

Statistical Tables
Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	7,649	19,453.1	26,645	9,144.3	33,323	12,371.0
II. Securities , Shares and Other Financial Instruments:	18,923	98,852.1	39,662	116,642.2	16,609	97,957.1
A. Quoted on the Stock Exchange:	13,716	74,401.0	12,546	79,961.0	9,102	78,539.2
1. To Stock Brokers and Dealers:	5,101	59,407.5	6,842	55,359.7	5,838	55,025.8
(a) Government and Other Trustee Securities	3,907	10,163.2	4,002	10,971.0	2,412	6,601.3
(b) Shares and Debentures	929	48,084.6	894	43,208.8	1,086	47,763.4
(c) Participation Term Certificates	64	262.0	56	567.5	5	7.7
(d) Others	201	897.8	1,890	612.5	2,335	653.4
2. To Others:	8,615	14,993.5	5,704	24,601.3	3,264	23,513.4
(a) Government and Other Trustee Securities	1,698	3,022.0	2,650	5,920.0	1,787	2,076.7
(b) Shares and Debentures	536	11,062.9	895	15,137.8	878	18,238.9
(c) Participation Term Certificates	120	26.8	40	14.2		
(d) Others	6,261	881.9	2,119	3,529.3	599	3,197.9
B. Unquoted on the Stock Exchange:	5,207	24,451.1	27,116	36,681.3	7,507	19,417.9
1. To Stock Brokers and Dealers:	1,143	8,079.1	1,534	10,220.9	1,818	8,629.5
(a) Government and Other Trustee Securities	387	2,217.3	546	4,154.8	517	2,519.0
(b) Shares and Debentures	308	5,321.9	109	4,805.1	252	4,838.6
(c) Participation Term Certificates	23	45.9	16	330.1	70	339.6
(d) Others	425	494.0	863	930.9	979	932.3
2. To Others:	4,064	16,372.0	25,582	26,460.4	5,689	10,788.4
(a) Government and Other Trustee Securities	2,948	13,688.6	3,194	17,167.9	3,270	8,637.3
(b) Shares and Debentures	35	418.4	59	2,971.8	62	612.9
(c) Participation Term Certificates	24	9.2	16	24.7	11	3.7
(d) Others	1,057	2,255.8	22,313	6,296.0	2,346	1,534.5
III. Merchandise	174,993	806,832.0	286,012	750,483.8	251,929	688,697.9
A. Food Item:	57,201	191,977.1	67,585	174,071.3	49,216	166,794.2
1. Wheat	17,468	64,990.2	25,509	62,412.7	20,394	61,181.6
2. Rice and Paddy	13,464	41,256.0	17,099	38,262.5	9,870	34,033.5
3. Other Grain & Pulses:	3,015	9,337.0	2,811	6,485.2	909	5,742.5
(a) Indigenous	1,482	9,029.6	1,874	5,407.8	862	5,443.7
(b) Imported	1,533	307.4	937	1,077.4	47	298.7
4. Edible Oil:	816	8,985.0	880	10,218.7	2,411	9,903.7
(a) Indigenous	749	6,666.1	777	5,968.6	2,226	5,951.2
(b) Imported	67	2,318.9	103	4,250.0	185	3,952.5
5. Sugar:	13,287	35,406.7	9,766	34,235.5	6,426	41,348.1
(a) Indigenous	12,292	28,226.2	8,596	28,235.6	5,050	35,517.0
(b) Imported	995	7,180.5	1,170	6,000.0	1,376	5,831.1
6. Kariana and Spices	4,795	2,324.5	7,937	3,055.6	5,677	2,666.2
7. Fish and Fish Preparations	863	1,364.5	1,072	2,038.3	622	1,780.2
8. Other Food Item:	3,493	28,313.3	2,511	17,362.8	2,907	10,138.5
(a) Indigenous	3,419	27,024.5	2,447	15,744.2	2,787	8,989.4
(b) Imported	74	1,288.7	64	1,618.6	120	1,149.1
B. Raw Material:	71,470	180,743.8	122,828	165,079.3	117,784	159,059.4
1. Cotton Raw:	50,977	81,929.8	110,416	91,319.5	105,638	86,460.7
(a) Indigenous	49,762	62,768.2	106,222	77,512.5	100,869	73,895.4
(b) Imported	1,215	19,161.6	4,194	13,807.0	4,769	12,565.3
2. Synthetic Fibers:	4,270	12,192.6	1,818	10,139.6	1,674	9,308.7
(a) Indigenous	2,768	10,524.8	1,767	8,423.9	1,634	8,280.6
(b) Imported	1,502	1,667.9	51	1,715.6	40	1,028.1
3. Fertilizer:	6,769	14,123.6	3,034	8,359.0	3,147	9,124.6
(a) Indigenous	4,368	8,764.3	2,940	6,443.5	1,997	7,280.9
(b) Imported	2,401	5,359.3	94	1,915.5	1,150	1,843.6

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	414	18,571.7	577	12,361.6	282	9,477.5
(a) Indigenous	318	12,729.7	485	6,564.9	219	3,825.1
(b) Imported	96	5,842.0	92	5,796.7	63	5,652.4
5. Iron & Steel:	949	16,750.0	841	13,391.6	905	16,177.7
(a) Indigenous	712	14,249.3	644	11,465.8	620	10,898.5
(b) Imported	237	2,500.8	197	1,925.8	285	5,279.2
6. Wool & Goat Hair	1,322	737.0	666	841.2	111	527.5
7. Hides & Skins	1,510	6,020.9	2,021	4,757.3	2,339	3,929.2
8. Oil Seeds	1,384	5,588.1	326	3,999.8	334	4,352.0
9. Pesticides & Insecticides:	240	2,641.8	711	1,812.8	585	1,567.3
(a) Indigenous	204	2,218.6	522	865.5	378	475.3
(b) Imported	36	423.1	189	947.3	207	1,091.9
10. Other Raw Material:	3,635	22,188.3	2,418	18,096.9	2,769	18,134.4
(a) Indigenous	2,258	15,398.4	2,002	13,049.3	1,119	10,743.6
(b) Imported	1,377	6,790.0	416	5,047.6	1,650	7,390.8
C. Finished/Manufactured Goods:	46,322	434,111.2	95,599	411,333.3	84,929	362,844.3
1. Cotton Textiles:	6,112	114,871.4	7,488	96,230.4	8,603	89,646.6
(a) Indigenous	3,978	106,660.4	6,925	88,232.8	7,017	82,939.9
(b) Imported	2,134	8,211.1	563	7,997.7	1,586	6,706.6
2. Cotton Yarn:	1,919	38,379.1	3,014	47,465.9	2,981	37,534.0
(a) Indigenous	1,822	35,654.8	2,899	43,544.1	2,904	35,947.8
(b) Imported	97	2,724.3	115	3,921.8	77	1,586.3
3. Other Textiles:	3,588	53,611.3	7,335	49,873.5	10,563	48,719.7
(a) Indigenous	3,004	43,450.4	1,564	39,201.4	2,111	32,519.2
(b) Imported	584	10,160.9	5,771	10,672.2	8,452	16,200.5
4. Machinery:	9,774	27,575.9	33,671	27,140.0	26,156	20,031.9
(a) Indigenous	8,131	8,848.2	10,749	8,891.3	10,337	7,809.5
(b) Imported	1,643	18,727.7	22,922	18,248.7	15,819	12,222.4
5. Handloom Products	50	797.4	90	1,596.3	87	966.6
6. Carpet & Rugs	2,362	3,094.3	283	3,146.4	371	2,540.0
7. Readymade Garments	2,254	29,773.1	21,836	30,365.0	16,429	28,221.2
8. Cement and Cement Products:	789	31,399.0	1,616	30,645.3	1,882	27,018.2
(a) Indigenous	777	31,328.2	1,606	30,573.9	1,855	26,561.2
(b) Imported	12	70.8	10	71.4	27	457.0
9. Sport Goods	418	3,280.6	387	3,386.7	328	2,145.5
10. Surgical Instruments	285	2,473.5	362	2,385.8	401	2,513.0
11. Chemicals and Dyes	1,078	14,654.5	2,782	15,822.9	2,091	11,074.1
12. Other Finished Goods:	17,693	114,201.0	16,735	103,274.9	15,037	92,433.5
(a) Indigenous	16,836	101,105.5	15,923	94,979.2	12,888	82,009.2
(b) Imported	857	13,095.5	812	8,295.7	2,149	10,424.3
IV. Fixed Assets Including Machinery	135,668	340,040.8	86,254	285,480.9	104,235	260,888.0
V. Real Estate:	1,229,608	621,302.4	1,029,874	563,782.1	1,184,560	460,562.0
(a) Land	1,041,138	218,026.5	896,457	167,265.9	1,022,863	153,111.0
(b) Buildings:	188,470	403,275.9	133,417	396,516.2	161,697	307,451.0
1. Residential	132,944	220,475.7	94,728	182,700.3	131,144	181,976.5
2. Non-Residential	55,526	182,800.2	38,689	213,815.9	30,553	125,474.5
VI. Fixed Deposits and Insurance Policies:	39,974	89,859.8	35,037	48,249.7	36,495	47,260.6
(a) Bank Deposits	31,926	81,660.5	29,564	40,006.4	31,238	38,943.2
(b) Insurance Policies	8,048	8,199.3	5,473	8,243.3	5,257	8,317.4
VII. Others:	3,319,252	839,297.9	3,416,350	839,421.8	3,540,821	808,445.8
(a) Other Secured Advances	804,614	600,673.0	970,267	516,366.7	890,630	560,054.1
(b) Advances Secured by Guarantee(s)	570,894	120,751.8	887,808	197,347.5	818,959	125,505.1
(c) Unsecured Advances	1,943,744	117,873.1	1,558,275	125,707.6	1,831,232	122,886.6
Total	4,926,067	2,815,638.2	4,919,834	2,613,204.9	5,167,972	2,376,182.3

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

Security	(Million Rupees)					
	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	7,649	19,453.1	26,645	9,144.3	33,323	12,371.0
II. Securities , Shares and Other Financial Instruments:	3,217	9,376.7	2,947	9,018.0	2,067	12,220.8
A. Quoted on the Stock Exchange:	2,655	6,088.5	2,366	8,458.4	1,501	11,596.9
1. To Stock Brokers and Dealers:	225	4,798.1	97	3,226.0	288	4,431.2
(a) Government and Other Trustee Securities	168	1,274.8	49	280.9	131	335.0
(b) Shares and Debentures	34	2,830.3	42	2,662.6	157	4,096.2
(c) Participation Term Certificates	4	1.8	2	0.6		
(d) Others	19	691.2	4	281.9		
2. To Others:	2,430	1,290.4	2,269	5,232.4	1,213	7,165.7
(a) Government and Other Trustee Securities	1,285	1,064.7	2,025	1,282.8	1,168	1,331.5
(b) Shares and Debentures	2	91.4	206	2,820.0	36	3,504.5
(c) Participation Term Certificates	118	24.5	25	2.3		
(d) Others	1,025	109.8	13	1,127.3	9	2,329.7
B. Unquoted on the Stock Exchange:	562	3,288.3	581	559.7	566	623.9
1. To Stock Brokers and Dealers:	25	24.9	14	381.8	28	386.7
(a) Government and Other Trustee Securities	25	24.9	9	185.6	24	190.6
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others			5	196.2	4	196.2
2. To Others:	537	3,263.4	567	177.9	538	237.2
(a) Government and Other Trustee Securities	200	3,139.5	313	88.0	146	116.0
(b) Shares and Debentures						
(c) Participation Term Certificates	20	3.9	7	0.6	7	1.1
(d) Others	317	120.0	247	89.3	385	120.1
III. Merchandise	28,875	134,952.6	178,253	157,486.7	146,754	155,149.3
A. Food Item:	6,788	59,334.0	55,418	52,965.3	26,349	52,429.0
1. Wheat	981	14,131.8	21,433	17,471.6	16,578	15,650.9
2. Rice and Paddy	3,271	24,200.6	14,774	13,737.7	1,939	17,549.3
3. Other Grain & Pulses:	52	7,051.5	1,529	347.2	53	2,084.2
(a) Indigenous	52	7,051.5	1,529	347.2	53	2,084.2
(b) Imported						
4. Edible Oil:	295	1,118.9	620	2,243.3	446	2,972.7
(a) Indigenous	295	1,118.9	620	2,243.3	333	1,915.6
(b) Imported					113	1,057.1
5. Sugar:	55	8,885.3	8,460	13,027.7	3,060	8,980.0
(a) Indigenous	55	8,885.3	8,458	13,007.0	3,060	8,980.0
(b) Imported			2	20.6		
6. Kariana and Spices	1,838	1,198.7	6,643	2,109.3	3,822	1,306.4
7. Fish and Fish Preparations	60	431.4	348	708.6	166	732.8
8. Other Food Item:	236	2,315.8	1,611	3,319.8	285	3,152.6
(a) Indigenous	236	2,315.8	1,611	3,319.8	285	3,152.6
(b) Imported						
B. Raw Material:	18,485	33,519.2	93,822	47,143.8	107,131	43,793.9
1. Cotton Raw:	13,848	21,636.1	88,596	35,666.2	100,272	30,778.3
(a) Indigenous	13,836	20,723.0	88,588	35,100.8	96,301	30,089.4
(b) Imported	12	913.2	8	565.4	3,971	688.9
2. Synthetic Fibers:	62	5,076.0	613	2,223.1	1,158	1,718.3
(a) Indigenous	58	4,854.4	609	1,352.0	1,157	1,218.3
(b) Imported	4	221.6	4	871.1	1	500.0
3. Fertilizer:	467	2,079.1	1,264	2,676.2	1,602	2,776.0
(a) Indigenous	467	2,079.1	1,264	2,676.2	526	2,709.5
(b) Imported					1,076	66.5

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	2	13.5	6	182.9	22	2,200.1
(a) Indigenous	2	13.5	6	182.9	22	2,200.1
(b) Imported						
5. Iron & Steel:	197	3,614.5	221	3,270.0	222	4,314.6
(a) Indigenous	195	3,490.4	219	3,163.9	219	4,212.7
(b) Imported	2	124.1	2	106.0	3	101.9
6. Wool & Goat Hair	1,279	124.4	636	688.7	47	255.6
7. Hides & Skins	1,216	66.6	1,428	172.0	2,138	149.5
8. Oil Seeds	1,135	204.1	36	120.5	42	90.8
9. Pesticides & Insecticides:	56	300.6	6	2.0	21	21.3
(a) Indigenous	56	300.6	6	2.0	19	12.1
(b) Imported					2	9.2
10. Other Raw Material:	223	404.3	1,016	2,142.2	1,607	1,489.3
(a) Indigenous	213	401.5	1,008	2,104.6	253	921.9
(b) Imported	10	2.8	8	37.5	1,354	567.4
C. Finished/Manufactured Goods:	3,602	42,099.3	29,013	57,377.6	13,274	58,926.5
1. Cotton Textiles:	221	10,323.7	2,089	13,893.6	378	16,323.0
(a) Indigenous	218	10,238.0	2,050	13,007.3	341	16,026.9
(b) Imported	3	85.7	39	886.3	37	296.1
2. Cotton Yarn:	84	7,316.2	710	13,904.1	175	11,599.7
(a) Indigenous	84	7,316.2	710	13,904.1	174	11,590.5
(b) Imported					1	9.2
3. Other Textiles:	273	4,298.8	2,828	4,918.6	311	5,179.2
(a) Indigenous	273	4,298.8	293	4,802.0	309	5,157.6
(b) Imported			2,535	116.6	2	21.6
4. Machinery:	1,141	3,654.6	14,513	3,639.6	9,640	3,048.2
(a) Indigenous	606	1,608.4	3,300	2,956.9	2,774	2,403.0
(b) Imported	535	2,046.2	11,213	682.7	6,866	645.3
5. Handloom Products						
6. Carpet & Rugs	102	370.9	42	221.5	59	254.7
7. Readymade Garments	112	2,451.6	4,851	3,142.5	152	2,311.2
8. Cement and Cement Products:	18	2,108.6	523	3,609.2	526	3,657.6
(a) Indigenous	18	2,108.6	523	3,609.2	526	3,657.6
(b) Imported						
9. Sport Goods	9	16.0	13	22.3	16	26.0
10. Surgical Instruments	10	25.7	18	336.7	20	461.7
11. Chemicals and Dyes	267	1,977.5	1,286	2,192.2	292	2,181.0
12. Other Finished Goods:	1,365	9,555.8	2,140	11,497.4	1,705	13,884.1
(a) Indigenous	1,199	6,345.9	2,099	9,943.9	1,325	10,357.0
(b) Imported	166	3,209.9	41	1,553.5	380	3,527.1
IV. Fixed Assets Including Machinery	15,300	96,426.6	14,987	55,022.5	13,581	41,062.6
V. Real Estate:	256,394	117,427.5	66,280	89,126.3	78,690	76,089.9
(a) Land	215,486	58,582.0	37,435	8,712.9	42,776	11,845.2
(b) Buildings:	40,908	58,845.5	28,845	80,413.5	35,914	64,244.7
1. Residential	28,192	29,558.4	22,708	22,656.9	27,277	23,402.5
2. Non-Residential	12,716	29,287.0	6,137	57,756.6	8,637	40,842.2
VI. Fixed Deposits and Insurance Policies:	8,773	5,997.9	8,032	3,261.9	12,099	3,514.1
(a) Bank Deposits	7,167	5,659.7	8,020	3,260.2	11,830	3,203.0
(b) Insurance Policies	1,606	338.3	12	1.7	269	311.1
VII. Others:	818,743	146,220.4	819,807	161,963.0	824,958	157,059.9
(a) Other Secured Advances	251,529	81,873.9	199,412	76,084.7	290,547	99,518.7
(b) Advances Secured by Guarantee(s)	466,164	54,721.9	482,758	73,969.3	410,929	47,401.4
(c) Unsecured Advances	101,050	9,624.6	137,637	11,909.0	123,482	10,139.9
Total	1,138,951	529,854.8	1,116,951	485,022.7	1,111,472	457,467.6

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	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:	15,655	88,821.6	36,659	106,696.6	14,217	82,489.2
A. Quoted on the Stock Exchange:	11,052	67,956.4	10,173	70,786.5	7,566	65,478.5
1. To Stock Brokers and Dealers:	4,874	54,608.6	6,742	51,951.1	5,541	50,379.6
(a) Government and Other Trustee Securities	3,739	8,888.4	3,952	10,643.9	2,277	6,245.4
(b) Shares and Debentures	895	45,254.3	851	40,411.2	927	43,474.3
(c) Participation Term Certificates	60	260.2	54	566.9	5	7.7
(d) Others	180	205.8	1,885	329.0	2,332	652.2
2. To Others:	6,178	13,347.9	3,431	18,835.5	2,025	15,098.9
(a) Government and Other Trustee Securities	413	1,957.2	625	4,637.1	615	742.1
(b) Shares and Debentures	527	10,616.3	686	11,874.4	821	13,578.6
(c) Participation Term Certificates	2	2.3	15	11.9		
(d) Others	5,236	772.1	2,105	2,312.0	589	778.2
B. Unquoted on the Stock Exchange:	4,603	20,865.1	26,486	35,910.1	6,651	17,010.6
1. To Stock Brokers and Dealers:	1,118	8,054.2	1,520	9,839.0	1,790	8,242.7
(a) Government and Other Trustee Securities	362	2,192.4	537	3,969.1	493	2,328.4
(b) Shares and Debentures	308	5,321.9	109	4,805.1	252	4,838.6
(c) Participation Term Certificates	23	45.9	16	330.1	70	339.6
(d) Others	425	494.0	858	734.7	975	736.1
2. To Others:	3,485	12,811.0	24,966	26,071.0	4,861	8,767.9
(a) Government and Other Trustee Securities	2,707	10,251.7	2,832	16,868.4	2,834	6,738.0
(b) Shares and Debentures	35	418.4	59	2,971.8	62	612.9
(c) Participation Term Certificates	4	5.3	9	24.1	4	2.6
(d) Others	739	2,135.6	22,066	6,206.7	1,961	1,414.4
III. Merchandise	125,980	635,022.5	103,139	557,321.3	102,397	484,609.0
A. Food Item:	45,864	129,350.7	12,089	118,142.5	22,781	112,514.6
1. Wheat	15,450	50,738.6	4,076	44,941.1	3,816	45,530.6
2. Rice and Paddy	10,166	15,905.9	2,302	23,064.2	7,903	15,887.5
3. Other Grain & Pulses:	1,862	2,254.9	1,281	6,131.8	856	3,658.3
(a) Indigenous	329	1,947.5	344	5,054.4	809	3,359.6
(b) Imported	1,533	307.4	937	1,077.4	47	298.7
4. Edible Oil:	215	7,173.4	253	7,412.4	1,959	6,822.0
(a) Indigenous	152	5,526.9	154	3,713.0	1,887	3,926.5
(b) Imported	63	1,646.5	99	3,699.4	72	2,895.4
5. Sugar:	13,227	26,037.8	1,300	20,998.1	3,359	31,660.3
(a) Indigenous	12,232	18,857.3	132	15,018.7	1,983	25,829.2
(b) Imported	995	7,180.5	1,168	5,979.3	1,376	5,831.1
6. Kariana and Spices	2,956	1,125.6	1,283	939.8	1,840	1,355.6
7. Fish and Fish Preparations	803	933.1	724	1,329.7	456	1,047.4
8. Other Food Item:	1,185	25,181.5	870	13,325.4	2,592	6,553.0
(a) Indigenous	1,115	23,895.9	806	11,706.8	2,472	5,403.9
(b) Imported	70	1,285.6	64	1,618.6	120	1,149.1
B. Raw Material:	39,589	138,661.0	28,577	109,776.1	10,477	107,436.9
1. Cotton Raw:	33,743	57,397.5	21,715	51,598.0	5,305	52,704.9
(a) Indigenous	32,541	39,197.6	17,537	38,707.0	4,507	40,828.5
(b) Imported	1,202	18,199.8	4,178	12,891.0	798	11,876.4
2. Synthetic Fibers:	210	6,677.5	1,034	7,614.5	507	7,031.3
(a) Indigenous	129	5,356.3	987	6,770.0	468	6,503.2
(b) Imported	81	1,321.2	47	844.5	39	528.1
3. Fertilizer:	1,148	11,614.9	1,770	5,682.9	1,545	6,348.5
(a) Indigenous	1,099	6,418.9	1,676	3,767.3	1,471	4,571.4
(b) Imported	49	5,196.0	94	1,915.5	74	1,777.1

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	392	16,278.9	554	11,148.7	250	5,356.8
(a) Indigenous	313	11,204.0	475	5,769.6	195	1,270.0
(b) Imported	79	5,074.9	79	5,379.1	55	4,086.8
5. Iron & Steel:	745	13,044.4	613	10,053.6	678	11,772.6
(a) Indigenous	512	10,717.7	418	8,233.8	397	6,665.2
(b) Imported	233	2,326.7	195	1,819.8	281	5,107.3
6. Wool & Goat Hair	41	609.2	30	152.6	64	271.8
7. Hides & Skins	252	5,093.4	527	3,805.0	181	3,531.8
8. Oil Seeds	246	5,376.2	290	3,879.3	292	4,261.2
9. Pesticides & Insecticides:	182	2,152.1	703	1,672.8	562	1,306.2
(a) Indigenous	148	1,918.0	516	863.5	359	463.3
(b) Imported	34	234.1	187	809.3	203	842.9
10. Other Raw Material:	2,630	20,416.9	1,341	14,168.8	1,093	14,851.7
(a) Indigenous	1,266	13,695.1	973	9,182.8	844	8,047.6
(b) Imported	1,364	6,721.8	368	4,986.0	249	6,804.1
C. Finished/Manufactured Goods:	40,527	367,010.9	62,473	329,402.8	69,139	264,657.6
1. Cotton Textiles:	5,771	101,000.4	5,293	79,294.7	8,069	68,645.7
(a) Indigenous	3,648	92,931.2	4,775	72,215.9	6,523	62,243.6
(b) Imported	2,123	8,069.2	518	7,078.8	1,546	6,402.1
2. Cotton Yarn:	1,826	30,828.4	1,521	33,010.6	2,797	25,502.8
(a) Indigenous	1,729	28,104.1	1,406	29,088.8	2,721	23,925.7
(b) Imported	97	2,724.3	115	3,921.8	76	1,577.1
3. Other Textiles:	3,175	46,658.1	4,373	43,098.7	10,111	41,756.1
(a) Indigenous	2,595	36,499.9	1,137	32,543.1	1,669	25,715.9
(b) Imported	580	10,158.2	3,236	10,555.6	8,442	16,040.2
4. Machinery:	7,681	21,213.1	18,451	21,176.4	15,934	16,081.5
(a) Indigenous	6,636	6,024.3	6,771	4,581.2	6,999	5,008.9
(b) Imported	1,045	15,188.8	11,680	16,595.2	8,935	11,072.6
5. Handloom Products	50	797.4	90	1,596.3	87	966.6
6. Carpet & Rugs	2,249	2,492.6	231	2,798.4	302	2,139.7
7. Readymade Garments	2,074	26,377.3	15,440	25,835.3	16,250	25,574.1
8. Cement and Cement Products:	760	28,945.0	1,072	25,458.9	1,337	21,562.3
(a) Indigenous	748	28,874.2	1,062	25,387.5	1,310	21,105.2
(b) Imported	12	70.8	10	71.4	27	457.0
9. Sport Goods	408	3,264.3	364	3,360.9	300	2,115.9
10. Surgical Instruments	270	2,400.9	312	1,993.4	346	1,966.2
11. Chemicals and Dyes	707	10,891.3	1,406	12,065.0	1,693	7,369.6
12. Other Finished Goods:	15,556	92,141.9	13,920	79,714.1	11,913	50,977.3
(a) Indigenous	14,955	82,393.2	13,154	73,313.1	10,332	44,381.0
(b) Imported	601	9,748.8	766	6,400.9	1,581	6,596.3
IV. Fixed Assets Including Machinery	119,607	237,681.4	70,722	224,663.1	90,069	211,754.1
V. Real Estate:	195,111	413,079.0	147,671	388,155.3	255,110	295,738.3
(a) Land	52,074	78,399.8	48,456	80,260.5	135,212	66,624.8
(b) Buildings:	143,037	334,679.2	99,215	307,894.8	119,898	229,113.5
1. Residential	100,589	185,930.3	67,086	155,827.6	98,505	148,884.8
2. Non-Residential	42,448	148,749.0	32,129	152,067.2	21,393	80,228.7
VI. Fixed Deposits and Insurance Policies:	28,948	81,522.8	25,597	43,872.4	22,850	42,477.7
(a) Bank Deposits	22,506	73,661.7	20,136	35,630.8	17,862	34,471.3
(b) Insurance Policies	6,442	7,861.0	5,461	8,241.6	4,988	8,006.3
VII. Others:	2,169,012	645,420.5	2,275,319	632,795.7	2,234,796	591,382.0
(a) Other Secured Advances	517,597	506,783.9	738,208	426,640.3	561,500	441,371.0
(b) Advances Secured by Guarantee(s)	71,044	49,693.0	401,606	112,915.8	405,822	69,330.5
(c) Unsecured Advances	1,580,371	88,943.6	1,135,505	93,239.6	1,267,474	80,680.5
Total	2,654,313	2,101,547.8	2,659,107	1,953,504.5	2,719,439	1,708,450.2

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	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:	48	652.6	54	836.1	317	3,135.1
A. Quoted on the Stock Exchange:	7	355.3	5	624.6	27	1,351.7
1. To Stock Brokers and Dealers:			2	181.2	2	192.9
(a) Government and Other Trustee Securities			1	46.2		
(b) Shares and Debentures			1	135.0	2	192.9
(c) Participation Term Certificates						
(d) Others						
2. To Others:	7	355.3	3	443.4	25	1,158.8
(a) Government and Other Trustee Securities					4	3.0
(b) Shares and Debentures	7	355.3	3	443.4	21	1,155.8
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:	41	297.4	49	211.5	290	1,783.4
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:	41	297.4	49	211.5	290	1,783.4
(a) Government and Other Trustee Securities	41	297.4	49	211.5	290	1,783.4
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	2,180	34,785.7	3,333	35,313.7	2,422	48,661.5
A. Food Item:	46	2,969.5	46	2,916.2	57	1,807.4
1. Wheat						
2. Rice and Paddy	21	1,140.8	21	1,455.5	27	592.0
3. Other Grain & Pulses:			1	6.2		
(a) Indigenous			1	6.2		
(b) Imported						
4. Edible Oil:	4	672.4	5	552.5	4	98.6
(a) Indigenous			1	1.8	4	98.6
(b) Imported	4	672.4	4	550.6		
5. Sugar:	5	483.6	6	209.8	7	707.8
(a) Indigenous	5	483.6	6	209.8	7	707.8
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	16	672.7	13	692.1	19	409.0
(a) Indigenous	16	672.7	13	692.1	19	409.0
(b) Imported						
B. Raw Material:	265	7,521.0	218	8,107.6	124	7,783.8
1. Cotton Raw:	115	2,661.5	104	4,055.3	61	2,977.4
(a) Indigenous	114	2,612.9	96	3,704.7	61	2,977.4
(b) Imported	1	48.6	8	350.6		
2. Synthetic Fibers:	6	173.0	4	297.9	9	559.1
(a) Indigenous	6	173.0	4	297.9	9	559.1
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
4. Petroleum Crude:	19	2,272.0	16	1,025.5	9	1,915.6
(a) Indigenous	2	1,505.0	3	607.8	1	350.0
(b) Imported	17	767.0	13	417.6	8	1,565.6
5. Iron & Steel:	1	19.6	3	46.5	1	70.0
(a) Indigenous	1	19.6	3	46.5		
(b) Imported					1	70.0
6. Wool & Goat Hair						
7. Hides & Skins	41	845.0	66	780.2	20	247.8
8. Oil Seeds						
9. Pesticides & Insecticides:	2	189.1	2	138.0	2	239.8
(a) Indigenous						
(b) Imported	2	189.1	2	138.0	2	239.8
10. Other Raw Material:	81	1,360.8	23	1,764.2	22	1,774.1
(a) Indigenous	78	1,295.4	21	1,761.9	22	1,774.1
(b) Imported	3	65.4	2	2.3		
C. Finished/Manufactured Goods:	1,869	24,295.2	3,069	24,290.0	2,241	39,070.2
1. Cotton Textiles:	97	3,443.9	87	2,990.1	140	4,646.4
(a) Indigenous	95	3,423.9	86	2,980.1	139	4,642.6
(b) Imported	2	20.0	1	10.0	1	3.8
2. Cotton Yarn:	9	234.5	8	533.6	9	431.6
(a) Indigenous	9	234.5	8	533.6	9	431.6
(b) Imported						
3. Other Textiles:	127	2,546.7	132	1,855.9	134	1,783.2
(a) Indigenous	127	2,546.7	132	1,855.9	126	1,644.4
(b) Imported					8	138.8
4. Machinery:	952	2,708.2	705	2,322.8	581	902.0
(a) Indigenous	889	1,215.5	676	1,351.9	563	397.4
(b) Imported	63	1,492.7	29	970.9	18	504.5
5. Handloom Products						
6. Carpet & Rugs	9	229.4	10	126.5	10	145.5
7. Readymade Garments	45	932.0	1,525	1,383.0	13	332.7
8. Cement and Cement Products:	8	342.9	19	1,572.7	17	1,794.0
(a) Indigenous	8	342.9	19	1,572.7	17	1,794.0
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	2	44.8	2	46.0	7	76.5
11. Chemicals and Dyes	79	1,732.2	72	1,551.8	89	1,512.4
12. Other Finished Goods:	541	12,080.6	509	11,907.6	1,241	27,445.9
(a) Indigenous	537	12,064.0	504	11,566.3	1,054	27,145.0
(b) Imported	4	16.6	5	341.3	187	300.9
IV. Fixed Assets Including Machinery	43	2,640.6	53	2,739.0	75	4,432.1
V. Real Estate:	1,537	11,256.9	1,582	9,156.2	2,443	13,344.8
(a) Land	231	4,423.2	292	4,270.2	125	2,168.2
(b) Buildings:	1,306	6,833.7	1,290	4,886.0	2,318	11,176.5
1. Residential	1,209	3,775.7	1,163	2,791.8	2,176	8,620.4
2. Non-Residential	97	3,058.0	127	2,094.2	142	2,556.1
VI. Fixed Deposits and Insurance Policies:	152	2,046.3	135	991.3	192	1,148.4
(a) Bank Deposits	152	2,046.3	135	991.3	192	1,148.4
(b) Insurance Policies						
VII. Others:	251,652	35,270.6	277,840	37,134.8	433,991	52,165.4
(a) Other Secured Advances	11,434	8,323.5	14,881	10,551.6	17,219	15,311.1
(b) Advances Secured by Guarantee(s)	539	11,302.1	541	9,864.8	519	8,386.1
(c) Unsecured Advances	239,679	15,645.0	262,418	16,718.3	416,253	28,468.3
Total	255,612	86,652.7	282,997	86,171.1	439,440	122,887.2

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	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:	3	1.1	2	91.5	8	112.1
A. Quoted on the Stock Exchange:	2	0.8	2	91.5	8	112.1
1. To Stock Brokers and Dealers:	2	0.8	1	1.5	7	22.1
(a) Government and Other Trustee Securities					4	20.9
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others	2	0.8	1	1.5	3	1.2
2. To Others:			1	90.0	1	90.0
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others			1	90.0	1	90.0
B. Unquoted on the Stock Exchange:	1	0.3				
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:	1	0.3				
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others	1	0.3				
III. Merchandise	17,958	2,071.3	1,287	362.0	356	278.1
A. Food Item:	4,503	322.9	32	47.3	29	43.2
1. Wheat	1,037	119.8				
2. Rice and Paddy	6	8.7	2	5.1	1	4.7
3. Other Grain & Pulses:	1,101	30.7				
(a) Indigenous	1,101	30.7				
(b) Imported						
4. Edible Oil:	302	20.3	2	10.4	2	10.4
(a) Indigenous	302	20.3	2	10.4	2	10.4
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices	1	0.2	11	6.4	15	4.2
7. Fish and Fish Preparations						
8. Other Food Item:	2,056	143.2	17	25.4	11	23.9
(a) Indigenous	2,052	140.1	17	25.4	11	23.9
(b) Imported	4	3.1				
B. Raw Material:	13,131	1,042.6	211	51.8	52	44.8
1. Cotton Raw:	3,271	234.8	1	..		
(a) Indigenous	3,271	234.8	1	..		
(b) Imported						
2. Synthetic Fibers:	3,992	266.2	167	4.0		
(a) Indigenous	2,575	141.1	167	4.0		
(b) Imported	1,417	125.1				
3. Fertilizer:	5,154	429.6				
(a) Indigenous	2,802	266.2				
(b) Imported	2,352	163.3				

3.1.4 Advances Classified by Securities

Specialised Banks

(Million Rupees)

Security	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1	7.3	1	4.5	1	5.0
(a) Indigenous	1	7.3	1	4.5	1	5.0
(b) Imported						
5. Iron & Steel:	6	71.5	4	21.6	4	20.6
(a) Indigenous	4	21.6	4	21.6	4	20.6
(b) Imported	2	50.0				
6. Wool & Goat Hair	2	3.3				
7. Hides & Skins	1	15.9				
8. Oil Seeds	3	7.7				
9. Pesticides & Insecticides:						
(a) Indigenous						
(b) Imported						
10. Other Raw Material:	701	6.4	38	21.8	47	19.3
(a) Indigenous	701	6.4				
(b) Imported			38	21.8	47	19.3
C. Finished/Manufactured Goods:	324	705.7	1,044	262.8	275	190.1
1. Cotton Textiles:	23	103.3	19	51.9	16	31.4
(a) Indigenous	17	67.2	14	29.4	14	26.7
(b) Imported	6	36.1	5	22.5	2	4.6
2. Cotton Yarn:			775	17.6		
(a) Indigenous			775	17.6		
(b) Imported						
3. Other Textiles:	13	107.7	2	0.3	7	1.2
(a) Indigenous	9	105.0	2	0.3	7	1.2
(b) Imported	4	2.7				
4. Machinery:			2	1.3	1	0.3
(a) Indigenous			2	1.3	1	0.3
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs	2	1.4				
7. Readymade Garments	23	12.3	20	4.2	14	3.3
8. Cement and Cement Products:	3	2.5	2	4.5	2	4.3
(a) Indigenous	3	2.5	2	4.5	2	4.3
(b) Imported						
9. Sport Goods	1	0.3	10	3.5	12	3.6
10. Surgical Instruments	3	2.0	30	9.8	28	8.6
11. Chemicals and Dyes	25	53.5	18	13.8	17	11.1
12. Other Finished Goods:	231	422.7	166	155.9	178	126.2
(a) Indigenous	145	302.4	166	155.9	177	126.2
(b) Imported	86	120.3			1	..
IV. Fixed Assets Including Machinery	718	3,292.2	492	3,056.4	510	3,639.2
V. Real Estate:	776,566	79,539.0	814,341	77,344.3	848,317	75,389.0
(a) Land	773,347	76,621.5	810,274	74,022.4	844,750	72,472.7
(b) Buildings:	3,219	2,917.5	4,067	3,321.9	3,567	2,916.2
1. Residential	2,954	1,211.3	3,771	1,423.9	3,186	1,068.7
2. Non-Residential	265	1,706.2	296	1,898.0	381	1,847.5
VI. Fixed Deposits and Insurance Policies:	2,101	292.8	1,273	124.1	1,354	120.5
(a) Bank Deposits	2,101	292.8	1,273	124.1	1,354	120.5
(b) Insurance Policies						
VII. Others:	79,845	12,386.3	43,384	7,528.3	47,076	7,838.4
(a) Other Secured Advances	24,054	3,691.7	17,766	3,090.0	21,364	3,853.4
(b) Advances Secured by Guarantee(s)	33,147	5,034.8	2,903	597.6	1,689	387.1
(c) Unsecured Advances	22,644	3,659.9	22,715	3,840.7	24,023	3,598.0
Total	877,191	97,582.8	860,779	88,506.5	897,621	87,377.3

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	4,926,067	2,815,638.2	4,919,834	2,613,204.9	5,167,972	2,376,182.3
I. Government	460	133,084.5	114	77,701.5	122	100,302.8
A. Federal Government	378	87,575.8	88	52,840.6	75	59,449.3
1) Commodity Operations	235	81,887.1	43	47,238.9	33	54,665.0
2) Others	143	5,688.7	45	5,601.7	42	4,784.4
B. Provincial Governments	82	45,508.7	26	24,860.9	47	40,853.4
1) Commodity Operations	55	44,371.5	16	24,018.5	16	39,712.9
2) Others	27	1,137.2	10	842.4	31	1,140.5
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	218	107,911.8	269	125,398.9	207	115,343.6
A. Agriculture, Forestry, Hunting & Fishing					1	336.2
B. Mining and Quarrying			1	11.1	1	100.6
C. Manufacturing	98	22,119.3	115	36,366.1	70	35,693.6
D. Construction						
E. Utilities	34	48,267.9	25	41,241.9	20	25,599.1
F. Commerce	12	8,166.8	23	16,832.6	19	8,670.2
G. Transport, Storage and Communication	56	29,137.7	82	30,268.8	73	44,905.5
H. Services	18	220.1	23	678.4	23	38.3
I. Other						
III. Non-bank Financial Institutions (NBFIs)	1,089	44,579.6	374	52,258.5	421	47,986.9
A. Co-operative Banks						
B. Development Financial Institutions	5	1,250.0	6	2,240.7	20	6,923.1
C. Insurance Companies	141	2,717.9	103	3,283.8	55	2,417.4
D. Micro Finance			1	209.7		
E. Other NBFIs	943	40,611.7	264	46,524.2	346	38,646.5
IV. Private Sector (Business)	1,833,573	2,074,977.9	1,622,968	1,884,922.9	1,752,730	1,669,727.6
A. Agriculture, Hunting and Forestry	1,173,300	154,438.3	1,200,326	156,283.4	1,287,492	144,057.9
1) Growing of Crops	877,635	110,779.2	899,120	114,703.8	962,465	103,440.4
2) Farming of Animals	172,915	21,061.4	163,604	18,836.6	168,873	15,727.8
3) Agricultural and Animal Husbandry	2,028	695.9	1,894	1,108.1	1,599	580.2
4) Agricultural Machinery and Equipments	120,602	21,837.8	132,734	21,150.4	154,383	24,208.9
5) Hunting, Trapping, Forestry & Logging	120	64.0	2,974	484.5	172	100.6
B. Fishing & Fish Farming, etc.	3,936	1,249.7	802	764.4	1,808	1,661.5
C. Mining and Quarrying	5,420	16,824.5	3,662	14,431.1	5,988	11,691.7
1) Mining of Coal	606	2,509.9	1,619	1,931.6	4,679	2,607.1
2) Crude Petroleum & Natural Gas	4,477	12,716.8	587	8,989.2	853	6,583.1
3) Iron & Non-ferrous Metal Ores	14	60.1	631	689.0	79	411.7
4) Quarrying of Stone, Sand and Clay	73	191.1	95	162.8	111	102.3
5) Chemical, Fertilizer, Salt, etc.	250	1,346.7	730	2,658.6	266	1,987.5
D. Manufacturing	286,437	1,177,764.1	107,627	1,091,857.6	151,161	954,641.2
1) Food Products and Beverages	59,069	183,018.5	23,905	173,514.2	38,565	159,129.1
2) Tobacco Products	148	586.6	156	1,718.7	295	1,044.4
3) Textiles	110,614	515,111.5	25,649	482,864.2	52,297	421,786.8
i. Spinning, Weaving, Finishing of Textiles	92,192	413,325.2	18,601	382,684.1	44,081	337,631.6
a. Spinning of Fibres	74,295	235,998.4	10,541	220,965.1	32,440	201,418.8
b. Weaving of Textiles	5,652	97,231.5	4,066	85,116.4	5,146	77,703.9
c. Finishing of Textiles	12,245	80,095.3	3,994	76,602.7	6,495	58,508.8
ii. Made-up Textile Articles	8,697	46,112.7	2,740	43,344.7	2,739	44,569.1
iii. Knit Wear	6,245	21,839.7	1,583	19,984.8	3,206	18,401.3
iv. Carpets and Rugs	837	8,905.5	569	7,024.9	659	4,233.3
v. Other Textiles n.e.s.	2,643	24,928.4	2,156	29,825.7	1,612	16,951.6
4) Wearing Apparel, Readymade Garments, etc.	12,468	46,519.2	4,067	45,221.5	4,957	40,197.6
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	7,963	18,019.0	3,415	18,160.2	3,023	15,307.4
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	3,950	8,794.5	1,853	9,936.2	1,045	6,872.9
ii. Footwear	4,013	9,224.6	1,562	8,224.0	1,978	8,434.5
a. Leather Wear	3,750	7,947.2	1,249	7,326.1	1,711	7,698.8
b. Rubber and Plastic Wear	263	1,277.4	313	897.9	267	735.7

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	320	2,304.5	324	1,580.1	542	1,848.6
7) Paper, Paperboard and Products	4,482	18,646.1	1,274	19,692.7	3,637	16,349.9
8) Printing, Publishing and Allied Industries	4,233	6,688.2	1,608	5,847.4	1,569	5,213.0
9) Coke and Refined Petroleum Products	5,390	19,031.1	8,780	15,158.2	12,413	9,484.5
10) Chemicals and Chemical Products	26,473	106,643.7	6,309	78,174.8	7,377	72,731.6
11) Rubber and Plastics Products	15,482	9,984.8	2,157	10,532.2	1,151	7,677.9
12) Other Non-metallic Mineral Products	2,100	90,159.1	3,188	93,046.4	4,960	89,214.0
13) Basic Metals	4,960	37,006.3	3,356	34,072.8	4,962	24,859.6
14) Fabricated Metal Products	4,200	11,295.0	833	9,944.3	1,099	6,931.7
15) Machinery and Equipment	2,918	17,436.2	2,680	17,427.1	1,786	15,169.6
16) Office, Accounting and Computing Machinery	31	127.7	29	124.1	103	478.8
17) Electrical Machinery and Apparatus	2,370	31,480.6	4,090	29,815.1	2,561	18,767.4
18) Radio, Television and Communication Equipment and Apparatus	413	4,489.6	211	2,397.6	247	3,740.5
19) Medical, Precision and Optical Instruments, Watches and Clocks	1,821	9,074.7	1,600	5,826.0	941	5,022.8
20) Motor Vehicles, Trailers and Semi-trailers	4,304	14,079.7	1,447	14,860.9	1,562	14,766.5
21) Other Transport Equipments	491	5,870.6	647	5,029.4	454	5,489.5
22) Furniture and Fixture	633	2,964.8	694	2,954.4	745	1,848.6
23) Jewellery and Related Articles	430	1,644.2	431	1,435.1	479	1,195.5
24) Sports Goods	564	3,986.3	656	3,676.8	805	5,590.1
25) Handicrafts	64	130.0	72	129.9	101	94.5
26) Other Manufacturing n.e.s.	14,496	21,466.3	10,049	18,653.6	4,530	10,701.4
E. Ship Breaking and Waste / Scrape (Junk), etc.	453	2,135.9	605	1,910.6	166	1,696.2
F. Electricity, Gas and Water Supply	3,833	107,031.1	2,394	67,671.9	2,821	42,934.3
G. Construction	10,791	79,293.2	11,594	64,169.6	13,166	51,628.8
1) Building	7,648	59,541.3	6,522	49,843.3	6,158	41,062.9
2) Infrastructure	3,143	19,751.8	5,072	14,326.3	7,008	10,565.9
H. Commerce and Trade	156,180	245,093.6	125,293	222,036.5	141,382	209,529.0
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	4,761	15,399.1	5,362	13,213.0	4,875	14,184.9
2) Wholesale and Commission Trade	62,844	157,276.0	44,747	146,993.0	70,837	139,563.9
i) Exports	10,065	48,123.7	5,857	41,337.0	10,877	42,205.7
ii) Imports	16,820	35,954.5	4,046	31,372.9	12,160	29,842.7
iii) Domestic Whole Sales	35,959	73,197.8	34,844	74,283.1	47,800	67,515.5
3) Retail Trade	88,575	72,418.5	75,184	61,830.6	65,670	55,780.2
I. Hotels, Restaurants and Clubs, etc	5,507	13,381.9	882	12,506.4	2,732	13,683.9
J. Transport, Storage and Communications	32,373	94,182.2	18,523	82,936.2	28,909	78,982.8
K. Real Estate, Renting and Business Activities	75,611	102,763.0	79,189	111,259.8	47,329	92,285.8
1) Real Estate Activities	1,713	16,578.5	1,362	17,024.4	1,876	14,334.7
2) Renting of Machinery and Equipment	281	508.8	268	400.0	844	1,429.9
3) Computer and Related Activities	1,008	4,080.8	718	3,870.9	781	2,490.1
4) Research and Development	840	2,210.6	1,158	2,085.6	295	1,760.2
5) Other Business Activities	71,769	79,384.4	75,683	87,879.0	43,533	72,271.0
L. Education	4,935	5,756.1	1,968	5,447.2	2,909	4,484.4
M. Health and Social Work	4,279	6,830.5	3,792	5,444.8	3,626	5,395.0
N. Other Community, Social and Personal Service Activities	26,230	14,569.2	26,108	16,515.4	28,120	15,539.6
O. Other Private Business n.e.s	44,288	53,664.6	40,203	31,688.0	35,121	41,515.5
V. Trust Funds and Non-profit Organizations	703	15,320.2	752	17,180.4	416	14,572.3
VI. Personal	3,064,868	421,195.8	3,277,215	422,807.2	3,397,373	400,771.4
A. Bank Employees	190,800	61,004.9	137,252	53,369.8	159,514	52,852.6
B. Consumer Financing	2,854,496	356,784.3	3,108,234	367,119.5	3,223,421	345,584.2
i) House Building	30,142	66,919.5	45,244	63,619.5	29,541	53,832.7
ii) Transport	327,453	104,464.6	316,777	113,036.1	285,733	105,396.4
iii) Credit Cards	1,410,128	44,428.4	1,374,535	47,237.9	1,485,248	42,802.9
iv) Consumer Durable	40,997	1,656.3	23,212	1,111.2	38,371	1,019.1
v) Personal Loans	1,045,776	139,315.5	1,348,466	142,114.9	1,384,528	142,533.1
C. Other Personal	19,572	3,406.6	31,729	2,317.9	14,438	2,334.7
VII. Others	25,156	18,568.4	18,142	32,935.5	16,703	27,477.7
Total	4,926,067	2,815,638.2	4,919,834	2,613,204.9	5,167,972	2,376,182.3

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	1,138,951	529,854.8	1,116,951	485,022.7	1,111,472	457,467.6
I. Government	50	31,224.8	42	22,607.7	51	26,081.5
A. Federal Government	30	19,060.0	32	14,070.9	32	14,847.5
1) Commodity Operations	10	15,926.5	9	11,089.9	9	11,973.8
2) Others	20	3,133.4	23	2,981.0	23	2,873.6
B. Provincial Governments	20	12,164.8	10	8,536.8	19	11,234.0
1) Commodity Operations	4	11,963.5	4	8,288.0	4	10,526.3
2) Others	16	201.3	6	248.8	15	707.7
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	34	31,971.4	29	31,268.9	44	34,869.2
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	16	5,651.4	16	8,665.6	22	9,280.1
D. Construction						
E. Utilities	7	20,020.8	5	14,611.8	3	1,879.0
F. Commerce	1	2,071.0	1	4,500.0	1	1,287.3
G. Transport, Storage and Communication	10	4,228.2	7	3,491.5	18	22,422.7
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	36	7,833.4	46	7,502.7	61	10,321.3
A. Co-operative Banks						
B. Development Financial Institutions					1	458.3
C. Insurance Companies					1	..
D. Micro Finance						
E. Other NBFIs	36	7,833.4	46	7,502.7	59	9,863.0
IV. Private Sector (Business)	391,298	359,424.6	383,300	320,252.9	387,451	285,698.2
A. Agriculture, Hunting and Forestry	286,167	33,776.0	272,728	34,050.0	291,396	29,820.7
1) Growing of Crops	272,680	30,057.9	261,216	29,530.7	280,679	26,503.3
2) Farming of Animals	6,366	2,738.5	3,951	3,335.9	4,201	2,165.6
3) Agricultural and Animal Husbandry	652	45.6	953	169.6	494	213.8
4) Agricultural Machinery and Equipments	6,463	894.3	6,311	968.4	6,015	899.3
5) Hunting, Trapping, Forestry & Logging	6	39.7	297	45.3	7	38.7
B. Fishing & Fish Farming, etc.	47	151.0	43	151.5	823	1,096.9
C. Mining and Quarrying	57	3,073.4	384	2,560.3	198	1,192.5
1) Mining of Coal	3	5.1	247	18.5	137	32.6
2) Crude Petroleum & Natural Gas	15	2,942.6	14	2,445.8	20	926.4
3) Iron & Non-ferrous Metal Ores	3	15.3	1	15.3	8	168.9
4) Quarrying of Stone, Sand and Clay	18	82.1	3	39.6	3	39.6
5) Chemical, Fertilizer, Salt, etc.	18	28.4	119	41.2	30	25.0
D. Manufacturing	12,047	215,204.2	16,508	187,308.7	17,120	171,605.8
1) Food Products and Beverages	3,837	38,299.6	8,520	40,592.8	7,088	39,308.2
2) Tobacco Products	3	8.8	25	62.2	7	28.1
3) Textiles	4,264	98,731.9	3,912	83,699.1	5,860	75,001.2
i. Spinning, Weaving, Finishing of Textiles	3,941	91,267.5	3,587	75,845.8	3,608	69,603.0
a. Spinning of Fibres	2,458	53,294.5	1,849	46,079.7	2,786	41,799.2
b. Weaving of Textiles	911	23,330.5	933	14,662.4	411	15,344.8
c. Finishing of Textiles	572	14,642.6	805	15,103.7	411	12,458.9
ii. Made-up Textile Articles	73	2,938.4	113	2,991.8	71	2,227.9
iii. Knit Wear	67	1,632.7	46	1,223.2	1,930	1,399.7
iv. Carpets and Rugs	73	490.6	75	1,122.4	90	274.3
v. Other Textiles n.e.s.	110	2,402.6	91	2,515.9	161	1,496.3
4) Wearing Apparel, Readymade Garments, etc.	448	6,289.5	370	6,146.7	355	5,037.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	225	1,420.2	478	1,539.7	443	1,406.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	32	860.3	355	810.6	326	756.4
ii. Footwear	193	559.9	123	729.0	117	650.5
a. Leather Wear	108	300.6	70	430.6	72	510.5
b. Rubber and Plastic Wear	85	259.3	53	298.4	45	140.0

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	60	566.2	55	443.2	79	366.5
7) Paper, Paperboard and Products	199	1,702.2	165	2,498.1	247	1,927.6
8) Printing, Publishing and Allied Industries	66	706.2	75	611.4	161	603.9
9) Coke and Refined Petroleum Products	16	276.9	15	252.4	11	318.9
10) Chemicals and Chemical Products	512	18,315.3	434	7,584.3	381	8,315.6
11) Rubber and Plastics Products	91	1,320.4	89	1,344.1	76	1,133.4
12) Other Non-metallic Mineral Products	189	19,343.1	664	18,858.6	139	15,741.9
13) Basic Metals	748	9,724.8	255	9,181.7	728	7,254.0
14) Fabricated Metal Products	144	1,823.9	134	662.3	152	568.2
15) Machinery and Equipment	67	1,862.8	56	1,569.0	68	1,566.1
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	140	5,758.9	77	4,665.0	643	5,563.9
18) Radio, Television and Communication Equipment and Apparatus	11	223.0	13	271.2	11	819.7
19) Medical, Precision and Optical Instruments, Watches and Clocks	641	3,303.8	689	2,758.0	39	2,175.2
20) Motor Vehicles, Trailers and Semi-trailers	41	2,428.0	38	1,922.2	36	1,641.2
21) Other Transport Equipments	82	1,203.5	80	1,244.4	76	1,496.9
22) Furniture and Fixture	45	456.7	49	39.5	70	69.6
23) Jewellery and Related Articles	13	37.8	95	40.2	94	38.2
24) Sports Goods	85	491.9	82	534.7	91	562.2
25) Handicrafts	5	16.7	5	17.7	4	19.6
26) Other Manufacturing n.e.s.	115	892.1	133	770.2	261	641.8
E. Ship Breaking and Waste / Scrape (Junk), etc.	312	574.5	465	709.0	37	246.4
F. Electricity, Gas and Water Supply	117	15,574.0	459	11,442.6	358	8,477.5
G. Construction	3,630	16,403.0	2,604	13,509.4	3,310	10,844.3
1) Building	2,831	13,409.3	1,329	10,854.7	1,455	7,943.3
2) Infrastructure	799	2,993.7	1,275	2,654.6	1,855	2,901.0
H. Commerce and Trade	33,777	32,757.7	33,091	32,571.8	28,892	25,959.1
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	622	330.1	788	697.6	389	511.5
2) Wholesale and Commission Trade	7,482	26,170.8	6,873	23,755.0	6,984	20,142.4
i) Exports	428	2,985.7	348	2,814.3	131	2,799.1
ii) Imports	141	1,319.8	33	1,491.3	40	1,281.6
iii) Domestic Whole Sales	6,913	21,865.3	6,492	19,449.4	6,813	16,061.6
3) Retail Trade	25,673	6,256.7	25,430	8,119.2	21,519	5,305.3
I. Hotels, Restaurants and Clubs, etc	942	5,320.2	95	5,090.1	103	2,554.7
J. Transport, Storage and Communications	10,032	9,741.6	5,612	8,496.3	5,010	7,539.1
K. Real Estate, Renting and Business Activities	20,928	15,385.1	19,385	13,704.6	12,674	15,391.9
1) Real Estate Activities	252	9,607.0	235	8,806.3	170	6,935.1
2) Renting of Machinery and Equipment	9	5.1	2	..	3	0.1
3) Computer and Related Activities	98	56.6	23	10.2	69	9.8
4) Research and Development	5	799.2	256	614.8	18	702.2
5) Other Business Activities	20,564	4,917.2	18,869	4,273.3	12,414	7,744.7
L. Education	1,850	1,346.8	439	936.4	1,461	699.7
M. Health and Social Work	192	466.9	351	500.9	185	461.0
N. Other Community, Social and Personal Service Activities	969	647.9	1,487	675.0	1,659	756.2
O. Other Private Business n.e.s	20,231	9,002.3	29,649	8,546.2	24,225	9,052.4
V. Trust Funds and Non-profit Organizations	34	6,975.8	36	6,832.0	127	7,401.3
VI. Personal	744,596	86,031.4	731,380	83,019.2	719,163	77,694.9
A. Bank Employees	50,967	17,561.8	42,311	15,532.5	52,227	17,196.3
B. Consumer Financing	677,075	65,856.1	677,318	66,392.7	654,385	59,251.5
i) House Building	7,159	9,407.7	8,121	9,382.9	8,283	7,170.3
ii) Transport	15,573	1,725.7	13,617	1,439.8	6,160	2,090.5
iii) Credit Cards	5	1.8	3,902	394.1		
iv) Consumer Durable	36,109	1,336.5	15,831	629.4	28,900	539.0
v) Personal Loans	618,229	53,384.3	635,847	54,546.4	611,042	49,451.7
C. Other Personal	16,554	2,613.5	11,751	1,094.0	12,551	1,247.1
VII. Others	2,903	6,393.3	2,118	13,539.4	4,575	15,401.3
Total	1,138,951	529,854.8	1,116,951	485,022.7	1,111,472	457,467.6

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	2,654,313	2,101,547.8	2,659,107	1,953,504.5	2,719,439	1,708,450.2
I. Government	409	101,859.5	71	55,003.7	70	74,131.3
A. Federal Government	347	68,515.6	55	38,679.7	43	44,601.9
1) Commodity Operations	224	65,960.3	34	36,149.0	24	42,691.1
2) Others	123	2,555.3	21	2,530.7	19	1,910.7
B. Provincial Governments	62	33,343.9	16	16,324.1	27	29,529.4
1) Commodity Operations	51	32,408.0	12	15,730.5	12	29,186.7
2) Others	11	935.9	4	593.5	15	342.8
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	179	74,020.1	234	92,483.3	154	75,924.0
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying			1	11.1	1	100.6
C. Manufacturing	82	16,467.9	99	27,700.5	48	26,413.5
D. Construction						
E. Utilities	27	28,247.0	19	26,230.2	17	23,720.0
F. Commerce	7	5,175.5	20	11,769.7	14	6,238.5
G. Transport, Storage and Communication	45	23,909.5	72	26,093.5	51	19,413.0
H. Services	18	220.1	23	678.4	23	38.3
I. Other						
III. Non-bank Financial Institutions (NBFIs)	1,023	34,580.4	302	42,627.5	334	34,855.8
A. Co-operative Banks						
B. Development Financial Institutions	5	1,250.0	6	2,240.7	18	6,114.7
C. Insurance Companies	138	2,574.0	102	3,279.3	52	2,292.3
D. Micro Finance			1	209.7		
E. Other NBFIs	880	30,756.4	193	36,897.8	264	26,448.8
IV. Private Sector (Business)	597,562	1,564,696.5	407,743	1,425,401.0	492,523	1,229,218.2
A. Agriculture, Hunting and Forestry	126,080	45,940.3	148,857	50,959.1	183,837	43,767.2
1) Growing of Crops	105,178	28,867.8	124,158	35,422.1	150,961	29,213.2
2) Farming of Animals	6,217	9,601.2	7,850	8,386.4	8,996	6,230.1
3) Agricultural and Animal Husbandry	1,371	649.1	929	937.0	1,105	366.5
4) Agricultural Machinery and Equipments	13,246	6,799.1	14,841	6,134.5	22,658	7,896.7
5) Hunting, Trapping, Forestry & Logging	68	23.1	1,079	79.0	117	60.7
B. Fishing & Fish Farming, etc.	363	531.7	178	585.8	302	490.0
C. Mining and Quarrying	5,326	13,347.2	3,266	11,791.7	5,775	10,301.1
1) Mining of Coal	603	2,504.9	1,368	1,912.4	4,542	2,574.5
2) Crude Petroleum & Natural Gas	4,458	9,762.0	571	6,537.9	827	5,531.5
3) Iron & Non-ferrous Metal Ores	11	44.8	630	673.7	71	242.8
4) Quarrying of Stone, Sand and Clay	55	109.0	92	123.2	108	62.7
5) Chemical, Fertilizer, Salt, etc.	199	926.5	605	2,544.5	227	1,889.6
D. Manufacturing	258,118	911,075.2	79,565	855,397.9	118,258	725,037.7
1) Food Products and Beverages	54,557	138,492.9	14,601	126,916.9	30,595	113,322.6
2) Tobacco Products	136	576.7	127	1,452.8	284	761.9
3) Textiles	105,431	400,037.2	20,854	383,344.4	45,426	326,798.0
i. Spinning, Weaving, Finishing of Textiles	87,495	307,900.5	14,287	293,104.1	39,631	251,612.8
a. Spinning of Fibres	71,466	176,850.0	8,262	169,533.8	29,154	151,839.4
b. Weaving of Textiles	4,501	69,625.0	2,904	66,349.7	4,450	57,122.6
c. Finishing of Textiles	11,528	61,425.4	3,121	57,220.6	6,027	42,650.8
ii. Made-up Textile Articles	8,561	41,896.7	2,555	39,109.3	2,610	40,782.8
iii. Knit Wear	6,155	20,097.7	1,526	18,648.4	1,263	16,697.2
iv. Carpets and Rugs	754	8,291.0	481	5,763.0	555	3,778.5
v. Other Textiles n.e.s.	2,466	21,851.3	2,005	26,719.6	1,367	13,926.7
4) Wearing Apparel, Readymade Garments, etc.	11,840	38,638.2	3,364	37,370.4	3,912	33,117.8
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	7,646	15,758.6	2,831	15,940.0	2,426	12,675.0
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	3,884	7,515.7	1,463	8,784.0	675	5,457.0
ii. Footwear	3,762	8,243.0	1,368	7,156.1	1,751	7,218.0
a. Leather Wear	3,585	7,224.8	1,108	6,556.5	1,529	6,622.3
b. Rubber and Plastic Wear	177	1,018.1	260	599.6	222	595.7

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	233	1,672.8	241	1,066.6	445	1,428.9
7) Paper, Paperboard and Products	4,178	14,638.3	1,015	14,738.7	3,322	12,859.4
8) Printing, Publishing and Allied Industries	4,087	5,192.6	1,511	4,836.6	1,387	3,882.0
9) Coke and Refined Petroleum Products	629	16,946.0	580	13,235.5	622	7,980.3
10) Chemicals and Chemical Products	25,745	80,683.0	5,655	65,217.8	6,767	57,640.4
11) Rubber and Plastics Products	15,265	7,825.6	1,930	8,310.6	951	5,753.9
12) Other Non-metallic Mineral Products	1,805	66,834.3	2,401	68,208.5	4,690	65,444.3
13) Basic Metals	4,133	26,354.5	3,003	24,112.9	4,111	16,906.1
14) Fabricated Metal Products	3,999	8,795.8	673	8,626.5	916	5,972.3
15) Machinery and Equipment	2,794	15,166.0	2,554	15,484.8	1,633	11,960.3
16) Office, Accounting and Computing Machinery	18	44.0	17	20.9	91	382.7
17) Electrical Machinery and Apparatus	2,133	24,082.3	3,940	23,387.6	1,855	11,889.5
18) Radio, Television and Communication Equipment and Apparatus	382	4,063.3	177	1,947.2	212	2,711.1
19) Medical, Precision and Optical Instruments, Watches and Clocks	1,141	5,604.7	862	2,848.0	854	2,623.9
20) Motor Vehicles, Trailers and Semi-trailers	4,187	9,634.7	1,344	11,031.2	1,451	11,403.0
21) Other Transport Equipments	388	3,871.5	540	2,410.6	354	2,352.4
22) Furniture and Fixture	495	2,395.0	612	2,897.4	638	1,743.8
23) Jewellery and Related Articles	386	1,571.6	299	1,370.8	344	1,134.7
24) Sports Goods	464	3,453.9	558	3,097.5	701	5,011.5
25) Handicrafts	59	113.2	67	112.3	97	74.9
26) Other Manufacturing n.e.s.	5,987	18,628.5	9,809	17,411.6	4,174	9,206.8
E. Ship Breaking and Waste / Scrape (Junk), etc.	141	1,561.4	140	1,201.5	129	1,449.7
F. Electricity, Gas and Water Supply	3,614	90,222.3	1,899	55,321.5	2,432	33,777.9
G. Construction	4,491	62,219.6	6,035	50,127.6	6,367	39,564.1
1) Building	3,254	45,514.1	5,163	38,533.6	4,682	31,992.8
2) Infrastructure	1,237	16,705.4	872	11,594.0	1,685	7,571.3
H. Commerce and Trade	103,618	204,301.4	90,623	185,854.8	110,918	180,250.4
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	4,097	14,509.2	4,493	12,247.6	4,399	13,442.1
2) Wholesale and Commission Trade	53,559	128,248.1	37,656	121,163.0	63,648	117,449.5
i) Exports	8,065	44,503.7	5,474	38,155.9	10,716	38,727.2
ii) Imports	16,610	33,333.3	3,951	29,044.4	12,066	27,859.4
iii) Domestic Whole Sales	28,884	50,411.1	28,231	53,962.8	40,866	50,863.0
3) Retail Trade	45,962	61,544.1	48,474	52,444.2	42,871	49,358.8
I. Hotels, Restaurants and Clubs, etc	2,080	7,710.7	706	7,101.6	2,539	10,996.4
J. Transport, Storage and Communications	15,740	79,225.7	6,618	68,439.2	17,184	59,579.0
K. Real Estate, Renting and Business Activities	44,909	85,059.1	49,262	95,394.2	23,416	74,565.7
1) Real Estate Activities	1,443	6,418.5	1,123	7,666.5	1,702	6,997.4
2) Renting of Machinery and Equipment	151	478.2	135	381.6	840	1,428.9
3) Computer and Related Activities	888	3,393.8	662	3,532.0	682	1,955.6
4) Research and Development	262	1,236.3	198	1,292.9	257	920.4
5) Other Business Activities	42,165	73,532.2	47,144	82,521.2	19,935	63,263.3
L. Education	1,795	4,048.1	1,440	4,169.0	1,351	3,160.4
M. Health and Social Work	3,122	6,170.2	3,396	4,828.6	3,399	4,809.9
N. Other Community, Social and Personal Service Activities	7,053	10,251.7	5,446	12,309.0	6,064	11,215.4
O. Other Private Business n.e.s	21,112	43,031.8	10,312	21,919.5	10,552	30,253.2
V. Trust Funds and Non-profit Organizations	659	7,788.2	708	9,847.7	281	7,035.0
VI. Personal	2,040,725	307,177.5	2,243,399	309,567.7	2,221,036	277,238.2
A. Bank Employees	114,329	37,342.3	76,674	32,865.1	87,742	29,427.2
B. Consumer Financing	1,923,428	269,088.1	2,146,929	275,534.5	2,131,536	246,792.0
i) House Building	22,137	55,361.4	35,795	52,182.4	19,590	42,353.2
ii) Transport	297,714	98,246.7	286,034	106,168.9	263,447	97,766.9
iii) Credit Cards	1,220,557	34,955.9	1,165,016	36,879.1	1,206,209	29,689.7
iv) Consumer Durable	3,195	260.2	5,503	412.3	7,737	432.9
v) Personal Loans	379,825	80,263.9	654,581	79,891.8	634,553	76,549.2
C. Other Personal	2,968	747.1	19,796	1,168.0	1,758	1,019.0
VII. Others	13,756	11,425.7	6,650	18,573.6	5,041	10,047.7
Total	2,654,313	2,101,547.8	2,659,107	1,953,504.5	2,719,439	1,708,450.2

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	255,612	86,652.7	282,997	86,171.1	439,440	122,887.2
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	5	1,920.3	6	1,646.7	9	4,550.4
A. Agriculture, Forestry, Hunting & Fishing					1	336.2
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities			1	400.0		
F. Commerce	4	920.3	2	562.9	4	1,144.4
G. Transport, Storage and Communication	1	1,000.0	3	683.8	4	3,069.8
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	30	2,165.7	26	2,128.3	26	2,809.8
A. Co-operative Banks						
B. Development Financial Institutions					1	350.0
C. Insurance Companies	3	143.9	1	4.5	2	125.1
D. Micro Finance						
E. Other NBFIs	27	2,021.9	25	2,123.8	23	2,334.7
IV. Private Sector (Business)	2,336	58,649.4	2,132	56,022.3	2,226	72,502.6
A. Agriculture, Hunting and Forestry	5	93.6	4	66.0	5	68.4
1) Growing of Crops	3	29.7	2	12.2	2	14.3
2) Farming of Animals	1	39.8	1	29.8	2	30.2
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	1	24.0	1	24.0	1	24.0
5) Hunting, Trapping, Forestry & Logging						
B. Fishing & Fish Farming, etc.					2	27.8
C. Mining and Quarrying	5	312.2	1	2.8	5	124.6
1) Mining of Coal						
2) Crude Petroleum & Natural Gas	4	12.2	1	2.8	5	124.6
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.	1	300.0				
D. Manufacturing	1,462	43,745.8	1,333	42,426.7	1,340	51,252.6
1) Food Products and Beverages	131	5,096.5	141	4,539.1	118	5,158.9
2) Tobacco Products			2	203.6	3	254.4
3) Textiles	503	13,943.6	440	13,752.5	495	18,177.2
i. Spinning, Weaving, Finishing of Textiles	357	11,782.1	299	11,681.7	339	14,610.4
a. Spinning of Fibres	178	5,720.8	185	5,199.9	192	7,632.3
b. Weaving of Textiles	72	2,321.7	57	2,249.5	100	3,608.3
c. Finishing of Textiles	107	3,739.6	57	4,232.3	47	3,369.8
ii. Made-up Textile Articles	61	1,277.0	68	1,241.4	55	1,557.7
iii. Knit Wear	22	109.3	10	113.1	12	304.3
iv. Carpets and Rugs	9	123.6	12	139.2	14	180.5
v. Other Textiles n.e.s.	54	651.5	51	577.1	75	1,524.3
4) Wearing Apparel, Readymade Garments, etc.	69	1,505.6	85	1,629.8	107	1,960.7
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	49	510.9	40	415.7	40	981.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	28	316.3	27	239.0	31	569.5
ii. Footwear	21	194.6	13	176.7	9	412.2
a. Leather Wear	21	194.6	13	176.7	9	412.2
b. Rubber and Plastic Wear						

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork					1	6.4
7) Paper, Paperboard and Products	79	2,027.2	72	2,190.1	44	1,372.7
8) Printing, Publishing and Allied Industries	66	758.1	13	376.0	13	706.6
9) Coke and Refined Petroleum Products	16	1,686.4	18	1,459.4	9	849.5
10) Chemicals and Chemical Products	154	7,155.8	155	4,827.3	159	5,797.9
11) Rubber and Plastics Products	66	605.7	76	642.0	53	564.0
12) Other Non-metallic Mineral Products	53	3,491.0	70	5,561.7	74	7,527.8
13) Basic Metals	14	493.5	16	351.6	10	344.3
14) Fabricated Metal Products	30	661.1	19	636.2	19	377.9
15) Machinery and Equipment	27	348.7	24	303.1	35	1,585.3
16) Office, Accounting and Computing Machinery	13	83.7	12	103.2	12	96.1
17) Electrical Machinery and Apparatus	71	1,587.1	34	1,713.9	32	1,270.0
18) Radio, Television and Communication Equipment and Apparatus	20	203.3	20	179.2	24	209.7
19) Medical, Precision and Optical Instruments, Watches and Clocks	8	69.6	14	127.9	10	132.7
20) Motor Vehicles, Trailers and Semi-trailers	63	1,986.3	49	1,874.9	57	1,693.2
21) Other Transport Equipments	6	717.9	12	1,289.8	10	1,556.0
22) Furniture and Fixture	2	0.4	2	1.0	3	19.9
23) Jewellery and Related Articles						
24) Sports Goods	7	24.8	6	29.3		
25) Handicrafts						
26) Other Manufacturing n.e.s.	15	788.9	13	219.5	12	609.7
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	23	1,124.1	17	839.7	12	613.8
G. Construction	280	487.2	13	432.0	17	1,109.7
1) Building	279	480.0	12	424.8	16	1,106.8
2) Infrastructure	1	7.2	1	7.2	1	3.0
H. Commerce and Trade	201	4,129.4	433	2,841.6	402	2,671.6
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	16	544.6	13	234.5	10	201.4
2) Wholesale and Commission Trade	143	2,699.1	133	1,984.0	114	1,892.1
i) Exports	35	604.3	31	360.1	26	672.6
ii) Imports	67	1,295.4	60	830.8	52	694.8
iii) Domestic Whole Sales	41	799.5	42	793.2	36	524.7
3) Retail Trade	42	885.7	287	623.1	278	578.1
I. Hotels, Restaurants and Clubs, etc	18	150.9	19	236.8	16	56.0
J. Transport, Storage and Communications	56	4,959.1	38	5,749.2	61	11,607.0
K. Real Estate, Renting and Business Activities	73	1,820.7	106	1,706.5	91	2,000.3
1) Real Estate Activities	3	550.8	4	551.6	3	401.8
2) Renting of Machinery and Equipment	1	6.2				
3) Computer and Related Activities	15	628.8	15	326.9	18	522.4
4) Research and Development	10	88.4	15	77.1	20	137.5
5) Other Business Activities	44	546.6	72	750.8	50	938.6
L. Education	9	278.8	9	298.0	14	582.1
M. Health and Social Work	9	127.6	9	73.7	10	84.0
N. Other Community, Social and Personal Service Activities	10	247.4	14	251.8	13	222.6
O. Other Private Business n.e.s	185	1,172.7	136	1,097.4	238	2,082.3
V. Trust Funds and Non-profit Organizations	9	445.6	7	411.0	3	44.8
VI. Personal	253,221	23,470.9	280,814	25,962.0	437,055	41,649.1
A. Bank Employees	2,158	1,865.2	2,074	1,677.4	2,332	2,266.4
B. Consumer Financing	251,048	21,604.6	278,718	24,280.4	434,709	39,381.8
i) House Building	796	2,149.2	805	1,959.4	1,596	4,307.3
ii) Transport	13,942	4,480.1	15,613	5,264.7	15,860	5,532.8
iii) Credit Cards	189,566	9,470.7	205,617	9,964.7	279,039	13,113.2
iv) Consumer Durable	234	3.0	211	4.5	10	1.0
v) Personal Loans	46,510	5,501.7	56,472	7,087.1	138,204	16,427.6
C. Other Personal	15	1.1	22	4.1	14	0.8
VII. Others	11	0.8	12	0.8	121	1,330.6
Total	255,612	86,652.7	282,997	86,171.1	439,440	122,887.2

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	877,191	97,582.8	860,779	88,506.5	897,621	87,377.3
I. Government	1	0.3	1	90.0	1	90.0
A. Federal Government	1	0.3	1	90.0		
1) Commodity Operations	1	0.3				
2) Others			1	90.0		
B. Provincial Governments					1	90.0
1) Commodity Operations						
2) Others					1	90.0
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 (NBFI's)						
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFI's						
IV. Private Sector (Business)	842,377	92,207.4	829,793	83,246.8	870,530	82,308.6
A. Agriculture, Hunting and Forestry	761,048	74,628.5	778,737	71,208.3	812,254	70,401.6
1) Growing of Crops	499,774	51,823.7	513,744	49,738.8	530,823	47,709.6
2) Farming of Animals	160,331	8,681.8	151,802	7,084.5	155,674	7,301.9
3) Agricultural and Animal Husbandry	5	1.3	12	1.5		
4) Agricultural Machinery and Equipments	100,892	14,120.5	111,581	14,023.5	125,709	15,388.9
5) Hunting, Trapping, Forestry & Logging	46	1.2	1,598	360.1	48	1.2
B. Fishing & Fish Farming, etc.	3,526	567.0	581	27.1	681	46.8
C. Mining and Quarrying	32	91.8	11	76.2	10	73.5
1) Mining of Coal			4	0.7		
2) Crude Petroleum & Natural Gas			1	2.6	1	0.6
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.	32	91.8	6	72.9	9	72.9
D. Manufacturing	14,810	7,738.8	10,221	6,724.4	14,443	6,745.1
1) Food Products and Beverages	544	1,129.5	643	1,465.4	764	1,339.5
2) Tobacco Products	9	1.0	2	..	1	..
3) Textiles	416	2,398.9	443	2,068.2	516	1,810.4
i. Spinning, Weaving, Finishing of Textiles	399	2,375.1	428	2,052.5	503	1,805.4
a. Spinning of Fibres	193	133.0	245	151.7	308	147.9
b. Weaving of Textiles	168	1,954.4	172	1,854.8	185	1,628.2
c. Finishing of Textiles	38	287.7	11	46.0	10	29.3
ii. Made-up Textile Articles	2	0.6	4	2.2	3	0.6
iii. Knit Wear	1	..	1	0.1	1	0.1
iv. Carpets and Rugs	1	0.2	1	0.2		
v. Other Textiles n.e.s.	13	22.9	9	13.1	9	4.3
4) Wearing Apparel, Readymade Garments, etc.	111	85.9	248	74.6	583	81.8
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	43	329.3	66	264.8	114	243.8
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	6	102.2	8	102.5	13	89.9
ii. Footwear	37	227.1	58	162.3	101	153.8
a. Leather Wear	36	227.1	58	162.3	101	153.8
b. Rubber and Plastic Wear	1	..				

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	27	65.5	28	70.3	17	46.7
7) Paper, Paperboard and Products	26	278.4	22	265.8	24	190.2
8) Printing, Publishing and Allied Industries	14	31.3	9	23.5	8	20.5
9) Coke and Refined Petroleum Products	4,729	121.8	8,167	210.9	11,771	335.9
10) Chemicals and Chemical Products	62	489.7	65	545.4	70	977.7
11) Rubber and Plastics Products	60	233.1	62	235.5	71	226.7
12) Other Non-metallic Mineral Products	53	490.6	53	417.6	57	499.9
13) Basic Metals	65	433.5	82	426.7	113	355.3
14) Fabricated Metal Products	27	14.1	7	19.2	12	13.3
15) Machinery and Equipment	30	58.7	46	70.2	50	57.9
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	26	52.2	39	48.6	31	43.9
18) Radio, Television and Communication Equipment and Apparatus			1	..		
19) Medical, Precision and Optical Instruments, Watches and Clocks	31	96.7	35	92.1	38	91.0
20) Motor Vehicles, Trailers and Semi-trailers	13	30.7	16	32.6	18	29.1
21) Other Transport Equipments	15	77.7	15	84.6	14	84.2
22) Furniture and Fixture	91	112.8	31	16.6	34	15.4
23) Jewellery and Related Articles	31	34.9	37	24.1	41	22.5
24) Sports Goods	8	15.7	10	15.3	13	16.5
25) Handicrafts						
26) Other Manufacturing n.e.s.	8,379	1,156.8	94	252.3	83	243.1
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	79	110.7	19	68.1	19	65.2
G. Construction	2,390	183.3	2,942	100.6	3,472	110.6
1) Building	1,284	137.8	18	30.2	5	20.0
2) Infrastructure	1,106	45.5	2,924	70.4	3,467	90.6
H. Commerce and Trade	18,584	3,905.1	1,146	768.3	1,170	647.9
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	26	15.1	68	33.3	77	29.9
2) Wholesale and Commission Trade	1,660	157.9	85	90.9	91	79.9
i) Exports	1,537	29.9	4	6.7	4	6.7
ii) Imports	2	6.1	2	6.5	2	6.9
iii) Domestic Whole Sales	121	121.9	79	77.7	85	66.3
3) Retail Trade	16,898	3,732.1	993	644.1	1,002	538.1
I. Hotels, Restaurants and Clubs, etc	2,467	200.2	62	77.8	74	76.9
J. Transport, Storage and Communications	6,545	255.7	6,255	251.5	6,654	257.8
K. Real Estate, Renting and Business Activities	9,701	498.1	10,436	454.5	11,148	328.0
1) Real Estate Activities	15	2.2			1	0.5
2) Renting of Machinery and Equipment	120	19.2	131	18.3	1	0.8
3) Computer and Related Activities	7	1.7	18	1.7	12	2.3
4) Research and Development	563	86.7	689	100.8		
5) Other Business Activities	8,996	388.3	9,598	333.7	11,134	324.4
L. Education	1,281	82.4	80	43.9	83	42.3
M. Health and Social Work	956	65.8	36	41.6	32	40.0
N. Other Community, Social and Personal Service Activities	18,198	3,422.2	19,161	3,279.6	20,384	3,345.4
O. Other Private Business n.e.s	2,760	457.8	106	124.9	106	127.6
V. Trust Funds and Non-profit Organizations	1	110.6	1	89.7	5	91.3
VI. Personal	26,326	4,516.0	21,622	4,258.4	20,119	4,189.3
A. Bank Employees	23,346	4,235.6	16,193	3,294.8	17,213	3,962.6
B. Consumer Financing	2,945	235.5	5,269	911.9	2,791	158.9
i) House Building	50	1.2	523	94.7	72	1.9
ii) Transport	224	12.2	1,513	162.7	266	6.2
iii) Credit Cards						
iv) Consumer Durable	1,459	56.7	1,667	64.9	1,724	46.1
v) Personal Loans	1,212	165.5	1,566	589.7	729	104.7
C. Other Personal	35	44.9	160	51.6	115	67.8
VII. Others	8,486	748.5	9,362	821.7	6,966	698.1
Total	877,191	97,582.8	860,779	88,506.5	897,621	87,377.3

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 08							31 - 12 - 07		30 - 06 - 07
	Securities, Shares & Other Financial Instruments		Merchandise	Fixed Assets		Financial		Total	Total	Total
	Precious Metals	Financial		Machinery	Real Estate	Obligations	Others			
00.00		3,516.9	16,803.0	5,894.6	15,427.1	5,738.2	24,288.3	71,668.1	73,067.9	65,706.5
01.00*		25.2	27.2	191.8	62.6	1,981.1	2,004.9	4,292.9	3,586.1	920.7
02.00*			210.4	32.1	3,355.9	692.2	1,617.0	5,907.5	5,133.6	5,596.9
03.00*		3.0	262.9	79.9	1,420.5	484.9	2,013.5	4,264.8	3,641.5	5,538.4
04.00*		268.5	5,786.3	1,033.6	7,748.0	1,884.7	10,521.5	27,242.6	19,942.6	14,316.3
05.00*		194.0	7,393.1	610.2	2,161.0	1,888.8	2,905.5	15,152.6	13,463.7	7,287.4
06.00*		353.0	15,627.8	3,572.8	5,773.7	736.4	6,931.4	32,995.2	39,360.1	38,926.7
07.00*		731.1	26,048.2	4,498.0	10,863.4	1,302.8	4,969.7	48,413.2	54,534.2	63,523.7
08.00*		1,938.1	74,610.3	15,834.1	27,941.9	2,067.3	17,986.2	140,378.0	154,591.0	126,940.5
08.25			1.3	67.9	4.7		8.2	82.1	269.6	901.9
08.50		27.5	679.3	97.0	128.8	265.5	1,373.4	2,571.5	5,552.2	19,298.6
08.75			4.2	14.8	4.7		130.6	154.3	218.5	5,191.1
09.00		14.9	1,462.2	265.2	904.6	2,871.2	3,492.3	9,010.4	45,074.6	35,541.8
09.25			588.1	35.7	263.8	418.6	165.8	1,472.0	10,555.5	4,355.7
09.50		35.5	6,200.3	4,339.2	1,627.1	1,553.3	532.1	14,287.5	24,430.4	31,094.8
09.75		162.5	7,395.8	586.5	96.9	100.6	1,820.7	10,163.1	34,579.1	14,663.4
10.00		2,616.8	17,564.2	5,669.7	3,546.6	2,042.2	13,122.3	44,561.8	106,141.0	126,855.4
10.25		131.6	4,515.9	466.6	435.3	317.3	2,443.0	8,309.7	37,917.0	20,645.0
10.50		1,381.3	10,802.5	2,174.1	4,453.0	208.4	2,757.8	21,777.2	64,113.1	31,458.2
10.75		1,757.8	22,950.4	3,973.8	911.8	12.0	2,440.3	32,046.1	51,476.9	34,610.3
11.00		2,902.6	47,531.4	6,530.0	8,466.3	2,629.1	50,480.3	118,539.8	122,435.1	112,348.7
11.25		1,133.3	14,925.8	2,217.8	3,691.2	439.1	10,372.3	32,779.6	43,858.1	37,770.6
11.50		1,973.1	31,401.5	21,339.9	9,609.9	1,475.9	8,857.9	74,658.2	56,497.4	75,722.6
11.75		1,192.1	8,414.2	2,955.1	3,794.1	344.9	2,029.6	18,729.9	28,443.0	31,114.4
12.00		12,472.2	24,436.4	15,092.2	17,734.2	8,681.3	15,211.4	93,627.7	127,829.4	125,274.5
12.25		2,086.6	9,051.5	3,158.9	5,411.7	286.4	2,638.8	22,633.9	24,101.0	26,183.1
12.50		2,613.3	17,249.3	7,243.4	8,137.0	589.9	11,513.8	47,346.7	47,595.4	66,784.4
12.75		986.4	11,342.2	7,394.5	6,881.5	73.6	4,976.8	31,655.0	48,577.4	20,724.2
13.00		7,211.2	65,726.9	24,783.4	29,425.7	6,302.4	38,765.9	172,215.5	113,784.8	120,853.0
13.25		1,803.9	11,063.5	2,974.7	5,782.9	775.5	3,469.7	25,870.2	12,411.3	11,392.3
13.50		7,399.8	11,071.7	7,301.1	21,076.6	611.2	38,090.3	85,550.7	41,256.2	33,283.4
13.75		900.4	6,251.1	820.4	6,863.6	2,681.1	6,124.8	23,641.5	9,825.8	10,963.0
14.00		5,491.3	48,988.1	26,208.0	46,403.7	11,334.8	143,904.8	282,330.6	259,880.4	116,701.8
14.25		930.7	6,729.6	4,329.0	5,114.3	426.1	2,384.8	19,914.5	4,067.8	4,656.8
14.50		4,277.3	11,932.4	5,725.2	11,742.3	552.0	8,266.6	42,495.8	23,545.4	22,265.0
14.75		1,693.9	3,201.5	1,013.2	2,014.6	107.2	2,997.3	11,027.7	6,788.6	2,399.0
15.00		5,316.8	34,175.9	20,800.1	45,075.4	12,766.2	38,643.7	156,778.0	73,764.1	68,925.9
15.25		1,721.6	2,668.9	584.4	2,590.4	50.9	606.8	8,223.0	1,513.1	3,253.5
15.50		1,215.4	6,563.5	2,739.9	5,424.2	737.3	8,717.8	25,398.0	5,733.0	8,464.0
15.75		360.7	1,976.3	510.1	1,724.1	181.5	1,737.9	6,490.6	1,362.0	2,230.9
16.00		4,191.7	25,972.7	10,543.6	25,339.7	2,344.2	28,762.8	97,154.7	27,050.0	42,575.8
16.25		245.5	871.7	267.0	673.5	33.4	684.4	2,775.5	137.5	547.2
16.50		1,929.6	485.5	436.2	4,043.2	234.2	11,957.3	19,086.0	7,622.2	7,193.1
16.75		118.9	651.1	396.2	2,201.8	26.9	6,609.8	10,004.8	4,106.0	3,849.8
17.00		1,995.0	6,135.1	6,116.8	17,078.0	1,673.6	11,397.0	44,395.6	11,060.8	11,363.9
17.25		1.0	685.2	198.2	701.0	0.6	6,646.4	8,232.5	77.0	43.8
17.50		48.5	1,579.7	579.6	691.5	8.3	2,397.3	5,304.8	551.1	96.4
17.75		0.7	32.4	14.1	313.4	1.1	702.3	1,064.1	711.8	81.2
18.00		2,822.7	1,686.9	857.3	16,740.5	431.5	4,456.8	26,995.8	26,924.1	19,647.0
18.25			125.7	28.8	21.6		13.7	189.8	297.5	59.3
18.50		176.6	20.7	60.0	1,054.8	0.3	101.9	1,414.5	39.5	1,227.6
18.75			25.1		13.5		25.1	63.7	1,106.0	606.9
19.00		61.6	1,227.0	2,389.4	2,089.4	321.5	462.9	6,551.8	6,390.0	2,914.2
19.25			50.5		23.9		24.2	98.6	7.2	1.2
19.50		3.5	15.4		9.3	0.3	7.4	35.8	30.7	3.9
19.75					1.0		15.3	16.3	4.2	1.1
20.00 & above		385.8	1,822.6	2,635.0	7,987.9	809.6	69,865.3	83,506.1	66,471.6	63,553.6
Total		88,821.6	635,022.5	237,681.4	413,079.0	81,522.8	645,420.5	2,101,547.8	1,953,504.5	1,708,450.2
Weighted Average		-	12.71	11.28	12.34	12.61	11.24	13.75	12.48	11.43

*01.00 stands for 00.25 to 01.00

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 08							31 - 12 - 07	30 - 06 - 07	
	Pre-cious Metals	Securities, Shares & Other Financial Instruments	Mer-chandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00		43.4	684.6	2.8	146.8	29.6	382.6	1,289.8	966.5	765.8
01.00*			30.6					30.6		
02.00*					190.4			190.4	373.1	102.7
03.00*			0.1		467.4		938.7	1,406.2	1,289.2	2,117.5
04.00*			145.1		0.9		5.0	151.0	64.5	35.5
05.00*			1,556.5		142.7	382.6		2,081.8	166.6	496.8
06.00*			940.7		73.3		34.8	1,048.7	2,621.8	2,927.3
07.00*			755.7		46.6		266.1	1,068.5	2,094.8	5,513.5
08.00*			3,274.2	408.0	254.1		109.5	4,045.8	6,939.8	5,352.8
08.25			25.2					25.2	14.1	47.7
08.50			58.2					58.2	711.0	360.9
08.75			29.9					29.9	313.5	163.1
09.00			9.8		85.1			94.9	168.6	196.1
09.25			194.3					194.3	512.7	
09.50			176.6		2.6			179.2	585.0	3,544.2
09.75									1,705.7	4,762.4
10.00		11.4	6.3				85.3	103.0	4,406.2	3,957.5
10.25		179.5	1,892.3		6.6			2,078.4	2,459.5	5,615.9
10.50			1,110.7	508.3	1.5	4.5	1,759.6	3,384.6	3,938.4	2,664.7
10.75		24.8	221.7	500.0		100.0	215.9	1,062.4	3,801.1	3,927.1
11.00			357.0		392.5		186.7	966.8	3,923.2	7,693.0
11.25			1,103.9		177.2		1,275.6	2,556.6	3,004.8	5,762.8
11.50			767.0	33.4	53.8		1,428.3	2,282.4	3,793.2	5,430.0
11.75			982.2	128.4	507.5	244.8	576.4	2,439.4	3,544.0	5,012.3
12.00		0.3	1,025.3	6.1	366.7		593.8	1,992.3	4,051.3	5,247.6
12.25			876.9	155.2	904.4	0.9	4,134.2	6,071.5	4,624.9	2,901.7
12.50		88.4	956.6	118.8	465.8	63.8	676.7	2,370.0	1,467.3	1,201.1
12.75			2,027.8	9.1	303.3		212.5	2,552.8	1,383.6	4,110.8
13.00		150.4	4,535.4	26.3	609.0		513.3	5,834.4	1,627.6	2,835.2
13.25		141.6	1,598.7	72.0	417.0	200.0	385.7	2,815.1	653.2	1,785.3
13.50			2,399.6	26.5	686.9		733.1	3,846.1	438.1	907.5
13.75		0.8	950.6		109.3	100.0		1,160.7	65.0	122.4
14.00		1.5	1,835.2	81.0	1,097.2	160.6	314.2	3,489.7	796.2	5,808.1
14.25		0.4	433.7	73.0	76.2	50.0	211.0	844.3	42.0	35.6
14.50			1,384.7		125.7	555.0	995.3	3,060.7	26.9	178.0
14.75			598.1		89.2		155.3	842.6		5.9
15.00			637.1	46.8	628.5	1.5	31.1	1,345.0	167.1	368.2
15.25			444.6		101.0		4,053.3	4,598.8	4,882.3	
15.50		10.1	261.8		307.3	88.2	420.4	1,087.7	28.4	1,764.8
15.75			229.6	390.0	5.7		28.9	654.1	1,726.3	
16.00			180.4	47.0	1,864.9	34.1	24.0	2,150.3	535.5	81.6
16.25			3.8		49.2			53.0		
16.50			41.3	8.0	205.2		1.5	256.0		29.9
16.75			14.5		13.0		7.8	35.3		
17.00			7.3		194.1		10.4	211.8	59.9	52.9
17.25										
17.50			9.5		10.0			19.6		
17.75					37.4			37.4		
18.00			10.2		29.9		2.8	42.9	34.1	22.3
18.25										
18.50										
18.75										
19.00			0.2				107.2	107.4	105.7	6,150.3
19.25										
19.50									3.5	
19.75										214.1
20.00 & above			0.2		11.4		14,393.7	14,405.3	16,567.5	22,101.5
Total		652.6	34,785.7	2,640.6	11,256.9	2,046.3	35,270.6	86,652.7	86,171.1	122,887.2
Weighted Average	-	11.27	11.30	11.66	12.69	11.60	20.83	15.38	13.37	14.49

*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 Intrest 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 - 08									31 - 12 - 07		30 - 06 - 07	
	Foreign Constituents	Domestic Constituents					Trust Funds and Non-profit Organisations				Total	Total	Total
		Government	Non-financial Public Sector Enterprises	NBFI'S (Business)	Private Sector	Organisations	Personal	Others	Sub Total	Total			
00.00		42.0	4.5	140.5	68,881.2			8,033.7	123.0	77,225.0	77,225.0	80,701.6	91,492.3
01.00*			788.6		3,261.8	1.1		271.9	0.1	4,323.5	4,323.5	3,713.6	1,622.2
02.00*					1,486.0			4,942.6	0.3	6,428.9	6,428.9	9,745.7	7,614.3
03.00*					1,341.4			14,399.3	1.5	15,742.2	15,742.2	15,094.7	16,823.0
04.00*			1,026.0		11,411.1	87.1		22,700.3	0.5	35,224.9	35,224.9	28,317.7	35,442.7
05.00*					14,614.8	5,907.5		3,129.9	174.7	23,826.9	23,826.9	20,592.0	15,056.5
06.00*		272.7	633.5	412.8	32,604.2	239.7		1,691.0	196.0	36,049.9	36,049.9	43,817.6	49,676.0
07.00*		0.3	0.8	79.2	60,330.8	0.3		410.3	48.1	60,869.9	60,869.9	78,104.4	72,464.8
08.00*		517.3	18.3	5,307.2	154,464.2	8.4		2,193.0	151.6	162,660.0	162,660.0	175,457.7	147,281.7
08.25					104.1			3.3		107.4	107.4	333.9	2,258.2
08.50			0.2		1,999.5			594.6	47.5	2,641.9	2,641.9	7,019.6	19,937.5
08.75		80.0	0.8		62.3			42.3		185.5	185.5	560.9	5,423.0
09.00		436.1	2,539.9	64.4	97,150.6	1.7		5,998.3	681.8	106,872.8	106,872.8	62,466.1	47,210.1
09.25				103.1	1,345.2			217.9		1,666.2	1,666.2	10,579.5	5,646.8
09.50			650.0	94.6	16,131.8	0.7		1,478.0	11.9	18,367.1	18,367.1	26,201.0	39,250.7
09.75				953.0	9,101.1			112.5		10,166.7	10,166.7	36,294.6	20,953.5
10.00		1,857.0	16,344.7	1,615.3	34,270.6	17.0		2,019.0	354.9	56,478.4	56,478.4	134,745.2	151,356.8
10.25		104.0	1,800.9	623.9	8,817.3			472.9	29.7	11,848.6	11,848.6	41,630.4	26,992.1
10.50		..	2,586.6	2,096.1	24,397.3	1,000.0		630.7	98.6	30,809.2	30,809.2	72,870.3	37,822.0
10.75		16,279.4	158.8	1,181.4	21,575.2			36.5		39,231.2	39,231.2	68,897.6	40,838.4
11.00		70,446.0	4,196.5	5,620.5	88,308.5	0.5		4,158.7	564.0	173,294.9	173,294.9	165,622.5	177,902.1
11.25		52.0	518.4	1,484.0	46,643.3			148.3	6,063.3	54,909.4	54,909.4	49,204.1	44,971.0
11.50		3,441.4	4,234.5	530.6	73,292.9	1,696.2		1,918.9	237.0	85,351.5	85,351.5	84,062.5	108,934.3
11.75			649.8	1,368.6	24,677.8	50.0		456.8	35.1	27,238.1	27,238.1	33,830.7	38,140.0
12.00		13,161.3	3,427.1	1,735.5	119,472.1	439.7		7,659.9	2,403.7	148,299.3	148,299.3	218,547.5	214,846.0
12.25			2,001.6	1,890.8	25,667.2	184.0		810.9	29.2	30,583.7	30,583.7	34,358.4	32,613.3
12.50		632.0	8,048.6	228.4	41,971.9	764.2		4,854.1	247.8	56,747.0	56,747.0	61,548.6	80,663.2
12.75		590.0	3,369.8	692.9	31,277.3	6.3		798.7	366.4	37,101.5	37,101.5	55,711.8	30,915.4
13.00		21,316.2	27,714.0	1,260.2	199,556.5	167.8		15,303.0	783.3	266,101.1	266,101.1	184,934.3	175,712.4
13.25			2,273.9	558.2	28,325.8			647.2	61.2	31,866.2	31,866.2	16,290.4	17,042.3
13.50			2,000.0	228.4	59,795.7	15.2		33,852.2	2,166.4	98,057.9	98,057.9	54,483.5	48,101.7
13.75			4,211.2		16,997.5	34.1		4,021.0	9.3	25,273.0	25,273.0	15,703.0	15,086.7
14.00		3,480.4	7,835.2	10,139.3	248,821.7	2,589.3		34,543.8	476.6	307,886.4	307,886.4	363,811.7	210,840.6
14.25			1,000.0	0.4	19,424.7	132.6		302.6		20,860.3	20,860.3	6,139.9	5,977.1
14.50		228.6		125.0	35,449.0	1,015.4		9,847.3	373.9	47,039.1	47,039.1	28,131.6	30,611.2
14.75			394.4	520.0	10,914.1	11.1		223.8		12,063.5	12,063.5	6,897.9	2,535.8
15.00		132.2	378.3	2,330.7	147,636.5	24.2		74,357.2	964.4	225,823.4	225,823.4	121,555.0	98,684.4
15.25				100.0	8,655.3	14.4		4,178.5		12,948.2	12,948.2	6,399.4	3,288.8
15.50			2,828.6	45.9	17,408.5	435.7		5,427.2	473.9	26,619.7	26,619.7	6,756.8	10,491.8
15.75			1,045.0		6,032.4			130.0	18.8	7,226.3	7,226.3	3,572.2	2,297.4
16.00		12.6	5,231.4	2,327.4	91,421.7	35.9		19,574.9	995.4	119,599.2	119,599.2	32,070.7	46,001.8
16.25					2,817.1			30.0		2,847.1	2,847.1	151.0	853.5
16.50					9,156.1			10,367.6	16.7	19,540.3	19,540.3	8,287.9	7,919.0
16.75					3,637.9	1.1		6,413.4		10,052.4	10,052.4	4,153.4	3,975.1
17.00				193.3	57,228.7	353.8		13,982.2	177.9	71,935.9	71,935.9	11,308.4	11,695.8
17.25					1,659.9	1.2		6,640.8		8,301.9	8,301.9	80.2	48.1
17.50					7,815.2	73.3		2,332.4	14.2	10,235.2	10,235.2	563.7	105.4
17.75					1,099.0			3.3	0.9	1,103.2	1,103.2	716.2	88.8
18.00		1.1			56,402.9	1.7		2,804.0	54.8	59,264.5	59,264.5	27,307.0	20,411.4
18.25					254.6			1.8		256.4	256.4	1,110.9	795.7
18.50					1,451.0			121.1		1,572.1	1,572.1	84.6	1,279.0
18.75					63.7					63.7	63.7	1,106.0	607.1
19.00					10,848.4	5.4		1,564.3	69.3	12,487.4	12,487.4	7,135.1	10,343.5
19.25					119.4			24.2		143.6	143.6	7.2	1.2
19.50					71.1			7.2		78.3	78.3	38.1	170.7
19.75					13.0			11.6		24.7	24.7	12.6	220.9
20.00 & above		1.8		527.9	17,238.6	3.5		84,299.0	44.6	102,115.5	102,115.5	84,366.0	86,847.3
Total		133,084.5	107,911.8	44,579.6	2,074,977.9	15,320.2	421,195.8	18,568.4	2,815,638.2	2,815,638.2	2,613,204.9	2,376,182.3	

*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 08									31 - 12 - 07		30 - 06 - 07		
	Domestic Constituents									Total	Total	Total		
	Foreign Constituents	Non-financial			Trust Funds and Non-profit			Sub Total	Total					
Government	Public Sector Enterprises	NBFI'S (Business)	Private Sector Organisations	Personal	Others	Sub Total	Total	Total	Total					
00.00		42.0	4.5	100.5	64,301.2			7,097.7	122.3	71,668.1	71,668.1	73,067.9	65,706.5	
01.00*			788.6		3,231.2		1.1	271.9	0.1	4,292.9	4,292.9	3,586.1	920.7	
02.00*					1,450.9			4,456.3	0.3	5,907.5	5,907.5	5,133.6	5,596.9	
03.00*					1,167.3			3,096.0	1.5	4,264.8	4,264.8	3,641.5	5,538.4	
04.00*			1,026.0		11,115.1		87.1	15,014.5		27,242.6	27,242.6	19,942.6	14,316.3	
05.00*					11,990.8			2,987.1	174.7	15,152.6	15,152.6	13,463.7	7,287.4	
06.00*		272.7	633.5	410.9	29,807.3		239.7	1,435.3	195.9	32,995.2	32,995.2	39,360.1	38,926.7	
07.00*		0.3	0.8	16.7	47,980.4		0.3	402.1	12.6	48,413.2	48,413.2	54,534.2	63,523.7	
08.00*		462.0	18.3	5,305.7	132,728.0		5.7	1,754.6	103.7	140,378.0	140,378.0	154,591.0	126,940.5	
08.25					79.3			2.9		82.1	82.1	269.6	901.9	
08.50			0.2		1,929.6			594.1	47.5	2,571.5	2,571.5	5,552.2	19,298.6	
08.75		80.0	0.8		32.4			41.0		154.3	154.3	218.5	5,191.1	
09.00			2,133.1	0.1	6,065.4			810.6	1.2	9,010.4	9,010.4	45,074.6	35,541.8	
09.25					103.1			1,151.0		1,472.0	1,472.0	10,555.5	4,355.7	
09.50					94.6		0.7	12,862.5	1,318.9	10.7	14,287.5	14,287.5	24,430.4	31,094.8
09.75					953.0			9,101.1		10,163.1	10,163.1	34,579.1	14,663.4	
10.00		57.0	14,844.7	1,286.5	27,001.3		1.8	1,099.8	270.8	44,561.8	44,561.8	106,141.0	126,855.4	
10.25		104.0	1,800.9	269.5	5,632.8			472.9	29.7	8,309.7	8,309.7	37,917.0	20,645.0	
10.50			1,586.6	96.1	18,434.7		1,000.0	561.3	98.6	21,777.2	21,777.2	64,113.1	31,458.2	
10.75	16,279.4		158.8	1,044.9	14,526.6			36.5		32,046.1	32,046.1	51,476.9	34,610.3	
11.00	57,967.6		1,048.3	2,321.4	53,960.4		0.5	2,893.9	347.7	118,539.8	118,539.8	122,435.1	112,348.7	
11.25		52.0	518.4	939.6	29,418.6			148.3	1,702.6	32,779.6	32,779.6	43,858.1	37,770.6	
11.50		3,038.6	2,402.6	330.6	65,282.1		1,696.2	1,675.5	232.5	74,658.2	74,658.2	56,497.4	75,722.6	
11.75			649.8	1,221.1	16,529.5		50.0	244.4	35.1	18,729.9	18,729.9	28,443.0	31,114.4	
12.00		3.3	1,854.1	921.1	85,164.0		329.1	3,877.1	1,479.0	93,627.7	93,627.7	127,829.4	125,274.5	
12.25			2,001.6	1,847.8	18,483.2		1.1	276.4	23.8	22,633.9	22,633.9	24,101.0	26,183.1	
12.50		175.7	5,736.9	168.4	36,045.4		357.2	4,617.9	245.2	47,346.7	47,346.7	47,595.4	66,784.4	
12.75		590.0	3,369.8	623.1	26,161.1		6.3	789.0	115.7	31,655.0	31,655.0	48,577.4	20,724.2	
13.00		18,888.2	9,485.1	931.7	133,813.5		80.0	8,502.1	514.9	172,215.5	172,215.5	113,784.8	120,853.0	
13.25			2,060.7	409.2	22,692.0			647.2	61.2	25,870.2	25,870.2	12,411.3	11,392.3	
13.50			2,000.0	228.4	47,656.1		3.1	33,496.7	2,166.4	85,550.7	85,550.7	41,256.2	33,283.4	
13.75			3,889.9		15,728.8			4,013.5	9.3	23,641.5	23,641.5	9,825.8	10,963.0	
14.00		3,480.1	6,285.2	10,139.3	229,497.2		2,563.3	29,944.4	421.0	282,330.6	282,330.6	259,880.4	116,701.8	
14.25			1,000.0		18,488.6		132.6	293.4		19,914.5	19,914.5	4,067.8	4,656.8	
14.50		228.6			31,224.2		1,015.4	9,664.0	363.8	42,495.8	42,495.8	23,545.4	22,265.0	
14.75			394.4	250.0	10,148.3		11.1	223.8		11,027.7	11,027.7	6,788.6	2,399.0	
15.00		132.2	228.3	2,134.6	125,273.0		15.3	28,144.1	850.6	156,778.0	156,778.0	73,764.1	68,925.9	
15.25				100.0	7,954.9		14.4	153.8		8,223.0	8,223.0	1,513.1	3,253.5	
15.50			2,828.6	45.9	16,559.9		72.7	5,417.0	473.9	25,398.0	25,398.0	5,733.0	8,464.0	
15.75			1,045.0		5,329.3			116.2		6,490.6	6,490.6	1,362.0	2,230.9	
16.00		4.6	4,224.7	1,714.6	73,001.3		13.1	17,254.4	942.0	97,154.7	97,154.7	27,050.0	42,575.8	
16.25					2,746.1			29.4		2,775.5	2,775.5	137.5	547.2	
16.50					8,710.3			10,359.0	16.7	19,086.0	19,086.0	7,622.2	7,193.1	
16.75					3,591.0		1.1	6,412.7		10,004.8	10,004.8	4,106.0	3,849.8	
17.00				44.3	30,270.7		4.0	13,898.8	177.9	44,395.6	44,395.6	11,060.8	11,363.9	
17.25					1,590.4		1.2	6,640.8		8,232.5	8,232.5	77.0	43.8	
17.50					2,886.5		73.3	2,330.8	14.2	5,304.8	5,304.8	551.1	96.4	
17.75					1,059.8			3.3	0.9	1,064.1	1,064.1	711.8	81.2	
18.00		1.1			24,392.6		1.6	2,547.4	53.1	26,995.8	26,995.8	26,924.1	19,647.0	
18.25					188.0			1.8		189.8	189.8	297.5	59.3	
18.50					1,293.5			121.0		1,414.5	1,414.5	39.5	1,227.6	
18.75					63.7					63.7	63.7	1,106.0	606.9	
19.00					5,125.3		5.4	1,351.8	69.3	6,551.8	6,551.8	6,390.0	2,914.2	
19.25					74.4			24.2		98.6	98.6	7.2	1.2	
19.50					28.6			7.2		35.8	35.8	30.7	3.9	
19.75					4.7			11.6		16.3	16.3	4.2	1.1	
20.00 & above				527.9	13,670.6		3.5	69,264.5	39.6	83,506.1	83,506.1	66,471.6	63,553.6	
Total		101,859.5	74,020.1	34,580.4	1,564,696.5	7,788.2	307,177.5	11,425.7	2,101,547.8	2,101,547.8	1,953,504.5	1,708,450.2		

*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 - 08									31 - 12 - 07		30 - 06 - 07	
	Foreign Constituents	Domestic Constituents				Trust Funds and Non-profit Organisations				Total	Total	Total	
		Government	Non-financial Public Sector Enterprises	NBFI'S (Business)	Private Sector	Personal	Others	Sub Total					
00.00				40.0	946.7			302.3	0.8	1,289.8	1,289.8	966.5	765.8
01.00*					30.6					30.6	30.6		
02.00*								190.4		190.4	190.4	373.1	102.7
03.00*					3.7			1,402.5		1,406.2	1,406.2	1,289.2	2,117.5
04.00*					145.1			5.9		151.0	151.0	64.5	35.5
05.00*					2,081.8					2,081.8	2,081.8	166.6	496.8
06.00*				1.9	944.5			102.4		1,048.7	1,048.7	2,621.8	2,927.3
07.00*					1,068.4			0.1		1,068.5	1,068.5	2,094.8	5,513.5
08.00*				1.5	4,039.0			5.3		4,045.8	4,045.8	6,939.8	5,352.8
08.25					24.8			0.4		25.2	25.2	14.1	47.7
08.50					57.6			0.5		58.2	58.2	711.0	360.9
08.75					29.9					29.9	29.9	313.5	163.1
09.00				64.3	21.0			9.6		94.9	94.9	168.6	196.1
09.25					194.3					194.3	194.3		512.7
09.50					179.0			0.2		179.2	179.2	585.0	3,544.2
09.75												1,705.7	4,762.4
10.00					100.1			2.9		103.0	103.0	4,406.2	3,957.5
10.25				179.5	1,898.9					2,078.4	2,078.4	2,459.5	5,615.9
10.50			1,000.0		2,383.0			1.6		3,384.6	3,384.6	3,938.4	2,664.7
10.75				11.4	1,051.0					1,062.4	1,062.4	3,801.1	3,927.1
11.00				274.9	665.3			26.6		966.8	966.8	3,923.2	7,693.0
11.25				377.8	2,178.8					2,556.6	2,556.6	3,004.8	5,762.8
11.50				200.0	2,079.9			2.5		2,282.4	2,282.4	3,793.2	5,430.0
11.75				60.0	2,167.0			212.4		2,439.4	2,439.4	3,544.0	5,012.3
12.00				110.2	1,851.0			31.0		1,992.3	1,992.3	4,051.3	5,247.6
12.25					6,071.5					6,071.5	6,071.5	4,624.9	2,901.7
12.50					2,261.9			108.2		2,370.0	2,370.0	1,467.3	1,201.1
12.75				69.8	2,478.1			4.9		2,552.8	2,552.8	1,383.6	4,110.8
13.00				707.1	230.0	4,743.3	13.6	140.4		5,834.4	5,834.4	1,627.6	2,835.2
13.25				213.2	149.1	2,452.8				2,815.1	2,815.1	653.2	1,785.3
13.50					3,761.6			84.5		3,846.1	3,846.1	438.1	907.5
13.75					1,119.1		34.1	7.5		1,160.7	1,160.7	65.0	122.4
14.00					3,213.4		26.0	250.3		3,489.7	3,489.7	796.2	5,808.1
14.25				0.4	834.6			9.3		844.3	844.3	42.0	35.6
14.50				125.0	2,907.4			28.3		3,060.7	3,060.7	26.9	178.0
14.75				270.0	572.6					842.6	842.6		5.9
15.00					1,200.7		8.9	135.3		1,345.0	1,345.0	167.1	368.2
15.25					574.9			4,023.9		4,598.8	4,598.8	4,882.3	
15.50					715.4		363.0	9.2		1,087.7	1,087.7	28.4	1,764.8
15.75					654.1					654.1	654.1	1,726.3	
16.00					329.1			1,821.3		2,150.3	2,150.3	535.5	81.6
16.25					52.4			0.5		53.0	53.0		
16.50					247.3			8.6		256.0	256.0		29.9
16.75					34.7			0.6		35.3	35.3		
17.00					174.4			37.3		211.8	211.8	59.9	52.9
17.25													
17.50					19.3			0.3		19.6	19.6		
17.75					37.4					37.4	37.4		
18.00					40.1			2.8		42.9	42.9	34.1	22.3
18.25													
18.50													
18.75													
19.00					0.2			107.2		107.4	107.4	105.7	6,150.3
19.25													
19.50												3.5	
19.75													214.1
20.00 & above					11.4			14,394.0		14,405.3	14,405.3	16,567.5	22,101.5
Total				1,920.3	2,165.7	58,649.4	445.6	23,470.9	0.8	86,652.7	86,652.7	86,171.1	122,887.2

*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.5 Advances Classified by

All

As on

Size of Account* (Rs.)	Domestic									
	Foreign Constituents		Government		Non-Financial Public Sector Enterprises		NBFT's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000									101,430	259.1
5,000 to 10,000									15,152	113.9
10,000 to 20,000					1	..	2	..	68,911	1,063.8
20,000 to 25,000			1	..			1	..	31,279	696.9
25,000 to 30,000									32,121	883.4
30,000 to 40,000									61,281	2,162.7
40,000 to 50,000					1	..			107,493	4,909.9
50,000 to 60,000			1	0.1			1	0.1	147,285	8,100.5
60,000 to 70,000			16	1.0					105,975	6,885.6
70,000 to 80,000							3	0.2	113,288	8,542.9
80,000 to 90,000							2	0.2	171,229	14,667.2
90,000 to 100,000							1	0.1	100,457	9,475.0
100,000 to 200,000					5	0.6	15	2.8	511,757	68,720.9
200,000 to 300,000			1	0.3	17	4.8	42	11.0	62,548	14,879.8
300,000 to 400,000			3	1.1			3	1.0	33,544	11,689.7
400,000 to 500,000					10	4.8	108	48.1	21,251	9,405.7
500,000 to 600,000			4	2.4	18	10.6	25	12.9	12,771	6,905.6
600,000 to 700,000			1	0.6	1	0.7	4	2.8	9,245	5,983.2
700,000 to 800,000					11	8.5	4	3.0	8,309	6,217.3
800,000 to 900,000			171	142.9	2	1.7	8	6.6	6,703	5,669.2
900,000 to 1,000,000			2	1.9					6,375	6,049.5
1,000,000 to 2,000,000			103	144.2	14	20.4	276	541.7	31,357	43,928.4
2,000,000 to 3,000,000			8	21.4	2	4.7	6	14.3	17,021	41,823.2
3,000,000 to 4,000,000			6	19.9	1	3.7	3	10.5	9,894	34,710.0
4,000,000 to 5,000,000							2	8.5	6,355	28,516.5
5,000,000 to 6,000,000							1	5.4	5,343	28,875.1
6,000,000 to 7,000,000			35	228.6			20	129.7	2,895	18,859.0
7,000,000 to 8,000,000			7	55.3	2	15.1	9	67.0	2,368	17,668.9
8,000,000 to 9,000,000			3	26.8	1	8.0	1	8.5	2,657	22,544.7
9,000,000 to 10,000,000			2	18.7			3	28.1	2,040	19,527.6
10,000,000 & Over			96	132,419.5	132	107,828.2	549	43,677.0	25,239	1,625,242.5
Total			460	133,084.5	218	107,911.8	1,089	44,579.6	1,833,573	2,074,977.9

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

Size of Accounts and Borrowers

Banks

30th June, 2008

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organisations		Personal		Others		Sub Total		Total		Size of Account* (Rs.)
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
		11,833	23.1	7,784	35.3	121,047	317.5	121,047	317.5	Less Than 5,000
8	0.1	56,454	430.5	85	0.6	71,699	545.1	71,699	545.1	5,000 to 10,000
27	0.5	278,127	3,904.0	340	4.4	347,408	4,972.7	347,408	4,972.7	10,000 to 20,000
		498,540	10,992.7	518	12.1	530,339	11,701.8	530,339	11,701.8	20,000 to 25,000
8	0.2	15,444	423.2	478	13.4	48,051	1,320.2	48,051	1,320.2	25,000 to 30,000
35	1.2	211,115	6,789.1	721	24.4	273,152	8,977.4	273,152	8,977.4	30,000 to 40,000
8	0.4	296,527	13,243.0	1,252	53.7	405,281	18,207.0	405,281	18,207.0	40,000 to 50,000
8	0.4	257,650	13,317.2	443	24.0	405,388	21,442.3	405,388	21,442.3	50,000 to 60,000
4	0.2	107,746	7,100.0	3,565	234.6	217,306	14,221.4	217,306	14,221.4	60,000 to 70,000
3	0.2	199,768	14,971.5	552	41.0	313,614	23,555.9	313,614	23,555.9	70,000 to 80,000
16	1.4	173,905	14,792.8	1,537	129.0	346,689	29,590.6	346,689	29,590.6	80,000 to 90,000
		182,317	17,007.7	240	23.3	283,015	26,506.1	283,015	26,506.1	90,000 to 100,000
33	4.3	341,322	43,709.7	3,632	464.0	856,764	112,902.3	856,764	112,902.3	100,000 to 200,000
66	17.1	126,052	32,263.7	664	164.1	189,390	47,340.9	189,390	47,340.9	200,000 to 300,000
45	16.4	117,965	39,980.1	523	179.2	152,083	51,867.5	152,083	51,867.5	300,000 to 400,000
13	5.5	86,422	38,347.6	753	318.7	108,557	48,130.4	108,557	48,130.4	400,000 to 500,000
59	30.9	32,483	17,246.4	417	235.1	45,777	24,443.8	45,777	24,443.8	500,000 to 600,000
31	20.2	12,881	8,529.4	55	34.9	22,218	14,571.7	22,218	14,571.7	600,000 to 700,000
27	20.2	8,217	6,285.0	53	39.3	16,621	12,573.3	16,621	12,573.3	700,000 to 800,000
29	24.6	3,826	3,272.7	134	115.6	10,873	9,233.2	10,873	9,233.2	800,000 to 900,000
19	18.4	4,444	4,267.5	59	56.7	10,899	10,394.1	10,899	10,394.1	900,000 to 1,000,000
91	123.5	19,407	27,667.7	347	506.9	51,595	72,932.7	51,595	72,932.7	1,000,000 to 2,000,000
12	32.4	8,691	20,900.1	269	642.3	26,009	63,438.4	26,009	63,438.4	2,000,000 to 3,000,000
15	46.5	7,511	26,453.6	129	441.0	17,559	61,685.2	17,559	61,685.2	3,000,000 to 4,000,000
4	18.5	3,118	14,645.8	303	1,450.8	9,782	44,640.1	9,782	44,640.1	4,000,000 to 5,000,000
8	44.0	1,301	6,738.8	57	326.0	6,710	35,989.3	6,710	35,989.3	5,000,000 to 6,000,000
10	68.3	425	2,775.1	25	166.3	3,410	22,227.1	3,410	22,227.1	6,000,000 to 7,000,000
9	65.0	818	6,064.6	18	137.4	3,231	24,073.3	3,231	24,073.3	7,000,000 to 8,000,000
12	104.4	148	1,269.1	6	50.5	2,828	24,011.9	2,828	24,011.9	8,000,000 to 9,000,000
4	39.7	58	548.4	5	48.0	2,112	20,210.5	2,112	20,210.5	9,000,000 to 10,000,000
99	14,615.8	353	17,235.7	192	12,595.7	26,660	1,953,614.4	26,660	1,953,614.4	10,000,000 & Over
703	15,320.2	3,064,868	421,195.8	25,156	18,568.4	4,926,067	2,815,638.2	4,926,067	2,815,638.2	Total

3.6 Advances Classified by Size of Accounts

All Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	121,047	317.5	43,977	71.3	66,889	184.2
5,000 to 10,000	71,699	545.1	68,507	532.4	73,733	594.2
10,000 to 20,000	347,408	4,972.7	301,118	4,122.5	436,465	5,644.8
20,000 to 25,000	530,339	11,701.8	413,393	8,909.3	405,517	8,578.9
25,000 to 30,000	48,051	1,320.2	45,548	1,259.2	229,859	6,423.6
30,000 to 40,000	273,152	8,977.4	303,571	10,099.4	365,985	12,707.8
40,000 to 50,000	405,281	18,207.0	696,453	33,182.2	628,152	27,938.1
50,000 to 60,000	405,388	21,442.3	190,221	10,429.1	286,145	15,651.2
60,000 to 70,000	217,306	14,221.4	265,196	17,394.9	237,171	15,403.2
70,000 to 80,000	313,614	23,555.9	303,862	22,883.4	362,226	27,156.9
80,000 to 90,000	346,689	29,590.6	371,653	31,486.6	286,259	24,284.3
90,000 to 100,000	283,015	26,506.1	239,847	22,861.5	226,069	21,492.4
100,000 to 200,000	856,764	112,902.3	1,019,196	132,672.1	851,407	112,363.0
200,000 to 300,000	189,390	47,340.9	165,554	40,097.1	192,141	47,442.0
300,000 to 400,000	152,083	51,867.5	162,893	57,160.9	206,661	73,971.8
400,000 to 500,000	108,557	48,130.4	68,151	31,175.0	69,218	30,638.5
500,000 to 600,000	45,777	24,443.8	61,208	32,724.4	43,303	23,561.6
600,000 to 700,000	22,218	14,571.7	18,644	11,929.4	21,757	14,185.8
700,000 to 800,000	16,621	12,573.3	13,205	9,876.9	15,067	11,266.7
800,000 to 900,000	10,873	9,233.2	10,591	8,991.3	11,257	9,589.3
900,000 to 1,000,000	10,899	10,394.1	10,287	9,731.5	12,447	11,853.7
1,000,000 to 2,000,000	51,595	72,932.7	57,694	81,303.7	53,039	74,423.6
2,000,000 to 3,000,000	26,009	63,438.4	23,998	59,158.0	24,671	60,723.7
3,000,000 to 4,000,000	17,559	61,685.2	12,419	42,764.8	15,252	53,408.3
4,000,000 to 5,000,000	9,782	44,640.1	10,088	45,272.0	9,199	41,122.7
5,000,000 to 6,000,000	6,710	35,989.3	5,313	29,017.5	5,238	28,668.0
6,000,000 to 7,000,000	3,410	22,227.1	3,290	21,350.3	3,438	22,279.6
7,000,000 to 8,000,000	3,231	24,073.3	3,318	24,660.0	3,247	24,155.6
8,000,000 to 9,000,000	2,828	24,011.9	2,598	22,148.0	2,033	17,185.6
9,000,000 to 10,000,000	2,112	20,210.5	2,261	21,493.1	2,102	20,022.2
10,000,000 & Over	26,660	1,953,614.4	25,780	1,768,446.9	22,025	1,533,261.3
Total	4,926,067	2,815,638.2	4,919,834	2,613,204.9	5,167,972	2,376,182.3

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	21,588	51.5	13,657	32.5	7,207	26.2
5,000 to 10,000	16,736	124.1	17,548	133.0	18,350	137.6
10,000 to 20,000	35,006	534.0	45,176	613.4	41,574	625.4
20,000 to 25,000	20,809	472.1	17,464	396.1	30,925	707.5
25,000 to 30,000	31,109	857.0	29,825	826.4	41,475	1,143.2
30,000 to 40,000	65,658	2,331.0	90,815	3,217.2	143,144	5,098.6
40,000 to 50,000	119,770	5,504.7	152,062	6,835.7	170,232	7,606.7
50,000 to 60,000	153,616	8,444.9	126,158	6,937.1	152,555	8,413.9
60,000 to 70,000	165,010	10,828.3	157,372	10,287.1	185,652	12,068.5
70,000 to 80,000	213,932	16,066.3	257,720	19,374.4	314,406	23,591.7
80,000 to 90,000	281,547	23,914.7	304,448	25,766.4	221,117	18,785.9
90,000 to 100,000	199,331	18,757.0	188,726	18,005.7	180,529	17,169.6
100,000 to 200,000	563,250	73,501.7	455,934	58,512.2	380,642	48,547.5
200,000 to 300,000	49,652	11,837.3	41,368	10,110.4	45,823	11,163.7
300,000 to 400,000	21,288	7,354.6	19,107	6,657.8	18,407	6,374.0
400,000 to 500,000	14,062	6,225.2	12,230	5,425.6	9,767	4,326.7
500,000 to 600,000	4,578	2,455.9	6,913	3,700.7	11,150	6,063.2
600,000 to 700,000	6,586	4,459.6	6,452	4,042.3	2,905	1,876.1
700,000 to 800,000	2,826	2,105.5	3,964	2,965.7	4,738	3,535.6
800,000 to 900,000	2,007	1,692.6	2,989	2,551.7	3,128	2,689.6
900,000 to 1,000,000	2,991	2,854.0	2,865	2,690.8	2,402	2,284.2
1,000,000 to 2,000,000	12,501	16,718.7	12,065	16,210.4	10,526	14,201.1
2,000,000 to 3,000,000	3,784	9,249.1	3,124	7,446.2	3,318	7,984.6
3,000,000 to 4,000,000	1,680	5,793.4	1,482	5,258.7	1,883	6,529.6
4,000,000 to 5,000,000	799	3,553.0	1,630	7,002.9	1,510	6,519.0
5,000,000 to 6,000,000	1,043	5,609.1	960	5,310.1	654	3,630.9
6,000,000 to 7,000,000	429	2,816.7	513	3,355.8	555	3,634.6
7,000,000 to 8,000,000	343	2,566.2	433	3,253.1	375	2,813.2
8,000,000 to 9,000,000	271	2,272.4	662	5,644.4	270	2,300.0
9,000,000 to 10,000,000	257	2,471.7	269	2,579.7	344	3,285.6
10,000,000 & Over	3,683	376,015.5	3,799	328,385.9	3,530	311,711.0
Total	2,016,142	627,437.6	1,977,730	573,529.3	2,009,093	544,844.9

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	99,384	265.9	30,271	38.6	59,623	157.8
5,000 to 10,000	54,951	420.9	50,953	399.4	55,367	456.5
10,000 to 20,000	312,151	4,435.5	255,915	3,508.7	394,867	5,019.1
20,000 to 25,000	509,507	11,229.2	395,583	8,505.8	374,575	7,871.0
25,000 to 30,000	16,721	457.0	15,503	426.6	187,327	5,249.4
30,000 to 40,000	204,096	6,520.2	212,702	6,880.2	222,753	7,606.0
40,000 to 50,000	285,467	12,700.3	338,881	16,383.6	244,936	10,746.7
50,000 to 60,000	65,539	3,649.8	64,022	3,489.6	68,325	3,731.3
60,000 to 70,000	52,248	3,390.1	107,810	7,106.9	51,481	3,332.2
70,000 to 80,000	99,655	7,487.5	46,101	3,505.8	47,801	3,563.7
80,000 to 90,000	49,970	4,328.7	67,192	5,719.2	41,520	3,486.9
90,000 to 100,000	77,734	7,179.1	51,086	4,852.6	45,415	4,311.0
100,000 to 200,000	271,073	36,916.8	507,642	67,755.0	357,008	50,466.9
200,000 to 300,000	129,019	32,524.3	122,728	29,635.8	145,428	36,044.8
300,000 to 400,000	124,484	42,470.5	128,964	45,701.0	172,327	62,183.9
400,000 to 500,000	93,727	41,555.3	54,804	25,230.2	58,639	25,931.6
500,000 to 600,000	40,777	21,758.7	54,033	28,878.5	31,904	17,361.3
600,000 to 700,000	15,514	10,036.0	12,070	7,808.0	18,760	12,250.4
700,000 to 800,000	13,700	10,396.7	9,154	6,846.4	10,244	7,667.1
800,000 to 900,000	8,784	7,470.9	7,465	6,325.4	8,041	6,824.8
900,000 to 1,000,000	7,842	7,477.8	7,372	6,993.4	9,977	9,505.9
1,000,000 to 2,000,000	38,750	55,707.7	45,291	64,599.9	42,040	59,537.5
2,000,000 to 3,000,000	21,151	51,509.5	19,738	49,008.5	20,155	49,860.7
3,000,000 to 4,000,000	15,500	54,551.6	10,629	36,467.8	12,322	43,366.9
4,000,000 to 5,000,000	8,875	40,609.0	8,359	37,818.3	7,571	34,075.6
5,000,000 to 6,000,000	5,563	29,816.5	4,273	23,279.5	4,472	24,434.2
6,000,000 to 7,000,000	2,909	18,943.6	2,720	17,631.3	2,787	18,004.6
7,000,000 to 8,000,000	2,828	21,058.6	2,838	21,052.3	2,795	20,768.9
8,000,000 to 9,000,000	2,517	21,403.7	1,884	16,060.8	1,730	14,610.4
9,000,000 to 10,000,000	1,793	17,149.6	1,928	18,301.9	1,694	16,122.2
10,000,000 & Over	22,084	1,518,126.7	21,196	1,383,293.3	17,555	1,143,900.9
Total	2,654,313	2,101,547.8	2,659,107	1,953,504.5	2,719,439	1,708,450.2

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	75	0.2	49	0.1	59	0.2
5,000 to 10,000	12	0.1	6	..	16	0.1
10,000 to 20,000	251	3.2	27	0.4	24	0.3
20,000 to 25,000	23	0.5	346	7.4	17	0.4
25,000 to 30,000	221	6.3	220	6.3	1,057	30.9
30,000 to 40,000	3,398	126.2	54	2.0	88	3.2
40,000 to 50,000	44	2.1	205,510	9,962.9	212,984	9,584.7
50,000 to 60,000	186,233	9,347.5	41	2.4	65,265	3,506.0
60,000 to 70,000	48	2.9	14	0.9	38	2.5
70,000 to 80,000	27	2.1	41	3.1	19	1.5
80,000 to 90,000	15,172	1,347.2	13	1.1	23,622	2,011.6
90,000 to 100,000	5,950	570.0	35	3.2	125	11.8
100,000 to 200,000	22,441	2,483.8	55,620	6,404.9	113,757	13,348.6
200,000 to 300,000	10,719	2,979.3	1,458	351.0	890	233.5
300,000 to 400,000	6,311	2,042.4	14,822	4,802.1	15,927	5,413.9
400,000 to 500,000	768	350.0	1,117	519.3	812	380.2
500,000 to 600,000	422	229.1	262	145.2	249	137.1
600,000 to 700,000	118	76.1	122	79.1	92	59.3
700,000 to 800,000	95	71.0	87	64.8	85	64.0
800,000 to 900,000	82	69.8	137	114.2	88	74.9
900,000 to 1,000,000	66	62.3	50	47.3	68	63.6
1,000,000 to 2,000,000	344	506.2	338	493.5	473	684.9
2,000,000 to 3,000,000	1,074	2,679.7	1,136	2,703.3	1,198	2,878.4
3,000,000 to 4,000,000	379	1,340.2	308	1,038.2	1,047	3,511.8
4,000,000 to 5,000,000	108	478.1	99	450.8	118	528.0
5,000,000 to 6,000,000	104	563.7	80	427.9	112	602.9
6,000,000 to 7,000,000	72	466.8	57	363.2	96	640.4
7,000,000 to 8,000,000	60	448.4	47	354.5	77	573.5
8,000,000 to 9,000,000	40	335.8	52	442.8	33	275.2
9,000,000 to 10,000,000	62	589.3	64	611.6	64	614.3
10,000,000 & Over	893	59,472.3	785	56,767.7	940	77,649.4
Total	255,612	86,652.7	282,997	86,171.1	439,440	122,887.2

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,911,601	505,239.0	2,973,643	624,282.2	2,925,641	488,955.3
05.00	1,949	13,306.2	8,958	14,248.6	12,997	9,455.3
10.00	63,922	113,680.9	50,993	137,481.8	78,266	117,257.5
15.00	53,243	96,777.1	56,184	57,777.5	47,032	38,598.4
20.00	1,016,119	304,237.1	865,142	232,063.8	957,475	188,670.0
25.00	492,248	1,064,439.0	608,423	901,848.5	689,420	976,875.8
30.00	85,373	239,174.6	98,341	219,868.7	90,447	202,800.7
33.33	593	5,213.3	4,113	3,331.9	5,608	3,565.4
35.00	35,026	50,038.9	16,309	24,718.5	18,625	25,780.1
40.00	80,703	263,740.7	49,684	244,197.6	58,956	185,411.7
45.00	1,642	5,678.5	2,755	8,932.7	1,776	7,988.6
50.00	167,300	76,491.7	177,004	117,783.6	274,148	112,129.6
55.00	1,169	1,490.3	348	1,457.9	318	1,980.3
60.00	2,669	6,918.1	2,635	5,413.9	2,563	9,543.3
65.00	510	1,361.0	269	1,314.5	319	1,364.2
70.00	1,692	14,484.7	1,005	11,167.2	1,752	1,839.0
75.00	7,924	5,854.0	3,413	3,039.6	2,056	2,349.3
80.00	221	1,985.8	139	326.2	99	88.6
85.00	507	14,671.0	35	271.0	51	247.1
90.00	1,402	25,280.9	345	3,478.8	330	467.1
95.00	254	5,575.3	96	200.3	93	815.0
99.99						
Total	4,926,067	2,815,638.2	4,919,834	2,613,204.9	5,167,972	2,376,182.3

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	689,490	140,262.4	697,870	123,736.4	652,512	115,918.7
05.00	223	519.0	5,774	921.0	1,224	3,736.6
10.00	10,264	11,884.4	14,198	25,864.9	12,556	28,856.5
15.00	2,397	6,420.2	11,545	12,276.4	3,623	6,268.9
20.00	870,413	141,572.3	798,595	97,197.1	885,805	101,437.3
25.00	193,407	208,216.8	204,674	167,253.5	153,872	168,801.1
30.00	25,630	22,834.9	49,863	33,307.0	17,677	17,510.5
33.33	526	365.6	1,299	1,219.5	5,332	1,252.8
35.00	14,459	12,756.1	11,381	8,689.5	10,956	7,620.7
40.00	45,414	27,030.3	22,283	34,547.9	26,043	35,488.8
45.00	63	898.9	69	918.3	76	981.7
50.00	155,218	50,955.5	156,723	63,855.4	236,786	53,824.0
55.00	50	644.1	56	756.4	60	874.4
60.00	377	470.7	449	416.7	76	362.3
65.00	57	655.8	60	634.6	74	530.5
70.00	41	231.3	283	325.1	1,189	322.9
75.00	7,139	800.7	2,581	1,296.2	1,191	714.1
80.00	34	83.9	6	30.6	4	7.8
85.00	136	451.5	14	237.3	12	216.3
90.00	797	279.4	5	42.0	9	18.5
95.00	7	103.8	2	3.6	16	100.5
99.99						
Total	2,016,142	627,437.6	1,977,730	573,529.3	2,009,093	544,844.9

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,980,087	335,315.5	2,011,222	472,310.2	1,854,893	332,508.1
05.00	1,721	12,168.3	3,184	13,327.6	11,773	5,718.7
10.00	53,163	97,985.4	36,407	108,944.3	64,381	81,086.8
15.00	40,604	83,831.7	29,503	38,485.6	27,740	25,838.0
20.00	145,315	159,035.6	66,137	131,346.7	71,318	84,957.0
25.00	297,443	821,848.0	402,372	696,023.3	532,858	748,661.3
30.00	58,914	213,464.3	47,648	184,198.7	71,873	182,534.0
33.33	62	2,224.6	2,814	2,112.4	273	593.0
35.00	20,541	37,238.1	4,897	15,084.9	7,644	18,100.4
40.00	35,178	234,674.3	27,216	206,895.9	32,743	148,784.8
45.00	1,567	4,687.5	2,671	8,005.4	1,694	6,958.6
50.00	12,030	25,350.9	20,230	53,892.0	37,307	57,168.9
55.00	1,117	845.3	287	699.2	258	1,105.9
60.00	2,279	6,405.2	2,177	4,989.9	2,479	9,175.1
65.00	452	703.3	207	678.6	245	833.7
70.00	1,650	14,252.8	718	10,829.6	563	1,516.1
75.00	783	5,052.1	830	1,742.3	865	1,635.2
80.00	184	1,772.5	132	270.6	95	80.8
85.00	371	14,219.5	21	33.7	39	30.9
90.00	605	25,001.5	340	3,436.9	321	448.6
95.00	247	5,471.5	94	196.7	77	714.4
99.99						
Total	2,654,313	2,101,547.8	2,659,107	1,953,504.5	2,719,439	1,708,450.2

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 08		31 - 12 - 07		30 - 06 - 07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	242,024	29,661.1	264,551	28,235.6	418,236	40,528.5
05.00	5	618.9				
10.00	495	3,811.2	388	2,672.6	1,329	7,314.2
15.00	10,242	6,525.2	15,136	7,015.5	15,669	6,491.5
20.00	391	3,629.3	410	3,520.1	352	2,275.7
25.00	1,398	34,374.2	1,377	38,571.6	2,690	59,413.4
30.00	829	2,875.4	830	2,363.0	897	2,756.1
33.33	5	2,623.2			3	1,719.6
35.00	26	44.7	31	944.1	25	59.0
40.00	111	2,036.1	185	2,753.8	170	1,138.1
45.00	12	92.0	15	9.0	6	48.4
50.00	52	185.3	51	36.2	55	1,136.7
55.00	2	1.0	5	2.3		
60.00	13	42.2	9	7.3	8	5.9
65.00	1	1.9	2	1.3		
70.00	1	0.6	4	12.4		
75.00	2	1.2	2	1.2		
80.00	3	129.4	1	25.0		
85.00						
90.00						
95.00						
99.99						
Total	255,612	86,652.7	282,997	86,171.1	439,440	122,887.2

Interest/Return and Rate of Margin

Banks

June, 2008

(Million Rupees)

Rate of Margin											Rate of Int./Return	
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00	Total	Rate of Int./Return
442.8	359.2	336.2	339.8	95.8	83.3	28.3	165.6	14.5	90.2		77,225.0	00.00
32.2		0.1	0.6	0.5	0.5		2.0				4,323.5	01.00*
24.5											6,428.9	02.00*
444.6				7.9	10.1			115.8			15,742.2	03.00*
125.9		2.5	0.7				55.1	983.5			35,224.9	04.00*
5,981.6	149.6	23.4	74.4	36.6	1.4		879.1	1,725.6			23,826.9	05.00*
149.6		0.4	20.5	0.1	4.6		1,726.8	2,761.3			36,049.9	06.00*
1,047.3				453.2	3.8	0.3	870.0	532.2	2.9		60,869.9	07.00*
4,390.4		205.6		166.7	486.4		..				162,660.0	08.00*
21.0	0.6	25.1				0.3					109,807.6	09.00*
3,622.4	99.0	103.3	214.3	215.5	1,448.7	1,068.2	524.3	1,256.9	267.9		86,678.4	10.00*
77.0		1.0		2.8							11,848.6	10.25
131.7			0.2	0.5	0.3				..		30,809.2	10.50
570.9											39,231.2	10.75
4,495.0	0.9	2,203.3	5.9	156.6	11.4	0.7	2,154.7	1,178.6	456.7		173,294.9	11.00
1,153.6		22.9			4.8						54,909.4	11.25
571.9	1.8	10.9		1.6	0.2			4.8			85,351.5	11.50
262.8		110.8									27,238.1	11.75
3,761.8	18.4	737.9	1.6	424.9	417.1	13.0	1,239.1	2,336.8	599.5		148,299.3	12.00
777.2		19.5	268.2	5.7	0.6			1.5			30,583.7	12.25
821.9	1.9	13.1	6.2	84.9	14.3	1.1	1.1				56,747.0	12.50
109.7		..	3.2		15.9	5.0					37,101.5	12.75
17,357.1	18.4	165.6	3.0	479.8	855.6	27.1	1,047.0	768.0	1,092.2		266,101.1	13.00
356.2	10.4	254.0	16.5	50.9	4.6	12.8		2.7	0.8		31,866.2	13.25
930.9	109.5	39.6	20.7	141.3	10.8	1.5		2.7	0.4		98,057.9	13.50
374.4	18.3	3.1	0.1	2.9			0.7	0.9	2.6		25,273.0	13.75
5,789.0	232.8	1,809.2	42.8	1,235.0	997.3	344.5	1,920.0	7,799.9	530.0		307,886.4	14.00
95.3	1.9	30.6	103.3	5.9	0.5	0.8	1.9				20,860.3	14.25
706.9	11.5	160.8	22.6	148.9	43.5	14.5	1.6				47,039.1	14.50
28.8		63.7						8.2	9.7		12,063.5	14.75
4,065.3	385.5	215.8	165.7	6,136.5	942.5	261.0	2,373.2	2,594.9	1,059.7		225,823.4	15.00
92.1	3.4	2.7			19.0			0.3			12,948.2	15.25
785.7	21.8	23.0	18.6	167.2	59.0	11.9	10.1	8.3	1.3		26,619.7	15.50
49.7		28.7	0.6		12.0						7,226.3	15.75
2,945.3	5.2	35.1	3.4	3,020.1	73.4		1,440.1	2,372.2	1,324.7		119,599.2	16.00
255.5			2.4		0.4				1.8		2,847.1	16.25
1,182.2	0.3	1.0	1.6		2.4						19,540.3	16.50
9.5		11.8	4.1								10,052.4	16.75
2,965.1	1.2	152.7	7.6	650.4	172.8	29.5	249.0	811.1	134.8		71,935.9	17.00
43.3				0.8		5.2					8,301.9	17.25
84.3			0.7	0.2							10,235.2	17.50
10.2											1,103.2	17.75
5,569.4	1.5	61.5		219.5	65.5		3.6				59,264.5	18.00
1.0		0.5		0.4	0.7						256.4	18.25
106.0	0.6										1,572.1	18.50
..	0.3										63.7	18.75
3,212.9	23.1	27.4	7.6	12.7	7.5		5.6				12,487.4	19.00
25.1											143.6	19.25
											78.3	19.50
											24.7	19.75
434.7	13.3	15.4	4.0	558.9	83.2	160.3	0.6				102,115.5	20.00 & above
76,491.7	1,490.3	6,918.1	1,361.0	14,484.7	5,854.0	1,985.8	14,671.0	25,280.9	5,575.3		2,815,638.2	Total

Overall weighted Average Rate of Interest/Return = 12.49

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th June, 2008

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold & Silver Ornaments and Precious Metals								
00.00	3,586	209.9	-	-	-	-	3,586	209.9
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	1,419	31.3	-	-	-	-	1,419	31.3
25.00	616	18,983.8	-	-	-	-	616	18,983.8
30.00	1,916	156.4	-	-	-	-	1,916	156.4
40.00	-	-	-	-	-	-	-	-
50.00	112	71.7	-	-	-	-	112	71.7
Total	7,649	19,453.1 (24.85)	-	-	-	-	7,649	19,453.1 (24.85)
Securities, Shares and Other Financial Instruments - To Stock Exchange								
00.00	4	243.8	118	2,732.7	-	-	122	2,976.4
05.00	-	-	6	1,055.5	-	-	6	1,055.5
10.00	27	39.7	62	121.7	-	-	89	161.3
15.00	74	43.8	3	1,010.6	-	-	77	1,054.4
20.00	12	302.7	107	1,239.1	-	-	119	1,541.9
25.00	30	35.6	4,839	14,731.4	-	-	4,869	14,767.0
30.00	24	1,555.7	509	29,962.9	-	-	533	31,518.5
33.33	-	-	1	1.5	-	-	1	1.5
35.00	53	1,593.3	50	2,590.0	-	-	103	4,183.3
40.00	10	831.0	77	5,303.5	-	-	87	6,134.5
45.00	-	-	4	312.7	-	-	4	312.7
50.00	14	176.1	201	3,174.1	-	-	215	3,350.2
55.00	-	-	1	100.0	-	-	1	100.0
60.00	-	-	3	65.3	-	-	3	65.3
70.00	-	-	-	-	-	-	-	-
75.00	-	-	1	0.1	-	-	1	0.1
80.00	-	-	2	1.0	-	-	2	1.0
90.00	2	1.2	6	258.6	-	-	8	259.8
95.00	-	-	2	2.2	-	-	2	2.2
Total	250	4,822.9 (31.64)	5,992	62,662.9 (29.08)	-	-	6,242	67,485.8 (29.26)
Securities, Shares and Other Financial Instruments - To Others								
00.00	11	330.0	296	1,505.1	4	44.5	311	1,879.6
05.00	1	84.9	84	426.3	-	-	85	511.2
10.00	313	803.1	1,856	679.4	4	339.6	2,173	1,822.1
15.00	71	106.0	112	288.3	2	11.4	185	405.7
20.00	38	65.3	1,503	517.9	-	-	1,541	583.2
25.00	2,113	909.4	4,450	13,058.8	36	116.7	6,599	14,084.9
30.00	16	1,103.4	757	4,804.8	-	-	773	5,908.2
33.33	13	1.8	1	1.0	-	-	14	2.8
35.00	242	1,102.6	92	426.8	-	-	334	1,529.4
40.00	-	-	221	1,391.8	-	-	221	1,391.8
45.00	1	0.1	17	115.0	-	-	18	115.1
50.00	17	19.5	82	1,792.9	2	140.4	101	1,952.8
55.00	-	-	2	0.8	-	-	2	0.8
60.00	-	-	3	10.1	-	-	3	10.1
70.00	-	-	12	84.2	-	-	12	84.2
75.00	-	-	4	7.3	-	-	4	7.3
80.00	-	-	1	2.0	-	-	1	2.0
85.00	-	-	3	187.6	-	-	3	187.6
90.00	131	27.7	75	347.4	-	-	206	375.1
95.00	-	-	92	511.3	-	-	92	511.3
Total	2,967	4,553.8 (24.00)	9,663	26,158.8 (29.16)	48	652.6 (20.69)	12,678	31,365.2 (28.23)

Note :- Figures in parantheses are weighted average rate of margin.
Totals may differ due to rounding

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 30th June, 2008

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Food Items								
00.00	33	1,815.9	35,048	3,299.3	3	151.6	35,084	5,266.8
05.00	2	76.5	23	877.8	-	-	25	954.4
10.00	28	770.9	243	2,105.4	4	79.0	275	2,955.4
15.00	20	585.1	57	1,725.2	3	588.7	80	2,899.0
20.00	3,035	16,912.1	2,470	6,175.2	8	429.3	5,513	23,516.6
25.00	1,972	31,393.9	6,023	71,140.4	27	1,676.6	8,022	107,210.7
30.00	119	1,416.7	890	13,304.8	-	-	1,009	14,721.5
33.33	-	-	1	0.4	-	-	1	0.4
35.00	365	385.3	322	655.7	-	-	687	1,041.0
40.00	414	1,186.9	347	22,662.1	-	-	761	23,849.0
45.00	-	-	23	58.5	1	44.3	24	102.8
50.00	774	1,772.4	312	1,369.3	-	-	1,086	3,141.7
55.00	-	-	-	-	-	-	-	-
60.00	-	-	33	415.1	-	-	33	415.1
70.00	22	17.4	2	9.5	-	-	24	26.9
75.00	4	0.8	3	311.0	-	-	7	311.8
80.00	-	-	5	409.1	-	-	5	409.1
85.00	-	-	13	1,569.2	-	-	13	1,569.2
90.00	-	-	47	2,873.6	-	-	47	2,873.6
95.00	-	-	2	389.1	-	-	2	389.1
Total	6,788	59,333.9	45,864	129,350.7	46	2,969.5	52,698	191,654.2
		(23.74)		(29.87)		(20.92)		(27.83)
Merchandise - Raw Material								
00.00	3,658	3,775.2	31,826	4,005.8	5	73.3	35,489	7,854.3
05.00	-	-	142	2,505.5	-	-	142	2,505.5
10.00	14	480.2	500	11,728.1	10	394.8	524	12,603.1
15.00	11	1,378.7	1,325	6,958.6	4	240.0	1,340	8,577.3
20.00	2,055.0	6,092.3	690	9,467.2	71	1,292.7	2,816	16,852.2
25.00	11,769	17,977.0	3,921	71,964.2	138	3,605.8	15,828	93,547.0
30.00	9	95.6	580	20,915.0	31	233.5	620	21,244.1
33.33	-	-	8	456.7	3	1,648.2	11	2,104.9
35.00	155	241.9	202	911.9	-	-	357	1,153.8
40.00	42	1,381.1	173	1,954.7	1	2.2	216	3,338.0
45.00	-	-	15	284.2	-	-	15	284.2
50.00	771	2,096.4	69	185.0	1	0.6	841	2,282.0
55.00	-	-	-	-	1	29.9	1	103.6
60.00	-	-	10	73.7	-	-	10	5.1
65.00	-	-	9	5.1	-	-	9	224.0
70.00	-	-	13	224.0	-	-	13	1,013.4
75.00	1	0.8	26	1,013.4	-	-	27	37.0
80.00	-	-	4	36.2	-	-	4	1,760.9
85.00	-	-	34	1,760.9	-	-	34	4,196.7
90.00	-	-	41	4,196.7	-	-	41	14.1
95.00	-	-	1	14.1	-	-	1	14.1
Total	18,485	33,519.2	39,589	138,661.0	265	7,521.0	58,339	179,701.2
		(22.92)		(26.15)		(24.92)		(25.49)

(Contd.)

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 30th June, 2008

Rate of Margin	(Million Rupees)							
	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Finished / Manufactured Goods								
00.00	225	10,929.5	6,274	15,357.3	37	670.0	6,536	26,956.8
05.00	2	75.7	182	1,690.1	1	298.0	185	2,063.8
10.00	59	3,540.1	1,873	11,161.3	382	1,515.6	2,314	16,217.0
15.00	13	1,063.4	5,066	9,253.0	346	2,386.1	5,425	12,702.5
20.00	1,123	3,762.2	6,565	29,004.1	167	1,065.6	7,855	33,831.9
25.00	283	13,464.1	15,255	225,875.5	732	17,775.8	16,270	257,115.4
30.00	83	1,166.3	2,566	38,114.2	66	248.7	2,715	39,529.2
33.33	-	-	-	-	-	-	0	0.0
35.00	196	592.6	567	3,293.9	20	16.2	783	3,902.7
40.00	86	2,722.9	755	6,154.8	45	215.8	886	9,093.5
45.00	-	-	147	519.5	10	46.1	157	565.6
50.00	1,532	4,782.6	369	3,122.2	46	35.9	1,947	7,940.7
55.00	-	-	59	29.6	2	1.0	61	30.6
60.00	-	-	64	37.9	10	6.8	74	44.7
65.00	-	-	20	275.4	1	1.9	21	277.3
70.00	-	-	170	1,138.7	1	0.6	171	1,139.3
75.00	-	-	58	2,221.8	2	1.2	60	2,223.0
80.00	-	-	56	551.2	1	9.9	57	561.1
85.00	-	-	204	8,358.8	-	-	204	8,358.8
90.00	-	-	246	8,452.5	-	-	246	8,452.5
95.00	-	-	31	2,399.0	-	-	31	2,399.0
Total	3,602	42,099.4	40,527	367,010.8	1,869	24,295.2	45,998	433,405.4
		(20.60)		(27.74)		(22.23)		(26.74)
Fixed Assets Including Machinery								
00.00	1,168	27,968.5	4,376	16,073.9	1	2.8	5,545	44,045.2
05.00	1	10.0	998	2,054.1	-	-	999	2,064.1
10.00	742	1,427.5	21,011	18,829.7	10	668.7	21,763	20,925.9
15.00	811	151.5	10,588	9,213.5	-	-	11,399	9,365.0
20.00	1,326	22,548.9	37,325	28,877.6	1	0.4	38,652	51,426.9
25.00	7,685	26,176.6	24,683	114,087.2	24	915.0	32,392	141,178.8
30.00	17	4,597.4	8,865	30,820.7	1	12.0	8,883	35,430.1
33.33	1	0.4	-	-	2	975.0	3	7,528.1
35.00	690	1,175.2	2,617	6,553	1	1.5	3,308	9,442.2
40.00	1,783	9,224.3	4,520	8,265.5	3	65.2	6,306	10,052.0
45.00	-	-	631	762.5	-	-	631	1,124.1
50.00	1,072	3,139.6	2,491	1,124.1	-	-	3,563	3,256.4
55.00	-	-	382	116.8	-	-	382	116.8
60.00	-	-	636	185.7	-	-	636	185.7
65.00	-	-	189	195.8	-	-	189	195.8
70.00	-	-	179	383.3	-	-	179	383.3
75.00	4	6.7	100	17.0	-	-	104	23.7
80.00	-	-	-	-	-	-	0	0.0
85.00	-	-	14	1.6	-	-	14	1.6
90.00	-	-	2	119.7	-	-	2	119.7
95.00	-	-	-	0	-	-	-	-
Total	15,300	96,426.6	119,607	237,681.4	43	2,640.6	134,950	336,748.6
		(18.95)		(22.77)		(24.65)		(21.69)

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th June, 2008

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Land								
00.00	68	230.7	3,506	4,422.8	2	6.2	3,576	4,659.7
05.00	127	98.4	55	89.0	-	-	182	187.4
10.00	62	191.9	1,242	1,773.0	-	-	1,304	1,964.9
15.00	2	0.7	169	1,791.2	-	-	171	1,792.0
20.00	28,374	5,519.4	12,080	10,449.4	-	-	40,454	15,968.8
25.00	33,528	38,654.9	17,153	38,419.7	219	3,964.1	50,900	81,038.6
30.00	9,465	1,105.5	9,283	11,157.3	4	183.8	18,752	12,446.6
33.33	375	24	5	1,702.3	-	-	380	1,726.3
35.00	2,759	602.2	4,231	1,499.0	-	-	6,990	2,101.2
40.00	21,514	3,255.4	1,075	4,206.0	6	269.1	22,595	7,730.5
45.00	-	-	29	80.7	-	-	29	80.7
50.00	113,789	8,563.0	2,746	2,332.8	-	-	116,535	10,895.8
55.00	-	-	19	14.4	-	-	19	14.4
60.00	250	18.6	203	103.2	-	-	453	121.8
65.00	-	-	21	8.1	-	-	21	8.1
70.00	12	19.0	73	238.7	-	-	85	257.7
75.00	5,148	282.8	92	80.6	-	-	5,240	363.4
80.00	13	15.5	31	5.4	-	-	44	21.0
85.00	-	-	26	16.8	-	-	26	16.8
90.00	-	-	23	8.0	-	-	23	8.0
95.00	-	-	12	1.4	-	-	12	1.4
Total	215,486	58,582.0 (29.32)	52,074	78,399.8 (25.25)	231	4,423.2 (26.09)	267,791	141,405.0 (26.96)
Real Estate - Building								
00.00	892	12,897.7	10,505	28,444.9	382	874.2	11,779	42,216.8
05.00	18	92.8	70	763.5	-	-	88	856.2
10.00	619	1,810.5	5,973	32,773.7	6	72.3	6,598	34,656.5
15.00	577	923.4	883	7,318.3	17	213.3	1,477	8,455.0
20.00	7,399	5,013.8	26,071	32,665.9	45	565.3	33,515	38,245.0
25.00	5,759	5,768.2	51,797	80,184.2	61	1,266.6	57,617	87,219.0
30.00	3,582	3,879.8	11,654	45,981.8	727	2,197.3	15,963	52,059.0
33.33	2	1.8	22	36.7	-	-	24	38.4
35.00	5,647	5,699.8	8,198	14,299.3	5	27.0	13,850	20,026.1
40.00	6,978	4,075.4	22,449	69,143.1	55	1,482.5	29,482	74,700.9
45.00	-	-	432	2,294.7	1	1.7	433	2,296.3
50.00	9,120	18,266.4	3,061	5,115.7	3	8.5	12,184	23,390.6
55.00	-	-	42	52.1	-	-	42	52.1
60.00	8	13.6	816	4,087.9	2	5.5	826	4,107.1
65.00	-	-	90	170.4	-	-	90	170.4
70.00	1	0.3	625	10,740.2	-	-	626	10,740.5
75.00	45	48.9	293	457.3	-	-	338	506.3
80.00	13	20.7	26	78.1	2	119.5	41	218.3
85.00	130	216.6	16	28.1	-	-	146	244.8
90.00	118	115.8	12	39.9	-	-	130	155.7
95.00	-	8.2	2	3.4	-	-	2	3.4
Total	40,908	58,845.5 (28.96)	143,037	334,679.2 (27.38)	1,306	6,833.7 (26.84)	185,251	400,358.4 (27.60)

(Contd.)

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th June, 2008

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Bank's Deposits								
00.00	1	0.9	326	4,360.7	6	230.6	333	4,592.2
05.00	-	-	110	308.9	4	320.9	114	629.8
10.00	1,300	880.1	2,892	4,342.1	38	730.4	4,230	5,952.6
15.00	19	13.6	8,885	33,906.7	-	-	8,904	33,920.3
20.00	518	89.9	2,782	7,536.9	99	275.9	3,399	7,902.7
25.00	2,504	3,786.0	4,254	16,044.3	4	487.2	6,762	20,317.5
30.00	13	9.9	1,556	4,095.6	-	-	1,569	4,105.5
33.33	-	-	-	-	-	-	-	-
35.00	5	248.3	908	753.1	-	-	913	1,001.4
40.00	1,714	199.9	291	549.7	1	1.3	2,006	750.9
45.00	1	0.2	38	41.2	-	-	39	41.4
50.00	714	362.6	290	383.0	-	-	1,004	745.6
55.00	-	-	3	1.3	-	-	3	1.3
60.00	-	-	18	18.1	-	-	18	18.1
65.00	-	-	5	4.0	-	-	5	4.0
70.00	-	-	6	78.8	-	-	6	78.8
75.00	1	0.6	4	25.1	-	-	5	25.7
80.00	3	0.6	3	2.0	-	-	6	2.6
85.00	-	-	2	11.3	-	-	2	11.3
90.00	374	67.1	39	207.8	-	-	413	274.9
95.00	-	-	94	991.1	-	-	94	991.1
Total	7,167	5,659.7 (25.92)	22,506	73,661.7 (19.28)	152	2,046.3 (13.03)	29,825	81,367.7 (19.59)
Insurance Policies								
00.00	-	-	21	22.4	-	-	21	22.4
5.00	-	-	2	1,180.9	-	-	2	1,180.9
10.00	1,597	244.6	111	704.3	-	-	1,708	948.9
15.00	-	-	1,200	314.5	-	-	1,200	314.5
20.00	1	14.5	994	462.7	-	-	995	477.2
25.00	3	77.0	932	3,937.5	-	-	935	4,014.5
30.00	-	-	2,889	702.2	-	-	2,889	702.2
35.00	-	-	225	193.3	-	-	225	193.3
40.00	-	-	56	66.0	-	-	56	66.0
45.00	-	-	4	15.2	-	-	4	15.2
50.00	-	-	7	12.0	-	-	7	12.0
55.00	-	-	1	250.0	-	-	1	250.0
90.00	5	2.2	-	-	-	-	5	2.2
Total	1,606	338.3 (14.37)	6,442	7,861.0 (21.74)	-	-	8,048	8,199.3 (21.43)

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 30th June, 2008

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Other Secured Advances								
00.00	449	223.6	236,376	116,454.0	1,366	660.9	238,191	117,338.5
05.00	4	19.4	49	1,216.2	-	-	53	1,235.6
10.00	2,739	1,309.4	17,400	13,766.8	41	10.6	20,180	15,086.8
15.00	787	2,142.8	12,316	12,051.7	9,870	3,085.6	22,973	17,280.1
20.00	65,453	9,726.3	54,728	32,639.7	-	-	120,181	42,365.9
25.00	127,070	47,667.5	164,136	172,405.1	157	4,566.4	291,363	224,639.0
30.00	9,053	5,802.6	19,365	13,605.4	-	-	28,418	19,408.0
33.33	85	19.0	24	26.0	-	-	109	45.0
35.00	4,322	846.8	3,129	6,062.4	-	-	7,451	6,909.2
40.00	12,540	2,839.9	5,214	114,976.9	-	-	17,754	117,816.8
45.00	3	3.0	227	203.3	-	-	230	206.3
50.00	26,928	10,938.4	2,402	6,739.7	-	-	29,330	17,678.1
55.00	2	17.4	608	280.3	-	-	610	297.7
60.00	1	0.5	493	1,408.4	-	-	494	1,408.9
65.00	-	-	118	44.5	-	-	118	44.5
70.00	-	-	570	1,355.4	-	-	570	1,355.4
75.00	1,927	292.1	202	918.4	-	-	2,129	1,210.5
80.00	2	0.1	56	687.5	-	-	58	687.6
85.00	-	-	59	2,285.2	-	-	59	2,285.2
90.00	164	25.1	114	8,497	-	-	278	8,522.3
95.00	-	-	11	1,159.8	-	-	11	1,159.8
							-	-
Total	251,529	81,873.9	517,597	506,783.9	11,434	8,323.5	780,560	596,981.2
		(28.36)		(24.16)		(19.29)		(24.67)
Advances Secured by Guarantee (s)								
00.00	466,164	54,721.9	71,044	49,693.0	539	11,302.1	537,747	115,717.0
Total	466,164	54,721.9	71,044	49,693.0	539	11,302.1	537,747	115,717.0
		(0.00)		(0.00)		(0.00)		(0.00)
Unsecured Advances								
00.00	101,050	9,624.6	1,580,371	88,943.5	239,679	15,645.0	1,921,100	114,213.1
							-	-
Total	101,050	9,624.6	1,580,371	88,943.6	239,679	15,645.0	1,921,100	114,213.2
		(0.00)		(0.00)		(0.00)		(0.00)
Grand Total	1,138,951	529,854.8	2,654,313	2,101,547.7	255,612	86,653.2	4,048,876	2,718,055.7
		(21.73)		(24.10)		(15.63)		(23.37)

Note :- Figures in parantheses are weighted average rate of margin.

(Conclld.)