

**Scheduled Bank's
Advances**

3.1 Advances Classified by Securities

All Banks

Security	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	162,453	85,754.6	87,224	61,222.4	226,605	63,725.3
II. Securities , Shares and Other Financial Instruments:	3,382	318,273.0	2,560	172,495.8	5,344	237,485.0
A. Quoted on the Stock Exchange:	2,954	263,454.5	2,097	119,035.7	4,929	185,849.9
1. To Stock Brokers and Dealers:	1,397	117,402.5	650	53,864.9	609	38,595.0
(a) Government and Other Trustee Securities	279	102,082.9	295	37,547.6	313	18,993.8
(b) Shares and Debentures	1,057	15,182.8	296	16,046.9	250	19,451.4
(c) Participation Term Certificates						
(d) Others	61	136.8	59	270.4	46	149.9
2. To Others:	1,557	146,052.0	1,447	65,170.8	4,320	147,254.9
(a) Government and Other Trustee Securities	177	88,208.9	159	42,192.5	168	121,813.5
(b) Shares and Debentures	1,160	55,275.9	1,077	21,810.3	4,001	24,738.3
(c) Participation Term Certificates						
(d) Others	220	2,567.2	211	1,168.1	151	703.0
B. Unquoted on the Stock Exchange:	428	54,818.5	463	53,460.0	415	51,635.0
1. To Stock Brokers and Dealers:	148	9,641.5	149	12,699.0	191	9,497.4
(a) Government and Other Trustee Securities	28	8,283.4	10	9,923.0	5	7,450.5
(b) Shares and Debentures	108	1,336.5	124	1,710.8	175	2,034.0
(c) Participation Term Certificates	1	9.5	1	9.5	1	7.2
(d) Others	11	12.1	14	1,055.7	10	5.8
2. To Others:	280	45,177.0	314	40,761.0	224	42,137.6
(a) Government and Other Trustee Securities	149	36,871.5	152	32,401.5	115	37,674.2
(b) Shares and Debentures	13	2,530.5	12	2,509.5	9	1,752.4
(c) Participation Term Certificates						
(d) Others	118	5,775.1	150	5,850.0	100	2,711.0
III. Merchandise	176,868	2,074,959.9	234,808	1,851,942.7	125,265	1,732,833.8
A. Food Item:	17,752	630,341.6	53,412	575,181.0	45,536	549,274.4
1. Wheat	3,332	159,316.8	7,606	146,439.9	4,243	125,998.1
2. Rice and Paddy	3,612	83,258.0	22,038	88,554.8	4,871	65,862.4
3. Other Grain & Pulses:	964	5,935.0	709	9,412.5	521	6,202.2
(a) Indigenous	810	4,939.1	541	7,993.7	359	4,318.6
(b) Imported	154	995.9	168	1,418.8	162	1,883.6
4. Edible Oil:	1,109	50,778.5	1,493	50,682.3	811	28,819.8
(a) Indigenous	872	33,113.6	1,270	34,623.1	592	15,377.1
(b) Imported	237	17,664.9	223	16,059.2	219	13,442.6
5. Sugar:	3,182	231,756.7	15,895	178,316.9	30,861	215,655.1
(a) Indigenous	2,814	228,709.0	15,629	171,850.8	30,680	208,924.3
(b) Imported	368	3,047.7	266	6,466.1	181	6,730.7
6. Kariana and Spices	3,145	2,413.8	2,956	1,939.4	1,219	1,332.1
7. Fish and Fish Preparations	39	1,578.6	135	1,259.6	97	1,992.9
8. Other Food Item:	2,369	95,304.1	2,580	98,575.5	2,913	103,411.9
(a) Indigenous	2,336	93,343.3	2,442	96,536.9	2,255	100,311.6
(b) Imported	33	1,960.8	138	2,038.6	658	3,100.3
B. Raw Material:	24,332	488,878.1	71,010	428,706.6	27,351	437,638.9
1. Cotton Raw:	11,051	133,777.5	49,205	137,731.1	17,195	128,302.7
(a) Indigenous	10,962	129,447.7	48,818	131,507.4	17,052	122,316.8
(b) Imported	89	4,329.9	387	6,223.7	143	5,985.9
2. Synthetic Fibers:	190	14,478.6	188	13,767.4	266	25,963.0
(a) Indigenous	145	12,666.9	159	12,766.1	232	24,514.2
(b) Imported	45	1,811.7	29	1,001.3	34	1,448.8
3. Fertilizer:	1,580	72,075.3	4,994	64,806.9	1,259	63,804.4
(a) Indigenous	1,456	65,146.0	4,800	57,150.8	1,114	53,316.9
(b) Imported	124	6,929.3	194	7,656.1	145	10,487.5

3.1 Advances Classified by Securities

All Banks

Security	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	874	44,751.2	725	34,409.4	880	43,045.1
(a) Indigenous	843	33,880.9	700	20,925.8	800	28,210.9
(b) Imported	31	10,870.4	25	13,483.6	80	14,834.2
5. Iron & Steel:	3,515	122,749.1	9,642	83,264.0	2,953	79,120.0
(a) Indigenous	2,488	71,947.3	8,733	44,009.7	1,510	40,660.0
(b) Imported	1,027	50,801.8	909	39,254.2	1,443	38,459.9
6. Wool & Goat Hair	48	1,534.0	423	1,051.0	65	861.3
7. Hides & Skins	1,469	4,655.2	276	4,424.6	225	5,568.3
8. Oil Seeds	888	12,141.5	1,522	10,583.0	939	15,366.0
9. Pesticides & Insecticides:	634	2,475.7	500	2,121.6	452	2,768.9
(a) Indigenous	633	2,470.8	419	2,043.3	405	2,705.8
(b) Imported	1	4.9	81	78.3	47	63.2
10. Other Raw Material:	4,083	80,240.0	3,535	76,547.8	3,117	72,839.2
(a) Indigenous	3,662	66,411.7	2,474	48,901.8	2,614	66,537.8
(b) Imported	421	13,828.3	1,061	27,646.0	503	6,301.3
C. Finished/Manufactured Goods:	134,784	955,740.2	110,386	848,055.1	52,378	745,920.6
1. Cotton Textiles:	4,162	175,047.4	10,327	143,189.0	3,664	133,294.4
(a) Indigenous	2,870	160,829.9	9,738	129,808.3	2,678	123,212.6
(b) Imported	1,292	14,217.5	589	13,380.8	986	10,081.7
2. Cotton Yarn:	1,521	85,142.1	6,402	77,666.8	1,682	72,517.1
(a) Indigenous	997	75,966.6	4,755	69,825.6	1,419	63,556.8
(b) Imported	524	9,175.5	1,647	7,841.2	263	8,960.3
3. Other Textiles:	7,179	176,788.6	22,769	159,964.3	12,845	121,743.9
(a) Indigenous	4,913	115,741.4	16,267	108,160.9	12,229	107,399.0
(b) Imported	2,266	61,047.2	6,502	51,803.3	616	14,344.9
4. Machinery:	14,836	31,599.0	18,911	24,547.7	1,908	22,683.7
(a) Indigenous	14,457	14,544.3	18,036	9,971.7	1,148	10,622.0
(b) Imported	379	17,054.8	875	14,576.0	760	12,061.7
5. Handloom Products	16	140.1	19	162.9	10	127.2
6. Carpet & Rugs	453	10,265.7	162	1,971.3	147	2,241.4
7. Readymade Garments	992	74,223.6	1,386	89,036.7	8,712	56,961.4
8. Cement and Cement Products:	2,196	54,583.9	1,629	42,250.9	361	36,562.4
(a) Indigenous	930	52,458.0	564	40,085.2	347	34,822.4
(b) Imported	1,266	2,125.8	1,065	2,165.7	14	1,740.0
9. Sport Goods	2,162	5,613.4	158	5,797.5	195	4,057.2
10. Surgical Instruments	1,168	5,469.4	421	5,403.0	335	5,172.2
11. Chemicals and Dyes	4,270	38,301.5	1,526	30,350.2	1,426	30,473.3
12. Other Finished Goods:	95,829	298,565.4	46,676	267,714.8	21,093	260,086.4
(a) Indigenous	95,685	286,940.9	44,111	230,347.9	19,563	250,329.5
(b) Imported	144	11,624.5	2,565	37,367.0	1,530	9,756.9
IV. Fixed Assets Including Machinery	144,555	1,231,151.7	175,814	1,133,144.8	155,156	1,294,807.5
V. Real Estate:	758,236	808,118.7	783,885	793,048.3	780,659	681,507.5
(a) Land	691,268	329,039.1	715,097	330,411.0	721,134	290,452.1
(b) Buildings:	66,968	479,079.6	68,788	462,637.4	59,525	391,055.4
1. Residential	51,494	161,911.7	52,743	156,734.9	43,136	106,271.6
2. Non-Residential	15,474	317,167.9	16,045	305,902.4	16,389	284,783.8
VI. Fixed Deposits and Insurance Policies:	11,220	35,749.9	12,928	38,747.0	7,891	33,528.6
(a) Bank Deposits	6,223	21,976.0	6,316	13,177.0	2,177	9,967.4
(b) Insurance Policies	4,997	13,773.9	6,612	25,570.0	5,714	23,561.2
VII. Others:	2,041,758	2,568,807.8	2,258,293	2,255,860.7	2,026,423	1,922,051.4
(a) Other Secured Advances	1,223,682	1,978,776.3	1,471,133	1,825,073.9	1,055,542	1,452,825.4
(b) Advances Secured by Guarantee(s)	219,064	518,645.7	381,451	374,937.5	496,052	388,047.4
(c) Unsecured Advances	599,012	71,385.8	405,709	55,849.3	474,829	81,178.6
Total	3,298,472	7,122,815.6	3,555,512	6,306,461.6	3,327,343	5,965,939.0

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

Security	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	157,276	83,889.7	82,528	59,533.7	222,289	61,900.5
II. Securities , Shares and Other Financial Instruments:	1,877	76,688.3	1,154	26,180.7	1,123	77,652.6
A. Quoted on the Stock Exchange:	1,751	60,595.3	1,016	7,551.8	981	59,548.9
1. To Stock Brokers and Dealers:	799	2,065.6	71	2,806.1	26	1,443.1
(a) Government and Other Trustee Securities					5	22.0
(b) Shares and Debentures	799	2,065.6	71	2,806.1	21	1,421.1
(c) Participation Term Certificates						
(d) Others						
2. To Others:	952	58,529.6	945	4,745.7	955	58,105.7
(a) Government and Other Trustee Securities	106	27,815.5	98	1,821.5	107	54,760.9
(b) Shares and Debentures	846	30,714.1	847	2,924.2	848	3,344.9
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:	126	16,093.0	138	18,628.9	142	18,103.7
1. To Stock Brokers and Dealers:	107	1,336.3	112	2,483.9	108	1,541.0
(a) Government and Other Trustee Securities						
(b) Shares and Debentures	107	1,336.3	108	1,433.7	108	1,541.0
(c) Participation Term Certificates						
(d) Others			4	1,050.3		
2. To Others:	19	14,756.8	26	16,144.9	34	16,562.6
(a) Government and Other Trustee Securities	6	11,415.2	11	12,065.8	3	12,551.7
(b) Shares and Debentures	9	2,526.4	8	2,502.8	5	1,745.7
(c) Participation Term Certificates						
(d) Others	4	815.2	7	1,576.4	26	2,265.3
III. Merchandise	113,140	382,404.3	168,076	304,755.9	65,042	307,498.5
A. Food Item:	6,760	106,515.2	42,683	94,132.9	35,296	96,338.9
1. Wheat	185	2,483.8	5,128	3,205.6	1,715	4,363.0
2. Rice and Paddy	1,098	22,065.2	19,322	19,137.8	2,392	10,572.2
3. Other Grain & Pulses:	498	352.6	63	436.7	63	436.0
(a) Indigenous	498	352.6	63	436.7	63	436.0
(b) Imported						
4. Edible Oil:	65	1,915.4	407	1,552.8	121	1,214.9
(a) Indigenous	64	1,865.4	407	1,552.8	121	1,214.9
(b) Imported	1	50.0				
5. Sugar:	1,870	70,447.2	14,822	67,040.0	29,665	75,367.5
(a) Indigenous	1,563	70,085.2	14,669	66,730.7	29,523	75,128.7
(b) Imported	307	362.0	153	309.3	142	238.8
6. Kariana and Spices	2,903	888.0	2,715	1,075.6	975	563.5
7. Fish and Fish Preparations	5	230.4	101	232.1	29	160.6
8. Other Food Item:	136	8,132.6	125	1,452.3	336	3,661.1
(a) Indigenous	136	8,132.6	125	1,452.3	116	3,194.7
(b) Imported					220	466.4
B. Raw Material:	12,278	76,366.1	58,667	48,947.7	15,679	49,313.7
1. Cotton Raw:	7,163	26,350.2	44,811	22,627.8	13,845	12,888.3
(a) Indigenous	7,160	26,144.4	44,811	22,627.8	13,844	12,642.3
(b) Imported	3	205.9			1	246.0
2. Synthetic Fibers:	65	1,291.8	59	668.9	93	10,014.2
(a) Indigenous	61	988.9	58	469.0	92	9,814.3
(b) Imported	4	302.9	1	199.9	1	199.9
3. Fertilizer:	440	9,064.2	3,940	4,451.0	267	10,876.3
(a) Indigenous	437	8,946.1	3,940	4,451.0	267	10,876.3
(b) Imported	3	118.1				

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

Security	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	395	17,240.9	243	5,297.5	232	4,014.9
(a) Indigenous	395	17,240.9	243	5,297.5	232	4,014.9
(b) Imported						
5. Iron & Steel:	1,234	17,495.0	7,660	12,258.4	338	8,799.4
(a) Indigenous	1,215	17,355.1	7,648	12,118.1	330	8,698.6
(b) Imported	19	139.8	12	140.3	8	100.8
6. Wool & Goat Hair	34	0.5	386	36.2	19	73.7
7. Hides & Skins	1,276	273.6	80	379.2	5	35.6
8. Oil Seeds	507	751.0	1,306	933.6	656	183.6
9. Pesticides & Insecticides:	172	605.4	8	353.1	5	427.1
(a) Indigenous	172	605.4	8	353.1	5	427.1
(b) Imported						
10. Other Raw Material:	992	3,293.4	174	1,941.9	219	2,000.7
(a) Indigenous	754	3,253.4	50	1,874.1	44	1,849.6
(b) Imported	238	40.1	124	67.8	175	151.1
C. Finished/Manufactured Goods:	94,102	199,523.0	66,726	161,675.3	14,067	161,845.9
1. Cotton Textiles:	1,326	35,454.3	7,605	28,928.7	989	26,593.8
(a) Indigenous	443	33,683.0	7,587	26,824.9	258	24,268.2
(b) Imported	883	1,771.3	18	2,103.8	731	2,325.5
2. Cotton Yarn:	555	26,644.3	5,202	24,117.9	98	20,325.0
(a) Indigenous	255	25,486.6	3,716	22,588.2	88	18,646.4
(b) Imported	300	1,157.7	1,486	1,529.7	10	1,678.6
3. Other Textiles:	268	22,861.8	12,104	18,188.3	260	22,685.7
(a) Indigenous	244	22,191.1	11,973	17,539.6	251	22,266.4
(b) Imported	24	670.6	131	648.7	9	419.3
4. Machinery:	201	1,842.3	3,963	2,234.9	255	1,731.5
(a) Indigenous	108	1,408.5	3,371	1,545.0	46	1,233.9
(b) Imported	93	433.8	592	689.9	209	497.7
5. Handloom Products						
6. Carpet & Rugs	331	474.9	7	90.8	6	59.6
7. Readymade Garments	48	2,711.4	550	2,208.0	47	1,052.9
8. Cement and Cement Products:	1,809	8,635.4	1,412	6,817.2	41	6,320.7
(a) Indigenous	555	7,521.1	362	5,715.1	41	6,320.7
(b) Imported	1,254	1,114.3	1,050	1,102.1		
9. Sport Goods	1,993	811.2	5	824.3	4	71.5
10. Surgical Instruments	573	123.3	6	130.5	5	26.3
11. Chemicals and Dyes	2,686	4,525.4	40	4,250.4	42	2,111.1
12. Other Finished Goods:	84,312	95,438.7	35,832	73,884.3	12,320	80,867.9
(a) Indigenous	84,228	91,056.7	35,757	72,379.2	12,275	79,737.8
(b) Imported	84	4,382.1	75	1,505.1	45	1,130.2
IV. Fixed Assets Including Machinery	119,850	301,614.0	152,830	310,189.2	128,915	501,329.6
V. Real Estate:	29,717	94,069.4	19,119	130,349.8	13,599	63,095.9
(a) Land	24,542	53,336.6	14,192	74,299.9	12,916	40,991.9
(b) Buildings:	5,175	40,732.8	4,927	56,049.9	683	22,104.0
1. Residential	4,843	9,923.2	4,644	20,139.7	520	4,653.9
2. Non-Residential	332	30,809.5	283	35,910.2	163	17,450.2
VI. Fixed Deposits and Insurance Policies:	5,953	8,071.8	7,531	10,702.3	3,450	5,386.0
(a) Bank Deposits	3,227	3,297.6	3,306	2,343.2	436	511.4
(b) Insurance Policies	2,726	4,774.3	4,225	8,359.1	3,014	4,874.6
VII. Others:	91,326	406,923.6	413,237	374,758.3	424,641	202,491.9
(a) Other Secured Advances	25,462	239,647.7	173,411	261,173.3	65,061	36,075.7
(b) Advances Secured by Guarantee(s)	53,840	158,763.0	213,599	99,792.8	331,047	156,401.4
(c) Unsecured Advances	12,024	8,512.9	26,227	13,792.2	28,533	10,014.8
Total	519,139	1,353,661.1	844,475	1,216,469.9	859,059	1,219,354.9

3.1.2 Advances Classified by Securities

Domestic Private Banks

Security	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	5,177	1,864.9	4,696	1,688.7	4,316	1,824.8
II. Securities , Shares and Other Financial Instruments:	1,505	241,584.7	1,406	146,315.1	4,221	159,832.4
A. Quoted on the Stock Exchange:	1,203	202,859.3	1,081	111,483.9	3,948	126,301.0
1. To Stock Brokers and Dealers:	598	115,336.9	579	51,058.8	583	37,151.9
(a) Government and Other Trustee Securities	279	102,082.9	295	37,547.6	308	18,971.8
(b) Shares and Debentures	258	13,117.2	225	13,240.8	229	18,030.2
(c) Participation Term Certificates						
(d) Others	61	136.8	59	270.4	46	149.9
2. To Others:	605	87,522.4	502	60,425.1	3,365	89,149.1
(a) Government and Other Trustee Securities	71	60,393.4	61	40,371.0	61	67,052.7
(b) Shares and Debentures	314	24,561.8	230	18,886.0	3,153	21,393.4
(c) Participation Term Certificates						
(d) Others	220	2,567.2	211	1,168.1	151	703.0
B. Unquoted on the Stock Exchange:	302	38,725.5	325	34,831.2	273	33,531.4
1. To Stock Brokers and Dealers:	41	8,305.2	37	10,215.1	83	7,956.4
(a) Government and Other Trustee Securities	28	8,283.4	10	9,923.0	5	7,450.5
(b) Shares and Debentures	1	0.2	16	277.2	67	492.9
(c) Participation Term Certificates	1	9.5	1	9.5	1	7.2
(d) Others	11	12.1	10	5.4	10	5.8
2. To Others:	261	30,420.2	288	24,616.1	190	25,575.0
(a) Government and Other Trustee Securities	143	25,456.3	141	20,335.7	112	25,122.6
(b) Shares and Debentures	4	4.0	4	6.7	4	6.7
(c) Participation Term Certificates						
(d) Others	114	4,959.9	143	4,273.6	74	445.7
III. Merchandise	63,652	1,688,103.1	66,671	1,542,158.0	60,155	1,417,316.3
A. Food Item:	10,986	523,802.8	10,723	481,024.5	10,234	452,912.0
1. Wheat	3,147	156,833.0	2,478	143,234.3	2,528	121,635.1
2. Rice and Paddy	2,513	61,190.5	2,715	69,414.7	2,478	55,287.8
3. Other Grain & Pulses:	465	5,573.5	645	8,966.8	457	5,757.2
(a) Indigenous	311	4,577.5	477	7,547.9	295	3,873.6
(b) Imported	154	995.9	168	1,418.8	162	1,883.6
4. Edible Oil:	1,043	48,857.7	1,085	49,124.1	689	27,599.5
(a) Indigenous	807	31,242.8	862	33,064.9	470	14,156.9
(b) Imported	236	17,614.9	223	16,059.2	219	13,442.6
5. Sugar:	1,312	161,309.5	1,073	111,277.0	1,196	140,287.5
(a) Indigenous	1,251	158,623.8	960	105,120.1	1,157	133,795.6
(b) Imported	61	2,685.7	113	6,156.8	39	6,491.9
6. Kariana and Spices	242	1,525.8	241	863.8	244	768.6
7. Fish and Fish Preparations	34	1,348.2	34	1,027.5	68	1,832.3
8. Other Food Item:	2,230	87,164.7	2,452	97,116.4	2,574	99,743.9
(a) Indigenous	2,197	85,203.9	2,314	95,077.8	2,136	97,110.1
(b) Imported	33	1,960.8	138	2,038.6	438	2,633.9
B. Raw Material:	12,041	411,478.4	12,331	379,337.6	11,659	387,861.2
1. Cotton Raw:	3,888	107,427.3	4,394	115,103.2	3,350	115,414.4
(a) Indigenous	3,802	103,303.3	4,007	108,879.5	3,208	109,674.5
(b) Imported	86	4,124.0	387	6,223.7	142	5,739.9
2. Synthetic Fibers:	124	13,147.2	128	13,058.4	172	15,908.8
(a) Indigenous	83	11,638.5	100	12,257.0	139	14,659.9
(b) Imported	41	1,508.7	28	801.4	33	1,248.9
3. Fertilizer:	1,140	63,011.2	1,054	60,355.9	992	52,928.1
(a) Indigenous	1,019	56,200.0	860	52,699.8	847	42,440.6
(b) Imported	121	6,811.2	194	7,656.1	145	10,487.5

3.1.2 Advances Classified by Securities

Domestic Private Banks

Security	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	478	27,470.1	481	29,071.6	647	38,990.0
(a) Indigenous	448	16,640.0	457	15,628.3	568	24,196.0
(b) Imported	30	10,830.1	24	13,443.4	79	14,794.0
5. Iron & Steel:	2,277	105,224.9	1,978	70,976.3	2,611	70,291.3
(a) Indigenous	1,269	54,562.9	1,081	31,862.4	1,176	31,932.1
(b) Imported	1,008	50,662.0	897	39,113.9	1,435	38,359.2
6. Wool & Goat Hair	14	1,533.5	37	1,014.7	46	787.6
7. Hides & Skins	190	4,347.7	193	4,011.6	217	5,493.9
8. Oil Seeds	381	11,390.4	216	9,649.4	283	15,182.4
9. Pesticides & Insecticides:	461	1,866.0	491	1,764.2	446	2,337.6
(a) Indigenous	460	1,861.1	410	1,685.9	399	2,274.4
(b) Imported	1	4.9	81	78.3	47	63.2
10. Other Raw Material:	3,088	76,060.0	3,359	74,332.2	2,895	70,527.1
(a) Indigenous	2,905	62,271.8	2,422	46,754.0	2,567	64,376.8
(b) Imported	183	13,788.2	937	27,578.2	328	6,150.2
C. Finished/Manufactured Goods:	40,625	752,821.9	43,617	681,795.9	38,262	576,543.1
1. Cotton Textiles:	2,828	138,642.1	2,718	113,271.7	2,671	105,479.5
(a) Indigenous	2,419	126,195.8	2,147	101,994.8	2,416	97,723.3
(b) Imported	409	12,446.3	571	11,276.9	255	7,756.2
2. Cotton Yarn:	964	58,380.8	1,199	53,432.0	1,583	52,075.2
(a) Indigenous	740	50,363.0	1,038	47,120.5	1,330	44,793.5
(b) Imported	224	8,017.8	161	6,311.5	253	7,281.7
3. Other Textiles:	6,906	153,654.6	10,662	141,515.4	12,582	98,803.4
(a) Indigenous	4,665	93,350.7	4,292	90,433.4	11,975	84,877.9
(b) Imported	2,241	60,303.9	6,370	51,082.0	607	13,925.6
4. Machinery:	14,634	29,739.4	14,948	22,312.8	1,653	20,952.2
(a) Indigenous	14,348	13,118.5	14,665	8,426.7	1,102	9,388.2
(b) Imported	286	16,620.9	283	13,886.1	551	11,564.0
5. Handloom Products	16	140.1	19	162.9	10	127.2
6. Carpet & Rugs	122	9,790.9	155	1,880.5	141	2,181.9
7. Readymade Garments	942	71,309.4	835	86,586.8	8,664	55,672.2
8. Cement and Cement Products:	386	45,944.7	216	35,430.0	319	30,238.0
(a) Indigenous	374	44,933.2	201	34,366.4	305	28,498.0
(b) Imported	12	1,011.5	15	1,063.5	14	1,740.0
9. Sport Goods	169	4,802.2	153	4,973.2	191	3,985.7
10. Surgical Instruments	593	5,167.8	413	5,241.1	328	5,118.9
11. Chemicals and Dyes	1,582	33,772.6	1,484	26,096.3	1,382	28,358.7
12. Other Finished Goods:	11,483	201,477.4	10,815	190,893.2	8,738	173,550.2
(a) Indigenous	11,423	194,234.9	8,325	155,031.3	7,253	164,923.4
(b) Imported	60	7,242.5	2,490	35,861.9	1,485	8,626.8
IV. Fixed Assets Including Machinery	23,982	924,404.5	22,397	818,891.1	25,669	787,712.7
V. Real Estate:	75,633	563,429.8	75,691	510,970.4	67,625	468,549.7
(a) Land	15,202	130,057.4	13,243	109,681.9	10,219	104,781.9
(b) Buildings:	60,431	433,372.4	62,448	401,288.5	57,406	363,767.8
1. Residential	45,674	150,710.3	47,133	135,295.8	41,617	99,747.4
2. Non-Residential	14,757	282,662.0	15,315	265,992.7	15,789	264,020.4
VI. Fixed Deposits and Insurance Policies:	5,217	27,662.0	5,390	28,036.5	4,433	28,134.1
(a) Bank Deposits	2,947	18,663.4	3,005	10,826.8	1,736	9,448.9
(b) Insurance Policies	2,270	8,998.6	2,385	17,209.7	2,697	18,685.2
VII. Others:	1,824,469	2,098,105.5	1,728,375	1,832,898.4	1,486,432	1,678,925.3
(a) Other Secured Advances	1,161,584	1,725,369.8	1,268,096	1,554,636.9	961,102	1,409,465.7
(b) Advances Secured by Guarantee(s)	109,523	314,268.8	109,930	240,502.0	108,409	202,457.8
(c) Unsecured Advances	553,362	58,466.9	350,349	37,759.5	416,921	67,001.9
Total	1,999,635	5,545,154.5	1,904,626	4,880,958.1	1,652,851	4,542,295.3

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals						
II. Securities , Shares and Other Financial Instruments:						
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	50	4,237.9	35	4,813.8	41	7,798.0
A. Food Item:						
1. Wheat						
2. Rice and Paddy						
3. Other Grain & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oil:						
(a) Indigenous						
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:						
(a) Indigenous						
(b) Imported						
B. Raw Material:	4	926.7	3	314.0	4	351.6
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
2. Synthetic Fibers:						
(a) Indigenous						
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	1	40.2	1	40.2	1	40.2
(a) Indigenous						
(b) Imported	1	40.2	1	40.2	1	40.2
5. Iron & Steel:						
(a) Indigenous						
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins						
8. Oil Seeds						
9. Pesticides & Insecticides:						
(a) Indigenous						
(b) Imported						
10. Other Raw Material:	3	886.5	2	273.7	3	311.4
(a) Indigenous	3	886.5	2	273.7	3	311.4
(b) Imported						
C. Finished/Manufactured Goods:	46	3,311.2	32	4,499.8	37	7,446.4
1. Cotton Textiles:	6	948.0	2	985.5	2	1,217.9
(a) Indigenous	6	948.0	2	985.5	2	1,217.9
(b) Imported						
2. Cotton Yarn:	2	116.9	1	116.9	1	116.9
(a) Indigenous	2	116.9	1	116.9	1	116.9
(b) Imported						
3. Other Textiles:	4	241.0	2	229.4	2	223.5
(a) Indigenous	3	168.4	1	156.7	2	223.5
(b) Imported	1	72.7	1	72.7		
4. Machinery:	1	17.3				
(a) Indigenous	1	17.3				
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments	2	202.9	1	241.9	1	236.3
8. Cement and Cement Products:						
(a) Indigenous						
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	177.0	1	30.1	1	25.6
11. Chemicals and Dyes						
12. Other Finished Goods:	30	1,608.1	25	2,896.2	30	5,626.1
(a) Indigenous	30	1,608.1	25	2,896.2	30	5,626.1
(b) Imported						
IV. Fixed Assets Including Machinery	9	2,317.7	9	1,193.2	10	2,884.0
V. Real Estate:	38	650.1	22	655.5	22	655.5
(a) Land						
(b) Buildings:	38	650.1	22	655.5	22	655.5
1. Residential	15	22.3	6	24.4	22	655.5
2. Non-Residential	23	627.8	16	631.1		
VI. Fixed Deposits and Insurance Policies:						
(a) Bank Deposits						
(b) Insurance Policies						
VII. Others:	480	45,048.8	496	29,835.0	514	22,433.5
(a) Other Secured Advances	404	8,010.3	136	3,858.9	141	1,879.0
(b) Advances Secured by Guarantee(s)	62	37,028.1	335	25,961.9	347	20,539.3
(c) Unsecured Advances	14	10.4	25	14.2	26	15.2
Total	577	52,254.5	562	36,497.5	587	33,771.0

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals						
II. Securities , Shares and Other Financial Instruments:						
A. Quoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
B. Unquoted on the Stock Exchange:						
1. To Stock Brokers and Dealers:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
2. To Others:						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	26	214.5	26	215.0	27	221.0
A. Food Item:	6	23.5	6	23.5	6	23.5
1. Wheat						
2. Rice and Paddy	1	2.4	1	2.4	1	2.4
3. Other Grain & Pulses:	1	9.0	1	9.0	1	9.0
(a) Indigenous	1	9.0	1	9.0	1	9.0
(b) Imported						
4. Edible Oil:	1	5.4	1	5.4	1	5.4
(a) Indigenous	1	5.4	1	5.4	1	5.4
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	3	6.8	3	6.8	3	6.8
(a) Indigenous	3	6.8	3	6.8	3	6.8
(b) Imported						
B. Raw Material:	9	106.9	9	107.4	9	112.4
1. Cotton Raw:						
(a) Indigenous						
(b) Imported						
2. Synthetic Fibers:	1	39.6	1	40.0	1	40.0
(a) Indigenous	1	39.6	1	40.0	1	40.0
(b) Imported						
3. Fertilizer:						
(a) Indigenous						
(b) Imported						

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:						
(a) Indigenous						
(b) Imported						
5. Iron & Steel:	4	29.2	4	29.2	4	29.2
(a) Indigenous	4	29.2	4	29.2	4	29.2
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins	3	33.8	3	33.8	3	38.8
8. Oil Seeds						
9. Pesticides & Insecticides:	1	4.3	1	4.3	1	4.3
(a) Indigenous	1	4.3	1	4.3	1	4.3
(b) Imported						
10. Other Raw Material:						
(a) Indigenous						
(b) Imported						
C. Finished/Manufactured Goods:	11	84.2	11	84.2	12	85.2
1. Cotton Textiles:	2	3.1	2	3.1	2	3.1
(a) Indigenous	2	3.1	2	3.1	2	3.1
(b) Imported						
2. Cotton Yarn:						
(a) Indigenous						
(b) Imported						
3. Other Textiles:	1	31.2	1	31.2	1	31.2
(a) Indigenous	1	31.2	1	31.2	1	31.2
(b) Imported						
4. Machinery:						
(a) Indigenous						
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs						
7. Readymade Garments						
8. Cement and Cement Products:	1	3.7	1	3.7	1	3.7
(a) Indigenous	1	3.7	1	3.7	1	3.7
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	1.3	1	1.3	1	1.3
11. Chemicals and Dyes	2	3.6	2	3.6	2	3.6
12. Other Finished Goods:	4	41.2	4	41.2	5	42.2
(a) Indigenous	4	41.2	4	41.2	5	42.2
(b) Imported						
IV. Fixed Assets Including Machinery	714	2,815.5	578	2,871.2	562	2,881.2
V. Real Estate:	652,848	149,969.5	689,053	151,072.6	699,413	149,206.5
(a) Land	651,524	145,645.1	687,662	146,429.2	697,999	144,678.3
(b) Buildings:	1,324	4,324.3	1,391	4,643.4	1,414	4,528.1
1. Residential	962	1,255.8	960	1,275.0	977	1,214.9
2. Non-Residential	362	3,068.5	431	3,368.4	437	3,313.3
VI. Fixed Deposits and Insurance Policies:	50	16.1	7	8.3	8	8.5
(a) Bank Deposits	49	15.1	5	7.0	5	7.0
(b) Insurance Policies	1	1.0	2	1.2	3	1.5
VII. Others:	125,483	18,730.0	116,185	18,369.1	114,836	18,200.7
(a) Other Secured Advances	36,232	5,748.5	29,490	5,404.8	29,238	5,405.1
(b) Advances Secured by Guarantee(s)	55,639	8,585.8	57,587	8,680.8	56,249	8,648.9
(c) Unsecured Advances	33,612	4,395.7	29,108	4,283.5	29,349	4,146.7
Total	779,121	171,745.5	805,849	172,536.1	814,846	170,517.9

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents	1	78.8	1	..	3	0.1
I. Official						
II. Business	1	78.8				
III. Personal			1	..	3	0.1
2. Domestic Constituents	3,298,471	7,122,736.8	3,555,511	6,306,461.6	3,327,340	5,965,938.9
I. Government	159	833,699.6	209	676,690.1	215	691,417.4
A. Federal Government	97	237,847.6	101	223,449.2	164	233,142.0
1) Commodity Operations	52	231,376.1	59	219,729.1	34	229,240.8
2) Others	45	6,471.5	42	3,720.1	130	3,901.2
B. Provincial Governments	62	595,852.0	108	453,240.9	51	458,275.4
1) Commodity Operations	50	588,407.5	96	452,195.3	45	457,887.2
2) Others	12	7,444.6	12	1,045.6	6	388.3
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	1,116	1,046,777.1	639	887,721.6	556	808,842.6
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying			1	1,500.0		
C. Manufacturing	692	70,844.3	238	58,267.8	190	50,652.2
D. Construction						
E. Utilities	221	386,585.3	185	307,074.9	120	149,872.4
F. Commerce	24	75,675.2	44	146,385.6	39	154,222.0
G. Transport, Storage and Communication	99	241,457.5	121	231,605.3	117	187,636.4
H. Services	1	229.6	2	328.3	2	278.5
I. Other	79	271,985.1	48	142,559.8	88	266,181.1
III. Non-bank Financial Institutions (NBFIs)	880	80,721.6	686	79,232.8	4,292	81,428.9
A. Co-operative Banks						
B. Development Financial Institutions	38	19,678.1	45	22,842.4	33	19,759.4
C. Insurance Companies	290	6,247.9	222	8,611.3	218	5,980.0
D. Micro Finance	31	1,649.4	42	2,233.5	44	2,505.3
E. Other NBFIs	521	53,146.1	377	45,545.6	3,997	53,184.1
IV. Private Sector (Business)	1,467,676	4,531,966.5	1,505,505	4,093,928.3	1,494,382	3,856,791.3
A. Agriculture, Hunting and Forestry	1,017,145	305,532.2	982,531	309,189.2	1,095,678	297,493.2
1) Growing of Crops	662,916	183,822.8	625,641	190,071.5	733,966	194,713.9
2) Farming of Animals	298,048	91,982.5	295,848	88,901.3	295,427	76,361.1
3) Agricultural and Animal Husbandry	614	4,614.1	641	4,280.7	532	2,452.1
4) Agricultural Machinery and Equipments	55,477	24,545.3	59,844	25,634.3	65,633	23,628.9
5) Hunting, Trapping, Forestry & Logging	90	567.3	557	301.5	120	337.2
B. Fishing & Fish Farming, etc.	472	540.9	495	636.7	672	873.8
C. Mining and Quarrying	569	42,599.1	557	42,969.5	462	40,154.4
1) Mining of Coal	45	20,317.3	62	16,898.7	31	14,029.6
2) Crude Petroleum & Natural Gas	265	18,895.0	287	22,089.7	281	23,256.2
3) Iron & Non-ferrous Metal Ores	24	752.3	19	813.7	19	694.0
4) Quarrying of Stone, Sand and Clay	57	647.8	59	1,232.2	32	478.1
5) Chemical, Fertilizer, Salt, etc.	178	1,986.7	130	1,935.1	99	1,696.5
D. Manufacturing	100,163	2,632,731.3	191,291	2,369,333.9	96,764	2,238,364.3
1) Food Products and Beverages	26,600	744,055.6	53,026	608,137.3	25,329	607,949.7
2) Tobacco Products	270	1,161.3	221	975.2	185	8,577.6
3) Textiles	23,293	798,967.3	86,915	801,589.5	21,848	689,065.3
i. Spinning, Weaving, Finishing of Textiles	16,868	625,286.5	51,753	605,576.2	14,282	532,401.1
a. Spinning of Fibres	9,290	344,011.1	34,366	332,679.0	7,117	297,806.5
b. Weaving of Textiles	3,630	149,985.8	7,374	146,429.6	3,599	128,738.0
c. Finishing of Textiles	3,948	131,289.6	10,013	126,467.5	3,566	105,856.6
ii. Made-up Textile Articles	2,370	79,419.6	2,699	81,219.1	1,880	59,217.2
iii. Knit Wear	568	37,508.7	580	27,624.1	720	28,522.9
iv. Carpets and Rugs	620	9,089.3	634	9,205.0	712	11,515.9
v. Other Textiles n.e.s.	2,867	47,663.3	31,249	77,965.0	4,254	57,408.2
4) Wearing Apparel, Readymade Garments, etc.	7,056	86,574.8	5,670	84,459.6	9,773	75,085.5
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	2,304	25,559.7	1,785	22,871.3	11,086	23,885.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	437	9,206.4	479	8,293.4	626	9,387.6
ii. Footwear	1,867	16,353.3	1,306	14,577.9	10,460	14,498.3
a. Leather Wear	1,658	14,770.1	1,134	12,735.3	10,371	12,697.7
b. Rubber and Plastic Wear	209	1,583.2	172	1,842.6	89	1,800.5

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	644	2,890.9	1,138	2,311.0	608	2,518.5
7) Paper, Paperboard and Products	1,465	48,226.4	1,699	38,366.5	1,497	40,647.2
8) Printing, Publishing and Allied Industries	1,161	12,656.5	1,104	9,788.3	1,059	7,807.1
9) Coke and Refined Petroleum Products	769	57,821.0	4,036	60,834.9	823	75,600.3
10) Chemicals and Chemical Products	10,182	285,947.6	19,318	272,687.3	8,343	294,683.3
11) Rubber and Plastics Products	2,761	42,693.0	2,822	37,068.5	2,505	34,394.6
12) Other Non-metallic Mineral Products	1,119	139,972.2	1,062	107,270.2	937	84,636.3
13) Basic Metals	3,487	135,120.4	3,398	111,351.4	3,255	100,631.2
14) Fabricated Metal Products	951	29,804.6	908	23,074.7	914	23,077.8
15) Machinery and Equipment	1,858	40,347.3	1,328	35,097.0	1,637	25,624.8
16) Office, Accounting and Computing Machinery	29	248.4	33	292.5	49	347.0
17) Electrical Machinery and Apparatus	11,132	92,690.9	1,950	69,594.6	1,548	63,239.3
18) Radio, Television and Communication Equipment and Apparatus	131	4,967.3	94	3,587.6	250	5,583.1
19) Medical, Precision and Optical Instruments, Watches and Clocks	771	5,640.5	765	5,523.9	694	4,686.9
20) Motor Vehicles, Trailers and Semi-trailers	1,051	27,265.1	948	24,693.8	780	19,442.2
21) Other Transport Equipments	403	9,685.8	204	7,112.4	350	6,640.3
22) Furniture and Fixture	562	3,021.7	545	3,303.2	565	2,670.7
23) Jewellery and Related Articles	278	552.7	291	674.0	317	660.7
24) Sports Goods	447	5,188.2	438	4,986.4	454	4,742.6
25) Handicrafts	149	60.4	152	72.2	166	268.4
26) Other Manufacturing n.e.s.	1,290	31,611.8	1,441	33,610.4	1,792	35,898.0
E. Ship Breaking and Waste / Scrape (Junk), etc.	133	51,801.0	152	32,258.2	140	25,971.0
F. Electricity, Gas and Water Supply	1,945	447,033.5	2,189	372,811.5	2,165	359,573.3
G. Construction	4,381	165,346.8	3,843	138,445.8	3,807	131,483.1
1) Building	2,964	89,822.0	2,372	72,276.4	2,236	66,099.4
2) Infrastructure	1,417	75,524.8	1,471	66,169.4	1,571	65,383.7
H. Commerce and Trade	189,334	360,292.7	181,879	335,734.1	139,250	296,578.4
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	4,433	19,036.1	7,575	17,649.6	4,161	17,526.0
2) Wholesale and Commission Trade	21,377	190,506.8	22,154	164,304.0	20,816	141,452.7
i) Exports	3,777	24,502.2	1,460	19,429.7	1,317	19,755.8
ii) Imports	3,103	42,022.6	2,643	37,753.6	2,320	32,468.8
iii) Domestic Whole Sales	14,497	123,982.0	18,051	107,120.8	17,179	89,228.1
3) Retail Trade	163,524	150,749.8	152,150	153,780.4	114,273	137,599.7
I. Hotels, Restaurants and Clubs, etc	7,435	37,257.2	1,281	32,906.0	1,303	33,914.0
J. Transport, Storage and Communications	72,424	224,659.9	73,960	219,275.3	90,967	202,744.9
K. Real Estate, Renting and Business Activities	28,651	164,062.3	25,355	142,724.9	19,464	129,096.2
1) Real Estate Activities	544	24,598.7	470	22,418.3	301	18,268.5
2) Renting of Machinery and Equipment	425	1,918.5	424	2,110.5	832	1,831.1
3) Computer and Related Activities	1,190	5,462.4	1,037	5,073.2	822	4,308.4
4) Research and Development	177	7,053.1	180	6,946.8	136	5,850.8
5) Other Business Activities	26,315	125,029.7	23,244	106,176.2	17,373	98,837.4
L. Education	936	22,960.8	935	19,222.7	938	17,429.9
M. Health and Social Work	1,075	8,703.7	1,041	7,176.1	1,093	4,891.7
N. Other Community, Social and Personal Service Activities	4,160	26,930.6	3,693	32,377.2	3,221	29,519.7
O. Other Private Business n.e.s	38,853	41,514.6	36,303	38,867.2	38,458	48,703.5
V. Trust Funds and Non-profit Organizations	207	19,304.8	187	16,669.7	181	16,805.9
VI. Personal	1,825,290	606,235.2	2,043,373	549,363.4	1,824,485	504,439.6
A. Bank Employees	131,308	122,744.1	123,847	114,638.4	171,515	110,742.8
B. Consumer Financing	1,675,485	476,011.4	1,906,608	425,026.9	1,633,826	389,551.8
i) House Building	21,522	82,938.9	18,733	73,121.1	17,454	61,728.6
ii) Transport	262,631	193,596.6	239,807	171,021.3	219,867	151,297.0
iii) Credit Cards	1,006,254	37,447.7	986,662	34,195.6	792,750	29,963.2
iv) Consumer Durable	6,900	2,768.8	21,897	3,728.0	8,915	1,513.8
v) Personal Loans	378,178	159,259.3	639,509	142,960.9	594,840	145,049.2
C. Other Personal	18,497	7,479.7	12,918	9,698.1	19,144	4,144.9
VII. Others	3,143	4,032.1	4,912	2,855.8	3,229	6,213.3
Total	3,298,472	7,122,815.6	3,555,512	6,306,461.6	3,327,343	5,965,939.0

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	519,139	1,353,661.1	844,475	1,216,469.9	859,059	1,219,354.9
I. Government	33	171,548.6	80	130,383.3	17	132,435.1
A. Federal Government	16	30,242.5	17	31,067.0	7	25,599.0
1) Commodity Operations	15	29,742.6	15	30,696.1	7	25,599.0
2) Others	1	499.9	2	371.0		
B. Provincial Governments	17	141,306.2	63	99,316.2	10	106,836.1
1) Commodity Operations	16	141,306.0	62	99,315.9	10	106,836.1
2) Others	1	0.1	1	0.3		
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	455	256,046.1	51	251,586.0	60	303,974.9
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	409	63,593.3	14	41,938.3	15	46,917.9
D. Construction						
E. Utilities	9	18,664.8	13	60,968.7	8	6,304.1
F. Commerce	2	16,618.0	2	25,078.4	2	60,129.1
G. Transport, Storage and Communication	9	72,791.8	10	76,675.6	7	72,126.2
H. Services						
I. Other	26	84,378.3	12	46,925.0	28	118,497.5
III. Non-bank Financial Institutions (NBFIs)	155	9,355.0	63	9,668.1	3,684	8,126.9
A. Co-operative Banks						
B. Development Financial Institutions	1	12.5	3	255.6	1	12.5
C. Insurance Companies	17	963.4	17	1,077.2	15	1,025.1
D. Micro Finance			1	225.0	1	225.0
E. Other NBFIs	137	8,379.0	42	8,110.3	3,667	6,864.2
IV. Private Sector (Business)	368,905	759,969.6	420,200	683,984.5	417,759	631,762.5
A. Agriculture, Hunting and Forestry	224,728	57,675.3	160,523	57,254.4	265,656	59,767.1
1) Growing of Crops	218,169	41,428.8	152,077	43,375.6	257,909	52,307.5
2) Farming of Animals	2,605	13,957.4	2,901	11,262.2	2,618	5,943.5
3) Agricultural and Animal Husbandry	217	826.0	207	44.4	179	93.2
4) Agricultural Machinery and Equipments	3,734	1,188.5	4,875	2,523.1	4,949	1,351.2
5) Hunting, Trapping, Forestry & Logging	3	274.7	463	49.1	1	71.8
B. Fishing & Fish Farming, etc.	106	272.7	111	151.8	283	233.1
C. Mining and Quarrying	120	9,879.4	95	9,540.0	81	6,415.8
1) Mining of Coal	2	4,598.0	2	3,740.0	3	3,042.9
2) Crude Petroleum & Natural Gas	16	4,630.3	17	5,268.3	16	3,007.8
3) Iron & Non-ferrous Metal Ores	1	15.3	1	15.3	8	15.3
4) Quarrying of Stone, Sand and Clay	1	5.0				
5) Chemical, Fertilizer, Salt, etc.	100	630.8	75	516.4	54	349.8
D. Manufacturing	14,066	428,687.7	109,102	389,457.7	13,173	348,285.5
1) Food Products and Beverages	4,026	116,804.2	32,376	91,535.3	4,064	88,100.6
2) Tobacco Products	55	331.3	56	311.6	1	2,003.4
3) Textiles	5,168	153,256.8	60,721	158,653.5	3,940	126,669.9
i. Spinning, Weaving, Finishing of Textiles	4,952	143,696.8	31,980	126,493.8	3,694	113,297.1
a. Spinning of Fibres	2,841	80,095.0	20,168	65,693.5	1,541	56,720.6
b. Weaving of Textiles	200	23,015.4	3,687	28,995.7	279	27,806.9
c. Finishing of Textiles	1,911	40,586.4	8,125	31,804.6	1,874	28,769.6
ii. Made-up Textile Articles	116	4,829.0	418	4,956.3	94	3,692.5
iii. Knit Wear	21	3,136.9	66	2,483.9	30	2,468.5
iv. Carpets and Rugs	55	1,335.0	53	1,395.3	49	754.4
v. Other Textiles n.e.s.	24	259.0	28,204	23,324.2	73	6,457.3
4) Wearing Apparel, Readymade Garments, etc.	252	8,320.5	264	7,753.0	277	7,896.1
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	154	2,592.4	159	2,239.8	187	2,595.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	18	321.0	19	321.5	116	1,077.8
ii. Footwear	136	2,271.4	140	1,918.3	71	1,517.9
a. Leather Wear	49	1,554.5	53	1,204.7	30	208.1
b. Rubber and Plastic Wear	87	717.0	87	713.6	41	1,309.8

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	14	306.2	557	379.7	11	244.3
7) Paper, Paperboard and Products	299	2,818.9	532	2,872.5	315	3,219.1
8) Printing, Publishing and Allied Industries	35	5,181.2	50	3,791.0	74	2,999.0
9) Coke and Refined Petroleum Products	131	14,310.2	144	14,325.2	122	17,283.1
10) Chemicals and Chemical Products	891	29,293.0	11,502	38,270.4	632	26,696.4
11) Rubber and Plastics Products	895	2,428.6	1,136	2,089.8	999	2,832.7
12) Other Non-metallic Mineral Products	201	26,683.8	348	21,989.9	268	18,397.4
13) Basic Metals	184	17,832.3	221	17,659.2	169	11,416.4
14) Fabricated Metal Products	33	1,552.1	51	1,239.8	47	711.4
15) Machinery and Equipment	637	3,593.7	56	1,865.2	609	1,559.2
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	750	31,228.9	635	13,670.3	765	23,125.2
18) Radio, Television and Communication Equipment and Apparatus	10	1,767.2	12	1,361.5	9	2,039.9
19) Medical, Precision and Optical Instruments, Watches and Clocks	34	372.0	40	476.0	26	120.5
20) Motor Vehicles, Trailers and Semi-trailers	58	7,933.0	77	6,701.9	61	6,657.8
21) Other Transport Equipments	95	679.1	29	182.6	182	353.7
22) Furniture and Fixture	20	58.9	16	53.8	32	78.8
23) Jewellery and Related Articles	10	27.3	10	23.2	33	32.1
24) Sports Goods	75	874.4	52	903.0	54	867.0
25) Handicrafts	12	13.6	13	14.7	23	19.4
26) Other Manufacturing n.e.s.	27	428.3	45	1,094.8	273	2,366.3
E. Ship Breaking and Waste / Scrape (Junk), etc.	6	504.2	7	513.7	7	504.2
F. Electricity, Gas and Water Supply	602	100,173.4	1,069	73,847.2	1,085	64,228.5
G. Construction	1,001	17,785.7	1,021	16,733.4	901	16,067.9
1) Building	803	8,374.6	825	8,441.3	767	9,169.5
2) Infrastructure	198	9,411.1	196	8,292.1	134	6,898.4
H. Commerce and Trade	27,689	42,438.2	53,659	41,855.0	24,788	35,743.2
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,276	761.1	4,437	610.9	1,275	177.6
2) Wholesale and Commission Trade	7,321	26,973.5	9,029	25,208.3	9,224	23,240.8
i) Exports	2,457	1,725.1	273	1,351.5	235	1,638.9
ii) Imports	72	2,551.4	68	2,442.9	57	2,064.7
iii) Domestic Whole Sales	4,792	22,697.0	8,688	21,413.8	8,932	19,537.2
3) Retail Trade	19,092	14,703.6	40,193	16,035.8	14,289	12,324.9
I. Hotels, Restaurants and Clubs, etc	6,231	16,865.6	152	13,103.7	236	13,390.9
J. Transport, Storage and Communications	56,190	36,569.6	59,292	38,789.6	76,011	41,304.9
K. Real Estate, Renting and Business Activities	14,796	19,751.7	12,022	11,670.7	7,954	11,654.3
1) Real Estate Activities	80	3,359.3	68	2,649.6	55	2,849.4
2) Renting of Machinery and Equipment					455	93.0
3) Computer and Related Activities	88	76.2	88	52.3	24	23.8
4) Research and Development	7	645.3	3	183.7	2	228.1
5) Other Business Activities	14,621	15,670.9	11,863	8,785.0	7,418	8,459.9
L. Education	136	3,960.7	159	4,285.5	180	4,149.3
M. Health and Social Work	74	1,725.5	80	1,815.9	191	595.7
N. Other Community, Social and Personal Service Activities	1,648	7,247.5	1,404	7,808.0	1,032	5,149.6
O. Other Private Business n.e.s	21,512	16,432.4	21,504	17,157.9	26,181	24,272.5
V. Trust Funds and Non-profit Organizations	13	4,350.7	16	1,933.9	15	4,729.7
VI. Personal	149,190	150,092.3	421,594	137,664.4	436,763	136,709.8
A. Bank Employees	48,437	41,741.6	40,224	38,700.7	36,234	38,614.1
B. Consumer Financing	86,344	101,715.3	368,801	90,050.6	384,638	94,440.4
i) House Building	4,774	4,655.0	4,432	6,128.9	4,723	5,062.5
ii) Transport	16,412	11,157.4	12,511	8,481.2	15,019	7,865.6
iii) Credit Cards						
iv) Consumer Durable	3,977	2,685.4	18,920	3,649.4	3,951	1,419.1
v) Personal Loans	61,181	83,217.5	332,938	71,791.1	360,945	80,093.1
C. Other Personal	14,409	6,635.4	12,569	8,913.1	15,891	3,655.3
VII. Others	388	2,298.7	2,471	1,249.6	761	1,616.1
Total	519,139	1,353,661.1	844,475	1,216,469.9	859,059	1,219,354.9

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents	1	78.8	1	..	1	..
I. Official						
II. Business	1	78.8				
III. Personal			1	..	1	..
2. Domestic Constituents	1,999,634	5,545,075.7	1,904,625	4,880,958.1	1,652,850	4,542,295.3
I. Government	125	661,151.0	128	545,465.8	197	558,026.2
A. Federal Government	81	207,605.1	84	192,382.2	157	207,543.0
1) Commodity Operations	37	201,633.5	44	189,033.0	27	203,641.8
2) Others	44	5,971.7	40	3,349.2	130	3,901.2
B. Provincial Governments	44	453,545.9	44	353,083.6	40	350,483.3
1) Commodity Operations	33	446,101.4	33	352,038.3	34	350,095.0
2) Others	11	7,444.4	11	1,045.3	6	388.3
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	661	790,730.9	588	636,135.6	496	504,867.7
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying			1	1,500.0		
C. Manufacturing	283	7,251.1	224	16,329.5	175	3,734.3
D. Construction						
E. Utilities	212	367,920.5	172	246,106.2	112	143,568.2
F. Commerce	22	59,057.3	42	121,307.2	37	94,092.9
G. Transport, Storage and Communication	90	168,665.7	111	154,929.7	110	115,510.2
H. Services	1	229.6	2	328.3	2	278.5
I. Other	53	187,606.7	36	95,634.8	60	147,683.5
III. Non-bank Financial Institutions (NBFIs)	722	71,080.5	620	69,309.3	607	73,213.6
A. Co-operative Banks						
B. Development Financial Institutions	37	19,665.6	42	22,586.8	32	19,746.9
C. Insurance Companies	273	5,284.5	205	7,534.1	203	4,954.9
D. Micro Finance	31	1,649.4	41	2,008.5	43	2,280.3
E. Other NBFIs	381	44,481.0	332	37,180.0	329	46,231.5
IV. Private Sector (Business)	335,110	3,552,883.6	296,810	3,205,761.5	277,716	3,025,599.9
A. Agriculture, Hunting and Forestry	82,421	95,691.7	85,530	98,286.1	83,765	85,930.5
1) Growing of Crops	73,659	64,334.4	77,414	65,403.5	76,518	61,387.4
2) Farming of Animals	5,158	22,760.1	5,249	24,987.1	4,937	20,717.7
3) Agricultural and Animal Husbandry	396	3,784.3	433	4,234.4	353	2,358.9
4) Agricultural Machinery and Equipments	3,151	4,522.2	2,376	3,410.9	1,882	1,203.4
5) Hunting, Trapping, Forestry & Logging	57	290.6	58	250.2	75	263.0
B. Fishing & Fish Farming, etc.	65	238.6	77	454.8	77	610.5
C. Mining and Quarrying	434	32,648.1	447	33,357.9	366	33,660.6
1) Mining of Coal	36	15,670.3	53	13,109.7	21	10,931.3
2) Crude Petroleum & Natural Gas	249	14,264.7	270	16,821.4	265	20,248.4
3) Iron & Non-ferrous Metal Ores	23	737.0	18	798.5	11	678.7
4) Quarrying of Stone, Sand and Clay	51	627.6	54	1,216.9	27	462.8
5) Chemical, Fertilizer, Salt, etc.	75	1,348.6	52	1,411.4	42	1,339.4
D. Manufacturing	72,817	2,163,293.7	71,117	1,946,081.4	73,320	1,857,873.0
1) Food Products and Beverages	13,580	619,658.9	13,821	511,435.7	15,264	514,846.7
2) Tobacco Products	32	726.2	18	626.7	23	3,511.9
3) Textiles	17,750	640,692.0	25,816	637,923.3	17,531	557,403.4
i. Spinning, Weaving, Finishing of Textiles	11,773	478,586.6	19,626	476,126.0	10,438	415,193.0
a. Spinning of Fibres	6,392	261,772.6	14,140	264,890.8	5,518	238,990.6
b. Weaving of Textiles	3,354	126,882.2	3,608	117,340.7	3,239	100,820.7
c. Finishing of Textiles	2,027	89,931.8	1,878	93,894.6	1,681	75,381.7
ii. Made-up Textile Articles	2,236	74,391.7	2,260	76,055.4	1,769	55,312.3
iii. Knit Wear	522	33,898.6	489	24,666.9	665	25,578.1
iv. Carpets and Rugs	521	7,742.2	537	7,798.4	619	10,748.9
v. Other Textiles n.e.s.	2,698	46,072.9	2,904	53,276.4	4,040	50,571.2
4) Wearing Apparel, Readymade Garments, etc.	5,730	77,701.9	4,332	76,110.0	8,420	66,596.0
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,809	22,733.8	1,282	20,392.3	10,556	21,044.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	385	8,800.3	424	7,883.8	473	8,221.2
ii. Footwear	1,424	13,933.6	858	12,508.5	10,083	12,823.5
a. Leather Wear	1,312	13,072.9	783	11,385.2	10,043	12,338.0
b. Rubber and Plastic Wear	112	860.6	75	1,123.3	40	485.5

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	549	2,526.0	501	1,879.0	516	2,221.1
7) Paper, Paperboard and Products	1,110	45,102.8	1,115	35,098.0	1,124	36,957.9
8) Printing, Publishing and Allied Industries	926	7,380.2	850	5,889.5	779	4,717.2
9) Coke and Refined Petroleum Products	638	43,510.8	3,892	46,509.6	698	58,300.6
10) Chemicals and Chemical Products	8,788	242,653.9	7,321	224,745.1	7,219	259,048.1
11) Rubber and Plastics Products	1,731	39,872.2	1,552	34,706.7	1,369	31,286.5
12) Other Non-metallic Mineral Products	870	112,601.9	665	84,588.0	621	65,544.4
13) Basic Metals	3,230	116,865.4	3,105	92,813.3	3,011	88,915.9
14) Fabricated Metal Products	851	28,182.9	790	21,759.6	800	22,288.2
15) Machinery and Equipment	1,145	36,399.3	1,193	32,458.2	949	23,579.2
16) Office, Accounting and Computing Machinery	22	246.5	25	238.2	42	345.1
17) Electrical Machinery and Apparatus	10,323	56,816.3	1,269	51,990.3	736	38,209.6
18) Radio, Television and Communication Equipment and Apparatus	117	3,193.9	78	2,219.2	237	3,535.5
19) Medical, Precision and Optical Instruments, Watches and Clocks	691	5,226.8	679	5,001.6	620	4,520.7
20) Motor Vehicles, Trailers and Semi-trailers	956	18,989.9	831	17,398.9	679	12,244.4
21) Other Transport Equipments	305	4,278.4	170	3,008.8	160	2,655.1
22) Furniture and Fixture	162	2,879.7	149	3,165.9	151	2,508.2
23) Jewellery and Related Articles	91	476.5	103	600.3	105	577.2
24) Sports Goods	345	4,300.5	358	4,070.5	373	3,865.0
25) Handicrafts	16	30.6	17	41.2	21	233.5
26) Other Manufacturing n.e.s.	1,050	30,246.6	1,185	31,411.4	1,316	32,916.8
E. Ship Breaking and Waste / Scrape (Junk), etc.	127	51,296.8	145	31,744.5	133	25,466.8
F. Electricity, Gas and Water Supply	1,304	336,621.4	1,085	296,668.4	1,043	294,281.0
G. Construction	2,392	147,265.0	1,689	121,365.9	1,547	115,088.5
1) Building	1,752	81,216.4	1,139	63,582.9	1,060	56,699.7
2) Infrastructure	640	66,048.6	550	57,783.0	487	58,388.9
H. Commerce and Trade	137,703	312,294.2	104,240	286,861.5	90,462	254,036.9
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,361	17,910.8	1,342	16,672.5	1,089	16,974.4
2) Wholesale and Commission Trade	13,456	162,469.9	12,521	138,461.4	10,988	117,825.6
i) Exports	1,320	22,777.0	1,187	18,078.2	1,082	18,116.9
ii) Imports	3,030	39,470.4	2,574	35,309.6	2,262	30,403.0
iii) Domestic Whole Sales	9,106	100,222.4	8,760	85,073.7	7,644	69,305.7
3) Retail Trade	122,886	131,913.5	90,377	131,727.6	78,385	119,236.8
I. Hotels, Restaurants and Clubs, etc	716	19,966.7	642	19,312.4	583	19,995.4
J. Transport, Storage and Communications	8,599	180,878.3	6,684	175,929.8	5,861	157,121.4
K. Real Estate, Renting and Business Activities	13,561	143,340.3	13,017	130,552.4	11,119	116,838.3
1) Real Estate Activities	445	21,148.0	383	19,695.3	227	15,394.3
2) Renting of Machinery and Equipment	425	1,918.5	424	2,110.5	377	1,738.1
3) Computer and Related Activities	1,092	5,383.2	938	5,013.9	786	4,276.3
4) Research and Development	169	6,367.9	176	6,723.1	132	5,132.6
5) Other Business Activities	11,430	108,522.8	11,096	97,009.5	9,597	90,297.0
L. Education	537	18,832.0	506	14,786.7	490	13,127.8
M. Health and Social Work	627	6,885.6	586	5,282.1	527	4,215.4
N. Other Community, Social and Personal Service Activities	2,381	19,524.5	2,164	24,374.8	2,065	23,906.5
O. Other Private Business n.e.s	11,426	24,106.8	8,881	20,702.7	6,358	23,447.3
V. Trust Funds and Non-profit Organizations	190	14,848.6	167	14,637.8	162	11,981.5
VI. Personal	1,662,673	453,072.1	1,606,146	408,459.1	1,373,461	364,407.2
A. Bank Employees	70,443	78,125.6	68,999	72,889.0	122,016	68,993.2
B. Consumer Financing	1,588,142	374,102.3	1,536,798	334,785.0	1,248,192	294,924.3
i) House Building	16,649	78,136.2	14,202	66,847.2	12,632	56,518.1
ii) Transport	246,109	182,422.9	227,186	162,523.8	204,738	143,415.1
iii) Credit Cards	1,006,254	37,447.7	986,662	34,195.6	792,750	29,963.2
iv) Consumer Durable	2,217	73.1	2,263	67.8	4,250	83.7
v) Personal Loans	316,913	76,022.4	306,485	71,150.6	233,822	64,944.1
C. Other Personal	4,088	844.3	349	785.0	3,253	489.6
VII. Others	153	1,308.9	166	1,189.0	211	4,199.2
Total	1,999,635	5,545,154.5	1,904,626	4,880,958.1	1,652,851	4,542,295.3

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents					2	0.1
I. Official						
II. Business						
III. Personal					2	0.1
2. Domestic Constituents	577	52,254.5	562	36,497.5	585	33,770.9
I. Government						
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments						
1) Commodity Operations						
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises						
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce						
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	2	145.0	2	145.0		
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	2	145.0	2	145.0		
IV. Private Sector (Business)	163	51,430.3	116	35,619.2	113	32,985.6
A. Agriculture, Hunting and Forestry	1	3.8	1	1.9		
1) Growing of Crops						
2) Farming of Animals						
3) Agricultural and Animal Husbandry	1	3.8	1	1.9		
4) Agricultural Machinery and Equipments						
5) Hunting, Trapping, Forestry & Logging						
B. Fishing & Fish Farming, etc.						
C. Mining and Quarrying						
1) Mining of Coal						
2) Crude Petroleum & Natural Gas						
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.						
D. Manufacturing	132	31,413.6	96	25,012.5	91	23,697.7
1) Food Products and Beverages	14	4,704.1	12	2,823.4	10	2,950.5
2) Tobacco Products	4	64.5	2	5.9	5	3,028.5
3) Textiles	20	2,009.9	13	2,142.5	14	2,179.6
i. Spinning, Weaving, Finishing of Textiles	4	532.6	4	635.1	6	1,653.2
a. Spinning of Fibres	4	532.6	4	635.1	4	632.6
b. Weaving of Textiles					1	3.6
c. Finishing of Textiles					1	1,017.0
ii. Made-up Textile Articles	3	191.6	3	199.4	3	206.8
iii. Knit Wear						
iv. Carpets and Rugs						
v. Other Textiles n.e.s.	13	1,285.6	6	1,308.0	5	319.7
4) Wearing Apparel, Readymade Garments, etc.	6	340.8	5	385.6	5	384.4
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	3	82.9	2	82.9	2	82.9
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1	9.7	1	9.7	1	9.7
ii. Footwear	2	73.2	1	73.2	1	73.2
a. Leather Wear	2	73.2	1	73.2	1	73.2
b. Rubber and Plastic Wear						

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	6	163.3	4	249.6	5	317.6
8) Printing, Publishing and Allied Industries						
9) Coke and Refined Petroleum Products						
10) Chemicals and Chemical Products	41	12,924.6	31	8,569.6	28	7,832.9
11) Rubber and Plastics Products	1	195.0				
12) Other Non-metallic Mineral Products						
13) Basic Metals	1	177.2	2	628.7		
14) Fabricated Metal Products						
15) Machinery and Equipment	2	297.5	3	714.0	3	427.8
16) Office, Accounting and Computing Machinery			1	52.4		
17) Electrical Machinery and Apparatus	19	4,610.6	6	3,910.5	4	1,880.0
18) Radio, Television and Communication Equipment and Apparatus						
19) Medical, Precision and Optical Instruments, Watches and Clocks	1	1.4	1	1.4	1	1.4
20) Motor Vehicles, Trailers and Semi-trailers	6	233.7	6	484.5	5	428.3
21) Other Transport Equipments	1	4,727.2	1	3,914.3	3	3,624.5
22) Furniture and Fixture						
23) Jewellery and Related Articles						
24) Sports Goods						
25) Handicrafts						
26) Other Manufacturing n.e.s.	7	881.1	7	1,047.2	6	559.4
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	7	10,231.4	3	2,291.4	4	1,053.7
G. Construction						
1) Building						
2) Infrastructure						
H. Commerce and Trade	8	2,027.0	4	3,411.1	5	3,189.0
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles						
2) Wholesale and Commission Trade	2	902.5	1	450.0	2	201.6
i) Exports						
ii) Imports						
iii) Domestic Whole Sales	2	902.5	1	450.0	2	201.6
3) Retail Trade	6	1,124.5	3	2,961.1	3	2,987.4
I. Hotels, Restaurants and Clubs, etc	1	250.0	1	312.5	1	375.0
J. Transport, Storage and Communications	6	6,418.9	4	3,899.2	7	3,654.0
K. Real Estate, Renting and Business Activities	2	776.6	3	322.9	3	461.2
1) Real Estate Activities						
2) Renting of Machinery and Equipment						
3) Computer and Related Activities			1	4.3	1	4.3
4) Research and Development					1	450.0
5) Other Business Activities	2	776.6	2	318.6	1	7.0
L. Education						
M. Health and Social Work						
N. Other Community, Social and Personal Service Activities	1	47.7	1	83.6	1	299.4
O. Other Private Business n.e.s	5	261.4	3	284.0	1	255.6
V. Trust Funds and Non-profit Organizations						
VI. Personal	412	679.1	444	733.3	472	785.2
A. Bank Employees	259	514.0	293	570.7	333	622.2
B. Consumer Financing	153	165.2	151	162.6	139	163.0
i) House Building	99	147.7	99	144.9	99	148.0
ii) Transport	32	14.0	32	14.0	32	14.0
iii) Credit Cards						
iv) Consumer Durable						
v) Personal Loans	22	3.5	20	3.8	8	1.0
C. Other Personal						
VII. Others						
Total	577	52,254.5	562	36,497.5	587	33,771.0

3.2.4 Advances Classified by Borrowers

Specialised Banks

Borrower	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Non-Residents						
I. Official						
II. Business						
III. Personal						
2. Domestic Constituents	779,121	171,745.5	805,849	172,536.1	814,846	170,517.9
I. Government	1	1,000.0	1	841.1	1	956.1
A. Federal Government						
1) Commodity Operations						
2) Others						
B. Provincial Governments	1	1,000.0	1	841.1	1	956.1
1) Commodity Operations	1	1,000.0	1	841.1	1	956.1
2) Others						
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises						
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities						
F. Commerce						
G. Transport, Storage and Communication						
H. Services						
I. Other						
III. Non-bank Financial Institutions (NBFIs)	1	141.1	1	110.4	1	88.5
A. Co-operative Banks						
B. Development Financial Institutions						
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	1	141.1	1	110.4	1	88.5
IV. Private Sector (Business)	763,498	167,682.9	788,379	168,563.1	798,794	166,443.3
A. Agriculture, Hunting and Forestry	709,995	152,161.4	736,477	153,646.8	746,257	151,795.5
1) Growing of Crops	371,088	78,059.6	396,150	81,292.5	399,539	81,019.0
2) Farming of Animals	290,285	55,265.1	287,698	52,651.9	287,872	49,699.9
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	48,592	18,834.7	52,593	19,700.3	58,802	21,074.3
5) Hunting, Trapping, Forestry & Logging	30	2.0	36	2.2	44	2.4
B. Fishing & Fish Farming, etc.	301	29.5	307	30.1	312	30.1
C. Mining and Quarrying	15	71.6	15	71.6	15	78.0
1) Mining of Coal	7	49.0	7	49.0	7	55.4
2) Crude Petroleum & Natural Gas						
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay	5	15.3	5	15.3	5	15.3
5) Chemical, Fertilizer, Salt, etc.	3	7.3	3	7.3	3	7.3
D. Manufacturing	13,148	9,336.3	10,976	8,782.4	10,180	8,508.1
1) Food Products and Beverages	8,980	2,888.5	6,817	2,343.0	5,991	2,051.9
2) Tobacco Products	179	39.3	145	31.0	156	33.9
3) Textiles	355	3,008.6	365	2,870.2	363	2,812.4
i. Spinning, Weaving, Finishing of Textiles	139	2,470.4	143	2,321.3	144	2,257.8
a. Spinning of Fibres	53	1,610.9	54	1,459.6	54	1,462.6
b. Weaving of Textiles	76	88.1	79	93.3	80	106.8
c. Finishing of Textiles	10	771.4	10	768.3	10	688.4
ii. Made-up Textile Articles	15	7.3	18	8.0	14	5.6
iii. Knit Wear	25	473.1	25	473.3	25	476.4
iv. Carpets and Rugs	44	12.1	44	11.3	44	12.6
v. Other Textiles n.e.s.	132	45.7	135	56.4	136	60.0
4) Wearing Apparel, Readymade Garments, etc.	1,068	211.7	1,069	210.9	1,071	208.9
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	338	150.6	342	156.4	341	162.6
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	33	75.5	35	78.4	36	78.9
ii. Footwear	305	75.1	307	77.9	305	83.7
a. Leather Wear	295	69.5	297	72.2	297	78.4
b. Rubber and Plastic Wear	10	5.6	10	5.8	8	5.3

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	81	58.8	80	52.4	81	53.1
7) Paper, Paperboard and Products	50	141.4	48	146.4	53	152.7
8) Printing, Publishing and Allied Industries	200	95.2	204	107.8	206	90.8
9) Coke and Refined Petroleum Products					3	16.7
10) Chemicals and Chemical Products	462	1,076.1	464	1,102.2	464	1,105.9
11) Rubber and Plastics Products	134	197.2	134	272.0	137	275.4
12) Other Non-metallic Mineral Products	48	686.6	49	692.2	48	694.4
13) Basic Metals	72	245.6	70	250.2	75	298.9
14) Fabricated Metal Products	67	69.6	67	75.4	67	78.3
15) Machinery and Equipment	74	56.7	76	59.6	76	58.6
16) Office, Accounting and Computing Machinery	7	1.9	7	1.9	7	1.9
17) Electrical Machinery and Apparatus	40	35.2	40	23.5	43	24.5
18) Radio, Television and Communication Equipment and Apparatus	4	6.3	4	6.9	4	7.7
19) Medical, Precision and Optical Instruments, Watches and Clocks	45	40.3	45	44.8	47	44.3
20) Motor Vehicles, Trailers and Semi-trailers	31	108.4	34	108.6	35	111.7
21) Other Transport Equipments	2	1.1	4	6.8	5	7.0
22) Furniture and Fixture	380	83.1	380	83.5	382	83.7
23) Jewellery and Related Articles	177	48.9	178	50.5	179	51.4
24) Sports Goods	27	13.2	28	12.9	27	10.6
25) Handicrafts	121	16.2	122	16.3	122	15.4
26) Other Manufacturing n.e.s.	206	55.8	204	57.0	197	55.6
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	32	7.4	32	4.4	33	10.1
G. Construction	988	296.0	1,133	346.4	1,359	326.7
1) Building	409	231.0	408	252.1	409	230.3
2) Infrastructure	579	65.1	725	94.3	950	96.4
H. Commerce and Trade	23,934	3,533.3	23,976	3,606.5	23,995	3,609.4
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,796	364.2	1,796	366.2	1,797	374.1
2) Wholesale and Commission Trade	598	160.9	603	184.3	602	184.7
i) Exports						
ii) Imports	1	0.9	1	1.0	1	1.2
iii) Domestic Whole Sales	597	160.0	602	183.3	601	183.5
3) Retail Trade	21,540	3,008.2	21,577	3,056.0	21,596	3,050.6
I. Hotels, Restaurants and Clubs, etc	487	174.9	486	177.4	483	152.7
J. Transport, Storage and Communications	7,629	793.2	7,980	656.6	9,088	664.6
K. Real Estate, Renting and Business Activities	292	193.7	313	179.0	388	142.4
1) Real Estate Activities	19	91.3	19	73.4	19	24.8
2) Renting of Machinery and Equipment						
3) Computer and Related Activities	10	3.0	10	2.6	11	4.1
4) Research and Development	1	40.0	1	40.0	1	40.0
5) Other Business Activities	262	59.3	283	63.0	357	73.5
L. Education	263	168.1	270	150.5	268	152.8
M. Health and Social Work	374	92.6	375	78.1	375	80.6
N. Other Community, Social and Personal Service Activities	130	111.0	124	110.7	123	164.2
O. Other Private Business n.e.s	5,910	714.0	5,915	722.5	5,918	728.1
V. Trust Funds and Non-profit Organizations	4	105.5	4	97.9	4	94.6
VI. Personal	13,015	2,391.6	15,189	2,506.5	13,789	2,537.4
A. Bank Employees	12,169	2,363.0	14,331	2,477.9	12,932	2,513.3
B. Consumer Financing	846	28.7	858	28.6	857	24.2
i) House Building						
ii) Transport	78	2.3	78	2.3	78	2.3
iii) Credit Cards						
iv) Consumer Durable	706	10.3	714	10.9	714	11.0
v) Personal Loans	62	16.1	66	15.4	65	10.9
C. Other Personal						
VII. Others	2,602	424.4	2,275	417.2	2,257	398.0
Total	779,121	171,745.5	805,849	172,536.1	814,846	170,517.9

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 18							31 - 12 - 17		30 - 06 - 17
	Securities, Shares & Other Financial Instruments			Fixed Assets Including Machinery			Financial Obligations Others		Total	Total
	Pre-cious Metals	Other Financial Instruments	Mer-chandise	Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00	1.8	3,389.8	58,994.9	51,748.1	39,870.1	4,533.6	117,787.0	276,325.3	252,165.5	541,334.2
01.00*	19.0	66.4	3,154.0	744.4	590.2	96.8	3,375.6	8,046.4	5,531.3	6,440.2
02.00*		54.3	12,175.6	7,463.7	1,179.3	1,159.7	7,218.2	29,250.8	34,347.8	55,240.0
03.00*	410.7	1,436.6	206,910.0	48,642.4	41,770.0	1,226.8	54,245.1	354,641.7	405,433.7	348,427.4
04.00*	366.1	63.7	36,974.5	17,378.4	5,977.3	605.7	53,830.4	115,196.0	122,372.9	127,071.4
05.00*		2.0	23,165.3	13,967.4	15,404.5	1,364.7	45,128.4	99,032.3	79,249.5	62,193.4
06.00*	4,864.5	3,497.9	98,115.5	32,085.1	62,459.8	3,115.4	114,365.3	318,503.6	412,142.7	394,354.8
07.00*	791.5	191,240.8	503,505.3	269,194.3	106,673.6	6,521.1	829,182.5	1,907,109.0	1,835,895.7	1,664,936.4
08.00*	21,408.7	65,133.4	592,820.0	465,442.8	111,409.7	6,719.7	555,082.7	1,818,017.1	1,324,979.9	1,019,141.1
08.25		424.9	71,233.9	21,775.8	14,146.1	970.3	33,938.3	142,489.4	146,131.7	89,613.0
08.50	2,421.2	2,921.3	85,787.9	22,184.8	27,632.7	2,266.9	65,604.5	208,819.5	98,566.6	72,274.7
08.75		794.5	39,522.4	10,348.9	8,992.0	266.5	16,499.2	76,423.5	87,705.8	59,595.5
09.00	163.3	6,450.1	62,276.8	51,698.2	39,271.4	486.0	51,012.3	211,358.1	208,246.3	317,194.3
09.25	699.9	1,042.0	34,305.1	34,827.5	19,405.6	286.3	18,556.5	109,123.0	160,733.2	71,832.6
09.50	3,298.3	1,777.5	28,340.3	26,372.5	16,894.0	542.8	46,986.8	124,212.3	40,954.1	52,588.1
09.75	1.0	8.1	5,308.9	2,326.5	4,464.2	166.0	20,894.3	33,168.9	67,923.5	17,849.9
10.00	3,770.2	6,415.8	32,957.7	59,571.5	44,132.3	378.4	48,440.2	195,666.2	72,095.0	124,006.6
10.25		133.0	10,663.1	6,283.3	3,505.9	254.3	10,563.4	31,403.0	26,706.3	16,580.7
10.50	158.7	1,104.2	9,591.0	6,422.7	9,218.3	1,267.3	23,227.4	50,989.6	37,498.3	33,840.4
10.75	3.0	8.7	2,434.5	1,346.0	2,317.9	18.4	10,238.1	16,366.6	17,523.8	19,379.6
11.00	1,126.6	561.9	17,228.7	8,484.7	15,648.5	201.7	24,864.9	68,117.0	97,197.0	71,108.0
11.25	2.5	27.4	2,823.4	2,399.5	10,613.5	17.1	6,612.1	22,495.5	51,922.3	31,273.0
11.50	1,728.0	94.6	8,177.2	6,373.2	5,255.5	133.6	31,877.1	53,639.1	29,440.4	31,131.4
11.75		94.9	3,013.9	1,927.1	1,340.7	8.6	5,645.4	12,030.6	13,375.8	8,283.9
12.00	13,733.9	1,107.1	14,560.5	6,366.1	10,539.3	472.4	79,708.2	126,487.4	64,223.6	64,397.6
12.25			298.9	659.3	1,178.2	26.6	3,680.9	5,844.0	11,408.7	10,357.0
12.50	314.5	28,160.9	3,206.2	2,369.3	37,761.3	58.5	12,944.4	84,814.9	71,144.6	66,281.3
12.75		14.0	539.0	3,026.5	4,077.2	96.7	3,303.8	11,057.2	5,833.5	7,586.6
13.00	575.8	93.2	3,534.2	1,339.7	5,898.5	46.1	11,631.0	23,118.4	23,078.1	22,614.1
13.25	15.0	0.3	1,083.9	530.8	409.1	1.9	3,844.5	5,885.7	4,283.2	5,340.4
13.50	13,825.5	589.8	34,436.1	375.9	5,966.2	8.4	7,544.2	62,746.0	38,899.4	63,476.6
13.75			454.0	708.7	129.8	4.8	1,863.4	3,160.8	6,238.2	2,161.8
14.00	1,662.7	107.3	8,018.2	6,005.2	46,835.1	126.8	19,550.2	82,305.4	64,614.1	73,765.7
14.25		6.5	146.6	244.6	16,101.4	75.5	5,427.0	22,001.5	24,613.5	26,193.1
14.50			3,073.3	529.3	809.2	13.0	3,093.0	7,517.7	10,106.5	2,279.8
14.75		6.9	160.5	39.6	36,820.8	19.4	4,316.4	41,363.6	32,916.8	22,746.2
15.00	5,400.8	833.9	6,550.0	6,172.5	4,144.9	68.1	9,077.0	32,247.1	53,926.2	62,912.9
15.25		1.8	952.8	87.3	3,642.0	9.6	1,552.0	6,245.4	3,920.3	4,040.0
15.50	6,025.0	1.0	4,584.3	2,490.5	2,503.7	957.0	5,542.6	22,104.1	25,068.5	23,094.8
15.75			1,156.5	429.6	9,104.6	0.6	290.7	10,982.0	13,511.9	15,037.5
16.00	1,072.4	61.6	24,406.4	2,808.9	4,167.7	157.1	15,043.7	47,717.8	31,271.6	33,740.0
16.25		251.5	219.0	2,854.0	555.8	0.9	648.3	4,529.5	2,335.5	1,037.6
16.50		3.6	1,571.1	429.2	850.8	0.8	1,829.0	4,684.6	3,635.1	4,029.4
16.75			1,825.7	55.6	261.2	12.2	903.4	3,058.2	2,151.3	6,209.6
17.00	289.3	148.1	1,520.9	1,426.4	2,861.8	14.0	1,720.1	7,980.6	9,392.7	8,737.7
17.25			124.6	72.5	51.2	7.9	516.3	772.6	989.6	841.1
17.50	296.7		1,328.6	103.6	159.2		3,049.7	4,937.7	1,417.2	9,276.5
17.75			211.7	331.4	38.9		549.7	1,131.8	1,039.4	373.1
18.00	358.5	106.8	1,010.6	2,551.1	2,853.0	162.9	9,127.4	16,170.4	15,264.4	34,716.7
18.25		28.9	1,329.0	483.5	291.5	20.1	2,502.7	4,655.7	1,461.8	1,929.6
18.50			58.1	422.0	211.8	14.4	760.1	1,466.4	1,836.5	2,123.6
18.75			147.9	648.4	52.5		256.2	1,105.0	746.9	631.4
19.00	949.3		131.5	239.8	497.8	57.2	66,946.2	68,821.8	46,466.7	53,463.2
19.25		0.1	108.7	3.2	13.5		2,072.2	2,197.8	2,601.9	2,228.8
19.50			27.5	2.1	13.4	0.3	6,290.7	6,334.0	789.2	1,526.0
19.75			8.0	7.8	9.9	114.6	354.8	495.0	426.2	306.0
20.00 & above	0.4	6.2	8,695.6	18,328.4	1,134.0	594.4	87,691.9	116,450.9	102,709.8	96,793.1
Total	85,754.6	318,273.0	2,074,959.9	1,231,151.7	808,118.7	35,749.9	2,568,807.8	7,122,815.6	6,306,461.6	5,965,939.0
Weighted Average	11.06	7.77	7.22	7.90	8.82	6.87	8.63	8.10	7.76	7.49

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

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

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 18							31 - 12 - 17		30 - 06 - 17
	Securities, Shares & Other Financial Instruments			Fixed Assets Including Machinery		Real Estate		Financial Obligations Others		Total
	Pre-cious Metals	Other Financial Instruments	Mer-chandise	Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00		..	2,601.6	31,610.7	5,710.4	2,964.7	70,729.5	113,617.0	107,092.4	377,245.1
01.00*	19.0		232.6					251.6		7.1
02.00*			4,089.7		601.8	1,075.2	107.3	5,883.5	5,049.9	2,090.3
03.00*	410.7	42.5	15,596.0	2,140.9	6,084.3	283.4	12,738.2	37,296.0	46,834.8	35,264.0
04.00*	366.1		908.3	10,385.8	1,281.4		18,456.5	31,398.1	22,687.8	30,971.9
05.00*			2,270.5	3,282.8	289.3	7.1	39.3	5,889.0	7,895.4	15,772.5
06.00*	4,864.4		10,905.2	9,898.6	2,240.4	495.6	22,073.5	50,477.7	61,588.7	26,651.3
07.00*	791.5	37,493.0	59,256.9	16,971.6	11,895.1	171.0	56,910.9	183,490.1	206,993.0	103,302.1
08.00*	21,404.7	1,581.7	114,518.4	89,421.2	8,023.2	1,032.0	61,402.5	297,383.8	292,886.5	102,457.2
08.25		0.8	12,861.5	8,695.8	2,029.5	21.5	21.8	23,630.9	11,579.5	8,131.0
08.50	2,421.2	86.2	6,234.3	4,968.7	5,778.3	45.9	3,584.6	23,119.3	31,613.5	14,472.7
08.75		292.0	10,414.6	3,678.6	665.1	7.4	0.1	15,057.9	12,244.7	4,393.2
09.00	78.1	2,363.0	15,220.0	18,465.8	6,805.0	55.3	5,164.9	48,152.0	57,877.1	116,501.4
09.25	699.9	14.7	2,520.2	6,457.6	2,385.7	..	227.7	12,305.8	36,369.1	6,166.4
09.50	3,298.3	1.7	3,871.5	11,121.9	3,124.7	49.5	1,949.6	23,417.1	12,092.1	9,623.9
09.75	1.0		707.8	678.7	718.8		70.3	2,176.6	32,265.6	2,883.3
10.00	3,735.3	3,897.6	13,656.4	36,621.7	14,533.8	196.2	16,878.4	89,519.3	19,793.6	54,874.6
10.25			44.8	451.2	141.0	40.6		677.5	4,224.1	1,328.6
10.50	158.7	23.1	1,833.9	2,006.0	1,139.2	45.6	489.9	5,696.4	4,126.6	2,182.3
10.75	3.0	0.1	81.4	519.5	71.8		20.3	696.1	1,452.2	1,398.3
11.00	1,055.0	428.3	13,660.9	3,025.3	3,991.8	52.1	1,742.9	23,956.3	49,040.7	14,517.7
11.25	2.5	4.7	111.5	309.7	35.4			463.9	1,494.8	1,415.9
11.50	1,728.0	0.3	1,011.0	2,838.7	1,189.9	46.0	1,028.6	7,842.5	4,490.3	6,688.1
11.75			10.9	1,572.7	11.5		4.0	1,599.1	2,413.9	1,151.8
12.00	13,435.4	716.5	10,482.2	3,995.5	5,581.1	252.0	53,652.4	88,115.2	41,240.5	40,279.8
12.25			112.9	483.6	142.1	8.8	0.4	747.8	1,187.0	5,608.1
12.50	314.5	28,117.1	667.5	1,243.4	36,353.4	8.9	10.3	66,715.1	53,435.4	46,649.3
12.75			4.0	653.8	42.2		0.5	700.6	856.3	4,660.4
13.00	575.8		383.0	812.8	824.8	1.0	722.8	3,320.1	4,912.6	4,552.0
13.25	15.0		332.9	366.1	185.4		403.9	1,303.3	1,079.7	1,961.2
13.50	13,825.5	485.8	33,652.0	129.3	5,188.3	0.8	1,573.4	54,855.2	31,297.1	56,630.8
13.75			291.0	116.1	6.0			413.1	105.8	195.0
14.00	1,657.7	90.8	3,484.2	573.2	42,020.0	7.5	2,658.1	50,491.6	35,693.2	43,727.8
14.25			2.6	174.3	15,641.9		1.0	15,819.8	19,542.3	24,282.6
14.50			9.3	36.9	542.0	0.5	0.3	588.9	4,683.7	671.5
14.75			40.3	18.4	36,610.1	0.6	10.7	36,680.2	29,901.4	21,989.5
15.00	4,059.9	822.5	5,949.8	6,035.9	3,179.9	17.8	6,482.5	26,548.2	14,258.8	43,056.8
15.25			337.2	9.1	3,277.1		51.4	3,674.7	3,015.1	772.9
15.50	6,025.0	1.0	4,184.4	824.6	1,828.3	956.6	3,696.8	17,516.7	22,277.2	20,491.1
15.75			409.4	307.9	8,879.7	0.6	7.0	9,604.5	11,459.4	13,389.3
16.00	1,060.3	57.4	23,370.2	1,364.6	1,396.0	85.7	9,586.5	36,920.6	13,126.2	19,164.0
16.25		1.5	1.7	13.4	21.5			38.1	64.7	107.1
16.50			1,319.8	331.3	29.7		47.7	1,728.5	1,482.9	1,321.6
16.75			143.8	2.6	10.1			156.5	145.7	243.6
17.00	278.9	57.8	187.0	1,275.4	1,527.4	14.0	194.1	3,534.7	5,519.6	4,457.5
17.25			68.9					68.9	97.5	115.4
17.50	296.7		1,116.3	20.5	9.9		426.5	1,869.8	225.2	7,400.1
17.75			184.1	11.9				195.9	210.4	63.1
18.00	358.5	106.8	598.6	2,299.7	1,658.2	123.0	3,592.4	8,737.1	3,165.5	24,253.1
18.25			131.7	45.2	2.0		0.1	179.1	157.7	128.7
18.50				331.8			246.4	578.2	786.1	488.1
18.75				439.9				439.9	441.3	8.8
19.00	949.3		35.5	68.4	168.3		65,835.9	67,057.4	43,154.5	50,102.0
19.25				3.2			1,852.3	1,855.5	2,292.7	2,154.8
19.50				0.6	0.1		817.3	817.9	601.2	777.1
19.75			7.3	0.1			0.1	7.6	0.3	0.4
20.00 & above		1.3	2,560.4	17,238.0	166.1	20.9	141.7	20,128.3	10,482.8	10,678.3
Total	83,889.7	76,688.3	382,618.9	304,429.5	244,038.8	8,087.9	425,653.5	1,525,406.6	1,389,006.0	1,389,872.8
Weighted Average	11.00	9.48	9.12	9.82	11.91	5.34	8.99	9.77	8.85	7.93

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

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

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)												
Rate of Interest/ Return	30 - 06 - 18								31 - 12 - 17	30 - 06 - 17		
	Securities, Shares & Other Financial Instruments			Fixed Assets Including Machinery		Real Estate		Financial Obligations Others		Total	Total	Total
	Pre-cious Metals											
00.00	1.8	3,389.8	54,721.2	20,119.9	33,531.9	1,568.9	46,617.6	159,951.1	142,386.3	161,369.4		
01.00*		66.4	2,921.3	744.4	590.2	96.8	3,375.6	7,794.8	5,531.3	6,433.0		
02.00*		54.3	8,085.9	7,454.2	577.5	84.5	7,110.9	23,367.2	29,297.9	53,149.6		
03.00*		1,394.1	191,314.1	46,501.5	35,685.7	943.4	41,056.7	316,895.5	357,920.4	312,434.2		
04.00*		63.7	36,066.2	6,992.7	4,695.8	605.7	35,357.9	83,781.9	99,672.1	96,087.2		
05.00*		2.0	20,894.8	10,684.6	15,109.2	1,357.6	45,087.1	93,135.4	71,341.1	46,408.0		
06.00*	0.2	3,497.9	87,210.4	22,186.4	60,203.2	2,619.8	92,287.7	268,005.6	343,705.7	361,525.9		
07.00*		153,747.8	443,204.8	251,670.9	94,778.5	6,350.1	751,061.2	1,700,813.2	1,609,449.5	1,544,052.7		
08.00*	4.1	63,551.7	477,541.2	375,391.5	103,386.5	5,687.7	476,374.1	1,501,936.9	1,025,634.9	911,575.7		
08.25		424.1	58,372.5	12,830.1	12,116.6	948.7	33,146.9	117,838.8	134,239.6	81,481.9		
08.50		2,835.1	79,376.6	17,016.1	21,854.4	2,221.0	57,431.6	180,734.8	66,953.1	57,802.0		
08.75		502.5	29,107.7	6,670.3	8,326.9	259.1	16,251.4	61,118.0	75,461.1	55,202.3		
09.00	85.2	4,087.1	46,502.9	33,232.4	32,466.5	430.7	45,847.4	162,652.1	150,369.1	199,542.4		
09.25		1,027.3	31,785.0	28,369.9	17,020.0	286.2	18,328.8	96,817.2	124,364.0	65,666.1		
09.50		1,775.8	24,468.8	15,250.6	13,769.3	493.4	45,037.3	100,795.2	28,862.0	42,964.2		
09.75		8.1	4,601.1	1,647.8	3,745.4	166.0	20,824.0	30,992.3	35,657.9	14,966.7		
10.00	34.9	2,518.2	19,301.3	22,281.4	29,598.6	182.3	31,561.8	105,478.3	52,301.5	69,131.9		
10.25		133.0	10,618.3	5,832.0	3,364.9	213.8	10,563.4	30,725.5	22,482.2	15,252.0		
10.50		1,081.1	7,757.1	4,416.7	8,079.1	1,221.7	22,731.4	45,287.0	33,368.9	31,410.0		
10.75		8.6	2,353.0	826.4	2,246.1	18.4	10,213.2	15,665.9	16,071.6	17,981.3		
11.00	71.6	133.6	3,567.8	5,459.5	11,656.7	149.6	23,118.0	44,156.8	48,156.3	56,590.3		
11.25		22.7	2,711.8	2,089.8	10,578.0	17.1	6,612.1	22,031.7	50,427.5	29,857.1		
11.50		94.2	7,166.2	3,534.5	4,065.6	87.6	30,848.5	45,796.6	24,950.1	24,443.3		
11.75		94.9	3,003.0	354.4	1,329.2	8.6	5,641.4	10,431.4	10,961.9	7,132.1		
12.00	298.4	390.6	4,078.3	2,370.7	4,958.1	220.4	26,055.8	38,372.3	22,983.1	24,117.8		
12.25			186.0	175.7	1,036.2	17.8	3,680.5	5,096.2	10,221.8	4,748.9		
12.50		43.8	2,538.8	1,125.8	1,407.9	49.5	12,934.1	18,099.9	17,709.2	19,632.0		
12.75		14.0	535.0	2,372.7	4,035.0	96.7	3,303.3	10,356.6	4,977.2	2,926.1		
13.00		93.2	3,151.2	526.9	5,073.7	45.1	10,908.2	19,798.3	18,165.5	18,062.1		
13.25		0.3	751.1	164.7	223.7	1.9	3,440.6	4,582.3	3,203.5	3,379.2		
13.50		104.0	784.1	246.6	777.9	7.5	5,970.7	7,890.8	7,602.3	6,845.8		
13.75			163.1	592.6	123.8	4.8	1,863.4	2,747.7	6,132.3	1,966.9		
14.00	5.0	16.4	4,534.0	5,432.0	4,815.1	119.3	16,892.1	31,813.8	28,920.9	30,037.9		
14.25		6.5	144.0	70.3	459.5	75.5	5,426.0	6,181.8	5,071.1	1,910.6		
14.50			3,064.0	492.3	267.2	12.5	3,092.7	6,928.8	5,422.9	1,608.3		
14.75		6.9	120.2	21.2	210.8	18.8	4,305.7	4,683.5	3,015.4	756.7		
15.00	1,340.9	11.4	600.2	136.6	965.0	50.3	2,594.5	5,698.9	39,667.3	19,856.1		
15.25		1.8	615.6	78.2	364.9	9.6	1,500.6	2,570.7	905.2	3,267.2		
15.50			399.9	1,665.9	675.4	0.4	1,845.8	4,587.4	2,791.3	2,603.6		
15.75			747.1	121.7	224.9		283.7	1,377.5	2,052.5	1,648.2		
16.00	12.1	4.3	1,036.2	1,444.3	2,771.6	71.4	5,457.2	10,797.2	18,145.3	14,576.0		
16.25		250.0	217.3	2,840.7	534.3	0.9	648.3	4,491.4	2,270.8	930.5		
16.50		3.6	251.3	97.9	821.1	0.8	1,781.3	2,956.1	2,152.2	2,707.8		
16.75			1,682.0	53.0	251.1	12.2	903.4	2,901.7	2,005.6	5,966.0		
17.00	10.4	90.2	1,333.9	151.0	1,334.4		1,526.0	4,445.9	3,873.1	4,280.2		
17.25			124.6	3.6	51.2	7.9	516.3	703.7	892.2	725.7		
17.50			181.3	83.1	149.3		2,623.2	3,037.0	1,161.1	1,845.5		
17.75			27.7	319.5	38.9		549.7	935.9	829.0	310.1		
18.00			412.0	251.5	1,194.8	39.9	5,535.0	7,433.2	12,098.8	10,463.6		
18.25		28.9	1,197.3	438.3	289.5	20.1	2,502.6	4,476.7	1,304.1	1,800.8		
18.50			58.1	90.2	211.8	14.4	513.7	888.3	1,050.4	1,635.4		
18.75			147.9	208.5	52.5		256.2	665.1	305.5	622.5		
19.00			96.1	171.4	329.4	57.2	1,110.2	1,764.3	3,312.2	3,361.2		
19.25		0.1	108.7		13.5		219.9	342.2	309.2	74.0		
19.50			27.5	1.5	13.3	0.3	5,473.4	5,516.1	188.0	748.9		
19.75			0.6	7.6	9.9	114.6	354.7	487.4	425.9	305.6		
20.00 & above	0.4	4.9	6,135.2	1,090.3	968.0	573.6	87,550.2	96,322.6	92,227.0	86,114.8		
Total	1,864.9	241,584.7	1,688,103.1	924,404.5	563,429.8	27,662.0	2,098,105.5	5,545,154.5	4,880,958.1	4,542,295.3		
Weighted Average	13.98	7.22	6.79	7.27	7.48	7.31	8.59	7.64	7.46	7.37		

*01.00 stands for 00.25 to 01.00

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)										
Rate of Interest/Return	30 - 06 - 18							31 - 12 - 17	30 - 06 - 17	
	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Total	Total	Total
00.00			1,672.1	17.5	627.8		439.8	2,757.2	2,686.7	2,719.7
01.00*										
02.00*										
03.00*							450.2	450.2	678.5	729.2
04.00*							16.0	16.0	13.1	12.3
05.00*					6.1		2.0	8.0	13.0	13.0
06.00*					16.3		4.1	20.3	6,848.3	6,177.6
07.00*			1,043.6	551.7			21,210.4	22,805.7	19,453.2	17,581.7
08.00*			760.4	630.0			17,306.1	18,696.5	6,458.5	5,108.2
08.25				250.0			769.6	1,019.6	312.5	
08.50			177.0	200.0			4,588.4	4,965.4		
08.75							247.6	247.6		
09.00			553.9					553.9		1,150.5
09.25										
09.50										
09.75										
10.00				668.5				668.5		
10.25										
10.50							6.1	6.1	2.8	248.1
10.75							4.6	4.6		
11.00							3.9	3.9		
11.25										
11.50										
11.75										
12.00										
12.25										
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15.75										
16.00										
16.25										
16.50										
16.75										
17.00										
17.25										
17.50			30.9					30.9	30.9	30.9
17.75										
18.00										
18.25										
18.50										
18.75										
19.00										
19.25										
19.50										
19.75										
20.00 & above										
Total			4,237.9	2,317.7	650.1		45,048.8	52,254.5	36,497.5	33,771.0
Weighted Average	-	-	4.69	8.26	0.20	-	7.31	7.05	6.32	6.32

*01.00 stands for 00.25 to 01.00

: : : : : : :

: : : : : : :

*08.00 stands for 07.25 to 08.00

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

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

30 - 06 - 18											31 - 12 - 17	30 - 06 - 17
Rate of Interest/ Return	Domestic Constituents										Total	Total
	Non-Residents	Non-financial			Trust Funds and Non-profit			Sub Total	Total			
		Government	Public Sector Enterprises	NBFI'S	Private Sector (Business)	Organisations	Personal			Others		
00.00		172.8	69,845.3	1,533.2	189,639.7	1,100.0	13,909.9	124.4	276,325.3	276,325.3	252,165.5	541,334.2
01.00*			1,103.9		6,933.8		8.7		8,046.4	8,046.4	5,531.3	6,440.2
02.00*			1.5	74.3	28,590.6	7.0	577.0	0.4	29,250.8	29,250.8	34,347.8	55,240.0
03.00*			6.5	746.0	326,058.0		27,831.1		354,641.7	354,641.7	405,433.7	348,427.4
04.00*		24.3	3,797.2	6.7	68,493.8	1.0	42,872.4	0.7	115,196.0	115,196.0	122,372.9	127,071.4
05.00*			25,951.5	249.8	51,334.7		21,496.3		99,032.3	99,032.3	79,249.5	62,193.4
06.00*		38,220.9	62,324.1	5,242.6	192,161.7	382.1	19,404.3	767.9	318,503.6	318,503.6	412,142.7	394,354.8
07.00*		705,147.7	284,615.4	23,403.1	874,342.0	2,452.8	17,057.5	90.4	1,907,109.0	1,907,109.0	1,835,895.7	1,664,936.4
08.00*	78.8	22,210.2	498,628.7	33,901.5	1,220,531.3	5,403.3	36,713.2	550.1	1,817,938.3	1,818,017.1	1,324,979.9	1,019,141.1
08.25			6,213.8	709.6	130,902.7	1,893.9	2,766.3	3.0	142,489.4	142,489.4	146,131.7	89,613.0
08.50		37.7	25,264.4	825.6	171,199.8	1,071.2	10,368.9	51.9	208,819.5	208,819.5	98,566.6	72,274.7
08.75		3.7	332.3	248.9	72,438.6	300.8	3,098.6	0.7	76,423.5	76,423.5	87,705.8	59,595.5
09.00			6,962.9	3,601.4	184,693.8	2,160.7	13,554.8	384.5	211,358.1	211,358.1	208,246.3	317,194.3
09.25			264.1	502.8	99,804.6	1,537.7	6,313.8	699.9	109,123.0	109,123.0	160,733.2	71,832.6
09.50			11,160.9	799.3	104,091.5	13.8	7,996.7	150.1	124,212.3	124,212.3	40,954.1	52,588.1
09.75				51.8	21,311.2		11,805.9		33,168.9	33,168.9	67,923.5	17,849.9
10.00		1,394.7	9,281.5	4,632.7	168,713.6	52.7	11,475.7	115.3	195,666.2	195,666.2	72,095.0	124,006.6
10.25			6,911.4	6.6	19,557.9	2.0	4,925.1		31,403.0	31,403.0	26,706.3	16,580.7
10.50				239.0	34,320.8	9.2	16,320.6	100.0	50,989.6	50,989.6	37,498.3	33,840.4
10.75			121.4		6,957.1	505.9	8,782.2		16,366.6	16,366.6	17,523.8	19,379.6
11.00			92.8	104.3	48,627.7	148.4	19,054.8	89.1	68,117.0	68,117.0	97,197.0	71,108.0
11.25			1.2	239.2	16,096.9		6,158.3		22,495.5	22,495.5	51,922.3	31,273.0
11.50			1.7		43,567.8	0.7	10,068.9		53,639.1	53,639.1	29,440.4	31,131.4
11.75					5,692.1	2.3	6,336.2		12,030.6	12,030.6	13,375.8	8,283.9
12.00		43,641.2	634.0	466.2	56,711.7		24,754.2	280.1	126,487.4	126,487.4	64,223.6	64,397.6
12.25					2,071.1	0.8	3,772.1		5,844.0	5,844.0	11,408.7	10,357.0
12.50			28,116.7		50,313.8	12.5	6,372.0		84,814.9	84,814.9	71,144.6	66,281.3
12.75				83.4	8,153.5	5.9	2,814.3		11,057.2	11,057.2	5,833.5	7,586.6
13.00					15,249.4		7,730.5	138.4	23,118.4	23,118.4	23,078.1	22,614.1
13.25			5.7		3,333.5		2,546.5		5,885.7	5,885.7	4,283.2	5,340.4
13.50		20,000.0		299.5	31,065.7	1.8	11,273.5	105.5	62,746.0	62,746.0	38,899.4	63,476.6
13.75					1,313.1		1,847.6		3,160.8	3,160.8	6,238.2	2,161.8
14.00				140.0	67,344.7		14,763.4	57.4	82,305.4	82,305.4	64,614.1	73,765.7
14.25					16,642.0		5,359.5	0.1	22,001.5	22,001.5	24,613.5	26,193.1
14.50					5,365.4		2,152.3		7,517.7	7,517.7	10,106.5	2,279.8
14.75					37,068.1		4,295.5		41,363.6	41,363.6	32,916.8	22,746.2
15.00		0.2	0.4	11.8	25,292.1	2,237.5	4,703.0	2.1	32,247.1	32,247.1	53,926.2	62,912.9
15.25					4,394.4		1,851.1		6,245.4	6,245.4	3,920.3	4,040.0
15.50			1,350.9		15,923.8		4,828.8	0.6	22,104.1	22,104.1	25,068.5	23,094.8
15.75					10,672.3		309.7		10,982.0	10,982.0	13,511.9	15,037.5
16.00		1,651.6	73.0	3.2	37,874.2	0.6	7,910.5	204.7	47,717.8	47,717.8	31,271.6	33,740.0
16.25					4,059.1		470.3		4,529.5	4,529.5	2,335.5	1,037.6
16.50					3,733.3		951.3		4,684.6	4,684.6	3,635.1	4,029.4
16.75					2,277.0		781.2		3,058.2	3,058.2	2,151.3	6,209.6
17.00			229.5	37.2	5,689.9		2,023.9		7,980.6	7,980.6	9,392.7	8,737.7
17.25					219.9		552.7		772.6	772.6	989.6	841.1
17.50				1.9	2,353.9		2,581.9		4,937.7	4,937.7	1,417.2	9,276.5
17.75					572.7		559.1		1,131.8	1,131.8	1,039.4	373.1
18.00				1,092.7	6,863.5		8,134.3	79.9	16,170.4	16,170.4	15,264.4	34,716.7
18.25		1,194.7			2,814.2		646.9		4,655.7	4,655.7	1,461.8	1,929.6
18.50					725.6	0.2	740.6		1,466.4	1,466.4	1,836.5	2,123.6
18.75					879.0		226.0		1,105.0	1,105.0	746.9	631.4
19.00			3,484.2	1,467.3	1,474.2		62,361.1	35.0	68,821.8	68,821.8	46,466.7	53,463.2
19.25					145.0		2,052.8		2,197.8	2,197.8	2,601.9	2,228.8
19.50					45.1	..	6,288.9		6,334.0	6,334.0	789.2	1,526.0
19.75					250.5	..	244.5		495.0	495.0	426.2	306.0
20.00 & above					25,013.1	..	91,437.8		116,450.9	116,450.9	102,709.8	96,793.1
Total	78.8	833,699.6	1,046,777.1	80,721.6	4,531,966.5	19,304.8	606,235.2	4,032.1	7,122,736.8	7,122,815.6	6,306,461.6	5,965,939.0

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 18									31 - 12 - 17	30 - 06 - 17
	Domestic Constituents									Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total	Total	Total
00.00			62,133.2	231.5	50,252.8		999.5		113,617.0	113,617.0	377,245.1
01.00*					251.6				251.6	251.6	7.1
02.00*					5,876.2	7.0		0.4	5,883.5	5,883.5	2,090.3
03.00*				196.0	22,595.1		14,504.9		37,296.0	37,296.0	35,264.0
04.00*				4.2	12,341.4		19,051.8	0.7	31,398.1	31,398.1	30,971.9
05.00*					2,795.4		3,093.6		5,889.0	5,889.0	15,772.5
06.00*			19,630.8	112.2	29,075.6		893.2	765.9	50,477.7	50,477.7	26,651.3
07.00*	101,907.7		7,438.0	1,243.6	71,914.4	400.0	540.1	46.2	183,490.1	183,490.1	103,302.1
08.00*	4,699.6		108,831.3	517.7	180,682.4	1,073.0	1,404.8	175.2	297,383.8	297,383.8	102,457.2
08.25			5,861.5		17,745.6	16.2	7.6		23,630.9	23,630.9	8,131.0
08.50			940.4		19,577.9	381.3	2,219.7		23,119.3	23,119.3	14,472.7
08.75		0.1			14,763.7	292.0	2.0		15,057.9	15,057.9	4,393.2
09.00				212.7	47,742.4	49.3	114.2	33.3	48,152.0	48,152.0	116,501.4
09.25					11,596.5		9.5	699.9	12,305.8	12,305.8	6,166.4
09.50			9,009.5		14,170.7		237.0		23,417.1	23,417.1	9,623.9
09.75					2,155.3		21.3		2,176.6	2,176.6	2,883.3
10.00	1,394.7		9,281.5	3,501.3	73,238.7		2,100.8	2.4	89,519.3	89,519.3	54,874.6
10.25					570.0		107.5		677.5	677.5	1,328.6
10.50				239.0	4,770.8		586.6	100.0	5,696.4	5,696.4	2,182.3
10.75					507.0		189.2		696.1	696.1	1,398.3
11.00			92.8		23,078.0		742.5	43.0	23,956.3	23,956.3	14,517.7
11.25					291.5		172.3		463.9	463.9	1,415.9
11.50					5,594.1		2,248.5		7,842.5	7,842.5	6,688.1
11.75					56.2		1,543.0		1,599.1	1,599.1	1,151.8
12.00	43,546.5		634.0	379.3	38,060.8		5,254.0	240.5	88,115.2	88,115.2	40,279.8
12.25					259.6		488.2		747.8	747.8	5,608.1
12.50			28,116.7		37,578.7		1,019.8		66,715.1	66,715.1	46,649.3
12.75					48.9		651.7		700.6	700.6	4,660.4
13.00					2,278.9		903.6	137.6	3,320.1	3,320.1	4,552.0
13.25			5.7		1,078.8		218.8		1,303.3	1,303.3	1,961.2
13.50	20,000.0			299.5	26,907.0		7,543.2	105.5	54,855.2	54,855.2	56,630.8
13.75					371.7		41.4		413.1	413.1	195.0
14.00				59.1	49,133.8		1,248.4	50.3	50,491.6	50,491.6	43,727.8
14.25					15,768.0		51.6	0.1	15,819.8	15,819.8	24,282.6
14.50					538.6		50.4		588.9	588.9	671.5
14.75					36,671.5		8.7		36,680.2	36,680.2	21,989.5
15.00			0.4		21,169.0	2,237.5	3,139.2	2.1	26,548.2	26,548.2	43,056.8
15.25					3,416.5		258.2		3,674.7	3,674.7	772.9
15.50			283.6		13,343.5		3,889.0	0.6	17,516.7	17,516.7	20,491.1
15.75					9,604.0		0.6		9,604.5	9,604.5	13,389.3
16.00	1,000.0		73.0		32,410.3		3,232.6	204.7	36,920.6	36,920.6	19,164.0
16.25					28.7		9.4		38.1	38.1	107.1
16.50					1,688.6		40.0		1,728.5	1,728.5	1,321.6
16.75					154.6		1.9		156.5	156.5	243.6
17.00			229.5		2,652.3		652.8		3,534.7	3,534.7	4,457.5
17.25					26.3		42.7		68.9	68.9	115.4
17.50					1,849.4		20.5		1,869.8	1,869.8	7,400.1
17.75					184.1		11.9		195.9	195.9	63.1
18.00				1,032.5	5,278.7		2,346.1	79.9	8,737.1	8,737.1	24,253.1
18.25					133.8		45.2		179.1	179.1	128.7
18.50					313.2		265.0		578.2	578.2	488.1
18.75					435.0		4.9		439.9	439.9	8.8
19.00			3,484.2	1,467.3	811.1		61,259.9	35.0	67,057.4	67,057.4	50,102.0
19.25							1,855.5		1,855.5	1,855.5	2,154.8
19.50					0.1		817.9		817.9	817.9	777.1
19.75					7.3		0.3		7.6	7.6	0.4
20.00 & above					13,806.9		6,321.4		20,128.3	20,128.3	10,678.3
Total	172,548.6		256,046.1	9,496.1	927,652.6	4,456.2	152,483.9	2,723.1	1,525,406.6	1,525,406.6	1,389,006.0

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

: : : : : : : :

: : : : : : : :

*08.00 stands for 07.25 to 08.00

Domestic Private Banks

(Million Rupees)

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

Foreign Banks

Foreign Banks

(Million Rupees)

	30 - 06 - 18									31 - 12 - 17	30 - 06 - 17
Rate of Interest/ Return	Domestic Constituents										
	Non-Residents	Non-financial		Private Sector (Business)	Trust Funds and Non-profit Organisations			Sub Total	Total	Total	Total
		Government	Public Sector Enterprises		Personal	Others					
00.00				2,599.5		157.8		2,757.2	2,757.2	2,686.7	2,719.7
01.00*											
02.00*											
03.00*						450.2		450.2	450.2	678.5	729.2
04.00*						16.0		16.0	16.0	13.1	12.3
05.00*						8.0		8.0	8.0	13.0	13.0
06.00*						20.3		20.3	20.3	6,848.3	6,177.6
07.00*				22,793.5		12.2		22,805.7	22,805.7	19,453.2	17,581.7
08.00*			145.0	18,551.4				18,696.5	18,696.5	6,458.5	5,108.2
08.25				1,019.6				1,019.6	1,019.6	312.5	
08.50				4,965.4				4,965.4	4,965.4		
08.75				247.6				247.6	247.6		
09.00				553.9				553.9	553.9		1,150.5
09.25											
09.50											
09.75											
10.00				668.5				668.5	668.5		
10.25											
10.50						6.1		6.1	6.1	2.8	248.1
10.75						4.6		4.6	4.6		
11.00						3.9		3.9	3.9		
11.25											
11.50											
11.75											
12.00											
12.25											
12.50											
12.75											
13.00											
13.25											
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15.25											
15.50											
15.75											
16.00											
16.25											
16.50											
16.75											
17.00											
17.25											
17.50				30.9				30.9	30.9	30.9	30.9
17.75											
18.00											
18.25											
18.50											
18.75											
19.00											
19.25											
19.50											
19.75											
20.00 & above											
Total			145.0	51,430.3		679.1		52,254.5	52,254.5	36,497.5	33,771.0

• • • • •

Figure 1

06.00 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's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000			1				4	..	114,199	96.1
5,000 to 10,000					1	..			19,438	141.3
10,000 to 20,000									38,291	508.7
20,000 to 25,000									12,578	281.4
25,000 to 30,000									7,563	205.6
30,000 to 40,000									14,535	513.4
40,000 to 50,000									13,702	619.8
50,000 to 60,000					31	1.6	8	0.4	12,726	696.4
60,000 to 70,000									15,218	982.8
70,000 to 80,000							5	0.4	20,939	1,574.4
80,000 to 90,000							1	0.1	21,968	1,856.8
90,000 to 100,000									18,832	1,784.8
100,000 to 200,000			1	0.1	361	62.6	5	0.8	456,454	70,587.9
200,000 to 300,000			1	0.2			5	1.1	310,447	73,998.6
300,000 to 400,000					1	0.4	3	0.9	135,929	47,447.7
400,000 to 500,000					12	5.2	1	0.5	46,289	20,585.5
500,000 to 600,000					19	10.4	23	12.6	18,214	9,937.8
600,000 to 700,000					73	50.9	19	12.1	18,763	12,229.7
700,000 to 800,000					2	1.5	4	2.9	17,209	12,881.3
800,000 to 900,000							8	6.7	11,715	9,936.4
900,000 to 1,000,000					44	40.8	8	7.7	13,385	12,807.8
1,000,000 to 2,000,000			4	8.0	75	91.6	309	378.1	40,934	55,916.8
2,000,000 to 3,000,000					1	2.6	25	69.2	14,544	35,777.4
3,000,000 to 4,000,000			1	3.5	1	4.0	61	210.5	9,495	33,097.4
4,000,000 to 5,000,000			20	86.5	11	53.1	13	58.6	7,765	35,142.5
5,000,000 to 6,000,000							10	53.3	5,769	31,495.2
6,000,000 to 7,000,000					3	19.1	6	38.9	4,351	28,082.7
7,000,000 to 8,000,000					36	260.1	2	14.7	3,407	25,528.1
8,000,000 to 9,000,000							1	8.2	2,891	24,562.7
9,000,000 to 10,000,000			2	18.0			20	198.8	2,915	27,826.4
10,000,000 to 100,000,000	1	78.8	15	572.5	177	9,181.8	148	6,640.8	29,295	888,746.8
100,000,000 to 500,000,000			23	6,486.9	77	15,789.6	141	30,746.2	6,417	1,373,863.8
500,000,000 & Over			91	826,523.9	191	1,021,201.7	50	42,258.2	1,499	1,692,252.7
Total	1	78.8	159	833,699.6	1,116	1,046,777.1	880	80,721.6	1,467,676	4,531,966.5

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

Size of Accounts and Borrowers

Banks

30th June, 2018

(Million Rupees)

Constituents										Size of Account* (Rs.)	
Trust Funds & Non Profit Organisations											
Personal		Others		Sub Total		Total					
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
12	..	14,077	23.6	625	1.5	128,918	121.3	128,918	121.3	Less Than 5,000	
1	..	154,357	1,371.1	348	2.5	174,145	1,514.9	174,145	1,514.9	5,000 to	10,000
		151,930	2,256.4	393	6.2	190,614	2,771.4	190,614	2,771.4	10,000 to	20,000
		17,468	373.5	79	1.7	30,125	656.6	30,125	656.6	20,000 to	25,000
		246,414	7,154.4	74	2.1	254,051	7,362.1	254,051	7,362.1	25,000 to	30,000
3	0.1	178,135	5,834.3	128	4.4	192,801	6,352.2	192,801	6,352.2	30,000 to	40,000
		174,488	7,626.4	88	4.0	188,278	8,250.3	188,278	8,250.3	40,000 to	50,000
		73,230	3,928.2	160	8.6	86,155	4,635.2	86,155	4,635.2	50,000 to	60,000
		39,797	2,606.4	67	4.4	55,082	3,593.6	55,082	3,593.6	60,000 to	70,000
		9,021	668.0	66	4.9	30,031	2,247.7	30,031	2,247.7	70,000 to	80,000
		116,928	9,923.8	34	2.9	138,931	11,783.7	138,931	11,783.7	80,000 to	90,000
		32,609	3,075.7	15	1.4	51,456	4,861.9	51,456	4,861.9	90,000 to	100,000
1	0.2	132,861	19,766.2	354	44.6	590,037	90,462.5	590,037	90,462.5	100,000 to	200,000
7	1.8	86,276	21,036.8	117	28.2	396,853	95,066.7	396,853	95,066.7	200,000 to	300,000
2	0.7	35,501	12,415.0	49	16.8	171,485	59,881.5	171,485	59,881.5	300,000 to	400,000
4	1.8	44,742	20,110.6	39	18.3	91,087	40,721.9	91,087	40,721.9	400,000 to	500,000
3	1.6	51,138	28,712.5	112	65.8	69,509	38,740.7	69,509	38,740.7	500,000 to	600,000
6	3.8	74,563	48,687.0	8	5.2	93,432	60,988.6	93,432	60,988.6	600,000 to	700,000
1	0.8	33,679	25,248.3	27	19.6	50,922	38,154.3	50,922	38,154.3	700,000 to	800,000
6	5.1	20,670	17,561.2	9	7.5	32,408	27,517.0	32,408	27,517.0	800,000 to	900,000
5	4.8	20,301	19,179.4	16	15.2	33,759	32,055.6	33,759	32,055.6	900,000 to	1,000,000
37	49.0	73,830	99,102.9	91	123.0	115,280	155,669.2	115,280	155,669.2	1,000,000 to	2,000,000
3	6.7	25,576	62,988.2	55	136.5	40,204	98,980.6	40,204	98,980.6	2,000,000 to	3,000,000
2	7.1	5,229	18,278.6	45	158.0	14,834	51,759.1	14,834	51,759.1	3,000,000 to	4,000,000
9	40.3	3,245	14,815.8	32	148.7	11,095	50,345.5	11,095	50,345.5	4,000,000 to	5,000,000
3	15.9	2,400	13,157.8	14	77.0	8,196	44,799.2	8,196	44,799.2	5,000,000 to	6,000,000
2	13.6	1,454	9,322.7	20	129.8	5,836	37,606.7	5,836	37,606.7	6,000,000 to	7,000,000
		756	5,638.9	9	66.7	4,210	31,508.4	4,210	31,508.4	7,000,000 to	8,000,000
2	17.0	1,026	8,608.9	4	35.5	3,924	33,232.3	3,924	33,232.3	8,000,000 to	9,000,000
2	18.8	745	6,965.6	5	48.0	3,689	35,075.7	3,689	35,075.7	9,000,000 to	10,000,000
57	2,181.8	2,650	64,403.6	56	1,779.7	32,398	973,507.0	32,399	973,585.8	10,000,000 to 100,000,000	
26	6,618.9	184	35,009.0	4	1,063.5	6,872	1,469,577.9	6,872	1,469,577.9	100,000,000 to 500,000,000	
13	10,315.0	10	10,384.4			1,854	3,602,935.9	1,854	3,602,935.9	500,000,000 & Over	
207	19,304.8	1,825,290	606,235.2	3,143	4,032.1	3,298,471	7,122,736.8	3,298,472	7,122,815.6	Total	

3.6 Advances Classified by Size of Accounts

All Banks

		(Million Rupees)					
Size of Account (Rs.)		30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		128,918	121.3	166,481	169.1	263,904	207.9
5,000 to 10,000		174,145	1,514.9	75,120	593.7	105,546	893.2
10,000 to 20,000		190,614	2,771.4	408,202	5,869.7	33,744	492.4
20,000 to 25,000		30,125	656.6	27,772	616.5	25,309	585.0
25,000 to 30,000		254,051	7,362.1	180,873	5,019.6	168,553	4,616.7
30,000 to 40,000		192,801	6,352.2	70,559	2,537.7	105,883	3,855.2
40,000 to 50,000		188,278	8,250.3	193,721	8,493.4	266,319	12,042.8
50,000 to 60,000		86,155	4,635.2	87,442	4,762.3	59,339	3,236.2
60,000 to 70,000		55,082	3,593.6	46,715	2,994.7	113,417	7,486.4
70,000 to 80,000		30,031	2,247.7	131,585	10,131.5	42,924	3,212.7
80,000 to 90,000		138,931	11,783.7	50,895	4,355.8	61,920	5,305.4
90,000 to 100,000		51,456	4,861.9	70,940	6,707.6	59,200	5,607.0
100,000 to 200,000		590,037	90,462.5	681,101	104,611.5	803,233	121,335.8
200,000 to 300,000		396,853	95,066.7	459,708	110,075.0	482,099	116,986.9
300,000 to 400,000		171,485	59,881.5	154,447	53,360.0	164,543	55,836.3
400,000 to 500,000		91,087	40,721.9	145,995	63,990.9	149,659	67,746.4
500,000 to 600,000		69,509	38,740.7	106,378	57,574.9	83,168	45,283.1
600,000 to 700,000		93,432	60,988.6	59,474	38,952.8	29,971	19,418.2
700,000 to 800,000		50,922	38,154.3	83,393	62,264.9	57,399	42,520.8
800,000 to 900,000		32,408	27,517.0	44,642	37,653.3	36,966	31,174.6
900,000 to 1,000,000		33,759	32,055.6	35,804	33,806.4	21,711	20,644.9
1,000,000 to 2,000,000		115,280	155,669.2	134,821	175,180.6	77,870	104,588.1
2,000,000 to 3,000,000		40,204	98,980.6	47,062	112,274.0	31,135	74,501.1
3,000,000 to 4,000,000		14,834	51,759.1	16,844	57,846.1	14,649	52,128.0
4,000,000 to 5,000,000		11,095	50,345.5	11,199	50,607.3	10,480	47,519.6
5,000,000 to 6,000,000		8,196	44,799.2	9,443	51,471.7	6,442	35,147.3
6,000,000 to 7,000,000		5,836	37,606.7	5,203	33,718.4	5,604	36,077.3
7,000,000 to 8,000,000		4,210	31,508.4	5,081	38,328.5	4,645	34,522.7
8,000,000 to 9,000,000		3,924	33,232.3	3,567	30,507.4	2,971	25,081.2
9,000,000 to 10,000,000		3,689	35,075.7	3,275	31,406.2	3,464	33,027.4
10,000,000 to 100,000,000		32,399	973,585.8	30,134	908,924.9	27,852	850,815.6
100,000,000 to 500,000,000		6,872	1,469,577.9	6,014	1,271,014.6	5,823	1,232,709.2
500,000,000 & Over		1,854	3,602,935.9	1,622	2,930,640.5	1,601	2,871,333.6
Total		3,298,472	7,122,815.6	3,555,512	6,306,461.6	3,327,343	5,965,939.0

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

		(Million Rupees)					
Size of Account (Rs.)		30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		40,078	54.3	29,315	46.5	18,914	42.3
5,000 to 10,000		18,278	135.3	13,775	102.3	15,900	119.8
10,000 to 20,000		20,249	316.5	18,277	282.2	19,897	302.1
20,000 to 25,000		12,987	289.9	9,885	223.1	12,180	275.1
25,000 to 30,000		7,688	209.7	4,624	125.7	10,950	293.4
30,000 to 40,000		14,861	522.9	22,067	763.6	22,604	797.7
40,000 to 50,000		14,348	646.9	24,845	1,133.0	26,373	1,193.4
50,000 to 60,000		15,824	861.5	20,346	1,115.8	26,251	1,458.4
60,000 to 70,000		16,221	1,049.5	25,333	1,629.4	29,819	1,939.6
70,000 to 80,000		21,134	1,589.2	28,560	2,122.2	31,848	2,375.3
80,000 to 90,000		23,557	1,993.0	29,635	2,525.5	39,736	3,377.8
90,000 to 100,000		19,289	1,827.1	35,952	3,393.4	45,875	4,352.9
100,000 to 200,000		487,119	75,162.5	579,850	89,249.8	663,140	100,635.9
200,000 to 300,000		308,148	73,542.4	385,222	92,027.2	402,562	97,649.2
300,000 to 400,000		134,622	46,946.4	120,854	41,280.5	135,382	45,522.1
400,000 to 500,000		39,024	17,351.8	96,097	41,453.1	79,756	36,367.9
500,000 to 600,000		12,796	6,959.0	32,550	17,409.8	24,266	13,021.6
600,000 to 700,000		11,773	7,704.3	21,263	13,844.6	9,877	6,390.4
700,000 to 800,000		8,464	6,302.3	23,728	17,872.7	10,600	7,942.4
800,000 to 900,000		5,382	4,561.5	18,146	15,301.5	7,407	6,269.3
900,000 to 1,000,000		6,169	5,837.5	12,906	12,112.6	4,952	4,712.9
1,000,000 to 2,000,000		31,352	43,849.0	56,997	72,785.4	16,376	23,005.1
2,000,000 to 3,000,000		14,238	34,843.0	22,854	53,182.3	8,398	20,349.8
3,000,000 to 4,000,000		3,059	10,588.4	5,660	19,173.7	2,009	7,123.1
4,000,000 to 5,000,000		1,294	5,830.1	1,823	8,287.2	1,226	5,534.6
5,000,000 to 6,000,000		1,423	7,813.4	2,637	14,039.1	741	4,048.5
6,000,000 to 7,000,000		966	6,152.0	617	3,999.1	500	3,229.9
7,000,000 to 8,000,000		476	3,558.1	826	6,185.1	410	3,045.6
8,000,000 to 9,000,000		391	3,282.6	317	2,695.3	490	4,028.7
9,000,000 to 10,000,000		350	3,346.8	713	6,871.4	442	4,177.9
10,000,000 to 100,000,000		5,205	159,018.5	3,559	97,565.9	3,792	111,380.2
100,000,000 to 500,000,000		1,185	250,719.6	831	174,621.2	957	203,118.9
500,000,000 & Over		310	742,541.8	260	575,585.8	275	665,791.1
Total		1,298,260	1,525,406.6	1,650,324	1,389,006.0	1,673,905	1,389,872.8

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

		(Million Rupees)					
Size of Account (Rs.)		30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000		88,840	67.0	137,166	122.7	244,989	165.6
5,000 to	10,000	155,867	1,379.5	61,345	491.3	89,646	773.4
10,000 to	20,000	170,365	2,454.8	389,925	5,587.6	13,846	190.2
20,000 to	25,000	17,137	366.7	17,887	393.3	13,129	309.9
25,000 to	30,000	246,363	7,152.3	176,249	4,893.9	157,602	4,323.3
30,000 to	40,000	177,940	5,829.3	48,491	1,774.1	83,279	3,057.5
40,000 to	50,000	173,929	7,603.4	168,876	7,360.4	239,945	10,849.4
50,000 to	60,000	70,325	3,773.3	67,096	3,646.5	33,084	1,777.6
60,000 to	70,000	38,855	2,543.6	21,382	1,365.4	83,597	5,546.7
70,000 to	80,000	8,897	658.5	103,025	8,009.3	11,075	837.3
80,000 to	90,000	115,372	9,790.5	21,257	1,830.0	22,184	1,927.6
90,000 to	100,000	32,167	3,034.8	34,987	3,314.1	13,325	1,254.1
100,000 to	200,000	102,840	15,288.9	101,235	15,359.7	140,078	20,697.8
200,000 to	300,000	88,704	21,524.0	74,388	18,022.7	79,499	19,329.3
300,000 to	400,000	36,821	12,921.4	33,593	12,079.6	29,087	10,289.3
400,000 to	500,000	51,996	23,339.8	49,835	22,509.7	69,837	31,348.4
500,000 to	600,000	56,712	31,781.1	73,827	40,164.6	58,901	32,261.0
600,000 to	700,000	81,657	53,283.0	38,207	25,105.7	20,094	13,027.9
700,000 to	800,000	42,456	31,850.6	59,646	44,377.1	46,795	34,575.5
800,000 to	900,000	27,026	22,955.5	26,449	22,309.7	29,535	24,884.7
900,000 to	1,000,000	27,573	26,202.6	22,898	21,693.8	16,759	15,932.0
1,000,000 to	2,000,000	83,810	111,666.6	77,716	102,236.0	61,339	81,367.2
2,000,000 to	3,000,000	25,956	64,113.2	24,203	59,079.4	22,734	54,143.1
3,000,000 to	4,000,000	11,770	41,152.8	11,172	38,631.5	12,632	44,977.2
4,000,000 to	5,000,000	9,742	44,253.9	9,313	42,032.0	9,157	41,531.5
5,000,000 to	6,000,000	6,745	36,823.4	6,777	37,281.8	5,697	31,076.0
6,000,000 to	7,000,000	4,867	31,434.6	4,582	29,693.4	5,100	32,820.8
7,000,000 to	8,000,000	3,733	27,943.3	4,255	32,143.4	4,234	31,469.8
8,000,000 to	9,000,000	3,533	29,949.8	3,250	27,812.1	2,481	21,052.6
9,000,000 to	10,000,000	3,337	31,710.2	2,559	24,506.5	3,018	28,811.8
10,000,000 to	100,000,000	27,139	811,791.0	26,537	809,355.2	24,034	738,228.6
100,000,000 to	500,000,000	5,645	1,209,028.2	5,156	1,090,291.8	4,831	1,022,029.4
500,000,000 & Over		1,516	2,821,486.9	1,342	2,327,483.9	1,308	2,181,428.8
Total		1,999,635	5,545,154.5	1,904,626	4,880,958.1	1,652,851	4,542,295.3

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

		(Million Rupees)					
Size of Account (Rs.)		30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000						1	
5,000 to	10,000						
10,000 to	20,000					1	..
20,000 to	25,000	1	..				
25,000 to	30,000					1	..
30,000 to	40,000			1	..		
40,000 to	50,000	1	..			1	..
50,000 to	60,000	6	0.3			4	0.2
60,000 to	70,000	6	0.4			1	0.1
70,000 to	80,000					1	0.1
80,000 to	90,000	2	0.2	3	0.3		
90,000 to	100,000			1	0.1		
100,000 to	200,000	78	11.2	16	2.0	15	2.1
200,000 to	300,000	1	0.3	98	25.0	38	8.4
300,000 to	400,000	42	13.8			74	24.8
400,000 to	500,000	67	30.2	63	28.2	66	30.1
500,000 to	600,000	1	0.6	1	0.5	1	0.6
600,000 to	700,000	2	1.3	4	2.5		
700,000 to	800,000	2	1.4	19	15.1	4	2.9
800,000 to	900,000			47	42.2	24	20.6
900,000 to	1,000,000	17	15.6				
1,000,000 to	2,000,000	118	153.6	108	159.2	155	215.8
2,000,000 to	3,000,000	10	24.4	5	12.3	3	8.2
3,000,000 to	4,000,000	5	17.9	12	40.9	8	27.8
4,000,000 to	5,000,000	59	261.4	63	288.2	97	453.6
5,000,000 to	6,000,000	28	162.4	29	150.8	4	22.8
6,000,000 to	7,000,000	3	20.2	4	25.8	4	26.6
7,000,000 to	8,000,000	1	7.1			1	7.3
8,000,000 to	9,000,000						
9,000,000 to	10,000,000	2	18.7	3	28.3	4	37.7
10,000,000 to	100,000,000	55	2,776.3	38	2,003.8	26	1,206.8
100,000,000 to	500,000,000	42	9,830.0	27	6,101.5	35	7,560.9
500,000,000 & Over		28	38,907.2	20	27,570.8	18	24,113.7
Total		577	52,254.5	562	36,497.5	587	33,771.0

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,545,847	2,526,285.0	1,483,588	1,784,968.6	1,629,480	1,747,259.2
05.00	11,870	54,508.3	65,206	180,351.6	66,729	188,211.7
10.00	470,923	438,166.8	680,710	673,721.1	59,025	716,464.3
15.00	29,073	499,872.8	62,002	405,949.2	27,830	289,273.9
20.00	762,334	902,075.6	767,417	744,863.7	801,979	698,904.4
25.00	181,843	1,494,096.0	294,469	1,692,850.1	170,705	1,483,253.6
30.00	155,800	328,734.9	75,904	298,014.8	61,860	237,879.8
33.33	2,061	5,885.3	142	595.8	140	559.7
35.00	15,596	77,731.7	15,283	79,279.1	10,628	76,691.2
40.00	32,579	149,122.0	43,211	113,368.2	399,053	181,106.4
45.00	7,088	43,512.0	2,175	17,320.9	3,922	27,977.6
50.00	67,360	299,829.2	57,510	233,682.5	87,480	208,435.4
55.00	2,223	35,588.4	2,288	13,040.4	1,953	12,388.5
60.00	2,130	30,657.3	1,850	17,007.2	1,222	17,241.4
65.00	3,868	40,862.3	505	18,141.8	917	19,640.8
70.00	1,462	29,603.5	588	5,526.8	611	9,180.2
75.00	1,133	21,726.8	436	5,269.3	365	7,112.3
80.00	1,088	24,469.2	447	4,939.0	384	5,719.7
85.00	1,142	54,491.2	356	2,990.0	1,180	17,648.2
90.00	1,278	23,291.4	671	2,248.0	606	3,881.5
95.00	1,768	42,305.3	558	12,319.2	1,274	17,109.4
99.99	6	0.8	196	14.4		
Total	3,298,472	7,122,815.6	3,555,512	6,306,461.6	3,327,343	5,965,939.0

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	403,298	515,864.6	575,281	299,189.1	696,103	329,008.8
05.00	360	816.8	43	291.4	1,248	371.7
10.00	4,536	22,189.6	7,457	59,375.1	17,856	163,663.6
15.00	3,408	7,720.4	9,749	14,738.9	1,550	7,719.7
20.00	667,144	231,379.7	713,479	235,459.4	711,935	198,918.5
25.00	126,079	448,366.6	231,588	516,530.7	111,077	482,674.8
30.00	7,805	23,396.3	33,692	58,617.9	10,543	20,658.5
33.33	2,059	5,859.7	142	595.8	140	559.7
35.00	3,423	7,048.1	2,853	7,922.9	2,242	18,840.8
40.00	23,072	15,125.8	29,549	19,832.2	41,673	30,986.1
45.00	94	1,245.1	125	1,518.6	83	1,226.0
50.00	56,408	217,304.4	46,171	171,962.8	79,270	132,452.6
55.00	26	136.9	23	84.2	20	76.6
60.00	127	2,429.5	129	2,721.0	121	2,520.7
65.00	238	131.4	32	121.8	32	123.1
70.00	11	34.7	10	42.5	11	69.8
75.00	4	5.6	1	1.6	1	1.7
80.00						
85.00	168	26,351.5				
90.00						
95.00						
99.99						
Total	1,298,260	1,525,406.6	1,650,324	1,389,006.0	1,673,905	1,389,872.8

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,142,033	1,969,865.6	907,789	1,456,670.9	932,832	1,393,748.4
05.00	11,507	53,303.8	65,158	178,971.7	65,479	187,436.4
10.00	466,376	413,817.5	673,243	613,402.6	41,159	551,706.6
15.00	25,655	491,246.3	52,242	389,120.9	26,271	277,514.2
20.00	95,174	669,974.1	53,932	509,379.8	90,038	499,961.0
25.00	55,746	1,039,034.9	62,869	1,173,076.1	59,613	996,872.4
30.00	147,992	304,508.6	42,212	239,396.9	51,317	217,221.3
33.33	2	25.6				
35.00	12,173	70,683.5	12,430	71,356.2	8,386	57,850.4
40.00	9,507	133,996.2	13,662	93,535.9	357,380	150,120.3
45.00	6,994	42,266.9	2,050	15,802.3	3,839	26,751.6
50.00	10,952	82,524.8	11,339	61,719.7	8,210	75,982.7
55.00	2,197	35,451.5	2,265	12,956.2	1,933	12,311.9
60.00	2,003	28,227.8	1,721	14,286.2	1,101	14,720.7
65.00	3,630	40,730.9	473	18,020.0	885	19,517.8
70.00	1,451	29,568.8	578	5,484.4	600	9,110.4
75.00	1,129	21,721.2	435	5,267.6	364	7,110.5
80.00	1,088	24,469.2	447	4,939.0	384	5,719.7
85.00	974	28,139.7	356	2,990.0	1,180	17,648.2
90.00	1,278	23,291.4	671	2,248.0	606	3,881.5
95.00	1,768	42,305.3	558	12,319.2	1,274	17,109.4
99.99	6	0.8	196	14.4		
Total	1,999,635	5,545,154.5	1,904,626	4,880,958.1	1,652,851	4,542,295.3

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 18		31 - 12 - 17		30 - 06 - 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	516	40,554.8	518	29,108.6	545	24,502.0
05.00	3	387.7	5	1,088.5	2	403.6
10.00	11	2,159.7	10	943.4	10	1,094.1
15.00	10	906.0	11	2,089.3	9	4,039.9
20.00	16	721.8	6	24.4	6	24.8
25.00	18	6,694.4	12	3,243.3	15	3,706.5
30.00	3	830.0				
33.33						
35.00						
40.00						
45.00						
50.00						
55.00						
60.00						
65.00						
70.00						
75.00						
80.00						
85.00						
90.00						
95.00						
99.99						
Total	577	52,254.5	562	36,497.5	587	33,771.0

3.8 Advances Classified by Rate of All As on 30th

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	81,238.8	393.6	14,207.1	15,320.2	12,051.1	115,625.4	7,375.6	222.6	3,458.7	7,890.0	2,738.6
01.00*	2,400.8	93.6	242.4	147.1	179.7	2,092.8	906.1	19.0	26.3	50.5	329.2
02.00*	11,476.4	154.1	4,992.3	4,732.2	2,707.9	2,941.9	75.5		206.2	484.4	20.4
03.00*	84,109.5	4,278.4	26,041.3	35,096.4	39,773.3	91,754.0	9,841.4	807.1	4,816.5	11,649.9	4,860.8
04.00*	72,319.9	1,351.9	4,861.6	2,536.6	3,622.4	11,206.6	6,424.1	196.8	773.2	870.2	159.6
05.00*	33,513.4	727.0	10,003.7	13,020.9	6,323.0	18,738.3	1,388.7		638.1	1,742.3	5,584.0
06.00*	186,805.5	2,669.7	8,291.2	17,256.6	27,486.3	50,794.1	19,553.4	31.5	741.4	485.9	129.8
07.00*	905,493.9	9,566.0	97,007.1	147,131.6	154,192.8	316,790.9	62,778.5		27,423.7	40,501.1	2,806.5
08.00*	575,001.4	15,403.4	113,725.6	129,913.4	230,540.5	474,097.1	83,814.3	54.6	11,743.1	29,428.8	15,901.0
09.00*	149,029.8	4,657.5	54,814.5	64,280.8	81,201.0	163,865.8	33,059.7		7,342.0	27,241.9	4,073.9
10.00*	79,425.1	5,817.0	45,650.3	29,158.1	74,106.8	116,582.0	38,381.3	1,418.7	3,859.0	11,846.9	3,014.6
10.25	3,301.1	536.4	3,314.4	5,338.5	6,736.0	8,144.1	1,457.9		724.2	365.2	293.7
10.50	11,292.7	1,640.7	5,170.2	3,040.4	12,859.3	8,206.3	2,552.6		498.0	1,047.6	421.5
10.75	4,547.5	13.9	1,458.5	828.6	3,270.8	1,806.1	2,181.2		174.5	596.3	641.0
11.00	9,561.7	574.8	4,867.0	4,276.4	12,794.8	20,534.2	4,299.8	2,021.2	1,252.6	1,842.6	424.2
11.25	3,338.5	346.3	2,155.0	4,491.0	2,618.4	1,141.1	6,073.8		152.9	570.7	74.7
11.50	24,313.5	4,067.9	2,042.1	2,056.1	6,621.1	2,159.3	7,267.9		202.0	290.4	211.7
11.75	4,760.1	32.6	678.3	760.2	1,001.3	1,301.0	1,151.0		150.0	44.8	65.7
12.00	30,109.6	108.2	3,068.3	4,679.3	49,874.3	14,067.9	13,476.0	17.0	742.0	820.5	280.5
12.25	1,529.8		1,552.0	288.4	616.7	329.3	682.0		78.6	89.3	187.0
12.50	9,269.7	935.6	1,016.5	231.8	37,599.4	3,477.1	2,439.7	188.7	62.0	156.4	72.2
12.75	2,044.7	28.3	2,862.9	111.0	322.5	1,283.3	4,230.3		49.2	36.0	13.7
13.00	7,343.0	524.3	2,026.4	683.0	1,789.7	4,809.4	3,901.7	0.7	269.0	315.1	58.3
13.25	1,850.6	34.9	457.1	586.8	557.8	1,396.0	524.8		0.9	17.6	9.1
13.50	7,587.9	50.4	1,097.8	341.6	5,308.4	9,322.5	1,362.1	301.2	474.7	4,062.9	169.4
13.75	1,048.2	1.5	315.1	48.3	46.1	822.5	178.8		23.8	27.7	4.2
14.00	12,275.1	63.6	5,312.4	5,970.0	44,274.2	4,401.9	4,148.3	12.7	1,006.0	1,290.5	167.0
14.25	354.3		212.0	56.7	15,739.8	344.7	19.6		4,642.1	118.1	46.7
14.50	3,969.8		409.3	660.8	369.9	528.2	406.7	14.0	264.0	150.0	50.4
14.75	2,427.5	16.4	285.8	1.9	36,658.1	181.8	1,273.3		353.2	18.8	27.0
15.00	7,795.2	14.4	807.2	279.4	6,283.2	12,565.9	2,009.5	19.4	1,017.2	475.1	61.3
15.25	2,969.6	9.4	111.5	15.1	971.9	525.0	344.5		853.7	148.5	42.9
15.50	8,592.3		1,433.5	94.7	377.7	5,075.4	267.7	53.1	1,017.9	687.9	36.4
15.75	272.5		304.9	7.0	9,063.9	454.7	51.6		10.9	666.4	
16.00	13,443.0	1.6	3,425.4	604.2	2,366.0	1,377.2	692.4	29.4	458.1	511.4	108.7
16.25	1,530.3		260.3	44.4	861.0	371.3	11.9		18.1	1,252.8	12.5
16.50	1,121.6		432.6	83.6	1,883.4	378.9	96.7		38.4	186.3	14.6
16.75	543.3	46.0	477.0	254.5	91.6	1,332.7	0.7		18.3	88.6	2.6
17.00	3,141.4	9.9	717.1	47.4	801.0	643.7	1,435.8		459.8	83.4	69.6
17.25	51.0		449.2	28.3	28.6	113.3	21.8		0.2	1.7	17.4
17.50	785.0	4.6	604.0	11.9	1,311.2	419.2	50.1		26.0	45.9	9.4
17.75	18.6		527.8		49.7	313.5	6.3		5.8	5.5	7.6
18.00	12,244.2	3.8	934.7	459.0	1,074.6	219.0	678.1		112.3	117.6	46.9
18.25	1,273.8	32.8	752.0	397.9	449.3	1,104.3	146.7		358.0	110.1	7.5
18.50	314.3		410.5	210.9	31.8	388.0	79.3		0.2	3.8	5.8
18.75	27.7	3.7	190.4	68.4	203.6	487.6	44.2			4.7	22.6
19.00	51,314.3	179.7	219.8	11.0	396.5	15,491.5	79.1	477.6	31.4	481.6	5.4
19.25	1,853.7		108.4	1.6	38.8	186.7	0.1		1.1	5.5	1.9
19.50	6,155.4		72.2	8.8	26.9	37.6	9.4		5.2	4.9	1.5
19.75	150.7		34.4	12.2	15.7	48.2	1.6			93.0	..
20.00 & above	90,947.5	114.5	7,755.3	4,187.7	4,505.6	3,816.7	1,481.5		1,151.0	94.7	201.2
Total	2,526,285.0	54,508.3	438,166.8	499,872.8	902,075.6	1,494,096.0	328,734.9	5,885.3	77,731.7	149,122.0	43,512.0

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

: : : : : : :

: : : : : : :

: : : : : : :

*10.00 stands for 09.25 to 10.00

Interest/Return and Rate of Margin

Banks

June, 2018

(Million Rupees)

Rate of Margin											Rate of Int./Return	
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00	Total	
6,615.6	2,137.7	2,849.9	2,443.2	799.0	407.4	179.6	108.8	66.0	196.3		276,325.3	00.00
60.1	174.2	174.0	412.5	137.1	35.5	250.1		278.8	36.5		8,046.4	01.00*
626.3	20.0		656.5					60.7	95.8		29,250.8	02.00*
12,722.0	2,385.3	2,654.0	5,796.8	4,803.1	3,473.1	1,664.0	1,953.6	4,640.3	1,520.8		354,641.7	03.00*
8,260.5	75.9	110.6	853.7	193.2	182.4	68.6	737.7	79.1	311.5		115,196.0	04.00*
901.5	342.2	345.4	169.5	1,032.7	189.1	759.2	2,819.0	308.9	485.3		99,032.3	05.00*
2,316.2	69.1	92.5	317.1	99.6	52.8	75.1	92.9	1,020.3	122.6		318,503.6	06.00*
37,922.8	10,495.3	6,432.2	8,946.0	7,522.0	7,754.9	10,730.5	35,849.4	3,550.5	14,213.3		1,907,109.0	07.00*
59,259.2	6,830.1	8,140.5	10,692.7	6,176.3	4,988.4	5,923.7	8,217.9	8,738.5	19,426.7		1,818,017.1	08.00*
23,149.7	4,450.1	2,969.5	4,693.6	2,673.3	2,971.5	2,714.5	2,273.8	1,911.6	1,715.8		639,090.4	09.00*
34,037.2	4,036.1	1,845.7	2,494.1	4,323.3	829.6	751.5	867.7	1,691.9	2,033.5		462,170.4	10.00*
699.1	88.9	179.7	42.1	51.6	14.8	36.9	13.3	11.6	53.6		31,403.0	10.25
1,813.6	353.5	150.4	60.1	32.7	55.2	161.7	36.3	49.7	1,547.1		50,989.6	10.50
240.3	180.0	63.3	48.6	4.3	5.0	21.8	277.8		6.9		16,366.6	10.75
3,271.5	338.0	606.8	238.3	397.9	119.7	130.4	146.2	264.3	154.6		68,117.0	11.00
825.6	127.7	79.9	23.7	253.7	19.1	47.6	66.9	63.3	25.8		22,495.5	11.25
3,620.3	180.4	91.1	89.1	68.5	88.4	61.8	62.3	71.7	73.3		53,639.1	11.50
1,562.6	75.6	19.2	85.5	26.4	10.2	82.2	134.7	77.1	12.2		12,030.6	11.75
5,098.4	399.0	2,359.0	181.2	162.8	242.3	329.2	190.4	165.1	116.4		126,487.4	12.00
158.9	201.3	41.0	34.1	2.7	6.5	1.5	8.1	22.2	14.7		5,844.0	12.25
28,727.2	166.0	259.1	29.9	28.0	87.2	19.5	4.9	28.8	15.4		84,814.9	12.50
27.5	27.2		5.8		0.1	6.3		5.9	2.5		11,057.2	12.75
639.2	193.9	185.6	11.2	44.4	18.6	17.3	264.3	3.3	19.8		23,118.4	13.00
422.8	12.7	2.3	2.6		9.0				0.7		5,885.7	13.25
32,395.4	148.5	41.7	40.9	35.7	2.9	..		1.8			62,746.0	13.50
20.5	53.4		570.4				0.3				3,160.8	13.75
2,285.8	224.5	76.8	670.2	52.1	10.2	28.8	4.6	27.2	3.6		82,305.4	14.00
57.8	3.1	0.6	338.4	24.4	5.8	12.1	17.3	3.9	4.3		22,001.5	14.25
160.5	58.7	25.3	5.2	415.4	6.1	4.5	5.6	7.9	5.4		7,517.7	14.50
40.8	2.7	11.5	6.5	42.7	1.4	4.7	8.2	1.2	0.2		41,363.6	14.75
498.5	133.0	173.5	30.0	10.2	15.9	27.1	7.7	10.3	13.0		32,247.1	15.00
77.4	64.6	35.2	37.2	15.8	8.2	4.8	4.9	3.4	1.7		6,245.4	15.25
3,712.8	28.9	4.2	503.5	2.6	0.3	4.0	203.2	4.4	3.6		22,104.1	15.50
128.1	3.2	4.9		5.2				8.8			10,982.0	15.75
23,598.1	656.5	141.0	10.5	36.0	4.9	248.5	0.5	2.2	2.0		47,717.8	16.00
24.1		114.1	3.9	12.1		0.8	1.0	3.6	7.3		4,529.5	16.25
278.1	153.1	1.3	9.9	2.6	0.2	0.2	0.1	0.8	2.3		4,684.6	16.50
30.8	63.5	36.6	40.6	9.7	5.4	8.8	5.1	2.0	0.4		3,058.2	16.75
337.2	14.0	201.0	0.1	7.5	7.6	3.9			0.1		7,980.6	17.00
32.5	9.1		1.1	0.6		0.6	10.1	7.0			772.6	17.25
1,562.7	29.4	55.1		2.6			14.8	1.4	4.4		4,937.7	17.50
184.1	9.6			0.9		1.2		1.1			1,131.8	17.75
246.6	9.4	9.2	1.8	4.0	1.9	0.3	4.0	0.6	2.2		16,170.4	18.00
12.8	10.7										4,655.7	18.25
6.1	3.5	1.6	0.3	1.2		4.9		0.8	3.5		1,466.4	18.50
15.9	4.0				1.0	5.4	9.5	13.3	3.2		1,105.0	18.75
49.3	2.9	6.8	2.0		4.6	2.0	17.2	39.0	9.9		68,821.8	19.00
											2,197.8	19.25
5.1	2.6	2.5	1.8		0.1						6,334.0	19.50
	114.6		24.4					0.2			495.0	19.75
1,089.9	424.8	62.7	235.7	89.3	89.4	73.8	51.2	40.6	37.2	0.8	116,450.9	20.00 & above
299,829.2	35,588.4	30,657.3	40,862.3	29,603.5	21,726.8	24,469.2	54,491.2	23,291.4	42,305.3	0.8	7,122,815.6	Total

Overall weighted Average Rate of Interest/Return = 8.10

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2018

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold And Silver Ornaments, Precious Metals								
0.00	81,255	48,824.1	-	-	-	-	81,255	48,824.1
5.00	22	179.7	-	-	-	-	22	179.7
10.00	815	438.5	-	-	-	-	815	438.5
15.00	710	183.0	2	34.2	-	-	712	217.2
20.00	8,445	3,535.0	2	16.6	-	-	8,447	3,551.7
25.00	51,135	17,746.5	4	87.0	-	-	51,139	17,833.5
30.00	2	1.1	5,169	1,726.9	-	-	5,171	1,728.1
33.33	856	877.0	-	-	-	-	856	877.0
35.00	18	65.4	-	-	-	-	18	65.4
40.00	2,132	1,446.8	-	-	-	-	2,132	1,446.8
50.00	11,720	10,319.5	-	-	-	-	11,720	10,319.5
55.00	1	5.2	-	-	-	-	1	5.2
75.00	2	3.8	-	-	-	-	2	3.8
85.00	163	263.2	-	-	-	-	163	263.2
Total	157,276	83,889.6	5,177	1,864.9	0	0.0	162,453	85,754.5
Weighted Average		13.71		29.40		0.00		14.05
Securities Shares And Other Financial Instruments - To Stock Exchange								
0.00	152	121.9	64	42,988.2	-	-	216	43,110.2
5.00	-	-	242	155.8	-	-	242	155.8
10.00	-	-	34	1,057.2	-	-	34	1,057.2
15.00	-	-	53	897.1	-	-	53	897.1
20.00	1	630.1	16	896.3	-	-	17	1,526.4
25.00	249	1,163.1	30	63,779.9	-	-	279	64,943.1
30.00	4	653.3	30	3,571.2	-	-	34	4,224.5
35.00	7	18.0	12	487.0	-	-	19	505.1
40.00	2	206.1	108	2,168.2	-	-	110	2,374.3
45.00	-	-	8	401.3	-	-	8	401.3
50.00	491	609.0	6	1,002.7	-	-	497	1,611.8
55.00	-	-	1	150.0	-	-	1	150.0
60.00	-	-	3	240.1	-	-	3	240.1
65.00	-	-	2	340.3	-	-	2	340.3
70.00	-	-	5	302.8	-	-	5	302.8
75.00	-	-	3	3,411.9	-	-	3	3,411.9
80.00	-	-	5	259.7	-	-	5	259.7
85.00	-	-	6	150.6	-	-	6	150.6
90.00	-	-	3	84.4	-	-	3	84.4
95.00	-	-	8	1,296.3	-	-	8	1,296.3
Total	906	3,401.8	639	123,642.0	0	0.0	1,545	127,043.9
Weighted Average		29.57		19.43		0.00		19.70
Securities Shares And Other Financial Instruments - To Others								
0.00	799	738.7	213	85,523.4	-	-	1,012	86,262.2
5.00	-	-	77	332.1	-	-	77	332.1
10.00	105	12,736.7	170	3,876.2	-	-	275	16,613.0
15.00	1	29.4	20	299.4	-	-	21	328.9
20.00	-	-	65	942.8	-	-	65	942.8
25.00	13	1,727.8	127	4,379.6	-	-	140	6,107.4
30.00	8	1,849.4	45	6,686.5	-	-	53	8,535.9
35.00	31	963.2	13	3,784.2	-	-	44	4,747.5

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2018

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
40.00	6	1,008.3	37	3,478.4	-	-	43	4,486.7
45.00	-	-	16	6,455.5	-	-	16	6,455.5
50.00	2	28,144.0	47	888.1	-	-	49	29,032.1
55.00	-	-	2	8.3	-	-	2	8.3
60.00	-	-	9	423.0	-	-	9	423.0
65.00	-	-	3	109.1	-	-	3	109.1
70.00	-	-	1	18.7	-	-	1	18.7
75.00	1	0.2	5	147.7	-	-	6	148.0
80.00	-	-	3	333.6	-	-	3	333.6
85.00	5	26,088.2	3	135.3	-	-	8	26,223.5
90.00	-	-	3	74.1	-	-	3	74.1
95.00	-	-	7	45.6	-	-	7	45.6
Total	971	73,286.4	866	117,942.6	0	0.0	1,837	191,229.0
Weighted Average		53.56		9.11		0.00		26.14

Merchandise - Food Items

0.00	1,616	28,956.2	1,530	205,941.3	-	-	3,146	234,897.6
5.00	1	135.3	1,524	10,887.3	-	-	1,525	11,022.7
10.00	13	460.0	2,123	42,159.7	-	-	2,136	42,619.7
15.00	43	574.1	393	24,841.4	-	-	436	25,415.5
20.00	321	5,952.0	1,282	56,532.9	-	-	1,603	62,484.9
25.00	3,116	23,811.2	2,331	108,056.1	-	-	5,447	131,867.3
30.00	13	661.4	281	15,991.9	-	-	294	16,653.4
33.33	54	50.6	-	-	-	-	54	50.6
35.00	48	997.9	285	3,596.1	-	-	333	4,594.0
40.00	669	192.1	234	11,920.5	-	-	903	12,112.6
45.00	-	-	61	3,566.2	-	-	61	3,566.2
50.00	846	44,200.9	118	2,732.2	-	-	964	46,933.2
55.00	-	-	67	5,049.0	-	-	67	5,049.0
60.00	20	522.9	71	4,305.4	-	-	91	4,828.4
65.00	-	-	76	4,339.0	-	-	76	4,339.0
70.00	-	-	87	5,945.9	-	-	87	5,945.9
75.00	-	-	91	2,880.9	-	-	91	2,880.9
80.00	-	-	84	5,009.0	-	-	84	5,009.0
85.00	-	-	108	2,283.2	-	-	108	2,283.2
90.00	-	-	112	5,803.7	-	-	112	5,803.7
95.00	-	-	128	1,960.2	-	-	128	1,960.2
Total	6,760	106,515.2	10,986	523,802.8	0	0.0	17,746	630,318.0
Weighted Average		28.48		16.82		0.00		18.79

Merchandise - Raw Materails

0.00	2,750	38,507.1	1,075	50,643.6	1	40.2	3,826	89,191.0
5.00	-	-	721	13,499.8	-	-	721	13,499.8
10.00	3	101.2	1,112	49,690.4	-	-	1,115	49,791.6
15.00	9	319.9	1,118	48,231.6	-	-	1,127	48,551.6
20.00	211	1,760.4	3,157	55,873.4	-	-	3,368	57,633.8
25.00	7,120	24,410.4	2,859	113,357.6	3	886.5	9,982	138,654.6
30.00	46	1,829.1	235	16,534.7	-	-	281	18,363.9
33.33	2	8.5	-	-	-	-	2	8.5
35.00	285	88.3	337	3,953.3	-	-	622	4,041.6
40.00	20	375.0	226	8,892.7	-	-	246	9,267.8
45.00	2	42.0	72	2,036.6	-	-	74	2,078.7

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2018

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
50.00	1,827	8,915.5	196	7,063.7	-	-	2,023	15,979.3
55.00	-	-	90	2,217.2	-	-	90	2,217.2
60.00	3	8.1	68	4,519.7	-	-	71	4,527.9
65.00	-	-	81	5,965.5	-	-	81	5,965.5
70.00	-	-	82	3,329.0	-	-	82	3,329.0
75.00	-	-	86	4,716.9	-	-	86	4,716.9
80.00	-	-	97	3,706.3	-	-	97	3,706.3
85.00	-	-	146	11,951.1	-	-	146	11,951.1
90.00	-	-	117	3,466.8	-	-	117	3,466.8
95.00	-	-	166	1,827.5	-	-	166	1,827.5
Total	12,278	76,366.1	12,041	411,478.3	4	926.7	24,323	488,771.2
Weighted Average		15.35		23.91		23.91		22.57

Merchandise - Finished/manufactured Goods

0.00	1,652	109,518.5	5,002	154,712.9	23	1,920.1	6,677	266,151.5
5.00	1	7.5	859	10,981.7	3	387.6	863	11,376.9
10.00	32	2,021.3	2,522	67,744.2	8	395.2	2,562	70,160.8
15.00	1,081	1,344.0	4,130	99,804.2	7	271.7	5,218	101,420.0
20.00	1,080	12,696.3	3,622	63,688.1	-	-	4,702	76,384.4
25.00	39,519	48,295.2	5,921	179,078.9	5	336.4	45,445	227,710.6
30.00	1,251	3,873.7	14,788	53,790.6	-	-	16,039	57,664.3
35.00	1,879	317.2	911	8,790.9	-	-	2,790	9,108.2
40.00	18,056	4,380.1	513	29,817.2	-	-	18,569	34,197.4
45.00	-	-	306	8,676.9	-	-	306	8,676.9
50.00	29,546	16,991.1	393	14,236.2	-	-	29,939	31,227.4
55.00	-	-	197	5,071.3	-	-	197	5,071.3
60.00	5	77.5	162	4,672.4	-	-	167	4,750.0
65.00	-	-	162	7,798.5	-	-	162	7,798.5
70.00	-	-	164	10,024.2	-	-	164	10,024.2
75.00	-	-	189	4,584.2	-	-	189	4,584.2
80.00	-	-	155	4,141.4	-	-	155	4,141.4
85.00	-	-	167	5,863.0	-	-	167	5,863.0
90.00	-	-	208	9,179.1	-	-	208	9,179.1
95.00	-	-	254	10,164.9	-	-	254	10,164.9
Total	94,102	199,522.9	40,625	752,821.8	46	3,311.1	134,773	955,656.0
Weighted Average		13.32		22.48		5.55		20.51

Fixed Assets Including Machonary

0.00	103,023	76,980.9	2,552	188,679.4	2	17.4	105,577	265,677.9
5.00	15	52.9	282	3,704.2	-	-	297	3,757.2
10.00	401	2,938.4	1,962	79,380.5	2	551.7	2,365	82,870.7
15.00	1,206	2,257.7	944	42,343.7	-	-	2,150	44,601.5
20.00	1,136	8,039.5	5,304	136,989.8	-	-	6,440	145,029.3
25.00	7,573	132,440.9	5,545	294,812.7	2	918.4	13,120	428,172.2
30.00	5,085	8,682.4	1,816	47,973.8	3	830.0	6,904	57,486.2
33.33	20	1,052.4	-	-	-	-	20	1,052.4
35.00	433	1,122.3	447	28,045.1	-	-	880	29,167.4
40.00	181	3,499.1	638	16,962.5	-	-	819	20,461.7
45.00	23	23.7	462	3,356.9	-	-	485	3,380.6
50.00	488	63,521.5	1,947	26,677.9	-	-	2,435	90,199.4
55.00	5	30.6	291	5,797.7	-	-	296	5,828.4
60.00	53	955.5	120	2,740.5	-	-	173	3,696.0

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2018

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
65.00	207	13.9	91	11,609.8	-	-	298	11,623.8
70.00	-	-	108	4,905.3	-	-	108	4,905.3
75.00	1	1.5	228	1,986.5	-	-	229	1,988.1
80.00	-	-	165	5,672.5	-	-	165	5,672.5
85.00	-	-	221	2,141.8	-	-	221	2,141.8
90.00	-	-	448	1,785.7	-	-	448	1,785.7
95.00	-	-	411	18,837.0	-	-	411	18,837.0
Total	119,850	301,614.0	23,982	924,404.5	9	2,317.6	143,841	1,228,336.2
Weighted Average		24.02		22.13		23.03		22.59

Real Estate - Land

0.00	11,776	19,208.5	3,698	8,096.9	-	-	15,474	27,305.5
5.00	1	99.9	221	289.7	-	-	222	389.7
10.00	32	1,569.8	957	13,103.9	-	-	989	14,673.8
15.00	10	646.4	1,477	25,063.9	-	-	1,487	25,710.4
20.00	430	2,305.7	1,367	37,514.9	-	-	1,797	39,820.6
25.00	1,270	11,282.7	1,051	23,470.7	-	-	2,321	34,753.5
30.00	54	992.1	2,143	8,128.4	-	-	2,197	9,120.5
33.33	38	319.1	-	-	-	-	38	319.1
35.00	667	2,014.3	210	2,260.2	-	-	877	4,274.5
40.00	1,170	820.3	1,639	5,306.8	-	-	2,809	6,127.2
45.00	-	-	221	1,216.8	-	-	221	1,216.8
50.00	9,069	13,476.0	1,990	4,034.1	-	-	11,059	17,510.2
55.00	-	-	30	152.5	-	-	30	152.5
60.00	25	601.1	56	638.7	-	-	81	1,239.9
65.00	-	-	27	213.4	-	-	27	213.4
70.00	-	-	29	241.8	-	-	29	241.8
75.00	-	-	31	163.2	-	-	31	163.2
80.00	-	-	24	59.2	-	-	24	59.2
85.00	-	-	13	30.4	-	-	13	30.4
90.00	-	-	9	27.1	-	-	9	27.1
95.00	-	-	9	43.7	-	-	9	43.7
Total	24,542	53,336.6	15,202	130,057.4	0	0.0	39,744	183,394.0
Weighted Average		22.64		21.07		0.00		21.53

Real Estate - Building

0.00	206	418.2	36,142	135,253.6	23	627.8	36,371	136,299.7
5.00	317	327.0	2,858	5,465.6	-	-	3,175	5,792.6
10.00	19	578.0	2,828	40,760.7	-	-	2,847	41,338.8
15.00	122	506.4	415	13,628.3	-	-	537	14,134.7
20.00	139	5,370.6	2,806	21,873.3	15	22.3	2,960	27,266.3
25.00	2,421	8,914.4	5,349	66,631.3	-	-	7,770	75,545.8
30.00	28	1,923.9	2,329	66,628.5	-	-	2,357	68,552.5
33.33	3	16.9	1	24.0	-	-	4	40.9
35.00	1	4.7	415	4,591.5	-	-	416	4,596.3
40.00	125	616.4	1,327	16,181.7	-	-	1,452	16,798.1
45.00	-	-	3,748	11,544.3	-	-	3,748	11,544.3
50.00	1,792	22,031.0	419	15,099.9	-	-	2,211	37,130.9
55.00	2	24.6	598	10,419.5	-	-	600	10,444.1
60.00	-	-	195	6,286.3	-	-	195	6,286.3
65.00	-	-	134	7,430.8	-	-	134	7,430.8
70.00	-	-	138	1,420.3	-	-	138	1,420.3

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2018

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
75.00	-	-	159	2,170.6	-	-	159	2,170.6
80.00	-	-	183	1,192.6	-	-	183	1,192.6
85.00	-	-	129	1,168.5	-	-	129	1,168.5
90.00	-	-	137	2,071.6	-	-	137	2,071.6
95.00	-	-	121	3,528.4	-	-	121	3,528.4
Total	5,175	40,732.7	60,431	433,372.3	38	650.1	65,644	474,755.2
Weighted Average		37.59		21.31		0.68		22.68

Against Fixed Deposits

0.00	391	2,190.3	217	1,901.3	-	-	608	4,091.6
5.00	-	-	78	2,304.5	-	-	78	2,304.5
10.00	2,779	785.6	631	3,705.5	-	-	3,410	4,491.1
15.00	-	-	84	1,310.5	-	-	84	1,310.5
20.00	49	221.6	150	1,244.5	-	-	199	1,466.1
25.00	8	99.9	693	3,136.6	-	-	701	3,236.6
30.00	-	-	109	2,446.0	-	-	109	2,446.0
35.00	-	-	579	475.6	-	-	579	475.6
40.00	-	-	56	282.9	-	-	56	282.9
45.00	-	-	75	661.5	-	-	75	661.5
50.00	-	-	44	128.2	-	-	44	128.2
55.00	-	-	34	127.7	-	-	34	127.7
60.00	-	-	22	192.6	-	-	22	192.6
65.00	-	-	18	12.0	-	-	18	12.0
70.00	-	-	24	46.1	-	-	24	46.1
75.00	-	-	14	15.9	-	-	14	15.9
80.00	-	-	32	190.9	-	-	32	190.9
85.00	-	-	22	214.4	-	-	22	214.4
90.00	-	-	29	189.7	-	-	29	189.7
95.00	-	-	30	75.0	-	-	30	75.0
99.99	-	-	6	0.7	-	-	6	0.7
Total	3,227	3,297.5	2,947	18,663.3	0	0.0	6,174	21,960.9
Weighted Average		4.48		20.93		0.00		18.46

Against Insurance Policies

0.00	2,069	1,013.1	577	1,275.7	-	-	2,646	2,288.8
5.00	-	-	95	113.7	-	-	95	113.7
10.00	155	238.7	215	3,843.6	-	-	370	4,082.3
15.00	-	-	133	402.4	-	-	133	402.4
20.00	10	498.8	142	258.4	-	-	152	757.2
25.00	458	2,139.3	131	829.6	-	-	589	2,969.0
30.00	2	26.2	130	552.3	-	-	132	578.6
35.00	1	11.3	114	170.3	-	-	115	181.6
40.00	2	18.6	55	47.2	-	-	57	65.9
45.00	-	-	79	29.0	-	-	79	29.0
50.00	29	828.0	69	32.7	-	-	98	860.7
55.00	-	-	117	1,320.5	-	-	117	1,320.5
60.00	-	-	67	18.9	-	-	67	18.9
65.00	-	-	41	53.8	-	-	41	53.8
70.00	-	-	79	9.2	-	-	79	9.2
75.00	-	-	52	7.5	-	-	52	7.5
80.00	-	-	52	15.0	-	-	52	15.0
85.00	-	-	44	7.0	-	-	44	7.0

3.9. Advances Classified by Securities And Rate of Margin

Commercial Banks As on 30th June, 2018

Rate of Margin	Public Sector Banks		Domeatic Private Bank		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
90.00	-	-	42	9.5	-	-	42	9.5
95.00	-	-	36	1.4	-	-	36	1.4
Total	2,726	4,774.2	2,270	8,998.6	0	0.0	4,996	13,772.8
Weighted Average		22.86		19.95		0.00		20.96
Other Secured Advances								
0.00	7,836	3,601.3	428,078	722,112.9	391	910.6	436,305	726,624.9
5.00	1	12.8	4,550	5,568.9	-	-	4,551	5,581.7
10.00	174	212.9	453,822	108,495.1	1	1,212.7	453,997	109,920.8
15.00	220	1,841.5	16,886	234,389.0	3	634.3	17,109	236,864.8
20.00	1,722	45,782.0	77,261	294,142.6	1	699.5	78,984	340,624.2
25.00	13,161	175,951.8	31,705	181,414.1	8	4,553.0	44,874	361,919.0
30.00	190	716.9	120,917	80,477.2	-	-	121,107	81,194.2
33.33	1,057	3,312.3	1	1.6	-	-	1,058	3,313.9
35.00	5	293.1	8,850	14,528.9	-	-	8,855	14,822.1
40.00	537	1,091.2	4,674	38,937.4	-	-	5,211	40,028.6
45.00	-	-	1,946	4,321.4	-	-	1,946	4,321.4
50.00	559	6,831.4	5,723	10,628.4	-	-	6,282	17,459.8
55.00	-	-	770	5,137.3	-	-	770	5,137.3
60.00	-	-	1,230	4,189.7	-	-	1,230	4,189.7
65.00	-	-	2,995	2,858.1	-	-	2,995	2,858.1
70.00	-	-	734	3,324.9	-	-	734	3,324.9
75.00	-	-	271	1,635.2	-	-	271	1,635.2
80.00	-	-	288	3,888.5	-	-	288	3,888.5
85.00	-	-	115	4,193.8	-	-	115	4,193.8
90.00	-	-	170	599.0	-	-	170	599.0
95.00	-	-	598	4,524.7	-	-	598	4,524.7
Total	25,462	239,647.7	1,161,584	1,725,369.7	404	8,010.2	1,187,450	1,973,027.7
Weighted Average		24.5011		13.0288		18.6583		14.4451
Advances Secured By Gurantie(s)								
0.00	53,840	158,762.9	109,523	314,268.7	62	37,028.1	163,425	510,059.8
Total	53,840	158,762.9	109,523	314,268.7	62	37,028.1	163,425	510,059.8
Weighted Average		0.00		0.00		00.00		0.00
Unsecured Advances								
0.00	12,024	8,512.8	553,362	58,466.9	14	10.3	565,400	66,990.1
Total	12,024	8,512.8	553,362	58,466.9	14	10.3	565,400	66,990.1
Weighted Average		0.00		0.00		00.00		0.00
Grand Total	519,139	1,353,661.0	1,999,635	5,545,154.5	577	52,254.4	2,519,351	6,951,070.1
Weighted Average		20.70		17.06		4.66		17.67