

Statistical Tables
Advances

3.1 Advances Classified by Securities

All Banks

Security	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	72,585	7,275.6	27,014	18,088.9	7,649	19,453.1
II. Securities , Shares and Other Financial Instruments:	16,488	73,902.3	22,582	95,457.5	18,923	98,852.1
A. Quoted on the Stock Exchange:	11,148	57,255.4	17,936	75,503.3	13,716	74,401.0
1. To Stock Brokers and Dealers:	7,518	34,181.7	6,044	49,824.4	5,101	59,407.5
(a) Government and Other Trustee Securities	4,752	5,863.3	4,973	8,376.3	3,907	10,163.2
(b) Shares and Debentures	2,549	25,502.3	738	37,244.4	929	48,084.6
(c) Participation Term Certificates	10	1,002.4	90	433.1	64	262.0
(d) Others	207	1,813.8	243	3,770.5	201	897.8
2. To Others:	3,630	23,073.6	11,892	25,678.9	8,615	14,993.5
(a) Government and Other Trustee Securities	1,684	3,693.5	2,356	6,709.7	1,698	3,022.0
(b) Shares and Debentures	505	16,491.8	561	15,815.4	536	11,062.9
(c) Participation Term Certificates	38	33.4	20	665.4	120	26.8
(d) Others	1,403	2,855.0	8,955	2,488.5	6,261	881.9
B. Unquoted on the Stock Exchange:	5,340	16,647.0	4,646	19,954.2	5,207	24,451.1
1. To Stock Brokers and Dealers:	741	7,923.4	883	3,170.2	1,143	8,079.1
(a) Government and Other Trustee Securities	346	2,177.7	313	1,275.1	387	2,217.3
(b) Shares and Debentures	61	5,521.1	69	1,509.3	308	5,321.9
(c) Participation Term Certificates	3	0.4	60	74.2	23	45.9
(d) Others	331	224.2	441	311.6	425	494.0
2. To Others:	4,599	8,723.5	3,763	16,784.0	4,064	16,372.0
(a) Government and Other Trustee Securities	3,158	6,897.8	2,797	14,186.0	2,948	13,688.6
(b) Shares and Debentures	36	542.3	181	2,067.6	35	418.4
(c) Participation Term Certificates	2	1.9	2	2.4	24	9.2
(d) Others	1,403	1,281.5	783	528.0	1,057	2,255.8
III. Merchandise	203,728	929,847.4	218,566	883,796.7	174,993	806,832.0
A. Food Item:	156,890	361,525.8	106,004	196,116.1	57,201	191,977.1
1. Wheat	5,234	192,293.9	23,557	71,825.7	17,468	64,990.2
2. Rice and Paddy	100,923	89,830.2	66,437	40,353.6	13,464	41,256.0
3. Other Grain & Pulses:	581	1,651.7	6,122	1,560.7	3,015	9,337.0
(a) Indigenous	537	1,405.7	4,558	1,426.7	1,482	9,029.6
(b) Imported	44	246.0	1,564	134.0	1,533	307.4
4. Edible Oil:	522	9,946.4	406	12,452.0	816	8,985.0
(a) Indigenous	460	5,857.4	337	8,805.9	749	6,666.1
(b) Imported	62	4,089.0	69	3,646.1	67	2,318.9
5. Sugar:	1,416	37,648.2	3,665	41,047.2	13,287	35,406.7
(a) Indigenous	583	31,723.9	2,754	31,206.9	12,292	28,226.2
(b) Imported	833	5,924.3	911	9,840.3	995	7,180.5
6. Kariana and Spices	45,593	14,643.0	2,486	4,543.2	4,795	2,324.5
7. Fish and Fish Preparations	808	837.1	1,648	5,109.8	863	1,364.5
8. Other Food Item:	1,813	14,675.4	1,683	19,223.8	3,493	28,313.3
(a) Indigenous	1,719	13,940.2	1,504	17,198.3	3,419	27,024.5
(b) Imported	94	735.1	179	2,025.5	74	1,288.7
B. Raw Material:	20,898	184,621.9	74,369	212,137.9	71,470	180,743.8
1. Cotton Raw:	13,664	64,100.9	59,759	86,186.7	50,977	81,929.8
(a) Indigenous	12,850	57,322.4	58,239	71,014.0	49,762	62,768.2
(b) Imported	814	6,778.5	1,520	15,172.7	1,215	19,161.6
2. Synthetic Fibers:	606	10,455.3	421	11,104.1	4,270	12,192.6
(a) Indigenous	545	8,952.7	310	9,475.1	2,768	10,524.8
(b) Imported	61	1,502.5	111	1,629.0	1,502	1,667.9
3. Fertilizer:	1,944	22,759.4	6,994	22,886.6	6,769	14,123.6
(a) Indigenous	1,879	13,294.6	4,912	12,582.1	4,368	8,764.3
(b) Imported	65	9,464.7	2,082	10,304.5	2,401	5,359.3

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	603	33,497.8	370	35,915.1	414	18,571.7
(a) Indigenous	432	14,859.9	279	18,385.6	318	12,729.7
(b) Imported	171	18,637.9	91	17,529.5	96	5,842.0
5. Iron & Steel:	957	18,974.8	814	18,982.4	949	16,750.0
(a) Indigenous	735	12,566.0	490	11,267.5	712	14,249.3
(b) Imported	222	6,408.7	324	7,714.9	237	2,500.8
6. Wool & Goat Hair	105	905.5	39	557.7	1,322	737.0
7. Hides & Skins	468	5,858.3	1,698	4,853.7	1,510	6,020.9
8. Oil Seeds	530	4,267.3	274	5,243.7	1,384	5,588.1
9. Pesticides & Insecticides:	323	3,956.4	263	4,959.0	240	2,641.8
(a) Indigenous	277	3,248.5	192	4,105.5	204	2,218.6
(b) Imported	46	707.9	71	853.5	36	423.1
10. Other Raw Material:	1,698	19,846.3	3,737	21,448.8	3,635	22,188.3
(a) Indigenous	1,266	12,473.6	1,998	14,719.5	2,258	15,398.4
(b) Imported	432	7,372.8	1,739	6,729.3	1,377	6,790.0
C. Finished/Manufactured Goods:	25,940	383,699.7	38,193	475,542.6	46,322	434,111.2
1. Cotton Textiles:	2,624	83,491.8	4,122	126,839.3	6,112	114,871.4
(a) Indigenous	2,224	64,060.4	3,483	103,885.7	3,978	106,660.4
(b) Imported	400	19,431.5	639	22,953.6	2,134	8,211.1
2. Cotton Yarn:	1,102	47,730.6	1,065	44,440.5	1,919	38,379.1
(a) Indigenous	1,050	46,277.4	954	40,551.4	1,822	35,654.8
(b) Imported	52	1,453.2	111	3,889.1	97	2,724.3
3. Other Textiles:	1,747	43,643.1	4,041	61,934.6	3,588	53,611.3
(a) Indigenous	1,454	36,782.8	3,579	50,350.8	3,004	43,450.4
(b) Imported	293	6,860.3	462	11,583.8	584	10,160.9
4. Machinery:	3,905	24,774.8	9,029	26,231.6	9,774	27,575.9
(a) Indigenous	2,485	9,091.1	7,165	11,116.5	8,131	8,848.2
(b) Imported	1,420	15,683.7	1,864	15,115.1	1,643	18,727.7
5. Handloom Products	46	626.4	41	552.0	50	797.4
6. Carpet & Rugs	262	3,727.2	2,511	4,977.3	2,362	3,094.3
7. Readymade Garments	2,583	21,045.6	1,036	19,043.6	2,254	29,773.1
8. Cement and Cement Products:	290	33,927.5	652	31,993.9	789	31,399.0
(a) Indigenous	279	33,742.9	643	31,860.0	777	31,328.2
(b) Imported	11	184.6	9	133.9	12	70.8
9. Sport Goods	262	2,061.8	323	3,611.9	418	3,280.6
10. Surgical Instruments	342	2,344.2	290	5,052.7	285	2,473.5
11. Chemicals and Dyes	1,019	13,026.5	1,102	23,114.0	1,078	14,654.5
12. Other Finished Goods:	11,758	107,300.2	13,981	127,751.2	17,693	114,201.0
(a) Indigenous	11,024	93,565.0	12,508	107,449.2	16,836	101,105.5
(b) Imported	734	13,735.3	1,473	20,302.1	857	13,095.5
IV. Fixed Assets Including Machinery	73,755	289,457.6	65,782	392,647.4	135,668	340,040.8
V. Real Estate:	1,000,332	759,809.7	1,075,814	711,833.5	1,229,608	621,302.4
(a) Land	875,794	265,377.8	896,016	201,178.9	1,041,138	218,026.5
(b) Buildings:	124,538	494,432.0	179,798	510,654.6	188,470	403,275.9
1. Residential	93,560	275,530.8	121,947	297,516.3	132,944	220,475.7
2. Non-Residential	30,978	218,901.2	57,851	213,138.4	55,526	182,800.2
VI. Fixed Deposits and Insurance Policies:	257,761	81,683.3	63,752	104,864.6	39,974	89,859.8
(a) Bank Deposits	255,355	74,562.1	49,755	79,807.2	31,926	81,660.5
(b) Insurance Policies	2,406	7,121.2	13,997	25,057.4	8,048	8,199.3
VII. Others:	2,856,659	938,370.3	3,745,828	849,705.4	3,319,252	839,297.9
(a) Other Secured Advances	968,720	692,208.7	1,102,085	568,272.7	804,614	600,673.0
(b) Advances Secured by Guarantee(s)	935,816	142,008.1	859,811	149,904.9	570,894	120,751.8
(c) Unsecured Advances	952,123	104,153.6	1,783,932	131,527.7	1,943,744	117,873.1
Total	4,481,308	3,080,346.3	5,219,338	3,056,394.0	4,926,067	2,815,638.2

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	72,585	7,275.6	27,014	18,088.9	7,649	19,453.1
II. Securities , Shares and Other Financial Instruments:	2,779	9,581.6	10,511	11,104.5	3,217	9,376.7
A. Quoted on the Stock Exchange:	2,528	9,508.9	10,383	11,008.8	2,655	6,088.5
1. To Stock Brokers and Dealers:	994	3,913.7	723	6,534.3	225	4,798.1
(a) Government and Other Trustee Securities	935	1,057.2	644	1,144.1	168	1,274.8
(b) Shares and Debentures	23	1,477.7	37	2,123.0	34	2,830.3
(c) Participation Term Certificates			12	1.0	4	1.8
(d) Others	36	1,378.8	30	3,266.2	19	691.2
2. To Others:	1,534	5,595.1	9,660	4,474.4	2,430	1,290.4
(a) Government and Other Trustee Securities	1,469	2,655.0	2,069	2,350.8	1,285	1,064.7
(b) Shares and Debentures	21	1,790.0	2	85.4	2	91.4
(c) Participation Term Certificates	28	18.1	11	412.1	118	24.5
(d) Others	16	1,132.0	7,578	1,626.0	1,025	109.8
B. Unquoted on the Stock Exchange:	251	72.7	128	95.7	562	3,288.3
1. To Stock Brokers and Dealers:			5	2.1	25	24.9
(a) Government and Other Trustee Securities			5	2.1	25	24.9
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:	251	72.7	123	93.6	537	3,263.4
(a) Government and Other Trustee Securities	1	1.2	5	1.7	200	3,139.5
(b) Shares and Debentures						
(c) Participation Term Certificates	1	0.1			20	3.9
(d) Others	249	71.4	118	91.9	317	120.0
III. Merchandise	118,103	184,243.2	161,394	163,970.8	28,875	134,952.6
A. Food Item:	102,495	105,343.1	95,928	58,342.3	6,788	59,334.0
1. Wheat	1,882	50,672.2	20,665	11,316.2	981	14,131.8
2. Rice and Paddy	97,815	39,567.8	63,766	15,484.4	3,271	24,200.6
3. Other Grain & Pulses:	7	13.7	5,794	708.5	52	7,051.5
(a) Indigenous	7	13.7	4,253	607.9	52	7,051.5
(b) Imported			1,541	100.7		
4. Edible Oil:	272	1,144.2	137	2,455.3	295	1,118.9
(a) Indigenous	272	1,144.2	137	2,455.3	295	1,118.9
(b) Imported						
5. Sugar:	170	9,421.2	2,623	17,245.9	55	8,885.3
(a) Indigenous	170	9,421.2	2,620	16,614.9	55	8,885.3
(b) Imported			3	631.0		
6. Kariana and Spices	1,968	1,135.5	1,579	3,737.0	1,838	1,198.7
7. Fish and Fish Preparations	119	270.3	1,215	4,525.8	60	431.4
8. Other Food Item:	262	3,118.2	149	2,869.2	236	2,315.8
(a) Indigenous	262	3,118.2	149	2,869.2	236	2,315.8
(b) Imported						
B. Raw Material:	12,593	27,775.1	58,280	42,525.7	18,485	33,519.2
1. Cotton Raw:	11,614	17,911.8	51,595	28,735.5	13,848	21,636.1
(a) Indigenous	11,186	17,811.1	50,638	27,431.6	13,836	20,723.0
(b) Imported	428	100.7	957	1,303.9	12	913.2
2. Synthetic Fibers:	62	2,262.0	66	2,843.8	62	5,076.0
(a) Indigenous	59	2,045.0	62	2,710.1	58	4,854.4
(b) Imported	3	217.0	4	133.8	4	221.6
3. Fertilizer:	438	2,543.4	3,330	3,228.7	467	2,079.1
(a) Indigenous	438	2,543.4	3,330	3,228.7	467	2,079.1
(b) Imported						

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
4. Petroleum Crude:	1	249.9	1	249.9	2	13.5
(a) Indigenous	1	249.9	1	249.9	2	13.5
(b) Imported						
5. Iron & Steel:	184	3,923.5	118	3,963.5	197	3,614.5
(a) Indigenous	173	3,081.3	113	2,747.0	195	3,490.4
(b) Imported	11	842.2	5	1,216.5	2	124.1
6. Wool & Goat Hair	52	5.4	6	104.1	1,279	124.4
7. Hides & Skins	6	6.9	1,486	397.3	1,216	66.6
8. Oil Seeds	21	39.1	27	339.1	1,135	204.1
9. Pesticides & Insecticides:	2	1.1	38	824.3	56	300.6
(a) Indigenous	2	1.1	38	824.3	56	300.6
(b) Imported						
10. Other Raw Material:	213	832.1	1,613	1,839.4	223	404.3
(a) Indigenous	208	582.2	217	1,738.8	213	401.5
(b) Imported	5	249.9	1,396	100.6	10	2.8
C. Finished/Manufactured Goods:	3,015	51,125.0	7,186	63,102.8	3,602	42,099.3
1. Cotton Textiles:	207	9,655.1	1,807	14,418.0	221	10,323.7
(a) Indigenous	186	9,420.5	1,807	14,418.0	218	10,238.0
(b) Imported	21	234.6			3	85.7
2. Cotton Yarn:	140	15,488.0	85	10,135.6	84	7,316.2
(a) Indigenous	140	15,488.0	85	10,135.6	84	7,316.2
(b) Imported						
3. Other Textiles:	277	3,323.7	225	7,091.9	273	4,298.8
(a) Indigenous	255	3,320.5	225	7,091.9	273	4,298.8
(b) Imported	22	3.2				
4. Machinery:	759	6,013.2	2,082	5,934.6	1,141	3,654.6
(a) Indigenous	735	5,250.8	1,910	5,179.9	606	1,608.4
(b) Imported	24	762.4	172	754.7	535	2,046.2
5. Handloom Products						
6. Carpet & Rugs	105	484.8	1,002	1,233.0	102	370.9
7. Readymade Garments	103	1,569.2	108	2,628.0	112	2,451.6
8. Cement and Cement Products:	17	1,204.7	23	2,823.3	18	2,108.6
(a) Indigenous	17	1,204.7	23	2,823.3	18	2,108.6
(b) Imported						
9. Sport Goods	7	11.3	10	907.8	9	16.0
10. Surgical Instruments	9	26.3	10	2,995.0	10	25.7
11. Chemicals and Dyes	258	1,789.7	376	2,708.3	267	1,977.5
12. Other Finished Goods:	1,133	11,559.0	1,458	12,227.4	1,365	9,555.8
(a) Indigenous	1,088	8,716.1	1,316	7,804.5	1,199	6,345.9
(b) Imported	45	2,842.8	142	4,422.8	166	3,209.9
IV. Fixed Assets Including Machinery	11,320	50,206.1	12,933	96,796.3	15,300	96,426.6
V. Real Estate:	63,312	151,957.0	115,044	73,301.2	256,394	117,427.5
(a) Land	37,202	74,597.1	67,780	13,669.1	215,486	58,582.0
(b) Buildings:	26,110	77,359.9	47,264	59,632.2	40,908	58,845.5
1. Residential	17,271	21,416.6	37,214	30,133.3	28,192	29,558.4
2. Non-Residential	8,839	55,943.3	10,050	29,498.8	12,716	29,287.0
VI. Fixed Deposits and Insurance Policies:	5,931	6,750.3	6,495	21,077.1	8,773	5,997.9
(a) Bank Deposits	5,848	6,738.1	6,339	16,874.6	7,167	5,659.7
(b) Insurance Policies	83	12.2	156	4,202.4	1,606	338.3
VII. Others:	790,279	189,955.3	814,865	179,548.0	818,743	146,220.4
(a) Other Secured Advances	177,162	108,742.2	255,932	98,940.2	251,529	81,873.9
(b) Advances Secured by Guarantee(s)	538,841	72,201.2	454,692	48,329.8	466,164	54,721.9
(c) Unsecured Advances	74,276	9,012.0	104,241	32,278.0	101,050	9,624.6
Total	1,064,309	599,969.2	1,148,256	563,886.8	1,138,951	529,854.8

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	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:	13,693	63,681.5	12,052	83,719.7	15,655	88,821.6
A. Quoted on the Stock Exchange:	8,611	47,161.0	7,545	63,991.6	11,052	67,956.4
1. To Stock Brokers and Dealers:	6,522	29,713.6	5,320	43,011.7	4,874	54,608.6
(a) Government and Other Trustee Securities	3,816	4,476.8	4,329	7,232.2	3,739	8,888.4
(b) Shares and Debentures	2,526	24,024.5	701	35,121.4	895	45,254.3
(c) Participation Term Certificates	10	1,002.4	78	432.2	60	260.2
(d) Others	170	209.9	212	225.9	180	205.8
2. To Others:	2,089	17,447.4	2,225	20,979.9	6,178	13,347.9
(a) Government and Other Trustee Securities	214	1,037.5	286	4,358.5	413	1,957.2
(b) Shares and Debentures	478	14,671.6	553	15,505.7	527	10,616.3
(c) Participation Term Certificates	10	15.3	9	253.2	2	2.3
(d) Others	1,387	1,723.0	1,377	862.5	5,236	772.1
B. Unquoted on the Stock Exchange:	5,082	16,520.5	4,507	19,728.1	4,603	20,865.1
1. To Stock Brokers and Dealers:	741	7,923.4	878	3,168.1	1,118	8,054.2
(a) Government and Other Trustee Securities	346	2,177.7	308	1,273.0	362	2,192.4
(b) Shares and Debentures	61	5,521.1	69	1,509.3	308	5,321.9
(c) Participation Term Certificates	3	0.4	60	74.2	23	45.9
(d) Others	331	224.2	441	311.6	425	494.0
2. To Others:	4,341	8,597.1	3,629	16,560.1	3,485	12,811.0
(a) Government and Other Trustee Securities	3,151	6,843.1	2,782	14,054.3	2,707	10,251.7
(b) Shares and Debentures	36	542.3	181	2,067.6	35	418.4
(c) Participation Term Certificates	1	1.8	2	2.4	4	5.3
(d) Others	1,153	1,209.9	664	435.7	739	2,135.6
III. Merchandise	83,679	705,883.5	54,411	679,751.9	125,980	635,022.5
A. Food Item:	54,345	253,137.0	9,907	134,766.0	45,864	129,350.7
1. Wheat	3,349	139,954.9	2,892	60,509.5	15,450	50,738.6
2. Rice and Paddy	3,096	49,681.0	2,648	23,675.6	10,166	15,905.9
3. Other Grain & Pulses:	573	1,638.0	328	852.2	1,862	2,254.9
(a) Indigenous	529	1,392.0	305	818.8	329	1,947.5
(b) Imported	44	246.0	23	33.3	1,533	307.4
4. Edible Oil:	247	8,791.2	258	9,558.9	215	7,173.4
(a) Indigenous	185	4,702.2	189	5,912.8	152	5,526.9
(b) Imported	62	4,089.0	69	3,646.1	63	1,646.5
5. Sugar:	1,244	28,110.1	1,038	23,625.4	13,227	26,037.8
(a) Indigenous	411	22,185.9	130	14,416.1	12,232	18,857.3
(b) Imported	833	5,924.3	908	9,209.3	995	7,180.5
6. Kariana and Spices	43,625	13,507.5	907	806.3	2,956	1,125.6
7. Fish and Fish Preparations	689	566.8	433	584.1	803	933.1
8. Other Food Item:	1,522	10,887.5	1,403	15,154.1	1,185	25,181.5
(a) Indigenous	1,432	10,154.0	1,282	13,213.9	1,115	23,895.9
(b) Imported	90	733.5	121	1,940.2	70	1,285.6
B. Raw Material:	8,151	148,972.9	15,926	160,075.7	39,589	138,661.0
1. Cotton Raw:	1,973	43,223.1	8,093	53,412.8	33,743	57,397.5
(a) Indigenous	1,588	36,546.9	7,531	39,572.8	32,541	39,197.6
(b) Imported	385	6,676.1	562	13,840.0	1,202	18,199.8
2. Synthetic Fibers:	543	8,182.0	352	8,149.0	210	6,677.5
(a) Indigenous	485	6,896.5	245	6,653.7	129	5,356.3
(b) Imported	58	1,285.5	107	1,495.3	81	1,321.2
3. Fertilizer:	1,503	19,772.5	3,663	19,264.3	1,148	11,614.9
(a) Indigenous	1,440	10,476.0	1,581	8,959.7	1,099	6,418.9
(b) Imported	63	9,296.5	2,082	10,304.5	49	5,196.0

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
4. Petroleum Crude:	594	31,330.8	355	34,857.0	392	16,278.9
(a) Indigenous	430	14,602.2	273	18,048.6	313	11,204.0
(b) Imported	164	16,728.6	82	16,808.4	79	5,074.9
5. Iron & Steel:	766	14,935.3	689	14,921.3	745	13,044.4
(a) Indigenous	558	9,463.2	372	8,485.2	512	10,717.7
(b) Imported	208	5,472.0	317	6,436.1	233	2,326.7
6. Wool & Goat Hair	53	900.1	31	450.3	41	609.2
7. Hides & Skins	434	5,083.9	185	3,633.1	252	5,093.4
8. Oil Seeds	509	4,228.1	244	4,896.9	246	5,376.2
9. Pesticides & Insecticides:	320	3,951.2	220	3,966.9	182	2,152.1
(a) Indigenous	275	3,247.4	150	3,117.1	148	1,918.0
(b) Imported	45	703.8	70	849.9	34	234.1
10. Other Raw Material:	1,456	17,366.0	2,094	16,524.1	2,630	20,416.9
(a) Indigenous	1,040	10,938.5	1,754	9,948.9	1,266	13,695.1
(b) Imported	416	6,427.6	340	6,575.2	1,364	6,721.8
C. Finished/Manufactured Goods:	21,183	303,773.5	28,578	384,910.2	40,527	367,010.9
1. Cotton Textiles:	2,310	67,462.3	2,199	107,644.9	5,771	101,000.4
(a) Indigenous	1,940	48,328.0	1,568	84,736.3	3,648	92,931.2
(b) Imported	370	19,134.3	631	22,908.7	2,123	8,069.2
2. Cotton Yarn:	944	31,813.3	969	34,138.7	1,826	30,828.4
(a) Indigenous	892	30,360.2	858	30,249.6	1,729	28,104.1
(b) Imported	52	1,453.2	111	3,889.1	97	2,724.3
3. Other Textiles:	1,421	38,626.8	3,732	51,199.0	3,175	46,658.1
(a) Indigenous	1,151	31,772.2	3,272	39,615.4	2,595	36,499.9
(b) Imported	270	6,854.7	460	11,583.6	580	10,158.2
4. Machinery:	2,392	17,071.0	6,096	18,075.5	7,681	21,213.1
(a) Indigenous	1,087	2,952.3	4,430	4,298.2	6,636	6,024.3
(b) Imported	1,305	14,118.7	1,666	13,777.3	1,045	15,188.8
5. Handloom Products	46	626.4	37	391.2	50	797.4
6. Carpet & Rugs	152	3,126.8	928	3,646.7	2,249	2,492.6
7. Readymade Garments	2,411	18,519.3	865	15,307.6	2,074	26,377.3
8. Cement and Cement Products:	252	30,338.6	615	27,965.8	760	28,945.0
(a) Indigenous	243	30,284.1	606	27,831.9	748	28,874.2
(b) Imported	9	54.5	9	133.9	12	70.8
9. Sport Goods	255	2,050.5	312	2,702.0	408	3,264.3
10. Surgical Instruments	328	2,277.4	276	2,015.2	270	2,400.9
11. Chemicals and Dyes	718	9,669.6	661	18,530.2	707	10,891.3
12. Other Finished Goods:	9,954	82,191.6	11,888	103,293.4	15,556	92,141.9
(a) Indigenous	9,314	71,626.8	10,583	87,559.7	14,955	82,393.2
(b) Imported	640	10,564.8	1,305	15,733.7	601	9,748.8
IV. Fixed Assets Including Machinery	61,616	232,082.8	52,158	289,959.4	119,607	237,681.4
V. Real Estate:	145,784	507,756.6	176,634	532,349.9	195,111	413,079.0
(a) Land	51,373	100,654.2	68,732	102,940.3	52,074	78,399.8
(b) Buildings:	94,411	407,102.3	107,902	429,409.6	143,037	334,679.2
1. Residential	72,735	250,021.2	75,869	262,325.3	100,589	185,930.3
2. Non-Residential	21,676	157,081.1	32,033	167,084.3	42,448	148,749.0
VI. Fixed Deposits and Insurance Policies:	250,316	73,667.8	54,300	81,988.9	28,948	81,522.8
(a) Bank Deposits	247,993	66,558.8	40,459	61,133.9	22,506	73,661.7
(b) Insurance Policies	2,323	7,109.0	13,841	20,854.9	6,442	7,861.0
VII. Others:	1,813,681	703,011.1	2,349,238	624,507.4	2,169,012	645,420.5
(a) Other Secured Advances	760,168	569,896.4	736,135	456,828.9	517,597	506,783.9
(b) Advances Secured by Guarantee(s)	360,623	52,704.7	385,775	85,804.3	71,044	49,693.0
(c) Unsecured Advances	692,890	80,409.9	1,227,328	81,874.3	1,580,371	88,943.6
Total	2,368,769	2,286,083.2	2,698,793	2,292,277.2	2,654,313	2,101,547.8

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	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	639.0	18	632.9	48	652.6
A. Quoted on the Stock Exchange:	9	585.5	8	503.0	7	355.3
1. To Stock Brokers and Dealers:	2	554.4	1	278.4		
(a) Government and Other Trustee Securities	1	329.4				
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others	1	225.0	1	278.4		
2. To Others:	7	31.1	7	224.6	7	355.3
(a) Government and Other Trustee Securities	1	0.9	1	0.3		
(b) Shares and Debentures	6	30.2	6	224.3	7	355.3
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:	6	53.5	10	129.9	41	297.4
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:	6	53.5	10	129.9	41	297.4
(a) Government and Other Trustee Securities	6	53.5	10	129.9	41	297.4
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	1,685	39,041.2	1,829	39,099.0	2,180	34,785.7
A. Food Item:	27	3,001.6	72	2,809.3	46	2,969.5
1. Wheat	1	1,666.4				
2. Rice and Paddy	10	576.3	16	1,184.1	21	1,140.8
3. Other Grain & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oil:	1	0.5	9	427.4	4	672.4
(a) Indigenous	1	0.5	9	427.4		
(b) Imported					4	672.4
5. Sugar:	2	116.8	4	175.9	5	483.6
(a) Indigenous	2	116.8	4	175.9	5	483.6
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	13	641.6	43	1,021.9	16	672.7
(a) Indigenous	13	641.6	43	1,021.9	16	672.7
(b) Imported						
B. Raw Material:	146	7,750.0	147	9,406.4	265	7,521.0
1. Cotton Raw:	77	2,966.1	68	4,025.8	115	2,661.5
(a) Indigenous	76	2,964.4	67	3,997.0	114	2,612.9
(b) Imported	1	1.6	1	28.8	1	48.6
2. Synthetic Fibers:	1	11.2	3	111.3	6	173.0
(a) Indigenous	1	11.2	3	111.3	6	173.0
(b) Imported						
3. Fertilizer:	3	443.5	1	393.7		
(a) Indigenous	1	275.3	1	393.7		
(b) Imported	2	168.2				

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	7	1,909.3	13	801.5	19	2,272.0
(a) Indigenous			4	80.4	2	1,505.0
(b) Imported	7	1,909.3	9	721.2	17	767.0
5. Iron & Steel:			1	13.7	1	19.6
(a) Indigenous			1	13.7	1	19.6
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins	28	767.6	26	807.3	41	845.0
8. Oil Seeds						
9. Pesticides & Insecticides:	1	4.2	5	167.8	2	189.1
(a) Indigenous			4	164.2		
(b) Imported	1	4.2	1	3.6	2	189.1
10. Other Raw Material:	29	1,648.2	30	3,085.3	81	1,360.8
(a) Indigenous	18	952.9	27	3,031.8	78	1,295.4
(b) Imported	11	695.3	3	53.5	3	65.4
C. Finished/Manufactured Goods:	1,512	28,289.6	1,610	26,883.3	1,869	24,295.2
1. Cotton Textiles:	89	6,304.8	93	4,675.6	97	3,443.9
(a) Indigenous	85	6,276.8	91	4,665.6	95	3,423.9
(b) Imported	4	28.0	2	10.0	2	20.0
2. Cotton Yarn:	18	429.3	11	166.2	9	234.5
(a) Indigenous	18	429.3	11	166.2	9	234.5
(b) Imported						
3. Other Textiles:	48	1,690.1	73	3,539.1	127	2,546.7
(a) Indigenous	48	1,690.1	73	3,539.1	127	2,546.7
(b) Imported						
4. Machinery:	754	1,690.6	851	2,221.5	952	2,708.2
(a) Indigenous	663	888.0	825	1,638.4	889	1,215.5
(b) Imported	91	802.6	26	583.1	63	1,492.7
5. Handloom Products			4	160.8		
6. Carpet & Rugs	5	115.5	4	97.0	9	229.4
7. Readymade Garments	54	947.6	40	1,093.7	45	932.0
8. Cement and Cement Products:	19	2,381.4	12	1,202.3	8	342.9
(a) Indigenous	17	2,251.2	12	1,202.3	8	342.9
(b) Imported	2	130.1				
9. Sport Goods			1	2.1		
10. Surgical Instruments	3	38.7	2	40.7	2	44.8
11. Chemicals and Dyes	31	1,548.2	46	1,817.2	79	1,732.2
12. Other Finished Goods:	491	13,143.2	473	11,867.0	541	12,080.6
(a) Indigenous	484	12,857.7	468	11,747.0	537	12,064.0
(b) Imported	7	285.6	5	120.1	4	16.6
IV. Fixed Assets Including Machinery	56	3,646.9	43	2,680.4	43	2,640.6
V. Real Estate:	1,353	10,788.0	6,447	19,002.5	1,537	11,256.9
(a) Land	125	3,869.0	183	3,528.9	231	4,423.2
(b) Buildings:	1,228	6,919.0	6,264	15,473.6	1,306	6,833.7
1. Residential	1,035	3,149.8	6,013	3,988.4	1,209	3,775.7
2. Non-Residential	193	3,769.2	251	11,485.1	97	3,058.0
VI. Fixed Deposits and Insurance Policies:	140	1,135.0	1,049	1,479.7	152	2,046.3
(a) Bank Deposits	140	1,135.0	1,049	1,479.7	152	2,046.3
(b) Insurance Policies						
VII. Others:	173,523	33,629.9	515,061	36,459.0	251,652	35,270.6
(a) Other Secured Advances	10,936	10,287.0	90,062	9,434.2	11,434	8,323.5
(b) Advances Secured by Guarantee(s)	515	12,339.9	536	13,498.4	539	11,302.1
(c) Unsecured Advances	162,072	11,003.1	424,463	13,526.4	239,679	15,645.0
Total	176,772	88,880.0	524,447	99,353.5	255,612	86,652.7

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	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:	1	0.2	1	0.4	3	1.1
A. Quoted on the Stock Exchange:					2	0.8
1. To Stock Brokers and Dealers:					2	0.8
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others					2	0.8
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:	1	0.2	1	0.4	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	0.2	1	0.4	1	0.3
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others	1	0.2	1	0.4	1	0.3
III. Merchandise	261	679.5	932	975.0	17,958	2,071.3
A. Food Item:	23	44.0	97	198.5	4,503	322.9
1. Wheat	2	0.4			1,037	119.8
2. Rice and Paddy	2	5.1	7	9.5	6	8.7
3. Other Grain & Pulses:	1	0.1			1,101	30.7
(a) Indigenous	1	0.1			1,101	30.7
(b) Imported						
4. Edible Oil:	2	10.4	2	10.4	302	20.3
(a) Indigenous	2	10.4	2	10.4	302	20.3
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices					1	0.2
7. Fish and Fish Preparations						
8. Other Food Item:	16	28.0	88	178.6	2,056	143.2
(a) Indigenous	12	26.4	30	93.2	2,052	140.1
(b) Imported	4	1.6	58	85.3	4	3.1
B. Raw Material:	8	123.9	16	130.1	13,131	1,042.6
1. Cotton Raw:			3	12.7	3,271	234.8
(a) Indigenous			3	12.7	3,271	234.8
(b) Imported						
2. Synthetic Fibers:					3,992	266.2
(a) Indigenous					2,575	141.1
(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

Security	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1	7.8	1	6.7	1	7.3
(a) Indigenous	1	7.8	1	6.7	1	7.3
(b) Imported						
5. Iron & Steel:	7	116.0	6	83.8	6	71.5
(a) Indigenous	4	21.6	4	21.6	4	21.6
(b) Imported	3	94.5	2	62.3	2	50.0
6. Wool & Goat Hair			2	3.3	2	3.3
7. Hides & Skins			1	15.9	1	15.9
8. Oil Seeds			3	7.7	3	7.7
9. Pesticides & Insecticides:						
(a) Indigenous						
(b) Imported						
10. Other Raw Material:					701	6.4
(a) Indigenous					701	6.4
(b) Imported						
C. Finished/Manufactured Goods:	230	511.6	819	646.3	324	705.7
1. Cotton Textiles:	18	69.7	23	100.8	23	103.3
(a) Indigenous	13	35.0	17	65.9	17	67.2
(b) Imported	5	34.6	6	34.9	6	36.1
2. Cotton Yarn:						
(a) Indigenous						
(b) Imported						
3. Other Textiles:	1	2.4	11	104.6	13	107.7
(a) Indigenous			9	104.3	9	105.0
(b) Imported	1	2.4	2	0.2	4	2.7
4. Machinery:						
(a) Indigenous						
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs			577	0.6	2	1.4
7. Readymade Garments	15	9.5	23	14.4	23	12.3
8. Cement and Cement Products:	2	2.7	2	2.5	3	2.5
(a) Indigenous	2	2.7	2	2.5	3	2.5
(b) Imported						
9. Sport Goods					1	0.3
10. Surgical Instruments	2	1.7	2	1.7	3	2.0
11. Chemicals and Dyes	12	19.0	19	58.3	25	53.5
12. Other Finished Goods:	180	406.5	162	363.4	231	422.7
(a) Indigenous	138	364.4	141	337.9	145	302.4
(b) Imported	42	42.1	21	25.5	86	120.3
IV. Fixed Assets Including Machinery	763	3,521.7	648	3,211.4	718	3,292.2
V. Real Estate:	789,883	89,308.2	777,689	87,180.0	776,566	79,539.0
(a) Land	787,094	86,257.5	759,321	81,040.7	773,347	76,621.5
(b) Buildings:	2,789	3,050.8	18,368	6,139.3	3,219	2,917.5
1. Residential	2,519	943.2	2,851	1,069.2	2,954	1,211.3
2. Non-Residential	270	2,107.6	15,517	5,070.1	265	1,706.2
VI. Fixed Deposits and Insurance Policies:	1,374	130.2	1,908	318.9	2,101	292.8
(a) Bank Deposits	1,374	130.2	1,908	318.9	2,101	292.8
(b) Insurance Policies						
VII. Others:	79,176	11,774.0	66,664	9,191.0	79,845	12,386.3
(a) Other Secured Advances	20,454	3,283.0	19,956	3,069.5	24,054	3,691.7
(b) Advances Secured by Guarantee(s)	35,837	4,762.3	18,808	2,272.4	33,147	5,034.8
(c) Unsecured Advances	22,885	3,728.7	27,900	3,849.1	22,644	3,659.9
Total	871,458	105,414.0	847,842	100,876.6	877,191	97,582.8

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	4,481,308	3,080,346.3	5,219,338	3,056,394.0	4,926,067	2,815,638.2
I. Government	225	341,698.8	159	150,461.0	460	133,084.5
A. Federal Government	103	163,055.6	104	128,837.2	378	87,575.8
1) Commodity Operations	76	158,453.9	63	123,445.0	235	81,887.1
2) Others	27	4,601.6	41	5,392.2	143	5,688.7
B. Provincial Governments	121	178,603.3	55	21,623.8	82	45,508.7
1) Commodity Operations	99	176,965.6	8	20,670.7	55	44,371.5
2) Others	22	1,637.7	47	953.0	27	1,137.2
C. Local Bodies (City Governments)	1	40.0				
II. Non-financial Public Sector Enterprises	230	216,717.0	196	186,902.4	218	107,911.8
A. Agriculture, Forestry, Hunting & Fishing			9	9,387.8		
B. Mining and Quarrying						
C. Manufacturing	97	53,203.5	68	53,715.8	98	22,119.3
D. Construction						
E. Utilities	35	63,781.1	31	60,304.7	34	48,267.9
F. Commerce	21	18,509.4	21	24,559.9	12	8,166.8
G. Transport, Storage and Communication	58	45,241.9	60	38,783.7	56	29,137.7
H. Services	2	1.0	7	150.4	18	220.1
I. Other	17	35,980.2				
III. Non-bank Financial Institutions (NBFIs)	434	39,369.7	569	45,733.5	1,089	44,579.6
A. Co-operative Banks						
B. Development Financial Institutions	16	6,235.3	12	2,566.9	5	1,250.0
C. Insurance Companies	23	1,660.0	139	2,516.1	141	2,717.9
D. Micro Finance						
E. Other NBFIs	395	31,474.4	418	40,650.5	943	40,611.7
IV. Private Sector (Business)	1,555,417	2,096,078.9	1,849,567	2,240,767.9	1,833,573	2,074,977.9
A. Agriculture, Hunting and Forestry	1,119,595	157,163.2	1,150,678	170,607.4	1,173,300	154,438.3
1) Growing of Crops	831,725	113,890.7	802,012	120,035.9	877,635	110,779.2
2) Farming of Animals	182,312	21,150.6	214,643	26,291.7	172,915	21,061.4
3) Agricultural and Animal Husbandry	1,604	599.8	2,887	1,108.4	2,028	695.9
4) Agricultural Machinery and Equipments	102,534	21,166.5	129,187	22,670.4	120,602	21,837.8
5) Hunting, Trapping, Forestry & Logging	1,420	355.6	1,949	501.0	120	64.0
B. Fishing & Fish Farming, etc.	645	513.0	1,323	804.8	3,936	1,249.7
C. Mining and Quarrying	3,134	17,492.6	11,622	16,929.7	5,420	16,824.5
1) Mining of Coal	1,365	2,634.5	3,256	2,748.6	606	2,509.9
2) Crude Petroleum & Natural Gas	1,310	12,133.8	7,944	10,684.1	4,477	12,716.8
3) Iron & Non-ferrous Metal Ores	67	432.3	29	85.1	14	60.1
4) Quarrying of Stone, Sand and Clay	73	339.9	137	183.4	73	191.1
5) Chemical, Fertilizer, Salt, etc.	319	1,952.0	256	3,228.5	250	1,346.7
D. Manufacturing	94,914	1,186,757.8	211,719	1,299,410.2	286,437	1,177,764.1
1) Food Products and Beverages	16,715	197,478.2	103,460	216,289.8	59,069	183,018.5
2) Tobacco Products	100	285.2	316	893.0	148	586.6
3) Textiles	24,405	464,471.9	40,388	516,595.0	110,614	515,111.5
i. Spinning, Weaving, Finishing of Textiles	18,570	368,092.7	22,984	410,374.1	92,192	413,325.2
a. Spinning of Fibres	12,253	211,995.7	15,964	246,284.8	74,295	235,998.4
b. Weaving of Textiles	3,681	85,543.7	4,130	86,216.2	5,652	97,231.5
c. Finishing of Textiles	2,636	70,553.3	2,890	77,873.1	12,245	80,095.3
ii. Made-up Textile Articles	1,983	43,073.9	13,203	44,915.0	8,697	46,112.7
iii. Knit Wear	1,334	23,370.0	1,385	20,156.7	6,245	21,839.7
iv. Carpets and Rugs	471	5,906.9	476	5,801.8	837	8,905.5
v. Other Textiles n.e.s.	2,047	24,028.4	2,340	35,347.4	2,643	24,928.4
4) Wearing Apparel, Readymade Garments, etc.	6,429	48,250.9	3,733	46,678.4	12,468	46,519.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	2,262	18,173.0	2,438	19,876.1	7,963	18,019.0
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	815	9,978.4	651	10,310.0	3,950	8,794.5
ii. Footwear	1,447	8,194.7	1,787	9,566.1	4,013	9,224.6
a. Leather Wear	1,310	6,951.5	1,701	8,699.3	3,750	7,947.2
b. Rubber and Plastic Wear	137	1,243.2	86	866.8	263	1,277.4

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	955	2,023.0	589	1,921.9	320	2,304.5
7) Paper, Paperboard and Products	1,222	18,079.3	1,186	23,763.0	4,482	18,646.1
8) Printing, Publishing and Allied Industries	1,770	9,197.9	1,871	8,936.0	4,233	6,688.2
9) Coke and Refined Petroleum Products	1,924	20,522.7	7,344	22,763.3	5,390	19,031.1
10) Chemicals and Chemical Products	9,395	131,890.6	8,900	145,275.6	26,473	106,643.7
11) Rubber and Plastics Products	1,550	12,746.4	1,321	11,644.5	15,482	9,984.8
12) Other Non-metallic Mineral Products	2,711	100,385.8	1,956	105,576.1	2,100	90,159.1
13) Basic Metals	2,476	39,393.2	9,294	40,679.4	4,960	37,006.3
14) Fabricated Metal Products	1,300	8,730.6	1,009	10,138.9	4,200	11,295.0
15) Machinery and Equipment	2,737	14,598.0	2,000	18,714.7	2,918	17,436.2
16) Office, Accounting and Computing Machinery	45	111.2	30	317.2	31	127.7
17) Electrical Machinery and Apparatus	2,252	40,079.0	3,780	43,158.2	2,370	31,480.6
18) Radio, Television and Communication Equipment and Apparatus	332	3,108.3	320	3,091.9	413	4,489.6
19) Medical, Precision and Optical Instruments, Watches and Clocks	1,054	5,565.0	2,179	9,122.4	1,821	9,074.7
20) Motor Vehicles, Trailers and Semi-trailers	1,784	18,413.4	1,537	20,073.9	4,304	14,079.7
21) Other Transport Equipments	389	3,667.4	324	4,862.5	491	5,870.6
22) Furniture and Fixture	978	1,539.4	496	1,951.6	633	2,964.8
23) Jewellery and Related Articles	580	994.5	370	1,873.8	430	1,644.2
24) Sports Goods	820	5,094.8	688	4,422.5	564	3,986.3
25) Handicrafts	202	94.9	43	201.0	64	130.0
26) Other Manufacturing n.e.s.	10,527	21,863.4	16,147	20,589.4	14,496	21,466.3
E. Ship Breaking and Waste / Scrape (Junk), etc.	269	4,928.0	256	2,659.4	453	2,135.9
F. Electricity, Gas and Water Supply	3,624	152,197.2	5,638	146,983.2	3,833	107,031.1
G. Construction	9,607	68,892.1	16,999	78,450.4	10,791	79,293.2
1) Building	6,496	53,902.2	12,223	59,870.0	7,648	59,541.3
2) Infrastructure	3,111	14,989.9	4,776	18,580.3	3,143	19,751.8
H. Commerce and Trade	144,974	226,381.2	269,568	244,713.5	156,180	245,093.6
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	4,427	16,257.0	18,261	13,080.1	4,761	15,399.1
2) Wholesale and Commission Trade	31,460	129,310.3	49,265	146,162.7	62,844	157,276.0
i) Exports	2,617	33,547.5	4,258	41,944.9	10,065	48,123.7
ii) Imports	3,077	30,380.3	8,555	37,552.7	16,820	35,954.5
iii) Domestic Whole Sales	25,766	65,382.5	36,452	66,665.2	35,959	73,197.8
3) Retail Trade	109,087	80,814.0	202,042	85,470.8	88,575	72,418.5
I. Hotels, Restaurants and Clubs, etc	1,821	13,476.2	6,503	14,358.9	5,507	13,381.9
J. Transport, Storage and Communications	32,120	98,136.5	37,774	99,544.3	32,373	94,182.2
K. Real Estate, Renting and Business Activities	51,900	107,453.1	47,378	104,090.2	75,611	102,763.0
1) Real Estate Activities	2,447	17,453.2	972	14,090.9	1,713	16,578.5
2) Renting of Machinery and Equipment	264	500.1	349	487.3	281	508.8
3) Computer and Related Activities	662	5,239.4	712	4,543.8	1,008	4,080.8
4) Research and Development	451	2,359.5	627	2,455.2	840	2,210.6
5) Other Business Activities	48,076	81,900.9	44,718	82,513.0	71,769	79,384.4
L. Education	1,995	5,389.5	2,644	6,027.6	4,935	5,756.1
M. Health and Social Work	2,903	6,192.9	3,919	6,340.9	4,279	6,830.5
N. Other Community, Social and Personal Service Activities	50,680	20,858.6	34,044	14,937.8	26,230	14,569.2
O. Other Private Business n.e.s	37,236	30,246.9	49,502	34,909.6	44,288	53,664.6
V. Trust Funds and Non-profit Organizations	201	12,258.5	1,064	13,606.1	703	15,320.2
VI. Personal	2,911,799	364,458.2	3,352,250	396,088.0	3,064,868	421,195.8
A. Bank Employees	142,505	69,451.3	168,204	65,286.4	190,800	61,004.9
B. Consumer Financing	2,745,787	291,924.7	3,159,295	327,067.4	2,854,496	356,784.3
i) House Building	61,278	61,151.6	33,415	64,191.0	30,142	66,919.5
ii) Transport	299,495	79,592.9	388,266	93,877.4	327,453	104,464.6
iii) Credit Cards	1,254,350	35,535.1	1,489,136	41,092.8	1,410,128	44,428.4
iv) Consumer Durable	17,265	546.6	32,365	5,537.8	40,997	1,656.3
v) Personal Loans	1,113,399	115,098.4	1,216,113	122,368.4	1,045,776	139,315.5
C. Other Personal	23,507	3,082.2	24,751	3,734.3	19,572	3,406.6
VII. Others	13,002	9,765.2	15,533	22,835.1	25,156	18,568.4
Total	4,481,308	3,080,346.3	5,219,338	3,056,394.0	4,926,067	2,815,638.2

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	1,064,309	599,969.2	1,148,256	563,886.8	1,138,951	529,854.8
I. Government	45	84,600.4	70	38,034.7	50	31,224.8
A. Federal Government	21	41,629.2	32	33,021.5	30	19,060.0
1) Commodity Operations	14	39,386.7	9	29,846.1	10	15,926.5
2) Others	7	2,242.5	23	3,173.4	20	3,133.4
B. Provincial Governments	23	42,931.2	38	5,013.2	20	12,164.8
1) Commodity Operations	5	41,742.3	2	4,810.4	4	11,963.5
2) Others	18	1,188.8	36	202.8	16	201.3
C. Local Bodies (City Governments)	1	40.0				
II. Non-financial Public Sector Enterprises	69	50,997.5	32	40,113.6	34	31,971.4
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	51	10,339.3	16	8,086.7	16	5,651.4
D. Construction						
E. Utilities	9	29,958.6	8	23,678.5	7	20,020.8
F. Commerce	1	2,700.0	1	2,928.3	1	2,071.0
G. Transport, Storage and Communication	7	5,171.1	7	5,420.2	10	4,228.2
H. Services						
I. Other	1	2,828.6				
III. Non-bank Financial Institutions (NBFIs)	66	12,369.9	49	14,389.9	36	7,833.4
A. Co-operative Banks						
B. Development Financial Institutions	1	1,500.0				
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	65	10,869.9	49	14,389.9	36	7,833.4
IV. Private Sector (Business)	375,456	358,543.6	422,542	375,118.5	391,298	359,424.6
A. Agriculture, Hunting and Forestry	274,971	31,624.8	274,153	34,553.7	286,167	33,776.0
1) Growing of Crops	263,017	28,452.4	258,082	31,248.3	272,680	30,057.9
2) Farming of Animals	5,699	2,398.5	4,794	2,107.1	6,366	2,738.5
3) Agricultural and Animal Husbandry	614	48.2	962	197.8	652	45.6
4) Agricultural Machinery and Equipments	5,641	725.7	10,308	970.7	6,463	894.3
5) Hunting, Trapping, Forestry & Logging			7	29.7	6	39.7
B. Fishing & Fish Farming, etc.	28	32.6	33	141.1	47	151.0
C. Mining and Quarrying	120	1,480.9	107	1,607.7	57	3,073.4
1) Mining of Coal			1	2.1	3	5.1
2) Crude Petroleum & Natural Gas	103	1,238.0	9	1,503.7	15	2,942.6
3) Iron & Non-ferrous Metal Ores	4	176.7	3	15.3	3	15.3
4) Quarrying of Stone, Sand and Clay	3	39.6	73	44.4	18	82.1
5) Chemical, Fertilizer, Salt, etc.	10	26.6	21	42.2	18	28.4
D. Manufacturing	11,048	212,358.6	15,695	224,879.0	12,047	215,204.2
1) Food Products and Beverages	3,654	40,132.0	6,167	41,903.9	3,837	38,299.6
2) Tobacco Products	9	5.1	6	202.8	3	8.8
3) Textiles	4,312	87,974.7	4,876	94,444.3	4,264	98,731.9
i. Spinning, Weaving, Finishing of Textiles	3,880	79,716.7	4,268	79,301.0	3,941	91,267.5
a. Spinning of Fibres	2,782	48,595.5	3,173	47,478.6	2,458	53,294.5
b. Weaving of Textiles	763	14,620.3	744	16,121.7	911	23,330.5
c. Finishing of Textiles	335	16,501.0	351	15,700.7	572	14,642.6
ii. Made-up Textile Articles	73	3,375.3	78	3,143.5	73	2,938.4
iii. Knit Wear	53	1,636.1	54	1,634.9	67	1,632.7
iv. Carpets and Rugs	84	414.8	25	335.4	73	490.6
v. Other Textiles n.e.s.	222	2,831.8	451	10,029.5	110	2,402.6
4) Wearing Apparel, Readymade Garments, etc.	316	6,675.6	433	6,674.0	448	6,289.5
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	232	1,488.4	174	3,237.6	225	1,420.2
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	162	823.9	85	2,609.7	32	860.3
ii. Footwear	70	664.5	89	627.9	193	559.9
a. Leather Wear	41	374.6	59	285.3	108	300.6
b. Rubber and Plastic Wear	29	289.8	30	342.5	85	259.3

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	45	425.7	51	522.3	60	566.2
7) Paper, Paperboard and Products	209	3,993.6	256	3,076.2	199	1,702.2
8) Printing, Publishing and Allied Industries	63	755.3	67	707.1	66	706.2
9) Coke and Refined Petroleum Products	19	1,680.5	17	440.5	16	276.9
10) Chemicals and Chemical Products	562	20,622.1	822	21,795.2	512	18,315.3
11) Rubber and Plastics Products	88	1,381.4	75	1,366.5	91	1,320.4
12) Other Non-metallic Mineral Products	193	20,842.8	170	20,795.7	189	19,343.1
13) Basic Metals	138	10,672.0	170	11,090.0	748	9,724.8
14) Fabricated Metal Products	101	519.3	69	515.0	144	1,823.9
15) Machinery and Equipment	81	2,634.4	67	2,216.5	67	1,862.8
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	106	4,613.2	105	6,002.2	140	5,758.9
18) Radio, Television and Communication Equipment and Apparatus	19	15.5	9	261.1	11	223.0
19) Medical, Precision and Optical Instruments, Watches and Clocks	399	2,189.6	1,700	3,613.4	641	3,303.8
20) Motor Vehicles, Trailers and Semi-trailers	42	2,754.8	53	3,071.4	41	2,428.0
21) Other Transport Equipments	48	982.1	49	1,276.4	82	1,203.5
22) Furniture and Fixture	48	101.0	63	63.8	45	456.7
23) Jewellery and Related Articles	24	37.8	70	47.9	13	37.8
24) Sports Goods	64	463.3	74	500.0	85	491.9
25) Handicrafts	4	23.2	5	25.0	5	16.7
26) Other Manufacturing n.e.s.	272	1,375.1	147	1,030.3	115	892.1
E. Ship Breaking and Waste / Scrape (Junk), etc.	78	1,040.0	102	1,181.0	312	574.5
F. Electricity, Gas and Water Supply	121	29,457.7	223	22,255.8	117	15,574.0
G. Construction	2,404	13,944.6	8,511	15,165.9	3,630	16,403.0
1) Building	1,531	11,538.1	7,696	12,887.9	2,831	13,409.3
2) Infrastructure	873	2,406.4	815	2,278.0	799	2,993.7
H. Commerce and Trade	28,574	26,741.8	51,356	29,062.6	33,777	32,757.7
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	768	736.7	1,908	887.7	622	330.1
2) Wholesale and Commission Trade	5,848	19,268.0	6,134	21,385.8	7,482	26,170.8
i) Exports	347	1,523.5	413	2,543.4	428	2,985.7
ii) Imports	28	1,219.5	48	1,269.5	141	1,319.8
iii) Domestic Whole Sales	5,473	16,525.1	5,673	17,572.9	6,913	21,865.3
3) Retail Trade	21,958	6,737.1	43,314	6,789.0	25,673	6,256.7
I. Hotels, Restaurants and Clubs, etc	133	4,122.5	3,245	5,116.0	942	5,320.2
J. Transport, Storage and Communications	13,076	9,649.2	12,410	11,714.4	10,032	9,741.6
K. Real Estate, Renting and Business Activities	21,932	16,334.7	21,971	15,429.8	20,928	15,385.1
1) Real Estate Activities	189	9,282.7	223	7,777.7	252	9,607.0
2) Renting of Machinery and Equipment	11	85.1	4	0.2	9	5.1
3) Computer and Related Activities	61	777.2	91	8.7	98	56.6
4) Research and Development	9	754.2	14	842.5	5	799.2
5) Other Business Activities	21,662	5,435.4	21,639	6,800.7	20,564	4,917.2
L. Education	499	1,044.3	298	1,166.9	1,850	1,346.8
M. Health and Social Work	235	436.0	353	561.0	192	466.9
N. Other Community, Social and Personal Service Activities	585	1,017.9	2,017	1,197.3	969	647.9
O. Other Private Business n.e.s	21,652	9,258.0	32,068	11,086.4	20,231	9,002.3
V. Trust Funds and Non-profit Organizations	27	6,700.9	31	6,871.3	34	6,975.8
VI. Personal	683,100	81,936.7	721,328	82,464.2	744,596	86,031.4
A. Bank Employees	39,929	19,770.7	61,516	19,609.4	50,967	17,561.8
B. Consumer Financing	627,029	60,073.8	641,623	60,291.9	677,075	65,856.1
i) House Building	7,488	8,170.0	8,585	8,988.9	7,159	9,407.7
ii) Transport	23,893	3,018.5	25,373	2,972.2	15,573	1,725.7
iii) Credit Cards	4,020	3.3	4,832	569.8	5	1.8
iv) Consumer Durable	14,267	307.6	28,151	953.8	36,109	1,336.5
v) Personal Loans	577,361	48,574.4	574,682	46,807.1	618,229	53,384.3
C. Other Personal	16,142	2,092.2	18,189	2,563.0	16,554	2,613.5
VII. Others	5,546	4,820.2	4,204	6,894.5	2,903	6,393.3
Total	1,064,309	599,969.2	1,148,256	563,886.8	1,138,951	529,854.8

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	2,368,769	2,286,083.2	2,698,793	2,292,277.2	2,654,313	2,101,547.8
I. Government	179	255,432.1	89	112,426.3	409	101,859.5
A. Federal Government	82	121,426.3	72	95,815.7	347	68,515.6
1) Commodity Operations	62	119,067.3	54	93,598.9	224	65,960.3
2) Others	20	2,359.1	18	2,216.8	123	2,555.3
B. Provincial Governments	97	134,005.7	17	16,610.6	62	33,343.9
1) Commodity Operations	93	133,556.9	6	15,860.3	51	32,408.0
2) Others	4	448.9	11	750.3	11	935.9
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	156	162,450.1	159	143,410.3	179	74,020.1
A. Agriculture, Forestry, Hunting & Fishing			9	9,387.8		
B. Mining and Quarrying						
C. Manufacturing	46	42,864.1	52	45,629.2	82	16,467.9
D. Construction						
E. Utilities	26	33,822.5	22	35,626.2	27	28,247.0
F. Commerce	17	14,540.1	18	21,253.2	7	5,175.5
G. Transport, Storage and Communication	49	38,070.8	51	31,363.6	45	23,909.5
H. Services	2	1.0	7	150.4	18	220.1
I. Other	16	33,151.7				
III. Non-bank Financial Institutions (NBFIs)	347	25,627.6	489	29,046.7	1,023	34,580.4
A. Co-operative Banks						
B. Development Financial Institutions	14	4,693.7	12	2,566.9	5	1,250.0
C. Insurance Companies	20	1,646.1	136	2,361.1	138	2,574.0
D. Micro Finance						
E. Other NBFIs	313	19,287.8	341	24,118.7	880	30,756.4
IV. Private Sector (Business)	327,644	1,572,704.6	610,166	1,698,378.6	597,562	1,564,696.5
A. Agriculture, Hunting and Forestry	76,676	42,158.4	179,651	62,247.2	126,080	45,940.3
1) Growing of Crops	60,954	29,427.5	160,654	45,674.9	105,178	28,867.8
2) Farming of Animals	6,361	7,408.9	6,358	10,334.5	6,217	9,601.2
3) Agricultural and Animal Husbandry	840	543.0	1,693	869.6	1,371	649.1
4) Agricultural Machinery and Equipments	8,464	4,682.4	10,897	5,281.2	13,246	6,799.1
5) Hunting, Trapping, Forestry & Logging	57	96.6	49	87.0	68	23.1
B. Fishing & Fish Farming, etc.	183	447.8	228	628.6	363	531.7
C. Mining and Quarrying	2,996	15,549.0	11,456	15,014.0	5,326	13,347.2
1) Mining of Coal	1,361	2,628.9	3,255	2,746.5	603	2,504.9
2) Crude Petroleum & Natural Gas	1,205	10,890.7	7,923	9,163.4	4,458	9,762.0
3) Iron & Non-ferrous Metal Ores	63	255.6	10	69.5	11	44.8
4) Quarrying of Stone, Sand and Clay	67	298.6	64	139.0	55	109.0
5) Chemical, Fertilizer, Salt, etc.	300	1,475.3	204	2,895.6	199	926.5
D. Manufacturing	76,281	917,264.2	136,504	1,009,029.1	258,118	911,075.2
1) Food Products and Beverages	12,252	151,375.0	51,189	162,567.2	54,557	138,492.9
2) Tobacco Products	82	279.6	297	565.5	136	576.7
3) Textiles	19,097	356,031.3	34,803	401,415.6	105,431	400,037.2
i. Spinning, Weaving, Finishing of Textiles	13,974	270,569.1	18,131	312,628.3	87,495	307,900.5
a. Spinning of Fibres	9,150	153,615.9	12,528	190,212.0	71,466	176,850.0
b. Weaving of Textiles	2,636	66,488.5	3,150	65,601.5	4,501	69,625.0
c. Finishing of Textiles	2,188	50,464.8	2,453	56,814.7	11,528	61,425.4
ii. Made-up Textile Articles	1,862	38,303.5	13,079	40,487.0	8,561	41,896.7
iii. Knit Wear	1,237	21,323.6	1,306	18,330.8	6,155	20,097.7
iv. Carpets and Rugs	340	5,400.7	443	5,347.9	754	8,291.0
v. Other Textiles n.e.s.	1,684	20,434.4	1,844	24,621.6	2,466	21,851.3
4) Wearing Apparel, Readymade Garments, etc.	4,977	39,493.7	3,190	37,582.2	11,840	38,638.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,632	15,849.1	2,181	15,599.0	7,646	15,758.6
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	602	8,781.3	538	7,267.5	3,884	7,515.7
ii. Footwear	1,030	7,067.8	1,643	8,331.5	3,762	8,243.0
a. Leather Wear	922	6,114.4	1,587	7,807.2	3,585	7,224.8
b. Rubber and Plastic Wear	108	953.3	56	524.3	177	1,018.1

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
6) Wood and Products of Wood Cork	824	1,522.7	526	1,287.2	233	1,672.8
7) Paper, Paperboard and Products	917	11,997.2	824	17,553.9	4,178	14,638.3
8) Printing, Publishing and Allied Industries	1,476	7,689.2	1,764	7,733.0	4,087	5,192.6
9) Coke and Refined Petroleum Products	701	18,022.9	4,211	21,355.0	629	16,946.0
10) Chemicals and Chemical Products	8,189	102,292.8	7,889	115,034.5	25,745	80,683.0
11) Rubber and Plastics Products	1,267	10,599.2	1,129	9,332.3	15,265	7,825.6
12) Other Non-metallic Mineral Products	2,415	74,894.7	1,694	80,679.4	1,805	66,834.3
13) Basic Metals	2,224	28,016.6	9,062	28,833.8	4,133	26,354.5
14) Fabricated Metal Products	1,091	6,985.1	900	8,816.6	3,999	8,795.8
15) Machinery and Equipment	2,566	11,628.7	1,889	16,056.9	2,794	15,166.0
16) Office, Accounting and Computing Machinery	37	51.8	20	219.5	18	44.0
17) Electrical Machinery and Apparatus	2,015	33,672.5	3,592	34,481.2	2,133	24,082.3
18) Radio, Television and Communication Equipment and Apparatus	254	2,675.7	280	2,578.3	382	4,063.3
19) Medical, Precision and Optical Instruments, Watches and Clocks	603	3,159.1	443	5,334.0	1,141	5,604.7
20) Motor Vehicles, Trailers and Semi-trailers	1,681	12,906.3	1,412	13,792.6	4,187	9,634.7
21) Other Transport Equipments	319	2,180.3	257	2,776.1	388	3,871.5
22) Furniture and Fixture	516	1,251.7	327	1,746.8	495	2,395.0
23) Jewellery and Related Articles	349	891.5	269	1,789.4	386	1,571.6
24) Sports Goods	742	4,603.3	604	3,882.3	464	3,453.9
25) Handicrafts	77	57.9	38	176.0	59	113.2
26) Other Manufacturing n.e.s.	9,978	19,136.4	7,714	17,840.9	5,987	18,628.5
E. Ship Breaking and Waste / Scrape (Junk), etc.	190	3,887.7	154	1,478.4	141	1,561.4
F. Electricity, Gas and Water Supply	3,417	121,617.3	5,315	123,514.9	3,614	90,222.3
G. Construction	4,822	54,379.9	5,284	62,036.7	4,491	62,219.6
1) Building	4,271	41,858.7	2,972	46,387.8	3,254	45,514.1
2) Infrastructure	551	12,521.2	2,312	15,648.9	1,237	16,705.4
H. Commerce and Trade	91,474	192,328.2	201,087	206,026.8	103,618	204,301.4
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,800	14,634.5	1,069	8,547.4	4,097	14,509.2
2) Wholesale and Commission Trade	24,861	107,578.7	42,867	120,197.4	53,559	128,248.1
i) Exports	2,232	31,504.3	3,813	38,660.7	8,065	44,503.7
ii) Imports	3,000	28,267.0	8,443	33,643.1	16,610	33,333.3
iii) Domestic Whole Sales	19,629	47,807.3	30,611	47,893.6	28,884	50,411.1
3) Retail Trade	64,813	70,115.1	157,151	77,282.0	45,962	61,544.1
I. Hotels, Restaurants and Clubs, etc	890	8,757.1	820	8,674.6	2,080	7,710.7
J. Transport, Storage and Communications	13,571	82,488.7	19,044	81,818.6	15,740	79,225.7
K. Real Estate, Renting and Business Activities	18,843	88,478.4	17,035	84,991.6	44,909	85,059.1
1) Real Estate Activities	724	7,724.0	728	5,382.5	1,443	6,418.5
2) Renting of Machinery and Equipment	160	402.4	232	464.3	151	478.2
3) Computer and Related Activities	571	3,923.9	594	3,956.8	888	3,393.8
4) Research and Development	219	1,360.1	199	1,329.1	262	1,236.3
5) Other Business Activities	17,169	75,068.1	15,282	73,858.9	42,165	73,532.2
L. Education	1,193	4,087.5	1,059	4,518.5	1,795	4,048.1
M. Health and Social Work	2,257	5,486.6	2,606	5,560.1	3,122	6,170.2
N. Other Community, Social and Personal Service Activities	25,500	15,968.8	17,240	10,933.9	7,053	10,251.7
O. Other Private Business n.e.s	9,351	19,805.0	12,683	21,905.7	21,112	43,031.8
V. Trust Funds and Non-profit Organizations	167	5,124.3	1,028	6,292.0	659	7,788.2
VI. Personal	2,034,382	259,941.8	2,083,515	287,505.0	2,040,725	307,177.5
A. Bank Employees	81,998	43,525.4	80,765	39,391.9	114,329	37,342.3
B. Consumer Financing	1,945,058	215,438.0	1,996,231	246,982.1	1,923,428	269,088.1
i) House Building	53,028	50,514.0	22,045	53,120.2	22,137	55,361.4
ii) Transport	265,000	73,853.9	273,547	87,273.5	297,714	98,246.7
iii) Credit Cards	1,114,885	27,761.6	1,302,992	31,219.7	1,220,557	34,955.9
iv) Consumer Durable	1,855	85.3	2,672	4,525.9	3,195	260.2
v) Personal Loans	510,290	63,223.1	394,975	70,842.7	379,825	80,263.9
C. Other Personal	7,326	978.4	6,519	1,131.1	2,968	747.1
VII. Others	5,894	4,802.7	3,347	15,218.2	13,756	11,425.7
Total	2,368,769	2,286,083.2	2,698,793	2,292,277.2	2,654,313	2,101,547.8

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	176,772	88,880.0	524,447	99,353.5	255,612	86,652.7
I. Government	1	1,666.4				
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments	1	1,666.4				
1) Commodity Operations	1	1,666.4				
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	5	3,269.3	5	3,378.5	5	1,920.3
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities			1	1,000.0		
F. Commerce	3	1,269.3	2	378.5	4	920.3
G. Transport, Storage and Communication	2	2,000.0	2	2,000.0	1	1,000.0
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	21	1,372.2	31	2,296.8	30	2,165.7
A. Co-operative Banks						
B. Development Financial Institutions	1	41.7				
C. Insurance Companies	3	13.9	3	155.0	3	143.9
D. Micro Finance						
E. Other NBFIs	17	1,316.7	28	2,141.9	27	2,021.9
IV. Private Sector (Business)	1,876	63,264.0	2,286	71,350.6	2,336	58,649.4
A. Agriculture, Hunting and Forestry	2	63.7	3	98.8	5	93.6
1) Growing of Crops			1	34.9	3	29.7
2) Farming of Animals	1	39.7	1	39.8	1	39.8
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.						
C. Mining and Quarrying	3	205.2	3	205.2	5	312.2
1) Mining of Coal						
2) Crude Petroleum & Natural Gas	2	5.2	2	5.2	4	12.2
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.	1	200.0	1	200.0	1	300.0
D. Manufacturing	1,122	49,129.9	1,213	52,177.2	1,462	43,745.8
1) Food Products and Beverages	64	4,451.7	115	5,173.3	131	5,096.5
2) Tobacco Products			3	116.6		
3) Textiles	375	17,902.5	376	18,376.6	503	13,943.6
i. Spinning, Weaving, Finishing of Textiles	276	15,334.9	266	16,107.4	357	11,782.1
a. Spinning of Fibres	147	9,671.2	133	8,411.4	178	5,720.8
b. Weaving of Textiles	53	2,172.4	61	2,403.9	72	2,321.7
c. Finishing of Textiles	76	3,491.3	72	5,292.1	107	3,739.6
ii. Made-up Textile Articles	42	1,386.3	44	1,283.9	61	1,277.0
iii. Knit Wear	26	369.6	25	191.0	22	109.3
iv. Carpets and Rugs	6	88.3	7	118.3	9	123.6
v. Other Textiles n.e.s.	25	723.4	34	676.0	54	651.5
4) Wearing Apparel, Readymade Garments, etc.	60	1,819.5	61	2,333.4	69	1,505.6
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	46	579.8	46	751.9	49	510.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	23	240.8	23	331.3	28	316.3
ii. Footwear	23	339.0	23	420.7	21	194.6
a. Leather Wear	23	339.0	23	420.7	21	194.6
b. Rubber and Plastic Wear						

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	41	1,776.1	84	2,871.5	79	2,027.2
8) Printing, Publishing and Allied Industries	41	681.4	25	463.0	66	758.1
9) Coke and Refined Petroleum Products	5	762.7	14	877.2	16	1,686.4
10) Chemicals and Chemical Products	148	8,319.4	127	7,905.6	154	7,155.8
11) Rubber and Plastics Products	60	537.8	62	703.4	66	605.7
12) Other Non-metallic Mineral Products	42	4,136.3	43	3,667.1	53	3,491.0
13) Basic Metals	7	196.2	9	311.0	14	493.5
14) Fabricated Metal Products	23	1,198.5	29	794.0	30	661.1
15) Machinery and Equipment	10	259.4	13	373.3	27	348.7
16) Office, Accounting and Computing Machinery	2	58.6	10	97.8	13	83.7
17) Electrical Machinery and Apparatus	72	1,734.2	62	2,624.5	71	1,587.1
18) Radio, Television and Communication Equipment and Apparatus	42	402.5	31	252.5	20	203.3
19) Medical, Precision and Optical Instruments, Watches and Clocks	11	121.5	8	72.0	8	69.6
20) Motor Vehicles, Trailers and Semi-trailers	39	2,698.0	60	3,181.0	63	1,986.3
21) Other Transport Equipments	4	421.6	7	732.4	6	717.9
22) Furniture and Fixture	1	0.5	1	0.5	2	0.4
23) Jewellery and Related Articles						
24) Sports Goods	2	10.4	6	27.1	7	24.8
25) Handicrafts						
26) Other Manufacturing n.e.s.	27	1,061.4	21	471.5	15	788.9
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	27	1,017.0	26	1,097.2	23	1,124.1
G. Construction	276	313.6	281	974.7	280	487.2
1) Building	275	310.5	277	388.0	279	480.0
2) Infrastructure	1	3.0	4	586.7	1	7.2
H. Commerce and Trade	157	3,470.8	178	5,782.9	201	4,129.4
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	3	499.1	11	628.2	16	544.6
2) Wholesale and Commission Trade	118	2,225.5	130	4,442.8	143	2,699.1
i) Exports	37	519.0	31	740.1	35	604.3
ii) Imports	47	888.9	62	2,634.4	67	1,295.4
iii) Domestic Whole Sales	34	817.6	37	1,068.3	41	799.5
3) Retail Trade	36	746.2	37	712.0	42	885.7
I. Hotels, Restaurants and Clubs, etc	23	407.1	23	380.6	18	150.9
J. Transport, Storage and Communications	61	5,746.5	59	5,747.3	56	4,959.1
K. Real Estate, Renting and Business Activities	69	1,960.8	100	3,203.8	73	1,820.7
1) Real Estate Activities	3	236.8	6	927.9	3	550.8
2) Renting of Machinery and Equipment			1	5.7	1	6.2
3) Computer and Related Activities	11	535.2	16	576.8	15	628.8
4) Research and Development	7	206.0	17	228.2	10	88.4
5) Other Business Activities	48	982.7	60	1,465.1	44	546.6
L. Education	6	174.7	8	245.8	9	278.8
M. Health and Social Work	10	197.6	10	154.9	9	127.6
N. Other Community, Social and Personal Service Activities	10	234.7	14	212.2	10	247.4
O. Other Private Business n.e.s	110	342.5	368	1,069.9	185	1,172.7
V. Trust Funds and Non-profit Organizations	5	272.4	4	317.6	9	445.6
VI. Personal	174,821	19,030.8	522,110	22,009.1	253,221	23,470.9
A. Bank Employees	2,688	2,676.2	4,022	2,514.4	2,158	1,865.2
B. Consumer Financing	172,119	16,353.7	518,073	19,493.6	251,048	21,604.6
i) House Building	747	2,466.5	2,733	2,079.8	796	2,149.2
ii) Transport	10,154	2,695.2	88,376	3,516.8	13,942	4,480.1
iii) Credit Cards	135,445	7,770.2	181,312	9,303.4	189,566	9,470.7
iv) Consumer Durable	89	130.8	23	7.4	234	3.0
v) Personal Loans	25,684	3,291.0	245,629	4,586.1	46,510	5,501.7
C. Other Personal	14	0.8	15	1.1	15	1.1
VII. Others	43	5.0	11	0.8	11	0.8
Total	176,772	88,880.0	524,447	99,353.5	255,612	86,652.7

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Foreign Constituents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	871,458	105,414.0	847,842	100,876.6	877,191	97,582.8
I. Government					1	0.3
A. Federal Government					1	0.3
1) Commodity Operations					1	0.3
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises						
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce						
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFI's)						
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFI's						
IV. Private Sector (Business)	850,441	101,566.7	814,573	95,920.1	842,377	92,207.4
A. Agriculture, Hunting and Forestry	767,946	83,316.3	696,871	73,707.8	761,048	74,628.5
1) Growing of Crops	507,754	56,010.7	383,275	43,077.8	499,774	51,823.7
2) Farming of Animals	170,251	11,303.4	203,490	13,810.3	160,331	8,681.8
3) Agricultural and Animal Husbandry	150	8.6	232	41.0	5	1.3
4) Agricultural Machinery and Equipments	88,428	15,734.6	107,981	16,394.5	100,892	14,120.5
5) Hunting, Trapping, Forestry & Logging	1,363	259.0	1,893	384.3	46	1.2
B. Fishing & Fish Farming, etc.	434	32.7	1,062	35.2	3,526	567.0
C. Mining and Quarrying	15	257.5	56	102.8	32	91.8
1) Mining of Coal	4	5.6				
2) Crude Petroleum & Natural Gas			10	11.7		
3) Iron & Non-ferrous Metal Ores			16	0.4		
4) Quarrying of Stone, Sand and Clay	3	1.7				
5) Chemical, Fertilizer, Salt, etc.	8	250.2	30	90.7	32	91.8
D. Manufacturing	6,463	8,005.3	58,307	13,324.9	14,810	7,738.8
1) Food Products and Beverages	745	1,519.5	45,989	6,645.4	544	1,129.5
2) Tobacco Products	9	0.5	10	8.0	9	1.0
3) Textiles	621	2,563.4	333	2,358.5	416	2,398.9
i. Spinning, Weaving, Finishing of Textiles	440	2,471.9	319	2,337.4	399	2,375.1
a. Spinning of Fibres	174	113.2	130	182.8	193	133.0
b. Weaving of Textiles	229	2,262.5	175	2,089.0	168	1,954.4
c. Finishing of Textiles	37	96.2	14	65.6	38	287.7
ii. Made-up Textile Articles	6	8.8	2	0.5	2	0.6
iii. Knit Wear	18	40.7			1	..
iv. Carpets and Rugs	41	3.2	1	0.2	1	0.2
v. Other Textiles n.e.s.	116	38.8	11	20.3	13	22.9
4) Wearing Apparel, Readymade Garments, etc.	1,076	262.2	49	88.8	111	85.9
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	352	255.8	37	287.7	43	329.3
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	28	132.3	5	101.6	6	102.2
ii. Footwear	324	123.4	32	186.1	37	227.1
a. Leather Wear	324	123.4	32	186.1	36	227.1
b. Rubber and Plastic Wear					1	..

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
6) Wood and Products of Wood Cork	86	74.6	12	112.4	27	65.5
7) Paper, Paperboard and Products	55	312.4	22	261.5	26	278.4
8) Printing, Publishing and Allied Industries	190	72.0	15	32.9	14	31.3
9) Coke and Refined Petroleum Products	1,199	56.5	3,102	90.6	4,729	121.8
10) Chemicals and Chemical Products	496	656.3	62	540.3	62	489.7
11) Rubber and Plastics Products	135	228.0	55	242.3	60	233.1
12) Other Non-metallic Mineral Products	61	512.0	49	434.0	53	490.6
13) Basic Metals	107	508.4	53	444.6	65	433.5
14) Fabricated Metal Products	85	27.7	11	13.5	27	14.1
15) Machinery and Equipment	80	75.5	31	68.1	30	58.7
16) Office, Accounting and Computing Machinery	6	0.8				
17) Electrical Machinery and Apparatus	59	59.1	21	50.2	26	52.2
18) Radio, Television and Communication Equipment and Apparatus	17	14.6				
19) Medical, Precision and Optical Instruments, Watches and Clocks	41	94.8	28	103.0	31	96.7
20) Motor Vehicles, Trailers and Semi-trailers	22	54.4	12	28.8	13	30.7
21) Other Transport Equipments	18	83.4	11	77.6	15	77.7
22) Furniture and Fixture	413	186.2	105	140.4	91	112.8
23) Jewellery and Related Articles	207	65.2	31	36.5	31	34.9
24) Sports Goods	12	17.7	4	13.1	8	15.7
25) Handicrafts	121	13.8				
26) Other Manufacturing n.e.s.	250	290.5	8,265	1,246.7	8,379	1,156.8
E. Ship Breaking and Waste / Scrape (Junk), etc.	1	0.3				
F. Electricity, Gas and Water Supply	59	105.2	74	115.2	79	110.7
G. Construction	2,105	254.1	2,923	273.0	2,390	183.3
1) Building	419	194.8	1,278	206.3	1,284	137.8
2) Infrastructure	1,686	59.3	1,645	66.7	1,106	45.5
H. Commerce and Trade	24,769	3,840.4	16,947	3,841.2	18,584	3,905.1
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,856	386.7	15,273	3,016.8	26	15.1
2) Wholesale and Commission Trade	633	238.2	134	136.7	1,660	157.9
i) Exports	1	0.6	1	0.6	1,537	29.9
ii) Imports	2	5.1	2	5.7	2	6.1
iii) Domestic Whole Sales	630	232.5	131	130.3	121	121.9
3) Retail Trade	22,280	3,215.6	1,540	687.7	16,898	3,732.1
I. Hotels, Restaurants and Clubs, etc	775	189.4	2,415	187.7	2,467	200.2
J. Transport, Storage and Communications	5,412	252.3	6,261	264.0	6,545	255.7
K. Real Estate, Renting and Business Activities	11,056	679.2	8,272	465.0	9,701	498.1
1) Real Estate Activities	1,531	209.7	15	2.8	15	2.2
2) Renting of Machinery and Equipment	93	12.6	112	17.2	120	19.2
3) Computer and Related Activities	19	3.1	11	1.4	7	1.7
4) Research and Development	216	39.2	397	55.3	563	86.7
5) Other Business Activities	9,197	414.6	7,737	388.3	8,996	388.3
L. Education	297	83.0	1,279	96.4	1,281	82.4
M. Health and Social Work	401	72.7	950	65.0	956	65.8
N. Other Community, Social and Personal Service Activities	24,585	3,637.2	14,773	2,594.4	18,198	3,422.2
O. Other Private Business n.e.s	6,123	841.3	4,383	847.6	2,760	457.8
V. Trust Funds and Non-profit Organizations	2	160.9	1	125.2	1	110.6
VI. Personal	19,496	3,549.0	25,297	4,109.7	26,326	4,516.0
A. Bank Employees	17,890	3,479.0	21,901	3,770.7	23,346	4,235.6
B. Consumer Financing	1,581	59.0	3,368	299.9	2,945	235.5
i) House Building	15	1.1	52	2.0	50	1.2
ii) Transport	448	25.2	970	114.8	224	12.2
iii) Credit Cards						
iv) Consumer Durable	1,054	22.9	1,519	50.7	1,459	56.7
v) Personal Loans	64	9.8	827	132.4	1,212	165.5
C. Other Personal	25	10.9	28	39.1	35	44.9
VII. Others	1,519	137.4	7,971	721.6	8,486	748.5
Total	871,458	105,414.0	847,842	100,876.6	877,191	97,582.8

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 09							31 - 12 - 08	30 - 06 - 08	
	Securities, Shares & Other Financial Instruments			Fixed Assets		Financial		Total	Total	
	Precious Metals	Merchandise	Including Machinery	Real Estate	Obligations	Others				
00.00		2,485.2	14,347.7	9,409.9	35,983.7	4,416.8	52,630.2	119,273.5	92,627.8	77,225.0
01.00*			165.4	9.4	27.9	43.3	103.4	349.4	873.8	4,323.5
02.00*		12.4	172.6	16.9	2,314.0	188.8	3,974.2	6,678.7	9,157.0	6,428.9
03.00*		62.1	1,073.0	114.4	6,479.7	20.3	14,602.2	22,351.6	18,355.6	15,742.2
04.00*		4.4	2,316.5	443.7	13,271.2	20.1	13,220.5	29,276.4	26,641.4	35,224.9
05.00*		5.1	2,898.3	2,497.3	6,499.7	224.0	12,805.9	24,930.2	17,911.9	23,826.9
06.00*		1.7	5,757.3	1,155.6	1,941.9	171.9	4,353.7	13,382.1	23,372.9	36,049.9
07.00*		157.4	13,541.7	6,450.7	8,232.3	145.5	5,653.7	34,181.3	41,567.5	60,869.9
08.00*		1,122.5	107,460.4	19,174.1	53,711.9	4,325.2	21,820.8	207,614.9	186,798.1	162,660.0
08.25			856.8	2.6	7.4		63.6	930.5	1,952.3	107.4
08.50		861.8	4,667.9	315.0	3,354.1	314.2	1,154.7	10,667.8	3,440.2	2,641.9
08.75			34.5	21.1	27.9		10.6	94.1	2,133.9	185.5
09.00		7.3	1,457.8	579.5	80,770.3	197.9	2,406.8	85,419.8	79,614.5	106,872.8
09.25		3.3	12.5	5.9	1,804.5	42.0	21.5	1,889.6	2,707.4	1,666.2
09.50		48.5	3,663.7	2,858.8	446.0	153.7	184.5	7,355.3	8,275.2	18,367.1
09.75		0.8	175.0	1.9	95.7	72.2	1,241.9	1,587.4	2,574.4	10,166.7
10.00		263.0	1,982.3	2,705.6	3,252.2	1,480.9	4,847.8	14,531.9	32,202.2	56,478.4
10.25		4.1	51.1	8.3	1,310.5	11.2	168.7	1,554.0	3,989.7	11,848.6
10.50		390.9	3,361.4	107.3	3,996.4	148.4	181.2	8,185.6	11,298.3	30,809.2
10.75		134.7	660.0	1,017.0	1,554.5	27.6	276.9	3,670.7	8,050.4	39,231.2
11.00		114.4	5,775.4	1,607.1	4,289.5	1,094.3	3,224.9	16,105.7	31,509.8	173,294.9
11.25		162.2	2,658.6	2,508.0	292.1	0.5	559.2	6,180.6	9,943.1	54,909.4
11.50		21.6	3,274.2	443.9	2,887.1	58.8	610.4	7,295.8	18,426.8	85,351.5
11.75		38.1	1,666.6	869.8	61.9	43.4	7.1	2,687.0	6,602.4	27,238.1
12.00	84.8	368.6	9,796.4	1,829.3	10,188.2	2,985.3	10,465.6	35,718.3	35,953.9	148,299.3
12.25		4.7	795.2	478.9	286.3	35.9	247.6	1,848.5	5,004.8	30,583.7
12.50		245.7	559.8	852.7	717.6	110.0	836.8	3,322.6	11,008.9	56,747.0
12.75		83.8	134.2	1,838.5	1,850.1	163.8	5,963.1	10,033.5	10,249.1	37,101.5
13.00	2,983.9	1,437.8	23,639.1	9,242.2	11,966.0	2,483.5	24,548.6	76,301.0	45,815.4	266,101.1
13.25		163.1	2,632.3	3,089.5	2,114.1	196.7	4,537.7	12,733.5	6,375.6	31,866.2
13.50	13.0	181.8	1,862.1	2,149.9	1,663.8	1,086.7	1,919.8	8,877.2	37,214.1	98,057.9
13.75		4,908.0	6,321.1	5,755.7	2,736.8	731.2	8,601.2	29,054.1	9,278.7	25,273.0
14.00	108.5	7,269.6	61,722.2	17,127.5	21,292.4	10,634.5	62,414.9	180,569.7	99,924.1	307,886.4
14.25		1,742.4	10,712.5	4,603.2	5,659.7	813.6	17,656.9	41,188.3	19,274.7	20,860.3
14.50	241.2	3,309.6	12,864.7	4,052.9	8,331.8	1,502.4	32,396.0	62,698.7	32,179.7	47,039.1
14.75		1,197.4	48,060.7	6,756.2	10,342.8	237.0	50,289.9	116,884.1	33,818.8	12,063.5
15.00	810.2	5,237.8	151,346.2	35,759.3	92,571.9	8,115.1	125,185.0	419,025.6	280,936.3	225,823.4
15.25		420.0	35,530.4	10,558.8	7,935.8	533.4	30,628.4	85,606.8	46,500.7	12,948.2
15.50	2,721.6	1,032.3	22,107.4	13,448.4	15,739.2	2,537.3	19,949.8	77,536.0	96,515.1	26,619.7
15.75		11,585.5	53,254.0	14,268.7	22,124.6	991.2	26,667.5	128,891.6	59,253.1	7,226.3
16.00	306.7	7,822.5	104,280.7	33,310.3	31,452.1	4,900.7	69,164.4	251,237.4	287,849.3	119,599.2
16.25		3,403.1	12,318.2	7,353.6	10,702.2	386.2	22,274.3	56,437.6	54,206.4	2,847.1
16.50		1,201.5	8,834.3	5,567.1	18,025.6	1,480.3	12,657.7	47,766.5	156,044.2	19,540.3
16.75	1.1	1,961.7	13,785.1	5,402.3	15,495.2	1,917.4	7,879.6	46,442.5	44,140.2	10,052.4
17.00	2.3	5,504.9	63,892.0	20,910.0	116,827.9	2,183.0	62,201.0	271,520.9	312,794.2	71,935.9
17.25		815.1	9,657.3	3,943.0	8,149.1	1,059.0	16,760.9	40,384.4	85,160.7	8,301.9
17.50		1,231.7	9,208.8	3,473.1	15,262.1	836.3	5,669.1	35,681.0	84,133.2	10,235.2
17.75		1,392.3	11,805.6	6,344.2	11,143.6	654.3	3,324.8	34,664.9	28,782.9	1,103.2
18.00		2,419.1	31,710.6	4,989.1	22,477.8	2,104.8	29,525.1	93,226.4	148,127.5	59,264.5
18.25		409.9	3,746.4	1,471.6	7,706.6	441.8	3,232.3	17,008.6	27,292.9	256.4
18.50	2.3	56.8	3,013.4	5,256.4	7,172.9	678.2	6,253.0	22,432.9	43,728.6	1,572.1
18.75		380.9	1,675.7	749.4	5,654.6	191.7	8,945.1	17,597.4	14,544.7	63.7
19.00		590.8	16,137.0	1,699.3	12,327.0	1,726.9	37,585.3	70,066.5	97,216.7	12,487.4
19.25		495.4	1,506.7	334.3	1,787.4	122.5	502.1	4,748.3	12,973.1	143.6
19.50		92.6	1,155.8	1,137.4	3,533.8	237.7	979.2	7,136.5	29,213.5	78.3
19.75		19.7	735.7	572.9	2,391.4	178.4	459.6	4,357.6	3,066.9	24.7
20.00 & above		1,014.7	17,014.8	2,807.8	21,566.9	16,225.6	84,523.6	143,153.4	157,789.4	102,115.5
Total	7,275.6	73,902.3	929,847.4	289,457.6	759,809.7	81,683.3	938,370.3	3,080,346.3	3,056,394.0	2,815,638.2
Weighted Average	14.34	14.84	14.16	14.04	13.37	15.78	14.93	14.25	14.63	12.49

*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 Interest based and Islamic modes of financing

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 09						31 - 12 - 08		30 - 06 - 08		
	Securities, Shares & Other Financial Instruments		Merchandise	Fixed Assets		Financial Obligations		Total	Total	Total	
	Precious Metals	Other Financial Instruments		Including Machinery	Real Estate	Others	Total				
00.00		1,593.3	12,901.9	6,571.3	26,170.4	1,581.0	46,756.1	95,574.0	70,917.5	71,668.1	
01.00*			165.4	9.4	27.9	43.3	103.4	349.4	868.6	4,292.9	
02.00*		12.4	172.6	8.1	2,110.3	179.2	3,443.7	5,926.2	8,532.0	5,907.5	
03.00*		62.1	524.8	77.2	3,703.3	20.2	4,480.7	8,868.3	6,633.6	4,264.8	
04.00*		4.4	863.3	438.5	10,951.7	14.7	5,298.7	17,571.5	17,199.4	27,242.6	
05.00*		5.1	2,309.8	2,493.2	6,435.2	221.6	6,726.5	18,191.4	11,690.9	15,152.6	
06.00*		1.7	5,404.9	1,113.8	1,662.7	171.9	2,755.4	11,110.5	21,201.7	32,995.2	
07.00*		157.4	11,314.0	3,824.2	2,985.5	143.7	5,481.6	23,906.4	32,119.5	48,413.2	
08.00*		1,117.1	96,954.2	17,258.6	47,481.3	2,645.5	18,097.6	183,554.2	162,814.3	140,378.0	
08.25			856.5	1.8	6.0		27.2	891.5	1,885.4	82.1	
08.50		0.7	1,418.1	296.8	96.5	166.5	1,116.1	3,094.7	1,890.9	2,571.5	
08.75			19.5	20.4	26.7		10.6	77.2	1,064.5	154.3	
09.00		7.3	629.5	577.7	275.9	197.5	1,640.6	3,328.6	3,064.2	9,010.4	
09.25		3.0	12.0	4.7	4.5	42.0	11.7	77.8	888.1	1,472.0	
09.50		48.5	3,653.7	2,858.0	443.4	153.7	168.8	7,326.1	8,200.7	14,287.5	
09.75		0.8	175.0	1.9	0.2	72.2	1,214.2	1,464.2	2,566.8	10,163.1	
10.00		243.2	1,817.1	2,232.4	2,271.0	1,457.2	4,656.5	12,677.5	30,489.7	44,561.8	
10.25		4.1	5.1	7.2	1,273.3	11.2	144.6	1,445.5	3,928.9	8,309.7	
10.50		390.9	3,358.6	92.4	3,790.1	143.3	165.9	7,941.0	10,737.8	21,777.2	
10.75		134.7	456.2	1,005.0	1,515.9	27.6	276.5	3,415.8	7,320.4	32,046.1	
11.00		102.9	3,111.5	1,544.3	3,542.9	696.5	2,324.1	11,322.1	23,158.9	118,539.8	
11.25		162.2	2,595.2	2,508.0	292.1	0.5	539.2	6,097.3	9,863.3	32,779.6	
11.50		21.6	1,002.6	443.3	2,600.3	43.1	566.4	4,677.3	14,981.3	74,658.2	
11.75		38.1	1,614.0	869.1	12.7	28.2	7.1	2,569.3	6,424.6	18,729.9	
12.00		367.1	5,890.4	1,285.1	6,282.4	2,856.8	5,318.0	21,999.8	20,545.4	93,627.7	
12.25		4.7	583.8	308.2	281.8	27.4	247.2	1,453.2	3,987.7	22,633.9	
12.50		245.7	102.4	736.0	686.1	86.2	792.3	2,648.7	8,747.3	47,346.7	
12.75		79.7	39.8	1,684.3	1,731.6	141.6	5,892.5	9,569.5	9,182.7	31,655.0	
13.00		1,346.2	9,756.8	8,010.3	7,646.8	2,194.7	12,777.0	41,731.9	33,121.7	172,215.5	
13.25		163.1	2,297.6	2,589.5	2,012.7	196.7	4,493.6	11,753.2	5,676.4	25,870.2	
13.50		56.0	803.1	1,657.1	1,510.8	1,083.4	1,788.1	6,898.5	35,926.6	85,550.7	
13.75		3,911.2	3,343.7	5,485.5	1,715.9	455.4	7,603.7	22,515.4	8,794.6	23,641.5	
14.00		5,939.8	51,157.7	9,377.4	16,914.4	10,330.6	34,273.1	127,993.1	73,134.1	282,330.6	
14.25		1,730.4	5,498.0	2,317.6	2,605.5	663.5	15,618.7	28,433.7	17,565.7	19,914.5	
14.50		2,887.0	8,681.7	3,846.2	7,052.7	1,435.8	30,044.5	53,947.9	28,942.1	42,495.8	
14.75		884.5	22,930.1	4,984.9	7,196.6	229.5	38,920.7	75,146.3	31,364.5	11,027.7	
15.00		4,886.9	136,369.6	22,386.4	29,148.9	7,774.7	83,201.4	283,767.9	177,810.2	156,778.0	
15.25		226.3	30,482.8	9,415.9	5,440.8	531.4	28,721.4	74,818.6	41,809.0	8,223.0	
15.50		580.1	13,804.6	11,462.6	11,116.4	2,251.5	12,844.7	52,059.9	73,642.1	25,398.0	
15.75		11,179.5	26,638.9	11,973.1	14,587.9	966.6	25,561.1	90,907.1	46,279.8	6,490.6	
16.00		6,966.5	72,622.8	28,703.0	23,370.2	4,749.9	60,285.1	196,697.4	194,270.9	97,154.7	
16.25		2,220.4	8,097.9	4,622.3	6,365.1	382.1	21,880.9	43,568.6	44,176.4	2,775.5	
16.50		1,192.3	6,037.4	5,359.8	15,492.5	1,419.7	12,172.7	41,674.3	113,305.5	19,086.0	
16.75		1,369.5	11,980.3	4,678.1	11,916.0	1,537.3	6,924.3	38,405.5	34,679.1	10,004.8	
17.00		5,103.7	54,998.7	18,097.7	111,182.6	2,104.5	55,066.4	246,553.5	281,134.8	44,395.6	
17.25		811.7	6,864.9	3,075.6	6,149.3	1,040.2	12,163.3	30,104.9	74,539.7	8,232.5	
17.50		1,217.8	8,171.8	3,440.4	14,718.0	739.7	3,027.7	31,315.3	61,112.6	5,304.8	
17.75		818.5	8,158.6	6,047.7	9,785.9	613.6	2,997.7	28,421.9	21,870.9	1,064.1	
18.00		2,399.0	25,740.7	4,429.1	19,750.2	2,031.7	21,287.0	75,637.6	105,469.1	26,995.8	
18.25		396.8	1,542.7	1,055.1	4,659.2	437.3	3,034.4	11,125.4	21,276.0	189.8	
18.50		53.6	2,199.8	5,209.8	6,607.9	677.6	3,571.4	18,320.1	29,882.7	1,414.5	
18.75		377.4	1,326.1	743.6	5,153.9	191.7	8,852.6	16,645.3	9,056.3	63.7	
19.00		576.5	12,565.1	1,518.1	11,707.3	1,692.1	7,686.6	35,745.6	81,087.0	6,551.8	
19.25		495.4	1,300.8	318.7	1,654.9	122.5	477.5	4,369.9	5,905.7	98.6	
19.50		92.6	1,021.5	893.1	3,217.4	237.7	801.7	6,264.1	15,877.0	35.8	
19.75		19.7	605.9	571.9	2,306.0	178.4	435.8	4,117.7	1,990.6	16.3	
20.00 & above		970.7	12,932.0	1,541.3	20,109.4	16,225.6	68,234.7	120,013.7	121,669.9	83,506.1	
Total		63,681.5	705,883.5	232,082.8	507,756.6	73,667.8	703,011.1	2,286,083.2	2,292,277.2	2,101,547.8	
Weighted Average		-	15.06	14.01	14.08	14.07	16.65	14.96	14.44	14.70	12.48

*01.00 stands for 00.25 to 01.00

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: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 09						31 - 12 - 08		30 - 06 - 08	
	Pre-cious Metals	Securities, Shares & Other Financial Instruments	Mer-chandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00		2.7	1,357.4	2.8	775.1		1,016.5	3,154.4	2,983.7	1,289.8
01.00*										30.6
02.00*					203.7		4.2	207.8	200.9	190.4
03.00*			548.2		387.4		1,537.5	2,473.0	1,390.3	1,406.2
04.00*			721.5				107.4	828.9	83.3	151.0
05.00*			376.3				2.0	378.4	245.5	2,081.8
06.00*			352.3	6.1	24.2		12.0	394.6	1,314.7	1,048.7
07.00*			458.6	231.5	68.5		72.2	830.8	663.7	1,068.5
08.00*			4,566.5	449.5	600.5		213.2	5,829.6	5,203.4	4,045.8
08.25			0.3					0.3	0.4	25.2
08.50			0.2					0.2	19.5	58.2
08.75										29.9
09.00			2.7					2.7	7.8	94.9
09.25										194.3
09.50									0.7	179.2
09.75					92.0		27.7	119.7	4.0	
10.00			0.4					0.4	31.8	103.0
10.25					0.5			0.5		2,078.4
10.50									115.5	3,384.6
10.75			18.1					18.1		1,062.4
11.00		11.6	1.6					13.1	31.6	966.8
11.25									12.0	2,556.6
11.50			15.0					15.0	40.1	2,282.4
11.75			47.7		49.1			96.8	125.3	2,439.4
12.00			144.6		..			144.6	198.7	1,992.3
12.25			76.8		4.4			81.3	517.8	6,071.5
12.50			154.4		19.8			174.3	201.2	2,370.0
12.75			6.8			21.2	53.1	81.1	192.4	2,552.8
13.00			460.1	11.1	90.1		500.0	1,061.3	543.7	5,834.4
13.25			234.7	500.0			44.1	778.9	201.9	2,815.1
13.50			220.4		36.9		68.9	326.3	465.4	3,846.1
13.75			2,099.6	100.5	342.2	266.1	589.0	3,397.4	126.4	1,160.7
14.00			3,104.9	237.4	353.6	1.8	414.7	4,112.3	916.0	3,489.7
14.25			1,910.1	457.2	155.8	150.0	1,922.9	4,596.0	535.0	844.3
14.50			2,151.5	30.0	28.5	42.1	1,866.6	4,118.8	2,156.6	3,060.7
14.75		50.8	1,520.2	95.6	63.9	6.8	2,770.5	4,507.8	1,918.9	842.6
15.00			2,644.3	74.8	207.3	173.0	310.0	3,409.4	3,292.4	1,345.0
15.25			1,383.4	59.6	766.3		1,602.4	3,811.8	4,243.6	4,598.8
15.50		225.2	2,871.5	7.0	235.7	6.5	3,586.2	6,932.1	6,701.4	1,087.7
15.75			1,105.6	50.0	784.7	11.5	240.4	2,192.2	2,170.1	654.1
16.00			3,025.1	90.8	448.0	10.1	390.8	3,964.8	5,510.8	2,150.3
16.25			535.6	325.0	148.0		87.6	1,096.1	8,729.4	53.0
16.50		2.8	1,046.1	16.5	411.1	6.7	422.2	1,905.3	5,104.5	256.0
16.75			331.5	13.0	69.0	352.0	808.5	1,574.0	5,496.3	35.3
17.00		345.1	2,426.9	311.7	1,187.0	8.7	126.5	4,405.8	2,938.4	211.8
17.25			347.9	472.0	364.8	0.3	320.9	1,506.0	7,198.2	
17.50			830.2		101.5	32.4	2,576.2	3,540.3	5,480.1	19.6
17.75			194.3	73.4	73.1		66.2	406.9	1,650.7	37.4
18.00		1.0	565.4	30.7	434.0	45.8	924.5	2,001.4	2,263.9	42.9
18.25			214.5		1,513.5		90.4	1,818.3	1,270.6	
18.50			263.2		29.5		53.6	346.3	950.3	
18.75			15.0		265.8		46.1	326.8	495.7	
19.00			127.5		105.9		139.0	372.5	1,256.1	107.4
19.25			73.1		66.2		14.5	153.8	32.6	
19.50			30.0	0.8	37.7			68.5	148.5	
19.75			78.3					78.3	78.0	
20.00 & above			380.9		242.5		10,601.6	11,225.0	13,893.7	14,405.3
Total		639.0	39,041.2	3,646.9	10,788.0	1,135.0	33,629.9	88,880.0	99,353.5	86,652.7
Weighted Average	-	16.11	13.27	13.80	14.01	15.32	20.34	16.11	17.18	15.38

*01.00 stands for 00.25 to 01.00

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: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 09									31 - 12 - 08		30 - 06 - 08
	Domestic Constituents											
	Foreign Constituents	Non-financial			Trust Funds and Non-profit							
	Government	Public Sector Enterprises	NBFI'S	Private Sector (Business)	Organisations	Personal	Others	Sub Total	Total	Total	Total	
00.00	49.8	4,766.5	3,977.3	86,295.6	1.6	23,311.2	871.5	119,273.5	119,273.5	92,627.8	77,225.0	
01.00*				342.6		6.8		349.4	349.4	873.8	4,323.5	
02.00*		761.1	32.0	1,008.0		4,849.5	28.1	6,678.7	6,678.7	9,157.0	6,428.9	
03.00*		1,221.9		1,531.0		19,580.7	18.0	22,351.6	22,351.6	18,355.6	15,742.2	
04.00*		8.1	731.7	3,975.4		24,560.5	0.7	29,276.4	29,276.4	26,641.4	35,224.9	
05.00*		625.5		11,529.4	5,540.0	7,234.8	0.5	24,930.2	24,930.2	17,911.9	23,826.9	
06.00*			12.0	10,674.4	..	2,694.1	1.6	13,382.1	13,382.1	23,372.9	36,049.9	
07.00*	0.1			33,944.6		190.3	46.3	34,181.3	34,181.3	41,567.5	60,869.9	
08.00*		1.0	75.0	205,782.4	0.4	1,355.4	400.8	207,614.9	207,614.9	186,798.1	162,660.0	
08.25			36.3	883.3		10.9		930.5	930.5	1,952.3	107.4	
08.50			45.2	134.4	10,263.5	224.7		10,667.8	10,667.8	3,440.2	2,641.9	
08.75			0.4		82.9	10.9		94.1	94.1	2,133.9	185.5	
09.00		639.8	0.1	83,262.4	..	1,466.9	50.6	85,419.8	85,419.8	79,614.5	106,872.8	
09.25	1,800.0			74.5		15.2		1,889.6	1,889.6	2,707.4	1,666.2	
09.50			0.2	7,169.4	0.3	185.4		7,355.3	7,355.3	8,275.2	18,367.1	
09.75		1,067.3		367.9		152.2		1,587.4	1,587.4	2,574.4	10,166.7	
10.00		1,065.7		11,532.3	0.2	1,930.8	2.8	14,531.9	14,531.9	32,202.2	56,478.4	
10.25				1,524.1		29.9		1,554.0	1,554.0	3,989.7	11,848.6	
10.50	..		200.0	7,805.3		180.3		8,185.6	8,185.6	11,298.3	30,809.2	
10.75				3,597.7		73.0		3,670.7	3,670.7	8,050.4	39,231.2	
11.00	100.0	415.3		12,802.1	0.4	2,724.0	63.9	16,105.7	16,105.7	31,509.8	173,294.9	
11.25			160.0	6,012.7		7.9		6,180.6	6,180.6	9,943.1	54,909.4	
11.50			0.1	6,921.3		373.5	0.9	7,295.8	7,295.8	18,426.8	85,351.5	
11.75		138.2		2,544.7		4.1		2,687.0	2,687.0	6,602.4	27,238.1	
12.00	497.7	2,397.5	280.9	23,814.4	152.2	8,477.8	97.8	35,718.3	35,718.3	35,953.9	148,299.3	
12.25				1,830.6		17.9		1,848.5	1,848.5	5,004.8	30,583.7	
12.50		2.8	325.0	2,641.9		352.5	0.4	3,322.6	3,322.6	11,008.9	56,747.0	
12.75		2,299.6		7,565.7		168.2		10,033.5	10,033.5	10,249.1	37,101.5	
13.00		22,064.4	521.0	50,265.0	295.1	3,021.3	134.3	76,301.0	76,301.0	45,815.4	266,101.1	
13.25		3,501.2	745.0	8,338.6		148.7		12,733.5	12,733.5	6,375.6	31,866.2	
13.50		740.1	55.0	6,631.3	0.4	1,322.9	127.5	8,877.2	8,877.2	37,214.1	98,057.9	
13.75	196.6	9,165.0	211.1	18,111.6	0.1	1,187.3	182.5	29,054.1	29,054.1	9,278.7	25,273.0	
14.00	960.9	34,643.6	3,674.4	127,858.8	185.1	11,596.2	1,650.7	180,569.7	180,569.7	99,924.1	307,886.4	
14.25	100.0	10,893.2	1,678.2	27,948.3	216.5	352.2		41,188.3	41,188.3	19,274.7	20,860.3	
14.50	11,288.4	1,631.1	4,455.2	34,535.3	419.3	10,354.2	15.2	62,698.7	62,698.7	32,179.7	47,039.1	
14.75	62,838.9	2,650.4	815.3	34,856.7	274.0	15,212.4	236.3	116,884.1	116,884.1	33,818.8	12,063.5	
15.00	95,920.8	59,223.2	7,162.2	236,975.0	16.9	17,547.4	2,180.2	419,025.6	419,025.6	280,936.3	225,823.4	
15.25	47,547.0	1,185.5	871.5	34,952.7		1,048.0	2.1	85,606.8	85,606.8	46,500.7	12,948.2	
15.50	1,000.0	5,093.1	634.3	63,019.1	0.6	7,164.9	623.9	77,536.0	77,536.0	96,515.1	26,619.7	
15.75	36,039.9	17,110.4	1,538.7	68,612.2	121.5	5,071.3	397.7	128,891.6	128,891.6	59,253.1	7,226.3	
16.00	40,935.6	16,426.3	1,500.3	177,463.1	180.1	14,427.6	304.4	251,237.4	251,237.4	287,849.3	119,599.2	
16.25	17,899.5		273.1	36,227.3	1,254.8	770.6	12.2	56,437.6	56,437.6	54,206.4	2,847.1	
16.50	610.3	4,358.9	406.4	33,983.1	272.5	7,669.9	465.5	47,766.5	47,766.5	156,044.2	19,540.3	
16.75	2,000.0	1.4	590.3	39,621.3	1.9	4,203.5	24.2	46,442.5	46,442.5	44,140.2	10,052.4	
17.00	17,661.4	9,054.1	6,063.6	229,239.4	2,994.7	6,077.7	430.1	271,520.9	271,520.9	312,794.2	71,935.9	
17.25			678.7	30,037.5	3.6	9,662.4	2.2	40,384.4	40,384.4	85,160.7	8,301.9	
17.50		44.1	300.7	50.8	32,445.4	0.7	2,805.2	34.1	35,681.0	35,681.0	84,133.2	
17.75			207.0	32,250.7	39.2	1,918.1	249.8	34,664.9	34,664.9	28,782.9	1,103.2	
18.00	4,178.2		442.4	76,030.7	90.1	11,865.7	619.3	93,226.4	93,226.4	148,127.5	59,264.5	
18.25			92.1	11,670.4	1.0	5,242.4	2.7	17,008.6	17,008.6	27,292.9	256.4	
18.50			8.1	15.3	18,675.4	3,544.9	189.2	22,432.9	22,432.9	43,728.6	1,572.1	
18.75				13,385.0	68.2	4,050.8	93.4	17,597.4	17,597.4	14,544.7	63.7	
19.00		29.3	934.2	627.7	34,004.2	98.6	34,337.8	34.7	70,066.5	70,066.5	97,216.7	
19.25				1.9	4,321.7	424.2	0.6	4,748.3	4,748.3	12,973.1	143.6	
19.50				8.7	6,015.7	2.2	1,106.6	3.4	7,136.5	7,136.5	29,213.5	
19.75		0.3		10.8	3,923.7	7.2	378.4	37.4	4,357.6	4,357.6	3,066.9	
20.00 & above			2,276.4	73.9	58,899.7	19.1	81,756.5	127.8	143,153.4	143,153.4	157,789.4	
Total	341,698.8	216,717.0	39,369.7	2,096,078.9	12,258.5	364,458.2	9,765.2	3,080,346.3	3,080,346.3	3,056,394.0	2,815,638.2	

*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

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 09									31 - 12 - 08		30 - 06 - 08
	Foreign Constituents	Domestic Constituents					Personal	Others	Sub Total	Total	Total	Total
		Government	Non-financial Public Sector Enterprises	NBFI'S (Business)	Private Sector	Trust Funds and Non-profit Organisations						
00.00		49.8	4,653.2	3,836.1	6,197.5	5,053.1	755.4	20,545.1	20,545.1	18,726.6	4,267.0	
01.00*										5.1		
02.00*					183.9	360.7		544.7	544.7	424.0	331.0	
03.00*					14.4	10,995.8		11,010.3	11,010.3	10,331.6	10,071.2	
04.00*				731.7	540.5	9,603.1	0.7	10,876.1	10,876.1	9,358.8	7,831.3	
05.00*					592.8	5,540.0	227.6	6,360.4	6,360.4	5,975.5	6,592.5	
06.00*					1,387.9		487.5	1,877.0	1,877.0	856.6	2,005.9	
07.00*					9,273.7		125.4	9,444.1	9,444.1	8,784.3	11,388.3	
08.00*					17,656.8	0.4	251.7	322.2	18,231.1	18,231.1	18,780.4	
08.25				36.3			2.4	38.6	38.6	66.6		
08.50					7,559.2		13.6	7,572.9	7,572.9	1,529.9	12.3	
08.75					15.0		2.0	17.0	17.0	1,069.4	1.3	
09.00					81,411.4		630.7	46.5	82,088.5	82,088.5	76,542.6	
09.25	1,800.0				0.8		11.0		1,811.8	1,811.8	1,819.4	
09.50					25.7		3.5		29.2	73.8	3,900.5	
09.75							3.5		3.5	3.6	3.6	
10.00					1,653.0		200.0	0.9	1,853.9	1,853.9	1,680.7	
10.25					78.9		29.1		108.0	60.8	1,460.5	
10.50					238.1		6.5		244.6	445.0	5,647.4	
10.75					235.3		1.4		236.7	730.0	6,122.7	
11.00					3,136.4		1,618.3	15.7	4,770.5	8,319.3	53,788.3	
11.25					83.3				83.3	67.8	19,573.2	
11.50					2,602.5		1.1		2,603.6	3,405.4	8,410.9	
11.75					20.3		0.6		20.9	52.4	6,068.8	
12.00		397.7	397.5		10,088.5	151.2	2,492.9	46.0	13,573.9	15,209.8	52,679.3	
12.25					313.9		0.2		314.0	499.3	1,878.3	
12.50					493.2		6.2	0.3	499.7	2,060.4	7,030.3	
12.75					340.5		42.4		382.9	874.0	2,893.7	
13.00			3,113.5	166.7	29,102.6		1,087.6	37.4	33,507.8	12,150.1	88,051.3	
13.25					201.4				201.4	497.2	3,180.9	
13.50					25.0	1,585.9	32.2	9.3	1,652.4	822.1	8,661.1	
13.75		196.6		211.0	2,493.7		240.1		3,141.3	357.6	470.8	
14.00		187.9	4,502.8	660.6	39,264.1	184.7	2,095.2	1,569.0	48,464.3	25,874.0	22,066.1	
14.25			949.1	53.2	7,136.8	12.0	7.6		8,158.6	1,174.0	101.5	
14.50				798.9	3,329.6	418.4	85.1		4,632.0	1,081.1	1,482.6	
14.75		28,008.8		8.7	8,982.5	177.1	52.9		37,230.0	535.4	193.1	
15.00		7,617.9	34,599.4	5,616.5	77,426.0		4,736.8	1,851.7	131,848.3	99,833.7	67,700.4	
15.25				37.5	6,924.0		15.0		6,976.4	448.0	126.3	
15.50			91.2		17,197.1		1,147.3	108.4	18,544.0	16,171.6	134.0	
15.75		21,914.2		187.9	13,236.3	121.5	315.2	17.2	35,792.4	10,803.3	81.6	
16.00		24,387.1	753.6		21,343.7	9.8	3,982.6	98.4	50,575.2	88,067.6	20,294.2	
16.25					11,514.6	245.0	13.2		11,772.8	1,300.6	18.6	
16.50					4,086.7		99.5	0.7	4,186.9	37,634.1	198.4	
16.75					6,458.2		4.8		6,463.0	3,964.9	12.2	
17.00		40.0	1,045.0		17,940.8	1.7	1,534.2		20,561.7	28,721.0	27,328.5	
17.25					8,773.2		0.2		8,773.4	3,422.8	69.5	
17.50					736.8		74.7	14.0	825.4	17,540.4	4,910.9	
17.75					5,823.0	0.1	12.9		5,836.0	5,261.2	1.7	
18.00					11,491.6		4,080.7	15.1	15,587.4	40,394.5	32,225.9	
18.25					4,058.9		6.1		4,064.9	4,746.3	66.6	
18.50			8.1		2,332.4		1,426.1		3,766.5	12,895.6	157.6	
18.75					617.2		8.0		625.2	4,992.7	..	
19.00			884.3		4,198.2		28,865.6	0.3	33,948.4	14,873.6	5,828.3	
19.25					211.3		12.8	0.6	224.7	7,034.7	45.0	
19.50					572.2		231.8		804.0	13,188.1	42.5	
19.75		0.3			154.9		6.5		161.7	998.3	8.4	
20.00 & above					8,773.0		3,140.6	1.1	11,914.8	22,225.8	4,204.1	
Total		84,600.4	50,997.5	12,369.9	460,110.3	6,861.8	85,485.7	4,957.6	705,383.1	705,383.1	664,763.4	627,437.6

*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 09									31 - 12 - 08		30 - 06 - 08
	Domestic Constituents											
	Foreign Constituents	Non-financial		Private Sector	Trust Funds and Non-profit Organisations		Personal	Others	Sub Total	Total	Total	Total
	Government	Public Sector Enterprises	NBFI'S (Business)									
00.00		113.3	141.2	77,842.9	1.6	17,359.7	115.3	95,574.0	95,574.0	70,917.5	71,668.1	
01.00*				342.6		6.8		349.4	349.4	868.6	4,292.9	
02.00*		761.1	32.0	824.0		4,285.1	24.0	5,926.2	5,926.2	8,532.0	5,907.5	
03.00*		1,221.9		681.2		6,947.2	18.0	8,868.3	8,868.3	6,633.6	4,264.8	
04.00*		8.1		2,713.4		14,850.0		17,571.5	17,571.5	17,199.4	27,242.6	
05.00*		625.5		10,560.3		7,005.2	0.5	18,191.4	18,191.4	11,690.9	15,152.6	
06.00*				8,928.0	..	2,182.4		11,110.5	11,110.5	21,201.7	32,995.2	
07.00*	0.1			23,840.1		64.9	1.3	23,906.4	23,906.4	32,119.5	48,413.2	
08.00*		1.0		182,374.3		1,100.3	78.6	183,554.2	183,554.2	162,814.3	140,378.0	
08.25				883.3		8.2		891.5	891.5	1,885.4	82.1	
08.50		45.2	134.4	2,704.3		210.8		3,094.7	3,094.7	1,890.9	2,571.5	
08.75		0.4		67.9		8.9		77.2	77.2	1,064.5	154.3	
09.00		639.8	0.1	1,851.0	..	833.5	4.2	3,328.6	3,328.6	3,064.2	9,010.4	
09.25				73.7		4.1		77.8	77.8	888.1	1,472.0	
09.50			0.2	7,143.7	0.3	181.9		7,326.1	7,326.1	8,200.7	14,287.5	
09.75		1,067.3		367.9		29.0		1,464.2	1,464.2	2,566.8	10,163.1	
10.00		1,065.7		9,879.3	0.2	1,730.4	1.9	12,677.5	12,677.5	30,489.7	44,561.8	
10.25				1,444.7		0.8		1,445.5	1,445.5	3,928.9	8,309.7	
10.50			200.0	7,567.3		173.8		7,941.0	7,941.0	10,737.8	21,777.2	
10.75				3,344.3		71.5		3,415.8	3,415.8	7,320.4	32,046.1	
11.00	100.0	415.3		9,654.1	0.4	1,104.2	48.2	11,322.1	11,322.1	23,158.9	118,539.8	
11.25			160.0	5,929.4		7.9		6,097.3	6,097.3	9,863.3	32,779.6	
11.50			0.1	4,303.8		372.5	0.9	4,677.3	4,677.3	14,981.3	74,658.2	
11.75		138.2		2,427.6		3.5		2,569.3	2,569.3	6,424.6	18,729.9	
12.00	100.0	2,000.0	280.9	13,585.3	1.0	5,981.0	51.7	21,999.8	21,999.8	20,545.4	93,627.7	
12.25				1,435.5		17.7		1,453.2	1,453.2	3,987.7	22,633.9	
12.50		2.8	325.0	1,994.6		326.2	0.1	2,648.7	2,648.7	8,747.3	47,346.7	
12.75		2,299.6		7,144.1		125.8		9,569.5	9,569.5	9,182.7	31,655.0	
13.00		18,950.9	354.3	20,129.6	295.1	1,905.2	96.9	41,731.9	41,731.9	33,121.7	172,215.5	
13.25		3,501.2	700.8	7,402.5		148.7		11,753.2	11,753.2	5,676.4	25,870.2	
13.50		740.1	30.0	4,720.0	0.4	1,289.8	118.2	6,898.5	6,898.5	35,926.6	85,550.7	
13.75		9,165.0	0.1	12,485.9	0.1	681.8	182.5	22,515.4	22,515.4	8,794.6	23,641.5	
14.00	773.0	30,140.8	2,738.4	84,791.5	0.4	9,467.2	81.7	127,993.1	127,993.1	73,134.1	282,330.6	
14.25	100.0	8,944.1	1,125.0	17,715.5	204.4	344.6		28,433.7	28,433.7	17,565.7	19,914.5	
14.50	11,288.4	631.1	3,636.4	28,107.8	0.9	10,268.2	15.2	53,947.9	53,947.9	28,942.1	42,495.8	
14.75	34,830.1	2,650.4	750.2	21,422.9	97.0	15,159.5	236.3	75,146.3	75,146.3	31,364.5	11,027.7	
15.00	88,302.9	23,493.3	1,545.6	157,411.0	16.7	12,669.9	328.5	283,767.9	283,767.9	177,810.2	156,778.0	
15.25	47,547.0	1,185.5	834.0	24,218.6		1,031.4	2.1	74,818.6	74,818.6	41,809.0	8,223.0	
15.50	1,000.0	4,863.1	309.3	41,678.8	0.6	3,692.7	515.5	52,059.9	52,059.9	73,642.1	25,398.0	
15.75	14,125.7	17,110.4	1,350.7	53,193.7		4,746.1	380.5	90,907.1	90,907.1	46,279.8	6,490.6	
16.00	14,882.1	15,672.7	1,500.3	153,898.0	170.4	10,367.9	206.0	196,697.4	196,697.4	194,270.9	97,154.7	
16.25	17,899.5		273.1	23,668.1	1,009.9	705.9	12.2	43,568.6	43,568.6	44,176.4	2,775.5	
16.50	610.3	4,358.9	406.4	28,288.6	0.2	7,545.1	464.8	41,674.3	41,674.3	113,305.5	19,086.0	
16.75	2,000.0	1.4	580.3	31,637.3	1.9	4,160.4	24.2	38,405.5	38,405.5	34,679.1	10,004.8	
17.00	17,621.4	8,009.1	6,011.9	207,136.4	2,993.0	4,351.7	430.1	246,553.5	246,553.5	281,134.8	44,395.6	
17.25			678.7	19,797.1	3.6	9,623.4	2.2	30,104.9	30,104.9	74,539.7	8,232.5	
17.50		44.1	300.7	50.8	28,324.6	0.7	2,574.3	20.1	31,315.3	31,315.3	61,112.6	5,304.8
17.75			207.0	26,026.0	39.1	1,900.0	249.8	28,421.9	28,421.9	21,870.9	1,064.1	
18.00	4,178.2		440.1	62,714.7	90.1	7,610.3	604.2	75,637.6	75,637.6	105,469.1	26,995.8	
18.25			92.1	7,336.6	1.0	3,692.9	2.7	11,125.4	11,125.4	21,276.0	189.8	
18.50			15.3	16,038.3		2,077.3	189.2	18,320.1	18,320.1	29,882.7	1,414.5	
18.75				12,492.3	68.2	3,991.4	93.4	16,645.3	16,645.3	9,056.3	63.7	
19.00		29.3	49.9	627.7	29,614.8	98.6	5,290.9	34.4	35,745.6	35,745.6	81,087.0	6,551.8
19.25				1.9	3,972.8		395.2	4,369.9	4,369.9	5,905.7	98.6	
19.50				8.7	5,375.3	2.2	874.6	3.4	6,264.1	6,264.1	15,877.0	35.8
19.75				10.8	3,690.8	7.2	371.6	37.4	4,117.7	4,117.7	1,990.6	16.3
20.00 & above		2,276.4	73.8	49,507.0	19.1	68,010.7	126.7	120,013.7	120,013.7	121,669.9	83,506.1	
Total	255,432.1	162,450.1	25,627.6	1,572,704.6	5,124.3	259,941.8	4,802.7	2,286,083.2	2,286,083.2	2,292,277.2	2,101,547.8	

*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 09									31 - 12 - 08		30 - 06 - 08	
	Foreign Constituents	Domestic Constituents					Personal	Others	Sub Total	Total	Total	Total	
		Government	Non-financial Public Sector Enterprises	NBFI'S (Business)	Private Sector	Trust Funds and Non-profit Organisations							
00.00						2,255.2		898.4	0.8	3,154.4	3,154.4	2,983.7	1,289.8
01.00*													30.6
02.00*								203.7	4.2	207.8	207.8	200.9	190.4
03.00*						835.4		1,637.6		2,473.0	2,473.0	1,390.3	1,406.2
04.00*						721.5		107.4		828.9	828.9	83.3	151.0
05.00*						376.3		2.0		378.4	378.4	245.5	2,081.8
06.00*					12.0	358.5		24.2		394.6	394.6	1,314.7	1,048.7
07.00*						830.7		..		830.8	830.8	663.7	1,068.5
08.00*					75.0	5,751.2		3.4		5,829.6	5,829.6	5,203.4	4,045.8
08.25								0.3		0.3	0.3	0.4	25.2
08.50								0.2		0.2	0.2	19.5	58.2
08.75													29.9
09.00								2.7		2.7	2.7	7.8	94.9
09.25													194.3
09.50													179.2
09.75								119.7		119.7	119.7	4.0	4.0
10.00								0.4		0.4	0.4	31.8	103.0
10.25						0.5				0.5	0.5		2,078.4
10.50												115.5	3,384.6
10.75						18.1				18.1	18.1		1,062.4
11.00						11.6		1.6		13.1	13.1	31.6	966.8
11.25												12.0	2,556.6
11.50						15.0				15.0	15.0	40.1	2,282.4
11.75						96.8				96.8	96.8	125.3	2,439.4
12.00						140.6		4.0		144.6	144.6	198.7	1,992.3
12.25						81.3				81.3	81.3	517.8	6,071.5
12.50						154.1		20.2		174.3	174.3	201.2	2,370.0
12.75						81.1				81.1	81.1	192.4	2,552.8
13.00						1,032.9		28.5		1,061.3	1,061.3	543.7	5,834.4
13.25				44.1		734.7				778.9	778.9	201.9	2,815.1
13.50						325.4		0.9		326.3	326.3	465.4	3,846.1
13.75						3,132.0		265.4		3,397.4	3,397.4	126.4	1,160.7
14.00						275.4		33.8		4,112.3	4,112.3	916.0	3,489.7
14.25					1,000.0	500.0				4,596.0	4,596.0	535.0	844.3
14.50					1,000.0	20.0		0.9		4,118.8	4,118.8	2,156.6	3,060.7
14.75						56.5		4,451.4		4,507.8	4,507.8	1,918.9	842.6
15.00					1,130.5	2,138.0		0.2	140.7	3,409.4	3,409.4	3,292.4	1,345.0
15.25						3,810.2		1.6		3,811.8	3,811.8	4,243.6	4,598.8
15.50					138.9	325.0		4,143.3	2,324.9	6,932.1	6,932.1	6,701.4	1,087.7
15.75						2,182.2		10.0		2,192.2	2,192.2	2,170.1	654.1
16.00		1,666.4				2,221.3		77.1		3,964.8	3,964.8	5,510.8	2,150.3
16.25						1,044.6		51.5		1,096.1	1,096.1	8,729.4	53.0
16.50						1,607.8	272.3	25.3		1,905.3	1,905.3	5,104.5	256.0
16.75						10.0		1,525.7		1,574.0	1,574.0	5,496.3	35.3
17.00					51.8	4,162.2		191.8		4,405.8	4,405.8	2,938.4	211.8
17.25						1,467.2		38.8		1,506.0	1,506.0	7,198.2	
17.50						3,384.0		156.2		3,540.3	3,540.3	5,480.1	19.6
17.75						401.8		5.2		406.9	406.9	1,650.7	37.4
18.00					2.3	1,824.3		174.7		2,001.4	2,001.4	2,263.9	42.9
18.25						274.9		1,543.4		1,818.3	1,818.3	1,270.6	
18.50						304.8		41.5		346.3	346.3	950.3	
18.75						275.5		51.4		326.8	326.8	495.7	
19.00						191.2		181.3		372.5	372.5	1,256.1	107.4
19.25						137.6		16.2		153.8	153.8	32.6	
19.50						68.3		0.2		68.5	68.5	148.5	
19.75						78.0		0.3		78.3	78.3	78.0	
20.00 & above					0.1	619.7		10,605.1		11,225.0	11,225.0	13,893.7	14,405.3
Total	1,666.4	3,269.3	1,372.2	63,264.0	272.4	19,030.8	5.0	88,880.0	88,880.0	99,353.5	86,652.7		

*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.5 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							1	..	13,678	38.2
5,000 to 10,000							4	..	8,414	66.5
10,000 to 20,000									21,387	328.1
20,000 to 25,000			1	..	1	..			7,562	172.2
25,000 to 30,000									13,313	359.1
30,000 to 40,000									41,112	1,490.9
40,000 to 50,000			1	..					100,249	4,449.0
50,000 to 60,000							1	0.1	122,850	6,822.0
60,000 to 70,000					1	0.1			115,003	7,478.6
70,000 to 80,000							3	0.2	95,679	7,133.7
80,000 to 90,000							1	0.1	98,071	8,389.4
90,000 to 100,000			1	0.1			3	0.3	107,744	10,192.7
100,000 to 200,000			2	0.3	1	0.1	5	0.7	501,188	67,610.6
200,000 to 300,000			3	0.7	1	0.3	25	5.9	96,478	22,972.9
300,000 to 400,000					1	0.4	25	8.6	31,657	10,978.2
400,000 to 500,000			1	0.4			2	0.8	21,154	9,439.6
500,000 to 600,000			1	0.5	1	0.6	3	1.6	15,541	8,475.6
600,000 to 700,000					2	1.3	11	6.9	10,088	6,537.4
700,000 to 800,000							12	9.0	8,418	6,304.9
800,000 to 900,000					3	2.6	6	5.2	6,992	5,967.6
900,000 to 1,000,000			2	1.9	1	0.9	2	2.0	8,523	8,090.1
1,000,000 to 2,000,000			6	10.9	7	10.8	14	20.0	38,730	54,560.0
2,000,000 to 3,000,000			4	10.7	1	2.2	5	12.0	15,950	39,845.4
3,000,000 to 4,000,000			1	3.1	1	3.1	9	30.7	9,532	33,467.9
4,000,000 to 5,000,000			1	4.6			1	4.2	8,131	36,710.9
5,000,000 to 6,000,000			3	16.9			3	16.3	4,458	24,158.8
6,000,000 to 7,000,000			3	19.0	1	6.1	2	13.3	3,082	19,955.7
7,000,000 to 8,000,000			2	15.6	1	7.6	3	22.7	1,999	14,925.7
8,000,000 to 9,000,000			4	35.6	1	8.1	7	58.5	1,760	14,891.7
9,000,000 to 10,000,000							7	68.9	2,294	22,030.7
10,000,000 & Over			189	341,578.5	206	216,672.8	279	39,081.8	24,380	1,642,234.4
Total			225	341,698.8	230	216,717.0	434	39,369.7	1,555,417	2,096,078.9

*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, 2009

(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	
4	..	28,209	84.6	420	1.3	42,312	124.1	42,312	124.1	Less Than 5,000
		20,655	147.1	33	0.2	29,106	213.9	29,106	213.9	5,000 to 10,000
		325,220	4,503.8	73	1.0	346,680	4,832.8	346,680	4,832.8	10,000 to 20,000
		577,213	13,157.1	22	0.5	584,799	13,329.8	584,799	13,329.8	20,000 to 25,000
		44,998	1,264.9	30	0.9	58,341	1,624.9	58,341	1,624.9	25,000 to 30,000
		337,220	12,101.5	1,022	39.4	379,354	13,631.8	379,354	13,631.8	30,000 to 40,000
1	..	114,625	5,078.6	929	41.8	215,805	9,569.5	215,805	9,569.5	40,000 to 50,000
1	0.1	201,839	10,864.9	516	27.6	325,207	17,714.6	325,207	17,714.6	50,000 to 60,000
		129,231	8,443.9	2,789	190.3	247,024	16,112.9	247,024	16,112.9	60,000 to 70,000
1	0.1	126,673	9,478.0	852	62.6	223,208	16,674.6	223,208	16,674.6	70,000 to 80,000
		154,271	13,097.5	92	7.8	252,435	21,494.8	252,435	21,494.8	80,000 to 90,000
		221,882	20,809.9	39	3.7	329,669	31,006.6	329,669	31,006.6	90,000 to 100,000
21	2.9	308,966	39,404.2	1,404	214.5	811,587	107,233.2	811,587	107,233.2	100,000 to 200,000
7	1.7	127,007	33,036.6	2,693	640.1	226,214	56,658.2	226,214	56,658.2	200,000 to 300,000
2	0.7	78,551	28,054.7	1,049	390.5	111,285	39,433.1	111,285	39,433.1	300,000 to 400,000
6	2.8	23,189	10,343.0	305	126.5	44,657	19,913.1	44,657	19,913.1	400,000 to 500,000
6	3.2	30,797	16,514.7	76	42.1	46,425	25,038.3	46,425	25,038.3	500,000 to 600,000
4	2.7	5,905	3,823.8	34	21.4	16,044	10,393.5	16,044	10,393.5	600,000 to 700,000
2	1.5	3,797	2,800.2	48	35.3	12,277	9,150.9	12,277	9,150.9	700,000 to 800,000
1	0.9	3,116	2,650.8	17	14.3	10,135	8,641.4	10,135	8,641.4	800,000 to 900,000
7	6.6	2,874	2,694.2	12	11.4	11,421	10,807.1	11,421	10,807.1	900,000 to 1,000,000
70	100.8	23,105	32,349.8	177	264.8	62,109	87,317.0	62,109	87,317.0	1,000,000 to 2,000,000
9	21.1	10,599	26,561.9	107	254.6	26,675	66,708.0	26,675	66,708.0	2,000,000 to 3,000,000
4	13.8	5,070	17,678.3	47	167.2	14,664	51,364.2	14,664	51,364.2	3,000,000 to 4,000,000
2	9.3	2,870	12,580.4	30	130.3	11,035	49,439.6	11,035	49,439.6	4,000,000 to 5,000,000
		999	5,502.8	33	186.1	5,496	29,880.8	5,496	29,880.8	5,000,000 to 6,000,000
2	12.8	1,403	9,458.1	10	63.0	4,503	29,527.9	4,503	29,527.9	6,000,000 to 7,000,000
		345	2,605.0	7	52.9	2,357	17,629.5	2,357	17,629.5	7,000,000 to 8,000,000
2	16.5	324	2,729.6	6	48.5	2,104	17,788.6	2,104	17,788.6	8,000,000 to 9,000,000
1	9.7	272	2,575.3	3	28.6	2,577	24,713.2	2,577	24,713.2	9,000,000 to 10,000,000
48	12,051.4	574	14,063.1	127	6,696.3	25,803	2,272,378.3	25,803	2,272,378.3	10,000,000 & Over
201	12,258.5	2,911,799	364,458.2	13,002	9,765.2	4,481,308	3,080,346.3	4,481,308	3,080,346.3	Total

3.6 Advances Classified by Size of Accounts

All Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	42,312	124.1	223,624	461.1	121,047	317.5
5,000 to 10,000	29,106	213.9	134,818	951.5	71,699	545.1
10,000 to 20,000	346,680	4,832.8	847,886	12,546.6	347,408	4,972.7
20,000 to 25,000	584,799	13,329.8	37,905	862.5	530,339	11,701.8
25,000 to 30,000	58,341	1,624.9	280,879	7,433.3	48,051	1,320.2
30,000 to 40,000	379,354	13,631.8	472,981	16,040.0	273,152	8,977.4
40,000 to 50,000	215,805	9,569.5	373,684	17,486.5	405,281	18,207.0
50,000 to 60,000	325,207	17,714.6	199,209	10,975.1	405,388	21,442.3
60,000 to 70,000	247,024	16,112.9	260,306	16,943.6	217,306	14,221.4
70,000 to 80,000	223,208	16,674.6	267,126	20,083.3	313,614	23,555.9
80,000 to 90,000	252,435	21,494.8	339,208	28,723.9	346,689	29,590.6
90,000 to 100,000	329,669	31,006.6	229,410	21,712.4	283,015	26,506.1
100,000 to 200,000	811,587	107,233.2	866,463	115,824.9	856,764	112,902.3
200,000 to 300,000	226,214	56,658.2	165,764	40,459.2	189,390	47,340.9
300,000 to 400,000	111,285	39,433.1	179,541	60,269.9	152,083	51,867.5
400,000 to 500,000	44,657	19,913.1	69,598	31,566.5	108,557	48,130.4
500,000 to 600,000	46,425	25,038.3	50,033	27,331.7	45,777	24,443.8
600,000 to 700,000	16,044	10,393.5	18,623	12,069.2	22,218	14,571.7
700,000 to 800,000	12,277	9,150.9	14,993	11,256.1	16,621	12,573.3
800,000 to 900,000	10,135	8,641.4	12,134	10,374.2	10,873	9,233.2
900,000 to 1,000,000	11,421	10,807.1	12,670	12,106.9	10,899	10,394.1
1,000,000 to 2,000,000	62,109	87,317.0	64,916	93,329.7	51,595	72,932.7
2,000,000 to 3,000,000	26,675	66,708.0	23,716	58,127.4	26,009	63,438.4
3,000,000 to 4,000,000	14,664	51,364.2	14,582	51,167.7	17,559	61,685.2
4,000,000 to 5,000,000	11,035	49,439.6	9,658	43,050.5	9,782	44,640.1
5,000,000 to 6,000,000	5,496	29,880.8	8,422	45,840.3	6,710	35,989.3
6,000,000 to 7,000,000	4,503	29,527.9	4,541	29,402.5	3,410	22,227.1
7,000,000 to 8,000,000	2,357	17,629.5	4,070	30,190.8	3,231	24,073.3
8,000,000 to 9,000,000	2,104	17,788.6	2,418	20,626.5	2,828	24,011.9
9,000,000 to 10,000,000	2,577	24,713.2	1,924	18,301.2	2,112	20,210.5
10,000,000 & Over	25,803	2,272,378.3	28,236	2,190,879.1	26,660	1,953,614.4
Total	4,481,308	3,080,346.3	5,219,338	3,056,394.0	4,926,067	2,815,638.2

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	23,968	58.1	46,341	68.4	21,588	51.5
5,000 to 10,000	12,483	98.2	19,314	142.9	16,736	124.1
10,000 to 20,000	30,595	466.1	21,856	337.8	35,006	534.0
20,000 to 25,000	11,214	256.1	15,552	354.4	20,809	472.1
25,000 to 30,000	17,193	464.4	25,870	707.4	31,109	857.0
30,000 to 40,000	69,672	2,513.7	64,883	2,325.0	65,658	2,331.0
40,000 to 50,000	125,423	5,583.1	108,201	4,925.5	119,770	5,504.7
50,000 to 60,000	167,217	9,283.8	158,564	8,754.0	153,616	8,444.9
60,000 to 70,000	191,334	12,414.7	212,158	13,798.4	165,010	10,828.3
70,000 to 80,000	195,269	14,573.8	221,349	16,614.1	213,932	16,066.3
80,000 to 90,000	210,377	17,961.6	257,312	21,762.4	281,547	23,914.7
90,000 to 100,000	184,232	17,377.2	180,066	16,983.6	199,331	18,757.0
100,000 to 200,000	543,378	70,970.3	527,173	69,889.5	563,250	73,501.7
200,000 to 300,000	78,863	18,805.7	58,660	13,676.3	49,652	11,837.3
300,000 to 400,000	16,029	5,505.2	22,923	8,076.1	21,288	7,354.6
400,000 to 500,000	10,904	4,886.6	11,293	5,072.0	14,062	6,225.2
500,000 to 600,000	5,750	3,139.3	4,845	2,641.0	4,578	2,455.9
600,000 to 700,000	3,646	2,368.8	3,038	1,976.7	6,586	4,459.6
700,000 to 800,000	2,938	2,206.9	3,251	2,431.1	2,826	2,105.5
800,000 to 900,000	2,277	1,933.4	2,277	1,940.8	2,007	1,692.6
900,000 to 1,000,000	3,131	2,933.6	2,322	2,219.3	2,991	2,854.0
1,000,000 to 2,000,000	18,534	24,404.8	17,190	23,455.9	12,501	16,718.7
2,000,000 to 3,000,000	2,704	6,496.2	2,371	5,771.3	3,784	9,249.1
3,000,000 to 4,000,000	1,458	5,122.6	1,508	5,269.9	1,680	5,793.4
4,000,000 to 5,000,000	1,490	6,698.8	1,270	5,682.1	799	3,553.0
5,000,000 to 6,000,000	520	2,817.6	583	3,165.5	1,043	5,609.1
6,000,000 to 7,000,000	393	2,523.3	510	3,295.6	429	2,816.7
7,000,000 to 8,000,000	243	1,810.5	791	5,907.5	343	2,566.2
8,000,000 to 9,000,000	276	2,341.5	348	2,984.9	271	2,272.4
9,000,000 to 10,000,000	640	6,233.5	344	3,231.8	257	2,471.7
10,000,000 & Over	3,616	453,133.8	3,935	411,302.0	3,683	376,015.5
Total	1,935,767	705,383.1	1,996,098	664,763.4	2,016,142	627,437.6

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	18,285	65.9	47,144	102.7	99,384	265.9
5,000 to 10,000	16,607	115.6	81,401	570.6	54,951	420.9
10,000 to 20,000	316,042	4,366.1	768,806	11,476.0	312,151	4,435.5
20,000 to 25,000	573,568	13,073.3	21,093	481.7	509,507	11,229.2
25,000 to 30,000	40,925	1,154.1	196,792	5,240.0	16,721	457.0
30,000 to 40,000	309,636	11,116.4	395,651	13,312.3	204,096	6,520.2
40,000 to 50,000	90,360	3,985.4	98,031	4,480.3	285,467	12,700.3
50,000 to 60,000	38,473	2,118.0	40,510	2,213.5	65,539	3,649.8
60,000 to 70,000	48,396	3,205.1	37,236	2,415.6	52,248	3,390.1
70,000 to 80,000	22,319	1,682.1	34,884	2,612.0	99,655	7,487.5
80,000 to 90,000	36,716	3,103.5	55,759	4,795.7	49,970	4,328.7
90,000 to 100,000	128,710	12,096.3	49,180	4,713.6	77,734	7,179.1
100,000 to 200,000	265,488	35,861.0	336,511	45,564.5	271,073	36,916.8
200,000 to 300,000	134,148	34,578.9	101,056	25,302.7	129,019	32,524.3
300,000 to 400,000	93,556	33,367.6	154,416	51,472.2	124,484	42,470.5
400,000 to 500,000	33,130	14,736.2	58,120	26,412.3	93,727	41,555.3
500,000 to 600,000	40,267	21,670.7	44,632	24,383.7	40,777	21,758.7
600,000 to 700,000	12,291	7,956.3	15,357	9,944.8	15,514	10,036.0
700,000 to 800,000	9,266	6,889.3	11,645	8,751.9	13,700	10,396.7
800,000 to 900,000	7,784	6,645.5	9,675	8,277.0	8,784	7,470.9
900,000 to 1,000,000	8,259	7,844.3	10,312	9,853.4	7,842	7,477.8
1,000,000 to 2,000,000	43,197	62,351.5	46,787	68,191.0	38,750	55,707.7
2,000,000 to 3,000,000	23,317	58,490.6	20,911	51,318.3	21,151	51,509.5
3,000,000 to 4,000,000	12,712	44,528.7	12,802	44,942.3	15,500	54,551.6
4,000,000 to 5,000,000	9,469	42,397.4	8,277	36,875.7	8,875	40,609.0
5,000,000 to 6,000,000	4,779	25,941.8	7,705	41,958.1	5,563	29,816.5
6,000,000 to 7,000,000	4,039	26,548.6	3,959	25,635.0	2,909	18,943.6
7,000,000 to 8,000,000	2,024	15,144.2	3,192	23,617.5	2,828	21,058.6
8,000,000 to 9,000,000	1,771	14,952.5	2,029	17,291.9	2,517	21,403.7
9,000,000 to 10,000,000	1,883	17,968.8	1,533	14,623.5	1,793	17,149.6
10,000,000 & Over	21,352	1,752,127.4	23,387	1,705,447.5	22,084	1,518,126.7
Total	2,368,769	2,286,083.2	2,698,793	2,292,277.2	2,654,313	2,101,547.8

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

Size of Account (Rs.)	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	59	0.1	130,139	290.0	75	0.2
5,000 to 10,000	16	0.1	34,103	238.0	12	0.1
10,000 to 20,000	43	0.7	57,224	732.7	251	3.2
20,000 to 25,000	17	0.4	1,260	26.4	23	0.5
25,000 to 30,000	223	6.4	58,217	1,486.0	221	6.3
30,000 to 40,000	46	1.7	12,447	402.7	3,398	126.2
40,000 to 50,000	22	1.0	167,452	8,080.7	44	2.1
50,000 to 60,000	119,517	6,312.7	135	7.6	186,233	9,347.5
60,000 to 70,000	7,294	493.1	10,912	729.5	48	2.9
70,000 to 80,000	5,620	418.8	10,893	857.1	27	2.1
80,000 to 90,000	5,342	429.6	26,137	2,165.8	15,172	1,347.2
90,000 to 100,000	16,727	1,533.1	164	15.2	5,950	570.0
100,000 to 200,000	2,721	401.9	2,779	370.8	22,441	2,483.8
200,000 to 300,000	13,203	3,273.6	6,048	1,480.2	10,719	2,979.3
300,000 to 400,000	1,700	560.3	2,202	721.6	6,311	2,042.4
400,000 to 500,000	623	290.2	185	82.1	768	350.0
500,000 to 600,000	408	228.4	556	307.0	422	229.1
600,000 to 700,000	107	68.4	228	147.6	118	76.1
700,000 to 800,000	73	54.7	97	73.1	95	71.0
800,000 to 900,000	74	62.6	182	156.4	82	69.8
900,000 to 1,000,000	31	29.2	36	34.2	66	62.3
1,000,000 to 2,000,000	378	560.8	939	1,682.8	344	506.2
2,000,000 to 3,000,000	654	1,721.2	434	1,037.9	1,074	2,679.7
3,000,000 to 4,000,000	494	1,712.8	272	955.6	379	1,340.2
4,000,000 to 5,000,000	76	343.4	111	492.8	108	478.1
5,000,000 to 6,000,000	197	1,121.4	134	716.7	104	563.7
6,000,000 to 7,000,000	71	456.0	72	472.0	72	466.8
7,000,000 to 8,000,000	90	674.7	87	665.8	60	448.4
8,000,000 to 9,000,000	57	494.6	41	349.7	40	335.8
9,000,000 to 10,000,000	54	511.0	47	445.9	62	589.3
10,000,000 & Over	835	67,117.0	914	74,129.6	893	59,472.3
Total	176,772	88,880.0	524,447	99,353.5	255,612	86,652.7

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,342,657	629,056.6	3,161,422	528,759.7	2,911,601	505,239.0
05.00	3,078	13,634.4	8,260	65,467.3	1,949	13,306.2
10.00	52,546	134,533.7	80,049	163,457.5	63,922	113,680.9
15.00	42,504	180,205.7	134,110	139,295.0	53,243	96,777.1
20.00	843,441	277,868.8	907,976	342,563.1	1,016,119	304,237.1
25.00	530,720	1,108,009.6	507,775	1,077,208.1	492,248	1,064,439.0
30.00	72,091	264,974.0	82,779	244,660.3	85,373	239,174.6
33.33	603	1,955.2	1,426	4,267.1	593	5,213.3
35.00	19,166	39,730.4	57,395	68,359.6	35,026	50,038.9
40.00	61,710	264,461.2	69,222	234,266.9	80,703	263,740.7
45.00	2,115	9,930.7	6,473	16,667.0	1,642	5,678.5
50.00	262,729	85,293.5	189,271	122,288.5	167,300	76,491.7
55.00	1,264	4,016.5	925	5,511.1	1,169	1,490.3
60.00	2,842	7,469.4	2,546	11,034.1	2,669	6,918.1
65.00	1,593	9,351.8	3,490	9,072.5	510	1,361.0
70.00	874	3,967.7	2,130	11,073.7	1,692	14,484.7
75.00	2,519	5,692.8	1,525	4,511.2	7,924	5,854.0
80.00	246	1,644.8	282	1,677.8	221	1,985.8
85.00	945	2,802.7	787	2,097.3	507	14,671.0
90.00	236,700	31,835.7	522	1,527.4	1,402	25,280.9
95.00	650	2,710.6	973	2,628.9	254	5,575.3
99.99	315	1,200.6				
Total	4,481,308	3,080,346.3	5,219,338	3,056,394.0	4,926,067	2,815,638.2

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	723,007	101,498.7	670,827	98,023.2	689,490	140,262.4
05.00	1,430	827.6	2,128	1,021.5	223	519.0
10.00	5,906	12,736.9	4,735	14,360.2	10,264	11,884.4
15.00	3,372	7,846.2	7,218	37,340.8	2,397	6,420.2
20.00	780,328	111,901.1	797,802	195,133.5	870,413	141,572.3
25.00	148,722	311,386.9	269,672	214,166.4	193,407	208,216.8
30.00	38,935	62,711.0	11,617	24,195.1	25,630	22,834.9
33.33	472	383.7	1,157	453.4	526	365.6
35.00	11,480	12,318.2	24,070	13,326.2	14,459	12,756.1
40.00	41,361	40,788.9	47,331	28,277.0	45,414	27,030.3
45.00	128	869.8	71	929.0	63	898.9
50.00	178,035	37,295.8	158,432	34,004.6	155,218	50,955.5
55.00	48	625.9	52	700.3	50	644.1
60.00	47	499.5	233	544.8	377	470.7
65.00	50	608.9	49	699.0	57	655.8
70.00	9	130.7	7	169.4	41	231.3
75.00	1,663	1,514.0	16	177.0	7,139	800.7
80.00	4	61.5	4	78.2	34	83.9
85.00	639	1,126.5	576	988.4	136	451.5
90.00	4	17.5	94	71.4	797	279.4
95.00	7	200.0	7	103.8	7	103.8
99.99	120	33.7				
Total	1,935,767	705,383.1	1,996,098	664,763.4	2,016,142	627,437.6

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,454,748	499,901.4	2,059,933	397,657.2	1,980,087	335,315.5
05.00	1,642	12,739.4	6,124	63,976.7	1,721	12,168.3
10.00	46,262	116,761.2	74,960	146,207.7	53,163	97,985.4
15.00	30,074	165,575.5	39,516	94,926.5	40,604	83,831.7
20.00	62,443	150,967.4	108,741	135,885.3	145,315	159,035.6
25.00	381,234	768,929.8	237,060	826,435.4	297,443	821,848.0
30.00	32,507	199,203.0	67,886	217,103.0	58,914	213,464.3
33.33	131	1,571.5	267	3,113.6	62	2,224.6
35.00	7,567	25,922.7	33,289	54,507.3	20,541	37,238.1
40.00	20,234	222,505.2	21,711	203,600.6	35,178	234,674.3
45.00	1,966	8,947.0	6,392	15,532.6	1,567	4,687.5
50.00	84,640	47,781.2	30,795	87,894.5	12,030	25,350.9
55.00	1,208	3,381.4	870	4,809.2	1,117	845.3
60.00	2,777	6,732.5	2,299	10,454.7	2,279	6,405.2
65.00	1,542	8,741.2	3,439	8,255.6	452	703.3
70.00	860	3,833.3	2,121	10,894.7	1,650	14,252.8
75.00	853	3,853.1	1,507	4,333.0	783	5,052.1
80.00	241	1,564.3	278	1,599.6	184	1,772.5
85.00	306	1,676.2	211	1,108.9	371	14,219.5
90.00	236,696	31,818.3	428	1,456.0	605	25,001.5
95.00	643	2,510.6	966	2,525.1	247	5,471.5
99.99	195	1,166.9				
Total	2,368,769	2,286,083.2	2,698,793	2,292,277.2	2,654,313	2,101,547.8

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	164,902	27,656.6	430,662	33,079.3	242,024	29,661.1
05.00	6	67.3	8	469.1	5	618.9
10.00	378	5,035.6	354	2,889.6	495	3,811.2
15.00	9,058	6,784.0	87,376	7,027.7	10,242	6,525.2
20.00	670	15,000.2	1,433	11,544.4	391	3,629.3
25.00	764	27,692.9	1,043	36,606.2	1,398	34,374.2
30.00	649	3,060.0	3,276	3,362.3	829	2,875.4
33.33			2	700.0	5	2,623.2
35.00	119	1,489.5	36	526.1	26	44.7
40.00	115	1,167.1	180	2,389.3	111	2,036.1
45.00	21	113.8	10	205.3	12	92.0
50.00	54	216.5	44	389.4	52	185.3
55.00	8	9.1	3	1.6	2	1.0
60.00	18	237.4	14	34.6	13	42.2
65.00	1	1.7	2	117.8	1	1.9
70.00	5	3.7	2	9.6	1	0.6
75.00	3	325.7	2	1.1	2	1.2
80.00	1	19.0			3	129.4
85.00						
90.00						
95.00						
99.99						
Total	176,772	88,880.0	524,447	99,353.5	255,612	86,652.7

Interest/Return and Rate of Margin

Banks

June, 2009

(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	
756.8	582.3	487.2	2,001.4	137.4	177.7	81.1	383.3	251.3	676.3	4.7	119,273.5	00.00
											349.4	01.00*
8.8									8.7		6,678.7	02.00*
1,340.6		11.7			1.3		210.2				22,351.6	03.00*
395.7	0.8	14.1	3.8	11.7	157.2	5.6		29,276.4	04.00*
47.9	4.6			7.0		2.0		1.4	5.6		24,930.2	05.00*
235.2	34.6	341.8	49.0	23.4	165.3	126.8	59.6	8.4	3.8	..	13,382.1	06.00*
817.6	42.0	166.2	19.4	200.1	20.4	19.9	0.8	15.9	45.8	0.9	34,181.3	07.00*
4,220.0	429.1	560.7	339.9	382.3	648.7	293.1	111.2	32.8	114.7	25.3	207,614.9	08.00*
805.0	80.6	2.2	2.9	1.5	20.3	15.0	22.4	165.2	0.7		97,112.2	09.00*
1,481.2	384.8	126.6	1.3	213.1	84.7	1.5		829.2	8.0	1.3	25,364.2	10.00*
36.5											1,554.0	10.25
12.1		0.3		40.1	0.4	0.2		95.6	204.4	2.0	8,185.6	10.50
0.3	0.1			..	108.2	0.4		1.1	1.6	0.4	3,670.7	10.75
754.7	0.8	11.9	2.8	14.1	4.6			493.4	11.1	5.1	16,105.7	11.00
											6,180.6	11.25
45.0			7.9					24.2		1.0	7,295.8	11.50
138.2							0.1	12.9	22.8		2,687.0	11.75
330.3	..	63.5	..	26.2	67.7	10.8	0.6	1,939.7	2.2	34.9	35,718.3	12.00
1.6							2.4	0.1			1,848.5	12.25
10.3	0.6	3.3	0.4			0.6	8.3	22.9			3,322.6	12.50
1.6		7.5		1.1	4.4		32.0	91.2	83.1		10,033.5	12.75
10,286.5	250.6	67.3	150.9	82.1	268.9	41.2	259.7	607.5	60.2	282.4	76,301.0	13.00
35.6	3.1	20.5	39.0	5.4			6.4	96.2	122.1	0.2	12,733.5	13.25
43.4	32.1	33.5			1.5	..	2.2	693.5	6.3	3.6	8,877.2	13.50
306.5	19.5	29.1	156.0	2.1	0.7		73.6	287.7	40.4	39.8	29,054.1	13.75
3,256.6	97.9	400.9	533.3	143.3	123.2	142.9	79.4	1,346.7	86.4	498.1	180,569.7	14.00
5,360.4		60.5	209.6	1.3	11.8	50.7	151.5	32.5	14.9	11.0	41,188.3	14.25
878.5	10.5	66.6	210.1	18.6	3.6	5.9	9.7	1,167.3	34.4	22.4	62,698.7	14.50
442.5	44.3	91.5	237.9	57.5	123.9	9.5	250.0	100.1	93.7	3.9	116,884.1	14.75
7,323.8	529.0	759.5	832.8	893.1	711.1	384.9	205.9	2,498.7	209.8	27.0	419,025.6	15.00
857.9	192.9	235.5	447.8	1.9	31.7	27.0	7.9	275.4	167.9	0.3	85,606.8	15.25
7,646.6	288.6	229.7	40.3	11.2	42.7	2.0	8.2	646.6	40.8	8.0	77,536.0	15.50
973.2	46.8	24.9	383.3	6.7	11.4	11.9	11.5	522.6	52.4	5.0	128,891.6	15.75
6,444.1	186.1	893.3	380.0	241.4	681.8	126.8	563.7	1,191.8	96.7	16.1	251,237.4	16.00
355.8	35.5	25.7	301.2	4.6	325.0	39.8	3.7	168.2	70.9	9.7	56,437.6	16.25
891.1	22.7	47.4	30.4	7.0	9.5	19.3	14.3	895.7	7.1	5.9	47,766.5	16.50
936.2	43.2	46.6	584.1	45.9	20.0	25.1	2.2	1,068.4	34.7	34.9	46,442.5	16.75
5,392.0	283.4	1,027.0	374.6	420.4	983.3	54.4	258.7	484.8	133.8	24.1	271,520.9	17.00
473.7	18.5	26.3	363.3	253.7	3.9	2.1	1.0	95.4	37.4	2.1	40,384.4	17.25
1,338.0	5.8	192.5	11.4	53.1	72.1		4.3	219.7	8.6		35,681.0	17.50
2,177.8	22.8	38.2	296.4	68.8	34.8	63.7		144.4	9.3	7.3	34,664.9	17.75
3,403.4	124.4	602.7	190.5	152.6	621.2	30.5	10.5	1,360.1	16.9	75.5	93,226.4	18.00
1,449.5	7.8	43.2	269.0	10.0	4.2	0.7		384.8	13.7	6.3	17,008.6	18.25
869.4	15.6	215.9	89.9	57.2	10.0	0.4	3.3	609.3	40.0		22,432.9	18.50
748.5	8.3	138.0	134.2	0.3	0.1			111.7	1.8		17,597.4	18.75
1,094.2	101.8	180.6	90.5	258.2	89.8	0.5	22.5	477.2	19.5	12.5	70,066.5	19.00
122.8	3.1	3.0	57.8	48.8	4.9	1.0	18.6	104.6		0.8	4,748.3	19.25
236.7	5.2	28.8	62.2	3.1	0.5			214.2		6.2	7,136.5	19.50
90.7	6.0	1.9	84.9	1.2	7.3	9.0	2.5	38.4	24.0	0.5	4,357.6	19.75
10,418.7	50.7	141.7	361.4	60.1	33.1	43.7	0.7	12,006.9	72.7	21.5	143,153.4	20.00 & above
85,293.5	4,016.5	7,469.4	9,351.8	3,967.7	5,692.8	1,644.8	2,802.7	31,835.7	2,710.6	1,200.6	3,080,346.3	Total

Overall weighted Average Rate of Interest/Return = 14.25

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 30th June, 2009

(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								
5.00	949	70.3	-	-	-	-	949	70.3
15.00	338	41.5	-	-	-	-	338	41.5
20.00	4,279	740.4	-	-	-	-	4,279	740.4
25.00	8,151	731.8	-	-	-	-	8,151	731.8
30.00	5,699	832.7	-	-	-	-	5,699	832.7
33.33	-	-	-	-	-	-	-	-
40.00	8,599	881.1	-	-	-	-	8,599	881.1
50.00	43,694	3,915.6	-	-	-	-	43,694	3,915.6
75.00	876	62.0	-	-	-	-	876	62.0
Total	72,585	7,275 (40.48)	-	-	-	-	72,585	7,275 (40.48)
Securities, Shares and Other Financial Instruments - To Stock Exchange								
00.00	40	1,080.5	57	385.1	-	-	97	1,465.6
05.00	-	-	60	304.6	-	-	67	800.5
10.00	6.0	270.9	52	1,745.6	1	225.0	52	1,745.6
15.00	-	-	53	2,020.5	-	-	267	2,125.9
20.00	214	105.4	4,349	7,349.5	-	-	4,355	7,686.0
25.00	5	7.1	1,827	17,327.5	1	329.4	2,466	18,615.3
30.00	639	1,287.8	42	1,436.7	-	-	79	2,505.8
33.33	-	-	-	-	-	-	-	-
35.00	37	1,069.1	649	4,408.5	-	-	700	4,454.7
40.00	51	46.2	4	248.0	-	-	4	248.0
45.00	-	-	122	1,384.4	-	-	124	1,431.2
50.00	2	46.8	1	111.3	-	-	1	111.3
55.00	-	-	1	49.2	-	-	1	49.2
60.00	-	-	4	6.3	-	-	4	6.3
80.00	-	-	1	2.7	-	-	1	2.7
90.00	-	-	1	224.0	-	-	1	224.0
95.00	-	-	37	353.8	-	-	37	353.8
99.00	-	-	3	279.3	-	-	3	279.3
Total	994	3,913.8 (21.78)	7,263	37,637.0 (30.98)	2	554.4 (18.91)	8,259	42,105.2 (29.98)
Securities, Shares and Other Financial Instruments - To Others								
00.00	5	1.0	986	4,211.5	2	1.0	993	4,213.4
05.00	2	281.6	370	1,163.4	-	-	372	1,445.1
10.00	342	1,907.7	569	2,447.8	1	11.6	912	4,367.1
15.00	44	50.9	380	1,572.8	1	5.1	425	1,628.8
20.00	33	104.6	638	2,382.9	-	-	671	2,487.5
25.00	1,086	1,884.7	1,639	3,934.8	5	55.2	2,730	5,874.7
30.00	22	759.2	379	2,526.7	-	-	401	3,285.9
33.33	-	-	5	1.8	-	-	5	1.8
35.00	156	479.9	23	250.5	-	-	179	730.4
40.00	3	60.4	963	4,573.0	-	-	966	4,633.5
45.00	1	0.4	11	34.0	-	-	12	34.4
50.00	43	124.2	85	1,383.3	4	11.8	132	1,519.4
55.00	-	-	12	27.9	-	-	12	27.9
60.00	-	-	11	235.7	-	-	11	235.7
65.00	-	-	9	39.2	-	-	9	39.2
70.00	-	-	23	256.0	-	-	23	256.0
75.00	40	10.0	7	6.9	-	-	47	16.8
80.00	-	-	5	1.5	-	-	5	1.5
85.00	-	-	60	95.1	-	-	60	95.1
90.00	-	-	49	59.1	-	-	49	59.1
95.00	-	-	184	342.8	-	-	184	342.8
99.00	8	3.2	22	497.8	-	-	30	501.0
Total	1,785	5,667.8 (21.13)	6,430	26,044.5 (25.73)	13	84.7 (25.53)	8,228	31,797.1 (24.93)

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, 2009

(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			547	54,229.9			547	54,229.9
05.00			15	747.1			15	747.1
10.00	109	669.9	182	3,932.6	5	2,129.6	296	6,732.2
15.00	1,069	744.9	361	41,628.3	1	75.0	1,431	42,448.2
20.00	1,879	2,904.6	2,209	16,291.8	5	102.0	4,093	19,298.4
25.00	22,021	59,071.8	10,422	117,866.7	15	649.8	32,458	177,588.3
30.00	13,467	34,575.4	662	4,720.0			14,129	39,295.4
33.33	306	22.4					306	22.4
35.00	621	327.4	78	764.3			699	1,091.7
40.00	8,136	1,687.6	331	3,347.0			8,467	5,034.6
45.00			9	173.2			9	173.2
50.00	54,887	5,339.1	39,422	8,226.7			94,309	13,565.8
55.00			2	30.4			2	30.4
60.00			65	534.2	1	45.1	66	579.3
65.00			4	77.2	-	-	4	77.2
70.00			12	286.7	-	-	12	286.7
75.00			14	93.4	-	-	14	93.4
80.00					-	-		
85.00			2	39.7	-	-	2	39.7
90.00			6	147.7	-	-	6	147.7
95.00			2	0.1	-	-	2	0.1
Total	102,495	105,343.1 (27.88)	54,345	253,137.0 (18.74)	27	3,001.5 (14.46)	156,867	361,481.7 (21.37)
Merchandise - Raw Material								
00.00	-	-	366	16,063.8	1	2.4	367	16,066.2
05.00	-	-	33	1,159.8	3	64.7	36	1,224.6
10.00	142	1,615.4	685	14,281.6	18	999.0	845	16,896.0
15.00	5	461.8	721	19,220.6	17	1,919.1	743	21,601.5
20.00	1,208	4,635.5	1,642	15,756.4	14	927.1	2,864	21,319.0
25.00	9,652	16,083.5	3,219	52,866.2	83	3,712.4	12,954	72,662.1
30.00	669	777.2	737	15,884.2	7	102.6	1,413	16,764.0
33.33	-	-						
35.00	158	610.2	23	1,469.0	1	1.6	182	2,080.8
40.00	119	1,964.5	170	7,093.0	1	8.5	290	9,066.0
45.00			63	1,634.0			63	1,634.0
50.00	624	1,556.6	401	2,199.5			1,025	3,756.2
55.00			13	83.9			13	83.9
60.00	-	-	11	139.2	1	12.5	12	151.7
65.00	-	-	8	516.9			8	516.9
70.00	16	70.4	20	112.2			20	112.2
75.00	-	-	9	212.5			25	282.9
80.00	-	-	6	70.5			6	70.5
85.00	-	-	10	161.5			10	161.5
90.00	-	-	4	25.2			4	25.2
95.00	-	-	5	16.5			5	16.5
99.00			5	6.4			5	6.4
Total	12,593	27,775.1 (26.08)	8,151	148,972.9 (21.23)	146	7,749.9 (19.96)	20,890	184,498.1 (21.91)

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

(Contd.)

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 30th June, 2009

(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 - Finished / Manufactured Goods								
00.00	32	436.0	1,576	19,740.8	25	507.3	1,633	20,684.1
05.00			137	2,989.8			137	2,989.8
10.00	37	3,726.1	1,304	12,910.4	295	842.1	1,636	17,478.6
15.00	8	1,212.7	1,549	12,861.6	142	2,158.0	1,699	16,232.3
20.00	723	5,445.2	2,947	19,349.0	414	10,021.4	4,084	34,815.6
25.00	503	31,798.8	8,143	171,824.0	339	12,562.2	8,985	216,185.0
30.00	217	2,408.3	1,411	33,264.0	63	438.7	1,691	36,111.0
35.00	232	571.6	406	2,859.0	98	1,120.3	736	4,551.0
40.00	75	3,038.9	820	17,385.4	50	402.8	945	20,827.1
45.00			239	2,580.7	19	38.1	258	2,618.7
50.00	1,188	2,487.3	1,892	3,397.1	40	25.4	3,120	5,909.8
55.00			149	542.6	7	3.8	156	546.4
60.00			149	735.2	13	163.5	162	898.7
65.00			106	206.7	1	1.7	107	208.4
70.00			83	455.3	5	3.7	88	459.0
75.00			77	1,050.0	1	0.7	78	1,050.7
80.00			46	662.5			46	662.5
85.00			51	632.7			51	632.7
90.00			37	114.5			37	114.5
95.00			41	200.9			41	200.9
99.00			20	11.5			20	11.5
Total	3,015	51,124.9	21,183	303,773.7	1,512	28,289.7	25,710	383,188.3
		(25.38)		(24.47)		(22.52)		(24.45)
Fixed Assets Including Machinery								
00.00	816	207.7	1,751	28,982.5	1	2.8	2,568	29,193.0
05.00			229	793.4			229	793.4
10.00	284	380.7	4,745	14,676.8	8	601.6	5,037	15,659.1
15.00	615	172.7	3,641	22,735.4	1	6.1	4,257	22,914.2
20.00	815	12,203.3	11,692	21,021.3	21	757.2	12,528	33,981.9
25.00	6,015	20,337.3	31,336	96,619.2	18	1,464.4	37,369	118,420.8
30.00	252	7,626.9	3,174	26,799.5			3,426	34,426.4
33.33			1	85.0			1	85.0
35.00	650	961.5	2,132	6,495.5	1	292.5	2,783	7,749.5
40.00	130	7,697.3	1,316	7,449.2	3	72.3	1,449	15,218.7
45.00			294	1,300.5			294	1,300.5
50.00	1,743	618.7	797	2,142.3	1	125.0	2,541	2,885.9
55.00			266	961.4			266	961.4
60.00			100	599.5			100	599.5
65.00			51	196.2			51	196.2
70.00			44	423.8			44	423.8
75.00			11	308.1	2	325.0	13	633.1
80.00			12	184.7			12	184.7
85.00			7	82.2			7	82.2
90.00			7	24.8			7	24.8
95.00			5	192.1			5	192.1
99.00			5	9.7			5	9.7
Total	11,320	50,206.1	61,616	232,083.1	56	3,646.9	72,992	285,935.9
		(27.09)		(21.64)		(27.86)		(22.66)

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, 2009

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
Real Estate - Land								
00.00	239	72.3	5,107	8,391.2			5,346	8,463.5
05.00	2	5.0	52	367.1			54	372.1
10.00	4	1,811.2	233	936.0			237	2,747.2
15.00	22	935.6	3,199	6,360.3			3,221	7,295.9
20.00	3,623	461.9	11,654	18,026.8	6	1,080.9	15,283	19,569.6
25.00	1,487	65,433.4	14,572	38,635.7	111	2,593.8	16,170	106,662.9
30.00	3,497	1,405.4	7,619	8,150.2	4	161.8	11,120	9,717.3
33.33			19	1,394.9			19	1,394.9
35.00	1,996	276.5	1,625	1,551.2			3,621	1,827.7
40.00	14,183	2,451.3	1,268	4,538.8	4	32.5	15,455	7,022.6
45.00			330	302.9			330	302.9
50.00	12,149	1,745	3,689	3,113.6			15,838	4,858.1
55.00			259	352.0			259	352.0
60.00			272	432.8			272	432.8
65.00			1,070	6,952.3			1,070	6,952.3
70.00			190	227.6			190	227.6
75.00			41	122.1			41	122.1
80.00			35	110.2			35	110.2
85.00			32	268.9			32	268.9
90.00			21	133.5			21	133.5
95.00			24	176.9			24	176.9
99.00			62	109.2			62	109.2
Total	37,202	74,597.1 (25.66)	51,373	100,654.2 (27.05)	125	3,869 (23.94)	88,700	179,120.2 (26.41)
Real Estate - Building								
00.00	1,332	2,055.2	20,048	56,229.6	378	960.4	21,758	59,245.2
05.00	28	379.0	206	2,075.2			234	2,454.2
10.00	462	1,184.7	4,898	33,171.8	15	124.6	5,375	34,481.0
15.00	1,240	1,415.9	1,795	15,413.7	16	293.0	3,051	17,122.6
20.00	199	2,485.2	8,177	21,050.5	105	1,176.1	8,481	24,711.9
25.00	2,051	29,430.1	34,421	68,134.0	58	1,877.9	36,530	99,442.1
30.00	2,292	4,322.6	8,431	60,298.6	570	1,716.8	11,293	66,338.0
33.33			3	12.5			3	12.5
35.00	3,878	4,515.2	1,102	5,208.5	19	75.1	4,999	9,798.8
40.00	1,341	16,574.3	8,554	127,506.9	54	629.4	9,949	144,710.7
45.00			318	1,869.6	1	0.7	319	1,870.3
50.00	12,122	12,936.5	4,271	7,983.8	8	34.2	16,401	20,954.6
55.00			158	837.4	1	5.4	159	842.8
60.00			964	2,526.9	2	6.3	966	2,533.2
65.00			131	659.2			131	659.2
70.00	1	2.0	254	1,179.1			255	1,181.1
75.00	529	1,154.1	337	1,244.0			866	2,398.1
80.00	1	13.2	77	475.2	1	19.0	79	507.4
85.00	633	891.6	80	282.3			713	1,173.8
90.00	1	0.3	94	655.0			95	655.3
95.00			52	193.5			52	193.5
99.00			40	95.1			40	95.1
Total	26,110	77,359.9 (33.37)	94,411	407,102.4 (26.62)	1,228	6,918.9 (23.03)	121,749	491,381.4 (27.63)

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

Totals may differ due to rounding

(Contd.)

3.9. Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 30th June, 2009

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
Bank's Deposits								
00.00	2	9.1	587	2,533.2	3	150.4	592	2,692.7
05.00			285	765.4	3	2.6	288	767.9
10.00	1,056	630.6	4,668	4,280.3	35	102.1	5,759	5,012.9
15.00	4	0.3	2,332	4,154.2	3	15.4	2,339	4,169.9
20.00	298	121.7	1,485	4,576.9	86	293.0	1,869	4,991.6
25.00	1,185	5,556.0	675	12,553.2	6	529.9	1,866	18,639.2
30.00	163	50.3	1,098	5,290.0			1,261	5,340.2
33.33			2	1.3			2	1.3
35.00	73	8.3	96	506.5			169	514.7
40.00	118	94.4	139	981.6	3	21.6	260	1,097.6
45.00			12	60.5			12	60.5
50.00	2,949	267.5	60	108.3	1	20.0	3,010	395.9
55.00			1	0.3			1	0.3
60.00			12	11.8			12	11.8
65.00			3	1.8			3	1.8
70.00			5	3.3			5	3.3
75.00			6	8.4			6	8.4
80.00			12	8.6			12	8.6
85.00			26	59.7			26	59.7
90.00			236,416	30,216.6			236,416	30,216.6
95.00			51	301.2			51	301.2
99.00			22	135.8			22	135.8
Total	5,848	6,738.2 (24.72)	247,993	66,558.9 (52.70)	140	1,135.0 (19.59)	253,981	74,431.9 (49.66)
Insurance Policies								
0.00			61	1,518.5			61	1,518.5
5.00			5	75.8			5	75.8
10.00			126	817.3			126	817.3
15.00			509	119.3			509	119.3
20.00			10	130.7			10	130.7
25.00			1,361	2,208.1			1,361	2,208.1
30.00			46	1,283.7			46	1,283.7
35.00			42	80.5			42	80.5
40.00			27	84.4			27	84.4
45.00			8	6.8			8	6.8
50.00			13	37.8			13	37.8
55.00			7	88.9			7	88.9
60.00			2	36.1			2	36.1
65.00			3	0.4			3	0.4
70.00			6	23.4			6	23.4
75.00	83	12.2	7	99.1			90	111.3
80.00			8	4.0			8	4.0
85.00			10	4.9			10	4.9
90.00			7	15.4			7	15.4
95.00			61	473.5			61	473.5
99.00			4	0.2			4	0.2
Total	83	12.2 (75.00)	2,323	7,108.8 (25.09)	-	-	2,406	7,121.0 (25.17)

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, 2009

(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	802	224.1	370,149	174,500.7	1,905	2,689.5	372,856	177,414.3
05.00	433	35.7	310	2,602.3			743	2,638.0
10.00	2,467	397.2	28,792	29,002.1			31,259	29,399.3
15.00	347	2,839.5	15,535	39,763.8	8,877	2,312.3	24,759	44,915.6
20.00	4,746	2,066.2	21,936	30,360.6	19	642.3	26,701	33,069.2
25.00	96,496	80,721.7	271,097	196,938.3	128	3,917.9	367,721	281,577.9
30.00	10,735	6,134.6	7,123	23,658.6	5	640.1	17,863	30,433.3
33.33	111	49.1	101	76.0			212	125.1
35.00	3,652	3,102.5	1,998	5,301.0			5,650	8,403.5
40.00	8,519	5,633.5	5,997	45,137.3			14,516	50,770.8
45.00	66	9.1	678	737.0	1	75.0	745	821.2
50.00	48,556	7,462.7	33,888	17,804.3			82,444	25,267.0
55.00			340	345.4			340	345.4
60.00	11	2.0	1,190	1,431.9	1	9.9	1,202	1,443.8
65.00			153	84.9			153	84.9
70.00			222	863.3			222	863.3
75.00	109	33.7	343	484.7			452	518.4
80.00			40	47.1			40	47.1
85.00			28	49.4			28	49.4
90.00			18	73			18	72.8
95.00			220	613.1			220	613.1
99.00	112	30.5	10	21.8			122	52.3
Total	177,162	108,742.1	760,168	569,896.4	10,936	10,287.0	948,266	688,925.7
		(27.63)		(18.14)		(16.39)		(19.61)
Advances Secured by Guarantee (s)								
00.00	538,841	72,201.2	360,623	52,704.7	515	12,339.9	899,979	137,245.8
Total	538,841	72,201.2	360,623	52,704.7	515	12,339.9	899,979	137,245.8
		(0.00)		(0.00)		(0.00)		(0.00)
Unsecured Advances								
00.00	74,276	9,012.0	692,890	80,409.9	162,072	11,003.1	929,238	100,424.9
Total	74,276	9,012.0	692,890	80,409.9	162,072	11,003.1	929,238	100,424.9
		(0.00)		(0.00)		(0.00)		(0.00)
Grand Total	1,064,309	599,969.2	2,368,769	2,286,083.2	176,772	88,880.0	3,609,850	2,974,932.4
		(24.15)		(21.78)		(15.67)		(22.07)

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

(Concltd.)

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

Totals may differ due to rounding

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Economic Group	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Foreign Constituents:						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	26,646	143,376.5	30,285	138,661.1	32,842	122,545.0
A. Government	22	407.7	110	20.0	24	0.4
B. Public Sector Enterprises:	953	9,477.6	1,426	9,670.5	2,354	12,739.1
1. Agriculture, Forestry, Hunting & Fishing	2	181.9	329	2,701.8	74	260.9
2. Mining & Quarrying					29	139.3
3. Manufacturing	54	1,990.1	2	5.2	28	949.9
4. Construction					4	14.6
5. Electricity, Gas, Water & Sanitary Services	3	2,330.0	4	99.3	20	0.7
6. Commerce:	645	4,947.0	912	6,846.8	2,189	11,332.3
(a) Export Bills	383	4,102.7	417	2,455.8	1,652	8,868.0
(i) Raw Cotton	2	35.7	5	55.2	179	2,954.1
(ii) Rice	93	2,543.0	34	156.0	75	1,137.1
(iii) Cotton Textiles (Local)	91	696.8	272	1,111.4	1,058	3,673.1
(iv) Cement & Cement Products	38	14.8	10	733.6	87	212.4
(v) Petroleum & Petroleum Products	29	242.4	15	97.5	64	274.3
(vi) Machinery & Transport Equipment	5	30.3	10	20.3	36	72.7
(vii) Other Export Bills	125	539.6	71	281.9	153	544.3
(b) Import Bills Payable in Pakistan	72	213.0	45	2,125.7	25	347.0
(c) Inland Bills (To Include Local Bills)	155	567.1	449	2,263.3	509	2,117.2
(d) Non-bank Financial Institutions	35	64.2	1	..	3	..
7. Transport, Storage & Communication	1	6.0			5	39.1
8. Services			8	0.9	1	1.2
9. Other Public Sector Enterprises	248	22.7	171	16.6	4	1.2
C. Private Sector (Business):	25,124	132,342.3	25,830	127,615.4	29,981	108,631.6
1. Agriculture, Forestry, Hunting & Fishing:	673	6,011.4	1,738	9,103.5	982	4,189.6
(a) Primary Products	645	5,821.5	1,624	8,583.2	903	3,963.4
(i) Cotton	416	4,440.8	1,502	4,661.2	383	747.6
(ii) Rice	109	973.1	73	3,599.8	352	2,512.7
(iii) Sugarcane	63	189.4	3	157.2	40	132.1
(iv) Tobacco	1	0.6			31	151.6
(v) Other Primary Products	56	217.6	46	164.9	97	419.4
(b) Other Agriculture, Forestry, Hunting & Fishing	28	190.0	114	520.3	79	226.2
2. Mining & Quarrying	68	256.4	24	202.1	38	465.6
3. Manufacturing	5,346	23,860.0	4,532	17,258.6	3,163	6,958.2
4. Construction	47	423.7	6	26.4	28	8.6
5. Electricity, Gas, Water & Sanitary Services	82	1,750.5	6	72.5	105	30.8
6. Commerce:	18,702	98,511.0	18,335	97,568.3	25,377	96,402.7
(a) Export Bills (Traditional Export)	7,043	34,119.5	6,718	41,479.7	11,909	44,067.8
(i) Wool & Goat Hair	46	42.3	2	1.6	5	0.6
(ii) Hides & Skins	37	142.4	64	313.8	270	620.6
(iii) Cotton Textiles (Local)	4,678	25,652.5	4,178	30,542.3	6,670	28,269.2
(iv) Cotton Yarn (Local)	2,050	7,935.8	2,221	9,985.0	4,360	12,272.1
(v) Sports Goods	138	240.4	176	376.3	492	2,665.7
(vi) Surgical Instruments	94	106.0	77	260.7	112	239.7
(b) Export Bills (Non-Traditional Exports)	3,451	21,414.6	3,408	17,232.8	7,391	28,395.4
(i) Brass-ware and Handicrafts	68	2,258.3	85	1,575.9	291	1,967.1
(ii) Carpets & Rugs	123	450.2	122	726.0	508	2,317.5
(iii) Footwear & Leather Goods	432	1,876.8	524	2,534.4	520	2,799.7
(iv) Handloom Products, Towels and Hosiery	695	2,236.1	826	2,345.6	2,364	6,467.0
(v) Readymade Garments	1,185	7,781.3	1,311	5,637.7	2,788	11,544.4
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	115	313.7	38	852.8	61	92.0
(vii) Other Export Bills	833	6,498.1	502	3,560.4	859	3,207.8
(c) Import Bills Payable in Pakistan	1,878	24,708.0	1,738	21,520.5	1,390	8,243.1
(d) Inland Bills (Inc. Local Bills)	6,220	17,156.4	6,357	16,250.9	4,574	14,974.2
(e) Non-bank Financial Institutions					1	46.0
(f) Other Foreign Bill (Clean Outward Bills)	110	1,112.6	114	1,084.4	112	676.2
7. Transport, Storage & Communication	76	256.9	25	695.5	150	56.0
8. Services	26	55.4	39	50.8	37	224.3
9. Other Private (Business)	104	1,217.0	1,125	2,637.7	101	295.8
D. Trust Funds and Non-profit Organisations			10	19.8	15	77.4
E. Others	547	1,148.9	2,909	1,335.3	468	1,096.5
Total	26,646	143,376.5	30,285	138,661.1	32,842	122,545.0

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Economic Group	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Foreign Constituents:						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	2,751	15,907.2	4,785	14,983.6	3,405	12,297.0
A. Government	21	3.0	5	0.4	24	0.4
B. Public Sector Enterprises:	634	5,216.5	480	2,783.0	347	68.9
1. Agriculture, Forestry, Hunting & Fishing	1	171.9	157	2,624.7	37	8.5
2. Mining & Quarrying					1	0.9
3. Manufacturing	53	1,988.1				
4. Construction						
5. Electricity, Gas, Water & Sanitary Services					20	0.7
6. Commerce:	331	3,027.9	144	140.8	285	57.6
(a) Export Bills	229	2,775.0	8	9.2	148	19.7
(i) Raw Cotton	1	10.2			5	0.4
(ii) Rice	79	2,471.6			58	5.8
(iii) Cotton Textiles (Local)	10	0.6	1	4.6		
(iv) Cement & Cement Products	37	13.8			83	12.4
(v) Petroleum & Petroleum Products	27	234.5				
(vi) Machinery & Transport Equipment						
(vii) Other Export Bills	75	44.2	7	4.5	2	1.0
(b) Import Bills Payable in Pakistan	61	64.7				
(c) Inland Bills (To Include Local Bills)	6	124.0	135	131.7	134	37.9
(d) Non-bank Financial Institutions	35	64.2	1	..	3	..
7. Transport, Storage & Communication	1	6.0				
8. Services			8	0.9		
9. Other Public Sector Enterprises	248	22.7	171	16.6	4	1.2
C. Private Sector (Business):	1,702	10,679.1	1,585	11,146.4	2,897	12,086.1
1. Agriculture, Forestry, Hunting & Fishing:	82	64.9	1	4.3	494	638.8
(a) Primary Products	81	64.8	1	4.3	450	634.9
(i) Cotton	10	19.3			186	228.9
(ii) Rice	6	22.0	1	4.3	149	175.2
(iii) Sugarcane	47	17.4			28	75.6
(iv) Tobacco	1	0.6			31	151.6
(v) Other Primary Products	17	5.5			56	3.7
(b) Other Agriculture, Forestry, Hunting & Fishing	1	0.1			44	3.9
2. Mining & Quarrying	34	62.8			26	9.0
3. Manufacturing	115	595.5	8	134.4	46	10.1
4. Construction	25	169.8	5	24.9	27	6.6
5. Electricity, Gas, Water & Sanitary Services	79	1,427.4			105	30.8
6. Commerce:	1,276	8,296.1	1,469	10,914.4	1,965	11,130.6
(a) Export Bills (Traditional Export)	666	4,977.9	752	5,714.3	1,088	4,529.8
(i) Wool & Goat Hair					5	0.6
(ii) Hides & Skins	4	22.0	29	105.0	66	173.4
(iii) Cotton Textiles (Local)	457	4,305.4	417	4,322.8	561	1,987.2
(iv) Cotton Yarn (Local)	129	588.1	285	1,253.3	190	959.9
(v) Sports Goods	38	50.1	21	33.3	249	1,393.8
(vi) Surgical Instruments	38	12.3			17	14.9
(b) Export Bills (Non-Traditional Exports)	183	262.1	92	1,258.5	241	1,034.5
(i) Brass-ware and Handicrafts					5	4.5
(ii) Carpets & Rugs			3	41.3	31	9.3
(iii) Footwear & Leather Goods	63	205.6	49	199.7	66	871.0
(iv) Handloom Products, Towels and Hosiery	85	2.0			61	67.4
(v) Readymade Garments	9	3.6			32	24.5
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	25	21.7			34	39.5
(vii) Other Export Bills	1	29.2	40	1,017.6	12	18.3
(c) Import Bills Payable in Pakistan	72	2,436.0	140	2,383.2	67	1,675.7
(d) Inland Bills (Inc. Local Bills)	353	613.4	437	1,370.3	547	3,865.9
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)	2	6.7	48	188.1	22	24.7
7. Transport, Storage & Communication	75	42.2			141	36.6
8. Services	14	20.2	33	5.4	36	222.2
9. Other Private (Business)	2	0.1	69	63.0	57	1.5
D. Trust Funds and Non-profit Organisations			10	19.8	10	74.8
E. Others	394	8.6	2,705	1,034.0	127	66.8
Total	2,751	15,907.2	4,785	14,983.6	3,405	12,297.0

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Economic Group	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Foreign Constituents:						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:	22,877	124,334.2	24,458	118,858.9	28,028	104,114.0
A. Government	1	404.7	105	19.6		
B. Public Sector Enterprises:	168	3,851.2	695	5,427.7	1,705	10,662.4
1. Agriculture, Forestry, Hunting & Fishing	1	10.0	172	77.1	37	252.4
2. Mining & Quarrying					28	138.3
3. Manufacturing	1	2.0	2	5.2	28	949.9
4. Construction					4	14.6
5. Electricity, Gas, Water & Sanitary Services	3	2,330.0	4	99.3		
6. Commerce:	163	1,509.2	517	5,246.2	1,602	9,266.9
(a) Export Bills	133	1,254.4	375	2,333.2	1,474	8,754.8
(i) Raw Cotton	1	25.5	5	55.2	174	2,953.6
(ii) Rice	14	71.4	21	98.1	17	1,131.3
(iii) Cotton Textiles (Local)	81	696.2	271	1,106.7	1,058	3,673.1
(iv) Cement & Cement Products	1	1.0	10	733.6	4	200.0
(v) Petroleum & Petroleum Products	2	7.9	8	83.8	64	274.3
(vi) Machinery & Transport Equipment			1	1.2	36	72.7
(vii) Other Export Bills	34	452.4	59	254.5	121	449.7
(b) Import Bills Payable in Pakistan	11	148.2	45	2,125.7	25	347.0
(c) Inland Bills (To Include Local Bills)	19	106.6	97	787.3	103	165.1
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication					5	39.1
8. Services					1	1.2
9. Other Public Sector Enterprises						
C. Private Sector (Business):	22,627	119,189.3	23,582	113,280.4	25,977	92,419.3
1. Agriculture, Forestry, Hunting & Fishing:	583	5,877.8	1,734	9,015.8	474	3,176.6
(a) Primary Products	556	5,687.9	1,620	8,495.5	439	2,954.3
(i) Cotton	406	4,421.5	1,502	4,661.2	197	518.7
(ii) Rice	95	882.3	69	3,512.2	189	1,963.4
(iii) Sugarcane	16	172.0	3	157.2	12	56.6
(iv) Tobacco						
(v) Other Primary Products	39	212.1	46	164.9	41	415.7
(b) Other Agriculture, Forestry, Hunting & Fishing	27	189.9	114	520.3	35	222.3
2. Mining & Quarrying	32	121.3	22	132.9	6	316.4
3. Manufacturing	5,231	23,264.5	4,524	17,124.3	3,117	6,948.1
4. Construction	22	253.9	1	1.6	1	2.0
5. Electricity, Gas, Water & Sanitary Services	3	323.1	6	72.5		
6. Commerce:	16,645	88,096.8	16,225	84,307.5	22,339	81,694.9
(a) Export Bills (Traditional Export)	6,131	28,446.3	5,604	34,405.5	10,375	38,027.6
(i) Wool & Goat Hair	46	42.3	2	1.6		
(ii) Hides & Skins	33	120.4	35	208.8	204	447.1
(iii) Cotton Textiles (Local)	3,975	20,651.8	3,399	24,859.7	5,663	24,771.6
(iv) Cotton Yarn (Local)	1,921	7,347.8	1,936	8,731.7	4,170	11,312.2
(v) Sports Goods	100	190.3	155	343.0	243	1,272.0
(vi) Surgical Instruments	56	93.7	77	260.7	95	224.7
(b) Export Bills (Non-Traditional Exports)	2,898	20,129.6	3,173	15,480.9	6,950	26,476.5
(i) Brass-ware and Handicrafts	68	2,258.3	85	1,575.9	286	1,962.5
(ii) Carpets & Rugs	123	450.2	119	684.7	477	2,308.1
(iii) Footwear & Leather Goods	359	1,640.7	456	2,223.5	450	1,892.5
(iv) Handloom Products, Towels and Hosiery	604	2,218.9	825	2,341.2	2,299	6,379.5
(v) Readymade Garments	912	7,123.9	1,239	5,433.6	2,622	10,898.7
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	89	288.2	38	852.8	27	52.5
(vii) Other Export Bills	743	6,149.5	411	2,369.2	789	2,982.5
(c) Import Bills Payable in Pakistan	1,798	22,129.8	1,595	19,116.3	1,313	6,371.4
(d) Inland Bills (Inc. Local Bills)	5,710	16,285.2	5,787	14,408.5	3,610	10,122.0
(e) Non-bank Financial Institutions					1	46.0
(f) Other Foreign Bill (Clean Outward Bills)	108	1,105.8	66	896.3	90	651.5
7. Transport, Storage & Communication					9	19.4
8. Services	12	35.2	3	5.3	1	2.1
9. Other Private (Business)	99	1,216.9	1,050	2,557.8	30	259.8
D. Trust Funds and Non-profit Organisations					5	2.6
E. Others	81	888.9	76	131.1	341	1,029.7
Total	22,877	124,334.2	24,458	118,858.9	28,028	104,114.0

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

Economic Group	(Million Rupees)					
	30 - 06 - 09		31 - 12 - 08		30 - 06 - 08	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Foreign Constituents:						
A. Business						
B. Other Foreign Constituents						
II. Domestic Constituents:						
A. Government	1,018	3,135.1	1,042	4,818.6	1,409	6,134.0
B. Public Sector Enterprises:	151	409.8	251	1,459.8	302	2,007.8
1. Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying						
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	151	409.8	251	1,459.8	302	2,007.8
(a) Export Bills	21	73.3	34	113.4	30	93.6
(i) Raw Cotton						
(ii) Rice			13	57.9		
(iii) Cotton Textiles (Local)						
(iv) Cement & Cement Products			7	13.7		
(v) Petroleum & Petroleum Products			9	19.0		
(vi) Machinery & Transport Equipment	5	30.3	5	22.8		
(vii) Other Export Bills	16	43.0			30	93.6
(b) Import Bills Payable in Pakistan						
(c) Inland Bills (To Include Local Bills)	130	336.5	217	1,346.3	272	1,914.2
(d) Non-bank Financial Institutions						
7. Transport, Storage & Communication						
8. Services						
9. Other Public Sector Enterprises						
C. Private Sector (Business):	795	2,473.9	663	3,188.6	1,107	4,126.2
1. Agriculture, Forestry, Hunting & Fishing:	8	68.8	3	83.3	14	374.2
(a) Primary Products	8	68.8	3	83.3	14	374.2
(i) Cotton						
(ii) Rice	8	68.8	3	83.3	14	374.2
(iii) Sugarcane						
(iv) Tobacco						
(v) Other Primary Products						
(b) Other Agriculture, Forestry, Hunting & Fishing						
2. Mining & Quarrying	2	72.3	2	69.2	6	140.2
3. Manufacturing						
4. Construction						
5. Electricity, Gas, Water & Sanitary Services						
6. Commerce:	781	2,118.1	641	2,346.4	1,073	3,577.2
(a) Export Bills (Traditional Export)	246	695.3	362	1,359.9	446	1,510.5
(i) Wool & Goat Hair						
(ii) Hides & Skins						
(iii) Cotton Textiles (Local)	246	695.3	362	1,359.9	446	1,510.5
(iv) Cotton Yarn (Local)						
(v) Sports Goods						
(vi) Surgical Instruments						
(b) Export Bills (Non-Traditional Exports)	370	1,022.9	143	493.4	200	884.5
(i) Brass-ware and Handicrafts						
(ii) Carpets & Rugs						
(iii) Footwear & Leather Goods	10	30.6	19	111.3	4	36.2
(iv) Handloom Products, Towels and Hosiery	6	15.3	1	4.4	4	20.1
(v) Readymade Garments	264	653.8	72	204.2	134	621.2
(vi) Electrical Goods (Cables & Wire Radio & Transistor, etc.)	1	3.8				
(vii) Other Export Bills	89	319.4	51	173.6	58	207.0
(c) Import Bills Payable in Pakistan	8	142.2	3	21.0	10	195.9
(d) Inland Bills (Inc. Local Bills)	157	257.7	133	472.1	417	986.4
(e) Non-bank Financial Institutions						
(f) Other Foreign Bill (Clean Outward Bills)						
7. Transport, Storage & Communication	1	214.7	8	632.7		
8. Services			3	40.1		
9. Other Private (Business)	3	..	6	16.9	14	34.6
D. Trust Funds and Non-profit Organisations						
E. Others	72	251.4	128	170.2		
Total	1,018	3,135.1	1,042	4,818.6	1,409	6,134.0