

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	414,980	65,494.8	261,423	87,910.5	237,112	91,797.0
II. Securities, Shares and Other Financial Instruments:	1,335	92,249.4	1,342	125,865.7	1,321	133,830.8
A. Quoted on the Stock Exchange:	989	57,370.7	791	70,727.9	762	60,961.7
1. To Stock Brokers and Dealers:	458	32,070.8	393	32,607.9	395	25,705.6
(a) Government and Other Trustee Securities	205	494.6	207	1,596.3	191	795.1
(b) Shares and Debentures	217	30,677.5	173	30,502.3	197	24,809.0
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	36	898.7	13	509.2	7	101.5
2. To Others:	531	25,300.0	398	38,120.0	367	35,256.1
(a) Government and Other Trustee Securities	160	1,362.4	137	2,039.9	106	1,527.6
(b) Shares and Debentures	222	21,111.5	207	20,957.7	221	22,585.3
(c) Participation Term Certificates	6	17.1	4	9.2	4	7.8
(d) Others	143	2,809.0	50	15,113.3	36	11,135.3
B. Unquoted on the Stock Exchange:	346	34,878.6	551	55,137.8	559	72,869.1
1. To Stock Brokers and Dealers:	141	14,551.0	150	15,834.8	157	13,946.1
(a) Government and Other Trustee Securities	3	14.6	2	0.4	1	0.4
(b) Shares and Debentures	126	14,023.2	138	14,960.1	148	13,286.1
(c) Participation Term Certificates	1	20.7	-	-	-	-
(d) Others	11	492.5	10	874.4	8	659.6
2. To Others:	205	20,327.6	401	39,303.0	402	58,923.0
(a) Government and Other Trustee Securities	123	13,088.3	257	14,836.1	199	8,157.6
(b) Shares and Debentures	18	2,793.1	34	4,413.1	66	6,712.1
(c) Participation Term Certificates	17	138.1	8	15.6	3	6.0
(d) Others	47	4,308.1	102	20,038.2	134	44,047.4
III. Merchandise	65,768	2,053,075.1	65,468	2,434,049.1	65,262	2,507,976.8
A. Food Items:	18,611	625,482.3	19,806	695,792.4	19,586	780,618.8
1. Wheat	9,848	203,459.3	10,181	250,235.6	9,650	329,836.4
2. Rice and Paddy	2,348	102,105.8	3,039	125,482.9	2,628	89,336.1
3. Other Grains & Pulses:	380	5,420.0	547	9,741.5	548	11,332.8
(a) Indigenous	286	3,963.4	481	9,058.7	497	9,965.4
(b) Imported	94	1,456.6	66	682.8	51	1,367.4
4. Edible Oils:	1,207	69,290.9	1,401	79,021.2	1,377	77,483.9
(a) Indigenous	1,093	61,731.7	1,271	68,992.9	1,297	74,946.1
(b) Imported	114	7,559.2	130	10,028.3	80	2,537.8
5. Sugar:	1,299	151,452.8	1,072	132,212.3	1,282	190,593.7
(a) Indigenous	1,291	150,122.0	1,063	130,136.9	1,273	188,496.1
(b) Imported	8	1,330.8	9	2,075.4	9	2,097.6
6. Kariana And Spices	292	4,635.1	259	10,849.3	223	4,006.6
7. Fish And Fish Preparations	13	107.0	21	291.4	25	360.4
8. Other Food Items:	3,224	89,011.3	3,286	87,958.1	3,853	77,668.9
(a) Indigenous	3,120	87,343.4	3,154	85,703.9	3,810	76,179.9
(b) Imported	104	1,668.0	132	2,254.2	43	1,489.0
B. Raw Materials:	24,176	570,984.9	23,492	692,117.2	22,984	643,783.1
1. Cotton Raw:	14,518	114,607.5	15,150	152,104.5	14,779	160,138.6
(a) Indigenous	3,018	96,552.2	3,541	131,430.5	3,287	141,472.5
(b) Imported	11,500	18,055.4	11,609	20,674.0	11,492	18,666.1
2. Synthetic Fibers:	186	21,482.8	149	24,073.5	161	17,005.2
(a) Indigenous	145	19,790.9	118	22,479.5	138	16,216.4
(b) Imported	41	1,691.8	31	1,594.0	23	788.8
3. Fertilizers:	2,200	78,355.7	1,402	68,585.4	1,461	56,983.3
(a) Indigenous	2,101	74,187.2	1,375	61,464.9	1,431	49,076.5
(b) Imported	99	4,168.5	27	7,120.5	30	7,906.9
4. Petroleum Crude:	1,113	94,512.1	835	131,783.8	1,021	121,877.1
(a) Indigenous	1,054	73,799.7	770	101,474.9	939	96,836.8
(b) Imported	59	20,712.5	65	30,308.9	82	25,040.3
5. Iron and Steel:	2,488	101,581.6	2,448	134,857.1	2,202	125,635.8
(a) Indigenous	1,521	64,727.9	1,532	88,329.8	1,398	82,539.1
(b) Imported	967	36,853.7	916	46,527.4	804	43,096.7

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	1	3.7	1	1.5	1	14.9
7. Hides & Skins	128	2,768.9	121	2,755.8	95	2,790.5
8. Oil Seeds	222	14,591.3	267	16,569.6	236	11,759.5
9. Pesticides & Insecticides:	492	3,967.4	346	2,280.7	403	3,008.9
(a) Indigenous	487	3,958.3	345	2,280.4	403	3,008.9
(b) Imported	5	9.0	1	0.3	-	-
10. Other Raw Materials:	2,828	139,114.1	2,773	159,105.3	2,625	144,569.2
(a) Indigenous	2,622	121,051.6	2,424	135,852.8	2,431	127,327.9
(b) Imported	206	18,062.5	349	23,252.5	194	17,241.2
C. Finished/Manufactured Goods:	22,981	856,607.9	22,170	1,046,139.6	22,692	1,083,575.0
1. Cotton Textiles:	2,886	140,843.6	3,532	189,759.7	3,071	192,935.3
(a) Indigenous	2,749	134,987.1	3,290	182,300.3	2,837	181,518.8
(b) Imported	137	5,856.6	242	7,459.4	234	11,416.5
2. Cotton Yarn:	2,083	84,325.4	1,838	99,273.1	1,877	97,972.2
(a) Indigenous	2,045	83,400.2	1,798	98,179.0	1,832	96,711.5
(b) Imported	38	925.2	40	1,094.0	45	1,260.7
3. Other Textiles:	2,743	138,060.1	2,628	190,078.1	2,494	178,292.6
(a) Indigenous	2,718	136,706.7	2,599	188,118.7	2,470	176,639.4
(b) Imported	25	1,353.5	29	1,959.4	24	1,653.3
4. Machinery:	1,610	45,734.6	1,412	60,770.1	1,245	53,363.5
(a) Indigenous	1,050	22,538.9	893	29,964.5	767	30,475.0
(b) Imported	560	23,195.7	519	30,805.7	478	22,888.4
5. Handloom Products	3	197.7	1	11.0	2	269.1
6. Carpets & Rugs	74	2,131.1	75	2,958.8	72	1,685.4
7. Readymade Garments	1,345	53,310.3	1,162	54,983.8	1,288	60,560.7
8. Cement and Cement Products:	565	105,483.6	542	110,688.2	607	126,659.4
(a) Indigenous	495	101,230.2	518	106,018.3	579	122,514.3
(b) Imported	70	4,253.4	24	4,669.9	28	4,145.1
9. Sports Goods	132	1,029.5	109	1,103.2	116	1,915.7
10. Surgical Instruments	335	7,316.5	340	12,247.0	318	16,527.1
11. Chemicals & Dyes	2,023	49,047.8	1,779	64,092.5	1,736	62,256.9
12. Other Finished Goods:	9,182	229,127.7	8,752	260,174.2	9,866	291,137.1
(a) Indigenous	8,400	212,073.4	8,022	235,826.1	9,239	272,978.1
(b) Imported	782	17,054.3	730	24,348.0	627	18,159.0
IV. Fixed Assets Including Machinery	553,452	1,575,239.0	475,237	1,866,578.3	493,021	2,167,191.3
A. Transport Equipments	535,933	658,867.4	450,322	807,703.0	466,495	887,650.3
B. Furniture & Fixtures	290	14,110.3	4,549	20,785.6	4,421	16,578.4
C. Office Equipments	976	58,332.0	453	60,709.2	403	63,112.9
D. Other Machinery & Equipments	16,253	843,929.4	19,913	977,380.6	21,702	1,199,849.6
V. Real Estate	702,636	1,406,200.9	741,364	1,558,743.9	692,572	1,675,497.8
A. Land	581,854	526,818.3	619,810	578,507.5	562,546	587,285.9
B. Buildings:	120,782	879,382.6	121,554	980,236.4	130,026	1,088,211.9
1. Residential	105,222	486,556.4	105,861	525,434.0	115,567	620,534.0
2. Non-Residential	15,560	392,826.2	15,693	454,802.4	14,459	467,677.9
(a) Commercial	6,170	219,204.5	6,584	237,810.2	6,514	231,592.8
(b) Industrial	3,810	122,444.3	3,557	152,595.5	3,479	170,157.9
(c) Others	5,580	51,177.4	5,552	64,396.7	4,466	65,927.3
VI. Fixed Deposits and Insurance Policies	29,234	437,126.6	30,658	474,103.3	35,750	491,364.0
A. Bank Deposits	28,855	431,995.0	30,397	469,985.0	35,533	487,625.9
B. Insurance Policies	379	5,131.7	261	4,118.4	217	3,738.1
VII. Others	513,676	2,910,169.0	543,780	3,094,091.4	541,449	3,213,153.2
A. Other Secured Advances	184,354	980,496.6	123,273	1,115,116.3	123,767	1,145,807.4
B. Advances Secured by Guarantee(s)	329,322	1,929,672.4	420,507	1,978,975.0	417,682	2,067,345.8
1. Institutional Guarantee(s)	8,905	1,718,968.5	6,147	1,776,895.7	6,172	1,853,706.0
2. Individual Guarantee(s)	320,417	210,703.8	414,360	202,079.3	411,510	213,639.8
VIII. Unsecured Advances	1,620,832	151,266.8	1,774,314	169,004.0	1,892,859	183,056.6
Total	3,901,913	8,690,821.7	3,893,586	9,810,346.2	3,959,346	10,463,867.6

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	395,592	56,385.7	244,896	77,761.6	222,302	82,079.4
II. Securities, Shares and Other						
Financial Instruments:	151	12,149.8	209	27,644.4	232	30,562.4
A. Quoted on the Stock Exchange:	128	2,777.3	128	4,495.6	114	4,492.1
1. To Stock Brokers and Dealers:	8	1,354.4	13	2,934.4	12	2,780.2
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	8	1,354.4	13	2,934.4	12	2,780.2
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	120	1,422.8	115	1,561.2	102	1,711.9
(a) Government and Other Trustee Securities	102	844.9	96	922.4	84	1,190.2
(b) Shares and Debentures	16	568.0	17	630.8	17	516.7
(c) Participation Term Certificates	2	10.0	2	8.0	1	5.0
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	23	9,372.5	81	23,148.8	118	26,070.3
1. To Stock Brokers and Dealers:	6	842.8	6	843.0	6	790.7
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	6	842.8	6	843.0	6	790.7
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	17	8,529.7	75	22,305.8	112	25,279.6
(a) Government and Other Trustee Securities	3	4,562.3	21	5,102.3	21	5,872.5
(b) Shares and Debentures	6	1,471.6	4	867.2	4	822.2
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	2,495.9	50	16,336.2	87	18,584.9
III. Merchandise	17,127	396,800.5	17,521	449,342.7	17,580	447,753.6
A. Food Items:	1,061	140,151.1	1,187	142,847.5	1,196	151,865.7
1. Wheat	88	63,619.2	84	65,529.1	84	75,474.2
2. Rice and Paddy	305	30,856.5	383	27,565.2	388	18,421.5
3. Other Grains & Pulses:	17	295.1	17	265.9	17	178.0
(a) Indigenous	17	295.1	17	265.9	17	178.0
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	151	5,146.6	158	6,135.9	164	4,929.9
(a) Indigenous	151	5,146.6	158	6,135.9	164	4,929.9
(b) Imported	-	-	-	-	-	-
5. Sugar:	170	34,016.6	175	36,142.8	175	45,052.6
(a) Indigenous	170	34,016.6	175	36,142.8	175	45,052.6
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	24	372.3	20	65.7	17	68.0
7. Fish And Fish Preparations	1	0.4	2	0.4	-	-
8. Other Food Items:	305	5,844.6	348	7,142.7	351	7,741.7
(a) Indigenous	305	5,844.6	348	7,142.7	351	7,741.7
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	12,937	132,635.1	12,924	152,698.8	13,021	142,262.7
1. Cotton Raw:	11,533	16,536.8	11,525	16,681.8	11,596	19,042.3
(a) Indigenous	420	10,328.0	400	10,935.9	434	14,092.0
(b) Imported	11,113	6,208.9	11,125	5,745.9	11,162	4,950.3
2. Synthetic Fibers:	2	1,700.0	-	-	-	-
(a) Indigenous	1	1,500.0	-	-	-	-
(b) Imported	1	200.0	-	-	-	-
3. Fertilizers:	495	12,098.4	525	11,581.0	522	8,852.1
(a) Indigenous	495	12,098.4	525	11,581.0	522	8,852.1
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	38	41,652.0	36	52,499.9	33	49,098.1
(a) Indigenous	21	37,311.9	19	48,208.9	19	44,442.4
(b) Imported	17	4,340.1	17	4,291.0	14	4,655.7
5. Iron and Steel:	155	9,192.0	161	10,555.4	156	10,435.0
(a) Indigenous	122	5,336.6	127	6,549.6	128	6,612.0
(b) Imported	33	3,855.4	34	4,005.8	28	3,823.0

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	4	26.5	4	26.5	4	26.5
8. Oil Seeds	2	9.7	2	9.5	2	9.4
9. Pesticides & Insecticides:	42	643.7	37	384.2	43	575.5
(a) Indigenous	42	643.7	37	384.2	43	575.5
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	666	50,776.1	634	60,960.5	665	54,223.8
(a) Indigenous	664	50,773.3	632	60,957.8	663	54,221.1
(b) Imported	2	2.7	2	2.7	2	2.7
C. Finished/Manufactured Goods:	3,129	124,014.3	3,410	153,796.3	3,363	153,625.2
1. Cotton Textiles:	952	29,225.6	996	39,693.5	989	42,514.8
(a) Indigenous	888	25,892.1	908	36,753.6	905	36,208.1
(b) Imported	64	3,333.5	88	2,939.9	84	6,306.7
2. Cotton Yarn:	417	24,071.2	581	29,644.3	587	27,239.2
(a) Indigenous	389	23,882.8	553	29,456.0	559	27,050.8
(b) Imported	28	188.4	28	188.4	28	188.4
3. Other Textiles:	138	18,707.9	166	23,698.4	178	23,408.1
(a) Indigenous	118	18,241.1	151	23,459.2	160	22,931.3
(b) Imported	20	466.9	15	239.1	18	476.8
4. Machinery:	34	2,516.5	6	2,338.6	14	2,092.8
(a) Indigenous	-	-	-	-	8	6.9
(b) Imported	34	2,516.5	6	2,338.6	6	2,085.9
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	16	244.7	13	501.9	16	502.5
7. Readymade Garments	134	4,027.6	141	6,515.6	150	6,462.7
8. Cement and Cement Products:	66	14,927.8	69	15,864.7	82	18,292.9
(a) Indigenous	66	14,927.8	69	15,864.7	82	18,292.9
(b) Imported	-	-	-	-	-	-
9. Sports Goods	9	101.3	7	120.2	9	112.8
10. Surgical Instruments	5	71.0	6	56.2	6	55.5
11. Chemicals & Dyes	232	3,960.2	240	5,159.3	211	5,596.4
12. Other Finished Goods:	1,126	26,160.5	1,185	30,203.7	1,121	27,347.6
(a) Indigenous	1,079	24,783.4	1,141	28,765.7	1,085	26,049.6
(b) Imported	47	1,377.1	44	1,438.0	36	1,298.0
IV. Fixed Assets Including Machinery	73,948	206,033.9	63,799	226,969.9	68,402	296,041.9
A. Transport Equipments	71,646	78,069.8	60,960	85,073.2	65,262	95,270.4
B. Furniture & Fixtures	25	8,445.1	24	8,071.8	28	7,833.5
C. Office Equipments	91	6,462.9	73	5,734.1	71	5,931.3
D. Other Machinery & Equipments	2,186	113,056.1	2,742	128,090.8	3,041	187,006.6
V. Real Estate	49,537	271,957.7	53,027	297,844.1	53,361	309,135.5
A. Land	5,521	101,946.0	6,301	105,204.0	6,065	104,566.4
B. Buildings:	44,016	170,011.7	46,726	192,640.2	47,296	204,569.1
1. Residential	41,159	69,015.0	43,637	77,153.4	44,132	93,199.7
2. Non-Residential	2,857	100,996.6	3,089	115,486.7	3,164	111,369.4
(a) Commercial	1,900	87,199.3	2,035	94,350.5	2,143	86,466.6
(b) Industrial	266	11,589.3	320	16,941.5	259	15,059.7
(c) Others	691	2,208.0	734	4,194.7	762	9,843.1
VI. Fixed Deposits and Insurance Policies	532	12,713.9	595	16,385.6	511	15,999.3
A. Bank Deposits	361	10,651.4	477	15,007.4	412	14,946.7
B. Insurance Policies	171	2,062.5	118	1,378.2	99	1,052.6
VII. Others	249,782	757,938.6	230,949	776,165.4	230,821	776,319.1
A. Other Secured Advances	8,298	118,355.5	8,367	144,007.7	8,489	132,036.0
B. Advances Secured by Guarantee(s)	241,484	639,583.1	222,582	632,157.8	222,332	644,283.1
1. Institutional Guarantee(s)	2,559	487,347.1	2,476	475,619.7	2,576	486,773.5
2. Individual Guarantee(s)	238,925	152,236.0	220,106	156,538.1	219,756	157,509.6
VIII. Unsecured Advances	56,272	9,400.8	57,917	10,748.9	59,857	10,980.0
Total	842,941	1,723,381.0	668,913	1,882,862.6	653,066	1,968,871.1

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	19,388	9,109.1	16,527	10,149.0	14,810	9,717.6
II. Securities, Shares and Other Financial Instruments:	1,129	80,090.1	1,097	98,215.1	1,063	103,264.1
A. Quoted on the Stock Exchange:	861	54,593.5	663	66,232.3	648	56,469.6
1. To Stock Brokers and Dealers:	450	30,716.3	380	29,673.4	383	22,925.4
(a) Government and Other Trustee Secur	205	494.6	207	1,596.3	191	795.1
(b) Shares and Debentures	209	29,323.0	160	27,567.9	185	22,028.7
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	36	898.7	13	509.2	7	101.5
2. To Others:	411	23,877.1	283	36,558.8	265	33,544.2
(a) Government and Other Trustee Secur	58	517.5	41	1,117.5	22	337.4
(b) Shares and Debentures	206	20,543.5	190	20,326.9	204	22,068.6
(c) Participation Term Certificates	4	7.1	2	1.2	3	2.8
(d) Others	143	2,809.0	50	15,113.3	36	11,135.3
B. Unquoted on the Stock Exchange:	268	25,496.7	434	31,982.8	415	46,794.5
1. To Stock Brokers and Dealers:	135	13,708.3	144	14,991.8	151	13,155.3
(a) Government and Other Trustee Secur	3	14.6	2	0.4	1	0.4
(b) Shares and Debentures	120	13,180.4	132	14,117.0	142	12,495.4
(c) Participation Term Certificates	1	20.7	-	-	-	-
(d) Others	11	492.5	10	874.4	8	659.6
2. To Others:	133	11,788.4	290	16,991.0	264	33,639.1
(a) Government and Other Trustee Secur	65	8,516.6	200	9,727.5	152	2,280.8
(b) Shares and Debentures	12	1,321.5	30	3,545.9	62	5,889.8
(c) Participation Term Certificates	17	138.1	8	15.6	3	6.0
(d) Others	39	1,812.3	52	3,701.9	47	25,462.6
III. Merchandise	48,611	1,653,631.3	47,917	1,983,607.5	47,653	2,057,682.0
A. Food Items:	17,549	484,331.1	18,615	552,944.8	18,386	628,003.0
1. Wheat	9,759	138,840.1	10,096	184,706.5	9,565	253,612.2
2. Rice and Paddy	2,043	71,249.3	2,656	97,917.7	2,240	70,914.6
3. Other Grains & Pulses:	363	5,125.0	527	9,475.6	528	11,154.8
(a) Indigenous	269	3,668.3	461	8,792.8	477	9,787.4
(b) Imported	94	1,456.6	66	682.8	51	1,367.4
4. Edible Oils:	1,056	64,144.3	1,243	72,885.3	1,213	72,554.1
(a) Indigenous	942	56,585.1	1,113	62,857.0	1,133	70,016.3
(b) Imported	114	7,559.2	130	10,028.3	80	2,537.8
5. Sugar:	1,129	117,436.2	897	96,069.5	1,107	145,541.1
(a) Indigenous	1,121	116,105.4	888	93,994.2	1,098	143,443.5
(b) Imported	8	1,330.8	9	2,075.4	9	2,097.6
6. Kariana And Spices	268	4,262.9	239	10,783.7	206	3,938.6
7. Fish And Fish Preparations	12	106.6	19	291.1	25	360.4
8. Other Food Items:	2,919	83,166.8	2,938	80,815.4	3,502	69,927.2
(a) Indigenous	2,815	81,498.8	2,806	78,561.2	3,459	68,438.2
(b) Imported	104	1,668.0	132	2,254.2	43	1,489.0
B. Raw Materials:	11,238	438,309.6	10,567	539,378.1	9,961	500,879.5
1. Cotton Raw:	2,985	98,070.7	3,625	135,422.7	3,183	141,096.3
(a) Indigenous	2,598	86,224.2	3,141	120,494.6	2,853	127,380.5
(b) Imported	387	11,846.5	484	14,928.1	330	13,715.8
2. Synthetic Fibers:	184	19,782.8	149	24,073.5	161	17,005.2
(a) Indigenous	144	18,290.9	118	22,479.5	138	16,216.4
(b) Imported	40	1,491.9	31	1,594.0	23	788.8
3. Fertilizers:	1,705	66,257.2	877	57,004.3	939	48,131.2
(a) Indigenous	1,606	62,088.8	850	49,883.8	909	40,224.4
(b) Imported	99	4,168.5	27	7,120.5	30	7,906.9
4. Petroleum Crude:	1,074	52,819.9	798	79,243.7	987	72,738.8
(a) Indigenous	1,033	36,487.8	751	53,266.0	920	52,394.5
(b) Imported	41	16,332.1	47	25,977.7	67	20,344.4
5. Iron and Steel:	2,333	92,389.7	2,287	124,301.7	2,046	115,200.7
(a) Indigenous	1,399	59,391.4	1,405	81,780.1	1,270	75,927.1
(b) Imported	934	32,998.3	882	42,521.6	776	39,273.6

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	1	3.7	1	1.5	1	14.9
7. Hides & Skins	124	2,742.4	117	2,729.3	91	2,764.0
8. Oil Seeds	220	14,581.6	265	16,560.1	234	11,750.1
9. Pesticides & Insecticides:	450	3,323.7	309	1,896.5	360	2,433.4
(a) Indigenous	445	3,314.6	308	1,896.2	360	2,433.4
(b) Imported	5	9.0	1	0.3	-	-
10. Other Raw Materials:	2,162	88,338.0	2,139	98,144.8	1,959	89,744.7
(a) Indigenous	1,958	70,278.3	1,792	74,895.1	1,767	72,506.2
(b) Imported	204	18,059.7	347	23,249.7	192	17,238.5
C. Finished/Manufactured Goods:	19,824	730,990.6	18,735	891,284.6	19,306	928,799.5
1. Cotton Textiles:	1,929	110,761.1	2,535	149,831.3	2,081	150,195.2
(a) Indigenous	1,856	108,238.1	2,381	145,311.8	1,931	145,085.4
(b) Imported	73	2,523.1	154	4,519.5	150	5,109.8
2. Cotton Yarn:	1,664	60,137.4	1,255	69,511.8	1,288	70,616.1
(a) Indigenous	1,654	59,400.5	1,243	68,606.2	1,271	69,543.7
(b) Imported	10	736.9	12	905.7	17	1,072.4
3. Other Textiles:	2,599	118,987.2	2,456	165,994.8	2,310	154,469.8
(a) Indigenous	2,594	118,100.6	2,442	164,274.5	2,304	153,293.3
(b) Imported	5	886.6	14	1,720.3	6	1,176.5
4. Machinery:	1,576	43,218.1	1,406	58,431.6	1,230	51,252.4
(a) Indigenous	1,050	22,538.9	893	29,964.5	758	30,449.9
(b) Imported	526	20,679.2	513	28,467.1	472	20,802.5
5. Handloom Products	3	197.7	1	11.0	2	269.1
6. Carpets & Rugs	58	1,886.5	62	2,457.0	56	1,183.0
7. Readymade Garments	1,210	49,265.2	1,020	48,448.6	1,137	54,075.3
8. Cement and Cement Products:	499	90,555.8	473	94,823.4	525	108,366.5
(a) Indigenous	429	86,302.4	449	90,153.6	497	104,221.4
(b) Imported	70	4,253.4	24	4,669.9	28	4,145.1
9. Sports Goods	123	928.2	102	983.0	107	1,802.9
10. Surgical Instruments	330	7,245.5	334	12,190.8	311	16,467.3
11. Chemicals & Dyes	1,790	45,060.1	1,538	58,908.7	1,524	56,639.0
12. Other Finished Goods:	8,043	202,747.9	7,553	229,692.6	8,735	263,463.0
(a) Indigenous	7,308	187,070.6	6,867	206,782.6	8,144	246,601.9
(b) Imported	735	15,677.2	686	22,910.0	591	16,861.0
IV. Fixed Assets Including Machinery	476,927	1,366,264.6	406,061	1,635,226.5	419,361	1,866,847.8
A. Transport Equipments	461,740	580,070.8	386,773	721,909.5	398,764	791,675.0
B. Furniture & Fixtures	265	5,665.1	4,525	12,713.8	4,393	8,744.9
C. Office Equipments	885	51,869.0	380	54,975.1	332	57,181.6
D. Other Machinery & Equipments	14,037	728,659.8	14,383	845,628.1	15,872	1,009,246.4
V. Real Estate	105,637	1,008,580.2	110,132	1,131,769.7	120,253	1,245,885.5
A. Land	31,685	305,053.3	37,804	349,919.8	39,762	367,544.4
B. Buildings:	73,952	703,526.9	72,328	781,849.9	80,491	878,341.2
1. Residential	62,815	416,127.8	61,085	446,986.1	70,391	526,138.5
2. Non-Residential	11,137	287,399.1	11,243	334,863.8	10,100	352,202.7
(a) Commercial	3,979	127,886.4	4,277	139,315.3	4,114	141,299.9
(b) Industrial	3,501	110,580.5	3,194	135,378.0	3,178	154,845.1
(c) Others	3,657	48,932.3	3,772	60,170.5	2,808	56,057.7
VI. Fixed Deposits and Insurance Policies	28,693	424,181.6	30,054	457,622.3	35,229	475,200.8
A. Bank Deposits	28,486	421,112.5	29,912	454,882.2	35,112	472,515.3
B. Insurance Policies	207	3,069.2	142	2,740.1	117	2,685.5
VII. Others	158,891	2,073,297.8	276,292	2,237,216.2	274,237	2,341,432.9
A. Other Secured Advances	116,157	831,629.9	112,706	937,705.0	113,066	980,672.7
B. Advances Secured by Guarantee(s)	42,734	1,241,667.9	163,586	1,299,511.2	161,171	1,360,760.2
1. Institutional Guarantee(s)	4,262	1,188,774.2	1,975	1,258,123.6	2,048	1,308,780.4
2. Individual Guarantee(s)	38,472	52,893.7	161,611	41,387.5	159,123	51,979.8
VIII. Unsecured Advances	1,549,687	140,586.6	1,704,945	157,335.6	1,821,605	171,160.1
Total	2,388,963	6,755,741.4	2,593,025	7,711,141.8	2,734,211	8,271,190.8

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Jun-21		Dec-21		Jun-22	
	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 Secur	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Secur	-	-	-	-	-	-
(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 Secur	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Secur	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	29	1,643.3	26	1,098.9	25	1,791.2
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	1	40.2	1	40.2	2	640.9
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	40.2	1	40.2	1	40.2
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	40.2	1	40.2	1	40.2
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	1	600.7
(a) Indigenous	-	-	-	-	1	600.7
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	28	1,603.1	25	1,058.6	23	1,150.3
1. Cotton Textiles:	5	857.0	1	234.9	1	225.3
(a) Indigenous	5	857.0	1	234.9	1	225.3
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	116.9	2	116.9	2	116.9
(a) Indigenous	2	116.9	2	116.9	2	116.9
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	6	365.0	6	385.0	6	414.8
(a) Indigenous	6	365.0	6	385.0	6	414.8
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	1	18.2
(a) Indigenous	-	-	-	-	1	18.2
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	17.4	1	19.5	1	22.7
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	1	4.3
11. Chemicals & Dyes	1	27.5	1	24.5	1	21.5
12. Other Finished Goods:	13	219.3	14	277.8	10	326.6
(a) Indigenous	13	219.3	14	277.8	10	326.6
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	92	2,309.2	93	3,494.8	98	3,450.4
A. Transport Equipments	84	101.5	85	115.3	90	127.7
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	8	2,207.8	8	3,379.5	8	3,322.7
V. Real Estate	182	4,514.0	176	4,520.1	176	4,260.4
A. Land	22	721.5	22	761.5	22	788.2
B. Buildings:	160	3,792.5	154	3,758.6	154	3,472.2
1. Residential	157	462.5	152	410.5	152	405.6
2. Non-Residential	3	3,330.0	2	3,348.1	2	3,066.6
(a) Commercial	3	3,330.0	2	3,348.1	2	3,066.6
(b) Industrial	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	146.0	2	1.3	3	90.1
A. Bank Deposits	3	146.0	2	1.3	3	90.1
B. Insurance Policies	-	-	-	-	-	-
VII. Others	140	65,726.5	168	76,027.8	166	90,721.0
A. Other Secured Advances	65	23,032.3	92	33,010.4	92	32,693.3
B. Advances Secured by Guarantee(s)	75	42,694.3	76	43,017.5	74	58,027.7
1. Institutional Guarantee(s)	75	42,694.3	76	43,017.5	74	58,027.7
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	21	5.7	25	9.8	24	12.0
Total	467	74,344.9	490	85,152.6	492	100,325.0

3.1.4 Advances Classified by Securities

Specialised Banks

(Million Rupees)

Security	Jun-21		Dec-21		Jun-22	
	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:	55	9.5	36	6.3	26	4.3
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:	55	9.5	36	6.3	26	4.3
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	55	9.5	36	6.3	26	4.3
(a) Government and Other Trustee Securities	55	9.5	36	6.3	26	4.3
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	1	1,000.0	4	0.1	4	750.1
A. Food Items:	1	1,000.0	4	0.1	4	750.1
1. Wheat	1	1,000.0	1	-	1	750.0
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	3	0.1	3	0.1
(a) Indigenous	-	-	3	0.1	3	0.1
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-

3.1.4 Advances Classified by Securities

Specialised Banks

(Million Rupees)

Security	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	2,485	631.1	5,284	887.1	5,160	851.2
A. Transport Equipments	2,463	625.4	2,504	605.0	2,379	577.2
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	22	5.8	2,780	282.1	2,781	274.0
V. Real Estate	547,280	121,149.0	578,029	124,610.0	518,782	116,216.5
A. Land	544,626	119,097.5	575,683	122,622.2	516,697	114,387.1
B. Buildings:	2,654	2,051.4	2,346	1,987.8	2,085	1,829.4
1. Residential	1,091	951.1	987	884.0	892	790.2
2. Non-Residential	1,563	1,100.4	1,359	1,103.8	1,193	1,039.2
(a) Commercial	288	788.8	270	796.3	255	759.6
(b) Industrial	43	274.5	43	276.0	42	253.2
(c) Others	1,232	37.1	1,046	31.4	896	26.4
VI. Fixed Deposits and Insurance Policies	6	85.1	7	94.1	7	73.8
A. Bank Deposits	5	85.0	6	94.0	6	73.8
B. Insurance Policies	1	0.1	1	0.1	1	0.1
VII. Others	104,863	13,206.1	36,371	4,681.9	36,225	4,680.3
A. Other Secured Advances	59,834	7,478.9	2,108	393.3	2,120	405.5
B. Advances Secured by Guarantee(s)	45,029	5,727.1	34,263	4,288.6	34,105	4,274.8
1. Institutional Guarantee(s)	2,009	153.0	1,620	134.9	1,474	124.4
2. Individual Guarantee(s)	43,020	5,574.1	32,643	4,153.7	32,631	4,150.4
VIII. Unsecured Advances	14,852	1,273.6	11,427	909.8	11,373	904.5
Total	669,542	137,354.3	631,158	131,189.3	571,577	123,480.7

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	4	2,846.0	9	3,546.5	6	4,198.9
1) Official	-	-	1	1.8	1	8.7
2) Business	4	2,846.0	8	3,544.6	5	4,190.2
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,901,909	8,687,975.7	3,893,577	9,806,799.8	3,959,340	10,459,668.7
I. GOVERNMENT	219	995,216.0	245	979,649.0	252	1,200,955.4
A. Federal Government	149	287,364.5	168	364,404.4	167	420,917.3
1) Commodity Operations	49	210,913.3	72	281,777.3	62	346,073.3
2) Others	100	76,451.2	96	82,627.2	105	74,844.0
B. Provincial Governments	70	707,851.5	77	615,244.6	85	780,038.1
1) Commodity Operations	53	700,734.2	41	607,643.9	63	772,865.2
2) Others	17	7,117.4	36	7,600.7	22	7,172.9
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	987	1,104,543.4	1,032	1,235,075.0	819	1,182,306.2
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	807.7	13	786.6	14	1,370.9
Utilities	488	670,176.4	587	658,379.1	539	558,929.8
Transport, storage and communications	156	297,193.3	131	307,231.5	97	334,943.5
Manufacturing	298	69,980.7	247	89,231.4	115	54,941.1
Mining and Quarrying	-	-	-	-	1	62,879.2
Construction	11	11,995.0	20	15,940.4	22	15,523.0
Commerce and Trade	17	52,614.7	25	161,547.5	18	149,559.5
Others	10	1,775.7	9	1,958.5	13	4,159.1
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,229	124,534.1	1,504	154,012.9	1,466	182,650.1
Mutual Funds and AMCs	147	3,045.3	143	6,003.4	129	2,478.9
Insurance & Pension Funds	476	4,468.1	723	5,215.9	656	4,012.7
MFIs and DFIs	119	56,692.8	133	74,645.7	156	102,420.9
Stock Exchange & Brokerage Houses	227	16,893.0	237	19,351.3	237	17,084.3
Modarabas	84	3,647.9	81	4,566.6	94	4,850.2
Other NBFIs	176	39,787.1	187	44,230.0	194	51,803.0
IV. PRIVATE SECTOR (BUSINESS)	1,410,425	5,559,655.7	1,221,374	6,412,266.2	1,151,857	6,751,970.6
A. Agriculture, forestry and fishing	1,057,581	291,864.1	871,465	322,406.9	790,937	326,113.4
1. Crop and animal production, hunting and related service activities	1,056,885	290,384.4	870,690	320,640.1	790,130	324,571.0
Growing of Wheat, Rice, Sugar Cane & Cotton	597,611	138,334	409,452	159,314	348,815	156,343.8
Growing of tropical, subtropical, pome and stone fruits & vegetables	60,573	21,258.2	50,844	18,254.8	40,205	14,087.6
Growing of other fruits, vegetables and crops	16,257	7,702	23,505	9,079	22,439	11,092.3
Raising of livestock and other related activities	300,552	95,050.7	293,636	99,538.0	287,846	107,487.1
Other agricultural support activities	81,890	28,035.4	93,251	34,451.0	90,823	35,556.8
Hunting, trapping and related service activities	2	3.5	2	3.5	2	3.5
2. Forestry and logging	73	87.0	101	81.5	114	23.9
3. Fishing and aquaculture	623	1,392.8	674	1,685.3	693	1,518.5
B. Mining and quarrying	1,391	65,790.8	866	64,921.8	894	62,627.1
05 - Mining of coal and lignite	512	36,783.4	75	39,511.5	79	43,508.9
06 - Extraction of crude petroleum and natural gas	630	26,873.4	557	23,280.8	603	17,061.4
07 - Mining of metal ores	15	375.1	15	588.5	13	626.7
08 - Other mining and quarrying	230	1,727.7	216	1,511.5	195	1,401.0
09 - Mining support service activities	4	31.3	3	29.5	4	29.0
C. Manufacturing	134,600	3,442,203.7	139,543	4,110,411.8	138,629	4,334,695.3
10 - Manufacture of food products	58,863	886,748.5	62,718	935,046.3	63,772	1,023,569.2
11 - Manufacture of beverages	1,222	26,429.1	775	35,790.8	756	35,309.6
12 - Manufacture of tobacco products	613	3,023.1	698	3,629.5	687	3,575.8
13 - Manufacture of textiles	24,212	1,060,776.0	26,249	1,388,780.7	25,004	1,410,930.3
Preparation and spinning of textile fibres	9,514	352,944.8	8,849	460,536.7	8,487	449,452.3
Weaving of textiles	4,550	215,340.7	5,563	283,338.4	4,865	285,052.9
Finishing of textiles	3,291	194,948.0	4,691	264,356.0	4,251	272,237.9
Manufacture of knitted and crocheted fabrics	715	39,920.8	802	46,552.4	889	53,785.0
Manufacture of made-up textile articles, except apparel	3,609	150,177.2	3,404	195,280.0	3,394	197,005.8
Manufacture of carpets and rugs	165	2,233.9	170	2,119.1	164	1,745.8
Manufacture of other textiles n.e.c.	2,368	105,210.5	2,770	136,597.9	2,954	151,650.6

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	4,553	149,597.6	4,945	172,370.9	5,082	202,521.0
15 - Manufacture of leather and related products	2,269	36,630.6	1,981	42,526.5	1,927	48,111.4
Tanning and dressing of leather; dressing and dyeing of fur	419	7,296.3	414	7,595.1	421	8,015.7
Manufacture of luggage, handbags and the like, saddlery and harness	93	1,712.5	99	1,694.1	105	2,324.2
Manufacture of footwear	1,757	27,621.9	1,468	33,237.3	1,401	37,771.6
a. Leather wear	1,611	24,107.1	1,247	27,759.1	1,138	31,026.0
b. Rubber and Plastic wear	146	3,514.7	221	5,478.2	263	6,745.6
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	463	5,607.6	586	6,697.5	561	7,095.1
17 - Manufacture of paper and paper products	1,562	49,988.8	1,718	74,965.7	1,692	91,333.5
18 - Printing and reproduction of recorded media	2,897	15,971.0	1,042	12,907.3	1,052	14,186.0
Printing and other service activities related to printing	2,874	14,857.2	1,017	11,599.1	1,025	12,648.7
Reproduction of recorded media	23	1,113.8	25	1,308.2	27	1,537.3
19 - Manufacture of coke and refined petroleum products	691	107,404.2	1,100	143,498.7	1,118	110,235.0
20 - Manufacture of chemicals and chemical products	10,298	274,866.9	9,383	313,608.7	9,657	328,838.2
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,465	79,090.9	4,987	75,707.3	4,862	90,026.1
22 - Manufacture of rubber and plastics products	3,967	51,071.8	3,182	73,951.4	3,234	81,632.1
23 - Manufacture of other non-metallic mineral products	1,642	215,817.0	1,825	238,683.0	1,982	266,929.2
24 - Manufacture of basic metals	4,888	192,457.1	5,065	250,231.2	4,863	240,495.3
25 - Manufacture of fabricated metal products, except machinery and equipment	922	32,595.7	1,125	36,669.6	1,145	37,286.4
26 - Manufacture of computer, electronic and optical products	244	3,590.0	263	6,165.3	255	6,415.3
27 - Manufacture of electrical equipment	3,418	127,486.4	3,935	147,888.0	2,992	155,554.0
28 - Manufacture of machinery and equipment	757	12,788.0	924	15,913.9	905	14,905.7
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,778	46,080.3	2,102	65,294.5	2,024	87,119.8
30 - Manufacture of other transport equipment	776	18,491.8	796	21,444.9	729	23,510.1
31 - Manufacture of furniture	675	3,461.6	734	4,167.9	745	4,213.7
32 - Other manufacturing	3,356	41,861.1	3,304	44,078.2	3,457	47,937.1
Manufacture of jewellery and related articles	286	557.3	289	505.5	290	514.6
Manufacture of imitation jewellery and related articles	5	10.0	6	11.7	8	223.6
Manufacture of musical instruments	63	812.3	59	1,061.9	68	1,340.1
Manufacture of sports goods	351	6,082.0	375	6,621.7	392	7,909.4
Manufacture of games and toys	16	5.9	17	6.3	15	7.6
Manufacture of medical and dental instruments and supplies	318	4,386.6	339	5,180.5	350	5,384.7
Manufacture of Handicrafts	142	52.6	145	42.4	140	41.4
Other manufacturing n.e.c.	2,175	29,954.3	2,074	30,648.2	2,194	32,515.7
33 - Repair and installation of machinery and equipment	69	368.7	106	394.3	128	2,965.5
D. Electricity, gas, steam and air conditioning supply	2,072	558,562.7	2,657	587,622.0	2,623	616,241.8
Electric power generation, transmission and distribution	1,794	549,794.2	2,419	574,434.0	2,400	606,033.1
a) Hydal	326	41,350.8	548	34,188.0	520	35,683.4
b) Thermal	247	152,113.7	251	160,026.5	278	152,972.6
c) Coal Based	100	81,072.7	81	86,511.3	85	96,639.9
d) Wind	252	59,667.2	236	67,988.4	242	65,552.4
e) Solar	61	5,245.9	91	5,353.3	92	5,203.1
f) Other	808	210,343.9	1,212	220,366.5	1,183	249,981.7
Manufacture of gas; distribution of gaseous fuels through mains	262	8,725.2	211	13,114.6	203	10,161.8
Steam and air conditioning supply	16	43.3	27	73.5	20	46.9
E. Water supply; sewerage, waste management and remediation activities	247	24,150.4	280	29,072.2	213	22,063.9
36 - Water collection, treatment and supply	58	63.0	64	120.3	57	368.6
37 - Sewerage	9	11.2	9	5.6	9	14.3
38 - Waste collection, treatment and disposal activities; materials recovery services	175	24,057.5	198	28,920.4	140	21,667.1
services	5	18.7	9	25.9	7	14.0
F. Construction	3,640	153,525.4	4,180	185,191.0	4,089	187,459.9
41 - Construction of buildings	2,236	106,380.7	2,708	140,259.0	2,588	142,461.8
42 - Civil engineering	1,221	45,600.8	1,303	42,078.8	1,299	41,570.0
43 - Specialized construction activities	183	1,543.9	169	2,853.2	202	3,428.1
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	116,458	432,401.8	122,993	484,151.9	134,324	507,316.9
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,342	28,777.3	4,422	34,909.0	4,636	38,544.0
46 - Wholesale trade, except of motor vehicles and motorcycles	29,995	239,884.5	33,241	280,224.2	32,879	286,914.8
47 - Retail trade, except of motor vehicles and motorcycles	82,121	163,740.1	85,330	169,018.7	96,809	181,858.1
H. Transportation and storage	39,429	113,663.6	26,811	125,039.4	26,172	125,407.0

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	23,702	58,583.7	9,792	63,326.7	8,816	64,570.0
50 - Water transport	43	841.0	85	1,251.5	84	455.4
51 - Air transport	178	2,753.8	163	2,460.7	156	2,099.0
52 - Warehousing and support activities for transportation	15,219	47,237.1	16,334	53,253.8	16,718	52,611.8
53 - Courier activities other than national post activities	287	4,248.1	437	4,746.7	398	5,670.8
I. Accommodation and food service activities	1,634	42,888.2	2,041	42,902.1	2,025	40,177.4
55 - Accommodation	603	27,579.4	717	25,538.1	563	24,131.1
56 - Food and beverage service activities	1,031	15,308.9	1,324	17,364.0	1,462	16,046.4
J. Information and communication	2,665	174,550.7	3,171	196,378.7	3,249	266,953.7
58 - Publishing activities	692	3,225.6	861	3,022.4	833	2,832.2
59 - Motion picture, video and television programme production, sound recording and music publishing activities	98	1,426.4	139	1,655.6	116	994.1
60 - Programming and broadcasting activities	91	1,333.6	94	1,071.0	89	769.3
61 - Telecommunications	862	153,936.4	901	175,541.3	872	245,098.0
62 - Computer programming, consultancy and related activities	724	11,193.0	971	10,801.7	1,088	12,191.8
63 - Information service activities	198	3,435.6	205	4,286.7	251	5,068.3
K. Real estate activities	505	30,892.2	718	34,655.0	707	37,084.0
L. Professional, scientific and technical activities	4,740	48,700.0	4,629	47,873.8	5,130	49,848.7
69 - Legal and accounting activities	119	980.8	172	1,111.7	163	870.8
71 - Architectural and engineering activities; technical testing and analysis	47	1,448.5	98	1,840.4	89	1,055.4
72 - Scientific research and development	489	5,364.5	593	5,443.0	515	5,227.4
73 - Advertising and market research	143	4,351.2	95	3,783.8	131	4,187.3
74 - Other professional, scientific and technical activities	834	4,024.3	850	4,441.8	1,578	6,014.0
75 - Veterinary activities	3,059	32,117.7	2,765	31,017.7	2,604	32,207.9
M. Administrative and support service activities	49	413.1	56	235.3	50	286.0
77 - Rental and leasing activities	6,569	59,839.6	7,444	58,850.6	7,639	53,325.6
78 - Employment activities	622	2,461.3	748	2,590.5	692	2,312.0
79 - Travel agency, tour operator, reservation service and related activities	53	191.6	56	253.6	47	367.6
80 - Security and investigation activities	847	8,421.2	940	9,810.5	929	9,789.3
81 - Services to buildings and landscape activities	490	3,312.5	638	3,331.0	813	2,754.4
82 - Office administrative, office support and other business support activities	47	211.3	46	271.6	68	305.1
N. Education	4,510	45,241.6	5,016	42,593.4	5,090	37,797.0
O. Human health and social work activities	2,151	32,301.4	1,854	38,692.1	2,514	36,166.6
86 - Human health activities	1,434	19,890.1	1,452	19,626.6	1,510	18,863.7
87 - Residential care activities	1,401	19,778.3	1,417	19,469.4	1,471	18,717.4
88 - Social work activities with and without accommodation	8	7.7	10	8.8	10	16.6
P. Arts, entertainment and recreation	25	104.1	25	148.4	29	129.7
89 - Arts and entertainment activities	132	3,099.2	136	3,111.1	140	2,763.7
90 - Other service activities	35,177	65,331.7	31,134	61,359.0	31,062	64,861.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	207	15,023.1	230	14,004.9	242	15,530.8
A. Government Trusts and Non-profit Organizations	38	1,820.3	66	1,591.3	69	970.9
B. Private Trusts and Non-profit Organizations	151	12,366.1	146	11,609.2	163	13,795.7
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	18	836.7	18	804.4	10	764.2
VI. PERSONAL	2,483,122	885,860.4	2,663,459	1,009,156.1	2,798,943	1,123,399.7
A. Bank Employees	145,706	177,131.0	146,477	193,081.8	148,412	222,423.9
1) For house building	75,278	140,687.0	72,945	152,822.6	72,592	171,728.5
2) For transport i.e. purchase of car etc.	41,939	32,749.1	45,843	36,407.7	47,836	46,544.2
3) Other purposes	28,489	3,694.9	27,689	3,851.4	27,984	4,151.2
B. Consumer Financing	2,333,667	707,916.6	2,513,251	815,379.6	2,649,162	900,094.9
1) For house building	15,654	103,630.8	23,180	143,802.1	32,930	200,764.9
2) For transport i.e. purchase of car etc	328,931	308,095.7	362,863	353,639.0	370,512	367,844.3
3) Credit cards	1,316,193	55,073.6	1,460,894	65,143.5	1,565,357	72,738.4
4) Consumers durable	33,520	6,080.5	38,907	7,809.1	38,088	7,326.2
5) Personal loans	639,369	235,036.0	627,407	244,985.9	642,275	251,421.1
C) Other	3,749	812.8	3,731	694.8	1,369	880.9
VII. OTHER	5,720	3,142.9	5,733	2,635.6	5,761	2,855.9
Total	3,901,913	8,690,821.7	3,893,586	9,810,346.2	3,959,346	10,463,867.6

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	2	759.9
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	2	759.9
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	842,941	1,723,381.0	668,913	1,882,862.6	653,064	1,968,111.2
I. GOVERNMENT	30	215,642.3	31	211,429.5	48	235,442.7
A. Federal Government	15	56,776.7	17	61,427.7	33	52,645.0
1) Commodity Operations	8	20,205.1	8	22,647.9	9	16,094.9
2) Others	7	36,571.6	9	38,779.8	24	36,550.1
B. Provincial Governments	15	158,865.6	14	150,001.7	15	182,797.8
1) Commodity Operations	15	158,865.6	13	149,802.6	14	182,614.0
2) Others	-	-	1	199.1	1	183.8
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	82	330,862.9	118	342,536.4	102	378,538.1
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	1	14.0	8	416.1	8	714.7
Utilities	25	167,287.4	44	166,525.9	43	146,801.9
Transport, storage and communications	32	102,707.8	37	102,659.2	24	98,072.1
Manufacturing	20	42,932.2	21	44,099.0	19	44,081.4
Mining and Quarrying	-	-	-	-	1	62,879.2
Construction	1	525.8	5	4,533.4	5	4,243.1
Commerce and Trade	2	16,738.5	2	23,702.8	1	21,202.8
Others	1	657.1	1	600.0	1	542.9
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	82	21,731.6	98	17,528.9	118	23,106.2
Mutual Funds and AMCs	1	652.7	1	200.2	1	250.0
Insurance & Pension Funds	15	54.6	16	229.9	9	1.8
MFIs and DFIs	8	14,556.5	11	8,669.8	32	14,642.9
Stock Exchange & Brokerage Houses	13	1,271.2	13	1,682.7	20	1,423.9
Modarabas	3	753.4	2	352.9	1	217.1
Other NBFIs	42	4,443.2	55	6,393.5	55	6,570.6
IV. PRIVATE SECTOR (BUSINESS)	466,866	920,466.3	307,931	1,063,300.1	288,331	1,063,371.7
A. Agriculture, forestry and fishing	402,562	69,293.5	252,873	90,720.6	229,972	95,116.7
1. Crop and animal production, hunting and related service activities	402,469	69,181.5	252,711	90,550.8	229,795	94,977.2
Growing of Wheat, Rice, Sugar Cane & Cotton	303,220	39,705	134,054	58,580	111,045	60,441.9
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,896	683.1	2,012	528.9	2,035	805.2
Growing of other fruits, vegetables and crops	5,203	1,754	11,176	1,851	10,820	4,017.0
Raising of livestock and other related activities	41,634	18,705.3	42,504	18,755.1	42,668	19,657.6
Other agricultural support activities	50,516	8,334.5	62,965	10,836.0	63,227	10,055.5
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	93	112.0	162	169.9	177	139.5
B. Mining and quarrying	182	14,012.7	159	13,939.1	145	14,728.6
05 - Mining of coal and lignite	13	8,015.1	5	8,678.5	5	9,965.5
06 - Extraction of crude petroleum and natural gas	59	5,580.2	59	4,939.9	56	4,526.2
07 - Mining of metal ores	1	1.0	-	-	-	-
08-Other mining and quarrying	108	396.4	94	301.1	83	219.8
09 - Mining support service activities	1	20.0	1	19.6	1	17.1
C. Manufacturing	9,297	539,344.8	10,167	628,892.4	10,245	625,327.5
10 - Manufacture of food products	2,560	143,902.6	2,773	167,813.0	2,821	174,296.5
11 - Manufacture of beverages	64	2,570.1	63	2,707.2	62	2,333.0
12 - Manufacture of tobacco products	1	0.8	1	0.8	1	0.8
13 - Manufacture of textiles	3,040	161,992.9	3,297	195,157.9	3,363	190,276.0
Preparation and spinning of textile fibres	1,424	63,493.5	1,506	79,163.4	1,535	78,198.4
Weaving of textiles	571	28,108.5	616	31,715.1	632	31,884.4
Finishing of textiles	664	38,131.2	690	42,510.4	704	44,542.2
Manufacture of knitted and crocheted fabrics	7	245.2	21	577.2	26	1,043.1
Manufacture of made-up textile articles, except apparel	262	25,263.3	284	29,314.6	284	23,580.7
Manufacture of carpets and rugs	19	288.7	18	584.8	18	574.6
Manufacture of other textiles n.e.c.	93	6,462.4	162	11,292.4	164	10,452.5

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	334	11,609	428	16,048	410	16,256.6
15 - Manufacture of leather and related products	129	4,013.6	127	4,300.4	130	4,217.7
Tanning and dressing of leather; dressing and dyeing of fur	24	422.8	24	632.3	26	642.0
Manufacture of luggage, handbags and the like, saddlery and harness	14	297.8	12	262.9	12	257.4
Manufacture of footwear	91	3,293.0	91	3,405.2	92	3,318.4
a. Leather wear	57	1,934.5	62	2,200.3	62	2,158.2
b. Rubber and Plastic wear	34	1,358.5	29	1,204.9	30	1,160.2
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	37	142.5	51	416.7	59	341.0
17 - Manufacture of paper and paper products	60	2,528.4	70	2,600.6	62	3,014.1
18 - Printing and reproduction of recorded media	95	6,208.3	159	4,668.1	136	3,714.6
Printing and other service activities related to printing	95	6,208.3	159	4,668.1	136	3,714.6
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	60	41,428.8	59	55,146.4	53	51,036.1
20 - Manufacture of chemicals and chemical products	654	26,603.2	723	28,575.1	693	26,326.5
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	181	6,187.0	228	6,334.0	227	8,645.4
22 - Manufacture of rubber and plastics products	252	4,347.5	256	6,082.4	262	6,794.1
23 - Manufacture of other non-metallic mineral products	345	59,157.7	398	64,815.4	412	67,959.3
24 - Manufacture of basic metals	264	23,655.5	292	30,719.2	304	27,458.6
25 - Manufacture of fabricated metal products, except machinery and equipment	32	1,281.8	30	914.0	29	871.4
26 - Manufacture of computer, electronic and optical products	16	560.8	15	288.6	14	270.8
27 - Manufacture of electrical equipment	371	25,186.9	420	25,601.2	378	25,294.4
28 - Manufacture of machinery and equipment	60	222.7	69	158.2	66	132.0
29 - Manufacture of motor vehicles, trailers and semi-trailers	169	8,457.3	188	9,179.4	174	8,960.9
30 - Manufacture of other transport equipment	7	593.6	3	532.3	3	363.6
31 - Manufacture of furniture	75	255.3	82	299.5	83	205.8
32 - Other manufacturing	491	8,438.1	435	6,534.4	503	6,558.4
Manufacture of jewellery and related articles	29	143.4	31	130.2	31	141.4
Manufacture of imitation jewellery and related articles	2	1.7	2	1.6	2	1.5
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	63	2,281.4	64	2,160.6	67	2,269.7
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	5	71.8	6	240.4	13	364.4
Manufacture of Handicrafts	5	13.4	7	15.1	7	14.8
Other manufacturing n.e.c.	387	5,926.4	325	3,986.5	383	3,766.6
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	314	148,822.7	313	147,936.3	323	134,404.5
Electric power generation, transmission and distribution	277	146,058.4	293	145,169.1	307	131,872.4
a) Hydal	119	23,929.3	120	15,115.1	125	12,615.2
b) Thermal	79	65,057.3	79	68,632.2	89	53,541.0
c) Coal Based	9	33,874.9	12	38,082.9	13	43,305.2
d) Wind	18	15,088.2	20	14,723.0	22	14,300.7
e) Solar	20	2,762.4	32	2,962.2	31	2,729.7
f) Other	32	5,346.4	30	5,653.5	27	5,380.6
Manufacture of gas; distribution of gaseous fuels through mains	37	2,764.3	20	2,767.2	16	2,532.1
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	19	161.8	17	154.2	19	157.3
36 - Water collection, treatment and supply	8	18.3	6	11.9	6	13.9
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	8	136.5	8	135.7	10	137.5
services	3	7.0	3	6.6	3	5.9
F. Construction	582	27,575.5	646	30,485.4	641	25,801.2
41 - Construction of buildings	222	12,130.5	292	20,085.9	282	17,552.1
42 - Civil engineering	345	15,209.9	345	10,270.5	350	8,111.9
43 - Specialized construction activities	15	235.1	9	129.0	9	137.3
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	27,157	49,075.2	29,222	64,820.6	30,588	64,752.4
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	222	5,983.1	307	8,078.9	375	7,400.5
46 - Wholesale trade, except of motor vehicles and motorcycles	13,235	24,323.0	13,472	30,322.2	13,590	34,854.0
47 - Retail trade, except of motor vehicles and motorcycles	13,700	18,769.1	15,443	26,419.5	16,623	22,497.8
H. Transportation and storage	18,916	17,677.0	5,221	16,976.0	5,776	19,403.6

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	18,248	5,664.1	4,251	4,160.6	4,071	5,384.8
50 - Water transport	1	2.4	1	1.4	-	-
51 - Air transport	44	329.6	42	276.6	38	193.7
52 - Warehousing and support activities for transportation	621	10,639.3	925	11,545.9	1,661	11,843.3
53 - Courier activities other than national post activities	2	1,041.5	2	991.5	6	1,981.9
I. Accommodation and food service activities	198	14,130.1	265	12,842.2	296	12,142.6
55 - Accommodation	66	11,053.0	72	10,145.7	68	9,811.3
56 - Food and beverage service activities	132	3,077.1	193	2,696.6	228	2,331.3
J. Information and communication	227	15,607.4	257	26,795.6	288	38,420.8
58 - Publishing activities	3	4.2	7	36.4	10	37.2
59 - Motion picture, video and television programme production, sound recording and music publishing activities	34	782.8	38	741.4	42	531.6
60 - Programming and broadcasting activities	3	4.8	3	4.2	3	2.7
61 - Telecommunications	97	13,321.4	107	24,413.7	128	36,200.9
62 - Computer programming, consultancy and related activities	66	1,328.6	78	1,437.2	78	1,463.9
63 - Information service activities	24	165.7	24	162.7	27	184.4
K. Real estate activities	57	3,716.6	54	5,578.6	49	5,927.2
L. Professional, scientific and technical activities	65	484.1	60	434.4	58	739.2
69 - Legal and accounting activities	5	32.7	6	44.6	8	21.3
70 - Architectural and engineering activities; technical testing and analysis	11	0.8	11	0.8	11	0.8
71 - Architectural and engineering activities; technical testing and analysis	11	57.5	9	58.6	7	634.8
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	16	36.9	16	36.0	16	34.0
74 - Other professional, scientific and technical activities	20	354.3	16	292.7	13	45.7
75 - Veterinary activities	2	1.8	2	1.8	3	2.6
M. Administrative and support service activities	1,606	2,342.1	2,330	4,145.2	2,996	4,472.5
77 - Rental and leasing activities	91	333.7	164	781.3	163	695.9
78 - Employment activities	-	-	1	52.9	1	52.6
79 - Travel agency, tour operator, reservation service and related activities	26	84.8	25	920.0	23	830.4
80 - Security and investigation activities	16	227.1	16	175.1	15	127.2
81 - Services to buildings and landscape activities	11	2.1	5	37.2	14	36.0
82 - Office administrative, office support and other business support activities	1,462	1,694.4	2,119	2,178.6	2,780	2,730.4
N. Education	325	4,118.6	373	4,394.4	392	4,354.8
O. Human health and social work activities	217	3,712.0	262	5,061.6	269	5,387.0
86 - Human health activities	215	3,698.0	262	5,061.6	269	5,387.0
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	2	14.0	-	-	-	-
P. Arts, entertainment and recreation	5	22.6	5	22.9	8	28.8
Q. Other service activities	5,137	10,369.8	5,707	10,100.5	6,266	12,207.1
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	10	1,284.1	10	2,130.6	9	2,104.7
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	10	1,284.1	10	2,130.6	9	2,104.7
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	375,863	231,718.3	360,717	244,742.7	364,448	263,877.7
A. Bank Employees	54,971	57,987.6	57,604	60,779.9	59,813	75,641.9
1) For house building	38,127	47,617.7	38,864	49,224.1	39,359	60,136.3
2) For transport i.e. purchase of car etc.	12,239	9,837.4	13,905	10,966.4	15,215	14,809.3
3) Other purposes	4,605	532.5	4,835	589.4	5,239	696.3
B. Consumer Financing	320,891	173,730.6	303,112	183,962.7	304,634	188,235.7
1) For house building	1,530	5,563.6	2,888	10,410.2	2,648	16,213.6
2) For transport i.e. purchase of car etc	40,257	23,107.6	41,135	25,239.5	41,201	25,572.2
3) Credit cards	-	-	-	-	41	1.3
4) Consumers durable	31,329	5,832.0	31,300	7,245.5	31,189	6,539.0
5) Personal loans	247,775	139,227.4	227,789	141,067.5	229,555	139,909.6
C) Other	1	0.1	1	0.1	1	0.1
VII. OTHER	8	1,675.5	8	1,194.3	8	1,670.0
Total	842,941	1,723,381.0	668,913	1,882,862.6	653,066	1,968,871.1

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	4	2,846.0	8	3,544.6	3	3,430.3
1) Official	-	-	-	-	-	-
2) Business	4	2,846.0	8	3,544.6	3	3,430.3
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	2,388,959	6,752,895.4	2,593,017	7,707,597.1	2,734,208	8,267,760.5
I. GOVERNMENT	187	777,773.7	213	768,219.6	202	963,762.7
A. Federal Government	133	229,787.8	151	302,976.7	133	367,272.3
1) Commodity Operations	41	190,708.2	64	259,129.3	53	329,978.4
2) Others	92	39,079.6	87	43,847.4	80	37,293.9
B. Provincial Governments	54	547,985.9	62	465,242.9	69	596,490.3
1) Commodity Operations	37	540,868.6	27	457,841.3	48	589,501.2
2) Others	17	7,117.4	35	7,401.6	21	6,989.1
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	905	773,680.5	914	892,538.6	717	803,768.1
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	793.6	5	370.5	6	656.2
Utilities	463	502,889.0	543	491,853.2	496	412,127.9
Transport, storage and communications	124	194,485.5	94	204,572.3	73	236,871.4
Manufacturing	278	27,048.5	226	45,132.4	96	10,859.7
Mining and Quarrying	-	-	-	-	-	-
Construction	10	11,469.1	15	11,406.9	17	11,279.9
Commerce and Trade	15	35,876.2	23	137,844.8	17	128,356.7
Others	9	1,118.6	8	1,358.5	12	3,616.3
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,145	102,608.1	1,402	136,283.4	1,344	159,337.8
Mutual Funds and AMCs	146	2,392.6	142	5,803.3	128	2,229.0
Insurance & Pension Funds	461	4,413.4	707	4,986.1	647	4,011.0
MFIs and DFIs	111	42,136.3	122	65,975.9	124	87,778.1
Stock Exchange & Brokerage Houses	214	15,621.8	224	17,668.5	217	15,660.4
Modarabas	81	2,894.5	79	4,213.7	93	4,633.1
Other NBFIs	132	35,149.5	128	37,636.0	135	45,026.3
IV. PRIVATE SECTOR (BUSINESS)	290,152	4,432,401.8	297,031	5,135,603.6	306,364	5,469,503.1
A. Agriculture, forestry and fishing	88,177	108,629.3	92,660	123,791.5	95,697	131,938.0
1. Crop and animal production, hunting and related service activities	88,005	107,307.8	92,490	122,245.4	95,518	130,592.4
Growing of Wheat, Rice, Sugar Cane & Cotton	69,403	55,864	70,744	61,392	72,432	65,666.4
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,932	4,867.0	2,003	4,727.0	1,961	3,149.3
Growing of other fruits, vegetables and crops	4,607	4,860	5,971	6,145	5,796	6,093.9
Raising of livestock and other related activities	5,314	30,331.3	5,428	34,200.8	5,919	36,834.8
Other agricultural support activities	6,747	11,382.3	8,342	15,776.7	9,408	18,844.6
Hunting, trapping and related service activities	2	3.5	2	3.5	2	3.5
02 - Forestry and logging	2	80.1	3	69.6	4	9.3
03 - Fishing and aquaculture	170	1,241.4	167	1,476.4	175	1,336.3
B. Mining and quarrying	1,200	51,769.1	698	50,973.7	740	47,889.5
05 - Mining of coal and lignite	496	28,768.3	67	30,833.0	71	33,543.3
06 - Extraction of crude petroleum and natural gas	571	21,293.3	498	18,340.9	547	12,535.3
07 - Mining of metal ores	14	374.0	15	588.5	13	626.7
08 - Other mining and quarrying	116	1,322.2	116	1,201.4	106	1,172.2
09 - Mining support service activities	3	11.3	2	9.9	3	12.0
C. Manufacturing	83,503	2,843,323.3	83,702	3,405,639.1	81,269	3,621,821.5
10 - Manufacture of food products	18,311	728,395.0	18,107	751,964.4	17,663	832,414.8
11 - Manufacture of beverages	1,149	23,828.4	703	32,047.2	686	32,942.6
12 - Manufacture of tobacco products	408	2,971.5	475	3,569.7	460	3,518.2
13 - Manufacture of textiles	20,879	891,827.7	22,654	1,181,823.1	21,344	1,211,551.4
Preparation and spinning of textile fibres	8,074	288,342.1	7,333	380,880.0	6,942	370,740.3
Weaving of textiles	3,908	187,159.0	4,876	251,531.7	4,161	253,080.7
Finishing of textiles	2,610	151,482.3	3,971	211,058.7	3,516	219,625.4
Manufacture of knitted and crocheted fabrics	689	39,634.9	762	45,934.4	844	52,701.1
Manufacture of made-up textile articles, except apparel	3,333	124,721.2	3,107	165,773.2	3,098	173,234.0
Manufacture of carpets and rugs	107	1,934.3	113	1,531.5	107	1,160.5
Manufacture of other textiles n.e.c.	2,158	98,554.0	2,492	125,113.7	2,676	141,009.2

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	3,148	137,693.4	3,445	156,015.8	3,599	185,960.7
15 - Manufacture of leather and related products	1,825	32,470.8	1,541	38,081.1	1,484	43,738.9
Tanning and dressing of leather; dressing and dyeing of fur	373	6,847.1	369	6,936.6	375	7,347.7
Manufacture of luggage, handbags and the like, saddlery and harness	77	1,405.0	85	1,421.5	91	2,057.1
Manufacture of footwear	1,375	24,218.8	1,087	29,723.1	1,018	34,334.1
a. Leather wear	1,265	22,062.8	896	25,449.9	785	28,748.7
b. Rubber and Plastic wear	110	2,156.0	191	4,273.2	233	5,585.4
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	346	5,449.2	456	6,265.8	424	6,740.0
17 - Manufacture of paper and paper products	1,461	46,761.7	1,607	69,680.6	1,591	81,444.1
18 - Printing and reproduction of recorded media	2,788	9,742.0	870	8,218.7	903	10,451.0
Printing and other service activities related to printing	2,769	8,640.3	849	6,922.6	880	8,925.8
Reproduction of recorded media	19	1,101.7	21	1,296.1	23	1,525.2
19 - Manufacture of coke and refined petroleum products	631	65,975.4	1,040	87,852.3	1,065	59,198.9
20 - Manufacture of chemicals and chemical products	9,188	236,518.9	8,200	269,905.4	8,506	284,304.3
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,267	68,472.0	4,746	66,601.2	4,621	76,028.3
22 - Manufacture of rubber and plastics products	3,597	45,467.3	2,803	66,310.5	2,851	73,584.2
23 - Manufacture of other non-metallic mineral products	1,270	154,160.6	1,402	170,954.5	1,547	194,707.1
24 - Manufacture of basic metals	4,567	167,530.2	4,717	216,947.4	4,505	210,231.7
25 - Manufacture of fabricated metal products, except machinery and equipment	842	31,294.6	1,047	35,737.4	1,068	36,398.1
26 - Manufacture of computer, electronic and optical products	219	3,026.4	239	5,868.9	232	6,138.2
27 - Manufacture of electrical equipment	2,981	94,007.8	3,444	111,480.1	2,536	117,931.6
28 - Manufacture of machinery and equipment	650	12,532.3	810	15,722.4	794	14,738.2
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,595	37,592.7	1,900	56,087.2	1,842	78,132.7
30 - Manufacture of other transport equipment	766	11,490.0	790	13,647.0	723	14,789.1
31 - Manufacture of furniture	229	3,126.1	280	3,785.0	290	3,926.1
32 - Other manufacturing	2,317	32,620.5	2,320	36,679.1	2,407	39,985.8
Manufacture of jewellery and related articles	76	371.4	78	333.0	80	331.4
Manufacture of imitation jewellery and related articles	3	8.3	3	8.3	5	220.5
Manufacture of musical instruments	63	812.3	59	1,061.9	68	1,340.1
Manufacture of sports goods	284	3,800.1	307	4,460.6	320	5,638.6
Manufacture of games and toys	-	-	-	-	2	1.5
Manufacture of medical and dental instruments and supplies	289	4,301.4	308	4,922.1	313	5,003.6
Manufacture of Handicrafts	16	25.6	17	13.7	12	12.9
Other manufacturing n.e.c.	1,586	23,301.4	1,548	25,879.5	1,607	27,437.1
33 - Repair and installation of machinery and equipment	69	368.7	106	394.3	128	2,965.5
D. Electricity, gas, steam and air conditioning supply	1,737	394,930.1	2,322	424,995.3	2,279	467,419.1
Electric power generation, transmission and distribution	1,503	389,909.8	2,111	415,554.3	2,079	460,961.6
a) Hydal	207	17,421.5	428	19,072.9	395	23,068.2
b) Thermal	168	87,056.4	172	91,394.2	189	99,431.7
c) Coal Based	88	36,972.3	66	38,089.6	69	43,278.9
d) Wind	234	44,579.0	216	53,265.3	220	51,251.7
e) Solar	41	2,483.5	59	2,391.1	61	2,473.4
f) Other	765	201,397.1	1,170	211,341.0	1,145	241,457.7
Manufacture of gas; distribution of gaseous fuels through mains	218	4,976.9	184	9,367.5	180	6,410.5
Steam and air conditioning supply	16	43.3	27	73.5	20	46.9
E. Water supply; sewerage, waste management and remediation activities	208	23,987.2	243	28,916.8	174	21,905.4
36 - Water collection, treatment and supply	30	43.3	38	107.1	31	353.5
37 - Sewerage	9	11.2	9	5.6	9	14.3
38 - Waste collection, treatment and disposal activities; materials recovery services	167	23,921.0	190	28,784.7	130	21,529.6
services	2	11.7	6	19.3	4	8.0
F. Construction	2,641	125,508.3	3,119	154,253.2	3,034	161,200.9
41 - Construction of buildings	1,602	93,867.8	2,006	119,766.8	1,897	124,499.8
42 - Civil engineering	871	30,331.7	953	31,762.2	944	33,410.3
43 - Specialized construction activities	168	1,308.8	160	2,724.2	193	3,290.8
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	59,680	373,331.3	64,156	411,229.8	74,151	434,756.9
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,302	22,383.8	2,298	26,427.4	2,449	30,748.0
46 - Wholesale trade, except of motor vehicles and motorcycles	16,130	211,314.4	19,149	246,699.2	18,670	249,861.0
47 - Retail trade, except of motor vehicles and motorcycles	41,248	139,633.1	42,709	138,103.2	53,032	154,147.9
H. Transportation and storage	7,740	93,288.7	8,799	105,214.7	7,759	102,966.9

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	5,339	52,893.7	5,426	59,140.3	4,630	59,159.3
50 - Water transport	41	838.5	83	1,250.1	83	453.3
51 - Air transport	134	2,424.2	121	2,184.1	118	1,905.3
52 - Warehousing and support activities for transportation	1,942	33,925.7	2,735	38,885.0	2,537	37,759.9
53 - Courier activities other than national post activities	284	3,206.6	434	3,755.2	391	3,689.0
I. Accommodation and food service activities	952	26,461.2	1,294	27,711.0	1,247	25,930.4
55 - Accommodation	369	14,287.7	478	13,099.0	328	12,268.2
56 - Food and beverage service activities	583	12,173.5	816	14,612.0	919	13,662.1
J. Information and communication	2,247	156,544.9	2,723	169,469.6	2,772	225,617.2
58 - Publishing activities	513	3,187.4	678	2,949.0	647	2,760.6
59 - Motion picture, video and television programme production, sound recording and music publishing activities	64	643.7	101	914.2	74	462.4
60 - Programming and broadcasting activities	88	1,328.9	91	1,066.7	86	766.6
61 - Telecommunications	754	138,252.5	783	151,052.7	735	206,017.0
62 - Computer programming, consultancy and related activities	658	9,864.4	893	9,364.5	1,010	10,727.8
63 - Information service activities	170	3,268.1	177	4,122.5	220	4,882.7
K. Real estate activities	431	27,174.8	647	29,075.5	641	31,156.0
L. Professional, scientific and technical activities	4,641	47,866.4	4,536	46,752.0	5,040	47,776.1
69 - Legal and accounting activities	101	947.6	153	1,066.6	142	849.0
71 - Architectural and engineering activities; technical testing and analysis	33	1,447.5	85	1,837.0	76	1,045.6
72 - Scientific research and development	465	5,298.9	571	5,318.4	496	4,439.5
73 - Advertising and market research	142	4,351.2	94	3,783.8	130	4,187.3
74 - Other professional, scientific and technical activities	816	3,647.7	832	3,788.7	1,560	4,810.1
75 - Veterinary activities	3,039	31,763.4	2,749	30,725.0	2,591	32,162.2
77 - Rental and leasing activities	45	410.0	52	232.4	45	282.5
M. Administrative and support service activities	4,531	57,368.9	4,643	54,561.8	4,004	48,656.1
78 - Employment activities	531	2,127.6	584	1,809.2	529	1,616.1
79 - Travel agency, tour operator, reservation service and related activities	53	191.6	55	200.6	46	315.1
80 - Security and investigation activities	816	8,334.6	910	8,889.1	901	8,957.6
81 - Services to buildings and landscape activities	474	3,085.4	622	3,155.9	798	2,627.2
82 - Office administrative, office support and other business support activities	36	209.2	41	234.4	54	269.1
N. Education	2,621	43,420.5	2,431	40,272.6	1,676	34,871.0
O. Human health and social work activities	1,570	28,076.0	1,228	34,178.8	1,872	31,664.1
86 - Human health activities	849	16,141.9	823	14,530.1	875	13,439.4
87 - Residential care activities	833	16,050.3	803	14,378.6	850	13,300.5
88 - Social work activities with and without accommodation	1	2.6	3	4.1	4	10.1
P. Arts, entertainment and recreation	15	89.0	17	147.4	21	128.8
101	3,068.7	105	3,080.9	106	2,728.2	
Q. Other service activities	29,944	54,931.9	25,333	51,229.9	24,704	52,637.3
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	196	13,703.9	219	11,848.3	232	13,426.1
A. Government Trusts and Non-profit Organizations	38	1,820.3	66	1,591.3	69	970.9
B. Private Trusts and Non-profit Organizations	140	11,046.9	135	9,452.6	153	11,691.0
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	18	836.7	18	804.4	10	764.2
VI. PERSONAL	2,096,297	651,582.2	2,293,148	761,965.4	2,425,231	857,077.7
A. Bank Employees	80,749	116,760.9	80,251	130,025.9	80,307	144,503.1
1) For house building	34,275	91,854.4	31,877	102,467.5	31,109	110,435.0
2) For transport i.e. purchase of car etc.	26,819	22,170.8	29,339	24,716.3	30,143	31,028.7
3) Other purposes	19,655	2,735.8	19,035	2,842.1	19,055	3,039.4
B. Consumer Financing	2,011,800	534,008.6	2,209,167	631,244.9	2,343,556	711,693.8
1) For house building	14,030	97,932.8	20,202	133,263.5	30,191	184,427.7
2) For transport i.e. purchase of car etc	288,564	284,970.6	321,618	328,383.3	329,202	342,256.0
3) Credit cards	1,316,193	55,073.6	1,460,894	65,143.5	1,565,316	72,737.1
4) Consumers durable	1,484	240.8	6,900	555.7	6,192	779.2
5) Personal loans	391,529	95,790.8	399,553	103,899.0	412,655	111,493.9
C) Other	3,748	812.7	3,730	694.7	1,368	880.8
VII. OTHER	77	1,145.1	90	1,138.2	118	885.1
Total	2,388,963	6,755,741.4	2,593,025	7,711,141.8	2,734,211	8,271,190.8

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	1	1.8	1	8.7
1) Official	-	-	1	1.8	1	8.7
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	467	74,344.9	489	85,150.8	491	100,316.3
I. GOVERNMENT	1	800.0	-	-	1	1,000.0
A. Federal Government	1	800.0	-	-	1	1,000.0
1) Commodity Operations	-	-	-	-	-	-
2) Others	1	800.0	-	-	1	1,000.0
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	174	72,952.6	195	84,593.6	192	98,749.3
A. Agriculture, forestry and fishing	4	1.2	2	390.4	2	599.7
1. Crop and animal production, hunting and related service activities	4	1.2	2	390.4	2	599.7
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	0	1	1	1	0.8
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	3	1.0	1	389.9	1	598.8
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	132	47,213.8	155	62,330.4	154	73,535.0
10 - Manufacture of food products	12	3,431.3	15	3,036.4	11	4,137.2
11 - Manufacture of beverages	3	3.5	3	1,010.4	2	9.1
12 - Manufacture of tobacco products	4	5.0	4	10.1	2	8.7
13 - Manufacture of textiles	29	6,766.3	38	11,616.6	39	8,920.2
Preparation and spinning of textile fibres	10	1,095.0	6	492.9	6	513.2
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	12	5,324.7	25	10,777.1	26	8,060.5
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	186.8	3	186.8	3	186.8
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	159.8	4	159.8	4	159.8

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	3	75.4	3	77.5	3	80.7
15 - Manufacture of leather and related products	3	82.9	3	82.9	3	82.9
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	1	9.7	1	9.7	1	9.7
Manufacture of footwear	2	73.2	2	73.2	2	73.2
a. Leather wear	2	73.2	2	73.2	2	73.2
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	7	656.9	7	2,640.4	7	6,835.6
18 - Printing and reproduction of recorded media	-	-	-	-	-	-
Printing and other service activities related to printing	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	1	500.0	-	-
20 - Manufacture of chemicals and chemical products	20	11,648.1	25	15,031.9	23	18,111.8
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	16	4,426.6	12	2,766.9	13	5,347.1
22 - Manufacture of rubber and plastics products	3	1,200.0	7	1,500.0	6	1,200.0
23 - Manufacture of other non-metallic mineral products	3	2,449.0	2	2,874.0	3	4,216.2
24 - Manufacture of basic metals	2	1,100.0	4	2,388.5	5	2,648.8
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-
27 - Manufacture of electrical equipment	17	8,256.0	21	10,767.5	29	12,288.9
28 - Manufacture of machinery and equipment	1	14.0	1	14.0	1	14.0
29 - Manufacture of motor vehicles, trailers and semi-trailers	3	20.7	3	20.8	1	20.7
30 - Manufacture of other transport equipment	1	6,407.8	1	7,265.3	1	8,357.2
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	5	670.4	5	727.3	5	1,255.9
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	5	670.4	5	727.3	5	1,255.9
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	7	14,787.2	8	14,672.5	7	14,400.3
Electric power generation, transmission and distribution	5	13,825.5	6	13,710.1	5	13,198.6
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	3	10,225.5	3	10,338.7	3	10,055.8
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	2	3,600.0	3	3,371.4	2	3,142.9
Manufacture of gas; distribution of gaseous fuels through mains	2	961.8	2	962.4	2	1,201.7
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	-	-	-	-	-	-
F. Construction	2	134.7	2	174.7	2	201.4
41 - Construction of buildings	1	133.3	1	173.3	1	200.0
42 - Civil engineering	1	1.4	1	1.4	1	1.4
43 - Specialized construction activities	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11	5,951.1	11	4,054.8	11	3,829.2
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	3	4,026.5	2	2,988.5	2	1,997.3
47 - Retail trade, except of motor vehicles and motorcycles	8	1,924.7	9	1,066.3	9	1,831.9
H. Transportation and storage	2	13.3	2	13.3	2	15.3

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	1	13.3	1	13.3	1	13.3
50 - Water transport	1	0.0	1	0.0	1	2.0
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	2,144.1	1	2,199.4	1	1,957.9
55 - Accommodation	2	2,144.1	1	2,199.4	1	1,957.9
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	8	2,359.7	8	72.3	7	2,878.5
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	8	2,359.7	8	72.3	7	2,878.5
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	5	340.5	5	678.8	5	1,325.1
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Architectural and engineering activities; technical testing and analysis	3	0.2	2	2.6	2	9.0
71 - Architectural and engineering activities; technical testing and analysis	1	1.0	2	59.1	2	146.2
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	1	339.3	1	617.1	1	1,169.9
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	1	7.0	1	7.0	1	7.0
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1	7.0	1	7.0	1	7.0
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	292	592.3	294	557.2	298	567.0
A. Bank Employees	158	443.0	164	413.8	168	428.6
1) For house building	63	328.2	62	282.0	61	282.0
2) For transport i.e. purchase of car etc.	61	96.5	64	113.2	68	123.8
3) Other purposes	34	18.3	38	18.6	39	22.9
B. Consumer Financing	134	149.3	130	143.4	130	138.4
1) For house building	94	134.4	90	128.5	91	123.6
2) For transport i.e. purchase of car etc	32	14.0	32	14.0	31	13.8
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1.0	8	1.0	8	1.0
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-
Total	467	74,344.9	490	85,152.6	492	100,325.0

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	669,542	137,354.3	631,158	131,189.3	571,577	123,480.7
I. GOVERNMENT	1	1,000.0	1	-	1	750.0
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	1	1,000.0	1	-	1	750.0
1) Commodity Operations	1	1,000.0	1	-	1	750.0
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	2	194.4	4	200.6	4	206.1
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	2	194.4	4	200.6	4	206.1
IV. PRIVATE SECTOR (BUSINESS)	653,233	133,834.9	616,217	128,768.9	556,970	120,346.5
A. Agriculture, forestry and fishing	566,838	113,940.1	525,930	107,504.4	465,266	98,458.9
1. Crop and animal production, hunting and related service activities	566,407	113,893.9	525,487	107,453.5	464,815	98,401.7
Growing of Wheat, Rice, Sugar Cane & Cotton	224,988	42,766	204,654	39,342	165,338	30,235.5
Growing of tropical, subtropical, pome and stone fruits & vegetables	56,745	15,708.0	46,829	12,998.9	36,209	10,133.1
Growing of other fruits, vegetables and crops	6,446	1,088	6,357	1,082	5,822	980.5
Raising of livestock and other related activities	253,604	46,014.1	245,704	46,582.1	239,259	50,994.8
Other agricultural support activities	24,624	8,317.6	21,943	7,448.4	18,187	6,057.8
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	71	6.9	98	11.9	110	14.6
03 - Fishing and aquaculture	360	39.3	345	39.0	341	42.7
B. Mining and quarrying	9	9.1	9	9.1	9	9.1
05 - Mining of coal and lignite	3	0.0	3	0.0	3	0.0
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	6	9.0	6	9.0	6	9.0
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	41,668	12,321.8	45,519	13,550.0	46,961	14,011.4
10 - Manufacture of food products	37,980	11,019.5	41,823	12,232.5	43,277	12,720.7
11 - Manufacture of beverages	6	27.1	6	26.0	6	24.9
12 - Manufacture of tobacco products	200	45.7	218	48.9	224	48.1
13 - Manufacture of textiles	264	189.1	260	183.0	258	182.7
Preparation and spinning of textile fibres	6	14.2	4	0.4	4	0.4
Weaving of textiles	71	73.3	71	91.7	72	87.8
Finishing of textiles	5	9.8	5	9.8	5	9.8
Manufacture of knitted and crocheted fabrics	19	40.7	19	40.7	19	40.7
Manufacture of made-up textile articles, except apparel	11	5.9	10	5.4	9	4.2
Manufacture of carpets and rugs	39	10.9	39	2.9	39	10.6
Manufacture of other textiles n.e.c.	113	34.3	112	32.1	110	29.1

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	1,068	219.4	1,069	229.9	1,070	223.0
15 - Manufacture of leather and related products	312	63.3	310	62.0	310	71.9
Tanning and dressing of leather; dressing and dyeing of fur	22	26.4	21	26.2	20	26.1
Manufacture of luggage, handbags and the like, saddlery and harness	1	-	1	-	1	-
Manufacture of footwear	289	36.9	288	35.9	289	45.8
a. Leather wear	287	36.7	287	35.9	289	45.8
b. Rubber and Plastic wear	2	0.3	1	0.0	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	80	16.0	79	15.0	78	14.1
17 - Manufacture of paper and paper products	34	41.8	34	44.1	32	39.7
18 - Printing and reproduction of recorded media	14	20.7	13	20.5	13	20.4
Printing and other service activities related to printing	10	8.6	9	8.4	9	8.3
Reproduction of recorded media	4	12.1	4	12.1	4	12.1
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	436	96.7	435	96.3	435	95.6
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1	5.3	1	5.3	1	5.3
22 - Manufacture of rubber and plastics products	115	57.0	116	58.5	115	53.8
23 - Manufacture of other non-metallic mineral products	24	49.7	23	39.1	20	46.6
24 - Manufacture of basic metals	55	171.4	52	176.2	49	156.1
25 - Manufacture of fabricated metal products, except machinery and equipment	48	19.3	48	18.2	48	16.9
26 - Manufacture of computer, electronic and optical products	9	2.9	9	7.7	9	6.4
27 - Manufacture of electrical equipment	49	35.7	50	39.2	49	39.1
28 - Manufacture of machinery and equipment	46	19.0	44	19.3	44	21.5
29 - Manufacture of motor vehicles, trailers and semi-trailers	11	9.5	11	7.1	7	5.5
30 - Manufacture of other transport equipment	2	0.4	2	0.3	2	0.2
31 - Manufacture of furniture	371	80.2	372	83.4	372	81.8
32 - Other manufacturing	543	132.0	544	137.3	542	137.0
Manufacture of jewellery and related articles	181	42.5	180	42.2	179	41.8
Manufacture of imitation jewellery and related articles	-	-	1	1.7	1	1.6
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	4	0.5	4	0.5	5	1.0
Manufacture of games and toys	16	5.9	17	6.3	13	6.1
Manufacture of medical and dental instruments and supplies	24	13.4	25	18.0	24	16.6
Manufacture of Handicrafts	121	13.6	121	13.6	121	13.6
Other manufacturing n.e.c.	197	56.1	196	54.9	199	56.2
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	14	22.7	14	17.9	14	17.9
Electric power generation, transmission and distribution	9	0.5	9	0.5	9	0.5
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	9	0.5	9	0.5	9	0.5
Manufacture of gas; distribution of gaseous fuels through mains	5	22.2	5	17.5	5	17.5
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	20	1.4	20	1.3	20	1.2
36 - Water collection, treatment and supply	20	1.4	20	1.3	20	1.2
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	-	-	-	-	-	-
F. Construction	415	306.8	413	277.8	412	256.4
41 - Construction of buildings	411	249.1	409	233.0	408	209.9
42 - Civil engineering	4	57.8	4	44.8	4	46.5
43 - Specialized construction activities	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	29,610	4,044.3	29,604	4,046.7	29,574	3,978.4
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,818	410.4	1,817	402.7	1,812	395.6
46 - Wholesale trade, except of motor vehicles and motorcycles	627	220.7	618	214.3	617	202.3
47 - Retail trade, except of motor vehicles and motorcycles	27,165	3,413.2	27,169	3,429.7	27,145	3,380.5
H. Transportation and storage	12,771	2,684.6	12,789	2,835.6	12,635	3,021.2

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	114	12.6	114	12.6	114	12.6
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	12,656	2,672.0	12,674	2,822.9	12,520	3,008.6
53 - Courier activities other than national post activities	1	-	1	-	1	-
I. Accommodation and food service activities	482	152.8	481	149.4	481	146.6
55 - Accommodation	166	94.6	166	94.0	166	93.6
56 - Food and beverage service activities	316	58.2	315	55.4	315	52.9
J. Information and communication	183	38.8	183	41.1	182	37.2
58 - Publishing activities	176	34.1	176	37.0	176	34.4
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	3	2.9	3	2.6	2	1.7
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	4	1.8	4	1.5	4	1.2
K. Real estate activities	17	0.8	17	0.8	17	0.8
L. Professional, scientific and technical activities	29	9.1	28	8.6	27	8.3
69 - Legal and accounting activities	13	0.5	13	0.5	13	0.5
71 - Architectural and engineering activities; technical testing and analysis	12	7.1	11	7.0	10	6.9
72 - Scientific research and development	1	-	1	-	1	-
73 - Advertising and market research	1	0.3	1	-	1	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	2	1.3	2	1.1	2	0.9
M. Administrative and support service activities	431	121.6	470	136.6	638	189.9
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	5	1.8	5	1.4	5	1.3
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	426	119.8	465	135.2	633	188.7
N. Education	256	106.8	253	118.9	250	147.7
O. Human health and social work activities	368	36.2	367	34.9	366	37.3
86 - Human health activities	353	30.0	352	29.2	352	29.9
87 - Residential care activities	7	5.1	7	4.7	6	6.6
88 - Social work activities with and without accommodation	8	1.1	8	1.0	8	0.9
P. Arts, entertainment and recreation	26	7.9	26	7.3	26	6.7
Q. Other service activities	96	30.0	94	28.6	92	17.4
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	35.0	1	26.0	1	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	1	35.0	1	26.0	1	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	10,670	1,967.7	9,300	1,890.8	8,966	1,877.3
A. Bank Employees	9,828	1,939.5	8,458	1,862.2	8,124	1,850.3
1) For house building	2,813	886.8	2,142	849.1	2,063	875.3
2) For transport i.e. purchase of car etc.	2,820	644.4	2,535	611.8	2,410	582.5
3) Other purposes	4,195	408.3	3,781	401.4	3,651	392.5
B. Consumer Financing	842	28.1	842	28.5	842	27.0
1) For house building	-	-	-	-	-	-
2) For transport i.e. purchase of car etc	78	3.6	78	2.3	78	2.3
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	707	7.8	707	7.8	707	8.1
5) Personal loans	57	16.8	57	18.4	57	16.7
C) Other	-	-	-	-	-	-
VII. OTHER	5,635	322.4	5,635	303.0	5,635	300.7
Total	669,542	137,354.3	631,158	131,189.3	571,577	123,480.7

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	Jun-22							Dec-21	Jun-21		
	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total		
00.00	1,016.7	6,822.9	120,316.0	154,589.0	211,072.0	25,456.1	77,567.5	5,103.5	601,943.5	660,348.4	533,317.1
01.00*	936.5	1,379.6	11,958.3	7,309.2	9,263.9	5,627.1	11,335.4	-	47,809.9	57,034.2	69,725.5
02.00*	-	1,903.3	79,670.3	54,437.4	17,128.1	13,962.6	25,094.3	809.2	193,005.2	207,567.1	112,425.0
03.00*	68.2	3,765.6	386,061.5	183,751.7	154,009.9	71,783.1	127,990.6	110.5	927,541.0	1,041,979.8	855,895.6
04.00*	657.6	3,105.2	60,545.9	73,133.1	67,620.9	15,425.6	107,699.6	108.8	328,296.7	248,166.7	150,276.4
05.00*	1,546.1	1,419.8	71,756.1	62,766.2	110,450.9	14,240.8	33,844.3	1,521.8	297,546.0	214,406.8	159,015.9
06.00*	1,622.8	571.7	42,391.8	27,042.5	18,894.8	13,267.6	28,567.5	385.7	132,744.4	62,726.1	148,434.4
07.00*	-	21.5	12,021.8	2,735.6	38,214.0	737.4	4,031.3	1.1	57,762.6	536,980.5	185,991.1
08.00*	-	187.2	42,248.1	15,410.7	18,611.0	6,748.1	31,375.0	7.8	114,587.9	941,073.2	2,339,622.1
08.25	-	-	8,525.4	1,779.1	768.6	422.1	1,964.9	1.3	13,461.4	204,597.3	520,564.3
08.50	9,042.5	-	5,671.9	604.6	15,965.0	207.1	1,945.9	1.0	33,437.9	287,198.8	646,313.4
08.75	-	-	47,696.6	5,541.3	3,263.2	236.7	5,909.0	-	62,646.9	274,422.1	344,842.7
09.00	2,692.5	-	7,817.8	3,410.6	19,393.8	1,738.8	59,503.6	1,983.3	96,540.3	212,455.8	416,056.3
09.25	-	-	4,851.1	1,932.6	4,438.1	297.1	4,289.8	12.4	15,821.1	15,821.1	226,843.8
09.50	-	50.1	15,778.0	6,007.4	8,506.9	221.9	1,995.5	32.8	32,592.6	286,647.4	234,299.9
09.75	-	-	11,755.0	1,626.7	6,379.3	50.6	1,690.6	3.3	21,505.5	275,778.5	110,217.5
10.00	3,208.8	72.8	22,647.2	6,400.0	10,213.6	112.1	114,078.6	31.7	156,764.8	259,957.2	137,408.6
10.25	-	15.9	18,382.2	10,826.6	4,150.6	484.0	1,139.3	10.0	35,008.6	249,480.3	107,955.2
10.50	-	18,862.6	90,282.3	6,154.7	9,086.3	1,029.7	12,275.5	49.0	137,740.0	293,965.5	186,089.3
10.75	-	40.6	12,316.9	25,989.4	10,295.1	1,004.0	5,219.9	37.5	54,903.2	360,803.5	63,599.6
11.00	1,012.9	315.9	63,927.8	47,238.4	9,031.5	1,891.4	11,098.6	485.4	135,002.0	308,544.8	150,921.5
11.25	2,788.3	1,575.8	11,366.8	19,513.0	17,822.9	254.7	74,440.3	129.3	127,891.1	254,246.7	43,515.3
11.50	4,600.6	739.3	23,930.1	30,176.8	30,255.9	4,567.8	32,183.4	43.0	126,496.9	404,840.7	75,915.3
11.75	1.1	628.2	18,183.2	12,353.3	8,866.5	811.8	159,086.4	60.5	199,991.1	284,461.3	36,142.2
12.00	1,613.9	2,884.4	69,157.7	73,183.3	27,420.7	19,593.3	336,663.9	938.2	531,455.5	225,089.5	67,463.0
12.25	2,140.3	1,046.9	141,421.1	29,381.6	21,864.6	4,528.9	396,031.3	788.1	597,202.9	110,814.4	37,719.2
12.50	240.7	9,255.3	50,400.4	84,952.6	53,592.2	11,152.1	48,736.1	50.4	258,379.8	161,976.5	43,174.0
12.75	19,490.4	5,258.8	68,837.9	64,401.3	24,407.3	5,745.3	117,209.5	56.7	305,407.3	97,612.4	55,370.8
13.00	1,628.0	5,219.2	62,015.7	50,879.8	39,621.9	12,639.8	61,903.7	588.9	234,496.8	124,496.5	66,888.6
13.25	828.7	4,378.6	38,919.2	34,773.2	25,318.5	13,650.3	35,310.2	240.8	153,419.5	63,284.3	21,807.8
13.50	3,225.7	3,128.3	56,735.8	42,453.0	33,114.7	14,630.2	39,976.9	213.7	193,478.2	101,895.9	51,949.1
13.75	1,540.3	4,950.9	49,889.8	65,914.1	27,570.0	7,162.4	25,444.5	1,859.4	184,331.5	54,524.9	22,480.7
14.00	16,627.9	15,279.2	40,437.3	37,133.7	36,294.3	9,747.6	48,829.1	367.3	204,716.4	129,692.3	41,557.8
14.25	-	412.2	60,567.7	34,716.2	20,609.8	6,660.9	54,109.2	176.9	177,252.8	23,835.2	14,630.4
14.50	1,363.1	4,236.5	64,020.0	46,341.5	49,357.2	13,295.3	104,531.2	606.4	283,751.3	30,868.5	20,307.7
14.75	2,174.9	1,941.3	92,454.2	43,199.4	21,325.7	9,735.4	51,552.8	3,607.5	225,991.2	27,924.8	15,385.0
15.00	3,142.6	3,363.5	79,622.2	72,299.3	42,210.4	12,857.0	114,679.0	1,334.4	329,508.5	18,107.8	14,877.8
15.25	0.9	6,593.4	78,904.7	84,268.9	36,849.0	19,467.0	111,564.0	110.9	337,758.7	61,018.5	5,498.1
15.50	26.8	5,540.4	106,257.2	136,980.3	59,159.2	18,747.6	105,812.9	161.2	432,685.6	27,640.9	19,318.4
15.75	6.6	4,951.9	50,495.1	84,824.4	39,459.2	14,596.2	258,121.7	592.5	453,047.6	10,790.1	3,649.6
16.00	-	1,834.1	51,072.1	47,914.6	49,423.8	20,729.4	37,232.2	3,948.6	212,154.8	17,685.8	14,536.7
16.25	1.4	2,956.7	39,245.4	64,684.4	34,737.0	23,704.1	74,064.3	430.4	239,823.7	28,162.5	19,800.4
16.50	104.7	6,017.4	27,554.7	100,952.1	37,222.0	12,835.1	46,388.5	289.0	231,363.5	30,904.1	26,964.3
16.75	-	1,157.7	19,215.2	44,690.8	22,432.5	8,769.6	29,868.9	90.0	126,224.8	11,252.0	3,551.2
17.00	104.7	58.7	11,688.9	14,982.8	20,683.4	7,589.9	10,411.7	1,182.4	66,702.6	8,942.0	10,036.6
17.25	6.4	1,563.4	15,511.7	19,977.7	18,682.7	9,282.8	37,355.0	180.3	102,560.0	2,423.8	793.6
17.50	1,771.0	0.6	7,141.0	12,941.0	34,485.8	2,265.1	7,132.7	125.9	65,863.0	6,134.0	12,520.7
17.75	88.9	8.6	7,624.8	17,945.9	8,722.4	9,604.8	8,204.1	173.3	52,372.9	1,235.2	1,833.6
18.00	222.7	20.1	3,505.3	9,834.0	12,594.9	1,663.3	7,553.0	1,880.3	37,273.6	54,355.0	116,216.3
18.25	0.2	181.0	10,147.2	15,564.3	6,684.1	10,563.1	7,685.9	120.8	50,946.6	9,841.4	3,526.5
18.50	2.7	20.3	4,397.6	9,619.3	1,677.2	636.8	967.0	48.6	17,369.5	1,768.9	1,544.4
18.75	14.5	0.6	746.6	13,247.4	6,924.6	3,959.7	2,176.9	109.5	27,179.8	6,300.3	1,665.6
19.00	1.5	-	1,208.9	7,920.2	6,959.3	352.9	48,534.3	1,067.7	66,044.8	22,734.4	4,491.0
19.25	-	31.0	1,102.6	6,152.0	3,363.0	505.1	2,885.6	3.5	14,042.8	904.0	1,193.4
19.50	6.4	0.8	178.2	5,322.0	3,681.7	29.2	525.5	4.5	9,748.2	1,454.9	8,960.9
19.75	15.8	8.2	426.1	5,146.5	14,004.8	80.7	1,455.9	8.7	21,146.5	1,205.9	1,418.6
20.00 & above	6,210.8	52.5	6,972.7	23,864.0	31,341.3	4,005.4	45,908.6	150,770.9	269,126.2	180,943.3	148,116.9
Total	91,797.0	133,830.8	2,507,976.8	2,167,191.3	1,675,497.8	491,364.0	3,213,153.2	183,056.6	10,463,867.6	9,810,346.2	8,690,821.7
Weighted Average	12.53	11.93	9.99	11.32	10.01	10.86	12.19	29.83	11.38	8.64	8.01

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Jun-22								Dec-21	Jun-21	
	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	
00.00	1,016.7	4,677.0	86,718.2	117,794.8	147,323.3	25,202.5	63,766.7	4,505.1	451,004.3	397,377.3	376,733.9
01.00*	-	1,379.6	8,717.2	7,122.6	7,832.8	5,420.2	7,897.8	-	38,370.2	45,662.4	65,105.5
02.00*	-	1,734.8	74,643.7	52,409.3	16,035.2	12,479.6	25,092.9	809.2	183,204.7	198,222.8	106,608.8
03.00*	68.0	3,712.6	345,625.8	175,298.7	98,509.3	71,105.6	104,221.3	110.5	798,651.6	908,011.2	734,650.6
04.00*	653.5	2,835.8	54,372.7	57,751.1	61,885.2	15,056.0	83,377.3	105.0	276,036.7	197,959.4	132,560.7
05.00*	1,166.4	1,418.2	66,376.9	56,037.7	92,833.6	12,968.0	25,597.2	1,142.3	257,540.3	180,777.8	127,770.2
06.00*	-	439.9	39,889.9	24,085.5	15,487.3	13,234.6	12,057.7	363.4	105,558.5	41,633.9	105,814.6
07.00*	-	21.5	11,425.5	2,566.1	36,143.9	736.4	4,029.9	1.1	54,924.5	461,163.3	53,526.7
08.00*	-	187.2	39,342.7	14,876.1	14,955.6	5,825.7	31,224.8	7.8	106,419.8	724,935.6	1,753,217.0
08.25	-	-	8,275.4	1,779.1	768.6	273.7	1,964.9	1.3	13,063.0	178,741.1	457,494.7
08.50	-	-	1,381.8	604.6	1,877.1	188.1	554.9	1.0	4,517.4	244,635.2	574,651.9
08.75	-	-	1,020.1	5,541.3	311.0	232.2	2,292.7	-	9,397.4	226,823.7	282,582.6
09.00	-	-	5,616.1	2,059.4	5,758.6	1,738.8	4,067.3	1,983.3	21,223.5	165,098.3	369,039.0
09.25	-	-	791.4	928.5	1,373.6	297.1	614.6	12.4	4,017.5	202,712.9	157,438.9
09.50	-	50.1	1,865.2	2,403.1	3,554.8	221.9	1,995.5	32.8	10,123.2	211,738.1	202,533.9
09.75	-	-	2,701.2	1,624.0	2,770.7	45.4	787.4	3.3	7,932.0	229,044.4	84,442.9
10.00	-	-	2,138.0	2,004.4	8,071.1	112.1	24,068.8	29.7	36,423.9	168,744.8	115,063.7
10.25	-	15.9	18,076.2	10,808.5	3,423.9	484.0	1,139.3	10.0	33,957.9	219,193.1	76,552.1
10.50	-	18,862.6	38,591.8	5,904.7	5,380.6	527.9	1,668.0	46.3	70,981.9	250,497.1	140,699.6
10.75	-	25.6	4,358.1	22,987.3	10,189.3	1,004.0	4,084.1	37.5	42,685.8	277,961.1	54,305.5
11.00	4.0	65.1	17,868.5	15,762.4	6,842.9	1,891.4	5,955.2	485.4	48,874.9	201,862.4	102,741.8
11.25	-	1,575.8	10,347.2	17,044.4	14,153.9	254.3	69,939.4	129.3	113,444.4	216,134.7	35,485.1
11.50	-	739.3	21,370.0	27,139.3	12,616.0	4,567.8	30,640.1	43.0	97,115.5	355,103.9	49,375.4
11.75	1.1	628.2	15,190.3	10,619.4	8,322.4	811.8	140,514.5	60.5	176,148.3	242,959.4	34,358.2
12.00	-	2,690.4	63,565.9	62,167.0	19,709.5	18,881.0	270,208.6	884.7	438,107.1	166,563.6	50,126.8
12.25	-	427.5	135,701.5	27,891.1	15,052.0	4,456.9	291,424.6	788.1	475,741.7	98,527.8	28,358.9
12.50	94.9	4,255.3	38,344.6	79,744.2	28,357.4	10,782.4	34,383.7	50.4	196,012.9	137,365.5	32,288.8
12.75	-	3,975.0	49,849.4	63,494.2	20,042.2	5,722.0	99,127.4	56.7	242,266.9	74,785.1	17,994.7
13.00	-	4,706.2	54,801.1	44,404.0	33,212.2	12,401.2	27,544.9	588.8	177,658.5	59,599.6	26,410.6
13.25	-	3,796.7	31,125.7	32,657.7	22,210.6	13,650.3	33,777.3	240.1	137,458.4	37,427.5	19,414.8
13.50	-	3,028.4	53,356.7	39,396.6	26,816.7	11,421.2	38,731.0	198.8	172,949.4	87,494.2	47,055.9
13.75	-	1,446.4	42,527.6	63,134.0	24,951.2	6,934.1	16,581.9	1,859.4	157,434.6	41,591.3	18,737.2
14.00	-	15,214.3	34,612.3	31,059.1	28,690.4	6,933.1	19,310.3	284.2	136,103.7	54,105.5	18,272.1
14.25	-	412.2	43,489.3	32,896.2	16,669.0	6,560.9	44,434.6	176.9	144,639.1	22,032.5	13,119.7
14.50	-	2,200.5	60,613.0	44,388.2	41,702.6	13,142.3	95,608.8	605.7	258,261.0	26,363.3	15,807.6
14.75	16.0	1,940.9	91,054.9	41,812.3	17,111.5	8,986.8	46,594.2	3,606.4	211,123.0	21,837.3	9,597.1
15.00	0.5	1,921.3	63,989.3	65,164.6	34,897.7	12,704.3	61,640.9	766.1	241,084.8	13,629.3	11,278.7
15.25	0.9	6,350.8	77,721.0	79,595.7	35,798.4	19,359.2	93,142.0	110.9	312,078.8	46,746.0	5,158.2
15.50	14.6	4,001.1	100,275.7	124,626.2	56,576.8	18,623.8	91,805.4	161.2	396,084.7	12,418.2	19,138.9
15.75	6.6	3,683.4	48,178.7	81,947.6	31,381.5	14,214.3	168,784.5	592.2	348,788.9	9,533.6	3,199.7
16.00	-	730.2	46,585.6	45,320.6	35,896.2	20,658.0	31,257.1	3,198.5	183,646.3	13,036.7	8,820.3
16.25	1.4	2,174.0	38,102.0	59,376.0	32,596.8	23,425.6	73,687.2	427.4	229,790.6	25,349.6	19,592.9
16.50	3.1	174.9	25,621.3	32,900.0	31,816.8	12,757.3	31,673.9	288.9	135,236.2	15,335.1	25,125.3
16.75	-	240.9	18,420.5	39,072.9	21,188.0	8,702.4	29,715.5	89.4	117,429.6	7,473.5	3,263.2
17.00	104.7	58.3	9,528.5	13,822.8	16,578.0	7,314.3	8,433.9	1,181.8	57,022.3	4,582.5	6,184.2
17.25	2.5	1,162.9	14,293.2	15,239.1	18,523.3	9,282.8	36,416.4	179.2	95,099.3	1,385.3	686.2
17.50	-	0.0	5,938.1	12,531.9	16,628.2	2,236.5	6,968.0	125.7	44,428.3	2,893.8	1,454.1
17.75	88.9	8.6	6,225.0	14,570.2	8,565.6	9,604.8	8,201.2	171.4	47,435.9	1,155.4	786.1
18.00	222.7	-	2,909.9	8,964.7	8,033.9	1,645.2	3,642.4	1,880.3	27,299.1	6,144.0	7,257.6
18.25	0.2	181.0	9,971.8	12,312.8	6,019.0	10,563.1	7,684.4	120.8	46,853.1	3,683.3	3,433.2
18.50	2.7	20.3	4,299.7	6,858.5	1,532.3	636.8	709.7	48.6	14,108.6	1,549.2	1,309.1
18.75	14.5	0.6	721.0	12,537.7	3,455.8	3,959.7	2,174.2	109.4	22,973.0	6,151.7	1,587.8
19.00	1.5	-	1,196.2	7,549.7	2,899.7	352.9	556.0	1,067.7	13,623.6	3,236.2	4,288.0
19.25	-	31.0	1,101.2	5,919.8	3,279.2	505.1	2,884.8	3.5	13,724.7	825.0	1,066.3
19.50	6.4	0.8	176.2	4,960.3	1,062.2	17.4	181.9	4.5	6,409.6	1,100.4	2,435.1
19.75	15.8	8.2	421.5	5,108.8	1,570.2	80.7	1,436.2	8.4	8,649.6	1,181.9	1,399.5
20.00 & above	6,210.0	52.5	6,259.7	20,271.4	6,729.9	4,005.4	15,157.7	141,363.8	200,050.4	159,043.9	138,339.2
Total	9,717.6	103,264.1	2,057,682.0	1,866,847.8	1,245,885.5	475,200.8	2,341,432.9	171,160.1	8,271,190.8	7,711,141.8	6,755,741.4
Weighted Average	15.64	11.51	10.10	11.29	10.00	10.88	12.11	30.22	11.41	8.60	7.91

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	Jun-22									Dec-21	Jun-21	
	Domestic Constituents				Trust Funds and					Total	Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total			
00.00	8.7	303.9	11,221.0	11,093.1	538,873.8	99.2	39,955.1	388.7	601,934.8	601,943.5	660,348.4	533,317.1
01.00*	-	277.8	3,866.9	184.7	41,820.1	1,383.7	276.7	-	47,809.9	47,809.9	57,034.2	69,725.5
02.00*	698.5	307.5	5,642.0	826.7	178,386.4	965.2	6,176.7	2.2	192,306.7	193,005.2	207,567.1	112,425.0
03.00*	-	4,681.3	30,497.3	285.2	829,433.4	1,269.9	61,368.2	5.7	927,541.0	927,541.0	1,041,979.8	855,895.6
04.00*	-	-	76,250.2	7.8	186,518.5	2,082.7	63,434.9	2.5	328,296.7	328,296.7	248,166.7	150,276.4
05.00*	-	-	7,565.0	-	183,710.4	238.5	105,984.2	47.9	297,546.0	297,546.0	214,406.8	159,015.9
06.00*	-	37.7	11,636.6	-	109,868.8	-	11,201.3	-	132,744.4	132,744.4	62,726.1	148,434.4
07.00*	-	145.7	-	-	22,014.4	-	35,602.6	-	57,762.6	57,762.6	536,980.5	185,991.1
08.00*	-	22,392.0	1.1	22.3	87,725.5	57.4	4,389.7	-	114,587.9	114,587.9	941,073.2	2,339,622.1
08.25	-	-	-	85.7	12,984.5	-	391.2	-	13,461.4	13,461.4	204,597.3	520,564.3
08.50	-	-	542.9	8.0	31,823.0	-	1,064.0	-	33,437.9	33,437.9	287,198.8	646,313.4
08.75	-	32,453.1	924.8	1,031.8	28,029.6	-	207.6	-	62,646.9	62,646.9	274,422.1	344,842.7
09.00	-	29,873.3	10,312.2	565.6	42,522.0	-	13,267.2	0.0	96,540.3	96,540.3	212,455.8	416,056.3
09.25	-	-	-	424.0	14,880.3	-	516.8	-	15,821.1	15,821.1	226,843.8	183,028.7
09.50	-	-	124.0	6.1	27,967.6	-	4,369.8	125.0	32,592.6	32,592.6	286,647.4	234,299.9
09.75	-	-	-	9.9	20,466.2	-	1,029.4	-	21,505.5	21,505.5	275,778.5	110,217.5
10.00	-	4,479.8	75,296.9	186.5	66,318.7	-	10,480.9	2.1	156,764.8	156,764.8	259,957.2	137,408.6
10.25	-	-	24,494.6	-	7,949.3	9.9	2,482.4	72.4	35,008.6	35,008.6	249,480.3	107,955.2
10.50	-	69,278.9	-	15,330.8	46,354.1	8.8	6,764.7	2.7	137,740.0	137,740.0	293,965.5	186,089.3
10.75	-	25.3	1,432.7	-	30,094.3	31.0	23,320.0	-	54,903.2	54,903.2	360,803.5	63,599.6
11.00	-	-	1,503.4	1,431.3	119,397.6	7.3	12,662.5	-	135,002.0	135,002.0	308,544.8	150,921.5
11.25	-	39,342.6	27,707.3	2,762.1	54,166.9	-	3,912.1	-	127,891.1	127,891.1	254,246.7	43,515.3
11.50	-	1.6	2,000.1	7,252.6	107,416.7	0.2	9,825.6	-	126,496.9	126,496.9	404,840.7	75,915.3
11.75	-	134,848.9	20,157.3	973.9	38,934.0	101.0	4,976.1	-	199,991.1	199,991.1	284,461.3	36,142.2
12.00	44.0	292,639.6	36,730.3	1,617.6	177,913.6	23.7	22,486.6	-	531,411.5	531,411.5	225,089.5	67,463.0
12.25	-	469,422.6	461.1	6,902.8	110,815.5	782.4	8,818.4	-	597,202.9	597,202.9	110,814.4	37,719.2
12.50	-	20.9	21,104.0	17,425.0	197,463.7	993.8	21,372.4	-	258,379.8	258,379.8	161,976.5	43,174.0
12.75	-	10,358.3	46,372.3	9,541.4	220,053.8	1,000.4	17,980.0	101.0	305,407.3	305,407.3	97,612.4	55,370.8
13.00	-	3,912.2	36,890.7	4,385.1	168,491.6	92.8	20,724.4	0.0	234,496.8	234,496.8	124,496.5	66,888.6
13.25	419.1	1,401.8	18,988.2	1,785.3	114,149.9	306.0	16,366.1	3.0	153,000.4	153,419.5	63,284.3	21,807.8
13.50	-	17.3	25,133.6	7,301.8	145,871.4	215.2	14,939.0	-	193,478.2	193,478.2	101,895.9	51,949.1
13.75	-	23.8	2,012.3	4,343.3	149,967.5	-	27,981.7	2.8	184,331.5	184,331.5	54,524.9	22,480.7
14.00	340.8	2,930.5	-	3,677.2	173,721.5	339.0	23,410.8	296.7	204,375.7	204,716.4	129,692.3	41,557.8
14.25	-	-	20,158.8	5,941.1	136,484.9	59.9	14,591.1	17.0	177,252.8	177,252.8	23,835.2	14,630.4
14.50	-	10,006.2	51,236.2	5,578.6	204,669.9	737.3	11,517.0	6.1	283,751.3	283,751.3	30,868.5	20,307.8
14.75	2,687.8	12,953.0	15,598.6	4,946.3	172,936.8	-	16,868.8	-	223,303.4	223,303.4	225,991.2	27,924.8
15.00	-	10,010.2	36,298.1	10,397.1	237,041.8	782.5	33,322.6	1,656.2	329,508.5	329,508.5	18,107.8	14,877.8
15.25	-	-	56,193.7	16,610.8	243,364.7	-	21,589.4	-	337,758.7	337,758.7	61,018.5	5,498.1
15.50	-	40,254.8	102,381.0	17,422.2	259,915.6	789.1	11,921.8	1.2	432,685.6	432,685.6	27,640.9	19,318.4
15.75	-	1,691.8	237,771.7	8,839.5	188,498.6	11.4	16,234.7	-	453,047.6	453,047.6	10,790.1	3,649.6
16.00	-	1,625.0	25,611.6	4,103.3	164,536.8	250.9	16,021.4	6.0	212,154.8	212,154.8	17,685.8	14,536.7
16.25	-	5,030.4	42,298.2	3,465.8	174,179.2	285.8	14,564.3	-	239,823.7	239,823.7	28,162.5	19,800.4
16.50	-	-	81,211.5	1,592.5	140,059.9	1,139.1	7,359.6	0.8	231,363.5	231,363.5	30,904.1	26,964.3
16.75	-	-	5,696.1	162.0	109,068.8	993.7	10,303.3	0.8	126,224.8	126,224.8	11,252.0	3,551.2
17.00	-	-	449.4	1,275.5	56,154.1	247.4	8,576.2	-	66,702.6	66,702.6	8,942.0	10,036.6
17.25	-	-	3,847.0	1,149.8	88,774.3	118.4	8,668.9	1.6	102,560.0	102,560.0	2,423.8	793.6
17.50	-	-	-	153.7	59,455.1	-	6,251.6	2.6	65,863.0	65,863.0	6,134.0	12,520.7
17.75	-	-	4,685.5	1,147.4	38,534.8	-	8,001.2	4.0	52,372.9	52,372.9	1,235.2	1,833.6
18.00	-	-	-	144.7	23,270.6	101.0	13,751.5	5.7	37,273.6	37,273.6	54,355.0	116,216.3
18.25	-	207.6	-	117.9	45,301.3	0.7	5,310.9	8.2	50,946.6	50,946.6	9,841.4	3,526.5
18.50	-	-	-	114.0	10,214.3	5.0	7,028.3	7.9	17,369.5	17,369.5	1,768.9	1,544.4
18.75	-	-	-	-	20,068.7	-	7,105.2	5.9	27,179.8	27,179.8	6,300.3	1,665.6
19.00	-	-	-	-	8,369.8	-	57,621.6	53.4	66,044.8	66,044.8	22,734.4	4,491.0
19.25	-	-	-	20.1	7,692.6	0.7	6,321.7	7.7	14,042.8	14,042.8	904.0	1,193.4
19.50	-	-	-	-	3,817.1	-	5,931.1	-	9,748.2	9,748.2	1,454.9	8,960.9
19.75	-	-	-	-	15,644.3	0.0	5,502.2	-	21,146.5	21,146.5	1,205.9	1,418.6
20.00 & above	-	-	-	0.0	57,811.8	-	211,296.3	18.1	269,126.2	269,126.2	180,943.3	148,116.9
Total	4,198.9	1,200,955.4	1,182,306.2	182,650.1	6,751,970.6	15,530.8	1,123,399.7	2,855.9	10,459,668.7	10,463,867.6	9,810,346.2	8,690,821.7

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by All As on

Size of Account * (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	-	-	15	-	22	0.0	35	0.0	36,440	26.5
5,000 to 10,000	-	-	-	-	-	-	-	-	19,141	148.8
10,000 to 20,000	-	-	-	-	-	-	-	-	37,272	504.3
20,000 to 25,000	-	-	-	-	-	-	-	-	13,122	295.8
25,000 to 30,000	-	-	-	-	1	0.0	-	-	9,335	248.7
30,000 to 40,000	-	-	-	-	-	-	2	0.1	13,471	476.2
40,000 to 50,000	-	-	-	-	-	-	2	0.1	18,083	811.9
50,000 to 60,000	-	-	-	-	-	-	-	-	15,932	848.8
60,000 to 70,000	-	-	-	-	-	-	2	0.1	15,999	1,039.9
70,000 to 80,000	-	-	-	-	3	0.2	2	0.1	29,131	2,156.2
80,000 to 90,000	-	-	-	-	-	-	1	0.1	20,950	1,777.6
90,000 to 100,000	-	-	8	0.7	-	-	1	0.1	46,087	4,447.3
100,000 to 200,000	-	-	1	0.1	18	2.5	26	4.6	281,301	40,856.4
200,000 to 300,000	-	-	7	1.6	2	0.5	57	13.7	177,042	43,559.0
300,000 to 400,000	-	-	-	-	18	5.8	9	3.3	90,983	31,214.6
400,000 to 500,000	-	-	-	-	-	-	18	8.4	42,679	18,914.0
500,000 to 600,000	-	-	2	1.1	-	-	6	3.2	19,214	10,450.6
600,000 to 700,000	-	-	4	2.5	-	-	11	7.2	14,546	9,443.6
700,000 to 800,000	-	-	-	-	-	-	18	13.7	15,712	11,733.5
800,000 to 900,000	-	-	-	-	-	-	-	-	17,155	14,526.9
900,000 to 1,000,000	-	-	-	-	1	0.9	18	17.2	14,949	14,245.5
1,000,000 to 2,000,000	-	-	3	4.9	6	9.2	530	858.8	70,603	97,166.4
2,000,000 to 3,000,000	-	-	2	5.4	14	35.1	131	324.6	24,003	58,710.4
3,000,000 to 4,000,000	-	-	7	26.8	2	6.1	58	197.7	13,360	46,308.6
4,000,000 to 5,000,000	-	-	5	20.9	2	8.6	20	92.6	13,297	58,295.6
5,000,000 to 6,000,000	-	-	1	5.0	-	-	47	250.1	7,706	41,624.4
6,000,000 to 7,000,000	-	-	-	-	2	12.7	13	85.3	4,774	30,918.1
7,000,000 to 8,000,000	-	-	-	-	-	-	12	88.6	4,224	31,704.8
8,000,000 to 9,000,000	1	8.7	2	17.7	-	-	2	17.6	3,955	33,711.9
9,000,000 to 10,000,000	-	-	-	-	-	-	5	46.6	4,044	38,815.5
10,000,000 to 100,000,000	1	44.0	56	2,101.4	295	11,375.9	193	6,954.0	46,124	1,454,763.1
100,000,000 to 500,000,000	2	759.9	23	5,679.4	203	50,083.0	149	35,461.5	9,004	1,892,342.5
500,000,000 to 1,000,000,000	1	698.5	37	25,401.4	46	33,909.3	55	37,339.3	1,310	895,097.0
1,000,000,000 to 10,000,000,000	1	2,687.8	42	154,059.1	161	657,941.7	42	86,775.5	906	1,822,586.1
10,000,000,000 & Over	-	-	37	1,013,627.1	23	428,914.7	1	14,085.8	3	42,200.1
Total	6	4,198.9	252	1,200,955.4	819	1,182,306.2	1,466	182,650.1	1,151,857	6,751,970.6

*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, 2022

(Million Rupees)

Constituents										Size of Account [±] (Rs.)
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
5	-	14,329	32.0	3,579	2.1	54,425	60.6	54,425	60.6	Less Than 5,000
2	0.0	13,275	108.2	265	2.4	32,683	259.3	32,683	259.3	5,000 to 10,000
-	-	321,532	5,761.3	606	9.9	359,410	6,275.4	359,410	6,275.4	10,000 to 20,000
-	-	394,320	9,127.7	28	0.6	407,470	9,424.2	407,470	9,424.2	20,000 to 25,000
-	-	14,370	383.9	96	2.6	23,802	635.2	23,802	635.2	25,000 to 30,000
-	-	542,021	17,675.8	141	5.0	555,635	18,157.1	555,635	18,157.1	30,000 to 40,000
-	-	92,312	4,365.5	31	1.3	110,428	5,178.8	110,428	5,178.8	40,000 to 50,000
-	-	193,921	11,370.9	75	4.2	209,928	12,223.9	209,928	12,223.9	50,000 to 60,000
-	-	24,631	1,631.3	-	-	40,632	2,671.4	40,632	2,671.4	60,000 to 70,000
-	-	16,487	1,234.4	30	2.2	45,653	3,393.2	45,653	3,393.2	70,000 to 80,000
-	-	28,760	2,493.7	24	2.0	49,735	4,273.4	49,735	4,273.4	80,000 to 90,000
-	-	18,066	1,733.8	1	0.1	64,163	6,182.0	64,163	6,182.0	90,000 to 100,000
3	0.3	268,522	38,817.9	531	82.6	550,402	79,764.4	550,402	79,764.4	100,000 to 200,000
10	2.3	157,100	36,027.6	136	36.3	334,354	79,641.0	334,354	79,641.0	200,000 to 300,000
3	1.2	50,000	17,414.4	22	7.9	141,035	48,647.2	141,035	48,647.2	300,000 to 400,000
-	-	73,845	32,810.3	12	5.5	116,554	51,738.1	116,554	51,738.1	400,000 to 500,000
4	2.1	50,937	28,022.4	2	1.1	70,165	38,480.4	70,165	38,480.4	500,000 to 600,000
1	0.7	43,818	28,500.7	11	6.8	58,391	37,961.6	58,391	37,961.6	600,000 to 700,000
7	5.3	67,037	50,584.6	30	22.3	82,804	62,359.4	82,804	62,359.4	700,000 to 800,000
8	6.9	84,703	71,710.5	6	5.1	101,872	86,249.4	101,872	86,249.4	800,000 to 900,000
2	1.9	32,269	30,479.4	8	7.4	47,247	44,752.3	47,247	44,752.3	900,000 to 1,000,000
14	20.6	202,628	283,873.1	39	60.0	273,823	381,992.9	273,823	381,992.9	1,000,000 to 2,000,000
16	37.9	44,338	107,152.1	61	142.9	68,565	166,408.2	68,565	166,408.2	2,000,000 to 3,000,000
6	20.3	16,474	56,727.9	8	25.6	29,915	103,313.0	29,915	103,313.0	3,000,000 to 4,000,000
3	13.6	11,522	53,299.5	6	28.7	24,855	111,759.6	24,855	111,759.6	4,000,000 to 5,000,000
6	31.4	10,331	56,145.7	-	-	18,091	98,056.6	18,091	98,056.6	5,000,000 to 6,000,000
32	217.2	2,796	18,340.8	-	-	7,617	49,574.2	7,617	49,574.2	6,000,000 to 7,000,000
3	22.1	1,540	11,562.5	-	-	5,779	43,378.1	5,779	43,378.1	7,000,000 to 8,000,000
5	43.4	1,665	14,116.4	1	8.0	5,630	47,915.1	5,631	47,923.8	8,000,000 to 9,000,000
7	67.1	1,162	11,144.1	-	-	5,218	50,073.3	5,218	50,073.3	9,000,000 to 10,000,000
78	2,548.0	4,172	90,512.7	5	181.5	50,923	1,568,436.6	50,924	1,568,480.6	10,000,000 to 100,000,000
17	2,907.7	51	9,824.9	6	1,261.6	9,453	1,997,560.5	9,455	1,998,320.4	100,000,000 to 500,000,000
8	6,372.8	1	513.7	1	940.3	1,458	999,573.9	1,459	1,000,272.4	500,000,000 to 1,000,000,000
2	3,208.0	8	19,899.9	-	-	1,161	2,744,470.4	1,162	2,747,158.2	1,000,000,000 to 10,000,000,000
-	-	-	-	-	-	64	1,498,827.8	64	1,498,827.8	10,000,000,000 & Over
242	15,530.8	2,798,943	1,123,399.7	5,761	2,855.9	3,959,340	10,459,668.7	3,959,346	10,463,867.6	Total

3.6 Advances Classified by Size of Accounts

All Banks

(Million Rupees)

Size of Account (Rs.)	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	87,791	139.4	46,476	47.9	54,425	60.6
5,000 to 10,000	44,809	366.9	18,734	134.5	32,683	259.3
10,000 to 20,000	193,955	2,999.3	329,436	5,901.5	359,410	6,275.4
20,000 to 25,000	719,629	15,532.4	591,260	13,568.7	407,470	9,424.2
25,000 to 30,000	99,684	2,772.4	87,084	2,274.9	23,802	635.2
30,000 to 40,000	124,401	4,612.7	247,497	8,238.4	555,635	18,157.1
40,000 to 50,000	181,704	8,210.9	90,630	4,018.9	110,428	5,178.8
50,000 to 60,000	162,751	8,632.3	160,744	8,488.1	209,928	12,223.9
60,000 to 70,000	54,561	3,558.9	72,299	4,652.5	40,632	2,671.4
70,000 to 80,000	45,637	3,387.0	51,060	3,786.4	45,653	3,393.2
80,000 to 90,000	52,796	4,517.5	55,709	4,726.7	49,735	4,273.4
90,000 to 100,000	68,866	6,601.0	49,995	4,769.9	64,163	6,182.0
100,000 to 200,000	762,642	106,349.6	614,146	87,984.3	550,402	79,764.4
200,000 to 300,000	366,549	88,646.1	377,286	90,032.6	334,354	79,641.0
300,000 to 400,000	157,384	54,432.8	130,693	44,643.2	141,035	48,647.2
400,000 to 500,000	128,799	57,743.5	117,002	52,810.3	116,554	51,738.1
500,000 to 600,000	75,192	40,762.2	79,421	43,169.7	70,165	38,480.4
600,000 to 700,000	51,227	33,221.4	76,644	49,898.7	58,391	37,961.6
700,000 to 800,000	65,201	49,515.0	133,475	101,909.6	82,804	62,359.4
800,000 to 900,000	51,825	44,082.4	64,722	54,898.2	101,872	86,249.4
900,000 to 1,000,000	32,777	31,147.6	58,511	56,053.0	47,247	44,752.3
1,000,000 to 2,000,000	188,823	264,387.7	234,560	326,860.8	273,823	381,992.9
2,000,000 to 3,000,000	57,028	140,368.0	65,405	158,851.7	68,565	166,408.2
3,000,000 to 4,000,000	23,691	81,985.9	23,855	82,276.7	29,915	103,313.0
4,000,000 to 5,000,000	17,540	79,498.1	18,471	83,710.0	24,855	111,759.6
5,000,000 to 6,000,000	11,222	60,608.7	14,388	77,276.5	18,091	98,056.6
6,000,000 to 7,000,000	7,382	47,642.9	7,115	46,115.3	7,617	49,574.2
7,000,000 to 8,000,000	4,708	35,370.0	5,874	44,138.6	5,779	43,378.1
8,000,000 to 9,000,000	4,317	36,618.7	4,180	35,363.7	5,631	47,923.8
9,000,000 to 10,000,000	4,722	45,085.7	4,678	44,767.9	5,218	50,073.3
10,000,000 to 100,000,000	43,905	1,325,947.4	50,641	1,548,930.1	50,924	1,568,480.6
100,000,000 to 500,000,000	8,120	1,722,062.6	9,085	1,946,511.8	9,455	1,998,320.4
500,000,000 to 1,000,000,000	1,259	841,675.2	1,332	906,004.3	1,459	1,000,272.4
1,000,000,000 to 10,000,000,000	955	2,281,309.3	1,118	2,659,270.3	1,162	2,747,158.2
10,000,000,000 & Over	61	1,161,030.4	60	1,208,260.6	64	1,498,827.8
Total	3,901,913	8,690,821.7	3,893,586	9,810,346.2	3,959,346	10,463,867.6

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

(Million Rupees)

Size of Account (Rs.)	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	59,053	121.0	27,447	39.5	24,954	35.8
5,000 to 10,000	40,269	335.3	17,449	125.6	21,935	170.8
10,000 to 20,000	28,896	461.1	30,070	435.0	29,057	451.0
20,000 to 25,000	16,422	381.7	12,299	275.9	13,784	311.3
25,000 to 30,000	23,524	650.4	17,419	471.8	9,364	249.7
30,000 to 40,000	34,573	1,233.1	12,050	419.9	15,691	549.3
40,000 to 50,000	39,002	1,785.7	21,820	974.4	20,070	901.7
50,000 to 60,000	21,833	1,167.3	19,692	1,053.3	16,377	875.2
60,000 to 70,000	38,352	2,515.4	19,879	1,284.4	22,881	1,490.8
70,000 to 80,000	32,203	2,393.2	19,998	1,496.9	30,865	2,290.2
80,000 to 90,000	36,054	3,071.6	22,730	1,922.4	23,719	2,008.0
90,000 to 100,000	47,671	4,581.7	23,774	2,269.9	46,025	4,444.7
100,000 to 200,000	495,814	67,485.7	344,549	49,470.0	300,383	43,430.5
200,000 to 300,000	261,370	63,572.4	270,617	64,807.3	223,841	53,616.8
300,000 to 400,000	106,757	36,733.9	93,119	31,468.5	100,046	34,363.2
400,000 to 500,000	49,298	21,696.1	41,760	18,756.6	41,841	18,534.3
500,000 to 600,000	32,728	17,693.2	45,138	24,407.4	31,339	17,277.5
600,000 to 700,000	14,418	9,299.4	39,015	25,435.5	29,525	19,288.9
700,000 to 800,000	17,461	13,129.8	79,014	60,296.2	42,013	31,677.6
800,000 to 900,000	11,377	9,705.4	26,265	22,042.3	64,765	54,728.0
900,000 to 1,000,000	7,994	7,561.3	27,618	26,651.0	10,487	9,881.5
1,000,000 to 2,000,000	53,911	74,548.2	57,020	77,058.1	65,563	92,465.6
2,000,000 to 3,000,000	18,858	46,629.1	10,668	25,783.8	13,060	32,098.5
3,000,000 to 4,000,000	9,569	32,948.6	4,650	15,991.9	5,600	19,962.5
4,000,000 to 5,000,000	3,809	16,711.3	4,028	18,044.0	8,778	38,837.2
5,000,000 to 6,000,000	2,034	10,589.0	1,831	9,786.8	1,935	10,456.2
6,000,000 to 7,000,000	842	5,425.0	789	5,168.5	764	4,922.6
7,000,000 to 8,000,000	519	3,906.2	834	6,253.6	637	4,783.7
8,000,000 to 9,000,000	376	3,206.9	373	3,143.2	980	8,477.5
9,000,000 to 10,000,000	637	6,108.5	473	4,537.8	691	6,656.7
10,000,000 to 100,000,000	5,121	163,921.9	5,839	194,483.2	5,780	194,346.2
100,000,000 to 500,000,000	1,328	298,751.3	1,414	327,669.5	1,472	332,337.0
500,000,000 to 1,000,000,000	243	155,899.5	231	157,211.3	223	147,565.7
1,000,000,000 to 10,000,000,000	153	448,355.3	183	519,667.0	183	454,306.2
10,000,000,000 & Over	14	328,159.8	16	315,149.4	15	448,559.4
Total	1,512,483	1,860,735.3	1,300,071	2,014,051.8	1,224,643	2,092,351.8

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

(Million Rupees)

Size of Account (Rs.)	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	28,735	18.4	19,027	8.4	29,470	24.8
5,000 to 10,000	4,540	31.6	1,285	8.9	10,748	88.6
10,000 to 20,000	165,058	2,538.2	299,361	5,466.4	330,353	5,824.4
20,000 to 25,000	703,207	15,150.7	578,961	13,292.8	393,686	9,112.9
25,000 to 30,000	76,159	2,121.9	69,664	1,803.1	14,438	385.5
30,000 to 40,000	89,827	3,379.6	235,442	7,818.3	539,944	17,607.8
40,000 to 50,000	142,697	6,425.0	68,806	3,044.3	90,355	4,277.0
50,000 to 60,000	140,916	7,464.9	141,052	7,434.8	193,551	11,348.7
60,000 to 70,000	16,203	1,043.1	52,420	3,368.1	17,751	1,180.6
70,000 to 80,000	13,432	993.7	31,062	2,289.5	14,788	1,102.9
80,000 to 90,000	16,736	1,445.4	32,979	2,804.3	26,016	2,265.4
90,000 to 100,000	21,191	2,018.8	26,221	2,500.0	18,138	1,737.3
100,000 to 200,000	266,811	38,861.3	269,585	38,512.4	250,006	36,331.7
200,000 to 300,000	105,172	25,071.8	106,655	25,221.9	110,512	26,023.9
300,000 to 400,000	50,621	17,697.0	37,571	13,173.7	40,989	14,284.1
400,000 to 500,000	79,480	36,038.7	75,203	34,036.4	74,685	33,192.0
500,000 to 600,000	42,449	23,060.6	34,258	18,748.4	38,794	21,185.2
600,000 to 700,000	36,784	23,905.4	37,628	24,462.5	28,864	18,671.4
700,000 to 800,000	47,739	36,384.5	54,460	41,612.7	40,786	30,678.1
800,000 to 900,000	40,444	34,373.7	38,454	32,853.5	37,102	31,517.3
900,000 to 1,000,000	24,782	23,585.4	30,891	29,400.2	36,758	34,868.9
1,000,000 to 2,000,000	134,816	189,711.8	177,443	249,675.7	208,107	289,294.3
2,000,000 to 3,000,000	38,121	93,628.1	54,677	132,937.1	55,491	134,275.8
3,000,000 to 4,000,000	14,092	48,924.3	19,173	66,170.6	24,277	83,224.9
4,000,000 to 5,000,000	13,719	62,733.1	14,439	65,647.8	16,066	72,871.2
5,000,000 to 6,000,000	9,187	50,014.4	12,529	67,343.6	16,134	87,478.6
6,000,000 to 7,000,000	6,515	42,048.0	6,322	40,920.2	6,848	44,618.8
7,000,000 to 8,000,000	4,189	31,463.8	5,038	37,870.6	5,139	38,572.3
8,000,000 to 9,000,000	3,941	33,411.9	3,807	32,220.5	4,648	39,420.7
9,000,000 to 10,000,000	4,080	38,929.9	4,202	40,201.4	4,522	43,369.9
10,000,000 to 100,000,000	38,753	1,160,728.7	44,759	1,352,641.2	45,105	1,372,609.2
100,000,000 to 500,000,000	6,743	1,410,864.3	7,617	1,604,694.0	7,926	1,653,087.7
500,000,000 to 1,000,000,000	994	671,289.0	1,084	736,755.5	1,215	839,057.2
1,000,000,000 to 10,000,000,000	783	1,787,513.9	906	2,083,092.0	950	2,221,333.6
10,000,000,000 & Over	47	832,870.6	44	893,111.2	49	1,050,268.3
Total	2,388,963	6,755,741.4	2,593,025	7,711,141.8	2,734,211	8,271,190.8

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

(Million Rupees)

Size of Account (Rs.)	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	3	0.0	2	0.0	1	0.0
5,000 to 10,000	-	-	-	-	-	-
10,000 to 20,000	1	0.0	5	0.1	-	-
20,000 to 25,000	-	-	-	-	-	-
25,000 to 30,000	1	0.0	1	0.0	-	-
30,000 to 40,000	1	0.0	5	0.2	-	-
40,000 to 50,000	5	0.2	4	0.2	3	0.1
50,000 to 60,000	2	0.1	-	-	-	-
60,000 to 70,000	6	0.4	-	-	-	-
70,000 to 80,000	2	0.1	-	-	-	-
80,000 to 90,000	6	0.5	-	-	-	-
90,000 to 100,000	4	0.4	-	-	-	-
100,000 to 200,000	17	2.6	12	1.9	13	2.2
200,000 to 300,000	7	1.8	14	3.4	1	0.2
300,000 to 400,000	6	1.9	3	1.0	-	-
400,000 to 500,000	21	8.7	39	17.4	28	11.9
500,000 to 600,000	15	8.4	25	13.9	32	17.7
600,000 to 700,000	25	16.6	1	0.7	2	1.3
700,000 to 800,000	1	0.7	1	0.7	5	3.7
800,000 to 900,000	4	3.3	3	2.4	5	4.2
900,000 to 1,000,000	1	1.0	2	1.9	2	1.9
1,000,000 to 2,000,000	96	127.7	97	127.1	153	233.1
2,000,000 to 3,000,000	49	110.9	60	130.8	14	33.9
3,000,000 to 4,000,000	30	113.0	32	114.2	38	125.5
4,000,000 to 5,000,000	12	53.7	4	18.3	11	51.2
5,000,000 to 6,000,000	1	5.3	28	146.1	22	121.8
6,000,000 to 7,000,000	25	169.9	4	26.5	5	32.7
7,000,000 to 8,000,000	-	-	2	14.4	3	22.1
8,000,000 to 9,000,000	-	-	-	-	3	25.6
9,000,000 to 10,000,000	5	47.3	3	28.7	5	46.8
10,000,000 to 100,000,000	31	1,296.8	43	1,805.8	39	1,525.3
100,000,000 to 500,000,000	49	12,446.9	54	14,148.3	57	12,895.8
500,000,000 to 1,000,000,000	22	14,486.6	17	12,037.6	21	13,649.5
1,000,000,000 to 10,000,000,000	19	45,440.1	29	56,511.3	29	71,518.3
10,000,000,000 & Over	-	-	-	-	-	-
Total	467	74,344.9	490	85,152.6	492	100,325.0

3.7 Advances Classified by Rate of Margin

All Banks

(Million Rupees)

Rate of Margin	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,457,540	2,498,147.5	1,726,997	2,944,784.4	1,838,669	3,112,000.3
05.00	51,317	168,503.7	54,259	212,582.7	55,753	208,837.6
10.00	226,473	830,332.6	332,931	899,489.8	808,356	840,303.7
15.00	45,334	578,464.1	23,770	583,295.8	41,379	965,357.9
20.00	1,206,414	913,273.1	1,168,136	1,227,867.0	638,322	1,364,702.1
25.00	807,316	2,616,994.3	348,720	2,621,924.1	340,808	2,562,583.1
30.00	39,966	389,001.0	88,253	300,864.5	85,285	334,614.2
33.33	158	12,091.7	10,822	22,567.5	10,319	17,352.0
35.00	21,402	141,543.2	23,564	188,111.0	25,324	232,728.3
40.00	11,204	153,035.0	40,567	267,019.5	38,920	239,012.0
45.00	6,440	62,896.0	7,873	72,408.0	8,400	117,831.2
50.00	17,236	136,354.9	34,097	188,270.5	37,962	216,497.2
55.00	2,061	50,216.3	4,347	58,675.8	3,871	51,824.0
60.00	1,710	32,757.9	4,192	44,204.8	3,925	50,227.6
65.00	1,445	32,392.8	3,924	57,258.6	3,088	42,692.6
70.00	990	10,488.8	3,468	25,353.2	2,619	20,140.1
75.00	907	18,233.6	3,230	26,350.6	3,506	22,657.9
80.00	744	8,103.3	2,968	19,767.0	2,103	16,314.2
85.00	616	11,883.4	2,582	17,760.6	1,896	15,177.8
90.00	1,445	8,863.8	3,464	12,258.0	2,538	10,525.0
95.00	805	8,676.4	1,629	9,503.1	1,860	10,043.4
99.99	390	8,568.5	3,793	10,030.1	4,443	12,445.2
Total	3,901,913	8,690,821.7	3,893,586	9,810,346.2	3,959,346	10,463,867.6

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

(Million Rupees)

Rate of Margin	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	197,424	274,856.8	294,806	405,694.4	288,883	442,533.0
05.00	35	258.4	515	2,746.9	978	3,754.7
10.00	2,757	36,551.6	104,685	112,189.6	98,070	114,766.9
15.00	1,139	10,477.6	1,921	15,089.0	2,037	14,961.3
20.00	567,214	162,411.1	524,887	176,748.3	462,213	171,041.2
25.00	735,084	1,288,654.6	278,321	1,153,808.7	277,015	1,183,844.3
30.00	5,313	30,471.6	47,381	47,109.0	46,609	46,049.7
33.33	-	-	10,666	8,938.9	10,140	8,206.2
35.00	378	7,753.1	998	7,735.2	1,046	6,547.8
40.00	359	10,479.8	19,585	23,567.9	20,695	29,780.8
45.00	65	464.4	79	606.0	80	623.2
50.00	1,869	36,672.0	12,287	56,657.4	12,678	61,808.8
55.00	31	159.4	23	78.9	31	74.7
60.00	41	199.9	48	171.2	41	568.0
65.00	63	276.9	49	242.9	52	763.7
70.00	55	265.9	73	216.6	76	913.0
75.00	77	193.7	86	214.4	91	357.2
80.00	87	182.6	97	202.0	106	998.1
85.00	91	173.9	111	198.7	123	902.1
90.00	95	111.4	115	149.9	142	667.0
95.00	106	107.9	123	97.8	181	1,115.7
99.99	200	12.9	3,215	1,588.2	3,356	2,074.1
Total	1,512,483	1,860,735.3	1,300,071	2,014,051.8	1,224,643	2,092,351.8

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

(Million Rupees)

Rate of Margin	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,259,722	2,188,413.9	1,431,799	2,499,408.5	1,549,389	2,613,685.5
05.00	51,282	168,245.3	53,744	209,835.8	54,775	205,082.9
10.00	223,707	789,475.1	228,237	783,192.8	710,279	721,429.9
15.00	44,190	567,981.4	21,839	568,148.9	39,337	950,268.3
20.00	639,185	743,885.4	643,231	1,040,422.4	176,091	1,181,947.0
25.00	72,193	1,304,124.4	70,340	1,437,704.7	63,734	1,350,371.2
30.00	34,652	354,703.0	40,872	253,755.5	38,674	288,564.0
33.33	158	12,091.7	156	13,628.6	179	9,145.8
35.00	21,023	133,656.8	22,565	180,202.4	24,277	225,980.5
40.00	10,845	142,555.2	20,982	243,451.6	18,225	209,231.2
45.00	6,375	62,431.6	7,794	71,802.0	8,320	117,208.0
50.00	15,367	99,682.9	21,810	131,613.0	25,284	154,688.4
55.00	2,030	50,057.0	4,324	58,596.9	3,840	51,749.3
60.00	1,669	32,558.0	4,144	44,033.6	3,884	49,659.6
65.00	1,382	32,115.8	3,875	57,015.7	3,036	41,928.9
70.00	935	10,223.0	3,395	25,136.6	2,543	19,227.1
75.00	830	18,039.9	3,144	26,136.3	3,415	22,300.7
80.00	657	7,920.7	2,871	19,565.0	1,997	15,316.1
85.00	525	11,709.4	2,471	17,561.9	1,773	14,275.7
90.00	1,350	8,752.4	3,349	12,108.1	2,396	9,858.0
95.00	699	8,568.5	1,505	9,379.7	1,676	8,901.7
99.99	187	8,550.1	578	8,441.9	1,087	10,371.1
Total	2,388,963	6,755,741.4	2,593,025	7,711,141.8	2,734,211	8,271,190.8

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

(Million Rupees)

Rate of Margin	Jun-21		Dec-21		Jun-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	394	34,876.8	392	39,681.5	397	55,781.8
05.00	-	-	-	-	-	-
10.00	9	4,305.9	9	4,107.4	7	4,107.0
15.00	5	5.1	10	57.9	5	128.3
20.00	15	6,976.6	18	10,696.3	18	11,713.9
25.00	39	24,215.3	59	30,410.6	59	28,367.6
30.00	1	3,826.4	-	-	2	0.5
33.33	-	-	-	-	-	-
35.00	1	133.3	1	173.3	1	200.0
40.00	-	-	-	-	-	-
45.00	-	-	-	-	-	-
50.00	-	-	-	-	-	-
55.00	-	-	-	-	-	-
60.00	-	-	-	-	-	-
65.00	-	-	-	-	-	-
70.00	-	-	-	-	-	-
75.00	-	-	-	-	-	-
80.00	-	-	-	-	-	-
85.00	-	-	-	-	-	-
90.00	-	-	-	-	-	-
95.00	-	-	1	25.6	3	26.0
99.99	3	5.6	-	-	-	-
Total	467	74,344.9	490	85,152.6	492	100,325.0

3.8 Advances Classified by Rate of
All
As on

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	108,377.6	20,577.0	61,815.0	50,909.6	159,556.5	90,182.4	32,222.5	24.1	7,993.2	14,284.9	2,171.3
01.00*	11,169.2	556.2	8,574.9	3,746.0	8,591.4	6,621.0	1,168.4	307.3	284.9	2,481.5	150.0
02.00*	43,350.5	1,312.4	21,141.8	11,502.9	30,743.8	55,355.2	12,767.7	524.6	5,776.7	4,175.1	736.8
03.00*	219,481.3	15,072.8	113,143.2	128,356.0	103,618.0	194,126.1	35,532.7	1,786.3	28,890.0	35,257.4	10,407.2
04.00*	86,685.3	7,216.6	32,677.0	20,394.3	67,316.9	63,276.0	15,920.7	47.9	11,754.6	10,860.6	3,314.5
05.00*	85,852.4	10,425.7	46,065.3	15,983.2	33,327.5	64,780.0	12,933.9	890.0	8,664.6	6,537.4	3,129.5
06.00*	29,059.0	4,362.8	15,502.0	21,670.3	11,788.3	30,104.6	6,012.0	451.2	3,170.6	4,488.5	662.1
07.00*	13,091.7	756.1	2,860.4	8,612.0	12,279.9	8,195.2	1,859.3	-	5,848.0	1,619.0	1,489.1
08.00*	35,481.3	740.8	7,128.8	13,280.9	20,790.3	18,560.9	3,582.9	-	2,935.9	4,080.2	66.9
09.00*	16,827.3	260.8	23,700.2	9,234.5	11,254.0	140,555.4	1,411.2	-	759.6	337.3	70.8
10.00*	31,457.5	474.6	20,004.4	7,161.9	7,664.5	152,589.0	849.2	-	1,509.5	738.6	215.3
10.25	1,205.0	71.9	25,503.8	1,565.4	3,295.0	2,603.7	341.1	-	117.9	112.5	5.7
10.50	963.9	73.5	6,167.2	4,246.4	4,829.2	71,907.2	2,043.9	-	853.1	1,155.3	14,242.6
10.75	21,465.2	74.5	2,847.0	2,079.0	6,852.0	16,437.1	989.9	23.4	215.2	896.3	50.8
11.00	10,580.8	157.3	2,268.1	8,277.8	13,911.6	86,617.9	3,563.8	-	6,295.1	529.0	610.1
11.25	74,893.7	68.7	1,212.4	16,056.9	10,685.5	18,402.3	227.8	-	671.5	1,999.3	101.5
11.50	35,017.5	652.4	5,896.9	21,453.4	8,275.6	36,881.0	5,774.2	-	5,646.6	1,247.3	1,249.7
11.75	142,322.6	478.5	1,642.6	10,777.7	5,949.6	33,272.0	957.3	-	2,402.9	103.1	780.6
12.00	222,209.6	2,054.6	39,552.8	43,789.9	44,566.8	137,146.5	9,236.0	423.6	3,660.9	9,463.0	2,949.8
12.25	417,769.5	386.9	44,464.9	9,418.2	25,236.4	76,247.8	5,389.9	168.3	2,981.7	2,353.0	1,576.5
12.50	44,185.8	5,059.7	19,561.4	31,967.9	33,163.0	93,343.0	5,506.8	1,162.8	7,075.6	4,833.6	1,634.7
12.75	109,629.6	1,105.1	12,575.7	36,436.5	36,955.8	72,287.1	7,133.9	182.1	5,454.8	5,689.0	2,271.9
13.00	30,937.8	1,428.1	8,265.3	20,123.1	40,333.8	82,155.0	13,589.7	173.5	5,676.4	9,951.5	5,178.7
13.25	49,562.0	1,184.1	5,471.2	11,570.0	31,124.2	27,931.7	5,622.6	-	5,970.1	5,384.1	1,617.4
13.50	41,730.0	1,839.5	9,100.2	18,965.2	30,233.7	49,008.7	11,245.8	-	3,705.1	10,933.3	1,462.1
13.75	35,389.2	560.0	10,352.9	34,084.3	26,617.9	43,400.3	6,969.2	-	10,618.4	6,203.7	2,511.1
14.00	26,654.7	1,053.1	10,778.9	16,577.8	24,392.2	75,872.4	12,182.9	75.6	16,185.7	6,177.7	2,792.0
14.25	58,252.0	13,329.6	4,822.5	23,363.1	18,832.7	42,547.5	3,072.0	71.7	1,889.5	2,088.8	4,212.8
14.50	103,271.5	1,929.9	5,858.4	40,528.1	41,977.4	44,833.9	10,202.7	44.9	3,417.2	6,408.9	11,540.0
14.75	45,843.1	23,150.3	10,651.8	34,462.3	33,655.7	43,933.1	5,326.1	212.5	2,082.5	4,265.2	3,688.6
15.00	76,041.5	1,454.7	36,430.6	50,911.8	39,580.6	81,020.3	9,972.2	6,340.2	6,537.4	9,111.0	2,686.3
15.25	86,715.2	14,043.7	27,107.7	48,089.5	46,469.5	69,941.0	6,975.4	1,133.7	10,761.9	10,503.4	6,019.6
15.50	126,006.1	259.6	26,785.6	55,350.2	84,925.3	89,929.7	8,155.1	225.0	5,780.8	14,740.6	11,927.9
15.75	249,469.2	3,644.9	18,264.6	25,097.1	40,644.6	76,476.0	11,351.7	-	9,013.2	6,876.4	2,030.7
16.00	63,421.8	6,271.3	10,051.5	16,012.4	43,987.6	41,432.8	8,727.3	4.3	4,370.5	5,126.2	2,828.6
16.25	61,767.8	1,255.4	26,837.9	24,515.5	41,093.3	49,112.6	8,534.6	1,550.2	5,855.7	6,633.6	3,116.6
16.50	18,799.8	843.5	9,105.3	24,077.3	25,691.2	123,949.9	5,457.9	-	2,880.9	2,843.4	868.9
16.75	41,787.2	4,509.9	7,345.9	7,813.8	19,629.7	23,704.7	5,867.4	45.1	3,631.2	2,482.5	1,296.9
17.00	9,744.8	1,730.7	5,473.4	4,456.2	10,593.4	17,501.9	3,410.5	-	3,178.4	3,133.0	785.6
17.25	9,753.9	33,226.7	9,707.0	9,734.8	10,316.0	17,784.9	4,896.2	-	1,024.0	1,852.7	750.9
17.50	19,374.0	4,993.0	2,586.6	2,094.1	11,580.7	8,653.2	2,645.6	-	876.4	2,048.2	293.0
17.75	3,096.3	7,604.1	3,767.1	4,193.5	5,746.6	17,334.8	3,979.1	4.3	1,076.4	1,249.1	477.9
18.00	7,339.4	3,262.6	2,631.1	1,754.5	6,055.8	4,901.6	4,585.2	-	2,306.5	930.1	558.2
18.25	2,718.4	7,571.8	2,371.1	10,318.5	7,179.9	14,138.8	2,754.6	-	689.4	1,045.2	498.5
18.50	2,274.2	109.5	1,495.2	489.1	2,181.0	3,991.7	1,024.6	-	4,005.0	465.7	141.5
18.75	1,612.7	1,043.7	801.9	690.3	8,737.3	6,099.9	1,429.1	-	2,731.0	1,600.7	458.1
19.00	23,670.2	118.6	14,741.0	589.6	6,675.3	13,358.4	1,659.6	-	1,930.4	750.6	247.6
19.25	1,630.4	58.6	4,490.2	369.5	1,288.0	1,078.1	1,568.9	10.0	652.5	476.0	417.0
19.50	1,188.2	5.1	650.6	185.0	4,178.1	494.1	556.2	-	440.6	424.8	225.0
19.75	1,243.0	260.3	1,495.7	350.7	12,936.3	698.3	1,184.5	-	565.2	546.0	379.5
20.00 & above	151,566.8	156.3	47,916.4	1,669.7	27,392.9	21,806.5	6,242.8	1,469.4	1,913.3	1,518.0	932.8
Total	3,112,000.3	208,837.6	840,303.7	965,357.9	1,364,702.1	2,562,583.1	334,614.2	17,352.0	232,728.3	239,012.0	117,831.2

*01.00 stands for 00.25 to 01.00

*10.00 stands for 09.25 to 10.00

Interest/Return and Rate of Margin
Banks
30th June, 2022

												(Million Rupees)	
												Rate of Margin	
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total	Rate of Int./Return	
28,901.2	5,102.6	3,805.0	5,193.5	2,669.4	2,878.5	1,072.0	1,280.6	878.4	1,279.6	768.6	601,943.5	00.00	
1,436.0	87.1	1,354.8	639.9	375.0	13.6	-	195.8	5.7	51.1	-	47,809.9	01.00*	
2,420.0	950.6	523.3	1,188.6	43.6	100.5	53.5	7.5	2.9	327.3	-	193,005.2	02.00*	
13,265.9	2,418.9	5,975.1	6,109.4	3,562.0	1,434.3	2,019.5	4,337.2	900.9	849.2	997.5	927,541.0	03.00*	
4,225.6	243.2	699.9	439.6	295.0	213.9	138.8	55.9	78.1	118.2	2,324.1	328,296.7	04.00*	
1,869.7	1,510.1	2,109.7	1,121.1	324.5	867.7	465.1	55.9	140.8	151.9	400.0	297,546.0	05.00*	
1,957.8	1,149.6	502.3	1,023.4	218.0	259.2	79.0	221.9	38.0	8.1	15.7	132,744.4	06.00*	
448.1	184.2	131.6	53.2	31.5	213.9	17.6	5.9	5.1	61.0	-	57,762.6	07.00*	
830.8	4,578.3	665.0	643.1	483.8	459.7	35.5	160.1	1.5	41.4	40.0	114,587.9	08.00*	
445.1	218.8	143.8	16.8	277.3	311.1	0.3	9.7	64.9	187.5	-	206,086.4	09.00*	
1,350.5	589.0	637.6	188.3	21.2	579.6	135.4	395.7	82.9	39.2	0.0	226,683.9	10.00*	
56.4	20.1	12.8	26.5	1.6	37.0	30.4	0.4	0.2	0.8	0.4	35,008.6	10.25	
30,139.9	38.5	351.9	540.9	30.4	55.2	2.2	86.9	0.3	11.5	0.1	137,740.0	10.50	
1,708.7	111.0	175.4	33.8	27.4	24.0	17.8	3.9	61.2	343.7	466.0	54,903.2	10.75	
285.7	270.9	137.6	111.5	58.8	75.4	29.6	429.5	13.0	74.5	4.0	135,002.0	11.00	
324.0	1,497.0	357.9	228.2	89.5	209.6	329.2	54.3	20.4	461.2	-	127,891.1	11.25	
2,028.9	72.7	406.6	1,224.0	90.0	234.8	158.5	26.9	81.0	33.1	45.7	126,496.9	11.50	
412.4	170.1	185.5	120.7	160.5	27.5	56.1	23.7	16.7	114.4	16.5	199,991.1	11.75	
12,325.5	976.8	150.8	892.9	279.6	407.2	634.0	323.1	161.2	48.9	201.9	531,455.5	12.00	
6,056.7	1,201.2	348.2	1,374.1	1,287.2	234.8	276.9	77.2	197.5	112.6	43.4	597,202.9	12.25	
3,364.7	1,396.6	3,160.8	484.1	312.7	1,074.7	49.4	424.9	97.8	310.3	209.3	258,379.8	12.50	
12,453.7	940.4	427.5	450.0	461.6	316.4	25.6	158.2	233.9	154.3	1.1	305,407.3	12.75	
7,980.9	3,639.6	930.6	1,268.2	210.3	1,116.7	226.1	423.5	473.7	407.3	7.0	234,496.8	13.00	
2,600.7	416.7	712.1	455.2	206.2	837.5	1,985.5	121.7	561.0	37.4	48.2	153,419.5	13.25	
5,090.9	196.3	2,729.6	986.8	882.0	330.6	183.7	311.1	143.4	138.3	4,262.0	193,478.2	13.50	
4,335.8	424.7	405.1	421.5	134.6	523.2	486.3	41.5	258.4	251.4	341.9	184,331.5	13.75	
3,074.4	349.5	2,649.1	1,056.5	1,178.2	951.9	1,077.3	228.7	626.0	722.9	58.9	204,716.4	14.00	
869.3	189.8	1,283.1	705.0	92.0	100.9	73.0	726.0	263.7	406.2	61.6	177,252.8	14.25	
3,206.3	1,014.8	1,496.1	3,206.4	604.3	1,378.0	374.2	1,257.3	580.9	201.3	419.0	283,751.3	14.50	
8,437.0	6,463.0	798.7	1,034.6	372.5	516.5	473.5	495.7	52.2	75.7	0.7	225,991.2	14.75	
4,382.8	670.9	727.6	1,056.5	646.8	640.5	236.6	643.1	191.2	212.3	13.7	329,508.5	15.00	
2,443.3	1,442.0	2,367.5	2,061.5	398.2	430.1	155.2	130.5	340.8	167.9	61.0	337,758.7	15.25	
3,641.8	864.9	1,653.1	1,145.1	220.2	460.9	51.5	374.7	40.2	113.1	34.3	432,685.6	15.50	
6,536.0	991.4	485.8	153.7	650.5	527.1	110.9	95.3	137.1	462.7	28.7	453,047.6	15.75	
4,110.5	1,724.4	742.5	672.9	292.2	830.2	447.7	132.9	297.8	666.9	2.7	212,154.8	16.00	
1,516.9	2,841.6	882.8	611.8	398.3	600.4	1,903.7	275.5	240.1	257.9	21.5	239,823.7	16.25	
5,693.9	1,766.4	4,945.7	2,384.3	114.7	186.4	241.5	37.3	569.6	40.2	865.3	231,363.5	16.50	
2,332.9	484.8	555.1	529.3	447.4	607.1	1,514.5	336.0	755.3	159.5	388.6	126,224.8	16.75	
2,129.3	1,919.1	208.4	649.2	273.5	125.0	111.3	319.9	438.6	418.7	101.7	66,702.6	17.00	
991.3	336.7	671.2	277.3	517.1	251.4	39.0	33.7	216.4	46.2	132.7	102,560.0	17.25	
7,742.9	456.0	1,453.1	143.0	168.2	285.3	74.3	117.5	199.5	40.2	38.2	65,863.0	17.50	
2,395.0	141.2	482.7	162.2	103.3	322.2	57.0	33.3	104.3	39.1	3.6	52,372.9	17.75	
1,779.1	48.5	190.1	60.4	70.0	137.6	104.5	220.8	94.4	241.1	2.2	37,273.6	18.00	
572.9	138.8	182.4	132.5	106.0	133.9	122.4	38.8	202.5	30.1	0.2	50,946.6	18.25	
570.1	101.3	176.3	110.3	52.5	74.1	18.5	18.7	64.0	6.2	0.1	17,369.5	18.50	
603.8	350.8	207.9	147.1	172.2	300.3	23.7	112.1	50.3	5.5	1.5	27,179.8	18.75	
1,608.6	155.4	177.9	141.7	45.4	53.7	40.5	39.6	17.6	22.9	0.1	66,044.8	19.00	
558.6	163.7	196.7	407.1	127.9	183.5	145.3	72.7	135.4	12.3	0.3	14,042.8	19.25	
925.2	104.2	99.2	99.6	38.9	38.0	31.8	28.2	18.8	15.5	0.9	9,748.2	19.50	
869.1	144.0	76.3	96.3	106.9	51.4	63.1	27.4	49.3	3.2	-	21,146.5	19.75	
3,190.9	555.8	477.3	412.8	409.0	635.1	315.1	148.9	320.2	62.0	14.3	269,126.2	20.00 & above	
216,497.2	51,824.0	50,227.6	42,692.6	20,140.1	22,657.9	16,314.2	15,177.8	10,525.0	10,043.4	12,445.2	10,463,867.6	Total	

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2022

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	23,691	19,859.7	744	464.0	-	-	24,435	20,323.7
05.00	-	-	3	1.0	-	-	3	1.0
10.00	13,749	6,475.0	577	365.7	-	-	14,326	6,840.7
15.00	-	-	192	94.3	-	-	192	94.3
20.00	5,174	6,228.7	1,743	981.3	-	-	6,917	7,210.1
25.00	153,617	48,156.5	4,442	3,339.3	-	-	158,059	51,495.7
35.00	24,961	963.3	4,757	3,130.5	-	-	29,718	4,093.8
45.00	1	0.7	424	290.5	-	-	425	291.3
55.00	1,109	395.4	850	441.8	-	-	1,959	837.3
65.00	-	-	62	44.2	-	-	62	44.2
75.00	-	-	646	383.1	-	-	646	383.1
85.00	-	-	41	18.0	-	-	41	18.0
95.00	-	-	329	163.8	-	-	329	163.8
99.99	-	-	-	-	-	-	-	-
Total	222,302	82,079.4	14,810	9,717.6	-	-	237,112	91,797.0
Weighted Average		17.57		29.39				18.82
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	6	801.6	42	1,051.7	-	-	48	1,853.3
05.00	-	-	143	140.2	-	-	143	140.2
10.00	-	-	111	5,431.6	-	-	111	5,431.6
15.00	-	-	19	3,040.9	-	-	19	3,040.9
20.00	-	-	49	7,863.9	-	-	49	7,863.9
25.00	1	250.0	19	3,787.7	-	-	20	4,037.7
35.00	6	956.8	43	5,019.9	-	-	49	5,976.6
45.00	3	302.7	69	5,470.5	-	-	72	5,773.1
55.00	2	1,259.9	32	3,261.5	-	-	34	4,521.4
65.00	-	-	2	912.8	-	-	2	912.8
75.00	-	-	2	68.5	-	-	2	68.5
85.00	-	-	-	-	-	-	-	-
95.00	-	-	1	6.6	-	-	1	6.6
99.99	-	-	2	24.9	-	-	2	24.9
Total	18	3,571.0	534	36,080.7	-	-	552	39,651.7
Weighted Average		31.11		26.96				27.33
Securities Shares and Other Financial Instruments - To Others								
00.00	1	5.0	23	862.8	-	-	24	867.8
05.00	-	-	48	176.2	-	-	48	176.2
10.00	88	1,141.0	130	4,668.1	-	-	218	5,809.1
15.00	3	880.5	34	2,821.6	-	-	37	3,702.1
20.00	-	-	37	6,859.7	-	-	37	6,859.7
25.00	102	22,788.9	64	10,350.3	-	-	166	33,139.2
35.00	13	1,163.2	82	18,820.5	-	-	95	19,983.7
45.00	4	961.6	43	15,946.4	-	-	47	16,908.0
55.00	3	51.3	28	3,273.2	-	-	31	3,324.4
65.00	-	-	18	2,955.6	-	-	18	2,955.6
75.00	-	-	4	225.4	-	-	4	225.4
85.00	-	-	8	161.1	-	-	8	161.1
95.00	-	-	10	62.4	-	-	10	62.4
99.99	-	-	-	-	-	-	-	-
Total	214	26,991.4	529	67,183.4	-	-	743	94,174.8
Weighted Average		24.89		32.73				30.48

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2022

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Food Items								
00.00	61	12,543.6	2,327	126,445.5	-	-	2,388	138,989.1
05.00	-	-	1,242	16,479.4	-	-	1,242	16,479.4
10.00	30	3,637.0	1,098	85,697.6	-	-	1,128	89,334.6
15.00	32	5,686.0	2,198	65,415.8	-	-	2,230	71,101.7
20.00	39	3,280.9	1,031	92,192.4	-	-	1,070	95,473.3
25.00	743	122,669.9	2,092	106,302.9	-	-	2,835	228,972.7
35.00	87	1,009.7	7,648	44,282.0	-	-	7,735	45,291.7
45.00	63	1,125.9	356	15,260.8	-	-	419	16,386.7
55.00	141	1,912.8	175	59,786.5	-	-	316	61,699.3
65.00	-	-	103	8,288.6	-	-	103	8,288.6
75.00	-	-	68	3,986.6	-	-	68	3,986.6
85.00	-	-	13	914.5	-	-	13	914.5
95.00	-	-	29	2,768.8	-	-	29	2,768.8
99.99	-	-	6	181.7	-	-	6	181.7
Total	1,196	151,865.7	18,386	628,003.0	-	-	19,582	779,868.7
Weighted Average		22.56		20.25		-		20.70
Merchandise - Raw Materials								
00.00	50	2,402.0	1,932	105,156.2	1	40	1,983	107,598.4
05.00	4	78.8	932	16,829.9	-	-	936	16,908.7
10.00	52	2,530.0	706	25,074.6	-	-	758	27,604.6
15.00	7	51.8	1,603	122,038.6	-	-	1,610	122,090.4
20.00	87	1,580.2	1,110	45,055.2	1	601	1,198	47,236.1
25.00	12,099	126,263.9	2,017	78,884.9	-	-	14,116	205,148.7
35.00	175	5,318.9	804	43,862.2	-	-	979	49,181.1
45.00	49	541.3	386	31,901.3	-	-	435	32,442.6
55.00	498	3,495.7	239	11,333.1	-	-	737	14,828.7
65.00	-	-	95	9,400.9	-	-	95	9,400.9
75.00	-	-	38	5,909.8	-	-	38	5,909.8
85.00	-	-	36	2,547.5	-	-	36	2,547.5
95.00	-	-	50	1,910.5	-	-	50	1,910.5
99.99	-	-	13	975.0	-	-	13	975.0
Total	13,021	142,262.7	9,961	500,879.5	2	640.9	22,984	643,783.1
Weighted Average		25.16		19.73		18.74		20.93
Merchandise - Finished/Manufactured Goods								
00.00	86	9,681.3	3,217	211,436.0	17	1,010.2	3,320	222,127.4
05.00	-	-	518	9,265.7	-	-	518	9,265.7
10.00	123	8,918.2	2,336	53,125.8	-	-	2,459	62,044.0
15.00	84	2,491.6	3,281	163,165.9	3	114.1	3,368	165,771.6
20.00	465	15,802.8	2,068	97,086.0	-	-	2,533	112,888.8
25.00	1,975	99,098.5	4,047	214,767.3	-	-	6,022	313,865.8
35.00	183	6,844.8	1,937	80,648.4	-	-	2,120	87,493.2
45.00	71	4,075.1	1,024	39,630.4	-	-	1,095	43,705.5
55.00	339	5,736.3	341	22,497.3	-	-	680	28,233.5
65.00	1	340.3	136	20,176.3	-	-	137	20,516.6
75.00	1	3.3	113	5,718.6	-	-	114	5,721.9
85.00	1	164.8	121	6,730.4	-	-	122	6,895.2
95.00	8	353.2	135	2,577.0	3	26.0	146	2,956.2
99.99	26	115.2	32	1,974.4	-	-	58	2,089.6
Total	3,363	153,625.2	19,306	928,799.5	23	1,150.3	22,692	1,083,575.0
Weighted Average		23.79		19.88		3.63		20.42

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2022

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Fixed Assets Including Machinery								
00.00	16,992	16,342.2	105,362	243,394.5	93	148.6	122,447	259,885.3
05.00	3	8.4	4,316	15,463.1	-	-	4,319	15,471.5
10.00	995	6,343.7	49,227	165,921.1	-	-	50,222	172,264.8
15.00	1,337	4,930.7	10,298	226,998.8	-	-	11,635	231,929.5
20.00	2,928	22,845.9	145,019	417,660.0	-	-	147,947	440,505.9
25.00	22,651	201,100.7	28,853	461,473.2	3	3,301.2	51,507	665,875.1
35.00	6,285	16,268.2	31,859	156,069.1	2	0.5	38,146	172,337.8
45.00	13,570	8,662.9	16,395	83,790.1	-	-	29,965	92,453.1
55.00	511	16,823.6	14,859	51,879.8	-	-	15,370	68,703.4
65.00	14	54.1	4,636	21,478.1	-	-	4,650	21,532.2
75.00	5	360.1	3,476	9,670.0	-	-	3,481	10,030.1
85.00	2	157.3	2,391	9,263.3	-	-	2,393	9,420.6
95.00	4	254.7	2,302	3,328.6	-	-	2,306	3,583.3
99.99	3,105	1,889.5	368	458.2	-	-	3,473	2,347.6
Total	68,402	296,041.9	419,361	1,866,847.8	98	3,450.4	487,861	2,166,340.1
Weighted Average		25.55		21.06		23.92		21.68
Real Estate - Land								
00.00	1,042	19,121.4	332	6,762.3	21	588.2	1,395	26,471.8
05.00	-	-	171	20,358.5	-	-	171	20,358.5
10.00	66	1,240.9	2,976	15,447.2	-	-	3,042	16,688.2
15.00	21	396.6	2,075	54,532.7	-	-	2,096	54,929.3
20.00	133	6,448.3	7,552	75,197.4	-	-	7,685	81,645.7
25.00	4,029	68,836.4	7,127	68,492.2	-	-	11,156	137,328.5
35.00	242	3,617.5	4,904	54,401.7	1	200.0	5,147	58,219.3
45.00	274	1,576.8	2,947	35,786.2	-	-	3,221	37,363.0
55.00	254	3,302.6	10,157	22,932.5	-	-	10,411	26,235.1
65.00	-	-	433	5,706.2	-	-	433	5,706.2
75.00	1	21.7	276	3,008.1	-	-	277	3,029.8
85.00	1	2.0	121	2,919.7	-	-	122	2,921.8
95.00	2	2.1	156	628.9	-	-	158	630.9
99.99	-	-	535	1,370.9	-	-	535	1,370.9
Total	6,065	104,566.4	39,762	367,544.4	22	788.2	45,849	472,898.9
Weighted Average		21.15		26.30		8.88		25.13
Real Estate - Building								
00.00	19,976	62,368.2	16,731	110,111.1	141	344.3	36,848	172,823.7
05.00	963	3,655.5	2,198	13,228.0	-	-	3,161	16,883.4
10.00	10,100	17,964.1	7,798	55,523.2	-	-	17,898	73,487.3
15.00	496	307.3	14,113	173,717.6	2	14.2	14,611	174,039.1
20.00	167	4,738.4	10,801	152,265.6	10	1,155.8	10,978	158,159.8
25.00	5,907	81,419.9	10,123	142,069.4	1	1,957.9	16,031	225,447.2
35.00	139	2,877.2	8,961	93,666.6	-	-	9,100	96,543.7
45.00	4,016	10,075.6	3,866	72,884.7	-	-	7,882	82,960.3
55.00	5,344	17,838.2	1,851	23,610.5	-	-	7,195	41,448.7
65.00	19	701.3	1,165	18,017.3	-	-	1,184	18,718.6
75.00	26	453.0	1,105	10,567.2	-	-	1,131	11,020.1
85.00	31	1,149.1	860	6,222.3	-	-	891	7,371.5
95.00	67	963.0	823	5,982.7	-	-	890	6,945.7
99.99	45	58.3	96	474.9	-	-	141	533.3
Total	47,296	204,569.1	80,491	878,341.2	154	3,472.2	127,941	1,086,382.5
Weighted Average		19.48		22.90		20.82		22.25

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2022

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Against Fixed Deposits								
00.00	23	27.7	1,920	7,264.6	3	90.1	1,946	7,382.5
05.00	1	1.9	215	8,646.9	-	-	216	8,648.8
10.00	14	124.1	20,523	236,013.4	-	-	20,537	236,137.5
15.00	6	170.8	3,868	12,147.4	-	-	3,874	12,318.3
20.00	76	2,673.9	4,239	107,348.1	-	-	4,315	110,022.0
25.00	275	11,216.4	2,628	82,377.9	-	-	2,903	93,594.3
35.00	10	697.2	492	9,158.6	-	-	502	9,855.8
45.00	3	3.2	442	4,837.7	-	-	445	4,840.9
55.00	4	31.5	287	1,847.4	-	-	291	1,878.9
65.00	-	-	173	1,416.2	-	-	173	1,416.2
75.00	-	-	80	485.3	-	-	80	485.3
85.00	-	-	84	220.7	-	-	84	220.7
95.00	-	-	145	491.0	-	-	145	491.0
99.99	-	-	16	260.1	-	-	16	260
Total	412	14,946.7	35,112	472,515.3	3	90.1	35,527	487,552.2
Weighted Average		24.31		16.05		-		16.30
Against Insurance Policies								
00.00	-	-	9	610.4	-	-	9	610.4
05.00	-	-	5	4.0	-	-	5	4.0
10.00	8	59.8	10	1,067.9	-	-	18	1,127.7
15.00	4	8.0	1	16.6	-	-	5	24.6
20.00	6	38.8	14	108.1	-	-	20	146.9
25.00	29	395.1	54	454.5	-	-	83	849.6
35.00	12	290.3	7	7.9	-	-	19	298.2
45.00	4	130.9	3	11.0	-	-	7	141.9
55.00	36	129.6	11	153.8	-	-	47	283.4
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	3	251.3	-	-	3	251.3
99.99	-	-	-	-	-	-	-	-
Total	99	1,052.6	117	2,685.5	-	-	216	3,738.0
Weighted Average		30.34		20.93		-		23.58
Other Secured Advances								
00.00	1,289	4,544.2	56,329	477,057.4	25	763.3	57,643	482,364.9
05.00	-	-	44,149	79,721.0	-	-	44,149	79,721.0
10.00	36	2,295.6	6,975	25,959.2	6	7.0	7,017	28,261.8
15.00	-	-	1,156	96,015.2	-	-	1,156	96,015.2
20.00	7	122.3	1,912	157,698.3	7	9,957.4	1,926	167,778.0
25.00	5,958	120,371.6	1,397	110,837.8	54	21,965.7	7,409	253,175.1
35.00	287	566.9	481	10,907.6	-	-	768	11,474.5
45.00	872	1,648.2	378	13,631.4	-	-	1,250	15,279.6
55.00	38	2,485.3	141	1,271.4	-	-	179	3,756.7
65.00	-	-	34	1,241.9	-	-	34	1,241.9
75.00	-	-	31	1,158.9	-	-	31	1,158.9
85.00	-	-	33	158.9	-	-	33	158.9
95.00	1	0.6	32	362.6	-	-	33	363.2
99.99	1	1.2	18	4,651.0	-	-	19	4,652.2
Total	8,489	132,036.0	113,066	980,672.7	92	32,693.3	121,647	1,145,401.9
Weighted Average		24.57		9.88		22.89		11.94

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2022

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	48,436	268,969.8	159,306	1,192,193.5	72	52,784.8	207,814	1,513,948.1
05.00	4	0.3	194	23,115.0	-	-	198	23,115.3
10.00	72,804	64,030.0	180	11,602.4	1	4,100.0	72,985	79,732.4
15.00	43	29.7	48	30,141.3	-	-	91	30,171.0
20.00	172	339.5	244	21,152.1	-	-	416	21,491.5
25.00	69,253	281,261.7	383	66,560.4	1	1,142.9	69,637	348,964.9
35.00	25,391	20,046.6	451	2,990.7	-	-	25,842	23,037.3
45.00	1,832	1,251.1	62	6,183.6	-	-	1,894	7,434.8
55.00	4,392	8,315.1	88	4,059.7	-	-	4,480	12,374.8
65.00	1	8.2	42	1,928.0	-	-	43	1,936.2
75.00	3	20.2	66	234.1	-	-	69	254.3
85.00	1	10.8	57	426.4	-	-	58	437.2
95.00	-	-	49	173.1	-	-	49	173.1
99.99	-	-	1	0.0	-	-	1	0.0
Total	222,332	644,283.1	161,171	1,360,760.2	74	58,027.7	383,577	2,063,071.0
Weighted Average		13.62		2.58		1.20		5.99
Unsecured Advances								
00.00	59,480	10,959.3	1,201,115	130,875.5	24	12.0	1,260,619	141,846.8
05.00	-	-	641	1,654.0	-	-	641	1,654.0
10.00	3	5.9	617,632	35,532.1	-	-	617,635	35,537.9
15.00	-	-	451	121.7	-	-	451	121.7
20.00	-	-	272	479.0	-	-	272	479.0
25.00	374	14.9	488	673.5	-	-	862	688.4
35.00	-	-	704	724.6	-	-	704	724.6
45.00	-	-	150	814.6	-	-	150	814.6
55.00	-	-	65	89.3	-	-	65	89.3
65.00	-	-	21	22.4	-	-	21	22.4
75.00	-	-	53	112.2	-	-	53	112.2
85.00	-	-	5	8.9	-	-	5	8.9
95.00	-	-	8	52.3	-	-	8	52.3
99.99	-	-	-	-	-	-	-	-
Total	59,857	10,980.0	1,821,605	171,160.1	24	12.0	1,881,486	182,152.1
Weighted Average		0.04		2.74		-		2.58
Grand Total	653,066	1,968,871.1	2,734,211	8,271,190.8	492	100,325.0	3,387,769	10,340,386.9
Weighted Average		19.84		16.31		9.93		16.92

3.10 Security and Nature wise Weighted Average Lending/Financing Rates

All Banks

		(Percent)								
As at the End of		Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances*
Conventional Banking										
2021	Jun	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	8.16
		(10.40)	(8.37)	(6.51)	(7.68)	(6.80)	(7.07)	(9.51)	(28.30)	(8.13)
2021	Dec	11.30	9.06	7.48	8.67	7.86	8.60	8.94	28.77	8.83
		(11.30)	(9.04)	(7.49)	(8.52)	(7.86)	(8.48)	(9.31)	(28.77)	(8.88)
2022	Jun	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
		(12.52)	(11.70)	(9.74)	(10.76)	(9.88)	(10.95)	(12.54)	(30.10)	(11.27)
Islamic Banking										
2021	Jun	-	8.90	6.84	8.01	7.59	5.03	7.71	16.06	7.53
		-	(8.93)	(6.79)	(7.99)	(7.48)	(5.03)	(7.66)	(16.06)	(7.44)
2021	Dec	-	7.12	7.55	9.08	8.46	5.20	7.93	16.45	8.14
		-	(7.02)	(7.54)	(9.04)	(8.33)	(5.20)	(7.68)	(16.45)	(8.14)
2022	Jun	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82
		-	(12.65)	(9.90)	(11.23)	(10.22)	(8.86)	(10.11)	(23.66)	(10.46)

* Weighted average rates shown in parentheses represent Private Sector.

