

**Scheduled Bank's
Advances**

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	227,460	69,850.9	183,494	45,829.6	178,647	56,515.5
II. Securities , Shares and Other Financial Instruments:	4,701	312,031.4	3,518	226,479.5	5,377	111,103.2
A. Quoted on the Stock Exchange:	4,100	163,624.7	2,905	98,599.3	4,699	74,914.4
1. To Stock Brokers and Dealers:	2,290	23,020.9	1,140	28,017.8	3,055	34,708.4
(a) Government and Other Trustee Securities	1,147	2,567.4	379	14,404.2	376	16,503.4
(b) Shares and Debentures	1,084	20,183.2	689	13,309.8	2,332	17,927.8
(c) Participation Term Certificates			10	9.8	278	73.7
(d) Others	59	270.2	62	294.1	69	203.6
2. To Others:	1,810	140,603.8	1,765	70,581.5	1,644	40,206.0
(a) Government and Other Trustee Securities	235	121,789.8	233	50,807.9	262	21,726.5
(b) Shares and Debentures	1,436	16,098.7	1,300	15,045.7	1,272	12,279.1
(c) Participation Term Certificates						
(d) Others	139	2,715.4	232	4,727.9	110	6,200.4
B. Unquoted on the Stock Exchange:	601	148,406.7	613	127,880.2	678	36,188.8
1. To Stock Brokers and Dealers:	75	101,351.3	76	39,120.6	99	4,664.3
(a) Government and Other Trustee Securities	18	92,203.0	14	37,777.4	13	3,361.2
(b) Shares and Debentures	22	1,602.3	23	1,146.8	22	1,104.7
(c) Participation Term Certificates	1	7.2	1	4.8	1	7.2
(d) Others	34	7,538.8	38	191.6	63	191.3
2. To Others:	526	47,055.4	537	88,759.5	579	31,524.5
(a) Government and Other Trustee Securities	348	38,094.3	393	30,445.0	457	29,290.3
(b) Shares and Debentures	9	1,169.0	7	1,141.8	9	1,218.4
(c) Participation Term Certificates						
(d) Others	169	7,792.1	137	57,172.8	113	1,015.8
III. Merchandise	77,836	1,404,067.4	58,113	1,379,768.5	69,540	1,381,310.5
A. Food Item:	15,186	403,076.5	15,079	404,202.5	15,143	512,672.2
1. Wheat	2,033	104,798.4	2,654	123,032.5	3,733	244,959.8
2. Rice and Paddy	6,417	71,353.8	5,755	87,637.9	4,884	78,633.1
3. Other Grain & Pulses:	926	11,772.8	811	12,563.2	713	10,032.1
(a) Indigenous	720	5,893.4	618	6,297.7	582	3,502.1
(b) Imported	206	5,879.4	193	6,265.5	131	6,530.0
4. Edible Oil:	729	30,774.4	766	30,515.2	672	25,353.6
(a) Indigenous	568	21,295.9	580	20,096.8	466	16,773.4
(b) Imported	161	9,478.6	186	10,418.4	206	8,580.2
5. Sugar:	1,980	117,537.1	1,779	97,241.7	2,160	113,177.7
(a) Indigenous	1,576	108,534.4	1,643	93,191.7	1,659	93,796.3
(b) Imported	404	9,002.7	136	4,050.1	501	19,381.4
6. Kariana and Spices	1,451	2,098.8	1,529	3,229.5	1,029	2,198.4
7. Fish and Fish Preparations	80	1,690.6	151	1,025.6	151	3,617.8
8. Other Food Item:	1,570	63,050.6	1,634	48,956.8	1,801	34,699.8
(a) Indigenous	1,220	61,345.2	986	42,780.7	1,082	28,709.2
(b) Imported	350	1,705.4	648	6,176.2	719	5,990.6
B. Raw Material:	33,911	422,351.1	25,225	452,512.1	29,982	354,513.8
1. Cotton Raw:	21,170	107,550.0	15,741	121,354.0	17,990	105,324.7
(a) Indigenous	20,793	97,104.8	15,442	110,394.8	17,589	98,437.3
(b) Imported	377	10,445.2	299	10,959.2	401	6,887.5
2. Synthetic Fibers:	436	21,053.1	677	15,930.0	439	14,837.2
(a) Indigenous	187	16,900.8	635	12,701.3	197	13,857.8
(b) Imported	249	4,152.2	42	3,228.7	242	979.4
3. Fertilizer:	2,103	79,528.3	1,474	66,172.9	2,795	54,621.2
(a) Indigenous	1,597	61,432.4	1,251	47,909.6	1,642	38,130.5
(b) Imported	506	18,095.9	223	18,263.4	1,153	16,490.7

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	2,697	58,913.7	1,267	83,359.5	2,780	35,570.7
(a) Indigenous	2,553	48,946.5	1,097	63,112.7	2,447	25,627.2
(b) Imported	144	9,967.1	170	20,246.8	333	9,943.4
5. Iron & Steel:	1,789	67,299.5	1,841	85,743.7	1,730	61,116.9
(a) Indigenous	1,006	37,762.7	1,036	62,583.1	970	35,575.9
(b) Imported	783	29,536.8	805	23,160.7	760	25,541.0
6. Wool & Goat Hair	51	1,046.7	32	897.0	43	768.9
7. Hides & Skins	359	6,490.6	350	5,815.1	327	7,270.1
8. Oil Seeds	1,806	14,767.4	1,044	11,372.5	1,118	12,061.6
9. Pesticides & Insecticides:	455	5,218.1	331	2,222.3	327	3,155.1
(a) Indigenous	381	5,019.0	245	1,862.4	229	2,896.1
(b) Imported	74	199.1	86	359.9	98	258.9
10. Other Raw Material:	3,045	60,483.9	2,468	59,645.3	2,433	59,787.3
(a) Indigenous	2,499	52,760.0	1,871	52,694.5	1,760	50,405.6
(b) Imported	546	7,723.9	597	6,950.8	673	9,381.7
C. Finished/Manufactured Goods:	28,739	578,639.8	17,809	523,054.0	24,415	514,124.4
1. Cotton Textiles:	4,100	107,977.3	3,119	109,023.7	3,551	119,089.1
(a) Indigenous	3,835	96,314.9	2,401	102,198.2	2,621	97,569.6
(b) Imported	265	11,662.4	718	6,825.5	930	21,519.5
2. Cotton Yarn:	2,473	60,548.7	924	54,185.7	932	47,497.2
(a) Indigenous	2,381	53,763.6	857	50,987.7	818	43,764.9
(b) Imported	92	6,785.1	67	3,198.0	114	3,732.3
3. Other Textiles:	2,793	87,027.1	2,101	89,018.4	8,435	85,111.3
(a) Indigenous	2,369	74,027.5	1,951	82,160.3	8,218	75,091.3
(b) Imported	424	12,999.6	150	6,858.1	217	10,020.0
4. Machinery:	2,470	32,365.5	1,260	23,912.3	1,463	22,668.4
(a) Indigenous	1,908	15,384.0	809	8,994.9	1,085	16,158.7
(b) Imported	562	16,981.5	451	14,917.5	378	6,509.7
5. Handloom Products	11	17.7	18	2,287.7	64	31.3
6. Carpet & Rugs	217	10,235.4	341	2,889.2	134	1,501.2
7. Readymade Garments	2,747	34,305.1	792	19,657.4	918	25,790.5
8. Cement and Cement Products:	489	37,177.0	1,694	53,619.4	759	44,526.3
(a) Indigenous	475	35,396.3	1,680	51,464.4	739	42,534.5
(b) Imported	14	1,780.7	14	2,155.0	20	1,991.8
9. Sport Goods	203	3,831.3	165	3,528.8	182	3,189.6
10. Surgical Instruments	192	2,659.6	189	3,126.3	161	2,463.6
11. Chemicals and Dyes	1,791	36,223.8	1,324	29,638.0	967	29,287.7
12. Other Finished Goods:	11,253	166,271.2	5,882	132,167.1	6,849	132,968.1
(a) Indigenous	9,200	150,123.8	4,112	113,569.0	4,437	116,037.9
(b) Imported	2,053	16,147.4	1,770	18,598.0	2,412	16,930.2
IV. Fixed Assets Including Machinery	127,253	899,593.8	111,628	716,287.9	83,055	698,993.6
V. Real Estate:	820,927	626,710.6	850,629	655,310.6	854,646	617,664.3
(a) Land	746,661	221,217.9	776,090	213,570.4	789,339	262,623.5
(b) Buildings:	74,266	405,492.7	74,539	441,740.2	65,307	355,040.8
1. Residential	49,702	171,792.6	47,816	163,026.7	43,328	113,977.9
2. Non-Residential	24,564	233,700.0	26,723	278,713.5	21,979	241,062.9
VI. Fixed Deposits and Insurance Policies:	11,033	90,794.4	15,682	65,130.1	17,814	63,060.8
(a) Bank Deposits	5,933	66,640.0	10,967	52,995.0	12,452	47,535.0
(b) Insurance Policies	5,100	24,154.4	4,715	12,135.1	5,362	15,525.8
VII. Others:	2,099,777	1,675,143.6	1,981,309	1,655,244.5	2,001,205	1,575,208.0
(a) Other Secured Advances	1,029,527	1,170,170.4	1,045,542	1,286,884.7	967,394	1,080,217.5
(b) Advances Secured by Guarantee(s)	582,855	437,812.4	492,662	303,799.4	526,530	341,870.5
(c) Unsecured Advances	487,395	67,160.8	443,105	64,560.4	507,281	153,120.0
Total	3,368,987	5,078,192.0	3,204,373	4,744,050.8	3,210,284	4,503,855.8

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	223,872	68,811.8	180,673	45,027.1	178,647	56,515.5
II. Securities , Shares and Other Financial Instruments:	3,001	201,078.2	1,299	144,498.1	1,610	28,258.9
A. Quoted on the Stock Exchange:	2,954	84,395.3	1,278	42,208.4	1,581	18,709.8
1. To Stock Brokers and Dealers:	1,627	4,874.2	40	12,472.9	305	14,474.8
(a) Government and Other Trustee Securities	813	1,081.5	28	11,963.3	17	13,892.4
(b) Shares and Debentures	813	3,693.1	10	508.8	10	508.8
(c) Participation Term Certificates			2	0.7	278	73.7
(d) Others	1	99.5				
2. To Others:	1,327	79,521.1	1,238	29,735.6	1,276	4,235.1
(a) Government and Other Trustee Securities	173	77,175.2	187	25,121.2	229	1,752.9
(b) Shares and Debentures	1,154	2,345.9	1,050	3,226.3	1,047	2,482.1
(c) Participation Term Certificates						
(d) Others			1	1,388.0		
B. Unquoted on the Stock Exchange:	47	116,682.9	21	102,289.7	29	9,549.1
1. To Stock Brokers and Dealers:	15	97,876.8	13	35,096.8	11	576.5
(a) Government and Other Trustee Securities	3	89,352.7	2	34,462.5		
(b) Shares and Debentures	11	1,079.6	11	634.4	11	576.5
(c) Participation Term Certificates						
(d) Others	1	7,444.5				
2. To Others:	32	18,806.1	8	67,192.8	18	8,972.5
(a) Government and Other Trustee Securities	4	11,015.3	3	10,026.5	3	8,073.0
(b) Shares and Debentures	3	1,136.9	3	1,052.1	4	897.0
(c) Participation Term Certificates						
(d) Others	25	6,653.9	2	56,114.3	11	2.5
III. Merchandise	32,499	236,196.0	21,205	260,767.0	31,373	282,933.9
A. Food Item:	6,177	72,654.2	4,746	90,046.2	5,107	177,451.8
1. Wheat	75	19,733.2	129	14,323.9	1,458	114,548.8
2. Rice and Paddy	3,974	20,846.6	2,534	29,875.8	2,069	33,459.3
3. Other Grain & Pulses:	60	443.1	65	531.7	65	517.2
(a) Indigenous	60	443.1	65	531.7	65	517.2
(b) Imported						
4. Edible Oil:	59	1,809.6	118	1,890.4	42	1,082.0
(a) Indigenous	59	1,809.6	118	1,890.4	42	1,082.0
(b) Imported						
5. Sugar:	938	26,685.1	731	31,950.4	732	24,159.5
(a) Indigenous	687	24,609.1	731	31,950.4	474	23,221.5
(b) Imported	251	2,076.0			258	938.0
6. Kariana and Spices	914	793.4	903	1,841.2	379	1,004.4
7. Fish and Fish Preparations	13	115.7	9	53.9	14	69.7
8. Other Food Item:	144	2,227.4	257	9,578.9	348	2,610.9
(a) Indigenous	144	2,227.4	52	8,999.6	52	1,763.3
(b) Imported			205	579.3	296	847.6
B. Raw Material:	20,804	52,464.5	13,917	92,645.5	17,580	36,303.5
1. Cotton Raw:	17,862	8,654.0	12,356	12,626.4	16,003	12,836.8
(a) Indigenous	17,861	8,653.5	12,356	12,626.4	15,983	12,689.3
(b) Imported	1	0.5			20	147.5
2. Synthetic Fibers:	42	1,357.8	6	499.9	6	499.9
(a) Indigenous	40	1,260.9	6	499.9	6	499.9
(b) Imported	2	96.8				
3. Fertilizer:	515	11,584.0	366	11,857.0	358	10,040.8
(a) Indigenous	515	11,584.0	366	11,857.0	358	10,040.8
(b) Imported						

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
4. Petroleum Crude:	30	10,722.1	14	25,225.6	55	4,286.4
(a) Indigenous	30	10,722.1	14	25,225.6	55	4,286.4
(b) Imported						
5. Iron & Steel:	90	10,715.0	136	41,140.9	96	7,180.0
(a) Indigenous	82	10,627.1	128	41,052.9	88	7,092.0
(b) Imported	8	88.0	8	88.0	8	88.0
6. Wool & Goat Hair	16	122.8	25	106.1	23	78.0
7. Hides & Skins	3	17.0	6	127.8	6	21.9
8. Oil Seeds	1,100	305.1	803	196.9	803	196.9
9. Pesticides & Insecticides:	47	1,952.6	5	194.3	1	2.3
(a) Indigenous	47	1,952.6	5	194.3	1	2.3
(b) Imported						
10. Other Raw Material:	1,099	7,034.2	200	670.5	229	1,160.5
(a) Indigenous	1,054	5,794.1	54	390.1	56	858.7
(b) Imported	45	1,240.1	146	280.4	173	301.9
C. Finished/Manufactured Goods:	5,518	111,077.3	2,542	78,075.4	8,686	69,178.7
1. Cotton Textiles:	1,519	15,166.9	831	20,927.5	846	11,644.2
(a) Indigenous	1,481	9,919.2	301	19,992.9	223	10,694.2
(b) Imported	38	5,247.7	530	934.6	623	950.0
2. Cotton Yarn:	1,519	15,656.8	98	13,476.0	93	13,046.5
(a) Indigenous	1,481	12,215.0	96	13,180.3	91	12,750.8
(b) Imported	38	3,441.9	2	295.7	2	295.7
3. Other Textiles:	442	13,731.2	124	10,642.3	6,471	12,841.0
(a) Indigenous	406	11,569.3	124	10,642.3	6,471	12,841.0
(b) Imported	36	2,161.9				
4. Machinery:	479	1,583.0	399	1,548.3	272	942.8
(a) Indigenous	222	1,253.3	182	1,187.9	64	805.1
(b) Imported	257	329.7	217	360.4	208	137.7
5. Handloom Products						
6. Carpet & Rugs	8	44.4	10	275.0	12	56.3
7. Readymade Garments	49	1,807.1	55	2,225.1	55	1,649.3
8. Cement and Cement Products:	25	3,608.5	62	6,347.9	42	3,900.4
(a) Indigenous	25	3,608.5	62	6,347.9	42	3,900.4
(b) Imported						
9. Sport Goods	3	61.0	3	62.9	3	62.9
10. Surgical Instruments	6	33.3	7	54.7	7	197.0
11. Chemicals and Dyes	573	3,332.4	34	2,920.3	30	1,889.4
12. Other Finished Goods:	895	56,052.9	919	19,595.5	855	22,949.0
(a) Indigenous	869	55,138.6	887	18,694.7	837	22,775.1
(b) Imported	26	914.3	32	900.8	18	173.8
IV. Fixed Assets Including Machinery	103,057	239,802.3	77,211	162,557.5	53,492	258,928.0
V. Real Estate:	19,113	62,563.6	21,660	75,096.9	22,023	64,381.7
(a) Land	10,011	4,412.3	13,974	41,352.1	15,870	37,963.7
(b) Buildings:	9,102	58,151.3	7,686	33,744.8	6,153	26,418.0
1. Residential	5,523	39,479.6	4,333	11,727.5	3,804	6,024.1
2. Non-Residential	3,579	18,671.7	3,353	22,017.3	2,349	20,393.9
VI. Fixed Deposits and Insurance Policies:	5,954	39,840.9	10,883	40,054.7	13,134	13,954.6
(a) Bank Deposits	3,181	36,958.5	8,435	39,503.0	10,312	13,041.5
(b) Insurance Policies	2,773	2,882.3	2,448	551.7	2,822	913.1
VII. Others:	567,283	196,311.3	580,812	219,574.6	611,508	226,616.1
(a) Other Secured Advances	114,559	42,330.4	199,012	90,310.7	134,810	64,432.6
(b) Advances Secured by Guarantee(s)	394,386	138,951.7	287,046	108,802.7	320,193	125,911.3
(c) Unsecured Advances	58,338	15,029.2	94,754	20,461.2	156,505	36,272.2
Total	954,779	1,044,604.1	893,743	947,575.9	911,787	931,588.7

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	3,588	1,039.1	2,821	802.6		
II. Securities , Shares and Other Financial Instruments:	1,700	110,953.2	2,219	81,981.4	3,767	82,844.3
A. Quoted on the Stock Exchange:	1,146	79,229.4	1,627	56,390.9	3,118	56,204.6
1. To Stock Brokers and Dealers:	663	18,146.7	1,100	15,545.0	2,750	20,233.7
(a) Government and Other Trustee Securities	334	1,485.9	351	2,440.8	359	2,611.0
(b) Shares and Debentures	271	16,490.1	679	12,801.0	2,322	17,419.1
(c) Participation Term Certificates			8	9.1		
(d) Others	58	170.7	62	294.1	69	203.6
2. To Others:	483	61,082.7	527	40,845.9	368	35,970.9
(a) Government and Other Trustee Securities	62	44,614.6	46	25,686.6	33	19,973.5
(b) Shares and Debentures	282	13,752.7	250	11,819.4	225	9,797.0
(c) Participation Term Certificates						
(d) Others	139	2,715.4	231	3,339.9	110	6,200.4
B. Unquoted on the Stock Exchange:	554	31,723.8	592	25,590.5	649	26,639.7
1. To Stock Brokers and Dealers:	60	3,474.5	63	4,023.8	88	4,087.8
(a) Government and Other Trustee Securities	15	2,850.3	12	3,314.9	13	3,361.2
(b) Shares and Debentures	11	522.7	12	512.5	11	528.1
(c) Participation Term Certificates	1	7.2	1	4.8	1	7.2
(d) Others	33	94.4	38	191.6	63	191.3
2. To Others:	494	28,249.3	529	21,566.7	561	22,551.9
(a) Government and Other Trustee Securities	344	27,079.0	390	20,418.6	454	21,217.3
(b) Shares and Debentures	6	32.1	4	89.7	5	321.4
(c) Participation Term Certificates						
(d) Others	144	1,138.2	135	1,058.5	102	1,013.3
III. Merchandise	45,263	1,162,139.8	36,824	1,111,075.6	38,079	1,089,286.1
A. Food Item:	9,003	330,397.6	10,327	314,131.5	10,030	335,189.1
1. Wheat	1,958	85,065.2	2,525	108,708.6	2,275	130,411.0
2. Rice and Paddy	2,442	50,503.6	3,220	57,758.5	2,814	45,170.2
3. Other Grain & Pulses:	865	11,320.7	745	12,022.5	647	9,505.9
(a) Indigenous	659	5,441.3	552	5,757.1	516	2,975.9
(b) Imported	206	5,879.4	193	6,265.5	131	6,530.0
4. Edible Oil:	669	28,959.4	647	28,619.4	629	24,266.2
(a) Indigenous	508	19,480.9	461	18,201.0	423	15,686.0
(b) Imported	161	9,478.6	186	10,418.4	206	8,580.2
5. Sugar:	1,042	90,852.0	1,048	65,291.4	1,428	89,018.2
(a) Indigenous	889	83,925.3	912	61,241.3	1,185	70,574.8
(b) Imported	153	6,926.7	136	4,050.1	243	18,443.4
6. Kariana and Spices	537	1,305.5	626	1,388.4	650	1,194.0
7. Fish and Fish Preparations	67	1,574.9	142	971.7	137	3,548.0
8. Other Food Item:	1,423	60,816.3	1,374	39,371.1	1,450	32,075.5
(a) Indigenous	1,073	59,111.0	931	33,774.3	1,027	26,932.6
(b) Imported	350	1,705.4	443	5,596.9	423	5,143.0
B. Raw Material:	13,091	369,322.8	11,289	358,350.5	12,385	316,741.2
1. Cotton Raw:	3,308	98,896.0	3,383	108,633.4	1,986	92,402.2
(a) Indigenous	2,932	88,451.3	3,084	97,674.2	1,605	85,662.3
(b) Imported	376	10,444.7	299	10,959.2	381	6,740.0
2. Synthetic Fibers:	392	19,624.0	669	15,358.9	431	14,266.1
(a) Indigenous	145	15,568.6	627	12,130.2	189	13,286.7
(b) Imported	247	4,055.4	42	3,228.7	242	979.4
3. Fertilizer:	1,588	67,944.3	1,108	54,315.9	2,437	44,580.4
(a) Indigenous	1,082	49,848.4	885	36,052.6	1,284	28,089.7
(b) Imported	506	18,095.9	223	18,263.4	1,153	16,490.7

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	2,666	48,151.3	1,251	58,093.6	2,723	30,896.9
(a) Indigenous	2,523	38,224.4	1,083	37,887.1	2,392	21,340.9
(b) Imported	143	9,926.9	168	20,206.5	331	9,556.1
5. Iron & Steel:	1,695	56,555.2	1,701	44,573.6	1,630	53,907.7
(a) Indigenous	920	27,106.4	904	21,500.9	878	28,454.7
(b) Imported	775	29,448.8	797	23,072.7	752	25,453.0
6. Wool & Goat Hair	35	923.9	7	790.8	20	690.9
7. Hides & Skins	353	6,434.8	341	5,648.4	318	7,209.5
8. Oil Seeds	706	14,462.4	241	11,175.6	315	11,864.7
9. Pesticides & Insecticides:	407	3,261.2	325	2,023.7	325	3,148.4
(a) Indigenous	333	3,062.1	239	1,663.8	227	2,889.5
(b) Imported	74	199.1	86	359.9	98	258.9
10. Other Raw Material:	1,941	53,069.7	2,263	57,736.7	2,200	57,774.3
(a) Indigenous	1,440	46,585.9	1,812	51,066.2	1,700	48,694.5
(b) Imported	501	6,483.8	451	6,670.4	500	9,079.8
C. Finished/Manufactured Goods:	23,169	462,419.4	15,208	438,593.7	15,664	437,355.8
1. Cotton Textiles:	2,571	91,760.0	2,279	86,849.7	2,693	106,153.3
(a) Indigenous	2,344	85,345.3	2,091	80,958.8	2,386	85,583.8
(b) Imported	227	6,414.8	188	5,890.8	307	20,569.5
2. Cotton Yarn:	952	44,774.6	824	40,590.1	837	34,331.2
(a) Indigenous	898	41,431.3	759	37,687.8	725	30,894.5
(b) Imported	54	3,343.3	65	2,902.3	112	3,436.7
3. Other Textiles:	2,348	73,041.2	1,972	78,121.5	1,958	72,014.8
(a) Indigenous	1,961	62,276.2	1,822	71,263.4	1,741	61,994.7
(b) Imported	387	10,765.0	150	6,858.1	217	10,020.0
4. Machinery:	1,991	30,782.5	860	22,363.9	1,190	21,644.3
(a) Indigenous	1,686	14,130.7	626	7,806.9	1,020	15,272.4
(b) Imported	305	16,651.8	234	14,557.1	170	6,371.9
5. Handloom Products	11	17.7	18	2,287.7	64	31.3
6. Carpet & Rugs	209	10,191.0	331	2,614.2	122	1,444.9
7. Readymade Garments	2,697	32,261.8	735	17,196.1	861	23,908.0
8. Cement and Cement Products:	463	33,564.8	1,631	47,267.8	715	40,565.1
(a) Indigenous	449	31,784.1	1,617	45,112.8	695	38,573.3
(b) Imported	14	1,780.7	14	2,155.0	20	1,991.8
9. Sport Goods	200	3,770.3	162	3,465.9	179	3,126.7
10. Surgical Instruments	185	2,625.0	181	3,070.3	153	2,265.4
11. Chemicals and Dyes	1,216	32,887.9	1,288	26,714.2	935	27,394.8
12. Other Finished Goods:	10,326	106,742.6	4,927	108,052.4	5,957	104,476.0
(a) Indigenous	8,299	91,509.5	3,189	90,355.2	3,563	87,719.7
(b) Imported	2,027	15,233.1	1,738	17,697.2	2,394	16,756.3
IV. Fixed Assets Including Machinery	23,321	655,070.6	33,465	548,972.1	28,649	435,509.9
V. Real Estate:	71,038	421,075.1	70,010	440,862.7	64,683	419,458.4
(a) Land	7,328	78,423.1	4,648	37,768.9	7,031	95,985.3
(b) Buildings:	63,710	342,652.0	65,362	403,093.8	57,652	323,473.1
1. Residential	43,205	131,148.7	42,541	150,149.2	38,579	106,678.7
2. Non-Residential	20,505	211,503.3	22,821	252,944.6	19,073	216,794.4
VI. Fixed Deposits and Insurance Policies:	5,069	50,941.1	4,786	25,060.5	4,664	49,087.9
(a) Bank Deposits	2,747	29,674.4	2,525	13,484.5	2,132	34,485.9
(b) Insurance Policies	2,322	21,266.7	2,261	11,576.0	2,532	14,602.0
VII. Others:	1,417,661	1,433,553.8	1,283,824	1,391,983.3	1,276,894	1,304,098.2
(a) Other Secured Advances	883,897	1,119,685.5	816,629	1,186,409.1	809,604	1,006,187.7
(b) Advances Secured by Guarantee(s)	132,389	265,774.1	147,218	165,514.2	148,270	185,427.7
(c) Unsecured Advances	401,375	48,094.2	319,977	40,060.0	319,020	112,482.8
Total	1,567,640	3,834,772.6	1,433,949	3,600,738.2	1,416,736	3,380,284.7

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals						
II. Securities , Shares and Other Financial Instruments:						
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	45	5,475.6	55	7,669.8	59	8,827.9
A. Food Item:						
1. Wheat						
2. Rice and Paddy						
3. Other Grain & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oil:						
(a) Indigenous						
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:						
(a) Indigenous						
(b) Imported						
B. Raw Material:	6	420.2	9	1,372.6	7	1,325.5
1. Cotton Raw:						
(a) Indigenous			2	94.2	1	85.7
(b) Imported			2	94.2	1	85.7
2. Synthetic Fibers:						
(a) Indigenous						
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1	40.2	2	40.3	2	387.4
(a) Indigenous						
(b) Imported	1	40.2	2	40.3	2	387.4
5. Iron & Steel:						
(a) Indigenous						
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins						
8. Oil Seeds						
9. Pesticides & Insecticides:						
(a) Indigenous						
(b) Imported						
10. Other Raw Material:	5	380.0	5	1,238.1	4	852.5
(a) Indigenous	5	380.0	5	1,238.1	4	852.5
(b) Imported						
C. Finished/Manufactured Goods:	39	5,055.4	46	6,297.2	52	7,502.4
1. Cotton Textiles:	7	1,044.8	6	1,240.9	9	1,286.0
(a) Indigenous	7	1,044.8	6	1,240.9	9	1,286.0
(b) Imported						
2. Cotton Yarn:	2	117.3	2	119.6	2	119.6
(a) Indigenous	2	117.3	2	119.6	2	119.6
(b) Imported						
3. Other Textiles:	2	223.5	4	223.4	5	224.3
(a) Indigenous	1	150.8	4	223.4	5	224.3
(b) Imported	1	72.7				
4. Machinery:			1	0.1	1	81.2
(a) Indigenous			1	0.1	1	81.2
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments	1	236.3	2	236.2	2	233.3
8. Cement and Cement Products:					1	57.1
(a) Indigenous					1	57.1
(b) Imported						
9. Sport Goods						
10. Surgical Instruments						
11. Chemicals and Dyes						
12. Other Finished Goods:	27	3,433.5	31	4,477.0	32	5,501.0
(a) Indigenous	27	3,433.5	31	4,477.0	32	5,501.0
(b) Imported						
IV. Fixed Assets Including Machinery	11	1,755.0	8	1,714.6	7	1,531.3
V. Real Estate:	29	679.3	45	829.1	47	1,117.2
(a) Land	22	662.3	30	805.5	32	884.2
(b) Buildings:	7	17.0	15	23.6	15	233.0
1. Residential	7	17.0	15	23.6	10	25.3
2. Non-Residential					5	207.7
VI. Fixed Deposits and Insurance Policies:						
(a) Bank Deposits						
(b) Insurance Policies						
VII. Others:	597	27,396.1	568	26,081.6	606	26,980.2
(a) Other Secured Advances	152	2,822.1	149	5,015.5	155	4,800.0
(b) Advances Secured by Guarantee(s)	426	24,562.7	409	21,063.2	443	22,176.2
(c) Unsecured Advances	19	11.3	10	2.9	8	4.0
Total	682	35,306.0	676	36,295.1	719	38,456.6

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals						
II. Securities , Shares and Other Financial Instruments:						
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	29	256.0	29	256.0	29	262.5
A. Food Item:	6	24.8	6	24.8	6	31.3
1. Wheat						
2. Rice and Paddy	1	3.6	1	3.6	1	3.6
3. Other Grain & Pulses:	1	9.0	1	9.0	1	9.0
(a) Indigenous	1	9.0	1	9.0	1	9.0
(b) Imported						
4. Edible Oil:	1	5.4	1	5.4	1	5.4
(a) Indigenous	1	5.4	1	5.4	1	5.4
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	3	6.8	3	6.8	3	13.3
(a) Indigenous	3	6.8	3	6.8	3	13.3
(b) Imported						
B. Raw Material:	10	143.6	10	143.6	10	143.6
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
2. Synthetic Fibers:	2	71.3	2	71.3	2	71.3
(a) Indigenous	2	71.3	2	71.3	2	71.3
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:						
(a) Indigenous						
(b) Imported						
5. Iron & Steel:	4	29.2	4	29.2	4	29.2
(a) Indigenous	4	29.2	4	29.2	4	29.2
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins	3	38.8	3	38.8	3	38.8
8. Oil Seeds						
9. Pesticides & Insecticides:	1	4.3	1	4.3	1	4.3
(a) Indigenous	1	4.3	1	4.3	1	4.3
(b) Imported						
10. Other Raw Material:						
(a) Indigenous						
(b) Imported						
C. Finished/Manufactured Goods:	13	87.7	13	87.7	13	87.7
1. Cotton Textiles:	3	5.6	3	5.6	3	5.6
(a) Indigenous	3	5.6	3	5.6	3	5.6
(b) Imported						
2. Cotton Yarn:						
(a) Indigenous						
(b) Imported						
3. Other Textiles:	1	31.2	1	31.2	1	31.2
(a) Indigenous	1	31.2	1	31.2	1	31.2
(b) Imported						
4. Machinery:						
(a) Indigenous						
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments						
8. Cement and Cement Products:	1	3.7	1	3.7	1	3.7
(a) Indigenous	1	3.7	1	3.7	1	3.7
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	1.3	1	1.3	1	1.3
11. Chemicals and Dyes	2	3.6	2	3.6	2	3.6
12. Other Finished Goods:	5	42.2	5	42.2	5	42.2
(a) Indigenous	5	42.2	5	42.2	5	42.2
(b) Imported						
IV. Fixed Assets Including Machinery	864	2,965.9	944	3,043.8	907	3,024.4
V. Real Estate:	730,747	142,392.6	758,914	138,521.9	767,893	132,707.0
(a) Land	729,300	137,720.2	757,438	133,643.9	766,406	127,790.3
(b) Buildings:	1,447	4,672.4	1,476	4,878.0	1,487	4,916.7
1. Residential	967	1,147.4	927	1,126.4	935	1,249.8
2. Non-Residential	480	3,525.0	549	3,751.6	552	3,666.9
VI. Fixed Deposits and Insurance Policies:	10	12.4	13	15.0	16	18.4
(a) Bank Deposits	5	7.0	7	7.5	8	7.6
(b) Insurance Policies	5	5.4	6	7.4	8	10.8
VII. Others:	114,236	17,882.4	116,105	17,605.1	112,197	17,513.6
(a) Other Secured Advances	30,919	5,332.4	29,752	5,149.4	22,825	4,797.3
(b) Advances Secured by Guarantee(s)	55,654	8,523.8	57,989	8,419.3	57,624	8,355.3
(c) Unsecured Advances	27,663	4,026.2	28,364	4,036.3	31,748	4,361.0
Total	845,886	163,509.3	876,005	159,441.6	881,042	153,525.9

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents	1	..	1	..	1	..
I. Official						
II. Business						
III. Personal	1	..	1	..	1	..
2. Domestic Constituents	3,368,986	5,078,192.0	3,204,372	4,744,050.8	3,210,283	4,503,855.8
I. Government	255	644,901.6	238	537,517.2	229	580,458.9
A. Federal Government	191	232,274.3	127	226,317.2	115	220,061.2
1) Commodity Operations	87	211,398.1	77	212,303.8	59	201,290.7
2) Others	104	20,876.2	50	14,013.4	56	18,770.5
B. Provincial Governments	64	412,627.3	111	311,200.0	114	360,397.7
1) Commodity Operations	52	401,675.9	99	310,202.1	94	359,042.4
2) Others	12	10,951.4	12	998.0	20	1,355.3
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	414	649,245.6	350	570,609.2	315	533,401.5
A. Agriculture, Forestry, Hunting & Fishing	9	614.8				
B. Mining and Quarrying	1	56,086.2				
C. Manufacturing	138	51,139.1	132	57,342.5	108	43,868.6
D. Construction						
E. Utilities	74	99,289.9	12	25,990.3	17	46,091.1
F. Commerce	41	105,858.9	41	109,637.5	34	97,183.4
G. Transport, Storage and Communication	80	134,173.7	83	165,476.7	82	93,192.3
H. Services	2	539.7	2	672.0	2	788.0
I. Other	69	201,543.4	80	211,490.3	72	252,278.0
III. Non-bank Financial Institutions (NBFIs)	553	68,593.1	465	50,334.3	442	47,684.3
A. Co-operative Banks						
B. Development Financial Institutions	26	18,299.2	19	13,593.8	5	3,750.0
C. Insurance Companies	138	3,080.4	86	1,187.5	50	921.9
D. Micro Finance	40	2,795.7	4	1,160.0	2	900.0
E. Other NBFIs	349	44,417.8	356	34,393.0	385	42,112.4
IV. Private Sector (Business)	1,493,442	3,270,052.4	1,565,560	3,174,992.8	1,528,526	2,930,255.9
A. Agriculture, Hunting and Forestry	1,107,835	292,926.6	1,193,741	302,948.3	1,192,408	285,362.9
1) Growing of Crops	733,510	191,551.0	807,608	204,793.2	798,204	196,409.9
2) Farming of Animals	290,482	73,180.4	292,166	65,035.4	296,756	58,582.8
3) Agricultural and Animal Husbandry	679	1,476.8	756	1,668.7	443	633.1
4) Agricultural Machinery and Equipments	83,073	26,549.5	92,969	31,169.3	96,739	28,932.5
5) Hunting, Trapping, Forestry & Logging	91	168.8	242	281.7	266	804.7
B. Fishing & Fish Farming, etc.	452	822.5	538	1,024.6	513	922.5
C. Mining and Quarrying	404	26,457.6	355	23,562.3	280	20,342.3
1) Mining of Coal	76	9,247.5	63	1,965.9	44	1,708.8
2) Crude Petroleum & Natural Gas	220	12,177.3	220	18,642.5	160	16,747.5
3) Iron & Non-ferrous Metal Ores	19	553.6	12	424.9	11	321.1
4) Quarrying of Stone, Sand and Clay	28	776.0	25	391.8	22	265.8
5) Chemical, Fertilizer, Salt, etc.	61	3,703.2	35	2,137.3	43	1,299.1
D. Manufacturing	80,897	1,865,799.0	82,234	1,830,017.6	76,654	1,652,390.7
1) Food Products and Beverages	23,266	460,374.1	34,742	446,443.1	19,010	425,347.5
2) Tobacco Products	103	3,227.6	96	6,083.5	54	1,721.9
3) Textiles	22,704	613,275.7	18,454	606,856.4	17,183	533,052.1
i. Spinning, Weaving, Finishing of Textiles	15,679	462,988.6	14,255	458,416.4	13,105	412,498.5
a. Spinning of Fibres	8,370	258,394.4	6,683	255,248.1	6,459	233,402.1
b. Weaving of Textiles	3,213	108,611.1	3,276	102,913.5	2,847	91,133.7
c. Finishing of Textiles	4,096	95,983.1	4,296	100,254.9	3,799	87,962.7
ii. Made-up Textile Articles	1,753	60,613.0	1,701	69,995.8	1,712	54,923.2
iii. Knit Wear	712	24,246.0	791	27,279.7	856	27,979.4
iv. Carpets and Rugs	631	11,241.8	319	3,157.4	307	3,143.5
v. Other Textiles n.e.s.	3,929	54,186.3	1,388	48,007.0	1,203	34,507.4
4) Wearing Apparel, Readymade Garments, etc.	6,188	59,356.9	3,253	52,309.4	3,280	50,807.0
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	3,806	21,377.7	1,320	19,995.4	1,430	21,892.2
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	746	9,036.2	536	9,392.6	561	9,304.5
ii. Footwear	3,060	12,341.5	784	10,602.8	869	12,587.7
a. Leather Wear	2,984	10,921.9	705	9,072.6	709	11,193.7
b. Rubber and Plastic Wear	76	1,419.6	79	1,530.1	160	1,394.0

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
6) Wood and Products of Wood Cork	310	1,906.1	195	1,382.0	250	1,911.5
7) Paper, Paperboard and Products	1,417	39,817.2	913	32,615.8	983	31,058.3
8) Printing, Publishing and Allied Industries	811	7,502.2	733	7,487.8	735	6,465.8
9) Coke and Refined Petroleum Products	586	58,174.1	819	77,452.5	298	57,380.6
10) Chemicals and Chemical Products	7,374	269,891.1	7,353	262,235.3	5,643	204,690.8
11) Rubber and Plastics Products	2,201	29,936.9	2,020	25,071.4	2,191	24,845.5
12) Other Non-metallic Mineral Products	847	72,205.0	937	75,530.7	955	74,575.7
13) Basic Metals	2,607	83,560.7	2,513	77,415.5	2,679	76,618.3
14) Fabricated Metal Products	852	18,775.8	471	9,847.8	510	10,243.0
15) Machinery and Equipment	1,479	21,947.5	1,587	20,496.6	14,417	27,749.1
16) Office, Accounting and Computing Machinery	32	768.4	32	984.2	28	966.2
17) Electrical Machinery and Apparatus	1,379	43,319.8	1,721	51,094.6	1,820	44,861.2
18) Radio, Television and Communication Equipment and Apparatus	204	5,940.4	250	3,910.7	239	3,209.7
19) Medical, Precision and Optical Instruments, Watches and Clocks	568	5,862.2	460	4,801.0	536	5,013.3
20) Motor Vehicles, Trailers and Semi-trailers	662	17,721.2	677	18,982.0	609	17,526.3
21) Other Transport Equipments	358	4,608.2	301	4,017.7	515	3,972.8
22) Furniture and Fixture	633	2,265.3	551	1,183.1	588	1,576.0
23) Jewellery and Related Articles	339	566.5	327	631.0	321	660.0
24) Sports Goods	456	4,502.1	437	4,443.3	475	4,674.7
25) Handicrafts	160	73.9	160	61.7	192	101.2
26) Other Manufacturing n.e.s.	1,555	18,842.5	1,912	18,685.2	1,713	21,470.2
E. Ship Breaking and Waste / Scrape (Junk), etc.	153	25,890.0	173	19,810.1	141	25,781.5
F. Electricity, Gas and Water Supply	2,090	304,465.6	2,060	277,759.9	1,735	256,015.3
G. Construction	4,266	96,347.2	5,228	85,328.6	4,403	64,370.8
1) Building	2,232	49,023.7	2,419	50,747.7	2,213	44,715.9
2) Infrastructure	2,034	47,323.5	2,809	34,580.9	2,190	19,654.9
H. Commerce and Trade	129,413	259,619.5	108,401	252,366.7	107,494	228,458.4
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	2,873	15,797.7	2,656	6,609.9	2,791	13,315.7
2) Wholesale and Commission Trade	22,457	132,008.4	17,769	130,468.1	16,809	118,584.0
i) Exports	2,806	27,144.3	1,866	22,160.5	2,122	27,423.8
ii) Imports	1,627	24,347.7	1,744	26,325.6	1,665	20,404.4
iii) Domestic Whole Sales	18,024	80,516.5	14,159	81,982.0	13,022	70,755.8
3) Retail Trade	104,083	111,813.4	87,976	115,288.7	87,894	96,558.6
I. Hotels, Restaurants and Clubs, etc	4,347	27,961.5	1,339	24,673.4	1,524	21,254.3
J. Transport, Storage and Communications	99,065	178,268.5	92,126	156,077.8	69,950	138,405.1
K. Real Estate, Renting and Business Activities	21,492	111,947.1	35,098	111,955.1	37,734	96,141.4
1) Real Estate Activities	259	9,060.8	222	7,753.1	264	4,315.2
2) Renting of Machinery and Equipment	1,176	2,599.9	1,135	2,140.7	1,612	2,372.3
3) Computer and Related Activities	666	4,181.8	878	3,600.0	754	2,750.0
4) Research and Development	370	7,128.3	144	5,970.4	158	4,204.1
5) Other Business Activities	19,021	88,976.5	32,719	92,490.9	34,946	82,499.8
L. Education	4,507	17,694.2	1,462	11,042.1	897	9,540.4
M. Health and Social Work	1,145	4,975.4	1,083	4,271.5	1,068	4,680.4
N. Other Community, Social and Personal Service Activities	4,046	23,961.2	2,361	24,838.8	2,680	18,541.2
O. Other Private Business n.e.s	33,330	32,916.4	39,361	49,316.0	31,045	108,048.7
V. Trust Funds and Non-profit Organizations	212	14,207.9	193	12,695.1	155	13,957.9
VI. Personal	1,850,101	422,962.3	1,632,185	392,134.9	1,672,204	383,106.4
A. Bank Employees	147,678	106,511.2	126,631	99,187.6	159,857	98,552.7
B. Consumer Financing	1,679,526	308,958.4	1,483,965	285,064.5	1,490,980	275,316.6
i) House Building	16,643	48,587.3	13,756	43,246.5	14,984	41,261.6
ii) Transport	176,906	109,703.4	138,653	97,117.0	122,677	83,442.7
iii) Credit Cards	830,249	25,566.5	768,080	24,705.9	736,897	23,857.0
iv) Consumer Durable	6,704	594.0	6,918	710.4	7,273	210.9
v) Personal Loans	649,024	124,507.2	556,558	119,284.7	609,149	126,544.4
C. Other Personal	22,897	7,492.7	21,589	7,882.8	21,367	9,237.1
VII. Others	24,009	8,229.1	5,381	5,767.3	8,412	14,991.0
Total	3,368,987	5,078,192.0	3,204,373	4,744,050.8	3,210,284	4,503,855.8

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	954,779	1,044,604.1	893,743	947,575.9	911,787	931,588.7
I. Government	40	121,082.0	53	106,139.1	66	125,570.6
A. Federal Government	24	24,924.6	21	35,319.2	33	36,049.0
1) Commodity Operations	23	24,430.3	7	31,820.1	5	24,415.9
2) Others	1	494.3	14	3,499.2	28	11,633.2
B. Provincial Governments	16	96,157.3	32	70,819.9	33	89,521.6
1) Commodity Operations	15	96,089.3	30	70,816.3	23	89,271.9
2) Others	1	68.0	2	3.5	10	249.7
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	51	218,197.9	35	164,718.3	38	170,848.8
A. Agriculture, Forestry, Hunting & Fishing	9	614.8				
B. Mining and Quarrying	1	56,086.2				
C. Manufacturing	11	40,451.6	12	39,299.9	16	39,475.2
D. Construction						
E. Utilities	13	12,730.2	6	6,581.9	3	6,771.9
F. Commerce	3	42,060.1	2	9,320.2	3	14,657.4
G. Transport, Storage and Communication	6	48,185.0	7	92,294.9	7	35,926.6
H. Services						
I. Other	8	18,070.0	8	17,221.4	9	74,017.8
III. Non-bank Financial Institutions (NBFIs)	36	9,286.0	34	3,269.4	34	3,492.2
A. Co-operative Banks						
B. Development Financial Institutions	1	12.5	1	12.5		
C. Insurance Companies	1	110.9	1	111.8		
D. Micro Finance						
E. Other NBFIs	34	9,162.6	32	3,145.1	34	3,492.2
IV. Private Sector (Business)	422,030	562,815.1	488,719	551,201.1	458,094	492,046.3
A. Agriculture, Hunting and Forestry	246,627	60,277.0	302,748	75,789.4	302,375	77,367.2
1) Growing of Crops	239,864	52,568.5	293,106	66,839.0	293,334	69,219.0
2) Farming of Animals	2,195	6,398.1	5,036	7,721.7	5,030	6,553.1
3) Agricultural and Animal Husbandry	232	94.6	192	23.2	209	51.2
4) Agricultural Machinery and Equipments	4,334	1,159.4	4,412	1,172.9	3,795	1,076.3
5) Hunting, Trapping, Forestry & Logging	2	56.4	2	32.7	7	467.7
B. Fishing & Fish Farming, etc.	22	292.4	20	239.3	20	264.5
C. Mining and Quarrying	65	3,930.0	25	777.6	36	1,462.4
1) Mining of Coal	31	1,961.1				
2) Crude Petroleum & Natural Gas	15	1,868.9	17	763.2	29	1,449.6
3) Iron & Non-ferrous Metal Ores	3	12.3	3	12.3	3	11.8
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.	16	87.8	5	2.1	4	1.1
D. Manufacturing	19,658	306,177.4	31,138	298,350.9	30,549	271,998.4
1) Food Products and Beverages	8,469	79,863.6	21,113	92,404.0	7,151	75,207.8
2) Tobacco Products	3	43.5	3	43.5	2	5.1
3) Textiles	6,066	118,336.8	4,190	94,229.5	4,643	89,482.9
i. Spinning, Weaving, Finishing of Textiles	5,775	104,520.2	3,904	81,117.4	4,259	75,867.6
a. Spinning of Fibres	3,140	50,395.4	1,466	35,679.4	1,835	35,976.1
b. Weaving of Textiles	357	24,579.1	306	23,914.2	324	23,061.2
c. Finishing of Textiles	2,278	29,545.7	2,132	21,523.9	2,100	16,830.2
ii. Made-up Textile Articles	127	4,074.6	102	3,730.7	113	3,520.4
iii. Knit Wear	30	2,566.5	28	1,891.9	26	1,784.3
iv. Carpets and Rugs	45	582.5	43	620.9	62	536.8
v. Other Textiles n.e.s.	89	6,593.0	113	6,868.6	183	7,773.9
4) Wearing Apparel, Readymade Garments, etc.	252	6,316.5	249	7,456.4	249	6,858.6
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	204	2,438.3	128	2,679.3	293	2,745.2
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	127	1,071.4	40	1,103.0	118	1,077.4
ii. Footwear	77	1,366.9	88	1,576.3	175	1,667.9
a. Leather Wear	48	365.0	55	581.7	58	659.3
b. Rubber and Plastic Wear	29	1,001.9	33	994.6	117	1,008.6

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	10	277.6	12	335.0	14	116.4
7) Paper, Paperboard and Products	124	3,433.7	103	2,870.4	189	2,497.4
8) Printing, Publishing and Allied Industries	73	2,540.6	77	2,637.7	74	2,141.4
9) Coke and Refined Petroleum Products	125	10,808.7	127	16,786.5	29	14,055.4
10) Chemicals and Chemical Products	1,011	26,912.4	1,113	22,968.9	1,179	22,729.8
11) Rubber and Plastics Products	847	2,766.6	874	3,090.0	1,017	2,696.0
12) Other Non-metallic Mineral Products	242	17,346.7	264	17,595.3	248	15,429.3
13) Basic Metals	167	13,339.7	268	13,851.5	221	12,488.8
14) Fabricated Metal Products	46	821.1	45	775.7	44	733.7
15) Machinery and Equipment	638	1,924.6	794	2,089.5	13,399	8,802.8
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	695	8,948.4	912	8,700.6	787	6,954.6
18) Radio, Television and Communication Equipment and Apparatus	9	1,392.7	7	510.1	7	418.6
19) Medical, Precision and Optical Instruments, Watches and Clocks	31	394.0	30	167.5	27	304.4
20) Motor Vehicles, Trailers and Semi-trailers	49	5,668.0	41	5,536.7	41	4,518.5
21) Other Transport Equipments	181	351.3	182	387.4	361	928.4
22) Furniture and Fixture	33	83.9	40	66.3	40	97.5
23) Jewellery and Related Articles	52	37.4	38	21.4	27	13.0
24) Sports Goods	50	706.4	50	768.0	40	731.4
25) Handicrafts	22	18.7	22	18.7	36	18.7
26) Other Manufacturing n.e.s.	259	1,406.2	456	2,361.3	431	2,022.5
E. Ship Breaking and Waste / Scrape (Junk), etc.	9	540.4	9	533.3	8	532.6
F. Electricity, Gas and Water Supply	1,152	49,529.2	1,137	39,038.3	941	30,577.7
G. Construction	1,072	18,815.9	1,049	17,450.7	1,079	14,158.1
1) Building	783	11,809.4	642	11,713.0	643	8,228.8
2) Infrastructure	289	7,006.6	407	5,737.7	436	5,929.3
H. Commerce and Trade	25,576	33,470.3	28,830	36,941.4	23,802	32,552.5
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	59	260.7	64	216.0	109	216.3
2) Wholesale and Commission Trade	11,061	21,737.0	4,116	21,224.5	5,216	23,962.5
i) Exports	939	2,183.1	1,012	3,352.4	1,138	3,503.9
ii) Imports	52	1,976.9	43	1,683.0	38	1,456.4
iii) Domestic Whole Sales	10,070	17,577.1	3,061	16,189.1	4,040	19,002.2
3) Retail Trade	14,456	11,472.6	24,650	15,500.9	18,477	8,373.7
I. Hotels, Restaurants and Clubs, etc	3,356	9,361.3	316	8,764.2	516	7,092.0
J. Transport, Storage and Communications	83,221	43,526.3	74,287	41,008.8	50,687	27,660.6
K. Real Estate, Renting and Business Activities	13,676	12,397.2	21,600	12,006.7	24,769	12,307.7
1) Real Estate Activities	50	1,926.7	62	2,200.2	72	1,606.7
2) Renting of Machinery and Equipment	849	96.1	852	98.2	1,424	148.8
3) Computer and Related Activities	12	53.0	16	27.4	18	38.8
4) Research and Development	217	559.5	4	996.1	4	107.2
5) Other Business Activities	12,548	9,761.9	20,666	8,684.8	23,251	10,406.3
L. Education	3,815	6,756.3	847	1,509.2	267	1,523.9
M. Health and Social Work	328	553.4	319	554.4	275	528.6
N. Other Community, Social and Personal Service Activities	1,928	3,183.3	729	4,421.5	1,021	3,997.8
O. Other Private Business n.e.s	21,525	14,004.7	25,665	13,815.3	21,749	10,022.2
V. Trust Funds and Non-profit Organizations	19	2,662.1	20	2,342.1	21	2,805.5
VI. Personal	511,078	125,974.6	402,333	119,117.1	450,078	129,446.7
A. Bank Employees	57,896	40,032.0	45,335	35,827.4	50,090	38,134.5
B. Consumer Financing	435,386	81,520.2	339,964	78,067.5	383,111	86,008.6
i) House Building	4,872	3,702.5	4,067	3,655.5	5,093	4,624.2
ii) Transport	16,478	6,399.1	15,817	5,902.8	15,907	5,473.5
iii) Credit Cards			20	0.2	20	0.2
iv) Consumer Durable	2,503	473.9	2,532	599.4	2,124	101.3
v) Personal Loans	411,533	70,944.7	317,528	67,909.7	359,967	75,809.4
C. Other Personal	17,796	4,422.4	17,034	5,222.2	16,877	5,303.6
VII. Others	21,525	4,586.5	2,549	788.8	3,456	7,378.6
Total	954,779	1,044,604.1	893,743	947,575.9	911,787	931,588.7

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents	1	..	1	..	1	..
I. Official						
II. Business						
III. Personal	1	..	1	..	1	..
2. Domestic Constituents	1,567,639	3,834,772.6	1,433,948	3,600,738.2	1,416,735	3,380,284.7
I. Government	214	522,831.5	184	430,539.0	162	453,922.2
A. Federal Government	167	207,349.7	106	190,997.9	82	184,012.1
1) Commodity Operations	64	186,967.8	70	180,483.7	54	176,874.8
2) Others	103	20,381.9	36	10,514.2	28	7,137.3
B. Provincial Governments	47	315,481.9	78	239,541.0	80	269,910.0
1) Commodity Operations	36	304,598.5	68	238,546.6	70	268,804.4
2) Others	11	10,883.3	10	994.4	10	1,105.6
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	362	431,046.8	313	405,880.2	275	362,204.8
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	127	10,687.4	120	18,042.6	92	4,393.5
D. Construction						
E. Utilities	61	86,559.8	6	19,408.4	14	39,319.3
F. Commerce	37	63,797.9	37	100,306.6	29	82,178.2
G. Transport, Storage and Communication	74	85,988.7	76	73,181.8	75	57,265.7
H. Services	2	539.7	2	672.0	2	788.0
I. Other	61	183,473.4	72	194,268.9	63	178,260.2
III. Non-bank Financial Institutions (NBFIs)	512	59,049.9	428	46,807.4	406	44,058.2
A. Co-operative Banks						
B. Development Financial Institutions	25	18,286.7	18	13,581.3	5	3,750.0
C. Insurance Companies	137	2,969.5	85	1,075.7	50	921.9
D. Micro Finance	40	2,795.7	4	1,160.0	2	900.0
E. Other NBFIs	310	34,998.0	321	30,990.4	349	38,486.3
IV. Private Sector (Business)	241,041	2,513,589.4	218,510	2,433,153.6	207,207	2,251,841.4
A. Agriculture, Hunting and Forestry	85,044	87,711.9	88,995	86,397.0	83,786	73,215.9
1) Growing of Crops	78,857	58,977.3	82,660	58,655.1	75,915	51,325.4
2) Farming of Animals	3,757	26,019.5	3,815	21,871.6	5,614	19,180.7
3) Agricultural and Animal Husbandry	447	1,382.2	563	1,645.5	234	581.9
4) Agricultural Machinery and Equipments	1,943	1,223.0	1,766	3,978.4	1,816	1,793.8
5) Hunting, Trapping, Forestry & Logging	40	109.9	191	246.4	207	334.1
B. Fishing & Fish Farming, etc.	89	496.1	100	743.1	74	615.8
C. Mining and Quarrying	324	22,449.8	315	22,707.8	228	18,660.8
1) Mining of Coal	38	7,231.3	56	1,911.5	37	1,654.5
2) Crude Petroleum & Natural Gas	205	10,308.4	203	17,879.3	130	15,155.8
3) Iron & Non-ferrous Metal Ores	16	541.3	9	412.6	8	309.3
4) Quarrying of Stone, Sand and Clay	23	760.7	20	376.5	17	250.5
5) Chemical, Fertilizer, Salt, etc.	42	3,608.1	27	2,127.8	36	1,290.7
D. Manufacturing	52,888	1,537,303.0	43,807	1,504,452.8	40,038	1,353,134.1
1) Food Products and Beverages	10,692	377,871.1	10,606	350,232.2	10,060	345,567.6
2) Tobacco Products	17	3,115.3	24	4,516.4	15	1,705.6
3) Textiles	16,252	490,322.1	13,861	507,415.4	12,132	438,245.7
i. Spinning, Weaving, Finishing of Textiles	9,737	354,951.0	10,174	373,277.6	8,663	332,446.9
a. Spinning of Fibres	5,169	206,388.4	5,151	217,489.7	4,558	195,175.1
b. Weaving of Textiles	2,764	83,857.8	2,872	78,783.9	2,419	67,862.5
c. Finishing of Textiles	1,804	64,704.7	2,151	77,003.9	1,686	69,409.3
ii. Made-up Textile Articles	1,608	56,308.7	1,581	66,031.3	1,578	51,133.2
iii. Knit Wear	657	21,192.9	738	24,901.1	797	25,394.2
iv. Carpets and Rugs	542	10,646.6	232	2,523.8	201	2,594.1
v. Other Textiles n.e.s.	3,708	47,222.8	1,136	40,681.6	893	26,677.4
4) Wearing Apparel, Readymade Garments, etc.	4,854	52,424.3	1,919	44,234.2	1,941	43,045.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	3,256	18,676.2	847	17,054.0	790	18,880.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	582	7,872.8	459	8,198.1	407	8,134.9
ii. Footwear	2,674	10,803.4	388	8,855.9	383	10,746.0
a. Leather Wear	2,637	10,408.7	352	8,343.3	350	10,383.9
b. Rubber and Plastic Wear	37	394.7	36	512.6	33	362.1

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	218	1,573.1	102	993.3	155	1,741.1
7) Paper, Paperboard and Products	1,234	35,800.1	753	29,487.0	731	27,879.0
8) Printing, Publishing and Allied Industries	531	4,866.0	449	4,756.0	453	4,236.2
9) Coke and Refined Petroleum Products	454	47,348.4	684	60,654.6	257	43,313.5
10) Chemicals and Chemical Products	5,860	235,155.4	5,735	228,937.6	3,957	171,370.4
11) Rubber and Plastics Products	1,216	26,889.4	1,008	21,697.8	1,040	21,872.0
12) Other Non-metallic Mineral Products	553	54,166.6	618	57,240.4	653	58,398.3
13) Basic Metals	2,362	69,879.7	2,169	63,214.1	2,378	63,847.6
14) Fabricated Metal Products	736	17,869.0	354	8,981.7	395	9,348.6
15) Machinery and Equipment	767	19,126.8	716	17,298.9	942	17,845.3
16) Office, Accounting and Computing Machinery	25	766.4	25	982.2	21	964.3
17) Electrical Machinery and Apparatus	639	34,278.6	760	42,198.4	982	37,424.6
18) Radio, Television and Communication Equipment and Apparatus	191	4,539.5	240	3,393.7	229	2,784.2
19) Medical, Precision and Optical Instruments, Watches and Clocks	492	5,427.4	383	4,591.7	457	4,667.5
20) Motor Vehicles, Trailers and Semi-trailers	572	11,344.9	594	12,646.6	525	12,278.3
21) Other Transport Equipments	165	2,681.7	107	3,116.6	141	3,026.2
22) Furniture and Fixture	218	2,101.3	127	1,035.3	168	1,399.2
23) Jewellery and Related Articles	108	487.7	110	563.6	114	605.3
24) Sports Goods	378	3,782.5	360	3,661.7	407	3,928.2
25) Handicrafts	14	39.6	11	27.1	24	66.6
26) Other Manufacturing n.e.s.	1,084	16,770.0	1,245	15,522.2	1,071	18,692.9
E. Ship Breaking and Waste / Scrape (Junk), etc.	144	25,349.6	164	19,276.8	133	25,248.8
F. Electricity, Gas and Water Supply	897	252,524.2	883	236,234.2	748	222,805.6
G. Construction	1,523	77,179.2	2,404	67,515.1	1,490	49,840.7
1) Building	1,036	36,958.8	1,362	38,770.7	1,151	36,203.0
2) Infrastructure	487	40,220.4	1,042	28,744.4	339	13,637.7
H. Commerce and Trade	79,822	219,769.3	55,546	207,968.2	59,670	189,102.6
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,016	15,158.4	795	6,015.7	887	12,727.6
2) Wholesale and Commission Trade	10,785	109,734.3	13,035	108,550.9	10,965	93,910.4
i) Exports	1,866	24,961.2	853	18,808.1	981	23,667.8
ii) Imports	1,573	22,364.5	1,699	24,636.3	1,624	18,941.7
iii) Domestic Whole Sales	7,346	62,408.6	10,483	65,106.5	8,360	51,300.8
3) Retail Trade	68,021	94,876.6	41,716	93,401.6	47,818	82,464.6
I. Hotels, Restaurants and Clubs, etc	498	17,941.9	530	15,483.8	514	13,806.2
J. Transport, Storage and Communications	3,738	120,476.8	2,741	104,795.5	2,170	98,123.5
K. Real Estate, Renting and Business Activities	7,344	98,477.6	13,023	99,506.2	12,695	83,675.6
1) Real Estate Activities	190	7,070.0	140	5,466.8	172	2,671.0
2) Renting of Machinery and Equipment	327	2,503.7	283	2,042.5	188	2,223.5
3) Computer and Related Activities	642	4,118.8	850	3,562.0	724	2,700.1
4) Research and Development	151	6,206.5	138	4,729.5	153	4,056.9
5) Other Business Activities	6,034	78,578.5	11,612	83,705.4	11,458	72,024.1
L. Education	418	10,752.7	341	9,334.1	356	7,806.1
M. Health and Social Work	444	4,343.6	389	3,643.3	418	4,081.7
N. Other Community, Social and Personal Service Activities	1,995	20,650.7	1,512	20,297.7	1,533	14,395.4
O. Other Private Business n.e.s	5,873	18,163.0	7,760	34,798.2	3,354	97,328.6
V. Trust Funds and Non-profit Organizations	191	11,495.5	171	10,305.3	132	11,118.3
VI. Personal	1,325,070	293,549.9	1,213,836	269,652.9	1,205,870	250,291.5
A. Bank Employees	76,819	63,237.9	66,177	60,201.6	94,428	57,251.0
B. Consumer Financing	1,243,150	227,241.6	1,143,104	206,790.7	1,106,952	189,107.0
i) House Building	11,668	44,729.3	9,585	39,428.0	9,788	36,480.7
ii) Transport	160,318	103,287.9	122,721	91,196.2	106,658	77,950.5
iii) Credit Cards	830,249	25,566.5	768,060	24,705.7	736,877	23,856.8
iv) Consumer Durable	3,497	108.3	3,778	99.3	4,513	97.4
v) Personal Loans	237,418	53,549.6	238,960	51,361.5	249,116	50,721.6
C. Other Personal	5,101	3,070.3	4,555	2,660.6	4,490	3,933.5
VII. Others	249	3,209.6	506	4,399.7	2,683	6,848.3
Total	1,567,640	3,834,772.6	1,433,949	3,600,738.2	1,416,736	3,380,284.7

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	682	35,306.0	676	36,295.1	719	38,456.6
I. Government						
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	1	0.9	2	10.7	2	347.9
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce	1	0.9	2	10.7	2	347.9
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	4	130.1	2	130.6	1	0.6
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	4	130.1	2	130.6	1	0.6
IV. Private Sector (Business)	129	34,257.1	140	35,280.1	154	37,171.6
A. Agriculture, Hunting and Forestry	1	2.6	1	0.1	1	2.2
1) Growing of Crops	1	2.6			1	2.2
2) Farming of Animals						
3) Agricultural and Animal Husbandry			1	0.1		
4) Agricultural Machinery and Equipments						
5) Hunting, Trapping, Forestry & Logging						
B. Fishing & Fish Farming, etc.						
C. Mining and Quarrying					1	142.2
1) Mining of Coal						
2) Crude Petroleum & Natural Gas					1	142.2
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.						
D. Manufacturing	102	14,041.7	108	19,033.3	119	19,349.4
1) Food Products and Beverages	8	927.4	9	2,296.1	10	3,356.0
2) Tobacco Products	3	49.0	4	1,506.5	2	2.4
3) Textiles	21	1,774.1	27	2,305.1	26	2,360.0
i. Spinning, Weaving, Finishing of Textiles	12	1,233.5	13	1,677.4	13	1,786.0
a. Spinning of Fibres	5	160.0	6	566.2	7	683.4
b. Weaving of Textiles	1	56.6	2	94.2	1	85.7
c. Finishing of Textiles	6	1,017.0	5	1,017.0	5	1,016.9
ii. Made-up Textile Articles	3	220.4	3	224.0	5	259.8
iii. Knit Wear					8	314.2
iv. Carpets and Rugs						
v. Other Textiles n.e.s.	6	320.1	11	403.7		
4) Wearing Apparel, Readymade Garments, etc.	5	395.9	6	395.9	9	681.3
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	3	82.9	3	82.9	3	82.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1	9.7	1	9.7	1	9.7
ii. 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						

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	5	424.6	5	106.3	10	452.5
8) Printing, Publishing and Allied Industries						
9) Coke and Refined Petroleum Products						
10) Chemicals and Chemical Products	37	6,723.9	37	9,220.7	39	9,493.3
11) Rubber and Plastics Products						
12) Other Non-metallic Mineral Products					1	57.1
13) Basic Metals						
14) Fabricated Metal Products					1	72.8
15) Machinery and Equipment	4	844.0	2	1,044.0	2	1,044.0
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	1	68.3	2	168.0	3	454.5
18) Radio, Television and Communication Equipment and Apparatus						
19) Medical, Precision and Optical Instruments, Watches and Clocks	1	1.4	1	1.4	1	1.4
20) Motor Vehicles, Trailers and Semi-trailers	5	591.6	5	680.4	6	611.7
21) Other Transport Equipments	1	1,564.1	1	497.7		
22) Furniture and Fixture						
23) Jewellery and Related Articles						
24) Sports Goods						
25) Handicrafts						
26) Other Manufacturing n.e.s.	8	594.5	6	728.4	6	679.5
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	6	2,401.7	4	2,477.8	5	2,621.2
G. Construction						
1) Building						
2) Infrastructure						
H. Commerce and Trade	6	2,766.2	10	3,789.5	13	3,102.7
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles						
2) Wholesale and Commission Trade	2	294.6	2	448.2	5	437.1
i) Exports					2	252.0
ii) Imports						
iii) Domestic Whole Sales	2	294.6	2	448.2	3	185.1
3) Retail Trade	4	2,471.5	8	3,341.3	8	2,665.6
I. Hotels, Restaurants and Clubs, etc	2	500.0	2	263.9	1	180.6
J. Transport, Storage and Communications	7	13,629.0	11	9,499.1	12	11,762.2
K. Real Estate, Renting and Business Activities	4	874.9	4	216.5	2	11.2
1) Real Estate Activities						
2) Renting of Machinery and Equipment						
3) Computer and Related Activities	1	4.3	1	4.3	1	4.3
4) Research and Development	1	322.2	1	204.8		
5) Other Business Activities	2	548.4	2	7.4	1	7.0
L. Education						
M. Health and Social Work						
N. Other Community, Social and Personal Service Activities						
O. Other Private Business n.e.s	1	40.9				
V. Trust Funds and Non-profit Organizations						
VI. Personal	548	918.0	532	873.8	562	936.5
A. Bank Employees	405	747.4	383	694.1	412	762.5
B. Consumer Financing	143	170.6	149	179.7	150	174.0
i) House Building	103	155.5	104	163.1	103	156.7
ii) Transport	32	14.1	37	15.6	39	16.3
iii) Credit Cards						
iv) Consumer Durable						
v) Personal Loans	8	1.0	8	1.0	8	1.0
C. Other Personal						
VII. Others						
Total	682	35,306.0	676	36,295.1	719	38,456.6

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	845,886	163,509.3	876,005	159,441.6	881,042	153,525.9
I. Government	1	988.1	1	839.1	1	966.1
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments	1	988.1	1	839.1	1	966.1
1) Commodity Operations	1	988.1	1	839.1	1	966.1
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises						
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce						
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	1	127.1	1	126.8	1	133.3
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	1	127.1	1	126.8	1	133.3
IV. Private Sector (Business)	830,242	159,390.8	858,191	155,358.0	863,071	149,196.6
A. Agriculture, Hunting and Forestry	776,163	144,935.0	801,997	140,761.8	806,246	134,777.7
1) Growing of Crops	414,788	80,002.6	431,842	79,299.1	428,954	75,863.4
2) Farming of Animals	284,530	40,762.8	283,315	35,442.1	286,112	32,849.0
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	76,796	24,167.2	86,791	26,018.0	91,128	26,062.5
5) Hunting, Trapping, Forestry & Logging	49	2.6	49	2.6	52	2.9
B. Fishing & Fish Farming, etc.	341	34.0	418	42.2	419	42.2
C. Mining and Quarrying	15	77.7	15	77.0	15	77.0
1) Mining of Coal	7	55.1	7	54.3	7	54.3
2) Crude Petroleum & Natural Gas						
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay	5	15.3	5	15.3	5	15.3
5) Chemical, Fertilizer, Salt, etc.	3	7.3	3	7.3	3	7.3
D. Manufacturing	8,249	8,276.9	7,181	8,180.6	5,948	7,908.7
1) Food Products and Beverages	4,097	1,711.9	3,014	1,510.8	1,789	1,216.1
2) Tobacco Products	80	19.7	65	17.1	35	8.7
3) Textiles	365	2,842.7	376	2,906.4	382	2,963.5
i. Spinning, Weaving, Finishing of Textiles	155	2,283.9	164	2,344.1	170	2,398.0
a. Spinning of Fibres	56	1,450.6	60	1,512.8	59	1,567.5
b. Weaving of Textiles	91	117.5	96	121.2	103	124.3
c. Finishing of Textiles	8	715.7	8	710.1	8	706.3
ii. Made-up Textile Articles	15	9.2	15	9.8	16	9.8
iii. Knit Wear	25	486.6	25	486.7	25	486.8
iv. Carpets and Rugs	44	12.7	44	12.7	44	12.7
v. Other Textiles n.e.s.	126	50.4	128	53.2	127	56.2
4) Wearing Apparel, Readymade Garments, etc.	1,077	220.1	1,079	223.0	1,081	221.9
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	343	180.3	342	179.3	344	183.2
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	36	82.3	36	81.8	35	82.5
ii. Footwear	307	98.0	306	97.5	309	100.7
a. Leather Wear	297	75.1	296	74.5	299	77.4
b. Rubber and Plastic Wear	10	23.0	10	23.0	10	23.3

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	82	55.4	81	53.7	81	54.0
7) Paper, Paperboard and Products	54	158.8	52	152.0	53	229.4
8) Printing, Publishing and Allied Industries	207	95.5	207	94.0	208	88.1
9) Coke and Refined Petroleum Products	7	17.1	8	11.4	12	11.7
10) Chemicals and Chemical Products	466	1,099.4	468	1,108.1	468	1,097.3
11) Rubber and Plastics Products	138	280.9	138	283.6	134	277.5
12) Other Non-metallic Mineral Products	52	691.7	55	695.0	53	691.1
13) Basic Metals	78	341.2	76	349.9	80	281.9
14) Fabricated Metal Products	70	85.7	72	90.3	70	87.9
15) Machinery and Equipment	70	52.1	75	64.2	74	57.1
16) Office, Accounting and Computing Machinery	7	1.9	7	1.9	7	1.9
17) Electrical Machinery and Apparatus	44	24.5	47	27.6	48	27.5
18) Radio, Television and Communication Equipment and Apparatus	4	8.3	3	6.9	3	6.9
19) Medical, Precision and Optical Instruments, Watches and Clocks	44	39.4	46	40.4	51	40.0
20) Motor Vehicles, Trailers and Semi-trailers	36	116.8	37	118.3	37	117.7
21) Other Transport Equipments	11	11.1	11	16.0	13	18.1
22) Furniture and Fixture	382	80.2	384	81.4	380	79.2
23) Jewellery and Related Articles	179	41.4	179	46.1	180	41.7
24) Sports Goods	28	13.2	27	13.6	28	15.1
25) Handicrafts	124	15.6	127	15.9	132	15.9
26) Other Manufacturing n.e.s.	204	71.9	205	73.3	205	75.3
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	35	10.5	36	9.6	41	10.8
G. Construction	1,671	352.1	1,775	362.8	1,834	372.0
1) Building	413	255.6	415	264.0	419	284.1
2) Infrastructure	1,258	96.5	1,360	98.8	1,415	87.9
H. Commerce and Trade	24,009	3,613.8	24,015	3,667.6	24,009	3,700.6
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,798	378.6	1,797	378.2	1,795	371.8
2) Wholesale and Commission Trade	609	242.4	616	244.5	623	274.1
i) Exports	1	..	1	..	1	..
ii) Imports	2	6.3	2	6.3	3	6.3
iii) Domestic Whole Sales	606	236.2	613	238.3	619	267.8
3) Retail Trade	21,602	2,992.8	21,602	3,044.9	21,591	3,054.8
I. Hotels, Restaurants and Clubs, etc	491	158.4	491	161.6	493	175.5
J. Transport, Storage and Communications	12,099	636.4	15,087	774.4	17,081	858.9
K. Real Estate, Renting and Business Activities	468	197.5	471	225.7	268	146.8
1) Real Estate Activities	19	64.2	20	86.1	20	37.6
2) Renting of Machinery and Equipment						
3) Computer and Related Activities	11	5.7	11	6.3	11	6.8
4) Research and Development	1	40.0	1	40.0	1	40.0
5) Other Business Activities	437	87.6	439	93.3	236	62.4
L. Education	274	185.2	274	198.8	274	210.4
M. Health and Social Work	373	78.3	375	73.8	375	70.1
N. Other Community, Social and Personal Service Activities	123	127.2	120	119.7	126	147.9
O. Other Private Business n.e.s	5,931	707.8	5,936	702.5	5,942	697.9
V. Trust Funds and Non-profit Organizations	2	50.3	2	47.7	2	34.1
VI. Personal	13,405	2,519.9	15,484	2,491.2	15,694	2,431.6
A. Bank Employees	12,558	2,493.8	14,736	2,464.6	14,927	2,404.6
B. Consumer Financing	847	26.1	748	26.6	767	27.0
i) House Building						
ii) Transport	78	2.3	78	2.4	73	2.4
iii) Credit Cards						
iv) Consumer Durable	704	11.8	608	11.7	636	12.2
v) Personal Loans	65	11.9	62	12.5	58	12.4
C. Other Personal						
VII. Others	2,235	433.0	2,326	578.8	2,273	764.2
Total	845,886	163,509.3	876,005	159,441.6	881,042	153,525.9

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 16								31 - 12 - 15	30 - 06 - 15
	Securities, Shares & Other Financial Instruments			Fixed Assets		Financial			Total	Total
	Pre-cious Metals	Merchandise	Machinery	Including	Real Estate	Obligations	Others			
00.00	5,090.2	64,857.2	64,317.6	32,352.5	34,035.7	1,248.8	47,959.0	249,861.0	316,187.1	332,455.7
01.00*		16.0	8,305.0	813.1	377.1	366.7	6,396.5	16,274.4	9,909.3	10,516.1
02.00*		862.6	15,069.7	1,610.2	2,646.3	431.7	4,707.5	25,328.1	18,054.2	18,781.9
03.00*	51.3	158.5	33,260.6	18,003.9	5,739.9	1,143.1	30,664.2	89,021.4	86,697.8	51,954.8
04.00*	117.8	114.8	87,269.2	35,296.0	19,032.5	677.3	54,575.2	197,082.8	183,657.3	272,684.7
05.00*		1,577.9	62,666.7	23,436.8	17,094.5	889.2	37,818.8	143,483.8	206,913.1	45,992.2
06.00*	2,625.6	256.9	37,274.2	15,994.2	15,724.7	4,978.4	68,007.3	144,861.3	152,455.9	238,349.9
07.00*	1,044.7	64,754.3	322,202.1	209,783.1	95,553.6	12,532.9	591,106.4	1,296,977.1	865,791.5	220,351.9
08.00*	9,536.1	44,230.5	273,147.1	232,943.0	78,964.3	5,183.1	287,846.4	931,850.4	945,170.3	434,676.8
08.25		4,525.7	75,321.8	28,536.7	12,591.5	1,180.6	35,048.7	157,205.0	55,736.3	88,858.3
08.50		1,192.0	33,712.9	16,967.3	10,955.6	435.8	27,727.2	90,990.8	81,949.3	250,019.1
08.75		473.1	22,633.1	12,036.3	9,473.0	633.4	17,153.5	62,402.5	19,502.5	171,225.6
09.00	15,319.0	75,066.0	95,235.7	73,215.5	24,765.2	1,645.0	28,022.2	313,268.6	350,534.4	309,870.6
09.25		989.9	25,189.4	27,097.4	16,547.1	333.8	22,539.4	92,697.0	26,696.6	106,240.6
09.50	24.7	1,120.0	9,422.8	12,366.9	7,453.6	265.5	9,614.5	40,268.0	108,434.2	114,587.4
09.75		604.1	14,556.0	11,134.4	9,211.9	1,811.9	11,107.2	48,425.4	61,151.2	125,846.5
10.00	28.9	3,762.2	17,423.6	18,930.9	8,674.4	5,547.2	14,168.6	68,535.8	190,040.6	172,926.3
10.25	2.6	216.7	10,505.6	2,387.9	7,525.4	321.7	5,393.3	26,353.3	12,719.6	109,254.0
10.50		208.6	7,286.6	4,968.4	4,797.4	62.9	9,683.6	27,007.6	24,998.8	65,592.6
10.75	10.2	1,110.9	11,214.9	5,726.9	18,541.2	250.4	13,207.6	50,062.0	26,368.5	66,206.2
11.00	106.4	38,968.5	38,033.5	11,512.0	10,586.2	656.2	13,730.2	113,593.0	123,523.6	161,860.9
11.25		114.8	9,938.7	266.0	4,856.7	322.8	22,245.7	37,744.7	25,063.8	43,494.5
11.50		685.5	6,425.7	3,287.6	10,551.0	34,522.6	20,549.6	76,022.0	26,965.5	50,760.1
11.75		167.1	5,049.1	1,432.1	1,245.1	83.6	6,278.3	14,255.5	8,806.9	23,611.1
12.00	1,012.5	2,124.2	14,685.7	11,543.3	22,185.0	846.0	24,415.2	76,811.9	147,136.4	125,728.3
12.25		7.8	3,650.4	6,281.6	834.5	39.9	3,070.9	13,885.2	28,043.6	27,743.7
12.50	0.8	155.9	4,925.1	1,507.1	4,531.9	20.8	14,029.2	25,170.9	25,418.3	30,681.1
12.75	0.1	4.6	7,045.8	745.3	1,363.9	10.8	3,779.6	12,950.2	13,023.0	29,636.7
13.00		319.1	13,209.1	8,942.4	5,626.5	75.7	14,477.9	42,650.8	47,962.3	68,705.9
13.25		67.5	2,049.8	1,314.2	1,483.6	80.1	1,713.7	6,708.9	5,268.8	18,442.3
13.50	12.2	6.2	1,827.8	863.2	45,901.4	20.7	1,303.7	49,935.1	59,096.7	88,178.9
13.75		3.1	1,049.1	758.7	632.6	5.2	2,021.5	4,470.2	2,020.3	13,349.4
14.00	0.1	1,242.2	21,782.5	11,179.6	5,199.6	904.0	13,159.1	53,467.1	51,572.7	64,339.3
14.25			3,469.5	616.3	35,512.9		290.8	39,889.5	57,874.8	56,595.3
14.50		0.1	1,473.0	559.4	497.2	5.5	1,700.5	4,235.8	4,344.9	44,863.3
14.75	0.2	18.4	588.1	2,743.6	290.8	4.1	248.5	3,893.9	1,423.6	9,084.5
15.00	215.2	114.6	8,439.1	5,360.5	35,599.4	11,598.4	18,168.2	79,495.4	39,481.8	55,668.1
15.25		6.7	1,562.8	168.9	591.4	6.1	1,073.6	3,409.5	2,810.9	6,040.3
15.50	32,246.3	264.3	6,567.0	13,245.1	3,661.2	994.7	10,737.4	67,716.0	64,320.4	70,372.1
15.75			1,157.9	429.8	18,576.2		293.7	20,457.6	5,308.5	8,245.6
16.00	105.9	23.6	4,324.6	4,968.5	5,160.1	12.7	20,830.6	35,426.0	59,065.6	63,941.8
16.25			102.0	130.9	352.4	4.6	621.1	1,211.1	644.8	2,607.7
16.50			1,282.3	974.7	400.2	0.6	1,041.3	3,699.2	2,815.0	7,299.3
16.75	0.9		624.2	47.7	395.8	0.2	1,146.2	2,215.0	553.3	2,117.4
17.00	1,780.2	114.8	2,368.0	1,773.2	1,192.1	443.5	3,687.7	11,359.5	21,953.0	32,848.2
17.25			208.4	541.9	17.4		590.7	1,358.5	2,165.9	2,990.6
17.50	216.2		771.6	312.1	406.1	0.8	1,639.4	3,346.2	2,067.0	3,845.5
17.75			470.2	46.2	149.3		415.1	1,080.8	373.9	624.9
18.00	293.1	1,517.9	5,881.9	9,908.0	4,577.1	93.6	13,379.7	35,651.4	39,599.5	42,504.4
18.25			362.9	132.5	131.5		298.6	925.7	402.8	2,144.2
18.50	5.7	2.0	125.9	105.0	51.4	5.4	517.2	812.5	565.5	1,498.3
18.75		0.9	138.5	16.1	82.6	2.0	201.6	441.6	417.7	599.1
19.00	3.6	0.4	1,262.4	11,340.4	379.1	69.8	62,445.8	75,501.6	62,236.9	62,712.0
19.25			214.2	11.8	11.2		172.4	409.7	144.0	317.5
19.50			24.8	1.6	28.3	0.3	935.0	990.0	968.5	810.6
19.75			165.3	12.1	9.9		216.5	403.8	49.6	389.9
20.00 & above		3.3	6,795.6	2,913.2	3,934.2	24.0	70,970.2	84,640.5	67,592.4	72,811.2
Total	69,850.9	312,031.4	1,404,067.4	899,593.8	626,710.6	90,794.4	1,675,143.6	5,078,192.0	4,744,050.8	4,503,855.8
Weighted Average	11.33	6.82	7.51	8.04	9.48	10.16	9.02	8.40	8.41	9.20

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

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

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 16							31 - 12 - 15		30 - 06 - 15	
	Securities, Shares & Other Financial Instruments			Fixed Assets		Financial		Total	Total	Total	
	Pre-cious Metals	Mer-chandise	Machinery	Real Estate	Obligations	Others					
00.00	5,090.2	63,530.6	10,153.8	11,759.5	6,139.6	160.2	8,874.0	105,707.9	117,049.7	27,284.1	
01.00*									12.4	164.7	
02.00*			49.2	90.0	445.9	164.6	21.0	770.7	354.3	269.9	
03.00*	51.3		1,675.2	4,825.2	266.7	128.4	15,909.2	22,856.1	18,551.6	24,329.2	
04.00*	117.8		8,228.7	5,684.9	1,142.1	29.5	15,089.7	30,292.7	18,351.6	241,525.8	
05.00*		5.4	7,726.9	9,009.6	1,610.9	4.9	6,948.1	25,305.8	25,643.6	805.0	
06.00*	2,625.6	6.5	594.6	3,916.4	3,010.1	212.4	2,194.5	12,560.1	7,869.7	17,909.1	
07.00*	1,044.7	13,853.9	6,524.7	7,708.7	2,571.5	299.0	42,213.1	74,215.5	62,960.9	16,553.4	
08.00*	9,536.1	5,880.4	47,988.1	57,056.1	9,515.2	555.4	2,944.9	133,476.1	135,799.5	16,779.3	
08.25		808.9	3,288.9	7,527.2	1,535.5	59.8	2,334.6	15,554.9		4,691.0	
08.50		425.6	1,617.2	7,116.6	1,287.7	27.8	3,978.4	14,453.2	325.3	33,051.9	
08.75		0.5	2,390.7	4,194.6	1,663.0	9.8	33.4	8,291.9	404.0	7,101.4	
09.00	15,319.0	71,093.6	63,118.5	28,059.4	11,669.4	994.6	6,231.7	196,486.3	160,287.0	104,275.7	
09.25		54.5	2,676.2	14,122.1	2,896.8	30.7	58.8	19,839.2	666.1	3,861.3	
09.50	24.7	320.4	2,458.5	4,755.8	1,743.5	21.1	1,536.7	10,860.8	1,446.0	9,400.7	
09.75		2.3	671.9	3,527.4	887.3	6.8	16.3	5,112.0	189.1	7,525.0	
10.00	28.9	1,559.7	2,242.2	3,588.0	2,583.2	544.0	1,321.4	11,867.6	46,822.5	13,952.7	
10.25	2.6	102.9	526.4	1,326.2	975.9	22.1	0.7	2,956.6	194.7	3,124.5	
10.50		61.6	454.5	1,315.2	664.6	20.0	186.7	2,702.5	503.6	7,867.8	
10.75	10.2	3.6	784.0	291.3	592.3	12.9	201.8	1,896.1	344.9	3,779.8	
11.00	1.5	38,915.4	21,476.0	3,458.8	4,860.0	79.1	387.1	69,177.9	60,017.3	64,793.7	
11.25		3.2	165.4	123.9	272.3	272.2	67.1	904.0	215.7	3,836.0	
11.50		1.0	1,893.9	960.5	880.7	34,473.6	17.3	38,227.0	2,631.6	17,139.9	
11.75		10.3	486.6	634.2	348.6	31.8	7.6	1,519.0	170.4	1,735.3	
12.00	78.4	1,099.1	8,818.8	8,046.0	11,988.8	359.7	7,285.8	37,676.5	83,012.3	67,975.4	
12.25			5.2	5,547.4	261.5	0.4	4.9	5,819.5	2,994.7	10,490.4	
12.50	0.8		466.9	581.7	702.6	1.4	119.9	1,873.4	1,891.3	5,425.3	
12.75	0.1		3,165.0	586.3	106.3		100.6	3,958.4	2,192.6	3,858.9	
13.00		260.3	1,423.0	1,008.4	492.9	22.2	680.7	3,887.5	12,439.4	10,809.8	
13.25			56.1	1,174.6	603.6		133.2	1,967.5	802.3	2,260.8	
13.50	12.2		279.0	550.9	44,808.5	9.5	67.4	45,727.4	47,616.7	49,934.1	
13.75			30.0	171.4	203.5		1.0	406.0	325.2	956.6	
14.00	0.1	1,171.1	10,283.2	3,915.1	1,791.2	188.7	4,227.9	21,577.2	27,813.3	34,973.5	
14.25			71.3	275.7	34,866.8			35,213.8	44,358.5	45,365.6	
14.50			5.9	372.7	234.3	0.2	84.3	697.5	1,724.9	2,595.3	
14.75	0.2		17.7	28.4	3.9		51.9	102.1	88.3	235.0	
15.00	215.2	42.4	6,674.8	2,087.1	28,073.9	18.0	3,158.1	40,269.6	22,299.7	16,524.9	
15.25			687.4	65.1	105.8	6.1	23.0	887.4	250.1	1,313.6	
15.50	32,246.3	264.3	5,818.0	13,061.6	2,612.4	989.5	10,217.8	65,209.8	63,257.8	63,052.8	
15.75			764.4	296.4	18,077.1			19,137.9	4,842.8	1,651.6	
16.00	105.9	23.5	2,539.8	2,046.0	1,020.4	7.8	9,964.0	15,707.5	35,628.4	32,993.5	
16.25			1.7	111.5	21.5		1.6	136.2	20.8	195.8	
16.50			42.4	774.5	80.0		116.6	1,013.5	497.0	1,594.0	
16.75	0.9		187.1	7.2	37.4		1.5	234.0		299.4	
17.00	1,780.2	57.8	1,651.1	1,315.3	201.2	27.1	1,010.5	6,043.2	13,435.1	19,689.6	
17.25				471.4	1.2			472.7	1.3	563.9	
17.50	216.2		94.0	95.0	53.9		134.6	593.8	672.0	489.5	
17.75				29.2	41.7		1.0	71.8	44.3	81.9	
18.00	293.1	1,517.9	3,036.0	6,167.9	422.6	62.0	1,757.7	13,257.3	14,502.1	16,886.1	
18.25			27.8	126.3	2.1		0.1	156.3	0.9	704.2	
18.50	5.7			62.2			52.5	120.5	14.8	198.4	
18.75				11.4	0.7		0.4	12.6	0.7	15.1	
19.00	3.6		187.6	10,781.9	21.0		60,999.6	71,993.7	58,160.8	58,818.4	
19.25				4.5	0.2		68.5	73.2	0.4	11.8	
19.50				0.6	0.8		676.8	678.2	639.1	1.5	
19.75							0.2	0.2		0.3	
20.00 & above		1.3	2,925.7	1,942.9	555.6		2,677.7	8,103.3	6,678.4	3,390.7	
Total	68,811.8	201,078.2	236,452.0	242,768.2	204,956.2	39,853.3	214,193.7	1,208,113.4	1,107,017.5	1,085,114.6	
Weighted Average	11.32	6.50	9.31	9.48	12.36	11.29	11.32	9.93	10.08	10.12	

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

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

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 16						31 - 12 - 15		30 - 06 - 15	
	Securities, Shares & Other Financial Instruments			Fixed Assets		Financial Obligations		Total	Total	Total
	Pre-cious Metals	Mer-chandise	Machinery	Real Estate	Others	Total				
00.00		1,326.5	51,334.5	20,575.5	27,233.8	1,088.6	34,789.9	136,348.9	191,090.1	301,869.0
01.00*		16.0	8,305.0	813.1	377.1	366.7	6,396.5	16,274.4	6,765.2	10,351.4
02.00*		862.6	15,020.5	1,520.2	2,200.4	267.2	4,686.5	24,557.4	17,699.9	18,512.0
03.00*		158.5	31,585.4	13,178.7	5,473.1	1,014.7	14,056.6	65,467.0	67,488.3	26,905.2
04.00*		114.8	79,040.5	29,611.1	17,890.4	647.9	39,471.4	166,776.0	165,291.8	31,144.1
05.00*		1,572.5	54,939.8	14,427.2	15,472.8	884.3	30,870.6	118,167.2	181,260.1	45,183.6
06.00*		250.4	36,305.4	12,077.8	12,708.5	4,766.0	65,701.6	131,809.7	143,979.2	220,193.9
07.00*		50,900.5	314,348.1	201,958.7	92,982.0	12,233.9	537,127.3	1,209,550.5	793,926.2	198,289.2
08.00*		38,350.1	225,131.2	174,553.9	69,449.2	4,627.7	282,069.6	794,181.6	804,997.8	407,249.8
08.25		3,716.8	72,032.9	20,901.2	11,056.0	1,120.8	26,761.1	135,588.8	55,736.3	79,112.1
08.50		766.4	32,095.7	9,850.7	9,667.9	408.0	23,748.8	76,537.6	75,482.9	216,821.7
08.75		472.7	20,242.4	7,841.7	7,810.0	623.6	15,393.5	52,383.9	18,936.0	159,087.2
09.00		3,972.3	32,117.2	45,156.2	13,095.9	650.4	21,790.5	116,782.4	190,135.2	205,594.9
09.25		935.4	22,513.1	12,975.3	13,650.2	303.1	22,480.7	72,857.7	24,017.1	102,378.6
09.50		799.6	6,964.2	7,611.1	5,710.1	244.4	8,077.7	29,407.2	106,988.2	102,885.7
09.75		601.8	13,884.1	7,607.0	8,324.6	1,805.1	11,090.9	43,313.5	60,962.2	117,721.5
10.00		2,202.5	15,181.3	15,342.9	6,091.2	5,003.2	12,847.2	56,668.2	142,338.1	156,808.2
10.25		113.9	9,979.3	1,061.8	6,549.6	299.6	5,392.6	23,396.7	12,524.9	106,128.2
10.50		147.0	6,832.2	3,653.3	4,132.8	42.9	9,496.8	24,305.1	24,495.2	56,692.4
10.75		1,107.3	10,430.8	5,435.6	17,948.9	237.5	13,005.8	48,165.9	26,023.7	62,426.5
11.00	104.9	53.1	16,557.6	8,053.2	5,726.2	577.1	13,343.0	44,415.1	62,476.4	96,036.7
11.25		111.6	9,773.3	142.1	4,584.4	50.6	22,178.6	36,840.6	24,848.1	39,441.8
11.50		684.5	4,531.7	2,327.2	9,670.2	49.1	20,532.3	37,795.0	24,333.8	33,620.3
11.75		156.7	4,562.6	798.0	896.6	51.8	6,270.8	12,736.4	8,636.5	21,875.8
12.00	934.1	1,025.1	5,866.9	3,316.8	10,196.2	486.2	17,129.4	38,954.8	63,943.5	57,572.3
12.25		7.8	3,645.2	734.2	573.0	39.6	3,066.0	8,065.7	25,048.9	17,253.3
12.50		155.9	4,458.2	925.4	3,829.3	19.4	13,909.3	23,297.5	23,526.9	25,255.8
12.75		4.6	3,230.8	159.0	1,257.6	10.8	3,679.0	8,341.8	10,830.4	25,777.8
13.00		58.7	11,786.1	7,934.0	5,133.6	53.6	13,797.2	38,763.3	35,523.0	57,896.1
13.25		67.5	1,993.7	139.6	880.0	80.1	1,580.5	4,741.4	4,466.5	16,181.5
13.50		6.2	1,314.7	312.4	1,092.9	11.2	1,236.3	3,973.6	11,480.0	38,244.8
13.75		3.1	1,019.1	587.3	429.1	5.2	2,020.4	4,064.2	1,695.1	12,392.8
14.00		71.1	11,499.4	7,264.5	3,408.4	715.3	8,931.3	31,889.9	23,759.4	29,365.8
14.25			3,398.2	340.5	646.1		290.8	4,675.7	13,516.3	11,229.7
14.50		0.1	1,467.1	186.7	263.0	5.3	1,616.3	3,538.3	2,620.0	42,268.0
14.75		18.4	570.4	2,715.2	287.0	4.1	196.7	3,791.8	1,335.3	8,833.2
15.00		72.2	1,764.3	3,273.3	7,525.4	11,580.4	15,010.1	39,225.8	17,182.1	39,143.2
15.25		6.7	875.4	103.8	485.6		1,050.6	2,522.2	2,560.8	4,726.8
15.50			749.0	183.5	1,048.7	5.3	519.7	2,506.1	1,062.6	7,319.3
15.75			393.5	133.4	499.1		293.7	1,319.6	465.7	6,594.0
16.00		0.1	1,784.8	2,922.5	4,139.7	4.8	10,866.6	19,718.5	23,437.3	30,948.3
16.25			100.3	19.5	330.9	4.6	619.6	1,074.9	624.0	2,410.9
16.50			1,240.0	200.1	320.2	0.6	924.6	2,685.6	2,318.0	5,705.3
16.75			437.1	40.5	358.4	0.2	1,144.7	1,981.0	553.3	1,818.1
17.00		57.0	716.8	458.0	990.9	416.4	2,677.2	5,316.3	8,517.9	13,158.7
17.25			208.4	70.5	16.2		590.7	885.8	2,164.6	2,426.7
17.50			646.7	217.1	352.2	0.8	1,504.8	2,721.6	1,364.1	3,325.1
17.75			470.2	16.9	107.6		414.2	1,009.0	329.6	543.0
18.00			2,846.0	3,740.1	4,154.5	31.5	11,622.0	22,394.1	25,097.4	25,578.4
18.25			335.1	6.2	129.4		298.6	769.4	401.9	1,440.1
18.50		2.0	125.9	42.7	51.4	5.4	464.7	692.0	550.7	1,300.0
18.75		0.9	138.5	4.7	81.8	2.0	201.2	429.0	416.9	584.1
19.00		0.4	1,074.8	558.5	358.1	69.8	1,446.2	3,507.8	4,076.1	3,893.6
19.25			214.2	7.3	11.0		104.0	336.5	143.6	305.7
19.50			24.8	1.0	27.5	0.3	258.2	311.8	329.4	652.5
19.75			165.3	12.1	9.9		216.2	403.6	49.6	389.6
20.00 & above		2.0	3,869.9	970.3	3,378.5	24.0	68,292.5	76,537.2	60,914.0	69,420.5
Total	1,039.1	110,953.2	1,162,139.8	655,070.6	421,075.1	50,941.1	1,433,553.8	3,834,772.6	3,600,738.2	3,380,284.7
Weighted Average	11.90	7.40	7.16	7.50	8.09	9.27	8.73	7.95	7.93	8.92

*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 16						31 - 12 - 15		30 - 06 - 15	
	Pre- cious Metals	Securities, Shares & Other Financial Instruments	Mer- chan- dise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00			2,829.3	17.5	662.3		4,295.1	7,804.2	8,047.3	3,302.6
01.00*									3,131.8	
02.00*										
03.00*							698.3	698.3	657.9	720.4
04.00*							14.0	14.0	13.8	14.9
05.00*								10.8	9.5	3.5
06.00*			374.2				111.3	491.6	607.0	246.9
07.00*			1,329.4	115.7			11,766.0	13,211.1	8,904.4	5,509.3
08.00*			27.8	1,332.9			2,831.9	4,192.7	4,372.9	10,647.8
08.25				108.3			5,952.9	6,061.2		5,055.2
08.50									6,141.0	145.6
08.75							1,726.6	1,726.6	162.5	5,037.0
09.00									112.2	
09.25									2,013.3	0.7
09.50										2,300.9
09.75										600.0
10.00									880.0	2,165.4
10.25										1.4
10.50										1,032.3
10.75										
11.00									1,030.0	1,030.6
11.25										216.7
11.50										
11.75										
12.00				180.6				180.6	180.6	180.6
12.25										
12.50										
12.75			650.0					650.0		
13.00										
13.25										
13.50			234.1					234.1		
13.75										
14.00										
14.25										
14.50										
14.75										16.3
15.00										
15.25										
15.50										
15.75										
16.00										
16.25										1.0
16.50										
16.75										
17.00										
17.25										
17.50			30.9					30.9	30.9	30.9
17.75										
18.00										39.9
18.25										
18.50										
18.75										
19.00										
19.25										
19.50										156.7
19.75										
20.00 & above										
Total			5,475.6	1,755.0	679.3		27,396.1	35,306.0	36,295.1	38,456.6
Weighted Average	-	-	4.27	8.19	0.13	-	6.03	5.75	5.48	7.53

*01.00 stands for 00.25 to 01.00

: : : : : :

: : : : : :

*08.00 stands for 07.25 to 08.00

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

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 16									31 - 12 - 15		30 - 06 - 15
	Domestic Constituents									Total	Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total			
00.00		611.4	74,801.2	2,274.2	163,699.5		8,460.5	14.2	249,861.0	249,861.0	316,187.1	332,455.7
01.00*		60.0	1,267.1		14,535.8		411.5		16,274.4	16,274.4	9,909.3	10,516.1
02.00*				204.7	24,818.5	0.9	303.2	0.9	25,328.1	25,328.1	18,054.2	18,781.9
03.00*		1,759.6	6,751.5	150.0	58,479.0		21,881.3		89,021.4	89,021.4	86,697.8	51,954.8
04.00*			24,248.0		131,410.0		41,424.7		197,082.8	197,082.8	183,657.3	272,684.7
05.00*		5.0	9,499.3	95.0	108,685.7	22.2	25,166.2	10.3	143,483.8	143,483.8	206,913.1	45,992.2
06.00*		5,280.9	37,201.6	574.7	94,803.0	117.4	6,665.3	218.3	144,861.3	144,861.3	152,455.9	238,349.9
07.00*		521,697.6	119,814.5	24,390.7	615,947.0	3,479.8	11,217.7	429.8	1,296,977.1	1,296,977.1	865,791.5	220,351.9
08.00*		47,012.2	220,042.4	24,301.6	624,635.5	7,631.8	7,142.7	1,084.3	931,850.4	931,850.4	945,170.3	434,676.8
08.25		2,138.4	13,691.1	4,985.9	135,184.9	426.6	733.9	44.0	157,205.0	157,205.0	55,736.3	88,858.3
08.50			12,926.9	5.3	76,189.1	57.0	1,713.4	99.0	90,990.8	90,990.8	81,949.3	250,019.1
08.75		111.9	1,067.8	439.4	58,603.3	37.5	2,122.7	19.8	62,402.5	62,402.5	19,502.5	171,225.6
09.00		11,570.9	75,041.9	3,476.9	217,379.9	78.7	2,700.2	3,020.2	313,268.6	313,268.6	350,534.4	309,870.6
09.25			10,619.3	131.2	80,321.6	50.0	1,574.8		92,697.0	92,697.0	26,696.6	106,240.6
09.50				247.4	37,785.5	681.9	1,488.3	65.0	40,268.0	40,268.0	108,434.2	114,587.4
09.75			2,000.0	119.4	41,059.1	90.7	5,156.3		48,425.4	48,425.4	61,151.2	125,846.5
10.00		174.1		5,097.3	57,234.7	661.2	4,862.7	505.9	68,535.8	68,535.8	190,040.6	172,926.3
10.25					24,075.7	4.8	2,272.8		26,353.3	26,353.3	12,719.6	109,254.0
10.50				35.0	17,736.7		9,235.9		27,007.6	27,007.6	24,998.8	65,592.6
10.75			885.0	64.2	38,135.4	10.9	10,966.5		50,062.0	50,062.0	26,368.5	66,206.2
11.00		52,786.1	44.8	121.5	46,502.6		14,086.8	51.1	113,593.0	113,593.0	123,523.6	161,860.9
11.25				223.0	20,557.2	575.4	16,389.1		37,744.7	37,744.7	25,063.8	43,494.5
11.50			34,462.5	1.7	32,438.5	4.8	9,114.5		76,022.0	76,022.0	26,965.5	50,760.1
11.75					12,200.1	166.9	1,888.4		14,255.5	14,255.5	8,806.9	23,611.1
12.00		144.0	597.7	347.4	69,311.7	7.5	6,246.1	157.4	76,811.9	76,811.9	147,136.4	125,728.3
12.25			2,685.0		9,528.6	35.0	1,636.6		13,885.2	13,885.2	28,043.6	27,743.7
12.50					12,078.6	0.4	13,091.9		25,170.9	25,170.9	25,418.3	30,681.1
12.75					11,779.8	0.3	1,170.1		12,950.2	12,950.2	13,023.0	29,636.7
13.00					39,160.4	47.5	3,417.7	25.2	42,650.8	42,650.8	47,962.3	68,705.9
13.25					6,364.4		344.5		6,708.9	6,708.9	5,268.8	18,442.3
13.50					49,092.7		842.4		49,935.1	49,935.1	59,096.7	88,178.9
13.75					4,211.6	0.5	258.1		4,470.2	4,470.2	2,020.3	13,349.4
14.00		130.1	958.2	493.4	46,694.7	4.6	5,059.4	126.7	53,467.1	53,467.1	51,572.7	64,339.3
14.25					39,754.2		135.1	0.3	39,889.5	39,889.5	57,874.8	56,595.3
14.50					2,969.6	0.6	1,265.6		4,235.8	4,235.8	4,344.9	44,863.3
14.75					941.9	0.5	2,951.4		3,893.9	3,893.9	1,423.6	9,084.5
15.00			25.0	40.6	71,383.6		8,018.4	27.7	79,495.4	79,495.4	39,481.8	55,668.1
15.25					2,542.9		866.6		3,409.5	3,409.5	2,810.9	6,040.3
15.50					62,013.5		5,623.1	79.4	67,716.0	67,716.0	64,320.4	70,372.1
15.75				0.7	20,284.3		172.6		20,457.6	20,457.6	5,308.5	8,245.6
16.00		1,003.7			22,186.7	0.6	12,039.0	196.1	35,426.0	35,426.0	59,065.6	63,941.8
16.25					480.4	0.9	729.8		1,211.1	1,211.1	644.8	2,607.7
16.50				150.0	2,226.1		1,323.1		3,699.2	3,699.2	2,815.0	7,299.3
16.75					1,392.7		822.4		2,215.0	2,215.0	553.3	2,117.4
17.00		0.2	614.8	29.5	5,178.0		3,807.1	1,729.8	11,359.5	11,359.5	21,953.0	32,848.2
17.25				43.1	662.9		652.5		1,358.5	1,358.5	2,165.9	2,990.6
17.50				314.1	1,939.8		878.1	214.2	3,346.2	3,346.2	2,067.0	3,845.5
17.75					651.8		428.9		1,080.8	1,080.8	373.9	624.9
18.00		415.4		41.3	23,896.7	9.7	11,275.0	13.2	35,651.4	35,651.4	39,599.5	42,504.4
18.25					547.6	0.1	378.0		925.7	925.7	402.8	2,144.2
18.50					433.6		373.2	5.7	812.5	812.5	565.5	1,498.3
18.75					241.8		199.7		441.6	441.6	417.7	599.1
19.00				24.5	14,055.9		61,330.7	90.5	75,501.6	75,501.6	62,236.9	62,712.0
19.25					236.7		172.9		409.7	409.7	144.0	317.5
19.50					56.6		933.3		990.0	990.0	968.5	810.6
19.75					297.0		106.8		403.8	403.8	49.6	389.9
20.00 & above	..			169.2	15,037.5	1.0	69,432.7		84,640.5	84,640.5	67,592.4	72,811.2
Total	..	644,901.6	649,245.6	68,593.1	3,270,052.4	14,207.9	422,962.3	8,229.1	5,078,192.0	5,078,192.0	4,744,050.8	4,503,855.8

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

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 16									31 - 12 - 15		30 - 06 - 15	
	Domestic Constituents									Total	Total	Total	
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total				
00.00			73,004.3	1,317.5	27,593.7			3,790.2	2.2	105,707.9	105,707.9	117,049.7	27,284.1
01.00*												12.4	164.7
02.00*					769.9				0.9	770.7	770.7	354.3	269.9
03.00*		1,759.6			5,059.7			16,036.8		22,856.1	22,856.1	18,551.6	24,329.2
04.00*					15,806.6			14,486.1		30,292.7	30,292.7	18,351.6	241,525.8
05.00*					18,350.0			6,955.8		25,305.8	25,305.8	25,643.6	805.0
06.00*		443.0			11,738.9			363.8	14.3	12,560.1	12,560.1	7,869.7	17,909.1
07.00*		52,226.8		825.9	1,012.0	17,114.3	950.0	2,086.0	0.5	74,215.5	74,215.5	62,960.9	16,553.4
08.00*			13,295.2	5,153.3	113,346.1	1,176.9	475.7	28.9	133,476.1	133,476.1	135,799.5	16,779.3	4,691.0
08.25		2,108.0		4,750.0	232.0	8,144.7	308.1	4.1	8.0	15,554.9	15,554.9		
08.50				1,147.0		12,479.9		826.3		14,453.2	14,453.2	325.3	33,051.9
08.75						8,258.1	33.4	0.4		8,291.9	8,291.9	404.0	7,101.4
09.00		11,570.9		73,238.0	258.5	108,543.3		592.2	2,283.5	196,486.3	196,486.3	160,287.0	104,275.7
09.25				10,619.3		9,215.7		4.2		19,839.2	19,839.2	666.1	3,861.3
09.50						10,646.4	210.0	3.9	0.5	10,860.8	10,860.8	1,446.0	9,400.7
09.75				2,000.0		3,100.2		11.8		5,112.0	5,112.0	189.1	7,525.0
10.00					1,278.0	10,391.1	34.1	156.6	7.8	11,867.6	11,867.6	46,822.5	13,952.7
10.25						2,921.0		35.6		2,956.6	2,956.6	194.7	3,124.5
10.50					35.0	2,600.8		66.7		2,702.5	2,702.5	503.6	7,867.8
10.75						1,779.0		117.1		1,896.1	1,896.1	344.9	3,779.8
11.00		52,786.1				16,276.9		95.8	19.1	69,177.9	69,177.9	60,017.3	64,793.7
11.25					38.7	844.6		20.8		904.0	904.0	215.7	3,836.0
11.50			34,462.5			3,651.0		113.5		38,227.0	38,227.0	2,631.6	17,139.9
11.75						990.7		528.3		1,519.0	1,519.0	170.4	1,735.3
12.00		49.4		597.7		34,699.1		2,177.5	152.9	37,676.5	37,676.5	83,012.3	67,975.4
12.25				2,685.0		2,946.1		188.4		5,819.5	5,819.5	2,994.7	10,490.4
12.50						1,728.6		144.8		1,873.4	1,873.4	1,891.3	5,425.3
12.75						3,740.7		217.7		3,958.4	3,958.4	2,192.6	3,858.9
13.00						3,653.2		217.1	17.2	3,887.5	3,887.5	12,439.4	10,809.8
13.25						1,867.3		100.2		1,967.5	1,967.5	802.3	2,260.8
13.50						45,527.0		200.4		45,727.4	45,727.4	47,616.7	49,934.1
13.75						277.2		128.8		406.0	406.0	325.2	956.6
14.00		130.1		958.2	59.1	18,449.2		1,853.8	126.7	21,577.2	21,577.2	27,813.3	34,973.5
14.25						35,172.8		40.7	0.3	35,213.8	35,213.8	44,358.5	45,365.6
14.50						490.2		207.3		697.5	697.5	1,724.9	2,595.3
14.75						71.8		30.3		102.1	102.1	88.3	235.0
15.00						38,657.3		1,584.6	27.7	40,269.6	40,269.6	22,299.7	16,524.9
15.25						836.4		50.9		887.4	887.4	250.1	1,313.6
15.50						59,822.9		5,307.6	79.4	65,209.8	65,209.8	63,257.8	63,052.8
15.75						19,127.5		10.4		19,137.9	19,137.9	4,842.8	1,651.6
16.00		996.1				13,119.9		1,395.4	196.1	15,707.5	15,707.5	35,628.4	32,993.5
16.25						54.8		81.4		136.2	136.2	20.8	195.8
16.50						341.2		672.3		1,013.5	1,013.5	497.0	1,594.0
16.75						226.0		8.0		234.0	234.0		299.4
17.00				614.8	29.0	2,369.4		1,300.2	1,729.8	6,043.2	6,043.2	13,435.1	19,689.6
17.25						324.1		148.6		472.7	472.7	1.3	563.9
17.50						184.5		195.0	214.2	593.8	593.8	672.0	489.5
17.75						41.7		30.2		71.8	71.8	44.3	81.9
18.00						12,252.7		991.4	13.2	13,257.3	13,257.3	14,502.1	16,886.1
18.25						30.0		126.3		156.3	156.3	0.9	704.2
18.50						3.1		111.7	5.7	120.5	120.5	14.8	198.4
18.75						0.7		11.8		12.6	12.6	0.7	15.1
19.00						11,075.3		60,828.0	90.5	71,993.7	71,993.7	58,160.8	58,818.4
19.25						0.2		73.0		73.2	73.2	0.4	11.8
19.50						0.9		677.3		678.2	678.2	639.1	1.5
19.75								0.2		0.2	0.2		0.3
20.00 & above						5,491.4		2,611.9		8,103.3	8,103.3	6,678.4	3,390.7
Total		122,070.1		218,197.9	9,413.1	722,205.9	2,712.4	128,494.5	5,019.6	1,208,113.4	1,208,113.4	1,107,017.5	1,085,114.6

*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 16									31 - 12 - 15		30 - 06 - 15	
	Domestic Constituents									Total	Total	Total	
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total				
00.00		611.4	1,796.9	956.7	128,476.0			4,495.9	12.0	136,348.9	136,348.9	191,090.1	301,869.0
01.00*		60.0	1,267.1		14,535.8			411.5		16,274.4	16,274.4	6,765.2	10,351.4
02.00*				204.7	24,048.6	0.9	303.2			24,557.4	24,557.4	17,699.9	18,512.0
03.00*			6,751.5	150.0	53,419.3		5,146.2			65,467.0	65,467.0	67,488.3	26,905.2
04.00*			24,248.0		115,603.4		26,924.6			166,776.0	166,776.0	165,291.8	31,144.1
05.00*		5.0	9,499.3	95.0	90,335.7	22.2	18,199.6	10.3		118,167.2	118,167.2	181,260.1	45,183.6
06.00*		4,837.8	37,201.6	574.7	82,589.9	117.4	6,284.1	204.0		131,809.7	131,809.7	143,979.2	220,193.9
07.00*		469,470.8	118,988.6	23,378.7	585,621.6	2,529.8	9,131.6	429.4		1,209,550.5	1,209,550.5	793,926.2	198,289.2
08.00*		47,012.2	206,747.2	19,018.2	507,229.7	6,455.0	6,664.0	1,055.4		794,181.6	794,181.6	804,997.8	407,249.8
08.25		30.4	8,941.1	4,754.0	120,979.0	118.5	729.9	36.0		135,588.8	135,588.8	55,736.3	79,112.1
08.50			11,779.9	5.3	63,709.2	57.0	887.1	99.0		76,537.6	76,537.6	75,482.9	216,821.7
08.75		111.9	1,066.9	439.4	48,619.5	4.1	2,122.3	19.8		52,383.9	52,383.9	18,936.0	159,087.2
09.00			1,803.9	3,218.5	108,836.6	78.7	2,108.0	736.7		116,782.4	116,782.4	190,135.2	205,594.9
09.25				131.2	71,105.9	50.0	1,570.6			72,857.7	72,857.7	24,017.1	102,378.6
09.50				247.4	27,139.0	472.0	1,484.3	64.5		29,407.2	29,407.2	106,988.2	102,885.7
09.75				119.4	37,958.8	90.7	5,144.5			43,313.5	43,313.5	60,962.2	117,721.5
10.00		174.1		46,843.5	3,819.3	627.1	4,706.2	498.1		56,668.2	56,668.2	142,338.1	156,808.2
10.25					21,154.7	4.8	2,237.2			23,396.7	23,396.7	12,524.9	106,128.2
10.50					15,135.9	9,169.2				24,305.1	24,305.1	24,495.2	56,692.4
10.75			885.0	64.2	36,356.4	10.9	10,849.4			48,165.9	48,165.9	26,023.7	62,426.5
11.00			44.8	121.5	30,225.7		13,991.0	32.0		44,415.1	44,415.1	62,476.4	96,036.7
11.25				184.3	19,712.6	575.4	16,368.4			36,840.6	36,840.6	24,848.1	39,441.8
11.50				1.7	28,787.5	4.8	9,001.1			37,795.0	37,795.0	24,333.8	33,620.3
11.75					11,209.4	166.9	1,360.1			12,736.4	12,736.4	8,636.5	21,875.8
12.00		94.6		34,432.1	347.4	7.5	4,068.6	4.5		38,954.8	38,954.8	63,943.5	57,572.3
12.25					6,582.5	35.0	1,448.2			8,065.7	8,065.7	25,048.9	17,253.3
12.50					10,350.0	0.4	12,947.1			23,297.5	23,297.5	23,526.9	25,255.8
12.75					7,389.1	0.3	952.4			8,341.8	8,341.8	10,830.4	25,777.8
13.00					35,507.2	47.5	3,200.6	8.0		38,763.3	38,763.3	35,523.0	57,896.1
13.25					4,497.0		244.3			4,741.4	4,741.4	4,466.5	16,181.5
13.50					3,331.6		642.0			3,973.6	3,973.6	11,480.0	38,244.8
13.75					3,934.4	0.5	129.3			4,064.2	4,064.2	1,695.1	12,392.8
14.00				434.3	28,245.5	4.6	3,205.6			31,889.9	31,889.9	23,759.4	29,365.8
14.25					4,581.3		94.4			4,675.7	4,675.7	13,516.3	11,229.7
14.50					2,479.4	0.6	1,058.3			3,538.3	3,538.3	2,620.0	42,268.0
14.75					870.1	0.5	2,921.2			3,791.8	3,791.8	1,335.3	8,833.2
15.00			25.0	40.6	32,726.4		6,433.8			39,225.8	39,225.8	17,182.1	39,143.2
15.25					1,706.5		815.7			2,522.2	2,522.2	2,560.8	4,726.8
15.50					2,190.6		315.5			2,506.1	2,506.1	1,062.6	7,319.3
15.75				0.7	1,156.8		162.1			1,319.6	1,319.6	465.7	6,594.0
16.00		7.6			9,066.8	0.6	10,643.6			19,718.5	19,718.5	23,437.3	30,948.3
16.25					425.6	0.9	648.4			1,074.9	1,074.9	624.0	2,410.9
16.50				150.0	1,884.8		650.8			2,685.6	2,685.6	2,318.0	5,705.3
16.75					1,166.6		814.4			1,981.0	1,981.0	553.3	1,818.1
17.00		0.2		0.5	2,808.6		2,507.0			5,316.3	5,316.3	8,517.9	13,158.7
17.25				43.1	338.8		503.9			885.8	885.8	2,164.6	2,426.7
17.50				314.1	1,724.4		683.1			2,721.6	2,721.6	1,364.1	3,325.1
17.75					610.2		398.8			1,009.0	1,009.0	329.6	543.0
18.00		415.4		41.3	11,644.0	9.7	10,283.6			22,394.1	22,394.1	25,097.4	25,578.4
18.25					517.6	0.1	251.7			769.4	769.4	401.9	1,440.1
18.50					430.6		261.5			692.0	692.0	550.7	1,300.0
18.75					241.1		187.9			429.0	429.0	416.9	584.1
19.00				24.5	2,980.6		502.7			3,507.8	3,507.8	4,076.1	3,893.6
19.25					236.5		100.0			336.5	336.5	143.6	305.7
19.50					55.7		256.1			311.8	311.8	329.4	652.5
19.75					297.0		106.6			403.6	403.6	49.6	389.6
20.00 & above	..			169.2	9,546.1	1.0	66,820.9			76,537.2	76,537.2	60,914.0	69,420.5
Total	..	522,831.5	431,046.8	59,049.9	2,513,589.4	11,495.5	293,549.9	3,209.6	3,834,772.6	3,834,772.6	3,600,738.2	3,380,284.7	

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

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 16									31 - 12 - 15		30 - 06 - 15
	Domestic Constituents									Total	Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total			
00.00					7,629.8		174.4		7,804.2	7,804.2	8,047.3	3,302.6
01.00*											3,131.8	
02.00*												
03.00*								698.3	698.3	698.3	657.9	720.4
04.00*								14.0	14.0	14.0	13.8	14.9
05.00*								10.8	10.8	10.8	9.5	3.5
06.00*								474.2	474.2	491.6	607.0	246.9
07.00*								13,211.1	13,211.1	13,211.1	8,904.4	5,509.3
08.00*				130.1	4,059.6		3.0		4,192.7	4,192.7	4,372.9	10,647.8
08.25					6,061.2				6,061.2	6,061.2		5,055.2
08.50											6,141.0	145.6
08.75			0.9		1,725.7				1,726.6	1,726.6	162.5	5,037.0
09.00											112.2	
09.25											2,013.3	0.7
09.50												2,300.9
09.75												600.0
10.00											880.0	2,165.4
10.25												1.4
10.50												1,032.3
10.75												
11.00											1,030.0	1,030.6
11.25												216.7
11.50												
11.75												
12.00					180.6				180.6	180.6	180.6	180.6
12.25												
12.50												
12.75					650.0				650.0	650.0		
13.00												
13.25												
13.50					234.1				234.1	234.1		
13.75												
14.00												
14.25												
14.50												
14.75												16.3
15.00												
15.25												
15.50												
15.75												
16.00												
16.25												1.0
16.50												
16.75												
17.00												
17.25												
17.50					30.9				30.9	30.9	30.9	30.9
17.75												
18.00												39.9
18.25												
18.50												
18.75												
19.00												
19.25												
19.50												156.7
19.75												
20.00 & above												
Total		0.9	130.1	34,257.1	918.0	35,306.0	35,306.0	36,295.1	38,456.6			

*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.5 Advances Classified by

All

As on

Size of Account* (Rs.)	Domestic									
	Non-Residents		Government		Non-Financial Public Sector Enterprises		NBFT's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1	..					1	..	38,398	37.2
5,000 to 10,000									28,045	241.5
10,000 to 20,000									15,714	231.0
20,000 to 25,000									10,662	245.3
25,000 to 30,000									8,199	226.7
30,000 to 40,000									24,567	862.1
40,000 to 50,000							2	0.1	24,932	1,098.3
50,000 to 60,000									16,926	919.3
60,000 to 70,000									19,675	1,294.8
70,000 to 80,000									16,820	1,264.7
80,000 to 90,000									32,051	2,732.0
90,000 to 100,000					16	1.6			37,857	3,604.7
100,000 to 200,000					2	0.3	3	0.5	626,887	94,487.4
200,000 to 300,000			1	0.2	1	0.2	12	2.9	263,788	62,657.4
300,000 to 400,000							6	2.0	69,051	23,311.8
400,000 to 500,000							9	4.1	31,552	14,277.4
500,000 to 600,000					34	19.4	6	3.4	77,032	42,798.3
600,000 to 700,000			1	0.7			8	5.3	14,696	9,465.0
700,000 to 800,000							6	4.3	10,983	8,219.3
800,000 to 900,000					16	12.9	5	4.3	10,864	9,165.7
900,000 to 1,000,000			70	67.1	7	6.7	2	1.9	10,248	9,818.3
1,000,000 to 2,000,000			8	14.8	26	36.6	115	182.8	33,494	45,691.5
2,000,000 to 3,000,000					7	19.9	27	68.8	12,408	30,658.9
3,000,000 to 4,000,000			1	4.0	2	6.3	19	67.0	7,990	28,024.1
4,000,000 to 5,000,000					1	4.6	5	22.3	6,101	27,566.5
5,000,000 to 6,000,000			1	5.0	7	41.2	5	27.6	4,804	26,104.2
6,000,000 to 7,000,000			3	19.6			14	91.5	3,113	20,173.0
7,000,000 to 8,000,000			1	7.6	6	43.0	1	7.1	2,741	20,570.3
8,000,000 to 9,000,000			2	16.4			16	131.8	2,098	17,747.4
9,000,000 to 10,000,000							1	9.4	2,447	23,295.4
10,000,000 to 100,000,000			34	1,122.4	76	5,076.3	134	5,928.4	23,468	720,426.3
100,000,000 to 500,000,000			21	4,663.9	56	13,952.2	117	24,084.0	4,853	1,016,284.4
500,000,000 & Over			112	638,980.0	157	630,024.2	39	37,943.6	978	1,006,551.9
Total	1		255	644,901.6	414	649,245.6	553	68,593.1	1,493,442	3,270,052.4

*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, 2016

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organisations		Personal		Others		Sub Total		Total		Size of Account* (Rs.)
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
29	..	24,882	55.1	340	0.6	63,650	92.9	63,651	92.9	Less Than 5,000
		18,283	142.5	353	2.5	46,681	386.6	46,681	386.6	5,000 to 10,000
		372,887	5,358.8	244	3.6	388,845	5,593.4	388,845	5,593.4	10,000 to 20,000
		119,378	2,522.8	91	2.1	130,131	2,770.1	130,131	2,770.1	20,000 to 25,000
		106,841	2,809.5	41	1.1	115,081	3,037.4	115,081	3,037.4	25,000 to 30,000
1	..	126,147	4,529.0	95	3.2	150,810	5,394.3	150,810	5,394.3	30,000 to 40,000
		115,798	4,949.4	137	6.2	140,869	6,053.9	140,869	6,053.9	40,000 to 50,000
		61,725	3,604.0	681	36.6	79,332	4,560.0	79,332	4,560.0	50,000 to 60,000
		34,254	2,245.5	309	18.9	54,238	3,559.3	54,238	3,559.3	60,000 to 70,000
1	0.1	16,789	1,256.7	294	23.1	33,904	2,544.6	33,904	2,544.6	70,000 to 80,000
12	1.0	29,383	2,536.6	101	8.6	61,547	5,278.1	61,547	5,278.1	80,000 to 90,000
1	0.1	35,134	3,310.4	302	28.8	73,310	6,945.6	73,310	6,945.6	90,000 to 100,000
17	2.7	309,726	42,851.5	13,035	2,030.0	949,670	139,372.5	949,670	139,372.5	100,000 to 200,000
1	0.2	174,555	42,869.8	3,950	947.6	442,308	106,478.4	442,308	106,478.4	200,000 to 300,000
1	0.3	69,924	23,433.8	2,112	728.4	141,094	47,476.4	141,094	47,476.4	300,000 to 400,000
3	1.4	51,432	23,154.8	642	279.1	83,638	37,716.8	83,638	37,716.8	400,000 to 500,000
3	1.7	42,025	23,318.2	490	261.8	119,590	66,402.8	119,590	66,402.8	500,000 to 600,000
1	0.7	17,645	11,547.9	386	263.6	32,737	21,283.1	32,737	21,283.1	600,000 to 700,000
1	0.8	36,589	26,581.0	27	20.0	47,606	34,825.5	47,606	34,825.5	700,000 to 800,000
15	12.6	12,459	10,538.3	36	31.0	23,395	19,764.7	23,395	19,764.7	800,000 to 900,000
1	0.9	7,394	7,009.4	22	21.1	17,744	16,925.4	17,744	16,925.4	900,000 to 1,000,000
7	10.4	38,366	51,368.6	184	245.2	72,200	97,550.1	72,200	97,550.1	1,000,000 to 2,000,000
6	12.9	15,131	36,431.3	27	67.8	27,606	67,259.7	27,606	67,259.7	2,000,000 to 3,000,000
2	7.0	4,097	14,240.0	18	63.7	12,129	42,412.2	12,129	42,412.2	3,000,000 to 4,000,000
4	17.9	3,275	14,486.2	10	43.3	9,396	42,140.8	9,396	42,140.8	4,000,000 to 5,000,000
		1,418	7,466.7	6	32.9	6,241	33,677.7	6,241	33,677.7	5,000,000 to 6,000,000
		2,575	17,129.9	13	85.5	5,718	37,499.5	5,718	37,499.5	6,000,000 to 7,000,000
2	14.5	499	3,670.3	5	36.9	3,255	24,349.7	3,255	24,349.7	7,000,000 to 8,000,000
3	25.3	436	3,632.6	4	33.0	2,559	21,586.5	2,559	21,586.5	8,000,000 to 9,000,000
2	18.8	201	1,922.3	4	38.8	2,655	25,284.6	2,655	25,284.6	9,000,000 to 10,000,000
65	2,822.9	836	16,382.6	40	1,276.5	24,653	753,035.3	24,653	753,035.3	10,000,000 to 100,000,000
27	6,295.1	9	2,369.5	10	1,587.6	5,093	1,069,236.8	5,093	1,069,236.8	100,000,000 to 500,000,000
7	4,960.6	8	9,237.2			1,301	2,327,697.5	1,301	2,327,697.5	500,000,000 & Over
212	14,207.9	1,850,101	422,962.3	24,009	8,229.1	3,368,986	5,078,192.0	3,368,987	5,078,192.0	Total

3.6 Advances Classified by Size of Accounts

All Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	63,651	92.9	15,036	29.5	148,043	174.0
5,000 to 10,000	46,681	386.6	11,817	87.3	20,566	155.0
10,000 to 20,000	388,845	5,593.4	470,266	7,352.9	468,205	7,179.1
20,000 to 25,000	130,131	2,770.1	16,928	385.1	26,339	612.2
25,000 to 30,000	115,081	3,037.4	31,733	894.2	32,091	859.0
30,000 to 40,000	150,810	5,394.3	238,444	8,328.8	212,128	7,300.8
40,000 to 50,000	140,869	6,053.9	137,551	6,004.7	82,065	3,683.1
50,000 to 60,000	79,332	4,560.0	44,459	2,471.7	42,471	2,305.3
60,000 to 70,000	54,238	3,559.3	40,306	2,616.4	49,616	3,247.6
70,000 to 80,000	33,904	2,544.6	37,321	2,785.9	62,488	4,697.9
80,000 to 90,000	61,547	5,278.1	66,454	5,664.9	64,167	5,510.7
90,000 to 100,000	73,310	6,945.6	67,926	6,386.8	68,446	6,543.4
100,000 to 200,000	949,670	139,372.5	983,478	147,498.6	942,829	141,030.9
200,000 to 300,000	442,308	106,478.4	435,392	104,731.7	458,529	110,674.8
300,000 to 400,000	141,094	47,476.4	136,259	46,189.1	117,293	39,969.6
400,000 to 500,000	83,638	37,716.8	68,410	30,364.2	85,208	38,503.9
500,000 to 600,000	119,590	66,402.8	108,759	61,264.2	45,199	24,518.7
600,000 to 700,000	32,737	21,283.1	52,740	34,532.2	75,221	48,165.3
700,000 to 800,000	47,606	34,825.5	28,485	21,440.9	27,398	20,668.2
800,000 to 900,000	23,395	19,764.7	29,594	25,527.7	14,393	12,255.6
900,000 to 1,000,000	17,744	16,925.4	14,012	13,405.8	19,335	18,532.6
1,000,000 to 2,000,000	72,200	97,550.1	70,372	98,219.0	59,859	84,793.4
2,000,000 to 3,000,000	27,606	67,259.7	26,172	62,546.2	21,190	51,431.8
3,000,000 to 4,000,000	12,129	42,412.2	14,808	51,481.7	12,129	42,046.7
4,000,000 to 5,000,000	9,396	42,140.8	9,361	42,172.9	10,219	45,861.2
5,000,000 to 6,000,000	6,241	33,677.7	6,124	33,325.6	6,170	33,658.6
6,000,000 to 7,000,000	5,718	37,499.5	4,282	27,553.6	3,383	21,930.0
7,000,000 to 8,000,000	3,255	24,349.7	3,098	23,184.5	3,015	22,436.9
8,000,000 to 9,000,000	2,559	21,586.5	2,577	21,876.0	2,221	18,934.6
9,000,000 to 10,000,000	2,655	25,284.6	2,500	23,866.8	2,473	23,550.9
10,000,000 to 100,000,000	24,653	753,035.3	23,755	726,077.9	21,818	674,615.9
100,000,000 to 500,000,000	5,093	1,069,236.8	4,721	992,161.2	4,662	971,354.0
500,000,000 & Over	1,301	2,327,697.5	1,233	2,113,622.8	1,115	2,016,654.2
Total	3,368,987	5,078,192.0	3,204,373	4,744,050.8	3,210,284	4,503,855.8

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	34,239	72.4	10,798	23.2	21,404	39.9
5,000 to 10,000	18,475	135.6	10,134	75.6	13,714	103.8
10,000 to 20,000	57,303	798.0	22,528	324.7	21,809	328.6
20,000 to 25,000	16,460	377.4	14,428	328.7	23,885	557.2
25,000 to 30,000	11,675	323.6	13,570	378.6	16,891	466.7
30,000 to 40,000	37,007	1,280.4	32,307	1,134.3	37,685	1,327.6
40,000 to 50,000	43,731	1,947.5	41,056	1,828.7	41,608	1,866.4
50,000 to 60,000	23,913	1,305.3	26,478	1,452.1	36,025	1,960.9
60,000 to 70,000	40,626	2,699.2	25,552	1,656.9	35,449	2,313.2
70,000 to 80,000	24,080	1,805.3	28,554	2,130.8	34,861	2,607.9
80,000 to 90,000	40,754	3,470.2	37,874	3,234.0	45,053	3,841.6
90,000 to 100,000	48,583	4,638.8	44,259	4,192.9	47,128	4,496.3
100,000 to 200,000	741,067	112,220.4	808,624	123,405.2	798,416	120,601.2
200,000 to 300,000	382,063	91,628.1	387,046	93,104.9	382,688	91,943.4
300,000 to 400,000	117,478	39,314.8	106,980	35,767.6	99,350	33,711.6
400,000 to 500,000	27,859	12,399.0	32,265	14,391.7	28,865	12,918.5
500,000 to 600,000	72,119	40,104.8	59,547	34,724.9	18,464	10,081.2
600,000 to 700,000	11,295	7,301.8	17,714	11,297.2	34,887	21,946.1
700,000 to 800,000	7,361	5,483.7	7,653	5,729.4	8,161	6,182.9
800,000 to 900,000	5,796	4,904.3	5,564	4,723.8	5,205	4,431.6
900,000 to 1,000,000	4,548	4,292.3	3,869	3,688.9	5,185	4,952.1
1,000,000 to 2,000,000	17,804	25,185.0	17,043	24,147.9	19,543	28,223.9
2,000,000 to 3,000,000	6,603	15,803.1	6,150	14,559.6	6,147	14,404.7
3,000,000 to 4,000,000	1,433	4,938.6	1,736	5,904.7	2,011	6,867.4
4,000,000 to 5,000,000	1,155	5,126.2	1,178	5,337.7	2,105	9,376.4
5,000,000 to 6,000,000	907	4,927.3	714	3,902.2	634	3,450.2
6,000,000 to 7,000,000	361	2,350.3	455	2,949.7	540	3,449.8
7,000,000 to 8,000,000	385	2,869.7	438	3,300.9	288	2,152.6
8,000,000 to 9,000,000	240	2,056.9	269	2,294.1	247	2,100.7
9,000,000 to 10,000,000	527	4,931.8	400	3,778.2	389	3,667.2
10,000,000 to 100,000,000	3,720	114,454.3	3,608	116,457.2	3,217	104,896.9
100,000,000 to 500,000,000	894	190,692.2	778	163,197.1	786	161,173.5
500,000,000 & Over	204	498,275.1	179	417,593.9	189	418,672.6
Total	1,800,665	1,208,113.4	1,769,748	1,107,017.5	1,792,829	1,085,114.6

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	29,411	20.5	4,238	6.3	126,637	134.2
5,000 to 10,000	28,206	251.0	1,683	11.7	6,852	51.2
10,000 to 20,000	331,542	4,795.4	447,738	7,028.1	446,396	6,850.5
20,000 to 25,000	113,671	2,392.7	2,500	56.5	2,454	55.0
25,000 to 30,000	103,406	2,713.8	18,163	515.5	15,199	392.3
30,000 to 40,000	113,802	4,113.9	206,137	7,194.5	174,442	5,973.3
40,000 to 50,000	97,134	4,106.3	96,495	4,175.9	40,457	1,816.7
50,000 to 60,000	55,419	3,254.7	17,978	1,019.4	6,446	344.5
60,000 to 70,000	13,612	860.0	14,754	959.5	14,166	934.3
70,000 to 80,000	9,822	739.2	8,767	655.2	27,627	2,090.0
80,000 to 90,000	20,790	1,807.7	28,567	2,429.9	19,114	1,669.1
90,000 to 100,000	24,727	2,306.9	23,666	2,193.7	21,296	2,045.2
100,000 to 200,000	208,568	27,146.1	174,824	24,089.8	144,399	20,427.9
200,000 to 300,000	60,244	14,850.0	48,319	11,619.3	75,834	18,729.7
300,000 to 400,000	23,578	8,147.7	29,165	10,381.8	17,796	6,206.1
400,000 to 500,000	55,658	25,264.8	36,104	15,955.0	56,302	25,568.2
500,000 to 600,000	47,468	26,296.5	49,211	26,538.7	26,713	14,425.8
600,000 to 700,000	21,428	13,972.3	35,005	23,222.0	40,330	26,216.7
700,000 to 800,000	40,239	29,337.3	20,824	15,705.4	19,235	14,483.8
800,000 to 900,000	17,577	14,840.9	24,030	20,803.9	9,188	7,824.0
900,000 to 1,000,000	13,195	12,632.2	10,142	9,715.9	14,150	13,580.6
1,000,000 to 2,000,000	54,216	72,115.7	53,155	73,820.9	40,136	56,317.2
2,000,000 to 3,000,000	20,999	51,446.2	20,015	47,969.1	15,037	37,012.6
3,000,000 to 4,000,000	10,592	37,076.8	13,056	45,518.2	10,102	35,125.5
4,000,000 to 5,000,000	8,207	36,851.0	8,075	36,348.0	7,990	35,935.4
5,000,000 to 6,000,000	5,333	28,744.8	5,410	29,423.4	5,535	30,203.2
6,000,000 to 7,000,000	5,355	35,136.0	3,822	24,570.7	2,835	18,428.9
7,000,000 to 8,000,000	2,866	21,451.1	2,657	19,860.6	2,724	20,260.9
8,000,000 to 9,000,000	2,319	19,529.6	2,306	19,565.2	1,972	16,817.1
9,000,000 to 10,000,000	2,124	20,315.8	2,097	20,060.8	2,081	19,855.3
10,000,000 to 100,000,000	20,887	636,651.7	20,102	607,587.6	18,544	567,221.0
100,000,000 to 500,000,000	4,163	871,070.8	3,909	820,803.7	3,842	802,919.6
500,000,000 & Over	1,082	1,804,533.5	1,035	1,670,931.9	905	1,570,369.1
Total	1,567,640	3,834,772.6	1,433,949	3,600,738.2	1,416,736	3,380,284.7

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1	..			2	..
5,000 to 10,000						
10,000 to 20,000						
20,000 to 25,000						
25,000 to 30,000					1	..
30,000 to 40,000	1	..			1	..
40,000 to 50,000	4	0.2				
50,000 to 60,000			3	0.2		
60,000 to 70,000					1	0.1
70,000 to 80,000	2	0.1				
80,000 to 90,000	3	0.3	13	1.1		
90,000 to 100,000			1	0.1	22	2.0
100,000 to 200,000	35	6.0	30	3.5	14	1.8
200,000 to 300,000	1	0.3	27	7.5	7	1.7
300,000 to 400,000	38	13.9	114	39.7	147	51.8
400,000 to 500,000	121	53.1	41	17.4	41	17.2
500,000 to 600,000	3	1.5	1	0.6	22	11.6
600,000 to 700,000	14	9.0	21	13.1	4	2.5
700,000 to 800,000	6	4.5	8	6.0	2	1.4
800,000 to 900,000	22	19.5				
900,000 to 1,000,000	1	0.9	1	0.9		
1,000,000 to 2,000,000	180	249.4	174	250.2	180	252.3
2,000,000 to 3,000,000	4	10.3	7	17.6	6	14.5
3,000,000 to 4,000,000	104	396.8	16	58.8	16	53.8
4,000,000 to 5,000,000	34	163.6	108	487.3	124	549.4
5,000,000 to 6,000,000	1	5.6			1	5.1
6,000,000 to 7,000,000	2	13.1	5	33.1	8	51.3
7,000,000 to 8,000,000	4	28.9	3	23.0	3	23.4
8,000,000 to 9,000,000			2	16.7	2	16.8
9,000,000 to 10,000,000	4	37.0	3	27.8	3	28.3
10,000,000 to 100,000,000	46	1,929.3	45	2,033.1	57	2,497.9
100,000,000 to 500,000,000	36	7,473.8	34	8,160.4	34	7,261.0
500,000,000 & Over	15	24,888.9	19	25,097.0	21	27,612.5
Total	682	35,306.0	676	36,295.1	719	38,456.6

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,562,072	1,420,012.4	1,425,304	1,227,353.8	1,534,147	1,387,915.3
05.00	66,287	188,010.8	56,504	222,844.2	51,751	165,113.3
10.00	35,113	536,909.3	93,563	603,752.8	96,970	379,784.4
15.00	35,150	368,208.2	28,280	396,080.4	7,888	161,563.0
20.00	814,105	563,253.4	841,359	490,626.4	823,331	484,082.6
25.00	229,373	1,210,605.9	183,765	1,013,096.8	107,209	993,187.6
30.00	63,537	233,100.5	50,058	168,555.8	69,055	188,714.7
33.33	69	577.8	69	585.8	70	592.3
35.00	11,171	66,274.9	8,275	35,988.0	8,119	39,769.8
40.00	422,353	200,171.6	357,661	114,512.7	355,662	187,712.4
45.00	1,431	14,832.8	1,646	22,439.2	1,923	18,010.3
50.00	120,276	129,910.8	138,651	134,984.7	140,523	161,181.5
55.00	1,182	23,041.1	634	13,344.7	841	13,170.1
60.00	1,300	27,906.4	1,795	34,969.4	1,970	34,133.3
65.00	711	17,764.5	1,242	20,441.9	1,417	29,242.3
70.00	811	20,307.2	2,161	26,589.9	836	16,025.4
75.00	689	8,319.0	3,958	144,286.4	3,024	105,994.5
80.00	814	9,147.2	1,283	34,699.2	832	29,524.8
85.00	631	7,541.6	817	15,808.9	643	14,887.7
90.00	786	9,080.2	958	10,650.6	722	12,295.6
95.00	963	13,515.7	6,155	11,511.9	1,408	8,384.1
99.99	163	9,700.8	235	927.4	1,943	72,570.9
Total	3,368,987	5,078,192.0	3,204,373	4,744,050.8	3,210,284	4,503,855.8

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	631,381	233,897.6	631,439	239,969.5	696,058	273,430.4
05.00	344	155.3	305	200.7	8	406.1
10.00	5,428	135,749.2	13,950	215,544.4	10,868	94,302.5
15.00	720	12,607.4	251	6,483.7	1,177	8,678.7
20.00	747,107	195,534.2	798,151	216,579.2	797,477	193,386.6
25.00	168,943	440,089.9	118,387	271,772.1	60,159	331,297.4
30.00	42,180	28,997.3	33,108	26,023.9	50,642	37,545.6
33.33	69	577.8	69	585.8	70	592.3
35.00	2,655	8,293.3	1,442	5,613.8	843	3,784.4
40.00	88,530	61,310.3	40,540	24,822.5	44,569	17,113.6
45.00	101	1,153.2	53	1,211.1	50	1,088.3
50.00	112,925	86,840.7	131,764	94,534.9	130,703	95,729.2
55.00	70	171.4	33	172.8	31	145.1
60.00	128	2,506.1	127	2,795.0	132	3,044.9
65.00	31	125.2	31	125.2	31	125.2
70.00	52	101.0	5	85.9	4	24.1
75.00	1	3.5	12	130.7	1	3.5
80.00			78	364.3	1	0.7
85.00						
90.00						
95.00						
99.99			3	2.0	5	24,415.9
Total	1,800,665	1,208,113.4	1,769,748	1,107,017.5	1,792,829	1,085,114.6

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	930,053	1,157,234.6	793,239	961,900.5	837,494	1,092,048.7
05.00	65,942	187,846.4	56,195	221,935.5	51,741	164,105.9
10.00	29,679	400,259.0	79,608	386,598.4	86,095	284,182.8
15.00	34,427	355,492.3	28,023	389,317.6	6,710	152,883.7
20.00	66,991	367,702.2	43,198	274,032.2	25,851	290,679.6
25.00	60,403	765,125.9	65,353	733,125.4	46,944	647,995.0
30.00	21,357	204,103.2	16,950	142,531.9	18,413	151,169.0
33.33						
35.00	8,516	57,981.6	6,833	30,374.2	7,276	35,985.3
40.00	333,823	138,861.3	317,121	89,690.2	311,093	170,598.8
45.00	1,330	13,679.6	1,593	21,228.1	1,873	16,922.0
50.00	7,351	43,070.1	6,887	40,449.7	9,819	65,372.4
55.00	1,112	22,869.7	601	13,171.9	809	13,000.0
60.00	1,172	25,400.4	1,668	32,174.4	1,838	31,088.4
65.00	680	17,639.3	1,211	20,316.6	1,386	29,117.1
70.00	759	20,206.2	2,156	26,504.0	832	16,001.3
75.00	688	8,315.5	3,946	144,155.8	3,023	105,991.0
80.00	814	9,147.2	1,205	34,334.9	830	29,451.3
85.00	631	7,541.6	817	15,808.9	642	14,865.6
90.00	786	9,080.2	958	10,650.6	721	12,287.6
95.00	963	13,515.7	6,155	11,511.9	1,408	8,384.1
99.99	163	9,700.8	232	925.5	1,938	48,155.0
Total	1,567,640	3,834,772.6	1,433,949	3,600,738.2	1,416,736	3,380,284.7

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 16		31 - 12 - 15		30 - 06 - 15	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	638	28,880.3	626	25,483.8	595	22,436.3
05.00	1	9.2	4	708.0	2	601.4
10.00	6	901.1	5	1,610.0	7	1,299.0
15.00	3	108.4	6	279.1	1	0.6
20.00	7	17.0	10	15.0	3	16.4
25.00	27	5,390.1	25	8,199.3	106	13,895.2
30.00						
33.33						
35.00						
40.00						
45.00						
50.00					1	79.8
55.00					1	25.0
60.00						
65.00						
70.00						
75.00						
80.00					1	72.8
85.00					1	22.1
90.00					1	8.0
95.00						
99.99						
Total	682	35,306.0	676	36,295.1	719	38,456.6

3.8 Advances Classified by Rate of

All
As on 30th

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	61,380.3	410.5	2,879.4	9,325.5	15,366.9	103,361.5	13,675.0	264.1	4,231.6	5,760.2	3,433.3
01.00*	6,911.8	479.2	1,318.0	647.6	2,011.5	1,427.4	1,535.4		410.2	835.9	
02.00*	6,540.2	362.9	3,135.5	2,482.0	3,394.4	3,056.4	1,953.2		100.9	2,247.6	143.9
03.00*	32,787.0	605.3	8,918.5	9,383.3	8,351.8	10,447.0	3,200.6		2,107.9	4,101.4	3.0
04.00*	65,154.1	1,788.5	24,605.7	6,916.3	24,375.9	34,494.4	6,874.7		3,518.7	4,390.0	751.4
05.00*	45,225.8	4,709.4	17,252.4	10,824.6	18,194.7	31,421.4	4,245.1	101.6	543.0	2,469.9	424.1
06.00*	46,383.6	3,597.9	16,490.1	2,616.6	34,748.0	31,092.8	5,019.6		19.6	2,347.4	49.1
07.00*	611,575.7	23,193.7	134,541.3	98,898.6	96,900.6	236,055.2	40,257.4		4,834.3	13,564.6	1,440.0
08.00*	199,004.7	41,656.8	70,968.9	90,072.9	60,625.7	284,879.8	44,741.5		22,796.6	63,164.1	3,252.7
09.00*	67,145.8	22,836.4	91,396.9	59,713.4	52,709.8	208,814.9	28,241.4		9,305.9	49,189.6	2,688.3
10.00*	15,647.9	37,906.7	23,677.6	17,501.3	18,760.5	72,250.1	14,125.7		5,477.2	17,331.5	589.8
10.25	865.3	4,183.7	3,024.0	2,797.7	1,417.0	6,968.9	3,216.3		225.6	1,247.0	106.4
10.50	7,510.5	732.2	2,335.9	1,446.2	1,357.4	7,611.9	931.5		111.8	2,816.3	92.9
10.75	4,263.1	1,074.7	2,230.8	5,920.9	3,330.2	19,821.3	3,550.4		755.5	8,265.0	88.6
11.00	17,514.9	441.0	41,620.0	9,984.3	13,027.1	17,204.5	7,042.7		567.9	1,309.4	426.9
11.25	1,569.3	7,531.5	3,699.9	4,846.2	12,645.5	4,268.6	1,190.1		85.7	876.5	67.7
11.50	7,622.3	12,439.8	2,210.6	6,520.0	882.7	39,564.5	4,133.9		229.2	1,104.6	18.5
11.75	3,095.8	888.9	1,398.3	254.7	339.4	4,107.4	1,932.7		752.2	638.8	31.4
12.00	11,573.9	9,845.8	12,783.8	1,700.3	10,083.3	18,611.4	4,919.6		733.3	2,209.7	59.5
12.25	723.2	1,531.3	421.4	485.9	918.5	5,055.3	940.7		207.9	3,178.2	14.9
12.50	12,595.9	763.8	1,474.2	2,095.8	2,375.4	1,904.4	2,334.9	193.8	78.1	642.8	44.1
12.75	1,542.0	1,857.8	1,956.3	940.9	298.5	3,071.0	633.7		129.8	384.5	0.6
13.00	2,284.5	7,285.5	3,105.1	8,913.3	8,553.8	5,584.2	4,013.3	0.7	771.6	408.7	207.7
13.25	729.4	100.6	1,682.1	658.2	144.8	1,262.6	1,540.1		166.5	336.2	11.5
13.50	873.6	342.7	1,794.7	474.9	44,967.1	499.4	377.1	2.0	84.6	179.3	80.1
13.75	1,382.4	22.8	1,275.3	182.7	19.5	604.8	636.5		85.4	10.8	0.5
14.00	8,181.8	59.9	15,457.9	7,511.6	3,705.8	8,159.5	6,001.4	1.5	1,151.1	829.0	220.7
14.25	550.7	46.4	2,056.5	480.1	34,907.6	798.6	387.5		127.4	24.6	131.7
14.50	754.6	51.5	908.2	161.5	164.7	762.9	396.4	14.0	192.2	209.3	16.9
14.75	51.9	79.0	236.9	2.2	3.0	3,026.2	212.2		34.3	7.9	27.4
15.00	8,274.7	149.6	9,265.7	2,707.8	41,813.5	3,971.8	6,287.9		4,734.0	730.0	49.3
15.25	159.2	72.1	347.5	281.0	9.8	974.6	232.3		97.5	34.1	10.4
15.50	5,676.7	59.7	1,754.0	370.8	11,460.2	18,295.2	8,039.6		161.4	3,543.7	118.7
15.75	192.9	7.4	781.3	12.3	18,708.1	333.7	185.8		102.8	41.2	22.7
16.00	11,735.9	8.6	14,634.6	260.8	1,021.3	2,080.6	2,265.6	0.2	569.1	198.5	106.3
16.25	581.5	0.2	214.5	2.7	3.1	141.2	115.0		85.3	33.6	4.6
16.50	904.9	65.4	800.8	75.6	489.5	505.5	488.5		164.5	11.8	
16.75	935.0	0.3	656.8	8.2	9.5	120.2	95.2			314.4	
17.00	7,372.4	14.1	904.0	97.6	167.4	396.2	1,508.6		100.9	115.1	54.5
17.25	187.3	1.6	385.7	27.6	178.9	390.2	151.9		14.4	11.8	0.9
17.50	504.1	11.0	469.8	136.4	501.0	273.0	1,095.8		58.1	108.2	2.8
17.75	25.0		413.0		1.8	419.6	155.2		14.3	0.2	
18.00	11,286.6	12.3	9,009.6	256.6	12,343.9	702.1	1,497.4		90.1	52.9	2.1
18.25	18.6		214.6	5.3	175.2	403.4	68.4		1.4	17.2	12.1
18.50	324.3	2.5	211.1		76.1	108.2	63.6		7.3	5.2	0.8
18.75	47.0	40.1	105.4	2.5	93.8	72.2	59.5		1.2		
19.00	63,579.7	22.4	159.6	14.1	319.9	9,513.3	265.8		80.5	82.4	18.3
19.25	68.9	..	41.6		68.4	188.0	11.7		2.2		2.6
19.50	846.3		50.8		60.3	10.4	16.6			0.6	
19.75	24.1	22.3	86.2		1.2	155.2	17.4			0.4	
20.00 & above	65,825.4	695.1	1,546.2	189.4	1,169.6	5,362.9	2,218.0		153.9	4,789.2	3.2
Total	1,420,012.4	188,010.8	536,909.3	368,208.2	563,253.4	1,210,605.9	233,100.5	577.8	66,274.9	200,171.6	14,832.8

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

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

*10.00 stands for 09.25 to 10.00

Interest/Return and Rate of Margin

Banks

June, 2016

(Million Rupees)

Rate of Margin											Rate of Int./Return	
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00	Total	
6,143.1	2,998.7	3,263.0	1,622.8	1,821.4	1,415.9	1,981.9	859.9	674.1	563.4	8,428.5	249,861.0	00.00
182.7		252.0					24.9	83.7	7.6	146.4	16,274.4	01.00*
597.9	67.5	471.7	120.5	20.1	0.1	..	426.5	164.0	41.2	1.6	25,328.1	02.00*
2,449.8	1,324.4	657.9	893.4	2,363.1	98.9	410.0	611.3	59.6	148.8	98.3	89,021.4	03.00*
7,059.6	1,513.2	3,809.6	3,461.5	2,316.5	811.7	898.2	1,101.4	1,351.5	1,884.2	5.4	197,082.8	04.00*
945.9	1,679.8	1,417.2	1,727.6	252.4	201.0	509.9	302.9	449.4	456.8	128.7	143,483.8	05.00*
1,221.2	23.0	321.3	85.7	111.5		109.1	534.8	30.0	28.1	32.1	144,861.3	06.00*
15,924.0	1,312.6	4,759.0	3,413.3	1,072.7	1,050.5	454.3	399.9	2,209.0	5,015.9	104.5	1,296,977.1	07.00*
18,156.8	10,672.7	5,854.7	1,840.0	5,722.9	1,795.2	2,402.5	746.8	1,129.1	1,668.4	697.7	931,850.4	08.00*
14,713.3	1,756.7	1,644.1	2,594.4	4,472.6	945.1	1,095.0	1,423.1	1,019.2	2,123.0	38.0	623,866.9	09.00*
20,241.2	405.4	1,204.9	878.6	871.9	854.1	376.4	332.3	703.0	780.9	9.0	249,926.2	10.00*
1,329.3	129.7	163.6	206.7	55.3	145.5	90.6	47.2	55.6	77.8	0.2	26,353.3	10.25
1,458.0	125.7	89.6	47.7	121.1	69.4	50.2	63.1	30.4	5.8		27,007.6	10.50
638.8	22.9	21.6	13.7	19.0	18.0	15.6	2.9	8.4	0.7		50,062.0	10.75
3,273.6	147.5	154.2	110.1	181.4	95.9	66.7	183.4	131.9	109.5		113,593.0	11.00
562.2	83.0	135.3	25.8	59.9	20.2	29.4	36.6	7.5	2.5	1.4	37,744.7	11.25
827.4	1.3	2.8	8.8	16.1	246.3	0.6	14.4	48.0	129.3	0.9	76,022.0	11.50
767.1	3.8	4.9		8.7		23.5		2.0	5.0	0.8	14,255.5	11.75
1,440.0	45.9	2,125.9	31.4	167.3	72.1	76.1	74.8	136.6	121.1		76,811.9	12.00
168.9	13.7	203.7	1.1	5.9	2.2	4.0	2.4	5.7		..	13,885.2	12.25
228.7	179.1	97.0	5.4	39.6	53.4	2.1	60.7	1.9			25,170.9	12.50
1,980.3		5.2		149.6							12,950.2	12.75
447.1	31.2	84.2	118.9	48.3	55.8	25.7	16.4	541.5	153.2		42,650.8	13.00
64.1				10.7	2.0						6,708.9	13.25
138.1	67.9	19.2	15.9	12.7	1.2		1.1	2.9		0.6	49,935.1	13.50
88.4	18.0		137.2	2.4	3.5						4,470.2	13.75
1,847.6	79.2	153.3	36.8	22.7	25.7	10.6	5.4	4.0	1.5		53,467.1	14.00
376.2	0.6	1.2	0.5								39,889.5	14.25
560.3	2.6	22.8	9.5	2.0	6.3						4,235.8	14.50
153.6	0.5	0.4		15.9	42.2						3,893.9	14.75
1,165.8	72.4	29.1	118.2	22.9	54.2	6.7	12.0	20.2	4.2	5.5	79,495.4	15.00
1,131.4	40.8	6.8	1.7	8.2	2.2						3,409.5	15.25
18,153.6	26.0	31.9		18.1	6.2						67,716.0	15.50
62.0	2.0	4.1		1.4							20,457.6	15.75
2,190.9	18.6	69.6	61.4	0.5	9.1	188.2		0.1	6.0		35,426.0	16.00
27.7		1.6									1,211.1	16.25
51.4	9.6	6.4	13.1	103.3		8.8					3,699.2	16.50
75.5											2,215.0	16.75
176.1	4.2	50.7	51.6	0.4	113.7	72.6	106.7	27.2	25.7		11,359.5	17.00
8.3											1,358.5	17.25
108.2	53.6	1.2		0.2	20.4				2.5		3,346.2	17.50
51.6											1,080.8	17.75
384.2	1.2	1.4	0.7	1.0		9.3					35,651.4	18.00
9.5											925.7	18.25
13.3		0.1				0.3					812.5	18.50
19.9											441.6	18.75
230.5	44.8	377.1	24.4	181.6	80.3	69.2	101.2	183.1	152.5	0.8	75,501.6	19.00
26.2											409.7	19.25
5.0		..									990.0	19.50
4.0						93.0					403.8	19.75
2,030.5	61.2	386.2	85.9	5.8	0.7	66.7	49.4	0.7		0.4	84,640.5	20.00 & above
129,910.8	23,041.1	27,906.4	17,764.5	20,307.2	8,319.0	9,147.2	7,541.6	9,080.2	13,515.7	9,700.8	5,078,192.0	Total

Overall weighted Average Rate of Interest/Return = 8.40

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2016

Rate of Margin	Public Sector Banks		Domestic Private Bank		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								
0.00	37,525	11,058.6	-	-	-	-	37,525	11,058.6
5.00	21	51.2	-	-	-	-	21	51.2
10.00	1,297	230.9	-	-	-	-	1,297	230.9
15.00	1	0.4	-	-	-	-	1	0.4
20.00	2,977	1,781.7	-	-	-	-	2,977	1,781.7
25.00	43,713	32,408.0	-	-	-	-	43,713	32,408.0
30.00	36,899	6,401.0	3,588	1,039.0	-	-	40,487	7,440.0
40.00	14,117	3,055.2	-	-	-	-	14,117	3,055.2
50.00	87,322	13,824.4	-	-	-	-	87,322	13,824.4
Total	223,872	68,811.8	3,588	1,039.0	0	0.0	227,460	69,850.8
Weighted Average		26.94		30.00		0.0		26.98
Securities Shares And Other Financial Instruments - To Stock Exchange								
0.00	825	638.0	77	1,408.1	-	-	902	2,046.1
5.00	-	-	306	675.7	-	-	306	675.7
10.00	3	958.2	31	1,447.2	-	-	34	2,405.4
15.00	5	1,388.0	57	480.5	-	-	62	1,868.5
20.00	6	906.0	56	3,152.4	-	-	62	4,058.5
25.00	794	97,831.9	16	1,295.1	-	-	810	99,127.0
30.00	1	98.1	61	2,922.2	-	-	62	3,020.3
35.00	-	-	12	1,780.0	-	-	12	1,780.0
40.00	2	15.8	75	3,070.1	-	-	77	3,086.0
45.00	-	-	3	352.5	-	-	3	352.5
50.00	6	914.6	12	3,840.5	-	-	18	4,755.1
55.00	-	-	4	446.4	-	-	4	446.4
60.00	-	-	5	439.6	-	-	5	439.6
65.00	-	-	1	3.9	-	-	1	3.9
70.00	-	-	2	47.7	-	-	2	47.7
80.00	-	-	3	14.3	-	-	3	14.3
90.00	-	-	1	213.4	-	-	1	213.4
95.00	-	-	1	30.8	-	-	1	30.8
Total	1,642	102,750.9	723	21,621.1	0	0.0	2,365	124,372.1
Weighted Average		24.75		31.40		0.0		25.91
Securities Shares And Other Financial Instruments - To Others								
0.00	1,129	639.9	44	3,819.8	-	-	1,173	4,459.8
5.00	-	-	156	9,407.3	-	-	156	9,407.3
10.00	158	56,975.5	163	44,848.7	-	-	321	101,824.2
15.00	2	29.8	76	1,968.8	-	-	78	1,998.6
20.00	25	1,505.0	117	1,790.9	-	-	142	3,296.0
25.00	13	36,367.8	61	1,747.7	-	-	74	38,115.6
30.00	8	2,470.6	71	2,587.8	-	-	79	5,058.4
35.00	6	197.0	48	1,340.9	-	-	54	1,537.9
40.00	13	16.4	175	8,024.8	-	-	188	8,041.2
45.00	-	-	9	1,214.8	-	-	9	1,214.8
50.00	5	125.0	27	499.4	-	-	32	624.4
55.00	-	-	5	6,966.7	-	-	5	6,966.7
60.00	-	-	1	150.0	-	-	1	150.0
65.00	-	-	2	243.3	-	-	2	243.3

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2016

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
70.00	-	-	8	3,667.2	-	-	8	3,667.2
75.00	-	-	1	9.3	-	-	1	9.3
80.00	-	-	3	7.2	-	-	3	7.2
90.00	-	-	5	111.3	-	-	5	111.3
95.00	-	-	4	925.1	-	-	4	925.1
99.99	-	-	1	0.1	-	-	1	0.1
Total	1,359	98,327.2	977	89,332.0	0	0.0	2,336	187,659.2
Weighted Average		16.24		21.19		0.0		18.60

Merchandise - Food Items

0.00	1,805	17,624.7	841	77,680.8	-	-	2,646	95,305.5
5.00	-	-	2,033	16,776.6	-	-	2,033	16,776.6
10.00	67	15,662.2	722	31,544.7	-	-	789	47,207.0
15.00	14	233.8	884	59,143.6	-	-	898	59,377.4
20.00	121	607.4	684	30,249.6	-	-	805	30,857.0
25.00	2,036	13,892.2	2,188	77,353.7	-	-	4,224	91,246.0
30.00	261	4,016.5	605	13,018.3	-	-	866	17,034.8
35.00	26	135.8	187	2,558.2	-	-	213	2,694.1
40.00	65	12,829.1	263	14,946.1	-	-	328	27,775.3
45.00	-	-	16	510.2	-	-	16	510.2
50.00	1,780	7,488.1	497	2,110.9	-	-	2,277	9,599.0
55.00	-	-	18	1,037.9	-	-	18	1,037.9
60.00	2	164.0	14	1,009.1	-	-	16	1,173.2
65.00	-	-	7	330.6	-	-	7	330.6
70.00	-	-	9	508.0	-	-	9	508.0
75.00	-	-	4	95.8	-	-	4	95.8
80.00	-	-	6	255.7	-	-	6	255.7
85.00	-	-	4	340.6	-	-	4	340.6
90.00	-	-	10	744.2	-	-	10	744.2
95.00	-	-	7	139.6	-	-	7	139.6
99.99	-	-	4	42.3	-	-	4	42.3
Total	6,177	72,654.1	9,003	330,397.6	0	0.0	15,180	403,051.7
Weighted Average		21.22		16.18		0.0		17.09

Merchandise - Raw Materails

0.00	1,872	2,443.3	1,075	53,114.5	1	40.2	2,948	55,598.1
5.00	-	-	898	17,689.3	-	-	898	17,689.3
10.00	149	11,951.6	682	35,375.2	-	-	831	47,326.9
15.00	25	2,748.7	1,513	36,807.0	-	-	1,538	39,555.7
20.00	874	5,434.5	2,809	57,894.1	-	-	3,683	63,328.7
25.00	17,396	24,945.1	2,664	86,180.0	5	379.9	20,065	111,505.2
30.00	126	954.7	1,032	34,387.2	-	-	1,158	35,342.0
33.33	6	28.9	-	-	-	-	6	28.9
35.00	38	39.8	145	3,075.5	-	-	183	3,115.4
40.00	7	400.1	1,519	26,635.3	-	-	1,526	27,035.4
45.00	-	-	33	335.7	-	-	33	335.7
50.00	295	3,244.5	408	3,043.0	-	-	703	6,287.5
55.00	-	-	33	448.9	-	-	33	448.9
60.00	16	272.8	16	4,514.7	-	-	32	4,787.5
65.00	-	-	16	1,166.2	-	-	16	1,166.2
70.00	-	-	35	2,110.3	-	-	35	2,110.3

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2016

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
75.00	-	-	21	1,009.1	-	-	21	1,009.1
80.00	-	-	24	990.6	-	-	24	990.6
85.00	-	-	38	1,316.5	-	-	38	1,316.5
90.00	-	-	42	1,347.0	-	-	42	1,347.0
95.00	-	-	80	1,841.9	-	-	80	1,841.9
99.99	-	-	8	40.0	-	-	8	40.0
Total	20,804	52,464.5	13,091	369,322.8	6	420.2	33,901	422,207.5
Weighted Average		21.32		21.02		22.60		21.06

Merchandise - Finished/manufactured Goods

0.00	904	1,353.5	2,379	78,516.9	20	2,604.2	3,303	82,474.7
5.00	2	11.0	1,224	19,996.1	1	9.1	1,227	20,016.4
10.00	324	27,619.2	1,227	30,134.1	6	901.0	1,557	58,654.4
15.00	36	4,864.4	1,596	49,739.9	-	-	1,632	54,604.4
20.00	793	11,560.1	5,968	66,880.4	-	-	6,761	78,440.6
25.00	1,638	52,388.5	4,100	119,842.5	12	1,540.9	5,750	173,772.0
30.00	57	1,631.6	3,742	35,106.8	-	-	3,799	36,738.4
35.00	5	69.3	207	3,531.0	-	-	212	3,600.3
40.00	11	311.5	1,334	23,920.1	-	-	1,345	24,231.7
45.00	-	-	205	3,148.2	-	-	205	3,148.2
50.00	1,743	11,190.1	652	6,657.8	-	-	2,395	17,848.0
55.00	-	-	44	3,689.4	-	-	44	3,689.4
60.00	5	77.5	106	6,790.5	-	-	111	6,868.1
65.00	-	-	36	3,036.4	-	-	36	3,036.4
70.00	-	-	54	2,568.1	-	-	54	2,568.1
75.00	-	-	59	2,034.7	-	-	59	2,034.7
80.00	-	-	48	2,026.2	-	-	48	2,026.2
85.00	-	-	18	1,383.6	-	-	18	1,383.6
90.00	-	-	44	1,386.7	-	-	44	1,386.7
95.00	-	-	86	1,472.5	-	-	86	1,472.5
99.99	-	-	40	556.5	-	-	40	556.5
Total	5,518	111,077.3	23,169	462,419.3	39	5,055.4	28,726	578,552.1
Weighted Average		22.67		21.25		9.41		21.42

Fixed Assets Including Machonary

0.00	8,462	21,237.1	1,322	57,909.4	4	300.9	9,788	79,447.6
5.00	23	9.6	552	20,439.4	-	-	575	20,449.1
10.00	624	18,902.3	3,005	66,056.8	-	-	3,629	84,959.1
15.00	206	2,266.0	2,141	66,954.9	1	108.3	2,348	69,329.3
20.00	1,427	26,261.4	2,738	78,072.8	-	-	4,165	104,334.3
25.00	14,806	96,808.6	7,511	261,278.3	6	1,345.7	22,323	359,432.7
30.00	1,622	6,275.0	1,477	24,296.5	-	-	3,099	30,571.6
33.33	31	284.7	-	-	-	-	31	284.7
35.00	1,606	2,397.0	1,859	13,762.6	-	-	3,465	16,159.7
40.00	71,534	40,391.8	452	20,387.0	-	-	71,986	60,778.9
45.00	49	61.5	184	1,515.3	-	-	233	1,576.9
50.00	2,586	23,929.9	507	9,742.9	-	-	3,093	33,672.8
55.00	10	23.6	123	3,611.3	-	-	133	3,634.9
60.00	71	953.0	90	2,147.1	-	-	161	3,100.1
65.00	-	-	64	4,971.4	-	-	64	4,971.4
70.00	-	-	110	5,045.5	-	-	110	5,045.5

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2016

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
75.00	-	-	93	1,087.1	-	-	93	1,087.1
80.00	-	-	99	532.3	-	-	99	532.3
85.00	-	-	263	1,144.7	-	-	263	1,144.7
90.00	-	-	336	1,658.2	-	-	336	1,658.2
95.00	-	-	375	6,284.2	-	-	375	6,284.2
99.99	-	-	20	8,171.6	-	-	20	8,171.6
Total	103,057	239,802.3	23,321	655,070.5	11	1,755.0	126,389	896,627.9
Weighted Average		26.37		23.25		20.09		24.07
Real Estate - Land								
0.00	150	397.1	895	3,735.0	22	662.3	1,067	4,794.5
5.00	-	-	369	632.5	-	-	369	632.5
10.00	-	-	156	1,652.2	-	-	156	1,652.2
15.00	24	31.4	331	7,847.6	-	-	355	7,879.0
20.00	23	547.9	374	3,623.6	-	-	397	4,171.6
25.00	1,394	1,572.5	745	32,848.3	-	-	2,139	34,420.8
30.00	59	58.4	1,037	5,496.6	-	-	1,096	5,555.1
35.00	-	-	146	2,513.9	-	-	146	2,513.9
40.00	24	215.0	649	10,086.2	-	-	673	10,301.2
45.00	-	-	191	1,622.3	-	-	191	1,622.3
50.00	8,337	1,589.7	959	1,947.6	-	-	9,296	3,537.3
55.00	-	-	375	1,352.5	-	-	375	1,352.5
60.00	-	-	203	1,559.2	-	-	203	1,559.2
65.00	-	-	122	484.9	-	-	122	484.9
70.00	-	-	209	838.1	-	-	209	838.1
75.00	-	-	225	946.9	-	-	225	946.9
80.00	-	-	157	456.3	-	-	157	456.3
85.00	-	-	85	563.7	-	-	85	563.7
90.00	-	-	49	100.7	-	-	49	100.7
95.00	-	-	47	108.5	-	-	47	108.5
99.99	-	-	4	5.4	-	-	4	5.4
Total	10,011	4,412.3	7,328	78,423.0	22	662.3	17,361	83,497.7
Weighted Average		31.86		29.21		0.00		29.12
Real Estate - Building								
0.00	3,735	3,949.1	9,262	38,264.3	-	-	12,997	42,213.4
5.00	58	49.4	4,646	9,671.3	-	-	4,704	9,720.7
10.00	9	1,039.0	6,664	111,779.0	-	-	6,673	112,818.0
15.00	21	600.1	23,393	37,718.8	-	-	23,414	38,319.0
20.00	63	5,214.7	6,573	26,241.1	7	16.9	6,643	31,472.8
25.00	1,849	21,920.6	6,131	39,032.7	-	-	7,980	60,953.4
30.00	250	2,989.5	1,787	31,270.1	-	-	2,037	34,259.6
35.00	236	4,088.1	327	4,324.9	-	-	563	8,413.0
40.00	1,040	1,208.5	1,274	8,867.8	-	-	2,314	10,076.3
45.00	-	-	195	3,167.3	-	-	195	3,167.3
50.00	1,792	16,252.9	1,760	6,385.8	-	-	3,552	22,638.8
55.00	39	75.3	201	3,083.6	-	-	240	3,159.0
60.00	10	763.5	206	3,559.4	-	-	216	4,322.9
65.00	-	-	146	5,755.4	-	-	146	5,755.4
70.00	-	-	143	1,884.1	-	-	143	1,884.1
75.00	-	-	176	2,336.9	-	-	176	2,336.9

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2016

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
80.00	-	-	203	3,004.6	-	-	203	3,004.6
85.00	-	-	157	2,447.1	-	-	157	2,447.1
90.00	-	-	192	1,672.6	-	-	192	1,672.6
95.00	-	-	210	1,567.2	-	-	210	1,567.2
99.99	-	-	64	617.1	-	-	64	617.1
Total	9,102	58,151.2	63,710	342,652.0	7	16.9	72,819	400,820.2
Weighted Average		31.22		20.46		20.00		22.02

Against Fixed Deposits

0.00	3	27.0	261	669.6	-	-	264	696.7
5.00	-	-	484	6,984.3	-	-	484	6,984.3
10.00	2,661	1,739.1	1,102	2,717.7	-	-	3,763	4,456.9
15.00	32	127.4	113	1,246.7	-	-	145	1,374.1
20.00	-	-	289	9,766.5	-	-	289	9,766.5
25.00	475	35,023.6	220	3,165.1	-	-	695	38,188.7
30.00	-	-	106	3,588.4	-	-	106	3,588.4
35.00	-	-	18	32.3	-	-	18	32.3
40.00	-	-	65	389.6	-	-	65	389.6
45.00	-	-	6	189.9	-	-	6	189.9
50.00	10	41.2	29	63.1	-	-	39	104.4
55.00	-	-	5	7.2	-	-	5	7.2
60.00	-	-	7	7.6	-	-	7	7.6
65.00	-	-	9	51.4	-	-	9	51.4
70.00	-	-	3	6.8	-	-	3	6.8
75.00	-	-	4	6.3	-	-	4	6.3
80.00	-	-	12	25.1	-	-	12	25.1
85.00	-	-	1	3.0	-	-	1	3.0
90.00	-	-	2	749.8	-	-	2	749.8
95.00	-	-	2	2.5	-	-	2	2.5
99.99	-	-	9	0.5	-	-	9	0.5
Total	3,181	36,958.5	2,747	29,674.4	0	0.0	5,928	66,632.9
Weighted Average		24.26		19.09		0.0		21.96

Against Insurance Policies

0.00	2,410	640.5	481	2,629.0	-	-	2,891	3,269.5
5.00	2	7.4	127	405.4	-	-	129	412.8
10.00	-	-	252	2,972.0	-	-	252	2,972.0
15.00	4	7.0	144	1,303.9	-	-	148	1,311.0
20.00	129	642.8	329	6,959.1	-	-	458	7,602.0
25.00	153	788.9	125	2,989.3	-	-	278	3,778.2
30.00	11	51.6	113	2,059.1	-	-	124	2,110.7
35.00	3	36.5	114	351.9	-	-	117	388.4
40.00	15	60.7	98	459.5	-	-	113	520.3
45.00	-	-	56	28.8	-	-	56	28.8
50.00	46	646.5	43	147.5	-	-	89	794.0
55.00	-	-	77	139.9	-	-	77	139.9
60.00	-	-	53	166.6	-	-	53	166.6
65.00	-	-	54	16.7	-	-	54	16.7
70.00	-	-	36	7.4	-	-	36	7.4
75.00	-	-	52	153.7	-	-	52	153.7
80.00	-	-	34	10.5	-	-	34	10.5

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2016

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
85.00	-	-	18	17.1	-	-	18	17.1
90.00	-	-	49	314.8	-	-	49	314.8
95.00	-	-	59	132.6	-	-	59	132.6
99.99	-	-	8	0.9	-	-	8	0.9
Total	2,773	2,882.3	2,322	21,266.6	0	0.0	5,095	24,149.0
Weighted Average		24.39		20.71		0.0		21.15
Other Securied Advances								
0.00	7,130	2,157.2	379,652	525,618.2	146	698.5	386,928	528,474.1
5.00	236	25.1	55,147	85,168.0	-	-	55,383	85,193.1
10.00	131	651.4	15,675	71,730.7	-	-	15,806	72,382.2
15.00	344	290.4	4,179	92,280.1	2	0.0	4,525	92,570.6
20.00	9,218	4,209.9	47,054	83,070.9	-	-	56,272	87,280.9
25.00	84,639	25,753.7	36,642	139,392.7	4	2,123.4	121,285	167,269.9
30.00	1,639	1,523.0	7,738	48,330.7	-	-	9,377	49,853.7
35.00	689	119.5	5,453	24,709.8	-	-	6,142	24,829.3
40.00	1,521	1,352.8	327,919	22,074.4	-	-	329,440	23,427.2
45.00	-	-	432	1,594.2	-	-	432	1,594.2
50.00	8,965	6,230.0	2,457	8,631.1	-	-	11,422	14,861.1
55.00	-	-	227	2,085.4	-	-	227	2,085.4
60.00	-	-	471	5,056.1	-	-	471	5,056.1
65.00	-	-	223	1,578.7	-	-	223	1,578.7
70.00	47	16.9	150	3,522.6	-	-	197	3,539.5
75.00	-	-	53	635.2	-	-	53	635.2
80.00	-	-	225	1,823.7	-	-	225	1,823.7
85.00	-	-	47	324.9	-	-	47	324.9
90.00	-	-	56	781.1	-	-	56	781.1
95.00	-	-	92	1,010.3	-	-	92	1,010.3
99.99	-	-	5	265.8	-	-	5	265.8
Total	114,559	42,330.4	883,897	1,119,685.4	152	2,822.1	998,608	1,164,838.0
Weighted Average		27.3022		11.2138		18.8113		11.8169
Advances Securied By Gurantie(s)								
0.00	394,386	138,951.7	132,389	265,774.1	426	24,562.6	527,201	429,288.5
Total	394,386	138,951.7	132,389	265,774.1	426	24,562.6	527,201	429,288.5
Weighted Average		0.00		0.00		0.00		0.00
Unsecuried Advances								
0.00	58,338	15,029.1	401,375	48,094.2	19	11.2	459,732	63,134.6
Total	58,338	15,029.1	401,375	48,094.2	19	11.2	459,732	63,134.6
Weighted Average		0.00		0.00		0.00		0.00
Grand Total	954,779	1,044,604.0	1,567,640	3,834,772.6	682	35,306.0	2,523,101	4,914,682.7
Weighted Average		20.65		16.59		4.12		17.36