b>16.14</b>		<b>20.30</b>

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

(Concl.)

Totals may differ due to rounding