

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	146,555	60,728.0	282,551	62,399.1	431,935	46,651.6
II. Securities, Shares and Other						
Financial Instruments:	2,047	75,719.1	1,346	85,105.1	1,437	73,965.2
A. Quoted on the Stock Exchange:	1,704	55,878.5	1,017	42,002.1	1,110	44,873.0
1. To Stock Brokers and Dealers:	696	23,738.0	537	19,490.2	547	20,646.7
(a) Government and Other Trustee Securities	244	2,451.8	256	618.2	250	514.7
(b) Shares and Debentures	377	20,316.3	195	18,194.0	256	20,017.2
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	75	969.9	86	678.1	41	114.8
2. To Others:	1,008	32,140.5	480	22,511.9	563	24,226.3
(a) Government and Other Trustee Securities	91	1,563.5	76	1,817.7	130	1,466.6
(b) Shares and Debentures	206	20,781.4	163	15,252.1	201	17,322.7
(c) Participation Term Certificates	446	5.4	1	0.2	5	7.7
(d) Others	265	9,790.3	240	5,442.0	227	5,429.3
B. Unquoted on the Stock Exchange:	343	19,840.6	329	43,103.0	327	29,092.2
1. To Stock Brokers and Dealers:	21	13,890.4	21	9,033.1	22	18,804.4
(a) Government and Other Trustee Securities	3	96.7	1	1.1	2	0.4
(b) Shares and Debentures	3	694.9	11	1,556.0	10	1,166.4
(c) Participation Term Certificates	1	9.5	1	9.5	1	0.0
(d) Others	14	13,089.2	8	7,466.5	9	17,637.5
2. To Others:	322	5,950.2	308	34,069.9	305	10,287.8
(a) Government and Other Trustee Securities	265	1,980.8	250	24,064.5	238	5,893.4
(b) Shares and Debentures	11	3,068.8	13	3,691.2	12	2,736.5
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	46	900.6	45	6,314.2	55	1,657.9
III. Merchandise	51,641	2,059,613.3	72,856	2,072,481.1	71,631	2,078,812.8
A. Food Items:	13,247	583,676.5	22,865	539,425.0	21,155	583,138.2
1. Wheat	2,992	156,796.9	11,566	124,412.3	11,418	160,879.1
2. Rice and Paddy	2,766	88,997.4	2,948	108,755.5	2,669	85,093.8
3. Other Grains & Pulses:	580	10,379.9	528	9,546.1	416	4,744.2
(a) Indigenous	443	8,957.6	394	8,504.5	319	4,018.7
(b) Imported	137	1,422.4	134	1,041.7	97	725.5
4. Edible Oils:	1,389	61,742.2	1,460	56,817.5	1,352	56,287.4
(a) Indigenous	1,131	49,271.2	1,234	47,130.5	1,139	47,645.2
(b) Imported	258	12,470.9	226	9,686.9	213	8,642.3
5. Sugar:	1,481	171,758.2	1,466	141,870.8	1,601	170,398.2
(a) Indigenous	1,216	136,013.3	1,076	116,198.7	1,365	160,822.4
(b) Imported	265	35,744.8	390	25,672.1	236	9,575.8
6. Kariana And Spices	272	1,485.5	302	910.3	272	4,443.4
7. Fish And Fish Preparations	20	860.2	24	1,026.0	25	655.1
8. Other Food Items:	3,747	91,656.3	4,571	96,086.5	3,402	100,637.0
(a) Indigenous	3,740	90,600.5	4,568	96,079.8	3,381	99,804.9
(b) Imported	7	1,055.8	3	6.7	21	832.1
B. Raw Materials:	13,532	603,076.4	24,373	653,871.1	25,210	633,041.9
1. Cotton Raw:	3,743	157,492.0	14,490	169,879.5	14,926	159,384.0
(a) Indigenous	3,510	123,583.5	3,593	127,238.9	3,165	127,855.7
(b) Imported	233	33,908.5	10,897	42,640.6	11,761	31,528.3
2. Synthetic Fibers:	188	16,905.2	177	24,957.0	219	27,833.4
(a) Indigenous	148	16,396.1	141	24,476.0	184	26,027.9
(b) Imported	40	509.1	36	481.0	35	1,805.5
3. Fertilizers:	2,010	74,625.0	1,934	86,191.6	1,950	78,542.8
(a) Indigenous	1,856	68,496.0	1,774	79,759.0	1,800	69,655.5
(b) Imported	154	6,129.0	160	6,432.6	150	8,887.3
4. Petroleum Crude:	538	89,767.5	567	94,975.1	687	91,158.5
(a) Indigenous	465	59,249.6	492	69,589.2	634	72,275.4
(b) Imported	73	30,518.0	75	25,385.9	53	18,883.0
5. Iron and Steel:	2,692	111,463.1	3,013	114,232.7	3,081	117,706.1
(a) Indigenous	1,696	74,145.1	1,986	77,018.7	1,959	76,030.7
(b) Imported	996	37,318.0	1,027	37,214.0	1,122	41,675.4

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	4	14.4	4	13.8	3	4.5
7. Hides & Skins	169	4,109.7	119	3,304.4	134	4,700.8
8. Oil Seeds	255	14,836.5	157	13,848.5	184	11,625.3
9. Pesticides & Insecticides:	318	11,086.4	306	11,383.4	345	4,513.6
(a) Indigenous	287	11,020.5	305	11,383.3	340	4,471.8
(b) Imported	31	66.0	1	0.1	5	41.8
10. Other Raw Materials:	3,615	122,776.6	3,606	135,085.1	3,681	137,572.7
(a) Indigenous	3,261	108,185.0	3,533	126,027.3	3,573	127,666.5
(b) Imported	354	14,591.6	73	9,057.7	108	9,906.3
C. Finished/Manufactured Goods:	24,862	872,860.4	25,618	879,185.0	25,266	862,632.7
1. Cotton Textiles:	2,862	196,523.3	3,095	160,415.7	3,286	149,216.9
(a) Indigenous	2,728	181,997.1	2,909	142,582.8	3,066	142,205.8
(b) Imported	134	14,526.3	186	17,832.9	220	7,011.1
2. Cotton Yarn:	1,257	85,245.7	1,580	82,910.2	1,629	79,319.9
(a) Indigenous	1,181	79,661.7	1,477	76,020.0	1,514	77,925.0
(b) Imported	76	5,584.0	103	6,890.2	115	1,394.9
3. Other Textiles:	2,409	118,286.7	2,823	130,349.5	2,734	150,196.2
(a) Indigenous	2,249	105,540.1	2,683	118,063.0	2,596	146,450.3
(b) Imported	160	12,746.6	140	12,286.5	138	3,745.8
4. Machinery:	2,241	28,674.4	2,002	31,956.5	1,850	33,774.7
(a) Indigenous	2,083	19,525.9	1,727	16,968.1	1,527	17,230.8
(b) Imported	158	9,148.5	275	14,988.4	323	16,543.8
5. Handloom Products	17	155.7	17	164.9	13	151.6
6. Carpets & Rugs	118	3,773.8	183	4,441.2	165	3,573.9
7. Readymade Garments	953	40,510.3	987	34,750.1	1,122	39,118.4
8. Cement and Cement Products:	284	78,274.0	489	105,090.5	479	115,147.7
(a) Indigenous	266	75,025.9	446	102,199.1	431	111,552.0
(b) Imported	18	3,248.1	43	2,891.4	48	3,595.7
9. Sports Goods	159	2,231.8	141	1,991.5	133	1,161.6
10. Surgical Instruments	553	4,923.0	462	4,644.6	440	6,233.9
11. Chemicals & Dyes	2,233	44,044.8	2,269	53,634.1	2,255	47,507.4
12. Other Finished Goods:	11,776	270,216.9	11,570	268,836.3	11,160	237,230.5
(a) Indigenous	10,279	246,735.0	11,211	257,376.5	10,645	222,691.7
(b) Imported	1,497	23,481.9	359	11,459.8	515	14,538.8
IV. Fixed Assets Including Machinery	268,516	1,263,651.9	270,061	1,245,481.3	343,605	1,261,394.5
A. Transport Equipments	254,017	520,866.3	255,083	481,785.9	328,595	499,815.1
B. Furniture & Fixtures	123	27,179.7	117	15,401.8	167	12,636.4
C. Office Equipments	161	50,083.4	283	55,202.6	280	52,837.0
D. Other Machinery & Equipments	14,215	665,522.5	14,578	693,091.0	14,563	696,106.0
V. Real Estate	703,163	1,059,480.1	807,561	1,161,246.5	744,235	1,176,215.0
A. Land	635,835	532,556.3	653,687	593,053.9	617,968	564,157.1
B. Buildings:	67,328	526,923.7	153,874	568,192.6	126,267	612,057.9
1. Residential	52,315	269,273.2	42,206	258,458.9	111,339	324,208.2
2. Non-Residential	15,013	257,650.5	111,668	309,733.6	14,928	287,849.8
(a) Commercial	5,040	173,682.0	101,977	197,121.0	5,683	187,198.6
(b) Industrial	798	28,137.9	1,250	59,502.0	1,263	53,071.2
(c) Others	9,175	55,830.7	8,441	53,110.6	7,982	47,579.9
VI. Fixed Deposits and Insurance Policies	3,914	53,804.9	5,574	53,605.2	4,895	53,142.9
A. Bank Deposits	2,700	35,494.9	4,889	42,558.0	4,397	43,554.3
B. Insurance Policies	1,214	18,310.0	685	11,047.2	498	9,588.6
VII. Others	494,926	3,111,550.5	883,322	3,218,795.5	578,335	3,147,038.2
A. Other Secured Advances	398,842	1,557,821.0	553,520	1,771,004.1	269,856	1,497,070.4
B. Advances Secured by Guarantee(s)	96,084	1,553,729.5	329,802	1,447,791.4	308,479	1,649,967.8
1. Institutional Guarantee(s)	9,522	1,395,626.1	10,674	1,269,888.8	10,624	1,510,219.5
2. Individual Guarantee(s)	86,562	158,103.4	319,128	177,902.6	297,855	139,748.3
VIII. Unsecured Advances	1,244,757	124,862.7	1,246,711	91,805.2	1,447,732	127,449.8
Total	2,915,519	7,809,410.6	3,569,982	7,990,919.1	3,623,805	7,964,670.0

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	133,654	56,551.7	267,680	57,013.3	415,125	40,483.1
II. Securities, Shares and Other Financial Instruments:	591	10,398.0	117	13,352.5	168	12,072.8
A. Quoted on the Stock Exchange:	582	8,294.7	95	5,833.8	147	4,832.6
1. To Stock Brokers and Dealers:	15	2,191.3	10	2,177.0	9	1,466.6
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	15	2,191.3	10	2,177.0	9	1,466.6
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	567	6,103.3	85	3,656.8	138	3,366.1
(a) Government and Other Trustee Securities	83	1,553.6	68	1,810.6	115	1,434.7
(b) Shares and Debentures	39	4,544.8	16	1,841.2	21	1,925.5
(c) Participation Term Certificates	445	5.0	-	-	2	5.9
(d) Others	-	-	1	5.0	-	-
B. Unquoted on the Stock Exchange:	9	2,103.3	22	7,518.7	21	7,240.2
1. To Stock Brokers and Dealers:	-	-	9	1,256.0	8	1,094.4
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	9	1,256.0	8	1,094.4
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	9	2,103.3	13	6,262.7	13	6,145.8
(a) Government and Other Trustee Securities	1	297.6	1	3,599.8	3	4,135.7
(b) Shares and Debentures	7	1,805.0	10	2,457.1	7	2,005.6
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	0.8	2	205.8	3	4.6
III. Merchandise	4,271	377,838.7	16,077	391,042.4	17,382	399,291.8
A. Food Items:	705	116,387.3	871	118,154.8	909	122,337.4
1. Wheat	86	53,589.7	81	50,001.9	94	61,000.1
2. Rice and Paddy	280	17,313.9	306	25,663.5	318	15,274.3
3. Other Grains & Pulses:	11	1,386.3	11	763.5	18	765.1
(a) Indigenous	11	1,386.3	11	763.5	18	765.1
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	116	5,385.0	140	6,523.4	162	7,443.1
(a) Indigenous	116	5,385.0	140	6,523.4	162	7,443.1
(b) Imported	-	-	-	-	-	-
5. Sugar:	94	29,825.4	181	32,423.5	173	35,252.4
(a) Indigenous	92	29,127.9	181	32,423.5	173	35,252.4
(b) Imported	2	697.5	-	-	-	-
6. Kariana And Spices	35	409.3	31	382.4	29	378.0
7. Fish And Fish Preparations	1	0.4	1	0.4	1	0.4
8. Other Food Items:	82	8,477.4	120	2,396.1	114	2,224.1
(a) Indigenous	82	8,477.4	120	2,396.1	114	2,224.1
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	1,433	133,552.0	12,298	137,805.8	13,366	141,302.5
1. Cotton Raw:	301	36,774.6	10,917	37,900.1	11,809	39,318.4
(a) Indigenous	272	17,203.6	445	18,968.8	407	20,818.2
(b) Imported	29	19,571.0	10,472	18,931.3	11,402	18,500.1
2. Synthetic Fibers:	1	199.6	1	199.9	2	3,199.6
(a) Indigenous	-	-	-	-	1	3,000.0
(b) Imported	1	199.6	1	199.9	1	199.6
3. Fertilizers:	406	12,554.2	480	16,371.1	565	15,209.3
(a) Indigenous	406	12,554.2	480	16,371.1	565	15,209.3
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	45	33,957.9	42	30,136.9	207	28,938.1
(a) Indigenous	34	31,735.4	31	27,818.5	199	24,965.8
(b) Imported	11	2,222.4	11	2,318.3	8	3,972.3
5. Iron and Steel:	85	7,763.2	108	7,944.8	125	7,641.5
(a) Indigenous	76	6,674.2	100	7,043.8	115	6,807.0
(b) Imported	9	1,089.0	8	901.0	10	834.5

3.1.1 Advances Classified by Securities

Public Sector Commercial Banks

(Million Rupees)

Security	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	4	40.9	5	34.9	4	29.8
8. Oil Seeds	2	51.7	3	53.9	2	9.9
9. Pesticides & Insecticides:	12	160.6	27	304.9	32	449.9
(a) Indigenous	12	160.6	27	304.9	32	449.9
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	577	42,049.2	715	44,859.3	620	46,506.1
(a) Indigenous	549	41,104.4	708	44,250.7	617	46,410.8
(b) Imported	28	944.8	7	608.6	3	95.3
C. Finished/Manufactured Goods:	2,133	127,899.4	2,908	135,081.7	3,107	135,651.9
1. Cotton Textiles:	619	35,323.0	860	40,436.8	1,033	41,731.1
(a) Indigenous	573	31,740.3	795	35,920.6	954	37,132.7
(b) Imported	46	3,582.6	65	4,516.2	79	4,598.4
2. Cotton Yarn:	125	18,926.0	397	20,963.3	374	21,104.6
(a) Indigenous	122	18,747.1	369	20,774.9	346	20,916.2
(b) Imported	3	178.9	28	188.4	28	188.4
3. Other Textiles:	132	13,618.4	165	14,762.6	132	15,772.7
(a) Indigenous	121	13,302.4	140	14,098.7	111	15,306.2
(b) Imported	11	315.9	25	663.9	21	466.5
4. Machinery:	5	1,625.5	5	1,657.9	18	1,616.5
(a) Indigenous	1	20.0	1	20.0	1	20.0
(b) Imported	4	1,605.5	4	1,637.9	17	1,596.5
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	11	543.1	13	264.2	16	256.4
7. Readymade Garments	51	1,693.7	86	2,916.6	116	3,374.4
8. Cement and Cement Products:	24	11,556.9	29	13,457.4	47	14,815.9
(a) Indigenous	24	11,556.9	29	13,457.4	47	14,815.9
(b) Imported	-	-	-	-	-	-
9. Sports Goods	6	87.7	6	92.1	7	95.1
10. Surgical Instruments	6	86.5	7	79.2	9	75.6
11. Chemicals & Dyes	73	7,763.2	207	8,049.3	202	7,272.2
12. Other Finished Goods:	1,081	36,675.3	1,133	32,402.4	1,153	29,537.5
(a) Indigenous	946	28,592.8	1,051	28,581.9	1,097	26,923.9
(b) Imported	135	8,082.5	82	3,820.6	56	2,613.6
IV. Fixed Assets Including Machinery	70,226	164,431.5	70,837	165,495.4	78,066	169,245.6
A. Transport Equipments	68,757	43,301.0	68,502	42,296.3	76,030	47,133.8
B. Furniture & Fixtures	86	24,839.0	39	11,829.9	35	9,775.9
C. Office Equipments	10	2,621.2	27	5,430.9	67	6,353.4
D. Other Machinery & Equipments	1,373	93,670.3	2,269	105,938.4	1,934	105,982.5
V. Real Estate	8,543	239,857.5	9,734	248,927.1	62,223	280,253.4
A. Land	1,859	132,379.8	3,001	144,020.2	3,068	138,782.8
B. Buildings:	6,684	107,477.7	6,733	104,906.9	59,155	141,470.5
1. Residential	4,291	30,639.3	4,056	24,632.9	56,468	58,081.3
2. Non-Residential	2,393	76,838.4	2,677	80,274.0	2,687	83,389.3
(a) Commercial	1,640	64,456.1	1,992	66,610.2	1,780	70,499.4
(b) Industrial	181	10,967.6	164	11,417.0	306	10,917.5
(c) Others	572	1,414.7	521	2,246.9	601	1,972.4
VI. Fixed Deposits and Insurance Policies	985	4,800.4	990	4,552.2	280	4,002.4
A. Bank Deposits	704	1,778.9	733	1,912.2	82	1,547.5
B. Insurance Policies	281	3,021.5	257	2,640.1	198	2,454.8
VII. Others	34,822	675,421.2	266,607	710,803.0	230,835	694,038.3
A. Other Secured Advances	13,744	88,027.3	11,622	99,858.2	11,577	91,554.2
B. Advances Secured by Guarantee(s)	21,078	587,394.0	254,985	610,944.8	219,258	602,484.0
1. Institutional Guarantee(s)	3,378	450,346.2	3,128	458,614.3	4,552	488,583.8
2. Individual Guarantee(s)	17,700	137,047.8	251,857	152,330.5	214,706	113,900.2
VIII. Unsecured Advances	52,270	7,757.2	54,436	8,437.2	53,472	8,263.2
Total	305,362	1,537,056.3	686,478	1,599,623.1	857,551	1,607,650.6

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	12,901	4,176.3	14,871	5,385.8	16,810	6,168.5
II. Securities, Shares and Other Financial Instruments:	1,367	65,303.2	1,132	71,734.4	1,175	61,874.7
A. Quoted on the Stock Exchange:	1,122	47,583.8	922	36,168.3	963	40,040.4
1. To Stock Brokers and Dealers:	681	21,546.7	527	17,313.2	538	19,180.1
(a) Government and Other Trustee Securit	244	2,451.8	256	618.2	250	514.7
(b) Shares and Debentures	362	18,125.0	185	16,016.9	247	18,550.6
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	75	969.9	86	678.1	41	114.8
2. To Others:	441	26,037.2	395	18,855.1	425	20,860.2
(a) Government and Other Trustee Securit	8	9.9	8	7.2	15	32.0
(b) Shares and Debentures	167	16,236.6	147	13,410.8	180	15,397.1
(c) Participation Term Certificates	1	0.4	1	0.2	3	1.9
(d) Others	265	9,790.3	239	5,437.0	227	5,429.3
B. Unquoted on the Stock Exchange:	245	17,719.3	210	35,566.1	212	21,834.3
1. To Stock Brokers and Dealers:	21	13,890.4	12	7,777.1	14	17,710.0
(a) Government and Other Trustee Securit	3	96.7	1	1.1	2	0.4
(b) Shares and Debentures	3	694.9	2	300.0	2	72.0
(c) Participation Term Certificates	1	9.5	1	9.5	1	0.0
(d) Others	14	13,089.2	8	7,466.5	9	17,637.5
2. To Others:	224	3,828.9	198	27,789.0	198	4,124.3
(a) Government and Other Trustee Securit	175	1,665.2	152	20,446.4	141	1,740.0
(b) Shares and Debentures	4	1,263.8	3	1,234.1	5	730.9
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	45	899.9	43	6,108.4	52	1,653.4
III. Merchandise	47,335	1,676,013.8	56,742	1,671,905.3	54,208	1,672,765.3
A. Food Items:	12,541	466,289.2	21,993	420,418.2	20,245	459,850.9
1. Wheat	2,905	102,207.3	11,484	73,558.4	11,323	98,929.1
2. Rice and Paddy	2,486	71,683.5	2,642	83,091.9	2,351	69,819.5
3. Other Grains & Pulses:	569	8,993.7	517	8,782.6	398	3,979.1
(a) Indigenous	432	7,571.3	383	7,741.0	301	3,253.7
(b) Imported	137	1,422.4	134	1,041.7	97	725.5
4. Edible Oils:	1,273	56,357.2	1,320	50,294.1	1,190	48,844.3
(a) Indigenous	1,015	43,886.2	1,094	40,607.1	977	40,202.1
(b) Imported	258	12,470.9	226	9,686.9	213	8,642.3
5. Sugar:	1,387	141,932.8	1,285	109,447.3	1,428	135,145.8
(a) Indigenous	1,124	106,885.5	895	83,775.1	1,192	125,570.0
(b) Imported	263	35,047.3	390	25,672.1	236	9,575.8
6. Kariana And Spices	237	1,076.2	271	527.9	243	4,065.5
7. Fish And Fish Preparations	19	859.8	23	1,025.6	24	654.7
8. Other Food Items:	3,665	83,178.9	4,451	93,690.4	3,288	98,413.0
(a) Indigenous	3,658	82,123.2	4,448	93,683.6	3,267	97,580.9
(b) Imported	7	1,055.8	3	6.7	21	832.1
B. Raw Materials:	12,094	467,468.1	12,069	514,501.5	11,840	490,271.9
1. Cotton Raw:	3,442	120,717.4	3,573	131,979.4	3,117	120,065.6
(a) Indigenous	3,238	106,379.9	3,148	108,270.1	2,758	107,037.4
(b) Imported	204	14,337.5	425	23,709.3	359	13,028.2
2. Synthetic Fibers:	187	16,705.6	176	24,757.1	217	24,633.8
(a) Indigenous	148	16,396.1	141	24,476.0	183	23,027.9
(b) Imported	39	309.5	35	281.0	34	1,605.9
3. Fertilizers:	1,604	62,070.7	1,454	69,820.5	1,385	63,333.6
(a) Indigenous	1,450	55,941.7	1,294	63,387.9	1,235	54,446.2
(b) Imported	154	6,129.0	160	6,432.6	150	8,887.3
4. Petroleum Crude:	492	55,769.5	523	64,797.9	479	62,180.1
(a) Indigenous	431	27,514.1	461	41,770.7	435	47,309.6
(b) Imported	61	28,255.3	62	23,027.3	44	14,870.5
5. Iron and Steel:	2,607	103,699.9	2,905	106,288.0	2,956	110,064.7
(a) Indigenous	1,620	67,470.9	1,886	69,974.9	1,844	69,223.8
(b) Imported	987	36,228.9	1,019	36,313.0	1,112	40,840.9

3.1.2 Advances Classified by Securities

Domestic Private Banks

Security	(Million Rupees)					
	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6. Wool & Goat Hair	4	14.4	4	13.8	3	4.5
7. Hides & Skins	165	4,068.8	114	3,269.5	130	4,671.0
8. Oil Seeds	253	14,784.7	154	13,794.6	182	11,615.4
9. Pesticides & Insecticides:	306	10,925.8	279	11,078.5	313	4,063.7
(a) Indigenous	275	10,859.9	278	11,078.4	308	4,021.8
(b) Imported	31	66.0	1	0.1	5	41.8
10. Other Raw Materials:	3,034	78,711.3	2,887	88,702.2	3,058	89,639.5
(a) Indigenous	2,708	65,064.5	2,821	80,253.0	2,953	79,828.5
(b) Imported	326	13,646.8	66	8,449.2	105	9,811.0
C. Finished/Manufactured Goods:	22,700	742,256.5	22,680	736,985.7	22,123	722,642.5
1. Cotton Textiles:	2,238	160,283.4	2,230	119,121.9	2,248	106,628.8
(a) Indigenous	2,150	149,339.8	2,109	105,805.2	2,107	104,216.2
(b) Imported	88	10,943.6	121	13,316.7	141	2,412.7
2. Cotton Yarn:	1,130	66,202.8	1,181	61,830.0	1,253	58,098.4
(a) Indigenous	1,057	60,797.8	1,106	55,128.2	1,166	56,891.9
(b) Imported	73	5,405.0	75	6,701.8	87	1,206.5
3. Other Textiles:	2,273	104,386.7	2,654	115,310.7	2,596	134,047.4
(a) Indigenous	2,124	91,956.0	2,539	103,688.1	2,479	130,768.1
(b) Imported	149	12,430.7	115	11,622.6	117	3,279.3
4. Machinery:	2,235	27,008.2	1,996	30,298.6	1,831	32,056.1
(a) Indigenous	2,081	19,465.2	1,725	16,948.1	1,525	17,108.8
(b) Imported	154	7,543.0	271	13,350.5	306	14,947.4
5. Handloom Products	17	155.7	17	164.9	13	151.6
6. Carpets & Rugs	107	3,230.7	170	4,177.0	149	3,317.5
7. Readymade Garments	900	38,575.4	899	31,597.5	1,004	35,494.9
8. Cement and Cement Products:	260	66,717.1	460	91,633.1	432	100,331.8
(a) Indigenous	242	63,469.0	417	88,741.7	384	96,736.2
(b) Imported	18	3,248.1	43	2,891.4	48	3,595.7
9. Sports Goods	153	2,144.1	135	1,899.4	126	1,066.5
10. Surgical Instruments	546	4,574.6	454	4,218.1	430	5,944.5
11. Chemicals & Dyes	2,160	36,281.6	2,062	45,584.8	2,051	40,195.1
12. Other Finished Goods:	10,681	232,696.3	10,422	231,149.6	9,990	205,309.7
(a) Indigenous	9,319	217,296.9	10,145	223,510.4	9,531	193,384.5
(b) Imported	1,362	15,399.3	277	7,639.2	459	11,925.2
IV. Fixed Assets Including Machinery	195,454	1,098,385.2	196,256	1,079,163.7	262,732	1,090,242.7
A. Transport Equipments	182,509	476,764.8	183,672	438,697.6	249,803	451,906.5
B. Furniture & Fixtures	37	2,340.7	78	3,571.9	132	2,860.5
C. Office Equipments	151	47,462.2	256	49,771.6	213	46,483.6
D. Other Machinery & Equipments	12,757	571,817.5	12,250	587,122.5	12,584	588,992.0
V. Real Estate	82,346	676,188.3	173,459	765,492.4	92,595	759,384.2
A. Land	25,173	261,861.7	29,832	309,544.4	28,784	294,849.9
B. Buildings:	57,173	414,326.6	143,627	455,948.0	63,811	464,534.3
1. Residential	46,163	236,872.9	36,513	232,251.0	53,403	264,723.1
2. Non-Residential	11,010	177,453.7	107,114	223,697.0	10,408	199,811.2
(a) Commercial	3,151	108,182.4	99,657	125,066.1	3,606	112,377.2
(b) Industrial	553	16,091.9	1,048	47,813.8	920	41,873.1
(c) Others	7,306	53,179.5	6,409	50,817.1	5,882	45,560.9
VI. Fixed Deposits and Insurance Policies	2,923	48,990.5	4,580	49,051.5	4,608	49,083.9
A. Bank Deposits	1,991	33,702.0	4,153	40,644.4	4,309	41,950.2
B. Insurance Policies	932	15,288.5	427	8,407.1	299	7,133.7
VII. Others	354,608	2,353,308.9	510,721	2,419,785.4	242,236	2,359,746.1
A. Other Secured Advances	325,171	1,452,111.1	481,939	1,641,688.5	198,295	1,376,920.6
B. Advances Secured by Guarantee(s)	29,437	901,197.9	28,782	778,096.9	43,941	982,825.5
1. Institutional Guarantee(s)	3,516	886,490.0	4,575	758,373.3	3,826	962,729.5
2. Individual Guarantee(s)	25,921	14,707.8	24,207	19,723.7	40,115	20,096.0
VIII. Unsecured Advances	1,180,200	115,702.2	1,177,367	81,933.5	1,379,375	117,792.4
Total	1,877,134	6,038,068.3	2,135,128	6,144,451.9	2,053,739	6,117,057.8

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	Jun-19		Dec-19		Jun-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 Securit	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securit	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securit	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securit	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	34	4,760.8	36	8,681.4	40	5,805.6
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	5	2,056.3	6	1,563.9	4	1,467.4
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	40.2	2	40.3	1	40.2
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	40.2	2	40.3	1	40.2
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

Security	(Million Rupees)					
	Jun-19		Dec-19		Jun-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	2,016.1	4	1,523.5	3	1,427.2
(a) Indigenous	4	2,016.1	4	1,523.5	3	1,427.2
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	29	2,704.5	30	7,117.6	36	4,338.2
1. Cotton Textiles:	5	917.0	5	857.0	5	857.0
(a) Indigenous	5	917.0	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	281.7	4	276.2	6	376.1
(a) Indigenous	4	281.7	4	276.2	6	376.1
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	40.7	1	0.0	1	102.1
(a) Indigenous	1	40.7	1	0.0	1	102.1
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	2	241.2	2	236.0	2	249.1
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	1	261.8	1	347.4	1	213.8
11. Chemicals & Dyes	-	-	-	-	2	40.0
12. Other Finished Goods:	14	845.3	15	5,284.2	17	2,383.3
(a) Indigenous	14	845.3	15	5,284.2	17	2,383.3
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	94	69.8	89	67.8	76	1,161.0
A. Transport Equipments	92	52.3	87	50.3	69	37.8
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	2	17.5	2	17.5	7	1,123.2
V. Real Estate	204	3,315.3	195	5,689.9	187	4,744.2
A. Land	22	617.3	22	617.3	22	617.3
B. Buildings:	182	2,698.0	173	5,072.7	165	4,127.0
1. Residential	176	550.9	165	504.2	162	490.8
2. Non-Residential	6	2,147.1	8	4,568.5	3	3,636.2
(a) Commercial	1	125.0	8	4,568.5	3	3,636.2
(b) Industrial	4	828.0	-	-	-	-
(c) Others	1	1,194.1	-	-	-	-
VI. Fixed Deposits and Insurance Policies	2	0.5	2	0.4	2	0.0
A. Bank Deposits	2	0.5	2	0.4	2	0.0
B. Insurance Policies	-	-	-	-	-	-
VII. Others	154	68,292.2	150	73,049.4	150	78,275.7
A. Other Secured Advances	72	9,720.7	55	20,338.4	71	19,577.6
B. Advances Secured by Guarantee(s)	82	58,571.5	95	52,711.0	79	58,698.1
1. Institutional Guarantee(s)	82	58,571.5	73	52,698.6	79	58,698.1
2. Individual Guarantee(s)	-	-	22	12.4	-	-
VIII. Unsecured Advances	6	0.9	7	1.7	17	3.4
Total	494	76,439.5	479	87,490.7	472	89,990.0

3.1.4 Advances Classified by Securities

Specialised Banks

Security	(Million Rupees)					
	Jun-19		Dec-19		Jun-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:	89	18.0	97	18.3	94	17.7
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:	89	18.0	97	18.3	94	17.7
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:	89	18.0	97	18.3	94	17.7
(a) Government and Other Trustee Securities	89	18.0	97	18.3	94	17.7
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	1	1,000.0	1	852.0	1	950.0
A. Food Items:	1	1,000.0	1	852.0	1	950.0
1. Wheat	1	1,000.0	1	852.0	1	950.0
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)					
	Jun-19		Dec-19		Jun-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	2,742	765.3	2,879	754.4	2,731	745.2
A. Transport Equipments	2,659	748.1	2,822	741.8	2,693	736.9
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	83	17.2	57	12.6	38	8.3
V. Real Estate	612,070	140,119.0	624,173	141,137.2	589,230	131,833.2
A. Land	608,781	137,697.6	620,832	138,872.1	586,094	129,907.1
B. Buildings:	3,289	2,421.5	3,341	2,265.0	3,136	1,926.2
1. Residential	1,685	1,210.1	1,472	1,070.9	1,306	913.1
2. Non-Residential	1,604	1,211.3	1,869	1,194.1	1,830	1,013.1
(a) Commercial	248	918.5	320	876.2	294	685.8
(b) Industrial	60	250.4	38	271.3	37	280.5
(c) Others	1,296	42.5	1,511	46.6	1,499	46.7
VI. Fixed Deposits and Insurance Policies	4	13.6	2	1.0	5	56.6
A. Bank Deposits	3	13.5	1	1.0	4	56.5
B. Insurance Policies	1	0.1	1	0.1	1	0.1
VII. Others	105,342	14,528.2	105,844	15,157.7	105,114	14,978.2
A. Other Secured Advances	59,855	7,962.0	59,904	9,119.0	59,913	9,018.0
B. Advances Secured by Guarantee(s)	45,487	6,566.2	45,940	6,038.7	45,201	5,960.2
1. Institutional Guarantee(s)	2,546	218.3	2,898	202.7	2,167	208.1
2. Individual Guarantee(s)	42,941	6,347.8	43,042	5,836.0	43,034	5,752.1
VIII. Unsecured Advances	12,281	1,402.4	14,901	1,432.9	14,868	1,390.8
Total	732,529	157,846.5	747,897	159,353.4	712,043	149,971.7

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	2	438.1	2	327.0	2	1,977.8
1) Official	-	-	-	-	-	-
2) Business	2	438.1	2	327.0	2	1,977.8
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	2,915,517	7,808,972.4	3,569,980	7,990,592.1	3,623,803	7,962,692.2
I. GOVERNMENT	155	802,002.2	153	771,242.8	173	878,558.8
A. Federal Government	98	268,351.5	94	285,534.3	101	272,175.8
1) Commodity Operations	53	231,298.3	34	215,689.7	48	202,141.5
2) Others	45	37,053.2	60	69,844.6	53	70,034.3
B. Provincial Governments	57	533,650.7	59	485,708.5	72	606,383.0
1) Commodity Operations	45	523,918.7	45	474,532.3	51	594,991.9
2) Others	12	9,732.0	14	11,176.2	21	11,391.1
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,156	1,186,484.9	1,092	1,242,553.1	948	1,160,167.8
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	1	349.0	1	308.9	2	498.7
Utilities	563	673,878.2	515	746,100.5	454	705,340.3
Transport, storage and communications	147	279,777.1	153	284,336.7	134	278,801.7
Manufacturing	393	58,565.2	366	63,658.1	304	74,375.6
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	1	12,210.0	-	-
Commerce and Trade	31	104,822.7	37	109,461.0	31	79,677.3
Others	21	69,092.8	19	26,477.9	23	21,474.2
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	3,035	103,984.2	2,838	124,574.9	3,088	101,329.7
Mutual Funds and AMCs	95	2,469.0	123	3,474.6	137	2,154.4
Insurance & Pension Funds	389	4,820.1	404	5,299.0	440	5,356.8
MFIs and DFIs	2,142	42,027.9	1,901	65,245.4	2,104	45,153.1
Stock Exchange & Brokerage Houses	101	9,140.9	132	10,855.5	137	11,356.4
Modarabas	35	5,341.6	101	4,514.1	108	4,170.9
Other NBFIs	273	40,184.8	177	35,186.2	162	33,138.1
IV. PRIVATE SECTOR (BUSINESS)	1,246,138	5,020,770.9	1,337,083	5,130,954.2	1,471,606	5,126,016.0
A. Agriculture, forestry and fishing	872,995	300,648.2	963,806	306,016.7	1,121,858	279,764.2
1. Crop and animal production, hunting and related service activities	872,416	299,688.2	963,172	304,583.7	1,121,198	278,445.1
Growing of Wheat, Rice, Sugar Cane & Cotton	401,679	128,912	442,577	130,642	614,803	119,906.2
Growing of tropical, subtropical, pome and stone fruits & vegetables	84,801	26,411.0	79,155	26,327.0	72,920	23,987.0
Growing of other fruits, vegetables and crops	19,131	6,717	19,993	8,085	21,221	7,307.1
Raising of livestock and other related activities	292,518	94,322.8	327,734	97,099.0	317,679	89,237.1
Other agricultural support activities	74,285	43,320.3	93,712	42,427.3	94,574	38,004.2
Hunting, trapping and related service activities	2	4.9	1	3.5	1	3.5
02 - Forestry and logging	20	134.2	62	164.3	62	76.5
03 - Fishing and aquaculture	559	825.7	572	1,268.6	598	1,242.6
B. Mining and quarrying	670	67,814.9	886	69,087.5	1,011	81,456.0
05 - Mining of coal and lignite	43	29,226.5	65	29,157.2	120	36,596.0
06 - Extraction of crude petroleum and natural gas	345	34,210.4	541	35,557.0	637	41,509.5
07 - Mining of metal ores	32	867.8	34	825.8	21	705.4
08 - Other mining and quarrying	246	3,494.8	233	3,509.0	222	2,616.4
09 - Mining support service activities	4	15.4	13	38.5	11	28.8
C. Manufacturing	90,514	3,014,699.7	106,104	3,142,223.7	107,927	3,187,779.8
10 - Manufacture of food products	34,790	775,827.7	45,135	746,652.5	45,194	752,912.4
11 - Manufacture of beverages	901	28,475.6	950	28,310.9	892	27,369.7
12 - Manufacture of tobacco products	589	1,379.3	608	1,865.9	529	851.2
13 - Manufacture of textiles	16,819	877,793.0	19,838	992,241.8	20,236	1,042,901.0
Preparation and spinning of textile fibres	5,898	342,897.1	7,787	388,083.0	7,809	410,562.2
Weaving of textiles	3,853	178,972.3	3,886	187,673.5	3,827	198,401.8
Finishing of textiles	2,502	161,803.4	2,943	189,056.4	3,267	195,418.7
Manufacture of knitted and crocheted fabrics	586	22,224.6	499	29,909.0	559	30,937.5
Manufacture of made-up textile articles, except apparel	2,062	92,765.6	2,419	108,947.3	2,596	117,268.7
Manufacture of carpets and rugs	159	2,842.1	172	2,711.2	181	3,076.7
Manufacture of other textiles n.e.c.	1,759	76,287.8	2,132	85,861.4	1,997	87,235.3

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	3,925	108,538.7	4,037	109,221.1	4,028	124,598.4
15 - Manufacture of leather and related products	1,430	31,185.1	1,440	31,613.8	1,523	30,979.6
Tanning and dressing of leather; dressing and dyeing of fur	378	9,613.3	339	7,119.5	392	6,626.9
Manufacture of luggage, handbags and the like, saddlery and harness	66	1,011.8	71	1,158.5	66	1,340.6
Manufacture of footwear	986	20,559.9	1,030	23,335.8	1,065	23,012.0
a. Leather wear	761	17,065.2	824	20,218.8	835	19,700.9
b. Rubber and Plastic wear	225	3,494.8	206	3,117.0	230	3,311.2
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	412	6,110.1	515	5,070.3	456	4,989.8
17 - Manufacture of paper and paper products	1,190	51,059.3	1,272	42,741.5	1,191	43,197.3
18 - Printing and reproduction of recorded media	1,039	13,032.7	965	12,841.1	938	12,683.5
Printing and other service activities related to printing	1,020	12,672.3	954	12,599.7	924	12,490.2
Reproduction of recorded media	19	360.4	11	241.4	14	193.3
19 - Manufacture of coke and refined petroleum products	632	94,053.9	588	79,341.1	870	87,118.8
20 - Manufacture of chemicals and chemical products	7,523	278,191.9	7,594	289,594.9	7,895	265,094.0
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,901	52,250.9	4,643	59,954.6	4,690	60,436.1
22 - Manufacture of rubber and plastics products	2,343	47,811.9	2,564	48,232.2	2,610	45,604.9
23 - Manufacture of other non-metallic mineral products	1,296	189,649.6	1,525	202,478.9	1,585	220,349.0
24 - Manufacture of basic metals	3,909	159,114.2	4,375	163,175.6	4,641	172,309.9
25 - Manufacture of fabricated metal products, except machinery and equipment	793	35,476.9	916	36,431.5	1,000	40,358.8
26 - Manufacture of computer, electronic and optical products	715	11,233.0	289	8,539.1	283	6,546.7
27 - Manufacture of electrical equipment	2,389	124,026.4	2,682	117,800.0	3,157	108,912.7
28 - Manufacture of machinery and equipment	598	20,251.3	664	22,211.8	771	18,659.9
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,375	53,259.2	1,624	91,203.5	1,508	64,169.0
30 - Manufacture of other transport equipment	363	12,798.0	350	10,753.0	348	12,606.1
31 - Manufacture of furniture	680	3,434.0	667	3,452.8	638	3,457.0
32 - Other manufacturing	2,856	39,327.1	2,822	38,099.2	2,896	41,350.6
Manufacture of jewellery and related articles	305	649.3	302	561.5	295	572.3
Manufacture of imitation jewellery and related articles	86	170.0	82	143.4	86	186.9
Manufacture of musical instruments	117	1,112.9	90	917.3	79	816.0
Manufacture of sports goods	384	4,341.9	362	3,598.2	380	3,421.8
Manufacture of games and toys	-	-	2	72.6	7	50.1
Manufacture of medical and dental instruments and supplies	215	2,423.4	322	4,684.0	254	3,566.4
Manufacture of Handicrafts	145	422.5	149	74.6	143	69.5
Other manufacturing n.e.c.	1,604	30,207.1	1,513	28,047.6	1,652	32,667.7
33 - Repair and installation of machinery and equipment	46	420.1	41	396.5	48	323.3
D. Electricity, gas, steam and air conditioning supply	1,524	482,775.2	1,549	502,389.0	1,699	490,261.9
Electric power generation, transmission and distribution	1,057	473,304.0	1,207	493,658.3	1,381	481,886.9
a) Hydal	138	74,027.1	140	82,093.1	182	76,484.0
b) Thermal	162	90,143.2	207	111,737.5	233	110,306.4
c) Coal Based	67	26,618.3	74	36,582.0	96	40,124.3
d) Wind	97	62,801.8	104	45,940.7	122	30,542.4
e) Solar	36	4,823.8	57	5,676.1	79	5,604.0
f) Other	557	214,889.7	625	211,628.8	669	218,825.8
Manufacture of gas; distribution of gaseous fuels through mains	457	9,391.5	322	8,669.9	295	8,332.8
Steam and air conditioning supply	10	79.7	20	60.8	23	42.1
E. Water supply; sewerage, waste management and remediation activities	197	20,221.2	168	14,958.5	182	15,076.2
36 - Water collection, treatment and supply	46	450.4	51	679.4	63	55.2
37 - Sewerage	15	80.7	11	16.4	6	11.6
38 - Waste collection, treatment and disposal activities; materials recovery services	133	19,672.7	104	14,248.0	111	14,996.9
services	3	17.4	2	14.7	2	12.4
F. Construction	3,666	153,170.5	3,118	127,089.7	3,353	125,554.2
41 - Construction of buildings	2,223	73,455.3	2,032	60,145.3	2,169	62,558.2
42 - Civil engineering	1,298	76,034.3	925	65,301.8	1,031	61,635.0
43 - Specialized construction activities	145	3,680.9	161	1,642.6	153	1,361.0
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	157,981	461,367.1	140,701	424,396.4	112,597	413,785.3
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,777	22,698.5	3,709	26,867.6	3,897	22,172.6
46 - Wholesale trade, except of motor vehicles and motorcycles	18,155	278,712.1	28,006	236,500.0	28,018	234,510.4
47 - Retail trade, except of motor vehicles and motorcycles	136,049	159,956.5	108,986	161,028.8	80,682	157,102.3
H. Transportation and storage	71,842	106,693.6	74,613	122,782.0	72,145	119,375.8

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	59,563	45,159.3	58,915	65,444.4	56,361	64,960.6
50 - Water transport	71	989.7	53	820.1	47	752.6
51 - Air transport	155	3,572.7	165	3,422.6	155	3,710.9
52 - Warehousing and support activities for transportation	11,822	51,413.4	15,294	48,015.3	15,397	45,872.7
53 - Courier activities other than national post activities	231	5,558.4	186	5,079.6	185	4,078.9
I. Accommodation and food service activities	1,447	34,262.4	1,684	43,512.0	1,465	38,788.3
55 - Accommodation	554	27,001.3	653	25,610.8	544	25,250.9
56-Food and beverage service activities	893	7,261.1	1,031	17,901.2	921	13,537.4
J. Information and communication	2,249	132,159.4	1,885	137,846.7	2,090	150,910.8
58 - Publishing activities	941	3,757.7	718	2,677.3	724	3,073.7
59 - Motion picture, video and television programme production, sound recording and music publishing activities	99	2,404.5	47	534.4	49	505.6
60 - Programming and broadcasting activities	104	1,688.7	88	1,618.7	66	1,526.2
61 - Telecommunications	577	109,127.1	607	123,485.3	693	134,674.0
62 - Computer programming, consultancy and related activities	309	7,004.7	278	8,681.7	420	9,724.1
63 - Information service activities	219	8,176.8	147	849.2	138	1,407.2
K. Real estate activities	581	28,314.6	634	33,486.1	569	30,919.3
L. Professional, scientific and technical activities	6,962	51,012.7	4,429	57,758.7	7,236	49,177.9
69 - Legal and accounting activities	223	1,679.1	122	851.2	113	662.8
activities	30	3,378.6	37	2,821.5	29	1,939.3
71 - Architectural and engineering activities; technical testing and analysis	453	7,622.3	523	5,923.9	527	6,171.0
72 - Scientific research and development	325	8,681.1	175	7,732.7	162	5,817.1
73 - Advertising and market research	877	4,547.8	543	4,206.0	712	3,103.1
74 - Other professional, scientific and technical activities	5,027	24,935.2	2,983	35,917.8	5,639	31,181.9
75 - Veterinary activities	27	168.6	46	305.7	54	302.7
M. Administrative and support service activities	6,689	71,777.8	5,898	61,758.9	5,861	55,775.8
77 - Rental and leasing activities	659	2,714.3	626	2,607.4	616	2,723.9
78 - Employment activities	11	36.8	32	247.1	38	100.7
79 - Travel agency, tour operator, reservation service and related activities	576	7,018.9	663	8,241.6	720	7,609.4
80 - Security and investigation activities	341	2,155.3	316	2,463.2	362	2,592.0
81. Services to buildings and landscape activities	61	516.7	64	478.6	55	456.4
82 - Office administrative, office support and other business support activities	5,041	59,335.7	4,197	47,721.1	4,070	42,293.4
N. Education	1,122	20,675.1	1,080	20,149.3	1,418	22,494.6
O. Human health and social work activities	1,193	11,258.3	1,114	13,370.1	1,135	14,564.7
86 - Human health activities	1,141	10,987.0	1,077	13,178.8	1,103	14,473.2
87 - Residential care activities	4	17.8	6	49.9	3	11.8
88. Social work activities with and without accommodation	48	253.5	31	141.4	29	79.6
P. Arts, entertainment and recreation	109	804.4	106	2,670.1	108	2,534.9
Q. Other service activities	26,397	63,116.0	29,308	51,458.7	30,952	47,796.3
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	194	18,450.6	192	19,953.8	177	17,929.1
A. Government Trusts and Non-profit Organizations	28	7,001.2	34	6,925.0	41	6,352.1
B. Private Trusts and Non-profit Organizations	147	11,402.6	131	12,416.7	120	10,911.8
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	19	46.8	27	612.1	16	665.2
VI. PERSONAL	1,662,084	674,057.9	2,222,972	699,844.1	2,142,054	677,141.4
A. Bank Employees	89,514	131,256.4	139,123	143,081.1	139,491	140,829.7
1) For house building	33,438	103,753.5	71,221	110,144.0	70,538	109,766.9
2) For transport i.e. purchase of car etc.	31,043	24,435.3	39,213	29,509.1	41,517	27,748.1
3) Other purposes	25,033	3,067.6	28,689	3,428.0	27,436	3,314.6
B. Consumer Financing	1,568,864	541,308.7	2,080,028	555,885.4	1,997,809	535,429.4
1) For house building	18,257	92,413.9	30,678	89,272.8	36,042	83,217.3
2) For transport i.e. purchase of car etc	274,126	215,078.8	317,037	215,295.6	315,498	211,112.9
3) Credit cards	871,872	44,387.2	1,067,987	49,319.3	1,040,276	43,047.8
4) Consumers durable	7,742	6,610.0	39,329	7,276.4	37,918	7,925.6
5) Personal loans	396,867	182,819.0	624,997	194,721.3	568,075	190,125.7
C) Other	3,706	1,492.8	3,821	877.6	4,754	882.3
VII. OTHER	2,755	3,221.6	5,650	1,469.2	5,757	1,549.5
Total	2,915,519	7,809,410.6	3,569,982	7,990,919.1	3,623,805	7,964,670.0

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	305,362	1,537,056.3	686,478	1,599,623.1	857,551	1,607,651
I. GOVERNMENT	16	164,283.1	22	166,148.4	24	183,227
A. Federal Government	5	49,549.2	10	42,287.8	9	36,770
1) Commodity Operations	3	32,828.9	6	17,879.7	6	7,897
2) Others	2	16,720.4	4	24,408.0	3	28,873
B. Provincial Governments	11	114,733.9	12	123,860.6	15	146,457
1) Commodity Operations	10	114,730.2	10	123,595.6	13	146,272
2) Others	1	3.7	2	265.0	2	184
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	58	315,096.1	86	332,538.9	84	340,328
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	16	127,535.8	31	164,504.9	28	176,926
Transport, storage and communications	17	81,983.8	24	83,580.9	23	90,393
Manufacturing	14	39,340.1	18	42,269.9	20	43,863
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	1	12,210.0	-	-
Commerce and Trade	8	25,052.0	10	21,915.6	11	27,075
Others	3	41,184.4	2	8,057.5	2	2,070
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	2,096	20,730.8	1,868	22,301.2	2,064	20,403
Mutual Funds and AMCs	-	-	2	780.1	2	138
Insurance & Pension Funds	12	9.5	14	13.5	14	7
MFIs and DFIs	2,030	11,263.2	1,795	11,621.1	1,994	10,932
Stock Exchange & Brokerage Houses	18	3,239.6	15	1,475.1	14	1,292
Modarabas	2	1,435.7	4	1,575.9	4	994
Other NBFIs	34	4,782.8	38	6,835.5	36	7,039
IV. PRIVATE SECTOR (BUSINESS)	218,045	861,529.9	309,449	888,335.1	512,991	880,382
A. Agriculture, forestry and fishing	140,934	56,525.7	221,372	58,987.7	422,731	52,989
1. Crop and animal production, hunting and related service activities	140,849	56,456.1	221,292	58,867.7	422,634	52,874
Growing of Wheat, Rice, Sugar Cane & Cotton	90,977	27,090	124,699	28,156	315,186	25,284
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,585	535.5	1,460	543.5	1,788	504
Growing of other fruits, vegetables and crops	8,456	1,252	8,921	1,638	10,606	1,512
Raising of livestock and other related activities	9,685	11,462.2	37,217	11,665.7	41,279	10,123
Other agricultural support activities	30,145	16,114.8	48,995	16,864.2	53,775	15,451
Hunting, trapping and related service activities	1	1.4	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	85	69.6	80	120.0	97	115
B. Mining and quarrying	199	13,555.8	175	14,301.9	207	16,177
05 - Mining of coal and lignite	4	7,137.4	4	7,763.0	6	8,615
06 - Extraction of crude petroleum and natural gas	62	4,850.1	50	5,094.3	70	6,153
07 - Mining of metal ores	1	0.9	1	1.0	1	1
08-Other mining and quarrying	130	1,562.3	118	1,438.6	130	1,407
09 - Mining support service activities	2	5.0	2	5.0	-	-
C. Manufacturing	6,392	524,456.7	8,161	545,438.1	9,327	552,028
10 - Manufacture of food products	2,145	122,246.0	2,233	123,461.2	2,482	123,586
11 - Manufacture of beverages	61	5,085.6	83	4,971.2	72	4,307
12 - Manufacture of tobacco products	1	0.8	1	0.8	1	1
13 - Manufacture of textiles	1,797	182,677.4	2,929	198,721.5	3,408	206,639
Preparation and spinning of textile fibres	883	68,398.3	1,338	80,707.0	1,376	86,662
Weaving of textiles	325	43,552.5	514	41,351.0	563	40,778
Finishing of textiles	432	63,467.8	652	68,740.1	850	64,715
Manufacture of knitted and crocheted fabrics	2	6.3	-	-	14	591
Manufacture of made-up textile articles, except apparel	95	5,721.6	357	5,847.5	408	9,348
Manufacture of carpets and rugs	12	305.3	15	306.2	18	300
Manufacture of other textiles n.e.c.	48	1,225.7	53	1,769.8	179	4,245

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	175	8,517	245	9,266	253	9,100
15 - Manufacture of leather and related products	88	2,486.5	96	3,769.7	115	3,286
Tanning and dressing of leather; dressing and dyeing of fur	18	319.0	20	369.8	26	371
Manufacture of luggage, handbags and the like, saddlery and harness	7	276.1	7	299.4	7	299
Manufacture of footwear	63	1,891.4	69	3,100.5	82	2,616
a. Leather wear	34	934.8	38	2,222.7	50	1,743
b. Rubber and Plastic wear	29	956.6	31	877.8	32	872
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	38	402.1	37	417.5	19	202
17 - Manufacture of paper and paper products	77	3,768.2	75	4,144.7	67	4,105
18 - Printing and reproduction of recorded media	51	4,892.4	100	4,775.9	78	5,133
Printing and other service activities related to printing	51	4,892.4	100	4,775.9	78	5,133
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	60	37,758.0	59	34,636.4	219	30,772
20 - Manufacture of chemicals and chemical products	379	27,666.3	477	33,456.3	503	32,196
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	75	4,517.1	178	4,990.4	210	4,493
22 - Manufacture of rubber and plastics products	185	4,948.8	219	4,897.9	257	4,589
23 - Manufacture of other non-metallic mineral products	309	49,145.4	310	50,226.0	321	51,748
24 - Manufacture of basic metals	170	20,340.3	165	20,444.3	202	22,203
25 - Manufacture of fabricated metal products, except machinery and equipment	23	4,784.5	23	4,882.8	24	4,699
26 - Manufacture of computer, electronic and optical products	39	3,290.3	24	3,296.8	24	2,612
27 - Manufacture of electrical equipment	158	23,437.8	322	20,212.1	299	18,668
28 - Manufacture of machinery and equipment	57	6,178.3	54	6,341.9	65	6,939
29 - Manufacture of motor vehicles, trailers and semi-trailers	124	10,285.1	154	10,538.4	146	10,643
30 - Manufacture of other transport equipment	10	566.9	9	580.6	6	574
31 - Manufacture of furniture	67	276.6	60	257.0	72	244
32 - Other manufacturing	303	1,185.8	308	1,148.3	484	5,291
Manufacture of jewellery and related articles	25	56.7	29	57.4	22	53
Manufacture of imitation jewellery and related articles	1	0.9	1	0.9	2	2
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	52	185.1	49	186.6	59	170
Manufacture of games and toys	-	-	1	3.1	1	3
Manufacture of medical and dental instruments and supplies	10	124.5	12	126.5	2	64
Manufacture of Handicrafts	3	12.4	5	12.4	4	13
Other manufacturing n.e.c.	212	806.2	211	761.3	394	4,985
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	235	103,098.6	297	120,264.6	351	116,688
Electric power generation, transmission and distribution	221	100,867.8	232	117,976.3	310	114,545
a) Hydal	95	46,349.0	90	56,570.9	126	55,260
b) Thermal	69	36,825.3	79	40,691.0	88	37,821
c) Coal Based	6	6,510.2	6	8,017.0	7	8,229
d) Wind	5	3,200.9	5	4,249.5	10	4,494
e) Solar	11	2,134.1	22	3,024.8	42	3,001
f) Other	35	5,848.2	30	5,423.1	37	5,740
Manufacture of gas; distribution of gaseous fuels through mains	14	2,230.8	65	2,288.3	41	2,144
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	16	144.4	18	148.1	38	160
36 - Water collection, treatment and supply	12	27.7	14	31.5	29	26
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	3	114.8	3	114.9	8	133
services	1	1.9	1	1.7	1	2
F. Construction	442	17,451.0	407	17,599.9	589	18,216
41 - Construction of buildings	263	6,872.9	235	6,488.8	247	6,186
42 - Civil engineering	178	10,518.5	171	11,051.5	339	11,931
43 - Specialized construction activities	1	59.6	1	59.6	3	98
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	12,455	68,535.6	22,143	64,225.3	24,824	61,263
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	93	1,368.0	105	1,426.6	104	1,187
46 - Wholesale trade, except of motor vehicles and motorcycles	1,997	43,689.9	12,899	41,345.0	13,159	38,181
47 - Retail trade, except of motor vehicles and motorcycles	10,365	23,477.7	9,139	21,453.6	11,561	21,895
H. Transportation and storage	53,451	26,558.1	53,002	23,126.1	50,759	19,323

3.2.1 Advances Classified by Borrowers

Public Sector Commercial Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	53,303	16,503.2	52,816	13,632.4	50,498	10,934.0
50 - Water transport	1	3.3	2	5.2	1	3.0
51 - Air transport	2	53.1	28	97.8	38	185.3
52 - Warehousing and support activities for transportation	143	8,708.5	154	8,066.5	219	6,915.9
53 - Courier activities other than national post activities	2	1,290.0	2	1,324.2	3	1,284.4
I. Accommodation and food service activities	171	15,794.5	155	12,767.8	161	12,106.1
55 - Accommodation	87	14,870.2	83	11,851.0	74	11,078.9
56 - Food and beverage service activities	84	924.3	72	916.8	87	1,027.2
J. Information and communication	148	9,524.3	108	10,576.6	137	11,325.9
58 - Publishing activities	7	215.8	7	86.4	6	131.7
59 - Motion picture, video and television programme production, sound recording and music publishing activities	31	23.0	3	23.6	3	23.5
60 - Programming and broadcasting activities	2	2.8	3	4.9	3	5.0
61 - Telecommunications	80	7,193.0	69	8,593.1	86	9,336.7
62 - Computer programming, consultancy and related activities	27	2,084.4	25	1,860.6	38	1,822.2
63 - Information service activities	1	5.3	1	8.0	1	6.8
K. Real estate activities	118	4,157.7	85	3,770.7	78	3,144.6
L. Professional, scientific and technical activities	34	181.1	43	552.9	56	874.1
69 - Legal and accounting activities	6	45.8	5	29.1	5	29.1
71 - Architectural and engineering activities; technical testing and analysis	1	0.8	9	0.8	11	0.8
72 - Scientific research and development	8	89.0	12	475.9	14	483.5
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	6	15.4	5	12.0	7	9.6
75 - Veterinary activities	12	28.7	11	33.7	17	349.2
76 - Veterinary activities	1	1.4	1	1.5	2	1.9
M. Administrative and support service activities	703	7,917.2	609	2,139.8	709	1,667.8
77 - Rental and leasing activities	76	668.8	70	685.3	84	638.9
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	14	143.8	15	143.4	20	178.4
80 - Security and investigation activities	12	156.1	11	141.4	13	128.0
81 - Services to buildings and landscape activities	10	2.0	9	2.1	1	2.1
82 - Office administrative, office support and other business support activities	591	6,946.4	504	1,167.7	591	720.4
N. Education	189	1,547.2	188	1,803.3	212	2,368.9
O. Human health and social work activities	116	2,539.3	116	2,750.0	145	2,870.5
86 - Human health activities	116	2,539.3	116	2,750.0	145	2,870.5
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	2	9.0	2	9.1	2	9.0
Q. Other service activities	2,440	9,533.8	2,568	9,873.4	2,665	9,171.3
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	10	5,582.7	15	5,101.1	15	3,651.4
A. Government Trusts and Non-profit Organizations	3	3,347.6	3	3,206.0	3	1,573.6
B. Private Trusts and Non-profit Organizations	7	2,235.1	12	1,895.0	12	2,077.8
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	85,095	168,347.2	375,034	184,259.3	342,277	178,709.5
A. Bank Employees	10,632	42,689.0	51,983	48,426.6	54,319	43,468.3
1) For house building	3,506	34,835.4	38,343	36,858.1	37,762	33,863.7
2) For transport i.e. purchase of car etc.	3,406	7,458.9	9,345	11,105.0	12,366	9,155.1
3) Other purposes	3,720	394.6	4,295	463.5	4,191	449.5
B. Consumer Financing	74,460	125,657.8	323,049	135,832.4	287,957	135,241.1
1) For house building	1,228	6,439.9	15,514	6,191.6	17,225	6,926.8
2) For transport i.e. purchase of car etc	14,313	14,376.6	36,383	15,345.7	36,731	15,453.7
3) Credit cards	1	187.2	2,012	198.7	-	-
4) Consumers durable	3,960	6,491.2	33,694	7,103.6	32,021	7,776.0
5) Personal loans	54,958	98,163.0	235,446	106,992.7	201,980	105,084.7
C) Other	3	0.4	2	0.3	1	0.1
VII. OTHER	42	1,486.4	4	939.0	96	950.4
Total	305,362	1,537,056.3	686,478	1,599,623.1	857,551	1,607,650.6

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	2	438.1	2	327.0	2	1,977.8
1) Official	-	-	-	-	-	-
2) Business	2	438.1	2	327.0	2	1,977.8
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,877,132	6,037,630.2	2,135,126	6,144,124.9	2,053,737	6,115,080.0
I. GOVERNMENT	138	636,719.1	130	604,242.4	147	693,882.1
A. Federal Government	93	218,802.3	84	243,246.5	91	234,905.9
1) Commodity Operations	50	198,469.4	28	197,810.0	42	194,244.3
2) Others	43	20,332.9	56	45,436.6	49	40,661.6
B. Provincial Governments	45	417,916.8	46	360,995.8	56	458,976.2
1) Commodity Operations	34	408,188.5	34	350,084.6	37	447,769.6
2) Others	11	9,728.3	12	10,911.2	19	11,206.7
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,098	871,388.8	1,006	910,014.2	864	819,840.3
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	1	349.0	1	308.9	2	498.7
Utilities	547	546,342.5	484	581,595.6	426	528,414.1
Transport, storage and communications	130	197,793.3	129	200,755.8	111	188,408.5
Manufacturing	379	19,225.1	348	21,388.2	284	30,512.5
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	23	79,770.6	27	87,545.4	20	52,601.9
Others	18	27,908.4	17	18,420.3	21	19,404.6
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	937	83,064.4	968	102,083.7	1,022	80,774.7
Mutual Funds and AMCs	95	2,469.0	121	2,694.5	135	2,016.2
Insurance & Pension Funds	377	4,810.5	390	5,285.6	426	5,349.5
MFIs and DFIs	112	30,764.8	106	53,624.4	110	34,221.6
Stock Exchange & Brokerage Houses	83	5,901.3	117	9,380.3	123	10,064.1
Modarabas	33	3,905.9	97	2,938.2	104	3,177.0
Other NBFIs	237	35,212.9	137	28,160.7	124	25,946.4
IV. PRIVATE SECTOR (BUSINESS)	309,672	3,929,471.6	297,591	4,000,573.2	263,398	4,010,463.5
A. Agriculture, forestry and fishing	77,481	103,717.3	89,459	108,613.8	82,236	97,800.1
1. Crop and animal production, hunting and related service activities	77,326	102,860.4	89,296	107,338.3	82,078	96,637.2
Growing of Wheat, Rice, Sugar Cane & Cotton	61,961	52,355	70,098	52,513	63,871	47,546.9
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,577	4,039.4	1,878	5,024.1	1,777	4,470.7
Growing of other fruits, vegetables and crops	4,636	4,465	4,604	5,348	4,590	4,776.5
Raising of livestock and other related activities	5,283	30,503.5	5,595	32,896.5	5,090	29,589.2
Other agricultural support activities	3,868	11,494.0	7,120	11,552.3	6,749	10,250.4
Hunting, trapping and related service activities	1	3.5	1	3.5	1	3.5
02 - Forestry and logging	6	132.5	7	158.8	3	70.7
03 - Fishing and aquaculture	149	724.4	156	1,116.7	155	1,092.2
B. Mining and quarrying	462	54,250.1	702	54,776.5	795	65,270.1
05 - Mining of coal and lignite	36	22,089.0	58	21,394.2	111	27,980.9
06 - Extraction of crude petroleum and natural gas	283	29,360.3	491	30,462.7	567	35,356.0
07 - Mining of metal ores	31	866.9	33	824.8	20	704.3
08 - Other mining and quarrying	110	1,923.5	109	2,061.4	86	1,200.1
09 - Mining support service activities	2	10.4	11	33.5	11	28.8
C. Manufacturing	62,221	2,429,227.7	66,053	2,529,077.4	65,292	2,553,068.9
10 - Manufacture of food products	14,741	640,474.7	15,105	608,994.9	13,463	610,557.2
11 - Manufacture of beverages	739	22,483.3	648	23,101.9	590	21,719.8
12 - Manufacture of tobacco products	380	1,329.9	384	959.4	311	804.5
13 - Manufacture of textiles	14,727	693,068.4	16,616	788,959.9	16,541	829,864.9
Preparation and spinning of textile fibres	5,007	274,453.0	6,441	307,330.2	6,417	322,779.8
Weaving of textiles	3,455	135,342.4	3,298	146,247.8	3,191	157,546.8
Finishing of textiles	2,062	97,975.7	2,279	117,366.5	2,404	125,922.5
Manufacture of knitted and crocheted fabrics	565	22,177.6	480	29,868.3	526	30,306.0
Manufacture of made-up textile articles, except apparel	1,951	86,836.7	2,049	102,900.4	2,176	107,733.0
Manufacture of carpets and rugs	106	2,529.9	117	2,395.5	123	2,765.2
Manufacture of other textiles n.e.c.	1,581	73,753.1	1,952	82,851.2	1,704	82,811.8

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	2,658	99,435	2,711	99,384	2,701	114,917
15 - Manufacture of leather and related products	1,024	28,551.4	1,025	27,298.0	1,092	27,148
Tanning and dressing of leather; dressing and dyeing of fur	337	9,266.9	296	6,722.5	343	6,229
Manufacture of luggage, handbags and the like, saddlery and harness	57	726.1	62	849.3	57	1,032
Manufacture of footwear	630	18,558.5	667	19,726.1	692	19,888
a. Leather wear	437	16,021.4	495	17,487.7	496	17,450
b. Rubber and Plastic wear	193	2,537.1	172	2,238.4	196	2,438
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	297	5,691.0	388	4,633.4	349	4,770
17 - Manufacture of paper and paper products	1,073	46,575.3	1,158	36,252.4	1,086	35,874
18 - Printing and reproduction of recorded media	966	8,078.4	844	8,004.5	841	7,523
Printing and other service activities related to printing	951	7,730.2	837	7,775.3	831	7,342
Reproduction of recorded media	15	348.3	7	229.2	10	181
19 - Manufacture of coke and refined petroleum products	572	56,295.9	528	44,704.5	651	56,347
20 - Manufacture of chemicals and chemical products	6,682	238,725.7	6,662	243,933.0	6,938	219,323
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,808	40,414.6	4,450	51,213.4	4,464	50,148
22 - Manufacture of rubber and plastics products	2,037	42,499.5	2,227	42,679.4	2,233	40,366
23 - Manufacture of other non-metallic mineral products	959	139,649.0	1,187	149,863.7	1,238	165,003
24 - Manufacture of basic metals	3,676	137,592.3	4,146	140,963.4	4,376	148,088
25 - Manufacture of fabricated metal products, except machinery and equipment	718	30,669.8	843	31,530.0	928	35,642
26 - Manufacture of computer, electronic and optical products	663	7,178.1	253	4,715.9	247	3,926
27 - Manufacture of electrical equipment	2,167	93,596.9	2,294	90,480.5	2,792	81,264
28 - Manufacture of machinery and equipment	498	14,043.0	569	15,843.7	665	11,696
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,226	36,931.6	1,444	70,795.9	1,340	43,621
30 - Manufacture of other transport equipment	350	5,083.4	337	4,972.4	339	5,604
31 - Manufacture of furniture	228	3,069.9	236	3,116.2	196	3,133
32 - Other manufacturing	1,986	37,370.1	1,957	36,280.6	1,863	35,404
Manufacture of jewellery and related articles	98	549.3	92	464.8	93	481
Manufacture of imitation jewellery and related articles	84	161.1	80	134.5	83	177
Manufacture of musical instruments	117	1,112.9	90	917.3	79	816
Manufacture of sports goods	305	4,143.6	288	3,401.3	296	3,242
Manufacture of games and toys	-	-	1	69.5	6	47
Manufacture of medical and dental instruments and supplies	174	2,286.8	283	4,549.0	230	3,494
Manufacture of Handicrafts	21	394.5	23	47.1	19	43
Other manufacturing n.e.c.	1,187	28,722.0	1,100	26,697.1	1,057	27,104
33 - Repair and installation of machinery and equipment	46	420.1	41	396.5	48	323
D. Electricity, gas, steam and air conditioning supply	1,269	372,224.8	1,232	370,178.3	1,332	367,676
Electric power generation, transmission and distribution	823	364,990.0	960	363,737.2	1,058	361,445
a) Hydal	43	27,678.1	50	25,522.3	56	21,224
b) Thermal	93	53,317.8	128	71,046.5	145	72,485
c) Coal Based	59	15,057.0	65	20,630.2	88	30,643
d) Wind	92	59,601.0	99	41,691.2	112	26,048
e) Solar	25	2,689.7	35	2,651.3	37	2,603
f) Other	511	206,646.4	583	202,195.8	620	208,441
Manufacture of gas; distribution of gaseous fuels through mains	436	7,155.1	252	6,380.3	251	6,189
Steam and air conditioning supply	10	79.7	20	60.8	23	42
E. Water supply; sewerage, waste management and remediation activities	162	20,076.8	131	14,810.3	125	14,916
36 - Water collection, treatment and supply	15	422.6	18	647.8	15	29
37 - Sewerage	15	80.7	11	16.4	6	12
38 - Waste collection, treatment and disposal activities; materials recovery services	130	19,557.9	101	14,133.2	103	14,864
services	2	15.5	1	13.0	1	11
F. Construction	2,417	135,354.7	2,294	109,183.7	2,348	107,144
41 - Construction of buildings	1,550	66,284.8	1,388	53,382.0	1,516	56,208
42 - Civil engineering	728	65,452.6	750	54,220.7	686	49,675
43 - Specialized construction activities	139	3,617.3	156	1,581.0	146	1,261
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	115,748	383,693.5	88,824	350,263.0	58,069	342,981
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,878	20,962.2	1,792	25,073.1	1,982	20,612
46 - Wholesale trade, except of motor vehicles and motorcycles	15,561	230,947.4	14,513	190,857.0	14,268	192,970
47 - Retail trade, except of motor vehicles and motorcycles	98,309	131,783.9	72,519	134,332.9	41,819	129,399
H. Transportation and storage	8,786	78,456.1	8,394	97,084.3	8,293	97,513

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
49 - Land transport and transport via pipelines	6,145	28,630.2	5,984	51,786.2	5,748	54,000.8
50 - Water transport	69	984.8	50	814.0	46	749.7
51 - Air transport	153	3,519.6	137	3,324.9	117	3,525.7
52 - Warehousing and support activities for transportation	2,191	41,155.0	2,040	37,478.8	2,200	36,442.7
53 - Courier activities other than national post activities	228	4,166.5	183	3,680.5	182	2,794.5
I. Accommodation and food service activities	787	18,180.1	1,038	28,130.3	816	24,142.0
55 - Accommodation	300	11,908.0	399	11,207.8	300	11,692.6
56 - Food and beverage service activities	487	6,272.1	639	16,922.5	516	12,449.4
J. Information and communication	1,922	114,832.2	1,598	120,087.8	1,772	138,125.5
58 - Publishing activities	765	3,516.7	541	2,565.4	548	2,916.5
59 - Motion picture, video and television programme production, sound recording and music publishing activities	67	2,380.7	42	509.1	44	480.5
60 - Programming and broadcasting activities	102	1,685.9	85	1,613.8	63	1,521.2
61 - Telecommunications	489	94,157.4	532	107,737.4	599	123,905.3
62 - Computer programming, consultancy and related activities	282	4,920.3	253	6,821.1	382	7,901.8
63 - Information service activities	217	8,171.2	145	841.0	136	1,400.2
K. Real estate activities	446	24,156.1	532	29,714.6	474	27,773.9
L. Professional, scientific and technical activities	6,893	49,645.2	4,352	56,210.5	7,148	47,361.9
69 - Legal and accounting activities	204	1,632.8	104	821.6	95	633.3
activities	27	3,373.2	26	2,816.2	16	1,938.2
71 - Architectural and engineering activities; technical testing and analysis	433	7,242.8	499	5,241.8	500	5,434.6
72 - Scientific research and development	324	8,641.1	174	7,692.7	161	5,817.1
73 - Advertising and market research	867	3,683.6	534	3,451.5	703	2,405.9
74 - Other professional, scientific and technical activities	5,014	24,905.5	2,971	35,883.3	5,621	30,832.0
75 - Veterinary activities	24	166.2	44	303.4	52	300.8
M. Administrative and support service activities	5,773	63,810.8	5,001	59,536.5	4,857	54,019.5
77 - Rental and leasing activities	583	2,045.5	556	1,922.1	532	2,085.0
78 - Employment activities	11	36.8	32	247.1	38	100.7
79 - Travel agency, tour operator, reservation service and related activities	557	6,872.6	643	8,095.9	695	7,428.7
80 - Security and investigation activities	329	1,999.3	305	2,321.8	349	2,464.0
81. Services to buildings and landscape activities	51	514.7	55	476.5	54	454.3
82 - Office administrative, office support and other business support activities	4,242	52,342.0	3,410	46,473.2	3,189	41,486.8
N. Education	673	18,978.4	632	18,211.3	950	19,989.8
O. Human health and social work activities	709	8,650.0	631	10,555.8	623	11,638.0
86 - Human health activities	664	8,379.4	601	10,365.2	598	11,547.2
87 - Residential care activities	4	17.8	6	49.9	3	11.8
88. Social work activities with and without accommodation	41	252.9	24	140.7	22	78.9
P. Arts, entertainment and recreation	81	785.5	78	2,651.3	80	2,516.3
Q. Other service activities	23,842	53,432.3	26,640	41,487.9	28,188	38,527.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	182	12,804.4	174	14,289.2	160	14,224.7
A. Government Trusts and Non-profit Organizations	25	3,653.7	31	3,719.0	38	4,778.5
B. Private Trusts and Non-profit Organizations	138	9,104.0	116	9,958.1	106	8,780.9
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	19	46.8	27	612.1	16	665.2
VI. PERSONAL	1,565,023	502,858.9	1,835,246	512,783.1	1,788,120	495,670.1
A. Bank Employees	67,905	85,900.3	75,435	92,035.9	74,492	94,780.3
1) For house building	26,813	67,493.9	29,528	71,944.0	29,571	74,595.8
2) For transport i.e. purchase of car etc.	24,558	16,155.1	26,633	17,596.3	26,053	17,796.7
3) Other purposes	16,534	2,251.3	19,274	2,495.6	18,868	2,387.8
B. Consumer Financing	1,493,415	415,466.2	1,755,992	419,869.9	1,708,875	400,007.6
1) For house building	16,922	85,825.4	15,059	82,940.3	18,722	76,152.4
2) For transport i.e. purchase of car etc	259,703	200,685.9	280,544	199,933.6	278,657	195,643.0
3) Credit cards	871,871	44,200.0	1,065,975	49,120.6	1,040,276	43,047.8
4) Consumers durable	3,075	109.0	4,928	164.0	5,190	141.1
5) Personal loans	341,844	84,645.9	389,486	87,711.4	366,030	85,023.3
C) Other	3,703	1,492.4	3,819	877.3	4,753	882.1
VII. OTHER	82	1,323.1	11	139.0	26	224.7
Total	1,877,134	6,038,068.3	2,135,128	6,144,451.9	2,053,739	6,117,057.8

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	494	76,439.5	479	87,490.7	472	89,990.0
I. GOVERNMENT	-	-	-	-	1	500.0
A. Federal Government	-	-	-	-	1	500.0
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	1	500.0
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)	175	75,817.7	182	86,419.0	191	88,943.2
A. Agriculture, forestry and fishing	1	5.1	1	4.9	3	25.0
1. Crop and animal production, hunting and related service activities	1	5.1	1	4.9	3	25.0
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	5.1	1	4.9	3	25.0
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	144	54,182.1	147	57,997.6	155	72,740.0
10 - Manufacture of food products	18	7,723.4	16	5,859.9	18	10,151.0
11 - Manufacture of beverages	3	849.1	3	168.4	6	1,265.8
12 - Manufacture of tobacco products	2	4.3	4	859.1	4	1.4
13 - Manufacture of textiles	20	1,854.2	24	4,378.7	25	6,223.8
Preparation and spinning of textile fibres	2	31.6	2	31.6	10	1,106.0
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	3	350.0	7	2,940.0	8	4,771.2
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	1,285.7	12	1,220.3	4	159.8

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	6	379	6	374	5	387
15 - Manufacture of leather and related products	3	82.9	4	482.9	4	483
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	10
Manufacture of footwear	2	73.2	3	473.2	3	473
a. Leather wear	2	73.2	3	473.2	3	473
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	-	-	-	-	-	-
17 - Manufacture of paper and paper products	7	675.7	7	2,310.5	7	3,185
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	23	11,700.3	17	12,107.3	18	13,477
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	16	7,284.4	13	3,716.0	14	5,761
22 - Manufacture of rubber and plastics products	2	300.0	3	600.0	5	600
23 - Manufacture of other non-metallic mineral products	1	806.0	2	2,349.0	3	3,549
24 - Manufacture of basic metals	2	1,000.0	3	1,600.0	4	1,850
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	2	756.7	1	519.4	-	-
27 - Manufacture of electrical equipment	23	6,962.6	25	7,079.0	25	8,950
28 - Manufacture of machinery and equipment	1	14.0	1	14.0	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	7	6,020.8	10	9,847.0	10	9,892
30 - Manufacture of other transport equipment	1	7,146.6	2	5,198.9	1	6,427
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	7	622.1	5	533.4	5	524
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.	7	622.1	5	533.4	5	524
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	5	7,445.8	7	11,945.2	4	5,897
Electric power generation, transmission and distribution	4	7,445.7	6	11,944.3	4	5,897
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	2	5,051.1	3	7,934.9	1	1,253
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	2	2,394.6	3	4,009.5	3	4,644
Manufacture of gas; distribution of gaseous fuels through mains	1	0.0	1	0.9	-	-
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 services	-	-	-	-	-	-
F. Construction	-	-	-	-	1	1
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	1	1
43 - Specialized construction activities	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	9	5,025.3	11	5,821.4	12	5,512
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	2	3,920.5	2	4,157.4	3	3,223
47 - Retail trade, except of motor vehicles and motorcycles	7	1,104.8	9	1,664.0	9	2,289
H. Transportation and storage	3	116.9	3	89.0	1	13

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-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	1.6	1	0.8	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	1	102.0	1	74.9	-	-
I. Accommodation and food service activities	1	125.0	3	2,455.5	2	2,383.3
55 - Accommodation	1	125.0	3	2,455.5	2	2,383.3
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	7	7,776.1	5	7,154.1	7	1,431.4
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	7	7,776.1	5	7,154.1	7	1,431.4
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	4	1,134.5	4	944.2	5	933.2
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	4.7	2	4.5	2	0.3
72 - Scientific research and development	1	282.9	1	198.8	2	245.6
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	1	846.9	1	740.9	1	687.3
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-
77 - Rental and leasing activities	1	7.0	1	7.0	1	7.0
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	-	-	-	-	-	-
N. Education	1	7.0	1	7.0	1	7.0
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	319	621.8	296	571.7	280	546.8
A. Bank Employees	172	458.3	151	415.9	145	393.7
1) For house building	77	403.0	68	365.8	67	352.6
2) For transport i.e. purchase of car etc.	60	38.3	55	36.3	46	30.0
3) Other purposes	35	17.0	28	13.8	32	11.1
B. Consumer Financing	147	163.5	145	155.8	135	153.1
1) For house building	107	148.6	105	140.9	95	138.1
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	494	76,439.5	479	87,490.7	472	89,990.0

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	732,529	157,846.5	747,897	159,353.4	712,043	149,971.7
I. GOVERNMENT	1	1,000.0	1	852.0	1	950.0
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	1	1,000.0	1	852.0	1	950.0
1) Commodity Operations	1	1,000.0	1	852.0	1	950.0
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	189.1	2	189.9	2	152.2
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	2	189.1	2	189.9	2	152.2
IV. PRIVATE SECTOR (BUSINESS)	718,246	153,951.8	729,861	155,626.8	695,026	146,227.1
A. Agriculture, forestry and fishing	654,579	140,400.0	652,974	138,410.3	616,888	128,950.0
1. Crop and animal production, hunting and related service activities	654,240	140,366.5	652,583	138,372.8	616,483	128,908.9
Growing of Wheat, Rice, Sugar Cane & Cotton	248,741	49,467	247,780	49,973	235,746	47,075.3
Growing of tropical, subtropical, pome and stone fruits & vegetables	81,639	21,836.2	75,817	20,759.4	69,355	19,012.3
Growing of other fruits, vegetables and crops	6,039	1,000	6,468	1,098	6,025	1,018.1
Raising of livestock and other related activities	277,550	52,357.1	284,922	52,536.8	271,310	49,525.0
Other agricultural support activities	40,271	15,706.4	37,596	14,005.9	34,047	12,278.1
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	14	1.7	55	5.5	59	5.8
03 - Fishing and aquaculture	325	31.7	336	32.0	346	35.3
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	21,757	6,833.2	31,743	9,710.7	33,153	9,942.8
10 - Manufacture of food products	17,886	5,383.5	27,781	8,336.5	29,231	8,618.7
11 - Manufacture of beverages	98	57.5	216	69.4	224	77.3
12 - Manufacture of tobacco products	206	44.2	219	46.6	213	44.5
13 - Manufacture of textiles	275	192.9	269	181.8	262	173.2
Preparation and spinning of textile fibres	6	14.2	6	14.2	6	14.2
Weaving of textiles	73	77.4	74	74.7	73	77.5
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	13	20.5	10	12.6	9	0.6
Manufacture of carpets and rugs	41	6.9	40	9.6	40	11.1
Manufacture of other textiles n.e.c.	118	23.3	115	20.1	110	19.2

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
14 - Manufacture of wearing apparel	1,086	208	1,075	197	1,069	194
15 - Manufacture of leather and related products	315	64.3	315	63.2	312	63
Tanning and dressing of leather; dressing and dyeing of fur	23	27.4	23	27.2	23	27
Manufacture of luggage, handbags and the like, saddlery and harness	1	-	1	-	1	-
Manufacture of footwear	291	36.9	291	36.0	288	36
a. Leather wear	288	35.9	288	35.3	286	35
b. Rubber and Plastic wear	3	1.0	3	0.7	2	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	77	17.0	90	19.3	88	18
17 - Manufacture of paper and paper products	33	40.0	32	34.0	31	33
18 - Printing and reproduction of recorded media	22	61.9	21	60.6	19	27
Printing and other service activities related to printing	18	49.7	17	48.5	15	15
Reproduction of recorded media	4	12.1	4	12.1	4	12
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	439	99.6	438	98.2	436	98
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2	34.9	2	34.9	2	35
22 - Manufacture of rubber and plastics products	119	63.5	115	54.8	115	50
23 - Manufacture of other non-metallic mineral products	27	49.2	26	40.1	23	49
24 - Manufacture of basic metals	61	181.5	61	167.9	59	169
25 - Manufacture of fabricated metal products, except machinery and equipment	52	22.6	50	18.7	48	17
26 - Manufacture of computer, electronic and optical products	11	8.0	11	6.9	12	8
27 - Manufacture of electrical equipment	41	29.1	41	28.5	41	31
28 - Manufacture of machinery and equipment	42	16.0	40	12.3	40	11
29 - Manufacture of motor vehicles, trailers and semi-trailers	18	21.7	16	22.3	12	13
30 - Manufacture of other transport equipment	2	1.1	2	1.0	2	1
31 - Manufacture of furniture	385	87.5	371	79.6	370	80
32 - Other manufacturing	560	149.1	552	137.0	544	132
Manufacture of jewellery and related articles	182	43.3	181	39.3	180	38
Manufacture of imitation jewellery and related articles	1	8.0	1	8.0	1	8
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	27	13.2	25	10.3	25	9
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	31	12.1	27	8.4	22	8
Manufacture of Handicrafts	121	15.7	121	15.2	120	14
Other manufacturing n.e.c.	198	56.8	197	55.8	196	55
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	15	6.0	13	0.9	12	1
Electric power generation, transmission and distribution	9	0.5	9	0.5	9	0
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	9	0.5	9	0.5	9	0
Manufacture of gas; distribution of gaseous fuels through mains	6	5.5	4	0.4	3	0
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	19	0.1	19	0.1	19	0
36 - Water collection, treatment and supply	19	0.1	19	0.1	19	0
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	-	-	-	-	-	-
F. Construction	807	364.8	417	306.1	415	194
41 - Construction of buildings	410	297.5	409	274.5	406	164
42 - Civil engineering	392	63.2	4	29.7	5	28
43 - Specialized construction activities	5	4.0	4	2.0	4	2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	29,769	4,112.7	29,723	4,086.7	29,692	4,029
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,806	368.3	1,812	367.9	1,811	374
46 - Wholesale trade, except of motor vehicles and motorcycles	595	154.3	592	140.5	588	136
47 - Retail trade, except of motor vehicles and motorcycles	27,368	3,590.1	27,319	3,578.2	27,293	3,519
H. Transportation and storage	9,602	1,562.5	13,214	2,482.6	13,092	2,527

3.2.4 Advances Classified by Borrowers

Specialised Banks

(Million Rupees)

Borrower	Jun-19		Dec-19		Jun-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	9,488	1,549.9	13,100	2,470.0	12,978	2,514.1
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	488	162.8	488	158.4	486	156.9
55 - Accommodation	166	98.1	168	96.5	168	96.1
56 - Food and beverage service activities	322	64.7	320	62.0	318	60.8
J. Information and communication	172	26.9	174	28.1	174	28.1
58 - Publishing activities	169	25.2	170	25.6	170	25.6
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1	0.8	2	1.7	2	1.6
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	1	0.2
K. Real estate activities	17	0.8	17	0.8	17	0.8
L. Professional, scientific and technical activities	31	51.9	30	51.2	27	8.8
69 - Legal and accounting activities	13	0.5	13	0.5	13	0.5
71 - Architectural and engineering activities; technical testing and analysis	11	7.5	11	7.4	11	7.3
72 - Scientific research and development	1	40.0	1	40.0	1	-
73 - Advertising and market research	3	1.9	3	1.7	1	0.3
74 - Other professional, scientific and technical activities	1	1.0	1	0.8	1	0.7
75 - Veterinary activities	2	0.9	1	0.8	-	-
M. Administrative and support service activities	212	42.8	287	75.6	294	81.5
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	5	2.5	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	207	40.3	282	73.2	289	79.2
N. Education	260	149.5	260	134.8	256	135.9
O. Human health and social work activities	368	68.9	367	64.4	367	56.2
86 - Human health activities	361	68.2	360	63.7	360	55.5
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	9.9	26	9.8	26	9.6
Q. Other service activities	115	149.9	100	97.4	99	97.1
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2	63.5	2	63.5	2	53.0
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	2	63.5	2	63.5	2	53.0
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	11,647	2,230.0	12,396	2,229.9	11,377	2,214.9
A. Bank Employees	10,805	2,208.8	11,554	2,202.7	10,535	2,187.4
1) For house building	3,042	1,021.2	3,282	976.1	3,138	954.8
2) For transport i.e. purchase of car etc.	3,019	783.0	3,180	771.5	3,052	766.3
3) Other purposes	4,744	404.6	5,092	455.1	4,345	466.2
B. Consumer Financing	842	21.2	842	27.3	842	27.6
1) For house building	-	-	-	-	-	-
2) For transport i.e. purchase of car etc	78	2.3	78	2.3	78	2.3
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	707	9.8	707	8.8	707	8.5
5) Personal loans	57	9.1	57	16.2	57	16.8
C) Other	-	-	-	-	-	-
VII. OTHER	2,631	412.1	5,635	391.2	5,635	374.4
Total	732,529	157,846.5	747,897	159,353.4	712,043	149,971.7

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

Rate of Interest/Return	(Million Rupees)											
											Dec-19	Jun-19
	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	Total	Total
00.00	1,109.7	3,112.8	136,492.8	108,392.3	176,692.2	2,826.6	84,352.6	7,780.5	520,759.5	415,240.6	304,981.7	
01.00*	-	166.4	2,129.0	2,812.7	1,197.5	843.5	7,174.5	-	14,323.5	7,820.8	11,472.9	
02.00*	10.0	265.2	17,032.3	1,656.6	2,446.2	665.2	10,675.2	-	32,750.8	21,081.9	27,100.1	
03.00*	-	928.4	334,177.1	90,526.6	97,910.8	5,999.4	142,808.6	6.8	672,357.7	571,631.3	484,621.2	
04.00*	-	801.6	24,688.8	34,972.4	44,339.4	904.8	36,244.1	114.0	142,065.2	150,003.6	89,301.0	
05.00*	-	94.0	28,285.0	15,562.2	38,716.0	331.0	24,561.5	679.3	108,229.0	129,775.8	129,418.6	
06.00*	2,656.3	120.4	9,560.9	10,872.8	12,919.5	55.9	31,162.0	194.8	67,542.7	36,183.9	39,441.3	
07.00*	-	-	8,962.2	5,698.2	2,012.2	486.0	8,596.3	12.4	25,767.2	55,296.5	200,734.5	
08.00*	0.1	1,205.2	87,061.7	79,941.1	24,388.5	3,801.3	106,341.2	368.6	303,107.9	51,536.9	153,639.6	
08.25	4.0	192.4	67,200.2	92,078.0	19,996.3	8,644.6	189,721.1	37.6	377,874.2	7,732.4	10,080.4	
08.50	-	1,703.3	56,835.5	26,833.2	19,610.7	983.7	116,156.0	6.7	222,129.3	12,975.5	17,146.4	
08.75	73.9	1,777.3	93,431.5	60,364.3	26,156.5	943.6	196,360.9	1.2	379,109.3	39,238.5	37,022.4	
09.00	-	1,550.0	79,123.1	39,016.3	9,022.2	969.8	106,463.7	11.9	236,157.1	8,068.8	26,710.9	
09.25	14.2	2,212.9	96,652.8	40,339.7	26,113.4	2,431.5	115,086.9	106.6	282,958.0	5,389.1	35,409.3	
09.50	-	652.9	46,147.3	17,553.1	15,318.8	1,651.8	48,848.5	189.3	130,361.6	5,674.6	40,598.7	
09.75	-	5,503.8	46,672.6	23,883.0	15,843.8	907.3	115,369.1	25.7	208,205.2	6,322.1	15,755.4	
10.00	-	307.8	30,396.0	12,744.9	10,007.9	66.6	16,523.5	485.0	70,531.8	53,862.4	64,045.5	
10.25	84.8	2,613.6	42,983.6	12,009.8	19,485.7	847.9	24,170.4	12.4	102,208.2	5,039.7	40,724.9	
10.50	-	154.9	23,106.6	3,541.2	4,717.0	54.0	10,302.1	25.3	41,901.0	13,549.9	56,987.2	
10.75	-	256.6	16,371.1	21,875.2	9,420.3	2,803.1	16,319.5	6.1	67,051.9	15,226.8	38,549.8	
11.00	16,193.1	2,347.8	16,152.2	11,887.2	7,736.3	155.9	13,614.4	77.9	68,164.7	27,521.5	223,661.3	
11.25	782.0	7,648.9	38,657.4	24,730.3	16,483.0	1,456.9	133,635.0	24.9	223,418.6	27,860.4	229,652.1	
11.50	-	4.6	44,047.0	15,668.9	8,499.8	1,292.1	47,282.6	2.5	116,797.5	29,723.5	237,267.8	
11.75	-	1,092.3	94,105.6	32,179.2	8,979.2	1,354.5	196,010.1	60.1	333,781.0	30,611.4	274,414.3	
12.00	-	2,804.5	34,843.2	35,365.3	11,260.7	1,191.4	214,473.0	478.1	300,416.1	72,087.5	529,224.4	
12.25	99.3	3,047.9	53,252.1	27,429.1	28,475.4	489.6	225,962.8	10.4	338,766.5	44,328.7	346,725.1	
12.50	0.1	1,609.8	35,060.1	10,762.5	9,582.8	603.3	115,736.4	9.8	173,364.6	44,982.4	591,555.6	
12.75	-	6,838.6	24,289.8	25,207.9	14,034.3	1,529.9	40,762.7	21.8	112,685.0	106,070.8	263,886.4	
13.00	1.4	83.6	77,316.3	13,786.4	79,597.2	1,926.7	84,710.3	529.8	257,951.7	114,530.7	658,240.0	
13.25	584.8	1,228.3	37,037.1	17,913.8	37,646.5	1,384.3	43,860.9	113.0	139,768.7	94,067.6	276,110.5	
13.50	0.9	178.7	19,348.9	9,732.3	12,516.6	141.3	41,225.4	20.9	83,164.9	214,612.5	341,686.1	
13.75	-	3,690.8	21,954.3	17,845.9	20,912.9	456.8	32,429.6	9.6	97,299.8	434,529.9	309,207.0	
14.00	-	236.1	42,503.5	18,902.1	57,981.1	286.2	64,696.0	463.0	185,068.0	681,681.1	505,855.1	
14.25	5,569.0	1,411.4	47,503.3	36,515.5	33,532.9	1,120.2	51,608.2	59.1	177,319.7	615,002.0	148,919.8	
14.50	-	846.3	32,994.9	28,761.1	17,141.6	84.0	32,656.2	14.1	112,498.3	787,743.2	106,131.7	
14.75	-	13,294.1	17,984.1	28,550.8	40,100.0	1,229.7	21,536.5	7.1	122,702.4	634,511.5	121,765.8	
15.00	-	499.2	17,520.0	12,607.1	10,415.6	129.2	33,208.6	1,639.3	76,019.0	410,947.9	176,823.2	
15.25	622.3	1,374.4	67,814.4	13,563.0	46,603.9	442.9	78,342.8	10.2	208,773.9	339,598.5	32,897.7	
15.50	-	96.1	13,751.9	22,131.4	9,640.1	58.5	15,197.4	1,545.1	62,420.5	204,450.5	49,492.9	
15.75	218.9	27.2	15,552.8	11,300.9	14,293.7	155.7	5,226.5	32.4	46,808.1	232,873.7	47,901.4	
16.00	0.1	406.1	10,744.3	8,555.5	7,153.5	64.3	19,084.4	1,719.6	47,728.0	133,592.3	84,533.8	
16.25	2,001.9	295.4	25,302.9	10,249.5	33,291.7	254.3	11,188.1	3.2	82,586.9	93,465.2	40,317.1	
16.50	60.5	889.7	9,963.9	13,981.4	23,202.7	300.0	9,511.3	94.0	58,003.4	93,558.7	12,986.3	
16.75	92.2	27.2	1,725.7	5,033.9	4,980.2	47.5	1,960.4	1.4	13,868.5	130,749.8	26,547.1	
17.00	186.6	6.5	2,361.5	14,206.5	4,370.2	357.5	2,694.2	45.6	24,228.6	55,291.0	39,309.9	
17.25	117.3	0.5	2,090.2	6,582.3	3,561.8	73.1	2,387.0	1.3	14,813.5	67,392.1	7,570.0	
17.50	13.1	66.7	3,022.1	10,674.5	5,667.2	28.4	2,273.2	5.7	21,750.8	46,366.5	8,469.5	
17.75	21.2	20.5	1,093.5	3,769.6	5,924.3	2.7	603.9	0.8	11,436.5	54,250.6	11,024.3	
18.00	-	2.8	5,112.9	9,384.5	2,422.1	117.5	4,346.2	1,975.9	23,361.9	58,370.4	22,087.6	
18.25	10,266.9	0.8	5,440.0	4,931.8	3,440.6	6.1	20,583.4	-	44,669.6	21,198.6	8,189.4	
18.50	26.1	4.5	1,155.2	13,029.3	1,893.6	10.1	1,909.9	4.3	18,032.9	69,310.3	3,817.4	
18.75	24.5	46.1	800.6	14,563.8	1,066.7	0.7	10,563.1	0.3	27,065.8	37,282.4	8,336.1	
19.00	-	6.2	784.1	3,292.7	1,036.1	0.8	99,711.7	540.2	105,371.7	106,196.4	78,735.8	
19.25	272.9	160.8	1,509.6	2,023.3	2,138.7	8.9	10,721.9	0.2	16,836.3	15,027.0	3,385.8	
19.50	25.3	1.5	177.1	6,111.4	4,403.5	126.6	3,214.9	4.7	14,065.1	16,218.1	2,237.1	
19.75	276.7	1.2	397.9	3,409.9	2,818.5	-	10,343.1	1.0	17,248.3	18,906.9	2,408.2	
20.00 & above	5,241.5	48.8	8,132.1	16,080.4	7,095.1	37.9	36,528.2	107,858.3	181,022.2	214,356.7	154,295.2	
Total	46,651.6	73,965.2	2,078,812.8	1,261,394.5	1,176,215.0	53,142.9	3,147,038.2	127,449.8	7,964,670.0	7,990,919.1	7,809,410.6	
Weighted Average	14.12	11.43	9.02	9.95	9.48	8.72	10.86	28.05	10.32	12.82	11.54	

*01.00 stands for 00.25 to 01.00

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*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)

(in million Rupees)												
Jun-20										Dec-19	Jun-19	
Rate of Interest/ Return	Securities, Shares & Other Financial Instruments		Merch- andise	Fixed Assets Including Machinery		Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	Total
	Precious Metals											
00.00	938.1	936.6	35,140.1	36,400.0	72,599.1	471.2	14,865.6	227.5	161,578.1	105,849.1	105,917.3	
01.00*	-	-	-	7.2	297.0	198.9	14.0	-	517.1	3,184.2	6,636.1	
02.00*	10.0	19.0	7,061.1	-	244.9	62.8	5,125.3	-	12,523.6	1,471.3	4,076.5	
03.00*	-	-	26,528.3	3,521.5	18,751.5	62.8	175.6	-	49,039.6	34,586.0	59,471.4	
04.00*	-	764.4	4,125.1	9,601.0	16,099.0	-	8,009.0	-	38,598.5	47,500.2	20,414.5	
05.00*	-	-	2,128.3	1,813.9	186.6	30.2	116.7	-	4,275.7	16,185.9	12,658.5	
06.00*	2,656.3	-	3,886.6	3,002.9	11,202.6	-	21,542.8	194.8	42,485.9	9,951.4	10,777.5	
07.00*	-	-	408.8	19.8	103.8	1.0	89.3	0.0	622.6	6,992.7	34,039.2	
08.00*	-	0.6	2,515.2	214.0	1,027.3	12.2	3,097.1	0.2	6,866.6	21,280.8	43,274.7	
08.25	1.3	-	3,933.8	27.6	3,850.6	12.6	632.2	-	8,458.0	999.4	145.2	
08.50	-	50.6	3,382.5	622.3	70.6	73.2	1,195.1	0.4	5,394.7	75.5	237.4	
08.75	-	-	3,521.7	2,854.2	-	6.2	33,160.1	-	39,542.1	8,461.6	65.4	
09.00	-	3.9	1,682.2	161.2	72.1	-	504.3	10.6	2,434.4	1,042.2	2,711.0	
09.25	-	50.6	34,848.7	3,333.2	6,462.3	-	27,016.8	4.0	71,715.7	124.3	5.8	
09.50	-	2.2	938.6	882.6	398.9	87.6	21,403.4	0.4	23,713.8	1,088.4	21,279.3	
09.75	-	1.6	680.2	1,402.5	26.6	1.0	21,326.5	0.1	23,438.6	45.1	12.4	
10.00	-	44.1	728.7	260.3	32.8	7.0	2,937.0	11.2	4,021.0	47,512.5	41,498.6	
10.25	82.2	134.8	12,900.6	1,257.0	4,021.5	-	806.8	0.2	19,203.1	1,067.1	22,522.9	
10.50	-	62.1	3,538.7	191.1	29.6	2.2	238.7	20.3	4,082.7	447.0	1,217.7	
10.75	-	7.3	578.7	2,487.9	140.5	-	178.0	-	3,392.4	401.4	288.3	
11.00	16,193.1	-	79.7	1,231.5	693.3	-	309.6	1.2	18,508.4	11,493.2	38,597.8	
11.25	782.0	3.6	5,394.8	8,420.4	4,103.4	11.2	35,475.9	-	54,191.2	15,454.2	21,393.9	
11.50	-	-	1,913.2	1,077.4	508.1	-	60.3	-	3,559.0	20,005.2	36,661.8	
11.75	-	729.6	7,286.9	3,271.2	303.8	162.8	30,226.0	-	41,980.3	20,000.8	39,962.4	
12.00	-	-	5,111.5	1,310.3	2,828.5	-	59,765.1	2.9	69,018.2	52,058.3	157,079.6	
12.25	99.2	18.5	11,697.2	1,909.5	9,781.9	17.7	67,634.4	-	91,158.3	33,492.6	60,968.1	
12.50	-	1.1	5,382.9	2,280.0	1,748.6	25.8	17,567.6	0.0	27,006.1	36,072.5	112,209.2	
12.75	-	3,506.2	1,977.7	12,248.9	3,386.0	0.4	3,761.4	2.4	24,883.0	60,474.1	18,724.8	
13.00	-	5.9	62,954.7	3,871.9	71,351.5	1,315.1	54,419.5	13.1	193,931.9	68,576.6	241,172.3	
13.25	574.6	172.8	17,877.8	7,053.1	18,285.6	53.0	33,452.5	-	77,469.3	29,853.2	17,117.1	
13.50	-	-	2,232.5	669.5	331.4	-	1,331.6	-	4,565.1	84,696.5	62,781.1	
13.75	-	2,492.4	2,532.2	6,262.1	1,484.5	53.9	8,073.6	-	20,898.7	12,701.8	10,094.6	
14.00	-	4.5	2,024.9	2,468.3	37,920.1	34.1	328.6	182.2	42,962.6	106,546.4	164,363.0	
14.25	5,569.0	945.7	29,070.4	7,220.4	17,179.5	377.4	12,655.9	-	73,018.4	116,008.5	16,302.9	
14.50	-	1.2	6,632.5	1,854.8	2,343.0	-	1,057.8	3.5	11,892.8	108,229.3	32,029.4	
14.75	-	39.1	2,461.1	5,805.5	23,525.4	691.9	168.3	2.4	32,693.7	75,327.6	49,603.0	
15.00	-	396.7	595.8	1,555.1	1,049.5	-	8,291.0	866.3	12,754.4	44,317.5	60,773.6	
15.25	622.3	1,214.9	52,955.7	624.8	37,342.9	41.2	66,868.6	-	159,670.3	82,619.3	986.5	
15.50	-	32.0	821.6	1,844.0	882.2	19.0	1,548.7	-	5,147.4	60,101.6	14,955.7	
15.75	218.9	-	7,051.7	1,764.4	7,543.9	60.1	1,937.1	-	18,576.1	101,995.9	9,743.0	
16.00	-	129.0	2,165.5	2,821.4	489.0	1.0	4,391.2	39.3	10,036.5	12,409.1	19,956.7	
16.25	1,888.8	133.4	14,615.2	3,905.8	22,366.1	49.4	8,921.8	1.3	51,881.7	25,993.7	2,213.6	
16.50	-	49.5	1,828.3	2,580.1	1,910.9	-	226.6	0.1	6,595.5	22,919.9	2,427.5	
16.75	-	6.8	355.0	846.1	516.5	46.5	183.4	1.4	1,955.8	28,659.4	1,773.8	
17.00	-	-	5.2	1,325.4	637.3	-	168.8	0.7	2,137.3	6,459.7	19,494.8	
17.25	98.8	-	989.1	425.7	1,155.7	68.4	986.9	-	3,724.7	20,723.5	187.0	
17.50	-	0.9	3.2	877.4	224.2	-	104.4	0.1	1,210.2	19,938.7	423.2	
17.75	-	0.5	-	354.2	127.2	-	30.5	0.8	513.2	14,414.4	206.0	
18.00	-	2.8	0.6	429.0	334.9	-	1,754.8	51.3	2,573.3	23,430.0	5,821.0	
18.25	10,266.8	0.8	4,667.4	2,176.7	2,096.4	1.7	18,233.1	-	37,443.0	3,374.8	542.9	
18.50	-	-	-	3,552.7	157.3	-	267.3	-	3,977.3	33,860.1	537.7	
18.75	-	-	-	698.3	56.4	-	4.8	0.3	759.8	3,524.6	1,097.8	
19.00	-	-	1.7	776.0	211.6	-	96,792.3	11.0	97,792.6	56,610.3	68,316.4	
19.25	264.9	124.8	797.5	931.0	1,182.1	-	84.8	0.2	3,385.3	5,113.2	129.5	
19.50	-	-	-	1,732.7	41.7	-	242.9	-	2,017.2	4,860.8	159.8	
19.75	216.9	-	146.2	2,574.5	2,081.0	-	8,827.0	0.1	13,845.8	797.2	49.0	
20.00 & above	-	-	84.3	3,180.4	288.3	-	427.6	8,003.3	11,983.9	27,586.5	18,796.3	
Total	40,483.1	12,090.5	400,241.8	169,990.8	412,086.6	4,059.0	709,016.4	9,654.0	1,757,622.3	1,758,976.5	1,694,902.8	
Weighted Average	13.19	11.84	10.78	10.02	10.32	10.92	12.82	22.93	11.55	12.95	11.64	

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Jun-20									(million rupees)		
	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	Total	
00.00	171.6	2,176.2	99,393.3	71,957.5	103,351.8	2,355.4	69,481.3	7,550.9	356,438.1	306,632.8	196,272.8	
01.00*	-	166.4	2,129.0	2,805.5	900.4	644.6	7,160.5	-	13,806.4	4,636.6	4,836.8	
02.00*	-	246.2	9,971.2	1,656.6	2,201.3	602.3	5,549.5	-	20,227.2	19,610.6	23,023.6	
03.00*	-	928.4	307,648.8	86,984.6	78,817.6	5,936.7	142,633.1	6.8	622,955.8	536,676.2	424,741.4	
04.00*	-	37.2	20,563.7	25,371.4	28,229.5	904.8	28,225.1	113.4	103,445.2	102,481.9	68,870.6	
05.00*	-	94.0	26,156.7	13,748.3	38,529.4	300.8	24,443.8	678.6	103,951.6	113,581.1	116,751.2	
06.00*	-	120.4	5,674.4	7,870.0	1,716.9	55.9	9,615.4	-	25,053.0	26,212.1	28,646.4	
07.00*	-	-	8,553.5	5,678.4	1,908.4	485.0	8,507.0	12.4	25,144.7	48,303.8	166,695.3	
08.00*	0.1	1,204.6	84,546.5	79,727.2	23,356.5	3,789.1	92,244.4	368.4	285,236.8	30,256.1	109,864.9	
08.25	2.8	192.4	63,243.9	92,050.4	16,145.8	8,632.0	173,862.0	37.6	354,166.8	6,732.9	9,935.2	
08.50	-	1,652.7	51,126.2	26,149.2	19,540.1	910.6	105,395.3	6.3	204,780.5	12,900.0	16,904.7	
08.75	73.9	1,777.3	89,336.9	57,510.2	26,156.5	937.4	157,544.3	1.2	333,337.7	30,776.9	36,956.9	
09.00	-	1,546.1	77,440.9	38,855.0	8,950.1	969.8	103,799.1	1.3	231,562.4	7,026.6	24,000.0	
09.25	14.2	2,162.3	61,093.9	37,006.5	17,567.8	2,431.5	75,913.3	102.5	196,289.0	5,264.8	35,403.4	
09.50	-	650.7	45,208.6	16,670.5	14,919.8	1,564.2	22,332.8	188.9	101,535.6	4,586.2	19,319.4	
09.75	-	5,502.1	45,778.6	22,480.5	15,817.2	906.3	85,273.8	25.6	175,784.0	6,277.0	15,742.9	
10.00	-	263.7	29,667.4	12,484.6	9,975.1	59.6	13,340.9	473.8	66,265.2	6,349.9	22,546.9	
10.25	2.6	2,478.8	30,082.9	10,752.8	15,464.1	847.9	23,363.6	12.2	83,005.1	3,972.5	18,202.0	
10.50	-	92.8	19,567.9	3,350.1	4,687.4	51.8	10,063.4	5.0	37,818.3	13,102.9	54,969.5	
10.75	-	249.3	15,792.4	19,387.3	9,279.9	2,803.1	16,091.4	6.1	63,609.5	14,825.3	37,961.5	
11.00	-	2,347.8	16,072.5	10,655.6	7,043.0	155.9	13,304.8	76.6	49,656.2	16,028.4	183,562.4	
11.25	-	7,645.3	33,262.6	16,310.0	12,379.7	1,445.7	92,899.5	24.9	163,967.7	12,406.1	195,115.5	
11.50	-	4.6	42,133.7	14,591.5	7,991.7	1,292.1	47,222.4	2.5	113,238.5	9,713.3	198,882.9	
11.75	-	362.7	86,818.8	28,908.0	8,375.4	1,191.7	165,784.1	60.1	291,500.8	9,610.7	231,751.9	
12.00	-	2,804.5	29,731.7	34,055.0	8,428.2	1,191.4	154,707.8	475.3	231,394.0	18,229.2	368,310.7	
12.25	0.1	3,029.4	41,554.9	25,519.6	18,693.5	471.9	158,328.4	10.4	247,608.2	10,836.1	285,757.1	
12.50	0.1	1,608.6	29,677.2	8,482.4	7,834.2	577.5	98,168.7	9.8	146,358.5	8,909.9	475,809.8	
12.75	-	3,332.4	22,312.1	12,959.0	10,648.4	1,529.5	36,601.4	19.3	87,402.0	45,596.6	237,601.9	
13.00	1.4	77.7	14,361.6	9,914.5	8,245.7	61.6	30,290.8	516.6	64,019.8	42,954.1	404,995.1	
13.25	10.2	1,055.5	19,159.3	10,860.7	19,360.9	1,331.3	10,183.4	113.0	62,074.4	61,214.4	255,149.6	
13.50	0.9	178.7	17,116.3	9,062.8	12,184.1	141.3	39,793.7	20.9	78,498.8	120,899.7	278,247.5	
13.75	-	1,198.4	19,422.1	10,539.9	19,428.3	402.9	24,156.0	9.6	75,157.1	40,022.4	286,981.0	
14.00	-	231.7	40,478.6	16,433.8	20,061.0	252.2	62,642.4	280.8	140,380.4	558,142.0	339,835.3	
14.25	-	465.6	18,432.9	29,295.1	16,349.3	742.9	38,552.3	59.1	103,897.1	494,453.0	127,002.0	
14.50	-	845.2	26,362.4	26,906.3	14,798.6	84.0	31,598.5	10.5	100,605.5	671,418.2	72,525.2	
14.75	-	13,254.9	15,523.1	22,745.4	15,321.7	537.8	21,368.2	4.7	88,755.8	548,840.6	72,162.8	
15.00	-	102.4	16,924.3	11,052.0	9,366.1	129.2	24,917.6	773.1	63,264.6	365,689.5	116,049.6	
15.25	-	159.5	14,858.7	12,938.2	9,261.0	401.7	11,474.2	10.2	49,103.6	249,752.1	31,908.4	
15.50	-	64.1	12,930.3	20,287.4	8,757.8	39.6	13,648.7	1,545.1	57,273.1	143,553.4	34,537.2	
15.75	-	27.2	8,501.1	9,536.5	6,749.8	95.6	3,289.4	32.4	28,232.0	129,464.4	38,150.5	
16.00	0.1	277.1	8,578.8	5,734.1	6,664.6	63.4	14,693.2	1,680.3	37,691.5	121,120.7	64,577.0	
16.25	113.1	162.1	10,687.7	6,343.6	10,925.5	204.9	2,266.3	1.9	30,705.1	67,471.5	38,103.5	
16.50	60.5	840.2	8,135.6	11,401.3	21,291.8	300.0	9,284.8	93.9	51,408.0	70,638.7	10,558.8	
16.75	92.2	20.3	1,370.7	4,187.8	4,463.7	1.0	1,777.0	0.0	11,912.8	102,090.3	24,773.2	
17.00	186.6	6.5	2,356.4	12,881.1	3,733.0	357.5	2,525.5	44.9	22,091.3	48,831.3	19,815.1	
17.25	18.5	0.5	1,101.1	6,156.5	2,406.1	4.7	1,400.1	1.3	11,088.8	45,385.6	7,383.0	
17.50	13.1	65.7	3,018.9	9,797.1	5,443.0	28.4	2,168.8	5.5	20,540.6	26,427.8	8,015.3	
17.75	21.2	20.0	1,093.5	3,415.4	5,797.1	2.7	573.4	-	10,923.3	39,836.2	10,818.4	
18.00	-	-	5,112.3	8,955.5	2,087.3	117.5	2,591.4	1,924.6	20,788.5	34,940.4	16,266.6	
18.25	0.1	0.0	772.6	2,755.1	1,344.2	4.4	2,350.2	-	7,226.6	17,823.8	7,646.5	
18.50	26.1	4.5	1,155.2	9,476.5	1,736.3	10.1	1,642.6	4.3	14,055.6	35,450.3	3,279.7	
18.75	24.5	46.1	800.6	13,865.5	1,010.3	0.7	10,558.2	-	26,305.9	33,757.8	7,238.4	
19.00	-	6.2	782.3	2,516.6	824.6	0.8	2,919.4	529.2	7,579.1	49,586.1	10,419.5	
19.25	8.0	36.0	712.0	1,092.3	956.6	8.9	10,637.1	-	13,451.0	9,913.8	3,256.3	
19.50	25.3	1.5	177.1	4,378.7	4,361.9	126.6	2,972.1	4.7	12,047.9	11,357.3	2,077.3	
19.75	59.8	1.2	251.7	835.4	737.5	-	1,516.1	0.9	3,402.5	18,109.7	2,359.2	
20.00 & above	5,241.5	48.8	8,047.8	12,900.0	6,806.8	37.9	36,100.6	99,855.0	169,038.3	186,770.2	135,498.9	
Total	6,168.5	61,874.7	1,672,765.3	1,090,242.7	759,384.2	49,083.9	2,359,746.1	117,792.4	6,117,057.8	6,144,451.9	6,038,068.3	
Weighted Average	20.25	11.35	8.61	9.93	9.02	8.54	10.33	28.47	9.98	12.77	11.50	

*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)

	Jun-20									Dec-19	Jun-19
Rate of Interest/ Return	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	Total	Total
00.00	-	-	1,959.4	34.8	741.3	0.0	5.7	2.1	2,743.3	2,758.6	2,791.6
01.00*	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-
03.00*	-	-	-	20.5	341.7	-	-	-	362.3	369.1	408.4
04.00*	-	-	-	-	10.9	-	10.0	0.6	21.5	12.4	15.9
05.00*	-	-	-	-	-	-	1.0	0.7	1.7	8.7	8.9
06.00*	-	-	-	-	-	-	3.8	-	3.8	20.4	17.4
07.00*	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	-	-	-	4.8	-	10,999.8	-	11,004.6	-	500.0
08.25	-	-	22.6	-	-	-	15,226.8	-	15,249.4	-	-
08.50	-	-	2,326.8	61.7	-	-	9,565.6	-	11,954.0	-	4.3
08.75	-	-	572.9	-	-	-	5,656.6	-	6,229.5	-	-
09.00	-	-	-	-	-	-	2,160.3	-	2,160.3	-	-
09.25	-	-	710.2	-	2,083.3	-	12,159.8	-	14,953.3	-	-
09.50	-	-	-	-	-	-	5,112.3	-	5,112.3	-	-
09.75	-	-	213.8	-	-	-	8,768.8	-	8,982.6	-	-
10.00	-	-	-	-	-	-	245.6	-	245.6	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	800.0
10.75	-	-	-	-	-	-	50.0	-	50.0	-	300.0
11.00	-	-	-	-	-	-	-	-	-	-	1,501.2
11.25	-	-	-	-	-	-	5,259.7	-	5,259.7	-	13,142.6
11.50	-	-	-	-	-	-	-	-	-	5.0	1,723.1
11.75	-	-	-	-	300.0	-	-	-	300.0	1,000.0	2,700.0
12.00	-	-	-	-	4.0	-	-	-	4.0	1,800.0	3,834.1
12.25	-	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-	3,536.6
12.75	-	-	-	-	-	-	400.0	-	400.0	-	7,559.6
13.00	-	-	-	-	-	-	-	-	-	3,000.0	12,072.6
13.25	-	-	-	-	-	-	225.0	-	225.0	3,000.0	3,843.8
13.50	-	-	-	-	1.1	-	100.0	-	101.1	9,016.3	657.5
13.75	-	-	-	1,044.0	-	-	200.0	-	1,244.0	14,805.7	12,131.5
14.00	-	-	-	-	-	-	1,725.0	-	1,725.0	16,992.6	1,656.8
14.25	-	-	-	-	4.2	-	400.0	-	404.2	4,540.5	5,615.0
14.50	-	-	-	-	-	-	-	-	-	8,095.7	1,577.0
14.75	-	-	-	-	1,252.9	-	-	-	1,252.9	10,343.3	-
15.00	-	-	-	-	-	-	-	-	-	940.9	-
15.25	-	-	-	-	-	-	-	-	-	7,227.1	2.8
15.50	-	-	-	-	-	-	-	-	-	795.5	-
15.75	-	-	-	-	-	-	-	-	-	1,413.5	8.0
16.00	-	-	-	-	-	-	-	-	-	62.5	-
16.25	-	-	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-	-	-	-
17.25	-	-	-	-	-	-	-	-	-	1,283.0	-
17.50	-	-	-	-	-	-	-	-	-	-	30.9
17.75	-	-	-	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-	-	-	-
20.00 & above	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	5,805.6	1,161.0	4,744.2	0.0	78,275.7	3.4	89,990.0	87,490.7	76,439.5
Weighted Average	-	-	5.79	12.87	8.96	-	9.11	1.62	8.94	13.64	12.16

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

All Banks

Jun-20

*01.00 stands for 00.25 to 01.00
: : : : : : : : : : : :
*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)

Jun-20											Dec-19	Jun-19	
Rate of Interest/ Return	Domestic Constituents										Total	Total	Total
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Trust Funds and			Personal	Others	Sub Total			
					Private Sector (Business)	Non-profit Organizations							
00.00	-	-	2,405.8	2,404.7	155,582.0	-	1,096.6	89.0	161,578.1	161,578.1	105,849.1	105,917.3	
01.00*	-	-	-	-	515.1	-	2.0	-	517.1	517.1	3,184.2	6,636.1	
02.00*	-	-	1,066.7	-	11,454.5	-	-	2.4	12,523.6	12,523.6	1,471.3	4,076.5	
03.00*	-	-	-	-	33,780.8	-	15,258.9	-	49,039.6	49,039.6	34,586.0	59,471.5	
04.00*	-	-	-	-	13,481.3	-	25,117.1	-	38,598.5	38,598.5	47,509.2	20,414.5	
05.00*	-	-	-	-	4,082.3	-	193.4	-	4,275.7	4,275.7	16,185.9	12,658.5	
06.00*	-	-	12,120.6	-	24,373.0	-	5,992.3	-	42,485.9	42,485.9	9,951.4	10,777.5	
07.00*	-	-	-	-	619.9	-	2.7	-	622.6	622.6	6,992.7	34,039.2	
08.00*	-	-	2,524.6	-	4,147.7	-	194.3	-	6,866.6	6,866.6	21,280.8	43,274.7	
08.25	-	-	321.8	385.4	7,651.3	75.0	12.6	12.0	8,458.0	8,458.0	999.4	145.2	
08.50	-	-	-	-	5,393.7	-	1.0	-	5,394.7	5,394.7	75.5	237.4	
08.75	-	-	33,160.1	-	6,382.1	-	-	-	39,542.1	39,542.1	8,461.6	65.4	
09.00	-	-	-	-	2,418.2	-	8.9	7.4	2,434.4	2,434.4	1,042.2	2,711.0	
09.25	-	26,501.0	25,611.4	850.2	18,708.6	-	40.5	4.0	71,715.7	71,715.7	124.3	5.8	
09.50	-	-	20,721.6	-	2,989.6	-	2.6	-	23,713.8	23,713.8	1,088.4	21,279.3	
09.75	-	-	21,307.6	-	2,129.9	-	1.1	-	23,438.6	23,438.6	45.1	12.4	
10.00	-	-	2,333.3	-	1,153.3	500.0	34.4	-	4,021.0	4,021.0	47,512.5	41,498.6	
10.25	-	-	-	203.8	18,934.5	31.3	33.5	-	19,203.1	19,203.1	1,067.1	22,522.9	
10.50	-	-	-	2.6	4,031.6	-	29.6	18.9	4,082.7	4,082.7	447.0	1,217.7	
10.75	-	-	-	-	3,336.4	-	56.0	-	3,392.4	3,392.4	401.4	288.3	
11.00	-	-	-	3.1	18,322.0	131.3	52.2	-	18,508.4	18,508.4	11,493.2	38,597.8	
11.25	-	28,869.5	-	648.3	24,607.6	-	65.9	-	54,191.2	54,191.2	15,454.2	21,393.9	
11.50	-	-	459.2	-	2,897.9	-	201.9	-	3,559.0	3,559.0	20,005.2	36,661.8	
11.75	-	30,000.0	-	149.6	10,731.5	723.1	376.0	-	41,980.3	41,980.3	20,000.8	39,962.4	
12.00	-	41,950.9	16,455.9	-	10,359.8	-	250.4	1.2	69,018.2	69,018.2	52,058.3	157,079.6	
12.25	-	3,432.9	55,282.6	4,051.9	28,344.7	-	46.2	-	91,158.3	91,158.3	33,492.6	60,968.1	
12.50	-	11,020.8	5,000.0	500.0	9,902.2	-	583.1	-	27,006.1	27,006.1	36,072.5	112,209.5	
12.75	-	-	2,135.0	-	22,376.4	150.0	221.6	-	24,883.0	24,883.0	60,474.1	18,724.8	
13.00	-	-	36,423.9	-	156,684.8	-	685.0	138.2	193,931.9	193,931.9	68,576.6	241,172.3	
13.25	-	7,837.4	32,337.1	172.8	36,070.6	698.6	352.7	0.0	77,469.3	77,469.3	29,853.2	17,117.1	
13.50	-	-	-	100.0	4,003.7	112.5	348.9	-	4,565.1	4,565.1	84,696.5	62,781.1	
13.75	-	-	7,317.5	432.4	12,991.0	-	157.8	-	20,898.7	20,898.7	12,701.8	10,094.6	
14.00	-	-	-	-	42,602.2	34.1	315.3	11.0	42,962.6	42,962.6	106,546.4	164,363.0	
14.25	-	-	10,498.1	1,782.2	60,403.8	-	334.2	-	73,018.4	73,018.4	116,008.5	16,302.9	
14.50	-	-	-	-	11,748.6	-	144.1	-	11,892.8	11,892.8	108,229.3	32,029.4	
14.75	-	-	-	150.0	32,351.8	-	191.9	-	32,693.7	32,693.7	75,327.6	49,603.0	
15.00	-	-	259.1	395.3	5,391.9	930.0	5,456.0	322.2	12,754.4	12,754.4	44,317.5	60,773.6	
15.25	-	32,685.1	44,721.2	1,320.7	74,986.1	299.6	4,987.3	670.4	159,670.3	159,670.3	82,619.3	986.5	
15.50	-	-	733.8	-	4,335.6	19.0	59.0	-	5,147.4	5,147.4	60,101.6	14,955.7	
15.75	-	-	-	1.5	17,541.2	-	1,033.4	-	18,576.1	18,576.1	101,995.9	9,743.0	
16.00	-	950.0	-	-	8,330.9	-	748.1	7.4	10,036.5	10,036.5	12,409.1	19,956.7	
16.25	-	-	-	7.6	51,555.0	-	316.9	2.3	51,881.7	51,881.7	25,993.7	2,213.6	
16.50	-	-	-	-	5,627.2	-	968.3	-	6,595.5	6,595.5	22,919.9	2,427.5	
16.75	-	-	-	6.8	1,735.4	-	213.5	-	1,955.8	1,955.8	28,659.4	1,773.8	
17.00	-	-	-	-	1,259.9	-	877.4	-	2,137.3	2,137.3	6,459.7	19,494.8	
17.25	-	59.7	-	304.5	2,967.6	-	385.9	7.0	3,724.7	3,724.7	20,723.5	187.0	
17.50	-	-	-	-	620.5	-	589.7	-	1,210.2	1,210.2	19,938.7	423.2	
17.75	-	-	-	-	314.7	-	198.5	-	513.2	513.2	14,414.4	206.0	
18.00	-	-	-	-	2,101.3	-	471.8	0.2	2,573.3	2,573.3	23,430.0	5,821.0	
18.25	-	744.7	7,130.7	6,681.5	22,016.3	-	860.2	9.6	37,443.0	37,443.0	3,374.8	542.9	
18.50	-	-	-	-	1,234.7	-	2,742.6	-	3,977.3	3,977.3	33,860.1	537.7	
18.75	-	-	-	-	519.0	-	540.8	-	759.8	759.8	3,524.6	1,097.8	
19.00	-	-	-	-	1,155.0	-	96,637.7	-	97,792.6	97,792.6	56,610.3	68,316.4	
19.25	-	124.8	-	-	2,405.5	-	855.0	-	3,385.3	3,385.3	5,113.2	129.5	
19.50	-	-	-	-	416.0	-	1,601.2	-	2,017.2	2,017.2	4,860.8	159.8	
19.75	-	-	-	-	13,584.4	-	245.1	16.3	13,845.8	13,845.8	797.2	49.0	
20.00 & above	-	-	-	-	3,246.9	-	8,731.6	5.4	11,983.9	11,983.9	27,586.5	18,796.3	
Total	-	184,176.7	340,327.5	20,555.0	1,026,609.4	3,704.4	180,924.5	1,324.8	1,757,622.3	1,757,622.3	1,758,976.5	1,694,902.8	

*01.00 stands for 00.25 to 01.00

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*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)

Jun-20											Dec-19		Jun-19
Domestic Constituents													
Rate of Interest/Return	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	1,977.8	135.6	2,712.3	2,680.6	325,570.6	22.5	23,338.7	-		354,460.3	356,438.1	306,632.8	196,272.8
01.00*	-	500.0	1,251.8	406.7	11,600.2	47.5	0.3	-		13,806.4	13,806.4	4,636.6	4,836.8
02.00*	-	-	-	246.0	19,467.6	200.0	313.5	-		20,227.2	20,227.2	19,610.6	23,023.6
03.00*	-	-	5.6	165.5	612,805.5	406.8	9,572.5	-		622,955.8	622,955.8	536,676.2	424,741.1
04.00*	-	483.4	13,933.1	-	58,646.7	-	30,382.0	-		103,445.2	103,445.2	102,481.9	68,870.7
05.00*	-	13.5	-	5.5	67,117.9	-	36,814.7	-		103,951.6	103,951.6	113,581.1	116,751.2
06.00*	-	-	3,154.4	2.9	17,510.9	-	4,375.2	9.6		25,053.0	25,053.0	26,212.1	28,646.4
07.00*	-	180.0	4,982.9	412.1	17,901.5	150.0	1,518.1	-		25,144.7	25,144.7	48,303.3	166,695.3
08.00*	-	277.8	76,336.0	14,798.4	185,978.6	1,727.1	6,118.8	-		285,236.8	285,236.8	30,256.1	109,864.9
08.25	-	16,745.6	172,530.0	6,057.3	156,282.3	2,322.2	229.5	-		354,166.8	354,166.8	6,732.9	9,935.2
08.50	-	20,340.3	52,748.3	4,672.2	125,581.7	699.6	738.5	-		204,780.5	204,780.5	12,900.0	16,904.7
08.75	-	7,858.3	116,000.3	5,045.8	204,174.9	33.9	224.4	-		333,337.7	333,337.7	30,776.9	36,956.9
09.00	-	10,192.7	86,820.0	5,194.3	127,868.7	750.0	736.6	-		231,562.4	231,562.4	7,026.6	24,000.0
09.25	-	0.6	33,651.2	1,214.4	156,948.6	882.2	3,591.9	-		196,289.0	196,289.0	5,264.8	35,403.4
09.50	-	-	80.7	518.1	98,718.5	976.5	1,241.8	-		101,535.6	101,535.6	4,586.2	19,319.4
09.75	-	-	68,113.1	1,437.5	104,894.6	240.6	1,023.5	74.7		175,784.0	175,784.0	6,277.0	15,742.9
10.00	-	-	229.0	137.5	62,902.0	60.0	2,914.3	22.4		66,265.2	66,265.2	6,349.9	22,546.9
10.25	-	329.9	6,763.6	2,857.0	71,282.0	572.4	1,200.2	-		83,005.1	83,005.1	3,972.5	18,202.0
10.50	-	-	1,084.9	508.5	33,813.2	115.2	2,286.8	9.8		37,818.3	37,818.3	13,102.9	54,969.5
10.75	-	26.9	2,153.1	2,669.5	55,919.2	2.5	2,822.8	15.6		63,609.5	63,609.5	14,825.3	37,961.5
11.00	-	-	523.1	888.7	41,352.2	81.5	6,810.7	-		49,656.2	49,656.2	16,028.4	183,562.4
11.25	-	78,052.6	3,899.2	625.2	79,731.7	214.2	1,444.8	-		163,967.7	163,967.7	12,406.1	195,115.5
11.50	-	29,318.8	7,288.9	2,414.2	69,040.2	219.6	4,956.8	-		113,238.5	113,238.5	9,713.3	198,882.8
11.75	-	187,899.1	17,352.1	2,811.0	78,257.3	1,665.4	3,515.7	-		291,500.8	291,500.8	9,610.7	231,751.9
12.00	-	83,532.3	16,900.3	3,656.0	120,451.3	173.1	6,681.0	-		231,394.0	231,394.0	18,229.2	368,310.7
12.25	-	118,872.2	7,610.3	1,627.1	116,867.1	57.0	2,574.5	-		247,608.2	247,608.2	10,836.1	285,757.1
12.50	-	73,088.0	18,741.5	892.6	49,391.0	25.0	4,220.6	-		146,358.5	146,358.5	8,909.9	475,809.8
12.75	-	5,513.3	11,000.0	2,519.0	65,996.7	132.7	2,240.4	-		87,402.0	87,402.0	45,596.6	237,601.9
13.00	-	16,188.0	216.4	555.8	43,498.0	70.0	3,491.7	-		64,019.8	64,019.8	42,954.1	404,995.1
13.25	-	323.2	62,074.4	725.0	56,888.2	333.5	3,125.5	46.7		62,074.4	62,074.4	61,214.4	255,149.6
13.50	-	1,000.0	19,173.3	1,350.2	53,214.3	934.5	2,826.6	-		78,498.8	78,498.8	120,899.7	278,247.5
13.75	-	3.6	6,409.9	4,129.7	60,833.7	8.9	3,771.2	-		75,157.1	75,157.1	407,022.4	286,981.0
14.00	-	18,907.9	18,654.7	2,181.1	91,491.8	35.8	9,109.2	-		140,380.4	140,380.4	558,142.0	339,835.3
14.25	-	7,286.5	19,147.4	1,637.8	66,009.3	30.0	9,785.7	0.6		103,897.1	103,897.1	494,453.0	127,002.0
14.50	-	990.4	7,082.0	2,105.7	84,432.9	-	5,994.5	-		100,605.5	100,605.5	671,418.2	72,525.2
14.75	-	11,238.6	4,445.4	718.6	62,683.7	-	9,669.5	-		88,755.8	88,755.8	548,840.6	72,162.8
15.00	-	48.5	6,192.3	1,129.1	44,544.1	80.0	11,270.6	-		63,264.6	63,264.6	365,689.5	116,049.6
15.25	-	3,662.0	2,654.2	138.1	34,006.9	1.3	8,639.9	1.3		49,103.6	49,103.6	249,752.1	31,908.4
15.50	-	-	7,163.0	606.9	31,138.4	513.3	17,814.3	37.3		57,273.1	57,273.1	143,553.4	34,537.2
15.75	-	-	-	2.0	22,480.9	283.0	5,466.1	-		28,232.0	28,232.0	129,464.4	38,150.5
16.00	-	4.2	-	23.4	30,905.8	0.8	6,757.4	-		37,691.5	37,691.5	121,120.7	64,577.0
16.25	-	1.1	2,204.0	161.7	25,435.6	11.9	2,890.9	-		30,705.1	30,705.1	67,471.5	38,103.5
16.50	-	9.4	-	826.3	44,529.9	-	6,036.1	6.4		51,408.0	51,408.0	70,638.7	10,558.8
16.75	-	-	-	-	7,716.0	-	4,196.7	-		11,912.8	11,912.8	102,090.3	24,773.2
17.00	-	-	-	1.1	8,620.6	-	13,469.2	0.5		22,091.3	22,091.3	48,831.3	19,815.1
17.25	-	-	-	-	5,206.4	-	5,882.4	-		11,088.8	11,088.8	45,385.6	7,383.0
17.50	-	-	-	-	10,284.5	7.9	10,248.2	-		20,540.6	20,540.6	26,427.8	8,015.3
17.75	-	-	-	-	2,926.3	-	7,997.0	-		10,923.3	10,923.3	39,836.2	10,818.4
18.00	-	-	-	-	18.8	8,316.5	90.0	12,363.3	-	20,788.5	20,788.5	34,940.4	16,266.6
18.25	-	858.0	-	-	2,832.5	-	3,536.1	-		7,226.6	7,226.6	17,823.8	7,646.5
18.50	-	-	-	-	5,495.1	-	8,560.4	-		14,055.6	14,055.6	35,450.3	3,279.7
18.75	-	-	-	-	12,028.5	5.0	14,272.4	-		26,305.9	26,305.9	33,757.8	7,238.4
19.00	-	-	-	-	2,313.2	-	5,265.9	-		7,579.1	7,579.1	49,586.1	10,419.5
19.25	-	-	-	-	10,961.9	-	2,489.0	-		13,451.0	13,451.0	9,913.8	3,256.3
19.50	-	-	-	-	7,792.6	-	4,255.2	-		12,047.9	12,047.9	11,357.3	2,077.3
19.75	-	-	-	-	976.5	-	2,426.0	-		3,402.5	3,402.5	18,109.7	2,359.2
20.00 & above	-	-	-	-	36,826.4	41.4	132,170.5	-		169,038.3	169,038.3	186,770.2	135,498.9
Total	1,977.8	693,882.1	819,840.3	80,774.7	4,010,463.5	14,224.7	495,670.1	224.7		6,115,080.0	6,117,057.8	6,144,451.9	6,038,068.3

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/ Return	Jun-20										Dec-19	Jun-19	
	Domestic Constituents												
	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFI	Private Sector (Business)	Trust Funds and Non-profit Organiza- tions		Personal	Others	Sub Total	Total	Total	Total
00.00	-	-	-	-	2,599.8	-	143.5	-	2,743.3	2,743.3	2,758.6	2,791.6	
01.00*	-	-	-	-	-	-	-	-	-	-	-	-	
02.00*	-	-	-	-	-	-	-	-	-	-	-	-	
03.00*	-	-	-	-	-	-	362.3	-	362.3	362.3	369.1	408.4	
04.00*	-	-	-	-	-	-	21.5	-	21.5	21.5	12.4	15.9	
05.00*	-	-	-	-	-	-	1.7	-	1.7	1.7	8.7	8.9	
06.00*	-	-	-	-	-	-	3.8	-	3.8	3.8	20.4	17.4	
07.00*	-	-	-	-	-	-	-	-	-	-	-	-	
08.00*	-	-	-	-	10,999.8	-	4.8	-	11,004.6	11,004.6	-	500.0	
08.25	-	500.0	-	-	14,749.4	-	-	-	15,249.4	15,249.4	-	-	
08.50	-	-	-	-	11,954.0	-	-	-	11,954.0	11,954.0	-	4.3	
08.75	-	-	-	-	6,229.5	-	-	-	6,229.5	6,229.5	-	-	
09.00	-	-	-	-	2,160.3	-	-	-	2,160.3	2,160.3	-	-	
09.25	-	-	-	-	14,953.3	-	-	-	14,953.3	14,953.3	-	-	
09.50	-	-	-	-	5,112.3	-	-	-	5,112.3	5,112.3	-	-	
09.75	-	-	-	-	8,982.6	-	-	-	8,982.6	8,982.6	-	-	
10.00	-	-	-	-	245.6	-	-	-	245.6	245.6	-	-	
10.25	-	-	-	-	-	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	-	-	-	800.0	
10.75	-	-	-	-	50.0	-	-	-	50.0	50.0	-	300.0	
11.00	-	-	-	-	-	-	-	-	-	-	-	1,501.2	
11.25	-	-	-	-	5,259.7	-	-	-	5,259.7	5,259.7	-	13,142.6	
11.50	-	-	-	-	-	-	-	-	-	-	5.0	1,723.1	
11.75	-	-	-	-	300.0	-	-	-	300.0	300.0	1,000.0	2,700.0	
12.00	-	-	-	-	-	-	4.0	-	4.0	4.0	1,800.0	3,834.1	
12.25	-	-	-	-	-	-	-	-	-	-	-	-	
12.50	-	-	-	-	-	-	-	-	-	-	-	3,536.6	
12.75	-	-	-	-	400.0	-	-	-	400.0	400.0	-	7,559.6	
13.00	-	-	-	-	-	-	-	-	-	-	3,000.0	12,072.6	
13.25	-	-	-	-	225.0	-	-	-	225.0	225.0	3,000.0	3,843.8	
13.50	-	-	-	-	100.0	-	1.1	-	101.1	101.1	9,016.3	657.5	
13.75	-	-	-	-	1,244.0	-	-	-	1,244.0	1,244.0	14,805.7	12,131.5	
14.00	-	-	-	-	1,725.0	-	-	-	1,725.0	1,725.0	16,992.6	1,656.8	
14.25	-	-	-	-	400.0	-	4.2	-	404.2	404.2	4,540.5	5,615.0	
14.50	-	-	-	-	-	-	-	-	-	-	8,095.7	1,577.0	
14.75	-	-	-	-	1,252.9	-	-	-	1,252.9	1,252.9	10,343.3	-	
15.00	-	-	-	-	-	-	-	-	-	-	940.9	-	
15.25	-	-	-	-	-	-	-	-	-	-	7,227.1	2.8	
15.50	-	-	-	-	-	-	-	-	-	-	795.5	-	
15.75	-	-	-	-	-	-	-	-	-	-	1,413.5	8.0	
16.00	-	-	-	-	-	-	-	-	-	-	62.5	-	
16.25	-	-	-	-	-	-	-	-	-	-	-	-	
16.50	-	-	-	-	-	-	-	-	-	-	-	-	
16.75	-	-	-	-	-	-	-	-	-	-	-	-	
17.00	-	-	-	-	-	-	-	-	-	-	-	-	
17.25	-	-	-	-	-	-	-	-	-	-	1,283.0	-	
17.50	-	-	-	-	-	-	-	-	-	-	-	30.9	
17.75	-	-	-	-	-	-	-	-	-	-	-	-	
18.00	-	-	-	-	-	-	-	-	-	-	-	-	
18.25	-	-	-	-	-	-	-	-	-	-	-	-	
18.50	-	-	-	-	-	-	-	-	-	-	-	-	
18.75	-	-	-	-	-	-	-	-	-	-	-	-	
19.00	-	-	-	-	-	-	-	-	-	-	-	-	
19.25	-	-	-	-	-	-	-	-	-	-	-	-	
19.50	-	-	-	-	-	-	-	-	-	-	-	-	
19.75	-	-	-	-	-	-	-	-	-	-	-	-	
20.00 & above	-	-	-	-	-	-	-	-	-	-	-	-	
Total	-	500.0	-	-	88,943.2	-	546.8	-	89,990.0	89,990.0	87,490.7	76,439.5	

*01,00 stands for 00,25 to 01,00

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*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		NBFIs		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	-	-	-	-	-	-	297	0	27,346	33
5,000 to 10,000	-	-	-	-	-	-	-	-	18,487	165
10,000 to 20,000	-	-	-	-	-	-	1	0	155,584	2,341
20,000 to 25,000	-	-	-	-	-	-	-	-	18,803	418
25,000 to 30,000	-	-	-	-	-	-	-	-	27,210	755
30,000 to 40,000	-	-	-	-	-	-	-	-	54,263	1,908
40,000 to 50,000	-	-	-	-	-	-	1	0	51,955	2,320
50,000 to 60,000	-	-	-	-	1	0	-	-	35,845	1,905
60,000 to 70,000	-	-	-	-	25	2	-	-	19,251	1,235
70,000 to 80,000	-	-	-	-	1	0	-	-	12,779	957
80,000 to 90,000	-	-	-	-	9	1	-	-	14,216	1,207
90,000 to 100,000	-	-	-	-	2	0	-	-	22,073	2,100
100,000 to 200,000	-	-	1	0	49	7	9	1	419,129	63,344
200,000 to 300,000	-	-	-	-	2	1	28	7	253,260	60,822
300,000 to 400,000	-	-	1	0	10	4	4	1	87,986	30,003
400,000 to 500,000	-	-	-	-	3	1	46	22	35,189	15,788
500,000 to 600,000	-	-	1	1	42	25	1,744	902	26,333	14,389
600,000 to 700,000	-	-	1	1	1	1	71	46	17,176	11,067
700,000 to 800,000	-	-	-	-	-	-	1	1	12,100	9,052
800,000 to 900,000	-	-	1	1	-	-	7	6	10,115	8,570
900,000 to 1,000,000	-	-	1	1	1	1	34	32	12,431	11,879
1,000,000 to 2,000,000	-	-	10	12	85	121	284	390	44,132	60,948
2,000,000 to 3,000,000	-	-	2	5	-	-	83	206	15,661	38,245
3,000,000 to 4,000,000	-	-	4	15	-	-	34	110	9,876	34,523
4,000,000 to 5,000,000	-	-	1	4	-	-	9	40	8,081	36,363
5,000,000 to 6,000,000	-	-	2	11	5	28	8	44	5,223	28,466
6,000,000 to 7,000,000	-	-	2	13	1	6	14	92	3,953	25,654
7,000,000 to 8,000,000	-	-	1	7	-	-	11	83	3,786	28,290
8,000,000 to 9,000,000	-	-	-	-	-	-	3	25	2,799	23,800
9,000,000 to 10,000,000	-	-	2	18	-	-	8	78	2,930	28,076
10,000,000 to 100,000,000	1	79	23	1,016	322	14,552	204	6,832	34,677	1,081,493
100,000,000 to 500,000,000	-	-	17	3,788	151	43,786	122	28,792	7,296	1,555,475
500,000,000 to 1,000,000,000	-	-	16	10,473	39	28,135	48	31,520	1,049	706,517
1,000,000,000 to 10,000,000,000	1	1,899	55	212,521	170	691,390	17	32,098	610	1,210,829
10,000,000,000 & Over	-	-	32	650,673	29	382,109	-	-	2	27,078
Total	2	1,977.8	173	878,558.8	948	1,160,167.8	3,088	101,329.7	1,471,606	5,126,016.0

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

Size of Accounts and Borrowers

Banks

30th June, 2020

(Million Rupees)

Constituents										Size of Account * (Rs.)
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
-	-	29,267	41	2,403	3	59,313	77	59,313	77.2	Less Than 5,000
-	-	10,919	73	259	2	29,665	240	29,665	240.0	5,000 to 10,000
-	-	478,144	7,981	101	2	633,830	10,323	633,830	10,323.4	10,000 to 20,000
-	-	36,162	821	2,186	51	57,151	1,289	57,151	1,289.3	20,000 to 25,000
-	-	25,338	700	42	1	52,590	1,457	52,590	1,456.6	25,000 to 30,000
-	-	274,816	9,274	16	1	329,095	11,182	329,095	11,182.5	30,000 to 40,000
1	0	165,234	7,394	24	1	217,215	9,715	217,215	9,715.5	40,000 to 50,000
-	-	44,038	2,437	53	3	79,937	4,345	79,937	4,345.4	50,000 to 60,000
-	-	42,865	2,758	71	5	62,212	3,999	62,212	3,999.4	60,000 to 70,000
-	-	22,280	1,696	29	2	35,089	2,656	35,089	2,656.1	70,000 to 80,000
-	-	39,379	3,377	28	2	53,632	4,587	53,632	4,587.3	80,000 to 90,000
-	-	32,775	3,117	1	0	54,851	5,218	54,851	5,217.7	90,000 to 100,000
1	0	322,123	48,053	74	10	741,386	111,415	741,386	111,414.6	100,000 to 200,000
-	-	178,323	43,489	174	41	431,787	104,359	431,787	104,358.7	200,000 to 300,000
-	-	58,297	20,797	37	12	146,335	50,818	146,335	50,818.3	300,000 to 400,000
20	9	62,015	27,441	38	16	97,311	43,276	97,311	43,276.4	400,000 to 500,000
11	6	48,095	26,304	31	16	76,257	41,643	76,257	41,642.9	500,000 to 600,000
8	5	34,406	22,147	1	1	51,664	33,267	51,664	33,266.8	600,000 to 700,000
-	-	48,578	36,179	40	31	60,719	45,263	60,719	45,263.4	700,000 to 800,000
13	10	29,001	24,481	16	13	39,153	33,082	39,153	33,081.9	800,000 to 900,000
1	1	26,542	24,933	3	3	39,013	36,850	39,013	36,850.1	900,000 to 1,000,000
13	18	89,262	117,841	43	67	133,829	179,397	133,829	179,397.1	1,000,000 to 2,000,000
10	27	19,697	48,220	15	34	35,468	86,737	35,468	86,737.3	2,000,000 to 3,000,000
-	-	8,039	27,873	23	82	17,976	62,603	17,976	62,602.9	3,000,000 to 4,000,000
2	8	5,536	25,626	13	60	13,642	62,101	13,642	62,101.1	4,000,000 to 5,000,000
-	-	2,759	15,109	6	32	8,003	43,689	8,003	43,689.3	5,000,000 to 6,000,000
4	26	1,795	11,459	1	7	5,770	37,257	5,770	37,256.8	6,000,000 to 7,000,000
4	30	1,591	11,918	5	38	5,398	40,365	5,398	40,365.3	7,000,000 to 8,000,000
-	-	799	6,754	1	9	3,602	30,588	3,602	30,587.9	8,000,000 to 9,000,000
1	10	753	7,163	-	-	3,694	35,346	3,694	35,345.7	9,000,000 to 10,000,000
47	1,964	3,144	61,878	21	382	38,438	1,168,117	38,439	1,168,195.9	10,000,000 to 100,000,000
28	6,434	63	9,980	2	625	7,679	1,648,879	7,679	1,648,879.1	100,000,000 to 500,000,000
12	7,981	6	3,394	-	-	1,170	788,019	1,170	788,018.9	500,000,000 to 1,000,000,000
1	1,400	13	16,433	-	-	866	2,164,671	867	2,166,569.7	1,000,000,000 to 10,000,000,000
-	-	-	-	-	-	63	1,059,860	63	1,059,859.5	10,000,000,000 & Over
177	17,929.1	2,142,054	677,141.4	5,757	1,549.5	3,623,803	7,962,692.2	3,623,805	7,964,670.0	Total

3.6 Advances Classified by Size of Accounts

All Banks

Size of Account (Rs.)	(Million Rupees)					
	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	94,497	99.8	66,156	92.2	59,313	77.2
5,000 to 10,000	20,174	147.5	44,774	368.0	29,665	240.0
10,000 to 20,000	217,694	3,813.9	41,290	541.1	633,830	10,323.4
20,000 to 25,000	7,443	169.6	441,122	8,933.7	57,151	1,289.3
25,000 to 30,000	213,305	5,944.6	29,679	816.3	52,590	1,456.6
30,000 to 40,000	202,836	6,697.5	234,725	7,621.8	329,095	11,182.5
40,000 to 50,000	151,115	6,930.2	259,087	12,013.6	217,215	9,715.5
50,000 to 60,000	88,789	4,885.3	134,227	7,487.0	79,937	4,345.4
60,000 to 70,000	34,130	2,190.5	53,390	3,436.9	62,212	3,999.4
70,000 to 80,000	57,636	4,136.8	82,811	6,067.0	35,089	2,656.1
80,000 to 90,000	30,625	2,610.4	28,752	2,468.7	53,632	4,587.3
90,000 to 100,000	47,876	4,528.0	53,828	5,148.6	54,851	5,217.7
100,000 to 200,000	638,660	93,534.8	765,536	112,356.9	741,386	111,414.6
200,000 to 300,000	362,114	87,739.7	456,229	108,252.4	431,787	104,358.7
300,000 to 400,000	163,727	55,475.4	165,554	57,299.7	146,335	50,818.3
400,000 to 500,000	97,538	43,491.7	148,670	67,085.7	97,311	43,276.4
500,000 to 600,000	72,980	40,437.8	81,304	44,494.3	76,257	41,642.9
600,000 to 700,000	64,722	42,079.3	82,843	53,599.3	51,664	33,266.8
700,000 to 800,000	54,782	40,854.9	60,677	45,385.2	60,719	45,263.4
800,000 to 900,000	43,996	37,158.4	42,809	36,359.8	39,153	33,081.9
900,000 to 1,000,000	26,053	24,841.7	31,660	30,037.2	39,013	36,850.1
1,000,000 to 2,000,000	93,596	125,173.3	114,500	157,976.7	133,829	179,397.1
2,000,000 to 3,000,000	30,569	75,026.6	43,020	104,439.6	35,468	86,737.3
3,000,000 to 4,000,000	15,055	52,602.5	20,404	69,920.4	17,976	62,602.9
4,000,000 to 5,000,000	12,027	54,777.9	12,899	58,321.9	13,642	62,101.1
5,000,000 to 6,000,000	8,709	47,133.6	7,956	43,301.5	8,003	43,689.3
6,000,000 to 7,000,000	5,732	37,219.4	6,774	44,056.6	5,770	37,256.8
7,000,000 to 8,000,000	5,386	40,282.7	4,889	36,622.9	5,398	40,365.3
8,000,000 to 9,000,000	4,051	34,368.3	3,826	32,459.9	3,602	30,587.9
9,000,000 to 10,000,000	3,923	37,489.0	3,891	37,182.2	3,694	35,345.7
10,000,000 to 100,000,000	36,211	1,073,826.1	37,021	1,134,052.3	38,439	1,168,195.9
100,000,000 to 500,000,000	7,340	1,582,066.7	7,560	1,616,216.7	7,679	1,648,879.1
500,000,000 to 1,000,000,000	1,219	831,522.1	1,187	811,907.6	1,170	788,018.9
1,000,000,000 to 10,000,000,000	948	2,118,786.9	874	2,200,659.2	867	2,166,569.7
10,000,000,000 & Over	61	1,191,367.4	58	1,033,936.1	63	1,059,859.5
Total	2,915,519	7,809,410.6	3,569,982	7,990,919.1	3,623,805	7,964,670.0

3.6.1 Advances Classified by Size of Accounts

Public Sector Banks

(Million Rupees)

Size of Account (Rs.)	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	23,158	38.9	23,387	41.1	36,633	57.5
5,000 to 10,000	8,781	66.5	42,153	348.1	23,746	198.6
10,000 to 20,000	16,079	239.3	12,835	183.9	141,674	2,199.0
20,000 to 25,000	5,001	113.6	11,625	259.4	23,211	519.9
25,000 to 30,000	3,612	95.8	8,523	237.0	30,825	857.3
30,000 to 40,000	10,952	382.0	34,390	1,218.1	56,616	1,992.5
40,000 to 50,000	10,444	469.6	16,907	752.2	59,464	2,664.0
50,000 to 60,000	10,633	585.5	24,325	1,345.1	43,558	2,328.5
60,000 to 70,000	11,458	745.7	24,999	1,606.0	24,312	1,564.8
70,000 to 80,000	9,183	687.0	28,454	2,095.5	14,411	1,081.6
80,000 to 90,000	15,229	1,306.0	14,643	1,264.3	19,843	1,697.8
90,000 to 100,000	13,849	1,318.7	19,222	1,831.9	24,517	2,336.2
100,000 to 200,000	409,612	61,231.9	513,895	75,130.2	513,331	76,467.8
200,000 to 300,000	301,787	73,401.7	352,680	82,577.3	297,188	70,826.0
300,000 to 400,000	88,776	30,579.9	113,773	38,838.0	84,103	28,541.0
400,000 to 500,000	27,423	12,171.1	63,596	28,574.3	41,865	18,460.8
500,000 to 600,000	12,641	6,875.9	21,369	11,657.3	23,175	12,651.5
600,000 to 700,000	10,907	7,062.3	19,550	12,601.1	14,500	9,312.6
700,000 to 800,000	6,292	4,670.0	10,807	8,018.8	13,448	10,159.1
800,000 to 900,000	2,881	2,460.9	6,374	5,424.6	10,172	8,670.9
900,000 to 1,000,000	4,953	4,801.0	7,024	6,582.0	10,282	9,798.1
1,000,000 to 2,000,000	15,342	20,192.9	35,868	48,457.4	38,483	48,358.2
2,000,000 to 3,000,000	3,508	8,950.4	10,635	26,008.6	6,757	16,615.8
3,000,000 to 4,000,000	3,275	11,515.3	4,875	17,176.5	4,112	14,673.7
4,000,000 to 5,000,000	1,219	5,470.8	1,652	7,397.9	1,644	7,404.2
5,000,000 to 6,000,000	1,334	7,064.1	1,763	9,698.9	1,110	6,109.3
6,000,000 to 7,000,000	597	3,878.2	654	4,229.6	957	6,203.1
7,000,000 to 8,000,000	536	4,000.1	755	5,665.5	1,124	8,257.9
8,000,000 to 9,000,000	343	2,913.4	390	3,286.8	589	5,014.5
9,000,000 to 10,000,000	395	3,781.1	552	5,290.5	487	4,634.6
10,000,000 to 100,000,000	5,664	178,504.0	4,832	158,242.4	5,469	180,105.9
100,000,000 to 500,000,000	1,567	324,476.6	1,450	310,248.5	1,550	329,836.0
500,000,000 to 1,000,000,000	270	174,769.0	231	162,155.0	277	182,928.1
1,000,000,000 to 10,000,000,000	173	357,001.4	173	425,154.5	147	421,650.7
10,000,000,000 & Over	17	383,082.3	14	295,377.8	14	263,444.4
Total	1,037,891	1,694,902.8	1,434,375	1,758,976.5	1,569,594	1,757,622.3

3.6.2 Advances Classified by Size of Accounts

Domestic Private Banks

(Million Rupees)

Size of Account (Rs.)	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	71,338	60.9	42,765	51.2	22,677	19.7
5,000 to 10,000	11,393	81.0	2,621	20.0	5,918	41.4
10,000 to 20,000	201,613	3,574.6	28,455	357.2	492,154	8,124.4
20,000 to 25,000	2,442	55.9	429,497	8,674.3	33,936	769.3
25,000 to 30,000	209,686	5,848.6	21,156	579.4	21,765	599.2
30,000 to 40,000	191,882	6,315.5	200,335	6,403.7	272,478	9,189.9
40,000 to 50,000	140,669	6,460.5	242,178	11,261.3	157,749	7,051.4
50,000 to 60,000	78,156	4,299.8	109,902	6,141.9	36,379	2,016.9
60,000 to 70,000	22,671	1,444.7	28,391	1,830.8	37,900	2,434.6
70,000 to 80,000	48,453	3,449.9	54,357	3,971.5	20,676	1,574.4
80,000 to 90,000	15,388	1,303.8	14,109	1,204.4	33,786	2,889.2
90,000 to 100,000	34,027	3,209.2	34,605	3,316.6	30,334	2,881.4
100,000 to 200,000	229,037	32,301.1	251,624	37,224.0	228,039	34,944.4
200,000 to 300,000	60,310	14,333.9	103,540	25,672.7	134,593	33,531.2
300,000 to 400,000	74,944	24,892.9	51,763	18,455.7	62,189	22,261.5
400,000 to 500,000	70,096	31,312.9	85,048	38,500.5	55,422	24,805.6
500,000 to 600,000	60,307	33,544.0	59,892	32,813.2	53,065	28,981.9
600,000 to 700,000	53,802	35,008.7	63,293	40,998.1	37,164	23,954.1
700,000 to 800,000	48,485	36,181.1	49,856	37,355.6	47,271	35,104.3
800,000 to 900,000	41,112	34,695.1	36,419	30,921.9	28,967	24,399.0
900,000 to 1,000,000	21,070	20,012.0	24,632	23,451.3	28,727	27,048.2
1,000,000 to 2,000,000	78,157	104,850.6	78,536	109,388.3	95,248	130,900.9
2,000,000 to 3,000,000	27,050	66,049.1	32,376	78,409.3	28,707	70,110.7
3,000,000 to 4,000,000	11,764	41,028.6	15,521	52,717.2	13,857	47,904.2
4,000,000 to 5,000,000	10,764	49,119.1	11,204	50,738.7	11,957	54,522.2
5,000,000 to 6,000,000	7,371	40,048.7	6,191	33,591.6	6,893	37,580.0
6,000,000 to 7,000,000	5,133	33,327.7	6,118	39,813.1	4,811	31,040.3
7,000,000 to 8,000,000	4,826	36,094.3	4,111	30,779.9	4,251	31,937.1
8,000,000 to 9,000,000	3,707	31,446.6	3,435	29,164.5	3,013	25,573.4
9,000,000 to 10,000,000	3,526	33,689.2	3,337	31,872.9	3,205	30,692.5
10,000,000 to 100,000,000	30,514	893,874.5	32,154	974,283.1	32,930	986,438.2
100,000,000 to 500,000,000	5,709	1,241,617.6	6,053	1,291,542.4	6,069	1,304,975.5
500,000,000 to 1,000,000,000	934	646,432.2	933	632,988.2	868	588,213.3
1,000,000,000 to 10,000,000,000	754	1,713,818.7	677	1,721,399.2	692	1,688,132.4
10,000,000,000 & Over	44	808,285.2	44	738,558.3	49	796,415.1
Total	1,877,134	6,038,068.3	2,135,128	6,144,451.9	2,053,739	6,117,057.8

3.6.3 Advances Classified by Size of Accounts

Foreign Banks

(Million Rupees)

Size of Account (Rs.)	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1	-	4	0.0	3	0.0
5,000 to 10,000	-	-	-	-	1	0.0
10,000 to 20,000	2	0.0	-	-	2	0.0
20,000 to 25,000	-	-	-	-	4	0.1
25,000 to 30,000	7	0.2	-	-	-	-
30,000 to 40,000	2	0.1	-	-	1	0.0
40,000 to 50,000	2	0.1	2	0.1	2	0.1
50,000 to 60,000	1	0.1	-	-	-	-
60,000 to 70,000	-	-	-	-	2	0.2
70,000 to 80,000	8	0.7	-	-	3	0.2
80,000 to 90,000	-	-	1	0.1	-	-
90,000 to 100,000	11	1.9	17	2.7	16	2.5
100,000 to 200,000	17	4.1	9	2.4	6	1.5
200,000 to 300,000	7	2.6	18	5.9	43	15.8
300,000 to 400,000	19	7.8	26	10.9	24	9.9
400,000 to 500,000	32	17.9	43	23.8	17	9.5
500,000 to 600,000	13	8.3	-	-	-	-
600,000 to 700,000	5	3.8	14	10.9	-	-
700,000 to 800,000	3	2.4	16	13.2	14	12.0
800,000 to 900,000	30	28.6	4	3.9	4	3.8
900,000 to 1,000,000	97	129.8	96	130.9	98	138.1
1,000,000 to 2,000,000	11	27.1	9	21.7	4	10.7
2,000,000 to 3,000,000	16	58.7	8	26.7	7	24.9
3,000,000 to 4,000,000	44	188.0	43	185.3	41	174.8
4,000,000 to 5,000,000	4	20.8	2	11.1	-	-
5,000,000 to 6,000,000	2	13.6	2	13.9	2	13.4
6,000,000 to 7,000,000	24	188.3	23	177.5	23	170.4
7,000,000 to 8,000,000	1	8.4	1	8.6	-	-
8,000,000 to 9,000,000	2	18.7	2	18.7	2	18.7
9,000,000 to 10,000,000	33	1,447.6	35	1,526.9	40	1,651.7
10,000,000 to 100,000,000	64	15,972.5	57	14,425.8	60	14,067.6
100,000,000 to 500,000,000	15	10,320.8	23	16,764.4	25	16,877.4
500,000,000 to 1,000,000,000	21	47,966.8	24	54,105.5	28	56,786.6
1,000,000,000 to 10,000,000,000	-	-	-	-	-	-
10,000,000,000 & Over	-	-	-	-	-	-
Total	494	76,439.5	479	87,490.7	472	89,990.0

3.7 Advances Classified by Rate of Margin

All Banks

(Million Rupees)

Rate of Margin	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,347,024	2,186,152.2	1,940,474	2,533,903.3	1,504,173	2,925,134.4
05.00	61,923	163,303.5	63,260	168,235.5	33,132	155,861.9
10.00	164,806	597,820.0	497,473	516,852.0	678,789	555,974.9
15.00	17,565	440,320.4	78,744	610,615.6	36,028	566,771.1
20.00	786,100	1,426,461.3	630,071	1,378,971.7	832,533	950,277.6
25.00	116,577	1,672,349.5	163,814	1,616,235.5	255,301	1,657,327.3
30.00	48,498	455,504.0	61,290	296,892.3	75,910	391,484.0
33.33	102	2,799.9	531	4,500.1	3,308	5,956.9
35.00	17,200	189,525.7	19,059	231,125.1	9,344	140,751.2
40.00	306,766	248,264.0	61,894	207,684.2	110,565	164,317.5
45.00	2,700	59,569.4	3,590	51,336.9	3,164	114,874.2
50.00	25,601	185,438.2	39,195	224,784.1	65,035	202,372.7
55.00	1,767	29,718.3	2,382	32,357.4	1,938	24,344.3
60.00	2,970	21,671.8	2,350	33,077.6	2,078	29,972.3
65.00	2,449	33,135.7	1,399	31,621.1	1,170	27,876.2
70.00	5,103	13,138.7	1,389	8,454.9	705	7,738.8
75.00	2,862	12,046.1	808	23,508.7	8,671	20,658.1
80.00	4,683	4,860.8	791	6,273.0	517	5,510.2
85.00	159	562.8	352	2,544.3	356	1,773.1
90.00	186	60,537.1	555	8,244.5	540	5,724.6
95.00	200	326.7	428	3,020.3	348	3,366.5
99.99	278	5,904.6	133	681.0	200	6,602.1
Total	2,915,519	7,809,410.6	3,569,982	7,990,919.1	3,623,805	7,964,670.0

3.7.1 Advances Classified by Rate of Margin

Public Sector Banks

(Million Rupees)

Rate of Margin	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	239,626	306,025.3	857,900	344,860.6	478,235	710,649.5
05.00	235	360.3	929	1,410.4	2,828	11,533.6
10.00	102,036	161,117.8	11,362	38,916.9	44,832	38,615.8
15.00	1,378	5,666.7	36,173	10,781.3	2,536	36,007.3
20.00	644,602	633,753.1	345,552	612,770.8	659,737	197,836.4
25.00	28,530	408,143.0	86,214	513,756.0	175,523	550,233.9
30.00	2,986	23,262.8	14,984	28,354.7	41,058	27,425.0
33.33	102	2,799.9	441	1,543.7	3,194	820.1
35.00	1,224	3,951.2	1,982	5,389.9	968	4,118.0
40.00	1,851	13,308.3	49,103	28,648.8	101,388	28,152.0
45.00	26	113.9	384	755.0	379	854.5
50.00	14,576	131,751.4	27,917	167,434.5	50,546	150,662.6
55.00	7	33.4	69	126.2	71	150.2
60.00	11	54.8	350	394.5	53	130.2
65.00	483	31.8	11	21.0	8	17.1
70.00	4	15.4	442	1,268.9	11	19.5
75.00	1	0.1	121	475.1	8,147	229.7
80.00	3	6.9	245	624.8	6	12.0
85.00	-	-	-	-	-	-
90.00	1	12.5	155	846.5	-	-
95.00	-	-	-	-	-	-
99.99	209	4,494.2	41	597.0	74	154.8
Total	1,037,891	1,694,902.8	1,434,375	1,758,976.5	1,569,594	1,757,622.3

3.7.2 Advances Classified by Rate of Margin

Domestic Private Banks

(Million Rupees)

Rate of Margin	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,106,955	1,819,052.0	1,082,164	2,131,606.0	1,025,534	2,151,355.0
05.00	61,687	159,086.2	62,330	162,968.1	30,304	144,328.3
10.00	62,763	436,698.0	486,101	476,700.4	633,950	516,319.2
15.00	16,180	434,111.4	42,565	598,963.3	33,491	530,478.9
20.00	141,483	790,349.6	284,504	763,677.3	172,774	749,244.3
25.00	88,031	1,256,827.3	77,569	1,082,576.5	79,743	1,086,094.4
30.00	45,508	431,413.2	46,302	267,707.7	34,850	363,059.0
33.33	-	-	90	2,956.4	114	5,136.8
35.00	15,976	185,574.5	17,077	225,735.2	8,376	136,633.2
40.00	304,915	234,955.7	12,791	179,035.4	9,177	136,165.5
45.00	2,674	59,455.5	3,206	50,581.8	2,785	114,019.7
50.00	11,024	53,291.5	11,276	56,515.1	14,488	51,370.8
55.00	1,760	29,684.8	2,313	32,231.2	1,867	24,194.1
60.00	2,959	21,617.1	2,000	32,683.1	2,025	29,842.1
65.00	1,966	33,103.9	1,388	31,600.1	1,162	27,859.1
70.00	5,099	13,123.3	947	7,186.0	694	7,719.3
75.00	2,861	12,046.0	687	23,033.5	524	20,428.4
80.00	4,680	4,853.8	546	5,648.2	511	5,498.2
85.00	159	562.8	352	2,544.3	356	1,773.1
90.00	185	60,524.6	400	7,397.9	540	5,724.6
95.00	200	326.7	428	3,020.3	348	3,366.5
99.99	69	1,410.3	92	84.0	126	6,447.4
Total	1,877,134	6,038,068.3	2,135,128	6,144,451.9	2,053,739	6,117,057.8

3.7.3 Advances Classified by Rate of Margin

Foreign Banks

(Million Rupees)

Rate of Margin	Jun-19		Dec-19		Jun-20	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	443	61,074.9	410	57,436.7	404	63,129.9
05.00	1	3,857.0	1	3,857.0	-	-
10.00	7	4.3	10	1,234.8	7	1,039.9
15.00	7	542.3	6	871.0	1	285.0
20.00	15	2,358.6	15	2,523.6	22	3,196.8
25.00	16	7,379.2	31	19,903.1	35	20,999.0
30.00	4	828.0	4	830.0	2	1,000.0
33.33	-	-	-	-	-	-
35.00	-	-	-	-	-	-
40.00	-	-	-	-	-	-
45.00	-	-	-	-	-	-
50.00	1	395.3	2	834.6	1	339.3
55.00	-	-	-	-	-	-
60.00	-	-	-	-	-	-
65.00	-	-	-	-	-	-
70.00	-	-	-	-	-	-
75.00	-	-	-	-	-	-
80.00	-	-	-	-	-	-
85.00	-	-	-	-	-	-
90.00	-	-	-	-	-	-
95.00	-	-	-	-	-	-
99.99	-	-	-	-	-	-
Total	494	76,439.5	479	87,490.7	472	89,990.0

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	107,809.2	22,237.3	46,529.0	30,914.3	120,955.9	89,400.0	31,409.1	139.4	6,259.8	16,994.5	8,191.0
01.00*	8,323.4	172.9	1,444.9	86.4	1,048.3	1,053.6	469.7	-	187.1	228.1	462.4
02.00*	12,626.9	1,642.3	1,157.1	2,185.4	2,139.7	11,825.3	188.3	-	4.1	690.7	44.9
03.00*	155,557.6	11,195.6	75,937.7	104,022.3	71,153.3	128,561.5	59,944.0	3,640.1	19,844.1	8,858.4	3,854.4
04.00*	44,385.7	5,334.7	15,865.5	11,535.6	19,258.8	27,979.1	5,481.1	5.4	1,283.9	2,665.2	217.6
05.00*	53,822.3	3,350.6	9,598.5	6,997.6	15,022.1	13,029.2	2,466.0	53.2	640.1	779.2	195.6
06.00*	33,982.0	2,738.2	3,280.3	5,783.2	5,715.0	8,653.7	1,821.3	447.3	450.1	2,941.8	26.7
07.00*	8,792.6	313.3	1,278.9	3,878.7	3,624.6	4,638.8	848.2	-	677.2	1,307.5	-
08.00*	126,984.8	1,085.1	30,405.6	31,082.3	29,870.9	44,946.6	11,704.6	-	8,463.6	4,550.0	3,209.5
09.00*	559,022.3	4,782.8	59,560.0	82,425.5	117,921.1	244,633.3	40,527.7	64.5	21,909.5	26,764.4	22,721.4
10.00*	203,967.8	3,663.6	53,236.6	56,287.7	84,078.0	184,778.8	41,471.5	25.4	12,871.3	10,572.5	21,462.7
10.25	18,554.3	1,053.1	5,412.8	5,754.7	15,443.5	38,041.1	6,843.6	34.9	4,186.0	2,074.5	2,929.8
10.50	4,739.7	208.7	11,351.1	1,688.1	7,751.7	7,484.8	1,842.4	19.4	1,507.4	1,037.0	60.1
10.75	4,638.6	1,634.5	9,396.9	6,179.4	19,078.4	16,141.0	2,926.2	-	938.9	2,938.0	128.5
11.00	10,250.0	139.8	3,557.1	984.1	9,007.3	15,555.1	4,779.5	372.8	6,525.9	7,454.8	448.3
11.25	102,695.2	5,693.1	35,114.1	4,858.4	17,353.0	36,866.9	6,353.0	24.9	2,606.8	4,294.7	179.3
11.50	52,909.7	1,763.0	5,486.2	10,810.4	11,155.4	14,729.1	7,977.2	-	3,439.1	1,744.1	1,315.5
11.75	214,480.1	2,291.6	6,008.1	3,261.6	17,990.6	54,387.2	18,725.6	335.1	2,130.0	3,674.2	971.9
12.00	174,956.4	1,947.1	13,261.3	21,077.7	13,662.5	53,111.3	7,396.9	-	5,788.8	4,096.0	438.4
12.25	166,261.0	4,754.2	8,859.7	10,703.4	27,059.7	80,900.7	13,650.8	566.0	2,372.8	3,899.8	1,577.4
12.50	86,795.7	813.3	21,081.4	11,421.2	12,520.5	28,485.0	2,882.6	-	1,188.8	1,774.7	744.9
12.75	32,912.9	1,534.2	5,254.3	6,895.6	19,914.1	23,403.0	5,895.6	3.3	2,706.9	4,455.4	983.7
13.00	107,260.1	1,114.8	6,774.5	4,781.6	15,584.7	97,539.6	5,071.9	-	1,086.8	2,717.4	3,081.1
13.25	46,894.3	11,483.4	4,529.3	8,152.7	10,383.7	38,655.1	6,769.0	65.7	2,997.0	2,474.4	1,648.1
13.50	14,259.0	4,812.4	8,808.0	7,134.6	5,182.7	24,588.9	3,295.1	-	3,647.9	1,355.4	2,644.8
13.75	21,398.7	849.9	4,874.6	4,970.5	9,979.8	26,140.6	8,116.9	9.9	1,376.5	2,404.6	4,908.4
14.00	40,271.1	24,683.5	10,081.3	14,396.3	55,827.0	19,977.1	5,902.7	-	6,392.1	2,432.1	3,347.2
14.25	43,153.1	1,448.9	8,461.0	15,188.0	28,206.5	40,815.5	12,115.8	40.2	3,196.0	8,182.7	4,813.1
14.50	26,221.7	4,989.2	7,876.8	13,011.0	13,351.2	22,260.5	4,543.6	-	2,040.0	3,913.4	5,432.5
14.75	22,464.6	1,006.5	5,402.2	10,448.6	47,627.4	20,663.5	7,354.1	59.3	2,707.2	1,885.1	672.6
15.00	24,333.6	7,100.7	7,230.5	2,207.2	8,532.0	10,799.5	6,052.9	-	1,729.3	4,760.1	680.8
15.25	48,786.2	1,438.7	4,494.2	3,177.6	10,621.2	123,082.6	6,924.8	24.5	863.2	1,346.9	2,071.0
15.50	12,717.6	691.9	7,144.2	2,643.9	17,366.4	8,079.4	5,022.3	-	976.5	1,272.8	3,120.4
15.75	19,839.1	338.5	1,489.8	2,423.3	6,438.1	7,523.7	2,920.0	5.3	876.5	1,564.7	776.0
16.00	11,639.4	7,328.2	5,903.7	2,113.5	6,001.7	6,740.1	3,615.5	10.0	396.4	1,663.9	91.5
16.25	5,359.4	311.4	3,947.7	32,315.2	14,218.6	15,272.8	6,204.4	5.7	805.7	1,431.7	927.5
16.50	3,230.0	963.1	6,508.8	4,473.7	8,587.8	18,440.3	7,719.3	-	612.2	3,706.3	1,059.3
16.75	1,181.5	69.1	1,207.0	1,526.9	2,155.3	2,507.9	971.1	-	77.1	452.0	457.0
17.00	4,184.3	480.5	2,803.5	3,380.7	3,930.0	3,046.7	2,767.1	-	141.5	210.8	2,356.2
17.25	2,573.2	104.4	392.8	1,582.0	3,054.6	2,705.3	1,543.0	-	1,335.3	195.8	593.8
17.50	2,106.7	246.3	1,212.8	2,021.2	5,708.3	3,953.5	2,317.1	4.4	103.7	704.6	2,585.5
17.75	759.4	113.2	321.8	488.8	2,366.7	870.9	4,744.4	-	58.3	665.6	727.7
18.00	6,402.0	515.3	981.0	1,714.9	7,675.1	3,316.2	541.2	-	655.0	308.6	741.9
18.25	22,411.4	134.5	687.2	179.7	5,199.8	5,900.1	981.0	-	955.7	2,698.8	46.8
18.50	1,590.7	30.5	1,681.7	986.6	4,370.0	4,354.0	1,951.8	-	597.2	833.6	257.4
18.75	16,457.1	6,516.7	412.8	460.4	1,361.3	1,282.4	324.0	-	45.2	88.9	17.1
19.00	92,513.5	4.7	3,705.0	637.1	1,679.9	2,376.5	796.1	-	113.4	1,050.5	186.7
19.25	9,975.2	402.6	436.0	518.0	713.1	1,586.9	822.5	-	49.3	194.0	122.6
19.50	1,572.4	2.1	226.3	347.4	2,364.1	2,370.7	1,341.7	-	382.0	984.1	443.4
19.75	14,029.4	16.5	41.3	666.9	507.3	869.2	105.0	-	36.3	684.3	23.9
20.00 & above	117,081.5	315.4	23,462.2	5,989.4	9,559.3	13,002.8	5,044.9	-	515.9	338.9	876.4
Total	2,925,134.4	155,861.9	555,974.9	566,771.1	950,277.6	1,657,327.3	391,484.0	5,956.9	140,751.2	164,317.5	114,874.2

*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

30th June, 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
31,294.1	2,521.6	1,275.9	3,721.4	525.5	161.0	64.1	14.6	145.8	13.0	183.0	520,759.5	00.00
-	-	281.8	456.3	-	-	-	-	108.7	-	-	14,323.5	01.00*
156.7	-	-	89.3	-	-	-	-	-	-	-	32,750.8	02.00*
13,776.0	3,910.1	2,529.8	4,730.2	844.0	2,786.7	1,002.9	56.0	111.1	41.9	0.2	672,357.7	03.00*
4,459.4	469.3	1,073.9	516.0	54.1	168.0	912.0	3.8	362.2	33.8	-	142,065.2	04.00*
982.0	148.5	47.0	575.1	82.3	182.7	3.6	57.1	148.8	47.5	-	108,229.0	05.00*
1,610.7	50.3	37.6	-	-	-	4.1	-	0.5	-	-	67,542.7	06.00*
261.1	-	107.1	39.1	-	-	-	0.1	0.1	-	-	25,767.2	07.00*
3,606.3	2,293.0	4,569.1	292.1	30.0	1.3	6.8	0.5	-	-	5.8	303,107.9	08.00*
23,073.6	1,684.4	1,259.8	4,909.7	629.7	433.1	279.5	17.5	1,487.9	756.4	405.7	1,215,269.9	09.00*
10,193.9	1,713.0	1,275.4	895.7	515.0	4,171.3	49.5	128.7	373.5	301.8	22.8	692,056.7	10.00*
640.1	106.7	125.6	339.9	110.4	22.4	16.7	20.0	200.2	298.0	0.0	102,208.2	10.25
380.0	441.2	23.6	150.7	48.6	3,029.6	110.0	3.1	23.8	-	-	41,901.0	10.50
1,111.6	134.7	895.7	128.3	546.7	-	3.1	6.3	201.5	23.4	0.0	67,051.9	10.75
8,433.9	211.5	62.3	69.6	4.8	15.9	200.5	32.4	52.8	6.2	-	68,164.7	11.00
2,337.6	224.6	4,290.8	132.2	57.5	41.5	205.3	39.7	24.3	-	25.9	223,418.6	11.25
300.9	955.5	212.4	3,408.1	-	279.4	81.7	38.8	3.1	183.2	4.4	116,797.5	11.50
3,080.4	657.8	1,790.0	600.6	268.3	600.7	629.0	43.1	232.8	3.7	18.6	333,781.0	11.75
2,220.5	15.4	516.9	600.7	731.9	342.8	28.7	47.9	57.2	110.9	7.0	300,416.1	12.00
7,326.7	263.0	1,669.2	850.8	69.0	6,078.7	211.6	97.8	239.5	52.5	302.1	338,766.5	12.25
3,396.4	1,111.3	251.1	606.9	17.6	19.8	196.6	18.8	25.1	12.7	-	173,364.6	12.50
5,729.3	1,027.7	792.4	355.5	288.6	91.4	135.6	31.8	77.9	178.4	17.2	112,685.0	12.75
11,161.2	281.4	99.0	511.1	29.8	38.1	47.9	87.6	677.8	-	5.2	257,951.7	13.00
3,403.6	265.7	236.2	840.2	238.7	226.5	62.0	86.7	58.0	290.3	8.3	139,768.7	13.25
1,100.2	5.3	402.1	7.5	182.3	104.7	30.8	69.0	105.0	5.9	5,423.3	83,164.9	13.50
9,100.2	457.1	1,852.0	50.1	199.4	163.2	138.9	147.0	132.7	26.3	2.5	97,299.8	13.75
620.9	88.5	750.0	33.0	169.3	30.9	0.6	3.9	40.5	14.6	5.4	185,068.0	14.00
9,215.5	432.8	573.7	169.8	699.4	310.5	100.2	105.3	41.9	45.8	4.0	177,319.7	14.25
7,838.8	205.6	248.9	204.8	99.1	174.9	6.8	18.9	36.0	24.7	-	112,498.3	14.50
1,670.9	322.6	195.9	97.6	23.8	40.8	31.5	-	11.2	17.0	0.0	122,702.4	14.75
1,444.6	104.2	318.0	114.1	45.5	19.6	75.0	33.4	0.4	437.9	-	76,019.0	15.00
5,096.0	103.8	140.4	167.0	96.7	103.2	93.2	38.6	74.2	29.5	0.4	208,773.9	15.25
2,124.7	727.7	246.0	81.7	54.4	23.5	31.9	62.5	6.6	26.1	-	62,420.5	15.50
834.2	626.0	295.4	491.3	274.5	21.0	24.2	13.6	25.8	7.1	-	46,808.1	15.75
1,258.3	524.0	67.3	240.2	12.8	0.2	3.1	1.1	114.9	0.7	1.4	47,728.0	16.00
1,467.8	75.9	34.7	57.8	56.9	21.0	16.2	20.2	8.4	27.4	0.7	82,586.9	16.25
945.6	329.3	291.7	179.8	51.3	317.7	162.7	11.9	143.5	269.2	-	58,003.4	16.50
2,827.7	8.0	96.5	31.5	76.0	52.9	48.9	36.0	54.7	31.4	0.0	13,868.5	16.75
211.3	416.9	44.4	12.7	62.3	12.5	35.9	93.9	36.2	1.2	-	24,228.6	17.00
567.3	58.8	10.9	6.6	0.0	6.1	72.3	5.0	5.5	0.8	0.0	14,813.5	17.25
376.9	66.2	56.7	122.0	5.6	60.4	73.7	2.1	18.2	5.1	-	21,750.8	17.50
40.0	242.4	0.5	5.4	0.0	-	15.4	8.0	4.5	3.6	-	11,436.5	17.75
195.3	162.7	41.2	12.8	23.0	7.4	4.0	46.1	16.9	1.2	-	23,361.9	18.00
5,152.6	24.5	95.4	5.3	1.5	168.7	1.9	-	19.5	5.3	-	44,669.6	18.25
1,015.7	99.4	78.6	64.4	56.4	8.2	38.3	3.2	11.0	4.0	-	18,032.9	18.50
11.1	14.7	7.3	34.6	2.0	14.5	-	9.8	-	5.8	-	27,065.8	18.75
1,804.3	67.3	120.6	4.8	49.3	30.4	47.6	20.4	7.5	1.5	154.8	105,371.7	19.00
1,667.2	4.6	20.5	251.9	19.7	23.5	1.5	23.2	2.1	1.9	-	16,836.3	19.25
2,893.8	155.9	198.5	116.9	276.6	159.4	56.1	41.3	128.6	0.8	3.0	14,065.1	19.50
133.5	1.9	-	131.1	-	-	0.8	-	0.8	-	-	17,248.3	19.75
3,022.5	531.3	361.9	362.3	108.6	91.8	147.3	126.5	65.1	17.8	0.4	181,022.2	20.00 & above
202,372.7	24,344.3	29,972.3	27,876.2	7,738.8	20,658.1	5,510.2	1,773.1	5,724.6	3,366.5	6,602.1	7,964,670.0	Total

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th June, 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	36,288	9,254.4	3	2.8	-	-	36,291	9,257.2
05.00	-	-	-	-	-	-	-	-
10.00	38,909	1,462.5	2	51.7	-	-	38,911	1,514.3
15.00	3	1.4	-	-	-	-	3	1.4
20.00	14,769	3,476.6	3	37.9	-	-	14,772	3,514.5
25.00	136,522	12,690.5	8,959	3,295.1	-	-	145,481	15,985.6
35.00	37,959	1,974.0	7,838	2,777.5	-	-	45,797	4,751.5
45.00	98,569	6,653.8	3	1.5	-	-	98,572	6,655.3
55.00	44,017	4,810.9	1	0.9	-	-	44,018	4,811.8
65.00	-	-	-	-	-	-	-	-
75.00	8,089	159.0	-	-	-	-	8,089	159.0
85.00	-	-	-	-	-	-	-	-
95.00	-	-	1	1.1	-	-	1	1.1
99.99	-	-	-	-	-	-	-	-
Total	415,125	40,483.1	16,810	6,168.5	-	-	431,935	46,651.6
Weighted Average		24.26		27.10	-	-		24.63
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	6	979.1	83	896.4	-	-	89	1,875.5
05.00	-	-	133	111.4	-	-	133	111.4
10.00	1	73.0	66	1,111.3	-	-	67	1,184.3
15.00	-	-	33	97.7	-	-	33	97.7
20.00	-	-	13	21,006.0	-	-	13	21,006.0
25.00	1	132.8	14	4,578.2	-	-	15	4,711.0
35.00	4	865.4	43	2,180.4	-	-	47	3,045.8
45.00	4	377.1	113	4,747.2	-	-	117	5,124.3
55.00	1	133.5	44	1,422.7	-	-	45	1,556.2
65.00	-	-	2	70.6	-	-	2	70.6
75.00	-	-	1	20.0	-	-	1	20.0
85.00	-	-	-	-	-	-	-	-
95.00	-	-	7	648.3	-	-	7	648.3
99.99	-	-	-	-	-	-	-	-
Total	17	2,560.9	552	36,890.2	-	-	569	39,451.1
Weighted Average		20.30		25.58	-	-		25.24
Securities Shares and Other Financial Instruments - To Others								
00.00	4	9.6	44	1,096.7	-	-	48	1,106.3
05.00	-	-	78	453.6	-	-	78	453.6
10.00	3	2.4	79	517.9	-	-	82	520.3
15.00	-	-	13	958.6	-	-	13	958.6
20.00	1	0.8	62	2,447.9	-	-	63	2,448.7
25.00	124	7,198.4	148	5,952.6	-	-	272	13,151.0
35.00	10	148.6	63	5,197.2	-	-	73	5,345.8
45.00	6	1,990.9	68	6,534.8	-	-	74	8,525.7
55.00	3	161.2	35	670.3	-	-	38	831.4
65.00	-	-	6	489.2	-	-	6	489.2
75.00	-	-	3	12.9	-	-	3	12.9
85.00	-	-	9	349.0	-	-	9	349.0
95.00	-	-	13	289.4	-	-	13	289.4
99.99	-	-	2	14.5	-	-	2	14.5
Total	151	9,511.9	623	24,984.5	-	-	774	34,496.4
Weighted Average		28.65		30.47	-	-		29.97

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th June, 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	178	74,431.5	1,568	124,139.7	-	-	1,746	198,571.1
05.00	5	357.9	907	9,479.9	-	-	912	9,837.8
10.00	13	2,585.0	1,693	31,817.1	-	-	1,706	34,402.0
15.00	16	372.9	2,819	52,966.0	-	-	2,835	53,338.9
20.00	69	4,330.8	4,788	55,191.9	-	-	4,857	59,522.6
25.00	378	28,161.4	6,668	123,710.2	-	-	7,046	151,871.6
35.00	28	1,171.1	1,129	42,164.3	-	-	1,157	43,335.4
45.00	40	921.4	406	9,103.0	-	-	446	10,024.3
55.00	182	10,005.5	135	3,376.2	-	-	317	13,381.6
65.00	-	-	109	6,740.4	-	-	109	6,740.4
75.00	-	-	10	427.8	-	-	10	427.8
85.00	-	-	5	336.2	-	-	5	336.2
95.00	-	-	5	391.2	-	-	5	391.2
99.99	-	-	3	7.2	-	-	3	7.2
Total	909	122,337.4	20,245	459,850.9	-	-	21,154	582,188.2
Weighted Average		11.42		16.86		-		15.71
Merchandise - Raw Materials								
00.00	11,688	37,535.1	1,173	79,286.3	4	1,467	12,865	118,288.8
05.00	-	-	632	8,924.3	-	-	632	8,924.3
10.00	46	2,627.8	655	40,882.1	-	-	701	43,509.9
15.00	69	9,954.8	2,517	124,038.2	-	-	2,586	133,993.0
20.00	140	13,936.3	1,312	51,228.6	-	-	1,452	65,164.9
25.00	731	58,982.2	3,371	89,903.2	-	-	4,102	148,885.4
35.00	74	5,932.6	1,493	50,641.9	-	-	1,567	56,574.5
45.00	64	891.7	281	20,392.6	-	-	345	21,284.3
55.00	554	11,442.0	260	6,513.5	-	-	814	17,955.5
65.00	-	-	92	11,292.0	-	-	92	11,292.0
75.00	-	-	21	5,732.8	-	-	21	5,732.8
85.00	-	-	7	547.8	-	-	7	547.8
95.00	-	-	17	816.3	-	-	17	816.3
99.99	-	-	9	72.4	-	-	9	72.4
Total	13,366	141,302.5	11,840	490,271.9	4	1,467.4	25,210	633,041.9
Weighted Average		19.24		19.59		-		19.46
Merchandise - Finished/Manufactured Goods								
00.00	460	26,284.0	3,434	161,160.6	27	2,917.4	3,921	190,361.9
05.00	6	18.8	892	17,971.7	-	-	898	17,990.5
10.00	105	3,119.7	2,246	77,146.9	3	1,036.9	2,354	81,303.6
15.00	49	1,487.2	4,479	117,740.7	-	-	4,528	119,227.9
20.00	327	12,026.5	2,082	61,763.6	6	383.9	2,415	74,174.0
25.00	917	53,410.1	4,887	130,197.7	-	-	5,804	183,607.8
35.00	155	5,789.8	2,610	88,772.6	-	-	2,765	94,562.4
45.00	73	3,727.3	950	41,328.3	-	-	1,023	45,055.6
55.00	1,015	29,788.6	295	9,888.4	-	-	1,310	39,677.0
65.00	-	-	137	9,725.3	-	-	137	9,725.3
75.00	-	-	42	4,459.4	-	-	42	4,459.4
85.00	-	-	24	1,176.1	-	-	24	1,176.1
95.00	-	-	39	1,307.4	-	-	39	1,307.4
99.99	-	-	6	3.8	-	-	6	3.8
Total	3,107	135,651.9	22,123	722,642.5	36	4,338.2	25,266	862,632.7
Weighted Average		25.37		18.37		4.16		19.40

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th June, 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	8,956	17,188.6	61,382	173,330.6	72	1,099.3	70,410	191,618.6
05.00	573	118.9	7,624	12,570.7	-	-	8,197	12,689.6
10.00	459	4,318.8	21,920	73,933.3	-	-	22,379	78,252.1
15.00	889	7,004.7	10,688	104,262.6	-	-	11,577	111,267.3
20.00	48,373	21,438.3	125,477	274,614.2	4	61.7	173,854	296,114.2
25.00	14,142	77,366.5	19,538	297,447.6	-	-	33,680	374,814.1
35.00	2,267	9,226.9	8,528	66,618.4	-	-	10,795	75,845.3
45.00	1,075	5,449.8	2,887	50,823.7	-	-	3,962	56,273.5
55.00	1,271	27,023.0	3,408	20,925.1	-	-	4,679	47,948.1
65.00	55	99.1	954	10,278.5	-	-	1,009	10,377.5
75.00	6	11.1	155	2,278.7	-	-	161	2,289.8
85.00	-	-	106	1,887.2	-	-	106	1,887.2
95.00	-	-	60	1,263.0	-	-	60	1,263.0
99.99	-	-	5	9.1	-	-	5	9.1
Total	78,066	169,245.6	262,732	1,090,242.7	76	1,161.0	340,874	1,260,649.3
Weighted Average		25.83		19.95		1.06		20.72
Real Estate - Land								
00.00	803	8,923.8	1,203	7,648.0	22	617.3	2,028	17,189.0
05.00	20	10,253.4	1,745	26,487.9	-	-	1,765	36,741.3
10.00	36	2,059.4	1,989	22,040.5	-	-	2,025	24,099.9
15.00	26	2,509.2	2,008	53,902.8	-	-	2,034	56,412.0
20.00	163	1,917.3	4,239	45,557.8	-	-	4,402	47,475.1
25.00	1,498	98,166.7	3,528	45,367.5	-	-	5,026	143,534.3
35.00	76	1,670.4	5,249	57,840.0	-	-	5,325	59,510.3
45.00	74	3,005.6	2,191	21,828.9	-	-	2,265	24,834.5
55.00	361	10,267.5	6,033	11,135.9	-	-	6,394	21,403.4
65.00	-	-	311	2,193.0	-	-	311	2,193.0
75.00	11	9.5	88	301.5	-	-	99	311.0
85.00	-	-	76	113.7	-	-	76	113.7
95.00	-	-	123	430.6	-	-	123	430.6
99.99	-	-	1	2.0	-	-	1	2.0
Total	3,068	138,782.8	28,784	294,849.9	22	617.3	31,874	434,250.0
Weighted Average		23.72		22.73		-		23.01
Real Estate - Building								
00.00	39,703	54,574.0	27,311	67,029.0	159	479.9	67,173	122,082.8
05.00	509	769.9	929	6,440.0	-	-	1,438	7,209.9
10.00	3,692	5,443.2	5,151	33,194.9	-	-	8,843	38,638.1
15.00	385	5,165.7	3,301	34,037.0	-	-	3,686	39,202.8
20.00	259	3,214.6	13,327	123,646.8	3	10.9	13,589	126,872.2
25.00	12,350	54,575.1	3,454	73,951.2	3	3,636.2	15,807	132,162.5
35.00	708	2,761.9	5,408	63,590.1	-	-	6,116	66,352.0
45.00	294	1,857.4	1,510	33,549.7	-	-	1,804	35,407.1
55.00	1,220	13,030.6	1,056	10,483.3	-	-	2,276	23,513.9
65.00	6	48.3	849	8,285.0	-	-	855	8,333.3
75.00	29	29.7	593	5,027.3	-	-	622	5,057.0
85.00	-	-	431	2,648.7	-	-	431	2,648.7
95.00	-	-	461	2,638.7	-	-	461	2,638.7
99.99	-	-	30	12.7	-	-	30	12.7
Total	59,155	141,470.5	63,811	464,534.3	165	4,127.0	123,131	610,131.8
Weighted Average		16.83		22.53		22.08		21.21

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th June, 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	73	1,453.4	709	3,998.0	2	0.0	784	5,451.5
05.00	-	-	167	1,313.0	-	-	167	1,313.0
10.00	6	31.9	600	7,964.3	-	-	606	7,996.2
15.00	1	0.5	214	2,878.9	-	-	215	2,879.4
20.00	-	-	302	2,843.4	-	-	302	2,843.4
25.00	2	61.7	682	6,253.1	-	-	684	6,314.8
35.00	-	-	395	12,511.8	-	-	395	12,511.8
45.00	-	-	333	1,979.5	-	-	333	1,979.5
55.00	-	-	312	526.7	-	-	312	526.7
65.00	-	-	183	265.0	-	-	183	265.0
75.00	-	-	140	145.1	-	-	140	145.1
85.00	-	-	113	19.8	-	-	113	19.8
95.00	-	-	102	1,247.7	-	-	102	1,247.7
99.99	-	-	57	3.9	-	-	57	4
Total	82	1,547.5	4,309	41,950.2	2	0.0	4,393	43,497.8
Weighted Average		1.21		23.13		-		22.35
Against Insurance Policies								
00.00	14	81.5	25	995.5	-	-	39	1,077.0
05.00	-	-	14	549.5	-	-	14	549.5
10.00	22	99.2	34	3,810.4	-	-	56	3,909.6
15.00	3	8.7	2	11.8	-	-	5	20.5
20.00	8	39.2	32	89.1	-	-	40	128.3
25.00	71	884.9	152	404.7	-	-	223	1,289.7
35.00	11	76.2	23	497.5	-	-	34	573.7
45.00	17	313.5	3	45.2	-	-	20	358.7
55.00	52	951.6	14	729.9	-	-	66	1,681.5
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	198	2,454.8	299	7,133.7	-	-	497	9,588.5
Weighted Average		35.70		15.69		-		20.81
Other Secured Advances								
00.00	4,178	22,255.2	101,956	669,607.7	25	71.5	106,159	691,934.4
05.00	-	-	14,050	37,535.0	-	-	14,050	37,535.0
10.00	735	3,091.4	16,884	198,666.7	4	3.0	17,623	201,761.1
15.00	40	9,150.4	6,455	26,175.3	-	-	6,495	35,325.7
20.00	55	5,364.3	18,022	102,502.7	9	2,740.3	18,086	110,607.4
25.00	5,672	34,586.7	26,251	170,919.9	31	15,762.8	31,954	221,269.5
35.00	10	541.7	8,672	88,941.2	2	1,000.0	8,684	90,483.0
45.00	741	2,331.0	2,503	57,903.4	-	-	3,244	60,234.4
55.00	146	14,233.3	2,670	9,341.7	-	-	2,816	23,575.0
65.00	-	-	509	8,354.2	-	-	509	8,354.2
75.00	-	-	159	407.8	-	-	159	407.8
85.00	-	-	92	191.5	-	-	92	191.5
95.00	-	-	59	51.4	-	-	59	51.4
99.99	-	-	13	6,322.0	-	-	13	6,322.0
Total	11,577	91,554.2	198,295	1,376,920.6	71	19,577.6	209,943	1,488,052.4
Weighted Average		21.45		11.59		24.46		12.36

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th June, 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	206,942	432,905.6	36,587	765,524.6	76	56,473.8	243,605	1,254,904.0
05.00	1,715	14.6	105	22,311.5	-	-	1,820	22,326.1
10.00	799	13,640.0	91	5,007.4	-	-	890	18,647.4
15.00	1,055	351.7	172	13,332.0	1	285.0	1,228	13,968.7
20.00	336	819.5	355	7,830.3	-	-	691	8,649.7
25.00	2,799	124,002.0	2,071	134,106.0	1	1,600.0	4,871	259,708.0
35.00	3,045	596.0	1,752	22,945.1	-	-	4,797	23,541.0
45.00	671	993.6	701	1,911.1	-	-	1,372	2,904.7
55.00	1,795	28,965.0	2,072	512.6	1	339.3	3,868	29,816.9
65.00	-	-	30	5.6	-	-	30	5.6
75.00	21	29.3	4	9,333.2	-	-	25	9,362.5
85.00	6	12.0	-	-	-	-	6	12.0
95.00	-	-	1	6.2	-	-	1	6.2
99.99	74	154.8	-	-	-	-	74	154.8
Total	219,258	602,484.0	43,941	982,825.5	79	58,698.1	263,278	1,644,007.7
Weighted Average		7.94		5.46		1.04		6.21
Unsecured Advances								
00.00	53,153	8,242.5	790,056	96,639.2	17	3.4	843,226	104,885.1
05.00	-	-	3,028	179.8	-	-	3,028	179.8
10.00	3	5.9	582,540	20,174.8	-	-	582,543	20,180.6
15.00	-	-	790	77.2	-	-	790	77.2
20.00	-	-	2,760	484.2	-	-	2,760	484.2
25.00	316	14.9	20	7.2	-	-	336	22.1
35.00	-	-	137	151.0	-	-	137	151.0
45.00	-	-	13	36.4	-	-	13	36.4
55.00	-	-	20	37.8	-	-	20	37.8
65.00	-	-	5	2.2	-	-	5	2.2
75.00	-	-	2	1.2	-	-	2	1.2
85.00	-	-	4	1.4	-	-	4	1.4
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	53,472	8,263.2	1,379,375	117,792.4	17	3.4	1,432,864	126,058.9
Weighted Average		0.05		1.89		-		1.77
Grand Total	857,551	1,607,650.6	2,053,739	6,117,057.8	472	89,990.0	2,911,762	7,814,698.3
Weighted Average		16.01		15.37		7.23		15.41

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	Jun	11.20	12.34	10.32	11.74	11.09	10.74	11.88	28.12	11.64
		(11.20)	(12.41)	(10.19)	(11.58)	(11.09)	(10.74)	(12.00)	(28.12)	(11.56)
	Dec	12.67	14.08	11.20	12.89	11.55	12.01	14.08	26.14	12.92
		(12.67)	(13.79)	(10.99)	(12.64)	(11.53)	(11.65)	(13.80)	(26.14)	(12.42)
2020	Jun	14.13	10.77	8.87	9.60	9.27	8.62	10.95	28.20	10.30
		(14.13)	(10.71)	(8.60)	(9.68)	(9.27)	(8.67)	(10.94)	(28.20)	(10.10)
Islamic Banking										
2019	Jun	-	11.26	10.99	11.07	10.87	9.31	11.34	5.76	11.13
		-	(8.00)	(10.95)	(10.90)	(10.87)	(9.31)	(11.23)	(5.24)	(10.99)
	Dec	-	10.95	11.59	12.63	12.14	10.35	12.92	12.92	12.40
		-	(7.13)	(11.53)	(12.63)	(12.16)	(10.35)	(11.85)	(10.52)	(11.96)
2020	Jun	10.25	13.12	9.56	11.06	10.29	9.30	10.55	6.86	10.37
		(10.25)	(11.43)	(9.47)	(11.12)	(10.24)	(8.83)	(10.19)	(6.72)	(10.17)

* Weighted average rates shown in parentheses represent Private Sector.

