

Scheduled Banks'

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	282,551	62,399	146,555	60,728
II. Securities, Shares and Other Financial Instruments:	1,346	85,105	2,047	75,719
A. Quoted on the Stock Exchange:	1,017	42,002	1,704	55,878
1. To Stock Brokers and Dealers:	537	19,490	696	23,738
(a) Government and Other Trustee Securities	256	618	244	2,452
(b) Shares and Debentures	195	18,194	377	20,316
(c) Participation Term Certificates	-	-	-	-
(d) Others	86	678	75	970
2. To Others:	480	22,512	1,008	32,140
(a) Government and Other Trustee Securities	76	1,818	91	1,563
(b) Shares and Debentures	163	15,252	206	20,781
(c) Participation Term Certificates	1	0	446	5
(d) Others	240	5,442	265	9,790
B. Unquoted on the Stock Exchange:	329	43,103	343	19,841
1. To Stock Brokers and Dealers:	21	9,033	21	13,890
(a) Government and Other Trustee Securities	1	1	3	97
(b) Shares and Debentures	11	1,556	3	695
(c) Participation Term Certificates	1	9	1	9
(d) Others	8	7,467	14	13,089
2. To Others:	308	34,070	322	5,950
(a) Government and Other Trustee Securities	250	24,064	265	1,981
(b) Shares and Debentures	13	3,691	11	3,069
(c) Participation Term Certificates	-	-	-	-
(d) Others	45	6,314	46	901
III. Merchandise	72,856	2,072,481	51,641	2,059,613
A. Food Items:	22,865	539,425	13,247	583,677
1. Wheat	11,566	124,412	2,992	156,797
2. Rice and Paddy	2,948	108,755	2,766	88,997
3. Other Grains & Pulses:	528	9,546	580	10,380
(a) Indigenous	394	8,504	443	8,958
(b) Imported	134	1,042	137	1,422
4. Edible Oils:	1,460	56,817	1,389	61,742
(a) Indigenous	1,234	47,131	1,131	49,271
(b) Imported	226	9,687	258	12,471
5. Sugar:	1,466	141,871	1,481	171,758
(a) Indigenous	1,076	116,199	1,216	136,013
(b) Imported	390	25,672	265	35,745
6. Kariana And Spices	302	910	272	1,486
7. Fish And Fish Preparations	24	1,026	20	860
8. Other Food Items:	4,571	96,087	3,747	91,656
(a) Indigenous	4,568	96,080	3,740	90,601
(b) Imported	3	7	7	1,056
B. Raw Materials:	24,373	653,871	13,532	603,076
1. Cotton Raw:	14,490	169,879	3,743	157,492
(a) Indigenous	3,593	127,239	3,510	123,583
(b) Imported	10,897	42,641	233	33,909
2. Synthetic Fibers:	177	24,957	188	16,905
(a) Indigenous	141	24,476	148	16,396
(b) Imported	36	481	40	509
3. Fertilizers:	1,934	86,192	2,010	74,625
(a) Indigenous	1,774	79,759	1,856	68,496
(b) Imported	160	6,433	154	6,129
4. Petroleum Crude:	567	94,975	538	89,768
(a) Indigenous	492	69,589	465	59,250
(b) Imported	75	25,386	73	30,518
5. Iron and Steel:	3,013	114,233	2,692	111,463
(a) Indigenous	1,986	77,019	1,696	74,145
(b) Imported	1,027	37,214	996	37,318

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	4	14	4	14
7. Hides & Skins	119	3,304	169	4,110
8. Oil Seeds	157	13,848	255	14,836
9. Pesticides & Insecticides:	306	11,383	318	11,086
(a) Indigenous	305	11,383	287	11,020
(b) Imported	1	0	31	66
10. Other Raw Materials:	3,606	135,085	3,615	122,777
(a) Indigenous	3,533	126,027	3,261	108,185
(b) Imported	73	9,058	354	14,592
C. Finished/Manufactured Goods:	25,618	879,185	24,862	872,860
1. Cotton Textiles:	3,095	160,416	2,862	196,523
(a) Indigenous	2,909	142,583	2,728	181,997
(b) Imported	186	17,833	134	14,526
2. Cotton Yarn:	1,580	82,910	1,257	85,246
(a) Indigenous	1,477	76,020	1,181	79,662
(b) Imported	103	6,890	76	5,584
3. Other Textiles:	2,823	130,349	2,409	118,287
(a) Indigenous	2,683	118,063	2,249	105,540
(b) Imported	140	12,287	160	12,747
4. Machinery:	2,002	31,957	2,241	28,674
(a) Indigenous	1,727	16,968	2,083	19,526
(b) Imported	275	14,988	158	9,149
5. Handloom Products	17	165	17	156
6. Carpets & Rugs	183	4,441	118	3,774
7. Readymade Garments	987	34,750	953	40,510
8. Cement and Cement Products:	489	105,090	284	78,274
(a) Indigenous	446	102,199	266	75,026
(b) Imported	43	2,891	18	3,248
9. Sports Goods	141	1,992	159	2,232
10. Surgical Instruments	462	4,645	553	4,923
11. Chemicals & Dyes	2,269	53,634	2,233	44,045
12. Other Finished Goods:	11,570	268,836	11,776	270,217
(a) Indigenous	11,211	257,377	10,279	246,735
(b) Imported	359	11,460	1,497	23,482
IV. Fixed Assets Including Machinery	270,061	1,245,481	268,516	1,263,652
A. Transport Equipments	255,083	481,786	254,017	520,866
B. Furniture & Fixtures	117	15,402	123	27,180
C. Office Equipments	283	55,203	161	50,083
D. Other Machinery & Equipments	14,578	693,091	14,215	665,523
V. Real Estate	807,561	1,161,247	703,163	1,059,480
A. Land	653,687	593,054	635,835	532,556
B. Buildings:	153,874	568,193	67,328	526,924
1. Residential	42,206	258,459	52,315	269,273
2. Non-Residential	111,668	309,734	15,013	257,651
(a) Commercial	101,977	197,121	5,040	173,682
(b) Industrial	1,250	59,502	798	28,138
(c) Others	8,441	53,111	9,175	55,831
VI. Fixed Deposits and Insurance Policies	5,574	53,605	3,914	53,805
A. Bank Deposits	4,889	42,558	2,700	35,495
B. Insurance Policies	685	11,047	1,214	18,310
VII. Others	883,322	3,218,796	494,926	3,111,551
A. Other Secured Advances	553,520	1,771,004	398,842	1,557,821
B. Advances Secured by Guarantee(s)	329,802	1,447,791	96,084	1,553,730
1. Institutional Guarantee(s)	10,674	1,269,889	9,522	1,395,626
2. Individual Guarantee(s)	319,128	177,903	86,562	158,103
VIII. Unsecured Advances	1,246,711	91,805	1,244,757	124,863
Total	3,569,982	7,990,919.1	2,915,519	7,809,410.6

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	267,680	57,013	133,654	56,552
II. Securities, Shares and Other Financial Instruments:	117	13,352	591	10,398
A. Quoted on the Stock Exchange:	95	5,834	582	8,295
1. To Stock Brokers and Dealers:	10	2,177	15	2,191
(a) Government and Other Trustee Securities	-	-	-	-
(b) Shares and Debentures	10	2,177	15	2,191
(c) Participation Term Certificates	-	-	-	-
(d) Others	-	-	-	-
2. To Others:	85	3,657	567	6,103
(a) Government and Other Trustee Securities	68	1,811	83	1,554
(b) Shares and Debentures	16	1,841	39	4,545
(c) Participation Term Certificates	-	-	445	5
(d) Others	1	5	-	-
B. Unquoted on the Stock Exchange:	22	7,519	9	2,103
1. To Stock Brokers and Dealers:	9	1,256	-	-
(a) Government and Other Trustee Securities	-	-	-	-
(b) Shares and Debentures	9	1,256	-	-
(c) Participation Term Certificates	-	-	-	-
(d) Others	-	-	-	-
2. To Others:	13	6,263	9	2,103
(a) Government and Other Trustee Securities	1	3,600	1	298
(b) Shares and Debentures	10	2,457	7	1,805
(c) Participation Term Certificates	-	-	-	-
(d) Others	2	206	1	1
III. Merchandise	16,077	391,042	4,271	377,839
A. Food Items:	871	118,155	705	116,387
1. Wheat	81	50,002	86	53,590
2. Rice and Paddy	306	25,664	280	17,314
3. Other Grains & Pulses:	11	763	11	1,386
(a) Indigenous	11	763	11	1,386
(b) Imported	-	-	-	-
4. Edible Oils:	140	6,523	116	5,385
(a) Indigenous	140	6,523	116	5,385
(b) Imported	-	-	-	-
5. Sugar:	181	32,424	94	29,825
(a) Indigenous	181	32,424	92	29,128
(b) Imported	-	-	2	698
6. Kariana And Spices	31	382	35	409
7. Fish And Fish Preparations	1	0	1	0
8. Other Food Items:	120	2,396	82	8,477
(a) Indigenous	120	2,396	82	8,477
(b) Imported	-	-	-	-
B. Raw Materials:	12,298	137,806	1,433	133,552
1. Cotton Raw:	10,917	37,900	301	36,775
(a) Indigenous	445	18,969	272	17,204
(b) Imported	10,472	18,931	29	19,571
2. Synthetic Fibers:	1	200	1	200
(a) Indigenous	-	-	-	-
(b) Imported	1	200	1	200
3. Fertilizers:	480	16,371	406	12,554
(a) Indigenous	480	16,371	406	12,554
(b) Imported	-	-	-	-
4. Petroleum Crude:	42	30,137	45	33,958
(a) Indigenous	31	27,819	34	31,735
(b) Imported	11	2,318	11	2,222
5. Iron and Steel:	108	7,945	85	7,763
(a) Indigenous	100	7,044	76	6,674
(b) Imported	8	901	9	1,089

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-
7. Hides & Skins	5	35	4	41
8. Oil Seeds	3	54	2	52
9. Pesticides & Insecticides:	27	305	12	161
(a) Indigenous	27	305	12	161
(b) Imported	-	-	-	-
10. Other Raw Materials:	715	44,859	577	42,049
(a) Indigenous	708	44,251	549	41,104
(b) Imported	7	609	28	945
C. Finished/Manufactured Goods:	2,908	135,082	2,133	127,899
1. Cotton Textiles:	860	40,437	619	35,323
(a) Indigenous	795	35,921	573	31,740
(b) Imported	65	4,516	46	3,583
2. Cotton Yarn:	397	20,963	125	18,926
(a) Indigenous	369	20,775	122	18,747
(b) Imported	28	188	3	179
3. Other Textiles:	165	14,763	132	13,618
(a) Indigenous	140	14,099	121	13,302
(b) Imported	25	664	11	316
4. Machinery:	5	1,658	5	1,626
(a) Indigenous	1	20	1	20
(b) Imported	4	1,638	4	1,606
5. Handloom Products	-	-	-	-
6. Carpets & Rugs	13	264	11	543
7. Readymade Garments	86	2,917	51	1,694
8. Cement and Cement Products:	29	13,457	24	11,557
(a) Indigenous	29	13,457	24	11,557
(b) Imported	-	-	-	-
9. Sports Goods	6	92	6	88
10. Surgical Instruments	7	79	6	87
11. Chemicals & Dyes	207	8,049	73	7,763
12. Other Finished Goods:	1,133	32,402	1,081	36,675
(a) Indigenous	1,051	28,582	946	28,593
(b) Imported	82	3,821	135	8,083
IV. Fixed Assets Including Machinery	70,837	165,495	70,226	164,432
A. Transport Equipments	68,502	42,296	68,757	43,301
B. Furniture & Fixtures	39	11,830	86	24,839
C. Office Equipments	27	5,431	10	2,621
D. Other Machinery & Equipments	2,269	105,938	1,373	93,670
V. Real Estate	9,734	248,927	8,543	239,858
A. Land	3,001	144,020	1,859	132,380
B. Buildings:	6,733	104,907	6,684	107,478
1. Residential	4,056	24,633	4,291	30,639
2. Non-Residential	2,677	80,274	2,393	76,838
(a) Commercial	1,992	66,610	1,640	64,456
(b) Industrial	164	11,417	181	10,968
(c) Others	521	2,247	572	1,415
VI. Fixed Deposits and Insurance Policies	990	4,552	985	4,800
A. Bank Deposits	733	1,912	704	1,779
B. Insurance Policies	257	2,640	281	3,021
VII. Others	266,607	710,803	34,822	675,421
A. Other Secured Advances	11,622	99,858	13,744	88,027
B. Advances Secured by Guarantee(s)	254,985	610,945	21,078	587,394
1. Institutional Guarantee(s)	3,128	458,614	3,378	450,346
2. Individual Guarantee(s)	251,857	152,330	17,700	137,048
VIII. Unsecured Advances	54,436	8,437	52,270	7,757
Total	686,478	1,599,623.1	305,362	1,537,056.3

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	14,871	5,386	12,901	4,176
II. Securities, Shares and Other Financial Instruments:	1,132	71,734	1,367	65,303
A. Quoted on the Stock Exchange:	922	36,168	1,122	47,584
1. To Stock Brokers and Dealers:	527	17,313	681	21,547
(a) Government and Other Trustee Securit	256	618	244	2,452
(b) Shares and Debentures	185	16,017	362	18,125
(c) Participation Term Certificates	-	-	-	-
(d) Others	86	678	75	970
2. To Others:	395	18,855	441	26,037
(a) Government and Other Trustee Securit	8	7	8	10
(b) Shares and Debentures	147	13,411	167	16,237
(c) Participation Term Certificates	1	0	1	0
(d) Others	239	5,437	265	9,790
B. Unquoted on the Stock Exchange:	210	35,566	245	17,719
1. To Stock Brokers and Dealers:	12	7,777	21	13,890
(a) Government and Other Trustee Securit	1	1	3	97
(b) Shares and Debentures	2	300	3	695
(c) Participation Term Certificates	1	9	1	9
(d) Others	8	7,467	14	13,089
2. To Others:	198	27,789	224	3,829
(a) Government and Other Trustee Securit	152	20,446	175	1,665
(b) Shares and Debentures	3	1,234	4	1,264
(c) Participation Term Certificates	-	-	-	-
(d) Others	43	6,108	45	900
III. Merchandise	56,742	1,671,905	47,335	1,676,014
A. Food Items:	21,993	420,418	12,541	466,289
1. Wheat	11,484	73,558	2,905	102,207
2. Rice and Paddy	2,642	83,092	2,486	71,683
3. Other Grains & Pulses:	517	8,783	569	8,994
(a) Indigenous	383	7,741	432	7,571
(b) Imported	134	1,042	137	1,422
4. Edible Oils:	1,320	50,294	1,273	56,357
(a) Indigenous	1,094	40,607	1,015	43,886
(b) Imported	226	9,687	258	12,471
5. Sugar:	1,285	109,447	1,387	141,933
(a) Indigenous	895	83,775	1,124	106,885
(b) Imported	390	25,672	263	35,047
6. Kariana And Spices	271	528	237	1,076
7. Fish And Fish Preparations	23	1,026	19	860
8. Other Food Items:	4,451	93,690	3,665	83,179
(a) Indigenous	4,448	93,684	3,658	82,123
(b) Imported	3	7	7	1,056
B. Raw Materials:	12,069	514,501	12,094	467,468
1. Cotton Raw:	3,573	131,979	3,442	120,717
(a) Indigenous	3,148	108,270	3,238	106,380
(b) Imported	425	23,709	204	14,337
2. Synthetic Fibers:	176	24,757	187	16,706
(a) Indigenous	141	24,476	148	16,396
(b) Imported	35	281	39	309
3. Fertilizers:	1,454	69,820	1,604	62,071
(a) Indigenous	1,294	63,388	1,450	55,942
(b) Imported	160	6,433	154	6,129
4. Petroleum Crude:	523	64,798	492	55,769
(a) Indigenous	461	41,771	431	27,514
(b) Imported	62	23,027	61	28,255
5. Iron and Steel:	2,905	106,288	2,607	103,700
(a) Indigenous	1,886	69,975	1,620	67,471
(b) Imported	1,019	36,313	987	36,229

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	4	14	4	14
7. Hides & Skins	114	3,270	165	4,069
8. Oil Seeds	154	13,795	253	14,785
9. Pesticides & Insecticides:	279	11,079	306	10,926
(a) Indigenous	278	11,078	275	10,860
(b) Imported	1	0	31	66
10. Other Raw Materials:	2,887	88,702	3,034	78,711
(a) Indigenous	2,821	80,253	2,708	65,065
(b) Imported	66	8,449	326	13,647
C. Finished/Manufactured Goods:	22,680	736,986	22,700	742,257
1. Cotton Textiles:	2,230	119,122	2,238	160,283
(a) Indigenous	2,109	105,805	2,150	149,340
(b) Imported	121	13,317	88	10,944
2. Cotton Yarn:	1,181	61,830	1,130	66,203
(a) Indigenous	1,106	55,128	1,057	60,798
(b) Imported	75	6,702	73	5,405
3. Other Textiles:	2,654	115,311	2,273	104,387
(a) Indigenous	2,539	103,688	2,124	91,956
(b) Imported	115	11,623	149	12,431
4. Machinery:	1,996	30,299	2,235	27,008
(a) Indigenous	1,725	16,948	2,081	19,465
(b) Imported	271	13,350	154	7,543
5. Handloom Products	17	165	17	156
6. Carpets & Rugs	170	4,177	107	3,231
7. Readymade Garments	899	31,598	900	38,575
8. Cement and Cement Products:	460	91,633	260	66,717
(a) Indigenous	417	88,742	242	63,469
(b) Imported	43	2,891	18	3,248
9. Sports Goods	135	1,899	153	2,144
10. Surgical Instruments	454	4,218	546	4,575
11. Chemicals & Dyes	2,062	45,585	2,160	36,282
12. Other Finished Goods:	10,422	231,150	10,681	232,696
(a) Indigenous	10,145	223,510	9,319	217,297
(b) Imported	277	7,639	1,362	15,399
IV. Fixed Assets Including Machinery	196,256	1,079,164	195,454	1,098,385
A. Transport Equipments	183,672	438,698	182,509	476,765
B. Furniture & Fixtures	78	3,572	37	2,341
C. Office Equipments	256	49,772	151	47,462
D. Other Machinery & Equipments	12,250	587,123	12,757	571,818
V. Real Estate	173,459	765,492	82,346	676,188
A. Land	29,832	309,544	25,173	261,862
B. Buildings:	143,627	455,948	57,173	414,327
1. Residential	36,513	232,251	46,163	236,873
2. Non-Residential	107,114	223,697	11,010	177,454
(a) Commercial	99,657	125,066	3,151	108,182
(b) Industrial	1,048	47,814	553	16,092
(c) Others	6,409	50,817	7,306	53,179
VI. Fixed Deposits and Insurance Policies	4,580	49,051	2,923	48,990
A. Bank Deposits	4,153	40,644	1,991	33,702
B. Insurance Policies	427	8,407	932	15,288
VII. Others	510,721	2,419,785	354,608	2,353,309
A. Other Secured Advances	481,939	1,641,688	325,171	1,452,111
B. Advances Secured by Guarantee(s)	28,782	778,097	29,437	901,198
1. Institutional Guarantee(s)	4,575	758,373	3,516	886,490
2. Individual Guarantee(s)	24,207	19,724	25,921	14,708
VIII. Unsecured Advances	1,177,367	81,933	1,180,200	115,702
Total	2,135,128	6,144,451.9	1,877,134	6,038,068.3

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver				
Ornaments and Precious Metals	-	-	-	-
II. Securities, Shares and Other				
Financial Instruments:	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-
(a) Government and Other Trustee Securit	-	-	-	-
(b) Shares and Debentures	-	-	-	-
(c) Participation Term Certificates	-	-	-	-
(d) Others	-	-	-	-
2. To Others:	-	-	-	-
(a) Government and Other Trustee Securit	-	-	-	-
(b) Shares and Debentures	-	-	-	-
(c) Participation Term Certificates	-	-	-	-
(d) Others	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-
(a) Government and Other Trustee Securit	-	-	-	-
(b) Shares and Debentures	-	-	-	-
(c) Participation Term Certificates	-	-	-	-
(d) Others	-	-	-	-
2. To Others:	-	-	-	-
(a) Government and Other Trustee Securit	-	-	-	-
(b) Shares and Debentures	-	-	-	-
(c) Participation Term Certificates	-	-	-	-
(d) Others	-	-	-	-
III. Merchandise	36	8,681	34	4,761
A. Food Items:	-	-	-	-
1. Wheat	-	-	-	-
2. Rice and Paddy	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
4. Edible Oils:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
5. Sugar:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
6. Kariana And Spices	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-
8. Other Food Items:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
B. Raw Materials:	6	1,564	5	2,056
1. Cotton Raw:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
2. Synthetic Fibers:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
3. Fertilizers:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
4. Petroleum Crude:	2	40	1	40
(a) Indigenous	-	-	-	-
(b) Imported	2	40	1	40
5. Iron and Steel:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-
7. Hides & Skins	-	-	-	-
8. Oil Seeds	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
10. Other Raw Materials:	4	1,524	4	2,016
(a) Indigenous	4	1,524	4	2,016
(b) Imported	-	-	-	-
C. Finished/Manufactured Goods:	30	7,118	29	2,705
1. Cotton Textiles:	5	857	5	917
(a) Indigenous	5	857	5	917
(b) Imported	-	-	-	-
2. Cotton Yarn:	2	117	2	117
(a) Indigenous	2	117	2	117
(b) Imported	-	-	-	-
3. Other Textiles:	4	276	4	282
(a) Indigenous	4	276	4	282
(b) Imported	-	-	-	-
4. Machinery:	1	0	1	41
(a) Indigenous	1	0	1	41
(b) Imported	-	-	-	-
5. Handloom Products	-	-	-	-
6. Carpets & Rugs	-	-	-	-
7. Readymade Garments	2	236	2	241
8. Cement and Cement Products:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
9. Sports Goods	-	-	-	-
10. Surgical Instruments	1	347	1	262
11. Chemicals & Dyes	-	-	-	-
12. Other Finished Goods:	15	5,284	14	845
(a) Indigenous	15	5,284	14	845
(b) Imported	-	-	-	-
IV. Fixed Assets Including Machinery	89	68	94	70
A. Transport Equipments	87	50	92	52
B. Furniture & Fixtures	-	-	-	-
C. Office Equipments	-	-	-	-
D. Other Machinery & Equipments	2	17	2	17
V. Real Estate	195	5,690	204	3,315
A. Land	22	617	22	617
B. Buildings:	173	5,073	182	2,698
1. Residential	165	504	176	551
2. Non-Residential	8	4,569	6	2,147
(a) Commercial	8	4,569	1	125
(b) Industrial	-	-	4	828
(c) Others	-	-	1	1,194
VI. Fixed Deposits and Insurance Policies	2	0	2	1
A. Bank Deposits	2	0	2	1
B. Insurance Policies	-	-	-	-
VII. Others	150	73,049	154	68,292
A. Other Secured Advances	55	20,338	72	9,721
B. Advances Secured by Guarantee(s)	95	52,711	82	58,572
1. Institutional Guarantee(s)	73	52,699	82	58,572
2. Individual Guarantee(s)	22	12	-	-
VIII. Unsecured Advances	7	2	6	1
Total	479	87,490.7	494	76,439.5

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-
II. Securities, Shares and Other Financial Instruments:	97	18	89	18
A. Quoted on the Stock Exchange:	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-
(b) Shares and Debentures	-	-	-	-
(c) Participation Term Certificates	-	-	-	-
(d) Others	-	-	-	-
2. To Others:	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-
(b) Shares and Debentures	-	-	-	-
(c) Participation Term Certificates	-	-	-	-
(d) Others	-	-	-	-
B. Unquoted on the Stock Exchange:	97	18	89	18
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:	97	18	89	18
(a) Government and Other Trustee Securities	97	18	89	18
(b) Shares and Debentures	-	-	-	-
(c) Participation Term Certificates	-	-	-	-
(d) Others	-	-	-	-
III. Merchandise	1	852	1	1,000
A. Food Items:	1	852	1	1,000
1. Wheat	1	852	1	1,000
2. Rice and Paddy	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
4. Edible Oils:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
5. Sugar:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
6. Kariana And Spices	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-
8. Other Food Items:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
B. Raw Materials:	-	-	-	-
1. Cotton Raw:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
2. Synthetic Fibers:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
3. Fertilizers:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
4. Petroleum Crude:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
5. Iron and Steel:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-

3.1.4 Advances Classified by Securities

Specialised Banks

(Million Rupees)

Security	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-
7. Hides & Skins	-	-	-	-
8. Oil Seeds	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
10. Other Raw Materials:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-
1. Cotton Textiles:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
2. Cotton Yarn:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
3. Other Textiles:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
4. Machinery:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
5. Handloom Products	-	-	-	-
6. Carpets & Rugs	-	-	-	-
7. Readymade Garments	-	-	-	-
8. Cement and Cement Products:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
9. Sports Goods	-	-	-	-
10. Surgical Instruments	-	-	-	-
11. Chemicals & Dyes	-	-	-	-
12. Other Finished Goods:	-	-	-	-
(a) Indigenous	-	-	-	-
(b) Imported	-	-	-	-
IV. Fixed Assets Including Machinery	2,879	754	2,742	765
A. Transport Equipments	2,822	742	2,659	748
B. Furniture & Fixtures	-	-	-	-
C. Office Equipments	-	-	-	-
D. Other Machinery & Equipments	57	13	83	17
V. Real Estate	624,173	141,137	612,070	140,119
A. Land	620,832	138,872	608,781	137,698
B. Buildings:	3,341	2,265	3,289	2,421
1. Residential	1,472	1,071	1,685	1,210
2. Non-Residential	1,869	1,194	1,604	1,211
(a) Commercial	320	876	248	918
(b) Industrial	38	271	60	250
(c) Others	1,511	47	1,296	42
VI. Fixed Deposits and Insurance Policies	2	1	4	14
A. Bank Deposits	1	1	3	13
B. Insurance Policies	1	0	1	0
VII. Others	105,844	15,158	105,342	14,528
A. Other Secured Advances	59,904	9,119	59,855	7,962
B. Advances Secured by Guarantee(s)	45,940	6,039	45,487	6,566
1. Institutional Guarantee(s)	2,898	203	2,546	218
2. Individual Guarantee(s)	43,042	5,836	42,941	6,348
VIII. Unsecured Advances	14,901	1,433	12,281	1,402
Total	747,897	159,353.4	732,529	157,846.5

3.2 Advances Classified by Borrowers

All Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	2	327.0	2	438.1
1) Official	-	-	-	-
2) Business	2	327.0	2	438.1
3) Personal	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,569,980	7,990,592.1	2,915,517	7,808,972.4
I. GOVERNMENT	153	771,242.8	155	802,002.2
A. Federal Government	94	285,534.3	98	268,351.5
1) Commodity Operations	34	215,689.7	53	231,298.3
2) Others	60	69,844.6	45	37,053.2
B. Provincial Governments	59	485,708.5	57	533,650.7
1) Commodity Operations	45	474,532.3	45	523,918.7
2) Others	14	11,176.2	12	9,732.0
C. Local Bodies	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,092	1,242,553.1	1,156	1,186,484.9
Agriculture, hunting and forestry	-	-	-	-
Services	1	308.9	1	349.0
Utilities	515	746,100.5	563	673,878.2
Transport, storage and communications	153	284,336.7	147	279,777.1
Manufacturing	366	63,658.1	393	58,565.2
Mining and Quarrying	-	-	-	-
Construction	1	12,210.0	-	-
Commerce and Trade	37	109,461.0	31	104,822.7
Others	19	26,477.9	21	69,092.8
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	2,838	124,574.9	3,035	103,984.2
Mutual Funds and AMCs	123	3,474.6	95	2,469.0
Insurance & Pension Funds	404	5,299.0	389	4,820.1
MFIs and DFIs	1,901	65,245.4	2,142	42,027.9
Stock Exchange & Brokerage Houses	132	10,855.5	101	9,140.9
Modarabas	101	4,514.1	35	5,341.6
Other NBFIs	177	35,186.2	273	40,184.8
IV. PRIVATE SECTOR (BUSINESS)	1,337,083	5,130,954.2	1,246,138	5,020,770.9
A. Agriculture, forestry and fishing	963,806	306,016.7	872,995	300,648.2
1. Crop and animal production, hunting and related service activities	963,172	304,583.7	872,416	299,688.2
Growing of Wheat, Rice, Sugar Cane & Cotton	442,577	130,642	401,679	128,912
Growing of tropical, subtropical, pome and stone fruits & vegetables	79,155	26,327.0	84,801	26,411.0
Growing of other fruits, vegetables and crops	19,993	8,085	19,131	6,717
Raising of livestock and other related activities	327,734	97,099.0	292,518	94,322.8
Other agricultural support activities	93,712	42,427.3	74,285	43,320.3
Hunting, trapping and related service activities	1	3.5	2	4.9
02 - Forestry and logging	62	164.3	20	134.2
03 - Fishing and aquaculture	572	1,268.6	559	825.7
B. Mining and quarrying	886	69,087.5	670	67,814.9
05 - Mining of coal and lignite	65	29,157.2	43	29,226.5
06 - Extraction of crude petroleum and natural gas	541	35,557.0	345	34,210.4
07 - Mining of metal ores	34	825.8	32	867.8
08 - Other mining and quarrying	233	3,509.0	246	3,494.8
09 - Mining support service activities	13	38.5	4	15.4
C. Manufacturing	106,104	3,142,223.7	90,514	3,014,699.7
10 - Manufacture of food products	45,135	746,652.5	34,790	775,827.7
11 - Manufacture of beverages	950	28,310.9	901	28,475.6
12 - Manufacture of tobacco products	608	1,865.9	589	1,379.3
13 - Manufacture of textiles	19,838	992,241.8	16,819	877,793.0
Preparation and spinning of textile fibres	7,787	388,083.0	5,898	342,897.1
Weaving of textiles	3,886	187,673.5	3,853	178,972.3
Finishing of textiles	2,943	189,056.4	2,502	161,803.4
Manufacture of knitted and crocheted fabrics	499	29,909.0	586	22,224.6
Manufacture of made-up textile articles, except apparel	2,419	108,947.3	2,062	92,765.6
Manufacture of carpets and rugs	172	2,711.2	159	2,842.1
Manufacture of other textiles n.e.c.	2,132	85,861.4	1,759	76,287.8

3.2 Advances Classified by Borrowers

All Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	4,037	109,221	3,925	108,539
15 - Manufacture of leather and related products	1,440	31,613.8	1,430	31,185.1
Tanning and dressing of leather; dressing and dyeing of fur	339	7,119.5	378	9,613.3
Manufacture of luggage, handbags and the like, saddlery and harness	71	1,158.5	66	1,011.8
Manufacture of footwear	1,030	23,335.8	986	20,559.9
a. Leather wear	824	20,218.8	761	17,065.2
b. Rubber and Plastic wear	206	3,117.0	225	3,494.8
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	515	5,070.3	412	6,110.1
17 - Manufacture of paper and paper products	1,272	42,741.5	1,190	51,059.3
18 - Printing and reproduction of recorded media	965	12,841.1	1,039	13,032.7
Printing and other service activities related to printing	954	12,599.7	1,020	12,672.3
Reproduction of recorded media	11	241.4	19	360.4
19 - Manufacture of coke and refined petroleum products	588	79,341.1	632	94,053.9
20 - Manufacture of chemicals and chemical products	7,594	289,594.9	7,523	278,191.9
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,643	59,954.6	3,901	52,250.9
22 - Manufacture of rubber and plastics products	2,564	48,232.2	2,343	47,811.9
23 - Manufacture of other non-metallic mineral products	1,525	202,478.9	1,296	189,649.6
24 - Manufacture of basic metals	4,375	163,175.6	3,909	159,114.2
25. Manufacture of fabricated metal products, except machinery and equipment	916	36,431.5	793	35,476.9
26 - Manufacture of computer, electronic and optical products	289	8,539.1	715	11,233.0
27 - Manufacture of electrical equipment	2,682	117,800.0	2,389	124,026.4
28 - Manufacture of machinery and equipment	664	22,211.8	598	20,251.3
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,624	91,203.5	1,375	53,259.2
30 - Manufacture of other transport equipment	350	10,753.0	363	12,798.0
31 - Manufacture of furniture	667	3,452.8	680	3,434.0
32. Other manufacturing	2,822	38,099.2	2,856	39,327.1
Manufacture of jewellery and related articles	302	561.5	305	649.3
Manufacture of imitation jewellery and related articles	82	143.4	86	170.0
Manufacture of musical instruments	90	917.3	117	1,112.9
Manufacture of sports goods	362	3,598.2	384	4,341.9
Manufacture of games and toys	2	72.6	-	-
Manufacture of medical and dental instruments and supplies	322	4,684.0	215	2,423.4
Manufacture of Handicrafts	149	74.6	145	422.5
Other manufacturing n.e.c.	1,513	28,047.6	1,604	30,207.1
33 - Repair and installation of machinery and equipment	41	396.5	46	420.1
D. Electricity, gas, steam and air conditioning supply	1,549	502,389.0	1,524	482,775.2
Electric power generation, transmission and distribution	1,207	493,658.3	1,057	473,304.0
a) Hydal	140	82,093.1	138	74,027.1
b) Thermal	207	111,737.5	162	90,143.2
c) Coal Based	74	36,582.0	67	26,618.3
d) Wind	104	45,940.7	97	62,801.8
e) Solar	57	5,676.1	36	4,823.8
f) Other	625	211,628.8	557	214,889.7
Manufacture of gas; distribution of gaseous fuels through mains	322	8,669.9	457	9,391.5
Steam and air conditioning supply	20	60.8	10	79.7
E. Water supply; sewerage, waste management and remediation activities	168	14,958.5	197	20,221.2
36 - Water collection, treatment and supply	51	679.4	46	450.4
37 - Sewerage	11	16.4	15	80.7
38 - Waste collection, treatment and disposal activities; materials recovery	104	14,248.0	133	19,672.7
39 - Remediation activities and other waste management services	2	14.7	3	17.4
F. Construction	3,118	127,089.7	3,666	153,170.5
41 - Construction of buildings	2,032	60,145.3	2,223	73,455.3
42 - Civil engineering	925	65,301.8	1,298	76,034.3
43 - Specialized construction activities	161	1,642.6	145	3,680.9
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	140,701	424,396.4	157,981	461,367.1
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,709	26,867.6	3,777	22,698.5
46 - Wholesale trade, except of motor vehicles and motorcycles	28,006	236,500.0	18,155	278,712.1
47 - Retail trade, except of motor vehicles and motorcycles	108,986	161,028.8	136,049	159,956.5
H. Transportation and storage	74,613	122,782.0	71,842	106,693.6

3.2 Advances Classified by Borrowers

All Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	58,915	65,444.4	59,563	45,159.3
50 - Water transport	53	820.1	71	989.7
51 - Air transport	165	3,422.6	155	3,572.7
52 - Warehousing and support activities for transportation	15,294	48,015.3	11,822	51,413.4
53 - Courier activities other than national post activities	186	5,079.6	231	5,558.4
I. Accommodation and food service activities	1,684	43,512.0	1,447	34,262.4
55 - Accommodation	653	25,610.8	554	27,001.3
56 - Food and beverage service activities	1,031	17,901.2	893	7,261.1
J. Information and communication	1,885	137,846.7	2,249	132,159.4
58 - Publishing activities	718	2,677.3	941	3,757.7
59 - Motion picture, video and television programme production, sound recording and music publishing activities	47	534.4	99	2,404.5
60 - Programming and broadcasting activities	88	1,618.7	104	1,688.7
61 - Telecommunications	607	123,485.3	577	109,127.1
62 - Computer programming, consultancy and related activities	278	8,681.7	309	7,004.7
63 - Information service activities	147	849.2	219	8,176.8
K. Real estate activities	634	33,486.1	581	28,314.6
L. Professional, scientific and technical activities	4,429	57,758.7	6,962	51,012.7
69 - Legal and accounting activities	122	851.2	223	1,679.1
70 - Activities of head offices; management consultancy activities	37	2,821.5	30	3,378.6
71 - Architectural and engineering activities; technical testing and analysis	523	5,923.9	453	7,622.3
72 - Scientific research and development	175	7,732.7	325	8,681.1
73 - Advertising and market research	543	4,206.0	877	4,547.8
74 - Other professional, scientific and technical activities	2,983	35,917.8	5,027	24,935.2
75 - Veterinary activities	46	305.7	27	168.6
M. Administrative and support service activities	5,898	61,758.9	6,689	71,777.8
77 - Rental and leasing activities	626	2,607.4	659	2,714.3
78 - Employment activities	32	247.1	11	36.8
79 - Travel agency, tour operator, reservation service and related activities	663	8,241.6	576	7,018.9
80 - Security and investigation activities	316	2,463.2	341	2,155.3
81 - Services to buildings and landscape activities	64	478.6	61	516.7
82 - Office administrative, office support and other business support activities	4,197	47,721.1	5,041	59,335.7
N. Education	1,080	20,149.3	1,122	20,675.1
O. Human health and social work activities	1,114	13,370.1	1,193	11,258.3
86 - Human health activities	1,077	13,178.8	1,141	10,987.0
87 - Residential care activities	6	49.9	4	17.8
88 - Social work activities with and without accommodation	31	141.4	48	253.5
P. Arts, entertainment and recreation	106	2,670.1	109	804.4
Q. Other service activities	29,308	51,458.7	26,397	63,116.0
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	192	19,953.8	194	18,450.6
A. Government Trusts and Non-profit Organizations	34	6,925.0	28	7,001.2
B. Private Trusts and Non-profit Organizations	131	12,416.7	147	11,402.6
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	27	612.1	19	46.8
VI. PERSONAL	2,222,972	699,844.1	1,662,084	674,057.9
A. Bank Employees	139,123	143,081.1	89,514	131,256.4
1) For house building	71,221	110,144.0	33,438	103,753.5
2) For transport i.e. purchase of car etc.	39,213	29,509.1	31,043	24,435.3
3) Other purposes	28,689	3,428.0	25,033	3,067.6
B. Consumer Financing	2,080,028	555,885.4	1,568,864	541,308.7
1) For house building	30,678	89,272.8	18,257	92,413.9
2) For transport i.e. purchase of car etc	317,037	215,295.6	274,126	215,078.8
3) Credit cards	1,067,987	49,319.3	871,872	44,387.2
4) Consumers durable	39,329	7,276.4	7,742	6,610.0
5) Personal loans	624,997	194,721.3	396,867	182,819.0
C) Other	3,821	877.6	3,706	1,492.8
VII. OTHER	5,650	1,469.2	2,755	3,221.6
Total	3,569,982	7,990,919.1	2,915,519	7,809,410.6

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-
1) Official	-	-	-	-
2) Business	-	-	-	-
3) Personal	-	-	-	-
2. DOMESTIC CONSTITUENTS	686,478	1,599,623.1	305,362	1,537,056.3
I. GOVERNMENT	22	166,148.4	16	164,283.1
A. Federal Government	10	42,287.8	5	49,549.2
1) Commodity Operations	6	17,879.7	3	32,828.9
2) Others	4	24,408.0	2	16,720.4
B. Provincial Governments	12	123,860.6	11	114,733.9
1) Commodity Operations	10	123,595.6	10	114,730.2
2) Others	2	265.0	1	3.7
C. Local Bodies	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	86	332,538.9	58	315,096.1
Agriculture, hunting and forestry	-	-	-	-
Services	-	-	-	-
Utilities	31	164,504.9	16	127,535.8
Transport, storage and communications	24	83,580.9	17	81,983.8
Manufacturing	18	42,269.9	14	39,340.1
Mining and Quarrying	-	-	-	-
Construction	1	12,210.0	-	-
Commerce and Trade	10	21,915.6	8	25,052.0
Others	2	8,057.5	3	41,184.4
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,868	22,301.2	2,096	20,730.8
Mutual Funds and AMCs	2	780.1	-	-
Insurance & Pension Funds	14	13.5	12	9.5
MFIs and DFIs	1,795	11,621.1	2,030	11,263.2
Stock Exchange & Brokerage Houses	15	1,475.1	18	3,239.6
Modarabas	4	1,575.9	2	1,435.7
Other NBFIs	38	6,835.5	34	4,782.8
IV. PRIVATE SECTOR (BUSINESS)	309,449	888,335.1	218,045	861,529.9
A. Agriculture, forestry and fishing	221,372	58,987.7	140,934	56,525.7
1. Crop and animal production, hunting and related service activities	221,292	58,867.7	140,849	56,456.1
Growing of Wheat, Rice, Sugar Cane & Cotton	124,699	28,156	90,977	27,090
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,460	543.5	1,585	535.5
Growing of other fruits, vegetables and crops	8,921	1,638	8,456	1,252
Raising of livestock and other related activities	37,217	11,665.7	9,685	11,462.2
Other agricultural support activities	48,995	16,864.2	30,145	16,114.8
Hunting, trapping and related service activities	-	-	1	1.4
02 - Forestry and logging	-	-	-	-
03 - Fishing and aquaculture	80	120.0	85	69.6
B. Mining and quarrying	175	14,301.9	199	13,555.8
05 - Mining of coal and lignite	4	7,763.0	4	7,137.4
06 - Extraction of crude petroleum and natural gas	50	5,094.3	62	4,850.1
07 - Mining of metal ores	1	1.0	1	0.9
08-Other mining and quarrying	118	1,438.6	130	1,562.3
09 - Mining support service activities	2	5.0	2	5.0
C. Manufacturing	8,161	545,438.1	6,392	524,456.7
10 - Manufacture of food products	2,233	123,461.2	2,145	122,246.0
11 - Manufacture of beverages	83	4,971.2	61	5,085.6
12 - Manufacture of tobacco products	1	0.8	1	0.8
13 - Manufacture of textiles	2,929	198,721.5	1,797	182,677.4
Preparation and spinning of textile fibres	1,338	80,707.0	883	68,398.3
Weaving of textiles	514	41,351.0	325	43,552.5
Finishing of textiles	652	68,740.1	432	63,467.8
Manufacture of knitted and crocheted fabrics	-	-	2	6.3
Manufacture of made-up textile articles, except apparel	357	5,847.5	95	5,721.6
Manufacture of carpets and rugs	15	306.2	12	305.3
Manufacture of other textiles n.e.c.	53	1,769.8	48	1,225.7

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	245	9,266	175	8,517
15 - Manufacture of leather and related products	96	3,769.7	88	2,486.5
Tanning and dressing of leather; dressing and dyeing of fur	20	369.8	18	319.0
Manufacture of luggage, handbags and the like, saddlery and harness	7	299.4	7	276.1
Manufacture of footwear	69	3,100.5	63	1,891.4
a. Leather wear	38	2,222.7	34	934.8
b. Rubber and Plastic wear	31	877.8	29	956.6
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	37	417.5	38	402.1
17 - Manufacture of paper and paper products	75	4,144.7	77	3,768.2
18 - Printing and reproduction of recorded media	100	4,775.9	51	4,892.4
Printing and other service activities related to printing	100	4,775.9	51	4,892.4
Reproduction of recorded media	-	-	-	-
19 - Manufacture of coke and refined petroleum products	59	34,636.4	60	37,758.0
20 - Manufacture of chemicals and chemical products	477	33,456.3	379	27,666.3
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	178	4,990.4	75	4,517.1
22 - Manufacture of rubber and plastics products	219	4,897.9	185	4,948.8
23 - Manufacture of other non-metallic mineral products	310	50,226.0	309	49,145.4
24 - Manufacture of basic metals	165	20,444.3	170	20,340.3
25. Manufacture of fabricated metal products, except machinery and equipment	23	4,882.8	23	4,784.5
26 - Manufacture of computer, electronic and optical products	24	3,296.8	39	3,290.3
27 - Manufacture of electrical equipment	322	20,212.1	158	23,437.8
28 - Manufacture of machinery and equipment	54	6,341.9	57	6,178.3
29 - Manufacture of motor vehicles, trailers and semi-trailers	154	10,538.4	124	10,285.1
30 - Manufacture of other transport equipment	9	580.6	10	566.9
31 - Manufacture of furniture	60	257.0	67	276.6
32. Other manufacturing	308	1,148.3	303	1,185.8
Manufacture of jewellery and related articles	29	57.4	25	56.7
Manufacture of imitation jewellery and related articles	1	0.9	1	0.9
Manufacture of musical instruments	-	-	-	-
Manufacture of sports goods	49	186.6	52	185.1
Manufacture of games and toys	1	3.1	-	-
Manufacture of medical and dental instruments and supplies	12	126.5	10	124.5
Manufacture of Handicrafts	5	12.4	3	12.4
Other manufacturing n.e.c.	211	761.3	212	806.2
33 - Repair and installation of machinery and equipment	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	297	120,264.6	235	103,098.6
Electric power generation, transmission and distribution	232	117,976.3	221	100,867.8
a) Hydal	90	56,570.9	95	46,349.0
b) Thermal	79	40,691.0	69	36,825.3
c) Coal Based	6	8,017.0	6	6,510.2
d) Wind	5	4,249.5	5	3,200.9
e) Solar	22	3,024.8	11	2,134.1
f) Other	30	5,423.1	35	5,848.2
Manufacture of gas; distribution of gaseous fuels through mains	65	2,288.3	14	2,230.8
Steam and air conditioning supply	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	18	148.1	16	144.4
36 - Water collection, treatment and supply	14	31.5	12	27.7
37 - Sewerage	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	3	114.9	3	114.8
39 - Remediation activities and other waste management services	1	1.7	1	1.9
F. Construction	407	17,599.9	442	17,451.0
41 - Construction of buildings	235	6,488.8	263	6,872.9
42 - Civil engineering	171	11,051.5	178	10,518.5
43 - Specialized construction activities	1	59.6	1	59.6
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	22,143	64,225.3	12,455	68,535.6
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	105	1,426.6	93	1,368.0
46 - Wholesale trade, except of motor vehicles and motorcycles	12,899	41,345.0	1,997	43,689.9
47 - Retail trade, except of motor vehicles and motorcycles	9,139	21,453.6	10,365	23,477.7
H. Transportation and storage	53,002	23,126.1	53,451	26,558.1

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	52,816	13,632.4	53,303	16,503.2
50 - Water transport	2	5.2	1	3.3
51 - Air transport	28	97.8	2	53.1
52 - Warehousing and support activities for transportation	154	8,066.5	143	8,708.5
53 - Courier activities other than national post activities	2	1,324.2	2	1,290.0
I. Accommodation and food service activities	155	12,767.8	171	15,794.5
55 - Accommodation	83	11,851.0	87	14,870.2
56 - Food and beverage service activities	72	916.8	84	924.3
J. Information and communication	108	10,576.6	148	9,524.3
58 - Publishing activities	7	86.4	7	215.8
59 - Motion picture, video and television programme production, sound recording and music publishing activities	3	23.6	31	23.0
60 - Programming and broadcasting activities	3	4.9	2	2.8
61 - Telecommunications	69	8,593.1	80	7,193.0
62 - Computer programming, consultancy and related activities	25	1,860.6	27	2,084.4
63 - Information service activities	1	8.0	1	5.3
K. Real estate activities	85	3,770.7	118	4,157.7
L. Professional, scientific and technical activities	43	552.9	34	181.1
69 - Legal and accounting activities	5	29.1	6	45.8
70 - Activities of head offices; management consultancy activities	9	0.8	1	0.8
71 - Architectural and engineering activities; technical testing and analysis	12	475.9	8	89.0
72 - Scientific research and development	-	-	-	-
73 - Advertising and market research	5	12.0	6	15.4
74 - Other professional, scientific and technical activities	11	33.7	12	28.7
75 - Veterinary activities	1	1.5	1	1.4
M. Administrative and support service activities	609	2,139.8	703	7,917.2
77 - Rental and leasing activities	70	685.3	76	668.8
78 - Employment activities	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	15	143.4	14	143.8
80 - Security and investigation activities	11	141.4	12	156.1
81 - Services to buildings and landscape activities	9	2.1	10	2.0
82 - Office administrative, office support and other business support activities	504	1,167.7	591	6,946.4
N. Education	188	1,803.3	189	1,547.2
O. Human health and social work activities	116	2,750.0	116	2,539.3
86 - Human health activities	116	2,750.0	116	2,539.3
87 - Residential care activities	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-
P. Arts, entertainment and recreation	2	9.1	2	9.0
Q. Other service activities	2,568	9,873.4	2,440	9,533.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	15	5,101.1	10	5,582.7
A. Government Trusts and Non-profit Organizations	3	3,206.0	3	3,347.6
B. Private Trusts and Non-profit Organizations	12	1,895.0	7	2,235.1
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-
VI. PERSONAL	375,034	184,259.3	85,095	168,347.2
A. Bank Employees	51,983	48,426.6	10,632	42,689.0
1) For house building	38,343	36,858.1	3,506	34,835.4
2) For transport i.e. purchase of car etc.	9,345	11,105.0	3,406	7,458.9
3) Other purposes	4,295	463.5	3,720	394.6
B. Consumer Financing	323,049	135,832.4	74,460	125,657.8
1) For house building	15,514	6,191.6	1,228	6,439.9
2) For transport i.e. purchase of car etc	36,383	15,345.7	14,313	14,376.6
3) Credit cards	2,012	198.7	1	187.2
4) Consumers durable	33,694	7,103.6	3,960	6,491.2
5) Personal loans	235,446	106,992.7	54,958	98,163.0
C) Other	2	0.3	3	0.4
VII. OTHER	4	939.0	42	1,486.4
Total	686,478	1,599,623.1	305,362	1,537,056.3

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	2	327.0	2	438.1
1) Official	-	-	-	-
2) Business	2	327.0	2	438.1
3) Personal	-	-	-	-
2. DOMESTIC CONSTITUENTS	2,135,126	6,144,124.9	1,877,132	6,037,630.2
I. GOVERNMENT	130	604,242.4	138	636,719.1
A. Federal Government	84	243,246.5	93	218,802.3
1) Commodity Operations	28	197,810.0	50	198,469.4
2) Others	56	45,436.6	43	20,332.9
B. Provincial Governments	46	360,995.8	45	417,916.8
1) Commodity Operations	34	350,084.6	34	408,188.5
2) Others	12	10,911.2	11	9,728.3
C. Local Bodies	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,006	910,014.2	1,098	871,388.8
Agriculture, hunting and forestry	-	-	-	-
Services	1	308.9	1	349.0
Utilities	484	581,595.6	547	546,342.5
Transport, storage and communications	129	200,755.8	130	197,793.3
Manufacturing	348	21,388.2	379	19,225.1
Mining and Quarrying	-	-	-	-
Construction	-	-	-	-
Commerce and Trade	27	87,545.4	23	79,770.6
Others	17	18,420.3	18	27,908.4
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	968	102,083.7	937	83,064.4
Mutual Funds and AMCs	121	2,694.5	95	2,469.0
Insurance & Pension Funds	390	5,285.6	377	4,810.5
MFIs and DFIs	106	53,624.4	112	30,764.8
Stock Exchange & Brokerage Houses	117	9,380.3	83	5,901.3
Modarabas	97	2,938.2	33	3,905.9
Other NBFIs	137	28,160.7	237	35,212.9
IV. PRIVATE SECTOR (BUSINESS)	297,591	4,000,573.2	309,672	3,929,471.6
A. Agriculture, forestry and fishing	89,459	108,613.8	77,481	103,717.3
1. Crop and animal production, hunting and related service activities	89,296	107,338.3	77,326	102,860.4
Growing of Wheat, Rice, Sugar Cane & Cotton	70,098	52,513	61,961	52,355
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,878	5,024.1	1,577	4,039.4
Growing of other fruits, vegetables and crops	4,604	5,348	4,636	4,465
Raising of livestock and other related activities	5,595	32,896.5	5,283	30,503.5
Other agricultural support activities	7,120	11,552.3	3,868	11,494.0
Hunting, trapping and related service activities	1	3.5	1	3.5
02 - Forestry and logging	7	158.8	6	132.5
03 - Fishing and aquaculture	156	1,116.7	149	724.4
B. Mining and quarrying	702	54,776.5	462	54,250.1
05 - Mining of coal and lignite	58	21,394.2	36	22,089.0
06 - Extraction of crude petroleum and natural gas	491	30,462.7	283	29,360.3
07 - Mining of metal ores	33	824.8	31	866.9
08-Other mining and quarrying	109	2,061.4	110	1,923.5
09 - Mining support service activities	11	33.5	2	10.4
C. Manufacturing	66,053	2,529,077.4	62,221	2,429,227.7
10 - Manufacture of food products	15,105	608,994.9	14,741	640,474.7
11 - Manufacture of beverages	648	23,101.9	739	22,483.3
12 - Manufacture of tobacco products	384	959.4	380	1,329.9
13 - Manufacture of textiles	16,616	788,959.9	14,727	693,068.4
Preparation and spinning of textile fibres	6,441	307,330.2	5,007	274,453.0
Weaving of textiles	3,298	146,247.8	3,455	135,342.4
Finishing of textiles	2,279	117,366.5	2,062	97,975.7
Manufacture of knitted and crocheted fabrics	480	29,868.3	565	22,177.6
Manufacture of made-up textile articles, except apparel	2,049	102,900.4	1,951	86,836.7
Manufacture of carpets and rugs	117	2,395.5	106	2,529.9
Manufacture of other textiles n.e.c.	1,952	82,851.2	1,581	73,753.1

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	2,711	99,384	2,658	99,435
15 - Manufacture of leather and related products	1,025	27,298.0	1,024	28,551.4
Tanning and dressing of leather; dressing and dyeing of fur	296	6,722.5	337	9,266.9
Manufacture of luggage, handbags and the like, saddlery and harness	62	849.3	57	726.1
Manufacture of footwear	667	19,726.1	630	18,558.5
a. Leather wear	495	17,487.7	437	16,021.4
b. Rubber and Plastic wear	172	2,238.4	193	2,537.1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	388	4,633.4	297	5,691.0
17 - Manufacture of paper and paper products	1,158	36,252.4	1,073	46,575.3
18 - Printing and reproduction of recorded media	844	8,004.5	966	8,078.4
Printing and other service activities related to printing	837	7,775.3	951	7,730.2
Reproduction of recorded media	7	229.2	15	348.3
19 - Manufacture of coke and refined petroleum products	528	44,704.5	572	56,295.9
20 - Manufacture of chemicals and chemical products	6,662	243,933.0	6,682	238,725.7
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,450	51,213.4	3,808	40,414.6
22 - Manufacture of rubber and plastics products	2,227	42,679.4	2,037	42,499.5
23 - Manufacture of other non-metallic mineral products	1,187	149,863.7	959	139,649.0
24 - Manufacture of basic metals	4,146	140,963.4	3,676	137,592.3
25. Manufacture of fabricated metal products, except machinery and equipment	843	31,530.0	718	30,669.8
26 - Manufacture of computer, electronic and optical products	253	4,715.9	663	7,178.1
27 - Manufacture of electrical equipment	2,294	90,480.5	2,167	93,596.9
28 - Manufacture of machinery and equipment	569	15,843.7	498	14,043.0
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,444	70,795.9	1,226	36,931.6
30 - Manufacture of other transport equipment	337	4,972.4	350	5,083.4
31 - Manufacture of furniture	236	3,116.2	228	3,069.9
32. Other manufacturing	1,957	36,280.6	1,986	37,370.1
Manufacture of jewellery and related articles	92	464.8	98	549.3
Manufacture of imitation jewellery and related articles	80	134.5	84	161.1
Manufacture of musical instruments	90	917.3	117	1,112.9
Manufacture of sports goods	288	3,401.3	305	4,143.6
Manufacture of games and toys	1	69.5	-	-
Manufacture of medical and dental instruments and supplies	283	4,549.0	174	2,286.8
Manufacture of Handicrafts	23	47.1	21	394.5
Other manufacturing n.e.c.	1,100	26,697.1	1,187	28,722.0
33 - Repair and installation of machinery and equipment	41	396.5	46	420.1
D. Electricity, gas, steam and air conditioning supply	1,232	370,178.3	1,269	372,224.8
Electric power generation, transmission and distribution	960	363,737.2	823	364,990.0
a) Hydal	50	25,522.3	43	27,678.1
b) Thermal	128	71,046.5	93	53,317.8
c) Coal Based	65	20,630.2	59	15,057.0
d) Wind	99	41,691.2	92	59,601.0
e) Solar	35	2,651.3	25	2,689.7
f) Other	583	202,195.8	511	206,646.4
Manufacture of gas; distribution of gaseous fuels through mains	252	6,380.3	436	7,155.1
Steam and air conditioning supply	20	60.8	10	79.7
E. Water supply; sewerage, waste management and remediation activities	131	14,810.3	162	20,076.8
36 - Water collection, treatment and supply	18	647.8	15	422.6
37 - Sewerage	11	16.4	15	80.7
38 - Waste collection, treatment and disposal activities; materials recovery	101	14,133.2	130	19,557.9
39 - Remediation activities and other waste management services	1	13.0	2	15.5
F. Construction	2,294	109,183.7	2,417	135,354.7
41 - Construction of buildings	1,388	53,382.0	1,550	66,284.8
42 - Civil engineering	750	54,220.7	728	65,452.6
43 - Specialized construction activities	156	1,581.0	139	3,617.3
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	88,824	350,263.0	115,748	383,693.5
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,792	25,073.1	1,878	20,962.2
46 - Wholesale trade, except of motor vehicles and motorcycles	14,513	190,857.0	15,561	230,947.4
47 - Retail trade, except of motor vehicles and motorcycles	72,519	134,332.9	98,309	131,783.9
H. Transportation and storage	8,394	97,084.3	8,786	78,456.1

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	5,984	51,786.2	6,145	28,630.2
50 - Water transport	50	814.0	69	984.8
51 - Air transport	137	3,324.9	153	3,519.6
52 - Warehousing and support activities for transportation	2,040	37,478.8	2,191	41,155.0
53 - Courier activities other than national post activities	183	3,680.5	228	4,166.5
I. Accommodation and food service activities	1,038	28,130.3	787	18,180.1
55 - Accommodation	399	11,207.8	300	11,908.0
56 - Food and beverage service activities	639	16,922.5	487	6,272.1
J. Information and communication	1,598	120,087.8	1,922	114,832.2
58 - Publishing activities	541	2,565.4	765	3,516.7
59 - Motion picture, video and television programme production, sound recording and music publishing activities	42	509.1	67	2,380.7
60 - Programming and broadcasting activities	85	1,613.8	102	1,685.9
61 - Telecommunications	532	107,737.4	489	94,157.4
62 - Computer programming, consultancy and related activities	253	6,821.1	282	4,920.3
63 - Information service activities	145	841.0	217	8,171.2
K. Real estate activities	532	29,714.6	446	24,156.1
L. Professional, scientific and technical activities	4,352	56,210.5	6,893	49,645.2
69 - Legal and accounting activities	104	821.6	204	1,632.8
70 - Activities of head offices; management consultancy activities	26	2,816.2	27	3,373.2
71 - Architectural and engineering activities; technical testing and analysis	499	5,241.8	433	7,242.8
72 - Scientific research and development	174	7,692.7	324	8,641.1
73 - Advertising and market research	534	3,451.5	867	3,683.6
74 - Other professional, scientific and technical activities	2,971	35,883.3	5,014	24,905.5
75 - Veterinary activities	44	303.4	24	166.2
M. Administrative and support service activities	5,001	59,536.5	5,773	63,810.8
77 - Rental and leasing activities	556	1,922.1	583	2,045.5
78 - Employment activities	32	247.1	11	36.8
79 - Travel agency, tour operator, reservation service and related activities	643	8,095.9	557	6,872.6
80 - Security and investigation activities	305	2,321.8	329	1,999.3
81 - Services to buildings and landscape activities	55	476.5	51	514.7
82 - Office administrative, office support and other business support activities	3,410	46,473.2	4,242	52,342.0
N. Education	632	18,211.3	673	18,978.4
O. Human health and social work activities	631	10,555.8	709	8,650.0
86 - Human health activities	601	10,365.2	664	8,379.4
87 - Residential care activities	6	49.9	4	17.8
88 - Social work activities with and without accommodation	24	140.7	41	252.9
P. Arts, entertainment and recreation	78	2,651.3	81	785.5
Q. Other service activities	26,640	41,487.9	23,842	53,432.3
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	174	14,289.2	182	12,804.4
A. Government Trusts and Non-profit Organizations	31	3,719.0	25	3,653.7
B. Private Trusts and Non-profit Organizations	116	9,958.1	138	9,104.0
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	27	612.1	19	46.8
VI. PERSONAL	1,835,246	512,783.1	1,565,023	502,858.9
A. Bank Employees	75,435	92,035.9	67,905	85,900.3
1) For house building	29,528	71,944.0	26,813	67,493.9
2) For transport i.e. purchase of car etc.	26,633	17,596.3	24,558	16,155.1
3) Other purposes	19,274	2,495.6	16,534	2,251.3
B. Consumer Financing	1,755,992	419,869.9	1,493,415	415,466.2
1) For house building	15,059	82,940.3	16,922	85,825.4
2) For transport i.e. purchase of car etc	280,544	199,933.6	259,703	200,685.9
3) Credit cards	1,065,975	49,120.6	871,871	44,200.0
4) Consumers durable	4,928	164.0	3,075	109.0
5) Personal loans	389,486	87,711.4	341,844	84,645.9
C) Other	3,819	877.3	3,703	1,492.4
VII. OTHER	11	139.0	82	1,323.1
Total	2,135,128	6,144,451.9	1,877,134	6,038,068.3

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-
1) Official	-	-	-	-
2) Business	-	-	-	-
3) Personal	-	-	-	-
2. DOMESTIC CONSTITUENTS	479	87,490.7	494	76,439.5
I. GOVERNMENT	-	-	-	-
A. Federal Government	-	-	-	-
1) Commodity Operations	-	-	-	-
2) Others	-	-	-	-
B. Provincial Governments	-	-	-	-
1) Commodity Operations	-	-	-	-
2) Others	-	-	-	-
C. Local Bodies	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-
Services	-	-	-	-
Utilities	-	-	-	-
Transport, storage and communications	-	-	-	-
Manufacturing	-	-	-	-
Mining and Quarrying	-	-	-	-
Construction	-	-	-	-
Commerce and Trade	-	-	-	-
Others	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-
Mutual Funds and AMCs	-	-	-	-
Insurance & Pension Funds	-	-	-	-
MFIs and DFIs	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-
Modarabas	-	-	-	-
Other NBFIs	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	182	86,419.0	175	75,817.7
A. Agriculture, forestry and fishing	1	4.9	1	5.1
1. Crop and animal production, hunting and related service activities	1	4.9	1	5.1
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-
Raising of livestock and other related activities	-	-	-	-
Other agricultural support activities	1	4.9	1	5.1
Hunting, trapping and related service activities	-	-	-	-
02 - Forestry and logging	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-
B. Mining and quarrying	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-
07 - Mining of metal ores	-	-	-	-
08-Other mining and quarrying	-	-	-	-
09 - Mining support service activities	-	-	-	-
C. Manufacturing	147	57,997.6	144	54,182.1
10 - Manufacture of food products	16	5,859.9	18	7,723.4
11 - Manufacture of beverages	3	168.4	3	849.1
12 - Manufacture of tobacco products	4	859.1	2	4.3
13 - Manufacture of textiles	24	4,378.7	20	1,854.2
Preparation and spinning of textile fibres	2	31.6	2	31.6
Weaving of textiles	-	-	-	-
Finishing of textiles	7	2,940.0	3	350.0
Manufacture of knitted and crocheted fabrics	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	186.8	3	186.8
Manufacture of carpets and rugs	-	-	-	-
Manufacture of other textiles n.e.c.	12	1,220.3	12	1,285.7

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	6	374	6	379
15 - Manufacture of leather and related products	4	482.9	3	82.9
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	1	9.7	1	9.7
Manufacture of footwear	3	473.2	2	73.2
a. Leather wear	3	473.2	2	73.2
b. Rubber and Plastic wear	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-
17 - Manufacture of paper and paper products	7	2,310.5	7	675.7
18 - Printing and reproduction of recorded media	-	-	-	-
Printing and other service activities related to printing	-	-	-	-
Reproduction of recorded media	-	-	-	-
19 - Manufacture of coke and refined petroleum products	1	0.1	-	-
20 - Manufacture of chemicals and chemical products	17	12,107.3	23	11,700.3
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	3,716.0	16	7,284.4
22 - Manufacture of rubber and plastics products	3	600.0	2	300.0
23 - Manufacture of other non-metallic mineral products	2	2,349.0	1	806.0
24 - Manufacture of basic metals	3	1,600.0	2	1,000.0
25. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-
26 - Manufacture of computer, electronic and optical products	1	519.4	2	756.7
27 - Manufacture of electrical equipment	25	7,079.0	23	6,962.6
28 - Manufacture of machinery and equipment	1	14.0	1	14.0
29 - Manufacture of motor vehicles, trailers and semi-trailers	10	9,847.0	7	6,020.8
30 - Manufacture of other transport equipment	2	5,198.9	1	7,146.6
31 - Manufacture of furniture	-	-	-	-
32. Other manufacturing	5	533.4	7	622.1
Manufacture of jewellery and related articles	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-
Manufacture of musical instruments	-	-	-	-
Manufacture of sports goods	-	-	-	-
Manufacture of games and toys	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-
Manufacture of Handicrafts	-	-	-	-
Other manufacturing n.e.c.	5	533.4	7	622.1
33 - Repair and installation of machinery and equipment	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	7	11,945.2	5	7,445.8
Electric power generation, transmission and distribution	6	11,944.3	4	7,445.7
a) Hydal	-	-	-	-
b) Thermal	-	-	-	-
c) Coal Based	3	7,934.9	2	5,051.1
d) Wind	-	-	-	-
e) Solar	-	-	-	-
f) Other	3	4,009.5	2	2,394.6
Manufacture of gas; distribution of gaseous fuels through mains	1	0.9	1	0.0
Steam and air conditioning supply	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-
37 - Sewerage	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-
F. Construction	-	-	-	-
41 - Construction of buildings	-	-	-	-
42 - Civil engineering	-	-	-	-
43 - Specialized construction activities	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11	5,821.4	9	5,025.3
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	2	4,157.4	2	3,920.5
47 - Retail trade, except of motor vehicles and motorcycles	9	1,664.0	7	1,104.8
H. Transportation and storage	3	89.0	3	116.9

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	1	13.3	1	13.3
50 - Water transport	1	0.8	1	1.6
51 - Air transport	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-
53 - Courier activities other than national post activities	1	74.9	1	102.0
I. Accommodation and food service activities	3	2,455.5	1	125.0
55 - Accommodation	3	2,455.5	1	125.0
56 - Food and beverage service activities	-	-	-	-
J. Information and communication	5	7,154.1	7	7,776.1
58 - Publishing activities	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-
61 - Telecommunications	5	7,154.1	7	7,776.1
62 - Computer programming, consultancy and related activities	-	-	-	-
63 - Information service activities	-	-	-	-
K. Real estate activities	-	-	-	-
L. Professional, scientific and technical activities	4	944.2	4	1,134.5
69 - Legal and accounting activities	-	-	-	-
70 - Activities of head offices; management consultancy activities	2	4.5	2	4.7
71 - Architectural and engineering activities; technical testing and analysis	1	198.8	1	282.9
72 - Scientific research and development	-	-	-	-
73 - Advertising and market research	1	740.9	1	846.9
74 - Other professional, scientific and technical activities	-	-	-	-
75 - Veterinary activities	-	-	-	-
M. Administrative and support service activities	1	7.0	1	7.0
77 - Rental and leasing activities	-	-	-	-
78 - Employment activities	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-
80 - Security and investigation activities	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-
82 - Office administrative, office support and other business support activities	1	7.0	1	7.0
N. Education	-	-	-	-
O. Human health and social work activities	-	-	-	-
86 - Human health activities	-	-	-	-
87 - Residential care activities	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-
Q. Other service activities	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	500.0	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-
B. Private Trusts and Non-profit Organizations	1	500.0	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-
VI. PERSONAL	296	571.7	319	621.8
A. Bank Employees	151	415.9	172	458.3
1) For house building	68	365.8	77	403.0
2) For transport i.e. purchase of car etc.	55	36.3	60	38.3
3) Other purposes	28	13.8	35	17.0
B. Consumer Financing	145	155.8	147	163.5
1) For house building	105	140.9	107	148.6
2) For transport i.e. purchase of car etc	32	14.0	32	14.0
3) Credit cards	-	-	-	-
4) Consumers durable	-	-	-	-
5) Personal loans	8	1.0	8	1.0
C) Other	-	-	-	-
VII. OTHER	-	-	-	-
Total	479	87,490.7	494	76,439.5

3.2.4 Advances Classified by Borrowers

Specialised Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-
1) Official	-	-	-	-
2) Business	-	-	-	-
3) Personal	-	-	-	-
2. DOMESTIC CONSTITUENTS	747,897	159,353.4	732,529	157,846.5
I. GOVERNMENT	1	852.0	1	1,000.0
A. Federal Government	-	-	-	-
1) Commodity Operations	-	-	-	-
2) Others	-	-	-	-
B. Provincial Governments	1	852.0	1	1,000.0
1) Commodity Operations	1	852.0	1	1,000.0
2) Others	-	-	-	-
C. Local Bodies	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-
Services	-	-	-	-
Utilities	-	-	-	-
Transport, storage and communications	-	-	-	-
Manufacturing	-	-	-	-
Mining and Quarrying	-	-	-	-
Construction	-	-	-	-
Commerce and Trade	-	-	-	-
Others	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	2	189.9	2	189.1
Mutual Funds and AMCs	-	-	-	-
Insurance & Pension Funds	-	-	-	-
MFIs and DFIs	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-
Modarabas	-	-	-	-
Other NBFIs	2	189.9	2	189.1
IV. PRIVATE SECTOR (BUSINESS)	729,861	155,626.8	718,246	153,951.8
A. Agriculture, forestry and fishing	652,974	138,410.3	654,579	140,400.0
1. Crop and animal production, hunting and related service activities	652,583	138,372.8	654,240	140,366.5
Growing of Wheat, Rice, Sugar Cane & Cotton	247,780	49,973	248,741	49,467
Growing of tropical, subtropical, pome and stone fruits & vegetables	75,817	20,759.4	81,639	21,836.2
Growing of other fruits, vegetables and crops	6,468	1,098	6,039	1,000
Raising of livestock and other related activities	284,922	52,536.8	277,550	52,357.1
Other agricultural support activities	37,596	14,005.9	40,271	15,706.4
Hunting, trapping and related service activities	-	-	-	-
02 - Forestry and logging	55	5.5	14	1.7
03 - Fishing and aquaculture	336	32.0	325	31.7
B. Mining and quarrying	9	9.1	9	9.1
05 - Mining of coal and lignite	3	0.0	3	0.0
06 - Extraction of crude petroleum and natural gas	-	-	-	-
07 - Mining of metal ores	-	-	-	-
08-Other mining and quarrying	6	9.0	6	9.0
09 - Mining support service activities	-	-	-	-
C. Manufacturing	31,743	9,710.7	21,757	6,833.2
10 - Manufacture of food products	27,781	8,336.5	17,886	5,383.5
11 - Manufacture of beverages	216	69.4	98	57.5
12 - Manufacture of tobacco products	219	46.6	206	44.2
13 - Manufacture of textiles	269	181.8	275	192.9
Preparation and spinning of textile fibres	6	14.2	6	14.2
Weaving of textiles	74	74.7	73	77.4
Finishing of textiles	5	9.8	5	9.8
Manufacture of knitted and crocheted fabrics	19	40.7	19	40.7
Manufacture of made-up textile articles, except apparel	10	12.6	13	20.5
Manufacture of carpets and rugs	40	9.6	41	6.9
Manufacture of other textiles n.e.c.	115	20.1	118	23.3

3.2.4 Advances Classified by Borrowers

Specialised Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	1,075	197	1,086	208
15 - Manufacture of leather and related products	315	63.2	315	64.3
Tanning and dressing of leather; dressing and dyeing of fur	23	27.2	23	27.4
Manufacture of luggage, handbags and the like, saddlery and harness	1	-	1	-
Manufacture of footwear	291	36.0	291	36.9
a. Leather wear	288	35.3	288	35.9
b. Rubber and Plastic wear	3	0.7	3	1.0
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	90	19.3	77	17.0
17 - Manufacture of paper and paper products	32	34.0	33	40.0
18 - Printing and reproduction of recorded media	21	60.6	22	61.9
Printing and other service activities related to printing	17	48.5	18	49.7
Reproduction of recorded media	4	12.1	4	12.1
19 - Manufacture of coke and refined petroleum products	-	-	-	-
20 - Manufacture of chemicals and chemical products	438	98.2	439	99.6
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	34.9	2	34.9
22 - Manufacture of rubber and plastics products	115	54.8	119	63.5
23 - Manufacture of other non-metallic mineral products	26	40.1	27	49.2
24 - Manufacture of basic metals	61	167.9	61	181.5
25. Manufacture of fabricated metal products, except machinery and equipment	50	18.7	52	22.6
26 - Manufacture of computer, electronic and optical products	11	6.9	11	8.0
27 - Manufacture of electrical equipment	41	28.5	41	29.1
28 - Manufacture of machinery and equipment	40	12.3	42	16.0
29 - Manufacture of motor vehicles, trailers and semi-trailers	16	22.3	18	21.7
30 - Manufacture of other transport equipment	2	1.0	2	1.1
31 - Manufacture of furniture	371	79.6	385	87.5
32. Other manufacturing	552	137.0	560	149.1
Manufacture of jewellery and related articles	181	39.3	182	43.3
Manufacture of imitation jewellery and related articles	1	8.0	1	8.0
Manufacture of musical instruments	-	-	-	-
Manufacture of sports goods	25	10.3	27	13.2
Manufacture of games and toys	-	-	-	-
Manufacture of medical and dental instruments and supplies	27	8.4	31	12.1
Manufacture of Handicrafts	121	15.2	121	15.7
Other manufacturing n.e.c.	197	55.8	198	56.8
33 - Repair and installation of machinery and equipment	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	13	0.9	15	6.0
Electric power generation, transmission and distribution	9	0.5	9	0.5
a) Hydal	-	-	-	-
b) Thermal	-	-	-	-
c) Coal Based	-	-	-	-
d) Wind	-	-	-	-
e) Solar	-	-	-	-
f) Other	9	0.5	9	0.5
Manufacture of gas; distribution of gaseous fuels through mains	4	0.4	6	5.5
Steam and air conditioning supply	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	19	0.1	19	0.1
36 - Water collection, treatment and supply	19	0.1	19	0.1
37 - Sewerage	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-
F. Construction	417	306.1	807	364.8
41 - Construction of buildings	409	274.5	410	297.5
42 - Civil engineering	4	29.7	392	63.2
43 - Specialized construction activities	4	2.0	5	4.0
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	29,723	4,086.7	29,769	4,112.7
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,812	367.9	1,806	368.3
46 - Wholesale trade, except of motor vehicles and motorcycles	592	140.5	595	154.3
47 - Retail trade, except of motor vehicles and motorcycles	27,319	3,578.2	27,368	3,590.1
H. Transportation and storage	13,214	2,482.6	9,602	1,562.5

3.2.4 Advances Classified by Borrowers

Specialised Banks

Borrower	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	114	12.6	114	12.6
50 - Water transport	-	-	-	-
51 - Air transport	-	-	-	-
52 - Warehousing and support activities for transportation	13,100	2,470.0	9,488	1,549.9
53 - Courier activities other than national post activities	-	-	-	-
I. Accommodation and food service activities	488	158.4	488	162.8
55 - Accommodation	168	96.5	166	98.1
56 - Food and beverage service activities	320	62.0	322	64.7
J. Information and communication	174	28.1	172	26.9
58 - Publishing activities	170	25.6	169	25.2
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	1.7	1	0.8
60 - Programming and broadcasting activities	-	-	-	-
61 - Telecommunications	1	0.7	1	0.7
62 - Computer programming, consultancy and related activities	-	-	-	-
63 - Information service activities	1	0.2	1	0.2
K. Real estate activities	17	0.8	17	0.8
L. Professional, scientific and technical activities	30	51.2	31	51.9
69 - Legal and accounting activities	13	0.5	13	0.5
70 - Activities of head offices; management consultancy activities	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	11	7.4	11	7.5
72 - Scientific research and development	1	40.0	1	40.0
73 - Advertising and market research	3	1.7	3	1.9
74 - Other professional, scientific and technical activities	1	0.8	1	1.0
75 - Veterinary activities	1	0.8	2	0.9
M. Administrative and support service activities	287	75.6	212	42.8
77 - Rental and leasing activities	-	-	-	-
78 - Employment activities	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	5	2.3	5	2.5
80 - Security and investigation activities	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-
82 - Office administrative, office support and other business support activities	282	73.2	207	40.3
N. Education	260	134.8	260	149.5
O. Human health and social work activities	367	64.4	368	68.9
86 - Human health activities	360	63.7	361	68.2
87 - Residential care activities	-	-	-	-
88 - Social work activities with and without accommodation	7	0.7	7	0.7
P. Arts, entertainment and recreation	26	9.8	26	9.9
Q. Other service activities	100	97.4	115	149.9
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2	63.5	2	63.5
A. Government Trusts and Non-profit Organizations	-	-	-	-
B. Private Trusts and Non-profit Organizations	2	63.5	2	63.5
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-
VI. PERSONAL	12,396	2,229.9	11,647	2,230.0
A. Bank Employees	11,554	2,202.7	10,805	2,208.8
1) For house building	3,282	976.1	3,042	1,021.2
2) For transport i.e. purchase of car etc.	3,180	771.5	3,019	783.0
3) Other purposes	5,092	455.1	4,744	404.6
B. Consumer Financing	842	27.3	842	21.2
1) For house building	-	-	-	-
2) For transport i.e. purchase of car etc	78	2.3	78	2.3
3) Credit cards	-	-	-	-
4) Consumers durable	707	8.8	707	9.8
5) Personal loans	57	16.2	57	9.1
C) Other	-	-	-	-
VII. OTHER	5,635	391.2	2,631	412.1
Total	747,897	159,353.4	732,529	157,846.5

All Banks

(Million Rupees)

*08.00 stands for 07.25 to 08.00

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Dec-19										Jun-19	
Rate of Interest/ Return	Securities, Shares & Other		Merch- andise	Fixed Assets		Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total
	Precious Metals	Financial Instruments		Including Machinery							
00.00	2,279.2	811.6	17,449.7	13,112.2	33,597.0	4.8	38,407.0	187.7	105,849.1	105,917.3	
01.00*	-	-	313.0	-	-	198.9	2,672.3	-	3,184.2	6,636.1	
02.00*	10.0	-	1,121.8	-	44.4	211.9	83.2	0.0	1,471.3	4,076.5	
03.00*	-	-	26,507.9	2,946.1	4,041.4	95.7	994.9	-	34,586.0	59,471.4	
04.00*	4,005.3	-	14,206.0	1,832.1	820.5	-	26,645.4	-	47,509.2	20,414.5	
05.00*	2,702.0	-	3,810.3	2,462.5	259.1	-	6,951.6	0.5	16,185.9	12,658.5	
06.00*	343.6	-	4,738.8	1,541.9	638.4	-	2,681.4	7.2	9,951.4	10,777.5	
07.00*	181.9	-	2,604.3	2,445.9	762.6	1.0	996.8	0.2	6,992.7	34,039.2	
08.00*	108.9	0.6	11,206.4	1,879.9	4,777.6	73.2	3,022.9	211.3	21,280.8	43,274.7	
08.25	348.1	-	522.7	-	116.1	12.6	-	-	999.4	145.2	
08.50	-	-	-	60.1	12.8	2.0	0.3	0.4	75.5	237.4	
08.75	-	-	9.9	8,360.9	79.3	11.5	-	-	8,461.6	65.4	
09.00	-	-	339.2	28.5	102.5	-	535.9	36.1	1,042.2	2,711.0	
09.25	-	0.2	110.5	2.7	1.2	1.1	4.7	4.0	124.3	5.8	
09.50	-	-	126.1	54.0	886.0	21.9	-	0.4	1,088.4	21,279.3	
09.75	-	-	2.0	7.9	10.6	20.8	3.6	0.1	45.1	12.4	
10.00	9,480.9	69.5	1,349.6	534.0	35,726.3	6.1	345.4	0.8	47,512.5	41,498.6	
10.25	-	-	200.0	741.2	98.1	1.5	26.2	0.2	1,067.1	22,522.9	
10.50	67.5	-	54.1	189.2	106.6	2.2	27.4	0.1	447.0	1,217.7	
10.75	-	-	217.4	34.5	149.5	-	-	-	401.4	288.3	
11.00	-	5.0	373.5	1,171.1	7,002.4	33.7	2,906.0	1.5	11,493.2	38,597.8	
11.25	-	-	3,332.6	361.7	8,269.5	0.8	3,489.6	-	15,454.2	21,393.9	
11.50	-	-	11,566.7	134.0	58.8	-	8,245.9	-	20,005.2	36,661.8	
11.75	-	-	5,293.6	3,609.8	11,093.6	1.0	2.8	-	20,000.8	39,962.4	
12.00	-	43.9	2,907.0	272.6	983.1	0.1	47,575.3	276.3	52,058.3	157,079.6	
12.25	-	-	14,459.6	178.6	2,772.7	210.1	15,871.6	-	33,492.6	60,968.1	
12.50	1,667.2	1.3	2,984.9	1,995.4	15,451.2	1,671.4	12,300.9	0.1	36,072.5	112,209.2	
12.75	-	-	25,785.2	450.3	231.3	22.5	33,959.2	25.6	60,474.1	18,724.8	
13.00	1,408.9	768.0	5,436.0	1,975.4	34,747.7	-	24,219.8	20.7	68,576.6	241,172.3	
13.25	672.0	136.9	11,425.9	359.7	3,932.9	176.7	13,149.1	-	29,853.2	17,117.1	
13.50	19,627.9	774.4	44,603.0	2,803.3	6,982.4	2.0	9,903.5	-	84,696.5	62,781.1	
13.75	-	12.6	4,569.3	2,745.8	1,320.7	1.9	4,051.5	-	12,701.8	10,094.6	
14.00	-	447.0	16,612.8	2,369.6	62,759.9	18.1	24,189.4	149.5	106,546.4	164,363.0	
14.25	-	897.1	16,262.2	14,141.9	9,429.6	665.2	74,612.5	-	116,008.5	16,302.9	
14.50	-	-	13,715.0	15,471.2	6,704.3	187.9	72,147.4	3.5	108,229.3	32,029.4	
14.75	-	380.0	14,129.3	6,851.7	47,908.3	-	6,054.5	3.8	75,327.6	49,603.0	
15.00	4,946.6	10.3	10,896.4	1,243.0	10,158.7	57.9	16,966.6	38.0	44,317.5	60,773.6	
15.25	305.7	-	14,587.6	6,362.9	1,854.8	25.8	59,482.5	-	82,619.3	986.5	
15.50	3,879.7	71.3	26,418.2	6,575.1	12,970.3	-	10,187.1	-	60,101.6	14,955.7	
15.75	-	3,786.9	7,223.2	6,509.5	9,274.1	35.5	74,914.7	252.0	101,995.9	9,743.0	
16.00	-	31.5	1,997.0	2,062.1	747.6	1.9	7,104.3	464.7	12,409.1	19,956.7	
16.25	-	2,549.2	3,981.5	8,002.4	3,268.7	49.3	8,141.2	1.3	25,993.7	2,213.6	
16.50	197.5	2.6	3,012.1	6,066.2	3,975.8	89.9	9,575.7	0.1	22,919.9	2,427.5	
16.75	-	1,269.6	6,546.2	6,880.2	4,979.3	20.2	8,962.6	1.4	28,659.4	1,773.8	
17.00	-	-	328.0	2,173.6	2,416.8	65.3	1,475.4	0.7	6,459.7	19,494.8	
17.25	-	394.3	1,469.6	7,058.5	8,216.8	198.0	3,386.3	-	20,723.5	187.0	
17.50	676.4	495.6	788.9	1,399.8	873.4	-	15,704.5	0.1	19,938.7	423.2	
17.75	1.5	202.9	1,654.2	1,461.6	1,652.2	90.0	9,351.2	0.8	14,414.4	206.0	
18.00	4,069.1	0.3	272.9	808.9	544.6	-	17,714.5	19.6	23,430.0	5,821.0	
18.25	33.2	-	835.3	1,330.0	587.4	121.5	467.4	-	3,374.8	542.9	
18.50	-	203.4	23,078.8	1,655.6	8,690.4	2.1	229.7	-	33,860.1	537.7	
18.75	-	3.3	882.3	836.6	1,032.3	58.8	711.0	0.3	3,524.6	1,097.8	
19.00	-	0.4	7,186.2	7,340.0	15,760.9	-	26,311.6	11.1	56,610.3	68,316.4	
19.25	-	-	565.9	2,227.3	123.2	45.3	2,151.4	0.2	5,113.2	129.5	
19.50	-	1.0	-	1,187.6	31.4	0.5	3,640.2	-	4,860.8	159.8	
19.75	-	-	54.7	208.3	53.0	8.8	472.2	0.1	797.2	49.0	
20.00 & above	-	-	1,769.1	3,735.2	974.5	26.0	12,932.4	8,149.3	27,586.5	18,796.3	
Total	57,013.3	13,370.7	391,894.4	166,249.8	390,064.2	4,553.3	725,960.7	9,870.1	1,758,976.5	1,694,902.8	
Weighted Average	11.81	14.62	12.19	13.29	12.58	12.48	13.42	22.01	12.95	11.68	

*01.00 stands for 00.25 to 01.00

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01.00 STANDS FOR 00.25 TO
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*08.00 stands for 07.25 to 08.00

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Dec-19											Jun-19
Rate of Interest/Return	Securities, Shares & Other		Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	
	Precious Metals	Financial Instruments									
00.00	206.0	2,290.1	109,016.3	47,304.5	73,386.5	1,001.1	66,853.1	6,575.1	306,632.8	196,272.8	
01.00*	-	113.3	830.7	153.7	496.0	451.6	2,591.3	-	4,636.6	4,836.8	
02.00*	-	79.0	12,036.9	2,948.1	1,748.5	83.2	2,542.7	172.3	19,610.6	23,023.6	
03.00*	-	6,140.3	280,883.8	71,540.0	100,260.0	1,904.2	75,655.9	292.0	536,676.2	424,741.4	
04.00*	-	-	35,964.7	21,185.4	30,581.6	4.4	14,540.2	205.6	102,481.9	68,870.6	
05.00*	-	67.1	28,236.4	9,996.0	29,359.7	5,403.8	40,434.5	83.6	113,581.1	116,751.2	
06.00*	-	6.0	7,457.2	7,988.1	2,907.6	20.3	5,965.8	1,867.1	26,212.1	28,646.4	
07.00*	-	321.9	8,478.5	21,587.7	2,457.5	534.7	14,827.7	95.8	48,303.8	166,695.3	
08.00*	-	67.8	11,691.6	10,449.3	2,838.5	146.6	5,025.6	36.8	30,256.1	109,864.9	
08.25	-	11.0	1,734.6	2,162.8	403.2	494.3	1,922.5	4.4	6,732.9	9,935.2	
08.50	-	94.7	5,915.3	1,593.9	3,538.4	708.5	1,037.0	12.2	12,900.0	16,904.7	
08.75	-	96.1	8,750.0	2,848.8	879.5	0.4	18,202.0	0.2	30,776.9	36,956.9	
09.00	-	-	1,525.5	2,860.1	1,202.1	926.1	501.3	11.5	7,026.6	24,000.0	
09.25	-	-	2,060.5	2,256.3	574.7	53.4	319.6	0.3	5,264.8	35,403.4	
09.50	-	-	802.5	2,415.1	210.7	181.1	964.8	12.0	4,586.2	19,319.4	
09.75	-	5.7	2,421.4	1,030.6	2,523.5	6.5	273.1	16.2	6,277.0	15,742.9	
10.00	-	199.9	885.3	2,509.8	937.5	363.4	1,249.8	204.2	6,349.9	22,546.9	
10.25	-	7.3	565.1	903.6	723.7	140.4	1,598.3	34.1	3,972.5	18,202.0	
10.50	-	12.1	5,115.2	3,072.5	1,238.4	3,230.1	434.0	0.7	13,102.9	54,969.5	
10.75	-	-	7,089.9	1,254.5	1,062.2	174.1	5,235.2	9.4	14,825.3	37,961.5	
11.00	-	101.0	3,383.0	3,389.1	4,846.6	145.3	4,134.1	29.2	16,028.4	183,562.4	
11.25	-	-	4,218.5	2,338.8	4,213.3	232.3	1,401.5	1.7	12,406.1	195,115.5	
11.50	-	5.2	4,483.3	1,396.9	3,007.2	223.7	595.9	1.1	9,713.3	198,882.8	
11.75	-	2.7	4,802.3	1,407.8	954.1	116.7	2,298.5	28.5	9,610.7	231,751.9	
12.00	-	120.0	4,167.8	1,681.8	3,130.0	42.3	8,859.7	227.7	18,229.2	368,310.7	
12.25	-	1.5	918.1	1,769.5	600.0	33.9	7,496.3	16.8	10,836.1	285,757.1	
12.50	-	2.2	1,066.0	3,598.8	2,797.6	484.8	950.6	9.9	8,909.9	475,809.8	
12.75	-	14.8	697.6	409.8	1,439.5	83.3	42,933.2	18.5	45,596.6	237,601.9	
13.00	-	254.2	5,060.9	4,725.6	16,822.0	288.7	15,072.9	729.7	42,954.1	404,995.1	
13.25	-	20.2	19,020.9	18,787.0	5,569.0	109.5	16,704.7	3.1	61,214.4	255,149.6	
13.50	-	496.6	30,185.7	24,481.0	9,710.8	168.3	55,828.4	29.0	120,899.7	278,247.5	
13.75	-	313.5	115,792.8	87,023.8	20,738.5	13,212.8	169,935.3	5.8	407,022.4	286,981.0	
14.00	-	16,414.5	132,759.5	138,995.4	46,248.0	4,909.5	217,844.1	971.1	558,142.0	339,835.3	
14.25	48.3	3,649.5	138,703.5	97,768.2	30,966.4	4,610.5	218,658.4	48.2	494,453.0	127,002.0	
14.50	50.0	8,585.6	118,049.7	112,983.2	29,179.3	515.2	402,041.5	13.7	671,418.2	72,525.2	
14.75	17.5	10,412.3	161,110.1	55,028.3	47,083.0	818.9	274,290.3	80.2	548,840.6	72,162.8	
15.00	0.1	1,420.2	85,698.8	49,704.2	26,519.9	721.9	199,937.8	1,686.6	365,689.5	116,049.6	
15.25	32.2	13,019.0	73,195.3	33,843.8	19,386.9	1,427.2	108,747.1	100.5	249,752.1	31,908.4	
15.50	22.8	1,163.1	54,437.7	26,081.9	25,944.6	513.6	34,702.9	686.7	143,553.4	34,537.2	
15.75	10.0	1,564.8	48,394.1	18,554.2	25,261.7	1,116.9	34,353.6	209.2	129,464.4	38,150.5	
16.00	-	665.5	22,347.2	21,247.6	46,076.2	243.0	30,250.5	290.8	121,120.7	64,577.0	
16.25	1.2	942.3	15,889.0	15,511.5	15,035.5	217.9	19,871.7	2.5	67,471.5	38,103.5	
16.50	-	809.0	12,422.0	16,727.6	12,852.3	232.8	27,583.5	11.5	70,638.7	10,558.8	
16.75	55.7	511.2	20,613.6	17,878.6	17,346.5	213.1	45,470.6	1.0	102,090.3	24,773.2	
17.00	-	325.2	4,371.6	15,238.3	9,212.4	652.0	17,958.4	1,073.2	48,831.3	19,815.1	
17.25	14.0	599.2	5,507.0	13,345.7	12,784.3	20.0	12,878.5	237.0	45,385.6	7,383.0	
17.50	0.2	1.3	3,766.9	5,188.7	7,655.2	63.7	9,750.3	1.5	26,427.8	8,015.3	
17.75	-	345.7	10,375.6	6,621.2	9,103.2	281.8	12,678.9	429.9	39,836.2	10,818.4	
18.00	-	18.1	3,000.3	9,345.1	8,015.8	239.5	9,910.7	4,411.0	34,940.4	16,266.6	
18.25	5.8	0.2	2,967.8	5,082.4	4,135.1	59.2	5,498.1	75.2	17,823.8	7,646.5	
18.50	44.1	93.6	2,871.2	3,965.6	6,512.6	95.0	21,848.7	19.6	35,450.3	3,279.7	
18.75	53.2	37.2	7,391.2	5,253.3	8,008.8	354.8	12,606.9	52.3	33,757.8	7,238.4	
19.00	1.8	254.8	1,198.9	17,864.9	2,169.5	125.6	27,256.4	714.2	49,586.1	10,419.5	
19.25	2.3	1.6	1,652.3	2,429.2	2,353.9	0.9	3,473.7	-	9,913.8	3,256.3	
19.50	-	0.4	757.2	2,400.1	2,376.5	94.3	5,714.7	14.1	11,357.3	2,077.3	
19.75	21.4	13.8	2,544.1	3,610.7	2,897.8	3.4	9,016.9	1.6	18,109.7	2,359.2	
20.00 & above	4,799.0	42.1	16,623.0	17,423.1	16,208.3	551.3	71,056.1	60,067.2	186,770.2	135,498.9	
Total	5,385.8	71,734.4	1,671,905.3	1,079,163.7	765,492.4	49,051.5	2,419,785.4	81,933.5	6,144,451.9	6,038,068.3	
Weighted Average	21.76	13.16	11.06	12.76	11.22	11.80	13.97	26.40	12.77	11.50	

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

[illegible]

*01.00 stands for 00.25 to 01.00

• • • • •

*08.00 stands for 07.25 to 08.00

All Banks

(Million Rupees)

*01.00 stands for 00.25 to 01.00
: : : : : : : : : :
*08.00 stands for 07.25 to 08.00

Public Sector Banks

Dec-19											Jun-19
Rate of Interest/Return	Domestic Constituents									Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises		Private Sector (Business)	Trust Funds and Non-profit Organizations		Sub Total			
			NBFIs			Personal	Others				
00.00	-	-	11,671.8	1,415.7	92,458.4	-	303.3	-	105,849.1	105,849.1	105,917.3
01.00*	-	-	-	-	3,184.2	-	-	-	3,184.2	3,184.2	6,636.1
02.00*	-	-	-	-	1,471.3	-	-	0.0	1,471.3	1,471.3	4,076.5
03.00*	-	-	-	194.3	31,518.6	-	2,873.1	-	34,586.0	34,586.0	59,471.1
04.00*	-	-	-	59.1	15,490.7	-	31,959.5	-	47,509.2	47,509.2	20,414.5
05.00*	-	-	-	-	6,394.7	-	9,791.3	-	16,185.9	16,185.9	12,658.5
06.00*	-	-	-	94.7	9,775.0	-	81.7	-	9,951.4	9,951.4	10,777.5
07.00*	-	-	-	14.0	6,849.9	-	128.8	-	6,992.7	6,992.7	34,039.2
08.00*	-	-	-	323.9	15,243.4	-	5,713.5	-	21,280.8	21,280.8	43,274.7
08.25	-	-	-	-	986.8	-	12.6	-	999.4	999.4	145.2
08.50	-	-	-	-	75.1	-	0.4	-	75.5	75.5	237.4
08.75	-	-	-	-	8,461.6	-	-	-	8,461.6	8,461.6	65.4
09.00	-	-	-	219.4	741.0	-	76.3	5.6	1,042.2	1,042.2	2,711.0
09.25	-	-	-	-	119.2	-	5.2	-	124.3	124.3	5.8
09.50	-	-	-	-	1,088.0	-	0.4	-	1,088.4	1,088.4	21,279.3
09.75	-	-	-	-	45.0	-	0.1	-	45.1	45.1	12.4
10.00	-	-	-	121.2	47,373.5	-	17.4	0.5	47,512.5	47,512.5	41,498.6
10.25	-	-	-	-	1,066.0	-	1.1	-	1,067.1	1,067.1	22,522.9
10.50	-	-	-	-	425.8	-	21.3	-	447.0	447.0	1,217.7
10.75	-	-	-	-	381.6	-	19.8	-	401.4	401.4	288.3
11.00	-	-	-	-	9,043.5	-	2,449.6	-	11,493.2	11,493.2	38,597.8
11.25	-	-	3,028.1	-	12,414.5	-	11.7	-	15,454.2	15,454.2	21,393.9
11.50	-	-	8,243.8	-	11,630.6	-	130.8	-	20,005.2	20,005.2	36,661.8
11.75	-	-	-	-	19,551.9	-	448.9	-	20,000.8	20,000.8	39,962.4
12.00	-	3,025.8	43,861.7	-	4,130.5	-	898.2	142.0	52,058.3	52,058.3	157,079.6
12.25	-	-	8,500.0	2,000.0	22,953.0	-	39.7	-	33,492.6	33,492.6	60,968.1
12.50	-	-	11,959.5	-	23,643.3	-	469.7	-	36,072.5	36,072.5	112,209.2
12.75	-	-	33,926.2	23.2	26,244.1	-	280.6	-	60,474.1	60,474.1	18,724.8
13.00	-	1,004.7	1,933.7	-	63,374.1	-	2,251.0	13.1	68,576.6	68,576.6	241,172.3
13.25	-	-	-	1,007.9	19,781.6	-	8,435.3	628.4	29,853.2	29,853.2	17,117.1
13.50	-	38,686.5	-	1,440.7	41,809.0	-	2,449.7	310.6	84,696.5	84,696.5	62,781.1
13.75	-	-	-	1,258.5	8,778.1	-	2,665.2	-	12,701.8	12,701.8	10,094.6
14.00	-	22,230.9	205.0	159.9	82,627.5	118.5	1,185.8	18.8	106,546.4	106,546.4	164,363.0
14.25	-	36,766.8	33,702.8	1,000.0	43,496.8	890.7	151.4	-	116,008.5	116,008.5	16,302.9
14.50	-	36,641.3	30,176.1	585.3	39,966.4	544.1	316.1	-	108,229.3	108,229.3	

*08.00 stands for 07.25 to 08.00

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Dec-19											Jun-19	
Rate of Interest/Return	Domestic Constituents									Total	Total	
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations		Personal	Others			Sub Total
00.00	-	311.2	3,167.3	2,269.3	282,663.9	24.5	18,196.7	-	306,632.8	306,632.8	196,272.8	
01.00*	-	-	1,315.0	57.0	3,215.9	47.5	1.2	-	4,636.6	4,636.6	4,836.8	
02.00*	-	-	-	77.7	19,091.0	-	441.9	-	19,610.6	19,610.6	23,023.6	
03.00*	248.2	105.8	-	-	524,965.2	-	11,356.9	-	536,428.0	536,676.2	424,741.1	
04.00*	-	-	-	-	68,402.5	-	34,079.4	-	102,481.9	102,481.9	68,870.6	
05.00*	-	16.2	8,941.9	128.9	68,690.3	-	35,803.8	-	113,581.1	113,581.1	116,751.2	
06.00*	-	-	1,065.7	-	18,545.6	-	6,600.8	-	26,212.1	26,212.1	28,646.4	
07.00*	-	203.2	6,856.3	79.8	34,074.2	-	7,090.2	-	48,303.8	48,303.8	166,695.3	
08.00*	78.8	-	2.5	146.6	22,363.6	581.3	7,083.4	-	30,177.3	30,256.1	109,864.9	
08.25	-	-	4.1	-	5,713.7	846.2	168.9	-	6,732.9	6,732.9	9,935.2	
08.50	-	2,204.0	1.8	63.1	9,296.9	-	1,334.2	-	12,900.0	12,900.0	16,904.7	
08.75	-	-	18,015.1	96.1	12,036.5	-	629.3	-	30,776.9	30,776.9	36,956.9	
09.00	-	167.4	2.7	52.4	6,032.4	-	771.5	-	7,026.6	7,026.6	24,000.0	
09.25	-	-	7.6	52.2	4,735.1	-	469.8	-	5,264.8	5,264.8	35,403.4	
09.50	-	-	-	-	3,096.9	-	1,489.3	-	4,586.2	4,586.2	19,319.4	
09.75	-	-	-	49.9	4,018.7	-	2,208.3	-	6,277.0	6,277.0	15,742.9	
10.00	-	-	-	39.8	4,899.1	173.5	1,237.4	-	6,349.9	6,349.9	22,546.9	
10.25	-	-	26.4	-	2,915.6	-	1,030.6	-	3,972.5	3,972.5	18,202.0	
10.50	-	-	-	-	11,927.3	-	1,175.5	-	13,102.9	13,102.9	54,969.5	
10.75	-	-	7.3	-	14,112.6	-	705.4	-	14,825.3	14,825.3	37,961.5	
11.00	-	-	-	158.8	14,011.0	-	1,858.5	-	16,028.4	16,028.4	183,562.4	
11.25	-	-	47.2	997.3	9,658.1	-	1,703.6	-	12,406.1	12,406.1	195,115.5	
11.50	-	-	-	-	8,160.8	9.0	1,543.5	-	9,713.3	9,713.3	198,882.8	
11.75	-	-	-	-	7,603.0	41.8	1,965.9	-	9,610.7	9,610.7	231,751.9	
12.00	-	-	-	-	14,743.2	560.0	2,926.1	-	18,229.2	18,229.2	368,310.7	
12.25	-	5,024.3	-	160.7	4,448.1	-	1,202.9	-	10,836.1	10,836.1	285,757.1	
12.50	-	-	-	-	7,033.0	0.7	1,876.2	-	8,909.9	8,909.9	475,809.8	
12.75	-	-	38,120.0	1,895.5	2,692.4	-	2,888.7	-	45,596.6	45,596.6	237,601.9	
13.00	-	-	5,431.8	978.1	31,896.9	2.2	4,645.1	-	42,954.1	42,954.1	404,995.1	
13.25	-	-	26,823.3	908.2	30,406.0	12.2	3,064.7	-	61,214.4	61,214.4	255,149.6	
13.50	-	-	17,161.6	17,221.9	82,866.4	-	3,649.8	-	120,899.7	120,899.7	278,247.5	
13.75	-	1,620.6	95,909.8	25,860.7	277,535.7	759.4	5,336.2	-	407,022.4	407,022.4	286,981.0	
14.00	-	29,218.0	139,754.1	9,005.4	374,701.5	546.9	4,916.2	-	558,142.0	558,142.0	339,835.3	
14.25	-	62,794.8	130,803.3	13,331.9	284,426.7	561.1	2,535.1	-	494,453.0	494,453.0	127,000.2	
14.50	-	168,947.7	213,607.3	9,574.1	274,828.8	2,105.2	2,355.0	-	671,418.2	671,418.2	72,525.2	
14.75	-	192,010.8	22,210.9	4,127.9	306,432.8	1,295.7	22,762.4	-	548,840.6	548,840.6	72,162.8	
15.00	-	65,784.6	93,151.9	5,474.5	192,153.0	1,283.9	7,841.6	-	365,689.5	365,689.5	116,049.6	
15.25	-	49,383.2	31,782.4	1,767.4	158,939.1	1,843.4	6,009.6	27.0	249,752.1	249,752.1	31,908.4	
15.50	-	-	5,630.4	1,683.7	122,950.8	1,469.8	11,818.7	-	143,553.4	143,553.4	34,537.2	
15.75	-	42.8	847.7	2,926.0	117,958.2	710.6	6,918.1	60.9	129,464.4	129,464.4	38,150.5	
16.00	-	-	12,271.1	782.4	89,377.1	543.8	18,106.8	39.4	121,120.7	121,120.7	64,577.0	
16.25	-	-	638.2	712.1	58,750.1	373.0	6,986.2	11.8	67,471.5	67,471.5	38,103.5	
16.50	-	2.5	6,571.4	565.7	58,654.7	-	4,844.5	-	70,638.7	70,638.7	10,558.8	
16.75	-	6,405.2	23,119.6	523.3	67,381.0	8.5	4,652.8	-	102,090.3	102,090.3	24,773.2	
17.00	-	-	212.8	18.9	28,455.2	-	20,144.3	-	48,831.3	48,831.3	19,815.1	
17.25	-	-	-	257.9	38,908.4	-	6,219.4	-	45,385.6	45,385.6	7,383.0	
17.50	-	-	-	28.0	14,757.1	1.1	11,641.6	-	26,427.8	26,427.8	8,015.3	
17.75	-	-	372.8	-	31,328.3	428.6	7,706.5	-	39,836.2	39,836.2	10,818.4	
18.00	-	-	-	-	14,876.6	0.6	20,063.3	-	34,940.4	34,940.4	16,266.6	
18.25	-	-	5.3	-	11,475.4	-	6,343.2	-	17,823.8	17,823.8	7,646.5	
18.50	-	-	-	-	27,878.9	-	7,571.4	-	35,450.3	35,450.3	3,279.7	
18.75	-	-	-	-	29,250.4	52.9	4,454.5	-	33,757.8	33,757.8	7,238.4	
19.00	-	20,000.0	-	2.1	9,509.9	-	20,074.0	-	49,586.1	49,586.1	10,419.5	
19.25	-	-	-	8.3	6,686.8	5.6	3,213.1	-	9,913.8	9,913.8	3,256.3	
19.50	-	-	-	-	5,770.3	-	5,587.0	-	11,357.3	11,357.3	2,077.3	
19.75	-	-	6,125.0	-	8,986.0	-	2,998.7	-	18,109.7	18,109.7	2,359.2	
20.00 & above	-	-	2.4	-	54,284.4	0.0	132,483.4	-	186,770.2	186,770.2	135,498.9	
Total	327.0	604,242.4	910,014.2	102,083.7	4,000,573.2	14,289.2	512,783.1	139.0	6,144,124.9	6,144,451.9	6,038,068.3	

*01.00 stands for 00.25 to 01.00

[illegible]

*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	Dec-19									Jun-19	
	Domestic Constituents									Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI's	Private Sector (Business)	Trust Funds and Non-profit Organiza- tions			Sub Total		
						Personal	Others				
00.00	-	-	-	-	2,611.8	-	146.7	-	2,758.6	2,758.6	2,791.6
01.00*	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-
03.00*	-	-	-	-	-	-	369.1	-	369.1	369.1	408.4
04.00*	-	-	-	-	-	-	12.4	-	12.4	12.4	15.9
05.00*	-	-	-	-	-	-	8.7	-	8.7	8.7	8.9
06.00*	-	-	-	-	-	-	20.4	-	20.4	20.4	17.4
07.00*	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	-	-	-	-	-	-	-	-	-	500.0
08.25	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	4.3
08.75	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	800.0
10.75	-	-	-	-	-	-	-	-	-	-	300.0
11.00	-	-	-	-	-	-	-	-	-	-	1,501.2
11.25	-	-	-	-	-	-	-	-	-	-	13,142.6
11.50	-	-	-	-	-	-	5.0	-	5.0	5.0	1,723.1
11.75	-	-	-	-	1,000.0	-	-	-	1,000.0	1,000.0	2,700.0
12.00	-	-	-	-	1,800.0	-	-	-	1,800.0	1,800.0	3,834.1
12.25	-	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-	3,536.6
12.75	-	-	-	-	-	-	-	-	-	-	7,559.6
13.00	-	-	-	-	3,000.0	-	-	-	3,000.0	3,000.0	12,072.6
13.25	-	-	-	-	3,000.0	-	-	-	3,000.0	3,000.0	3,843.8
13.50	-	-	-	-	8,515.2	500.0	1.1	-	9,016.3	9,016.3	657.5
13.75	-	-	-	-	14,805.7	-	-	-	14,805.7	14,805.7	12,131.5
14.00	-	-	-	-	16,992.6	-	-	-	16,992.6	16,992.6	1,656.8
14.25	-	-	-	-	4,536.3	-	4.2	-	4,540.5	4,540.5	5,615.0
14.50	-	-	-	-	8,095.7	-	-	-	8,095.7	8,095.7	1,577.0
14.75	-	-	-	-	10,343.3	-	-	-	10,343.3	10,343.3	-
15.00	-	-	-	-	940.9	-	-	-	940.9	940.9	-
15.25	-	-	-	-	7,227.1	-	-	-	7,227.1	7,227.1	2.8
15.50	-	-	-	-	795.5	-	-	-	795.5	795.5	-
15.75	-	-	-	-	1,409.5	-	4.0	-	1,413.5	1,413.5	8.0
16.00	-	-	-	-	62.5	-	-	-	62.5	62.5	-
16.25	-	-	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-	-	-	-
17.25	-	-	-	-	1,283.0	-	-	-	1,283.0	1,283.0	-
17.50	-	-	-	-	-	-	-	-	-	-	30.9
17.75	-	-	-	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-	-	-	-
20.00 & above	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	86,419.0	500.0	571.7	-	87,490.7	87,490.7	76,439.5

*01.00 stands for 00.25 to 01.00

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100

*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by All As on

Size of Account * (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFI		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	-	4	0	52,676	68
5,000 to 10,000	-	-	-	-	-	-	-	-	19,307	152
10,000 to 20,000	-	-	-	-	-	-	-	-	29,353	361
20,000 to 25,000	-	-	-	-	-	-	1	0	8,442	189
25,000 to 30,000	-	-	-	-	-	-	-	-	3,070	85
30,000 to 40,000	-	-	-	-	-	-	2	0	31,454	1,110
40,000 to 50,000	-	-	-	-	1	0	-	-	8,352	376
50,000 to 60,000	-	-	-	-	-	-	1	0	19,596	1,093
60,000 to 70,000	-	-	-	-	-	-	-	-	16,308	1,030
70,000 to 80,000	-	-	-	-	-	-	-	-	18,734	1,379
80,000 to 90,000	-	-	-	-	-	-	-	-	12,355	1,064
90,000 to 100,000	-	-	-	-	-	-	-	-	15,796	1,502
100,000 to 200,000	-	-	1	0	1	0	5	1	422,384	62,505
200,000 to 300,000	-	-	-	-	144	39	9	2	299,634	70,364
300,000 to 400,000	-	-	-	-	-	-	3	1	100,468	34,215
400,000 to 500,000	-	-	-	-	32	15	10	5	53,007	23,778
500,000 to 600,000	-	-	-	-	-	-	17	10	17,590	9,618
600,000 to 700,000	-	-	-	-	-	-	25	16	22,022	14,196
700,000 to 800,000	-	-	-	-	12	9	111	83	15,877	11,839
800,000 to 900,000	-	-	-	-	-	-	17	14	11,157	9,444
900,000 to 1,000,000	-	-	-	-	3	3	1,824	1,659	10,594	10,111
1,000,000 to 2,000,000	-	-	11	19	93	134	223	332	49,424	68,285
2,000,000 to 3,000,000	-	-	1	2	4	9	106	260	17,267	42,367
3,000,000 to 4,000,000	-	-	1	3	-	-	32	110	11,481	39,762
4,000,000 to 5,000,000	-	-	2	10	-	-	9	39	7,906	35,625
5,000,000 to 6,000,000	-	-	5	29	5	26	6	32	6,013	32,930
6,000,000 to 7,000,000	-	-	1	6	-	-	8	53	4,125	26,776
7,000,000 to 8,000,000	-	-	-	-	-	-	2	15	3,709	27,951
8,000,000 to 9,000,000	-	-	-	-	-	-	11	91	3,160	26,799
9,000,000 to 10,000,000	-	-	-	-	1	9	8	74	3,215	30,843
10,000,000 to 100,000,000	1	79	15	474	419	19,156	218	8,000	33,795	1,052,066
100,000,000 to 500,000,000	1	248	16	4,286	137	42,660	114	27,978	7,136	1,516,254
500,000,000 & Over	-	-	100	766,414	239	1,180,492	72	85,799	1,676	1,976,819
Total	2	327.0	153	771,242.8	1,092	1,242,553.1	2,838	124,574.9	1,337,083	5,130,954.2

*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

31st December, 2019

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organizations		Personal		Other		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	
3	0	12,215	23	1,257	2	66,156	92	66,156	92.2	Less Than 5,000
-	-	25,300	214	167	1	44,774	368	44,774	368.0	5,000 to 10,000
-	-	11,693	177	244	3	41,290	541	41,290	541.1	10,000 to 20,000
-	-	432,538	8,742	141	3	441,122	8,934	441,122	8,933.7	20,000 to 25,000
-	-	25,479	698	1,130	33	29,679	816	29,679	816.3	25,000 to 30,000
-	-	202,179	6,469	1,090	42	234,725	7,622	234,725	7,621.8	30,000 to 40,000
-	-	250,180	11,610	554	27	259,087	12,014	259,087	12,013.6	40,000 to 50,000
-	-	114,070	6,364	560	30	134,227	7,487	134,227	7,487.0	50,000 to 60,000
-	-	37,012	2,402	70	5	53,390	3,437	53,390	3,436.9	60,000 to 70,000
-	-	64,067	4,688	10	1	82,811	6,067	82,811	6,067.0	70,000 to 80,000
2	0	16,267	1,394	128	11	28,752	2,469	28,752	2,468.7	80,000 to 90,000
-	-	37,978	3,642	54	5	53,828	5,149	53,828	5,148.6	90,000 to 100,000
-	-	343,069	49,841	76	10	765,536	112,357	765,536	112,356.9	100,000 to 200,000
2	1	156,370	37,830	70	17	456,229	108,252	456,229	108,252.4	200,000 to 300,000
28	11	65,055	23,073	-	-	165,554	57,300	165,554	57,299.7	300,000 to 400,000
5	2	95,612	43,284	4	2	148,670	67,086	148,670	67,085.7	400,000 to 500,000
1	1	63,694	34,865	2	1	81,304	44,494	81,304	44,494.3	500,000 to 600,000
10	6	60,775	39,373	11	8	82,843	53,599	82,843	53,599.3	600,000 to 700,000
8	6	44,669	33,449	-	-	60,677	45,385	60,677	45,385.2	700,000 to 800,000
-	-	31,635	26,901	-	-	42,809	36,360	42,809	36,359.8	800,000 to 900,000
13	12	19,226	18,252	-	-	31,660	30,037	31,660	30,037.2	900,000 to 1,000,000
10	15	64,724	89,167	15	24	114,500	157,977	114,500	157,976.7	1,000,000 to 2,000,000
12	29	25,583	61,662	47	110	43,020	104,440	43,020	104,439.6	2,000,000 to 3,000,000
4	15	8,885	30,027	1	4	20,404	69,920	20,404	69,920.4	3,000,000 to 4,000,000
12	57	4,967	22,577	3	14	12,899	58,322	12,899	58,321.9	4,000,000 to 5,000,000
5	28	1,922	10,257	-	-	7,956	43,302	7,956	43,301.5	5,000,000 to 6,000,000
2	13	2,638	17,209	-	-	6,774	44,057	6,774	44,056.6	6,000,000 to 7,000,000
-	-	1,173	8,620	5	37	4,889	36,623	4,889	36,622.9	7,000,000 to 8,000,000
1	8	652	5,545	2	16	3,826	32,460	3,826	32,459.9	8,000,000 to 9,000,000
3	29	664	6,227	-	-	3,891	37,182	3,891	37,182.2	9,000,000 to 10,000,000
33	1,370	2,535	52,783	5	125	37,020	1,133,974	37,021	1,134,052.3	10,000,000 to 100,000,000
22	4,669	130	19,183	4	939	7,559	1,615,968	7,560	1,616,216.7	100,000,000 to 500,000,000
16	13,681	16	23,298	-	-	2,119	4,046,503	2,119	4,046,502.9	500,000,000 & Over
192	19,953.8	2,222,972	699,844.1	5,650	1,469.2	3,569,980	7,990,592.1	3,569,982	7,990,919.1	Total

3.6 Advances Classified by Size of Accounts

All Banks

(Million Rupees)

Size of Account (Rs.)	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	66,156	92.2	94,497	99.8
5,000 to 10,000	44,774	368.0	20,174	147.5
10,000 to 20,000	41,290	541.1	217,694	3,813.9
20,000 to 25,000	441,122	8,933.7	7,443	169.6
25,000 to 30,000	29,679	816.3	213,305	5,944.6
30,000 to 40,000	234,725	7,621.8	202,836	6,697.5
40,000 to 50,000	259,087	12,013.6	151,115	6,930.2
50,000 to 60,000	134,227	7,487.0	88,789	4,885.3
60,000 to 70,000	53,390	3,436.9	34,130	2,190.5
70,000 to 80,000	82,811	6,067.0	57,636	4,136.8
80,000 to 90,000	28,752	2,468.7	30,625	2,610.4
90,000 to 100,000	53,828	5,148.6	47,876	4,528.0
100,000 to 200,000	765,536	112,356.9	638,660	93,534.8
200,000 to 300,000	456,229	108,252.4	362,114	87,739.7
300,000 to 400,000	165,554	57,299.7	163,727	55,475.4
400,000 to 500,000	148,670	67,085.7	97,538	43,491.7
500,000 to 600,000	81,304	44,494.3	72,980	40,437.8
600,000 to 700,000	82,843	53,599.3	64,722	42,079.3
700,000 to 800,000	60,677	45,385.2	54,782	40,854.9
800,000 to 900,000	42,809	36,359.8	43,996	37,158.4
900,000 to 1,000,000	31,660	30,037.2	26,053	24,841.7
1,000,000 to 2,000,000	114,500	157,976.7	93,596	125,173.3
2,000,000 to 3,000,000	43,020	104,439.6	30,569	75,026.6
3,000,000 to 4,000,000	20,404	69,920.4	15,055	52,602.5
4,000,000 to 5,000,000	12,899	58,321.9	12,027	54,777.9
5,000,000 to 6,000,000	7,956	43,301.5	8,709	47,133.6
6,000,000 to 7,000,000	6,774	44,056.6	5,732	37,219.4
7,000,000 to 8,000,000	4,889	36,622.9	5,386	40,282.7
8,000,000 to 9,000,000	3,826	32,459.9	4,051	34,368.3
9,000,000 to 10,000,000	3,891	37,182.2	3,923	37,489.0
10,000,000 to 100,000,000	37,021	1,134,052.3	36,211	1,073,826.1
100,000,000 to 500,000,000	7,560	1,616,216.7	7,340	1,582,066.7
500,000,000 & Over	2,119	4,046,502.9	2,228	4,141,676.4
Total	3,569,982	7,990,919.1	2,915,519	7,809,410.6

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

Size of Account (Rs.)	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	23,387	41.1	23,158	38.9
5,000 to 10,000	42,153	348.1	8,781	66.5
10,000 to 20,000	12,835	183.9	16,079	239.3
20,000 to 25,000	11,625	259.4	5,001	113.6
25,000 to 30,000	8,523	237.0	3,612	95.8
30,000 to 40,000	34,390	1,218.1	10,952	382.0
40,000 to 50,000	16,907	752.2	10,444	469.6
50,000 to 60,000	24,325	1,345.1	10,633	585.5
60,000 to 70,000	24,999	1,606.0	11,458	745.7
70,000 to 80,000	28,454	2,095.5	9,183	687.0
80,000 to 90,000	14,643	1,264.3	15,229	1,306.0
90,000 to 100,000	19,222	1,831.9	13,849	1,318.7
100,000 to 200,000	513,895	75,130.2	409,612	61,231.9
200,000 to 300,000	352,680	82,577.3	301,787	73,401.7
300,000 to 400,000	113,773	38,838.0	88,776	30,579.9
400,000 to 500,000	63,596	28,574.3	27,423	12,171.1
500,000 to 600,000	21,369	11,657.3	12,641	6,875.9
600,000 to 700,000	19,550	12,601.1	10,907	7,062.3
700,000 to 800,000	10,807	8,018.8	6,292	4,670.0
800,000 to 900,000	6,374	5,424.6	2,881	2,460.9
900,000 to 1,000,000	7,024	6,582.0	4,953	4,801.0
1,000,000 to 2,000,000	35,868	48,457.4	15,342	20,192.9
2,000,000 to 3,000,000	10,635	26,008.6	3,508	8,950.4
3,000,000 to 4,000,000	4,875	17,176.5	3,275	11,515.3
4,000,000 to 5,000,000	1,652	7,397.9	1,219	5,470.8
5,000,000 to 6,000,000	1,763	9,698.9	1,334	7,064.1
6,000,000 to 7,000,000	654	4,229.6	597	3,878.2
7,000,000 to 8,000,000	755	5,665.5	536	4,000.1
8,000,000 to 9,000,000	390	3,286.8	343	2,913.4
9,000,000 to 10,000,000	552	5,290.5	395	3,781.1
10,000,000 to 100,000,000	4,832	158,242.4	5,664	178,504.0
100,000,000 to 500,000,000	1,450	310,248.5	1,567	324,476.6
500,000,000 & Over	418	882,687.3	460	914,852.7
Total	1,434,375	1,758,976.5	1,037,891	1,694,902.8

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

(Million Rupees)

Size of Account (Rs.)	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	42,765	51.2	71,338	60.9
5,000 to 10,000	2,621	20.0	11,393	81.0
10,000 to 20,000	28,455	357.2	201,613	3,574.6
20,000 to 25,000	429,497	8,674.3	2,442	55.9
25,000 to 30,000	21,156	579.4	209,686	5,848.6
30,000 to 40,000	200,335	6,403.7	191,882	6,315.5
40,000 to 50,000	242,178	11,261.3	140,669	6,460.5
50,000 to 60,000	109,902	6,141.9	78,156	4,299.8
60,000 to 70,000	28,391	1,830.8	22,671	1,444.7
70,000 to 80,000	54,357	3,971.5	48,453	3,449.9
80,000 to 90,000	14,109	1,204.4	15,388	1,303.8
90,000 to 100,000	34,605	3,316.6	34,027	3,209.2
100,000 to 200,000	251,624	37,224.0	229,037	32,301.1
200,000 to 300,000	103,540	25,672.7	60,310	14,333.9
300,000 to 400,000	51,763	18,455.7	74,944	24,892.9
400,000 to 500,000	85,048	38,500.5	70,096	31,312.9
500,000 to 600,000	59,892	32,813.2	60,307	33,544.0
600,000 to 700,000	63,293	40,998.1	53,802	35,008.7
700,000 to 800,000	49,856	37,355.6	48,485	36,181.1
800,000 to 900,000	36,419	30,921.9	41,112	34,695.1
900,000 to 1,000,000	24,632	23,451.3	21,070	20,012.0
1,000,000 to 2,000,000	78,536	109,388.3	78,157	104,850.6
2,000,000 to 3,000,000	32,376	78,409.3	27,050	66,049.1
3,000,000 to 4,000,000	15,521	52,717.2	11,764	41,028.6
4,000,000 to 5,000,000	11,204	50,738.7	10,764	49,119.1
5,000,000 to 6,000,000	6,191	33,591.6	7,371	40,048.7
6,000,000 to 7,000,000	6,118	39,813.1	5,133	33,327.7
7,000,000 to 8,000,000	4,111	30,779.9	4,826	36,094.3
8,000,000 to 9,000,000	3,435	29,164.5	3,707	31,446.6
9,000,000 to 10,000,000	3,337	31,872.9	3,526	33,689.2
10,000,000 to 100,000,000	32,154	974,283.1	30,514	893,874.5
100,000,000 to 500,000,000	6,053	1,291,542.4	5,709	1,241,617.6
500,000,000 & Over	1,654	3,092,945.7	1,732	3,168,536.1
Total	2,135,128	6,144,451.9	1,877,134	6,038,068.3

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

Size of Account (Rs.)	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	4	0.0	1	-
5,000 to 10,000	-	-	-	-
10,000 to 20,000	-	-	2	0.0
20,000 to 25,000	-	-	-	-
25,000 to 30,000	-	-	7	0.2
30,000 to 40,000	-	-	2	0.1
40,000 to 50,000	2	0.1	2	0.1
50,000 to 60,000	-	-	-	-
60,000 to 70,000	-	-	1	0.1
70,000 to 80,000	-	-	-	-
80,000 to 90,000	-	-	8	0.7
90,000 to 100,000	1	0.1	-	-
100,000 to 200,000	17	2.7	11	1.9
200,000 to 300,000	9	2.4	17	4.1
300,000 to 400,000	18	5.9	7	2.6
400,000 to 500,000	26	10.9	19	7.8
500,000 to 600,000	43	23.8	32	17.9
600,000 to 700,000	-	-	13	8.3
700,000 to 800,000	14	10.9	5	3.8
800,000 to 900,000	16	13.2	3	2.4
900,000 to 1,000,000	4	3.9	30	28.6
1,000,000 to 2,000,000	96	130.9	97	129.8
2,000,000 to 3,000,000	9	21.7	11	27.1
3,000,000 to 4,000,000	8	26.7	16	58.7
4,000,000 to 5,000,000	43	185.3	44	188.0
5,000,000 to 6,000,000	2	11.1	4	20.8
6,000,000 to 7,000,000	2	13.9	2	13.6
7,000,000 to 8,000,000	23	177.5	24	188.3
8,000,000 to 9,000,000	1	8.6	1	8.4
9,000,000 to 10,000,000	2	18.7	2	18.7
10,000,000 to 100,000,000	35	1,526.9	33	1,447.6
100,000,000 to 500,000,000	57	14,425.8	64	15,972.5
500,000,000 & Over	47	70,869.9	36	58,287.7
Total	479	87,490.7	494	76,439.5

3.7 Advances Classified by Rate of Margin

All Banks				
Rate of Margin	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,940,474	2,533,903.3	1,347,024	2,186,152.2
05.00	63,260	168,235.5	61,923	163,303.5
10.00	497,473	516,852.0	164,806	597,820.0
15.00	78,744	610,615.6	17,565	440,320.4
20.00	630,071	1,378,971.7	786,100	1,426,461.3
25.00	163,814	1,616,235.5	116,577	1,672,349.5
30.00	61,290	296,892.3	48,498	455,504.0
33.33	531	4,500.1	102	2,799.9
35.00	19,059	231,125.1	17,200	189,525.7
40.00	61,894	207,684.2	306,766	248,264.0
45.00	3,590	51,336.9	2,700	59,569.4
50.00	39,195	224,784.1	25,601	185,438.2
55.00	2,382	32,357.4	1,767	29,718.3
60.00	2,350	33,077.6	2,970	21,671.8
65.00	1,399	31,621.1	2,449	33,135.7
70.00	1,389	8,454.9	5,103	13,138.7
75.00	808	23,508.7	2,862	12,046.1
80.00	791	6,273.0	4,683	4,860.8
85.00	352	2,544.3	159	562.8
90.00	555	8,244.5	186	60,537.1
95.00	428	3,020.3	200	326.7
99.99	133	681.0	278	5,904.6
Total	3,569,982	7,990,919.1	2,915,519	7,809,410.6

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
00.00	857,900	344,860.6	239,626	306,025.3
05.00	929	1,410.4	235	360.3
10.00	11,362	38,916.9	102,036	161,117.8
15.00	36,173	10,781.3	1,378	5,666.7
20.00	345,552	612,770.8	644,602	633,753.1
25.00	86,214	513,756.0	28,530	408,143.0
30.00	14,984	28,354.7	2,986	23,262.8
33.33	441	1,543.7	102	2,799.9
35.00	1,982	5,389.9	1,224	3,951.2
40.00	49,103	28,648.8	1,851	13,308.3
45.00	384	755.0	26	113.9
50.00	27,917	167,434.5	14,576	131,751.4
55.00	69	126.2	7	33.4
60.00	350	394.5	11	54.8
65.00	11	21.0	483	31.8
70.00	442	1,268.9	4	15.4
75.00	121	475.1	1	0.1
80.00	245	624.8	3	6.9
85.00	-	-	-	-
90.00	155	846.5	1	12.5
95.00	-	-	-	-
99.99	41	597.0	209	4,494.2
Total	1,434,375	1,758,976.5	1,037,891	1,694,902.8

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)			
	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,082,164	2,131,606.0	1,106,955	1,819,052.0
05.00	62,330	162,968.1	61,687	159,086.2
10.00	486,101	476,700.4	62,763	436,698.0
15.00	42,565	598,963.3	16,180	434,111.4
20.00	284,504	763,677.3	141,483	790,349.6
25.00	77,569	1,082,576.5	88,031	1,256,827.3
30.00	46,302	267,707.7	45,508	431,413.2
33.33	90	2,956.4	-	-
35.00	17,077	225,735.2	15,976	185,574.5
40.00	12,791	179,035.4	304,915	234,955.7
45.00	3,206	50,581.8	2,674	59,455.5
50.00	11,276	56,515.1	11,024	53,291.5
55.00	2,313	32,231.2	1,760	29,684.8
60.00	2,000	32,683.1	2,959	21,617.1
65.00	1,388	31,600.1	1,966	33,103.9
70.00	947	7,186.0	5,099	13,123.3
75.00	687	23,033.5	2,861	12,046.0
80.00	546	5,648.2	4,680	4,853.8
85.00	352	2,544.3	159	562.8
90.00	400	7,397.9	185	60,524.6
95.00	428	3,020.3	200	326.7
99.99	92	84.0	69	1,410.3
Total	2,135,128	6,144,451.9	1,877,134	6,038,068.3

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

(Million Rupees)

Rate of Margin	Dec-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount
00.00	410	57,436.7	443	61,074.9
05.00	1	3,857.0	1	3,857.0
10.00	10	1,234.8	7	4.3
15.00	6	871.0	7	542.3
20.00	15	2,523.6	15	2,358.6
25.00	31	19,903.1	16	7,379.2
30.00	4	830.0	4	828.0
33.33	-	-	-	-
35.00	-	-	-	-
40.00	-	-	-	-
45.00	-	-	-	-
50.00	2	834.6	1	395.3
55.00	-	-	-	-
60.00	-	-	-	-
65.00	-	-	-	-
70.00	-	-	-	-
75.00	-	-	-	-
80.00	-	-	-	-
85.00	-	-	-	-
90.00	-	-	-	-
95.00	-	-	-	-
99.99	-	-	-	-
Total	479	87,490.7	494	76,439.5

3.8 Advances Classified by Rate of
All
As on

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	108,142.9	2,194.3	29,392.2	32,396.8	84,639.8	99,057.8	13,926.8	53.0	7,084.9	13,954.3	1,481.5
01.00*	3,072.3	190.4	280.6	312.6	446.0	3,285.6	-	-	-	63.1	-
02.00*	6,588.0	147.6	1,238.4	6,216.5	649.8	4,007.7	872.6	-	254.1	544.3	15.6
03.00*	124,883.3	17,111.4	69,442.1	64,900.9	75,856.9	99,322.8	30,521.8	608.1	43,947.6	10,786.0	4,745.0
04.00*	24,997.2	5,862.6	24,640.9	13,636.1	38,064.2	22,679.8	3,502.7	307.3	4,588.4	3,791.8	58.7
05.00*	58,618.8	2,227.2	10,579.6	13,319.3	15,236.9	17,869.5	1,471.5	-	656.0	1,402.1	154.4
06.00*	6,015.6	2,662.0	6,519.0	2,729.6	7,098.4	2,990.8	1,737.9	1,183.1	1,131.7	1,663.4	0.2
07.00*	5,931.6	345.9	6,598.3	1,791.0	13,879.2	4,805.2	4,204.0	-	3,461.9	2,450.8	1,154.4
08.00*	12,083.7	36.4	6,856.4	1,746.4	14,433.4	2,970.7	3,388.2	-	1,029.2	2,563.0	864.5
09.00*	2,353.0	133.0	9,603.5	7,630.1	4,287.2	3,377.1	2,158.8	8.3	477.4	5,936.6	18,334.8
10.00*	2,956.6	420.3	4,844.6	1,541.0	49,967.4	3,440.2	3,302.6	-	900.7	851.0	73.8
10.25	298.2	74.3	752.8	1,363.7	1,103.3	604.7	240.4	-	121.0	226.6	22.8
10.50	643.0	5.5	447.6	452.9	7,207.6	1,655.9	134.2	-	2,071.7	110.8	99.2
10.75	4,986.1	134.9	923.7	2,205.4	626.2	1,531.9	1,920.8	-	181.7	323.0	68.8
11.00	7,001.0	30.4	1,376.9	1,474.3	8,623.4	3,661.7	1,847.9	-	578.5	701.3	536.8
11.25	1,992.7	66.8	222.4	664.1	11,990.5	9,776.4	881.3	-	1,422.5	160.3	57.8
11.50	229.2	186.2	486.3	3,257.4	12,761.3	9,808.8	514.4	-	435.6	139.0	534.8
11.75	2,824.4	30.7	379.0	647.9	20,076.1	2,070.7	1,656.2	-	1,199.2	429.5	28.2
12.00	20,077.8	570.7	1,687.8	2,038.8	1,785.0	38,167.7	2,285.2	-	2,747.0	180.0	252.2
12.25	1,550.4	384.3	873.6	6,341.1	33,348.3	514.9	83.0	-	270.3	296.1	172.5
12.50	12,863.2	60.1	568.5	605.0	13,603.8	14,086.0	704.1	-	169.4	554.3	271.7
12.75	41,017.2	55.4	287.6	1,723.8	26,831.5	34,946.8	165.3	-	116.4	629.6	36.3
13.00	9,378.8	430.7	4,362.9	1,497.8	68,217.4	19,197.0	3,527.8	-	487.6	596.9	210.6
13.25	37,424.4	375.3	6,483.5	3,433.5	19,878.0	11,348.4	2,242.6	-	4,293.3	1,813.3	648.6
13.50	57,772.0	297.0	19,809.8	10,674.4	70,280.2	36,811.4	4,210.3	-	1,362.0	11,612.9	125.2
13.75	181,419.7	6,291.3	20,770.3	50,031.6	41,299.9	74,166.7	22,052.8	139.6	15,905.1	10,179.9	1,919.7
14.00	324,830.1	6,647.0	34,416.4	70,243.9	103,993.3	92,475.2	13,886.7	200.6	7,908.1	9,079.4	2,389.6
14.25	256,762.2	4,240.1	21,429.1	40,877.0	51,711.6	121,208.7	21,637.5	506.6	30,627.0	22,820.4	1,706.0
14.50	333,968.1	6,578.4	49,484.0	36,506.2	65,419.0	232,118.2	14,132.2	-	16,185.4	13,254.1	925.5
14.75	275,136.6	9,224.5	25,944.4	52,127.2	65,346.3	115,642.6	28,921.2	872.6	20,221.2	16,951.0	4,426.7
15.00	182,309.8	1,590.8	16,324.8	38,691.7	43,897.2	83,459.6	11,831.4	2.1	10,963.8	12,390.1	1,457.8
15.25	114,831.0	2,538.2	17,372.5	17,146.2	62,183.4	75,273.9	15,637.9	82.9	9,026.4	7,989.2	1,090.5
15.50	25,064.9	1,189.6	17,320.5	14,602.8	45,502.5	63,047.1	10,526.8	408.6	3,974.5	10,589.8	753.0
15.75	30,633.7	1,402.2	8,549.1	18,223.0	32,641.1	105,830.7	9,428.9	2.3	4,263.1	8,579.8	1,398.8
16.00	25,871.6	3,003.2	6,352.0	11,713.9	38,586.1	25,479.4	9,255.3	21.7	5,143.6	3,244.8	279.2
16.25	12,483.2	4,770.8	6,133.3	5,950.3	13,029.0	32,017.2	5,143.2	23.2	2,055.9	4,379.5	499.2
16.50	6,316.2	2,820.9	8,519.5	8,418.9	16,337.4	25,084.2	4,852.4	19.9	3,793.2	5,224.5	284.5
16.75	17,806.2	26,834.0	10,964.7	8,502.4	15,038.8	20,101.2	7,456.2	24.7	7,855.1	4,661.8	672.9
17.00	4,768.5	448.8	5,134.3	5,066.7	17,500.6	8,183.2	8,658.5	19.6	651.5	1,141.9	215.4
17.25	5,093.8	5,697.2	4,082.7	6,240.6	12,794.1	18,491.4	3,302.8	5.3	6,887.1	2,313.3	142.3
17.50	3,598.5	654.1	2,393.2	3,351.5	21,281.7	6,654.8	1,991.4	-	1,151.4	2,378.8	126.1
17.75	12,557.5	8,611.9	1,821.8	4,166.4	8,066.3	9,382.1	2,742.3	2.6	386.0	3,132.1	372.6
18.00	7,937.2	733.5	7,059.7	4,181.3	18,425.5	6,861.5	1,589.0	-	570.8	1,819.6	1,192.8
18.25	2,336.0	772.1	1,692.9	1,388.2	6,089.5	3,217.2	1,259.6	5.5	587.0	619.1	512.7
18.50	11,547.3	18,788.0	546.0	2,540.3	4,595.7	9,483.8	1,140.5	-	332.8	653.7	110.4
18.75	3,405.9	11,641.4	2,221.7	3,592.2	5,210.4	6,228.6	1,823.9	2.5	373.4	952.3	234.7
19.00	16,019.6	3,001.6	21,337.9	1,802.8	53,359.4	8,650.3	433.1	-	127.9	318.1	47.3
19.25	1,651.4	121.6	409.4	1,231.6	1,686.8	5,398.9	1,491.9	-	164.4	461.6	68.4
19.50	2,251.4	597.4	559.0	1,443.7	3,979.1	1,530.4	3,537.0	-	187.1	1,219.1	89.7
19.75	1,689.4	915.4	436.3	8,028.9	1,822.0	3,906.8	400.5	-	387.8	312.6	251.4
20.00 & above	119,912.5	5,088.0	16,917.4	11,946.3	28,283.3	14,352.7	8,259.2	-	2,407.2	1,238.0	221.5
Total	2,533,903.3	168,235.5	516,852.0	610,615.6	1,378,971.7	1,616,235.5	296,892.3	4,500.1	231,125.1	207,684.2	51,336.9

*01.00 stands for 00.25 to 01.00

*10.00 stands for 09.25 to 10.00

Interest/Return and Rate of Margin

Banks

31st December, 2019

(Million Rupees)												Rate of Int./Return
Rate of Margin											Total	
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99		
5,710.3	3,841.8	7,286.2	3,706.3	769.9	561.2	482.1	157.8	284.6	115.5	0.4	415,240.6	00.00
-	-	50.0	-	-	-	-	-	120.4	-	-	7,820.8	01.00*
112.1	-	-	394.6	-	40.6	-	-	-	-	-	21,081.9	02.00*
9,635.5	4,103.1	5,104.0	5,250.8	809.6	3,102.9	453.5	220.2	505.2	311.0	9.9	571,631.3	03.00*
1,903.6	3,392.3	374.5	709.4	5.4	706.7	175.8	0.1	9.1	0.0	597.0	150,003.6	04.00*
7,862.4	-	-	4.0	1.3	367.4	-	1.1	1.0	3.5	-	129,775.8	05.00*
1,558.9	25.3	-	89.8	-	773.6	4.6	-	-	-	-	36,183.9	06.00*
6,148.4	554.6	1,059.7	2,058.5	747.6	79.5	26.0	-	-	-	-	55,296.5	07.00*
2,363.9	639.5	554.5	20.0	-	630.3	510.2	-	846.5	-	-	51,536.9	08.00*
9,350.5	1,886.9	1,267.2	288.3	213.6	176.0	4.9	2.4	524.2	1.1	0.0	68,015.2	09.00*
2,375.7	183.1	29.6	61.7	125.9	99.2	33.6	17.6	12.3	11.4	-	71,248.2	10.00*
118.8	35.8	-	-	57.9	-	1.1	2.2	12.6	3.6	-	5,039.7	10.25
377.7	62.4	0.9	15.8	144.3	76.5	43.0	0.8	-	-	-	13,549.9	10.50
463.2	-	153.7	1,641.0	-	27.2	39.5	-	-	-	-	15,226.8	10.75
723.9	756.5	0.9	63.7	33.6	74.6	24.3	2.5	2.5	7.0	-	27,521.5	11.00
531.3	47.2	16.4	4.6	16.3	-	-	9.7	-	-	-	27,860.4	11.25
112.6	1,087.6	69.3	78.3	-	4.1	17.6	-	-	1.0	-	29,723.5	11.50
26.9	3.3	54.3	1,179.2	5.9	-	-	-	-	0.2	-	30,611.4	11.75
1,686.3	236.9	30.8	311.0	1.7	1.2	6.6	3.7	17.2	-	0.1	72,087.5	12.00
59.7	7.3	267.1	127.6	19.2	2.3	7.9	-	3.3	-	-	44,328.7	12.25
391.4	703.6	122.3	225.7	41.3	3.9	0.4	-	3.2	1.2	3.5	44,982.4	12.50
20.3	12.3	109.8	71.5	7.5	23.0	2.3	4.3	-	-	9.8	106,070.8	12.75
4,833.8	201.0	163.0	395.3	196.6	94.6	618.7	77.9	38.2	4.1	-	114,530.7	13.00
4,319.5	19.4	393.9	1,004.4	14.3	364.7	10.5	-	-	-	-	94,067.6	13.25
339.3	5.9	13.7	7.0	1,263.9	-	4.3	0.3	2.5	20.2	0.3	214,612.5	13.50
4,925.8	1,357.0	1,547.9	304.4	427.9	190.8	10.5	11.2	1,577.0	-	0.7	434,529.9	13.75
8,062.4	2,109.4	882.8	1,196.6	203.5	924.8	1,156.6	20.8	928.8	116.7	8.5	681,681.1	14.00
27,863.1	2,936.4	5,242.6	3,692.1	650.0	18.3	598.5	126.9	53.5	291.1	3.4	615,002.0	14.25
11,038.4	311.0	302.2	1,272.8	238.1	4,721.4	132.5	90.1	888.3	175.6	1.8	787,743.2	14.50
6,851.8	925.0	875.1	3,150.2	251.1	5,653.9	350.6	315.7	661.7	653.8	8.3	634,511.5	14.75
3,407.4	1,275.2	1,402.7	795.8	39.4	248.6	52.8	7.3	243.2	555.3	1.2	410,947.9	15.00
11,676.8	1,554.9	976.6	932.2	317.1	172.7	123.0	345.2	129.6	197.6	0.8	339,598.5	15.25
7,065.2	340.2	739.7	148.2	155.6	2,493.5	219.7	114.7	174.7	16.5	2.7	204,450.5	15.50
8,231.4	1,245.3	608.3	262.1	221.0	509.6	144.8	198.4	388.1	107.7	4.3	232,873.7	15.75
2,898.9	193.5	626.5	503.5	115.9	164.2	51.5	68.4	14.5	4.8	-	133,592.3	16.00
5,319.1	217.8	103.8	111.1	294.2	270.7	123.0	146.8	321.4	66.3	6.2	93,465.2	16.25
11,005.2	292.4	136.1	119.1	85.7	27.8	66.1	37.0	42.4	67.9	7.2	93,558.7	16.50
9,017.5	144.1	270.6	476.9	195.4	196.1	136.9	164.8	139.1	81.5	9.2	130,749.8	16.75
2,785.7	143.0	130.8	66.4	41.0	99.4	188.1	18.7	23.6	5.3	0.0	55,291.0	17.00
1,770.9	222.6	87.5	48.8	22.1	51.5	81.4	2.9	45.9	7.3	0.4	67,392.1	17.25
2,403.6	52.5	41.8	111.0	54.0	83.3	18.2	3.6	11.4	5.9	-	46,366.5	17.50
1,547.3	229.8	491.9	137.6	254.5	127.2	80.5	65.1	38.2	36.0	0.5	54,250.6	17.75
7,684.2	123.7	50.7	47.3	39.2	3.5	19.1	29.5	0.9	1.2	-	58,370.4	18.00
2,234.8	76.8	106.6	90.0	27.6	58.6	11.0	84.2	22.9	6.2	0.2	21,198.6	18.25
19,280.2	88.9	66.9	45.3	50.8	2.6	1.5	3.3	13.5	18.9	-	69,310.3	18.50
1,011.2	103.1	98.7	87.6	71.3	25.3	63.8	29.0	57.7	45.2	1.7	37,282.4	18.75
850.7	38.4	38.3	49.3	58.3	15.5	24.0	12.6	6.7	4.6	-	106,196.4	19.00
1,791.1	68.9	271.6	32.5	34.8	51.8	12.2	49.9	11.5	14.7	2.0	15,027.0	19.25
410.3	50.6	166.2	7.5	8.7	114.1	14.2	7.6	29.7	14.4	1.0	16,218.1	19.50
469.5	6.4	157.4	52.8	6.8	8.8	18.9	25.4	9.4	0.6	0.0	18,906.9	19.75
4,155.3	444.9	532.5	172.0	115.1	65.1	106.8	65.0	28.0	45.9	0.0	214,356.7	20.00 & above
224,784.1	32,357.4	33,077.6	31,621.1	8,454.9	23,508.7	6,273.0	2,544.3	8,244.5	3,020.3	681.0	7,990,919.1	Total

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 31st December, 2019

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	2	0	-	-	-	-	2	0
05.00	-	-	-	-	-	-	-	-
10.00	339	223	6	64	-	-	345	287
15.00	35,262	4,560	2	27	-	-	35,264	4,587
20.00	162,574	34,341	8	140	-	-	162,582	34,481
25.00	25,550	5,254	4,906	1,462	-	-	30,456	6,716
35.00	692	217	9,943	3,674	-	-	10,635	3,890
45.00	38,206	9,754	5	16	-	-	38,211	9,770
55.00	5,055	2,663	-	-	-	-	5,055	2,663
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	1	4	-	-	1	4
99.99	-	-	-	-	-	-	-	-
Total	267,680	57,013.3	14,871	5,385.8	-	-	282,551	62,399.1
Weighted Average		24.88		28.14		-		25.16
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	5	160	41	840	-	-	46	1,000
05.00	-	-	186	128	-	-	186	128
10.00	-	-	35	978	-	-	35	978
15.00	-	-	57	2,232	-	-	57	2,232
20.00	2	893	73	14,549	-	-	75	15,442
25.00	2	842	11	1,723	-	-	13	2,565
35.00	5	869	30	1,133	-	-	35	2,003
45.00	4	470	89	2,888	-	-	93	3,358
55.00	1	199	13	543	-	-	14	741
65.00	-	-	-	-	-	-	-	-
75.00	-	-	2	59	-	-	2	59
85.00	-	-	1	17	-	-	1	17
95.00	-	-	-	-	-	-	-	-
99.99	-	-	1	0	-	-	1	0
Total	19	3,433.0	539	25,090.3	-	-	558	28,523.3
Weighted Average		27.37		22.44		-		23.04
Securities Shares and Other Financial Instruments - To Others								
00.00	1	5	31	9,727	-	-	32	9,732
05.00	-	-	96	494	-	-	96	494
10.00	1	0	82	749	-	-	83	749
15.00	-	-	14	1,757	-	-	14	1,757
20.00	3	217	51	5,886	-	-	54	6,103
25.00	74	6,879	137	5,307	-	-	211	12,186
35.00	10	139	54	5,691	-	-	64	5,830
45.00	6	2,442	60	5,462	-	-	66	7,905
55.00	3	236	35	1,288	-	-	38	1,524
65.00	-	-	6	497	-	-	6	497
75.00	-	-	10	9,412	-	-	10	9,412
85.00	-	-	3	123	-	-	3	123
95.00	-	-	12	243	-	-	12	243
99.99	-	-	2	10	-	-	2	10
Total	98	9,919.5	593	46,644.1	-	-	691	56,563.6
Weighted Average		29.28		32.60		-		32.02

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 31st December, 2019

(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	54	4,747	1,426	100,664	-	-	1,480	105,412
05.00	2	239	1,369	13,576	-	-	1,371	13,815
10.00	20	770	1,755	30,697	-	-	1,775	31,467
15.00	16	180	3,668	58,699	-	-	3,684	58,879
20.00	197	75,207	4,771	60,792	-	-	4,968	135,999
25.00	294	11,924	3,370	89,174	-	-	3,664	101,098
35.00	21	922	4,953	34,592	-	-	4,974	35,513
45.00	35	1,446	334	14,178	-	-	369	15,624
55.00	231	22,612	188	6,584	-	-	419	29,196
65.00	-	-	138	9,919	-	-	138	9,919
75.00	1	108	10	1,147	-	-	11	1,255
85.00	-	-	5	306	-	-	5	306
95.00	-	-	4	82	-	-	4	82
99.99	-	-	2	10	-	-	2	10
Total	871	118,154.8	21,993	420,418.2	-	-	22,864	538,573.0
Weighted Average		25.71		17.86		-		19.58
Merchandise - Raw Materials								
00.00	273	5,111	1,226	75,051	6	1,564	1,505	81,726
05.00	-	-	679	11,163	-	-	679	11,163
10.00	1,359	1,401	747	33,504	-	-	2,106	34,905
15.00	8	81	2,302	107,625	-	-	2,310	107,707
20.00	5,583	102,573	1,238	48,236	-	-	6,821	150,809
25.00	394	10,234	3,073	108,384	-	-	3,467	118,619
35.00	893	6,729	1,880	73,010	-	-	2,773	79,740
45.00	2,875	2,667	360	37,628	-	-	3,235	40,295
55.00	587	7,652	403	6,579	-	-	990	14,232
65.00	-	-	107	7,812	-	-	107	7,812
75.00	-	-	25	4,267	-	-	25	4,267
85.00	171	510	12	1,019	-	-	183	1,529
95.00	155	847	15	213	-	-	170	1,059
99.99	-	-	2	9	-	-	2	9
Total	12,298	137,805.8	12,069	514,501.5	6	1,563.9	24,373	653,871.1
Weighted Average		22.75		21.02		-		21.34
Merchandise - Finished/Manufactured Goods								
00.00	158	11,478	2,912	141,395	23	5,018	3,093	157,891
05.00	3	272	925	22,146	-	-	928	22,418
10.00	129	3,315	2,283	74,634	2	1,229	2,414	79,177
15.00	42	1,657	5,018	126,851	5	871	5,065	129,378
20.00	814	45,745	2,907	67,282	-	-	3,721	113,028
25.00	800	41,265	4,663	131,169	-	-	5,463	172,434
35.00	145	4,972	2,539	94,357	-	-	2,684	99,329
45.00	34	1,907	838	32,136	-	-	872	34,043
55.00	783	24,470	308	19,918	-	-	1,091	44,388
65.00	-	-	152	17,890	-	-	152	17,890
75.00	-	-	52	4,629	-	-	52	4,629
85.00	-	-	27	2,300	-	-	27	2,300
95.00	-	-	48	2,275	-	-	48	2,275
99.99	-	-	8	4	-	-	8	4
Total	2,908	135,081.7	22,680	736,985.7	30	7,117.6	25,618	879,185.0
Weighted Average		25.58		19.85		3.56		20.60

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 31st December, 2019

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Fixed Assets Including Machinery								
00.00	51,691	31,338	27,001	185,233	75	60	78,767	216,631
05.00	4	14	8,626	10,738	-	-	8,630	10,752
10.00	454	6,094	8,285	71,615	8	6	8,747	77,714
15.00	471	1,104	8,890	111,761	-	-	9,361	112,865
20.00	1,225	27,611	102,449	265,354	6	2	103,680	292,967
25.00	14,180	61,515	22,800	264,386	-	-	36,980	325,901
35.00	1,693	10,240	8,853	94,454	-	-	10,546	104,694
45.00	484	3,377	3,700	37,985	-	-	4,184	41,362
55.00	472	24,109	4,199	24,552	-	-	4,671	48,660
65.00	160	89	969	5,586	-	-	1,129	5,675
75.00	3	5	303	3,948	-	-	306	3,953
85.00	-	-	127	366	-	-	127	366
95.00	-	-	51	3,185	-	-	51	3,185
99.99	-	-	3	3	-	-	3	3
Total	70,837	165,495.4	196,256	1,079,163.7	89	67.8	267,182	1,244,726.9
Weighted Average		23.15		19.69		1.48		20.15
Real Estate - Land								
00.00	746	3,497	2,557	12,144	22	617	3,325	16,259
05.00	-	-	1,730	7,140	-	-	1,730	7,140
10.00	32	1,870	3,530	29,801	-	-	3,562	31,671
15.00	9	50	2,925	66,315	-	-	2,934	66,365
20.00	271	68,232	7,970	63,115	-	-	8,241	131,347
25.00	1,474	59,742	3,664	60,052	-	-	5,138	119,793
35.00	68	1,502	3,209	44,840	-	-	3,277	46,342
45.00	71	424	2,033	15,929	-	-	2,104	16,352
55.00	330	8,704	1,639	7,222	-	-	1,969	15,926
65.00	-	-	275	1,242	-	-	275	1,242
75.00	-	-	128	1,198	-	-	128	1,198
85.00	-	-	72	420	-	-	72	420
95.00	-	-	99	125	-	-	99	125
99.99	-	-	1	2	-	-	1	2
Total	3,001	144,020.2	29,832	309,544.4	22	617.3	32,855	454,181.8
Weighted Average		23.47		21.91		-		22.38
Real Estate - Building								
00.00	3,312	15,796	107,414	62,172	160	484	110,886	78,453
05.00	-	-	2,248	5,125	-	-	2,248	5,125
10.00	794	6,123	3,954	36,061	-	-	4,748	42,184
15.00	-	-	3,406	46,587	-	-	3,406	46,587
20.00	939	62,247	14,951	123,523	5	20	15,895	185,790
25.00	429	7,796	3,617	86,316	4	3,739	4,050	97,850
35.00	512	3,812	3,206	42,244	4	830	3,722	46,885
45.00	66	776	1,442	21,591	-	-	1,508	22,367
55.00	657	8,245	1,009	12,992	-	-	1,666	21,237
65.00	7	55	855	8,191	-	-	862	8,246
75.00	16	55	592	4,926	-	-	608	4,981
85.00	1	2	443	3,445	-	-	444	3,447
95.00	-	-	459	2,744	-	-	459	2,744
99.99	-	-	31	31	-	-	31	31
Total	6,733	104,906.9	143,627	455,948.0	173	5,072.7	150,533	565,927.5
Weighted Average		19.78		21.92		23.41		21.54

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 31st December, 2019

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Against Fixed Deposits								
00.00	700	111	623	4,192	2	0	1,325	4,303
05.00	-	-	151	2,304	-	-	151	2,304
10.00	7	41	482	3,727	-	-	489	3,768
15.00	2	6	248	16,228	-	-	250	16,234
20.00	21	1,682	555	5,036	-	-	576	6,718
25.00	2	67	570	5,446	-	-	572	5,513
35.00	1	5	464	2,650	-	-	465	2,654
45.00	-	-	295	489	-	-	295	489
55.00	-	-	210	222	-	-	210	222
65.00	-	-	182	146	-	-	182	146
75.00	-	-	146	100	-	-	146	100
85.00	-	-	106	59	-	-	106	59
95.00	-	-	85	40	-	-	85	40
99.99	-	-	36	7	-	-	36	7
Total	733	1,912.2	4,153	40,644.4	2	0.4	4,888	42,557.0
Weighted Average		18.82		16.43		-		16.53
Against Insurance Policies								
00.00	24	140	82	794	-	-	106	934
05.00	-	-	16	1,065	-	-	16	1,065
10.00	34	145	38	252	-	-	72	397
15.00	4	9	7	3,072	-	-	11	3,081
20.00	10	61	21	855	-	-	31	915
25.00	106	1,044	223	1,456	-	-	329	2,501
35.00	9	66	23	286	-	-	32	353
45.00	17	168	5	16	-	-	22	184
55.00	53	1,007	12	612	-	-	65	1,618
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	257	2,640.1	427	8,407.1	-	-	684	11,047.1
Weighted Average		33.42		17.99		-		21.67
Other Secured Advances								
00.00	244	5,496	320,891	937,262	23	1,672	321,158	944,431
05.00	-	-	45,935	84,316	-	-	45,935	84,316
10.00	133	1,565	16,688	157,922	-	-	16,821	159,487
15.00	-	-	8,986	28,186	1	0	8,987	28,186
20.00	5,966	29,867	39,706	96,083	4	2,502	45,676	128,452
25.00	3,199	37,439	18,291	174,393	27	16,165	21,517	227,997
35.00	14	595	23,806	88,523	-	-	23,820	89,119
45.00	589	1,799	3,476	52,387	-	-	4,065	54,186
55.00	1,373	22,932	3,084	7,454	-	-	4,457	30,387
65.00	-	-	656	12,993	-	-	656	12,993
75.00	46	156	262	524	-	-	308	680
85.00	58	8	99	132	-	-	157	140
95.00	-	-	53	1,507	-	-	53	1,507
99.99	-	-	6	8	-	-	6	8
Total	11,622	99,858.2	481,939	1,641,688.5	55	20,338.4	493,616	1,761,885.1
Weighted Average		28.04		9.21		22.33		10.43

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks

As on 31st December, 2019

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	10,131	103,639	15,890	543,721	92	48,019	26,113	695,379
05.00	920	884	369	4,773	1	3,857	1,290	9,514
10.00	8,053	17,253	376	23,861	-	-	8,429	41,113
15.00	359	3,134	283	27,671	-	-	642	30,805
20.00	157,266	162,145	158	6,395	-	-	157,424	168,540
25.00	39,710	269,754	2,351	151,481	-	-	42,061	421,235
35.00	12,399	3,342	3,581	10,550	-	-	15,980	13,893
45.00	6,961	3,681	3,150	8,842	-	-	10,111	12,524
55.00	18,441	44,731	2,468	774	2	835	20,911	46,340
65.00	194	271	48	9	-	-	242	280
75.00	495	1,409	104	10	-	-	599	1,419
85.00	15	104	3	7	-	-	18	112
95.00	-	-	1	2	-	-	1	2
99.99	41	597	-	-	-	-	41	597
Total	254,985	610,944.8	28,782	778,096.9	95	52,711.0	283,862	1,441,752.7
Weighted Average		21.09		6.87		1.16		12.68
Unsecured Advances								
00.00	54,173	8,416	602,070	58,410	7	2	656,250	66,829
05.00	-	-	-	-	-	-	-	-
10.00	3	6	447,840	12,837	-	-	447,843	12,843
15.00	-	-	6,759	1,954	-	-	6,759	1,954
20.00	260	15	109,646	6,433	-	-	109,906	6,448
25.00	-	-	9,893	1,829	-	-	9,893	1,829
35.00	-	-	928	395	-	-	928	395
45.00	-	-	210	70	-	-	210	70
55.00	-	-	21	6	-	-	21	6
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	54,436	8,437.2	1,177,367	81,933.5	7	1.7	1,231,810	90,372.4
Weighted Average		0.04		4.24		-		3.85
Grant Total	686,478	1,599,623.1	2,135,128	6,144,451.9	479	87,490.7	2,822,085	7,831,565.7
Weighted Average		22.83		15.44		7.54		16.86

3.10 Security and Nature wise Weighted Average Lending Rates

All Banks

		(Percent)								
As at the End of		Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances*
Conventional Banking										
2019	Jun	11.20	12.34	10.32	11.74	11.09	10.74	11.88	28.12	11.64
		(11.20)	(12.36)	(10.19)	(11.60)	(11.09)	(10.74)	(11.99)	(28.20)	(11.56)
	Dec	12.67	14.08	11.20	12.89	11.55	12.01	14.08	26.14	12.92
		(12.67)	(13.79)	(10.99)	(12.67)	(11.53)	(11.65)	(13.80)	(26.20)	(12.43)
Islamic Banking										
2019	Jun	-	11.26	10.99	11.07	10.87	9.31	11.34	5.76	11.13
		-	(8.00)	(10.95)	(10.90)	(10.87)	(9.31)	(11.23)	(5.24)	(10.99)
	Dec	-	10.95	11.59	12.63	12.14	10.35	12.92	12.92	12.40
		-	(7.13)	(11.53)	(12.63)	(12.16)	(10.35)	(11.86)	(10.52)	(11.96)

* Weighted average rates shown in parentheses represent Private Sector.

