

**Advances of
Scheduled Banks**

3.1 Advances Classified by Securities

All Banks

Security	(Million Rupees)					
	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	106,114	73,073.7	104,617	63,459.7	162,453	85,754.6
II. Securities , Shares and Other Financial Instruments:	2,472	89,447.5	4,263	234,334.8	3,382	318,273.0
A. Quoted on the Stock Exchange:	2,089	63,785.5	3,868	179,170.2	2,954	263,454.5
1. To Stock Brokers and Dealers:	628	19,247.3	2,279	86,531.5	1,397	117,402.5
(a) Government and Other Trustee Securities	275	640.4	224	65,290.3	279	102,082.9
(b) Shares and Debentures	276	17,624.0	1,992	15,435.5	1,057	15,182.8
(c) Participation Term Certificates						
(d) Others	77	982.9	63	5,805.6	61	136.8
2. To Others:	1,461	44,538.2	1,589	92,638.7	1,557	146,052.0
(a) Government and Other Trustee Securities	100	2,478.0	257	54,997.9	177	88,208.9
(b) Shares and Debentures	1,083	31,064.7	1,020	28,783.1	1,160	55,275.9
(c) Participation Term Certificates	1	0.4				
(d) Others	277	10,995.2	312	8,857.7	220	2,567.2
B. Unquoted on the Stock Exchange:	383	25,662.0	395	55,164.7	428	54,818.5
1. To Stock Brokers and Dealers:	127	7,910.4	130	11,286.2	148	9,641.5
(a) Government and Other Trustee Securities	3	5,899.5	10	9,985.7	28	8,283.4
(b) Shares and Debentures	113	1,943.8	108	1,136.8	108	1,336.5
(c) Participation Term Certificates	1	9.5	1	9.5	1	9.5
(d) Others	10	57.6	11	154.2	11	12.1
2. To Others:	256	17,751.5	265	43,878.4	280	45,177.0
(a) Government and Other Trustee Securities	122	9,034.1	136	34,053.7	149	36,871.5
(b) Shares and Debentures	14	3,511.2	14	3,532.2	13	2,530.5
(c) Participation Term Certificates						
(d) Others	120	5,206.2	115	6,292.5	118	5,775.1
III. Merchandise	88,129	2,228,419.7	92,090	2,382,418.4	176,868	2,074,959.9
A. Food Item:	21,220	569,780.2	20,389	611,092.4	17,752	630,341.6
1. Wheat	7,961	96,740.2	7,646	77,557.5	3,332	159,316.8
2. Rice and Paddy	3,110	101,587.4	4,373	117,499.3	3,612	83,258.0
3. Other Grain & Pulses:	531	8,231.3	524	7,484.7	964	5,935.0
(a) Indigenous	392	5,295.3	408	5,840.7	810	4,939.1
(b) Imported	139	2,936.0	116	1,644.0	154	995.9
4. Edible Oil:	1,427	66,752.0	1,376	67,065.2	1,109	50,778.5
(a) Indigenous	1,137	43,556.7	1,056	47,007.9	872	33,113.6
(b) Imported	290	23,195.3	320	20,057.3	237	17,664.9
5. Sugar:	4,437	221,458.0	3,069	266,539.7	3,182	231,756.7
(a) Indigenous	3,776	178,018.9	2,386	255,896.1	2,814	228,709.0
(b) Imported	661	43,439.0	683	10,643.6	368	3,047.7
6. Kariana and Spices	834	2,852.2	692	2,108.1	3,145	2,413.8
7. Fish and Fish Preparations	122	1,265.0	86	1,542.9	39	1,578.6
8. Other Food Item:	2,798	70,894.1	2,623	71,295.1	2,369	95,304.1
(a) Indigenous	2,352	63,229.1	2,576	69,971.1	2,336	93,343.3
(b) Imported	446	7,665.0	47	1,324.0	33	1,960.8
B. Raw Material:	29,727	599,658.9	26,802	653,834.4	24,332	488,878.1
1. Cotton Raw:	15,821	162,743.9	11,825	209,321.2	11,051	133,777.5
(a) Indigenous	15,611	156,337.3	10,666	203,884.9	10,962	129,447.7
(b) Imported	210	6,406.6	1,159	5,436.3	89	4,329.9
2. Synthetic Fibers:	251	14,906.1	1,440	22,827.5	190	14,478.6
(a) Indigenous	199	13,644.1	1,383	20,128.4	145	12,666.9
(b) Imported	52	1,262.0	57	2,699.1	45	1,811.7
3. Fertilizer:	1,829	74,299.6	2,024	81,195.4	1,580	72,075.3
(a) Indigenous	1,636	65,897.6	1,262	72,673.5	1,456	65,146.0
(b) Imported	193	8,402.0	762	8,521.9	124	6,929.3

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
4. Petroleum Crude:	3,217	116,818.1	754	95,025.3	874	44,751.2
(a) Indigenous	3,125	99,638.6	725	73,759.1	843	33,880.9
(b) Imported	92	17,179.5	29	21,266.3	31	10,870.4
5. Iron & Steel:	4,070	121,437.1	5,586	137,306.0	3,515	122,749.1
(a) Indigenous	2,948	78,736.5	4,583	85,590.3	2,488	71,947.3
(b) Imported	1,122	42,700.6	1,003	51,715.7	1,027	50,801.8
6. Wool & Goat Hair	209	1,306.4	188	1,523.9	48	1,534.0
7. Hides & Skins	227	4,734.7	257	4,935.8	1,469	4,655.2
8. Oil Seeds	450	11,440.8	783	11,546.8	888	12,141.5
9. Pesticides & Insecticides:	375	2,346.8	475	2,271.1	634	2,475.7
(a) Indigenous	298	2,273.5	474	2,265.7	633	2,470.8
(b) Imported	77	73.3	1	5.4	1	4.9
10. Other Raw Material:	3,278	89,625.4	3,470	87,881.3	4,083	80,240.0
(a) Indigenous	2,448	71,792.3	3,086	76,864.4	3,662	66,411.7
(b) Imported	830	17,833.0	384	11,017.0	421	13,828.3
C. Finished/Manufactured Goods:	37,182	1,058,980.7	44,899	1,117,491.5	134,784	955,740.2
1. Cotton Textiles:	5,958	203,188.2	3,478	243,643.1	4,162	175,047.4
(a) Indigenous	5,569	170,690.8	3,149	228,330.1	2,870	160,829.9
(b) Imported	389	32,497.4	329	15,312.9	1,292	14,217.5
2. Cotton Yarn:	1,861	115,916.3	1,329	105,003.5	1,521	85,142.1
(a) Indigenous	1,676	105,862.2	1,180	97,988.7	997	75,966.6
(b) Imported	185	10,054.0	149	7,014.9	524	9,175.5
3. Other Textiles:	4,623	176,508.4	6,539	177,671.7	7,179	176,788.6
(a) Indigenous	4,170	154,797.9	6,264	144,396.2	4,913	115,741.4
(b) Imported	453	21,710.5	275	33,275.5	2,266	61,047.2
4. Machinery:	2,673	34,930.3	1,897	48,275.7	14,836	31,599.0
(a) Indigenous	2,369	20,020.3	1,560	18,245.5	14,457	14,544.3
(b) Imported	304	14,910.0	337	30,030.3	379	17,054.8
5. Handloom Products	16	163.1	18	140.1	16	140.1
6. Carpet & Rugs	284	12,345.9	128	11,418.2	453	10,265.7
7. Readymade Garments	984	49,593.4	1,201	81,617.0	992	74,223.6
8. Cement and Cement Products:	434	85,433.9	252	72,412.3	2,196	54,583.9
(a) Indigenous	406	80,799.6	233	69,364.9	930	52,458.0
(b) Imported	28	4,634.4	19	3,047.4	1,266	2,125.8
9. Sport Goods	171	5,244.3	162	6,055.8	2,162	5,613.4
10. Surgical Instruments	979	6,837.4	682	6,075.3	1,168	5,469.4
11. Chemicals and Dyes	2,552	36,955.3	2,454	39,977.2	4,270	38,301.5
12. Other Finished Goods:	16,647	331,864.2	26,759	325,201.6	95,829	298,565.4
(a) Indigenous	14,682	261,446.0	26,586	315,164.9	95,685	286,940.9
(b) Imported	1,965	70,418.1	173	10,036.7	144	11,624.5
IV. Fixed Assets Including Machinery	345,443	1,541,527.6	274,429	1,212,520.0	144,555	1,231,151.7
V. Real Estate:	698,561	789,100.4	751,790	984,843.0	758,236	808,118.7
(a) Land	653,075	358,932.6	669,561	361,504.7	691,268	329,039.1
(b) Buildings:	45,486	430,167.8	82,229	623,338.3	66,968	479,079.6
1. Residential	28,164	161,005.2	56,607	214,846.1	51,494	161,911.7
2. Non-Residential	17,322	269,162.6	25,622	408,492.2	15,474	317,167.9
VI. Fixed Deposits and Insurance Policies:	5,879	48,624.6	10,109	44,404.6	11,220	35,749.9
(a) Bank Deposits	3,471	25,703.1	5,351	21,038.7	6,223	21,976.0
(b) Insurance Policies	2,408	22,921.5	4,758	23,365.9	4,997	13,773.9
VII. Others:	1,992,795	3,046,170.8	2,307,939	2,796,891.1	2,041,758	2,568,807.8
(a) Other Secured Advances	1,002,128	1,747,055.1	1,374,301	2,063,084.0	1,223,682	1,978,776.3
(b) Advances Secured by Guarantee(s)	192,199	1,145,832.3	488,280	657,406.0	219,064	518,645.7
(c) Unsecured Advances	798,468	153,283.4	445,358	76,401.1	599,012	71,385.8
Total	3,239,393	7,816,364.2	3,545,237	7,718,871.6	3,298,472	7,122,815.6

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

Security	(Million Rupees)					
	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	93,213	68,897.4	95,157	60,140.1	157,276	83,889.7
II. Securities , Shares and Other Financial Instruments:	1,136	28,866.0	2,941	42,135.1	1,877	76,688.3
A. Quoted on the Stock Exchange:	1,014	15,957.8	2,817	26,859.3	1,751	60,595.3
1. To Stock Brokers and Dealers:	65	2,330.9	1,759	13,522.0	799	2,065.6
(a) Government and Other Trustee Securities			1	5,505.7		
(b) Shares and Debentures	65	2,330.9	1,753	2,390.5	799	2,065.6
(c) Participation Term Certificates						
(d) Others			5	5,625.8		
2. To Others:	949	13,626.9	1,058	13,337.3	952	58,529.6
(a) Government and Other Trustee Securities	86	1,574.3	210	1,446.7	106	27,815.5
(b) Shares and Debentures	863	12,052.6	848	11,890.6	846	30,714.1
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:	122	12,908.2	124	15,275.8	126	16,093.0
1. To Stock Brokers and Dealers:	107	980.0	107	1,136.7	107	1,336.3
(a) Government and Other Trustee Securities						
(b) Shares and Debentures	107	980.0	107	1,136.7	107	1,336.3
(c) Participation Term Certificates						
(d) Others						
2. To Others:	15	11,928.2	17	14,139.1	19	14,756.8
(a) Government and Other Trustee Securities	3	7,706.2	5	9,806.2	6	11,415.2
(b) Shares and Debentures	10	3,506.9	10	3,525.1	9	2,526.4
(c) Participation Term Certificates						
(d) Others	2	715.2	2	807.7	4	815.2
III. Merchandise	33,116	505,072.0	40,728	602,405.1	113,140	382,404.3
A. Food Item:	4,598	121,413.4	4,183	189,425.8	6,760	106,515.2
1. Wheat	162	4,240.2	258	2,593.3	185	2,483.8
2. Rice and Paddy	621	28,843.7	1,024	27,361.3	1,098	22,065.2
3. Other Grain & Pulses:	58	152.4	93	373.5	498	352.6
(a) Indigenous	58	152.4	93	373.5	498	352.6
(b) Imported						
4. Edible Oil:	61	2,998.2	69	3,261.2	65	1,915.4
(a) Indigenous	60	2,948.2	69	3,261.2	64	1,865.4
(b) Imported	1	50.0			1	50.0
5. Sugar:	2,977	76,085.5	1,757	145,544.5	1,870	70,447.2
(a) Indigenous	2,670	75,630.5	1,449	145,177.9	1,563	70,085.2
(b) Imported	307	455.0	308	366.5	307	362.0
6. Kariana and Spices	591	1,110.9	461	1,058.6	2,903	888.0
7. Fish and Fish Preparations	2	30.4	44	235.0	5	230.4
8. Other Food Item:	126	7,952.0	477	8,998.3	136	8,132.6
(a) Indigenous	126	7,952.0	477	8,998.3	136	8,132.6
(b) Imported						
B. Raw Material:	16,687	154,366.7	13,934	133,282.5	12,278	76,366.1
1. Cotton Raw:	11,704	46,274.0	7,614	46,690.9	7,163	26,350.2
(a) Indigenous	11,703	46,268.1	6,664	46,487.2	7,160	26,144.4
(b) Imported	1	5.9	950	203.7	3	205.9
2. Synthetic Fibers:	61	804.0	1,060	1,175.8	65	1,291.8
(a) Indigenous	59	501.4	1,059	975.8	61	988.9
(b) Imported	2	302.6	1	200.0	4	302.9
3. Fertilizer:	371	11,724.2	852	15,309.5	440	9,064.2
(a) Indigenous	370	11,671.0	220	15,191.0	437	8,946.1
(b) Imported	1	53.2	632	118.5	3	118.1

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
4. Petroleum Crude:	2,563	68,333.3	259	42,014.8	395	17,240.9
(a) Indigenous	2,563	68,333.3	259	42,014.8	395	17,240.9
(b) Imported						
5. Iron & Steel:	1,457	22,761.2	3,166	23,741.0	1,234	17,495.0
(a) Indigenous	1,452	22,741.6	3,162	23,726.2	1,215	17,355.1
(b) Imported	5	19.6	4	14.8	19	139.8
6. Wool & Goat Hair	22	20.4	34	163.0	34	0.5
7. Hides & Skins	5	320.5	6	241.8	1,276	273.6
8. Oil Seeds	174	198.5	574	749.9	507	751.0
9. Pesticides & Insecticides:	7	147.1	52	522.9	172	605.4
(a) Indigenous	7	147.1	52	522.9	172	605.4
(b) Imported						
10. Other Raw Material:	323	3,783.6	317	2,673.0	992	3,293.4
(a) Indigenous	85	3,743.5	79	2,632.9	754	3,253.4
(b) Imported	238	40.1	238	40.1	238	40.1
C. Finished/Manufactured Goods:	11,831	229,291.8	22,611	279,696.9	94,102	199,523.0
1. Cotton Textiles:	3,853	36,374.8	548	75,810.3	1,326	35,454.3
(a) Indigenous	3,845	33,925.3	539	73,982.0	443	33,683.0
(b) Imported	8	2,449.5	9	1,828.2	883	1,771.3
2. Cotton Yarn:	701	43,499.9	326	31,501.6	555	26,644.3
(a) Indigenous	695	41,842.1	321	31,027.0	255	25,486.6
(b) Imported	6	1,657.7	5	474.6	300	1,157.7
3. Other Textiles:	2,091	22,528.4	4,363	30,108.6	268	22,861.8
(a) Indigenous	2,080	22,192.2	4,353	29,805.5	244	22,191.1
(b) Imported	11	336.2	10	303.1	24	670.6
4. Machinery:	117	1,784.5	147	1,398.5	201	1,842.3
(a) Indigenous	25	1,333.0	56	947.3	108	1,408.5
(b) Imported	92	451.5	91	451.2	93	433.8
5. Handloom Products						
6. Carpet & Rugs	8	502.2	5	298.6	331	474.9
7. Readymade Garments	48	1,674.2	56	2,317.5	48	2,711.4
8. Cement and Cement Products:	31	16,560.7	17	14,247.3	1,809	8,635.4
(a) Indigenous	30	15,293.6	16	13,103.8	555	7,521.1
(b) Imported	1	1,267.2	1	1,143.4	1,254	1,114.3
9. Sport Goods	4	108.4	4	838.0	1,993	811.2
10. Surgical Instruments	6	134.2	6	32.3	573	123.3
11. Chemicals and Dyes	44	4,190.8	497	5,485.9	2,686	4,525.4
12. Other Finished Goods:	4,928	101,933.8	16,642	117,658.2	84,312	95,438.7
(a) Indigenous	4,798	94,304.9	16,535	112,739.0	84,228	91,056.7
(b) Imported	130	7,628.9	107	4,919.2	84	4,382.1
IV. Fixed Assets Including Machinery	114,344	237,489.3	233,392	312,141.8	119,850	301,614.0
V. Real Estate:	24,649	117,926.8	16,497	148,391.4	29,717	94,069.4
(a) Land	15,287	60,389.8	13,300	50,090.0	24,542	53,336.6
(b) Buildings:	9,362	57,537.0	3,197	98,301.5	5,175	40,732.8
1. Residential	3,694	29,559.5	2,860	23,495.4	4,843	9,923.2
2. Non-Residential	5,668	27,977.5	337	74,806.1	332	30,809.5
VI. Fixed Deposits and Insurance Policies:	2,466	9,752.9	4,202	9,129.2	5,953	8,071.8
(a) Bank Deposits	486	5,389.8	2,012	4,552.9	3,227	3,297.6
(b) Insurance Policies	1,980	4,363.1	2,190	4,576.3	2,726	4,774.3
VII. Others:	114,812	568,989.8	355,220	318,926.5	91,326	406,923.6
(a) Other Secured Advances	42,475	124,709.7	29,315	38,529.4	25,462	239,647.7
(b) Advances Secured by Guarantee(s)	18,930	428,710.1	300,756	272,130.1	53,840	158,763.0
(c) Unsecured Advances	53,407	15,570.0	25,149	8,267.0	12,024	8,512.9
Total	383,736	1,536,994.2	748,137	1,493,269.2	519,139	1,353,661.1

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	12,901	4,176.3	9,460	3,319.7	5,177	1,864.9
II. Securities , Shares and Other Financial Instruments:	1,336	60,581.5	1,322	192,199.7	1,505	241,584.7
A. Quoted on the Stock Exchange:	1,075	47,827.7	1,051	152,310.9	1,203	202,859.3
1. To Stock Brokers and Dealers:	563	16,916.3	520	73,009.4	598	115,336.9
(a) Government and Other Trustee Securities	275	640.4	223	59,784.6	279	102,082.9
(b) Shares and Debentures	211	15,293.0	239	13,045.0	258	13,117.2
(c) Participation Term Certificates						
(d) Others	77	982.9	58	179.8	61	136.8
2. To Others:	512	30,911.4	531	79,301.4	605	87,522.4
(a) Government and Other Trustee Securities	14	903.7	47	53,551.2	71	60,393.4
(b) Shares and Debentures	220	19,012.1	172	16,892.5	314	24,561.8
(c) Participation Term Certificates	1	0.4				
(d) Others	277	10,995.2	312	8,857.7	220	2,567.2
B. Unquoted on the Stock Exchange:	261	12,753.8	271	39,888.9	302	38,725.5
1. To Stock Brokers and Dealers:	20	6,930.4	23	10,149.5	41	8,305.2
(a) Government and Other Trustee Securities	3	5,899.5	10	9,985.7	28	8,283.4
(b) Shares and Debentures	6	963.8	1	0.1	1	0.2
(c) Participation Term Certificates	1	9.5	1	9.5	1	9.5
(d) Others	10	57.6	11	154.2	11	12.1
2. To Others:	241	5,823.3	248	29,739.4	261	30,420.2
(a) Government and Other Trustee Securities	119	1,328.0	131	24,247.5	143	25,456.3
(b) Shares and Debentures	4	4.3	4	7.1	4	4.0
(c) Participation Term Certificates						
(d) Others	118	4,491.1	113	5,484.7	114	4,959.9
III. Merchandise	54,952	1,718,371.7	51,299	1,775,480.1	63,652	1,688,103.1
A. Food Item:	16,616	448,343.3	16,200	421,643.2	10,986	523,802.8
1. Wheat	7,799	92,499.9	7,388	74,964.1	3,147	156,833.0
2. Rice and Paddy	2,488	72,741.3	3,348	90,135.6	2,513	61,190.5
3. Other Grain & Pulses:	472	8,069.9	430	7,102.2	465	5,573.5
(a) Indigenous	333	5,133.9	314	5,458.2	311	4,577.5
(b) Imported	139	2,936.0	116	1,644.0	154	995.9
4. Edible Oil:	1,365	63,748.4	1,306	63,798.6	1,043	48,857.7
(a) Indigenous	1,076	40,603.1	986	43,741.3	807	31,242.8
(b) Imported	289	23,145.3	320	20,057.3	236	17,614.9
5. Sugar:	1,460	145,372.5	1,312	120,995.2	1,312	161,309.5
(a) Indigenous	1,106	102,388.5	937	110,718.2	1,251	158,623.8
(b) Imported	354	42,984.0	375	10,277.0	61	2,685.7
6. Kariana and Spices	243	1,741.3	231	1,049.5	242	1,525.8
7. Fish and Fish Preparations	120	1,234.6	42	1,307.9	34	1,348.2
8. Other Food Item:	2,669	62,935.3	2,143	62,290.1	2,230	87,164.7
(a) Indigenous	2,223	55,270.3	2,096	60,966.1	2,197	85,203.9
(b) Imported	446	7,665.0	47	1,324.0	33	1,960.8
B. Raw Material:	13,026	443,128.3	12,856	519,714.3	12,041	411,478.4
1. Cotton Raw:	4,117	116,469.9	4,211	162,630.4	3,888	107,427.3
(a) Indigenous	3,908	110,069.2	4,002	157,397.8	3,802	103,303.3
(b) Imported	209	6,400.7	209	5,232.6	86	4,124.0
2. Synthetic Fibers:	189	14,062.1	379	21,611.7	124	13,147.2
(a) Indigenous	139	13,102.7	323	19,112.6	83	11,638.5
(b) Imported	50	959.4	56	2,499.1	41	1,508.7
3. Fertilizer:	1,458	62,575.5	1,172	65,885.9	1,140	63,011.2
(a) Indigenous	1,266	54,226.6	1,042	57,482.5	1,019	56,200.0
(b) Imported	192	8,348.9	130	8,403.4	121	6,811.2

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
4. Petroleum Crude:	653	48,444.5	494	52,970.3	478	27,470.1
(a) Indigenous	562	31,305.3	466	31,744.3	448	16,640.0
(b) Imported	91	17,139.3	28	21,226.0	30	10,830.1
5. Iron & Steel:	2,609	98,646.5	2,416	113,535.6	2,277	105,224.9
(a) Indigenous	1,492	55,965.4	1,417	61,834.7	1,269	54,562.9
(b) Imported	1,117	42,681.0	999	51,701.0	1,008	50,662.0
6. Wool & Goat Hair	187	1,285.9	154	1,361.0	14	1,533.5
7. Hides & Skins	219	4,380.4	248	4,660.2	190	4,347.7
8. Oil Seeds	276	11,242.3	209	10,796.9	381	11,390.4
9. Pesticides & Insecticides:	367	2,195.5	422	1,743.9	461	1,866.0
(a) Indigenous	290	2,122.2	421	1,738.5	460	1,861.1
(b) Imported	77	73.3	1	5.4	1	4.9
10. Other Raw Material:	2,951	83,825.7	3,151	84,518.4	3,088	76,060.0
(a) Indigenous	2,359	66,032.8	3,005	73,541.5	2,905	62,271.8
(b) Imported	592	17,792.9	146	10,976.9	183	13,788.2
C. Finished/Manufactured Goods:	25,310	826,900.1	22,243	834,122.7	40,625	752,821.9
1. Cotton Textiles:	2,098	165,893.3	2,923	166,882.7	2,828	138,642.1
(a) Indigenous	1,717	135,845.5	2,603	153,398.0	2,419	126,195.8
(b) Imported	381	30,047.8	320	13,484.7	409	12,446.3
2. Cotton Yarn:	1,158	72,299.5	1,001	73,385.0	964	58,380.8
(a) Indigenous	979	63,903.2	857	66,844.8	740	50,363.0
(b) Imported	179	8,396.3	144	6,540.2	224	8,017.8
3. Other Textiles:	2,527	153,667.1	2,171	147,272.6	6,906	153,654.6
(a) Indigenous	2,086	132,365.4	1,907	114,372.8	4,665	93,350.7
(b) Imported	441	21,301.7	264	32,899.8	2,241	60,303.9
4. Machinery:	2,555	33,105.1	1,749	46,568.9	14,634	29,739.4
(a) Indigenous	2,343	18,646.6	1,503	16,989.9	14,348	13,118.5
(b) Imported	212	14,458.5	246	29,579.0	286	16,620.9
5. Handloom Products	16	163.1	18	140.1	16	140.1
6. Carpet & Rugs	276	11,843.7	123	11,119.5	122	9,790.9
7. Readymade Garments	934	47,678.0	1,143	79,079.4	942	71,309.4
8. Cement and Cement Products:	402	68,869.5	234	58,161.3	386	45,944.7
(a) Indigenous	375	65,502.3	216	56,257.4	374	44,933.2
(b) Imported	27	3,367.2	18	1,904.0	12	1,011.5
9. Sport Goods	167	5,136.0	158	5,217.8	169	4,802.2
10. Surgical Instruments	971	6,440.0	674	5,834.2	593	5,167.8
11. Chemicals and Dyes	2,506	32,761.0	1,955	34,487.7	1,582	33,772.6
12. Other Finished Goods:	11,700	229,043.9	10,094	205,973.3	11,483	201,477.4
(a) Indigenous	9,865	166,254.6	10,028	200,855.8	11,423	194,234.9
(b) Imported	1,835	62,789.3	66	5,117.5	60	7,242.5
IV. Fixed Assets Including Machinery	230,384	1,299,045.1	40,351	894,784.4	23,982	924,404.5
V. Real Estate:	65,569	527,946.5	95,466	687,891.1	75,633	563,429.8
(a) Land	30,789	160,381.6	17,765	167,808.8	15,202	130,057.4
(b) Buildings:	34,780	367,564.9	77,701	520,082.3	60,431	433,372.4
1. Residential	23,654	130,380.4	52,843	190,208.7	45,674	150,710.3
2. Non-Residential	11,126	237,184.5	24,858	329,873.6	14,757	282,662.0
VI. Fixed Deposits and Insurance Policies:	3,345	38,844.2	5,827	35,245.4	5,217	27,662.0
(a) Bank Deposits	2,977	20,292.8	3,334	16,478.8	2,947	18,663.4
(b) Insurance Policies	368	18,551.4	2,493	18,766.6	2,270	8,998.6
VII. Others:	1,753,723	2,390,353.9	1,827,693	2,406,900.5	1,824,469	2,098,105.5
(a) Other Secured Advances	923,898	1,606,777.0	1,309,027	2,010,831.8	1,161,584	1,725,369.8
(b) Advances Secured by Guarantee(s)	116,729	650,206.9	130,567	332,055.5	109,523	314,268.8
(c) Unsecured Advances	713,096	133,370.0	388,099	64,013.2	553,362	58,466.9
Total	2,122,210	6,039,319.0	2,031,418	5,995,820.9	1,999,635	5,545,154.5

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	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	35	4,760.8	37	4,318.0	50	4,237.9
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:	5	2,056.3	3	730.1	4	926.7
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
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 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1	40.2	1	40.2	1	40.2
(a) Indigenous						
(b) Imported	1	40.2	1	40.2	1	40.2
5. Iron & 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:	4	2,016.1	2	689.9	3	886.5
(a) Indigenous	4	2,016.1	2	689.9	3	886.5
(b) Imported						
C. Finished/Manufactured Goods:	30	2,704.5	34	3,587.9	46	3,311.2
1. Cotton Textiles:	5	917.0	5	947.0	6	948.0
(a) Indigenous	5	917.0	5	947.0	6	948.0
(b) Imported						
2. Cotton Yarn:	2	116.9	2	116.9	2	116.9
(a) Indigenous	2	116.9	2	116.9	2	116.9
(b) Imported						
3. Other Textiles:	4	281.7	4	259.3	4	241.0
(a) Indigenous	3	209.0	3	186.7	3	168.4
(b) Imported	1	72.7	1	72.7	1	72.7
4. Machinery:	1	40.7	1	308.3	1	17.3
(a) Indigenous	1	40.7	1	308.3	1	17.3
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments	2	241.2	2	220.1	2	202.9
8. Cement and Cement Products:						
(a) Indigenous						
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	261.8	1	207.4	1	177.0
11. Chemicals and Dyes						
12. Other Finished Goods:	15	845.3	19	1,528.9	30	1,608.1
(a) Indigenous	15	845.3	19	1,528.9	30	1,608.1
(b) Imported						
IV. Fixed Assets Including Machinery	58	2,186.6	10	2,783.6	9	2,317.7
V. Real Estate:	158	917.2	29	653.3	38	650.1
(a) Land						
(b) Buildings:	158	917.2	29	653.3	38	650.1
1. Residential	5	18.2	6	24.0	15	22.3
2. Non-Residential	153	899.0	23	629.3	23	627.8
VI. Fixed Deposits and Insurance Policies:						
(a) Bank Deposits						
(b) Insurance Policies						
VII. Others:	245	68,595.2	492	53,026.1	480	45,048.8
(a) Other Secured Advances	148	10,017.0	398	8,275.9	404	8,010.3
(b) Advances Secured by Guarantee(s)	83	58,576.6	77	44,748.4	62	37,028.1
(c) Unsecured Advances	14	1.6	17	1.8	14	10.4
Total	496	76,459.7	568	60,781.0	577	52,254.5

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	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	26	215.2	26	215.2	26	214.5
A. Food Item:	6	23.5	6	23.5	6	23.5
1. Wheat						
2. Rice and Paddy	1	2.4	1	2.4	1	2.4
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	6.8
(a) Indigenous	3	6.8	3	6.8	3	6.8
(b) Imported						
B. Raw Material:	9	107.5	9	107.5	9	106.9
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
2. Synthetic Fibers:	1	40.0	1	40.0	1	39.6
(a) Indigenous	1	40.0	1	40.0	1	39.6
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:						
(a) Indigenous						
(b) Imported						
5. Iron & Steel:	4	29.4	4	29.4	4	29.2
(a) Indigenous	4	29.4	4	29.4	4	29.2
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins	3	33.8	3	33.8	3	33.8
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:	11	84.2	11	84.2	11	84.2
1. Cotton Textiles:	2	3.1	2	3.1	2	3.1
(a) Indigenous	2	3.1	2	3.1	2	3.1
(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:	4	41.2	4	41.2	4	41.2
(a) Indigenous	4	41.2	4	41.2	4	41.2
(b) Imported						
IV. Fixed Assets Including Machinery	657	2,806.7	676	2,810.1	714	2,815.5
V. Real Estate:	608,185	142,310.0	639,798	147,907.2	652,848	149,969.5
(a) Land	606,999	138,161.2	638,496	143,606.0	651,524	145,645.1
(b) Buildings:	1,186	4,148.8	1,302	4,301.2	1,324	4,324.3
1. Residential	811	1,047.1	898	1,118.1	962	1,255.8
2. Non-Residential	375	3,101.7	404	3,183.2	362	3,068.5
VI. Fixed Deposits and Insurance Policies:	68	27.5	80	30.0	50	16.1
(a) Bank Deposits	8	20.5	5	7.0	49	15.1
(b) Insurance Policies	60	7.0	75	23.0	1	1.0
VII. Others:	124,015	18,231.9	124,534	18,038.0	125,483	18,730.0
(a) Other Secured Advances	35,607	5,551.3	35,561	5,446.9	36,232	5,748.5
(b) Advances Secured by Guarantee(s)	56,457	8,338.7	56,880	8,472.0	55,639	8,585.8
(c) Unsecured Advances	31,951	4,341.9	32,093	4,119.1	33,612	4,395.7
Total	732,951	163,591.3	765,114	169,000.5	779,121	171,745.5

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents	2	438.1	3	483.4	1	78.8
I. Official						
II. Business	2	438.1	3	483.4	1	78.8
III. Personal						
2. Domestic Constituents	3,239,391	7,815,926.1	3,545,234	7,718,388.2	3,298,471	7,122,736.8
I. Government	194	808,208.2	167	773,136.5	159	833,699.6
A. Federal Government	120	269,317.6	95	258,199.1	97	237,847.6
1) Commodity Operations	73	232,264.4	52	230,554.3	52	231,376.1
2) Others	47	37,053.2	43	27,644.8	45	6,471.5
B. Provincial Governments	74	538,890.5	72	514,937.4	62	595,852.0
1) Commodity Operations	57	528,400.2	60	504,463.5	50	588,407.5
2) Others	17	10,490.4	12	10,473.9	12	7,444.6
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	1,512	1,183,264.9	1,264	1,219,558.3	1,116	1,046,777.1
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	766	77,050.1	681	76,267.8	692	70,844.3
D. Construction						
E. Utilities	536	578,497.7	312	478,500.5	221	386,585.3
F. Commerce	26	97,840.5	45	143,248.1	24	75,675.2
G. Transport, Storage and Communication	134	277,861.6	107	249,001.0	99	241,457.5
H. Services	1	349.0	1	86.1	1	229.6
I. Other	49	151,666.2	118	272,454.8	79	271,985.1
III. Non-bank Financial Institutions (NBFIs)	3,165	102,791.0	976	107,953.9	880	80,721.6
A. Co-operative Banks						
B. Development Financial Institutions	135	25,649.4	50	32,221.4	38	19,678.1
C. Insurance Companies	390	5,636.9	341	5,772.2	290	6,247.9
D. Micro Finance	365	12,906.5	28	7,311.2	31	1,649.4
E. Other NBFIs	2,275	58,598.2	557	62,649.2	521	53,146.1
IV. Private Sector (Business)	1,338,858	5,020,128.8	1,352,412	4,954,290.7	1,467,676	4,531,966.5
A. Agriculture, Hunting and Forestry	933,567	299,926.7	972,740	306,553.2	1,017,145	305,532.2
1) Growing of Crops	601,386	177,720.8	624,562	184,661.2	662,916	183,822.8
2) Farming of Animals	284,778	93,979.8	297,245	90,541.1	298,048	91,982.5
3) Agricultural and Animal Husbandry	610	5,093.4	622	6,979.8	614	4,614.1
4) Agricultural Machinery and Equipments	46,717	22,816.3	50,226	23,999.5	55,477	24,545.3
5) Hunting, Trapping, Forestry & Logging	76	316.4	85	371.8	90	567.3
B. Fishing & Fish Farming, etc.	578	1,013.2	479	527.0	472	540.9
C. Mining and Quarrying	596	64,746.8	554	48,372.2	569	42,599.1
1) Mining of Coal	53	28,278.3	58	23,319.7	45	20,317.3
2) Crude Petroleum & Natural Gas	277	32,874.3	245	21,743.0	265	18,895.0
3) Iron & Non-ferrous Metal Ores	29	811.6	22	798.3	24	752.3
4) Quarrying of Stone, Sand and Clay	71	765.2	49	678.4	57	647.8
5) Chemical, Fertilizer, Salt, etc.	166	2,017.3	180	1,832.7	178	1,986.7
D. Manufacturing	118,517	3,013,181.6	93,302	2,986,166.7	100,163	2,632,731.3
1) Food Products and Beverages	46,338	801,091.2	31,889	752,464.1	26,600	744,055.6
2) Tobacco Products	591	1,641.9	628	1,157.0	270	1,161.3
3) Textiles	22,675	899,253.0	22,508	981,289.6	23,293	798,967.3
i. Spinning, Weaving, Finishing of Textiles	17,682	700,180.7	16,876	778,887.7	16,868	625,286.5
a. Spinning of Fibres	9,223	377,030.1	9,099	432,488.6	9,290	344,011.1
b. Weaving of Textiles	4,204	167,236.3	3,645	176,580.5	3,630	149,985.8
c. Finishing of Textiles	4,255	155,914.4	4,132	169,818.5	3,948	131,289.6
ii. Made-up Textile Articles	2,498	100,464.2	2,488	98,816.8	2,370	79,419.6
iii. Knit Wear	632	30,643.9	550	33,432.1	568	37,508.7
iv. Carpets and Rugs	338	5,906.8	542	8,935.5	620	9,089.3
v. Other Textiles n.e.s.	1,525	62,057.4	2,052	61,217.6	2,867	47,663.3
4) Wearing Apparel, Readymade Garments, etc.	3,692	95,191.4	3,729	96,242.5	7,056	86,574.8
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	2,205	31,534.6	1,501	27,683.7	2,304	25,559.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1,105	11,808.9	482	11,416.9	437	9,206.4
ii. Footwear	1,100	19,725.7	1,019	16,266.7	1,867	16,353.3
a. Leather Wear	814	16,584.4	793	14,329.3	1,658	14,770.1
b. Rubber and Plastic Wear	286	3,141.3	226	1,937.4	209	1,583.2

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
6) Wood and Products of Wood Cork	385	4,331.7	589	2,805.4	644	2,890.9
7) Paper, Paperboard and Products	1,437	51,455.8	1,615	49,518.6	1,465	48,226.4
8) Printing, Publishing and Allied Industries	1,307	13,022.0	1,056	12,975.6	1,161	12,656.5
9) Coke and Refined Petroleum Products	4,318	94,074.7	641	85,151.6	769	57,821.0
10) Chemicals and Chemical Products	11,416	332,571.5	10,151	301,437.6	10,182	285,947.6
11) Rubber and Plastics Products	3,005	45,219.6	2,910	47,827.6	2,761	42,693.0
12) Other Non-metallic Mineral Products	6,074	187,171.4	1,642	178,329.1	1,119	139,972.2
13) Basic Metals	3,816	157,816.3	3,702	149,242.1	3,487	135,120.4
14) Fabricated Metal Products	886	35,539.6	823	35,800.7	951	29,804.6
15) Machinery and Equipment	2,409	53,463.8	2,111	50,571.8	1,858	40,347.3
16) Office, Accounting and Computing Machinery	34	207.1	26	210.3	29	248.4
17) Electrical Machinery and Apparatus	2,004	90,149.0	1,995	90,926.4	11,132	92,690.9
18) Radio, Television and Communication Equipment and Apparatus	139	7,575.6	158	5,132.8	131	4,967.3
19) Medical, Precision and Optical Instruments, Watches and Clocks	970	5,900.6	898	5,858.3	771	5,640.5
20) Motor Vehicles, Trailers and Semi-trailers	1,257	50,330.3	1,251	52,662.8	1,051	27,265.1
21) Other Transport Equipments	370	16,047.4	294	13,470.7	403	9,685.8
22) Furniture and Fixture	641	3,015.0	590	2,613.1	562	3,021.7
23) Jewellery and Related Articles	305	591.1	470	563.2	278	552.7
24) Sports Goods	343	4,363.1	426	4,924.0	447	5,188.2
25) Handicrafts	155	423.4	199	68.6	149	60.4
26) Other Manufacturing n.e.s.	1,745	31,200.3	1,500	37,239.3	1,290	31,611.8
E. Ship Breaking and Waste / Scrape (Junk), etc.	113	20,042.9	121	38,901.0	133	51,801.0
F. Electricity, Gas and Water Supply	5,734	492,809.1	1,827	445,387.1	1,945	447,033.5
G. Construction	3,975	150,990.2	4,215	157,562.6	4,381	165,346.8
1) Building	2,628	76,658.3	2,715	80,614.7	2,964	89,822.0
2) Infrastructure	1,347	74,331.9	1,500	76,947.9	1,417	75,524.8
H. Commerce and Trade	146,323	424,120.7	126,217	414,569.1	189,334	360,292.7
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	4,311	21,982.2	5,622	21,295.1	4,433	19,036.1
2) Wholesale and Commission Trade	17,691	242,034.8	22,683	228,711.2	21,377	190,506.8
i) Exports	1,862	32,209.4	4,322	30,932.9	3,777	24,502.2
ii) Imports	3,323	52,412.6	3,651	53,935.2	3,103	42,022.6
iii) Domestic Whole Sales	12,506	157,412.8	14,710	143,843.1	14,497	123,982.0
3) Retail Trade	124,321	160,103.8	97,912	164,562.8	163,524	150,749.8
I. Hotels, Restaurants and Clubs, etc	1,521	34,141.3	1,504	34,350.5	7,435	37,257.2
J. Transport, Storage and Communications	70,241	222,652.6	75,884	229,303.4	72,424	224,659.9
K. Real Estate, Renting and Business Activities	14,354	185,570.0	25,987	186,047.6	28,651	164,062.3
1) Real Estate Activities	618	33,063.5	675	30,917.3	544	24,598.7
2) Renting of Machinery and Equipment	580	2,330.3	483	2,852.0	425	1,918.5
3) Computer and Related Activities	1,228	9,957.6	1,188	9,074.9	1,190	5,462.4
4) Research and Development	202	8,673.3	210	7,809.8	177	7,053.1
5) Other Business Activities	11,726	131,545.3	23,431	135,393.6	26,315	125,029.7
L. Education	1,061	20,401.7	995	23,076.5	936	22,960.8
M. Health and Social Work	2,165	10,539.2	2,055	10,563.2	1,075	8,703.7
N. Other Community, Social and Personal Service Activities	3,655	33,526.8	3,816	29,079.4	4,160	26,930.6
O. Other Private Business n.e.s	36,458	46,466.1	42,716	43,831.2	38,853	41,514.6
V. Trust Funds and Non-profit Organizations	213	18,382.7	208	20,145.9	207	19,304.8
VI. Personal	1,892,610	680,312.4	2,186,781	639,954.7	1,825,290	606,235.2
A. Bank Employees	96,990	137,888.7	193,024	125,615.4	131,308	122,744.1
B. Consumer Financing	1,791,265	533,328.7	1,975,631	505,780.2	1,675,485	476,011.4
i) House Building	18,871	93,373.7	24,303	91,243.7	21,522	82,938.9
ii) Transport	290,014	215,806.4	275,801	205,347.1	262,631	193,596.6
iii) Credit Cards	1,058,529	44,464.8	1,071,782	41,086.3	1,006,254	37,447.7
iv) Consumer Durable	5,653	6,476.7	17,744	3,224.8	6,900	2,768.8
v) Personal Loans	418,198	173,207.1	586,001	164,878.3	378,178	159,259.3
C. Other Personal	4,355	9,095.0	18,126	8,559.0	18,497	7,479.7
VII. Others	2,839	2,838.1	3,426	3,348.3	3,143	4,032.1
Total	3,239,393	7,816,364.2	3,545,237	7,718,871.6	3,298,472	7,122,815.6

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	383,736	1,536,994.2	748,137	1,493,269.2	519,139	1,353,661.1
I. Government	55	169,976.2	39	156,210.1	33	171,548.6
A. Federal Government	32	50,745.3	14	42,131.2	16	30,242.5
1) Commodity Operations	28	34,024.9	13	32,131.2	15	29,742.6
2) Others	4	16,720.4	1	10,000.0	1	499.9
B. Provincial Governments	23	119,230.9	25	114,078.9	17	141,306.2
1) Commodity Operations	23	119,230.9	25	114,078.9	16	141,306.0
2) Others					1	0.1
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	421	312,389.1	394	306,772.3	455	256,046.1
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	391	59,464.5	343	68,550.2	409	63,593.3
D. Construction						
E. Utilities	12	117,570.4	15	84,691.6	9	18,664.8
F. Commerce	1	17,839.9	17	31,888.9	2	16,618.0
G. Transport, Storage and Communication	7	80,068.3	9	67,855.4	9	72,791.8
H. Services						
I. Other	10	37,445.9	10	53,786.2	26	84,378.3
III. Non-bank Financial Institutions (NBFIs)	2,240	20,128.2	119	15,981.0	155	9,355.0
A. Co-operative Banks						
B. Development Financial Institutions	89	25.0	5	12.5	1	12.5
C. Insurance Companies	16	849.5	16	851.3	17	963.4
D. Micro Finance	333	9,897.3	3	6,407.1		
E. Other NBFIs	1,802	9,356.3	95	8,710.1	137	8,379.0
IV. Private Sector (Business)	298,430	857,262.4	329,716	854,795.5	368,905	759,969.6
A. Agriculture, Hunting and Forestry	191,022	56,000.0	197,266	56,692.4	224,728	57,675.3
1) Growing of Crops	187,889	45,293.8	190,147	48,647.6	218,169	41,428.8
2) Farming of Animals	1,764	9,471.3	5,787	7,172.2	2,605	13,957.4
3) Agricultural and Animal Husbandry	171	244.2	171	251.7	217	826.0
4) Agricultural Machinery and Equipments	1,189	989.6	1,160	617.0	3,734	1,188.5
5) Hunting, Trapping, Forestry & Logging	9	1.1	1	3.8	3	274.7
B. Fishing & Fish Farming, etc.	126	225.3	108	209.1	106	272.7
C. Mining and Quarrying	129	11,123.5	119	10,282.3	120	9,879.4
1) Mining of Coal	3	6,189.3	3	5,419.0	2	4,598.0
2) Crude Petroleum & Natural Gas	22	4,345.6	14	4,258.8	16	4,630.3
3) Iron & Non-ferrous Metal Ores			1	15.3	1	15.3
4) Quarrying of Stone, Sand and Clay					1	5.0
5) Chemical, Fertilizer, Salt, etc.	104	588.6	101	589.2	100	630.8
D. Manufacturing	34,216	519,366.0	14,773	514,446.7	14,066	428,687.7
1) Food Products and Beverages	12,622	126,925.7	4,107	121,089.8	4,026	116,804.2
2) Tobacco Products	1	241.4	55	228.6	55	331.3
3) Textiles	6,869	181,412.1	5,291	203,917.8	5,168	153,256.8
i. Spinning, Weaving, Finishing of Textiles	6,599	170,055.8	5,078	190,686.4	4,952	143,696.8
a. Spinning of Fibres	3,602	79,978.3	2,801	88,996.2	2,841	80,095.0
b. Weaving of Textiles	789	40,884.9	207	42,941.9	200	23,015.4
c. Finishing of Textiles	2,208	49,192.6	2,070	58,748.3	1,911	40,586.4
ii. Made-up Textile Articles	122	6,475.4	108	6,604.3	116	4,829.0
iii. Knit Wear	58	3,147.5	22	4,498.0	21	3,136.9
iv. Carpets and Rugs	63	1,556.8	54	1,885.9	55	1,335.0
v. Other Textiles n.e.s.	27	176.6	29	243.2	24	259.0
4) Wearing Apparel, Readymade Garments, etc.	234	6,900.7	258	8,399.9	252	8,320.5
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	799	2,710.5	175	2,557.7	154	2,592.4
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	660	1,655.6	49	1,534.1	18	321.0
ii. Footwear	139	1,054.8	126	1,023.6	136	2,271.4
a. Leather Wear	47	268.0	40	370.2	49	1,554.5
b. Rubber and Plastic Wear	92	786.8	86	653.4	87	717.0

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	15	127.1	15	295.2	14	306.2
7) Paper, Paperboard and Products	356	3,521.8	305	3,812.4	299	2,818.9
8) Printing, Publishing and Allied Industries	29	4,189.8	36	4,393.7	35	5,181.2
9) Coke and Refined Petroleum Products	3,727	38,055.7	139	31,154.1	131	14,310.2
10) Chemicals and Chemical Products	1,145	34,518.8	901	22,965.1	891	29,293.0
11) Rubber and Plastics Products	928	3,209.0	911	3,395.1	895	2,428.6
12) Other Non-metallic Mineral Products	4,958	47,724.0	313	44,774.7	201	26,683.8
13) Basic Metals	143	19,270.5	207	19,344.3	184	17,832.3
14) Fabricated Metal Products	26	3,620.3	40	2,854.6	33	1,552.1
15) Machinery and Equipment	901	11,136.3	807	9,034.7	637	3,593.7
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	740	19,829.0	801	20,755.3	750	31,228.9
18) Radio, Television and Communication Equipment and Apparatus	7	2,062.6	12	1,373.6	10	1,767.2
19) Medical, Precision and Optical Instruments, Watches and Clocks	179	647.2	141	722.0	34	372.0
20) Motor Vehicles, Trailers and Semi-trailers	54	11,630.4	74	9,869.0	58	7,933.0
21) Other Transport Equipments	22	833.6	22	888.2	95	679.1
22) Furniture and Fixture	23	105.9	24	76.8	20	58.9
23) Jewellery and Related Articles	13	26.5	9	26.7	10	27.3
24) Sports Goods	9	147.5	75	887.9	75	874.4
25) Handicrafts	12	13.3	12	13.4	12	13.6
26) Other Manufacturing n.e.s.	404	506.2	43	1,616.2	27	428.3
E. Ship Breaking and Waste / Scrape (Junk), etc.	2	113.7	6	504.2	6	504.2
F. Electricity, Gas and Water Supply	4,415	102,776.5	638	101,879.1	602	100,173.4
G. Construction	979	16,254.3	1,214	17,381.7	1,001	17,785.7
1) Building	831	7,266.1	938	7,234.5	803	8,374.6
2) Infrastructure	148	8,988.2	276	10,147.2	198	9,411.1
H. Commerce and Trade	5,690	57,304.0	23,834	50,009.5	27,689	42,438.2
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,055	759.7	1,325	704.2	1,276	761.1
2) Wholesale and Commission Trade	3,039	34,630.6	7,324	32,415.4	7,321	26,973.5
i) Exports	289	5,326.1	2,328	2,690.3	2,457	1,725.1
ii) Imports	90	4,159.1	82	2,604.6	72	2,551.4
iii) Domestic Whole Sales	2,660	25,145.4	4,914	27,120.5	4,792	22,697.0
3) Retail Trade	1,596	21,913.7	15,185	16,889.9	19,092	14,703.6
I. Hotels, Restaurants and Clubs, etc	250	15,113.8	267	16,066.4	6,231	16,865.6
J. Transport, Storage and Communications	50,861	33,858.8	58,195	37,799.1	56,190	36,569.6
K. Real Estate, Renting and Business Activities	612	20,100.9	11,669	21,646.1	14,796	19,751.7
1) Real Estate Activities	59	3,617.5	170	3,662.7	80	3,359.3
2) Renting of Machinery and Equipment			4	356.4		
3) Computer and Related Activities	97	2,091.4	90	1,621.0	88	76.2
4) Research and Development			4	782.7	7	645.3
5) Other Business Activities	456	14,392.0	11,401	15,223.4	14,621	15,670.9
L. Education	157	1,699.3	159	4,298.9	136	3,960.7
M. Health and Social Work	1,051	2,285.1	1,047	1,921.6	74	1,725.5
N. Other Community, Social and Personal Service Activities	1,013	5,461.4	1,496	5,216.0	1,648	7,247.5
O. Other Private Business n.e.s	7,907	15,579.8	18,925	16,442.4	21,512	16,432.4
V. Trust Funds and Non-profit Organizations	9	5,507.7	14	6,354.5	13	4,350.7
VI. Personal	82,539	170,752.6	417,201	152,173.8	149,190	150,092.3
A. Bank Employees	11,427	49,073.8	41,538	41,614.0	48,437	41,741.6
B. Consumer Financing	70,767	113,513.0	361,673	102,803.0	86,344	101,715.3
i) House Building	2,309	5,268.4	4,623	4,849.6	4,774	4,655.0
ii) Transport	13,985	14,328.3	17,980	12,587.7	16,412	11,157.4
iii) Credit Cards	1	181.1	268	184.2		
iv) Consumer Durable	1,932	6,359.3	14,667	3,133.0	3,977	2,685.4
v) Personal Loans	52,540	87,375.9	324,135	82,048.5	61,181	83,217.5
C. Other Personal	345	8,165.8	13,990	7,756.8	14,409	6,635.4
VII. Others	42	978.1	654	982.0	388	2,298.7
Total	383,736	1,536,994.2	748,137	1,493,269.2	519,139	1,353,661.1

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Non-Residents	2	438.1	2	349.5	1	78.8
I. Official						
II. Business	2	438.1	2	349.5	1	78.8
III. Personal						
2. Domestic Constituents	2,122,208	6,038,880.9	2,031,416	5,995,471.4	1,999,634	5,545,075.7
I. Government	138	637,232.0	127	616,094.4	125	661,151.0
A. Federal Government	88	218,572.3	81	216,067.8	81	207,605.1
1) Commodity Operations	45	198,239.5	39	198,423.0	37	201,633.5
2) Others	43	20,332.9	42	17,644.8	44	5,971.7
B. Provincial Governments	50	418,659.6	46	400,026.5	44	453,545.9
1) Commodity Operations	33	408,169.3	34	389,552.7	33	446,101.4
2) Others	17	10,490.4	12	10,473.9	11	7,444.4
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	1,091	870,875.9	870	912,786.0	661	790,730.9
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	375	17,585.6	338	7,717.6	283	7,251.1
D. Construction						
E. Utilities	524	460,927.3	297	393,808.9	212	367,920.5
F. Commerce	25	80,000.6	28	111,359.2	22	59,057.3
G. Transport, Storage and Communication	127	197,793.3	98	181,145.6	90	168,665.7
H. Services	1	349.0	1	86.1	1	229.6
I. Other	39	114,220.2	108	218,668.6	53	187,606.7
III. Non-bank Financial Institutions (NBFIs)	923	82,473.7	855	91,783.8	722	71,080.5
A. Co-operative Banks						
B. Development Financial Institutions	46	25,624.4	45	32,208.9	37	19,665.6
C. Insurance Companies	374	4,787.4	325	4,920.9	273	5,284.5
D. Micro Finance	32	3,009.2	25	904.2	31	1,649.4
E. Other NBFIs	471	49,052.8	460	53,749.9	381	44,481.0
IV. Private Sector (Business)	321,669	3,927,369.3	272,187	3,874,401.9	335,110	3,552,883.6
A. Agriculture, Hunting and Forestry	88,253	103,246.9	82,979	101,678.3	82,421	95,691.7
1) Growing of Crops	76,905	60,106.6	73,017	59,865.9	73,659	64,334.4
2) Farming of Animals	5,427	31,844.9	5,108	28,935.1	5,158	22,760.1
3) Agricultural and Animal Husbandry	438	4,844.0	450	6,722.3	396	3,784.3
4) Agricultural Machinery and Equipments	5,430	6,137.9	4,342	5,788.9	3,151	4,522.2
5) Hunting, Trapping, Forestry & Logging	53	313.5	62	366.2	57	290.6
B. Fishing & Fish Farming, etc.	127	756.1	65	287.1	65	238.6
C. Mining and Quarrying	452	53,551.7	420	38,018.3	434	32,648.1
1) Mining of Coal	43	22,040.0	48	17,851.7	36	15,670.3
2) Crude Petroleum & Natural Gas	255	28,528.7	231	17,484.2	249	14,264.7
3) Iron & Non-ferrous Metal Ores	29	811.6	21	783.0	23	737.0
4) Quarrying of Stone, Sand and Clay	66	749.9	44	663.1	51	627.6
5) Chemical, Fertilizer, Salt, etc.	59	1,421.5	76	1,236.2	75	1,348.6
D. Manufacturing	61,953	2,427,061.0	61,563	2,421,419.8	72,817	2,163,293.7
1) Food Products and Beverages	15,667	659,763.5	15,112	624,043.0	13,580	619,658.9
2) Tobacco Products	381	1,352.0	392	879.5	32	726.2
3) Textiles	15,433	713,010.4	16,841	771,364.2	17,750	640,692.0
i. Spinning, Weaving, Finishing of Textiles	10,939	527,296.1	11,653	584,219.6	11,773	478,586.6
a. Spinning of Fibres	5,566	295,469.7	6,243	341,910.3	6,392	261,772.6
b. Weaving of Textiles	3,338	126,226.1	3,362	133,550.4	3,354	126,882.2
c. Finishing of Textiles	2,035	105,600.4	2,048	108,758.9	2,027	89,931.8
ii. Made-up Textile Articles	2,358	93,796.1	2,362	92,018.5	2,236	74,391.7
iii. Knit Wear	550	27,023.3	504	28,461.1	522	33,898.6
iv. Carpets and Rugs	231	4,341.7	444	7,041.2	521	7,742.2
v. Other Textiles n.e.s.	1,355	60,553.2	1,878	59,623.8	2,698	46,072.9
4) Wearing Apparel, Readymade Garments, etc.	2,365	87,702.6	2,374	87,272.7	5,730	77,701.9
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,069	28,593.7	986	24,894.0	1,809	22,733.8
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	412	10,068.0	399	9,797.3	385	8,800.3
ii. Footwear	657	18,525.7	587	15,096.7	1,424	13,933.6
a. Leather Wear	473	16,176.7	457	13,818.2	1,312	13,072.9
b. Rubber and Plastic Wear	184	2,349.0	130	1,278.5	112	860.6

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	290	4,148.2	494	2,452.3	549	2,526.0
7) Paper, Paperboard and Products	1,028	47,124.6	1,255	44,551.4	1,110	45,102.8
8) Printing, Publishing and Allied Industries	1,084	8,743.4	824	8,485.5	926	7,380.2
9) Coke and Refined Petroleum Products	591	56,018.9	502	53,997.5	638	43,510.8
10) Chemicals and Chemical Products	9,769	277,989.9	8,748	263,475.3	8,788	242,653.9
11) Rubber and Plastics Products	1,945	41,521.3	1,866	43,741.2	1,731	39,872.2
12) Other Non-metallic Mineral Products	1,066	137,947.0	1,279	132,858.1	870	112,601.9
13) Basic Metals	3,601	137,315.9	3,421	129,548.8	3,230	116,865.4
14) Fabricated Metal Products	793	31,863.7	716	32,884.0	851	28,182.9
15) Machinery and Equipment	1,436	41,866.8	1,229	41,464.2	1,145	36,399.3
16) Office, Accounting and Computing Machinery	27	205.2	19	208.3	22	246.5
17) Electrical Machinery and Apparatus	1,200	62,569.2	1,132	63,687.9	10,323	56,816.3
18) Radio, Television and Communication Equipment and Apparatus	128	5,506.3	142	3,752.3	117	3,193.9
19) Medical, Precision and Optical Instruments, Watches and Clocks	752	5,220.5	713	5,099.1	691	5,226.8
20) Motor Vehicles, Trailers and Semi-trailers	1,167	35,977.5	1,139	41,020.0	956	18,989.9
21) Other Transport Equipments	343	4,666.1	268	4,655.0	305	4,278.4
22) Furniture and Fixture	235	2,823.5	188	2,454.7	162	2,879.7
23) Jewellery and Related Articles	115	518.1	284	488.5	91	476.5
24) Sports Goods	306	4,201.6	323	4,022.1	345	4,300.5
25) Handicrafts	22	394.5	66	39.2	16	30.6
26) Other Manufacturing n.e.s.	1,140	30,016.6	1,250	34,080.9	1,050	30,246.6
E. Ship Breaking and Waste / Scrape (Junk), etc.	111	19,929.2	115	38,396.8	127	51,296.8
F. Electricity, Gas and Water Supply	1,282	382,579.6	1,152	334,579.4	1,304	336,621.4
G. Construction	2,197	134,468.7	2,155	139,900.2	2,392	147,265.0
1) Building	1,391	69,198.2	1,370	73,171.4	1,752	81,216.4
2) Infrastructure	806	65,270.5	785	66,728.8	640	66,048.6
H. Commerce and Trade	116,733	358,722.2	78,441	357,259.9	137,703	312,294.2
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,461	20,867.3	2,501	20,235.7	1,361	17,910.8
2) Wholesale and Commission Trade	14,058	206,415.8	14,764	195,174.1	13,456	162,469.9
i) Exports	1,573	26,883.3	1,994	28,242.6	1,320	22,777.0
ii) Imports	3,232	48,253.0	3,568	51,330.0	3,030	39,470.4
iii) Domestic Whole Sales	9,253	131,279.4	9,202	115,601.5	9,106	100,222.4
3) Retail Trade	101,214	131,439.1	61,176	141,850.1	122,886	131,913.5
I. Hotels, Restaurants and Clubs, etc	786	18,739.3	751	17,925.8	716	19,966.7
J. Transport, Storage and Communications	9,757	179,330.7	9,228	183,977.7	8,599	180,878.3
K. Real Estate, Renting and Business Activities	13,473	164,426.1	14,036	163,650.1	13,561	143,340.3
1) Real Estate Activities	539	29,351.7	486	27,159.9	445	21,148.0
2) Renting of Machinery and Equipment	580	2,330.3	479	2,495.6	425	1,918.5
3) Computer and Related Activities	1,123	7,863.8	1,087	7,441.3	1,092	5,383.2
4) Research and Development	201	8,633.3	205	6,987.1	169	6,367.9
5) Other Business Activities	11,030	116,247.0	11,779	119,566.1	11,430	108,522.8
L. Education	643	18,551.9	572	18,619.9	537	18,832.0
M. Health and Social Work	742	8,167.6	635	8,546.9	627	6,885.6
N. Other Community, Social and Personal Service Activities	2,518	27,661.7	2,196	23,478.0	2,381	19,524.5
O. Other Private Business n.e.s	22,642	30,176.7	17,879	26,664.0	11,426	24,106.8
V. Trust Funds and Non-profit Organizations	202	12,811.5	192	13,727.8	190	14,848.6
VI. Personal	1,798,019	506,670.6	1,757,027	484,723.6	1,662,673	453,072.1
A. Bank Employees	74,498	86,119.4	139,934	81,141.6	70,443	78,125.6
B. Consumer Financing	1,719,511	419,622.0	1,612,957	402,779.8	1,588,142	374,102.3
i) House Building	16,463	87,957.4	19,581	86,242.2	16,649	78,136.2
ii) Transport	275,919	201,461.8	257,711	192,743.2	246,109	182,422.9
iii) Credit Cards	1,058,528	44,283.7	1,071,514	40,902.1	1,006,254	37,447.7
iv) Consumer Durable	3,014	107.6	2,371	81.7	2,217	73.1
v) Personal Loans	365,587	85,811.5	261,780	82,810.5	316,913	76,022.4
C. Other Personal	4,010	929.2	4,136	802.2	4,088	844.3
VII. Others	166	1,447.9	158	1,953.9	153	1,308.9
Total	2,122,210	6,039,319.0	2,031,418	5,995,820.9	1,999,635	5,545,154.5

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents			1	133.9		
I. Official						
II. Business			1	133.9		
III. Personal						
2. Domestic Constituents	496	76,459.7	567	60,647.1	577	52,254.5
I. Government						
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises						
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce						
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)					2	145.0
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs					2	145.0
IV. Private Sector (Business)	173	75,817.7	173	59,977.5	163	51,430.3
A. Agriculture, Hunting and Forestry	1	5.1	1	5.8	1	3.8
1) Growing of Crops						
2) Farming of Animals						
3) Agricultural and Animal Husbandry	1	5.1	1	5.8	1	3.8
4) Agricultural Machinery and Equipments						
5) Hunting, Trapping, Forestry & Logging						
B. Fishing & Fish Farming, etc.						
C. Mining and Quarrying						
1) Mining of Coal						
2) Crude Petroleum & Natural Gas						
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.						
D. Manufacturing	144	54,578.1	146	39,859.3	132	31,413.6
1) Food Products and Beverages	17	8,537.7	15	3,223.9	14	4,704.1
2) Tobacco Products	3	4.3	3	9.5	4	64.5
3) Textiles	20	1,888.6	22	3,063.9	20	2,009.9
i. Spinning, Weaving, Finishing of Textiles	5	416.0	6	1,571.6	4	532.6
a. Spinning of Fibres	2	31.6	2	31.6	4	532.6
b. Weaving of Textiles	1	34.4				
c. Finishing of Textiles	2	350.0	4	1,540.0		
ii. Made-up Textile Articles	3	186.8	3	186.8	3	191.6
iii. Knit Wear						
iv. Carpets and Rugs						
v. Other Textiles n.e.s.	12	1,285.7	13	1,305.4	13	1,285.6
4) Wearing Apparel, Readymade Garments, etc.	6	379.0	6	357.9	6	340.8
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 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	6	672.9	8	1,015.8	6	163.3
8) Printing, Publishing and Allied Industries						
9) Coke and Refined Petroleum Products						
10) Chemicals and Chemical Products	42	18,988.6	42	13,921.2	41	12,924.6
11) Rubber and Plastics Products	2	300.0	3	500.0	1	195.0
12) Other Non-metallic Mineral Products	1	806.0				
13) Basic Metals	2	1,000.0	1	141.8	1	177.2
14) Fabricated Metal Products						
15) Machinery and Equipment	2	409.3	1	14.0	2	297.5
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	24	7,717.9	22	6,449.1	19	4,610.6
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	2,620.8	6	1,666.7	6	233.7
21) Other Transport Equipments	3	10,546.6	2	7,926.4	1	4,727.2
22) Furniture and Fixture						
23) Jewellery and Related Articles						
24) Sports Goods						
25) Handicrafts						
26) Other Manufacturing n.e.s.	7	622.1	11	1,485.0	7	881.1
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	5	7,445.8	5	8,921.3	7	10,231.4
G. Construction						
1) Building						
2) Infrastructure						
H. Commerce and Trade	8	4,630.0	8	3,783.4	8	2,027.0
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles						
2) Wholesale and Commission Trade	2	834.1	2	954.8	2	902.5
i) Exports						
ii) Imports						
iii) Domestic Whole Sales	2	834.1	2	954.8	2	902.5
3) Retail Trade	6	3,795.9	6	2,828.6	6	1,124.5
I. Hotels, Restaurants and Clubs, etc	1	125.0	1	187.5	1	250.0
J. Transport, Storage and Communications	9	7,892.5	6	6,391.2	6	6,418.9
K. Real Estate, Renting and Business Activities	2	853.9	3	558.8	2	776.6
1) Real Estate Activities						
2) Renting of Machinery and Equipment						
3) Computer and Related Activities			1	9.9		
4) Research and Development						
5) Other Business Activities	2	853.9	2	548.8	2	776.6
L. Education						
M. Health and Social Work						
N. Other Community, Social and Personal Service Activities	1	282.9	1	265.5	1	47.7
O. Other Private Business n.e.s	2	4.4	2	4.8	5	261.4
V. Trust Funds and Non-profit Organizations						
VI. Personal	323	642.0	394	669.5	412	679.1
A. Bank Employees	183	476.6	239	499.5	259	514.0
B. Consumer Financing	140	165.4	155	170.0	153	165.2
i) House Building	99	147.9	99	151.9	99	147.7
ii) Transport	32	14.0	32	14.0	32	14.0
iii) Credit Cards						
iv) Consumer Durable						
v) Personal Loans	9	3.5	24	4.2	22	3.5
C. Other Personal						
VII. Others						
Total	496	76,459.7	568	60,781.0	577	52,254.5

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	732,951	163,591.3	765,114	169,000.5	779,121	171,745.5
I. Government	1	1,000.0	1	832.0	1	1,000.0
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments	1	1,000.0	1	832.0	1	1,000.0
1) Commodity Operations	1	1,000.0	1	832.0	1	1,000.0
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises						
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce						
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	2	189.1	2	189.1	1	141.1
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	2	189.1	2	189.1	1	141.1
IV. Private Sector (Business)	718,586	159,679.4	750,336	165,115.7	763,498	167,682.9
A. Agriculture, Hunting and Forestry	654,291	140,674.7	692,494	148,176.7	709,995	152,161.4
1) Growing of Crops	336,592	72,320.5	361,398	76,147.6	371,088	78,059.6
2) Farming of Animals	277,587	52,663.6	286,350	54,433.8	290,285	55,265.1
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	40,098	15,688.9	44,724	17,593.5	48,592	18,834.7
5) Hunting, Trapping, Forestry & Logging	14	1.7	22	1.8	30	2.0
B. Fishing & Fish Farming, etc.	325	31.7	306	30.8	301	29.5
C. Mining and Quarrying	15	71.6	15	71.6	15	71.6
1) Mining of Coal	7	49.0	7	49.0	7	49.0
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	22,204	12,176.5	16,820	10,441.0	13,148	9,336.3
1) Food Products and Beverages	18,032	5,864.3	12,655	4,107.4	8,980	2,888.5
2) Tobacco Products	206	44.2	178	39.5	179	39.3
3) Textiles	353	2,941.9	354	2,943.8	355	3,008.6
i. Spinning, Weaving, Finishing of Textiles	139	2,412.9	139	2,410.1	139	2,470.4
a. Spinning of Fibres	53	1,550.5	53	1,550.5	53	1,610.9
b. Weaving of Textiles	76	91.0	76	88.2	76	88.1
c. Finishing of Textiles	10	771.4	10	771.4	10	771.4
ii. Made-up Textile Articles	15	5.8	15	7.0	15	7.3
iii. Knit Wear	24	473.0	24	473.0	25	473.1
iv. Carpets and Rugs	44	8.3	44	8.4	44	12.1
v. Other Textiles n.e.s.	131	41.8	132	45.3	132	45.7
4) Wearing Apparel, Readymade Garments, etc.	1,087	209.1	1,091	212.1	1,068	211.7
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	334	147.6	337	149.0	338	150.6
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	32	75.6	33	75.8	33	75.5
ii. Footwear	302	72.0	304	73.3	305	75.1
a. Leather Wear	292	66.6	294	67.8	295	69.5
b. Rubber and Plastic Wear	10	5.4	10	5.5	10	5.6

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	80	56.5	80	57.9	81	58.8
7) Paper, Paperboard and Products	47	136.4	47	139.1	50	141.4
8) Printing, Publishing and Allied Industries	194	88.7	196	96.5	200	95.2
9) Coke and Refined Petroleum Products						
10) Chemicals and Chemical Products	460	1,074.2	460	1,075.9	462	1,076.1
11) Rubber and Plastics Products	130	189.3	130	191.3	134	197.2
12) Other Non-metallic Mineral Products	49	694.3	50	696.3	48	686.6
13) Basic Metals	70	229.8	73	207.3	72	245.6
14) Fabricated Metal Products	67	55.6	67	62.1	67	69.6
15) Machinery and Equipment	70	51.5	74	59.0	74	56.7
16) Office, Accounting and Computing Machinery	7	1.9	7	1.9	7	1.9
17) Electrical Machinery and Apparatus	40	32.9	40	34.0	40	35.2
18) Radio, Television and Communication Equipment and Apparatus	4	6.7	4	6.9	4	6.3
19) Medical, Precision and Optical Instruments, Watches and Clocks	38	31.5	43	35.8	45	40.3
20) Motor Vehicles, Trailers and Semi-trailers	31	101.5	32	107.2	31	108.4
21) Other Transport Equipments	2	1.1	2	1.1	2	1.1
22) Furniture and Fixture	383	85.6	378	81.6	380	83.1
23) Jewellery and Related Articles	177	46.6	177	48.0	177	48.9
24) Sports Goods	28	14.0	28	14.0	27	13.2
25) Handicrafts	121	15.7	121	15.9	121	16.2
26) Other Manufacturing n.e.s.	194	55.4	196	57.3	206	55.8
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	32	7.3	32	7.3	32	7.4
G. Construction	799	267.2	846	280.7	988	296.0
1) Building	406	194.0	407	208.8	409	231.0
2) Infrastructure	393	73.2	439	71.9	579	65.1
H. Commerce and Trade	23,892	3,464.6	23,934	3,516.3	23,934	3,533.3
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,795	355.2	1,796	355.3	1,796	364.2
2) Wholesale and Commission Trade	592	154.3	593	166.8	598	160.9
i) Exports						
ii) Imports	1	0.5	1	0.6	1	0.9
iii) Domestic Whole Sales	591	153.9	592	166.2	597	160.0
3) Retail Trade	21,505	2,955.0	21,545	2,994.2	21,540	3,008.2
I. Hotels, Restaurants and Clubs, etc	484	163.2	485	170.9	487	174.9
J. Transport, Storage and Communications	9,614	1,570.5	8,455	1,135.4	7,629	793.2
K. Real Estate, Renting and Business Activities	267	189.1	279	192.7	292	193.7
1) Real Estate Activities	20	94.4	19	94.8	19	91.3
2) Renting of Machinery and Equipment						
3) Computer and Related Activities	8	2.3	10	2.6	10	3.0
4) Research and Development	1	40.0	1	40.0	1	40.0
5) Other Business Activities	238	52.4	249	55.3	262	59.3
L. Education	261	150.5	264	157.8	263	168.1
M. Health and Social Work	372	86.5	373	94.7	374	92.6
N. Other Community, Social and Personal Service Activities	123	120.8	123	119.9	130	111.0
O. Other Private Business n.e.s	5,907	705.3	5,910	720.0	5,910	714.0
V. Trust Funds and Non-profit Organizations	2	63.5	2	63.5	4	105.5
VI. Personal	11,729	2,247.2	12,159	2,387.8	13,015	2,391.6
A. Bank Employees	10,882	2,219.0	11,313	2,360.3	12,169	2,363.0
B. Consumer Financing	847	28.2	846	27.5	846	28.7
i) House Building						
ii) Transport	78	2.3	78	2.3	78	2.3
iii) Credit Cards						
iv) Consumer Durable	707	9.8	706	10.1	706	10.3
v) Personal Loans	62	16.1	62	15.1	62	16.1
C. Other Personal						
VII. Others	2,631	412.1	2,614	412.4	2,602	424.4
Total	732,951	163,591.3	765,114	169,000.5	779,121	171,745.5

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 19						31 - 12 - 18		30 - 06 - 18	
	Securities, Shares & Other Financial Instruments			Fixed Assets		Financial		Total	Total	Total
	Pre-cious Metals	Merchandise	Including Machinery	Real Estate	Obligations	Others				
00.00	6,086.8	3,069.9	71,645.9	69,901.4	40,884.6	1,142.5	76,167.7	268,898.8	288,886.0	276,325.3
01.00*		91.4	5,960.5	1,858.4	877.4	298.5	1,830.7	10,916.9	6,393.9	8,046.4
02.00*	132.4	149.8	9,835.7	3,738.1	789.2	596.9	5,747.7	20,989.9	28,203.2	29,250.8
03.00*	5.4	1,415.7	274,202.6	72,621.1	49,863.9	1,828.5	79,811.0	479,748.2	413,597.6	354,641.7
04.00*	13.9		30,863.9	15,371.4	7,935.4	4.2	33,281.6	87,470.5	98,919.1	115,196.0
05.00*		86.4	27,477.4	24,607.8	28,941.4	889.9	56,314.3	138,317.2	93,415.7	99,032.3
06.00*		5.0	10,064.8	13,116.4	3,387.0	112.2	12,233.5	38,918.8	127,355.1	318,503.6
07.00*	311.5	388.4	60,202.2	71,694.0	14,854.7	556.0	14,115.5	162,122.3	310,753.2	1,907,109.0
08.00*		288.5	52,119.1	49,616.2	10,286.3	5,095.1	29,971.3	147,376.6	451,566.6	1,818,017.1
08.25		..	2,409.9	7,682.7	304.7	596.5	3,079.8	14,073.6	103,121.0	142,489.4
08.50		78.2	4,337.5	2,166.1	3,290.5	84.9	2,556.5	12,513.6	107,899.1	208,819.5
08.75		273.4	13,266.4	2,400.4	3,693.1	164.6	2,074.4	21,872.2	143,412.1	76,423.5
09.00		0.7	3,997.7	4,569.7	5,015.3	43.0	4,353.0	17,979.5	377,309.8	211,358.1
09.25		73.3	15,494.6	1,989.7	1,527.8	107.2	3,998.0	23,190.6	346,916.8	109,123.0
09.50		11,587.7	33,048.2	4,927.1	2,515.6	433.1	6,976.3	59,488.0	264,762.5	124,212.3
09.75		21.5	4,096.1	2,306.0	5,559.7	805.3	2,960.8	15,749.3	276,390.9	33,168.9
10.00	28,280.4	935.3	26,193.3	13,060.1	5,024.7	594.5	12,697.8	86,786.1	802,262.5	195,666.2
10.25		5.3	1,794.4	5,271.6	1,090.3	272.3	39,264.7	47,698.5	217,606.3	31,403.0
10.50		5,426.5	15,618.6	1,042.5	3,157.0	258.1	27,463.9	52,966.7	322,334.0	50,989.6
10.75		28.0	12,249.0	6,888.0	2,514.0	250.6	17,220.6	39,150.3	254,578.7	16,366.6
11.00		1,155.7	85,712.7	55,035.6	9,614.1	1,606.6	80,856.2	233,980.9	413,799.8	68,117.0
11.25	16,879.0	1,944.4	104,509.4	64,854.1	14,191.7	2,994.4	174,331.1	379,704.1	239,163.4	22,495.5
11.50	107.0	1,242.9	59,191.5	68,271.1	21,079.2	6,916.2	88,226.8	245,034.8	318,625.8	53,639.1
11.75	0.7	2,085.9	83,067.2	59,739.5	13,800.3	993.9	84,679.4	244,366.9	152,262.8	12,030.6
12.00	54.0	21,722.0	112,793.4	91,114.9	35,945.4	1,166.3	217,025.5	479,821.6	293,611.4	126,487.4
12.25	2,303.4	1,901.4	188,694.2	59,831.8	13,208.2	758.2	234,160.8	500,857.9	70,090.5	5,844.0
12.50	375.0	1,467.6	88,285.6	65,845.6	32,469.9	783.0	354,100.8	543,327.5	132,983.4	84,814.9
12.75		3,546.0	69,009.7	32,424.8	17,123.3	1,198.4	97,989.9	221,292.1	49,868.1	11,057.2
13.00	942.8	6,633.7	134,611.5	120,057.9	70,282.0	1,654.2	180,689.5	514,871.7	119,424.6	23,118.4
13.25	0.1	4,243.3	136,830.0	57,762.9	25,574.0	2,795.9	108,778.3	335,984.6	33,383.4	5,885.7
13.50	7,600.5	1,055.5	78,068.4	68,625.3	20,532.2	872.5	131,362.3	308,116.7	233,211.8	62,746.0
13.75		502.4	63,286.5	85,358.2	17,629.1	570.5	112,700.4	280,047.1	26,509.8	3,160.8
14.00	24.4	9,992.7	119,583.5	108,254.1	120,499.9	1,007.4	194,702.2	554,064.2	122,745.0	82,305.4
14.25	0.5	373.9	38,250.2	40,431.0	18,858.5	223.7	76,941.0	175,078.7	36,102.0	22,001.5
14.50		456.8	24,107.7	22,949.7	14,815.3	214.5	20,613.4	83,157.4	14,886.3	7,517.7
14.75		154.5	23,919.8	14,226.7	50,882.6	78.6	30,107.3	119,369.4	56,754.4	41,363.6
15.00	177.7	5,622.7	63,047.0	36,400.0	37,060.9	2,077.9	56,650.0	201,036.2	34,050.9	32,247.1
15.25		75.7	15,078.4	5,169.1	2,956.8	12.2	12,791.1	36,083.3	7,841.2	6,245.4
15.50	5,508.5	62.7	6,521.1	5,200.4	10,301.7	146.7	23,517.5	51,258.7	18,439.0	22,104.1
15.75		27.6	10,898.6	5,959.5	9,819.0	60.2	16,599.2	43,363.9	11,984.4	10,982.0
16.00	50.9	748.2	13,879.1	27,106.1	17,414.9	6,703.1	24,831.2	90,733.5	20,612.1	47,717.8
16.25	66.3	81.6	6,249.9	3,664.7	2,814.3	51.3	22,735.4	35,663.5	8,004.5	4,529.5
16.50	10.4	111.7	3,436.2	3,455.5	1,759.5	761.1	4,887.0	14,421.4	6,469.9	4,684.6
16.75	1.8	20.7	1,357.5	16,647.0	1,851.3	9.2	7,841.4	27,728.9	3,660.5	3,058.2
17.00	0.8	6.8	4,140.8	18,781.3	5,227.7	83.3	9,464.3	37,704.9	11,349.0	7,980.6
17.25	40.8	6.2	1,543.3	847.5	733.1	9.1	4,226.0	7,406.2	4,433.5	772.6
17.50	1.4	4.2	334.1	2,670.9	579.9	4.6	4,165.1	7,760.2	4,834.4	4,937.7
17.75	2.1	78.3	1,198.6	683.2	668.9	57.2	7,856.3	10,544.5	1,844.1	1,131.8
18.00	2.6	137.3	1,683.7	6,502.2	2,294.1	61.2	11,628.7	22,309.7	22,036.2	16,170.4
18.25		13.5	3,501.9	6,317.2	1,489.4	465.1	18,105.6	29,892.6	5,547.2	4,655.7
18.50	2.5	0.9	164.0	598.0	344.5	21.7	2,458.2	3,589.8	1,990.5	1,466.4
18.75		10.1	183.0	285.5	542.5	2.0	5,959.7	6,982.7	1,737.4	1,105.0
19.00	76.5	0.5	481.1	1,738.1	633.9	0.9	54,292.9	57,223.8	77,559.0	68,821.8
19.25	11.9	1.6	1,088.5	329.4	309.6		2,921.5	4,662.4	574.1	2,197.8
19.50	33.6		69.8	192.4	230.7	2.1	5,099.6	5,628.2	827.6	6,334.0
19.75	0.4	0.9	24.8	369.8	221.5		2,075.3	2,692.6	8,687.0	495.0
20.00 & above	3,967.7	32.6	8,739.1	8,998.1	3,828.1	127.4	128,680.9	154,374.0	117,282.9	116,450.9
Total	73,073.7	89,447.5	2,228,419.7	1,541,527.6	789,100.4	48,624.6	3,046,170.8	7,816,364.2	7,718,871.6	7,122,815.6
Weighted Average	10.97	11.59	10.46	11.23	11.46	11.31	12.72	11.62	9.79	8.10

*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 - 19						31 - 12 - 18		30 - 06 - 18	
	Pre-cious Metals	Securities, Shares & Other Instruments	Mer-chandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00	6,080.7	0.2	24,652.6	41,915.2	6,563.3	239.0	23,452.2	102,903.2	107,905.3	113,617.0
01.00*			4,986.7	274.0	2.3	198.9	25.3	5,487.2	1,387.3	251.6
02.00*	132.4	19.0	1,022.0	584.4	356.8	535.9	1,290.1	3,940.6	3,208.6	5,883.5
03.00*	5.4	42.3	22,157.1	2,591.6	9,354.3	171.6	8,567.9	42,890.1	40,235.0	37,296.0
04.00*	13.9		9,987.2	822.3	876.8		9,803.5	21,503.7	17,110.0	31,398.1
05.00*			2,378.4	9,279.1	167.3	19.4	42.5	11,886.7	19,685.8	5,889.0
06.00*			2,981.7	3,923.6	844.7		2,705.6	10,455.6	13,550.3	50,477.7
07.00*	311.5	0.6	23,224.9	2,510.3	6,715.3	21.4	1,155.3	33,939.3	51,614.6	183,490.1
08.00*		185.7	37,295.2	3,502.3	7,310.5	4,789.3	12,340.7	65,423.7	101,648.0	297,383.8
08.25				149.3			134.0	283.3	11,155.8	23,630.9
08.50		34.8	2,126.9	1,623.4	3,003.0		39.5	6,827.5	20,702.7	23,119.3
08.75					2,009.9		2,009.9		12,161.7	15,057.9
09.00		0.2	346.2	1,665.3	149.3	20.7	264.8	2,446.6	85,339.4	48,152.0
09.25			351.4					351.4	136,491.1	12,305.8
09.50		10,783.5	25,981.2	476.6	86.1		525.1	37,852.5	63,038.3	23,417.1
09.75									16,773.9	2,176.6
10.00	28,280.4	71.2	19,137.1	1,121.2	1,140.4	329.9	2,397.9	52,478.1	66,518.6	89,519.3
10.25				4,242.0		8.0	33,937.1	38,187.2	25,463.1	677.5
10.50		244.7	689.2	788.9	1,854.9	155.4	1,326.9	5,059.9	32,693.8	5,696.4
10.75					0.4			0.4	11,667.9	696.1
11.00		29.5	25,632.2	3,835.6	721.7	322.4	2,430.6	32,972.1	146,614.4	23,956.3
11.25	16,879.0		20,128.7	8,451.9	3,870.1		121,292.0	170,621.8	16,713.1	463.9
11.50	107.0	899.3	167.5	499.9	916.7	4.8	191.7	2,787.0	23,713.9	7,842.5
11.75				549.5	7.9		192.4	749.8	15,611.9	1,599.1
12.00	53.8	8,408.3	31,420.8	27,184.7	15,836.4	785.8	30,505.3	114,195.0	75,126.3	88,115.2
12.25	2,303.4		106,869.6	1,898.6	25.0		63,467.1	174,563.6	5,013.1	747.8
12.50	375.0	286.9	6,331.5	532.8	17,626.3	4.9	25,415.2	50,572.6	41,679.8	66,715.1
12.75		11.7		319.5	40.2		4,110.6	4,482.0	3,874.4	700.6
13.00	938.8	296.7	28,806.9	43,170.3	15,793.8	123.9	46,712.3	135,842.5	48,006.6	3,320.1
13.25		9.4	31,378.1	0.9	313.1		26,181.7	57,883.2	3,860.6	1,303.3
13.50	7,600.5	57.8	1,761.4	4,705.9	4,498.6	0.4	4,197.6	22,822.2	197,495.0	54,855.2
13.75		122.8	125.4	315.2	297.5		8.6	869.6	2,024.6	413.1
14.00		5,833.8	23,377.4	20,321.7	79,421.2	118.6	39,986.8	169,059.5	61,943.8	50,491.6
14.25		13.5	2,614.5	2.3	9,142.2		25.4	11,797.9	13,064.0	15,819.8
14.50				2,200.0	42.6		638.1	2,880.7	692.5	588.9
14.75		37.6	1,467.5	6.9	42,682.3	2.3	11.9	44,208.6	40,524.7	36,680.2
15.00	176.9	1,169.5	32,597.5	18,112.8	14,992.2	1,622.6	22,150.6	90,822.2	9,554.3	26,548.2
15.25			12.4	1.4	185.7		262.9	462.4	1,019.3	3,674.7
15.50	5,508.3	20.3	788.2	106.5	1,756.9		5,400.1	13,580.3	2,861.3	17,516.7
15.75		2.6		29.4	6,244.4	0.1	14.9	6,291.4	8,745.3	9,604.5
16.00	35.4	22.9	6,389.7	8,328.4	3,344.3	245.6	8,655.3	27,021.5	7,885.5	36,920.6
16.25	4.7	2.7	20.5		28.7		204.3	260.9	254.5	38.1
16.50		111.0	69.7	311.3	128.2		42.9	663.2	1,988.6	1,728.5
16.75		4.9			249.7			254.6	570.1	156.5
17.00		2.7	1,601.4	16,391.8	429.4	40.7	4,264.7	22,730.7	1,142.4	3,534.7
17.25			21.1		121.3		3.0	145.4	77.3	68.9
17.50			132.5		76.2			208.7	2,419.2	1,869.8
17.75		4.0			40.6			44.7	205.8	195.9
18.00		134.3	755.0	2,619.4	170.9		1,466.0	5,145.6	13,255.4	8,737.1
18.25		0.4	2,480.7	1,396.9	38.5		12,662.9	16,579.4	33.2	179.1
18.50	2.5				4.0		256.3	262.7	623.9	578.2
18.75					52.6			52.6	439.3	439.9
19.00	76.4		347.5	1,232.7	125.1		49,546.1	51,327.7	65,660.5	67,057.4
19.25	11.6				101.8		1,320.6	1,434.0	13.7	1,855.5
19.50					106.8		3,572.4	3,679.2	15.0	817.9
19.75			0.3		35.9		20.4	56.6	3.3	7.6
20.00 & above		1.3	2,671.3	2,300.1	332.6	18.8	14,002.5	19,326.5	11,192.0	20,128.3
Total	68,897.4	28,866.0	505,287.2	240,296.0	260,236.8	9,780.4	587,221.7	1,700,585.5	1,662,269.7	1,525,406.6
Weighted Average	10.38	11.59	10.47	10.49	12.60	9.10	12.44	11.49	10.37	9.77

*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 - 19						31 - 12 - 18		30 - 06 - 18	
	Precious Metals	Securities, Shares & Other Financial Instruments		Fixed Assets		Financial		Total	Total	Total
		Merchandise	Including Machinery	Real Estate	Obligations	Others				
00.00	6.2	3,069.6	45,273.3	27,954.7	33,583.8	903.5	52,392.6	163,183.8	178,190.9	159,951.1
01.00*		91.4	973.8	1,584.4	875.1	99.6	1,805.4	5,429.6	5,006.6	7,794.8
02.00*		130.8	8,813.7	3,153.7	432.4	61.1	4,457.6	17,049.3	24,994.6	23,367.2
03.00*		1,373.4	252,045.6	70,021.5	40,348.1	1,656.9	71,004.3	436,449.6	372,924.3	316,895.5
04.00*			20,876.6	14,549.1	7,058.7	4.2	23,462.3	65,950.8	81,795.6	83,781.9
05.00*		86.4	25,099.0	15,328.7	28,765.2	870.5	56,271.8	126,421.6	73,716.4	93,135.4
06.00*		5.0	7,083.1	9,192.8	2,533.0	112.2	9,519.7	28,445.8	113,783.0	268,005.6
07.00*		387.8	36,977.3	69,183.7	8,139.4	534.6	12,960.2	128,183.0	257,755.2	1,700,813.2
08.00*		102.9	14,823.9	46,113.9	2,975.8	305.8	17,130.5	81,452.9	348,295.9	1,501,936.9
08.25		..	2,409.9	7,533.4	304.7	596.5	2,945.8	13,790.3	91,365.2	117,838.8
08.50		43.4	2,210.6	542.7	287.5	84.9	2,512.8	5,681.8	86,887.1	180,734.8
08.75		273.4	13,266.4	2,400.4	1,683.2	164.6	2,074.4	19,862.3	131,150.4	61,118.0
09.00		0.5	3,651.5	2,904.5	4,866.0	22.3	4,088.2	15,532.9	282,683.7	162,652.1
09.25		73.3	15,143.2	1,989.7	1,527.8	107.2	3,998.0	22,839.2	209,930.8	96,817.2
09.50		804.2	7,067.0	4,450.5	2,429.5	433.1	6,451.2	21,635.6	196,009.8	100,795.2
09.75		21.5	4,096.1	2,306.0	5,559.7	805.3	2,960.8	15,749.3	259,028.3	30,992.3
10.00		864.1	7,056.2	11,938.9	3,884.3	264.6	10,300.0	34,308.1	732,106.4	105,478.3
10.25		5.3	1,794.4	1,029.6	1,090.3	264.3	5,327.5	9,511.4	188,724.1	30,725.5
10.50		5,181.9	14,929.5	253.6	1,302.1	102.7	25,337.0	47,106.8	281,466.4	45,287.0
10.75		28.0	12,249.0	6,888.0	2,513.6	250.6	16,920.6	38,849.9	241,440.1	15,665.9
11.00		1,126.2	60,080.5	51,200.0	8,892.4	1,284.2	76,924.5	199,507.6	263,777.2	44,156.8
11.25		1,944.4	84,380.7	56,402.2	10,321.6	2,994.4	41,460.8	197,504.0	220,166.5	22,031.7
11.50		343.6	59,024.0	67,771.2	20,162.5	6,911.4	85,143.0	239,355.7	286,416.4	45,796.6
11.75	0.7	2,085.9	83,067.2	59,190.0	13,792.4	993.9	81,891.7	241,021.8	134,907.8	10,431.4
12.00	0.2	13,313.8	81,372.6	63,930.2	20,108.9	380.5	182,186.2	361,292.4	214,030.6	38,372.3
12.25		1,901.4	81,824.6	57,933.3	13,183.2	758.2	170,693.6	326,294.3	64,811.9	5,096.2
12.50		1,180.7	81,954.1	65,312.8	14,843.6	778.1	325,279.0	489,348.3	91,282.2	18,099.9
12.75		3,534.3	68,819.8	31,552.3	17,083.1	1,198.4	87,132.6	209,320.5	45,993.7	10,356.6
13.00	4.1	6,337.0	104,703.5	76,687.6	54,488.2	1,530.3	123,755.8	367,506.5	71,418.0	19,798.3
13.25	0.1	4,233.9	104,474.8	57,762.0	25,260.9	2,795.9	79,079.9	273,607.6	29,522.8	4,582.3
13.50		997.7	76,307.1	63,919.4	16,033.5	872.1	126,407.1	284,537.0	35,716.8	7,890.8
13.75		379.6	62,681.1	85,043.0	17,331.6	570.5	101,040.3	267,046.0	24,485.2	2,747.7
14.00	24.4	4,159.0	96,206.1	87,932.4	41,078.7	888.8	153,058.5	383,347.8	60,801.2	31,813.8
14.25	0.5	360.3	35,373.8	40,328.7	9,716.3	223.7	71,662.4	157,665.8	23,037.9	6,181.8
14.50		456.8	24,107.7	19,455.6	14,772.7	214.5	19,692.4	78,699.7	14,193.7	6,928.8
14.75		116.9	22,452.3	14,219.8	8,200.3	76.3	30,095.4	75,160.8	16,229.7	4,683.5
15.00	0.8	4,453.2	30,449.5	18,287.1	22,068.7	455.3	34,499.3	110,214.0	24,496.6	5,698.9
15.25		75.7	15,066.0	5,167.7	2,771.1	12.2	12,525.4	35,618.2	6,821.9	2,570.7
15.50	0.2	42.4	5,732.9	5,093.9	8,544.8	146.7	18,117.4	37,678.3	15,577.7	4,587.4
15.75		25.0	10,898.6	5,930.0	3,574.5	60.1	16,576.3	37,064.6	3,239.2	1,377.5
16.00	15.5	725.3	7,489.5	18,777.7	14,070.6	6,457.5	16,175.9	63,712.0	12,726.5	10,797.2
16.25	61.6	78.9	6,229.4	3,664.7	2,785.6	51.3	22,531.1	35,402.7	7,750.0	4,491.4
16.50	10.4	0.7	3,366.4	3,144.2	1,631.2	761.1	4,844.1	13,758.1	4,481.3	2,956.1
16.75	1.8	15.8	1,357.5	16,647.0	1,601.6	9.2	7,841.4	27,474.3	3,090.4	2,901.7
17.00	0.8	4.1	2,539.4	2,389.4	4,798.3	42.6	5,199.7	14,974.2	10,206.6	4,445.9
17.25	40.8	6.2	1,522.2	847.5	611.8	9.1	4,223.0	7,260.8	4,356.2	703.7
17.50	1.4	4.2	170.8	2,670.9	503.7	4.6	4,165.1	7,520.6	2,384.3	3,037.0
17.75	2.1	74.3	1,198.6	683.2	628.2	57.2	7,856.3	10,499.8	1,638.2	935.9
18.00	2.6	3.1	928.6	3,882.8	2,123.2	61.2	10,162.6	17,164.1	8,780.8	7,433.2
18.25		13.0	1,021.2	4,920.3	1,450.9	465.1	5,442.6	13,313.2	5,514.1	4,476.7
18.50		0.9	164.0	598.0	340.6	21.7	2,202.0	3,327.1	1,366.6	888.3
18.75		10.1	183.0	285.5	489.8	2.0	5,959.7	6,930.1	1,298.1	665.1
19.00	0.2	0.5	133.6	505.4	508.8	0.9	4,746.8	5,896.1	11,898.5	1,764.3
19.25	0.3	1.6	1,088.5	329.4	207.8		1,600.8	3,228.3	560.4	342.2
19.50	33.6		69.8	192.4	123.9	2.1	1,527.2	1,948.9	812.6	5,516.1
19.75	0.4	0.9	24.4	369.8	185.7		2,054.9	2,636.0	8,683.7	487.4
20.00 & above	3,967.7	31.3	6,067.9	6,698.0	3,495.5	108.6	114,678.4	135,047.5	106,090.9	96,322.6
Total	4,176.3	60,581.5	1,718,371.7	1,299,045.1	527,946.5	38,844.2	2,390,353.9	6,039,319.0	5,995,820.9	5,545,154.5
Weighted Average	20.70	11.59	10.46	11.36	10.91	11.86	12.80	11.65	9.63	7.64

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

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

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 19						31 - 12 - 18		30 - 06 - 18	
	Pre- cious Metals	Securities, Shares & Other Financial Instruments	Mer- chan- dise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00			1,720.0	31.5	737.4		322.9	2,811.8	2,789.9	2,757.2
01.00*										
02.00*										
03.00*				8.0	161.5		238.9	408.4	438.2	450.2
04.00*							15.9	15.9	13.6	16.0
05.00*					8.9			8.9	13.5	8.0
06.00*					9.3		8.1	17.4	21.8	20.3
07.00*									1,383.3	22,805.7
08.00*							500.0	500.0	1,622.7	18,696.5
08.25									600.0	1,019.6
08.50							4.3	4.3	309.3	4,965.4
08.75									100.0	247.6
09.00									9,286.6	553.9
09.25									495.0	
09.50									5,714.4	
09.75									588.7	
10.00									3,637.5	668.5
10.25									3,419.1	
10.50							800.0	800.0	8,173.7	6.1
10.75							300.0	300.0	1,470.7	4.6
11.00							1,501.2	1,501.2	3,408.3	3.9
11.25							11,578.3	11,578.3	2,283.8	
11.50							2,892.2	2,892.2	8,495.5	
11.75							2,595.3	2,595.3	1,743.1	
12.00							4,334.1	4,334.1	4,454.5	
12.25									265.5	
12.50							3,406.6	3,406.6	21.4	
12.75			189.9	553.0			6,746.7	7,489.6		
13.00			1,101.1	200.0			10,221.5	11,522.6		
13.25			977.1				3,516.7	4,493.7		
13.50							757.5	757.5		
13.75			480.0				11,651.5	12,131.5		
14.00							1,656.8	1,656.8		
14.25			261.8	100.0			5,253.1	5,615.0		
14.50				1,294.1			282.9	1,577.0		
14.75										
15.00										
15.25							2.8	2.8		
15.50										
15.75							8.0	8.0		
16.00										
16.25										
16.50										
16.75										
17.00										
17.25										
17.50			30.9					30.9	30.9	30.9
17.75										
18.00										
18.25										
18.50										
18.75										
19.00										
19.25										
19.50										
19.75										
20.00 & above										
Total			4,760.8	2,186.6	917.2		68,595.2	76,459.7	60,781.0	52,254.5
Weighted Average	-	-	8.52	13.66	0.64	-	12.53	12.17	9.73	7.05

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

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

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 19									31 - 12 - 18		30 - 06 - 18
	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	Total	Total	Total
00.00		634.6	10,761.4	4,424.2	234,971.6	17.2	18,075.2	14.7	268,898.8	268,898.8	288,886.0	276,325.3
01.00*			1,308.9	30.8	9,573.4		3.8		10,916.9	10,916.9	6,393.9	8,046.4
02.00*			1.5	129.2	19,050.1		1,808.7	0.4	20,989.9	20,989.9	28,203.2	29,250.8
03.00*			1,085.5	195.2	454,351.6		24,115.9		479,748.2	479,748.2	413,597.6	354,641.7
04.00*	359.3		100.0		48,842.3		38,168.8		87,111.1	87,470.5	98,919.1	115,196.0
05.00*		18.9	40,586.7	202.1	68,354.4	0.1	29,155.1		138,317.2	138,317.2	93,415.7	99,032.3
06.00*			6,550.5	6.3	25,075.3	62.4	7,180.6	43.8	38,918.8	38,918.8	127,355.1	318,503.6
07.00*		2,159.2	40,716.7	2,503.9	104,629.1	15.0	12,098.0	0.5	162,122.3	162,122.3	310,753.2	1,907,109.0
08.00*	78.8	13,060.3	30,253.9	136.2	90,702.1	1,124.5	12,015.1	5.8	147,297.7	147,376.6	451,566.6	1,818,017.1
08.25			7,004.1		5,519.6	1,085.0	465.0		14,073.6	14,073.6	103,121.0	142,489.4
08.50		1,467.8	303.6	23.7	8,199.3		2,479.2	40.0	12,513.6	12,513.6	107,899.1	208,819.5
08.75			34.9	869.8	19,063.7	0.1	1,903.7		21,872.2	21,872.2	143,412.1	76,423.5
09.00		167.4	2.7	415.3	15,456.9	47.3	1,873.3	16.5	17,979.5	17,979.5	377,309.8	211,358.1
09.25		351.4	7.6	437.5	21,576.8		817.3		23,190.6	23,190.6	346,916.8	109,123.0
09.50		20,417.2	8,876.7	541.7	25,475.3		4,177.1		59,488.0	59,488.0	264,762.5	124,212.3
09.75				55.0	14,354.4		1,339.9		15,749.3	15,749.3	276,390.9	33,168.9
10.00			102.3	1,428.9	70,972.7	514.8	12,969.3	798.2	86,786.1	86,786.1	802,262.5	195,666.2
10.25		14,468.9	19,469.7	66.6	12,116.8	2.0	1,574.5		47,698.5	47,698.5	217,606.3	31,403.0
10.50			215.8	114.2	48,286.0		4,350.7		52,966.7	52,966.7	322,334.0	50,989.6
10.75			1,422.0	961.7	34,900.3	600.0	1,266.4		39,150.3	39,150.3	254,578.7	16,366.6
11.00		13,124.5	60,677.3	6,596.3	148,916.0		4,639.0	27.8	233,980.9	233,980.9	413,799.8	68,117.0
11.25		36,459.3	94,117.4	5,992.9	230,738.3	54.8	12,341.4		379,704.1	379,704.1	239,163.4	22,495.5
11.50		11,190.7	37,488.6	7,404.3	176,881.9	962.5	11,103.4	3.3	245,034.8	245,034.8	318,625.8	53,639.1
11.75		829.8	57,640.5	7,156.4	174,749.3	766.8	3,122.3	101.7	244,366.9	244,366.9	152,262.8	12,030.6
12.00		84,863.8	76,200.7	9,602.6	286,080.7	1,257.5	21,710.1	106.3	479,821.6	479,821.6	293,611.4	126,487.4
12.25		138,936.8	110,065.3	2,765.8	245,964.9	604.1	2,457.1	63.9	500,857.9	500,857.9	70,090.5	5,844.0
12.50		288,130.5	113,849.7	1,623.0	132,601.8	918.4	6,085.8	118.3	543,327.5	543,327.5	132,983.4	84,814.9
12.75		8,959.8	44,028.3	5,829.1	158,031.1	831.3	3,571.3	41.1	221,292.1	221,292.1	49,868.1	11,057.2
13.00		49,828.4	49,703.9	7,668.2	379,504.9	1,099.7	26,721.9	344.7	514,871.7	514,871.7	119,424.6	23,118.4
13.25		7,563.8	29,079.6	10,358.3	271,742.1	1,239.5	15,887.3	114.0	335,984.6	335,984.6	33,383.4	5,885.7
13.50		78,808.2	31,390.4	4,011.2	184,136.2	608.8	8,799.3	362.6	308,116.7	308,116.7	233,211.8	62,746.0
13.75		14,590.5	69,707.1	5,157.6	186,343.0	280.4	3,926.1	42.4	280,047.1	280,047.1	26,509.8	3,160.8
14.00		19,208.4	154,535.0	5,345.1	355,401.5	667.9	18,651.2	255.2	554,064.2	554,064.2	122,745.0	82,305.4
14.25		99.7	56,696.7	78.4	107,283.8	9.2	10,897.5	13.3	175,078.7	175,078.7	36,102.0	22,001.5
14.50		1,143.4	1,767.7	333.3	73,199.7	0.6	6,708.1	4.7	83,157.4	83,157.4	14,886.3	7,517.7
14.75		1,004.7	350.0	72.5	107,097.4	1,409.4	9,433.5	1.9	119,369.4	119,369.4	56,754.4	41,363.6
15.00			20,659.0	3,828.2	152,969.7	210.1	23,332.1	37.1	201,036.2	201,036.2	34,050.9	32,247.1
15.25				223.0	28,971.5	639.9	6,246.5	2.5	36,083.3	36,083.3	7,841.2	6,245.4
15.50		81.8	86.8	8.9	29,241.7	0.1	21,832.5	6.8	51,258.7	51,258.7	18,439.0	22,104.1
15.75				8.0	36,614.7	0.7	6,732.2	8.4	43,363.9	43,363.9	11,984.4	10,982.0
16.00		335.0	6,416.4	198.0	68,345.4		15,183.3	255.3	90,733.5	90,733.5	20,612.1	47,717.8
16.25				0.6	30,712.2		4,950.8		35,663.5	35,663.5	8,004.5	4,529.5
16.50					10,397.9	4.4	4,018.9	0.2	14,421.4	14,421.4	6,469.9	4,684.6
16.75					11,818.2		15,909.9	0.9	27,728.9	27,728.9	3,660.5	3,058.2
17.00					25,180.4	3,347.6	9,176.1	0.9	37,704.9	37,704.9	11,349.0	7,980.6
17.25					4,800.1		2,606.0		7,406.2	7,406.2	4,433.5	772.6
17.50					1,618.0		6,142.2		7,760.2	7,760.2	4,834.4	4,937.7
17.75					7,999.0		2,542.4	3.1	10,544.5	10,544.5	1,844.1	1,131.8
18.00				63.6	9,560.3	0.6	12,683.4	1.9	22,309.7	22,309.7	22,036.2	16,170.4
18.25		303.3		1,466.6	12,759.7		15,362.9		29,892.6	29,892.6	5,547.2	4,655.7
18.50				1,225.8		0.2	2,363.9		3,589.8	3,589.8	1,990.5	1,466.4
18.75					5,179.6		1,803.1		6,982.7	6,982.7	1,737.4	1,105.0
19.00				3,956.9	2,901.1		50,365.8		57,223.8	57,223.8	77,559.0	68,821.8
19.25					2,239.5		2,422.9		4,662.4	4,662.4	574.1	2,197.8
19.50					611.1	..	5,017.1		5,628.2	5,628.2	827.6	6,334.0
19.75					916.0	..	1,776.6		2,692.6	2,692.6	8,687.0	495.0
20.00 & above				500.0	25,922.9	..	127,951.1		154,374.0	154,374.0	117,282.9	116,450.9
Total	438.1	808,208.2	1,183,264.9	102,791.0	5,020,128.8	18,382.7	680,312.4	2,838.1	7,815,926.1	7,816,364.2	7,718,871.6	7,122,815.6

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

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*08.00 stands for 07.25 to 08.00

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 19									31 - 12 - 18		30 - 06 - 18	
	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			9,401.0	2,220.8	83,141.7		8,130.2	9.5	102,903.2	102,903.2	107,905.3	113,617.0	
01.00*					5,485.4		1.8		5,487.2	5,487.2	1,387.3	251.6	
02.00*					2,750.8		1,189.4	0.4	3,940.6	3,940.6	3,208.6	5,883.5	
03.00*			1,080.4	195.2	25,779.5		15,835.0		42,890.1	42,890.1	40,235.0	37,296.0	
04.00*					11,178.6		10,325.2		21,503.7	21,503.7	17,110.0	31,398.1	
05.00*					11,691.0		195.7		11,886.7	11,886.7	19,685.8	5,889.0	
06.00*					9,861.1		550.7	43.8	10,455.6	10,455.6	13,550.3	50,477.7	
07.00*		278.2		276.1	24,823.1		8,561.5	0.5	33,939.3	33,939.3	51,614.6	183,490.1	
08.00*		5,116.5	337.9	47.6	52,433.6		7,485.1	3.1	65,423.7	65,423.7	101,648.0	297,383.8	
08.25					254.9		16.2		283.3	283.3	11,155.8	23,630.9	
08.50		1,467.8		61.8	4,540.5		757.4		6,827.5	6,827.5	20,702.7	23,119.3	
08.75					2,009.9				2,009.9	2,009.9	12,161.7	15,057.9	
09.00					2,342.9		47.3		2,446.6	2,446.6	85,339.4	48,152.0	
09.25		351.4					39.9	16.5	351.4	351.4	136,491.1	12,305.8	
09.50		20,417.2		8,876.7		8,202.5		356.0	37,852.5	37,852.5	63,038.3	23,417.1	
09.75											16,773.9	2,176.6	
10.00				95.9	1,405.7	49,674.3	400.0	104.0	52,478.1	52,478.1	66,518.6	89,519.3	
10.25		14,468.9		19,468.2		4,250.0			38,187.2	38,187.2	25,463.1	677.5	
10.50				215.8	17.6	3,245.1		1,581.4	5,059.9	5,059.9	32,693.8	5,696.4	
10.75						0.4			0.4	0.4	11,667.9	696.1	
11.00		4,096.4		17,748.1	53.7	10,878.1		167.9	32,972.1	32,972.1	146,614.4	23,956.3	
11.25		35,612.9		79,354.8		46,298.4		9,355.6	170,621.8	170,621.8	16,713.1	463.9	
11.50						1,802.1	899.3	85.6	2,787.0	2,787.0	23,713.9	7,842.5	
11.75					103.9	644.5		1.4	749.8	749.8	15,611.9	1,599.1	
12.00		13,564.3		22,881.2	370.4	72,845.0		4,487.2	114,195.0	114,195.0	75,126.3	88,115.2	
12.25		1,000.0		81,692.2		91,846.7		24.7	174,563.6	174,563.6	5,013.1	747.8	
12.50		25,079.8		981.9		23,885.5	286.9	338.5	50,572.6	50,572.6	41,679.8	66,715.1	
12.75					3,971.5	491.7		18.8	4,482.0	4,482.0	3,874.4	700.6	
13.00		49,105.8		1,131.4	2,113.2	81,133.7	517.7	1,731.9	135,842.5	135,842.5	48,006.6	3,320.1	
13.25				20,445.6		31,637.3		5,800.4	57,883.2	57,883.2	3,860.6	1,303.3	
13.50					9.1	19,933.8	56.3	2,760.3	22,822.2	22,822.2	197,495.0	54,855.2	
13.75						869.6			869.6	869.6	2,024.6	413.1	
14.00				33,715.8	2,613.6	129,282.1		3,404.7	169,059.5	169,059.5	61,943.8	50,491.6	
14.25						11,797.9			11,797.9	11,797.9	13,064.0	15,819.8	
14.50						2,880.7			2,880.7	2,880.7	692.5	588.9	
14.75						44,200.7		7.9	44,208.6	44,208.6	40,524.7	36,680.2	
15.00				14,802.0	1,290.3	73,185.6		1,535.2	90,822.2	90,822.2	9,554.3	26,548.2	
15.25					141.5	320.8			462.4	462.4	1,019.3	3,674.7	
15.50						10,390.0		3,021.7	13,580.3	13,580.3	2,861.3	17,516.7	
15.75				81.8		6,291.4			6,291.4	6,291.4	8,745.3	9,604.5	
16.00		335.0		11.3		23,144.6		3,313.2	27,021.5	27,021.5	7,885.5	36,920.6	
16.25						256.2		4.7	260.9	260.9	254.5	38.1	
16.50						663.0			663.2	663.2	1,988.6	1,728.5	
16.75						254.6			254.6	254.6	570.1	156.5	
17.00						15,733.6	3,347.6	3,649.6	22,730.7	22,730.7	1,142.4	3,534.7	
17.25						145.4			145.4	145.4	77.3	68.9	
17.50						208.7			208.7	208.7	2,419.2	1,869.8	
17.75						44.7			44.7	44.7	205.8	195.9	
18.00					63.6	3,732.6		1,347.6	5,145.6	5,145.6	13,255.4	8,737.1	
18.25					1,466.6	3,916.6		11,196.2	16,579.4	16,579.4	33.2	179.1	
18.50						7.5		255.3	262.7	262.7	623.9	578.2	
18.75						52.6			52.6	52.6	439.3	439.9	
19.00					3,956.9	1,136.2		46,234.6	51,327.7	51,327.7	65,660.5	67,057.4	
19.25						113.4		1,320.6	1,434.0	1,434.0	13.7	1,855.5	
19.50						108.0		3,571.2	3,679.2	3,679.2	15.0	817.9	
19.75						56.3		0.4	56.6	56.6	3.3	7.6	
20.00 & above						5,087.2		14,239.3	19,326.5	19,326.5	11,192.0	20,128.3	
Total		170,976.2		312,389.1	20,317.2	1,016,941.8	5,571.2	172,999.8	1,390.2	1,700,585.5	1,700,585.5	1,662,269.7	1,525,406.6

*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

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 19									31 - 12 - 18		30 - 06 - 18	
	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					2,648.2				163.6	2,811.8	2,811.8	2,789.9	2,757.2
01.00*													
02.00*													
03.00*									408.4	408.4	408.4	438.2	450.2
04.00*									15.9	15.9	15.9	13.6	16.0
05.00*									8.9	8.9	8.9	13.5	8.0
06.00*									17.4	17.4	17.4	21.8	20.3
07.00*												1,383.3	22,805.7
08.00*					500.0					500.0	500.0	1,622.7	18,696.5
08.25												600.0	1,019.6
08.50									4.3	4.3	4.3	309.3	4,965.4
08.75												100.0	247.6
09.00												9,286.6	553.9
09.25												495.0	
09.50												5,714.4	
09.75												588.7	
10.00												3,637.5	668.5
10.25												3,419.1	
10.50					800.0					800.0	800.0	8,173.7	6.1
10.75					300.0					300.0	300.0	1,470.7	4.6
11.00					1,500.0				1.2	1,501.2	1,501.2	3,408.3	3.9
11.25					11,578.3					11,578.3	11,578.3	2,283.8	
11.50					2,887.1				5.0	2,892.2	2,892.2	8,495.5	
11.75					2,595.3					2,595.3	2,595.3	1,743.1	
12.00					4,334.1					4,334.1	4,334.1	4,454.5	
12.25												265.5	
12.50					3,400.0				6.6	3,406.6	3,406.6	21.4	
12.75					7,489.6					7,489.6	7,489.6		
13.00					11,522.6					11,522.6	11,522.6		
13.25					4,493.7					4,493.7	4,493.7		
13.50					757.5					757.5	757.5		
13.75					12,131.5					12,131.5	12,131.5		
14.00					1,656.8					1,656.8	1,656.8		
14.25					5,615.0					5,615.0	5,615.0		
14.50					1,577.0					1,577.0	1,577.0		
14.75													
15.00													
15.25									2.8	2.8	2.8		
15.50													
15.75									8.0	8.0	8.0		
16.00													
16.25													
16.50													
16.75													
17.00													
17.25													
17.50					30.9					30.9	30.9	30.9	30.9
17.75													
18.00													
18.25													
18.50													
18.75													
19.00													
19.25													
19.50													
19.75													
20.00 & above													
Total					75,817.7				642.0	76,459.7	76,459.7	60,781.0	52,254.5

*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.5 Advances Classified by All As on 30th

Size of Account*	Non-Residents		Domestic							
			Government		NFPSEs		NBFIs		Private Sector (Business)	
	No. of Account	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000			1	0	87	0	2	0	94,920	85
5,000 to 10,000			1	0					16,841	122
10,000 to 20,000					1	0	1	0	32,082	401
20,000 to 25,000							54	1	6,438	145
25,000 to 30,000									8,311	224
30,000 to 40,000					166	6			10,752	366
40,000 to 50,000					1	0			6,027	271
50,000 to 60,000					54	3	1	0	15,524	842
60,000 to 70,000							58	4	18,669	1,194
70,000 to 80,000							1	0	13,697	1,034
80,000 to 90,000							86	8	15,913	1,346
90,000 to 100,000							110	10	16,095	1,524
100,000 to 200,000			5	1			6	1	377,069	60,182
200,000 to 300,000					8	2	54	12	338,559	81,832
300,000 to 400,000					199	62	16	6	99,908	34,448
400,000 to 500,000							131	60	34,612	15,397
500,000 to 600,000					1	1	97	49	19,913	10,883
600,000 to 700,000					7	5	142	91	20,528	13,309
700,000 to 800,000					1	1	145	109	16,114	12,003
800,000 to 900,000					11	9	20	17	14,284	12,114
900,000 to 1,000,000					37	36	60	56	12,680	12,124
1,000,000 to 2,000,000					88	139	698	971	43,398	60,147
2,000,000 to 3,000,000			2	5	11	25	260	623	16,593	41,406
3,000,000 to 4,000,000			16	63	13	48	383	1,334	10,021	34,793
4,000,000 to 5,000,000					1	4	111	531	7,905	35,827
5,000,000 to 6,000,000							52	272	5,936	32,344
6,000,000 to 7,000,000			1	6	14	91	15	95	6,232	40,371
7,000,000 to 8,000,000					32	230	87	666	6,327	48,809
8,000,000 to 9,000,000					19	163	5	42	2,794	23,664
9,000,000 to 10,000,000					2	20	58	530	5,108	49,011
10,000,000 to 100,000,000	1	79	22	829	388	19,750	305	8,744	37,468	1,127,220
100,000,000 to 500,000,000	1	359	40	13,848	141	39,333	143	33,191	6,501	1,379,988
500,000,000 & Over			106	793,457	230	1,123,339	64	55,370	1,639	1,886,701
Total	2	438	194	808,208	1,512	1,183,265	3,165	102,791	1,338,858	5,020,129

*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
June, 2019

(Million Rupees)

Constituents								Total		Size of Account*
Trust Funds and NPOs		Personal		Others		Sub total				
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
9	0	4,322	9	840	2	100,181	97	100,181	97	Less Than 5,000
		11,381	83	254	1	28,477	206	28,477	206	5,000 to 10,000
2	0	296,657	4,779	256	4	328,999	5,184	328,999	5,184	10,000 to 20,000
3	0	104,490	2,147	17	0	111,002	2,293	111,002	2,293	20,000 to 25,000
		103,787	3,013	31	1	112,129	3,238	112,129	3,238	25,000 to 30,000
1	0	257,529	8,396	88	3	268,536	8,771	268,536	8,771	30,000 to 40,000
		71,147	3,309	43	2	77,218	3,582	77,218	3,582	40,000 to 50,000
16	1	189,069	10,185	177	10	204,841	11,041	204,841	11,041	50,000 to 60,000
		42,851	2,791	63	4	61,641	3,992	61,641	3,992	60,000 to 70,000
		21,818	1,604	110	8	35,626	2,646	35,626	2,646	70,000 to 80,000
1	0	16,581	1,410	150	13	32,731	2,776	32,731	2,776	80,000 to 90,000
		32,694	3,063	33	3	48,932	4,601	48,932	4,601	90,000 to 100,000
6	1	204,752	30,268	201	30	582,039	90,482	582,039	90,482	100,000 to 200,000
5	1	121,937	29,667	93	24	460,656	111,538	460,656	111,538	200,000 to 300,000
		66,857	21,916	52	18	167,032	56,450	167,032	56,450	300,000 to 400,000
		35,392	16,148	29	13	70,164	31,618	70,164	31,618	400,000 to 500,000
30	16	57,746	32,496	72	40	77,859	43,485	77,859	43,485	500,000 to 600,000
1	1	64,604	41,473	89	59	85,371	54,938	85,371	54,938	600,000 to 700,000
3	2	46,590	34,563	7	5	62,860	46,684	62,860	46,684	700,000 to 800,000
6	5	28,350	23,896	12	10	42,683	36,051	42,683	36,051	800,000 to 900,000
		15,357	14,607	20	19	28,154	26,842	28,154	26,842	900,000 to 1,000,000
18	21	62,339	82,626	51	70	106,592	143,974	106,592	143,974	1,000,000 to 2,000,000
20	47	14,597	35,365	53	125	31,536	77,595	31,536	77,595	2,000,000 to 3,000,000
9	33	6,037	21,203	28	96	16,507	57,569	16,507	57,569	3,000,000 to 4,000,000
9	40	3,909	17,821	13	59	11,948	54,282	11,948	54,282	4,000,000 to 5,000,000
3	15	2,405	13,028	12	67	8,408	45,727	8,408	45,727	5,000,000 to 6,000,000
		1,764	11,440	6	39	8,032	52,042	8,032	52,042	6,000,000 to 7,000,000
2	15	1,191	8,910	1	7	7,640	58,637	7,640	58,637	7,000,000 to 8,000,000
1	9	1,409	11,978	3	27	4,231	35,882	4,231	35,882	8,000,000 to 9,000,000
3	27	752	7,152	2	20	5,925	56,760	5,925	56,760	9,000,000 to 10,000,000
27	1,175	4,046	103,482	29	987	42,285	1,262,187	42,286	1,262,265	10,000,000 to 100,000,000
23	5,060	217	38,008	3	310	7,068	1,509,737	7,069	1,510,096	100,000,000 to 500,000,000
15	11,913	33	43,476	1	764	2,088	3,915,019	2,088	3,915,019	500,000,000 & Over
213	18,383	1,892,610	680,312	2,839	2,838	3,239,391	7,815,926	3,239,393	7,816,364	Total

3.6 Advances Classified by Size of Accounts All Banks

(Million Rupees)

Size of Account*	30 - 06 - 2019		31 - 12 - 2018		30 - 06 - 2018	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	100,181	97	268,625	550	128,918	121
5,000 to 10,000	28,477	206	36,303	274	174,145	1,515
10,000 to 20,000	328,999	5,184	123,178	1,989	190,614	2,771
20,000 to 25,000	111,002	2,293	46,677	1,019	30,125	657
25,000 to 30,000	112,129	3,238	156,410	4,486	254,051	7,362
30,000 to 40,000	268,536	8,771	341,816	11,034	192,801	6,352
40,000 to 50,000	77,218	3,582	146,616	6,513	188,278	8,250
50,000 to 60,000	204,841	11,041	127,408	6,802	86,155	4,635
60,000 to 70,000	61,641	3,992	45,741	2,918	55,082	3,594
70,000 to 80,000	35,626	2,646	23,909	1,783	30,031	2,248
80,000 to 90,000	32,731	2,776	41,060	3,523	138,931	11,784
90,000 to 100,000	48,932	4,601	52,539	4,961	51,456	4,862
100,000 to 200,000	582,039	90,482	667,056	102,874	590,037	90,463
200,000 to 300,000	460,656	111,538	577,697	138,953	396,853	95,067
300,000 to 400,000	167,032	56,450	218,399	73,832	171,485	59,881
400,000 to 500,000	70,164	31,618	118,516	52,898	91,087	40,722
500,000 to 600,000	77,859	43,485	77,507	42,046	69,509	38,741
600,000 to 700,000	85,371	54,938	75,733	48,823	93,432	60,989
700,000 to 800,000	62,860	46,684	67,639	50,737	50,922	38,154
800,000 to 900,000	42,683	36,051	46,598	39,435	32,408	27,517
900,000 to 1,000,000	28,154	26,842	35,345	33,625	33,759	32,056
1,000,000 to 2,000,000	106,592	143,974	114,198	153,263	115,280	155,669
2,000,000 to 3,000,000	31,536	77,595	32,738	81,093	40,204	98,981
3,000,000 to 4,000,000	16,507	57,569	16,710	58,385	14,834	51,759
4,000,000 to 5,000,000	11,948	54,282	13,389	60,750	11,095	50,345
5,000,000 to 6,000,000	8,408	45,727	8,561	46,816	8,196	44,799
6,000,000 to 7,000,000	8,032	52,042	6,685	43,491	5,836	37,607
7,000,000 to 8,000,000	7,640	58,637	4,828	36,183	4,210	31,508
8,000,000 to 9,000,000	4,231	35,882	4,662	39,665	3,924	33,232
9,000,000 to 10,000,000	5,925	56,760	3,994	38,306	3,689	35,076
10,000,000 to 100,000,000	42,286	1,262,265	35,499	1,070,854	32,399	973,586
100,000,000 to 500,000,000	7,069	1,510,096	7,090	1,503,345	6,872	1,469,578
500,000,000 & Over	2,088	3,915,019	2,111	3,957,646	1,854	3,602,936
Total	3,239,393	7,816,364	3,545,237	7,718,872	3,298,472	7,122,816

3.6 Advances Classified by Size of Accounts Public Sector Banks

(Million Rupees)

Size of Account*	30 - 06 - 2019		31 - 12 - 2018		30 - 06 - 2018	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	33,844	41	64,475	98	40,078	54
5,000 to 10,000	16,328	120	18,278	139	18,278	135
10,000 to 20,000	13,573	200	33,536	521	20,249	317
20,000 to 25,000	5,665	128	10,147	227	12,987	290
25,000 to 30,000	7,577	205	8,350	228	7,688	210
30,000 to 40,000	10,457	360	16,434	572	14,861	523
40,000 to 50,000	6,517	292	11,079	497	14,348	647
50,000 to 60,000	16,927	922	13,040	711	15,824	862
60,000 to 70,000	18,386	1,178	17,242	1,116	16,221	1,050
70,000 to 80,000	13,083	987	16,254	1,221	21,134	1,589
80,000 to 90,000	17,686	1,501	18,288	1,566	23,557	1,993
90,000 to 100,000	14,520	1,377	21,060	1,982	19,289	1,827
100,000 to 200,000	402,283	63,664	493,173	77,287	487,119	75,162
200,000 to 300,000	332,327	80,301	428,112	102,587	308,148	73,542
300,000 to 400,000	96,120	33,248	180,109	60,217	134,622	46,946
400,000 to 500,000	25,941	11,477	48,864	21,470	39,024	17,352
500,000 to 600,000	10,822	5,917	16,651	9,066	12,796	6,959
600,000 to 700,000	11,842	7,657	15,115	9,891	11,773	7,704
700,000 to 800,000	7,317	5,432	10,669	7,889	8,464	6,302
800,000 to 900,000	4,181	3,493	9,516	8,134	5,382	4,561
900,000 to 1,000,000	4,814	4,612	7,880	7,506	6,169	5,837
1,000,000 to 2,000,000	16,881	22,516	31,508	40,837	31,352	43,849
2,000,000 to 3,000,000	2,597	6,457	6,988	17,330	14,238	34,843
3,000,000 to 4,000,000	3,390	11,812	3,916	14,013	3,059	10,588
4,000,000 to 5,000,000	1,403	6,312	2,260	10,237	1,294	5,830
5,000,000 to 6,000,000	886	4,808	982	5,319	1,423	7,813
6,000,000 to 7,000,000	2,606	16,861	1,438	9,288	966	6,152
7,000,000 to 8,000,000	3,475	27,379	567	4,257	476	3,558
8,000,000 to 9,000,000	430	3,627	937	7,936	391	3,283
9,000,000 to 10,000,000	2,574	24,630	416	3,971	350	3,347
10,000,000 to 100,000,000	10,778	324,601	4,317	140,387	5,205	159,019
100,000,000 to 500,000,000	1,094	229,321	1,238	244,431	1,185	250,720
500,000,000 & Over	363	799,151	412	851,337	310	742,542
Total	1,116,687	1,700,585	1,513,251	1,662,270	1,298,260	1,525,407

3.6 Advances Classified by Size of Accounts Domestic Private Banks

(Million Rupees)

Size of Account*	30 - 06 - 2019		31 - 12 - 2018		30 - 06 - 2018	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	66,337	56	204,150	452	88,840	67
5,000 to 10,000	12,149	87	18,025	136	155,867	1,380
10,000 to 20,000	315,424	4,984	89,642	1,468	170,365	2,455
20,000 to 25,000	105,330	2,165	36,530	792	17,137	367
25,000 to 30,000	104,551	3,033	148,060	4,257	246,363	7,152
30,000 to 40,000	258,077	8,411	325,382	10,462	177,940	5,829
40,000 to 50,000	70,699	3,290	135,531	6,015	173,929	7,603
50,000 to 60,000	187,914	10,119	114,340	6,089	70,325	3,773
60,000 to 70,000	43,254	2,814	28,498	1,802	38,855	2,544
70,000 to 80,000	22,543	1,659	7,653	562	8,897	658
80,000 to 90,000	15,037	1,275	22,772	1,957	115,372	9,790
90,000 to 100,000	34,412	3,224	31,479	2,979	32,167	3,035
100,000 to 200,000	179,743	26,816	173,854	25,583	102,840	15,289
200,000 to 300,000	128,312	31,233	149,561	36,361	88,704	21,524
300,000 to 400,000	70,911	23,202	38,259	13,606	36,821	12,921
400,000 to 500,000	44,205	20,134	69,607	31,409	51,996	23,340
500,000 to 600,000	67,003	37,549	60,840	32,971	56,712	31,781
600,000 to 700,000	73,517	47,273	60,606	38,924	81,657	53,283
700,000 to 800,000	55,538	41,248	56,962	42,841	42,456	31,851
800,000 to 900,000	38,496	32,553	37,080	31,299	27,026	22,955
900,000 to 1,000,000	23,311	22,202	27,465	26,120	27,573	26,203
1,000,000 to 2,000,000	89,611	121,323	82,579	112,280	83,810	111,667
2,000,000 to 3,000,000	28,924	71,104	25,739	63,734	25,956	64,113
3,000,000 to 4,000,000	13,103	45,705	12,785	44,340	11,770	41,153
4,000,000 to 5,000,000	10,502	47,786	11,073	50,270	9,742	44,254
5,000,000 to 6,000,000	7,518	40,898	7,546	41,306	6,745	36,823
6,000,000 to 7,000,000	5,424	35,168	5,245	34,189	4,867	31,435
7,000,000 to 8,000,000	4,141	31,070	4,261	31,926	3,733	27,943
8,000,000 to 9,000,000	3,800	32,247	3,725	31,729	3,533	29,950
9,000,000 to 10,000,000	3,349	32,111	3,575	34,306	3,337	31,710
10,000,000 to 100,000,000	31,471	936,047	31,140	928,672	27,139	811,791
100,000,000 to 500,000,000	5,919	1,267,415	5,787	1,245,532	5,645	1,209,028
500,000,000 & Over	1,685	3,055,117	1,667	3,061,451	1,516	2,821,487
Total	2,122,210	6,039,319	2,031,418	5,995,821	1,999,635	5,545,155

3.6 Advances Classified by Size of Accounts Foreign Banks

(Million Rupees)

Size of Account*	30 - 06 - 2019		31 - 12 - 2018		30 - 06 - 2018	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	-	-	-	-	-	-
5,000 to 10,000	-	-	-	-	-	-
10,000 to 20,000	2	-	-	-	-	-
20,000 to 25,000	7	-	-	-	1	-
25,000 to 30,000	1	-	-	-	-	-
30,000 to 40,000	2	-	-	-	-	-
40,000 to 50,000	2	-	6	-	1	-
50,000 to 60,000	-	-	28	2	6	-
60,000 to 70,000	1	-	1	-	6	-
70,000 to 80,000	-	-	2	-	-	-
80,000 to 90,000	8	1	-	-	2	-
90,000 to 100,000	-	-	-	-	-	-
100,000 to 200,000	13	2	29	4	78	11
200,000 to 300,000	17	4	24	5	1	-
300,000 to 400,000	1	-	31	10	42	14
400,000 to 500,000	18	7	45	19	67	30
500,000 to 600,000	34	19	16	9	1	1
600,000 to 700,000	12	8	12	8	2	1
700,000 to 800,000	5	4	8	6	2	1
800,000 to 900,000	6	5	2	2	-	-
900,000 to 1,000,000	29	28	-	-	17	16
1,000,000 to 2,000,000	100	134	111	146	118	154
2,000,000 to 3,000,000	15	34	11	28	10	24
3,000,000 to 4,000,000	14	52	9	31	5	18
4,000,000 to 5,000,000	43	184	56	243	59	261
5,000,000 to 6,000,000	4	21	33	191	28	162
6,000,000 to 7,000,000	2	14	2	14	3	20
7,000,000 to 8,000,000	24	188	-	-	1	7
8,000,000 to 9,000,000	1	8	-	-	-	-
9,000,000 to 10,000,000	2	19	3	29	2	19
10,000,000 to 100,000,000	37	1,617	42	1,795	55	2,776
100,000,000 to 500,000,000	56	13,359	65	13,382	42	9,830
500,000,000 & Over	40	60,751	32	44,858	28	38,907
Total	496	76,460	568	60,781	577	52,254

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,619,360	2,971,948.0	1,842,784	2,739,355.7	1,545,847	2,526,285.0
05.00	55,951	145,127.8	52,429	146,330.4	11,870	54,508.3
10.00	64,313	443,471.6	67,551	672,876.6	470,923	438,166.8
15.00	17,937	426,501.7	59,621	545,391.2	29,073	499,872.8
20.00	749,151	917,939.3	770,002	736,685.7	762,334	902,075.6
25.00	155,175	1,642,820.7	177,747	1,524,757.2	181,843	1,494,096.0
30.00	48,694	377,458.1	42,678	313,071.6	155,800	328,734.9
33.33	166	3,004.9	2,082	4,326.5	2,061	5,885.3
35.00	28,022	321,546.2	26,796	190,376.4	15,596	77,731.7
40.00	440,478	243,481.7	417,767	163,522.3	32,579	149,122.0
45.00	2,698	43,255.8	2,366	37,167.9	7,088	43,512.0
50.00	49,320	193,852.9	65,533	317,081.9	67,360	299,829.2
55.00	1,284	21,986.1	3,847	36,843.0	2,223	35,588.4
60.00	3,473	25,574.5	4,561	51,947.3	2,130	30,657.3
65.00	1,453	20,393.1	1,488	43,309.4	3,868	40,862.3
70.00	795	3,695.0	1,024	35,877.4	1,462	29,603.5
75.00	551	8,367.0	1,321	26,613.7	1,133	21,726.8
80.00	244	898.8	973	39,156.1	1,088	24,469.2
85.00	65	333.6	1,796	29,875.0	1,142	54,491.2
90.00	59	353.5	1,243	27,462.4	1,278	23,291.4
95.00	43	204.8	1,580	36,641.0	1,768	42,305.3
99.99	161	4,149.3	48	202.8	6	0.8
Total	3,239,393	7,816,364.2	3,545,237	7,718,871.6	3,298,472	7,122,815.6

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	350,460	831,080.6	668,962	714,039.2	403,298	515,864.6
05.00	20	324.3	165	713.5	360	816.8
10.00	1,811	18,548.1	4,636	22,099.2	4,536	22,189.6
15.00	1,470	11,011.5	3,383	8,280.2	3,408	7,720.4
20.00	613,394	179,730.0	647,804	220,974.3	667,144	231,379.7
25.00	85,802	441,979.7	103,286	429,401.6	126,079	448,366.6
30.00	3,327	24,692.8	5,072	22,886.7	7,805	23,396.3
33.33	166	3,004.9	2,078	4,286.5	2,059	5,859.7
35.00	1,755	5,948.0	3,999	5,596.2	3,423	7,048.1
40.00	19,276	20,870.8	18,724	14,896.2	23,072	15,125.8
45.00	92	1,322.7	83	1,214.3	94	1,245.1
50.00	37,682	149,650.9	54,097	215,018.0	56,408	217,304.4
55.00	25	109.3	27	173.7	26	136.9
60.00	756	8,019.0	127	2,322.7	127	2,429.5
65.00	514	149.2	515	152.8	238	131.4
70.00	5	31.6	5	4.0	11	34.7
75.00	8	138.5	124	9.9	4	5.6
80.00	7	277.9	1	13.7		
85.00			163	187.3	168	26,351.5
90.00	1	12.5				
95.00						
99.99	116	3,683.2				
Total	1,116,687	1,700,585.5	1,513,251	1,662,269.7	1,298,260	1,525,406.6

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,268,453	2,075,178.8	1,173,312	1,975,771.7	1,142,033	1,969,865.6
05.00	55,928	144,785.8	52,261	145,044.3	11,507	53,303.8
10.00	62,494	424,916.7	62,902	649,543.9	466,376	413,817.5
15.00	16,461	414,953.0	56,233	535,681.8	25,655	491,246.3
20.00	135,742	735,850.7	122,183	514,043.1	95,174	669,974.1
25.00	69,360	1,193,818.2	74,443	1,089,853.4	55,746	1,039,034.9
30.00	45,363	351,937.3	37,602	289,354.9	147,992	304,508.6
33.33			4	40.0	2	25.6
35.00	26,267	315,598.2	22,797	184,780.3	12,173	70,683.5
40.00	421,202	222,610.8	399,043	148,626.1	9,507	133,996.2
45.00	2,606	41,933.1	2,283	35,953.6	6,994	42,266.9
50.00	11,638	44,202.0	11,436	102,063.9	10,952	82,524.8
55.00	1,259	21,876.8	3,820	36,669.4	2,197	35,451.5
60.00	2,717	17,555.5	4,434	49,624.7	2,003	28,227.8
65.00	939	20,243.9	973	43,156.6	3,630	40,730.9
70.00	790	3,663.4	1,019	35,873.4	1,451	29,568.8
75.00	543	8,228.5	1,197	26,603.8	1,129	21,721.2
80.00	237	620.8	972	39,142.4	1,088	24,469.2
85.00	65	333.6	1,633	29,687.7	974	28,139.7
90.00	58	341.0	1,243	27,462.4	1,278	23,291.4
95.00	43	204.8	1,580	36,641.0	1,768	42,305.3
99.99	45	466.1	48	202.8	6	0.8
Total	2,122,210	6,039,319.0	2,031,418	5,995,820.9	1,999,635	5,545,154.5

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 19		31 - 12 - 18		30 - 06 - 18	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	447	65,688.7	510	49,544.9	516	40,554.8
05.00	3	17.7	3	572.6	3	387.7
10.00	8	6.8	13	1,233.5	11	2,159.7
15.00	6	537.2	5	1,429.3	10	906.0
20.00	15	2,358.6	15	1,668.3	16	721.8
25.00	13	7,022.8	18	5,502.3	18	6,694.4
30.00	4	828.0	4	830.0	3	830.0
33.33						
35.00						
40.00						
45.00						
50.00						
55.00						
60.00						
65.00						
70.00						
75.00						
80.00						
85.00						
90.00						
95.00						
99.99						
Total	496	76,459.7	568	60,781.0	577	52,254.5

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	100,512.0	244.5	6,815.7	12,433.3	23,003.0	84,865.4	7,516.1	234.4	1,531.6	18,129.0	1,450.2
01.00*	2,980.3	198.3	495.1	589.2	593.0	5,666.7	122.7		115.3	77.2	
02.00*	9,375.6	172.0	1,881.3	4,751.6	479.8	3,398.8	106.4		309.8	99.7	63.8
03.00*	97,386.7	10,396.5	41,645.8	41,050.3	40,067.0	124,561.6	23,446.9	146.5	58,334.6	19,164.8	3,828.7
04.00*	35,034.3	1,901.1	9,654.5	2,121.2	5,332.5	16,365.1	6,488.9	20.9	3,928.9	5,210.3	21.7
05.00*	48,652.9	938.9	13,655.3	11,812.6	14,081.8	23,709.3	11,093.7	0.7	2,551.9	2,390.1	437.2
06.00*	17,511.5	2,542.0	1,235.3	432.2	1,908.4	8,649.6	841.4		1,921.6	2,129.3	4.2
07.00*	69,647.8	2,736.4	904.2	3,513.4	4,955.0	18,709.6	7,669.3		48,984.5	1,449.3	26.9
08.00*	75,440.9	404.9	5,309.6	3,306.4	3,919.4	51,970.7	2,005.6	7.0	2,539.4	1,122.1	6.8
09.00*	18,196.2	170.6	4,160.9	8,695.9	5,732.0	8,778.3	2,942.7	23.9	3,964.4	9,811.8	256.7
10.00*	68,924.0	653.1	7,740.7	7,714.1	13,481.5	18,437.3	9,217.5		25,662.8	479.3	309.3
10.25	38,871.0	221.6	792.0	1,417.8	1,760.3	2,262.3	622.7		163.3	1,304.7	53.6
10.50	28,219.8	121.2	1,188.3	2,118.1	1,154.8	2,628.6	1,420.3	14.0	689.8	209.1	9,516.7
10.75	18,522.7	182.6	950.7	4,266.5	3,442.5	5,660.8	1,708.9		1,593.1	1,054.4	1,724.6
11.00	96,227.1	1,964.3	5,534.5	24,555.4	9,893.4	71,154.7	6,271.0	0.6	8,035.2	8,172.8	210.0
11.25	188,597.0	2,098.6	11,843.5	26,254.5	16,898.2	84,603.0	16,020.4		7,407.1	11,122.4	83.5
11.50	80,684.0	939.5	14,903.8	13,679.9	24,338.8	73,617.1	14,633.0	3.3	7,671.8	3,950.5	3,545.0
11.75	73,389.1	4,852.6	25,448.3	14,977.1	23,748.2	55,476.6	8,195.9		21,346.6	9,037.3	2,317.4
12.00	174,488.1	1,650.1	25,399.9	19,049.1	79,694.4	96,823.6	33,943.6	1,004.7	8,892.4	21,170.3	725.1
12.25	321,445.1	2,082.6	11,882.1	25,682.8	43,636.0	72,716.2	8,345.2		4,845.9	4,075.6	227.8
12.50	348,025.9	1,831.3	14,310.4	19,180.9	65,603.4	69,563.6	7,806.8	167.3	4,850.3	4,341.0	687.9
12.75	94,932.5	389.4	14,852.6	18,785.3	28,390.7	30,366.3	13,017.5		6,269.7	3,850.9	7,374.8
13.00	188,074.8	1,291.7	26,174.8	33,820.2	42,570.9	126,036.8	37,774.6	1,016.2	9,753.4	22,304.0	1,460.9
13.25	77,916.2	8,805.0	26,689.5	23,596.9	40,647.5	107,475.3	10,636.3		18,415.3	12,085.8	2,630.0
13.50	103,931.9	1,946.8	29,190.6	18,175.0	46,994.2	51,590.1	7,739.8	32.6	17,141.0	16,722.9	1,055.8
13.75	108,320.6	33,541.4	11,469.3	15,235.2	29,318.7	38,499.2	16,976.8		18,740.7	3,004.9	767.4
14.00	139,228.6	3,462.3	37,169.7	19,341.5	131,780.5	146,128.9	37,393.2	12.7	8,510.2	21,046.2	648.8
14.25	49,160.3	6,711.2	12,605.2	7,392.9	31,611.5	32,427.0	21,692.5		5,193.6	5,151.2	320.5
14.50	9,950.5	448.4	8,416.3	8,863.7	18,517.0	22,564.0	3,555.2		2,780.6	4,354.4	304.2
14.75	15,193.3	8,433.1	6,125.6	3,859.4	57,775.9	14,924.7	3,513.2		2,785.5	1,443.7	852.5
15.00	25,655.7	980.2	15,963.8	6,703.2	31,930.1	59,013.6	17,828.3		1,936.5	10,054.7	264.7
15.25	5,349.9	1,422.5	5,515.3	2,036.3	7,156.7	7,738.7	3,726.1		1,724.7	617.0	120.3
15.50	6,749.1	394.5	1,475.9	3,514.4	7,209.7	14,387.4	3,228.8	122.2	6,436.1	2,344.3	409.4
15.75	4,674.9	12,611.1	6,162.8	1,151.1	11,671.2	2,071.0	1,770.9		633.5	442.5	125.5
16.00	21,265.9	1,253.7	3,896.0	3,829.2	19,072.3	21,442.5	7,682.1	5.6	1,563.6	4,800.2	216.5
16.25	3,273.8	17,274.9	1,196.8	2,071.9	2,868.8	2,411.3	3,722.3		1,609.6	303.2	43.8
16.50	2,250.3	567.4	1,562.5	2,764.8	4,572.2	1,221.4	517.6		147.2	367.1	84.4
16.75	18,790.1	2,325.6	898.6	483.7	2,095.9	476.1	452.4		177.7	95.1	51.6
17.00	7,325.9	35.9	1,500.1	1,036.8	2,002.0	19,629.4	1,804.9		249.6	2,320.5	219.2
17.25	2,491.4	1,304.1	993.4	817.1	893.4	335.1	285.3		8.7	45.8	34.2
17.50	2,800.8	186.2	801.8	63.9	2,577.8	486.5	266.4		130.6	190.1	31.1
17.75	1,790.1	5,289.5	1,196.2	327.3	528.1	858.7	140.7		92.8	154.6	33.7
18.00	8,637.2	8.2	2,682.3	299.5	3,742.3	4,560.3	492.7		92.2	1,069.8	106.1
18.25	13,326.3	60.4	2,009.2	553.6	2,219.2	3,914.2	7,408.3		107.6	29.2	28.5
18.50	1,172.5	9.4	1,107.4	57.1	644.6	90.7	217.2		40.5	87.1	51.0
18.75	593.4	23.1	5,447.2	32.6	179.8	452.2	69.9		28.0	38.8	7.9
19.00	26,654.8		1,084.0	105.3	699.8	25,118.1	479.0		95.8	458.0	25.6
19.25	1,947.4	0.1	569.9	704.2	394.5	447.1	229.7		240.7	14.2	55.7
19.50	3,977.0	20.3	732.9	31.6	204.1	265.6	175.9		39.6	11.9	56.2
19.75	476.1		476.6	116.1	42.4	226.6	543.6		553.2	136.0	74.6
20.00 & above	113,904.8	28.4	9,753.3	3,129.6	5,904.2	8,043.0	3,697.9	192.5	707.9	5,436.4	303.8
Total	2,971,948.0	145,127.8	443,471.6	426,501.7	917,939.3	1,642,820.7	377,458.1	3,004.9	321,546.2	243,481.7	43,255.8

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

: : : : : : : :

: : : : : : : :

: : : : : : : :

*10.00 stands for 09.25 to 10.00

Interest/Return and Rate of Margin

Banks

June, 2019

(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		
6,189.0	1,044.5	3,727.3	282.3	81.9	168.9	110.0			59.6	500.1	268,898.8	00.00	
23.0		19.9	36.1								10,916.9	01.00*	
351.2											20,989.9	02.00*	
11,746.2	1,431.0	2,535.0	3,035.9	1.4	2.3	182.3				784.8	479,748.2	03.00*	
554.9	43.0	532.9			6.4				12.9	232.1	87,470.5	04.00*	
8,173.2	195.2	402.6	213.0	2.3	0.8		1.3	7.4	4.2	0.6	138,317.2	05.00*	
1,382.7	91.6	243.3	20.6			5.2					38,918.8	06.00*	
2,813.2	624.1	63.9	24.6								162,122.3	07.00*	
683.7	462.5	91.3	49.7		0.2		46.5			10.1	147,376.6	08.00*	
2,816.9	390.8	122.2	276.7	21.9		1.0	67.6		1.7	6.7	66,438.9	09.00*	
30,933.7	120.9	1,411.0	63.8	15.2	2.2	14.0	8.3	24.0	1.3		185,214.1	10.00*	
196.7	19.0	10.4	2.2		0.3					0.7	47,698.5	10.25	
264.6	1.5	185.5	5,191.7	0.8	9.8	0.2	3.5	27.3	1.1		52,966.7	10.50	
16.7	2.0	5.1	13.3							6.3	39,150.3	10.75	
1,455.6	154.6	101.8	22.3	126.6	17.0	46.2		4.2	6.2	27.5	233,980.9	11.00	
9,855.0	4,010.8	144.1	552.9		74.7						138.6	379,704.1	11.25
2,549.5	1,436.8	1,329.0	839.4	518.3	101.2	122.0		4.7			167.4	245,034.8	11.50
2,328.8	225.2	302.8	6.8	1,928.6	604.3	128.3	1.9				51.3	244,366.9	11.75
8,662.5	128.2	6,941.4	744.4	364.4	37.7	0.2	0.4	10.0			91.1	479,821.6	12.00
2,955.9	968.0	856.4	574.2	17.3	40.2			3.5	2.5	500.5	500,857.9	12.25	
5,245.0	27.6	357.5	52.3	7.3	1,218.2	20.9		29.9				543,327.5	12.50
583.9	826.3	400.4	920.6	37.5	273.8		4.6	3.2	4.0	8.1	221,292.1	12.75	
21,422.1	1,101.9	735.4	549.0	18.0	77.9	11.9	2.0	97.7	0.2	577.1	514,871.7	13.00	
1,585.5	871.9	342.4	1,158.2	21.5	3,090.3	6.4		10.5				335,984.6	13.25
9,067.3	2,053.4	349.5	2,010.9	62.9	2.1	7.2	0.4	18.0		24.3	308,116.7	13.50	
1,053.3	2,309.3	133.6	335.6	64.3	249.6	3.7		3.7	19.6	0.1	280,047.1	13.75	
7,512.7	153.4	1,183.6	280.8	17.3	114.1	7.7	1.3		10.6	59.8	554,064.2	14.00	
917.2	74.8	737.6	968.4	8.7	19.0	28.9	53.1		5.1		175,078.7	14.25	
2,254.4	227.9	210.2	653.3	48.5	1.1	7.5	0.1				83,157.4	14.50	
686.6	309.9	959.2	264.5	56.0	2,062.3	5.4	33.2	26.9	58.7		119,369.4	14.75	
29,787.2	328.7	116.7	215.3	46.4	21.4	32.4	17.6	17.7		121.7	201,036.2	15.00	
466.6	73.6	41.5	26.9	4.5	38.1	14.0	10.7				36,083.3	15.25	
3,690.3	149.0	251.8	593.4	48.8	40.6	66.2	57.2	15.1		74.5	51,258.7	15.50	
1,842.6	64.4	61.3	49.9	14.8	2.7	11.4		2.3			43,363.9	15.75	
3,715.5	1,768.8	118.2	34.5	41.6	10.6	12.6	3.4	1.0			90,733.5	16.00	
670.2	72.3	55.6	53.9	12.1	17.4	1.5		4.0			35,663.5	16.25	
269.3	22.3	38.6	4.9	3.2	5.0	0.6		20.0	2.5		14,421.4	16.50	
1,638.3	28.4	10.7	123.9	22.6	19.5	10.4	16.2	10.9	1.2		27,728.9	16.75	
1,466.5	13.8	34.3	35.5	10.4	9.0	6.3		4.7	0.2		37,704.9	17.00	
126.0	18.8	4.8	1.8	1.1	21.6	10.6	0.6	12.5			7,406.2	17.25	
178.1	9.3	26.3	0.9	9.6	0.1		0.7				7,760.2	17.50	
73.9	23.0	10.1	3.2	19.6		2.2	0.5	0.4			10,544.5	17.75	
538.7	18.1	30.9	24.0	6.9				0.4			22,309.7	18.00	
55.3		180.1	0.6								29,892.6	18.25	
67.1	20.1	7.7	5.3	0.4		10.8		0.9			3,589.8	18.50	
92.7	3.4	6.9	2.4	1.4		3.0					6,982.7	18.75	
2,443.7	6.0	18.9	18.6	3.1	4.1	3.9	2.6	1.8	0.3	0.4	57,223.8	19.00	
38.0		2.0	2.0	15.0		1.9	..	0.1			4,662.4	19.25	
30.2	1.7	80.2		0.9							5,628.2	19.50	
29.6	7.4	2.0	6.3	1.5		0.8					2,692.6	19.75	
2,352.1	50.6	40.6	46.4	10.3	2.6	1.3		0.7	2.2	765.4	154,374.0	20.00 & above	
193,852.9	21,986.1	25,574.5	20,393.1	3,695.0	8,367.0	898.8	333.6	353.5	204.8	4,149.3	7,816,364.2	Total	

Overall weighted Average Rate of Interest/Return = 11.62

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2019

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	35,282	50,697.5	2,688	818.9	-	-	37,970	51,516.4
5.00	4	31.1	-	-	-	-	4	31.1
10.00	217	0.5	2	6.9	-	-	219	7.4
15.00	-	-	1	4.0	-	-	1	4.0
20.00	146	18.2	1	0.2	-	-	147	18.4
25.00	27,209	4,153.6	4,563	1,502.2	-	-	31,772	5,655.8
30.00	1	654.2	5,644	1,839.4	-	-	5,645	2,493.6
40.00	18,559	9,104.7	1	0.4	-	-	18,560	9,105.2
50.00	11,795	4,237.3	1	3.9	-	-	11,796	4,241.2
Total	93,213	68,897.3	12,901	4,176.2	0	0.0	106,114	73,073.6
Weighted Average		10.16		22.29		0.0		10.85
Securities Shares And Other Financial Instruments - To Stock Exchange								
0.00	152	121.7	39	2,905.0	-	-	191	3,026.8
5.00	-	-	195	129.9	-	-	195	129.9
10.00	-	-	30	979.1	-	-	30	979.1
15.00	-	-	46	48.1	-	-	46	48.1
20.00	-	-	23	1,146.6	-	-	23	1,146.6
25.00	2	1,870.7	75	2,130.0	-	-	77	4,000.8
30.00	4	895.3	37	2,733.5	-	-	41	3,628.8
35.00	8	19.9	2	926.6	-	-	10	946.6
40.00	3	304.7	119	6,726.3	-	-	122	7,031.1
45.00	-	-	2	76.2	-	-	2	76.2
50.00	3	98.3	6	70.9	-	-	9	169.2
60.00	-	-	6	622.1	-	-	6	622.1
65.00	-	-	2	5,349.4	-	-	2	5,349.4
99.99	-	-	1	2.4	-	-	1	2.4
Total	172	3,310.9	583	23,846.7	0	0.0	755	27,157.6
Weighted Average		27.61		36.19		0.0		35.14
Securities Shares And Other Financial Instruments - To Others								
0.00	775	485.5	31	2,611.3	-	-	806	3,096.8
5.00	-	-	106	443.7	-	-	106	443.7
10.00	87	8,990.7	142	3,656.2	-	-	229	12,646.9
15.00	36	29.4	46	4,931.8	-	-	82	4,961.3
20.00	-	-	103	4,045.5	-	-	103	4,045.5
25.00	12	1,844.7	122	2,211.1	-	-	134	4,055.8
30.00	5	409.4	75	6,172.9	-	-	80	6,582.3
35.00	32	959.8	19	1,205.8	-	-	51	2,165.7
40.00	9	3,253.5	60	10,067.4	-	-	69	13,320.9
45.00	-	-	6	147.6	-	-	6	147.6
50.00	5	9,576.8	38	1,031.0	-	-	43	10,607.9
60.00	-	-	1	200.0	-	-	1	200.0
65.00	-	-	1	1.4	-	-	1	1.4
75.00	3	4.8	-	-	-	-	3	4.8
95.00	-	-	1	3.6	-	-	1	3.6
99.99	-	-	2	4.8	-	-	2	4.8

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2019

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
Total	964	25,555.0	753	36,734.6	0	0.0	1,717	62,289.7
Weighted Average		30.98		25.86		0.0		27.96
Merchandise - Food Items								
0.00	2,275	55,798.7	1,102	101,561.6	-	-	3,377	157,360.4
5.00	2	239.9	1,467	11,195.0	-	-	1,469	11,435.0
10.00	9	445.5	2,603	50,461.7	-	-	2,612	50,907.2
15.00	40	4,664.3	459	26,550.6	-	-	499	31,214.9
20.00	247	2,139.0	2,080	57,430.0	-	-	2,327	59,569.1
25.00	1,327	27,536.0	3,062	114,782.8	-	-	4,389	142,318.9
30.00	17	921.9	1,323	32,489.2	-	-	1,340	33,411.1
33.33	54	50.7	-	-	-	-	54	50.7
35.00	86	1,143.5	3,874	28,272.7	-	-	3,960	29,416.2
40.00	21	1,395.9	269	8,266.1	-	-	290	9,662.0
45.00	-	-	102	5,148.2	-	-	102	5,148.2
50.00	500	26,554.5	91	4,410.6	-	-	591	30,965.2
55.00	-	-	52	2,568.8	-	-	52	2,568.8
60.00	20	522.9	59	1,620.7	-	-	79	2,143.7
65.00	-	-	66	3,536.5	-	-	66	3,536.5
80.00	-	-	1	7.7	-	-	1	7.7
85.00	-	-	4	16.0	-	-	4	16.0
90.00	-	-	1	18.0	-	-	1	18.0
99.99	-	-	1	6.2	-	-	1	6.2
Total	4,598	121,413.4	16,616	448,343.2	0	0.0	21,214	569,756.6
Weighted Average		18.87		18.28		0.0		18.40
Merchandise - Raw Materials								
0.00	3,390	80,314.7	815	55,868.0	5	2,056.2	4,210	138,239.1
5.00	-	-	740	10,466.3	-	-	740	10,466.3
10.00	21	913.9	1,246	45,679.8	-	-	1,267	46,593.8
15.00	10	324.9	1,567	58,973.5	-	-	1,577	59,298.5
20.00	160	1,697.9	2,970	68,220.1	-	-	3,130	69,918.0
25.00	6,742	59,227.8	2,900	115,430.9	-	-	9,642	174,658.8
30.00	15	1,393.1	937	25,546.8	-	-	952	26,939.9
33.33	2	8.5	-	-	-	-	2	8.5
35.00	255	21.1	1,060	39,702.3	-	-	1,315	39,723.4
40.00	7	152.7	340	6,203.6	-	-	347	6,356.3
45.00	2	33.2	59	5,347.6	-	-	61	5,380.8
50.00	6,079	10,249.2	180	3,206.4	-	-	6,259	13,455.6
55.00	-	-	77	2,495.5	-	-	77	2,495.5
60.00	3	8.1	67	2,382.1	-	-	70	2,390.2
65.00	-	-	59	3,036.1	-	-	59	3,036.1
70.00	-	-	3	34.1	-	-	3	34.1
75.00	1	21.0	4	524.2	-	-	5	545.3
95.00	-	-	2	10.1	-	-	2	10.1
Total	16,687	154,366.7	13,026	443,128.3	5	2,056.2	29,718	599,551.3
Weighted Average		13.56		20.24		0.00		18.45
Merchandise - Finished/manufactured Goods								

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2019

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
0.00	2,592	50,557.0	2,356	121,776.9	23	2,167.3	4,971	174,501.3
5.00	1	12.9	920	14,676.6	-	-	921	14,689.6
10.00	139	2,226.4	2,883	80,880.7	1	0.0	3,023	83,107.3
15.00	34	2,038.3	4,764	90,199.5	6	537.1	4,804	92,775.1
20.00	239	16,455.8	2,835	70,859.8	-	-	3,074	87,315.7
25.00	8,169	133,029.1	4,677	237,584.7	-	-	12,846	370,613.8
30.00	49	4,629.6	2,270	46,196.9	-	-	2,319	50,826.5
33.33	1	1,014.4	-	-	-	-	1	1,014.4
35.00	137	42.9	2,788	90,011.7	-	-	2,925	90,054.7
40.00	24	1,249.7	802	33,246.2	-	-	826	34,496.0
45.00	-	-	250	16,226.6	-	-	250	16,226.6
50.00	438	16,444.3	335	10,939.0	-	-	773	27,383.4
55.00	-	-	113	3,793.9	-	-	113	3,793.9
60.00	5	77.5	153	3,238.2	-	-	158	3,315.8
65.00	-	-	108	4,751.5	-	-	108	4,751.5
70.00	-	-	20	2,110.3	-	-	20	2,110.3
75.00	-	-	27	247.1	-	-	27	247.1
80.00	-	-	6	136.0	-	-	6	136.0
85.00	-	-	1	0.3	-	-	1	0.3
90.00	-	-	2	23.2	-	-	2	23.2
99.99	3	1,513.1	-	-	-	-	3	1,513.1
Total	11,831	229,291.8	25,310	826,900.1	30	2,704.5	37,171	1,058,896.4
Weighted Average		21.41		21.31		2.97		21.29

Fixed Assets Including Machinery

0.00	83,256	56,810.9	166,443	434,942.3	52	39.4	249,751	491,792.8
5.00	11	39.0	1,437	5,309.5	-	-	1,448	5,348.5
10.00	439	1,749.6	4,035	42,505.3	-	-	4,474	44,255.0
15.00	1,138	1,971.3	1,405	52,014.7	-	-	2,543	53,986.0
20.00	1,085	11,490.7	38,685	202,989.9	-	-	39,770	214,480.7
25.00	20,205	127,876.7	4,400	320,136.5	2	1,319.0	24,607	449,332.3
30.00	1,647	8,147.8	5,417	89,002.3	4	828.0	7,068	97,978.2
33.33	19	5.5	-	-	-	-	19	5.5
35.00	470	500.5	896	78,326.0	-	-	1,366	78,826.6
40.00	92	1,644.7	1,807	44,106.4	-	-	1,899	45,751.2
45.00	20	30.4	377	2,649.8	-	-	397	2,680.3
50.00	5,418	26,209.5	3,094	12,269.6	-	-	8,512	38,479.1
55.00	4	6.6	449	7,646.4	-	-	453	7,653.0
60.00	57	977.0	790	4,044.1	-	-	847	5,021.2
65.00	481	26.9	289	1,972.3	-	-	770	1,999.2
70.00	1	1.4	351	492.0	-	-	352	493.4
75.00	1	0.1	378	263.3	-	-	379	263.5
80.00	-	-	119	141.1	-	-	119	141.1
85.00	-	-	4	120.1	-	-	4	120.1
90.00	-	-	5	2.3	-	-	5	2.3
95.00	-	-	1	0.5	-	-	1	0.5
99.99	-	-	2	109.5	-	-	2	109.5
Total	114,344	237,489.2	230,384	1,299,045.1	58	2,186.5	344,786	1,538,720.9
Weighted Average		21.78		16.99		26.44		17.75

Real Estate - Land

0.00	12,236	24,049.8	8,300	14,288.1	-	-	20,536	38,338.0
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3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2019

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
5.00	-	-	336	3,387.2	-	-	336	3,387.2
10.00	28	1,866.0	1,014	13,863.3	-	-	1,042	15,729.4
15.00	8	164.2	1,673	21,229.1	-	-	1,681	21,393.3
20.00	693	2,167.4	1,719	16,503.4	-	-	2,412	18,670.9
25.00	832	16,000.3	2,180	18,903.8	-	-	3,012	34,904.1
30.00	49	1,594.8	3,429	22,275.8	-	-	3,478	23,870.6
33.33	39	313.4	-	-	-	-	39	313.4
35.00	717	1,500.5	3,501	34,254.2	-	-	4,218	35,754.7
40.00	331	1,226.7	5,109	9,353.3	-	-	5,440	10,580.0
45.00	-	-	211	1,438.1	-	-	211	1,438.1
50.00	329	5,907.6	2,247	2,568.1	-	-	2,576	8,475.8
55.00	-	-	13	180.2	-	-	13	180.2
60.00	25	5,598.7	896	1,572.4	-	-	921	7,171.2
65.00	-	-	59	246.4	-	-	59	246.4
70.00	-	-	18	65.8	-	-	18	65.8
75.00	-	-	35	146.5	-	-	35	146.5
80.00	-	-	17	38.9	-	-	17	38.9
85.00	-	-	8	15.8	-	-	8	15.8
90.00	-	-	13	33.1	-	-	13	33.1
95.00	-	-	10	16.7	-	-	10	16.7
99.99	-	-	1	0.4	-	-	1	0.4
Total	15,287	60,389.7	30,789	160,381.5	0	0.0	46,076	220,771.3
Weighted Average		20.79		24.04		0.0		23.15

Real Estate - Building

0.00	2,577	12,605.9	9,053	38,892.0	153	898.9	11,783	52,396.8
5.00	-	-	2,353	3,896.4	-	-	2,353	3,896.4
10.00	21	884.3	867	7,734.3	-	-	888	8,618.6
15.00	4	1,288.3	397	10,910.2	-	-	401	12,198.6
20.00	40	5,053.0	4,708	76,824.5	5	18.2	4,753	81,895.7
25.00	423	9,671.5	4,040	79,097.5	-	-	4,463	88,769.1
30.00	26	3,261.8	10,111	79,784.1	-	-	10,137	83,046.0
35.00	2	18.4	322	2,030.0	-	-	324	2,048.4
40.00	45	962.6	2,428	63,869.8	-	-	2,473	64,832.4
45.00	-	-	61	627.0	-	-	61	627.0
50.00	6,215	23,381.2	168	1,316.4	-	-	6,383	24,697.7
55.00	-	-	56	747.5	-	-	56	747.5
60.00	1	10.0	66	492.1	-	-	67	502.1
65.00	-	-	54	491.1	-	-	54	491.1
70.00	1	16.1	33	346.9	-	-	34	363.1
75.00	3	112.4	25	181.6	-	-	28	294.0
80.00	4	270.9	16	72.0	-	-	20	343.0
85.00	-	-	8	61.1	-	-	8	61.1
90.00	-	-	10	166.9	-	-	10	166.9
95.00	-	-	2	3.8	-	-	2	3.8
99.99	-	-	2	18.7	-	-	2	18.7
Total	9,362	57,537.0	34,780	367,564.8	158	917.1	44,300	426,019.0
Weighted Average		29.70		24.63		0.39		25.27

Against Fixed Deposits

0.00	348	4,077.4	332	512.0	-	-	680	4,589.5
5.00	-	-	64	1,872.7	-	-	64	1,872.7

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2019

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
10.00	13	337.6	523	2,024.5	-	-	536	2,362.2
15.00	2	5.4	67	387.1	-	-	69	392.6
20.00	105	904.8	342	7,011.4	-	-	447	7,916.3
25.00	17	60.2	971	3,170.7	-	-	988	3,230.9
30.00	1	4.0	311	3,275.1	-	-	312	3,279.2
35.00	-	-	93	1,337.6	-	-	93	1,337.6
40.00	-	-	141	358.8	-	-	141	358.8
45.00	-	-	12	35.2	-	-	12	35.2
50.00	-	-	73	128.7	-	-	73	128.7
55.00	-	-	13	48.1	-	-	13	48.1
60.00	-	-	12	83.7	-	-	12	83.7
65.00	-	-	8	13.4	-	-	8	13.4
70.00	-	-	7	3.1	-	-	7	3.1
75.00	-	-	2	2.3	-	-	2	2.3
85.00	-	-	1	1.4	-	-	1	1.4
90.00	-	-	3	25.3	-	-	3	25.3
95.00	-	-	1	0.1	-	-	1	0.1
99.99	-	-	1	0.6	-	-	1	0.6
Total	486	5,389.8	2,977	20,292.7	0	0.0	3,463	25,682.5
Weighted Average		4.30		21.37		0.0		17.79
Against Insurance Policies								
0.00	1,711	1,059.1	19	314.7	-	-	1,730	1,373.8
5.00	-	-	10	11.6	-	-	10	11.6
10.00	45	178.8	161	8,302.0	-	-	206	8,480.9
15.00	4	9.6	1	5.0	-	-	5	14.6
20.00	23	532.7	18	6,630.3	-	-	41	7,163.0
25.00	160	1,733.3	40	1,243.6	-	-	200	2,976.9
30.00	2	20.8	25	256.8	-	-	27	277.6
35.00	-	-	72	1,052.0	-	-	72	1,052.0
40.00	1	17.7	2	1.1	-	-	3	18.9
45.00	1	0.1	2	1.2	-	-	3	1.3
50.00	33	810.6	2	1.4	-	-	35	812.0
55.00	-	-	15	730.4	-	-	15	730.4
60.00	-	-	1	0.8	-	-	1	0.8
Total	1,980	4,363.1	368	18,551.3	0	0.0	2,348	22,914.4
Weighted Average		22.41		17.88		0.0		18.74
Other Secured Advances								
0.00	11,096	32,226.1	247,450	517,110.6	117	1,948.4	258,663	551,285.2
5.00	-	-	48,300	93,396.3	3	17.6	48,303	93,414.0
10.00	783	828.1	48,988	168,822.2	7	6.7	49,778	169,657.1
15.00	188	497.7	6,035	149,698.7	-	-	6,223	150,196.5
20.00	1,650	2,081.9	82,258	224,188.4	10	2,340.3	83,918	228,610.8
25.00	20,669	58,592.9	42,330	297,623.9	11	5,703.7	63,010	361,920.5
30.00	484	759.8	15,784	42,364.1	-	-	16,268	43,123.9
33.33	22	1,388.8	-	-	-	-	22	1,388.8
35.00	5	642.8	13,640	38,478.9	-	-	13,645	39,121.7
40.00	12	175.0	410,124	40,410.8	-	-	410,136	40,585.8
45.00	1	48.0	1,524	10,235.2	-	-	1,525	10,283.2
50.00	6,829	24,742.0	5,403	8,255.2	-	-	12,232	32,997.3
55.00	-	-	471	3,665.5	-	-	471	3,665.5

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2019

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
60.00	623	556.1	666	3,298.7	-	-	1,289	3,854.9
65.00	-	-	293	845.3	-	-	293	845.3
70.00	-	-	358	611.0	-	-	358	611.0
75.00	-	-	72	6,863.0	-	-	72	6,863.0
80.00	-	-	78	224.9	-	-	78	224.9
85.00	-	-	39	118.7	-	-	39	118.7
90.00	-	-	24	71.9	-	-	24	71.9
95.00	-	-	26	169.7	-	-	26	169.7
99.99	113	2,170.0	35	323.0	-	-	148	2,493.1
Total	42,475	124,709.7	923,898	1,606,777.0	148	10,016.9	966,521	1,741,503.7
Weighted Average		24.9412		14.0203		18.9235		14.8306
Advances Secured By Gurantee(s)								
0.00	18,930	428,710.0	116,729	650,206.8	83	58,576.5	135,742	1,137,493.5
Total	18,930	428,710.0	116,729	650,206.8	83	58,576.5	135,742	1,137,493.5
Weighted Average		0.00		0.00		00.00		0.00
Unsecured Advances								
0.00	53,407	15,569.9	713,096	133,369.9	14	1.5	766,517	148,941.5
Total	53,407	15,569.9	713,096	133,369.9	14	1.5	766,517	148,941.5
Weighted Average		0.00		0.00		00.00		0.00
Grand Total	383,736	1,536,994.1	2,122,210	6,039,319.0	496	76,459.7	2,506,442	7,652,772.9
Weighted Average		14.47		15.72		3.34		15.35

3.10 Security-wise Weighted Average Lending Rates (Interest-based)

(Percent)

As at the End of		Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Total Advances*
1999	Jun	13.39 (15.57)	14.15 (14.16)	13.89 (13.91)	15.19 (15.18)	14.08 (14.49)	14.95 (15.13)	14.29 (16.11)	14.47 (14.88)
	Dec	11.41 (16.50)	13.79 (13.44)	14.56 (14.35)	14.17 (14.30)	13.75 (14.78)	13.14 (13.25)	14.07 (16.29)	14.09 (14.75)
2000	Jun	11.10 (11.81)	13.76 (13.45)	13.67 (13.83)	13.15 (13.15)	12.23 (13.73)	13.65 (14.03)	13.34 (13.98)	13.25 (13.77)
	Dec	11.53 (12.73)	13.57 (12.82)	12.88 (13.68)	13.82 (13.74)	12.90 (13.62)	13.49 (13.56)	12.93 (13.36)	13.08 (13.58)
2001	Jun	11.75 (13.87)	13.54 (14.06)	13.69 (13.59)	13.50 (13.55)	12.84 (13.86)	13.07 (13.00)	12.05 (13.87)	13.07 (13.64)
	2002 Jun	8.10 (8.14)	11.27 (11.70)	13.12 (13.13)	13.56 (13.67)	12.72 (12.98)	13.88 (13.81)	12.47 (13.39)	13.00 (13.29)
2003	Jun	12.01 (12.01)	11.97 (11.82)	9.39 (9.67)	15.66 (15.68)	12.63 (12.86)	7.74 (7.66)	10.66 (11.49)	11.87 (12.35)
	2004 Jun	9.20 (9.20)	6.01 (6.01)	6.89 (7.08)	11.21 (11.77)	9.08 (9.08)	7.08 (7.03)	9.04 (9.05)	8.41 (8.54)
2005	Jun	8.51 (8.51)	6.86 (8.29)	6.09 (6.01)	4.59 (4.07)	6.68 (6.68)	6.76 (6.70)	8.86 (9.02)	7.01 (7.01)
	2006 Jun	11.58 (11.58)	14.84 (14.09)	8.68 (8.51)	8.55 (8.55)	10.23 (10.23)	10.31 (10.31)	9.59 (9.99)	9.71 (9.66)
2007	Jun	10.87 (10.87)	11.37 (12.11)	10.73 (10.68)	11.07 (11.06)	12.30 (12.30)	11.05 (11.05)	10.76 (10.81)	11.25 (11.30)
	Dec	11.45 (11.45)	10.36 (10.42)	9.82 (9.82)	11.09 (11.09)	12.85 (12.85)	10.02 (10.02)	11.93 (11.98)	11.64 (11.66)
2008	Jun	13.62 (13.62)	12.37 (12.60)	11.78 (11.77)	13.16 (13.16)	12.21 (12.21)	13.32 (13.32)	13.02 (13.14)	12.53 (12.57)
	Dec	14.64 (14.64)	13.88 (14.11)	13.83 (13.83)	12.05 (12.04)	13.60 (13.60)	16.55 (16.55)	13.74 (13.52)	13.60 (13.66)
2009	Jun	14.86 (14.86)	12.15 (10.11)	13.45 (13.07)	11.91 (11.91)	14.14 (13.75)	15.30 (15.27)	13.21 (13.10)	13.54 (13.54)
	Dec	14.07 (14.07)	11.62 (10.28)	12.38 (12.17)	12.78 (12.78)	13.70 (13.70)	12.43 (11.87)	12.35 (11.99)	12.66 (12.48)
2010	Jun	14.85 (14.85)	13.86 (14.30)	10.90 (9.77)	9.63 (9.63)	12.77 (12.77)	12.07 (12.07)	13.02 (13.20)	12.20 (12.03)
	Dec	14.72 (14.72)	13.36 (12.30)	11.69 (11.32)	12.02 (11.95)	12.48 (12.47)	13.45 (13.45)	12.92 (12.81)	12.36 (12.19)

* Weighted average rates shown in parentheses represent Private Sector.

3.10 Security-wise Weighted Average Lending Rates (Interest-based)

(Percent)

As at the End of		Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Total Advances*
2011	Jun	15.78	12.42	11.33	11.11	12.01	11.04	12.85	12.01
		(15.78)	(13.26)	(10.50)	(11.11)	(12.01)	(11.04)	(12.69)	(11.72)
	Dec	14.78	10.20	11.53	8.89	11.46	13.12	12.90	11.81
		(14.78)	(9.95)	(11.27)	(8.85)	(11.46)	(13.12)	(12.88)	(11.68)
2012	Jun	12.80	12.86	11.89	11.07	12.49	12.30	13.29	12.43
		(12.80)	(15.01)	(11.48)	(11.02)	(12.49)	(12.30)	(13.24)	(12.28)
	Dec	15.40	12.28	10.55	8.31	10.20	8.40	11.41	10.77
		(15.40)	(12.25)	(10.15)	(8.28)	(10.20)	(8.40)	(11.92)	(10.81)
2013	Jun	14.86	11.72	8.71	8.45	10.80	9.40	10.64	9.97
		(14.86)	(11.95)	(8.61)	(8.42)	(10.80)	(9.40)	(10.58)	(9.89)
	Dec	9.66	11.65	10.77	9.67	11.11	7.79	11.49	10.91
		(9.66)	(11.97)	(10.50)	(9.66)	(11.11)	(7.79)	(12.22)	(11.04)
2014	Jun	15.46	12.03	10.11	9.92	11.61	7.10	11.72	11.20
		(15.46)	(12.49)	(9.66)	(9.92)	(11.61)	(7.10)	(11.72)	(11.10)
	Dec	15.32	11.93	9.58	9.64	11.65	7.39	12.33	11.30
		(15.32)	(12.73)	(9.07)	(9.64)	(11.65)	(7.39)	(12.33)	(11.20)
2015	Jun	12.99	11.15	9.13	8.64	9.91	7.32	11.51	10.27
		(12.99)	(11.06)	(8.73)	(8.64)	(9.91)	(7.32)	(11.51)	(10.14)
	Dec	14.45	9.44	8.69	8.79	9.29	6.65	11.38	9.90
		(14.45)	(10.49)	(8.92)	(8.79)	(9.29)	(6.65)	(11.38)	(10.07)
2016	Jun	11.60	8.30	8.76	8.59	8.80	9.58	10.03	9.25
		(11.60)	(9.40)	(8.18)	(8.80)	(8.80)	(9.58)	(10.72)	(9.44)
	Dec	11.35	9.18	7.94	8.44	8.49	4.76	10.92	9.28
		(11.35)	(9.50)	(7.94)	(8.44)	(8.49)	(4.76)	(11.21)	(9.36)
2017	Jun	14.51	7.31	7.11	8.38	8.67	4.52	11.03	8.88
		(14.51)	(9.56)	(7.85)	(8.38)	(8.67)	(4.52)	(11.55)	(9.35)
	Dec	14.13	7.40	7.16	8.33	8.31	8.89	10.35	8.67
		(14.13)	(9.31)	(7.16)	(8.33)	(8.77)	(8.89)	(11.62)	(9.17)
2018	Jun	11.95	8.18	7.81	9.42	9.34	4.88	11.86	9.71
		(11.93)	(9.88)	(7.83)	(9.37)	(9.34)	(4.88)	(11.88)	(9.79)
	Dec	11.96	9.98	10.76	10.19	10.37	8.67	13.08	11.47
		(11.96)	(10.85)	(10.76)	(10.19)	(10.37)	(8.67)	(13.10)	(11.52)
2019	Jun	11.51	12.70	11.00	12.16	11.47	8.79	13.82	12.50
		(11.51)	(13.46)	(11.01)	(12.19)	(11.60)	(8.79)	(14.45)	(12.71)

* Weighted average rates shown in parentheses represent Private Sector.

3.10 Security-wise Weighted Average Lending Rates (Islamic modes of Financing)

(Percent)

As at the End of		Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Total Advances*
1999	Jun	11.27	15.69	15.12	15.75	13.76	14.49	15.00	14.82
		(10.01)	(15.39)	(15.03)	(15.92)	(14.92)	(14.57)	(15.87)	(15.23)
	Dec	10.91	14.42	14.82	15.41	13.57	13.89	14.74	14.49
		(16.28)	(14.51)	(14.68)	(15.45)	(14.84)	(13.86)	(15.82)	(14.96)
2000	Jun	10.61	13.12	13.48	14.31	13.08	13.42	13.83	13.54
		(11.10)	(13.48)	(14.07)	(14.39)	(14.39)	(13.40)	(14.94)	(14.27)
	Dec	11.24	13.51	13.54	14.48	12.97	13.15	14.07	13.59
		(11.32)	(13.68)	14.01	(14.53)	(14.24)	(13.09)	(15.09)	(14.24)
2001	Jun	11.02	13.47	13.39	14.53	13.31	13.84	14.03	13.65
		(11.28)	(13.57)	(13.88)	(14.42)	(14.52)	(13.86)	(14.78)	(14.24)
2002	Jun	9.30	13.09	12.85	13.70	13.47	13.32	13.32	13.20
		(9.50)	(13.33)	(12.73)	(13.81)	(14.05)	(13.22)	(14.00)	(13.52)
2003	Jun	11.43	5.92	7.50	9.39	11.47	7.79	10.31	9.19
		(11.43)	(5.77)	(7.95)	(9.54)	(12.08)	(8.62)	(10.84)	(9.71)
2004	Jun	10.86	4.86	5.73	6.61	9.27	5.88	8.34	7.19
		(10.86)	(5.28)	(5.96)	(6.81)	(9.68)	(5.82)	(9.01)	(7.60)
2005	Jun	9.03	7.15	7.93	7.80	10.16	8.21	10.15	8.94
		(9.03)	(7.17)	(7.95)	(7.88)	(10.22)	(8.19)	(10.67)	(9.13)
2006	Jun	10.66	10.03	9.63	9.14	11.23	9.25	12.37	10.68
		(10.66)	(10.20)	(9.66)	(9.20)	(11.26)	(9.25)	(12.90)	(10.83)
2007	Jun	12.04	11.26	10.11	10.80	11.92	10.43	13.02	11.57
		(12.04)	(11.34)	(10.03)	(10.84)	(11.92)	(10.49)	(13.40)	(11.68)
	Dec	9.70	11.27	10.26	10.76	11.80	10.58	12.93	11.55
		(9.70)	(11.41)	(10.23)	(10.82)	(11.79)	(10.62)	(13.26)	(11.65)
2008	Jun	11.75	12.87	11.53	12.26	12.11	11.23	13.90	12.48
		(11.75)	(12.93)	(11.55)	(12.22)	(12.12)	(11.23)	(14.21)	(12.55)
	Dec	15.02	15.76	14.42	14.62	13.51	15.00	15.89	14.72
		(15.02)	(15.66)	(14.19)	(14.67)	(13.49)	(15.02)	(15.96)	(14.72)
2009	Jun	14.18	15.01	14.19	14.20	13.27	15.83	15.08	14.31
		(14.18)	(15.03)	(13.73)	(14.10)	(13.30)	(16.79)	(15.20)	(14.30)
	Dec	14.18	13.61	12.10	12.72	12.71	11.93	14.88	13.22
		(14.14)	(14.02)	(12.18)	(12.70)	(12.71)	(11.55)	(14.96)	(13.10)
2010	Jun	15.08	14.26	13.16	13.81	12.25	13.59	14.83	13.73
		(15.74)	(14.34)	(12.80)	(13.79)	(12.24)	(13.67)	(14.94)	(13.52)
	Dec	15.20	13.80	13.01	13.10	12.24	12.86	14.59	13.43
		(15.20)	(13.59)	(12.69)	(13.18)	(12.23)	(12.79)	(14.82)	(13.23)

* Weighted average rates shown in parentheses represent Private Sector.

3.10 Security-wise Weighted Average Lending Rates (Islamic modes of Financing)

(Percent)

As at the End of		Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Total Advances*
2011	Jun	16.24	11.04	12.81	13.74	12.57	12.81	14.73	13.55
		(16.24)	(14.41)	(12.36)	(14.22)	(12.53)	(12.83)	(14.43)	(13.32)
	Dec	13.50	13.06	13.40	14.18	12.46	12.42	15.04	13.83
		(13.50)	(13.21)	(13.17)	(14.14)	(12.46)	(12.51)	(14.92)	(13.62)
2012	Jun	9.46	11.63	12.84	12.51	11.84	14.11	13.68	12.84
		(9.63)	(12.89)	(12.43)	(13.17)	(11.81)	(14.10)	(13.52)	(12.72)
	Dec	9.53	11.10	11.19	12.10	12.43	13.30	12.80	12.02
		(9.53)	(11.67)	(10.91)	(12.03)	(12.40)	(13.21)	(13.02)	(11.93)
2013	Jun	12.80	11.65	11.02	11.74	12.05	13.80	11.97	11.70
		(13.69)	(11.44)	(10.92)	(11.46)	(12.04)	(12.57)	(12.45)	(11.70)
	Dec	14.20	10.80	10.52	11.14	11.22	9.10	11.06	10.96
		(15.26)	(10.99)	(10.48)	(11.03)	(11.29)	(10.67)	(11.35)	(11.05)
2014	Jun	14.22	11.27	10.12	9.48	12.03	10.65	11.73	10.99
		(15.12)	(11.25)	(10.44)	(11.16)	(11.71)	(10.65)	(11.94)	(11.33)
	Dec	13.73	11.00	10.35	10.72	11.50	10.22	11.11	10.85
		(15.03)	(11.01)	(10.31)	(11.04)	(11.50)	(10.19)	(11.58)	(10.99)
2015	Jun	11.59	8.83	8.48	8.22	10.49	10.19	9.48	9.13
		(12.22)	(8.79)	(8.68)	(8.62)	(10.56)	(9.58)	(10.46)	(9.54)
	Dec	13.15	8.42	7.32	8.16	9.12	9.70	8.76	8.33
		(13.85)	(7.94)	(7.43)	(8.18)	(9.20)	(8.57)	(10.05)	(8.65)
2016	Jun	11.28	6.73	7.44	8.01	9.56	10.17	8.94	8.34
		(11.28)	(8.21)	(7.48)	(8.24)	(9.75)	(9.37)	(10.69)	(8.85)
	Dec	11.18	7.75	6.47	7.10	8.07	4.84	8.42	7.51
		(11.19)	(7.58)	(6.88)	(7.00)	(9.03)	(7.94)	(9.71)	(8.05)
2017	Jun	8.25	7.4	6.93	5.88	8.79	6.74	8.43	7.41
		(8.25)	(7.24)	(6.90)	(7.11)	(8.99)	(6.74)	(9.58)	(7.98)
	Dec	7.87	7.17	6.94	7.21	8.69	6.99	8.32	7.71
		(7.87)	(7.82)	(7.04)	(7.37)	(8.91)	(6.99)	(9.74)	(8.12)
2018	Jun	10.98	7.74	7.19	7.85	8.75	7.17	8.46	8.00
		(12.10)	(7.63)	(7.16)	(7.95)	(8.88)	(7.17)	(9.92)	(8.36)
	Dec	9.48	9.81	8.70	9.53	10.24	8.65	10.39	9.67
		(9.48)	(10.14)	(8.80)	(9.30)	(10.29)	(8.52)	(11.05)	(9.71)
2019	Jun	10.88	11.36	10.44	11.19	11.45	11.67	12.65	11.56
		(10.88)	(11.60)	(10.38)	(11.09)	(11.44)	(10.90)	(13.03)	(11.38)

* Weighted average rates shown in parentheses represent Private Sector.

