

5.1 Classification of Scheduled Banks' Advances by Borrowers (All Banks)

(End of Period: Million Rupees)

BORROWERS	2019	
	Jun	Dec
1. FOREIGN CONSTITUENTS	438.1	327.0
2. DOMESTIC CONSTITUENTS	7,808,972.4	7,990,592.1
I. GOVERNMENT	802,002.2	771,242.8
A. Federal Government	268,351.5	285,534.3
1) Commodity Operations	231,298.3	215,689.7
2) Others	37,053.2	69,844.6
B. Provincial Governments	533,650.7	485,708.5
1) Commodity Operations	523,918.7	474,532.3
2) Others	9,732.0	11,176.2
C. Local Bodies	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,186,484.9	1,242,553.1
Agriculture, hunting and forestry	-	-
Services	349.0	308.9
Utilities	673,878.2	746,100.5
Transport, storage and communications	279,777.1	284,336.7
Manufacturing	58,565.2	63,658.1
Mining and Quarrying	-	-
Construction	-	12,210.0
Commerce and Trade	104,822.7	109,461.0
Others	69,092.8	26,477.9
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	103,984.2	124,574.9
Mutual Funds and AMCs	2,469.0	3,474.6
Insurance & Pension Funds	4,820.1	5,299.0
MFIs and DFIs	42,027.9	65,245.4
Stock Exchange & Brokerage Houses	9,140.9	10,855.5
Modarabas	5,341.6	4,514.1
Other NBFIs	40,184.8	35,186.2
IV. PRIVATE SECTOR (BUSINESS)	5,020,770.9	5,130,954.2
A. Agriculture, forestry and fishing	300,648.2	306,016.7
1. Crop and animal production, hunting and related service activities	299,688.2	304,583.7
Growing of Wheat, Rice, Sugar Cane & Cotton	128,912.0	130,642.4
Growing of tropical, subtropical, pome and stone fruits & vegetables	26,411.0	26,327.0
Growing of other fruits, vegetables and crops	6,717.2	8,084.5
Raising of livestock and other related activities	94,322.8	97,099.0
Other agricultural support activities	43,320.3	42,427.3
Hunting, trapping and related service activities	4.9	3.5
02 - Forestry and logging	134.2	164.3
03 - Fishing and aquaculture	825.7	1,268.6
B. Mining and quarrying	67,814.9	69,087.5
05 - Mining of coal and lignite	29,226.5	29,157.2
06 - Extraction of crude petroleum and natural gas	34,210.4	35,557.0
07 - Mining of metal ores	867.8	825.8
08 - Other mining and quarrying	3,494.8	3,509.0
9 - Mining support service activities	15.4	38.5
C. Manufacturing	3,014,699.7	3,142,223.7
10 - Manufacture of food products	775,827.7	746,652.5
11 - Manufacture of beverages	28,475.6	28,310.9
12 - Manufacture of tobacco products	1,379.3	1,865.9
13 - Manufacture of textiles	877,793.0	992,241.8
Preparation and spinning of textile fibers	342,897.1	388,083.0
Weaving of textiles	178,972.3	187,673.5
Finishing of textiles	161,803.4	189,056.4
Manufacture of knitted and crocheted fabrics	22,224.6	29,909.0
Manufacture of made-up textile articles, except apparel	92,765.6	108,947.3
Manufacture of carpets and rugs	2,842.1	2,711.2
Manufacture of other textiles n.e.c.	76,287.8	85,861.4
14 - Manufacture of wearing apparel	108,538.7	109,221.1
15 - Manufacture of leather and related products	31,185.1	31,613.8
Tanning and dressing of leather; dressing and dyeing of fur	9,613.3	7,119.5
Manufacture of luggage, handbags and the like, saddlery and harness	1,011.8	1,158.5
Manufacture of footwear	20,559.9	23,335.8
a. Leather wear	17,065.2	20,218.8
b. Rubber and Plastic wear	3,494.8	3,117.0

5.1 Classification of Scheduled Banks' Advances by Borrowers (All Banks)

(End of Period: Million Rupees)

BORROWERS	2019	
	Jun	Dec
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	6,110.1	5,070.3
17 - Manufacture of paper and paper products	51,059.3	42,741.5
18 - Printing and reproduction of recorded media	13,032.7	12,841.1
19 - Manufacture of coke and refined petroleum products	94,053.9	79,341.1
20 - Manufacture of chemicals and chemical products	278,191.9	289,594.9
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	52,250.9	59,954.6
22 - Manufacture of rubber and plastics products	47,811.9	48,232.2
23 - Manufacture of other non-metallic mineral products	189,649.6	202,478.9
24 - Manufacture of basic metals	159,114.2	163,175.6
25 - Manufacture of fabricated metal products, except machinery and equipment	35,476.9	36,431.5
26 - Manufacture of computer, electronic and optical products	11,233.0	8,539.1
27 - Manufacture of electrical equipment	124,026.4	117,800.0
28 - Manufacture of machinery and equipment	20,251.3	22,211.8
29 - Manufacture of motor vehicles, trailers and semi-trailers	53,259.2	91,203.5
30 - Manufacture of other transport equipment	12,798.0	10,753.0
31 - Manufacture of furniture	3,434.0	3,452.8
32 - Other manufacturing	39,327.1	38,099.2
33 - Repair and installation of machinery and equipment	420.1	396.5
D. Electricity, gas, steam and air conditioning supply	482,775.2	502,389.0
E. Water supply; sewerage, waste management and remediation activities	20,221.2	14,958.5
F. Construction	153,170.5	127,089.7
41 - Construction of buildings	73,455.3	60,145.3
42 - Civil engineering	76,034.3	65,301.8
43 - Specialized construction activities	3,680.9	1,642.6
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	461,367.1	424,396.4
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	22,698.5	26,867.6
46 - Wholesale trade, except of motor vehicles and motorcycles	278,712.1	236,500.0
47 - Retail trade, except of motor vehicles and motorcycles	159,956.5	161,028.8
H. Transportation and storage	106,693.6	122,782.0
I. Accommodation and food service activities	34,262.4	43,512.0
J. Information and communication	132,159.4	137,846.7
K. Real estate activities	28,314.6	33,486.1
L. Professional, scientific and technical activities	51,012.7	57,758.7
M. Administrative and support service activities	71,777.8	61,758.9
N. Education	20,675.1	20,149.3
O. Human health and social work activities	11,258.3	13,370.1
P. Arts, entertainment and recreation	804.4	2,670.1
Q. Other service activities	63,116.0	51,458.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	18,450.6	19,953.8
VI. PERSONAL	674,057.9	699,844.1
A. Bank Employees	131,256.4	143,081.1
B. Consumer Financing	541,308.7	555,885.4
1) For house building	92,413.9	89,272.8
2) For transport i.e. purchase of car etc	215,078.8	215,295.6
3) Credit cards	44,387.2	49,319.3
4) Consumers durable	6,610.0	7,276.4
5) Personal loans	182,819.0	194,721.3
C) Other	1,492.8	877.6
VII. OTHER	3,221.6	1,469.2
TOTAL	7,809,410.6	7,990,919.1

Source: Statistics & Data Warehouse Department, SBP

Note: The classification of economic groups under private sector has been enhanced in the light of International Standard Industrial Classification (ISIC)-Rev.4.0 of the United Nation's Statistics Division. This ISIC 4.0 classification was adopted from June-2019 onwards

5.2 Classification of Scheduled Banks' Advances by Borrowers (Commercial Banks)

(End of Period: Million Rupees)

BORROWERS	2019	
	Jun	Dec
1. FOREIGN CONSTITUENTS	438.1	327.0
2. DOMESTIC CONSTITUENTS	7,651,126.0	7,831,238.7
I. GOVERNMENT	801,002.2	770,390.8
A. Federal Government	268,351.5	285,534.3
1) Commodity Operations	231,298.3	215,689.7
2) Others	37,053.2	69,844.6
B. Provincial Governments	532,650.7	484,856.5
1) Commodity Operations	522,918.7	473,680.3
2) Others	9,732.0	11,176.2
C. Local Bodies	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,186,484.9	1,242,553.1
Agriculture, hunting and forestry	-	-
Services	349.0	308.9
Utilities	673,878.2	746,100.5
Transport, storage and communications	279,777.1	284,336.7
Manufacturing	58,565.2	63,658.1
Mining and Quarrying	-	-
Construction	-	12,210.0
Commerce and Trade	104,822.7	109,461.0
Others	69,092.8	26,477.9
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	103,795.1	124,385.0
Mutual Funds and AMCs	2,469.0	3,474.6
Insurance & Pension Funds	4,820.1	5,299.0
MFIs and DFIs	42,027.9	65,245.4
Stock Exchange & Brokerage Houses	9,140.9	10,855.5
Modarabas	5,341.6	4,514.1
Other NBFIs	39,995.7	34,996.2
IV. PRIVATE SECTOR (BUSINESS)	4,866,819.2	4,975,327.4
A. Agriculture, forestry and fishing	160,248.2	167,606.4
1. Crop and animal production, hunting and related service activities	159,321.7	166,210.9
Growing of Wheat, Rice, Sugar Cane & Cotton	79,445.4	80,669.2
Growing of tropical, subtropical, pome and stone fruits & vegetables	4,574.9	5,567.6
Growing of other fruits, vegetables and crops	5,716.9	6,986.9
Raising of livestock and other related activities	41,965.7	44,562.3
Other agricultural support activities	27,614.0	28,421.4
Hunting, trapping and related service activities	4.9	3.5
02 - Forestry and logging	132.5	158.8
03 - Fishing and aquaculture	794.0	1,236.7
B. Mining and quarrying	67,805.8	69,078.5
05 - Mining of coal and lignite	29,226.4	29,157.2
06 - Extraction of crude petroleum and natural gas	34,210.4	35,557.0
07 - Mining of metal ores	867.8	825.8
08 - Other mining and quarrying	3,485.8	3,500.0
9 - Mining support service activities	15.4	38.5
C. Manufacturing	3,007,866.5	3,132,513.0
10 - Manufacture of food products	770,444.1	738,316.0
11 - Manufacture of beverages	28,418.1	28,241.5
12 - Manufacture of tobacco products	1,335.0	1,819.3
13 - Manufacture of textiles	877,600.1	992,060.1
Preparation and spinning of textile fibers	342,882.9	388,068.8
Weaving of textiles	178,894.9	187,598.8
Finishing of textiles	161,793.6	189,046.6
Manufacture of knitted and crocheted fabrics	22,183.9	29,868.3
Manufacture of made-up textile articles, except apparel	92,745.1	108,934.7
Manufacture of carpets and rugs	2,835.2	2,701.7
Manufacture of other textiles n.e.c.	76,264.5	85,841.3
14 - Manufacture of wearing apparel	108,330.8	109,024.1
15 - Manufacture of leather and related products	31,120.8	31,550.6
Tanning and dressing of leather; dressing and dyeing of fur	9,585.9	7,092.3
Manufacture of luggage, handbags and the like, saddlery and harness	1,011.8	1,158.5
Manufacture of footwear	20,523.0	23,299.8
a. Leather wear	17,029.3	20,183.5
b. Rubber and Plastic wear	3,493.7	3,116.3

5.2 Classification of Scheduled Banks' Advances by Borrowers (Commercial Banks)

(End of Period: Million Rupees)

BORROWERS	2019	
	Jun	Dec
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	6,093.1	5,050.9
17 - Manufacture of paper and paper products	51,019.2	42,707.6
18 - Printing and reproduction of recorded media	12,970.8	12,780.4
19 - Manufacture of coke and refined petroleum products	94,053.9	79,341.1
20 - Manufacture of chemicals and chemical products	278,092.3	289,496.7
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	52,216.0	59,919.7
22 - Manufacture of rubber and plastics products	47,748.3	48,177.4
23 - Manufacture of other non-metallic mineral products	189,600.4	202,438.8
24 - Manufacture of basic metals	158,932.7	163,007.7
25 - Manufacture of fabricated metal products, except machinery and equipment	35,454.3	36,412.8
26 - Manufacture of computer, electronic and optical products	11,225.0	8,532.1
27 - Manufacture of electrical equipment	123,997.3	117,771.6
28 - Manufacture of machinery and equipment	20,235.3	22,199.5
29 - Manufacture of motor vehicles, trailers and semi-trailers	53,237.5	91,181.2
30 - Manufacture of other transport equipment	12,797.0	10,752.0
31 - Manufacture of furniture	3,346.5	3,373.2
32 - Other manufacturing	39,178.0	37,962.3
33 - Repair and installation of machinery and equipment	420.1	396.5
D. Electricity, gas, steam and air conditioning supply	482,769.2	502,388.1
E. Water supply; sewerage, waste management and remediation activities	20,221.1	14,958.4
F. Construction	152,805.7	126,783.6
41 - Construction of buildings	73,157.7	59,870.8
42 - Civil engineering	75,971.1	65,272.2
43 - Specialized construction activities	3,676.9	1,640.6
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	457,254.4	420,309.7
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	22,330.1	26,499.7
46 - Wholesale trade, except of motor vehicles and motorcycles	278,557.8	236,359.4
47 - Retail trade, except of motor vehicles and motorcycles	156,366.4	157,450.6
H. Transportation and storage	105,131.1	120,299.4
I. Accommodation and food service activities	34,099.6	43,353.6
J. Information and communication	132,132.5	137,818.5
K. Real estate activities	28,313.8	33,485.2
L. Professional, scientific and technical activities	50,960.8	57,707.6
M. Administrative and support service activities	71,735.0	61,683.4
N. Education	20,525.6	20,014.5
O. Human health and social work activities	11,189.4	13,305.7
P. Arts, entertainment and recreation	794.5	2,660.4
Q. Other service activities	62,966.1	51,361.3
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	18,387.1	19,890.3
VI. PERSONAL	671,827.9	697,614.2
A. Bank Employees	129,047.6	140,878.5
B. Consumer Financing	541,287.5	555,858.1
1) For house building	92,413.9	89,272.8
2) For transport i.e. purchase of car etc	215,076.5	215,293.3
3) Credit cards	44,387.2	49,319.3
4) Consumers durable	6,600.2	7,267.6
5) Personal loans	182,809.9	194,705.1
C) Other	1,492.8	877.6
VII. OTHER	2,809.5	1,078.0
TOTAL	7,651,564.1	7,831,565.7

Source: Statistics & Data Warehouse Department, SBP

5.3 Classification of Scheduled Banks' Advances by Securities Pledged All Banks

(End of Period: Million Rupees)

SECURITIES	2019	
	Jun	Dec
I. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	60,728.0	62,399.1
II. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	75,719.1	85,105.1
(A) Quoted On Stock Exchange	55,878.5	42,002.1
1. To Stock Brokers And Dealers	23,738.0	19,490.2
a) Government And Others Trustee Securities	2,451.8	618.2
b) Shares and Debentures	20,316.3	18,194.0
c) Participation Term Certificates (PTC)	-	-
d) Others	969.9	678.1
2. To Others	32,140.5	22,511.9
a) Government and Other Trustee Securities	1,563.5	1,817.7
b) Shares And Debentures	20,781.4	15,252.1
c) Participation Term Certificates (PTC)	5.4	0.2
d) Others	9,790.3	5,442.0
(B) Unquoted On The Stock Exchange	19,840.6	43,103.0
1. To Stock Brokers And Dealers	13,890.4	9,033.1
a) Government and Other Trustee Securities	96.7	1.1
b) Shares and Debentures	694.9	1,556.0
c) Participation Term Certificates (PTC)	9.5	9.5
d) Others	13,089.2	7,466.5
2. To Others	5,950.2	34,069.9
a) Government and Other Trustee Securities	1,980.8	24,064.5
b) Shares and Debentures	3,068.8	3,691.2
c) Participation Term Certificates (PTC)	-	-
d) Others	900.6	6,314.2
III. MERCHANDISE	2,059,613.3	2,072,481.1
(A) Food Items	583,676.5	539,425.0
1. Wheat	156,796.9	124,412.3
2. Rice and Paddy	88,997.4	108,755.5
3. Other Grains and Pulses	10,379.9	9,546.1
a) Indigenous	8,957.6	8,504.5
b) Imported	1,422.4	1,041.7
4. Edible Oils	61,742.2	56,817.5
a) Indigenous	49,271.2	47,130.5
b) Imported	12,470.9	9,686.9
5. Sugar	171,758.2	141,870.8
a) Indigenous	136,013.3	116,198.7
b) Imported	35,744.8	25,672.1
6. Kariana and Spices	1,485.5	910.3
7. Fish and Fish Preparations	860.2	1,026.0
8. Other Food Items	91,656.3	96,086.5
a) Indigenous	90,600.5	96,079.8
b) Imported	1,055.8	6.7
(B) Raw Materials	603,076.4	653,871.1
1. Cotton Raw	157,492.0	169,879.5
a) Indigenous	123,583.5	127,238.9
b) Imported	33,908.5	42,640.6
2. Synthetic Fibers	16,905.2	24,957.0
a) Indigenous	16,396.1	24,476.0
b) Imported	509.1	481.0
3. Fertilizers	74,625.0	86,191.6
a) Indigenous	68,496.0	79,759.0
b) Imported	6,129.0	6,432.6
4. Petroleum Crude	89,767.5	94,975.1
a) Indigenous	59,249.6	69,589.2
b) Imported	30,518.0	25,385.9
5. Iron and Steel	111,463.1	114,232.7
a) Indigenous	74,145.1	77,018.7
b) Imported	37,318.0	37,214.0

5.3 Classification of Scheduled Banks' Advances by Securities Pledged All Banks

(End of Period: Million Rupees)

SECURITIES	2019	
	Jun	Dec
6. Wool and Goat Hair	14.4	13.8
7. Hides and Skins	4,109.7	3,304.4
8. Oil Seeds	14,836.5	13,848.5
9. Pesticides and Insecticides	11,086.4	11,383.4
a) Indigenous	11,020.5	11,383.3
b) Imported	66.0	0.1
10. Other Raw Materials	122,776.6	135,085.1
a) Indigenous	108,185.0	126,027.3
b) Imported	14,591.6	9,057.7
(C) Finished / Manufactured Goods	872,860.4	879,185.0
1. Cotton Textiles	196,523.3	160,415.7
a) Indigenous	181,997.1	142,582.8
b) Imported	14,526.3	17,832.9
2. Cotton Yarn	85,245.7	82,910.2
a) Indigenous	79,661.7	76,020.0
b) Imported	5,584.0	6,890.2
3. Other Textiles	118,286.7	130,349.5
a) Indigenous	105,540.1	118,063.0
b) Imported	12,746.6	12,286.5
4. Machinery	28,674.4	31,956.5
a) Locally Manufactured	19,525.9	16,968.1
b) Imported	9,148.5	14,988.4
5. Handloom Products	155.7	164.9
6. Carpets and Rugs	3,773.8	4,441.2
7. Readymade Garments	40,510.3	34,750.1
8. Cement and Cement Products	78,274.0	105,090.5
a) Indigenous	75,025.9	102,199.1
b) Imported	3,248.1	2,891.4
9. Sports Goods	2,231.8	1,991.5
10. Surgical Instruments	4,923.0	4,644.6
11. Chemicals and Dyes	44,044.8	53,634.1
12. Other Finished Goods	270,216.9	268,836.3
a) Indigenous	246,735.0	257,376.5
b) Imported	23,481.9	11,459.8
IV. FIXED ASSETS	1,263,651.9	1,245,481.3
(A) Transport equipment's	520,866.3	481,785.9
(B) Furniture & Fixtures	27,179.7	15,401.8
(C) Office equipment's	50,083.4	55,202.6
(D) Other machinery & equipment's	665,522.5	693,091.0
V. REAL ESTATE	1,059,480.1	1,161,246.5
(A) Land	532,556.3	593,053.9
(B) Buildings	526,923.7	568,192.6
1. Residential	269,273.2	258,458.9
2. Non-Residential	257,650.5	309,733.6
a) Commercial	173,682.0	197,121.0
b) Industrial	28,137.9	59,502.0
c) Other	55,830.7	53,110.6
VI. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES	53,804.9	53,605.2
(A) Bank Deposits	35,494.9	42,558.0
(B) Insurance Policies	18,310.0	11,047.2
VII. OTHERS	3,111,550.5	3,218,795.5
(A) Other Secured Advances	1,557,821.0	1,771,004.1
(B) Advances Secured By Guarantee(s)	1,553,729.5	1,447,791.4
1. Institutional Guarantee(s)	1,395,626.1	1,269,888.8
2. Individual Guarantee(s)	158,103.4	177,902.6
VIII. Unsecured Advances	124,862.7	91,805.2
TOTAL	7,809,410.6	7,990,919.1

Source: Statistics & Data Warehouse Department, SBP

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITIES	2019	
	Jun	Dec
I. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	60,728.0	62,399.1
II. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	75,701.1	85,086.9
(A) Quoted On Stock Exchange	55,878.5	42,002.1
1. To Stock Brokers And Dealers	23,738.0	19,490.2
a) Government And Others Trustee Securities	2,451.8	618.2
b) Shares and Debentures	20,316.3	18,194.0
c) Participation Term Certificates (PTC)	-	-
d) Others	969.9	678.1
2. To Others	32,140.5	22,511.9
a) Government and Other Trustee Securities	1,563.5	1,817.7
b) Shares And Debentures	20,781.4	15,252.1
c) Participation Term Certificates (PTC)	5.4	0.2
d) Others	9,790.3	5,442.0
(B) Unquoted On The Stock Exchange	19,822.6	43,084.8
1. To Stock Brokers And Dealers	13,890.4	9,033.1
a) Government and Other Trustee Securities	96.7	1.1
b) Shares and Debentures	694.9	1,556.0
c) Participation Term Certificates (PTC)	9.5	9.5
d) Others	13,089.2	7,466.5
2. To Others	5,932.2	34,051.7
a) Government and Other Trustee Securities	1,962.8	24,046.2
b) Shares and Debentures	3,068.8	3,691.2
c) Participation Term Certificates (PTC)	-	-
d) Others	900.6	6,314.2
III. MERCHANDISE	2,058,613.3	2,071,629.1
(A) Food Items	582,676.5	538,573.0
1. Wheat	155,796.9	123,560.3
2. Rice and Paddy	88,997.4	108,755.5
3. Other Grains and Pulses	10,379.9	9,546.1
a) Indigenous	8,957.6	8,504.5
b) Imported	1,422.4	1,041.7
4. Edible Oils	61,742.2	56,817.5
a) Indigenous	49,271.2	47,130.5
b) Imported	12,470.9	9,686.9
5. Sugar	171,758.2	141,870.8
a) Indigenous	136,013.3	116,198.7
b) Imported	35,744.8	25,672.1
6. Kariana and Spices	1,485.5	910.3
7. Fish and Fish Preparations	860.2	1,026.0
8. Other Food Items	91,656.3	96,086.5
a) Indigenous	90,600.5	96,079.8
b) Imported	1,055.8	6.7
(B) Raw Materials	603,076.4	653,871.1
1. Cotton Raw	157,492.0	169,879.5
a) Indigenous	123,583.5	127,238.9
b) Imported	33,908.5	42,640.6
2. Synthetic Fibers	16,905.2	24,957.0
a) Indigenous	16,396.1	24,476.0
b) Imported	509.1	481.0
3. Fertilizers	74,625.0	86,191.6
a) Indigenous	68,496.0	79,759.0
b) Imported	6,129.0	6,432.6
4. Petroleum Crude	89,767.5	94,975.1
a) Indigenous	59,249.6	69,589.2
b) Imported	30,518.0	25,385.9
5. Iron and Steel	111,463.1	114,232.7
a) Indigenous	74,145.1	77,018.7
b) Imported	37,318.0	37,214.0

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITIES	2019	
	Jun	Dec
6. Wool and Goat Hair	14.4	13.8
7. Hides and Skins	4,109.7	3,304.4
8. Oil Seeds	14,836.5	13,848.5
9. Pesticides and Insecticides	11,086.4	11,383.4
a) Indigenous	11,020.5	11,383.3
b) Imported	66.0	0.1
10. Other Raw Materials	122,776.6	135,085.1
a) Indigenous	108,185.0	126,027.3
b) Imported	14,591.6	9,057.7
(C) Finished / Manufactured Goods	872,860.4	879,185.0
1. Cotton Textiles	196,523.3	160,415.7
a) Indigenous	181,997.1	142,582.8
b) Imported	14,526.3	17,832.9
2. Cotton Yarn	85,245.7	82,910.2
a) Indigenous	79,661.7	76,020.0
b) Imported	5,584.0	6,890.2
3. Other Textiles	118,286.7	130,349.5
a) Indigenous	105,540.1	118,063.0
b) Imported	12,746.6	12,286.5
4. Machinery	28,674.4	31,956.5
a) Locally Manufactured	19,525.9	16,968.1
b) Imported	9,148.5	14,988.4
5. Handloom Products	155.7	164.9
6. Carpets and Rugs	3,773.8	4,441.2
7. Readymade Garments	40,510.3	34,750.1
8. Cement and Cement Products	78,274.0	105,090.5
a) Indigenous	75,025.9	102,199.1
b) Imported	3,248.1	2,891.4
9. Sports Goods	2,231.8	1,991.5
10. Surgical Instruments	4,923.0	4,644.6
11. Chemicals and Dyes	44,044.8	53,634.1
12. Other Finished Goods	270,216.9	268,836.3
a) Indigenous	246,735.0	257,376.5
b) Imported	23,481.9	11,459.8
IV. FIXED ASSETS	1,262,886.6	1,244,726.9
(A) Transport equipment's	520,118.2	481,044.1
(B) Furniture & Fixtures	27,179.7	15,401.8
(C) Office equipment's	50,083.4	55,202.6
(D) Other machinery & equipment's	665,505.3	693,078.4
V. REAL ESTATE	919,361.0	1,020,109.4
(A) Land	394,858.8	454,181.8
(B) Buildings	524,502.3	565,927.5
1. Residential	268,063.1	257,388.0
2. Non-Residential	256,439.2	308,539.5
a) Commercial	172,763.5	196,244.8
b) Industrial	27,887.5	59,230.7
c) Other	55,788.2	53,064.0
VI. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES	53,791.4	53,604.1
(A) Bank Deposits	35,481.4	42,557.0
(B) Insurance Policies	18,310.0	11,047.1
VII. OTHERS	3,097,022.4	3,203,637.8
(A) Other Secured Advances	1,549,859.0	1,761,885.1
(B) Advances Secured By Guarantee(s)	1,547,163.3	1,441,752.7
1. Institutional Guarantee(s)	1,395,407.8	1,269,686.2
2. Individual Guarantee(s)	151,755.6	172,066.5
VIII. Unsecured Advances	123,460.3	90,372.4
TOTAL	7,651,564.1	7,831,565.7

Source: Statistics & Data Warehouse Department, SBP

5.5 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2010				2011			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	228,649	127.8	60,885	102.6	88,232	149.5	102,511	88.6
5,000 to 10,000	34,474	258.6	72,792	487.5	46,350	325.0	18,254	136.6
10,000 to 20,000	675,185	11,025.1	686,312	10,223.8	635,333	9,533.3	597,986	9,306.7
20,000 to 25,000	47,673	1,082.6	15,653	438.8	10,845	248.4	66,950	1,558.5
25,000 to 30,000	218,265	6,363.1	205,670	5,872.0	202,167	5,615.4	116,243	3,339.8
30,000 to 40,000	178,572	6231.	167,893	5,792.0	149,434	4,861.0	153,485	4,971.8
40,000 to 50,000	136,942	6,145.1	112,127	5,243.6	70,093	3,102.7	129,398	5,906.2
50,000 to 60,000	178,198	9991.0	98,606	5,596.7	151,421	8,425.8	53,089	2,955.2
60,000 to 70,000	202,519	13,124.7	218,090	14,190.7	168,152	11,039.2	95,159	6,264.8
70,000 to 80,000	224,578	16,811.5	188,358	14,273.4	164,012	12,373.6	168,958	12,818.1
80,000 to 90,000	227,594	19328.0	244,460	20,672.3	142,817	12,154.9	256,465	21,832.9
90,000 to 100,000	239,916	22,800.5	241,439	23,344.9	159,088	15,177.9	176,314	16,702.7
100,000 to 200,000	811,435	106,354.5	950,604	127,862.3	1,089,351	147,448.7	1,039,000	142,537.8
200,000 to 300,000	215,530	51,477.8	158,208	39,524.2	160,758	39,669.1	176,376	42,538.7
300,000 to 400,000	101,479	34,285.9	93,123	31,971.5	94,218	32,325.7	78,094	26,704.0
400,000 to 500,000	67,215	29,845.9	66,751	29,856.5	67,413	31,270.0	55,841	25,684.1
500,000 to 600,000	24,006	13,007.8	31,538	17,067.2	22,903	12,367.4	25,519	13,797.0
600,000 to 700,000	14,656	9,434.5	13,408	8,623.3	13,966	9,075.8	19,250	12,741.1
700,000 to 800,000	11,186	8,398.3	11,098	8,261.0	13,087	9,837.4	17,346	12,989.9
800,000 to 900,000	9,771	8,263.6	11,741	8,952.9	14,655	12,370.7	8,570	7,233.1
900,000 to 1,000,000	11,896	11,426.8	8,873	8,343.6	9,670	9,192.8	8,121	7,729.3
1,000,000 to 2,000,000	58,598	83,962.9	53,749	74,482.6	53,203	74,634.7	47,315	65,696.6
2,000,000 to 3,000,000	23,492	57,736.8	27,501	66,774.0	24,693	60,477.3	24,825	59,664.2
3,000,000 to 4,000,000	13,452	46,650.9	16,591	56,340.3	15,983	55,331.2	11,555	40,157.2
4,000,000 to 5,000,000	8,091	36,124.4	8,765	37,785.9	7,721	34,464.6	7,957	36,050.8
5,000,000 to 6,000,000	5,521	30,163.9	7,085	34,079.2	6,509	35,978.2	5,608	30,502.3
6,000,000 to 7,000,000	4,022	25,896.6	5,794	36,886.8	3,810	24,766.7	3,314	21,426.2
7,000,000 to 8,000,000	2,567	19,160.5	3,808	28,417.5	2,910	21,805.5	2,601	19,461.2
8,000,000 to 9,000,000	2,266	19,138.8	3,426	27,839.4	2,178	18,506.3	1,963	16,648.9
9,000,000 to 10,000,000	1,771	16,892.2	2,853	24,703.2	1,944	18,526.8	2,086	19,901.0
10,000,000 and over	24,825	2,452,952.4	59,160	2,532,352.6	26,872	2,579,766.5	26,299	2,622,847.5
TOTAL	4,004,344	3,174,463.4	3,846,361	3,306,362.2	3,619,788	3,310,822.0	3,496,452	3,310,192.5

5.5 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2012				2013			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	45,163	55.2	23,193	42.2	22,791	39.8	39,270	72.0
5,000 to 10,000	30,695	223.2	19,872	132.4	17,536	132.8	13,759	99.3
10,000 to 20,000	572,248	8,693.5	227,161	3,214.1	543,078	8,025.3	468,816	6,711.4
20,000 to 25,000	27,781	650.4	334,976	6,915.5	34,161	749.8	15,429	343.6
25,000 to 30,000	236,295	6,633.3	240,265	6,609.3	247,490	7,037.5	197,283	5,663.8
30,000 to 40,000	80,431	2,794.8	81,988	2,768.0	51,204	1,774.6	134,307	4,611.9
40,000 to 50,000	79,871	3,670.6	125,186	5,589.8	105,199	4,678.1	124,738	5,676.5
50,000 to 60,000	123,352	6,896.8	74,577	4,170.9	65,579	3,570.4	63,414	3,459.8
60,000 to 70,000	146,307	9,579.6	153,884	10,025.2	133,882	8,747.5	60,894	3,985.8
70,000 to 80,000	177,469	13,229.6	149,009	11,145.2	162,937	12,183.2	96,583	7,289.4
80,000 to 90,000	131,109	11,229.3	118,364	9,990.5	83,799	7,171.3	130,830	11,211.2
90,000 to 100,000	150,662	14,387.0	141,764	13,367.8	77,766	7,351.3	122,880	11,623.3
100,000 to 200,000	998,760	141,412.7	925,283	133,250.5	940,881	135,450.1	913,463	136,571.6
200,000 to 300,000	238,823	56,617.4	320,025	74,888.6	383,824	91,453.9	410,662	96,464.3
300,000 to 400,000	83,981	28,559.9	106,862	36,644.4	111,749	38,333.7	110,172	38,111.8
400,000 to 500,000	68,755	31,236.4	59,471	26,552.1	60,976	26,751.6	62,392	27,334.1
500,000 to 600,000	38,167	20,497.3	38,689	20,754.5	38,399	20,956.1	60,911	33,619.0
600,000 to 700,000	21,973	14,464.1	25,956	16,865.0	30,846	20,022.7	40,565	26,113.0
700,000 to 800,000	13,903	10,452.0	17,407	13,067.0	25,377	18,584.6	17,246	12,860.3
800,000 to 900,000	9,312	7,874.2	10,074	8,563.6	10,236	8,665.5	10,042	8,502.7
900,000 to 1,000,000	7,834	7,418.5	8,495	8,085.1	8,720	8,279.6	9,417	8,931.5
1,000,000 to 2,000,000	49,437	69,685.1	51,441	73,985.3	47,706	69,613.8	45,891	65,953.1
2,000,000 to 3,000,000	21,054	51,177.4	23,626	57,933.3	21,598	52,061.7	23,815	56,607.5
3,000,000 to 4,000,000	12,338	42,013.7	10,781	37,616.2	11,229	38,844.5	11,558	40,352.8
4,000,000 to 5,000,000	7,074	31,927.2	6,975	31,336.4	6,595	29,680.5	7,425	33,519.3
5,000,000 to 6,000,000	5,682	31,122.5	5,838	31,963.1	5,082	27,387.4	36,833	190,150.6
6,000,000 to 7,000,000	4,209	27,476.4	3,233	20,948.6	3,468	22,264.1	3,632	23,567.7
7,000,000 to 8,000,000	2,998	22,621.1	2,325	17,373.4	3,047	22,975.1	2,799	20,904.7
8,000,000 to 9,000,000	2,679	22,670.0	2,434	20,646.6	1,994	17,004.7	2,463	20,860.1
9,000,000 to 10,000,000	2,063	19,575.1	1,827	17,467.5	2,077	19,887.1	2,285	21,839.2
10,000,000 and over	26,257	2,815,160.2	26,900	2,966,624.3	24,519	2,934,803.6	29,088	3,072,732.5
TOTAL	3,416,682	3,530,004.4	3,337,881	3,688,536.3	3,283,745	3,664,482.2	3,268,862	3,995,743.9

5.5 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2014				2015			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	28,838	64.1	29,424	40.7	148,043	174.0	15,036	29.5
5,000 to 10,000	11,316	82.1	12,258	87.9	20,566	155.0	11,817	87.3
10,000 to 20,000	455,365	6,710.6	469,651	7,034.5	468,205	7,179.1	470,266	7,352.9
20,000 to 25,000	24,006	552.3	26,617	610.5	26,339	612.2	16,928	385.1
25,000 to 30,000	38,588	1,067.6	50,158	1,377.4	32,091	859.0	31,733	894.2
30,000 to 40,000	295,925	9,862.2	230,564	8,005.8	212,128	7,300.8	238,444	8,328.8
40,000 to 50,000	133,539	6,080.8	145,772	6,381.4	82,065	3,683.1	137,551	6,004.7
50,000 to 60,000	52,399	2,880.5	57,659	3,125.4	42,471	2,305.3	44,459	2,471.7
60,000 to 70,000	64,735	4,250.9	67,585	4,382.3	49,616	3,247.6	40,306	2,616.4
70,000 to 80,000	91,543	6,882.3	70,460	5,282.1	62,488	4,697.9	37,321	2,785.9
80,000 to 90,000	127,703	10,898.1	84,573	7,218.6	64,167	5,510.7	66,454	5,664.9
90,000 to 100,000	86,061	8,071.6	126,812	12,090.7	68,446	6,543.4	67,926	6,386.8
100,000 to 200,000	880,480	132,752.3	946,848	141,006.4	942,829	141,030.9	983,478	147,498.6
200,000 to 300,000	435,258	104,260.3	448,489	107,591.8	458,529	110,674.8	435,392	104,731.7
300,000 to 400,000	129,675	44,247.2	109,302	36,990.9	117,293	39,969.6	136,259	46,189.1
400,000 to 500,000	66,191	29,556.3	57,757	25,811.0	85,208	38,503.9	68,410	30,364.2
500,000 to 600,000	58,635	32,196.3	55,947	30,315.3	45,199	24,518.7	108,759	61,264.2
600,000 to 700,000	35,652	22,828.0	52,456	33,249.1	75,221	48,165.3	52,740	34,532.2
700,000 to 800,000	36,950	28,033.1	23,167	17,264.3	27,398	20,668.2	28,485	21,440.9
800,000 to 900,000	12,307	10,413.6	19,046	16,357.6	14,393	12,255.6	29,594	25,527.7
900,000 to 1,000,000	11,151	10,675.1	17,244	16,573.1	19,335	18,532.6	14,012	13,405.8
1,000,000 to 2,000,000	64,176	89,623.5	65,560	92,471.3	59,859	84,793.4	70,372	98,219.0
2,000,000 to 3,000,000	22,765	54,488.7	31,130	74,534.2	21,190	51,431.8	26,172	62,546.2
3,000,000 to 4,000,000	10,821	37,625.8	12,597	43,105.4	12,129	42,046.7	14,808	51,481.7
4,000,000 to 5,000,000	9,383	41,544.8	8,721	39,365.2	10,219	45,861.2	9,361	42,172.9
5,000,000 to 6,000,000	9,052	49,067.1	7,524	40,685.2	6,170	33,658.6	6,124	33,325.6
6,000,000 to 7,000,000	4,077	26,560.2	4,862	31,478.4	3,383	21,930.0	4,282	27,553.6
7,000,000 to 8,000,000	2,987	22,404.4	3,985	29,684.2	3,015	22,436.9	3,098	23,184.5
8,000,000 to 9,000,000	6,337	52,162.8	3,117	26,162.3	2,221	18,934.6	2,577	21,876.0
9,000,000 to 10,000,000	3,661	35,388.1	2,372	22,668.0	2,473	23,550.9	2,500	23,866.8
10,000,000 and over	29,635	3,251,744.5	31,426	3,531,468.4	27,595	3,662,624.1	29,709	3,831,861.9
TOTAL	3,239,211	4,132,975.4	3,273,083	4,412,419.5	3,210,284	4,503,855.8	3,204,373	4,744,050.8

5.5 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2016				2017			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	110,332	479.5	84,309	393.9	369,450	1,101.1	241,601	762.8
10,000 to 20,000	388,845	5,593.4	356,315	5,438.8	33,744	492.4	408,202	5,869.7
20,000 to 25,000	130,131	2,770.1	115,804	2,462.1	25,309	585.0	27,772	616.5
25,000 to 30,000	115,081	3,037.4	26,175	727.4	168,553	4,616.7	180,873	5,019.6
30,000 to 40,000	150,810	5,394.3	271,769	9,033.4	105,883	3,855.2	70,559	2,537.7
40,000 to 50,000	140,869	6,053.9	193,513	8,665.5	266,319	12,042.8	193,721	8,493.4
50,000 to 60,000	79,332	4,560.0	48,851	2,630.0	59,339	3,236.2	87,442	4,762.3
60,000 to 70,000	54,238	3,559.3	35,575	2,307.0	113,417	7,486.4	46,715	2,994.7
70,000 to 80,000	33,904	2,544.6	48,854	3,673.5	42,924	3,212.7	131,585	10,131.5
80,000 to 90,000	61,547	5,278.1	70,296	6,039.0	61,920	5,305.4	50,895	4,355.8
90,000 to 100,000	73,310	6,945.6	127,639	12,590.2	59,200	5,607.0	70,940	6,707.6
100,000 to 200,000	949,670	139,372.5	849,100	125,925.0	803,233	121,335.8	681,101	104,611.5
200,000 to 300,000	442,308	106,478.4	457,135	110,138.1	482,099	116,986.9	459,708	110,075.0
300,000 to 400,000	141,094	47,476.4	157,273	53,006.4	164,543	55,836.3	154,447	53,360.0
400,000 to 500,000	83,638	37,716.8	95,243	43,657.0	149,659	67,746.4	145,995	63,990.9
500,000 to 600,000	119,590	66,402.8	119,285	63,428.7	83,168	45,283.1	106,378	57,574.9
600,000 to 700,000	32,737	21,283.1	43,388	27,780.6	29,971	19,418.2	59,474	38,952.8
700,000 to 800,000	47,606	34,825.5	48,317	35,743.2	57,399	42,520.8	83,393	62,264.9
800,000 to 900,000	23,395	19,764.7	28,609	24,484.9	36,966	31,174.6	44,642	37,653.3
900,000 to 1,000,000	17,744	16,925.4	21,338	20,289.0	21,711	20,644.9	35,804	33,806.4
1,000,000 to 2,000,000	72,200	97,550.1	84,426	113,773.6	77,870	104,588.1	134,821	175,180.6
2,000,000 to 3,000,000	27,606	67,259.7	27,368	65,981.5	31,135	74,501.1	47,062	112,274.0
3,000,000 to 4,000,000	12,129	42,412.2	12,544	43,822.3	14,649	52,128.0	16,844	57,846.1
4,000,000 to 5,000,000	9,396	42,140.8	10,557	47,469.5	10,480	47,519.6	11,199	50,607.3
5,000,000 to 6,000,000	6,241	33,677.7	6,032	32,706.5	6,442	35,147.3	9,443	51,471.7
6,000,000 to 7,000,000	5,718	37,499.5	5,336	34,850.7	5,604	36,077.3	5,203	33,718.4
7,000,000 to 8,000,000	3,255	24,349.7	3,959	29,699.8	4,645	34,522.7	5,081	38,328.5
8,000,000 to 9,000,000	2,559	21,586.5	2,936	24,884.4	2,971	25,081.2	3,567	30,507.4
9,000,000 to 10,000,000	2,655	25,284.6	3,434	32,814.5	3,464	33,027.4	3,275	31,406.2
10,000,000 to 100,000,000*	31,047	4,149,969.6	34,397	4,418,813.6	27,853	850,816.0	30,134	908,924.9
100,000,000 to 500,000,000					5,821	1,232,095.8	6,015	1,271,228.6
500,000,000 and above					1,602	2,871,946.6	1,621	2,930,426.5
TOTAL	3,368,987	5,078,192.0	3,389,777	5,403,230.2	3,327,343	5,965,939.0	3,555,512	6,306,461.6

*10,000,000 and above for 2016

**5.5 Classification of Scheduled Banks' Advances
by Size of Accounts
All Banks***

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2018				2019			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	303,063	1,636.1	304,928	824.7	114,671.0	247.2	110,930.0	460.3
10,000 to 20,000	190,614	2,771.4	123,178	1,989.3	217,694.0	3,813.9	41,290.0	541.1
20,000 to 25,000	30,125	656.6	46,677	1,019.3	7,443.0	169.6	441,122.0	8,933.7
25,000 to 30,000	254,051	7,362.1	156,410	4,485.5	213,305.0	5,944.6	29,679.0	816.3
30,000 to 40,000	192,801	6,352.2	341,816	11,034.3	202,836.0	6,697.5	234,725.0	7,621.8
40,000 to 50,000	188,278	8,250.3	146,616	6,512.5	151,115.0	6,930.2	259,087.0	12,013.6
50,000 to 60,000	86,155	4,635.2	127,408	6,801.6	88,789.0	4,885.3	134,227.0	7,487.0
60,000 to 70,000	55,082	3,593.6	45,741	2,917.7	34,130.0	2,190.5	53,390.0	3,436.9
70,000 to 80,000	30,031	2,247.7	23,909	1,782.9	57,636.0	4,136.8	82,811.0	6,067.0
80,000 to 90,000	138,931	11,783.7	41,060	3,523.0	30,625.0	2,610.4	28,752.0	2,468.7
90,000 to 100,000	51,456	4,861.9	52,539	4,961.4	47,876.0	4,528.0	53,828.0	5,148.6
100,000 to 200,000	590,037	90,462.5	667,056	102,874.0	638,660.0	93,534.8	765,536.0	112,356.9
200,000 to 300,000	396,853	95,066.7	577,697	138,953.5	362,114.0	87,739.7	456,229.0	108,252.4
300,000 to 400,000	171,485	59,881.5	218,399	73,832.3	163,727.0	55,475.4	165,554.0	57,299.7
400,000 to 500,000	91,087	40,721.9	118,516	52,898.1	97,538.0	43,491.7	148,670.0	67,085.7
500,000 to 600,000	69,509	38,740.7	77,507	42,046.1	72,980.0	40,437.8	81,304.0	44,494.3
600,000 to 700,000	93,432	60,988.6	75,733	48,823.1	64,722.0	42,079.3	82,843.0	53,599.3
700,000 to 800,000	50,922	38,154.3	67,639	50,736.9	54,782.0	40,854.9	60,677.0	45,385.2
800,000 to 900,000	32,408	27,517.0	46,598	39,435.4	43,996.0	37,158.4	42,809.0	36,359.8
900,000 to 1,000,000	33,759	32,055.6	35,345	33,625.3	26,053.0	24,841.7	31,660.0	30,037.2
1,000,000 to 2,000,000	115,280	155,669.2	114,198	153,262.9	93,596.0	125,173.3	114,500.0	157,976.7
2,000,000 to 3,000,000	40,204	98,980.6	32,738	81,092.6	30,569.0	75,026.6	43,020.0	104,439.6
3,000,000 to 4,000,000	14,834	51,759.1	16,710	58,384.8	15,055.0	52,602.5	20,404.0	69,920.4
4,000,000 to 5,000,000	11,095	50,345.5	13,389	60,749.7	12,027.0	54,777.9	12,899.0	58,321.9
5,000,000 to 6,000,000	8,196	44,799.2	8,561	46,815.5	8,709.0	47,133.6	7,956.0	43,301.5
6,000,000 to 7,000,000	5,836	37,606.7	6,685	43,490.7	5,732.0	37,219.4	6,774.0	44,056.6
7,000,000 to 8,000,000	4,210	31,508.4	4,828	36,183.0	5,386.0	40,282.7	4,889.0	36,622.9
8,000,000 to 9,000,000	3,924	33,232.3	4,662	39,665.1	4,051.0	34,368.3	3,826.0	32,459.9
9,000,000 to 10,000,000	3,689	35,075.7	3,994	38,306.0	3,923.0	37,489.0	3,891.0	37,182.2
10,000,000 to 100,000,000	32,399	973,585.8	35,499	1,070,853.7	36,211.0	1,073,826.1	37,021.0	1,134,052.3
100,000,000 to 500,000,000	6,872	1,469,577.9	7,090	1,503,345.0	7,340.0	1,582,066.7	7,560.0	1,616,216.7
500,000,000 and above	1,854	3,602,935.9	2,111	3,957,645.7	2,228.0	4,141,676.4	2,119.0	4,046,502.9
TOTAL	3,298,472	7,122,815.6	3,545,237	7,718,871.6	2,915,519.0	7,809,410.6	3,569,982.0	7,990,919.1

*Classification of accounts for below Rs. 10,000 and above Rs. 10,000,000 has changed from 2017.

**5.6 Classification of Scheduled Banks' Advances
by Size of Accounts
Commercial Banks**

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2010				2011			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	226,832	123.3	57,623	90.8	67,258	82.3	100,192	81.8
5,000 to 10,000	25,976	189.2	64,275	418.1	35,026	254.5	13,562	103.4
10,000 to 20,000	645,884	10,640.0	680,121	10,129.0	627,902	9,435.7	594,715	9,255.8
20,000 to 25,000	19,732	448.8	13,809	396.5	7,395	168.7	64,574	1,504.8
25,000 to 30,000	204,374	5,994.6	196,271	5,601.3	189,636	5,259.4	112,167	3,228.3
30,000 to 40,000	164,568	5,716.8	149,994	5,160.1	142,354	4,615.1	148,017	4,780.4
40,000 to 50,000	119,191	5,363.3	88,997	4,228.7	60,555	2,666.5	122,477	5,595.0
50,000 to 60,000	145,296	8,144.9	62,301	3,544.7	115,520	6,431.1	37,298	2,071.4
60,000 to 70,000	134,774	8,733.4	153,394	9,973.6	96,042	6,309.6	53,780	3,511.3
70,000 to 80,000	154,722	11,636.4	120,222	9,205.1	88,683	6,710.0	87,052	6,633.2
80,000 to 90,000	197,042	16,743.8	187,882	15,878.5	105,606	8,988.8	139,450	11,906.1
90,000 to 100,000	194,476	18,554.0	188,719	18,284.8	112,767	10,765.8	109,290	10,351.0
100,000 to 200,000	436,931	55,202.9	560,665	75,272.3	691,319	93,173.1	652,296	90,419.1
200,000 to 300,000	132,991	31,445.0	88,044	22,075.0	88,673	21,904.7	111,416	26,617.6
300,000 to 400,000	75,845	25,877.9	68,380	23,768.0	73,233	25,408.9	62,975	21,744.7
400,000 to 500,000	64,374	28,574.2	64,627	28,899.2	64,913	30,139.7	54,185	24,953.1
500,000 to 600,000	22,638	12,247.1	30,602	16,555.7	21,672	11,695.6	24,631	13,314.9
600,000 to 700,000	13,890	8,942.0	12,703	8,173.2	13,241	8,606.6	18,579	12,309.1
700,000 to 800,000	10,498	7,886.2	10,779	8,027.5	12,653	9,518.1	16,841	12,613.8
800,000 to 900,000	9,416	7,956.7	11,411	8,671.6	14,044	11,852.1	7,897	6,670.6
900,000 to 1,000,000	11,700	11,240.3	8,522	8,015.0	9,396	8,933.9	7,872	7,492.3
1,000,000 to 2,000,000	57,765	82,818.5	53,053	73,512.1	52,191	73,250.2	46,576	64,627.9
2,000,000 to 3,000,000	23,070	56,714.5	27,306	66,311.1	24,508	60,020.3	24,570	59,074.9
3,000,000 to 4,000,000	13,251	45,956.0	16,392	55,645.2	15,802	54,727.9	11,338	39,437.1
4,000,000 to 5,000,000	8,041	35,895.6	8,710	37,534.3	7,677	34,262.9	7,910	35,836.6
5,000,000 to 6,000,000	5,488	29,988.9	7,060	33,947.2	6,480	35,824.6	5,582	30,365.5
6,000,000 to 7,000,000	3,988	25,677.8	5,774	36,757.8	3,792	24,652.7	3,300	21,335.7
7,000,000 to 8,000,000	2,548	19,017.5	3,778	28,192.8	2,887	21,631.6	2,582	19,316.9
8,000,000 to 9,000,000	2,256	19,052.9	3,412	27,719.6	2,162	18,368.2	1,946	16,503.6
9,000,000 to 10,000,000	1,757	16,759.4	2,838	24,561.2	1,927	18,365.2	2,063	19,682.6
10,000,000 and over	24,689	2,446,513.1	59,023	2,525,854.3	26,748	2,573,118.9	26,160	2,615,823.3
TOTAL	3,154,003	3,060,054.9	3,006,687	3,192,404.1	2,782,062	3,197,142.9	2,671,293	3,197,161.8

**5.6 Classification of Scheduled Banks' Advances
by Size of Accounts
Commercial Banks**

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2012				2013			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	43,477	50.7	21,660	38.2	21,862	37.2	35,485	65.3
5,000 to 10,000	26,539	194.7	15,809	105.2	16,387	124.2	8,422	61.2
10,000 to 20,000	569,233	8,646.4	223,327	3,152.0	539,708	7,973.2	460,656	6,581.3
20,000 to 25,000	24,139	569.9	328,231	6,764.3	29,146	640.2	9,200	208.0
25,000 to 30,000	232,944	6,539.9	238,016	6,546.4	245,528	6,984.0	192,694	5,535.9
30,000 to 40,000	71,538	2,477.7	69,800	2,328.9	39,620	1,355.9	112,426	3,836.3
40,000 to 50,000	64,019	2,965.4	106,579	4,755.5	79,945	3,538.2	61,903	2,812.7
50,000 to 60,000	88,814	4,973.9	29,908	1,653.4	32,638	1,730.6	16,525	904.4
60,000 to 70,000	42,663	2,769.1	48,482	3,122.8	28,794	1,889.8	25,255	1,656.3
70,000 to 80,000	76,275	5,680.3	56,595	4,278.9	45,771	3,456.6	36,320	2,741.6
80,000 to 90,000	83,886	7,240.9	73,247	6,211.6	42,993	3,693.0	48,903	4,217.0
90,000 to 100,000	112,001	10,706.2	110,501	10,437.3	50,664	4,785.4	70,675	6,706.9
100,000 to 200,000	620,678	88,699.6	551,107	81,527.3	578,959	85,493.7	558,303	85,599.0
200,000 to 300,000	162,319	38,011.3	236,464	55,014.7	283,984	68,047.9	309,425	72,895.2
300,000 to 400,000	60,383	20,852.0	82,064	28,480.3	86,081	29,693.5	96,871	33,524.3
400,000 to 500,000	66,733	30,324.5	56,337	25,144.1	57,967	25,397.5	54,052	23,606.3
500,000 to 600,000	36,722	19,728.6	37,029	19,866.4	37,057	20,235.0	55,562	30,772.5
600,000 to 700,000	21,087	13,886.9	25,096	16,308.1	30,238	19,631.6	37,686	24,249.4
700,000 to 800,000	13,289	9,982.9	16,565	12,444.3	24,534	17,966.0	16,561	12,367.5
800,000 to 900,000	8,759	7,414.1	9,342	7,957.6	9,427	7,995.6	9,668	8,191.3
900,000 to 1,000,000	7,352	6,974.9	8,354	7,950.7	8,546	8,113.5	9,079	8,613.4
1,000,000 to 2,000,000	48,728	68,663.9	50,656	72,846.1	46,730	68,175.0	44,862	64,496.3
2,000,000 to 3,000,000	20,859	50,707.6	23,405	57,404.1	21,415	51,626.8	23,670	56,260.5
3,000,000 to 4,000,000	12,157	41,419.9	10,598	37,014.6	11,025	38,170.5	11,331	39,601.6
4,000,000 to 5,000,000	7,013	31,645.5	6,917	31,068.4	6,502	29,259.6	7,360	33,224.9
5,000,000 to 6,000,000	5,650	30,949.5	5,796	31,737.4	5,046	27,195.8	36,799	189,972.4
6,000,000 to 7,000,000	4,195	27,387.3	3,212	20,811.6	3,438	22,072.4	3,617	23,472.3
7,000,000 to 8,000,000	2,976	22,454.5	2,297	17,160.9	2,973	22,431.9	2,775	20,721.7
8,000,000 to 9,000,000	2,669	22,584.3	2,420	20,527.0	1,981	16,893.4	2,447	20,724.3
9,000,000 to 10,000,000	2,049	19,441.1	1,811	17,314.3	2,066	19,782.4	2,268	21,677.7
10,000,000 and over	26,119	2,808,200.5	26,763	2,959,764.8	24,373	2,927,904.5	28,938	3,064,772.6
TOTAL	2,565,265	3,412,143.9	2,478,388	3,569,737.1	2,415,398	3,542,295.0	2,389,738	3,870,070.1

**5.6 Classification of Scheduled Banks' Advances
by Size of Accounts
Commercial Banks**

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2014				2015			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	25,724	55.6	28,850	38.9	143,684	165.6	10,759	21.4
5,000 to 10,000	5,678	42.2	6,457	49.0	14,578	113.5	6,652	52.0
10,000 to 20,000	451,748	6,656.3	464,940	6,967.3	462,175	7,086.4	461,554	7,216.1
20,000 to 25,000	15,413	361.2	17,374	399.3	19,763	465.3	9,041	208.5
25,000 to 30,000	34,622	956.8	43,871	1,201.5	22,356	589.0	23,713	673.3
30,000 to 40,000	266,485	8,805.8	196,560	6,798.7	186,966	6,412.6	216,552	7,557.7
40,000 to 50,000	69,960	3,211.7	98,620	4,254.4	45,899	2,061.2	103,969	4,507.4
50,000 to 60,000	14,971	824.8	24,969	1,332.8	16,054	864.1	25,597	1,435.1
60,000 to 70,000	20,801	1,366.8	32,079	2,084.2	32,827	2,149.6	29,111	1,894.2
70,000 to 80,000	29,084	2,208.6	28,315	2,109.3	46,244	3,482.1	22,985	1,708.1
80,000 to 90,000	35,764	3,083.8	37,505	3,188.0	41,841	3,596.2	47,525	4,041.4
90,000 to 100,000	41,957	3,904.6	70,711	6,747.7	38,127	3,641.7	39,857	3,736.1
100,000 to 200,000	513,120	79,221.0	520,179	79,920.8	470,598	72,570.3	516,827	78,913.7
200,000 to 300,000	331,971	79,742.2	338,412	81,189.5	323,672	78,145.5	284,924	68,552.5
300,000 to 400,000	113,411	38,721.0	89,122	30,144.3	84,317	28,776.2	94,903	32,324.1
400,000 to 500,000	56,533	25,300.7	46,631	20,893.1	72,661	32,882.7	55,310	24,467.1
500,000 to 600,000	53,134	29,167.1	48,504	26,198.1	36,478	19,656.6	100,097	56,448.2
600,000 to 700,000	31,270	20,011.3	46,109	29,155.6	65,095	41,684.0	41,728	27,538.7
700,000 to 800,000	36,264	27,528.5	22,518	16,784.6	26,181	19,772.9	27,126	20,429.2
800,000 to 900,000	11,753	9,935.8	18,838	16,180.0	14,105	12,011.4	28,998	25,023.8
900,000 to 1,000,000	10,967	10,499.3	17,035	16,376.2	19,125	18,334.4	13,822	13,224.6
1,000,000 to 2,000,000	63,469	88,644.8	64,704	91,288.4	58,851	83,439.6	69,520	97,033.7
2,000,000 to 3,000,000	22,511	53,872.2	30,822	73,792.7	20,934	50,818.7	25,801	61,591.2
3,000,000 to 4,000,000	10,626	36,990.0	12,402	42,467.7	11,929	41,399.8	14,671	51,022.9
4,000,000 to 5,000,000	9,319	41,258.2	8,659	39,087.8	10,170	45,640.0	9,298	41,896.4
5,000,000 to 6,000,000	9,020	48,898.2	7,502	40,566.9	6,139	33,493.1	6,073	33,044.0
6,000,000 to 7,000,000	4,069	26,507.9	4,842	31,349.4	3,365	21,811.6	4,266	27,449.6
7,000,000 to 8,000,000	2,913	21,826.5	3,950	29,423.0	2,994	22,279.3	3,076	23,019.2
8,000,000 to 9,000,000	6,327	52,075.7	3,106	26,068.1	2,205	18,798.5	2,560	21,730.4
9,000,000 to 10,000,000	3,640	35,187.8	2,353	22,487.9	2,453	23,361.5	2,484	23,715.4
10,000,000 and over	29,496	3,244,103.1	31,288	3,523,972.2	27,456	3,654,826.6	29,569	3,824,133.3
TOTAL	2,332,020	4,000,969.7	2,367,227	4,272,517.7	2,329,242	4,350,330.0	2,328,368	4,584,609.2

**5.6 Classification of Scheduled Banks' Advances
by Size of Accounts
Commercial Banks**

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2016				2017			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	96,819	415.0	71,309	337.4	354,638	1,041.5	227,176	704.1
10,000 to 20,000	379,805	5,451.6	347,508	5,303.5	25,348	367.6	400,111	5,747.6
20,000 to 25,000	124,479	2,644.4	110,485	2,343.2	19,719	460.5	22,051	487.9
25,000 to 30,000	108,306	2,849.9	19,968	557.1	165,402	4,530.1	177,582	4,930.6
30,000 to 40,000	129,855	4,659.2	254,026	8,401.9	92,328	3,373.5	61,202	2,207.3
40,000 to 50,000	119,993	5,137.0	181,458	8,127.8	257,221	11,640.5	184,692	8,088.4
50,000 to 60,000	66,180	3,848.5	38,815	2,093.7	50,168	2,734.9	78,727	4,282.7
60,000 to 70,000	42,531	2,792.2	24,342	1,587.0	102,609	6,781.8	33,529	2,139.0
70,000 to 80,000	24,312	1,822.4	35,729	2,679.3	27,569	2,055.2	116,625	9,005.1
80,000 to 90,000	40,404	3,478.7	48,118	4,146.4	40,848	3,510.7	35,247	3,028.7
90,000 to 100,000	43,434	4,096.8	97,829	9,772.2	34,941	3,305.6	50,492	4,772.0
100,000 to 200,000	547,389	79,800.8	483,489	71,233.8	461,405	69,441.7	352,020	53,754.1
200,000 to 300,000	248,720	60,066.7	248,667	59,839.0	247,721	60,309.0	209,771	50,074.1
300,000 to 400,000	91,101	30,705.4	99,887	33,595.3	105,197	35,761.4	97,045	33,823.9
400,000 to 500,000	70,691	31,939.3	80,190	37,022.5	131,292	59,593.4	119,191	51,908.0
500,000 to 600,000	105,146	58,291.4	102,984	54,457.8	68,072	37,200.4	97,896	53,051.2
600,000 to 700,000	28,082	18,335.4	39,738	25,438.4	26,054	16,882.2	55,909	36,637.6
700,000 to 800,000	45,543	33,299.4	46,012	34,005.9	54,196	40,114.8	79,164	59,121.8
800,000 to 900,000	22,381	18,920.4	27,444	23,506.6	35,802	30,199.9	43,635	36,802.1
900,000 to 1,000,000	17,095	16,321.4	20,855	19,827.0	21,365	20,315.8	35,441	33,461.9
1,000,000 to 2,000,000	71,142	96,080.7	83,376	112,312.0	76,872	103,202.6	133,748	173,703.3
2,000,000 to 3,000,000	27,157	66,118.6	26,912	64,819.7	30,665	73,306.8	46,520	110,928.1
3,000,000 to 4,000,000	11,974	41,892.3	12,389	43,305.0	14,528	51,717.6	16,676	57,272.5
4,000,000 to 5,000,000	9,329	41,838.0	10,466	47,067.9	10,368	47,022.6	11,120	50,250.7
5,000,000 to 6,000,000	6,211	33,515.2	5,995	32,506.4	6,401	34,928.7	9,391	51,187.8
6,000,000 to 7,000,000	5,700	37,383.9	5,321	34,754.9	5,589	35,979.0	5,188	33,619.0
7,000,000 to 8,000,000	3,227	24,139.5	3,938	29,540.6	4,631	34,416.0	5,064	38,199.6
8,000,000 to 9,000,000	2,546	21,473.9	2,919	24,737.6	2,959	24,977.8	3,557	30,421.5
9,000,000 to 10,000,000	2,641	25,152.3	3,413	32,615.1	3,448	32,876.8	3,256	31,225.6
10,000,000 to 100,000,000*	30,908	4,142,212.6	34,263	4,411,300.2	27,733	847,800.5	30,016	905,853.9
100,000,000 to 500,000,000					5,808	1,229,102.9	6,002	1,268,171.0
500,000,000 and above					1,600	2,870,469.4	1,619	2,929,064.2
TOTAL	2,523,101	4,914,682.8	2,567,845	5,237,235.1	2,512,497	5,795,421.1	2,749,663	6,133,925.5

*10,000,000 and above for 2016

**5.6 Classification of Scheduled Banks' Advances
by Size of Accounts
Commercial Banks***

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2018				2019			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	274,667	1,525.3	276,757	716.2	88,924	162.8	85,483	381.9
10,000 to 20,000	181,346	2,629.7	114,882	1,869.8	208,173	3,673.3	32,599	420.0
20,000 to 25,000	24,907	537.1	42,927	934.2	3,600	81.9	435,369	8,807.5
25,000 to 30,000	248,519	7,211.3	152,539	4,378.6	210,043	5,858.5	26,538	727.6
30,000 to 40,000	184,432	6,058.6	331,684	10,682.3	193,228	6,362.6	223,524	7,227.7
40,000 to 50,000	180,810	7,913.7	140,565	6,240.8	147,072	6,750.5	253,986	11,785.8
50,000 to 60,000	76,318	4,096.4	119,360	6,364.2	81,665	4,495.8	127,141	7,100.6
60,000 to 70,000	48,038	3,133.6	37,245	2,365.6	25,387	1,628.0	45,781	2,931.6
70,000 to 80,000	20,006	1,491.2	16,874	1,254.0	49,743	3,544.3	76,275	5,577.3
80,000 to 90,000	126,687	10,741.9	29,587	2,535.7	18,986	1,614.1	21,711	1,869.3
90,000 to 100,000	40,071	3,785.7	42,518	4,014.8	36,225	3,419.0	42,266	4,051.8
100,000 to 200,000	298,583	44,921.2	370,892	55,956.3	361,478	49,650.0	460,608	64,656.0
200,000 to 300,000	136,296	32,847.2	325,205	78,903.0	124,653	31,002.2	232,242	54,719.0
300,000 to 400,000	104,152	37,123.2	145,991	49,126.1	84,916	28,398.0	79,608	27,922.7
400,000 to 500,000	64,704	29,040.1	97,094	43,450.7	79,460	35,582.0	132,309	59,905.3
500,000 to 600,000	64,065	35,769.3	72,708	39,427.1	67,112	37,223.2	75,385	41,245.4
600,000 to 700,000	88,016	57,407.4	70,152	45,161.6	58,368	37,965.3	76,609	49,554.7
700,000 to 800,000	47,293	35,464.2	64,481	48,410.0	52,019	38,833.0	58,572	43,848.9
800,000 to 900,000	31,354	26,631.4	45,636	38,627.7	43,373	36,636.7	42,302	35,929.4
900,000 to 1,000,000	33,472	31,782.4	35,023	33,317.8	25,758	24,562.4	31,285	29,677.0
1,000,000 to 2,000,000	113,725	153,529.1	112,931	151,499.9	92,485	123,653.0	113,031	156,029.4
2,000,000 to 3,000,000	39,689	97,690.3	32,253	79,879.2	30,232	74,217.6	42,695	103,646.4
3,000,000 to 4,000,000	14,566	50,834.8	16,430	57,427.9	14,833	51,847.9	20,174	69,139.5
4,000,000 to 5,000,000	10,983	49,835.1	13,305	60,373.0	11,937	54,370.6	12,837	58,045.8
5,000,000 to 6,000,000	8,145	44,519.0	8,478	46,360.2	8,625	46,682.1	7,869	42,832.8
6,000,000 to 7,000,000	5,797	37,354.5	6,649	43,254.7	5,707	37,057.3	6,738	43,821.3
7,000,000 to 8,000,000	4,177	31,258.3	4,787	35,875.6	5,352	40,022.3	4,847	36,301.1
8,000,000 to 9,000,000	3,893	32,969.3	4,633	39,421.0	4,028	34,171.7	3,802	32,254.6
9,000,000 to 10,000,000	3,667	34,868.6	3,978	38,153.9	3,902	37,287.5	3,877	37,047.9
10,000,000 to 100,000,000	32,262	970,318.4	35,374	1,067,714.6	36,140	1,072,209.0	36,945	1,132,381.8
100,000,000 to 500,000,000	6,859	1,466,367.0	7,076	1,499,882.2	7,339	1,581,925.2	7,559	1,616,074.5
500,000,000 and above	1,852	3,601,414.7	2,109	3,956,292.5	2,227	4,140,676.4	2,118	4,045,650.9
TOTAL	2,519,351	6,951,070.1	2,780,123	7,549,871.1	2,182,990	7,651,564.1	2,822,085	7,831,565.7

*Classification of accounts for below Rs. 10,000 and above Rs. 10,000,000 has changed from 2017.

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

AS AT THE END OF	RATES OF MARGIN											
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00	50.00
2010 Jun.												
No. of Accounts	2,218,472	4,451	82,425	33,347	879,565	492,247	54,053	253	9,072	50,470	1,709	159,374
Amount	648,478.9	28,745.7	293,035.5	112,136.8	264,519.5	1,123,295.0	225,427.3	616.6	46,061.4	276,160.0	12,459.5	93,056.5
Dec.												
No. of Accounts	2,347,914	8,807	54,299	38,460	841,271	180,667	59,034	29,629	65,211	52,782	2,991	122,231
Amount	1,028,547.5	118,263.9	298,542.8	182,547.9	279,386.1	587,522.6	244,506.2	4,998.5	53,281.5	306,629.8	25,234.5	93,615.1
2011 Jun.												
No. of Accounts	2,181,453	11,192	56,370	21,119	791,769	268,127	49,221	157	14,851	59,869	2,439	137,151
Amount	1,131,307.6	116,347.3	219,144.7	138,778.9	234,670.5	748,209.4	196,758.7	269.1	46,975.2	289,567.8	22,252.1	69,712.6
Dec.												
No. of Accounts	2,220,562	50,892	47,603	20,234	763,330	110,779	48,120	718	10,690	48,009	3,065	151,239
Amount	987,795.3	176,293.6	243,442.0	147,553.3	231,574.6	710,314.7	198,770.1	493.9	48,692.8	361,167.3	15,423.2	109,939.9
2012 Jun.												
No. of Accounts	1,953,734	48,192	185,463	16,802	780,084	168,559	40,290	290	20,773	58,568	2,793	130,358
Amount	1,101,092.7	106,871.7	323,238.0	165,023.4	214,354.2	757,118.7	241,468.3	654.9	49,835.3	330,626.5	24,687.2	83,963.7
Dec.												
No. of Accounts	1,663,714	39,332	43,582	21,300	1,134,737	142,080	47,912	276	6,621	50,859	1,840	175,018
Amount	1,021,936.4	164,263.1	270,975.5	160,006.5	342,203.1	848,295.3	228,952.5	1,537.6	40,506.2	324,533.6	18,671.8	162,078.7
2013 Jun.												
No. of Accounts	1,625,763	41,133	52,053	21,669	1,124,184	138,375	38,295	27191	2,904	66,718	1,181	133,377
Amount	1,121,866.1	110,460.7	302,548.2	173,164.9	284,495.6	964,454.8	150,328.1	7,223.5	34,611.2	310,732.4	17,233.5	86,605.0
Dec.												
No. of Accounts	2,233,158	44,953	100,451	16,894	351,300	169,754	84,496	124	3,230	77,327	1,296	174,512
Amount	1,273,520.6	151,067.9	394,395.3	138,050.8	235,394.7	919,689.1	277,520.3	579.3	39,601.4	242,901.7	17,837.4	201,045.3
2014 Jun.												
No. of Accounts	2,056,338	120,175	108,420	13,102	346,461	187,024	86,571	72	15,389	94,391	839	202,263
Amount	1,188,494.5	250,197.6	417,378.9	191,835.2	232,096.2	936,852.5	196,876.2	602.3	33,233.5	337,323.4	15,440.8	244,827.1
Dec.												
No. of Accounts	1,489,055	54,447	85,212	10,618	1,150,136	116,374	102,019	69	3,871	76,623	1,139	175,502
Amount	1,259,761.1	151,066.5	470,205.5	141,626.7	392,420.2	1,027,925.2	272,960.9	597.4	27,664.1	322,960.1	12,755.6	221,042.5

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

AS AT THE END OF	RATES OF MARGIN										TOTAL
	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00	
2010											
Jun.											
No. of Accounts	1,661	5,099	2,912	3,364	3,786	820	469	453	279	63	4,004,344
Amount	6,072.8	12,559.7	8,312.4	9,036.2	6,336.7	3,091.5	1,673.3	1,797.3	1,122.3	468.8	3,174,463.4 (20.86)
Dec.											
No. of Accounts	2,960	5,688	2,880	2,347	24,624	1,901	777	862	799	227	3,846,361
Amount	8,960.8	21,318.5	8,691.5	12,854.0	10,178.6	6,692.8	6,074.6	4,151.8	3,504.9	858.3	3,306,362.2 (18.10)
2011											
Jun.											
No. of Accounts	2,457	4,012	896	2,245	12,158	1,235	821	1,035	445	766	3,619,788
Amount	12,502.2	17,460.3	11,943.5	10,111.6	11,312.7	8,204.0	6,086.8	9,860.9	7,117.4	2,228.8	3,310,822.0 (17.8)
Dec.											
No. of Accounts	1,561	6,847	1,072	1,109	7,696	581	675	521	436	713	3,496,452
Amount	9,159.1	16,303.5	11,724.0	10,087.8	7,563.5	6,697.9	6,577.4	3,705.1	4,250.5	2,663.2	3,310,192.5 (18.7)
2012											
Jun.											
No. of Accounts	984	2,121	1,691	1,098	1,254	782	798	813	506	729	3,416,682
Amount	11,304.9	47,319.8	17,720.6	11,611.9	8,162.1	9,691.3	8,876.2	7,005.5	6,597.2	2,780.4	3,530,004.4 (18.73)
Dec.											
No. of Accounts	964	2,019	1,070	1,059	1,901	856	701	912	675	453	3,337,881
Amount	13,517.6	20,064.4	16,099.2	10,086.3	10,949.8	10,004.1	7,737.3	7,346.5	6,538.4	2,232.5	3,688,536.3 (19.45)
2013											
Jun.											
No. of Accounts	786	2,052	959	1,131	1,389	935	830	1,191	1362	267	3,283,745
Amount	12,318.5	19,877.7	12,420.4	13,176.7	9,965.6	8,916.3	9,217.3	7,425.1	6,573.3	867.1	3,664,482.2 (18.20)
Dec.											
No. of Accounts	876	2,682	948	1,149	1,527	1,337	846	930	644	428	3,268,862
Amount	12,124.6	24,712.5	13,526.9	11,360.8	10,957.8	10,250.2	6,742.9	8,363.2	4,490.4	1,610.9	3,995,743.9 (18.06)
2014											
Jun.											
No. of Accounts	680	1,780	740	1,317	847	681	677	526	537	381	3,239,211
Amount	10,967.3	18,806.7	11,312.0	9,856.0	9,152.5	6,058.7	9,304.0	6,881.6	3,874.1	1,604.1	4,132,975.4 (18.43)
Dec.											
No. of Accounts	710	2,231	1082	992	667	615	524	339	528	330	3,273,083
Amount	11,236.1	26,999.1	23,007.3	17,778.5	9,511.6	5,791.8	6,281.7	4,597.5	4,984.1	1,246.1	4,412,419.5 (18.71)

Note: Figures in parentheses are weighted average rate of margin.

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

AS AT THE END OF	RATES OF MARGIN												
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00	50.00	
2015 Jun.													
No. of Accounts	1,534,147	51,751	96,970	7,888	823,331	107,209	69,055	70	8,119	355,662	1,923	140,523	
Amount	1,387,915.3	165,113.3	379,784.4	161,563.0	484,082.6	993,187.6	188,714.7	592.3	39,769.8	187,712.4	18,010.3	161,181.5	
Dec.													
No. of Accounts	1,425,304	56,504	93,563	28,280	841,359	183,765	50,058	69	8,275	357,661	1,646	138,651	
Amount	1,227,353.8	222,844.2	603,752.8	396,080.4	490,626.4	1,013,096.8	168,555.8	585.8	35,988.0	114,512.7	22,439.2	134,984.7	
2016 Jun.													
No. of Accounts	1,562,072	66,287	35,113	35,150	814,105	229,373	63,537	69	11,171	422,353	1,431	120,276	
Amount	1,420,012.4	188,010.8	536,909.3	368,208.2	563,253.4	1,210,605.9	233,100.5	577.8	66,274.9	200,171.6	14,832.8	129,910.8	
Dec.													
No. of Accounts	1,617,945	70,219	44,079	36,447	776,912	235,568	34,184	19,479	8,793	400,053	1,688	135,530	
Amount	1,476,414.0	211,465.3	652,413.5	271,493.7	538,671.5	1,493,464.6	177,661.6	4,153.0	68,151.7	170,916.6	28,178.3	214,605.8	
2017 Jun.													
No. of Accounts	1,629,480	66,729	59,025	27,830	801,979	170,705	61,860	140	10,628	399,053	3,922	87,480	
Amount	1,747,259.2	188,211.7	716,464.3	289,273.9	698,904.4	1,483,253.6	237,879.8	559.7	76,691.2	181,106.4	27,977.6	208,435.4	
Dec.													
No. of Accounts	1,483,588	65,206	680,710	62,002	767,417	294,469	75,904	142	15,283	43,211	2,175	57,510	
Amount	1,784,968.6	180,351.6	673,721.1	405,949.2	744,863.7	1,692,850.1	298,014.8	595.8	79,279.1	113,368.2	17,320.9	233,682.5	
2018 Jun.													
No. of Accounts	1,545,847	11,870	470,923	29,073	762,334	181,843	155,800	2,061	15,596	32,579	7,088	67,360	
Amount	2,526,285.0	54,508.3	438,166.8	499,872.8	902,075.6	1,494,096.0	328,734.9	5,885.3	77,731.7	149,122.0	43,512.0	299,829.2	
Dec.													
No. of Accounts	1,842,784	52,429	67,551	59,621	770,002	177,747	42,678	2,082	26,796	417,767	2,366	65,533	
Amount	2,739,355.7	146,330.4	672,876.6	545,391.2	736,685.7	1,524,757.2	313,071.6	4,326.5	190,376.4	163,522.3	37,167.9	317,081.9	
2019 Jun.													
No. of Accounts	1,347,024	61,923	164,806	17,565	786,100	116,577	48,498	102	17,200	306,766	2,700	25,601	
Amount	2,186,152.2	163,303.5	597,820.0	440,320.4	1,426,461.3	1,672,349.5	455,504.0	2,799.9	189,525.7	248,264.0	59,569.4	185,438.2	
Dec.													
No. of Accounts	1,940,474	63,260	497,473	78,744	630,071	163,814	61,290	531	19,059	61,894	3,590	39,195	
Amount	2,533,903.3	168,235.5	516,852.0	610,615.6	1,378,971.7	1,616,235.5	296,892.3	4,500.1	231,125.1	207,684.2	51,336.9	224,784.1	

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

AS AT THE END OF	RATES OF MARGIN										TOTAL	
	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00		
2015												
Jun.												
No. of Accounts	841	1,970	1417	836	3,024	832	643	722	1408	1943		3,210,284
Amount	13,170.1	34,133.3	29,242.3	16,025.4	105,994.5	29,524.8	14,887.7	12,295.6	8,384.1	72,570.9		4,503,855.8 (20.32)
Dec.												
No. of Accounts	634	1,795	1242	2,161	3,958	1,283	817	958	6155	235		3,204,373
Amount	13,344.7	34,969.4	20,441.9	26,589.9	144,286.4	34,699.2	15,808.9	10,650.6	11,511.9	927.4		4,744,050.8 (18.97)
2016												
Jun.												
No. of Accounts	1182	1,300	711	811	689	814	631	786	963	163		3,368,987
Amount	23,041.1	27,906.4	17,764.5	20,307.2	8,319.0	9,147.2	7,541.6	9,080.2	13,515.7	9,700.8		5,078,192.0 (17.42)
Dec.												
No. of Accounts	2,620	1,431	1,060	776	718	676	356	507	694	42		3,389,777
Amount	15,773.6	14,859.5	21,193.9	10,880.1	6,425.6	7,589.0	3,438.7	6,022.2	8,782.2	676.0		5,403,230.2 (17.24)
2017												
Jun.												
No. of Accounts	1,953	1,222	917	611	365	384	1180	606	1274	-		3,327,343
Amount	12,388.5	17,241.4	19,640.8	9,180.2	7,112.3	5,719.7	17,648.2	3,881.5	17,109.4	-		5,965,939.0 (16.82)
Dec.												
No. of Accounts	2,288	1,850	505	588	436	447	356	671	558	196		3,555,512
Amount	13,040.4	17,007.2	18,141.8	5,526.8	5,269.3	4,939.0	2,990.0	2,248.0	12,319.2	14.4		6,306,461.6 (16.71)
2018												
Jun.												
No. of Accounts	2,223	2,130	3,868	1,462	1,133	1,088	1,142	1,278	1,768	6		3,298,472
Amount	35,588.4	30,657.3	40,862.3	29,603.5	21,726.8	24,469.2	54,491.2	23,291.4	42,305.3	0.8		7,122,815.6 (17.70)
Dec.												
No. of Accounts	3,847	4,561	1,488	1,024	1,321	973	1,796	1,243	1,580	48		3,545,237
Amount	36,843.0	51,947.3	43,309.4	35,877.4	26,613.7	39,156.1	29,875.0	27,462.4	36,641.0	202.8		7,718,871.6 (17.21)
2019												
Jun.												
No. of Accounts	1,767	2,970	2,449	5,103	2,862	4,683	159	186	200	278		2,915,519
Amount	29,718.3	21,671.8	33,135.7	13,138.7	12,046.1	4,860.8	562.8	60,537.1	326.7	5,904.6		7,809,410.6 (17.85)
Dec.												
No. of Accounts	2,382	2,350	1,399	1,389	808	791	352	555	428	133		3,569,982
Amount	32,357.4	33,077.6	31,621.1	8,454.9	23,508.7	6,273.0	2,544.3	8,244.5	3,020.3	681.0		7,990,919.1 (16.54)

Note: Figures in parentheses are weighted average rate of margin.

5.8 Scheduled Banks' Advances by Rates of Interest (Conventional Banking)

(End of period : Million Rupees)

RATE OF RETURN	2019			
	Jun		Dec	
	Overall	Private Sector	Overall	Private Sector
	00.00	228,423.3	177,735.6	290,262.8
01.00*	11,456.2	10,151.2	7,770.8	6,455.8
02.00*	21,878.9	21,878.9	15,143.5	15,143.5
03.00*	420,643.0	391,492.1	482,196.7	481,842.7
04.00*	75,704.8	64,693.1	123,002.6	123,002.6
05.00*	119,184.7	87,831.7	110,405.6	104,669.7
06.00*	33,627.9	28,015.4	31,378.4	30,312.7
07.00*	136,635.7	101,511.3	19,513.8	18,752.1
08.00*	101,487.3	101,487.3	35,599.5	34,939.3
08.25	4,518.8	3,450.1	4,959.5	4,128.3
08.50	5,215.6	5,215.6	2,794.2	2,794.2
08.75	7,231.1	7,211.2	9,960.2	9,960.2
09.00	17,724.9	17,557.5	3,192.8	3,025.4
09.25	22,163.0	13,847.8	1,567.7	1,567.7
09.50	22,152.6	22,152.6	3,501.5	3,501.5
09.75	11,668.8	11,668.8	3,663.6	3,663.6
10.00	50,504.7	47,533.3	50,591.8	50,591.8
10.25	30,215.6	29,210.9	2,253.6	2,253.6
10.50	48,188.2	47,230.0	10,887.8	10,887.8
10.75	22,165.0	22,165.0	12,189.8	12,189.8
11.00	173,564.8	150,152.2	22,201.1	22,201.1
11.25	200,124.7	176,740.9	25,353.9	22,279.9
11.50	202,070.4	154,874.2	27,346.2	19,102.3
11.75	201,934.7	148,047.9	20,593.2	20,593.2
12.00	448,959.4	250,226.9	67,830.4	20,942.9
12.25	275,990.2	146,938.7	27,544.2	27,544.2
12.50	432,763.3	147,583.8	38,600.8	26,641.3
12.75	225,510.4	143,940.5	65,070.7	31,144.5
13.00	559,580.7	389,592.3	104,638.2	100,985.3
13.25	204,476.8	187,800.1	67,980.4	50,480.4
13.50	273,774.3	153,236.8	190,327.5	142,082.9
13.75	267,476.6	167,620.7	388,025.2	290,499.8
14.00	418,394.3	257,473.8	555,257.7	390,757.3
14.25	128,863.9	93,320.5	457,486.4	254,935.3
14.50	75,723.1	73,812.0	634,393.6	252,658.9
14.75	108,014.9	106,660.3	506,054.0	320,727.7
15.00	143,764.6	110,436.6	345,974.7	167,874.0
15.25	26,686.4	26,686.4	263,713.0	188,030.3
15.50	37,702.8	37,702.8	157,462.6	132,019.9
15.75	42,058.7	42,058.7	208,760.5	152,241.7
16.00	75,004.4	68,599.2	78,592.0	66,566.4
16.25	35,006.4	35,006.4	77,283.2	72,604.3
16.50	9,931.0	9,931.0	69,621.5	54,837.8
16.75	21,207.1	21,207.1	120,114.0	84,184.0
17.00	31,438.7	28,091.2	32,009.5	31,485.6
17.25	4,928.2	4,928.2	54,546.9	54,201.5
17.50	5,364.1	5,364.1	32,427.9	26,118.2
17.75	8,172.7	8,172.7	45,306.1	35,782.1
18.00	17,508.6	17,508.6	48,398.1	42,265.4
18.25	3,952.2	3,648.9	15,566.6	15,561.3
18.50	2,204.3	2,204.3	58,403.4	58,203.4
18.75	6,619.8	6,619.8	33,211.7	33,211.7
19.00	71,648.0	71,648.0	79,411.3	75,455.8
19.25	2,174.3	2,174.3	10,963.0	10,963.0
19.50	887.2	887.2	8,310.3	8,310.3
19.75	610.1	610.1	7,713.5	7,713.5
20.00 & above	141,138.8	141,138.8	180,801.3	180,798.8
TOTAL	6,276,021.1	4,604,685.3	6,348,130.3	4,687,622.9

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Statistics & Data Warehouse Department, SBP

5.9 Scheduled Banks' Advances by Rates of Return (Islamic Banking)

(End of Period: Million Rupees)

RATE OF RETURN	2019			
	Jun		Dec	
	Overall	Private Sector	Overall	Private Sector
0.00	76,558.4	76,400.0	124,977.8	124,142.3
1.00*	16.6	12.8	50.0	50.0
2.00*	5,221.2	5,219.7	5,938.4	5,938.4
3.00*	63,978.2	63,973.2	89,434.6	89,434.6
4.00*	13,596.1	13,496.1	27,001.0	27,001.0
5.00*	10,233.8	6,893.2	19,370.1	16,148.0
6.00*	5,813.5	4,875.5	4,805.5	4,805.5
7.00*	64,098.8	45,456.6	35,782.7	29,484.8
8.00*	52,152.3	43,605.2	15,937.5	15,935.0
8.25	5,561.6	5,554.6	2,772.8	2,768.8
8.50	11,930.8	11,688.9	10,181.4	7,975.6
8.75	29,791.3	18,276.2	29,278.3	11,263.3
9.00	8,986.0	8,983.3	4,876.0	4,873.3
9.25	13,246.3	9,238.6	3,821.4	3,813.8
9.50	18,446.1	18,446.1	2,173.1	2,173.1
9.75	4,086.6	4,086.6	2,658.5	2,658.5
10.00	13,540.8	13,540.2	3,270.6	3,270.6
10.25	10,509.3	9,509.9	2,786.1	2,759.7
10.50	8,799.0	8,799.0	2,662.1	2,662.1
10.75	16,384.9	14,962.9	3,036.9	3,029.6
11.00	50,096.5	33,597.8	5,320.4	5,320.4
11.25	29,527.4	27,350.5	2,506.4	2,505.3
11.50	35,197.4	25,197.4	2,377.4	2,377.4
11.75	72,479.6	66,468.3	10,018.2	10,018.2
12.00	80,265.0	40,274.8	4,257.1	4,257.1
12.25	70,735.0	33,931.7	16,784.5	3,260.2
12.50	158,792.3	41,301.5	6,381.6	6,380.9
12.75	38,376.0	34,205.0	41,000.0	2,880.0
13.00	98,659.3	85,738.9	9,892.5	5,175.1
13.25	71,633.6	68,829.5	26,087.2	16,763.9
13.50	67,911.9	58,026.5	24,285.0	16,681.5
13.75	41,730.4	41,397.9	46,504.7	46,499.6
14.00	87,460.8	72,889.9	126,423.4	99,075.9
14.25	20,055.9	20,055.9	157,515.6	95,999.0
14.50	30,408.5	29,406.2	153,349.6	85,041.7
14.75	13,750.8	13,750.8	128,457.5	95,767.6
15.00	33,058.5	33,058.5	64,973.2	61,012.7
15.25	6,211.3	6,211.3	75,885.6	42,887.8
15.50	11,790.1	11,790.1	46,988.0	45,240.1
15.75	5,842.7	5,842.7	24,113.3	24,113.3
16.00	9,529.4	9,529.4	55,000.2	53,838.9
16.25	5,310.7	5,310.7	16,182.0	16,182.0
16.50	3,055.3	3,055.3	23,937.2	23,768.4
16.75	5,339.9	5,339.9	10,635.8	10,635.8
17.00	7,871.1	7,871.1	23,281.5	23,170.8
17.25	2,641.8	2,641.8	12,845.2	12,845.2
17.50	3,105.3	3,105.3	13,938.6	13,935.3
17.75	2,851.6	2,851.6	8,944.5	8,515.9
18.00	4,579.1	4,579.1	9,972.3	9,972.3
18.25	4,237.1	4,237.1	5,632.1	5,632.1
18.50	1,613.1	1,613.1	10,906.9	10,906.9
18.75	1,716.3	1,716.3	4,070.7	4,018.4
19.00	7,087.8	7,087.8	26,785.1	6,785.1
19.25	1,211.5	1,211.5	4,064.0	4,064.0
19.50	1,349.9	1,349.9	7,907.7	7,907.7
19.75	1,798.1	1,798.1	11,193.3	5,068.3
20.00 & over	13,156.5	13,156.5	33,555.4	33,555.4
TOTAL	1,533,389.4	1,208,798.8	1,642,788.8	1,282,248.3

* 1.00 stands for 0.25 to 1.00

Source: Statistics & Data Warehouse Department,

SBP

* 8.00 stands for 7.25 to 8.00

5.10 Scheduled Banks' Weighted Average Rates of Return / Interest on Advances

(Percent per annum)

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES	
I. OVERALL- ALL BANKS										
2019	Jun	11.20	12.15	10.45	11.59	11.05	10.53	11.76	27.80	11.54
	Dec	12.67	13.39	11.27	12.83	11.68	11.86	13.85	25.93	12.82
II. CONVENTIONAL BANKING - ALL BANKS										
2019	Jun	11.20	12.34	10.32	11.74	11.09	10.74	11.88	28.12	11.64
	Dec	12.67	14.08	11.20	12.89	11.55	12.01	14.08	26.14	12.92
III. ISLAMIC BANKING-ALL BANKS										
2019	Jun		11.26	10.99	11.07	10.87	9.31	11.34	5.76	11.13
	Dec		10.95	11.59	12.63	12.14	10.35	12.92	12.92	12.40

Source: Statistics & Data Warehouse Department, SBP

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

(Percent Per Annum)

Borrower	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialized Banks
Jun. 2010					
Over all	13.63	13.66	13.76	14.31	9.03
Government	14.92	15.04	15.28	14.59	-
Non-Financial Public Sector Enterprises	13.59	13.39	12.98	14.29	-
Non-Bank Financial Institutions	14.28	14.43	13.05	13.94	15.26
Private Sector(Business)	13.20	13.21	12.14	14.56	9.16
NGOs & Non-Profit Institutions	15.24	14.73	14.08	15.68	16.00
Personal	14.67	15.12	20.47	12.67	4.33
Others	13.73	14.24	0.00	13.20	15.09
Dec. 2010					
Over all	13.36	13.90	13.18	12.05	9.10
Government	15.40	15.35	-	15.57	-
Non-Financial Public Sector Enterprises	12.71	13.88	13.55	8.65	-
Non-Bank Financial Institutions	10.44	14.18	13.13	2.54	15.45
Private Sector(Business)	12.99	13.55	11.72	11.67	9.23
NGOs & Non-Profit Institutions	11.14	14.64	15.00	7.56	-
Personal	14.50	15.01	19.83	12.72	4.36
Others	16.31	14.40	0.00	17.17	13.51
Jun. 2011					
Over all	13.46	14.03	12.81	12.16	9.24
Government	15.83	15.79	-	15.95	-
Government	12.28	14.54	14.26	6.87	-
Non-Financial Public Sector Enterprises	10.13	14.23	13.22	2.82	16.39
Non-Bank Financial Institutions	13.09	13.64	11.89	11.81	9.34
Private Sector(Business)	14.77	14.18	15.50	15.41	15.00
NGOs & Non-Profit Institutions	14.12	14.39	17.59	13.39	4.61
Personal	15.24	15.46	-	15.13	15.30
Others					
Dec. 2011					
Over all	13.68	13.89	12.24	13.80	9.18
Government	15.54	15.55	-	15.52	-
Non-Financial Public Sector Enterprises	13.31	13.33	12.97	13.29	-
Non-Bank Financial Institutions	14.82	14.75	12.67	15.04	16.41
Private Sector(Business)	13.27	13.49	11.40	13.58	9.30
NGOs & Non-Profit Institutions	11.36	14.26	13.75	9.02	15.00
Personal	14.98	15.67	17.11	13.56	4.28
Others	14.33	14.47	-	14.26	14.43

5.11 Classification of Scheduled Banks' Advances Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialized Banks
Jun. 2012					
Over all	12.81	13.34	13.61	11.57	9.21
Government	14.40	14.38	-	14.45	-
Non-Financial Public Sector Enterprises	11.66	13.67	12.94	6.92	-
Non-Bank Financial Institutions	12.59	14.29	13.13	8.71	16.39
Private Sector(Business)	12.44	12.88	12.03	11.57	9.31
NGOs & Non-Profit Institutions	10.70	14.32	-	7.57	-
Personal	14.61	15.22	24.29	12.66	4.36
Others	15.30	13.30	-	16.32	13.23
Dec. 2012					
Over all	11.93	12.14	10.16	11.39	12.13
Government	13.09	13.26	-	12.60	-
Non-Financial Public Sector Enterprises	11.27	11.88	9.72	10.32	-
Non-Bank Financial Institutions	12.20	12.62	11.52	11.11	16.79
Private Sector(Business)	11.45	11.59	9.36	10.94	12.33
NGOs & Non-Profit Institutions	13.56	12.83	-	14.23	15.00
Personal	15.10	15.97	15.72	13.60	4.13
Others	11.27	12.31	-	10.72	13.68
Jun. 2013					
Over all	11.59	11.43	7.91	12.22	12.16
Government	11.72	11.58	-	12.14	-
Non-Financial Public Sector Enterprises	11.59	11.54	9.31	11.70	-
Non-Bank Financial Institutions	12.19	12.44	10.72	11.33	15.50
Private Sector(Business)	11.17	10.90	7.58	12.21	12.33
NGOs & Non-Profit Institutions	12.75	11.24	-	14.00	15.00
Personal	14.57	15.51	11.42	13.07	4.25
Others	11.42	11.99	-	10.36	13.61
Dec. 2013					
Over all	10.96	10.78	9.17	11.57	11.40
Government	10.90	10.94	-	10.74	16.00
Non-Financial Public Sector Enterprises	10.34	9.94	10.54	11.10	-
Non-Bank Financial Institutions	10.62	11.22	10.51	7.08	13.50
Private Sector(Business)	10.62	10.37	9.00	11.56	11.53
NGOs & Non-Profit Institutions	11.22	11.82	-	10.14	15.00
Personal	14.73	15.71	10.63	13.24	4.32
Others	11.82	11.80	-	11.91	10.18

* Including zero rate of return

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

(Percent Per Annum)

Borrower	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialized Banks
Jun. 2014					
Over all	11.00	11.23	8.96	10.24	11.86
Government	11.10	10.91	-	11.68	16.00
Non-Financial Public Sector Enterprises	8.71	12.57	10.66	0.92	-
Non-Bank Financial Institutions	11.91	12.56	9.40	7.54	14.00
Private Sector(Business)	10.87	10.61	8.84	11.91	11.96
NGOs & Non-Profit Institutions	11.56	11.60	-	11.37	15.00
Personal	14.82	15.58	9.99	13.74	4.35
Others	12.21	11.97	-	12.08	15.12
Dec. 2014					
Over all	10.88	10.63	9.60	11.68	12.05
Government	10.80	10.53	-	11.68	16.00
Non-Financial Public Sector Enterprises	10.13	10.54	11.73	9.30	-
Non-Bank Financial Institutions	11.32	11.49	11.00	9.83	14.00
Private Sector(Business)	10.57	10.17	9.74	12.06	12.15
NGOs & Non-Profit Institutions	11.11	11.00	-	11.70	15.00
Personal	14.60	15.30	4.33	13.63	4.27
Others	11.91	12.07	-	10.88	14.78
Jun. 2015					
Over all	9.20	8.92	7.53	9.77	12.22
Government	9.17	8.86	-	10.27	16.00
Non-Financial Public Sector Enterprises	6.81	7.56	7.25	5.21	-
Non-Bank Financial Institutions	8.06	8.05	11.00	8.02	10.75
Private Sector(Business)	9.01	8.52	7.57	10.38	12.32
NGOs & Non-Profit Institutions	9.54	9.25	-	10.62	12.75
Personal	14.06	14.68	6.05	13.11	4.10
Others	9.85	10.56	-	8.69	14.62
Dec. 2015					
Over all	8.41	7.93	5.48	9.68	12.42
Government	7.50	7.13	-	8.95	16.00
Non-Financial Public Sector Enterprises	7.28	6.80	8.98	8.47	-
Non-Bank Financial Institutions	7.86	7.85	8.00	7.92	10.75
Private Sector(Business)	8.18	7.67	5.55	9.39	12.56
NGOs & Non-Profit Institutions	8.32	8.40	-	7.95	9.06
Personal	13.20	13.24	2.45	13.43	1.93
Others	10.37	9.33	-	13.11	14.53

* Including zero rate of return

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialized Banks
Jun. 2016					
Over all	8.40	7.95	5.75	9.45	13.00
Government	7.29	6.92	-	8.82	16.00
Non-Financial Public Sector Enterprises	6.66	6.80	8.75	6.39	-
Non-Bank Financial Institutions	7.57	7.69	7.25	6.80	10.00
Private Sector(Business)	8.26	7.60	5.83	9.95	13.12
NGOs & Non-Profit Institutions	7.95	8.00	-	7.73	8.25
Personal	13.98	14.42	2.54	13.22	4.35
Others	11.16	8.34	-	12.82	14.50
Dec. 2016					
Over all	7.59	7.33	6.50	7.76	13.00
Government	6.72	6.35	-	8.55	16.00
Non-Financial Public Sector Enterprises	5.15	6.68	-	2.36	-
Non-Bank Financial Institutions	6.82	7.01	7.25	5.13	10.00
Private Sector(Business)	7.52	6.91	6.66	8.71	13.12
NGOs & Non-Profit Institutions	7.65	7.75	-	6.99	7.52
Personal	13.09	13.31	1.07	12.80	4.21
Others	9.39	8.27	-	10.95	14.54
Jun. 2017					
Over all	7.49	7.37	6.32	7.25	12.81
Government	6.70	6.23	-	8.63	16.00
Non-Financial Public Sector Enterprises	4.98	6.78	-	2.02	-
Non-Bank Financial Institutions	7.10	6.95	6.75	8.42	10.00
Private Sector(Business)	7.41	6.93	6.39	8.31	12.93
NGOs & Non-Profit Institutions	8.91	7.72	-	11.95	7.78
Personal	13.22	13.60	3.14	12.44	4.14
Others	7.60	8.02	-	4.93	13.90
Dec. 2017					
Over all	7.76	7.46	6.32	8.29	12.78
Government	6.59	6.34	-	7.56	16.00
Non-Financial Public Sector Enterprises	6.41	6.49	-	6.19	-
Non-Bank Financial Institutions	7.00	6.94	7.00	7.40	10.00
Private Sector(Business)	7.53	7.09	6.39	8.36	12.90
NGOs & Non-Profit Institutions	7.91	8.00	-	7.19	7.87
Personal	13.21	13.51	3.15	12.54	4.26
Others	10.24	8.27	-	10.86	14.03

*Including zero rate of return

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

(Percent Per Annum)

Borrower	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialized Banks
Jun. 2018					
Over all	8.10	7.64	7.05	9.37	12.91
Government	7.17	6.70	-	8.91	16.00
Non-Financial Public Sector Enterprises	7.04	7.17	-	6.64	-
Non-Bank Financial Institutions	7.71	7.21	7.25	11.45	10.50
Private Sector(Business)	7.78	7.17	7.11	9.50	13.02
NGOs & Non-Profit Institutions	8.48	7.61	-	11.45	8.40
Personal	13.61	13.64	2.67	13.73	4.17
Others	9.29	8.10	-	9.08	14.10
Dec. 2018					
Over all	9.79	9.63	9.73	10.07	13.04
Government	9.55	9.33	-	10.41	16.00
Non-Financial Public Sector Enterprises	9.57	9.86	-	8.72	-
Non-Bank Financial Institutions	10.47	9.71	-	14.82	9.87
Private Sector(Business)	9.33	9.01	9.81	9.97	13.16
NGOs & Non-Profit Institutions	10.62	10.17	-	11.60	8.81
Personal	13.94	14.47	2.82	12.45	4.26
Others	10.84	11.24	-	8.63	14.19
Jun. 2019					
Over all	11.54	11.50	12.16	11.44	13.60
Foreign Constituents	2.46	2.46	-	-	-
Government	12.49	12.49	-	12.51	10.00
Non-Financial Public Sector Enterprises	11.39	12.02	-	9.63	-
Non-Bank Financial Institutions	11.74	11.59	-	12.30	13.43
Private Sector(Business)	10.91	10.68	12.24	11.33	13.75
NGOs & Non-Profit Institutions	12.86	11.93	-	15.03	8.81
Personal	15.34	15.80	2.89	14.12	4.94
Others	13.52	13.04	-	13.79	14.09
Dec. 2019					
Over all	12.82	12.77	13.64	12.85	13.89
Foreign Constituents	4.20	4.20	-	-	-
Government	14.65	14.76	-	14.25	12.00
Non-Financial Public Sector Enterprises	14.01	14.05	-	13.89	-
Non-Bank Financial Institutions	13.87	13.74	-	14.49	14.92
Private Sector(Business)	11.80	11.62	13.71	11.99	14.03
NGOs & Non-Profit Institutions	14.46	14.10	13.50	15.58	14.37
Personal	15.93	16.83	2.66	13.62	5.19
Others	13.80	15.77	-	13.33	14.21

Weighted Average Advances And Deposits Rates

