

**Statistical Tables**  
**Advances**

## 3.1 Advances Classified by Securities

### All Banks

(Million Rupees)

Security	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	231,578	69,668.4	201,774	65,181.1	206,341	56,825.1
<b>II. Securities , Shares and Other Financial Instruments:</b>	4,267	166,151.2	6,117	193,207.2	5,419	76,412.1
<b>A. Quoted on the Stock Exchange:</b>	2,482	77,117.5	4,416	81,433.0	2,726	37,049.3
<b>1. To Stock Brokers and Dealers:</b>	1,301	18,113.6	2,700	20,935.2	1,296	23,332.6
(a) Government and Other Trustee Securities	570	3,305.9	1,119	2,223.4	657	5,070.3
(b) Shares and Debentures	442	13,593.1	1,322	17,010.1	388	16,676.6
(c) Participation Term Certificates	1	12.0	1	12.0	23	39.4
(d) Others	288	1,202.7	258	1,689.6	228	1,546.3
<b>2. To Others:</b>	1,181	59,003.9	1,716	60,497.8	1,430	13,716.7
(a) Government and Other Trustee Securities	359	43,310.9	392	41,450.9	972	2,747.4
(b) Shares and Debentures	500	10,679.3	676	12,236.7	243	8,955.2
(c) Participation Term Certificates	1	0.5	1	0.5		
(d) Others	321	5,013.1	647	6,809.8	215	2,014.1
<b>B. Unquoted on the Stock Exchange:</b>	1,785	89,033.8	1,701	111,774.2	2,693	39,362.8
<b>1. To Stock Brokers and Dealers:</b>	781	61,804.2	535	81,967.3	364	3,940.5
(a) Government and Other Trustee Securities	424	34,473.6	437	37,479.5	58	2,405.7
(b) Shares and Debentures	36	26,949.9	40	42,774.8	56	1,187.0
(c) Participation Term Certificates	10	29.0	1	6.0	209	28.1
(d) Others	311	351.7	57	1,707.0	41	319.8
<b>2. To Others:</b>	1,004	27,229.6	1,166	29,806.9	2,329	35,422.2
(a) Government and Other Trustee Securities	613	24,882.7	885	26,338.3	1,066	30,593.0
(b) Shares and Debentures	4	2.4	7	420.6	48	3,323.0
(c) Participation Term Certificates	3	21.1	2	1,500.5		
(d) Others	384	2,323.5	272	1,547.5	1,215	1,506.2
<b>III. Merchandise</b>	67,110	1,046,231.2	57,090	1,146,876.0	52,930	994,519.4
<b>A. Food Item:</b>	12,456	298,533.9	18,050	313,777.3	15,088	324,779.4
<b>1. Wheat</b>	1,967	99,902.1	4,208	88,745.5	3,091	145,360.7
<b>2. Rice and Paddy</b>	4,523	62,211.5	6,044	96,191.6	5,873	53,377.9
<b>3. Other Grain &amp; Pulses:</b>	1,128	6,167.5	1,068	6,295.9	1,142	4,154.6
(a) Indigenous	922	3,005.7	986	4,209.8	1,026	2,383.6
(b) Imported	206	3,161.8	82	2,086.1	116	1,771.1
<b>4. Edible Oil:</b>	554	17,952.4	1,111	22,040.1	729	21,176.2
(a) Indigenous	459	11,885.4	1,015	14,743.2	517	13,052.2
(b) Imported	95	6,067.0	96	7,296.9	212	8,124.0
<b>5. Sugar:</b>	817	78,438.0	1,669	73,410.5	830	69,650.0
(a) Indigenous	521	70,062.8	1,233	62,126.8	584	60,937.1
(b) Imported	296	8,375.2	436	11,283.8	246	8,712.9
<b>6. Kariana and Spices</b>	1,662	2,174.1	1,747	2,454.3	1,724	2,016.7
<b>7. Fish and Fish Preparations</b>	170	656.7	517	1,141.3	277	599.6
<b>8. Other Food Item:</b>	1,635	31,031.6	1,686	23,498.1	1,422	28,443.7
(a) Indigenous	1,117	27,466.5	1,041	19,322.9	921	21,958.4
(b) Imported	518	3,565.1	645	4,175.2	501	6,485.4
<b>B. Raw Material:</b>	18,427	300,212.0	19,606	320,644.6	18,410	263,746.5
<b>1. Cotton Raw:</b>	10,573	63,722.7	11,704	107,155.8	9,575	74,747.6
(a) Indigenous	10,229	43,320.3	10,718	89,808.2	9,211	65,970.1
(b) Imported	344	20,402.4	986	17,347.6	364	8,777.5
<b>2. Synthetic Fibers:</b>	950	21,064.1	278	21,361.1	367	18,575.2
(a) Indigenous	879	19,106.1	196	19,487.2	204	15,378.8
(b) Imported	71	1,958.0	82	1,873.9	163	3,196.4
<b>3. Fertilizer:</b>	1,652	39,211.9	1,983	36,670.4	1,958	35,316.2
(a) Indigenous	1,557	30,451.0	1,701	24,095.8	1,807	27,710.9
(b) Imported	95	8,760.9	282	12,574.6	151	7,605.3

### 3.1 Advances Classified by Securities

#### All Banks

(Million Rupees)

Security	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	826	54,346.9	1,051	49,456.1	832	40,184.8
(a) Indigenous	542	43,036.9	914	25,778.2	535	17,943.6
(b) Imported	284	11,310.0	137	23,677.8	297	22,241.2
5. Iron & Steel:	1,333	43,858.4	1,400	37,260.3	1,948	37,955.7
(a) Indigenous	1,038	28,547.1	1,170	22,305.1	1,463	25,279.6
(b) Imported	295	15,311.4	230	14,955.2	485	12,676.0
6. Wool & Goat Hair	65	1,058.0	116	1,158.0	246	662.9
7. Hides & Skins	298	7,244.1	324	6,496.9	467	5,371.5
8. Oil Seeds	471	8,149.3	667	7,570.3	566	9,968.3
9. Pesticides & Insecticides:	549	6,420.0	440	4,191.6	1,003	4,615.2
(a) Indigenous	352	5,388.0	272	3,809.1	849	3,875.3
(b) Imported	197	1,032.0	168	382.5	154	739.9
10. Other Raw Material:	1,710	55,136.7	1,643	49,324.2	1,448	36,349.2
(a) Indigenous	1,499	52,455.3	1,351	40,401.6	1,243	31,576.0
(b) Imported	211	2,681.4	292	8,922.6	205	4,773.2
<b>C. Finished/Manufactured Goods:</b>	<b>36,227</b>	<b>447,485.4</b>	<b>19,434</b>	<b>512,454.1</b>	<b>19,432</b>	<b>405,993.6</b>
1. Cotton Textiles:	8,340	79,122.5	2,185	88,157.8	1,955	81,882.0
(a) Indigenous	8,207	74,144.4	2,041	78,338.0	1,630	69,821.0
(b) Imported	133	4,978.1	144	9,819.8	325	12,061.0
2. Cotton Yarn:	889	51,374.1	784	51,218.6	985	44,331.9
(a) Indigenous	783	47,942.4	613	47,714.7	837	37,877.5
(b) Imported	106	3,431.7	171	3,503.9	148	6,454.4
3. Other Textiles:	1,897	75,186.4	1,969	72,013.0	1,854	62,576.8
(a) Indigenous	1,500	67,749.3	1,535	60,435.4	1,602	52,001.2
(b) Imported	397	7,437.1	434	11,577.7	252	10,575.5
4. Machinery:	1,478	28,121.9	1,560	28,049.8	1,735	28,305.9
(a) Indigenous	1,172	12,968.6	1,156	10,618.0	1,422	15,137.9
(b) Imported	306	15,153.4	404	17,431.8	313	13,168.0
5. Handloom Products	18	27.7	62	6,103.9	18	21.2
6. Carpet & Rugs	643	1,993.0	718	6,292.4	918	7,622.7
7. Readymade Garments	984	25,129.4	992	31,357.2	1,022	12,338.6
8. Cement and Cement Products:	3,666	28,255.9	1,606	31,035.9	697	32,362.3
(a) Indigenous	3,662	28,068.7	1,585	30,968.0	671	27,546.1
(b) Imported	4	187.2	21	67.9	26	4,816.2
9. Sport Goods	570	2,705.5	192	2,753.5	234	2,759.4
10. Surgical Instruments	221	5,471.2	295	2,457.5	310	2,029.3
11. Chemicals and Dyes	8,284	27,273.3	1,040	33,968.3	1,253	24,713.4
12. Other Finished Goods:	9,237	122,824.5	8,031	159,046.1	8,451	107,049.9
(a) Indigenous	7,424	87,059.5	5,828	142,843.8	6,375	92,382.5
(b) Imported	1,813	35,765.0	2,203	16,202.3	2,076	14,667.4
<b>IV. Fixed Assets Including Machinery</b>	<b>68,365</b>	<b>551,974.3</b>	<b>50,161</b>	<b>466,433.3</b>	<b>48,747</b>	<b>645,616.7</b>
<b>V. Real Estate:</b>	<b>891,924</b>	<b>526,846.1</b>	<b>868,398</b>	<b>505,515.9</b>	<b>863,926</b>	<b>523,695.6</b>
(a) Land	832,698	225,719.2	793,664	184,577.8	793,002	182,790.5
(b) Buildings:	59,226	301,126.9	74,734	320,938.1	70,924	340,905.1
1. Residential	38,097	114,150.3	53,140	142,674.1	51,505	162,994.0
2. Non-Residential	21,129	186,976.6	21,594	178,264.0	19,419	177,911.1
<b>VI. Fixed Deposits and Insurance Policies:</b>	<b>11,306</b>	<b>49,830.1</b>	<b>15,217</b>	<b>51,292.2</b>	<b>11,546</b>	<b>32,736.0</b>
(a) Bank Deposits	9,547	44,310.0	13,112	43,537.8	9,579	27,655.9
(b) Insurance Policies	1,759	5,520.1	2,105	7,754.5	1,967	5,080.2
<b>VII. Others:</b>	<b>2,008,766</b>	<b>1,231,081.1</b>	<b>2,139,124</b>	<b>1,260,030.7</b>	<b>2,227,773</b>	<b>1,200,199.5</b>
(a) Other Secured Advances	916,959	863,426.9	982,691	934,929.4	794,527	887,474.4
(b) Advances Secured by Guarantee(s)	543,313	294,849.0	578,277	263,500.9	563,584	251,493.6
(c) Unsecured Advances	548,494	72,805.3	578,156	61,600.4	869,662	61,231.4
<b>Total</b>	<b>3,283,316</b>	<b>3,641,782.5</b>	<b>3,337,881</b>	<b>3,688,536.3</b>	<b>3,416,682</b>	<b>3,530,004.4</b>

## 3.1.1 Advances Classified by Securities

### Public Sector Commercial Banks

(Million Rupees)

Security	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	231,578	69,668.4	201,774	65,181.1	206,341	56,825.1
<b>II. Securities, Shares and Other Financial Instruments:</b>	765	110,551.8	1,392	137,879.5	903	20,603.5
<b>A. Quoted on the Stock Exchange:</b>	336	48,601.8	934	50,376.9	860	8,658.1
1. To Stock Brokers and Dealers:	40	2,957.8	556	1,664.2	132	4,059.4
(a) Government and Other Trustee Securities	24	1,871.3	542	748.9	122	3,719.1
(b) Shares and Debentures	14	966.5	12	910.9	5	81.8
(c) Participation Term Certificates					4	2.3
(d) Others	2	120.0	2	4.5	1	256.3
2. To Others:	296	45,644.0	378	48,712.6	728	4,598.6
(a) Government and Other Trustee Securities	271	43,042.6	351	41,062.4	701	1,593.9
(b) Shares and Debentures	21	1,512.7	23	6,557.5	24	1,912.6
(c) Participation Term Certificates	1	0.5	1	0.5		
(d) Others	3	1,088.2	3	1,092.2	3	1,092.2
<b>B. Unquoted on the Stock Exchange:</b>	429	61,950.0	458	87,502.7	43	11,945.5
1. To Stock Brokers and Dealers:	405	58,930.4	435	78,242.7	38	2,134.4
(a) Government and Other Trustee Securities	402	34,462.5	420	37,466.6	1	2,000.0
(b) Shares and Debentures	3	24,467.9	7	39,589.0	37	134.4
(c) Participation Term Certificates						
(d) Others			8	1,187.2		
2. To Others:	24	3,019.5	23	9,260.0	5	9,811.0
(a) Government and Other Trustee Securities	3	2,033.6	4	7,560.6	4	9,810.6
(b) Shares and Debentures			2	152.5		
(c) Participation Term Certificates	3	21.1	2	1,500.5		
(d) Others	18	964.9	15	46.5	1	0.4
<b>III. Merchandise</b>	24,009	290,831.0	14,968	290,881.4	15,670	237,725.6
<b>A. Food Item:</b>	3,205	103,878.4	3,711	108,079.6	5,171	98,109.7
1. Wheat	62	40,685.4	50	31,830.6	706	49,505.5
2. Rice and Paddy	2,138	33,755.2	2,523	44,173.0	3,341	27,467.5
3. Other Grain & Pulses:	9	527.3	8	527.6	13	435.3
(a) Indigenous	9	527.3	8	527.6	13	435.3
(b) Imported						
4. Edible Oil:	60	726.0	79	893.1	64	559.7
(a) Indigenous	57	696.0	76	863.1	64	559.7
(b) Imported	3	30.0	3	30.0		
5. Sugar:	92	24,664.5	101	26,690.1	79	16,472.9
(a) Indigenous	91	24,529.5	73	20,800.3	75	15,972.9
(b) Imported	1	135.0	28	5,889.8	4	500.0
6. Kariana and Spices	758	1,271.3	873	1,318.2	829	1,089.3
7. Fish and Fish Preparations	11	80.1	24	250.8	83	239.8
8. Other Food Item:	75	2,168.5	53	2,396.3	56	2,339.7
(a) Indigenous	54	1,870.9	53	2,396.3	56	2,339.7
(b) Imported	21	297.6				
<b>B. Raw Material:</b>	9,405	70,182.9	8,995	56,385.7	7,994	55,259.0
1. Cotton Raw:	8,756	9,468.2	8,358	22,086.3	7,385	22,742.6
(a) Indigenous	8,750	9,287.0	8,346	22,000.6	7,385	22,742.6
(b) Imported	6	181.1	12	85.7		
2. Synthetic Fibers:	22	4,083.0	30	3,374.3	31	3,606.6
(a) Indigenous	15	4,068.7	30	3,374.3	31	3,606.6
(b) Imported	7	14.4				
3. Fertilizer:	373	14,139.9	399	12,917.3	405	14,161.3
(a) Indigenous	372	14,085.9	397	12,830.9	401	14,130.7
(b) Imported	1	54.0	2	86.4	4	30.6

### 3.1.1 Advances Classified by Securities

#### Public Sector Commercial Banks

(Million Rupees)

Security	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
4. Petroleum Crude:	9	25,287.0	17	9,601.9	1	6,699.0
(a) Indigenous	8	25,141.8	15	2,573.0	1	6,699.0
(b) Imported	1	145.1	2	7,029.0		
5. Iron & Steel:	103	13,366.5	96	6,535.5	98	6,804.4
(a) Indigenous	103	13,366.5	96	6,535.5	98	6,804.4
(b) Imported						
6. Wool & Goat Hair	44	424.6	31	156.9	19	92.3
7. Hides & Skins	4	8.3	4	9.7	4	7.5
8. Oil Seeds						
9. Pesticides & Insecticides:	13	2,423.8	12	917.2	11	879.8
(a) Indigenous	13	2,423.8	12	917.2	11	879.8
(b) Imported						
10. Other Raw Material:	81	981.7	48	786.7	40	265.5
(a) Indigenous	41	802.9	46	706.4	40	265.5
(b) Imported	40	178.8	2	80.2		
<b>C. Finished/Manufactured Goods:</b>	<b>11,399</b>	<b>116,769.7</b>	<b>2,262</b>	<b>126,416.1</b>	<b>2,505</b>	<b>84,357.0</b>
1. Cotton Textiles:	163	16,946.2	186	17,142.1	206	16,320.7
(a) Indigenous	158	16,193.4	186	17,142.1	206	16,320.7
(b) Imported	5	752.9				
2. Cotton Yarn:	113	18,911.2	113	20,040.9	118	19,051.9
(a) Indigenous	113	18,911.2	113	20,040.9	118	19,051.9
(b) Imported						
3. Other Textiles:	83	12,450.1	90	7,493.8	83	11,668.2
(a) Indigenous	83	12,450.1	89	7,490.9	83	11,668.2
(b) Imported			1	3.0		
4. Machinery:	98	4,248.5	86	614.4	120	1,054.7
(a) Indigenous	84	3,412.9	72	488.7	102	832.7
(b) Imported	14	835.5	14	125.7	18	222.0
5. Handloom Products						
6. Carpet & Rugs	502	155.2	401	182.8	374	284.1
7. Readymade Garments	45	2,720.1	40	1,699.5	42	1,701.7
8. Cement and Cement Products:	2,763	5,905.8	25	4,281.8	24	4,744.0
(a) Indigenous	2,763	5,905.8	25	4,281.8	24	4,744.0
(b) Imported						
9. Sport Goods	5	73.1	1	1.0	32	81.3
10. Surgical Instruments	9	409.5	32	255.3	31	242.8
11. Chemicals and Dyes	6,240	2,993.1	46	2,182.5	36	1,762.4
12. Other Finished Goods:	1,378	51,957.0	1,242	72,521.9	1,439	27,445.1
(a) Indigenous	1,279	21,629.3	1,230	71,194.3	1,409	26,034.5
(b) Imported	99	30,327.7	12	1,327.6	30	1,410.6
<b>IV. Fixed Assets Including Machinery</b>	<b>47,144</b>	<b>120,498.0</b>	<b>27,261</b>	<b>86,300.5</b>	<b>22,779</b>	<b>183,885.5</b>
<b>V. Real Estate:</b>	<b>36,559</b>	<b>60,645.6</b>	<b>31,794</b>	<b>48,827.3</b>	<b>48,843</b>	<b>51,094.1</b>
(a) Land	25,050	11,767.2	21,046	11,473.6	27,145	9,341.0
(b) Buildings:	11,509	48,878.5	10,748	37,353.7	21,698	41,753.1
1. Residential	7,577	25,326.8	6,131	23,041.6	18,027	30,318.1
2. Non-Residential	3,932	23,551.7	4,617	14,312.1	3,671	11,435.0
<b>VI. Fixed Deposits and Insurance Policies:</b>	<b>4,137</b>	<b>24,687.8</b>	<b>3,953</b>	<b>23,470.2</b>	<b>4,592</b>	<b>13,735.5</b>
(a) Bank Deposits	4,029	24,665.6	3,857	23,441.9	4,457	13,696.4
(b) Insurance Policies	108	22.2	96	28.3	135	39.1
<b>VII. Others:</b>	<b>535,275</b>	<b>186,335.8</b>	<b>575,486</b>	<b>209,183.7</b>	<b>591,706</b>	<b>222,309.2</b>
(a) Other Secured Advances	78,001	56,806.5	105,927	80,560.3	194,869	134,738.0
(b) Advances Secured by Guarantee(s)	294,833	101,809.1	334,469	104,179.3	299,541	72,238.7
(c) Unsecured Advances	162,441	27,720.2	135,090	24,444.1	97,296	15,332.5
<b>Total</b>	<b>879,467</b>	<b>863,218.3</b>	<b>856,628</b>	<b>861,723.7</b>	<b>890,834</b>	<b>786,178.6</b>

## 3.1.2 Advances Classified by Securities

### Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>						
<b>II. Securities, Shares and Other Financial Instruments:</b>	<b>3,502</b>	<b>55,599.4</b>	<b>4,723</b>	<b>55,327.2</b>	<b>4,513</b>	<b>55,807.8</b>
<b>A. Quoted on the Stock Exchange:</b>	<b>2,146</b>	<b>28,515.6</b>	<b>3,482</b>	<b>31,056.1</b>	<b>1,866</b>	<b>28,391.2</b>
1. To Stock Brokers and Dealers:	1,261	15,155.8	2,144	19,270.9	1,164	19,273.1
(a) Government and Other Trustee Securities	546	1,434.6	577	1,474.5	535	1,351.3
(b) Shares and Debentures	428	12,626.5	1,310	16,099.2	383	16,594.8
(c) Participation Term Certificates	1	12.0	1	12.0	19	37.1
(d) Others	286	1,082.7	256	1,685.2	227	1,290.0
2. To Others:	885	13,359.8	1,338	11,785.2	702	9,118.1
(a) Government and Other Trustee Securities	88	268.4	41	388.4	271	1,153.6
(b) Shares and Debentures	479	9,166.7	653	5,679.2	219	7,042.6
(c) Participation Term Certificates						
(d) Others	318	3,924.8	644	5,717.6	212	921.9
<b>B. Unquoted on the Stock Exchange:</b>	<b>1,356</b>	<b>27,083.8</b>	<b>1,241</b>	<b>24,271.1</b>	<b>2,647</b>	<b>27,416.6</b>
1. To Stock Brokers and Dealers:	376	2,873.7	100	3,724.6	326	1,806.1
(a) Government and Other Trustee Securities	22	11.2	17	13.0	57	405.7
(b) Shares and Debentures	33	2,481.9	33	3,185.9	19	1,052.5
(c) Participation Term Certificates	10	29.0	1	6.0	209	28.1
(d) Others	311	351.7	49	519.8	41	319.8
2. To Others:	980	24,210.0	1,141	20,546.5	2,321	25,610.5
(a) Government and Other Trustee Securities	610	22,849.0	879	18,777.4	1,059	20,781.7
(b) Shares and Debentures	4	2.4	5	268.1	48	3,323.0
(c) Participation Term Certificates						
(d) Others	366	1,358.6	257	1,501.0	1,214	1,505.8
<b>III. Merchandise</b>	<b>42,548</b>	<b>726,039.7</b>	<b>41,615</b>	<b>825,322.4</b>	<b>36,600</b>	<b>724,070.9</b>
<b>A. Food Item:</b>	<b>9,231</b>	<b>193,673.5</b>	<b>14,333</b>	<b>205,483.7</b>	<b>9,892</b>	<b>225,311.0</b>
1. Wheat	1,903	59,181.7	4,157	56,880.0	2,384	95,820.3
2. Rice and Paddy	2,384	28,452.6	3,520	52,015.1	2,529	25,806.6
3. Other Grain & Pulses:	1,118	5,631.2	1,060	5,768.3	1,129	3,719.4
(a) Indigenous	912	2,469.4	978	3,682.2	1,013	1,948.3
(b) Imported	206	3,161.8	82	2,086.1	116	1,771.1
4. Edible Oil:	491	17,029.3	1,030	20,982.2	660	20,239.5
(a) Indigenous	400	11,024.4	937	13,715.3	450	12,322.9
(b) Imported	91	6,004.9	93	7,266.9	210	7,916.7
5. Sugar:	722	53,473.5	1,568	46,720.5	743	52,803.7
(a) Indigenous	427	45,233.3	1,160	41,326.5	501	44,590.9
(b) Imported	295	8,240.2	408	5,394.0	242	8,212.9
6. Kariana and Spices	904	902.8	874	1,136.1	895	927.4
7. Fish and Fish Preparations	159	576.6	493	890.6	194	359.7
8. Other Food Item:	1,550	28,425.7	1,631	21,091.0	1,358	25,634.3
(a) Indigenous	1,055	25,582.0	986	16,915.8	858	19,149.8
(b) Imported	495	2,843.7	645	4,175.2	500	6,484.5
<b>B. Raw Material:</b>	<b>8,924</b>	<b>224,688.7</b>	<b>10,504</b>	<b>256,968.5</b>	<b>10,321</b>	<b>203,684.0</b>
1. Cotton Raw:	1,743	51,806.0	3,263	82,000.3	2,116	49,482.2
(a) Indigenous	1,405	31,584.8	2,289	64,738.4	1,753	40,732.9
(b) Imported	338	20,221.2	974	17,261.9	363	8,749.2
2. Synthetic Fibers:	925	16,903.0	241	17,047.5	330	14,549.6
(a) Indigenous	861	14,959.4	159	15,173.6	167	11,353.2
(b) Imported	64	1,943.6	82	1,873.9	163	3,196.4
3. Fertilizer:	1,277	24,600.0	1,582	23,433.0	1,551	21,113.2
(a) Indigenous	1,184	15,933.3	1,302	10,944.9	1,404	13,538.6
(b) Imported	93	8,666.7	280	12,488.2	147	7,574.7

## 3.1.2 Advances Classified by Securities

### Domestic Private Banks

(Million Rupees)

Security	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	814	27,808.5	1,030	38,066.1	830	33,445.5
(a) Indigenous	534	17,895.0	898	22,955.4	534	11,244.5
(b) Imported	280	9,913.5	132	15,110.6	296	22,201.0
5. Iron & Steel:	1,226	30,462.5	1,302	30,706.4	1,849	31,136.2
(a) Indigenous	931	15,151.2	1,072	15,751.3	1,364	18,460.2
(b) Imported	295	15,311.4	230	14,955.2	485	12,676.0
6. Wool & Goat Hair	21	633.4	85	1,001.1	227	570.6
7. Hides & Skins	291	7,196.9	320	6,487.2	463	5,364.0
8. Oil Seeds	471	8,149.3	667	7,570.3	566	9,968.3
9. Pesticides & Insecticides:	534	3,972.4	428	3,274.5	989	3,186.8
(a) Indigenous	338	2,959.9	260	2,892.0	838	2,995.5
(b) Imported	196	1,012.5	168	382.5	151	191.2
10. Other Raw Material:	1,622	53,156.6	1,586	47,382.1	1,400	34,867.6
(a) Indigenous	1,451	50,654.0	1,296	38,539.7	1,195	30,094.4
(b) Imported	171	2,502.6	290	8,842.4	205	4,773.2
<b>C. Finished/Manufactured Goods:</b>	<b>24,393</b>	<b>307,677.5</b>	<b>16,778</b>	<b>362,870.2</b>	<b>16,387</b>	<b>295,075.9</b>
1. Cotton Textiles:	8,127	58,536.2	1,966	66,190.7	1,688	60,777.5
(a) Indigenous	7,999	54,311.0	1,836	58,794.2	1,372	48,732.8
(b) Imported	128	4,225.2	130	7,396.5	316	12,044.7
2. Cotton Yarn:	765	30,957.6	656	29,700.0	858	24,571.9
(a) Indigenous	659	27,525.9	485	26,196.1	710	18,117.5
(b) Imported	106	3,431.7	171	3,503.9	148	6,454.4
3. Other Textiles:	1,804	61,929.6	1,870	63,759.0	1,759	50,073.1
(a) Indigenous	1,407	54,492.5	1,445	52,444.5	1,511	39,611.0
(b) Imported	397	7,437.1	425	11,314.5	248	10,462.2
4. Machinery:	1,361	23,671.4	1,464	27,049.6	1,603	26,882.2
(a) Indigenous	1,069	9,353.5	1,074	9,743.5	1,308	13,936.1
(b) Imported	292	14,317.8	390	17,306.1	295	12,946.1
5. Handloom Products	18	27.7	62	6,103.9	18	21.2
6. Carpet & Rugs	140	1,809.6	316	6,068.3	543	7,278.6
7. Readymade Garments	915	21,581.2	926	28,634.5	950	9,617.1
8. Cement and Cement Products:	898	21,544.9	1,575	26,046.7	664	26,507.3
(a) Indigenous	894	21,357.7	1,554	25,978.8	638	21,691.1
(b) Imported	4	187.2	21	67.9	26	4,816.2
9. Sport Goods	565	2,632.4	191	2,752.5	202	2,678.1
10. Surgical Instruments	210	5,037.9	261	2,149.9	278	1,785.2
11. Chemicals and Dyes	2,028	23,123.0	978	30,921.2	1,197	21,814.2
12. Other Finished Goods:	7,562	56,826.1	6,513	73,494.0	6,627	63,069.5
(a) Indigenous	5,849	51,403.4	4,324	58,669.8	4,588	50,059.1
(b) Imported	1,713	5,422.7	2,189	14,824.3	2,039	13,010.4
<b>IV. Fixed Assets Including Machinery</b>	<b>20,363</b>	<b>422,799.5</b>	<b>22,107</b>	<b>371,735.7</b>	<b>25,160</b>	<b>453,317.1</b>
<b>V. Real Estate:</b>	<b>89,381</b>	<b>360,793.3</b>	<b>86,824</b>	<b>353,488.1</b>	<b>73,308</b>	<b>370,564.0</b>
(a) Land	43,311	114,530.2	24,548	78,467.0	25,562	79,664.4
(b) Buildings:	46,070	246,263.1	62,276	275,021.1	47,746	290,899.6
1. Residential	29,371	86,635.8	45,956	117,426.4	32,509	130,534.0
2. Non-Residential	16,699	159,627.3	16,320	157,594.7	15,237	160,365.6
<b>VI. Fixed Deposits and Insurance Policies:</b>	<b>6,971</b>	<b>24,839.8</b>	<b>7,290</b>	<b>27,287.0</b>	<b>6,571</b>	<b>18,325.8</b>
(a) Bank Deposits	5,321	19,348.2	5,283	19,572.1	4,740	13,294.7
(b) Insurance Policies	1,650	5,491.7	2,007	7,714.9	1,831	5,031.2
<b>VII. Others:</b>	<b>1,358,501</b>	<b>1,013,909.3</b>	<b>1,378,311</b>	<b>1,012,548.7</b>	<b>1,441,381</b>	<b>939,190.2</b>
(a) Other Secured Advances	814,353	797,359.6	847,773	842,402.9	568,587	741,165.2
(b) Advances Secured by Guarantee(s)	205,268	178,245.7	200,054	143,258.0	219,997	163,028.0
(c) Unsecured Advances	338,880	38,303.9	330,484	26,887.9	652,797	34,997.0
<b>Total</b>	<b>1,521,266</b>	<b>2,603,981.0</b>	<b>1,540,870</b>	<b>2,645,709.1</b>	<b>1,587,533</b>	<b>2,561,275.8</b>

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

Security	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	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:			2	0.4	3	0.7
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:			2	0.4	3	0.7
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:			2	0.4	3	0.7
(a) Government and Other Trustee Securities			2	0.4	3	0.7
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
III. Merchandise	522	29,109.9	496	30,591.9	597	32,552.7
A. Food Item:	12	915.8	1	159.6	18	1,300.1
1. Wheat						
2. Rice and Paddy					2	100.2
3. Other Grain & Pulses:						
(a) Indigenous						
(b) Imported						
4. Edible Oil:	2	191.7	1	159.6	3	368.5
(a) Indigenous	1	159.6	1	159.6	1	161.2
(b) Imported	1	32.2			2	207.3
5. Sugar:	3	300.0			8	373.3
(a) Indigenous	3	300.0			8	373.3
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	7	424.1			5	458.1
(a) Indigenous	5	0.3			5	458.1
(b) Imported	2	423.8				
B. Raw Material:	88	5,215.1	105	7,272.1	94	4,788.5
1. Cotton Raw:	74	2,448.5	83	3,069.2	74	2,522.8
(a) Indigenous	74	2,448.5	83	3,069.2	73	2,494.6
(b) Imported					1	28.2
2. Synthetic Fibers:	1	25.2	7	939.3	6	419.0
(a) Indigenous	1	25.2	7	939.3	6	419.0
(b) Imported						
3. Fertilizer:	2	472.0	2	320.0	2	41.6
(a) Indigenous	1	431.8	2	320.0	2	41.6
(b) Imported	1	40.2				



### 3.1.3 Advances Classified by Securities

#### Foreign Banks

(Million Rupees)

Security	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
4. Petroleum Crude:	3	1,251.4	4	1,788.1	1	40.2
(a) Indigenous			1	249.8		
(b) Imported	3	1,251.4	3	1,538.3	1	40.2
5. Iron & Steel:						
(a) Indigenous						
(b) Imported						
6. Wool & Goat Hair						
7. Hides & Skins						
8. Oil Seeds						
9. Pesticides & Insecticides:	1	19.5			3	548.6
(a) Indigenous						
(b) Imported	1	19.5			3	548.6
10. Other Raw Material:	7	998.4	9	1,155.4	8	1,216.1
(a) Indigenous	7	998.4	9	1,155.4	8	1,216.1
(b) Imported						
<b>C. Finished/Manufactured Goods:</b>	<b>422</b>	<b>22,979.0</b>	<b>390</b>	<b>23,160.2</b>	<b>485</b>	<b>26,464.1</b>
1. Cotton Textiles:	47	3,633.5	31	4,820.7	50	4,763.3
(a) Indigenous	47	3,633.5	17	2,397.4	50	4,763.3
(b) Imported			14	2,423.3		
2. Cotton Yarn:	11	1,505.4	15	1,477.7	9	708.1
(a) Indigenous	11	1,505.4	15	1,477.7	9	708.1
(b) Imported						
3. Other Textiles:	9	804.7	9	760.2	12	835.4
(a) Indigenous	9	804.7	1	500.0	8	722.0
(b) Imported			8	260.2	4	113.4
4. Machinery:	19	202.1	10	385.8	12	369.1
(a) Indigenous	19	202.1	10	385.8	12	369.1
(b) Imported						
5. Handloom Products						
6. Carpet & Rugs	1	28.2	1	41.3	1	60.0
7. Readymade Garments	24	828.1	26	1,023.3	28	1,015.5
8. Cement and Cement Products:	4	801.3	6	707.4	9	1,111.0
(a) Indigenous	4	801.3	6	707.4	9	1,111.0
(b) Imported						
9. Sport Goods						
10. Surgical Instruments	1	22.4	1	51.1		
11. Chemicals and Dyes	14	1,153.0	15	862.6	18	1,129.6
12. Other Finished Goods:	292	14,000.2	276	13,030.2	346	16,472.2
(a) Indigenous	291	13,985.6	274	12,979.8	341	16,232.8
(b) Imported	1	14.6	2	50.4	5	239.4
<b>IV. Fixed Assets Including Machinery</b>	<b>65</b>	<b>5,513.3</b>	<b>37</b>	<b>5,109.6</b>	<b>75</b>	<b>5,112.4</b>
<b>V. Real Estate:</b>	<b>304</b>	<b>2,897.0</b>	<b>328</b>	<b>4,112.0</b>	<b>330</b>	<b>4,485.8</b>
(a) Land	50	1,927.8	9	621.1	13	833.8
(b) Buildings:	254	969.2	319	3,490.9	317	3,652.0
1. Residential	244	669.3	251	881.1	247	853.5
2. Non-Residential	10	299.9	68	2,609.8	70	2,798.5
<b>VI. Fixed Deposits and Insurance Policies:</b>	<b>177</b>	<b>287.2</b>	<b>3,940</b>	<b>511.7</b>	<b>330</b>	<b>646.6</b>
(a) Bank Deposits	177	287.2	3,940	511.7	330	646.6
(b) Insurance Policies						
<b>VII. Others:</b>	<b>13,168</b>	<b>14,588.6</b>	<b>76,087</b>	<b>21,978.8</b>	<b>85,563</b>	<b>21,891.4</b>
(a) Other Secured Advances	621	5,310.0	2,361	7,894.7	3,027	7,054.7
(b) Advances Secured by Guarantee(s)	57	8,186.9	33	9,442.7	176	9,581.9
(c) Unsecured Advances	12,490	1,091.6	73,693	4,641.4	82,360	5,254.8
<b>Total</b>	<b>14,236</b>	<b>52,395.9</b>	<b>80,890</b>	<b>62,304.3</b>	<b>86,898</b>	<b>64,689.5</b>

## 3.1.4 Advances Classified by Securities

### Specialised Banks

(Million Rupees)

Security	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>						
<b>II. Securities , Shares and Other Financial Instruments:</b>						
<b>A. Quoted on the Stock Exchange:</b>						
<b>1. To Stock Brokers and Dealers:</b>						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
<b>2. To Others:</b>						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
<b>B. Unquoted on the Stock Exchange:</b>						
<b>1. To Stock Brokers and Dealers:</b>						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
<b>2. To Others:</b>						
(a) Government and Other Trustee Securities						
(b) Shares and Debentures						
(c) Participation Term Certificates						
(d) Others						
<b>III. Merchandise</b>	<b>31</b>	<b>250.7</b>	<b>11</b>	<b>80.3</b>	<b>63</b>	<b>170.2</b>
<b>A. Food Item:</b>	<b>8</b>	<b>66.2</b>	<b>5</b>	<b>54.5</b>	<b>7</b>	<b>58.6</b>
1. Wheat	2	34.9	1	34.9	1	34.9
2. Rice and Paddy	1	3.6	1	3.6	1	3.6
3. Other Grain & Pulses:	1	9.0				
(a) Indigenous	1	9.0				
(b) Imported						
4. Edible Oil:	1	5.4	1	5.2	2	8.5
(a) Indigenous	1	5.4	1	5.2	2	8.5
(b) Imported						
5. Sugar:						
(a) Indigenous						
(b) Imported						
6. Kariana and Spices						
7. Fish and Fish Preparations						
8. Other Food Item:	3	13.3	2	10.8	3	11.7
(a) Indigenous	3	13.3	2	10.8	2	10.8
(b) Imported					1	0.9
<b>B. Raw Material:</b>	<b>10</b>	<b>125.4</b>	<b>2</b>	<b>18.3</b>	<b>1</b>	<b>15.0</b>
<b>1. Cotton Raw:</b>						
(a) Indigenous						
(b) Imported						
<b>2. Synthetic Fibers:</b>	<b>2</b>	<b>52.8</b>				
(a) Indigenous	2	52.8				
(b) Imported						
<b>3. Fertilizer:</b>						
(a) Indigenous						
(b) Imported						

## 3.1.4 Advances Classified by Securities

### Specialised Banks

(Million Rupees)

Security	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>4. Petroleum Crude:</b>						
(a) Indigenous						
(b) Imported						
<b>5. Iron &amp; Steel:</b>	4	29.4	2	18.3	1	15.0
(a) Indigenous	4	29.4	2	18.3	1	15.0
(b) Imported						
<b>6. Wool &amp; Goat Hair</b>						
<b>7. Hides &amp; Skins</b>	3	38.8				
<b>8. Oil Seeds</b>						
<b>9. Pesticides &amp; Insecticides:</b>	1	4.3				
(a) Indigenous	1	4.3				
(b) Imported						
<b>10. Other Raw Material:</b>						
(a) Indigenous						
(b) Imported						
<b>C. Finished/Manufactured Goods:</b>	13	59.1	4	7.5	55	96.6
<b>1. Cotton Textiles:</b>	3	6.5	2	4.3	11	20.6
(a) Indigenous	3	6.5	2	4.3	2	4.3
(b) Imported					9	16.3
<b>2. Cotton Yarn:</b>						
(a) Indigenous						
(b) Imported						
<b>3. Other Textiles:</b>	1	2.0				
(a) Indigenous	1	2.0				
(b) Imported						
<b>4. Machinery:</b>						
(a) Indigenous						
(b) Imported						
<b>5. Handloom Products</b>						
<b>6. Carpet &amp; Rugs</b>						
<b>7. Readymade Garments</b>					2	4.3
<b>8. Cement and Cement Products:</b>	1	3.7				
(a) Indigenous	1	3.7				
(b) Imported						
<b>9. Sport Goods</b>						
<b>10. Surgical Instruments</b>	1	1.3	1	1.3	1	1.3
<b>11. Chemicals and Dyes</b>	2	4.3	1	1.9	2	7.2
<b>12. Other Finished Goods:</b>	5	41.2			39	63.1
(a) Indigenous	5	41.2			37	56.1
(b) Imported					2	7.0
<b>IV. Fixed Assets Including Machinery</b>	793	3,163.5	756	3,287.5	733	3,301.7
<b>V. Real Estate:</b>	765,680	102,510.1	749,452	99,088.5	741,445	97,551.8
(a) Land	764,287	97,493.9	748,061	94,016.0	740,282	92,951.3
(b) Buildings:	1,393	5,016.2	1,391	5,072.4	1,163	4,600.5
1. Residential	905	1,518.5	802	1,325.1	722	1,288.5
2. Non-Residential	488	3,497.7	589	3,747.4	441	3,312.0
<b>VI. Fixed Deposits and Insurance Policies:</b>	21	15.4	34	23.4	53	28.2
(a) Bank Deposits	20	9.1	32	12.1	52	18.2
(b) Insurance Policies	1	6.3	2	11.3	1	9.9
<b>VII. Others:</b>	101,822	16,247.5	109,240	16,319.5	109,123	16,808.7
(a) Other Secured Advances	23,984	3,950.7	26,630	4,071.4	28,044	4,516.5
(b) Advances Secured by Guarantee(s)	43,155	6,607.3	43,721	6,621.0	43,870	6,645.1
(c) Unsecured Advances	34,683	5,689.5	38,889	5,627.0	37,209	5,647.1
<b>Total</b>	<b>868,347</b>	<b>122,187.2</b>	<b>859,493</b>	<b>118,799.1</b>	<b>851,417</b>	<b>117,860.5</b>

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Non-Residents</b>						
I. Official						
II. Business						
III. Personal						
<b>2. Domestic Constituents</b>	<b>3,283,316</b>	<b>3,641,782.5</b>	<b>3,337,881</b>	<b>3,688,536.3</b>	<b>3,416,682</b>	<b>3,530,004.4</b>
<b>I. Government</b>	<b>303</b>	<b>492,151.6</b>	<b>801</b>	<b>423,364.0</b>	<b>1,733</b>	<b>461,675.9</b>
<b>A. Federal Government</b>	<b>111</b>	<b>253,023.8</b>	<b>610</b>	<b>248,365.5</b>	<b>1,628</b>	<b>218,910.7</b>
1) Commodity Operations	56	226,113.7	566	222,578.2	547	194,758.3
2) Others	55	26,910.1	44	25,787.3	1,081	24,152.4
<b>B. Provincial Governments</b>	<b>192</b>	<b>239,127.8</b>	<b>191</b>	<b>174,998.5</b>	<b>105</b>	<b>242,765.2</b>
1) Commodity Operations	180	238,145.7	77	174,024.2	87	241,718.5
2) Others	12	982.1	114	974.3	18	1,046.7
<b>C. Local Bodies (City Governments)</b>						
<b>II. Non-financial Public Sector Enterprises</b>	<b>11,221</b>	<b>350,227.1</b>	<b>1,232</b>	<b>349,623.1</b>	<b>1,147</b>	<b>312,301.8</b>
<b>A. Agriculture, Forestry, Hunting &amp; Fishing</b>						
<b>B. Mining and Quarrying</b>						
<b>C. Manufacturing</b>	<b>8,659</b>	<b>51,778.6</b>	<b>105</b>	<b>44,931.6</b>	<b>99</b>	<b>37,082.2</b>
<b>D. Construction</b>						
<b>E. Utilities</b>	<b>28</b>	<b>16,805.7</b>	<b>14</b>	<b>15,607.3</b>	<b>10</b>	<b>13,898.5</b>
<b>F. Commerce</b>	<b>26</b>	<b>25,450.5</b>	<b>29</b>	<b>43,516.4</b>	<b>47</b>	<b>41,068.4</b>
<b>G. Transport, Storage and Communication</b>	<b>2,467</b>	<b>94,247.5</b>	<b>53</b>	<b>84,322.6</b>	<b>47</b>	<b>69,203.7</b>
<b>H. Services</b>	<b>4</b>	<b>157.2</b>	<b>7</b>	<b>223.7</b>	<b>7</b>	<b>356.5</b>
<b>I. Other</b>	<b>37</b>	<b>161,787.6</b>	<b>1,024</b>	<b>161,021.6</b>	<b>937</b>	<b>150,692.6</b>
<b>III. Non-bank Financial Institutions (NBFIs)</b>	<b>469</b>	<b>47,626.0</b>	<b>1,496</b>	<b>45,324.4</b>	<b>526</b>	<b>44,209.7</b>
<b>A. Co-operative Banks</b>						
<b>B. Development Financial Institutions</b>	<b>18</b>	<b>11,124.6</b>	<b>16</b>	<b>9,480.2</b>	<b>12</b>	<b>13,850.0</b>
<b>C. Insurance Companies</b>	<b>112</b>	<b>372.9</b>	<b>154</b>	<b>335.9</b>	<b>191</b>	<b>660.0</b>
<b>D. Micro Finance</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>E. Other NBFIs</b>	<b>338</b>	<b>36,028.5</b>	<b>1,325</b>	<b>35,408.3</b>	<b>322</b>	<b>29,599.7</b>
<b>IV. Private Sector (Business)</b>	<b>1,541,878</b>	<b>2,414,242.4</b>	<b>1,487,241</b>	<b>2,539,961.3</b>	<b>1,514,893</b>	<b>2,393,109.2</b>
<b>A. Agriculture, Hunting and Forestry</b>	<b>1,193,072</b>	<b>220,943.4</b>	<b>1,155,012</b>	<b>212,539.3</b>	<b>1,172,098</b>	<b>199,001.6</b>
1) Growing of Crops	818,939	161,157.4	797,710	153,318.1	820,937	144,465.8
2) Farming of Animals	273,859	34,271.5	262,212	34,231.0	256,827	30,214.5
3) Agricultural and Animal Husbandry	1,195	532.3	1,499	880.1	1,275	432.3
4) Agricultural Machinery and Equipments	98,907	24,410.0	93,416	23,494.6	92,950	23,666.9
5) Hunting, Trapping, Forestry & Logging	172	572.2	175	615.5	109	222.1
<b>B. Fishing &amp; Fish Farming, etc.</b>	<b>454</b>	<b>726.6</b>	<b>475</b>	<b>443.8</b>	<b>536</b>	<b>505.3</b>
<b>C. Mining and Quarrying</b>	<b>422</b>	<b>20,234.6</b>	<b>1,388</b>	<b>15,634.8</b>	<b>1,013</b>	<b>15,105.2</b>
1) Mining of Coal	79	1,944.3	672	2,610.0	226	2,939.1
2) Crude Petroleum & Natural Gas	193	16,896.0	563	10,211.5	318	10,447.9
3) Iron & Non-ferrous Metal Ores	11	348.1	24	367.4	187	259.6
4) Quarrying of Stone, Sand and Clay	27	365.2	66	492.4	111	387.2
5) Chemical, Fertilizer, Salt, etc.	112	681.0	63	1,953.5	171	1,071.4
<b>D. Manufacturing</b>	<b>64,133</b>	<b>1,407,762.9</b>	<b>64,933</b>	<b>1,449,442.0</b>	<b>63,915</b>	<b>1,349,323.1</b>
1) Food Products and Beverages	16,363	312,840.1	16,474	294,238.3	14,048	280,928.2
2) Tobacco Products	28	3,355.1	37	3,336.8	38	3,537.7
3) Textiles	16,032	499,667.8	16,283	545,064.6	17,352	478,094.8
i. Spinning, Weaving, Finishing of Textiles	11,970	386,103.5	11,891	434,830.2	12,837	369,993.7
a. Spinning of Fibres	6,369	211,726.4	5,986	254,135.5	6,620	210,915.3
b. Weaving of Textiles	3,470	89,430.3	3,040	93,652.8	3,470	83,219.4
c. Finishing of Textiles	2,131	84,946.8	2,865	87,041.9	2,747	75,859.0
ii. Made-up Textile Articles	1,632	48,335.4	1,577	51,053.4	1,726	43,283.2
iii. Knit Wear	910	24,426.7	982	23,431.3	1,084	24,144.3
iv. Carpets and Rugs	323	4,625.0	592	4,936.9	332	5,460.2
v. Other Textiles n.e.s.	1,197	36,177.2	1,241	30,812.8	1,373	35,213.3
4) Wearing Apparel, Readymade Garments, etc.	3,114	49,749.3	3,173	49,934.8	3,124	47,779.3
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	1,367	20,075.0	1,380	20,964.3	1,501	20,629.6
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	519	10,305.8	509	10,680.1	635	10,414.3
ii. Footwear	848	9,769.2	871	10,284.3	866	10,215.2
a. Leather Wear	739	7,703.3	760	8,499.5	763	8,003.9
b. Rubber and Plastic Wear	109	2,065.9	111	1,784.8	103	2,211.3

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

Borrower	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	357	3,576.8	507	3,997.9	476	3,055.7
7) Paper, Paperboard and Products	1,026	25,409.4	697	28,395.1	663	22,463.7
8) Printing, Publishing and Allied Industries	759	6,498.2	851	6,075.8	1,101	6,652.1
9) Coke and Refined Petroleum Products	525	35,700.8	2,736	41,461.9	617	30,584.5
10) Chemicals and Chemical Products	7,647	170,740.4	5,329	165,771.7	7,415	174,768.7
11) Rubber and Plastics Products	1,092	22,028.9	1,543	22,578.1	1,428	15,777.3
12) Other Non-metallic Mineral Products	1,907	59,630.3	1,115	68,641.3	2,066	75,154.0
13) Basic Metals	1,993	62,723.8	2,382	61,824.2	2,231	56,891.9
14) Fabricated Metal Products	696	12,777.0	836	11,640.9	841	12,587.8
15) Machinery and Equipment	4,604	16,204.4	2,310	18,281.6	1,124	14,213.5
16) Office, Accounting and Computing Machinery	17	257.7	29	290.8	30	325.9
17) Electrical Machinery and Apparatus	977	40,939.7	1,627	43,398.6	3,067	41,071.5
18) Radio, Television and Communication Equipment and Apparatus	154	4,535.3	152	5,188.6	186	3,979.5
19) Medical, Precision and Optical Instruments, Watches and Clocks	720	6,931.5	676	7,090.3	544	8,014.3
20) Motor Vehicles, Trailers and Semi-trailers	765	15,357.4	1,105	17,406.1	788	18,707.1
21) Other Transport Equipments	455	3,320.7	476	3,803.6	559	3,424.6
22) Furniture and Fixture	581	1,233.1	601	1,180.3	695	1,748.8
23) Jewellery and Related Articles	413	777.3	435	546.3	477	676.4
24) Sports Goods	451	4,718.5	546	4,761.2	678	5,100.2
25) Handicrafts	161	69.3	182	91.5	158	106.1
26) Other Manufacturing n.e.s.	1,929	28,645.1	3,451	23,477.5	2,708	23,049.8
E. Ship Breaking and Waste / Scrape (Junk), etc.	166	14,806.0	178	17,715.5	135	12,620.1
F. Electricity, Gas and Water Supply	13,845	218,793.0	1,523	280,953.2	1,460	271,860.4
G. Construction	5,619	52,251.5	5,597	52,959.4	5,879	53,026.8
1) Building	3,130	36,028.7	3,262	37,754.2	3,910	40,032.0
2) Infrastructure	2,489	16,222.8	2,335	15,205.2	1,969	12,994.9
H. Commerce and Trade	115,069	201,630.8	117,659	213,565.7	150,194	200,280.3
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	3,252	14,460.3	3,012	13,285.7	3,174	16,738.2
2) Wholesale and Commission Trade	17,313	99,327.2	18,327	107,221.6	20,004	100,931.0
i) Exports	1,325	27,597.3	1,596	30,964.0	1,498	27,810.9
ii) Imports	2,331	19,776.5	2,336	24,243.5	2,447	25,522.2
iii) Domestic Whole Sales	13,657	51,953.4	14,395	52,014.1	16,059	47,597.9
3) Retail Trade	94,504	87,843.3	96,320	93,058.3	127,016	82,611.2
I. Hotels, Restaurants and Clubs, etc	2,192	14,265.8	6,330	14,779.0	1,128	14,804.2
J. Transport, Storage and Communications	50,856	88,539.8	44,396	109,077.7	40,122	110,881.6
K. Real Estate, Renting and Business Activities	44,796	97,418.4	45,736	108,879.2	43,912	103,966.7
1) Real Estate Activities	441	8,438.1	470	6,230.1	444	6,990.7
2) Renting of Machinery and Equipment	127	1,612.4	259	1,436.7	174	951.9
3) Computer and Related Activities	3,620	5,366.1	633	3,253.7	685	3,428.3
4) Research and Development	211	2,694.7	237	2,636.4	249	2,750.3
5) Other Business Activities	40,397	79,307.2	44,137	95,322.3	42,360	89,845.6
L. Education	1,024	6,012.3	950	6,160.7	1,319	6,204.8
M. Health and Social Work	2,574	5,448.6	1,267	5,987.5	1,400	5,658.1
N. Other Community, Social and Personal Service Activities	3,141	12,748.5	4,043	13,063.3	5,491	14,473.0
O. Other Private Business n.e.s	44,515	52,660.4	37,754	38,760.4	26,291	35,398.0
V. Trust Funds and Non-profit Organizations	381	17,024.6	201	18,015.7	282	18,003.6
VI. Personal	1,722,788	305,843.6	1,830,342	295,181.1	1,889,544	285,133.7
A. Bank Employees	135,376	83,214.1	143,839	80,518.4	142,489	72,975.9
B. Consumer Financing	1,560,611	213,742.0	1,652,053	206,358.5	1,713,332	204,943.7
i) House Building	16,053	39,011.7	17,269	40,197.6	17,741	40,967.7
ii) Transport	114,142	50,661.3	123,004	45,847.4	132,518	45,352.1
iii) Credit Cards	822,447	21,796.7	885,140	24,372.8	883,142	22,934.1
iv) Consumer Durable	6,400	225.4	9,148	334.8	9,117	452.2
v) Personal Loans	601,569	102,047.0	617,492	95,605.8	670,814	95,237.6
C. Other Personal	26,801	8,887.6	34,450	8,304.2	33,723	7,214.1
VII. Others	6,276	14,667.2	16,568	17,066.6	8,557	15,570.5
<b>Total</b>	<b>3,283,316</b>	<b>3,641,782.5</b>	<b>3,337,881</b>	<b>3,688,536.3</b>	<b>3,416,682</b>	<b>3,530,004.4</b>

## 3.2.1 Advances Classified by Borrowers

### Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
<b>I. Non-Residents</b>						
<b>I. Official</b>						
<b>II. Business</b>						
<b>III. Personal</b>						
<b>2. Domestic Constituents</b>	<b>879,467</b>	<b>863,218.3</b>	<b>856,628</b>	<b>861,723.7</b>	<b>890,834</b>	<b>786,178.6</b>
<b>I. Government</b>	<b>55</b>	<b>117,968.7</b>	<b>668</b>	<b>112,557.0</b>	<b>1,594</b>	<b>128,473.7</b>
<b>A. Federal Government</b>	<b>30</b>	<b>52,452.2</b>	<b>546</b>	<b>57,135.8</b>	<b>1,565</b>	<b>51,681.3</b>
1) Commodity Operations	7	33,994.1	526	39,284.1	505	34,936.4
2) Others	23	18,458.1	20	17,851.6	1,060	16,744.9
<b>B. Provincial Governments</b>	<b>25</b>	<b>65,516.5</b>	<b>122</b>	<b>55,421.2</b>	<b>29</b>	<b>76,792.4</b>
1) Commodity Operations	22	65,371.0	18	55,169.3	18	76,564.1
2) Others	3	145.5	104	252.0	11	228.3
<b>C. Local Bodies (City Governments)</b>						
<b>II. Non-financial Public Sector Enterprises</b>	<b>440</b>	<b>139,205.2</b>	<b>31</b>	<b>133,227.8</b>	<b>926</b>	<b>92,620.6</b>
<b>A. Agriculture, Forestry, Hunting &amp; Fishing</b>						
<b>B. Mining and Quarrying</b>						
<b>C. Manufacturing</b>	<b>415</b>	<b>41,182.7</b>	<b>13</b>	<b>33,913.8</b>	<b>14</b>	<b>26,327.3</b>
<b>D. Construction</b>						
<b>E. Utilities</b>	<b>12</b>	<b>8,070.1</b>	<b>3</b>	<b>7,569.0</b>	<b>3</b>	<b>7,688.9</b>
<b>F. Commerce</b>	<b>3</b>	<b>8,141.9</b>	<b>3</b>	<b>14,948.2</b>	<b>1</b>	<b>6,699.0</b>
<b>G. Transport, Storage and Communication</b>	<b>6</b>	<b>44,826.2</b>	<b>6</b>	<b>39,435.7</b>	<b>6</b>	<b>26,288.5</b>
<b>H. Services</b>						
<b>I. Other</b>	<b>4</b>	<b>36,984.3</b>	<b>6</b>	<b>37,361.2</b>	<b>902</b>	<b>25,616.9</b>
<b>III. Non-bank Financial Institutions (NBFIs)</b>	<b>78</b>	<b>10,116.7</b>	<b>1,070</b>	<b>12,255.4</b>	<b>55</b>	<b>13,255.1</b>
<b>A. Co-operative Banks</b>						
<b>B. Development Financial Institutions</b>	<b>1</b>	<b>1,500.0</b>	<b>1</b>	<b>1,500.0</b>	<b>2</b>	<b>5,900.0</b>
<b>C. Insurance Companies</b>	<b>9</b>	<b>2.8</b>	<b>9</b>	<b>4.5</b>	<b>9</b>	<b>6.0</b>
<b>D. Micro Finance</b>						
<b>E. Other NBFIs</b>	<b>68</b>	<b>8,614.0</b>	<b>1,060</b>	<b>10,750.9</b>	<b>44</b>	<b>7,349.0</b>
<b>IV. Private Sector (Business)</b>	<b>459,830</b>	<b>480,467.8</b>	<b>411,404</b>	<b>489,584.5</b>	<b>416,421</b>	<b>446,856.6</b>
<b>A. Agriculture, Hunting and Forestry</b>	<b>327,357</b>	<b>66,784.6</b>	<b>289,946</b>	<b>60,761.7</b>	<b>310,927</b>	<b>53,509.1</b>
1) Growing of Crops	316,594	62,562.8	280,765	55,533.9	301,234	49,515.3
2) Farming of Animals	4,199	2,064.7	2,715	2,831.8	2,658	2,053.2
3) Agricultural and Animal Husbandry	985	249.6	1,348	636.2	1,053	204.7
4) Agricultural Machinery and Equipments	5,579	1,907.5	5,114	1,723.4	5,981	1,730.9
5) Hunting, Trapping, Forestry & Logging			4	36.5	1	5.0
<b>B. Fishing &amp; Fish Farming, etc.</b>	<b>22</b>	<b>179.5</b>	<b>14</b>	<b>17.3</b>	<b>27</b>	<b>174.1</b>
<b>C. Mining and Quarrying</b>	<b>45</b>	<b>2,843.6</b>	<b>69</b>	<b>1,180.2</b>	<b>55</b>	<b>1,722.1</b>
1) Mining of Coal						
2) Crude Petroleum & Natural Gas	19	2,673.4	7	981.2	8	1,497.3
3) Iron & Non-ferrous Metal Ores	4	58.9	17	139.8	9	79.5
4) Quarrying of Stone, Sand and Clay	6	17.4	28	16.1	20	22.5
5) Chemical, Fertilizer, Salt, etc.	16	93.8	17	43.0	18	122.9
<b>D. Manufacturing</b>	<b>14,308</b>	<b>267,567.1</b>	<b>9,893</b>	<b>277,920.3</b>	<b>9,210</b>	<b>255,855.7</b>
1) Food Products and Beverages	8,610	64,570.4	4,883	61,512.1	3,531	48,792.7
2) Tobacco Products	2	7.8	3	1.6	3	14.8
3) Textiles	2,085	95,574.6	1,720	100,906.4	2,731	101,176.0
i. Spinning, Weaving, Finishing of Textiles	1,849	81,961.5	1,534	91,845.8	2,554	87,901.9
a. Spinning of Fibres	1,240	45,011.6	845	53,047.2	1,636	52,789.8
b. Weaving of Textiles	348	19,977.8	410	21,477.2	644	19,954.6
c. Finishing of Textiles	261	16,972.2	279	17,321.4	274	15,157.6
ii. Made-up Textile Articles	86	4,405.5	90	5,073.2	83	4,324.2
iii. Knit Wear	31	1,681.4	32	1,691.1	31	1,597.3
iv. Carpets and Rugs	17	185.4	15	189.4	15	284.2
v. Other Textiles n.e.s.	102	7,340.8	49	2,107.0	48	7,068.3
4) Wearing Apparel, Readymade Garments, etc.	144	8,051.4	144	8,096.7	209	7,906.7
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	222	1,489.5	206	1,791.0	192	1,566.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	115	580.5	124	883.1	120	851.1
ii. Footwear	107	909.0	82	908.0	72	715.7
a. Leather Wear	62	365.0	45	303.9	45	274.4
b. Rubber and Plastic Wear	45	544.0	37	604.1	27	441.2

## 3.2.1 Advances Classified by Borrowers

### Public Sector Commercial Banks

(Million Rupees)

Borrower	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	36	1,079.9	42	1,158.4	25	384.2
7) Paper, Paperboard and Products	351	1,644.1	76	2,559.9	92	3,192.5
8) Printing, Publishing and Allied Industries	55	1,386.1	63	1,250.0	352	1,319.8
9) Coke and Refined Petroleum Products	71	20,749.4	71	18,285.1	75	10,668.1
10) Chemicals and Chemical Products	552	23,104.4	434	23,317.5	453	28,856.1
11) Rubber and Plastics Products	86	2,417.2	282	2,609.6	186	2,080.7
12) Other Non-metallic Mineral Products	909	16,308.0	156	19,384.7	144	17,299.6
13) Basic Metals	166	14,644.5	172	13,703.2	154	11,847.2
14) Fabricated Metal Products	49	578.0	48	563.3	60	600.8
15) Machinery and Equipment	50	677.3	66	5,155.5	50	2,539.0
16) Office, Accounting and Computing Machinery						
17) Electrical Machinery and Apparatus	87	4,255.6	77	5,314.8	76	5,382.2
18) Radio, Television and Communication Equipment and Apparatus	6	392.7	5	254.6	5	211.9
19) Medical, Precision and Optical Instruments, Watches and Clocks	35	3,034.7	58	3,288.8	60	4,573.1
20) Motor Vehicles, Trailers and Semi-trailers	40	4,167.9	37	4,113.4	42	3,859.6
21) Other Transport Equipments	290	622.7	328	646.7	392	658.3
22) Furniture and Fixture	44	128.4	57	181.1	127	351.6
23) Jewellery and Related Articles	103	56.7	14	18.5	8	19.1
24) Sports Goods	69	626.2	38	561.4	54	456.5
25) Handicrafts	11	12.2	11	12.2	2	11.7
26) Other Manufacturing n.e.s.	235	1,987.3	902	3,233.8	187	2,086.6
E. Ship Breaking and Waste / Scrape (Junk), etc.	81	544.2	4	390.5	24	410.0
F. Electricity, Gas and Water Supply	84	38,751.9	193	48,026.4	105	44,869.6
G. Construction	914	13,757.6	1,023	13,129.5	1,572	13,998.7
1) Building	508	8,907.4	865	8,621.0	1,461	9,498.7
2) Infrastructure	406	4,850.2	158	4,508.5	111	4,500.1
H. Commerce and Trade	21,276	30,807.8	22,939	26,129.0	23,340	22,927.1
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	72	188.8	47	158.0	32	127.5
2) Wholesale and Commission Trade	3,903	18,085.8	4,197	17,986.9	4,889	16,366.6
i) Exports	253	2,450.7	244	2,999.3	218	1,745.2
ii) Imports	31	1,244.1	24	1,206.4	199	1,614.8
iii) Domestic Whole Sales	3,619	14,391.0	3,929	13,781.3	4,472	13,006.6
3) Retail Trade	17,301	12,533.2	18,695	7,984.1	18,419	6,432.9
I. Hotels, Restaurants and Clubs, etc	129	6,452.3	324	6,615.0	165	5,430.2
J. Transport, Storage and Communications	31,414	19,018.9	30,183	16,972.7	26,717	16,289.4
K. Real Estate, Renting and Business Activities	28,387	13,970.8	30,064	17,250.4	28,703	17,185.6
1) Real Estate Activities	101	1,776.4	106	2,345.0	115	2,914.4
2) Renting of Machinery and Equipment	26	21.2	150	23.5	41	34.9
3) Computer and Related Activities	3,280	2,541.0	333	203.9	311	196.0
4) Research and Development	3	427.6	3	428.2	2	427.6
5) Other Business Activities	24,977	9,204.6	29,472	14,249.8	28,234	13,612.8
L. Education	200	263.1	126	1,139.1	208	717.9
M. Health and Social Work	1,177	676.0	124	575.0	129	386.6
N. Other Community, Social and Personal Service Activities	430	2,581.6	683	2,698.5	561	2,509.0
O. Other Private Business n.e.s	34,006	16,268.9	25,819	16,778.9	14,678	10,871.5
V. Trust Funds and Non-profit Organizations	23	9,283.7	25	9,301.2	25	9,654.0
VI. Personal	417,765	100,142.2	433,233	93,283.6	470,518	85,009.4
A. Bank Employees	46,238	28,145.1	39,136	25,240.5	34,594	18,867.1
B. Consumer Financing	349,830	65,423.0	364,397	60,256.7	407,877	59,964.4
i) House Building	5,008	4,725.2	5,805	5,242.9	6,010	4,968.3
ii) Transport	14,859	1,810.3	16,084	1,705.2	18,710	1,483.2
iii) Credit Cards	2	2.0	299	12.8		
iv) Consumer Durable	2,882	127.7	5,688	238.9	6,668	397.6
v) Personal Loans	327,079	58,757.8	336,521	53,056.8	376,489	53,115.3
C. Other Personal	21,697	6,574.1	29,700	7,786.5	28,047	6,177.9
VII. Others	1,276	6,033.9	10,197	11,514.2	1,295	10,309.2
<b>Total</b>	<b>879,467</b>	<b>863,218.3</b>	<b>856,628</b>	<b>861,723.7</b>	<b>890,834</b>	<b>786,178.6</b>

## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Non-Residents</b>						
I. Official						
II. Business						
III. Personal						
<b>2. Domestic Constituents</b>	<b>1,521,266</b>	<b>2,603,981.0</b>	<b>1,540,870</b>	<b>2,645,709.1</b>	<b>1,587,533</b>	<b>2,561,275.8</b>
I. Government	248	374,182.9	133	310,807.0	139	333,202.2
A. Federal Government	81	200,571.6	64	191,229.7	63	167,229.4
1) Commodity Operations	49	192,119.6	40	183,294.1	42	159,821.9
2) Others	32	8,452.0	24	7,935.6	21	7,407.5
B. Provincial Governments	167	173,611.3	69	119,577.3	76	165,972.8
1) Commodity Operations	158	172,774.7	59	118,854.9	69	165,154.4
2) Others	9	836.6	10	722.4	7	818.4
C. Local Bodies (City Governments)						
II. Non-financial Public Sector Enterprises	10,770	209,159.1	1,192	213,620.3	217	218,734.9
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing	8,244	10,595.9	92	11,017.8	85	10,754.8
D. Construction						
E. Utilities	10	8,393.0	9	7,801.3	7	6,209.6
F. Commerce	19	15,924.9	22	26,894.9	43	33,559.7
G. Transport, Storage and Communication	2,461	49,421.2	45	44,158.8	41	42,915.2
H. Services	4	157.2	7	223.7	7	356.5
I. Other	32	124,666.7	1,017	123,523.9	34	124,939.2
III. Non-bank Financial Institutions (NBFIs)	387	36,931.0	421	32,287.6	464	29,947.4
A. Co-operative Banks						
B. Development Financial Institutions	17	9,624.6	15	7,980.2	10	7,950.0
C. Insurance Companies	103	370.1	145	331.4	181	653.9
D. Micro Finance	1	100.0	1	100.0	1	100.0
E. Other NBFIs	266	26,836.3	260	23,875.9	272	21,243.5
IV. Private Sector (Business)	230,714	1,768,506.0	235,602	1,883,656.2	266,702	1,777,314.5
A. Agriculture, Hunting and Forestry	77,218	50,671.0	84,088	51,325.9	87,737	45,815.6
1) Growing of Crops	68,189	36,380.1	74,713	37,087.5	78,528	35,261.3
2) Farming of Animals	4,858	11,248.6	5,633	11,400.7	5,415	8,223.1
3) Agricultural and Animal Husbandry	209	279.6	150	243.8	222	227.6
4) Agricultural Machinery and Equipments	3,852	2,193.9	3,479	2,018.7	3,509	1,889.4
5) Hunting, Trapping, Forestry & Logging	110	568.8	113	575.2	63	214.2
B. Fishing & Fish Farming, etc.	127	519.2	152	398.2	204	303.8
C. Mining and Quarrying	349	17,154.7	1,299	14,366.6	941	13,295.1
1) Mining of Coal	67	1,878.9	660	2,544.6	217	2,873.7
2) Crude Petroleum & Natural Gas	166	14,074.2	556	9,230.2	310	8,950.7
3) Iron & Non-ferrous Metal Ores	7	289.2	7	227.7	178	180.1
4) Quarrying of Stone, Sand and Clay	16	332.4	33	461.0	86	349.5
5) Chemical, Fertilizer, Salt, etc.	93	579.9	43	1,903.2	150	941.1
D. Manufacturing	44,085	1,094,609.4	49,361	1,125,332.1	48,918	1,043,856.7
1) Food Products and Beverages	6,653	241,052.5	10,527	224,323.4	9,441	223,092.2
2) Tobacco Products	18	2,387.6	23	2,245.1	25	1,665.1
3) Textiles	13,365	391,452.2	13,978	429,612.7	14,019	363,505.5
i. Spinning, Weaving, Finishing of Textiles	9,783	293,206.9	10,018	330,031.3	9,926	270,116.7
a. Spinning of Fibres	4,987	160,353.6	4,993	194,127.7	4,812	150,656.8
b. Weaving of Textiles	2,985	68,075.9	2,489	70,556.1	2,689	62,060.4
c. Finishing of Textiles	1,811	64,777.4	2,536	65,347.4	2,425	57,399.5
ii. Made-up Textile Articles	1,514	43,065.8	1,456	45,244.2	1,610	38,283.5
iii. Knit Wear	836	21,997.1	908	20,992.5	1,011	21,910.4
iv. Carpets and Rugs	263	4,406.9	533	4,701.7	273	5,111.3
v. Other Textiles n.e.s.	969	28,775.5	1,063	28,643.0	1,199	28,083.5
4) Wearing Apparel, Readymade Garments, etc.	1,877	40,361.7	1,936	39,972.8	1,823	38,204.2
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	799	18,155.3	827	18,621.3	960	18,441.2
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	368	9,631.8	350	9,702.8	481	9,468.4
ii. Footwear	431	8,523.5	477	8,918.5	479	8,972.7
a. Leather Wear	375	7,007.9	411	7,744.2	411	7,209.0
b. Rubber and Plastic Wear	56	1,515.6	66	1,174.3	68	1,763.7



## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

Borrower	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	236	2,440.6	379	2,783.5	366	2,616.2
7) Paper, Paperboard and Products	597	21,920.9	540	24,636.0	489	17,926.7
8) Printing, Publishing and Allied Industries	495	5,003.6	583	4,678.3	546	5,157.6
9) Coke and Refined Petroleum Products	446	14,921.6	2,657	23,127.1	533	19,866.9
10) Chemicals and Chemical Products	6,523	136,684.3	4,351	132,988.4	6,382	135,960.5
11) Rubber and Plastics Products	859	19,291.1	1,113	19,570.5	1,075	13,272.5
12) Other Non-metallic Mineral Products	926	41,777.4	883	47,734.1	1,840	55,452.4
13) Basic Metals	1,733	47,377.6	2,113	47,624.9	1,984	44,281.0
14) Fabricated Metal Products	560	10,987.7	709	10,755.6	704	11,545.1
15) Machinery and Equipment	4,460	14,850.9	2,140	12,845.4	966	11,380.5
16) Office, Accounting and Computing Machinery	10	255.8	22	288.9	22	293.7
17) Electrical Machinery and Apparatus	805	35,108.5	1,473	36,872.1	2,905	34,413.8
18) Radio, Television and Communication Equipment and Apparatus	124	3,990.9	122	4,782.2	156	3,615.8
19) Medical, Precision and Optical Instruments, Watches and Clocks	621	3,762.0	573	3,683.5	440	3,330.9
20) Motor Vehicles, Trailers and Semi-trailers	668	10,326.7	1,004	10,996.7	682	11,973.2
21) Other Transport Equipments	153	2,675.0	138	3,137.1	159	2,756.6
22) Furniture and Fixture	161	1,025.2	169	918.3	195	1,315.2
23) Jewellery and Related Articles	128	673.8	238	481.4	282	609.9
24) Sports Goods	365	4,073.6	491	4,178.2	604	4,616.7
25) Handicrafts	28	41.6	49	63.7	34	78.8
26) Other Manufacturing n.e.s.	1,475	24,011.4	2,323	18,410.6	2,286	18,484.6
E. Ship Breaking and Waste / Scrape (Junk), etc.	83	14,261.7	172	17,324.8	109	12,209.9
F. Electricity, Gas and Water Supply	13,713	179,018.1	1,285	229,881.1	1,309	224,214.2
G. Construction	2,822	37,384.8	2,836	38,678.0	2,344	37,916.4
1) Building	2,198	26,069.9	1,968	28,037.2	1,757	29,481.9
2) Infrastructure	624	11,315.0	868	10,640.8	587	8,434.5
H. Commerce and Trade	69,777	165,058.6	70,710	180,382.7	102,748	170,611.6
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,380	13,891.1	1,166	12,765.9	1,337	16,243.0
2) Wholesale and Commission Trade	12,779	80,011.6	13,489	86,369.8	14,463	82,020.7
i) Exports	1,070	25,066.8	1,349	27,886.2	1,275	25,889.9
ii) Imports	2,295	18,483.0	2,300	21,287.5	2,234	22,582.2
iii) Domestic Whole Sales	9,414	36,461.8	9,840	37,196.1	10,954	33,548.6
3) Retail Trade	55,618	71,156.0	56,055	81,246.9	86,948	72,347.9
I. Hotels, Restaurants and Clubs, etc	1,570	7,613.1	5,513	7,963.0	459	9,090.7
J. Transport, Storage and Communications	4,301	64,483.2	2,417	86,571.7	2,960	89,390.7
K. Real Estate, Renting and Business Activities	7,982	82,285.5	7,276	90,265.7	6,843	85,028.2
1) Real Estate Activities	320	6,588.4	345	3,854.3	312	4,075.4
2) Renting of Machinery and Equipment	100	1,591.0	102	1,324.5	131	888.4
3) Computer and Related Activities	325	2,618.1	285	2,760.3	356	2,948.2
4) Research and Development	207	2,227.1	233	2,168.3	246	2,282.7
5) Other Business Activities	7,030	69,261.0	6,311	80,158.4	5,798	74,833.5
L. Education	559	5,567.1	559	4,866.8	840	5,339.5
M. Health and Social Work	1,019	4,697.4	761	5,298.8	886	5,166.8
N. Other Community, Social and Personal Service Activities	2,583	9,993.3	3,238	10,209.3	4,803	11,812.7
O. Other Private Business n.e.s	4,526	35,189.0	5,935	20,791.4	5,601	23,262.8
V. Trust Funds and Non-profit Organizations	357	7,719.9	175	8,695.2	257	8,349.6
VI. Personal	1,276,758	199,771.2	1,301,139	191,512.6	1,316,774	188,943.7
A. Bank Employees	74,261	50,719.9	88,461	50,392.4	90,802	48,948.5
B. Consumer Financing	1,197,393	146,737.8	1,207,928	140,602.4	1,220,310	138,959.8
i) House Building	10,953	33,867.1	11,371	34,514.4	11,643	35,564.0
ii) Transport	99,219	48,831.4	105,499	43,976.9	111,778	43,629.0
iii) Credit Cards	813,008	21,055.1	814,809	20,195.9	809,602	18,549.0
iv) Consumer Durable	2,843	84.2	2,768	81.3	1,699	36.9
v) Personal Loans	271,370	42,900.0	273,481	41,833.8	285,588	41,180.8
C. Other Personal	5,104	2,313.5	4,750	517.8	5,662	1,035.4
VII. Others	2,032	7,711.0	2,208	5,130.3	2,980	4,783.6
<b>Total</b>	<b>1,521,266</b>	<b>2,603,981.0</b>	<b>1,540,870</b>	<b>2,645,709.1</b>	<b>1,587,533</b>	<b>2,561,275.8</b>

## 3.2.3 Advances Classified by Borrowers

### Foreign Banks

(Million Rupees)

Borrower	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Non-Residents</b>						
I. Official						
II. Business						
III. Personal						
<b>2. Domestic Constituents</b>	<b>14,236</b>	<b>52,395.9</b>	<b>80,890</b>	<b>62,304.3</b>	<b>86,898</b>	<b>64,689.5</b>
<b>I. Government</b>						
<b>A. Federal Government</b>						
1) Commodity Operations						
2) Others						
<b>B. Provincial Governments</b>						
1) Commodity Operations						
2) Others						
<b>C. Local Bodies (City Governments)</b>						
<b>II. Non-financial Public Sector Enterprises</b>	<b>11</b>	<b>1,862.9</b>	<b>9</b>	<b>2,775.0</b>	<b>4</b>	<b>946.3</b>
A. Agriculture, Forestry, Hunting & Fishing						
B. Mining and Quarrying						
C. Manufacturing						
D. Construction						
E. Utilities	6	342.6	2	237.0		
F. Commerce	4	1,383.7	4	1,673.3	3	809.7
G. Transport, Storage and Communication			2	728.1		
H. Services						
I. Other	1	136.6	1	136.6	1	136.6
<b>III. Non-bank Financial Institutions (NBFIs)</b>	<b>3</b>	<b>548.2</b>	<b>3</b>	<b>723.7</b>	<b>5</b>	<b>906.1</b>
A. Co-operative Banks						
B. Development Financial Institutions					1	0.1
C. Insurance Companies						
D. Micro Finance						
E. Other NBFIs	3	548.2	3	723.7	4	906.0
<b>IV. Private Sector (Business)</b>	<b>705</b>	<b>46,711.8</b>	<b>666</b>	<b>51,335.3</b>	<b>1,125</b>	<b>54,619.4</b>
A. Agriculture, Hunting and Forestry	3	35.3	3	32.7	2	31.3
1) Growing of Crops						
2) Farming of Animals	1	8.2	1	8.6	1	7.3
3) Agricultural and Animal Husbandry	1	3.1	1	0.2		
4) Agricultural Machinery and Equipments	1	24.0	1	24.0	1	24.0
5) Hunting, Trapping, Forestry & Logging						
B. Fishing & Fish Farming, etc.						
C. Mining and Quarrying	8	148.3				
1) Mining of Coal						
2) Crude Petroleum & Natural Gas	8	148.3				
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay						
5) Chemical, Fertilizer, Salt, etc.						
D. Manufacturing	567	37,648.3	500	38,177.4	635	41,606.3
1) Food Products and Beverages	74	6,217.2	42	7,388.6	63	8,021.3
2) Tobacco Products	3	959.6	6	1,089.9	5	1,857.7
3) Textiles	187	9,604.3	184	11,518.5	204	10,375.7
i. Spinning, Weaving, Finishing of Textiles	151	8,463.1	150	10,493.0	168	9,507.0
a. Spinning of Fibres	71	4,798.6	75	5,412.2	99	5,863.8
b. Weaving of Textiles	31	1,254.3	35	1,490.9	30	1,073.0
c. Finishing of Textiles	49	2,410.1	40	3,590.0	39	2,570.2
ii. Made-up Textile Articles	17	850.8	15	721.9	17	657.2
iii. Knit Wear	17	261.6	17	261.6	17	150.6
iv. Carpets and Rugs	1	28.2	1	41.3	1	60.0
v. Other Textiles n.e.s.	1	0.7	1	0.7	1	0.9
4) Wearing Apparel, Ready-made Garments, etc.	20	1,096.6	22	1,625.3	17	1,425.8
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	8	267.6	8	386.9	10	456.7
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	1	9.8	1	9.8	1	10.0
ii. Footwear	7	257.8	7	377.1	9	446.7
a. Leather Wear	7	257.8	7	377.1	9	446.7
b. Rubber and Plastic Wear						

## 3.2.3 Advances Classified by Borrowers

### Foreign Banks

(Million Rupees)

Borrower	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork						
7) Paper, Paperboard and Products	25	1,615.9	26	950.9	28	1,108.7
8) Printing, Publishing and Allied Industries	3	12.3	3	46.1	3	79.8
9) Coke and Refined Petroleum Products	1	13.6	1	33.6	1	33.6
10) Chemicals and Chemical Products	99	9,839.7	73	8,353.7	113	8,840.7
11) Rubber and Plastics Products	5	18.8	8	88.6	28	116.2
12) Other Non-metallic Mineral Products	6	836.3	9	797.4	19	1,655.9
13) Basic Metals	2	342.0	3	128.9	2	422.0
14) Fabricated Metal Products	14	1,108.0	5	218.2	4	339.4
15) Machinery and Equipment	4	602.4	13	208.7	19	220.1
16) Office, Accounting and Computing Machinery					1	30.3
17) Electrical Machinery and Apparatus	36	1,538.8	25	1,168.5	37	1,232.6
18) Radio, Television and Communication Equipment and Apparatus	21	144.8	21	144.8	21	144.8
19) Medical, Precision and Optical Instruments, Watches and Clocks	16	91.9	2	76.3	2	68.2
20) Motor Vehicles, Trailers and Semi-trailers	24	752.3	32	2,184.6	32	2,762.3
21) Other Transport Equipments						
22) Furniture and Fixture						
23) Jewellery and Related Articles	1	0.6	1	0.7	1	0.8
24) Sports Goods						
25) Handicrafts						
26) Other Manufacturing n.e.s.	18	2,585.6	16	1,767.3	25	2,413.8
E. Ship Breaking and Waste / Scrape (Junk), etc.						
F. Electricity, Gas and Water Supply	14	1,004.7	11	3,026.6	13	2,763.9
G. Construction	1	769.0	1	769.0	268	778.6
1) Building	1	769.0	1	769.0	268	778.6
2) Infrastructure						
H. Commerce and Trade	31	1,974.4	43	3,295.2	55	2,996.2
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles						
2) Wholesale and Commission Trade	19	980.9	28	2,606.9	41	2,297.1
i) Exports	1	79.8	2	77.9	4	175.1
ii) Imports	3	41.5	10	1,741.6	12	1,317.2
iii) Domestic Whole Sales	15	859.6	16	787.4	25	804.7
3) Retail Trade	12	993.5	15	688.3	14	699.1
I. Hotels, Restaurants and Clubs, etc.	4	17.1	4	17.4	14	98.1
J. Transport, Storage and Communications	29	4,287.7	31	4,922.2	47	4,653.1
K. Real Estate, Renting and Business Activities	11	251.1	19	486.0	20	1,022.5
1) Real Estate Activities						
2) Renting of Machinery and Equipment			6	88.4	1	28.2
3) Computer and Related Activities	4	203.4	5	286.6	8	281.0
4) Research and Development						
5) Other Business Activities	7	47.7	8	110.9	11	713.2
L. Education	2	2.3	3	3.1	3	3.3
M. Health and Social Work	2	16.7	3	56.2	4	47.2
N. Other Community, Social and Personal Service Activities	2	101.5	2	103.3	2	103.3
O. Other Private Business n.e.s.	31	455.3	46	446.3	62	515.7
V. Trust Funds and Non-profit Organizations						
VI. Personal	13,517	3,273.1	80,212	7,470.4	85,753	8,216.9
A. Bank Employees	865	1,716.5	1,314	1,997.7	1,511	2,229.6
B. Consumer Financing	12,652	1,556.6	78,898	5,472.7	84,228	5,986.5
i) House Building	92	419.4	93	440.3	88	435.4
ii) Transport	41	17.1	1,318	162.6	1,927	237.1
iii) Credit Cards	9,437	739.5	70,032	4,164.1	73,540	4,385.1
iv) Consumer Durable						
v) Personal Loans	3,082	380.6	7,455	705.7	8,673	929.0
C. Other Personal					14	0.8
VII. Others					11	0.8
<b>Total</b>	<b>14,236</b>	<b>52,395.9</b>	<b>80,890</b>	<b>62,304.3</b>	<b>86,898</b>	<b>64,689.5</b>

## 3.2.4 Advances Classified by Borrowers

### Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
<b>1. Non-Residents</b>						
<b>I. Official</b>						
<b>II. Business</b>						
<b>III. Personal</b>						
<b>2. Domestic Constituents</b>	<b>868,347</b>	<b>122,187.2</b>	<b>859,493</b>	<b>118,799.1</b>	<b>851,417</b>	<b>117,860.5</b>
<b>I. Government</b>						
<b>A. Federal Government</b>						
1) Commodity Operations						
2) Others						
<b>B. Provincial Governments</b>						
1) Commodity Operations						
2) Others						
<b>C. Local Bodies (City Governments)</b>						
<b>II. Non-financial Public Sector Enterprises</b>						
<b>A. Agriculture, Forestry, Hunting &amp; Fishing</b>						
<b>B. Mining and Quarrying</b>						
<b>C. Manufacturing</b>						
<b>D. Construction</b>						
<b>E. Utilities</b>						
<b>F. Commerce</b>						
<b>G. Transport, Storage and Communication</b>						
<b>H. Services</b>						
<b>I. Other</b>						
<b>III. Non-bank Financial Institutions (NBFIs)</b>	<b>1</b>	<b>30.1</b>	<b>2</b>	<b>57.8</b>	<b>2</b>	<b>101.2</b>
<b>A. Co-operative Banks</b>						
<b>B. Development Financial Institutions</b>						
<b>C. Insurance Companies</b>						
<b>D. Micro Finance</b>						
<b>E. Other NBFI's</b>	<b>1</b>	<b>30.1</b>	<b>2</b>	<b>57.8</b>	<b>2</b>	<b>101.2</b>
<b>IV. Private Sector (Business)</b>	<b>850,629</b>	<b>118,556.8</b>	<b>839,569</b>	<b>115,385.4</b>	<b>830,645</b>	<b>114,318.6</b>
<b>A. Agriculture, Hunting and Forestry</b>	<b>788,494</b>	<b>103,452.6</b>	<b>780,975</b>	<b>100,419.0</b>	<b>773,432</b>	<b>99,645.6</b>
1) Growing of Crops	434,156	62,214.4	442,232	60,696.7	441,175	59,689.1
2) Farming of Animals	264,801	20,950.0	253,863	19,990.0	248,753	19,930.9
3) Agricultural and Animal Husbandry						
4) Agricultural Machinery and Equipments	89,475	20,284.7	84,822	19,728.6	83,459	20,022.7
5) Hunting, Trapping, Forestry & Logging	62	3.5	58	3.8	45	2.9
<b>B. Fishing &amp; Fish Farming, etc.</b>	305	27.9	309	28.3	305	27.4
<b>C. Mining and Quarrying</b>	20	88.0	20	88.0	17	88.0
1) Mining of Coal	12	65.4	12	65.4	9	65.4
2) Crude Petroleum & Natural Gas						
3) Iron & Non-ferrous Metal Ores						
4) Quarrying of Stone, Sand and Clay	5	15.3	5	15.3	5	15.3
5) Chemical, Fertilizer, Salt, etc.	3	7.3	3	7.3	3	7.3
<b>D. Manufacturing</b>	5,173	7,938.2	5,179	8,012.2	5,152	8,004.3
1) Food Products and Beverages	1,026	1,000.0	1,022	1,014.2	1,013	1,022.1
2) Tobacco Products	5	0.1	5	0.2	5	0.2
3) Textiles	395	3,036.6	401	3,026.9	398	3,037.6
i. Spinning, Weaving, Finishing of Textiles	187	2,472.0	189	2,460.2	189	2,468.0
a. Spinning of Fibres	71	1,562.6	73	1,548.5	73	1,605.0
b. Weaving of Textiles	106	122.3	106	128.6	107	131.4
c. Finishing of Textiles	10	787.1	10	783.1	9	731.7
ii. Made-up Textile Articles	15	13.4	16	14.1	16	18.4
iii. Knit Wear	26	486.6	25	486.0	25	486.0
iv. Carpets and Rugs	42	4.6	43	4.6	43	4.7
v. Other Textiles n.e.s.	125	60.1	128	62.1	125	60.5
4) Wearing Apparel, Readymade Garments, etc.	1,073	239.5	1,071	240.0	1,075	242.5
5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear	338	162.5	339	165.1	339	165.0
i. Tanning & Dressing of Leather, Luggage, Handbags, etc.	35	83.6	34	84.3	33	84.8
ii. Footwear	303	78.9	305	80.8	306	80.1
a. Leather Wear	295	72.5	297	74.4	298	73.8
b. Rubber and Plastic Wear	8	6.4	8	6.4	8	6.4

## 3.2.4 Advances Classified by Borrowers

### Specialised Banks

(Million Rupees)

Borrower	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
6) Wood and Products of Wood Cork	85	56.3	86	55.9	85	55.3
7) Paper, Paperboard and Products	53	228.5	55	248.3	54	235.7
8) Printing, Publishing and Allied Industries	206	96.3	202	101.5	200	94.9
9) Coke and Refined Petroleum Products	7	16.2	7	16.0	8	16.0
10) Chemicals and Chemical Products	473	1,112.1	471	1,112.2	467	1,111.4
11) Rubber and Plastics Products	142	301.8	140	309.3	139	307.9
12) Other Non-metallic Mineral Products	66	708.6	67	725.1	63	746.1
13) Basic Metals	92	359.7	94	367.3	91	341.7
14) Fabricated Metal Products	73	103.2	74	103.8	73	102.5
15) Machinery and Equipment	90	73.8	91	71.9	89	73.9
16) Office, Accounting and Computing Machinery	7	1.9	7	1.9	7	1.9
17) Electrical Machinery and Apparatus	49	36.8	52	43.1	49	42.9
18) Radio, Television and Communication Equipment and Apparatus	3	7.0	4	7.0	4	7.0
19) Medical, Precision and Optical Instruments, Watches and Clocks	48	42.9	43	41.7	42	42.0
20) Motor Vehicles, Trailers and Semi-trailers	33	110.5	32	111.3	32	111.9
21) Other Transport Equipments	12	23.0	10	19.8	8	9.7
22) Furniture and Fixture	376	79.5	375	80.8	373	82.0
23) Jewellery and Related Articles	181	46.3	182	45.8	186	46.7
24) Sports Goods	17	18.6	17	21.6	20	27.0
25) Handicrafts	122	15.5	122	15.6	122	15.6
26) Other Manufacturing n.e.s.	201	60.8	210	65.7	210	64.8
E. Ship Breaking and Waste / Scrape (Junk), etc.	2	0.1	2	0.2	2	0.3
F. Electricity, Gas and Water Supply	34	18.3	34	19.1	33	12.7
G. Construction	1,882	340.1	1,737	382.8	1,695	333.2
1) Building	423	282.4	428	327.0	424	272.9
2) Infrastructure	1,459	57.6	1,309	55.8	1,271	60.3
H. Commerce and Trade	23,985	3,790.0	23,967	3,758.9	24,051	3,745.5
1) Sale, Maintenance and Repair of Motor Vehicles and Motorcycles	1,800	380.5	1,799	361.8	1,805	367.7
2) Wholesale and Commission Trade	612	248.8	613	258.1	611	246.5
i) Exports	1	..	1	0.6	1	0.6
ii) Imports	2	7.9	2	8.1	2	7.9
iii) Domestic Whole Sales	609	240.9	610	249.3	608	238.0
3) Retail Trade	21,573	3,160.7	21,555	3,139.0	21,635	3,131.3
I. Hotels, Restaurants and Clubs, etc	489	183.3	489	183.6	490	185.2
J. Transport, Storage and Communications	15,112	749.9	11,765	611.0	10,398	548.4
K. Real Estate, Renting and Business Activities	8,416	910.9	8,377	877.0	8,346	730.5
1) Real Estate Activities	20	73.2	19	30.8	17	0.8
2) Renting of Machinery and Equipment	1	0.2	1	0.3	1	0.4
3) Computer and Related Activities	11	3.6	10	2.9	10	3.1
4) Research and Development	1	40.0	1	40.0	1	40.0
5) Other Business Activities	8,383	793.9	8,346	803.1	8,317	686.1
L. Education	263	179.8	262	151.7	268	144.1
M. Health and Social Work	376	58.5	379	57.5	381	57.4
N. Other Community, Social and Personal Service Activities	126	72.1	120	52.2	125	48.0
O. Other Private Business n.e.s	5,952	747.2	5,954	743.8	5,950	748.1
V. Trust Funds and Non-profit Organizations	1	20.9	1	19.4		
VI. Personal	14,748	2,657.1	15,758	2,914.4	16,499	2,963.7
A. Bank Employees	14,012	2,632.6	14,928	2,887.8	15,582	2,930.7
B. Consumer Financing	736	24.5	830	26.6	917	33.0
i) House Building						
ii) Transport	23	2.5	103	2.7	103	2.9
iii) Credit Cards						
iv) Consumer Durable	675	13.5	692	14.6	750	17.7
v) Personal Loans	38	8.6	35	9.4	64	12.4
C. Other Personal						
VII. Others	2,968	922.3	4,163	422.1	4,271	476.9
<b>Total</b>	<b>868,347</b>	<b>122,187.2</b>	<b>859,493</b>	<b>118,799.1</b>	<b>851,417</b>	<b>117,860.5</b>





### 3.3.2 Advances Classified by Rate of Interest/Return and Securities

#### Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 13						31 - 12 - 12			30 - 06 - 12	
	Pre-cious Metals	Securities, Shares & Other Financial Instruments		Fixed Assets		Financial Obligations	Others	Total	Total	Total	
		Merchandise	Including Machinery	Real Estate							
00.00		5,728.5	38,989.5	21,309.9	36,621.9	769.0	34,333.1	137,751.8	157,051.0	148,359.2	
01.00*			2,229.4	43.8	333.9	88.9	1,653.2	4,349.1	2,648.0	2,072.2	
02.00*		1.5	13,447.5	186.7	93.4	461.1	2,363.8	16,554.0	11,796.5	11,050.4	
03.00*		4.3	5,057.6	405.6	872.2	50.5	3,475.6	9,865.8	11,709.8	21,469.3	
04.00*			3,183.4	79.7	2,608.7	60.2	9,804.6	15,736.6	20,311.8	22,047.3	
05.00*		56.2	4,727.5	739.5	5,297.5	110.0	16,977.9	27,908.7	29,605.9	33,703.2	
06.00*		445.3	1,362.6	45.8	5,042.1	0.7	2,181.8	9,078.2	6,591.3	6,913.1	
07.00*		79.6	22,736.8	2,624.1	1,657.8	86.3	22,789.0	49,973.6	7,531.6	9,249.6	
08.00*		68.8	12,489.9	4,040.5	3,694.8	1,137.3	5,169.5	26,600.7	6,056.0	27,651.0	
08.25			130.7	0.8		49.2	314.1	494.9	178.8	1,514.0	
08.50		0.5	451.8	274.3	139.0	193.3	908.7	1,967.5	1,938.1	6,296.9	
08.75		0.3	3,884.7	1,515.0	14.2	43.4	1,501.9	6,959.5	4,446.5	1,069.6	
09.00		564.5	28,569.3	9,212.7	8,084.0	698.4	16,994.1	64,123.1	31,368.9	9,393.2	
09.25		277.2	28,585.9	22,681.3	11,665.4	276.6	13,538.7	77,025.1	19,780.9	598.7	
09.50		1,233.6	25,898.8	4,645.2	19,751.6	899.9	10,016.0	62,445.1	190,268.0	3,669.4	
09.75		763.6	14,663.8	4,240.7	1,498.3	1,487.0	5,127.4	27,780.8	34,699.8	1,144.4	
10.00		2,039.2	44,502.2	16,135.5	6,995.4	1,727.2	79,320.7	150,720.2	53,687.1	32,310.2	
10.25		750.2	17,410.6	8,228.7	4,178.4	455.1	36,663.7	67,686.8	61,448.9	2,251.6	
10.50		1,240.7	31,357.2	14,002.1	5,239.2	734.4	48,069.0	100,642.6	77,202.6	6,768.0	
10.75		498.0	23,005.7	12,626.3	6,536.7	763.8	13,888.0	57,318.5	54,186.9	5,983.1	
11.00		17,585.8	108,868.4	41,292.9	27,524.4	1,096.3	85,265.2	281,632.9	106,454.8	128,026.0	
11.25		1,633.9	36,130.2	7,699.7	3,430.5	748.9	53,052.9	102,696.2	68,952.3	2,585.3	
11.50		1,306.5	27,347.2	5,742.0	6,084.5	716.6	61,069.0	102,265.8	42,489.8	2,826.4	
11.75		278.3	14,299.2	3,210.6	3,010.2	212.7	61,058.1	82,068.9	54,391.8	4,474.6	
12.00		4,461.5	49,363.6	42,350.1	15,890.1	3,715.1	72,676.9	188,457.3	107,234.7	53,400.6	
12.25		91.6	10,903.1	8,176.0	8,499.4	281.8	13,612.5	41,564.4	90,809.1	20,366.9	
12.50		179.3	13,874.4	17,937.9	6,468.6	519.7	29,339.2	68,319.1	156,777.2	37,182.5	
12.75		165.4	7,863.2	5,871.3	5,404.5	557.8	4,002.2	23,864.4	130,129.4	86,707.6	
13.00		1,193.2	23,051.8	11,508.4	18,147.1	747.6	100,409.9	155,057.9	152,979.0	134,505.0	
13.25		48.1	3,441.6	7,701.0	4,958.6	392.1	1,973.8	18,515.1	35,482.9	81,137.9	
13.50		24.7	6,799.6	3,839.0	6,036.2	604.1	4,677.4	21,981.0	42,124.9	105,452.3	
13.75		128.9	2,307.3	4,127.9	1,925.3	82.6	2,113.6	10,685.7	25,952.4	66,507.3	
14.00		5,895.1	11,989.5	14,412.5	19,922.1	1,169.5	23,012.7	76,401.4	75,839.1	176,857.7	
14.25		347.1	4,326.7	1,021.9	4,015.2	408.8	7,355.3	17,475.0	23,226.7	118,333.3	
14.50		91.0	6,749.0	577.0	3,883.9	318.9	4,437.0	16,056.9	29,735.7	182,532.3	
14.75		96.1	4,712.9	3,360.9	1,896.0	59.9	3,774.1	13,900.0	17,808.8	118,708.1	
15.00		2,291.3	15,621.2	90,492.4	23,492.8	912.7	41,894.2	174,704.7	314,398.8	240,079.2	
15.25		2.7	3,575.0	2,366.2	2,128.8	78.8	1,738.5	9,890.0	27,637.9	42,080.5	
15.50		759.3	4,220.3	6,227.3	4,768.3	404.1	12,831.5	29,210.8	25,070.6	32,468.7	
15.75		133.0	3,214.8	2,169.9	1,621.8	21.8	4,216.0	11,377.2	25,751.9	30,236.8	
16.00		1,220.9	3,130.0	3,344.1	20,325.6	295.1	9,305.7	37,621.4	50,965.7	103,471.4	
16.25		23.2	317.3	951.6	2,069.5	3.0	5,290.7	8,655.2	10,903.0	20,526.8	
16.50		227.7	1,767.6	343.0	2,116.7	96.0	1,962.6	6,513.4	14,805.9	25,624.9	
16.75			2,261.6	10,448.2	503.1	25.5	464.6	13,703.1	6,444.8	13,770.0	
17.00		36.5	2,818.5	1,062.5	10,059.3	90.0	8,964.7	23,031.6	35,578.5	155,973.1	
17.25		43.1	843.3	114.1	875.6	67.5	1,642.4	3,585.9	6,321.9	9,564.8	
17.50		456.4	1,710.6	152.0	2,481.3	42.9	1,509.5	6,352.7	22,858.8	26,409.3	
17.75		111.2	331.2	51.5	493.4		244.4	1,231.7	2,092.9	4,849.8	
18.00		434.8	20,032.5	418.0	11,563.8	785.1	14,927.8	48,162.0	50,991.9	49,411.9	
18.25			358.0	219.6	1,769.4		509.4	2,856.5	2,625.5	5,158.2	
18.50		710.3	1,219.6	812.4	8,825.8	6.9	4,148.8	15,723.8	15,408.5	16,000.7	
18.75		13.2	641.7	6.1	107.0	6.1	257.1	1,031.1	2,694.6	5,176.8	
19.00		504.8	1,586.0	272.6	3,357.1	131.0	3,480.5	9,332.0	22,591.3	21,664.2	
19.25			200.1	3.3	15.5		21.5	240.4	366.3	565.3	
19.50		107.1	66.6	6.1	32.8		2,138.8	2,353.1	2,549.4	3,203.9	
19.75			208.1	21.0	28.4		44.0	302.8	1,090.8	1,398.7	
20.00 & above		1,245.2	7,203.4	1,450.0	6,736.3	146.0	45,396.3	62,177.3	61,670.9	80,516.9	
<b>Total</b>		<b>55,599.4</b>	<b>726,039.7</b>	<b>422,799.5</b>	<b>360,793.3</b>	<b>24,839.8</b>	<b>1,013,909.3</b>	<b>2,603,981.0</b>	<b>2,645,709.1</b>	<b>2,561,275.8</b>	
<b>Weighted Average</b>	-	<b>11.08</b>	<b>10.53</b>	<b>11.89</b>	<b>11.72</b>	<b>11.30</b>	<b>12.05</b>	<b>11.53</b>	<b>12.14</b>	<b>13.34</b>	

\*01.00 stands for 00.25 to 01.00

: : : : : : : :

\*08.00 stands for 07.25 to 08.00

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





# 3.4 Advances Classified by Rate of Interest/Return and Borrowers

## All Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 13										31 - 12 - 12		30 - 06 - 12	
	Domestic Constituents										Total	Total	Total	Total
	Non-Residents	Government	Public Sector Enterprises	NBFI'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total	Total				
00.00		6,870.9	6,866.5	745.8	148,538.6	138.5	12,521.8	45.3	175,727.4	175,727.4	243,977.9	228,349.5		
01.00*		45.0	5,075.2		5,075.2		10.8		5,131.0	5,131.0	2,689.6	2,090.1		
02.00*				2.0	16,008.2		1,164.4	363.3	17,537.9	17,537.9	13,418.4	13,240.0		
03.00*				119.3	17,256.6		0.2	24,609.7	97.4	42,083.2	34,854.8	35,914.6		
04.00*					5,093.8		1.1	23,716.5	142.5	28,954.0	28,954.0	29,248.3		
05.00*					9,204.0		20.2	19,056.7	77.8	28,358.7	28,358.7	30,482.2		
06.00*		148.3			3,637.4		5,514.1	2.1	9,424.1	9,424.1	7,050.4	13,886.4		
07.00*		28.4	1,463.0		53,682.5		2.5	913.8	17.8	56,108.1	15,158.8	19,966.8		
08.00*				287.6	24,969.5	290.0	4,010.9	3.4	29,561.4	29,561.4	9,281.3	29,136.8		
08.25					493.5		1.5		494.9	494.9	415.9	1,515.7		
08.50					3,430.9	19.0	348.9		3,798.8	3,798.8	2,438.1	6,690.3		
08.75					7,882.7		2.3		7,885.0	7,885.0	6,653.4	1,081.2		
09.00		3,792.3	12,641.5	1,224.0	102,418.1	2,000.9	993.1	5,085.7	128,155.7	128,155.7	83,523.4	329,890.5		
09.25					275.2		128.2		82,725.9	82,725.9	23,561.0	2,531.9		
09.50			4,310.0	1,015.7	80,309.8		196.2		85,831.6	85,831.6	253,510.4	3,669.4		
09.75			2,000.0	859.3	26,205.5	300.4	466.4		29,831.5	29,831.5	45,262.7	1,144.4		
10.00		28,507.5	23,766.7	7,315.4	108,988.8	856.1	7,631.8	385.3	177,451.5	177,451.5	111,587.8	34,898.9		
10.25		2,900.0	28,191.9	579.0	41,670.7	1,046.2	216.7	2.1	74,606.6	74,606.6	78,228.9	3,395.7		
10.50		664.8	42,520.5	1,595.8	67,152.0	438.5	351.8	1.3	112,724.6	112,724.6	92,820.5	7,465.2		
10.75		8,018.2	4,328.7	353.4	48,677.5	363.3	89.8		61,830.8	61,830.8	61,328.9	7,287.8		
11.00		97,406.0	9,716.4	2,940.4	183,885.6	2,268.4	2,768.4	530.4	299,515.6	299,515.6	196,838.8	144,577.7		
11.25		69,965.9	17,188.8	673.3	46,796.1	722.9	73.4	439.3	135,859.8	135,859.8	81,711.0	2,603.9		
11.50		50,139.3	3,257.4	246.4	65,701.0	97.1	240.4	277.1	119,958.8	119,958.8	48,715.7	3,734.8		
11.75		65,668.4	3,896.2	1,631.3	33,427.6		338.4	20.4	104,982.3	104,982.3	60,591.9	4,485.6		
12.00		57,963.2	115,020.6	8,504.1	304,393.7	1,704.1	6,059.3	1,715.1	495,360.0	495,360.0	153,437.5	75,477.4		
12.25			4,291.4	1,019.7	42,118.9	42.7	383.4		47,856.2	47,856.2	101,566.2	25,202.6		
12.50			639.8	70.1	84,355.2	485.6	479.9	285.2	86,315.8	86,315.8	239,815.9	45,918.1		
12.75		686.6	1,500.0	9.7	28,050.3	44.3	913.7	30.9	31,235.5	31,235.5	172,941.8	93,830.0		
13.00		51,911.8	20,217.7	2,525.2	88,152.1	10.7	2,790.2	1,477.8	167,085.4	167,085.4	169,813.1	159,978.7		
13.25			1,937.5	394.5	16,516.1	101.5	2,197.6		21,147.2	21,147.2	49,831.7	87,336.3		
13.50				310.2	80,702.9	5.0	1,213.4	111.8	82,343.3	82,343.3	61,754.6	112,438.4		
13.75				70.3	9,823.8	5.1	2,255.9		12,155.1	12,155.1	29,905.1	70,785.7		
14.00		4,313.6	4,485.0	2,048.1	118,212.2	32.9	13,138.1	417.6	142,647.5	142,647.5	133,210.7	207,373.6		
14.25		267.0	1,054.8	127.2	15,664.2	19.7	627.3	0.9	17,761.0	17,761.0	26,802.2	123,888.4		
14.50			37.8	0.7	16,142.1	78.8	2,125.3	258.1	18,642.9	18,642.9	42,775.2	229,455.4		
14.75				9.8	12,478.3	1.4	1,623.4	33.4	14,146.1	14,146.1	19,283.4	125,393.6		
15.00		28,677.2	27,687.0	10,143.2	131,985.5	219.0	6,119.9	211.8	205,043.5	205,043.5	370,039.8	310,035.4		
15.25				8.3	9,432.6		1,962.3	2.7	11,405.9	11,405.9	29,581.1	47,545.1		
15.50			250.8	30.1	60,429.9		15,110.5	894.4	76,715.6	76,715.6	86,706.6	98,682.7		
15.75				11.4	12,295.8		633.3		13,026.1	13,026.1	27,507.8	71,216.9		
16.00		118.0		11.5	61,456.8		6,935.1	772.5	69,293.9	69,293.9	83,807.0	163,043.6		
16.25					4,475.1	5.4	4,675.7	74.9	9,231.0	9,231.0	11,666.9	22,239.8		
16.50				150.0	6,541.3		2,134.3	21.3	8,846.8	8,846.8	19,665.8	34,190.0		
16.75			9,986.3		3,769.2		225.3	2.3	13,983.1	13,983.1	6,734.9	14,413.7		
17.00		13,556.7	703.1	697.2	28,314.3	5,385.6	10,203.6	80.8	58,941.4	58,941.4	56,405.3	180,148.6		
17.25				43.1	2,556.5		1,696.8		4,296.3	4,296.3	7,049.1	10,183.7		
17.50			0.8	420.7	5,593.9		1,572.8	0.2	7,588.5	7,588.5	24,381.3	28,243.0		
17.75					1,725.4	2.2	340.0		2,067.5	2,067.5	4,216.8	5,488.2		
18.00				842.3	40,870.8	224.6	14,719.3	133.1	56,790.1	56,790.1	58,815.1	55,218.1		
18.25					3,648.7	3.9	250.3	42.2	3,945.1	3,945.1	3,791.6	6,071.3		
18.50		2.4	1.1	3.1	10,266.0	0.4	6,021.7	19.2	16,314.1	16,314.1	15,546.6	16,349.6		
18.75					774.9		261.5		1,036.4	1,036.4	2,697.1	5,186.9		
19.00			500.0	0.8	11,291.6		42,148.6	482.7	54,423.6	54,423.6	60,276.3	44,601.4		
19.25					226.0		247.9		247.9	247.9	481.3	687.0		
19.50				100.0	614.0	0.9	2,928.5		3,643.3	3,643.3	6,320.8	5,137.1		
19.75					244.7		60.3		305.0	305.0	1,093.8	1,401.8		
20.00 & above		500.0	1,765.9	88.7	18,383.7	0.1	48,648.8	15.1	69,402.3	69,402.3	70,472.3	91,153.5		
<b>Total</b>		<b>492,151.6</b>	<b>350,227.1</b>	<b>47,626.0</b>	<b>2,414,242.4</b>	<b>17,024.6</b>	<b>305,843.6</b>	<b>14,667.2</b>	<b>3,641,782.5</b>	<b>3,641,782.5</b>	<b>3,688,536.3</b>	<b>3,530,004.4</b>		

\*01.00 stands for 00.25 to 01.00

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

: : : : : : : :

: : : : : : : :

\*08.00 stands for 07.25 to 08.00



# 3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

## Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	30 - 06 - 13										31 - 12 - 12		30 - 06 - 12	
	Domestic Constituents										Total	Total	Total	Total
	Non-Residents	Government	Public Sector Enterprises	NBFT'S	Private Sector (Business)	Trust Funds and Non-profit Organisations	Personal	Others	Sub Total	Total				
00.00		3,458.2	6,694.0	637.5	117,075.4	138.5	9,705.2	43.0	137,751.8	137,751.8	157,051.0	148,359.2		
01.00*		45.0			4,298.2		5.9		4,349.1	4,349.1	2,648.0	2,072.2		
02.00*				2.0	15,434.7		754.9	362.5	16,554.0	16,554.0	11,796.5	11,050.4		
03.00*					5,885.2	0.2	3,907.4	73.0	9,865.8	9,865.8	11,709.8	21,469.3		
04.00*					4,496.3	1.1	11,096.7	142.5	15,736.6	15,736.6	20,311.8	22,047.3		
05.00*					8,934.1	20.2	18,876.6	77.8	27,908.7	27,908.7	29,605.9	33,703.2		
06.00*				122.3	3,469.1		5,484.9	2.1	9,078.2	9,078.2	6,591.3	6,913.1		
07.00*	28.4	1,463.0			47,550.2	2.5	911.7	17.8	49,973.6	49,973.6	7,531.6	9,249.6		
08.00*				287.6	23,494.1	290.0	2,526.0	3.1	26,600.7	26,600.7	6,056.0	27,651.0		
08.25					493.4		1.5		494.9	494.9	178.8	1,514.0		
08.50					1,701.8	19.0	246.8		1,967.5	1,967.5	1,938.1	6,296.9		
08.75					6,957.5		1.9		6,959.5	6,959.5	4,446.5	1,069.6		
09.00			2,599.4	23.5	60,386.6	0.9	843.7	269.0	64,123.1	64,123.1	31,368.9	9,393.2		
09.25					76,809.5		123.6	92.0	77,025.1	77,025.1	19,780.9	598.7		
09.50			4,310.0		57,942.2		192.9		62,445.1	62,445.1	190,268.0	3,669.4		
09.75			2,000.0	859.3	24,760.5	0.4	160.6		27,780.8	27,780.8	34,699.8	1,144.4		
10.00	28,018.4	12,388.0	5,736.4	96,530.3	156.1	7,572.9	318.2	150,720.2	150,720.2	53,687.1	32,310.2			
10.25	2,900.0	26,702.5	579.0	36,242.3	1,046.2	214.6	2.1	67,686.8	67,686.8	61,448.9	2,251.6			
10.50	206.4	42,383.9	1,552.0	55,755.8	438.5	304.7	1.3	100,642.6	100,642.6	77,202.6	6,768.0			
10.75	8,018.2	4,328.7	353.4	44,528.4		89.8		57,318.5	57,318.5	54,186.9	5,983.1			
11.00	97,406.0	7,458.9	2,865.2	168,932.2	2,268.4	2,226.0	476.2	281,632.9	281,632.9	106,454.8	128,026.0			
11.25	41,970.2	16,650.2	673.3	42,181.1	722.9	59.3	439.3	102,696.2	102,696.2	68,952.3	2,585.3			
11.50	47,785.1	2,572.4	246.4	51,372.7	82.5	187.1	19.4	102,265.8	102,265.8	42,489.8	2,826.4			
11.75	46,541.1	3,896.2	1,131.3	30,141.5		338.4	20.4	82,068.9	82,068.9	54,391.8	4,474.6			
12.00	21,749.8	3,518.6	4,815.0	150,579.8	1,613.7	4,770.0	1,410.4	188,457.3	188,457.3	107,234.7	53,406.3			
12.25		4,291.4	569.7	36,312.5	42.7	348.1		41,564.4	41,564.4	90,809.1	20,366.9			
12.50			639.8	70.1	66,802.9	58.5	462.5	285.2	68,319.1	68,319.1	156,777.2	37,182.5		
12.75		686.6	1,500.0	9.7	20,722.3	44.3	870.6	30.9	23,864.4	23,864.4	130,129.4	86,707.6		
13.00	51,847.3	20,217.7	2,525.2	76,488.3	10.7	2,529.5	1,439.3	155,057.9	155,057.9	152,979.0	134,505.0			
13.25			1,937.5	394.5	13,896.1	101.5	2,185.5		18,515.1	18,515.1	35,482.9	81,137.9		
13.50				94.6	20,608.8	1.6	1,186.1	90.0	21,981.0	21,981.0	42,124.9	105,452.3		
13.75				70.3	8,356.3	5.1	2,253.9		10,685.7	10,685.7	25,952.4	66,507.3		
14.00	4,168.2	2,677.2	1,330.9	56,292.0	32.9	11,725.9	174.4	76,401.4	76,401.4	75,839.1	176,857.7			
14.25	267.0	1,054.8	127.2	15,415.0	19.7	590.4	0.9	17,475.0	17,475.0	23,226.7	118,333.3			
14.50			37.8	0.7	14,385.8	78.8	1,306.1	247.6	16,056.9	16,056.9	29,735.7	182,532.3		
14.75				9.8	12,238.1	1.4	1,617.3	33.4	13,900.0	13,900.0	17,808.8	118,708.1		
15.00	18,515.2	27,545.1	10,143.2	113,618.6	198.1	4,535.7	148.7	174,704.7	174,704.7	314,398.8	240,079.2			
15.25			8.3	7,981.8		1,898.0	1.9	9,890.0	9,890.0	27,637.9	42,080.5			
15.50			250.8		17,859.9		10,227.7	872.3	29,210.8	29,210.8	25,070.6	32,468.7		
15.75				11.4	10,652.2	85.6	628.0		11,377.2	11,377.2	25,751.9	30,236.8		
16.00				11.5	32,628.7		4,590.6	390.5	37,621.4	37,621.4	50,965.7	103,471.4		
16.25					4,183.6	5.4	4,466.2		8,655.2	8,655.2	10,903.0	20,526.8		
16.50				150.0	4,848.4		1,493.8	21.3	6,513.4	6,513.4	14,805.9	25,624.9		
16.75			9,986.3		3,497.0		217.5	2.3	13,703.1	13,703.1	6,444.8	13,770.0		
17.00	71.7	553.1	21.9	14,791.4	0.6	7,533.4	59.5	23,031.6	23,031.6	35,578.5	155,973.1			
17.25				43.1	1,916.9		1,626.0		3,585.9	3,585.9	6,321.9	9,564.8		
17.50			0.8	420.7	4,804.7		1,126.5		6,352.7	6,352.7	22,858.8	26,409.3		
17.75					907.4	2.2	322.1		1,231.7	1,231.7	2,092.9	4,849.8		
18.00				842.3	35,957.9	224.6	11,071.3	65.9	48,162.0	48,162.0	50,991.9	49,411.9		
18.25					2,572.3	3.9	238.0	42.2	2,856.5	2,856.5	2,625.5	5,158.2		
18.50			1.1	2.5	10,233.6	0.4	5,467.0	19.2	15,723.8	15,723.8	15,400.5	16,000.7		
18.75					770.9		260.1		1,031.1	1,031.1	2,694.6	5,176.8		
19.00			500.0	0.8	7,779.5		1,051.7		9,332.0	9,332.0	22,591.3	21,664.2		
19.25					220.3		20.1		240.4	240.4	366.3	565.3		
19.50				100.0	612.2	0.9	1,640.0		2,353.1	2,353.1	2,549.4	3,203.9		
19.75					244.7		58.1		302.8	302.8	1,090.8	1,398.7		
20.00 & above			1,000.0	88.7	14,952.9	0.1	45,620.5	15.1	62,177.3	62,177.3	61,670.9	80,516.9		
<b>Total</b>		<b>374,182.9</b>	<b>209,159.1</b>	<b>36,931.0</b>	<b>1,768,506.0</b>	<b>7,719.9</b>	<b>199,771.2</b>	<b>7,711.0</b>	<b>2,603,981.0</b>	<b>2,603,981.0</b>	<b>2,645,709.1</b>	<b>2,561,275.8</b>		

\*01.00 stands for 00.25 to 01.00

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

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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		NBFT's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000			1	..	1	..			14,390	17.5
5,000 to 10,000									3,072	21.8
10,000 to 20,000							1	..	28,509	347.9
20,000 to 25,000							1	..	7,006	154.8
25,000 to 30,000									3,276	89.0
30,000 to 40,000					4,518	138.2			23,835	840.3
40,000 to 50,000			1	..	1	..	1	..	31,542	1,429.7
50,000 to 60,000			1	0.1					37,623	2,090.7
60,000 to 70,000					1	0.1			111,519	7,270.2
70,000 to 80,000							1	0.1	127,239	9,480.1
80,000 to 90,000									52,086	4,441.9
90,000 to 100,000							20	1.9	39,034	3,709.6
100,000 to 200,000					3,652	367.2	38	4.9	593,523	86,049.0
200,000 to 300,000			1	0.3			4	1.1	247,134	58,154.2
300,000 to 400,000					6	2.1	44	15.5	64,788	22,493.7
400,000 to 500,000			2	0.9			4	1.7	28,733	12,751.0
500,000 to 600,000					5	2.8	8	4.6	15,442	8,342.8
600,000 to 700,000			5	3.1	2,420	1,501.3	4	2.7	8,543	5,523.6
700,000 to 800,000							3	2.2	7,940	5,942.0
800,000 to 900,000					32	27.1	5	4.3	6,205	5,258.3
900,000 to 1,000,000									6,534	6,203.8
1,000,000 to 2,000,000			5	9.0			15	20.0	27,158	38,886.8
2,000,000 to 3,000,000					3	6.2	9	23.3	10,578	26,258.5
3,000,000 to 4,000,000			1	3.7	1	3.4	11	36.7	6,564	22,830.4
4,000,000 to 5,000,000							5	22.5	4,737	21,426.5
5,000,000 to 6,000,000							4	21.5	3,426	18,608.3
6,000,000 to 7,000,000							8	52.9	2,883	18,500.7
7,000,000 to 8,000,000							3	22.3	2,603	19,599.6
8,000,000 to 9,000,000			3	26.8			6	49.8	1,841	15,718.8
9,000,000 to 10,000,000					1	9.8	5	46.9	1,843	17,637.2
10,000,000 & Over			283	492,107.7	580	348,169.1	269	47,291.1	22,272	1,974,163.5
<b>Total</b>			<b>303</b>	<b>492,151.6</b>	<b>11,221</b>	<b>350,227.1</b>	<b>469</b>	<b>47,626.0</b>	<b>1,541,878</b>	<b>2,414,242.4</b>

\*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, 2013

(Million Rupees)

Constituents										Size of Account* (Rs.)	
Trust Funds & Non Profit Organisations		Personal		Others		Sub Total		Total			
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
4	..	7,524	19.2	871	3.0	22,791	39.8	22,791	39.8	Less Than 5,000	
7	..	14,200	109.0	257	1.9	17,536	132.8	17,536	132.8	5,000 to	10,000
		514,384	7,674.8	184	2.6	543,078	8,025.3	543,078	8,025.3	10,000 to	20,000
		26,988	591.3	166	3.7	34,161	749.8	34,161	749.8	20,000 to	25,000
		244,141	6,946.5	73	2.0	247,490	7,037.5	247,490	7,037.5	25,000 to	30,000
		22,736	792.4	115	3.8	51,204	1,774.6	51,204	1,774.6	30,000 to	40,000
		73,550	3,243.4	104	4.9	105,199	4,678.1	105,199	4,678.1	40,000 to	50,000
		27,502	1,454.8	453	24.8	65,579	3,570.4	65,579	3,570.4	50,000 to	60,000
		22,248	1,469.9	114	7.3	133,882	8,747.5	133,882	8,747.5	60,000 to	70,000
		35,665	2,700.7	32	2.4	162,937	12,183.2	162,937	12,183.2	70,000 to	80,000
		31,645	2,723.8	68	5.6	83,799	7,171.3	83,799	7,171.3	80,000 to	90,000
		38,664	3,635.4	48	4.5	77,766	7,351.3	77,766	7,351.3	90,000 to	100,000
12	1.6	342,943	48,929.6	713	97.8	940,881	135,450.1	940,881	135,450.1	100,000 to	200,000
8	2.0	136,521	33,255.9	156	40.6	383,824	91,453.9	383,824	91,453.9	200,000 to	300,000
13	4.8	46,648	15,734.2	250	83.5	111,749	38,333.7	111,749	38,333.7	300,000 to	400,000
8	3.6	32,126	13,946.8	103	47.5	60,976	26,751.6	60,976	26,751.6	400,000 to	500,000
39	20.8	22,731	12,493.1	174	92.0	38,399	20,956.1	38,399	20,956.1	500,000 to	600,000
8	5.6	19,811	12,950.6	36	22.9	30,827	20,009.7	30,827	20,009.7	600,000 to	700,000
		17,199	12,465.7	232	172.6	25,374	18,582.4	25,374	18,582.4	700,000 to	800,000
27	22.0	3,762	3,180.9	46	40.3	10,077	8,532.9	10,077	8,532.9	800,000 to	900,000
1	0.9	2,135	2,026.8	50	48.1	8,720	8,279.6	8,720	8,279.6	900,000 to	1,000,000
37	50.1	19,555	29,221.1	826	1,298.7	47,596	69,485.7	47,596	69,485.7	1,000,000 to	2,000,000
59	155.8	10,396	24,429.4	553	1,188.5	21,598	52,061.7	21,598	52,061.7	2,000,000 to	3,000,000
70	250.6	4,501	15,441.2	78	268.9	11,226	38,834.9	11,226	38,834.9	3,000,000 to	4,000,000
5	23.5	1,676	7,441.5	141	631.3	6,564	29,545.4	6,564	29,545.4	4,000,000 to	5,000,000
4	21.4	1,604	8,505.3	44	230.9	5,082	27,387.4	5,082	27,387.4	5,000,000 to	6,000,000
1	6.5	513	3,308.0	46	288.4	3,451	22,156.4	3,451	22,156.4	6,000,000 to	7,000,000
1	7.8	364	2,750.1	75	587.3	3,046	22,967.2	3,046	22,967.2	7,000,000 to	8,000,000
3	25.0	135	1,134.2	5	42.0	1,993	16,996.5	1,993	16,996.5	8,000,000 to	9,000,000
1	9.1	174	1,688.9	50	467.6	2,074	19,859.5	2,074	19,859.5	9,000,000 to	10,000,000
73	16,413.4	747	25,579.5	213	8,951.8	24,437	2,912,676.1	24,437	2,912,676.1	10,000,000 & Over	
381	17,024.6	1,722,788	305,843.6	6,276	14,667.2	3,283,316	3,641,782.5	3,283,316	3,641,782.5	Total	

## 3.6 Advances Classified by Size of Accounts

### All Banks

(Million Rupees)

Size of Account (Rs.)	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	22,791	39.8	23,193	42.2	45,163	55.2
5,000 to 10,000	17,536	132.8	19,872	132.4	30,695	223.2
10,000 to 20,000	543,078	8,025.3	227,161	3,214.1	572,248	8,693.5
20,000 to 25,000	34,161	749.8	334,976	6,915.5	27,781	650.4
25,000 to 30,000	247,490	7,037.5	240,265	6,609.3	236,295	6,633.3
30,000 to 40,000	51,204	1,774.6	81,988	2,768.0	80,431	2,794.8
40,000 to 50,000	105,199	4,678.1	125,186	5,589.8	79,871	3,670.6
50,000 to 60,000	65,579	3,570.4	74,577	4,170.9	123,352	6,896.8
60,000 to 70,000	133,882	8,747.5	153,884	10,025.2	146,307	9,579.6
70,000 to 80,000	162,937	12,183.2	149,009	11,145.2	177,469	13,229.6
80,000 to 90,000	83,799	7,171.3	118,364	9,990.5	131,109	11,229.3
90,000 to 100,000	77,766	7,351.3	141,764	13,367.8	150,662	14,387.0
100,000 to 200,000	940,881	135,450.1	925,283	133,250.5	998,760	141,412.7
200,000 to 300,000	383,824	91,453.9	320,025	74,888.6	238,823	56,617.4
300,000 to 400,000	111,749	38,333.7	106,862	36,644.4	83,981	28,559.9
400,000 to 500,000	60,976	26,751.6	59,471	26,552.1	68,755	31,236.4
500,000 to 600,000	38,399	20,956.1	38,689	20,754.5	38,167	20,497.3
600,000 to 700,000	30,827	20,009.7	25,956	16,865.0	21,973	14,464.1
700,000 to 800,000	25,374	18,582.4	17,407	13,067.0	13,903	10,452.0
800,000 to 900,000	10,077	8,532.9	10,074	8,563.6	9,312	7,874.2
900,000 to 1,000,000	8,720	8,279.6	8,495	8,085.1	7,834	7,418.5
1,000,000 to 2,000,000	47,596	69,485.7	51,441	73,985.3	49,437	69,685.1
2,000,000 to 3,000,000	21,598	52,061.7	23,626	57,933.3	21,054	51,177.4
3,000,000 to 4,000,000	11,226	38,834.9	10,781	37,616.2	12,338	42,013.7
4,000,000 to 5,000,000	6,564	29,545.4	6,975	31,336.4	7,074	31,927.2
5,000,000 to 6,000,000	5,082	27,387.4	5,838	31,963.1	5,682	31,122.5
6,000,000 to 7,000,000	3,451	22,156.4	3,233	20,948.6	4,209	27,476.4
7,000,000 to 8,000,000	3,046	22,967.2	2,325	17,373.4	2,998	22,621.1
8,000,000 to 9,000,000	1,993	16,996.5	2,434	20,646.6	2,679	22,670.0
9,000,000 to 10,000,000	2,074	19,859.5	1,827	17,467.5	2,063	19,575.1
10,000,000 & Over	24,437	2,912,676.1	26,900	2,966,624.3	26,257	2,815,160.2
<b>Total</b>	<b>3,283,316</b>	<b>3,641,782.5</b>	<b>3,337,881</b>	<b>3,688,536.3</b>	<b>3,416,682</b>	<b>3,530,004.4</b>



## 3.6.1 Advances Classified by Size of Accounts

### Public Sector Banks

(Million Rupees)

Size of Account (Rs.)	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	3,946	12.3	5,331	16.3	8,299	19.0
5,000 to 10,000	9,749	77.2	8,943	63.0	9,942	71.5
10,000 to 20,000	17,210	248.1	11,962	186.9	31,273	423.9
20,000 to 25,000	9,496	211.1	10,276	231.2	7,562	168.3
25,000 to 30,000	6,921	187.7	7,101	196.6	8,549	239.0
30,000 to 40,000	22,492	800.5	22,418	796.1	19,756	700.4
40,000 to 50,000	37,179	1,681.5	31,004	1,391.0	33,802	1,519.3
50,000 to 60,000	41,129	2,287.3	58,650	3,292.2	47,680	2,642.4
60,000 to 70,000	118,045	7,697.8	122,666	8,034.8	125,370	8,210.8
70,000 to 80,000	131,188	9,781.6	118,612	8,834.1	127,706	9,543.9
80,000 to 90,000	64,834	5,538.1	67,023	5,641.0	76,142	6,455.9
90,000 to 100,000	49,559	4,705.4	56,525	5,358.4	82,088	7,825.4
100,000 to 200,000	743,878	110,242.8	793,967	115,051.1	865,953	123,465.7
200,000 to 300,000	335,605	79,312.5	254,866	59,558.1	175,779	41,557.7
300,000 to 400,000	73,167	25,266.5	54,684	18,441.0	44,381	14,854.9
400,000 to 500,000	27,370	12,078.1	34,696	15,368.9	23,551	10,470.8
500,000 to 600,000	9,290	5,028.0	10,746	5,875.8	13,302	7,059.0
600,000 to 700,000	6,930	4,468.6	7,943	5,126.0	5,533	3,613.7
700,000 to 800,000	5,685	4,255.1	5,450	4,104.6	4,487	3,374.3
800,000 to 900,000	2,255	1,899.0	3,174	2,697.9	3,322	2,803.0
900,000 to 1,000,000	2,111	1,990.9	1,307	1,243.2	2,261	2,108.4
1,000,000 to 2,000,000	16,486	25,081.5	15,758	23,644.6	14,254	19,971.8
2,000,000 to 3,000,000	4,921	11,231.2	4,292	9,943.7	2,452	5,909.2
3,000,000 to 4,000,000	1,367	4,727.4	1,580	5,465.0	2,303	7,802.2
4,000,000 to 5,000,000	1,055	4,741.4	1,021	4,659.2	1,268	5,750.2
5,000,000 to 6,000,000	617	3,283.0	565	3,048.9	604	3,235.9
6,000,000 to 7,000,000	635	4,038.7	444	2,865.0	461	2,958.1
7,000,000 to 8,000,000	345	2,594.8	370	2,773.7	374	2,825.6
8,000,000 to 9,000,000	222	1,879.0	202	1,708.3	232	1,972.4
9,000,000 to 10,000,000	185	1,761.6	254	2,410.6	221	2,086.4
10,000,000 & Over	3,942	648,296.6	4,291	662,495.9	3,344	604,400.0
<b>Total</b>	<b>1,747,814</b>	<b>985,405.6</b>	<b>1,716,121</b>	<b>980,522.8</b>	<b>1,742,251</b>	<b>904,039.1</b>

## 3.6.2 Advances Classified by Size of Accounts

### Domestic Private Banks

(Million Rupees)

Size of Account (Rs.)	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	18,702	27.1	17,852	25.9	36,816	36.1
5,000 to 10,000	7,773	55.5	10,925	69.4	20,742	151.6
10,000 to 20,000	525,651	7,774.0	215,140	3,026.5	540,961	8,269.4
20,000 to 25,000	24,454	533.7	324,587	6,681.7	20,207	481.8
25,000 to 30,000	240,513	6,848.3	232,915	6,405.4	227,503	6,387.3
30,000 to 40,000	28,675	972.8	59,566	1,971.8	60,667	2,094.1
40,000 to 50,000	68,005	2,995.9	51,936	2,352.8	45,651	2,133.1
50,000 to 60,000	24,430	1,282.0	12,061	668.3	9,040	493.4
60,000 to 70,000	15,794	1,046.8	30,768	1,960.5	20,883	1,365.2
70,000 to 80,000	21,970	1,637.3	19,576	1,494.9	38,052	2,781.2
80,000 to 90,000	18,933	1,630.5	34,033	2,822.1	54,962	4,772.9
90,000 to 100,000	27,688	2,598.1	84,364	7,928.0	68,244	6,529.7
100,000 to 200,000	195,580	24,976.7	128,396	17,759.1	127,842	17,238.0
200,000 to 300,000	47,979	12,086.3	64,786	15,238.8	62,539	14,942.3
300,000 to 400,000	38,532	13,050.1	52,164	18,198.7	39,353	13,627.0
400,000 to 500,000	33,492	14,624.3	24,590	11,098.6	45,080	20,713.7
500,000 to 600,000	29,006	15,873.8	27,873	14,839.9	24,783	13,393.3
600,000 to 700,000	23,876	15,527.4	17,982	11,719.4	16,410	10,830.2
700,000 to 800,000	19,601	14,264.1	11,946	8,954.2	9,405	7,069.6
800,000 to 900,000	7,820	6,632.2	6,898	5,864.0	5,977	5,059.8
900,000 to 1,000,000	6,601	6,281.4	7,184	6,838.3	5,570	5,307.4
1,000,000 to 2,000,000	31,012	44,271.5	35,542	50,157.6	35,029	49,511.7
2,000,000 to 3,000,000	16,532	40,469.9	19,095	47,431.8	18,482	44,954.6
3,000,000 to 4,000,000	9,825	33,991.4	9,062	31,680.2	9,779	33,332.1
4,000,000 to 5,000,000	5,378	24,243.0	5,823	26,102.9	5,631	25,425.2
5,000,000 to 6,000,000	4,357	23,528.5	5,181	28,397.5	4,949	27,164.3
6,000,000 to 7,000,000	2,759	17,747.2	2,755	17,866.2	3,733	24,418.7
7,000,000 to 8,000,000	2,689	20,280.9	1,941	14,495.1	2,613	19,713.0
8,000,000 to 9,000,000	1,736	14,818.6	2,200	18,668.7	2,411	20,393.3
9,000,000 to 10,000,000	1,876	17,974.0	1,557	14,902.9	1,819	17,266.5
10,000,000 & Over	20,027	2,215,937.6	22,172	2,250,087.9	22,400	2,155,419.5
<b>Total</b>	<b>1,521,266</b>	<b>2,603,981.0</b>	<b>1,540,870</b>	<b>2,645,709.1</b>	<b>1,587,533</b>	<b>2,561,275.8</b>

### 3.6.3 Advances Classified by Size of Accounts

#### Foreign Banks

(Million Rupees)

Size of Account (Rs.)	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	143	0.4	10	..	48	0.1
5,000 to 10,000	14	0.1	4	..	11	0.1
10,000 to 20,000	217	3.1	59	0.7	14	0.2
20,000 to 25,000	211	5.0	113	2.6	12	0.3
25,000 to 30,000	56	1.6	249	7.3	243	7.0
30,000 to 40,000	37	1.3	4	0.1	8	0.3
40,000 to 50,000	15	0.7	42,246	1,846.0	418	18.3
50,000 to 60,000	20	1.1	3,866	210.4	66,632	3,761.0
60,000 to 70,000	43	2.8	450	29.9	54	3.6
70,000 to 80,000	9,779	764.3	10,821	816.3	11,711	904.5
80,000 to 90,000	32	2.6	17,308	1,527.5	5	0.4
90,000 to 100,000	519	47.8	875	81.4	330	31.9
100,000 to 200,000	1,423	230.6	2,920	440.3	4,965	709.1
200,000 to 300,000	240	55.2	373	91.7	505	117.5
300,000 to 400,000	50	17.2	14	4.8	247	78.0
400,000 to 500,000	114	49.1	185	84.5	124	52.0
500,000 to 600,000	103	54.3	70	38.7	82	45.0
600,000 to 700,000	21	13.6	31	19.6	30	20.2
700,000 to 800,000	88	63.2	11	8.2	11	8.1
800,000 to 900,000	2	1.7	2	1.7	13	11.4
900,000 to 1,000,000	8	7.3	4	3.6	3	2.7
1,000,000 to 2,000,000	98	132.8	141	183.0	154	201.6
2,000,000 to 3,000,000	145	360.6	239	557.8	120	313.5
3,000,000 to 4,000,000	34	116.1	139	471.0	256	879.4
4,000,000 to 5,000,000	131	560.9	131	574.3	175	751.7
5,000,000 to 6,000,000	108	575.9	92	516.7	129	722.3
6,000,000 to 7,000,000	57	370.4	34	217.4	15	99.6
7,000,000 to 8,000,000	12	91.4	14	104.6	11	82.5
8,000,000 to 9,000,000	35	298.9	32	269.6	36	304.2
9,000,000 to 10,000,000	13	123.9	16	154.0	23	222.2
10,000,000 & Over	468	48,441.9	437	54,040.5	513	55,340.7
<b>Total</b>	<b>14,236</b>	<b>52,395.9</b>	<b>80,890</b>	<b>62,304.3</b>	<b>86,898</b>	<b>64,689.5</b>

### 3.7 Advances Classified by Rate of Margin

#### All Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	1,625,334	1,099,166.5	1,663,714	1,021,936.4	1,953,734	1,101,092.7
05.00	41,133	110,460.7	39,332	164,263.1	48,192	106,871.7
10.00	52,053	302,548.2	43,582	270,975.5	185,463	323,238.0
15.00	21,669	173,164.9	21,300	160,006.5	16,802	165,023.4
20.00	1,124,184	284,495.6	1,134,737	342,203.1	780,084	214,354.2
25.00	138,375	964,454.8	142,080	848,295.3	168,559	757,118.7
30.00	38,295	150,328.1	47,912	228,952.5	40,290	241,468.3
33.33	27,191	7,223.5	276	1,537.6	290	654.9
35.00	2,904	34,611.2	6,621	40,506.2	20,773	49,835.3
40.00	66,718	310,732.4	50,859	324,533.6	58,568	330,626.5
45.00	1,181	17,233.5	1,840	18,671.8	2,793	24,687.2
50.00	133,377	86,605.0	175,018	162,078.7	130,358	83,963.7
55.00	786	12,318.5	964	13,517.6	984	11,304.9
60.00	2,052	19,877.7	2,019	20,064.4	2,121	47,319.8
65.00	959	12,420.4	1,070	16,099.1	1,691	17,720.6
70.00	1,131	13,176.7	1,059	10,086.3	1,098	11,611.9
75.00	1,389	9,965.6	1,901	10,949.8	1,254	8,162.1
80.00	935	8,916.3	856	10,004.1	782	9,691.3
85.00	830	9,217.3	701	7,737.3	798	8,876.2
90.00	1,191	7,425.1	912	7,346.5	813	7,005.5
95.00	1,362	6,573.3	675	6,538.4	506	6,597.2
99.99	267	867.1	453	2,232.5	729	2,780.4
<b>Total</b>	<b>3,283,316</b>	<b>3,641,782.5</b>	<b>3,337,881</b>	<b>3,688,536.3</b>	<b>3,416,682</b>	<b>3,530,004.4</b>

### 3.7.1 Advances Classified by Rate of Margin

#### Public Sector Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	654,713	223,713.2	649,871	186,194.3	528,125	182,992.4
05.00	598	164.8	878	418.9	200	42.8
10.00	17,830	101,429.4	4,593	75,796.4	146,584	136,138.9
15.00	1,209	35,567.4	1,438	34,829.0	2,525	34,553.4
20.00	785,204	163,148.8	759,858	158,822.2	754,770	108,995.9
25.00	61,839	328,148.4	83,897	357,618.1	109,313	281,004.2
30.00	23,139	23,079.7	21,522	54,162.2	21,822	64,058.7
33.33	26,921	6,722.3	84	1,136.9	79	286.2
35.00	504	6,117.6	2,411	6,200.6	17,627	16,702.2
40.00	52,147	32,967.4	32,785	39,280.8	41,352	25,914.4
45.00	71	1,094.5	72	1,092.6	76	1,100.3
50.00	123,372	57,732.3	157,591	54,939.9	119,493	51,370.6
55.00	43	137.4	47	152.8	175	196.2
60.00	153	4,666.8	148	5,656.6	32	402.4
65.00	38	191.5	43	262.8	61	236.1
70.00	6	42.8	4	43.0	2	3.8
75.00	15	67.1	851	2,086.8	1	1.5
80.00	11	413.3	27	1,826.8	9	8.4
85.00	1	0.9	1	1.9	1	0.5
90.00					4	30.0
95.00						
99.99						
<b>Total</b>	<b>1,747,814</b>	<b>985,405.6</b>	<b>1,716,121</b>	<b>980,522.8</b>	<b>1,742,251</b>	<b>904,039.1</b>

## 3.7.2 Advances Classified by Rate of Margin

### Domestic Private Banks

Rate of Margin	(Million Rupees)					
	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	957,430	859,002.7	939,311	815,887.9	1,341,408	900,520.9
05.00	40,533	110,280.8	38,450	163,731.2	47,988	106,740.8
10.00	34,113	199,987.5	38,864	193,641.8	38,739	186,113.2
15.00	20,455	137,022.9	18,531	124,307.7	12,986	129,190.5
20.00	338,821	120,727.3	370,968	182,736.0	25,026	104,067.3
25.00	76,132	604,378.7	57,555	453,840.5	58,720	436,192.6
30.00	15,066	127,129.7	26,343	174,685.6	18,461	177,402.5
33.33	270	501.2	192	400.6	210	300.5
35.00	2,396	28,309.8	4,203	33,507.0	3,123	32,200.9
40.00	14,570	277,763.5	18,073	285,249.2	17,213	304,656.7
45.00	1,110	16,139.1	1,767	17,529.2	2,717	23,586.9
50.00	10,003	28,783.4	17,426	107,129.3	10,859	32,351.0
55.00	742	12,156.1	915	13,264.9	789	10,828.6
60.00	1,899	15,210.9	1,869	14,347.9	2,086	46,721.9
65.00	901	12,043.1	1,005	15,633.0	1,606	17,208.6
70.00	1,125	13,133.9	1,054	9,986.8	1,087	11,390.1
75.00	1,372	9,814.5	1,049	8,790.2	1,253	8,160.6
80.00	923	8,488.0	829	8,177.3	771	9,614.9
85.00	827	9,146.4	699	7,713.4	795	8,799.8
90.00	1,190	7,417.1	911	7,338.5	806	6,962.8
95.00	1,361	6,533.0	673	6,498.0	505	6,555.6
99.99	27	11.5	183	1,313.2	385	1,709.1
<b>Total</b>	<b>1,521,266</b>	<b>2,603,981.0</b>	<b>1,540,870</b>	<b>2,645,709.1</b>	<b>1,587,533</b>	<b>2,561,275.8</b>

### 3.7.3 Advances Classified by Rate of Margin

#### Foreign Banks

(Million Rupees)

Rate of Margin	30 - 06 - 13		31 - 12 - 12		30 - 06 - 12	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	13,191	16,450.7	74,532	19,854.3	84,201	17,579.3
05.00	2	15.1	4	113.0	4	88.0
10.00	110	1,131.4	125	1,537.3	140	986.0
15.00	5	574.6	1,331	869.8	1,291	1,279.5
20.00	159	619.5	3,911	644.9	288	1,291.0
25.00	404	31,927.7	628	36,836.8	526	39,921.9
30.00	90	118.7	47	104.7	7	7.1
33.33					1	68.2
35.00	4	183.8	7	798.5	23	932.2
40.00	1	1.5	1	3.5	3	55.3
45.00			1	50.0		
50.00	2	89.3	1	9.5	6	242.0
55.00	1	25.0	2	99.9	20	280.1
60.00			2	59.9	3	195.5
65.00	20	185.8	22	203.4	24	275.9
70.00			1	56.5	9	218.0
75.00	2	84.0	1	72.8		
80.00	1	15.0			2	67.9
85.00	2	70.0	1	22.1	2	76.0
90.00	1	8.0	1	8.0	3	12.7
95.00	1	40.2	2	40.3	1	41.6
99.99	240	855.5	270	919.2	344	1,071.2
<b>Total</b>	<b>14,236</b>	<b>52,395.9</b>	<b>80,890</b>	<b>62,304.3</b>	<b>86,898</b>	<b>64,689.5</b>





# Interest/Return and Rate of Margin

Banks

June, 2013

(Million Rupees)

Rate of Margin												Rate of Int./Return
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00	Total	
4,345.3	1,586.4	1,664.3	1,578.1	815.4	886.4	678.2	842.0	405.2	769.7	345.3	175,727.4	00.00
208.8											5,131.0	01.00*
	598.0	..		802.8	2.6		65.0	131.8	45.6		17,537.9	02.00*
288.2	73.8	0.2		0.4	48.9	0.3	5.1	0.5	11.6	386.0	42,083.2	03.00*
103.5	60.9	276.3	4.7	309.0	3.3	100.7	50.6	63.3	9.2	21.0	28,954.0	04.00*
258.1	162.2			9.3	0.2			47.6	31.7		28,358.7	05.00*
85.0	26.6	16.9	16.1	27.0	23.1	16.2	15.9	3.2	3.6		9,424.1	06.00*
623.7	0.1	1.9	18.5	74.7	8.9	10.2	18.0	60.3	3.4		56,108.1	07.00*
161.4	3.5		38.5	108.3	2.5		44.0		54.5		29,561.4	08.00*
1,072.6	62.1	672.0	90.5	715.6	15.1	9.5	1.7	104.9	485.2	1.2	140,334.4	09.00*
5,847.3	2,304.7	1,496.8	2,867.5	1,139.7	1,327.3	2,041.4	2,134.9	1,437.2	953.1		375,840.5	10.00*
76.5	27.2	80.4	27.7	71.3	272.4	24.1	68.7	97.1	164.7		74,606.6	10.25
2,552.1	227.9	33.5	133.1	630.3	243.4	458.9	107.3	308.3	611.5		112,724.6	10.50
489.8	151.2	335.5	1,137.4	62.8	364.7	33.0	276.2	330.1	154.4		61,830.8	10.75
5,050.3	854.2	1,312.2	1,110.1	3,447.7	973.0	474.5	187.6	536.3	215.2		299,515.6	11.00
555.2	747.7	351.8	711.9	505.6	176.1	168.4	508.8	132.4	128.9		135,859.8	11.25
6,699.9	78.2	379.6	527.7	313.0	35.8	992.4	371.0	495.6	372.4		119,958.8	11.50
2,133.8	332.5	122.2	85.4	134.9	213.9	157.4	58.7	25.1	188.5		104,982.3	11.75
7,083.3	992.8	5,857.1	658.4	766.3	827.1	301.1	468.6	527.4	268.4		495,360.0	12.00
941.6	187.2	874.3	151.6	214.2	115.9	184.3	221.3	154.2	61.3	32.4	47,856.2	12.25
3,806.2	47.5	315.8	35.6	85.4	111.3	286.0	97.1	304.9	338.3	6.8	86,315.8	12.50
830.4	30.7	582.2	51.3	48.0	81.8	105.5	76.4	117.4	23.1	37.0	31,235.5	12.75
4,901.7	222.0	875.0	479.4	634.4	352.9	886.7	331.3	83.8	155.8	17.1	167,085.4	13.00
334.9	98.5	178.4	152.4	89.2	109.8	199.1	75.2	87.6	66.6	6.1	21,147.2	13.25
2,009.4	22.3	46.5	59.8	28.8	96.4	91.0	326.9	163.8	110.2	..	82,343.3	13.50
286.9	29.6	96.7	42.2	12.2	31.0	8.0	327.3	28.0	12.5	0.9	12,155.1	13.75
6,856.0	860.8	1,301.9	863.2	703.6	1,511.4	716.1	720.0	747.5	421.6	5.0	142,647.5	14.00
297.4	13.3	97.1	184.8	95.4	2.5	39.1	248.1	70.4	0.4		17,761.0	14.25
1,550.7	377.4	166.9	171.8	110.7	47.3	14.8	293.2	102.7	203.8		18,642.9	14.50
669.1	6.9	82.7	4.1	21.8	218.9	8.5	9.2	0.3	44.5		14,146.1	14.75
2,142.6	1,275.5	1,311.0	586.2	476.8	352.9	579.8	755.0	402.7	271.5	2.0	205,043.5	15.00
199.0	58.8	453.8	34.0	115.0	39.3	33.6	105.0	113.4	210.5		11,405.9	15.25
15,594.3	23.5	210.9	191.9	69.5	49.0	92.4	116.9	50.9	17.1	0.5	76,715.6	15.50
51.9	1.5	14.6	14.4	8.8	1.0		12.3	26.2	7.7		13,026.1	15.75
3,002.3	151.8	143.4	199.6	96.5	812.4	91.5	70.2	105.9	21.2	1.0	69,293.9	16.00
48.4	13.5	22.1	5.0	14.0	0.8	3.6	9.9	7.5	9.8		9,231.0	16.25
372.6	25.6	37.1	18.6	34.5	65.2	6.0	49.3	30.7	26.2	1.7	8,846.8	16.50
84.0	0.3	3.0	2.5	21.8	14.1	12.5	9.2	32.2	34.6		13,983.1	16.75
784.2	91.7	240.5	39.8	220.9	208.8	29.6	8.0	13.8	8.6	2.3	58,941.4	17.00
100.0	5.6	27.5	12.3	7.3	4.6	0.4	2.0	0.9	7.0	0.4	4,296.3	17.25
560.1	9.1	16.1	28.2	72.1	28.7	37.0	10.6	39.9	8.3		7,588.5	17.50
132.7		3.4		4.6	1.5	0.8			4.6		2,067.5	17.75
1,995.2	114.9	95.8	25.5	21.5	228.4	18.9	2.0	20.5	4.8		56,790.1	18.00
35.4	10.5	0.2	8.0	5.1	0.5	0.5			3.9		3,945.1	18.25
40.4	0.5	5.5	4.1	8.8	0.8		2.4	0.1	0.3		16,314.1	18.50
63.5		1.7		1.0					0.1		1,036.4	18.75
568.9	207.3	12.5	7.4	4.0	3.0	1.6	10.6	12.3	25.2		54,423.6	19.00
35.8					2.6						247.9	19.25
83.2	28.8	3.9					1.5				3,643.3	19.50
13.7				1.8		0.2	2.4				305.0	19.75
577.5	113.3	56.7	41.4	15.0	48.3	2.6	100.2	1.0	2.1	0.3	69,402.3	20.00 & above
86,605.0	12,318.5	19,877.7	12,420.4	13,176.7	9,965.6	8,916.3	9,217.3	7,425.1	6,573.3	867.1	3,641,782.5	Total

Overall weighted Average Rate of Interest/Return = 11.66

### 3.9. Advances Classified by Securities and Rate of Margin

#### Commercial Banks

As on 30th June, 2013

(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 & Silver Ornaments and Precious Metals						
0.00	54,313	12,164.7	-	-	-	-	54,313	12,164.7
5.00	566	91.3	-	-	-	-	566	91.3
10.00	6,680	1,812.3	-	-	-	-	6,680	1,812.3
15.00	670	167.5	-	-	-	-	670	167.5
20.00	7,260	3,185.2	-	-	-	-	7,260	3,185.2
25.00	22,402	23,043.8	-	-	-	-	22,402	23,043.8
30.00	7,722	1,710.3	-	-	-	-	7,722	1,710.3
33.33	26,767	5,904.5	-	-	-	-	26,767	5,904.5
35.00	1	0.7	-	-	-	-	1	0.7
40.00	35,295	6,417.3	-	-	-	-	35,295	6,417.3
50.00	69,902	15,170.7	-	-	-	-	69,902	15,170.7
Total	231,578	69,668.3	-	-	-	-	231,578	69,668.3
W.A		27.62						
	<b>Securities, Shares and Other Financial Instruments - To Stock Exchange</b>							
0.00	2	120.0	384	3,050.7	-	-	386	3,170.7
5.00	-	-	365	354.2	-	-	365	354.2
10.00	5	980.9	23	207.6	-	-	28	1,188.5
15.00	-	-	111	3,356.8	-	-	111	3,356.8
20.00	3	26.8	12	317.5	-	-	15	344.3
25.00	408	58,958.2	117	767.4	-	-	525	59,725.6
30.00	-	-	266	4,422.9	-	-	266	4,422.9
33.33	-	-	1	3.2	-	-	1	3.2
35.00	21	881.6	22	1,291.1	-	-	43	2,172.7
40.00	-	-	30	1,632.7	-	-	30	1,632.7
45.00	-	-	8	474.3	-	-	8	474.3
50.00	6	920.7	27	498.4	-	-	33	1,419.2
55.00	-	-	8	843.2	-	-	8	843.2
60.00	-	-	227	513.7	-	-	227	513.7
65.00	-	-	4	54.5	-	-	4	54.5
70.00	-	-	4	103.2	-	-	4	103.2
75.00	-	-	19	56.2	-	-	19	56.2
80.00	-	-	2	7.0	-	-	2	7.0
85.00	-	-	1	46.3	-	-	1	46.3
90.00	-	-	2	8.8	-	-	2	8.8
95.00	-	-	4	20.1	-	-	4	20.1
Total	445	61,888.2	1,637.0	18,030	-	-	2,082	79,918.1
W.A		25.40						
	<b>Securities, Shares and Other Financial Instruments - To Others</b>							
0.00	20	101.6	116	10,659.5	-	-	136	10,761
5.00	-	-	248	1,199.7	-	-	248	1,200
10.00	170	4,936.3	286	1,033.8	-	-	456	5,970
15.00	12	6.6	20	12.7	-	-	32	19
20.00	9	14.7	46	261.1	-	-	55	276
25.00	79	41,614.8	665	3,219.1	-	-	744	44,834
30.00	11	717.3	116	15,601.1	-	-	127	16,318
33.33	-	-	1	0.8	-	-	1	1
35.00	6	732.1	24	178.1	-	-	30	910
40.00	2	29.8	227	243.9	-	-	229	274
45.00	-	-	3	34.1	-	-	3	34
50.00	8	103.7	55	3,190.6	-	-	63	3,294
55.00	-	-	6	1,465.6	-	-	6	1,466
60.00	-	-	9	185.7	-	-	9	186
65.00	-	-	4	20.6	-	-	4	21
70.00	-	-	3	22.5	-	-	3	23
75.00	-	-	8	130.5	-	-	8	131
80.00	3	406.7	11	36.1	-	-	14	443
85.00	-	-	4	0.7	-	-	4	1
90.00	-	-	8	63.4	-	-	8	63
95.00	-	-	5	10.2	-	-	5	10
Total	320	48,663.6	1,865.0	37,570	-	-	2,185	86,233.5
W.A		24.22		32.01		#DIV/0!		27.00

Note :- W.A is the weighted average rate of margin.

Totals may differ due to rounding

### 3.9. Advances Classified by Securities and Rate of Margin Commercial Banks As on 30th June, 2013

(Million Rupees)

Rate of Margin								
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Merchandise - Food Items</b>								
0.00	167	28,557.2	1,256	23,060.9	-	-	1,423	51,618.1
5.00	1	59.8	1,843	12,146.9	-	-	1,844	12,206.7
10.00	65	404.4	290	17,263.3	-	-	355	17,667.7
15.00	26	26,309.6	492	25,841.1	-	-	518	52,150.6
20.00	116	12,633.8	349	12,246.2	-	-	465	24,880.0
25.00	863	28,267.6	2,796	81,884.2	12	915.8	3,671	111,067.6
30.00	15	479.3	597	5,411.0	-	-	612	5,890.3
35.00	7	57.5	93	953.1	-	-	100	1,010.7
40.00	229	1,308.7	129	7,722.9	-	-	358	9,031.6
45.00	-	-	41	310.1	-	-	41	310.1
50.00	1,689	3,273.5	731	1,608.9	-	-	2,420	4,882.3
55.00	-	-	40	627.4	-	-	40	627.4
60.00	27	2,526.9	210	1,179.1	-	-	237	3,706.0
65.00	-	-	62	605.0	-	-	62	605.0
70.00	-	-	54	388.1	-	-	54	388.1
75.00	-	-	72	465.8	-	-	72	465.8
80.00	-	-	40	345.9	-	-	40	345.9
85.00	-	-	36	640.6	-	-	36	640.6
90.00	-	-	35	497.9	-	-	35	497.9
95.00	-	-	65	475.3	-	-	65	475.3
<b>Total</b>	<b>3,205</b>	<b>103,878.3</b>	<b>9,231.0</b>	<b>193,674</b>	<b>12</b>	<b>915.8</b>	<b>12,448</b>	<b>298,467.7</b>
W.A		16.77		20.09		25.00		18.95
<b>Merchandise - Raw Material</b>								
0.00	608	138.9	2,167	44,057.9	3	86.1	2,778	44,282.9
5.00	28	12.4	822	13,397.4	-	-	850	13,409.8
10.00	50	10,055.0	590	29,104.2	1	825.8	641	39,984.9
15.00	10	3,592.7	521	15,503.8	-	-	531	19,096.5
20.00	94	4,225.9	746	14,798.0	1	50.0	841	19,073.9
25.00	7,963	48,959.2	2,571	76,539.9	61	4,027.2	10,595	129,526.2
30.00	62	276.3	346	5,832.2	1	-	409	6,108.5
33.33	-	-	4	149.4	-	-	4	149.4
35.00	7	519.7	90	2,680.8	-	-	97	3,200.6
40.00	6	27.8	118	9,214.2	-	-	124	9,242.1
45.00	-	-	33	1,452.7	-	-	33	1,452.7
50.00	541	2,221.2	550	2,388.9	-	-	1,091	4,610.1
55.00	-	-	13	635.4	-	-	13	635.4
60.00	35	153.5	26	851.5	-	-	61	1,005.0
65.00	1	0.2	18	1,333.5	20	185.8	39	1,519.5
70.00	-	-	38	2,048.3	-	-	38	2,048.3
75.00	-	-	86	1,071.5	-	-	86	1,071.5
80.00	-	-	18	937.6	-	-	18	937.6
85.00	-	-	20	963.0	-	-	20	963.0
90.00	-	-	32	771.9	-	-	32	771.9
95.00	-	-	115	956.6	1	40.2	116	996.8
<b>Total</b>	<b>9,405</b>	<b>70,182.8</b>	<b>8,924.0</b>	<b>224,689</b>	<b>88</b>	<b>5,215.1</b>	<b>18,417</b>	<b>300,086.6</b>
W.A		22.95		19.32		24.13		20.25

Note :- W.A is the weighted average rate of margin.

Totals may differ due to rounding

(Contd.)

### 3.9. Advances Classified by Securities and Rate of Margin Commercial Banks As on 30th June, 2013

(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
<b>Merchandise - Finished / Manufactured Goods</b>								
0.00	550	410.1	10,121	61,373.7	84	3,803.2	10,755	65,587.0
5.00	-	-	1,245	14,579.3	1	0.9	1,246	14,580.1
10.00	561	33,459.5	1,371	16,752.1	84	44.4	2,016	50,255.9
15.00	53	4,030.2	2,065	26,652.2	5	574.6	2,123	31,257.1
20.00	1,035	17,742.0	1,195	21,430.4	7	493.5	2,237	39,665.8
25.00	362	50,899.6	4,433	95,898.7	236	17,867.4	5,031	164,665.7
30.00	49	2,600.1	2,105	9,616.9	-	-	2,154	12,217.0
35.00	12	290.6	79	2,553.5	4	183.8	95	3,028.0
40.00	1,252	1,203.4	574	31,499.3	-	-	1,826	32,702.7
45.00	-	-	84	3,498.5	-	-	84	3,498.5
50.00	7,520	5,698.5	570	4,123.9	-	-	8,090	9,822.3
55.00	-	-	42	2,677.0	-	-	42	2,677.0
60.00	5	435.7	68	3,459.2	-	-	73	3,895.0
65.00	-	-	33	1,447.6	-	-	33	1,447.6
70.00	-	-	41	2,490.7	-	-	41	2,490.7
75.00	-	-	37	1,555.1	1	11.2	38	1,566.3
80.00	-	-	46	2,031.9	-	-	46	2,031.9
85.00	-	-	56	2,239.7	-	-	56	2,239.7
90.00	-	-	76	1,685.7	-	-	76	1,685.7
95.00	-	-	152	2,112.1	-	-	152	2,112.1
<b>Total</b>	<b>11,399</b>	<b>116,769.7</b>	<b>24,393</b>	<b>307,677.5</b>	<b>422</b>	<b>22,979.0</b>	<b>36,214</b>	<b>447,426.1</b>
W.A		21.15		22.47		20.58		22.03
<b>Fixed Assets Including Machinery</b>								
0.00	22,583	13,170.4	2,278	48,967.3	10	867.7	24,871	63,005.4
5.00	-	-	387	4,202.6	-	-	387	4,202.6
10.00	2,287	31,947.0	1,582	36,002.3	-	-	3,869	67,949.4
15.00	36	1,325.2	1,122	20,592.8	-	-	1,158	21,918.0
20.00	250	17,712.5	1,232	25,129.8	-	-	1,482	42,842.3
25.00	15,485	32,416.7	9,714	109,760.6	55	4,645.6	25,254	146,822.9
30.00	235	3,450.9	734	26,486.2	-	-	969	29,937.2
33.33	-	-	84	106.5	-	-	84	106.5
35.00	9	507.1	325	7,259.5	-	-	334	7,766.6
40.00	65	12,641.3	923	130,399.4	-	-	988	143,040.7
45.00	-	-	120	1,648.7	-	-	120	1,648.7
50.00	6,160	6,354.4	241	1,782.4	-	-	6,401	8,136.8
55.00	1	0.1	86	860.6	-	-	87	860.7
60.00	32	909.0	134	1,098.0	-	-	166	2,006.9
65.00	1	63.4	98	2,281.9	-	-	99	2,345.4
70.00	-	-	152	2,813.8	-	-	152	2,813.8
75.00	-	-	200	966.9	-	-	200	966.9
80.00	-	-	244	466.1	-	-	244	466.1
85.00	-	-	140	431.8	-	-	140	431.8
90.00	-	-	292	833.8	-	-	292	833.8
95.00	-	-	265	703.8	-	-	265	703.8
99.99	-	-	10	4.7	-	-	10	4.7
<b>Total</b>	<b>47,144</b>	<b>120,498.0</b>	<b>20,363.0</b>	<b>422,800</b>	<b>65</b>	<b>5,513.3</b>	<b>67,572</b>	<b>548,811.0</b>
W.A		20.81		26.29		21.07		25.03

Note :- W.A is the weighted average rate of margin.

Totals may differ due to rounding

### 3.9. Advances Classified by Securities and Rate of Margin

#### Commercial Banks As on 30th June, 2013

(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
<b>Real Estate - Land</b>								
0.00	160	201.2	5,090	33,155.8	37	1,122.1	5,287	34,479.1
5.00	-	-	4,609	5,084.0	-	-	4,609	5,084.0
10.00	4	285.5	1,352	3,454.1	-	-	1,356	3,739.6
15.00	5	0.1	12,082	7,318.5	-	-	12,087	7,318.6
20.00	4,644	1,343.5	5,500	7,259.0	-	-	10,144	8,602.6
25.00	1,788	1,694.6	5,030	18,665.4	13	805.8	6,831	21,165.8
30.00	12,885	2,734.4	2,580	8,243.6	-	-	15,465	10,978.0
33.33	49	268.6	18	9.9	-	-	67	278.5
35.00	2	215.4	462	2,962.1	-	-	464	3,177.5
40.00	1,709	3,533.0	1,496	5,679.1	-	-	3,205	9,212.1
45.00	-	-	323	3,601.7	-	-	323	3,601.7
50.00	3,775	1,266.2	2,452	4,521.9	-	-	6,227	5,788.2
55.00	-	-	171	1,669.5	-	-	171	1,669.5
60.00	19	222.6	409	2,838.3	-	-	428	3,060.9
65.00	-	-	256	2,498.7	-	-	256	2,498.7
70.00	-	-	321	1,834.0	-	-	321	1,834.0
75.00	10	2.0	412	2,281.9	-	-	422	2,283.9
80.00	-	-	212	1,364.3	-	-	212	1,364.3
85.00	-	-	163	1,015.9	-	-	163	1,015.9
90.00	-	-	178	651.6	-	-	178	651.6
95.00	-	-	194	417.3	-	-	194	417.3
99.99	-	-	1	3.4	-	-	1	3.4
<b>Total</b>	<b>25,050</b>	<b>11,767.1</b>	<b>43,311.0</b>	<b>114,530</b>	<b>50</b>	<b>1,927.9</b>	<b>68,411</b>	<b>128,225.2</b>
W.A		33.04		24.15		10.45		24.76
<b>Real Estate - Building</b>								
0.00	6,050	6,383.3	16,231	53,798.3	155	550.6	22,436	60,732.1
5.00	-	-	399	1,716.6	-	-	399	1,716.6
10.00	33	1,324.1	4,927	40,372.2	2	66.4	4,962	41,762.7
15.00	4	36.2	828	8,019.2	-	-	832	8,055.4
20.00	712	6,323.4	1,341	8,899.1	-	-	2,053	15,222.5
25.00	286	11,666.5	5,858	46,239.8	-	-	6,144	57,906.3
30.00	200	6,854.7	5,296	33,340.1	89	118.7	5,585	40,313.4
33.33	26	273.4	119	202.2	-	-	145	475.7
35.00	365	1,622.7	286	3,400.8	-	-	651	5,023.5
40.00	869	3,395.3	5,805	19,675.8	-	-	6,674	23,071.1
45.00	-	-	183	3,208.9	-	-	183	3,208.9
50.00	2,941	10,851.5	2,324	4,447.8	2	89.3	5,267	15,388.6
55.00	14	61.3	188	2,573.3	1	25.0	203	2,659.6
60.00	5	85.3	376	2,613.0	-	-	381	2,698.3
65.00	-	-	208	3,107.7	-	-	208	3,107.7
70.00	2	0.5	284	2,292.0	-	-	286	2,292.4
75.00	-	-	287	2,578.1	1	72.8	288	2,650.9
80.00	2	0.2	227	2,749.1	1	15.0	230	2,764.4
85.00	-	-	253	3,336.5	1	22.1	254	3,358.6
90.00	-	-	276	2,032.4	1	8.0	277	2,040.4
95.00	-	-	370	1,658.3	-	-	370	1,658.3
99.99	-	-	4	2.0	1	1.4	5	3.4
<b>Total</b>	<b>11,509</b>	<b>48,878.4</b>	<b>46,070</b>	<b>246,263.2</b>	<b>254</b>	<b>969.3</b>	<b>57,833</b>	<b>296,110.8</b>
W.A		28.45		23.73		20.08		24.50

Note :- W.A is the weighted average rate of margin.

Totals may differ due to rounding

(Contd.)

### 3.9. Advances Classified by Securities and Rate of Margin Commercial Banks As on 30th June, 2013

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		(Million Rupees)	
	No. of Accounts	Amount	No. of Accounts		No. of Accounts		All Banks	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Bank's Deposits</b>								
0.00	24	37.9	906	4,141.3	1	0.4	931	4,179.6
5.00	-	-	139	1,663.9	1	14.2	140	1,678.1
10.00	2,729	1,916.1	1,181	4,598.0	23	194.9	3,933	6,708.9
15.00	38	33.0	180	857.9	-	-	218	890.9
20.00	67	92.6	114	841.2	151	76.1	332	1,009.9
25.00	1,038	22,070.8	1,333	1,456.5	-	-	2,371	23,527.3
30.00	8	335.5	100	216.2	-	-	108	551.8
33.33	-	-	37	25.7	-	-	37	25.7
35.00	1	0.1	25	286.3	-	-	26	286.3
40.00	3	13.7	991	3,719.3	1	1.5	995	3,734.5
45.00	-	-	15	86.7	-	-	15	86.7
50.00	112	98.5	82	1,100.2	-	-	194	1,198.7
55.00	-	-	24	26.2	-	-	24	26.2
60.00	1	-	20	30.7	-	-	21	30.7
65.00	-	-	46	49.1	-	-	46	49.1
70.00	-	-	21	15.0	-	-	21	15.0
75.00	3	64.5	22	20.9	-	-	25	85.4
80.00	5	2.9	21	163.1	-	-	26	166.0
85.00	-	-	27	38.1	-	-	27	38.1
90.00	-	-	16	6.8	-	-	16	6.8
95.00	-	-	20	5.0	-	-	20	5.0
99.99	-	-	1	-	-	-	1	-
<b>Total</b>	<b>4,029</b>	<b>24,665.6</b>	<b>5,321</b>	<b>19,348.1</b>	<b>177</b>	<b>287.1</b>	<b>9,527</b>	<b>44,300.7</b>
W.A		24.08		19.22		12.55		21.88
<b>Insurance Policies</b>								
0.00	-	-	100	1,852.7	-	-	100	1,852.7
5.00	-	-	270	812.9	-	-	270	812.9
10.00	-	-	217	1,197.8	-	-	217	1,197.8
15.00	108	22	49	40.5	-	-	157	62.7
20.00	-	-	100	245.6	-	-	100	245.6
25.00	-	-	179	484.0	-	-	179	484.0
30.00	-	-	46	83.2	-	-	46	83.2
35.00	-	-	73	58.3	-	-	73	58.3
40.00	-	-	54	63.2	-	-	54	63.2
45.00	-	-	62	21.2	-	-	62	21.2
50.00	-	-	49	43.8	-	-	49	43.8
55.00	-	-	38	30.9	-	-	38	30.9
60.00	-	-	71	23.4	-	-	71	23.4
65.00	-	-	46	66.4	-	-	46	66.4
70.00	-	-	32	48.4	-	-	32	48.4
75.00	-	-	27	7.0	-	-	27	7.0
80.00	-	-	41	39.0	-	-	41	39.0
85.00	-	-	39	39.5	-	-	39	39.5
90.00	-	-	124	330.5	-	-	124	330.5
95.00	-	-	32	3.3	-	-	32	3.3
99.99	-	-	1	-	-	-	1	-
<b>Total</b>	<b>108</b>	<b>22.2</b>	<b>1,650</b>	<b>5,491.6</b>	<b>-</b>	<b>-</b>	<b>1,758</b>	<b>5,513.8</b>
W.A		15.00		16.71		-		16.70

Note :- W.A is the weighted average rate of margin.

Totals may differ due to rounding

### 3.9. Advances Classified by Securities and Rate of Margin

#### Commercial Banks As on 30<sup>th</sup> June, 2013

(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
<b>Other Secured Advances</b>								
0.00	12,664	16,744.9	374,633	358,335.0	354	742.0	387,651	375,822.0
5.00	-	-	30,206	55,123.5	-	-	30,206	55,123.5
10.00	5,242	14,304.2	22,294	50,002.1	-	-	27,536	64,306.3
15.00	240	24.6	2,985	28,827.4	-	-	3,225	28,852.0
20.00	4,728	3,364.0	328,186	29,299.4	-	-	332,914	32,663.3
25.00	11,125	8,169.7	43,436	169,463.1	27	3,666.0	54,588	181,298.8
30.00	753	972.9	2,880	17,876.1	-	-	3,633	18,848.9
33.33	49	53.2	6	3.6	-	-	55	56.8
35.00	16	16.5	917	6,686.2	-	-	933	6,702.7
40.00	12,512	2,895.4	4,223	67,913.7	-	-	16,735	70,809.2
45.00	-	-	238	1,802.0	-	-	238	1,802.0
50.00	30,668	10,258.7	2,922	5,076.6	-	-	33,590	15,335.3
55.00	-	-	126	746.9	-	-	126	746.9
60.00	2	1.8	349	2,418.5	-	-	351	2,420.3
65.00	-	-	126	577.9	-	-	126	577.9
70.00	-	-	175	1,078.0	-	-	175	1,078.0
75.00	2	0.6	202	680.7	-	-	204	681.2
80.00	-	-	61	347.9	-	-	61	347.9
85.00	-	-	88	394.3	1	47.9	89	442.3
90.00	-	-	151	534.3	-	-	151	534.3
95.00	-	-	139	171.1	-	-	139	171.1
99.99	-	-	10	1.4	239	854.1	249	855.5
<b>Total</b>	<b>78,001</b>	<b>56,806.5</b>	<b>814,353</b>	<b>797,359.7</b>	<b>621</b>	<b>5,310.0</b>	<b>892,975</b>	<b>859,476.2</b>
W.A		18.93		12.95		34.11		13.48
<b>Advances Secured by Guarantee (s)</b>								
0.00	294,833	101,809.1	205,268	178,245.7	57	8,186.9	500,158	288,241.8
<b>Total</b>	<b>294,833</b>	<b>101,809</b>	<b>205,268</b>	<b>178,246</b>	<b>57</b>	<b>8,187</b>	<b>500,158</b>	<b>288,242</b>
W.A		(0.00)		(0.00)		(0.00)		(0.00)
<b>Unsecured Advances</b>								
0.00	162,441	27,720.2	338,880	38,303.9	12,490	1,091.6	513,811	67,115.7
<b>Total</b>	<b>162,441</b>	<b>27,720.2</b>	<b>338,880</b>	<b>38,303.9</b>	<b>12,490</b>	<b>1,091.6</b>	<b>513,811</b>	<b>67,115.7</b>
W.A		(0.00)		(0.00)		(0.00)		(0.00)
<b>Grand Total</b>	<b>879,467</b>	<b>863,218.0</b>	<b>1,521,266</b>	<b>2,603,981.2</b>	<b>14,236</b>	<b>52,396.0</b>	<b>2,414,969</b>	<b>3,519,595.2</b>
W.A		19.21		18.55		19.90		18.73

Note :- W.A is the weighted average rate of margin.

(Concld.)

Totals may differ due to rounding