

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	282,551	62,399.1	431,929	46,631.5	441,610	57,992.9
II. Securities, Shares and Other Financial Instruments:	1,346	85,105.1	1,433	73,867.8	1,523	87,940.9
A. Quoted on the Stock Exchange:	1,017	42,002.1	1,106	44,775.6	1,071	47,744.0
1. To Stock Brokers and Dealers:	537	19,490.2	546	20,573.7	430	26,166.6
(a) Government and Other Trustee Securities	256	618.2	250	514.7	194	508.2
(b) Shares and Debentures	195	18,194.0	255	19,944.2	196	23,409.9
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	86	678.1	41	114.8	40	2,248.5
2. To Others:	480	22,511.9	560	24,201.9	641	21,577.4
(a) Government and Other Trustee Securities	76	1,817.7	128	1,464.8	234	1,522.8
(b) Shares and Debentures	163	15,252.1	200	17,300.1	203	17,237.9
(c) Participation Term Certificates	1	0.2	5	7.7	9	22.7
(d) Others	240	5,442.0	227	5,429.3	195	2,794.0
B. Unquoted on the Stock Exchange:	329	43,103.0	327	29,092.2	452	40,196.9
1. To Stock Brokers and Dealers:	21	9,033.1	22	18,804.4	99	28,048.9
(a) Government and Other Trustee Securities	1	1.1	2	0.4	2	0.4
(b) Shares and Debentures	11	1,556.0	10	1,166.4	87	11,949.1
(c) Participation Term Certificates	1	9.5	1	0.0	1	9.1
(d) Others	8	7,466.5	9	17,637.5	9	16,090.3
2. To Others:	308	34,069.9	305	10,287.8	353	12,147.9
(a) Government and Other Trustee Securities	250	24,064.5	238	5,893.4	212	6,328.9
(b) Shares and Debentures	13	3,691.2	12	2,736.5	71	3,795.0
(c) Participation Term Certificates	-	-	-	-	23	599.9
(d) Others	45	6,314.2	55	1,657.9	47	1,424.1
III. Merchandise	72,856	2,072,481.1	71,656	2,078,771.9	66,219	1,912,185.2
A. Food Items:	22,865	539,425.0	21,156	583,138.3	18,265	523,251.6
1. Wheat	11,566	124,412.3	11,418	160,879.1	9,465	123,585.3
2. Rice and Paddy	2,948	108,755.5	2,670	85,093.8	2,681	114,044.9
3. Other Grains & Pulses:	528	9,546.1	416	4,744.2	473	5,172.8
(a) Indigenous	394	8,504.5	319	4,018.7	347	4,304.2
(b) Imported	134	1,041.7	97	725.5	126	868.6
4. Edible Oils:	1,460	56,817.5	1,352	56,287.4	1,107	76,515.7
(a) Indigenous	1,234	47,130.5	1,139	47,645.2	913	63,865.8
(b) Imported	226	9,686.9	213	8,642.3	194	12,650.0
5. Sugar:	1,466	141,870.8	1,601	170,398.2	1,199	119,978.0
(a) Indigenous	1,076	116,198.7	1,365	160,822.4	950	101,677.5
(b) Imported	390	25,672.1	236	9,575.8	249	18,300.5
6. Kariana And Spices	302	910.3	272	4,443.4	342	4,197.6
7. Fish And Fish Preparations	24	1,026.0	25	655.1	8	209.2
8. Other Food Items:	4,571	96,086.5	3,402	100,637.0	2,990	79,547.9
(a) Indigenous	4,568	96,079.8	3,381	99,804.9	2,924	77,487.7
(b) Imported	3	6.7	21	832.1	66	2,060.2
B. Raw Materials:	24,373	653,871.1	25,201	632,882.9	22,696	568,947.8
1. Cotton Raw:	14,490	169,879.5	14,925	159,384.0	14,337	117,825.0
(a) Indigenous	3,593	127,238.9	3,165	127,855.7	2,958	99,087.7
(b) Imported	10,897	42,640.6	11,760	31,528.3	11,379	18,737.2
2. Synthetic Fibers:	177	24,957.0	219	27,833.4	139	20,681.9
(a) Indigenous	141	24,476.0	184	26,027.9	105	19,233.8
(b) Imported	36	481.0	35	1,805.5	34	1,448.1
3. Fertilizers:	1,934	86,191.6	1,951	78,542.8	1,472	75,410.6
(a) Indigenous	1,774	79,759.0	1,801	69,655.5	1,348	65,759.9
(b) Imported	160	6,432.6	150	8,887.3	124	9,650.7
4. Petroleum Crude:	567	94,975.1	687	91,158.5	657	102,675.4
(a) Indigenous	492	69,589.2	634	72,275.4	606	88,976.0
(b) Imported	75	25,385.9	53	18,883.0	51	13,699.4
5. Iron and Steel:	3,013	114,232.7	3,082	117,706.1	2,526	99,623.0
(a) Indigenous	1,986	77,018.7	1,960	76,030.7	1,498	56,235.6
(b) Imported	1,027	37,214.0	1,122	41,675.4	1,028	43,387.4

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	4	13.8	3	4.5	3	7.0
7. Hides & Skins	119	3,304.4	134	4,700.8	139	2,787.4
8. Oil Seeds	157	13,848.5	184	11,625.3	131	9,160.6
9. Pesticides & Insecticides:	306	11,383.4	345	4,513.6	406	2,784.2
(a) Indigenous	305	11,383.3	340	4,471.8	398	2,735.7
(b) Imported	1	0.1	5	41.8	8	48.6
10. Other Raw Materials:	3,606	135,085.1	3,671	137,413.8	2,886	137,992.6
(a) Indigenous	3,533	126,027.3	3,563	127,507.5	2,653	118,923.7
(b) Imported	73	9,057.7	108	9,906.3	233	19,068.9
C. Finished/Manufactured Goods:	25,618	879,185.0	25,299	862,750.7	25,258	819,985.8
1. Cotton Textiles:	3,095	160,415.7	3,286	149,216.9	2,922	135,220.5
(a) Indigenous	2,909	142,582.8	3,066	142,205.8	2,690	118,485.6
(b) Imported	186	17,832.9	220	7,011.1	232	16,734.8
2. Cotton Yarn:	1,580	82,910.2	1,631	79,319.9	1,665	89,284.8
(a) Indigenous	1,477	76,020.0	1,516	77,925.0	1,535	82,870.2
(b) Imported	103	6,890.2	115	1,394.9	130	6,414.6
3. Other Textiles:	2,823	130,349.5	2,734	150,196.2	2,231	138,325.4
(a) Indigenous	2,683	118,063.0	2,596	146,450.3	2,079	129,956.0
(b) Imported	140	12,286.5	138	3,745.8	152	8,369.4
4. Machinery:	2,002	31,956.5	1,870	33,859.7	1,599	44,307.0
(a) Indigenous	1,727	16,968.1	1,530	17,230.8	1,257	18,715.6
(b) Imported	275	14,988.4	340	16,628.9	342	25,591.5
5. Handloom Products	17	164.9	13	151.6	3	37.9
6. Carpets & Rugs	183	4,441.2	165	3,573.9	82	1,695.5
7. Readymade Garments	987	34,750.1	1,123	39,118.4	1,084	43,428.8
8. Cement and Cement Products:	489	105,090.5	479	115,147.7	527	101,671.3
(a) Indigenous	446	102,199.1	431	111,552.0	474	97,008.4
(b) Imported	43	2,891.4	48	3,595.7	53	4,662.9
9. Sports Goods	141	1,991.5	133	1,161.6	122	898.4
10. Surgical Instruments	462	4,644.6	440	6,233.9	246	6,949.6
11. Chemicals & Dyes	2,269	53,634.1	2,255	47,507.4	1,961	49,918.6
12. Other Finished Goods:	11,570	268,836.3	11,170	237,263.5	12,816	208,248.1
(a) Indigenous	11,211	257,376.5	10,655	222,724.7	12,149	193,220.2
(b) Imported	359	11,459.8	515	14,538.8	667	15,027.9
IV. Fixed Assets Including Machinery	270,061	1,245,481.3	343,393	1,261,493.0	463,281	1,390,877.7
A. Transport Equipments	255,083	481,785.9	328,377	499,961.5	443,521	582,160.3
B. Furniture & Fixtures	117	15,401.8	166	12,636.4	159	10,664.7
C. Office Equipments	283	55,202.6	280	52,837.0	322	55,663.2
D. Other Machinery & Equipments	14,578	693,091.0	14,570	696,058.1	19,279	742,389.6
V. Real Estate	807,561	1,161,246.5	744,169	1,171,043.2	720,761	1,287,257.0
A. Land	653,687	593,053.9	617,988	564,331.3	617,978	533,701.6
B. Buildings:	153,874	568,192.6	126,181	606,711.9	102,783	753,555.4
1. Residential	42,206	258,458.9	111,182	319,396.3	87,030	425,965.0
2. Non-Residential	111,668	309,733.6	14,999	287,315.6	15,753	327,590.4
(a) Commercial	101,977	197,121.0	5,775	188,285.6	5,589	198,885.0
(b) Industrial	1,250	59,502.0	1,264	53,071.2	2,188	82,530.5
(c) Others	8,441	53,110.6	7,960	45,958.8	7,976	46,174.9
VI. Fixed Deposits and Insurance Policies	5,574	53,605.2	4,899	53,239.5	20,823	386,140.4
A. Bank Deposits	4,889	42,558.0	4,399	43,554.3	20,427	380,782.6
B. Insurance Policies	685	11,047.2	500	9,685.2	396	5,357.8
VII. Others	883,322	3,218,795.5	578,496	3,150,966.0	538,035	2,978,214.5
A. Other Secured Advances	553,520	1,771,004.1	270,444	1,498,978.3	202,812	1,134,426.2
B. Advances Secured by Guarantee(s)	329,802	1,447,791.4	308,052	1,651,987.7	335,223	1,843,788.2
1. Institutional Guarantee(s)	10,674	1,269,888.8	10,606	1,510,178.6	7,991	1,639,186.2
2. Individual Guarantee(s)	319,128	177,902.6	297,446	141,809.2	327,232	204,602.0
VIII. Unsecured Advances	1,246,711	91,805.2	1,447,740	127,449.8	1,585,615	142,906.8
Total	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	267,680	57,013.3	415,125	40,462.9	423,656	50,485.4
II. Securities, Shares and Other Financial Instruments:	117	13,352.5	165	11,998.0	160	10,509.3
A. Quoted on the Stock Exchange:	95	5,833.8	144	4,757.8	141	3,059.4
1. To Stock Brokers and Dealers:	10	2,177.0	8	1,393.6	9	1,787.9
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	10	2,177.0	8	1,393.6	9	1,787.9
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	85	3,656.8	136	3,364.2	132	1,271.4
(a) Government and Other Trustee Securities	68	1,810.6	113	1,432.8	117	848.7
(b) Shares and Debentures	16	1,841.2	21	1,925.5	13	412.8
(c) Participation Term Certificates	-	-	2	5.9	2	10.0
(d) Others	1	5.0	-	-	-	-
B. Unquoted on the Stock Exchange:	22	7,518.7	21	7,240.2	19	7,450.0
1. To Stock Brokers and Dealers:	9	1,256.0	8	1,094.4	7	967.0
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	9	1,256.0	8	1,094.4	7	967.0
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	13	6,262.7	13	6,145.8	12	6,482.9
(a) Government and Other Trustee Securities	1	3,599.8	3	4,135.7	3	4,668.3
(b) Shares and Debentures	10	2,457.1	7	2,005.6	6	1,774.5
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2	205.8	3	4.6	3	40.1
III. Merchandise	16,077	391,042.4	17,362	399,132.9	17,051	390,204.4
A. Food Items:	871	118,154.8	909	122,337.4	1,074	111,369.7
1. Wheat	81	50,001.9	94	61,000.1	88	44,664.1
2. Rice and Paddy	306	25,663.5	318	15,274.3	335	26,508.3
3. Other Grains & Pulses:	11	763.5	18	765.1	17	168.0
(a) Indigenous	11	763.5	18	765.1	17	168.0
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	140	6,523.4	162	7,443.1	156	5,360.0
(a) Indigenous	140	6,523.4	162	7,443.1	152	5,246.8
(b) Imported	-	-	-	-	4	113.2
5. Sugar:	181	32,423.5	173	35,252.4	155	29,051.5
(a) Indigenous	181	32,423.5	173	35,252.4	155	29,051.5
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	31	382.4	29	378.0	24	353.2
7. Fish And Fish Preparations	1	0.4	1	0.4	1	0.4
8. Other Food Items:	120	2,396.1	114	2,224.1	298	5,264.1
(a) Indigenous	120	2,396.1	114	2,224.1	298	5,264.1
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	12,298	137,805.8	13,354	141,143.6	12,813	146,758.2
1. Cotton Raw:	10,917	37,900.1	11,808	39,318.4	11,430	19,267.3
(a) Indigenous	445	18,968.8	407	20,818.2	405	13,090.6
(b) Imported	10,472	18,931.3	11,401	18,500.1	11,025	6,176.7
2. Synthetic Fibers:	1	199.9	2	3,199.6	2	3,198.6
(a) Indigenous	-	-	1	3,000.0	1	3,000.0
(b) Imported	1	199.9	1	199.6	1	198.6
3. Fertilizers:	480	16,371.1	565	15,209.3	516	11,164.0
(a) Indigenous	480	16,371.1	565	15,209.3	516	11,164.0
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	42	30,136.9	207	28,938.1	37	49,811.3
(a) Indigenous	31	27,818.5	199	24,965.8	20	46,875.7
(b) Imported	11	2,318.3	8	3,972.3	17	2,935.7
5. Iron and Steel:	108	7,944.8	125	7,641.5	134	10,078.0
(a) Indigenous	100	7,043.8	115	6,807.0	119	5,890.0
(b) Imported	8	901.0	10	834.5	15	4,188.0

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	5	34.9	4	29.8	4	28.9
8. Oil Seeds	3	53.9	2	9.9	2	9.9
9. Pesticides & Insecticides:	27	304.9	32	449.9	36	468.8
(a) Indigenous	27	304.9	32	449.9	36	468.8
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	715	44,859.3	609	46,347.1	652	52,731.3
(a) Indigenous	708	44,250.7	606	46,251.9	650	52,728.5
(b) Imported	7	608.6	3	95.3	2	2.8
C. Finished/Manufactured Goods:	2,908	135,081.7	3,099	135,651.9	3,164	132,076.5
1. Cotton Textiles:	860	40,436.8	1,033	41,731.1	971	33,388.4
(a) Indigenous	795	35,920.6	954	37,132.7	902	29,149.5
(b) Imported	65	4,516.2	79	4,598.4	69	4,238.9
2. Cotton Yarn:	397	20,963.3	374	21,104.6	412	24,001.9
(a) Indigenous	369	20,774.9	346	20,916.2	384	23,813.5
(b) Imported	28	188.4	28	188.4	28	188.4
3. Other Textiles:	165	14,762.6	132	15,772.7	149	21,959.1
(a) Indigenous	140	14,098.7	111	15,306.2	129	21,553.3
(b) Imported	25	663.9	21	466.5	20	405.9
4. Machinery:	5	1,657.9	18	1,616.5	6	2,516.5
(a) Indigenous	1	20.0	1	20.0	-	-
(b) Imported	4	1,637.9	17	1,596.5	6	2,516.5
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	13	264.2	16	256.4	12	212.9
7. Readymade Garments	86	2,916.6	116	3,374.4	151	4,216.4
8. Cement and Cement Products:	29	13,457.4	47	14,815.9	50	14,265.1
(a) Indigenous	29	13,457.4	47	14,815.9	50	14,265.1
(b) Imported	-	-	-	-	-	-
9. Sports Goods	6	92.1	7	95.1	10	102.3
10. Surgical Instruments	7	79.2	9	75.6	6	82.2
11. Chemicals & Dyes	207	8,049.3	202	7,272.2	216	4,169.7
12. Other Finished Goods:	1,133	32,402.4	1,145	29,537.5	1,181	27,162.0
(a) Indigenous	1,051	28,581.9	1,089	26,923.9	1,127	25,635.1
(b) Imported	82	3,820.6	56	2,613.6	54	1,526.8
IV. Fixed Assets Including Machinery	70,837	165,495.4	78,063	169,197.7	52,519	188,145.3
A. Transport Equipments	68,502	42,296.3	76,029	47,133.8	50,549	63,996.0
B. Furniture & Fixtures	39	11,829.9	34	9,775.9	29	7,656.4
C. Office Equipments	27	5,430.9	67	6,353.4	85	6,343.0
D. Other Machinery & Equipments	2,269	105,938.4	1,933	105,934.6	1,856	110,149.8
V. Real Estate	9,734	248,927.1	62,200	278,811.3	45,818	278,800.3
A. Land	3,001	144,020.2	3,076	138,947.9	3,166	116,296.8
B. Buildings:	6,733	104,906.9	59,124	139,863.4	42,652	162,503.5
1. Residential	4,056	24,632.9	56,454	55,387.2	39,979	68,526.2
2. Non-Residential	2,677	80,274.0	2,670	84,476.2	2,673	93,977.3
(a) Commercial	1,992	66,610.2	1,763	71,586.3	1,842	81,180.6
(b) Industrial	164	11,417.0	306	10,917.5	230	10,907.8
(c) Others	521	2,246.9	601	1,972.4	601	1,888.9
VI. Fixed Deposits and Insurance Policies	990	4,552.2	280	4,002.4	365	3,859.9
A. Bank Deposits	733	1,912.2	82	1,547.5	190	1,495.9
B. Insurance Policies	257	2,640.1	198	2,454.8	175	2,364.0
VII. Others	266,607	710,803.0	230,782	695,768.8	248,627	764,616.1
A. Other Secured Advances	11,622	99,858.2	11,524	91,223.9	11,096	137,853.1
B. Advances Secured by Guarantee(s)	254,985	610,944.8	219,258	604,544.9	237,531	626,763.0
1. Institutional Guarantee(s)	3,128	458,614.3	4,552	488,583.8	2,596	484,514.5
2. Individual Guarantee(s)	251,857	152,330.5	214,706	115,961.0	234,935	142,248.5
VIII. Unsecured Advances	54,436	8,437.2	53,472	8,263.2	55,425	9,037.1
Total	686,478	1,599,623.1	857,449	1,607,637.2	843,621	1,695,657.7

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	14,871	5,385.8	16,804	6,168.5	17,954	7,507.5
II. Securities, Shares and Other Financial Instruments:	1,132	71,734.4	1,174	61,852.1	1,291	77,419.0
A. Quoted on the Stock Exchange:	922	36,168.3	962	40,017.8	930	44,684.6
1. To Stock Brokers and Dealers:	527	17,313.2	538	19,180.1	421	24,378.6
(a) Government and Other Trustee Securit	256	618.2	250	514.7	194	508.2
(b) Shares and Debentures	185	16,016.9	247	18,550.6	187	21,622.0
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	86	678.1	41	114.8	40	2,248.5
2. To Others:	395	18,855.1	424	20,837.6	509	20,306.0
(a) Government and Other Trustee Securit	8	7.2	15	32.0	117	674.2
(b) Shares and Debentures	147	13,410.8	179	15,374.5	190	16,825.1
(c) Participation Term Certificates	1	0.2	3	1.9	7	12.8
(d) Others	239	5,437.0	227	5,429.3	195	2,794.0
B. Unquoted on the Stock Exchange:	210	35,566.1	212	21,834.3	361	32,734.4
1. To Stock Brokers and Dealers:	12	7,777.1	14	17,710.0	92	27,081.9
(a) Government and Other Trustee Securit	1	1.1	2	0.4	2	0.4
(b) Shares and Debentures	2	300.0	2	72.0	80	10,982.1
(c) Participation Term Certificates	1	9.5	1	0.0	1	9.1
(d) Others	8	7,466.5	9	17,637.5	9	16,090.3
2. To Others:	198	27,789.0	198	4,124.3	269	5,652.5
(a) Government and Other Trustee Securit	152	20,446.4	141	1,740.0	137	1,648.2
(b) Shares and Debentures	3	1,234.1	5	730.9	65	2,020.5
(c) Participation Term Certificates	-	-	-	-	23	599.9
(d) Others	43	6,108.4	52	1,653.4	44	1,383.9
III. Merchandise	56,742	1,671,905.3	54,253	1,672,883.4	49,132	1,519,280.1
A. Food Items:	21,993	420,418.2	20,246	459,850.9	17,190	411,051.9
1. Wheat	11,484	73,558.4	11,323	98,929.1	9,376	78,091.1
2. Rice and Paddy	2,642	83,091.9	2,352	69,819.5	2,346	87,536.7
3. Other Grains & Pulses:	517	8,782.6	398	3,979.1	456	5,004.8
(a) Indigenous	383	7,741.0	301	3,253.7	330	4,136.2
(b) Imported	134	1,041.7	97	725.5	126	868.6
4. Edible Oils:	1,320	50,294.1	1,190	48,844.3	951	71,155.8
(a) Indigenous	1,094	40,607.1	977	40,202.1	761	58,619.0
(b) Imported	226	9,686.9	213	8,642.3	190	12,536.8
5. Sugar:	1,285	109,447.3	1,428	135,145.8	1,044	90,926.5
(a) Indigenous	895	83,775.1	1,192	125,570.0	795	72,626.0
(b) Imported	390	25,672.1	236	9,575.8	249	18,300.5
6. Kariana And Spices	271	527.9	243	4,065.5	318	3,844.4
7. Fish And Fish Preparations	23	1,025.6	24	654.7	7	208.8
8. Other Food Items:	4,451	93,690.4	3,288	98,413.0	2,692	74,283.8
(a) Indigenous	4,448	93,683.6	3,267	97,580.9	2,626	72,223.6
(b) Imported	3	6.7	21	832.1	66	2,060.2
B. Raw Materials:	12,069	514,501.5	11,843	490,271.9	9,879	422,090.1
1. Cotton Raw:	3,573	131,979.4	3,117	120,065.6	2,907	98,557.6
(a) Indigenous	3,148	108,270.1	2,758	107,037.4	2,553	85,997.1
(b) Imported	425	23,709.3	359	13,028.2	354	12,560.5
2. Synthetic Fibers:	176	24,757.1	217	24,633.8	137	17,483.3
(a) Indigenous	141	24,476.0	183	23,027.9	104	16,233.8
(b) Imported	35	281.0	34	1,605.9	33	1,249.5
3. Fertilizers:	1,454	69,820.5	1,386	63,333.6	956	64,246.6
(a) Indigenous	1,294	63,387.9	1,236	54,446.2	832	54,595.9
(b) Imported	160	6,432.6	150	8,887.3	124	9,650.7
4. Petroleum Crude:	523	64,797.9	479	62,180.1	619	52,823.9
(a) Indigenous	461	41,770.7	435	47,309.6	586	42,100.3
(b) Imported	62	23,027.3	44	14,870.5	33	10,723.5
5. Iron and Steel:	2,905	106,288.0	2,957	110,064.7	2,392	89,545.0
(a) Indigenous	1,886	69,974.9	1,845	69,223.8	1,379	50,345.6
(b) Imported	1,019	36,313.0	1,112	40,840.9	1,013	39,199.4

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	4	13.8	3	4.5	3	7.0
7. Hides & Skins	114	3,269.5	130	4,671.0	135	2,758.5
8. Oil Seeds	154	13,794.6	182	11,615.4	129	9,150.7
9. Pesticides & Insecticides:	279	11,078.5	313	4,063.7	370	2,315.4
(a) Indigenous	278	11,078.4	308	4,021.8	362	2,266.9
(b) Imported	1	0.1	5	41.8	8	48.6
10. Other Raw Materials:	2,887	88,702.2	3,059	89,639.5	2,231	85,202.0
(a) Indigenous	2,821	80,253.0	2,954	79,828.5	2,000	66,135.9
(b) Imported	66	8,449.2	105	9,811.0	231	19,066.1
C. Finished/Manufactured Goods:	22,680	736,985.7	22,164	722,760.5	22,063	686,138.0
1. Cotton Textiles:	2,230	119,121.9	2,248	106,628.8	1,946	100,975.1
(a) Indigenous	2,109	105,805.2	2,107	104,216.2	1,783	88,479.2
(b) Imported	121	13,316.7	141	2,412.7	163	12,495.9
2. Cotton Yarn:	1,181	61,830.0	1,255	58,098.4	1,251	65,166.0
(a) Indigenous	1,106	55,128.2	1,168	56,891.9	1,149	58,939.8
(b) Imported	75	6,701.8	87	1,206.5	102	6,226.2
3. Other Textiles:	2,654	115,310.7	2,596	134,047.4	2,076	115,998.8
(a) Indigenous	2,539	103,688.1	2,479	130,768.1	1,944	108,035.3
(b) Imported	115	11,622.6	117	3,279.3	132	7,963.5
4. Machinery:	1,996	30,298.6	1,851	32,141.2	1,593	41,790.5
(a) Indigenous	1,725	16,948.1	1,528	17,108.8	1,257	18,715.6
(b) Imported	271	13,350.5	323	15,032.4	336	23,075.0
5. Handloom Products	17	164.9	13	151.6	3	37.9
6. Carpets & Rugs	170	4,177.0	149	3,317.5	70	1,482.6
7. Ready-made Garments	899	31,597.5	1,005	35,494.9	932	39,194.7
8. Cement and Cement Products:	460	91,633.1	432	100,331.8	477	87,406.1
(a) Indigenous	417	88,741.7	384	96,736.2	424	82,743.3
(b) Imported	43	2,891.4	48	3,595.7	53	4,662.9
9. Sports Goods	135	1,899.4	126	1,066.5	112	796.1
10. Surgical Instruments	454	4,218.1	430	5,944.5	240	6,867.4
11. Chemicals & Dyes	2,062	45,584.8	2,051	40,195.1	1,744	45,718.9
12. Other Finished Goods:	10,422	231,149.6	10,008	205,342.7	11,619	180,703.8
(a) Indigenous	10,145	223,510.4	9,549	193,417.5	11,006	167,202.8
(b) Imported	277	7,639.2	459	11,925.2	613	13,501.0
IV. Fixed Assets Including Machinery	196,256	1,079,163.7	262,523	1,090,389.1	408,076	1,201,900.0
A. Transport Equipments	183,672	438,697.6	249,586	452,053.0	390,325	517,436.5
B. Furniture & Fixtures	78	3,571.9	132	2,860.5	130	3,008.2
C. Office Equipments	256	49,771.6	213	46,483.6	237	49,320.2
D. Other Machinery & Equipments	12,250	587,122.5	12,592	588,992.0	17,384	632,135.0
V. Real Estate	173,459	765,492.4	92,552	755,654.4	88,941	872,776.7
A. Land	29,832	309,544.4	28,796	294,859.0	31,878	287,857.4
B. Buildings:	143,627	455,948.0	63,756	460,795.4	57,063	584,919.3
1. Residential	36,513	232,251.0	53,260	262,605.3	45,665	355,951.2
2. Non-Residential	107,114	223,697.0	10,496	198,190.1	11,398	228,968.1
(a) Commercial	99,657	125,066.1	3,715	112,377.2	3,453	113,377.8
(b) Industrial	1,048	47,813.8	921	41,873.1	1,917	71,346.5
(c) Others	6,409	50,817.1	5,860	43,939.7	6,028	44,243.9
VI. Fixed Deposits and Insurance Policies	4,580	49,051.5	4,612	49,180.5	20,451	382,193.4
A. Bank Deposits	4,153	40,644.4	4,311	41,950.2	20,231	379,199.6
B. Insurance Policies	427	8,407.1	301	7,230.3	220	2,993.7
VII. Others	510,721	2,419,785.4	242,450	2,361,943.3	184,300	2,135,639.1
A. Other Secured Advances	481,939	1,641,688.5	198,936	1,379,158.8	131,794	961,620.5
B. Advances Secured by Guarantee(s)	28,782	778,096.9	43,514	982,784.5	52,506	1,174,018.6
1. Institutional Guarantee(s)	4,575	758,373.3	3,808	962,688.5	3,237	1,117,333.6
2. Individual Guarantee(s)	24,207	19,723.7	39,706	20,096.1	49,269	56,685.0
VIII. Unsecured Advances	1,177,367	81,933.5	1,379,383	117,792.4	1,515,341	132,567.0
Total	2,135,128	6,144,451.9	2,053,751	6,115,863.8	2,285,486	6,329,282.7

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	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 Secur	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Secur	-	-	-	-	-	-
(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 Secur	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Secur	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	36	8,681.4	40	5,805.6	35	1,870.7
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Karianna And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	6	1,563.9	4	1,467.4	4	99.5
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	2	40.3	1	40.2	1	40.2
(a) Indigenous	-	-	-	-	-	-
(b) Imported	2	40.3	1	40.2	1	40.2
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	4	1,523.5	3	1,427.2	3	59.2
(a) Indigenous	4	1,523.5	3	1,427.2	3	59.2
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	30	7,117.6	36	4,338.2	31	1,771.3
1. Cotton Textiles:	5	857.0	5	857.0	5	857.0
(a) Indigenous	5	857.0	5	857.0	5	857.0
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	116.9	2	116.9	2	116.9
(a) Indigenous	2	116.9	2	116.9	2	116.9
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	4	276.2	6	376.1	6	367.4
(a) Indigenous	4	276.2	6	376.1	6	367.4
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	0.0	1	102.1	-	-
(a) Indigenous	1	0.0	1	102.1	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	2	236.0	2	249.1	1	17.7
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	1	347.4	1	213.8	-	-
11. Chemicals & Dyes	-	-	2	40.0	1	30.0
12. Other Finished Goods:	15	5,284.2	17	2,383.3	16	382.3
(a) Indigenous	15	5,284.2	17	2,383.3	16	382.3
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	89	67.8	76	1,161.0	72	146.1
A. Transport Equipments	87	50.3	69	37.8	64	48.6
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	2	17.5	7	1,123.2	8	97.6
V. Real Estate	195	5,689.9	187	4,744.2	189	4,718.9
A. Land	22	617.3	22	617.3	22	617.3
B. Buildings:	173	5,072.7	165	4,127.0	167	4,101.7
1. Residential	165	504.2	162	490.8	164	497.8
2. Non-Residential	8	4,568.5	3	3,636.2	3	3,603.9
(a) Commercial	8	4,568.5	3	3,636.2	3	3,603.9
(b) Industrial	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	2	0.4	2	0.0	2	0.1
A. Bank Deposits	2	0.4	2	0.0	2	0.1
B. Insurance Policies	-	-	-	-	-	-
VII. Others	150	73,049.4	150	78,275.7	135	64,057.9
A. Other Secured Advances	55	20,338.4	71	19,577.6	71	26,903.7
B. Advances Secured by Guarantee(s)	95	52,711.0	79	58,698.1	64	37,154.1
1. Institutional Guarantee(s)	73	52,698.6	79	58,698.1	64	37,154.1
2. Individual Guarantee(s)	22	12.4	-	-	-	-
VIII. Unsecured Advances	7	1.7	17	3.4	19	4.3
Total	479	87,490.7	472	89,990.0	452	70,798.0

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	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:	97	18.3	94	17.7	72	12.5
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	97	18.3	94	17.7	72	12.5
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	97	18.3	94	17.7	72	12.5
(a) Government and Other Trustee Securities	97	18.3	94	17.7	72	12.5
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	1	852.0	1	950.0	1	830.0
A. Food Items:	1	852.0	1	950.0	1	830.0
1. Wheat	1	852.0	1	950.0	1	830.0
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	2,879	754.4	2,731	745.2	2,614	686.4
A. Transport Equipments	2,822	741.8	2,693	736.9	2,583	679.2
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	57	12.6	38	8.3	31	7.2
V. Real Estate	624,173	141,137.2	589,230	131,833.2	585,813	130,961.0
A. Land	620,832	138,872.1	586,094	129,907.1	582,912	128,930.1
B. Buildings:	3,341	2,265.0	3,136	1,926.2	2,901	2,030.9
1. Residential	1,472	1,070.9	1,306	913.1	1,222	989.8
2. Non-Residential	1,869	1,194.1	1,830	1,013.1	1,679	1,041.0
(a) Commercial	320	876.2	294	685.8	291	722.7
(b) Industrial	38	271.3	37	280.5	41	276.2
(c) Others	1,511	46.6	1,499	46.7	1,347	42.2
VI. Fixed Deposits and Insurance Policies	2	1.0	5	56.6	5	87.0
A. Bank Deposits	1	1.0	4	56.5	4	87.0
B. Insurance Policies	1	0.1	1	0.1	1	0.1
VII. Others	105,844	15,157.7	105,114	14,978.2	104,973	13,901.5
A. Other Secured Advances	59,904	9,119.0	59,913	9,018.0	59,851	8,048.9
B. Advances Secured by Guarantee(s)	45,940	6,038.7	45,201	5,960.2	45,122	5,852.5
1. Institutional Guarantee(s)	2,898	202.7	2,167	208.1	2,094	184.1
2. Individual Guarantee(s)	43,042	5,836.0	43,034	5,752.1	43,028	5,668.4
VIII. Unsecured Advances	14,901	1,432.9	14,868	1,390.8	14,830	1,298.4
Total	747,897	159,353.4	712,043	149,971.7	708,308	147,776.8

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	2	327.0	2	1,977.8	3	2,420.4
1) Official	-	-	-	-	-	-
2) Business	2	327.0	2	1,977.8	3	2,420.4
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,569,980	7,990,592.1	3,623,713	7,961,484.9	3,837,864	8,241,094.8
I. GOVERNMENT	153	771,242.8	173	878,558.8	186	821,531.5
A. Federal Government	94	285,534.3	101	272,175.8	116	277,732.8
1) Commodity Operations	34	215,689.7	48	202,141.5	40	201,087.0
2) Others	60	69,844.6	53	70,034.3	76	76,645.8
B. Provincial Governments	59	485,708.5	72	606,383.0	70	543,798.7
1) Commodity Operations	45	474,532.3	51	594,991.9	49	532,646.6
2) Others	14	11,176.2	21	11,391.1	21	11,152.1
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,092	1,242,553.1	948	1,160,167.8	919	1,138,214.2
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	1	308.9	2	498.7	6	773.4
Utilities	515	746,100.5	454	705,340.3	462	686,783.4
Transport, storage and communications	153	284,336.7	134	278,801.7	150	289,169.4
Manufacturing	366	63,658.1	304	74,375.6	263	81,121.9
Mining and Quarrying	-	-	-	-	-	-
Construction	1	12,210.0	-	-	-	-
Commerce and Trade	37	109,461.0	31	79,677.3	15	54,514.8
Others	19	26,477.9	23	21,474.2	13	13,942.4
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	2,838	124,574.9	3,088	101,329.7	1,236	114,591.5
Mutual Funds and AMCs	123	3,474.6	137	2,154.4	149	3,066.0
Insurance & Pension Funds	404	5,299.0	440	5,356.8	476	4,475.0
MFIs and DFIs	1,901	65,245.4	2,104	45,153.1	129	55,924.0
Stock Exchange & Brokerage Houses	132	10,855.5	137	11,356.4	230	14,642.7
Modarabas	101	4,514.1	108	4,170.9	80	4,009.4
Other NBFIs	177	35,186.2	162	33,138.1	172	32,474.3
IV. PRIVATE SECTOR (BUSINESS)	1,337,083	5,130,954.2	1,471,629	5,126,151.9	1,454,795	5,362,494.8
A. Agriculture, forestry and fishing	963,806	306,016.7	1,121,862	279,744.1	1,114,262	291,382.7
1. Crop and animal production, hunting and related service activities	963,172	304,583.7	1,121,202	278,424.9	1,113,570	289,803.6
Growing of Wheat, Rice, Sugar Cane & Cotton	442,577	130,642	614,805	119,886	620,443	129,892.4
Growing of tropical, subtropical, pome and stone fruits & vegetables	79,155	26,327.0	72,920	23,987.0	68,373	22,999.5
Growing of other fruits, vegetables and crops	19,993	8,085	21,221	7,307	22,384	7,762.3
Raising of livestock and other related activities	327,734	97,099.0	317,681	89,237.1	312,550	96,094.6
Other agricultural support activities	93,712	42,427.3	94,574	38,004.2	89,819	33,051.4
Hunting, trapping and related service activities	1	3.5	1	3.5	1	3.5
2 - Forestry and logging	62	164.3	62	76.5	75	91.1
3 - Fishing and aquaculture	572	1,268.6	598	1,242.6	617	1,488.0
B. Mining and quarrying	886	69,087.5	1,011	81,456.0	1,013	78,208.6
05 - Mining of coal and lignite	65	29,157.2	120	36,596.0	66	33,114.8
06 - Extraction of crude petroleum and natural gas	541	35,557.0	637	41,509.5	701	41,814.1
07 - Mining of metal ores	34	825.8	21	705.4	18	673.9
08-Other mining and quarrying	233	3,509.0	222	2,616.4	225	2,573.3
09 - Mining support service activities	13	38.5	11	28.8	3	32.6
C. Manufacturing	106,104	3,142,223.7	107,935	3,186,601.9	116,992	3,292,231.6
10 - Manufacture of food products	45,135	746,652.5	45,198	752,935.0	52,031	778,938.8
11 - Manufacture of beverages	950	28,310.9	893	27,369.7	976	28,244.2
12 - Manufacture of tobacco products	608	1,865.9	529	851.2	575	1,174.4
13 - Manufacture of textiles	19,838	992,241.8	20,236	1,041,707.7	21,174	1,087,303.8
Preparation and spinning of textile fibres	7,787	388,083.0	7,809	410,562.2	8,236	399,432.2
Weaving of textiles	3,886	187,673.5	3,828	198,401.8	4,309	202,314.8
Finishing of textiles	2,943	189,056.4	3,266	195,418.7	3,018	180,289.9
Manufacture of knitted and crocheted fabrics	499	29,909.0	559	30,937.5	619	36,203.2
Manufacture of made-up textile articles, except apparel	2,419	108,947.3	2,592	116,074.7	2,710	163,757.1
Manufacture of carpets and rugs	172	2,711.2	181	3,076.7	169	2,477.5
Manufacture of other textiles n.e.c.	2,132	85,861.4	2,001	87,236.0	2,113	102,829.2

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-19		Jun-20 R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	4,037	109,221.1	4,028	124,598.4	4,269	136,166.7
15 - Manufacture of leather and related products	1,440	31,613.8	1,523	30,979.6	1,768	33,801.9
Tanning and dressing of leather; dressing and dyeing of fur	339	7,119.5	392	6,626.9	441	7,670.4
Manufacture of luggage, handbags and the like, saddlery and harness	71	1,158.5	66	1,340.6	82	1,417.6
Manufacture of footwear	1,030	23,335.8	1,065	23,012.0	1,245	24,713.9
a. Leather wear	824	20,218.8	835	19,700.9	1,011	21,727.7
b. Rubber and Plastic wear	206	3,117.0	230	3,311.2	234	2,986.2
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	515	5,070.3	456	4,989.8	473	4,632.8
17 - Manufacture of paper and paper products	1,272	42,741.5	1,191	43,197.3	1,404	42,756.6
18 - Printing and reproduction of recorded media	965	12,841.1	938	12,683.5	828	14,950.2
Printing and other service activities related to printing	954	12,599.7	924	12,490.2	805	14,186.0
Reproduction of recorded media	11	241.4	14	193.3	23	764.2
19 - Manufacture of coke and refined petroleum products	588	79,341.1	870	87,118.8	588	112,853.1
20 - Manufacture of chemicals and chemical products	7,594	289,594.9	7,895	265,094.0	8,133	264,017.8
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,643	59,954.6	4,691	60,436.1	4,537	79,151.8
22 - Manufacture of rubber and plastics products	2,564	48,232.2	2,610	45,604.9	2,718	45,889.9
23 - Manufacture of other non-metallic mineral products	1,525	202,478.9	1,585	220,349.0	1,632	212,298.6
24 - Manufacture of basic metals	4,375	163,175.6	4,642	172,309.9	5,063	177,294.4
25. Manufacture of fabricated metal products, except machinery and equipment	916	36,431.5	1,000	40,358.8	900	33,704.3
26 - Manufacture of computer, electronic and optical products	289	8,539.1	283	6,546.7	273	4,603.8
27 - Manufacture of electrical equipment	2,682	117,800.0	3,157	108,912.7	3,308	117,296.2
28 - Manufacture of machinery and equipment	664	22,211.8	771	18,659.9	733	13,200.2
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,624	91,203.5	1,510	64,169.0	1,739	43,929.5
30 - Manufacture of other transport equipment	350	10,753.0	348	12,606.1	460	13,778.8
31 - Manufacture of furniture	667	3,452.8	638	3,457.0	631	3,884.6
32. Other manufacturing	2,822	38,099.2	2,895	41,343.5	2,721	41,994.6
Manufacture of jewellery and related articles	302	561.5	295	572.3	298	585.0
Manufacture of imitation jewellery and related articles	82	143.4	86	186.9	7	18.2
Manufacture of musical instruments	90	917.3	79	816.0	67	1,151.7
Manufacture of sports goods	362	3,598.2	380	3,421.8	351	5,192.0
Manufacture of games and toys	2	72.6	7	50.1	1	3.1
Manufacture of medical and dental instruments and supplies	322	4,684.0	254	3,566.4	251	3,622.0
Manufacture of Handicrafts	149	74.6	143	69.5	142	243.9
Other manufacturing n.e.c.	1,513	28,047.6	1,651	32,660.6	1,604	31,178.7
33 - Repair and installation of machinery and equipment	41	396.5	48	323.3	58	364.7
D. Electricity, gas, steam and air conditioning supply	1,549	502,389.0	1,699	490,261.9	1,813	532,076.2
Electric power generation, transmission and distribution	1,207	493,658.3	1,381	481,886.9	1,513	523,396.3
a) Hydal	140	82,093.1	182	76,484.0	159	53,163.0
b) Thermal	207	111,737.5	233	110,306.4	255	156,000.5
c) Coal Based	74	36,582.0	96	40,124.3	94	68,942.0
d) Wind	104	45,940.7	122	30,542.4	162	47,597.6
e) Solar	57	5,676.1	79	5,604.0	56	5,383.2
f) Other	625	211,628.8	669	218,825.8	787	192,309.9
Manufacture of gas; distribution of gaseous fuels through mains	322	8,669.9	295	8,332.8	286	8,638.1
Steam and air conditioning supply	20	60.8	23	42.1	14	41.8
E. Water supply; sewerage, waste management and remediation activities	168	14,958.5	182	15,076.2	287	23,204.2
36 - Water collection, treatment and supply	51	679.4	63	55.2	48	53.6
37 - Sewerage	11	16.4	6	11.6	9	11.8
38 - Waste collection, treatment and disposal activities; materials recovery	104	14,248.0	111	14,996.9	222	23,107.7
39 - Remediation activities and other waste management services	2	14.7	2	12.4	8	31.0
F. Construction	3,118	127,089.7	3,319	129,053.8	3,448	145,073.6
41 - Construction of buildings	2,032	60,145.3	2,040	68,031.9	2,105	87,957.9
42 - Civil engineering	925	65,301.8	1,126	59,660.9	1,205	55,809.6
43 - Specialized construction activities	161	1,642.6	153	1,361.0	138	1,306.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	140,701	424,396.4	112,594	413,485.9	112,979	437,793.8
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,709	26,867.6	3,897	22,172.6	4,340	27,192.7
46 - Wholesale trade, except of motor vehicles and motorcycles	28,006	236,500.0	28,015	234,252.2	28,863	247,996.4
47 - Retail trade, except of motor vehicles and motorcycles	108,986	161,028.8	80,682	157,061.1	79,776	162,604.8
H. Transportation and storage	74,613	122,782.0	72,149	119,388.8	54,828	119,825.0

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Dec-19		Jun-20 R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	58,915	65,444.4	56,361	64,960.7	38,432	60,819.1
50 - Water transport	53	820.1	47	752.6	55	718.6
51 - Air transport	165	3,422.6	155	3,710.9	143	3,597.6
52 - Warehousing and support activities for transportation	15,294	48,015.3	15,401	45,885.7	15,899	50,391.7
53 - Courier activities other than national post activities	186	5,079.6	185	4,078.9	299	4,298.1
I. Accommodation and food service activities	1,684	43,512.0	1,458	37,048.0	1,649	43,058.7
55 - Accommodation	653	25,610.8	535	23,509.6	621	27,052.5
56-Food and beverage service activities	1,031	17,901.2	923	13,538.4	1,028	16,006.3
J. Information and communication	1,885	137,846.7	2,091	150,911.8	2,417	160,045.3
58 - Publishing activities	718	2,677.3	724	3,073.7	737	3,580.3
59 - Motion picture, video and television programme production, sound recording and music publishing activities	47	534.4	49	505.6	84	1,577.9
60 - Programming and broadcasting activities	88	1,618.7	66	1,526.2	69	1,235.9
61 - Telecommunications	607	123,485.3	693	134,674.0	804	140,553.0
62 - Computer programming, consultancy and related activities	278	8,681.7	420	9,724.1	554	10,656.3
63 - Information service activities	147	849.2	139	1,408.2	169	2,441.9
K. Real estate activities	634	33,486.1	514	29,438.7	498	24,868.8
L. Professional, scientific and technical activities	4,429	57,758.7	7,235	49,077.9	3,859	51,611.2
69 - Legal and accounting activities	122	851.2	113	662.8	147	1,118.4
70 - Activities of head offices; management consultancy activities	37	2,821.5	29	1,939.3	36	1,386.9
71 - Architectural and engineering activities; technical testing and analysis	523	5,923.9	526	6,071.0	523	6,686.1
72 - Scientific research and development	175	7,732.7	162	5,817.1	146	5,673.0
73 - Advertising and market research	543	4,206.0	712	3,103.1	1,059	3,412.3
74 - Other professional, scientific and technical activities	2,983	35,917.8	5,639	31,181.9	1,895	33,007.9
75 - Veterinary activities	46	305.7	54	302.7	53	326.6
M. Administrative and support service activities	5,898	61,758.9	5,889	57,315.8	5,854	56,148.8
77 - Rental and leasing activities	626	2,607.4	616	2,723.9	564	2,906.7
78 - Employment activities	32	247.1	38	100.7	59	201.2
79 - Travel agency, tour operator, reservation service and related activities	663	8,241.6	720	7,609.4	731	7,973.9
80 - Security and investigation activities	316	2,463.2	362	2,592.0	422	4,019.1
81. Services to buildings and landscape activities	64	478.6	55	456.4	64	195.3
82 - Office administrative, office support and other business support activities	4,197	47,721.1	4,098	43,833.4	4,014	40,852.5
N. Education	1,080	20,149.3	1,430	22,496.0	1,604	31,436.0
O. Human health and social work activities	1,114	13,370.1	1,135	14,564.7	1,292	18,082.3
86 - Human health activities	1,077	13,178.8	1,103	14,473.2	1,267	17,953.5
87 - Residential care activities	6	49.9	3	11.8	2	11.8
88. Social work activities with and without accommodation	31	141.4	29	79.6	23	116.9
P. Arts, entertainment and recreation	106	2,670.1	109	2,534.9	131	3,307.6
Q. Other service activities	29,308	51,458.7	31,017	47,695.6	31,869	54,140.2
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	192	19,953.8	177	17,929.1	190	19,281.7
A. Government Trusts and Non-profit Organizations	34	6,925.0	41	6,352.1	52	7,620.7
B. Private Trusts and Non-profit Organizations	131	12,416.7	120	10,911.8	121	10,747.0
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	27	612.1	16	665.2	17	914.0
VI. PERSONAL	2,222,972	699,844.1	2,141,942	675,799.8	2,374,834	783,094.1
A. Bank Employees	139,123	143,081.1	139,962	140,841.3	143,758	163,675.7
1) For house building	71,221	110,144.0	71,010	109,778.5	72,291	130,271.7
2) For transport i.e. purchase of car etc.	39,213	29,509.1	41,516	27,748.1	42,742	29,789.0
3) Other purposes	28,689	3,428.0	27,436	3,314.6	28,725	3,615.0
B. Consumer Financing	2,080,028	555,885.4	1,997,779	534,076.2	2,227,041	618,612.1
1) For house building	30,678	89,272.8	36,013	79,803.3	13,569	86,184.2
2) For transport i.e. purchase of car etc	317,037	215,295.6	315,497	211,112.9	323,207	256,386.2
3) Credit cards	1,067,987	49,319.3	1,040,276	43,047.8	1,240,634	51,493.7
4) Consumers durable	39,329	7,276.4	37,918	7,925.6	37,893	6,206.7
5) Personal loans	624,997	194,721.3	568,075	192,186.6	611,738	218,341.3
C) Other	3,821	877.6	4,201	882.3	4,035	806.4
VII. OTHER	5,650	1,469.2	5,756	1,547.9	5,704	1,887.1
Total	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	686,478	1,599,623.1	857,449	1,607,637.2	843,621	1,695,657.7
I. GOVERNMENT	22	166,148.4	24	183,226.7	25	184,916.2
A. Federal Government	10	42,287.8	9	36,770.0	10	50,464.2
1) Commodity Operations	6	17,879.7	6	7,897.2	7	16,936.1
2) Others	4	24,408.0	3	28,872.7	3	33,528.1
B. Provincial Governments	12	123,860.6	15	146,456.7	15	134,452.0
1) Commodity Operations	10	123,595.6	13	146,272.3	13	134,195.3
2) Others	2	265.0	2	184.4	2	256.7
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	86	332,538.9	84	340,327.5	80	332,833.0
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	31	164,504.9	28	176,926.3	25	177,732.3
Transport, storage and communications	24	83,580.9	23	90,393.2	31	92,759.0
Manufacturing	18	42,269.9	20	43,863.1	20	43,822.6
Mining and Quarrying	-	-	-	-	-	-
Construction	1	12,210.0	-	-	-	-
Commerce and Trade	10	21,915.6	11	27,075.4	2	16,738.5
Others	2	8,057.5	2	2,069.6	2	1,780.6
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,868	22,301.2	2,064	20,402.8	81	16,051.3
Mutual Funds and AMCs	2	780.1	2	138.2	2	223.8
Insurance & Pension Funds	14	13.5	14	7.2	15	107.7
MFIs and DFIs	1,795	11,621.1	1,994	10,931.5	6	9,064.8
Stock Exchange & Brokerage Houses	15	1,475.1	14	1,292.4	13	1,488.1
Modarabas	4	1,575.9	4	994.0	4	972.5
Other NBFIs	38	6,835.5	36	7,039.5	41	4,194.4
IV. PRIVATE SECTOR (BUSINESS)	309,449	888,335.1	512,889	881,609.7	496,078	944,063.1
A. Agriculture, forestry and fishing	221,372	58,987.7	422,731	52,969.0	421,849	60,605.3
1. Crop and animal production, hunting and related service activities	221,292	58,867.7	422,634	52,853.9	421,750	60,481.4
Growing of Wheat, Rice, Sugar Cane & Cotton	124,699	28,156	315,186	25,264	313,424	29,577.1
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,460	543.5	1,788	503.9	1,801	579.9
Growing of other fruits, vegetables and crops	8,921	1,638	10,606	1,512	11,145	1,689.3
Raising of livestock and other related activities	37,217	11,665.7	41,279	10,122.9	41,538	17,910.8
Other agricultural support activities	48,995	16,864.2	53,775	15,450.7	53,842	10,724.2
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	80	120.0	97	115.1	99	123.9
B. Mining and quarrying	175	14,301.9	207	16,176.8	194	13,683.0
05 - Mining of coal and lignite	4	7,763.0	6	8,615.1	13	8,186.9
06 - Extraction of crude petroleum and natural gas	50	5,094.3	70	6,153.5	61	4,188.4
07 - Mining of metal ores	1	1.0	1	1.0	1	1.0
08 - Other mining and quarrying	118	1,438.6	130	1,407.2	118	1,286.8
09 - Mining support service activities	2	5.0	-	-	1	20.0
C. Manufacturing	8,161	545,438.1	9,324	552,020.8	9,244	565,634.8
10 - Manufacture of food products	2,233	123,461.2	2,481	123,585.6	2,548	139,046.3
11 - Manufacture of beverages	83	4,971.2	72	4,306.8	78	2,562.5
12 - Manufacture of tobacco products	1	0.8	1	0.8	1	0.8
13 - Manufacture of textiles	2,929	198,721.5	3,407	206,639.0	3,187	187,027.9
Preparation and spinning of textile fibres	1,338	80,707.0	1,376	86,662.2	1,423	73,892.0
Weaving of textiles	514	41,351.0	563	40,777.5	582	30,901.5
Finishing of textiles	652	68,740.1	849	64,715.2	639	34,170.3
Manufacture of knitted and crocheted fabrics	-	-	14	590.8	20	739.4
Manufacture of made-up textile articles, except apparel	357	5,847.5	408	9,348.3	415	41,653.8
Manufacture of carpets and rugs	15	306.2	18	300.4	15	256.2
Manufacture of other textiles n.e.c.	53	1,769.8	179	4,244.6	93	5,414.7

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	245	9,266.2	253	9,100.3	287	9,951.2
15 - Manufacture of leather and related products	96	3,769.7	115	3,285.7	126	4,345.0
Tanning and dressing of leather; dressing and dyeing of fur	20	369.8	26	370.7	19	423.5
Manufacture of luggage, handbags and the like, saddlery and harness	7	299.4	7	299.4	17	304.6
Manufacture of footwear	69	3,100.5	82	2,615.6	90	3,616.9
a. Leather wear	38	2,222.7	50	1,743.2	58	2,810.0
b. Rubber and Plastic wear	31	877.8	32	872.4	32	806.9
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	37	417.5	19	202.4	39	176.7
17 - Manufacture of paper and paper products	75	4,144.7	67	4,104.8	66	2,517.6
18 - Printing and reproduction of recorded media	100	4,775.9	78	5,132.7	95	6,346.0
Printing and other service activities related to printing	100	4,775.9	78	5,132.7	95	6,346.0
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	59	34,636.4	219	30,771.7	62	53,768.1
20 - Manufacture of chemicals and chemical products	477	33,456.3	503	32,195.8	569	29,978.0
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	178	4,990.4	210	4,492.8	199	5,524.1
22 - Manufacture of rubber and plastics products	219	4,897.9	257	4,588.9	260	4,547.6
23 - Manufacture of other non-metallic mineral products	310	50,226.0	321	51,747.9	316	52,408.6
24 - Manufacture of basic metals	165	20,444.3	202	22,203.2	240	26,868.9
25 - Manufacture of fabricated metal products, except machinery and equipment	23	4,882.8	24	4,699.1	30	1,361.7
26 - Manufacture of computer, electronic and optical products	24	3,296.8	24	2,611.8	19	565.6
27 - Manufacture of electrical equipment	322	20,212.1	299	18,667.6	347	21,784.3
28 - Manufacture of machinery and equipment	54	6,341.9	65	6,939.4	59	264.1
29 - Manufacture of motor vehicles, trailers and semi-trailers	154	10,538.4	146	10,643.4	179	8,787.0
30 - Manufacture of other transport equipment	9	580.6	6	574.0	8	601.6
31 - Manufacture of furniture	60	257.0	72	243.8	64	229.9
32 - Other manufacturing	308	1,148.3	483	5,283.4	465	6,971.2
Manufacture of jewellery and related articles	29	57.4	22	52.8	29	105.6
Manufacture of imitation jewellery and related articles	1	0.9	2	1.9	2	1.8
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	49	186.6	59	170.3	63	2,145.3
Manufacture of games and toys	1	3.1	1	3.1	1	3.1
Manufacture of medical and dental instruments and supplies	12	126.5	2	64.1	4	72.8
Manufacture of Handicrafts	5	12.4	4	13.2	4	13.1
Other manufacturing n.e.c.	211	761.3	393	4,978.0	362	4,629.6
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	297	120,264.6	351	116,688.4	320	159,958.3
Electric power generation, transmission and distribution	232	117,976.3	310	114,544.8	286	157,379.1
a) Hydal	90	56,570.9	126	55,259.6	125	36,291.7
b) Thermal	79	40,691.0	88	37,821.4	87	68,409.9
c) Coal Based	6	8,017.0	7	8,228.8	7	30,815.2
d) Wind	5	4,249.5	10	4,494.0	12	13,727.6
e) Solar	22	3,024.8	42	3,001.0	20	2,841.8
f) Other	30	5,423.1	37	5,740.0	35	5,292.9
Manufacture of gas; distribution of gaseous fuels through mains	65	2,288.3	41	2,143.6	34	2,579.2
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	18	148.1	38	160.2	14	154.8
36 - Water collection, treatment and supply	14	31.5	29	25.8	7	14.8
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	3	114.9	8	132.9	4	132.6
39 - Remediation activities and other waste management services	1	1.7	1	1.6	3	7.4
F. Construction	407	17,599.9	566	22,054.5	581	25,537.6
41 - Construction of buildings	235	6,488.8	227	9,904.7	220	12,159.6
42 - Civil engineering	171	11,051.5	336	12,051.5	349	13,139.2
43 - Specialized construction activities	1	59.6	3	98.3	12	238.8
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	22,143	64,225.3	24,812	61,096.2	25,308	49,484.7
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	105	1,426.6	104	1,187.0	140	5,956.6
46 - Wholesale trade, except of motor vehicles and motorcycles	12,899	41,345.0	13,156	38,018.9	12,961	26,527.2
47 - Retail trade, except of motor vehicles and motorcycles	9,139	21,453.6	11,552	21,890.3	12,207	17,001.0
H. Transportation and storage	53,002	23,126.1	50,759	19,322.5	33,263	20,074.4

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	52,816	13,632.4	50,498	10,934.0	32,844	7,805.7
50 - Water transport	2	5.2	1	3.0	1	2.7
51 - Air transport	28	97.8	38	185.3	41	373.7
52 - Warehousing and support activities for transportation	154	8,066.5	219	6,915.9	375	10,828.9
53 - Courier activities other than national post activities	2	1,324.2	3	1,284.4	2	1,063.5
I. Accommodation and food service activities	155	12,767.8	149	10,334.1	180	12,531.3
55 - Accommodation	83	11,851.0	62	9,306.9	63	9,309.8
56 - Food and beverage service activities	72	916.8	87	1,027.2	117	3,221.5
J. Information and communication	108	10,576.6	137	11,325.9	190	15,950.8
58 - Publishing activities	7	86.4	6	131.7	4	202.0
59 - Motion picture, video and television programme production, sound recording and music publishing activities	3	23.6	3	23.5	24	980.5
60 - Programming and broadcasting activities	3	4.9	3	5.0	3	5.1
61 - Telecommunications	69	8,593.1	86	9,336.7	98	13,949.5
62 - Computer programming, consultancy and related activities	25	1,860.6	38	1,822.2	49	711.0
63 - Information service activities	1	8.0	1	6.8	12	102.8
K. Real estate activities	85	3,770.7	29	2,509.1	36	1,799.1
L. Professional, scientific and technical activities	43	552.9	56	874.1	58	516.9
69 - Legal and accounting activities	5	29.1	5	29.1	5	27.9
70 - Activities of head offices; management consultancy activities	9	0.8	11	0.8	11	0.8
71 - Architectural and engineering activities; technical testing and analysis	12	475.9	14	483.5	14	120.5
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	5	12.0	7	9.6	10	9.3
74 - Other professional, scientific and technical activities	11	33.7	17	349.2	16	356.6
75 - Veterinary activities	1	1.5	2	1.9	2	1.9
M. Administrative and support service activities	609	2,139.8	709	1,667.8	985	2,082.5
77 - Rental and leasing activities	70	685.3	84	638.9	90	422.8
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	15	143.4	20	178.4	29	185.2
80 - Security and investigation activities	11	141.4	13	128.0	16	264.3
81 - Services to buildings and landscape activities	9	2.1	1	2.1	11	2.1
82 - Office administrative, office support and other business support activities	504	1,167.7	591	720.4	839	1,208.0
N. Education	188	1,803.3	212	2,368.9	292	4,358.3
O. Human health and social work activities	116	2,750.0	145	2,870.5	192	2,971.4
86 - Human health activities	116	2,750.0	145	2,870.5	191	2,966.4
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	1	5.0
P. Arts, entertainment and recreation	2	9.1	2	9.0	2	21.2
Q. Other service activities	2,568	9,873.4	2,662	9,162.0	3,370	8,698.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	15	5,101.1	15	3,651.4	14	5,179.6
A. Government Trusts and Non-profit Organizations	3	3,206.0	3	1,573.6	3	3,617.0
B. Private Trusts and Non-profit Organizations	12	1,895.0	12	2,077.8	11	1,562.6
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	375,034	184,259.3	342,277	177,468.7	347,323	211,581.4
A. Bank Employees	51,983	48,426.6	54,318	43,468.3	54,512	55,985.9
1) For house building	38,343	36,858.1	37,762	33,863.7	37,654	46,236.4
2) For transport i.e. purchase of car etc.	9,345	11,105.0	12,365	9,155.1	12,359	9,271.4
3) Other purposes	4,295	463.5	4,191	449.5	4,499	478.1
B. Consumer Financing	323,049	135,832.4	287,958	134,000.3	292,810	155,595.4
1) For house building	15,514	6,191.6	17,226	3,625.1	967	3,989.9
2) For transport i.e. purchase of car etc	36,383	15,345.7	36,731	15,453.7	37,364	19,325.4
3) Credit cards	2,012	198.7	-	-	-	-
4) Consumers durable	33,694	7,103.6	32,021	7,776.0	31,753	6,016.7
5) Personal loans	235,446	106,992.7	201,980	107,145.5	222,726	126,263.4
C) Other	2	0.3	1	0.1	1	0.1
VII. OTHER	4	939.0	96	950.4	20	1,033.1
Total	686,478	1,599,623.1	857,449	1,607,637.2	843,621	1,695,657.7

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	2	327.0	2	1,977.8	3	2,420.4
1) Official	-	-	-	-	-	-
2) Business	2	327.0	2	1,977.8	3	2,420.4
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	2,135,126	6,144,124.9	2,053,749	6,113,886.0	2,285,483	6,326,862.3
I. GOVERNMENT	130	604,242.4	147	693,882.1	159	634,785.3
A. Federal Government	84	243,246.5	91	234,905.9	105	226,268.6
1) Commodity Operations	28	197,810.0	42	194,244.3	33	184,151.0
2) Others	56	45,436.6	49	40,661.6	72	42,117.7
B. Provincial Governments	46	360,995.8	56	458,976.2	54	408,516.7
1) Commodity Operations	34	350,084.6	37	447,769.6	35	397,621.3
2) Others	12	10,911.2	19	11,206.7	19	10,895.4
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,006	910,014.2	864	819,840.3	839	805,381.2
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	1	308.9	2	498.7	6	773.4
Utilities	484	581,595.6	426	528,414.1	437	509,051.1
Transport, storage and communications	129	200,755.8	111	188,408.5	119	196,410.4
Manufacturing	348	21,388.2	284	30,512.5	243	37,299.3
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	27	87,545.4	20	52,601.9	13	37,776.4
Others	17	18,420.3	21	19,404.6	11	12,161.8
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	968	102,083.7	1,022	80,774.7	1,153	98,355.8
Mutual Funds and AMCs	121	2,694.5	135	2,016.2	147	2,842.1
Insurance & Pension Funds	390	5,285.6	426	5,349.5	461	4,367.3
MFIs and DFIs	106	53,624.4	110	34,221.6	123	46,859.2
Stock Exchange & Brokerage Houses	117	9,380.3	123	10,064.1	217	13,154.7
Modarabas	97	2,938.2	104	3,177.0	76	3,036.9
Other NBFIs	137	28,160.7	124	25,946.4	129	28,095.6
IV. PRIVATE SECTOR (BUSINESS)	297,591	4,000,573.2	263,523	4,009,371.9	266,951	4,204,915.4
A. Agriculture, forestry and fishing	89,459	108,613.8	82,240	97,800.1	86,008	105,882.6
1. Crop and animal production, hunting and related service activities	89,296	107,338.3	82,082	96,637.2	85,852	104,474.4
Growing of Wheat, Rice, Sugar Cane & Cotton	70,098	52,513	63,873	47,547	67,627	53,227.9
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,878	5,024.1	1,777	4,470.7	1,883	4,573.8
Growing of other fruits, vegetables and crops	4,604	5,348	4,590	4,777	4,843	5,004.0
Raising of livestock and other related activities	5,595	32,896.5	5,092	29,589.1	4,829	29,649.3
Other agricultural support activities	7,120	11,552.3	6,749	10,250.4	6,669	12,015.9
Hunting, trapping and related service activities	1	3.5	1	3.5	1	3.5
02 - Forestry and logging	7	158.8	3	70.7	6	84.6
03 - Fishing and aquaculture	156	1,116.7	155	1,092.2	150	1,323.6
B. Mining and quarrying	702	54,776.5	795	65,270.2	810	64,516.5
05 - Mining of coal and lignite	58	21,394.2	111	27,980.9	50	24,927.8
06 - Extraction of crude petroleum and natural gas	491	30,462.7	567	35,356.0	640	37,625.7
07 - Mining of metal ores	33	824.8	20	704.3	17	672.9
08 - Other mining and quarrying	109	2,061.4	86	1,200.1	101	1,277.5
09 - Mining support service activities	11	33.5	11	28.8	2	12.6
C. Manufacturing	66,053	2,529,077.4	65,303	2,551,898.3	68,120	2,666,055.9
10 - Manufacture of food products	15,105	608,994.9	13,468	610,579.9	13,804	626,258.0
11 - Manufacture of beverages	648	23,101.9	591	21,719.8	731	25,013.6
12 - Manufacture of tobacco products	384	959.4	311	804.5	374	1,125.1
13 - Manufacture of textiles	16,616	788,959.9	16,542	828,671.6	17,696	892,270.1
Preparation and spinning of textile fibres	6,441	307,330.2	6,417	322,779.8	6,797	324,428.5
Weaving of textiles	3,298	146,247.8	3,192	157,546.8	3,654	171,335.9
Finishing of textiles	2,279	117,366.5	2,404	125,922.5	2,363	139,725.9
Manufacture of knitted and crocheted fabrics	480	29,868.3	526	30,306.0	580	35,423.1
Manufacture of made-up textile articles, except apparel	2,049	102,900.4	2,172	106,539.0	2,283	121,914.3
Manufacture of carpets and rugs	117	2,395.5	123	2,765.2	114	2,213.9
Manufacture of other textiles n.e.c.	1,952	82,851.2	1,708	82,812.4	1,905	97,228.4

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

Borrower	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	2,711	99,384.0	2,701	114,917.4	2,913	125,929.0
15 - Manufacture of leather and related products	1,025	27,298.0	1,092	27,148.4	1,327	29,310.1
Tanning and dressing of leather; dressing and dyeing of fur	296	6,722.5	343	6,229.2	399	7,220.1
Manufacture of luggage, handbags and the like, saddlery and harness	62	849.3	57	1,031.5	63	1,103.3
Manufacture of footwear	667	19,726.1	692	19,887.7	865	20,986.7
a. Leather wear	495	17,487.7	496	17,449.5	665	18,807.9
b. Rubber and Plastic wear	172	2,238.4	196	2,438.1	200	2,178.9
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	388	4,633.4	349	4,769.6	350	4,438.2
17 - Manufacture of paper and paper products	1,158	36,252.4	1,086	35,874.5	1,300	39,994.3
18 - Printing and reproduction of recorded media	844	8,004.5	841	7,523.4	715	8,573.3
Printing and other service activities related to printing	837	7,775.3	831	7,342.2	696	7,821.3
Reproduction of recorded media	7	229.2	10	181.2	19	752.1
19 - Manufacture of coke and refined petroleum products	528	44,704.5	651	56,347.1	526	59,084.9
20 - Manufacture of chemicals and chemical products	6,662	243,933.0	6,938	219,323.3	7,108	220,962.5
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,450	51,213.4	4,465	50,147.7	4,320	68,815.7
22 - Manufacture of rubber and plastics products	2,227	42,679.4	2,233	40,365.8	2,343	40,990.7
23 - Manufacture of other non-metallic mineral products	1,187	149,863.7	1,238	165,003.3	1,289	156,362.6
24 - Manufacture of basic metals	4,146	140,963.4	4,377	148,087.8	4,769	148,326.3
25 - Manufacture of fabricated metal products, except machinery and equipment	843	31,530.0	928	35,642.4	820	32,321.4
26 - Manufacture of computer, electronic and optical products	253	4,715.9	247	3,926.4	240	4,028.6
27 - Manufacture of electrical equipment	2,294	90,480.5	2,792	81,264.4	2,903	88,906.6
28 - Manufacture of machinery and equipment	569	15,843.7	665	11,695.9	632	12,905.4
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,444	70,795.9	1,342	43,620.6	1,545	35,112.3
30 - Manufacture of other transport equipment	337	4,972.4	339	5,604.2	449	7,119.2
31 - Manufacture of furniture	236	3,116.2	196	3,133.0	198	3,574.9
32 - Other manufacturing	1,957	36,280.6	1,863	35,404.1	1,710	34,268.4
Manufacture of jewellery and related articles	92	464.8	93	481.4	89	440.0
Manufacture of imitation jewellery and related articles	80	134.5	83	177.0	4	8.4
Manufacture of musical instruments	90	917.3	79	816.0	67	1,151.7
Manufacture of sports goods	288	3,401.3	296	3,242.0	263	3,037.9
Manufacture of games and toys	1	69.5	6	47.0	-	-
Manufacture of medical and dental instruments and supplies	283	4,549.0	230	3,494.5	226	3,538.8
Manufacture of Handicrafts	23	47.1	19	42.7	18	217.2
Other manufacturing n.e.c.	1,100	26,697.1	1,057	27,103.5	1,043	25,874.3
33 - Repair and installation of machinery and equipment	41	396.5	48	323.3	58	364.7
D. Electricity, gas, steam and air conditioning supply	1,232	370,178.3	1,332	367,675.7	1,476	361,845.9
Electric power generation, transmission and distribution	960	363,737.2	1,058	361,444.7	1,213	356,109.8
a) Hydal	50	25,522.3	56	21,224.4	34	16,871.4
b) Thermal	128	71,046.5	145	72,484.9	168	87,590.6
c) Coal Based	65	20,630.2	88	30,642.6	85	31,830.4
d) Wind	99	41,691.2	112	26,048.4	150	33,870.0
e) Solar	35	2,651.3	37	2,603.0	36	2,541.5
f) Other	583	202,195.8	620	208,441.3	740	183,405.9
Manufacture of gas; distribution of gaseous fuels through mains	252	6,380.3	251	6,188.8	249	5,694.3
Steam and air conditioning supply	20	60.8	23	42.1	14	41.8
E. Water supply; sewerage, waste management and remediation activities	131	14,810.3	125	14,915.8	254	23,049.3
36 - Water collection, treatment and supply	18	647.8	15	29.3	22	38.8
37 - Sewerage	11	16.4	6	11.6	9	11.8
38 - Waste collection, treatment and disposal activities; materials recovery	101	14,133.2	103	14,864.1	218	22,975.0
39 - Remediation activities and other waste management services	1	13.0	1	10.8	5	23.6
F. Construction	2,294	109,183.7	2,337	106,804.3	2,451	119,320.6
41 - Construction of buildings	1,388	53,382.0	1,407	57,963.0	1,477	75,625.0
42 - Civil engineering	750	54,220.7	784	47,580.3	850	42,628.9
43 - Specialized construction activities	156	1,581.0	146	1,260.9	124	1,066.7
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	88,824	350,263.0	58,078	342,848.8	58,000	382,527.4
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,792	25,073.1	1,982	20,612.0	2,388	20,867.8
46 - Wholesale trade, except of motor vehicles and motorcycles	14,513	190,857.0	14,268	192,873.8	15,313	220,063.1
47 - Retail trade, except of motor vehicles and motorcycles	72,519	134,332.9	41,828	129,363.0	40,299	141,596.5
H. Transportation and storage	8,394	97,084.3	8,297	97,526.4	7,836	96,919.4

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

Borrower	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	5,984	51,786.2	5,748	54,000.8	5,473	52,987.5
50 - Water transport	50	814.0	46	749.7	53	715.9
51 - Air transport	137	3,324.9	117	3,525.7	102	3,223.9
52 - Warehousing and support activities for transportation	2,040	37,478.8	2,204	36,455.7	1,911	36,757.6
53 - Courier activities other than national post activities	183	3,680.5	182	2,794.5	297	3,234.6
I. Accommodation and food service activities	1,038	28,130.3	821	24,173.8	983	27,990.6
55 - Accommodation	399	11,207.8	303	11,723.4	389	15,264.0
56 - Food and beverage service activities	639	16,922.5	518	12,450.4	594	12,726.5
J. Information and communication	1,598	120,087.8	1,773	138,126.5	2,043	138,068.1
58 - Publishing activities	541	2,565.4	548	2,916.5	564	3,353.2
59 - Motion picture, video and television programme production, sound recording and music publishing activities	42	509.1	44	480.5	56	591.9
60 - Programming and broadcasting activities	85	1,613.8	63	1,521.2	66	1,230.8
61 - Telecommunications	532	107,737.4	599	123,905.3	697	120,609.8
62 - Computer programming, consultancy and related activities	253	6,821.1	382	7,901.8	505	9,945.4
63 - Information service activities	145	841.0	137	1,401.2	155	2,337.0
K. Real estate activities	532	29,714.6	468	26,928.8	445	23,068.8
L. Professional, scientific and technical activities	4,352	56,210.5	7,147	47,261.9	3,770	51,083.7
69 - Legal and accounting activities	104	821.6	95	633.3	129	1,090.0
70 - Activities of head offices; management consultancy activities	26	2,816.2	16	1,938.2	23	1,385.1
71 - Architectural and engineering activities; technical testing and analysis	499	5,241.8	499	5,334.6	496	6,557.4
72 - Scientific research and development	174	7,692.7	161	5,817.1	145	5,673.0
73 - Advertising and market research	534	3,451.5	703	2,405.9	1,048	3,402.8
74 - Other professional, scientific and technical activities	2,971	35,883.3	5,621	30,832.0	1,878	32,650.6
75 - Veterinary activities	44	303.4	52	300.8	51	324.7
M. Administrative and support service activities	5,001	59,536.5	4,885	55,559.5	4,460	53,943.4
77 - Rental and leasing activities	556	1,922.1	532	2,085.0	474	2,483.9
78 - Employment activities	32	247.1	38	100.7	59	201.2
79 - Travel agency, tour operator, reservation service and related activities	643	8,095.9	695	7,428.7	697	7,786.4
80 - Security and investigation activities	305	2,321.8	349	2,464.0	406	3,754.8
81 - Services to buildings and landscape activities	55	476.5	54	454.3	53	193.1
82 - Office administrative, office support and other business support activities	3,410	46,473.2	3,217	43,026.8	2,771	39,523.8
N. Education	632	18,211.3	962	19,991.2	1,054	26,940.5
O. Human health and social work activities	631	10,555.8	623	11,638.0	733	15,075.2
86 - Human health activities	601	10,365.2	598	11,547.2	716	14,952.1
87 - Residential care activities	6	49.9	3	11.8	2	11.8
88 - Social work activities with and without accommodation	24	140.7	22	78.9	15	111.3
P. Arts, entertainment and recreation	78	2,651.3	81	2,516.3	106	3,282.9
Q. Other service activities	26,640	41,487.9	28,256	38,436.5	28,402	45,344.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	174	14,289.2	160	14,224.7	175	14,059.6
A. Government Trusts and Non-profit Organizations	31	3,719.0	38	4,778.5	49	4,003.7
B. Private Trusts and Non-profit Organizations	116	9,958.1	106	8,780.9	109	9,141.9
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	27	612.1	16	665.2	17	914.0
VI. PERSONAL	1,835,246	512,783.1	1,788,008	495,569.3	2,016,157	568,856.0
A. Bank Employees	75,435	92,035.9	74,964	94,791.9	78,869	105,211.3
1) For house building	29,528	71,944.0	30,043	74,607.3	31,580	82,745.8
2) For transport i.e. purchase of car etc.	26,633	17,596.3	26,053	17,796.7	27,397	19,769.8
3) Other purposes	19,274	2,495.6	18,868	2,387.8	19,892	2,695.6
B. Consumer Financing	1,755,992	419,869.9	1,708,844	399,895.3	1,933,254	462,838.5
1) For house building	15,059	82,940.3	18,692	76,040.1	12,507	82,056.4
2) For transport i.e. purchase of car etc	280,544	199,933.6	278,656	195,643.0	285,733	237,044.7
3) Credit cards	1,065,975	49,120.6	1,040,276	43,047.8	1,240,634	51,493.7
4) Consumers durable	4,928	164.0	5,190	141.1	5,433	181.9
5) Personal loans	389,486	87,711.4	366,030	85,023.3	388,947	92,061.8
C) Other	3,819	877.3	4,200	882.1	4,034	806.3
VII. OTHER	11	139.0	25	223.1	49	509.0
Total	2,135,128	6,144,451.9	2,053,751	6,115,863.8	2,285,486	6,329,282.7

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	479	87,490.7	472	89,990.0	452	70,798.0
I. GOVERNMENT	-	-	1	500.0	1	1,000.0
A. Federal Government	-	-	1	500.0	1	1,000.0
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	1	500.0	1	1,000.0
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	182	86,419.0	191	88,943.2	167	69,224.5
A. Agriculture, forestry and fishing	1	4.9	3	25.0	3	3.8
1. Crop and animal production, hunting and related service activities	1	4.9	3	25.0	3	3.8
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	1	0.8
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	4.9	3	25.0	2	3.1
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	147	57,997.6	155	72,740.0	130	48,752.3
10 - Manufacture of food products	16	5,859.9	18	10,151.0	12	3,153.1
11 - Manufacture of beverages	3	168.4	6	1,265.8	3	596.4
12 - Manufacture of tobacco products	4	859.1	4	1.4	4	5.1
13 - Manufacture of textiles	24	4,378.7	25	6,223.8	28	7,827.9
Preparation and spinning of textile fibres	2	31.6	10	1,106.0	10	1,097.4
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	7	2,940.0	8	4,771.2	11	6,383.9
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	186.8	3	186.8	3	186.8
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	12	1,220.3	4	159.8	4	159.8

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	6	373.9	5	386.8	3	75.7
15 - Manufacture of leather and related products	4	482.9	4	482.9	3	82.9
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	1	9.7	1	9.7	1	9.7
Manufacture of footwear	3	473.2	3	473.2	2	73.2
a. Leather wear	3	473.2	3	473.2	2	73.2
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	7	2,310.5	7	3,184.9	6	203.6
18 - Printing and reproduction of recorded media	-	-	-	-	-	-
Printing and other service activities related to printing	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	1	0.1	-	-	-	-
20 - Manufacture of chemicals and chemical products	17	12,107.3	18	13,477.1	21	12,980.6
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	3,716.0	14	5,760.8	17	4,806.7
22 - Manufacture of rubber and plastics products	3	600.0	5	600.0	1	300.0
23 - Manufacture of other non-metallic mineral products	2	2,349.0	3	3,549.0	4	3,478.2
24 - Manufacture of basic metals	3	1,600.0	4	1,850.0	3	1,952.5
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	1	519.4	-	-	-	-
27 - Manufacture of electrical equipment	25	7,079.0	25	8,949.8	14	6,576.4
28 - Manufacture of machinery and equipment	1	14.0	1	14.0	1	14.0
29 - Manufacture of motor vehicles, trailers and semi-trailers	10	9,847.0	10	9,892.1	4	20.7
30 - Manufacture of other transport equipment	2	5,198.9	1	6,426.8	1	6,056.5
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	5	533.4	5	524.0	5	622.0
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	5	533.4	5	524.0	5	622.0
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	7	11,945.2	4	5,896.9	6	10,271.2
Electric power generation, transmission and distribution	6	11,944.3	4	5,896.9	5	9,906.9
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	3	7,934.9	1	1,252.9	2	6,296.4
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	3	4,009.5	3	4,644.0	3	3,610.6
Manufacture of gas; distribution of gaseous fuels through mains	1	0.9	-	-	1	364.3
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	-	1	1.4	1	1.4
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	1	1.4	1	1.4
43 - Specialized construction activities	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11	5,821.4	12	5,511.8	10	1,797.1
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	2	4,157.4	3	3,223.0	4	1,267.8
47 - Retail trade, except of motor vehicles and motorcycles	9	1,664.0	9	2,288.7	6	529.4
H. Transportation and storage	3	89.0	1	13.3	2	13.3

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	1	13.3	1	13.3	1	13.3
50 - Water transport	1	0.8	-	-	1	0.1
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	1	74.9	-	-	-	-
I. Accommodation and food service activities	3	2,455.5	2	2,383.3	2	2,383.3
55 - Accommodation	3	2,455.5	2	2,383.3	2	2,383.3
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	5	7,154.1	7	1,431.4	8	5,993.0
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	5	7,154.1	7	1,431.4	8	5,993.0
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	4	944.2	5	933.2	4	2.0
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	2	4.5	2	0.3	2	0.9
71 - Architectural and engineering activities; technical testing and analysis	1	198.8	2	245.6	2	1.0
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	1	740.9	1	687.3	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	1	7.0	1	7.0	1	7.0
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81. Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1	7.0	1	7.0	1	7.0
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	500.0	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	1	500.0	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	296	571.7	280	546.8	284	573.5
A. Bank Employees	151	415.9	145	393.7	149	420.7
1) For house building	68	365.8	67	352.6	69	359.9
2) For transport i.e. purchase of car etc.	55	36.3	46	30.0	44	46.5
3) Other purposes	28	13.8	32	11.1	36	14.3
B. Consumer Financing	145	155.8	135	153.1	135	152.8
1) For house building	105	140.9	95	138.1	95	137.8
2) For transport i.e. purchase of car etc	32	14.0	32	14.0	32	14.0
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1.0	8	1.0	8	1.0
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-
Total	479	87,490.7	472	89,990.0	452	70,798.0

3.2.4 Advances Classified by Borrowers

Specialised Banks

Borrower	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	747,897	159,353.4	712,043	149,971.7	708,308	147,776.8
I. GOVERNMENT	1	852.0	1	950.0	1	830.0
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	1	852.0	1	950.0	1	830.0
1) Commodity Operations	1	852.0	1	950.0	1	830.0
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	2	189.9	2	152.2	2	184.3
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	2	189.9	2	152.2	2	184.3
IV. PRIVATE SECTOR (BUSINESS)	729,861	155,626.8	695,026	146,227.1	691,599	144,291.8
A. Agriculture, forestry and fishing	652,974	138,410.3	616,888	128,950.0	606,402	124,891.0
1. Crop and animal production, hunting and related service activities	652,583	138,372.8	616,483	128,908.9	605,965	124,844.0
Growing of Wheat, Rice, Sugar Cane & Cotton	247,780	49,973	235,746	47,075	239,392	47,087.4
Growing of tropical, subtropical, pome and stone fruits & vegetables	75,817	20,759.4	69,355	19,012.3	64,689	17,845.7
Growing of other fruits, vegetables and crops	6,468	1,098	6,025	1,018	6,395	1,068.2
Raising of livestock and other related activities	284,922	52,536.8	271,310	49,525.0	266,183	48,534.5
Other agricultural support activities	37,596	14,005.9	34,047	12,278.1	29,306	10,308.2
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	55	5.5	59	5.8	69	6.5
03 - Fishing and aquaculture	336	32.0	346	35.3	368	40.5
B. Mining and quarrying	9	9.1	9	9.1	9	9.1
05 - Mining of coal and lignite	3	0.0	3	0.0	3	0.0
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	6	9.0	6	9.0	6	9.0
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	31,743	9,710.7	33,153	9,942.8	39,498	11,788.7
10 - Manufacture of food products	27,781	8,336.5	29,231	8,618.7	35,667	10,481.4
11 - Manufacture of beverages	216	69.4	224	77.3	164	71.7
12 - Manufacture of tobacco products	219	46.6	213	44.5	196	43.3
13 - Manufacture of textiles	269	181.8	262	173.2	263	178.0
Preparation and spinning of textile fibres	6	14.2	6	14.2	6	14.2
Weaving of textiles	74	74.7	73	77.5	73	77.3
Finishing of textiles	5	9.8	5	9.8	5	9.8
Manufacture of knitted and crocheted fabrics	19	40.7	19	40.7	19	40.7
Manufacture of made-up textile articles, except apparel	10	12.6	9	0.6	9	2.1
Manufacture of carpets and rugs	40	9.6	40	11.1	40	7.4
Manufacture of other textiles n.e.c.	115	20.1	110	19.2	111	26.4

3.2.4 Advances Classified by Borrowers

Specialised Banks

Borrower	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	1,075	197.1	1,069	194.0	1,066	210.8
15 - Manufacture of leather and related products	315	63.2	312	62.6	312	63.9
Tanning and dressing of leather; dressing and dyeing of fur	23	27.2	23	27.0	23	26.9
Manufacture of luggage, handbags and the like, saddlery and harness	1	-	1	-	1	-
Manufacture of footwear	291	36.0	288	35.6	288	37.0
a. Leather wear	288	35.3	286	35.0	286	36.7
b. Rubber and Plastic wear	3	0.7	2	0.6	2	0.4
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	90	19.3	88	17.8	84	17.9
17 - Manufacture of paper and paper products	32	34.0	31	33.2	32	41.1
18 - Printing and reproduction of recorded media	21	60.6	19	27.4	18	30.9
Printing and other service activities related to printing	17	48.5	15	15.3	14	18.7
Reproduction of recorded media	4	12.1	4	12.1	4	12.1
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	438	98.2	436	97.8	435	96.6
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	34.9	2	34.9	1	5.3
22 - Manufacture of rubber and plastics products	115	54.8	115	50.3	114	51.6
23 - Manufacture of other non-metallic mineral products	26	40.1	23	48.7	23	49.3
24 - Manufacture of basic metals	61	167.9	59	169.0	51	146.7
25 - Manufacture of fabricated metal products, except machinery and equipment	50	18.7	48	17.3	50	21.2
26 - Manufacture of computer, electronic and optical products	11	6.9	12	8.5	14	9.6
27 - Manufacture of electrical equipment	41	28.5	41	30.9	44	28.7
28 - Manufacture of machinery and equipment	40	12.3	40	10.6	41	16.7
29 - Manufacture of motor vehicles, trailers and semi-trailers	16	22.3	12	12.9	11	9.5
30 - Manufacture of other transport equipment	2	1.0	2	1.0	2	1.4
31 - Manufacture of furniture	371	79.6	370	80.2	369	79.8
32 - Other manufacturing	552	137.0	544	132.0	541	133.1
Manufacture of jewellery and related articles	181	39.3	180	38.0	180	39.4
Manufacture of imitation jewellery and related articles	1	8.0	1	8.0	1	8.0
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	25	10.3	25	9.5	25	8.8
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	27	8.4	22	7.7	21	10.5
Manufacture of Handicrafts	121	15.2	120	13.6	120	13.6
Other manufacturing n.e.c.	197	55.8	196	55.1	194	52.9
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	13	0.9	12	0.9	11	0.8
Electric power generation, transmission and distribution	9	0.5	9	0.5	9	0.5
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	9	0.5	9	0.5	9	0.5
Manufacture of gas; distribution of gaseous fuels through mains	4	0.4	3	0.4	2	0.3
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	19	0.1	19	0.1	19	0.1
36 - Water collection, treatment and supply	19	0.1	19	0.1	19	0.1
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	417	306.1	415	193.6	415	214.0
41 - Construction of buildings	409	274.5	406	164.2	408	173.2
42 - Civil engineering	4	29.7	5	27.6	5	40.1
43 - Specialized construction activities	4	2.0	4	1.8	2	0.6
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	29,723	4,086.7	29,692	4,029.1	29,661	3,984.6
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,812	367.9	1,811	373.6	1,812	368.3
46 - Wholesale trade, except of motor vehicles and motorcycles	592	140.5	588	136.5	585	138.3
47 - Retail trade, except of motor vehicles and motorcycles	27,319	3,578.2	27,293	3,519.0	27,264	3,478.0
H. Transportation and storage	13,214	2,482.6	13,092	2,526.7	13,727	2,817.8

3.2.4 Advances Classified by Borrowers

Specialised Banks

Borrower	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	114	12.6	114	12.6	114	12.6
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	13,100	2,470.0	12,978	2,514.1	13,613	2,805.2
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	488	158.4	486	156.9	484	153.6
55 - Accommodation	168	96.5	168	96.1	167	95.3
56 - Food and beverage service activities	320	62.0	318	60.8	317	58.3
J. Information and communication	174	28.1	174	28.1	176	33.4
58 - Publishing activities	170	25.6	170	25.6	169	25.2
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	1.7	2	1.6	4	5.5
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	1	0.7	1	0.7	1	0.7
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	1	0.2	1	0.2	2	2.1
K. Real estate activities	17	0.8	17	0.8	17	0.8
L. Professional, scientific and technical activities	30	51.2	27	8.8	27	8.7
69 - Legal and accounting activities	13	0.5	13	0.5	13	0.5
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	11	7.4	11	7.3	11	7.3
72 - Scientific research and development	1	40.0	1	-	1	-
73 - Advertising and market research	3	1.7	1	0.3	1	0.3
74 - Other professional, scientific and technical activities	1	0.8	1	0.7	1	0.7
75 - Veterinary activities	1	0.8	-	-	-	-
M. Administrative and support service activities	287	75.6	294	81.5	408	116.0
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	5	2.3	5	2.3	5	2.3
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	282	73.2	289	79.2	403	113.7
N. Education	260	134.8	256	135.9	258	137.3
O. Human health and social work activities	367	64.4	367	56.2	367	35.7
86 - Human health activities	360	63.7	360	55.5	360	35.0
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	7	0.7	7	0.7	7	0.7
P. Arts, entertainment and recreation	26	9.8	26	9.6	23	3.5
Q. Other service activities	100	97.4	99	97.1	97	96.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2	63.5	2	53.0	1	42.5
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	2	63.5	2	53.0	1	42.5
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	12,396	2,229.9	11,377	2,214.9	11,070	2,083.2
A. Bank Employees	11,554	2,202.7	10,535	2,187.4	10,228	2,057.8
1) For house building	3,282	976.1	3,138	954.8	2,988	929.5
2) For transport i.e. purchase of car etc.	3,180	771.5	3,052	766.3	2,942	701.3
3) Other purposes	5,092	455.1	4,345	466.2	4,298	427.0
B. Consumer Financing	842	27.3	842	27.6	842	25.5
1) For house building	-	-	-	-	-	-
2) For transport i.e. purchase of car etc	78	2.3	78	2.3	78	2.2
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	707	8.8	707	8.5	707	8.1
5) Personal loans	57	16.2	57	16.8	57	15.2
C) Other	-	-	-	-	-	-
VII. OTHER	5,635	391.2	5,635	374.4	5,635	344.9
Total	747,897	159,353.4	712,043	149,971.7	708,308	147,776.8

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

Rate of Interest/Return	Dec-20									(Million Rupees)	
										Jun-20 ^R	Dec-19
	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	Total
00.00	9,015.6	5,328.3	120,722.5	105,743.3	191,151.5	13,973.8	162,825.7	8,160.5	616,921.3	519,434.7	415,240.6
01.00*	37.1	201.1	13,516.3	13,822.1	7,172.6	12,098.4	24,544.3	2,341.6	73,733.4	14,230.4	7,820.8
02.00*	16.5	1,161.7	40,032.8	14,210.8	7,580.4	9,100.8	19,342.3	-	91,445.4	32,750.8	21,081.9
03.00*	520.2	4,172.3	321,582.8	130,015.3	176,316.5	72,168.5	157,751.8	86.0	862,613.5	672,357.7	571,631.3
04.00*	2,520.8	53.5	27,633.9	34,292.2	33,510.4	7,369.8	11,822.7	124.6	117,327.8	142,003.5	150,003.6
05.00*	1.7	47.2	12,086.9	21,795.8	39,973.1	2,886.5	37,319.7	803.5	114,914.4	108,252.0	129,775.8
06.00*	1,481.6	119.8	16,706.9	13,118.6	11,576.9	5,243.6	29,656.5	232.5	78,136.5	67,590.6	36,183.9
07.00*	-	554.8	18,141.5	6,243.6	5,164.6	3,648.1	103,009.2	7.4	136,769.1	25,767.2	55,296.5
08.00*	75.7	25,116.8	539,546.6	366,887.6	147,761.8	65,729.8	1,178,546.4	710.4	2,324,375.1	303,081.4	51,536.9
08.25	-	9,799.2	163,956.5	120,021.0	57,416.6	17,271.8	274,023.3	8.7	642,497.1	377,801.0	7,732.4
08.50	7.6	5,464.7	94,546.6	46,659.2	46,262.0	33,806.0	133,435.2	189.9	360,371.1	222,128.7	12,975.5
08.75	-	5,906.0	111,235.8	49,761.3	60,454.9	25,653.8	157,792.2	330.5	411,134.5	379,176.1	39,238.5
09.00	-	6,917.3	48,142.8	26,441.1	29,162.2	23,844.6	116,357.5	97.3	250,962.8	236,157.1	8,068.8
09.25	0.1	3,612.8	61,125.8	33,867.3	35,869.0	20,105.4	47,491.8	158.7	202,230.8	282,957.0	5,389.1
09.50	9.7	3,252.0	26,638.7	11,895.4	16,414.3	10,579.0	9,521.1	467.7	78,777.9	130,361.6	5,674.6
09.75	-	4,550.9	33,789.4	21,212.8	30,639.6	6,994.1	92,113.6	440.9	189,741.3	209,247.2	6,322.1
10.00	4,199.5	1,815.5	20,216.3	36,160.7	23,129.7	4,402.6	8,312.7	377.2	98,614.1	70,524.3	53,862.4
10.25	0.5	4,639.5	21,077.4	42,931.5	29,748.5	13,298.5	64,600.5	88.3	176,384.7	102,206.6	5,039.7
10.50	23.5	1,545.0	16,611.7	8,375.9	10,223.5	5,845.2	4,566.3	130.5	47,321.6	41,901.0	13,549.9
10.75	-	1,062.4	11,879.6	44,222.3	39,403.5	9,771.8	63,888.3	5.0	170,233.0	67,033.1	15,226.8
11.00	5,706.0	406.9	5,112.0	11,691.4	16,504.2	726.9	3,953.7	1,049.4	45,150.5	68,142.6	27,521.5
11.25	0.7	199.0	9,955.9	13,004.1	14,970.8	3,155.3	10,406.2	38.8	51,730.7	224,398.8	27,860.4
11.50	142.1	290.0	3,933.9	10,333.0	9,977.9	1,427.2	8,290.1	9.9	34,404.1	116,818.0	29,723.5
11.75	33.6	26.8	3,212.8	13,223.7	9,703.6	980.9	2,317.5	9.7	29,508.6	333,737.2	30,611.4
12.00	1,260.7	111.1	61,973.6	15,213.1	20,244.6	1,545.4	11,991.2	311.1	112,650.8	300,411.4	72,087.5
12.25	161.3	13.8	14,100.1	14,022.0	41,894.2	3,790.1	13,447.3	70.0	87,498.8	338,767.6	44,328.7
12.50	394.9	28.2	2,982.2	9,147.5	5,424.7	475.4	6,087.8	21.5	24,562.2	173,364.6	44,982.4
12.75	0.0	5.0	1,813.2	8,299.8	5,785.3	458.1	3,723.1	27.7	20,112.3	112,685.0	106,070.8
13.00	6,675.4	74.0	20,933.6	6,916.4	30,521.9	265.2	36,792.6	276.6	102,455.7	256,868.0	114,530.7
13.25	10.1	11.4	2,444.4	11,391.7	7,256.0	2,055.1	6,834.6	11.5	30,014.9	139,757.3	94,067.6
13.50	7,193.9	332.3	4,113.7	9,212.6	27,811.0	281.0	7,949.0	0.4	56,893.8	83,164.8	214,612.5
13.75	-	-	856.9	9,773.0	1,886.9	753.5	1,362.1	11.4	14,643.9	97,228.8	434,529.9
14.00	11,498.3	124.7	4,791.9	4,278.5	21,618.8	238.8	34,069.0	334.0	76,954.0	185,073.4	681,681.1
14.25	-	101.0	5,499.4	7,485.1	2,855.1	776.2	892.7	29.6	17,639.0	177,319.7	615,002.0
14.50	-	291.9	2,591.5	3,640.0	1,499.6	87.7	2,832.1	23.5	10,966.4	112,539.9	787,743.2
14.75	-	5.2	2,493.9	9,570.8	12,245.5	274.7	1,532.3	4.6	26,127.0	122,696.9	634,511.5
15.00	-	20.6	7,715.5	7,510.4	7,154.8	515.8	11,024.0	1,200.4	35,141.5	75,988.5	410,947.9
15.25	-	0.2	2,880.5	19,536.7	905.0	772.9	1,680.2	44.5	25,820.0	203,743.0	339,598.5
15.50	-	7.4	18,766.9	3,125.6	15,090.8	152.4	50,157.5	1,060.9	88,361.4	62,420.5	204,450.5
15.75	-	1.0	1,028.1	2,155.3	1,368.2	765.1	206.4	39.7	5,563.9	46,931.8	232,873.7
16.00	1.1	10.5	3,054.0	4,343.7	2,243.5	79.2	5,499.1	2,420.8	17,651.9	47,728.0	133,592.3
16.25	3,919.4	0.1	186.0	1,381.3	2,824.4	121.1	455.1	5.3	8,892.8	82,583.8	93,465.2
16.50	11.8	494.1	4,413.5	6,149.4	16,333.3	230.8	4,056.6	26.0	31,715.5	57,959.1	93,558.7
16.75	1,984.5	15.8	456.5	1,658.0	1,463.4	298.1	247.3	1.4	6,124.9	13,868.7	130,749.8
17.00	-	-	494.1	5,849.5	1,243.4	10.0	4,932.1	116.9	12,646.1	24,228.6	55,291.0
17.25	-	-	175.7	1,998.1	391.0	66.0	217.1	0.2	2,848.1	14,813.5	67,392.1
17.50	-	-	375.3	8,304.8	2,123.9	36.4	2,072.7	4.7	12,917.9	21,750.7	46,366.5
17.75	-	-	54.3	1,602.7	587.4	68.8	154.8	9.9	2,477.9	11,436.5	54,250.6
18.00	-	42.0	1,251.9	4,610.6	447.2	114.7	20,092.5	2,282.4	28,841.3	23,680.3	58,370.4
18.25	-	-	398.0	1,106.1	177.9	123.5	14,512.5	2.1	16,320.1	45,676.6	21,198.6
18.50	0.3	1.2	511.9	5,014.7	642.1	8.9	466.8	3.6	6,649.5	17,714.5	69,310.3
18.75	-	-	258.2	699.8	299.3	28.6	179.8	9.0	1,474.8	27,065.8	37,282.4
19.00	0.2	1.3	660.4	1,404.2	550.6	2.4	996.9	809.5	4,425.5	107,432.6	106,196.4
19.25	386.7	0.7	265.2	680.4	197.8	0.7	741.8	20.8	2,294.1	16,836.3	15,027.0
19.50	1.0	-	8.0	1,855.2	1,777.0	11.4	701.9	10.0	4,364.5	14,065.1	16,218.1
19.75	687.6	0.6	154.0	624.9	264.4	2.7	559.2	3.9	2,297.4	18,497.5	18,906.9
20.00 & above	13.2	3.2	3,077.6	6,385.8	2,040.0	1,647.2	9,857.8	117,843.4	140,868.2	181,105.5	214,356.7
Total	57,992.9	87,940.9	1,912,185.2	1,390,877.7	1,287,257.0	386,140.4	2,978,214.5	142,906.8	8,243,515.2	7,963,462.7	7,990,919.1
Weighted Average	10.59	7.87	7.04	7.98	7.36	7.00	7.89	27.32	7.94	10.32	12.82

*01.00 stands for 00.25 to 01.00

.....

*08.00 stands for 07.25 to 08.00

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Dec-20											Jun-20 ^R		Dec-19
Rate of Interest/ Return	Securities, Shares & Other Financial Instruments									(in million Rupees)			
	Precious Metals	Fixed Assets Including Machinery	Merchandise	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	Total			
00.00	8,816.6	870.7	39,776.9	39,011.8	79,615.9	561.6	110,300.9	209.9	279,164.4	161,545.3	105,849.1		
01.00*	37.1	-	4,635.8	681.9	99.5	208.9	-	-	5,663.2	517.1	3,184.2		
02.00*	16.5	-	11,652.3	389.2	2,256.5	59.0	1,848.3	-	16,221.8	12,523.6	1,471.3		
03.00*	510.7	0.6	30,918.4	5,652.1	66,456.3	161.4	1,633.3	-	105,332.7	49,039.6	34,586.0		
04.00*	2,520.8	-	6,959.8	1,341.7	1,407.1	554.8	5,077.3	-	17,861.4	38,536.8	47,509.7		
05.00*	1.7	-	2,176.1	1,920.0	274.7	34.3	15,086.2	-	19,492.9	4,275.7	16,185.9		
06.00*	1,481.6	0.4	5,330.7	3,627.2	8,972.3	20.0	17,968.2	231.1	37,631.5	42,533.8	9,951.4		
07.00*	-	-	1,536.0	2,233.7	577.1	1.0	2,504.7	0.0	6,852.5	622.6	6,992.7		
08.00*	10.0	441.3	75,858.1	23,766.3	5,452.9	695.3	178,257.1	0.2	284,481.2	6,866.6	21,280.8		
08.25	-	49.3	12,177.9	4,956.0	6,564.8	19.9	22,304.0	-	46,072.0	8,458.0	999.4		
08.50	-	91.5	12,866.7	3,104.6	7,398.7	606.9	63,500.4	0.4	87,569.2	5,394.7	75.5		
08.75	-	407.6	33,993.2	6,914.7	8,873.9	5.7	45,533.4	0.0	95,728.4	39,542.1	8,461.6		
09.00	-	4,668.5	6,522.0	5,254.4	2,727.3	2.9	18,763.2	5.7	37,944.0	2,434.4	1,042.2		
09.25	-	287.5	6,046.2	4,907.2	1,577.6	55.9	4,753.3	4.9	17,632.6	71,715.7	124.3		
09.50	-	9.4	1,720.1	430.9	1,435.5	14.3	271.3	0.4	3,881.8	23,713.8	1,088.4		
09.75	-	1,093.5	12,390.1	3,795.6	7,615.5	112.5	73,568.0	0.1	98,575.4	23,436.6	45.1		
10.00	4,198.4	843.2	8,436.2	26,528.3	9,731.4	55.5	2,220.8	0.2	52,014.1	4,021.0	47,512.5		
10.25	-	891.4	5,454.0	9,120.0	3,789.2	283.1	12,586.2	0.2	32,124.1	19,203.1	1,067.1		
10.50	-	-	219.7	1,497.1	1,023.7	0.9	207.7	1.2	2,950.3	4,082.7	447.0		
10.75	-	43.2	1,947.3	9,665.3	24,503.2	73.4	43,881.2	-	80,113.6	3,392.4	401.4		
11.00	5,692.8	406.5	2,706.2	552.6	10,936.9	1.7	1,477.3	1.2	21,775.3	18,508.4	11,493.2		
11.25	0.7	160.7	2,138.3	656.3	1,378.7	30.6	4,923.2	-	4,857.6	55,177.3	15,454.2		
11.50	142.1	198.8	177.7	509.8	2,793.1	-	6,704.3	-	10,525.8	3,559.0	20,005.2		
11.75	33.6	-	454.0	820.7	322.0	77.6	76.1	-	1,784.1	41,980.3	20,000.8		
12.00	1,260.3	5.0	54,728.6	6,405.7	11,828.6	-	7,117.4	0.4	81,346.0	69,018.2	52,058.3		
12.25	-	4.8	680.0	2,207.3	34,608.2	40.0	466.7	-	38,007.1	91,166.5	33,492.6		
12.50	394.9	0.2	1,457.3	2,136.9	3,328.3	-	152.4	14.9	7,484.9	27,006.1	36,072.5		
12.75	-	0.4	334.9	1,887.3	650.1	40.6	41.4	2.4	2,957.2	24,883.0	60,474.1		
13.00	6,675.4	-	19,620.6	2,673.0	24,553.3	0.1	17,800.4	44.1	71,366.8	193,764.9	68,576.6		
13.25	-	-	543.5	1,033.7	330.9	33.0	924.8	0.8	2,866.7	77,421.4	29,853.2		
13.50	7,193.9	-	1,919.7	1,364.8	25,498.4	-	6,041.8	-	42,018.5	4,465.1	84,696.5		
13.75	-	-	13.8	1,011.5	15.9	-	3.0	-	1,044.2	20,898.7	12,701.8		
14.00	11,498.3	37.0	736.5	452.6	20,047.6	0.6	19,769.4	149.3	52,691.3	42,962.6	106,546.4		
14.25	-	5.0	101.9	232.3	1,577.3	145.8	39.9	-	2,102.2	73,018.4	116,008.5		
14.50	-	-	358.5	131.7	344.2	40.0	3.4	3.5	881.5	11,892.8	108,229.3		
14.75	-	0.7	176.8	423.5	10,058.0	-	8.1	2.0	10,669.2	32,693.7	75,327.6		
15.00	-	-	5,441.4	522.3	3,101.0	-	4,433.4	866.0	14,364.0	12,754.4	44,317.5		
15.25	-	-	128.5	57.9	294.7	-	17.0	-	498.1	154,627.6	82,619.3		
15.50	-	-	16,770.6	393.8	11,299.0	9.7	48,203.6	-	76,676.6	5,147.4	60,101.6		
15.75	-	-	0.7	72.4	348.1	-	25.5	0.7	447.5	18,576.1	101,995.9		
16.00	-	-	978.0	956.3	788.0	-	4,637.5	25.0	7,384.7	10,036.5	12,409.1		
16.25	-	-	3.4	310.1	1,759.9	-	23.0	1.3	2,097.7	51,878.7	25,993.7		
16.50	-	-	529.6	912.5	2,594.6	-	430.2	0.1	4,467.0	6,595.5	22,919.9		
16.75	-	-	19.5	188.0	270.4	-	23.4	1.4	502.7	1,955.8	28,659.4		
17.00	-	-	274.6	692.7	197.1	-	3,596.6	0.7	4,761.8	2,137.3	6,459.7		
17.25	-	-	-	149.3	29.7	-	1.9	-	180.9	3,724.7	20,723.5		
17.50	-	-	103.6	2,682.1	258.4	-	1,517.2	0.1	4,561.4	1,210.2	19,938.7		
17.75	-	-	-	104.6	7.0	-	1.3	0.8	113.6	513.2	14,414.4		
18.00	-	4.6	6.1	279.5	19.0	-	19,123.4	38.6	19,471.0	2,573.3	23,430.0		
18.25	-	-	11.9	152.9	2.4	-	13,821.2	-	13,988.4	38,432.5	3,374.8		
18.50	-	-	-	2,527.1	68.7	-	149.3	-	2,745.1	3,977.3	33,860.1		
18.75	-	-	-	122.4	13.6	-	12.9	0.3	149.2	759.8	3,524.6		
19.00	-	-	-	162.9	22.0	-	81.3	11.0	277.2	99,853.5	56,610.3		
19.25	-	-	-	167.4	9.6	-	7.2	0.2	184.4	3,385.3	5,113.2		
19.50	-	-	-	848.9	14.8	-	285.9	-	1,149.5	2,017.2	4,860.8		
19.75	-	-	-	27.2	0.2	-	0.2	0.1	27.8	15,095.0	797.2		
20.00 & above	-	-	0.9	203.5	38.5	-	741.9	8,716.1	9,700.7	11,983.9	27,586.5		
Total	50,485.4	10,521.8	391,034.4	188,831.6	409,761.3	3,946.9	778,517.5	10,335.5	1,843,434.5	1,757,608.9	1,758,976.5		
Weighted Average	9.75	8.65	7.97	7.82	8.02	6.46	8.58	24.24	8.36	11.56	12.95		

*01.00 stands for 00.25 to 01.00

• • • • •

• • • • •

*08.00 stands for 07.25 to 08.00

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Dec-20											Jun-20 ⁱⁱ		(million rupees)
Rate of Interest/Return	Securities, Shares & Other Financial Instruments			Fixed Assets Including Machinery		Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	Total	
	Precious Metals	Merchandise											
00.00	199.0	4,457.6	79,302.3	66,698.3	110,794.3	13,412.1	52,485.7	7,949.1	335,298.3	355,146.2	306,632.8		
01.00*	-	201.1	8,880.5	13,140.2	7,073.1	11,889.5	24,544.3	2,341.6	68,070.2	13,713.4	4,636.6		
02.00*	-	1,161.7	28,380.5	13,821.6	5,323.9	9,041.8	17,494.0	-	75,223.5	20,227.2	19,610.6		
03.00*	9.5	4,171.7	290,664.4	124,330.4	109,524.7	72,007.1	156,118.5	86.0	756,912.8	632,955.8	536,676.2		
04.00*	-	53.5	20,674.1	32,950.5	32,085.8	6,815.0	6,729.6	12.4	99,432.7	103,445.2	102,481.9		
05.00*	-	47.2	9,910.9	19,875.8	39,691.3	2,852.2	22,226.6	801.2	95,405.1	103,974.6	113,581.1		
06.00*	-	119.5	11,376.2	9,491.4	2,604.6	5,223.6	11,688.3	1.4	40,505.0	25,053.0	26,212.1		
07.00*	-	554.8	16,605.4	4,009.9	4,587.5	3,647.1	99,504.5	7.4	128,916.7	25,144.7	48,303.8		
08.00*	65.7	24,675.5	463,461.2	343,051.8	142,004.8	65,034.6	961,801.8	710.2	2,000,805.5	285,210.3	30,256.1		
08.25	-	9,749.9	151,778.6	115,065.0	48,768.5	17,251.9	245,138.0	8.7	587,760.6	354,093.6	6,732.9		
08.50	7.6	5,373.2	81,679.9	43,554.6	38,863.4	33,199.1	55,083.1	189.5	257,950.2	204,779.9	12,900.0		
08.75	-	5,498.4	77,242.6	42,846.6	51,581.0	25,648.1	110,758.9	330.5	313,906.1	333,404.5	30,776.9		
09.00	-	2,248.7	41,620.7	21,186.7	26,434.9	23,841.8	96,417.9	91.6	211,842.4	231,562.4	7,026.6		
09.25	0.1	3,325.3	55,079.6	28,949.5	34,291.4	20,049.5	42,339.6	153.8	184,188.7	196,288.0	5,264.8		
09.50	9.7	3,242.6	24,918.6	11,464.6	14,978.8	10,564.7	9,249.8	467.3	74,896.1	101,535.6	4,586.2		
09.75	-	3,457.4	21,399.3	17,417.2	23,024.1	6,881.5	18,545.6	440.8	91,165.9	176,826.0	6,277.0		
10.00	1.1	972.3	11,780.1	9,632.3	13,398.3	4,347.1	6,091.9	377.1	46,600.1	66,257.7	6,349.9		
10.25	0.5	3,748.1	15,623.4	33,811.5	25,959.2	13,015.4	52,014.3	88.1	144,260.6	83,003.6	3,972.5		
10.50	23.5	1,545.0	16,392.0	6,878.8	9,199.7	5,844.3	4,358.6	129.4	44,371.4	37,818.3	13,102.9		
10.75	-	1,019.1	9,932.3	34,557.1	13,679.7	9,698.4	20,007.1	5.0	88,898.8	63,590.7	14,825.3		
11.00	13.2	0.5	2,405.8	11,138.8	5,567.4	725.1	2,476.3	1,048.1	23,375.3	49,634.1	16,028.4		
11.25	-	38.3	7,817.6	12,347.8	13,592.0	3,124.7	9,913.9	38.8	46,873.1	163,961.9	12,406.1		
11.50	-	91.2	3,756.1	9,823.2	7,184.8	1,427.2	1,585.8	9.9	23,878.3	113,259.0	9,713.7		
11.75	-	26.8	2,758.8	12,403.0	9,381.6	903.3	2,241.9	9.7	27,724.5	291,456.9	9,610.7		
12.00	0.4	106.1	7,245.0	8,807.4	8,412.1	1,545.4	4,873.8	310.7	31,300.9	231,389.2	18,229.2		
12.25	161.3	9.0	13,420.2	11,814.7	7,285.9	3,750.0	12,980.6	70.0	49,491.8	247,601.1	10,836.1		
12.50	-	28.0	1,524.9	7,010.6	2,096.4	475.4	5,935.4	6.6	17,077.3	146,358.5	8,909.9		
12.75	0.0	4.6	1,478.2	6,412.5	5,135.2	417.5	3,681.7	25.3	17,155.1	87,402.0	45,596.6		
13.00	-	74.0	1,313.0	4,243.4	5,968.6	265.2	18,992.2	232.4	31,088.8	63,103.1	42,954.1		
13.25	10.1	11.4	1,900.9	10,358.0	6,920.4	2,022.1	5,909.8	10.8	27,143.5	62,110.9	61,214.4		
13.50	-	332.3	2,194.0	7,847.8	2,311.5	281.0	1,907.3	0.4	14,874.3	78,498.6	120,899.7		
13.75	-	-	843.1	8,761.6	1,871.0	753.5	1,359.2	11.4	13,599.7	75,086.1	407,022.4		
14.00	-	87.7	4,055.4	3,825.9	1,571.3	238.2	14,299.6	184.7	24,262.8	140,385.8	558,142.0		
14.25	-	95.9	5,397.5	7,252.8	1,277.8	630.4	852.8	29.6	15,536.8	103,897.1	494,453.0		
14.50	-	291.9	2,233.0	3,508.3	1,155.3	47.7	2,828.6	20.0	10,084.9	100,647.1	671,418.2		
14.75	-	4.4	2,317.1	9,147.2	2,187.5	274.7	1,524.3	2.6	15,457.8	58,750.3	548,840.6		
15.00	-	20.6	2,274.2	6,988.1	4,053.8	515.8	6,590.6	334.4	20,777.5	63,234.2	365,689.5		
15.25	-	0.2	2,752.0	19,478.8	610.3	772.9	1,663.2	44.5	25,321.9	49,115.4	249,752.1		
15.50	-	7.4	1,996.3	2,731.8	3,791.9	142.7	1,953.8	1,060.9	11,684.8	57,273.1	143,553.4		
15.75	-	1.0	1,027.4	2,082.9	1,020.1	765.1	180.9	39.0	5,116.4	28,355.7	129,464.4		
16.00	1.1	10.5	2,076.0	3,387.5	1,455.5	79.2	861.7	2,395.8	10,267.3	37,691.5	121,120.7		
16.25	3,919.4	0.1	182.6	1,071.2	1,064.5	121.1	432.1	4.1	6,795.1	30,705.1	67,471.5		
16.50	11.8	494.1	3,883.8	5,236.8	13,738.7	230.8	3,626.5	25.9	27,248.5	51,363.6	70,638.7		
16.75	1,984.5	15.8	437.0	1,470.0	1,193.0	298.1	223.8	0.0	5,622.1	11,912.9	102,090.3		
17.00	-	-	219.5	5,156.8	1,046.3	10.0	1,335.4	116.2	7,884.3	22,091.3	48,831.3		
17.25	-	-	175.7	1,848.7	361.4	66.0	215.2	0.2	2,667.2	11,088.8	45,385.6		
17.50	-	-	271.7	5,622.7	1,865.5	36.4	555.6	4.6	8,356.5	20,540.4	26,427.8		
17.75	-	-	54.3	1,498.1	580.5	68.8	153.5	9.1	2,364.2	10,923.3	39,836.2		
18.00	-	37.4	1,245.9	4,331.1	428.3	114.7	969.1	2,243.9	9,370.3	21,107.0	34,940.4		
18.25	-	-	386.1	953.2	175.5	123.5	691.2	2.1	2,331.7	7,244.1	17,823.8		
18.50	0.3	1.2	511.9	2,487.5	573.5	8.9	317.5	3.6	3,904.4	13,737.2	35,450.3		
18.75	-	-	258.2	577.4	285.7	28.6	166.9	8.8	1,325.6	26,305.9	33,757.8		
19.00	0.2	1.3	660.4	1,241.3	528.5	2.4	915.6	798.5	4,148.4	7,579.1	49,586.1		
19.25	386.7	0.7	265.2	513.0	188.2	0.7	734.7	20.6	2,109.6	13,451.0	9,913.8		
19.50	1.0	-	8.0	1,006.3	1,762.2	11.4	416.1	10.0	3,215.0	12,047.9	11,357.3		
19.75	687.6	0.6	154.0	597.7	264.2	2.7	558.9	3.7	2,269.6	3,402.5	18,109.7		
20.00 & above	13.2	3.2	3,076.7	6,182.3	2,001.5	1,647.2	9,115.9	109,127.4	131,167.4	169,121.6	186,770.2		
Total	7,507.5	77,419.0	1,519,280.1	1,201,900.0	872,776.7	382,193.4	2,135,639.1	132,567.0	6,329,282.7	6,115,863.8	6,144,451.9		
Weighted Average	16.22	7.77	6.81	8.01	7.06	7.00	7.64	27.56	7.82	9.98	12.79		

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

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

[illegible]

*01.00 stands for 00.25 to 01.00

• • • • •

*08.00 stands for 07.25 to 08.00

All Banks

Dec-20										Jun-20 ^R	Dec-19	
Rate of Interest/Return	Domestic Constituents									Total	Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total			
00.00	-	191.7	1,861.3	5,946.0	479,912.4	14.0	128,995.9	-	616,921.3	616,921.3	519,434.7	415,240.6
01.00 ^a	2,341.6	500.0	20,867.7	504.6	49,093.4	425.9	0.3	-	71,391.8	73,733.4	14,230.4	7,820.8
02.00 ^a	-	820.0	-	780.3	88,177.1	1,200.0	467.9	-	91,445.4	91,445.4	32,750.8	21,081.9
03.00 ^a	-	848.0	-	894.6	807,538.8	1,638.9	51,693.1	-	862,613.5	862,613.5	672,357.7	571,631.3
04.00 ^a	-	-	-	-	71,854.2	-	45,473.6	-	117,327.8	117,327.8	142,003.5	150,003.6
05.00 ^a	-	-	14,238.5	-	58,653.1	9.6	42,013.3	-	114,914.4	114,914.4	108,252.0	129,775.8
06.00 ^a	-	-	8,562.7	-	57,139.0	-	12,434.5	-	78,136.5	78,136.5	67,590.6	36,183.9
07.00 ^a	-	53,602.0	30,325.5	524.5	48,771.7	891.5	2,654.0	-	136,769.1	136,769.1	25,767.2	55,296.5
08.00 ^a	-	714,359.4	350,653.7	65,143.4	1,181,636.4	3,103.6	9,478.7	-	2,324,375.1	2,324,375.1	303,081.4	51,536.9
08.25	-	13,348.6	223,503.8	7,825.5	394,238.8	2,081.9	1,498.6	-	642,497.1	642,497.1	377,801.0	7,732.4
08.50	-	1,162.3	100,872.5	1,779.7	252,889.4	1,465.5	2,201.7	-	360,371.1	360,371.1	222,128.7	12,975.5
08.75	-	18,292.3	131,626.8	6,619.0	247,674.5	1,965.8	4,956.0	-	411,134.5	411,134.5	379,176.1	39,238.5
09.00	-	10,381.6	64,333.3	1,209.7	168,399.8	1,138.3	5,487.5	12.6	250,962.8	250,962.8	236,157.1	8,068.8
09.25	-	446.9	13,396.4	3,441.0	173,964.4	4,329.5	6,597.8	54.8	202,230.8	202,230.8	282,957.0	5,389.1
09.50	-	30.3	533.0	3,897.6	69,158.7	558.4	4,277.3	322.7	78,777.9	78,777.9	130,361.6	5,674.6
09.75	-	64.4	72,268.7	1,040.3	108,921.5	110.8	7,266.5	69.1	189,741.3	189,741.3	209,247.2	6,322.1
10.00	-	-	-	966.4	92,907.9	44.8	4,692.2	2.8	98,614.1	98,614.1	70,524.3	53,862.4
10.25	-	5,613.4	36,894.5	1,175.9	120,928.5	158.0	11,601.9	12.5	176,384.7	176,384.7	102,206.6	5,039.7
10.50	-	-	-	1,781.3	37,896.7	-	7,640.4	3.2	47,321.6	47,321.6	41,901.9	13,549.9
10.75	-	26.9	32,932.6	457.9	106,599.2	-	30,178.7	37.7	170,233.0	170,233.0	67,033.1	15,226.8
11.00	-	2.4	0.8	397.7	33,244.8	4.7	11,500.2	-	45,150.5	45,150.5	68,142.6	27,521.5
11.25	-	-	1.3	144.7	38,462.7	-	13,121.9	-	51,730.7	51,730.7	224,398.8	27,860.4
11.50	-	197.1	-	3.8	21,716.8	-	12,486.5	-	34,404.1	34,404.1	116,818.0	29,723.5
11.75	-	-	-	21.3	14,178.5	-	15,308.8	-	29,508.6	29,508.6	333,737.2	30,611.4
12.00	-	745.5	2,175.8	93.2	95,685.6	-	13,950.6	0.0	112,650.8	112,650.8	300,411.4	72,087.5
12.25	78.8	3.7	5,302.7	-	71,012.1	-	11,101.4	-	87,420.0	87,498.8	338,767.6	44,328.7
12.50	-	-	-	-	16,044.2	-						

*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	Dec-20										Jun-20 ^R	Dec-19
	Domestic Constituents										Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total	Total	Total
00.00	-	-	-	2,382.9	178,589.2	-	98,192.3	-	279,164.4	279,164.4	161,545.3	105,849.1
01.00*	-	-	-	-	5,663.2	-	-	-	5,663.2	5,663.2	517.1	3,184.2
02.00*	-	-	-	-	16,221.8	-	-	-	16,221.8	16,221.8	12,523.6	1,471.3
03.00*	-	-	-	269.6	64,600.7	-	40,462.3	-	105,332.7	105,332.7	49,039.6	34,586.0
04.00*	-	-	-	-	8,827.7	-	9,033.8	-	17,861.4	17,861.4	38,536.8	47,509.2
05.00*	-	-	14,238.5	-	5,001.7	-	252.7	-	19,492.9	19,492.9	4,275.7	16,185.9
06.00*	-	-	7,047.6	-	23,020.1	-	7,563.7	-	37,631.5	37,631.5	42,533.8	9,951.4
07.00*	-	-	2,500.0	-	4,350.1	-	2.4	-	6,852.5	6,852.5	622.6	6,992.7
08.00*	-	155,809.3	33,074.5	2,528.9	91,775.5	441.3	851.7	-	284,481.2	284,481.2	6,866.6	21,280.8
08.25	-	10,644.2	11,102.3	333.3	23,988.0	-	4.1	-	46,072.0	46,072.0	8,458.0	999.4
08.50	-	-	60,932.5	590.0	26,034.8	-	11.9	-	87,569.2	87,569.2	5,394.7	75.5
08.75	-	17,461.3	44,093.7	310.2	32,955.2	894.0	14.0	-	95,728.4	95,728.4	39,542.1	8,461.6
09.00	-	-	17,419.8	-	20,215.4	299.6	3.8	5.4	37,944.0	37,944.0	2,434.4	1,042.2
09.25	-	-	682.2	549.5	12,974.4	3,375.9	50.7	-	17,632.6	17,632.6	71,715.7	124.3
09.50	-	-	418.7	106.0	3,156.6	168.8	31.7	-	3,881.8	3,881.8	23,713.8	1,088.4
09.75	-	59.7	72,172.5	396.6	25,056.3	-	890.4	-	98,575.4	98,575.4	23,438.6	45.1
10.00	-	-	-	4.7	51,158.0	42.5	808.8	0.0	52,014.1	52,014.1	4,021.0	47,512.5
10.25	-	-	12,398.1	836.9	17,731.1	-	1,158.1	-	32,124.1	32,124.1	19,203.1	1,067.1
10.50	-	-	-	-	1,847.8	-	1,101.5	1.0	2,950.3	2,950.3	4,082.7	447.0
10.75	-	-	32,929.3	367.1	45,618.9	-	1,198.4	-	80,113.6	80,113.6	3,392.4	401.4
11.00	-	-	-	395.3	21,152.6	-	227.4	-	21,775.3	21,775.3	18,508.4	11,493.2
11.25	-	-	-	144.7	4,459.8	-	253.1	-	4,857.6	4,857.6	55,177.3	15,454.2
11.50	-	197.1	-	1.9	10,018.3	-	308.5	-	10,525.8	10,525.8	3,559.0	20,005.2
11.75	-	-	-	-	1,204.6	-	579.5	-	1,784.1	1,784.1	41,980.3	20,000.8
12.00	-	744.7	-	9.1	80,300.0	-	292.1	0.0	81,346.0	81,346.0	69,018.2	52,058.3
12.25	-	-	-	-	36,445.6	-	1,561.5	-	38,007.1	38,007.1	91,166.5	33,492.6
12.50	-	-	-	-	5,887.6	-	1,597.3	-	7,484.9	7,484.9	27,006.1	36,072.5
12.75	-	-	-	-	1,548.4	-	1,408.8	-	2,957.2	2,957.2	24,883.0	60,474.1
13.00	-	-	-	-	67,733.4	-	3,335.9	297.5	71,366.8	71,366.8	193,764.9	68,576.6
13.25	-	-	-	-	2,399.1	-	467.5	-	2,866.7	2,866.7	77,421.4	29,853.2
13.50	-	-	3,889.8	-	37,433.5	-	695.2	-	42,018.5	42,018.5	4,565.1	84,696.5
13.75	-	-	-	-	458.1	-	586.1	-	1,044.2	1,044.2	20,898.7	12,701.8
14.00	-	-	34.8	-	51,341.4	-	561.0	754.2	52,691.3	52,691.3	42,962.6	106,546.4
14.25	-	-	-	-	1,873.3	-	228.9	-	2,102.2	2,102.2	73,018.4	116,008.5
14.50	-	-	-	-	819.0	-	62.4	-	881.5	881.5	11,892.8	108,229.3
14.75	-	-	-	-	10,576.5	-	92.7	-	10,669.2	10,669.2	32,693.7	75,327.6
15.00	-	-	976.2	-	12,516.3	-	562.8	308.6	14,364.0	14,364.0	12,754.4	44,317.5
15.25	-	-	-	-	327.7	-	170.4	-	498.1	498.1	154,627.6	82,619.3
15.50	-	-	11,791.9	128.6	62,791.5	-	1,964.6	-	76,676.6	76,676.6	5,147.4	60,101.6
15.75	-	-	-	-	375.1	-	72.4	-	447.5	447.5	18,576.1	101,995.9
16.00	-	830.0	-	-	5,867.5	-	679.8	7.3	7,384.7	7,384.7	10,036.5	12,409.1
16.25	-	-	-	-	1,967.0	-	130.6	-	2,097.7	2,097.7	51,878.7	25,993.7
16.50	-	-	-	-	3,757.8	-	709.2	-	4,467.0	4,467.0	6,595.5	22,919.9
16.75	-	-	-	-	431.9	-	70.8	-	502.7	502.7	1,955.8	28,659.4
17.00	-	-	-	-	666.5	-	4,095.2	-	4,761.8	4,761.8	2,137.3	6,459.7
17.25	-	-	-	-	29.2	-	151.7	-	180.9	180.9	3,724.7	20,723.5
17.50	-	-	-	199.0	3,959.1	-	403.3	-	4,561.4	4,561.4	1,210.2	19,938.7
17.75	-	-	-	-	38.7	-	75.0	-	113.6	113.6	513.2	14,414.4
18.00	-	-	-	-	1,660.2	-	17,809.0	1.9	19,471.0	19,471.0	2,573.3	23,430.0
18.25	-	-	7,130.7	6,681.5	48.6	-	127.7	-	13,988.4	13,988.4	38,432.5	3,374.8
18.50	-	-	-	-	769.8	-	1,975.3	-	2,745.1	2,745.1	3,977.3	33,860.1
18.75	-	-	-	-	17.4	-	131.8	-	149.2	149.2	759.8	3,524.6
19.00	-	-	-	-	51.9	-	225.2	-	277.2	277.2	99,853.5	56,610.3
19.25	-	-	-	-	9.2	-	175.2	-	184.4	184.4	3,385.3	5,113.2
19.50	-	-	-	-	142.8	-	1,006.7	-	1,149.5	1,149.5	2,017.2	4,860.8
19.75	-	-	-	-	0.3	-	27.5	-	27.8	27.8	15,095.0	797.2
20.00 & above	-	-	-	-	488.5	-	9,210.3	2.0	9,700.7	9,700.7	11,983.9	27,586.5
Total	-	185,746.2	332,833.0	16,235.7	1,088,354.9	5,222.1	213,664.6	1,378.0	1,843,434.5	1,843,434.5	1,757,608.9	1,758,976.5

*01.00 stands for 00.25 to 01.00

.....

*08.00 stands for 07.25 to 08.00

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Dec-20									Jun-20 ^R		Dec-19
	Domestic Constituents											
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total	Total	Total
00.00	-	191.7	1,861.3	3,563.1	299,005.9	14.0	30,662.4	-	335,298.3	335,298.3	355,146.2	306,632.8
01.00*	2,341.6	500.0	20,867.7	504.6	43,430.2	425.9	0.3	-	65,728.6	68,070.2	13,713.4	4,636.6
02.00*	-	820.0	-	780.3	71,955.3	1,200.0	467.9	-	75,223.5	75,223.5	20,227.2	19,610.6
03.00*	-	848.0	-	625.0	742,938.0	1,638.9	10,862.5	-	756,912.4	756,912.4	622,955.8	536,676.2
04.00*	-	-	-	-	63,026.5	-	36,406.1	-	99,432.7	99,432.7	103,445.2	102,481.9
05.00*	-	-	-	-	53,651.3	9.6	41,744.2	-	95,405.1	95,405.1	103,974.6	113,581.1
06.00*	-	-	1,515.0	-	34,119.2	-	4,870.8	-	40,505.0	40,505.0	25,053.0	26,212.1
07.00*	-	53,602.0	27,825.5	524.5	43,421.6	891.5	2,651.6	-	128,916.7	128,916.7	25,144.7	48,303.8
08.00*	-	557,550.1	317,579.2	62,614.5	1,051,776.5	2,662.3	8,622.9	-	2,000,805.5	2,000,805.5	285,210.3	30,256.1
08.25	-	2,704.3	212,401.6	7,492.1	361,586.2	2,081.9	1,494.4	-	587,760.6	587,760.6	354,093.6	6,732.9
08.50	-	1,162.3	39,940.1	1,189.7	212,002.9	1,465.5	2,189.8	-	257,950.2	257,950.2	204,779.9	12,900.0
08.75	-	831.0	87,533.1	6,308.9	213,219.3	1,071.7	4,942.0	-	313,906.1	313,906.1	333,404.5	30,776.9
09.00	-	10,381.6	46,913.5	1,209.7	147,008.0	838.7	5,483.6	7.2	211,842.4	211,842.4	231,562.4	7,026.6
09.25	-	446.9	12,714.3	2,891.5	160,580.5	953.6	6,547.1	54.8	184,188.7	184,188.7	196,288.0	5,264.8
09.50	-	30.3	114.3	3,791.6	66,002.0	389.7	4,245.5	322.7	74,896.1	74,896.1	101,535.6	4,586.2
09.75	-	4.7	96.2	643.7	83,865.2	110.8	6,376.1	69.1	91,165.9	91,165.9	176,826.0	6,277.0
10.00	-	-	-	961.7	41,749.8	2.3	3,883.4	2.8	46,600.1	46,600.1	66,257.7	6,349.9
10.25	-	5,613.4	24,496.4	339.1	103,197.4	158.0	10,443.8	12.5	144,260.6	144,260.6	83,003.6	3,972.5
10.50	-	-	-	1,781.3	36,048.9	-	6,538.9	2.2	44,371.4	44,371.4	37,818.3	13,102.9
10.75	-	26.9	3.3	90.8	59,759.7	-	28,980.3	37.7	88,898.8	88,898.8	63,590.7	14,825.3
11.00	-	2.4	0.8	2.4	12,092.2	4.7	11,272.8	-	23,375.3	23,375.3	49,634.1	16,028.4
11.25	-	-	1.3	-	34,002.9	-	12,868.8	-	46,873.1	46,873.1	163,961.9	12,406.1
11.50	-	-	-	1.9	11,698.5	-	12,177.9	-	23,878.3	23,878.3	113,259.0	9,713.3
11.75	-	-	-	21.3	12,973.9	-	14,729.3	-	27,724.5	27,724.5	291,456.9	9,610.7
12.00	-	0.9	2,175.8	84.1	15,385.6	-	13,654.5	-	31,300.9	31,300.9	231,389.2	18,229.2
12.25	78.8	3.7	5,302.7	-	34,566.6	-	9,539.9	-	49,413.0	49,491.8	247,601.1	10,836.1
12.50	-	-	-	-	10,156.6	-	6,920.7	-	17,077.3	17,077.3	146,358.5	8,909.9
12.75	-	-	-	500.0	9,734.6	-	6,920.5	-	17,155.1	17,155.1	87,402.0	45,596.6
13.00	-	-	-	101.0	25,759.6	-	5,228.2	-	31,088.8	31,088.8	63,103.1	42,954.1
13.25	-	-	-	-	17,294.8	-	9,848.7	-	27,143.5	27,143.5	62,110.9	61,214.4
13.50	-	-	-	-	5,835.6	-	9,038.6	-	14,874.3	14,874.3	78,498.6	120,899.7
13.75	-	0.7	0.9	-	6,668.9	-	6,929.2	-	13,599.7	13,599.7	75,086.1	407,022.4
14.00	-	-	4,037.8	60.5	14,105.2	-	6,059.3	-	24,262.8	24,262.8	140,385.8	558,142.0
14.25	-	-	0.5	112.8	9,934.3	-	5,489.2	-	15,536.8	15,536.8	103,897.1	494,453.0
14.50	-	-	-	282.4	4,659.4	-	5,143.1	-	10,084.9	10,084.9	100,647.1	671,418.2
14.75	-	-	-	4.3	5,887.6	35.8	9,530.2	-	15,457.8	15,457.8	88,750.3	548,840.6
15.00	-	-	-	1,106.1	13,545.3	0.3	6,125.7	-	20,777.5	20,777.5	63,234.2	365,689.5
15.25	-	-	-	4.3	5,982.7	-	19,334.9	-	25,321.9	25,321.9	49,115.4	249,752.1
15.50	-	-	-	6.0	5,798.2	-	5,880.6	-	11,684.8	11,684.8	57,273.1	143,553.4
15.75	-	-	-	-	2,143.9	5.6	2,966.8	-	5,116.4	5,116.4	28,355.7	129,464.4
16.00	-	-	-	1.3	5,459.5	-	4,806.5	-	10,267.3	10,267.3	37,691.5	121,120.7
16.25	-	-	-	1.8	5,208.5	-	1,584.8	-	6,795.1	6,795.1	30,705.1	67,471.5
16.50	-	-	-	753.8	23,060.2	-	3,434.5	-	27,248.5	27,248.5	51,363.6	70,638.7
16.75	-	-	-	-	3,497.5	-	2,124.6	-	5,622.1	5,622.1	11,912.9	102,090.3
17.00	-	-	-	-	1,776.2	-	6,108.1	-	7,884.3	7,884.3	22,091.3	48,831.3
17.25	-	-	-	-	360.9	-	2,306.3	-	2,667.2	2,667.2	11,088.8	45,385.6
17.50	-	-	-	-	2,773.5	-	5,583.0	-	8,356.5	8,356.5	20,540.4	26,427.8
17.75	-	-	-	-	482.1	-	1,882.1	-	2,364.2	2,364.2	10,923.3	39,836.2
18.00	-	-	-	-	1,387.7	98.9	7,883.7	-	9,370.3	9,370.3	21,107.0	34,940.4
18.25	-	64.4	-	-	1,265.3	-	1,002.1	-	2,331.7	2,331.7	7,244.1	17,823.8
18.50	-	-	-	-	1,029.2	-	2,875.3	-	3,904.4	3,904.4	13,737.2	35,450.3
18.75	-	-	-	-	497.7	-	827.8	-	1,325.6	1,325.6	26,305.9	33,757.8
19.00	-	-	-	-	1,014.2	-	3,134.2	-	4,148.4	4,148.4	7,579.1	49,586.1
19.25	-	-	-	-	742.4	-	1,367.3	-	2,109.6	2,109.6	13,451.0	9,913.8
19.50	-	-	-	-	1,250.2	-	1,964.8	-	3,215.0	3,215.0	12,047.9	11,357.3
19.75	-	-	-	-	1,014.0	-	1,255.6	-	2,269.6	2,269.6	3,402.5	18,109.7
20.00 & above	-	-	-	-	7,525.1	0.0	123,642.4	-	131,167.4	131,167.4	169,121.6	186,770.2
Total	2,420.4	634,785.3	805,381.2	98,355.8	4,204,915.4	14,059.6	568,856.0	509.0	6,326,862.3	6,329,282.7	6,115,863.8	6,144,451.9

*01.00 stands for 00.25 to 01.00

.....

*08.00 stands for 07.25 to 08.00

Foreign Banks (Million Rupees)

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

3.5 Advances Classified by All As on

Size of Account * (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFI'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	-	1	0.0	5	0.0	23,933	23.2
5,000 to 10,000	-	-	-	-	-	-	-	-	13,568	104.1
10,000 to 20,000	-	-	-	-	-	-	2	0.0	56,639	827.7
20,000 to 25,000	-	-	-	-	-	-	-	-	33,544	741.1
25,000 to 30,000	-	-	-	-	-	-	-	-	46,742	1,289.0
30,000 to 40,000	-	-	-	-	-	-	1	0.0	39,401	1,360.1
40,000 to 50,000	-	-	-	-	-	-	-	-	38,232	1,730.9
50,000 to 60,000	-	-	-	-	2	0.1	-	-	26,027	1,408.2
60,000 to 70,000	-	-	-	-	34	2.3	-	-	34,338	2,252.3
70,000 to 80,000	-	-	-	-	4	0.3	1	0.1	97,903	7,384.5
80,000 to 90,000	-	-	-	-	8	0.7	-	-	52,664	4,439.7
90,000 to 100,000	-	-	-	-	8	0.7	1	0.1	38,828	3,658.8
100,000 to 200,000	-	-	-	-	27	4.2	6	0.9	385,840	56,903.4
200,000 to 300,000	-	-	-	-	14	3.2	20	4.8	206,243	50,179.8
300,000 to 400,000	-	-	-	-	-	-	28	9.3	89,884	31,036.2
400,000 to 500,000	-	-	-	-	3	1.3	67	30.3	41,924	18,763.5
500,000 to 600,000	-	-	1	0.5	31	17.3	29	15.7	22,454	12,213.6
600,000 to 700,000	-	-	-	-	1	0.6	2	1.3	14,396	9,366.2
700,000 to 800,000	-	-	1	0.7	7	5.0	106	78.0	14,320	10,721.3
800,000 to 900,000	-	-	1	0.9	-	-	13	10.9	11,100	9,430.5
900,000 to 1,000,000	-	-	1	0.9	5	4.8	33	31.8	10,026	9,541.0
1,000,000 to 2,000,000	-	-	9	10.0	61	77.6	251	370.5	53,290	73,771.2
2,000,000 to 3,000,000	-	-	2	4.5	2	4.8	165	404.2	18,549	45,824.2
3,000,000 to 4,000,000	-	-	7	23.0	1	3.2	24	84.3	10,618	36,726.0
4,000,000 to 5,000,000	-	-	1	4.4	1	4.3	25	109.9	8,428	37,872.9
5,000,000 to 6,000,000	-	-	1	5.5	3	17.0	16	88.1	5,662	30,920.6
6,000,000 to 7,000,000	-	-	-	-	-	-	8	50.5	3,888	25,266.1
7,000,000 to 8,000,000	-	-	2	15.4	-	-	6	44.8	3,897	29,105.4
8,000,000 to 9,000,000	-	-	-	-	-	-	6	49.8	2,897	24,534.9
9,000,000 to 10,000,000	-	-	1	9.9	-	-	11	102.4	3,302	31,638.6
10,000,000 to 100,000,000	1	78.8	30	1,182.1	293	12,408.1	196	7,458.6	37,073	1,169,260.4
100,000,000 to 500,000,000	1	241.4	19	4,377.3	181	46,864.0	135	30,878.0	7,521	1,574,930.8
500,000,000 to 1,000,000,000	-	-	23	16,228.3	36	25,416.0	58	36,614.5	997	661,941.0
1,000,000,000 to 10,000,000,000	1	2,100.2	58	261,119.9	173	716,443.8	21	38,152.8	665	1,366,267.6
10,000,000,000 & Over	-	-	28	538,548.3	23	336,934.9	-	-	2	21,060.1
Total	3	2,420.4	186	821,531.5	919	1,138,214.2	1,236	114,591.5	1,454,795	5,362,494.8

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

Size of Accounts and Borrowers

Banks

31st December, 2020

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		Size of Account * (Rs.)
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
12	0.0	4,058	8.4	4,216	2.9	32,226	34.5	32,226	34.5	Less Than 5,000
-	-	30,385	273.6	652	4.9	44,605	382.6	44,605	382.6	5,000 to 10,000
-	-	361,963	6,746.5	94	1.3	418,698	7,575.6	418,698	7,575.6	10,000 to 20,000
-	-	342,703	8,004.6	38	0.9	376,285	8,746.5	376,285	8,746.5	20,000 to 25,000
-	-	144,250	3,758.9	36	0.9	191,028	5,048.8	191,028	5,048.8	25,000 to 30,000
-	-	44,337	1,533.1	124	4.4	83,863	2,897.7	83,863	2,897.7	30,000 to 40,000
-	-	234,561	10,535.2	44	1.9	272,837	12,268.0	272,837	12,268.0	40,000 to 50,000
6	0.3	130,634	6,900.5	92	5.2	156,761	8,314.4	156,761	8,314.4	50,000 to 60,000
-	-	8,257	522.1	7	0.5	42,636	2,777.1	42,636	2,777.1	60,000 to 70,000
-	-	33,219	2,530.9	35	2.6	131,162	9,918.3	131,162	9,918.3	70,000 to 80,000
-	-	25,059	2,157.3	32	2.7	77,763	6,600.3	77,763	6,600.3	80,000 to 90,000
-	-	36,672	3,502.7	-	-	75,509	7,162.3	75,509	7,162.3	90,000 to 100,000
-	-	267,488	39,944.2	54	8.6	653,415	96,861.3	653,415	96,861.3	100,000 to 200,000
-	-	142,654	34,430.1	51	12.0	348,982	84,629.9	348,982	84,629.9	200,000 to 300,000
2	0.7	56,901	20,046.5	12	4.1	146,827	51,096.8	146,827	51,096.8	300,000 to 400,000
11	5.3	116,536	52,364.5	6	2.9	158,547	71,167.8	158,547	71,167.8	400,000 to 500,000
7	4.0	60,573	33,282.4	12	6.7	83,107	45,540.2	83,107	45,540.2	500,000 to 600,000
-	-	86,163	56,275.4	34	22.7	100,596	65,666.1	100,596	65,666.1	600,000 to 700,000
-	-	51,719	38,443.8	22	15.8	66,175	49,264.6	66,175	49,264.6	700,000 to 800,000
-	-	31,832	26,877.9	4	3.4	42,950	36,323.6	42,950	36,323.6	800,000 to 900,000
-	-	22,904	21,834.8	5	4.7	32,974	31,418.0	32,974	31,418.0	900,000 to 1,000,000
14	21.9	87,284	122,941.5	29	43.0	140,938	197,235.7	140,938	197,235.7	1,000,000 to 2,000,000
12	28.0	23,482	57,330.4	49	126.2	42,261	103,722.2	42,261	103,722.2	2,000,000 to 3,000,000
6	20.0	9,914	34,431.7	24	80.9	20,594	71,369.0	20,594	71,369.0	3,000,000 to 4,000,000
-	-	7,887	34,719.7	4	19.2	16,346	72,730.3	16,346	72,730.3	4,000,000 to 5,000,000
8	44.8	4,483	24,662.8	-	-	10,173	55,738.8	10,173	55,738.8	5,000,000 to 6,000,000
-	-	2,029	12,957.5	3	19.0	5,928	38,293.0	5,928	38,293.0	6,000,000 to 7,000,000
-	-	1,348	10,065.4	1	7.2	5,254	39,238.2	5,254	39,238.2	7,000,000 to 8,000,000
1	8.3	817	6,899.3	1	8.7	3,722	31,501.1	3,722	31,501.1	8,000,000 to 9,000,000
1	9.4	527	5,000.5	5	45.7	3,847	36,806.6	3,847	36,806.6	9,000,000 to 10,000,000
68	3,218.2	4,145	93,709.9	11	418.0	41,816	1,287,655.3	41,817	1,287,734.1	10,000,000 to 100,000,000
33	6,738.6	49	9,591.3	7	1,010.0	7,945	1,674,390.0	7,946	1,674,631.3	100,000,000 to 500,000,000
7	5,071.3	1	810.7	-	-	1,122	746,081.8	1,122	746,081.8	500,000,000 to 1,000,000,000
2	4,110.9	-	-	-	-	919	2,386,095.1	920	2,388,195.3	1,000,000,000 to 10,000,000,000
-	-	-	-	-	-	53	896,543.3	53	896,543.3	10,000,000,000 & Over
190	19,281.7	2,374,834	783,094.1	5,704	1,887.1	3,837,864	8,241,094.8	3,837,867	8,243,515.2	Total

3.6 Advances Classified by Size of Accounts

All Banks

(Million Rupees)

Size of Account (Rs.)	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	66,156	92.2	59,363	77.2	32,226	34.5
5,000 to 10,000	44,774	368.0	29,207	236.0	44,605	382.6
10,000 to 20,000	41,290	541.1	633,272	10,314.9	418,698	7,575.6
20,000 to 25,000	441,122	8,933.7	56,943	1,284.5	376,285	8,746.5
25,000 to 30,000	29,679	816.3	52,499	1,456.3	191,028	5,048.8
30,000 to 40,000	234,725	7,621.8	329,166	11,186.2	83,863	2,897.7
40,000 to 50,000	259,087	12,013.6	215,522	9,638.5	272,837	12,268.0
50,000 to 60,000	134,227	7,487.0	78,449	4,266.9	156,761	8,314.4
60,000 to 70,000	53,390	3,436.9	61,880	3,978.1	42,636	2,777.1
70,000 to 80,000	82,811	6,067.0	34,851	2,637.9	131,162	9,918.3
80,000 to 90,000	28,752	2,468.7	53,393	4,566.8	77,763	6,600.3
90,000 to 100,000	53,828	5,148.6	54,716	5,204.8	75,509	7,162.3
100,000 to 200,000	765,536	112,356.9	750,359	112,570.5	653,415	96,861.3
200,000 to 300,000	456,229	108,252.4	431,500	104,285.3	348,982	84,629.9
300,000 to 400,000	165,554	57,299.7	148,298	51,517.0	146,827	51,096.8
400,000 to 500,000	148,670	67,085.7	86,439	38,642.7	158,547	71,167.8
500,000 to 600,000	81,304	44,494.3	76,675	41,880.1	83,107	45,540.2
600,000 to 700,000	82,843	53,599.3	51,851	33,397.1	100,596	65,666.1
700,000 to 800,000	60,677	45,385.2	61,027	45,494.8	66,175	49,264.6
800,000 to 900,000	42,809	36,359.8	39,067	33,011.1	42,950	36,323.6
900,000 to 1,000,000	31,660	30,037.2	40,346	38,114.1	32,974	31,418.0
1,000,000 to 2,000,000	114,500	157,976.7	136,832	184,148.8	140,938	197,235.7
2,000,000 to 3,000,000	43,020	104,439.6	35,689	86,334.7	42,261	103,722.2
3,000,000 to 4,000,000	20,404	69,920.4	18,033	63,505.1	20,594	71,369.0
4,000,000 to 5,000,000	12,899	58,321.9	13,969	63,603.7	16,346	72,730.3
5,000,000 to 6,000,000	7,956	43,301.5	8,316	45,602.8	10,173	55,738.8
6,000,000 to 7,000,000	6,774	44,056.6	5,248	34,053.3	5,928	38,293.0
7,000,000 to 8,000,000	4,889	36,622.9	5,236	39,185.6	5,254	39,238.2
8,000,000 to 9,000,000	3,826	32,459.9	3,777	32,018.7	3,722	31,501.1
9,000,000 to 10,000,000	3,891	37,182.2	3,599	34,453.3	3,847	36,806.6
10,000,000 to 100,000,000	37,021	1,134,052.3	38,419	1,171,472.1	41,817	1,287,734.1
100,000,000 to 500,000,000	7,560	1,616,216.7	7,687	1,649,783.5	7,946	1,674,631.3
500,000,000 to 1,000,000,000	1,187	811,907.6	1,156	779,482.0	1,122	746,081.8
1,000,000,000 to 10,000,000,000	874	2,200,659.2	868	2,166,198.6	920	2,388,195.3
10,000,000,000 & Over	58	1,033,936.1	63	1,059,859.5	53	896,543.3
Total	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

(Million Rupees)

Size of Account (Rs.)	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	23,387	41.1	36,623	57.5	26,873	25.7
5,000 to 10,000	42,153	348.1	23,289	194.6	40,513	348.1
10,000 to 20,000	12,835	183.9	141,468	2,195.9	44,512	719.8
20,000 to 25,000	11,625	259.4	23,001	515.1	33,696	744.5
25,000 to 30,000	8,523	237.0	30,409	845.6	45,927	1,266.9
30,000 to 40,000	34,390	1,218.1	56,628	1,994.0	38,944	1,346.1
40,000 to 50,000	16,907	752.2	57,775	2,587.2	63,999	2,985.4
50,000 to 60,000	24,325	1,345.1	42,797	2,286.5	27,890	1,512.6
60,000 to 70,000	24,999	1,606.0	23,979	1,543.4	36,076	2,356.7
70,000 to 80,000	28,454	2,095.5	14,175	1,063.5	100,938	7,621.9
80,000 to 90,000	14,643	1,264.3	19,601	1,677.1	66,585	5,655.4
90,000 to 100,000	19,222	1,831.9	24,382	2,323.4	38,412	3,620.0
100,000 to 200,000	513,895	75,130.2	522,662	77,662.6	394,606	58,367.3
200,000 to 300,000	352,680	82,577.3	296,931	70,773.7	244,664	59,360.0
300,000 to 400,000	113,773	38,838.0	84,474	28,660.7	104,093	36,127.3
400,000 to 500,000	63,596	28,574.3	32,457	14,537.4	58,640	26,355.2
500,000 to 600,000	21,369	11,657.3	23,520	12,843.3	39,567	21,771.5
600,000 to 700,000	19,550	12,601.1	14,687	9,442.6	31,850	20,771.0
700,000 to 800,000	10,807	8,018.8	13,642	10,305.7	24,673	18,281.6
800,000 to 900,000	6,374	5,424.6	10,177	8,675.1	11,850	10,004.0
900,000 to 1,000,000	7,024	6,582.0	11,533	10,992.2	12,096	11,344.6
1,000,000 to 2,000,000	35,868	48,457.4	40,967	52,619.1	36,045	50,011.6
2,000,000 to 3,000,000	10,635	26,008.6	6,785	16,672.5	8,216	20,308.2
3,000,000 to 4,000,000	4,875	17,176.5	4,118	14,696.9	6,259	21,682.0
4,000,000 to 5,000,000	1,652	7,397.9	1,806	8,170.3	2,274	10,002.9
5,000,000 to 6,000,000	1,763	9,698.9	1,100	6,053.9	2,605	14,451.6
6,000,000 to 7,000,000	654	4,229.6	939	6,090.9	769	4,926.9
7,000,000 to 8,000,000	755	5,665.5	1,119	8,222.3	1,098	8,172.1
8,000,000 to 9,000,000	390	3,286.8	584	4,972.7	457	3,863.4
9,000,000 to 10,000,000	552	5,290.5	487	4,635.6	352	3,374.8
10,000,000 to 100,000,000	4,832	158,242.4	5,388	178,093.7	5,564	180,339.4
100,000,000 to 500,000,000	1,450	310,248.5	1,559	331,640.0	1,498	310,126.4
500,000,000 to 1,000,000,000	231	162,155.0	268	178,063.9	210	134,458.6
1,000,000,000 to 10,000,000,000	173	425,154.5	148	423,055.5	163	495,717.6
10,000,000,000 & Over	14	295,377.8	14	263,444.4	15	295,413.4
Total	1,434,375	1,758,976.5	1,569,492	1,757,608.9	1,551,929	1,843,434.5

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

(Million Rupees)

Size of Account (Rs.)	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	42,765	51.2	22,737	19.7	5,347	8.7
5,000 to 10,000	2,621	20.0	5,917	41.4	4,092	34.4
10,000 to 20,000	28,455	357.2	491,802	8,119.0	374,186	6,855.8
20,000 to 25,000	429,497	8,674.3	33,938	769.3	342,587	8,002.0
25,000 to 30,000	21,156	579.4	22,090	610.7	145,098	3,781.9
30,000 to 40,000	200,335	6,403.7	272,537	9,192.2	44,919	1,551.6
40,000 to 50,000	242,178	11,261.3	157,745	7,051.2	208,835	9,282.5
50,000 to 60,000	109,902	6,141.9	35,652	1,980.5	128,869	6,801.7
60,000 to 70,000	28,391	1,830.8	37,901	2,434.7	6,560	420.4
70,000 to 80,000	54,357	3,971.5	20,674	1,574.2	30,222	2,296.3
80,000 to 90,000	14,109	1,204.4	33,789	2,889.5	11,177	944.8
90,000 to 100,000	34,605	3,316.6	30,334	2,881.4	37,097	3,542.3
100,000 to 200,000	251,624	37,224.0	227,681	34,905.4	258,796	38,491.9
200,000 to 300,000	103,540	25,672.7	134,563	33,510.1	104,305	25,266.5
300,000 to 400,000	51,763	18,455.7	63,781	22,840.6	42,723	14,965.4
400,000 to 500,000	85,048	38,500.5	53,958	24,095.4	99,862	44,793.2
500,000 to 600,000	59,892	32,813.2	53,138	29,027.3	43,527	23,761.4
600,000 to 700,000	63,293	40,998.1	37,164	23,954.5	68,746	44,895.1
700,000 to 800,000	49,856	37,355.6	47,385	35,189.1	41,500	30,981.4
800,000 to 900,000	36,419	30,921.9	28,876	24,324.0	31,092	26,313.1
900,000 to 1,000,000	24,632	23,451.3	28,809	27,118.1	20,877	20,072.5
1,000,000 to 2,000,000	78,536	109,388.3	95,778	131,417.1	104,788	147,086.5
2,000,000 to 3,000,000	32,376	78,409.3	28,889	69,626.0	34,021	83,357.0
3,000,000 to 4,000,000	15,521	52,717.2	13,908	48,783.3	14,304	49,568.9
4,000,000 to 5,000,000	11,204	50,738.7	12,122	55,258.6	14,058	62,662.9
5,000,000 to 6,000,000	6,191	33,591.6	7,216	39,548.9	7,565	41,271.8
6,000,000 to 7,000,000	6,118	39,813.1	4,307	27,949.1	5,154	33,334.2
7,000,000 to 8,000,000	4,111	30,779.9	4,094	30,792.9	4,132	30,888.7
8,000,000 to 9,000,000	3,435	29,164.5	3,193	27,045.9	3,265	27,637.7
9,000,000 to 10,000,000	3,337	31,872.9	3,110	29,799.0	3,493	33,413.2
10,000,000 to 100,000,000	32,154	974,283.1	32,991	991,726.7	36,208	1,105,517.9
100,000,000 to 500,000,000	6,053	1,291,542.4	6,068	1,304,075.9	6,413	1,355,940.8
500,000,000 to 1,000,000,000	933	632,988.2	863	584,540.6	892	597,171.6
1,000,000,000 to 10,000,000,000	677	1,721,399.2	692	1,686,356.5	738	1,847,238.7
10,000,000,000 & Over	44	738,558.3	49	796,415.1	38	601,129.9
Total	2,135,128	6,144,451.9	2,053,751	6,115,863.8	2,285,486	6,329,282.7

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

(Million Rupees)

Size of Account (Rs.)	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	4	0.0	3	0.0	6	0.0
5,000 to 10,000	-	-	1	0.0	-	-
10,000 to 20,000	-	-	2	0.0	-	-
20,000 to 25,000	-	-	4	0.1	2	0.0
25,000 to 30,000	-	-	-	-	3	0.1
30,000 to 40,000	-	-	1	0.0	-	-
40,000 to 50,000	2	0.1	2	0.1	3	0.1
50,000 to 60,000	-	-	-	-	2	0.1
60,000 to 70,000	-	-	-	-	-	-
70,000 to 80,000	-	-	2	0.2	2	0.2
80,000 to 90,000	-	-	3	0.2	1	0.1
90,000 to 100,000	1	0.1	-	-	-	-
100,000 to 200,000	17	2.7	16	2.5	13	2.1
200,000 to 300,000	9	2.4	6	1.5	13	3.4
300,000 to 400,000	18	5.9	43	15.8	11	4.1
400,000 to 500,000	26	10.9	24	9.9	45	19.4
500,000 to 600,000	43	23.8	17	9.5	13	7.3
600,000 to 700,000	-	-	-	-	-	-
700,000 to 800,000	14	10.9	-	-	2	1.5
800,000 to 900,000	16	13.2	14	12.0	8	6.5
900,000 to 1,000,000	4	3.9	4	3.8	1	0.9
1,000,000 to 2,000,000	96	130.9	87	112.6	105	137.6
2,000,000 to 3,000,000	9	21.7	15	36.2	24	57.0
3,000,000 to 4,000,000	8	26.7	7	24.9	31	118.1
4,000,000 to 5,000,000	43	185.3	41	174.8	14	64.5
5,000,000 to 6,000,000	2	11.1	-	-	3	15.4
6,000,000 to 7,000,000	2	13.9	2	13.4	5	31.9
7,000,000 to 8,000,000	23	177.5	23	170.4	24	177.4
8,000,000 to 9,000,000	1	8.6	-	-	-	-
9,000,000 to 10,000,000	2	18.7	2	18.7	2	18.7
10,000,000 to 100,000,000	35	1,526.9	40	1,651.7	45	1,876.7
100,000,000 to 500,000,000	57	14,425.8	60	14,067.6	35	8,564.1
500,000,000 to 1,000,000,000	23	16,764.4	25	16,877.4	20	14,451.6
1,000,000,000 to 10,000,000,000	24	54,105.5	28	56,786.6	19	45,239.0
10,000,000,000 & Over	-	-	-	-	-	-
Total	479	87,490.7	472	89,990.0	452	70,798.0

3.7 Advances Classified by Rate of Margin

All Banks

Rate of Margin	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,940,474	2,533,903.3	1,504,154	2,930,258.6	1,727,813	2,739,364.4
05.00	63,260	168,235.5	30,127	155,529.5	49,438	161,613.7
10.00	497,473	516,852.0	684,469	615,766.4	369,807	848,519.1
15.00	78,744	610,615.6	35,249	555,600.2	27,779	389,588.1
20.00	630,071	1,378,971.7	831,894	949,032.2	1,302,782	879,075.6
25.00	163,814	1,616,235.5	254,861	1,608,044.6	193,327	2,037,116.1
30.00	61,290	296,892.3	75,568	387,949.1	55,005	402,857.5
33.33	531	4,500.1	3,308	5,956.9	828	10,628.3
35.00	19,059	231,125.1	8,720	140,850.2	11,003	150,613.4
40.00	61,894	207,684.2	110,456	163,952.5	33,954	155,117.1
45.00	3,590	51,336.9	3,211	114,819.0	3,603	69,020.7
50.00	39,195	224,784.1	64,904	201,991.9	51,527	196,362.8
55.00	2,382	32,357.4	1,937	24,134.1	1,566	31,055.3
60.00	2,350	33,077.6	2,054	30,024.6	1,727	36,000.7
65.00	1,399	31,621.1	1,199	27,913.1	1,514	37,695.6
70.00	1,389	8,454.9	712	7,749.0	1,162	35,004.6
75.00	808	23,508.7	8,694	20,700.1	890	16,690.9
80.00	791	6,273.0	531	5,496.8	839	9,819.9
85.00	352	2,544.3	370	1,794.0	715	13,816.5
90.00	555	8,244.5	750	5,933.8	1,430	10,372.5
95.00	428	3,020.3	347	3,364.1	714	10,030.1
99.99	133	681.0	200	6,602.1	444	3,152.2
Total	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

Rate of Margin	(Million Rupees)					
	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	857,900	344,860.6	478,224	715,809.3	517,902	549,654.0
05.00	929	1,410.4	2,828	11,533.6	58	1,392.6
10.00	11,362	38,916.9	44,832	38,615.8	162,976	54,628.6
15.00	36,173	10,781.3	2,536	36,007.3	2,748	34,965.4
20.00	345,552	612,770.8	659,716	197,835.7	670,266	218,985.8
25.00	86,214	513,756.0	175,497	545,078.3	116,653	758,875.2
30.00	14,984	28,354.7	41,058	27,425.0	21,098	78,493.2
33.33	441	1,543.7	3,194	820.1	707	252.4
35.00	1,982	5,389.9	968	4,118.0	1,100	10,049.6
40.00	49,103	28,648.8	101,355	28,135.7	23,124	18,799.1
45.00	384	755.0	379	854.5	171	904.2
50.00	27,917	167,434.5	50,535	150,662.2	34,014	93,966.2
55.00	69	126.2	71	150.2	58	245.3
60.00	350	394.5	53	130.2	59	190.0
65.00	11	21.0	8	17.1	63	230.2
70.00	442	1,268.9	11	19.5	255	21,018.3
75.00	121	475.1	8,147	229.7	74	137.1
80.00	245	624.8	6	12.0	102	272.7
85.00	-	-	-	-	80	113.8
90.00	155	846.5	-	-	105	144.9
95.00	-	-	-	-	110	97.0
99.99	41	597.0	74	154.8	206	19.0
Total	1,434,375	1,758,976.5	1,569,492	1,757,608.9	1,551,929	1,843,434.5

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

(Million Rupees)

Rate of Margin	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,082,164	2,131,606.0	1,025,526	2,151,319.3	1,209,535	2,153,898.2
05.00	62,330	162,968.1	27,299	143,995.8	49,380	160,221.1
10.00	486,101	476,700.4	639,630	576,110.7	206,817	793,484.3
15.00	42,565	598,963.3	32,712	519,307.9	25,031	354,622.7
20.00	284,504	763,677.3	172,156	747,999.6	632,496	651,941.2
25.00	77,569	1,082,576.5	79,329	1,041,967.3	76,641	1,254,774.5
30.00	46,302	267,707.7	34,508	359,524.1	33,905	322,687.5
33.33	90	2,956.4	114	5,136.8	121	10,375.9
35.00	17,077	225,735.2	7,752	136,732.2	9,903	140,563.9
40.00	12,791	179,035.4	9,101	135,816.8	10,830	136,318.0
45.00	3,206	50,581.8	2,832	113,964.5	3,432	68,116.4
50.00	11,276	56,515.1	14,368	50,990.4	17,513	102,396.6
55.00	2,313	32,231.2	1,866	23,983.9	1,508	30,810.0
60.00	2,000	32,683.1	2,001	29,894.4	1,668	35,810.7
65.00	1,388	31,600.1	1,191	27,896.0	1,449	36,300.2
70.00	947	7,186.0	701	7,729.6	907	13,986.4
75.00	687	23,033.5	547	20,470.4	816	16,553.9
80.00	546	5,648.2	525	5,484.8	737	9,547.2
85.00	352	2,544.3	370	1,794.0	635	13,702.7
90.00	400	7,397.9	750	5,933.8	1,324	10,208.9
95.00	428	3,020.3	347	3,364.1	601	9,829.4
99.99	92	84.0	126	6,447.4	237	3,133.2
Total	2,135,128	6,144,451.9	2,053,751	6,115,863.8	2,285,486	6,329,282.7

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

(Million Rupees)

Rate of Margin	Dec-19		Jun-20 ^R		Dec-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	410	57,436.7	404	63,129.9	376	35,812.3
05.00	1	3,857.0	-	-	-	-
10.00	10	1,234.8	7	1,039.9	14	406.2
15.00	6	871.0	1	285.0	-	-
20.00	15	2,523.6	22	3,196.8	20	8,148.6
25.00	31	19,903.1	35	20,999.0	33	23,466.4
30.00	4	830.0	2	1,000.0	2	1,676.8
33.33	-	-	-	-	-	-
35.00	-	-	-	-	-	-
40.00	-	-	-	-	-	-
45.00	-	-	-	-	-	-
50.00	2	834.6	1	339.3	-	-
55.00	-	-	-	-	-	-
60.00	-	-	-	-	-	-
65.00	-	-	-	-	2	1,165.3
70.00	-	-	-	-	-	-
75.00	-	-	-	-	-	-
80.00	-	-	-	-	-	-
85.00	-	-	-	-	-	-
90.00	-	-	-	-	1	18.7
95.00	-	-	-	-	3	103.7
99.99	-	-	-	-	1	0.1
Total	479	87,490.7	472	89,990.0	452	70,798.0

3.8 Advances Classified by Rate of
All
As on

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	171,273.2	21,813.8	59,876.4	25,110.0	128,009.3	84,772.4	33,999.5	611.9	8,267.2	12,957.0	3,293.1
01.00*	24,846.4	-	18,072.0	1,228.5	9,134.7	12,836.2	1,653.7	-	1,207.7	756.0	-
02.00*	25,422.6	1,340.2	13,053.3	3,562.4	9,830.4	22,714.8	4,007.7	936.0	482.9	1,785.0	1,205.2
03.00*	217,380.1	16,086.5	123,747.5	76,447.3	64,349.5	214,644.1	46,947.2	6,254.5	18,571.7	20,703.9	6,198.1
04.00*	28,161.1	1,722.8	17,548.4	7,063.0	21,972.9	25,834.5	3,587.1	34.8	1,286.1	2,255.2	2,287.5
05.00*	29,129.9	2,914.8	10,760.5	5,498.7	18,509.3	37,982.5	5,112.3	578.1	949.9	1,584.6	186.9
06.00*	30,564.6	2,080.2	6,872.5	1,188.4	8,171.6	22,694.5	291.8	10.8	991.5	2,507.6	25.5
07.00*	99,080.7	3,501.6	8,683.4	5,809.8	3,560.7	5,833.8	8,588.9	-	851.2	634.3	73.8
08.00*	1,060,491.3	15,976.2	193,638.2	96,177.4	136,829.9	537,944.1	84,015.2	844.2	53,665.2	27,705.5	21,222.1
09.00*	617,879.3	9,091.9	190,377.4	61,152.7	129,118.8	448,667.9	82,906.5	583.7	28,419.4	30,923.9	22,254.4
10.00*	97,725.3	8,863.1	66,750.8	52,872.6	54,317.8	193,636.7	31,095.3	762.6	10,536.4	17,237.1	3,367.7
10.25	23,447.0	23,174.0	22,424.8	10,152.0	18,359.4	44,986.5	13,500.9	-	3,760.0	8,578.0	1,022.3
10.50	4,796.9	510.7	7,881.6	2,751.7	11,291.7	9,475.7	4,363.9	-	2,185.7	1,980.2	254.5
10.75	29,061.3	5,336.5	17,651.5	8,713.9	26,119.6	69,746.0	6,128.1	-	1,658.5	2,603.8	277.2
11.00	9,982.7	281.0	3,815.7	902.2	5,954.2	15,597.0	2,336.9	-	661.8	1,864.9	323.8
11.25	9,410.9	6,140.3	4,989.1	1,613.8	9,254.7	7,081.5	5,510.9	4.4	1,450.6	1,966.5	489.6
11.50	4,154.7	343.9	3,250.3	758.2	7,285.0	11,156.1	4,097.5	-	311.4	499.4	321.6
11.75	4,013.2	397.8	2,073.9	910.3	8,992.3	4,472.7	2,973.4	-	1,777.1	1,247.1	296.4
12.00	8,707.9	136.0	4,446.7	1,800.7	15,776.6	65,058.4	5,963.1	-	657.7	1,153.2	1,677.5
12.25	7,860.4	7,467.9	7,838.9	4,891.1	43,494.0	5,133.0	3,333.1	-	727.7	1,510.3	541.5
12.50	2,449.5	3,905.5	1,826.1	224.7	6,548.0	4,843.3	1,691.6	-	1,064.6	460.4	116.6
12.75	2,178.9	2,132.0	916.6	367.8	3,755.7	3,718.3	1,844.9	-	322.8	1,136.9	104.1
13.00	9,784.9	17,059.4	626.0	1,072.0	38,442.5	9,767.7	1,460.6	-	328.2	562.2	76.2
13.25	4,095.3	2,498.0	4,198.1	1,003.2	8,868.2	3,593.1	1,228.7	-	508.6	445.9	379.9
13.50	4,759.8	626.5	4,461.6	726.3	1,784.9	28,671.3	10,150.1	1.1	151.5	2,956.1	187.0
13.75	1,710.6	861.6	1,644.8	1,700.6	3,652.8	2,895.1	1,170.2	-	84.9	204.6	127.1
14.00	10,795.2	5,071.5	14,680.7	1,098.4	19,203.1	20,464.2	1,696.7	-	539.7	598.7	67.8
14.25	1,386.9	400.8	1,526.0	3,671.6	6,367.4	1,465.1	1,104.3	-	520.0	411.5	16.0
14.50	2,112.6	542.5	436.9	742.4	1,901.9	1,551.2	1,091.5	-	1,181.4	365.2	145.7
14.75	4,838.5	16.1	1,117.8	436.6	14,345.2	2,525.4	1,164.2	-	184.0	612.4	38.4
15.00	4,890.8	20.4	6,337.1	3,382.3	2,910.4	3,279.8	11,374.4	-	641.9	1,430.4	142.1
15.25	15,277.5	29.2	1,849.8	254.9	3,701.0	1,526.2	2,421.0	-	184.4	107.8	54.6
15.50	2,868.5	13.1	2,750.3	248.1	934.8	77,780.1	1,792.1	6.3	362.0	436.4	100.6
15.75	361.0	54.8	1,204.9	161.6	1,910.2	987.1	147.3	-	87.8	145.1	19.5
16.00	8,469.8	39.9	2,300.8	306.9	866.5	2,679.3	716.1	-	86.6	435.1	24.8
16.25	285.0	84.1	513.7	109.4	2,494.1	3,069.9	1,589.7	-	138.7	162.6	18.7
16.50	2,583.6	481.6	2,982.6	845.9	4,654.2	11,920.8	3,855.0	-	679.1	755.1	717.0
16.75	482.4	6.8	474.9	226.1	1,302.4	2,239.2	558.8	-	121.1	122.5	181.8
17.00	4,881.9	90.2	1,044.0	786.2	1,630.2	2,141.3	1,188.1	-	72.8	104.1	14.9
17.25	312.4	64.8	148.6	529.2	911.7	362.8	203.1	-	83.0	174.2	6.9
17.50	1,347.7	58.1	810.0	855.0	2,600.1	2,439.0	593.8	-	2,260.2	1,267.6	93.9
17.75	114.5	8.5	125.8	97.0	1,227.8	412.4	86.5	-	84.4	19.6	53.5
18.00	21,965.9	160.0	384.9	216.0	3,310.0	1,542.5	655.4	-	220.5	121.5	61.2
18.25	14,393.4	121.9	14.3	18.5	612.5	597.5	81.0	-	91.9	179.9	4.1
18.50	520.3	68.3	797.3	73.6	1,380.4	2,135.7	794.7	-	328.8	146.4	110.8
18.75	90.7	0.5	146.3	12.2	469.0	242.8	98.8	-	28.4	61.0	103.4
19.00	1,214.3	-	39.4	42.9	1,041.6	559.2	457.0	-	469.4	157.0	45.7
19.25	71.6	3.9	111.7	22.8	413.4	439.9	477.8	-	301.3	67.0	185.9
19.50	445.4	2.8	392.0	96.9	453.7	669.8	868.8	-	211.5	183.9	330.1
19.75	77.7	4.0	34.6	158.8	621.2	634.0	287.1	-	61.3	168.4	35.2
20.00 & above	111,208.5	7.5	10,868.5	1,495.9	10,428.1	1,693.7	1,595.1	-	792.6	663.7	138.6
Total	2,739,364.4	161,613.7	848,519.1	389,588.1	879,075.6	2,037,116.1	402,857.5	10,628.3	150,613.4	155,117.1	69,020.7

*01.00 stands for 00.25 to 01.00

*10.00 stands for 09.25 to 10.00

Interest/Return and Rate of Margin
Banks
31st December, 2020

											(Million Rupees)	
Rate of Margin												Rate of
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total	Int./Return
45,434.0	3,471.4	2,744.3	5,803.4	3,371.1	1,022.9	799.2	1,301.9	756.6	1,420.9	811.8	616,921.3	00.00
1,960.3	24.3	270.9	1,358.8	172.8	79.2	-	-	132.0	-	-	73,733.4	01.00*
2,404.9	25.2	78.6	1,963.5	88.7	263.2	926.4	902.4	300.7	151.1	-	91,445.4	02.00*
18,789.6	4,339.6	3,898.9	8,786.0	3,386.5	2,113.4	2,279.1	5,323.3	1,446.7	641.4	278.4	862,613.5	03.00*
2,641.2	470.9	327.6	788.2	576.6	38.1	291.9	202.1	115.5	121.7	0.8	117,327.8	04.00*
786.8	223.2	150.0	39.8	23.9	154.7	241.0	3.8	13.4	70.4	0.2	114,914.4	05.00*
1,381.7	-	153.9	4.3	1,088.5	22.6	27.9	19.3	-	0.1	39.3	78,136.5	06.00*
1.9	12.9	8.7	-	2.5	24.0	-	-	-	-	101.0	136,769.1	07.00*
56,449.1	12,611.7	16,308.5	5,861.4	1,576.3	274.2	647.4	353.1	1,410.4	370.6	3.1	2,324,375.1	08.00*
19,540.8	3,069.5	5,076.2	5,328.3	1,314.9	1,800.2	1,490.7	1,309.1	2,340.8	1,653.0	666.1	1,664,965.5	09.00*
8,861.4	1,295.0	2,168.1	2,339.7	1,088.8	8,455.8	1,085.4	2,834.8	1,507.2	2,202.6	360.0	569,364.1	10.00*
3,363.5	310.2	622.2	722.4	368.5	305.5	180.7	148.6	360.5	578.8	18.8	176,384.7	10.25
455.6	77.1	247.7	759.4	33.4	84.5	74.2	50.4	38.3	8.4	0.0	47,321.6	10.50
1,005.0	749.2	334.7	179.5	206.8	142.5	61.7	167.6	39.5	39.5	10.5	170,233.0	10.75
2,710.5	62.7	155.7	104.1	70.6	58.0	229.3	18.8	9.4	11.2	-	45,150.5	11.00
1,555.4	345.1	232.0	302.9	338.4	436.7	187.7	163.1	96.6	141.2	19.4	51,730.7	11.25
1,496.4	159.6	83.7	311.0	31.5	46.5	14.2	33.5	34.9	6.6	7.9	34,404.1	11.50
1,516.4	160.2	245.2	121.6	111.3	61.3	49.5	5.7	14.7	56.6	11.7	29,508.6	11.75
6,445.1	72.7	149.7	44.1	37.1	11.5	157.9	22.3	57.7	0.3	274.4	112,650.8	12.00
937.4	375.8	322.6	247.5	311.5	217.5	153.8	434.4	238.8	1,234.6	226.9	87,498.8	12.25
749.7	18.0	138.6	292.9	66.6	18.3	28.9	40.2	24.8	51.4	2.5	24,562.2	12.50
3,072.7	80.1	180.9	167.0	24.4	28.3	2.9	8.3	65.7	3.1	0.7	20,112.3	12.75
2,872.9	53.9	107.7	177.5	19,669.9	103.1	66.9	46.7	166.0	8.1	3.2	102,455.7	13.00
1,110.2	235.6	259.7	121.4	88.7	8.1	56.7	7.3	433.8	731.9	142.4	30,014.9	13.25
1,185.1	634.2	310.8	50.2	60.9	45.4	24.9	16.3	86.9	1.7	1.2	56,893.8	13.50
161.1	11.2	223.4	77.2	53.2	26.5	4.8	30.0	2.8	1.2	0.1	14,643.9	13.75
2,501.4	92.8	50.0	43.7	45.2	-	0.5	0.2	3.8	0.3	0.1	76,954.0	14.00
394.0	49.9	22.8	238.7	15.4	18.1	7.2	5.2	16.5	-	1.7	17,639.0	14.25
382.4	44.1	267.7	21.1	102.5	44.1	8.9	5.1	17.1	1.0	1.0	10,966.4	14.50
174.9	42.2	19.0	183.9	80.5	42.4	19.3	36.1	25.3	224.9	-	26,127.0	14.75
291.7	146.8	91.1	59.6	43.8	21.9	13.0	42.9	11.0	5.9	4.2	35,141.5	15.00
160.8	20.4	38.7	62.1	17.1	64.7	28.2	10.2	4.5	4.6	2.2	25,820.0	15.25
560.9	128.2	31.1	102.2	55.2	38.0	30.5	38.4	60.9	22.5	1.3	88,361.4	15.50
101.1	132.2	29.2	88.6	60.5	15.0	29.1	11.9	4.3	12.1	0.7	5,563.9	15.75
680.8	359.6	19.0	261.4	10.1	5.7	152.4	5.8	19.6	58.5	153.3	17,651.9	16.00
132.1	58.8	62.5	32.4	16.2	38.0	20.0	24.2	20.6	21.1	1.1	8,892.8	16.25
740.4	313.0	187.9	195.6	60.9	253.5	118.7	27.2	330.4	12.7	0.2	31,715.5	16.50
93.5	73.5	22.1	37.5	34.6	22.9	23.5	42.2	35.8	20.5	2.8	6,124.9	16.75
387.7	55.1	65.0	15.9	14.7	76.0	38.3	22.5	10.3	7.0	0.1	12,646.1	17.00
18.6	1.5	7.6	15.4	-	3.7	-	2.9	1.6	-	-	2,848.1	17.25
334.4	59.8	48.9	29.4	1.9	11.0	41.8	42.4	10.7	11.6	0.6	12,917.9	17.50
79.4	119.9	11.4	2.8	2.9	0.6	9.2	9.6	8.0	3.8	0.2	2,477.9	17.75
116.5	15.1	17.7	30.1	0.2	1.6	9.9	1.2	10.1	1.2	-	28,841.3	18.00
160.5	2.0	1.0	11.5	2.3	15.4	8.1	-	-	3.8	0.4	16,320.1	18.25
103.0	50.6	33.6	62.3	11.1	11.4	0.5	1.0	16.7	3.2	-	6,649.5	18.50
36.8	27.3	17.0	25.2	2.7	12.7	1.2	-	-	98.3	0.4	1,474.8	18.75
215.4	89.3	31.3	11.0	30.6	3.7	5.9	2.3	7.1	1.6	0.7	4,425.5	19.00
66.2	2.8	30.6	66.9	11.5	3.0	15.6	-	1.8	0.4	-	2,294.1	19.25
168.6	189.2	17.5	70.4	104.9	99.8	18.4	25.0	15.0	0.8	-	4,364.5	19.50
206.3	1.9	-	5.0	-	-	0.8	0.2	0.8	-	-	2,297.4	19.75
1,366.7	90.1	77.7	70.6	116.6	45.8	135.8	16.9	46.8	8.0	1.0	140,868.2	20.00 & above
196,362.8	31,055.3	36,000.7	37,695.6	35,004.6	16,690.9	9,819.9	13,816.5	10,372.5	10,030.1	3,152.2	8,243,515.2	Total

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2020

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	142,740	12,765.0	280	207.6	-	-	143,020	12,972.6
05.00	-	-	-	-	-	-	-	-
10.00	156,436	11,702.2	4	17.0	-	-	156,440	11,719.2
15.00	699	1,245.0	1	4.1	-	-	700	1,249.1
20.00	39,463	1,449.7	192	309.9	-	-	39,655	1,759.6
25.00	45,060	12,223.9	11,992	4,868.7	-	-	57,052	17,092.6
35.00	10,371	2,143.1	5,465	2,071.4	-	-	15,836	4,214.5
45.00	18,871	2,503.3	4	15.2	-	-	18,875	2,518.5
55.00	10,016	6,453.2	-	-	-	-	10,016	6,453.2
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	16	13.6	-	-	16	13.6
99.99	-	-	-	-	-	-	-	-
Total	423,656	50,485.4	17,954	7,507.5	-	-	441,610	57,992.9
Weighted Average		18.97		25.59		-		19.82
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	7	1,284.4	54	1,203.2	-	-	61	2,487.5
05.00	-	-	158	131.5	-	-	158	131.5
10.00	-	-	47	1,383.2	-	-	47	1,383.2
15.00	-	-	30	324.4	-	-	30	324.4
20.00	-	-	11	16,930.5	-	-	11	16,930.5
25.00	1	221.9	26	2,717.8	-	-	27	2,939.7
35.00	4	865.4	38	5,509.1	-	-	42	6,374.5
45.00	3	314.9	106	19,012.5	-	-	109	19,327.4
55.00	1	68.4	35	3,319.3	-	-	36	3,387.7
65.00	-	-	4	899.6	-	-	4	899.6
75.00	-	-	1	20.0	-	-	1	20.0
85.00	-	-	1	0.1	-	-	1	0.1
95.00	-	-	1	0.1	-	-	1	0.1
99.99	-	-	1	9.2	-	-	1	9.2
Total	16	2,755.0	513	51,460.5	-	-	529	54,215.5
Weighted Average		17.29		31.02		-		30.32
Securities Shares and Other Financial Instruments - To Others								
00.00	7	258.3	41	1,340.2	-	-	48	1,598.6
05.00	-	-	72	52.1	-	-	72	52.1
10.00	9	7.1	221	2,834.3	-	-	230	2,841.4
15.00	-	-	35	462.6	-	-	35	462.6
20.00	-	-	48	2,876.3	-	-	48	2,876.3
25.00	111	5,317.7	138	3,887.5	-	-	249	9,205.2
35.00	8	133.3	93	5,894.8	-	-	101	6,028.1
45.00	5	1,760.9	51	3,404.5	-	-	56	5,165.4
55.00	4	277.1	40	1,830.7	-	-	44	2,107.8
65.00	-	-	16	1,312.8	-	-	16	1,312.8
75.00	-	-	8	1,509.3	-	-	8	1,509.3
85.00	-	-	4	197.7	-	-	4	197.7
95.00	-	-	10	355.5	-	-	10	355.5
99.99	-	-	1	0.0	-	-	1	0.0
Total	144	7,754.4	778	25,958.5	-	-	922	33,712.9
Weighted Average		28.59		32.71		-		31.77

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2020

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Food Items								
00.00	218	40,195.0	1,549	101,623.3	-	-	1,767	141,818.3
05.00	8	836.4	1,227	9,352.4	-	-	1,235	10,188.8
10.00	13	1,150.6	568	47,124.8	-	-	581	48,275.4
15.00	11	281.8	3,847	33,309.2	-	-	3,858	33,591.0
20.00	57	3,612.5	4,889	47,599.2	-	-	4,946	51,211.7
25.00	535	35,805.0	2,022	81,278.0	-	-	2,557	117,083.0
35.00	46	26,485.5	2,300	52,061.3	-	-	2,346	78,546.8
45.00	45	615.9	308	8,684.8	-	-	353	9,300.7
55.00	141	2,387.0	193	7,495.1	-	-	334	9,882.1
65.00	-	-	167	14,838.0	-	-	167	14,838.0
75.00	-	-	16	1,674.4	-	-	16	1,674.4
85.00	-	-	17	3,266.6	-	-	17	3,266.6
95.00	-	-	79	2,498.3	-	-	79	2,498.3
99.99	-	-	8	246.4	-	-	8	246.4
Total	1,074	111,369.7	17,190	411,051.9	-	-	18,264	522,421.6
Weighted Average		17.31		19.37		-		18.93
Merchandise - Raw Materials								
00.00	11,146	17,341.0	1,321	67,789.0	1	40	12,468	85,170.1
05.00	-	-	551	8,985.7	-	-	551	8,985.7
10.00	24	489.1	571	20,955.8	-	-	595	21,444.9
15.00	21	1,009.7	963	51,056.9	-	-	984	52,066.5
20.00	230	16,575.7	927	39,741.2	-	-	1,157	56,317.0
25.00	781	85,456.6	3,688	126,678.5	-	-	4,469	212,135.2
35.00	136	12,703.7	1,052	49,166.5	-	-	1,188	61,870.2
45.00	60	1,312.4	310	21,916.4	-	-	370	23,228.8
55.00	380	6,220.0	209	14,435.2	-	-	589	20,655.2
65.00	-	-	135	9,123.9	-	-	135	9,123.9
75.00	35	5,650.1	31	7,291.0	-	-	66	12,941.1
85.00	-	-	32	1,604.6	-	-	32	1,604.6
95.00	-	-	61	2,112.5	2	59	63	2,171.7
99.99	-	-	28	1,232.9	1	0	29	1,233.0
Total	12,813	146,758.2	9,879	422,090.1	4	99.5	22,696	568,947.8
Weighted Average		24.75		23.25		55.64		23.64
Merchandise - Finished/Manufactured Goods								
00.00	230	14,520.4	3,432	171,273.1	23	1,602.5	3,685	187,396.1
05.00	3	189.3	860	10,612.2	-	-	863	10,801.5
10.00	121	3,542.8	1,264	37,568.4	5	0.6	1,390	41,111.8
15.00	57	1,536.0	2,584	63,558.7	-	-	2,641	65,094.7
20.00	414	11,769.6	4,672	63,342.0	2	131.9	5,088	75,243.6
25.00	1,438	71,374.7	5,543	172,370.3	-	-	6,981	243,745.0
35.00	218	7,669.0	1,911	76,017.4	-	-	2,129	83,686.3
45.00	75	3,297.2	945	43,558.0	-	-	1,020	46,855.2
55.00	595	16,807.5	368	16,830.1	-	-	963	33,637.6
65.00	-	-	249	14,974.1	-	-	249	14,974.1
75.00	13	1,370.1	57	3,931.2	-	-	70	5,301.3
85.00	-	-	59	9,115.6	-	-	59	9,115.6
95.00	-	-	110	2,915.4	1	36.2	111	2,951.6
99.99	-	-	9	71.5	-	-	9	71.5
Total	3,164	132,076.5	22,063	686,138.0	31	1,771.3	25,258	819,985.8
Weighted Average		25.61		20.83		3.43		21.56

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2020

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Fixed Assets Including Machinery								
00.00	2,438	11,307.9	184,153	217,478.0	67	76.6	186,658	228,862.5
05.00	-	-	3,634	8,804.3	-	-	3,634	8,804.3
10.00	571	6,423.4	26,016	105,318.4	2	0.0	26,589	111,741.8
15.00	470	27,807.1	11,272	97,552.4	-	-	11,742	125,359.5
20.00	30,751	21,423.2	133,542	256,593.4	3	69.5	164,296	278,086.1
25.00	13,530	81,530.5	26,304	347,465.2	-	-	39,834	428,995.7
35.00	4,050	15,241.6	12,105	88,169.3	-	-	16,155	103,410.9
45.00	295	3,592.2	5,036	35,825.8	-	-	5,331	39,418.0
55.00	381	20,769.5	4,045	20,713.5	-	-	4,426	41,483.1
65.00	26	37.9	859	13,215.8	-	-	885	13,253.7
75.00	6	10.0	441	5,051.1	-	-	447	5,061.1
85.00	-	-	275	1,821.2	-	-	275	1,821.2
95.00	1	1.9	343	3,389.1	-	-	344	3,391.0
99.99	-	-	51	502.5	-	-	51	502.5
Total	52,519	188,145.3	408,076	1,201,900.0	72	146.1	460,667	1,390,191.3
Weighted Average		24.50		19.47		9.51		20.15
Real Estate - Land								
00.00	798	15,653.5	1,653	10,555.2	22	617.3	2,473	26,826.0
05.00	-	-	152	23,009.0	-	-	152	23,009.0
10.00	43	1,051.0	1,647	15,103.9	-	-	1,690	16,154.9
15.00	21	1,272.8	1,597	41,257.7	-	-	1,618	42,530.5
20.00	64	12,404.0	5,684	40,954.1	-	-	5,748	53,358.1
25.00	1,600	61,784.5	7,197	67,673.8	-	-	8,797	129,458.2
35.00	69	4,648.3	3,896	58,992.8	-	-	3,965	63,641.1
45.00	223	1,610.9	1,862	15,166.1	-	-	2,085	16,777.0
55.00	312	10,489.2	7,246	12,572.9	-	-	7,558	23,062.1
65.00	-	-	298	1,362.6	-	-	298	1,362.6
75.00	35	7,380.8	165	623.0	-	-	200	8,003.8
85.00	1	1.9	100	163.9	-	-	101	165.8
95.00	-	-	378	416.3	-	-	378	416.3
99.99	-	-	3	6.1	-	-	3	6.1
Total	3,166	116,296.8	31,878	287,857.4	22	617.3	35,066	404,771.5
Weighted Average		26.45		23.27		-		24.15
Real Estate - Building								
00.00	39,917	69,342.4	13,279	71,022.4	159	473.3	53,355	140,838.1
05.00	8	244.7	2,168	6,565.8	-	-	2,176	6,810.5
10.00	513	5,831.0	8,089	67,917.2	-	-	8,602	73,748.2
15.00	25	16.0	1,713	28,617.5	-	-	1,738	28,633.5
20.00	123	6,603.5	13,866	107,654.1	5	24.5	13,994	114,282.1
25.00	708	55,110.2	7,331	106,953.0	3	3,603.9	8,042	165,667.0
35.00	197	12,306.3	4,551	71,954.4	-	-	4,748	84,260.7
45.00	73	782.7	1,684	43,537.0	-	-	1,757	44,319.8
55.00	975	9,265.4	1,238	45,036.8	-	-	2,213	54,302.2
65.00	13	73.1	978	13,455.0	-	-	991	13,528.1
75.00	91	2,909.9	798	8,912.5	-	-	889	11,822.4
85.00	6	14.9	651	6,673.8	-	-	657	6,688.7
95.00	3	3.4	642	6,206.3	-	-	645	6,209.7
99.99	-	-	75	413.5	-	-	75	413.5
Total	42,652	162,503.5	57,063	584,919.3	167	4,101.7	99,882	751,524.5
Weighted Average		16.33		25.76		22.09		23.70

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2020

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Against Fixed Deposits								
00.00	37	114.0	753	4,850.1	1	0.0	791	4,964.1
05.00	28	110.3	207	2,080.5	-	-	235	2,190.8
10.00	54	327.1	16,046	344,916.2	1	0.1	16,101	345,243.4
15.00	22	89.7	202	1,776.9	-	-	224	1,866.7
20.00	12	154.4	417	7,307.8	-	-	429	7,462.3
25.00	32	676.6	806	4,651.0	-	-	838	5,327.6
35.00	1	4.3	572	7,125.7	-	-	573	7,130.0
45.00	4	19.5	303	1,981.6	-	-	307	2,001.1
55.00	-	-	312	1,096.6	-	-	312	1,096.6
65.00	-	-	208	1,299.3	-	-	208	1,299.3
75.00	-	-	137	397.7	-	-	137	397.7
85.00	-	-	106	77.3	-	-	106	77.3
95.00	-	-	135	1,576.3	-	-	135	1,576.3
99.99	-	-	27	62.5	-	-	27	62
Total	190	1,495.9	20,231	379,199.6	2	0.1	20,423	380,695.6
Weighted Average		17.43		11.53		9.89		11.55
Against Insurance Policies								
00.00	-	-	11	431.8	-	-	11	431.8
05.00	-	-	5	2.9	-	-	5	2.9
10.00	24	104.0	31	644.9	-	-	55	748.8
15.00	5	13.8	3	33.5	-	-	8	47.4
20.00	9	58.4	18	105.8	-	-	27	164.2
25.00	72	1,517.1	115	604.5	-	-	187	2,121.6
35.00	8	56.1	21	435.1	-	-	29	491.2
45.00	11	430.9	2	5.2	-	-	13	436.1
55.00	46	183.8	14	729.9	-	-	60	913.7
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	175	2,364.0	220	2,993.7	-	-	395	5,357.7
Weighted Average		29.46		26.44		-		27.77
Other Secured Advances								
00.00	1,326	19,167.7	50,440	466,704.5	26	13.0	51,792	485,885.2
05.00	-	-	40,050	59,377.0	-	-	40,050	59,377.0
10.00	59	2,124.8	12,177	128,193.4	5	5.5	12,241	130,323.7
15.00	43	281.1	1,355	29,734.6	-	-	1,398	30,015.7
20.00	1,219	6,263.2	12,990	56,108.0	10	7,922.6	14,219	70,293.8
25.00	7,382	104,707.5	3,393	174,451.8	29	18,262.6	10,804	297,421.9
35.00	157	3,401.4	5,579	31,212.8	1	700.0	5,737	35,314.1
45.00	747	1,189.7	2,289	7,498.9	-	-	3,036	8,688.6
55.00	137	482.9	3,172	4,627.9	-	-	3,309	5,110.8
65.00	-	-	136	1,343.7	-	-	136	1,343.7
75.00	22	223.8	38	916.6	-	-	60	1,140.4
85.00	1	1.0	64	313.5	-	-	65	314.5
95.00	1	1.0	78	549.4	-	-	79	550.3
99.99	2	9.0	33	588.5	-	-	35	597.5
Total	11,096	137,853.1	131,794	961,620.5	71	26,903.7	142,961	1,126,377.3
Weighted Average		21.50		9.68		23.64		11.46

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2020

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	146,146	322,695.0	36,618	930,919.8	58	32,985.0	182,822	1,286,599.9
05.00	9	3.2	127	30,809.7	-	-	136	30,813.0
10.00	5,102	21,860.3	258	7,821.3	1	400.0	5,361	30,081.7
15.00	1,372	1,385.5	574	6,859.0	-	-	1,946	8,244.5
20.00	8,283	8,768.8	1,728	3,033.9	-	-	10,011	11,802.7
25.00	45,091	242,933.3	3,468	160,964.6	1	1,600.0	48,560	405,497.9
35.00	7,633	3,081.0	6,075	24,814.2	1	976.8	13,709	28,872.0
45.00	2,855	2,196.5	1,316	3,775.8	-	-	4,171	5,972.2
55.00	21,035	20,567.7	2,118	4,503.2	-	-	23,153	25,070.9
65.00	-	-	63	284.1	2	1,165.3	65	1,449.4
75.00	5	3,271.5	28	212.5	-	-	33	3,484.1
85.00	-	-	60	15.0	-	-	60	15.0
95.00	-	-	72	5.6	1	27.0	73	32.6
99.99	-	-	1	0.0	-	-	1	0.0
Total	237,531	626,763.0	52,506	1,174,018.6	64	37,154.1	290,101	1,837,935.7
Weighted Average		12.65		4.76		4.08		7.44
Unsecured Advances								
00.00	55,115	9,016.2	915,951	108,499.9	19	4.3	971,085	117,520.3
05.00	-	-	169	437.9	-	-	169	437.9
10.00	4	6.1	139,878	13,685.4	-	-	139,882	13,691.5
15.00	-	-	855	75.2	-	-	855	75.2
20.00	-	-	453,512	9,385.1	-	-	453,512	9,385.1
25.00	306	14.9	4,618	209.6	-	-	4,924	224.5
35.00	-	-	271	202.5	-	-	271	202.5
45.00	-	-	46	52.6	-	-	46	52.6
55.00	-	-	31	15.3	-	-	31	15.3
65.00	-	-	4	2.0	-	-	4	2.0
75.00	-	-	3	0.9	-	-	3	0.9
85.00	-	-	3	0.6	-	-	3	0.6
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	55,425	9,037.1	1,515,341	132,567.0	19	4.3	1,570,785	141,608.4
Weighted Average		0.05		2.58		-		2.42
Grand Total	843,621	1,695,657.7	2,285,486	6,329,282.7	452	70,798.0	3,129,559	8,095,738.4
Weighted Average		18.57		15.73		12.59		16.30

3.10 Security and Nature wise Weighted Average Lending/Financing Rates

All Banks

		(Percent)								
As at the End of		Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances*
Conventional Banking										
2019	Dec	12.67	14.08	11.20	12.89	11.55	12.01	14.08	26.14	12.92
		(12.67)	(13.79)	(10.99)	(12.64)	(11.53)	(11.65)	(13.80)	(26.14)	(12.42)
2020	Jun	14.13	10.79	8.87	9.60	9.25	8.65	10.96	28.20	10.30
		(14.13)	(10.73)	(8.60)	(9.69)	(9.25)	(8.71)	(10.96)	(28.20)	(10.10)
	Dec	10.58	7.85	6.90	7.83	7.10	7.01	8.06	27.42	8.00
		(10.58)	(7.83)	(6.84)	(7.80)	(7.10)	(6.90)	(7.80)	(27.42)	(7.93)
Islamic Banking										
2019	Dec	-	10.95	11.59	12.63	12.14	10.35	12.92	12.92	12.40
		-	(7.13)	(11.53)	(12.63)	(12.16)	(10.35)	(11.85)	(10.52)	(11.96)
2020	Jun	-	13.12	9.55	11.10	10.30	9.30	10.56	10.81	10.38
		-	(11.43)	(9.46)	(11.16)	(10.25)	(8.83)	(10.20)	(10.74)	(10.19)
	Dec	-	7.96	7.51	8.41	8.27	6.59	7.38	9.82	7.76
		-	(9.56)	(7.52)	(8.42)	(8.34)	(6.49)	(7.29)	(9.82)	(7.83)

* Weighted average rates shown in parentheses represent Private Sector.

